



vision





## SIAA Programs

SIAA Rockwood E&O Program  
EPLI /Misc Professional Liability




# WHO IS ROCKWOOD PROGRAMS?

- Management Liability-Oriented Commercial Lines Insurance Agency Located in Wilmington, DE
- In Operation Since 1996
- Serves As Administrator for Several Nationwide Programs:
  - Employment Practices Liability Insurance (EPLI)
  - Insurance Agents Errors and Omissions (E&O)
  - Podiatric Physicians Professional Liability
  - Private Company Directors and Officers (D&O)
- Licensed in All 50 States and the District of Columbia. Also Possesses Authority to Transact Business on a Surplus Lines Basis





# COMPONENTS OF THE SIAA/ROCKWOOD PARTNERSHIP


-  ***E&O Compliance.*** Contact each Master Agency and Independent Strategic Member (ISM) to confirm they possess adequate levels of E&O coverage.
-  ***E&O Alternatives.*** Provide each SIAA member with at least 2 E&O quotes from "A" rated companies.
-  ***Preferred Market Access.*** Provide SIAA members with access to Rockwood's EPLI and Miscellaneous E&O products.
-  ***Preferred Compensation on EPLI and Misc E&O***

# E&O COMPLIANCE

-  Communicate with every Master Agency and Independent Strategic Member (ISM) using direct mail, e-mail, and business-to-business telemarketing.
-  Secure proof that each member possesses adequate E&O coverage
-  Why - Insurance Carriers contracts changing

# ERRORS & OMISSIONS COVERAGE

-  All markets rated "A" or better by A.M. Best
-  Multiple limit and deductible options
-  Premiums start as low as \$1,500
-  Policyholders receive access to on-line risk management tools



**TWO-MINUTE P&C E&O SURVEY**  
*(Complete the Survey and Fax to: 302-762-4200)*

*Interested in comprehensive, cost effective Errors and Omissions coverage? Rockwood Programs is an industry leader in Insurance Agents Errors & Omissions Coverage. Let us compete for your business.*

ISM # \_\_\_\_\_

SMA # \_\_\_\_\_

We will contact you three months prior to your policy expiration date to quote your E&O Coverage using our network of A rated (or better) Carriers.  
 Any questions? Call 877-242-2487, or visit [www.rockwoodinsurance.com](http://www.rockwoodinsurance.com) for additional product information.

**Section 1 About Your Business** .....

Name of Applicant \_\_\_\_\_

Company \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Tel (\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_) \_\_\_\_\_ E-mail \_\_\_\_\_

Year Established \_\_\_\_\_ Number of Locations \_\_\_\_\_ Captive Agent:  Yes  No

Gross Annual Revenue\* \$ \_\_\_\_\_ Total Premium Volume (approx) \$ \_\_\_\_\_

Personal Lines \_\_\_\_\_ % + Commercial Lines \_\_\_\_\_ % = 100% \_\_\_\_\_

Admitted Markets \_\_\_\_\_ % + Non-Admitted Markets \_\_\_\_\_ % = 100% \_\_\_\_\_

Approximate breakdown of Revenue (by percent):

Agent.....	%
MGA/MGU/Wholesale.....	%
Broker.....	%
Life & Health.....	%
Consultant for Fee.....	%
Risk Manager for Fee.....	%
Other.....	%
<b>Total must equal.....</b>	<b>100</b> %

**Section 2 About your Current Policy** .....

Effective Date: \_\_\_\_\_ Retro Date: \_\_\_\_\_

Insurance Carrier: \_\_\_\_\_

Limits: \$ \_\_\_\_\_ Deductible: \$ \_\_\_\_\_ Premium: \$ \_\_\_\_\_

**Section 3 About Your Experience** .....

Has any policy been cancelled or non-renewed?.....  Yes  No

Have you had any E&O claims last 5 years?.....  Yes  No

\* Revenue = Gross commissions (not netted against sub-producer compensation), policy fee income, insurance related consulting fees.






