



HMO Reinsurance

COVERING THE UNFORESEEN WITH MORE FLEXIBILITY AND EXPERTISE

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

Our team has deep healthcare industry experience that provides us with insight into the uncertain and unpredictable environment that HMOs must operate in. This experience coupled with claims and risk management resources helps us to develop HMO Reinsurance solutions for the complex requirements of policyholders.

SPECIALIZED PROTECTION AND FEATURES

- Insolvency coverage available
- Coverage available for start-up HMOs
- Flexible minimum premiums
- Flexible coverage options
- Alternative funding arrangements available, including retro funding and inner-aggregate funding
- Retentions starting from \$100,000

LIMITS

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

ELIGIBLE RISKS

- Managed care organizations that are financially responsible for the costs of medical services

OUR EXCESS OF LOSS REINSURANCE PROGRAM INCLUDES:

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

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 management
- Financial management services, including bill review and re-pricing services, subrogation services, and fraud and abuse identification and protection
- A nurse consultant for assistance with cost containment programs and services

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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.