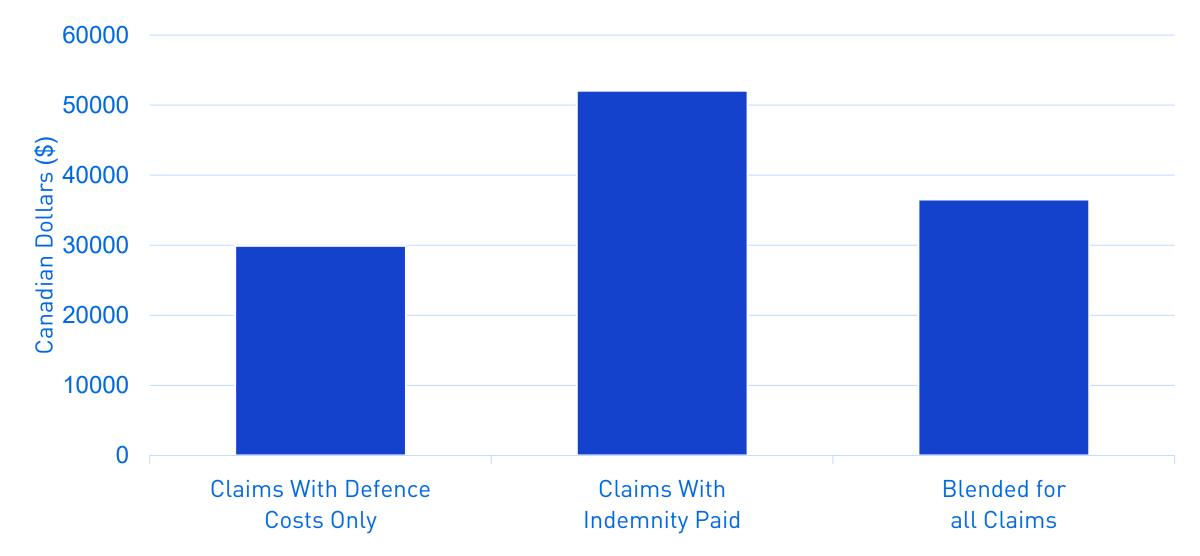


Directors & Officers (D&O) Liability for Non-Profit Organizations

Risk analysis charts



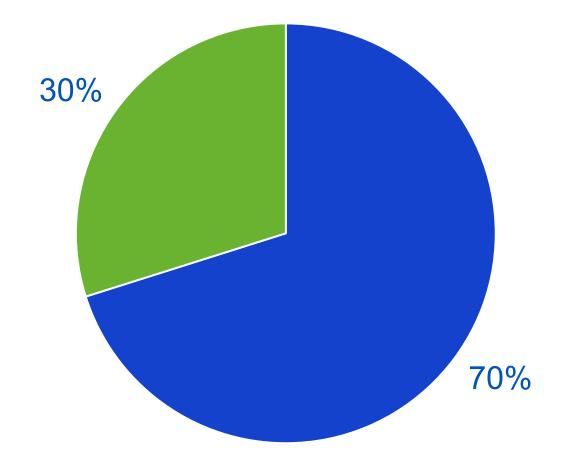
# **AVERAGE DEFENCE COST PER CLAIM**





# **INDEMNITY VS. DEFENCE COSTS**

#### **D&O Liability for Non-Profit Organizations**

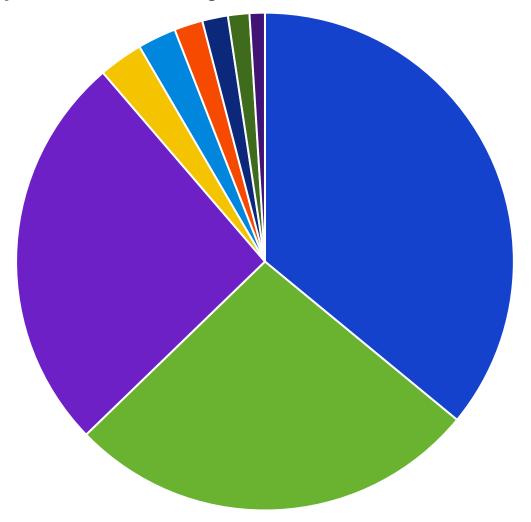


■ Defence Costs Only

Indemnity Including Defence Costs



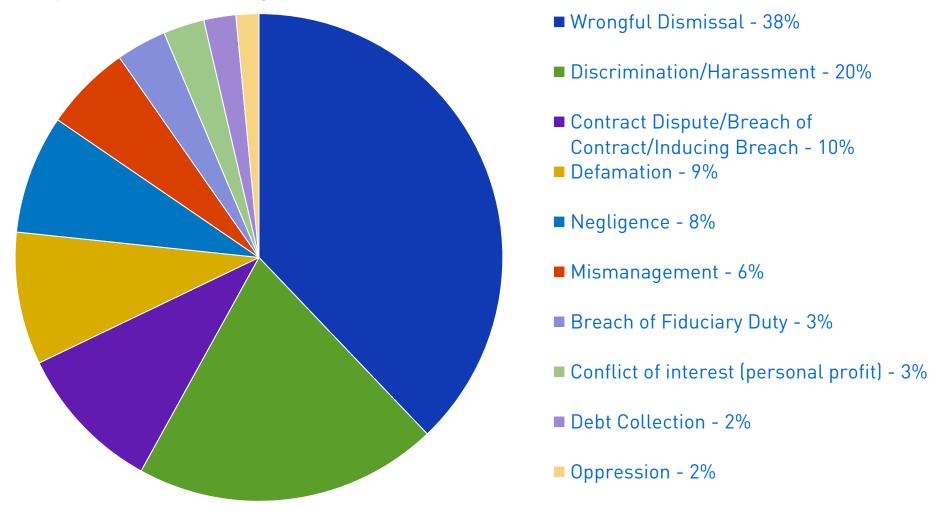
# **CLAIMS BY CLAIMANT**



- Employees 36%
- Other 27%
- Members (Non-Profit) 26%
- Suppliers/Contractors 3%
- Corporation 3%
- Customers and Clients 2%
- Government 2%
- Insured vs. Insured 1%
- Security Holders, Creditors, Competitors 1%

