



PRESENTING PARTNERS



NEWPORT BEACH COUNTRY CLUB
Newport Beach, California • March 15 - 19, 2023



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Your Guide to the 2023 Hoag Classic

The Hoag Classic, Orange County's only PGA TOUR Champions event, returns to Newport Beach Country Club on March 15 to 19, 2023 as golf legends compete for the \$2 million purse.

Defending champion and World Golf Hall of Fame member Retief Goosen, alongside other major champions and legends of the game including Darren Clarke, Fred Couples, David Duval, John Daly, Ernie Els, Jim Furyk, Pádraig Harrington, Bernhard Langer, Colin Montgomerie, Vijay Singh, and Steve Stricker are expected to compete in the 2023 tournament. For a current list of player and updates visit hoagclassic.com/player-field. (Players subject to change.)

"We are anticipating another exciting year for the Hoag Classic here in Newport Beach," said Robert T. Braithwaite, president, and CEO of Hoag. "Hoag is proud to be a partner and beneficiary of the Hoag Classic. Through the incredible generosity and support from the tournament we've been able to significantly expand access to the world-class health and wellness services Hoag provides."

As one of the most philanthropic events in PGA TOUR Champions history, the net proceeds from this year's tournament will benefit Hoag's programs and services, as well as several military charities.

Be sure to follow the Hoag Classic on Facebook, Twitter and Instagram (@HoagClassic) to stay up-to-date and see some fun behind-the-scenes photos and video.

TUESDAY, MARCH 14

The Hoag Classic Hall of Fame Community Breakfast, presented by Hoag Orthopedic Institute will be held in advance of the tournament on Tuesday, March 14 at VEA Newport Beach Resort & Spa featuring golf legend and local favorite Fred Couples.

Alan Beyer and Brian Horn will also be inducted into the Hoag Classic Hall of Fame to celebrate their dedication to Hoag and the community.

*This is a private event by pre-purchase ticket only. Tournament grounds are open to the public starting Wednesday, March 15.

WEDNESDAY, MARCH 15 & THURSDAY, MARCH 16

Legends Pro-Am, presented by Konica Minolta

The Legends Pro-Am is the first event of tournament week open to the public. Attending these days gives fans an opportunity to catch golf legends in a more relaxed environment before the competition begins. Shotgun starts at 7:30 a.m. and 12:45 p.m. Come out and enjoy the beautiful day with your favorite PGA TOUR Champions before official tournament play commences on Friday.

FRIDAY, MARCH 17

Opening Round of the Hoag Classic, presented by City National Bank

Kickoff Hoag Classic Championship Weekend beginning Friday, March 17. This is the perfect day to get out of the office and enjoy the start of the tournament.

SATURDAY, MARCH 18

Military Appreciation Day, presented by CoreLogic

All active duty, military reserve, National Guard, military retirees, and veterans – and one guest each – will receive complimentary admission with food and beverage. During the final rounds on the 17th and 18th holes the 2023 military honorees will be recognized and celebrated. After play concludes, join us on the 18th hole for the charity presentation as we continue the tradition of donating to military causes including the Marine Corps Scholarship Foundation.

For more information and to register, visit HoagClassic.com/events/military-appreciation-day/

SUNDAY, MARCH 19

Student Day, presented by Kingston Technology

Attention all parents and grandparents, enjoy the thrilling final round of the Hoag Classic with the entire family. All students, age 18 and under receive complimentary admission to the Hoag Classic. (Students 11 and under receive complimentary admission Wednesday – Saturday.) In addition to Student Day, Kingston's sponsorship creates \$70,000 in scholarships for Hoag Employees who are actively advancing their education and elevating the level of care Hoag provides to our community.

Upon conclusion of play, join in the celebration of the 2023 champion and a successful end to the Hoag Classic on the 18th green.



