

PROASSURANCE
Treated Fairly

provisions

CONSIDERING COVID

The **re** **NEW** **al** **TELEMED**

REVIEWING
RETHINKING
REVISING
REPRICING
RESELLING
RESTARTING

RISK
DURING
REOPENING

WHAT ABOUT

normal

NORCAL?

25%

of surveyed physicians plan to retire earlier than planned due to recent experiences.

Medscape Report, September 2020

“While the coronavirus pandemic created an unprecedented operating environment and heightened volatility across the global economy, midyear 2020 North American P/C (re)insurer underwriting results represent an area of relative stability, reflecting the industry’s robust risk management focus.”

Christopher Grimes
Director
Fitch Ratings

A Word from the CMO

Selling Value at Renewal

And so the countdown to January 1 renewals begins.

While there is no quiet time of year in our line of business, September through year-end marks a distinct increase in momentum as we all work to end the year on the highest possible note.

Depending on how the year has gone so far, the next few months can be an invigorating push to maximize profits. But, it can also be a push to get things back on track before starting a new cycle. I think it’s safe to say, given the course of 2020, that your path up to this point did not go as planned. Mine sure didn’t! Moving into familiar territory of the year-end is a welcome relief.

Renewal meetings (Zoom or otherwise) are all about relationships. You nurture those long-term relationships and remind your clients of the value of both the product and the sales relationship. We remain distant from our clients this year more than ever. Social distancing does not mean ignoring their needs. Rather, you have worked twice as hard to stay attentive, remain present, and provide exemplary customer service.

We thank you for everything you have done so far this year to keep your relationship with our mutual clients strong.

On our end, our focus remains on providing thoughtful, high quality customer service. We want you to have the tools necessary to process renewals as efficiently as possible. Our market managers, underwriters, and Service Center, are standing by to assist in any way they can.

Please do not hesitate to reach out to our teams for any kind of assistance you might need. As any good salesperson, please send in those submissions so we can help grow your revenue and customer base.



Thank you!
Jeff Bowlby
Chief Marketing Officer

TABLE OF CONTENTS ...

- [Selling Value at Renewal](#)
- [Our Renewal Campaign: Showing Customer Appreciation](#)
- [ProSecure Updates](#)
- [Guidelines for Practicing During a Pandemic](#)
- [ProAssurance Secure Services Portal](#)
- [Potential Premium Discounts in Live Seminar States](#)
- [Industry Articles](#)
- [Market Dynamics Articles](#)
- [COVID-19 Stress Support for ProAssurance Physicians](#)
- [NORCAL Acquisition Update](#)
- [THE HOMEPAGE](#)
- [Tough Love from Third Parties](#)
- [Telemedicine Coverage](#)
- [Next Month’s Big Question](#)

