

Directors and Officers

Market data and insights

What is D&O Insurance?

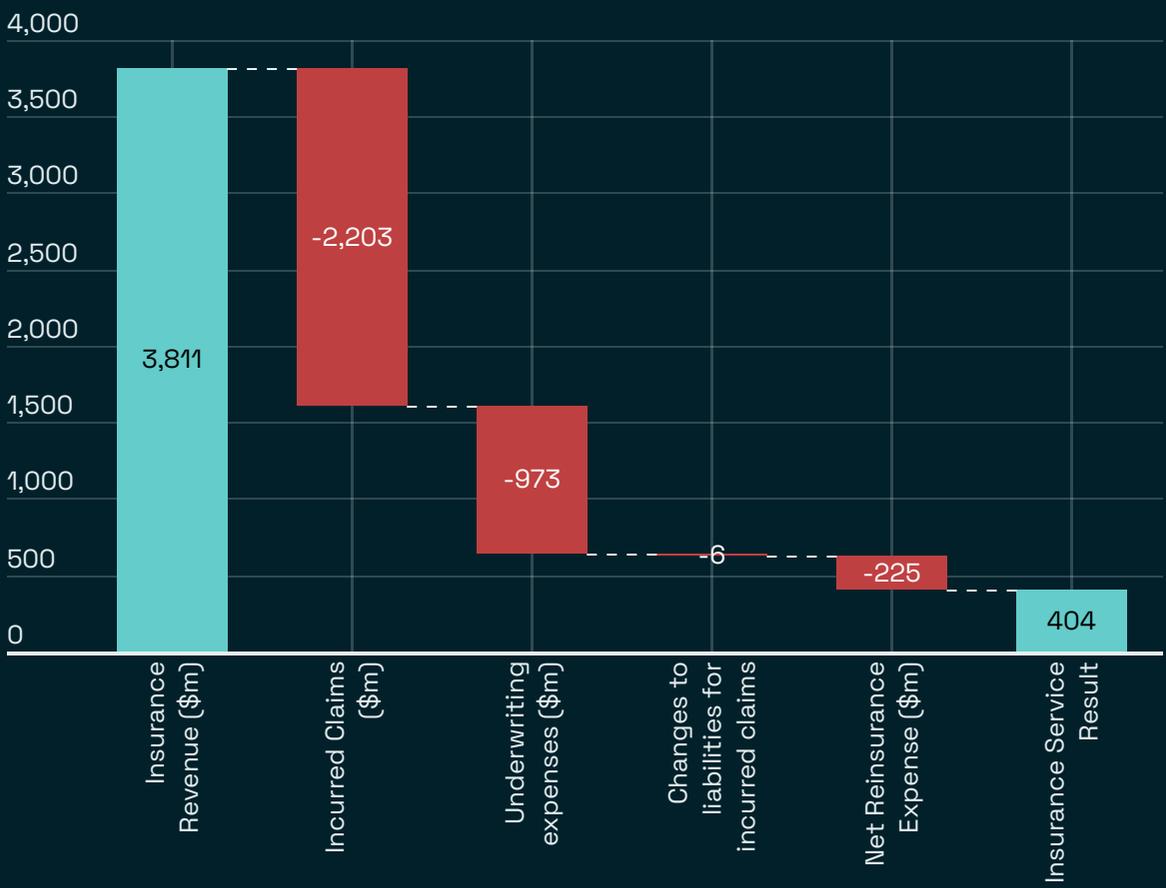
Directors and Officers (D&O) insurance protects company directors, officers, and certain employees from legal liabilities arising from alleged wrongdoing in their professional roles. It covers defense costs, monetary damages, settlements, and awards resulting from claims brought by shareholders or third parties. D&O insurance may also offer limited protection to the company itself when it is named in a lawsuit. While coverage can extend to investigations and specific risks like cybersecurity or ESG issues, it generally excludes fraud, intentional misconduct, regulatory breaches, and certain insolvency-related claims.

D&O Insurance Key Statistics (2025)

