

# *New York State Hospital Excess Liability Pool*

217 Great Oaks Boulevard Albany, New York 12203-5964 (518) 862-0676

**TO:** Chief Executive Officers, Hospitals Participating in NYS Excess Liability Pool

**FROM:** Ronnie Loughridge, Administrator

**SUBJECT:** Section 18 Excess Liability Program for July 1, 2016- June 30, 2017  
Legislative Changes and Application Procedures

**DATE:** April 15, 2016

**ROUTE TO:** Medical Staff Office  
Risk Management Office

Legislation renewed the NYS Section 18 Excess Liability Program for 7/1/2016 - 6/30/2017. Generally, physicians and dentists are eligible if they were in the Section 18 Pool for the policy year ending 6/30/2016. The hospital may certify additional physicians and dentists up to its proportionate share of participants in the Pool as of June 30, 2016. Additional participants are again limited to the number of last year's eligible physicians that do not re-apply. New Section 18 applicants will be wait-listed until the hospital's additional eligible slots are released, and the hospital has approved its new applicants. The rest of this memo summarizes the renewal process for the upcoming policy year.

Your facility has physicians and /or dentists participating in the program that have designated your hospital as their primary affiliation. Enclosed are rosters of your insureds for the 2015-2016 policy year based on the Excess carriers' interim Pool billings, as of 2/22/2016. Revisions made after that date are not included on this list. Also enclosed is a memo to distribute to your physicians and dentists who are in the program or are new Section 18 applicants.

The underlying requirements for coverage remain consistent with prior years and are:

1. A physician or dentist must have a primary affiliation with a New York state general hospital.
2. A physician or dentist must have an individual primary policy (not group policy) with limits of at least \$1.3 million per claim and \$3.9 million aggregate from a carrier authorized to do business in New York.
3. A physician or dentist must have completed the qualifying Risk Management course (a biennial requirement).
4. A physician or dentist must render emergency services from time to time at the general hospital.

The excess carriers will mail renewal applications to their existing policyholders for the 7/1/2016 -6/30/2017 policy by mid May, 2016. These physicians and dentists need to complete and return the applications directly to their carrier. New applicants can obtain application forms from the carriers' web sites or by contacting the excess carriers directly.

Contact information for the six NYS Excess Liability Carriers is enclosed. New enrollees are instructed to return completed applications to their hospital's Risk Management office by June 1, 2016 so the office can validate

the physicians' and dentists' hospital affiliation and their Section 18 eligibility, as well as other information. Completed applications of newly affiliated physicians and dentists are due to the excess carrier by July 1, 2016. Total enrollment closes as of December 31.

If you have any questions regarding the list of insureds, please contact the carrier. If you have questions regarding the Section 18 Excess Liability Pool Program, please call the Pool office at 518.862.0676. If you would prefer to receive this information electronically, please email your contact information to me directly at [RLoughridge@HPICgroup.com](mailto:RLoughridge@HPICgroup.com) and I will email your roster to you in an Excel file. Thank you.

# *New York State Hospital Excess Liability Pool*

217 Great Oaks Boulevard Albany, New York 12203-5964 (518) 862-0676

**TO:** Physicians and Dentists Applying for NYS Excess Liability Malpractice Insurance (Section 18)

**FROM:** Ronnie Loughridge, Administrator

**SUBJECT:** Section 18 Excess Liability Medical Malpractice Coverage  
Policy Year July 1, 2016 - June 30, 2017

**DATE:** April 15, 2016

According to Section 18 of the Medical Malpractice Reform Act, you may be eligible for coverage of \$1 million /\$3 million in excess of your \$1.3 million per claim /\$3.9 million aggregate primary policy through the hospital where you are primarily affiliated. The NYS Excess Liability Pool is responsible for securing this excess liability coverage on your behalf. The following are instructions on how to apply for coverage.

Your current excess carrier will mail an excess renewal application form to you by May 15 for you to complete and return to the carrier. You need to complete and return the application to the carrier by June 15, 2016 in order to receive excess liability program coverage beginning July 1, 2016. Physicians and dentists new to the program can obtain an application from one of the six "Excess" carriers listed on page 2 (over).

