



PROASSURANCE[®]
CUSTOM PHYSICIANS

ProAssurance Custom Physicians

Offering E&S and admitted solutions for large multistate groups, loss sensitive plans, E&S/nonstandard, stand alone ERP, and more.

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 multistate 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 other physician-focused risks based on their unique attributes and requirements including:

- Large, and/or multistate healthcare accounts*
 - ▶ Single-specialty groups
 - ▶ Multi-specialty groups
- Other unique physician groups
- Locum tenens and other healthcare staffing
- Telemedicine
- Nonstandard, “hard to place” physicians
- Unique and/or experimental practices
- Prior acts reporting policies (as an alternative to nose or tail and for gaps in prior years of coverage)
- Large Deductibles and Self-insured Retentions
- Alternative risk solutions, including fully bundled fronted solutions for captives

*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. Updates are posted online at ProAssurance.com/CustomPhysicians.

Send all submissions to
CustomPhysicians@ProAssurance.com

For more information, contact:

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205-877-4454 Direct

[PROASSURANCE.COM/CUSTOMPHYSICIANS](https://ProAssurance.com/CUSTOMPHYSICIANS)



CUSTOM PHYSICIANS RISK MANAGEMENT SERVICES

Custom Physicians insureds receive risk management support at no additional charge, including access to:

- Risk advisors available for consultation via phone and email
- Risk publications covering exposure trends, articles, data, and senior care claim studies
- Onsite/virtual risk management assessments upon request

CLAIMS HANDLING

Your clients can count on being heard by Claims Specialists who work closely with insureds, listening to their important input and developing a personalized defense strategy. Your clients can feel confident that our defense is consistent with policy selection, physician needs, and medical-legal environments. Insureds can expect us to listen, understand, and ensure efficient claims handling—all with their important input. Our Treated Fairly® commitment means insureds experience:

- Effective claims management
- Respect from our subject-matter experts who listen and interpret professional challenges
- Knowledge of flexible or alternative options to address your clients' practice needs and give them more control
- Methods for adapting to changing risk environments
- Easy access to risk management services to help reduce risk exposure

We carefully assess every submission. Our early involvement and assessment helps ease stress and are important elements in our strategy to maximize the fairness our insureds experience.

Submissions to the ProAssurance Custom Physicians program are received through approved wholesale brokers. Agents needing access to an approved wholesaler should contact us for assistance.

NONPREFERRED BUSINESS

- Correctional healthcare
- Birthing centers or ob-gyn exposures with significant nurse midwife exposure
- Spa-type physician practices
- Physician medical directors with no direct patient care
- Stand-alone tails
- Unsupported excess liability

Specialty Underwriting

ProAssurance Custom Physicians is part of our Specialty Underwriting division which provides coverage on an excess and surplus basis.

- **Custom Physicians**
- **Hospitals & Integrated Healthcare Systems**
- **Senior Care**
- **Miscellaneous Medical**
- **Reinsurance & Alternative Risk**

ProAssurance

ProAssurance has been serving the healthcare industry since 1976. Our insurance solutions provide defense to medical professionals, their facilities, and leaders in the event of a medical liability claim. We can also provide workers' compensation coverage and specialized solutions for larger enterprises with unique exposures.



The principle of fair treatment guides every decision we make and every action we take