

Healthcare

Tailored Coverages for Aging Services,
Allied Healthcare Facilities, Physicians
and More



[Start](#)

A Dynamic Approach to Healthcare Exposures

CNA understands the changing needs of aging services organizations, allied healthcare facilities and physicians. And our continuous innovation, future-oriented approach and tailored coverage solutions enable us to meet those needs – not only for today, but in the years to come.

We learn. We anticipate. We act.

CNA utilizes advanced predictive analytics, actuarial pricing and forecasting tools to create insurance solutions based upon individual risk profiles, and restructured its Healthcare team to provide insureds with support from various disciplines, including Claims, Risk Control, Product Development and Underwriting.

Our global reach and market penetration enable us to understand the healthcare market from a broad perspective and identify emerging exposures with a wide lens.

In the rapidly evolving healthcare industry, CNA actively develops solutions to serve the broad continuum of care:



Founding member of the National Patient Safety Foundation



Named Best Medical Malpractice Provider by *PropertyCasualty360*



Named Best U.S. Specialty Lines Insurer by *Intelligent Insurer* magazine



For six consecutive years, have earned a perfect score on the Human Rights Campaign Foundation's Corporate Equality Index





The CNA Difference

Working closely with agents and brokers, our Healthcare team uses deep expertise, specialized teams and a broad coverage portfolio to address the specific insurance needs of each policyholder.



Deep Expertise. The clinical, operational and financial knowledge of our Healthcare team, combined with advanced predictive analytics and forecasting tools, enable us to offer policyholders tailored insurance solutions and proactively address emerging risks. CNA has cultivated relationships with state, regional and national industry associations that keep us abreast of market trends and exposures. Our Healthcare team members are recognized as industry leading professionals and frequently speak at conferences, publish journal articles and are quoted in leading publications.



Specialized Teams. Specialization in all disciplines enables CNA to nimbly respond to a changing industry. Our Healthcare Product Board identifies global healthcare issues and deploys innovative solutions, the Healthcare Product Development team creates new forms and products to address emerging exposures, and Claims professionals use their extensive litigation experience to provide exceptional policyholder support. Our Risk Control team works closely with policyholders to identify exposures and develop practical risk mitigation strategies.



Broad Coverage Portfolio. We offer a dynamic and broad portfolio of insurance coverages that can be tailored to meet the unique needs of healthcare providers and organizations. After more than five decades of providing healthcare professional liability insurance solutions, CNA is recognized as an industry leader in Aging Services, Allied Healthcare Facilities, Captives and Alternative Risks, Dentists and Dental Professionals, Life Sciences, Nurses and Allied Healthcare Providers, Physicians, and Physicians who require alternative solutions.

Aging Services

CNA is a market leader in aging services, offering deep expertise and specialized capabilities, backed by financial strength and a reputation for longevity in this rapidly changing market segment. With more than 100 dedicated Claims, Underwriting and Risk Control professionals nationwide, we're committed to the aging services industry – and to growing our market share by delivering meaningful insurance solutions to providers of all sizes. And to better meet the needs of those policyholders, we have created specialized teams for large and complex accounts and traditional risks.

Our specialized Risk Control team collaborates with policyholders to evaluate organizational processes, develop risk mitigation strategies and educational resources, and publish industry-specific publications such as *CareFully Speaking*®, *AlertBulletin*® and Aging Services Claim Reports.

Coverage Options

CNA offers flexibility in the terms and conditions available, including capabilities to insure new services (pharmacy services and/or home- and community-based services) and employed physicians. Our Aging Services coverage options include:

- Primary Professional Liability/General Liability, Employee Benefits Liability
- Excess Liability and Umbrella Liability claims-made coverage on a surplus lines basis
- Admitted coverage for Primary Professional Liability/General Liability in Kansas for qualification with the Kansas Healthcare Stabilization Fund
- Commercial Automobile coverage underwritten in conjunction with the Primary Professional Liability/General Liability coverages

Our Appetite

CNA's appetite for aging services risks is focused on for-profit and not-for-profit organizations dedicated to caring for seniors in residential settings and their related nonresident services. These include:

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| • Skilled Nursing Facilities (SNFs) | • Life Plan Communities (LPCs) |
| • Subacute Rehabilitation Facilities | • Independent Living Facilities (ILFs) |
| • Memory Care Centers | • Adult Day Care Centers |
| • Assisted Living Facilities (ALFs) | • Home- and Community-Based Services |



Resources:

[Aging Services Sell Sheet](#)[Aging Services Claim Report](#)



Allied Healthcare Facilities

CNA is a top-five insurer in the fluid and dynamic allied healthcare facility and provider marketplace, delivering coverage solutions to 70+ classes of outpatient entities. We also offer industry-leading Risk Control services and built a team of 70 Claims professional averaging 20 years of experience as attorneys, healthcare providers and administrators.

