

Employer Stop Loss Insurance with benefits *that matter.*

Understanding the complexities of self-insuring an employee benefits plan takes expertise. The kind we've amassed at OneBeacon Professional Insurance. It also takes a deep appreciation for the challenges and requirements of administering these plans. We have that too. Putting this experience to work, OneBeacon Professional Insurance creates liability protection solutions – all driven by a team of underwriting, claims, and claims-management experts who work together as one for you.

With OneBeacon Professional Insurance, you get the support of our health care financial team with extensive experience in Underwriting, Cost Containment, Claims Services, Client Management and Actuarial.

Eligible Risks

- Employers with a minimum of 100 covered employees

Limits

- Limits available up to \$1 million for specific coverage and up to \$2M for aggregate coverage

Specialized Protection and Features

- Deductibles starting at \$25,000
- Flexible contract terms including broad run-in and run-out provisions
- Specific advance payment is available
- Monthly aggregate protection is available
- Terminal liability coverage is available
- Hospital accounts will be considered for coverage
- Can write over HMO administered plans
- Aggregating Specifics are available

Medical Excess

Employer Stop Loss Insurance



Our Employer Stop Loss program includes:

- ➔ A specialized product specifically designed for employers who choose to self-fund their medical plans
- ➔ Proven relationship-based underwriting expertise
- ➔ Experienced and dedicated claims team
- ➔ Unparalleled customer service
- ➔ Access to OBPI Maps 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

Employer Stop Loss Insurance

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.

We help minimize the risk OBPI offers tailored risk management services including a clinical in-house risk manager who can assist in the review of your clients' specific needs.

Services for qualified accounts including:

- Consulting time by telephone, fax, email or on-site
- Free participation in OBPI webinars
- A monthly risk management e-newsletter
- On-site risk assessments and education services available
- Online CME credits for physician groups available

Experience the benefits of OBPI

- Tailored risk management services
- 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)

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
- Financial Services
- 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. General liability, property and workers' compensation coverages are also available for financial institutions.

About OneBeacon: OneBeacon Insurance Group, Ltd. is a Bermuda-domiciled holding company that is publicly traded on the New York Stock Exchange under the symbol "OB." OneBeacon's

underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. The company's businesses include OneBeacon Professional Insurance, International Marine Underwriters, OneBeacon Accident Group, OneBeacon Entertainment, OneBeacon Energy Group, OneBeacon Government Risks, A.W.G. Dewar (tuition refund), collector cars and boats written through Hagerty Insurance Agency, OneBeacon Technology Insurance, OneBeacon Specialty Property, OneBeacon Property and Inland Marine, and OneBeacon Excess and Surplus Lines. The company also offers products and services to assigned risk markets through its AutoOne division. OneBeacon's insurance businesses are national in scope.

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, Atlantic Specialty Insurance Company and Homeland Insurance Company of New York.

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 or visit onebeaconpro.com for a list of underwriting contacts.

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 for a list of underwriting contacts.

Submit risks to:
OBPIsubs@onebeaconpro.com
or fax us at: **866.299.0910**

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