CHAMPIONS

Hoag Classic Player Field



Expected to appear:

Allenby, Robert
Ames, Stephen
Appleby, Stuart
Austin, Woody
Barron, Doug
Begay III, Notah
Broadhurst, Paul
Cejka, Alex
Choi, K.J.
Clarke, Darren
Cook, John
Cooper, Brian

Couples, Fred –
2010 & 2014 Champion
Daly, John
Dawson, Marco
DiMarco, Chris
Duke, Ken
Durant, Joe
Duval, David
Els, Ernie –
2020 Champion
Estes, Bob
Flesch, Steve

Funk, Fred
Furyk, Jim
Goosen, Retief –
2022 Champion
Goydos, Paul
Green, Richard
Haas, Jay –
2007 & 2016 Champion
Huston, John
Jaidee, Thongchai
Janzen, Lee
Jobe, Brandt

Karlsson, Robert
Langer, Bernhard –
2008 Champion
Lehman, Tom
Leonard, Justin
Lyle, Sandy
Maggert, Jeff
Mayfair, Billy
McCarron, Scott
McKenzie, David
Mediate, Rocco
Montgomerie, Colin

O'Meara, Mark
O'Neal, Timothy
Pampling, Rod
Parel, Scott
Pavin, Corey
Pernice Jr., Tom
Petrovic, Tim
Quigley, Brett
Sauers, Gene
Short, Jr., Wes
Singh, Vijay –
2018 Champion

Sluman, Jeff
Stricker, Steve
Sutherland, Kevin
Toms, David
Triplett, Kirk –
2019 Champion
Verplank, Scott
Weir, Mike
Yang, Y.E.

**A total of approximately 80 players will compete. For updates and a final field (set March 10 at 5pm, check HoagClassic.com) Players subject to change.*



Justin Leonard



Steve Stricker



Notah Begay III



Mike Weir

UNPARALLELED.

You would travel anywhere to find unparalleled medical expertise. We'll save you the trip. Renowned specialty care, right here in OC.

Women's Health Institute.

Improving the lives of the women it serves with personalized, integrated care through every stage of life. Tailored to the unique health care needs of women, Hoag Women's Health Institute offers nationally-recognized programs in the areas of breast health, gynecological health and maternal child health, from holistic wellness and prevention to advanced diagnostics and minimally-invasive surgery.

Visit hoag.org/women

Hoag Family Cancer Institute.

The largest cancer program in Orange County, the Hoag Family Cancer Institute is on the leading edge of cancer treatment and prevention, offering unparalleled care and expertise, groundbreaking clinical research and dedicated, expert teams of renowned cancer specialists.

Visit hoag.org/cancer

Jeffrey M. Carlton Heart & Vascular Institute.

One of the preeminent cardiovascular centers on the West Coast, the Hoag Jeffrey M. Carlton Heart & Vascular Institute delivers exceptional care, diagnosis, treatment, recovery and better patient outcomes than any other hospital in the county.

Visit hoag.org/heartcare

Digestive Health Institute.

Ranked in the top 3% of hospitals in the nation for digestive care and the highest ranked GI and GI Surgery hospital in Orange County, Hoag Digestive Health Institute offers a full continuum of care to improve individuals' health and well-being, from best-in-class weight loss surgery to effective management of complex issues.

Visit hoag.org/digestive

Pickup Family Neurosciences Institute.

As Orange County's top choice for specialty care, the Pickup Family Neurosciences Institute at Hoag delivers the highest quality care for all complex brain and spine neurological disorders, spearheaded by a multidisciplinary team of nationally-recognized experts.

Visit hoag.org/neuro

Hoag Orthopedic Institute.

HOI continues to be a preeminent patient-centered leader in spine and orthopedic care across the United States, ranking in the top 1% of orthopedic hospitals by U.S. News & World Report, focused on quality outcomes and value for our patients.

Visit hoagorthopedicinstitute.com

Hoag Spine Institute.

Hoag's multidisciplinary team approach to spine care is guided by expert physicians to alleviate pain and improve quality of life. A full range of treatment options include physical therapy, acupuncture, medication and, if necessary, highly-skilled surgical intervention utilizing minimally invasive techniques and advanced robotics.

Visit hoag.org/spine

Mary & Dick Allen Diabetes Center.

Hoag is proud to be the highest-ranked Orange County hospital for Diabetes & Endocrinology. The Mary & Dick Allen Diabetes Center provides innovative, customized programs for patients of all ages and types of diabetes, designed by our team of endocrinologists, certified diabetes care and education specialists, nutritionists and wellness coaches.

Visit hoag.org/diabetes



Appointments available
at hoag.org

CLASSIC.

Welcome to world-class,
personalized, empowering
health care. Right here in OC.

The independent spirit that has driven us for 70
years will drive us for 70 more. It's in our DNA and
the DNA of our birthplace, Orange County.

