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When IPO Claims Actually Get Filed

IPO securities claims rarely land on listing day. They land in the twelve months that follow. And there's a pattern to when they show up.

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Lockup Expiry Starts the Clock

When insiders can finally sell their shares, the market gets flooded and investors scrutinize what was promised.

Lockup expiry creates selling pressure and volatility

Investors ask harder questions about prospectus claims

Legal claims often follow within weeks

The moment insiders can sell is when shareholders start looking for exits.

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The First Earnings Miss Changes Everything

When actual results diverge from prospectus projections, investors connect the dots and lawyers get calls.

- **Prospectus projections become the liability benchmark**
- **An earnings miss signals prospectus inaccuracy**
- **Claims file quickly after the miss is public**

One missed quarter can trigger multiple lawsuits.

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Quiet Stock Declines Invite Scrutiny

It's not always a crash. Sometimes a slow decline is more dangerous—investors have time to review what the prospectus promised.

- **Slow declines give investors time to examine the prospectus**
- **Quiet periods attract class action lawyers**
- **Shareholders connect prospectus statements to actual performance**

A steady decline is often more dangerous than a sharp drop.

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Analyst Downgrades Often Come First

When research analysts downgrade your stock, class action lawyers are already reviewing the prospectus.

- Downgrades signal prospectus expectations miss
- They attract attention from litigation teams
- Claims often file within weeks of a major downgrade

The analyst report is the warning sign. The lawsuit is the aftershock.

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When Claims Actually Arrive

IPO claims follow a pattern. They don't land randomly. They land when investors have evidence that the prospectus wasn't accurate.

Months 1-3: lockup expiry and first scrutiny

Months 4-6: first earnings misses surface

Months 6-12: class actions accumulate

Directors need protection in place before claims arrive. That means before listing day.

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Your Coverage Needs to Be Ready Before Year One

Claims come in the first year after listing. Make sure your D&O coverage is active before listing day.

The prospectus gets signed. Year one is when you find out if your coverage works.

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