

DATA FLOW INITIATIVE



Always on the cutting edge of technology, E.L.M. brings new and revolutionary solutions to the professional liability marketplace. E.L.M.'s Data Flow Initiative is a central clearing-house of easily

accessible information relevant to Professional Liability, Employment Practices and D&O insurance applications. More than 900 insurance applications and supplements from over 80 different markets are available as electronic, fully interactive PDFs.

Applications currently accessible online include: Accountants/Bookkeepers/Enrolled Agents, Architects & Engineers, Attorneys, Benefit Plan Liability/Fiduciary Liability; Commercial Liability/Computer & Internet Consultants; Crime Guard; D&O/EPLI/Fiduciary; Employed Lawyers Liability; Employment Practices Liability; Insurance Agents/Brokers/Investment Management; Miscellaneous Liability (over 80 classes); Mortgage Brokers; Non-Profit D&O; Privately Held Corporate D&O; Property Management; Real Estate Brokers/Agents; School Leaders Errors & Omissions and Third Party Administrators. Applications available upon request: Intellectual Property – Defensive, Managed Care Organizations' E&O and Insurance Agents/Brokers E&O.

Agents and brokers are invited to register, for free, to use our innovative systems. For more specific information, we invite inquiries and visits to our website - WWW.E-O.COM

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Come Grow with Us



E.L.M. is a wholesale insurance brokerage that provides the specialty line products and services you need to serve your clients effectively and responsibly in today's competitive environment.

Founded in 1995 as an independent wholesale brokerage, our independence gives us a distinct advantage over many of our larger competitors. Why? Because we provide our agents with a broad, accurate and unbiased perspective of the insurance marketplace offering both admitted & non-admitted carriers. We do not believe that all insureds fit into a specific category; so we have become masters at tailoring coverage to fit your clients' specific needs to the extent the markets will allow.

With us, you can grow and compete with the "BIG" guys.

With over 30 years of professional liability experience, we have access to the best markets and offer the most comprehensive coverage at the right price. Our office is highly automated and being paperless makes our processing faster and more efficient. Delivering what you need, when you need it is what we do best.

We proudly represent over 15 admitted markets and more non-admitted markets, in-house authority, on-line access and service, service, service – no one serves the retail community better than E.L.M.

CUSTOMER SERVICE

Our commitment to providing agents and their clients with polished, professional and exacting representation in the global marketplace is unwavering. It is our promise to deliver quotes and policies in a timely manner, reflecting the coverage a client has requested and requires. Furthermore, we will devote our full energy and attention to each agent and their clients' business, one account at a time, to ensure that each receives the attention and assistance it deserves in the underwriting process. Readily available to respond to questions, clarifications or changes to the insured's business as they arise, it is our promise and commitment to return calls and emails promptly.

OUR PRODUCTS

Directors, Officers and Corporate Liability

Over the years, no other specialty product has experienced more change or become more complex than D&O Liability. Our carrier relationships, preferred status and capabilities enable us to provide greater flexibility by offering the most current products and coverage enhancements to protect your clients' assets and limit their liabilities. Our diverse range of products includes but is not limited to:

- Privately-held companies with coverage for private debt or equity offerings, Employment Practices Liability, Fiduciary Liability, Commercial Crime and Kidnap & Ransom
- Publicly traded corporations, including those with impaired financials
- Companies anticipating an initial sale of securities to the public (IPOs)
- Non-profit organizations or associations
- Credit Unions

Employment Practices Liability

Employment Practices claims constitute the highest lawsuit risk facing today's companies – large and small.



We have many different EPL products for various industries. Defense outside the limits, third-party liability coverage, or even defense only policies are available.

Most of our markets offer the insureds free telephone hotlines.

Training programs are available to California companies required to comply with AB 1825.



Package Policies

We currently represent several markets that can provide BOP and General Liability coverage when purchased in conjunction with Professional Liability.

Professional Liability (Errors & Omissions)

Purchasing Errors & Omissions insurance is more than an insurance company's promise to pay a claim in the event of a loss. E&O coverage means security and peace of mind.

At E.L.M., we are here to assist you every step of the way with the information and knowledge to provide your clients with the peace of mind that Errors & Omissions coverage provides. We have strong, solid carrier relationships with the

leading markets for the standard classes of business - **Accountants, Architects & Engineers, Attorneys, Consultants, Allied Medical, Insurance Agents & Brokers and Real Estate Agents.**

We can also assist with Miscellaneous E&O for more than 80 different classes which are listed on our website:



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