

 PROASSURANCE
Treated Fairly

provisions



Selling During COVID

An estimated
\$60T

in revenue in global sales
 will be generated in digital
 environments by 2025.

McKinsey & Company

*“It may sound cliché and old school,
 but take care of your clients the way
 you want to be treated. Treat them fairly,
 and they will continue to gravitate to you.
 Let them know you care.”*

Michael Soares
Professionals’ Insurance Agency

A Word from the CMO

Staying Relevant and Capturing Loyalty

Before the pandemic took off, the option to work remotely was trending in many industries. However, being forced into doing so due to social distancing has taught us that there are some cool aspects to remote work—but ultimately human beings, and sales professionals in particular, are more social than an office-free world will allow.

As sales professionals, we pride ourselves on being able to read nuance, and virtual meetings create barriers that make that significantly more difficult. Small interactions—grabbing coffee or catching someone in the break room—which feel inconsequential, are incredibly important to building relationships.

We’re also having to find new ways to build our sales pipeline. “Want to chat on Zoom?” doesn’t have the same ring to it as grabbing a working lunch or sharing dinner after a long day of work.

All these changes put people on edge, as we’re suddenly put in the position of proving what we do is still relevant. That is a dangerous mental trap and our role in providing a personal touch is more necessary than ever before.

We may not be playing on our home turf, but we are still in the same game to win. Sales is about building relationships. It’s about being present, listening, giving advice, and all those small indicators that you are invested in your client.

Now is the time to seize and capture loyalty. Those willing to put in the extra effort to stay in touch and provide the service their clients need will be rewarded in the end. A professional with valuable and usable information will benefit in my opinion.

For our part, we are committed to maintaining the mantle of superior service. There will always be things that need to be worked on, and we are committed to fixing them as issues come to light.

Our team is ready and willing to help with any of those touch points during your sales conversations—social distanced as they may be. Please do not hesitate to get in touch with anything you might need.



Thank you!
Jeff Bowlby
 Chief Marketing Officer

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PROASSURANCE
 Treated Fairly

BIG QUESTION #1

How has your selling environment changed?

We questioned our agents and colleagues to learn what they're seeing in the field during the pandemic.

Here is what they had to share.

~~Business lunches?~~

~~Sales Meetings?~~

~~New Business Trips?~~

~~Hand shakes?~~

Agents

Our job environment has changed dramatically for most of us (although not all as some employees were already remote). **Only two of our agents are out making face-to-face calls, depending on where they are located.** It seems we will not "reopen" much until after Labor Day, and we are avoiding travel until then.



Jennifer Richard
Professional Risk Associates, VA

Our organization continues to follow guidance for safe and proper phasing in. Everyone really stepped up their planning and collaboration. We were already using video with national accounts, but not to the extent we are with everyone now. **Insurance, like many industries, has experienced years' worth of change in 90 days.**



Kelly Reed
Acrisure, LLC, dba VAST, MI

Over the last few weeks and as things slowly reopen, people are cautiously willing to meet at a social distance. I'm still using Zoom and Webex calls for renewals and servicing. Certainly there are fewer face-to-face touches, including networking meetings, etc. While we're getting more adept at Zoom meetings, it doesn't replace the importance of meeting in person.



Michael Soares
Professionals' Insurance Agency, KY/TN

ProAssurance Staff

I've been back in the office for five weeks and it has helped things feel "more normal." I enjoy the in-person collaboration with my colleagues. Changing departments during the pandemic has been somewhat difficult but my VP and fellow market managers have been intentional with communication. It has been a bit beneficial for me to learn "a new way of doing things" because I had never done it the "old way."



Leslie Roberts
Senior Market Manager

This is my longest stretch of working at a desk since 1999. I'd call that a significant change. It is also the longest time I have been away from Madison, Wisconsin since March of 2007. As a Hawkeye, that could be viewed as a silver lining, but not what I meant.



