

Western Litigation, Inc. ("WLI")

*For Organizations that
Demand Results*



Western Litigation, Inc.

www.westernlitigation.com

What Is WLI?

- **A result-oriented, litigation management company established in 1994**
- **Composed of experienced professional liability trial attorneys and insurance claims professionals**



Ownership of WLI

- **Established in 1994 as a subsidiary of The Galtney Group, Inc., a private insurance holding company in Houston, Texas**
- **In June 2001, WLI was acquired by Arthur J. Gallagher & Co., the fourth largest insurance brokerage in the world**



Experience, Expertise and Results

- **Employs 26 attorneys, 4 paralegals and 10 insurance claims professionals with over 350 years of combined industry experience**
- **Extensive clinical and/or risk management experience**
- **Thorough understanding of insurance coverage issues**
- **Long established relationships with the industry's significant insurers/reinsurers and their legal representatives**



WLI Office Locations

**HOUSTON
CORPORATE HEADQUARTERS**

GREENWOOD VILLAGE, CO

HAVERTON, PA

GUAYNABO, PR

PORTLAND, OR

PROVIDENCE, RI



The WLI Approach to Litigation Management

- **Proactive**
- **Fiscally responsible**
- **Intellectually honest**
- **Sensitive to contractual relationships**



Our Commitment to Clients

- **To manage our clients' litigation to the best possible outcome**
- **To foster effective communication among our clients, other defendants and retained outside counsel**
- **To handle our clients' litigation in a manner which exceeds their expectations and which meets all applicable professional standards**



WLI South Carolina Domicile Clients

**EMERGENCY MEDICINE RISK
RETENTION GROUP**

Charleston, SC

**PHYSICIAN SPECIALITY LTD. RISK
RETENTION GROUP**

Charleston, SC

**SUPERIOR INSURANCE COMPANY, RISK
RETENTION GROUP, INC.**

Charleston, SC



WLI Representative Clients

AMERICAN MEDICAL RESPONSE
Greenwood Village, CO

ATHENS REGIONAL HOSPITAL
Athens, GA

AMERICAN INTERNATIONAL COMPANIES
New York, NY

**BEDFORD PHYSICIAN RISK RETENTION
GROUP**
Mount Kisco, NY

**AMERICAN PSYCHIATRIC ASSOCIATION
INSURANCE TRUST**
C/O ProRisk Management Services, Inc.
Arlington, VA

CHRISTIE CLINIC
Champaign, IL

AMERICA SERVICE GROUP, INC.
Brentwood, TN

**CLARENDON AMERICA INSURANCE
COMPANY**
Maitland, FL

AMERICARE PROPERTIES
Sikeston, MO

**CLARENDON NATIONAL INSURANCE
COMPANY**
Maitland, FL

AMN HEALTHCARE
San Diego, CA



WLI Representative Clients

CNA HEALTHPRO
Chicago, IL

CORRECT CARE SOLUTIONS
Nashville, TN

CORRECTIONAL MEDICAL SERVICES, INC.
St. Louis, MO

DOCTORS HOSPITAL AT RENAISSANCE
Edinburg, TX

EMCARE HOLDINGS, INC.
Dallas, TX

**EMERGENCY PHYSICIAN INSURANCE
COMPANY**
Auburn, CA

EVEREST REINSURANCE COMPANY
Liberty Corner, NJ

**EVEREST INDEMNITY INSURANCE
COMPANY**
Liberty Corner, NJ

EVEREST NATIONAL INSURANCE COMPANY
Liberty Corner, NJ

**HEARTLAND HEALTHCARE RECIPROCAL
RRG**
Oklahoma City, OK

INTEGRAMED AMERICA, INC.
Purchase, NY

**INDEPENDENT NEVADA DOCTORS
INSURANCE EXCHANGE**
(f/k/a Medical Liability Association of Nevada)
Las Vegas, NV



WLI Representative Clients

LEXINGTON INSURANCE COMPANY

Boston, MA

MEDHOLDINGS

Guaynabo, Puerto Rico

**MEDICAL MALPRACTICE JUA OF
RHODE ISLAND**

Providence, RI

MEDICUS INSURANCE COMPANY

Austin, TX

**MEMORIAL HERMANN HEALTHCARE
SYSTEMS, INC.**

Houston, TX

**MOUNTAIN STATES HEALTHCARE
RECIPROCAL RRG**

Denver, CO

NATIONAL EMERGENCY SERVICES, INC.

