

ALTERNATIVE RISK

The experience to understand captive insurance and self-insured needs. The strength and knowledge to help manage its risks.



Proven captive reinsurance fronting, self-insured fronting and risk transfer for the healthcare industry.

As a national insurance carrier with a more-than-100-year history, and more than 40 years of direct healthcare experience, CNA is a smart choice to complement and enhance your captive reinsurance or self-insured program. We work with a variety of captive insurers and self insurers in the healthcare industry and their advisors to fulfill unique fronting and risk transfer requirements, expand coverage capacity, and create tailored, supportive coverage, claim or risk control solutions. CNA HealthPro provides fronted professional liability insurance policies in patient compensation fund states, and the various CNA companies offer both admitted and non-admitted policies in almost every state. When you choose CNA, you have the support of a global company rated "A" for financial strength.

An experienced approach to protecting your assets

The CNA HealthPro underwriting team consists of professionals dedicated to fronted programs, with an average of more than 15 years of healthcare industry experience. It is expertise we draw upon every time we listen and work closely with you to structure and administer an alternative liability insurance program — such as large self-insured retention programs, fronting arrangements, captive reinsurance programs and group risk-sharing arrangements — tailored to meet your complex business needs. It is an approach that has worked for thousands of customers across a number of business types, including:

- Hospitals and health systems
- Physician clinics and group practices
- Aging services organizations
- Life sciences companies
- Allied healthcare facilities



The right structure for your unique coverage requirements

We provide two forms of fronting structures, which can be adapted to satisfy your professional and general liability coverage requirements:

Matching deductible programs — includes a deductible equal to the policy's per-claim limit of liability

Reinsurance programs — the policy is fully reinsured by an acceptable carrier, typically via a captive insurance company. Collateral requirements are established for all fronting contracts. Acceptable forms of collateral include letters of credit and working trusts secured through CNA-approved financial institutions.

Core Coverages:

- General Liability
- Professional Liability

Additional Coverages:

- Excess/Umbrella
- Product Liability

Our underwriters are adept at assisting in the design and execution of alternative risk programs. We analyze each program and work with you to arrive at the appropriate limits of liability, retentions, collateral amounts and fee structure. Such a program will enable you to fulfill your financial, contractual, legal and/or regulatory obligations through the issuance of commercial insurance paper.

Equally important, those same underwriters can work with you to design insured risk transfer programs above or in conjunction with your alternative risk arrangements. The entire portfolio of CNA and CNA HealthPro products and services is available to fulfill your needs. This capability is unrivaled in the industry.

A smart approach to managing risks

CNA is dedicated to helping captive insurers and self insurers manage the financial cost of risks by preventing losses from occurring. Our nationwide staff of highly experienced risk control consultants is 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 your company:

- 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, including newsletters and claim trend studies
- Detailed claim analyses
- Onsite assessments, including high-risk clinical care services
- Organizational risk evaluations
- Specialty-specific seminars
- Support and consultation by telephone and e-mail

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. Our goal is to facilitate a process that resolves even the most complex claims in a timely and fair manner.



We listen and work closely with you to structure and administer an alternative liability insurance program tailored to meet your complex business needs.

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 health-care 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 health of your business ... **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.