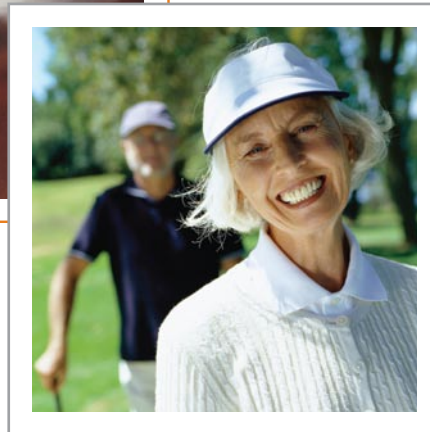




A strong partner  
helps give you security  
to smile about.



INSURANCE COVERAGES  
FOR AGING SERVICES

**CNA**

## AGING SERVICES — MORE THAN FOUR DECADES OF EXPERIENCE.

CNA HealthPro is a proven leader in providing comprehensive insurance coverages to the healthcare industry. We offer a full range of insurance products for healthcare providers and organizations.

CNA HealthPro is dedicated to the Aging Services industry. We are one of the largest providers of insurance products, and understand the exposures and risk management challenges of this diverse and complex industry.

The CNA HealthPro underwriting staff consists of over 20 professionals with an average of more than 15 years of experience in the Aging Services industry. This team is dedicated exclusively to providing underwriting and coverage solutions to this business segment. We offer CNA HealthPro customers an underwriting partner with broad knowledge of their business.

CNA HealthPro provides coverage to both not-for-profit and for-profit organizations on a nationwide basis. We listen to our customers and understand the various service levels that Aging Services organizations provide to their residents. This affords us the opportunity to offer customized programs tailored to meet the needs of:

- Skilled Nursing and Sub-acute Facilities
- Continuing Care Retirement Communities
- Assisted Living Centers
- Independent Living Communities
- Memory-loss Facilities specializing in Dementia and Alzheimer's Care
- Home- and Community-based Services

In 2003, CNA HealthPro was selected to provide coverage for the Property/Casualty Insurance Program sponsored by the American Association of Homes and Services for the Aging (AAHSA). This program offers AAHSA members a full range of coverages, limits, claim services, and risk management resources and services.

In 2007, CNA HealthPro also was selected to provide coverage for the Property/Casualty Insurance Program sponsored by the Assisted Living Federation of America (ALFA). This program was designed specifically for ALFA members. It provides customized coverages and services to members who specialize in assisted living.

CNA is the preferred carrier for the American Association of Homes and Services for the Aging.





**CUSTOMIZED AGING SERVICES  
COVERAGES HELP ENSURE THE  
PROTECTION YOU NEED.**

Today, many in the aging population prefer to obtain services that will help them remain in their own homes. CNA HealthPro understands the unique insurance needs of organizations providing care and services to individuals who are able to age in a home- or community-based setting. To assist these organizations, CNA HealthPro has developed products to address the following programs:

- **Home and Community Based Services Program (HCBS)** — A range of liability coverages associated with providing social and medical services to the aging population at community centers or in their homes.
- **Program of All-inclusive Care for the Elderly (PACE)** — A range of liability coverages for Medicare- and Medicaid-funded programs that provide on-site medical, physical and occupational therapy services to the aging population in their homes and community centers.
- **Housing Programs** — A range of liability coverages for all types of independent living and housing operations for seniors.

CNA offers a comprehensive portfolio of products that can be customized to meet your needs.

**Core Coverages:**

- Professional Liability
- General Liability
- Property
- Commercial Automobile
- Umbrella and Excess Liability
- Employee Benefits Liability

**Additional Coverages:**

- Boiler and Machinery
- Crime
- Cyber Liability
- Equipment Breakdown
- Inland Marine

SPECIALIZED EXPERTISE.

SPECIFICALLY TAILORED TO AGING SERVICES.



## CONTROLLING RISK. MANAGING COSTS.

The best way to reduce costs associated with a loss is to prevent the loss from occurring. Our comprehensive Risk Control services complement our coverages and can help reduce business risk. Our highly experienced Risk Control consultants, including those who have earned the *Certified Professional in Healthcare Risk Management* and other industry-related designations, can help identify and manage exposures across your organization.

### Our skilled professionals help:

- Identify and assess potential liabilities
- Develop and implement preventive strategies
- Educate administrators and staff members
- Analyze the legal and regulatory environment
- Improve internal communications
- Create operational efficiencies

### Our available Risk Control services include:

- Customized educational materials, including newsletters and claim trend studies
- Detailed claim analyses
- On-site assessments, including high-risk clinical care services
- Organizational risk evaluations
- Specialty-specific seminars
- Support and consultation by telephone

Our comprehensive  
Risk Control services  
can help reduce  
your business risk.





Seasoned claim staff.  
Easy claim filing.

#### EXPERIENCED CLAIM STAFF.

The CNA HealthPro claim staff consists of more than 100 professionals, possessing an average of over 18 years of industry experience. With backgrounds as attorneys, nurses and administrators, our claim teams are well-positioned to protect your financial standing and reputation.

In addition, CNA HealthPro has created a special resource to support our Aging Services customers. Our Aging Services Center of Expertise brings together nationally known defense attorneys and expert witnesses to develop innovative claim handling and legal strategies in order to achieve the best possible outcome. Our goal is to facilitate a process that resolves even complex claims in a timely and equitable manner.





COUNT ON THE STRENGTH  
OF A NATIONAL CARRIER.

With over 100 years of experience, nearly \$60 billion in assets and an "A" rating for financial strength by A.M. Best, Aging Services providers can trust CNA. Financial strength is not only represented by numbers. It comes from consistently providing customized insurance solutions to the healthcare industry through our expertise and commitment. When it comes to understanding the unique insurance and risk management needs of the Aging Services industry ... **we can show you more.<sup>SM</sup>**

"A" rated for  
financial strength  
by A.M. Best.

CNA HEALTHPRO.

YOU PROVIDE THE CARE. WE'LL PROVIDE THE COVERAGE.<sup>SM</sup>



FOR MORE INFORMATION, VISIT  
[WWW.CNA.COM/HEALTHPRO](http://WWW.CNA.COM/HEALTHPRO)  
OR CALL 888-600-4776.

