

# 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.

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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Submissions can be sent to [submissions@tdcspecialty.com](mailto:submissions@tdcspecialty.com)



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