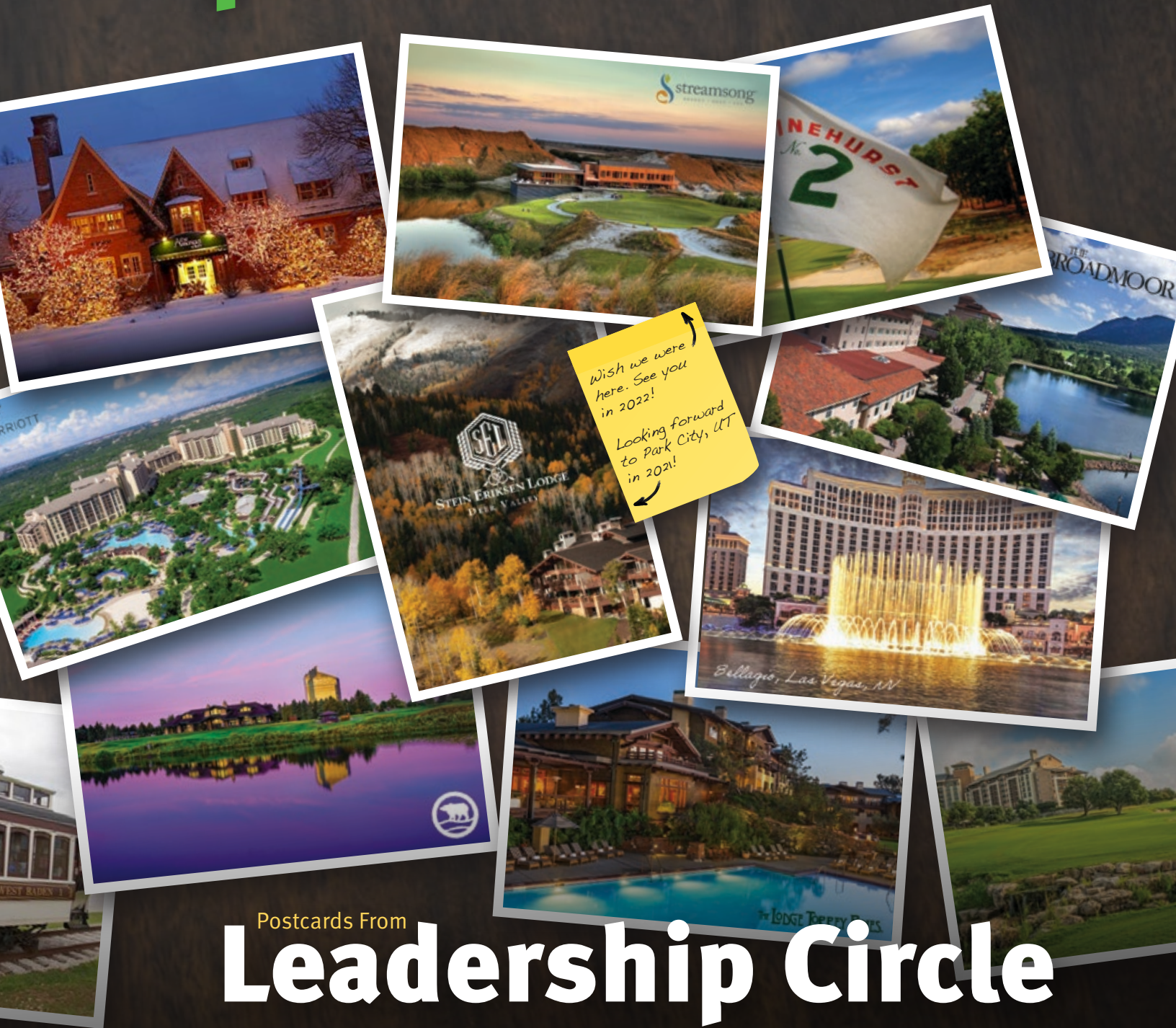


PROASSURANCE  
Treated Fairly

# provisions



Postcards From  
**Leadership Circle**

## LEADERSHIP CIRCLE AWARD WINNERS 2020

### *Agency of the Year Award*

**Arthur J. Gallagher Risk Management Services**

### *Regional Partner Awards*

- **Arthur J. Gallagher Risk Management Services, IL**
- **Arthur J. Gallagher Risk Management Services, TX**
- **Don Powers Agency, IN**
- **HUB International New England, CT**
- **Professional Insurance Services of Nevada, NV**

### *Certitude Agency Award*

**Somerset Insurance Agency Group, MI**

### *Service Center Award—Birmingham*

**Professionals' Insurance Agency, KY**

### *Service Center Award—Okemos*

**SilverStone Group, a division  
of HUB International, NE**

### *Philanthropic Award*

**HealthSure Insurance Services, TX**

**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.

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## *A Word from the CMO*

### Congratulations to our Leadership Circle

Our tradition of holding an annual meet up with our top agents—both as a way to say thank you for a hard year of work and further cement our relationship—has spanned decades. Through the years, the meeting has grown and new faces have joined us. But the comradery remains the same.

This year, we are not able to meet in person. And even though we are missing each other's company, we did not want to miss the opportunity to say thank you. Whether our sales relationship stretches back to the early days of our Company or we are just getting to know each other, you bring significant value to ProAssurance.

Though you are not an employee of ProAssurance, you are its face with the clients we serve. Your dedication to those clients and the work you do on their behalf is the foundation of our success. This has been a year of unique challenges which put us all to the test. Thank you for everything you did to manage communication and stand by your clients during what may be the most difficult year they have ever faced.

Next year's Leadership Circle will look different. ProAssurance will have many new faces joining us in 2021. Although the team is growing, the relationship we share and the service you have come to expect from ProAssurance will remain the same. We look forward to seeing you face-to-face again soon.

In the meantime, this issue reveals our Leadership Circle award winners for this year. Please join me in congratulating this group on their outstanding work.



