

Managed Care E&O

Industry	Healthcare
Motivation	An HMO wanted a multi-year solution and potential benefits from positive loss experience while reducing frictional costs.
Coverage	Claims made and reported Managed Care E&O
Term	3 years
Limit	\$40 million per claim and annual aggregate; aggregate of \$55 million for all claims within the policy period; Reinstatement option provides additional \$25 million in aggregate limits subject to a \$15 million limit per claim
Retention	\$3 million per claim
Potential	> Provides multi-year coverage
Benefits	<ul style="list-style-type: none"> > Enables the HMO to satisfy its certificate of insurance requirement > Allows the HMO to benefit from favorable loss experience

Global Risk Solutions is a division of Chartis, the marketing name for the worldwide property-casualty and general insurance operations of Chartis Inc. For additional information, please visit the Chartis website at www.chartisinsurance.com or the Global Risk Solutions website at www.chartisinsurance.com/us/globalrisksolutions. In the United States, all insurance products are written by insurance company subsidiaries or affiliates of Chartis Inc. Non-insurance products and services may be provided by independent third parties or Chartis' non-insurance affiliates. Scenarios and descriptions are offered only as summaries and illustrations and may not include all terms, conditions and exclusions of the insurance policies and financial products described herein. Please refer to the final insurance policy or other financial product documentation for complete terms, conditions and exclusions, which may vary based on individual jurisdiction or account-specific requirements. All submissions are subject to underwriting guidelines and underwriting review and approval. Certain insurance coverages or financial products may not be available in all jurisdictions. This presentation does not constitute an offer to sell any of the insurance coverages or other financial products described herein. We do not provide legal, credit, tax, accounting or other professional advice, and you and your advisors should perform your own independent review with respect to such matters as they relate to your particular circumstances and reach your own independent conclusions regarding the benefits and risks of any proposed transaction or business relationship. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. Certain products and programs are in the development stage and are not yet finalized or approved for offer or sale. Pending final development and approval, such products and programs may involve insurance, loans and other financial products.