



DIRECTORS AND OFFICERS LIABILITY INSURANCE IS ONE OF THE MOST COMPLEX PRODUCTS IN THE INSURANCE MARKETPLACE. WITH NUMEROUS INSURERS, CONFUSING AND INCONSISTENT POLICY LANGUAGE, AND A CONSTANTLY EVOLVING EXPOSURE LANDSCAPE, HOW DO YOU KNOW THAT YOUR CLIENTS HAVE THE MOST APPROPRIATE COVERAGE AVAILABLE?

We have the expertise to discover coverage gaps, if present, and provide insight and guidelines for proper limits as well as premium benchmarks that can save your client money. We will conduct a detailed review of the current policy—at no charge.

Introducing the S. H. Smith D&O Policy Review & Analysis (PRA)[™]

Our no risk, no charge coverage analysis will:

- Reveal existing coverage gaps (if present)
- Highlight new coverage extensions
- Provide advice on appropriate policy limits
- Provide advice on appropriate policy retentions
- Provide advice on policy premium

Our Professional & Management Liability Department is composed of dedicated brokers who specialize in the placement of all forms of Directors and Officers (D&O) Liability Insurance. S.H. Smith & Company places nearly \$100 million in D&O through numerous admitted and non-admitted markets with the capacity to write any size risk. With over 30 years experience in the D&O marketplace, few companies offer the expertise and breadth of experience as S.H. Smith & Company. We invite you to discover **The S.H. Smith & Company Difference.**

► **CONTACT US TODAY** for your clients' D&O Policy Review & Analysis[™].

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We provide **Policy Review and Analysis (PRA)[™]** service with all of our **Professional Liability products:**

- Technology
- Financial
- Medical Professional
- E&O / Professional Liability
- Transactional Risk Coverages
- Employment Practices Liability
- Private Equity Portfolio Programs
- Securities Broker / Dealer Professional & Management Liability



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