

Management Liability Distressed Directors & Officers Liability

Arch's Distressed Directors & Officers (D&O) insurance provides a tailored solution to protect personal assets and stabilize corporate leadership in times of uncertainty. When companies face financial distress or bankruptcy, key executives may be exposed to personal liability. Existing D&O insurance may be impaired or unavailable when needed most, putting their assets at risk. Arch offers specialized Side A coverage designed for non-indemnifiable loss.

CUSTOMER PROFILE

- Distressed companies, including those in bankruptcy or insolvency.
- Companies emerging from bankruptcy or managing post-bankruptcy trusts.
- Businesses facing fraud allegations.

COVERAGE FEATURES

- Up to \$10M in capacity.
- Premium fully earned at inception.
- Non-cancellable except for nonpayment.
- Prepaid runoff with a 6-year tail triggered by:
 - Completion of sale or refinancing.
 - Emergence from bankruptcy.
 - Completion of director engagements.

COVERAGE BENEFITS

- Coverage available for directors and officers when existing D&O policies may be impaired or difficult to renew, leaving critical gaps.
- Better protect the personal assets of the board and management while improving liquidity.
- Provides coverage for Chief Restructuring Officers (CROs), trustees, independent directors and other key leaders, often excluded from existing D&O policies.
- Coverage for directors, officers and other leaders who may risk personal liability, paying costs out of pocket.

Arch offers leading expertise, proven experience and creative solutions for distressed D&O clients.

- Dedicated expertise Our specialized team is focused exclusively on servicing distressed D&O clients.
- Creative solutions We tailor policies to meet the unique challenges of financially distressed companies.
- Extensive experience We bring years of experience servicing complex accounts and experience handling a variety of situations that may arise.
- In-house claims team We have a team of licensed attorneys with deep technical knowledge for efficient claims management.
- Nimble and responsive Our swift underwriting and decision-making means we are fanatical about responsiveness when timing is critical.

THE ARCH DIFFERENCE



Specialized Expertise



Individual Account Underwriting



Responsiveness



Creativity



Collaboration

To learn more, visit us at archinsurance.com

For more information, please reach out to

Mary Manion
Vice President, Executive Assurance
D: 860 614 1746
mmanion@archinsurance.com

Kevin Sheridan
Assistant Vice President, Executive Assurance
D: 646 563 6389
kesheridan@archinsurance.com

John Junior
Underwriting Specialist, Executive Assurance
D: 201 743 4119
ijunior@archinsurance.com

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Insurance Coverage is underwritten by one or more member companies of Arch Insurance Group in North America, which consists of (1) Arch Insurance Company (a Missouri corporation, NAIC #11150) with admitted assets of \$11.98 billion, total liabilities of \$9.32 billion and surplus to policyholders of \$2.67 billion; (2) Arch Specialty Insurance Company (a Missouri corporation, NAIC #21199) with assets of \$843.57 million, total liabilities of \$613.17 million and surplus to policyholders of \$230.4 million; (3) Arch Property Casualty Insurance Company (formerly Arch Excess & Surplus Company; a Missouri corporation, NAIC #10946) with admitted assets of \$150.47 million, total liabilities of \$463,683 and surplus to policyholders of \$150.01 million; (4) Arch Indemnity Insurance Company (a Missouri corporation, NAIC #30830) with admitted assets of \$288.6 million, total liabilities of \$178.61 million and surplus to policyholders of \$109.99 million; and (5) Watford Insurance Company (a Missouri corporation, NAIC #30830) with admitted assets of \$280.8 million, total liabilities of \$7.72 million and surplus to policyholders of \$109.99 million; and (5) Watford Insurance Company (a Missouri corporation, NAIC #30830) with admitted assets of \$280.8 million, total liabilities of \$7.72 million and surplus to policyholders of \$100.99 million; and (5) Watford Insurance Company (a Missouri corporation, NAIC #30830) with admitted assets of \$280.8 million, total liabilities of \$7.72 million and surplus to policyholders of \$100.99 million; and (5) Watford Insurance Company (a Missouri corporation, NAIC #30830) with admitted assets of \$280.6 million, total liabilities of \$7.72 million and surplus to policyholders of \$100.99 million; and (5) Watford Insurance Company (a Missouri corporation, NAIC #30830) with admitted assets of \$280.6 million, total liabilities of \$7.72 million and surplus to policyholders of \$100.99 million; and the surplus to policyholders of \$100.99 million; and the surplus to policyholders of \$100.99 million; and the su