

TDC SPECIALTY

TDC Specialty serves as the Excess & Surplus (E&S) lines specialist within TDC Group, focused on providing specialty insurance capabilities and related services to the rapidly evolving healthcare industry. Our experienced, recognized experts design liability solutions for a variety of healthcare organizations and professionals, including hospitals, physicians, physician groups, medical and long term care facilities, managed care organizations, and life sciences organizations. We offer broad E&S capabilities, with options for nationwide admitted paper where needed. Our responsive underwriting staff strives to deliver the best possible outcome with each interaction and is committed to clear and timely communications. We are dedicated to ease of business and service innovation.

PRODUCTS AVAILABLE FOR ALL HEALTHCARE RISKS:

- Professional Liability
- General Liability
- Employee Benefits Liability
- Products Liability
- Managed Care E&O
- Management Liability

FLEXIBLE, CUSTOM COVERAGE OPTIONS

We offer flexible coverage options with limits up to \$15 million, varying deductible and retention options, and coverage on a direct insurance and reinsurance basis, and 100 percent or quota share basis.

RISK MANAGEMENT

We offer insureds risk services and support from highly experienced specialists who understand issues and concerns specific to healthcare organizations, including regulatory requirements, levels of care, and unique patient populations.

DATA ANALYTICS

We provide tailored services designed to help decrease liability risks. Collaborating with insureds, we utilize claims, hospital, and third-party data to reveal patterns and trends that lead to malpractice claims. We can then develop data-informed action plans that drive risk reduction strategies.

CLAIMS

Every claim is unique. We partner with our insureds to provide a customized, knowledgeable response in the defense of claims. Our advocacy includes access to top defense attorneys, a nationwide network of specialty experts, and claims professionals with nationwide jurisdiction expertise and knowledge of the local legal landscape.

TDC GROUP: A STRONG, PROACTIVE INSURANCE PARTNER

As the nation's largest physician-owned provider of insurance, risk management, and healthcare practice improvement solutions, TDC Group serves over 100,000 healthcare professionals and organizations, with an annual revenue of \$1 billion and assets exceeding \$6.9 billion. Our affiliated writing companies—TDC Specialty Insurance Company, TDC National Assurance Company, and Hospitals Insurance Company, Inc.—are all rated A by AM Best.

BUSINESS DEVELOPMENT

Our Business Development team focuses on building relationships with new brokers while maintaining strong connections with our long-term partners. Operating with honesty and integrity, we strive to ensure consistency and reliability when working with us.

Courtney Mrusko: 860.956.6077 or courtney.mrusko@tdcspecialty.com

Courtney Gillespie: 860.956.6085 or courtney.gillespie@tdcspecialty.com

Belinda Ramon: 860.269.2846 or belinda.ramon@tdcspecialty.com



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BUSINESS SEGMENT AND CONTACT

HOSPITALS AND HEALTH SYSTEMS

Liability protection for hospitals, health systems, and other complex risks

Steve Lubinsky (Hartford) 860.269.2820
steve.lubinsky@tdcspecialty.com

LONG TERM CARE

Liability protection for healthcare operators serving the growing senior population

Tim Connolly (Hartford) 860.269.2802
tim.connolly@tdcspecialty.com

MEDICAL FACILITIES

Liability protection for outpatient medical facilities and other miscellaneous medical risks

Jeff McDonald (Chicago) 860.269.2847
jeff.mcdonald@tdcspecialty.com

MANAGED CARE

Liability protection for managed care organizations

Susan Angelo (Boston) 860.269.2827
susan.angelo@tdcspecialty.com

E&S PHYSICIANS

Liability solutions for physician groups, hard-to-place physicians, and physicians and physician groups requiring freestanding Extended Reporting Period (ERP)/tail coverage

Cheri Priddy (Los Angeles) 310.492.4927
cheri.pridy@tdcspecialty.com

LIFE SCIENCES

Liability protection for products/completed operations, errors and omissions, and clinical trials

Karen Mahoney (Boston) 860.269.2831
karen.mahoney@tdcspecialty.com

MANAGEMENT LIABILITY

Liability protection for directors and officers, employment practices, and fiduciary exposures

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

ELIGIBLE RISK CLASSES AND LIMITS

- Hospitals, health systems, reinsurance of captives, or other segments requiring nontraditional structures or creative solutions
- Primary, lead excess, capacity excess, and reinsurance—primary \$1 million/\$3 million; excess umbrella \$15 million; umbrella capabilities over ancillary coverages (auto liability, employer liability); separate limits per insuring agreement

- Skilled nursing facilities, assisted living facilities, memory care facilities, independent living facilities, continuing care retirement communities
- Primary \$1 million/\$3 million and \$2 million/\$4 million; \$15 million in excess/umbrella capacity; separate limits per insuring agreement

- Ambulatory surgery centers, urgent care centers, freestanding emergency rooms, x-ray/imaging facilities emergency/nonemergency patient transport (including air and ground ambulance), community health centers, dialysis centers, laboratories, pharmacies, home healthcare, rehabilitation facilities (drug alcohol and physical), residential care facilities (adults and MRDD), select social services risks, occupational medicine risks, hospice, nonphysician medical staffing, behavioral health, clinical trials, pain management, adult day care, telemedicine
- Primary limits and up to \$15 million in excess limits available

- Health plans, HMOs, PPOs, IPOs, PHOs, ACOs, MSOs, ASOs
- \$15 million available for both primary and excess

- Physicians, podiatrists, dentists, physician groups, hospital-acquired physician groups
- Flexible limits starting at \$100,000/\$300,000 and up

- Clinical trials, specialty and generic pharmaceuticals, biotechnology, medical device manufacturers, contract research organizations, site management organizations
- \$15 million available for both primary and excess

- Nonprofit hospitals and health systems, nonprofit and privately owned medical facilities, physician group practices, nonprofit and private for-profit managed care organizations, long term care facilities
- \$15 million in available capacity on primary and/or excess basis; separate or shared limits available
- Admitted capability available in most states

Submissions can be sent to submissions@tdcspecialty.com



TDC Specialty is the marketing name for the specialty insurance operations and services of The Doctors Company and its subsidiaries and affiliated companies, including TDC Specialty Underwriters, Inc., TDC Specialty Insurance Company, TDC National Assurance Company, Healthcare Risk Advisors, Inc., and Hospitals Insurance Company, Inc. All products and services are written or provided by subsidiaries or affiliates of The Doctors Company. The Doctors Company does not underwrite excess and 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, TDC National Assurance Company, or Hospitals Insurance Company, Inc., all wholly owned subsidiaries of The Doctors Company. Product summaries are for informational purposes only. Coverage is subject to the language of the policy as actually issued. Coverage, policy terms, and availability may vary by state.

TDC Specialty Underwriters, Inc., is based and domiciled in Connecticut; in California d/b/a Insurance City Solutions (license #0L85833) and in New York, d/b/a TDC Specialty Underwriters Services. Healthcare Risk Advisors, Inc., is based and domiciled in New York.