

2010 D&O Peer Benchmarking Report Executive Summary

Presented by NASDAQ OMX in partnership with Aon

The 2010 D&O Peer Benchmarking Report provides valuable insights on the D&O insurance purchasing practices of NASDAQ-listed companies, along with providing key data on industry issues and trends. The "Executive Summary" highlights key features available in the full report.

We thank the 585 NASDAQ-listed companies that made this report possible. Your full report is now available and your NASDAQ OMX account executive will be contacting you shortly to

coordinate delivery. For companies that did not participate in the 2010 survey, it's not too late to get your copy.

Simply visit www.surveymonkey.com/s/nasdaq_omx_aon_dando_benchmarking_survey and answer a few brief questions about your D&O insurance program. All that's needed to complete the survey is a copy of your current D&O policy or summary program information. If you prefer, you may call Peter M. Trunfio at Aon at 212.441.1647.

"The D&O Peer Benchmarking Report provides comprehensive, detailed buying data in a clear, concise manner that allows our board to make an informed D&O purchase that is appropriate for our company's needs."

—Dorrance Lamb, CFO, Performance Technology Inc.

Background

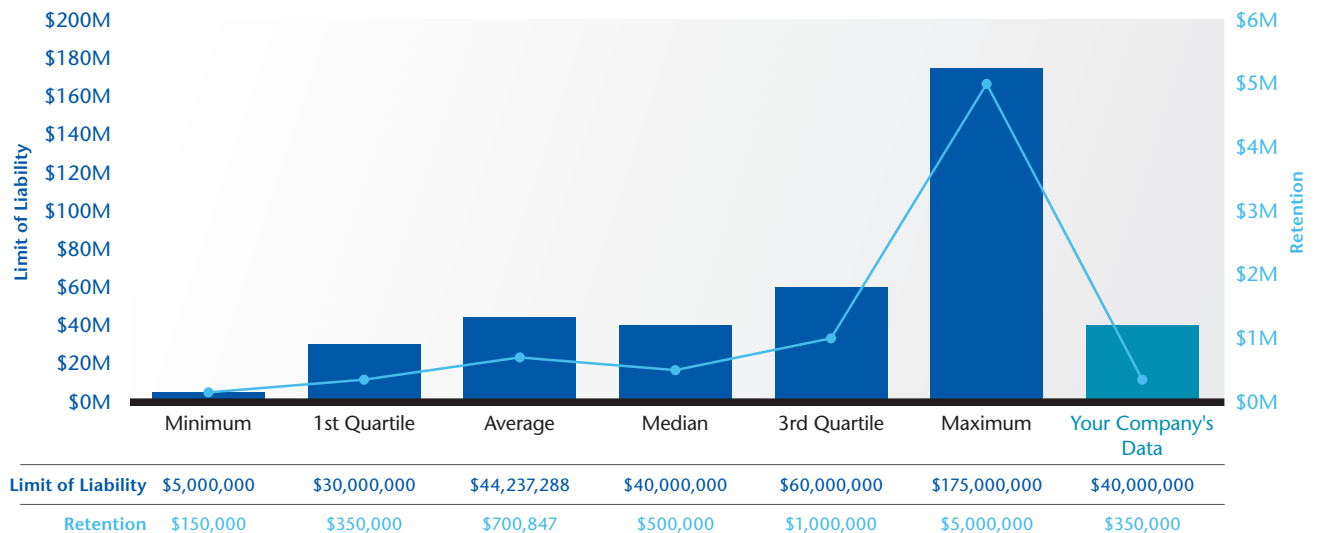
This report provides participating companies with meaningful peer data on key D&O insurance issues. This year's report includes data from 585 public companies, including a statistically significant number of international participants. The report breaks down relevant peer groups by market capitalization and industry.

New for 2010:

- International D&O Country Purchasing guide & International Risk assessment.
- A customized, board ready, executive summary of your company's data alongside peer data.

Executive Summary (sample chart for survey participants)

Total Limits and Retention Public Directors & Officers // Market Cap: \$500 million to \$1 billion



Why Do You Need Benchmarking Data?

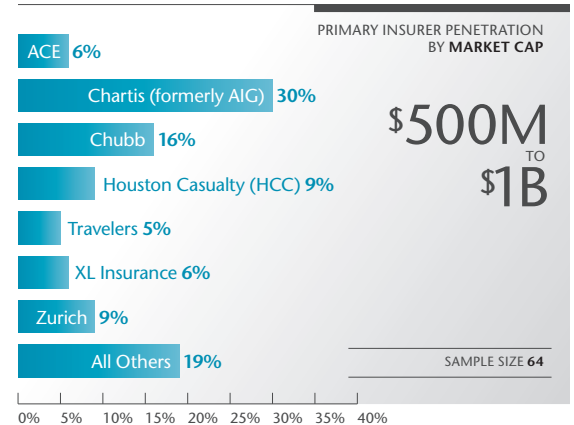
Peer information can help you assess the cost, quality, size, and structure of your own D&O program, relative to your peers. This can provide the requisite due diligence and support needed to demonstrate to your Board and to management that your company's D&O coverage is comparable to other companies in a similar market capitalization range or industry sector.

D&O Market Outlook

At this time last year, several insurers were facing financial difficulties. Today, all appear to be in a better financial position. This, along with several new market entrants adding capacity, contributed toward the competitive pricing seen over the past several years and may help extend favorable pricing at least until 2011. However, financial institutions, and particularly, community banks, continue to face a difficult D&O market, both in pricing and acceptable coverage terms.

Looking forward, U.S. Government financial regulatory agencies will likely become more active and aggressive over the next few years. The SEC's top priority is to reinvigorate its enforcement program.

The full report outlines several key areas that all companies should be focusing on with respect to D&O exposure in 2010 and beyond.

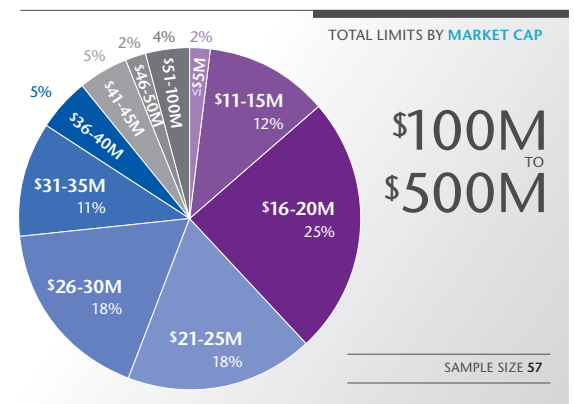


Benchmark Your Cost

Most public reporting on D&O insurance focuses only on the average change in total cost of insurance. This does not take into account the significant variation in pricing often seen between sector peers and companies of similar sizes. We use a metric that is comparable across almost all D&O programs—the cost of the first \$5 million of D&O insurance.

Benchmark Your Limits

Relatively few companies lowered their D&O limits in 2010, despite a more favorable securities litigation climate. This may be a result of a continued downward pressure on D&O rates. The full report includes detailed information on the distribution of limits for all participants in aggregate and for each industry sector, segmented by market capitalization and asset size ranges.



Benchmark Your "Side A" Allocation

More than half of all companies now supplement their traditional D&O programs with additional layers of Side A coverage. In the full report, you will see how companies are allocating their coverage between traditional "ABC" and "Side A" layers.

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