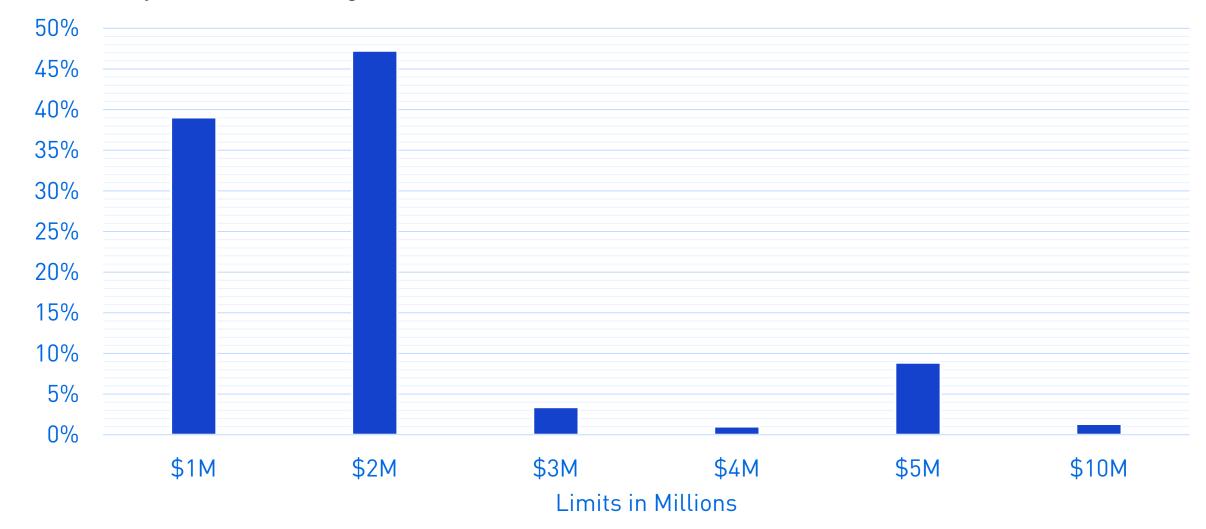


### **CLAIMS BY ALLEGATION**





# **LIMIT PROFILE**





## **CLAIM EXAMPLE: NEGLIGENCE & BREACH OF TRUST**

After filing for bankruptcy, a non-profit organization was sued for negligence and breach of trust for failing to repay a temporary operating fund provided by another organization for a fundraising event.



# **FAST FACT**

Each year, we open over 140 new Directors & Officers Non-Profit claims and cover a loss amount of \$5 million each year.

These claims examples and data charts are for illustrative purposes only. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions, and exclusions.



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