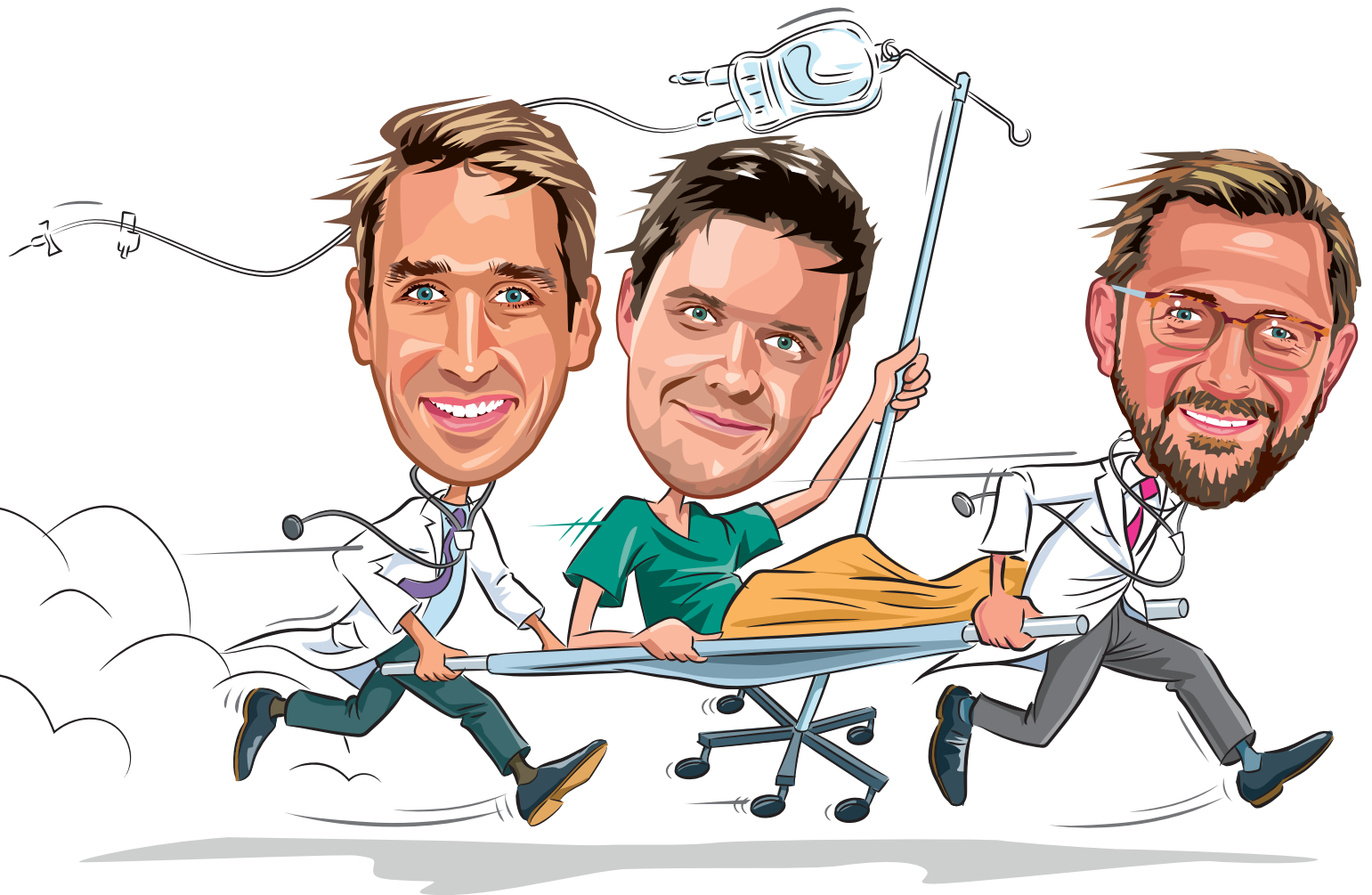


BRIT

GLOBAL SPECIALTY

HEALTHCARE LIABILITY MARKET-LEADING PROTECTION



OUR EXCEPTIONAL TEAM OF TRUSTED SPECIALISTS

BRIT HAS BEEN WRITING PROFESSIONAL LIABILITY BUSINESS FOR OVER 20 YEARS, WITH OUR FIRST HEALTHCARE RISK WRITTEN MORE THAN TEN YEARS AGO. OUR DEDICATED HEALTHCARE TEAM IS RECOGNISED AS A MARKET LEADER IN THIS SECTOR.

