

## Swiss Re E & O Policy Claim Reporting Process

### **IF YOU HAVE SUIT PAPERS CONTACT US IMMEDIATELY**

#### **WHAT TO DO IF YOU HAVE A CLAIM OR POTENTIAL CLAIM**

- **Do not admit liability—to the insured or the insured’s insurance company**
- **Be empathetic, but be careful what you say**
- **Do not discuss the existence of an E&O policy with anyone—and don’t provide copies**
- **Do not offer to pay the claim yourself**
- **Appoint a person who will be the agency’s sole point of contact for all matters related to the claim.**
- **Interview every person in your agency involved in the claim—and remember it’s not about the “who”, it’s about the what, when, where, and how**
- **It is important to have each person involved in the situation write a narrative describing the incident and check the customer’s file to determine the chronology of events**
- **Cooperate fully with your E&O carrier**

The Swiss Re policy is a claims made policy, it is to the insured’s benefit to report any and all claims/potential claims to insure that they are timely reported as the policy requires that insured’s report “claims” and/or “potential claims”.

A normal agency reaction is that the mere reporting of a claim or potential claim could result in an adverse underwriting action taken toward the agency. However, reporting a potential claim to the Swiss Re claims department does not automatically result in any underwriting action by the Swiss Re underwriters. Each claim/potential claim is reviewed on an individual basis by the underwriter to determine the facts and circumstances.

Contact [brenda@iiaiowa.org](mailto:brenda@iiaiowa.org) or [megan@iiaiowa.org](mailto:megan@iiaiowa.org) to obtain a claim form or [www.iiaiowa.org](http://www.iiaiowa.org) - Products & Services – E&O – Swiss Re – Claim Reporting Form.  
Email: [ClaimsNAFinPro\\_CorporateSolutions@swissre.com](mailto:ClaimsNAFinPro_CorporateSolutions@swissre.com)

**Please include all documentation relative to the potential claim including policy/coverage information and any notifications from the insured, insurance company or someone representing them along with timeline.** The claim will be assigned to one of Westport’s claims specialists.

If you have any questions, please let us know. 1-800-272-9312