Coverage Options

CNA offers a broad range of products for allied healthcare organizations of all sizes:

- Primary Professional Liability, General Liability, Employee Benefits Liability
- Excess Liability and Umbrella Liability
- Professional Liability and General Liability with separate towers
- Available enhancements: Emergency Evacuation, Media Expenses, HIPAA Expenses, Disciplinary Proceedings
- Coverage available for employed or contracted physicians
- CNA Connect®, our small business owners' policy, is available for smaller allied healthcare facilities

Our Appetite

CNA's appetite for allied healthcare facilities risks is focused on more than 20 different types of outpatient entities, including the following classes:

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|------------------------------------|---------------------------|
| • Ambulatory Surgery Centers | • Imaging Centers |
| • Community Health Centers | • Medical Laboratories |
| • Convenient Care Centers | • Pharmacies |
| • Dialysis Centers | • Rehabilitation Services |
| • Home Health and Hospice Services | • Urgent Care Centers |

Physicians

CNA is a top-20 insurer of physicians in the U.S. We have a broad appetite for all specialty classes of medical doctors (MDs) and doctors of osteopathic medicine (DOs) practicing in solo to large group settings seeking primary coverage.

Coverage Options

CNA offers a wide range of coverage solutions for evolving practices.

- Limit structures range from individual to single shared limits with multiple variations for entity and non-physician employed providers
- Retention options and 100% fronted solutions
- Physicians Alternative Solutions (surplus lines) for hard-to-place risks, and carve-outs for new procedures or practice settings underserved by the traditional physician market
- Product segmentation designed to meet needs of the evolving physician practice
- Large and complex risks underwritten based upon the needs of the insured on either a traditional form or the corporate practice form
- Fronting solutions and employed physicians coverage also are underwritten

Our Appetite

CNA's appetite for physicians risks includes the following classes:

- Primary traditional physicians and surgeons
- Large and complex groups, including management services organizations (MSOs) and accountable care organizations (ACOs)
- Telemedicine practices, including direct physician-to-patient models
- Urgent care and other healthcare facilities seeking individual coverage for employed physicians
- Concierge practices



Captives and Alternative Risks

CNA is a trusted leader and one of the top five underwriters of healthcare liability insurance products and services.

In addition to our dedicated Captives and Alternative Risks underwriters located across the U.S., our support professionals average 20+ years of service and have experience as attorneys, healthcare providers and administrators.

Alternative Risk Solutions

CNA offers a broad range of products for Captives and Alternative Risks:

- Matching deductible programs which include a deductible equal to the policy's per claim limit of liability
- Reinsurance programs where the policy is fully reinsured by an acceptable insurance company, typically through a captive insurance company
- State patient compensation fund (PCF) compliance administered by CNA, where applicable
- Claims management administered by CNA, where applicable

Our Appetite

CNA's appetite for Captives and Alternative Risks is focused on, but not limited to, the following groups:

- Aging Services Organizations
- Allied Healthcare Facilities
- Hospitals and Health Systems
- Large Dental Groups
- Life Sciences Organizations
- Physician Clinics and Group Practices



Claims + Risk Control

A Collaborative Approach to Claims

Healthcare claims are highly complex, and an experienced team can make all the difference. Members of our large and diverse Healthcare Claims team average 20 years of experience and have litigated medical malpractice lawsuits, managed claims for healthcare organizations and cared for patients as healthcare professionals. Our understanding of medical care, terminology and practices – and our expertise in litigating these claims ourselves – helps us work with policyholders to develop effective strategies for resolving claims. CNA is dedicated to providing best-in-class service, and our reputation in the industry helps us manage complex litigation.



Resources:

[CNA Claims Handling](#)

Industry-Leading Risk Control Services

Our Risk Control program provides a consultative approach, working directly with policyholders through in-person or virtual risk assessments, answering policyholder questions, and providing additional services and educational programs to help healthcare organizations manage risks. We provide multiple industry-specific, branded publications addressing critical healthcare risk issues, as well as claim reports for aging services, counselors, dentists, nurses, nurse practitioners, pharmacists and physical therapists.



Resources:

[Risk Control Services for Healthcare Organizations and Providers](#)
[CNA Healthcare Risk Control Resources](#)



About CNA

CNA is one of the largest U.S. commercial property and casualty insurance companies. Backed by more than 125 years of experience, we provide a broad range of standard and specialized insurance products and services for businesses and professionals in the U.S., Canada and Europe.

Positioning our resources around how agents and brokers define accounts to maximize business opportunities and enhance engagement across the board:



Founded in 1897

One of the largest
U.S. commercial lines insurers

Specialized
underwriting capabilities
in most countries and territories
through our company platform,
network partnership and
our Syndicate 382,
Lloyd's of London

Currently insures over
one million
businesses
and professionals

For more information, visit cna.com/healthcare.