

Physician Group Professional Liability



Coverage Designed for the Complex Healthcare Environment

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



With our vast industry knowledge and deep-rooted commitment to this market, OneBeacon Healthcare Group has crafted coverage solutions for the changing role of physicians.

Experience Focused on What the Market Needs

Physician groups have undergone significant changes over the past several years. Merger and acquisition activity and integrated delivery models continue to make the market challenging. Our experienced underwriting team understands physician groups' unique needs. With an end-to-end approach highlighted by our dedicated risk management and claims capabilities, we specialize in providing insurance solutions.

Specialized Protection and Features

- Consent to settle with the first named insured
- Coverage available for certain legal defense proceedings, HIPAA proceedings, and regulatory billing errors proceedings
- Automatic locum tenens coverage included for 60 consecutive days during the policy period
- Can consider non-traditional rating approach like slot rating or patient encounters
- IBNR coverage available for departed physicians

Limits

- Primary limits available

Targeted Classes

- Anesthesiology
- Radiology
- Hospital medicine
- Emergency medicine
- Multi-specialty
- Medical schools

Eligible Risks

- Physician group accounts with a minimum premium of \$10,000 (subject to venue limitations)

OneBeacon

HEALTHCARE GROUP

OneBeacon Healthcare Group is a brand of OneBeacon Insurance Group that specializes in professional liability coverages and other coverages for physicians and physician groups, free-standing medical facilities 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.

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.

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

We Help Minimize the Risk

OneBeacon Healthcare Group offers tailored risk management services including:

- AboutRisk® Learning Library: An extensive selection of pre-recorded educational sessions.
- About Risk Learning Course: Our unique web-based fundamentals in healthcare risk management training course has dedicated faculty support to enhance the learning experience.
- AboutRisk Learning Webinar Series
- Exclusive website: This policyholders-only risk management site has dozens of resources available.
- E-Newsletters and publications
- Consultative services

Visit onebeaconhc.com for more information or contact Heather Van Bibber at 781.332.8040 or hvanbibber@onebeacon.com.

You can also find us on:



**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.*

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.