



**Enterprise
Risk Management**

University of Cincinnati
PO Box 210785
Cincinnati, OH 45221-0785

51 Goodman Drive

(513) 558-5042

June 21, 2019

To Whom It May Concern:

RE:

University of Cincinnati
Medical Professional Liability Insurance Program

The University of Cincinnati, through its Department of Enterprise Risk Management, maintains a comprehensive program of self-insurance and commercially purchased insurance, covering property, casualty and liability exposures to the University and its employees, agents, and volunteers, while acting on the University's behalf. **Students are covered under this program for Professional (patient care) liability only, while engaged in clinical rotations at the request or direction of the University through a health care education program.**

The primary level of insurance for general and professional (patient care) liability is provided through a self-insurance program, consisting of trust funds maintained by an independent trustee and actuarially supported to liability limits of \$100,000 per occurrence for general liability and \$4 Million per occurrence for professional liability. The Trust Fund is written on an "occurrence" basis meaning that coverage is available irrespective of the date a claim is filed. Contributions to the Self Insured Trust Funds necessary to fund the limits of coverage are established annually by an actuarial firm. The Trust Funds are managed by an independent trustee, US Bank of Cincinnati.

We also participate in a self-insurance program among several state universities in Ohio for automobile liability and general liability insurance coverage's. In addition, commercially purchased excess insurance is provided above the primary liability insurance coverage's with limits of \$15 Million and higher depending on the type of claim. However, because the primary level of coverage is through self-insurance, there is no "Certificate of Insurance" for this coverage, and additional insured parties cannot be named.

This office is responsible for maintaining the insurance program, as well as handling any claims if they may arise. **There have been no actions completed or pending, regarding denial, revocation, non-renewal or voluntarily relinquishment of the malpractice coverage. We have not been notified of past, pending, or current malpractice claims, suits or settlements to date involving the above referenced student.**

Worker's Compensation insurance for University employees is provided through the state fund. We have been assigned a "Worker's Compensation Risk Number", however, there is not a "certificate" for that coverage.

If there are any further questions, please feel free to contact the University of Cincinnati Department of Enterprise Risk Management at 513-558-5042.

Sincerely,

A handwritten signature in black ink that reads 'Anita Ingram'.

Anita Ingram, ARM, MBA, MTS
Assistant VP/Chief Risk Officer

