



Unrelenting financial pressure and healthcare reform is transforming the way healthcare is financed, delivered and consumed. IronHealth is uniquely positioned to address emerging healthcare risks with unparalleled product offerings and expertise in virtually all areas of healthcare liability and financial products.

Ironshore Product Suite	Product Features					Distribution		Business Size	Target Classes
	Product	Admitted/Non-Admitted	Claims-made/Occurrence	Minimum Premium	Limits	Retention (Deductible/SIR)	Wholesale		
Custom Accounts & Asset Protection Solutions	Admitted and Non-Admitted	Claims-made and Occurrence forms available	None	\$50M+	N/A	✓	✓	Healthcare providers/payers (e.g., physicians, hospitals, LTC facilities, outpatient, managed care organizations, etc.), Life Sciences risks, ACO Aggregate Stop Loss, etc.	Custom Accounts was designed to handle complex transactions for any healthcare customers, including: <ul style="list-style-type: none"> • Captive fronting arrangements • Loss portfolio transfers • Unlimited tail coverage for previously self-insured or captive-insured retentions • Swing-rated or "loss sensitive" arrangements
Employer Stop Loss	Admitted	N/A (Financial Product)	\$100K	Unlimited	Min \$25K or as required by state	✓	✓	Employer groups self-insuring their employer-sponsored health plan	<ul style="list-style-type: none"> • Wide range of industries considered, with specialized expertise in Healthcare & Medical Facilities
HMO Reinsurance & Provider Excess	Admitted	N/A (Financial Product)	\$25K	Offer up to "unlimited" per member per year	\$25K for PEI \$75K up to \$1.5M	✓	✓	Small to mid-size; will consider large risks provided they are willing to take a sizeable SIR (typically at least \$500K to \$1M SIR per member)	<ul style="list-style-type: none"> • Healthcare Providers that take risk • HMOs • PPOs • ACOs
Hospital Professional Liability	Non-Admitted	Claims-made PL; Occurrence for GL	Varies by class and attachment	Excess: \$25M Primary: \$1M/\$3M or \$2M/\$4M	Varies	✓	✓	All size hospitals	<ul style="list-style-type: none"> • Acute Care Hospitals (Stand-Alone or Multi-Hospital Systems) • LTAC/Rehab Hospitals • Psychiatric Hospitals • Critical Access Hospitals • Specialty Hospitals • Integrated Delivery Systems • Federally Qualified Community Health Centers • Stand-Alone Tail
Life Sciences Products Liability & Professional Liability	Non-Admitted	Claims-made for PCO & PL; Occurrence for GL	\$5K, \$2K Clinical Trials	\$20M	\$5K, \$1K Clinical Trials	✓	✓	All size businesses	<ul style="list-style-type: none"> • Medical Device and Medical Products Manufacturers and Distributors • Specialty and Generic Pharmaceutical Companies • Biotechnology Companies • Nutraceuticals/OTC • CROs, SMOs, Human Clinical Trials
Long-Term Care Professional Liability	Non-Admitted	Claims-made and Occurrence forms available	\$15K	\$1M/\$3M primary per location with up to \$15M policy aggregate; \$10M for umbrella	First dollar up to large retention programs	✓	✓	25 licensed beds and up	<ul style="list-style-type: none"> • Not-For-Profit and For-Profit Long-Term Care Entities including Independent, Assisted, Dementia/Alzheimer's and Skilled Nursing Facilities

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Managed Care E&O/D&O	Non-Admitted	Claims-made	\$5K	\$25M	Varies by class of business	✓	✓	All size businesses	<ul style="list-style-type: none"> Large traditional Managed Care Organizations such as HMOs and PPOs Other organizations providing managed care services, including ACOs, IPAs, PHOs, UROs, MSOs, TPAs, PROs, QIOs, CVOs, Care Management and Disease Management Companies and Healthcare Consultants
Miscellaneous Medical Facilities	Non-Admitted	Claims-made and Occurrence forms available	\$5K	\$10M	Varies by class of business	✓	✓	All size businesses	<ul style="list-style-type: none"> Surgery Centers Home Health Agencies Hospice Medical Staffing Agencies Registries Ambulance Rehabilitation Dialysis Centers Imaging Centers (including Mobile Imaging) Medical Clinics/Health Departments/Student Health Centers Oncology Centers Blood/Tissue/Organ Banks Sleep Centers Optical Centers Laboratories Pharmacies Mental Health/Substance Abuse Counselling Clinics
Physician Group Practice Liability	Non-Admitted	Claims-made	No minimum premium for reoccurring business; \$25K for tail business	\$25M	Varies by specialty	✓	✓	All size businesses	<ul style="list-style-type: none"> Reoccurring Business - Groups of ten or more physicians Tail Business - All sizes from individual practitioners to groups of 500+ physicians
Program Business	Admitted and Non-Admitted	Claims-made and Occurrence depending on product	\$3M	For individuals \$1M/\$3M up to \$2M/\$6M in VA; for other risks up to \$10M	Varies	Must be accessed through program broker		<ul style="list-style-type: none"> Individual Allied Health Care Practitioners, Chiropractors, Individual doctors and small groups of six or less Small Miscellaneous Facilities under \$25K and small Home Health under \$175K (The last two classes are offered on both a program and open brokerage basis, as preferred by broker.) 	<ul style="list-style-type: none"> Nurses, Nurse Practitioners Physician Assistants Speech Pathologists Occupational Therapists Medical Assistants Medical Technologists Physical Therapists Optometrists Audiologists Dental Hygienists Respiratory Therapists Pharmacists Blanket School Programs for Healthcare Students Home Health Chiropractors Physicians & Surgeons
Regulatory Risk Products	Non-Admitted	Claims-made	Varies by class	\$10M	\$250K, Co-Insurance Required (10-25%)	✓	✓	Over \$50M in revenue	<ul style="list-style-type: none"> Non-Profit Hospitals, Physician Groups (greater than twenty-five physicians)