

Appetite Guide



PHARMACY



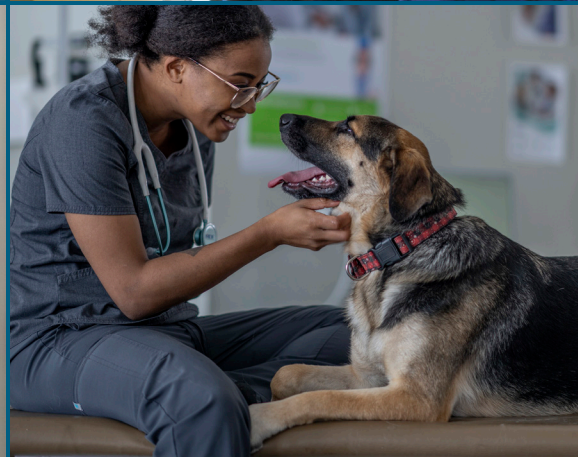
DENTAL



HEALTHCARE AND
SENIOR LIVING



VETERINARY



Appetite Guide

Appetite	Businessowners Package (BOP)	Professional Liability	Commercial Auto	Inland Marine Floater	Workers Compensation	Commercial Umbrella
Pharmacy <i>Includes local and regional retail and compounding pharmacies.</i>	✓	✓ <i>Includes pharmacy professional liability and individual professional liability</i>	✓	✓	✓	✓
Home Medical Equipment	✓	✓	✓	✓	✓	✓
Home Healthcare <i>Includes in-home skilled nursing care, hospice, and personal care providers.</i>	✓	✓	⚑ <i>Restrictions applied for hired/non-owned auto</i>	✓	✓	✓
Dental	✓	✓	✓	✓	✓	✓
Veterinary	✓	✓	✓	✓	✓	✓
Senior Living <i>Includes skilled nursing facilities.</i>	⚑ <i>Property only</i>	✗	⚑ <i>No resident transportation</i>	✓	⚑	✗
Life Sciences	⚑ <i>Products & Completed Operations Excluded</i>	✓	✓	✓	✓	✓

Notes <i>Cyber, Employment-Related Practices, and Sexual Misconduct and Physical Abuse are available.</i>	<i>\$80M per risk property exposure maximum</i>					<i>\$1M minimum Umbrella limit</i>
	<i>ACV is standard for buildings 30+ years with no major updates and when the overall condition of the building is below average</i>					<i>Underlying minimum limits: Commercial Auto = \$1M Workers Compensation = \$500k/\$500k/\$500k</i>
	<i>Risks with building coverage or at least \$250,000 in business personal property subject to a wind/hail deductible ranging from 1% to 5%.</i>					<i>The underlying general liability and professional liability must be provided by Pharmacists Mutual Insurance Group to be eligible for Umbrella coverage.</i>

 **Within Appetite**
 **Limited Appetite**
 **Outside of Appetite**

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Before You Submit

Backdating

- ▶ A no known loss statement is required before binding.
- ▶ Backdating over 30 days requires Underwriting Management approval.
- ▶ Workers Compensation backdating also requires Underwriting Management approval.
- ▶ Claims-made coverage cannot be backdated.
- ▶ Endorsements cannot be backdated more than 30 days, even with a bill of sale or proof of insurance elsewhere.

Backdating Cancellations

- ▶ Over 30 days requires proof of no exposure.
- ▶ Workers Compensation cancellations must be approved by Underwriting Management.
- ▶ Cancellations with a bill of sale or proof of insurance elsewhere are not allowed past 30 days.

Payment Options

- ▶ Annual Pay – Full premium due by the effective date.
- ▶ Quarterly Pay – 4 equal payments (25% due at the effective date, 90, 180, and 270 days).
- ▶ EFT – Monthly (12 payments), quarterly (4), or annual (1).

Note: Not all payment plans are available in every state.

Reinstatements

- ▶ May be allowed within 30 days of cancellation with no lapse in coverage, payment, and no known loss.
- ▶ After 30 days, a new app, payment, and no loss statement may be required. EFT or annual payment plan may be required.

