

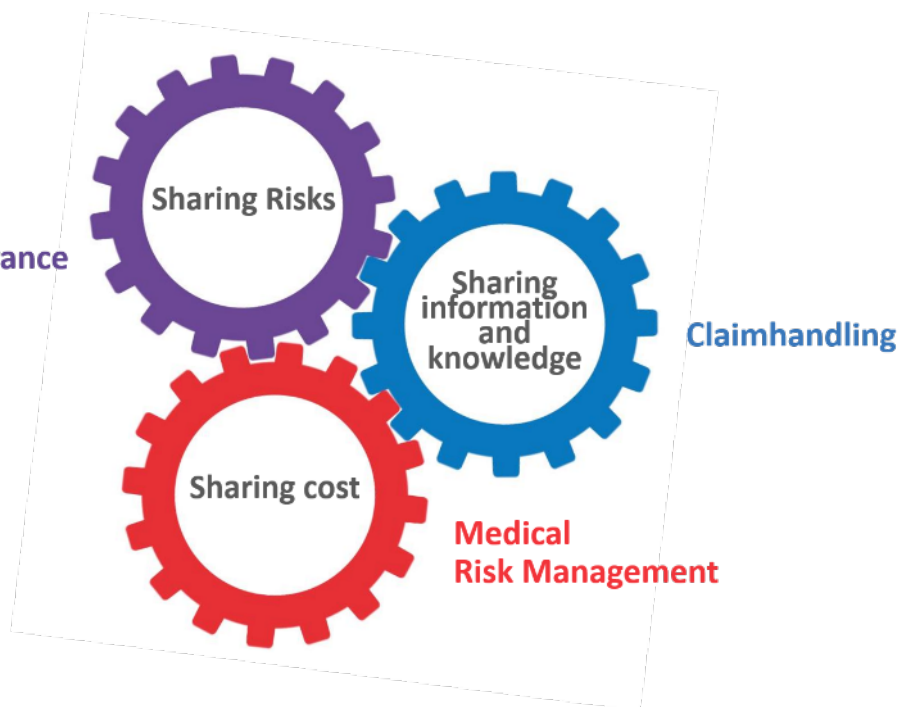
MediRisk: a mutual insurance company

The founding of MediRisk, was the result of the growing awareness of commercial insurers and hospitals that in the financial compensation to patients after medical incidents, profit doesn't really fit. An increasing number of commercial insurers have therefore withdrawn from this market.

In 1992, a group of hospitals took the initiative to set up the mutual insurance company MediRisk. The objective was to halt the premium increases, in order to keep the risk of medical liability insurable and affordable.

The choice for a mutual insurance company as a legal form was, and still is, very important. This enables the affiliated hospitals to address each other on their shared responsibility and offers them space to influence the policy of limiting the risk of medical accidents by analyzing claims and targeted prevention programs, thereby increasing patient safety.

Goals and objectives: jointly alert on safety

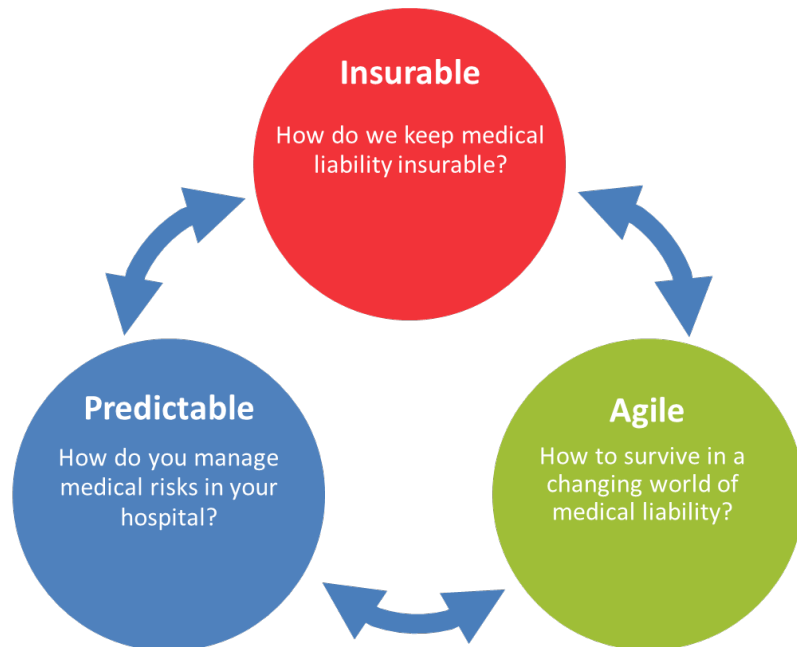


Improving patient safety begins with gathering knowledge about the risks of unwanted outcomes of care.

Our database with over 21.000 claims provides us a great understanding of incidence rates, types, nature, preventability and impact of adverse events among hospitalized patients.

By actively exchanging knowledge with members, partners in the field and colleagues abroad, we're able to identify the risks more and more effectively and focus on new interventions to prevent claims.

Important facts & figures



- ‘Mutual insurance company’ for medical liability: **“nonprofit”**, members (hospitals) in charge
- MediRisk covers 44 Dutch general hospitals and is **one of the largest medical liability insurance companies** in The Netherlands
- **Leading in claimhandling** improvements (national code of conduct, process agreements with lawyers, “accountmanagement” in claimhandling)
- **Over 25 years of experience**; MediRisk has built a detailed claimdatabase with over 21.000 claims, which we use for analyses and medical risk management (MRM)
- Distinctive approach: **collaboration on patient safety**