

NORCAL GROUP[®]



RISK
MANAGEMENT



MEDICAL PROFESSIONAL
LIABILITY INSURANCE



PROFESSIONAL
WELLNESS

IN COOPERATION WITH



ABOUT NORCAL GROUP

For over 40 years, NORCAL Group has been dedicated to serving our policyholders with exceptional medical professional liability insurance products and services. We have strategically grown from a collection of regional carriers to a unified group with a national footprint, while still retaining local expertise through a network of agents across the country.

As the needs of the healthcare industry have changed, so has NORCAL Group, keeping pace with the growing complexities and new risks physicians and practices face. Our flexible and comprehensive coverage options, as well as our industry-leading risk management, wellness, and burnout-prevention resources are supported by a talented and dedicated team of insurance professionals.

OUR MISSION

SAFEGUARD OUR POLICYHOLDERS FROM RISK, GUIDE THEM THROUGH THE UNEXPECTED, AND PROTECT THEIR PRACTICE OF MEDICINE.

WE PROTECT



Physicians



Advanced Practice Professionals



Medical Groups



Hospitals



Community Clinics



Allied Healthcare Professionals



Serving medical professionals since 1975



Comprehensive and flexible coverage solutions



Coast-to-coast coverage

NORCAL Group includes NORCAL Mutual Insurance Company and its affiliated insurance companies. Visit [norcal-group.com/companies](https://www.norcal-group.com/companies) for more information.

WHY NORCAL GROUP

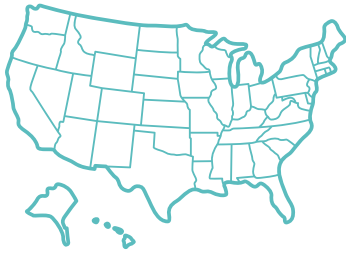
NORCAL Group is ranked as one of the top providers of medical liability insurance in the industry and offers exceptional and exclusive benefits to policyholders.

OVER
86%

Closed claims without indemnity* since 2013



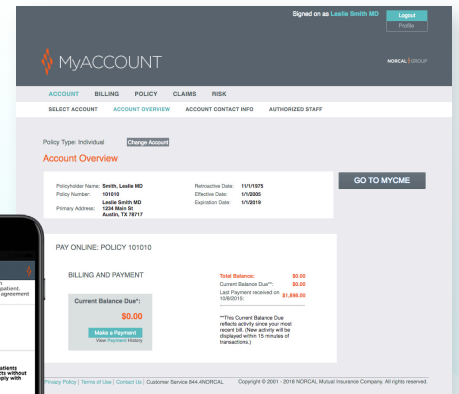
Award-winning Risk Management staff and services



- ◆ Protecting more than 35,000 insureds across diverse specialties
- ◆ Coverage available in 50 states (+DC)
- ◆ Nationwide network of experienced agents with local expertise
- ◆ Robust cyber liability coverage to protect against today's threats
- ◆ A strong legacy of medical-professional advocacy and industry support

POLICYHOLDER BENEFITS

- ◆ Full access to award-winning risk education & CME program
- ◆ Aggressive claims handling — resolving 86% without indemnity*
- ◆ Mobile app for CME activities, including on-demand webcasts and articles
- ◆ Flexibility to customize coverage options to state/specialty needs
- ◆ Online account management with:
 - › Integrated bill pay and account information
 - › Certificate of Insurance and Credentialing Letter requests
 - › Hundreds of medical liability focused CME opportunities
 - › Digital risk management resources



*Average of aggregated formal (reserved) claims against insureds from 2013-2019 with NORCAL Mutual Insurance Company, NORCAL Specialty Insurance Company, Medicus Insurance Company, and from 2016-2019 with FD Insurance Company.

OUR PRODUCT:

HEALTH CARE PROFESSIONAL (HCP) POLICY



NORCAL's Health Care Professional liability insurance provides coverage when an injury results from professional healthcare services or committee activities.

