



# Get to Know Us: Capabilities and Appetite

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OneBeacon Healthcare Group® provides professional liability coverages and other specialized coverages targeting a variety of customer groups including: hospitals, physicians and complex risks; free-standing medical facilities; assisted and independent living 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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