



OHA Insurance Solutions, Inc. (OHAIS) was created by the Ohio Hospital Association in 2003 to help bring long-term availability, predictability and stability to the Ohio medical professional liability marketplace for hospitals and physicians.

### **OHAIS OFFERS**

- **Claims-made physician professional liability with limits of \$1 million/\$3 million.**
- **Claims-made hospital professional and general liability with primary limits of \$1 million/\$3 million and excess limits of up to \$10 million.**

### **OHAIS INSURES**

- **Hospitals and other healthcare facilities**
- **Physicians (all specialties) and Allied Health Professionals**

### **OHAIS' COMMITMENT TO SERVICE**

- **OHAIS has the financial strength, the experience, and the commitment to Ohio's healthcare providers to be responsive and flexible in our service to our insureds.**
  - OHAIS is a subsidiary of OHA Holdings, Inc. OHA Holdings, Inc. is owned by OHA and OHA member hospitals investing in stock
  - Both companies are Ohio domiciled stock companies
  - OHAIS is licensed by the Ohio Department of Insurance
  - OHAIS has earned a Financial Stability Rating® of A, Exceptional from Demotech, Inc.
  - Business is written either through insurance agents/brokers or on a direct basis
  - Insureds are sponsored by purchase of stock in OHA Holdings

## **BENEFITS of OHAIS**

### ➤ **Strong Financial Base**

OHAIS has attained a Financial Stability Rating® (FSR) of A, Exceptional from Demotech, Inc. As of January 2009, OHA and over 53 OHA member hospitals own shares of OHA Holdings Inc., the parent of OHAIS.

### ➤ **Experienced Team of Associates and Board-Level Support**

OHAIS' insurance staff averages over 30 years of experience in the medical professional liability insurance industry. The Board of Directors of OHAIS includes senior hospital executives experienced in medical professional liability, insurance industry executives, leaders from the physician community and senior executives of the Ohio Hospital Association. The Board of Directors of OHA Holdings, Inc. is comprised of hospital CEOs and other senior executives of OHA members.

### ➤ **Capitalization**

OHA members, in support of the Ohio healthcare community, are capitalizing OHAIS. For a physician to be considered eligible for underwriting through OHAIS an OHA member hospital commits to a one-time stock investment equal to 50% of the physician's annual mature premium. For a hospital to purchase insurance, the one-time stock investment is based on 25% of the hospital's annual mature *primary* premium. The stock purchase can be paid over a 4-year period. An investment is considered an asset on a hospital's balance sheet.

### ➤ **Risk Management**

OHAIS has a proactive approach with risk management initiatives. In addition to standard programs, OHAIS has a variety of educational programs and a grant program to help insureds develop innovative programs to reduce medical errors and improve patient safety and patient communication.

### ➤ **Claim Management**

OHAIS, working with attorneys acceptable to our insureds, handles claims aggressively but fairly. We have a personal approach to settling claims that assists our insureds through the entire claim process.

### ➤ **Competitive Programs and Premiums**

OHAIS' insurance premiums and coverages are competitive with other insurers providing these coverages in Ohio. OHAIS is locally owned by Ohio healthcare providers and has the advantage of being 100 percent committed to the Ohio marketplace with long-term objectives not tied to profit.

