



## RiskCure

### Liability Insurance for Long Term Care Providers

To help long term care providers manage the cost of financing liability risk, AmWINS Healthcare has developed a preferred insurance program called RiskCure.

RiskCure applies an innovative methodology for measuring the clinical performance of long term care providers. Using statistical analysis and strategic data collection, we quickly determine areas of excellence and areas that need improvement to help providers realize the financial benefits of offering exceptional care.

With industry experts each averaging over a decade of specific healthcare experience, AmWINS Healthcare understands the complex challenges facing care providers. Backed by the strength of AmWINS Group, the nation's largest insurance wholesaler, we work through a world-wide network of retail agents to deliver advanced risk solutions tailored to address the defense needs of long term care providers.

RiskCure is dedicated to helping long term care providers achieve and maintain the highest levels of care, while rewarding preferred risk providers with the fair liability insurance premiums they deserve.



### QUICK FACTS ABOUT AMWINS GROUP, INC.



- We are the largest wholesale insurance broker in the country
- We conduct business in over 70 offices across 17 countries, including 50 locations throughout the U.S.
- Our groups are comprised of over 2,000 insurance professionals
- Our companies combine to produce premiums in excess of \$5.7 billion
- We represent an impressive cross-section in the standard and E&S marketplace through four core divisions: Brokerage, Underwriting, Group Benefits and International.

### CONTACT US



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## RiskCure

[riskcure.com](http://riskcure.com)



## RiskCure

### LTC Liability Insurance Program



### Better Premiums for Better Care



In the effort to help facilities cope with ever-increasing financial pressures, AmWINS Healthcare has developed a preferred long term care liability insurance program available to providers throughout the United States.



RiskCure has two specific objectives: finding more affordable insurance for outstanding facilities, and offering under-performing facilities a pathway to improve and take advantage of lower premiums.



## OUR MISSION

To provide superior risk solutions to long term care providers through the utilization of advanced methods of assessing, managing, and defending long term care liability risk.

## THE RISKCURE APPROACH

Using statistical analysis and strategic data collection, RiskCure identifies long term care providers that consistently achieve high levels of clinical and operational performance. Working with the nation's leading underwriters, we offer these facilities liability rates that reflect their lower risk. Additionally, RiskCure offers tools that provide ongoing analysis of patient data for the purposes of improving financial, clinical, and risk management results. These analytical services are provided by PointRight Inc; a nationally recognized provider of data analytics and quality improvement services for long-term care providers.

It's a complete turnkey solution. With RiskCure, AmWINS Healthcare manages all aspects of the program, making it easy for both the retail agent and the long-term care provider.

### RiskCure Offerings:

- General Liability Coverage – occurrence and claims made
- Professional Liability Coverage – claims made
- Ongoing monitoring and risk management services
  - Accurate MDS assessments and reimbursement
  - Regulatory compliance
  - Improved clinical outcomes
  - Insurance rates and terms that reward preferred risk

## ABOUT AMWINS HEALTHCARE

- An AmWINS Group company, the nation's leading insurance wholesaler
- Specializing in advanced risk solutions for healthcare providers



### Advantages for RiskCure Participants

- Discounted pricing on PointRight's industry-leading services including a state-of-the-art, data-driven approach to uninterrupted risk management
- Demonstrated commitment to quality care
- Premium reductions
- Improved claims defense capabilities
- Accurate MDS coding and appropriate Medicare reimbursements
- Simplified renewal applications or paperless renewal processing if applicable

### Top-Rated Insurance Carriers:

- Partner with carriers that have A.M. Best ratings of "A" or better
- Rating methodology directly linked to a facility's quality of care resulting in lower and stable premiums for the best providers

## ABOUT POINTRIGHT

- Leading provider of data-driven analytics and decision support services to long term care, assisted living and insurance carriers
- Expert in data collection, data management, benchmarking and construction of novel variables highly correlated with professional liability risk