



Big "I"
**PROFESSIONAL
LIABILITY**

Swiss Re



Corporate Solutions

Prevent.

Our exclusive risk management resources help your agency avoid making common preventable mistakes.

Protect.

Our superior coverage through Swiss Re Corporate Solutions and our experienced claims teams are in your corner in the event of a claim.

Prosper.

When you know you have the best agency E&O Protection, you can focus on growing your most important asset—your business.



"Preserve, protect, prosper... and innovate! As a young agent in my office, I'm The Innovator-in-Chief. I am the one pushing to adopt new technologies. Big "I" Professional Liability and Swiss Re Corporate Solutions are on the **cutting edge** of understanding the **emerging exposures** and how to manage them...like using e-signatures. **That's why our agency is with the Big 'I'** program, administered by our Big 'I' state association."

Jill C. Roth, Ahart, Frinzi & Smith
National Young Agent Board Member



Risk Management Moment

The Big "I" Professional Liability Program and Swiss Re Corporate Solutions periodically host free webinars on E&O related topics featuring some of the most knowledgeable sources in the industry. "Understanding Your Agency's Standard of Care" was a recent popular topic.

Understanding your agency's required standard of care when working with customers can lay the foundation for how your agency chooses to operate and allows the agency to make an informed decision on the level of service provided to customers. We hope the webinar inspired agency staff to think about the potential E&O exposures when servicing customers and highlighted the importance of meeting the commitments made to customers.

Big "I" Bonus Program: Virtual Risk Consultant

Big "I" members enjoy deeply discounted pricing on VRC, an online tool that will help you adequately identify exposures through checklists and more. Check it out at www.iiaba.net/VRC.

Big "I" members may access this and other risk management materials at our exclusive agency risk management web site, www.iiaba.net/EOHappens.

To receive a proposal, contact your state program manager. Visit www.iiaba.net/EOContact.

Our agency has been protected by Swiss Re Corporate Solutions and the Big "I" for 15 years.

"Our agency has been insured by Swiss Re Corporate Solutions through the Big 'I' for 15 years.

We rely on both Swiss Re Corporate Solutions and IIABA to provide not only E&O protection but also risk management education, material and tools, as well as rate competitiveness and stability.

Their **experience** and **knowledge** together with assistance and advocacy from our state association is an added bonus.

We are proud to be a part of the Big 'I' Professional Liability program."



Ronnie Tubertini
President
SouthGroup Insurance Services

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For more information or to receive a proposal, contact Kathy Roberts at (601) 939-9909 or kroberts@msagent.org, or visit www.iiaba.net/EO.



"We guard our clients. But who is looking out for us?"



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William E. Harrison, Jr.
President, Texas Associates, S.A.

"Your fellow agents are.

Running the largest locally-owned risk services and insurance firm in Central Texas keeps me busy, but I also make time for a volunteer job that truly matters to me.

As chair of **the Big "I" Professional Liability Committee**,

I work with a group comprised of your fellow agents and association staff that meets with one common goal: to oversee and advise the Big "I" Professional Liability Program, ensuring that our voice is heard and that agent interests are represented in the ongoing management of this key member benefit.

Not many Big "I" members are aware of this committee working on your behalf, and indeed it is unique in the industry. **No other professional liability product in the marketplace is benefitting from formal, direct agent input.**

But our program surely has. From specific coverages that have been added to enhance the exclusive Big "I" policy form to maintaining long-term program stability and availability, **our voice has and will continue to be heard** through this partnership, and the result has been the continued success of the Big "I" Professional Liability program, the strongest and most stable program in the nation.

As agents, we do everything in our power to ensure our clients are protected. We thought you might like to know that when it comes to protecting your agency, your livelihood, in many cases your very family's future—that **your fellow agents have got your back.**

To receive a proposal, contact your state E&O program manager. Visit www.iiaba.net/EOContact.

"The Swiss Re Corporate Solutions claims team is unbelievable."



