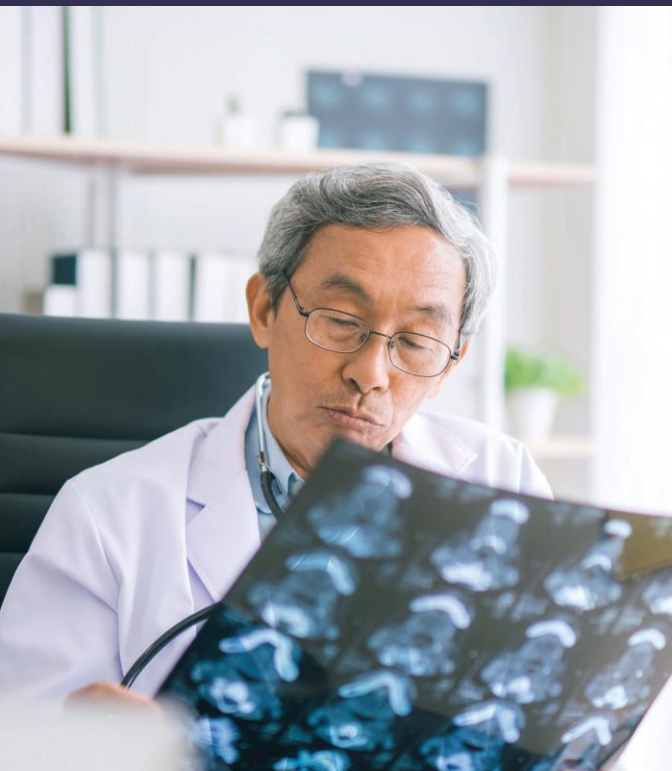




# Healthcare claims guide



**IRONSHORE.**  
A Liberty Mutual Company

**proliability**<sup>®</sup>  
powered by AMBA



## Healthcare

The Ironshore claims department has a dedicated and highly experienced team of professionals who work closely with our insureds to help drive the best possible outcome on all reported claims. We tailor our claims handling approach to meet the unique needs of each of our clients. The Ironshore claims team's technical expertise, professionalism, depth, experience and availability make us an industry leader.

## Some of our services include:

- Consultation with our professionals regarding appropriate post-incident remediation efforts to minimize the risk that a claim/lawsuit will materialize against the insured
- Coordination with defense counsel to designate highly qualified healthcare experts to provide testimony with respect to standard of care and causation — two critical areas central to the defense of a healthcare liability claim
- Attendance at mediations, arbitrations, and trials to provide insights to defense counsel and our insureds regarding defense and trial strategy including appropriate case settlement values
- Actively monitoring national healthcare publications to track liability trends, judgments and case settlements in all 50 states across all our healthcare products lines
- Distribution of welcome letters to all insureds introducing our claims professionals and directing our insureds/brokers where all claims-related inquiries and notices should be reported



## What you need to know when filing a medical incident report:

- We encourage timely reporting of incidents, failing to give timely notice of an incident can preclude coverage. While most reported incidents never move beyond that stage, it's difficult to predict which ones will develop into a claim. Having the events on record safeguards you, the patient, and the Insurer.
- To report a claim, contact Ironshore Claims as soon as possible. Ironshore will confirm your policy was in force during the alleged date of loss and proceed with immediate claims handling. We can also receive your claim information through electronic transmission for faster processing.

When contacting Ironshore, please provide:

- Your policy number
- The telephone number and best time you can be reached
- An address where you can receive mail
- An email address
- The date you received the claim
- The date of the incident
- The claimant name (if available)
- A brief description of the facts of the claim (if available)



To report your claim,  
please call [1-855-511-8097](tel:1-855-511-8097) or  
email [MercerClaims@LibertyU.com](mailto:MercerClaims@LibertyU.com)

## To report or not to report:

- Always notify your carrier or claims representative of all clinical events related to a failure to diagnose, delayed diagnosis, a failure to document, a failure to communicate, a failure to assess and monitor, and all other situations leading to an adverse outcome or dissatisfied patient(s).
- Utilize your quality and risk management strategies to guide your reporting decisions. If an incident is reportable to a regulatory or accreditation agency, it is probably reportable as a potential claim.
- Other reasons to report include verbal or written demands for money, threats of legal action or receipt of legal documents demanding actions or a response, even if you are unaware of an adverse clinical outcome.
- When in doubt, report it!
  - Report anything that causes you concern.
- An insurance policy is a binding contract and reporting of matters is outlined in the guidelines. Don't make the mistake of missing a reporting deadline.



## Important Strategies:

- Read your insurance policy to understand key definitions and reporting requirements
- Use risk and claims hotlines when they are available to talk to experienced representatives
- Use your resources and tap the expertise of your Ironshore representative or insurance broker
- Always report significant events and anything that may create medical professional liability exposure
- Consider your risk and quality processes even when faced with an unexpected outcome, an incident, or an event
- Report incidents that are reportable to regulatory and accreditation agencies
- Report all claims and notices of potential claims promptly



## Contacts

Meredith Akerlind

SVP & Chief Claims Officer

Ironshore Healthcare Claims

[USClaims@Ironshore.com](mailto:USClaims@Ironshore.com)

1-877-IRON411

To report your claim,  
please call 1-855-511-8097  
or email [MercerClaims@LibertyIU.com](mailto:MercerClaims@LibertyIU.com)



Ironshore, a Liberty Mutual Company, provides broker-sourced specialty property and casualty insurance coverages for varying risks. The Liberty Mutual group of companies is rated A (Excellent) by A.M. Best and A (Strong) by Standard & Poor's. For more information, please visit: [www.ironshore.com](http://www.ironshore.com).

The information contained herein is for general informational purposes only and does not constitute an offer to sell or a solicitation of an offer to buy any product or service. Any description set forth herein does not include all policy terms, conditions and exclusions. Bound insurance policies, rather than summaries thereof, govern. Not all insurance coverages or products are available in all states or regions and policy terms may vary based on individual state or region requirements. Some policies may be placed with a surplus lines insurer. Surplus lines insurers generally do not participate in state guaranty funds and coverage may only be obtained through duly licensed surplus lines brokers. Learn more about our privacy policy at [libertymutual.com/privacy](http://libertymutual.com/privacy).

**Disclaimer:** Program Administered by Association Member Benefits Advisors, LLC.