



### ➤ Policy Highlights

- Non-cancelable (except for non-payment)
- Final Adjudication Wording
- Mediation Deductible Credit of 50%
- Personal Injury Coverage
- Bilateral Extended Reporting Period (ERP)
- Worldwide Coverage (claims brought in USA)
- Claims Made and Reported Form
- Spouse and Domestic Partner Coverage
- Duty to Defend Wording
- Punitive Damages (where allowed) - Most Favorable Venue

### ➤ Options for:

- Aggregate Deductible
- Manuscript solutions for complex risks
- Multiyear Extended Reporting Period
- Independent contractors

### ➤ Preferred Target Class

- Administrative / billing services / medical billing support services
- Advertising / marketing / public relations agencies
- Benefit plan consultants
- Claims adjusters and related services
- Forensic services / investigators / reverse engineers
- Franchisors
- Monitoring services (non-emergency)
- Property managers
- Staffing services
- Third party administrators
- Trustees
- Management consultants:
  - Employee benefit
  - Business process
  - Human resources
  - Marketing
  - Controller / financial
  - Land use
  - Professional
  - Ergonomic



## Why Crum & Forster?

- AM Best financial strength rating of "A" (Excellent)
- Part of Fairfax Financial Holdings with \$19.8 billion in revenue
- Flexible underwriting approach
- Dedicated and responsive underwriting team
- Customer service-based culture applied to everything we do
- Prompt new business quotes and early renewal indications
- Claims specialization

## CONTACT

**Nick Economidis**  
Vice President

**T** 713.954.8114  
**E** [Nick.Economidis@cfins.com](mailto:Nick.Economidis@cfins.com)