

Physicians' ERP

OneBeacon Healthcare Group® provides access to healthcare industry expertise and tailored products*, all delivered through our dedicated team of specialists who understand the dynamic nature of the healthcare market. What's more, as a member of OneBeacon Insurance Group®, our solutions are backed by the financial strength of OneBeacon.



As the healthcare industry goes through a time of rapid, unprecedented change, there's a need for liability coverage to keep pace.

The Physicians' ERP product addresses a complex—and potentially volatile—risk with tailored solutions designed by OneBeacon Healthcare Group to meet the challenges of a constantly shifting landscape.

Physicians' Extended Reporting Period (ERP) Coverage* for the Changing Healthcare Environment

Hospitals continue to acquire physician groups, creating a significant demand for extended reporting period (or "tail") coverage. Designed to be flexible, this ground-breaking standalone product provides a variety of options including choices of duration, limits, deductibles and individual or group coverage.

Additionally, the product can be specifically tailored based on a physician's area of practice or expertise. With insight to understand this growing risk, OneBeacon Healthcare Group provides the industry expertise to craft solutions that fit clients' needs and exposures.

Specialized Protection and Features

- Broad coverage with fresh set of limits
- Defense outside the limits of liability as part of the base policy form
- Punitive damages coverage—most favorable venue affirmation where permitted by law
- First dollar coverage available
- Flexibility with coverage structure
- Flexible deductible options
- Specialized claims handling
- Consent to settle with named insured
- Policy term options available for increased flexibility (e.g. 3 or 5 years) when unlimited term is not necessary

Limits

- Primary limits only
- Limits available up to \$1/\$3 million, or as required by applicable state law
- Limits can be the same or lower than expiring policy
- Separate limits for the entity available

Eligible Risks

- Individual physicians
- Physician groups
- Hospital-acquired physician groups
- Most physician classes

OneBeacon

HEALTHCARE GROUP

OneBeacon Healthcare Group is a brand of OneBeacon Insurance Group that specializes in professional liability coverages and other coverages for hospitals, physicians and complex risks, free-standing medical facilities, senior living organizations, and managed care organizations.

OneBeacon Insurance Group Holdings, Ltd. ("OneBeacon") is a subsidiary of Intact Financial Corporation (TSX: IFC). OneBeacon's underwriting companies offer a range of specialty insurance products sold through independent agencies, regional and national brokers, wholesalers and managing general agencies. Each business is managed by an experienced team of specialty insurance professionals focused on a specific customer group or industry segment, and providing distinct products and tailored coverages and services. OneBeacon's solutions target group accident and health; commercial surety; entertainment; environmental; excess property; financial institutions; financial services; healthcare; management liability; ocean and inland marine; public entities; technology; and tuition refund.

In addition, our product for physicians includes:

- Stand-alone policy
- Competitive pricing reflective of claims history
- Policy term options available for increased flexibility
- Coverage available in most states

Claims Services

It's not just our experience that sets us apart. We are also committed to understanding the complex changes in the healthcare environment. The OneBeacon Healthcare Group claims team has the expertise to apply a unique perspective to nearly any claims situation.

Our talented team has an average of twenty years of claims handling experience, with nursing and legal backgrounds that bring a real world view to a claim. In addition to our team's varied professional designations and ongoing case-based claims training ensures, we maintain the level of excellence our policyholders expect.

Visit onebeaconhc.com for more information or contact Deb Yahne at 860.321.2606 or dyahne@onebeacon.com.

You can also find us on:



This material is intended as a general description of certain types of insurance coverages and services. Coverages and availability vary by state; exclusions and deductibles may apply. Please refer to the actual policies or consult with your independent insurance advisor for descriptions of coverages, terms and conditions. Some coverage may be written by a surplus lines insurer through a licensed surplus lines broker. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

**Coverages may be underwritten by one of the following insurance companies: Atlantic Specialty Insurance Company, Homeland Insurance Company of New York, Homeland Insurance Company of Delaware, OBI America Insurance Company and OBI National Insurance Company.*