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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

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
- 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
- P&C Agents
- MGA
- MGUWholesalers
- · 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
- Internet Service Provider
- IT Consulting
- Product Sales & Maintenance
- Social Networking
- Software Developer
- Web Design/Development
- Hosting

Privacy & Network Security:

- Healthcare
- Hospitality
- Financial Services
- Retail
- Schools

Financial Services:

- Broker/Dealer
- Consultants
- Hedge Funds
- Investment Advisors

Private Equity Firms

Lawyers:

Hard to Place Firms