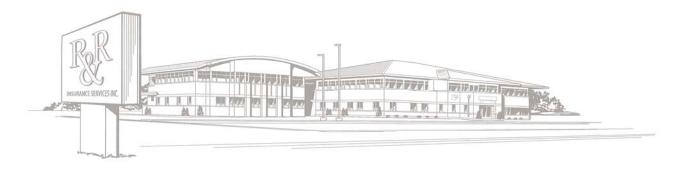


You Know?



Tips of the Trade

Executive Liability Protection

Directors and officers liability, employment practices liability and fiduciary liability insurance have long been considered necessary only by large public companies. Not true. Small private firms are increasingly facing these exposures.

Below is a short checklist to help you find out if your company might be facing any of these exposures.

DIRECTORS AND OFFICERS LIABILITY

□ YES □ NO Do your company's senior officers have occasional disagreements with customers, creditors, competitors or regulators?
□ YES □ NO Has your company been involved in the purchase or sale of any debt or equity securities within the past three years?
□ YES □ NO Might at least one former, current or future shareholder of your company be dissatisfied with the company's performance or management decisions?

EMPLOYMENT PRACTICES LIABILITY

□ YES □ NO Has your company terminated any employees during the past two years?
□ YES □ NO Have any employment decisions made without consulting human resource professionals?
□ YES □ NO Have any of your line managers hired or fired an employee?

FIDUCIARY LIABILITY

□ YES □ NO
 □ NO employees of your company give advice to participants concerning eligibility for, enrollment in, or participant rights with respect to your employee benefit plans, such as a 401 (k)?
 □ YES □ NO
 □ YES □

If you answered "Yes" to any of these questions, you may want to consider some type of executive liability protection. Contact us for more information.

Source: Chubb Group of Insurance Companies

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