

WHEN SUPERVISION SLIPS, COSTS CAN BE STEEP

\$64 Million



A single judgement in Wilkinson County, Georgia court against a resident care facility and others who failed to adequately supervise employees

AMONG THE MOST COSTLY LONG TERM CARE RISK EXPOSURES?

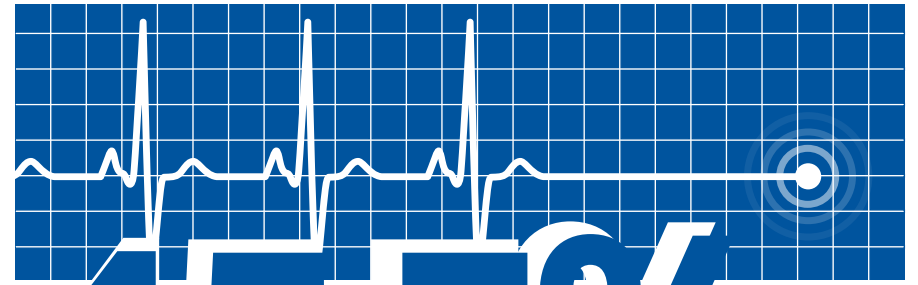
HAZARDOUS WANDERING & ELOPEMENTS



\$388,048

AVERAGE CLAIM PAID FOR ELOPEMENT-RELATED ASSISTED LIVING EVENTS

2nd highest average total paid of all assisted living-related professional liability insurance claims.



45.7%

FATALITY RATE OF ALL ELOPEMENT CLAIMS TRACKED

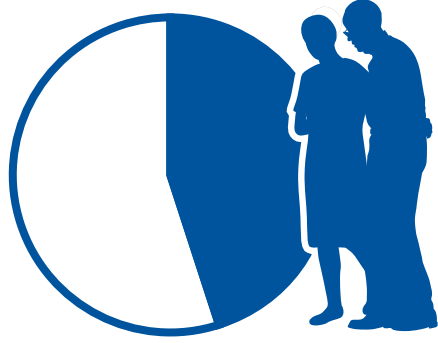
While elopement claims are lower in frequency than other types of claims, CNA Insurance calls them a "current and emerging risk" in their Aging Services 2016 Claim Report.

#1 IN ELOPEMENTS? ASSISTED LIVING FACILITIES



54.3%

OF ELOPEMENT CLAIMS cited in the CNA report occurred at assisted living communities.



45.7%

FOR SKILLED NURSING ALFs claims also totaled the highest cost, on average.

50%

OF ALL ELOPEMENT CLAIMS INVOLVED PEOPLE LIVING AT THE FACILITY AT LEAST ONE OR MORE YEARS

Contrary to common assumptions, a resident's risk of elopement doesn't decline after his/her first year.

PAINFUL OUTCOMES

Should a mishap occur from wandering residents, ALFs can be hit with massive costs:



STEEP LIABILITY
Including legal defense fees and costly out-of-court settlements



HEFTY FINES
Levied by state regulatory agencies



ERODED REPUTATION
Loss of trust from residents, families and the community



INCREASED INSURANCE RATES
Driven by claims history

CITED SOURCES: Johanna T. Wise & Alex Meier, Senior Living Law Blog: Care Facilities Beware: Don't Let Employee Misconduct Cost You Millions; National Council of Certified Dementia Practitioners; CNA's "Aging Services 2016 Claims Report," November 03, 2016

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