



RISK MANAGEMENT PREMIUM CREDIT

A **RISK MANAGEMENT CREDIT** is available for the Big “I” Alliance Program! This allows your agency to earn credits up to 15% on your E&O premium for two policy terms.

► **STEP 1: EARN YOUR FIRST 10%**

Take a Swiss Re approved **three-hour** risk management seminar prior to your coverage effective date; the credit cannot be applied retroactively after coverage has been inception. The number of agency staff required to attend is based on agency size below. For a listing of available online courses, please contact your [local Big “I” State Association](#).

Agency Staff Size

*Part time equals one staff count

1–4

5–11

12+

Total Required Attendees

*At least one active owner, officer, or partner must attend

1

3

25% of staff=Max of 15

► **STEP 2: EARN AN ADDITIONAL 5%**

This additional 5% credit is only available in conjunction with the attendance at a risk management seminar as outlined in the previous step.

50% or more of staff attendance at a Swiss Re approved three-hour Risk Management Seminar (see step 1). Please note that the number of required attendees is rounded up. For example if you have 5 employees, a total of 3 employees must take an approved course for the additional 5% credit.

Additional agency risk management information is available 24/7 via the EO Guardian web site:

www.independentagent.com/EOGUARDIAN