

November 2021

Death Case Analysis



AmTrust Assicurazioni
An AmTrust Financial Company



AmTrust Assicurazioni

AmTrust Assicurazioni, compagnia assicurativa specializzata attiva nel ramo Danni, parte del Gruppo AmTrust Financial, assicuratore di riferimento in Italia per la MedMal e le coperture di Responsabilità Sanitaria, presenta l'analisi delle denunce relative ai decessi.

AmTrust, grazie alle vaste competenze tecniche e assuntive di primario livello, è in grado di tutelare i rischi degli ambiti di Responsabilità Sanitaria, Infortuni e Malattia, Tutela Legale e Rischi Speciali, offrendo soluzioni dedicate ad Ospedali Pubblici e Privati, Cliniche e Laboratori, Medici e altri Professionisti Sanitari.

In Italia dal 2009, opera attraverso numerosi canali distributivi grazie a collaborazioni e accordi distributivi sull'intero territorio nazionale, avvalendosi di oltre 300 broker e intermediari per rispondere alle esigenze assicurative di tutto il mercato.

AmTrust Assicurazioni è stata recentemente certificata con rating "A-" (Excellent) da AM Best e si classifica nel report Premi del Lavoro Diretto Italiano ANIA 2021, la 10° compagnia assicurativa per il ramo RC Generale e la 28° compagnia assicurativa per il totale rami Danni.

