RISK MANAGEMENT

365COMPLETE®

The foundation of every good risk management program is communication and partnership. We are committed to delivering superior risk reduction programs to Allied World's **365Complete®** policyholders. 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.

PROACTIVE CYBER RISK MANAGEMENT

ALLIED WORLD eRisk Hub® POWERED BY NET DILIGENCE*

Clients receive access to a valuable online cyber risk management resource that includes:

- Incident Evaluation roadmap which includes instructions on how to report an incident
- Access to news and learning centers
- Policy templates, information security and privacy-related white papers and other services.

*The eRisk Hub and NetDiligence are registered trademarks of Network Standard Corporation.

BREACH RESPONSE SERVICES

Should a cyber breach occur, clients receive industry leading support through our strategic relationships with Mullen Coughlin and AllClear ID (or other predetermined vendor).

Breach response often plays a role in whether a loss occurs. Clients may not be familiar with the best course of action and will greatly benefit from expert breach consultation. The centralized incident evaluation response team at Mullen Coughlin provides immediate, proactive assistance in navigating through complex privacy laws, regulatory response, media communications, notification letter content, vendor selection and other issues core to breach response.

How Breach Response Works

If a breach is suspected, clients can contact the Allied World Incident Evaluation Hotline, available 24/7. A breach consultant will respond within 2-4 business hours following the initial inquiry. In the event of a breach, the team will provide the facilitation, direction of services and management of relationships with critical vendors and breach notification related service providers. Mullen Coughlin will assist clients in coordinating with AllClear ID (or other predetermined vendor). AllClear ID will execute the core elements of the response effort, including notifying the breached population, establishing a call center, automatically enrolling all members of the breached population in identity theft repair services and providing them with optional access to triple-bureau credit monitoring services.

Policyholders may encounter a number of issues after a breach. These value-added services are offered as a part of the policy to assist in eliminating the burden of identifying and evaluating vendors as well as identifying how to remain compliant with response timelines established by statute.

BOARD OF DIRECTOR RESOURCE

Clients receive a complimentary copy of a book containing the necessary information that every director should know about board membership.

the workplace HELPLINE® SERVICES

We offer complimentary risk management services, via our strategic relationship with *the workplace HELPLINE®, powered by Enquiron,* to help clients prevent employment-related losses and reduce legal costs:

- **Toll-free Employer HELPLINE:** seamless access (via phone or website) to experienced employment attorneys from a national law firm, as often as needed.
- ***the workplace HELPLINE®* HR Compliance Portal:** online resource to federal and state Human Resource and employment law news, regulation changes, HR forms and more.
- **Employee Handbook Builder:** online, customizable handbook building tool enables users to create a handbook that complies with all applicable federal and state laws.
- **Online Unlawful Harassment Training:** meets California's AB 1825 requirements, as well as most other state requirements.
- **Monthly HR Express Updates and HR Alerts**

CONTACT

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RISK MANAGEMENT

This information is provided as a general overview for agents and brokers. Coverage will be underwritten by an insurance subsidiary of Allied World Assurance Company Holdings, AG ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A (Excellent)." Coverage is offered only through licensed agents and surplus lines brokers. Actual coverage may vary and is subject to policy language as issued. Risk Management services are provided by or arranged through AWAC Services Company, a member company of Allied World. © Allied World Assurance Company Holdings, AG. All Rights Reserved. January 2017.