

## CLAIMS PHILOSOPHY

### **At Hudson Healthcare, we believe in a vigorous claims philosophy.**

We believe the majority of medical malpractice cases can be successfully defended through a cultivated partnership between the insured, their dedicated claims representative and exceptional selection of defense counsel.

We aim to investigate all claims at an early date, and encourage our insureds to contact us at first notice of a potential claim or adverse event. We know that timely investigation gives us a better understanding of the facts as we seek to prepare a defensible case. If we determine that a case is one of liability and cannot be defended, we

will try to negotiate a reasonable settlement quickly without the expenditure of needless expense dollars. We will, of course, not settle any case without written consent to settle from the Named Insured.

Each insured has a dedicated claims specialist available for all aspects of claims handling and litigation management. In this way, we develop an intimate understanding of each insured's venue and location, as well as the concerns and challenges to the insured's specific practice, whether it be an individual physician, focused-care facility, large teaching hospital, etc. Our claims specialists have relevant education and backgrounds in risk management and litigation and are committed to providing a high level of personalized service through good communication and informed decision making.

Our insureds are an integral part of the defense team. We seek their input throughout the life of the claim. Whether it is communicating with the patient or family after an unexpected outcome, conferring on a negotiation strategy or offering jury and witness observations at

trial, we look to the insured for valuable information in defending a claim. Particularly with respect to finding medical experts, we understand that our insureds have specialized insights that can give us a competitive edge. We find that by involving the insured as the case progresses, there is more likely to be unanimity when it comes time to make crucial decisions as to whether to take a case to trial or to attempt settlement.

The issue of defense counsel is extremely important and great care must be taken to make certain that we have found the best counsel available. We take the time necessary to work with our insureds on this delicate issue. We make every effort to utilize defense counsel that our insureds are comfortable with and that have represented them in the past, provided these counsel can deliver superior defense. We search for experienced, local trial attorneys who agree with our philosophy of team input and building a strong, creative, and aggressive defense.

With proper defense counsel and the help of our insureds, we prepare our cases for a successful defense through trial which creates a win-win situation for all members of the defense team and leads to a very successful claims experience.

