

## WHY THE BIG “I” AGENCY ALLIANCE E&O PROGRAM?

1

**Uniformity of coverage.** The master agency and each member agency are covered by identical broad coverage form, underwritten by a long-standing, industry leading E&O carrier with unmatched credentials.

2

Membership is required in your Big “I” State Association.

3

Each member agency retains the ability to purchase an **Extended Reporting Endorsement** (ERP/tail coverage) without disturbing the master policy.

4

**Single policy construction** allows for group pricing and underwriting, yet provides each member agency the ability to choose individual limits and deductibles (no sharing of limits).

5

All parties are represented by **claim counsel with long-standing experience** in handling E&O claims. Avoids finger-pointing at claim time or arguments among carriers about circumstances or which policy should pay.

6

Retro dates older than 5 years will convert to **Full Prior Acts**.

7

**You have an advocate.** The policy is administered and serviced by Big “I” State Associations - Dedicated to providing support and resources to Independent Insurance Agents.

**CONTACT US TO LEARN MORE.**