



# CAPTIVE AGENTS PROFESSIONAL LIABILITY

The Captive Agents Division of Arch Insurance Group specializes in addressing the professional liability exposures of company sponsored life and property and casualty insurance agents. In addition, we underwrite Securities Broker/Dealer and Registered Representative E&O insurance on a highly selective and strategic account-by-account basis.

Our Company Sponsored Life/Property & Casualty Insurance Agents Errors and Omissions Coverage protects captive agents in claims arising from wrongful acts in professional services, including wrongful supervision or termination. Coverage also responds to vicarious liability that the sponsoring company can face from the alleged wrongful acts of captive agents.

## Customer Profile

- Company sponsored agents
- Generally require 500 or more enrolled agents
- Minimum premium of \$250,000

## Key Features

- Primary or excess basis
- Defense costs covered outside the limits of liability
- Damage costs applied only to insured's deductible
- Claims made and reported forms
- Duty to defend coverage
- Career agent/brokerage companies considered
- Loss reporting capabilities

## Distribution

Select retail and wholesale producers

## Capacity

Limits up to \$3 million per claim

## Submission Guidelines

- Arch Insurance Group application
- At least five years of loss experience
- Audited financial statements for the sponsoring company

## CLAIMS

Arch Insurance Group adheres to a proactive claims handling program in order to achieve cost efficient, superior results. Our claims professionals have extensive experience handling most types of losses and are dedicated to providing customized, responsive customer service to each insured. Partnership with our insured is the cornerstone of the Arch claim handling philosophy. For more information email [claims@archinsurance.com](mailto:claims@archinsurance.com).

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**NATIONAL CONTACTS (All Regions)**

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