

## Our Approach and Philosophy

The best risk management programs begin well before an insurance policy is bound. That's why Darwin engages in risk assessments and loss control audits as an integral component of our underwriting process. We start with developing appropriate risk management and risk transfer mechanisms that guide the underwriting process and subsequent risk management efforts following policy inception.

This approach ensures that Darwin fully understands its customers and their operations. Equally important, it allows a potential client the opportunity to see the scope of commitment and service that Darwin brings to the partnership with its policyholders.

## Risk Assessment Services

Depending on the complexity of the client's operations, Darwin may perform an underwriting pre-bind risk assessment. Typically, these are conducted in one or more of the following ways:

- *Policyholder Document Review* – Darwin's risk management staff reviews an organization's patient safety, risk management protocols, performance improvement programs, and inspection results. This is a clinical review performed by Darwin's risk managers that enhances the underwriting process.
- *Insurer/Insured Conference Call* – Darwin's staff will arrange to interview key members on the client side to confirm exposures as well as to assess clinical and operational risk management programs.
- *On-site Review* – Darwin's staff will conduct an on-site, in-depth risk assessment at the client's facility.

Immediately after insurance coverage is bound, Darwin's risk management consultant schedules a risk management installation meeting. During this meeting a risk management service plan for the policy year is jointly developed. Plan implementation follows with a combination of client services geared towards the unique characteristics of each client.

## Risk Management Expertise

At Darwin, each risk management and client service consultant has more than 20 years of experience in educational and legal settings. Darwin's risk management team is comprised of attorneys, and certified risk management professionals who collaborate to design effective risk management programs for Darwin's policyholders.

Darwin's expertise in curriculum development and instruction goes beyond classroom instruction. Darwin's staff engages in educational program development in real life settings and publishes comprehensive risk management, legal, and insurance articles.

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