



CAPSPECIALTY CLAIMS

CapSpecialty's Hospital Professional Liability Claims team provides claim resolutions that inspire confidence.

We handle claims in-house and our Hospital Professional Liability Claims team averages more than 15 years of experience in medical malpractice claims handling. Most of the team members are attorneys and all have legal training and significant Healthcare Liability claims experience. We have the ability to provide a dedicated adjuster to an insured for claims handling and we work as a team to provide excellent customer service. We do not outsource or contract for claims-handling services and we routinely work with some of the most trusted names in the malpractice defense bar. Whenever possible, a claim file is managed by one Claims professional from incident report until resolution.

We work in a paperless and remotely-accessible environment, allowing our team to be actively engaged even when out of the office.

CLAIMS PROCESS

When a loss is reported, it is assigned to a claim professional who will contact the policyholder. This knowledgeable claim handler will guide the policyholder through the entire claim process.

The claim handler first evaluates the claim against the insurance policy for coverage. Once coverage is determined, we take a proactive approach to managing and resolving claims. If warranted, we will consult with an independent adjuster and retain defense counsel from our carefully selected panel to assist in the investigation and pursue subrogation opportunities. When we use defense counsel and experts as external resources, oversight and management of the process remains with the assigned claim handler.

During the entire claim adjudication process, we communicate with the policyholder to ensure that information is shared on the status of the claim as well as the claim resolution strategy.