



FOUNDERS

PROFESSIONAL

SOLUTIONS DISCOVERED



 **DOUBLE ACE
WHOLESALER**

A National Specialty Wholesale Insurance Brokerage
Licensed in 50 States | founderspro.com



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Founders Professional Overview	Page 3
Our Value Proposition	Page 5
Product Guide	Page 6
Architects & Engineers / Environmental Liability	Page 7
Cyber, Privacy & Data Breach Liability	Page 8
Financial Institutions	Page 9
Healthcare	Page 10
Social Services & Life Sciences	Page 11
Lawyers Professional Liability	Page 12
Management Liability	Page 13
Miscellaneous Professional Liability	Page 14
Contacts	Page 15

CONTENTS



introduction to **FOUNDERS PROFESSIONAL**

Overview

Founders Professional is a national wholesale insurance brokerage that began in 2008. Founders places all classes of professional liability and management liability insurance. The company's mission is to fill the "service gap" that exists for mid-sized and smaller retail agents. The service gap is a function of large wholesale brokers deploying their most experienced brokers and reserving their information resources for only the largest retail agents. The Founders Professional model is unique, in that we only employ seasoned brokers, and we provide top line services to retail agents of any size. We are placement brokers, but we are also your information resource for client questions, limit benchmarking, M&A due diligence, claim examples, and RFP responses. Many Founders Professional brokers are former internal resources at retail agencies, and understand the demands of your clients and internal producers. Also, we know the sense of urgency with last minute and difficult client requests. Not many wholesale brokers have that type of experience.

Action Plan

As former retail agents, we understand and appreciate that your marketing group will go direct whenever possible. Our plan is to complement the efforts of your marketing unit as follows:

- Assist in marketing tough risks with claims that direct carriers will not quote.
- Provide access to carriers for any class of professional liability.
- Use our Fortune 500 experience to solve problems on any size risk.
- Coverage comparisons are included when we provide an alternative quote.
- Concise & objective coverage comparisons can be added to your proposal.
- Cover the market with submissions when you have competition.
- Provide resource documents to help win new business & maintain renewals.
- Secure quotations after another wholesale broker has failed.

Conclusion

There is a misconception that carrier relationships are the key to getting the best terms and conditions for a tough risk. That is helpful, but the truth is, all wholesale brokers have great carrier relationships. Fifteen years of a soft market has made many average wholesale brokers think that they have all the answers. The market does not appear to be hardening any time soon, but when your client has a bad claim and is being non-renewed, the market is hard for them. That is when you need a broker with experience and a broker who knows how to position a tough risk with underwriters.

That's when you need Founders Professional.



Our Value PROPOSITION



Our Service Values

- Our focus is not Marsh, Aon, or Willis.
- We provide timely solutions to retailers' complex placement problems.
- We look at our retail relationships as long-term partnerships.
- We don't require premium volume commitments.
- We care about your success in winning new business and retaining clients.



Why Founders is Different

- A single point of expertise and accountability.
- Experienced leaders - Management Liability, Lawyers, Architects & Engineers, Miscellaneous PL, Healthcare & Financial Institutions.
- We bring Fortune 500 experience to risks of all sizes.



Founders Provides Consistency

- Every submission sent to market is pre-underwritten.
- Client's policies have the latest and broadest enhancements.
- Constant communication and marketing updates from Founders
- Our Best Practices may help reduce your company's E&O exposure.



Value Added Resources

- Benchmarking
- Coverage comparisons
- M&A due diligence
- Product information / explanations
- Industry claims information
- White papers

Founders Professional **PRODUCT GUIDE**

DIRECTORS & OFFICERS / EPLI / FIDUCIARY / CRIME / K&R

Public Companies	Cannabis	Investment Advisors
Private Companies	Bio Tech	Broker Dealers
Non-profit Organizations	ESOPs	Investment Banks
Primary and Excess	Partnerships	Banks
Tough Classes	Real Estate	Insurance Companies

LAWYERS PROFESSIONAL LIABILITY

Solo Practitioners
Real Estate Lawyers
Hard-to-place Law Firms
Firms with Claims History
High Hazard Areas of Practice: Real Estate, Class Action and Plaintiff Litigation

