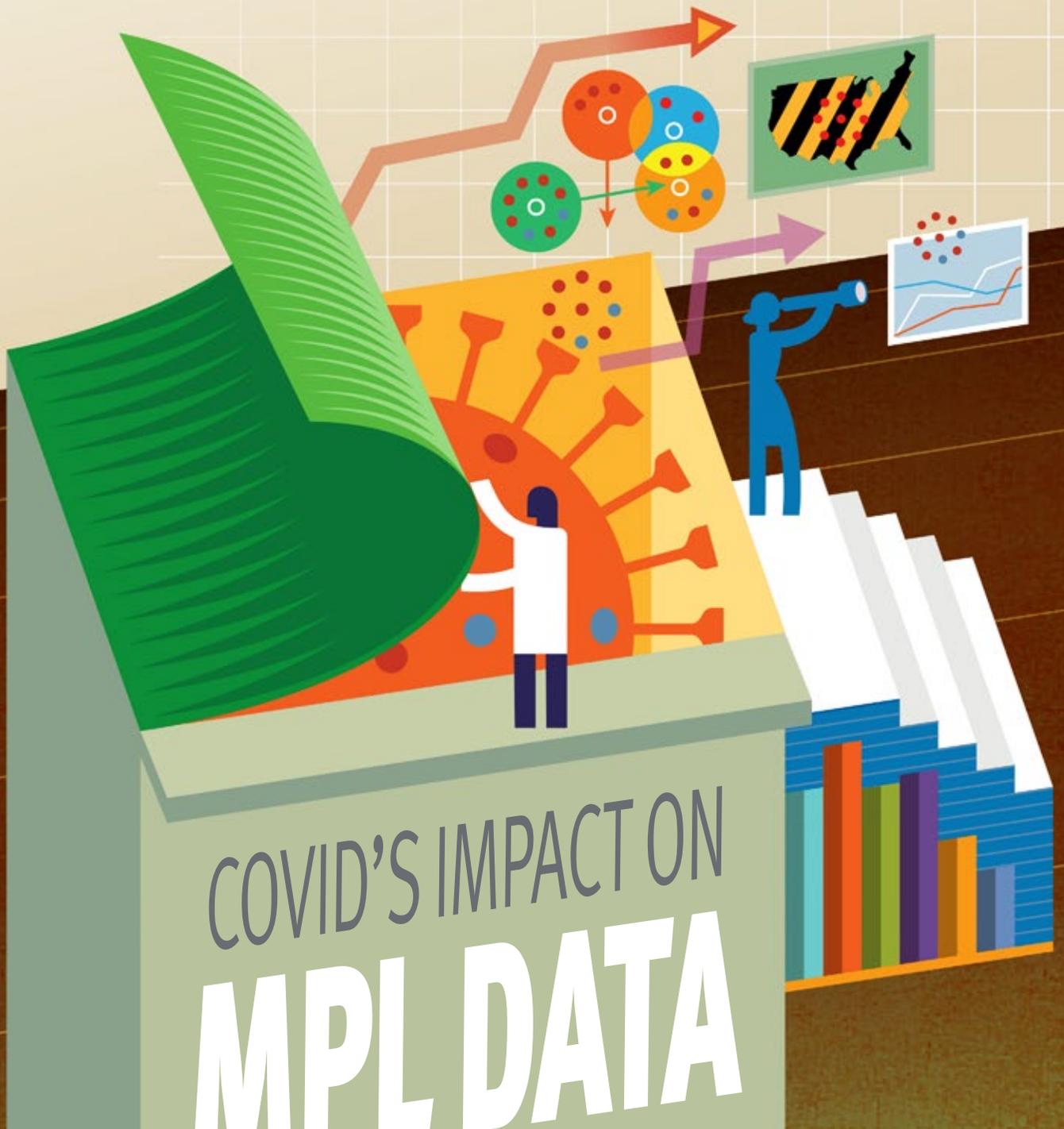


PROASSURANCE  
Treated Fairly

# provisions



COVID'S IMPACT ON  
MPL DATA



During the pandemic,

**36%**

of surveyed Americans believe physicians work for the good of the public.

**This compared to 17% in 2005.**

*Kaiser Family Foundation poll, August 2020*

*“We continue to see the effects of the pandemic in each of our lines of business, materializing as premium credits and deferrals, a reduction in claims frequency, and delays in jury trials while the courts remain shuttered.*

*As has always been our policy, we will proceed through this shifting landscape with care, prudent in our response to unfavorable trends, and cautious in recognizing favorable ones.”*

**Ned Rand**  
**President & CEO**  
**ProAssurance**

## *A Word from the CMO*

### **Working in our Comfort Zone**

How many times in the past five months have you received an email which references “these uncertain times”? Enough to drive you to a virtual “happy hour,” I would imagine.

The unpredictability of 2020, particularly as a response to the COVID-19 pandemic, has gotten old. This is especially true in our line of work. As insurance professionals, calculating risk and being prepared for every outcome, no matter how unlikely, is at the core of what we do.

You have been working in a COVID-19 world for months now, and there is plenty of data to work with. There are calculations for everything from the cities most heavily hit with disease to how much of a coffee stockpile our offices have accumulated.

And, when you put all that data together it paints an interesting picture. You can see the initial hit, track where the pain points still remain, and make a solid plan for how to keep moving forward. I would say that, “in these uncertain times,” this is an opportunity.

That’s the truth in this whole situation. The world never stopped moving. Most business transactions never ground to a halt. Our business sector, in fact, was busier than ever as we adjusted to the situation and responded to our insureds.

The world shifted. We (in some cases begrudgingly) embraced new technology, set up home offices, and recalculated our work-life balance. We still had meetings, requested quotes, issued renewals, and, above all, calculated risk.

Through year-end and beyond, we will use the data at our disposal to keep moving forward. We may be living in “these uncertain times” but managing uncertainty is where we thrive.

In this issue, we’ve gathered a wide variety of data sets from the past few months so you can see the full picture for yourself. I, for one, think this is one of our best editions... ever.

If there are additional details which would assist you during your sales conversations, please reach out to your market manager, who will be happy to help.



**Thank you!**  
**Jeff Bowlby**  
*Chief Marketing Officer*

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**ProVisions** is ProAssurance’s monthly agent magazine. If you or your colleagues do not receive the digital version, email [AskMarketing@ProAssurance.com](mailto:AskMarketing@ProAssurance.com). Please include names and email addresses for everyone who would like to subscribe.

# THE HOMEPAGE Cutting Through the Noise

Being an employable adult for some time in both the analog (pre-digital) and digital worlds, two things I'm sure of are:

1. **Availability of information has increased.**
2. **Attention spans have decreased.**

I don't have the data to prove it but I'd be willing to bet you a couple of paychecks those two are correlated.

As a consequence the time-cost to improve a message has gone up quite a bit as well. That improving a message takes time is not a new insight. You know the saying "I'd have written you a shorter letter, if only I had more time"? It dates back to Blaise Pascal in 1657.

The digitization of information with easy/inexpensive distribution channels means more information exists and is transmitted—which means more time is needed to hone a long/complicated message into a one that's concise but still meaningful. More time is needed to give your signal a better chance to cut through the noise.

Honing a message used to mostly mean copyediting. Copyediting then became more complicated once we learned how online reading patterns were different from print. Offline linear reading habits turned to online skimming, so we adapted. We started writing for the F pattern, we pushed details off behind links to child pages, we chunked content, used more sub-headers, and more. As our audiences' email inboxes overflowed, we honed our subject-line skills and A/B tested them. All in the service of trying to help our message outcompete others for your attention.

Just like digitization brought possibilities to the written word, it also brought those possibilities to images. We all bought in on a picture being worth a thousand words, right? How many more words is the picture worth if it's a gif? How many more for a meme?

In business, the height of effective image making is a data visualization that makes a point more concisely and directly than those 1,000 words. This month's theme issue is an attempt to simply use visualizations (charts, graphs, maps, word clouds, timelines, and more) to help you see the effect of the coronavirus on the MPL industry from a variety of different perspectives.

The model for what we are trying to achieve this month is a variation on the parable of [the blind men and the elephant](#). The parable is a cautionary tale about making assumptions based on a single perspective. In our variation, the people combine their individual insights to come up with a description that at least begins to approximate the elephant.

