

## ProAssurance Senior Care

*Providing E&S solutions for the full spectrum of senior care facilities—from independent living to skilled nursing*

The ProAssurance Senior Care team is dedicated to the sector and offers stock and custom insurance solutions. We are willing to write the full spectrum of senior care, from independent living to skilled nursing. Our appetite is flexible and each account is underwritten based on its own merits.

We work with you to tailor solutions that meet your specific risk tolerance and objectives. Our aim is to provide sustainable solutions over the long term. We offer quick turnarounds and a creative underwriting team that listens to your needs.

The ProAssurance Senior Care team understands every aspect of medical and facility liability from underwriting, to risk management, to claims. Our tailor-made coverage and knowledge of risk helps bring stability to this long-tail severity insurance market.

### PREFERRED BUSINESS

- Continuing care retirement communities
- Skilled nursing and rehabilitation facilities
- Assisted living and memory care
- Independent living and senior apartments

### Preferred characteristics

- Established operators with stable ownership, exposure, and claims history
- Run by non-profit operators
- Operating in favorable legal jurisdictions

### NON-PREFERRED

- Pediatric skilled nursing
- Startup or rapidly expanding operations

*Preferred classes are under regular review for reconsideration. Our application process for each class is tailored specifically to each exposure. Updates are posted online at [ProAssurance.com/SeniorCare](https://ProAssurance.com/SeniorCare).*

**Send all submissions to**  
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**[PROASSURANCE.COM/SENIORCARE](https://ProAssurance.com/SeniorCare)**



## OVERVIEW

We offer primary and excess professional and general liability insurance on a claims-made basis through surplus lines brokers nationwide.

- Primary and excess coverage available
  - ▷ Professional liability
  - ▷ General liability
  - ▷ Employee benefits liability
  - ▷ Medical payments
- Broad range of limit structures and deductibles available
- In-person and online risk management solutions
- Dedicated senior care claims handling team

## COVERAGE ENHANCEMENTS

- Low deductibles
- Competitive premiums
- Prior acts coverage
- Sexual misconduct coverage
- Evacuation expense reimbursement
- Medical director coverage
- Legal expense coverage
- Additional insured coverage
- Non-owned and hired auto

*The classes listed in this communication are for preliminary informational purposes only. Coverages are available in the U.S. only on a surplus lines basis through licensed surplus lines brokers. The exact coverage afforded by the products described herein is subject to and governed by the terms and conditions of each policy issued.*

## DEDICATED SENIOR CARE CLAIMS TEAM

ProAssurance Senior Care claims are managed through a carefully-established Senior Care Claims Team. This team is composed of senior care liability professionals working with national counsel to offer insight and strategies learned from managing senior care claims of all types and sizes.

## SENIOR CARE RISK MANAGEMENT

Senior Care insureds receive risk management support at no additional charge, including access to:

- **Risk advisors** available for consultation via phone and email
- **Risk publications** covering exposure trends, articles, data, and senior care claim studies

## Specialty Underwriting

ProAssurance Senior Care is part of our Specialty Underwriting division which provides coverage on an excess and surplus basis.

- **Custom Physicians**
- **Hospitals & Integrated Healthcare Systems**
- **Senior Care**
- **Miscellaneous Medical**
- **Reinsurance & Alternative Risk**

## ProAssurance

ProAssurance has been serving the healthcare industry since 1976. Our insurance solutions provide defense to medical professionals, their facilities, and leaders in the event of a medical malpractice claim. We can also provide workers' compensation coverage and specialized solutions for larger enterprises with unique exposures.



*The principle of fair treatment guides every decision we make and every action we take.*