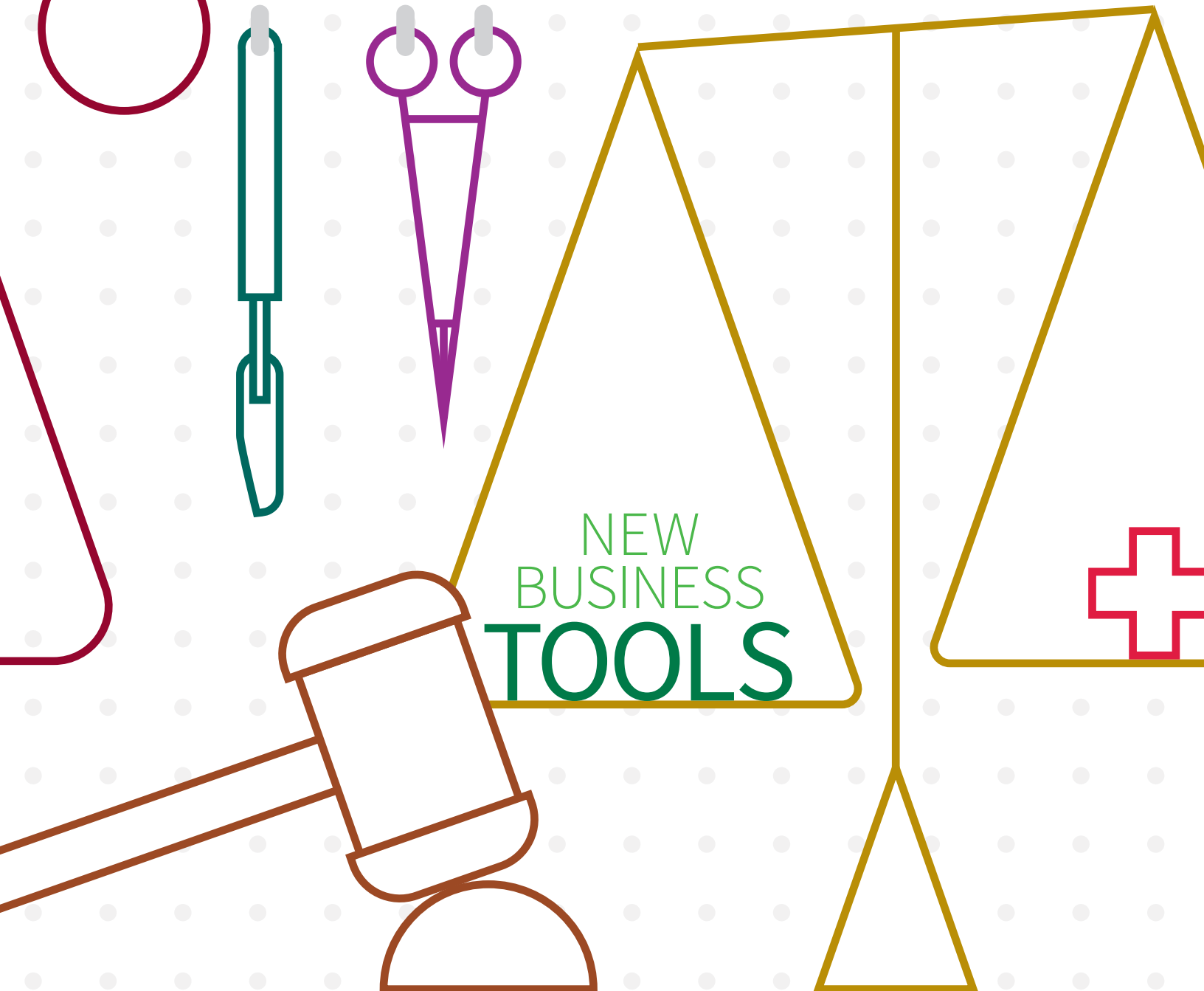




provisions




NEW
BUSINESS
TOOLS

NEW BUSINESS
TALKING POINTS

ProAssurance is the **third largest** healthcare professional liability company by market share in the nation.

 **29,000+ HCPL Policies**

 **\$6.1B Assets/
\$4.8B Liabilities**

ProAssurance Corporation, as of 12/31/21.

 **Rated A (Excellent)**

ProAssurance Corporation is rated **A (Excellent)** by AM Best. This is the third highest of 16 rating levels. Best’s financial strength rating is assigned to companies that have, in their opinion, an excellent ability to meet their ongoing insurance obligations.

An Option for Every Opportunity

As one of the nation’s largest healthcare professional liability insurers, ProAssurance provides a variety of innovative products and services to help protect healthcare professionals and their practice of medicine.

We offer a full line of medical professional liability insurance options—from home health to hospital systems and medical technology to workers’ compensation insurance—for physicians, healthcare extenders, medical groups, hospitals, community clinics, and allied healthcare facilities throughout the country. In fact, we operate in all 50 states and the District of Columbia.

Our nationwide reach and local expertise mean access to proven risk management resources and experts, along with rigorous claims handling for today’s evolving liability environment. We can create a unique solution that fits the needs of a variety of insureds—from the physician expanding their solo practice to large, multi-state integrated healthcare facilities.

This issue serves as a catalogue of options you have at your disposal as a ProAssurance appointed agent. From endorsements to programs to E&S solutions—we have something for everyone. If you see something you think would fit for one of your clients, contact your Underwriter or Business Development representative to discuss your options.

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ProVisions is ProAssurance’s monthly agent magazine. If you or your colleagues do not receive the digital version, email AskMarketing@ProAssurance.com. Please include names and email addresses for everyone who would like to subscribe.

Meet Your Underwriter

ProAssurance underwriters are key resource for developing relationships with our agents to write profitable new business and retain existing policyholders. To help you get to know our staff, we will be selecting Regional Underwriters to feature each month.

CRYSTAL FAHRENKRUG Underwriter – West Region



How long have you been in the insurance industry? And how much of that has been with ProAssurance?

I've been in the insurance industry for 15 years, 14 years with ProAssurance.

What do you enjoy most about your job?

What I enjoy most about my job is trying to find creative solutions to meet the needs of our insureds.

What types of new business accounts do you write?

I write physicians and smaller physician practices and I specialize in our OBRA accounts, which is a program specifically for our ob-gyns and gynecologists. I would love to see more OBRA submissions.

Tell us about you.

In my free time, I like to volunteer in our community. I am an active Girl Scout leader for a local troop and have been active with this troop for the last seven years. In the past I have served as a board member for Friends of the Belleville Public Library and helped their fundraising initiatives to build a new library in 2020. This past year I served as a parental advisor to our local school district and helped them in writing their mission and vision statements as well as determining and defining what their pillars of success look like and how they can be achieved.

