



Our Management Liability Capabilities

As management liability insurance specialists, we tailor solutions designed to protect businesses, owners, boards and senior managers from claims resulting from their role in decision making and executing the strategy of a corporation.

Any business, regardless of size or industry, has a management liability exposure. Defending against and/or settling claims for compensation can be costly and time-consuming. Our RSA Management Liability offering provides modular coverage that can be tailored to fit a diverse range of business needs.

Target Customer Profiles:

Large National & Multinational Enterprises

Key Focused Areas:

- Private companies
- Not-for-profit entities
- Publicly traded companies

Core Product Offering:

- Directors & Officers Liability
- Employment Practices Liability
- Fiduciary or Pension Trustee Liability

Capacity:

- €17.5m
- Primary cover
- Excess of Loss cover

RSA Insurance Advantage:

- Wide trade acceptance
- Modular policy structure with several cover enhancements
- Local expertise with global capabilities; multi-lingual teams and ability to write and service business in more than 150 countries through our extensive international network
- Extensive management liability experience; over 4,000 customers and over 4,500 claims managed per year globally
- Superior financial stability





Product Coverage Highlights & Loss Scenarios

Insurance protection for company directors & officers who can face civil, criminal and regulatory proceedings arising from the potential liabilities associated with managing or supervising a company.

Extensive cover, several enhancements:

- Outside directorships
- Retired and former directors
- Ringfenced limit in case of seizure of assets
- Mitigation of loss costs
- Company Employment Practice Liability
- Pension Liability
- Environmental violation
- Public relations support

Loss Scenarios:

- Regulatory Investigations for alleged violations, e.g. reporting irregularities.
- Mergers & Acquisitions (M&A) Claims from shareholders or stakeholders believe the deal undervalued the company or was mismanaged.
- Employment Practices Claims such as claims for wrongful termination or discrimination.
- Breach of Fiduciary Duty Claims for alleged misuse of company funds, failure to disclose conflicts of interest, or making decisions that benefit one group of stakeholders over another.
- Shareholder Lawsuits for actions that negatively impact the company's stock price, such as mismanagement or misrepresentation of financial statements.
- Bankruptcy-Related Claims from creditors or trustees for alleged mismanagement that led to the insolvency.



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RSA is a leading global insurance provider offering a wide range of solutions to businesses across the globe. As part of Intact's Global Specialty Lines Group, we have a commitment to excellence and innovation, and the ambition to grow the business to C\$10 billion (CAD) in direct written premiums by 2030, at a sustained, sub-90s combined ratio. Our experienced team of specialty insurance professionals is dedicated to delivering superior value and service to its clients.

Targeted solutions include Property, Construction (in France and Netherlands), Liability & PI, Management Liability and Technology.