The global healthcare industry is a rapidly growing and evolving sector and one whose complex risk attributes require industry expertise across the underwriting, claims and actuarial functions.

Brit's experienced Healthcare team is committed to providing tailored insurance solutions, innovative products and related healthcare services to our clients and brokers. We pride ourselves on delivering disciplined, consistent underwriting and exceptional service.

HEALTHCARE LIABILITY COVERAGE

Hospitals

We will consider the full range of hospital categories including multi-specialty Acute Care, Psychiatric, Paediatric and LTACs. Our underwriting appetite ranges from large urban academic medical centres and multi-state groups to small, rural, single-facility, community-based health systems.

We are able to consider risks with US exposure on a primary or excess basis and can offer facultative reinsurance to captive insurers and risk retention groups. We see the difference in our clients and recognise their proactive approach to clinical risk management – and its positive effect on claims experience.

Allied Healthcare Liability

We have a broad appetite for most US allied healthcare sectors. These accounts can be written on a primary or excess basis, via the open market, or on binding authorities. Smaller accounts are written via our selective panel of Lloyd's coverholders, whilst large accounts or multi-state groups can be considered on an open market basis in London.

Long Term Care Liability

We have a selective appetite for US LTC liability business, which includes Independent Living, Assisted Living, Intermediate/ALZ care and skilled nursing. These accounts can be written on a primary or excess basis via the open market – or on binding authorities. Smaller accounts are written via our selective panel of Lloyd's coverholders, whilst large accounts or multi-state groups can be considered on an open market basis in London.

UK and International Medical Malpractice

Outside the US, we offer dedicated medical liability coverage to large institutions, SME allied healthcare providers, and individual clinicians in a number of territories. We are able to respond to the increasing demand from both established OECD countries, and emerging markets to suit clients' specific needs.

Our capacity

Up to USD/CAD/AUD 15m / GBP 10m aggregate, any one programme.

Risk Management

The delivery of Healthcare is becoming increasingly complex. A proactive approach to risk is therefore one of the key attributes we look for in a client. Fortunately for us, many of our clients are already at the forefront of initiatives in risk evaluation, management and mitigation.

To support our clients as they implement change, Brit has access to an expert panel of Patient Safety and Risk Management service providers; reviewing any proposed improvements and tailoring solutions around them. The panel members all have extensive experience in the healthcare market, and include practitioners and medical staff, lawyers and former healthcare executives.

We firmly believe that our policies should work hard for our clients – regardless of whether they ever need to make a claim. We therefore offer every hospital client, large or small, access to **Brit Risk Management Solutions** – a credit which can be allocated towards the purchase of risk management products and services from our panel of providers, or used to fund their own risk management initiatives.

OUR HEALTHCARE TEAM

Chris Brooking Class Underwriter, Healthcare Liability

Chris began his insurance career in 2003 on the Healthcare and Professional Liability account at Catlin and was promoted to class underwriter in 2009. He joined Brit from Barbican syndicate in 2015, where – since 2013 – he was the Underwriting Manager for Healthcare. Chris is ACII qualified and holds a BSc (Hons) in Politics and Economics from the University of Bath.

Tom Kennedy Underwriter, Healthcare Liability

Tom joined Brit in 2015. He was previously at CNA Europe, where he focused on underwriting medical liability in the UK and France on a primary basis and more recently at Barbican Insurance Group, where he was responsible for US and UK medical liability on both a primary and excess basis. Prior to this he served in the British Army for four years as an infantry officer. Tom is ACII qualified and holds a BA (Hons) in Politics, Philosophy and Economics from Durham University.

