

ALLIED HEALTHCARE

Part of our Professional Lines Series

The U.S. service economy is growing rapidly and the Allied Health field is no exception. As our growing and aging society continues at a brisk pace, more and more businesses have professional liability exposures. Designed for small to medium health care and medical care providers, eligibility includes nearly 100 classes from home health aides, kidney dialysis centers to karate and yoga instructors.

Healthcare is increasingly provided by sources other than the traditional physician and hospital. Projected shortages of physicians will increase the demand for non-traditional providers. Healthcare in the future will emphasize cost savings which will create more demand for lower cost alternatives. New types of healthcare and wellness programs will continue expanding. According to the Bureau of Labor Statistics, by 2020 home health and personal care aides will have increased by more than 1.3 million—a 70 percent increase from 2010.

Our Allied Healthcare professional liability solution allows you to respond to this rapidly growing sector of this economy. Working with you in a ground-up quota share basis, we're pleased to help you protect, expand or grow your current business.



Designed for small to medium health care and medical service providers



Broad eligibility and in-house authority



Claims-made trigger for most classes; Occurrence available for select classes



Scheduled retro date not necessary to include prior acts coverage

CLAIMS EXAMPLES

Dietician

A dietician improperly explained a structured diet plan to their client after they had colon surgery. The client suffered severe complications due to their improper diet plan and the dietician was sued for negligence.

Home Health Aide

A developmentally disabled client requires twenty four hour assistance. Unable to communicate, the client was not able to alert the aide that the bath water was too hot. The client suffered significant burns and permanent scarring. The aide was sued for negligence.

ALLIED HEALTHCARE STRENGTHS

- Third-party Medical Malpractice
- Disciplinary Hearing coverage
- Broad definition of professional services and wrongful acts
- Multiple pricing approaches allowing flexibility

COMPLETE PACKAGE

- Rates, forms, manuals and guidelines
- Filing support
- Claims training and consultation
- Marketing support and underwriting training

Not all products and services are available in every jurisdiction, and the precise coverage afforded is subject to the actual terms and conditions of the contract of reinsurance as issued.

| Berkley Re Solutions

| a Berkley Company

CUSTOM TURNKEY SOLUTIONS

Custom Turnkey Solutions provide a complete insured offering for a variety of specialty products that helps you become more valuable to your agents and insureds. Our offerings include policy language, underwriting guidelines, rating plans, filing support and quota-share reinsurance options. In addition, we provide training, unique service solutions and marketing delivering a complete turnkey experience.



COMMERCIAL CYBER



FAMILY CYBER
(PERSONAL LINES)



FARM CYBER



LIQUOR LIABILITY



MISCELLANEOUS
PROFESSIONAL



CONTRACTORS
PROFESSIONAL



ALLIED HEALTH



EMPLOYMENT
PRACTICES



TECHNOLOGY E&O



NON-PROFIT D&O

TREATY, PROGRAMS AND FACULTATIVE

When underwriting support is paramount to achieving success, our Casualty Treaty & Program solutions provide our partners excellent answers for risk selection, pricing and risk transfer. We can help with lines, classes or books of business.



UMBRELLA/
EXCESS LIABILITY



AUTOMOBILE/
TRUCKERS LIABILITY



GENERAL &
PRODUCTS LIABILITY



PROPERTY &
CASUALTY FACULTATIVE



MEDICAL
MALPRACTICE



RAILROAD
PROTECTIVE



ERRORS AND
OMISSIONS



SPECIALTY
CLASSES

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