I love running. When I'm not busy working or volunteering, you'll usually find me out training with my daughter for her cross-country meets or cheering her on at one of them.

SHAWN NEWMAN Senior Underwriter – West Region



How long have you been in the insurance industry? And how much of that has been with ProAssurance?

I've been in the industry since September 1990 and with NORCAL/ProAssurance since 8/21/2006. 16 years.

What do you enjoy most about your job?

I enjoy educating our external and internal customers about policy products, features, and business applications. I'm most proud of the business relationships I have with our agent partners and having the opportunity to change the perception of NORCAL, to NORCAL becoming one of their top tier MPL carriers of choice.

What types of new business accounts do you write?

My primary focus is standard physician and medical groups in the state of CA. I would like to see more opportunities in areas where we are most competitive and I love a challenge. Taking an opportunity and determining how can we help meet the client/prospects' needs through our coverage offering and services (e.g., claims handling and risk management).

Tell us about you.

I don't have any particular hobbies, but my passion is my granddaughters, Makayla (8 1/2) and Normandie (3 1/2). They bring lots of joy and love to our lives.

I'm the oldest sibling. I have a brother who is an air traffic controller in Melbourne Australia. He's married and has three boys (Corey, Tye, and Xavier). I also have a degree in accounting, which has helped me understand the financial management side of our management system, eOasis.

ERICA PRESLEY Senior Underwriter – West Region



How long have you been in the insurance industry? And how much of that has been with ProAssurance?

I've been in the insurance industry 15 years, all of them with NORCAL/ProAssurance.

What do you enjoy most about your job?

I enjoy collaborating with my team members and colleagues as well as engaging with our policyholders.

What types of new business accounts do you write?

I write direct solo, small groups, and large accounts. I would like to see the CA direct book grow with the same type of accounts I currently manage. I feel this can be easily accomplished with focused efforts on direct marketing in the Western Region.

Tell us about you.

I love outdoor events with friends and family, like music festivals, fairs, and arts & crafts events. I've had the opportunity to meet some of the most hard working, dedicated people in my time with NORCAL, and I look forward to getting to better know my new ProAssurance colleagues over time.

PENNI DOE Underwriter – Northeast Region



How long have you been in the insurance industry? And how much of that has been with ProAssurance?

30+ years. I started out at PMSLIC and then NORCAL and now ProAssurance. My first position with PMSLIC was as a claims transcriptionist transcribing cassette tapes of interviews between claims reps and the physicians regarding their claims. I then moved to Underwriting after about a year and a half. After that I moved from clerical positions to processing and finally from Associate Underwriter to Underwriter.

What do you enjoy most about your job?

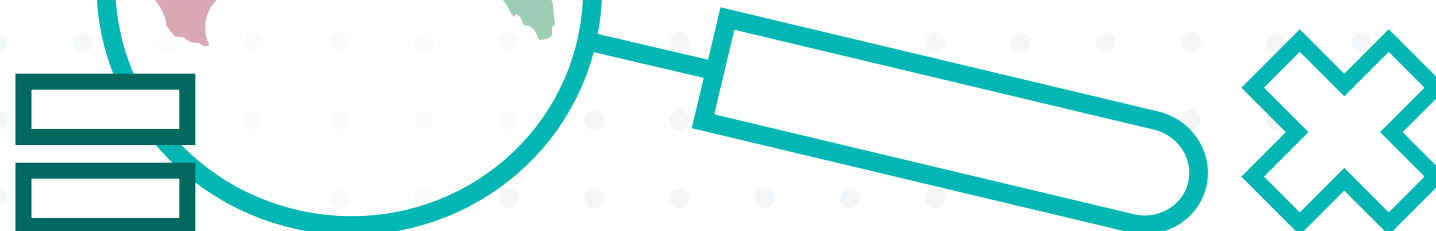
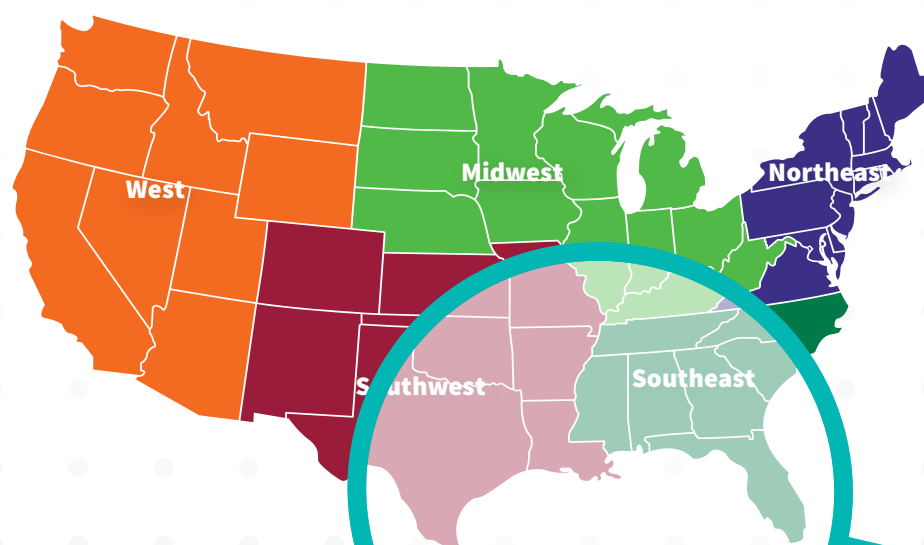
At NORCAL prior to the ProAssurance acquisition, I worked on the direct team and enjoyed working directly with insureds and practice managers in PA, RI, and NJ. I now have some agency business so I am getting back to working with agents (new and old contacts) and learning new states that the Northeast Region now handles.

What types of new business accounts do you write?

Standard underwriting of policies. I would love to see more small accounts, but they're being purchased by large healthcare systems and large groups.

Tell us about you.

Gardening and canning season is in full swing for me —jams done and now on to sauce and salsa. I also enjoy baking—nothing fancy but just the standard items: cookies, pies, and especially caramel popcorn.



Meet Your Underwriter (continued)

KATHLEEN ALIBERTI Underwriting Supervisor – Southeast Region



How long have you been in the insurance industry? And how much of that has been with ProAssurance?

I've been in the insurance industry for 26 years. I joined ProAssurance on August 1, 2022.

What do you enjoy most about your job?

I love finding solutions for our insureds' coverage needs. I am proud to consider myself an out-of-box thinker to always try and find the "yes" when faced with an issue.

What types of new business accounts do you write?

I have underwritten everything from individual physicians to large physician groups and hospitals. I especially enjoy writing large physician groups.