HCP FEATURES AND BENEFITS



FREE TAIL IN THE EVENT OF RETIREMENT, DISABILITY OR DEATH*

No minimum age requirement



RIGHT TO CONSENT TO SETTLE

True policyholder control of whether to settle[†]



INFORMATION NETWORK SECURITY

Protection and guidance for data security breaches, patient privacy concerns, cyber extortion risks and more



ADMINISTRATIVE DEFENSE

Relevant reimbursement coverage for regulatory and review board proceedings in addition to loss of earnings



DEFENSE OUTSIDE THE LIMITS

Defense costs do not count against the applicable policy limits[‡]



CLAIMS-MADE** POLICY

Coverage is triggered the moment a claim is reported and coverage confirmed. Guidance and protection are then provided all the way through your claim being closed



OCCURRENCE POLICY *(Available in NH, NJ, NM, PA, & VT)*

Coverage is afforded on an "occurrence" basis for incidents that take place during the policy period, regardless of when the claim is reported

*No minimum age requirement; other qualifications apply. | [†]Subject to state law and policy terms. | [‡]NORCAL Mutual will pay defense costs and additional benefits for a covered claim in addition to the limits of coverage. Additional benefits include loss of earnings and expenses incurred to assist NORCAL Mutual in the defense. | **'Claims-Made' refers to claims-made and reported.

INCREASED LIMITS FOR SUPERIOR CYBER PROTECTION**



Standard coverage already includes protection for Information Network Security:

◆ **Shared Limits:**

\$100K per event / \$100K standard aggregate limit

◆ **Aggregate Limits Available Up To \$500K:**

Varies depending on size of group

You can enhance your coverage, and further mitigate your risk exposure, with **increased limits** up to \$10 million.**

Learn more about cyber coverage options at:

norcal-group.com/cyber

**Increased cyber coverage is not available in all states.

GENERAL LIABILITY (OPTIONAL)

Managing a medical practice also involves non-medical activities — such as advertising and marketing services or visits from delivery personnel — that can pose an additional level of risk to your business. Our optional General Liability coverage protects you from claims beyond those related to medical care.



CUSTOM ACCOUNTS

We offer coverage options for those groups and practices seeking flexible and truly customized solutions to meet unique and challenging needs, contact your agent/broker today.

RISK SOLUTIONS

Our industry-leading risk management services include educational support, robust resources, and personalized consultation provided by experts in patient safety, ambulatory and hospital risk management, and administrative healthcare. **Our insureds can enjoy full access to these features and many more at no additional cost.**



CLAIMS Rx: MONTHLY DIGITAL PUBLICATION

In-depth CME articles with case studies offering clinical and administrative perspectives, strategies, and recommendations for safer practice as well as *AMA PRA Category 1 Credit™*.

CME WEBINARS & LIVE EVENTS

A variety of timely, topical risk management and patient safety subjects, frequently with the opportunity for CME credit.



MyNORCAL® CME APP FOR iOS & ANDROID

Fast, simple and convenient access to CME articles, on-demand webcasts and interactive quizzes, allowing you to receive CME credit and certificates while on the go.

DIGITAL LIBRARY OF RISK RESOURCES

A thoughtfully curated collection of original white papers, case studies, best practices, sample forms and more.



24/7 ACCESS TO RM SPECIALISTS FOR PROFESSIONAL, PERSONALIZED CONSULTATION

Professional risk management specialists are available to provide guidance and recommendations, as well as patient safety education. Presentations may be developed with CME credit available to participants.

View the current schedule of CME activities and learn more at: norcal-group.com/risk

CLAIMS MANAGEMENT

At NORCAL Group, our claims philosophy stems from our commitment to protect your practice and reputation, and to be good stewards of the resources you entrust to us. A designated claims specialist will carefully and efficiently guide you through the process by:



- ◆ Providing the individualized claim services that best meet your needs
- ◆ Defending good medicine and your good reputation
- ◆ Working with you to develop a strong defense in support of your care and treatment, the cost of which does not erode the policy limits available to protect you*
- ◆ Retaining seasoned medical malpractice defense attorneys to represent you and utilizing medical experts who practice in the same specialty as you
- ◆ Supporting your right to proceed to trial by requiring your written consent to settle a case[†]
- ◆ Standing shoulder-to-shoulder with you throughout the entire process

Learn more about claims and the simple reporting process at: [norcal-group.com/claims](https://www.norcal-group.com/claims)



Scott Diener, President & CEO



Caring deeply about patient safety, healthy outcomes and the staunch defense of the policyholders we protect ... we're with you every step of the way."

*For claims under the Information and Network Security Insurance endorsement, defense costs are included within the limits of its coverage. | [†]Subject to state law and policy terms.

LEARN MORE



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