CARDINAL E&S
A CNA Brand®

Healthcare



A Dynamic Approach to Wholesale Healthcare Exposures

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We understand the changing needs of wholesale agents and brokers to service their clients, including aging services organizations, allied healthcare facilities. Our continuous innovation, future-oriented approach and tailored coverage solutions enable us to meet those needs – not just today, but in the years to come.

The Cardinal E&S Difference

Working closely with wholesale agents and brokers, our Healthcare team uses deep expertise, specialized teams and a broad coverage portfolio to address each policyholder's specific insurance needs.



Deep Expertise

We provide tailored solutions and proactively address emerging risks. Our team members are recognized as industry-leading professionals and frequently speak at conferences, publish journal articles and are quoted in leading publications.



Specialized Teams

Cardinal E&S provides specialization across disciplines in a variety of ways. We identify global healthcare issues and deploy innovative solutions, create new forms and products to address emerging exposures, use extensive litigation experience to provide exceptional policyholder support and help policyholders identify exposures to develop practical risk mitigation strategies.



Broad Coverage Portfolio

We provide a dynamic and broad portfolio of insurance coverages that can be tailored to meet the unique needs of healthcare providers and organizations. After more than five decades of providing healthcare professional liability insurance solutions, we are recognized as an industry leader in Aging Services, Allied Healthcare Facilities, Captives and Alternative Risks.

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Allied Healthcare Facilities

The Cardinal E&S team is responsive to the fluid and dynamic allied healthcare facility and provider marketplace. We provide industry-leading risk control services built on a team of 70 claims professionals averaging 20 years of experience as attorneys, healthcare providers and administrators.



Coverage Options

We provide a broad range of products for allied healthcare organizations of all sizes:

- Primary Professional Liability, General Liability, Employee Benefits Liability
- Excess Liability and Umbrella Liability
- Professional Liability and General Liability with separate towers
- Available enhancements: Emergency Evacuation, Media Expenses, HIPAA Expenses, Disciplinary Proceedings
- Primary Professional Liability/General Liability to handle patient compensation fund exposures, including with a CNA admitted company in Wisconsin and Kansas

Our Appetite

Our appetite for allied healthcare facilities risks is focused on more than 20 different types of outpatient entities, including the following classes:

- Ambulatory Surgery Centers
- Community Health Centers
- Convenient Care Centers
- Dialysis Centers
- Home Health and Hospice Services
- Imaging Centers
- Medical Laboratories
- Pharmacies
- Rehabilitation Services
- Urgent Care Centers

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Aging Services

The Cardinal E&S team is committed to the aging services industry and to serving the wholesale brokers in this market by delivering meaningful insurance solutions to risks of all sizes. Our specialized Risk Control team collaborates with policyholders to evaluate organizational processes and develop Risk Mitigation strategies. With specialized expertise, we support the unique needs of our policyholders throughout the lifecycle of the organization.



Coverage Options

Our Aging Services coverage options include:

- Primary Professional Liability/General Liability, Employee Benefits Liability
- Excess Liability and Umbrella Liability claims-made coverage
- Primary Professional Liability/General Liability with a CNA admitted company in Kansas for qualification with the Kansas Healthcare Stabilization Fund
- Commercial Automobile coverage underwritten by a CNA admitted company
- Professional Liability/General Liability coverages

Our Appetite

Our appetite for aging services risks is focused on for-profit and not-for-profit organizations dedicated to caring for seniors in residential settings and their related nonresident services. These include:

- Skilled Nursing Facilities (SNFs)
- Subacute Rehabilitation Facilities
- Memory Care Centers
- Assisted Living Facilities (ALFs)
- Life Plan Communities (LPCs)
- Independent Living Facilities (ILFs)
- Adult Day Care Centers
- Home- and Community-Based Services

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Captives and Alternative Risks

When traditional risk transfer programs do not meet the needs of our policyholders, Cardinal E&S can collaborate with policyholders to provide captive and alternative risk solutions. In addition to our dedicated Captives and Alternative Risks team, our support professionals average 20+ years of service and have experience as attorneys, healthcare providers and administrators.



Alternative Risk Solutions

We provide a broad range of products for Captives and Alternative Risks:

- Matching deductible programs which include a deductible equal to the policy's per claim limit of liability
- Reinsurance programs where the policy is fully reinsured by an acceptable insurance company, typically through a captive insurance company
- Coverage primary to state patient compensation funds (PCF), where applicable
- Claims management administered by CNA, where applicable

Our Appetite

Our appetite for Captives and Alternative Risks is focused on, but not limited to, the following groups:

- Aging Services Organizations
- Allied Healthcare Facilities
- Hospitals and Health Systems
- Large Dental Groups
- Life Sciences Organizations
- Group Practices

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Claims + Risk Control

A Collaborative Approach to Claims

Healthcare claims are highly complex, and having a deeply experienced team can make all the difference. Members of our large and diverse Healthcare Claims team average 20 years of experience and have litigated medical malpractice lawsuits and managed claims for healthcare organizations. We are committed to delivering best-in-class service, and our strong industry reputation supports the management of complex litigation scenarios.

Wide-Ranging Risk Control Support

We provide a consultative approach to risk control, working directly with policyholders through in person or virtual risk assessments, answering policyholder questions, and providing additional services and educational programs to help healthcare organizations manage risks. Our Risk Control professionals bring years of experience working with the healthcare system in hospitals, clinics and long-term care facilities. Our resources include multiple industry-specific, branded publications addressing critical healthcare risk issues, as well as claim reports.

Discover CNA's extensive Risk Control Resources.

Learn more from our Healthcare Infographic on Risk Exposures.

Share our Healthcare Risk Control Learning Modules with your insureds - available on-demand and complimentary.



For more information, contact
Jessica Landau, VP, Healthcare Wholesale Underwriting | Mobile: 215-908-6924 | Jessica.Landau@cardinalcna.com
Clark Ruiz, AVP Aging Services | Mobile: 917-246-7144 | Clark.Ruiz@cardinalcna.com
Josh Kline, Underwriting Director Allied Healthcare Facilities | Mobile: 260-888-9177 | Joshua.Kline@cardinalcna.com
Daniel Crescent, Underwriting Director Aging Services | Mobile: 312-415-5525 | Daniel.Crescent@cardinalcna.com

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