

Risk Management Premium Credit



A 10% credit on your Swiss Re E&O premium may be earned by attending a Swiss Re approved 3 hour risk management seminar prior to your policy anniversary (or within 30 days after your policy inception/renewal date). The number of agency staff required to attend is based on agency size. The credit is applicable for two consecutive policy terms.

To determine your specific requirement, refer to the chart below:

Agency Staff Size	Total Required Attendees
1 – 4	1
5 – 11	3
12+	25% of staff (Max of 15 attendees)

The following additional credits are available, up to a maximum total risk management credit of 20 percent. Please note: You must qualify for the credit above to be eligible for any of the additional credits below.

- ▶ **50% or more of staff attendance = 5% credit available**
- ▶ **Voluntary website review with findings implemented = 5% credit available for 4 years**
 There an additional charge for the website review and it must be performed by an approved Swiss Re Auditor
 The estimated cost for this is \$500

Additional Credit Available:

- ▶ **Voluntary Agency Improvement Review by a qualified pre-approved auditor (agency audit) - extra charge determined by the outside auditor - 10% applies for 5 policy periods**

Please contact your account rep for more information

Agents Insurance Services, Inc.
 Carol Wilson
 cwilson.indep12@insuremail.net
 Direct Line: 217-321-3011
 or 800-628-6436, Ext. 3011

SWISS RE CORPORATION SOLUTIONS AMERICA INSURANCE CORPORATION

E&O RISK MANAGEMENT CLASS ATTENDEE REQUIREMENTS

CHART IS ATTENDANCE FOR 10% CREDIT

TO GET 15% CREDIT 50% OF AGENCY MUST ATTEND

Number of Individuals in agency **	Position in Insured Agency	Total Attendees Required
1 – 4	Active Agency Principal, Owner, Partner, or Officer *	1
5 – 11	1 - Active Agency Principal, Owner, Partner, or Officer * And any combination of Producers or CSR's	3
12+	1 - Active Agency Principal, Owner, Partner, or Officer * And any combination of Active Agency Principal, Owner, Partner, Officer, Operations Manager, Producer, or CSR's	25% of staff However, no more than a max of 15 attendees.

*Active Agency Principal, Owner, Partner, or Officer is defined as participating in daily operations of the agency; owners who are investors or have no active participation of the agency are not included.

**Individuals include all active agency principals, owners, partners, officers and all employees of the agency including full-time, part-time, licensed or non-licensed, as well as, exclusive independent contractors.