



Professional Liability Insurance

Swiss Re Corporate Solutions & Independent Insurance Agents & Brokers of America

Agents' E&O Insurance & Risk Management Program

For more than 50 years, insurance agents and brokers across America have trusted Swiss Re Corporate Solutions to protect their business, reputation and assets. Swiss Re Corporate Solutions is proud to be endorsed by the IIABA and all Big "I" state associations nationwide. Based on our experience and strong commitment to the Agency E&O market, the IIABA-Swiss Re Corporate Solutions Agency E&O program is considered a benchmark in the industry.

**Experience - Stability - Expertise**

**Compare the IIABA-Swiss Re Corporate Solutions Agents E&O Program and policy and see why our track record of experience, stability and expertise is second to none.**

Swiss Re Corporate Solutions	Your E&O Carrier	Program Features
✓		Continuously provided Agents' E&O coverage since 1960s
✓		A Swiss Re Corporate Solutions admitted carrier with solid financial strength – "A+" by A.M. Best
✓		State & National Association endorsed program for over 25 years
✓		Dedicated underwriting team totaling over 300 years of Agents' E&O experience
✓		Claims Service – prompt and thorough claims staff, primarily licensed attorneys, that are a resource to assist with any claim or potential incident
✓		Local defense counsel experienced in Agents' E&O claims in your state
✓		Program offered countrywide with no prior market withdraws
✓		Premium credit of 10% for E&O Loss Control/Risk Management class completion
✓		Premium credit up to 20% annually with loss free experience
✓		Agency Operations Improvement Review credit of 10% available
✓		On-line renewal applications available for ease of completion
✓		Automatic Renewals available – No application required!
✓		Flexible underwriting for independent insurance agencies of all sizes, including both P&C and L&H-only agencies
✓		E&O committee of member agents providing program oversight
✓		Experienced E&O program administrators with underwriting authority in your state
✓		Prompt underwriting turn-around time and policy delivery
✓		Leader in policy innovation and solutions for unique and emerging agency exposures
✓		Complimentary access to "E&O Happens" risk management website ( <a href="http://www.iiaba.net/eohappens">www.iiaba.net/eohappens</a> ) and the E&O claims Advisor Newsletter
✓		Agency Umbrella and EPL policies available
✓		Various payment plans available to meet your needs
✓		Competitive & stable premiums for all agency sizes



Swiss Re Corporate Solutions	Your E&O Carrier	Policy Highlights
✓		Broad duty to defend even if claim or potential claim is groundless, false or fraudulent
✓		Broad definition of "Professional Services"
✓		Other Related Services coverage includes the agency's advertising, notary public and carrier draft authority activities
✓		Defense Costs in addition to the limit of liability
✓		Claims-made policy form with broad claim reporting provision
✓		Ability to provide full prior acts coverage for acquired entities
✓		Protection for innocent insureds
✓		Insolvency coverage included in policy for placement with carriers rated B+ or better by A.M. Best or carriers covered by a state guaranty fund.
✓		Aggregate or Each Occurrence deductible options available
✓		Deductible Reduction Feature – Ability to reduce your deductible by 50% on each claim
✓		First & Third Party Breach of Data coverage included in policy form
✓		\$20 million limit capacity available
✓		Catastrophe Extra Expense coverage limit options up to \$100,000/\$250,000
✓		Subpoena coverage limit options up to \$50,000
✓		Regulatory Defense coverage limit of \$25,000
✓		Multiple Extended Reporting Period options are available
✓		Expansive definition of Insured includes current and former employees, independent contractors and leased or temporary employees
✓		Reimbursement for loss of earnings or use of temporary staff due to attending depositions or trials provided at \$500/day up to \$10,000 per policy period
✓		Punitive and exemplary damages included where permitted by law
✓		Personal Injury definition includes false arrest, detention, humiliation, libel, slander and wrongful entry of a premise or dwelling
✓		Optional coverage available for EPL, Real Estate E&O and agency's ancillary services
✓		Liberalization clause for broadened policy provisions
✓		Insured's consent required to settle any claim
✓		No contractual liability exclusion
✓		Worldwide coverage

**For more information on the E&O program and the features and benefits of the Swiss Re Corporate Solutions policy please contact your state administrator.**



Big "1"  
**PROFESSIONAL  
LIABILITY**

Please refer to the policy form SP 4 584 for complete policy language.

The above is for general informational purposes only. Please refer to the policy form for complete policy language. All policies are individually underwritten. If you have any questions, feel free to contact a Swiss Re Corporate Solutions representative.

Insurance products underwritten by Westport Insurance Corporation, Overland Park, KS, a member of Swiss Re.

Swiss Re Corporate Solutions offers innovative, high-quality insurance capacity to mid-sized and large multinational corporations across the globe. Our offerings range from standard risk transfer covers and multi-line programmes, to highly customised solutions tailored to the needs of our clients. Swiss Re Corporate Solutions serves customers from over 40 offices worldwide and is backed by the financial strength of the Swiss Re Group. For more information about Swiss Re Corporate Solutions, please visit: [www.swissre.com/corporatesolutions](http://www.swissre.com/corporatesolutions).

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