**Congratulations!**

**Jeff Bowlby**  
Chief Marketing Officer

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 **PROASSURANCE**  
Treated Fairly

# Arthur J. Gallagher Risk Management Services

**AGENCY OF THE YEAR AWARD WINNER • RANDALL NUKK • AJG, IL**

**AGENCY OF THE YEAR AWARD WINNER • DONOVAN WEGER • AJG, TX**

*ProAssurance's annual Leadership Circle Awards are given to agencies that exemplify strong results in submissions, new business, business retention, and strong ProAssurance product knowledge.*

*This year's Agency of the Year Award goes to Arthur J. Gallagher Risk Management Services.*

*We sat down with **Randall Nukk**, Area President of Arthur J. Gallagher, Rolling Meadows, Illinois, and **Donovan Weger**, COO of Arthur J. Gallagher, Houston, Texas to learn more about their businesses.*

*Their offices were also honored with Regional Partner awards.*



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*How Randall helps Gallagher thrive from the Illinois office...*

### **Tell me a little about your career path and how you got to where you are today.**

I graduated from University of Georgia in 1992 and went to work for Aon in Chicago. I worked in their start-up healthcare practice for about seven years. I was recruited by Gallagher in late 1999 to start a healthcare practice in the Midwest. I started out building a client base in the MPL area focused on physician practices, before expanding into broader areas of the healthcare industry.

### **What's your approach to hiring?**

We hire salespeople who can bring relationships to us. We can teach anyone insurance but trying to teach someone how to win business is difficult. We look at people in the industry who've been successful with our competitors. We also have an intern program that's the best in the business. When interns graduate, they become externs for a summer or two before joining our team.

### **Tell me about your leadership/management approach.**

Sales management is unique within the insurance field. You cannot micromanage people, but you have to help them by providing guidance and ideas. We work with people to determine their goals at different stages in their career. My door/phone is always open, and I typically communicate with at least one salesperson every day.

### **What's your most proud moment during your career?**

There's various client experiences or benchmarks. There are some large accounts where I created value-added purchasing scenarios where I saved a lot of people money. More importantly than any sale is my success in having a very stable team who trusts me. Additionally, successfully acquiring agencies and integrating them into our team is a highly rewarding experience.

### **What is it like working with ProAssurance and how do they stand out against other carriers?**

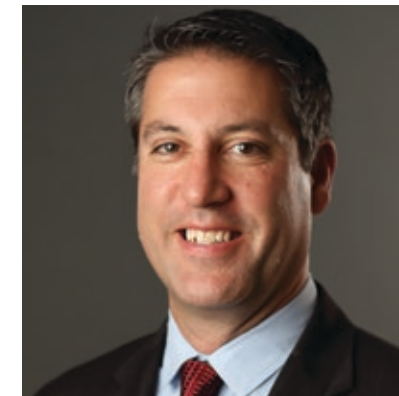
ProAssurance has always been near and dear to my heart because I kind of grew up with them when I first started selling medical professional liability to doctors. They treat their clients very fairly and, from what I understand, they treat their employees the same way. Having the ability to talk to the person making the end decision makes my job easier, and having the ability to pick up the phone and call someone who's in charge is huge to me.

### **If you could give one message to the folks at ProAssurance, what would you tell them?**

They're approaching a major acquisition. Every company has positives that are worth absorbing into an acquirer's business practices. There's probably something to learn from the way the other organization does business. Finding areas of value is important, beyond just acquiring revenue and accounts.

**“Many physicians are making telehealth part of their practice after trying it during COVID-19 restrictions. The upside is that patients are now more comfortable using it. I predict it will continue to boom, especially as physicians expand their reach and coverage to more rural areas.”**

Donovan Weger



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*How Donovan builds business from Gallagher's Texas office...*

### **What were your early years like?**

I started my career on the carrier side, doing claims handling in Austin. Then I moved into production, and then went to the retail side in 2002 with an agency in Houston. About six years later, my agency was acquired by Arthur J. Gallagher & Co., and the rest is history.

### **You've spent most of your career in insurance. What do you like about it?**

I like the industry as a whole, because it's steady and consistent. It's a very conservative industry, and there's always a need for it. Especially now, in spite of everything going on in our world, people and companies are still keeping their insurance.

### **How have recent events like COVID-19 impacted your work?**

Doctors have been on the forefront of COVID-19 since Day 1, and it's been critical they remain working. For a while, all the elective surgeries were paused, but now my physicians (even in NYC) are back up and running. Many physicians are making telehealth part of their practice after trying it during COVID-19 restrictions. The upside is that patients are now more comfortable using it. I predict it will continue to boom, especially as physicians expand their reach and coverage to more rural areas.

### **How do you hire?**

We tend to be a young office, although the nature of insurance tends to attract older, more seasoned people. We try to recruit people who are looking for an opportunity and we can train them. We want to help create career niches for our people.

### **Tell me about your leadership/management approach.**

I'm not a micromanager and believe in trusting my team. I tell them: "You folks are the experts. I'm looking at things from 10,000 feet and you're looking at it much closer. My job is to keep you safe and remove any roadblocks so you can get your job done."

### **What's a typical day look like for you?**

I'm the operational manager in charge of the service team, and I'm also a producer. I try to keep my focus an even 50/50 on each one. Prior to COVID, I traveled 20-40% during the month. So as horrible as it's been, it's been nice to have more time to focus and be in the office.

### **What is the biggest challenge you face every day?**

Physicians tend to be very loyal to their current agents, and it's sometimes hard to tear them away. But more and more, I'm working with C-suite people, who are a totally different breed. They'll break a relationship if there's money to be saved or if a current broker isn't meeting expectations. That's where I think Gallagher is going to excel with our services and data analytics.

### **What is it like working with ProAssurance?**

I've had a long relationship with ProAssurance, and it's always been a good one. As a broker, we tend to push our carriers pretty hard. But ProAssurance has helped us in a lot of positions where they didn't always have to, and we appreciate their underlying value proposition.

### **How can ProAssurance best support Gallagher as you continue to grow and change?**

Quick responses are always helpful as is a clear understanding about what they're going to do with rate and premiums as the market shifts. If we can expect it and convey it to our clients in advance, that helps with service and retention.