Submission Requirements

New Business Submission Requirements

- ▶ Acord form
- ▶ 5-year loss history or loss indication for all lines of business being quoted
- ▶ Questionnaires and/or supplements (see pages 9-10)
- ▶ Photos may be requested

Start-Up Submission Requirements

- ▶ Business Plan or Start-Up Entity Supplement
- ▶ Owner resume
- ▶ Business Experience Requirements
 - 3 years of prior professional experience
 - Specialized training in their profession
 - For a non-professional-owned start-up:
 - 5 years of business management experience





Pharmacy Appetite

Primary Practice Settings

- ▶ General/Compounding Pharmacy
- ▶ Retail/Community
- ▶ Central Fill
- ▶ Closed Door
- ▶ Long-Term Care
- ▶ Inpatient/Hospital
- ▶ Nuclear
- ▶ Mail Order
- ▶ Infusion
- ▶ Consultant Pharmacists
- ▶ Independent Contractor
- ▶ Franchise
- ▶ Pharmacy Management
- ▶ Pharmacy Placement
- ▶ Telepharmacy
- ▶ Vet Pharmacy
- ▶ Card/Gift Pharmacies
- ▶ HME/DME & Healthcare Services in Pharmacy
- ▶ Associations

Limited Practice Settings

- ▶ Reverse Distributors (expired drugs/property)
- ▶ Outsourcing: 503B Pharmacies (no professional/GL)
- ▶ PBMs (must have pricing transparency)
- ▶ Wholesale Pharmacies

Exposures That Should Be Incidental

- ▶ Independent Prescribing
- ▶ Office Use Compounding
- ▶ THC (Less than 0.03%)
- ▶ Pharmacogenetic Testing
- ▶ Pain Management
- ▶ Vitamin/Hydration Therapy
- ▶ Nurse Practitioners/Medical Directors

We Do Not Cover

- ▶ Medical Marijuana
- ▶ Holistic & Functional/Integrative/Naturopathic Medicine Practices
- ▶ Non-Pharmacist/Business Analysts Helping Start-up Pharmacies

Lines of Business Offered

- ▶ Businessowners
- ▶ Pharmacy Services Professional Liability (PSP)
- ▶ Individual Pharmacist Professional Liability (PHL)
- ▶ Pharmacy Technician
- ▶ Inland Marine
- ▶ Auto
- ▶ Workers Compensation
- ▶ Umbrella





Dental Appetite

Types of Dentists Include But Are Not Limited To

- ▶ General Dentists
- ▶ Endodontists
- ▶ Pedodontists (Pediatric)
- ▶ Oral Surgeons
- ▶ Orthodontists
- ▶ Periodontists
- ▶ Prosthodontists
- ▶ Specialist in Pain Management
- ▶ Large Groups
- ▶ Dental Hygienists

Services Provided Include But Are Not Limited To

- ▶ Crowns
- ▶ Dental Restoration
- ▶ Root Canals
- ▶ Implants
- ▶ Veneers
- ▶ Dentures
- ▶ Extractions
- ▶ Dental Bonding
- ▶ Teeth Whitening
- ▶ Braces
- ▶ Sealants
- ▶ Teeth Cleaning
- ▶ Invisalign
- ▶ Bridges and Partials
- ▶ Cavity Treatment
- ▶ Corrective Jaw Surgery
- ▶ Denture Repair
- ▶ Mouthguard
- ▶ TMJ Treatment
- ▶ Sleep Dentistry

Exposures That Should Be Incidental

- ▶ Non-Dental Cosmetic Procedures – Limited to Botox Injections and Dermal Fillers
- ▶ Correctional Facility
- ▶ Placement Services
- ▶ Holistic Dentistry
- ▶ Mobile Dentistry
- ▶ Sleep Apnea
- ▶ Teledentistry



Lines of Business Offered

- ▶ Businessowners
- ▶ Professional Liability
- ▶ Inland Marine
- ▶ Auto
- ▶ Workers Compensation
- ▶ Umbrella - excess dental professional not available
- ▶ Individual Dental Hygienist Professional Liability





Veterinarian Appetite

Primary Practice Settings

- ▶ Companion & Large Animal Practices
- ▶ Emergency & Critical Care
- ▶ Animal Welfare
- ▶ Mobile Veterinary Clinics
- ▶ Animal Behavior

