

# Admitted Hospital Market for OK NE WI & KS

The insurance and risk management needs of the health care industry are constantly evolving. **hci** is dedicated to providing innovative insurance, risk management and claims solutions that anticipate and address the needs of community hospitals.

Community hospitals are defined as having 250 beds or fewer. We provide these hospitals with professional and general liability insurance, as well as umbrella and excess liability and property insurance.

## Security & Commitment

Coverage is provided on an admitted basis by a company rated AA- by Standard & Poors (July 2007) and A by A.M. Best (December 2007).

## Customer Profile

We serve all classes of community hospitals, including:

- ◆ Critical access hospitals
- ◆ General acute care hospitals
- ◆ Specialty hospitals
- ◆ Governmental hospitals

## Coverage

- ◆ Primary healthcare professional liability on a claims-made basis
- ◆ Primary commercial general liability on either an occurrence or claims-made basis
- ◆ HPL and CGL coverages provided on one combined policy
- ◆ Deductibles based on an organization's size and loss history
- ◆ Umbrella and excess liability coverage over a primary policy or on a self-insured retention
- ◆ Umbrella policy includes HPL, CGL, commercial auto and employers' liability
- ◆ Follow-form on excess HPL and CGL.

## Capacity

- ◆ Primary HPL limits of \$1 million each occurrence / \$3 million aggregate
- ◆ Primary CGL limits of \$1 million each occurrence / \$3 million aggregate
- ◆ Umbrella limits up to \$35 million each medical incident or occurrence / \$35 million aggregate

Minimum Premium of \$50,000

For more information or to discuss a prospect contact:

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