

# ALLIED 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
- Inpatient-rehab facilities
- 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: \$5M

## COVERAGE OPTIONS:

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

## ADDITIONAL CONSIDERATIONS

### MINIMUM PREMIUM:

- \$10K (Primary & Excess)

## 2025 Financial Highlights

Gross Written  
Premium (GWP)

**\$2.0B**

Surplus

**\$943M**

Adjusted Net  
Income

**\$216M**

Adjusted Return on  
Equity

**26%**

Adjusted  
Combined Ratio

**73%**

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.