



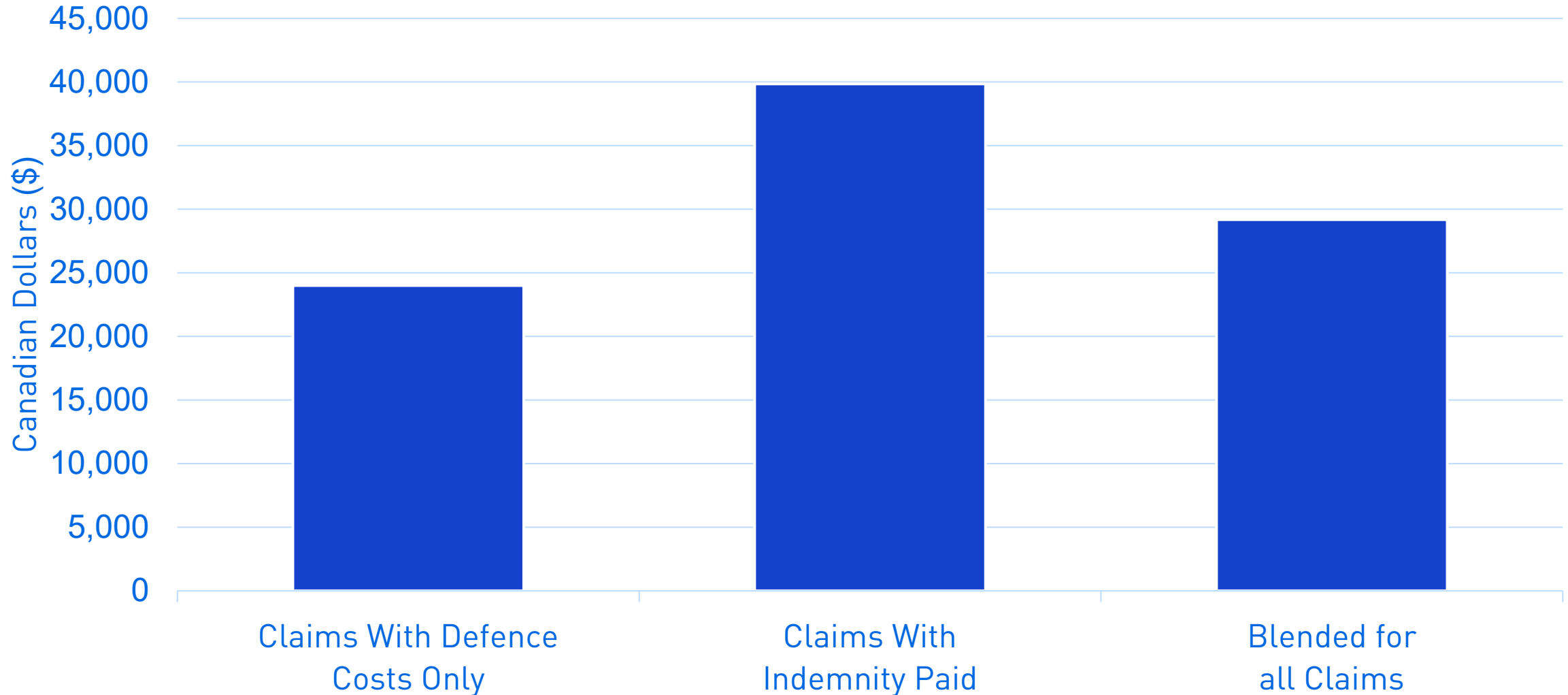
Errors & Omissions (E&O)  
for Financial Professionals

