## **PENDULUM**

## **Professional Liability Risk Assessment**

For Senior Housing Communities

It is of paramount importance for a long term care organization to understand both its potential exposure to liability risk and its ability to defend itself in the case of a liability claim. Pendulum's Professional Liability Risk Assessment (PLRA) is an effective tool utilized by insurance underwriters, agents, brokers, and providers to make proactive and informed decisions regarding risk and defensibility. It can also be used as a significant value-added service as well as a renewal incentive. For senior housing communities, such as skilled nursing facilities, continuing care retirement communities, assisted living facilities, and hospices, among other long term care organization types, it is an effective way to evaluate and identify areas of risk.

"This was absolutely the best, most thorough risk management visit we've ever had."

—Facility Administrator

The PLRA begins with an off-site review of organization documents, including specific risk-related policies and procedures, by a Pendulum risk control consultant. Prior to the visit, the facility will also receive an optional risk management strategies checklist. This self-assessment tool

assists the facility in self-evaluating other areas of risk that should be considered within the risk management program. Any questions the self-assessment brings up can be asked of the consultant during the visit.

Following the off-site review, the Pendulum consultant will visit the organization location and evaluate the clinical and operational processes and the environment for risk of liability exposures. The consultant's visit can include specific areas of focus customized to meet the client's needs. Within 10 business days of the on-site assessment, the client will receive a written report that includes all of the consultant's findings. In addition, valuable risk control recommendations are provided. The client can elect for the organization to respond to these recommendations and have Pendulum evaluate their response and provide additional recommendations or information if necessary.

## Contact Pendulum now to schedule a Professional Liability Risk Assessment!

"I wanted to let you know that I read through the entire risk assessment report and found it to be excellent ... extremely thorough and asking all the right questions for this type of facility. The loss control expert who reviewed this facility is to be commended for a superb job. It is clear that she really understands these types of risks, and there are so few in the industry (at least that I've found in over 25 years) who truly do. Great job. Thank you."

—Insurance Agency Owner

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