



MANAGEMENT LIABILITY

DO YOU KNOW
YOUR OPTIONS?

CHALLENGES

Business owners face a variety of challenges when it comes to obtaining the right management liability coverage. Without proper knowledge, business owners may be leaving themselves **exposed to significant risks** related to negligence or malpractice claims, employee-related issues like wrongful termination or discrimination, and cyber security breaches.

SOLUTIONS

Kapnick's Specialty Risk (KSR) team has a national reputation for knowledge and performance. They consistently provide superior results, with a proven track record of **better than market premium and coverage outcomes** for a wide variety of businesses and risk profiles. Their approach includes:

- Customized Risk Profiling and Data Analytics
- Direct Placement Model
- Global Market Access
- Dedicated Claims Advocacy

RESULTS

More than a **third of US businesses** do not purchase any management or professional liability insurance, despite **two-thirds of US private companies** having experienced some type of event related to management or professional liability in the past five years.

66%

OF PRIVATE COMPANIES
HAVE EXPERIENCED A
MANAGEMENT LIABILITY
EVENT IN THE PAST FIVE
YEARS



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HOW KAPNICK CAN HELP

CLIENT CHALLENGE

A large manufacturing client followed their advisors' recommendations and had a suite of management liability policies including Directors & Officers (D&O), Employment Practices Liability, Fiduciary Liability, Cyber and more, but their executive leadership team was not comfortable with all of the industry-specific terms in the policies, nor did they fully understand the nuances of how they would be covered in the event of a claim.

SOLUTION

Kapnick Specialty Risk experts scheduled an in-depth, internal coverage review with the company's legal counsel. The information session included a **language review** in order to ensure everyone understood how various policies worked independently, and together, and which would respond to various claim scenarios. At the end of the session, leadership more **thoroughly understood** their premium spend, how their policies mitigated relevant risks, and why their coverage added value to their business.

