



Arthur J. Gallagher & Co.



*Senior Living
Risk Management Solutions*

GALLAGHER HEALTHCARE

Risk Management and Insurance Solutions for Senior Living

Where Passion and Specialization Come Together

With its unique and complex exposures, the Senior Living industry requires brokerage services with specialized programs, staff and resources. At Gallagher, we provide all aspects of risk management and take pride in our reputation as a solid, established company with a proven track record of success and service.

Who We Serve

- Senior care and senior living providers
- Retirement communities
- Independent living
- Assisted living
- Skilled nursing
- Home healthcare
- Continuing care retirement communities (CCRC)

Current Clients Include

- Local (stand-alone and single-campus organizations)
- Local (multicampus organizations)
- Regional organizations
- National organizations
- Private companies
- Public companies
- For-profit
- Not-for-profit
- Government-owned

What We Bring to The Table

- Exclusive markets and underwriting relationships
- Exclusive programs
- Advanced risk/clinical analysis reports
- Complete marketing capabilities
- Relationships with third-party vendors that can help you with current industry-specific challenges, such as:
 - » Medicaid/Medicare reimbursement
 - » Quality of care improvement/clinical outcomes
 - » State surveys
 - » Plaintiff bar litigation: building enhanced and statistical defense capabilities
 - » Regulatory compliance

Expect More

Your Residents, Employees, Reputation and Assets Depend on it

As a diverse group of senior living industry insurance specialists, we have extensive experience securing coverage and providing solutions to numerous areas of the senior living industry.

Primary Specialization

- Skilled nursing facilities (SNF)
- Continuing care retirement communities (CCRC)
- Specialty care assisted living facility (SCALF)
- Intermediate care facilities (ICF)
- Independent living facilities (ILF)
- Long-term acute care hospitals (LTACH)
- Adult day care facilities

Additional Specialties

- Home healthcare agencies
- Hospice organizations
- Medical equipment dealers and distributors
- Miscellaneous mental health service providers
- Pharmacy wholesale/distributor operations
- Pharmaceutical developers
- Wound care clinics
- Healthcare staffing companies

Our Dedicated Resources

Expert Advisors Providing Tailored Solutions for Your Unique Risk Management Needs

With decades of industry experience, our expert advisors provide you with tailor-made, effective solutions for risk management and insurance programs for senior living providers.

Areas of Expertise

- Nurse attorneys with decades of senior living experience
- Nurses with skilled, CCRC, ALF, home health and hospice experience
- Attorneys with insurance and healthcare experience
- Claim adjusters with decades of senior living claims experience
- Former facility administrators
- Certified risk managers
- American health information associates to evaluate clinical records and systems
- Former state surveyors
- Certified activity professional
- Accountants with healthcare experience
- Certified healthcare safety professional

Risk Management and Loss Control Services

Preventing Losses and Reducing Your Total Cost of Risk

Through our risk management programs, we will work with you to help prevent losses and reduce your total cost of risk. Senior Living Risk Partners can help you identify and audit risk exposures before surveyors or claimants identify them for you.*

Risk Management/Loss Control Program Development

- Risk assessments
- Staff recruitment and retention programs
- Abuse, neglect and misappropriation policies
- Arbitration agreements consultation

Mock Surveys/Peer Review

- Survey preparedness
- Survey compliance review
- Survey deficiency tracking

Total Quality Improvement Program Development

- Effective quality assurance plan/program
- Integrating QA/QI and risk management
- Incident reporting system
- Incident monitoring and medical charting
- Incident trending and tracking system

Education Services

- In-service training
- Corporate or regional seminars
- Continuing education hours may apply
- Certified Quality and Risk Management Specialist (CQRMS) certification program

Dementia Training

- Certified DETA trainer
- Behavioral management
- Understanding behaviors of assisted living facility residents

Claim Management

- Counsel choice and management
- Evaluation of breach in standard of care
- Evaluation of potential damages
- Development and communication of plan of resolution
- Execution and communication of plan

*Other consulting services may be available.



