

IronHealth healthcare professional 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 ever-changing, complex liability exposures and, as a result, are able to offer comprehensive coverage with increased customization and greater stability. Our centralized operations, staffed with highly skilled, dedicated professionals, ensure prompt, consistent decision-making and quality services. 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 XI.

Thoughtful Solutions to the Unthinkable

Because of our 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 offer innovative coverage solutions.



An excess
policy that
fills wide-open
gaps

Market-Leading Coverage Features

Excess Liability Limit Reinstatement for Qualifying

Insureds Should the insured's excess liability limits from IronHealth become depleted, they will be reinstated at no additional cost, subject to the same attachment point as our original policy.

Additional Limit Option for Qualifying

Insureds The possibility of unforeseen gaps or catastrophic events is always real. Our option product allows the insured to lock in additional limit as "top off" insurance over their existing tower of insurance at a fixed premium. Extra precaution can mean significant savings.

Underwriting Capabilities

Umbrella / Lead Excess and Follow Form Excess

- Minimum attachment of \$1 million excess of a self-insured retention
- Minimum attachment of \$5 million excess of commercial insurance
- \$25 million capacity
- Available on a surplus lines basis and in some states on an admitted basis subject to deregulation criteria

Coverage Highlights in Addition to Market-Leading Features

- Claims made professional liability and employee benefits liability; occurrence general liability
- Drop down coverage available on the IronHealth Follow Form Excess Policy to provide coverage for:
 - Public Relations event expense reimbursement, *up to \$100,000*
 - Evacuation expense reimbursement, *up to \$100,000*
 - Disinfection event reimbursement, *up to \$100,000*
 - Child abduction expense reimbursement, *up to \$100,000*
 - Professional liability for insured individuals who provide charitable medical services anywhere in the world, *up to \$1M/\$1M*

Targeted Placements

Hospitals both stand-alone or multi-hospital systems, rehabilitation facilities, substance abuse facilities, psychiatric facilities, behavioral health facilities, long-term acute care facilities, critical access hospitals, specialty hospitals, home

health and hospice agencies, integrated delivery systems and research organizations

Risk Management Services

"Risk management dollars" for every insured to be allocated toward on-line education resources, conferences, modules, designations (DSHRM, FASHRM, CPHRM), software and other risk-related materials provided by ASHRM.

Payment Plans

Annual or quarterly payment options are available. Quarterly payment option includes no installment fee.

Service Commitment

We recognize that every time you recommend IronHealth to one of your valued clients, you put your reputation on the line. In order to help you provide the best service possible, we:

- Acknowledge all submissions within 48 hours of receipt, providing you the name of the assigned underwriter and contact information
- Issue all policies within 5 business days from date of receipt of last subjectivity, if applicable
- Issue excess policies after receipt of primary policy, but prior to receipt of all underlying policies, provided all underlying binders have been received.
- Acknowledge all claim notices within 48 hours of receipt, providing the name of the assigned claims representative and contact information

Contacts

Meg Gaffney, Senior Vice President

860-408-7811

Meg.Gaffney@ironshore.com

Nicole Hayes, Assistant Vice President

860-408-7803

Nicole.Hayes@ironshore.com

Justin Keith, Assistant Vice President

312-474-6173

Justin.Keith@ironshore.com

About Ironshore

The parent company, Ironshore Inc., is a Cayman Islands company formed in 2006. Ironshore's initial market profile included property catastrophe and property all-risk coverage for small to mid-sized commercial risks. With the launch of IronPro in May 2007, IronBuilt in October 2007 and IronHealth in March 2008, Ironshore has expanded its platform into the Professional Liability, Construction and Healthcare Liability specialty market sectors. Ironshore is rated A- (Excellent) by A.M. Best Company. Ironshore provides broker-sourced specialty commercial property and casualty coverages for risks located throughout the world. In addition, Ironshore offers a wide range of specialty products for the healthcare environment, which are distributed nationally through independent brokers located throughout the United States.

This information is intended for distribution to licensed producers only. Please refer to the actual policy for exact coverage descriptions; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states.

For information regarding Ironshore's complete product offerings, please visit www.ironshore.com.



Q&A

Why did the Ironshore companies receive a rating of A- despite more than \$1 billion of invested capital? A.M. Best requires at least 5 years of "seasoning" for any new insurance company to receive any rating higher than A-. We are pleased to have received Best's highest new company rating and have every expectation that we will receive a rating of A or higher as our business matures. In the interim, for those clients who require an A rated carrier, we do have access via a fronting arrangement to A rated paper in most states.

What makes IronHealth different from its competitors? 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 Complex Risk unit 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.

www.ironhealth.com

