

## Directors and Officers

Directors and Officers (D&O) Liability Insurance coverage is an essential part of managing a private or publicly traded company in today's litigious environment. Directors and Officers (Ds & Os) are held to a high standard and have legal responsibilities to shareholders, investors, creditors, employees and others. The role of the D&O's has evolved over the past decade into much more than a prestigious title and rubber stamp approval of management decisions. The public is increasingly holding D&O's responsible for the day to day operations of the related companies.

Our Professionals analyze each of our client's needs and match the benefits of D&O insurance with the risks of managing a business..

At Empire Risk Solutions, we know choosing the right insurance for your business is an important decision. That's why we've created one of the best portfolios of small business insurance coverages. Whether you're a store owner, office professional or wholesaler, our flexible, streamlined small business insurance coverage's are designed to protect you against the unique risks and exposures you face - so you can tend to your business and rest assured that it is protected in every imaginable way.

- [Business Owner's Policy \(BOP\)](#)
- Commercial [Automobile](#)
- [Commercial Package Policy](#)
- [Umbrella](#)
- [Workers' Compensation](#)