

# AIG Professional Liability for Testing and Training Providers



## What is Professional Liability Insurance for Testing and Training Providers?

- Testing and training providers offer a wide variety of services – from standardized testing preparation to bespoke corporate training programs. Such service providers may develop training content for specific industries, lead in person training sessions, and/or design online course work.
- Exposures for testing and training activities include a variety of negligence-based allegations and potential intellectual property infringement, depending on the scope of coverage.
- AIG's coverage is designed specifically to protect testing and training providers from liabilities arising from wrongful acts committed during the provision of services to others.

### Appetite

- Maximum limit: \$10M
- Retention: varies based on risk
- Target risks include corporate training development, test preparation and testing services, and tutor/trainer risks

### Submission Materials

- Specialty Risk Protector (SRP) application

## Why AIG

### ISSUE

An insured who is a state standardized testing provider was sued for negligence when a group of individuals alleged they could not pass the exam due to testing site conditions.

### SOLUTION

Upon notice from the insured, AIG Claims leveraged its vast industry and claims experience to settle the claim through mediation.

### BENEFIT

The insured's claim was ultimately settled for significantly less than the original demand.

## Contacts



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The scenarios described herein are offered only as examples. Coverage depends on the actual facts of each case and the terms, conditions and exclusions of each individual policy. Anyone interested in the above product(s) should request a copy of the standard form of policy for a description of the scope and limitations of coverage.

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