## REGIONAL PARTNER

## Don Powers Agency

*How Dan helps the Don Powers Agency win business in Indiana...*

Don Powers Agency, Inc. began as a general insurance agency in 1964. Its founder, Donald Powers, also developed real estate, including a hospital that grew into one of Northwest Indiana's largest health systems.

Today healthcare professional liability insurance is a major focus for the agency, which is a leading producer for ProAssurance.

**How did you get started in the insurance business?**

In high school I worked as a bank teller across the street from Mr. Powers' agency and knew his employees because they banked with us. They offered me a job when I was 19 and though I never planned on being in insurance, 20 years later, here I am.

**Tell me about your leadership/management approach.**

We have a small, commercially focused agency with a daily operations team of four people writing business in multiple states. What we sell is our service. You can't beat referral business. I love it because when you get that call from someone who says, "I hear you do a heck of a job," that's a real compliment.

**How do you hire?**

We definitely want people who know how to work with people. How pleasant are you on the phone? In this business you might be juggling many things at a time, but you can't let that stress creep into the way you speak to a client.

**What is the biggest challenge you face every day?**

Retention. We can compete with the large brokers of the world because we can service our clients better than anyone else. We don't have five or six Customer Service Representatives (CSRs) to a book of business. You get me and my CSR. The big brokerage houses are always looking to target our clients, but we keep our clients happy because they know we're always available to them when they need us.

**Can you tell me about a client you helped recently?**

In Indiana, there's a total cap of \$1.8 million for medical malpractice suits. But the sky is the limit just over the state line in Illinois. We recommended tailored coverage to one of our healthcare clients because of where they might service a patient, but they regularly questioned why we recommended excess coverage. Then they were dragged into court in Cook County, Illinois. The case settled, but it looked like their excess limits might be exposed. They never questioned the excess coverage again.

**What is it like working with ProAssurance?**

The expertise is there, the knowledge is there, the availability is there. It's not like some of the other carriers out there where you don't know who your marketing rep is or you get cycled through three different underwriters in three years. At least once or twice a year, things come up that require thinking outside the box. Some other carriers will not work with you to try to find a solution to fit your client's needs. Just the other day I had a unique issue come up. My underwriter said, "Let me take that back to senior management, we'll talk about it, and we'll come up with a solution that works for everyone." Sure enough, in a day or so, she came back with a solution that fit the client. The healthcare marketplace is quickly evolving, so we have to evolve quickly too.

**Any advice for ProAssurance?**

Keep doing what you're doing. Listen to the agents. Keep the good people that you have there, from underwriting to the executive team. Keep looking to the future with younger agents.

**"We can compete with the large brokers of the world because we can service our clients better than anyone else. We don't have five or six Customer Service Representatives (CSRs) to a book of business. You get me and my CSR."**

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## REGIONAL PARTNER

## HUB International New England, LLC

*How Bill makes good things happen in New England...*

**Why did you choose to go into insurance?**

We all have mentors through life, and mine encouraged me to consider insurance, telling me that every major event that occurs has an insurance component. Insurance is an industry that isn't evaporated by progress and technology. The basis is developing the relationship with clients to protect them as best as you can and make sure they have the appropriate coverage.

**How long have you been in the industry?**

I've been doing this for 35 years, and I knew in college that I needed something stable that's going to be around. I like being around people who I'm constantly learning from because this is such a complicated industry. It's such a great evolving business and space. I've had relationships with some underwriters for 20+ years. I am fully transparent with my underwriters—everything I know, they know. It's pretty well known that HUB International is full of ethical people where everyone does it the right way.

**Who's the team behind you that helps you run your business at HUB International?**

I have account managers—one who I've worked with for over 20 years. They're a small team of people who know the language and the particulars of the industry. I'm also mentoring a young guy, Tyler Dueno, working for us part-time. He's in law school now and will work for us as an attorney when he's out of school.

**How do you define your leadership philosophy and what characteristics are you looking for in team members?**

I take pride in my strong work ethic, and doing what it takes to care for my clients, even if that means working late nights. In the hard market in 2002 when doctors were looking for coverage, I'd work and go home an hour for dinner, then go back to work until around 11 p.m. I look for hard workers and I lead by example.

**What's your approach to hiring?**

I look for the intangible things like a good work ethic and dependability. I can teach the particulars of medical professional liability, but I can't teach someone to be honest, reliable, and trustworthy. I'm interested in individuals who are earnest and sincere.

**What was a proud moment in your career?**

There was this group where everyone wore black to their Christmas party because they thought they were going to have to close their doors at year end. We were able to convince the carrier to underwrite them. I showed up to the client's office while the office manager was on the phone. I drew a smiley face on the sticky pad in front of her and she burst into tears. We were able to secure a manageable premium and she's a client to this day. If you act like you're just a vendor, clients will treat you like a vendor. But if you treat the relationship like it's special—like you'll lose sleep until their problem is solved—clients will value that.

**What is the biggest challenge you face in your industry?**

There's two—there's trying to get pricing in a hard market when a group is experiencing adverse loss and you know they are competent, patient-centered physicians. The other side is when the market is soft, and I know what a group should be paying and it's a challenge to convince them not to chase the lowest priced option, which is usually not the best long-term option for them.

**Is there anything ProAssurance can do to best support you as you continue to grow and change?**

No, we're good. Our communication is so clear; they're aware of everything.

**"I look for the intangible things like a good work ethic and dependability. I can teach the particulars of medical professional liability, but I can't teach someone to be honest, reliable, and trustworthy. I'm interested in individuals who are earnest and sincere."**

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## REGIONAL PARTNER

# Professional Insurance Services of Nevada, Inc.

*How Dennis successfully works the Las Vegas market...*

**“The world runs on sales. I highly value retention, that’s why it’s important for me to become friends with my clients. Loyal clients won’t leave their friend to save a couple bucks.”**

Dennis Coffin



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### What did your early career path look like?

