



provisions

Wrapping Up
2021
With Gratitude



A Word from the Editor-in-Chief

Highlighting Your Good Work

Giving Back was one of the first themes to make it onto the ProVisions editorial calendar in 2017. Like many, we wanted to use the holiday season as an opportunity to set aside our business objectives, if momentarily, and focus on our community.

A significant part of this goal was making the effort to celebrate you, the agencies this magazine serves. Our organization is fortunate to partner with many generous groups. You give heavily of both your resources and your time in the spirit of bettering your community—which is so often an extension of the work you do on behalf of healthcare organizations every day.

Like in years past, we have dedicated space in this issue to highlight a few of our agency partners and the charities they support. We hope this will serve as inspiration for you and your team as you complete your 2021 giving projects, or when you start planning your own charitable events in 2022.

As we close out the year, we also want to share a heartfelt thank you. The work of our agency partners is a cornerstone of our success, and your efforts on behalf of our mutual clients are sincerely appreciated.

We have enjoyed getting to know so many of you as we worked to integrate our teams following the NORCAL transaction. We look forward to continuing to grow those relationships in the coming years. And, of course, we always appreciate the longstanding friendships and business relationships we enjoy with our legacy agencies.

We wish you and yours a very happy, safe, and prosperous holiday season.



Emily Gillingham
Marketing Communications Supervisor

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“At the end of the day it’s not about what you have or even what you’ve accomplished...it’s about who you’ve lifted up, who you’ve made better. It’s about what you’ve given back.”

Denzel Washington

Americans donated a record

\$471^B

in charitable giving in 2020.

Giving USA Foundation annual report

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.

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The Spirit of Giving Philanthropic Efforts of Our Agency Partner, The Keane Insurance Group

The Keane Insurance Group has partnered with ProAssurance for many years to bring medical professional liability insurance to physicians and groups all over the country. In fact, Keane Insurance was presented with the ProAssurance 2017 Philanthropic Award in recognition of outstanding contributions to the community and profession. The spirit of giving continues to run deep at Keane Insurance and, through its charitable foundation The Keane Charitable Group, employees and leaders focus on supporting local community needs, healthcare related charities around the U.S., and global needs—specifically in Haiti.



30,000
children in Haiti reside in an orphanage.



80%
of children in Haiti's orphanages have a living parent.

80

80 years
of research prove that orphanages severely harm children.



John Keane
Founder & President
Keane Insurance

History

Founder and President of Keane Insurance John Keane created The Keane Charitable Group in 2010—after visiting what was left of Haiti shortly after a devastating earthquake. While helping clean up some of the rubble, Keane learned one of the greatest needs all over Haiti was support for orphaned and abandoned children. With eight kids of his own at home, Keane decided to try to do something to help the needy children in Haiti. The result was the Haiti Orphan Project (HOPE), which has since evolved into [The HOPE Community Project](#).

HOPE's Mission

Together, we are committed to protecting children, preserving families, promoting economic independence, and proclaiming the gospel. Through each of our programs, we are promoting dignity, independence, and sustainable solutions to empower generations into a life of hope and possibility.

For more information or to donate, visit [HopeCommunityProject.org](#).

The HOPE Community Project

The goal of the project is to protect children and keep vulnerable families together in Gonaives, Haiti. Through education, medical care, and economic resources, HOPE is making a difference in the community by encouraging and helping parents to find ways to care for their children and stay in their own homes.

While government funding for education in Haiti is massively inadequate, the HOPE Scholarship Program gives families the opportunity to keep their children in school. In addition, the HOPE Cooperative focuses on agricultural production to combat unemployment and underemployment—the single biggest reason Haitian children with families end up in orphanages.

The HOPE Community Project's commitment to economic development goes to the heart of what it means to support families and communities.

Fundraising Efforts

Through fundraising events, donations, and the development of ongoing financial support, Keane has raised more than \$1,000,000 for the charity.

Now in its 12th year, Keane's annual golf tournament hosts 150 players, made up of clients, business partners, and insurance carriers. The much-anticipated event typically raises \$20,000 to \$30,000 each year. Keane also sponsors and supports hospital and physician group events and encourages its staff members to volunteer for local causes.

The funds have helped provide housing, jobs, school scholarships, a medical clinic, and clean, filtered water in Gonaives. Because the Keane Insurance Group provides MPL insurance for physicians and hospitals all over the country, the HOPE Medical Clinic was a natural arm of the charity. Access to affordable healthcare for the materially poor is broadly unavailable

in Haiti. Operating under a family practice model providing personalized affordable care, HOPE Medical Clinic is focused on education and prevention. Keane has brought many doctors, nurses, and dentists from the U.S. to its clinic in Gonaives for a week at a time to care for families and kids in the community.

How You Can Help

If you would like to learn more about the HOPE Community Project or donate, please visit [HopeCommunityProject.org](#).

For more information about The Keane Insurance Group's efforts, contact Monte Shields at 800-966-7731 or MonteShields@KeaneGroup.com.

