



# An Agents Guide to Senior Living Liability



**K&B UNDERWRITERS**

*Service. Stability. Simplicity.*

# K&B: Fast Facts

- **Who are we?**
  - A leading program administrator providing values-based risk solutions to the senior living industry for the last 14 years
- **What do we do?**
  - Focus on independent agents serving the senior living segment of health care industry
- **Why do we do it?**
  - Because we believe in innovation, service, and have a passion for underwriting integrity
- **How do we get it done?**
  - We provide creative solutions, specialized expertise, and exceptional service to retail agents and their clients



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# The DigniCARE Program



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# Eligible Facilities

- Nursing Homes
- Intermediate Care
- Assisted Living
- Independent Living
- Continuing Care Retirement Communities (CCRC)
- Adult Day Care
- Respite Care
- Facilities may be Medicare/Medicaid certified or private pay
- Eligible Accounts include single-location risks as well as multi-facility/multi-state

# Why Senior Living?

- **Senior Living represents an opportunity to differentiate with a “Values Based” approach to risk management.**
- **“Values Based” = “Morals Based” or doing the “right thing” vs. doing the “defensible thing”**
  - Hippocratic Oath (Do No Harm)
  - Natural Law (Do Good, Avoid Evil)
  - Satisfied Clients Seldom Sue even when there are adverse outcomes
- **Why your clients will be interested—It is all about the money**
  - **Reduced Liability**
  - **Reduced Workload**
  - **Increased Resident Census**

# Program Capabilities: Risk Management

## A Values Based Risk Management Approach is Different

- Consultative vs. Compliance or “State Survey” Based
- Begins with an initial telephone consultation to assess best practices, review resources available on our website and build a mutually agreed upon service plan
- Services are prescriptive & individualized to the unique needs of the client with the goal of improving satisfaction and census, decreasing workload, and reducing liability risk.
- Areas of expertise include QI, documentation, Staffing, Training, Forms, P&P Development, RACs, Culture Change, Media Relations, Resident Safety, Employee Safety, Environmental Safety, Coaching during an Adverse Event or Emerging Risk, and more.
- Training & Support can be provided on-site, on-line through web-based resources or by phone and e-mail.



# Program Capabilities: Risk Management

**DigniCARE Policyholders have access to the following services at no additional cost**

- Helpline for Risk Consultation, Resources, & Crisis Support
- Newsletters, Risk Alerts, E-News
- Risk Management Download Center
- Web-based Virtual Risk Assessments
- Webinars—CEU's
- Onsite Consultation



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# Program Capabilities: Claims Expertise

- **Claims handling with over 40 years' experience in Senior Living and 31 offices nationwide.**
- **Proactive Claims Management and Comprehensive Investigations**
  - Many adjusters investigate claims—We investigate incidents
  - Incidents reviewed by RN first vs. non clinical adjuster
  - Review of Medical Record, MARs, ADLs, Surveys, Care Plans, Staffing issues, employee interviews, etc.
  - Risk Management recommendations can be made with any changes to policies & procedures documented
  - After incident review complete, RN submits a report for the file
  - Investigations on incidents can provide a leg up on a claim that develops years down the road after employees have left





# Program Benefits

**How will the senior living program benefit your business?**

- **Value Proposition with a strategy to grow your clients' bottom line**
- **Access through K&B = Limited Distribution for Preferred Agents**
- **Preferred Agent Program Provides**
  - Protection / Semi Exclusivity—No BORs against Preferred Agents
  - Exclusivity on mutually designated new business prospects
  - Performance Based Commissions
  - Online Customized Agency Sales Tools to providing marketing materials customized to show preferred agent status with agent logo & contact info
  - Procurement of lead lists for agent in their target areas
  - Leads from telemarketing campaigns



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# Full Features, Rich Benefits

- Professional Liability (incident-sensitive) coverage for injury to residents
- General Liability coverage for injury to non-residents
- Employee Benefits Liability
- Sexual Misconduct Liability coverage by separate limit
- Defense Costs Outside Limits for most coverage
- Defense Expenses for Disciplinary Proceedings
- Per Location Aggregate Limits
- Coverage for Medical Director within scope of employment
- Coverage for Students in a formal training program at your facility
- Coverage for Barbers and Beauticians for resident services
- Good Samaritan Acts included within the definition of Medical Services
- Broad Definition of Insured
- Blanket Additional Insured



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# More of What You Need

## Optional Coverages

- Excess Limits up to 10M/10M with ability to sit over Auto and Employers Liability
- Punitive Damages
- Evacuation Expense
- Deductible and SIR choices, including first-dollar
- ERP and Facility Runoff coverage
- Occurrence form coverage
- Workers Comp, Property and Auto packages
- Non-owned automobile injury



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# Next Steps

- **Mutual Agreement on Partnership Approach?**
- **Level of commitment?**
- **What is the plan to begin?**

# Thank You

This information is provided as a general overview and intended for licensed insurance agents or brokers. Actual coverage may vary and is subject to policy language as issued.



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