

## Property & Casualty Brokerage

### Optimum protection with first class customer experience.

We are keenly aware of the risks associated with operating healthcare facilities and the costs of insuring those risks against potential catastrophic losses. Our extensive healthcare expertise enables us to structure a customized insurance program to fit your strategic needs and financial goals.



We focus on serving *nursing homes, assisted and independent living facilities, continuing care retirement communities, federally qualified health centers, hospice, home care, hospitals, healthcare practitioners and ancillary businesses.*

### The PSA Healthcare Risk Solutions Difference

- **Confidence in our healthcare expertise** — With exclusive focus on the healthcare industry, we understand the intricacies of the risks unique to your environment. Our team can advise on the latest market trends and products to meet your objectives. We earn your confidence by delivering the kind of expertise that is only available from true healthcare insurance specialists.
- **Peace of mind with the right solution** — We objectively assess your exposures, identify gaps in coverage, review policy limits, consider nuances with the states in which you operate, and design a comprehensive custom program in collaboration with you to support your strategic plan. Leveraging our strong relationships with the healthcare industry carriers, we can structure and negotiate the right protection for your organization.
- **Saving time and effort with a trusted partner** — We do the heavy lifting on your behalf by monitoring and evaluating your policies throughout the year to meet your changing needs. We can review insurance lease obligations and state and federal requirements or assist with acquisitions to help you stay compliant and understand the impact of changes on your organization.

Contact | **Nancy Council** | 410.825.1411 x101 | [ncouncil@psafinancial.com](mailto:ncouncil@psafinancial.com)

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### Coverage

- Workers' Compensation
- Commercial Auto
- Property
  - Flood
  - Wind
- Commercial Crime
- Data Breach/Cyber
- Kidnap & Ransom
- Liability
  - Medical Professional
  - Commercial General
  - FTCA Wrap-Around
- Miscellaneous Professional Liability
  - Medicare & Medicaid Billing Errors or Government Billing Errors
  - Errors & Omissions
  - Directors & Officers
  - Employment Practice
  - Fiduciary
  - Storage Tank/Pollution
- Captive Programs
- Bonds
- HR & Benefit Partners

As your trusted partner representing your best interest, we strive to provide you with comprehensive protection. In addition to our P&C brokerage services, our holistic approach can also include:

- Third Party Administration for General/Professional Liability services
- Risk Management ranging from temporary support to completely outsourcing the function to PSA
- Employee Benefits Consulting & Brokerage including regulatory compliance and healthcare reform
- HR Solutions including comprehensive workforce administration

**PSA is a privately-held, independent multi-disciplined financial services firm, offering the best of all worlds to our clients.** Our Risk Solutions Team brings considerable strength and experience in servicing healthcare clients with complex and sophisticated insurance and risk management needs. With us, you will enjoy national caliber capabilities and resources with local service.

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