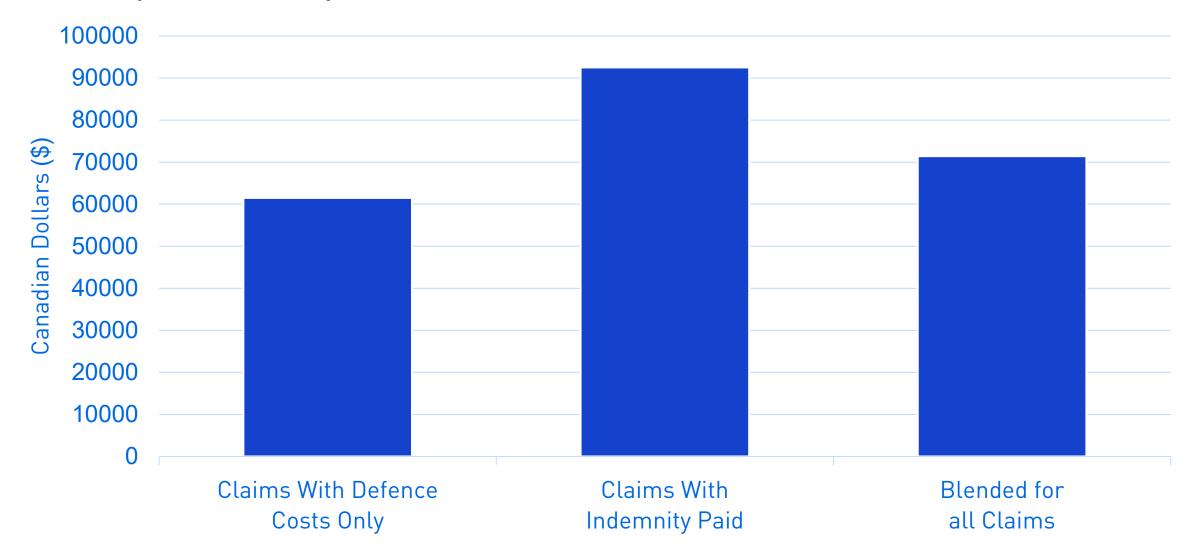


Directors & Officers (D&O) Liability for Private Companies

Risk analysis charts



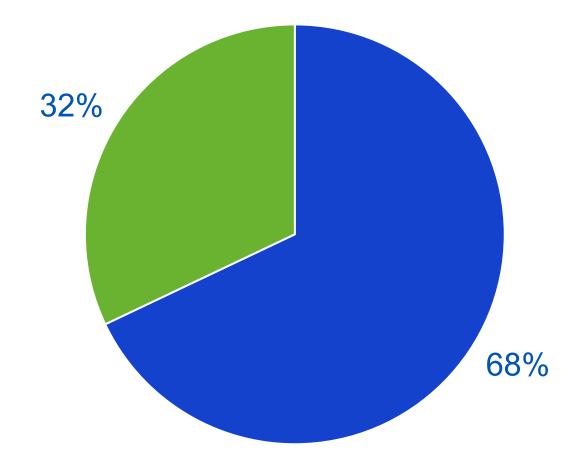
## **AVERAGE DEFENCE COST PER CLAIM**





## **INDEMNITY VS. DEFENCE COSTS**

#### **D&O Liability for Private Companies**

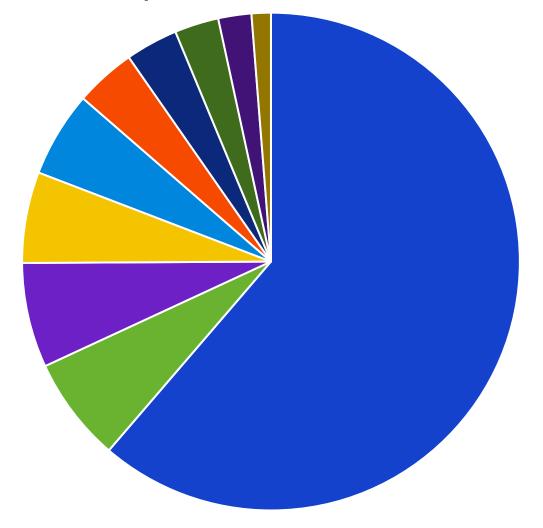


Defence Costs Only

Indemnity Including Defence Costs



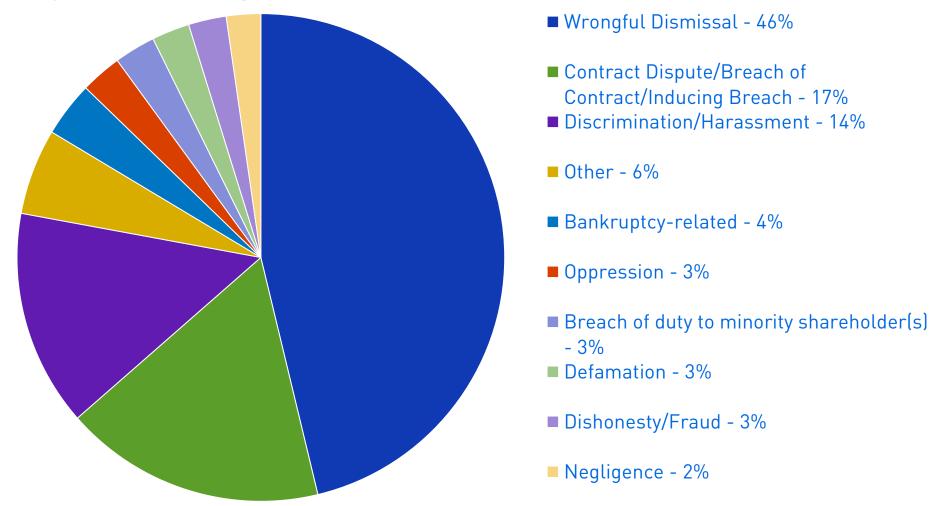
## **CLAIMS BY CLAIMANT**



- Employees 61%
- Other 7%
- Corporation 7%
- Government 6%
- Security Holders 6%
- Customers and Clients 4%
- Suppliers/Contractors 3%
- Insured vs. Insured 3%
