

Healthcare Professional Liability

Expertise, service and stability lead to loyal customers

Personal dedication and expertise

- Zurich in North America has the people and experience in healthcare to help our customers protect their risks. Our risk consultants average 17 years of experience as healthcare risk managers. About 86 percent of the risk consultants have direct clinical experience.
- Zurich underwriters have an extensive background in healthcare, so they fully understand the risks hospitals face. On average, our Healthcare Professional Liability underwriters have over 11 years of experience in healthcare and 16 years of experience in overall insurance underwriting. Experienced underwriters deliver a consistent approach and programs for our customers.

Consistent service and support

- Zurich in North America is the second largest insurer of hospitals and has been insuring professional liability risk since 1992. We have weathered many market cycles and are committed to the healthcare industry.
- Zurich in North America has one unit to handle all our healthcare professional liability claims. By having a single unit, our customers get dependable and reliable service throughout the claims process. In our 2008 annual claims survey, 96 percent of Zurich customers told us we paid their claims “fairly and promptly.”

Quality training programs

- Zurich in North America offers certified training programs to help all of our healthcare professional liability customers mitigate their risks, at no additional cost. Customers have access to 80 percent of the continuing education required for their FASHRM and DFASHRM designations and to maintain their CPHRM certification.

- Zurich in North America offers regional risk seminars, individual consultations and an annual two-day risk symposium designed to provide education and help hospitals understand and mitigate their potential risks.

Value added service that sets us apart

- Zurich’s Healthcare Professional Liability team understands there’s more to insurance than just providing coverage for your risks. It’s about helping our customer mitigate potential risks and hazards in order to make every workplace safer. That’s why we provide every healthcare professional liability customer a selection of more than 10 services, from seminars and symposiums to employee training, reference material and on-site consulting.
- A more comprehensive list of our services with descriptions follows below.

Value Added Services

- **On-site risk assessments**
Our Healthcare Risk Management consultants can evaluate our customers’ risk management programs and high-risk clinical areas and then provide a customized written analysis with recommendations on how they can help to mitigate risks and reduce costs.
- **On-site education programs**
Our healthcare practice can provide educational materials, on-site training and a video lending library to hospital staff on risk management related issues geared toward making your workplace safer.
- **Patient and workplace safety information**
We offer a subscription to ECRI’s Healthcare Risk Control System as a resource to selected customers. The system provides practical advice on patient and healthcare worker safety and enterprise wide risk management either via their website or in-hand reference materials.

- **Subscription to Quick Tips**

Zurich's electronic Risk Newsletter contains a concise overview of timely risk management topics. Recent issues covered C. difficile and the Medicare Secondary Payer Act.

- **Invitation to Zurich's Regional Risk Management Seminar**

Sponsored by Zurich, these seminars take place in 12 locations each year to give our customers the best chance to attend. Topics include relevant and topical issues to the healthcare industry. In 2009, we used an interactive format to review and discuss a medical malpractice case and several risk management issues identified in the case. This meeting has been approved for 5.0 contact hours of Continuing Education Credit toward fulfillment of the requirements of ASHRM designations of FASHRM and DFASHRM and towards CPHRM renewals.

- **Invitation to Zurich's Annual Healthcare Symposium**

The symposium serves as an opportunity to hear from nationally recognized speakers with expertise in the field and to discuss new and emerging risks with one another. The 2009 meeting was approved for a total of 8.0 contact hours of Continuing Education Credit toward fulfillment of the requirements of ASHRM designations of FASHRM and DFASHRM, and towards CPHRM renewals. Risk managers typically attend Zurich's two-day symposium from hospitals around the U.S.

- **Claims consulting services**

Our team of claims professionals will evaluate, at the customer's request, the defensibility, reserve adequacy, and litigation management strategy on an individual claim or on its book of claims. We provide information and guidelines on how to manage claims within a self-insured retention.

- **Claims benchmarking analysis**

Our healthcare practice utilizes Zurich's global claims database, which contains over 208,000 non-zero claims to provide all our healthcare customers with claims benchmarking reports customized to their organization. We look at healthcare organizations that might be in similar geographic locations and who perform similar services or are of the same relative size to provide a comprehensive view of their organization.

- **Zurich Healthcare Perspectives Newsletter**

Zurich's *Perspectives* Newsletter is a quarterly healthcare publication that delves into a new healthcare topic in each issue, including case studies applicable to healthcare. Recent issues covered e-discovery and our claims benchmarking study.

- **Other consulting services**

Through Zurich's Risk Engineering department,* we can provide risk management consulting services for issues our clients may face, such as environment of care, industrial hygiene and property exposures. Additionally, our consultants are available to provide consultative advice or perform research on risk issues by telephone or e-mail.

Zurich

1400 American Lane, Schaumburg, Illinois 60196-1056
800 382 2150 www.zurichna.com

* Risk engineering services are provided by Zurich Services Corporation.

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 and types of services available to you. The description of the policy provisions gives a broad overview of coverages and does not revise or amend the policy. The services are subject to change or cancellation without further notice.

Zurich North America Commercial is a unit of Zurich North America. Insurance coverages underwritten by individual member companies of Zurich North America, including Zurich American Insurance Company. Certain coverages not available in all states. Some coverages may be written on a nonadmitted basis through licensed surplus lines brokers.

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