IronHealth® Managed Care D&O Liability
IronHealth combines industry-leading underwriting capabilities with progressive solutions for the unique liability issues within the healthcare environment. We plan for an environment of changing, complex liability exposures and, as a result, are able to offer comprehensive coverage with increased customization and greater stability. Our staff of highly skilled, dedicated professionals, ensure prompt, consistent decision-making and quality service. As part of Ironshore Inc., our expansive coverage is backed by the financial strength of Ironshore Insurance Ltd., rated A (Excellent) by A.M. Best Company with a Financial Size Category of Class XIV.

Coverage Features

- Coverage offered on either a primary or excess basis
- Limits available up to $10 million
- All types of managed care organizations considered
- Offered either in conjunction with an MCO E & O policy or stand-alone

Policies that run rings around the competitions

Thoughtful solutions to the unthinkable

Out of a long-term commitment to the healthcare market, we bring deep experience and strong problem-solving capabilities to the relationship. Every risk has its unique conditions, so we customize the security and service solutions for each insured. Our flexible, yet disciplined underwriting informs our ability to respond to opportunities — even those in historically difficult venues — and to offer innovative coverage solutions.
Primary form coverage highlights

- Broad definition of loss including coverage for punitive or exemplary damages and the multiplied portion of multiplied damages, where permitted with most favorable venue language
- Coverage for regulatory claims including Medicare and Medicaid fraud and abuse claims
- Improved related claims language
- Defense expenses for FLSA, NLRA, WARN, COBRA and OSHA
- IRS fines and penalties coverage
- Excess Benefit coverage
- EMTALA coverage
- No antitrust exclusion
- Loss definition includes pre- and post-judgment interest
- Priority of payments provision
- Conduct exclusions subject to final adjudication
- Bilateral discovery period
- Insurer may not cancel policy except for non-payment of premium
- 60-day claim reporting
- D&O and EPL coverage designed to dovetail with our MCO E&O form coverage and definitions
- Duty to defend form
- Third party employment practices coverage included
- A-Side non-rescindable coverage
- Broad definition of insured person includes leased and contracted employees, volunteers and spousal/domestic partner coverage
- Broad definition of claim including civil, criminal, governmental, regulatory, administrative and arbitration proceedings
- Private placement coverage included if underwritten
- Automatic outside directors coverage for any not-for-profit entity
- Automatic subsidiary coverage with 25% asset threshold
- Coverage for claims brought by a bankruptcy trustee

Underwriting appetite

IronHealth underwrites the full range of managed care organizations. We understand and have expertise in underwriting not only the large traditional managed care organizations such as HMOs and PPOs, but also the myriad of other organizations which provide managed care services including ACOs, IPAs, PHOs, UROs, MSOs, TPAs, PROs, QIOs, CVOs, care management and disease management companies, and healthcare consultants.

Payment plans

Annual or quarterly payment options are available. Quarterly payment option includes no installment fee.
Our experience in the healthcare liability segment has taught us that even in the toughest venues or most challenging circumstances, every broker needs risk transfer solutions that are tailored to a class of business or to a specific account. Our willingness to consider complex individual accounts has led us to develop innovative solutions that can be applied to all of our brokers’ clients. In addition, our Custom Account Facility allows us to underwrite and craft coverage terms for circumstances that traditional carriers often decline to address.

By applying our underwriting expertise to these complex risks, we often find solutions that not only apply to the specific complex risk at hand but can also be applied to standard risks through product enhancements.

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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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