1800 Top Physicians
400 Physician Offices
15 Urgent Care Facilities
10 Health & Wellness Centers
7 Specialty Institutes
3 Award-Winning Hospitals
1 World-Class Health System

hoag[®]

Appointments available
at [hoag.org](https://www.hoag.org)



Retief Goosen



Darren Clarke



David Duval



Ernie Els

PGA TOUR Champions

The Hoag Classic

The tournament hosts 80 legendary players – a group that has won prestigious majors across the PGA TOUR and PGA TOUR Champions, been inducted into the World Golf Hall of Fame, honored with awards across the globe and hoisted the trophy in Newport Beach. Here's a look at some of the featured players scheduled to tee up on March 15-19 at Newport Beach Country Club.

Retief Goosen

2022 Hoag Classic Champion
 7 PGA TOUR wins, including the 2001 and 2004 U.S. Open Championship
 2 PGA TOUR Champions victory
 24 international wins
 Member, World Golf Hall of Fame 2019

Ernie Els

2020 Hoag Classic Champion
 19 PGA TOUR Victories
 47 International Victories
 2 PGA TOUR Champions Victories
 Four-time major championship winner including the U.S. Open Championship in 1994 and 1997
 Member, World Golf Hall of Fame 2011

Fred Couples

2010 and 2014 Hoag Classic Champion
 15 PGA TOUR wins, including two major titles
 14 PGA TOUR Champions titles
 Member, World Golf Hall of Fame 2013

Jim Furyk

17 PGA TOUR Victories including
 3 PGA TOUR Champions Victories
 3 International Victories
 2003 U.S. Open Champion
 2020-21 Rookie of the Year

Darren Clarke

3 PGA TOUR Victories including 2011 Open Champion
 4 PGA TOUR Champions Victories
 15 International Victories

David Duval

13 PGA TOUR Victories including 2001 Open Championship
 1 International Victory
 Winner of the 2001 Open Championship

Mike Weir

8 PGA Tour victories including 2003 Masters
 1 PGA TOUR Champions Victories
 2 International Victories



Fred Couples



Jim Furyk

Bernhard Langer

2008 Hoag Classic Champion
3 PGA TOUR Wins, including two-time Masters Champion
44 PGA TOUR Champions victories, including 10 majors
61 international wins
Member, World Golf Hall of Fame 2002
2020-21 Charles Schwab Cup Point Leader
2020-21 Player of the Year

Vjay Singh

2018 Hoag Classic Champion
4 PGA TOUR Champions Victories
34 PGA TOUR Victories including the 2000 Masters
22 international victories
Member, World Golf Hall of Fame 2006

Miguel Ángel Jiménez

13 PGA TOUR Champions Victories
21 International victories

José María Olazábal

6 PGA TOUR Victories including 1994 and '99 Masters
23 International Victories

Colin Montgomerie

7 PGA TOUR Champions Victories
42 International victories
Member, World Golf Hall of Fame 2013

Jay Haas

2016 & 2007 Hoag Classic Champion
9 PGA TOUR Victories including
18 PGA TOUR Champions Victories
3 international victories

Mark O'Meara

16 PGA TOUR Victories
3 PGA TOUR Champions Victories including 1998 Open Championship and Masters
8 International victories
Member, World Golf Hall of Fame 2015

John Daly

5 PGA TOUR Victories
1 PGA TOUR Champions Victory
4 International Victories

Corey Pavin

15 PGA TOUR Victories
1 PGA TOUR Champions Victory
12 International Victories

David Toms

13 PGA TOUR Victories
2 PGA TOUR Champions Victories



Miguel Ángel Jiménez



Vijay Singh



Mark O'Meara



Bernhard Langer



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AND SUPPORTERS**

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GOLD SPONSORS



SILVER SPONSORS

Balboa Bay Resort
Charles Schwab & Company
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Hoag Orthopedic Institute

Los Angeles Chargers
McCarthy Building Companies
Newport Beach Country Club
RightSourcing by Magnit
SCI Lighting Solutions



Three-Time Cancer Survivor Empowered by Hoag.

Hoag’s generous donor community has long been committed to providing patients at the Hoag Family Cancer Institute with high-quality, compassionate care. Grateful patient Laurie Paolone, diagnosed with pancreatic cancer in 2019, is proof of all philanthropy is accomplishing at Hoag—from nurse navigation to cutting-edge cancer therapies and state-of-the-art technology. Thanks to these donor-funded initiatives and Hoag’s expert physicians, Laurie is now cancer-free for the third time.

