

Professional Liability: Healthcare, Architects & Engineers Appetite Guide

General Guidelines

Healthcare

- Primary, excess, and umbrella coverage for healthcare risks in the hospitals, senior care, and miscellaneous facilities segments
- Professional Liability on a claims-made basis only
- Minimum premiums start at \$25,000 and vary by class of business

Architects & Engineers (A&E)

- Primary and excess coverage for A&E professional liability

Segment Focus

- Broad flexible risk appetite to underwrite risks written on Excess & Surplus (E&S) paper

Segment	Preferred Risks	Non-Preferred Risks
Hospitals and Healthcare Systems	<ul style="list-style-type: none"> • Facility size ranges from small rural hospitals to large multi-location systems 	<ul style="list-style-type: none"> • Insureds located in specific high volatility venues
Miscellaneous Facilities	<ul style="list-style-type: none"> • Home healthcare, imaging, emergency medical technician (EMT), labs, allied health, urgent care, medical rehab, and surgery centers 	<ul style="list-style-type: none"> • Behavioral health, correctional health • Genetic/IVF counseling/testing centers, birthing centers
Senior Care	<ul style="list-style-type: none"> • High quality facilities based on centers for medicare and medicaid services (CMS) overall star rating 	<ul style="list-style-type: none"> • Assisted living facilities
A&E	<ul style="list-style-type: none"> • Architects, engineers, and contractors of all disciplines • Firms ranging from small and medium enterprise (SME) space up to largest global firms • Project specific professional liability 	<ul style="list-style-type: none"> • Residential exposure on project-specific policies

Additional Benefits



Client Risk Solutions (CRS)

- Risk tools for high-risk areas such as obstetrics (OB), emergency department (ED), perioperative, and behavioral health
- Customized client specific consultation and on-site services
- Access to a suite of online tools and documents



A&E Risk Management

- Relationship with law firm Donovan Hatem provides clients with access to risk management services including contract reviews, risk management seminars, and pre-claims assistance services



Claims

Healthcare

- Technical staff of over 40 members dedicated solely to healthcare-related claims; our professionals average more than 20 years of industry experience and include attorneys and clinicians
- Dedicated birth trauma, catastrophic injury, suicide, damage mitigation and elder care specialty counsels

Architects & Engineers (A&E)

- Experienced staff of over 12 examiners dedicated solely to A&E claims, majority are attorneys

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Additional information about AIG can be found at www.aig.com and www.aig.com/strategyupdate | YouTube: www.youtube.com/aig | Twitter: [@AIGinsurance](https://twitter.com/AIGinsurance) [www.twitter.com/AIGinsurance](https://twitter.com/AIGinsurance) | LinkedIn: www.linkedin.com/company/aig. These references with additional information about AIG have been provided as a convenience, and the information contained on such websites is not incorporated by reference into this brochure.

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Last Updated January 2019