



EXCLUSIVE COST SAVINGS FOR BIO MEMBERS

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The current Directors & Officers (D&O) insurance market is experiencing **better pricing, broader terms, and greater capacity** according to a recent [Aon analysis](#).

Life science companies, and BIO members, should capitalize on this evolving market today ahead of potential recessionary conditions.

After three years of difficult D&O market conditions, how did we arrive to decreasing premiums?

Factors such as new markets, reduced IPOs, reduced securities litigation, a decline in claim frequency, and better underwriting results resulted in flat to decreasing premiums, significant increases in capacity, and an overall competitive D&O market.

How can life science companies take advantage of this competitive market?

The risk for a pre-clinical, Phase I – III, and post-commercialization life science company vary and it's important to risk differentiate with the D&O underwriting community based on your company's journey. **It's vital for D&O underwriters to understand the steps you are taking to mitigate risk specific to your pipeline and developmental journey.**

Some tips to take advantage of the softening market include:

1. Start early with incumbent meetings
2. Leverage the virtual environment and prepare for underwriting meetings
3. Meet with new markets
4. Prepare your own ESG story

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BIO-Aon Member Savings

Aon is BIO's preferred liability insurance provider. Members can access and save on an expansive coverage of options, including:

- Directors & Officers
- Fiduciary
- Crime



- Employment Practices
- Cyber

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Forward to your company's legal, executive, and/or finance decision-makers.

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