



WHAT'S NEW WITH THE RPG POLICY FORM?

Swiss Re Corporate Solutions is pleased to share these important changes in the RPG policy form with policyholders, effective February 1, 2022. Please note that the effective date may vary by state, check with your state program manager.



DEDUCTIBLE REDUCTION

Policyholders now have three ways they can reduce their deductible. Deductible will be reduced or waived on a claim by the largest of the three options up to a maximum of \$25,000.



CONSENT TO SETTLE

The Consent to Settle clause has been removed.



INSOLVENCY EXCLUSION

The AM Best rating requirement has been relaxed from B+ to B. Demotech is now an acceptable rating company.



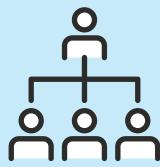
PROFESSIONAL SERVICES

The definition now includes services rendered in referring a client to another insurance professional.



KEY INSURANCE PROFESSIONAL ASSISTANCE

A new coverage for qualifying insureds will reimburse \$5,000 to the insured if a key insurance professional becomes incapacitated.



NEWLY ACQUIRED ORGANIZATIONS

Automatic coverage if revenues of new business are less than 15% of existing insurance revenue and if the organization meets eligibility requirements.

Questions? Contact your Big "I" Professional Liability state program manager.

NOTE: The Liberalization Clause in the current policy confirms that the broader terms and conditions of the new policy that are offered to all Insureds will apply to all policies in force as of the date the new policy is approved in your state. No additional premium charge will apply.

This document is meant to be a high-level explanation of policy changes in the RPG policy and is not part of any policy of insurance. This document is not meant to substitute for a Program Administrator's or insured's review and comparison of the new RPG policy to prior policies. The actual wording, terms and conditions of the new RPG policy control each party's rights and responsibilities.