

# CARING COMMUNITIES

## MORE THAN INSURANCE

INSURANCE • RISK MANAGEMENT • COLLABORATION



### THE LEADING **MEMBER-OWNED** SENIOR CARE AND HOUSING **INSURANCE AND RISK** MANAGEMENT COMPANY

Caring Communities is the leading provider of general, professional and excess liability insurance, risk management and education to not-for-profit, mission-based senior housing and services providers. Caring Communities is a reciprocal Risk Retention Group (“CCrRRG”) registered in 50 states, the District of Columbia, and Puerto Rico, and is rated A (Excellent) by A.M. Best.

While Caring Communities is first and foremost a liability insurer, our differentiated value lies in the ability to help not-for-profit senior living operators reduce risk, and protect their residents through innovative risk management solutions and collaborative claims handling.

Caring Communities also utilizes an ownership business model that connects the nation’s leading organizations and encourages collaboration between senior thought-leaders. That is why Caring Communities is “**More Than Insurance.**”

### TOGETHER, WE ARE PARTNERS. TOGETHER, WE CREATE VALUE.

Membership in Caring Communities is more than risk management and insurance. It is a direct connection to the best and brightest minds in today’s senior living industry. The CEOs, COOs, CFOs, HRs and Risk Managers of our Member organizations collaborate as peers, sharing best practices and unsurpassed expertise.

Member-owners invest in and own their risks exclusively with other senior housing and care providers, all known to one another.

# INSURANCE PRODUCTS

Unlike standard insurance companies that use boilerplate language, Caring Communities’ core product — professional, general and excess liability insurance — was developed to afford broad coverage to provide your organization maximum protection from risks specific to continuing care providers.

- ▶ **PROFESSIONAL & GENERAL LIABILITY**
- ▶ **MANAGEMENT LIABILITY**
  - DIRECTORS & OFFICERS LIABILITY
  - EMPLOYMENT PRACTICES LIABILITY
  - FIDUCIARY LIABILITY
- ▶ **EXCESS LIABILITY.**
- ▶ **PROPERTY**
- ▶ **AUTO**
- ▶ **HEALTH BENEFITS PROGRAM**
- ▶ **COMMERCIAL CRIME**
- ▶ **CYBER LIABILITY**

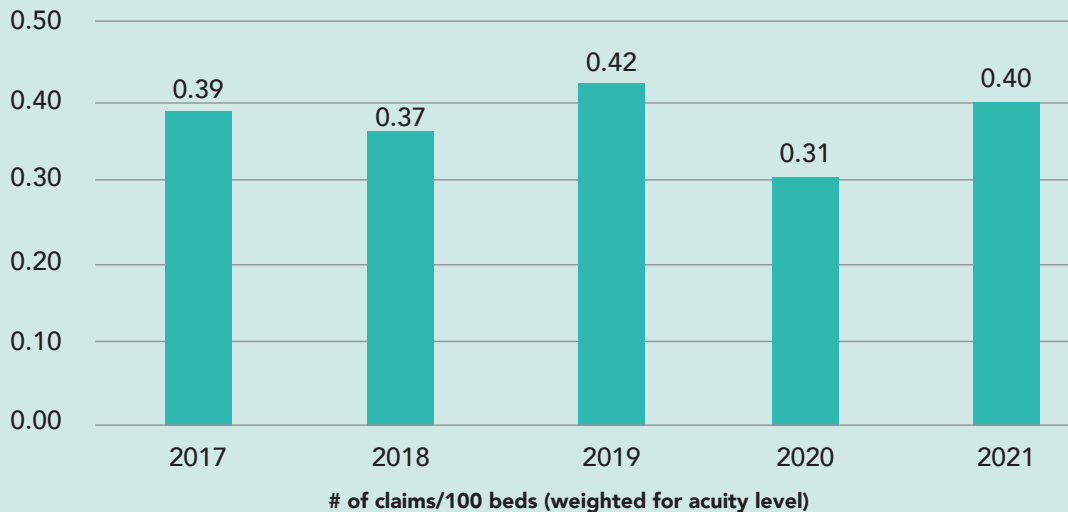


## INSURANCE GROUP PURCHASING

With over 600 communities, Caring Communities has capitalized on its size to negotiate significant savings for insurance coverage not offered by Caring Communities.

