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.

#1

IN ELOPEMENTS?

#1 ASSISTED LIVING FACILITIES

54.3% VS. 45.7%

OF ELOPEMENT CLAIMS

cited in the CNA report occurred at assisted living communities.

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


$388,048

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.

45.7%

54.3%

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

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