

PRESS RELEASE



Leading Cardiology Group Chooses Invivo

Brisbane, 9 February 2007: The cardiologists of Heart Care Partners, a leading Queensland cardiology group, have chosen Invivo to provide their medical indemnity insurance.

Dr Tony Rafter, representing the Clinical Management Committee of Heart Care Partners, said yesterday that the decision to insure with Invivo was an important step in ensuring that, as a group, Heart Care continues to improve the exceptionally high level of care that it already provides its patients.

"We took the time to compare providers and found that Invivo offers expertise in both medical indemnity insurance and loss prevention like no other provider that we looked at. It was reassuring to see that Invivo was able to price each individual doctor's premium by assessing the risk of each doctor and also accounting for the high standards of quality of the group. For the first time in our careers, our insurance premium reflects our level of risk and is not based on our income," he said.

"The other advantage of allowing Invivo to assess our risk, at the individual and group level, is that our exposure to risk will continue to decrease because Invivo is able to customise loss prevention programs for Heart Care Partners."

Now into its second year, Invivo is backed by QBE Insurance (Australia) Ltd. It was established to give doctors and medical groups a better alternative for medical indemnity insurance, with risk-based premiums and excellent service and support.

Invivo has been attracting a growing number of doctors by offering competitive premiums through an individual assessment of their risk rather than their level of income. It is the only medical indemnity underwriting agency to offer insurance for both individual doctors and healthcare facilities, with an emphasis on a personalised service and loss prevention model.

Penny Johnston, Loss Prevention Manager at Invivo, said that it is the application of risk reduction strategies that is the key to the continued success of health care providers and therefore the arrangement between Invivo and Heart Care Partners is the model that will prevail.

"As a group, the doctors at Heart Care Partners share a significant amount of resources. Hence it makes sense to take a group approach to their risk management as it creates an environment of continuity and cohesiveness," Ms Johnston said.

The Chief Executive of Invivo, Katherine Henry, said that "we are continuously seeking to partner with leaders in the medical community who have the vision to understand that some of the most important issues in healthcare require a long-term approach. At Invivo we are committed to supporting these leaders and their organisations with our in-house expertise in medical indemnity insurance and loss prevention."

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The partnership with Heart Care Partners, a leading provider of Cardiology care in Queensland, is further evidence of Invivo's strategy of 'continuing to improve the healthcare experience'.

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About Heart Care Partners

Heart Care Partners is a leading group of 11 Cardiologists who provide expert care for a wide range of medical conditions affecting the heart and cardiovascular system. Consulting, non-invasive and procedural services are based at multiple sites around Brisbane and country Queensland.

www.wesheart.com.au

About Invivo

Invivo is a specialist medical indemnity insurance underwriting agency, supported by QBE Insurance (Australia) Ltd. Invivo provides doctors and other associated healthcare companies with the confidence and protection to care for their patients, in a proactive and efficient manner, through loss prevention and in-depth understanding of their business, life and needs.

www.invivo.com.au

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