www.amtrust.it

General overview



11

years of data
between 2010 and 2020



200

Hospitals



574,300

Beds



22,078,583

Admissions



More than 13,000

claims

Frequency and type



Around

1,156

Death case
reported each year

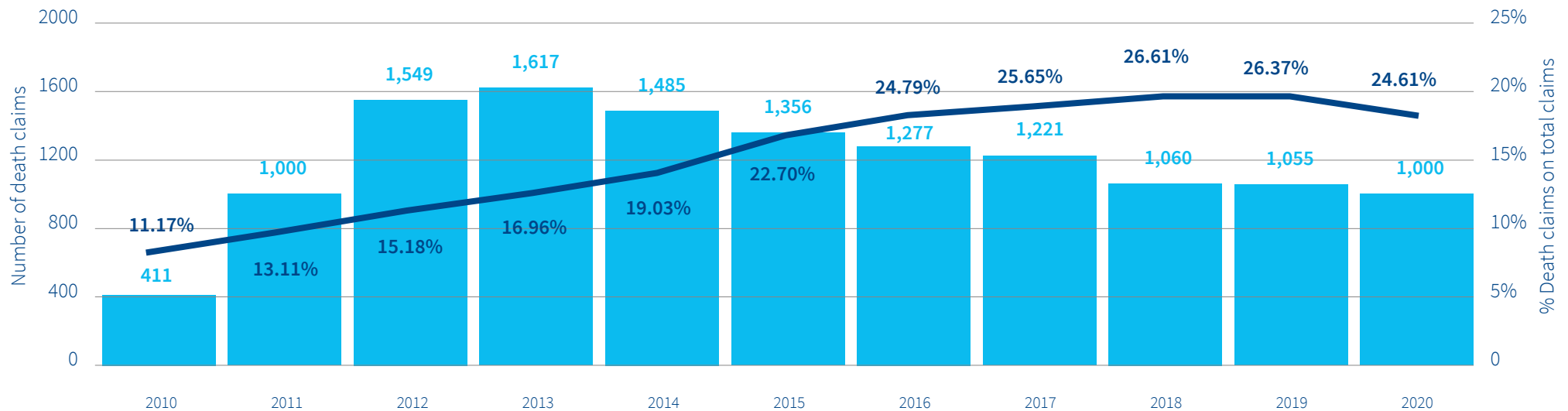


19.5%

on the total number
of adverse events
notified by hospitals

YEAR OF NOTIFICATION

Number of death claims and % of claims related to death on the total amount



Frequency and type



94%

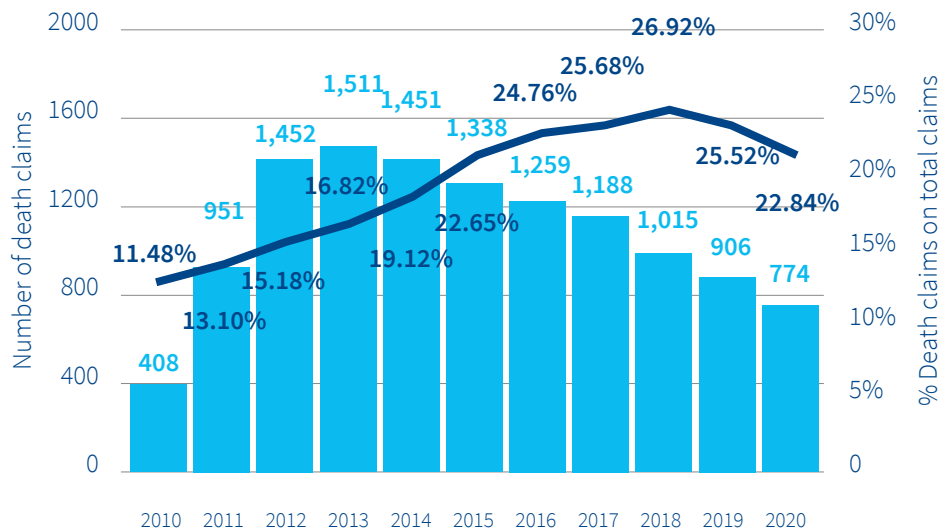
Death case
in Public Hospitals



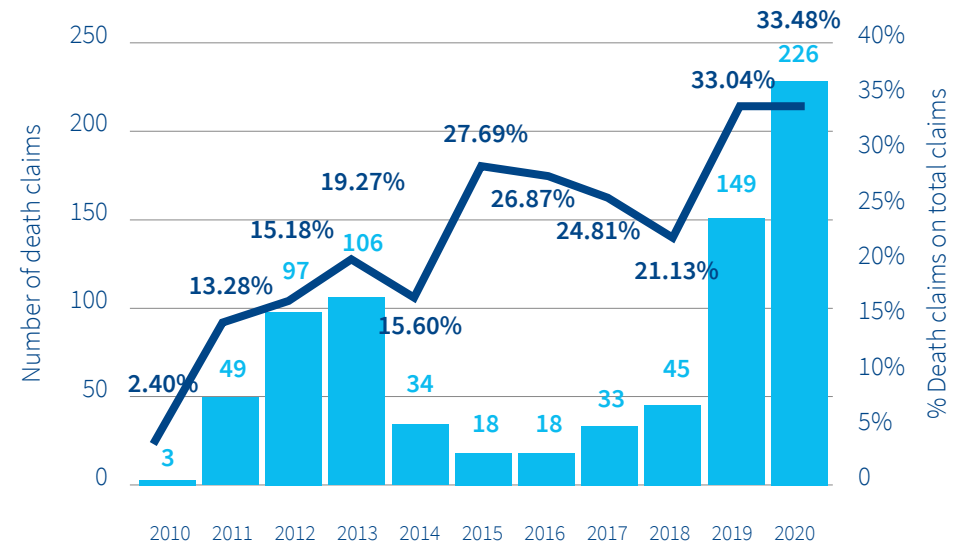
6%

Death case
in Private Hospitals

YEAR OF NOTIFICATION
PER PUBLIC HOSPITALS



YEAR OF NOTIFICATION
PER PRIVATE HOSPITALS



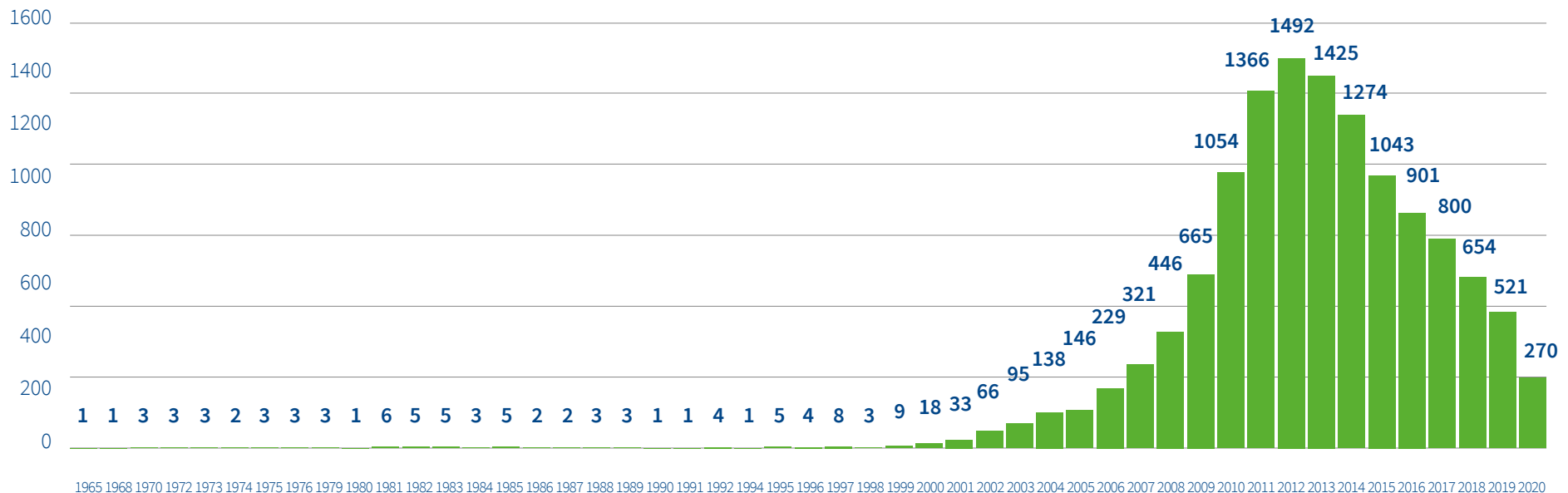
Frequency and type



About 90%

of deaths occurred in last decade (2009-2019)

