



**Dr. Stefan Ziegler**

**Managing director Ecclesia Group**

Ethics and Healthcare - how to increase patient safety  
by professional insurance services





# **Ethics and Healthcare – how to increase patient safety by professional insurance services**

Dr. Stefan Ziegler / Sandra Unruhe  
Ecclesia Group

Congress of the European Association of Hospital Managers  
in Ghent, 2019

**ECCLESIA** Gruppe

## 'Ethics' and 'Morals' – From Philosophy to Consensus Lived in Practice

εθις = custom, habit, practice  
ηθις = character

**ETHICS:** Scientific theory of morals (seeking to define concepts of good and evil, right and wrong, virtue and vice)

**mos (pl. mores)** = morals/custom/decency

**MORALS:** Normative basic framework consisting of rules of conduct and scales of value (actually experienced consensus)



## Entrepreneurial Action – the tension between 'profit' and 'morals'

### KEY QUESTION:

How can the ethical principles of a good life be combined with the demands of business activity (efficiency, maximization of economic benefits, etc.)?



## What happens if little attention is paid to morals?



# The major risk of damage to reputation and its economic consequences

Damage to a company's image leads to loss of sales and impairs its brand value

The consequences of which companies complain after having suffered damage to their reputation:

Sector	Impact on Sales	Impairment to Brand Value	Investigations by Regulatory Authority	Loss of Customers	Falling Share Values
Consumer Goods and Industrial Production	59	41	38	0	0
		50	36	36	
Life Sciences and Healthcare	44	52			52
Technology, Media, Communication	50	33	33	0	
Energy and Raw Materials	38		45	0	44
Financial Services		0		0	

Data in percent, multiple answers possible. Source: own illustration based on data of Deloitte 2014

## Examples from the Healthcare Sector



## Examples from the Insurance Industry

*Debeke*

AIG

## However,...

... the business model of both sectors is, in a special way, based on the **value** of 'confidence'!

CONFIDENCE



“We only have a few rules around here, but we really enforce them.”

## The special value dimension in medicine

- **Medical Ethics** is a system of **moral principles** which are applicable to the practice of **medicine**:\*
- They were developed from physicians in antiquity;
- They concern all healthcare professionals, institutions and organizations - and not least the **patient**.

### Roots:

- Hippocratic Oath (between the fifth and third centuries BC)
- Declaration of Geneva (1948, 1968, 1983)
- Nuremberg Doctors' Trial (1947):  
Nuremberg Code
- Ethics Committees (1980s)



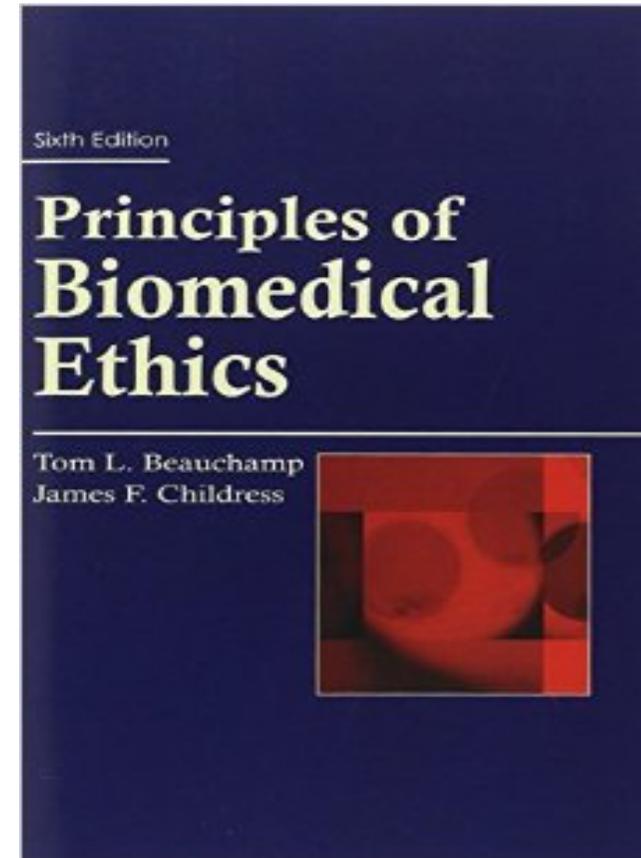
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\* Source: Wikipedia