We certainly haven't provided enough pieces to fully describe the impact of the pandemic on our business. We don't have all the pieces and with plenty of pandemic yet to come, many pieces don't yet exist. Like all things in MPL this will take a long time and a lot more data, but at least you have a few more data points and insights from our team. We hope these are useful to you in serving your clients or explaining our business to them. I suspect we'll be doing "The COVID Data Issue" again, so if you have a data-driven perspective you'd like to see next time, let us know by emailing [TreatedFairly@ProAssurance.com](mailto:TreatedFairly@ProAssurance.com).

**Pandemic Beard**  
It's not [No Shave November](#), it's Steve's pandemic beard. See the evolution of Steve's beard through the first five months of the pandemic.

**Steve Dapkus**  
Vice President, Marketing

*Please note: The Homepage is not an advice column. The purpose of The Homepage is marketing, communications, and business operations insights in the digital age. The opinions expressed herein are those of the author, and not necessarily those of ProAssurance.*

# Department of Insurance Updates

## Word Clouds

When there is no data except the words chosen to convey a message (and if there are enough words), a word cloud can be an effective way to visualize the authors' main themes or points of emphasis. A word cloud simply makes more frequently used words bigger.

Here are word clouds made from all the state department of insurance (DOI) bulletins applicable to property and casualty insurance companies and their agents. Grouped by month, these show the issues state DOIs were grappling with as the pandemic developed. At first the directives were largely consumer focused with bulletins on financial forbearance. In April and May, producer licensing issues were the main topics, followed by flexibility for carrier filings in June and July.

These word clouds were created using [TagCrowd.com](#). We excluded the words "COVID, department, gov, insurance, and state" which were common to all the months to keep these from distracting from the bulletins' purpose.

### March



### April



### May



### June/July



## Tracking Department of Insurance Bulletins

As a regular update to our [COVID-19 Information Center](#), Marketing intern Nick Ubben regularly tracked state DOI bulletins. The chart at right shows the volume of DOI updates by week. As expected, the updates peaked around the end of March and beginning of April.

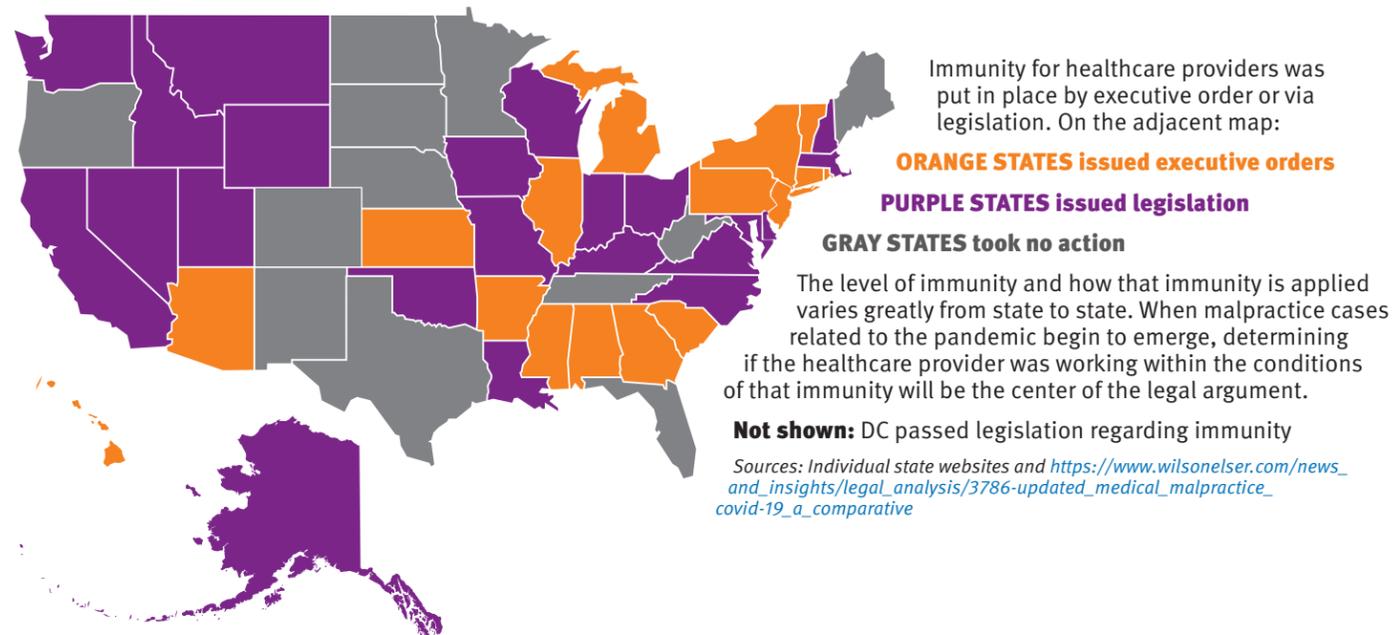


Source: Individual state departments of insurance

# MPL Immunity Guide

During the Coronavirus (COVID-19) pandemic, certain states are granting healthcare providers immunity in some situations, while others are making declarations concerning the standard of care. We're monitoring each state's guidelines, recommendations, and daily COVID-19 and immunity orders at [ProAssurance.com/COVIDImmunity](https://www.proassurance.com/COVIDImmunity) to keep you informed.

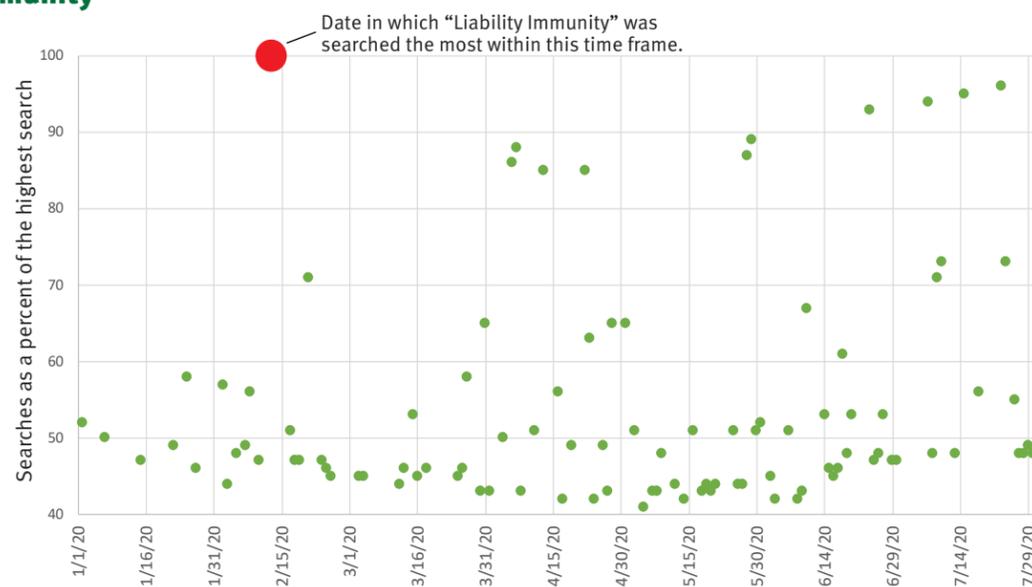
## Immunity Orders by State



## Google Trends: Liability Immunity

The numbers represent U.S. search interest relative to the highest point on the chart (red dot) for the given time frame. Looking at the graph to the right, "Liability Immunity" was searched the most around Valentine's Day and the least around Cinco de Mayo.

While the increase in searches on Valentine's Day is likely unrelated to the pandemic, later increases in the search results align with other data. The search increases from mid-March to mid-April largely align with states issuing immunity proclamations. We may also be able to attribute search results in June and July to medical practices reopening.



