



The Solution **for Medical Professional Healthcare Systems**

QBE understands the evolving risks of the healthcare industry and is pleased to offer *The Solution* for Medical Professional Healthcare Systems for our hospital and healthcare system clients. Our experienced team combines underwriting, claims and actuarial talent with a focus on healthcare, and enables us to develop specialized solutions tailored to the healthcare providers we insure.

Key coverage features:

- Primary, umbrella, excess and facultative reinsurance
- Claims made Professional Liability
- Claims made or occurrence General Liability
- True worldwide coverage
- Defense outside on primary
- Incident sensitive coverage trigger
- Coverage for physicians available
- Additional insureds coverage where agreed by written contract
- Punitive damages, most favorable venue, where allowed by law
- Policy may not be rescinded under any circumstances

Account size:

All risks considered with limits up to \$15 million.
Separate limit of liability towers available

Underwriting appetite

- Hospitals
- Health systems
- Academic medical centers of all types and sizes

Claims

- Dedicated medical claim team with industry specialization and product expertise

Risk services

- Customized approach allows customers to select risk management resources that meet their specific needs
- Commonly identified priorities include consultation services, risk management resources and staff education

For more information on how our Healthcare practice can make things possible for you and your business, please contact one of the following representatives:

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Made possible


QBE North America



QBE North America is a division of QBE Insurance Group Limited, one of the world's largest insurance and reinsurance companies.



We are rated A+ by Standard & Poor's and A (Excellent) by A.M. Best.*



Located in 31 countries with over 14,000 employees worldwide, we are considered a leading underwriter within our chosen markets.



We are able to profitably meet the local and multinational risk management needs of commercial customers who trade on a global basis.



Ranked on Forbes Global 2000 list of public companies and, in 2017, had a worldwide gross written premium of \$14.2 billion.

Premiums4Good is QBE's global initiative to help communities develop and thrive.

5%

We're investing 5% of premiums in investments with social objectives



Premiums4Good has no impact on policyholder premiums

Investments may include:



Reducing homelessness



Supporting youth mental health services



Keeping struggling families together



Enhancing opportunities for children entering the foster care system

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* Learn more about ratings guidelines at standardandpoors.com and ambest.com.

This literature and the coverages listed are descriptive only. Actual coverage is subject to the language of the policies as issued.

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