

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

### 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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