



# PROASSURANCE<sup>®</sup>

## SENIOR CARE

Treated Fairly

## Liability Claims are Increasing with the Growing Demand for Quality Senior Care

The aging of America's population is an undeniable demographic trend. According to census data, the number of older Americans is not only significant, but expected to grow rapidly. Furthermore, average life expectancy has increased by several years over the past two decades.

As the healthcare industry evolves to meet the demands for seniors, we must address existing and emerging senior care risks and in the event of a claim, understand the proper way to respond.

ProAssurance is a national healthcare professional liability carrier that has been in the industry for over 40 years. We have been issuing senior care policies since 2009, and are now insuring through our ProAssurance Specialty Property & Casualty division.

### Senior Care Facility Liability Protection

The ProAssurance Senior Care team is dedicated to the sector and offers stock and custom insurance solutions. We are willing to write the full spectrum of senior care, from independent living to skilled nursing. Our appetite is flexible and each account is underwritten based on its own merits.

We work with you to tailor solutions that meet your specific risk tolerance and objectives. Our aim is to provide sustainable solutions over the long term. We offer quick turnarounds and a creative underwriting team that listens to your needs.

The ProAssurance Senior Care team understands every aspect of medical and facility liability from underwriting to risk management to claims. Our tailor-made coverage and knowledge of risk brings stability to this long-tail severity insurance market.

### Senior Care Risk Management

ProAssurance's risk management advisors provide access to the best practices for minimizing risk and improving defensibility. ProAssurance insureds receive innovative, easy-to-share videos, tools, and risk management news targeted to the senior care industry.

*Continued*



**Our defense philosophy is clear—**  
*we provide a superior defense to ensure  
 our senior care facilities and providers  
 are treated fairly.*



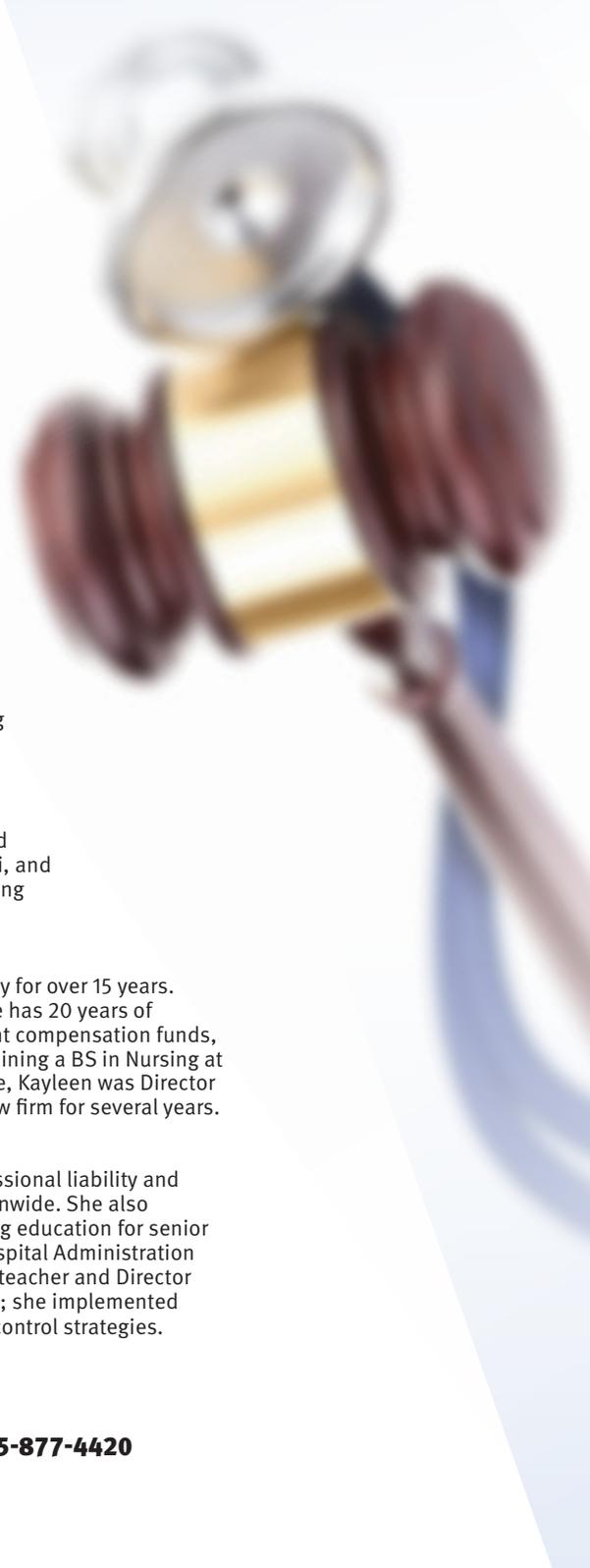
**PROASSURANCE**<sup>®</sup>  
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## Senior Care Claims

