



# Medical Professional Liability Insurance



**Join over 2,000 Ascension-affiliated physicians and healthcare providers now practicing with Certitude**

Choosing a stable professional liability insurance carrier is an important decision. Healthcare providers need a reliable provider that always has their best interests in mind.

Certitude is top-tier medical professional liability insurance designed specifically for Ascension-affiliated healthcare providers. The program is underwritten by ProAssurance\*—a national carrier rated "A" (Excellent) by AM Best.

\*The Certitude medical professional liability insurance program for Ascension-affiliated physicians is underwritten by ProAssurance: ProAssurance Indemnity Company, Inc. and ProAssurance American Mutual, A Risk Retention Group (in NY).



**Ascension**

## Reducing Risk with Unified Support

Certitude features a unified risk management approach that helps physicians, their Ascension hospital, and ProAssurance work together toward a goal of increasing patient safety, lessening risk, and building defensibility.

Certitude members can call a ProAssurance Risk Management Advisor to receive personalized support for unique concerns. These advisors are familiar with your state's legal and medical environment, ensuring they provide accurate and realistic information. Complimentary risk management resources, including seminars, newsletters, sample forms, and online tools, are also available.

## Defending Malpractice Claims with a Unified Defense

ProAssurance is recognized as a national leader in strong physician claims defense. In fact, 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.

## 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.

## Additional Certitude Coverage Options

- **Enhanced coverage**—extended reporting endorsement (tail) coverage for death, disability, and retirement and for certain peer review services based on policy conditions.
- **CyberAssurance**<sup>®</sup> 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.

Visit [certitudebyascension.org](https://certitudebyascension.org)

## Why ProAssurance?

The ProAssurance culture is firmly rooted in the uncompromising principle of fairness.

- **Providing clarity**—we pledge honesty, consistency, enthusiasm, and transparency
- **Sharing control**—our insureds have a voice in their defense with considerate guidance and rigorous legal support
- **Lessening uncertainty**—keeping healthcare providers informed with extensive risk management resources
- **Defending good medicine**—we maintain solid financial reserves to protect and support favorable outcomes

## To discuss Certitude program benefits, please contact:

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