- Creditors 2%
- Competitors 1%

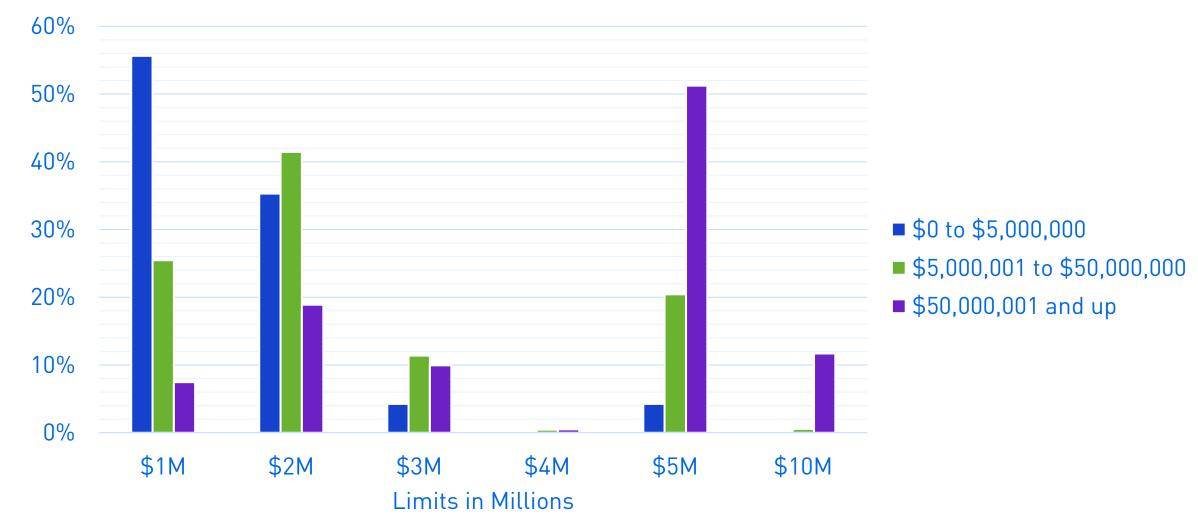


### **CLAIMS BY ALLEGATION**





## LIMIT PROFILE BY ASSET RANGE





## **CLAIM EXAMPLE: DIRECTORS PERSONALLY LIABLE**

Directors of a company were held personally liable for the unpaid wages of salaried employees of the company as well as unremitted source deductions and taxes following the company's bankruptcy.



# **FAST FACT**

Since 1991, we have managed more than 1,900 D&O Private claims and covered \$135 million in losses.

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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