YEAR OF LOSS



Frequency and type



31 %

Open claims



17%

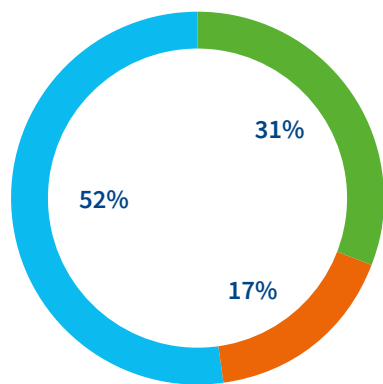
Closed claims



52%

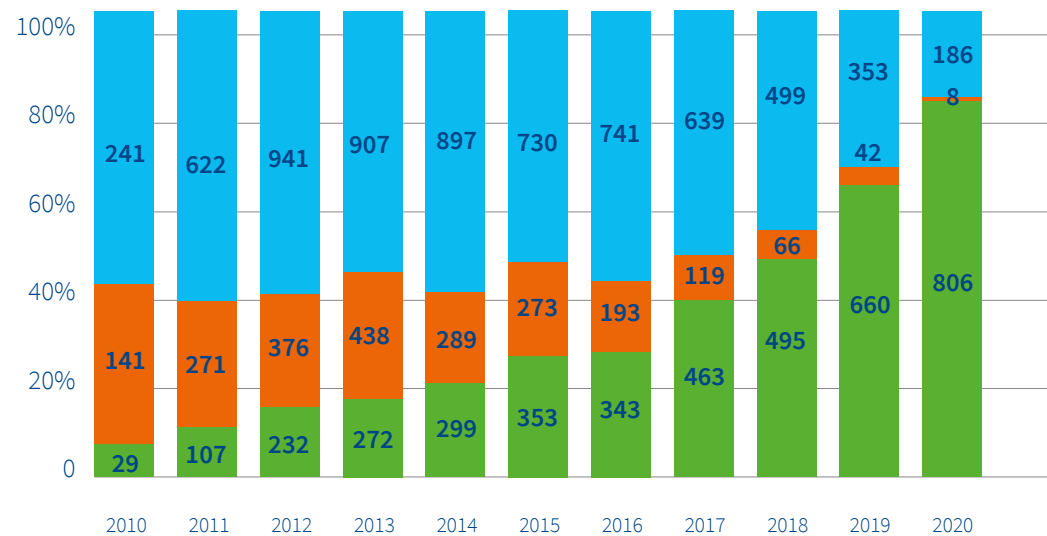
No sequel claims

STATUS OF THE CLAIMS



 Open
 Closed
 No sequel

STATUS OF THE CLAIMS BY YEAR OF NOTIFICATION



Frequency and type



73%

related to Extra Court
and Civil proceedings

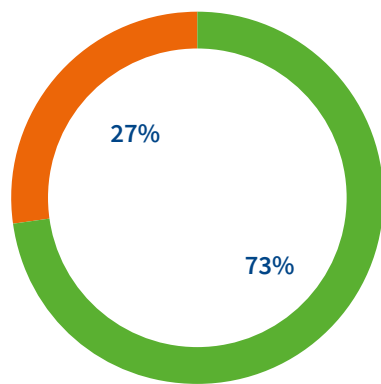


27%

related to Penal Court
proceedings

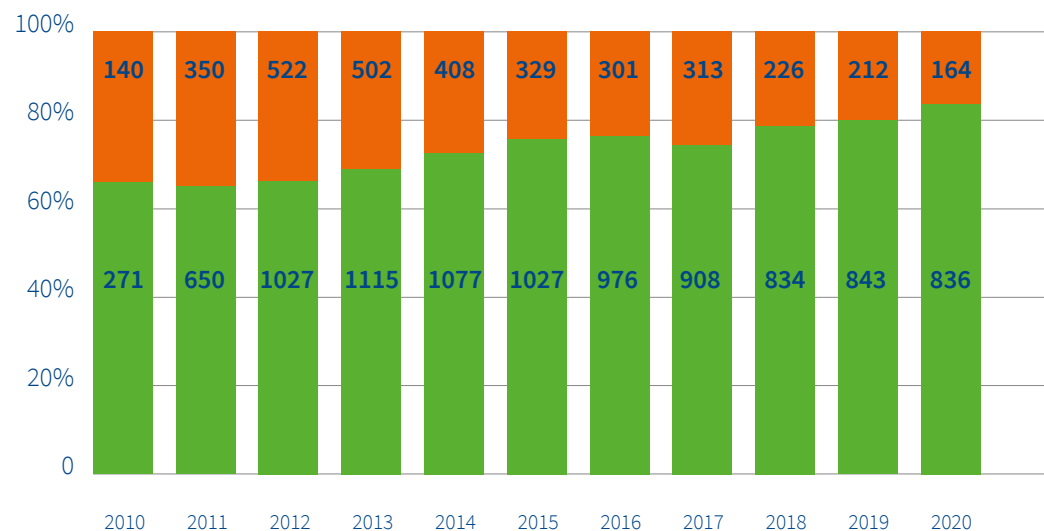
Comparing penal litigation between public and private, private has a 7% lower incidence