In February 2019, Laurie had what she thought was food poisoning. A few weeks later, when her symptoms still hadn’t subsided and her skin was beginning to yellow, she drove straight to Hoag’s emergency department. Several tests later, a Hoag physician held her hand and told her the bad news. “I’m so sorry, you have pancreatic cancer,” he said.

At that moment, with her parents standing at the foot of her bed, Laurie’s world stopped. Hoag’s team quickly sprang into action, with world-class oncologist Dr. Tara Seery at the helm. Dr. Seery, whom Laurie affectionally refers to as her five-star general, put together an aggressive treatment plan, including multiple rounds of chemotherapy. The plan worked. Laurie was in remission for one year. “Dr. Seery was godsent,” said Laurie. “She’s in charge of everything, and I put my trust in her 100%.”

Unfortunately, Laurie’s cancer returned, involving her stomach and liver. Thanks to donors Gerda and Dean Koontz, Laurie was one of the first patients at Hoag to have access to the ViewRay MRIdian® linear accelerator, a new advancement in radiation treatment. Once again, Laurie was in remission.

For her third battle with cancer, which returned again in her liver, Laurie partnered with Dr. Seery on a new plan. “Patients have many treatment options at Hoag,” said Laurie, who was able to undergo a type of chemotherapy that did not cause her to lose her hair. Through it all, Laurie has sung the praises of her nurses at Hoag and the support services that have helped her through the mental and emotional anguish of a cancer diagnosis and treatment. “I love the nurses at Hoag. I’ve truly felt cared for,” Laurie said.

Laurie’s care team credits her infectious fighting spirit to her success beating cancer for a third time. “I’ve been boxing for over 20 years. I’ve been punched in the nose, kicked in the throat and punched in the stomach, but nothing has hit me harder than the word ‘cancer.’ But I have to get up and push through it,” said Laurie.

The Hoag Family Cancer Institute, in partnership with the community, is customizing cancer care through tumor genetic testing, targeted therapies and access to innovative new clinical trials. Bringing new technologies to Hoag is allowing the cancer team to identify cancer earlier, advance standards of care and personalize post-treatment surveillance to monitor recurrence. Laurie is one of many patients to be positively impacted by Hoag’s dedication to leading cancer care into the future. Today, she’s celebrating every moment and happy to share her story with the hope it inspires others.

Learn more about the Hoag Family Cancer Institute:



ViewRay MRIdian® Linear Accelerator



As one of the first centers in the United States to install a ViewRay MRIdian® Linear Accelerator, Hoag is crossing new frontiers in radiation therapy and treating areas of disease never before imaginable while improving survival rates and reducing side effects.



Hip Hip Hooray

No Mo Chemo

My Last 12 Rounds

Day of CHEMO



hoag.

Hoag Family Cancer Institute

WHEN IT COMES
TO CANCER,

YOU.

ARE
NOT
ALONE.



At Hoag we know every person needs a team of dedicated experts to help them conquer cancer. Our unparalleled expertise in every type of cancer, along with groundbreaking clinical research and precision medicine enable us to deliver a specialized treatment plan uniquely designed for each person.

Learn more at [hoag.org/cancer](https://www.hoag.org/cancer)

hoag.

Hoag Family
Cancer Institute



Military Appreciation Day

Saturday, March 18



To express gratitude for the brave men and women that have served our country, the Hoag Classic is hosting the seventh annual Military Appreciation Day, presented by CoreLogic on Saturday, March 18. All active duty, military reserve, National Guard, military retirees, and veterans – and one guest each – will receive complimentary admission with food and beverage. Proper military ID is required.

Each year, the Hoag Classic selects individuals who have distinguished themselves within our country and community. This year the 2023 military honorees will be recognized and celebrated during the final rounds on the 17th and 18th greens. These individuals are also added to and recognized on the Colonel Norman G. Ewers Military Wall of Honor.

Continuing the tradition of charitable contributions to military organizations, the Hoag Classic will donate to military causes including the Marine Corps Scholarship Foundation.

