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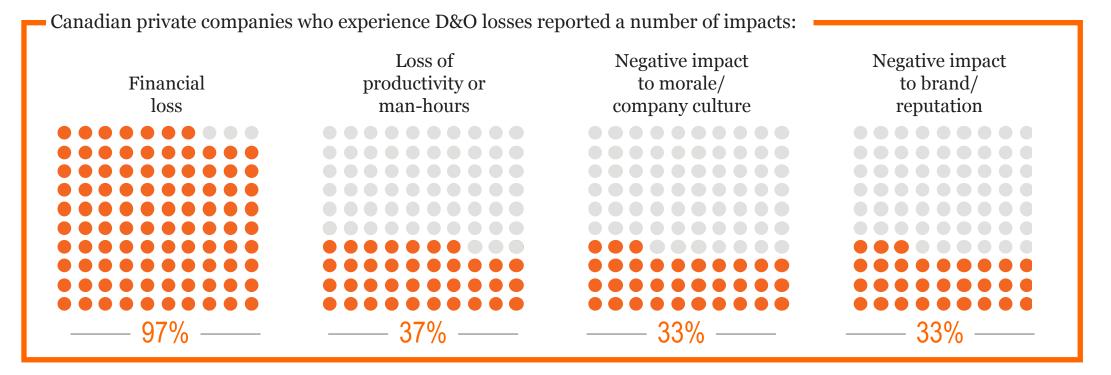
2016 Private Company Risk Survey D&O Risks and **Risk Management in Canada**

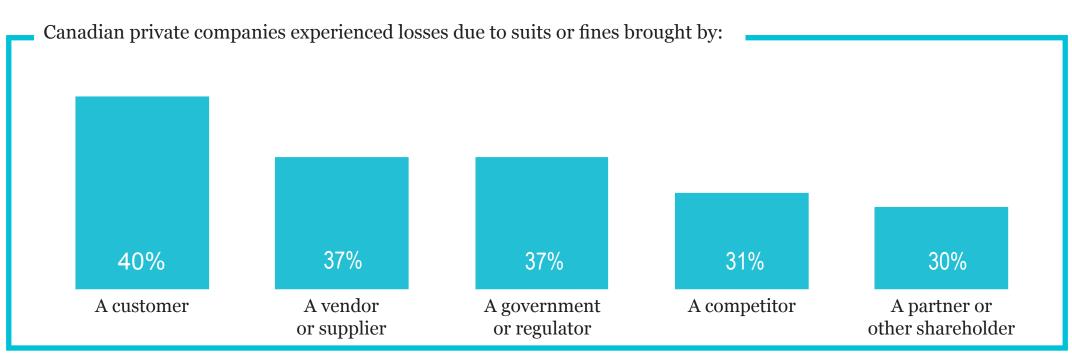


The Risk is Real

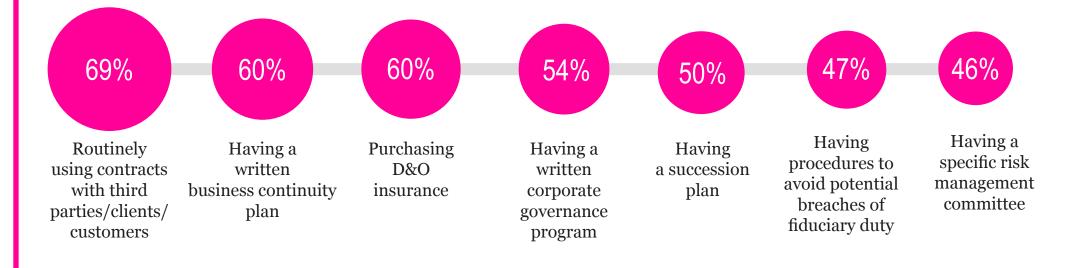
More than 1 in 4 Canadian private companies report experiencing a D&O loss in the last 3 years

> Average Reported Loss in Canada \$288K





Canadian private companies are protecting their businesses from D&O losses by:



Canadian D&O Buyer Profile: *Top stated reason for buying D&O:*

To prevent or minimize risk

Concerned about Financial Failure

Recommended by insurance broker

Coverage is

Recommended by outside attor

s affordable	29%
rney/lawyer	26%

42%

34%

30%

The Non-Buyer Gap: <i>Top reasons for NOT buying</i>		
32% ►	Believe coverage is unnecessarybecause their business is privately held	
34% ►	Have not experienced a related incident in the past	
30% ►	Believe coverage is unnecessarybecause their business is family-run	
\$225K	Average reported loss for non-buyers	

Buyers of D&O insurance also tend to buy:

Employment Practices Liability	62%
Errors and Omissions	53%
Fiduciary Liability	42%
Crime or Employee Theft	58%
Cyber Liability	46%

Percentage of companies that purchase D&O by industry segment:

Construction	64%	
Business Services	57%	
Wholesale/ Retail Trade	52%	
Manufacturing	51%	

Based on information collected by Chadwick Martin Bailey from 412 decision-makers for firms' management and professional liability risk management and insurance coverage for businesses within select industries in Canada.

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