

## MISCELLANEOUS PROFESSIONAL LIABILITY

Part of our Professional Lines Series

Nearly every service business has a liability exposure and they face rising litigation alleging negligence, fraud and personal injury. And while many claims are groundless, litigation costs are substantial, continue to escalate and may put a smaller insured out of business.

Our Miscellaneous Professional Liability Custom Turnkey Solution allows you to easily attach MPL coverage to a BOP, CPP, CGL or WC policy in a cost and efficient manner. Primary, ground-up quota share options are available.



Eligibility includes over 325 classes



Pricing based on revenue or flat charges



Scheduled retro date not necessary to include prior acts coverage



Occurrence trigger available for certain classes

### CLAIMS EXAMPLES

**A marketing consultant is hired to help a firm increase sales. The consultant recommends that they hire more sales people but the business loses market share and has to terminate the new sales people. They sue the consultant for bad advice that resulted in higher costs and lower sales**

*\*MPL responds because the loss is economic and alleges an error in providing advice. The loss is not caused by physical damage or bodily injury (GL).*

**A travel agent books a group tour for 125 people. The tour company goes bankrupt before the trip but after final payments have been made. The group sues for their loss of deposits and loss of income from anticipated membership increases.**

*\*MPL responds because the loss is economic and alleges a failure to provide service and an error in advice. The loss is not caused by physical damage or bodily injury (GL).*

### MPL STRENGTHS

- Comprehensive coverage form
- Disciplinary proceedings and punitive damages
- E&O coverage for financial loss
- Broad definition of professional services

### COMPLETE PACKAGE

- Rates, forms, manuals and guidelines
- Filing support including assistance with answering state objections
- Claims training and consultation
- Marketing support and underwriting training

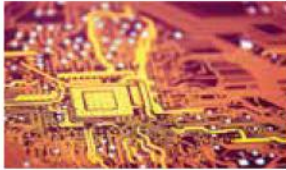
*Not all products and services are available in every jurisdiction, and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.*

# | Berkley Re Solutions

| a Berkley Company

## CUSTOM TURNKEY SOLUTIONS

Custom Turnkey Solutions provide a complete insured offering for a variety of specialty products that helps you become more valuable to your agents and insureds. Our offerings include policy language, underwriting guidelines, rating plans, filing support and quota-share reinsurance options. In addition, we provide training, unique service solutions and marketing delivering a complete turnkey experience.



COMMERCIAL CYBER



FAMILY CYBER  
(PERSONAL LINES)



FARM CYBER



LIQUOR LIABILITY



MISCELLANEOUS  
PROFESSIONAL



CONTRACTORS  
PROFESSIONAL



ALLIED HEALTH



EMPLOYMENT  
PRACTICES



TECHNOLOGY E&O



NON-PROFIT D&O

## TREATY, PROGRAMS AND FACULTATIVE

When underwriting support is paramount to achieving success, our Casualty Treaty & Program solutions provide our partners excellent answers for risk selection, pricing and risk transfer. We can help with lines, classes or books of business.



UMBRELLA/  
EXCESS LIABILITY



AUTOMOBILE/  
TRUCKERS LIABILITY



GENERAL &  
PRODUCTS LIABILITY



PROPERTY &  
CASUALTY FACULTATIVE



MEDICAL  
MALPRACTICE



RAILROAD  
PROTECTIVE



ERRORS AND  
OMISSIONS



SPECIALTY  
CLASSES

Not all products and services are available in every jurisdiction, and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.