

# MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE

## Agent Product Guide

*for small businesses*



 ABA  
Insurance  
Services

MEMBER OF GREAT AMERICAN  
INSURANCE GROUP

# MISCELLANEOUS PROFESSIONAL LIABILITY INSURANCE

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This Miscellaneous Professional Liability Insurance (MPL) product guide from ABA Insurance Services is a reference for the **MPL product** we offer you and your business customers, featuring specialized coverage, superior claims and customer service, competitive rates, and easy-to-use agency technology.

The MPL product is underwritten by **Great American Insurance Company** and **Great American Assurance Company**, AM Best “A+” (Superior) rated companies on an admitted basis. Great American Insurance Company and Great American Assurance Company are members of Great American Insurance Group, a leading provider of professional and management liability coverages. The MPL product is offered through our proprietary platform, **ProCision**<sup>®</sup>. The product is serviced by **ABA Insurance Services**, a managing general agency with over 35 years of professional and management liability experience and a member of Great American Insurance Group.

## Our MPL product can be a great choice for you and your customers

- **Ease of use**  
Quote and bind online in just minutes.
- **Experience**  
Over 35 years of experience in professional and management liability.
- **Coverage Features**  
Personal injury, innocent insured, and independent contractor coverage included; automatic 60-day Extended Reporting Period with an option to extend the reporting period up to five years; diminishing deductible for claims-free insureds; no Hammer Clause.
- **Claims**  
Great American’s MPL claims staff provides superior claims handling and is widely recognized as a leader in the industry.

## Easy-to-Use Technology

Use *ProCision* to easily quote and bind MPL Insurance for all your commercial customers. Features of quoting in *ProCision* include:

- 24/7 access to online quoting platform.
- Quote online in minutes—No submitting an application and waiting for a quote.
- Bind coverage online. Quotes are open for up to 60 days.

**If you have any questions about our MPL program, please contact us at**

**[smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222**

Monday – Friday  
8:30 am to 5:00 pm Eastern

***Thank you for choosing to sell  
MPL Insurance from ABA Insurance Services.***

# MPL LIABILITY INSURANCE PRODUCT GUIDE

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# PRODUCT CONTACT INFORMATION

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## Accessing *ProCision*

Through Progressive's ForAgentsOnly.com (FAO)

- Go to "New Business" > Click on "New Quote" > Select "State" > Select "EPLI, NPDO, Cyber and More"

### Direct Access for Non-Progressive Agents

- Log in to *ProCision* directly: <https://procision.abais.com/Account/Login>

### In the *ProCision* quoting platform, you can:

- Get a quote by selecting "MPL" in the "I want to quote" dropdown
- View quotes and bound policies
- Access the Product Guide
- Access marketing materials

## Customer Service or Sales

**Email:** [smallbusiness@abais.com](mailto:smallbusiness@abais.com)

**Phone:** 800-274-5222

Monday - Friday, 8:30 a.m. – 5:00 p.m. Eastern

- Manage policy activity
- Payment information
- Agency production

## Small Business Fax

800-456-6590

## Correspondence Address

**ABA Insurance Services**  
3401 Tuttle Road, Suite 300  
Shaker Heights, Ohio 44122

## Technical Support

**Email:** [smallbusiness@abais.com](mailto:smallbusiness@abais.com)

**Phone:** 800-274-5222

# COMMISSION

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12.5% for new and renewal business

# FREQUENTLY ASKED QUESTIONS

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## What is MPL Insurance?

MPL provides protection for your client and their company from financial loss as a result of an error or omission in the rendering of professional services to a client for a fee.

## Who is Great American Insurance Company (GAIC)?

Great American Insurance Company is an international insurer and leading provider of specialty property and casualty and liability insurance products including Directors & Officers Liability (D&O), EPLI, MPL, Cyber Risk Insurance, and more. Great American Insurance Company has received an “A” (Excellent) or higher rating from the AM Best Company for more than 115 years.

## Who is ABA Insurance Services?

As a licensed managing general agency (MGA) and E&S broker in all 50 states, ABA Insurance Services is the program administrator of professional and management liability lines available through our proprietary platform, *ProCision*. The company was formed in 2010 after operating as a business unit of Progressive for nearly 25 years. In 2018, ABA Insurance Services became a member of Great American Insurance Group.

## What is *ProCision*?

*ProCision* is ABA Insurance Services’ state of the art and proprietary quoting platform. ABA Insurance Services was one of the first organizations to begin quoting and binding professional and management liability policies online. Since 2006, we have fine-tuned prior platforms and incorporated best practices to develop our innovative *ProCision* platform.

