

PROVIDERS' ALTERNATIVE SOLUTIONS

The experience to understand the needs of a hard-to-place healthcare professional. The strength and knowledge to offer a creative and timely solution.



Your mission is to provide the best care possible. Ours is to provide you with quality insurance products and services.

With more than 40 years of experience in the healthcare industry, CNA is a trusted leader and one of the top five underwriters of healthcare professional liability insurance products and services for a wide spectrum of healthcare organizations and professionals. We offer extensive industry knowledge, valuable insight and professional liability insurance products tailored to meet the unique needs of hard-to-place physicians (including certain classes of physician extenders, such as nurse anesthetists) and dentists. Our surplus lines product approach affords the flexibility and responsiveness needed to offer coverage solutions for the displaced or underserved medical professional who is unable to secure professional liability insurance through the admitted marketplace.

An experienced approach to protecting your organization

Our dedicated CNA HealthPro underwriting team consists of professionals with an average of more than 15 years of healthcare industry experience. We draw upon this expertise to understand the changing services our customers provide and develop the customized programs, tools and coverages that help protect their practices.



The right coverage for hard-to-place physicians, physician extenders and dentists

The CNA HealthPro Providers' Alternative Solutions Program offers a broad spectrum of protection for various exposures, including complex or experimental procedures, "carve-outs" for challenged providers, split limits for prior acts, a complex clinical specialty, a multi-state exposure, an impaired individual undergoing treatment or coverage over prior "bare" periods with coverage continuity gaps. We also may offer these customers access to other CNA coverages, simplifying their insurance program.



Core Coverage Highlights:

- Claims-made coverage with prior acts generally available
- Coverage enhancement “buybacks” available for selected risks
 - Claim expenses outside (versus inside) limits
 - Consent to settle provision (with limitation) versus no consent
 - Incident-sensitive coverage trigger (versus demand coverage trigger)
 - Low/no deductible option or options that apply to indemnity only
 - Prior acts over bare coverage periods
 - Specified allied healthcare professionals not defined as “Insureds” in the policy may be scheduled on a shared limit basis
 - Limits can apply individually (or on a shared limit basis) for professionals in a group
 - Corporate partnership coverage on a shared limit basis can be added where all providers in the group are insured
- Extended Reporting Period options of up to three years are available (a longer period may be negotiated on a risk-by-risk basis, especially in the event of death, permanent disability or retirement)
- Tailored coverage solutions for larger dental and nurse anesthetists groups, including entity only coverage and corporate partnership coverage with separate or shared limits

A smart approach to managing risks

CNA is dedicated to helping providers manage the financial cost of risks by preventing losses from occurring. Our nationwide staff of highly experienced risk control consultants has earned the *Certified Professional in Healthcare Risk Management* credential and other industry-related designations. The team creates risk control resources to assist with the identification and management of risks in the practice setting. These value-added CNA HealthPro Risk Control materials are available online.



Our surplus lines product approach affords the flexibility and responsiveness needed to offer coverage solutions for the displaced or underserved medical professional.

Count on CNA claim service excellence when you need us most

CNA HealthPro claim staff is comprised of more than 100 professionals, averaging over 22 years of service in the industry. With experience as attorneys, healthcare professionals and administrators, our claim teams are well positioned to help protect our policyholders when a claim arises. Our legal defense team brings together nationally known defense attorneys and expert witnesses to develop innovative claim management and legal strategies in order to achieve the best possible outcome. Our goal is to facilitate a process that resolves even the most complex claims in a timely and fair manner.

CNA HealthPro — the right choice for the healthcare industry

For more than 100 years, CNA has been helping healthcare organizations and professionals. From our more than \$50 billion in assets to our "A" rating for financial strength and solid industry reputation for risk control and claim management, when you want an experienced carrier dedicated to the health of healthcare providers ... **we can show you more.SM**



Business insurance you can feel good about. To learn more about our flexible, innovative approach to underwriting healthcare industry risks, especially the hard-to-place medical professional, visit www.cna.com/healthpro.



The organization is an insurance broker that submits applications to CNA on behalf of its clients for insurance products dedicated to private company management and professional liability.

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