

NSM Insurance Brokers

SOCIAL SERVICES & BEHAVIORAL HEALTHCARE PRACTICE

NSM Insurance Group's Behavioral Healthcare Practice offers a full suite of advisory services that help our clients make strategic decisions regarding insurance, risk management, mergers and acquisitions. NSM takes the time to listen and understand each client's strategic goals, delivering innovative solutions based on extensive behavioral healthcare experience. Our ability to work nationally with premier providers and our vast knowledge of the insurance marketplace allows us to offer the highest standards in risk management and insurance solutions to clients, including:

- **Insurance Coverage Review & Analysis**
- **Alternative Risk Solutions**
- **Insurance Tracking**
- **M&A Due Diligence**

INSURANCE COVERAGE REVIEW & ANALYSIS

NSM's Behavioral Healthcare Practice is uniquely qualified to successfully identify coverage deficits, inadequacy of insurance limits, and absences that address emerging risks. We offer extensive coverage analysis of all Property, Casualty, Workers' Compensation and Management Liability policies for prospective clients or as an independent service and we'll also provide corrective actions and strategies to address deficiencies with a focus on protecting a client's financial assets!

EXPOSURE & COVERAGE ANALYSIS ALSO INCLUDES:

- Financial strength of insurers and licensing
- Historical claims analysis
- Adequacy of Limits carried on underlying and excess levels
- Broadness of policy coverage, terms & conditions
- Deductibles and retentions
- Need for specialty coverage/policies

REQUIRED ITEMS

In order for NSM to complete a comprehensive coverage and claims analysis we must ask our partners to provide the necessary data to do so. The following items will be required:

- **Complete Copies of All Current Policies:** Property; General liability; Professional liability; Abuse/molestation; Commercial Auto; Umbrella/Excess; Workers' Compensation; Management Liability lines: Directors & Officers; Employment Practices; Crime; Fiduciary & Cyber/Privacy liability.
- **Minimum of three years Currently valued Carrier Loss runs for all Lines of Coverage above.**