



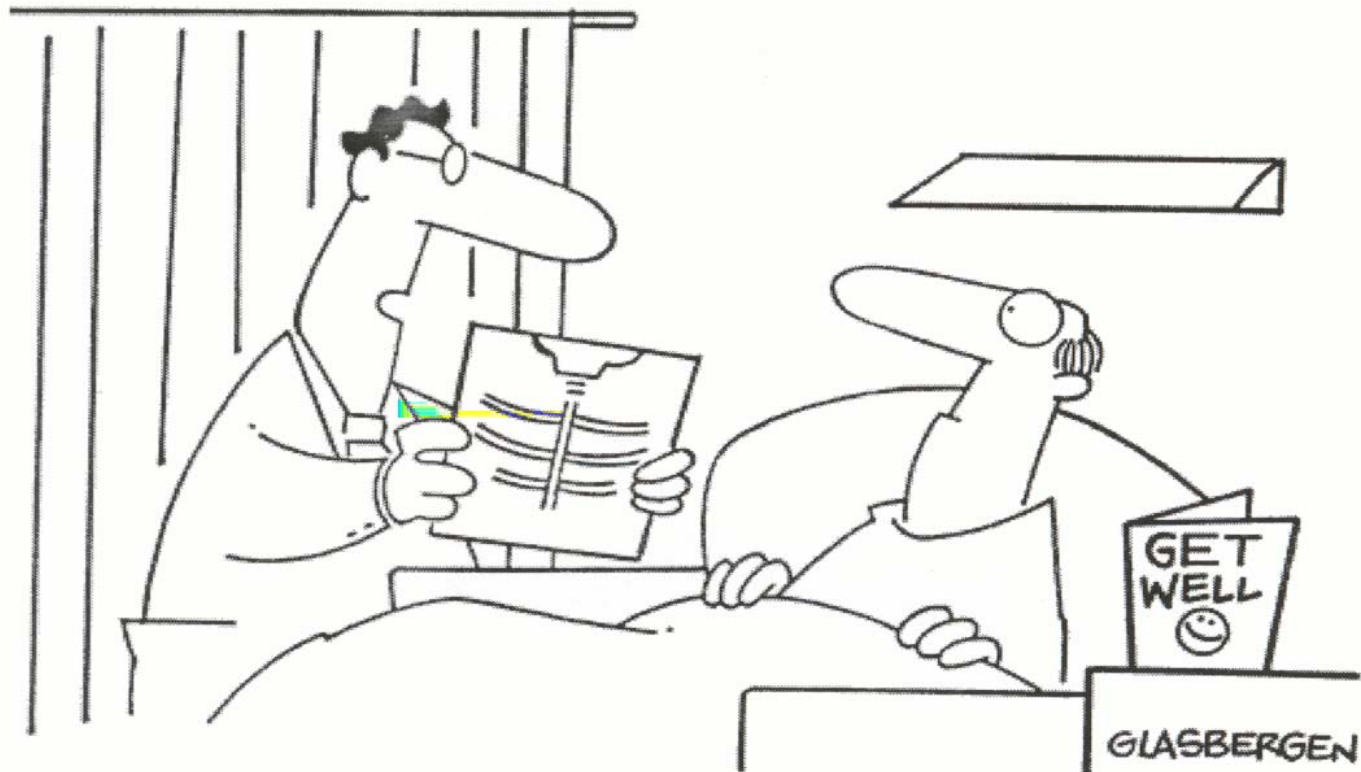
Medical Professional Liability

Win-Win Situation and Service

By Stefan Schwalb for Bosna Re: 08th of May, 2002



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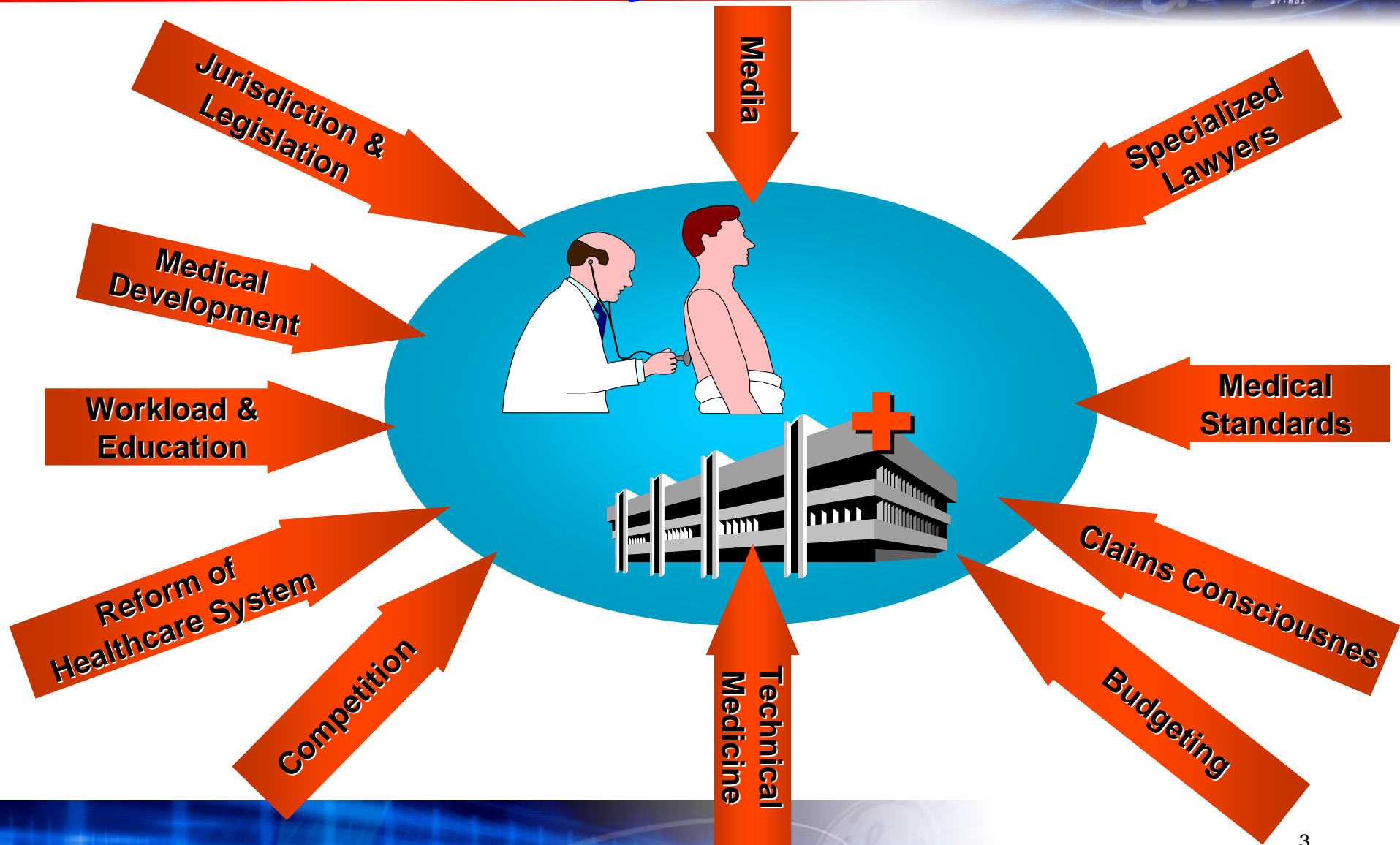


**"Your x-ray showed a broken rib,
but we fixed it with Photoshop."**



Challenges in German Healthcare System

GE for you...
Frankfurt Congress Center 2001
17. mai





Our Solutions = Services

►► Best Practices:

International Statistics from ERC Group have been used for developing underwriting strategies.

Currently ERC Group generates about USD 500m with Medical Professional Liability (Re-)Insurance.





Our Solutions = Services

- ▶▶ Co-operation with selected reputable primary companies & brokers





Our Solutions = Services

- ▶▶ Questionnaires for Risk Analysis and Patient Satisfaction Survey





Win - Win - Situation

▶▶ Justifiable & Individual Calculation of Premium

Advanced Rating Tool allows calculation
of premium according to the real
exposure.



