



## Professional Liability Claims

Our professional liability program provides comprehensive risk mitigation strategies and internal support to allow you to focus on growing your business.

We specialize in professional liability. A core element to our program is breaking down barriers and clarifying common coverage misconceptions under a general liability policy so that you know when a professional liability policy is needed for your construction, engineering or architect firm.

### Meet Our Team

Our Claims Advocacy Team includes those who specialize in construction and multiple coverage lines. They average 15+ years' experience in the claims industry, hold or held adjuster licenses and multiple individuals have legal expertise. Our program increases client satisfaction and reduces inefficiency in the claim process. The Claims Advocacy Team's primary goal is to ensure claims are managed and resolved to our client's best financial advantage.

### Case Study

A developer subcontracted a landscaping company for a project. However, the engineering specifications obtained by the developer were not complete. As a result, the landscaper's plan didn't account for additional support needed in the construction of a retaining wall which ended up failing from hydrostatic pressure. Since the risk was appropriately transferred to the vendor, our claims team was able to coordinate and engage the professional liability carrier to pay the developer's internal costs of \$1.3M.

**94%**

successful resolutions  
in denials, appeals and  
billing discrepancies.

**15+**

average years of claims  
industry experience  
per team member.

**\$1.3M**

paid by professional  
liability carrier paid

## Step-by-Step Claims Management Approach

As part of our suite of services, our construction, architect and engineering clients nationwide experience a tailored approach to claims management step-by-step.

### Step 1: Before a Claim

#### Review strategy

- Interpreting your coverages so you clearly understand your coverages and how they protect your interests.
- A dedicated claims professional who understands your business needs advocates for you.

#### Job/project planning

- Contract review ensures scope of work, roles, and responsibilities are clearly defined to prevent misunderstandings or litigation.
- Risk Transfer is implemented for subcontractors / suppliers who have insurance requirements.
- Additional insured endorsements are compliant with contractual requirements.

#### Circumstances that could rise to a claim

- Advice on whether to notify insurance carriers, what details are required, and ramification of filing a notice.
- Consultation on specific events and circumstances to avoid a claim and the notice requirements under the policies

### Step 2: During a Claim

#### Claim

If a claim occurs, we work closely with your team to resolve it by:

- Engaging the rest of your risk management service team for a seamless and smooth claim resolution
- Supporting tendering to subcontractors/suppliers who may be party to a claim
- Notifying all applicable carriers
- Receiving consent to repair or mitigate when no eminent danger exists. If eminent damage exists, we simultaneously notify the carrier/subcontractors/suppliers as remediation begins

#### Claim Advocacy

- Post loss engagement action planning
- Litigation management/ attorney selection
- Settlement negotiations
- Subrogation management

#### Resolution

- Coordination of carriers and coverages available
- Strategy to maximize insurance coverages/carrier participation
- Support client relationship management throughout claim resolution process
- Support navigating carrier requirements to keep a project on time

## Step 3: After a Claim

### Ongoing Claim Advocacy

We take a proactive approach to claims management with preventative measures, including:

- Ongoing monitoring of concerning developments
- Record Retention/Documentation
- Employee Education
- Response Protocols
- Contract Reviews

Contact our Claims Advocacy Team to learn how we can help your construction firm with professional liability claims.

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