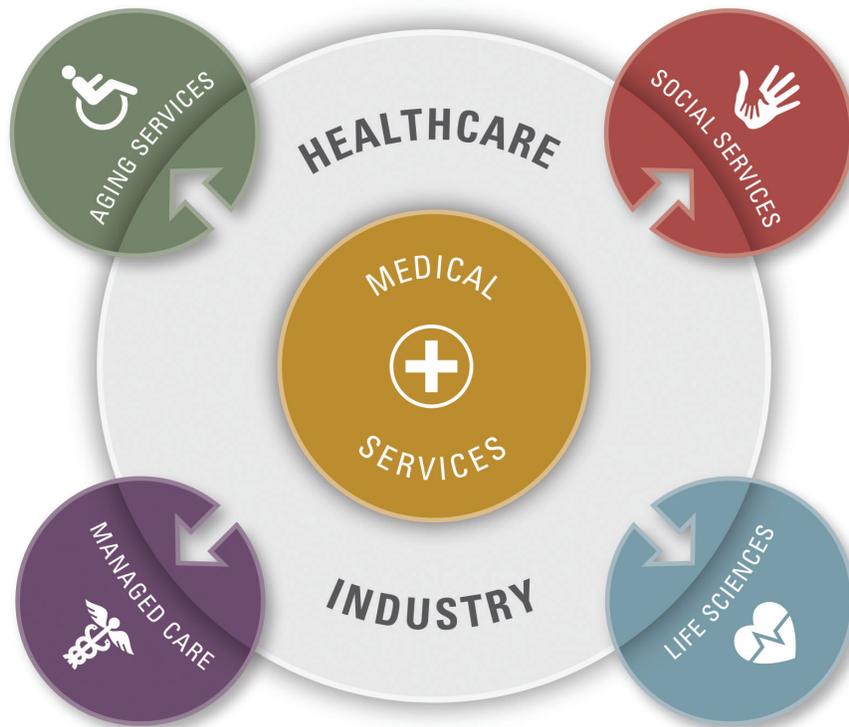


Expertise at Every Turn



Everything we do at Ethos Insurance Partners revolves around the U.S. healthcare industry. We study it; we understand it; we focus exclusively on it. Today, as always, medical services are at the heart of healthcare. But the industry is growing into new areas, becoming ever more expansive and complex. As it evolves and grows, so do our capabilities. That means our retail clients can do more on behalf of their insureds, whatever corner of the healthcare world they occupy. When it comes to wholesale healthcare liability insurance solutions, Ethos' expertise is here, there and everywhere.

CONTACT US

Call us at 425.216.2920 or visit www.ethosinsurance.com.

Medical Services



THE HEART OF THE MATTER

Medical services are the core of the U.S. healthcare industry, with other specialized market segments branching out from there. Ethos Insurance Partners is exclusively focused on healthcare, so medical services is at the natural center of our world too. There are many different classes of business within the medical services realm, all of which have their own distinct exposures. What's more, ever-changing political, economic and social climates continue to alter the medical services landscape – along with the risk profile complexities of the businesses that inhabit it. These days, placing healthcare professional liability is nothing to take lightly.

STAYING IN THE MIX

In spite of current market uncertainties, the U.S. healthcare industry is projected to keep growing as the population ages and expands. That means opportunities will continue to exist for retail agents who are willing to live with the volatility and the morphing nature of medical services. Given the arena's subtle nuances and enormous reach, it's wise for healthcare-focused retailers to partner with a wholesaler whose deep expertise in this industry can turn unpredictability into possibility.

USE ETHOS AS YOUR GUIDE

No other wholesaler knows medical services like Ethos does. From physicians, hospitals and miscellaneous medical facilities to telemedicine and other technology-based risks, we are ready, willing and able to place healthcare professional liability insurance and other professional liability lines of coverage the right way for you and your clients. So let's get to work securing and growing *your* book of healthcare business.

