

SENIOR LIVING

Senior living operators serve a unique residential community that requires increasingly rigorous quality controls and standards of care. Tasked with housing a rapidly aging population, senior living communities must embrace new policies, systems and technologies for delivering care. Our senior living team, comprised of seasoned technical experts with decades of experience, excels at navigating the complex senior care landscape.

SENIOR LIVING ADVISORY + BROKER CAPABILITIES



Data and Analytics

We utilize in-house property CAT modeling, actuarial analysis and benchmarking to determine appropriate coverage and best in class pricing. We use data to make the market versus a “market taker” approach.



Strong Senior Market Relationships

Our team has developed deep domestic, London, and other international market relationships with key underwriters, executives, and carrier professionals in the senior living and real estate insurance markets.



Loss Control and Claims Expertise

We establish guidelines with carriers and adjusters for communication and claims handling, provide claims advocacy and loss analytics on all individual claims, and offer assistance in data gathering for complex claims. We get claims paid!



Experience and Expertise

Our specialty team is led by seasoned insurance brokers, risk managers, underwriters, attorneys, and industry professionals with an average of 15+ years of experience in advising senior living clients.



Technical Analysis + Support

We review lease agreements, management agreements, and other contracts to offer advice and advocacy, ensuring compliance requirements are achieved.



Risk Control

Our dedicated senior living attorney, risk manager and support staff provide a single-stop for all risk management, support, training, planning, and advocacy.



CASE STUDY

SUPPORTING SENIOR LIVING CLIENTS WITH EXPERT GUIDANCE & COST SAVINGS

Client: Senior Living Operator in the Northeast

Challenge: The senior living operator needed immediate coaching and guidance for triage issues involving residents and employees. They required a dedicated resource available 24/7 to provide real-time responses and support.

Solution: CAC Specialty’s team of professionals offered round-the-clock expertise with real-time triage assistance, personalized guidance and advice based on decades of experience. Additionally, through analytics, the senior living operator realized a significant cost savings of \$350,000.

RISK LANDSCAPE



RESIDENT SAFETY & HEALTH

- Acuity creep
- Documentation of progressive interventions



NAVIGATING A CHALLENGING PROPERTY MARKET

- Increasing Nat CAT events
- Carriers exiting the market or raising costs
 - Leverage data & analytics to best position yourself in the market
 - Utilize CAC Specialty's in-house risk engineers to mitigate property losses



IDENTIFYING LITIGATION TRENDS

- Workforce development
- Community leadership training
- Utilizing claims analytics to drive decisions



EXECUTIVE RISK

- Safeguard against cyber threats and data breaches
- Coverage for directors and officers in claims and lawsuits
- Coverage for claims related to wrongful termination, discrimination, and harassment

ASK THE RIGHT QUESTIONS

01

Am I Properly Insured?

02

Am I Paying Too Much?

03

Am I With the Right Partner?

EXECUTIVE DIRECTORS



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ABOUT CAC SPECIALTY

CAC Specialty is a risk solutions company of seasoned and proactive senior industry leaders, operating as a nimble and collaborative partner who puts you and your business first. With a knowledge-driven approach informed by data and decades of honed instinct, CAC Specialty brings an innovative vision to insurance broking and structured solutions to solve your risk challenges – from the simple to the previously unsolvable.

