

ACCOUNTABLE CARE ORGANIZATIONS

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 Accountable Care Organization policyholders. These services are designed to be an integral component of a comprehensive insurance program – adding value beyond simply a policy. 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.

BOARD OF DIRECTOR RESOURCES

Allied World policyholders who select the Directors and Officers coverage option receive a complimentary copy of the book, **Answering the Call: Understanding the Duties, Risks and Rewards of Corporate Governance**. This concise book contains the necessary information that every director should know about board membership.

the workplace HELPLINE® SERVICES

Allied World policyholders who purchase Employment Practices Liability coverage receive the following services, offered through the workplace HELPLINE, powered by Enquiron, at no additional cost:

- **Toll-free Employer HELPLINE:** Policyholders receive seamless access (via phone or website) to experienced employment attorneys from a national law firm, as often as needed throughout the policy period. This involves personalized advice and best practices counsel on over 50 different human resources and employment law issues (including hiring and termination, drug and alcohol testing, FMLA, ADA, exempt/non-exempt, harassment and discrimination). Policyholders can expect detailed, documented, and confidential answers to specific questions by the end of the next business day.
- **the workplace HELPLINE HR Compliance Portal:** Users can log in any time of day from any location and access dynamically updated online tools and valuable resources that support policyholder risk management efforts. This site provides daily updated federal and state Human Resource and employment law news, regulation changes, HR forms, employment posters, and more.
- **Employee Handbook Builder:** Organizations need an employee handbook to protect against liability and define employee/employer rights. An online, customizable handbook building tool enables users to create a handbook that complies with all applicable federal and state laws. By using the customizable employee manual software, organizations can ensure their policies are both applicable and flexible. This customized handbook (which would typically cost thousands of dollars and take weeks to complete) is available to all policyholders at no additional cost.
- **Online Unlawful Harassment Training:** Many states require or recommend unlawful harassment training for managers/supervisors and/or employees. Users can efficiently administer and track the status of this compliance training with all employees at no additional cost. Meets California's AB 1825 requirements, as well as most other state requirements.
- **Monthly HR Express Updates and HR Alerts:** These resources keep policyholders informed of continuously changing state and federal workplace regulations. Users can stay current with information sent directly to an email inbox. Each Express Update includes a Question of the Month, Case Digest of the Month and periodic HR Alerts.

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ACCOUNTABLE CARE ORGANIZATIONS *(continued)*

MEDICAL PROFESSIONAL RISK MANAGEMENT SERVICES

Allied World policyholders who purchase Medical Professional Liability coverage receive the following services:

- **Clinical Risk Assessments:** In order to help medical professional policyholders identify areas of potential liability and provide risk reduction strategies, risk management consultants closely examine an organization's existing risk management program and clinical practices—identifying potential gaps and areas needing improvement.
- **Education Programs:** Education programs are a fundamental component of any risk management program and policyholders have access to 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 an analysis of areas of exposure and educational needs through clinical risk assessments, claims history and emerging trends in liability. Our 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.
- **Risk Management Hotline:** Our risk management hotline, dedicated solely to Allied World's medical malpractice clients, provides direct, immediate access to risk management information when the need arises — even beyond traditional business hours.
- **Policy and Procedure Development:** Allied World's healthcare clients can receive 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:** We provide access to industry trends and news through subscriptions to risk management publications produced by experts in the areas of health law, risk management and liability insurance. We will also assist clients with research on risk management issues and standards of care.

CONTACTS

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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. October 2015.

Rated "A (Excellent)" by A.M. Best Company

Rated "A (Strong)" by Standard & Poor's

Rated "A2" by Moody's

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