

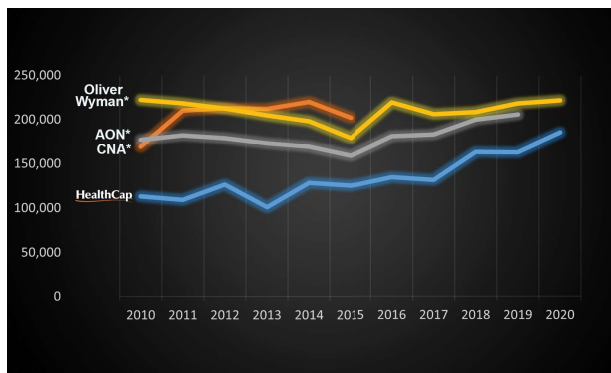
# HealthCap® manages liability claims better than the competition

We beat competitors because we focus on what matters.

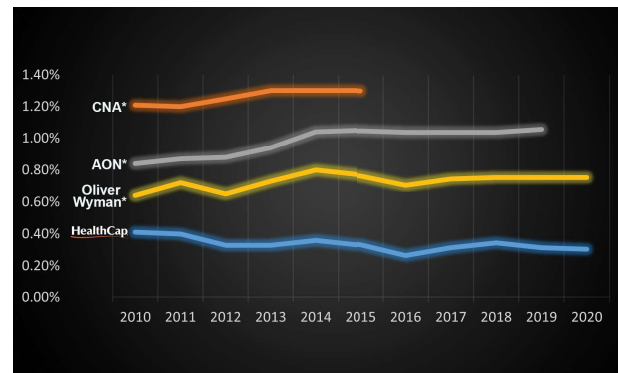
How does HealthCap® achieve such great claim results, year after year? Two reasons: early intervention and expert trial attorneys. First, we intervene early in the lifecycle of a claim, mobilizing powerful resources in managing the incident. Next, if we go to trial, we bring our national trial counsel, attorneys with a proven track record of success.

Since 2001, HealthCap® has consistently beaten the industry in the two major measures of claim performance: severity of claims, and frequency of claims. What does that mean for you? Lower ongoing costs, fewer disruptions to your operations and preservation of your reputation.

**Average Claim Severity vs. Peer Group**  
(In dollars)



**Claim Frequency vs. Peer Group**  
(Claims per Earned Skilled Equivalent Bed)



Sources: CNA HealthPro Aging Services Claims Analysis dated 2012, 2014 and 2016; AON 2019 LTC GL/PL Actuarial Analysis; Oliver Wyman / Marsh 2020 LTC GL/PL Actuarial Analysis; HealthCap® Year-End Numbers from SAO submission

Learn more about claim management best practices at  
**HealthCapUSA.com**