Adam Jones Senior Claims Adjuster, Healthcare Liability

Adam joined Brit in 2015. He was formerly a Senior Claims Examiner at CNA Hardy, adjusting UK and International Healthcare claims. Adam qualified and practised as a solicitor at Plexus Law between 2007 and 2014, dealing with a variety of Healthcare matters. Adam holds a LLB (Hons) in Law from Kingston University and a LLM (Law and Economics) from the Universities of Hamburg and Madrid respectively.



CYBER COVERAGE

Brit offers a long-established, stable underwriting and claims team with over 30 years' worth of combined Technology E&O and Cyber experience.

A service not a product

At Brit, we think of our offerings as a tailored service, rather than off-the-shelf products. Other providers offer certain elements of our package, but we believe we have one of the most comprehensive suites of technology and cyber policies in the market.

Key aspects of cover

- Comprehensive Technology E&O and Cyber policy including breach of contract coverage, intellectual property infringement and mitigation of loss coverage
- Full first party costs and third party security and Cyber Liability coverage
- Full limit breach response costs coverage
- Full limit coverage for regulatory claims
- PCI-DSS assessments coverage
- Cyber Extortion coverage
- Affirmative coverage for Cyber Terrorism
- Business Income and Reputational Harm losses as a result of a network disruption, including as a result of a network disruption affecting your outsource providers including cloud providers
- Digital Asset Restoration costs
- Multimedia liability
- Complimentary access to our extensive pre-breach DataSafe risk management portal
- Access to a 24/7 breach response hotline
- Access to experienced breach response vendors

The policy offers complimentary unlimited access to DataSafe, our comprehensive data security risk management website. This includes online compliance materials, newsletters and instant alerts, step-by-step procedures to lower risk, training modules and a telephone hotline for data security queries.

We have a proven track record of responding to complex claims and data breaches efficiently to contain and control the incident. DataSafe includes access to a 24/7 Breach Reporting Hotline. This provides free triage assistance in the immediate aftermath of a data security breach. In the event that information has been lost or system downtime occurs, we can arrange immediate forensic investigation, legal support, crisis management advice, public relations and credit monitoring.

We have established relationships with many breach response service providers. However, we take a flexible, non-prescriptive approach to their selection and, unlike many other insurance companies, we can agree which vendors our clients wish to use in advance.

OUR TEAM

UNDERWRITING



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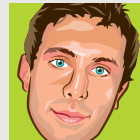
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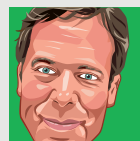


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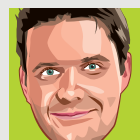
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HEALTHCARE LIABILITY MARKET-LEADING PROTECTION

LEADERSHIP, INNOVATION, DISTRIBUTION

At Brit, we believe that 'seeing the difference makes the difference'. Our leading underwriters are genuine innovators: constantly looking for new ways to anticipate and address our clients' challenges in a changing insurance landscape.

Brit is built around deep specialisms. We have a proven Leadership capability – and our global distribution network is underpinned by an authentic local presence that provides outstanding service.

We're successful because our clients experience the benefits – or 'see the difference' – when our solutions precisely meet their needs.

YOUR RISKS, OUR BUSINESS

Collaborative approach

We work closely with our brokers, coverholders and clients; earning their confidence through understanding what makes them unique and providing them with innovative, dependable products and ongoing support. Across all our broker and client relationships, we adopt a collaborative approach; listening to our clients and delivering outstanding service.

Claims excellence

As well as high levels of technical expertise, we work hard to acquire an in-depth understanding of the commercial realities and challenges that our clients face. Every claim – large or small – is managed in a timely and sensitive manner to deliver a positive outcome.

Lloyd's platform

Our capabilities are underpinned by strong financials. Our business is underwritten exclusively through our Lloyd's Syndicate 2987 and Syndicate 2988 and benefits from ratings of A (Excellent) from A.M. Best, A+ (Strong) from Fitch and A+ (Strong) from Standard & Poor's. Syndicate 2988 provides access to an alternative source of capital for Brit, reflecting our desire to increase our flexibility, improve our relevance to clients and brokers and maximise our long-term relationships.

SEEING THE DIFFERENCE **MAKES THE DIFFERENCE**