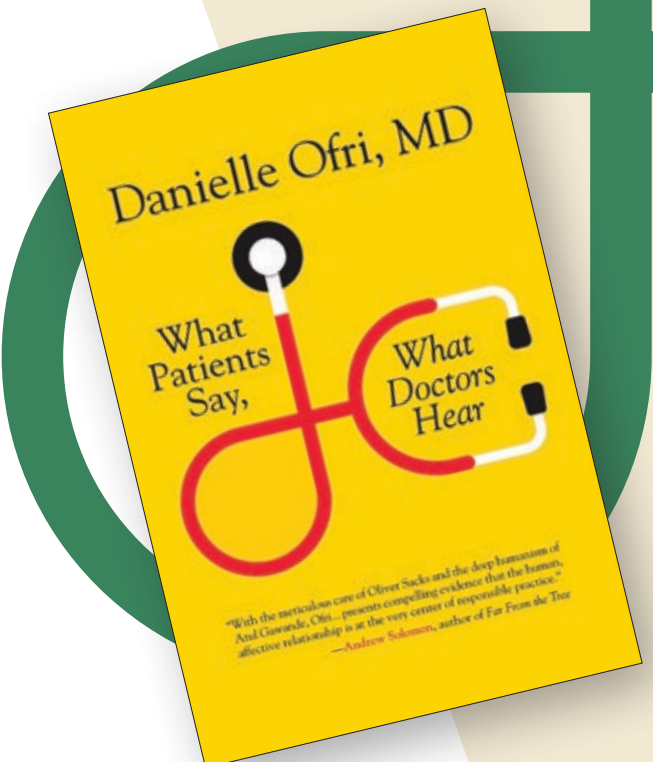


ProVisions is ProAssurance’s monthly agent magazine. If you or your colleagues do not receive the digital version, email AskMarketing@ProAssurance.com. Please include names and email addresses for everyone who would like to subscribe.

©2020 ProAssurance

OUR RENEWAL CAMPAIGN

Showing Customer Appreciation



ProAssurance continues to send mailings to MPL insureds the quarter before their renewal date, and you receive an agent bulletin describing each mailing in case your clients have questions. If you would like to follow up with your clients who respond to these mailings, AskMarketing@ProAssurance.com will send you a list on request. We can also send you samples of the promotional items—just ask. You can view samples of the current mailings to the right, or in the Agent section of the SSP under “Agent bulletins” or “Insured communications.”

The 2020 Campaign

Each year, we send retention mailings to MPL insureds* the quarter before their renewal date to share knowledge, support patient safety, and retain superior relationships. Mailings typically offer insureds a chance to request a complimentary resource with tips for avoiding risk. This year we’re offering the choice of a paperback or audiobook copy of *What Patients Say, What Doctors Hear* by Danielle Ofri, MD.

Instead of sending two different promo offers, we offered one book and sent reminder mailings to nonrespondents. We are actively monitoring results of each stage of the mailings and adjusting the campaign to take advantage of the success of each method. We are also comparing responses to actual renewal numbers to determine the correlation.

The first mailing uses a proven format from previous years—a small brown envelope with a folded note from ProAssurance’s Chief Medical Officer Dr. Hayes Whiteside, a reply card, and a custom pocket note. The second mailing is an A/B test of two direct marketing approaches. A final reminder email to nonrespondents concludes the campaign. The mailings go out approximately one month apart—once someone responds, they are removed from the follow-up mailings.

Questions or thoughts on how we can better support your renewal efforts? We’d love to hear from you at AskMarketing@ProAssurance.com.

*Excluding Certitude insureds

Mailing 1 includes personal note from Dr. Whiteside, reinforcing the importance of effective doctor-patient communication, pocket note with quotes from Dr. Ofri’s book, reply card.



Mailing 2A is a letter from Lisa Van Duyn, Vice President Patient Safety and Service Excellence, asking insureds to reply for the book, and referring them to Risk Resource services.

Mailing 2B is a three-panel, folded postcard with a tear-off reply card that shares sample quotes from the book and a reminder to respond.

ProSecure

ProSecure Updates

ProSecure® is an extension to *CyberAssurance® Plus*, providing physicians with higher cyber liability limits and regulatory risk protection.

ProAssurance partners with Tokio Marine HCC to offer ProSecure coverages.*

Cyber Liability Coverage Enhancements

Recent updates to the policy include:

First Party Insuring Agreements

- › **Bricking Loss Coverage sublimit**—Covers the cost to replace computer hardware or electronic equipment, due to loss of use caused by unauthorized or malicious reprogramming of software or firmware.
- › **Property Damage Loss Coverage sublimit**—Coverage for property damage resulting from a hacking attack.
- › **Reward Expenses Coverage sublimit**—Coverage for reasonable amounts paid to an informant for information not otherwise available, which leads to the arrest and conviction of a person or group responsible for a privacy breach, security breach, system failure, cyber extortion threat, financial fraud, telecommunications fraud, or phishing attack.
- › **Court Attendance Costs sublimit**—Coverage for reasonable costs incurred to attend court, arbitration, mediation, or other legal proceedings or hearings as a witness in a claim covered under the policy.
- › **Breach Event Costs Outside the Limits coverage**—Provides a limit of coverage for Breach Event Costs, separate and in addition to the Maximum Policy Aggregate Limit of Liability (now included in all Cyber Liability options instead of optional coverage for purchase).
- › **Regulatory Risk Protection optional coverage enhancement**—Damages sublimit provides reimbursement coverage for (1) settlement or resolution amounts, other than restitution or regulatory fines and penalties; and (2) punitive, exemplary, or multiplied damages which the insured is legally obligated to pay as a result of a regulatory proceeding.