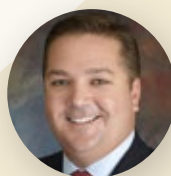
Doug Darnell
Director, Sales

Regular check-ins which focus on the person rather than the duties. Knowing the customer aside from insurance, understanding their whole world and things that keep them up at night. Empathy, understanding ... not always direct problem-solving. People and businesses need to know you care about things other than insurance. **Being available just to talk, and knowing that in this environment, having an opportunity to vent is of value to them.**



Bart Schlueter
Healthcare Liability Managers, LLC, WI

I'm working from my house but I am getting out to see some of my clients who agree to still see me face-to-face. Obviously we're not shaking hands and most of the time we are wearing masks. The biggest change is doing meetings on Zoom. **I actually feel like I'm more focused than I was before COVID-19 affected our lives.**



Bob Adamson
Lumbra Risk Advisors, LLC, FL

Both our agency and the Wisconsin Medical Society offices shut down when Wisconsin moved to Safer at Home in mid-March. We are using Microsoft Teams and Zoom for meetings and have provided Zoom facilitation training for agents and key leaders. **New ways to reach out include surveys, crowdsourcing, virtual meetups, and happy hours for our Society members.**



Shawna Bertalot
WisMed Assure, WI

One major limitation has been on travel. As certain places in the country open up with varying levels of success, the desire for us to travel from our agents and insureds is also varied. There have begun to be requests for live in-person meetings, albeit very few to start. I have recently experienced being "Zoomed out." Along with meetings throughout the day, I am also taking night classes via Zoom in the evenings. **I have had multiple days with 10-plus hours on Zoom calls. This is a different level of work as it is harder for conversation to flow naturally, and it seems like we are all on display in a very different way than being live in person.**



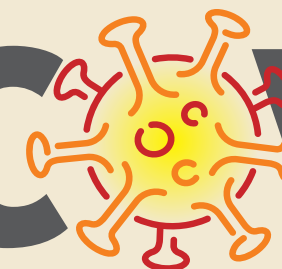
Jason Esparza
Assistant Vice President, Programs

With the company's ban on travel due to the virus, I'm working remotely. Daily Zoom and teleconferences take place to keep in touch with agents and insureds. **Our agent plant is in a similar situation in that their employees can't travel and engage with their clients.**



Charles Francis
Regional Vice President, Marketing & Sales

Selling During COVID



continued

BIG QUESTION #2

How are your physicians really doing?

Physicians have seen significant upheaval in their work life, either in treating the disease or having to temporarily stop their medical practice.

How have these changes impacted their relationship with you?

Agents

Our frontline providers are not safe. With the Society, we've raised money and created a pipeline for independent physicians to receive PPE (personal protective equipment). We actually had one in-person volunteer opportunity to help distribute PPE in the early days, now we're drop shipping supplies. Our physicians' #1 concern is the physical and mental health of their front-line staff and close behind, their finances. Their revenue is down 30-70%.



Shawna Bertalot
WisMed Assure, WI

This crisis has strengthened our relationship with many of our clients.

As they struggle with cash flow and other business issues that stem from COVID-19, we have stepped in to help find options for managing their professional liability insurance premiums.



Jennifer Richard
Professional Risk Associates, VA

Many of our clients have been economically challenged by the pandemic, including changes in funding and restrictions on elective procedures. They are also facing a lot of exposures—not just professional liability, but also D&O, cyber, workers' comp.

We need to be respectful, flexible, and cognizant of their time, to help them manage risk without insurance becoming an administrative burden.



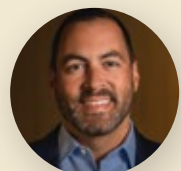
Kelly Reed
Acrisure, LLC, dba VAST, MI

They are looking to me for solutions and advice. I'm sometimes asked what are other physicians doing.



