

# At-Bay MPL Appetite Guide

At-Bay offers Miscellaneous Professional Liability (MPL) insurance up to \$5M in limits for businesses up to \$50M in revenue. Customized MPL coverage is available for 130+ classes of business, summarized below. At-Bay Cyber insurance is also available for nearly all MPL classes.<sup>†</sup> Consider bundling your MPL and Cyber risks with At-Bay.

## Strong appetite

### Administrative Services

- Call Center Services (including 911 and Emergency Services)
- Call Center Services (no 911 or Emergency Services)
- Concierge/Personal Services
- Grant Writing, Administration, and Monitoring Services
- Motor Vehicle Title and Registration Services
- Paging Services
- Resume Services
- Technical Writing Services
- Translation Services
- Typing Services

### Communication & Media Services

- Advertising Agency
- Audio and Video (AV) Consulting
- Film Editing Services
- Graphic Design Services
- Market Research Services
- Marketing Consulting
- Media and Brand Consulting
- Media Buying Agency Services
- Printers
- Public Relations Services

### Consulting & Financial Services

- Bookkeeping Services
- Business Brokers
- ESG (Environmental, Social, and Corporate Governance) Consulting
- Human Resource (HR) Consulting
- Management Consulting

- Professional Association or Trade Association Services
- Project Management Services
- Regulatory Compliance Consulting
- Tax Preparation Services

### Design Services

- Acoustic Consultant
- Exhibit Design Services
- Interior Design Services
- Landscape Design Services
- Lighting Design Consulting Services

### Education & Training

- Career Coaching and Career Counseling
- Charm School
- College Preparation Services
- Driving Instruction Services
- Educational Consulting
- Executive Coaching
- Life Coaching
- Test Proctoring Services
- Training and Vocational School Services
- Tutoring Services
- Vocational Counseling

### Employment & Staffing

- Babysitter and Babysitter Referral Services
- Employment Agency
- Executive Recruiting Services
- Interim Management Services

- Nanny and Nanny Placement Services
- Professional Employment Organization Services
- Professional Organizer Services
- Recruiting Consulting
- Staffing Agency Services
- Talent Agent Services

### Healthcare Services

- Medical Billing, Coding, and Practice Management
- Medical or Insurance Credentialing Services
- Pastoral Counseling
- Transcription Services

### Insurance Consulting & Risk Management

- Actuarial Consulting Services
- Claims Adjuster Services
- Damage Appraiser Services
- Insurance Consulting
- Insurance Inspection Services
- Loss Control Consulting Services
- Loss Control Inspection Services
- Premium Finance Services
- Risk Management Consulting
- Structured Settlement Broker Services
- Third-party Administrator Services

Email us your MPL submissions <\$50M in revenue

[underwriting@at-bay.com](mailto:underwriting@at-bay.com)

Get automatic quotes for small business risks on the [Broker Platform](#)

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## Legal and Security Services

- Accident Reconstruction Services
- Alarm Monitoring Services
- Arbitration Services
- Court Reporting
- Expert Witness Services
- Litigation Support Services
- Lobbyist
- Mediation Services
- Notary Services
- Polygraph Operator
- Private Investigator and Private Detective Services
- Probation Monitoring Services (including Felony Monitoring)
- Probation Monitoring Services (Misdemeanor only)
- Trustee Services

## Logistics & Transportation

- Courier Services
- Customs Brokers
- Freight Forwarding
- Mailing Services
- Messenger Services
- Pilot Car Services
- Process Server Services

## Miscellaneous Services

- Analytical Testing Lab Services
- Association Management Services
- Auctioneering Services (Non Real Estate)
- Equipment Lease Broker
- Funeral Director Services (including Cremation Services)
- Funeral Director Services (no Cremation Services)
- Appraiser of Goods and Services
- Janitorial Services/Cleaning Services
- Kennel/Pet Instruction Services
- Pet Grooming
- Referral Services
- Veterinarian

## Real Estate Services

- Auctioneering of Real Estate
- Cell Site Acquisition Services
- Closing Agent Services\*
- Escrow Agent Services\*
- Estate Sale Coordination Services
- Flood Zone Determination Services
- Forestry Consulting
- Landman and Right of Way Consulting Services

- Mortgage Brokers\*\*
- Mortgage Review and Auditing Services
- Property Management Services\*\*
- Property Preservation Services
- Property Tax Appeal Services
- Real Estate Agent and Broker Services
- Real Estate Appraiser Services\*\*
- Real Estate Consulting, Counseling or Advisor Services
- Relocation Agent Services
- Title Abstractor\*
- Title Agent\*

## Travel, Hospitality & Events

- Caterer Services
- Event Planning
- Florist
- Food Service Consulting Services
- Hotel Property Management
- Photography Services
- Tour Operators
- Travel Agents
- Wedding Officiant Services
- Wedding Planning Services

## Restricted

- Adoption Matching or Placement
- Architects and Engineers
- Captive Managers
- Collection Agencies or Debt Collectors
- Certified Public Accountants
- Crane Inspection or Consulting
- For-Profit Credit Counseling
- Franchisors
- General or Artisan Contractors
- Health Maintenance Organizations, Preferred Provider Organizations, or Managed Care Providers
- Insurance Agents or Brokers
- Investment Advisors
- Lawyers (other than Employed Counsel)
- Mortgage Bankers
- Patent Filing
- Payment Processing
- Pension Administrators

\* Coverage unavailable in California and Hawaii.

\*\* Coverage unavailable in Alaska, Arizona, California, Hawaii, Nevada, New Mexico, Oregon, and Washington.

† At-Bay Cyber insurance not available for escrow agent services, title abstractors, or title agents.