Tiburon, CA

NATIONAL HOME HEALTH CARE CORP.

Scarsdale, NY

OPTION CARE

Buffalo Grove, IL

PALLADIN RISK MANAGEMENT

Dayton, OH

PEDIATRIC ASSOCIATES, P.A.

Lauderdale Lakes, FL

PEDIATRIX MEDICAL GROUP

Fort Lauderdale, FL



WLI Representative Clients

PLEASANT VALLEY HOSPITAL, INC.
Point Pleasant, WV

SOUTH TEXAS RADIOLOGY GROUP
San Antonio, TX

PREMIER HEALTH CARE SERVICES, INC.
Dayton, OH

SUMMERSVILLE MEMORIAL HOSPITAL
Summersville, WV

QUORUM HEALTH RESOURCES, LLC
Addison, TX

TEAM HEALTH, INC.
Knoxville, TN

**RDA STERLING HOLDINGS CORPORATION,
INC.**
Durham, NC

TRANSATLANTIC REINSURANCE COMPANY
New York, NY

SCHUMACHER GROUP, INC.
Lafayette, LA

UNIVERSAL HEALTH SERVICES, INC.
UHS of Delaware, Inc.
King of Prussia, PA

SHERIDAN HEALTHCARE, INC.
Sunrise, FL



Genesis Sample Claim Screen

Claim View

File Search View Actions Help

New Claim Save Claim Search Adjust Resv. Documents Rolodex Financials Print Claim View Diaries View Hot List Close

Name / Policy information

Policy Data Policy Name: [REDACTED] P/N: [REDACTED] Term: 10/01/2002-10/01/2003 Carrier: [REDACTED] Program: [REDACTED]	Coverage Data Cvg Number: WHC-02-PLGL Cvg Terms: 10/01/2002-10/01/2003 Limits: \$500,000 Inclusive Type: Claims Made Retro Date: 10/01/1985
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Search By Claimant: [REDACTED]

Claim Insured: [REDACTED]

Claim Administrator
Amy Evans

Claim Detail

Claimant Name	Claim Num (Read Only)	Claim Status	Claim Status Sub	Claim Type	Claim Type Sub	
[REDACTED]	WHC02-0003	Open		Claim		
Occurrence Date	Report Date	Claims Made Date	Close Date	Reopen Date	Loss Result Code	Loss Cause Code
02/25/2003	02/26/2003				ADD-HOSP	DC-MED
Gender	Birth Date	Age On Occ.	Marital Status	Loss Location	Loss Location City / State	
M		45	M wDep	[REDACTED]	Goldsboro, NC	
Alleged Resp Arrest; Wrong Dose Of Chloral Hydrate R/i Arrest, Ventilator, Possible Anoxic Hypotensive Event						
Suit Date	Trial Date	Mediation Date	Docket Number	Claim Void Date	Carrier Claim Number	Re-Insurance Code
					B03010128	
Loss Location Code	Physicians Listing					
ED	[REDACTED]					

CAPS NUM 05/01/2003 2:18:50 PM



Genesis Sample Diary Screen

The screenshot shows a software window titled "All Diaries". The window has a menu bar with "File" and a toolbar with icons for "New Diary", "Save Diary", "Time Stamp", "Delete Diary", "Apply Filter", "Asc", "Desc", "Print Diaries", "To Excel", and "Close". Below the toolbar are filter options: "Follow Up", "Legal Schedule", "Appointment", and "File Activity", all of which are checked. The main area is a table with two columns: "Diary Details" and "Diary Text".

