



Professional Practice Group
Underwriting Appetite





All PPG Products

- Written on Palomar Excess and Surplus Insurance Company (PESIC)
- AM Best: A-IX
- Limits up to \$5MM/\$5MM available
- Minimum premium: \$10,000 (target premium \$25,000+)
- Minimum retention: \$5,000 (target retention \$25,000)



Misc E&O (MEO)

Will quote up to \$5MM

Restricted Classes or Exposures

300+ classes considered, with these exceptions:

- **Financial Institutions**
Bank, lender, mortgage, finance
- **Real estate**
agency, brokerage, title
- **Attorney services / Legal representation**
- **Accounting**
Bookkeeping is OK
- **Medical patient services exposure**
Consulting is OK
- **M&A exposures and valuation exposure**
- **Engineering / design exposures**
Interior design is OK
- **Investment advisor**
Basic counseling is OK
- **Insurance advice or agency/brokerage/MGA**
- **Appraisal or inspection exposures**
- **Adverse claims history**
> 3 claims in 5 yrs, or > \$1MM in total loss in 5 yrs

Coverage Highlights

- Duty to Defend Policy
- 100% allocation of defense costs
- Defense costs outside the Limit of Liability
- Contingent Bodily Injury/Property Damage Coverage built-in
- Full-policy limit media protection
- Full-policy limit tech services
- All-risk approach definition of Professional Services
- Consent to settle with no hammer clause
- Full Prior Acts coverage available
- Independent Contractors included in definition of Insured



Management Liability Protection

Will quote up to \$5MM

Restricted Classes or Exposures

- Public companies
Will write XS
- Financial Institutions
Bank, lender, mortgage, finance
- Insurance advice or agency/brokerage/MGA
- Cannabis
- SPACs & De-SPACs
- Historically poor financials
- Adverse claims history
> 3 claims in 5 yrs, or > \$1MM in total loss in 5 yrs
- Educational Institutions

Coverage Highlights & Appetite Notes

- Duty to Defend Policy
- 100% allocation of defense costs
- Full Prior Acts coverage provided
- Additional \$1MM Side A Coverage
Dedicated solely to D&Os
- Full Policy Limit for Derivative Demand Coverage
- Employed Lawyers coverage included in D&O
- Anti-trust coverage available
- Voluntary Compliance and HIPAA coverage
Included in Fiduciary
- Consent to Settle, no Hammer Clause for D&O or EPL
- FLSA/W&H Coverage and IRCA Coverage
Included in EPL
- Full Prior Acts coverage built-in via policy language
- No bankruptcy exclusion
May be applied on a case-by-case basis



Excess Protection (XS)

Will quote up to \$5MM

Restricted Classes or Exposures

- Financial Institutions
Bank, lender, mortgage, finance
- Real estate
agency, brokerage, title
- SPACs & De-SPACs
- Initial Public Offering (IPO)
Will consider on case-by-case basis
- Educational Institutions

Coverage Highlights & Appetite Notes

- E&O and Private D&O
Will attach at any point
- Target attachment point for Public D&O \$20MM+
- True Follow Form policy language
- Available drop down capabilities
Over underlying coverage sub-limits