

## **NJ PURE / The Doctors Company RRG Transition Frequently Asked Questions**

- 1. What does NJ PURE's decision to exit the market mean to me and my practice?**

It means that you will no longer be able to purchase medical professional liability insurance through NJ PURE and will need to place your coverage with The Doctors Company Risk Retention Group (RRG) or another carrier.
  - 2. What steps has NJ PURE made to help transition my coverage?**

NJ PURE sought to identify an alternative insurer and has entered into a relationship with **The Doctors Company RRG, rated A (Excellent) by AM Best**, and an affiliate of The Doctors Company, which currently provides medical malpractice coverage for more than 89,000 insured physicians and other health-care providers, to offer comparable pricing and make for a seamless transition.
  - 3. Why did NJ PURE select The Doctors Company RRG instead of The Doctors Company?**

Simply stated, pricing for our policyholders. The Doctors Company RRG has the rate flexibility to match our physicians' current pricing while providing the financial stability that comes with an AM Best 'A' (Excellent) rating.
  - 4. Does The Doctors Company RRG have reinsurance?**

Yes. The Doctors Company RRG has a quota share reinsurance agreement with TDC Special Risks Insurance Company (TDCSR), a wholly owned reinsurance captive subsidiary of The Doctors Company. Under the reinsurance arrangement, The Doctors Company RRG bears 10%, and TDCSR assumes 90% of the risk.
  - 5. Does The Doctors Company RRG offer group policies?**

Yes. To discuss such options, you may contact The Doctors Company RRG directly at 800-421-2368 or [memberservices@thedoctors.com](mailto:memberservices@thedoctors.com).
  - 6. Does The Doctors Company RRG offer multi-state policies?**

Yes. The Doctors Company RRG offers coverage in all 50 states.
  - 7. What additional coverages are included with a policy from The Doctors Company RRG?**

The Doctors Company RRG policies include a number of additional coverages, including CyberGuard®, cyber risk coverage (\$50,000) and MediGuard®, regulatory risk coverage (\$25,000), with deductible and other options.
  - 8. Do I need to use a broker or agent to work with The Doctors Company RRG?**

No. The Doctors Company RRG offers direct policies as with NJ PURE.
  - 9. Does The Doctors Company RRG cover allied professionals?**

Yes. Coverage for allied professionals is available for both groups and individuals with shared or separate limit options.
  - 10. How do I get a quote from The Doctors Company RRG?**

NJ PURE has streamlined your ability to get a quote from The Doctors Company RRG without a new application or lengthy paperwork. Visit [njpure.com](http://njpure.com) to complete the quote consent form. Upon consent to share your underwriting file, The Doctors Company RRG will prepare your new quote. After accepting the quote, you will need to sign a Subscriber Agreement and Power of Attorney supplement agreeing to join The Doctors Company RRG, typically found within an application.
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- 11. Will my “occurrence-type” policy rate increase with The Doctors Company RRG?**  
If you are currently on an occurrence-type policy, your out-of-pocket cost should remain the same, assuming there are no changes to your practice or claims history.
  - 12. Does The Doctors Company RRG offer claims-made policies?**  
Yes; however, requests for claims-made coverage with prior acts will be reviewed on a case-by-case basis. If you are interested in switching to an occurrence-type policy with The Doctors Company RRG, please contact our Member Services at 877-2NJ-PURE (877-265-7873) to purchase tail coverage.
  - 13. Will my “claims-made-type” policy rate increase with The Doctors Company RRG?**  
It depends. Claims-made policies have a built-in mechanism commonly referred to as “claims-made stepping,” whereas your premium increases each year until your policy reaches full maturity (five years of coverage). If you transfer coverage to The Doctors Company RRG during the first five years, your policy will “step” as normal with an increase in premium, just as it would if you were to remain with NJ PURE. Outside of “stepping,” your out-of-pocket cost should stay the same, assuming there are no other changes to your practice or claims history.
  - 14. Will this affect my existing claim currently being defended by NJ PURE?**  
No. NJ PURE will continue to defend your claim with the defense counsel assigned to the case.
  - 15. Do I have to wait until my renewal date to get a quote and secure coverage from The Doctors Company RRG?**  
No, you can move your coverage to The Doctors Company RRG at any time with no penalty. As indicated above, claims-made coverage requests will be reviewed on a case-by-case basis.
  - 16. What are the policy limits offered by The Doctors Company RRG?**  
As with your current NJ PURE policy, The Doctors Company RRG offers \$1 million (per occurrence) / \$3 million (aggregate), and higher limits are available upon request.
  - 17. Does The Doctors Company RRG offer full-time equivalent (FTE) policies?**  
Yes. Coverage for FTEs is available upon request.
  - 18. What payment plans and options are available through The Doctors Company RRG?**  
The Doctors Company RRG offers annual, quarterly, and nine-installment options. Payments may be made by check, ACH, and all major credit cards. Autopay is also available.
  - 19. Does The Doctors Company RRG offer risk management services?**  
Yes. There is a 24/7 risk management hotline to discuss individual matters. Additionally, you will have access to extensive patient safety tools and resources, including free on-demand and web-based CME. Learn more about their resources at [thedoctors.com/patientsafety](http://thedoctors.com/patientsafety).
  - 20. Where can I go to learn more about The Doctors Company RRG?**  
You can learn more about The Doctors Company RRG by visiting [www.tdcg.com/njpure](http://www.tdcg.com/njpure).
  - 21. Do I need to take any steps right now?**  
No. Currently, you are not required to take any action. NJ PURE will contact you via telephone and/or email. You may also contact our Member Services at 877-2NJ-PURE (877-265-7873) or email [members@njpure.com](mailto:members@njpure.com). It is important to note that you may seek to transition your coverage to The Doctors Company RRG by contacting The Doctors Company RRG directly at 800-421-2368 or [memberservices@thedoctors.com](mailto:memberservices@thedoctors.com). You may also visit [njpure.com](http://njpure.com) for ongoing updates and other related information.
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