



CLAIM REPORTING INSTRUCTIONS

We are pleased you have chosen Fireman's Fund Insurance Companies as your Agents' and Brokers' Errors and Omissions (E & O) Liability carrier. We look forward to being of service to you should the need ever arise.

Notice of any claim, suit or incident that you think may give rise to a claim should be provided to Fireman's Fund as soon as possible (including subpoenas for records that may be the precursor to a claim). There are several ways to accomplish this:

- Send written notice of the claim, suit or incident via e mail to newloss@ffic.com;
- Report via the FFIC Website at <http://www.firemansfund.com/Pages/welcome.htm>. Select the Report a Claim link on the right side of the screen. Select Professional Liability when on that page, complete the form and follow the directions for submitting the report. (Note that the ability to attach documents is somewhat limited with this option), or
- Call 1-888-FIREHAT (1-888-347-3428) and advise the person taking the call that you are reporting an Agents' E & O claim to be handled by the Professional Liability Claims unit in Chicago

Once a claim is received, you will be contacted within 24 hours by an Agents E&O claim specialist, who will discuss the matter with you and commence an investigation. We will likely need to review all material relating to the potential or actual claim. You should commence gathering this material, which would include all files relating to the account (including electronic files), and from all sources (producer, CSR, Account Executive, etc.). Included would be underwriting, marketing, correspondence, notes, proposals, claim files, accounting files, and actual policies. All legal papers, letters, memos, notes, e-mail messages, phone logs or other material that may relate to the claim or events surrounding it should be available for the adjuster. In addition, the applicable Agency or Brokers' Agreement(s) with the insurance company involved will be important. A list of names, addresses (including E mail) and phone numbers of all personnel in your office who might have knowledge of the account or transaction leading to the claim or be of any help in the claim process should also be provided.

Please do not take any preliminary statements from your staff or permit any of your staff to discuss the claim with your client, his/her attorney, the insurance carrier providing the coverage, or any other than a representative of Fireman's Fund, or provide file copies or documents, without first checking with a Fireman's Fund Claims Service E&O specialist.

In addition to investigating the claim the adjuster will answer any questions you may have about the claim process. Without your help, a proper investigation cannot be done. Please provide sufficient time for the adjuster, and have all documents available. We have found from experience that the initial work that goes into the handling of an E&O claim, along with appropriate legal representation, often makes the difference in how a claim is ultimately resolved. To that end, Fireman's Fund as your E&O carrier, will select counsel when legal representation is needed, choosing the attorney or firm with the experience, expertise, qualifications and resources that are needed for the case at hand.

NOTE: If you have a general claims inquiry, or would simply like to discuss a potential claim or other claim matter, there are three people you may call:

Judi Hogan at 708-482-4134, Gena Hendricks at 480-767-3572, or Sally Combs at 415-899-3648