



Professional Liability Division

Kinsale's Professional Liability Division writes small-to-medium sized hard-to-place and/or distressed Non-Medical Professional Liability risks. Our leading classes are **Architects & Engineers, Lawyers and Miscellaneous Professional**. We target surplus lines risks that have been non-renewed, are in difficult legal venues, have poor loss history, have unique operational characteristics or that are new in business. We can customize and manuscript coverage wording to fit your client's needs. Kinsale has an A.M. Best Rating of A- VIII.



Target Classes:

Accountants:

Small to mid-size firms, including solo Practitioners.

- Business valuation;
- Forensic accounting;
- Litigation support services;
- Private and public auditing;
- Projections & forecasts.

Architects & Engineers:

- Aerospace/Aviation Engineers;
- Construction Management;
- Design/Build;
- Geotechnical Engineers;
- Process Engineers;
- Structural Engineers.

Note: Professional Liability/General Liability Policies Available. Contingent Pollution Coverage Included. Risk Management Contract Review Hotline Available.

Financial Planners:

Small to mid-size firms, including solo Practitioners.

- Alternative investment vehicles;
- Discretionary asset management;
- Life/health/annuities placements coverage included;
- Solicitors for third party money managers;
- Unregistered/unlicensed professionals.

Insurance Agents:

Retail/Wholesale Agents and Brokers to include MGAs/MGUs and Program Administrators.

- Aviation Insurance;
- Crop Insurance;
- Life/Health/Accident Insurance;
- Long Haul Trucking Insurance.

Law Firms:

Small to mid-size firms, including solo Practitioners.

- Class Action/Mass Tort;
- Intellectual Property, including patent law;
- International Law;
- Mergers & Acquisitions/Corporate practices;
- Plaintiff Litigation;
- Securities Law.

Note: Risk Management Contract Review Hotline Available.

Miscellaneous Professional:

- Actuarial Consultants;
- Cannabis related risks;
- Crane inspectors;
- Mergers & Acquisitions consultants;
- OSHA Compliance/Safety consultants.

Note: Contingent Bodily Injury/Property Damage available.

Real Estate Related:

- Appraisers;
- Business brokers;
- Mortgage brokers;
- Property managers;
- Residential and Commercial sales and leasing.

Note: Coverage available for owned Properties.

Excess:

- Available over all PL classes of business;
- \$10,000,000 limit capacity (primary or excess);
- Broader underwriting appetite, including clean/standard risks;
- Aggregate-Only excess;
- Project or Client Specific excess;
- Top heavy excess.

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