



Product Overview

Our **Professional & Management Liability** solutions protect businesses, executives, and professionals from claims of negligence, mismanagement, breach of duty, or failure to deliver services.

From defending against costly lawsuits to covering settlements and judgments, MSI provides broad, flexible protection that safeguards both company assets and personal liabilities for professionals and decision-makers.

About MSI

Modern Specialty Insurance (MSI) is a Canadian Managing General Agent (MGA) offering innovative commercial and specialty insurance solutions.

We work exclusively with licensed brokers, combining fast, accessible underwriting with strong market capacity. Our model is built for efficiency, transparency, and partnership. Because when you call, we answer.

Why choose MSI

Expert Underwriting- Every Risk is assessed with precision and insight, giving brokers confidence in coverage built on real expertise

Trusted Partnerships - We build lasting relationships by working side-by-side with brokers, focused on clarity, collaboration, and reliability

Dedicated Service - Fast responses and consistent support mean you can count on us to be there when it matters most



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Coverage Highlights

- **Errors & Omissions (E&O)** – Negligence, errors, omissions, or failure to perform professional duties.
- **Directors & Officers (D&O)** – Mismanagement, breach of fiduciary duty, and governance-related claims.
- **Employment Practices Liability (EPL)** – Wrongful dismissal, harassment, discrimination.
- **Fiduciary Liability** – Mismanagement of employee benefit or pension plans.
- **Crime** – Employee dishonesty, fraud, forgery, or theft.
- **Kidnap & Ransom / Extortion** – Expenses from kidnapping, extortion, or unlawful detention.
- **Side A DIC** – Direct coverage for directors and officers when corporate indemnification is unavailable
- **Costs inclusive and First Dollar Defense***

Additional Coverages

- Regulatory defence costs
- Public relations crisis management
- Investigation costs coverage

Target Appetite

E&O

- Professional services firms (consultants, IT, marketing, staffing)
- Architects and Engineers (Up to 100% US Work)
- Contractors (General, artisan, or design-build firms)
- Recruitment and Staffing Agencies
- Healthcare providers & clinics
- Insurance Brokers

D&O

- Private & public company boards
- Non-profits
- HOAs, and strata councils
- Architects and Engineers
- Construction
- Technology Companies
- Insurance Brokers

Declined Risks

E&O

- Legal services
- Cannabis producers and distributors
- Adult entertainment businesses
- High-risk or unstable financial institutions
- Companies with significant prior litigation history

D&O

- Adoption and Foster care
- Political parties
- Unions
- US Publicly traded