MEDICAL PROFESSIONAL LIABILITY

Allied Health Professionals	Physician & Physician Groups
Home Healthcare/Hospice/Medical Staffing	Medical/Allied Schools
Healthcare Facilities & Clinics of All Types	Medical Transport (emergency & non-emergency)
Pharmacies	Social Services/Not-for-profit
Long Term Care Facilities	Life Sciences

CYBER LIABILITY

Network Security and Privacy for Tech or Non-Tech Companies
Technology and Cyber Liability for Technology Service Providers

ARCHITECTS & ENGINEERS / ENVIRONMENTAL PROFESSIONAL LIABILITY

Design Build/Contractors Contingent
Construction Managers
Project Specific/Owners Protective Profession Indemnity (OPPI)

MISCELLANEOUS PROFESSIONAL LIABILITY - All Classes

Patent Copyright	Media Liability
Title Agents	Property Managers
Accountants	Insurance Agents
Real Estate Agents / Brokers	

Professional Liability Insurance for Architects & Engineers provides coverage to defend and indemnify the design professional against claims alleging negligent acts and errors or omissions in the performance of professional services. Any project can give rise to a claim. Even firms with excellent risk management strategies are still vulnerable to being named in a lawsuit. Most project owners require design professionals to have professional liability coverage.



Who Needs It?

- Architectural Firms
- Chemical Engineers
- Civil Engineers
- Conservation Managers
- Contractors
- Construction Managers
- Design/Build Firms
- Design Consultants
- Drafting Consultants
- Electrical Engineers & Contractors
- Environmental Risks
- Forensic Experts
- HVAC Engineers
- Inspectors
- Interior Design Firms
- Landscape Architects
- Land Surveyors
- Manufacturers
- Mechanical Engineers
- Mining Engineers
- Product Designers
- Technical Consultants

How Founders Professional Can Help

- Solo to large firm placements
- Admitted opportunities as well as non-admitted opportunities
- Primary & Excess limits
- Project Specific Primary stand-alone policies
- Project Specific Excess
- Combo GL/CPL/PL for Environmental risks
- Excess for Environmental risks

Markets include, but not limited to:

• Admiral	• Kinsale	• New Hampshire
• Argo Pro	• Landmark	• QBE
• Beazley	• Lexington	• RLI
• CFC	• Lloyd's	• StarStone
• Everest	• Markel	• Tokio Marine HCC
• HIIG	• Miller	• Travelers
• Hiscox	• Navigators	• Westchester

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Technology is the lifeblood of each and every company today. Whether simply storing employee and customer information or conducting e-commerce; technology has become a significant risk that companies can't afford to overlook. Every cyber program is tailored to each insured's unique risk profile.



Cyber, Privacy & Data Breach Liability

How Founders Professional Can Help

- Network security coverage, including hardware, software, physical and staff status
- Data breach response, including attack recognition, response planning, and recovery
- Multimedia liability. Technology E&O
- Cyber business interruption coverage
- Coverage for cyber extortion and terrorism
- Litigation and enforcement proceedings, not including governmental fines
- Loss in association with 3rd party systems
- Lost/stolen data and digital asset
- Crisis management and PR
- Forensics

Value Added Services

- Coverage comparisons
- Benchmarking
- Product information and explanations
- Industry claims information
- M&A due diligence

Markets include, but not limited to:

Argo Pro	CFC	Hiscox	Markel	Travelers
AXIS	Coalition	Landmark American	RLI	USLI
Beazley	Corvus	Liberty	Tokio Marine HCC	Westchester

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Professional liability and management liability insurance can be challenging to secure for any financial institution. We place professional liability for all types of financial institutions including investment banks, investment advisors, insurance companies, and real estate funds. We also place the management liability for financial institutions, which includes directors and officers liability, employment practices liability, fiduciary liability, fidelity bonds/crime policies and kidnap, ransom, and extortion.



Who Needs It?

