



# Get to Know Us: Capabilities and Appetite

January 2018

OneBeacon Healthcare Group® provides professional liability coverages and other specialized coverages targeting a variety of customer groups including physicians and physician groups, free-standing medical facilities and managed care organizations. A flexible approach combined with experience and expertise allows us to provide solutions for a variety of risks. We'd like to keep you informed of business that's been recently bound so you have a clear understanding of our appetite and capabilities.

Examples of coverage solutions for physicians and physician groups are noted below.

| Covered Operations   | Terms  | Premium            | Coverage Solution  |
|--|--|--------------------|--|
| Prior Liabilities for acquired Physician Groups            | 12 Month tail policy   | Various per entity | Coverage for the prior liabilities                               |
| Physician with a coverage gap                              | \$1M/\$3M ERP  | \$4,000            | Stand alone ERP Policy   |
| Pennsylvania physician group subject to MCare requirements | \$500k/\$1.5M per physician  | \$180,000          | Added PA specific coverage endorsement and filed with the PA PCF |
| Emergency Physician Group with part time physicians        | \$1M/\$3M per physician  | \$82,000           | Rated on number of visits instead of physicians/FTEs             |
| Entity and Physicians ERP                                  | \$1M/3M per physician with separate \$1M/\$3M limit for the entity | \$320,000          | Separate limits for the physicians and the entity                |

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