



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 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.....	_____ %
Total must equal.....	100 %

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

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:

ISM # _____
 SMA # _____

- 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.