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Our panel of D&O experts:

David Szerlip

David Szerlip & Associates, Inc. dszerlip@davidszerlip.com

Bob Ougheltree

RF Ougheltree & Associates, LLC rougheltree@rfoins.com





What percentage of relatively established nonprofits (annual revenues over \$1 million) buy D&O?



What percentage of small nonprofits (annual revenues under \$ 1 million) buy D&O?

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Hard and Soft Market Cycles

- There have been many comments about whether we're in a soft, hardening or hard market.
- With respect to D&O insurance, what phase of the market cycle applies?

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Soft Market Phase of the Insurance Cycle

- Carriers are most likely to come up with innovations in coverage
 - new endorsements
 - changes that provide additional coverage on either an automatic or optional basis
- What are the most significant innovations and enhancements to D&O for nonprofits that have emerged during the past 10 years?



The proverbial \$25,000 question

- "What limit should we purchase?"
- How do you answer that question for your clients?

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Most of D&O claims allege wrongful employment practices

- What are examples of unusual (EPL or not) D&O claims?
- Were they covered?
- How were they resolved?

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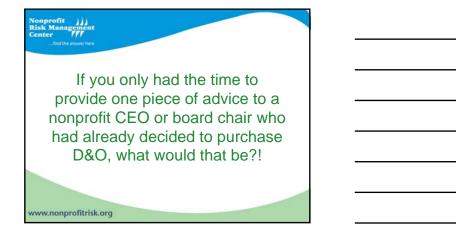
"Endorsed" or "Sponsored" Programs

- There are many carriers selling D&O for nonprofits and lots of "endorsed" or "sponsored" programs
 - Programs are usually provided by associations and federations of nonprofits
- What are the pros and cons of participating in a sponsored program
 - Is it generally a good idea?

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Resources

- Frequently Asked Questions About D&O Liability Insurance
- Twelve D&O Buying Tips

- Go to: http://nonprofitrisk.org/advice/technical.shtml

- Coverage, Claims & Consequences:
 An Insurance Handbook for Nonprofits 2nd Edition
 - Purchase at: http://nonprofitrisk.org/store/coverage-claims.shtml

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Webinar Next Month: June 3, 2009 at 2PM EDT

Working with an Agent or Broker: Strategies for Managing and Improving Your Relationship with an Insurance Professional

Attend this webinar to learn how to get the most out your relationship with an agent or broker and how to determine if it's time to make a change in providers.

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Questions?

Contact Melanie 202-785-3891 melanie@nonprofitrisk.org www.nonprofitrisk.org