The underlying requirements for coverage remain consistent with prior years and are:

1. A physician or dentist must have a primary affiliation with a New York state general hospital.
2. A physician or dentist must have an individual primary policy (not group policy) with limits of at least \$1.3 million per claim / \$3.9 million aggregate from a carrier authorized to do business in New York.
3. A physician or dentist must have completed the biennially required Risk Management course.
4. A physician or dentist must render emergency services from time to time at the general hospital.

Please pay particular attention to the following items when completing the application:

- ◆ Apply through only one hospital - the hospital where you are primarily affiliated
- ◆ Your full name and address as it should appear on the policy
- ◆ Your six digit NYS physician or dentist medical license number
- ◆ Primary policy information including accurate effective and expiration dates
- ◆ Specialty classification
- ◆ Claims history
- ◆ Original signatures for release and exchange of information
- ◆ File a complete application on a timely basis.

Incomplete applications received by the carrier are subject to refusal of coverage. If an application is returned for completion, you may not be granted coverage for the full policy year. Total enrollment closes as of December 31. If you have any questions regarding the Section 18 Pool Program, please call the Pool office at 518.862.0676. Thank you.

# NYS Section 18 Excess Liability Insurance Carriers

## Carriers Contact Information

### Academic Health Professionals Insurance Association (AHPIA)

99 Park Ave 23<sup>rd</sup> Fl.  
New York, NY 10016  
(646) 808-0607

Attn. Underwriting & Claims:  
Steve Capone  
[steven.capone@AcademicGroup.com](mailto:steven.capone@AcademicGroup.com)

Beata Biernacka  
[Beata.Biernacka@AcademicGroup.com](mailto:Beata.Biernacka@AcademicGroup.com)

[www.AcademicIns.com](http://www.AcademicIns.com)

### Healthcare Professionals Insurance Company (HPIC)

217 Great Oaks Blvd.  
Albany, NY 12203  
(866) 374-4742

Attn. Underwriting:  
Melissa Corigliano  
[MCorigliano@hpicgroup.com](mailto:MCorigliano@hpicgroup.com)

Attn. Claims:  
Kelly Higgins  
[KHiggins@hpicgroup.com](mailto:KHiggins@hpicgroup.com)

[www.HealthcareProfessionalsInsurance.com](http://www.HealthcareProfessionalsInsurance.com)

### Medical Malpractice Insurance Pool (MMIP)

8 British American Blvd.  
Albany, NY 12110  
(518) 786-2730

Attn. Underwriting:  
Marlene Hoffman  
[MHoffman@MLMIC.com](mailto:MHoffman@MLMIC.com)

Claims: Deb Shaver  
[DShaver@MLMIC.com](mailto:DShaver@MLMIC.com)  
518.786.2757

### Combined Coordinating Council (CCC)

225 West 34<sup>th</sup> Street  
7<sup>th</sup> Floor #720  
New York, NY 10122  
(212) 643-8100

Attn. Underwriting & Claims:  
[John.Elias@theccinc.org](mailto:John.Elias@theccinc.org)

[www.theccinc.com](http://www.theccinc.com)

### Hospitals Insurance Company (HIC)

50 Main Street #1220  
White Plains, NY 10606  
(914) 220-1800

Attn. Underwriting: Alice Walsh  
[AWalsh@hicgroup.com](mailto:AWalsh@hicgroup.com)

Attn. Claims: Richard Storey

[www.hicgroup.com](http://www.hicgroup.com)

### Physicians' Reciprocal Insurers (PRI)

1800 Northern Blvd.  
Roslyn, NY 11576  
(516) 365-6690

Attn. Underwriting:  
Bill Martin  
[B.Martin@medmal.com](mailto:B.Martin@medmal.com)

Vincent Baldo  
[V.Baldo@Medmal.com](mailto:V.Baldo@Medmal.com)

Attn. Claims: Claire Acosta

[www.pri.com](http://www.pri.com)