The Spirit of Giving VAST: Giving Back Is in Their DNA

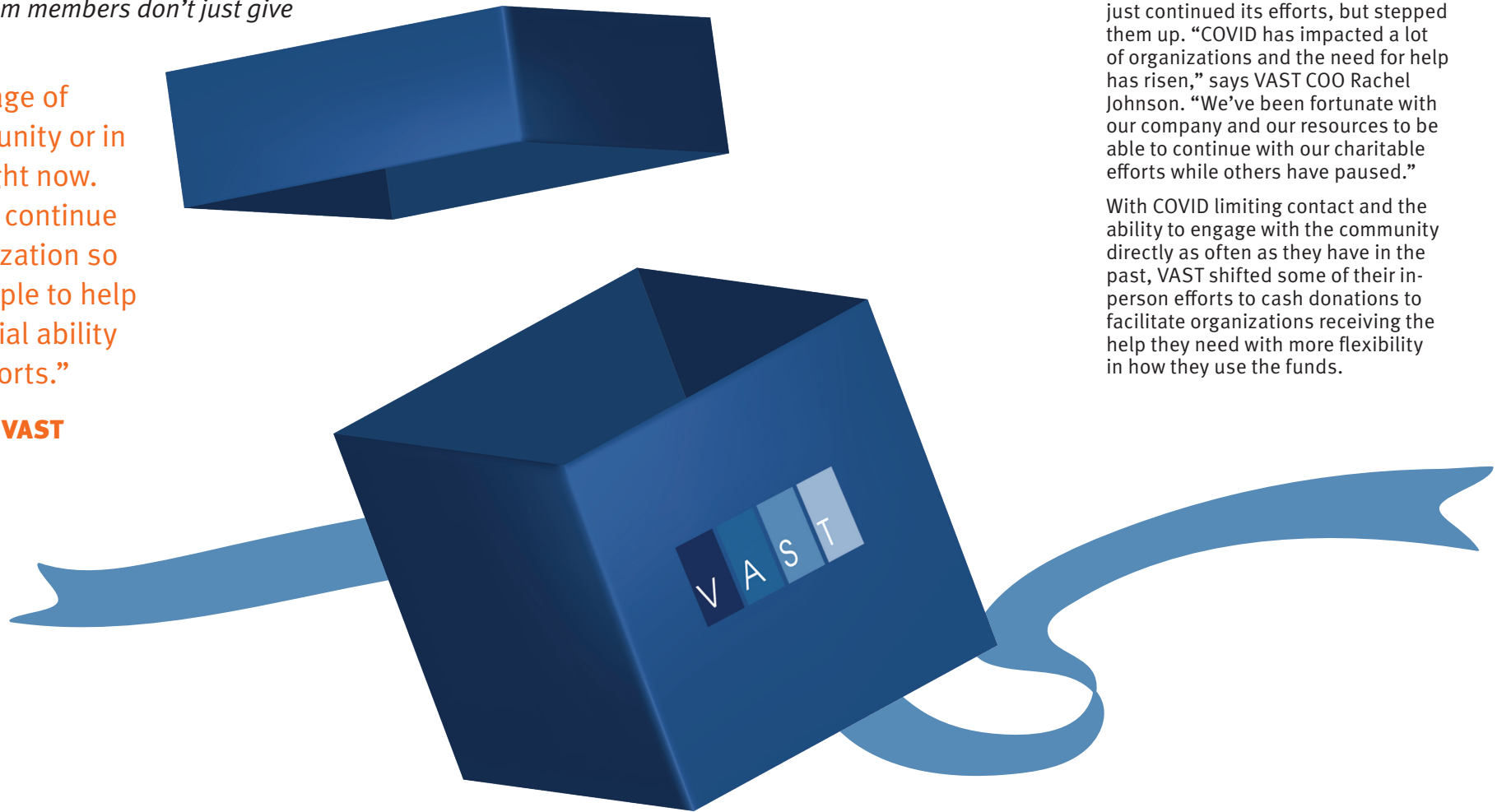
A long-time agency partner of ProAssurance, VAST makes clear on its website its mission “to support those communities that support us.” Their execution of this mission led VAST to be selected as the ProAssurance 2016 Philanthropic Award Winner and continues to drive their efforts giving back to the communities they do business in. At VAST, community is critical. VAST COO Rachel Johnson sums up the broad scope of the company’s charitable efforts with one question: “How can we touch all populations within our community?” When talking about growth, they see it as a means to reinvest in their team and in their community.

In its charitable giving, VAST emphasizes the giving of time, talent, and leadership as well as financial support. Team members don’t just give

money, they give of their time and participate in leadership. One way the company encourages this is through compensation for hours spent in charitable work. This creates opportunities for everyone in the organization to participate through four hours of work time per month. Giving back at VAST truly encompasses the entire organization. The company established a volunteer committee several years ago led by team members to help guide and promote the company’s charitable efforts as well as make an annual gift from employees to management directed at the charitable efforts, while VAST management actively encourages team members to take initiative and bring new giving opportunities to the volunteer committee.

“There’s no shortage of need in our community or in any community right now. For us, we want to continue to grow our organization so we have more people to help and greater financial ability to invest in our efforts.”

