Errors & Omissions
Product Overview

GET THERE TOGETHER
ARGO PRO: A Leading Specialist in Professional & Environmental Liability Lines

Argo Pro is part of Argo Group’s E&S segment, which also includes Colony and Argonaut Specialty. Getting its start as the professional lines underwriting division of Colony, Argo Pro continues to write a broad spectrum of specialty professional liability and environmental risks on a non-admitted and an admitted basis.

On October 1, 2008, Colony’s Professional Lines became Argo Pro. This name change reflects our dedication to professional liability and continues our move to clarify our offerings, while continuing to uphold the values that have served our clients so well since 1988. Argo Pro is comprised of Allied Medical, Errors & Omissions, and Environmental.

Argo Pro is dedicated to providing specialty products and superior service through an efficient network of appointed specialty agents and brokers. We operate through offices in Illinois, Virginia, Arizona and New Jersey.

As a subsidiary of Argo Group International Holdings, Ltd., Argo Pro writes business through:

- Colony Insurance Company (admitted in VA and allowed to write non-admitted in 49 states, DC and US Virgin Islands)
- Colony Specialty Insurance Company (admitted in 20 states including DC; allowed to write non-admitted in VA, WA, WV and WI)
- Colony National Insurance Company (admitted in FL, IL and VA; allowed to write non-admitted in 36 states including DC)
- Argonaut Insurance Company (admitted in all states including DC and Virgin Islands)
- Argonaut Mid-West Insurance Company (admitted in 45 states including DC)

Our companies carry an AM Best rating of “A” Excellent and a XII financial size category.

Argo Group International Holdings, Ltd. is an international underwriter of specialty insurance and reinsurance products in the property and casualty market. We offer a full line of high-quality products and services designed to meet the unique coverage and claims handling needs of businesses in four segments: Excess and Surplus Lines, Commercial Specialty, International Specialty, and Reinsurance. NasdaqGS: AGII.

Please visit www.argolimited.com for additional details.
ACHIEVING GREAT RESULTS TOGETHER:
We’re committed to finding the right solution for your professional liability insurance risks.

Argo Pro is comprised of three divisions including Allied Medical, Errors & Omissions (E&O), and Environmental. Argo Pro works exclusively through appointed wholesale brokers. Appointments are made separately for each of these three divisions. Appointments are granted when we believe there is a match between your needs and our capability to provide products for those needs.

The Allied Medical Division targets risks in long term care, miscellaneous health care facilities, and social services. We provide Professional and General Liability coverage, including physical/sexual abuse, hired & non-owned auto, stop-gap liability, employee benefits, and excess liability.

The Errors & Omissions Division targets insurance agents, lawyers, miscellaneous E&O, information technology professionals, and employment practices liability lines across a wide variety of individual classes of business.

Minimum requirements for an Allied Medical or E&O appointment are:

- An existing book of these types of businesses already written within your agency
- A broker on staff as a dedicated resource for Allied Medical and/or E&O
- A written premium goal to be agreed upon after evaluating the opportunity
- A bind-to-quote ratio of 20% or higher and declined-to-received ratio of 35% or less

The Environmental Division provides coverage for environmental consultants and contractors, site specific coverage for facilities, storage tanks, and dry cleaners.

Minimum requirements for an appointment are:

- An existing book of this type of business already written within your agency
- A broker on staff that has a working knowledge and experience in these classes of business
- A written premium goal to be agreed upon after evaluating the opportunity
- A bind-to-quote hit ratio of 30% or higher and a declined-to-received ratio of 15% or less
- Commitment to a 65% renewal retention
AT A GLANCE:  
What we've done since January 2009

ARGO PRO
- Established dedicated PL product development operation
- Expanded dedicated professional liability claims staff
- Enhanced website content and functionality
- Acquired Insight Insurance Services

ALLIED MEDICAL
- Occurrence GL coverage on all classes
- Rewrite of MHCF, SS and LTC policies
- Expanded lab product appetite
- Evacuation coverage developed for residential care facilities
- Privacy incident response coverage
- Privacy wrongful acts coverage
- Forms placed on website for easy agent access
- Expanded automatic renewal guidelines
- Automobile coverage for NEMT
- Creation of Small Business Unit

ERRORS & OMISSIONS
- Introduced ARGO PROtect policy form designed specifically for IT professionals
- Established “Middle Market” unit for MPL, IT Professionals and Insurance Agents
- Added Security Incident coverage
- Increased commission for Miscellaneous PL
- Expanded coverage by adding worldwide coverage for IT and MPL
- Developed non-standard A&E product

ENVIRONMENTAL
- Hired Mark Brown as Environmental Division VP
- Opened Edison, NJ office
- Significantly expanded risk appetite
- Increased available limits to $10MM
- Developed new package policy offering a any combination of four coverages, including:
  - General Liability
  - Contractors pollution liability
  - Errors & Omissions liability
  - Pollution Legal Liability

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NEW JERSEY OFFICE
732.906.6718  
379 Thornall Street  
Edison, NJ 08837
Targeting Errors & Omissions Accounts

Our goal is to provide a market for insurance that covers hard-to-place risks not written by the standard market. Below is a list of the target classes and features we provide for professional liability accounts.