## The Georgetown Mantra

- Respect for autonomy of the patient;
- Principle of loss prevention (non-maleficence);
- Patient well-being (beneficence);
- Social justice

\* Tom Lamar Beauchamp and James F. Childress, "Principles of Biomedical Ethics", 6th Edition, Oxford University Press 2008.

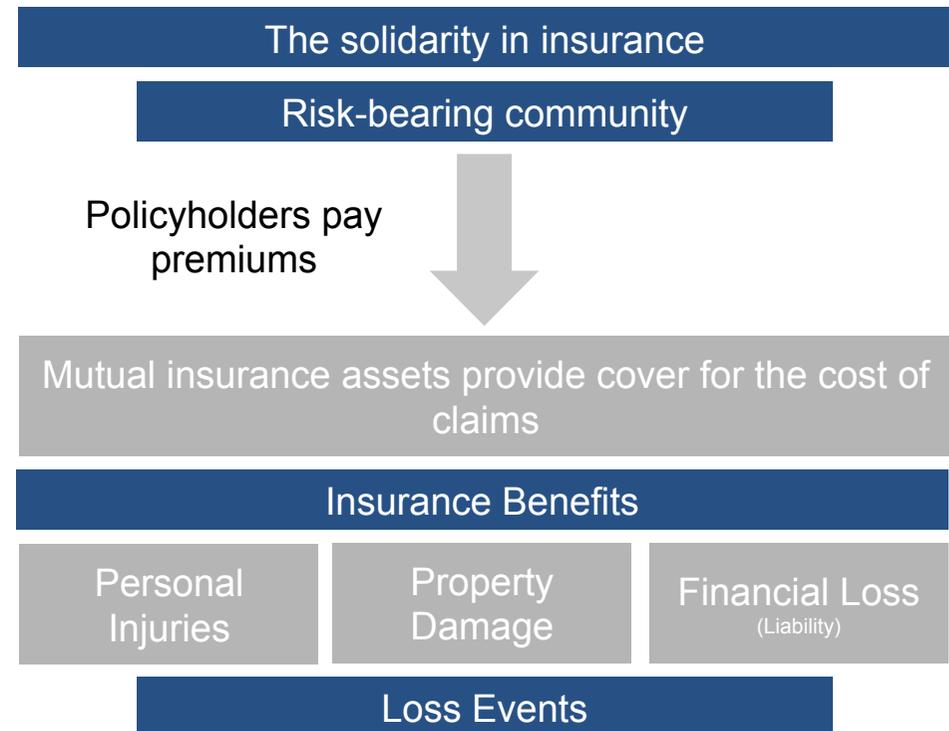


## The special value dimension of providing insurance services

- The **guiding principle 'Security'** as an elementary basic human need;
- Particular need for **explanation** and **complexity of the insurance product**;
- Intangible performance promise based on **'good faith'**.



SPECIAL RELATIONSHIP OF TRUST DUE TO VARIOUS MUTUAL RISK ELEMENTS!



The Solidarity in Insurance, based on: Schatz, E., "Are You Protected?" - 1982, p. 5.

