

## Risk Management Services for Medical Professionals

Generally, risk management and client services are available to Darwin's health care and medical professional policyholders free of charge. Darwin designs these services to be an integral component of our clients' insurance coverage—adding value beyond simply an insurance policy. The range of services includes, but is not limited to the following:

### Services

#### ***Clinical Risk Assessments***

Darwin is focused on helping its health care clients identify areas of potential liability and providing risk reduction strategies. Our risk management expertise allows us to closely examine an organization's existing risk management program and clinical practices—identifying potential gaps and areas needing improvement. Clinical risk assessments may be performed by Darwin staff or by an internationally recognized vendor with oversight by Darwin.

#### ***Education Programs***

Education programs are a fundamental component of any risk management program and Darwin provides a broad range of educational options to support and augment each client's existing risk management initiatives. Issues that the client identifies as important to the continuing education of their staff determine program content and areas of focus. Educational programs are then jointly developed following Darwin's analysis of areas of exposure and educational needs through clinical risk assessments, claims history, and emerging trends in liability. Darwin's educational programs become a powerful tool to help each client mitigate potential loss, and they reinforce the central role each staff member plays in managing their organizational risk.

#### ***Policy and Procedural Development***

Darwin provides its health care clients with assistance when drafting new policies and procedures, as well as updating existing policies and procedures. Access to an extensive library of resources and samples is available.

#### ***Risk Management Research and Publications***

Darwin provides access to industry trends and news through subscriptions to risk management publications produced by experts in the areas of health law, risk management, and liability insurance. We will also assist clients with research on risk management issues and standards of care.

#### ***Risk Management Hotline***

Darwin's risk management hotline provides clients with direct and immediate access to risk management information when the need arises, even beyond traditional business hours. The hotline is dedicated solely to Darwin's medical malpractice clients.

#### ***Loss and Claims Handling Support***

Whether for an institution or individual, primary or excess, Darwin tailors its claims services specifically to each risk—taking into account how involved the policyholder wishes to be in the management of their claims. We believe the best defense is often a good offense, which means an early and vigorous review of the facts of each claim to identify those that require a staunch defense, and those that are best settled early. No matter where Darwin's insurance layer attaches, we strive for full communication with each policyholder during key steps in the resolution process. At Darwin, gathering input on claims strategy goes beyond simply the economic value of the case.

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## Darwin at a Glance

Darwin's evolution as an insurance carrier is predicated on the notion that almost everything in the specialty liability insurance segment can be done better. We are constantly evolving the specialty insurance model to identify and take advantage of coverage, price, and service gaps. It's survival of the fittest. So Darwin is nimbler, more responsive, and tightly focused. We're highly selective in the products we offer, the partners we team with, and the risks we cover. For our clients, Darwin offers a more evolved product line, helping them adapt to change and assuring that they don't just survive—they thrive.

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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