TYPE OF PROCEEDING



 Civil
 Penal

TYPE OF PROCEEDING BY YEAR OF NOTIFICATION



Temporal analysis



31.1%

notified within
6 months



90%

achieved within
6 years

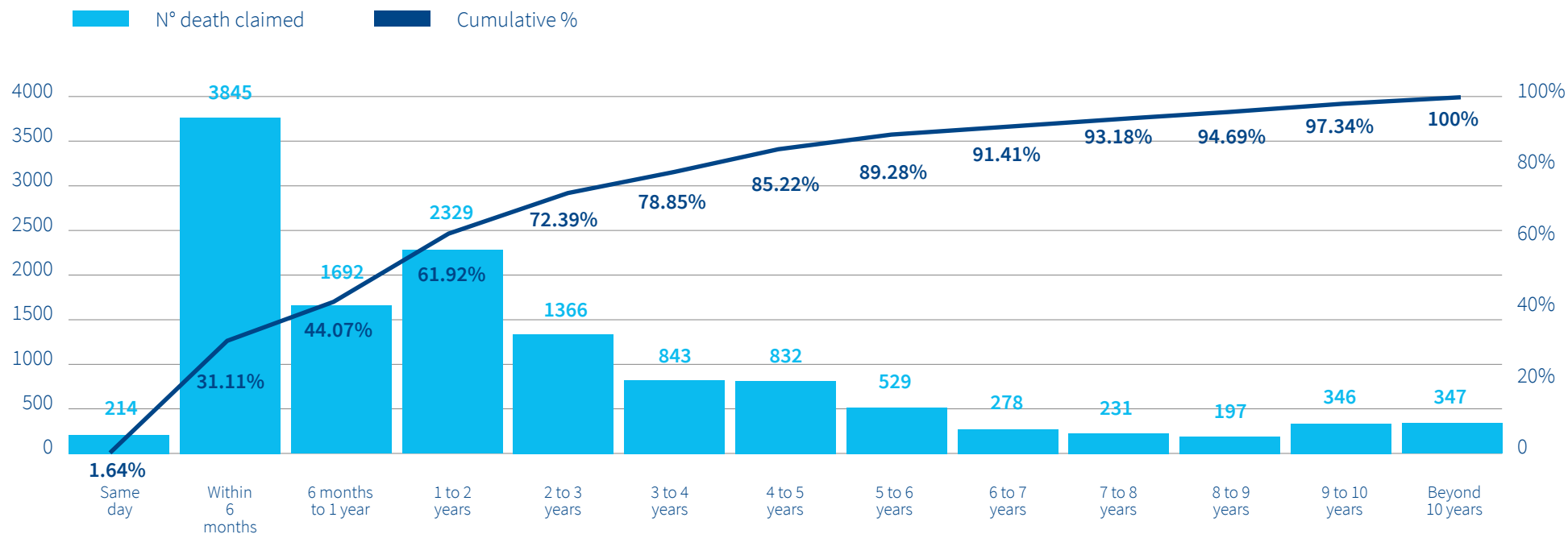


2.55

years from the date of loss
on average

In private healthcare, the temporal delta increases from 6 years to 7 years

NOTIFICATION TIME SPAN



Temporal analysis



More than
50%

of the claims have been
closed within 3 years



Around
93%

of the claims have been
closed within 6 years

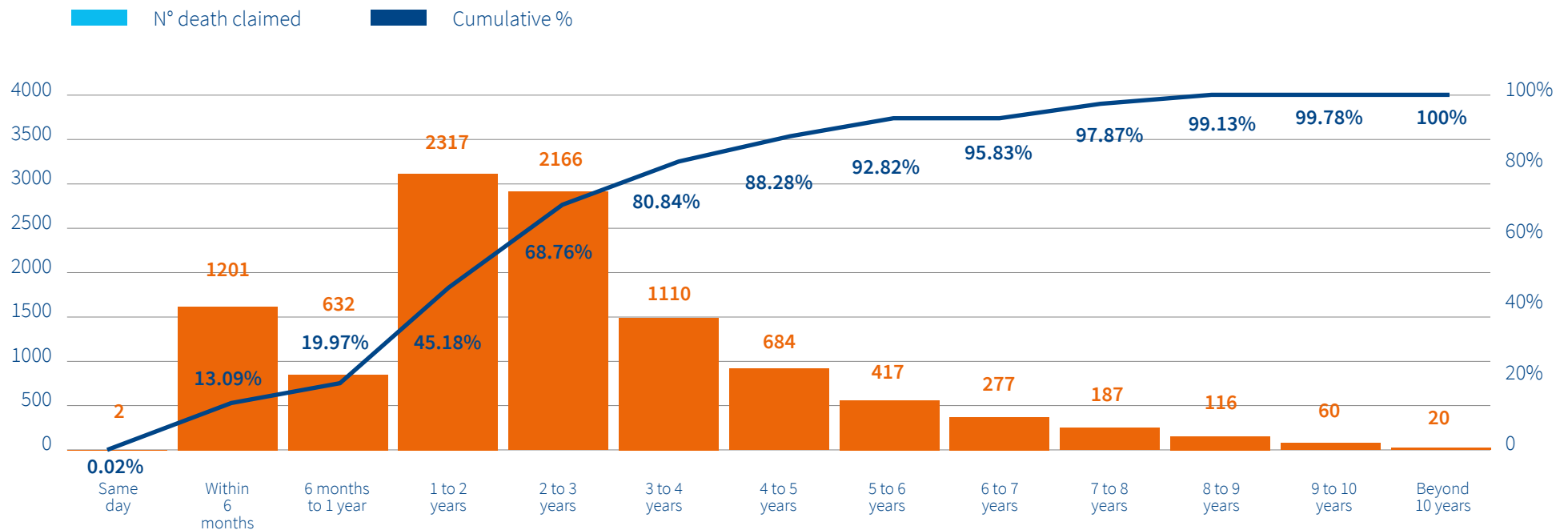


2.55

years from the date
of loss on average

The temporal average is slightly higher for public health by about 6 months

CLOSURE TIME SPAN



Type of hospital



First level: ASL and hospitals performing low-complexity activities



Second level: AO and hospitals performing high-complexity activities (e.g. neurosurgery, cardiac surgery etc.)



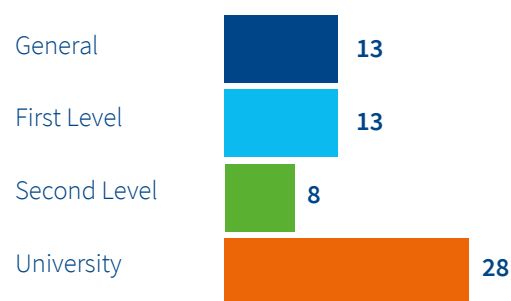
University Hospitals



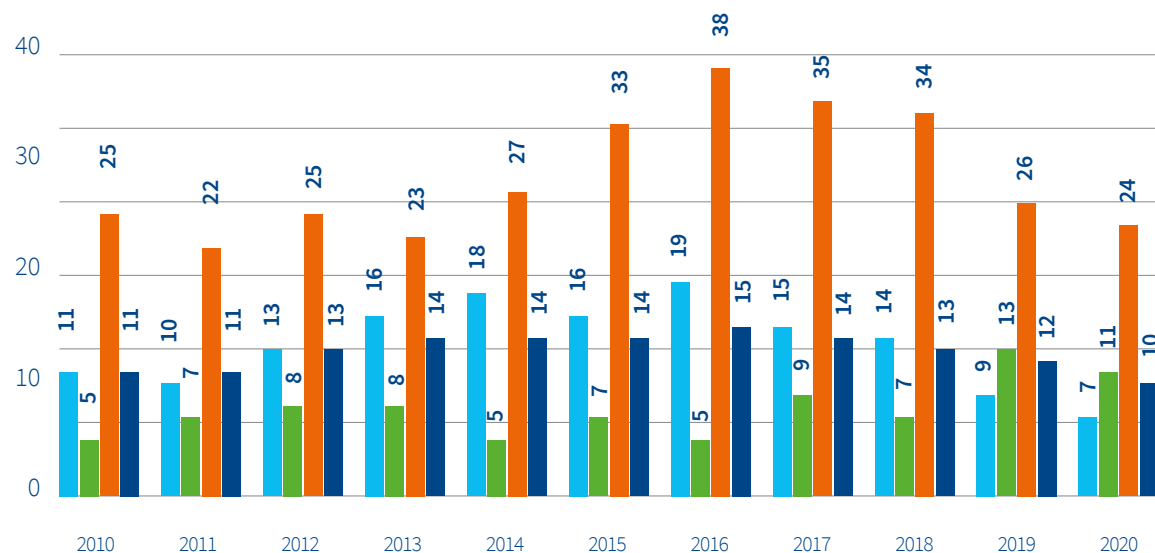
University Hospitals

are the most involved ones with about 28 reported deaths per hospital, both in the public and in the private sector