Source: Trends.Google.com

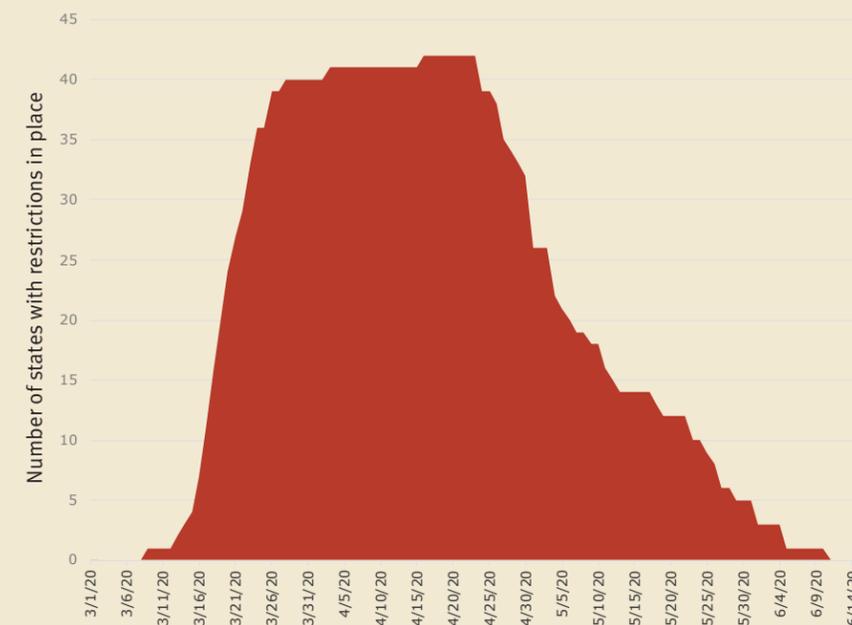
# Elective Surgery Cancellations

Many state departments of health placed restrictions on elective surgeries during the course of the pandemic. The definition of elective procedures and duration of the restrictions varied significantly nationwide. In states where no orders were issued, healthcare providers were encouraged to follow guidelines from the American College of Surgeons and the Centers for Disease Control and Prevention.

ProAssurance monitored each state's directives daily and posted updates to the [COVID-19 Info Center](#). As restrictions were lifted, this information was replaced by the [Returning to Practice](#) toolkit, which has since become the online [Guidelines for Practicing During a Pandemic](#).

The adjacent graph reflects the number of elective surgery restrictions in place per day. This shows the spike in initial response as COVID-19 infected patients overwhelmed the healthcare system and the eventual tapering off as regular healthcare activity resumed.

*Restricting elective procedures served to limit the number of individuals in healthcare facilities to prevent exposure to COVID-19. It also helped to free up PPE for healthcare providers treating infected individuals during worldwide supply shortages.*



Source: Individual state websites

# Premium Discount Requests



Source: ProAssurance data

Many states issued restrictions on elective procedures and physicians found themselves temporarily closing their doors. Those who were permitted to continue their practice also saw lower patient volumes as shelter-in-place orders and fear of catching the virus prevented patients from attending appointments.

Those with significant decreases (more than 50 percent/20 hours per week or fewer) in their practice were able to apply for a premium credit of up to 50 percent for up to 60 days. This was designed to assist medical practices until elective procedure restrictions were lifted and patient volume returned to more normal levels.

As anticipated, most requests for the part-time credit came in as it was announced to insureds and agents. Requests steadily declined throughout the availability period. Additional agent communications were sent toward the end of May as the deadline approached, resulting in a small increase in submissions. Considerations were made for those with unique circumstances requiring premium assistance after the application period closed. However, those requests are not reflected here.

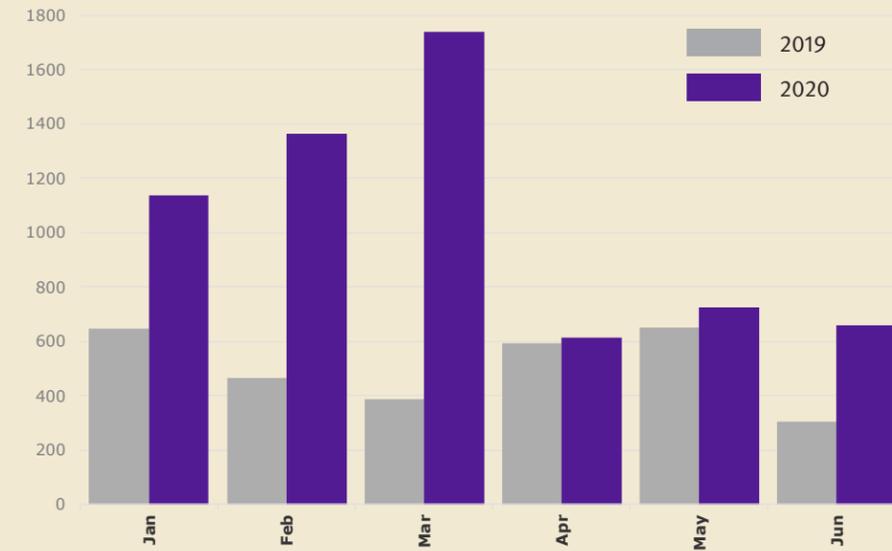
*"Now that elective procedures have been reinstated and patients are returning for medical care, many of our insureds are back to full-time practices. We might see areas where there are again pauses in elective procedures, but we hope not to see the en masse halt to elective surgeries that occurred early in the pandemic. Patients need preventative care, and physicians are finding ways to practice safely in this new environment."*



**Heather Spicer**  
Vice President,  
Underwriting

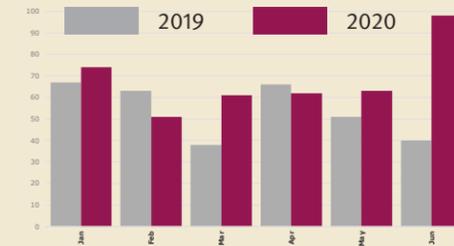
# Insured Cancellations

## Total Cancellations

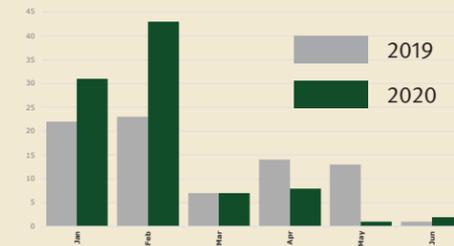


“Through June of this year, cancellations peaked in March, a 180 from '19, where March was nearly the low point through six months. We expected to see a noticeable bump in retirements around March/April as physicians stepped away from their practices due to elective procedure restrictions, but that interestingly didn't materialize in this data until June. Cancellations due to nonpayment, as expected (and required), dropped off after February. That was also the case in 2019, but the drop was not as severe.”

## Cancellations due to retirement



## Cancellations due to nonpayment



**Joe Kimichik**  
Senior Marketing Services Coordinator

# Risk Resource Activity

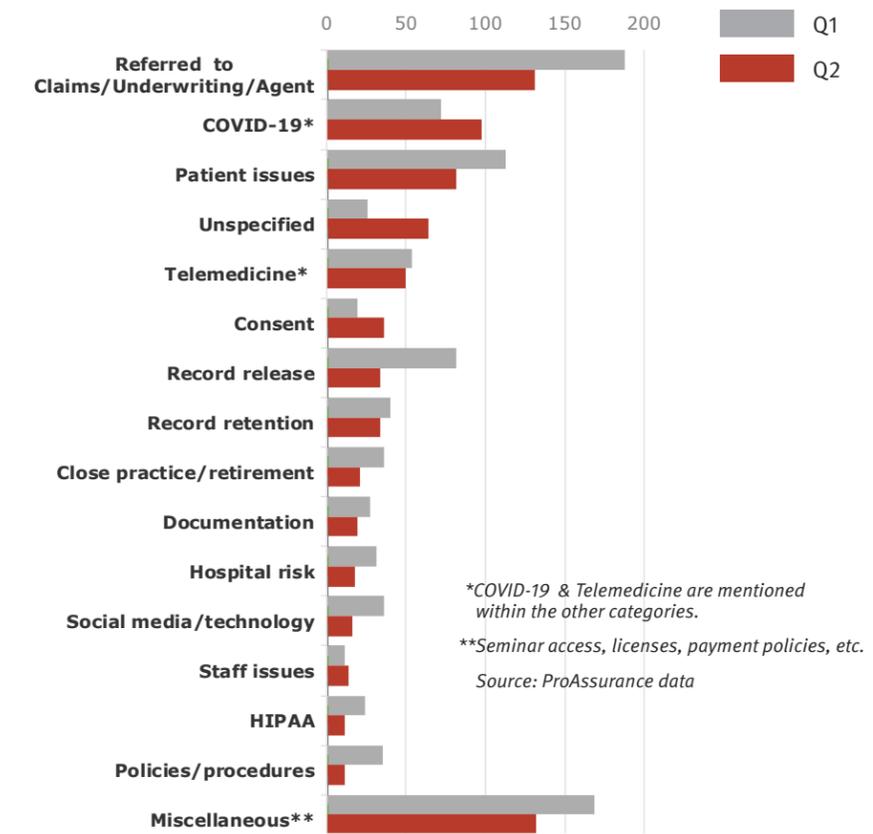
## Inbound Calls by Topic

Risk Resource tracks calls quarterly using previously established categories. The COVID-19 calls are mentioned in other categories (closing a practice, etc.), not a separately tracked group. Telemedicine is tracked as a subcategory but includes mentions from other categories, such as consent.

