



# Healthcare Appetite Grid

	Medical Liability	Management Liability D&O EPL	Management Liability MCO E&O
<b>The Basics</b>			
Capacity	\$15mm	\$10mm	\$10mm
Primary	Surplus lines	Admitted (pending state approvals)	Surplus lines
Excess	Surplus lines	Admitted	Admitted
Ownership	All	Private, Non-profit	All
California	OK	XS only	OK

Classes of Healthcare	Medical Liability	Management Liability D&O EPL	Management Liability MCO E&O
Abortion Clinics	○	○	-
Accountable Care Organizations (ACOs)	●	◐	◐
Blood Bank	◐	●	-
Clinics	●	●	-
Correctional Facilities	○	○	-
Dental Clinic	◐	●	-
Diagnostic Imaging	●	●	-
Dialysis Center	◐	●	-
Drug & Alcohol Rehab	◐	○	-
Disease Mgmt	●	●	●
FTCA Clinics	●	◐	-
Neuromonitoring	○	●	-
Health Maintenance Organizations (HMO)	-	●	●
Hospitals/Health Systems	● All types/ sizes	●	-
Home Health	●	●	-

Classes of Healthcare	Medical Liability	Management Liability D&O EPL	Management Liability MCO E&O
Hospice	●	● Non-profit only	-
Imaging Centers	●	●	-
Independent Practice Associations (IPAs)	-	◐	●
Labs	●	●	-
Lithotripsy Center	◐	●	-
Long Term Care / Senior Living	○ Primary	●	-
Long Term Care / Senior Living	● XS of \$5M	●	-
Management Service Organizations (MSOs)	-	◐	◐
Medical Marijuana	○	○	-
Medical Schools	●	◐ Non-profit only	-
Medical Transport Air & Ground	●	●	-
MediSpa	○	○	-
Organ Procurement Organizations	●	◐	-
Outpatient Cancer	●	●	-

**Key:** ● Strong Appetite ◐ Judicious Appetite ○ Restricted Appetite - N/A

Continued on back ►



# Healthcare Appetite Grid

	Medical Liability	Management Liability D&O EPL	Management Liability MCO E&O
<b>Classes of Healthcare</b>			
Outpatient Rehab Behavioral	◐	◐	-
Outpatient Rehab PT/OT	●	●	-
Outpatient Rehab Substance	◐	○	-
Pharmacy	●	●	-
Physician Groups (> 25 Docs)	●	●	-
Physician Groups (< 25 Docs)	○	●	-
Physician Hospital Organizations (PHOs)	-	●	●
Preferred Provider Organizations (PPOs)	-	●	●

	Medical Liability	Management Liability D&O EPL	Management Liability MCO E&O
<b>Classes of Healthcare</b>			
Professional Associations	-	◐	-
Residential care (group homes)	○	○	-
Sleep Center	◐	●	-
Staffing Agency	●	◐	-
Surgery Centers	●	●	-
Telemedicine	●	●	-
Urgent Care Centers	●	●	-
Utilization Review Organizations (UROs)	-	●	●

**Key:** ● Strong Appetite ◐ Judicious Appetite ○ Restricted Appetite - N/A

**For more information about our Healthcare appetite, and how we can help your business, please contact one of the following QBE representatives:**

**Cindy Oard**  
cynthia.oard@us.qbe.com  
312.803.3309

**Joanne Gundersen**  
joanne.gundersen@us.qbe.com  
860.408.3241

**Claudette Kellner**  
claudette.kellner@us.qbe.com  
215.861.9289

## QBE North America

55 Water Street  
New York, NY 10041

Tel: 212.422.1212  
qbena.com

@QBENorthAmerica