

## RISK MANAGEMENT

# PROFESSIONAL RISK-TRANSFER 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 Private Risk-Transfer Organization 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 knowledge center 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 breach occur, we provide Incident Response experts who can assist impacted individuals monitor their credit and help protect them from fraud. We offer a dynamic and responsive solution to data privacy and cyber concerns. Policyholders benefit from Allied World's dedicated Claims team, with experts who work closely and in coordination with our carefully selected Incident Response vendors. Clients receive immediate, proactive assistance in navigating through privacy laws, regulatory response, media communications, notification letter content, vendor selection and other issues integral to incident evaluation and response.

## ALLIED WORLD'S WORKPLACE SOLUTIONS

Policyholders who purchase Employment Practices Liability coverage receive the following services 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.
- **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.



## 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, GmbH, a Fairfax company ("Allied World"). Such subsidiaries currently carry an A.M. Best rating of "A" (Excellent), a Moody's rating of "A3" (Good) and a Standard & Poor's rating of "A-" (Strong), as applicable. Coverage is offered only through licensed agents and brokers. Actual coverage may vary and is subject to policy language as issued. Coverage may not be available in all jurisdictions. Risk management services are provided or arranged through AWAC Services Company, a member company of Allied World. FrameWRX services are provided by third-party vendors via a platform maintained in Farmington, CT by Allied World Insurance Company, a member company of Allied World. © 2019 Allied World Assurance Company Holdings, GmbH. All rights reserved.

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