

Overview of Risk Classes

Locations & Contacts

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

Architects & Engineers:

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

Accountants:

- Hard to Place Firms

Real Estate:

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

Media Liability:

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

Miscellaneous

Errors & Omissions:

- Actuaries
- Benefits Consultants
- Bookkeepers
- Business Brokers
- Claims Adjusters
- Collection Agents
- Credit Counselors
- Document Storage
- Employment Agencies
- Expert Witness
- Franchisors
- HR Consultants
- Management 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
- P&C Agents
- MGA
- MGU
- Wholesalers
- Viatical Brokers

Medical:

- Ambulance Services
- Blood & Tissue Banks
- Clinical Research & Trials
- Clinics
- CRNA
- Counselors
- Dentists (hard to place)
- Home Healthcare
- Hospitals
- Medi Spas
- Mental Health Facilities
- Nurses
- Pharmacies
- Physicians (hard to place)
- Physician Groups
- Physical Therapists
- Surgeons (hard to place)

Technology:

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

Financial Services:

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

Lawyers:

- Hard to Place Firms

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MDO is one of The McGowan Companies.

Founded more than half a century ago, The McGowan Companies have become the largest, oldest, and most profitable enterprise of their type in the United States by offering their clients- insurance brokers throughout America-unparalleled products, premiums, and service.



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MDO

Professional & Management Liability Brokers

Company Profile

MDO is a wholesale insurance broker specializing in the placement of professional and management liability risks. We work exclusively with retail brokers in providing solutions for their clients. We are fiercely independent. We are not burdened by any programs or underwriting contracts that prevent us from providing the best home for each risk.

MDO understands that professional and management liability products are not commodities. Our dedication to these products allow us to recognize exposures and provide coverages often overlooked by other wholesalers. We recognize that retail agents and brokers utilize wholesalers for different reasons. MDO tailors its services to best suit your needs and the needs of your clients. Our goal is to create a partnership by providing cost effective solutions without sacrificing coverage.

Our expertise in the professional liability marketplace is only one of the factors setting MDO apart from our competitors. If you value hard work, resourcefulness, professionalism and superior customer service, you have found your new specialty wholesale broker. We welcome the opportunity to earn your business.

Products

Products: Professional & Management Liability

Limits: Primary & Excess Available

A.M. Best Rating: A Rated Carriers (admitted & non-admitted paper)

Territory: Nationwide

Volume Commitment: None

Application: Available at www.mdoinsurance.com
Please note, the majority of our Underwriters are willing to provide indications from competitors' applications as well.

Website: www.mdoinsurance.com

| Professional Liability | Management Liability |
|-----------------------------------|--------------------------------|
| Accountants | Crime |
| Allied Medical | Cyber Liability |
| Architects & Engineers | Employment Practices Liability |
| Environmental/Pollution Liability | Excess Liability |
| Excess Liability | Fiduciary Liability |
| Financial Services | Financial Institutions D&O |
| Insurance Agents & Brokers | Healthcare D&O |
| Lawyers | Kidnap & Ransom |
| Misc. Errors & Omissions | Non-Profit D&O |
| Real Estate Errors & Omissions | Private Company D&O |
| Technology | Public Company D&O |

What's with the Ducks?

"The Trick is to make it look as easy as possible while, underneath, you're paddling like hell."

Ducks are a symbol of honesty, simplicity and resourcefulness. MDO was founded on the same principles.

Honesty - You only have one reputation. MDO operates with integrity and truthfulness. We believe you can be successful while adhering to these virtues.

Simplicity - Our job is to make it look easy. When you see a duck swimming in a pond, they appear calm, as if they are gliding on the surface with ease. However, if you look below the water, you see the constant effort it takes to propel the duck forward.

Resourcefulness - Our ability to perform under difficult situations is what sets us apart. We excel in offering solutions to unusual problems.

Like the duck, MDO is adaptable and changeable. We are sensitive to our surroundings, and we strive to evade common pitfalls and succeed in difficult situations.

