

*Pro*HealthCareMGA

Insurance Products and Services for the Health Care Industry



## Who We Are...

*Pro*HealthCareMGA,  
located in New Jersey,  
has a demonstrated track  
record specializing in insurance products  
and services for the healthcare industry.

Our leadership team has over 90 years  
of insurance and consulting experience.  
PHC is successful at applying best practices  
from other industries to the highly regulated,  
low margin healthcare industry.

PHC provides all lines of coverage for both  
not-for-profit and for-profit Skilled Nursing  
Facilities, Assisted Living Facilities and  
Continuous Care Retirement Communities.

We take a holistic  
approach to this  
industry by bring-  
ing together  
unique coverages  
and specialized  
unbundled loss  
control and  
claim services.



## *Our Products and Services...*

**Insurance Products** – We offer Professional Liability, General Liability and Employee Benefit Liability coverages on a Claims Made or Occurrence basis. General Liability coverage includes Products/Completed Operations, Personal Injury, Advertising Injury and Fire Damage Legal Liability.

Professional Liability coverage includes Sexual Misconduct with defense coverage available within or in addition to the limit.

Specialized Property, Automobile, Directors and Officers (D&O) and Employment Practices Liability (EPLI) products are offered through premier "A" rated companies with industry specific coverages and defense options.

Umbrella coverage is available on a claims made or occurrence basis. D&O/EPLI may also be scheduled on the Umbrella.

Preferred pricing and certain coverage features are available to facilities that pride themselves on their exceptional record of resident care.



**Loss Control Services** – We focus on identifying ways to keep the facility and its residents, employees and visitors safe.

**Professional Liability** – We help the facility integrate written policies, standards and procedures with daily processes.

- **Resident Care Policies** such as: abuse and neglect, fall prevention, pressure ulcer prevention, admission procedures
- **Compliance with State and Federal Standards** such as: deficiency correction and incident reporting and investigation
- **Employee Relationships and Practices** such as: staff education, turnover and contract services.

**General Liability** – We recommend ways to help the facility maintain a worry free environment. If improvements or repairs are required, our specialists will work with the facility to design an approach that spreads the cost over time.

**Property** – In addition to investigating standard hazards like; smoking, clothes dryers, faulty wiring and cooking equipment our specialists help determine adequate limits for Business Interruption Insurance, Valuable Papers, Records and Equipment.

**Workers Compensation** – Our specialty loss prevention program encompasses critical areas like:

- accident and injury investigation practices
- pre-employment information gathering
- safety procedures
- case management and follow up
- vehicle safety

In addition, our insurance companies offer employee training which includes:

- lifting and repositioning
- preventing back strain
- completing OSHA logs
- maintaining material safety data sheets
- controlled falls
- proper use of equipment

**Claims Services** – Our healthcare liability claims specialists focus on:

- Early investigation and assessment of claims
- Fair and equitable settlement of meritorious claims
- Full and sustained defense of non-meritorious claims
- Active management of the litigation process
- Constructive relationships with all parties

**Premium Financing** – Premium financing for large accounts at very competitive rates is available.

**Consulting and Training Services** – We offer customized healthcare consulting and training services such as:

- Leadership Training
- Conflict Resolution Training
- Effective Interviewing Skills
- Employee Retention
- Staff Development
- Proper File Documentation

To learn more about our consulting and training services please contact us at (800) 376-7951.

## Contact Us

For more information please visit our website, [www.prohealthcaremga.com](http://www.prohealthcaremga.com), email us or call us at (800) 376-7951.

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