



## Healthcare

# Aging Services

### Overview

Market leader with strong reputation for longevity in the Aging Services marketplace, specialized claims management and risk control capabilities.

### Capabilities

- More than 100 dedicated claim, underwriting and risk control professionals focused on the Aging Services industry.
- 26 dedicated Aging Services underwriters across the country.

### Coverage

- Professional Liability/General Liability surplus lines coverage, with admitted coverage in Kansas for qualification with the Kansas Healthcare Stabilization Fund.
- Claims made coverage
- Professional Liability, General Liability, Employee Benefits Liability, Excess/Umbrella, Equipment Breakdown, Commercial Automobile including patient transport, Cyber Liability, Directors and Officers Liability (not-for-profit entities).

### Portfolio Mix

Adult Day Care Centers; Assisted Living Facilities (ALFs); Home and Community-based Services; Independent Living Facilities (ILFs); Life Plan Communities (LPCs); Memory Care Centers; Skilled Nursing Facilities (SNFs); Subacute Rehabilitation and Skilled Nursing Facilities.

### Geographic Appetite

U.S.A.

### Underwriting Parameters

- Up to \$5M capacity available for Professional Liability/General Liability, additional capacity available for qualified and eligible insured.
- Operations with strong financials, experienced management teams, sustainable business models and favorable loss history.

Staffing level and skill set commensurate with the acuity level of residents. Steady customer base. Record of consistent regulatory compliance. Low employee turnover preferred, as indicative of organizational culture and strength.

### Risk Control

Nationwide staff of highly experienced and certified risk control consultants engaged in the following activities:

- Developing and implementing risk control strategies for operational and clinical exposures including falls, pressure injuries, behavioral health and infection control.
- Establishing and improving quality assurance and performance improvement programs.
- Delivering educational programs to leadership teams and staff members.
- Providing risk control strategies and resources to help prevent traditional risks and emerging exposures.
- Providing virtual services for flexibility and convenience.
- *CareFully Speaking*<sup>®</sup>, CNA's newsletter published for the Aging Services sector, contains valuable information, resources, and self-assessment tools.

### Key Points of Contact

#### Sub-segment Lead:

Blaine Thomas	blaine.thomas@cna.com	952-285-3307
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#### Underwriting:

Eric Hartin	eric.hartin@cna.com	312-822-4246
Keana Thompson	keana.thompson@cna.com	312-822-4718
John Kilanowicz	john.kilanowicz@cna.com	312-822-4557

#### Risk Control:

Mary Seisser	mary.seosser@cna.com	503-431-3135
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#### Claims:

Stacie Gram	stacie.gram@cna.com	913-661-2775
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