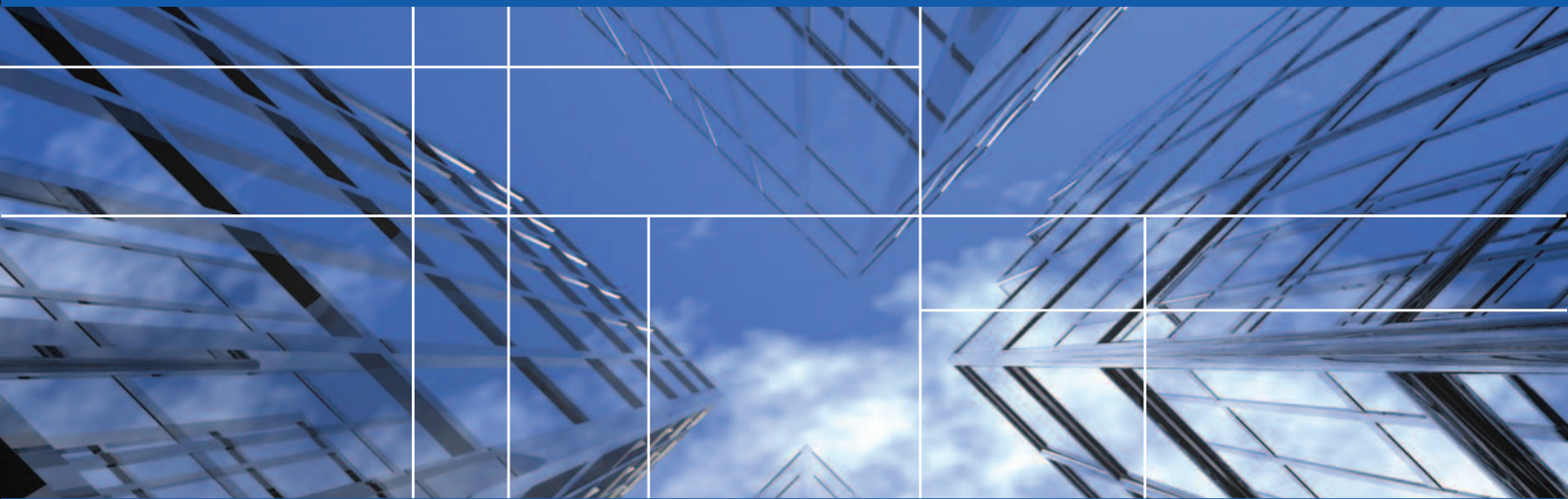


# Directors & Officers Liability Insurance



**Worldwide, the duties of directors and officers are increasing. In the UK the obligations of a director are enshrined in the Combined Code of Corporate Governance and, most recently, the guidance for directors on internal controls. In addition the Home Office have recently published a consultative paper “Reforming the Law on Involuntary Manslaughter: The Government's Proposals.” If followed up with legislation, this will again increase the exposure of directors and officers.**



As established Directors and Officers insurance specialists, we are well aware of the dilemmas which confront directors, when faced with a growing exposure to risk in an increasingly litigious environment and, simultaneously, the need to keep overheads and premiums down. In response to litigation in recent years we have developed programmes for the most demanding and sophisticated risks. This expertise, linked with our ability to utilise world-wide insurance capacity and place the highest available limits of indemnity, make Callaghan Insurance a leader in this field.

Our team are experienced in all forms of Directors and Officers insurance and place particular emphasis on client service, risk management, creative and cost effective placements. We have the ability to tailor coverage to meet all necessary risk exposures.

## Callaghan

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