

SHOULDN'T YOUR WHOLESALER RELATIONSHIP BE MORE ABOUT REWARD THAN RISK?

Here's a list of questions for you to consider about your wholesaler. If the answer to most of them isn't "yes" you're putting your firm's capital and reputation at risk.

IS YOUR WHOLESALER:

1. A top volume producer with its markets that passes along its buying clout?
2. A firm with a proven track record that has been in business for at least 15 years?
3. Willing and cooperative about disclosing information about its financial condition?
4. Properly capitalized for authorized return of commissions/premiums?

CAN YOUR WHOLESALER:

5. Provide access to a wide range of markets for most classes or lines of business?
6. Personally present your client's risk to markets outside of your city or region of the country?
7. Provide expertise in self-insured retention programs, captives and risk purchasing groups?
8. Demonstrate that fiduciary funds are secure?
9. Assist you in your marketing and advertising endeavors?

DOES YOUR WHOLESALER:

10. Have expertise in all lines and classes of business within its own organization?
11. Have underwriting experience with a broad range of coverages?
12. Have in-house binding authorities?
13. Provide proper and timely documentation and follow-up?
14. Commit to properly filing non-admitted paper affidavits?

15. Carry sufficient E&O coverage to defend against claims?

16. Assist in defending against E&O charges?

17. Assist in resolving past accounting discrepancies?

18. Have the ability to conduct continuing education classes on various insurance products?

Your wholesaler should be pleased to answer these questions. If you get resistance or responses that aren't what you're hoping for, call the Swett & Crawford Group office nearest you.

The experts at Swett & Crawford's Professional Services Group are ready to be valuable members of your team. We apply the vast intellectual capital of our organization, 97 years of professional services knowledge and experience, and unsurpassed market relationships to identify the best terms, conditions and pricing for your unique risk.

With the responsibility you have to your client for the wholesaler you've chosen, your firm and your client will reap the benefits if you make the right decision.

To locate a Swett & Crawford broker in your area, please visit www.swett.com and click the office nearest to you on the Location Map.

Visit our website today at www.swett.com

Winner **every year since 2005** of the Business Insurance Readers' Choice Award for Best Insurance Wholesaler.

The blended strength of Swett & Crawford and Cooper Gay, with a combined \$3.5 billion in premiums, delivers the world's largest global wholesale brokerage and reinsurance organization with more than 1500 insurance professionals in 60 offices on four continents.