



# RISK MANAGEMENT IMPROVEMENTS TO HELP YOUR AGENCY!

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

A key to the success of the Big “I” Professional Liability program has been to reward those agencies that take advantage of these risk management resources by applying a premium discount to those who include their staff in risk management courses. Swiss Re Corporate Solutions has been able to prove that there is a direct correlation between attending a risk management course and reducing E&O claims. Understanding that, the key to avoiding E&O claims is to have more risk management in the hands of more people.

▶ **STEP 1: EARN YOUR FIRST 10%**

Take a Swiss Re approved **three-hour** risk management seminar prior to your coverage effective date. 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**.

<b>Agency Staff Size</b> <small>*Part time equals one staff count</small>	<b>Total Required Attendees</b> <small>*At least one active owner, officer, or partner must attend</small>
<b>1-4</b>	<b>1</b>
<b>5-11</b>	<b>3</b>
<b>12+</b>	<b>25% of staff=Max of 15</b>

▶ **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.

1. 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.

**Questions? Contact your Big “I” Professional Liability state program manager.**

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