## ProAssurance Hospitals & Alternative Risks

Underwriting E&S and products with primary and excess solutions for hospitals and systems of any size.

#### PREFERRED BUSINESS

- Academic Medical Centers
- Community Based Healthcare Systems
- Children's Hospitals
- Integrated Healthcare Systems
- Specialty Hospitals including Orthopedic, Rehabilitation, Sub-Acute and Long-Term Care

#### **BASIC POLICY FORM FEATURES**

- Primary and Excess professional and general liability coverage available
- Defense outside limits
- Dual coverage towers offered
- Incident sensitive claims-made policy trigger
- Separate limits available for physicians, including departed coverage
- Non-admitted, E&S paper ("A" (Excellent) rated by AM Best) offering customized solutions
- Admitted coverage accessible on a limited basis in select fund states

#### PROGRAM HIGHLIGHTS AND ELIGIBILITY

- Primary limits available up to \$1 million each claim / \$3 million each aggregate
- Up to \$10 million in excess umbrella capacity
- Alternative risk transfer and reinsurance of captives available
- Turnkey captive solutions through our Inova Program
- Ability to provide workers' compensation coverage and specialized solutions for larger enterprises with unique exposures
- Regionalized claim handling services
- Customized risk management including on-site assessments

# **Send all submissions to** Hospitals@ProAssurance.com

For more information, contact:

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#### MANAGING LIABILITY CLAIMS

ProAssurance Hospital claims are managed through a carefully-established claims team. This group is composed of medical professional liability professionals working with national counsel to offer insight and strategies learned from managing health system claims of all types and sizes.

#### RISK MANAGEMENT

Hospital and alternative risk insureds receive risk management support at no additional charge, including access to:

- Risk consultation available via phone and email
- **Baseline self assessment** to help you identify gaps in practice protocols and improve staff competency
- **Risk Mapping™ assessment** focusing on hospital/ facilities high risk departments/services
- Continuing education offerings
  - Online CME Webinars
  - ▶ Claims Rx publication focusing on claims-based learning and risk reduction strategies including the opportunity to earn CME credit
- **Risk publications** covering exposure trends, articles, data, and claim studies
  - ► Malpractice Case Studies eNewsletter presenting malpractice case histories coupled with risk management insight
  - ▶ Risk Management Guidelines for Healthcare Organizations
  - ▶ What's the Risk? videos featuring medical and legal consultants discussing medical liability issues
  - > Sample letters, checklists, forms, and guidelines
  - Articles and content bundles

## **Specialty Underwriting**

ProAssurance Hospitals & Alternative Risks is part of our Specialty Underwriting division which provides coverage on an E&S basis.

- Custom Physicians
- Hospitals & Alternative Risks
- Senior Care
- Miscellaneous Medical

#### UNDERWRITING

Our Specialty Underwriting team is always ready to discuss prospects and provide insights on most healthcare sectors and classes. Whether you want to learn more about our E&S products and how we approach different areas of business or you want to discuss a specific piece of business you are working with, our team is happy to provide some insight.

### **ProAssurance**

ProAssurance has been serving the healthcare industry since 1976. Our insurance solutions provide defense to medical professionals, their facilities, and leaders in the event of a medical malpractice claim. We can also provide workers' compensation coverage and specialized solutions for larger enterprises with unique exposures.