Tell us about you.

In the small amount of free time when I am not with my husband and children, you can find me crafting with my sister and sister-in-law making décor and holiday items for our small business.

I am very happy to be a part of ProAssurance, and I am looking forward to sharing my experience and continuing to learn from my team.

ALEX QUINTANA Associate Underwriter – Southeast Region



How long have you been in the insurance industry? And how much of that has been with ProAssurance?

I started my career in the insurance industry in 2004 (State Farm). In 2006, I started working at ProAssurance in the Sales and Marketing Department. I joined Underwriting in February 2022.

What do you enjoy most about your job?

What I enjoy most is helping our clients/agents and providing them with the best customer service possible.

What types of new business accounts do you write?

I'm new to the underwriter role and look forward to learning new things every day.

Tell us about you.

My favorite thing to do is spend time with family and my two dogs.

GINGER SWANSON Underwriter – Southwest Region



How long have you been in the insurance industry? And how much of that has been with ProAssurance?

I have been in the insurance industry for about 23 years. The first five years were in healthcare and the remaining has been in professional liability. I have been with ProAssurance since April 2022.

What do you enjoy most about your job?

What I like most about working on the physician book is that there is always variety—not only in the day-to-day but also from one application to another. I like getting to know my agents and sharing in their celebrations and milestones.

What types of new business accounts do you write?

I am an underwriter for the Southwest team and write in the standard market for physicians.

Tell us about you.

I have two boxers, Louie (7) and Rocky (4). Thank goodness for pet insurance because they are expensive! I recently started doing sublimation and epoxy tumblers, and now there is glitter everywhere in the house! My husband and I love going to Estes Park, Colorado on vacation, and we hope to someday move out there. I have a stepdaughter who is starting college this year, a niece who is a senior in high school, and two nephews; most of my free time is spent going to their sporting events.

JACKSON FRANCIS Associate Underwriter – Southwest Region



How long have you been in the insurance industry? And how much of that has been with ProAssurance?

I have been in the insurance industry four years, and all of that time has been with ProAssurance.

What do you enjoy most about your job?

I enjoy the problem solving aspect and the gratification from agents. It's interesting to have a job that is very reflective of the current state of the world and the resulting problems that arise and need to be solved. It's good to still receive questions I have never received before. I enjoy the relationships I have formed with agents and do like to impress those that I am fond of with excellent quality work.

What types of new business accounts do you write?

I haven't had an opportunity to quote new business yet, but I have plenty of experience with prep work, so I'm excited for my anticipated smooth transition!

Tell us about you.

I love to fish! I prefer saltwater fishing by far. I've been all over the world fishing, from hanging out with the bears and salmon in Alaska to catching wahoo on fishing charters in Hawaii. My dream is to move to the beach and fish every day after work! My favorite in-shore species to catch are mangrove snapper, flounder, and redfish (red drum). My favorite bait to use is live minnows I harvest myself from a cast net!

OUR PROASSURANCE MISSION

WE PROTECT OTHERS

You may have seen the phrase or heard it used, as it is the pinnacle of our core values; but, what does "We protect others" mean to our underwriters personally? Here's what a few of our frontline underwriters had to say:

“ We protect others’ means that my role is integral in protecting our physicians’ rights, their finances, their reputation, and most importantly, their ability to practice. It means that we must be accurate, efficient, and swift in these times of great uncertainty that our doctors are facing. ”

“ As an underwriter in Custom Physicians, we face many different situations and scenarios. It means a great deal to be able to help an insured have that peace of mind knowing we have scoped out what their needs are and provided that coverage. A policy is just a policy until you need to use it. So, as an underwriter, what protection means for me is that, on your worst day, I have your back, and as a company, we will guide you over that obstacle. ”

SPECIALTY UNDERWRITING:

ADDRESSING UNIQUE HEALTHCARE RISKS WITH INNOVATIVE EXCESS & SURPLUS SOLUTIONS

Writing healthcare professional liability business on E&S paper provides more opportunities to get creative and provide customized solutions for the risk presented. The Specialty Underwriting team is always ready to discuss prospects and provide insights on the various healthcare sectors we serve. Whether you want to learn more about E&S products, or you want to discuss a particular piece of business you're working with, our team is happy to provide some insight.

E&S products must be accessed through an authorized wholesaler. Agencies without an E&S license may benefit from working with the ProAssurance Agency on E&S placements or in the event of agent contract limitations. ProAssurance Agency serves appointed agents and brokers nationwide.

CUSTOM PHYSICIANS

The ProAssurance Custom Physicians team is dedicated to providing innovative liability solutions for emerging healthcare classes of risks with diverse needs—from telemedicine and virtual medicine to locum tenens and multi-state healthcare accounts.

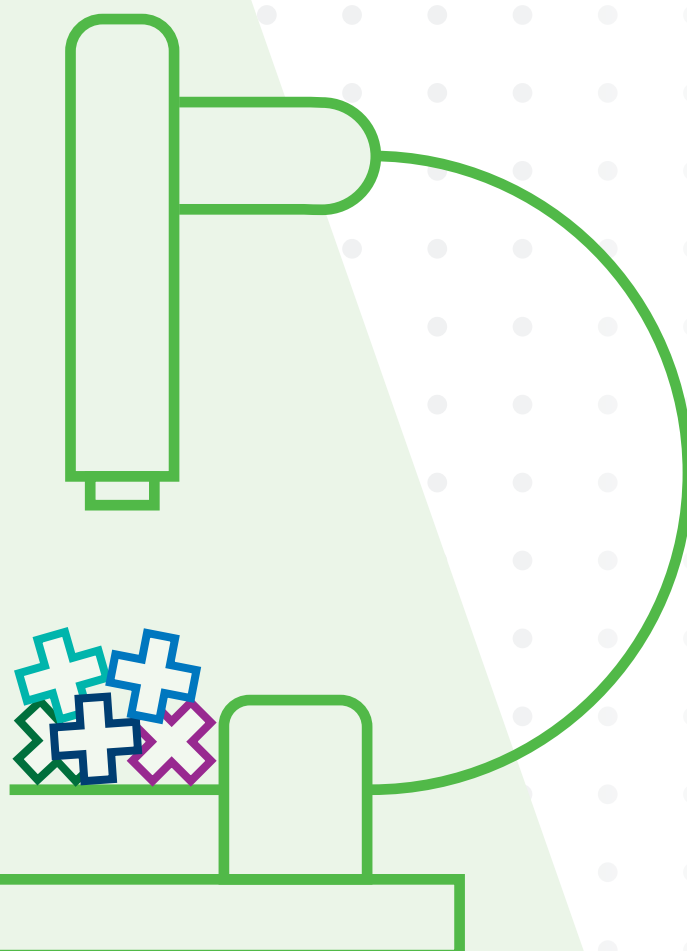
Working with approved wholesale and national retail brokers to find customized coverage options, we are the single-source solution for those seeking alternatives to standard market medical professional liability coverage.

