

The Transition from AON to CalSurance

What NAIFA Members Need To Know

1) Why did NAIFA decide to change E&O brokers from AON to CalSurance?

NAIFA opted for this change because it aims to bring improved policy coverage, added services, a fresh underwriting perspective and expanded program marketing to reach our members.

2) Who is CalSurance?

CalSurance Associates, a division of Brown & Brown of California, Inc. ("CalSurance"), is the broker NAIFA selected to administer and place the coverage with our new underwriter (Aspen) on behalf of NAIFA members.

3) When will the new CalSurance program take effect?

NAIFA's program with AON is in effect until 12/31/2010. Starting 1/1/2011, the new and only NAIFA-endorsed professional liability program with CalSurance takes effect and renewals and new coverage for 1/1/2011 or later can be bound with CalSurance effective 11/1/2010.

4) If I have already renewed with AON, will this provider change affect me and my policy this year?

Your policy will not be affected by this change. Once it gets close to your next renewal date, you will receive renewal information from CalSurance, as well as Aon. Your renewal with AON will not be automatic. We hope you elect to change to the new NAIFA E&O program.

5) Do I need to be a member of NAIFA to obtain the exclusive NAIFA E&O coverage developed by CalSurance/Aspen?

Yes, current NAIFA membership is required to take advantage of this important member benefit. We are confident of future enhanced policy provisions, improved administration, more energetic and creative marketing and a fresh perspective on underwriting by our new broker CalSurance. Also, there is a committee of your NAIFA-member peers, the NAIFA PLP Committee, whose sole function is to monitor and manage the program to make sure that NAIFA member policyholders receive the best possible coverage and service.

6) If I currently do not have E&O coverage, what is the best way for me to apply with CalSurance?

There are three ways to apply. We recommend you obtain an online quote from www.naifaeo.com. This website option is coming soon and will be operational November 1, 2010 for coverage beginning on January 1, 2011. We are certain you will find the rates competitive. To apply for coverage, you may fill out the Standard Application also located on the website, www.naifaeo.com. You may also contact a CalSurance representative at 888-833-2304.

7) What is the process to follow if I want to switch my current policy to one with CalSurance?

There are three ways to renew. Starting November 1, 2010, NAIFA Members may renew online at www.naifaeo.com. You may also renew via the mail by returning either your Short Form Application or Standard Application – both downloadable from the website at www.naifaeo.com. You may also contact a CalSurance representative at 888-833-2304.