



NSM Insurance Group's Social Services & Behavioral Healthcare Practice

Keeping Pace with a Changing Behavioral Healthcare Environment

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NSM Insurance Group's Behavioral Healthcare Practice offers a full suite of advisory services that help our clients make strategic, sound decisions regarding Insurance, Risk Management, Mergers and Acquisitions. NSM takes the time to listen and understand Clients strategic goals and we then deliver innovative solutions for an Organizations Risk Management and Insurance needs. Based on extensive Behavioral Healthcare industry experience, work nationally with Premier Providers, and vast knowledge of the Insurance marketplace, NSM's Behavioral Healthcare-Social Services Practice delivers the highest standards in Risk management and Insurance solutions to its clients including:

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

Insurance Coverage Review & Analysis

For prospective clients or as an Independent service, NSM's Behavioral Healthcare Practice conducts an extensive coverage analysis of all Property, Casualty and Management Liability Policies. Drawing upon our superior technical –coverage knowledge, vast Industry expertise and experience, our Practice is uniquely qualified to successfully identify Coverage deficits, inadequacy of Insurance Limits, and absence of new Coverage' s that address Emerging Risks in the Behavioral Healthcare and Social Services. Corrective Actions & Strategies to address deficiencies are provided with a focus on protecting a client's Financial Assets!

Exposure & Coverage Analysis also includes:

- Financial strength of insurers and licensing
- Concentration issues and blanket coverage
- Adequacy of Limits carried on underlying and Excess levels
- Broadness of Policy Coverage, Terms & Conditions
- Deductibles and Retentions
- Need for specialty Coverage /policies
- Alternative Risk Solutions Models

Alternative Risk Solutions

NSM's Behavioral Healthcare-Social Services Practice delivers customized Insurance solutions to fit our clients' needs regardless of size by taking the time to listen, understand and respond to your Organizations Strategic plans.

NSM's Behavioral Healthcare Unit is able to provide analysis, consultation, and facilitation of the best alternative risk solutions for our Clients and prospects. Our Analysis and Feasibility work helps to educate prospects & clients on Risk Transfer Solutions: Traditional -1st Dollar programs, Large Deductibles, Loss Sensitive, Captive Solutions and which is best-suited to bring value while meeting Organizational objectives. The Behavioral Healthcare-Social Services Practice provides review, education & guidance to clients through the entire process of identifying the optimum Risk Solutions. We also provide ongoing Consultation and presentations at the Organization's Committee and Board levels until the process is finalized.

Insurance Tracking:

NSM Insurance Group's Behavioral Healthcare Unit has the capabilities to provide Clients who do not have the internal resources or expertise to monitor insurance renewals and all tracking of insurance exposure or renewal changes. Our seasoned professionals work closely with existing Clients or Prospects to carefully and thoroughly track renewals.

The following highlights the benefits of utilizing NSM's Renewal & Annual tracking service:

- Improved insurance data quality and accuracy
- Reduced operational expenses for Clients/ Prospects associated with insurance tracking
- Streamlined tracking process that Maximizes time, efficiency and integrity of
- Exposures and Insurance Data
- Submittal of notice of requirement letters to borrowers with missing insurance

Sean Conaboy is a Licensed Property/Casualty Broker specializing in the Design of Insurance and Risk Management programs exclusively for Addiction Treatment & Behavioral Healthcare Providers. He works with NSM Insurance Group's Private Equity and Corporate Acquisitions Services.