

## HEALTHCARE PRODUCTS

**Hudson Healthcare is dedicated to providing the insurance products, services and financial security healthcare providers need to practice medicine.**

Hudson Insurance Group is the U.S. Insurance Division of OdysseyRe, a leading worldwide underwriter of reinsurance and specialty insurance. Hudson Healthcare, a business unit of Hudson Insurance Group, underwrites claims-made medical malpractice insurance primarily on a non-admitted basis through appointed brokers with extensive knowledge of healthcare liability insurance.

The advantages of choosing Hudson Healthcare are clear. In addition to our wide array of products, clients receive:

### **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 a non-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. We offer a wide range of deductibles, self-insured retentions, and limits of insurance to protect clients' assets. Our team of underwriters, claims specialists and risk consultants will work with your insurance broker to tailor a program that suits your coverage requirements.



### **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. The claims team assigns claims to specialists who are familiar with a specific territory or state. These experienced professionals will work with our clients and the attorney assigned in the event a medical malpractice claim is initiated.

### **Effective Risk Management**

**We create a partnership based on the principles of client-driven services and patient safety.**

Our risk management consultants are Hudson employees, providing insights and recommendations that are intended to improve the safety and insurability of their practices and institutions. Offerings include risk identification through self-assessment tools and client driven audits, on-site consultations, telephone and internet support, peer-to-peer education programs, regional seminars, staff training, and risk management resource materials including ECRI.

*(continued)*

## Product Offerings

Hudson Healthcare's comprehensive products have evolved to adapt to the changes in healthcare. Our suite of available coverages includes Professional Liability, General Liability, Employee Benefits Liability, Managed Care Liability, HIPPA, Medicare/Medicaid Billing Errors and Privacy Liability, Umbrella Liability, Directors and Officers Liability, Accountable Care Organizations Liability, and Healthcare Commercial Surety. For entities that retain some or all of their own risk, we are able to offer fully funded policies or fronting arrangements. In addition, our medical malpractice claim and risk management specialists can provide client-focused risk mitigation services and real-time access to claim information and loss history through our third-party administrator, Napa River Insurance Services, Inc.

Insured Type	Risk Characteristics	Capacity	Coverage Available
Hospitals and Health Systems	Any Size	Standard Primary Limit of \$1M/\$3M and up to \$15M Excess	Consent to Settle Expense Outside Limit
Large Group Physicians	Group of 10 or more Physicians	Standard Primary Limit of \$1M/\$3M and up to \$4M Excess	Consent to Settle Expense Outside Limit Separate Entity Limit Available
Standard Small Group and Individual (SG&I) Physicians	Group of Less than 10 Physicians	Standard Primary Limit of \$1M/\$3M	Consent to Settle Expense Outside Limit Separate Entity Limit Available
Select Small Group and Individual (SG&I) Physicians, Select Hospitals	Grey Physicians, Unique Exposures, Challenged Risk or Territory	Standard Primary Limit of \$1M/\$3M	Consent to Settle may be limited Claims reporting trigger may be restricted Minimum earned premium of 25% ERP may be limited
Healthcare Facilities: Anti-Aging Clinic, Medical Spa, Weight Loss Clinic, Surgery Centers, Labs, etc.	Ancillary Facilities	Standard Primary Limit of \$1M/\$3M and up to \$15M Excess	Consent to Settle Expense Outside Limit
Standard and Select Individual Dentists, Dental Groups, Dental Service Organizations	Individuals and Groups, any size Challenged Risk, Unique Exposures or Territory	Standard Primary Limit of \$1M/\$3M and up to \$5M/\$5M	Consent to Settle Expense Outside Limit Separate Entity Limit Available

Hudson Healthcare professionals are based in Napa, CA, and Chicago, IL, with risk management consultants strategically located around the country. Our team of professional underwriters, actuaries, risk consultants, and claims specialists will work closely with your insurance broker to tailor a program that suits your coverage requirements.

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