Kelly Reed, Advisor, VAST



Not Even COVID Can Stop Their Giving Back

Like the nation as a whole, COVID-19 has had a tremendous impact on the communities in Michigan’s Upper Peninsula where VAST makes its home. To meet this need, the company has not just continued its efforts, but stepped them up. “COVID has impacted a lot of organizations and the need for help has risen,” says VAST COO Rachel Johnson. “We’ve been fortunate with our company and our resources to be able to continue with our charitable efforts while others have paused.”

With COVID limiting contact and the ability to engage with the community directly as often as they have in the past, VAST shifted some of their in-person efforts to cash donations to facilitate organizations receiving the help they need with more flexibility in how they use the funds.

Who They Help

VAST has a number of community efforts they’re involved in and is proud of them all, but a few stand out. Most recently, they joined ProAssurance in sponsoring construction of the new Steve Mariucci Family Beacon House (upbeaconhouse.org)—a charitable organization founded by the former Detroit Lions and San Francisco Forty-Niner head coach as a home away from home for patients and families in the Upper Peninsula who travel to Marquette hospitals for medical care. They are also proud of the 100% participation of team members they routinely get for the annual United Way campaign. And, as this year’s spotlight charity, they’re supporting Shining Stars, a program at a local school to provide Christmas gifts for those kids whose families do not have the resources to do so.

A few other efforts highlight the broad scope of VAST’s charitable work:

YMCA Holiday Giving: VAST has long been a supporter of the YMCA (ymca.org), which is a major presence in rural areas supporting community members of all ages with basic services. VAST’s retiring CFO was a board member of the local YMCA, and current COO Rachel Johnson is taking over that position. VAST team members, too, support the YMCA’s efforts with holiday gifts and meals, gift drives for kids, food drives, nursing home and hospice support, child care, elderly care, and more.

Bike Night: One of the more enjoyable events they participated in this year was their sponsorship of a Bike Night at a restaurant with a local Harley Davidson chapter to raise funds for hospice and other community organizations and programs such as Bay Cliff Health Camp, a disability camp for kids (campbaycliff.org).

Community Hospital Fundraising: In another partnership with ProAssurance, VAST helped raise funds for the Dickinson County Healthcare System through sponsoring and attending fundraising events.

Following is just a partial list of additional ways VAST supports their community:

- Sponsorships of local service organizations such as Kiwanis and Rotary Club
- Team members taking leadership positions on boards of non-profit organizations
- Delivering meals at Thanksgiving with Little Brothers/Friends of the Elderly (houghton.littlebrothers.org)
- Adopting families to provide them with Thanksgiving and Christmas meals as well as gifts at Christmas
- Long-time support of Can-A-Thon, providing food for local food banks

A Year in Review

2021 was a year of major change, due in no small part to the NORCAL transaction completed May 5. Some highlights:

Business Process Overhauls

Our Business Development, Claims, Risk Management, and Standard Underwriting departments were realigned on a regional structure—further empowering our staff to provide service that addresses the unique needs of our markets nationwide.

ProAssurance announced the transition to production underwriting, allowing for increased communication between our agency partners and their underwriting team in regards to important coverage and pricing decisions.

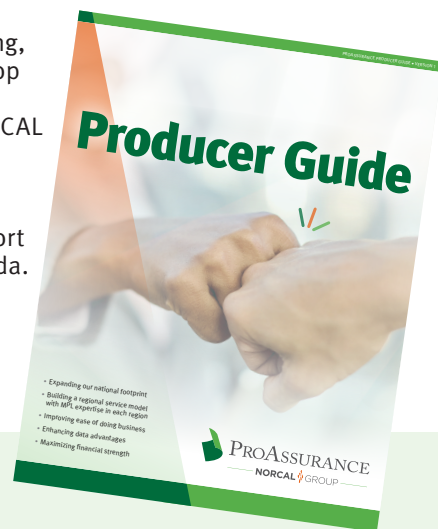
New Faces

In addition to merging talent from ProAssurance and legacy NORCAL on our teams, we had several opportunities to bring in new talent with fresh perspectives and unique insurance expertise.

- Mike Rosenthal, Senior Vice President, Business Development
- Andrea Linder, Director, Business Development, West Region
- Jim Courtenay, Senior Business Development Representative, West Region
- Katy Ladisch, Assistant Vice President, Alternative Risk, Specialty Underwriting
- John Alexander, Vice President, Underwriting, Southwest Region

Things worth celebrating

- NORCAL received an “Accreditation with Commendation” reaccreditation decision, the highest level awarded by the Accreditation Council for Continuing Medical Education (ACCME). The decision extends a six-year accreditation term for our risk management continuing medical education (CME) program.
- The Ob-Gyn Risk Alliance®, ProAssurance’s medical professional liability program exclusive to ob-gyn physicians, celebrated its 10th anniversary.
- We launched the first edition of the ProAssurance producer guide. You can always get the most up-to-date version at ProAssurance.com/Producer-Guide.
- We held the inaugural Leadership Elite meeting, bringing together the top producers from legacy ProAssurance and NORCAL relationships. We look forward to continuing the tradition next year at the Streamsong Resort in Bowling Green, Florida.



