



By  
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The lawyer who loses his BlackBerry, thus compromising confidential client information, needs to know his errors & omissions policy covers information-security exposure.

The engineer managing a large design project on her Web site needs to know she's protected against damages from a hacker's attack, and covered if her clients have losses because they couldn't access her site.

And a real estate agent needs to know that his insurance coverage has

find insurers who bring appropriate specialists and experts into their mix of services.

- **Claims Handling:** Does the insurer provide pre-claim assistance to mitigate potential claims before they become full-blown lawsuits? Do the policies encourage mitigation or other ways of resolving claims quickly and efficiently? Professionals need to know that an insurer's claims team will work for satisfactory resolutions to their problems. Agents and brokers should provide meaningful perspective on an insurer's claims handling—specifically its speed, ease of use and quality of communication.

- **Underwriting**

- **Expertise:** Does the underwriter understand the nuances of the professional's industry, and what types of exposures exist, to avoid coverage gaps? An accurate, up-front assessment of what could go wrong is the best assurance that all perils are covered. Agents and brokers are well-positioned to advise their customers on which insurers have the underwriting expertise to provide the best protection.

No two professionals have the same needs. Network and information security is vitally important for some professions but not others. Risk assessment may not be a critical value-add for some professionals; claims mediation may not appeal universally. Nonetheless, all professionals have one thing in common: They want customer service that ensures the best possible outcome when something goes wrong. They want an insurer that's interested in a long-term relationship with them, not just winning today's sale while glossing over important issues impacting tomorrow's claim.

To be effective partners in today's constantly changing environment, agents and brokers need to identify insurance carriers that offer value-added services along with great coverage. By helping professionals understand each insurer's particular strengths and track record on customer service, both the professional and agent can be certain to make an excellent insurance decision.

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## Education Is a Tool

Covering professional liability takes more than having customers sign a few forms.

been designed with modern, interactive Internet marketing and communications in mind.

Today's professional operates in a constantly evolving environment and ordinary E&O coverage may not meet business's complex and emerging risks. Professionals need insurance coverage tailored with the kind of customer service they know they should be delivering to their own clients.

Agents and brokers can help their professional clients by educating them about what to look for in an insurer beyond the words in a policy. Three areas are particularly important:

- **Risk Management:** Does the insurer provide tools to help professionals train their employees to avoid problems and reduce risks that may lead to professional liability claims? Does the insurer help professionals stay abreast of emerging exposures and industry best practices to help them effectively address these new risks? Professionals benefit when an insurer offers risk management assessments and recommendations for strategic operational improvements long before the first claim is filed. Agents and brokers should help clients

Business clients need protection for risks that didn't exist 10 years ago.

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