Exposures That Should Be Incidental (25% or less combined)

- ▶ Groomers
- ▶ Boarding
- ▶ Animal Training

Services Provided Include But Are Not Limited to

- ▶ Diagnosis, treatment, and prevention of animal disease, illness, pain, and injury
- ▶ Medical and surgical procedure on animals
- ▶ Prescribing, dispensing, administration or application of any drug or medicine for animals
- ▶ Use of complementary, alternative, and integrative therapies in animals
- ▶ Diagnosis and treatment associated with animal reproduction
- ▶ Health, fitness, and soundness of animal diagnosis
- ▶ Veterinary consultation by electronic/telephonic communications

No Appetite

- ▶ Race animals
- ▶ Performance animals
- ▶ Specialty show animals
- ▶ Zoo animals
- ▶ Large food chain operations
- ▶ Research clinics

Lines of Business Offered

- ▶ Businessowners
- ▶ Professional Liability
- ▶ Inland Marine
- ▶ Auto
- ▶ Workers Compensation
- ▶ Umbrella



Home Healthcare Appetite

Types

- ▶ Home Healthcare
 - At-Home Therapy
 - Personal Care Providers
 - Hospice Care
- ▶ Home Medical Equipment
- ▶ Retail Stores

Services Provided Include But Are Not Limited To

- ▶ Activities of Daily Living (ADL)
- ▶ Skilled Nursing
- ▶ Physical Therapy
- ▶ Occupational Therapy
- ▶ Speech-Language Pathology Services
- ▶ Medication Assistance
- ▶ Wound Care
- ▶ Homemaker Services

Limited Practice Settings

- ▶ Transportation of Patients
- ▶ Home Medical Equipment Repairs/Construction

No Appetite

- ▶ Liability for:
 - In-patient hospice facilities
 - Staffing agencies
 - Child/Adult day care centers
 - Home healthcare providing staffing services to hospitals, senior living, or assisted living facilities more than 10% of the time

Lines of Business Offered

- ▶ Businessowners, including Professional Liability
- ▶ Inland Marine
- ▶ Auto
- ▶ Workers Compensation
- ▶ Umbrella



Senior Living Appetite

Types

- ▶ Skilled Nursing Facilities
- ▶ Assisted Living Facilities

Limited Types

- ▶ Assisted Living – must be associated with a skilled nursing facility unless:
 - There are no kitchens in rooms
 - The facility provides 24-hour care
- ▶ Independent Living – must be associated with a skilled nursing facility

Prohibited

- ▶ Substance Abuse Recovery Homes
- ▶ Facilities for Those With Disabilities
- ▶ Mental Health Facilities
- ▶ Resident Transportation

Criteria

- ▶ 24/7 nursing care on staff
- ▶ Five-year loss ratio below 50%
- ▶ 1 to 2 story facilities
- ▶ Maximum 250,000 square feet in a three-block radius
- ▶ Fire Marshal report required within the last two years if the building is more than 30 years of age
- ▶ Frame construction: Minimum property deductible of \$25,000
- ▶ Kitchenettes: Must consist of a sink, refrigerator, and microwave (no stoves or ovens in individual units)
- ▶ Must have a functioning sprinkler system throughout all structures
- ▶ Independent living space must make up less than 25% of the total square footage
- ▶ Adult day care center must make up less than 25% of the total square footage

Restrictions

- ▶ Not allowed in NY or FL
- ▶ No TIV at a given location greater than \$80M

Lines of Business Offered

- ▶ Property
- ▶ Inland Marine
- ▶ Auto
- ▶ Workers Compensation



Line of Business Information

Auto

Any risk with the following will require a commercial auto questionnaire at new business:

- ▶ Fleet (five or more vehicles)
- ▶ Intermediate and Long-Distance Usage
- ▶ Heavy, extra-heavy, and truck tractor vehicle types

Anyone who drives or is expected to drive any vehicle covered by the policy, in any capacity during the policy period, must be a listed driver. The frequency with which they drive does not matter.

