



Individual Physicians and Physician Groups Admitted Product

The HudsonPro Medical Professional Liability product 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.

Admitted States: AL, AZ, CA, CO, IA, MI, MS, NV, OH, SC, TN, VA

Carrier: Hudson Insurance Company

Coverage Available: Claims-Made Medical Professional Liability, Occurrence General Liability

Policy period: Annual Term

Policy limits: \$100K / \$300K, \$250K / \$750K, \$1M / \$3M, \$2M / \$6M and State-Mandated limits will be offered

Payment plans: Full payment or interest-free payment plans available

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

Financial Security

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

Our team'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.

Our medical malpractice insurance is underwritten 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.

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Eligibility Characteristics

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



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 nine or less to: sgi@hudsoninsgroup.com

Napa

David Leventhal
T: 707 225-3324
dleventhal@hudsoninsgroup.com

Karen Craft
T: 707 225-3310
kcraft@hudsoninsgroup.com

Cristy Enriquez
T: 707 225-3314
cenriquez@hudsoninsgroup.com

Laura Hansen
T: 707 225-3336
lhansen@hudsoninsgroup.com

Kim Whalen
T: 707 225-3311
kwhalen@hudsoninsgroup.com

Large Physicians Group (LPG) Team Contacts

Please remit submissions of groups of 10 or more physicians to: lpg@hudsoninsgroup.com

West Territory Team

Denaé Olmsted
T: 707 225-3312
dolmsted@hudsoninsgroup.com

Debra George
T: 707 225-3345
dgeorge@hudsoninsgroup.com

Midwest Team

T: Karen Schletz
312 596-0236
kschletz@hudsoninsgroup.com

Eastern Team

Michelle Langen
T: 704 321-1441
mlangen@hudsoninsgroup.com

T: Katie Nowel
312 706-0243
knowel@hudsoninsgroup.com