

D&O Liability and Coverage: 2025 Trends, Developments, and Decisions

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Hinshaw partners Scott Seaman and Pedro Hernandez have written a new article titled “[D&O Liability and Coverage: 2025 Trends, Developments and Decisions](#)” that was initially published in *Mealey’s Litigation Report Artificial Intelligence*, Vol. 3, #4. The report provides a concise overview of key D&O trends and risks.

Our authors assess the policy shifts made by the Trump Administration and their impact on enforcement, corporate governance, environmental, social, and governance (ESG) considerations, Diversity, Equity, and Inclusion (DEI), employment practices, disclosure regimes, and AI-related risks. They also discuss developments such as potential bi-annual US Securities and Exchange Commission (SEC) reporting requirements and arbitration bylaws, social inflation trends, and the DExit movement, which have practical implications for directors, officers, and insurers, as well as SEC enforcement activities.

The report highlights key 2025 D&O coverage decisions and examines AI-related securities suits, AI-washing exposures, cybersecurity-driven claims, and fraud schemes, such as “pig butchering,” forum selection clauses, allocation, no-action clauses, capacity exclusions, and bump-up exclusions.

[Read the full Mealey’s report \(PDF\).](#)

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