

SENIOR CARE

PEACE OF MIND

EXPERTISE

CHOICE

THE MEDPRO GROUP DIFFERENCE

MedPro Group's Senior Care Division is a nationwide provider of risk solutions to the senior care industry. Clients can choose from a variety of products, including primary first dollar and deductibles, as well as excess. Coverage options include Occurrence and Claims-made. Services are delivered by underwriting, claims, risk management and customer service professionals located throughout the nation.



▶ peace of mind

- A Berkshire Hathaway company
- Billions in MedPro assets to handle claims
- Unsurpassed financial strength ratings of A++ (A.M. Best) and AA+ (Standard & Poor's)
- Continuous record of protecting the healthcare community since 1899

▶ expertise

CLAIMS MANAGEMENT SUPPORT

- Our team: industry-leading service delivered by 65+ seasoned claims experts who average 25 years of healthcare liability insurance experience
- Our philosophy: collaborating with policyholders to defend the cases that should be defended and resolve those that should be closed or settled as expeditiously and efficiently as possible

PATIENT SAFETY AND RISK SOLUTION CAPABILITIES

- Customized risk management consulting support
- On-site assessments and gap analyses
- Live webinars about pertinent risk concerns
- Assessment tools for clinical and high-risk areas

▶ choice

DIVERSE PRODUCTS

- Primary (First Dollar, Deductibles, Self-Insured Retentions)
- Excess / Umbrella / Reinsurance
- Stand-alone Tail

BROAD COVERAGE

- Professional Liability and General Liability (including Hired and Non-owned Auto Liability and Employee Benefits Liability)
- Primary coverage includes \$50K of Cyber Liability and Breach Response Coverage (higher limits available)
- Claims-made, Occurrence, Convert to Occurrence
- Incident-sensitive claims trigger
- Unlimited reporting (tail) endorsement available for Claims-made with reinstatement of limits
- Pure consent to settle provision available (no hammer clause)
- Medical Director coverage
- Vicarious liability for sexual acts (sub-limits may apply)
- Vicarious liability for non-employed professionals
- Primary limits of \$1M/\$3M (defense outside limits)
- Excess limits up to \$25M (additional limits available for select risks)
- Separate and/or shared limits

SERVICES

- Claims services provided by MedPro Group (self-administration or third party administrators considered upon request)
- Panel counsel dedicated to senior care industry (other counsel considered upon request)
- Risk management services provided

HOW WE CAN HELP

MedPro's nationwide network of underwriting, claims and risk professionals delivers customized coverage and exceptional service to our clients.

WHO WE INSURE

- ▶ Sub-Acute Care Facilities
- ▶ Skilled Care Facilities
- ▶ Senior Living, including Assisted and Independent Living
- ▶ Alzheimer's and Memory Care
- ▶ Community Based Services, including Adult Day Services and PACE Organizations
- ▶ For-Profit, Not-For-Profit, Governmental
- ▶ Coverage available in all 50 states

For additional information about our Senior Care solutions, contact your agent or broker, or visit us at medpro.com

A.M. Best rating as of 7/21/2016. Standard & Poor's rating as of 2/19/2016. All data is MedPro Group data; claims data range is 2006-2017 unless otherwise indicated. MedPro Group is the marketing name used to refer to the insurance operations of The Medical Protective Company, Princeton Insurance Company, PLICO, Inc. and MedPro RRG Risk Retention Group. All insurance products are administered by MedPro Group and underwritten by these and other Berkshire Hathaway affiliates, including National Fire & Marine Insurance Company. Product availability is based upon business and regulatory approval and may differ among companies. Visit medpro.com/affiliates for more information. ©2017 MedPro Group Inc. All Rights Reserved.