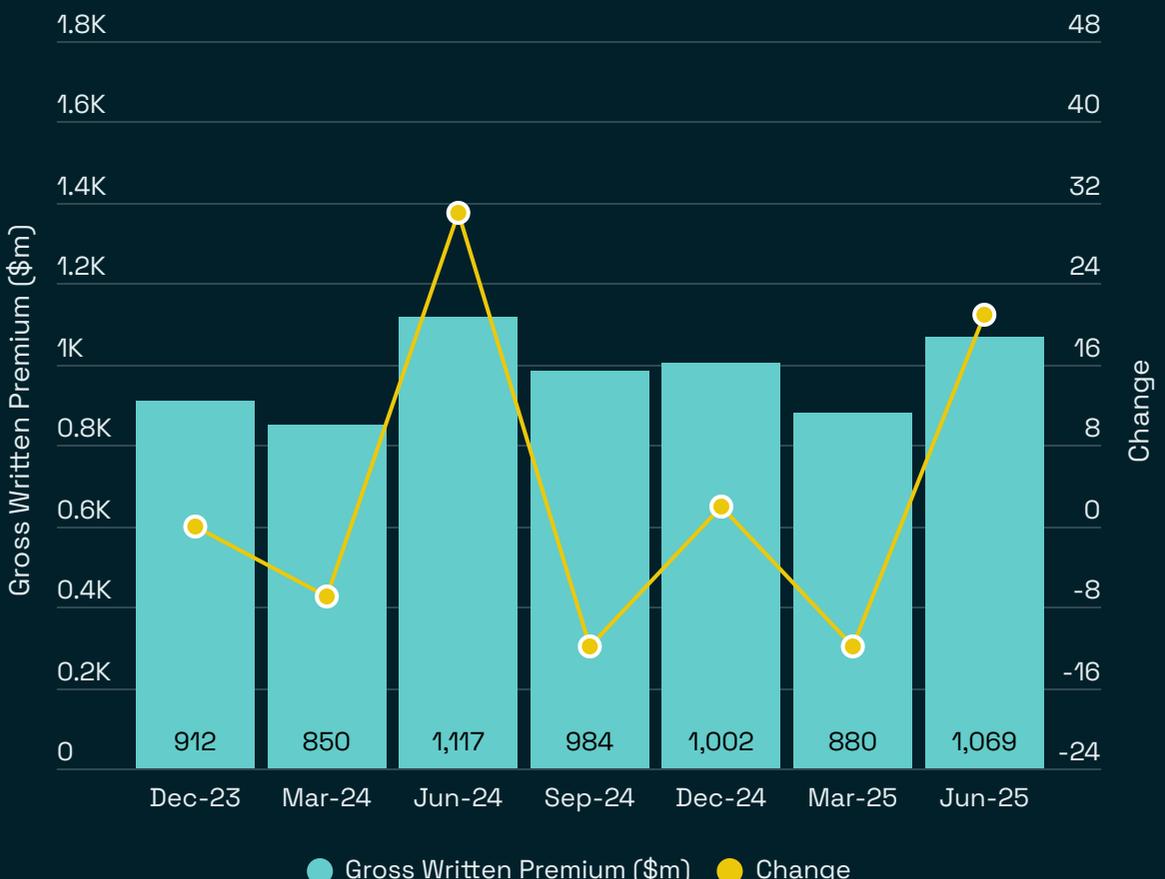


2025 Results

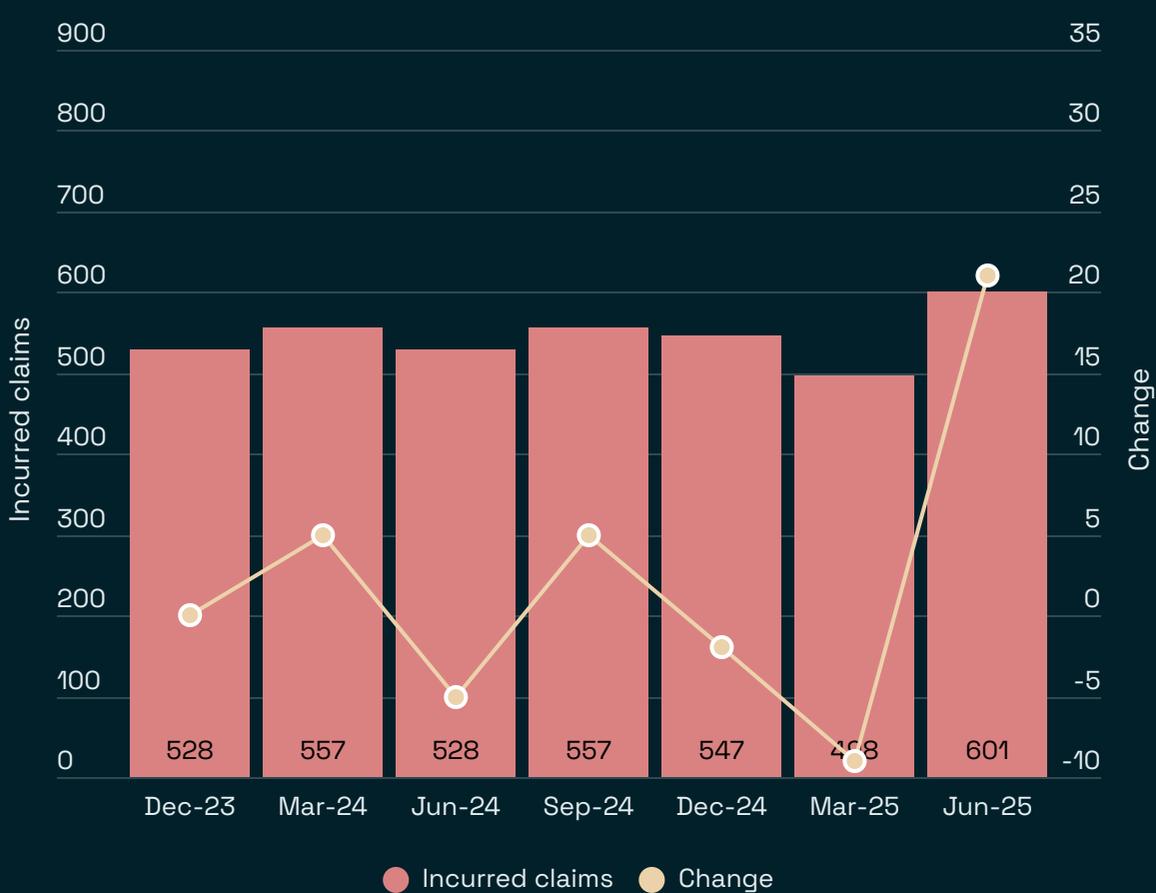
