

Managing Professional Liability Claims...When Reputations Matter Most

With professional liability cases rising, malpractice litigation presents high-stakes, high-visibility challenges where reputations, careers, and business futures hang in the balance. Our Errors & Omissions (E&O) claims solutions use a white-glove, high-touch approach to protect each client's brand, reputation, assets, and bottom line while resolving claims swiftly and strategically for optimal outcomes.

Accountants E&O

The financial services industry faces unique liability risks, with accountants and CPAs particularly vulnerable due to the sensitive financial information they handle. These professionals regularly face allegations of errors in tax planning, accounting services, business consulting, audits, and litigation support. With constantly evolving federal and state financial regulations, accountants have become increasingly common targets for Errors & Omissions (E&O) and malpractice claims. Common allegations include:

- Accounting or data entry errors
- Failure to comply with Generally Accepted Accounting Principles (GAAP) or Generally Accepted Auditing Standards (GAAS)
- Improper or inaccurate tax advice
- Failure to complete required forms
- Failure to conduct appropriate peer reviews
- Failure to detect fraud

Insurance Agents E&O

When a loss is reported, our team engages immediately in primary or excess capacity based on coverage attachment points. We collaborate with the insured and your team to proactively manage claims from the outset, focusing on early resolution strategies that contain costs, reduce disruption, and deliver optimal outcomes.

We handle insurance agent E&O claims for both personal and commercial lines agents, including:

- Administrative errors
- Misstating benefits or coverage
- Failure to send accurate information to insurance companies, process applications, procure coverage, identify loss exposure, process renewals, provide timely claim notice, avoid duplicate coverage, or recommend adequate limits.

Estate Agents, Property Managers, Title Agents & Home Inspectors E&O

Real estate agents, brokers, property managers, home inspectors, and title agents often assume every sale will proceed smoothly. However, we handle various claims where the real estate professional has:

- Listed a property with an undisclosed physical or structural flaw, such as lead paint, leaking roofs, termite infestations and asbestos problems
- Failed to execute their fiduciary duty to a client
- Described a property incorrectly in a listing
- Failed to disclose all liens on a property
- Accepted referral fees, violated Real Estate Settlement Procedures Act or State Real Estate Board regulations, or engaged in tenant discrimination



Tech E&O

Media and entertainment entities and content creators face liability risks ranging from intellectual property infringement to business disruption claims.

Our Technology and Professional Services E&O claims team provides adjusting services for negligence allegations, including:

- Defamation, including libel, slander, or other defamatory statements or material
- Infringement of intellectual property rights such as copyright, trademark, and domain name
- Technology product or service failures
- Negligent creation, design, distribution, or manufacturing of computer or telecommunications products
- Acts, errors, or omissions in rendering technology services

When you partner with Coaction® we take control of your A&E claims — proactively, strategically, and confidently.

Architects & Engineers

Design professionals face increased claims exposure, especially with recent economic pressures on building trades. Successful resolution of professional liability claims against architects, engineers, and other design professionals requires experienced claim professionals with attention to detail.

Coaction's® Architects and Engineers and Construction Liability Claims Practice features former defense attorneys, architects, and engineers experienced in contract review, coverage, defective design, change orders, delay disputes, construction oversight, site accidents, and claim administration.

Our industry specialists handle varied claims and disputes involving all construction industry participants, including:

- E&O claims against design professionals
- Construction defect and builders' risk claims
- General liability claims against designers, general contractors and artisans
- New York Labor Law and other claims involving damages for personal injury, property damage, economic loss, and project delays
- Claim types:
 - Negligent design
 - Copyright issues
 - Breach of contract
 - Failure to meet code
 - Failure to document changes
 - Improper selection of materials
 - Catastrophic structural failure
 - Cost and time overruns
 - Hazardous materials
 - Unmet client expectations

Policies are underwritten by the insurers of Coaction Specialty Insurance Group, Inc. (Coaction®), which includes New York Marine and General Insurance Company, Gotham Insurance Company, and Southwest Marine and General Insurance Company. Policies may not be available in all jurisdictions. Actual coverage is specified in the policy issued.

Coaction®, 412 Mt. Kemble Ave., Ste 300C, Morristown, NJ 07960.