For more information and to register for the military ticket program, visit HoagClassic.com/events/military-appreciation-day/

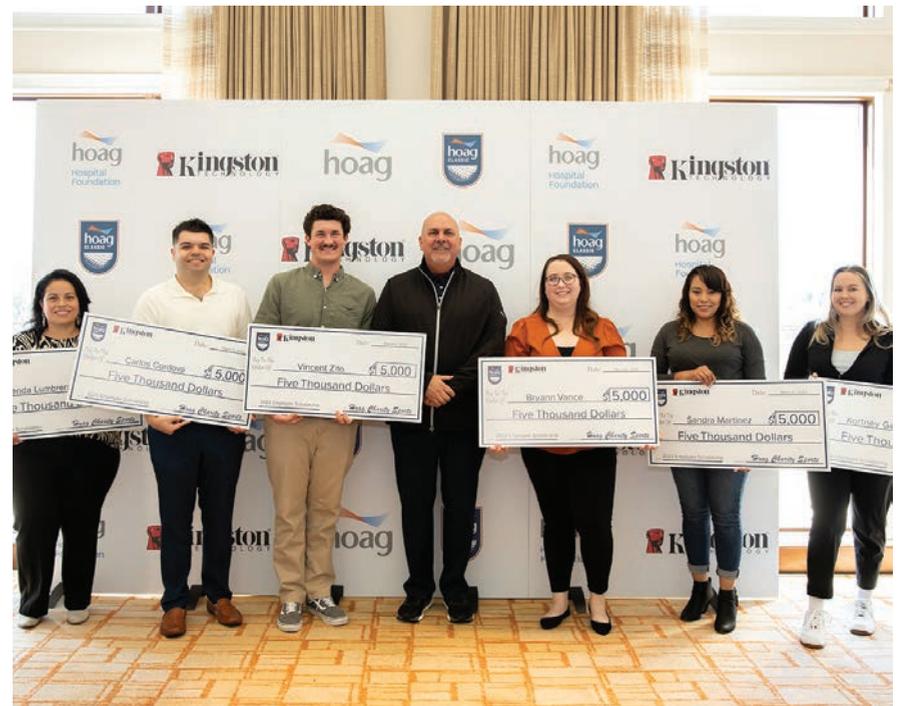
Kingston Technology & Hoag Classic Scholarship Program

Thanks to the generosity and vision of Kingston Technology and in partnership with the Hoag Classic, Hoag employees are advancing their education, bettering their lives, and elevating the level of excellence Hoag provides to our community. Each year the Hoag Employee Scholarship Program has awarded \$70,000 in scholarships to deserving employees who are continuing their education.

Launched in early 2017, the Employee Education Scholarship Fund is supported by gifts from Hoag employees and leaders, physicians, and community members. The purpose is to provide scholarships of up to \$5,000 for non-nursing employees who are actively pursuing education to advance their careers at Hoag, who without programs like these, may not be able to have the same opportunity.

Scholarships help offset tuition and the material costs of earning a degree, diploma, license, or certificate that is related to the employee's career at Hoag.

This year, we will continue the tradition, thanks to the generosity of Kingston Technology and Hoag Hospital Foundation. To learn more about the amazing stories of each of the recipients of the Kingston Technology Hoag Employee Scholarship Program visit <https://hoagclassic.com/student-day/>



Newport Beach Country Club

Newport Beach Country Club is an exclusive and iconic Country Club in Newport Beach, CA. Perched above the famed Pacific Coast Highway, NBCC has captured the spirit of the Southern California lifestyle for more than 65 years.

Spanning nearly 56,000 square feet and boasting panoramic views of emerald fairways and sapphire seas, the Clubhouse makes an architectural statement on coastal California Craftsman design. With a course originally designed by world-renowned designer William "Billy" Bell, NBCC has been one of the most popular stops on the PGA Champions Tour for more than 20 years and is the home of the annual Hoag Classic.

For more information about the Newport Beach Country Club, please visit www.NewportBeachCC.com or call (949) 644-9550.



Student Day – Sunday, March 19

Enjoy the thrilling final round of the Hoag Classic with the entire family. Student Day presented by Kingston Technology will be on Sunday, March 19, where all students ages 18 and under will receive complimentary admission. Students can also enjoy the Kingston Autograph Arena to meet-and-greet some of their favorite players and get their autographs. *All students 11 and under receive complimentary admission Wednesday – Sunday.*



Fan Experiences

The Hoag Classic is more than a golf tournament – it’s an “experience” for everyone. Check out the fan attractions to enjoy all weekend long.