Join us for a webinar October 14 at 2 p.m. CT to learn more about recent changes to ProSecure. Watch for a follow-up email invitation.

*Policies are underwritten by Tokio Marine HCC.

ProAssurance Secure Services Portal

Self-Service Options for Renewal Applications

Numerous online self-service options are available to healthcare professionals, insureds, policyholders, and agents which can assist with managing renewal business. These include online seminars, credentialing certificates, bill payment, policy documents, billing account summaries, and more. The available services are outlined by audience on our secure services portal page.

How to Create an Account

Select the “Create an Account” button in the top banner of ProAssurance.com. Fill in your name and information. If you need assistance, contact Web Support at 205-439-7956 or WebSupport@ProAssurance.com.

Online Premium Payments

Policyholders may make individual payments online or enroll in the Electronic Payment Plan (EPP) to have future payments automatically debited through a checking or savings account. Please note: ProAssurance doesn’t accept credit cards. Enroll in EPP online or make a payment in the secure services portal (SSP).

Certificates of Insurance (COI)

Inside the SSP, select the Certificates of Insurance (COI) and Claims History page from the “Credentialing” menu. Follow the instructions to download a COI. If you are not authorized to view a COI, you may need to request to add a COI holder. For questions or additional assistance, please contact the Credentialing department at 877-274-7007 or Credentialing@ProAssurance.com.

Renewal Applications

You can view/download/print PDF copies of the completed renewal applications sent in by your clients (or sent in by you on behalf of your clients). Sign into the SSP, then select “Completed Renewal Applications” from the Policy Services menu.

Selecting a policy will load the main section with renewal application documents, including any renewal documents received since August 1, 2018. The documents are loaded in client drawers organized by the date we received them. Check the box next to the renewal application(s) you’d like to download and select the “Create PDF” button to keep a copy.

Blank renewal applications are available (without signing in) at ProAssurance.com/renewal-applications. Please return all completed applications to RenewalApps@ProAssurance.com.

Contact Web Support at 205-439-7956 or WebSupport@ProAssurance.com with any questions.

COVID-19



Prepare for a Safe Transition

REMINDER:

You can access and share risk management **Guidelines for Practicing During a Pandemic**

As states began lifting restrictions on performing elective procedures during the COVID-19 pandemic, ProAssurance released the **COVID-19: Returning to Practice** guide at ProAssurance.com/COVID-19-Risk. As the pandemic continued, it became apparent that additional support would be necessary to address the ongoing complications physicians face in seeing patients.

The guide has been re-released as **Guidelines for Practicing During a Pandemic** and will help medical practices assess and adjust to changing, pandemic-related risks in their area. Other services we provide to help prepare for a safe transition include:

- **COVID-19 Stress Coaching service** for ProAssurance-insured physicians and advanced practice healthcare providers
- **Virtual risk assessments** offer our in-depth assessments via Zoom and other methods while travel restrictions do not permit on-site visits
- **Risk advisors** are available by phone or email to answer our insureds’ questions at 844-223-9648 or RiskAdvisor@ProAssurance.com

Thank you for encouraging your ProAssurance clients to take advantage of these services. If you have questions, please reach out to your market manager.

Could your clients be missing out on potential premium discounts?

Potential Premium Discounts in Live Seminar States

More than 400 insureds have taken *Hindsight 2020* or *An Ounce of Prevention* online since we cancelled our live loss prevention seminars due to COVID-19. Many insureds have earned premium discounts subject to state, policy, and underwriting requirements.

