

"Most claim departments talk about fair claims handling, good communication with other departments—including underwriting, partnerships with insureds, and value-added services. At Darwin we are making this talk a reality, and our policyholders recognize the difference."

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Our Approach and Philosophy

Darwin takes an active approach to claims handling, and treats the claim function as an integrated component of the products we sell. In many ways, claims handling is one of, if not the most important consideration in an insurance-buying decision. Most claim departments talk about the same things: fair claims handling, good communication with other departments including underwriting, partnerships with insureds, and value-added services. At Darwin we are committed to making this talk a reality. We believe that conflicts with insureds are to be avoided whenever possible, and we look for ways to find solutions that meet all parties' needs when disagreements arise.

Within Darwin, we have a philosophy of shared accountability. Our claim professionals meet constantly with underwriting, actuarial, finance and accounting, and senior management. These interactions are both formal and informal. Darwin's claim professionals, in addition to managing policyholder claims, are actively involved in communicating with both our internal and external constituencies.

Defending Claims

Some policies are "reimbursement" policies where the insured selects its own counsel and conducts its own defense, subject to certain approvals by Darwin. In other cases, the policy is "duty-to-defend." To fulfill this obligation to defend, Darwin has pre-screened and identified counsel who are experts in required areas, and who are appointed by Darwin to defend our insureds.

Occasionally, a Darwin policyholder of a duty-to-defend policy wishes to have input in the selection of counsel. This is most easily accomplished if the desired firm is already approved by Darwin. In limited cases, Darwin may appoint counsel who is not yet approved at the request of a policyholder. Often, if a policyholder has strong feelings about choice of counsel, it is best to address this during the underwriting process to avoid disappointment or misunderstanding.

Whether the policy is a duty-to-defend or reimbursement policy, Darwin's internal claim staff adds significant expertise and value to the defense and resolution of claims.

Reserving

Darwin reserves to ultimate case exposures as quickly as possible, and we believe that early and realistic recognition of exposures is in all parties' best interests. We understand that some cases may take longer to properly evaluate liability and damages. However, we are continually looking to bring our experience and judgment to bear on cases to produce an early evaluation of ultimate exposure.



Darwin National Assurance Company

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Claim Reporting

It is important to recognize that different policies may have different requirements relating to reporting, and the policy is the starting point for appreciating reporting requirements. If, after reading the policy, claim reporting requirements or policyholder obligations are unclear, please contact Darwin.

Darwin attempts to be flexible with regard to the medium for reporting claims, including maintenance of an email address for reporting claims:
noticeofloss@darwinpro.com

A question that frequently arises relates to Darwin's attitude toward reporting potential claims, when such reporting is optional under the appropriate policy. Darwin encourages the reporting of potential claims, and believes that it often demonstrates good risk management practice, rather than an undue claim frequency. Although that is Darwin's attitude, we cannot speak for all insurers on an insured's program.

darwin®



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This information is provided as a general overview for agents and brokers. Coverage is underwritten by Darwin-member companies, which include Darwin National Assurance Company (DNA) and Darwin Select Insurance Company (Darwin Select). DNA and Darwin Select are subsidiaries of Allied World Assurance Company Holdings, Ltd, which has earned an A.M. Best rating of "A (Excellent)." Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued. Consult your insurance advisors or legal counsel for guidance on issues specific to your organization.
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