

H.A.T. FEATURES

Reduce and Stabilize Workers' Compensation (WC) premiums.

This program is designed only for Missouri hospitals workers' compensation exposures. Member hospitals will not have to pay for losses or bear the additional expense of other types of businesses as in the standard market. It also allows the hospital to avoid the ups and downs in pricing and acceptability in the standard WC markets. With increased emphasis on safety, hospitals should see lower premiums.

Risk management consultation on a continuing basis.

CCMSI, along with the member led safety committee, provides risk management services. Hospitals share their ideas and successes to improve loss control with methods specifically designed for hospitals.

Claim services designed to pay valid claims.

Again, CCMSI and the hospital lead claims committee work together to share information on handling claims.

Excess insurance provides protection for catastrophic claims.

The excess insurance reduces the exposure to the trust and all its members by eliminating the affects of a catastrophic loss.

HSG, CCMSI and ProCon have years of experience working successfully with self-insured programs for Missouri Hospitals.
CCMSI also has many years experience working with other industry groups from which they can draw on their experience.

H.A.T. has been approved by the Division of Workers' Compensation.

The Trust must abide by all the requirements and regulations of the Division. CCMSI is licensed and approved by the Missouri Department of Insurance. CCMSI must provide continuous reports to the State of Missouri on the Trust's activities and financial condition.

Actuaries are used to review and assist in setting loss funds, protecting the fund and complying with state requirements.

H.A.T. employs an outside actuarial firm to assist them in providing a conservatively funded program for its members.

Member hospitals are encouraged through aggressive loss control to reduce frequency and severity.

If a member does not put forth the effort needed they will be:

- Required to increase their contribution to the program
- Required to pay for a large share of their own losses with a minimum/maximum claim fund
- Advised of non-renewal in advance of its expiration

Services

Professional Administration

- Financial Stability
- Conservative Underwriting

Aggressive Claims Management

- Legitimate claims paid promptly
- Experienced claims staff
- Detailed losses available on line

Effective Loss Control

- On-site customized consultations
- Specialized training and safety videos
- Shared success programs from other hospitals
- Written loss control programs





H.A.T.
Hospital Association Team

***Wants your hospital if
your hospital is committed
to controlling its
Workers' Compensation
cost through aggressive
loss control programs.***

For more information contact:
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Managed and administered by
Cannon Cochran Management Services, Inc.
(CCMSI)

Hospital Association Team
H.A.T.

A Workers' Compensation Trust for
Missouri Hospitals

A Trust incorporated by Missouri Hospitals
for Missouri Hospitals



Managed and administered by
Cannon Cochran Management Services, Inc.
(CCMSI)

and marketed by
Providers Insurance Consultants, Inc.
(ProCon)
A Subsidiary of Hospital Services Group
(HSG)