

## HOSPITALS AND HEALTH SYSTEMS

---

The experience to understand the risks of hospitals and health systems.

The strength and knowledge to help manage those risks.



Your mission is to provide quality care.  
Ours is to provide you with quality insurance products and services.

With more than 40 years of experience in the healthcare industry, CNA is a trusted leader and one of the top five underwriters of healthcare professional liability insurance products and services for a wide spectrum of organizations and providers. We offer extensive industry knowledge, valuable insight and core coverages tailored to meet the unique needs of hospitals and health systems.

## An experienced approach to protecting your organization

With our nationwide scope, we understand that risks and litigation environments may vary dramatically from region to region. Our state-specific underwriting and claims capabilities ensure appropriate coverage levels for our insureds commensurate with their exposures. Types of organizations we insure include:

- Community hospitals of all sizes
- Medical schools and university health systems
- Multi-hospital systems and integrated delivery systems
- Tertiary care facilities
- Government hospitals
- Specialty hospitals, such as:
  - Cardiac
  - Psychiatric
  - Long-term acute care
  - Pediatric and children's
  - Rehabilitation

Dedicated HealthPro underwriters understand your risk, listen closely to your needs and are adept at assisting in the design and execution of your insurance program. In conjunction with a dedicated actuarial staff, we work with you to develop the appropriate limits of liability, retentions, and terms and conditions to achieve your program objectives.

Tailored underwriting initiatives are available to address the needs of alternative risk financing programs, such as fronted programs, umbrella and excess coverages in connection with self-insured retention programs, captive programs, pools, trusts and risk retention groups.



## The right coverages — wherever and whenever care is provided.

CNA HealthPro provides coverage to both not-for-profit and for-profit organizations across the country. From first-dollar coverage to self-insured retention and captive programs, you can count on CNA for broad business protection as well as segment-specific coverages.

### Core Coverages:

#### - Primary Coverages

- Hospital Professional Liability (claims-made basis)
- General Liability (claims-made or occurrence basis)

#### - Umbrella and Excess Coverages

- Coverages typically include Hospital Professional Liability, Commercial General Liability, Commercial Automobile and Employer's Liability

### Additional Coverages:

- Cyber Liability
- Commercial Automobile
- Directors and Officers Liability
- Employment Practices Liability
- Property
- Workers' Compensation



## A smart approach to managing risks

CNA is dedicated to helping hospitals and health systems manage the financial cost of risks by preventing losses from occurring. Our nationwide staff of highly experienced risk control consultants has earned the *Certified Professional in Healthcare Risk Management* credential and other industry-related designations. We are ready to create and provide programs that help identify and manage exposures across organizations, minimize risk and avoid costly claims. In addition, our complimentary CNA HealthPro Risk Control materials are available online as a resource to help protect your business assets and ultimately, the bottom line.

### CNA can help hospitals and health systems:

- Identify and assess potential liabilities
- Develop and implement preventive strategies
- Educate administrators and staff members
- Understand the legal and regulatory environment
- Improve internal communications
- Create operational efficiencies

### Risk control services include:

- Customized educational materials, such as newsletters and claim trend studies
- Detailed claim analyses
- Onsite assessments, including high-risk clinical care services
- Organizational risk evaluations
- Specialty-specific seminars
- Support and consultation by telephone or e-mail

## Count on CNA claim service excellence when you need us most

CNA HealthPro claim staff is comprised of more than 100 professionals, averaging over 22 years of service in the healthcare industry. With experience as attorneys, healthcare providers and administrators, our claim teams are well positioned to help protect our policyholders when a claim arises. Our legal defense team brings together nationally known defense attorneys and expert witnesses to develop innovative claim management and legal strategies in order to achieve the best possible outcome. For potentially high-loss claims, our hospitals and health systems dedicated claim team and Birth Trauma Center of Expertise serve as unique resources to support our formidable legal team. Our goal is to facilitate a process that resolves even the most complex claims in a timely and fair manner.



Our state-specific underwriting and claims capabilities ensure appropriate coverage levels for our insureds commensurate with their exposures.

## CNA HealthPro — the right choice for the healthcare industry

For more than 100 years, CNA has been helping businesses maintain a higher level of performance by proactively managing their risk. With customized coverages and services for healthcare providers, we offer collateral lines capabilities to address the needs of large and small organizations across a variety of industries. From our more than \$50 billion in assets to our "A" rating for financial strength and solid industry reputation for risk control and claim management, when you want an experienced carrier dedicated to the health of hospitals and health systems ...

**we can show you more.<sup>SM</sup>**



**Business insurance you can feel good about. To learn more about our flexible, innovative approach to underwriting healthcare industry risks, visit [www.cna.com/healthpro](http://www.cna.com/healthpro).**

Published by CNA. For additional information, please call CNA HealthPro at 1-888-600-4776. The information, examples and suggestions presented in this material have been developed from sources believed to be reliable, but they should not be construed as legal or other professional advice. CNA accepts no responsibility for the accuracy or completeness of this material and recommends the consultation with competent legal counsel and/or other professional advisors before applying this material in any particular factual situations. This material is for illustrative purposes and is not intended to constitute a contract. Please remember that only the relevant insurance policy can provide the actual terms, coverages, amounts, conditions and exclusions for an insured. All products and services may not be available in all states. CNA is a service mark registered with the United States Patent and Trademark Office. Copyright © 2009 CNA. All rights reserved. Printed 9/09.

HP HH BRO 09