



Healthcare

Allied Healthcare Facilities

Tailored Insurance Solutions for Your Clients' Evolving Needs

In a rapidly changing allied healthcare industry, your clients face abundant challenges. They need relevant insurance coverages that not only address their current exposures, but help them adapt to new developments in the future.

With more than 50 years of healthcare industry experience, CNA is a top-five insurer in the fluid and dynamic allied healthcare facility and provider marketplace, delivering coverage solutions to more than 70 classes of outpatient entities. Our nationwide Allied Healthcare Facility team has extensive experience underwriting small, medium, and large and complex accounts. We also provide industry leading Risk Control services, and our 70+ Claims professionals average 20 years of experience as attorneys, healthcare providers and administrators.

A Wide Range of Industry-Specific Coverages

Coverage Options

CNA offers a broad range of products for allied healthcare facilities of all sizes:

- Primary Professional Liability, General Liability, Employee Benefits Liability
- Excess Liability and Umbrella Liability
- Professional Liability and General Liability with separate towers
- Available enhancements: Emergency Evacuation, Media Expenses, HIPAA Expenses, Disciplinary Proceedings
- Primary Professional Liability Coverage available for employed or contracted physicians
- CNA Connect[®], our small business owners' policy, is available for smaller allied healthcare facilities

Our Appetite

CNA's appetite for allied healthcare facilities risks is focused on more than 20 different types of outpatient entities, including the following classes:

- Ambulatory Surgery Centers
- Community Health Centers
- Convenient Care Centers
- Dialysis Centers
- Home Health Services
- Imaging Centers
- Medical Laboratories
- Pharmacies
- Rehabilitation Services
- Urgent Care Centers

Claim Scenario

Incident: A radiology practice was asked to review images for a suspected obstruction in the upper gastrointestinal tract. The radiologist correctly noted an upper GI blockage, but did not note suspicious polyps in the lower gastrointestinal tract. A year later, the plaintiff was diagnosed with tumors in the lower GI, requiring several surgeries. Counsel for the patient asserted a claim.

CNA response: Our Claims team worked diligently to investigate the matter. Following a review of all records, as well as obtaining a favorable expert opinion, it was determined that the cancer could not have been seen in the imaging. Moreover, the imaging was deemed to be appropriate for the purpose of evaluating the upper GI. Accordingly, CNA determined that there was no potential for liability. Our findings were explained to the patient’s counsel and the claim was denied. A lawsuit was never filed against our insured.

Recent Allied Healthcare Successes

You and your allied healthcare facility clients are seeking a responsive insurance carrier that you can count on for collaboration, expertise and support – and CNA delivers with real-world solutions like the examples below.

Description	Premium	Coverages Written	Competitive Advantage
Behavioral Health Center, national footprint	\$1,700,000	Umbrella Liability	Ability to consolidate and streamline existing program
Infusion/Specialty Pharmacy	\$685,000	Professional Liability, General Liability, Umbrella Liability	Ability to underwrite both domestic and international exposure
Home Healthcare	\$180,000	Professional Liability, General Liability	Broad form, coverage advantages
Primary Care/Wound Care	\$129,000	Professional Liability, General Liability	Coverage advantages
Pharmacy	\$31,000	Professional Liability	Strong coverage form, coverage advantages
Laboratory	\$18,500	Professional Liability, General Liability	Broad form, coverage advantages
Workplace Health Clinic	\$8,000	Professional Liability, General Liability	Speed to market response, broad coverage grant

Industry Leading Risk Control Services

CNA’s dedicated Risk Control team helps insureds identify potential sources of exposure in order to mitigate the potential for claims. We utilize a consultative approach, working directly with policyholders through in-person or virtual risk assessments, answering policyholder questions, and providing additional services and educational programs. Our consultants offer systematic, sustainable solutions that can help allied healthcare facilities manage risk and protect their bottom line.

A Collaborative Approach to Claims

Healthcare claims are highly complex, and an experienced team can make all the difference. Members of our large and diverse Healthcare Claims team average 20 years of experience and have litigated medical malpractice lawsuits, managed claims for healthcare facilities and cared for patients as healthcare professionals. Our understanding of medical care, terminology and practices – and our expertise in litigating these claims – helps us work with policyholders to develop effective strategies for resolving claims. CNA is committed to providing best-in-class service, and our reputation in the industry helps us manage complex litigation.

For more information, visit cna.com/healthcare.