# Risk analysis charts



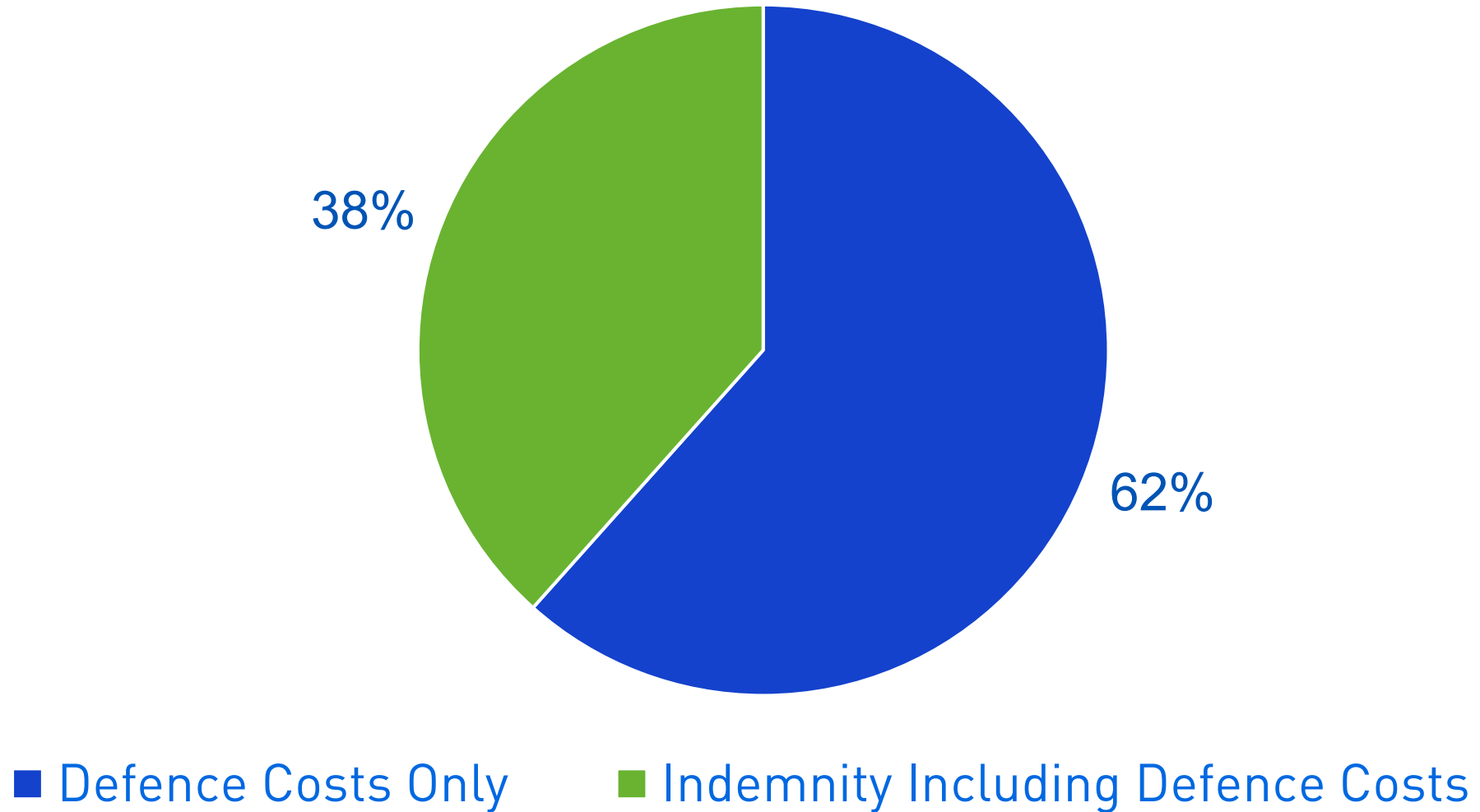
# AVERAGE DEFENCE COST PER CLAIM

## Errors & Omissions for Financial Professionals



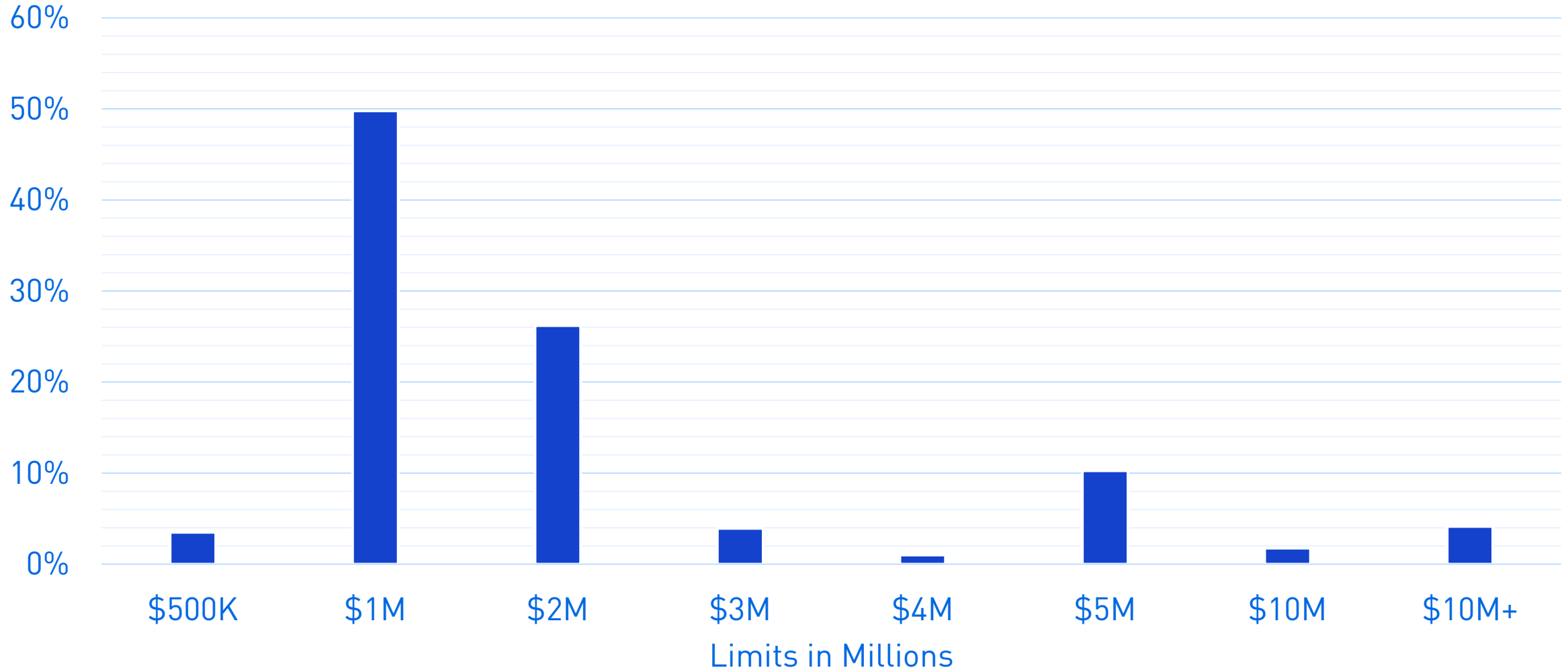
# INDEMNITY VS. DEFENCE COSTS

## Errors & Omissions for Financial Professionals



# LIMIT PROFILE

## Errors & Omissions for Financial Professionals



## **CLAIM EXAMPLE : MORTGAGE BROKER**

**A mortgage broker invested in a number of mortgages on behalf of his client, the lender. The mortgages went into default and the lender lost its investment when the properties were sold. The lender sued the mortgage broker for failure to assess the borrower's ability to repay the mortgage loans and for failing to properly assess the value of the properties being mortgaged.**

## **FAST FACT**

**Each year, we open around 100 new E&O claims against financial professionals and settle an average of \$4 million in losses.**

These claims examples and data charts are for illustrative purposes only. Please remember that only the insurance policy can give actual terms, coverage, amounts, conditions, and exclusions.