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Christopher Norman, Esq.
General Counsel
Norman-Spencer Agency

"As a former insurance litigator that is now general counsel at a large independent agency, I've dealt with my share of E&O issues. Our agency has now been part of the Swiss Re Corporate Solutions program for over two decades. At this point, it's simply a part of our corporate culture. It's one of our longest running business relationships. And **I'm here to tell you that hands down, the Swiss Re Corporate Solutions claims team is the best.** They're unbelievable.

To have a panel of highly knowledgeable attorneys in my court when dealing with E&O matters is simply invaluable to my business. They are aggressive when needed. They are practical when that is called for. And they work with me to ensure I have the freedom to handle the matter with what we believe is the best approach for our business.

The assigned counsel is tremendous. They're who I would choose out of anyone out there. **To have that flexibility and communication- the knowledge that you have a world class claims team behind you-that's peace of mind that you can't put a price tag on.** I've seen others in action and the difference is just night and day.

I would urge any of my fellow agents who are not part of the Swiss Re Corporate Solutions program to take a look. Other companies pop up and enter the market. Some even outsource their claims handling. But when that claim arises, when those papers are served – the professionalism, the knowledge, the teamwork you get from the Swiss Re Corporate Solutions claims team simply can't be compared."

To receive a proposal visit iiaba.net/EOContact.

Insurance products underwritten by Westport Insurance Corporation, Overland Park, Kansas, a member of Swiss Re Corporate Solutions.

Knowing that Swiss Re Corporate Solutions is protecting our agency helps me and our entire team feel secure.

"Swiss Re Corporate Solutions is much more than an insurance provider, they are a trusted partner we can count on when issues arise. The Swiss Re Corporate Solutions and Independent Insurance Agents of South Dakota staff have proven to be efficient, experienced and customer-focused. This is important to BankWest Insurance as our agencies write diverse lines of coverage and are spread across a 300-mile stretch of South Dakota prairie. **Knowing that Swiss Re Corporate Solutions is protecting our agency helps me and our entire team feel secure.**

The annual loss control seminars are valuable resource for our agents as well. The seminars provide great learning opportunities for our new agents and provide an enlightening refresher for our experienced agents. I also like how the seminars are presented in various locations around the state, it helps reduce travel expenses and time away from the office. We are glad to be part of the Big 'I' Professional Liability program."



Travis Geppert, CIC
VP Insurance Division Manager
BankWest Insurance

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For more information or to receive a proposal, contact Megan Linn at mlinn@iiasd.org or (605) 224-6234, or visit www.iiaba.net/EO.



"I don't mess around with subpar E&O. This is my agency."



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"I co-founded my agency more than 30 years ago. My experience has taught me to take risk when appropriate and avoid risk when it is not worth it. I was an Army medic and saving lives is worth taking risks. Risking your agency with sub-par E & O is not worth the risk. **I've been with the Big 'I' program since the beginning** and never looked back."

Raymond "Skip" Hansen
Sr. Vice President & Co-Founder, Diversified Insurance Solutions, Inc.
25-year Big "I" Professional Liability Client

Risk Management Moment - Sample Procedures Manual

Big "I" Bonus Program:

EO Happens Website

Big "I" members may access robust risk management resources, articles, tips, case studies, claims data and more from our exclusive risk management web site. Learn more at www.iiaba.net/EOHappens.

Consistency in practices and procedures regarding how business is done is a critical component in E&O claims prevention. Some sample procedures that your agency can use to get started in developing a customized procedures manual are available. Keep in mind that if all agency staff do not adhere to established procedures it can increase your E&O exposure and make them more difficult to defend. Consistently followed procedures will not only establish a pattern of invariable practices aiding in the defense of E&O claims but they will also improve customer service.

This content is exclusive to Swiss Re Corporate Solutions policyholders. Find it online at www.iiaba.net/EOHappens.

To receive a proposal, contact your state program manager. Visit www.iiaba.net/EOContact.