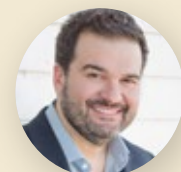
Jeffrey Salls
Aspen Insurance Services, NV

Unfortunately, **while our physicians are experiencing decreased revenue due to lower patient volume, they are being hit with a professional liability "hard market."** They have an understandable frustration with these conditions.



Chris Ford
HUB International Kansas City, MO

Their time is even more at a premium, with greater distractions and concerns such as cash flow, sustaining payroll, patient and staff safety, and the renewed uncertainty and impact of a second wave. Physicians are focused on safely reopening their practices and returning to their usual patient levels. Many practice volumes are still 25% below normal.



Michael Soares
Professionals' Insurance Agency, KY/TN

They seem to be more "on edge" but we are still doing video meetings.



Zachary Sibrel
German American Insurance, IN

Many had to shut their practices down, but now most are back up and running. In the beginning I got quite a few phone calls regarding their coverage and if it would cover telemedicine. They really appreciated the fact that we were flexible with the premium payments during the beginning of COVID-19.



Bob Adamson
Lumbra Risk Advisors, LLC, FL

ProAssurance Staff

OBRA has a physician board that meets quarterly. We cancelled our first quarter meeting due to our physicians' heavy workload and increased stress during COVID-19. We have not taken the stance to schedule meetings until we as a company begin other similar meetings. **We had hopes to add two more board members this year from other practices, but that part of our plan has evaporated.**



Jason Esparza
Assistant Vice President, Programs

Many physicians wanted info on part-time status, deferred premium payments, etc. **Now that practice visits are increasing, they are extremely busy catching up on lost time and lost revenue.** Going through the renewal process is just another hurdle they could be facing. I think it is important to communicate you will try your best to make this hurdle as low as possible.



Leslie Roberts
Senior Market Manager

Our agents tell us they are fielding and addressing a number of COVID-19 related questions from part-time credit to deferred payments. We stay in touch with our policyholders via our agents and where needed have a Zoom or teleconference meeting directly with the insured to address any issues they have. **I am personally reaching out to policyholders to check on how they are holding up during this pandemic.**



Charles Francis
Regional Vice President, Marketing & Sales

They seem more willing to look to the company directly for help. The role of the agent I don't believe is diminished, but the amount of contact directly to the company has increased, at least in my experience.



Doug Darnell
Director, Sales

New Online Seminar: A Comprehensive Approach to Improving Physician Wellness

Healthcare providers are at a heightened risk of burnout and COVID-19 has added intensity. This seminar defines the process of resilience and the actions healthcare workers can take to improve their own wellness and help their colleagues.

This one-hour online activity provides CME at no additional cost for ProAssurance-insured physicians. Visit ProAssurance.com/OnlineSeminars or call Risk Resource at **844-223-9648**, option four.



Selling During COVID

continued

BIG QUESTION #3

What sales strategies have you changed during the pandemic?

Have Zoom meetings replaced hospital visits?

Are you postponing regular meetings?

Agents

Referrals are everything. Even though we are remote, now is the time to align interests, connect with each other, and collaborate with clients and influencers—people whose interests align with ours, who can benefit from collaborating with us. In general, people enjoy helping one another both personally and professionally. We make deposits with others by helping them, and they are usually willing to reciprocate with not simply referrals, but introductions to their closest relationships.



Kelly Reed
Acrisure, LLC,
dba VAST, MI

We are having to be much more accessible, nimble, flexible, and responsive, not to mention empathetic, as physicians are at their stress points. It's been very service-intensive. Early during the pandemic, we fielded many calls regarding telemedicine, then our call volumes shifted to premium deferrals/part-time practice requests as cash flow concerns hit in April, and then, return to practice. It will be interesting to see what's next. As always, kudos to the Greenwood Underwriting team—they and Risk Resource have been very responsive.



