

# Pro ERM<sup>SM</sup> for Small Business

Introduced in 2019, Chubb’s Professional Enterprise Risk Management (Pro ERM<sup>SM</sup>) solution provides the insurance protection your small business owners need in today’s business climate. Now, obtaining this coverage for your client is more convenient than ever as it is now available on Chubb Marketplace.

You can count on Chubb’s Professional Liability team for many reasons, including:

- 20+ years’ experience offering insurance in the E&O market
- Expertise in crafting a custom solution based on industry class
- Dedicated E&O claims adjusters - Chubb rated #1 in Professional Liability Claims Service by risk managers, insurance buyers and brokers in the 2020 Advisen Survey on Claims Satisfaction\*
- Specialized coverage form including optional Cyber coverage

Below are examples of service providers that recently purchased Pro ERM from Chubb. To learn more visit [www.chubb.com/us/professionalliability](http://www.chubb.com/us/professionalliability).

Class of Business	Risk Size	Approximate Professional Liability Premium
Call Center Services	\$2.4M in revenues	\$4,000
Staffing Firm and Temporary Staffing	\$40,000 in revenues	\$1,000
Leadership and Business Training Consultant	\$3.5M in revenues	\$4,000
Graphic Design Firm	\$80,000 in revenues	\$700
Tax Consulting Firm	\$500,000 in revenues	\$3,000
Marketing Consultant	\$35,000 in revenues	\$800
Personal Property Appraiser (non-Real Estate)	\$60,000 in revenues	\$1,000
Management Consultant and Executive Recruiter	\$2.1M in revenues	\$4,000
Fundraising Consultant	\$160,000 in revenues	\$2,000

\*<https://www.advisenltd.com/media/reports/claims-satisfaction-survey-report/>



## The Pro ERM Checklist

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Below are some general terms and conditions to consider:

- **Reporting Provision:** The reporting provision for claims is “as soon as practicable” after knowledge of a control group member.
- **Technology Services:** Broadened definition of Professional Services expressly includes Professional Technology Services.
- **Defense Cost Allocation:** 100% defense cost allocation available for covered claims worldwide.
- **Defense and Settlement:** This section of the policy provides for an 80/20 clause in the Insured’s favor.

## Contact Us

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For more information on Chubb Professional Liability insurance solutions, contact your local Chubb Small Business territory sales leader or visit [www.chubb.com/us/professionalliability](http://www.chubb.com/us/professionalliability).

## Examples of Targeted Pro ERM Classes of Business

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- Appraisers (personal property)
- Arbitrators/Mediators
- Auctioneers
- Background and Pre-employment Screening Firms
- Call Centers
- Career/Vocational Consultants
- Claims Adjusters
- Court Reporters
- Customs Brokers
- Document Managers
- Event Planners
- Executive Recruiters
- Forensic Investigators
- Fundraisers
- Grant Coordinator/Grant Writer
- Graphic Design Firms
- Human Resources Consultants
- Interior and Lighting Design Firms
- Interpreters & Translators
- Inventory & Fulfillment Firms
- Leadership & Business Training Consultants
- Lobbyists
- Management Consultants
- Marine Surveyors
- Market Research Firms
- Marketing Consultants
- Media Buyers
- Messenger/Courier Services
- Notaries
- Payroll Processors
- Polygraph Operators
- Printers
- Private Investigators
- Process Servers
- Professional Associations
- Professional Training & Continuing Education Firms
- Public Relations Firms
- Regulatory Consultants
- Relocation Firms
- Research & Development Consultants
- Reservation & Concierge Service Firms
- Staffing Firms
- Standard Setting & Credentialing
- Supply Chain/Logistics Consultants
- Tax Consulting/Prep/Bookkeeping
- Telemarketers
- Testing Labs (Non-Structural)
- Transcription Services
- Travel Agents
- Trustees

Chubb. Insured.<sup>SM</sup>