



Healthcare

# Physicians

## Tailored Insurance Solutions for Your Clients' Evolving Needs

In a rapidly changing industry, your physician clients encounter numerous challenges. They need relevant coverages that address their current exposures and help them adapt to new developments in the future. With more than 50 years of healthcare industry experience, CNA is a trusted leader and top-20 insurer of physicians in the United States. We have a broad appetite for all specialty classes of medical doctors (MDs) and doctors of osteopathic medicine (DOs) practicing in solo to large group settings seeking primary coverage.

### A Wide Range of Industry-Specific Coverages

CNA offers a wide range of coverage solutions for evolving practices.

- Limit structures range from individual to single shared limits with multiple variations for entity and non-physician employed providers for qualified and eligible insureds
- Retention options and 100% fronted solutions
- Physicians Alternative Solutions issued on a surplus lines basis for hard-to-place risks, and carve-outs for new procedures or practice settings underserved by the traditional physician market
- Product segmentation designed to meet needs of the evolving physician practice
- Large and complex risks underwritten based upon the needs of the insured on either a traditional form or the corporate practice form
- Fronting solutions and employed physicians coverage also underwritten

### Our Appetite

CNA's appetite for physicians risks includes the following classes:

- Primary traditional physicians and surgeons
- Large and complex groups, including management service organizations (MSOs) and accountable care organizations (ACOs)
- Telemedicine practices, including direct physician-to-patient models
- Urgent care and other facilities seeking individual coverage for employed physicians
- Concierge practices



**Claim Scenarios**

**Incident #1:** A 50-year-old male had an MRI of his lumbar spine performed in order to evaluate back pain. Six years later, he had a follow-up MRI of the same area performed. Three months after that, he was diagnosed with renal cell cancer with metastatic disease to bony structures. A lawsuit was filed against the radiologist who read the second MRI. The plaintiff asserted failure to diagnose kidney cancer.

**CNA response:** The case was defended on causation by hiring several experts who opined that the three-month delay in diagnosis resulted in no difference to the plaintiff’s health. In addition, a claim was made against the physician who read the first MRI, alleging that the tumor was present at that time and was missed. During his deposition, the radiologist who read the second MRI admitted that he missed the tumor. CNA filed a motion to dismiss based on lack of causation and it was granted. The claim closed with no payment on behalf of the physician.

**Incident #2:** A 68-year-old female was admitted to the hospital with abdominal pain, nausea and vomiting. A laparoscopic cholecystectomy was performed and the next day, she suffered a heart attack. She fell into a coma and sustained anoxic brain damage. She died five days later. The admitting physician was sued, as were two other physicians and the hospital.

**CNA response:** With expert support and pressure from the defense lawyer, we were able to demonstrate that the physician was not involved in the care during or after the laparoscopic cholecystectomy. A motion to dismiss was granted. The claim closed with no payment on behalf of the physician.

**Incident #3:** A 40-year-old female had laparoscopic knee surgery to remove loose bone fragments that were causing pain. In the hours after surgery, her leg was found to have no blood flow below the knee. She was transferred to another hospital, where it was discovered that the surgeon had inadvertently severed a major artery during the procedure. The patient sustained significant nerve damage to her leg, including a loss of skin and muscle. A claim was made against the surgeon.

**CNA response:** Extensive discovery ensued, and experts were retained to defend the surgeon. The case was presented to the state medical review panel, which ruled unanimously in favor of the surgeon. The claim was not pursued, and it closed with no payment on behalf of the physician.

**Recent Physicians Successes**

You and your physician clients need a responsive insurer to rely upon for collaboration, expertise and support – and CNA delivers with real-world solutions such as the examples below.

Description	Premium	Coverages Written	Competitive Advantage
Wound Management	\$1,700,000	Professional Liability, General Liability	Broad policy form; Risk Control services and publications; pre-bind meeting with CNA Risk, UW, Claims, broker, and insured CMO
Hospitalist Group	\$685,000	Professional Liability	Ease of doing business; broad policy form
Radiology Group	\$180,000	Professional Liability, General Liability, Employment Benefits Liability	Broad policy form; Risk Control services
Multi-Specialty Physician Group	\$129,000	Professional Liability, General Liability, Employment Benefits Liability	Multi-state coverage flexibility; broad policy form

### Industry-Leading Risk Control Services

CNA's Risk Control program provides a consultative approach, working directly with policyholders through in-person or virtual risk assessments, answering policyholder questions, and providing additional services and educational programs to help healthcare providers and organizations manage risks. All team members have attained the Certified Professional in Healthcare Risk Management (CPHRM) designation, and many have earned additional industry designations and advanced educational degrees. We publish multiple industry-specific, branded resources addressing critical healthcare risk issues, as well as claim reports for aging services, counselors, dentists, nurses, nurse practitioners, pharmacists and physical therapists.

### A Collaborative Approach to Claims

Healthcare claims are highly complex, and an experienced team can make all the difference. Members of our large and diverse Healthcare Claims team average 20 years of experience and have litigated medical malpractice lawsuits, managed claims for healthcare facilities and cared for patients as healthcare professionals. Our understanding of healthcare, terminology and practices – and our expertise in litigating these claims – helps us work with policyholders to develop effective strategies for resolving claims. CNA is committed to providing best-in-class service, and our reputation in the industry helps us create the ability to manage complex litigation.

For more information, visit [cna.com/healthcare](https://cna.com/healthcare).