

Underwritten by Nationwide™

Medical-professional liability insurance

SELECT BROKERS

Since our founding in 1969, we've built our business model based on trusted broker relationships. We believe our brokers are best suited to advise clients on all their insurance needs, whether or not our products may apply. Our brokers are valuable extensions of our own underwriting teams. So, we carefully select the brokers we work with and we never go direct.

DIRECT ACCESS UNDERWRITING™

PhysicianProtect is built on a unique Direct Access Underwriting model that pairs a broker directly with an underwriting decision maker for all indications, quotes and renewals. Our goal is to provide the shortest path to sound, flexible, responsive underwriting decisions on all your opportunities.

PHYSICIAN FOCUS

For nearly five decades our company's sole focus has been serving physicians' most crucial insurance needs. Our position as the largest and most experienced writer of physician group disability insurance provides unique insights into specific issues that also impact medical-professional liability coverage (see Step-Down Feature example at right).

Data shows that two-thirds of physician disability claims are partial, meaning that even though they're disabled, doctors want to return to work - often in a lower-risk specialty.

Our personal experience in working with physicians in this situation suggests that hitting them with the industry-standard step-down charge ignores what they need most in the midst of this trauma - which is why our PhysicianProtect MPL policy specifically waives step-down charges in the event of partial disability.

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MGIS PHYSICIANPROTECT POLICY FEATURES AT A GLANCE

Medical-professional liability insurance for individual physicians and medical groups:

- Claims-made (or modified claims-made in select states) policy form; Prior acts coverage available
- Incident reporting claim trigger
- Full consent to settle.
- Business entity coverage including ancillary medical employees
- Select non-physician providers may be covered with separate limits
- Unique waiver of specialty step-down charge in the event of partial disability
- Insureds covered for their medical board activities
- No medical specialty restrictions
- Coverage options for part-time and locum tenens
- Defense costs outside the policy limits
- Cyber Coverage (included at no additional cost)
 - \$50,000 limit available in most states. Limits up to \$100,000 in UT and PA
- Regulatory & Administrative Proceedings Coverage (included at no additional cost)
 - \$100,000 limit with a specified \$25,000 sub-limit for expenses and civil monetary fines related to billing proceedings
- Unlimited ERP ("tail") available at death, disability, or retirement. No-cost Retirement ERP if the insured has a mature retro-date and the last year of coverage was with us. No age requirement.
- Automatic 90 days of coverage for newly acquired or formed entities
- Worldwide coverage for suits brought in the U.S.
- Suspension of coverage (e.g., military duty) available
- Convenient no-interest payment options

ABOUT NATIONWIDE™

Nationwide represents a wealth of experience in specialty liability insurance, with a strong track record of dynamic innovation and decisive responsiveness in meeting clients' unique needs. Nationwide carries an A.M. Best Rating of A+ (Superior), FSC XV. The company's financial strength and stability allows them to serve as a vanguard in specialty liability lines.

ABOUT MGIS

MGIS Underwriting Managers, Inc. provides specialty medical-professional liability underwriting and administration services in select states. MGIS is a wholly owned subsidiary of The MGIS Companies, whose various operating companies provide specialized group disability insurance and medical-professional liability insurance. With a rich tradition of service excellence, MGIS works hand in hand with local brokers and has served physicians nationwide since 1969.

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