

Florida Physicians and Surgeons Large Group Professional Liability Insurance Programs



Health Care Insurers (*hci*) is pleased to offer our Florida agents the availability of several markets that are aggressively going after large physician groups. These preferred physician's programs provide your client with the flexibility of choosing coverage features tailored to their specific needs.



- ◆ Up to 20M/20M primary limits with layered options if more coverage is needed,
- ◆ We have markets for high risk groups such as ER staffing, Locum Tenens staffing, OB groups, correctional docs and orthopedic spine centers.
- ◆ Multi-state coverage is available
- ◆ Option for continuous coverage (no tail for departed physicians) and other structures to reduce or avoid the need to endorse the policy mid-term. Some carriers offer DDR tail provisions for docs >55 with 5 years of continuous coverage. For select risks, some carriers will grandfather this provision for docs nearing retirement if coverage is placed with them
- ◆ First dollar, small deductible, large deductible, SIR & excess options
- ◆ Rate locks can be negotiated within set parameters based on loss experience and exposure. Prior acts widely available for eligible risks
- ◆ Coverage extends to allied providers (separate limits may be available for higher risk individuals such as physician assistants and nurse practitioners).
- ◆ Specialized risk management and dedicated claim services are available
- ◆ Options for in house, TPA or approved counsel for claims handling
- ◆ Individual limits, shared or a combination of both with a policy aggregate
- ◆ Entity Coverage available. Not all carriers require "all or nothing"

We have appointments with the following large clinic/physician group carriers in FL:

ARCH AIG C.N.A. General Star Admiral Evanston
FPIC (admitted) Rockbridge Catlin Medical Protective (admitted)
Hudson & Lloyds of London

To learn more contact: Dale Nelson (813) 287-2225 or Marie Szleszinski, CPCU (813) 287-2224
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At hci, we specialize in medical professional liability insurance for all aspects of the health care industry. We represent a large number of highly regarded medical malpractice carriers and products with an AM Best rating of A- or higher. Let us help you find the right solution for your health care clients.