

## INDIVIDUAL PHYSICIANS AND PHYSICIAN GROUPS ADMITTED PRODUCT

Hudson Healthcare offers comprehensive insurance solutions with broad coverage for physicians and physician groups. We have a dedicated team of underwriters, claims specialists and risk management professionals with extensive healthcare knowledge and expertise.



<b>Admitted States:</b>	AL, AZ, CA, CO, IA, MI, MS, NV, OH, TN, VA
<b>Carrier:</b>	Hudson Insurance Company
<b>Coverage Available:</b>	Claims-Made Medical Professional Liability, Occurrence General Liability
<b>Policy period:</b>	Annual Term
<b>Policy limits:</b>	\$100K / \$300K, \$250K / \$750K, \$1M / \$3M, \$2M / \$6M and State-Mandated limits will be offered
<b>Payment plans:</b>	Full payment or interest-free payment plans available

### Eligibility Characteristics

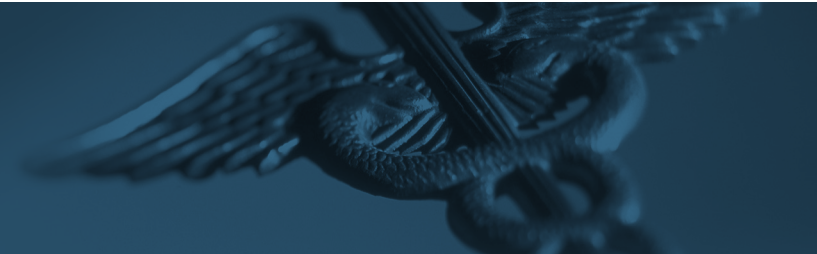
- Superior practice experience
- Unblemished medical license
- Little to no claim activity
- Unrestricted hospital privileges

### Typical Limit of Insurance

- \$1,000,000 per claim / \$3,000,000 annual aggregate
- Entities will share the limit of insurance with the physician(s) — separate entity limit available
- First Dollar coverage as well as various retention options are available
- Defense costs in addition to the limit of insurance

### Product Features

- Full Consent to Settle for the Named Insured
- Incident Report Claim Trigger
- Includes Locum Tenens coverage
- No premium charge for an Extended Reporting Period (ERP) due to death, disability or retirement (age 55 or older) – subject to five years of continuous coverage with the most recent year with Hudson
- Unlimited ERP for most insureds
- Reimbursement of licensing hearing cost with typical limits of \$10,000 / \$30,000
- HIPAA/Medicare/Cyber liability available by endorsement
- New-to-Practice discount
- Free online CMEs and Risk Management Credit



## Hudson's Strengths

- **Financial Security**

**Rated A (Excellent) by A.M. Best, Financial Size Category XV.**

Hudson Healthcare's ability to serve its clients is backed by its superior underwriting and claims expertise combined with impressive financial ratings.

- **Coverage Flexibility**

**In a changing healthcare environment you need coverage that can adapt to your needs.**

Hudson Healthcare underwrites medical malpractice insurance on an admitted claims-made basis. We will look at large and small accounts, single-state or regional. We are flexible with the terms and conditions to meet the needs of our clients.

- **Proactive Defense**

**Our claims approach is to provide the best defense and defense counsel available.**

We will vigorously defend claims made against you and will only settle with your consent. Our panel of recommended attorneys has been selected because they are dedicated to the defense of medical malpractice claims.

- **Effective Risk Management**

**We create a partnership based on value-added services, strong educational programs and quick access to expertise.**

Our expert personnel will provide professional resources that assist and augment clients' internal programs. Together with our client, we will determine the types and quantity of services that are achievable within the policy year.

### Small Group and Individual Physicians (SG&I) Team Contacts

Please remit submissions of individuals or groups of 9 or less to: [sgi@hudsoninsgroup.com](mailto:sgi@hudsoninsgroup.com)

#### Napa

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**Kim Whalen**

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[kwhalen@hudsoninsgroup.com](mailto:kwhalen@hudsoninsgroup.com)

### Large Physicians Group (LPG) Team Contacts

Please remit submissions of groups of 10 or more physicians to: [lpg@hudsoninsgroup.com](mailto:lpg@hudsoninsgroup.com)

#### West Territory Team

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#### Midwest Team

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#### Eastern Team

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