Diary Details		Diary Text
Action Date	05/01/2003	SINCE INCIDENT ONLY NO OPEN REPORT REQUIRED (NT)
Entry Type	File Activity	
Action Date	03/08/2003	Claim. 45 year-old Plaintiff presented to the hospital for an MRI of his lower back. He had no other medical problems. Dr. Larson ordered chloral Hydrate 5 grams po to sedate him for the MRI. The tech administered Chloral Hydrate 10 grams po at 10:25 a.m. The discrepancy was discovered during narcotic count at 10:48 a.m. and the pharmacist was called. He was shown how to induce vomiting, but he did not vomit. Dr. Smith was called from the
Entry Type	File Activity	

At the bottom of the window, there is a status bar with the text "CAPS NUM 05/01/2003 2:18:31 PM".



Genesis Sample Policy Screen

Policy [Window Title Bar]

File Search View Actions Help

New Policy Save Policy Delete Policy Search Add Coverage Funding Report To Excel Financials Close

Insured Summary

Phone: [Redacted] Carrier: [Redacted]

Email: [Redacted]

Insured Name: [Redacted] Policy Number: [Redacted] Policy Type: Claims Made Program: [Redacted]

Effective Date: 10/01/2002 Expiration Date: 10/01/2003 Retro Date: 10/01/1985 Cancel Date: [Redacted] Domicile St: [Redacted] Prod Line: HPL-GL

Limits

Policy Aggregates

Comb. Limits	LAE	Indemnity	Combined	Description
SIR <input checked="" type="checkbox"/>	0	0	1,500,000	Policy Aggregate
Ded <input checked="" type="checkbox"/>	0	0	0	
Limits <input checked="" type="checkbox"/>	0	0	1,500,000	Policy Aggregate - Including SIR

Attach Policy: 0 Attach Policy Desc: [Redacted] Attach Policy Agg: 0 Attach Policy Agg Desc: [Redacted] Policy Claim Trigger: Incident Sensitive

SIR Consent Required Corporate Limits: Shared

Cvg Consent Required

Policy Description: No Description Available

Coverage Name	Coverage Number	Eff Date	Exp Date
[Redacted]	[Redacted]	10/01/2002	10/01/2003

[CAPS] NUM 05/01/2003 2:19:14 PM



Genesis Sample Policy Limits Screen

Policy Coverages

File View

New Coverage Save Coverage Delete Cvg Cvg Funding Financials View Schedule Report To Excel Close

Coverage Name: [Redacted] Coverage Number: WHC-02-PLGL Cvg Policy Type: Claims Made Carrier Name: [Redacted]

Claim Prefix: [Redacted] ERP Type: No ERP ERP Years: 0 Prod Line: MPL

Dates Same As Policy Effective Date: 10/01/2002 Expiration Date: 10/01/2003 Retro Date: 10/01/1985 Cancel Date: [Redacted] Term Date: [Redacted]

Coverage Description: PL/GL SIR

Coverage Comment: [Redacted]

Per Claim Amounts | Per Entity Aggregates | General Coverage Aggregates | Erodes Limits | Locks | Attach/Misc

Comb. Limits	LAE	Indemnity	Combined	Description
SIR <input checked="" type="checkbox"/>	0	0	500,000	Per Loss Event
Deductible <input checked="" type="checkbox"/>	0	0	0	
Limits <input checked="" type="checkbox"/>	0	0	500,000	Per Loss Event

CAPS NUM 05/01/2003 2:16:13 PM



Genesis Sample Funding Request

Funding Request Statement

Western Litigation, Inc.

Account Number: [REDACTED] Bank: Wells Fargo Bank (Texas), N.A. Account Name: Spectrum E [REDACTED]
 Policy Number: [REDACTED] Policy Insured: [REDACTED] Policy Effective Date: 10/1/1993
 Coverage Number: [REDACTED] Coverage Description: Main Coverage

Claim Num: SEC-93-0015 Claimant: [REDACTED]
 Carrier Claim Number: 10001688 Status: OPEN

Reference #	Type	Amount	Payee	Pay By
4. 1434544	ALAE	\$2,168.48	[REDACTED]	3/21/2003
Claim LAE Total: \$2,168.48		Claim Indemnity Total: \$0.00		Claim Total: \$2,168.48

Claim Num: SEC-93-0020 Claimant: [REDACTED]
 Carrier Claim Number: 10000655 Status: OPEN

Reference #	Type	Amount	Payee	Pay By
5. 12642	ALAE	\$1,062.00	[REDACTED]	4/4/2003
Claim LAE Total: \$1,062.00		Claim Indemnity Total: \$0.00		Claim Total: \$1,062.00

Policy/Coverage Totals: LAE Total: \$3,230.48
 Indemnity Total: \$0.00
Policy/Coverage Total: \$3,230.48



Genesis Sample Loss Run Report

Loss Run Report

Western Litigation, Inc.

