

darwin

professional
underwriters inc.

Press Release

For Immediate Distribution

Darwin to offer AAPC Members Professional Liability Coverage

June 23, 2006 (Farmington, Connecticut) - Darwin Professional Underwriters, Inc. (Darwin) and the American Academy of Professional Coders (AAPC) have collaborated to offer AAPC medical coders professional liability coverage tailored expressly to their needs.

Darwin's distinctive named perils policy customizes coverage to meet the unique needs of each policyholder. AAPC members can choose two policy limit options, \$500,000/\$500,000 or \$500,000/\$1 million. The policy includes contingent bodily injury coverage and offers a \$25,000 punitive damages sublimit (the sublimit is available where punitive damages are permitted by applicable law, and when available the sublimit is within the limit of liability). Prior acts coverage is also available.

"Although medical coders are not on the front lines of medical management in terms of diagnostics, patient care or patient supervision, the responsibility to administer critical patient data rests on their shoulders," states Nicole Haggerty, vice president for Darwin. "As such, privacy-related exposure could occur. It is crucial for coders to understand the potential exposures covered by professional liability insurance. Darwin's policy is created for the specific needs of each individual policyholder. Coverage for medical coders fuses contingent bodily injury and professional liability coverage grants into one policy."

According to Clare Bailey, Director of Marketing, AAPC, "Risk areas associated with coding and billing are the most frequent subjects of investigation and audit by the Office of Inspector General and a recent decision involving the federal False Claims Act (FCA) (*Cardiac Devices Qui Tam Litigation*) emphasizes the coder's obligation to follow not only reimbursement laws and regulations, but also carrier interpretations and medical policies. Failure to acknowledge all policies and regulations can result in prosecution under the FCA for acting in reckless disregard or in deliberate ignorance of those requirements. If a coder works without the protection of professional liability insurance, just one lawsuit -- justified or not -- could ruin his/her career.

Darwin listened to medical coder's needs and sculpted liability coverage promptly and precisely. I anticipate this program will continue to grow as coders realize the importance of such coverage."

The AAPC was founded in an effort to elevate the standards of medical coding by providing ongoing education, certification, networking, and recognition. For more information about the AAPC visit www.aapc.com or call the AAPC at 800-626-CODE.

Rockwood Programs, Inc. (Rockwood) will administer this product on behalf of AAPC. For more information on this product, visit www.rockwoodinsurance.com or call Rockwood at 800-318-9065.

Darwin is a specialty insurance group based in Farmington, Connecticut. The company is focused on the professional liability insurance market and underwrites [directors and officers \("D&O"\) liability for public and private companies](#), [errors and omissions \("E&O"\) liability insurance](#), and [medical malpractice liability insurance](#). Coverage descriptions are summaries only, and the complete policy should be read. Darwin member companies include Darwin Professional Underwriters, Inc., Darwin National Assurance Company (DNA), and Darwin Select Insurance Company (DSI). DNA and DSI have earned a financial strength rating of "A- (Excellent)" from A.M. Best Company.

Darwin is traded on the NYSE Arca exchange under the ticker symbol, "DR." The company became NYSE Arca's first listed company with DR's initial public offering in May 2006.

For more information about Darwin, visit www.darwinpro.com.

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