



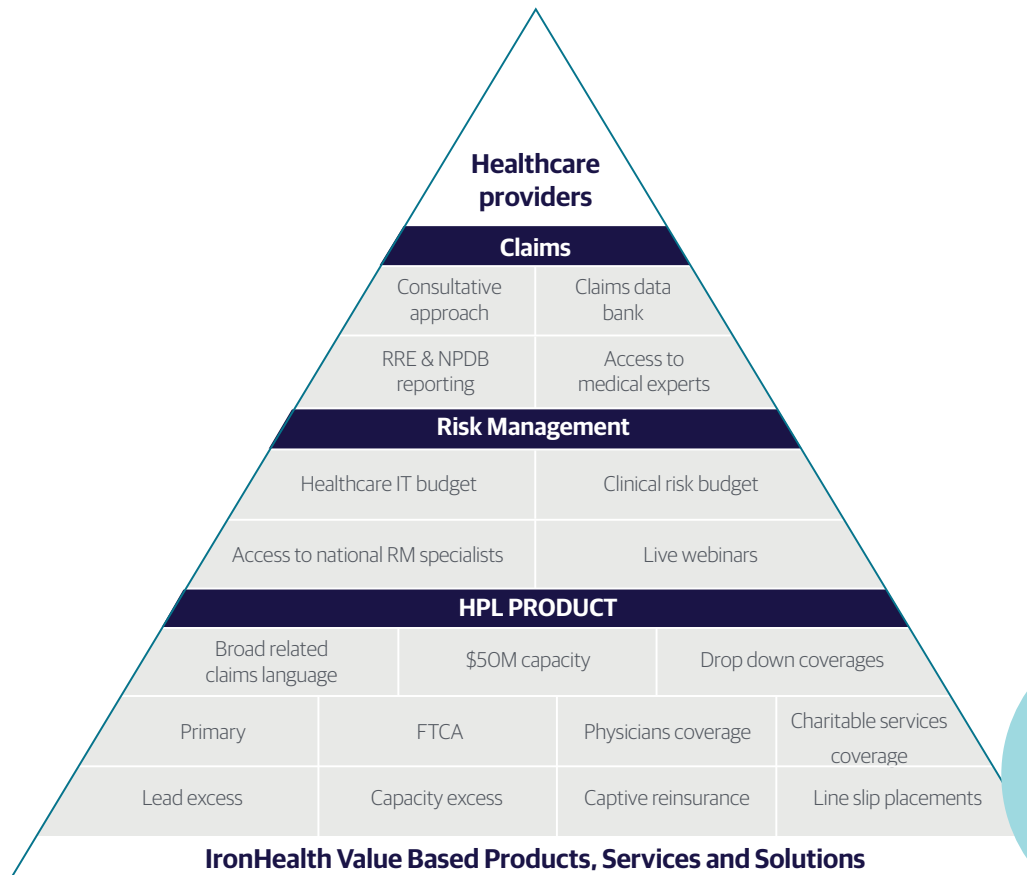
**IronHealth<sup>®</sup>**

Hospital Professional  
Liability Capabilities



The combination of unrelenting financial pressure and healthcare reform has spurred tremendous change in the way healthcare providers and payors are organizing themselves in order to effectively deliver and finance care. Hospitals and physicians are increasingly coming together in one form or another. Formerly independent community hospitals are creating alliances and larger hospitals are acquiring smaller ones or merging with other like-size systems. Through all of this change, healthcare providers are taking on more financial risk as they move from "fee-for-service" to "fee-for-performance" reimbursement methodologies. The integration of the healthcare delivery model and the resulting coordination of services is blurring the traditional boundaries between and among those who provide and those who administer care.

IronHealth has been an industry leader in understanding this unprecedented change. We have responded proactively to the emerging risks our healthcare provider customers are facing by building a foundation of products and services to help insureds address them. A foundation built upon innovative solutions and supported by truly customized and responsive claims and risk management capabilities.



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