

1. What are the details of this renewal rights agreement?

TDC Specialty Underwriters (TDCSU) has purchased the renewal rights to OneBeacon's Managed Care and Medical Professional Liability books of business, effective immediately. Upon the expiration of each account, all OneBeacon policies will be eligible to be renewed and serviced by TDCSU for Managed Care Organizations' Management Liability and Errors & Omissions coverages, as well as Medical Professional Liability for Medical Facilities and Providers.

2. Why did TDCSU purchase the renewal rights to OneBeacon's Managed Care and Medical Professional Liability books of business?

OneBeacon has been an established leader in health care specialty insurance for over ten years, providing professional liability coverages through a dedicated team of health care specialists. OneBeacon's decision to exit the health care segment creates an opportunity to grow TDCSU's book of business in a meaningful way. The synergies that exist between our account portfolio and the OneBeacon book are strong, making this a logical fit for us that will complement our expanding business.

3. Which segments of OneBeacon's renewal business are part of this agreement?

Included in the renewal rights acquisition are OneBeacon Healthcare Group's remaining professional liability insurance business segments, including:

- Medical Facilities
- Managed Care Management Liability and Errors & Omissions coverages
- Physicians and Physician Groups

4. Will my underwriting contact from OneBeacon change in the transition to TDCSU?

More than likely, yes. TDCSU extended offers of employment to several but not all OneBeacon staff members. We are excited to welcome five former OneBeacon employees to our highly skilled and technical underwriting teams. The TDCSU teams will continue to be led by Steve Spina and the leaders specifically managing impacted business segments – Susan Angelo for the Managed Care business, Jeff McDonald for the Medical Facilities business, and Cheri Priddy for Physicians and Physician Groups business. In the event you are unsure of your contact at TDCSU, please feel free to contact George Bennett, SVP Business Development (george.bennett@tdcspecialty.com or 860.269.2833).

5. When will TDCSU start quoting accounts expiring with OneBeacon?

TDCSU will begin quoting accounts with effective dates of 9/16 and later as they are received. TDCSU will also consider providing, on an individual basis, replacement quotes and cancel/re-writes for accounts where OneBeacon may have quoted or bound coverage with effective dates of 9/16 and later.

6. What will happen to my existing OneBeacon accounts?

OneBeacon in-force business with effective dates prior to 9/16 will continue to be managed by OneBeacon until its natural expiration. OneBeacon in-force business bound with an effective date of 9/16 and later will continue to be managed by OneBeacon unless arrangements have been made to replace OneBeacon as noted above.



7. What is TDCSU's underwriting appetite for this business?

TDCSU's core appetite focuses on primary small to mid-market and excess large account placements. We believe this approach is similar to that of OneBeacon, and therefore nicely complements our existing books of business. TDCSU is committed to renew as many OneBeacon expirations as possible.

8. How do I submit business that is affected by this renewal rights acquisition?

All submissions, including business that would have been submitted to OneBeacon for renewal, can be sent to TDCSU's general submissions mailbox: submissions@tdcspecialty.com.

9. How do I become an approved broker?

If you are a broker with an expiring OneBeacon account, TDCSU has agreed to extend broker approval to you for that product, if you are not already approved with TDCSU. If you are not an approved broker with TDCSU, we welcome the opportunity to work with you on other accounts. To do so, we must execute a broker agreement. Please contact George Bennett, SVP Business Development (george.bennett@tdcspecialty.com or 860.269.2833), if you are interested in becoming an approved broker with TDCSU.

10. Are there any other transition issues I should be aware of?

Recognizing that admitted capabilities were made available by OneBeacon, we are initiating actions to accommodate as best as possible the needs of renewal rights accounts.

11. How will claims be handled?

OneBeacon will continue to manage all claims impacting any policy issued by OneBeacon.

TDCSU will manage claims for business renewed by TDCSU. The TDCSU claims team is a group of highly experienced professionals.

12. How will account billing be managed?

OneBeacon will continue to manage all their in-force business including billing.

If a policy is bound with TDCSU, the invoice for that business will come directly from TDCSU.

13. What is TDCSU's relationship with The Doctors Company?

TDC Specialty Underwriters, Inc. is a wholly owned subsidiary of The Doctors Company. The Doctors Company is the nation's largest physician-owned medical malpractice insurer, with 82,000 members and over \$4.5 billion in assets, and is rated A by A.M. Best Company and Fitch Ratings.