

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

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