

MANAGEMENT LIABILITY

SOLUTIONS TO ADDRESS LIABILITY EXPOSURE FACING HEALTHCARE ORGANIZATIONS

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

ELIGIBLE RISK CLASSES

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

LIMITS

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

POLICY FEATURES

- Modular policy form with Directors & Officers Liability, Employment Practices Liability, and Fiduciary Liability coverage parts
- Most favorable venue language for punitive damages where insurable by law
- Broad definitions of Insured Person and Organization
- Affirmative coverage for Provider Selection claims
- Defense costs coverage and sub-limits for indemnification included for:
 - EMTALA
 - Specified IRS claims
 - HIPAA violations
 - Excess benefit transaction excise taxes
- EPL coverage for first- and third-party claims
- No hammer clause on any coverage part

COVERAGE OPTIONS

- Antitrust coverage up to the full D&O policy limit
- Up to \$1 million of additional Side A coverage
- Defense costs sub-limit for healthcare fraud and abuse claims
- Educator's Legal Liability sub-limit
- Employed Lawyers Liability sub-limit
- Wage & Hour defense costs sub-limit
- Workplace Violence Expense sub-limit

CONTACT OUR MANAGEMENT LIABILITY EXPERT

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Submissions can be sent to submissions@tdcspecialty.com



This communication contains product summaries only. Coverage is subject to the language of the policy as actually issued. Coverage, policy terms, and availability may vary by state. The Doctors Company does not underwrite Excess & Surplus lines insurance. Certain coverages may be provided through surplus lines insurance subsidiaries of The Doctors Company through licensed surplus lines brokers. Coverages may be underwritten by TDC Specialty Insurance Company or TDC National Assurance Company, wholly owned subsidiaries of The Doctors Company.

TDC Specialty Underwriters, Inc., in California: dba Insurance City Solutions, License #0L85833

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 (E&S) 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 82,000 physicians and more than 200 facilities
- The company has more than \$4.5 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

- Medical facilities
- Long term care facilities
- Hospitals and health systems
- Managed care organizations
- Physician groups
- Non-standard physicians
- Management liability
- Cyber insurance
- 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

FOR MORE INFORMATION REGARDING OUR CAPABILITIES

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