▶ **Insureds in Alabama, Delaware, Washington, D.C., Florida, Illinois, Indiana, Maryland, Missouri, Nevada, Ohio, and Virginia who have not yet taken these seminars may still be able to earn premium credit.**

Remember, many insureds can also receive up to a two percent premium discount for completing additional seminars. Continuing medical education (CME) credits—and certificates of attendance for nonphysicians—are also available for programs successfully completed. To be eligible for premium credits or discounts, seminars must be completed by the policy renewal date.

▶ **You can check whether or not your client has completed this year’s loss prevention seminar at ProAssurance.com. Sign in and select “Seminar Activity Reporting” from the “Seminars” menu item.**

Thank you for helping your ProAssurance clients qualify for premium discounts where available. Contact your ProAssurance underwriter at 800-282-6242 if you have questions or visit ProAssurance.com/Seminars.

MEDICAL
PROFESSIONAL
LIABILITY

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.

- The biggest challenges facing physicians**—COVID-19 exacerbated challenges like burnout and financial stress for physicians, raising serious questions about what the future of healthcare will look like. Written by Todd Shryock, Medical Economics, August 7, 2020.
- Twelve percent of physicians are considering leaving medicine and seven other findings about the physician COVID-19 experience**—A survey of over 7,400 physicians, including over 5,000 U.S. physicians reveals stress and uncertainty about how to manage stress associated with managing COVID-19. Written by Anuja Vaidya, Becker's Hospital Review, September 11, 2020.
- Best and worst states for healthcare**—Healthcare costs, particularly when compared to the average cost of living, and availability of expertise, had heavy impact on ratings. Written by Adam McCann, WalletHub, August 3, 2020.
- Preparing for three federal mandates to improve healthcare in 2021**—Data blocking, tackling controlled substance fraud, and increasing prescription price transparency lead changes to healthcare coming in 2021 and beyond. Written by Andrew Mellin, Medical Economics, August 5, 2020.
- Healthcare transformation accelerates with COVID-19**—seemingly overnight as the world shifted to manage the COVID-19 pandemic. Written by Jeff Fromm, Forbes, September 2, 2020.
- Primary care doctors look at payment overhaul after pandemic disruption**—An alternative payment system is being explored for primary care physicians, which could dramatically change the way healthcare is delivered and primary care physicians would be compensated. Written by Steven Findlay, Fierce Healthcare, August 12, 2020.
- Can direct primary care lead private practice out of the hole?**—Primary care practices are suffering losses of over \$15 billion because of COVID-19, but direct primary care physicians are reporting little change in revenue and better patient and clinician satisfaction. Written by Jacqueline LaPointe, Rev Cycle Intelligence, August 28, 2020.
- Major coding changes for 2021, explained**—A coding expert explains how evaluation and management (E/M) coding is changing next year, and answers common coding questions. Written by Chris Mazzolini, Medical Economics, September 8, 2020.
- 20 bold predictions for health IT in the next five years**—The pandemic improved digital health capabilities for many organizations by nearly a decade, making the possibilities for the next five years that much more impressive. Written by Laura Dyrda, Becker's Health IT, September 11, 2020.
- Hospital revenues and telehealth are among the top healthcare trends over the next year**—Many U.S. hospitals have already seen revenues impacted due to delayed or re-prioritized nonemergency procedures. Written by Jeff Lagasse, Healthcare Finance, August 27, 2020.

COVID-19 Stress Support for ProAssurance Physicians

ProAssurance-insured physicians still have access to confidential *Winning Focus* coaching and support for COVID-19-related stress at no additional cost.

This is an extension of services we already offer insureds who are coping with the stresses of medical malpractice litigation—provided by *Winning Focus*—a leader in physician stress reduction coaching and support.

With physicians acting as healers for others, it can often be difficult for them to take their own advice and seek help. If you have noticed your clients exhibiting signs of stress or burnout, particularly with the added stress of managing COVID-19, please let them know resources tailored to their unique perspective are available.

