



Berkshire Hathaway  
Specialty Insurance



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## HEALTHCARE CLAIMS AUSTRALIA

The Berkshire Hathaway brand is synonymous with trust, integrity and prudent risk taking. It is a company known for doing the right thing for customers, colleagues and business partners. BHSI is continuing – and building on – this tradition.

### What Makes Us Stand Out?

Our financial assets, our people, and our customer focus. BHSI has a highly experienced team. We are a purposefully lean, agile organisation where customers and brokers have access to our most senior managers and employees are empowered to respond swiftly to our business partners.

Our financial strength enables us to provide consistent capacity and innovative, tailored solutions. It enables us to underwrite complex risks long term – and gives our customers and brokers the utmost confidence in our ability to pay claims.

We are part of Berkshire Hathaway's National Indemnity group of insurance companies, which has a long history of writing all types of risks including the most complex.

### How Do We Measure Our Financial Strength?

Berkshire Hathaway Specialty Insurance Company is a member of Berkshire Hathaway's National Indemnity group of insurance companies. As of 31/12/2015, the National Indemnity group of insurance companies had \$191.9 billion in total admitted assets, with \$110.6 billion in policyholder surplus.\*

### Our Claims Approach - Why is BHSI Different?

- We strive for simplicity over complexity. No committees. No complex internal workings or boards. We employ committed claims specialists and empower them so that they can work with you to achieve strong results.
- We understand that your professional reputation is important. We encourage you to contact us early so that we can guide you and minimise the impact on your reputation and day-to-day practice.
- Results focused, cost effective claims management. Litigation and complaints are stressful for medical practitioners. We strive to move you through the claim or complaint quickly and strategically. Where a claim is for defence, we work with you so that you understand the process every step of the way.
- BHSI encourages honest and open communication. Our relationships are important to us.
- We offer medico-legal advisory services when you need them 24/7.
- We are highly responsive to a changing healthcare environment.
- BHSI works with brokers, solicitors and experts that share our values.

*Nicole Kroesche heads up the BHSI Australian Healthcare Claims team. She is an admitted lawyer and has been working in the claims field for over 12 years assisting medical practitioners, private hospitals and public hospitals. She has been involved in some high profile cases, has experience providing medico-legal advice and has published articles in the area. Nicole can be contacted on +61 2 8002 2150 or [nicole.kroesche@bhspecialty.com](mailto:nicole.kroesche@bhspecialty.com).*

# HEALTHCARE CLAIMS AUSTRALIA

## What Should I Notify?

### NOTIFY EARLY

We encourage you to contact BHSI early so that we can help you to minimise the impact of a claim or complaint on your reputation and day-to-day practice. We understand that your professional reputation is important.

### Contact us if any of the following occurs –

1. Service of court documents, especially a statement of claim or summons;
2. Receipt of a complaint from AHPRA, Medical Council or Board, Health Care Complaints Commission or the like;
3. Complaints from a patient either verbal or in writing;
4. Deaths that have been reported to the Coroner and where you have been closely involved in the care of the deceased patient;
5. Request from police seeking documents or a statement;
6. Receipt of correspondence from Medicare regarding provider numbers, item usage or audits;
7. Receipt of correspondence from a private health insurer querying charges, notifying of an audit or advising of a change in provider status;
8. Receipt of a request for medical records, whether from a patient, a third party or a subpoena;
9. A solicitor contacts you requesting a report or meeting about your medical management of their client; or
10. Comments on social or print media that you consider could be defamatory.

## 24/7 MEDICO-LEGAL ADVISORY SUPPORT

We are here when you need support and advice.

**CALL: 1300 938 991**

### OTHER NOTIFICATIONS

Given the nature of medical practice, it can be difficult to determine which incidents to notify to us. Incidents that may develop into a complaint or claim should also be notified to BHSI within the relevant policy period. It is not however necessary to notify every adverse incident.

### As a guide, we suggest that you notify the following types of events –

1. Birth defects that were not anticipated;
2. Catastrophic outcomes including brain damage and paraplegia;
3. Unexpected outcomes, particularly where the patient or their family may make a complaint;
4. Loss or impairment of the senses;
5. Misdiagnosis or delayed diagnosis which has resulted in a reduced lifespan of the patient;
6. Significant disfigurement or loss of limb.

Use the notification of incident form in your policy pack to notify us via email at [healthcareclaimsaustralia@bhspecialty.com](mailto:healthcareclaimsaustralia@bhspecialty.com). If you have any questions, call us on 1300 938 991.



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