"I'm back with the Big 'I'. It feels good to come home."



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"Swiss Re Corporate Solutions' comprehensive coverage and risk management resources are **unparalleled in the marketplace.**

The program is designed by independent agents for independent agents. When it comes to my business and my family's livelihood, **I trust the Big 'I' for protection."**

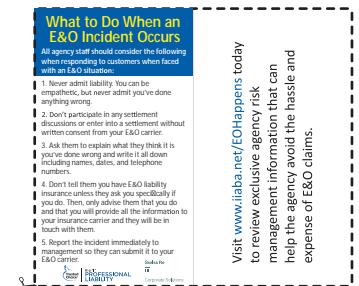
Spencer Houldin
President at Ericson Insurance Services
Returning Big "I" Professional Liability Client

Risk Management Moment

When a client calls to report an E&O incident, is your staff prepared?

We developed a handy printable wallet card to ensure that when an E&O incident occurs, there are clear instructions at your fingertips for how to handle the conversation with your client.

Big "I" members may access this and other key risk management materials at our exclusive agency risk management web site, www.iiaba.net/EOHappens.



**To receive a proposal, contact your state program manager.
Visit www.iiaba.net/EOcontact.**

"I am confident in the product."

"The Swiss Re Corporate Solutions insurance agents' professional liability product is a collaborative product that has the input of IIABA so I am confident in the product. Over the years we have had some minor issues and the claims staff of Swiss Re has been very good to work with. I particularly like their local council, Kevin Nelson. We are able to collaborate very effectively."



The annual loss control sessions are typically valuable to me and force the agency to take a one day per year time out to consider agency E&O. We rotate corporate officers, producers, and service personnel through the sessions every third year so that everyone gets a refresher."

—Ross Johnson
President, Mountain State Insurance Agency

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For more information or to receive a proposal, contact Sarah Wilson at sarah@omegawv.com or (304) 342-2440.



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Independent
**Insurance
Agents of
West Virginia**



Swiss Re
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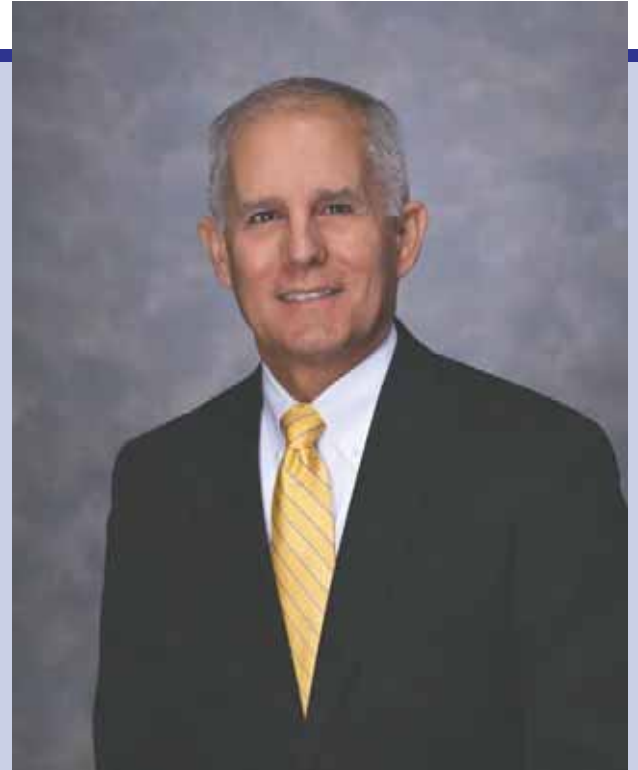
"Why would we purchase our protection anywhere else?"

When looking at options for our agency's E&O protection, why would we purchase our protection anywhere else than with the Swiss Re Corporate Solutions insurance agents E&O program?

The Swiss Re product has been developed, over time, with direct input from IIABA, and purchasing our coverage through IIABL benefits our state association as well.