Michael Soares
Professionals' Insurance
Agency, KY/TN

Just as physicians are incorporating more telemedicine, we're becoming more of a digital agency. We're finding new ways to support physicians, including public service announcements encouraging people to seek regular medical care. A lot of "in person" activity may never come back—fundraising events, for example, are now virtual. Our team is using Microsoft Teams for regular collaborative meetings and happy half hours on Fridays and employee birthdays. We will also start up lunch and learns.



Shawna Bertalot
WisMed Assure, WI

ProAssurance Staff

Many clients and agents have instituted a "no visitors" policy which forces Zoom meetings. Another big effect is the cancellation or virtualization of all exhibit opportunities through 2020. The biggest pain point for most practices now isn't MPL so they are focused on other issues. Agents report they are discussing 20 to 30 percent increases in the client's property coverage which can be a bigger expense item.



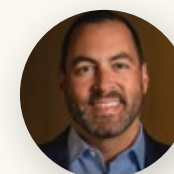
Emil Pela
Senior Market
Manager

I have participated in several renewal meetings via Zoom, and it is not the ideal way to introduce a new market manager, but it is what it is. Once this craziness passes, wanting to meet face to face will give me inroads to visit the practice during the policy period.



Leslie Roberts
Senior Market
Manager

We are relying on known prospects and previous clients to prospect and keeping cold calls and new business meetings on hold until quarantine is over.



Chris Ford
HUB International
Kansas City, MO

We have had only a few Zoom meetings with clients, but expect to do more of these in the future. Some clients are just getting back into the office, which will make that easier. **We have postponed most of our regular meetings until after Labor Day.**



Jennifer Richard
Professional Risk
Associates, VA

Face-to-face meetings have scaled back significantly. Yes, Zoom meetings and Google meetings are now somewhat of the norm. DocuSign® has also been a big help.



Bob Adamson
Lumbra Risk
Advisors, LLC, FL

More frequent internal communication scheduled has been good. The lack of personal interactions I would say has not. **The amount of internal work being done at the current time makes me wonder how I ever had time to travel.**



Doug Darnell
Director, Sales

Zoom meetings have become a way of life during this pandemic. They happen every day. Not sure about the question have they replaced hospital visits, but have they replaced in-person visits with the insured at their office, clinic, place of business, certainly. **Insureds want to know we still care about them, so engaging via Zoom helps carry that message.**



Charles Francis
Regional Vice President,
Marketing & Sales



Selling During COVID

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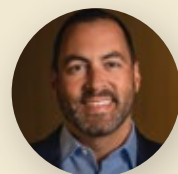
BIG QUESTION #4

What sales advice do you have for other agents and your colleagues in the age of COVID?

What have you found is working well as the pandemic continues?

Agents

Due to the hard market, keep your doctors informed of the increases coming their way, at least a year in advance. Bad news needs to be communicated early. Maximize ProAssurance's risk management courses for renewal credit. Lastly, continue to follow up with previous prospects and former clients, they're warm leads and may not be satisfied with their renewal for the next 10 quarters.



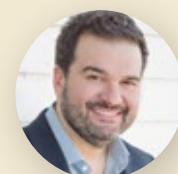
Chris Ford
HUB International
Kansas City, MO

The #1 reason customers leave is they don't feel appreciated. Without being bothersome, let them know they matter. Look for ways to give them some relief—anything you can do to make renewals easier and work with their carriers to reduce or delay premiums. Watch for breakthrough ideas. In our case, our agency and the Society advocated for a patient compensation fund premium holiday that is saving individual Wisconsin physicians between \$400-\$2,500 each.



Shawna Bertalot
WisMed Assure, WI

It may sound cliché and old school, but **take care of your clients the way you want to be treated. Treat them fairly, and they will continue to gravitate to you. Be a valuable resource.** Make the extra effort and proactively reach out to your physicians and practice administrators, and share resources that can help them save time and money. Let them know you care.



