Agency Risk Management Essentials: Is your website doing more harm than good?

Your agency’s website is your “business card” to the world. Well managed, it can be the cornerstone of your operational and marketing strategy. If not, it can and will be used to strengthen a claimant’s E&O case against you.

The Swiss Re Corporate Solutions claims team has seen an increasingly emerging issue stemming from this evolving part of your business. Seemingly harmless content on your website, emphasizing competitive advantages or certain expertise, can very quickly and unintentionally increase the agency’s standard of care resulting in a higher duty than normally required. That can be detrimental to your defense in a claim situation. To help mitigate the risk of an increased standard of care, we consulted risk management professionals with expertise in this area. Their suggestions are shown below. We hope you find these useful in creating and reviewing your agency website’s content.

1. **Do clearly specify in which states the agency is licensed.**
2. **Do** clearly specify the lines of coverage the agency writes (or does not write). For example: not all P&C agencies handle benefits lines.
3. **Do clearly state** that misstatements or omissions of relevant information by the client can lead to price variation or even declination or rescission of coverage.
4. **Do clearly state** that information requested to provide a quote or work on coverage will not be shared with carriers or with any other entity without the applicant’s permission.
5. **Be clear:** requesting coverage does not guarantee coverage can be provided. Coverage can begin only with specific statement by a licensed member of the agency staff.
6. **Do clearly state** by including a disclaimer that none of the information provided in the website is a guarantee that insurance will be provided or that the agency is obligated to procure insurance for the website visitor.
7. **Do obtain express written consent from your carrier(s) or any other entity(s) if you use their name or logo on your website.**
8. **Do use a Privacy Statement on your website and be sure to encrypt any pages that collect Personal Identifying Information, such as an online quote form.**

**REMEMBER:** Risk Management starts before the sale
If you would like more information about websites and protecting your agency, as an IIABA member there are additional free member benefits available through the IIABA Virtual University and Agency Council for Technology. If you are also a Swiss Re Corporate Solutions/Westport Insurance Company policyholder, you have access to the premier risk management website, E&O Happens.

If you are interested in having your website reviewed for terms or phrases which could potentially increase your E&O risk, the list below shows agency E&O professionals you may want to contact:

**Virginia Bates**  
VMB Associates, LLC  
115 Ashland Street  
Melrose, MA 02176  
Phone: 781 665-0623  
Fax: 425 732-7142  
Email: VMBINC@aol.com  
www.VMBHits.com

**James Keidel, JD**  
Keidel, Weldon & Cunningham, LLP  
925 Westchester Ave., Suite 400  
White Plains, NY 10604  
Phone: 914-948-7000  
Cell: 203-470-9921  
Email: jkeidel@kwcllp.com  
www.kwcllp.com

**Chris Burand**  
Burand & Associates, LLC  
215 S. Victoria Avenue, Suite E.  
Pueblo, CO 81003  
Phone: 719-485-3868  
Fax: 719-485-3895  
Email: Chris@burand-associates.com  
www.burand-associate.com

**Cheryl Koch**  
Agency Management Resource Group  
PO Box 1330  
Lincoln, CA 95648  
Phone: 916-956-1760 (cell)  
Email: cheryl@agencymanagement.com

**Angelynn Heavener**  
Insurance Training Plus, Inc.  
1611 Locust, Unit 703  
St. Louis, MO 63103  
Cell: 217-341-3077  
Email: angelynn.heavener@yahoo.com

**Eric Moberg**  
The Moberg Group  
93 Church St. Suite 206  
Franklin, NC 28734  
Phone: 800-630-2884  
Cell: 828-342-7166  
Email: emoberg@MobergGroup.com  
www.moberggroup.com

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