

PASHRM Survey: Excess Insurance Coverage
April 2006

	Do you currently carry excess insurance?	Do you carry only the statutorily required limits?	Were there years that you chose not to carry excess (any reason)?	Comments
Hospital 1	Yes	No	No	
Hospital 2	Yes		No	Up to 96,000,000 (corporate office)
Hospital 3	Yes	Yes	No	
Hospital 4	Yes	No	No	New Jersey system
Hospital 5	Yes (hospitals only)	No	No	Is this excess shared with other hospitals? Is the limit greater or less than 10 mil? 20?
Hospital 6	Yes	Yes	N/A	Hospital opened Dec 2005
Hospital 7	Yes	N/A	No	No statutory limits in DE
Hospital 8	Yes	Reduced recently	No	
Hospital 9	Yes			There is a "substantial" self-insured retention to the policy
Hospital 10	Yes	No	No	
Hospital 11	No	Yes		We went to a captive in 2002 and have not carried excess coverage since that time because the price has been too expensive. We have chosen to put extra funding into the captive instead
Hospital 12	No			Dropped when we became self-insured Prev carried 6 mil
Hospital 13	Yes (catastrophic excess)		Yes (economic decision)	
Hospital 14	Yes	No	No	
Hospital 15	Yes		Yes	
Hospital 16	Yes	No	No	
Hospital 17	Yes	Unsure	No	Newly self insured (formed RRG), but still carry excess