

## REPORTING OF E&O CLAIMS OR INCIDENTS

### 1.0 Purpose

To make management aware of all situations that could potentially lead to an Errors & Omissions (E&O) Claim. This would allow for early development of an action plan to mitigate the potential loss and prompt reporting to our insurance carrier.

### 2.0 Scope

Applies to all employees, consultants and independent producers of Atlas.

### 3.0 Policy

All known errors and omissions that could potentially give rise to a claim must be addressed immediately to mitigate Atlas' exposure. All employees and consultants must advise their respective manager immediately of any such situation. Both respective manager and independent agents will advise applicable senior management (Executive Vice President, Senior Vice President or Line of Business Executive in charge).

- A. All potential E&O claims will be immediately reported by the employee or consultant to their respective manager using the attached incident report. Independent agents will immediately report potential E&O situations or claim to the applicable senior manager (Executive Vice President, Senior Vice President or the Line of Business Executive). The applicable senior manager will report all potential E&O or claims to the E&O Claims Coordinator (Claims Consultant) and the President.
- B. E&O Claims Coordinator (Claims Consultant) will discuss and guide applicable senior management immediately upon being notified and report to Atlas' E&O carrier. The E&O Coordinator will maintain an E&O log and create status reports on individual incidents outlining:
  - Facts/circumstances
  - Assessment of situation
  - Current status which will be updated monthly
  - Recommendation on steps needed to be taken to prevent similar situations from occurring in the future.
- C. The E&O Coordinator will provide updates (as needed) to the applicable senior manager, Executive Vice President and President. The President will advise Chairman of the Board on a as needed basis on all potential and outstanding claim situations.

### 4.0 Exemptions

NONE

### 5.0 Effective Date

April 14, 2001

### 6.0 Policy Revisions

Atlas retains the right to make revisions and changes to this policy at any time.

### 7.0 Reviewed/Revised

February 12, 2025



## INCIDENT REPORT

Date Reported:

Review Date:

Policy Holder:

Policy Number:

Individual(s) Involved:

Description of Incident:

Potential Liability:

Comments:

Action Taken:

Reported by:

Date: