



Bermuda / Excess Casualty

## Healthcare Excess Liability Insurance

### Our expertise

We offer liability coverage solutions for:

- Hospitals and healthcare systems
- Academic medical centers
- Children's hospitals
- Senior care facilities
- Managed care organizations
- Large physicians groups
- Miscellaneous healthcare facilities including:
  - Pharmacies
  - Home health
  - Outpatient
  - Dialysis clinics
  - Laboratories
  - Clinical research organizations

### Our Products

- Lead Umbrella Liability
- AXA XL XS-004 Occurrence Reported Form
- Healthcare reinsurance for captives and Risk Retention Groups
- Follow Form – Claims Made Healthcare Professional Liability and Occurrence General Liability Risks
- London Slip Placements
- Stand-alone Integrated Occurrence: difference in conditions, wrap products
- Coverage may be offered and there are no excluded jurisdictions within 50 states of USA



**Prompt, efficient and amicable claims resolution is important to us and we invest in maintaining it.**



## Capacity and attachment

- Maximum policy limit: USD 25M
- Minimum attachment: USD 5M

## Unique coverage features & structures

- Explicit punitive damages coverage
- Unlimited discovery at a pre-determined cost
- Annual aggregate guaranteed cost program
- Annual program with profit sharing feature including swing rated, no claim bonus and/or commutation features
- Bespoke risk solutions

## Claims services and expertise

XL Bermuda Ltd has specialized healthcare claims expertise, and exceptional claims service.

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## Risk management services

XL Bermuda Ltd supports continuing risk management education and training.

We strongly endorse The Sullivan Group and their specific programs relating to Enterprise Risk Management, Performance-Based Reimbursement, Emergency Medicine, OBGYN, Pediatric and other services available to all of our clients.

## Our financial strength

AXA XL's core operating insurance and reinsurance companies have one or more of the following financial strength ratings: AM Best A+ and Moody's A1

## Contact

**All enquiries from the US must be made through a Bermuda or UK broker.**

### XL Bermuda Ltd

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