

# Healthcare Risk Self-Assessment

## Helping you to reduce your exposure to healthcare sector risks

QBE Risk Solutions, your risk partner, has developed a self-assessment specifically designed for healthcare policyholders which guides you through the hazards that commonly lead to insurance claims. The assessment is designed to help you assess and benchmark your organisation's practices, and provide recommendations designed to reduce your risk exposure.

### Assess your exposure to healthcare sector risks

Healthcare providers face a range of risks, some are common to most businesses, for example cyber threats, supply chain disruptions and workforce challenges, however some are specific to organisations that are directly responsible for providing care and treatment for patients.

QBE's Healthcare self-assessment is intended for organisations in the healthcare sector and focuses on the hazards that commonly lead to insurance claims such as informed consent and sub-contracting.

The assessment enables you to benchmark your processes and risk controls against best practice principles so you can be sure you're properly protected.

#### QBE European Operations

30 Fenchurch Street  
London EC3M 3BD  
+44 (0)20 7105 4000  
[QBEurope.com](http://QBEurope.com)

QBE European Operations is a trading name of QBE UK Limited, QBE Underwriting Limited and QBE Europe SA/NV. QBE UK Limited and QBE Underwriting Limited are both authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. QBE Europe SA/NV is authorised by the National Bank of Belgium under licence number 3093.

### Improve your organisation's processes and controls

When you engage in the review process, you'll be posed a series of questions designed to help you consider your approach to the following key areas:

- **Informed Consent** - a frequent source of claims and often included in cases alongside the primary allegations of negligence
- **Vicarious Liability** - even if the organisation itself is not directly at fault, the legal principle under which an organisation can be held responsible for the negligent acts or omissions of individuals acting on its behalf is not uncommon
- **Record Keeping** - medical records assist with the care of the patient, therefore failure to make good records can increase the likelihood of litigation against you due to the increased likelihood of negligent errors
- **Mitigating Risk when Sub-Contracting** - sub-contractors who do not meet the standard needed and expected from them can be a source of litigation issues.

Based on your responses, you will then be provided with a report containing recommendations for improvement that can reduce your vulnerability and keep your business on track.

### Adding value to your insurance policies

In addition to best-practice benchmarking, extra value can be gained if you:

- use the easily adaptable templates to address development areas identified
- claim CPD for time spent on learning through the self-assessment process
- access the QRisk Knowledge Centre and apply the wealth of practical guidance provided
- build resilience further by using our other self assessments available across a wide range of insurance areas and risks.

### How to access the Healthcare Risk Self-Assessment

Access to the Healthcare self-assessment is through our QRisk online risk management platform, available only to QBE customers. QRisk offers you a wide range of self-assessment tools to help improve a range of risks including AI, ESG, and Financial Crime, preventing common errors and omissions, and enhancing your organisation's governance and risk culture.

So, head to the [QRisk portal](#) and log in using your work email and QBE policy number or visit our [QRisk](#) webpage for more information.

Where appropriate, this assessment can be delivered as a facilitated review by a QBE Senior Risk Manager. Qualification for this depends on service level agreed, longevity of our relationship, and/or premium paid. Just ask your usual QBE or broker contact for details or email us on [rs@uk.qbe.com](mailto:rs@uk.qbe.com).



**Care Quality Commission – Comment on Health and Social Care Act 2008 (Regulated Activities) Regulations 2014: Regulation 12**

CQC understands that there may be inherent risks in carrying out care and treatment, and we will not consider it to be unsafe if providers can demonstrate that they have taken all reasonable steps to ensure the health and safety of people using their services and to manage risks that may arise during care and treatment.