“Most of our pandemic-related calls were about telemedicine, consent, patient concerns, or closing a practice. We referred coverage questions to Underwriting and agents, and anything related to litigation or the possibility of it to Claims. As states and practices started to reopen, we developed [Guidelines for Practicing During a Pandemic](#) in response to our insureds' concerns.”



**Brandy Boone**  
Director, Education and Client Guidance



\*COVID-19 & Telemedicine are mentioned within the other categories.  
\*\*Seminar access, licenses, payment policies, etc.  
Source: ProAssurance data

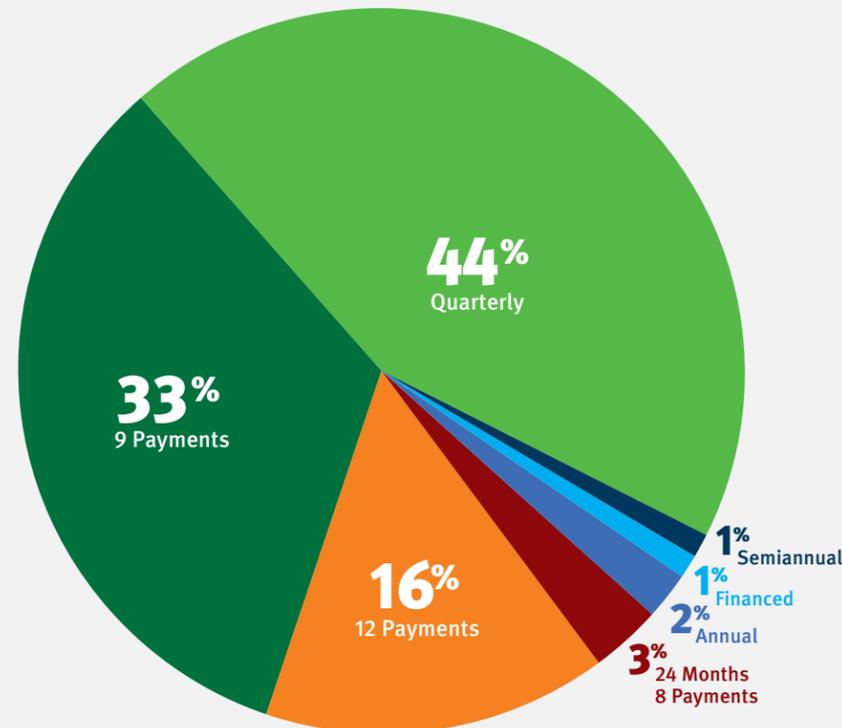
# Premium Payment Deferral Requests

Policyholders typically choose their billing options at renewal. Not all options are available in all states, but the vast majority of policyholders who requested payment deferrals take advantage of quarterly or more frequent billing plans.

“Underwriting continues to evaluate premium adjustments on a case-by-case basis as part of each policy's renewal analysis. The financial impact of any claim severity and frequency attributable to COVID-19 will be closely monitored over the next few years.”



**Heather Spicer**  
Vice President, Underwriting



Premium deferral requests by payment plan

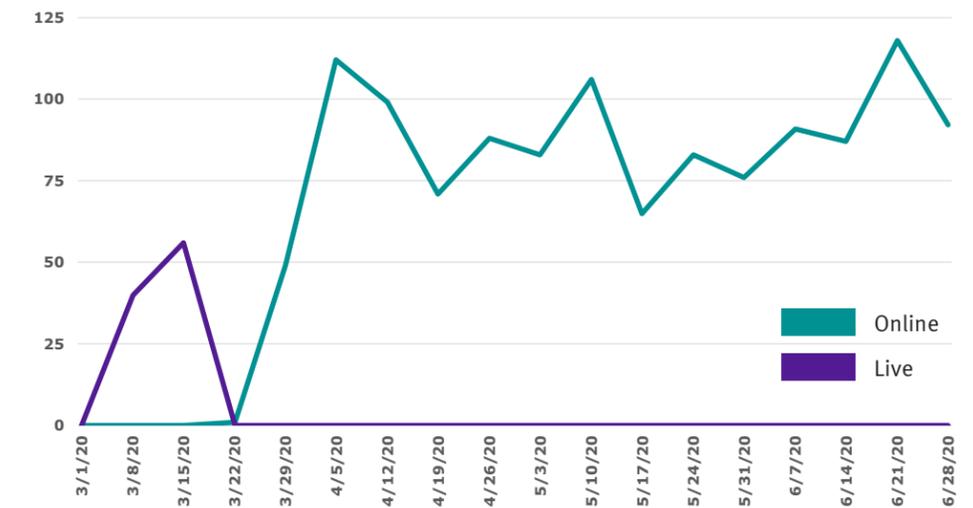
## Seminar Completions

When COVID-19 hit, ProAssurance had just presented its first two live loss prevention seminars in Alabama. Risk Resource began cancelling seminars on March 15, ultimately cancelling the rest of the series in 12 states and DC. The team expedited production of an online version, releasing it on April 3.

“The effort to quickly produce and post online seminars was very well received by our insureds who were able to pursue CME credit, and where available, premium discounts.”



**Carol Moseson**  
Marketing Content Manager



# A quick look at the first six months with COVID-19

When you are living through a crisis it can be tough to recall how fast the important news added up and when it began. We pulled key news items from *NBC News* to share with you and your clients.

You can find daily updates at the following sources:

- Number of COVID-19 hospitalizations, state by state (*Becker's Hospital Review*)
- Coronavirus case numbers in the U.S. (*Medical Economics*)

*All news and data gathered in this issue are subject to change as new data becomes available. Please carefully consider your sources and check them often for updates.*

**JANUARY 7, 2020**  
Disease outbreak in China is identified as a new strain of coronavirus

**JANUARY 11, 2020**  
First known death from the new disease

**JANUARY 21, 2020**  
**FIRST U.S. CORONAVIRUS CASE CONFIRMED IN WASHINGTON STATE**

**JANUARY 30, 2020**  
WHO declares the outbreak a global public health emergency

**FEBRUARY 8, 2020**  
**FIRST DEATH OF U.S. CITIZEN BY CORONAVIRUS (OUTSIDE THE U.S.)**

**FEBRUARY 11, 2020**  
The coronavirus is dubbed "COVID-19"

**FEBRUARY 26, 2020**  
California announces the first U.S. case with no known source of exposure

**FEBRUARY 29, 2020**  
**FIRST DEATH BY CORONAVIRUS IN THE U.S.**

**MARCH 6, 2020**  
President Trump signs \$8.3B emergency spending package to combat the outbreak

**MARCH 11, 2020**  
WHO declares COVID-19 a pandemic

**MARCH 13, 2020**  
President Trump declares a national state of emergency

**MARCH 16, 2020**  
**ALL PROASSURANCE EMPLOYEES ARE ENCOURAGED TO WORK REMOTELY**

**MARCH 16, 2020**  
Dow Jones Industrial Average drops 3,000 points

**MARCH 19, 2020**  
**CALIFORNIA ISSUES THE FIRST STATEWIDE STAY-AT-HOME ORDER**

**MARCH 20, 2020**  
Dow Jones Industrial Average and S&P 500 experience worst weekly performance since the 2008 financial crisis

**MARCH 25, 2020**  
Senate passes \$2 trillion stimulus package

**MARCH 26, 2020**  
U.S. surpasses China in coronavirus cases

**MARCH 31, 2020**  
**U.S. CASES: 160,000+ DEATHS: 2,900**

**APRIL 2, 2020**  
**U.S. CORONAVIRUS DEATHS TOP 5,000**

**APRIL 3, 2020**  
The U.S. Supreme Court scraps oral argument schedule for the term

**APRIL 6, 2020**  
**U.S. CORONAVIRUS DEATHS TOP 10,000**

**APRIL 9, 2020**  
Over 16 million U.S. workers file for unemployment in 3 weeks

**APRIL 10, 2020**  
WHO warns lifting lockdowns could cause "deadly resurgence"

**APRIL 13, 2020**  
Supreme Court announced it would hear half of the remaining cases of the term with the justices and lawyers calling in remotely

**APRIL 16, 2020**  
President Trump announces guidelines for reopening the U.S. which put responsibility for each state's economy in its governor's hands

**APRIL 21, 2020**  
The Senate passes a \$500B coronavirus bill, including money for the small business loan program

**APRIL 30, 2020**  
**U.S. CASES: 1 MILLION+ DEATHS: 55,000+**

**MAY 4, 2020**  
Worldwide medical experts report pediatric multisystem inflammatory syndrome is likely linked to COVID-19

