

Management solutions

Zurich specialty products errors and omissions (E&O) overview (growth target)

Specialty E&O solutions provide our customers with the flexibility they are looking for when covering professional liability exposures through the following core products:

- Zurich Pro Plus®
- Zurich security and privacy protection
- Zurich Employed Lawyers Select®

Appetite for E&O

Miscellaneous E&O appetite:

Most preferred

- Business consultants; HR, management, marketing, training
- Property managers; third party, not domiciled in CA
- Real estate agents; third party, not domiciled in CA
- Event planners/coordinators
- Business process outsourcers
- Freight forwarders
- Receivership services
- Trust management (third party)
- Office administration
- Book keeping services (non CPA)
- Public relation services

Moderate preference

- Collection agents (third party, no debt/receivables factoring)
- Franchisors
- Medical billing/coding
- TPA services
- Printers (no cost of corrections or over-redemption coverage)
- Very limited appetite for risk needing contingent BI/PD coverage (case by case basis)

Out of appetite

- Accounting firms/services
- Actuarial/valuation services
- Appraisal, surveying or inspection
- Construction/building/development
- Design/engineering/architectural
- Entertainment; bands, actors, etc.
- Religious organizations/services
- Law enforcement/security/detective
- Financial services; lending, insurance brokerage, ATM servicing
- Railroad operations
- Maintenance operations
- Title, escrow, abstract services
- Marine cargo operations
- Trucking/common carriers and contract carriers
- Publishers/broadcaster
- Lead generation services
- Aviation and associated operations

Technology E&O appetite:

Most preferred

- IT consulting
- Data service/management
- Web hosting/development
- Business software; development/sales/distribution
- IT equipment, maintenance, integration services
- Cloud service providers (SaaS, PaaS and IaaS)

Moderate preference

- Individual consumer software; development, sales, distribution
- Telecom hardware
- Electronic component manufacturing
- Manufacture of computers/information processing equipment
- Internet service providers
- Systems analysis/design

Out of appetite

- Actuators or other process control manufacturers
- Game developers
- Chip manufactures/pure manufactures
- Software/hardware involved in medical procedures
- Financial trading software

Security and privacy appetite:

Most preferred

- Healthcare
- Healthcare service providers
- Technology
- Data management/hosting
- Retail
- Manufacturing
- Hospitality
- Most classes of business fit our appetite

Moderate preference

- Education
- Public/government entities
- Casinos

Out of appetite

- Payment card processors
- Financial institutions; banking, trading, lending, insurance services
- Social networking sites

Restricted classes only for media;

- Publishers/broadcasters
- Online advertising
- Movie production houses
- Online media portal sites; AOL, Yahoo, You Tube, Facebook, etc.

Employed lawyers appetite:

Most preferred

- Very broad appetite

Moderate preference

- Most classes can be added to E&O coverage via endorsement

Out of appetite

- Political action committees
- Charitable organizations
- Lobbying firms

Zurich E&O, S&P and ELP coverage highlights:

Most preferred

- 90 day automatic extended reporting period
- Definition of covered media extends to print and electronic content including books, pictures, broadcast, software and more
- Insured's liability included for actions of independent contractors and third party vendors, and leased and temp workers
- Most favorable venue wording

Moderate preference

- No "name in combination" language for coverage trigger
- Consumer redress fund applies to the full limit of liability
- No "maintenance of network language" exclusions
- Available coverage for healthcare records remediation
- Voluntary and statutory reported
- Free access to eRisk Hub
- Zurich Risk Engineering Services available

Out of appetite

- Broad definition of "insured", extends to contract and part-time lawyers as well as paralegals, notaries and support staff
- Broad coverage for pro-bono and moonlighting
- Three year look back provision on insured vs. insured exclusion
- 80/20 cooperation clause
- Full limit for securities claims

Product breadth

Zurich Pro Plus® provides limits of up to \$25M and offers customers extensive insurance protection with the flexibility to choose coverage that works best for them, all in one policy:

