

## Urgent Care Center Risk Management

Risk management is a core element of Darwin's approach to specialty insurance. An effective risk management/loss control program works to identify potential problems and provide insight during the underwriting process, and also provides insureds with suitable tools and information to avoid or mitigate losses during the coverage term and beyond.

The key to an effective risk management program is to build policyholder awareness on issues that affect their business and impact their level of loss exposure. This includes providing the policyholder with timely information about evolving legal exposures, establishing risk identification and awareness programs, conducting appropriate education programs, and assisting with effective communications.

## Services

### **Policy and Procedure Development**

*Darwin provides its urgent care center (UCC) clients with assistance when drafting new or updating existing policies and procedures. Access to an extensive library of resources and samples is available.*

### **Video Lending Library**

A number of excellent videos that highlight common risks and focus on ways to prevent occurrence are available. 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, dedicated solely to Darwin's medical malpractice clients, provides direct, immediate access to risk management information when the need arises—even beyond traditional business hours.

## Darwin's DNA

*Pauline M. Barry, BSN, MPS, CPHRM*

*Assistant Vice President, Risk Management and Client Services*

Pauline provides consulting and client services to Darwin's health care policyholders, helping them assess and manage their organizational risk. She works with policyholders to develop individual action plans to mitigate potential loss based on their unique exposures and risk management needs. Pauline also assists Darwin's health care clients with ongoing medical educational programs and policy and procedure review and development.

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## Urgent Care Center Claims Management

### **Loss and Claims-handling Support**

Darwin takes a proactive approach to handling claims, while remaining flexible to meet the unique needs of its customers. 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.

### **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.

## 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.

### **Todd Biondo, CPCU**

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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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RM UCC Quote (10vv/08)