

## CONNECTICUT CHILDREN'S CARE NETWORK/GALLAGHER HEALTHCARE MEDICAL PROFESSIONAL LIABILITY PROGRAM

### **Positive Select Coverage Highlights:**

<b>\$1M/\$4M Positive Select Premium Breakdown – Claims Made (4% tax not included)</b>			
<b>Retro Date Within</b>	<b>Physician</b>	<b>NP</b>	<b>PA</b>
Year 1	\$1,876	\$454	\$454
Year 2	\$3,440	\$833	\$833
Year 3	\$5,316	\$1,287	\$1,287
Year 4	\$5,754	\$1,393	\$1,393
Year 5 - Mature	\$6,255	\$1,514	\$1,514

**Rate Stabilization:** This policy includes a rate stabilization for the policy period 5/1/2026 – 5/1/2027. We agree that we will not increase the rate as long as the trended and developed loss ratio with Positive Select is maintained at equal to or less than 60%. This rate stabilization does not apply to exposure changes or natural rate factor increases such as claims-made stepping. However, the current rating structure will remain stable.

### **Medical Professional Liability Limits:**

\$1,000,000 per claim / \$4,000,000 aggregate - Entity Limits

\$1,000,000 per claim / \$4,000,000 aggregate – Per Physician, NP & PA scheduled

**License and Deposition Defense:** \$25,000 per claim/\$75,000 aggregate per insured

**A.M. Best Financial Strength Rating is "A- (Excellent)"**  
**Full Vicarious Liability Coverage • Pure Consent to Settle • Defense Outside the Limits**  
**Blanket Locums Tenens • Good Samaritan Coverage • Peer Review Coverage**

**Retirement Tail:** Earned after one policy year of coverage with Positive Select (provided physician is CM fully mature), No age requirement and fully retired from all facets of medical profession.

### **About: Positive Select:**

Positive Select is a specialized medical professional liability insurance program developed by Positive Physicians Insurance Company (PPIC) in partnership with Applied Medico-Legal Solutions Risk Retention Group, Inc. (AMG RRG). Designed exclusively for select physician groups in Connecticut, Positive Select offers tailored coverage with a focus on financial stability and long-term protection.

By carefully selecting high-caliber medical groups, we provide a smarter, more sustainable insurance solution. Our program includes robust defense provisions, rate stabilization benefits, and retirement tail coverage—ensuring healthcare providers have the coverage they need to practice with confidence.

**Arthur J. Gallagher Risk Management Services, LLC** is a global insurance and risk management corporation with a dedicated healthcare practice. Gallagher Healthcare's group of experienced professionals understands all healthcare related specialty market sectors, from the individual provider to the complex health system and research facilities. Our specialists offer unmatched expertise in the unique needs of providers and facilities across the continuum of care and we are ready to collaborate with you.