

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

856-429-9200 | admiralins.com

Products and services described above are provided through various surplus lines insurance company subsidiaries of W. R. Berkley Corporation and offered through licensed surplus lines brokers. Not all products and services may be available in all jurisdictions, and the coverage provided by any insurer is subject to the actual terms and conditions of the policies issued. Surplus lines insurance carriers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.