**ERRORS & OMISSIONS FOR**
- Insurance agents
- Lawyers
- Miscellaneous professional liability
- Technology professional liability
- Real estate
- EPLI

**FEATURES**
- Creative underwriting solutions
- Prompt and professional service
- Broad coverage policy forms
- $5MM limits available with additional excess limits available on select accounts
- Expert claims handling

Please email your submissions to eo@argoprous.com or call us with any questions. Contact information is available with this packet. For more information about our other products, visit www.argoprous.com.
## BY THE NUMBERS: A sample of recently written accounts

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<thead>
<tr>
<th>Risk Type</th>
<th>Coverage</th>
<th>Premium</th>
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<tbody>
<tr>
<td>Public Relations Consultant</td>
<td>E&amp;O</td>
<td>$4,500</td>
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<tr>
<td>Plaintiff Litigation Law Firm</td>
<td>E&amp;O</td>
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<td>Computer Consultant</td>
<td>GL/E&amp;O/Intellectual Property</td>
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<td>Website Designer</td>
<td>E&amp;O</td>
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<td>Translator</td>
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<td>Software Manufacturer</td>
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<td>Mortgage Broker</td>
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<td>Dating Service</td>
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Call your E&O underwriter if you have any questions. See policy for complete terms and conditions. Contact information is available with this packet. For more information about our other products, visit www.argoprous.com.
THE RIGHT SOLUTION:
Argo Pro offers coverage for insurance agents and brokers

TARGET APPETITE

- Newly licensed agents & brokers
- Risks that have experienced losses
- 100% life & health agents
- Specialty agents (including aviation, professional liability, crop insurance, etc.)
- Personal and commercial lines
- MGA, MGU, Surplus Lines Brokers

Ancillary Services including:
- Risk management services
- Premium financing
- HR/Employee Benefit consulting
- Claim adjusting services

FEATURES

- Claims-made and reported coverage
- Prior acts for select accounts
- An aggregate deductible is available on most accounts
- Security incident response sublimit
- Extended reporting period up to five years quoted up front for most accounts
- Insolvency coverage B+ or better

Optional coverages including:
- defense outside limits
- independent contractors solicitors coverage
- annuities coverage – fixed and variable annuities

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ARGO PRO COVERAGE OPTIONS FOR LAWYERS

ACCEPTABLE RISKS
- Law firms with up to 40 attorneys
- Loss-free and non-standard/distressed practices
- Employed lawyers
- Solo practitioners
- Part-time lawyers
- Class action lawyers
- Plaintiff litigation lawyers
- Intellectual property lawyers
- Most areas of practice will be considered

FEATURES
- Aggregate deductibles
- Defense outside the limits
- Prior acts coverage
- Predecessor firm coverage included
- Personal injury
- Extended reporting period up to five years quoted up-front for most accounts
- Security Incident Response Coverage

Call your E&O underwriter if you have any questions. See policy for complete terms and conditions. Contact information is available with this packet. For more information about our other products, visit www.argoprous.com.
ARGO PRO’S E&O DIVISION:
Miscellaneous Professional Liability Coverage

SAMPLE CLASSES OF BUSINESS

Actuarial
Advertising agency
Application service providers
Auctioneers
Business services offered to third parties in an insured’s general field of expertise
Career Counselors
Claims adjusters
Court reporters
Event planners
Expert Witnesses
Freight Forwarders
HR consultants
Marketing firms
Medical billing
Premium finance
Printers
Public relations
Repossessors
Strategic Planners
Transcribers
Travel agents

FEATURES

Copyright/trademark coverage
Personal and advertising injury
“Who is an Insured” includes subsidiaries, spouses and independent contractors
An aggregate deductible is available on most accounts
Contractual liability exclusion has been modified to include coverage in the absence of a contract
Extended reporting period up to five years quoted up-front for most accounts
20% commission
Worldwide coverage is available

Call your E&O underwriter if you have any questions. See policy for complete terms and conditions. Contact information is available with this packet. For more information about our other products, visit www.argoprous.com.
ARGOPROtect: Technology Liability Coverage

