Navigate an evolving regulatory environment with coverage that goes further.

Premier Defense, our new market-leading Directors & Officers (D&O) Liability policy is designed to address demand for innovative solutions for the complex litigation and regulatory issues faced by publicly traded companies and their directors and officers.

We combine our leading product offering with financial strength, international capabilities, a seasoned underwriting staff and in-house claims experience to provide customers with a comprehensive solution.

Broad, innovative regulatory coverage for the entity.

Policy highlights include:

- Full limit coverage for regulatory investigations of the entity concurrent with a related securities claim (with no insured person co-defendant requirement).
- SEC cooperation credit coverage for the entity and insured persons for self-reporting any actual or alleged regulatory violations.
- Carveback to the entity vs. insured exclusion for any claim brought by an enforcement entity involving cooperation by an entity ("Yates Memo" coverage).
- Definition of loss to include SOX 1103 escrow costs and civil fines or penalties for non-willful violations (e.g., SOX Section 308 violations).
- Defense costs to include corporate manslaughter act defense costs and SOX 304 and Dodd Frank 954 defense costs.

Streamlined, customer-centric coverage.

- Full severability for insured persons (conduct, cooperation and application).
- Loss to include plaintiffs' attorney fees (including mootness fees), derivative demand investigation costs, and books and records costs.
- Most favorable venue language applies to all covered loss.
- Flexibility in choice of counsel (not confined to panel).
- Only four exclusions for the traditional insuring agreements.
- Prejudice required to deny insureds coverage on the basis of untimely notice.

The Hartford

International solutions.

Premier Defense can be applied internationally through our Controlled Master Program policies, facilitated by our team sitting in London. We offer local insurance coverage in up to 150 countries so customers are protected from risks by a single, borderless and coordinated insurance program with capabilities through Lloyd's of London as well.

Claims management by professionals experienced in complex cases.

- We offer our clients a dedicated, in-house claims staff experienced with managing complex D&O claims.
- No panel counsel requirement, allowing for flexibility in choice of counsel. Our customer-focused claims professionals work closely with defense counsel and clients to navigate challenging D&O scenarios.

The Hartford value at a glance.

- Experienced underwriters located in regional financial hubs provide decision making at a local level.
- Financial strength rating of A+ by A.M. Best and S&P.
- Experienced, in-house claims staff that works collaboratively with underwriting.
- More than 30 years of dedication and commitment to underwriting management liability.
- A broad product portfolio with innovative product offerings and a solution-oriented approach to underwriting.
- Multinational capabilities that deliver local insurance coverage in over 220 countries.

Visit our **online directory**
to contact a member of the team.

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