

## ProAssurance Custom Physicians

*Offering E&S and admitted solutions for large multistate groups, loss sensitive plans, nonstandard individual physicians, 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](https://ProAssurance.com/CustomPhysicians).

**Send all submissions to**  
**[CustomPhysicians@ProAssurance.com](mailto:CustomPhysicians@ProAssurance.com)**

For more information, contact:

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**[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 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 selected policy terms, physician needs, and medical-legal environments. Insureds can expect us to listen, understand, and ensure efficient claims handling—all with their important input. Our 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 submitted matter. Our early involvement and assessment help ease stress and are important elements in the insured's experience.

## NONPREFERRED BUSINESS

- Correctional healthcare
- Stand-alone sexual abuse and misconduct coverage
- 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
- Corporate-only coverage

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## Specialty Underwriting

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

- **Custom Physicians**
- **Hospitals & Alternative Risks**
- **Senior Care**
- **Miscellaneous Medical**

## 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.

