

## What to do in the Event of a Claim or Potential Claim

As soon as you are aware of an E&O claim or circumstances that may lead to a claim, you should report the claim to Lancer Claims Services:

- Mail: Lancer Claims Services  
PO Box 7048  
Orange, CA 92868-7048
- Phone: 800-821-0540 (option 1)
- Email: [firstreports@lancerclaims.com](mailto:firstreports@lancerclaims.com)
- Online: [www.lancerclaims.com/reportclaim](http://www.lancerclaims.com/reportclaim)

When the claim involves a Farmers company, you should also report the claim to your Branch Claims Office ("BCO").

## If a Suit is Brought Against You

Immediately notify Lancer Claims Services by telephone of the circumstances and forward copies of any written demand, notice, summons or other process the agent received to Lancer Claims Services at the above address by priority mail or fax.

Do not make any statement about the claim to anyone, assume any obligation, make any payment, or agree to arbitration without the consent of Lancer Claims Services.

## What Will Happen Next?

- Your claim will be assigned to an adjuster who will contact you within twenty-four hours to begin the E&O claim investigation process.
- Coverage will be reviewed by the adjuster and the coverage coordinator. The adjuster will discuss the coverage available and will advise the agent of any coverage issues or potentially non-covered damages. The process will include a review of the following:
  - E&O Program Enrollment
  - Insuring Agreement
  - Coverage Level & Limits
  - Definitions
  - Exclusions
  - Deductible
  - Retroactive Date
  - Conditions
  - Extended Reporting Period, if applicable
- Liability will be evaluated. The Lancer adjuster will need to gather facts, which can be the most time consuming aspect of the process. The adjuster will work with you to recreate events that took place, often months or years earlier. All parties involved will be interviewed. This includes, but is not limited to:
  - Agent
  - Agency Producer(s)
  - Agency Staff Member(s)
  - Underlying Policyholder(s)
  - Witness(es)

## What Will Happen Next? (cont'd)

During the liability evaluation process, the claims adjuster will request documents that will help recreate the situation at or around the time of the alleged error. Below, please find a list of the key documents that will be required in order to assess liability:

- Agent's File
- Damage Documentation
- Underlying Policy
- Underwriting/Claim Files
- Additional Miscellaneous Documents

After gathering the necessary facts and supporting documentation, the adjuster will analyze and evaluate the agent's liability. The adjuster will review the relationship between the Agent and the customer in order to determine whether or not the agent owed a duty to procure or recommend coverage and whether or not a breach of that duty is the proximate cause of the customer's damages.

- Damages will be reviewed thoroughly by the adjuster and discussed with the agent prior to resolution of the E&O claim.

## What Do I Do if I Have Questions About the Claims Handling Process?

- At any time during the E&O claim process, you can contact a member of the Lancer management team or CalSurance with concerns or additional questions that have not been addressed to your satisfaction by your adjuster:

Robert Steedman – Vice President  
Lancer Claims Services  
800-821-0540 x 347

Tom Hext - President  
Lancer Claims Services  
800-821-0540 x 382

Joshua Wels – Account Executive  
CalSurance Associates  
800-762-7800 x 597

- If you disagree with decisions made regarding your E&O claim, you can also write to your adjuster, outlining why you dispute the E&O carrier's position. The adjuster and/or a member of the management team will respond to your concerns.
- Please note that Lancer Claims Services strives for 100% satisfaction in the claim handling process. To assist with our continuous improvement efforts, you will be asked to complete two brief surveys about your experience with Lancer Claims Services. We review all comments included in the survey responses and greatly appreciate the feedback we receive from agents. To date, over 90% of agents have provided positive feedback with respect to their claims experience. Several agent testimonials that have been received from surveyed agents are listed below:

*"While this was the first time I had filed an E&O claim in my 10 year career, the adjuster took the time to explain to me what to expect and was very professional."*

*"What I like the best about the E&O claims process was the straight forward approach the claims adjuster used in dealing with the claim."*

*"Communication was great; I felt like I knew at all times what was happening in regards to this claim."*

*"My claims rep was very precise and professional. He put me at ease and answered all of my questions with great detail. I feel very comfortable knowing I am backed by Lancer."*

Lancer Claims Services  
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