

# The Uni-Ter Group: Lewis & Clark LTC RRG, Inc.

## Company Description

In today's litigious environment, long term care facility operators require the protection of General and Professional Liability insurance. Insurance that is available today on favorable terms may change for the worse tomorrow.

Because of this uncertainty, a group of long term care owners/operators decided to take control of their own destiny. They worked with Uni-Ter Group to establish Lewis & Clark LTC RRG, Inc., a Risk Retention Group. Since then, Lewis & Clark has achieved a significant national presence, providing General and Professional Liability Insurance to operators of long term care facilities in 47 states.

All of our shareholders are long term care facilities owners/operators. Through Lewis & Clark, our shareholders obtain the liability protection they need at a price they can afford and that is sustainable when the market changes. Most important, any changes to the program are instituted by the Board so our coverage is not subject to the changeable marketing strategies of conventional insurance companies. We also have a Financial Stability Rating of "A Exceptional" by Demotech.

**Geographic Area Served:** U.S. Only

**Segments Served:** SNF, AL, IL, CCRC, Home Health

## 2010/2011 Product & Service Innovations

- **Home Health Care Coverage:** Including Non-Owned and Hired Auto. We also offer liability coverage to Allied Health Care Professionals and Allied Provider Networks.
- **Dedicated Risk Management staff** of nurses and former state surveyors that provide on-site assessments.
- **Highly experienced and aggressive Claims Management team** that works side by side with our insured/policyholders.

## Suggested Consultative Discussions

- **Reduce Your Liability Exposure:** We'll share a case study of a client who, as a result of our on-site assessment and open regular on-going communications via phone and e-mail, was able to reduce their liability exposure significantly.
- **Control Your Liability:** Learn how owners and operators of long term care facilities can get control over their liability costs in this unstable market.
- **Catch the Wave or Drown:** From our sponsored LarsonAllen study, you will learn what you need to know about tomorrow's seniors and what changes will occur over the next 20 years.



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