



## USI Senior Living Practice

# Risk Management Solutions for the Senior Living Industry

## Expertise for your business objectives

USI's Senior Living Practice addresses risk exposures and financial challenges for organizations associated within the senior living industry. We advise clients on managing risk in targeted, systematic ways that focus on technical issues, administrative concerns, risk management, and risk financing.

*Our decades of commitment to the Senior Living Industry have enabled us to build market relationships that go beyond that of traditional brokers and agents.*

## Our Services and Tools

We offer the senior living industry proprietary tools and specialty coverage including:

- **HIPAA and Privacy Regulation Compliance** providing expert guidance on new developments and ongoing requirement of HIPAA regulation and design of appropriate Cyber coverage structure to include HIPAA or HI-TECH violation claims
- Coverage for **Patient Transportation** in Company or Employee's Personal Auto
- Coverage for **Medical Billing E&O** to respond to allegations of fraud and abuse brought by governmental auditors and private payors
- **USI Clinical Trial Review** by skilled insurance professionals providing expertise in a comprehensive review of exposures, contracts, protocols, policies, and programs related to clinical trials

- **Medical Professional Coverage** to include Sexual Abuse and Molestation coverage, training, and hiring practices to manage such risks
- **Expanded Definition of "Employee"** to provide coverage for non-traditional positions such as independent contractors, volunteers, and other non-conventional employees
- **Design a Deductible** program to assist clients in reducing fixed costs while gaining increased control over of their Workers' Compensation risk management program via a loss sensitive program
- **USI Exclusive PrivaSafe** coverage protects against both direct Business Interruption and Third-Party Provider Business Interruption due to a cyber incident – especially important as Healthcare business interruption costs are higher on average than other firms

Our Senior Living Practice serves Life Plan Communities, Nursing Homes, Assisted Living Facilities, Home- & Community-Based Service Organizations to include Home Care and Home Health, Programs of All-Inclusive Care for the Elderly (PACE), Therapy Companies, and Social Service Organizations.

### For more information, contact:

#### USI Senior Living Practice – Carolinas Team

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## What sets our senior living practice apart from our competitors?

- Consultative approach – analyzing risk implications of the organization and implementing multi-disciplined approach to managing organizational risk
- Financial understanding of risk exposures and risk solutions
- Strong insurance market relationships
- Extensive education programs
- Innovation and creativity in designing alternative risk finance solutions

## Our Solutions

To analyze our client's business issues and challenges, our Senior Living team leverages USI ONE™, a fundamentally different approach to risk management. USI ONE integrates proprietary business analytics with a network of local and national technical experts in a team based consultative planning process to evaluate client's risk profile and identify targeted solutions; and offer tailored recommendations to improve their total cost of risk

Experience the [USI ONE Advantage®](#) and learn how our Senior Living Practice can help you manage your healthcare business risks by providing you greater protection and control.

## Association Relationships



## Our core senior living industry services include:

- Benchmarking
- Captive Arrangements
- Catastrophe Risk Modeling
- Claims Made vs Occurrence Analysis
- Classification Review
- Clinical Risk Management
- Contract Review and Recommendations
- Directors & Officers
- Employment Practices Liability
- Exposure identification and risk analysis
- Large Deductible Plans
- Merger/Acquisition due diligence including identification of exposures, quantification of liabilities, and program roll up
- Retention Analysis
- USI Exclusive PrivaSafe

## Risk Management Consulting

- Analytics
- Claims Advisory
- Clinical Risk Control services
- In-house Underwriters