

# 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 50\* 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 7/2/2024 we can entertain Nevada risks on an admitted basis.*

### Target Classes of Business (Primary & Excess)

- Aircraft or Aerospace Products
- Construction Companies
- Distributors
- Explosives Manufacturing / Distribution / Storage (No Fireworks)
- Fraternal Organizations
- Home Health Care
- Hospitality
- Hotels
- Manufacturing
- Marina / Yacht Clubs
- Medical Devices
- Medical Groups / Offices: Urgent Care, Nursing Groups, Radiology, etc.
- Museums
- Oil & Gas
- Professional Services
- Real Estate-Commercial & Corporate
- Residential Real Estate Owners / Managers
- Restaurants
- Retail (E-Commerce and Brick & Mortar)
- RV/Truck Rental and Dealership
- Wholesale Distribution
- 501c (3) [not for profit organizations, excluding 501c (6)]

### Tougher Classes We Can Consider (Primary & Excess)

- Airports – municipal and private
- Auto Dealers
- Biotech / Pharmaceutical (Pre-clinical and Phases 1 & 2)
- Broadcasting
- Casinos
- Condominiums and Homeowner Associations
- Country Club (for profit or not for profit)
- Daycare / Summer camp – No overnight camps / care or retreats
- ESOP-only in conjunction with other ML lines
- Guns & Ammunition
- Hazardous or Toxic Chemicals
- High-Tech / AI / Software Development / SaaS
- Higher Education and Universities / K-12 Education / Charter Schools (No religious schools)
- Hospitals
- Nursing Homes / Assisted Living / Adult Daycare
- Professional Racing Teams (No Formula 1 racing)
- Staffing Firms (No EPL)
- Start-ups
- Utilities



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Management Liability

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