SAMPLE CLASSES OF BUSINESS
Application service provider
Computer/network security
Custom software development
Electronic data processors
Equipment or component manufacturing
ERP implementation
Graphic design
Hardware installers
Imaging
Information retrieval
Internet access provider
Packaged software development
Packaged software installation
Programmers
Security installation
Software consultants
Software/hardware sales
Telecommunications consulting
Utilities
Video game developers
Web hosting, design & development

FEATURES
Copyright/trademark coverage
Worldwide coverage available
GL can be considered
Named peril
- Failure to prevent: unauthorized access to client network, unauthorized use of data held within client's network, identity theft
- Electronic, oral or written publication of material that slanders or libels a person or organization, violation of person's right of privacy
Personal and advertising injury
Defense outside, aggregate deductible and contingent bodily injury and property damage can be considered
Extended reporting period up to five years quoted up front for most accounts

Call your E&O underwriter if you have any questions. See policy for complete terms and conditions. Contact information is available with this packet. For more information about our other products, visit www.argoprous.com.
REAL PROTECTION:
Argo Pro real estate professional liability form

REAL ESTATE E&O APPETITE

Real Estate Agents & Property Managers
available in CA only
Residential and commercial risks
Mortgage Brokers
Real Estate Appraisers

COVERAGE ENHANCEMENTS

Consent to settle wording
Defense of Fair Housing complaints
Lock box property damage liability and defense
Defense at regulatory board meetings or hearings
Defense of failure to disclose hazardous materials
Coverage for the sale of real property acquired through a 'guaranteed sale' listing contract
Covers the rendering of services where the combined ownership of all insureds is less than 20%

Call your E&O underwriter if you have any questions. See policy for complete terms and conditions. Contact information is available with this packet. For more information about our other products, visit www.argoprous.com.
OUR NEWEST INITIATIVE: Middle Market Errors & Omissions

Argo Pro is proud to announce the launch of our newest underwriting initiative – professional liability insurance for middle market accounts. The same quality competitive coverage you’ve come to expect from us for smaller accounts is now available for larger risks. We are presently focusing our middle market effort on Insurance Agents, Miscellaneous Professional, and Technology risks.

The following are general guidelines for eligible risks:

**INSURANCE AGENTS**

Eligible Risks:
- Size: generally over $10 million in premium volume
- Firms with multiple or severe claim activity considered
- Retail Agents/Brokers
- Managing General Agents and Underwriters
- Wholesalers
- Surplus Lines Brokers
- Specialty placements: aviation, long haul trucking, surety, medical malpractice, etc.

**MISCELLANEOUS/ TECH E&O**

Eligible Risks:
- Size: generally over $10 million in revenue
- Firms with multiple or severe claim activity considered
- Advertising/media liability
- Computer/software technology
- Consultants

**COVERAGE**

- $5 million limit available for primary and excess on most accounts
- Consideration for $10 million limit available on select accounts
- Worldwide coverage is available for select accounts
- Defense outside the limits option on most accounts

Please contact David Donovan-Schager at 480-889-5723, or via email at dschager@argoprous.com for additional details. For information about any of Argo Pro’s products, please visit www.argoprous.com.
INSIGHT INSURANCE SERVICES

Insight Insurance Services, Inc. became a part of Argo Pro in late 2008. Insight is a program administrator specializing in professional liability insurance for Architects & Engineers, Accountants, and Insurance Agents. In the past 22 years, Insight has provided unparalleled service resulting in 24 hour turnaround time if not same-day service.

Setting the Industry Standard

Insight has built an unmatched reputation for excellence with our disciplined approach to professional liability underwriting, deep industry knowledge and personalized customer service. Insight prides themselves on fast, reliable service to their producers and their clients. Their consistency eliminates the counterproductive time producers spend tracking down their submissions and following up with less responsive markets. With Insight, service will improve the producers’ efficiency, which is one of the reasons why Insights’ producers continually tell them they are the standard by which they judge all other companies.

Insight Insurance is proud to offer high quality professional liability programs through our outstanding and nationally respected insurance carriers of the Argo Group. Argo will be the exclusive carrier for Insight’s Architects & Engineers, Accountants, and Insurance Agents professional liability insurance programs. Insight operates as the program administrator for these programs and has underwriting and binding authority on behalf of Argo throughout the U.S.