Michael Soares
Professionals' Insurance
Agency, KY/TN

ProAssurance Staff

Keep the eye on the ball. We are in uncharted waters, every day is a day to win a new customer or reassure an existing one that you truly have their interest at heart. **It is not about you, it is about them. What are their concerns, worries, needs?** How is this impacting them from a business standpoint, but also from a physical, mental, and emotional standpoint? Selling is a relationship. Put that first and the rest will take care of itself. If people know that you genuinely care about THEM, then you have already made the sale.



Charles Francis
Regional Vice
President,
Marketing & Sales

Everyone is having to adjust. Agents have many of the same frustrations as underwriters and physicians. The more we can think through what we would like solved for us and then do those things for someone else, the more effective we will be during this crisis. **On the insurance side, never before have people been more available and captive as an audience.** Limitations on travel has postponed vacations, in-person meetings, entertainment from carriers or brokers, etc. **This is a time when everyone can be reached consistently. View this as a gift and take advantage of the accessibility.**



Jason Esparza
Assistant Vice
President, Programs

Healthcare is changing tremendously and is never going back. Artificial intelligence, at-home care, telemedicine, and ongoing mergers and acquisitions are just a few examples. We need to collaborate with our clients, providing thought leadership, new ideas, and risk management. **Always ask yourself, where are the best practices, what have we learned?**



Kelly Reed
Acrisure, LLC,
dba VAST, MI

Stay close with your clients, especially during these times. Some clients have been frustrated with their carrier/agent due to a lack of support or communication. **Just because we aren't visiting in person doesn't mean we can stop contact.**



Jennifer Richard
Professional Risk
Associates, VA

You've got to get up in the morning and keep making calls. **This is not the time to be standing on the sidelines and waiting for things to come to you. That is simply not going to happen and if you don't do it, well then expect somebody else may take your client.** Remember it is always much more efficient and profitable to maintain your current relationships than to have to go find new ones. Good selling!



Bob Adamson
Lumbra Risk
Advisors, LLC, FL

Be a good listener. Communicate the resources we have available that would be beneficial for the practice. **Reassure them that the company is aware of the hardships they are facing.**



Leslie Roberts
Senior Market
Manager

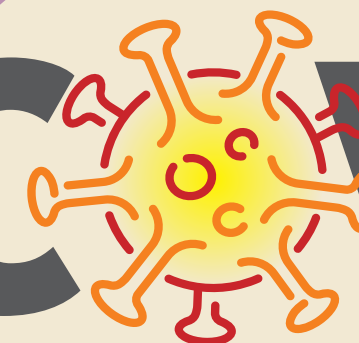
Overcommunicate with your clients, prospects, etc. **Stay in touch.**



Emil Pela
Senior Market
Manager

Appreciate **Inform** Question **LISTEN** connect *adapt* FOLLOW UP Treated Fairly

Selling During COVID



THE HOMEPAGE

Lucky 13 and other thoughts about the Ward's 50

The annual Ward's 50 list for property & casualty (P&C) companies came out in July and for the first time in 13 years, ProAssurance wasn't on it.

We'll never know if we were close enough to make a theoretical "Ward's 51." But what a terrific run and, from a marketing perspective, what a terrific asset to have had in the toolbox for such a long time.

Lucky 13

This may be my fault. When we were named to the Ward's 50 in 2019 it was our 13th consecutive year. We designed and used a new ad called "Lucky 13" to play off superstitions of the unluckiest number.

The ad copy then replied to its own headline with "when it comes to objective performance metrics, luck has nothing to do with it." I joked at the time that I hoped it didn't jinx us for 2020. It didn't; the MPL industry has been trending toward a financial down cycle for some time, and with the relative strength of other lines of P&C on the rise, we knew what was coming.

Congratulations!

First, let's pause and congratulate this year's winners. Congratulations to Pharmacists Mutual. They are on a now five-year run and are the only primarily MPL company named

this year. Congratulations to RLI and to Warren Buffet's Geico; these are the only two companies who've made the

list every year since its inception in 1991. You know who used to be on that same streak? USAA who finally fell off in 2017. When insurance industry royalty like USAA falls off a list like Ward's you KNOW it's an honor just to be nominated.