Dr. Hayes Whiteside, ProAssurance CMO, Has Retired



Hayes V. Whiteside, MD, has retired from his position as the Senior Vice President of Risk Management and Chief Medical Officer for ProAssurance. Dr. Whiteside held a leadership position in ProAssurance’s Risk Resource department for over 15 years, providing direction on educational materials and risk management activities—as well as providing valuable mentorship to the Risk Resource team. He also played an essential role on ProAssurance’s Claims and Underwriting Committees.

Prior to joining ProAssurance, Dr. Whiteside practiced urology for 17 years in Tuscaloosa, Alabama. He received his undergraduate degree from Louisiana State University and his medical degree from Louisiana State University School of Medicine in New Orleans. Dr. Whiteside completed a general surgery internship and residency at LSU in New Orleans and a urology residency at LSU as well. He was Associate Professor of Surgery at The University of Alabama College of Community Health Sciences Division of Surgery in Tuscaloosa, Alabama. He also served as Chairman of the Tuscaloosa County Board of Health from 2002–2006.

Congratulations, Dr. Whiteside, on a long and prosperous career. We wish you all the best in retirement.

Gary Dowling to Retire

Gray Dowling, Vice President, Business Development, will be retiring this month. Gary joined ProNational, a predecessor to ProAssurance, in 1995 as Director of Sales. Throughout his time with the Company, Gary was a leader in the Sales and Business Development teams, seeing them through several mergers and acquisitions, and changes in business processes along the way. Through his work, Gary has also developed many long-standing relationships with our agency partners—many of which have evolved into friendships throughout the years.

Gary’s time at ProAssurance was the cornerstone of a 40-plus year career in the insurance industry. He previously held positions with Crum & Forster in Freeport, Illinois and Associated Physicians Insurance Company. Gary has also served as a member of several industry organizations including PLUS, MGMA, the MPL Association, among others. Gary was honored for his work with the MPL Association with the 2019–2020 MPL Association Marketing Section Leadership Award last year.

Congratulations, Gary! We wish you all the best in your next chapter.



UAB Wellness Chair Update

The University of Alabama Medicine Office of Wellness continues their work addressing the widespread issue of physician burnout. In 2021, the wellness team expanded to include new leadership to allow wellness work to be approached in a scholarly and informed way. The team is further divided into groups to allow for projects that impact at the local level as well as research into the fundamentals of wellness in academic medicine as a whole.

When asked about the future of the UAB Medicine Office of Wellness, the Chief Wellness Officer, Dr. David Rogers, says his team must consider the entire community to account for multiple stressors that impact employees to recommend the appropriate solutions and tools to affect major change.

“As I think about UAB Medicine and its scope, I think it’s unbelievably important in the state of Alabama—being mindful of all campuses and all roles—to make sure everybody feels well and important and appreciated,” says Dr. Rogers.

Additional details on Dr. Rogers’ commitment to the wellness program, and plans for the program’s future, can be found in the university’s [recent update](#).

About the UAB Wellness Chair

In September 2017, ProAssurance established a \$1.5 million gift to the University of Alabama at Birmingham (UAB) School of Medicine to endow an academic chair in support of physician wellness. This was intended to help more directly address the growing trend of physician burnout. UAB combined the endowed chair with the existing Chief Wellness Officer position to maximize efforts in this area. David Rogers, MD, MHPE, was named to the position in January 2018.



Reminder: Changes to NORCAL Policyholders’ Electronic Billing

Effective February 1, 2022, we are making updates to NORCAL’s billing system that will offer policyholders additional options for paying their bill as well as changes that impact the charges they receive on their account. Policyholders will still have access to securely and easily manage account and payment preferences through norcal-group.com/pay.

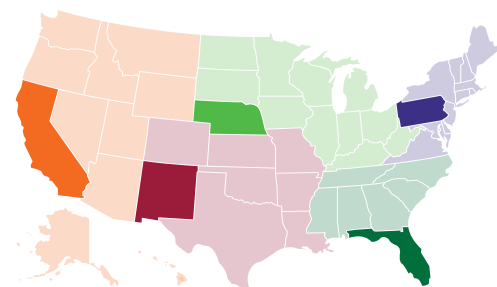
We are pleased to announce that policyholders will have two new payment options—American Express® and PayPal—to join the existing credit card and bank draft (ACH) options. These new payment options will be available for payments made on or after February 1.

On or after February 1, 2022, policyholders choosing to pay by credit card or PayPal will pay a 2.95% convenience fee. In the past, NORCAL has absorbed credit card fees for our policyholders by allowing our payment processor to pass those charges on to NORCAL. With recent increases in fees from credit card companies and our payment processor, we are unable to continue to absorb these fees. The convenience fee will be available for review before acceptance when paying online or by phone. To avoid the convenience fee, policyholders need to change their payment method to ACH.

We are encouraging policyholders who choose to change their payment method to ACH to do so with the “Recurring BillPay & Automatic Payments” option at norcal-group.com/pay prior to January 26, 2022, to allow sufficient time for processing the request.

If you or your clients have any questions about these changes or need assistance, please contact NORCAL Customer Service at 844-466-7225 or CustomerService@NORCAL-Group.com prior to January 26, 2022, to allow time for processing your request.

