

Commercial Management Liability Side-A Directors & Officers Liability Coverage



Sompo International's U.S. Commercial Management Liability practice offers a range of specialized primary and excess management liability products, including lead Side-A DIC Directors & Officers (D&O) liability insurance. Through market-leading coverage enhancements, Sompo's lead Side-A DIC D&O liability insurance helps to protect the personal assets of our clients' management teams.



SIGNIFICANT CAPACITY

- Up to \$30M limit with no deductible

UNDERWRITING AND CLAIMS CAPABILITY

- Underwriting team has extensive experience working with Fortune 500 clients
- Creative and flexible underwriting approach
- Dedicated claims professionals with specialized management liability expertise

MARKET-LEADING COVERAGE ENHANCEMENTS

- DIC wording applies is the insurer if an underlying policy say fails or refuses to pay loss for any reason
- No policy exclusions other than fraud
- Reinstatement wording that maximizes availability of policy limits via additional standard endorsement
- Sublimits available for costs related to:
 - Asset Protection
 - Liberty Protection
 - Policy Access Dispute
 - Personal Reputation
- 180-day claims notice period
- 6-year run-off coverage automatically offered for Insured Persons
- 90 days of coverage for newly acquired Companies for no additional premium

- Definition of Wrongful Act includes fiduciary capacities
- Defenses Costs definition includes compensation claw backs under Section 304 of Sarbanes-Oxley and Sections 210 and 954 of the Dodd-Frank Act
- Enhanced definition of Loss includes certain fines and penalties under the Sarbanes-Oxley Act
- Timing for “slow-pay” provision aligned with the requirements of the underlying insurance, with a 45-day minimum
- Erosion or exhaustion of underlying policies by payments from sources other than those recognized by the underlying insurer

COMMERCIAL MANAGEMENT LIABILITY

Sompo International Insurance's U.S. Commercial Management Liability practice offers a range of specialized primary and excess management liability products including:

- Directors & Officers Liability (ABC, Side-A, Lead Side-A DIC and Excess Side-A DIC)
- Employment Practices Liability
- Fiduciary Liability
- Crime Insurance

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About Sompo International

Sompo International Holdings Ltd. (Sompo International) is a global specialty provider of property and casualty insurance and reinsurance, headquartered in Bermuda. Sompo International companies are wholly owned subsidiaries of Sompo Holdings, Inc., whose core business encompasses one of the largest property and casualty insurance groups in the Japanese domestic market. Sompo International is a company driven by its core values, a carrier that holds promise, trust and the commitment to protect at the center of everything it does. We maintain excellent financial strength as evidenced by the ratings of A+ (Superior) from A.M. Best (XV size category) and A+ (Strong) from Standard and Poor's on our principal operating subsidiaries. For more information about Sompo International, please visit www.sompo-intl.com.



To learn more, visit us at sompo-intl.com