Congratulations to the first-timers as well: The Dakota Group, National American Insurance Company, Merchants Bonding Company, Grange Insurance Company, and Medical Mutual Group (the health insurance company in Ohio, not what you're thinking). Congratulations to the other 42 companies on this year's list. And, about ProAssurance ... **Wow! What a run.**

Few physician insurers have ever even made the list, and ProAssurance's 13-year run (2007-2019) is unprecedented in the MPL line. Setting aside Pharmacists Mutual, which is diversified into commercial and personal lines, only two other MPL carriers made the list in that same time period: Coverys from 2010-2016 and The Doctor's Company from 2009-2015. Consider the amazing period of great financial performance for our industry since the end of the last hard market. In spite of that, only three physician carriers landed in the top 50 a total of 27 times, and nearly half of those honors went to ProAssurance!

Insurance as an industry is a cyclical business, as are the individual

lines of business within the insurance industry. A setback is simply a setup for a comeback and after a hard market retrenchment and a return to profitability, I'm looking forward to one day putting the Ward's logo back on our marketing materials. Speaking of which ...

The merit badge

ProAssurance really liked the Ward's seal as a merit badge and applied it to just about all our materials. I recall the painful learning curve of the early years where we would modify the seal to include the date ranges "2007-2009!" or the number of consecutive years "For 4 years running!" At first it was manageable, but then it was on so much stuff that we switched the subhead to "Since 2007" to save the time cost of an annual update.

Now that the merit badge no longer applies, we've removed it from our materials and ask our agents to not use any ProAssurance materials (physical or electronic) which are now out of date. You can download any new PDFs from the agents section of the secure services

portal. [Sign in](#) and select "Marketing Materials" from under the "Agent" menu item. You can also order hard copies of anything you see on that page by emailing AskMarketing@ProAssurance.com. As stated earlier, we put the Ward's badge on a LOT of stuff, so if you happen to run across something out in the physical or cyber worlds which we have not yet found and fixed, please let us know!

Differentiators

The differentiation that comes from a credible third party has been terrific. Having some knowledge of the organizational improvements in process at ProAssurance, I'm confident we'll be reapplying the seal one day. In the meantime, we'll be working hard to promote other market differentiators to help you, our agents, communicate the value of ProAssurance out in the field. Thanks for all you do and we hope this "Selling During COVID" edition sparks an effective idea or two.



About Ward's

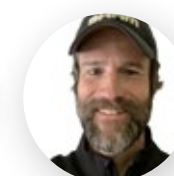
For those unfamiliar, the Ward Group crunches numbers and draws a line under the 50th top performing company to create the list. There is no subjectivity. It's simply an analysis looking at safety and consistency tests (for example, compound premium growth within a safe range to weed out explosive growth outliers whose claims have not yet caught up with an energetic sales department) and then at performance metrics over a five-year average.

Steve Dapkus
Vice President, Marketing

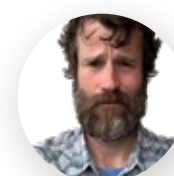
Please note: The Homepage is not an advice column. The purpose of The Homepage is marketing, communications, and business operations insights in the digital age. The opinions expressed herein are those of the author, and not necessarily those of ProAssurance.



Pre-pandemic



Under lockdown



When will this end?



Seems like he's accepted and embraced the new look!



Is this better or worse?

Time to Choose in Nebraska

Recent loss experience threatens the state's MPL excess liability fund

Nebraska's program for managing medical professional liability (MPL) claims has been hit hard over the past decade, leaving the state and many of its healthcare providers with difficult decisions that cannot be put off for long.

From 2011 through 2019, loss and expense ratios for claims-made business soared for the Excess Liability Fund. It pays MPL claim costs that exceed primary MPL policy limits of participating hospitals and healthcare providers.

