

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 unprecedented changes over the past several years. Many smaller and private practices have disappeared, while mid- to large-sized ones are facing mergers and acquisitions by hospitals. The groups still in practice are facing the potential for audits and board actions while navigating the changing realities of care delivery models and reform/regulatory challenges. Credentialing and privileging issues also arise when the need for a hospital affiliation emerges.

Our experienced underwriting team understands physician groups' unique challenges. With an end-to-end approach highlighted by our dedicated risk management and claims capabilities, we specialize in handling physician group needs.

Specialized Protection and Features

- Per physician limits with a separate limit for the entity
- Consent to settle with the first named insured
- Coverage available for certain legal defense proceedings, HIPAA proceedings, and regulatory billing errors proceedings
- Locum tenens coverage included in the base policy form
- Can consider non-traditional rating approach like slot rating or patient encounters
- IBNR coverage available for departed physicians
- Individual application not always necessary
- Can consider midlevel practitioners
- Surplus lines in all states where coverage is provided
- Specialized risk management services available

Limits

- Primary limits available
- Varying limits structure as required by venue

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.

Eligible Risks

- Physician group accounts with a minimum premium of \$10,000
- Larger physician groups that can include multistate and multispecialty
- First dollar coverage up to larger SIR or deductible programs

In addition, our program for physicians includes:

- Physician groups not necessarily affiliated with hospitals
- Ability to handle growing practices
- Death, disability and retirement tail provisions

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's expertise means we apply a unique perspective to nearly any claims situation.

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 clinical in-house risk managers who can assist in the review of your clients' specific needs.

Services for qualified accounts can include:

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

Visit onebeaconhc.com for more information.

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.