**MAY 5, 2020**  
Researchers at Pfizer and New York University said they are working on a coronavirus vaccine that could be available by September

**MAY 8, 2020**  
Department of Labor report shows the U.S. economy lost 20.5 million jobs in April, and unemployment reached 14.7%

**MAY 13, 2020**  
United Nations report indicates world economy will shrink 3.2% this year

**MAY 14, 2020**  
More than 36.5 million U.S. workers have filed for unemployment in 2 months

**MAY 15, 2020**  
House passes \$3 trillion stimulus package that will include another round of stimulus payments to citizens

**MAY 17, 2020**  
The number of coronavirus deaths in the U.S. tops 90,000 and cases surpass 1.5 million

**MAY 26, 2020**  
CDC reports over 62,000 healthcare workers infected with at least 291 dying

**MAY 29, 2020**  
**U.S. CASES: 1.7 MILLION+ DEATHS: 95,000+**

**JUNE 1, 2020**  
The Congressional Budget Office says U.S. economy could be \$15.7 trillion smaller over the next decade if Congress does not mitigate economic damage from coronavirus

**JUNE 4, 2020**  
Only 1.8 million file for unemployment, hinting the worst may be over for the labor market

**JUNE 5, 2020**  
Unemployment drops to 13.3% (from 14.7% in April)

**JUNE 11, 2020**  
Reports show coronavirus cases are rising in nearly half the states

**JUNE 28, 2020**  
Global death toll from COVID-19 surpassed 500,000 and the number of confirmed cases worldwide topped 10 million

**JUNE 30, 2020**  
**U.S. CASES: 2.5 MILLION+ DEATHS: 119,000+**

**STILL GROWING ...**  
**JULY 31, 2020**  
**U.S. CASES: 4.4 MILLION+ DEATHS: 144,000+**

**AS WE EMAILED THIS ISSUE ...**  
**U.S. CASES: 5.7 MILLION+ DEATHS: 170,000+**

# Claims, Trials, and Verdicts

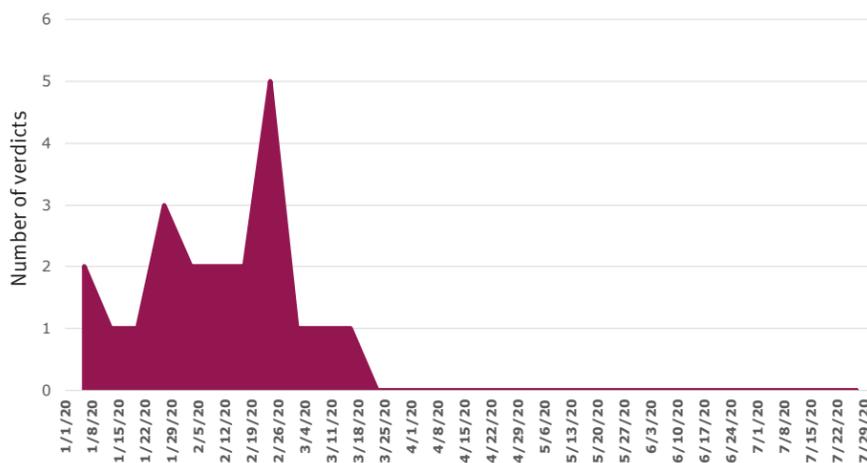
Claims and incidents that may turn into claims have been less frequent during the pandemic. The downturn may result in a true reduction of claims activity for the period or a temporary delay with claims picking up again as elective procedures and trials resume. ProAssurance responds by continuing to reserve conservatively.

## Verdicts stop, but reasonable settlements continue

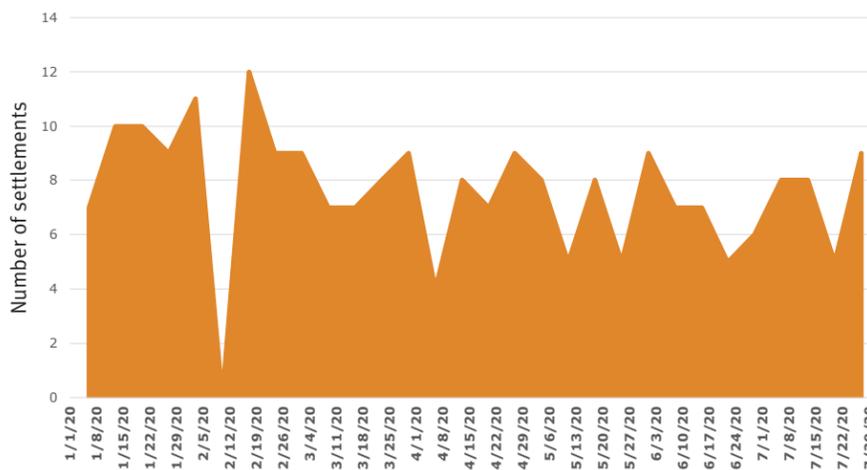
ProAssurance’s verdict chart shows the abrupt halt in medical malpractice verdicts when state and federal courts began closing in mid-March.

A second chart shows that many parties are taking advantage of appropriate opportunities to reasonably resolve lawsuits instead of waiting for trials to resume.

Verdicts by Week



Settlements by Week



Source: ProAssurance Settlement/Verdict report, 2020

“In the second quarter, we observed significant reductions in our claim frequency as compared to the same quarter in 2019. This reduction is likely associated with COVID-19. However, we have remained cautious in recognizing these favorable frequency trends in our current accident year reserves due to the possibility of delays in reporting and uncertainty surrounding the length and severity of the pandemic.”



**Mike Boguski**  
President  
Specialty P&C

“The number of settlements vary from week to week. It depends on the number of cases that are in settlement negotiations, mediations, trials, etc. Some weeks there aren’t any settlements. Since the pandemic arrived in mid-March, there have been court closures and a general slowdown in court proceedings. We’re now seeing a gradual reopening of the courts with certain proceedings taking place virtually.”



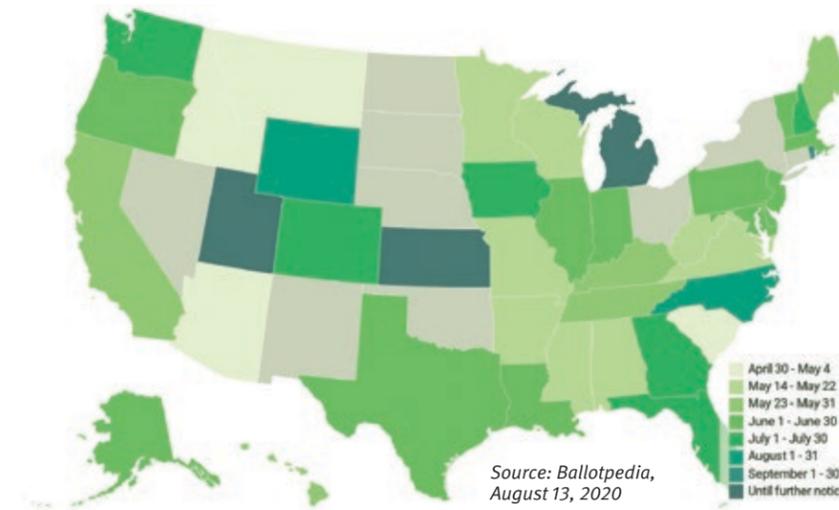
**Darryl Alexander**  
Senior Complex  
Litigation Specialist

## Courts are starting to reopen, but no medical malpractice trials yet

Some courts have begun to allow in-person proceedings as shown on the map, but the dates shown here are often only first steps toward a return to a fully open court system.

“Although jury trials are still suspended in most states, courts have begun to resume some face-to-face services, though usually with a preference for remote proceedings. The map reflects when those in-person proceedings were allowed to resume or will be allowed to resume.”

Ballotpedia staff



## When will medical malpractice trials resume?

Although jury trials are starting up in some states, they do not yet include medical malpractice trials. Here is what our Claims team is seeing in terms of other trials.

“In TEXAS, the state Supreme Court has extended restrictions on jury procedures in the state courts until October 1. At the federal level, the U.S. District Court for the Eastern District of Texas held the nation’s first patient jury trial earlier this month, but is postponing a similar trial until October.”

More remote depositions and mediations are taking place. Insureds who are awaiting trial are welcome to contact their ProAssurance claims specialist with any concerns.”