Members that follow our outcome-based risk management prescriptives experience a 25% lower claims frequency.<sup>1</sup>

### Frequency of Member Claims Between 2017-2021



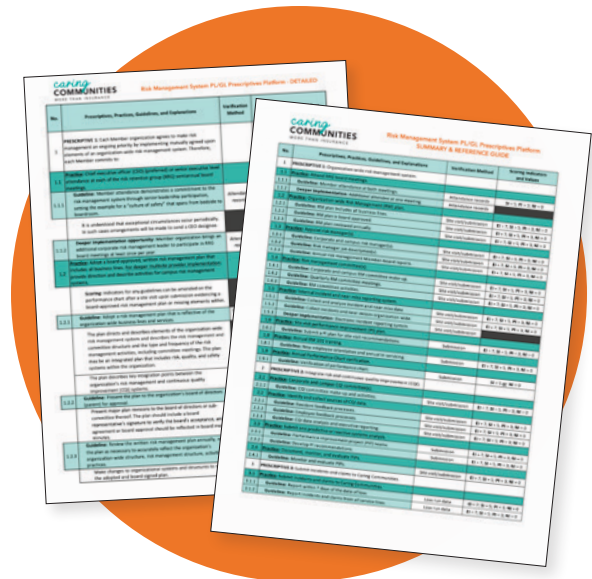
<sup>1</sup>) Results from 2017 to 2021 based on Members who scored in the top-ten percent of outcome-based risk management prescriptives

# MEMBERSHIP BENEFITS

By purchasing professional, general and excess liability insurance from Caring Communities, Members achieve many improvements in their current insurance programs and risk management initiatives. The benefits of Membership to Caring Communities can be categorized in the following areas:

▶ **HIGH-RISK ASSESSMENT TOOLS**

We have developed assessment tools to identify potential system vulnerabilities and education gaps; and we provide strategies to correct deficiencies, while also celebrating high performing communities.



▶ **STAFF EDUCATION & SAFETY AWARENESS PROGRAMS**

Caring Communities offers organizations a staff development and training system specifically designed and updated to meet the ongoing needs of not-for-profit senior housing and care providers.

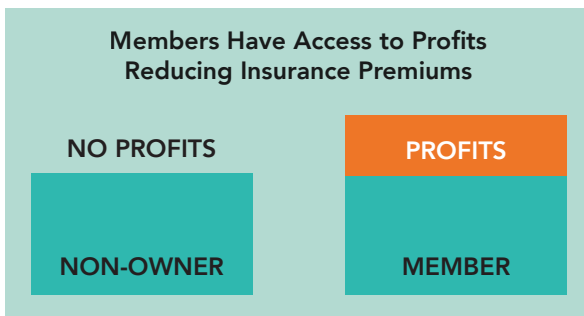
The flagship conference is the annual National Aging Services Risk Management Conference (NASRM). This conference is one of a kind in the industry, where more than 200 of the nation's top risk professionals gather to learn, share, and operate on the cutting edge of emerging risks in your industry.

Our education system will take your staff to the next level of applied knowledge and professional development. Our continuing education, conferences, webinars, monthly publications, and accreditation programs for experiential learning on timely and critical topics is a key contributing factor to building a successful culture of safety.

▶ **FINANCIAL RETURNS**

As a Member-owned insurance company, the Caring Communities ownership model offers Springpoint Senior Living financial returns on your ability to keep claims low through investments in safety. We have historically returned 25% of Member premium in the form of cash dividends and equity account deposits.

As owners, Caring Communities' Members receive cash dividends and own all capital and surplus. To date, Caring Communities' has returned over \$151 million in cash dividends and equity account allocations to Members.



▶ **AGING SERVICES RISK MANAGEMENT SYSTEM**

An experienced risk management analyst will be working directly with your team to identify areas of safety and risk management.