2025 Profit and Loss Statement



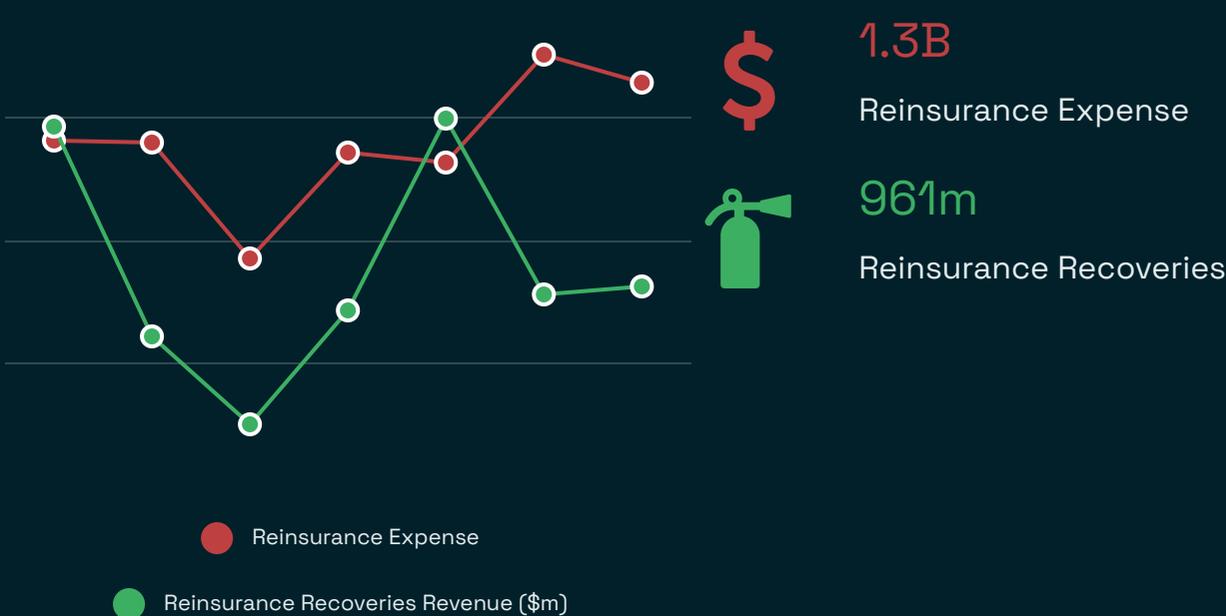
D&O Premium by Quarter (\$m)



