

Healthcare Industry Practice

Chubb's Prescription for Managing Risk

CHUBB



The stakes are high for healthcare organizations. Social inflation has driven up the cost of claims, and healthcare organizations are being targeted. At Chubb, we understand these challenges and can help effectively manage them through product and services specifically designed for the healthcare industry.

Customer Profile

For more than 25 years, healthcare organizations have relied on Chubb for insurance products and services that provide an effective insurance program for managing risk. Our global reach enables us to respond to the international needs of customers as well. We have a broad risk appetite, and serve a wide range of organizations – including long-term care facilities, hospitals and healthcare systems, and outpatient medical facilities.

A sampling of our healthcare customers includes:

Long-Term Care Facilities

- Skilled Nursing
- Assisted Living
- Independent Care
- Memory Care
- Continuing Care Retirement Communities

Hospitals and Healthcare Systems

- Acute Care Hospitals
- Teaching Hospitals
- Children's Hospitals
- Specialty Hospitals, including Behavioral Health, Critical Access, Rehabilitation, Sub Acute
- Integrated Healthcare Systems

Outpatient Medical Facilities

Including but not limited to:

- Free-Standing ER's
- Employer-Based Health Centers
- Urgent Care Centers
- Blood/Tissue and Organ Procurement
- Community Health Centers
- Pharmacies
- Physical, Occupational, and Speech Rehabs
- Home Healthcare Agencies
- Hospice Facilities
- Staffing/Nurse Registries
- Ambulatory Surgery Centers
- Dialysis Centers
- Imaging Facilities

Insurance Protection Built For A Dynamic Industry

Healthcare institutions require an insurer with experience in handling their unique and evolving exposures. Chubb responds with a comprehensive portfolio of tailored insurance products.

Property & Casualty Solutions

- Medical Professional & General Liability
- Property
- Environmental
- Cyber
- Equipment Breakdown
- Builders Risk
- Primary & Excess Construction
- Automobile
- Excess Workers Compensation – Loss-Sensitive Programs
- Excess Liability
- Foreign
- Heliport & Non-Owned Aircraft

Financial & Management Solutions

- Directors & Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Crime
- Kidnap/Ransom
- Surety

Claims and Services

- ESIS® – Risk Management Services and Third-Party Administrator
- Risk Engineering

Why Chubb?

Expertise & Tailored Solutions –

We draw on more than 25 years of insuring healthcare institutions. Our underwriters and risk engineers have deep industry knowledge and work diligently to stay on top of trends to help manage the ever-increasing complexity of healthcare risks. With this knowledge, our team is able to deliver customized insurance programs for our healthcare customers no matter the size of the organization or complexity of the risk.

One-stop Shopping –

Chubb is a “one-stop shop” with a broad portfolio of tailored insurance products and services that enables healthcare institutions to address their insurance needs with one carrier.

Superior Claims Handling –

Nothing is more important than providing the highest quality of service to our customers when they have a claim. At Chubb, we have the expertise and scale to handle claims of all sizes and complexity. Our dedicated adjusters have on average more than 10 years of healthcare industry experience. They provide a wide array of claims and consultative services, and work with a network of leading attorneys. Our advanced technologies – including ESIS Global RiskAdvantage® and ESIS Advanced Analytics in Action™ – further enhance the claims handling process.

Risk Engineering –

Our customized risk engineering services address the wide range of concerns facing healthcare organizations today. Tailored services are available for cyber, clinical risk, property, and many other areas. To provide the right fit for each individual organization, the services can be delivered onsite, online, or via telephone hotline.

Some specific examples of services we offer:

Clinical assessments	Best practice implementation
Program improvement reviews	Disaster recovery and business continuity planning
Patient safety program evaluations	Jurisdictional inspections
Accreditation and regulatory compliance assistance	Education on topics such as regulations, antitrust, and ACA

Global Reach –

With offices in 54 countries, our global network has the ability to write admitted insurance coverage in over 200 countries. This is critically important for US-based healthcare organizations that have operations outside the country – whether it’s international locations or simply employees, students, or volunteers traveling overseas for training or to provide medical services.

Financial Strength –

A promise to pay is only as good as the insurer’s ability to pay. Chubb is the world’s largest publicly traded Property & Casualty company. Our customers can be confident that their organizations are insured by a financially secure company.

Learn More

Consider the advantages of Chubb’s value proposition for healthcare organizations. Then talk to your agent or broker. You may also visit us online at www.chubb.com.

Chubb’s Healthcare customers have exclusive access to our Healthcare Risk Management Portal.

Have the tools, resources and assessments at your fingertips to help mitigate your complex risks.

Contact

Caroline Clouser
Executive Vice President,
Chubb Healthcare
Caroline.Clouser@chubb.com

Chubb. Insured.SM

Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. For a list of these subsidiaries, please visit our website at www.chubb.com. Insurance provided by Chubb American Insurance Company and its U.S.-based Chubb underwriting company affiliates. All products may not be available in all states. This communication contains product summaries only. Coverage is subject to the language of the policies as actually issued. Surplus lines insurance sold only through licensed surplus lines producers. Chubb is the world’s largest publicly traded property and casualty insurance group. With operations in 54 countries, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to adverse group of clients. Chubb Limited, the parent company of Chubb, is listed on the New York Stock Exchange (NYSE: CB) and is a component of the S&P 500 index.