## Why quote MPL with ABA Insurance Services?

Using our *ProCision* quoting platform, you can generate a bindable MPL quote for your qualifying business customers in minutes by answering few application questions.

## What do I need contractually to write insurance from ABA Insurance Services?

After binding your first policy, you will be provided with Producer Agreement from ABA Insurance Services, which will need to be signed and returned along with a copy of your Agents’ Errors & Omissions declarations page.

## Can I use *ProCision* to quote and service policies?

You can use *ProCision* to quickly and easily quote and bind a policy; however, you will need to contact ABA Insurance Services at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 for policy service.

## How are MPL claims handled?

As the policy is a duty-to-defend form, Great American MPL in-house claims staff provide your insured with superior claims handling tailored to small business needs. Notice of claims or inquiries about a MPL event should be submitted directly to Great American by:

- Email: [pldclaims@gaig.com](mailto:pldclaims@gaig.com) or
- Mail: Great American Insurance Group, Professional Liability Division Claims Department, PO Box 1178, Cincinnati, Ohio 45201

## How do I quote MPL through FAO?

Log in to FAO. Go to *New Business > New Quote > State > EPLI, NPDO, Cyber and More*.

To access an existing quote, go to *New Business > Existing Quote* and follow the *EPLI, NPDO, Cyber and More* link at the bottom of the page.

Both will send you directly to ABA Insurance Services’ *ProCision* home page, where you can access existing quotes, policies, or start a new quote.

*If you are quoting MPL for the first time, you may be required to set your preferences to include the product. Your ForAgentsOnly.com administrator 4-digit PIN will be required.*

## What if I do not see EPLI, NPDO, Cyber and More in the FAO navigation menus?

Please contact us at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222.

# QUOTING MPL

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## Underwriting Overview

We use the following as part of the criteria for determining MPL rates. **These rating factors are necessary to receive a quote:**

- **Description of operations**  
We take into consideration the type of business or operation of the organization.
- **Total revenue**  
An important factor we use to determine rate is the total revenue of the business. The basis for exposure is the amount of dollars that are flowing through a company.
- **Company experience**  
Almost equally important to revenue is the organization's experience. The length of time the company has been in business correlates to the potential for errors or omission. This will also be used in determining the rate.
- **Review of contracts**  
A company that engages in contractual arrangements and establishes a process for ensuring contractual language is without ambiguities may have less of a professional liability exposure.
- **Past history**  
Past MPL litigation, MPL incidents, or threats of litigation from customers, employees, vendors, or malicious outside parties within the last 5 years is used to determine rates.

Miscellaneous Professional Liability is not available in Alaska, California, Louisiana, or New York.

## Application Process

After completing the quoting process online, you can easily generate a completed but unsigned application. You'll need to have the application signed and dated by the insured in order to bind.

## Quoting without FAO

If you are not a Progressive appointed agent and do not have access to FAO, please contact ABA Insurance Services at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 for assistance.

# COVERAGES

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MPL insurance, also known as errors and omissions (E&O) insurance, is a form of liability insurance that covers businesses and individuals who offer professional services. This type of insurance provides protection against claims made by clients or customers who have suffered financial losses as a result of errors or omissions in the services provided by the insured.

Our MPL insurance covers a wide range of professions, including but not limited to: Consultants, Beauticians, Notary Public Services, and Tax Preparers/Bookkeepers (non-CPA). Essentially, any professional who provides advice, designs, or performs services for clients may benefit from MPL insurance.

The policy typically covers damages and defense costs arising from claims for errors or omissions committed by the insured or their employees. These claims may include breach of contract, professional negligence, misrepresentation, and breach of duty. Additionally, MPL insurance can cover damages resulting from unintentional acts or omissions, as well as claims that arise from the performance of professional services outside the scope of the insured's contract.

The MPL policy is a "duty to defend" policy, which means that Great American has an obligation to provide a defense for a reported claim. Great American's in-house claims staff is a recognized leader in the industry and provides superior claims handling.

## Important Exclusions Include

- Claims made prior to the inception of the policy.
- Claims for bodily injury and physical damage.
- Claims arising from any type of employment matter.

