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# IGP Specialty Micro-Cap/Small-Cap Public Company Initiative

Micro-Cap/Small-Cap public companies face a uniquely challenging risk environment, characterized by heightened regulatory scrutiny, limited financial flexibility, and an increasingly active shareholder litigation landscape. In this context, a well-structured insurance program is not simply a cost center, but a critical component of corporate governance, capital protection, and executive risk management.

This initiative is designed to assess and optimize the company's current insurance portfolio—particularly Directors & Officers (D&O), Side A DIC, cyber, and professional liability coverages—against peer benchmarks and evolving market conditions.

By identifying coverage gaps, enhancing policy terms, and aligning limits with the company's risk profile and growth trajectory, this effort aims to strengthen balance sheet protection, safeguard leadership, and support long-term shareholder value.

## Our new Micro-Cap/Small-Cap Public Company Strategy includes:

- Curated Panel of Carrier Partners focused on the specific coverage needs for this target market. (Competitive Pricing, Lower Retentions & Enhanced Coverage Terms)
- Pre-Negotiated Coverage Enhancements to provide best in class policy terms.
- Provide Coverage Gap Analysis to identify ways to enhance protection.
- Benchmarking Insurance Program Limits and Structure.
- Coverages available, include the following:
  - Directors & Officers Liability (ABC & Side A DIC)
  - Employment Practices Liability
  - Fiduciary Liability
  - Commercial Crime
  - Cyber
  - Professional Liability

Ultimately, this strategy is designed to position the company proactively, ensuring its insurance program not only responds to today's risks, but anticipates those ahead. By combining best-in-class coverage, targeted benchmarking, and thoughtful program design, we aim to deliver a solution that enhances balance sheet protection, reinforces governance, and instills confidence among executives, board members, and other stakeholders alike.

We welcome the opportunity to review these recommendations in detail and partner with you to implement a tailored, market-leading solution.