

# Pro**GOLD** LIGHTHOUSE

## *Preferred Insurance Partner for Insurance Professionals*

*Lighthouse is an excellent market for Insurance Agents E&O. If you are having trouble placing coverage through your state association when your annual revenue exceeds \$1,000,000 and your expiring E&O premium exceeds \$10,000, we can help.*

## PROGRAM OVERVIEW

Lighthouse writes good agents that scare off standard markets. Our program offers primary or excess coverage with admitted and non-admitted markets. We have access to most major Agents E&O markets, allowing our Agent E&O specialist to make an open market placement.

## WHO QUALIFIES?

*ProGold is available nationwide (except for HI) & designed for:*

- Retail Agencies
- MGAs
- MGUs
- Wholesalers
- Program Managers
- E&S Brokers
- TPAs (including medical)
- Reinsurance Intermediaries
- Claims Adjusters
- Agencies with previous claims history

## COVERAGE AVAILABLE & PROGRAM HIGHLIGHTS

Special Coverage Features include:

- Limits up to \$5,000,000
- Excess limits available up to \$10,000,000
- EPLI can be included as an optional coverage
- Insured persons include: agents, brokers, consultants, teachers, risk managers, loss control engineers, safety inspectors, notaries
- Worldwide coverage if suit is brought in a covered territory
- Limited newly acquired Entity Coverage

Program Highlights include:

- "A" Rated Carriers
- Coverage available in 49 states (not HI)
- Minimum premiums start at \$10,000.
- Complete submissions can be quoted within 7-10 business days

## RISK MANAGEMENT PROGRAM HIGHLIGHTS

- Toll-free hotline for E&O and EPL claim questions
- Competitive pricing for qualified prospects
- Turnkey risk management program for E&O, EPL, and disaster recovery

## RISK MANAGEMENT

Lighthouse also partners with Gold Seal Risk Management to offer a solid risk management tool to provide agents with the best way to operate and then provides the tools to implement the best practices process including such materials as templates, checklist, procedures and finally a comprehensive internal audit and scoring system that agents can use to measure their success.



Lighthouse Underwriters, LLC<sup>TM</sup>  
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