## Insurance for Healthcare Providers

Protecting patients, employees, providers, and property

Our dedicated healthcare team can provide the resources and solutions to help you better serve your employees and patients.

### All-lines appetite

**Inpatient**
- Local, regional, and national hospitals
- Specialty hospitals
- Senior care facilities

**Outpatient**
- Physician groups
- Specialty outpatient facilities
- Medical and dental labs

### Underwriters who know healthcare — because that’s all they do

Our specialized healthcare team can customize an insurance program so you can manage the business of caring for others.

<table>
<thead>
<tr>
<th>Category</th>
<th>Coverage</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Auto</strong></td>
<td>Broadened coverage for high-value medical equipment</td>
</tr>
</tbody>
</table>
| **Workers compensation** | Patient and employee testing after sharps accidents  
|                  | Broad communicable disease batch coverage                                 |
| **Property**     | Patient / resident evacuation                                            |
|                  | Infectious disease business interruption and cleanup                     |
|                  | Crisis management                                                         |
| **Ironshore**    | Life sciences                                                             |
| **Healthcare**   | Medical stop loss                                                         |
|                  | Regulatory liability                                                      |
|                  | Cyber                                                                     |
|                  | Environmental                                                             |

Insurance for Healthcare Providers

Protecting patients, employees, providers, and property

Our dedicated healthcare team can provide the resources and solutions to help you better serve your employees and patients.
Our service set us apart. Whether we’re building a defense strategy with your in-house counsel or managing the treatment of an injured employee, you can depend on our specialized healthcare claims team for reliable advice and responsive service.

Your partner in risk management: online, by phone, or in person
We stay on top of emerging healthcare risks, helping prevent problems before they happen.

### Risk

<table>
<thead>
<tr>
<th>Risk</th>
<th>Control</th>
</tr>
</thead>
<tbody>
<tr>
<td>Patient handling contributes to patient, resident, and employee injury.</td>
<td>Tools to improve safe patient handling with PatH™ Patient Handling Assessment, which provides an industry benchmark.</td>
</tr>
<tr>
<td>Shiftwork injuries contribute to employee fatigue and medical errors.</td>
<td>Scheduling Impact Risk Estimator identifies opportunities to improve scheduling.</td>
</tr>
<tr>
<td>Needle stick accidents transmit disease and cause stress while employees await results.</td>
<td>Coverage for patient and employee testing with personal protective equipment guidelines.</td>
</tr>
</tbody>
</table>

#### Healthcare claims team for better outcomes
For healthcare clients, our average costs per WC claim is 21 percent lower than the competition. These outcomes reflect the experience, specialization, and innovative practices of our claims teams.

#### Real-time updates
Know where your claim stands 24/7 with RISKTRAC™

### Partner with us, and you benefit from the financial strength, security, and capacity of a Fortune 100 carrier. Go beyond business as usual.

**Jeff Duncan**
Chief Underwriting Officer  
617-574-5799  
jeffreyb.duncan@libertymutual.com

**Marie Michelich**
Senior Underwriting Manager — West  
469-997-7001  
marie.michelich@libertymutual.com

**Jessica Tipping**
Senior Underwriting Manager — East  
857-224-2932  
jessica.tipping@libertymutual.com

**Lainie Dorneker**
President, IronHealth  
312-496-7502  
lainie.dorneker@ironshore.com

---

1 Results are determined during 7/1/2017 analysis using calendar year data incorporating most recent Schedule P filings valued as of 12/31/2016. Claim frequency trend and average cost based on three-year ultimate averages. Loss data is based on manual class codes: 8011, 8021, 8031, 8041, 8042, 8043, 8049, 8051, 8052, 8059, 8062, 8063, 8069, 8071, 8072, 8082, 8092, 8093, 8099, 8322, and 8361.