CLAIMS PER TYPE OF HOSPITAL



AVERAGE NUMBER OF DEATHS BY YEAR OF NOTIFICATION



Geographical area



death claims
per hospital in
Northern Italy



death claims
per hospital in
Central Italy

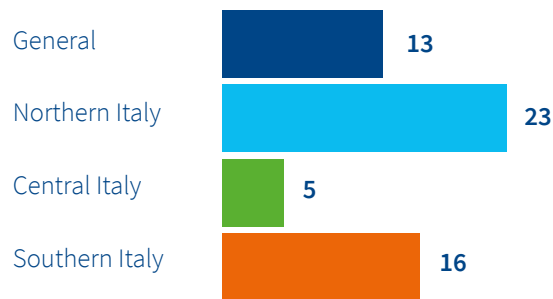


death claims
per hospital in
Central Italy

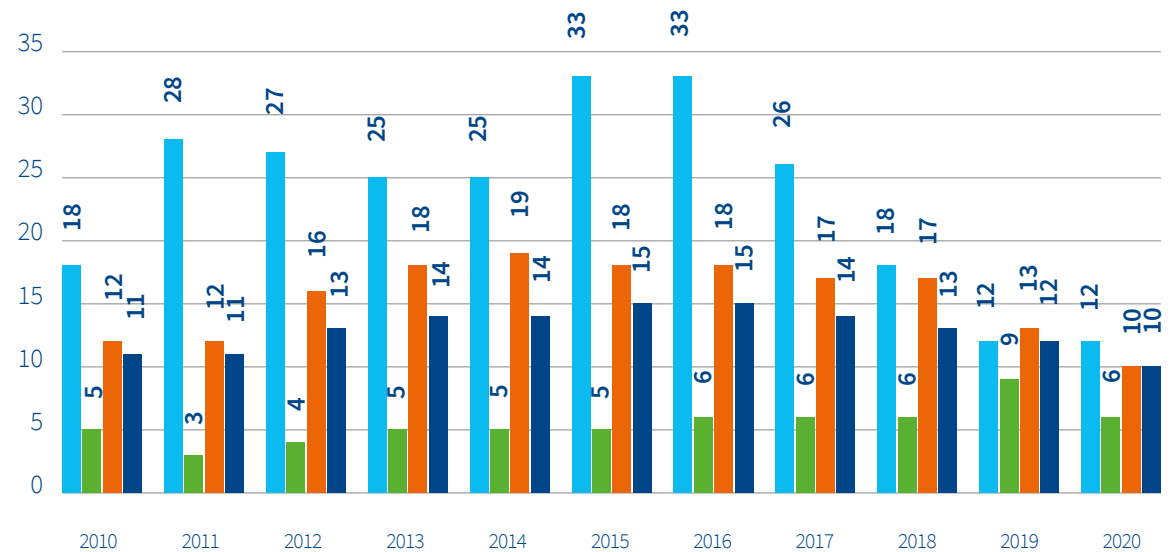


death claims
per hospital
on average

CLAIMS PER GEOGRAPHICAL AREA



DEATH CLAIMS BY YEAR OF NOTIFICATION



Type of hospital

- A 1 to 10,000 admissions
- B 10,001 to 20,000 admissions
- C 20,001 to 30,000 admissions
- D 30,001 to 40,000 admissions
- E Over 40,001 admissions

