

Management Liability Pro Plus

Appetite Guide



IAT's ML Pro Plus business unit offers management liability coverage to private and not-for-profit companies, including Directors and Officers Liability, Employment Practices Liability, Fiduciary Liability, and Fidelity Insurance (Commercial Crime). Admitted in 49* states, our suite of products is written on Harco National Insurance Company paper.

In addition, Excess Liability is available for Directors and Officers, Employment Practices, and Fiduciary Liability on a non-admitted basis.

**NY based risks will be written using New York Free Trade Zone parameters, and as of 10/01/2023 we can entertain Nevada risks on a non-admitted basis.*

Target Classes of Business

- Auto Dealers
- Construction Companies
- Distributors
- Fraternal Organizations
- Home Health Care
- Hospitality (non-casino)
- Manufacturing (non-bio / pharmaceutical)
- Marina/Yacht Clubs
- Medical Groups:
Urgent Care, Nursing Groups, Radiology, etc.
- Medical Offices
- Museums
- Professional Firms
 - Architectural Firms
 - CPA Firms
 - Law Firms
- Real Estate-Commercial & Corporate
- Restaurants
- Retail
- RV/Truck Rental and Dealership
- 501c (3) [not for profit organizations, excluding 501c (6)]

Excluded Classes of Business

- Adult Entertainment Organizations
- Armored Car Companies / Cash Pick Up / Cash Storage Services
- B corporations, Low Profit LLC's (13cs)
- Biotech, Pharmaceutical (Phases 3 & 4) and High-Tech Development
- Childcare and Child Services
- Crypto Currency
- Drug & Alcohol Rehab Centers
- Financial Institutions
- Insurance Agents and Brokers
- Municipalities
- Nursing Homes
- Professional Employer Organization (PEO)
- Professional Sports
- Public Companies and/or Private Companies with public debt
- Residential Real Estate
- Tobacco, Marijuana or Opioids
- 501c (6) - political or governmental organizations



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Management Liability

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Tougher Classes We Can Consider

- Biotech/Pharmaceutical (Phases 1 & 2)
- Casinos (no cyber liability)
- Country Club (for profit or not for profit)
- Distressed Condominiums
- Entertainment and Broadcasting
- ESOP-only in conjunction with other ML lines
- Government Contractors
- Guns & Ammunition
- Higher Education and Universities
- Hospitals (no non-for-profit, nursing homes, abortion clinics)
- Professional Racing Teams (No Formula 1 racing)
- Staffing Firms (Industry focused - permanent placement preferred)
- Start-ups (except bio-technology and pharmaceutical)

Meet the Underwriting Team	
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