I started as a computer programmer in the 60s. The manager I worked with realized I had some sales talent, so I switched from programming to selling computers. I worked for a couple different companies until 1997 when I moved to Las Vegas from Los Angeles. A friend that I grew up with had a big medical professional liability insurance company that he started in Michigan, and asked me if I was interested. I hated insurance, but once I realized it was MPL insurance, it piqued my interest. I liked it after I got started and I’ve been in it ever since.

### What’s your approach to working with and managing your clients?

I’m on a first-name basis with my clients. Doctors don’t have set schedules, so I adjust my hours to be available when they are free. I often text them to let them know they can call me when they’re available. One time when I was playing golf, a physician called me from Greece. I took her call, wrote up her proposal, and she’s been a client for years.

My management approach is to always be there for my clients. Building friendships leads to loyal clients, and loyal clients send referrals. As a matter of fact, I haven’t advertised in about 15 years. All my business comes from word of mouth.

### If you look back over your career in malpractice, what makes you most proud?

Closing deals is the highlight of my career—I love closing a large deal. The world runs on sales. I highly value retention, that’s why it’s important for me to become friends with my clients. Loyal clients won’t leave their friend to save a couple bucks.

### What is it like working with ProAssurance?

They are dedicated and knowledgeable people who love their profession. They all want to help and try to find ways to make things work; I appreciate that about them. Their customer support is much better than most providers. With some of the bigger companies, you might not be able to get through for a few days, and when I call ProAssurance I get an instant response from a real person (not an automated system).

### How can ProAssurance best support you?

Just keep doing what they’re doing. Hopefully as ProAssurance expands, they keep the best of the personal services and responsiveness they offer.

### If you could give one message to the folks at ProAssurance, what would you tell them?

For a guy who could retire, I don’t because I really enjoy this business. I love working with doctors and with ProAssurance.

## CERTITUDE AGENCY AWARD

# The Somerset Group

*Here’s how Ken went from working at an agency at 18 to owning it at 40...*

**“I recently received a note from a client that said ‘Thanks again for putting in the hard work and coordinating my insurance. Your masterful actions solved a stressful obstacle and I’m forever grateful. I wanted to swing by and visit when the pandemic settled down, but since it’s still running, I figured I would send you a token of my appreciation to get yourself something nice. I hope all is well with you and your family. Let me know if you EVER need anything.’”**

Ken Finlay



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### Tell me a little about your career path after school and how you got to where you are today.

When I was 14 years old, I shot competitive skeet and trap with Dennis Coury’s son. Dennis Coury owned an insurance agency. I was always comfortable talking to adults. Dennis must’ve seen that in me, and he told me when I turned 18, he wanted me to work for him. I started working for Dennis at 18 until I turned 40, then he sold the agency to me for less than its value because he wanted me to have it and he wanted me to succeed. When I bought the agency, ProAssurance financed the whole thing for me (with very favorable terms during the financial crisis) because they wanted to see me take over the agency; they put me in a good position to keep the agency successful. It was Dennis Coury and ProAssurance who helped me to get to where I am today.

### What characteristics does an employee need to be successful with your agency?

I look for people who are honest, have good relationships with clients, and are outgoing and friendly. I also look for people who are passionate about their job and their clients. Everyone must be willing to help and not be afraid to work. Our clients love working with us because we’re not typical salespeople, we’re advisors. We advise clients of what’s out there, the difference between companies, and we let them make the ultimate decision. I’ve always done what’s best for my clients and not what’s best for my wallet.

### Tell me about your leadership/management approach with your employees.

I let my employees do their own thing, but we touch base about our clients a lot. I don’t micro-manage anything. When I’m on vacation, I don’t tell people that I’m out of the office because I’m never truly checked out. We all cover for each other when needed. I am grateful to have such an incredibly talented team working with me.

### What makes you most proud of your career?

When a doctor calls, or sends a letter, and says “If you ever have a question—anything—give me a call and let me know.” Or, when a doctor gives me their cell phone and says to call anytime. I recently received a note from a client that said “Thanks again for putting in the hard work and coordinating my insurance. Your masterful actions solved a stressful obstacle and I’m forever grateful. I wanted to swing by and visit when the pandemic settled down, but since it’s still running, I figured I would send you a token of my appreciation to get yourself something nice. I hope all is well with you and your family. Let me know if you EVER need anything.”

### What is it like working with ProAssurance, and what makes them stand out from their competitors?

The relationships—I’ve known a lot of the people for a long time. They have loyal people from the top down, and they’re realistic and understanding. I could pick up the phone and call anyone on the senior management team and they would answer my call or return it the next day, and that’s not just for me—any one of my employees could call and receive the same treatment.

### How does a physician qualify for Certitude insurance coverage?

They must be an Ascension affiliated physician—part of their national healthcare system—to be in the Certitude program. The physician must be on staff at an Ascension hospital. The Certitude program is a joint program between Ascension and ProAssurance where they share some of the risk and offer broader coverage than what is generally available with other hospital sponsored plans.

### What are some of the benefits of signing up for a Certitude policy?

Unlike many hospital-sponsored programs, Ascension has an “onshore program”—it’s a better program that’s being offered to their doctors, giving them access to high-quality medical professional liability coverage written by ProAssurance.

## SERVICE CENTER AWARD—BIRMINGHAM

## Professionals' Insurance Agency, Inc.

*Here's how John's leadership style inspired growth for more than 30 years...*

**Tell me a little about your career path and how you got to where you are today.**

When I graduated from college, I did not anticipate being in the insurance business 30+ years later. I had a science background with a degree in biology with the intent of going to medical school and becoming a doctor like my father. Instead, I got the itch to get out and work. I got some experience in the distribution side of healthcare products, and I had plans to be part of the transition to buy that business. I've been in the insurance business ever since and I've enjoyed every minute of it.

**Tell me about your leadership/management approach.**

We have eight people on my team—five producers and three admin team members. I don't have a strict management style, I'm flexible and I empower people to make decisions on their own. My job is to create opportunities for people who work for me and help them achieve their goals and become successful. If I do that, I'll be successful as well.

