

**Working with you to  
In[en]sure  
healthcare safety** ● ● ● ● ●



Healthcare Insurance  
Reciprocal of Canada

●●●●● **is what we do!**

As the go-to insurer for healthcare liability, we are your safety net.

From liability to property, and everything in between, we support your organization through good and challenging times.

# Why HIROC?

In existence since 1987, HIROC is Canada's leading provider of healthcare liability insurance. As a not-for-profit insurance reciprocal, healthcare safety and risk mitigation are at the core of what we do.

And while the healthcare landscape is always shifting, our purpose and beliefs have not changed. We are built on a foundation of customer service, patient safety, comprehensive coverage, financial sustainability and professional expertise.

**Visit [HIROC.com](https://HIROC.com) to learn more.**

# Insurance



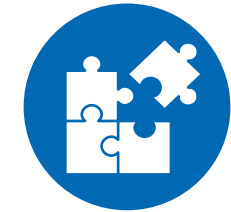
**As a niche provider, HIROC understands the unique risks and insurance needs of the healthcare industry.**

For areas that fall outside of our Reciprocal's policy, the HIROC Brokerage can provide the coverage you need. We are literally a one-stop shop.



**HIROC's comprehensive policy includes:**

- Medical Malpractice
- Cyber Risk
- Commercial General Liability
- Directors & Officers
- Errors & Omissions
- Environmental Impairment Liability
- Non-Owned Automobile
- Media Liability
- Crime & Fidelity
- All-Risk Property



**Additional specialty lines include:**

- Excess Property & Equipment Breakdown
- Excess Cyber Risk
- International Clinical Trials & Consulting
- Foreign Jurisdictions & Admitted Paper
- Travel & Occupational Accident
- Events Liability & Participant Accident
- Construction Projects
- Owned & Garage Automobile
- Legal Expense
- Anything else that you require

**Need coverage? Visit [HIROC.com/insurance](https://HIROC.com/insurance) to request a quote.**

# Risk Management



**At HIROC, our team of risk management experts are on hand to assist Subscribers and respond to queries as they arise.**

Leveraging the largest medical malpractice claims database in Canada and the lived experiences of our Subscribers, we help organizations identify and mitigate risks using HIROC's in-house risk management programs, at no additional cost.



## **Risk Assessment Checklists (RAC)**

An online self-assessment system with built-in mitigation strategies for the top risks in HIROC's database. Participating Subscriber organizations are eligible to receive a 5 per cent premium discount.



## **IRM Risk Register**

This online platform was developed through a unique collaboration of Canadian healthcare organizations. In identifying, prioritizing and managing key organizational risks, the Risk Register assists management in enhancing decision-making and advancing their IRM program.

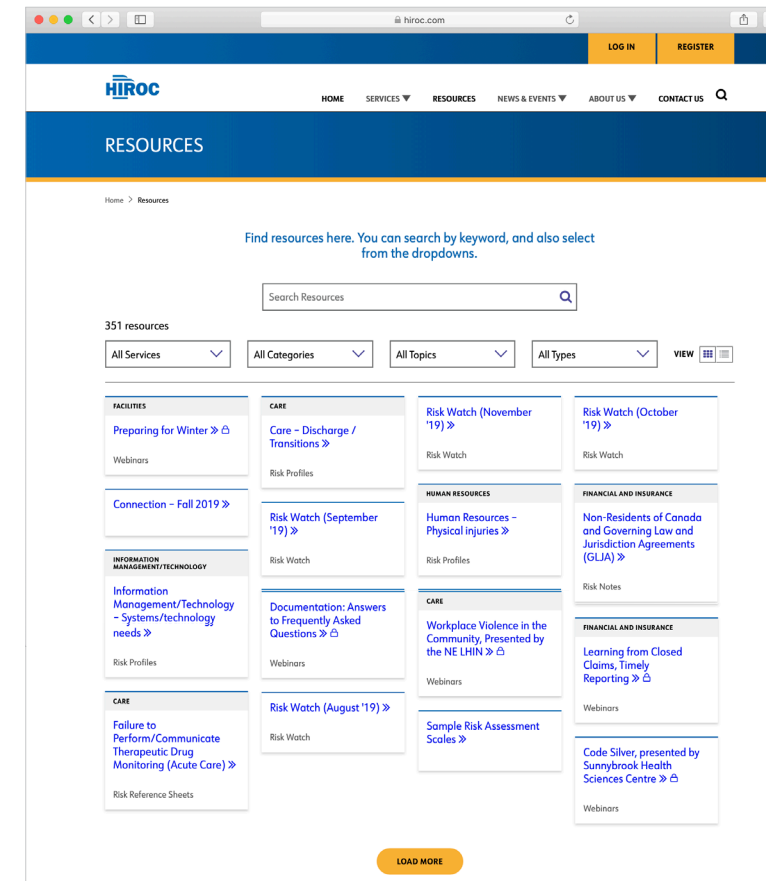
**Visit [HIROC.com/risk-management](https://HIROC.com/risk-management) to learn more about our programs and tools.**

# Healthcare Safety



**Healthcare safety is about bringing people together, from the frontlines to the boardroom.**

Together we share knowledge, co-create solutions, and increase safety.



## HIROC Resources Library

Our website hosts over 300 tools and resources on organizational risk, governance, documentation, and more.

Our resources bring together global research and best practices in healthcare. We work with HIROC Subscribers and partners to ensure our resources meet the needs of healthcare organizations and professionals today.

**Visit [HIROC.com/resources](https://hiroc.com/resources) to access our Resources Library.**

# Claims



**While we work hard to help organizations mitigate risks and maintain safety, we know that the complexity of healthcare means that risk does sometimes result in claims.**

HIROC's expert team of claims examiners supports Subscribers when they need it most, from management to resolution of a claim. We welcome Subscribers playing an active role in the process. Through the added support of adjusters and lawyers, this collaboration helps us efficiently manage and settle claims.

## What Sets Us Apart



Prompt and efficient service



Staff support



Minimal workplace disruption



Fair settlement of justified claims



Reputation preservation

**Visit [HIROC.com/claims](https://HIROC.com/claims) to learn more about our claims management approach.**



# People at the Centre



**HIROC has embarked on an exciting journey with the creation of our three-year strategic plan.**

**1 Turning the Corner on Patient Safety**

It's our priority to co-create healthcare safety solutions and scale knowledge.

**2 Service First - Embracing a Relentless Customer Focus**

It's our priority to support and enhance HIROC's services and reach.

**3 Building Innovation and Agility**

It's our priority to leverage data and facilitate a culture of transformation.



At the centre of this plan is the people – our partners, our employees, patients and their families, and healthcare professionals.

**Visit [HIROC.com/strategic-plan](https://hiroc.com/strategic-plan) to learn more about our plan for the future.**

# The Reciprocal Advantage



**HIROC is not *just* a not-for-profit, we are a reciprocal. This means we are governed by our Subscribers – a group of over 600 diverse healthcare organizations across Canada.**

While our Subscribers value comprehensive, responsive and sustainable coverage, their primary goal is providing safe, high-quality care to those they serve. As your trusted advisor, we are here to provide sage counsel to help mitigate risk and reduce harm.

As a not-for-profit, HIROC returns surplus funds to Subscribers. Since 1987, HIROC has put over \$200 million back into the system – proof of the benefits of participating in the reciprocal.



**Visit [HIROC.com](https://HIROC.com) to learn more about the reciprocal advantage.**





Join us in partnering to create the safest healthcare system.

To learn more or to obtain a quote,  
please contact us:

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