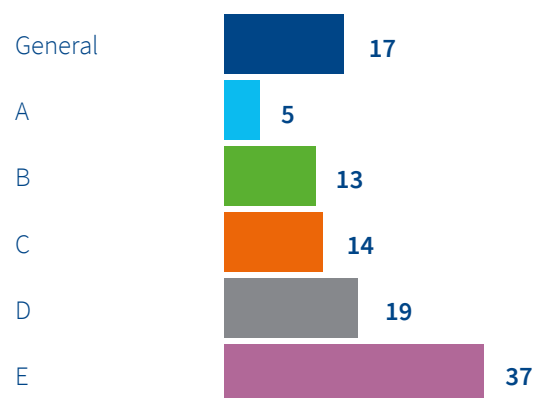


Around 37 death per year

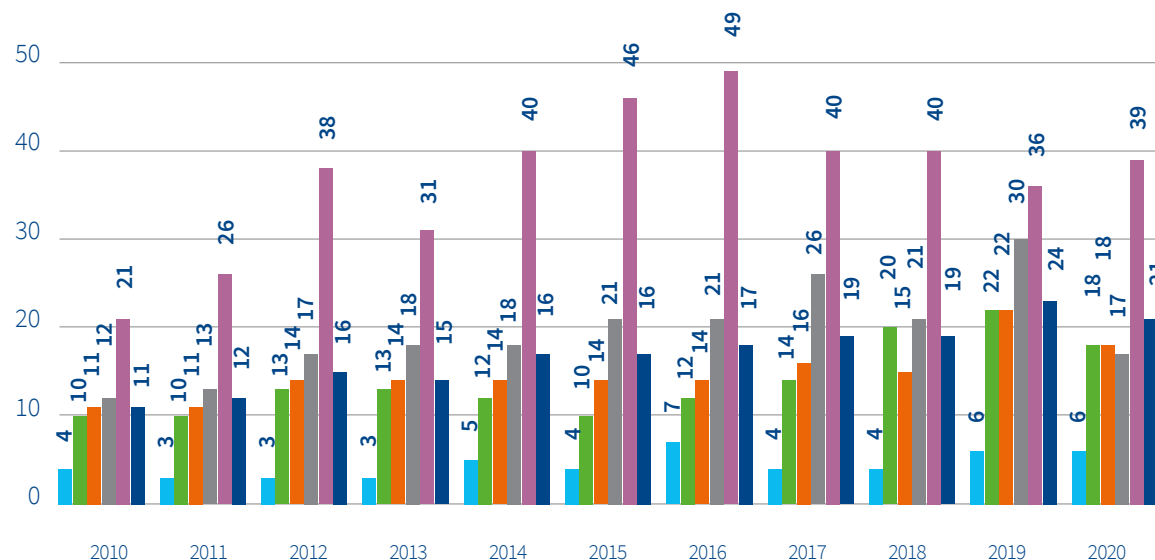


Around 5 death per year

CLAIMS PER DIMENSION IN PUBLIC HOSPITALS



DEATH CLAIMS BY YEAR OF NOTIFICATION IN PUBLIC HOSPITALS

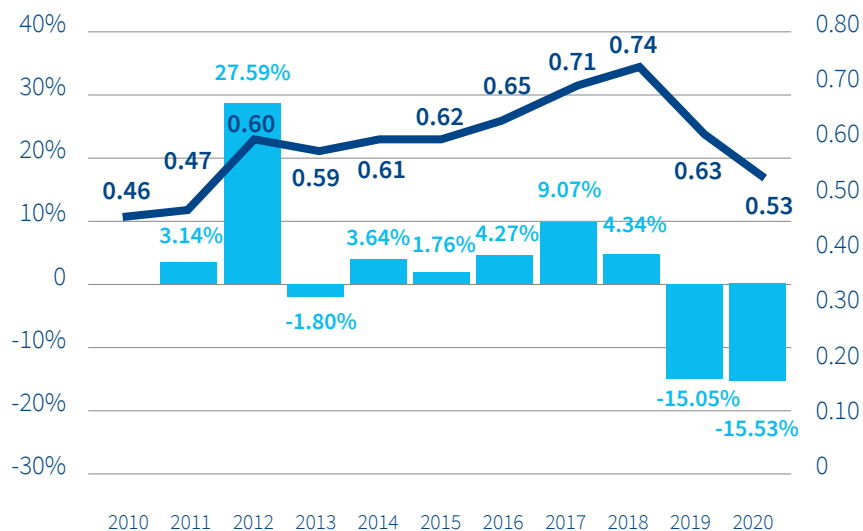


Rates and Insurance value

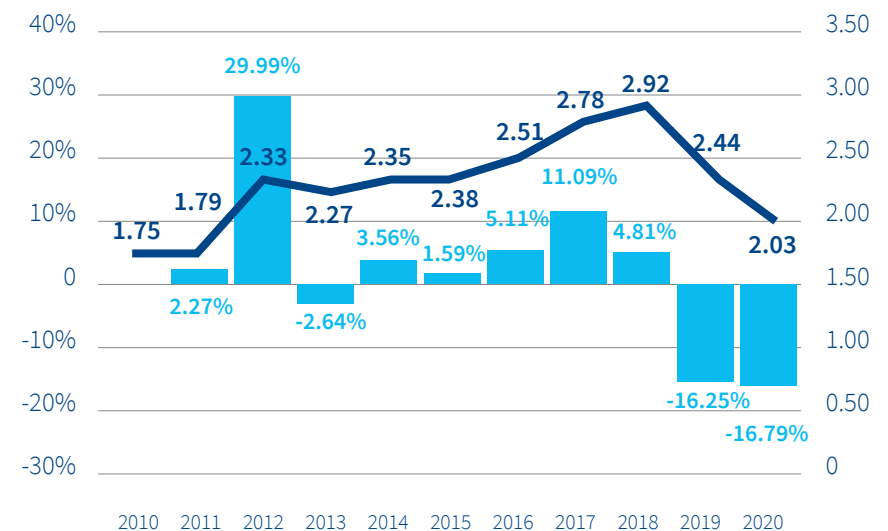
available only for Public hospitals



RISK RATE PER 1,000 ADMISSIONS
IN PUBLIC HOSPITALS

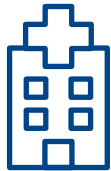


RISK RATE PER 100 BEDS
IN PUBLIC HOSPITALS



Rates and Insurance value

available only for Public hospitals



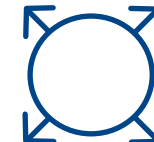
Death rates by type of hospital

PER 1,000 DELIVERIES	PER 100 BEDS
0.73	2.89
First Level	First Level
0.29	1.09
Second Level	Second Level
1.06	4.02
University	University
0.61	2.33
Average	Average



Death rates by geographical area

PER 1,000 DELIVERIES	PER 100 BEDS
0.40	1.43
Northern Italy	Northern Italy
0.69	2.86
Central Italy	Central Italy
0.76	3.06
Southern Italy	Southern Italy
0.61	2.33
Average	Average



Death rates by dimension

PER 1,000 DELIVERIES	PER 100 BEDS
A: 0.78	A: 2.68
B: 0.84	B: 3.09
C: 0.54	C: 2.03
D: 0.52	D: 2.13
E: 0.53	E: 2.11
0.61	2.33
Average	Average

FIRST LEVEL: ASL and hospitals performing low-complexity activities
SECOND LEVEL: AO and hospitals performing high-complexity activities (e.g. neurosurgery, cardiac surgery etc.)
UNIVERSITY HOSPITALS

A: 1 to 10,000 admissions
B: 10,001 to 20,000 admissions
C: 20,001 to 30,000 admissions
D: 30,001 to 40,000 admissions
E: Over 40,001 admissions

Rates and Insurance value



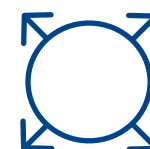
Insurance value by type of hospital

INCURRED AMOUNT PER ADMISSIONS	INCURRED AMOUNT PER BED
85.11 € First Level	3,355.84 € First Level
36.41 € Second Level	1,368.79 € Second Level
115.97 € University	4,380.69 € University
75.09 € Average	2,886.78 € Average



Insurance value by geographical area

INCURRED AMOUNT PER ADMISSIONS	INCURRED AMOUNT PER BED
41.23 € Northern Italy	1,481.31 € Northern Italy
77.54 € Central Italy	3,204.82 € Central Italy
93.81 € Southern Italy	3,765.98 € Southern Italy
75.09 € Average	2,886.78 € Average



Insurance value by dimension

INCURRED AMOUNT PER ADMISSIONS	INCURRED AMOUNT PER BED
A: 103.74 €	A: 3,565.79 €
B: 105.22 €	B: 3,871.45 €
C: 61.86 €	C: 2,334.56 €
D: 62.14 €	D: 2,536.13 €
E: 53.90 €	E: 2,129.84 €
75.09 € Average	2,886.78 € Average

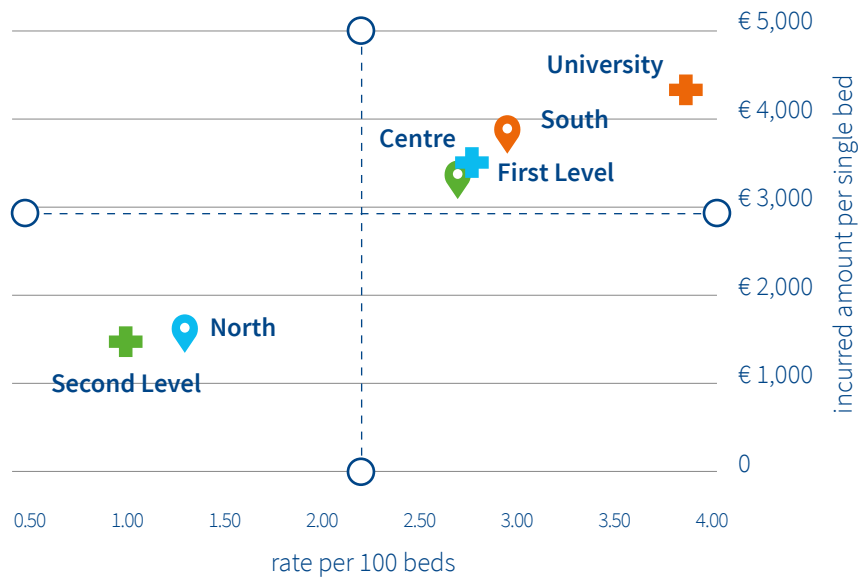
FIRST LEVEL: ASL and hospitals performing low-complexity activities
SECOND LEVEL: AO and hospitals performing high-complexity
activities (e.g. neurosurgery, cardiac surgery etc.)
UNIVERSITY HOSPITALS