Our experience with Swiss Re has been the best possible coverage and extremely stable rates. We also find value in the annual E&O loss control seminars in addition to the discounts offered for attendance. It's simply something we don't even have to worry about.

We have been extremely fortunate with regards to claims, but any time a potential claim exists, the Swiss Re claims department is there. They will discuss and advise on any potential issue. That kind of customer service is very comforting and I have no doubt Swiss Re will be there in the event of a claim.



–Paul R. Owen, CIC, CRM
Agency Manager / Sect Treas
John Hendry Insurance Agency, Inc.

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For more information or to receive a proposal, contact Rhonda Martinez at 225-236-1352 or rmartinez@iiabl.com; or Jamie Newchurch at 225-236-1350 or jnewchurch@iiabl.com.



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Swiss Re
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"I've seen the commitment of Swiss Re Corporate Solutions to independent agents firsthand."

"Serving on the Big 'I' Professional Liability Committee for three years allowed me to see firsthand the commitment that Swiss Re Corporate Solutions has made to IIABA members."

Swiss Re Corporate Solutions has provided a best-in-class E&O product at a competitive price.

I have had the opportunity to spend time with Swiss Re Corporate Solutions underwriters and claims professionals and have complete confidence that they are prepared to provide the legal expertise necessary to take the stress out of a difficult situation.

The annual loss control sessions taught by Stanley Lipshultz, JD, CPCU have always been helpful and informative."



–Michael J. McCartin, CPCU
President
Joseph W. McCartin Insurance, Inc.

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For more information or to receive a proposal, contact Carla M. McGee, RPLU, ACSR at carla@iiamd.org or 410-766-0600 x 100.



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IIA
OF MARYLAND



Swiss Re
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"I recommend the Big 'I' program to any member of the IIAI/IIABA. It truly is the market gold standard in agency professional liability."

"Swiss Re Corporate Solutions' insurance policy and the Independent Insurance Agents of Iowa have been our trusted choice for professional liability solutions for several years. Not only are the coverages unequaled by any other product available to us, but the cost, programs and commitment to service is above and beyond expectations.

AW Welt Ambrisco Insurance Agency has been in business since 1879, so E&O coverage providers are chosen very carefully. We have been able to sustain our independent insurance status with confidence throughout the years because of partners like Swiss Re Corporate Solutions and the IIAI. The **free** risk management resources available to our agency such as the Big "I" risk management website (EOHappens), E&O Claims Advisor newsletter, risk management webinars and the agency E&O seminars are a large part of the reason we are known as the most professional Trusted Choice agency in our area.

We took advantage of the Agency Operational Improvement Review and found this experience eye opening, resulting in lower premiums over the past few years. It's just another reason to stay with the most trusted leader in the insurance agency E&O market."



-Terry L. McDonald, CIC
Executive Vice President
AW Welt Ambrisco Insurance Agency, Inc.

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For more information or to receive a proposal, contact Marilyn Paul at marilyn@iiaaiowa.org or (515) 223-6060.



"We've been satisfied with Big 'I' Professional Liability since 1988."

"We've never had our agency E&O coverage with anyone but the Big 'I'."

I talk to my clients about the importance of protecting their assets with comprehensive coverage from a solid company.

Swiss Re Corporate Solutions allows me to provide my own business with that same protection."



Rick Moffett
President
Briggs Insurance Agency, Inc.

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For more information or to receive a proposal, contact Alabama Independent Insurance Agents program manager Carol Hunt at (205) 326-4129 or hunt@aiia.org.



"A Great Member Benefit"

"The alliance E&O program was a tremendous benefit for our group. Many of our members were able to enhance their coverage and add additional increased limits all while receiving competitive pricing.

The program staff was also able to provide invaluable E&O prevention training to our members and staff. The on-boarding process was seamless. A great member benefit for our group."



