

MPL Appetite Guide

BY ENDORSEMENT ON SURPLUS CYBER POLICIES

Primary & excess for U.S.-based businesses | Up to \$5M in limits | Up to \$250M in revenues

Modern businesses have multiple insurance needs. By combining Miscellaneous Professional Liability (MPL) insurance with Active Cyber Insurance from Coalition, professional service providers can prioritize digital risks while closing potential gaps in coverage.

Target Classes

- ✓ Advertising Agents
- ✓ Answering Services
- ✓ Bookkeepers
- ✓ Business Consultants
- ✓ Career Research/Guidance
- ✓ Commercial Property Managers
- ✓ Document Preparation
- ✓ Executive Coaches
- ✓ Executive Recruitment
- ✓ Graphic Designers
- ✓ Interior Decorators
- ✓ Life Coaches
- ✓ Management Consultants
- ✓ Market Research
- ✓ Marketing Consultants
- ✓ Outplacement Services
- ✓ PEO/Employee Leasing
- ✓ Photographers
- ✓ Promoters
- ✓ Public Relations
- ✓ Risk Managers
- ✓ Safety Training
- ✓ Staffing
- ✓ Tax Preparation (no CPAs)
- ✓ Trainers
- ✓ Videographers

Our broad MPL appetite allows us to serve businesses in a variety of professional services industries. If your client's business is in an industry not listed above, we'd be happy to consider the risk, as long as it is not one of the excluded classes below.

Out of Appetite

- ✓ Accountants
- ✓ Agricultural/Crop/Seed/Vegetation Services
- ✓ Architects
- ✓ Associations
- ✓ Background Check/Employment Verification
- ✓ Billing Services
- ✓ Business Managers/Talent Agents
- ✓ Debt Collectors
- ✓ Doctors/Medical
- ✓ Engineers
- ✓ Environmental Consulting/Remediation
- ✓ Escrow
- ✓ Event Planners*
- ✓ Franchisors
- ✓ Higher Education
- ✓ Investment Advisors
- ✓ Freight Forwarders
- ✓ Insurance Agents & Brokers
- ✓ Insurance Carriers
- ✓ Land Surveyors
- ✓ Lawyers
- ✓ M&A Consultants
- ✓ Real Estate Agents & Brokers
- ✓ Real Estate Developers
- ✓ Safety Inspectors
- ✓ Securities Brokers/Dealers
- ✓ Third Party Administrators
- ✓ Title Agents & Insurers
- ✓ Travel Agents*

* We can consider risks with ancillary exposure as travel agents and event planners if those services comprise less than 50% of total MPL revenue