Cothrom Risk

HOME HEALTH CARE INSURANCE

One Caregiver Behind the Wheel Can Become a Million-Dollar Claim

Your caregivers drive their own cars, and your clients' cars, every shift. Add workers' comp claims frequency, caregivers working for multiple agencies at once, and independent-contractor therapists, and a home care agency carries exposures most brokers never map, let alone manage.

8+
years serving the home health care industry

50+
satisfied home health care clients

CWCA
Certified Workers' Comp Advisor, plus CIC & CLCS

Where exposure begins to build

The pressure points every agency owner recognizes — the ones that follow your caregivers into homes, onto the road, and back to your renewal.

- **Caregivers driving their own cars, or a client's car, on shift, with the agency on the hook for the accident**
- **Workers' comp claims frequency that keeps pushing premiums, and your mod, up, with no plan to reverse it**
- **Caregivers working for multiple agencies at once, and the injury claim lands on your shift**
- **Independent-contractor PTs, OTs, STs, and MSWs whose status blurs your coverage, until an audit decides it**

Real claims from this industry

Anonymized, and both covered, because the coverage was in place before the loss.

$1,000,000
A caregiver drives a client to a doctor's appointment. A fatal accident settles for the full policy limit, and exhausts it, leaving nothing for what comes next.

$500,000
A routine client transfer goes wrong: caregiver and client both injured, liability and workers' comp claims triggered, and the client passes away days later.

Handled properly, this looks very different

When the program is built around home care, and backed by a practical risk management plan, the exposures shrink, and so do the surprises.

Coverage built for home care

Professional & general liability, auto with HNOA, workers' comp, abuse & molestation, EPLI, and cyber, with sub-limits sized to your real exposure, not package-policy defaults.

A practical risk management plan

Risk identification and prioritization specific to home care, proven loss control that improves your risk profile and shows up in your workers' comp and auto pricing.

We audit the auditors

A formal process to review carrier audits, including your workers' comp mod worksheets, to identify and correct errors that aren't in your favor.

Working with us is simple

1 Coverage & loss control review

A comprehensive review of your program and losses to identify gaps, HNOA, sub-limits, contractor status, prioritized and proactively addressed.

2 Strategy & placement

A renewal marketing strategy that presents your agency to carriers that understand home care, competitively priced, built for your risk profile.

3 Year-round support

Open claims coordination, mid-term reviews, renewal strategy meetings, and COIs when a partner needs them within 24 hours.

60-second self-check: could your coverage have these gaps?

Check anything that's true today. Even one is worth a conversation.

- ☐ Caregivers drive their own cars, or clients' cars, during shifts, and you're not certain you carry Hired & Non-Owned Auto (HNOA) coverage.
- ☐ Your workers' comp premium or mod has climbed, and no one has shown you a practical plan to bring it down.
- ☐ No one has ever reviewed your mod worksheet or carrier audit results for errors that aren't in your favor.
- ☐ You use independent-contractor PTs, OTs, STs, or MSWs, and a workers' comp audit has surprised you before. Your
- ☐ cyber coverage is a small add-on to a package policy, with limits no one has stress-tested.

Ticked anything? That's exactly what a coverage and loss control review untangles, before a claim or an audit does it for you.

Cothrom Risk

Let's make your agency more attractive to the insurance marketplace

Book a no-obligation 15-minute alignment meeting to discuss best practices and strategies for your agency's long-term goals. Our programs are designed for agency owners with $50,000 or more in total annual P&C insurance spend.

Call or email Bob directly to schedule, no forms, no obligation.

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