

ALLIED WORLD MISCELLANEOUS MEDICAL SUITESM

Risk management is a core element of Allied World'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.

RISK MANAGEMENT SERVICES

- **Policy and Procedure Development:** Allied World provides Miscellaneous Medical Suite policyholders with assistance when drafting new or updating existing policies and procedures. Access to an extensive library of resources and samples is available.
- **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.
- **Complimentary Resources:** We have compiled a comprehensive list of risk management/professional responsibility resources. Each policyholder receives an updated list of available resources annually and is entitled to a free copy of one of these resources each policy year.

BOARD OF DIRECTOR RESOURCES

Allied World policyholders who select the Management Liability 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

For Allied World policyholders who purchase the Management Liability coverage option (which includes Employment Practices Liability insurance), the following services are 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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BREACH RESPONSE SERVICES

Through our strategic relationships with Mullen Coughlin and AllClear ID (or other predetermined vendor), we are pleased to provide industry leading support to policyholders who select the Privacy Liability & Network Risk coverage option.

Should a breach occur, the response often plays a role in whether a loss results. Policyholders 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 our policyholders with 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, policyholders can contact the Allied World Incident Evaluation Hotline, available 24/7. A breach consultant will respond to the policyholder 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 policyholders 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.

Proactive Risk Management

ALLIED WORLD eRisk Hub®
POWERED BY NET DILIGENCE

Allied World also offers access to valuable loss control services and risk management information for our policyholders. We strive to assist policyholders by supporting organizational risk management efforts to develop customized risk management strategies that evolve to meet everyday professional challenges.

All policyholders will be given access instructions to log onto this interactive, online resource that includes:

- Key personnel contact list
- 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.

CONTACTS

AWAC SERVICES COMPANY

A Member Company of Allied World

E. riskmanagement@awacservices.com

T. 860.284.1305



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 2016.