

E&S PHYSICIANS

INSURANCE SOLUTIONS CREATED WITH TECHNICAL EXPERTISE AND A FLEXIBLE PLATFORM FOR A DYNAMIC HEALTHCARE SEGMENT

Experienced, specialized underwriters and insightful analytical tools provide expert solutions for physician groups, hard-to-place physicians, and freestanding Extended Reporting Period (ERP)/tail coverage for physicians and physician groups.

ELIGIBLE RISK CLASSES

- Physicians
- Podiatrists
- Dentists
- Physician groups
- Hospital-acquired physician groups

LIMITS

- Flexible limits starting at \$100,000/\$300,000 and up

ADDITIONAL CONSIDERATIONS

- Broad and restricted forms available
- Available in most states
- Shared limits options available
- Flexible coverage options to meet client needs
- Flexible deductible options

COVERAGE FEATURES

Physician Groups

- Per physician limits
- Legal Defense Proceedings coverage
- Consent to settle with first named insured
- Extended Reporting Coverage for departed physicians
- Flexible rating approach and design options
- Data insight and benchmarking
- Regulatory Billing Errors Proceedings Reimbursement coverage
- HIPAA Proceedings Reimbursement coverage

ERP/Tail

- Claims made broad coverage form
- Defense outside the limits of liability
- First dollar coverage available
- Primary limits
- Flexible policy term options
- Consent to settle

Non-standard Physicians

Those who have been denied coverage, non-renewed or canceled, and whose histories include claims, substance abuse, licensing actions, board sanctions, and a variety of other underwriting issues.

	Traditional Broad Form	S800 Restrictive Form
Claims made/nonassessable	Yes	Yes
Incident reporting	Allowed	Not allowed
Legal expenses	Paid in addition to limit	Included within the limit
Consent to settle*	Required from insured	Limited and restricted
Extended Reporting Coverage	1- to 10-year tail options	1-year option**
Locum Tenens coverage	90 days per policy year	None**
Deductible options	\$0 to \$100,000	\$0 to \$100,000
Coverage territory	United States	State of practice

Available Coverage Enhancements to the S800 Policy Groups

- Incident reporting
- Consent to settle*—unrestricted
- Legal expense in addition to limit
- Locum Tenens—30 days per policy year
- Extended Reporting Coverage—choice of 1- to 10-year tail options

CONTACT OUR E&S PHYSICIANS EXPERT

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*Where applicable by law; insured consent subject to peer review process if dispute on Broad Form.
**In California, tail options of 1, 5, and 10 years and 30 days of Locum Tenens coverage are automatically included.

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.

TDC Specialty Underwriters (TDCSU) serves as the Excess & Surplus (E&S) lines specialist within the TDC Group of companies (TDC Group) 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. TDCSU is committed to ease of doing business and service innovation. As part of TDC Group, TDCSU's affiliated writing companies are rated A by A.M. Best Company and Fitch Ratings.

TDC GROUP: A STRONG, PROACTIVE INSURANCE PARTNER

TDC Group is the preeminent organization for service to healthcare as the nation's largest physician-owned provider of insurance, risk management, and healthcare practice improvement solutions. Serving the full continuum of care from individual physicians to academic medical systems, TDC Group helps healthcare professionals overcome the complexities of today's practice environment.

- Annual revenue of \$1 billion and over \$6 billion in assets
- Serves over 100,000 healthcare professionals and organizations

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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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.

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