

Risk Management Services for Senior Living Policyholders

Generally, risk management and client services are available to Darwin's senior living 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. Individual service plans are developed and offered to each policyholder depending on the insurance product purchased and/or policyholder need. The range of services includes, but is not limited to the following:

Services

Clinical Risk Assessments

Darwin is focused on helping its senior living 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 often 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 are 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.

Regional Risk Management Seminars

Darwin hosts regional risk management seminars in a variety of states, which are available to all senior living policyholders.

Policy and Procedural Development

Darwin provides its senior living policyholders 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 is often able to provide senior living policyholders with ECRI subscriptions and access to industry trends and news through subscriptions to other risk management publications produced by experts in the areas of health law, risk management, and liability insurance. We also assist policyholders with research on risk management issues and standards of care.

Senior Living Resources

Darwin has compiled a comprehensive list of senior living risk management/professional responsibility resources. Titles include: *The Long-Term Care Legal Desk Reference*, *The Long-Term Care State Operations Manual*, *30 Essential Policies for Long-Term Care*, and many others. Each policyholder receives an updated list of the available resources annually and is entitled to a free copy of one of these resources each policy year.

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Video Lending Library

A number of excellent videos are available that highlight common risks and focus on ways to prevent them. We encourage risk managers and their staff to borrow these videos for self-development and training opportunities.

Risk Management Hotline

Darwin's risk management hotline provides senior living policyholders 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.

Darwin's DNA

Susan R. Chmielecki, APRN, CPHRM, FASHRM, JD
Senior Vice President, Health Care Product and Risk Management Lead

Susan is responsible for all client and risk management services at Darwin. She provides consulting and client services to Darwin's policyholders, helping them assess and manage their organizational risk. Susan has written numerous comprehensive patient education tools and brochures, and is author to several published risk management articles. She is a current Board member and has been a regular presenter at the American Society for Healthcare Risk Management annual conference and has taught health care law and ethics to second year medical students at the University of Connecticut medical school.

Laura Martinez, RN, BSN, MS, CPHRM
Vice President, Director of Medical Risk Management

As director of medical risk management, Laura provides risk management education and consultation to Darwin's medical professional policyholders. She works with policyholders to develop individual action plans to mitigate potential loss based on their unique exposures and risk management needs. Laura also assists Darwin's health care clients with ongoing medical educational programs and policy and procedure review and development. Laura is bi-lingual (Spanish and English), and has earned a B.S.N. degree from Texas Christian University and an M.S. degree in rehabilitation counseling from the University of North Texas.

Colleen Honnors, BSN, CPHRM, COHN-S
Assistant Vice President, Risk Management

As assistant vice president, risk management, Colleen provides consulting and client services to Darwin's health care policyholders, helping them assess and manage their organizational risk. Colleen obtained her Bachelor of Science degree in nursing from Pacific Union College.

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.

