

INSURANCE SOLUTIONS FOR IPOS

Navigate your IPO with confidence.

An IPO is a defining moment, but also one of the most exposed periods in a company's life. In the sprint to going public, every line of your prospectus, analyst meetings, and roadshow claim is scrutinized. Valuation swings, disclosure missteps, and first-quarter performance pressure can quickly cascade into shareholder suits, regulatory inquiries, and reputational damage. The stakes are personal: Allegations can reach your directors' and officers' individual assets while destabilizing the corporate balance sheet.

Directors and officers liability (D&O) insurance during an IPO isn't just a box to check; it's a strategic control that helps you absorb volatility and keep executing. The right D&O program protects leaders, preserves capital, and enables confident decisions.

Lockton's team of IPO specialists anticipates how risk evolves across the IPO timeline — prefilings, roadshow, pricing, and the first 100 days — then structures D&O cover around the exposures that matter most. Our bespoke approach turns complex risk into resilience, so you stay focused on pricing day and long-term performance.

What is D&O insurance, and why is it important for an IPO?

D&O insurance protects individual leaders — and, where structured accordingly, the entity — from claims alleging wrongful acts tied to disclosures, fiduciary duties, and securities-related matters. D&O insurance funds defense, settlements, and judgments, providing essential stability from pre-IPO through listing and your first years as a public company.

PRIVATE COMPANY D&O

- Broader coverage for the entity and many non-officer employees
- Excludes public company exposures (securities claims post-listing)
- Often bundles coverages commonly stand-alone for public companies (e.g., employment practices liability, fiduciary liability)
- Lower price point and retentions than public company D&O
- Can address pre-public exposures (e.g., roadshow, "failure to launch")

PUBLIC COMPANY D&O

- Explicit protection for public company securities exposures (e.g., claims under the '33 and '34 Acts)
- Stand-alone placement is typical
- Broader protection for officers than for non-officer employees
- Entity coverage is generally limited to securities-related matters
- Higher premiums and retentions than private company D&O
- Often includes dedicated excess Side A/DIC limits for directors

Claims management

Claim performance is the true measure of any insurance program. Lockton's Professional & Executive Risk Claims team is purposely structured to help you maximize your insurance recoveries.

Lockton does not silo claims, nor do we treat claims advocacy services as a profit center. Instead, we integrate experienced insurance and claims counsel within your broking team. This ensures that claims strategy and advocacy begin at the very start of our partnership with you, so when a claim does arise, we're fully prepared.

Lockton at a glance

As the world's largest privately held, independent insurance broker, we don't cater to shareholders or have external investors, unlike all our peers. This means we answer to the only voice that matters: yours.

This independence allows us to create a partnership with you where every interaction, decision, and solution is solely focused on your business risk needs.

65,000+

CLIENTS WORLDWIDE

94%

CLIENT RETENTION

13%

ORGANIC
GLOBAL GROWTH

\$85B+

PREMIUM VOLUME
WORLDWIDE

150+

OFFICES WORLDWIDE

17

CONSECUTIVE YEARS AS
BEST PLACES TO WORK



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Click below or scan the QR code to explore how Lockton helps organizations protect leadership, balance sheets, and future growth before, during, and after an IPO.

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