



THIE

Insurance coverage *you deserve*
from the insurance company *you own.*



Who We Are

For over 40 years, THIE has delivered exceptional insurance coverage to medical professionals, hospitals, and other health care facilities.

As a reciprocal exchange, THIE is owned by subscribers. This ensures a mutual commitment to lowering costs, limiting claims and maintaining a safe workplace. Subscribers share profits and losses in the same proportion as the amount of insurance they purchase, so premiums paid become an investment. In the last 5 years, THIE has returned more than \$3 million in surplus distribution to subscribers.

THIE partners with some of the world's strongest reinsurers to mitigate the effect of losses on its balance sheet. THIE has been recognized by the Texas Department of Insurance as a Top Tier. Only 5% of workers' compensation insurance companies receive this elite rating in recognition of exceptional claims management and service to its subscribers.

What We Offer

THIE offers a full package of dependable, competitively priced insurance products for healthcare providers.

Commercial General Liability

With THIE's commercial general liability program, your hospital is protected from claims by the general public for negligent acts or omissions arising out of your operations. THIE's program is comprehensive, yet flexible enough to meet the unique needs of health care facilities.

Medical Professional Liability

THIE's medical professional liability insurance protects you against legal liability resulting from negligence, errors and omissions, and other aspects of rendering or failing to render professional service to your patients. Premiums are based on your facility's exposures and experience each year.

Worker's Compensation

THIE's comprehensive worker's compensation coverage for employees includes medical treatment and payments for time lost from work. The policies also protect your facility against additional liability and the loss of certain common law defenses if you are sued by an employee. This coverage is not available in Oklahoma at this time.

Business Automobile

THIE business automobile coverage protects your facility from legal liability or physical damages. You may include emergency and non-owned vehicles in this program, and coverage is customized to your specific needs.

Cyber Liability

THIE's cyber liability insurance protects hospitals from the unique privacy related exposures they face. This includes hacking, cyber extortion and other privacy breaches with policies that cover property damage, regulatory defense of claims and lost profits due to negative publicity.

Risk Management Consultations

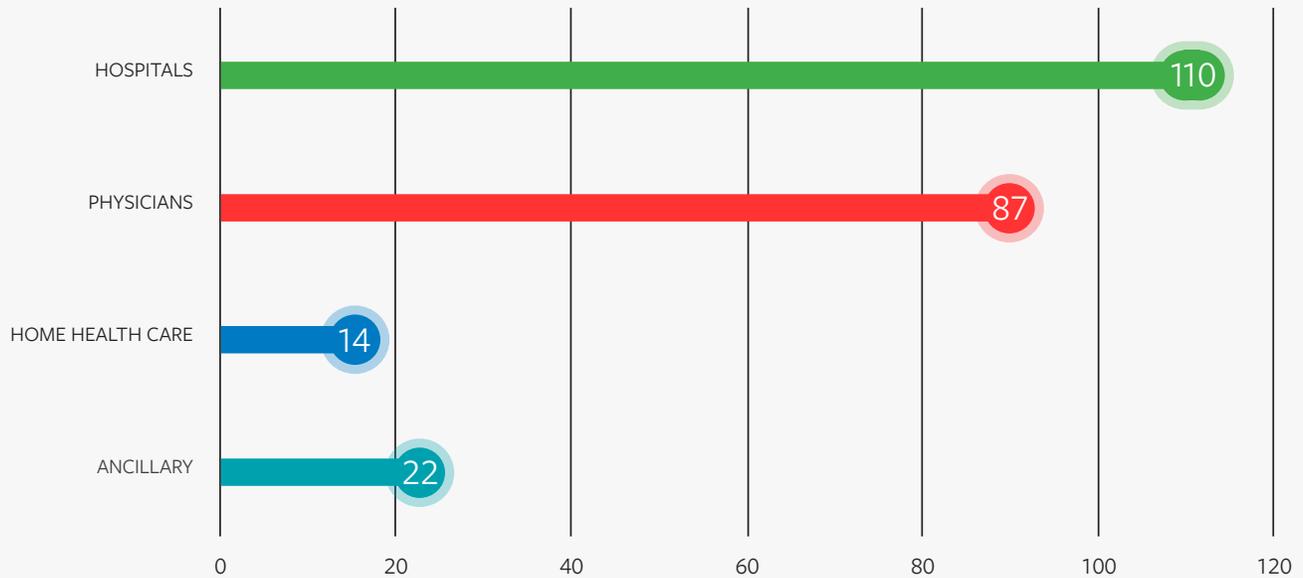
Let the THIE experts help you create a strategic plan to help increase workplace safety and reduce claims. Our team will conduct surveys, offer educational seminars and help your team lower your overall risks at your hospital.

Continuing Education - Hot Topics

Join your colleagues and fellow health experts for a full day of education designed for hospital leaders. These educational forums are offered multiple times throughout the year and are free to our subscribers. National speakers and healthcare experts present the most current information to keep you abreast of what is happening in the industry.

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THIE Subscribers



Contact Us Today

Learn how THIE can help your health care facility lower costs, limit claims and create a safer workplace.
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