Financial Strength You Can Depend On

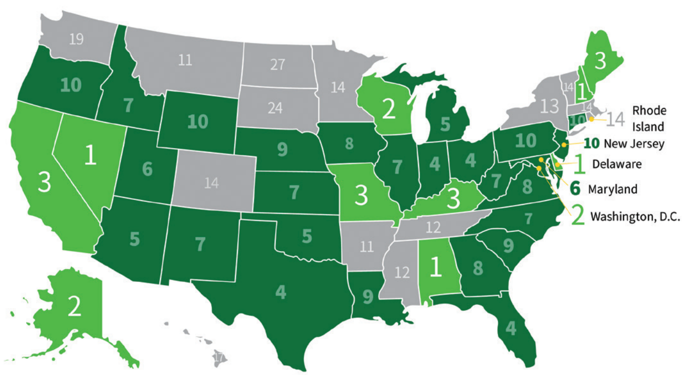
For the most current information, visit ProAssurance.com/About-Us.

23,000+ MPL Policies
ProAssurance Corporation, as of 12/31/2025.

$5.4B Assets/$4.1B Liabilities
ProAssurance Corporation, as of 3/31/2026.

Rated "A" (Excellent)
ProAssurance Group is rated "**A**" **(Excellent)** by AM Best as of 7/9/2025. This is the third highest of 16 rating levels. AM Best's financial strength rating is assigned to companies that have, in their opinion, an excellent ability to meet their ongoing insurance obligations.

National Coverage with Local Expertise



Market Segment Ranking *(2025 Direct Written Premium)*

Ranked in TOP 3 in 10 states and D.C.

Alabama
Alaska
California
Delaware
Kentucky
Maine
Missouri
Nevada
New Hampshire
Washington, D.C.
Wisconsin

Ranked in TOP 10 in 36 states and D.C. *(inclusive of those in top 3)*

Arizona
Connecticut
Florida
Georgia
Idaho
Illinois
Indiana
Iowa
Kansas
Louisiana
Maryland
Michigan
Nebraska
New Jersey
New Mexico
North Carolina
Ohio
Oklahoma
Oregon
Pennsylvania
South Carolina
Texas
Utah
Virginia
West Virginia
Wyoming

Source: ***2025 NAIC filings for all medical professional liability lines*** *as of 12/31/2025.*

ProAssurance is the marketing name for subsidiaries of ProAssurance Corporation that write medical professional liability insurance. Coverages may be underwritten by ProAssurance Indemnity Company, Inc., Birmingham, AL, ProAssurance American Mutual, A Risk Retention Group, Birmingham, AL, or NORCAL Insurance Company, San Francisco, CA. Certain coverages may be provided through surplus lines insurance subsidiaries of ProAssurance Corporation through licensed surplus lines brokers. That coverage may be underwritten by ProAssurance Specialty Insurance Company, Birmingham, AL, or NORCAL Specialty Insurance Company, Austin, TX. Insurance coverage is subject to underwriting guidelines, review, and approval.

The Doctors Company acquired ProAssurance on June 26, 2026. All statistics, financial information, policy counts, market-share data, claims information, and risk management metrics in this document relate solely to ProAssurance operations and do not include The Doctors Company data.

ProAssurance
PART OF The Doctors Company

Medical Professional Liability

ProAssurance blends regional expertise with a wide array of coverage options, which allows us to offer solutions that fit your specific needs.

Whether you want different types of MPL coverage under one umbrella or coverage across multiple states, ProAssurance has a solution that works.

Who We Cover
- Physicians & Medical Groups
- Hospitals & Healthcare Systems
- Senior/Long-Term Care Facilities
- Medical Technology & Life Sciences Products
- Miscellaneous Medical Facilities
- Allied Healthcare Professionals
- Dentists & Dental Groups

Traditional Insurance
- First Dollar Coverage
- Deductibles
- Admitted or Excess & Surplus Lines Placements
- Custom/Branded Programs
- Risk Purchasing Groups

Alternative Risk Transfer
- Complex Risk Valuation & Financing
- Large Financial Reinsurance Transactions
- Loss Portfolio Transfers
- Prior Acts Annual Reporting Coverage
- Loss Sensitive Programs

Additional Insurance Services
- Claims Management
- Risk Management/Assessment

Contact your agent or your ProAssurance representative for more information on coverage options.

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ProAssurance
PART OF The Doctors Company

Medical Professional Liability Insurance

Solid Protection For a Vital Profession

Every action we take in your defense is guided by our mission to protect others.