MPL State News



FLORIDA

Gainesville Woman Fights to Change Legislation on Medical Negligence After Losing Her Father—One Gainesville woman, Sabrina Davis, lost her father to medical malpractice a little over a year ago, now she’s preparing to take her fight to the state’s capitol.

Under current Florida law, if someone dies due to malpractice, who is an unmarried adult with no minor children, their relatives cannot sue.

Davis said the law discriminates against a wide range of people: disabled adults, widowed seniors, unmarried graduate students, the LGBT community, divorced and widowed adults whose children are no longer minors, any unmarried adult without a child, and part-time Florida residents who are unmarried without a minor child. (ABC News – WCJB)

NEBRASKA

Jury Awards \$26 Million in Malpractice Lawsuit, a Nebraska Record—A Douglas County jury has awarded \$26.1 million to a Sarpy County family who sued Children’s Hospital and Medical Center in Omaha after their child was sent home following an accidental fall and then suffered seizures that left her permanently disabled, though that amount could be drastically reduced under a state cap on such verdicts. (U.S. News)

PENNSYLVANIA

Philly Jury Awards \$9.7 Million Verdict in Botched Brain Surgery Case—The procedure to remove a benign tumor involved a laser device made by Monteris Medical Inc. that broke during the operation on Michael Brassloff. The jury on Friday decided that Monteris was responsible for 42%, or about \$4.1 million, of the total award. Kevin Judy, the neurosurgeon, was found liable for 43% of the award, or nearly \$4.2 million. Thomas Jefferson University was found liable for 15%, or nearly \$1.5 million. (The Philadelphia Inquirer)

CALIFORNIA

New California Payment Remittance Addresses—Effective November 5, 2021, we have updated our payment remittance addresses in California. To avoid delays in processing, please advise policyholders who pay by check or use their bank’s BillPay service to use the following new addresses and company name, as indicated on their invoice:

OLD ADDRESS	NEW ADDRESS
NORCAL Mutual Insurance Co. Department 34443 P.O. Box 39000 San Francisco, CA 94139	NORCAL Insurance Company P.O. Box 884443 Los Angeles, CA 90088-4443
NORCAL Mutual P.O. Box 398054 San Francisco, CA 94139	NORCAL Insurance Company P.O. Box 888054 Los Angeles, CA 90088-8054

NEW MEXICO

Credentialing of Physicians and Advanced Practice Clinicians in Response to Medical Staff Shortages—The Governor of New Mexico issued Executive Order 2021-063 to renew the authorization given in Executive Order 2021-059 (see below) to the Secretary of the Department of Health to establish credentialing and approval of state credentialed physicians and credentialed advanced practice clinicians in response to medical staff shortages. This executive order was effective until December 17, 2021. We will report back if it gets extended again.

Executive Order 2021-059 (Distributed 11/1/21, Case ID 6592)

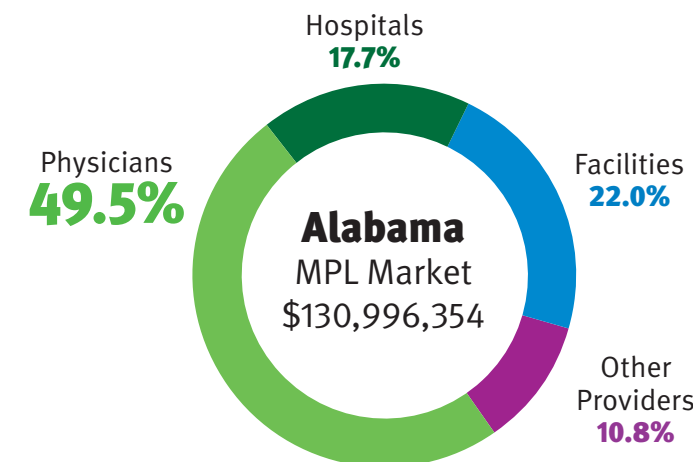
The Governor of New Mexico issued Executive Order 2021-059 to authorize the Secretary of the Department of Health to establish the credentialing and approval of state credentialed physicians and credentialed advanced practice clinicians in response to medical staff shortages. This Order also provides for limited immunity for certain credentialed practitioners under the Tort Claims Act.

Regarding the Tort Claims Act, which provides that both government entities and government employees “are granted immunity from liability for any tort, this executive order provides that “Credentialed Physicians” and “Credentialed Advanced Practice Clinicians” will only be considered public employees for purposes of the Tort Claims Act to the limited extent and in the limited circumstance in which such credentialed practitioners provide medical care outside of their normal and privileged scope of practice, and/or are serving as a triage officer or triage board member, in a hospital acute care setting.

Amid the nation’s worst COVID-19 outbreak, patients are trapped in remote communities and doctors are prioritizing treatment based on who is most likely to survive.