Policy Number equals "██████████".

Policy Number: ██████████

Primary Insured: ██████████

Policy Type: Claims Made

Policy Terms: 10/1/2002 to 10/1/2003

Coverage Number: WHC-02-PLGL

Coverage Carrier: ██████████

Cvg Terms: 10/1/2002 to 10/1/2003

Claim Number	Carrier Claim #	Carrier Name	Facility/Dept.	Incident	Claim	Closed	Reported	Reopened
Claimant Name	Doctors				LAE Pending	Indem Pending	Total Pending	
M.Stat Age Sex	Loss City, State				LAE Reserve	Indem Reserve	Total Reserve	
Alleged					LAE Incurred	Indem Incurred	Total Incurred	
WHC02-0002			E D	3/22/1988	2/26/2003		2/26/2003	
Claim	OPEN-Settled		OBG-BP	Paid:	\$0.00		\$0.00	\$0.00
				Pend:	\$0.00		\$0.00	\$0.00
	S 14 M	Goldsboro, NC		Resv:	\$0.00	\$20,000.00		\$20,000.00
	Gave The Child Pentobarbital Instead Of Phenobarbital At Birth In 1988, Mother Wants P&s Damages			Incur:	\$0.00	\$20,000.00		\$20,000.00
WHC-02-PLGL-16068			E D	11/2/2001	3/31/2003		3/31/2003	
Claim	OPEN		CAR-ARR	Paid:	\$0.00		\$0.00	\$0.00
				Pend:	\$0.00		\$0.00	\$0.00
	M 49 M	Goldsboro, NC		Resv:	\$0.00	\$100,000.00		\$100,000.00
	Left leg amputated below knee/presumed acute cardiac event.			Incur:	\$0.00	\$100,000.00		\$100,000.00
WHC02-0003	B03010128		E D	2/25/2003	2/26/2003		2/26/2003	
Claim	OPEN		DC-MED	Paid:	\$0.00		\$0.00	\$0.00
				Pend:	\$0.00		\$0.00	\$0.00
	M wDep 45 M	Goldsboro, NC		Resv:	\$0.00	\$200,000.00		\$200,000.00
	Resp Arrest; Wrong Dose Of Chloral Hydrate R/i Arrest, Ventilator, Possible Anoxic Hypotensive Event			Incur:	\$0.00	\$200,000.00		\$200,000.00
WHC02-0001			E D	12/16/2000	12/31/2002		12/31/2002	
Suit	OPEN			Paid:	\$0.00		\$0.00	\$0.00
				Pend:	\$0.00		\$0.00	\$0.00
	S wDep 32 M	Goldsboro, NC		Resv:	\$25,000.00	\$75,000.00		\$100,000.00
	Death; Alleged Fr To Recognize, Tx Gastrointestinal Bleed, Fr To Use Nasogastric Tube			Incur:	\$25,000.00	\$75,000.00		\$100,000.00

End Of Coverage

Claims In Coverage: 4

Open Claims: 4

(Open And Settled: 1)

Closed Claims: 0

Claims: 3

Events: 0

Suits: 1

Incidents: 0

PRIOR:

\$0.00

\$0.00

\$0.00

DPRs: 0

Appeals: 0

Coverage Disupted: 0

Denied: 0

Paid:

\$0.00

\$0.00

\$0.00

Depositions: 0

Dismissals W/Prej: 0

Dismissals W/O Prej: 0

No Coverage: 0

Pend:

\$0.00

\$0.00

\$0.00

No Indemnity: 0

Settled: 1

Resrv:

\$25,000.00

\$395,000.00

\$420,000.00

Incur:

\$25,000.00

\$395,000.00

\$420,000.00



Genesis Sample Loss Run Report

Loss Run Report Western Litigation, Inc.

