



# The QBE Integrated Advantage for Healthcare

## Appetite Grid

	Medical Liability	Management Liability D&O EPL	Management Liability MCO E&O	Auto	Workers' Compensation	Property
<b>The Basics</b>						
Capacity	\$15M	\$10M	\$10M	\$1M	State Statutory	\$ 250M
Primary	Surplus lines	Admitted	Surplus lines	Admitted	Admitted	Admitted
Excess	Surplus lines	Admitted	Admitted	Admitted	Authorized self-insured only	Shared and Layered - Non-Admitted
Ownership	All	Private, Non-profit	Private, Non-profit	All	All	All
Size	Up to \$10B revenue	Up to \$10B revenue	Up to \$10B revenue	500 units	Up to 10,000 employees	\$250M TIV (total insured value)

Classes of Healthcare	Medical Liability	Management Liability D&O EPL	Management Liability MCO E&O	Auto	Workers' Compensation	Property
Abortion Clinics	●	●	-	●	●	●
Accountable Care Organizations (ACOs)	●	●	●	●	●	●
Blood Bank	●	●	-	●	●	●
Clinics	●	●	-	●	●	●
Correctional Facilities	●	●	-	●	●	●
Dental Clinic	●	●	-	●	●	●
Diagnostic Imaging	●	●	-	●	●	●
Dialysis Center	●	●	-	●	●	●
Drug & Alcohol Rehab	●	●	-	●	●	●
Disease Mgmt	●	●	●	●	●	●
FTCA Clinics	●	●	-	●	●	●
Neuromonitoring	●	●	-	●	●	●
Health Maintenance Organizations (HMO)	-	●	●	●	●	●
Hospitals/Health Systems	● <sup>1</sup>	●	-	●	●	●
Home Health	●	●	-	●	●	●

Classes of Healthcare	Medical Liability	Management Liability D&O EPL	Management Liability MCO E&O	Auto	Workers' Compensation	Property
Hospice	●	● <sup>2</sup>	-	●	●	●
Imaging Centers	●	●	-	●	●	●
Independent Practice Associations (IPAs)	-	●	●	●	●	●
Labs	●	●	-	●	●	●
Lithotripsy Center	●	●	-	●	●	●
Long Term Care / Senior Living	● <sup>3</sup>	●	-	●	●	●
Long Term Care / Senior Living	● <sup>4</sup>	●	-	●	●	●
Management Service Organizations (MSOs)	-	●	●	●	●	●
Medical Marijuana	●	●	-	●	●	●
Medical Schools	●	● <sup>2</sup>	-	●	●	●
Medical Transport Air & Ground	●	●	-	●	●	●
MediSpa	●	●	-	●	●	●
Organ Procurement Organizations	●	●	-	●	●	●
Outpatient Cancer	●	●	-	●	●	●

**Key:** ● Strong Appetite ● Judicious Appetite ● Restricted Appetite - N/A

<sup>1</sup>All types/sizes <sup>2</sup>Non-profit only <sup>3</sup>Primary <sup>4</sup>XS of \$5M

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Outpatient Rehab Behavioral	●	●	-	●	●	●
Outpatient Rehab PT/OT	●	●	-	●	●	●
Pharmacy	●	●	-	●	●	●
Pharmacy Benefit Manager	-	●	●	●	●	●
Physician Groups (> 10 Docs)	●	●	-	●	●	●
Physician Hospital Organizations (PHOs)	-	●	●	●	●	●
Preferred Provider Organizations (PPOs)	-	●	●	●	●	●

Key: ● Strong Appetite ● Judicious Appetite ● Restricted Appetite - N/A

Classes of Healthcare	Medical Liability	Management Liability D&O EPL	Management Liability MCO E&O	Auto	Workers' Compensation	Property
Professional Associations	-	●	-	●	●	●
Residential care (group homes)	●	●	-	●	●	●
Sleep Center	●	●	-	●	●	●
Staffing Agency	●	●	-	●	●	●
Surgery Centers	●	●	-	●	●	●
Telemedicine	●	●	-	●	●	●
Urgent Care Centers	●	●	-	●	●	●
Utilization Review Organizations (UROs)	-	●	●	●	●	●

For more information about our Healthcare appetite, and how we can help your business, please contact one of the following QBE representatives:

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