



LPT Plus



Hospital systems, long-term care facilities, physician groups and other healthcare organizations utilize a variety of methods to self-insure all or a portion of their own PL risk. Given the current economic climate, there may be a strong incentive for these organizations to free up capital through a "Loss Portfolio Transfer" (LPT). An LPT Plus is a simple financial mechanism that allows an organization to monetize excess reserves from prior years and return them to its bottom line or dividend them to its owners. Under an LPT Plus, Ironshore will assume 100% of the organization's future liabilities of those past years, relieving the organization from those liabilities; this allows the organization to "clean up" its balance sheet, and improve its financial strength and stability.

- No LPT Plus is too small or too large to be considered - Ironshore has considered LPTs ranging from a single claim to many hundreds of claims
- Ironshore and Transfer or agree on acceptable aggregate cap on overall transferred liability
- Flexibility in determining claims to be transferred or retained - Transfer or may opt to retain one or more claims because it is more efficient to run the claim(s) off itself than transfer to Ironshore
- Flexibility in who handles the transferred claims, Ironshore or existing TPA
- Non-binding indications available with current comprehensive loss runs and detailed description of limits/policy years to be included in LPT Plus



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When considering a long-term insurance partner for your business, please call:
1-877-IRON411

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