



Commercial E&O

Miscellaneous Professional Liability

We provide targeted professional liability solutions based on the needs of each customer. Our team of experienced underwriters and claims administrators has in-depth knowledge of professional liability risks and a unique understanding of the professions they serve.

Coverage features

- Deductible credit: Up to \$25,000 deductible credit if claim resolved within one year
- Worldwide coverage
- Supplementary coverages (not subject to the deductible and do not reduce the limits of liability)
 - Defense of disciplinary actions: Up to \$25,000
 - Subpoena expenses: Up to \$7,500
 - Loss of earning and reasonable expenses: Up to \$25,000 for loss of earnings and reasonable expenses incurred for attendance at trial, court-ordered hearings, depositions, arbitration or mediations.

Capacity & coverage

- \$10 million
- \$5,000 minimum deductible
- Primary and excess
- Non-admitted
- US domiciled businesses
- \$5,000 minimum premium

Information required

- Miscellaneous Professional Liability application
- Five year loss history
- Financials
- Contracts



Client profile

We consider all classes of MPL business, with our book concentrated in the following areas:

- Consulting Services
 - Actuarial
 - Environmental / Energy
 - Financial / Benefits
 - Healthcare
 - Management / Human Resources / Litigation / Marketing / Risk Management / Sales
 - Technical / Technology
- Insurance Services
 - Actuaries
 - Claims Adjusters
 - Insurance Agents / Insurance Brokers
 - MGA / Program Administrators
 - TPA’s – claims administration / benefits
 - Reinsurance Intermediary
- Commercial Real Estate Services
 - Consultants
 - Appraisers
 - Property Managers
 - Sales/ Leasing
 - Title Agents
- Administrative Services / Asset Services / Staffing

The below are auto decline classes:

- Financial Institutions
- Business Managers
- Health / Allied Health
- Collections & Credit
- Security Guards
- Manufacturers

“The [AXA XL] Claims Team is the best in the business.” – Senior Broker

“Thank you again to the [AXA XL] Claims Team for coming to a resolution that works for all parties. We truly appreciate the partnership.” – Senior Broker

Consistently superior claims service

When you pay an insurance premium, you’re buying a promise. Our claims service is that promise. We hold ourselves accountable to deliver the highest levels of technical expertise and client service to protect your assets and your reputation.

Financial strength

AXA XL’s core operating insurance and reinsurance companies have one or more of the following financial strength ratings: A.M. Best A+, S&P AA-

Why AXA XL

- #1 P&C commercial lines platform worldwide*
- Offering more than 30 lines of products in Casualty, Property, Professional, Financial Lines and Specialty to clients in over 200 countries
- Dedicated in-house claims service
- Experienced and flexible underwriting team
- Market expertise
- Tailored solutions

Contact us

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* No. 1 declaration is based on 2024 revenues for AXA XL and AXA GI commercial business

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