

Sponsored Insurance Agents Errors & Omissions Liability Program

A specialized professional liability solution for sponsored association and employee agent programs



Program Overview

Zurich's Sponsored Insurance Agents Errors & Omissions Liability Program provides a professional liability solution for organizations that sponsor, employ or support insurance agents through group program structures.

The program offers a scalable professional liability solution supported by Zurich's underwriting experience, claims capabilities and dedicated Risk Purchasing Group.



Why Zurich

Zurich brings long-standing experience, underwriting flexibility and claims support to sponsored agent programs.



Financial Strength

Rated AA/stable by S&P and A+ (Superior)/stable by AM Best.*



Global Reach

Global multi-line insurer operating in more than 200 countries and territories.



30+ Years of Experience

Writing and administering group master policies.



Nationwide Reach

Risk Purchasing Group (RPG) filed in all 50 states.



Zurich-owned RPG

Compliant structure created for eligible programs.



Claims Expertise

Dedicated in-house claims team with TPA coordination capabilities.



Coverage Flexibility

Ability to tailor coverage solutions for program needs.



Admitted Solution

Admitted policy structure for eligible programs.

Program Highlights

- Limits available up to \$15 million per agent
- No minimum deductibles
- Unaggregated master policy
- Cyber coverage enhancement available
- Crime coverage enhancement available, including Fraudulent Impersonation Coverage
- Optional unlimited Extended Reporting Period
- Admitted policy form

Coverage Enhancements

Available coverage enhancements may include:

- Cyber Extension
- Crime Extension, including Fraudulent Impersonation Loss
- Broker/Dealer and Investment Advisor Extension for Sponsor Company
- Subpoena Coverage
- Cost of Corrections Coverage
- Pre-Claim Assistance Sublimit

Appetite

This program is designed to support a range of agent models and distribution structures.

- A.M. Best rating requirement of B+ or better
- Minimum premium of \$100,000

Eligible agent types:

- Life & Health Agents
- Group Life/Benefit Plan Agents
- Financial Products Representatives
- Property & Casualty Agents

Eligible structures:

- Independent agents
- Captive insurance agents
- Association programs
- Employee agent organizations

Underwriting & Submission Information

Zurich's underwriting review focuses on the sponsor's program structure, agent population, historical performance and coverage needs. To support a thorough evaluation, we consider the following:



- Program size, enrollment trends and expected growth
- Agent type, distribution model and level of sponsor oversight
- Product mix and professional services offered by participating agents
- Prior coverage structure, including limits, deductibles and premium history
- Requested coverage enhancements and any program-specific needs



- Historical claims count and loss information, including loss trends and claim severity
- Historical premium information
- Enrollment counts
- Current product mix

Submissions should be sent through the standard Zurich submission process and include complete historical and program information to support review.



Learn more

For more information about eligibility, coverage details or submission requirements, contact:

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* Rating as of July 13, 2026. A.M. Best's and Standard & Poor's ratings are under continuous review and subject to change and/or affirmation. For the latest Best's and S&P's ratings visit www.zurich.com/investor-relations/ratings. The ratings represent the overall financial status of the individual member companies of Zurich in North America, including Zurich American Insurance Company, and are not a recommendation of the specific policy provisions, rates or practices of each issuing insurance company

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