“FLORIDA has had two virtual civil jury trials—one a hybrid, the other fully remote—as part of a pilot program. For both trials, participation was voluntary. In the hybrid trial, the jurors were selected on Zoom, then the jury, attorneys, expert, and judge met in a reconfigured courtroom with safety precautions. For the fully remote trial, IT employees acted as ‘virtual bailiffs’ verifying juror identities, moving them in and out of the Zoom rooms, and forwarding their questions to the judge.”



**Vicky Gould**  
Regional Vice  
President, Claims



**Frank Bishop**  
Regional Vice  
President, Claims

## Criminal cases will take precedence over civil cases as courts reopen

In some states, postponed medical malpractice trials are scheduled for this fall, but are likely to be postponed again. While each location is different, medical malpractice trials are unlikely to return until 2021. Claims specialists continue to monitor conditions and keep insureds who are awaiting trials informed.

“It will take time. The Sixth Amendment to the Constitution provides criminal defendants the right to a speedy trial; therefore, criminal cases will take precedence before civil cases get their day in court. In some states, there is a criminal case backlog that will delay medical malpractice actions from moving along. Additionally, jury selection continues to be a challenge in states that restrict large gatherings, and older courthouses generally have smaller spaces that make it difficult to social distance. Meanwhile, some areas are experimenting with virtual juror questioning and trials. Because each state, county, and venue differs, civil trials will commence eventually, but each at their own pace depending on location.”



**Gina Harris**  
Regional Vice  
President, Claims

# Marketing Digital Analytics

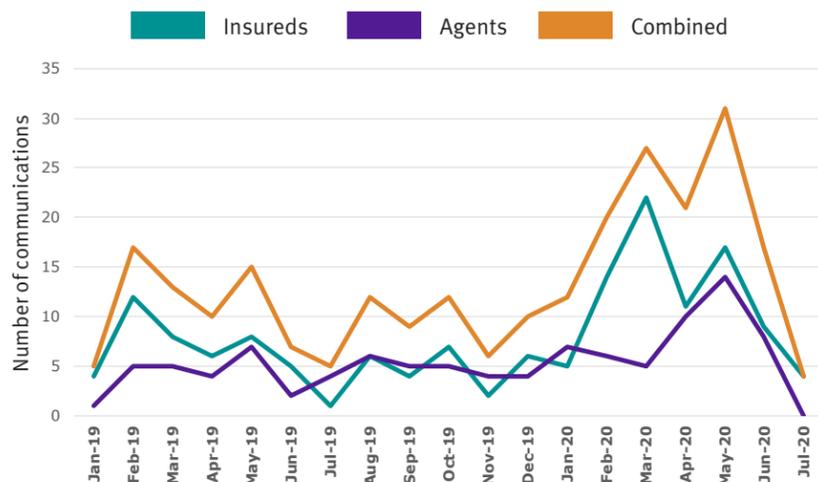
## Agent and Insured Email Communications

### Sent Communications

Email communications serve two primary functions for our team: sharing essential information and maintaining engagement with our audience. So, email open and click rates are largely used to help us make future content decisions and ensure we are reaching our audience in the best possible way. Most interactive features also focus on providing more information instead of trying to get the reader to participate in some way (think “download this newsletter” versus “fill out an application”).

Thankfully, the trends the data show are not surprising. The COVID-19 pandemic brought a major shift in the type of information we needed to share. There was a significant increase in messages, many of which were urgent. Materials related to the pandemic, coverage changes, or other time-sensitive materials see spikes in engagement. The usual informative materials like newsletters, videos, or link sharing see more leisurely participation.

As the pandemic first took hold, we worried day-to-day communications might be bothersome to overworked healthcare personnel—leading to a spike in unsubscribe rates or disengagement. What we actually found was people wanted a bit of normalcy. So, as our readership stayed steady, we continued to produce our typical span of communication on top of the news announcements related to our current situation.



Source: ProAssurance’s marketing email communications software

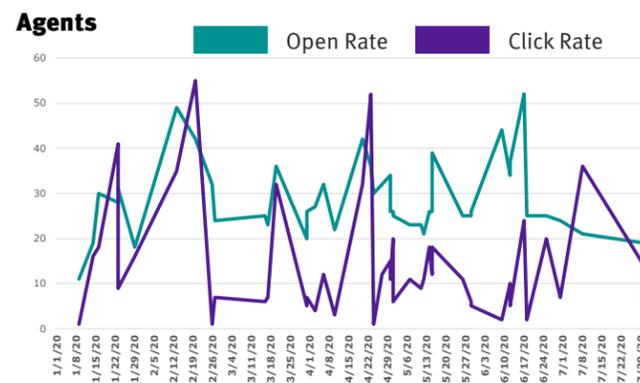
*“We quickly noticed the insured data spiking before the agent data. Looking back on it now, it makes sense.”*

*“We started out providing as many resources as we could to the healthcare front lines. Then our focus moved to cancelling live events and making those resources available online. Then the economic impact really started to hit and we put all of our energy into managing the premium relief options. Now, thankfully, needs have stabilized and most of our communication is business as usual.”*

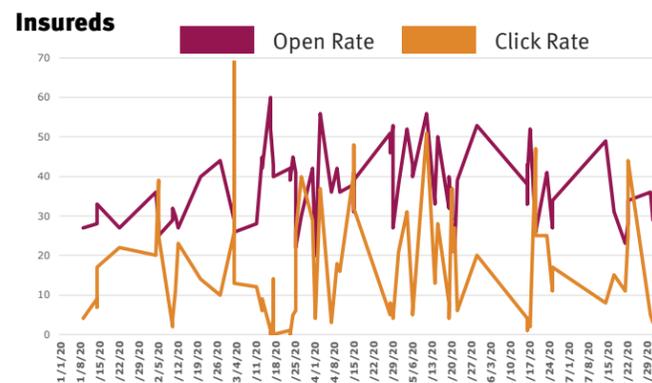


**Emily Gillingham**  
Marketing Communications Coordinator

### Open & Click Rates



Source: Marketing email campaign analysis



## Agent and Insured Web Analytics

### Secure Services Portal Sign Ins

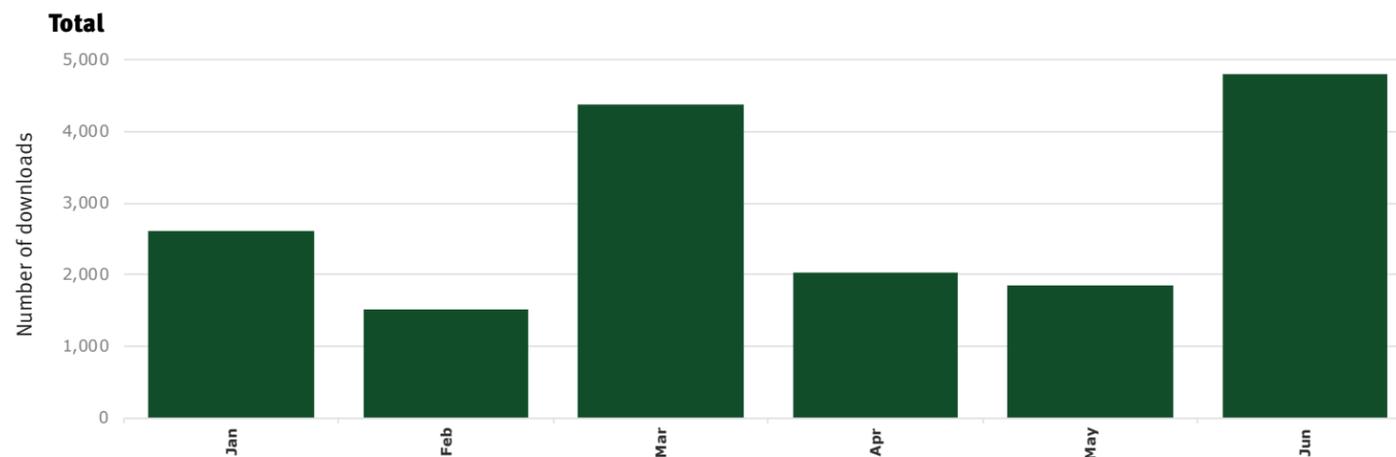
To encourage convenience for agents and customers, ProAssurance promoted many online, self-serve functions in the secure services portal (SSP). As live seminars were cancelled, there was also a push to offer a replacement online seminar via the SSP. Both efforts drove more activity to the website, with many users (particularly insureds) creating new accounts to take advantage of the tools available.



