

MARSH

D&O Diagnostic

An expert-led, quantitative
assessment of your
directors' protection

How confident are you
that your D&O policy
will respond when it
matters most?

D&O wordings can look robust — until a regulatory investigation, an overseas demand, or a conduct allegation exposes a gap that was hiding in plain sight. Our **D&O Diagnostic** provides a clear, practical assessment of the robustness of your D&O policy compared to market best practices, while highlighting areas that should be prioritised for improvement to materially strengthen protection for directors and officers — **often without increasing premium.**

The challenge

Today's D&O risk environment is shaped by **regulatory enforcement, complex macro challenges, and heightened stakeholder scrutiny.** Many policy wordings can remain unchanged for some time and create coverage consequences, including:

- **Uninsured losses resulting in personal repercussions**
- **Claims declined due to notification technicalities**
- **Defence costs denied** due to wide-ranging exclusionary language that goes beyond its intended scope.

What D&O Diagnostic does

Using Marsh's D&O Diagnostic tool, we assess a primary D&O policy against a **20 point checklist** of coverage items considered critical to director protection.

Each item is **weighted by importance:**

- **Fundamental** (most critical)
- **Very important**
- **Important**

These weightings produce an easy-to-understand **overall protection score**, plus category scores across **covers and triggers, extensions, exclusions, and claims and operations.**

The output

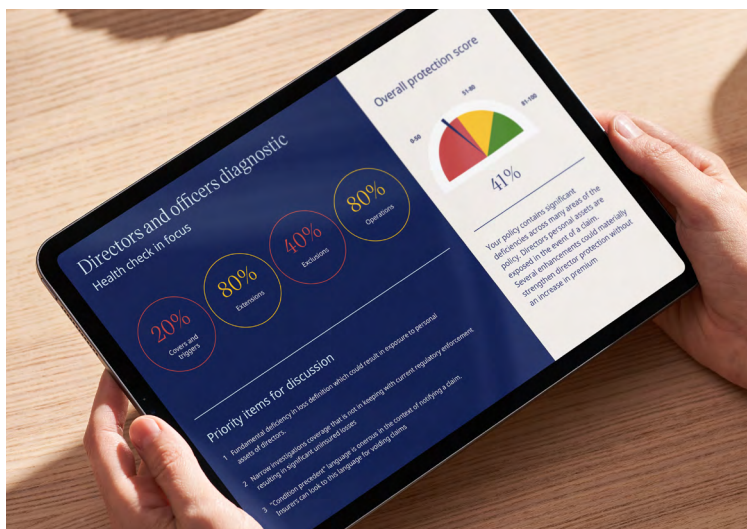
A concise, board-friendly report that includes:

- **Overall protection score** (for example, “41% — significant deficiencies across many areas”)
- **Priority items for discussion** (gaps that materially impact protection)
- **Plain-English consequences** of deficiencies using realistic claim scenarios

Our experts are available to discuss the entire findings during meetings, and the full diagnostic results will be shared, if Marsh is appointed to manage your D&O insurance renewal.

Next steps

Marsh's D&O Diagnostic can be run free of charge to provide you with an independent, quantitative assessment of the robustness of your current D&O policy. This will provide reassurance or reveal items that require attention to maintain protections for your senior decision-makers.



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Important note on confidentiality

Diagnostic reports are provided on a confidential basis and must not be disclosed to third parties or other intermediaries without prior written consent.

About Marsh Risk

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