

Medical Professional Division Overview

The Medical Professional Division offers coverage for a variety of medical malpractice exposures. Coverage is written on a non-admitted basis through designated surplus lines brokers.

PHYSICIAN PROGRAMS

We have programs for hard to place and non-standard physicians who are not acceptable in the admitted due to various underwriting reasons such as claims history, board actions, substance abuse issues, specific practice characteristics, poor payment histories or multiple-state exposures.

Special Risk

- > For the most difficult cases, written on a very restricted form – written demand, defense inside the limits, no consent, high deductible, limited ERP

Select

- > For doctors who may have had such issues in the past and yet are still not ready for the admitted markets

Premier

- > For good doctors with clear loss histories

Eligible Exposures

- > MDs, DOs, Podiatrists (DPMs), Certified Nurse Midwives (CNMs), Certified Registered Nurse Anesthetists (CRNAs)

Ineligible Exposures

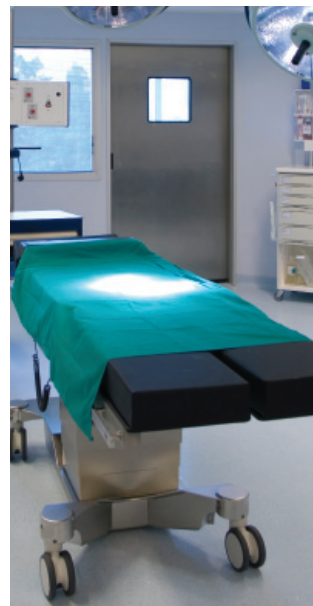
- > Staffing or *Locum Tenens* companies, nursing home practitioners, individual dentists and chiropractors, emergency room groups

HEALTHCARE FACILITY PROGRAM

Medical malpractice and general liability coverage is available to entities providing direct medical care on an outpatient basis.

Sample of Eligible Exposures

- > Ambulance Services ground or air, emergency and non-emergency
- > Ambulatory Surgery Centers
- > Walk-in / Urgent Care / Community Clinics
- > Medical Spas
- > Medical Laboratories
- > Blood / Organ / Tissue Banks



- > MRI / X-ray / Imaging Facilities
- > Physical Therapy / Rehab Centers
- > Cancer Treatment Centers
- > Dialysis Centers
- > Home Healthcare
- > Sleep Centers
- > Family Planning Centers
- > Birthing Centers
- > Telemedicine
- > Substance Abuse

Ineligible Exposures

- > Hospitals, nursing homes and other residential facilities, social services, Directors and Officers, staffing or *Locum Tenens* companies

General Star Indemnity Company
is rated **A++** by A.M. Best and **AA+** by Standard & Poor's.



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General Star Indemnity Company is an eligible surplus lines insurer in all states, the District of Columbia, Puerto Rico, and the Virgin Islands. It has the status of an unlicensed insurer in California and operates under NAIC Number 0031-37362. Insurance is placed with the General Star Indemnity Company by licensed producers and, for risks that qualify, by licensed surplus lines brokers.