



# HEALTHCARE INSTITUTIONAL PROFESSIONAL LIABILITY

Risk management and client services are available to Allied World's medical professional policyholders free of charge. Allied World designs these services to be an integral component of our policyholders' insurance coverage — adding value beyond simply an insurance policy. In addition to services that are provided by Allied World risk consultants we have also formed strategic relationships with other leading industry consultants and firms. Depending on the type of Allied World insurance policy, the following may be made available to Allied World policyholders.

## CLINICAL RISK MANAGEMENT SERVICES

- **24 Hour Medico Legal Helpline:** Allied World strives to provide immediate access to risk information whenever the need arises. All medical professional policyholders are provided access to telephone consultation services which are provided within and outside regular business hours and on weekends by the clinical risk team at Beachcroft, a law firm with deep experience in healthcare.
- **E-mail Alert Service:** Timely, relevant and easily digested updates on employment, health and safety as well as other relevant areas of law, including important case decisions are sent on a regular basis.
- **Clinical Risk Assessments:** Allied World is focused on helping its medical professional policyholders identify areas of potential liability and providing risk reduction strategies. Our risk management expertise allows us to closely examine an organisation's existing risk management programme and clinical practices—identifying potential gaps and areas needing improvement. Clinical risk assessments may be performed by Allied World staff or by leading healthcare risk management consultants with oversight by Allied World.
- **Regulatory and Advisory Support:** Organisations are encouraged to engage our consultative services for proactive support when redrafting or developing new practices, policies or procedures. We may offer assistance with editing, interpreting regulations, and/or provide industry leading resources such as risk management handbooks, standards directories or policy manuals.
- **Education Programmes:** Education programmes are a fundamental component of any risk management programme and Allied World provides a broad range of educational options to support and augment each client's existing risk management and patient safety initiatives. Issues that the policyholder identifies as important to the continuing education of their staff determine programme content and areas of focus. Educational programmes 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 programmes are a powerful tool to help each client mitigate potential loss, and they reinforce the central role each staff member plays in managing their organisational risk.
- **Education Scholarships:** Scholarships to attend clinical risk management and patient safety programs.
- **Loss and Claims-Handling Support:** 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. We strive for full communication with each policyholder during key steps in the resolution process and utilize Beachcroft as our claims administrator, helping clients to manage notifications of their incidents and providing access to our highly experienced panel of healthcare solicitors and their specialists. At Allied World, gathering input on claims strategy goes beyond the economic value of the case.

## RISK MANAGEMENT TEAM

Our risk management team is comprised of attorneys, nurses and certified risk management professionals who collaborate to design effective risk management programs for our policyholders. The global team is led by Susan Chmielecki, APRN, CPHRM, DFASHRM, JD.

### Biographical Profile

**Susan R. Chmielecki, APRN, CPHRM, DFASHRM, JD**

*Senior Vice President*

Susan is responsible for risk management and loss control services in support of Allied World insurance offerings globally. She provides consulting and client services to policyholders, helping them assess and manage their organisational risk. Susan has written numerous comprehensive education tools and brochures and is author to many published risk management articles. She is a regular presenter at the American Society of Healthcare Risk Management annual conference and faculty at PLUS University.

Susan obtained a BS degree, summa cum laude, from the University of Hartford. She earned her JD degree from the University of Connecticut School of Law, where she was editor-in chief of the Connecticut Insurance Law Journal. Susan holds a Connecticut Nursing License and is an Advanced Practice Registered Nurse. She is a Certified Professional in Healthcare Risk Management, a former member of the Board of Directors and a Distinguished Fellow of the American Society for Healthcare Risk Management. She is licensed to practice law in Connecticut and is a member of the Connecticut and Hartford County Bar Associations.

## EUROPE HEALTHCARE & GLOBAL RISK MANAGEMENT CONTACTS

### Europe Healthcare

**Allied World Assurance Company  
(Europe) Limited**

3rd Floor, 30 St Mary Axe  
London EC3A 8BF

#### **Kirsten Faria**

Senior Vice President  
Bermuda & International  
Product Line Manager, Healthcare  
T: +441-278-5440  
F: +441-296-3428  
E: kirsten.faria@awac.com

#### **S Robert Wendin**

European Healthcare Practice Head  
T: +44 (0) 207-220-0635  
F: +44 (0) 207 220 0601  
E: robert.wendin@awac.com

### Global Risk Management

**AWAC Services Company**

Member Company of Allied World  
1690 New Britain Avenue  
Suite 101  
Farmington, CT 06032 USA

#### **Susan Chmielecki,**

**APRN, CPHRM, DFASHRM, JD**

Senior Vice President  
Global Risk Management and Loss Control Lead  
T: +860-284-1954  
F: +860-284-1955  
E: susan.chmielecki@awacservices.com

Please send all risk management inquiries to [riskmanagement@awacservices.com](mailto:riskmanagement@awacservices.com) or call 860-284-1305.



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. 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. All global risk management staff work for AWAC Services Company, which provides key services to Allied World Assurance Company's group of companies. AWAC Services Company is a member company of Allied World Assurance Company Holdings, AG.

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