PREFERRED BUSINESS

We consider physicians, physician groups, and medical facilities based on their unique attributes and requirements including:

- Large, multi-state healthcare accounts*
 - ▶ Radiology groups
 - ▶ Multi-specialty groups
- Other unique physician groups
- Locum tenens and other healthcare staffing
- Telemedicine
- Non-standard, "hard to place" physicians
- Unique or experimental practices
 - ▶ Limited autologous stem-cell treatments
 - ▶ COVID treatments and testing
 - ▶ New technologies employed by physician providers
- Stand alone tails (on a limited basis) and prior acts reporting policies (as an alternative to tail and for gaps in prior years of coverage)

*Offered primarily on a surplus lines basis but may consider on an admitted basis where regulatory environment allows. Our application process for each class is tailored specifically to each exposure.



Send all submissions to
CustomPhysicians@ProAssurance.com

HOSPITALS & INTEGRATED HEALTHCARE SYSTEMS

Hospitals & Integrated Healthcare Systems underwrites E&S and products with primary and excess solutions for hospitals and systems of any size. Admitted solutions are also available in select states.

PREFERRED BUSINESS

- Academic Medical Centers
- Community Based Healthcare Systems
- Children's Hospitals
- Integrated Healthcare Systems
- Specialty Hospitals including Behavioral Health, Orthopedic, Rehabilitation, Sub-Acute and Long-Term Care

BASIC POLICY FORM FEATURES

- Primary and Excess professional and general liability coverage available
- Defense outside limits
- Dual coverage towers offered
- Incident sensitive claims-made policy trigger
- Separate limits available for physicians, including departed coverage
- Non-admitted, E&S paper (A rated) offering customized solutions
- Ability to schedule other coverages such as underlying auto and employer's liability
- Admitted coverage accessible on a limited basis in select fund states

PROGRAM HIGHLIGHTS & ELIGIBILITY

- Primary limits available up to \$1 million each claim/\$3 million each aggregate
- Up to \$10 million in excess umbrella capacity
- Alternative risk transfer and reinsurance of captives available
- Turnkey captive solutions through our Inova Program
- Ability to provide workers' compensation coverage and specialized solutions for larger enterprises with unique exposures
- Regionalized Claim Handling Services
- Customized Risk Management including on-site assessments

Send all submissions to
Hospitals@ProAssurance.com

MISCELLANEOUS MEDICAL

The ProAssurance Miscellaneous Medical team has decades of underwriting and claims experience specific to the miscellaneous medical market. While many of these classes of business are similar, each class presents distinctly different liability exposures.

PREFERRED BUSINESS

- Advanced allied practitioners
- Allied medical and nursing schools
- Therapy services—physical, occupational, speech, and behavioral
- Dialysis centers
- Home health
- Hospice
- Imaging centers
- Laboratories
- Medical clinics
- Medical directors
- Non-physician healthcare staffing
- Specialty pharmacies
- Surgery centers

BASIC POLICY FORM FEATURES

- Sub-limited sexual abuse
- Employee benefits
- Defense outside the limits
- Incident claim trigger
- Professional liability written on a claims-made form
- General liability written on either a claims-made or occurrence form

NON-PREFERRED BUSINESS

- Adoption/foster care
- Ambulance (emergency and non-emergency)
- Birthing centers/midwives
- 100% correctional health
- Fertility clinics
- Neuro-monitoring
- Nutraceuticals/products and supplements
- Organ procurement
- Residential
- Stem cell/PRP
- Tissue, blood, or sperm banks
- Veterinary

Send all submissions to
MiscMedSubs@ProAssurance.com

SENIOR CARE

The ProAssurance Senior Care team understands every aspect of medical and facility liability from underwriting, to risk management, to claims. Our tailor-made coverage and knowledge of risk helps bring stability to this long-tail severity insurance market.

OVERVIEW

We offer primary and excess professional and general liability insurance on a claims-made basis through surplus lines nationwide.

- Primary and excess coverage available
 - ▶ Professional liability
 - ▶ General liability
 - ▶ Employee benefits liability
 - ▶ Medical payments
- Broad range of limit structures and deductibles available
- In person and online risk management solutions
- Dedicated senior care claims handling team

PREFERRED BUSINESS

- Continuing care retirement communities
- Skilled nursing and rehabilitation facilities
- Assisted living and memory care
- Independent living and senior apartments

PREFERRED CHARACTERISTICS

- Established operators with stable ownership, exposure, and claims history
- Run by non-profit operators
- Operating in favorable legal jurisdictions

NON-PREFERRED

- Pediatric skilled nursing
- Startup or rapidly expanding operations

Send all submissions to
SeniorCare@ProAssurance.com

ALTERNATIVE RISK

Very large healthcare entities have unique financing challenges and unique insurance needs. ProAssurance Alternative Risk can provide a strong solution for a myriad of complexities. You can choose from a variety of single-source solutions designed to suit your situation and appetite for risk.

Complex risk valuation and financing solutions—with the result typically including a manuscript policy with a premium in the millions of dollars.

Large Financial Reinsurance Transactions to plan for maximum losses and move forward with new opportunities such as financing an acquisition or a joint venture.

Some risk on your portfolio is reinsured under the financial reinsurance contract. Repayment may be linked to a financial metric of your reinsured organization with a structured timetable.

Loss Portfolio Transfers to cede sizable losses. Common reasons for this choice include exiting a line of business, changing an insurance approach, or simply preferring to transfer risk.

Prior acts annual reporting coverage is available on an admitted or excess basis through an annual reporting or prior acts reporting policy. Your organization receives coverage for this exposure through a ProAssurance claims-made policy that excludes future exposures and covers those from the past.

Loss Sensitive programs provide a strong solution for your organization's unique situation, with your choice of upper limits to help stabilize costs. Up-front costs for a loss sensitive program are lower than those of standard coverage, with final premium based on your program term's actual losses.

TURNKEY CAPTIVE SOLUTIONS

Inova, an established Segregated Portfolio Company (SPC), provides a smart alternative to traditional insurance for large entities, agencies, or associations. Assets and liabilities reside securely within your own cell, providing you with better control over insurance costs and outcomes.

Send all submissions to
KatyLadisich@ProAssurance.com

Katy Ladisich
Assistant Vice President, Specialty Underwriting
Reinsurance/Alternative Risk
205-776-3080 Direct

HEALTHCARE PROFESSIONAL LIABILITY POLICY

DEDUCTIBLE-DEMAND-CONSENT LAYERED ENDORSEMENT*

The ProAssurance Deductible-Demand-Consent (DDC) Layered Endorsement provides healthcare professional liability risk financing for medical groups and entities that are ready to assume more risk.

