



## **FREQUENTLY ASKED QUESTIONS**

### **What is RiskCure?**

RiskCure is an advanced liability risk solution developed for Long-term Care Providers. It provides innovative quality care and risk management services that improve facility clinical and business operations while offering preferred professional and general liability rates. RiskCure provides better premiums for better risks. The program is supported by insurance carriers and reinsurers, with an A.M. Best rating of "A" or better, that recognize the RiskCure advantage.

### **Who are AmWINS Healthcare and LTCQ?**

AmWINS Healthcare is a division of American Wholesale Insurance Group, who specializes in developing advanced risk solutions for long term care facilities. LTCQ is a leading information services firm specializing in risk management, regulatory compliance and quality improvement. To help solve the liability crises, they have strategically partnered to create the RiskCure program for long-term care providers.

### **Is this an RRG or a captive?**

RiskCure is neither a RRG nor a Captive. It is a risk and quality management program that delivers preferred commercial liability insurance and reinsurance options to long term care organizations that commit to and are compliant with prescribed quality care and risk management standards.

### **What makes RiskCure different from other LTC products?**

It is a liability insurance arrangement that can quantifiably improve MDS data integrity and patient care reimbursement, improve outcomes of clinical care and greatly enhance liability claims defense capabilities. It is a program that enables LTC facilities to "invest in their insurance" and realize a return on the investment.

### **What states can RiskCure offer insurance proposals?**

All States

### **What policy form does RiskCure offer?**

Claim Made Policy Form, with prior acts and the policy includes "Physical/Sexual Abuse."

### **What Limits and deductible options does RiskCure offer?**

\$1/\$3 million PL/GL Limits and a \$25,000 deductible and there is a 50k minimum premium.

### **Can RiskCure offer umbrella/excess policies?**

Yes, up to \$15,000,000 is available.

### **Can RiskCure offer insurance proposals for stand alone ALF's and ILF's?**

Yes, RiskCure can offer insurance proposals for "stand alone" ALF's and ILF's.

### **How does a facility obtain a RiskCure Insurance Proposal/Quote?**

The facility should have their retail insurance broker contact AmWINS Healthcare. Together, the retail broker and AmWINS Healthcare will guide the facility through the application process.

### **Will RiskCure inspect the facilities prior to offering a quote?**

RiskCure has the option to inspect facilities prior to releasing a liability insurance proposal.

### **How much commission does RiskCure pay?**

10% commission to the retail broker.

**For more information, please visit [www.riskcure.com](http://www.riskcure.com).**