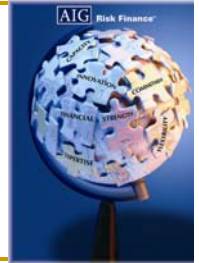


# Managed Care E&O



<i>Industry</i>	<i>Healthcare</i>
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 Benefits	<ul style="list-style-type: none"> <li>✓ Provides multi-year coverage</li> <li>✓ Enables the HMO to satisfy its certificate of insurance requirement</li> <li>✓ Allows the HMO to benefit from favorable loss experience</li> </ul>

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