**What makes you most proud of your career?**

One of my proudest moments was the recognition that our agency received from ProAssurance two years ago at the Leadership meeting as The Agency of the Year. When you're given that accolade by your peers and those you work with, it's even more special. It means our agency organization is doing the right things to get that recognition. There are other big moments whether it's helping a solo doctor do what it takes to open their doors and practice, or helping a large physician group operate their business more efficiently and protect their business on a daily basis.

**What characteristic sets you apart from your competitors?**

I'm loyal to my clients all day every day. I've never gone on vacation or been out of the office when I didn't check my email, return a phone call, or handle something that needed to be handled—whether I'm a few miles away or in Europe. My father is a retired general surgeon and I've observed him throughout his career and noticed when he received a call about someone going to the emergency room, he dropped whatever he was doing and left immediately. I give my clients the same care that my dad gave to his patients. I have a sense of urgency to solve my clients' problems.

**What is it like working with ProAssurance and how are they different?**

Working with ProAssurance is fabulous. It's been a 20+ year partnership. I trust everyone at ProAssurance without any question; they don't act like a traditional insurance company in many ways. I can always get someone on the phone, and they help resolve problems—that's been the most impressive thing about them over the years. They've been very loyal and committed to us, and they've helped us continue to succeed.

**What value proposition do you sell to your clients as you talk about ProAssurance?**

I tell my clients that ProAssurance is the greatest value out there. We sell the whole package of what they offer, and we tell clients that the dollar they spend with ProAssurance is going to be a greater value than with other carriers. We provide a checklist and a comprehensive package to clients to show what ProAssurance offers them.

**Is there anything ProAssurance can do to better support you?**

Short of having the cheapest premium on any risk and giving us the ability to approve business, no they're spot on. Today's ProAssurance is different than ProAssurance a year or two ago—they've added people and made changes and one of the things that impressed me along the years is that they've continued to adapt. They've continued to keep the best of the best, and that's says a lot about ProAssurance as a company.

**“My father is a retired general surgeon and I've observed him throughout his career and noticed when he received a call about someone going to the emergency room, he dropped whatever he was doing and left immediately. I give my clients the same care that my dad gave to his patients. I have a sense of urgency to solve my clients' problems.”**

John DeWeese



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## SERVICE CENTER AWARD—OKEMOS

## SilverStone Group/HUB International

*John's product expertise and persistence have helped him thrive in his 23-year insurance career...*

**What were your early years like?**

I ran a lawn service in high school and college, and the retired CEO was a customer who recruited me to the industry. I started as a broker right out of college in 1997, and a lot of people who taught me about this business were underwriters at ProAssurance. Now, 80% of my clients work in healthcare from a practice I started when I joined our firm. My dad is a doctor, so I know how to deal with people that can sometimes be seen as intimidating. Doctors can appreciate expertise and specialization, which was valuable for the last hard market and the one coming our way.

**What qualities & characteristics are needed for success in your industry?**

First, it's important to have long-term persistence. It can take awhile to get a client, but they'll stay forever if you treat them right. Second, being analytical is important. I compare products for my clients as their “personal shopper.” Finally, being extroverted is key. I love presenting to people and constantly learning about existing and emerging risks since we do continuing education for healthcare, law and accounting professionals in NE and IA. For example, we were one of the first to talk about cyber risk over 12 years ago in our market.

**Why do your clients choose SilverStone Group/HUB International?**

Most clients work with us because we make it easy for them. I give people good recommendations for making decisions, and everyone (client/broker/carrier) has to win in the long term—this is the buying philosophy we lead with. We always lead with how we are different.

**Tell us about how you hire, and your leadership approach.**

I manage a direct team of seven people. I always want to hire people smarter than me, and who, ultimately, don't need a boss (although you have to earn the right to be left alone). I hire the right people and get out of their way. My team is expected to be specialized, meet deadlines, and exceed expectations. We have a 99 percent renewal rate over 10 years and counting.

**Beyond insurance, what else do you do?**

I give a lot to the community. I sit on multiple boards, and currently chair the largest home health organization in Nebraska as one example. Relationship-building, whether it's one-on-one with clients, or with organizations I'm connected to, is really important.

**How do you hire?**

Finding the right people, that are teachable, is hard to do. When we have an open position, the entire team is part of the selection process. We'll often take final candidates out for a beer after work and see how they interact with the rest of team.

**What is it like working with ProAssurance?**

I sleep well at night because I know ProAssurance is thinking about their long term strategy, and they're in it for the long haul. I admire that.

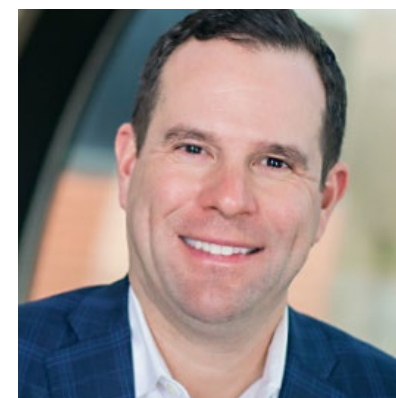
Also, they ask and involve me in their decisions. They allow us to come in and see what's going on so I can better communicate decisions with my clients.

**How does ProAssurance best support your agency as you continue to grow and change?**

Just making sure we treat the long-term clients they have well, keeping in mind that some of them are going through a tough time due to the pandemic.

**“I give a lot to the community. I sit on multiple boards, and chair one of the largest home health organizations. Relationship-building, whether it's one-on-one with clients, or with organizations I'm connected to, is really important.”**

John Marshall



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PHILANTHROPIC AWARD

# HealthSure Insurance Services

We visited with the father and son leadership team at HealthSure Insurance Services—Barry Couch, Founder & Chairman, and Brant Couch, CEO—to learn more about how they do business...



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**Tell me about your career path to HealthSure?**

**Barry:** I graduated from University of Texas with a degree in Accounting, but after I finished my internship, I ended up hating it. So, my Dad introduced me to a friend in Belton, TX, who offered me a job in insurance and I went to work with him as an agent in 1974. Years later, I decided to focus on healthcare after serving on a hospital board, and I started HealthSure in 1998. I started with two employees and about \$10,000 in the bank and we convinced customers to stay with us. Now we have 21 employees and we've never looked back.