- Miscellaneous professional and media liability
- Technology and media liability
- System security and privacy liability
- Primary and excess for both E&O and S&P

Zurich security and privacy protection coverage helps customers address privacy concerns, data protection and system security. The standalone policy provides:

- Security and privacy liability coverage, with limits up to \$25M
- Privacy breach costs*
- Other first party coverages*, including business income loss and cyber extortion threats
- Internet media liability coverage*
- Flexible retention
- Segmented teams focused on the needs of national accounts (over \$750M revenues) and middle market accounts (under \$750M revenues)

*available as options for additional cost

Zurich Employed Lawyers Select® offers an E&O policy specifically for staff attorneys. In addition to many features and enhancements found in Zurich's Directors & Officers policies, the coverage includes:

- A broad definition of "insured" that extends to contract and part-time employed lawyers
- A flexible, extended reporting period of up to six years for the entity
- Broad coverage for moonlighting and pro-bono work
- 80/20 cooperation clause
- No sublimit for securities claims

Value-added services available to qualified customers

Zurich's risk engineering assessment is available to all security and privacy qualified customers, assisting in developing a tailored risk management approach (certain services may be provided on a fee-for-service basis). Services led by our Cyber Segment Director.

- Upfront cyber risk assessment
- Pre-breach assessments
- Review security practices
- Conduct network vulnerability scan and perform testing services
- Enterprise Risk Management (ERM) consultations
- Total Risk Profiling (TRP)

Zurich's eRisk Hub®, powered by NetDiligence®, helps respond to privacy events. eRisk Hub includes roadmaps to help guide customers through security and privacy incidents, risk management tools that focus on state notification laws and an information-rich learning center. Customers may also engage (at their own cost) additional prevention and recovery resources from NetDiligence and Kroll Fraud Solutions, which provide pre- and post-breach services.¹

Our value to customers

- Dedicated Risk Engineering Cyber Segment Director
- Industry leading forms for E&O
- Regionally dedicated and experienced underwriters. We pride ourselves on our global footprint to align with our brokers and customers
- Superior claims capabilities and customer service. Specialty E&O stands apart from our peers with an integrated claims model – bringing underwriting and claims together to provide a superior product
- Total global value proposition. Zurich's reach is worldwide and can provide solutions as the customer's global footprint evolves
- Cyber Thought Leadership from Zurich
www.zurichna.com/zna/securityandprivacy/cyberthoughtleadership.htm

1. NetDiligence and Kroll Fraud Solutions are not subsidiaries or affiliates of Zurich and use of their products and services are independent of, and not included within, the Zurich Security and Privacy Protection policy or any other Zurich product or service. Zurich expressly disclaims any and all damages and other costs that may arise related to the use of or reliance upon the products, services, representations or warranties made by or on behalf of these vendors.

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Management solutions

Zurich Corporate Directors & Officers liability insurance: Zurich D&O Select® overview

A suite of flexible coverages offering for public companies and large private companies which incorporate 100+ policy enhancements.

Appetite

All publicly traded U.S. companies, as well as private companies with revenue over \$2.5 billion. Corporate has a diversified portfolio comprised of major industry classes and varying sizes.

- Preferred: Energy, manufacturing, services
- Least preferred: For-profit education, biotechnology

Product breadth

- Directors & Officers
- ZEUS™ Side A policy - insurance coverage for directors' and officers' personal assets if the company cannot indemnify them, inclusive of industry leading international coverage
- Employment practice liability (EPLI)
- Fidelity
- Transactional liability

Value added services

- D&O Corporate Indemnification: A reference guide by country – helps manage global risks more effectively
- Enterprise Risk Management (ERM) consultations
- Total Risk Profiling (TRP)

Our value to our customers

- Strong customer focus
- Clearly articulated, consistent underwriting appetite
- Integrated claim model and superior customer service
- Expertise in handling international programs

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