

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

“Palmetto Hospital Trust is (PHT) **a member-driven organization vested in helping healthcare organizations succeed.** While promoting environments of safety for both patients and employees, **PHT also helps to strengthen the finances of their member’s organizations.** We consider PHT a true partner and **the service they’ve provided us cannot be matched.**”

– MIKE DIXON, VICE PRESIDENT OF HUMAN RESOURCES, SELF REGIONAL HEALTHCARE



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