

HealthCap manages liability claims better than the competition

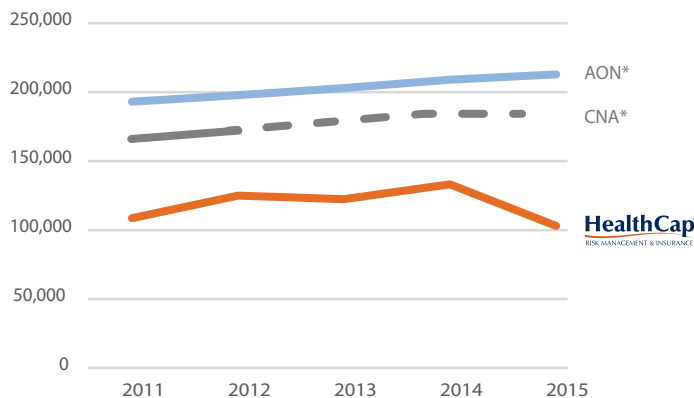
We beat our competitors because we focus on what matters.

How does HealthCap achieve such great claim results, year after year? Two reasons: early intervention and expert trial attorneys. First, we intervene early in the lifecycle of a claim, mobilizing powerful resources in managing the incident. Next, if we go to trial, we bring our national trial counsel, attorneys with a proven track record of success.

Since 2001, HealthCap has consistently beaten the industry in the two major measures of claim performance: severity of claims, and frequency of claims. What does that mean for you? Lower ongoing costs, fewer disruptions to your operations and preservation of your reputation.

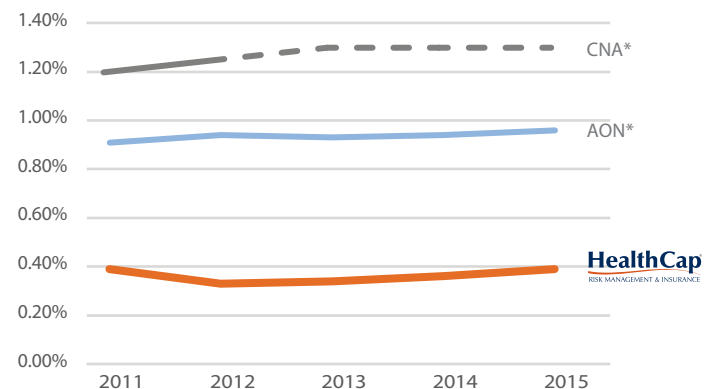
Average Claim Severity vs. Peer Group

(In dollars)



Claim Frequency vs. Peer Group

(Claims per Earned Skilled Equivalent Bed)



Sources: HealthCap: HealthCap Year-End Results from Statement of Actuarial Opinion; CNA: CNA HealthPro Aging Services Claims Analysis 2012, Valuation 2012, 2012-15 Linear Extrapolation; AON: 2015 LTC GL/PL

Learn more about *claim management* best practices at
HealthCapUSA.com



HealthCap is a member-owned insurance company dedicated to providing liability insurance and risk management services to long term and post-acute care providers throughout the United States. HealthCap is a community of insurance professionals and clinicians working together to deliver effective and affordable risk management solutions to providers of skilled nursing, assisted living and senior housing services.