

## Primary D&O Solutions

The foundation of a public company's D&O program is its **primary policy**, incorporating essential protection for **individuals, corporate reimbursement, and corporate securities liability**.

### Policy Highlights (ORUG-95):

- **Derivative Investigation Costs** for the Company.
- **Asset Protection Costs** and **Liberty Protection Costs** for Insured Persons.
- Insured Person **Inquiry coverage** with notice to be given at the Insureds' discretion.
- Defense costs for key aspects of **Sarbanes Oxley and Dodd-Frank**.
- Defense costs for Insured Persons arising from certain **U.K. Manslaughter and Bribery Acts**.
- Loss includes **claimants' attorneys' fees**.
- Company included as a **nominal defendant** in a derivative lawsuit.
- Company **investigative proceedings** during the time the proceeding is maintained against an Insured Person.
- **No Pollution exclusion**.
- Bodily injury exclusion with **"for"** lead-in, standard carve-backs and no exclusion for mental anguish, emotional distress or invasion of privacy.
- ERISA exclusion only applies to duties imposed on *fiduciaries*.
- **Outside Directorship** coverage for any tax-exempt non-profit.
- Broad carve-backs to the **Entity vs. Insured Person** exclusion.
- Full insured person severability of exclusions, application and claim cooperation.

**Capacity:** Up to **\$15,000,000**

**Eligibility:** **U.S. public companies**

*Please refer to policy form for full details of coverage terms and conditions. State-required endorsements may modify the terms of the standard policy form. Products may not be available in every state.*

### The Old Republic Professional Advantage:

- 33 years of continuous D&O underwriting
- A+ Superior (A.M. Best) security of Old Republic Insurance Company: Licensed in all 50 states, plus D.C.
- Responsive, experienced, and empowered underwriters
- Highly experienced and collaborative in-house legal staff managing claims

### About Old Republic Professional:

Old Republic Professional ([www.oldrepublicpro.com](http://www.oldrepublicpro.com)) ranks among the nation's top 20 underwriters of Directors and Officers liability insurance. The company serves all industry sectors, and is a leader in technology, biotechnology, and life science firms, currently insuring 50 percent of the NASDAQ 100 Index and 60 percent of the NASDAQ Biotechnology Index. Old Republic Professional offers a full range of products for D&O liability, Management liability, Lawyers Professional liability, and other professional liability coverages. Headquartered in Chicago, with an underwriting office in Denver, Old Republic Professional is part of the Old Republic General Insurance Group ([www.oldrepublicinsurancegroup.com](http://www.oldrepublicinsurancegroup.com)), the largest business segment within Old Republic International Corporation (NYSE: ORI).