Kevin Panter, CIC
Kevin Panter Insurance
Blue Ridge, GA

SNA has a total of 17 member agencies within their Alliance and 15 of the 17 are participants in the Alliance E&O Program.

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To learn more, contact Marianna Wilson at marianna.wilson@iiaba.net.



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For more than 20 years, I've trusted my agency E&O to the Big "I."

"Shoff Darby has had its E&O insurance through the IIAC/Big "I" Professional Liability program for over 20 years.

We've found the loss control seminars and access to legal direction on incidents to be the most valuable in avoiding claims.

When it comes to actual claims, their teams are second to none in getting through the process."



William H. Pierz, CIC
President
Shoff Darby

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For more information or to receive a proposal, contact Laura Szatkowski at lszatkowski@iiac.org or (860) 563-6510



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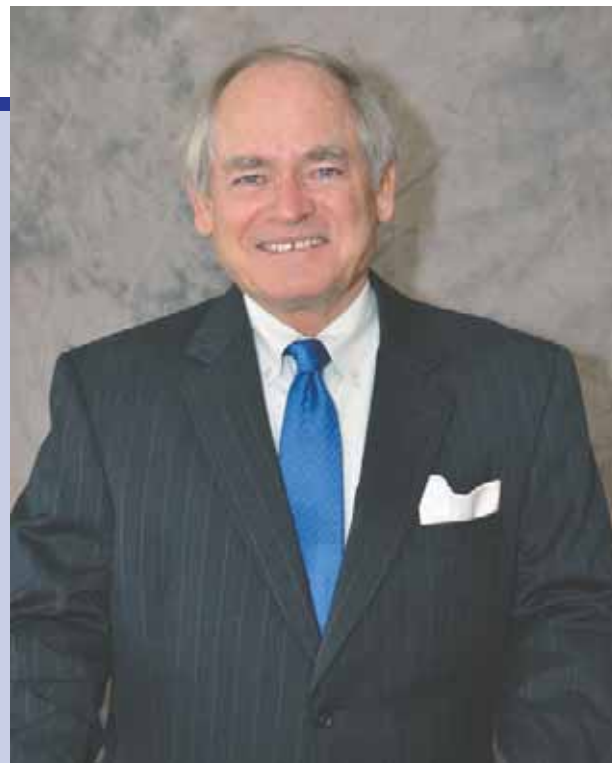


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"The Big 'I' and Swiss Re Corporate Solutions has provided errors and omissions coverage for Thompson Insurance for over 30 continuous years."

"Swiss Re Corporate Solutions has provided errors and omissions coverage for Thompson Insurance for over 30 continuous years. I have always appreciated the broad coverage, excellent service and claims advice when the need has arisen.

Obviously, competitively written E&O coverage is of utmost importance to any agency and I am glad for the relationship we have with Swiss Re Corporate Solutions and the Big 'I' Professional Liability program."



George Thompson
President
Thompson Insurance, Inc.

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I have confidence that I am protecting my agency from any loss that could devastate the business I have built.

“The Minnesota Independent Insurance Agent and Broker Association and Swiss Re Corporate Solutions have put together an agency E&O Program that provides **a total risk solution for my agency.**

The program gives me confidence that I am protecting my agency from any loss that could devastate the business I have built. The MIIAB Program provides coverage in E&O, Cyber, D&O and EPL and the centerpiece of our coverage is the Swiss Re Corporate Solutions E&O policy.

The association also provides training and education with continuing education credit to my staff on all policies and coverages. The program staff provides outstanding service and assistance on proper limits, coverage evaluation, legal advice, audit credits and local claims representation.

I would highly recommend the MIIAB Program to every association member. **It is so much more than just a policy.”**



Hal Tiffany, Jr., CIC
President
Hal Tiffany Agency, Inc.

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For more information or to receive a proposal, contact Minnesota's E&O Hotline at (800) 550-989, email MIIA@ArlingtonRoe.com, or visit www.iiaba.net/EO.



**MN Independent Insurance
Agents & Brokers Association**



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