Our Solutions = Services

►► Claims Analysis

Legal & Medical Analysis of Reserves with the goal to find the fair value.





Our Solutions = Services

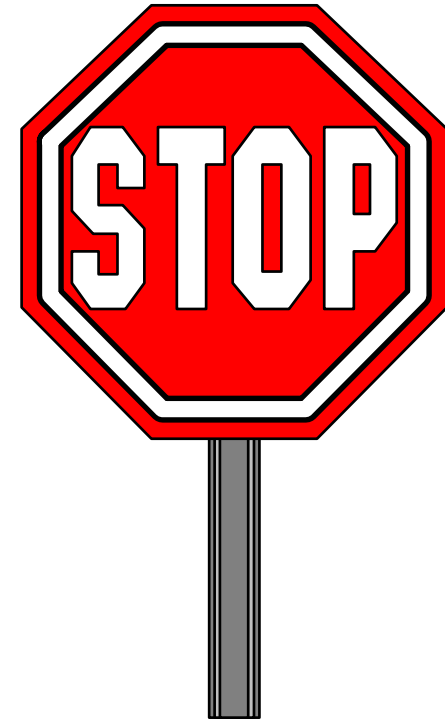
▶▶ Long-term Business Relationships





Our Solutions = Services

- ▶▶ Loss preventing Risk Management:
 - ▶ legal (Quick Fixes)
 - ▶ medical
 - ▶ Fire Protection (IRI)

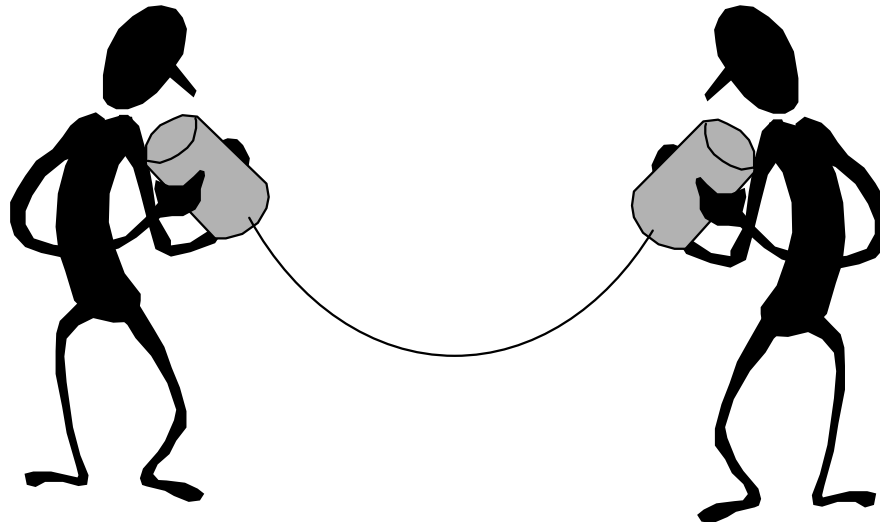




Our Solutions = Services

►► Communications Training

Installation of Crisis-Communication-Processes for Interaction with Claimants and the Media.





Our Solutions = Services

►► Segmentation of Markets

- According to geographic & legal criteria





Our Solutions = Services

- ▶▶ Re-Integration (ASS)
Individual Claims-Management
(Test Case to be done)





Our Solutions = Services

▶▶ Boundaryless Selling (10 GE Businesses):

- ▶ GE Medical Systems
- ▶ IRI Corporation
- ▶ GE Healthcare Financial Services
- ▶ GE Capital Fleet Services
- ▶ GE Capital Modular Space
- ▶ etc.



Win - Win - Situation

►► Prevention of Medical Malpractice helps:

- Patients
- Sickness Funds & Social Security System
- Healthcare Providers
- Legislation & Medical Arbitration Courts
- Insurance Industry



Win - Win - Situation

- ▶▶ Healthcare Providers get extensive Services from GE Companies
- ▶▶ Managed Care
- ▶▶ Questions???