This approach also helps establish a strong partnership and enhanced alignment for claims handling and defense.

The DDC Endorsement is a three-layer entry level risk sharing solution, customized for growing/merging healthcare organizations, offering:

- Flexible risk sharing options designed to fit unique healthcare entities and groups experiencing growth and change
- Protection, consultation, and service optimized to align with group objectives, systems, and appetite for sharing risk
- Financial rewards for favorable loss experience

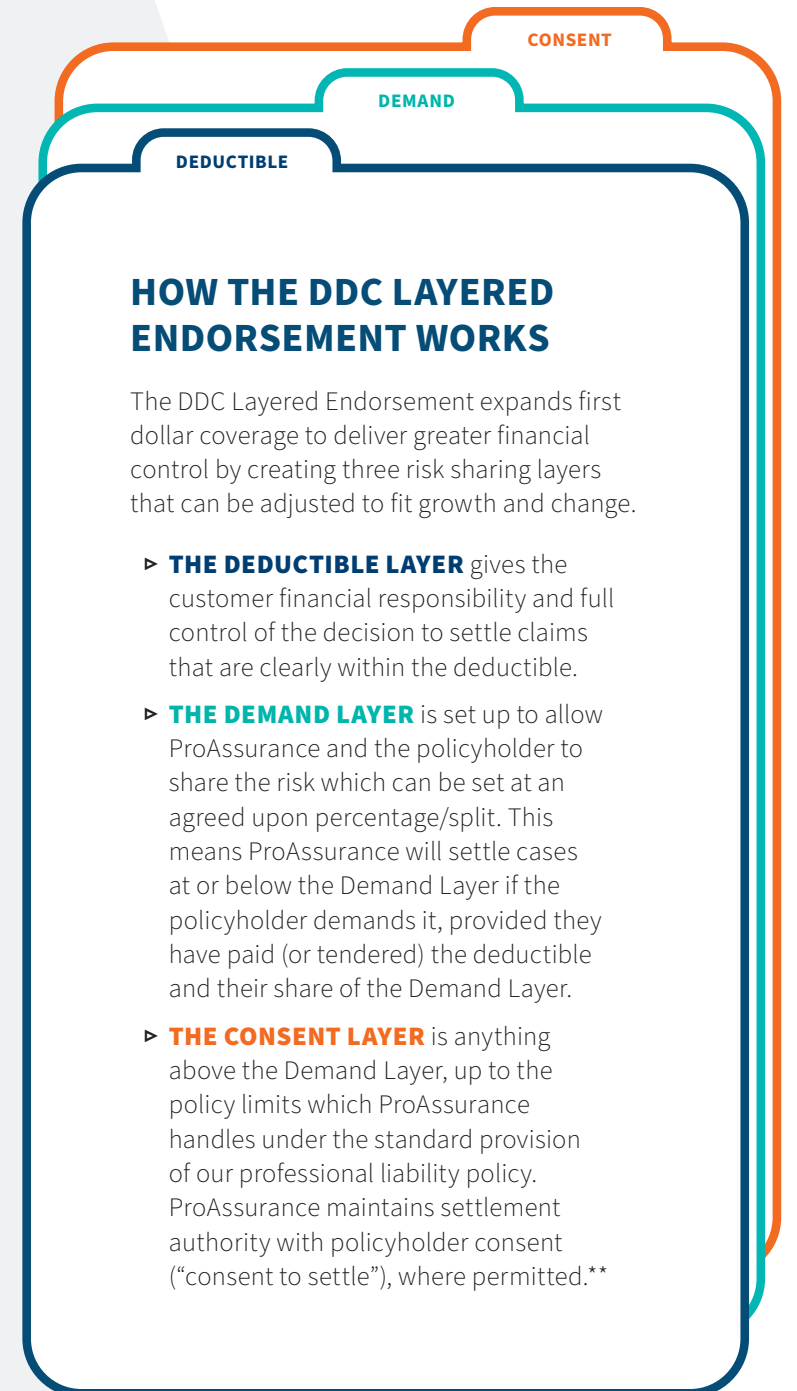
DDC FUNDING CHOICES INCLUDE:

- Deductible options lower premium
- Coinsurance levels help stabilize risk
- “Demand to Settle” options permit the policyholder to specify how claims will be managed (per policy/where allowed by state)**
- Risk mitigation services augment internal expertise
- Retrospective rating for financial benefit with good loss experience

Contact your ProAssurance underwriting representative for more information.

*This endorsement was originally filed under the name **Healthcare Professional Liability Policy Policyholder's Share of Damages and Demand to Settle Endorsement**.

**Our policy does not include consent-to-settle in Wisconsin or Maryland because of state law. We choose not to include consent-to-settle in our policies in Florida. We modify the consent-to-settle provision in Indiana. Here it states that we do not need consent if the medical review panel is unanimous against our insured.



PROGRAM FEATURE

Ob-Gyn Risk Alliance

Underwritten by  **PROASSURANCE**
Treated Fairly

The Ob-Gyn Risk Alliance® (OBRA) is the first medical professional liability insurance program established exclusively for obstetricians and gynecologists. The OBRA program is governed by a board of practicing ob-gyns to ensure your clients' best interests are addressed. OBRA members receive specialty-specific coverage, underwriting, pricing, claims handling, and risk management services. ProAssurance underwrites and issues professional liability policies through the Ob-Gyn Risk Alliance Risk Purchasing Group program.

PROGRAM ADVANTAGES

- A 25% up-front risk management premium credit—based on an insured's agreement to participate in educational programs administered or approved by ProAssurance including required Relias online learning courses
- Extensive risk management tools and support—featuring access to risk management consultants and an Ob-Gyn Tool Kit
- Enhanced policy terms—such as separate primary limits for mother-and-child and an extended 60-day reporting period for claims without an assertion of liability*
- A stake in the program's success—including profit-sharing premium and renewal credit if the Ob-Gyn Risk Alliance experiences favorable loss ratios
- Personalized, differentiated defense—marshaled by a panel of attorneys who specialize in ob-gyn defense

*Not available in Wisconsin.

STRONG DEFENSE FOR A FREQUENTLY SUED SPECIALTY

To be accused of negligence resulting in patient harm is one of the worst things that can happen to any physician. Their reputation as a competent and caring physician is of utmost importance. Our goal is to defend insureds for the fairest result—not the cheapest way out of a claim. Insureds gain more control over their defense and less uncertainty with support from the Ob-Gyn Risk Alliance.