Unacceptable driver history includes any of the following during the previous three-year period (unless restricted by state law):

- ▶ Three or more minor moving violations per driver regardless of the date of the violation
 - Example: If the police officer charges the driver for three minor moving violations in one stop, the driver is now unacceptable.
- ▶ Two or more at-fault accidents
- ▶ Any major violations
 - Alcohol/drug suspension
 - Driving with suspended, revoked, or no license
 - Driving under influence
 - Driving on wrong side of road
 - Driving without required insurance
 - Failure to obey/eluding officer
 - Financial responsibility suspension
 - Fleeing scene of accident/falsifying report

- Intoxicants in vehicle
- Motor vehicle felony/larceny
- Nonmoving suspension
- Racing/exhibition driving
- Reckless driving
- Speeding – major (20 mph or more over the speed limit)
- Texting while driving
- Unlawful use of driver license
- Vehicular homicide/manslaughter/assault

Businessowners - Crime

Retail exposures require evaluation for a crime deductible based on a proprietary crime review, taking into consideration actual loss experience and risk management practices.

Umbrella

The underlying general and/or professional liability coverage must be provided by one or more subsidiary affiliates of Pharmacists Mutual Insurance Group.

Underlying commercial auto or workers compensation coverage with other carriers is allowed if the carrier is rated A- or better by AM Best. A copy of the declarations page and five-year loss history must be obtained each year. The Auto Questionnaire is also required, as the auto exposure must be underwritten and deemed an acceptable risk.



Questionnaire Requirements

1. Commercial Auto Questionnaire

- ▶ Mandatory for new business auto if five or more vehicles
- ▶ Renewal: Underwriter discretion
- ▶ Required annually for senior living

2. Consultant-Independent Contractor – Pharmacy Management Questionnaire

- ▶ Mandatory for new business and renewals for consulting type operations

3. Cooking Supplement

- ▶ New Business: Required if any cooking exposure
- ▶ Renewal: Underwriter discretion

4. Crime Matrix

- ▶ Underwriter discretion

5. Cyber Liability Questionnaire

- ▶ Mandatory for new business, endorsement, and renewal annually if limit requested is more than \$100,000 or revenues over \$25M

6. Dental Questionnaire

- ▶ Mandatory for new business and renewal for dental professional liability

7. Employment Practices Liability Questionnaire

- ▶ Mandatory for new business, endorsement, and renewal annually if limit requested is more than \$100,000
- ▶ Warranty Statement (Statement of No Known Losses) is required for new business for limits of \$50,000 and \$100,000

8. Functional Replacement Cost Building Checklist

- ▶ Mandatory if functional replacement cost is requested

9. General Building Questionnaire

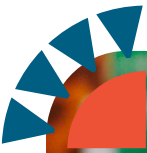
- ▶ Mandatory for new business and renewal with building coverage
- ▶ If applicable, questionnaire is generated in Agent Portal for Insured to complete

10. Healthcare Services Questionnaire

- ▶ Mandatory for new business and renewal annually for pharmacy, home healthcare, and home medical equipment

11. Home Medical Equipment Questionnaire

- ▶ Mandatory for new business and renewal annually.



Questionnaire Requirements

12. Nurse Practitioner Supplement

- ▶ Mandatory for new business and renewals if exposure exists on pharmacy, home healthcare, home medical equipment, or a combination thereof

13. Pharmacy Association Questionnaire

- ▶ Mandatory for new business and renewal (every three years) for pharmacy association

14. Pharmacy Questionnaire

- ▶ Mandatory for new business and renewal for pharmacy professional liability
- ▶ Renewal only if:
 - Non-sterile simple and non-compounding (every three years)
 - Compounding less than 25% non-sterile complex, nuclear (every two years)
 - Compounding non-sterile complex 25% or more, sterile, sterile repackaging, or any non-sterile/sterile batching (every year)

15. Senior Living Questionnaire

- ▶ Mandatory for new business for senior living property risks
- ▶ Renewal: Underwriter discretion

16. Sexual Misconduct Supplemental

- ▶ Mandatory for new business, endorsement, and renewal (every three years) if limit requested is more than \$100,000
- ▶ Not required for new business or renewal for mandatory risks with automatic \$100,000 limit (home medical equipment, home healthcare, personal care provider)

