

## U.S. Professions – Miscellaneous Professional Liability

**Vantage’s U.S. Professions E&O team** partners with insureds and brokers to offer innovative, tailored insurance solutions. Our team of experienced underwriters focuses on the use of technology and data to make informed and faster decisions for our clients.

### Capacity & Capabilities:

- Primary: Minimum \$1M per Claim & \$1M Aggregate limit
  - Minimum \$10,000 Retention
- A- (Excellent) from AM Best (as of 2.2024)\*
- Distribution:
  - Revenue <\$100M: Wholesale
  - Revenue \$100M+: Open Brokerage

### Preferred Classes of Business:

- |   |                                     |   |
|---|-------------------------------------|---|
| ▪ Advertising Services                    | ▪ Insurance Agents and Brokers      | ▪ Real Estate Appraisal Management        |
| ▪ Associations                            | ▪ Interim Management Services       | ▪ Referral Services                       |
| ▪ Appraisal and Valuation Services        | ▪ IT Outsourcing                    | ▪ Software Development for Others         |
| ▪ Auctioneering Services                  | ▪ IT Staffing                       | ▪ Structured Settlement Services          |
| ▪ Brand Management                        | ▪ Landscaping                       | ▪ Tax Preparation Services                |
| ▪ Bookkeeping Services                    | ▪ Literary Agent                    | ▪ Technology Consulting                   |
| ▪ Business Management Services            | ▪ Logos/Trademark Development       | ▪ Telemarketing                           |
| ▪ Claims Adjuster Services                | ▪ Managed Desktop Services          | ▪ Temporary/Permanent Employment Services |
| ▪ Commercial Printing                     | ▪ Market Research                   | ▪ Third-party Administration Services     |
| ▪ Consulting Services                     | ▪ Medical Billing Services          | ▪ Title Services/ Escrow Agents           |
| ▪ Copyrighting                            | ▪ Mortgage Bankers                  | ▪ Trade Association Services              |
| ▪ Court Reporting Services                | ▪ Notary Services                   | ▪ Training/Tutoring Services              |
| ▪ Credit / Debt Counselors                | ▪ Outbound Telephone Services       | ▪ Translation Services                    |
| ▪ Custom House/Freight Forwarder Services | ▪ Payroll Processing Services       | ▪ Travel Agency Services                  |
| ▪ Direct Mail Design/Distribution         | ▪ PEO Services                      | ▪ Trustees                                |
| ▪ Event Planning                          | ▪ Photographer Services             | ▪ Video/Film Production                   |
| ▪ Expert Witnesses                        | ▪ Printing Services                 | ▪ Web Design                              |
| ▪ Forensic Investigators                  | ▪ Private Investigator Services     |   |
| ▪ Graphic Design                          | ▪ Property Management Services      |   |
| ▪ Home Inspectors                         | ▪ Public Relations                  |   |
| ▪ Inbound Telephone Services              | ▪ Public Relations Services         |   |
|   | ▪ Real Estate Agent/Broker Services |   |

## U.S. Professions – Miscellaneous Professional Liability

### Out of Appetite:

- Degreed Professionals: Engineers, Architects,
- Design Professionals, Physicians, Dentists,
- Nurses, Veterinaries
- Financial Institutions
- Oil & Gas industry
- Emergency and Crisis Call Centers
- Healthcare
- Military & Defense
- Manufacturers
- Pet Care
- Senior/Assisted Living Facilities

### Available Enhancements:

- Media and Tech Services Liability
- Cyber E&O
- Contingent BI/PD
- Employed Lawyers

### Why Vantage?

#### Empowered Underwriters

Authority resides with our underwriters, who are empowered to make decisions.

#### Leading Talent

Our team averages 15 years of experience with proven expertise.

#### Ease of Use & Speed to the Trade

As a technology-enabled carrier making significant investments in data and analytics, we nimbly help solve our clients' and brokers' most pressing insurance challenges.

#### Claims Expertise

Specialized talent with the skills required to properly handle claims, not only for Vantage, but for the benefit of our trading partners and insureds.

### Featured Experts

#### Doug Sifert

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### About Vantage Risk

**Launched in 2020**, Vantage offers fresh insurance capacity to enterprise-level and upper-middle market clients with a focus in long-tail to mid-tail and niche short-tail specialties. Our insurance carriers are rated A- (Excellent) from AM Best (as of February 2024)\*. That strength gives us the freedom to remain flexible and innovative.

\* Rated entities: Vantage Risk Assurance Company (VRAC), Vantage Risk Specialty Insurance Company (VRSIC), and Vantage Risk Ltd. The information contained herein is provided as a general overview for agents and brokers for informational purposes only. It is not an offer to sell, or a solicitation to buy, any particular insurance product. Not all insurance coverages or products are available in all states or jurisdictions. Vantage's operating subsidiaries domiciled in the United States are not licensed in all states, and certain products are not available other than through a licensed surplus lines broker in certain states. Insurance policies issued by such entities are not protected by any state insurance guaranty associations or insolvency funds. © 2024 Vantage Group Holdings Ltd. All rights reserved. Ed. 03.2024