

PHT VS. COMMERCIAL INSURANCE

91%

PHT claims closed within 12 months

44%
LOWER

PHT's average cost per claim compared with other SC employers in the past three years

38%

Decrease in overall claims rate since introduction of risk reduction objectives

“Moving from a TPA to the workers’ compensation program with **Palmetto Hospital Trust** has **streamlined our internal processes**, making them very efficient by using PHT’s electronic claims reporting. **PHT’s service is unparalleled** in the state. This has been especially enlightening during the COVID-19 crisis. The **collaboration between claims and risk management** to provide assistance in this new territory for employee health **has helped us work through various issues and manage this journey together.**”

– OCTAVIA WILLIAMS-BLAKE, VICE PRESIDENT OF WORKPLACE HEALTH & SAFETY, MCLEOD HEALTH



Owned by its members rather than shareholders



Surplus returned to members instead of retained as profit



Direct role in governance through committee and board participation