**Our Aging Services Risk Management System is designed to provide:**

- » Design and integration advisory
- » National and individual member benchmarking
- » Staff training and education
- » Best practices to improve your organization's risk management and quality processes

## MEMBERSHIP BENEFITS (CONT'D)

### ▶ RISK MANAGEMENT ADVISORY

Leading the industry, Caring Communities' Continuing Care Risk Management System provides Member organizations knowledge and best practices to improve their organization's risk management practices. As a homogeneous group of over 80 organizations, Caring Communities Members have been working together for over 20 years to be at the forefront in organization-wide risk management excellence. By belonging to this national network of clinical, safety, and risk professionals, Member organizations have instant access to industry's leading risk managers.

### ▶ MEMBER GOVERNANCE

We encourage members of your management team to consider participation in the governance of Caring Communities by serving on committees, the board, or as an officer. **We are entirely governed by senior leadership from our Member organizations.**

### ▶ WEB-BASED INCIDENT & CLAIMS REPORTING SYSTEM

We will provide your staff a web-based platform to collect, monitor, and trend/benchmark adverse events at every level of care.

### ▶ AFFILIATION

Membership provides Member senior management affiliation with peers and industry leaders. Many of Caring Communities Member CEOs and CFOs have held senior leadership positions in their state associations and LeadingAge.

### ▶ NATIONAL INDUSTRY COLLABORATION

Collaborating to develop highly effective risk management processes and systems is the cornerstone of our Members' success. Our Members' risk, quality, and healthcare leaders work with our risk management experts to develop best practices and processes to reduce risk, enhance quality, and grow a culture of safety.

**Roger L. Myers,**  
President & CEO  
Presbyterian Villages  
of Michigan



### What Our Members Have to Say...

*"Presbyterian Village of Michigan's decision to join Caring Communities was among one of its best strategic, financial and long-term organizational decisions made during the past ten years. It has had a very positive and transformational impact on PVM's overall quality and our approach to comprehensive risk management."*

# MEMBERSHIP BENEFITS

## INSURANCE

Receive share of underwriting profits & investment income	✓
Returns on Member premium in the form of cash dividends and equity account deposits (historically - 25% returns)	✓
No insurance broker/agent fee expense or commission expense	✓
Stable cost insurance premiums vs. cyclical	✓
COVID-19 and communicable disease protection included	✓
Primary aggregate reinstatement	✓
Access to specialized property and automobile insurance programs	✓

## OWNERSHIP & CONTROL

Direct access to insurance company CEO & management team	✓
Participation in claims process	✓
Collaborate with other CEOs, CFOs, risk managers	✓
Participate in strategy & governance (board & committees)	✓

## CLAIMS

Daily & weekly incident & claims analysis early intervention on potential claims, evaluate Member trends and emerging risks, integrated with risk management	✓
Nationwide panel of attorneys specializing in senior care	✓
Electronic incident reporting	✓
Feedback on choice of counsel	✓

## RISK MANAGEMENT & PREDICTIVE ANALYTICS

Annual National Aging Services Risk Management Conference (over 250+ risk managers attend) & Annual Spring Risk Management Training Conference	✓
Best-practice toolkits in several high-risk areas	✓
Access to prescriptives and scorecards in the Member web portal	✓
Campus risk analysis & on-site risk assessments	✓
Organizational consulting with a risk analyst	✓
Timely risk alerts & articles	✓
Assistance in building a "Culture of Safety"	✓
Monthly risk management webinars - available to all staff	✓
CE's available for most webinars & events for RNs and nursing home administrators	✓
Online risk management Learning Center (videos, documents, templates)	✓
Employment practices consulting (with management liability coverage)	✓

