

Why Organizations Buy Insurance?

James J Venezia, CPCU

Required by Statute	Workers Compensation Business Automobile License or Permit Bond ERISA Bond Other Bonding
Required by: Contract (outright); by Lease; or assumed in an Indemnification Agreement	Workers Compensation Business Automobile Bonding General Liability Professional Liability / Errors & Omissions Privacy & Information Security Pollution / Environment Impairment Property Flood Patent, Trademark & Copy Right
To protect the personal assets of the business owners, managers and Directors & Officers for liability related to decision making and their position	Directors & Officers / Management Liability Fiduciary Liability Employment Practices Liability Kidnap & Extortion International
Market share and Reputation	Patent, Trademark & Copyright Trade Secret Specified Products Product Recall Crisis Management Internet & Media Professional Liability / Errors & Omissions Mal Practice Coverage
Address Employee Exposures	Fidelity / Employee Dishonesty Employment Practices Workers Compensation
Protect Income Stream	Business Income / Interruption Patent, Trademark & Copyright Product Recall
General Risk Management and Piece of Mind*	*Cost/Benefit Analysis of All Insurance Lines

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