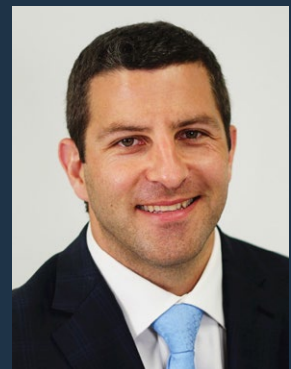


# BEST'S REVIEW® ISSUES & ANSWERS: SPECIALTY COVERAGE

An insurance industry leader says the home health care sector is poised for growth despite facing staffing and training challenges.



## Interviewed Inside:



**Tony Canci**  
Philadelphia Insurance Cos.

View past Issues & Answers sections at  
<https://bestsreview.ambest.com/issuesanswersarchive.html>



**YOUR NICHE MAY BE SMALL  
BUT PROTECTING IT IS A BIG DEAL.**

Often, it's the small things that need the most protection from outside forces. That's why PHLX Excess & Surplus Solutions offers coverage for even the smallest niches like plumbing, taverns, machine shops, environmental contractors, commercial real estate, vacant properties, manufacturers, and flea markets. Even landscaping. PHLX E&S Solutions. Uniquely packaged to make a big difference, even in your small niche.

 **PHLY E&S**  
INSURANCE SOLUTIONS  
800.873.4552 | [PHLY.COM](http://PHLY.COM)

CONTRACTING | ENVIRONMENTAL | EXCESS | HOSPITALITY | MANUFACTURING | REAL ESTATE | RETAIL



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

Philadelphia Insurance Companies is the marketing name for the property and casualty insurance operations of Philadelphia Consolidated Holding Corp., a member of Tokio Marine Group. All admitted coverages are written by Philadelphia Indemnity Insurance Company. Coverages are subject to actual policy language.

# Home Health Care Surging

Tony Canci, Vice President of Underwriting – Human Services at Philadelphia Insurance Cos., said the home health care sector is poised for growth in the years ahead. “Ten thousand people turn 65 each day and will continue to do so until the end of this decade, so you can see why there’s such optimism in the growth for this space,” he said. Following are excerpts from an interview.



A Member of the Tokio Marine Group

## What are the benefits of working with PHLY?

There’s been a bit of instability within the marketplace for home health care agencies. PHLY has been writing this class of business for close to two decades now, which has given us the expertise in risk management, claims and underwriting to provide and continue to provide the best level of service we can to our clients in the years to come. PHLY has seen continued growth in our home health care book of business, both from startup home care agencies as well as existing providers, and we expect that trend to continue as the years progress.

## What are the challenges the home health care industry faces?

With the expected growth, staffing shortage is, by far, one of the biggest challenges. Caregivers’ wages are often on the lower end of the scale despite the physical challenges and sometimes unpleasant job responsibilities they need to carry out. This leads to burnout, and turnover in this space is very high. There are also claims where there is a less-than-qualified or under-trained employee providing care that resulted in injury to the client. Higher reimbursement rates in this space may help potentially close the staffing shortage by attracting more talent to this industry with increased wages and benefits.

## What are the emerging risks within the home care industry?

One of the biggest emerging risks in this industry is technology. In the home, we’re seeing cameras, wearables, tablets, and other health or life-saving devices come into play. These devices certainly have their benefits but also present liability challenges from patient privacy to data security and other HIPAA-related violations. We’re also seeing home care agencies now exploring ways to partner with Uber Health to incorporate ride-sharing into their service offerings. From an insurance standpoint, this could shift liability away from auto and into other lines of business, such as general liability and professional liability.

## Tony Canci

Vice President of Underwriting – Human Services  
Philadelphia Insurance Cos.



“People want to stay in their home as long as possible, so when you focus on the cost of care—home care versus facility-based care—it’s a no-brainer. Home-based care is a much more affordable way to provide care than facility-based care.”

Visit the Issues & Answers section at [bestsreview.ambest.com](https://bestsreview.ambest.com) to watch an interview with Tony Canci.

## How will AI factor into the home care industry?

Data, analytics and predictive analytics will play a critical role in the home care space as we move forward. A few areas where AI could provide efficiencies is scheduling coordination, creating personalized care plans, and maybe even predicting health issues before they become problematic. One example where AI could come into play is in a situation where a caregiver gets an alert on a device that detects a client who is a fall risk is about to get up. In this situation, the caregiver might be able to quickly maneuver over to the client before the client gets up and has the time to prevent the fall. This type of technology can certainly add immense value and benefit to this space by reducing the number of slips and falls, which is, by far, the No. 1 claim scenario we see in this space. The real question is with liability. Where does liability fall when it comes to the analysis and predictive analytics when it’s faulty, or inaccurate, or insufficient? Is it the software provider, is it the caregiver, is it the home care agency, or is it another third party? While I don’t anticipate AI to replace caregivers, it will create efficiencies in this space and possibly help with the labor shortages.

