

Aging Services. New Solutions responding to evolving customer needs



AGING SERVICES



Long-term commitment to the market

With more than 50 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 healthcare organizations. We continue to be the leader in the Aging Services insurance market demonstrated by our unwavering commitment to the industry over many decades. Our experience and dedication to this industry has earned us the status of a “preferred provider” with Leading Age. More than 5,000 skilled nursing facilities, assisted living facilities and independent living communities have decided to work with us over the last decade to address their professional liability and other property & casualty insurance needs.

A dedicated team

Our market leading position has resulted in the ability to devote more than 100 claim, underwriting and risk control specialists focused on the aging services market. This dedication permits us to offer unique programs and services to our customers that are unparalleled in the industry.

Innovative products that meet your needs

CNA, in collaboration with our distribution partners and customers, has developed new policy forms specifically designed to better serve Aging Services Organizations, including:

- General Liability (GL) (Claims-Made and Occurrence)
- Professional Liability (PL) (Claims-Made and Occurrence)
- Employee Benefits Liability (EBL) (Claims-Made and Occurrence)
- Umbrella and Excess

We have modernized and standardized the policy language of our new forms to make it easier to understand, and to enhance transparency with respect to coverages, exclusions, terms and conditions in an effort to help eliminate uncertainty and further improve the claims experience for our customers.

Additional highlights of the new forms include:

- Easy-to-navigate design
- Glossary of Defined Terms and Common Terms and Conditions that apply to all applicable coverage parts
- Additional key coverages to base forms in an effort to eliminate unnecessary endorsements
- Flexible products to allow Aging Services Organizations to evolve without a disruption in coverage.

Comprehensive coverage solutions

- Professional and general liability insurance coverages available on a combined primary policy with separate limits of insurance.
- Multi-line coverage, including PL/GL/EBL/Property/Auto, reduces the risk of any gap in coverage
- Product Flexibility and limits capacity to accommodate your growing organization in an evolving industry
- Defense costs outside the limits of liability with insurer duty to defend
- Resident rights coverage included
- Medical directors are covered with respect to the rendering of administrative services and Good Samaritan services..
- Volunteers are covered under the PL and GL Coverage Parts
- Beauticians and barbers are covered while working on the insured’s location on behalf of the Named Insured.

Property coverage is paramount

CNA Paramount® is a package property policy that's as easy to read as it is to understand. Our coverages address the unique characteristics of an aging services organization and may include:

- Resident's personal property
- Emergency vacating expense
- Earthquake sprinkler leakage
- Limited water coverage
- Disease contamination
- Fine arts
- Ordinance or law
- Crime
- Equipment breakdown coverage and more

Create a safer environment of care through effective risk control

CNA is dedicated to helping aging services organizations manage the financial impact of risks by offering risk control resources designed to assist in preventing losses from occurring. Our nationwide staff of highly experienced risk control consultants has earned the Certified Professional in Healthcare Risk Management, as well as other industry-related credentials.

Our risk control consultants can help you:

- Develop and implement preventive strategies such as fall and wound prevention
- Assess your overall professional liability risk exposures
- Use root cause analysis to investigate adverse events
- Develop and improve Quality Assurance & Performance Improvement (QAPI) programs to facilitate compliance with CMS
- Decrease readmissions to acute care
- Provide educational programs to leadership groups and staff members.
- Prevent weather-related damage such as frozen pipes.

Aging Services claim reports

Our most recent Aging Services claim report, "Using Evidence to Achieve Excellence: Engage, Lead, Succeed" analyzes CNA claims data to provide recommendations that Aging Services leaders can implement in their efforts to enhance resident safety, and also includes success stories from high performing Aging Services organizations. View the complete study at www.cna.com/agingservices.

Our claim management philosophy is simple – handle claims fairly and accurately

Our goal is to be a world-class claim organization, setting the standards of excellence in the insurance industry.

In the event that your organization must file a claim, you will benefit from a claim team assigned exclusively to aging services policyholders. Their collective experience as attorneys, medical professionals and administrators, coupled with their in-depth industry knowledge, allows them to identify high severity claims earlier in the process and develop early resolution strategies. In addition, our claim professionals will work with our risk control consultants to identify issues that can help you to minimize future claims.

For potential high severity claims, such as serious injuries associated with a fall. CNA will draw on the expertise and experience of its claim team, as well as a team of national trial attorneys, as necessary.

Resident fall prevention

In an aging services facility, fall prevention goes beyond proper floor maintenance. For example, a suburban, not-for-profit organization was concerned about its resident fall rate and turned to CNA for a solution. With guidance from our risk control consultants, the organization implemented a number of policies and procedures that included:

- Conducting a functional analysis of all new residents immediately upon admission.
- Monitoring new residents for 30 days to track falls and any decline in activities of daily living.
- Improving fall investigation procedures to better identify patterns.
- Implementing a muscle strengthening and walking program.

In addition, the organization's leadership team sent a clear message to the entire staff that fall prevention was a top priority. Ultimately, the facility's resident fall rate decreased by 17 percent over a four-year period.

Count on our stability and financial strength.

CNA's financial strength of more than \$10 billion statutory surplus, and its global reach to service 150 countries, results in the CNA enterprise as ideally suited to meet your unique needs, at every stage of business growth.

More than an insurance policy

CNA is committed to providing innovative products and services to serve you. When you seek to work with a carrier dedicated to the health of aging services organizations ... **we can show you more.®**

For more information please visit www.cna.com/agingservices.

