Resource Library – **Commercial Coverage Education**

COMMERCIAL COVERAGE EDUCATION

"BENEFITS OF" SERIES

There are a variety of insurance coverage options available, and businesses may find it difficult to determine what policy is the best fit for their needs. The "Benefits of" series provides an overview of common insurance policies, highlighting the ways they can help different organizations manage specific risks and protect their bottom line.
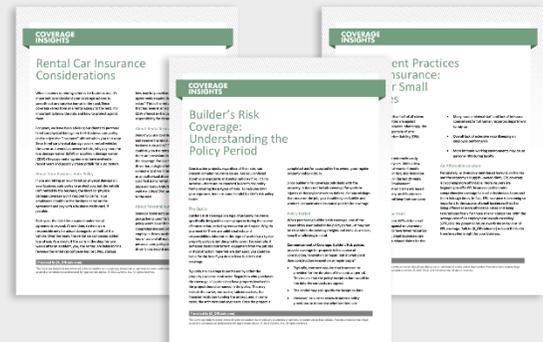
SAMPLE RESOURCES

- **Benefits of Product Liability Insurance:** This resource highlights the benefits of product liability insurance and all the ways it can benefit employers.

- **Benefits of Business Interruption Insurance:** This document highlights the benefits of business interruption insurance and how it responds in the face of costly disruptions.

- **Benefits of Employment Practices Liability Insurance:** This document highlights coverage that can protect employers against employment practices liability concerns.

COVERAGE INSIGHTS

No two insurance solutions are the same, and every type of coverage has its own unique benefits, considerations and use cases. The Coverage Insights series provides an in-depth look at insurance topics and specific policies—both common and specialized—giving organizations a better sense of the policies available to them and how those policies work.

SAMPLE RESOURCES

- **Coverage Insights - Cyber Liability Insurance:** This Coverage Insights highlights potential cyber exposures and available coverage options.

- **Coverage Insights - Seven Insurance Policies for Small Businesses:** This Coverage Insights article gives a brief overview of seven different types of insurance policies that could be useful for a small business.

- **Coverage Insights - Errors and Omissions Insurance:** This document highlights the basics and benefits of errors and omissions insurance.

COVERAGE IN ACTION

Understanding all the ways various kinds of insurance solutions can benefit a policyholder can be difficult. This is especially true when you consider that different forms of insurance help organizations in different ways, depending on the industry they operate in and types of risks associated with the business. The Coverage in Action series highlights real-world applications of specific policies, giving businesses a sense of how certain forms of coverage work in practice.

SAMPLE RESOURCES

- **Coverage in Action: Cyber Liability:** This document highlights the importance of having a cyber liability policy. Specifically, it provides two cases where cyber liability coverage helped an organization recover from a covered loss.

- **Coverage in Action: Trade Credit Insurance:** This document provides several examples of how trade credit insurance can prove invaluable for a variety of organizations.

- **Coverage in Action: Contingent Business Interruption (CBI) Insurance:** This document provides an overview of CBI policies and the real-world scenarios where it can protect organizations from major financial damage.
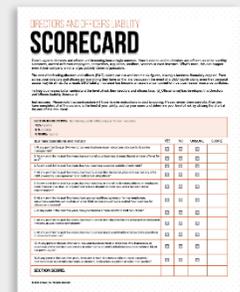
INSURANCE SCORECARDS

Every business has risk management concerns to consider. However, it's not always easy for organizations to assess their level of exposure and identify gaps in their loss control efforts. Furthermore, businesses may have specific threats to keep in mind depending on the industry they operate in.

Employers can use our scorecards to better understand their level of risk for a variety of common threats, including cyber risk, crime and fraud exposure, and directors and officers liability.

SAMPLE RESOURCES

- **Cyber Risk Exposure Scorecard:** This helpful scorecard can help businesses determine how exposed their business is to cyber threats.

- **Directors and Officers Liability Scorecard:** This scorecard can be used to better understand the level of risk a business's directors and officers face.
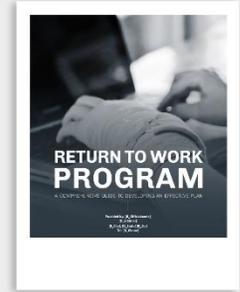
WORKERS' COMPENSATION RESOURCES

To help manage workers' compensation programs, businesses need to understand cost-management strategies, establish a return to work program and address their compliance requirements. The resources below can help organizations accomplish these goals and manage workers' compensation-related risks.

SAMPLE RESOURCES

- **Return to Work Program:** This guide can help businesses construct an effective return to work program and create meaningful work assignments for workers injured both on and off the job.
- **Work Comp Insights Series:** This series includes dozens of articles that can help companies learn about important workers' compensation topics, including risk management strategies and specific legislation.

INSURANCE 101 VIDEOS

There's a lot of information on insurance out there, but finding a quick and easy-to-understand summary of common commercial polices can be a challenge. These videos provide an overview of different forms of commercial insurance, highlighting the benefits of specific policies and reasons why businesses should secure coverage of their own.

SAMPLE RESOURCES

- **Insurance 101: Commercial Auto Insurance – Video:** This video provides an overview of commercial auto insurance.
- **Insurance 101: Workers' Compensation Insurance – Video:** This video can educate companies on workers' compensation insurance, motivating them to secure a policy that's best suited for their organization.
- **Insurance 101: Product Liability Insurance – Video:** This video provides an overview of product liability insurance and its benefits.

FLYERS/BROCHURES

These flyers and brochures can be used to provide businesses with an overview of key insurance topics. These resources are especially useful when it comes to educating insurance buyers on certain risks, forms of coverage and policy specifics.

SAMPLE RESOURCES

- **Brochure - Workers' Compensation Insurance:** This tri-fold brochure provides workers' compensation insurance basics.

- **Brochure - Employment Practices Liability Insurance:** This tri-fold brochure highlights employment practices liability (EPL) insurance.