



# ProWriters™

Professional & Management Liability Insurance

## FOR MORE INFO

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## PRODUCT SUMMARY

Thank you for your interest in PROWRITERS™. We are a specialty underwriter and brokerage for appointed insurance agents and brokers seeking Professional & Management Liability solutions for their clients.

We have underwriting authority for several insurance companies, wholesale relationships for business risks outside of our authority, and E&S relationships for more difficult to place risks.

### E&O (PROFESSIONAL LIABILITY)

PROWRITERS helps simplify this very complicated insurance product where coverage terms and availability will change depending on the services being provided. Our specialties include:

- *Allied Health (AHC) E&O*
- *Architects & Engineers (A&E) E&O*
- *Financial Institutions (FI) & Financial Services E&O*
- *Healthcare E&O & Medical Malpractice*
- *Multimedia E&O*
- *Technology E&O*
- *Miscellaneous E&O*

### D&O (MANAGEMENT LIABILITY)

PROWRITERS' D&O products cover the company and the individual directors and officers for any liability resulting from management of the company, such as a shareholder action for breach of fiduciary duty, an employment practices claim for wrongful termination or discrimination, or a claim brought by a creditor alleging misrepresentation. PROWRITERS also addresses the following specific areas of D&O:

- *Employed Lawyers*
- *Employment Practices*
- *Fidelity Bond / Crime*
- *Fiduciary Liability*
- *Kidnap & Ransom*

### CYBER & PRIVACY

PROWRITERS helps you understand the many aspects of the coverage, laws and responsibilities related to this new and highly complex insurance product. It is constantly evolving as technology and laws change, and the cost related to breaches and potential liability is growing. PROWRITERS works with the top insurers in this space and provides:

- 1st Party Coverage for IT Forensics, Notification & Call Center costs, Credit Protection & Crisis Management
- 3rd Party Liability due to a breach of Personally Identifiable Information (PII) and costs related to breach of contract, negligent protection of data, network security breaches, transmission of software viruses, denial of service attacks, regulatory actions related to a breach, PCI fines and penalties. Additional coverages include:
  - *Multimedia (online content coverage)*
  - *Cyber Extortion (hacker attempts to extort money or damage your network or website, including ransom payments)*
  - *Cyber Business Interruption (loss of business from a targeted attack of your computer system)*
  - *Hacker Damage (the cost to rebuild your network / data you hold electronically)*
  - *Cyber Crime (covers fraudulent instruction directing a financial institution to transfer/pay/deliver money from the insured's bank account)*

At PROWRITERS we have a new Cyber / Privacy program for accounts with less than 100M in revenues. If you give us the name of the account and the revenues, we can send you an indication, subject to a one-page application. This is a very broad coverage and a great way to offer new coverage to existing clients while covering your E&O by offering it. Quotes can be turned around in minutes.