



## FOR IMMEDIATE RELEASE

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### **AVRECO, Shand Morahan & Co., Inc. and Emmi Solutions Partner to Provide Affordable Comprehensive Liability Insurance and Cutting-Edge Risk Management Programs to Midwest Hospitals**

*Three Chicago-based companies join forces to bring insurance services to local hospitals*

(CHICAGO – October 10, 2007)—AVRECO, one of the largest independent insurance wholesalers in the U.S., with the support of Shand Morahan & Co., Inc., the underwriting manager of Evanston Insurance Company, recently launched the Heartland Healthcare Hospital program (3HP).

3HP offers comprehensive professional liability insurance for Midwest community hospitals of fewer than 150 beds in addition to cutting-edge interactive risk management programs called Emmi®. Emmi, created by Emmi Solutions, LLC, are web-based interactive programs that help hospitals reduce claims and promote patient safety.

“Risk management is about communication and behavior and Emmi enhances that,” said Sarah Dore, Senior Vice President, Healthcare, at AVRECO. “There are a lot of risk management tools out there, but they don’t get to the heart of the matter – making patients a part of the team, a part of the process. Emmi will help these community hospitals prepare their patients and make them a better-informed consumer.”

Agents and brokers that want to help their local Midwestern hospitals find affordable coverage can now utilize the 3HP program, which is a claims-made policy, with limits of \$1 million / \$3 million per location, a \$5,000 minimum deductible, excess and umbrella coverage available up to \$15 million over the primary limits and a \$25,000 minimum premium. Companion coverage is also available, including staff physicians, errors and omissions, long term care and HIPAA. The 3HP program will apply 2% of hospital premiums to offset the cost of Emmi programs.

“It was a great collaboration between three Chicago-based companies that focuses on insurance with a strong carrier plus patient safety through an innovative patient safety approach,” said Fran O’Connell, Vice President - Medical, at Shand Morahan & Co. Inc.

“This collaboration demonstrates that leaders in the medical malpractice industry are continually validating Emmi as an effective tool at mitigating hospital risk,” said Jordan Dolin, Vice Chairman and Founder, at Emmi Solutions.

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## **About Emmi Solutions**

Emmi Solutions, LLC is the creator of web-based communication solutions and producer of award-winning Emmi<sup>®</sup> programs used by healthcare organizations to engage patients and positively impact the patient experience throughout the continuum of care. In a field where trust and good communication is critical, Emmi is highly regarded as a one-of-a-kind program that uses a unique multi-media approach and a conversational voice to clarify complex information and affect behavioral change. Emmi programs deliver multiple benefits: increased patient satisfaction, increased physician satisfaction, enhanced operational efficiencies, risk mitigation and quality and safety support. Whether it's preparing for a procedure, helping people manage a chronic disease or successfully live with a medical device, every detail of Emmi is designed with a single goal in mind: to improve the patient experience.

[www.emmisolutions.com](http://www.emmisolutions.com)

## **About AVERECO**

AVRECO, founded in 1962 with offices in Chicago and California, is one of the largest independent insurance wholesalers in the United States. AVRECO has access to over 100 insurance companies and specializes in niche business, including medical malpractice and professional liability insurance, non-profit and for-profit D&O, employment-related practices insurance, property for both large accounts and packages, general casualty, and excess liability. AVRECO's experienced Medical Professional Department also has expertise in the formation of captives. AVRECO has over 40 years experience providing commercial property and casualty insurance underwriting with several companies, including Lloyd's of London.

AVRECO's considerable experience in the insurance industry, our many prestigious and loyal clients, and our dedicated and talented staff are just a few of the qualities that have made and continue to make AVRECO a success in the industry. Our adaptability to changing markets and our continual growth are further qualities that we believe help keep all of our clients happy and loyal. In keeping with this philosophy, AVRECO is always willing to consider a new program for other lines of business or for a particular association. For more information on AVRECO, please visit [www.avreco.com](http://www.avreco.com).

## **About Shand Morahan & Co., Inc**

A subsidiary of the Markel Corporation, Shand Morahan & Company, Inc. underwrites coverages tailored to offer insurance solutions for highly specialized professionals including medical professionals, lawyers, architects and engineers, insurance companies, agents and brokers, management consultants, and E&O for start-ups, small businesses, and emerging technologies. For more information on Shand Morahan products, please visit [www.shand.com](http://www.shand.com)

Markel Corporation markets and underwrites specialty insurance products and programs to a variety of niche markets. In each of these markets, the Company strives to provide quality products and excellent customer service.