



We can show you more.®

The solutions you need today to
face the challenges of tomorrow

Aging Services



HEALTHCARE

An experienced approach to insuring your organization

Your world is changing – and so are your challenges. Traditional responsibilities, such as fall prevention, now compete for your attention with new demands, such as transitioning to an electronic health records system. You need an insurance carrier that can help you manage a wide range of exposures today and provide solutions for the challenges of tomorrow.

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 organizations. More than 4,000 skilled, assisted and independent living facilities have decided to work with us to address their professional liability and property & casualty insurance needs. Our experience and dedication to your industry has earned us the status of a “preferred provider” with LeadingAge and the Assisted Living Federation of America.

Customized programs are tailored to meet the needs of both not-for-profit and for-profit organizations, including:

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

What type of coverage does my facility need?

While every aging services organization has unique exposures, liability coverage is a universal need and represents one of the most important insurance decisions that you will make.

General liability coverage addresses a broad range of exposures often created by dealing with third parties. These situations could include a visitor being injured on your premises or contractual obligations with a vendor or service provider. Professional liability coverage responds to claims alleging damages arising from an act, error or omission in providing, or failing to provide, professional services. This could be with regard to administrative services or healthcare services provided to a resident.

More **than 4,000**
aging services organizations
work with CNA.

Resident fall prevention

In an aging services facility, fall prevention goes beyond proper floor maintenance.

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. The end result was that the facility’s resident fall rate decreased by 17 percent over a four-year period.

Your property coverage is paramount

Property coverage selection is another important decision. CNA Paramount® is a package policy that provides your facility with a range of essential property coverages. Subject to conditions, these include coverage available by endorsement for a resident’s personal property if it’s lost or damaged while in your care, emergency evacuating expenses and fine arts coverage of up to \$100,000 per item.

Your independent agent may also discuss other relevant coverages with you such as:

- Commercial Automobile, including autos and vans used for patient transport
- Umbrella and Excess Liability
- Employee Benefits Liability
- Cyber Liability
- Directors & Officers Liability

For qualified organizations with more complex needs, we offer alternative risk-financing insurance programs, such as large deductibles, self-insured retentions, captive reinsurance and group risk-sharing arrangements. Your independent agent can help you determine if these solutions are appropriate for your organization.

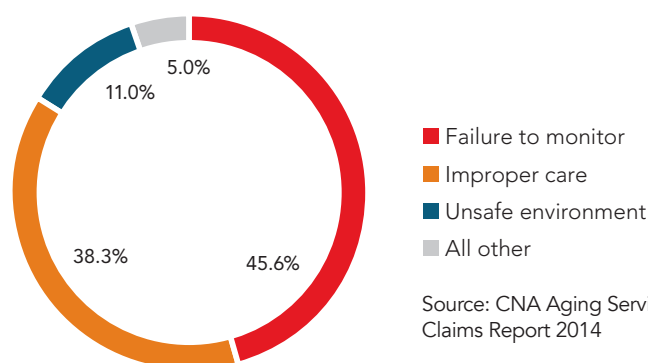
Create a safer environment of care through effective risk control

CNA is dedicated to helping aging services organizations manage the financial impact of risks by preventing losses from occurring in the first place. Our nationwide staff of highly experienced risk control consultants has earned the Certified Professional in Healthcare Risk Management credential and other industry-related designations.

Our risk control consultants can help you:

- Develop and implement preventive strategies such as fall prevention.
- Use root cause analysis to investigate adverse events.
- Prevent weather-related damage such as frozen sprinklers.
- Document and maintain electronic health records.
- Educate administrators and staff members.
- Comply with quality assurance and performance improvement guidelines.

Allegations associated with resident falls



Source: CNA Aging Services Claims Report 2014

Carefully Speaking, CNA's newsletter for aging services organizations, can help you address critical industry issues, such as chronic pain management, resident selection and fire and theft prevention. Our acclaimed claims study series examines closed claims to provide you with a broader understanding of the risks your aging services organization faces and offers actionable recommendations to help prevent an incident from occurring.

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.

Should your organization need to file a claim, you'll benefit from a claim team dedicated exclusively to aging services policyholders. Their collective experience as attorneys, nurses 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. And our claim professionals will work our risk control consultants to identify issues that can help you 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 claims team as well as a team of national trial attorneys as necessary.

Documentation leads to a positive claim outcome

Following hip surgery, a nursing home resident spent several days in the institution's skilled nursing facility (SNF). During her recovery, the resident was on a Coumadin regimen prescribed by her surgeon. The surgeon hadn't provided any transfer orders at discharge regarding the dosage amount or how frequently her international normalized ratio (INR) levels should be tested.

Within one week, the resident was readmitted to the hospital with an infected wound site that necessitated additional surgery. The patient filed a suit against the SNF alleging improper use of Coumadin and failure to test INR levels at appropriate levels.

CNA brought in a gerontologist, a wound care nurse and a gerontological nurse to review the records and care provided to the patient. Their investigation revealed that the facility staff had carried out orders related to the patient's care precisely as they were given and that the care plan reflected that the resident was at risk for bleeding because of her treatment. The resident's medical chart and records included clear, consistent and detailed documentation.

Given the positive expert reviews, adherence to the standard of care by the staff and strong resident record documentation, defense counsel was successful in having the SNF dismissed from the claim with no indemnity payment.

Broad industry experience and solutions you can trust

From underwriting to risk control to claim services to actuarial, CNA's solutions for aging services organizations are developed by professionals with significant experience in the healthcare industry — many with advanced designations, such as the Chartered Property Casualty Underwriter, the Registered Professional Liability Underwriter and Fellow of the Society of Actuaries.

When it comes to extensive healthcare knowledge and experience ... **we can show you more.®**



To learn more about how CNA can help your aging services organization, please contact your independent agent or visit www.cna.com/healthcare.

