

HOW DO YOU KNOW IF YOUR ORGANIZATION IS EXPOSED?

We have made identifying your potential risk areas incredibly easy. Take a few moments to fill out the following risk assessment. While we know no tool is perfect, nor unbiased, we are hoping your answers to these questions will lead you to ask more questions of your broker. Specifically, "Am I really exposed and how concerned should I be?"

RISK ASSESSMENT QUESTION

COVERAGE IMPACTED

Do you have employees?	EPL	<input type="radio"/> YES	<input type="radio"/> NO
Do you have shareholders or members?	D&O	<input type="radio"/> YES	<input type="radio"/> NO
Do you have a Board of Directors or member managers?	D&O	<input type="radio"/> YES	<input type="radio"/> NO
Have you had any merger, acquisition, or divestment activities?	D&O, EPL, Fiduciary	<input type="radio"/> YES	<input type="radio"/> NO
Do you perform any activities for a fee?	E&O	<input type="radio"/> YES	<input type="radio"/> NO
Do you have written contracts for services you provide?	E&O	<input type="radio"/> YES	<input type="radio"/> NO
Do you subcontract any services for a fee?	E&O	<input type="radio"/> YES	<input type="radio"/> NO
Do you perform credentialing, utilization review, or claims services?	E&O	<input type="radio"/> YES	<input type="radio"/> NO
Do you provide services under Medicare or Medicaid plans?	E&O	<input type="radio"/> YES	<input type="radio"/> NO
Do you have a website?	Security, Media, Privacy	<input type="radio"/> YES	<input type="radio"/> NO
Are you offering any information based services to your patients and partners (e.g. newsletters, emails, advice)?	Media, E&O	<input type="radio"/> YES	<input type="radio"/> NO
Do you provide any online transactions (for prescriptions, billing, access to personal data, etc.)?	Security, E&O	<input type="radio"/> YES	<input type="radio"/> NO
Are you aggregating increasing amounts of patient data?	E&O, Security, Privacy	<input type="radio"/> YES	<input type="radio"/> NO
Do you keep or store any personally identifiable information?	E&O, Security, Privacy	<input type="radio"/> YES	<input type="radio"/> NO
Are you required to comply with HIPAA regulations?	E&O, Security, Privacy	<input type="radio"/> YES	<input type="radio"/> NO
Do any of your employees have laptops?	E&O, Security, Privacy	<input type="radio"/> YES	<input type="radio"/> NO
Are you aggregating increasing amounts of patient data?	E&O, Security, Privacy	<input type="radio"/> YES	<input type="radio"/> NO
Do you have defined benefit, defined contribution, or other similar welfare plans available for your employees?	Fiduciary	<input type="radio"/> YES	<input type="radio"/> NO

365CompleteSM

HEALTH CARE SERVICE ORGANIZATIONS

Now count up the number of "YES" answers you have.

Consider the following:

1 to 5 YES answers

Your company has average liability risk. You likely are protected, but ask your broker to be sure.

6 to 12 YES answers

Your company has above average liability risk. If you don't already have multiple lines of coverage, please speak with your broker to better understand how you might be exposed.

13 to 17 YES answers

Your company has high liability risk. You should have or be thinking about all the lines of coverage identified.



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