

For immediate release

New Book Decodes Executive Liability Insurance

AUSTIN, TX (June 9, 2008) -- The National Alliance Research Academy has just published a new edition of a book specifically about executive liability—*Decoding Executive Liability Insurance: Simplifying Exposures and Coverages*. In this fourth edition, practicing insurance agent and author Richard (Dick) Clarke, CIC, CPCU, RPLU, takes the mystery out of executive liability exposures and presents coverage solutions.

Each chapter of this new publication contains a detailed insurance checklist along with fundamental risk control suggestions and an explanation of the exposures and current coverages available. It also features what to look for in typical insurance policies and what to look out for with the myriad of exposures. The **D&O Liability chapter** includes D&O policy coverage aspects, sources of D&O claims, ways to maximize the basic D&O coverage form and manage D&O renewals. The **EPL chapter** analyzes legislation, EPL coverage extensions, loss prevention and control, and changing demographics. And the **Fiduciary Liability chapter** includes protecting employee pensions, personal liability of fiduciaries, ERISA coverages, and claims issues.

The book makes note of some significant trends for 2008 and beyond:

- Over the long term, the executive liability market should experience increasing stability, and a more reasoned approach to underwriting of risks.
- Demographics will begin to play a significant role, as the first “baby boomers” retire in 2008, at age 62, and laws prohibiting discrimination will be tested.
- Regarding fiduciary liability exposure, the number and composition of 401(k) investment options could become an underwriting focus.

Decoding Executive Liability Insurance will help you protect your clients by increasing your executive liability insurance knowledge. To order call 800-633-2165 or go to www.TheNationalAlliance.com. \$45 + \$5 shipping and handling.