



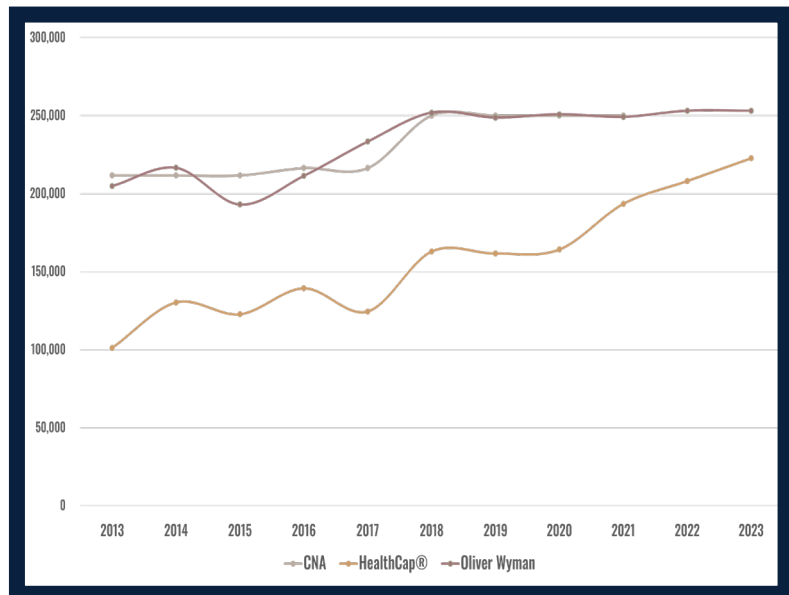
HealthCap® manages liability claims better than the competition

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.

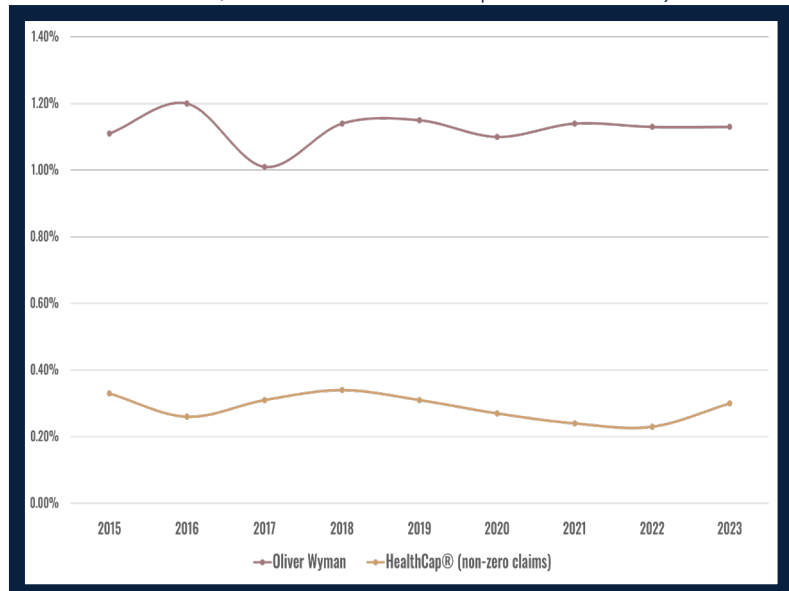
Since 2001, HealthCap has consistently beaten the industry in the two major measures of claim performance: severity of claims, and frequency of claims. What does that mean for you? Lower ongoing costs, fewer disruptions to your operations and preservation of your reputation.

Average Claim Severity vs. Peer Group
(In dollars)



Sources: HealthCap Year-End Numbers from SAO submission; CNA HealthPro Aging Services Claims Analysis dated 2014, 2016, 2018, 2021; Oliver Wyman / Marsh 2022 GL/PL Actuarial Analysis for Senior Living and LTC;

Claim Frequency vs. Peer Group
(Claims per Earned Skill Equivalent Bed)



Sources: HealthCap Year-End Numbers from SAO submission; Oliver Wyman / Marsh 2022 GL/PL Actuarial Analysis for Senior Living and LTC; CNA report stopped including frequency

Scan below to view our **2023 Annual Report:**



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.