

DESIGNING INSURANCE AND RISK MANAGEMENT PROGRAMS FOR RURAL FACILITIES

We know how overwhelming managing Property and Casualty insurance needs can be for our rural members. Finding the right coverage for your unique needs can be challenging. Look no further, Western Healthcare Alliance (WHA) has partnered with Parker, Smith & Feek (PS&F) to help manage your insurance portfolio. PS&F is a nationally recognized, privately held brokerage firm with vast experience assisting rural and Critical Access Hospitals.



How is PS&F Different Than Your Typical Insurance Broker?

Privately Owned & Vested in Employees

Owned by 35 shareholders who are all active employees and committed to long-term relationships with clients. Employees receive salaries, not commissions, promoting a true team environment.

Technical Expertise

- · Execute day-to-day details
- · Develop relevant and innovative solutions
- · Strategize for risks on the horizon

Best-of-class Service

PS&F employees receive the training and technical resources to out-perform industry standards, proven by their 96% client retention.

Technology

Nationally-recognized proprietary systems create efficiencies and ease of client access to program information.

Client Education

Each year they conduct 20+ risk management and insurance seminars for clients.

Focus on Total Cost of Risk

- **Program Design.** Tailored client programs consistent with risk tolerance, in obtaining the best coverage at the lowest cost.
- Loss Control/Safety. Provide a full menu of loss control services, from client education to development and refinement of client safety programs and coordination of insurer provided services.
- Claims Advocacy. Team of 11 claims professionals to help clients achieve superior outcomes through pro-active claims advocacy and claims management.
- Workers' Compensation. Specialists provide Program Analysis, Experience Mod Evaluation, Loss Projection Analysis, and Light Duty/Return to Work Program design assistance.



Committed to Members Through

· Data Analytics

- · Loss Control
- · 24/7 Claims Management
- · Clinical Risk Management

PS&F is committed to developing a thorough understanding of your objectives, exposures to risk, and communicate alternatives to you in a continuously changing insurance and risk marketplace. Your dedicated service team of practice members each have many years' experience working with public and private hospitals, clinics, health centers, senior living, and other healthcare organizations. The service team is skilled in assessing and developing risk management and insurance programs, handling day-to-day program needs, and consulting services for the spectrum of risk transfer and human capital management needs.



About Parker, Smith & Feek

Parker, Smith & Feek offers a full range of services, including commercial insurance, risk management, employee benefits, surety, and personal insurance. Annually, they manage over \$575 million in premium and rank in the top 50 largest independent risk management and insurance brokerage firms in the United States.

They are also an owner of Assurex Global, an exclusive partnership of the top independent insurance brokers and consultants worldwide. The 60+ year history is built upon the belief that the best independent brokers are entrepreneurial, innovative, loyal, and focused on doing what's right for the client. Today, Assurex Global is the fifth largest privately held risk management and insurance brokerage group in the world. Through this relationship, WHA members have access to a national perspective on current trends, emerging issues, and global solutions.



WESTERN HEALTHCARE ALLIANCECollaborating to Improve Rural Healthcare **whal.org**

Reach out to PS&F today to see how they can help you with your Property and Casualty insurance needs.

Jim Chesemore

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