

● Provider Excess Loss Insurance



As healthcare providers accept financial risk for healthcare outcomes of their patients through capitation or other risk arrangements, they may require insurance protection for the unforeseen.

Coverys Provider Excess Loss (PEL) insurance can help protect providers from the potential financial risks associated with catastrophic healthcare claims costs.

PEL insurance covers physician groups, hospitals, and other medical providers taking contractual risk from either commercial payers or government entities, covering both high-cost claims as well as an unexpected volume of claims.

We analyze coverage needs, claim experience, and financial risk to assist provider organizations in helping to mitigate their financial exposure.

Policy Offerings:

Our PEL policy provides flexibility and mirrors the risk agreements for provisions such as contract periods, policy options, and coverage maximums.

- **Specific only coverage**
- **Aggregate coverage**
- **Combined specific and aggregate coverage**

What are the benefits of Coverys PEL insurance?

- **Experienced underwriting expertise** – Our team understands the complexity of healthcare and can assess the total risk exposure. We provide individual assessments and tailor coverage for each provider's unique needs.
- **Experienced team of PEL experts** – Our team has over 25 years of experience within the PEL industry specializing in underwriting, claims management, and providing support through clinical reviews.

Why Coverys?

With 45+ years' experience protecting healthcare and proven financial strength, you can be confident we can provide the protection and insights to deliver innovative risk-based products. We help our clients navigate an unpredictable healthcare market and share access to proven cost management resources.

For more information, contact:

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45+ years of protecting the healthcare community	
Net Admitted Assets	\$4.106 Billion
Direct Written Premium	\$760.9 Million
Policyholder Surplus	\$1.643 Billion

*Rating held by Medical Professional Mutual Insurance Company and its insurance subsidiaries as of 12/31/2021

