



GRAHAM'S DNA

**RELENTLESS
CLIENT ADVOCATES**



Actions Matter.®

**FIERCELY
INDEPENDENT**

**BEST PLACES
to work in PA**
Hall of Fame Member



**NATIONALLY
RANKED**

**TOP 1% OF INDEPENDENT
BROKERS IN U.S. = MARKET LEVERAGE**

**BEST IN CLASS TRAINING
PROGRAM**

**EXCEPTIONAL
SERVICE**

1 to 1

EMPLOYEE TO CLIENT RATIO

**COMMUNITY
INVOLVEMENT**

**OVER 1,000 VOLUNTEER
HOURS ANNUALLY**

**STRONG PARTICIPATION
IN CHARITABLE GIVING**

HEALTH & HUMAN SERVICES

In an industry where the only norm is change, Graham Company provides a consistent, proven methodology to obtain broad coverage, top-notch service and the most competitive price in the market.

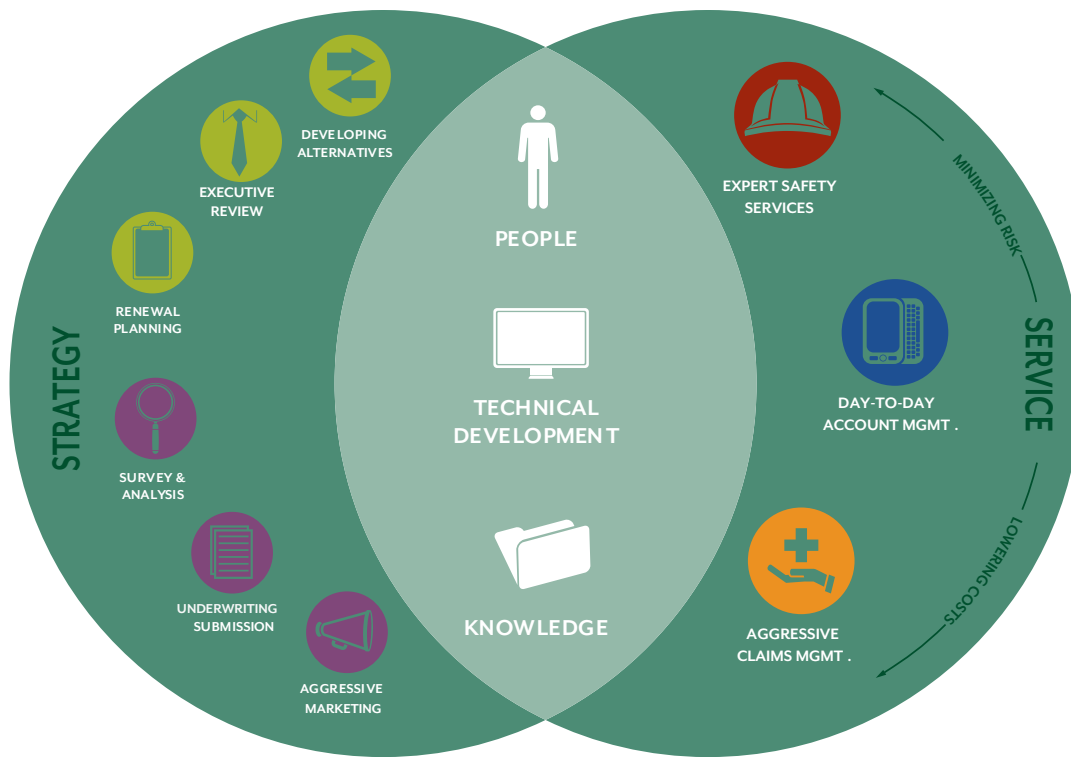
KEY FACTS ABOUT OUR HHS PRACTICE:

- Represents 30% of our business
- 90% of our HHS Clients are Not-for-Profits
- HHS Team includes Nurses, Attorneys, Engineers, Foster Parents, Safety Professionals
- Our clients' continued annual budgets exceed six billion dollars, tens of thousands of employees and thousands of locations

RISK MANAGEMENT SERVICES

- Clinical Risk/Quality Assurance Improvement
- Safety & Loss Control
- Human Capital Management
- Claims Advocacy & GrahamAlytics®
- Mergers & Acquisitions Advisor and Services
- Alternative Risk Financing Consulting
- Compliance & Education





YOU CAN LOOK TO THE GRAHAM COMPANY FOR:

- An understanding of your industry and the challenges you face;
- Complete analysis of your organization's operations, exposures and current insurance program;
- Design and implementation of an insurance program with the broadest possible coverage at the most competitive rates;
- Development of the most comprehensive and cost effective employee benefits programs;
- A dedicated Claims Consultant to efficiently manage your claims, identify trends and act as your organization's claims advocate; and
- A partnership that will provide risk management solutions that go beyond the pages of an insurance policy.

The Health & Human Services Division specializes in working with a wide variety of healthcare and social services organizations such as aging senior services, home healthcare, substance abuse, behavioral health, intellectual/developmental disabilities, hospital systems,

sub-acute care and long-term acute care. The division, which makes up approximately 30 percent of the firm's overall revenues, handles the outsourced risk management for organizations with combined annual budgets that exceed six billion dollars, tens of thousands of employees and thousands of locations nationwide.

WHY GRAHAM?

Few industries face as many daily challenges as the Health & Human Services industry. From shrinking budgets to rising litigation, there are numerous obstacles to overcome. Your property, casualty and benefits insurance should not be one of them.

The Graham Company's Health & Human Services industry team was created to address the risk management challenges specific to behavioral health, intellectual/developmental disabilities, senior services, home health, social services and substance abuse services. The Health & Human Services industry requires a partner with firsthand industry experience who knows your organization and allows your organization to focus on its mission.

CLIENT TESTIMONIAL

"The complexities of this industry demand more than a broker; that's why I'm with Graham. With them, I have a partner that lives and breathes the intricacies of this industry, and that's what defines Graham as my trusted advisor, not my broker."

M. JOSEPH ROCKS, CHAIRMAN EMERITUS OF MERAKEY