## The role of the insurance industry in a world of risk

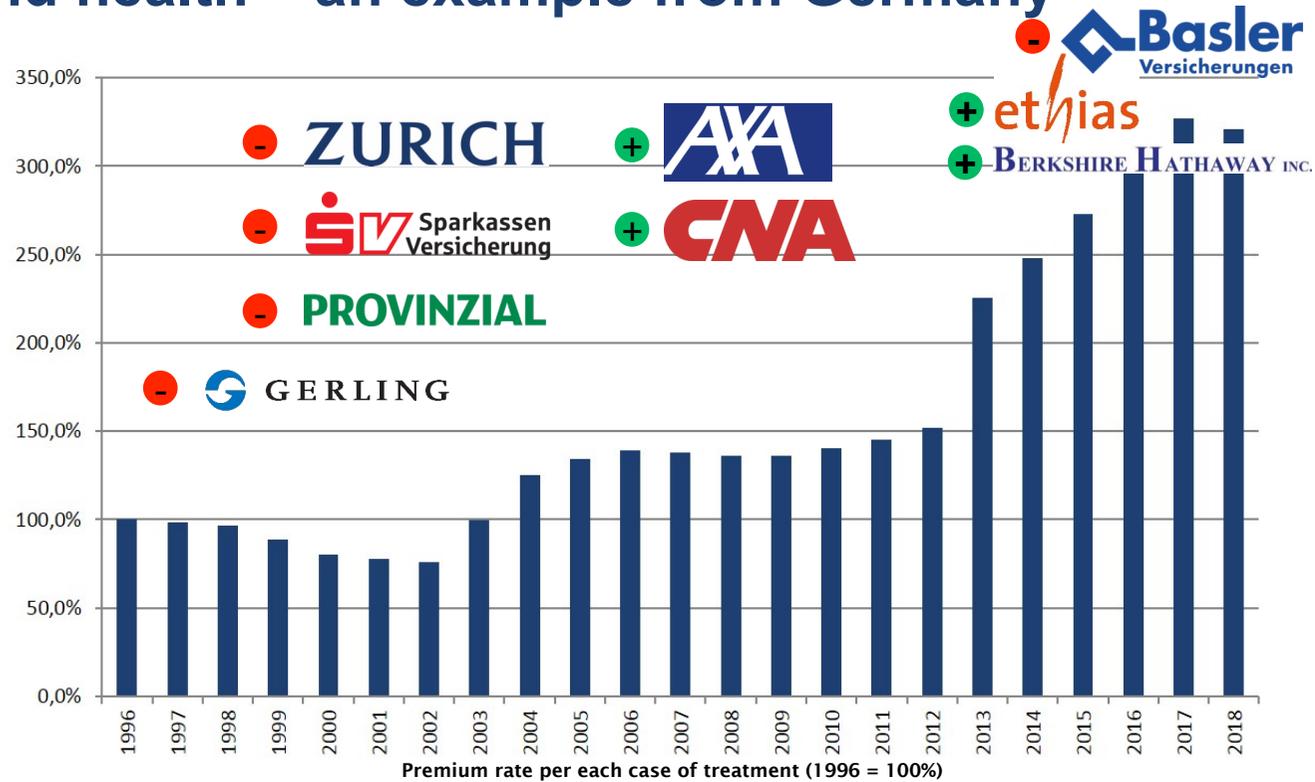
"If we imagine society and some of its aspects such as politics, economics, culture and sports as a house made of individual boxes, and we pulled out the box of insurance, the whole building would collapse.

The accident, the thunderstorm, the burglary, disaster operations, steel works, car manufacturers, medicine, space travel, air traffic - no matter where you look, there is always a need to protect something. So far, I do not see **any alternative** at all."\*

\* Wealth and billionaire researcher Thomas Druyen in Allianz Makler Magazin 3/2015



# Insurance and health – an example from Germany



## Ecclesia – an independent broker with Christian roots

Ecclesia's business activities are based on the institutional mission of its Christian shareholders (**the Evangelical Church in Germany - EKD, the German Caritas Association and the Protestant Agency for Diakonie and Development** - social welfare organization of Germany's Protestant Churches). The Articles of Association define this mandate as to always preserve its clients assets through high-quality and inexpensive insurance solutions and to protecting them against financial losses.