Defending Medical Malpractice Claims

A malpractice claim can be personally devastating and harmful to your reputation as a physician. Our goal is to minimize the impact of a claim and provide an ethical legal defense.

We consider all cases seriously, and if our insured receives notice of a claim, or potential claim, we listen and provide experienced counsel, bringing clarity and integrity to the claims process.

Our five regional teams understand national medical malpractice claim trends and can apply that knowledge to your defense at state and local levels as needed.

MEDICAL PROFESSIONAL LIABILITY (MPL) 5-YEAR CLAIMS SUMMARY, 2021-2025:[*]

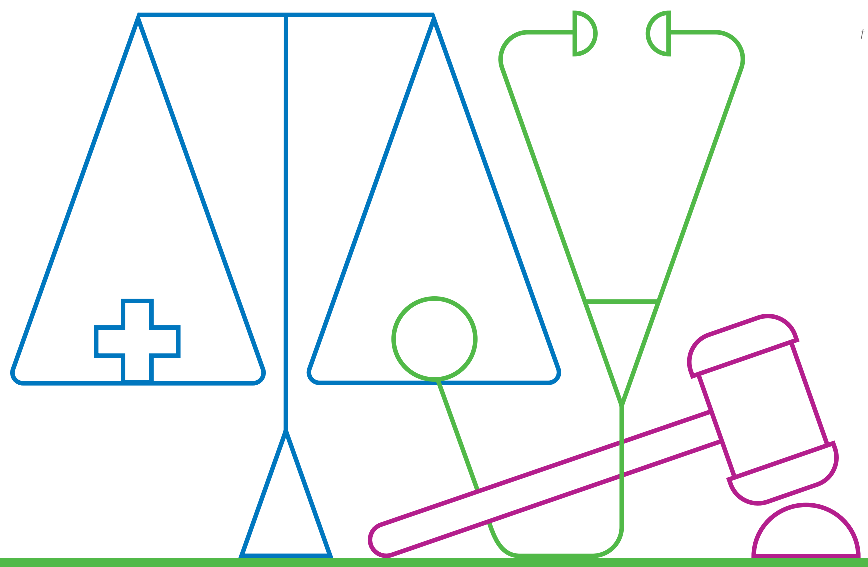
- **17,300+ open malpractice claims** were managed by ProAssurance.
- **95.5% of closed claims were resolved** without going to trial.
- **76.2% of claims were closed without indemnity,** meaning no money was paid to the plaintiff.

** These numbers represent nationwide medical malpractice claims from 2021 to 2025 extracted from the ProAssurance MPL claims reporting system.*

MPL RISK MANAGEMENT ACTIVITY SUMMARY, 2025:[†]

- **2,300+ contacts** were made with a ProAssurance Risk Management consultant by helpline or email.
- **3,000+ assessment responses** were received from 546 practices to evaluate risk management knowledge gaps.
- **18,000+ CME credits** were awarded to physicians to support medical liability risk management education.

† These numbers were extracted from 2025 ProAssurance medical professional liability risk management data.



Mitigating Risk & Improving Defensibility

Medical Liability Helpline

Anyone in your practice can call a ProAssurance **Risk Management consultant** for answers to medical professional liability questions.

Monday-Friday, 8 a.m. to 5 p.m.

Phone: **844-223-9648**
Email: **RiskAdvisor@ProAssurance.com**

Risk management services are available to insureds at no additional cost.

Annual Baseline Self-Assessments

The **Annual Baseline Self-Assessment** is a medical liability wellness check that helps you identify gaps in practice protocols and improve staff competency.

It takes each team member approximately 15 minutes to complete the assessment. Aggregated results enable us to prescribe focused educational opportunities to help your team operate with a high regard for liability concerns.

Continuing Education

Online CME Webinars are available live and on-demand with new topics in continuous production. Many programs are available for potential premium credit.

Claims Rx is a recurring publication focusing on claims-based learning and risk reduction strategies on trending topics.

Publications and Resources

Malpractice Case Studies offer risk management insights on a variety of specialty-focused cases.

2 Minutes: What's the Risk? **videos** feature medical and legal consultants discussing medical liability issues.

Sample letters, checklists, forms, and guidelines are available on the ProAssurance website to support proper documentation.

Articles and content bundles on current topics are in regular development.

Rapid Risk Review is a monthly podcast offering quick, practical insights on emerging risks and challenges in healthcare liability and patient safety.

We defend good medicine and provide strategies to help your team confidently pursue high standards of care.