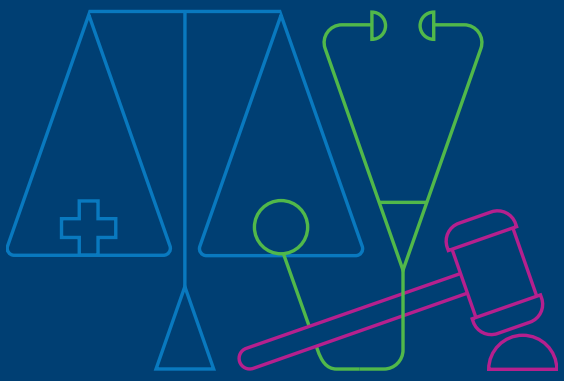




**Medical
Professional
Liability
Insurance**



**Solid Protection
For a Vital Profession**

Every action we take in your defense is guided by the principle of fair treatment.

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



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 take action to ensure they are treated fairly. 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, 2019-2023:

- ▶ **23,000+ open malpractice claims** were managed by ProAssurance.*
- ▶ **96.2% of closed claims were resolved** without going to trial.*
- ▶ **78.0% of claims were closed without indemnity**, meaning no money was paid to the plaintiff.*

* These numbers represent nationwide medical malpractice claims from 2019 to 2023 extracted from the ProAssurance MPL claims reporting system.

Visit [ProAssurance.com/ByTheNumbers](https://www.proassurance.com/ByTheNumbers) for more ProAssurance MPL stats.

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.

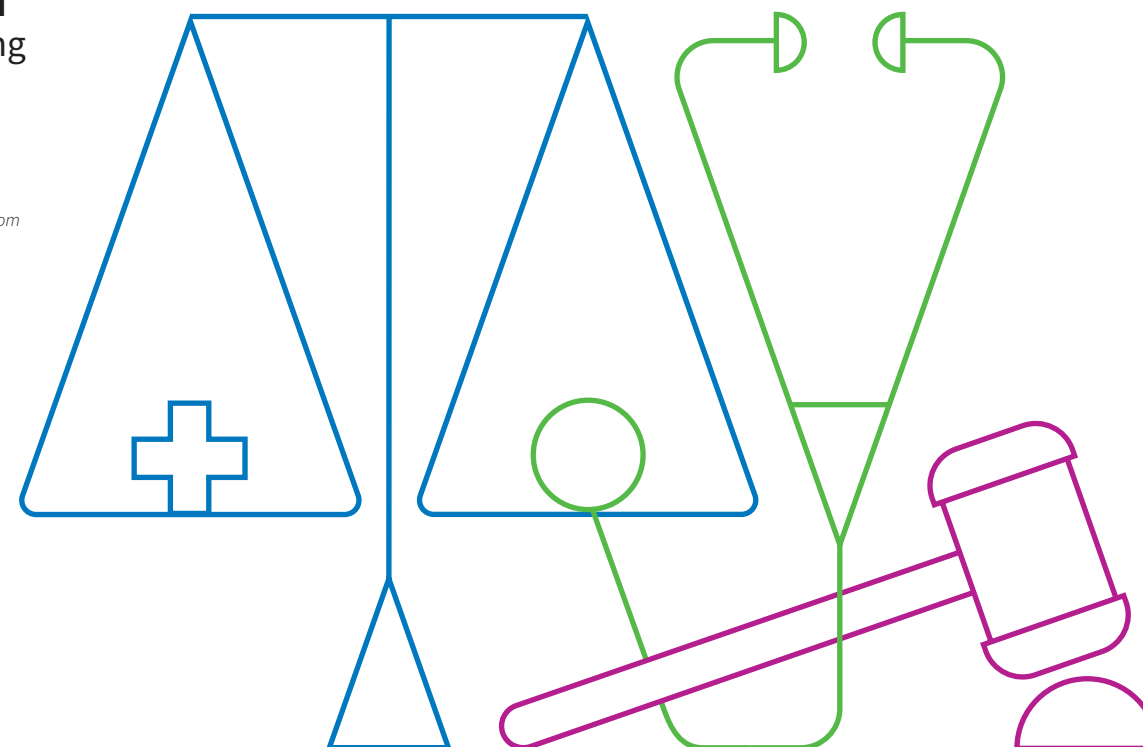
Publications and Resources

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.



MPL RISK MANAGEMENT ACTIVITY SUMMARY, 2023:[†]

- ▶ **4,000+ contacts** were made with a ProAssurance Risk Management consultant by helpline or email.
- ▶ **4,300+ assessment responses** were received from 145 practices to evaluate risk management knowledge gaps.
- ▶ **24,100+ CME credits** were awarded to physicians to support medical liability risk management education.

[†] These numbers were extracted from 2023 ProAssurance medical professional liability risk management data.

Financial Strength You Can Depend On

For the most current information, visit ProAssurance.com/BytheNumbers.

▶ **24,500+ MPL Policies**

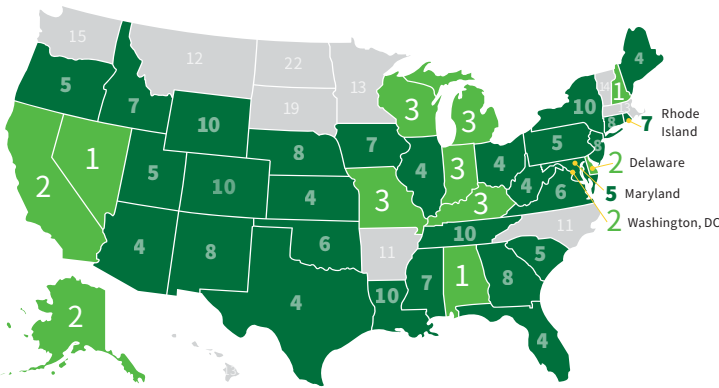
▶ **\$5.7B Assets/\$4.5B Liabilities**

ProAssurance Corporation, as of 3/31/2024.

▶ **Rated “A” (Excellent)**

ProAssurance Group is rated “A” (Excellent) by AM Best as of 6/20/2024. 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 (2023 Direct Written Premium)

Ranked in TOP 3 in 12 states

| | | | |
|------------|----------|----------|----------------|
| Alabama | Delaware | Michigan | New Hampshire |
| Alaska | Indiana | Missouri | Washington, DC |
| California | Kentucky | Nevada | Wisconsin |

Ranked in TOP 10 in 41 states (inclusive of those in top 3)

| | | | |
|-------------|-------------|----------------|---------------|
| Arizona | Kansas | New York | Texas |
| Colorado | Louisiana | Ohio | Utah |
| Connecticut | Maine | Oklahoma | Virginia |
| Florida | Maryland | Oregon | West Virginia |
| Georgia | Mississippi | Pennsylvania | Wyoming |
| Idaho | Nebraska | Rhode Island | |
| Illinois | New Jersey | South Carolina | |
| Iowa | New Mexico | Tennessee | |

Source: 2023 NAIC filings for all medical professional liability lines as of 7/18/2024.

Medical Professional Liability (MPL)

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



Medical Professional Liability Insurance & Risk Management Services

800-282-6242

ProAssurance.com

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