

Insurance Agents Errors and Omissions Coverage That's Right for Your Business

Why Big "I" Professional Liability and Swiss Re Corporate Solutions?

Prompt, Local Service – Superior customer service and expertise by your Big "I" state association, who serves as your agent with underwriting authority offering prompt turn-around of quotes and policy delivery.

More premium discounts – Qualifying agents can save over 50% in premium discounts including the loss control, claims free, agency operations improvement review, efficiency, and carrier concentration credits.

Deductible Savings – Loss only deductible available along with deductible reduction feature offering up to 100% savings of deductible per claim.

Ease of Business – Our qualifying policyholders enjoy the benefit of automatic renewal available with no applications along with online applications when required.

Claims Handling – Prompt and thorough claims handling by an experienced staff made up primarily of licensed attorneys that stand ready to support policyholders with any potential incident or claim.

Flexible Underwriting – Targeting agencies of all sizes and unique operations including both P&C and L&H-only agencies.

Capacity – Limits up to \$25M with optional umbrella and excess quotes available over approved carriers.

Risk Management Tools – Policyholders have FREE access to the exclusive website E&O Happens (www.iiaba.net/eohappens) and the E&O Claims Advisor Newsletter.

Stability - Nationally endorsed program with over 25 years experience and the largest and most stable independent insurance agency E&O program in the country, rated "A+" (Excellent) by A.M. Best.

Exclusive - A Big "I" member exclusive policy form and premium credits filed on a Risk Purchasing Group basis give Big "I" members tailored coverage.

Member Oversight - A Professional Liability Committee, comprised of IIABA members, oversees and directly influences the program. Our program was designed by agents for agents.

Agent Advocacy - Supports lobbying efforts protecting your industry by contributing a percentage of every premium dollar to the funding of important advocacy efforts of the IIABA.

Swiss Re Corporate Solutions Policy Form Highlights

Big "I" Professional Liability program and Swiss Re Corporate Solutions pride ourselves on offering the strongest coverage form in the marketplace that continues to evolve to meet the changing needs of agents. Review the preferred policy form and you will find that these are just a few of the coverage benefits:

- Rated A+ by A.M. Best
- State of the art coverage form exclusive to Big "I" Members
- Claims-made coverage with full prior acts
- Coverage for the sale of both Property/Casualty and Life/Health insurance products
- Limits of liability up to \$25 million
- Broad definition of covered professional services and activities
- Comprehensive definition of insured
- Aggregate deductibles
- Defense cost outside the limit
- \$25,000 1st Party Personal Data Breach
- \$1,000,000 3rd Party Personal Data Breach sublimit
- 60/40 consent to settle clause
- Crisis Management coverage; up to \$20,000 per policy period for fees, costs, and expenses incurred within 6 months of a crisis event
- Deductible reduction up to \$25,000 per claim with proper documentation, no limitation on the number of claims
- Catastrophe Expense \$25,000 per incident, \$50,000 per policy period
- Regulatory defense \$60,000 per policy period
- True worldwide protection
- 10% premium credit 3 years for attending an approved loss control program
- 10% premium Credit for 5 years for having an approved in-house E&O audit

If you have any questions please contact your state administrator.

