

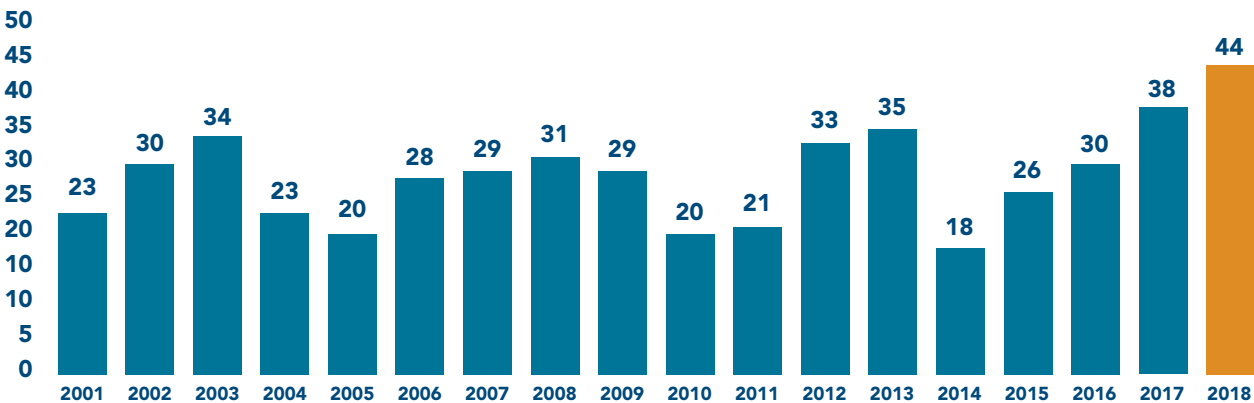


Excess Judgment Liability (XJL)

Add this innovative coverage option to help you better manage limits

Recent years have shown an increase in large medical professional liability judgments (verdicts) across the country. In addition, plaintiff settlement demands are on the rise—often driven by the limits of liability carried by the defendant instead of patient injuries.

Number of \$10 Million or Greater Verdicts is Rising Nationally



Based on a national analysis by Transatlantic Reinsurance Company (TransRe), 2018 set a record for the number of verdicts more than \$10 million at 44. This is the highest figure for such verdicts since TransRe began tracking verdict data in 2001.

XJL coverage can help you manage current trends

Based on data from A.M. Best, MPL Monitor, Conning and Crittenden, the market is transitioning and excess liability insurance capacity is decreasing. In addition to a rise in the number of high-cost verdicts nationally, our Constellation data indicates an increase in the size of high-cost verdicts. With these trends, plus an increase in excess pricing, it could be a good time to have a discussion with your broker about how best to structure your policy limits. **XJL offers you a new, alternative way to update your coverage to help protect your organization against inflated settlement demands.**



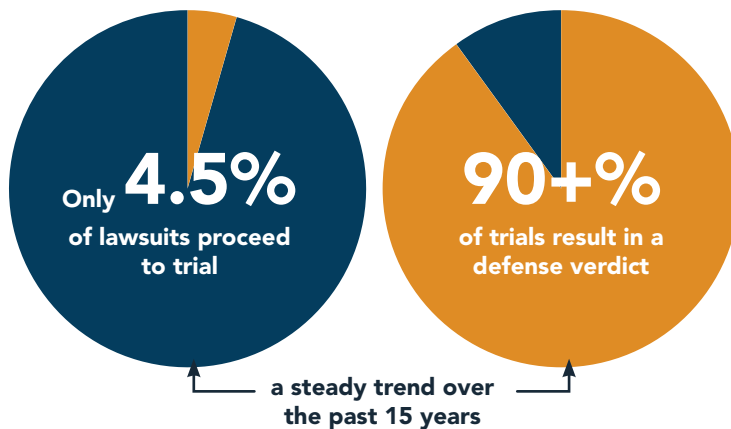
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XJL coverage can only be triggered by a judgment

As a response to market conditions, Constellation developed Excess Judgment Liability (XJL)—insurance coverage that will apply in excess of other professional liability insurance purchased through a Constellation company. In order to access this coverage, a judgment must be awarded through a jury verdict or binding arbitration.

Limits of liability purchased under XJL coverage are protected from settlement demands that are superficially inflated in order to access excess policy limits.

In addition, the premium is typically less than traditional excess liability coverage.



Keep plaintiff attorneys from accessing your full policy limits

With XJL coverage, plaintiff attorneys will only be able to access your full policy limits as a result of a judgment or binding arbitration.

Benefits of adding Excess Judgment Liability (XJL) coverage:

- ★ *Protects policy limits from exaggerated settlement demands based on policy limits instead of patient injuries*
- ★ *Reduces unrealistic demands and encourages reasonable settlement*
- ★ *Helps ensure you are covered in the event of an unexpectedly high verdict*

To learn more, contact your broker or email your underwriter or business development consultant.



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