



Claims

Zurich's objective in claims handling and litigation management is to resolve legitimate claims quickly and at the lowest possible cost. We also defend claims that proceed to trial with the necessary resources to work toward optimal results. Zurich's way of handling healthcare customers' claims means:

- Recognizing potential claims situations early
- Applying aggressive claims handling
- Managing expenses
- Taking a team approach with customers, brokers and defense counsel
- Developing strong, ongoing communication to investigate, evaluate and resolve claims to avoid surprises

Claims knowledge – Zurich's team of claims professionals has experience in nursing, law, HMO administration, healthcare risk management and general liability. This collective knowledge is available to every customer in every claim situation.

Flexibility – Structuring a successful claims program takes creativity, ingenuity and flexibility. Zurich healthcare claims professionals work with customers to develop collaborative strategies in claims management, litigation planning, structured settlements, claim valuation, expert evaluations and reviews, trial strategies and the other key elements of success.

Single point of contact – An experienced claim professional acts as the key point person for all claims issues. This contact works closely with other members of the account team, such as the senior risk services consultant, underwriter and actuary, to better serve the needs of customers.

Aggressive case management – Zurich's aggressive approach to case management is designed to help achieve optimal outcomes and maximum cost effectiveness.

Ongoing communication – Zurich maintains open communication with customers, brokers and defense counsel throughout the claims process to keep everyone advised on case development and to help ensure a high degree of collaboration among these parties.

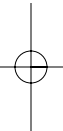
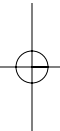
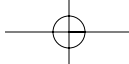
External resources – Zurich maintains solid relationships with a range of outside resources such as external counsel, independent claims specialists, third-party administrators and investigators (both nationally and internationally), structured settlement consultants and a variety of medical and financial experts.

Security and commitment

Zurich is committed to bringing financial strength, underwriting discipline and knowledgeable service to our customers in healthcare organizations of all types and sizes. Our underwriting discipline helps position us to serve the needs of this market for years to come.

To learn more about
Zurich's healthcare
insurance services call
866-860-7292
or visit

www.zurichna.com/healthcare



Zurich

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This is intended as a general description of certain types of insurance and services available to qualified customers through the companies of Zurich in North America. Your policy is the contract that specifically and fully describes your coverage. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy.

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