- Asset Management Firms
- Broker Dealers
- Community Banks
- Credit Unions
- Family Offices
- Hedge Funds
- Insurance Companies
- Investment Advisors
- Investment Banks
- Mutual Funds
- Non-Traditional Lenders
- Private Equity Groups
- Real Estate Investment Trusts
- Reciprocal Exchange Groups
- Risk Retention Groups
- Trusts
- Venture Capital Firms

AIG
Allianz
AmTrust
Arch
Argo Pro
Allied World

Value Added Services

- Coverage comparisons
- Benchmarking
- Product information and explanations
- Industry claims information
- M&A due diligence

Markets include, but not limited to:

Axis	Ironshore	Sompo
Beazley	Lloyd's	Starr
BerkleyPro	Markel	Westchester
Chubb	Old Republic	XL
Great American	One Beacon	
HCC	RSUI	

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The Healthcare industry presents a variety of evolving and complex risk exposures. We provide the tools, expertise, and market resources to help you win clients in these sectors. Together with our carrier partners, we offer robust, tailored coverage that responds to the unique exposures of these segments. We lend expertise in the placement of all classes and are proficient in a variety of coverage lines.



How Founders Professional Can Help

- Commercial General Liability
- Products Liability
- Cyber/Privacy Liability
- Employee Benefits
- Hired and Non-owned Auto
- Managed Care E&O
- Management Liability (D&O, EPL, Fiduciary)
- Medical Professional Liability (Claims Made & Occurrence)
- Medical Malpractice for Physicians and Other Providers
- Medical Billing E&O and Regulatory Coverage
- Medical Technology
- Miscellaneous Medical E&O
- Primary and Excess
- Sexual Misconduct Coverage
- Stand-alone ERP (tail solutions)

Who Needs It?

- Acute Care & Surgical Centers
- Home Healthcare, Hospice & Medical Staffing
- Laboratories and Diagnostic Facilities
- Medical Marijuana
- Medical Transport
- Physicians, Dentists and Allied Healthcare Providers
- Schools & Colleges
- Senior Living Facilities and Care
- Treatment Facilities, Clinics and Medi-spas

Markets include, but not limited to:

Admiral	Chubb	Hiscox	MedMarc	RSUI	Verus (Berkley)
AIG	CFC (Lloyd's)	Hudson	National Fire & Marine	Scottsdale (Euclid)	VGM (USI)
Allied World	CNA	Ironshore	Navigators	StarStone	XL Catlin
AON Affinity	DUAL	Java	ProAssurance/MidContinent	TDC Specialty	
Arch	FFacts	Kinsale	Promont Advisors	The Doctors Company	
Aspen	GenStar	Lloyd's	Pro-Praxis	Tokio Marine HCC	
Beazley	Great American	Markel	QBE	Travelers	
Cap Specialty	Hallmark	Medical Protective	RLI	USLI	

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Life Science and Nutraceutical companies must carefully address the unique exposures they face in relation to their service, development, manufacturing, sale, distribution, and warranty of products. Clinical trials, pharmaceuticals, medical devices, biotechnology, and dietary supplements all have unique liability challenges that need the customized, comprehensive coverages that Founders can offer.

Social and Human Service organizations are the lifelines of our communities. They improve the daily quality of lives by providing the means for social and economic independence. Even though they support those that need it most, this group of healers face their own set of unique insurance challenges that Founders can address.



Social Services & Life Sciences

Social Services

- Adult Day Care
- Alcohol and Drug Rehab Centers
- Methadone Treatment
- Sober Living Homes
- Adoption and Foster Care
- Group Homes – Youth and Adult
- Adult Foster Homes
- Mental Health Facilities and Services
- Crisis Stabilization and Intervention
- Shelters and Halfway Houses – Battered Women, Children, and Homeless
- Physical/Developmental Disability Facilities
- Transitional Living Facilities
- Hotlines
- Family Counseling
- Psychiatric Care

Life Sciences

- Dietary Supplements/Nutraceuticals
- Medical Devices
- Pharmaceuticals (Designers, Distributors, Retailers, and Wholesalers)
- Biologics
- Health and Beauty Products
- Durable Medical Equipment (Manufacturing and Distribution)
- Clinical Trials

Coverage Available:

- | | |
|-------------------------------|---|
| • Professional Liability | • Prior Acts Available |
| • Miscellaneous E&O | • HIPAA and Regulatory Liability |
| • General Liability | • Cyber/Privacy Liability |
| • Employee Benefits Liability | • Medical Billing E&O |
| • Products Liability | • Excess Liability |
| • Pastoral Liability | • Management Liability (D&O, EPL Fiduciary) |
| • Incident Trigger Form | |

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Law firms may be where their clients turn to navigate the intricacies of the legal world, but they are also constantly threatened by litigation themselves, whether they made an actual or simply a perceived mistake. While the chasm between those two may be vast in theory, in reality proving the difference between them could cost an attorney their practice.



How Founders Professional Can Help

- Small firm placements
- Large firm placements
- Primary limits
- Excess limits
- Quota-share options
- Admitted carriers
- Non-admitted carriers
- Stand-alone ERP (tail solutions)
- Exclusive or narrow distribution channel relationships

Value Added Services

- Coverage comparisons
- Product information and explanations
- Industry claims information
- Sales assistance

Markets include, but not limited to:

Admiral/Berkley
Allied World
AmTrust
Argo Pro
Ascot
AXIS

CNA
CapSpecialty
Crum & Forster
Endurance (Sompo Int'l)
Evanston (Markel)
Florida Lawyers Mutual

GenStar
Kinsale
Landmark American (RSUI)
Lloyd's
Old Republic
QBE

StarStone
SwissRe/Westport
Verus
Wesco
XL Catlin
Zurich

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Management Liability insurance covers exposures faced by directors, officers, managers, and business entities that arise from governance, finance, benefits, and management activities. This includes directors and officers liability, employment practices liability, fiduciary liability, fidelity bonds, crime policies and kidnap, ransom, & extortion. These coverages may be written as stand-alone insurance policies or combined into a single, “package” policy.



Management Liability

How Founders Professional Can Help

- Public Companies
- Private Companies
- Non-profit Organizations
- Primary and Excess

We Place Tough Classes

- | | |
|----------------|----------------------|
| Cannabis | Investment Advisors |
| High Tech | Investment Banks |
| Bio Tech | Broker Dealers |
| ESOPs | Lending Institutions |
| Partnerships | Insurance Companies |
| Private Equity | Real Estate |

Value Added Services

- Coverage comparisons
- Benchmarking
- Product information and explanations
- Industry claims information
- M&A due diligence

Markets include, but not limited to:

- | | | | | | |
|----------|--------------|----------------|------------|------------|-------------|
| AIG | Aspen | Great American | Lloyd's | RSUI | Westchester |
| Allianz | Allied World | Hallmark | Markel | Scottsdale | XL |
| Arch | AXIS | Hiscox | Maxum | Starr | |
| Argo Pro | Beazley | Ironshore | One Beacon | Wesco | |

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As a professional operating in today's increasingly litigious environment, you could easily be subject to allegations by unhappy clients who may feel they've been harmed by your actions or inactions. Miscellaneous E&O coverage is professional liability insurance that protects businesses and individuals against claims made for inadequate work or negligent actions.



Who Needs It?

- Insurance Agents & Brokers
- Insurance Companies
- Title/Escrow Agents
- Real Estate Agents & Brokers
- Property Managers
- Mortgage Brokers
- Accountants/CPAs
- Employed Lawyers
- Notary Services
- Bookkeepers
- Tax Preparers
- Payroll Services
- Consultants - all types
- Collection Agencies
- Marketing Agencies
- Advertising Agencies
- Expert Witnesses
- Many More...

How Founders Professional Can Help

- Unique business that need creative coverages
- Small firm placements
- Large firm placements
- Primary limits
- Excess limits
- Admitted Carriers
- Non-admitted Carriers
- Exclusive or narrow distribution channel relationships

Markets include, but not limited to:

Admiral
Argo Pro
Berkley Assurance
CFC
Chubb

Endurance
Evanston
Gemini
HIIG
Hiscox

Kinsale
Landmark American
Liberty
Maxum
Nautilus

RLI
Scottsdale
Tokio Marine HCC

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FOUNDERS PROFESSIONAL, LLC

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