Managing Risk in Health Care

Some of the country’s most renowned health care organizations rely on Liberty Mutual Insurance to protect their people, property, and operations. From general practitioners to hospitals at the forefront of the latest medical developments, we offer a customized insurance program tailored to the unique needs of your business.

**A Program Designed Around You**

Our dedicated team of underwriters understands the most common risks facing today’s health care industry. This expertise allows us to provide custom insurance programs with tailored coverages that help protect the patients and employees at:

- Hospitals
- Nursing care facilities
- Outpatient care
- Medical and diagnostics laboratories

### Most Costly Employee Injuries

<table>
<thead>
<tr>
<th>Injury Category</th>
<th>Percentage</th>
</tr>
</thead>
<tbody>
<tr>
<td>Overexertion and Bodily Reaction</td>
<td>40%</td>
</tr>
<tr>
<td>Falls, Slips, &amp; Trips</td>
<td>28%</td>
</tr>
<tr>
<td>Violence and Other Injuries</td>
<td>13%</td>
</tr>
<tr>
<td>Contact with Object, Equipment</td>
<td>11%</td>
</tr>
<tr>
<td>Exposure to Harmful Substances or Environments</td>
<td>3%</td>
</tr>
<tr>
<td>Transportation Incidents</td>
<td>4%</td>
</tr>
</tbody>
</table>

Bureau of Labor Statistics. Number of nonfatal occupational injuries and illnesses involving days away from work by selected worker and case characteristics and industry. All U.S., private industry, 2011 - 2014. SIC Code 8011, 8092, 8093, 8099.

### Solutions to Your Toughest Risks

- Our risk control resources help address some of the most pressing exposures in health care including:
  - Safe patient handling
  - Preventing slips, trips, and falls
  - Materials handling
  - Repetitive motion injuries
  - Exposure to blood borne pathogens
  - Managing aggressive behavior
  - Chemical exposures
  - Disaster preparedness

- The Liberty Mutual Research Institute for Safety provides solutions that are grounded in science, backed by data, and with a track record of proven results.

- Get the answers you need online, by phone, or from one of our expert field consultants who can put together a plan unique to your operation.
Key Coverages

Workers compensation

Auto
- Lessor – additional insured and loss payee
- Hired auto physical damage
- Rental reimbursement
- Loan/lease payoff

General liability (outpatient only)
- Reasonable force
- Bodily injury to co-employees
- Mobile medical offices
- Blanket additional insured when required by written contract

Crime

Property
- Real and personal property
- Equipment breakdown
- Access to premises
- Valuable papers, records, and medical equipment
- Inland Marine

Employee Benefits

Better Claims Outcomes
As one of the top workers compensation carriers, we get people back to work faster and at a lower total cost with:
- A deep understanding of the risk facing health care and a collaborative and consultative approach
- A commitment to quality, transparency, and the highest service standards
- Local claims teams with decision-making authority

Our WC claims are closed 18% faster than the competition 1
The average cost per WC claim is 11% lower than the competition 2

Industry-Leading Flexibility and Service
- Service programs are coordinated by a single point of contact
- All-lines, account-based underwriting and flexible program structures
- Loss-sensitive programs including large deductible, retrospective rating, and excess over self-insurance, as well as standard guaranteed cost and captive programs

Targeted Classes
We focus on partnering with companies in business five years or more with a stable financial profile and a strong commitment to safety and quality assurance. Our broad appetite for risk includes:
- General and specialty hospitals
- Skilled nursing care facilities
- Intermediate care facilities
- Offices of medical doctors
- Medical and diagnostics laboratories

Risks We Typically Avoid
- Psychiatric facilities
- Prisons and correctional facilities

To learn more about managing risk in the health care industry, contact your agent, broker, or Liberty Mutual representative today.

1. Results are determined during 7/1/2016 analysis using calendar year data incorporating most recent Schedule P filings valued as of 12/31/2015.
2. Based on a 5-year ultimate average. Results are determined during 7/1/2016 analysis using calendar year data incorporating most recent Schedule P filings valued as of 12/31/2015.

As a Fortune 100 company and a leading provider of property and casualty insurance, Liberty Mutual Insurance has the resources and expertise to provide tailored domestic and multinational insurance and risk-management solutions to meet the specific needs of your business, regardless of size and location. Visit libertymutualgroup.com/business, or contact your independent agent or broker.