Many insureds have found *Winning Focus* beneficial. One physician wrote:

*"Shortly after the COVID-19 pandemic began I received an email from ProAssurance offering counseling services through *Winning Focus, Inc.* regarding the COVID-19 pandemic. The email was quite coincidental, perhaps even providential, in that I was in the midst of extreme insomnia related to intense and long work-hours and the uncertainties of COVID-19. While things were going well during the day, I could hardly sleep at night. Medication was not an option for me since I need to remain focused. I had never spoken with a counselor before, and despite my experience in medicine, did not really know what to expect from a patient's perspective.*

*I responded to the email and spoke with Gail Fiore at *Winning Focus*. She has been absolutely wonderful assisting me over the past several weeks providing online sessions through the counselors at *Winning Focus*. She and the other therapists went "the extra mile" tailoring the sessions and individual counselors to my specific issues. Follow-up and availability was excellent. Most surprising to me, especially in the context of the on-line environment, was the genuine rapport and concern I experienced from everyone involved. Their recommendations and strategies have been extremely helpful. I am sure these efforts will continue to enhance my practice during these difficult times.*

*I want to let you know of my appreciation for Gail and the outstanding service that I received from *Winning Focus* and to offer my sincere gratitude to you and ProAssurance for providing this service to me."*

About *Winning Focus*

Winning Focus is highly experienced in meeting the individual needs of physicians facing stress and burnout during difficult times; they are committed to helping our insureds manage COVID-19's unprecedented demands.



Contact for Insureds

**Gail Fiore, MA, MSW, CEAP, BTTI
President**

Winning Focus, Inc.
724-875-4111
Gail@WinForDoc.com

Monday – Friday
9:00 a.m. – 6:00 p.m., ET

Saturdays
10:00 a.m. – 2:00 p.m., ET

WinForDoc.com

MEDICAL
PROFESSIONAL
LIABILITY

Market Dynamics Articles

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

- Social inflation, low interest rates, rising catastrophes: Recipe for a hard market**—The industry has seen a significant increase in the basic loss ratio since about 2014, first affecting insurers and now also reinsurers. Written by L.S. Howard, Insurance Journal, September 9, 2020.
- Insurance rate hikes accelerate in second quarter**—Average commercial insurance rate increases hit double digits in the second quarter, with large accounts seeing the biggest rise, according to the latest pricing survey released by the Council of Insurance Agents & Brokers. Written by Gavin Souter, Business Insurance, August 24, 2020.
- Reinsurance rates expected to continue rising at year-end renewals**—Insurers expect reinsurance rates to increase at least five percent at year-end renewals, according to a report issued by Moody's Investors Services, Inc. Written by Gavin Souter, Business Insurance, September 9, 2020.
- Insurance market Lloyd's of London swings to loss after \$3 billion in coronavirus claims**—Insurers around the world have been hammered by the pandemic, with Lloyd's estimating earlier this year that non-life insurers would face a global bill of more than \$100 billion in payouts for disruption to travel, business, events, trade, and more. Written by Elliot Smith, CNBC, September 10, 2020.

NORCAL ACQUISITION UPDATE

We are excited to report ProAssurance's acquisition of NORCAL continues to move forward, with a goal of completing the process in early 2021.

Recently, ProAssurance submitted Form A applications in California, Texas, Florida, and Missouri seeking the insurance regulators' approval for change in control of NORCAL's operating subsidiaries in each of those states. We have responded to numerous written questions from each of them on topics such as NORCAL's projected future operating results and potential changes to NORCAL's operations that might occur following the acquisition. The California regulator also is reviewing the Plan of Conversion ("POC") filed by NORCAL detailing proposed terms of NORCAL's conversion from a mutual company to a stock company.

