

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 (D&O) Liability, Employment Practices Liability (EPL), and Fiduciary Liability coverage parts
- Admitted primary and excess forms available in most venues
- 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
- Wage & Hour defense costs sub-limit
- Workplace Violence Expense sub-limit

CONTACT OUR MANAGEMENT LIABILITY EXPERT

Kristen Mielert (Hartford): 860.269.2816 or kristen.mielert@tdcspecialty.com

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.

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

George Bennett: 860.269.2833 or george.bennett@tdcspecialty.com
Submissions can be sent to submissions@tdcspecialty.com

