

Risk Engineering Solution Suite for Healthcare



Risks facing the U.S. healthcare industry today impact productivity, customer relationships and profits.

U.S. Healthcare is getting better every day, from high-tech surgical procedures to breakthrough technologies. Providers are delivering higher quality care through improved medical devices and equipment. But as U.S. healthcare providers improve patient care, so do the risks they face.

Healthcare organizations need to identify, assess and mitigate those risks as part of their risk management program. Zurich can help. We understand your challenges based on our cutting-edge predictive analytics – powered by tools that include artificial intelligence, cognitive computing and smart algorithms. Zurich understands the best practices to address your risks. Our expertise is in identifying, assessing and helping you address risk. **The Zurich Solution Suite** was built with your risks in mind based on our experience and in-depth analysis of industry claims and trends.

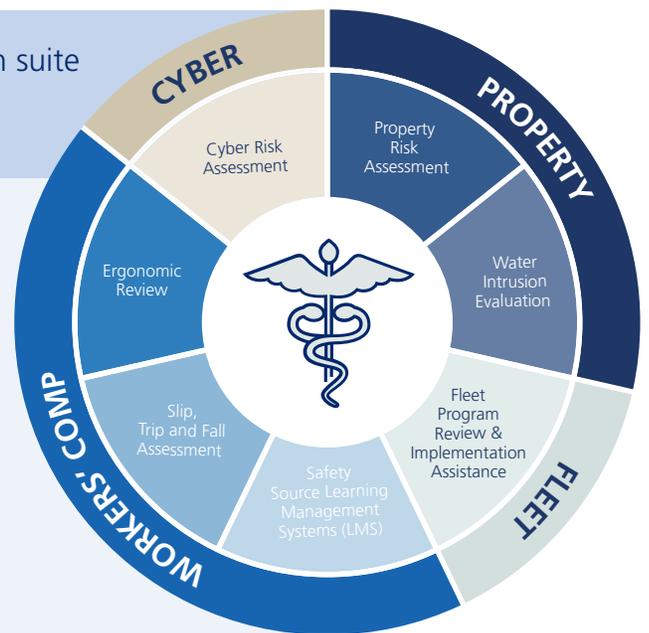


The Zurich Solution Suite can help you reduce your risks

Business leaders trust Zurich to keep them current with the latest risk intelligence to more effectively manage their evolving business needs. By collaborating with our risk specialists, you too can gain the knowledge you need to manage your risk.

Creating a solution suite for healthcare couldn't be easier

- Simply pick the combination of services you desire.
- Reach out to your Risk Engineer for additional information.



U.S. fire departments responded to an average of **5,750 fires** in health care properties per year causing **\$50.4B in direct property damage** between 2011-2015¹



Over **548K healthcare workers** experienced **workplace injuries & illnesses** in 2017, leading all other industries³



The average healthcare organization spent **\$1.4M to recover** from a cyberattack⁴



The total cost of **workplace injuries** in 2017 was **\$161.5B**²



10B active devices (Internet of Things) are projected for 2020, and **22B by 2025**⁵

Risk Engineering Services for Healthcare

Zurich customers have access to a dedicated Risk Engineering Services Coordinator who can help guide you to the right services for your company. The Solution Suite consists of services to address the most frequent and severe risks in your industry. These services are offered for a fee, to help you address the major exposures you face.

- **Property Risk Assessment** – Identifies and assesses hazards, exposures, and controls relevant to your property insurance program with Zurich. Includes loss mitigation resources and risk improvement actions, as well as a benchmarked report including loss expectancy calculations. Healthcare providers have a number of [unique property exposures, such as hard to replace medical equipment and expensive medical devices](#), which could lead to reduced ability to provide fast, efficient and effective care to critically ill or injured individuals. Understanding your exposures and how to address them is good risk management.
- **Water Intrusion Evaluation** – Assesses various facility features, exposures, and controls relative to water intrusion and water damage risks that commonly affect a facility. The evaluation provides a summary report and recommended actions to address exposures. [Water intrusion in a healthcare facility can damage or ruin essential medical equipment and medical devices](#) in a short amount of time if not attended to promptly. In your facility, that may mean clean up, mold abatement, and possibly loss of expensive medical equipment and supplies.
- **Ergonomic Review** – Strains from a soft tissue injury are a leading category of workers' compensation cost in healthcare. Tasks such as lifting, bending, twisting, and reaching are common with both manual material handling of materials and supplies and while assisting with patient handling and mobility. [Even minor strains may impact productivity, quality of medical care, and co-workers' morale and stress levels](#). A strategic Zurich service provider will analyze risk factors that contribute to strains and other soft tissue injuries during manual materials and patient care activity.
- **Slip, Trip, and Fall Assessment (STF)** – STFs are also a leading source of injuries obtained in the healthcare environment. This assessment considers STF exposures using Zurich's 10-point STF rating system. Designated areas of your facility are evaluated, rating each contributing factor's potential from very low to very high. Risk reduction strategies are developed to minimize the contributing factor potential. [A minor slip and fall that requires medical attention may cause the employee to lose work, with resulting impacts on productivity, quality of care, and potentially, morale](#). Taking steps to address slips, trips and falls may make a large impact.
- **Fleet Program Review and Implementation Assistance** – Zurich will evaluate your fleet program and provide feedback, including sample program elements aligned with the healthcare industry and American National Standards Institute (ANSI) standards. Almost 40,000 people die on U.S. roads each year.⁶ [Auto accidents involving healthcare vehicles may cause property damage and /or injury](#) to the public, employees and those in your care. In addition, there is the potential for others to have negative feelings toward your organization when unsafe driving habits of employees are observed. A strong fleet safety program is important to help control these risks to the organization.
- **Cyber Risk Assessment** – Zurich Cyber Risk Engineers review your exposures and controls, offering improvement ideas that can strengthen your overall cybersecurity program. [According to a recent study, most small to medium enterprises go out of business within six months of a cyber-attack](#).⁷
- **Safety Source Learning Management System (LMS)** – An LMS allows your company to choose and assign training to your employees. The training can be [completed at the times most convenient for you and your employees, even remotely](#). Completed training is recorded in the LMS exists to demonstrate compliance and understanding. A catalog and free previews are available at safetysourceonline.com. Track required training via the learning management system.

Contact Zurich's Risk Engineering department to learn more at: 800-982-5964

Sources:

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3. "2017 Survey of Occupational Injuries & Illnesses Charts Package." U.S. Bureau of Labor Statistics, U.S. Department of Labor. 8 November 2018.
4. Davis, Jessica. Healthcare Cyberattacks Cost \$1.4 Million on Average in Recovery. Health IT Security. 22 January 2019.
5. "State of the IoT 2018: Number of IoT Devices Now at 7B – Market Accelerating." IoT Analytics, 8 Aug. 2018, iot-analytics.com/state-of-the-iot-update-q1-q2-2018-number-of-iot-devices-now-7b/.
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7. "The Need for Greater Focus on the Cybersecurity Challenges Facing Small and Midsize Businesses." SEC Emblem, 19 Oct. 2015, www.sec.gov/news/statement/cybersecurity-challenges-for-small-midsize-businesses.html.

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This is intended as a general description of certain types of risk engineering services available to qualified customers through The Zurich Services Corporation. The Zurich Services Corporation does not guarantee any particular outcome and there may be conditions on your premises or within your organization, which may not be apparent to us. You are in the best position to understand your business and your organization and to take steps to minimize risk, and we wish to assist you by providing the information and tools to help you assess your changing risk environment.

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