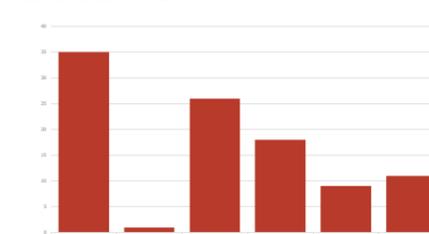
Source: ProAssurance.com

### COI Downloads

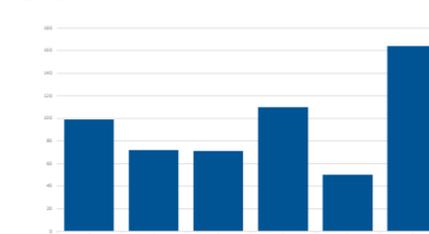
One significant feature available in the SSP is the ability for agents to request and download a Certificate of Insurance (COI). This was a commonly used service prior to the onset of the pandemic, though there was an increase in activity in March as the spread of the disease began to impact U.S. businesses. There was also an increase in COI activity just prior to July renewals, which is common from year-to-year.



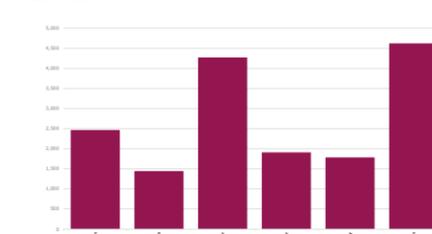
### Allied Health



### Dental



### Medical



Source: ProAssurance.com

# Events and Tradeshow: What Now?

For agents and our Sales personnel, events and tradeshow were a standard part of the job. So what's happening now that we're in the middle of a pandemic? Shows that were not cancelled outright have been postponed or moved to a virtual setting. This included small, local events as well as major, industry-wide opportunities such as the ASHRM Annual Conference. The technology, timing, and setup of virtual events has also varied widely as the industry experiments with adopting a telepresence on short notice. It is still unclear how these changes will impact conferences and trade shows in 2021 and beyond.

The shows we usually attend are included in the adjacent list. ProAssurance is attempting to maintain a presence at any ongoing events which still offer an opportunity to connect with the healthcare community. To stay up-to-date on each event's current status, please visit [ProAssurance.com/Events](https://ProAssurance.com/Events).

*"I think tradeshow will be completely different moving forward. No more in-booth games such as VR headsets or touchscreens, buffet-style food service will be redesigned, and companies will have different considerations about who should attend. At least for the foreseeable future."*



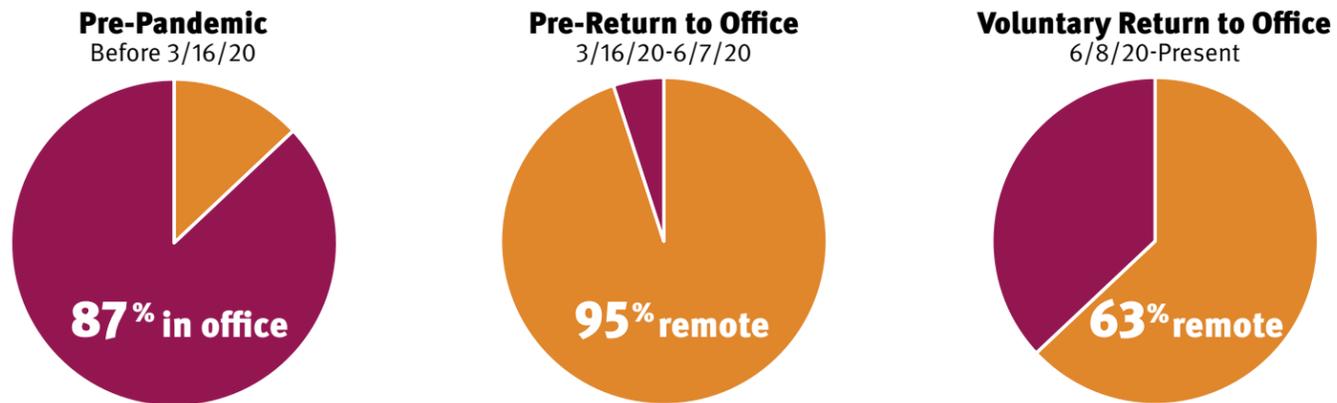
**Cherie Dupure**  
Marketing Services  
Coordinator

<b>CANCELLED</b>		<ul style="list-style-type: none"> <li>• Illinois MGMA Annual Conference</li> <li>• Florida MGMA Annual Conference</li> <li>• Michigan MGMA Fall Conference</li> <li>• Indiana Hospital Association Annual Membership Meeting</li> <li>• Oklahoma MGMA Spring Conference</li> </ul>	<ul style="list-style-type: none"> <li>• Indiana State Medical Association Annual Convention</li> <li>• Texas Society of Anesthesiologists Annual Meeting</li> <li>• Alabama Academy of Neurology Annual Conference</li> <li>• Michigan Academy of Family Physicians Michigan Family Medicine Conference &amp; Expo</li> </ul>	<ul style="list-style-type: none"> <li>• Missouri MGMA Annual Conference</li> <li>• Alabama and Mississippi Chapters, American College of Surgeons Annual Conference</li> <li>• Texas Healthcare Trustees Healthcare Governance Conference</li> <li>• Michigan College of Emergency Physicians Michigan Emergency Medicine Assembly</li> <li>• <a href="#">and more</a></li> </ul>
<b>POSTPONED</b>		<ul style="list-style-type: none"> <li>• Indiana MGMA Annual Conference</li> <li>• Oklahoma HFMA Annual Meeting</li> <li>• Illinois Rural Health Association Annual Educational Conference</li> </ul>	<ul style="list-style-type: none"> <li>• Indiana Rural Health Association Indiana Rural Health Conference</li> <li>• Gulf States Regional Otolaryngology Conference</li> <li>• Missouri MGMA Spring Conference</li> <li>• Alabama Orthopaedic Society Annual Meeting</li> </ul>	<ul style="list-style-type: none"> <li>• Blue Cross Blue Shield of Alabama Circle of Care Summit</li> <li>• Arkansas MGMA Annual Conference</li> <li>• Pennsylvania MGMA Healthcare Leaders Summit</li> </ul>
<b>VIRTUAL</b>		<ul style="list-style-type: none"> <li>• LeadingAge Annual Meeting &amp; Expo</li> <li>• MGMA Annual Conference</li> <li>• ASHRM Annual Conference</li> <li>• Ohio MGMA Fall Practice Management Conference</li> <li>• AdvaMed The MedTech Conference</li> <li>• Kansas MGMA Fall Conference</li> <li>• Alabama Dental Association Gulf Coast Dental Conference</li> </ul>	<ul style="list-style-type: none"> <li>• Alabama Chapter - American Academy of Pediatrics Annual Meeting &amp; Fall Pediatric Update</li> <li>• Texas MGMA Annual Meeting</li> <li>• Crittenden Medical Insurance Conference</li> <li>• Michigan College of Emergency Physicians Emergency Medicine Career Planning: Life After Residency</li> <li>• Alabama Medical Directors Association Annual Conference</li> </ul>	<ul style="list-style-type: none"> <li>• Florida Allergy, Asthma &amp; Immunology Society Annual Meeting</li> <li>• ATA Annual Conference &amp; Expo</li> <li>• Pennsylvania Osteopathic Medical Association Annual Clinical Assembly &amp; Scientific Seminar</li> <li>• Indiana Osteopathic Association Virtual Annual Spring Update</li> </ul>

Source: [ProAssurance.com/Events](https://ProAssurance.com/Events)

Events in gray have already occurred.

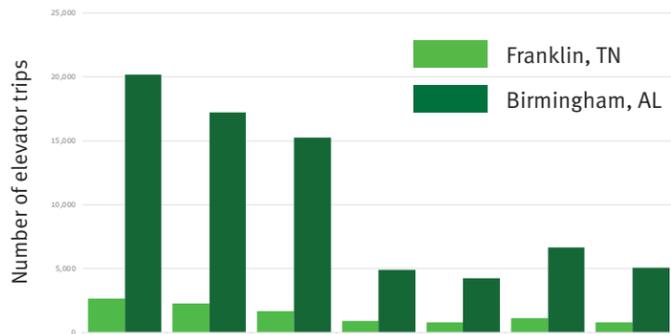
# ProAssurance Office Stats



“Since the COVID-19 pandemic businesses have adapted to **increased remote work** in order to protect employees and prevent the spread of the virus. Hackers have used this change at many businesses as an opportunity to try and expose weaknesses in a company’s cybersecurity protections. Many businesses block traffic from nation-states known for attempting to steal data from companies. In Q2 businesses experienced **increased attempts** to enter their infrastructure than in Q1. We think businesses will see this higher volume of threats throughout the year and we all have to be vigilant to protect data.”