## Aggregate Limit Options Available

\$ 2,000,000  
\$ 1,000,000  
\$ 500,000  
\$ 300,000  
\$ 250,000

## Per Claim Retention Options Available

*Minimum retention will apply under certain underwriting scenarios*

\$ 10,000  
\$ 5,000  
\$ 2,500  
\$ 1,000  
\$ 500  
\$ 0

## COVERAGE FEATURES AND OPTIONS

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- Coverage includes personal injury, innocent insured, and independent contractors
- Automatic 60-day Extended Reporting Period
- Optional extended reporting period for up to five years
- Additional claim resolution incentive
- Diminishing deductible for claims-free insureds
- Worldwide coverage included in the base policy\*
- No Hammer Clause
- Spousal coverage
- Disciplinary proceedings coverage up to \$25,000 per policy period
- Subpoena expenses coverage up to \$25,000 per policy period
- Loss of earnings reimbursement coverage up to \$25,000 per policy period
- Security Incident Reimbursement of up to \$25,000 for cyber/security incidents included in the policy
- Claims made policy
- Initial Claim Expense Limit Option - Protects against the erosion of the policy limits by legal fees

\*Worldwide coverage included unless prohibited under US law (on the OFAC list of sanctioned countries).



# BUSINESS TYPE GUIDE

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A key piece of information used in the rating of risks is the type of business. Be sure to choose the most appropriate business type in order to accurately rate your customer. ***Please refer to the Unacceptable Risks section of this Product Guide for exceptions.*** The list of business categories and sub types in *ProCision* is intuitive and easy to use; however, ***please contact us at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 for help categorizing unusual business types.***

Depending on the specific operations, some business classes will be referred to an underwriter for additional review before a quote will be issued.

## Sample Classes of Business *(not all inclusive)*

- Accreditation
- Advertising Agencies
- Alternative Dispute Resolution
- Answering Services
- Arbitrators & Mediators
- Associations
- Auctioneers (Non-Real Estate)
- Authors
- Beauticians
- Billing Services (Non-Medical)
- Bookkeeper/Record Keeping
- Business Office Services
- Call Center/Telemarketing Services
- Claims Adjusters
- Concierge Service
- Consultant
- Consultant – Computer/IT
- Consultant – Management/HR
- Court Reporters
- Credit Counseling Services
- Dance Instruction
- Document Preparation Service
- Editors
- Education Tutoring/Exam Prep
- Executive Coach
- Executive Search Firm
- Expert Witness
- Graphic Artist/Design
- Interim Management
- Interior Decorators
- Interior Designers
- Interpreters & Translators
- Libraries/Archive Services
- Market Research Firms
- Marketing Services
- Medical Billing Services
- Notary Public Services
- Photographers
- Printers
- Process Servers
- Public Relations
- Staffing Service/Temp Help

## UNACCEPTABLE RISKS

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The following are unacceptable risks and may not be bound.

### Business Categories

- Accountants
- Administrators
- Alarm Monitor – AM
- Alcohol/Drug Rehab. Clinics
- Appraisers
- Architects and Engineers
- Cemetery
- Collection Agency
- Computer
- Conferences / Trade Shows
- Construction Managers
- Credit Bureau
- Customs Brokers/Freight Forwarders
- Entertainment
- Event Planner
- Excavation Notification
- Family Trusts
- Farm Managers
- Foreclosure Agents
- Freight Brokers
- Funeral
- Home Inspectors
- Insurance Agents/Brokers
- Insurance Services
- Janitorial Services
- Lawyers
- Legal
- Loan Servicing
- Modeling/Talent Agency
- Mortgage Bankers
- Mortgage Brokers
- Musicians & Performing Artists
- Pet-Related Services
- Premium Finance
- Real Estate Professionals
- Relocation
- Social Services
- Standards/Specifications
- Stock Transfer Agents
- Surveyor
- Tax Collector
- Tax Preparation (CPAs)
- Tax Preparer/Bookkeeper
- Technology/Cyber
- Testing Labs
- Title and Escrow Agents
- Travel Agents
- Trustees
- Yacht/Boat Broker

### Company Size

Risks with greater than \$1 million in revenue cannot be quoted through *ProCision*. However, we can consider submissions with greater than \$1 million in revenue through referral. You will need to send a completed application to ABA Insurance Services at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or call 800-274-5222.

## BILLING AND PAYMENT INFORMATION

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ABA Insurance Services will bill your customers directly or bill your agency. At the time of purchasing coverage, the agent is prompted to select a billing option. Invoices are sent within 2 business days of binding, with a copy provided to the agent if direct billing is chosen. Customers have 20 business days to pay in full. If payment is not received by that date, we will send a cancellation notice and notify you.

### Payment Methods

- **Online**

A link to our online payment system will be emailed along with the invoice. The online payment system can also be accessed through *ProCision*.

- **Check or Money Order**

We accept checks and money orders. Please make sure to include the policy number with any correspondence. Customers can submit their payment to:

**ABA Insurance Services**  
3401 Tuttle Road, Suite 300  
Shaker Heights, Ohio 44122

Payments made to other addresses may result in a delay in processing.

