

MEDICAL FACILITIES 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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CLASSES OF ACCEPTABLE RISKS:

- Ambulance/emergency/nonemergency patient transport (air and ground)
- Ambulatory surgery centers
- Dialysis centers
- Home healthcare
- Imaging/x-ray facilities
- Occupational medicine clinics
- Select social services risks (various forms of counseling, group homes (no medically fragile children), and other risks deemed acceptable)
- Staffing (non-physician medical)
- Podiatrist
- Dental
- Telemedicine
- Urgent care facilities and freestanding emergency rooms

CAPACITY:

- Primary: \$1M - \$3M (higher primary limits available upon request)
- Total Capacity: \$15M

COVERAGE OPTIONS:

- Professional Liability
- General Liability
- Employee Benefits Liability
- Legal/Media Coverage
- Patient Property Loss
- Excess Professional Liability

ADDITIONAL CONSIDERATIONS

MINIMUM PREMIUM:

- \$7,500.00 (Primary & Excess)

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.