

Professional Practice Group Underwriting Appetite

ALL PPG PRODUCTS

- Written on Palomar Excess and Surplus Insurance Company (PESIC)
- AM Best Rating: "A (Excellent)," FSC XI
- Limits up to \$5MM/\$5MM available
- Minimum premium: \$5,000 (target premium \$20,000+)
- Minimum retention: \$5,000 (target retention \$25,000)

MISC E&O (MEO)

Will quote up to \$5MM

COVERAGE HIGHLIGHTS & APPETITE NOTES

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

RESTRICTED CLASSES OR EXPOSURES

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

EXCESS LIABILITY (XS)

Will quote up to \$5MM

COVERAGE HIGHLIGHTS & APPETITE NOTES

- E&O: Will attach at any point
- True Follow Form policy language
- Available drop-down capabilities
 - Over underlying coverage sub-limits

RESTRICTED CLASSES OR EXPOSURES

- Financial Institutions
- Artificial Intelligence
- Cryptocurrency

CONTACT US: MEO Business

- Michael Logan | AVP, Underwriting
- mlogan@plmr.com