**Brant:** I grew up in Belton, TX, went to Texas State University and got a degree in Accounting. I was hired by Ernst & Young in Austin right out of school for eight years in various roles. Then I came on board with HealthSure and ran our consulting company. We quickly became the insurance program manager for about 150 hospitals across Texas (about 13-14 years ago). I was looking over the fence from the consulting business at the insurance business and quickly got over the distaste for the insurance industry when I got my first commission check.

**What's your hiring process?**

**Brant:** We look for a culture fit. It's very important that we do our best to interview not just for skills, but for culture. Our culture is grounded by our five core values:

1. Do what you say you are going to do
2. Respect one another
3. Seek first to understand then to improve
4. Earn and give trust
5. Serve with a servant's heart

**How have your core values helped you work through this pandemic?**

**Brant:** Our core values are our lighthouse. We've faired very well during this time with flexible working arrangements from home. We've had to try a little harder to stay connected, so we have virtual happy hours, virtual coffee hours, and we rotate people in and out of the office so different people can connect with each

other. We have quarterly team meetings and community service outings. We're about to support the Ronald McDonald House by feeding kids and families that day along with sending a donation.

**Barry:** It's been part of our framework to have core values for a long time. Our core values are sacred to us and we don't look at them as being part of an annual plan—this is our culture. We do a good job of letting new team members know what they're walking into. We celebrate employees who demonstrate our values by shining a light on them during our quarterly team meetings. We measure team member performance by their demonstration of our core values and doing what it takes to meet and exceed our customers' expectations.

**How do you split your time between coaching employees and handling clients?**

**Brant:** We've gotten good at having pretty defined roles with our job descriptions. We have a VP of Operations (Jennifer Fudge), and her skillsets compliment Barry and me very well. I'm pulled into accounts when necessary and when something requires our attention. I'm very involved with coaching our salespeople, and Barry and I are more focused on strategic planning and starting new programs.

**Barry:** We're committed to having a succession plan in place and empowering employees to own their role and do what they have to do to get the job done for their clients. Some of our employees are here today and will stay with us forever because of the environment we've created. We're very transparent about the vision of our company.

**What makes you most proud of your career at HealthSure?**

**Barry:** When our clients tell an audience that they wouldn't dream of doing business with anyone else, it doesn't get any better than that. Clients look to us as a trusted relationship knowing we'll get them through the good times and not so good times.

**Brant:** I agree. It's a close tie between what Barry said and what our own people say about working here. There's never an abrupt termination (or ending) here—we always counsel employees about what role they want next. Even the people who have left our company say HealthSure is the best place they've ever worked.

**“Our core values are sacred to us and we don't look at them as being part of an annual plan—this is our culture. We do a good job of letting new team members know what they're walking into.”**

Barry Couch

**What do you like most about working with ProAssurance?**

**Brant:** The access to leadership and what I would call a “non-pushy” way of exploring ideas and working together. Some carriers are very transitional and ProAssurance is the opposite of that.

**Barry:** I go back to the Medical Assurance days about 25+ years ago and how I've watched ProAssurance evolve since then. We've always been able to talk to their top leadership on down. If we have an issue, they really listen and empathize and work to fix our concerns to the best of their ability. They're a partner and they believe in relationships. They're in it to win it just like we are, and they're highly ethical and invested in the healthcare industry.

**A Glimpse at HealthSure's Philanthropic Contributions**

- Ascension Dell Children's Medical Center
- King's Daughters Hospital, Temple, TX
- Baylor, Scott, & White, Temple, TX
- Ronald McDonald House
- The Seton Fifty – committee chair
- Mobile Loaves & Fishes – Community First Village project

Look for a full write-up on HealthSure's work in our December Giving Back issue.



We missed seeing our friends and colleagues in Florida this year at Streamsong Resort and look forward to joining you there in 2022.



Wish we were here. See you in 2022!

Looking forward to Park City, UT in 2021!

If conditions permit, we'll be hosting the 2021 Leadership Circle event at the Stein Eriksen Lodge in Park City, UT.

We hope to see you there!

## THE HOMEPAGE

# 11 Ways to Up Your Zoom Game

**When the Wi-Fi signal is strong enough that you don't notice it, I'm a full convert to online meetings and I hope this new normal persists after the pandemic. I think most of us look at online meetings as if we we're taking a class pass/fail. That sets the bar too low and we need to start thinking about what an A+ looks like.**

**Starting with just having a basic comfort level with the controls and then getting progressively strategic, I believe you can make how you handle online meetings a differentiator. Our retired friend and ProVisions columnist, The Old School, repeatedly instructed us to "Be Memorable."**

**Here are 11 tips on how I try to be memorable on Zoom:**

## Entry Level

### Learn the controls

This is the easiest way to avoid something embarrassing. The most essential in this skillset are:

- 1. Mute**—Learn good mute etiquette and avoid at all costs being the one who talks while muted and has to restart with a "Sorry about that!"  
*ProTip*—You can tap the space bar to mute and unmute, or buy a USB accessory to move your controls further away from the computer.
- 2. Share screen**—A screen sharing boss knows their screen is showing and doesn't confirm "Is everyone seeing my screen now?" nor do they accidentally share the screen for the other monitor where they have the back channel chat up.

## Beginner

Moving meetings online has changed the social dynamics of the event, and things are going to keep changing as new tools become available.

- 3. Have a networking plan**—The online meetingverse has essentially killed "the meeting after the meeting." Signing in early is your main, and often only, chance to network. There will be no productive relationship building after the host clicks "End the Meeting."
- 4. Stay up to date on new stuff**—We all realized confetti joined the clap and thumbs reactions because we saw someone use it. [Subscribe to the Zoom blog](#) and be the first mover, or lead by having your group learn together. Just last week we ended a meeting with a group test to figure out how the new breakout rooms work (spoiler: it worked great and we'll use it more).

## Intermediate

Just like in-person meetings, you need to stay somewhat aware of how you are coming off to the other participants.