More Exposure Than Ever

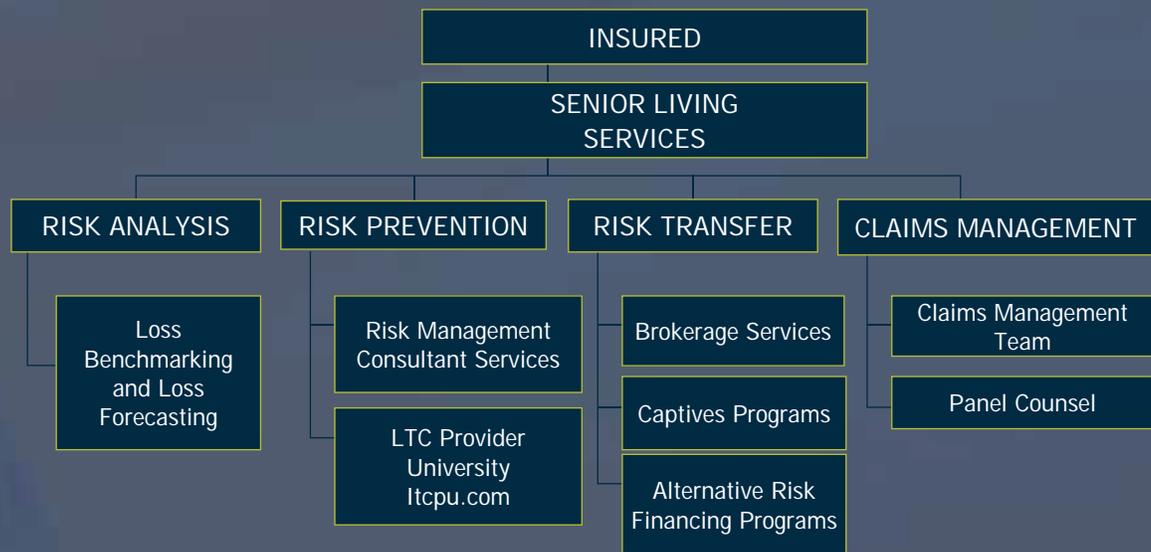
And More to Consider

It's an increasingly complex world — and litigation, regulations and technological problems can put your business in greater jeopardy than ever before. Gallagher will help you identify areas of greatest exposure.

- Business property
- Business automobile
- Bonds
- Cyber liability
- Data compromise
- Pollution liability
- Directors & officers liability
- Employment practices liability
- Workers compensation and Employers liability program
- General liability
- Professional liability
- Business interruption
- Fiduciary liability
- Crisis management
- Resident trust fund bonds
- DME bonds
- Surety bonds
- MeDefense coverage (RAC audits and HIPPA)
- Alternative risk
- Financing
- Contract reviews
- Claims and litigation management
- Total cost of risk (TCOR)
- Analysis
- Brokerage strategic planning and management
- Loss and exposure analysis

We are your Risk Management Partner

Our Goal is Your Protection



*We take smarter care of your risk so you
can take better care of your business.*

Reduce your risk. Contact us today.

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Arthur J. Gallagher & Co. at a glance

Arthur J. Gallagher & Co. has been designing solutions to meet our clients' unique needs for more than 85 years. We pioneered many of the innovations in risk management used by businesses in all industries today. We believe that the best environment for learning and growing is one that remembers the past and invents the future.

- Founded in 1927 by Arthur J. Gallagher and still run by the founding family.
- A global corporation with a strong heritage and culture, Gallagher is a company with 20,000+ family members.
- Divisions specializing in retail insurance brokerage operations, benefits and HR consulting, wholesale distribution, and third-party administration and claims processing.
- More than 650 offices in 31 countries and revenues of \$3.6 billion.
- Offering client-service capabilities in more than 140 countries around the world through a global network of correspondent brokers and consultants.