MPL State Profile Alabama

- 21** 2020 Rank in MPL Market
- 1** 2020 ProAssurance Rank
- 21** 2020 NORCAL Rank
- 1** 2021 ProAssurance Post-Merger Rank



Tort Laws

- **Limits on damages for pain and suffering:** none
 - \$300k non-economic limit ruled unconstitutional in 2003
- **Limits on contingent attorney fees:** none
- **Reform of collateral source rule:** evidentiary (§6-5-545)
 - As of 1987
- **Periodic payment of future damages:** none
 - Mandatory payments when over \$150k ruled unconstitutional in 2005
- **Statute of limitations:** 2 years or 6 months from discovery; 4 years maximum
 - Upheld (§6-5-482)

ProAssurance Specifics

ProAssurance has been established in Alabama since 1976 when Alabama physicians joined forces to found Mutual Assurance. This filled the medical liability insurance void when the medical association’s endorsed carrier abandoned the market. ProAssurance’s corporate headquarters is located in Birmingham, Alabama. That office also serves as the hub office for ProAssurance’s healthcare professional liability Southeast Region.

For over 40 years, ProAssurance has been the exclusive, endorsed carrier for the Medical Association for the State of Alabama (MASA). Visit the medical association’s website to learn more about MASA and membership benefits.

In addition to our close working relationship with MASA, ProAssurance also supports organized medicine in Alabama on many levels. ProAssurance is involved with several county medical societies, dozens of state medical specialty groups, and the local and state chapters of the Medical Group Management Association (MGMA).

Department of Insurance Reporting

The Alabama Department of Insurance produces annual market share reports, including medical malpractice. Get them at aldoi.gov/marketsharereports.aspx.

Pre-Judgment Interest

Tort Actions Rate: 6%
Accrual date: Date of injury

Pending Legislation

SB 30 – Signed into law 2/11/21. Concurrence requested 5/6/21

This law provides civil liability protection to healthcare providers and facilities for any health care services that resulted from, were negatively affected by, or were done in support of or in response to the coronavirus pandemic or the state’s response to the pandemic. Allows only economic damages to be paid for most injuries; allows punitive damages only for wrongful death. Exceptions for wanton, reckless, willful, or intentional misconduct. Applies to care provided beginning on March 13, 2020. Ends on December 31, 2021, or one year after the COVID-19 emergency ends, whichever is later. Expiration doesn’t apply to acts or omissions related to health emergency claims.

HB 216 – Introduced

The Alabama Consumer Privacy Act would allow a consumer to request that a business disclose the personal information that the business collects about the consumer, the categories of sources from which that information is collected, the business purposes for collecting or selling that information, and the categories of any third parties with which the information is shared. Allows a consumer to request deletion of personal information and would require a business to delete that information upon receipt of a verified request from a consumer. Authorizes a consumer to opt out of the sale of personal information by a business and would prohibit a business from discriminating against a consumer for opting out or requesting information. Prescribes requirements for the receiving, processing, and fulfilling of requests from consumers relating to personal information.

Ties that Bind

Monthly Insights for Selling to Healthcare Professionals

Survival Is the New Success

During an interview on *The Tim Ferris Show* podcast, comedian Jerry Seinfeld remarked, “Survival is the new success” (Ferris, 2020, 1:14:50). Seinfeld was referring to comedians who’ve managed to survive the tough world of stand-up comedy over time. It struck me how relevant that quote is today.

During times of crisis, survival is a genuine concern. COVID-19 impacted healthcare, unlike anything before it. Initially, you might have asked yourself, “How will I conduct business in this dramatically changing environment?”

The lockdowns of medical facilities and practices led to you working differently. Instead of meeting clients and prospects in person and shaking hands, you switched to virtual meetings as necessary. You still *shake hands*, only now it is *at the computer screen* to get the person on the other end to *unmute* their mic. The learning curve of adding virtual meetings to your in-person activities may have been challenging, but you survived.

Access to your market hasn’t been the only issue. Medical professionals faced distractions that made it difficult to find time for vendors. Infection control mandates became prominent in their workflows. Hospitals canceled elective procedures, and patients postponed medical visits. Doctors worried about patients who weren’t getting care and the resulting loss of revenue. Clinicians implemented telemedicine to offset these concerns, adding another variable into an already complex situation. Getting time with them to discuss business issues was almost impossible.

Then vaccines became available, opening the gates to a rush of patients scrambling to catch up on their healthcare. Practices and facilities were suddenly busier than before the pandemic and still dealing with the ongoing threat of coronavirus. Decision-makers have become more accessible, but getting time with them requires more effort than before.

On top of everything else, you’ve spent more time behind a desk than on the road, longing for the real-world social interactions with colleagues and clients.

It’s been a wild and crazy ride, but you survived.

Recognize and Celebrate Your Contribution

The world expressed gratitude for the doctors, nurses, and other healthcare professionals who have served selflessly on the front lines of the pandemic. We applaud their commitment and sacrifices.

Another group of dedicated professionals has been serving throughout this time in a less celebrated way—those who provide goods and services to the medical community. Their contribution is made behind the scenes and rarely mentioned outside of healthcare, but they’re essential nonetheless. *You’re a part of this group.*

Over the years and throughout the pandemic, you’ve done more than merely survive; you’ve served healthcare during a time when medical professionals need the confidence that ProAssurance coverage provides. Never have the words *treated fairly* mattered more.

The holiday season is here, and there are things to celebrate.

