

Case Study

Marion General Hospital

Marion General Hospital has been serving the healthcare needs of its Ohio community for more than 88 years. With 150 physicians and 1,200 employees, Marion General provides quality healthcare services during 12,000 hospital admissions, 50,000 emergency department visits, and 2,500 cath lab procedures each year. Marion has an on-site cardiac cath facility and is an accredited Chest Pain Center. The hospital recently received two American Heart Association awards, signifying its dedication to achieving the best care for heart failure and coronary artery disease.

As a leading Ohio hospital, Marion General has fostered a four-year partnership with Aon's National Healthcare Practice in order to secure professional and general liability coverage, as well as excess umbrella coverage for these lines. Over this long-term relationship, there were several years in which medical malpractice insurance went through a crisis situation with skyrocketing premiums and limited capacity. Marion General and Aon worked together to ensure the hospital had adequate coverage through various market challenges. When the financial viability of Marion General's insurer became questionable, Aon conducted a broad mid-term marketing effort. When the market hardened even further, Aon recommended Marion General again market the program to obtain the most competitive quotations. Aon helped Marion General analyze all its offers and identify the most cost-effective solution.

Throughout the insurance process, Aon provided distinctive value and expertise. It guided Marion General in a switch from occurrence-based coverage to a claims-made policy, a transition that resulted in reducing rates over a five-year period. Aon also reviewed the insurance captive that Marion General's Emergency Department group had developed, ensuring that it complied with all medical staff bylaws. Aon's experience in the healthcare industry provides valuable, ongoing analysis of Marion General's risk profile, as it continues to evolve today.

*Mr. Jerry Feyh
Vice President
Finance, Marion General Hospital*



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In its marketing efforts, Aon did an exemplary job in telling Marion General's story to the insurance market, highlighting its medical excellence and top-notch risk management strategies. For example, Marion General has an outstanding patient safety program and continually performs risk assessments and root cause analysis to prevent future losses. In its history, Marion General had one particularly high-loss year. Aon clearly illustrated that this was an exception. Lessons were learned, and since then, Marion General has implemented best practices to prevent similar losses. Aon continually updates Marion General's story to best reflect its experience and quality of care.

Marion General has continued to grow and transform with today's latest medical advancements. It stays on the cutting edge of care and technology and has invested more than \$28 million in its facility to include private rooms, an expanded emergency department, operating rooms, and a cardiac cath lab. Throughout its aggressive development, Aon's team listened carefully and asked probing questions to uncover uninsured exposures. During one meeting, Aon helped Marion General to realize that construction of four new medical buildings would require additional property and liability coverage.

"The key value in working with Aon has been its depth of expertise in working with healthcare organizations. They speak our language, which makes communication efficient. Beyond just brokering insurance, Aon has helped us to see how our physicians can better mitigate risks. At Marion General, we recognize that achievements are the result of collaboration. Aon has become an invaluable part of our risk and insurance team and a key part of our success in navigating an often challenging insurance market. As changes occurred, Aon helped us determine if we had the right coverage, and when new threats emerged, they helped us evaluate how it would affect our overall risk picture. We've been very happy with Aon's level of service and responsiveness," said Jerry Feyh, Vice President of Finance.