

COMPLEX RISKS

INSURANCE SOLUTIONS, CREATED WITH TECHNICAL EXPERTISE
AND A FLEXIBLE PLATFORM, FOR AN EVER-CHANGING HEALTHCARE SEGMENT

Strong, experienced team provides standard and manuscript coverage solutions for any type of complex risks, including hospitals, health systems, physician groups, reinsurance of captives, freestanding ERP/tail, or any other segments that require non-traditional structures.

ELIGIBLE RISK CLASSES

- Hospitals
- Physician groups
- Health systems

ADDITIONAL CONSIDERATIONS

- \$35,000 minimum premium for primary policies
- \$5,000 minimum premium (per million) for excess
- First dollar, SIR, and deductible options available

LIMITS

- Ability to offer primary, lead excess, capacity excess, and reinsurance
- Primary limits of \$1 million/\$3 million
- Excess/umbrella limits of \$15 million
- Umbrella capabilities over ancillary coverages (auto liability, employers liability)
- Dual towers of coverage

COVERAGE FEATURES

Hospitals/Health Systems

- Defense outside the limit
- Affirmative coverage grants for physical abuse and sexual misconduct
- Coverage for punitive damages where insurable with most favorable language
- Broad definition of insured to include employed physicians, volunteers, students, locum tenens, and interpreters used in connection with the provision of medical services
- 60 days' automatic coverage for newly acquired entities
- Incident sensitive/notice of circumstances provision when claims made
- Limited breach of confidentiality coverage when protected health information is inadvertently published or overheard

Physician Groups

- Per physician limits
- Legal defense proceedings coverage
- Consent to settle with first named insured
- IBNR for departed physicians
- Flexible rating approach
- Flexible application options
- Data insight and benchmarking

COVERAGE OPTIONS

- Evacuation expense
- Legal/media coverage

CONTACT ONE OF OUR COMPLEX RISK EXPERTS

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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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