



PARTNERSHIP OVERSIGHT

 **COOPER COHEN**
 **JASON BUEHLER**

ACCOUNT MANAGEMENT

 **BRIAN MOTYKOWSKI**
 **AMY ROBERTS**

D&O | EXECUTIVE RISK

 **BRIAN BOVASSO**
 **TRAVIS MURTHA**

DEDICATED RESOURCES

 **CAROL RIGGS**
 **LAUREN KARAGOZIAN**

#1 D&O BROKER
FOR PUBLIC COMPANIES
IN COLORADO

IMA REINVESTS
2X
NATIONAL AVERAGE
IN CLIENT SERVICES

3RD LARGEST
INDEPENDENTLY OWNED BROKER
IN THE UNITED STATES



IMA CLIENT ADVANTAGE

Over 100 professionals supporting our service teams and clients providing risk management consulting for:

Certificate & Insurance Compliance	Environmental
Claim Advocacy & Consulting	Executive Risk Solutions
Contract Review	Global Risk & Benefits
Cyber Risk	Risk Control & Safety Consulting
Data Analytics & Alternative Risk Financing	Workers' Compensation



ZEV D&O Dashboard (Risk Profile)

	Stock Performance & Ownership
	Financial Flexibility
	Pipeline & Outlook
	Management & Board

Program Consideration	Current ZEV "AXA XL" D&O Policy	Typical IMA "AXA XL" D&O Policy
Underwriting Authority	Junior Underwriter	Chief Underwriting Officer
Service Team Lead (Broker)	??	Attorney with 20+ Years Experience
Comparison of Key Coverage Considerations		
Reliance on Public Filings	Yes	No
All Public Filings Deemed 'Accurate & Complete'	Yes	No
Policy May be Voided based on Public Filings	Yes	No
Definition of Claim	Narrow	Broad
Definition of Loss	Narrow	Broad
Company v. Insured Exclusion	Broad	Narrow
Personal Conduct Exclusions	Broad	Narrow
Must Costs Incurred be "Necessary"	Yes	No
Stand-alone proceeding coverage for the Company (i.e., SEC/DOJ)	No	Yes
Advancement if Company Fails to Indemnify	No	Yes
Summary of Program Differences		
Total Program Differences	-72	+72
Overall Coverage Ranking	4.30 Out of 10	9.50 Out of 10

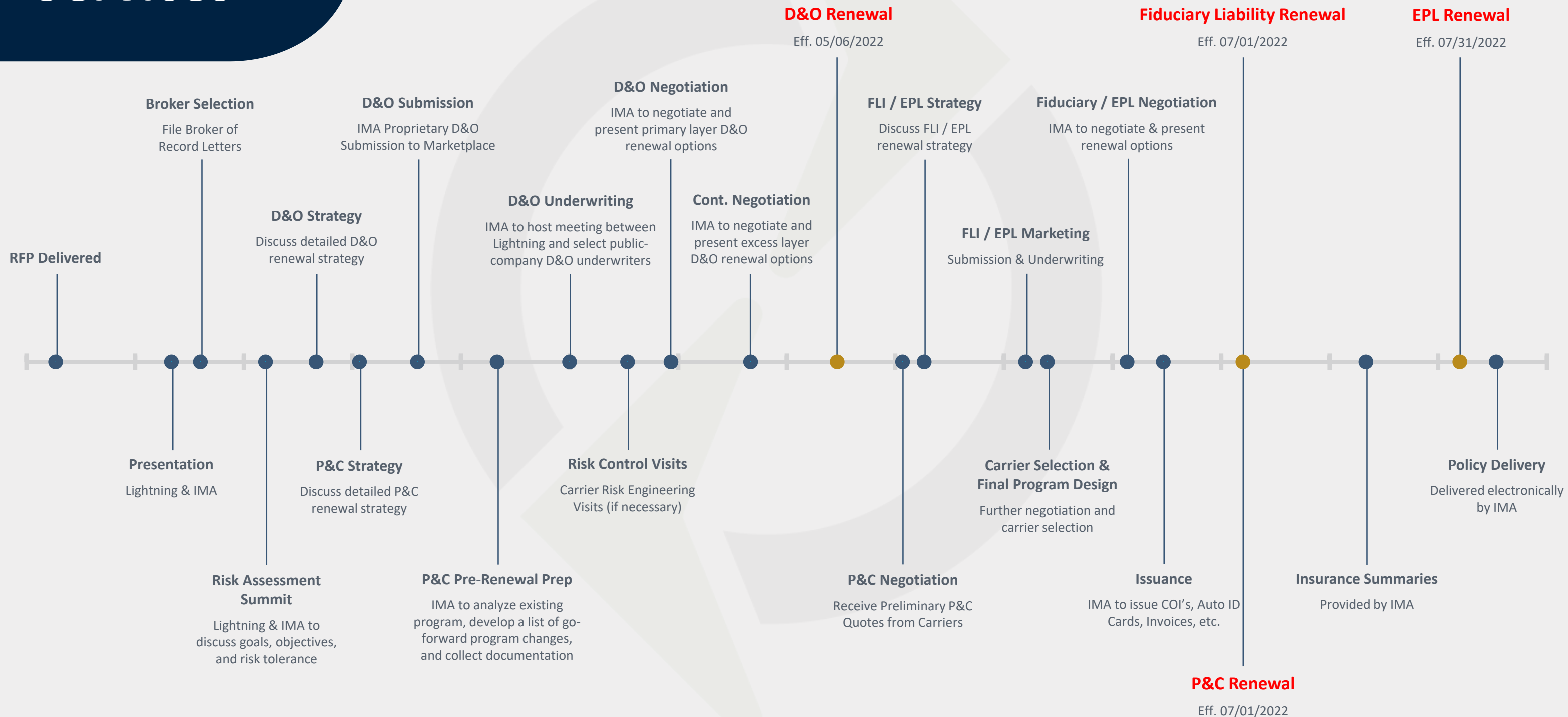
IMA CONTRACT REVIEW

The Contractual Risk Department can provide contractual risk review using IMA's in-house attorneys who function solely as contract administrators and risk advisors.

Transition & Timeline of Services



D&O Timeline



P&C Timeline