

E&S PHYSICIANS

Insurance solutions created with technical expertise and a flexible platform for a dynamic healthcare segment

Our experienced, specialized underwriters and insightful analytical tools provide expert solutions for physician groups, hard-to-place physicians, as well as 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

- 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

Cheri Priddy (Los Angeles)



310.492.4927



cheri.priddy@tdcspecialty.com



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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

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 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 products are distributed through approved wholesale and selected retail brokers. We are committed to ease of doing business, service innovation, and conducting business in a straightforward, honest, and thorough manner.

COVERAGES AVAILABLE FOR HEALTHCARE-RELATED RISKS:

- Professional Liability for hospitals, long term care facilities, non-hospital medical facilities, and specified non-standard physicians and physician groups (general and employee benefit liability coverage components may also be offered)
- Products Liability for life sciences organizations
- Errors and Omissions coverage for managed care organizations
- Management Liability for a broad array of healthcare industry risks

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 and legislative environments.

We provide:

- Enhanced support for those experiencing a claim, so they can stay focused on delivering quality care
- A national panel of experts and the industry's top defense attorneys
- Individual attention and knowledge of the local legal environment

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 \$6.9 billion in assets
- Serves over 100,000 healthcare professionals and organizations

FOR MORE INFORMATION REGARDING OUR CAPABILITIES

Courtney Mrusko



860.956.6077



courtney.mrusko@tdcspecialty.com

Submissions can be sent to: submissions@tdcspecialty.com



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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.