

SENIOR LIVING POLICYHOLDERS

Risk management and client services are generally available to Allied World's senior living policyholders free of charge. Allied World 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.



RISK MANAGEMENT SERVICES

(Including but not limited to)

- Clinical Risk Assessments:** Allied World 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 Allied World staff or by an internationally recognized vendor with oversight by Allied World.
- Education Programs:** Education programs are a fundamental component of any risk management program and Allied World 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 Allied World's analysis of areas of exposure and educational needs through clinical risk assessments, claims history and emerging trends in liability. Allied World'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:** Allied World hosts regional risk management seminars in a variety of states, which are available to all senior living policyholders.
- Policy and Procedural Development:** Allied World 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:** Allied World 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:** Allied World 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.
- Video Lending Library:** A number of informative 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:** Allied World'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 Allied World's medical malpractice clients.

Allied World's Risk Management Leadership

Susan R. Chmielecki, APRN, CPHRM, FASHRM, JD

Senior Vice President, Healthcare Product and Risk Management Lead

Susan is responsible for all client and risk management services at Allied World. She provides consulting and client services to Allied World's policyholders, helping them assess and manage their organizational risk. Susan has written numerous comprehensive patient education tools, brochures and risk management articles. She is a current Board member

Allied World's Risk Management Leadership (cont.)

and has been a regular presenter at the American Society for Healthcare Risk Management annual conference and has taught healthcare 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 Allied World'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 Allied World's healthcare 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

Colleen provides consulting and client services to Allied World's healthcare policyholders, helping them assess and manage their organizational risk. Colleen obtained her Bachelor of Science degree in nursing from Pacific Union College.

SENIOR LIVING CLAIMS MANAGEMENT

Loss and Claims-Handling Support: Whether for an institution or individual, primary or excess, Allied World 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 Allied World's insurance layer attaches, we strive for full communication with each policyholder during key steps in the resolution process. At Allied World, gathering input on claims strategy goes beyond the economic value of the case.

Claims-Handling Philosophy: Policyholders buy insurance to protect themselves. An insurance partner shouldn't hassle them when they have a legitimate claim. Allied World 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.

*Allied World's Claims Support***Todd Biondo, CPCU**

Assistant Vice President, Medical Liability Claims

Todd has over twenty years experience in the insurance field and currently leads our medical liability claims team. Prior to joining Allied World, Todd directed Darwin Professional Underwriter's healthcare claims unit. He also managed a sector of CNA HealthPro's claim division for ten years, and spent five years working with the Illinois State Medical Inter-Insurance Exchange. Throughout his career, Todd has exclusively managed claims involving primary and excess programs for hospitals, physicians, miscellaneous healthcare entities, long-term care facilities, dentists and other allied healthcare 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.

CONTACTS**Allied World Assurance Company (U.S.) Inc.**

9 Farm Springs Road
Farmington, CT 06032

**Susan R. Chmielecki,
APRN, CPHRM, FASHRM, JD**
Senior Vice President
Healthcare Product and
Risk Management Lead
susan.chmielecki@awac.com
860.284.1954

Todd Biondo, CPCU
Assistant Vice President
Medical Liability Claims
todd.biondo@awac.com
860.284.1516

Colleen Honnors, BSN, MHS, CPHRM

Assistant Vice President
Risk Management
susan.chmielecki@awac.com
860.284.1954

This information is provided as a general overview for agents and brokers. Coverage is underwritten by Darwin National Assurance Company (DNA) and Darwin Select Insurance Company (Darwin Select) which currently have an A.M. Best rating of "A (Excellent)." DNA and Darwin Select are subsidiaries of Allied World Assurance Company Holdings, Ltd. Coverage is offered only through licensed surplus lines agents and brokers. Actual coverage may vary and is subject to policy language as issued.

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