Celebrate the people in your life who have survived along with you—your family, friends, clients, and colleagues.

Celebrate the memory of those who have passed and remember how they enriched your life.

Celebrate the unlimited potential of the upcoming new year.

And last but certainly not least, *celebrate your contribution to healthcare* because what you do matters. You’re one of the many cogs in the healthcare machine that keeps it running.

Here’s to another year of survival, and success!

1. Ferris, T. (Host). (2020, December 8). Jerry Seinfeld—A Comedy Legend’s Systems, Routines, and Methods for Success (No. 485) [Audio podcast episode]. In *The Tim Ferris Show*. <https://tim.blog/2020/12/08/jerry-seinfeld/>

Written by **Mace Horoff** of Medical Sales Performance

Mace Horoff is a representative of [Sales Pilot](#). He helps sales teams and individual representatives who sell medical devices, pharmaceuticals, biotechnology, healthcare services, and other healthcare-related products to sell more and earn more by employing a specialized healthcare system.

Have a topic you’d like to see covered? Email your suggestions to AskMarketing@ProAssurance.com.



Celebrate the people in your life who have survived along with you—your family, friends, clients, and colleagues.



DT WEEKLY ROADSHOW: Five critical changes the Medtech industry has experienced over past two years

GUEST:

KWAME ULMER
Principal; ULMER VENTURES

FEATURING:

JENNIFER FRIED
CEO; EXPLORER SURGICAL

MARK LEAHEY
CEO; MDMA

JONATHAN NORRIS
Managing Director; SVB



Medmarc Sponsors DeviceTalks Podcast Episode

Need to learn more about efforts to promote diversity, equity, and inclusion in the healthcare/medtech space? This podcast explains where healthcare/medtech is improving and what is being done to be more equitable.

Medmarc (a ProAssurance company) recently sponsored this podcast that address this and much more.

Tom Salemi, host of the DeviceTalks Weekly podcast, interviewed Kwame Ulmer of Ulmer Ventures & Medtech Color while at the Medmarc broker meeting. They take a deep dive into five critical changes the Medtech industry has experienced over the past two years due to the pandemic or critical concerns over equity and fairness.

During the podcast, Ulmer speaks to the slow progress being made in medtech in diversifying the workforce. But he also offers signs of hope, such as the work of the organization Medtech Color.

Ulmer also speaks to improvements made at the FDA, where he started his medtech career. He also provides an update on a comprehensive survey of the FDA being conducted by the biomed program at UCLA.

The podcast also features post-conference interviews with Jennifer Fried, CEO of Explorer Surgical, who shared how the company successfully pivoted during the pandemic. Mark Leahey, CEO of MDMA, also provides an update on the MCIT ruling that would deliver surer reimbursement for medical device companies with breakthrough products.

Finally, Jonathan Norris of Silicon Valley Bank shared surprising changes to early and late-stage financings as well as medical device exits.

We do hope you will listen and let us know what your takeaways from the podcast are: <https://www.devicetalks.com/dt-weekly-roadshow-five-critical-changes-the-medtech-industry-has-experienced-over-past-two-years/>.

Reminder: ProAssurance Specialty Merger and Name Change

ProAssurance Specialty Insurance Company, Inc. is a property and casualty insurer eligible to conduct E&S business in all states and the District of Columbia except for Alabama, California, Massachusetts, and New York. It provides, through insurance E&S brokers, a market for tailored products to address healthcare professional liability coverage needs.

Pending state regulatory approvals, effective December 31, 2021, ProAssurance Specialty Insurance Company, Inc. will merge with and into affiliate Noetic Specialty Insurance Company and change its name to ProAssurance Specialty Insurance Company. This merger and name change will be reflected on a policy endorsement that will be attached to all policies in-force on the effective date of the change and distributed to affected policyholders.

The merger is part of our internal statutory consolidation efforts to reduce administrative costs and increase efficiency. The merger of our E&S companies provides a stronger E&S company and allows us to write E&S business on a single company in all states. Eligible E&S business currently written on affiliate ProAssurance Casualty Company will be renewed on ProAssurance Specialty Insurance Company in 2022 through 2023. Rest assured that the same service you expected and received on behalf of your ProAssurance Specialty Insurance Company, Inc. clients will continue as expected. Your contacts with ProAssurance will also remain the same.

Thank you for trusting us with your insurance coverage needs. If you have any questions about this name change or other matters related to our policies, please contact your underwriter. You may also contact us at 800-282-6242.