# FINANCIAL RETURNS

## Caring Communities Historical Written Premium, Dividend & Member Savings Account (MSA) Payments

Policy Year	Written Premium	Dividend Paid	MSA Contribution
2006	\$21,304,596	\$3,286,948	–
2007	\$19,919,852	\$5,225,939	–
2008	\$19,325,372	\$5,502,858	\$2,000,000
2009	\$20,394,242	\$4,331,683	\$1,779,481
2010	\$19,682,456	\$5,658,473	\$2,400,000
2011	\$18,558,738	\$6,089,640	\$2,750,000
2012	\$19,223,006	\$4,967,742	\$3,000,000
2013	\$21,350,045	\$5,043,266	\$3,500,000
2014	\$23,619,263	\$3,351,279	\$4,000,000
2015	\$23,238,799	\$4,361,607	\$3,500,000
2016	\$25,928,086	\$4,646,212	\$3,500,000
2017	\$27,430,344	\$3,461,127	\$3,500,000
2018	\$30,415,529	\$1,968,730	\$1,968,730
2019	\$35,313,726	\$1,605,207	\$4,000,000
2020	\$48,659,122	\$3,403,294	\$0
2021	\$61,555,329	\$7,504,427	\$0
2022	\$67,125,193	\$10,603,055	\$0
2023	\$70,925,697	\$16,237,088	\$0
2024	\$69,335,470	\$18,493,963	\$0
2025	\$69,980,571	\$20,922,586	\$0
<b>Total:</b>	<b>\$713,284,928</b>	<b>\$136,695,124</b>	<b>\$35,898,211</b>

We have returned over \$172 million in cash dividends & equity account allocations to Members since our inception

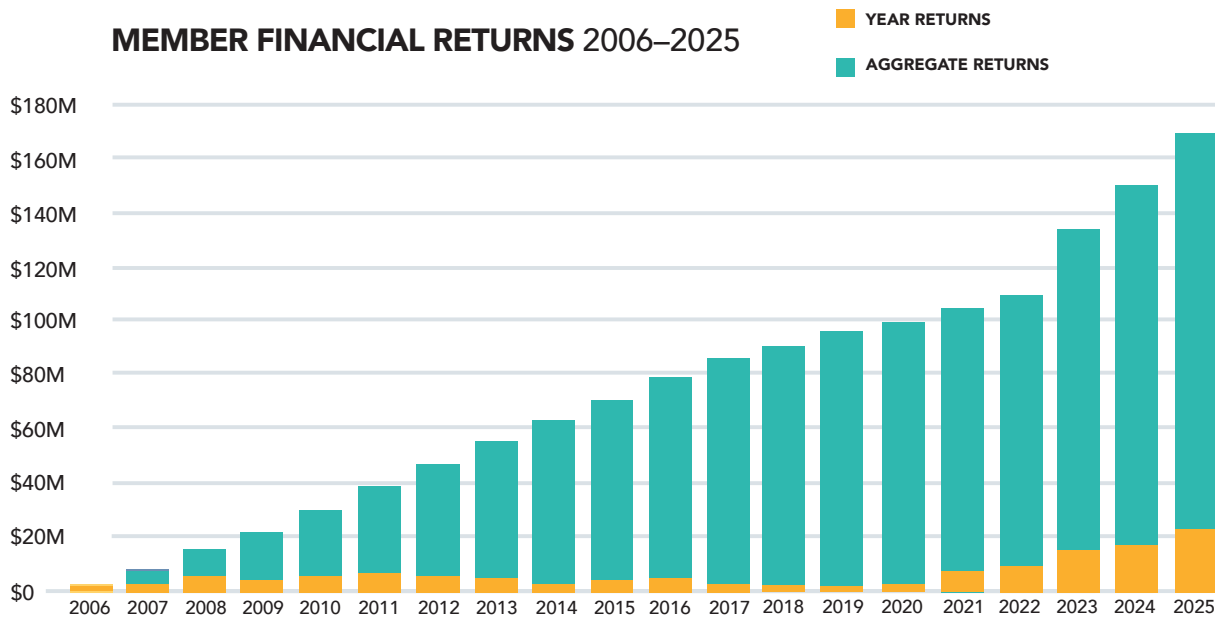
**Member Savings Accounts (MSA):**

MSAs are notional accounts that remain on Caring Communities’ balance sheet in the name of each qualifying Member, into which Caring Communities may allocate surplus. Surplus allocated to these accounts remains on Caring Communities’ balance sheet and is available as part of its overall claims-paying ability.

MSAs create long-term advantage to Caring Communities and enable us to grow our surplus in a highly efficient manner because any profits that are allocated into these accounts are not taxable.

MSA balances do not earn interest, but grow with each additional allocation. The MSA balances represent surplus (company net worth) allocated to each Member.

