

Healthcare

Overview

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RKH's healthcare expertise is second to none. The team have demonstrated excellent knowledge and over the years have enhanced our risk management and worked hard to drive down our costs and claims.

James Driver, Chief Risk Officer, Stanford University Hospital

The R K Harrison Healthcare team is one of the strongest independent healthcare teams in the London market and comprises brokers with a combined experience of over 100 years providing solutions specifically to the healthcare industry.

The team has combined skills in insurance and reinsurance for a broad range of healthcare providers and specialises in the development and management of specialty programmes tailored for the healthcare industry.

The highly respected team has excellent working relationships with all the key London, European and Bermudan healthcare markets, and some of the leading healthcare organisations in the USA.



RKH

Insurance
Brokers

Clinical excellence

Product Classes

We are able to offer insurance and reinsurance programmes for the following classes:

- **Hospital Professional Liability**
Including General Liability, Automobile Liability, Employers Liability, Aviation Liability, Employee Benefits Liability.
- **Allied Health Professional**
R K Harrison is the exclusive appointed Underwriting Manager for an "In-house" Binding Authority/MGA Program. The Program is aimed at all classes of Miscellaneous Medical Liability from Nurse Staffing, Home Health, Testing Laboratories, Blood Banks, Surgi Centers, Pharmacies, Ambulances Services and many more.
- **Medical Billings Errors & Omissions**
We are the programme manager for the FFAacts product, which protects against Medicaid and Medicare Audits including Recovery Audit Contractors (RAC) Programme including Fines and Penalties associated with this class, in addition to coverage for Stark, Emtala & HIPPA and Privacy & Security
- **Privacy & Security Liability**
This provides coverage for third party claims against healthcare organisations arising from security breaches and failure to comply with privacy policies, as well as optional first party coverage for data protection and network business interruption losses.
- **Reinsurance for Mutual insurance companies, Captives and Risk Retention Groups**
- **Managed Care Errors & Omissions**
- **Clinical Trial Professional & General Liability**
- **Terrorism Liability (Physical Loss / Loss of Revenue / Public Liability including NCIS)**
- **Employment Practices Liability**
- **Long Term Care Professional & General Liability**

Our clients

We cover a vast array of healthcare organisations including:

- Hospitals & Community Hospitals
- Universities & Teaching Institutions
- Clinics, Rehab Clinics & Surgicentres
- Doctor & Physician Groups
- Nurse Staffing
- Correctional Institutions
- Blood, Tissue, Organ & Eye Banks
- Home Healthcare
- Long Term Care & Nursing Homes
- Clinical Trials

Management & Servicing

Account Management

All accounts have an appointed account manager and supporting broker. They are the primary contact for all aspects of management and servicing. This includes renewal negotiations and marketing, day-to-day servicing and overall management.

Technical

The technical functions are managed by a specialist team who are responsible for all the technical servicing elements including Slips, Cover Notes, Premiums and Policy Wordings. However, the account manager will oversee these key functions to ensure there is account responsibility throughout the team.

Claims

Our claims professionals are fully integrated in the Healthcare team, as we believe this ensures excellent communication at all stages of placing and servicing of an account. Working closely with the account manager, all procedures and claims handling agreements are set up by our claims staff at the outset to ensure the smooth and fast servicing of claims.

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