The fund ratios ranged from a "low" of 114.1% in 2012 to a high of 328.9% in 2016, and have averaged 220.7% over the past five years. Year-end fund assets (which one would expect to grow over time) fell 2.3% from 2010 through the end of 2019. More dramatically, the fund's operating reserve decreased 30% over the same period.

30% decrease in the fund's operating reserve from 2010 to end-of-year 2019.

In response to deteriorating loss experience, the Nebraska insurance department has steadily increased the surcharge it assesses on the MPL premium of healthcare providers who voluntarily participate in the fund. The surcharge has been hiked four times in the past five years, rising from 22% in 2015 to the legal maximum of 50% in 2020.

As the surcharges have increased, the percentage of Nebraska MPL premium subject to the surcharges has decreased. In 2016, when the surcharge was assessed at 26% of MPL premium, providers representing 68% Nebraska's MPL premium participated in the fund; in 2019, when the surcharge was 45%, participating providers accounted for 56% of the state's MPL premium.

Relentlessly challenging conditions

Nebraska's Excess Liability Fund was established in 1976 as one of the first steps to stabilize MPL costs in Nebraska to help recruit and retain physicians and other practitioners in the mostly rural state.

Under current Nebraska law, MPL damages assessed against practitioners and facilities participating in the fund are capped at \$2.25 million; damages against nonparticipating providers are not subject to the cap.

For their part, participants in the Excess Liability Fund are required to have at least \$500,000 in MPL coverage per occurrence, along with an annual aggregate limit of at least \$3 million for hospitals and \$1 million

50% is the legal maximum premium surcharge, which Nebraska hit in 2020.

for other practitioners. The fund will pay damages in excess of the applicable limits, up to the state's per occurrence limit of \$2.25 million.

The fund also provides primary MPL coverage to some practitioners unable to acquire affordable coverage in the private market. Also, a small share of its business is written on an occurrence basis (as opposed to claims-made).

While most of the fund's exposure is for claims-made coverage, it must establish reserves for some "incurred but not reported" (IBNR) claims, particularly for "tail" claims potentially arising from providers who have retired, become disabled, or passed away.

Staff at the Nebraska insurance department attribute the financial stress on the Excess Liability Fund primarily to an increase in MPL losses throughout the country since the middle of the past decade.

According to the A.M. Best Company, "rising medical loss costs, along with relentlessly challenging and competitive market conditions" have led to "significant deterioration" of operating ratios for underwriting expenses, losses, and loss adjustment expenses for MPL insurers overall.

Options going forward

With the fund's MPL premium surcharge now at its statutory maximum of 50%, Nebraska's insurance director can only wait and see if the operating environment works to reverse the deterioration of the fund. If the fund balance is ever found to be inadequate to pay claims in a year, the director has the authority to assess a special surcharge on participating healthcare providers. The special surcharge would be for a total amount sufficient to cover an annual shortfall and would be assessed on each participant in proportion to what each has paid to the fund through regular assessments.

One thing is clear, however, according to insurance department spokesperson Peg Jasa: Injured claimants will not be left without compensation.

If action within the department's current scope of authority fails to turn things around, it will be up to the Nebraska legislature to reconsider the structure, funding, and operating authority of the Excess Liability Fund.



Joseph S. Harrington, CPCU
Contributing Author



Emil Pela
Senior Market
Manager

Emil Pela Retires

After a long and distinguished career in medical professional liability, Emil Pela, Senior Market Manager in Oklahoma, Kansas, Missouri, Arkansas, Tennessee, and Mississippi, will retire at the end of August.

Emil has been with ProAssurance for over 25 years, originally working for Medical Assurance in sales and marketing in the physician and dental markets. In that time, he has overseen business in around 20 states, moving between Birmingham, AL, Springfield, MO, and Oklahoma City, OK.

His strength lies in managing special projects, steering all parties in the right direction. Emil has been a great employee, always focusing on agency, broker, and medical society relationships. Our agent partners have always enjoyed his Texas humor, his hard work ethic, and support.