INSIGHTS PRODUCTS:

ARCHITECTS & ENGINEERS

Targeted classes:
- Architects
- Interior Designers
- Landscape Architects
- Golf Course Architects
- Design Engineers whose services result in construction
- Civil Engineers
- Traffic Engineers
- Structural Engineers
- HVAC Engineers
- Mechanical Engineers
- Electrical Engineers
- Acoustical Engineers
- Communication Engineers

ACCOUNTANTS

Targeted classes:
- CPA Firms
- Accounting firms without CPAs on staff (Enrolled Agents, Public Accountants, general accounting practices, tax preparation services, bookkeepers, and so on...)
- Sole proprietors, including part-time practices
- Accountants that offer financial planning services

INSURANCE AGENTS

Targeted classes:
- Independent agencies selling primarily P&C products
- Agencies selling LA&H products as a complement to P&C sales
- Agencies established for a minimum of two years

CONTACT US

2000 South Batavia Ave. Suite 300 Geneva, IL 60134
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Fax: 630-208-7550 Toll-free fax: 800-447-4626
Email: info@insightinsurance.com
www.insightinsurance.com
ULTIMATE PROTECTION:
Argo Pro partners with Premier Professional Liability to offer coverage for preferred and distressed EPLI programs

STANDARD
Limits of liability starting at $250K and up to $5M
Issued on admitted paper in most states
Risks with up to 2,000 employees are eligible
Defense outside the limit of liability; available for most entities with 250 or fewer employees
$950 minimum premium/minimum deductible of $2,500
Immediate and easy online quoting, electronic application generation (for review by applicant) and electronic policy issuance
Supplemental extended reporting periods for 1, 2 or 3 years
Duty to defend and non-duty to defend options
Retroactive coverage (prior acts) available
Loss prevention services available, which include one hour of free legal advice, access to Human Resource experts, a sample employee manual, and links to helpful websites and articles
Third Party coverage available

NON-STANDARD
Companies with up to 500 employees are eligible
Up to $1M in coverage
Punitive damages coverage where insurable
Third Party coverage on a case by case basis
Loss prevention services, including access to attorneys and Human Resource consultants
Supplemental extended reporting period available
Non-admitted product
Defense costs outside available

Premier welcomes wholesale broker business and offers 17.5% commission for these accounts.

Call Premier Professional Liability Services, LLC or visit www.premproins.com if you have any questions.
Contact information is available with this packet.
## CONTACTS

### Argo Pro Management

<table>
<thead>
<tr>
<th>Name</th>
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<th>Fax</th>
<th>Email</th>
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<tbody>
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<tr>
<td>President</td>
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<tr>
<td>Argo Pro</td>
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<tr>
<td>Vice President, Marketing</td>
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<tr>
<td>Argo Pro</td>
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<tr>
<td>Vice President</td>
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<td>Claims</td>
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<tr>
<td>Vice President</td>
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<tr>
<td>PL Product Development</td>
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### Allied Medical

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<th>Name</th>
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<td>804 327 3172</td>
<td><a href="mailto:kprice@argoprous.com">kprice@argoprous.com</a></td>
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<tr>
<td>Vice President</td>
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<tr>
<td>Allied Medical Division</td>
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</tr>
<tr>
<td>Kim Grosser (SE)</td>
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<td>804 327 3172</td>
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<td>804 327 3172</td>
<td><a href="mailto:drogers@argoprous.com">drogers@argoprous.com</a></td>
</tr>
<tr>
<td>RICHMOND OFFICE</td>
<td><strong>800 577 6614</strong></td>
<td><strong>804 327 3172</strong></td>
<td><strong><a href="mailto:am@argoprous.com">am@argoprous.com</a></strong></td>
</tr>
<tr>
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<tr>
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</tr>
</tbody>
</table>

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**NEW JERSEY OFFICE**
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379 Thornall Street
Edison, NJ 08837
## Errors & Omissions

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
<th>Fax</th>
<th>Email</th>
</tr>
</thead>
<tbody>
<tr>
<td>Vice President E&amp;O Division</td>
<td>312 201 7574</td>
<td>312 201 7597</td>
<td></td>
</tr>
<tr>
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<td><a href="mailto:nstortzum@argoprous.com">nstortzum@argoprous.com</a></td>
</tr>
<tr>
<td><strong>SCOTTSDALE OFFICE</strong></td>
<td><strong>877 251 3422</strong></td>
<td><strong>480 889 6848</strong></td>
<td><strong><a href="mailto:eoaz@argoprous.com">eoaz@argoprous.com</a></strong></td>
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<tr>
<td>Erik Knauer</td>
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## Environmental

<table>
<thead>
<tr>
<th>Name</th>
<th>Phone</th>
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<tbody>
<tr>
<td>Mark Brown</td>
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<td><strong>RICHMOND OFFICE</strong></td>
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<td><strong>804 327 3172</strong></td>
<td><strong><a href="mailto:Env@argoprous.com">Env@argoprous.com</a></strong></td>
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<td>Ann Warren</td>
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## EPLI

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<tbody>
<tr>
<td>Richard Gibson, Premier Professional Liability Services, LLC</td>
<td>4883 Turney Road Garfield Heights, OH 44125 P.O. Box 605037 Cleveland, OH 44105-9998</td>
<td>866 841 4883</td>
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