Hoag Experience Lounge

Stop by the Hoag Experience Lounge at the Hoag Classic to enjoy a wellness bar with beverages and healthy recipes from Hoag Executive Chef Davis Cruz, along with fun activities, photo opportunities and giveaways.

Kingston Autograph Arena

Meet-and-greet some of your favorite players and get their autographs at the Kingston Autograph Arena. On Sunday, the area will be exclusive for kids only.

Messages for Military Board

Say “Thank you” to our local military members by stopping to write a message on our military board located by the main entrance.

City National Bank Lounge

Located between the 10th and 18th holes, enjoy the City National Bank Lounge (open to the public) for complimentary tastings of Foley Family Wines and receive a free Hoag Classic hat.

Ford Motor Company - Future Comes Standard

Come and see the ultimate in the future of utility and electrification at the Ford Fan Centers, located by the 1st Tee and also between the 18th Fairway and 10th Fairway.

Flight Deck, presented by John Wayne Airport

Enjoy prime seating on the 10th Tee as players begin the back nine championship holes.

Corona Premier Pavilion

Stay and hang for a while at the Corona Premier Pavilion while watching your favorite PGA TOUR legends tee off on the first hole.

Maestro Dobel Lounge

Fill the hill on the signature 17th hole and watch the action while enjoying Maestro Dobel. Smoothness Mastered.

The Turn Bar, presented by Coca-Cola

Stop by, take a seat, and grab a refreshing beverage before you make the “turn” to explore the back nine and follow your favorite players.

Catch the Hoag Classic on the Golf Channel:

Friday, March 17 – 3:00pm – 5:00pm PST
 Saturday, March 18 – 1:00pm – 4:00pm PST
 Sunday, March 19 – 1:00pm – 4:00pm PST

Get your tickets

Daily grounds tickets are available online for \$30. Ticket sales will be online only and are available for purchase throughout the weekend. Children aged 11 and under receive complimentary admission. For more information, visit HoagClassic.com/tickets.

Parking

All Hoag Classic parking lots are within a half mile of Newport Beach Country Club. There are numerous lots and shuttles to make your experience convenient and easy. Please check HoagClassic.com before you attend to choose your lot and plan your trip. Rideshare drop off areas are also available and encouraged.

Surpassing 20 Years of Community Support through Hoag

Known as one of the most philanthropic tournaments on the PGA TOUR Champions, this event is highly regarded for its profound history of giving. Proceeds have benefitted many of Hoag’s institutes including the Hoag Family Cancer Institute, Hoag Women’s Health Institute, Jeffrey M. Carlton Heart and Vascular Institute, and Mary & Dick Allen Diabetes Center. In addition to Hoag, tournament proceeds have also been contributed to more than 50 local charities.

The Hoag Classic’s current charitable initiatives also include support of local military charities on behalf of Military Appreciation Day. Military causes include the Marine Corps Scholarship Foundation and Navy Memorial Foundation.

The community has benefited from the economic impact of the Hoag Classic as well – to the tune of more than \$35 million per year. The annual tournament fills hotel rooms, restaurants and businesses during the competition, and thanks to television broadcast on the Golf Channel in the U.S. – and internationally on PGA TOUR television partners overseas – the exposure for the Orange County community provides benefits that are both incredibly positive and immeasurable.



Hoag Orthopedic Institute Expands Sports Medicine Program to Support Southern California Athletes

Hoag Orthopedic Institute's (HOI) specialty trained sports medicine doctors have been treating Southern California athletes for more than 25 years, from the weekend warrior to professional athletes and everyone in between. In fact, HOI sports medicine physicians and surgeons continue to serve the community through volunteering with local and professional sports organizations.

In 2019, HOI evolved its sports medicine care further with the focus of improving access to top notch sports medicine care for all athletes. Led by premier sports medicine surgeon Dr. David Gazzaniga, head team doctor for the Los Angeles Chargers NFL team and Division Chief of Sports Medicine at HOI, the HOI Sports Medicine Program continues to grow and serve more athletes.

"I'm excited about our growing world class sports medicine program here at Hoag Orthopedic Institute which is built on a strong foundation of some truly amazing physicians," shared Dr. Gazzaniga, who has also served as the head team physician for other professional and Olympic sports teams. "Our Sports Medicine Division is the highest level of sports care intended to serve our communities, high schools and athletes of all abilities, shapes and sizes."

