

YOUR CLAIMS & RISK MANAGEMENT PARTNERS

CareAgents delivers exceptional value through integrated claims and risk management solutions. We reduce losses by educating insureds on risk exposures and implementing proactive prevention strategies. Strategic partnerships with VirtuSense and WoundRounds enhance our capabilities with AI-driven fall prevention and efficient wound management. By embedding safety principles into every level of care and promoting a culture of prevention, we offer holistic solutions that protect our clients and build long-term resilience.

LEADERSHIP

Bryan Baird, CEO

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Bryan Baird is the President & CEO of K&B Specialty Insurance (KBSI), which administers the CareAgents program. A seasoned insurance executive with more than 20 years of experience, Bryan has a strong track record in business ownership, entrepreneurship, and direct sales within the senior care and residential facilities market.

Known for his energy and forward-thinking leadership, Bryan continues to drive KBSI's success with a focus on modernizing risk management and loss prevention solutions tailored to the senior care industry. His passion for innovation extends beyond insurance, as he works to bring meaningful change to the way care facilities approach risk.



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CLAIMS

Jeff Feldman, Senior Vice President of Claims

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Jeffrey Feldman serves as Senior Vice President of Claims at CareAgents by KBSI, where he oversees the full spectrum of the company's claims operations. His responsibilities include third-party administrator management, defense panel oversight, exposure assessment, reserving, and acting as a key liaison between the claims and underwriting teams. He also provides strategic support to marketing initiatives.

With over 35 years of diverse claims experience - including extensive work on high-exposure CAT claims - Jeff is known for his ability to quickly assess complex situations and develop effective strategies to mitigate risk. A strong advocate for early claims investigation, he is committed to educating insureds and brokers on best practices, particularly in an environment where rising claim values and insurance fraud are increasing challenges for the industry.

Laura Pepe, Claims Director

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Laura Pepe brings more than 17 years of experience in claims operations and strategy, with a strong background in supervising facility, physician, and nursing home claims. She has overseen all aspects of settlements, trials, mediations, and indemnity reserves management.

Laura holds a medical degree as a physician assistant and has practiced in a variety of medical specialties.

RISK MANAGEMENT

Toni Malicdem, *Chief Risk Officer*

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Toni Malicdem leads risk management strategy for senior living facilities, combining advanced technology with practical clinical insight. With over 15 years of experience in healthcare administration and risk mitigation, she effectively bridges operational challenges with tailored insurance solutions.

Prior to joining CareAgents in 2023, Toni held leadership roles across healthcare safety, administration, and social work, gaining deep expertise in the complexities of senior care operations.

Toni holds a Bachelor of Science in Psychology and a master's in social work from the University of Illinois Chicago. She is a licensed clinical social worker, licensed nursing home administrator, and certified dementia practitioner.

Monica Chadwick, *Vice President, Risk Management*

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Monica Chadwick brings over 30 years of nursing, risk management, and legal nurse consulting experience to the senior living program. She conducts on-site risk assessments and collaborates with the claims team to develop effective mitigation strategies.

Before joining in 2024, Monica held senior risk management roles at Curi and Pendulum, LLC. Her background as a legal nurse consultant at a senior living defense law firm provided key insights into claims defense and medical record analysis.

Monica is a registered nurse with a Bachelor of Science in Nursing. She is also a certified legal nurse consultant and a certified professional in healthcare risk management.

Shannon Rose, *Clinical Risk Manager*

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Shannon Rose brings 15 years of senior living experience to CareAgents, leveraging her expertise to drive proactive risk management strategies that enhance care quality and reduce liability. With a clinical background in occupational therapy, she specializes in developing sustainable resident safety programs that benefit all stakeholders.

Before joining CareAgents in 2025, Shannon served as a senior consultant at the ECRI Institute leading risk management initiatives for risk retention groups and spearheading collaborative programs designed to reduce resident harm and mitigate potential claims.

She holds a master's in public health, is a certified occupational therapy assistant, and is certified in long-term care infection prevention and control.

HOW OUR CLAIMS & RISK MANAGEMENT BENEFIT YOU

- **Expertise & training:** Our team brings decades of hands-on experience, backed by leading certifications in claims, safety and risk management.
- **Tailored solutions:** We deliver tailored solutions aligned with the specific needs and risk profiles of each business.
- **Client-centric approach:** We emphasize transparency, trust, and long-term partnerships that drive measurable results.
- **Proactive approach:** Our comprehensive programs educate insureds and mitigate exposures before losses occur.



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