

## ABOUT

Amerisure has protected American businesses since 1912. We credit this longevity to our industry expertise, agency driven philosophy and customer service that's second to none.

We are proud of being named one of the top property and casualty companies in the country. Amerisure's suite of insurance coverage and highly valued solutions are tailored specifically to our policyholders' healthcare business.

## EXPERTISE

Amerisure works closely with our Partners For Success<sup>®</sup> agencies and their healthcare-related clients to develop and implement strategies to support safer work environments. We also have the expertise to help businesses minimize exposure to unnecessary risks. Our goal? To help healthcare providers build safer, more profitable businesses.

### Our Commitment

We're committed to providing healthcare professionals with an exceptional level of service and a fully-integrated system that features:

- ▶ Advocate ClaimsService<sup>SM</sup> Calls
- ▶ Nurse Case Managers
- ▶ Pharmacy Benefits Managers
- ▶ Agency Service Teams
- ▶ Special Investigation Unit
- ▶ Online Medical Provider Lookup & Provider Panel Postings
- ▶ Pharmacy Benefit Management Program
- ▶ National Medical Case Management Program
- ▶ Property Partner Program for Partners For Success<sup>®</sup> agencies
- ▶ Regionally Aligned Property Adjusters
- ▶ Account Claim Reviews on Demand
- ▶ Online Claim Reporting
- ▶ Online Claim Kits

## SOLUTIONS

Amerisure's strength and success are the result of our uncompromising commitment to service. The driving force behind this commitment is a partnership-based team approach to help our policyholders reduce costs and create a safer work environment for their employees. To accomplish this, we offer an wide range of healthcare provider solutions.

### **Advocate ClaimsService<sup>SM</sup>**

This program is based on our dedication to serve as your clients' advocate for the containment of losses. Amerisure's specialists respect your policyholders' money as if it were our own, so we protect their assets and reputation in the claim adjustment process while involving them in the review process.

For claims with greater exposure, we conduct an Advocate ClaimsService<sup>SM</sup> call — a formalized communication plan between the agency, healthcare policyholder and an Amerisure Claim Adjuster. We also provide regularly scheduled claim service calls with the medical status and treatment for injured employees, opportunities to control claim costs and methods for claim resolution or return to work options.

### **Loss Control Services**

Amerisure's Loss Control Consultants have a deep understanding of loss prevention as it applies to the healthcare industry. We collaborate with you and your clients to conduct a loss trend analysis to enhance operational safety processes. Our Loss Control professionals can conduct hazard assessments and facility surveys; review safety programs, policies and procedures; and offer in-service training on a variety of safety topics, including:

- ▶ Patient Handling/Transfer
- ▶ Handling Combative Patients
- ▶ Accident Investigation
- ▶ Preventing Slips and Falls
- ▶ Establishing an Effective Safety Committee

### **SureConnect<sup>®</sup>**

SureConnect<sup>®</sup> is Amerisure's customer portal. Claim and loss control information, loss runs, marketing materials, training content and more are easily accessible online. SureConnect<sup>®</sup> enhances communication and ensures you have access to what you need, when you need it.

### **Return to Work Programs**

Amerisure's return to work programs are a win-win situation for all involved. Designed to return injured healthcare employees to work as soon as they are medically able, these programs can reduce an employer's Workers' Compensation loss experience. They're also created to help employees gain self-esteem and avoid any negative financial impact due to lost time. Amerisure's return to work programs include:

- ▶ **Modified Work** – The employee returns to his/her original job, but with duties modified to conform to restrictions placed on the job by the medical care provider.
- ▶ **Transitional Work** – The employee temporarily performs another job that accommodates physical limitations.
- ▶ **Alternate Work** – The employee is reassigned to another position or different type of work that accommodates current abilities.

### **Premium Audit Services**

Annual audit reviews help to confirm your healthcare policyholders pay the right price for coverage as well as help them plan and manage insurance expenses. Amerisure's annual audit reviews are timely, accurate and fair, and come with service that's second to none. Our Premium Audit professionals also offer consultative feedback on rule, procedural and classification issues.

#### *Here's how the review process works:*

1. An Amerisure Premium Auditor schedules an appointment with your client shortly after the expiration of each policy period.
2. The auditor reviews the healthcare provider's financial records, check registers, ledgers, tax reports and journals.
3. They also look at the healthcare business to develop a thorough, detailed description of their operations to accurately determine the duties and responsibilities of individuals, departments and any indirect labor.

An annual review ensures an accurate determination of your healthcare policyholder's business activities and variable exposures in addition to projecting future variables of sales, payroll and indirect labor expenses. This enables them to better plan, budget and manage insurance costs.

With over 100 years' experience, you can rely on Amerisure's expertise and high-quality service to help your healthcare providers build safer and more profitable businesses.

### **VISIT AMERISURE.COM FOR MORE INFORMATION**

*The coverage information contained herein is only a summary of the coverages and limitations and is not a contract.*