### MEMBER FINANCIAL RETURNS 2006–2025



# FREQUENTLY ASKED QUESTIONS

## **Q: Who are Caring Communities' Members?**

Caring Communities is exclusively owned and governed by its Member organizations — all mission-based not-for-profit providers of senior community housing and related care services. Our Members' organizations comprise over 120,000 market independent living, affordable housing, assisted living, skilled nursing, and related care units and beds in over 40 states, the District of Columbia, Puerto Rico, and the Virgin Islands.

## **Q: What is a Risk Retention Group (RRG)?**

Caring Communities is structured as a reciprocal Risk Retention Group ("RRG") insurance company. RRGs are special liability insurance companies authorized by Federal legislation. In the 1980s liability insurance for commercial lines coverage had been "drying up" with insurance companies either no longer issuing such policies or charging enormously high premiums for only modest coverage limits. Therefore, Congress enacted legislation which allowed groups with similar risk exposures to establish their own insurance companies called "RRGs". The Federal law provided that RRGs could only be regulated by one state, being the state in which the new RRG was incorporated. Traditional insurers are not only regulated by their "home" state, but also by the insurance regulators of every other state where their policyholders are located. So, this one-state Federal scheme made commercial liability insurance company operation much easier at that critical time.

Several states and jurisdictions — Vermont, Hawaii, Washington, D.C., etc. — encourage and welcome the formation of RRGs. In 2006, Caring Companies chose Washington, D.C. to be its domicile.

## **Q: Are RRGs the same as Risk Purchasing Groups ("RPG")?**

No. RRGs are licensed insurance companies that issue liability coverage to their owners / policyholders. RPGs are not insurance companies but simply a collection of organizations that purchase liability insurance from non-owned commercial carriers.

## **Q: Caring Communities (CCrRRG) is a "reciprocal" RRG. What is a reciprocal?**

Whereas RRGs got their start approximately 25 years ago, reciprocal insurers began more than 85 years ago. Some of today's largest carriers were established as reciprocals and still operate as such today. Examples are USAA, Farmers Group and The Erie Insurance Exchange, each ranking within the nation's top 20 largest carriers.

Reciprocals, sometimes called inter-insurance exchanges, are therefore not at all unusual. Technically, they are unincorporated associations whose members (called subscribers) "exchange" contracts of insurance through a designated attorney-in-fact. CCrRRG's attorney-in-fact is Caring Communities Shared Services, Ltd., a wholly-owned subsidiary. CCrRRG is guided by its Board of Directors. CCrRRG's Board members, as well as the Chairs of each operating committee, are CEOs and other senior managers from our policyholder base; all Company governance is directly in the hands of our members.

**Q: Do all Members of Caring Communities have ownership?**

Yes, Members are Owners, having a vote in the matters facing the company. Caring Communities does not admit organizations as non-owner policyholders or Members.

**Q: Has A.M. Best rated the financial strength of CCRRG?**

Yes, CCRRG (domiciled in Washington, D.C.) and its subsidiary Caring Communities Insurance Company (domiciled in the Cayman Islands) both have an A Financial Strength Rating from A.M. Best.

**Q: What are the benefits of operating as a reciprocal RRG?**

The major benefits are that the Members collectively own their own results, have greater control over how their claims are managed, and, in concert with other Members, design and develop risk management initiatives specifically targeting the type of exposures of the Members.

This membership control, in addition to having stabilized insurance rates over time, has been shown to have lowered the portfolio's frequency of loss, reduced the average severity of each claim and lowered CCRRG's overall loss cost. The resulting profits have been used to increase the Company's financial strength and to pay dividends to Members.

**Q: How much has Caring Communities paid its Members in the form of policyholder dividends?**

Between 2006-2025, CCRRG Members have received cash policyholder dividends totaling over \$132 million. Members with the best experience receive the largest share of policyholder dividends.

**Q: Are all Members of Caring Communities not-for-profit entities?**

Yes, all Members are not-for-profit. They provide housing and services to seniors, many operating Life Plan Communities, Continuing Care Retirement Communities (CCRCs), or providing housing and continuing care through other models.