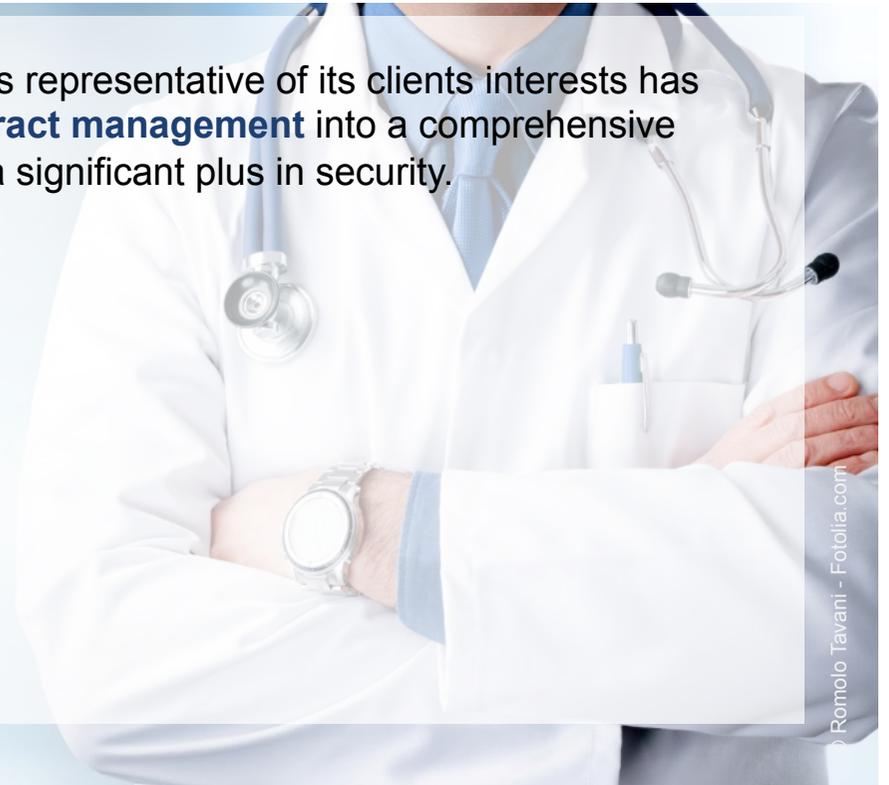
In this context, all our activities are implemented in absolute compliance with commercial principles. The defining principle is **customer benefit** instead of **shareholder value**. Ecclesia focuses on long-term customer relationships characterized by a strong sense of partnership and dialogue.

## Ecclesia – an independent broker with Christian roots

In the context of **long-term broker's assignments**, Ecclesia, as representative of its clients interests has integrated **risk consulting**, **insurance procurement** and **contract management** into a comprehensive service that provides customers in the **healthcare sector** with a significant plus in security.

Our **basic values** are:

- |                     |                                |
|---------------------|--------------------------------|
| 1.) Professionalism | 2.) Reliability                |
| 3.) Responsibility  | 4.) Confidence and partnership |
| 5.) Optimism        | 6.) Drive for new solutions    |



