

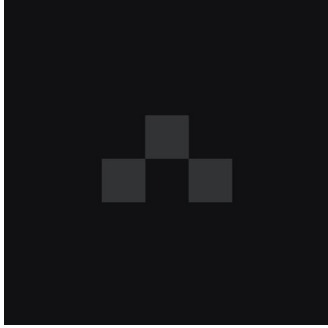
PUBLICATIONS

Are Private Companies' Liability Risks Adequately Insured?

March 4, 2014

Public companies generally employ executives who are well versed in risk management, insurance and the use of insurance to address exposure to anticipated risks. In many respects, private companies face risks similar to those faced by public companies. Yet private companies may not take the same approach as public companies with regard to insurance. A recent survey commissioned by the Chubb Group of Insurance Companies suggests that many private companies are not adequately insured, in part because their executives may not understand which risks are covered and which are not covered by their existing insurance policies. In this *New York Law Journal* column, SRZ partner Howard B. Epstein and special counsel Theodore A. Keyes discuss the Chubb survey results and offer a brief primer regarding the more common liability insurance products that are available for private companies.

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