A: 1 to 10,000 admissions
B: 10,001 to 20,000 admissions
C: 20,001 to 30,000 admissions
D: 30,001 to 40,000 admissions
E: Over 40,001 admissions

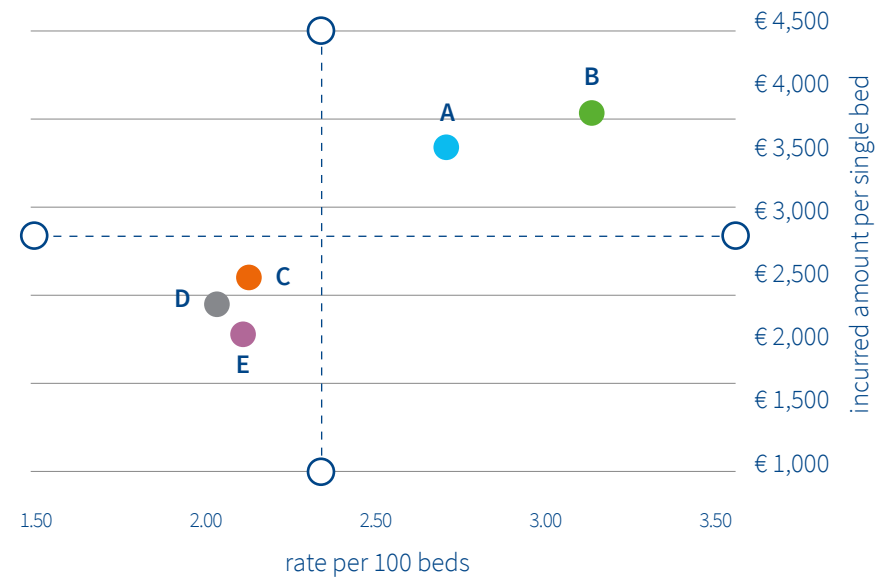
Rates and Insurance value



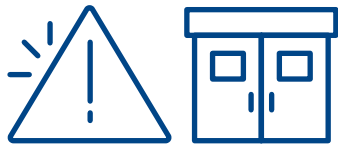
Risks map per 100 beds
by type of hospital and geographical area



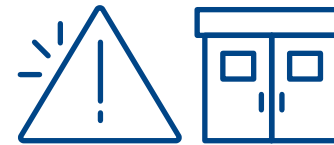
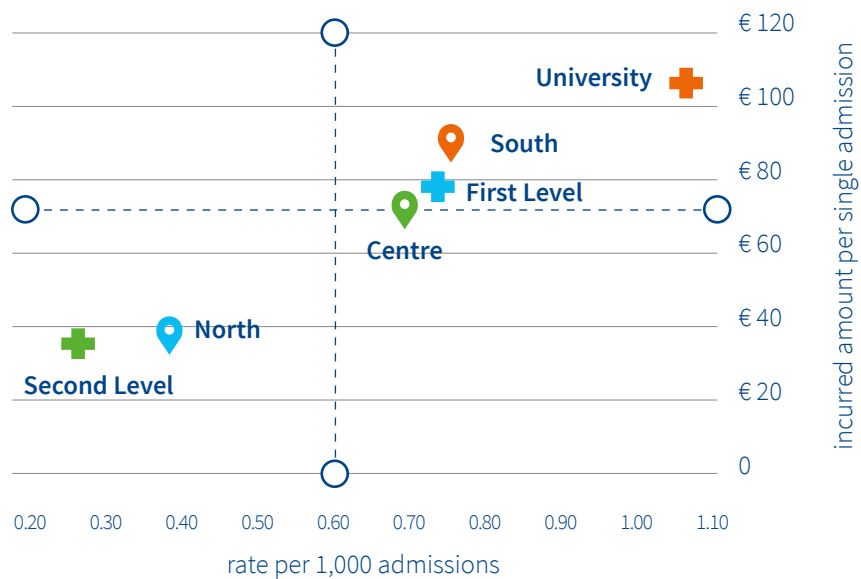
Risks map per 100 beds
by dimension



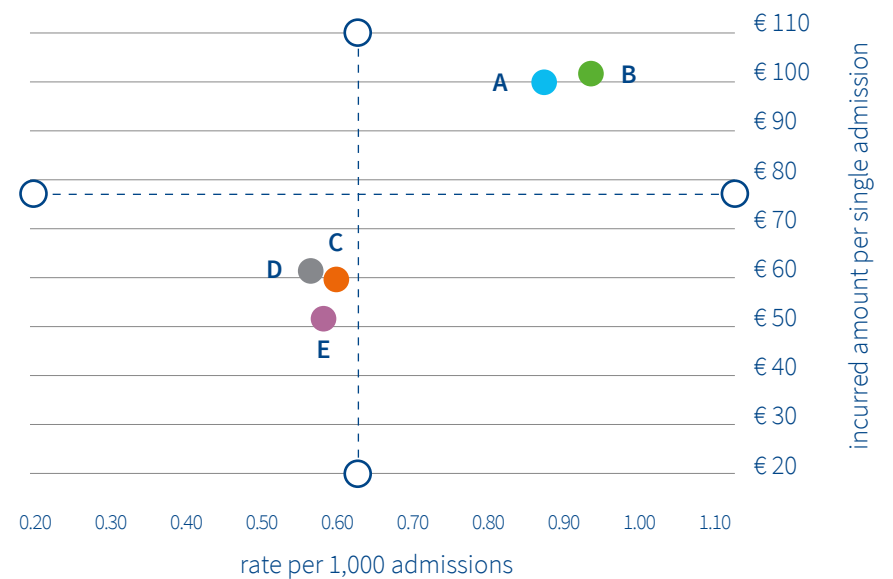
Rates and Insurance value



Risks map
per 1,000 admissions
by type of hospital and geographical area



Risks map
per 1,000 admissions
by dimension



Total Incurred Analysis

CLAIMS PER HOSPITAL PER REGION

Region	Average n° of claims per n° of hospitals
Abruzzo	28
Basilicata	6
Calabria	15
Campania	17
Emilia Romagna	13
Friuli Venezia Giulia	31
Lazio	12
Liguria	16
Lombardy	8
Marche	17
Molise	16

