

MANAGEMENT LIABILITY

SOLUTIONS TO ADDRESS LIABILITY EXPOSURE FACED BY HEALTHCARE ORGANIZATIONS, MANAGED CARE ORGANIZATIONS, AND PHYSICIAN GROUPS

With experienced underwriters and insightful analytical tools, we provide powerful management liability solutions for hospitals, health systems, miscellaneous medical facilities, physician groups, managed care organizations—and the brokers who serve them.

ELIGIBLE RISK CLASSES

- Non-profit hospitals and health systems
- Non-profit and privately-owned miscellaneous medical facilities
- Physician group practices
- Non-profit and private for-profit managed care organizations
- Long term care facilities

LIMITS

- \$15 million in available capacity on a primary and/or excess basis
- Separate or shared limits per coverage part available

ADDITIONAL CONSIDERATIONS

- Directors & officers liability premiums start at \$3,000 per million
- Employment practices liability premiums start at \$3,000 per million
- Fiduciary liability premiums start at \$1,000 per million
- D&O and EPL retentions as low as \$5,000 each claim

COVERAGE FEATURES

- Modular policy with directors & officers liability, employment practices liability, and fiduciary liability coverage parts
- Punitive damages coverage where insurable with most favorable venue language included
- Broad definitions of insured person and insured organization
- Coverage for newly-created and acquired subsidiaries
- Coverage extended to insured persons serving on outside non-profit boards
- Defense costs coverage and sub-limits for indemnification included for:
 - EMTALA
 - Specified IRS claims
 - HIPAA violations
 - Excess benefit transaction excise taxes

COVERAGE OPTIONS

- Antitrust coverage under the D&O policy
- Additional \$1 million of Side A coverage for non-profit healthcare organizations
- Third-party EPL
- Defense costs sub-limit available for healthcare fraud and abuse claims

CONTACT OUR MANAGEMENT LIABILITY EXPERT

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Submissions can be sent to submissions@tdcspecialty.com



TDC SPECIALTY UNDERWRITERS

During a time of challenging dynamics in the healthcare industry, we are a trusted resource for our customers and the brokers who represent them.

The Doctors Company, the nation's largest physician-owned medical malpractice insurer, established TDCSU as a subsidiary to serve as its Excess & Surplus lines specialist focused on expanding product offerings to the rapidly evolving healthcare industry. TDCSU distributes its products through approved wholesale and selected retail brokers, conducting business in a straightforward, honest, and thorough manner—a company committed to ease of doing business and service innovation.

THE DOCTORS COMPANY: A STRONG, PROACTIVE INSURANCE PARTNER

For more than 40 years, The Doctors Company has provided healthcare risk innovation and expertise managing risk for the nation's leading healthcare systems, hospitals, and managed care organizations. The nation's most prestigious medical organizations recognize the company's dedication to excellence and endorse or sponsor The Doctors Company as their chosen medical liability insurer.

- The Doctors Company insures 78,000 physicians and more than 200 facilities
- The company has more than \$4 billion in assets
- Rated A by A.M. Best Company and Fitch Ratings

TDCSU: TECHNICAL AND PRACTICAL, RESPONSIVE AND RELIABLE

Leveraging our longstanding trading relationships with specialized brokers, we focus on primary placements for middle market risks and excess placements on larger accounts in targeted markets. We are driven by our core values:

- Sensible and informed assumption of risk
- Empowered and creative frontline expertise
- Passion for technical excellence
- Exceptional service experience
- Honesty, integrity, and respect in all that we do

EXPERT, E&S DRIVEN LIABILITY SOLUTIONS FOR:

- Complex risks including hospitals and physician groups
- Medical facilities
- Long term care facilities
- Managed care organizations
- Non-standard physicians
- Life sciences

UNMATCHED CLAIMS SUPPORT

Our experienced claims staff sets us apart with not only their commitment to rigorous claim file handling, but constant and ongoing attention to the rapidly changing healthcare environment. We provide:

- Enhanced support for those experiencing a claim to keep them focused on delivering quality care
- National panel of experts and the industry's top defense attorneys
- Individual attention and knowledge of the local legal environment
- Claims experts available 24/7

FOR MORE INFORMATION REGARDING OUR CAPABILITIES

George Bennett: 860.269.2833 or george.bennett@tdcspecialty.com

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