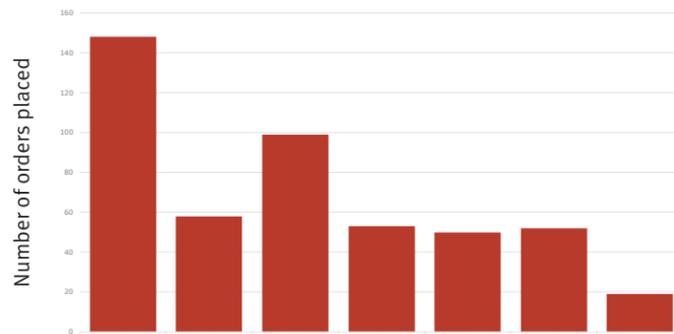


## Elevator Trips by Office\*

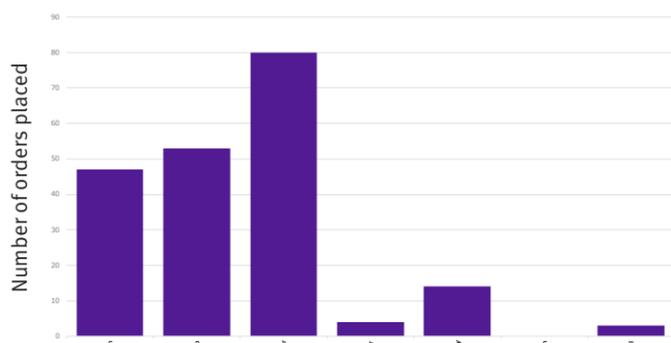


\*We do not have the capabilities to track elevator trips in other offices.

## Office Supply Orders

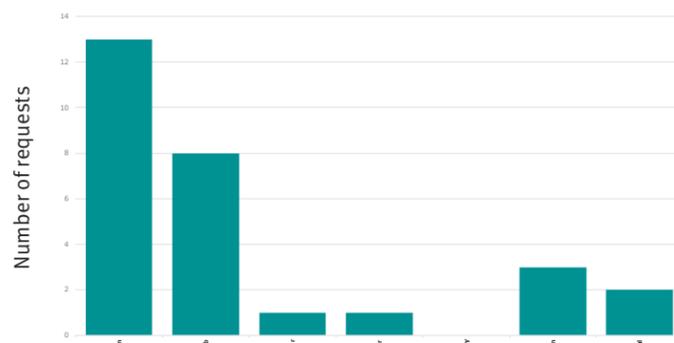


## Coffee Supply Orders



All charts on this page are sourced from internal ProAssurance data.

## Facility Maintenance Requests



## MEDICAL PROFESSIONAL LIABILITY COVID-19 Industry Articles

While the situation is changing rapidly, these articles help illustrate the impact of COVID-19 on the healthcare liability industry.

- Three ways healthcare facilities are rebounding from COVID-19**—Telehealth, a boost in public trust, and improved employee engagement are helping healthcare facilities move forward with a new focus. Written by Lisa Grabl, Physicians Practice, August 4, 2020.
- From telehealth visits to digital pharmacies, seniors have ramped up technology use during COVID-19: survey**—The survey debunks the idea that only younger customers widely use technology. Over 1,000 Medicare-eligible customers were surveyed. Written by Heather Landi, Fierce Healthcare, August 5, 2020.
- Emergency department visits fall by at least 40% during pandemic**—Fewer emergency department visits mean decreased revenues for hospitals that are still treating high numbers of COVID-19 patients. Written by Mallory Hackett, Healthcare Finance News, August 3, 2020.
- COVID-19 shifts Americans’ view of physicians: 5 things to know**—A poll conducted July 14-19 indicates views on the healthcare system and its priorities have shifted significantly. Written by Morgan Haefner, Beckers Hospital Review, August 3, 2020.
- Nursing home COVID-19 cases, deaths on the rise after decline**—The American Health Care Association and National Center for Assisted Living both show rises in the facilities they represent. Written by Gabrielle Masson, Becker’s Hospital Review, August 12, 2020.
- COVID-19 is the likely cause of death for 922 healthcare workers to date**—A majority of those who have been confirmed to have died from the coronavirus are people of color, many born outside the U.S. Written by Jeff Lagasse, Healthcare Finance, August 11, 2020.
- COVID’s effect on the healthcare profession**—Practice viability and providers’ mental health were among the highest impacted areas of the healthcare space. Written by Todd Shryock and Logan Lutton, Medical Economics, August 10, 2020.
- How telemedicine became the most essential business in America today**—Eighty-three percent of surveyed patients plan to use telemedicine after the pandemic, making the need for viable telehealth systems that much more pressing. Written by Andy Kennedy, Medical Economics, August 7, 2020.
- Nurses and doctors sick with COVID feel pressured to get back to work**—Pressure to return to work has healthcare workers about protecting their families or spreading the infection within their facilities. Written by Emmarie Huetteman, Modern Healthcare, August 12, 2020.



**Charlie Loucks**  
Senior Market Manager

## Charlie Loucks Retires

Charlie Loucks, Senior Market Manager for Indiana, will retire at the end of the month. Charlie has been in the insurance industry for over 40 years, 25 of which were in the professional liability space. He has been with ProAssurance for seven of those years.

While the ProAssurance team wishes Charlie well, he has many exciting ventures ahead. He will start by tackling his wife Julie’s to-do list, and getting the band back together. Charlie was once the harmonica player for a blues band.

Later on, Charlie also hopes to make a second trip to Malawi, East Africa where his church has an ongoing mission program.

**Congratulations, Charlie, and many happy years ahead.**

## NEW Guidelines for Practicing During a Pandemic

Designed to help physicians and practice managers mitigate risks as conditions change, Practicing During a Pandemic

- Replaces our popular COVID-19: Returning to Practice Guide
- Updates recommendations and resources
- Includes new Risk Status Review section with local risk assessment tool

Visit [ProAssurance.com/COVID-19-Risk](https://ProAssurance.com/COVID-19-Risk) for guidelines or contact Risk Resource at 844-223-9648 or [RiskAdvisor@ProAssurance.com](mailto:RiskAdvisor@ProAssurance.com).

## MEDICAL PROFESSIONAL LIABILITY Market Dynamics 2020

As part of our efforts to monitor ongoing market conditions, we have curated the following recent industry articles.

- Global reinsurance capital plunges 6% in Q1: Aon**—The change included a 6% drop in traditional reinsurance capital and 4% drop in alternative capital. Written by Matthew Lerner, Business Insurance, July 14, 2020.
- Social inflation and the potential impact of COVID-19**—Watching and waiting while maintaining a close eye on trends is essential to determining whether social inflation will wane or spike as we ease out of the pandemic. Written by Michael Olsan, JDSupra, July 23, 2020.
- COVID-19 signals billions in long-term healthcare costs ahead**—Estimates indicate that if just 20% of the population contracts COVID-19, it will cost at least \$50 billion in longer-term care for lingering health problems. Written by Emilio Parodi, Nick Brown, and Caroline Humer, Insurance Journal, August 3, 2020.

PROASSURANCE  
Treated Fairly

# provisions

To subscribe or see previous issues, visit [ProAssurance.com/ProVisions](https://ProAssurance.com/ProVisions).

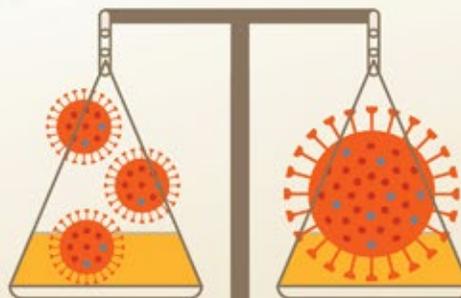
## NEXT MONTH'S BIG QUESTION

### What do physicians value most about ProAssurance?

The September *ProVisions* will focus on the challenges of renewing and retaining preferred customers as we push forward through COVID-19.

Your comments about what your physicians value will help shape how we support renewal business.

Share your market knowledge at [ProAssurance.com/BigQuestion](https://ProAssurance.com/BigQuestion).



Information Center for Policyholders & Agents:  
[ProAssurance.com/COVID-19](https://ProAssurance.com/COVID-19)



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