

Managed Care E&O for organizations that seek coverage for today's *changing environment.*

Understanding the complexities and risks associated with managed care takes expertise. The kind we've amassed at OneBeacon Professional Insurance. It also takes insight into the exposures and unique insurance needs that differentiate one organization from the next. We have that, too. Putting this experience to work, OneBeacon Professional Insurance creates liability protection solutions for your managed care clients – all driven by a team of underwriting, claims and risk management experts who work together as one for you.

With OneBeacon Professional Insurance, you get the support of our managed care liability team that brings over 40 combined years of managed care experience to Underwriting, Risk Management, Claims Services and Actuarial.

Eligible Risks

Managed Care Organizations of all sizes and categories including:

- Health Maintenance Organizations (HMOs)
- Preferred Provider Organizations (PPOs)
- Independent Practice Associations (IPAs)
- Management Service Organizations (MSOs)
- Physician Hospital Organizations (PHOs)
- Peer Review Organizations (PROs)
- Quality Improvement Organizations (QIOs)
- Utilization Review Organizations (UROs)
- Accountable Care Organizations (ACOs)
- Credentialing Companies

Limits

- Up to \$25 million in capacity
- Primary and excess coverage available

Specialized Protection and Features

- Definition of Managed Care Activity expanded for potential new areas of risk, including calculation of medical loss ratio with related distribution and Quality Improvement Organization Programs
- Privacy Liability includes coverage for the unintentional disclosure of personally identifiable information of a third party in the care, custody, and control of the insured
- Punitive damages coverage – most favorable venue where permitted
- Simple and insured centric language that is clear and understandable
- Carveback to the Insured v. Insured exclusion for Qui Tam action claim expenses
- Definition of Claim alleviates certain reporting uncertainty by recognizing that demands for internal member or provider reviews/appeals are part of the normal course of business for managed care accounts, not Claims
- Claim Expenses include costs of electronic discovery and, with our consent, public relations consultant expenses
- Simple and logical approach to Related Claims
- Network Privacy and Security available by endorsement



Our Managed Care E&O Liability Product includes:

- ➔ Subpoena defense expense coverage available by endorsement
- ➔ Easy to understand language
- ➔ Broader coverage that responds to new exposures in the evolving health care industry

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

Managed Care E&O

Experience a unique level of commitment

A standard of superior claims support Our experience and insight into the complexities of the managed care industry set us apart from our competitors and enables us to provide an entirely better insurance experience should a claim arise. 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 help minimize the risk OBPI offers risk management services that can assist in the review of your clients' specific needs.

Services for qualified accounts include:

- Access to a web portal offering information on the latest in the managed care industry, like current case law and emerging issues
- Suggestions regarding daily business decisions such as drafting contracts
- Free participation in OBPI webinars
- A periodic risk management e-newsletter
- Tailored risk management services through Robinson & Cole LLP including policy and procedure review and access to experienced managed care attorneys during a critical situation in your organization

Experience the benefits of OBPI

- 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 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

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

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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For questions regarding our Managed Care products:

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Our support for your cross-selling opportunities:

- ▶ Management Liability for Healthcare Care Organizations (D&O)
- ▶ Employed Lawyers Liability
- ▶ Network Security & Privacy
- ▶ Provider Excess
- ▶ HMO Reinsurance