- 5. Stay engaged, but if your attention flags, be aware of your tells**—I don't know what the breakdown is between users who prefer speaker view vs. gallery view (aka Brady Bunch). I'm always on Brady Bunch and it's pretty easy to tell who is looking at their phone.  
*ProTip*—Zoom screens are fairly dark so when you tab off to Outlook's white background, or pull something up on your phone, the light change flashes.  
*ProTip*—If you absolutely must attend to something else, at least hold the phone up to the side of your camera to help maintain your eye line.

- 6. Be active in the group chat**—Share helpful/ useful info in the chat including links. If you are referencing an article or linked content during your report, say "I'll put a link to it in the chat." Then do it immediately and not via a follow-up email.

The chat is also often better for adding info or asking a question than interrupting the speaker. It also means others can join in without the dreaded multiple people saying "sorry you go first."

- 7. Be active in the private (1:1) chat**—Notice someone's background (real or virtual) and chat them about it. "Is your background the control room from War Games?" Notice something they said and ask them a question or make a connection on a shared interest. Know your controls though! Don't send an intended private chat to the whole group.

## Advanced

Showing that you put thought and effort into all the aspects of your meeting attendance makes you really stand out.

- 8. Be active in private chat, on a different platform**—If you are in a meeting with multiple parties, and it's better if YOUR party establishes a back channel for sharing information, do it! But do it on a different chat platform (Teams, Cisco Jabber, Slack, or whatever chat you were using before Zoom). On Zoom there are only options for "send to all" and "send to one person." Even if you could do a group subset chat, you don't want to risk making a "send to all" mistake on a back channel.
- 9. Stay active to stay engaged**—You won't be 100% interested in or relevant to 100% of all your online meetings. Being active in the chat keeps you engaged in the meeting and keeps you from tabbing off to check email or your phone.
- 10. Curate your own background**—Think of whatever is behind you as a movie set and give it the same level of intentionality as you do your personal appearance. When you have an interesting background people will notice what's back there.

I set up two bookshelves behind me. One has framed covers of all the 2020 ProVisions; the other is a business book library facing out select titles. I switch the face-out around regularly depending on the meeting participants. From family or pet pics to sports team or school allegiances to art or other interests. Place interesting things in the background.

- 11. Put your profile pic to work**—Profile picture strategy level zero is to do nothing and simply have your initials show up as the default. Level one would be grabbing a copy of your LinkedIn profile picture.

It's probably fine to stop there, but consider whether there's something useful you can do with whatever shows up in your square when you turn your camera off. A simple example is the mid-meeting step-away. Would you rather have your LinkedIn picture or text block that says, "Sorry! Had to Step Away. Back in 2 minutes."? How might that be different if you were the meeting organizer? Maybe an agenda or a welcome or ground-rules.

I'm not sure about this one yet myself, but do have a desktop folder labelled "Zoom Profile Pics" where I'm playing with some ideas.

We are not going back to regular in-person operations anytime soon; and when we do go back, online meetings will persist in a big way.

2020 will certainly be memorable for a whole lot of well-justified negative reasons, but online meetings is a positive one. If we missed one of your favorite tips on how to be memorable in online meetings, let us know by emailing [AskMarketing@ProAssurance.com](mailto:AskMarketing@ProAssurance.com).



**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.



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## Industry Articles

Sharing industry knowledge can be helpful both in renewal conversations and other sales environments. The following articles have been curated to provide you the latest news in the healthcare industry.

1. **The physician employment outlook**—Travis Singleton, Vice President with the physician recruitment firm Merritt Hawkins, discusses the outlook for physician employment in the age of COVID-19. Written by Medical Economics, September 15, 2020.
2. **Telemedicine will drive \$29B in healthcare services this year, report finds**—Telemedicine is expected to account for more than 20 percent of all medical visits conducted in the U.S. in 2020. Written by Jackie Drees, Becker's Hospital Review, September 16, 2020.
3. **Uptick in telehealth reveals medical malpractice concerns**—Telehealth services open the door to unique concerns as providers rely on data, documents, images and other information provided by the patient. Written by Lindsay Lowe, Bloomberg Law, September 29, 2020.
4. **2020 Burnout Survey results: Physicians facing unprecedented crisis**—More than two-thirds of physicians say they feel burned out in 2020. Written by Medical Economics, September 10, 2020.
5. **Medical errors increase by nearly 20 percent around daylight savings, study finds**—Researchers analyzed voluntarily reported data that occurred seven days before and after spring and fall time changes from 2010 to 2017. Written by Gabrielle Masson, Becker's Hospital Review, modified September 21, 2020.
6. **Report: 72 percent of organizations faced increase in IoT, endpoint security incidents**—Cybersecurity decision makers named malware, insecure networks, and remote access points as the biggest threats to their enterprises. Written by Jessica Davis, Health IT Security, October 7, 2020.
7. **Regional malpractice claims may be associated with increased Medicare imaging utilization**—Physicians living in regions with a high incidence of medical malpractice claims may be susceptible to ordering advanced Medicare imaging as a defensive medicine strategy. Written by Max Wursta, Healio News, October 14, 2020.
8. **The three likely issues that will top Congress' to do list next year regardless of who wins the election**—Surprise billing reform, drug pricing reform, and pre-existing condition protections are anticipated to take center stage in 2021. Written by Tina Reed, Fierce Healthcare, October 20, 2020.
9. **Predictive analytics models forecast prevalence of flu strains**—The predictive analytics models examine virus' genetic codes to understand how the flu will evolve, potentially leading to more protective vaccines. Written by Jessica Kent, Health IT Analytics, October 20, 2020.
10. **Hospitals use supply chain analytics to recover from COVID-19 losses**—As hospitals survey their losses, new opportunities have emerged to not only recover these losses, but establish cost-saving initiatives by using optimized supply chain analytics. Written by Fierce Healthcare, October 19, 2020.

