Palomar®

HEALTH CARE LIABILITY

Written by Palomar Excess and Surplus Insurance Company
A Non-admitted "A (Excellent)," FSC XI, AM Best Rated Insurance Company

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CAPACITY:

- Capacity: Up to $5M
- Attachment point starting at $10M

HOSPITALS & HEALTHCARE SYSTEMS:

- Not-For-Profit
- For-Profit
- Academic Health Systems

STATE GUIDELINES:

- Available in most states

PRODUCT OPTIONS:

- Excess PLGL
- Excess including Lead Excess
- Captive Reinsurance
- Dual Towers of coverage are available
- Integrated Risk Excess

MINIMUM LOCATION LEVEL INFORMATION REQUIRED:

- Minimum premium: $15K
- Taxes and fees paid by the Broker

2024 Financial Highlights

Gross Written Premium (GWP)	Surplus	Adjusted Net Income	Adjusted Return on Equity	Adjusted Combined Ratio
$1.5B	$729M	$133.5M	22%	74%

Founded in 2014 by a team with deep experience across underwriting, analytics, reinsurance and capital markets, Palomar Holdings, Inc. (NASDAQ: PLMR) is an innovative specialty insurer serving residential and commercial clients in five product categories: Earthquake, Inland Marine and Other Property, Casualty, Fronting, and Crop.

Palomar writing insurance products on both an admitted and non-admitted basis through two subsidiaries:

- Palomar Specialty Insurance Company ("PSIC"), domiciled in Oregon – admitted in 50 states as of March 2025
- Palomar Excess and Surplus Insurance Company ("PESIC"), domiciled in Arizona – nationwide non-admitted capacity