



# Healthcare Liability

**An independent, owner-managed Lloyd's Syndicate which began trading with effect from 1st January 2014.**

**The Syndicate has access to Lloyd's licenses worldwide and its ratings; "A" from A.M. Best and "A+" from Fitch and Standard and Poor's.**

**Underwriting capital is provided by Private Names and Third Party Corporate Providers.**

## Healthcare Liability

Healthcare business is core to Dale Underwriting Partners and a large proportion of our underwriting capital is provided by healthcare centric entities.

We provide truly comprehensive worldwide expertise in the insurance/reinsurance of healthcare providers and associated businesses.

We understand that the liability insurance requirements of modern healthcare organisations are complex and our team of Leading Underwriters have been instrumental in developing new contract structures to address the needs of clients in challenging market conditions. We work with clients of all sizes, tailoring their insurance/reinsurance coverage to provide the desired protection at a long-term sustainable price.

Our team has long-established relationships with brokers and clients in the US and international markets with experience of writing healthcare risks in over fifty countries.

We lead a consortium of Lloyd's underwriters addressing the coverage requirements of senior living institutions.

Our goal is to build sustainable long term partnerships with our insureds/reinsureds, working proactively with them to manage claims and reduce underlying risk.

## Healthcare Liability Insurance – Open Market:

The Healthcare Liability Insurance account incorporates a broad range of healthcare providers from across the globe, with a particular focus on private hospitals and health systems. Business is transacted on a direct insurance or facultative reinsurance basis in the open market.

### Types of clients include:

- Acute care
- Health systems
- Academic teaching hospitals
- Children's hospitals
- Community hospitals
- Rehabilitation hospitals
- Day procedure centres / outpatient surgery centres
- General medical clinics
- Aged care facilities
- Diagnostic imaging
- IVF providers
- Telemedicine
- Ambulance / paramedical services
- Repatriation services

We offer a suite of combined liability products that are specific to the relevant territory or type of institution. Coverage is written on a claims made basis with extended reporting available.

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## **Healthcare Liability Insurance – Binding Authorities/Line slips:**

Many classes of business (excluding hospitals and large clinics) written facultatively are also written under Binding Authorities and Line slips where the risks tend to be smaller in size and/or are perceived to be more benign in exposure. Our portfolio consists of Allied Healthcare, Long Term Care and Clinical Trials/Life Sciences written through highly experienced and trusted MGA or MGU relationships.

We support varying levels of delegated authority under Binding Authorities from Prior Submit programmes to Full Delegation depending on several factors such as the experience, type of exposure and track record of the Coverholder.

## **Healthcare Liability Reinsurance:**

Our Healthcare team provide reinsurance coverage to a wide range of medical professional liability insurers including mutuals, captives, reciprocals, exchanges, trusts, stock companies, private companies and risk retention groups. Coverage is provided to a broad spectrum of healthcare entities including the smaller, single state/ regional physician and allied healthcare carriers (including new ventures) to the larger, nationwide, multi-class MPL companies. The majority of the reinsurance business we write is currently focused in the US.

We provide coverage through a variety of structures including proportional and non-proportional such as Excess of Loss and Loss Sensitive arrangements. Our focus is on providing balance sheet protection against varying loss dynamics, including adverse frequency or severity (or combination thereof), significant court awards and systemic/generic losses.

Along with the other areas of Healthcare business we write, our Syndicate is focused on developing innovative reinsurance structures that satisfy the current needs of our existing and prospective client base. One example of this is that Dale Underwriting Partners lead the Lloyd's Medical Malpractice Reinsurance Consortium which established significant capacity commitment to a new product that is structured to provide significant policy limits to protect a company's assets from a large and unexpected Award, Systemic loss or frequency of high severity claims.

Please ask a member of the team for further information.

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**Box 193, Gallery 1 at Lloyd's – Property Insurance**

**Box 194, Gallery 1 at Lloyd's – Energy & Marine Treaty Reinsurance**

**Box 194A, Gallery 1 at Lloyd's – Property Reinsurance**

**Box 196, Gallery 1 at Lloyd's – Casualty, Healthcare Liability & Specialty**

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