If the California regulator approves the POC as to form and content, NORCAL will proceed to mail its solicitation materials seeking policyholder approval of the conversion—and ProAssurance will distribute materials offering to purchase NORCAL stock from those policyholders who elect to receive stock in the conversion. The minimum solicitation period is 60 days and may be extended for 30 additional days if necessary to obtain sufficient responses to satisfy agreed deal conditions (minimum 80% of NORCAL stock tendered to ProAssurance and \$200 million maximum aggregate value of contribution certificate elections by NORCAL's policyholders).

We will continue to provide updates as appropriate as additional steps toward unifying the two companies are completed.

THE HOMEPAGE

Tough Love from Third Parties

A few years ago, the ProAssurance Marketing department started advertising with Risk and Insurance (R&I), the oversized monthly print publication considered at least 'essential skimming' by many insurance brokers and risk managers. Compared to the multiline commercial carrier goliaths who advertise with R&I, ProAssurance is a relatively small specialty company in professional liability, which is itself a smallish wedge of the overall insurance pie.

Running with the big dogs

One of the main reasons we decided to advertise with R&I was to signal to the industry a self-image that our ad and, by extension, our company does indeed merit having a seat at the same table as The Hartford, AIG, Berkshire Specialty, and others. The other reason was to promote our expertise in the other-than-medical-groups side of the medical professional liability insurance industry to the brokers who have hospital systems, physician 'super groups', and other complicated national scale healthcare entities as clients.

The program, though pricey, has opened several new advantages that we didn't anticipate when we started. The editorial calendar for one, gives us some flexibility to target messages. Running our Leadership Circle award winners in the annual Power Brokers issues is an example; another is the ability to develop an Inova ad when the feature articles will be about captives. The networking helps us become aware of opportunities to have our executives interviewed by R&I writers and be interviewed for articles, etc.

And then there are the ad studies...

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. The readers are the ones invited to weigh in on the ad so we are able to use the feedback to improve future messages to precisely target the audience we are trying to reach.

We included our ad from a recent study and a selection of feedback from both praise and tough love sides, but the main point I'm interested to make is simply how valuable credible external feedback is. The R&I studies are a bonus (we would have placed the ads anyway), but we are delighted to have them and take the results seriously.

I recall during our Treated Fairly rebranding rollout in 2008, how the Stealing Share consultants used humor to warn us at the beginning of a presentation that we were in

for some tough love. They'd say: "when you've got an ugly baby and you're showing him to the family, no one is going to tell you he's ugly... but you hired us to take a look. We're here to tell you your baby is ugly and here's how we can change it." After that, they go into the credible third-party market research and their insights and recommendations.

Once I get past the initial shock of having an obvious-in-retrospect failure on my part pointed out to me, I always appreciate the folks who bother to complain. For every person who complains about, for instance, an overly difficult or redundant process on a website, how many others noticed the same thing and didn't complain!? At least now that I know, I can deal with it.

Appreciating solid feedback

Somewhere between often and always we are just too close to the work to be objective about it. In our Marketing department we keep some folks AWAY from a project so we can bring them in at the end as a FEP (Fresh-Eyed Proofer). FEPers doing FEPing is so ingrained in our culture now that it's become a noun and a verb!

Whether it's the third-party run survey, the 360-degree professional review, or individual subjects in a usability testing lab, seek and use feedback, assess whatever it is you do, and make it better. One of the grossest things I tell my staff on a semi-regular basis is "you can't smell your own bad breath and it's a true friend who'll alert you to the problem."

Speaking of which, we are endeavoring to improve a couple of key features in this monthly magazine and some of you will be contacted by a credible third party asking what you think. If that's you, please do help us. I have no ego in the matter; I just want us to get better so that we mutually are able to sell or renew more insurance policies together. And if you are not contacted, your constructive feedback is always welcome at TreatedFairly@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.



AD STUDY FEEDBACK

R&I readers were invited to participate in this survey after receiving the current issue and before receiving the next. A total of 491 agents/brokers participated in the overall study with a minimum of 100 respondents per ad.

