

THIE Risk Management Services:

Keeping the Promise to Create a Safer Workplace



If a patient who is about to give birth presents at your emergency room and your hospital does not deliver babies, what would you do?

Strength and Stability Make THIE the Right Choice

For over 40 years, the Texas Hospital Insurance Exchange has been establishing trust and serving hospitals across the state. THIE's strength and stability give hospital leaders the confidence they need to make the best choice for Texas health care facilities. A.M. Best consistently awards THIE high ratings, declaring the company has an excellent ability to meet its ongoing obligations to policyholders, and in 2015, THIE saw the strongest year-end balance sheet in its history.

Unlike insurance companies interested only in making a profit, THIE is a reciprocal exchange whose subscribers share ownership and have a vested interest in its success. Subscribers share profits and losses in the same proportion as the amount of insurance purchased.

Over the last 40 years, THIE has created a strong reputation in the Texas health care market by lowering costs and creating safer workplaces.



THIE has 92% market share among non-system, small rural hospitals.



THIE returned more than \$2 million in surplus distributions to hospitals over the last four years.



"THIE's risk management services are an integral part of its commitment to helping health care facilities lower costs, limit claims and create safer work and patient care environments. Its proactive approach includes consultations, in-service programs and workshops that help subscribers identify potential problems and take action before claims occur."



LETICIA C. RODRIGUEZ, CEO
WARD MEMORIAL HOSPITAL,
MONAHANS

THIE knows its job is about much more than writing policies. Its risk management services are an integral part of its commitment to helping health care facilities lower costs, limit claims and create safer work and patient care environments. Through on-site visits and telephone consultations, THIE's experienced risk management team identifies potential problems and suggests remedial action before claims occur. All recommendations are based on leading-edge research and data analysis used to track trends and apply best practices.

THIE's assessments cover a broad range of topics, including:

- Current legal cases and laws;
- Workers' compensation;
- Patient safety and care;
- Readmissions; and
- Administrative matters.

THIE's risk assessment team helps subscribers develop policies and procedures that reflect best practices and help manage risk. If a subscriber has experienced a medical incident that resulted in liability exposure, THIE evaluates what happened and why and determines how to prevent reoccurrence.

Ensure your hospital's future with the right coverage. Contact Liz Jennings at 512/451-5775 or ljennings@thie.com

Personalized Service Ensures the Right Coverage at the Right Price

THIE understands the unique risks health care providers face and matches its coverage to meet those challenges. Premiums are based on a facility's unique exposures and experiences each year, allowing THIE to offer a value-added product at cost-effective rates. Whether subscribers need an evaluation of current coverage, a risk management consultation, in-service education or quick claims processing, THIE's team of seasoned insurance professionals delivers. Ultimately, THIE's personalized service helps hospitals lower costs, limit claims and create a safer workplace.

Education and Training Help Minimize Risk

As part of its commitment to subscribers, THIE offers complimentary in-service training programs to all policyholders. These programs are customized to fit specific needs. THIE also hosts its popular Hot Topics Workshops around the state to address pressing operational issues among Texas health care facilities. These workshops, which are held twice a year and offered at no cost to subscribers, feature top-rated speakers and informative educational sessions on everything from recent legal cases to news about Texas' workers' compensation system. Through education and training, THIE helps subscribers identify potential problems and implement remedial action before a claim occurs.

THIE offers **personalized service** that focuses on flexibility, active responses and meaningful face-to-face interactions.



Subscribers receive complimentary **in-service training and education events.**



Its **renewal retention ratio** for 2014 was **98%**.



Partnering with THIE means gaining access to an **online library of case studies and sample policies, procedures and forms.**



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