

Wrap+® for Health Care Organization Directors, Officers and Trustees Liability and Health Care Organization Employment Practices Liability Program Profile

- Insuring Company:** Travelers Casualty and Surety Company of America
- Rating:** A+ (Superior) by A.M. Best* / NYSE Ticker Symbol: TRV
- Available:** All States (A few states have restrictions on eligible classes of business)
- Admitted Paper:** All States, except Vermont (some states pending)
- Qualification:** Must provide direct medical services to patients
- Target Niche:**
- Hospital/Health Systems
 - Clinics/Physician Groups
 - Ambulatory Surgery Centers
 - Hospice/Home Health Care
 - Blood/Organ Collection Center
 - Assisted Living Facility/CCRC
 - Behavioral & Mental Health
 - Laboratory Facilities
 - Rehabilitation/Dependency Facilities
 - Skilled Nursing Facility/Retirement Home
- Prohibited Classes of business:**
- Publicly traded entities
 - HMO/Health Plans
 - Multi-state health care chains
 - Managed Care Organizations
- Limits Available:** Up to \$25,000,000 (subject to underwriting guidelines)
- Coverage:** Primary and excess coverage

*A.M. Best's rating of A+ applies to certain insurance subsidiaries of Travelers that are members of the Travelers Insurance Companies pool; other subsidiaries are included in another rating pool or are separately rated. For a listing of companies rated by A.M. Best and other rating services visit www.travelers.com. Ratings listed herein are as of August 27, 2007, are used with permission, and are subject to changes by the rating services. For the latest rating, access www.ambest.com.

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