

AGING SERVICES

The experience to understand
the aging services industry.

The strength and knowledge
to manage its risks.



Your mission is to provide quality care.
Ours is to provide you with quality insurance products and services.

With more than 40 years of experience in the healthcare industry, CNA is a trusted leader and one of the top five underwriters of healthcare insurance products and services for a wide spectrum of organizations. We offer extensive industry knowledge, valuable insight and core coverages tailored to meet the unique needs of aging services providers. This experience and dedication has earned us the status of "preferred provider" with the American Association of Homes and Services for the Aging (AAHSA) and the Assisted Living Federation of America (ALFA).

An experienced approach to protecting your organization

Our dedicated CNA HealthPro underwriting team consists of professionals with an average of more than 15 years of experience in the aging services sector. We draw upon this expertise as we listen to our customers, work to understand the changing services they provide, and develop the tools and coverages that help protect their enterprise. Customized programs are tailored to meet the needs of:

- Skilled nursing and sub-acute facilities
- Continuing care retirement communities
- Assisted living centers
- Independent living communities
- Memory-loss facilities for dementia and alzheimer's care
- Home- and community-based services

Underwriting initiatives also include the availability of alternative liability insurance programs, such as large deductibles, captive reinsurance and group risk-sharing arrangements. In addition, higher limits of liability are offered.



The right coverages — wherever and whenever care is provided.

CNA HealthPro provides coverage to both not-for-profit and for-profit organizations across the country. Also, occurrence professional liability insurance coverage is available to meet your needs in the marketplace today. Whether providing home-, community-, or facility-based care, you can count on CNA for broad business protection as well as segment-specific coverages.

Core Coverages:

- Professional Liability (Claims-Made and Occurrence), including coverage for your medical director's administrative duties and their services in a patient emergency situation
- General Liability
- Property (specialized form designed for the aging services industry)
- Commercial Automobile, including autos and vans used for patient transport
- Umbrella and Excess Liability with high limits of liability available
- Employee Benefits Liability

Additional Coverages:

- Crime
- Cyber Liability
- Equipment Breakdown
- Inland Marine
- Directors and Officers, including Employment Practices Liability

Expanded coverages for home- and community-based care providers

To better meet the needs of aging services providers, we created specific coverages to address the risks of organizations providing care and services to individuals who remain in their own homes or in a community-based setting.

- **Home- and Community-based Services Program (HCBS)** — A range of liability coverages associated with providing social and healthcare services to the aging population at community centers or in their homes.
- **Program of All-inclusive Care for the Elderly (PACE)** — A range of liability coverages for Medicare- and Medicaid-funded programs that provide onsite medical, physical and occupational therapy services to the aging population in their homes and community centers.
- **Housing Programs** — A range of liability coverages for all types of independent living and housing operations for seniors.



A smart approach to managing risks

CNA is dedicated to helping aging services organizations manage the financial cost of risks by preventing losses from occurring. Our nationwide staff of highly experienced risk control consultants has earned the *Certified Professional in Healthcare Risk Management* credential and other industry-related designations. We are ready to create and provide programs that help identify and manage exposures across organizations, minimize risk and avoid costly disruption of operations. In addition, our complimentary CNA HealthPro Risk Control materials are available online as a resource to help protect your business assets and ultimately, the bottom line.

CNA can help aging services providers:

- Identify and assess potential liabilities
- Develop and implement preventive strategies
- Educate administrators and staff members
- Understand the legal and regulatory environment
- Improve internal communications
- Create operational efficiencies

Risk control services include:

- Customized educational materials, such as newsletters and claim trend studies
- Detailed claim analyses
- Onsite assessments, including clinical care services
- Organizational risk evaluations
- Specialty-specific seminars
- Telephone and e-mail support and consultation

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CNA helps you understand and respond to industry loss trends

The CNA biannual aging services claims study is an authoritative source of loss experience in the industry, providing strategies to prevent losses from occurring within your facility, and to minimize the impact if a loss occurs. This study is available to download through the CNA HealthPro Web site or in print by contacting your CNA Risk Control consultant.

Count on CNA claim service excellence when you need us most

CNA HealthPro claim staff is comprised of more than 100 professionals averaging over 22 years of service in the industry. With experience as attorneys, nurses and administrators, our claim teams are well positioned to help protect our policyholders when a claim arises. Our legal defense team brings together nationally known defense attorneys and expert witnesses to develop innovative claim management and legal strategies in order to achieve the best possible outcome. For potentially high-loss claims, our Aging Services Center of Expertise serves as a unique resource to support our formidable legal team. We strive to facilitate a process that resolves even the most complex claims in a timely and fair manner.



CNA HealthPro — the right choice for the healthcare industry

For more than 100 years, CNA has been helping businesses maintain a higher level of performance by proactively managing their risk. With customized coverages and services for healthcare providers, we offer collateral lines capabilities to address the needs of large and small organizations across a variety of industries. From our more than \$50 billion in assets to our "A" rating for financial strength and solid industry reputation for risk control and claim management, when you want an experienced carrier dedicated to the aging services industry ... **we can show you more.SM**



Business insurance you can feel good about. To learn more about our flexible, innovative approach to underwriting healthcare industry risks, visit www.cna.com/healthpro.