

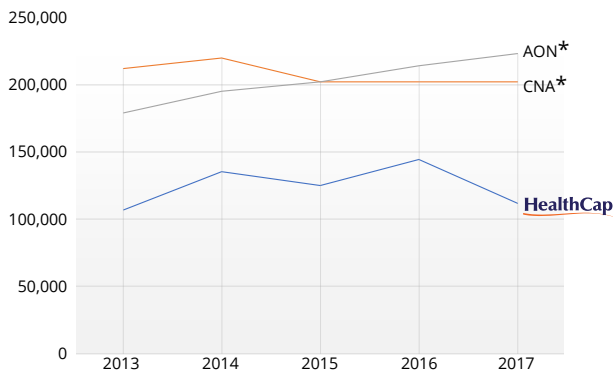
HealthCap manages liability claims better than the competition

We beat competitors because we focus on what matters.

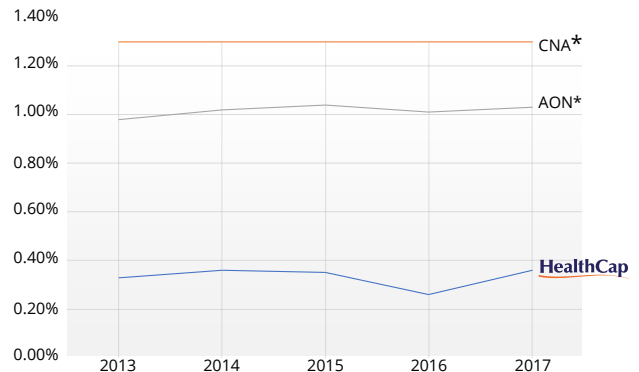
How does HealthCap achieve such great claim results, year after year? Two reasons: early intervention and expert trial attorneys. First, we intervene early in the lifecycle of a claim, mobilizing powerful resources in managing the incident. Next, if we go to trial, we bring our national trial counsel,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



CNA Source: *Aging Services 2012 Report*; 2004-2010, actual; 2011-2012 Extrapolated, 2013-2017 Held Steady
AON Source: *2017 Long Term Care Report*; Ultimate numbers from actuarial analysis
HealthCap: Ultimate numbers from actuarial analysis

Learn more about claim management best practices at
HealthCapUSA.com