

## Who We Are:

- 100% focused on healthcare
- Full service brokerage capabilities, all lines of coverage
- Core offices: Wilmington, MA; Southborough, MA; Fairfield, CT
- Staff include dedicated specialists who were former:
  - Malpractice Underwriter
  - Workers' Compensation Underwriters
  - Property Underwriters
  - Malpractice Claims Management
  - Malpractice Marketing Representatives
  - Complex Hospital Insurance Program Manager
  - Account staff with expertise in global/national property programs
- Intense subject matter expertise: *medical malpractice, WC, property, emerging healthcare risks*
- Largest New England-based broker for 2 of the largest malpractice carriers in New England
- HUB is a "Key Agent" with Medical Protective as well as Agent Advisory Counsels with many insurance carriers.
- ProMutual's 2008-2009 Pinnacle Award winner
- Unique forensic/diagnostic capability re: malpractice insurance premium development
- Captive/Alternative Risk Evaluation and Consulting
- 15 Dedicated Staff Members averaging over 20 years industry experience

## What We Do:

- Insurance and Consultative Risk Management
- Standard risks – *med mal, WC, property, GL*
- Evolving risks – *data privacy, regulatory violations*
- Work to **reduce** our client's Total Cost of Risk
- Protect People, Property, and Profits
- Leverage our: Subject matter expertise; Access to multiple insurer options; Our market share with those key insurers

## Our Client Universe:

- Physicians – *nearly 3,000 just in the New England Practice!*
- MRI Centers
- Acute Care Hospitals
- Specialty Hospitals
- Surgery Centers
- Community Health Centers
- LTC – Skilled, Assisted, Independent, CCRC's
- Urgent Care and Surgi-centers
- Managed Care Organizations
- Other Allied Health Providers
- Medical Equipment Manufacturers

## Our Product Universe:

- Medical Malpractice
- Miscellaneous Professional Liability
- Umbrella/Excess Coverage
- Property
- General Liability
- Workers Compensation
- Management Liabilities
  - Directors & Officers
  - Employment Practices
  - Fiduciary Liability
- Alternative Risk Structures and Program Design Consultation
- Crime
- Automobile Liability
- Data Privacy & Security
- Regulatory Coverage
- Equipment Maintenance
- Environmental Liability