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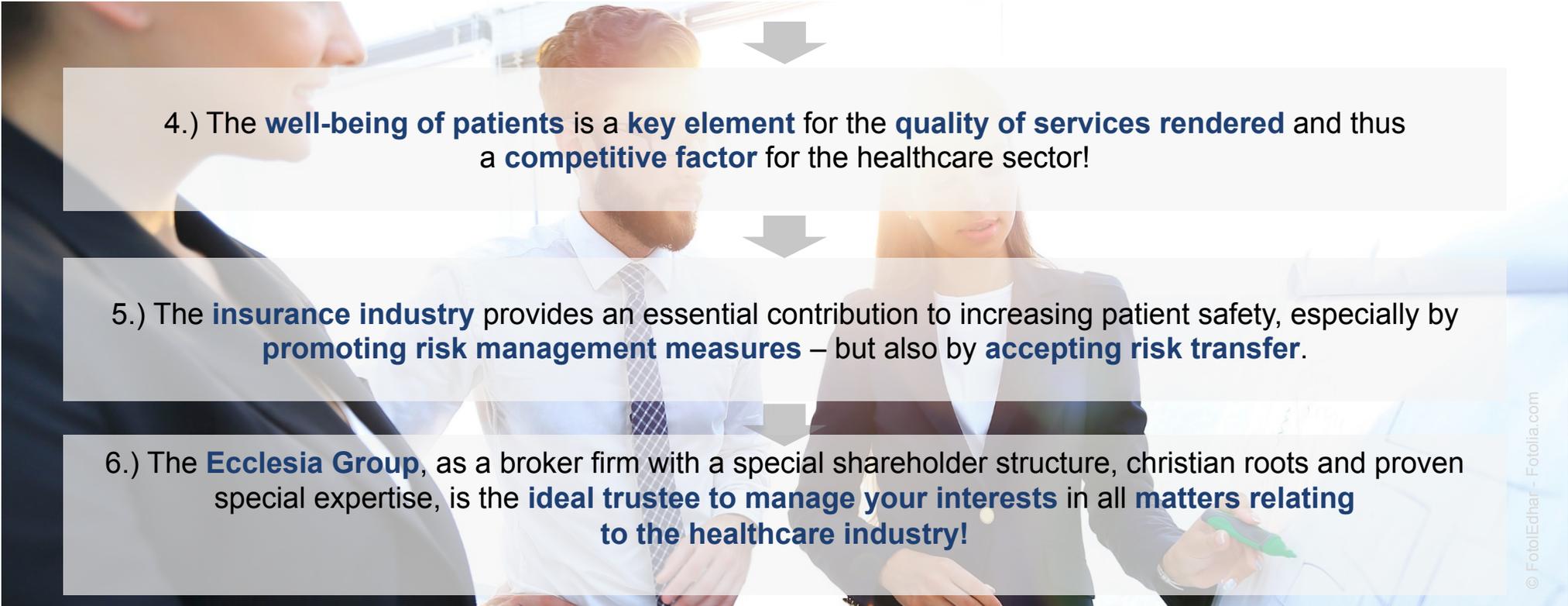
## Conclusio – or six final theses

1.) Nowadays, ethical misconduct implies **reputation risks** which, in the worst case, may jeopardize the existence of a company!

2.) Both the **healthcare sector** and the **insurance industry** are particularly exposed to this risk - not least because both business models are largely based on **confidence**!

3.) Over time, a **specific set of values** has therefore developed for both sectors, which contributes to **credibility** and forms the basis for the respective business success.

## Conclusio – or six final theses



4.) The **well-being of patients** is a **key element** for the **quality of services rendered** and thus a **competitive factor** for the healthcare sector!

5.) The **insurance industry** provides an essential contribution to increasing patient safety, especially by **promoting risk management measures** – but also by **accepting risk transfer**.

6.) The **Ecclesia Group**, as a broker firm with a special shareholder structure, christian roots and proven special expertise, is the **ideal trustee to manage your interests** in all **matters relating to the healthcare industry!**

# Thank you for your kind attention!

## Contact Persons



Dr. Stefan Ziegler  
Member of the Strategic  
Management Board



Ecclesiastrasse 1 – 4 |  
32758 Detmold/Germany



stefan.ziegler@ecclesia-gruppe.de



T +49 (0) 5231 603-254  
M +49 (0) 151 6887 7132



Sandra Unruhe  
Management Assistant



Ecclesiastrasse 1 – 4 |  
32758 Detmold/Germany



sandra.unruhe@ecclesia.de



T +49 (0) 5231 603-6574  
M +49 (0) 151 1879 5128