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## SPECIAL FEATURE

### Visit E&O Happens to Review Common Causes of Agency E&O Claims

Knowing the common insurance agency E&O claims, understanding the root causes of E&O losses and implementing change can go a long way to eliminate E&O exposure in your agency. Being informed can point your agency in the right direction of knowing how to proactively avoid issues for your agency.

In general, E&O losses occur because of inadequate training and education, poor risk identification and analysis, lack of uniform practices and procedures, inappropriate organizational structure, lack of compliance with office practices and procedures, time constraints and/or chronic backlog.

As a Big "I" member you can get information on these topics through the Big "I" Professional Liability risk management web site at [www.iiaba.net/EOHappens](http://www.iiaba.net/EOHappens).

Log in with the same credentials you use to access Big "I" Markets, and click on the "Claims Happen" tab to access these materials and more.

Learn more about the Big "I" Professional Liability Program at [www.iiaba.net/EO](http://www.iiaba.net/EO).