Physicians, Surgeons, Dentists

- Individuals and groups
- Non-standard and standard
- Telemedicine
- Stand-alone tail policies
- Medical directors

In-patient Facilities

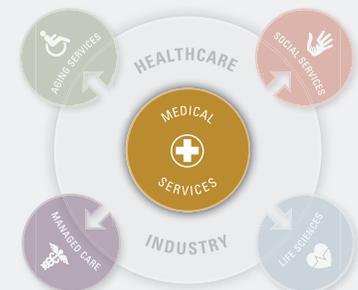
- Hospitals
- Rehab facilities

Outpatient Facilities

- Clinics
- Urgent care
- Community health centers (FTCA)
- Imaging centers, surgery centers

Miscellaneous

- Correctional medicine
- Medical staffing
- Ambulances (air and ground)
- Training institutions
- Consulting and billing



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Social Services



A BROADER SPECTRUM OF CARE

Historically, there has been very little crossover between the worlds of social services and medical services. Today, that's changing. Market dynamics in the social services realm increasingly demand that quality care of all kinds be delivered cost effectively. As a result, many social services organizations are broadening their offerings to include the provision of medical services. This approach does more than create operational efficiencies. Studies show that such integrated treatment provides better overall outcomes and quality of life for these facilities' target populations. That's good news all around.

AN EMERGING OPPORTUNITY

Behavioral health organizations, such as mental health and substance abuse facilities, lead the trend toward integration of medical services. Classes of business that cater to the developmentally disabled, youth and other disadvantaged populations are beginning to follow suit. While individuals and communities will benefit from this blended service model, the accelerating shift toward integration introduces numerous new risks that are not addressed by traditional social service insurance policies.

ETHOS FILLS THE GAPS

As experts in the healthcare liability space, we understand the unique exposures associated with the provision of medical services in any organization. For social services risks, we cover exposures associated with integrated medical services by offering:

- Admitted paper
- Professional liability, general liability and package lines products
- Healthcare professional liability coverage for physicians and other types of medical providers

Ethos Insurance Partners is the strategic wholesale choice when retail agents need assistance providing coverage for the ever-evolving social services world.

Substance Abuse

- Outpatient services
- Residential facilities
- Sober living homes
- Detox

Mental Health

- Outpatient services
- Residential facilities
- Group homes
- Independent living services

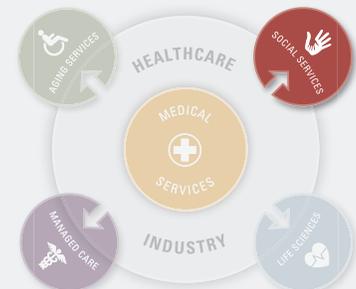
Developmentally Disabled

- Group homes
- Vocational programs
- Intermediate care facilities
- Day treatment programs
- Independent living services

Social/Community Services

Youth Services

- Foster care
- Adoption services



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Life Sciences



GETTING DOWN TO THE BUSINESS OF HEALTH

The life sciences market segment is growing alongside the human population it exists to study and protect. With that growth has come diversification and change. Today, the life sciences space encompasses businesses that not only manufacture and conduct clinical research on pharmaceuticals, nutraceuticals and medical devices but also those that modify, distribute and even retail these products. The insurance needs of business operations in this sector are varied and complex.

WITH CHANGE COMES OPPORTUNITY

Adding to the complexity is the fact that an aging population, combined with rising rates of chronic disease and comorbidities, are fueling demand for pharmaceutical and medical device products even as pressure builds for companies to reduce costs. At the same time, younger generations are increasingly using advances in nutraceuticals and technology to engage in healthier lifestyles. Finally, the use of Big Data and genome research is changing how healthcare is managed and ultimately delivered. Business models and relationships, as well as the liabilities their operations bring forth, are changing. It's a dynamic time to be in the life sciences realm and opportunities abound.

ETHOS IS THE RIGHT MEDICINE

Risks lurk in every corner of fast-changing markets. Retailers need a wholesaler who knows the nooks and crannies where potential threats can dwell. Life sciences are an increasingly important element of the healthcare industry, and healthcare is our sole focus at Ethos. That makes us the ideal partner for retail insurance agents interested in growing their life sciences client lists.

Medical Device Manufacturers

Pharmaceutical and Biotech Companies

Nutraceuticals

Laboratories

Blood and Tissue Organizations

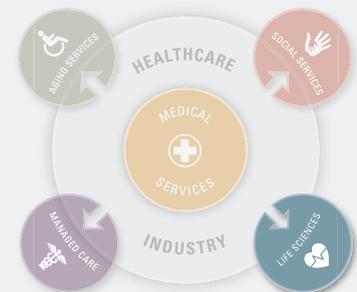
Clinical Research Organizations

Site Management Organizations

Clinical Trial Investigators

Distributors, Repackagers, Relabelers

**Pharmacies
(including compounding)**



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Managed Care



CHANGING WITH THE TIMES

Although less prevalent than during its peak in the mid-1990s, the world of managed care still represents a significant portion of the healthcare industry. This market segment encompasses not only the numerous health plans and entities that actually manage and deliver care, but also the various types of service companies that exist to support them. It is a multi-faceted and complex tier of the healthcare industry that comes with substantial professional liability (PL) and errors and omissions (E&O) exposures.