✓ EVIDENCE WE HIT THE MARK

"I like that the ad is focused on current times. The advertiser seems to be offering a solution to a problem that an agent who works with healthcare professionals would find extremely useful."

"Playing on the COVID logo/picture is clever. It sends the message it is medically related."

"Provide a resource, not just insurance during these trying times."

"The new normal tends to be what more people are being drawn to and reading about. New challenges. With new emerging risks, this is a market that is seeing growth, so based on the image and the title, it makes people take a closer look."

"At first glance I thought it was a picture of Christmas ornaments. So that's why this ad caught my attention. They're selling their product using the coronavirus as an attraction—good marketing."

✗ EVIDENCE WE MISSED THE MARK

"It's a little busy. Hard to really take in what it's saying. On a broader level, I don't really have time to read Insurance Journal cover-to-cover, so I like the advertisements' messaging to be quick and concise."

"Virus doesn't equal me buying insurance (no call to action), but I guess I can go there for info."

"I am tired of seeing COVID-19 pictures."

"What do they do?"

"Ad was off-putting to me, and had to read the small print to understand what they were selling."



Telemedicine Coverage

Many physicians expanded their use of telemedicine to accommodate patients during the height of the COVID-19

pandemic. Some have opted to continue this service due to ongoing safety concerns, or as an additional convenience to their patients. As you process renewals, please continue to notify your underwriter of any physicians whose telehealth activities are outside of their normal scope of practice or who are caring for patients outside their states of licensure. With renewals beginning January 1, 2021, physicians continuing to practice telemedicine may be asked to complete a telehealth questionnaire.

ProAssurance Telemedicine Coverage

Virtual visits and telehealth are covered under the ProAssurance policy within the scope of a physician's practice and employment with the policyholder. If your client plans to expand virtual visits or telehealth activities beyond their current employment, they may need additional coverage.

ProAssurance will indefinitely waive the telehealth questionnaire and any additional premium associated with the telehealth exposure during the current policy term for activities within the physicians' normal scope of practice. This is an expansion of the original four-week period for which no questionnaire or additional premium was requested.

If you learn your physician clients are practicing telehealth activities outside their normal scope of practice or outside their states of licensure as you complete the renewal process, please notify their underwriter. They will inform you if additional provisions need to be made.

Since their policy may contain endorsements modifying the general rule, please review the specific policy with your client to determine coverage for telemedicine/virtual visits, and contact a service team member for specific policy questions.

Telemedicine Sources for Your Clients

For more information regarding telemedicine, insureds have access to videos and other educational information from ProAssurance by visiting ProAssurance.com/Telemed. Insureds can sign into our secure services portal to access an online seminar on telemedicine for CME here: <https://secure.proassurance.com/seminars/education/online-seminars/>. Telemedicine is also a primary feature in the ProAssurance *Practicing During a Pandemic Toolkit*.

Please visit the **American Telemedicine Association** website for more resources on telemedicine, including information and webinars regarding COVID-19: <https://info.americantelemed.org/covid-19-news-resources>.

The **American Psychiatric Association** provides a toolkit for telepsychiatry: <https://www.psychiatry.org/psychiatrists/practice/telepsychiatry/toolkit>.

As always, ProAssurance insureds are encouraged to contact a Risk Resource advisor at **844-223-9648** or RiskAdvisor@ProAssurance.com for specific guidance.



PROASSURANCE
Treated Fairly

provisions

To subscribe or see previous issues, visit ProAssurance.com/ProVisions.

NEXT MONTH'S BIG QUESTION

What was the biggest challenge you faced in 2020 and what got you through it?

The October ProVisions will feature the 2020 ProAssurance Leadership Circle Award recipients.

We'll share their stories from the field from the craziest year we've seen.

Share your market knowledge at ProAssurance.com/BigQuestion.

RENEWING the 2021 VISION

TREATED ■ FAIRLY ■ PREVA

RESPONSIBLE UNDERWRITING
Is the MPL market still hardening

**Information Center for
Policyholders & Agents:**
ProAssurance.com/COVID-19