Office Updates

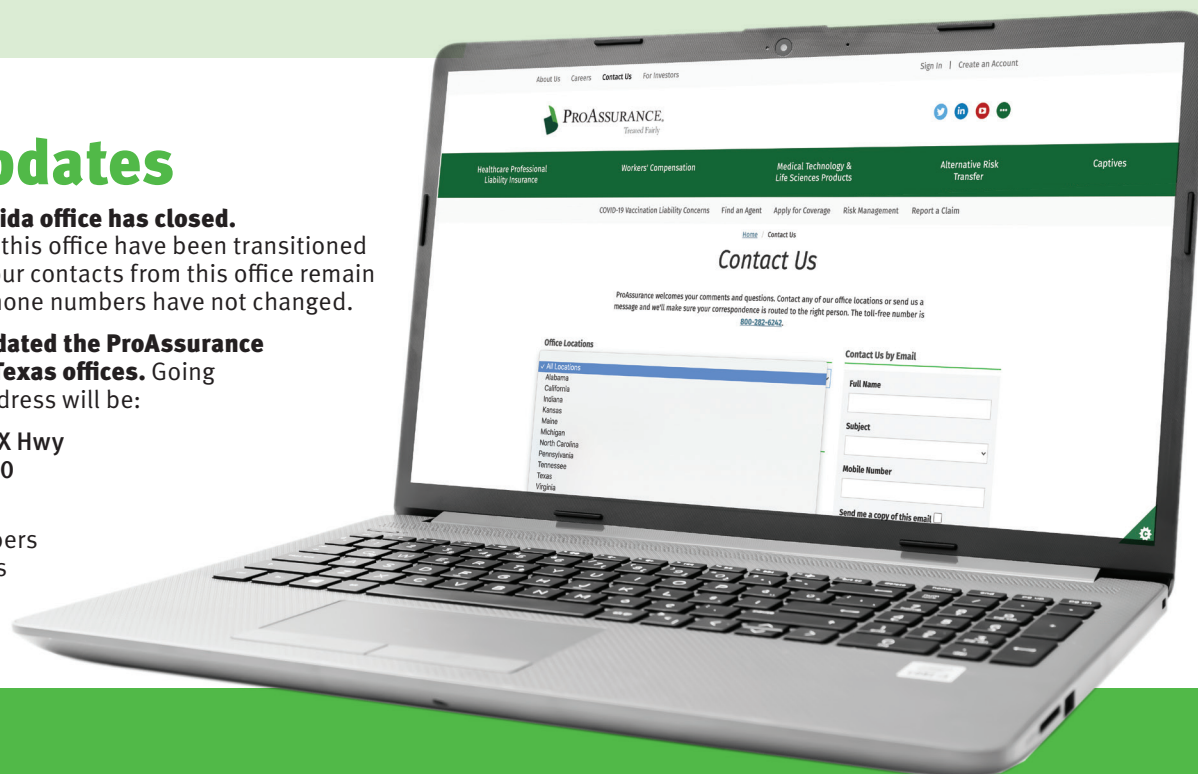
Our Jacksonville, Florida office has closed.

Employees working in this office have been transitioned to a remote setting. Your contacts from this office remain the same, and their phone numbers have not changed.

We have also consolidated the ProAssurance and NORCAL Austin, Texas offices. Going forward, the single address will be:

7600 N. Capital of TX Hwy
Building B, Suite 300
Austin, TX 78731

Again, all phone numbers for affected employees will remain the same.



ProVisions in 2022

As always, if there are specific themes, industry news items, or ProAssurance updates you would like to see in *ProVisions*, email your suggestions to AskMarketing@ProAssurance.com or contact your Business Development representative.

ProVisions themes in Q1 2022 include:

- **Market Cycle (January):** We will kick off the year with our annual state of the industry analysis.
- **The Difference (February):** Admitted vs E&S, ALAE vs ULAE, claims-made vs occurrence—the list goes on. In our industry, the details make all the difference. We will dive into the details of many similar aspects of our industry to highlight where those differences lie.
- **Risk Management (March):** We are excited to share an in-depth look at our 2022 risk management offerings. This issue will serve as a quick reference for upcoming content, CME, and how your clients can access their risk management materials.

COVID-19 stress affects everyone differently.

ProAssurance and NORCAL insureds get confidential **Winning Focus** coaching at no added cost during the pandemic.

Professional Wellness Resources for Your Clients



COVID-19-related stress continues to affect physicians and their practice, though the impact of this stress can vary significantly. ProAssurance and NORCAL both partner with Winning Focus™, a leader in physician stress reduction coping and support to provide confidential, non-reportable coaching at no additional cost. We have combined those efforts and will continue to provide access to this resource to our physician and advanced practice healthcare providers going forward.

Please note, NORCAL referred to this program as YouCare. We will not be carrying this name forward, but no changes have been made to the offerings or availability associated with the program.

Professional Wellness Coaching

Winning Focus allows for private, one-on-one discussion with an experienced stress coach and supports the effective management of COVID-19 related stress and burnout.

Physicians may sign up for coaching sessions by contacting Gail Fiore at Winning Focus directly.

Contact Winning Focus

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

What Physicians Can Expect

The coaching process begins with the physician initiating contact with Winning Focus by phone or email. During the initial call, the physician will be encouraged to outline their concerns. They will then be matched with two or three highly experienced, doctoral level coaches who specialize in physician stress reduction and resilience.

For questions about the program, contact Lisa Van Duyn, Vice President, Risk Management at LisaVanDuyn@ProAssurance.com or 317-884-5623.

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

Holiday Office Closures

ProAssurance offices will be closed on the following dates in celebration of the holiday season.

- December 23: NORCAL offices closed, ProAssurance offices early closure
- December 24: Offices closed
- December 30: Early office closure
- December 31: Offices closed
- January 17: Offices closed