17. Spoilage Questionnaire

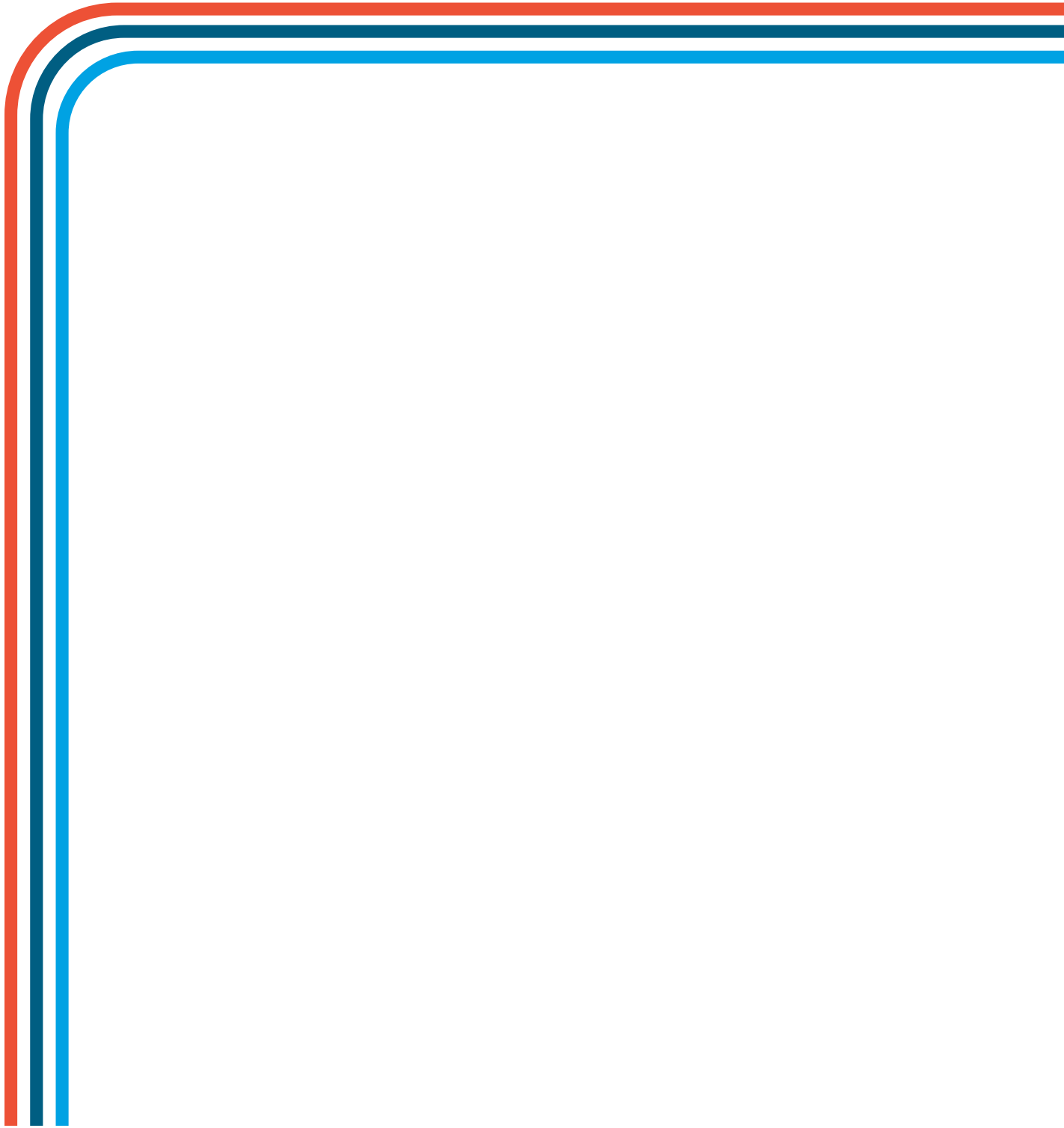
- ▶ Mandatory for new business, renewal, and endorsement if limit is over \$100,000 at any location

18. Veterinary Questionnaire

- ▶ Mandatory for new business and renewal for veterinary professional liability

19. Workers Compensation Questionnaire

- ▶ Mandatory for new business and renewal for senior living and home healthcare risks. May be requested by Underwriter discretion for other verticals.



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