HOI Sports Medicine program aims to improve access to care and provide the latest advancements in sports medicine for patients in Orange County and beyond. Through HOI's commitment for caring for athletes and the community at large, the new program is dedicated to conduct research, train athletes, identify problems, educate, prevent injuries, and teach other sports medicine doctors.

Reaching More Youth Athletes Through CIF-SS Partnership

In 2022, HOI, in partnership with Hoag, expanded its services to the community even further through a partnership with California Interscholastic Federation Southern Section (CIF-SS) in order to ensure athletes' access to premier sports medicine care.

Hoag Orthopedic Institute, in partnership with Hoag, became the Official Orthopedic & Sports Medicine partner of the CIF-SS. HOI and Hoag physicians including David Gazzaniga, MD, Program Chief for Sports Medicine at HOI, and Eugene Yim, MD, medical director at Hoag, already serve as team doctors for the Los Angeles Chargers, in addition to volunteering for local college and high school teams on the sidelines as team physicians. HOI Sports Medicine program continues with its mission to provide world-class care to the community including access to state-of-the-art surgical techniques. Other partnerships include the Trinity League, Irvine Public Schools Foundation, and more. HOI's sports medicine program is dedicated to conducting research, identifying problems, educating, preventing injuries and training other sports medicine doctors.

"It is imperative that young athletes have the same access to care as professional athletes in order to continue their success on and off the field, and HOI looks forward to developing this partnership through the years," shared Dr. Gazzaniga.

One unique program differentiator is HOI's Saturday Sports Medicine Clinic, hosted during the Fall by appointment only. High school athletes injured or in need of an evaluation by a sports medicine expert following an acute injury, were able to make appointments with premier fellowship-trained sports medicine doctors at HOI.

Healthy Tips for Athletes of All Ages

Post-Holiday season and with the Winter season in full effect, even in Southern California, Dr. Gazzaniga stresses the importance of increasing activity gradually over a few weeks to avoid injury if you have had a prolonged period of inactivity.

"I encourage appropriate preparation and conditioning for athletes before they return to the game in full force," said Dr. Gazzaniga. "This needs to entail all aspects of training including the physical and mental."

Whether you're a weekend warrior enjoying the foothill hikes in Orange County, playing pickleball with neighbors, or golfing with colleagues, you should consider discussing increases in activity with your doctor or a specialty-trained sports medicine physician prior.

"When your muscles and tendons have been dormant for a while, it takes a ramp up period that you have to work your way through in order to prevent soft tissue damage," Dr. Gazzaniga shared. "It's important that all athletes slowly build cardiovascular stamina and strength to their tendons and muscles over a period of time before performing at full speed."

When it comes to orthopedic and spine care, no one is better at getting you, back to you.



View our complete list of sports medicine experts at HOIExperts.com/DOC or call 855-999-4641.

*Photos: On left, Dr. Gazzaniga treating an injured athlete with the Chargers' medical team including Dr. Yim; On right, HOI-affiliated sports medicine experts, Drs. David Kruse, Adam Rivadeneyra, James Ting, Robert Grumet and Michael Shepard pose before heading out to support local high school football teams during Fall 2021.





**WE GET YOU
BACK TO YOU.**

HOAG ORTHOPEDIC INSTITUTE

Orthopedics & Spine – It's All We Do

Of the 27 hospitals in Orange County, **only one** specializes exclusively in orthopedics and spine:
Hoag Orthopedic Institute.

- #1 Orthopedic Hospital in Orange County and Top 1% in the Nation by *U.S. News & World Report*.
- Rated in the Top 1% of hospitals recommended by patients.
- Fellowship and specialty trained physicians and nurses focused exclusively on orthopedic and spine care.



When it comes to world-class orthopedic and spine care, choose the experts right here at Hoag Orthopedic Institute to **GET YOU BACK TO YOU.**

For more information about the world-class orthopedic care, or to find a physician, visit HOlexperts.com or call 855-299-1158.

