

Why Ascot

- The Ascot Healthcare team is a market-leading specialist in North American healthcare risks
- We write all classes of healthcare, including hospitals, long-term care providers, physician groups, allied health and life science service providers
- We are thought leaders, creating new products to support the ever-changing needs of the healthcare insured
- Empowered underwriters who analyse the specific, individual risk and offer bespoke and innovative programs

Target Business

- Hospitals
- Long-Term Care
- Physician Groups
- Allied Health
- Life Sciences

Geographic Scope

Will consider all US venues and ancillary international exposures

Minimum Premium

Require minimum \$100k premium

Hospital Appetite

- Specialise in midsized to larger hospitals
- Can write primary over a meaningful SIR (\$1m+) and excess
- Max line \$15m, sweet spot \$5m - \$10m
- Open to quota share

Long-Term Care Appetite

- Specialise in midsized SNF (200-300 beds), with average to good quality
- Can write larger master programmes where structure and pricing is appropriate
- Prefer primary excess deductibles of \$50k +

Allied Health Appetite

- Preference for home health/hospice, social services, behavioural health
- No medi-spas or correctional

Physicians Appetite

- Groups of 10 physicians or more
- Minimum attachment \$1m

Life Sciences Appetite

- Consider service companies, not product heavy risks



Healthcare

The Ascot logo, featuring the word "ascot" in white lowercase letters on a dark blue background, with a colorful horizontal bar above it.

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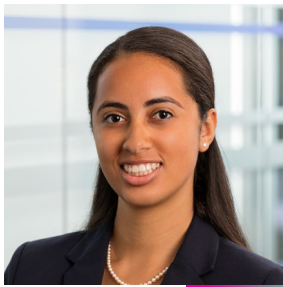


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Claims

- We place the utmost importance on the quick, proactive and fair determination of all our policyholders' claims
- A claim is carefully triaged at first notification to ensure the most appropriate adjuster handles the claim and as efficiently as possible
- We engage in discussions with all stakeholders, creating an inclusive and high-performance claims management culture
- We work closely with our underwriters, executive team, and legal experts to ensure we provide an efficient, high-quality claims service
- We utilise an effective Claims Management Model which has consistently outperformed the market and our peers in claims handling



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