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## Market Dynamics Articles

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

1. **Rising reinsurance rates to affect already hardening malpractice insurance market**—Lloyd's of London is predicting that it will have payouts of over \$5 billion due to COVID, but have reinsurance for \$2 billion. Written by Vanessa Orr, South Florida Hospital News, October 2020.
2. **What's happening with cost and claims in the wake of COVID-19**—Doctors have enjoyed more than a decade of relatively affordable medical malpractice premiums. But for many, those good times are ending. Written by Jeff Bendix, October 13, 2020.
3. **Malpractice claims against hospitals hold steady but severity increases**—The frequency of hospital professional liability claims is holding steady, but the cost of these claims is expected to increase by three percent next year. Written by Jim Sams, Insurance Journal, October 16, 2020.

## NEWSBRIEFS FROM



## MEDICAL PROFESSIONAL LIABILITY ASSOCIATION

### Convergence of Coronavirus, Flu Could Boost Medical Liability Claims

The convergence of the coronavirus, which has seen a recent surge in cases, with the oncoming flu season could lead to diagnostic errors that will increase medical liability claims, according to some experts. Many initial flu symptoms, including fever, fatigue, and sore throat, are almost indistinguishable from those of COVID-19, they stated. While observers note the federal government and about 30 states have provided legal immunity for healthcare providers who treat COVID-19 patients, at least some of the protections have an expiration date.

Other factors related to COVID-19 also could have an effect on claims. While there have been few COVID-19-related MPL claims to date, many elective surgeries have been delayed, in some cases because patients fear their susceptibility to the virus if they enter a hospital, which could be causing a temporary reduction in claims. Delayed medical exams that lead to undiagnosed or worsening medical conditions, however, could drive up future MPL claims, experts said.

The flu and COVID-19 "have similar presenting symptoms," and "if you don't get the right diagnosis," there is potential liability, said Dr. John C. Evanko, chief medical officer for MCIC Vermont. In addition, COVID-19 may induce and/or obscure other illnesses, such as acute coronary syndromes and bacterial pneumonia, said Dr. J. Tristan Mueck, assistant medical director, education and underwriting, for EmPRO Insurance Company.

With this pandemic, "everything takes a little bit longer, whether it's delivery of care, or when patients come in for care," said Divya Parikh, vice president of research and education at the MPL Association. "When you add that to the complexity of diagnosing something that has very similar symptoms to another medical condition, in this case the flu, that raises a lot of concerns," she added.

Source: [Business Insurance](#) and MPL Association, 10/23

### Patients May Access Clinical Notes Starting November 2

Starting November 2, all patients in the U.S. will have immediate access to clinical notes and will be able to read their doctors' writings, as well as test results and reports from pathology and imaging. The 21st Century Cures Act mandates that patients have fast, electronic access to the following types of notes: consultations, discharge summaries, history, physical examination findings, imaging narratives, laboratory and pathology report narratives, and procedure and progress notes. The law means that inpatient and outpatient notes will be released immediately and that patients will have immediate access to testing and imaging results, including results from sexually transmitted disease tests, Pap tests, cancer biopsies, CT and PET scans, fetal ultrasounds, pneumonia cultures, and mammograms. Such notes could contain sensitive information, and there is concern that patients could be shocked, confused, or annoyed by what they read, even with more run-of-the-mill notes. Champions of open notes say that the benefits, including better provider-patient communication, greatly outweigh such risks.

Source: [Medscape](#), 10/21

## ProAssurance Ads Win Reader Recognition

Risk & Insurance magazine (R&I) periodically hires a third-party company, SIGNET AdStudy®, to perform a survey-based study on the ads running in the magazine, and then provides the results of the study back to the advertisers.

R&I readers were invited to participate in this survey after receiving the May issue. A total of 226 agents/brokers participated in the overall study with a minimum of 100 respondents per ad.

ProAssurance’s ad in the May Risk & Insurance issue was a thank you message for healthcare professionals working through the COVID-19 pandemic. Overall, the ad placed 2nd in the rankings, with the highest percentage of “Excellent” ratings for both noticeability and content.

Our follow-up ad ran in the August issue and featured ProAssurance’s COVID-19 Info Center. In its review, 135 respondents weighed in, and gave the 1st place ranking to ProAssurance. Top marks were earned in the message effectiveness and creative effectiveness categories.



## provisions NEXT MONTH Digital Marketing



# NEW RISK RESOURCES

**NEW VIDEO**  
**What’s the Risk?  
 Fall Prevention**

Falls in healthcare facilities often result in patient injuries that lead to professional liability litigation for the healthcare provider. While it may not be possible to completely eliminate the risk of falls in your facility, you can implement strategies to improve your fall with injury rate. In this video, Risk Resource Advisor Brad Byrne discusses risk mitigation strategies to help reduce the rate of falls in your facility.

[VIEW THE FULL VIDEO](#)

**NEW SEMINAR**  
**LGBTQIA+ in Healthcare**

The number of LGBTQIA+ individuals who voluntarily share their gender identity increases every day. As awareness and visibility increases, individuals will continue to reveal their true selves. LGBTQIA+ patients struggle with barriers and fears that physician office practices and healthcare systems are often unaware they exist. Many practices and healthcare systems receive little if any training on how to provide the best patient journey and how to minimize the associated risks. This presentation emphasizes the importance of physician and staff education, includes best practices, and discusses ways to mitigate discrimination risks.

**Objectives**

Participation in this seminar will better enable participants to:

- Identify definitions and terms used in the LGBTQIA+ community
- Report best practices when working with LGBTQIA+ patients
- Document ways to prevent and eliminate discrimination in the workplace

[WATCH THE PREVIEW VIDEO](#)

## The Big Question

This month’s Big Question focuses on November’s theme—a look at digital marketing as part of the sales process.

In today’s sales market, digital marketing and lead generation go hand in hand. Before your first sales call, a prospect has gone through your website, LinkedIn profile, and probably those of your competitors too. Are you using them to draw up new business?

**What are your favorite channels for gathering sales leads in the digital age?**



**Be featured next month by submitting your response at [ProAssurance.com/BigQuestion](https://ProAssurance.com/BigQuestion).**

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# provisions

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

