



Coaction Specialty® Directors & Officers Claims

*When the Stakes Are High: Strategic D&O
Claims Handling in a Hostile Environment*

The Directors and Officers (D&O) liability claims landscape has never been more challenging. Rising class action lawsuits—fueled by increased scrutiny from shareholders, regulators, and the public—continue driving D&O insurance rate increases. Claims often stem from cyber incidents, regulatory violations, or corporate scandals, creating significant reputational and financial damage. Today's legal environment demands unprecedented personal accountability at the board level, making robust D&O risk management and claims response strategies essential.

When a loss is reported, our experienced claim attorneys handle primary or excess coverage based on liability attachment points. Acting as claim adjusters, they collaborate with insureds, defense counsel, and your team to proactively manage claims and pursue early, strategic resolution.

We handle a broad range of Directors & Officers (D&O) liability claims, including:

- Breach of fiduciary duty, often resulting in financial loss or bankruptcy
- Misrepresentation of company assets
- Misuse of company funds
- Fraud and financial misconduct
- Violations of workplace laws
- Theft of intellectual property or poaching of competitor clients
- Inadequate corporate governance
- Cybersecurity and data breaches
- Employment practices violations



In today's litigious business environment, D&O claims originate from multiple sources:

Securityholders — Shareholders and bondholders may bring actions against directors, officers, and the company for financial losses due to alleged wrongdoing. Claims may be direct or derivative (brought by shareholders on behalf of the company).

Regulators / government bodies — Regulators can investigate companies and their leaders through civil or criminal proceedings, potentially leading to litigation, fines, and penalties.

Creditors — May allege mismanagement or fiduciary duty violations that devalue company assets.

Liquidators — Administrators may bring claims on behalf of the company for breach of duty.

Competitors — Competition law violations can result in competitor actions against directors and officers.



We handle various claims against directors and officers related to their company roles.

Our Approach

D&O claims require aggressive handling and proactive oversight—including prompt contact, active monitoring, and thorough investigations—to reduce exposure and minimize costs.

Our expert team facilitates settlements and minimizes costly litigation by quickly identifying claims that can be resolved within underlying coverage layers. Each claim professional maintains an intentionally low caseload to ensure client rapport, timely investigations, and efficient claim resolution.

When you partner with Coaction® we take control of your D&O claims — proactively, strategically, and confidently.



Policies are underwritten by the insurers of Coaction Specialty Insurance Group, Inc. (Coaction®), which includes New York Marine and General Insurance Company, Gotham Insurance Company, and Southwest Marine and General Insurance Company. Policies may not be available in all jurisdictions. Actual coverage is specified in the policy issued.

Coaction®, 412 Mt. Kemble Ave., Ste 300C, Morristown, NJ 07960.