



From recent graduates to life-long practitioners, PayneWest is here to help you manage your risks. Our goal is to help you meet your goals by effectively managing your insurance program, employee benefits and providing strategic advice. We learn about your most pressing concerns and align solutions to meet your organizational goals. Working closely with our leading group of insurance providers, we offer programs and insurance designed for dental practices to protect your financial interests, safeguard your office and equipment and keep your reputation strong. This allows you to focus on what matters most, your patients.



OUR EXPERIENCE

Our PayneWest team includes experienced and knowledgeable professionals across our four-state footprint. We are fortunate to work with over 400 Northwest dental practice and specialists in Montana, Idaho, Oregon and Washington.

We will partner with you to manage the risks, liabilities and exposures unique to the role dentists play in caring for your patients, staff, and the communities you serve. We will work with you to:

- **Isolate gaps and deficiencies in your existing programs**
- **Analyze loss histories and develop mitigation plans**
- **Ensure fair and prompt claims resolution**
- **Evaluate your employee benefits and offer innovative health plan solutions**

We are healthcare-focused professionals delivering insurance, benefit plan and risk management solutions.

Riscover[®]

- ▶ **Our exclusive Riscover[®] risk assessment process works with organizations to determine the greatest concerns of a business.**
- ▶ **According to FEMA, 40% of businesses in America fail after experiencing a disaster, and an additional 25% fold within a year.**
- ▶ **We work to determine your overall business risk and create a plan to keep you operating for years to come, despite any disasters experienced along the way.**



[PayneWest.com/Healthcare](https://www.paynewest.com/Healthcare)

PayneWest
INSURANCE

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OUR GUIDANCE

Our team of insurance professionals will match the appropriate coverage for your risks and exposures. Some of the common risks we review include:

- **Regulatory compliance and employment practices**
- **Patient and worker slips, trips and falls**
- **Infection control practices**
- **Radiological equipment and exposure**
- **Disaster and emergency response planning**
- **Cyber, data and PHI risk evaluation**

CUSTOM SOLUTIONS

PayneWest offers specialty coverages, analysis and solutions including:

- **Professional (Malpractice) Liability**
- **General Liability**
- **Directors and Officers Liability**
- **Property Insurance**
- **Workers' Compensation Insurance**
- **Employment Practices Liability**
- **Cyber Liability and HIPAA Privacy**
- **Automobile Liability**
- **Medical Billing & Governmental Regulatory Claims Coverage**
- **Errors & Omissions Coverage**
- **Alternative Risk Options (Captives and Risk Retention Groups)**

OUR TEAM

We pride ourselves on standing out from the competition. With experience handling all types of dental practices, our team of professionals work collaboratively with Cincinnati Insurance so you receive the benefit of our collective expertise. Our insurance professionals, claims advocates, risk control specialists, leaders with first-hand industry experience, coupled with our access to dental specific solutions, allow us to provide truly unique world-class service with a local touch. Cooperatively, we identify the appropriate offerings to help dental practices meet their insurance program needs and navigate the changes in healthcare through risk minimization and proper planning.



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