

Senior Living Claims Management

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.

Claims-handling Philosophy

Policyholders buy insurance to protect themselves. They buy insurance to pay a covered claim when they have one. An insurance partner shouldn't hassle them when they have one that is legitimate. And Darwin will pay claims fairly—that's what we agreed to do, that's what policyholders expect us to do, and that's simply the right thing to do.

Darwin's DNA

Todd Biondo, CPCU

Assistant Vice President, Medical Liability Claims

Todd has over twenty (20) years' experience in the insurance claim arena. Prior to joining Darwin, Todd directed a sector of CNA HealthPro's claim division for ten (10) years. Throughout his career, Todd has exclusively managed claims involving hospitals, physicians, miscellaneous health care entities, long-term care facilities, dentists, and other allied health care professionals.

Karen Stickney, R.N.

Senior Claims Analyst

Karen is responsible for medical malpractice claims management. She has also worked as an R.N. in long-term care, serving as charge nurse for institutions such as Hebrew Home and Hospital and St. Mary Home in West Hartford, CT. Karen received a B.A. from Central Connecticut State University, New Britain, CT, and a B.S. in Nursing from St. Joseph College, West Hartford, CT.

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.

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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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