

PHYSICIANS AND PHYSICIAN GROUPS

Our expertise is in developing appropriate program structure for hard-to-place physicians and physician groups. Our experience with providing risk solutions for physicians is extensive, as are our relationships with markets and underwriters focused on this class of business. These capabilities and relationships enable us to structure superior risk solutions for our retailers and their current and prospective physician clients.

The following coverage options are available:

- Claims Made Professional Liability
- Limits from \$1,000,000 / \$3,000,000
- Excess Limits available up to \$15,000,000
- Prior Acts Coverage
- Defense Outside the Limits options
- Incident Sensitive Policy Forms
- Consent to Settle provision
- Extended Reporting Options – Tail Coverage
- Limited death, disability and retirement (DD&R) provision
- Board action legal expense and trial cost reimbursement
- \$2,500 Minimum Deductible
- Coverage available for practice employees such as RNs and technicians

MARKETPLACE ISSUES

The physician marketplace is dominated by admitted, direct insurance providers. These markets offer occurrence and claims made coverage's on admitted paper with zero deductible.

AmWINS OPPORTUNITIES

As an E&S wholesaler, AmWINS Healthcare is able to provide options for exposures the standard markets cannot write:

- Risks out of their state of domicile
- Excess opportunities exist because carrier cannot offer limits higher than \$1,000,000 / \$3,000,000
- Physician groups wanting higher retention or SIRs create an opportunity in E&S marketplace
- Problematic or hard-to-place Physician Classes including:
 - Bariatric Surgery
 - Ob/Gyn – most are with their local state carriers or state JUA programs due to price
 - Prison Health – physicians and dentists
 - Tele-Radiology
 - Hospitalists
 - Medical/Physician Staffing Companies/Locums Tenens