In retirement, Emil will spend more time with his wife, Christine, his two children, stepdaughter, and three grandkids. We also predict he will spend more time cheering on the St. Louis Cardinals.

Emil—You've been a good friend, mentor, and resource to many. You will be missed. Best wishes as you start your retirement.

REMINDER OBRA Seminar Website Changed

On July 1 the OBRA seminar website changed from GNOSIS to Relias. All insured data, including course completion certificates, has moved to the new system. Any courses that were not completed by June 30 were unable to be transferred and will need to be restarted from the beginning.

Insureds access the new website like before—log into the secure services portal at ObGynRiskAlliance.com. From there, the method for accessing and taking courses also has not changed.

If you have questions, please contact Jason Esparza, Assistant Vice President, Programs, at JasonEsparza@ProAssurance.com or 512-314-4351.

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.

- After initial spike, telehealth visits are on the decline, report finds**—Data from 50,000 healthcare providers suggests that ambulatory practice visits have not rebounded to pre-pandemic levels. Written by Kat Jercich, Healthcare IT News, June 29, 2020.
- New research shows patient fears will limit the return to surgery**—Most hospitals have reopened for elective procedures, but 70% of surveyed organizations report they are running at less than 75% capacity. Written by Rick Halton, Becker's Hospital Review, June 23, 2020.
- Here are the specialties hit hardest by the COVID-19 pandemic**—Healthcare revenue dropped nearly 50 percent for specialties such as dermatology, oral surgery, cardiology, and primary care. Written by Robert King, Fierce Healthcare, June 11, 2020.
- Physician, hospital spending sinks to lowest point in more than 10 years**—The cancellation of elective procedures and low patient volume are the main culprits, while analysts anticipate a modest rebound. Written by Jeff Lagasse, Healthcare Finance News, June 16, 2020.
- U.S. commercial insurers' results face coronavirus claims uncertainty**—The pandemic has introduced considerable uncertainty for near-term underwriting performance that is expected to extend into 2021. Written by Fitch Wire, July 6, 2020.

MEDICAL PROFESSIONAL LIABILITY

Market Dynamics 2020

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

- Commercial markets continue to harden in Q2: USI**—"While it is too soon to determine the full impact of COVID-19 on the property and casualty insurance industry, it is apparent that the economic impact has started to manifest itself in the insurance market with decreased exposures, such as payroll, sales and inventory." Written by Matthew Lerner, Business Insurance, June 16, 2020.
- COVID-19 and malpractice: New risks to watch out for**—Limited PPE, viral spread, telehealth, and more rapid change brought about by the pandemic has drastically shifted the medical liability landscape—and the answers for how we will respond are still developing. Written by Chris Mazzolini, Medical Economics, June 23, 2020.
- US P/C challenged despite segment's overall improvement: A.M. Best**—A.M. Best says numerous factors specific to automobile, medical professional liability, and general liability lines continue to pose notable challenges to underwriters of those lines of coverage. Written by Charlie Wood, Reinsurance News, June 15, 2020.
- Insurance sector positioned to withstand COVID hit: Swiss Re**—"Overall, ... we expect the industry to ride out what will likely be a short-lived recession, and for premium growth to bounce back as the economy enters more protracted recovery." Written by Matthew Lerner, Business Insurance, July 9, 2020.
- COVID-19 creates thicket of legal concerns for providers**—From decisions over what qualifies as elective surgery to navigating CMS updates and fears of doctors claiming unsafe working conditions, providers are grappling with a host of novel legal concerns. Written by Shannon Muchmore, Healthcare Dive, June 5, 2020.

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NEXT MONTH'S BIG QUESTION

What is a statistic or fact about the pandemic that particularly struck you?

August's *ProVisions* will feature charts and stats which reveal the impact of COVID-19 on ProAssurance and the healthcare liability industry.

Share your answers at ProAssurance.com/BigQuestion.



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ProAssurance.com/COVID-19