

Appetite Grid

Professional Liability Coverages



Capacity - Up to \$10 Million

Submission Requirements

- Completed Signed and Dated Application
- 5 Years of Currently Valued Carrier Loss Runs When Applicable

Product	Appetite	Comments
Allied / Miscellaneous Medical <ul style="list-style-type: none"> • All outpatient facilities considered 	<ul style="list-style-type: none"> • Some examples include: <ul style="list-style-type: none"> • Ambulatory surgery centers, clinical trials, home healthcare, medical spas, rehabilitation facilities, and urgent care • Can consider higher hazard classes including: <ul style="list-style-type: none"> • Ambulances, inter-operative monitoring, inpatient exposures, Pain management, Stand-alone ER, and Stem Cells (sublimited) 	<ul style="list-style-type: none"> • Ability to offer companion GL (claims made or occurrence) and offer HNOA • Physician coverage available • Not a market for Hospitals, Long term care, Nursing homes and nonprofessional risks (such as para-transit and 100% home health aides)
Architects & Engineers	<ul style="list-style-type: none"> • All Engineering specialties and project types • Specialty Contractors and Agency Construction Managers – All Project Types Considered • General Contractors and At-Risk Construction Managers – Non-Residential Projects only • Project specific policies with multi-year terms and built in tail 	<ul style="list-style-type: none"> • Contractor Risks considered in all states except NY • Excess Limits over entire practice policy or limited to a single project
Insurance Agents	<ul style="list-style-type: none"> • Standard and hard to place P&C insurance agents • Aviation, credit risk, crop, reinsurance intermediaries, surety, and trucking • LA&H insurance agents including health share ministries and stop loss. • MGA, MGU, and TPA risks 	<ul style="list-style-type: none"> • All venues considered • Ability to manuscript form to meet client needs
Miscellaneous Professional Liability <ul style="list-style-type: none"> • Value add outside the box underwriting 	<ul style="list-style-type: none"> • Some examples include: <ul style="list-style-type: none"> • Actuaries, Cannabis consultants, DOD/ Government contractors, Sweepstakes administration, Regulatory compliance, and Third Party Administrators/blended HR Services 	<ul style="list-style-type: none"> • Robust form that includes bi/pd. • Ability to offer companion GL (claims made basis) and offer HNOA • Ability to manuscript form to meet client needs
Physician's Malpractice	<ul style="list-style-type: none"> • All specialties of physicians can be considered • Including alternative procedures and distressed background (except for Neurosurgery and OB) 	<ul style="list-style-type: none"> • Can write Physicians in all states except KS, NJ, NY and WI. • PA Physicians available with MCARE
Technology E&O <ul style="list-style-type: none"> • Cutting edge and creative underwriting for unique accounts 	<ul style="list-style-type: none"> • Some examples include: <ul style="list-style-type: none"> • Automation control systems, autonomous technology, big data risks, medical related software/hardware, payment processors, and system integrators 	<ul style="list-style-type: none"> • Robust form that includes up to date Cyber and the ability to include bi/pd. • Ability to offer companion GL (claims made or occurrence) and offer HNOA • Ability to manuscript form to meet client needs

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