

# MANAGEMENT LIABILITY IN THE COVID-19 PANDEMIC WORLD



Arlington/Roe®  
Managing General Agents  
Wholesale Insurance Brokers



## PROFESSIONAL LIABILITY

Due to the COVID-19 pandemic, many Management Liability underwriters are becoming more restrictive by increasing premiums and restricting terms. Because the world economy was hit hard by this sudden slowdown, insurance carriers are reevaluating their underwriting guidelines. A risk that was acceptable in January or February is now seeing double-digit premium increases if not outright declinations.

[Look on the right to see a few examples of what underwriters are worried about.](#)

We have access to many standard and surplus lines carriers that can help your client through this situation. Give us a call, and ask for help with your new business opportunities and renewal accounts.

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### Directors & Officers Liability

**Merger or acquisition:** litigation over the “new” value of the company being acquired.

**Preparation for the pandemic:** litigation over the company’s preparation (or lack thereof) for the pandemic. Lost revenue, increased expenses, employee & customer safety, company image, etc.

### Employment Practices Liability

**Downsizing:** Allegations over how the downsizing/furloughed employees were determined (i.e. discrimination).

**Recalled Employees:** Allegation that employees that were recalled from furlough were chosen (i.e. discrimination).

### Cyber Liability

**Ransomware:** Increased exposure to phishing attacks with a larger number of employees working remotely from home.