Region	Average n° of claims per n° of hospitals
Piedmont	2
Apulia	24
San Marino	1
Sardinia	6
Sicily	15
Tuscany	1
Umbria	17
Valle d'Aosta	5
Veneto	9
Total	13

Department & Clinical Unit



37%

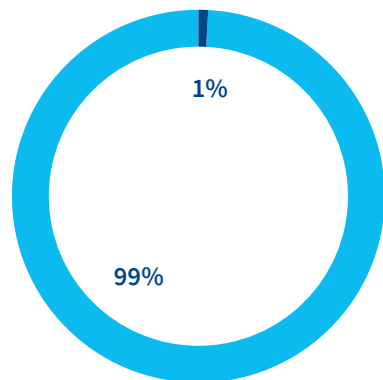
of deaths occurred
in Surgery Dep.



28%

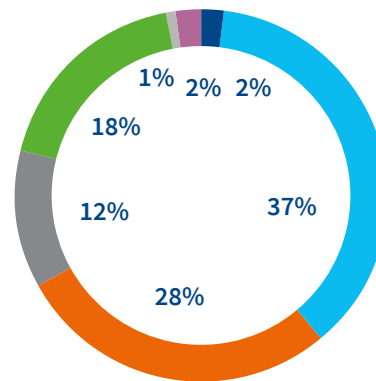
of deaths occurred
in Emergency Dep.






CLAIMS PER PLACES



 Hospital
 Community Health Service

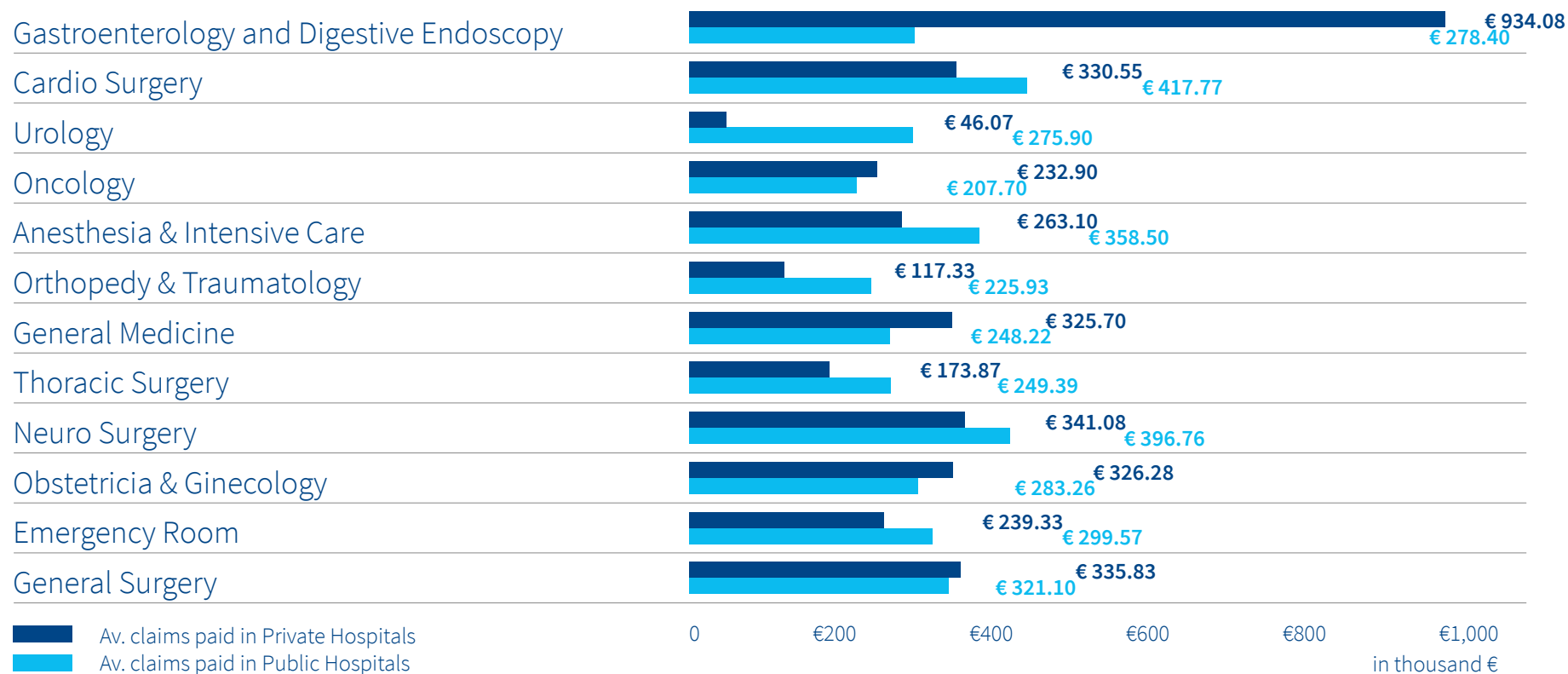
CLAIMS PER DEPARTMENTS



 Child Dep.
 Surgery Dep.
 Emergency Dep.
 Woman/Mother Dep.
 Medic Dep.
 Diagnostic Service Dep.
 Community Health Service

Claims Paid

PAID CLAIMS BETWEEN PUBLIC AND PRIVATE HOSPITALS





AmTrust Assicurazioni
An AmTrust Financial Company

Via Clerici, 14
20121 Milano
Tel: +39 02 83438150
Fax: +39 02 83438174

www.amtrust.it