



Provider Excess Insurance

ADDING AN IMPORTANT LEVEL OF CONFIDENCE AND SECURITY.

OneBeacon Accident & Health provides access to insurance industry expertise and tailored products, delivered through our dedicated team of sales, underwriting and claims specialists.

In an environment that requires a deep understanding of complex business and operational issues, we offer an exceptionally high level of experience and expertise to your clients and ensure their unique objectives are specifically addressed from every possible perspective.

SPECIALIZED PROTECTION AND FEATURES

- Flexible minimum premiums
- Flexible coverage options
- Alternative funding arrangements available, including retro-funding, inner-aggregate funding and aggregating specific deductible
- Retentions starting from \$15,000 per member per year for professional coverage and \$75,000 per member per year for hospital coverage

LIMITS

- Limits available from \$250,000 to unlimited per member per year

ELIGIBLE RISKS

- Healthcare providers who are financially responsible for the cost of medical services under capitated contracts or any other risk-based contract

PROVIDER EXCESS PROGRAM INCLUDES:

- A specialized product designed for healthcare organizations that are financially responsible for the cost of medical services
- Experienced and dedicated claims team
- Unparalleled customer service
- Access to OneBeacon Accident & Health's clinical consulting and cost containment programs

WE HELP MINIMIZE THE RISK

OneBeacon Accident & Health recognizes the importance of managing risk as part of an overall approach to managing care. That's why we have developed a package of solutions focused on attempting to minimize the impact of certain events. We provide these services to complement existing medical management programs and to help healthcare providers gain control over the wildly fluctuating costs they encounter.

A STANDARD OF SUPERIOR CLAIMS SUPPORT

In the event of a claim, your clients should expect a high level of performance by the claims team. We pride ourselves on our high-quality claims service and the expertise of our healthcare claims team to make that possible. Claims management services can include access to:

- Physician review and referral service
- Network management services, including wrap networks, national transplant networks, and direct facility negotiation services
- Financial management services including bill review and re-pricing services, subrogation services and fraud and abuse identification and protection
- Nurse consultant for assistance with cost containment programs and services

CONTACT: Christy Vago at 781-332-7924 or cvago@onebeacon.com

.....

OneBeacon Accident & Health is a brand of OneBeacon Insurance Group that focuses on analyzing and developing unique accident and health solutions and programs for the transportation, specialty health, sharing economy and youth sports markets. The group creates and distributes niche accident and health and property-casualty products through brokers to motor carriers, employers, managed care organizations, associations and other affinity groups.

About OneBeacon: OneBeacon Insurance Group, 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.

Coverages are underwritten by Atlantic Specialty 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.