Claims in senior care facilities are much different than claims against other types of healthcare providers. Understanding the unique challenges of our senior care insureds helps us appropriately shape and support their defense when a claim is made against them.

All ProAssurance senior care claims are managed through a carefully-established Senior Care Claims Team. This team is composed of senior care liability professionals working with national counsel to offer insight and strategies learned managing senior care claims of all types and sizes.

When a claim is submitted, a dedicated industry claims specialist is assigned to provide a consistent and direct point of contact for all ongoing claims communications.



## The ProAssurance Senior Care Claims Team

### **G. Franklin Bishop, III, JD** • Regional Vice President of Claims

Frank has managed medical professional liability and senior care claims with ProAssurance for nearly five years. He is a Navy veteran, received his BS from Florida State University, and JD from Stetson University College of Law. Prior to joining ProAssurance, Frank was a Florida trial attorney defending medical professional liability and general liability cases for over 22 years. At ProAssurance, Frank manages all senior care claims nationwide. He is also responsible for developing ProAssurance's new Senior Care Claims team.

### **Elyse D. Bauman** • Senior Claims Specialist

Elyse is a Senior Claims Specialist who has been with ProAssurance for over 18 years. Since 2011, she has provided claims management for senior care claims. Elyse received her BA from the University of Florida, Advanced Certificate from the University of Miami, and Law Office Administration Certificate from Florida International University. Prior to joining ProAssurance, Elyse was a medical professional liability paralegal for over 20 years.

### **Kayleen Lytle, RN, BSN, MBA** • Senior Claims Specialist

Kayleen is a Senior Claims Specialist for ProAssurance, and has been with the Company for over 15 years. She handles medical malpractice and facilities general liability claims nationwide. She has 20 years of senior care claims experience; she is experienced with complex cases including patient compensation funds, Medicare lien issues, and intercept statutes. Kayleen became an RN in Ohio, later obtaining a BS in Nursing at the University of Toledo-Medical College of Ohio Hospital. Prior to joining ProAssurance, Kayleen was Director of Critical Care Services at a Florida hospital and worked as a paralegal at a defense law firm for several years.

### **Lisa M. Kosanovic LHRM, MHA** • Senior Claims Specialist

Lisa has been with ProAssurance for over 16 years. Initially she handled medical professional liability and general liability claims in Florida and Texas. Now Lisa handles senior care claims nationwide. She also assists ProAssurance risk management in developing risk reduction tools and providing education for senior care insureds. Lisa received her BS from Bethany College and Master in Health and Hospital Administration from Xavier University. Prior to ProAssurance, Lisa was a secondary education science teacher and Director of Risk Management and safety officer for various hospitals and healthcare companies; she implemented policies and procedures, risk management/safety education, and risk reduction/loss control strategies.

Contact **Mike Iovine**, Assistant Vice President, ProAssurance Senior Care at **205-877-4420** or email [Mikelovine@ProAssurance.com](mailto:Mikelovine@ProAssurance.com) for more information.