**Q: Is a Member (or subscriber) financially responsible for other Members' claims?**

No. Unlike typical trusts or other alternative insurance arrangements, the Members of Caring Communities are not liable for the claims of other Members. CCRRG is not an assessable entity. A Member's maximum financial responsibility is limited to its capital contribution plus its premium.

**Q: Is there a membership fee or investment to join Caring Communities?**

Yes. As owners, all Members are responsible for making a charter capital contribution which in some cases may be paid over a span of years.

**Q: Do owners share in the profits of Caring Communities?**

Yes, every dollar of profit is distributed back to the Members in the form of policyholder dividends and/or credits to their individual Member accounts within Caring Communities.

**Q: What special services do Members obtain through membership?**

For over 20 years, our Members have led the industry in best practices for aging services risk management. By joining over 100 not-for-profit, senior care organizations, Members not only have access to specialized risk management tools, education, and training but also have the opportunity to work together on safety projects specially geared towards the unique risks found in senior care.

Inspired, dedicated people working together and sharing knowledge can create positive impact. This camaraderie is what makes Caring Communities special.

**Q: Is membership to Caring Communities mass marketed through insurance agents, brokers, or industry associations?**

No. Unlike a typical insurance company, Caring Communities selects only new Members who are highly regarded by their peers within the senior care industry.

# CARING COMMUNITIES MEMBERS

## SOUTHERN REGION

 <p><b>John Knox Village</b></p> <p>Pompano Beach, FL Melissa Honig, CEO</p>	 <p><b>Air Force Enlisted Village</b></p> <p>Shalimar, FL Brooke McLean, CEO</p>	 <p><b>Methodist Senior Services</b> <i>Celebration. Innovation. Hope.</i></p> <p>Tupelo, MS Christie Vance, CEO</p>	 <p><b>Twin Lakes Community</b></p> <p>Burlington, NC Pamela Sarsfield Fox, CEO</p>	 <p><b>Carolina Meadows</b></p> <p>Chapel Hill, NC Kevin McLeod, CEO</p>	 <p><b>EveryAge</b></p> <p>Newton, NC Lee Syria, CEO</p>
 <p><b>MonterEAU</b></p> <p>Tulsa, OK Scott Nield, CEO</p>	 <p><b>Trinity Woods</b> <i>Belong. Believe. Become.</i></p> <p>Tulsa, OK Garrett Lee, CEO</p>	 <p><b>Presbyterian Communities of South Carolina</b></p> <p>Columbia, SC Rev. Dr. Franklin Fant, CEO</p>	 <p><b>Lifespace Communities</b></p> <p>Dallas, TX Jesse Jantzen, CEO</p>	 <p><b>Methodist Retirement Communities</b></p> <p>The Woodlands, TX Alan Brown, CEO</p>	 <p><b>Vinson Hall Retirement Community</b></p> <p>McLean, VA Rob Roe, CEO</p>
 <p><b>FALCONS LANDING</b> <i>Common Bonds. Extraordinary Living.</i></p> <p><b>Falcons Landing</b></p> <p>Potomac Falls, VA Jon Garber, Interim CEO</p>					

# CARING COMMUNITIES MEMBERS




















## EASTERN REGION

 <p><b>Duncaster</b></p> <p>Bloomfield, CT Kelly Papa, CEO</p>	 <p><b>Seabury</b></p> <p>Bloomfield, CT Renee Bernasconi, CEO</p>	 <p><b>Deaconess Abundant Life Communities</b></p> <p>Concord, MA Chris Sintros, CEO</p>	 <p><b>Ginger Cove</b></p> <p>Annapolis, MD Chip Warner, CEO</p>	 <p><b>Asbury Communities</b></p> <p>Frederick, MD Doug Leidig, CEO</p>	 <p><b>National Lutheran Communities &amp; Services</b></p> <p>Frederick, MD Cyndi Walters, CEO</p>
 <p><b>Homewood Living Ministries</b></p> <p>Williamsport, MD Thad Rothrock, CEO</p>	 <p><b>Carleton-Willard Village</b></p> <p>Bedford, MA Christopher Golen, CEO</p>	 <p><b>RiverWoods</b></p> <p>Exeter, NH Justine Vogel, CEO</p>	 <p><b>United Methodist Communities</b></p> <p>Neptune, NJ Mark Lenhard, CEO</p>	 <p><b>The New Jewish Home</b></p> <p>New York, NY Jeffrey Farber, CEO</p>	 <p><b>Presbyterian Senior Living</b></p> <p>Dillsburg, PA Dan Davis, CEO</p>
 <p><b>Waverly Heights</b></p> <p>Gladwyne, PA Thomas P. Garvin, CEO</p>	 <p><b>Peace Church Risk Retention Group</b></p> <p>Lancaster, PA Phil Leaman, COO</p>				

