

# 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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