



RISK STRATEGIES

■ **Introduction to Cornerstone, A Risk Strategies Company**

financial challenges physicians face today. Licensed in all states, experienced with ACOs, IPAs, RPGs, hospitals, physicians, medical group practices, and other facilities across the country, our team makes streamlining risk and professional liability insurance easy. Cornerstone is part of a top 20 insurance brokerage with the major carrier and specialty underwriter access needed to create the right program for health care providers' specific needs.

The Medical Malpractice Insurance Specialist

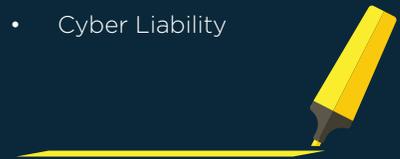
As a health care specialty broker, we have extensive experience in providing health care organizations with a myriad of customized insurance and risk financing solutions to address

About Cornerstone, A Risk Strategies Company

- We have specialized in medical professional liability insurance for over 30+ years and handle the insurance for over 5,000 physicians. We understand the complexities of the medical malpractice market.
- We deliver an independent analysis of your coverages and can identify and correct any inaccuracy in your current policy.
- We ensure a much more efficient, accurate and non-disruptive renewal process for you and your Practice Administrator than the typical renewal process. With our dedicated account managers, your turnaround time is significantly reduced.
- We are your partner and we come at NO additional cost.

Coverage Highlights

- Claims Made & Occurrence Options
- Admitted Carriers & RRGs
- Risk Management Programs
- Free Tail Provisions
- Consent to Settle
- Corporate Coverage
- Cyber Liability



Why Cornerstone is the right fit for your ACO's Needs?

Examples of our recent successes:

- IPA/MSO Example - In 2016, Cornerstone created a Risk Purchasing Group (RPG) for a New York based Managed Services Organization (MSO). The group of over 200 multi-specialty physicians has an exclusive group rate with an A++ rated medical malpractice insurance carrier. In addition to the exclusive benefit for its members and the year over year savings, the RPG provides the group with a platform to start assuming risk and create their own self-insured captive. The group saved over 40% since joining together to purchase insurance.
- ACCO Program - In 2014, Cornerstone was instrumental in organizing a medical malpractice insurance program for a new ACO organization that consisted of 32 primary care practices located in Pennsylvania & New Jersey. Using our ability to negotiate with the top national professional liability carriers, we constructed a program that saved the average provider 25% in premium and implemented a risk management plan specific to their organization. In just a few short years, this malpractice insurance program has generated almost \$1,000,000 in premium savings for its members. We fully understand the value of strategically picking our partners. As a result, we have a proven track record of success and are ready to prove our value to your ACO organization.

■ About Risk Strategies

Risk Strategies is a privately held, national brokerage and consulting firm. Ranked in the top 20 brokers in the country, we offer risk management advice and insurance and reinsurance placement for health care, property and casualty, and employee-benefits risks.

By bringing together one of the largest teams of dedicated health care insurance and reinsurance professionals in the U.S.A., Risk Strategies is able to bring its health care clients a focused, integrated and responsive liability and risk management service that is best in class.

With offices across the country, Risk Strategies gives you the reach and resources of a nationwide firm with the focused expertise and attention of a boutique specialist.



A Better Approach

Your dynamic world defies pre-packaged approaches to risk management. Risk Strategies goes beyond routine every time.

Your Risk Strategies team combines an experienced business perspective with specialized industry knowledge and skills from outside the traditional insurance sector to uncover new and better ways of addressing the specific challenges you face.

You'll get smart, cost-effective plans that surpass conventional techniques fashioned by dedicated experts drawing on real-world experience who understand your business, your risks and your bottom line.

Our National Health Care Practice offers the following

- **Professional Liability** - providing professional liability coverage for a variety of health care organizations, such as hospitals, IPAs, physicians, ACOs, long-term care organizations, behavioral health and miscellaneous medical facilities
- **Managed Care** - providing managed care stop loss coverage for hospitals, health plans, physicians, ACO's and others in the health care industry
- **Reinsurance** - providing reinsurance protection across the entire spectrum of health care risk including the self-funded community, as well as to the life, accident and disability markets
- **Property & Casualty** - providing Property & Casualty coverage for a variety of health care organizations, such as hospitals, physicians, ACOs, long term care organizations, behavioral health, miscellaneous medical facilities, life sciences, medical products, and managed care organizations
- **Employee Benefits** - providing health care organizations with customized solutions for their employee benefits plans
- **Cyber** - providing health care organizations a comprehensive suite of data security and privacy insurance solutions that are custom-tailored for the unique needs of healthcare businesses