# CENTRAL REGION

 <b>WesleyLife</b> <small>PURSUE YOUR JOY</small>	 <b>LUTHERAN LIFE</b> <small>COMMUNITIES</small>	 <b>WESTMINSTER VILLAGE</b> <small>CELEBRATING ACTIVE AGING</small>	 <b>KING-BRUWAERT</b> <small>HOUSE</small>	 <b>cje SeniorLife</b> <small>jeewish values for positive aging</small>	 <b>Mather</b> <small>be extraordinary™</small>
WesleyLife	Lutheran Life Communities	Westminster Village	King-Bruwaert House	CJE SeniorLife	Mather
Johnston, IA Rob Kretzinger, CEO	Arlington Heights, IL Abdul Shakoor, CEO	Bloomington, IL Matt Riehle, CEO	Burr Ridge, IL Rebecca Mathis, CEO	Chicago, IL Dan Fagin, CEO	Evanston, IL Mary Leary, CEO
 <b>FRANCISCAN</b> <small>MINISTRIES</small> <small>Sponsored by the Franciscan Sisters of Chicago</small>	 <b>Presbyterian</b> <small>Living</small> <small>PEOPLE. COMMUNITY. MISSION.</small>	 <b>PROVIDENCE</b> <small>Life Services</small>	 <b>Lindsey</b> Communities	 <b>BHI SENIOR</b> <small>LIVING</small> <small>Integrity. Experience. Commitment.</small>	 <b>LAKEVIEW VILLAGE</b> <small>Your Senior Living Neighborhood</small>
Franciscan Ministries	Presbyterian Living	Providence Life Services	Lindsey Communities	BHI Senior Living	Lakeview Village
Lemont, IL Regina Umanskiy, CEO	Skokie, IL Nadim Abi-Antoun, CEO	Tinley Park, IL Bill De Young, CEO	Urbana, IL Deb Reardanz, CEO	Indianapolis, IN John Dattilo, CEO	Lenexa, KS Robbie Clausen, CEO
 <b>MEADOWLARK</b>	 <b>Brio</b> <small>LIVING SERVICES</small>	 <b>Wellspring</b> <small>LUTHERAN SERVICES</small>	 <b>Jewish Senior</b> <small>LIFE</small>	 <b>Presbyterian</b> <small>Villages</small> <small>OF MICHIGAN</small> <small>SENIOR LIVING COMMUNITIES</small>	 <b>John Knox Village</b>
Meadowlark Hills Retirement Community	Brio Living Services	Wellspring Lutheran Services	Jewish Senior Life	Presbyterian Villages of Michigan	John Knox Village
Manhattan, KS Lonnie Baker, CEO	Chelsea, MI Steve Fetyko, CEO	Saginaw, MI Dave Gehm, CEO	Southfield, MI Nancy Heinrich, CEO	Southfield, MI Roger L. Myers, CEO	Lee's Summit, MO Anthony Columbatto, CEO
 <b>EVERTRUE</b>	 <b>Brethren Care</b> <small>VILLAGE</small>	 <b>mapleknoll</b>	 <b>ERS</b> <small>Episcopal Retirement Services</small>	 <b>FRIENDSHIP VILLAGE</b> <small>OF DUBLIN</small>	 <b>LAUREL LAKE</b>
Evertrue	Brethren Care Village	Maple Knoll Communities	Episcopal Retirement Services	Friendship Village of Dublin	Laurel Lake
St. Louis, MO Adam Marles, CEO	Ashland, OH Mindy Scurlock, CEO	Cincinnati, OH Tim McGowan, CEO	Cincinnati, OH Laura Lamb, CEO	Dublin, OH Rita Doherty, CEO	Hudson, OH Tony Berardi, CEO
 <b>Otterbein</b> <small>SeniorLife</small>	 <b>Life Enriching</b> <small>COMMUNITIES</small>	 <b>OAKWOOD</b> <small>VILLAGE</small>	 <b>cedar</b> <small>community</small>	 <b>SAINT JOHN'S</b> <small>ON THE LAKE</small>	 <b>trinity</b> <small>SENIOR SERVICES</small> <small>Better Together</small>
Otterbein SeniorLife	Life Enriching Communities	Oakwood Village	Cedar Community	Saint John's On The Lake	Trinity Senior Services
Lebanon, OH Jill Wilson, CEO	Loveland, OH Scott McQuinn, CEO	Madison, WI Janice Hamilton-Crawford, CEO	West Bend, WI Nicole Pretre, CEO	Milwaukee, WI Matthew Loyd, CEO	Milwaukee, WI David Fulcher, CEO

