



# LONG-TERM CARE FACILITIES

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## STATE OF THE MARKET

The long-term care market continues to see disruption as several admitted and non-admitted carriers have exited the space. Appetite and capacity remain a challenge, with carriers continuing to experience difficulties with claim frequency and severity (social inflation, nuclear verdicts). Carriers have implemented stronger underwriting with a focus on staffing, survey data, and loss experience, but rate increases are still being seen.

## AVERAGE TOTAL INCURRED: By Top 10 Allegations

Closed claims with paid indemnities of  $\geq$  \$10k

- Resident abuse - \$384,088
- Failure to move a resident to a higher level of care - \$312,107
- Failure to follow physician's order - \$311,480
- Medication error - \$306,373
- Elopement - \$303,883
- Failure to monitor (excluding falls) - \$273,863
- Pressure injury - \$266,183
- Improper care (excluding falls) - \$245,672
- Resident fall - \$239,276
- Delay in seeking medical treatment - \$217,755

SOURCE: CNA. (2024). *Aging Services Professional Liability Claim Report: 12th Edition.*

## TARGET CLASSES

- Adult Foster Care/Group Homes
- Independent Living Apartments
- Assisted Living Facilities
- Continuing Care Retirement Communities
- Skilled Nursing Facilities
- Memory Care Facilities

## COVERAGES AVAILABLE

- Professional Liability
- General Liability
- Sexual Abuse/Molestation
- Excess Liability (Supported & Unsupported)
- Property
- Auto
- Management Liability
- Cyber Liability
- Workers Compensation

## POLICY HIGHLIGHTS

- Occurrence options available for the right risk
- Incident Sensitive and Written Demand Triggers
- Defense outside the limit available
- Patient Compensation Fund venues
- Full range of retention options including First Dollar
- Additional risk management services

## ARLINGTON/ROE CONTACT

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## TOP 5 ALLEGATIONS: Closed claims with paid indemnity of $\geq$ \$10k (2024 compared to 2021)

ASSISTED LIVING					
	Resident Fall	Improper Care (excluding falls)	Resident Abuse	Pressure Injury	Elopement
2024	53%	10.8%	8%	6.6%	5.9%
2021	54.8%	7.4%	6.8%	5.8%	4.5%

SKILLED NURSING					
	Resident Fall	Pressure Injury	Improper Care (excluding falls)	Failure to Monitor (excluding falls)	Resident Abuse
2024	37.6%	26.7%	20.5%	4.5%	3.2%
2021	36.1%	28.8%	16%	6.3%	1.4%

SOURCE: CNA. (2024). *Aging Services Professional Liability Claim Report: 12th Edition.*