



he financial crisis has infiltrated decision-making about insurance. Almost a third of the finance executives who responded to *Treasury & Risk's* annual Risk Management Survey say their brokers have recommended changing carriers in their directors and officers (D&O) liability program. And 33.5% of the 230 CFOs, treasurers and risk managers who responded to the survey from Feb. 24 to March 9 say they have cut the amount of insurance they

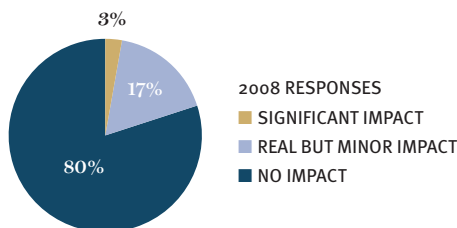
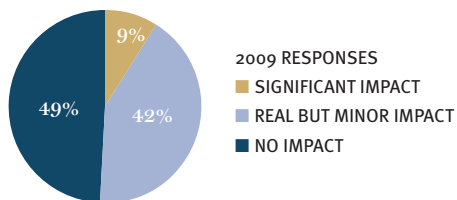
place with AIG, XL Insurance or Hartford Insurance because of concerns about these insurers' future. In addition, more than half the executives say credit market problems are affecting their ability to obtain the coverage they need, compared to just 20% last year. MORE SURVEY RESULTS CAN BE FOUND AT WWW.TREASURYANDRISK.COM

Unsure About

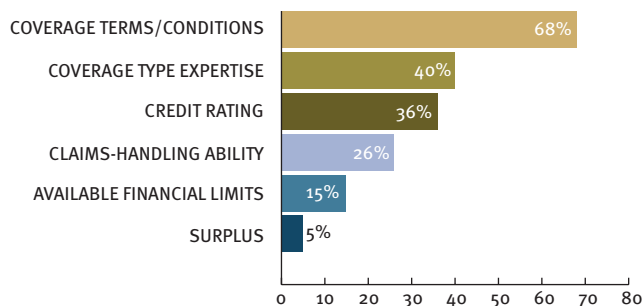


Treasury & Risk's 2009 Risk Management Survey

HOW ARE CREDIT MARKET PROBLEMS AFFECTING YOUR ATTEMPTS TO GET SUFFICIENT COVERAGE?

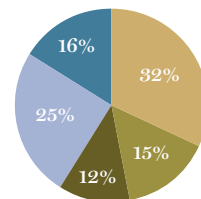


THE TOP TWO CRITERIA FOR SELECTING BETWEEN COMPETING INSURERS, EXCLUDING PRICE:



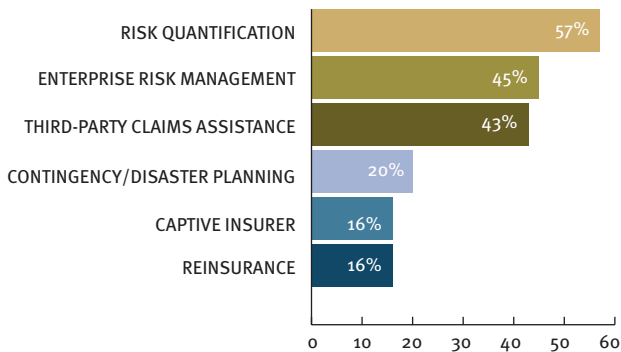
ANNUAL REVENUES

- UNDER \$250 MILLION
- BETWEEN \$250 MILLION AND \$500 MILLION
- BETWEEN \$500 MILLION AND \$1 BILLION
- BETWEEN \$1 BILLION AND \$5 BILLION
- OVER \$5 BILLION



Property insurance premiums increased for 38% of the respondents; remained the same for 23%; and decreased for 39%.

TYPES OF VALUE/SERVICES BROKERS PROVIDE BEYOND BUYING INSURANCE:



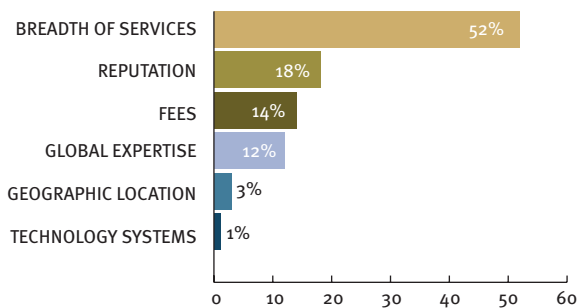
63% of respondents say their broker provides value beyond simply buying insurance.

53% say that in the last year, they have created processes internally or invested in technology and consultation to quantify their operational risks.

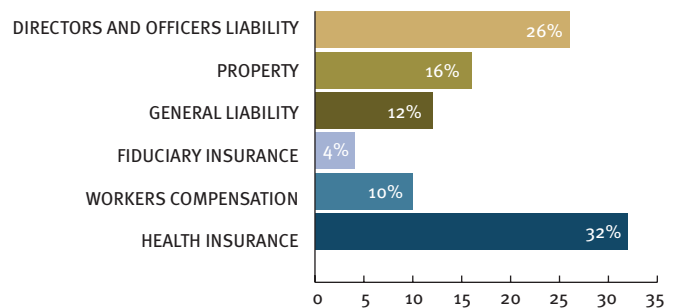
General liability premiums rose for 38% of respondents; remained the same for 31%; and decreased for 31%.

Insurers' Risk

THE MOST IMPORTANT FACTOR IN SELECTING A BROKER:



TYPES OF INSURANCE THAT ARE MOST PROBLEMATIC ON COST OR GETTING SUFFICIENT COVERAGE:



More than half of the 29% of respondents with a captive insurer say that their captive is in the U.S.

ARE YOU CONFIDENT YOUR D&O COVERAGE WILL PROTECT YOUR COMPANY IN THE CASE OF A LAWSUIT?