# WESTERN REGION

 <p><b>La Posada Communities</b></p> <p>Green Valley, AZ Joni Condit, CEO</p>	 <p><b>Beatitudes Campus</b></p> <p>Phoenix, AZ Michelle Just, CEO</p>	 <p><b>Sun Health</b></p> <p>Surprise, AZ Joseph La Rue, CEO</p>	 <p><b>Elder Care Alliance</b></p> <p>Alameda, CA Adriene Iverson, CEO</p>	 <p><b>Episcopal Communities &amp; Services</b></p> <p>Altadena, CA James Rothrock, CEO</p>	 <p><b>Carmel Valley Manor</b></p> <p>Carmel, CA Jay Zimmer, CEO</p>
 <p><b>Pilgrim Place</b></p> <p>Claremont, CA Leif Cameron, CEO</p>	 <p><b>human good</b></p> <p>Duarte, CA John Cochrane, CEO</p>	 <p><b>Front Porch</b></p> <p>Glendale, CA Sean Kelly, CEO</p>	 <p><b>Hillcrest</b></p> <p>La Verne, CA Matthew Neeley, CEO</p>	 <p><b>Retirement Housing Foundation</b></p> <p>Long Beach, CA Stuart Hartman, CEO</p>	 <p><b>Solheim Senior Community</b></p> <p>Los Angeles, CA Sam Oden, CEO</p>
 <p><b>Casa Dorinda</b></p> <p>Montecito, CA Brian McCague, CEO</p>	 <p><b>Channing House</b></p> <p>Palo Alto, CA Rhonda Bekkedahl, CEO</p>	 <p><b>Sequoia Living</b></p> <p>San Francisco, CA Sara McVey, CEO</p>	 <p><b>Frasier</b></p> <p>Boulder, CO Christie Hinrichs, CEO</p>	 <p><b>Bethesda Senior Living Communities</b></p> <p>Colorado Springs, CO Dana Rasic, CEO</p>	 <p><b>Christian Living Communities</b></p> <p>Englewood, CO Jill Vitale-Aussem, CEO</p>
 <p><b>Kāhala Nui</b></p> <p>Honolulu, HI Craig Courts, CEO</p>	 <p><b>Immanuel Living</b></p> <p>Kalispell, MT Jason Cronk, CEO</p>	 <p><b>Pacific Retirement Services</b></p> <p>Medford, OR Sloan Bentley, CEO</p>	 <p><b>Rose Villa</b></p> <p>Portland, OR Glen Lewis, CEO</p>	 <p><b>Terwilliger Plaza</b></p> <p>Portland, OR Ryan Miller, CEO</p>	 <p><b>Willamette View</b></p> <p>Portland, OR Craig Van Valkenburg, CEO</p>
 <p><b>Emerald Communities</b></p> <p>Redmond, WA Ron Schaefer, CEO</p>	 <p><b>Horizon House</b></p> <p>Seattle, WA Erica Thrash-Sall, CEO</p>	 <p><b>Rockwood Retirement Communities</b></p> <p>Spokane, WA Jim Maxwell, CEO</p>			

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