The Ob-Gyn Risk Alliance Defense Panel—OBRA members benefit from a personalized defense led by the best medical malpractice attorneys in the business. This select group of attorneys were invited to join the OBRA Defense Panel based on:

- Extensive experience handling ob-gyn cases
- A strong grasp of medical issues associated with ob-gyn claims
- A proven record of successfully defending high-exposure medical malpractice claims

OBRA panel lawyers oversee cases throughout the litigation process, working closely with experienced local attorneys. Insureds benefit from the individual and collective expertise of these skilled legal professionals.

RISK MANAGEMENT EDUCATIONAL ACTIVITIES AND RESOURCES

Just as medicine is an evolving science, reducing risk is an ongoing process. ProAssurance Risk Management Consultants monitor ob-gyn liability issues and recommend activities and resources to help insureds mitigate risk. OBRA members who document completion of required risk management activities continue to qualify for the 25% premium credit during renewal consideration. Activities and resources include:

- A baseline self-assessment
- Personal assistance from experienced risk management consultants
- Unlimited online access to Relias loss prevention courses (CME credit available)
- An Ob-Gyn Tool Kit—with forms, procedures, policies, checklists, patient education materials, and more
- Risk management guidelines and newsletters

Learn more at ObGynRiskAlliance.com or discuss options for your insureds with your Business Development representative.

*Developed by **ob-gyns**—
exclusively for **ob-gyns***

PROGRAM FEATURE

CERTITUDE®

Healthcare Professional Liability Insurance Underwritten by ProAssurance

Certitude was developed in 2011 to provide effective, competitively priced healthcare professional liability protection for the affiliated physicians and healthcare providers of Ascension's health ministries.

The Certitude program has a unique and important goal: to support Ascension's focus on patient safety and physician/hospital alignment for better patient outcomes. Certitude also helps reduce claims, improve claims outcomes, increase physician peace of mind, and ultimately, lower premiums. Underwritten by the ProAssurance Companies*, Certitude delivers strong protection and reasonable rates from a leading, national insurer known for integrity, management excellence, and financial stability.

CERTITUDE ELIGIBILITY

Ascension-affiliated physicians are eligible to participate in Certitude, subject to underwriting criteria. This includes participating in periodic risk management reviews. ProAssurance underwrites individual policies based on set variables (physician rating classifications, rating territory, limits, etc.) modified to reflect physicians' claim history and participation in risk management initiatives.

[Learn more](#) about the health ministries participating in the Certitude program.

CERTITUDE COVERAGE

Certitude delivers:

- Top-tier coverage at surprisingly reasonable rates
- Risk resources to help improve patient safety, manage your practice, and save physicians money
- Unified claims approach for industry-leading defense outcomes
- Cyber liability protection, coverage for certain peer review services, and other enhancements according to policy conditions
- Flexible premium payment options to fit your clients' needs

Additional coverage options include:

- Enhanced coverage—extended reporting endorsement (tail) coverage for death, disability, and retirement and for certain peer review services based on policy conditions.
- CyberAssurance® helps address the ever-growing risk of cyber threats that physicians face.
- Interest-free payment options are also available to help with physician cash flow.
- Other policy options may be available in certain states.

CLAIMS WITH A UNIFIED DEFENSE

When comparing Certitude's claims results to the Medical Professional Liability Association's Data Sharing Project (2017-2019—the most recent period available)*: 89.9% of Certitude malpractice claims defended by ProAssurance were closed without indemnity paid vs. 72% of overall malpractice claims closed in the U.S. were closed without indemnity paid.

When appropriate, ProAssurance's unified approach to claims ensures the hospital and its physicians are fairly represented during the claims process. Aligning these parties allows the physician's voice to be heard at every important step.

*The Certitude® healthcare professional liability insurance program for Ascension-affiliated physicians is underwritten by ProAssurance Corporation companies: ProAssurance Indemnity, Inc. (AL, CT, DC, FL, IN, KS, MD, OK, TN, and TX), ProAssurance Casualty Company (IL, MI and WI), and ProAssurance American Mutual, a Risk Retention Group (NY).



Ascension

Investing in Innovation

By partnering with companies dedicated to new technologies and innovation that benefit patients and improve lives, ProAssurance is able to reduce provider risk and ultimately protect others. It is an intersection of potential that aligns with our purpose.

MEDTECH AND THE FUTURE OF MEDICINE

There is no question that medical technology innovations are changing the face of medicine. From AI and robotics to the “Internet of Medical Things” (IoMT), medtech is coming increasingly to the forefront of healthcare. New technologies and products are emerging every year. As part of our vision to be the best in the world at understanding and providing solutions for the risks our customers encounter, we continuously monitor the medtech sector for partnerships that align with that purpose and vision.

Over the past year, ProAssurance has made the strategic decision to become an equity partner in two such companies that are changing the face of medicine through innovation.



The mission of Sure Med Compliance is to end the overdose epidemic through greater prescribing compliance. They offer the first and only digital health platform scientifically validated to mitigate risk to both patient and provider in pain management settings.

By delivering clinical insights that help influence safer prescribing decisions, Sure Med protects healthcare providers from liability and allows doctors to create safer exposures to controlled substances.

They recognized a point-of-care problem: To initiate or continue controlled substance therapy, a physician must determine and document up to 26 data points in a 5-10 minute office visit. This may not be feasible for busy doctors, so it may not get done. The unintended consequences may lead to poor outcomes and provider liability.

With Sure Med’s digital health platform, the patient is evaluated electronically, and the results are delivered immediately to their Electronic Health Record. This eliminates 80% of the time needed to determine and document the necessary data points to initiate or continue controlled substance therapy.

Through our exclusive affiliation with Sure Med, ProAssurance is at the forefront of helping physicians to prescribe responsibly, leading to better outcomes for patients.

Sources:
[SureMedCompliance.com](https://www.suremed.com)
[Caresyntax.com](https://www.caresyntax.com)



Caresyntax exists to make surgery smarter and safer. One of the biggest challenges for hospitals is getting highly granular and useful data from the ORs to drive clinical improvements. Through its data-driven surgery platform, Caresyntax delivers actionable insights to improve patient outcomes by using proprietary software and AI to analyze large volumes of video, audio, images, device data, and clinical and operational data in and around the OR.

This real-world evidence can be used by the care team live, during a procedure, and accessed by those outside the OR via the platform’s dedicated telehealth link. After a procedure, the Caresyntax platform provides insights that help:

- surgeons benchmark and improve their care
- hospital administrators use surgical resources more efficiently
- medical device companies advance better products
- insurance companies understand risk and devise more tailored policies

The quantitative surgical data provided by the platform enhances risk management and supports value-based surgical care based on detailed understanding of real-world surgical performance at each point of care. With the platform, providers can evaluate and mitigate areas of high risk.

