



January 2009



Emergency & Non-Emergency Medical Transportation Coverage



We provide coverage for emergency and non-emergency medical transportation risks, including air ambulances.

General Liability, Professional Liability and Abuse

- Coverage available for Ground and Air Ambulances
- Occurrence or Claims Made and Reported Form
- Loading and Unloading coverage available for additional premium (when excluded from auto liability carrier's policy)
- Risks are rated on emergency calls, non-emergency calls, or gross revenue
- Minimum premiums for \$1,000,000/\$3,000,000 limits are:
 - Non-Medical Transportation - \$4,000
 - Non-Emergency Medical Transportation - \$5,000
 - Emergency Ambulances - \$7,500
 - Air Ambulances - \$10,000



In addition, hci was named one of only eight brokers in the U.S. to represent Colony Group for this new program which includes auto coverage for non-emergency medical transportation risks. Whether you have an Emergency or Non-emergency Medical Transportation Risk, hci has the solution for you!



Thank you to our ARM Partner Agents!

In 2008 we wrote over \$1 Million in new business with our ARM Partners. Thank you for your confidence in hci. We strive to provide you with the best service, underwriting and sales support.

Some of the new accounts written include a long-term care facility in Oklahoma; hard-to-place physicians in Oklahoma, Illinois, Pennsylvania, Indiana and Ohio; a medical center in Ohio; a hospital in Louisiana; a home health care service in Kansas, an air ambulance service in Ohio and a hospice in Oklahoma.

We look forward to a successful 2009!

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Off to a GREAT Start!

2009 is off to a great start! Over the last month our brokerage services department has bound over \$630,000 in new medical professional liability business. Thank you to our valuable producer network for allowing hci to be your medical broker of choice!

Just some of the accounts recently written...

Type of Account	LOB	State	Premium
Physician	PL	CO	\$ 17,353
Home Health	PL/GL	TX	\$ 4,264
Medical Transport	PL/GL	RI	\$ 5,445
Staffing Agency	PL/GL	GA	\$ 34,059
Staffing Agency	PL/GL	CO	\$ 20,697
Surgery Center	PL/GL/	NE	\$ 12,902
Surgery Center	PL/GL	TX	\$ 21,775
LTC Facility	PKG	WA	\$ 31,583
Nursing Home	PL/GL	VA	\$ 63,650
Imaging Center	PL/GL	LA	\$ 27,030
Medical Transport	PL	NJ	\$ 15,250
Health Department	PL	NE	\$ 3,100
Medical Office	PL/GL	DC	\$ 12,000

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