# 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 negligencebased 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.

# 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.

## **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

## Contacts



Ryan Aussicker Corporate Accounts Lead, Professional Liability and Cyber

ryan.aussicker@aig.com 646.634.6773



Rick Prince
National Accounts Lead,
Professional Liability and Cyber

rick.prince@aig.com

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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