

Our E&O appetite

ATM has a wide and varied appetite for E&O risks. To help you pin point the type of risks we love to see, we've listed them below and split them out by industry. The indicates classes we are especially good at! Can't see what you're looking for or have any questions? Please email jafri@atmunderwriters.com

Oil & gas

Upstream, midstream and downstream consultants, engineers, inspectors and project managers, mostly or fully land-based and performing little-to-no manual work

Staffing & Employment

- Permanent recruitment / executive search *
- Professional employer organisations
- Temporary staffing agencies *

* All placement types considered other than drivers and medical

Design, build, construction & engineering

- Building design (architects, BIM, CAD, drafting)
- Interior design
- Construction managers
- Engineers (excluding structural, geo-technical and marine)
- Artisan and general contract
- Quality assurance consultants

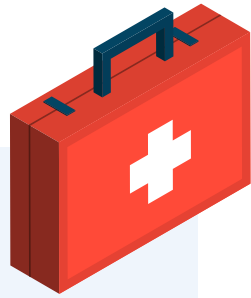


Professional services

- Accountancy (incl. bookkeeping, tax preparation and audit)
- Event planners
- Expert witness
- Freight forwarders
- Human resources services
- Management / business consultants
- Mediators
- Payroll processing
- Procurement consultants
- Public and private claims adjusters
- Risk management consultants
- Trade associations
- Training companies
- Translators / interpreters

Environmental

- Ecologists
- Energy efficiency consultants
- Environmental consultants
- Forestry consultants
- Geographical Information System (GIS) mapping
- Geologists



Digital health

- Clinical decision support tools
- Digital therapeutics
- Healthcare services delivered via artificial intelligence
- mHealth apps
- Remote patient monitoring
- Telemedicine platforms and providers
- Teleradiology

Healthcare

- Counsellors
- Healthcare consultants
- Healthcare education
- Holistic wellness providers
- Independent medical expert & expert witness
- Medical imaging clinics
- Occupational, speech & physical therapy
- Outpatient mental healthcare (including ABA therapy)

Health and wellness

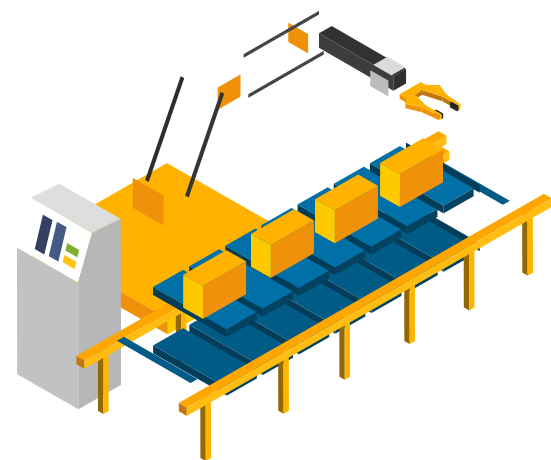
- Beauticians, treatments and peels
- Botox, body contouring, micro needling, teeth whitening
- Hair salons
- Massage therapy
- Nutritional & weight loss consulting
- Personal trainers and fitness professionals

Life sciences

- Clinical trials
- Clinical Trial protocol writing
- Commercialisation consultants
- Contract research organisations
- Drug & dietary supplement contamination testing
- Drug development
- Expert witness
- Genome sequencing
- Independent research facilities / clinical research organisations
- Laboratory commissioning & qualification
- Medical writing
- Pharmacovigilance
- R&D laboratory services
- Regulatory & quality assurance consultants
- Scientific data analysis
- Software as a medical device (SaMD)
- Software used in clinical trials

Manufacturers

- Ecommerce sellers
- Food and beverage
- FMCG
- Furniture



Finance

- Challenger banks
- Commercial B2B non-bank lenders
- Community banks
- Community investment corporations
- Credit unions
- Financial trading platforms
- Fintech lenders (prime only)
- Fintechs with an investment advice speciality
- Investment advisors (very low crypto exposure only)
- Leasing companies (asset class dependent)
- M&A consulting and financing advice
- Mutual and hedge funds
- Non-bank lenders (B2C)
- Overseas aid funds
- Real estate funds
- Venture capital and private equity firms

Marketing & advertising

- Adtech
- Advertising agents
- Digital marketing
- Event organisers
- Graphic designers
- Marketing consultants, PR consultants and brand agencies
- Photographers and videographers



Entertainment

- Authors
- Broadcasters and publishers (digital and traditional)
- Commercial film producers
- Individual TV and film productions
- Journalists
- Music licensing
- Music artists
- Podcasts
- Post-production agencies
- TV and film distributors

If you have any questions or would like to say hello, please email jafri@atmunderwriters.com

Software & hardware developers

- Agricultural and pharmaceutical product monitoring technology
- Alerting software
- Artificial intelligence
- Augmented reality and virtual reality
- Big data analytics
- Cybersecurity software
- E-commerce web development
- Edutech
- Internet of things
- Robotics
- Web developers and custom software project developers

Social media, apps & video games

- Content creators
- Esports
- Fitness applications
- Games & app developers
- Games publishers
- Influencers, celebrities and high-profile individuals
- Social media companies, including dating sites and Peer2Peer

IT services

- Control systems integrator/ automation services
- Cybersecurity consulting & incident response
- IT consulting & project management
- IT training & education
- Network design & database management
- Software & hardware installation, maintenance & consulting
- Telecommunications providers / ISPs