Video-based assessment of surgeon performance also allows surgeons to continuously enhance surgical technique, ultimately improving patient outcomes. In addition, surgeons can communicate with anyone during a procedure—even outside the hospital—and make surgical notations.

With its cutting-edge technology platform that enables data-driven surgery to improve, the “future of surgery” may indeed be here.

As an equity partner, ProAssurance is excited to support this innovative solution to assess and improve quality of care and patient safety.

NOW IN DEVELOPMENT

AGENTS’ SALES KIT

The ProAssurance sales kit is designed to be a reference manual that is easy to use as an aid during sales presentations—and as a leave-behind following your meetings. A variety of point-of-sale materials are designed to work within the sales kit design so you can select the ideal combination for the opportunity at hand.

We will be releasing a new version of the sales kit this fall. If there are particular items that would be most helpful for you, let us know what you need to develop business.

Please send all ideas or suggestions to AskMarketing@ProAssurance.com.



Stay Up-to-Date with the ProAssurance Producer Guide

We are pleased to share the latest version of our **producer guide** to aid our agency partners in doing business with ProAssurance. We will continue to update and distribute new versions of this guide as needed to reflect our current business processes. The most recent version is always available at ProAssurance.com/Producer-Guide for easy access.

Updated content includes:

- Updated scope and scale metrics
- Updated contact information to reflect recent promotions at ProAssurance
- Financial strength information
- And more



Your guide to navigating Healthcare Professional Liability Solutions with ProAssurance

Ties that Bind Complacency: The Enemy of Renewals

Monthly Insights for Selling to Healthcare Professionals

Repeat business is the best business. It's like an annuity: You build your client base, respond to their needs, and they renew annually. It's a beautiful thing!

What *isn't* a beautiful thing is when clients *don't* renew. Why do salespeople lose what seems to be stable business? There are many possibilities, but a common cause is *complacency*. I view *complacency* as an unsupported assumption that all is well in a given situation without actually knowing. For example, if business is good and clients aren't complaining, agents might presume their clients are happy. But *no news isn't always good news*, and assuming customer satisfaction can be costly.

My medical sales career focused on selling orthopedic surgical products. These included high-priced implants for total hip and knee replacements and lower-priced implants for orthopedic trauma cases. One of the highest volume trauma products I sold was a *compression hip screw* device to repair hip fractures.

The hip screw business was like *an annuity*. My highest volume account implanted five or six devices each week. The best part was I didn't need to show up for the surgeries, freeing me to focus on more lucrative hip and knee sales. The hospital reordered after each procedure, and I earned the commission. *Sweet!*

One morning as I walked through the O.R. corridor, I gasped as I passed one of the operating rooms. The surgical team was preparing to use a competitor's hip screw instead of mine—at *my highest-volume account!* It had to be a mistake.

I stopped in my tracks, entered the room, and asked Stacy, the scrub nurse, "Who is the surgeon doing this case?"

She answered, "Dr. Timmons."

I was stunned because Dr. Timmons was a loyal hip, knee, and trauma customer for several years.

I said, "Stacy, Dr. Timmons uses my hip screw. Was there a problem?"

Stacy replied almost apologetically. "Mace, we don't have your hip screw anymore. Joe gave another company the green light to trade their new system for yours. Talk to Joe."

It felt like a gut punch. Joe was the orthopedic team leader, and we always had a great working relationship. I even considered him a friend. Why wouldn't he tell me if there was an issue? I found Joe in his office and got to the point. "Joe, what happened with my hip screw system? *It's gone?*"

Joe replied matter-of-factly. "Mace, I thought you'd be happy not to have to deal

with it anymore. You're busy doing hips and knees, and some surgeons complained the instruments were old. I didn't think you wanted to be bothered with it because you never checked on it. Another company offered to exchange your old system for their new one. It was a great deal!"

The hip screw business at this hospital provided steady income for over 10 years, and now it was gone. What happened? *Complacency happened!* I didn't hear about any problems and didn't go looking for them. I mistakenly thought my hip screw business was untouchable! Motivational speaker Brian Tracy says, "*Overconfidence leads to complacency. Complacency leads to arrogance, and arrogance never goes unpunished.*" I progressed through all three in my best trauma account, which cost me.

Complacency is insidious, and thinking it can't happen to you is the very definition of *complacency*.

Renewals are your reward for ensuring client satisfaction throughout the year. Never assume clients are happy because they're quiet; it's better to know. Take it from a formerly complacent sales rep who learned a costly but valuable lesson.

“Overconfidence leads to complacency. Complacency leads to arrogance, and arrogance never goes unpunished.”

Laura Ekery Promoted to Regional Vice President of Claims for the Southwest Region



We are pleased to announce that Laura Ekery has been promoted to Regional Vice President of Claims for the Southwest Region. Laura will lead the Southwest Region's HCPL claims operations.

Laura began her career at ProAssurance in 2013 when she joined the Claims Department as a Claims Director. She has worked out of our Austin offices and will continue in Austin in her new executive position.

Prior to joining ProAssurance, Laura was an attorney in the private and public sectors. She earned her undergraduate degree from Texas A&M University and her law degree from the University of Texas School of Law. Laura also holds a post-graduate CPCU degree.

Please join us in congratulating Laura as she begins her new leadership position with ProAssurance and wishing her success in her new role.



New What's the Risk video – Advance Directives

Advance directives are legal documents created by a patient prior to healthcare treatment to record preferences regarding their care. They are one of a number of areas where patients' rights and healthcare operations intersect. In this video, Nichole Pieters, Risk Management Regional Manager of the Northeast Region, discusses advance directives and the potential risk exposures posed by an organization's failure to properly follow the documented wishes of a patient.

Watch the new video: <https://www.youtube.com/watch?v=yfCWIPYiG-w&t>



Written by **Mace Horoff** of Medical Sales Performance

Mace Horoff is a representative of [Sales Pilot](https://SalesPilot.com). He helps sales teams and individual representatives who sell medical devices, pharmaceuticals, biotechnology, healthcare services, and other healthcare-related products to sell more and earn more by employing a specialized healthcare system.

Have a topic you'd like to see covered? Email your suggestions to AskMarketing@ProAssurance.com.

