As the complexion of the healthcare industry continues to change, it has become increasingly difficult for physicians to focus on what matters most: actual healthcare. The politics, regulations, and administrative demands have increased the economic pressure, and subsequent risk, on physicians in every category.

It’s safe to say, the healthcare practice of today is anything but traditional. For medical groups to thrive in this climate, they must understand that they can no longer depend on traditional physician professional liability insurance. They need a comprehensive plan that evolves and adapts to the ever-changing healthcare industry. IronHealth continues to protect the physician’s interest by combining its proprietary Enterprise Risk Management coverage with professional liability coverage for Physician Group Practices. This combination forms a comprehensive physician liability insurance product that is flexible enough to respond to the shifts that occur in the marketplace and minimizes the gaps that exist beyond the traditional professional liability template coverage.

**Physician Professional Liability Coverage**

Primary and excess (including excess of a captive or SIR) coverage is available. We also entertain alternative risk options for Physician Group Practices, such as reinsurance and fronting for captives and loss portfolio transfers (placed through our Custom Accounts Unit).

- Entity coverage (including ancillary staff)
- Coverage written on a claims-made basis
- Primary policy limits of $1M/$3M ($2M/$6M available upon request)
- Excess limits available up to $15M
- Prior acts coverage
- Incident reporting
- Defense costs in addition to the policy limit
- Consent to settle
- Extended reporting period endorsement
- GL coverage available
- Coverage written on an E&S basis
- Target market is medical groups of 10 or more physicians. We also provide stand alone tail coverage for solo practitioners and physician groups.

**Enterprise risk management coverage**

- Medical director liability
- Privacy protection
- Clinical research liability
- Medical waste civil fines and penalties
- Media and public relations consultation expense
- Third party billing and reimbursement defense
- Limits up to $50K per coverage with an annual Enterprise
- Risk management aggregate of $100K

**Strategic healthcare insurance**

Outstanding Physician Professional Liability Insurance combined with Enterprise Risk Management provides proactive, state of the art protection.

Think of our more complete package as healthcare reform that actually benefits your business.
Ironshore, a Liberty Mutual Company, provides broker-sourced specialty property and casualty insurance coverages for varying risks located throughout the world. The Liberty Mutual group of companies is rated A (Excellent) by A.M. Best and A (Stable) by Standard & Poor’s. For more information, please visit: www.ironshore.com.

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