

BETA*claims

**Healthcare Professional Liability
Claims Management Services**



Providing empathic, ethical and efficient evaluation and just resolution of claims through early intervention, quality investigation, collaboration, and proactive litigation management.

BETA's Claims Management Philosophy

At BETA Healthcare Group (BETA), we believe in the empathic, ethical and just resolution of healthcare professional liability claims in an effort to fairly compensate the claimant, avoid costly litigation and allow the organization and its clinicians to focus on the provision of quality healthcare rather than on litigation. Our philosophy of conducting an early investigation helps us identify claims that are appropriate for early resolution. We conduct independent investigations promptly, make recommendations for resolution when appropriate and, if necessary, retain counsel to handle litigation. BETA's investigation is shared with defense counsel and serves as a valuable tool for supplemental evaluation of the case, which ultimately helps to reduce defense costs.

We defend non-meritorious claims vigorously and move quickly to resolve cases that have merit in the most equitable manner for all concerned.

When outside legal counsel is required, BETA works closely with a select group of defense attorneys specializing in healthcare professional liability. This group comprises the best in the business with many years of experience and proven track records. We understand the role of good communication with our clients and defense counsel. We take a team-based approach to ensure that everyone is well-apprised of significant developments in each case as they occur and are involved in the key decisions related to litigation strategy and resolution.



Who We Are

Our claims staff consists of former defense attorneys and career claims professionals who are some of the most knowledgeable and experienced in the industry. They have vast knowledge of medical terminology, legal issues and insurance, as well as issues unique to hospitals such as medical staff dynamics, labor relations and publicity concerns. On average, BETA's claims professionals have 20 years of experience handling healthcare professional liability claims.

As part of our commitment to our clients, BETA's claims professionals are assigned fewer cases than the industry average so they have the time to thoroughly investigate claims while understanding your individual needs and constraints. As a client, you will work with a dedicated claims professional, ensuring added value and consistency.

Our Claims Process

Our claims professionals play a vital role in our ability to provide superior service to you. Upon receipt of a claim our case analysis begins. We conduct an independent investigation promptly, including reviewing the applicable records, obtaining applicable policies/procedures, security reports or other documentation, conducting interviews with involved clinicians or other personnel, conducting site inspections and conducting research—tasks that commercial carriers typically delegate to legal counsel.

We make recommendations as to how to respond to the claim as appropriate, including recommendations for early resolution where indicated. As the litigation process proceeds, your claims professional is with you every step of the way and is available to answer any questions you may have. They attend settlement conferences, mediations and trials, interact with counsel and play an active role in all settlement negotiations.

BETA's claims professionals also partner closely with BETA's Risk Management team to give you insight and information you need to help reduce the frequency and severity of your claims going forward. Our goal is to provide you with exceptional service—we are here for you.

Receiving a Claim or Becoming Aware of an Incident

In the event of an adverse event or formal claim, you, your staff and your employees need to be protected. Please take the following steps when you become aware of a claim or incident that may lead to a claim:

- **Advise your employees and/or medical staff to exercise discretion** when discussing the incident with anyone except where the communication is protected. Examples of protected communications may include risk management, medical staff peer review, your attorney or a BETA claims professional.
- **Instruct employees to notify you immediately** if they are approached by anyone requesting information about the incident.
- **Take steps to secure the medical records, diagnostic films and any equipment** involved in the incident as any modifications to, or loss of, these items could adversely affect future defense efforts.
- **Contact our office before responding to any oral or written inquiries or legal documents that you receive.**
- **Keep all correspondence you receive from BETA in a confidential legal file** — separate from patient medical records. Take steps to ensure the file remains confidential and is never released to anyone without the express permission of the BETA office or defense attorneys.

When to Contact Us

Your BETA claims professional is available to help you navigate coverage and claims issues. Call your claims professional if you receive any of the following:

- Notice of Intent to Sue
- Written claim or demand
- Letter from an attorney
- Claim against a Public Entity
- Lawsuit (summons or complaint)
- Small Claims Court paperwork
- EEOC charge/DFEH complaint*
- Licensing agency inquiry*
- Subpoena for deposition or trial
- Any relevant legal papers that are confusing or difficult to understand

**Subject to coverage*

When to Consider Reporting a Potential Claim:

- An adverse or unexpected outcome with an angry or threatening patient/family member
- Accident or complication
- Sentinel event or serious reportable event
- Request for deposition representation
- Request for contact by an attorney
- Request to write off bills

When reporting any of the above, please include the name of the potential claimant, the date of the incident and a brief description of the incident.



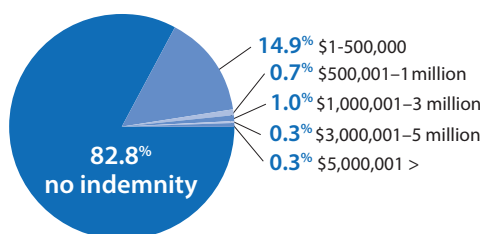
The Litigation Process at a Glance

If you are served with a lawsuit, we will assign defense counsel we believe would be the best fit for the case and will achieve the best possible outcome, taking the nature of the case, the exposure, the identity of plaintiff's counsel, the venue and a variety of other factors into consideration. Our claims professionals remain active participants in the litigation. They communicate frequently with defense counsel, closely monitor activity, developments, exposure and costs and make timely recommendations for changes to strategy, future handling and disposition. Defense counsel and our claims professionals will guide you through this process and be there to answer any questions or concerns you may have.

We will call upon experts to evaluate the case and render an opinion on liability and damages. As this information is gathered, we will continue to assess the strengths and weaknesses of the case and make recommendations we deem appropriate as it relates to the litigation strategy or possible early resolution. BETA, defense counsel and the client will discuss the advantages and disadvantages to settlement versus trial before any settlement or trial decision is made. If settlement is determined to be the best approach, we will require prior written consent before settlement discussions are undertaken. If a case is not dismissed and a settlement is not possible or recommended, the case will proceed to trial.

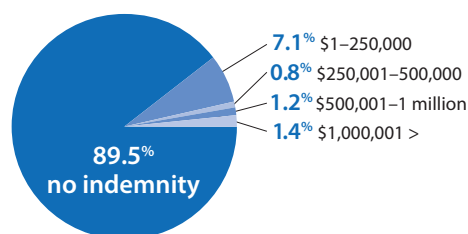
BETARMA Closed Hospital Professional Liability Claims History

January 1, 2012 through December 31, 2016



HealthPro Closed Medical Professional Liability Claims History

January 1, 2012 through December 31, 2016



BETA's hands-on approach to claims management has reduced costs and ensures the highest level of service. It has also earned BETA one of the best claims performance records in the industry.

BETA Healthcare Group

BETA Healthcare Group (BETA) is the largest professional liability insurer of hospitals on the West Coast providing liability and workers' compensation coverages to protect hospitals, health centers, clinics, medical groups, aging services facilities, physicians and other healthcare workers.



Alamo 925-838-6070

Glendale 818-242-0123

Granite Bay 916-266-6100

San Diego 858-675-7400

For more information on BETA Healthcare Group products and services please visit www.betahg.com.