News & Updates

Monthly updates from the
Medical Professional Liability
Insurance field

NAIC releases in-depth 2021 Property/Casualty market share data report

The report provides fundamental market information that can be used by regulators, insurers, and others interested in analyzing the insurance industry. It also gives users an understanding of the overall size of the market by providing data at a state and national level. It provides data for 33 lines of business, plus Aggregate Write-ins for Other Lines of Business and the Total for All Lines, and contains cumulative market share data for the top 10 writers by state and for the top 125 writers countrywide. (NAIC)

The future of healthcare: What's next for the industry post COVID-19

Two years of the COVID-19 pandemic have shifted the dynamics in the U.S. healthcare value chain. The years 2020 and 2021 were challenging for payers and providers. At the same time, innovation and growth continued unabated in services. Prospects over the next few years seem favorable, although persistent inflation in consumer prices could dent the outlook. (McKinsey & Company)

Moody's: Outlook stable for insurers in 2022, but COVID-19's effects could linger

The pandemic's lingering effects depressed earnings in 2021 amid high costs for testing and treatment as well as state efforts to recover funds banked by insurers during care deferrals in 2020, Moody's said. For 2022, however, the analysts expect lower costs related to COVID and higher Medicare payments. (Fierce Healthcare)

2022's best and worst states for healthcare

To determine where Americans receive the best and worst health care, WalletHub compared the 50 states and the District of Columbia across 42 measures of cost, accessibility, and outcome. Rhode Island, Massachusetts, Hawaii, Minnesota, and Maryland took the top rankings. (WalletHub)

U.S. healthcare industry in 2022: Analysis of the health sector, healthcare trends, and future of digital health

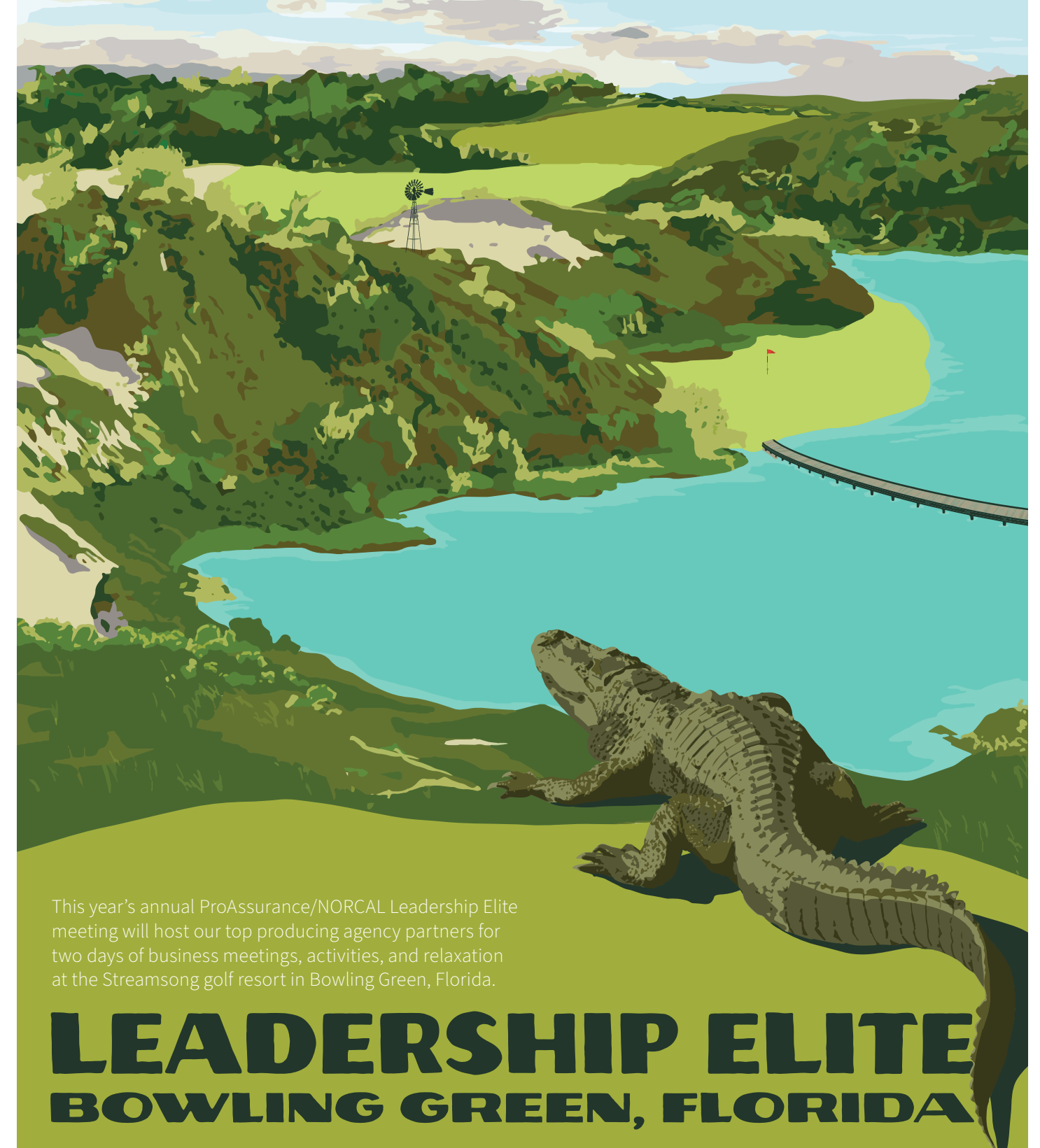
The global healthcare market will reach \$665.37 billion by 2028, according to Verified Market Research. U.S. national healthcare expenditure reached \$4.1 trillion in 2020, or \$12,530 per person, and is estimated to reach \$6.2 trillion by 2028, per the Centers for Medicare and Medicaid Services. To offset costs, healthcare providers are leveraging the increase in consumers who want to play a more active role in monitoring their own health by encouraging tech that promotes vital tracking, early detection, and prevention of disease. (Insider Intelligence)

Cyber insurance gap growing: Survey report

According to a recent survey report, not only are most North American businesses still not buying cyber insurance, but those that are don't buy enough limit to cover last year's median ransom demand. Summarizing the results of a poll of 450 IT and cybersecurity decision makers in the U.S. and Canada, security software provider Blackberry and cyber MGA Corvus reported that just 55% of respondents said they currently have cyber insurance. (Insurance Journal)

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This year's annual ProAssurance/NORCAL Leadership Elite meeting will host our top producing agency partners for two days of business meetings, activities, and relaxation at the Streamsong golf resort in Bowling Green, Florida.

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To subscribe or see previous issues, visit ProAssurance.com/ProVisions.



Please Remove All References to NORCAL Mutual on Your Agency Websites

As part of the demutualization process, NORCAL Mutual was renamed NORCAL Insurance Company, or NORCAL—referred to as NORCAL or NORCAL Group in running text. To clarify that the organization is no longer a mutual, please update any references to NORCAL on your website.

If you need updated logos, flyers, or other sales materials, email AskMarketing@ProAssurance.com.