Policy Number equals "██████████".

Policy Number: ██████████

Primary Insured: ██████████

Policy Type: Claims Made

Policy Terms: 10/1/2002 to 10/1/2003

Coverage Number: WHC-02-PLGL

Coverage Carrier: ██████████

Cvg Terms: 10/1/2002 to 10/1/2003

Claim Number	Carrier Claim #	Carrier Name Location Doctors	Facility/Dept. Cause Code	Incident	Claim	Closed	Reported	Reopened
					LAE Paid	Indem Paid	Total Paid	
Claimant Name					LAE Pending	Indem Pending	Total Pending	
M Stat Age Sex Loss City, State					LAE Reserve	Indem Reserve	Total Reserve	
Alleged					LAE Incurred	Indem Incurred	Total Incurred	
WHC02-0002		██████████	E D OBG-BP	3/22/1988	2/26/2003		2/26/2003	
Claim	OPEN-Settled			Paid:	\$0.00	\$0.00	\$0.00	\$0.00
				Pend:	\$0.00	\$0.00	\$0.00	\$0.00
				Resv:	\$0.00	\$20,000.00	\$20,000.00	\$20,000.00
				Incur:	\$0.00	\$20,000.00	\$20,000.00	\$20,000.00
S 14 M Goldsboro, NC								
Gave The Child Pentobarbital Instead Of Phenobarbital At Birth In 1988, Mother Wants P&s Damages								
WHC-02-PLGL-16068		██████████	E D CAR-ARR	11/2/2001	3/31/2003		3/31/2003	
Claim	OPEN			Paid:	\$0.00	\$0.00	\$0.00	\$0.00
				Pend:	\$0.00	\$0.00	\$0.00	\$0.00
				Resv:	\$0.00	\$100,000.00	\$100,000.00	\$100,000.00
				Incur:	\$0.00	\$100,000.00	\$100,000.00	\$100,000.00
M 49 M Goldsboro, NC								
Left leg amputated below knee/presumed acute cardiac event.								
WHC02-0003	B03010128	██████████	E D DC-MED	2/25/2003	2/26/2003		2/26/2003	
Claim	OPEN			Paid:	\$0.00	\$0.00	\$0.00	\$0.00
				Pend:	\$0.00	\$0.00	\$0.00	\$0.00
				Resv:	\$0.00	\$200,000.00	\$200,000.00	\$200,000.00
				Incur:	\$0.00	\$200,000.00	\$200,000.00	\$200,000.00
M wDep 45 M Goldsboro, NC								
Resp Arrest; Wrong Dose Of Chloral Hydrate R/i Arrest, Ventilator, Possible Anoxic Hypotensive Event								
WHC02-0001		██████████	E D	12/16/2000	12/31/2002		12/31/2002	
Suit	OPEN			Paid:	\$0.00	\$0.00	\$0.00	\$0.00
				Pend:	\$0.00	\$0.00	\$0.00	\$0.00
				Resv:	\$25,000.00	\$75,000.00	\$100,000.00	\$100,000.00
				Incur:	\$25,000.00	\$75,000.00	\$100,000.00	\$100,000.00
S wDep 32 M Goldsboro, NC								
Death; Alleged Flr To Recognize, Tx Gastrointestinal Bleed, Flr To Use Nasogastric Tube								

End Of Coverage

Claims In Coverage: 4

Open Claims: 4

(Open And Settled: 1)

Closed Claims: 0

Claims: 3

Events: 0

Suits: 1

Incidents: 0

PRIOR:

DPRs: 0

Appeals: 0

Coverage Disupted: 0

Denied: 0

Paid:

Depositions: 0

Dismissals W/Prej: 0

Dismissals W/O Prej: 0

No Coverage: 0

Pend:

No Indemnity: 0

Settled: 1

Resrv:

Incur:

	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
	\$0.00	\$0.00	\$0.00
	\$25,000.00	\$395,000.00	\$420,000.00
	\$25,000.00	\$395,000.00	\$420,000.00

