

Article

# Shifting Sands of Boardroom Liability

Directors and senior executives are facing evolving liability threats and sharper scrutiny.

Our latest series of insights explore how these threats are reshaping boardroom risks across our different Executive Risk product lines, including D&O, Crime & Fidelity, EPL, Healthcare Management Liability and Sexual Misconduct Liability.

## **Public D&O: shifting liabilities**

Emerging exposures linked to AI, geopolitical disruption and tariff uncertainty continue to shape claims outcomes and underwriting focus. [Find out more](#)

## **Employment Practices Liability: more complex**

Regulatory change, workforce dynamics and AI adoption reshape employer exposures. Harassment, discrimination and retaliation remain core claim drivers, with defense costs and severity continuing to rise.

[Find out more](#)

## **Private D&O: in flux**

Driven by rising litigation severity and growing insolvency risk. Attention is focused on balance sheets, regulatory pressures and AI exposures. [Find out more](#)

## **Healthcare Management Liability (HML): heightened scrutiny**

Shifting regulatory changes, consolidation and financial pressure are impacting boardrooms with social inflation still a major issue. [Find out](#)

[more](#)

## **Crime & Fidelity: increasingly sophisticated threats**

Increasing exposure to employee theft, fraud and social engineering. As organizations rely more heavily on digital processes, prevention has become increasingly critical. [Find out more](#)

## **Sexual Misconduct Liability (SML): demand for specialist cover**

Demand for standalone coverage continues to grow, driven by regulatory requirements, contractual obligations, and reputational considerations. [Find out more](#)

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