



Highlights

- Broad definition of professional services
- Tailored carrier insolvency coverage
- Soft hammer clause
- Covers punitive damages where allowed by law
- Independent contractors included in coverage
- Disciplinary action coverage
- Subpoena coverage
- Loss of earnings
- Up to 50% deductible credit for claims resolved via mediation
- Exclusive proprietary enhancement endorsement included providing reimbursement for:
 - Cancelled conferences
 - Temporary meeting space
 - Emergency web hosting
 - Workplace violence counseling
- First and third-party cyber and privacy & security options available
- Premium financing available

Limits / Deductibles

- Multiple limit options up to \$5M / \$5M
- Multiple deductible options available starting at \$2,500

Optional Coverages

- First Dollar Defense
- Defense Outside the Limits
- 2x and 3x aggregate deductibles available

Target Classes

- Independent retail agents and brokers
- Wholesale brokers
- Property & Casualty
- Life / Accident & Health products
- MGAs / MGUs
- Program administrators

Submission Requirements

- Completed RFL application to include carrier's application
- Five years currently valued loss runs if any claim activity

Send Submissions to:

RFL-EO-Apps@ryanfinlines.com



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The description of this program is only a summary of available coverages. Actual policy language will dictate the scope of coverage in the event of a claim. Agents should read the full policy form and any applicable endorsements for full terms and conditions and should encourage their policyholders to do the same. Ryan Financial Lines' operations are conducted through multiple legal entities, the choice of which depends on where the entities are authorized to operate and what insurance product they are selling. In the US, Ryan Financial Lines' operations are conducted by Ryan Financial Lines and CorRisk Solutions, each of which are series of RSG Underwriting Managers, LLC (Ryan Specialty Underwriting Managers US), and by RSG Specialty, LLC (RSG Specialty). Ryan Specialty Underwriting Managers US and RSG Specialty are Delaware limited liability companies based in Illinois. In the UK, Ryan Financial Lines is a tradename of Ryan Specialty International Limited (Ryan Specialty International), authorized and regulated by the Financial Conduct Authority (FRN 733324). Registered office: 30 St. Mary Axe, 13th Floor, London, EC3A 8BF, United Kingdom. Company number 07164987. In the EEA, Ryan Financial Lines Europe is a tradename of Ryan Specialty Nordics AB (Ryan Specialty Nordics), authorized by the Swedish Financial Services Authority. Org nr 556741-6572. Registered office: Brahegatan 2, 114 37 Stockholm, Sweden. In Latin America and the Caribbean, Ryan Financial Lines' operations are conducted by the Ryan Financial Lines Reinsurance division of Ryan Specialty Latin America, LLC, a Delaware limited liability company based in Florida (Ryan Specialty Latin America). Ryan Specialty Underwriting Managers US, RSG Specialty, Ryan Specialty International, Ryan Specialty Nordics and Ryan Specialty Latin America are subsidiaries of Ryan Specialty, LLC. Ryan Financial Lines works directly with brokers, agents and insurance carriers, and as such does not solicit insurance from the public. Some products may only be available in certain jurisdictions, and some products in the US may only be available from surplus lines insurers. In California: RSG Insurance Services, LLC (License #0E50879) and RSG Specialty Insurance Services, LLC (License #0G97516). ©2025 Ryan Specialty, LLC

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