



The Solution for Managed Care Organizations Errors & Omissions Liability

QBE is proud to offer *The Solution for Managed Care Organizations*. With decades of experience, our expert healthcare team delivers customized Managed Care Errors & Omissions Liability solutions to support the needs of the managed care industry.

Key coverage features

- Written on a surplus lines basis
- Worldwide coverage
- Notice as 'soon as practicable'
- Automatic coverage for acquisitions and new subsidiaries during the policy period
- Subsidiary definition - includes > 50% owned/controlled entities; no schedule necessary
- Notice of circumstance is optional
- Policy may not be rescinded under any circumstance
- Affirmative antitrust coverage included
- Managed Care Activities definition includes Provider Selection, Claim Services and Wellness Activities
- Broad definition of loss includes HIPAA defense costs/fines and penalties and punitive damages where insurable by law, as well as plaintiff attorney fees
- Good Samaritan Act coverage
- Medical Information Protection coverage
- Vicarious liability coverage for Medical Services, Managed Care services and Medical Information Protection

- Ability to carve back medical services exclusion for nurse call lines, wellness programs and healthcare fairs

Claims

- Dedicated in-house managed care claims team with industry specialization and product expertise
- Commitment to superior service pre and post-loss
- Easy claim reporting at newlossQBE@us.qbe.com

Capacity

- \$10 million limit of liability, primary or excess available

Underwriting appetite

QBE focuses on creating solutions for our clients and has a broad underwriting appetite for managed care organizations of any size and ownership. We understand the emerging risks and unique needs of traditional managed care organizations such as HMOs, PPOs, PHOs and IPAs, as well as a wide range of other organizations providing managed care services and case/disease management including MSOs, TPAs, PROs, UROs and CVOs.

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

- We're investing 5% of premiums in investments with social objectives
- Premiums4Good has no impact on policyholder premiums

Investments may include:

- Reducing homelessness
- Keeping struggling families together
- Supporting youth mental health services
- Enhancing opportunities for children entering the foster care system

About QBE

QBE, an integrated specialist insurer, offers additional products for your Medical Liability and Management Liability coverage needs, including:

- *The Solution for Healthcare Organizations*, which includes our D&O, EPL, Fiduciary and Crime offerings
- *The Solution for Medical Professional*, our medical liability product

For more information about QBE and our Healthcare team, please visit us at qbe.com/us.



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.

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

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