

Healthcare Solutions

People place their lives in your hands every day. You're used to it - you're ready for it - but you never forget the responsibility that comes with the privilege of caring for them.



Who is Responsible for Your Protection?

Designing alternatives to meet the very specialized needs of our healthcare clients takes the sustained focus of a dedicated Murray Securus team. We consistently offer sound financial and risk management advice through the coordinated efforts of our employees working with you and for you.





Healthcare Solutions

Industry Sectors

- Individual physicians
- Group practices
- Allied health professionals
- Hospitals and healthcare facilities
- Ambulatory surgery centers
- Physical therapy centers
- Senior living/long-term care
- Urgent care centers
- Home health agencies
- Emergency medical services
- Durable medical equipment providers

Program Management

- Captive/risk retention group studies
- Captive administration
- Front/reinsurance brokerage
- Captive marketing
- Claim administration
- Risk control
- Event management
- Underwriting
- Policy issuance
- Member education

Physicians and Physician Practices

Additional Offerings

- Employee benefit alternatives
- Personal insurance
- Directors and officers liability

Murray Securus Administered Programs

- Central Pennsylvania Physicians Risk Retention Group
- Communities Advancing Retirement Excellence

Choice Benefits Marketplace

Technology-driven solution that allows employers to offer a comprehensive benefits program while controlling costs and giving employees the education and resources to play an active role in managing their healthcare.

Insurance - Our experienced team of insurance professionals provides a wide array of risk management and insurance solutions, creating comprehensive packages for all of your business insurance needs. We recognize the intricacies of insuring medical equipment and the unique interplay between the exposures inherent to the practice of medicine. We are proud to represent the leading insurance companies providing coverage to healthcare service providers.

Claim Management - We employ a staff of claim professionals dedicated to assisting healthcare clients in managing claims including property, liability, malpractice, directors and officers, workers' compensation, employment practices and more. Our exclusive "event management" philosophy is an integral part of all aspects of client support offered.

Risk Control - We go beyond the basics to address potential risk *before* you have a claim. Our certified healthcare specialists will guide and support your risk management efforts, creating the foundation to keep your claims at a minimum.

Third-Party Administration - Managing the direct and indirect costs of a workers' compensation claim requires "day-one, minute-one" attention. We have built a custom communication network to facilitate the process, resulting in both financial and human resource success for our healthcare clients.

Professional Liability - When the availability and affordability of medical malpractice insurance was in question in Pennsylvania, we devised a unique solution – a company owned by physicians. The Central Pennsylvania Physicians Risk Retention Group (CPP) offers exceptional coverage plus risk management, physician education, event management, best practices and peer review. The event management philosophy also underpins a captive insurance company, Communities Advancing Retirement Excellence (CARE), owned by its member, not-for-profit retirement communities and managed by Murray Securus.

Alternative Program Development - Because healthcare risks are unique and complex, consideration is often given to exploration of alternatives such as captives, risk retention groups or self-insurance. Our exceptional staff will guide you from the feasibility study to determine the best risk strategy for your financial and service needs, through the steps necessary to move forward with your decision.

Program Management Solutions - Once you've made the decision to move into a captive or other alternatively structured program, our associates work closely with you to select partners and business associates actively involved in every element of alternative program development and management.