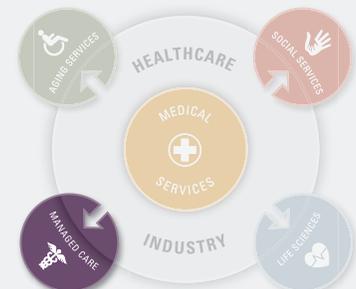
UNCERTAINTY IN THE ACA ERA

The ways in which managed care providers operate will continue to change as uncertainty surrounding the Affordable Care Act (ACA) grows. Even prior to the ACA's introduction, very few managed care liability insurance products were available from liability carriers. Now, given the ever-changing nature and status of the legislation, it has become even more challenging to obtain PL and E&O coverage for the many different kinds of professional services managed care operations provide.

ETHOS CAN MANAGE THE LOAD

Working with a true healthcare specialist is the best way to ensure proper placement of risks related to managed care. Ethos is one of the only wholesale insurance organizations in the U.S. exclusively focused on the healthcare industry – including the complicated and shifting world of managed care. We'll not only help you serve the managed care clients already included in your book of business; we'll also put you in a better position to go out and attract new clients so your book continues to grow. *That's* the power of the Ethos partnership.

- Accountable Care Organizations (ACOs)**
- Health Maintenance Organizations (HMOs)**
- Independent Physician Associations (IPAs)**
- Managed Services Organizations (MSOs)**
- Physician-Hospital Organizations (PHOs)**
- Preferred Provider Organizations (PPOs)**
- Third-Party Administrators (TPAs)**
- Billing Services**
- Case/Disease Management**
- Contract Negotiation/Management**
- Credentialing and Peer Review**
- Utilization Review**



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Aging Services



A COMPLEX AND EVOLVING MARKET SEGMENT

The aging services industry (encompassing long-term care facilities and home health providers) is rapidly changing, necessitating a nimble response on the part of the insurance industry that exists to protect it. It is no longer sufficient to slap an all-purpose policy on every facility or agency catering to seniors. Medical services, in a variety of forms, are being offered with greater frequency across the spectrum of elder care. Even residential communities designed for independent living are beginning to deliver assistance with daily living (ADL) services on an à la carte basis. As more seniors opt to “age in place,” providers are adapting by elevating the level of care they make available to their aging residents. By the time skilled nursing services are supplied, a facility’s risk exposures spike. The more elevated the care, the higher the liability.

RIPE FOR THE RIGHT RETAILER

Insuring the aging services market is not for everyone, particularly when medical services are involved. Not all retail agents are comfortable with the nuances of this overlapping segment, and not all carriers can stomach the potential volatility. Nonetheless, this is a measurably growing market that will continue to build as the population ages. An enormous opportunity exists for those who are committed and willing to find customized coverage to suit each in-patient facility and home health agency, whatever spectrum of care it provides.

THE ETHOS WHEELHOUSE

Our medical professional liability focus is precisely what makes Ethos the ideal wholesale partner for retailers working with clients in the aging services segment. We understand the fundamentals of healthcare, so we are in the best position to deliver consultative expertise when high-acuity patients are involved. Other wholesalers might offer insufficient blanket solutions for “crossover” senior facilities or, worse, walk away altogether. Not Ethos. Seniors trust healthcare providers to do what they can to protect them from harm, and Ethos does the same for retailers and their insureds.

Skilled Nursing Facilities

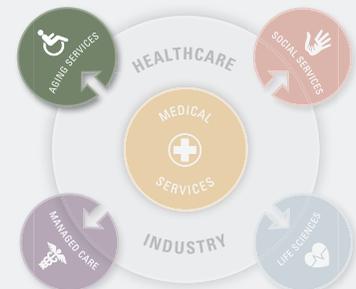
- Sub-acute care
- Intermediate care
- Rehabilitation
- Hospice care

Residential Care Facilities

- Assisted living
- Independent living
- Elderly group homes

Home Healthcare Agencies

- Hospice care
- Skilled nursing care
- Non-skilled home care
- Durable medical equipment dealers



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