Hoag
Orthopedic
Institute



Insurance Law and Business Litigation: Finding Gold in the Hills

1. The Fundamental Principle of Insurance Law for Business Litigation Cases

The fundamental principle of insurance law for business litigation cases is that, through a variety of insurance rules and principles, general liability insurance policies provide coverage for an incredibly broad variety of business lawsuits. The full spectrum of commercial litigation that is potentially covered by insurance is frequently misunderstood. The reality is that general liability policies can potentially provide coverage for virtually every type of commercial litigation lawsuit, through coverages such as advertising injury and personal injury. These include business litigation lawsuits such as copyright and trademark infringement, misappropriation of trade secrets, unfair competition and many others. Even business lawsuits that center on allegations typically not covered by general liability policies - - such as breach of contract, fraud, shareholder or partnership disputes and wrongful termination - - nevertheless frequently involve secondary allegations of defamation, disparagement, invasion of privacy or related torts which do implicate insurance coverage. See *Buss v. Transamerica* (1997) 16 Cal.4th 35.

2. Tender Early/Tender Often

It is black-letter law that an insurance company's duties to provide coverage for third party liability claims are not triggered until the policyholder tenders the claim to the insurer. Thus, it is absolutely critical that a company tender all lawsuits, arbitration demands, regulatory complaints and other legal proceedings to all insurance companies. Even threats to sue or other contentious

communications need to be reported to the insurance company as potential claims.

3. Duty to Defend

The duty to defend is the most important concept in insurance. If there is one fundamental principle that corporate clients and their defense counsel must understand and appreciate, it is the duty to defend. *Gray v. Zurich Insurance Co.* (1966) 65 Cal.2d 263. Triggering the duty to defend can result in a significant shift of power in litigation. It can provide a defendant with significant leverage against a plaintiff, as suddenly a company's defense fees are being paid by an insurer. For complex cases, such a benefit can be worth millions of dollars.

4. The Insurance Magic of the Cross-Complaint

Many defendants in business litigation cases file cross-complaints against the plaintiff, often in a knee-jerk or mirror-image fashion. Corporations and their counsel must understand the profound impact such a cross-complaint will have on the litigation. When a cross-complaint is filed by a defendant, the plaintiff must immediately tender the cross-complaint to its insurance company for coverage. An insurance company has a duty to defend a cross-complaint if the allegations are potentially covered.

5. Independent Counsel

One of the most important principles in California insurance law is the right to independent counsel. A corollary of the duty to defend, California Civil Code section 2860 imposes a mandatory duty upon insurers to provide independent counsel when the resolution of a third-party claim bears directly on the outcome of the coverage dispute between the insurer and its insured. *San Diego Navy Fed. Credit Union v. Cumis Ins. Society, Inc.* (1984) 162 Cal.App.3d 358, 364. Independent counsel can provide an aggressive and comprehensive defense of the third-party claims while at the same time maximizing the insurance benefits available to the client.

6. Corporate Plaintiff Strategies and Insurance

A company that is a plaintiff in commercial litigation must consciously manage the plaintiff's litigation such that the defendant's insurance coverage is maximized. This requires that the company's counsel have expertise in insurance law. By carefully focusing the plaintiff's cases toward covered claims, the plaintiff ensures that judgments are collectable against the insurance company and that carriers are forced to respond in settlement and mediation.

7. Mediation and Settlement

A fundamental axiom of litigation is that insurance settles cases. Virtually every settlement of a lawsuit involves insurance and insurance issues. In fact, the large majority of settlements are paid by insurance money. Further, insurance coverage, bad faith, duty to defend and insurance defense issues are frequently the catalysts for settlement. The bottom line is that insurance controls the settlement dynamic and decisions regarding the timing and amount of settlements made by insurance companies.

8. Conclusion

Expertise in insurance law is an extremely powerful weapon. Insurance issues and principles arise in virtually every field of commercial litigation. An attorney handling litigation matters for a corporate client who is also an expert in insurance law can bring millions of dollars of insurance benefits to that company.

Bio of Edward Susolik

Edward Susolik is the managing partner of Callahan & Blaine, Orange County's premier business litigation firm. Mr. Susolik has successfully handled over 2000 insurance disputes in his 33 years of practice. He has been an adjunct professor of Insurance Law at USC Law School, and has been an author and editor of the leading book on insurance law in California for over 20 years. Mr. Susolik has been named one of the "Top 100 Attorneys in Southern California" by Super Lawyers every year from 2010 to 2023. He can be reached at (714) 241-4444.



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3 Hutton Centre Drive
Ninth Floor
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