

## Covering the unforeseen with more *flexibility* and *expertise*.

Understanding the challenges and responsibilities Health Maintenance Organizations (HMOs) face in today's complex world of health care takes expertise. The kind we've amassed at OneBeacon Professional Insurance. It also takes insight into how these organizations must operate in an environment of uncertainty and unpredictability. We have that, too. Putting this experience to work, OneBeacon Professional Insurance offers HMO reinsurance coverage designed to help minimize the financial impact of unforeseen events – all driven by a team of underwriting and claims experts, and tailored cost-containment services that come together as one for you.

With OneBeacon Professional Insurance, you get the support of our health care financial team that brings an average of 15 years of health care experience in Underwriting, Cost Containment, Claims Services, Client Management and Actuarial.

### Eligible Risks

- Managed Care Organizations who are financially responsible for the cost of medical services

### Limits

- Limits available from \$250,000 - \$2,000,000 per member per year

### Specialized Protection and Features

- Insolvency Coverage available
- Coverage available for start-up HMOs
- Flexible minimum premiums
- Flexible coverage options
- Alternative funding arrangements available, including retro funding and inner aggregate funding
- Retentions starting from \$15,000 per member per year for Physician coverage and \$75,000 per member per year for Hospital coverage
- High excess options with no Average Daily Maximum available (based on provider's size/claims history)
- Available in most states



### Our HMO Reinsurance program includes:

- ➔ A specialized product designed for Managed Care Organizations that are financially responsible for the cost of medical services
- ➔ Experienced and dedicated claims team
- ➔ Unparalleled customer service
- ➔ Access to OBPI cost-containment program

## *Experience* has a new measure

There's experience as in knowledge and expertise. And there's experience as in how a company works with and for you.

We are OneBeacon Professional Insurance, combining the best of both to make the insurance experience entirely better for you.

[onebeaconpro.com](http://onebeaconpro.com)

# HMO Reinsurance

## Experience a unique level of commitment

### A standard of superior claims support

In the event of a claim, your clients should expect a high level of performance by the people who handle it. With OneBeacon Professional Insurance that is the norm, never the exception. We pride ourselves on our quality claims service and the expertise of our health care claims team that makes it possible.

### OBPI claim management services include:

- Access to physician review and referral services

- Access to network management services, including out-of-area networks, wraparound plans, national transplant networks and neonatal networks
- Access to financial management services, including bill review and re-pricing services, subrogation services and fraud and abuse identification and protection
- Access to a nurse consultant for assistance with cost containment programs and services

## Experience the benefits of OBPI

- Industry-leading specialty insurance capabilities
- An entrepreneurial style combined with a focus on service and support
- A decision-making structure that supports faster underwriting decisions
- OneBeacon Insurance Group's financial strength, as affirmed by an A.M. Best rating of A (Excellent)

## OneBeacon

PROFESSIONAL INSURANCE®

Please refer to the actual policy for exact coverage descriptions and limits; exclusions and deductibles may apply. Coverages are subject to policy terms and conditions and may not be available in all states.

Visit [onebeaconpro.com](http://onebeaconpro.com) for a list of underwriting contacts.

Submit risks to:  
[OBPIsubs@onebeacon.com](mailto:OBPIsubs@onebeacon.com)  
or fax us at: **866.299.0910**

OneBeacon Professional Insurance  
199 Scott Swamp Road  
Farmington, Connecticut 06032  
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## We are OneBeacon Professional Insurance

OneBeacon Professional Insurance is a member of OneBeacon Insurance Group. We specialize in professional liability solutions for targeted industries including:

- Hospitals
- Managed Care Organizations
- Long-term Care Facilities
- Medical Facilities
- Physician Groups
- Media
- Lawyers
- Real Estate Professionals
- Design Professionals
- Technology

Additionally, OneBeacon Professional Insurance provides employment practices liability insurance, management liability and tailored products for complex organizations including health care provider excess insurance and HMO reinsurance.

**About OneBeacon:** OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding

At OneBeacon Professional Insurance, we believe that knowledge, expertise and constructive collaboration lead to the best insurance solutions. As a result, we have transitioned to an approved access distribution model. One that focuses our efforts on building the strongest possible relationships with selected producers. A broker office may be approved for access to one or more of our underwriting divisions.

In addition, our distribution network includes specialized wholesalers. This makes our products and services accessible to all other agents and brokers.

To discuss how your office can obtain direct access, please email us at [OBPIProducerAccess@onebeacon.com](mailto:OBPIProducerAccess@onebeacon.com)

company that is publicly traded on the New York Stock Exchange under the symbol "OB". OneBeacon Insurance Group's underwriting companies offer a range of insurance products sold through select independent agents, regional and national brokers, and wholesalers.

As one of the oldest property and casualty insurers in the United States, OneBeacon traces its roots to 1831 and the Potomac Fire Insurance Company. Today, OneBeacon's specialty insurance businesses are national in scope while personal lines business is concentrated in the Northeastern United States.

Your policy may be underwritten by one of the following insurance companies: The Camden Fire Insurance Association, The Employers' Fire Insurance Company, OneBeacon America Insurance Company, OneBeacon Insurance Company, OneBeacon Midwest Insurance Company, Pennsylvania General Insurance Company, Traders & General Insurance Company and Homeland Insurance Company of New York.

## Support for your cross-selling opportunities:

- ▶ Managed Care Organizations or Hospitals that self fund their employee medical plans