



PLATINUM PROTECTION

— EXPECT MORE —

“Industry-leading protection for Executive Risk.”

Platinum Protection was created to address the market’s growing need for a premium Executive Risk insurance policy. Current solutions vary substantially in the coverage provided and limitations imposed. Despite an abundance of capacity, even recent new-to-market solutions contain trade-offs with respect to the policy’s terms and conditions. Insurance agents and buyers face challenging decisions often requiring meaningful sacrifices to coverage when selecting one policy over another. Platinum Protection is changing Executive Risk insurance by combining the industry’s most sought-after enhancements into a single, best-in-class solution.

Risk Management Return on Investment

We view insurance premiums not as a cost of doing business, but rather as an investment in their risk management. A long-term approach is strongly recommended, rather than trying to ‘time the market’ with respect to the manifestation of a “Claim”. The policy’s language at the time of a “Claim” will determine the portion of loss covered by the policy. Therefore, breadth of coverage, rather than the cost of the policy (i.e. premium), is the recommended focal point to maximize risk management return on investment.

Know the Score

Admittedly it can be difficult to compare two or more insurance proposals. In any comparison there are both objective and subjective factors to consider and weigh appropriately. Our Coverage Assessment Score (“CAS”) helps to reduce those comparisons to two numbers: (i) an index score based on common terms and conditions of Executive Risk insurance policies, and (ii) a risk-specific score based on a particular client’s risk profile. CAS helps to ensure clients are getting the best protection to suit their specific insurance needs.

Directors & Officers Liability Insurance

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Employment Practices Liability Insurance

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Fiduciary Liability Insurance

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COVERAGE HIGHLIGHTS

General Terms & Conditions

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Directors & Officers Liability

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Employment Practices Liability

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Fiduciary Liability

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