**Please answer all questions on this form and Fax it to: 302-762-4200**


# EMPLOYMENT PRACTICES LIABILITY COVERAGE

## WHY EPLI COVERAGE?

Quoting Employment Practices Liability Insurance (EPLI) provides protection against claims arising from the agency failing to recommend the coverage - a major source of Agents E&O claims

# GUARDIAN EMPLOYMENT PRACTICES LIABILITY INSURANCE

-  Coverage tailored to firms with 15 or fewer employees
-  Premiums start at \$400
-  Defense only or Defense & Indemnity options available
-  HR Support available to all policyholders
-  Easy premium indication for SMA and ISM



**Employment Practices Liability Insurance Program**

Return Applications to:  
**Rockwood Guardian EPLI RING**  
 4001 Miller Rd, Wilmington, DE 19802-1999  
 Tel: (800) 558-8808 Fax: (302) 764-6477  
 Website: www.rockwoodinsurance.com

ISM # \_\_\_\_\_  
 SMA # \_\_\_\_\_

The Rockwood Guardian EPLI Program is specifically tailored to address the employment-related liability exposures faced by smaller firms. The rate table shown below is only for those prospects with the following characteristics:

- 15 employees or less
- No previous employee-related claims for minimum of 3 years
- **Not** domiciled in California or Texas
- Does **not** require Prior Acts Coverage
- Business is **not** a franchise restaurant, law firm, physician/medical group practice.

Risks not fitting the parameters shown above should contact Rockwood Programs for additional information.  
 All premiums shown below assume a \$5,000 deductible. Coverage is written on a surplus lines basis.

SELECT (Check One)	COVERAGE DESCRIPTION	LIMIT OF LIABILITY	PREMIUM	RPG FEE REQUIRED	TOTAL DUE PREMIUMS+FEE
<input type="checkbox"/>	Defense Only*	\$ 50,000/\$ 50,000	\$ 400.00	+ \$100.00	\$ 500.00
<input type="checkbox"/>	Defense & Indemnity	\$100,000/\$100,000	\$ 750.00	+ \$100.00	\$ 850.00

*\*Not Available in New York.*

**I GENERAL INFORMATION**

A Name of Applicant \_\_\_\_\_  
 Address \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

B Contact Person \_\_\_\_\_ Title \_\_\_\_\_ Phone (\_\_\_\_) \_\_\_\_\_

C Describe Nature of Business \_\_\_\_\_

D How Long Has The Company Been in Business \_\_\_\_\_ Years Under Current Management \_\_\_\_\_ Years

E Number of Employees: Full Time \_\_\_\_\_ Part Time \_\_\_\_\_ Temporary/Seasonal \_\_\_\_\_

F Does the applicant anticipate any office closings, consolidations, or layoffs, affecting 20% or more of the employees within the next eighteen (18) months?  Yes  No *If "Yes", please provide details on a separate sheet.*

**II LOSS HISTORY**

A Have you had any EEOC or NLRB charges, state or local judgments, or demand letters from current or former employees or their attorneys received by the applicant over the past five years?  Yes  No *If "Yes" please provide details on a separate sheet.*

B Have you had any lawsuits, mediations, arbitrations, or negotiated settlements entered into with any current or former employee by the applicant for the past five years?  Yes  No *If "Yes" please provide details on a separate sheet.*

C Are you aware of any circumstances that might give rise to a claim under this policy?  Yes  No *If "Yes" please provide details on a separate sheet.*

**This Applicant acknowledges that any claims or incidents reported in, or that should have been reported in, this Section II will be excluded from coverage.**

**PAYMENT OPTIONS**

A  Check for Full Amount Due, Payable to Rockwood Guardian EPLI RPG.

B Credit Card:  VISA  MasterCard  AMEX \_\_\_\_\_  
 CREDIT CARD NUMBER \_\_\_\_\_ EXP. DATE \_\_\_\_\_

Date \_\_\_\_\_ Applicant's Authorized Signature \_\_\_\_\_


Agent's Name \_\_\_\_\_ Agency \_\_\_\_\_  
 Tel (\_\_\_\_) \_\_\_\_\_ Email \_\_\_\_\_


THE APPLICANT WARRANTS THAT THE STATEMENTS AND RESPONSES TO THE QUESTIONS ON THIS APPLICATION ARE TRUE AND COMPLETE. THIS APPLICATION DOES NOT BIND THE APPLICANT OR THE COMPANY, NOR DOES IT OBLIGATE THE COMPANY TO ISSUE A POLICY. SUCH POLICY MAY BE CANCELLED BY THE COMPANY FROM INCEPTION UPON DISCOVERY THAT THE POLICY WAS OBTAINED THROUGH A FRAUDULENT STATEMENT, OMISSION, OR CONCEALMENT OF THE FACTS MATERIAL TO THE ACCEPTANCE OF THE RISK OR HAZARD ASSUMED.