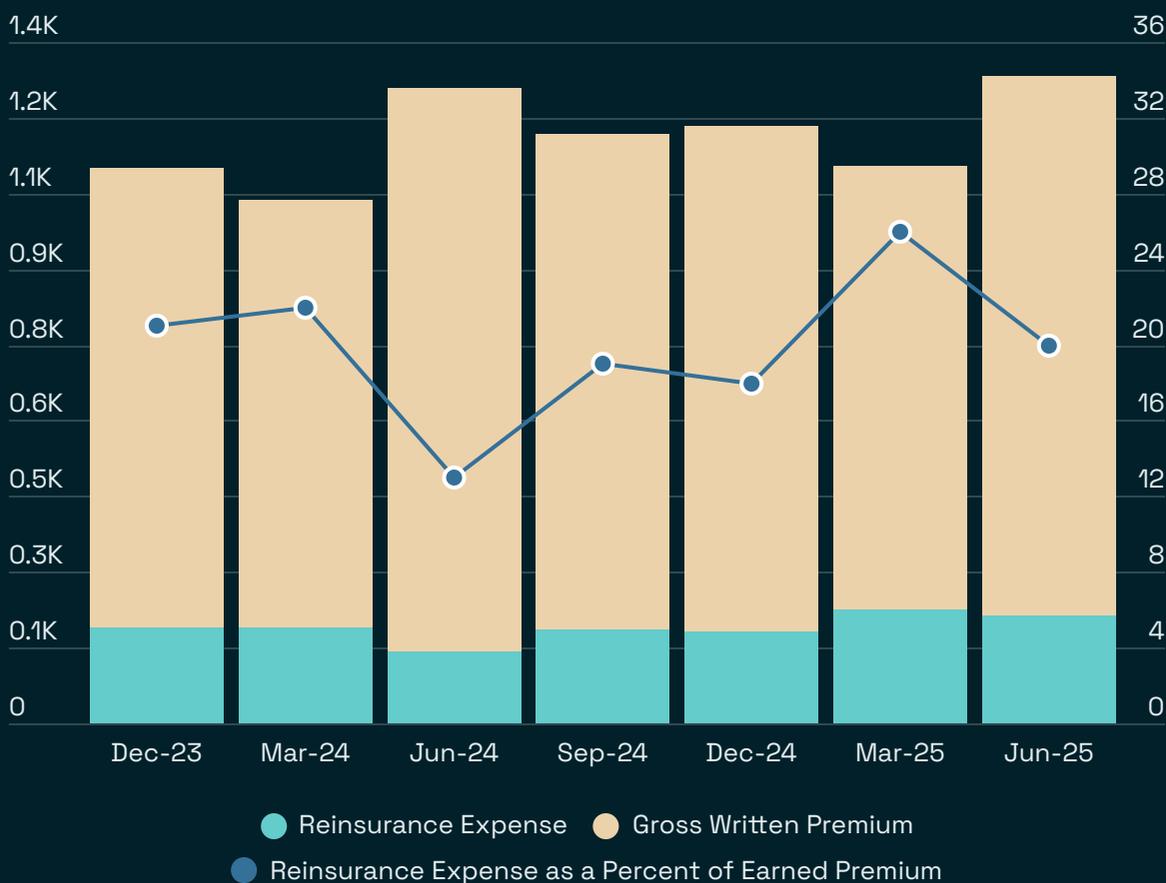
D&O Claims by Quarter (\$m)



Reinsurance Expense vs Recovery

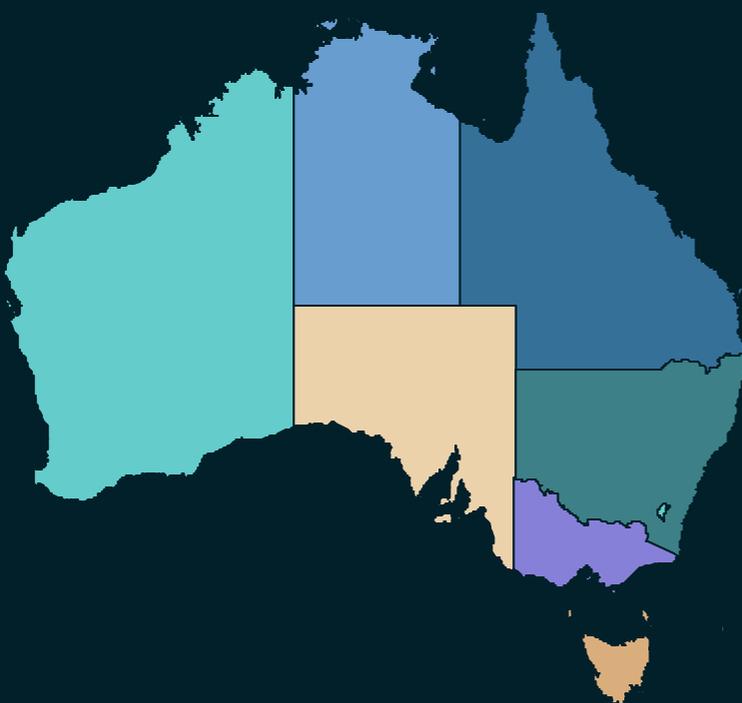


Insurer Reinsurance Expenses as a part of Gross Written Premium



Insights by state

Premium Size by State



- Australian Capital Territory
- New South Wales
- Northern Territory
- Queensland
- South Australia
- Tasmania
- Victoria
- Western Australia