



# Gallagher

Insurance | Risk Management | Consulting

## Senior Living Program Overview

We support care that transcends age. Expertise for every type of organization, empathy for every type of resident. As baby boomers move toward retirement, the number of senior living organizations that provide quality care for this population is growing. Gallagher's senior living insurance and consulting experts are at the forefront of developing risk management and benefits solutions for the breadth of organizations poised to care for this generation and helping build living and strong communities.

### Workers' Compensation

Key features and benefits:

- Coverage is available to accounts with adverse loss histories
- Cost control management

### GuardianComp Nonprofit Self Insurance

Key features and benefits:

- Average savings of 25%-30% when compared with State Compensation Insurance Fund
- Available to nonprofit licensed facilities
- Stringent, comprehensive industry specific claims handling, loss control and risk management
- Wholly owned and controlled by its members

### Liability

Key features and benefits:

- Potential to reduce liability premiums up to 50%
- No upfront capital contribution required
- Wholly owned and controlled by affinity group members

### Property/Casualty

Key features and benefits:

- Superior underwriting knowledge and relationships
- Cost control management, including claim control and loss prevention

### Resident's Personal Property

The GuardianHome resident's personal property insurance plan is a unique program designed to provide quality, low cost protections for residents in a retirement home setting. The plan covers loss of personal property, as well as personal liability. There are over 5,000 participants.

Key features and benefits:

- Personal liability for bodily injury or property damage to others, up to \$300,000 per occurrence

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