AP Guardian EPLI RPG (SMA C108) Copyright © 2006 Rockwood Programs, Inc.





# MI SCELLANEOUS ERRORS & OMISSIONS COVERAGE

 Professional Liability coverage available for virtually every class of business

 Multiple Limit and Deductible options

 Access to several markets rated "A" or better

 Expedited turnaround time on quote requests



**UNIVERSAL ERRORS & OMISSIONS  
TWO MINUTE PREMIUM INDICATION FORM**  
FOX POINT PROGRAMS 706 Philadelphia Pike, Ste 4A, Wilmington, DE 19809-2548  
 Tel: 800-499-7242 • Fax: 302-472-8529 • Web: www.foxpointprg.com

ISM # \_\_\_\_\_  
 SMA # \_\_\_\_\_

Any company that provides a service to others in exchange for a fee faces a potential professional liability exposure. Errors & Omissions (E&O) coverage provides insurance protection for entities being sued by their clients over such allegations as:

- Errors, omissions, or negligence related to the provision of a service
- Improper documentation • Mismanagement • Failure to provide service
- Misrepresentation of facts • Unprofessional conduct • Non-disclosure of information

The financial impact of an E&O suit on a company can be devastating and can potentially wipe out corporate and personal assets. Even if the allegations are proven to be groundless, the firm would still incur substantial legal defense costs.

***Fox Point Programs is here to help!*** Let us provide you with a free, no-obligation premium indication for Errors & Omissions coverage for your firm. Simply complete the form below and return by fax to 302-472-8529!

**Section 1 General Information** .....

A Name of Applicant \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_  
 Tel (\_\_\_\_) \_\_\_\_\_ Fax (\_\_\_\_) \_\_\_\_\_ Website \_\_\_\_\_

B Profession \_\_\_\_\_  
 C Description of Services \_\_\_\_\_

D Estimated Annual Income: This Year \$ \_\_\_\_\_

**Section 2 Current Insurance Coverage** .....

Effective Date \_\_\_\_\_ Retro Date \_\_\_\_\_  
 Insurance Carrier \_\_\_\_\_  
 Limits \$ \_\_\_\_\_ Deductible \$ \_\_\_\_\_ Premium \$ \_\_\_\_\_

**Section 3 Prior Experience** .....

A Has any prior E&O insurance policy been cancelled or non-renewed?  Yes  No  
 B Have you had any E&O claims in the past five years, or have knowledge or information of any act, error, or omission which might reasonably be expected to give rise to a claim?  Yes  No  
 C Please provide details if you answered "Yes" to either "A" or "B" above: \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_






Date \_\_\_\_\_ Applicant's Authorized Signature \_\_\_\_\_

**Please answer all questions on this form and Fax it to: 302-472-8529**



# SI AA/ROCKWOOD PARTNERSHIP

## BENEFITS TO INDEPENDENT STRATEGIC MEMBERS

-  ***No-Cost Evaluation of Current E&O Coverage.*** As part of the compliance initiative, each ISM's E&O policy will be reviewed for adequacy. Any identified deficiencies in coverage will be relayed back to the agency.
-  ***Alternative Quotes for E&O.*** Each Independent Strategic Member will receive a minimum of 2 quotes for their E&O insurance from "A" rated carriers.
-  ***Discounted E&O Pricing - up to a 10% discount to ISM's participating the in EPLI program***
-  ***Access to Risk Management Tools.*** Independent Strategic Members who secure an E&O policy through Rockwood will receive access to our on-line Risk Management toolkit.
-  ***Market Access.*** Independent Strategic Members will receive preferred access to Rockwood's portfolio of insurance products at a 25% increase in compensation.

# Next Steps

Access All Program Information,  
applications and supporting  
documents via the SIAA Rockwood  
Website

[www.rockwoodsiaa.com](http://www.rockwoodsiaa.com)

*Write Business!!*

# Questions???

