

# Risk management services

Healthcare risk management services at Zurich are part of a fully integrated underwriting operation. Senior healthcare risk management consultants work closely with our customers and their underwriting and claims colleagues to develop risk management programs to help hospitals meet the challenges of a rapidly changing healthcare industry.

Zurich's risk management programs are built around three guiding principles: understanding our customers' needs, building solid relationships and exemplifying professionalism.

**Understanding our customers** – Our understanding of healthcare risk management comes from open communication with customers and the honest desire to learn their needs, priorities and constraints. This understanding allows us to apply our resources more effectively to help manage risk.

**Building solid relationships** – As the professionals who typically have the greatest degree of direct contact with customers, our senior risk consultants spend a substantial amount of their time building relationships.

**Professionalism** – Each of our risk management consultants has several years of experience in healthcare risk management, including experience working in hospitals. Because we understand the challenges that healthcare risk managers face, we are better able to offer ideas, methods and solutions that help resolve them.

## Risk management organization

Zurich's risk management consultants are assigned to customers based on location in order to provide knowledge of the legal and regulatory environment in which the hospital operates. If an organization has multiple locations around the country, a primary account contact will coordinate all services. The consultants work side-by-side with members of the healthcare account team. The ongoing interaction among risk management, underwriting and claims provides information that helps the team better understand our customer's operations.

## Risk management services

Our risk consultants meet with our customers to develop a risk management service plan. Services provided may include:

- Risk assessment and consultative services
- Assessment of organization's risk management program
- Focused risk assessments of specific clinical areas, locations or policies/procedures
- Research and consultative advice on specific risk management issues
- Policy and procedure reviews

## Information services

Clients receive information on risk management issues from our publications:

- *Perspectives* – a risk management information tool for the healthcare industry that offers in-depth analysis of timely risk-related topics.
- *Quick Tips* – an electronic newsletter devoted to new and emerging risks.

## Education Services

- Customized education programs support education on key risk management topics.
- Regional Risk Management Seminars are offered annually in twelve locations throughout the United States. Using a closed malpractice case as a starting point, we identify and explore current risk management issues. Past seminars have qualified for 5 hours of CE credit towards ASHRM designations and CPHRM requirements.
- Zurich Healthcare Symposium – a two day program that brings in individuals with expertise to help risk managers address the challenges and issues facing the healthcare industry. Clients from across the country attend, allowing them to network with their peers. Past seminars have qualified for 8 hours of CE credit towards ASHRM designations and CPHRM requirements.
- Access to Zurich's risk management video lending library.

## ECRI's healthcare risk management system

ECRI is a recognized healthcare information resource on issues related to risk management, safety, medical technology, accident and forensic services and regulatory compliance. The system is available to many Zurich healthcare customers at no cost.

## Pricing

In many cases, risk management services are priced into the premium. We also can provide risk management services on a fee-for-service basis.

## Security and commitment

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

## For more information

To learn more about Zurich's insurance services for hospitals and related healthcare institutions, talk to your independent agent or broker, or contact a senior healthcare consultant at 866-860-7292. You may also obtain information online at [www.zurichna.com/healthcare](http://www.zurichna.com/healthcare).

### Zurich

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\*For ratings and financial information about Zurich American Insurance Company, visit [www.zurichna.com](http://www.zurichna.com).

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.

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