- **Outside Premium Finance Company**

We can accept outside premium financing provided we receive a signed copy of the finance agreement, including the power of attorney, and the premium finance company draft for the entire policy premium. When financing, please include ABA Insurance Services as the general agent on the finance agreement. The agent is responsible for any earned premium if the finance company stops payment on the draft because of improper handling by the agent or non-sufficient funds.

Commission payment will be remitted on a monthly basis and payment will be made only for paid-in-full policies.

Extended billing options and payment plans are not available for MPL Insurance policies.

# TRANSACTION GUIDELINES

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## General Binding Guidelines

Below are guidelines for any type of transaction, whether new business, endorsement, or cancellation. No agent may bind risks, limits, or coverages outside the guidelines stated in this guide or in *ProCision*.

- Appropriate signatures must be obtained when binding coverage.
- Competitor applications may be accepted for rating purposes only. A Great American application must be completed for each new account.
- You may not backdate coverage.
- You may not permit a broker, subproducer, or solicitor to bind Great American on any risk.
- You may not bind coverage except through *ProCision* or by obtaining a binder letter from us. Some risks you submit in *ProCision* will be referred for underwriting approval prior to providing a quote. *ProCision* will indicate when underwriting approval is needed.
- Include your 5-digit agency code on all faxed, emailed, or mailed correspondence.

## Mid-Term Change Requests

Requests for endorsement changes or modifications can be made as follows:

- Email to [smallbusiness@abais.com](mailto:smallbusiness@abais.com)

Please make sure to include the name of the insured and policy number in all correspondence.

*Please contact ABA Insurance Services for all matters relating to Great American MPL Insurance. Please use these numbers for your MPL Insurance endorsement and other requests to avoid a possible delay in service.*

## Cancellation Requests

To request cancellation, please contact us at [smallbusiness@abais.com](mailto:smallbusiness@abais.com) or 800-274-5222 after obtaining the signed request from the insured.

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<b>Customer's Request</b>	The policy's cancel effective date may not be earlier than the date of the phone call or the date of the postmark of the request.	Short Rate Calculation (unless otherwise indicated by the policy or prohibited by state law)
<b>Company's Request</b>	We will provide the required notice of cancellation.	Calculate pro rata
<b>Nonpayment of Premium</b>	Nonpayment cancel requests from outside premium finance companies will be honored if we have received a copy of the outside premium finance agreement, including power of attorney.	Calculate pro rata

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We will provide cancel notices to the first named insured on the policy. Upon request, we will also provide cancel notices to outside premium finance companies. We do not send notices to parties other than as described above.

## Acquired Business

If you acquire a Great American Insurance Company policy, either through an agent of record change or through the transfer or purchase of another agency's book of business, you must immediately obtain, from the prior agent or agency, all original signed applications and all other records relating to that policy. Such records must be maintained in accordance with the terms of your ABA Insurance Services Producer's Agreement and all applicable laws. If attempts to obtain records from the prior agency prove unsuccessful, then you must obtain signed forms directly from the policy holder.

BORs/AORs are accepted on a case-by-case basis. Send your BOR/AOR to [smallbusiness@abais.com](mailto:smallbusiness@abais.com) for review. Progressive appointed agents should include their agency code in the email.

# CLAIMS SERVICES

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## Claims

Consistent with our mission to provide excellent claims service, Great American has its own experienced claims staff that is widely recognized as a leader in the industry. Great American's team of dedicated professionals has become well known for its prompt and responsive handling of important and sensitive claim issues. Notice of claims or inquiries about an MPL event should be submitted directly to Great American by:

- Email: [pldclaims@gaig.com](mailto:pldclaims@gaig.com) or
- Mail: Great American Insurance Group  
Professional Liability Division Claims Department  
PO Box 1178  
Cincinnati, Ohio 45201

Coverage not available in all states. Online portal may not be available at all times. Coverage description is summarized. All coverage descriptions and data are provided for informational and educational purposes only and are not a representation as to coverage. For details on the coverage provided by your specific contract of insurance, please refer to your policy. Policies are underwritten by Great American Insurance Company and Great American Assurance Company, authorized insurers in all 50 states and DC, 301 E. Fourth St., Cincinnati, OH 45202. ABA Insurance Services Inc. is an OH domiciled agency with its principal place of business at 3401 Tuttle Rd., Suite 300, Shaker Heights, OH 44122. © 2024 ABA Insurance Services Inc., dba Cabins Insurance Services in CA (CA license # 0G63200), ABA Insurance Services of Kentucky Inc. in KY, and ABA Insurance Agency Inc. in MI. 0119-ABA (06/24)