

# OVERVIEW OF RISK CLASSES

## MANAGEMENT LIABILITY:

- Crime
- Cyber Liability
- EPL
- Fiduciary Liability
- Financial Institution D&O
- Healthcare D&O
- Kidnap & Ransom
- Non-Profit D&O
- Private Company D&O
- Public Company D&O
- Public Officials

## ACCOUNTANTS:

- Hard to Place Firms

## TECHNOLOGY:

- Application Service Provider
- Graphic Designers
- Internet Service Provider
- IT Consulting
- Product Sales & Maintenance
- Social Networking
- Software Developer
- Web Design/Development
- Hosting

## REAL ESTATE:

- Agents & Brokers
- Appraisers
- Home Inspectors
- Mortgage Brokers/Bankers
- Property Managers
- Property Preservation
- Real Estate Developers
- Real Estate Consulting
- Tenant Discrimination
- Title/Escrow Agents

## MEDIA LIABILITY:

- Advertising Agencies
- Authors
- Broadcasters
- Multimedia
- Public Relations Firms
- Publishers

## LAWYERS:

- Hard to Place Firms

## MISCELLANEOUS ERRORS & OMISSIONS:

- Actuaries
- Benefits Consultants
- Bookkeepers
- Business Brokers
- Claims Adjusters
- Collection Agents
- Consultants
- Credit Counselors
- Document Storage
- Employment Agencies
- Expert Witness
- Franchisors
- HR Consultants
- Market Research Consultants
- Medical Billing Services
- Premium Finance Companies
- Safety Consultants
- Temporary Staffing Services
- Third Party Administrators
- Testing Labs
- Trustees

## ENVIRONMENTAL/POLLUTION LIABILITY:

- Consultants
- Contractors
- Crime Scene Clean Up
- Hazardous Material Clean Up
- Illegal Drug Lab Clean Up
- Medical Waste Pickup
- Mold Damage Restoration
- Oil & Gas Consultants
- Radon Mitigation
- Waste Water Treatment

## INSURANCE AGENTS/BROKERS:

- Life/Health Agents
- MGA
- MGU
- P&C Agents
- Viatical Brokers
- Wholesalers

## MEDICAL:

- Acupuncturists
- Adult Day Care
- Ambulance Services
- Audiologists
- Emergency Medicine
- Endoscopy Centers
- Hospitals
- Hospice Care
- Imaging Centers
- Laboratories
- Laser Therapy
- Massage Therapy
- Medical Directors
- Mental Health Facilities
- Mobile Health Services
- Nurses
- Nutritionists/Dieticians
- Pastoral Counseling
- Phlebotomists
- Physician Groups
- Psychiatric Services
- Staffing & Locum Tenens
- Teaching Facilities
- Veterinary Services
- Wellness Counseling

## ARCHITECTS & ENGINEERS:

- Civil Engineers
- Construction Managers
- Design/Build Firms
- Electrical Engineers
- Forensic Engineers
- Geotechnical Engineers
- Landscape Architects
- Land Surveyors
- Structural Engineers

## PRIVACY & NETWORK SECURITY:

- Financial Services
- Healthcare
- Hospitality
- Retail
- Schools

## FINANCIAL SERVICES:

- Broker/Dealer
- Consultants
- Hedge Funds
- Investment Advisors
- Private Equity Firms

# CONTACT US

## MDO

2700 Vía Fortuna #145  
Austin, TX 78746

T: 512.600.2280

F: 440.333.3214

[mdoinsurance.com](http://mdoinsurance.com)



MDO is one of The McGowan Companies.  
[mcgowancompanies.com](http://mcgowancompanies.com) • Think McGowan.

# mdo

[mdoinsurance.com](http://mdoinsurance.com) | 512.600.2280



*Mind Readers.*

# COMPANY PROFILE

## WHY MDO?

MDO is a wholesale insurance broker specializing in the placement of professional and management liability products. MDO recognizes that retail agents and brokers utilize wholesalers for different reasons. We tailor our services to best suit your needs and the needs of your clients. Our ability to anticipate these needs will make you think we are *mind readers*.

- MDO's dedication to professional liability allows us to recognize exposures often overlooked by other wholesalers.
- We take the effort to understand the needs of your clients before submitting to market.
- We are creative and seek innovative ways to write business.
- MDO has access to more than 75 A.M. Best "A" Rated Admitted and Non-Admitted markets.
- MDO is able to handle the surplus lines filing on your behalf.



## MEDICAL PROFESSIONAL LIABILITY

### ELIGIBLE CLASSES

- Acupuncturists
- Alcohol/Drug Rehab Centers
- Alternative Therapists
- Ambulance Services
- Blood & Tissue Banks
- Clinical Research & Trials
- Clinics
- CRNAs
- Counselors
- Dentists (Hard to Place)
- Dialysis Clinics
- Dietitians/Nutritionists
- Fertility Services
- Holistic Medicine Clinics
- Home Healthcare
- Marijuana Dispensing
- Medi Spas
- Medical Imaging Facilities
- Medical Students
- Naturopaths
- Optometrists
- Organ/Tissue Services
- Pharmacies
- Physical Therapists
- Physicians (Hard to Place)
- Podiatrists (Hard to Place)
- Post-Mortem Services
- Sleep Clinics
- Surgeons (Hard to Place)
- Urgent Care Clinics
- Weight Loss Clinics

### COVERAGES AVAILABLE

- Errors & Omissions
- Privacy & Network Security
- Directors & Officers

### LIMITS

- Primary and/or Excess



## PRIVACY & NETWORK SECURITY

### ELIGIBLE CLASSES

- Accountants
- Auto Dealers
- Banks
- Charitable Organizations
- Churches
- Doctor Offices
- Education
- Healthcare Clinics
- Hospitals
- Hospitality
- Insurance Agents
- Financial Services
- Law Firms
- Pharmacies
- Property Managers
- Restaurants
- Retail
- Real Estate Agents & Brokers
- Manufacturing
- Schools
- Technology
- Universities
- Wholesale

### COVERAGES AVAILABLE

- First Party
- Third Party
- Data Breach Notification Costs - Includes voluntary & foreign notifications (on a per person basis, not a dollar amount)
- Breach Response Mitigation Services (credit or identity monitoring)
- Forensic and Legal Expenses
- Crisis Management and Public Relations
- PCI Fine and Costs
- Regulatory Defense and Penalties

### LIMITS

- Primary and/or Excess



## MANAGEMENT LIABILITY

### ELIGIBLE CLASSES

- Financial Institutions
- Healthcare Facilities
- Non-Profit Companies
- Private Companies
- Public Companies

### COVERAGES AVAILABLE

- Employment Practices Liability
- Directors & Officers
- Crime
- Fiduciary Liability
- Kidnap & Ransom
- Excess Liability
- Privacy & Network Security
- Community Associations D&O (Hard to Place)
- Non-Profit D&O
- Private Company D&O
- Public Company D&O
- Public Officials

### LIMITS

- Primary and/or Excess



## PROFESSIONAL LIABILITY

### ELIGIBLE CLASSES

- Accountants
- Architects & Engineers
- Environmental/Pollution Liability
- Financial Services
- Insurance Agents & Brokers
- Lawyers
- Media
- Medical
- Miscellaneous E&O
- Real Estate E&O
- Technology

### COVERAGES AVAILABLE

- Errors & Omissions
- Excess Liability
- Privacy & Network Security

### LIMITS

- Primary and/or Excess