

 PROASSURANCE.
Treated Fairly

provisions

COVID-19

Trial and Error

NEW
2021 ONLINE
LOSS PREVENTION
SEMINAR



new risk resources
help mitigate risk

How did COVID change our medical practices?

Medical Economics surveyed their readers to see how COVID-19 has altered their practices one year after the pandemic began.

47.85%
have fewer staff members

63.29%
are feeling more burned out

79.81%
are seeing fewer patients

80.95%
started using telehealth

81.34%
say patients missing routine treatments has become an issue

[View the full survey.](#)

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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A Word from the CMO

The Value of Risk Management

Insurance is the product you know you need but never want to use. As most of our insureds have not yet seen the inside of a courtroom, they would prefer not to think about their coverage—which, as you know all too well, makes it hard to keep their coverage top-of-mind when it isn't time for renewal.

One significant way ProAssurance delivers value to our insureds when there isn't a claim to address is by sharing strong risk management resources.

Our Risk Resource team is readily available to answer questions, calm concerns, and provide advice to medical professionals about how to approach any number of liability concerns in their practice. And, when they aren't on the phone or in a medical office providing support, our team is putting together a library of materials ProAssurance insureds can access at any time.

A cornerstone of those risk management efforts are our library of seminars. There are 15-plus programs available online that physicians can take for CME. They are regularly updated so physicians can learn about the latest risk management challenges and trends in the medical field.

Each year, the team comes together to collaborate and develop the annual loss prevention seminar, a program that collects risk management advice on the top liability concerns the team has seen in the past year. This year's program, *Trial and Error*, will be released soon and we have begun the process of promoting it to our physicians.

We have collected all of the information about the new seminar, our promotional campaign, and how your clients can participate in this issue.

Our loss prevention seminar campaign provides a significant touchpoint for your clients—a prime reason for you to reach out to your clients and offer a significant value-add for their policy.

Social distancing limitations continue to prevent us from having live events like your clients are used to. Thank you for helping us share the instructions on how to take advantage of our loss prevention seminar program in spite of these challenges. If you need additional information as you share this campaign, your Business Development manager can assist you.



Jeff Bowlby
Chief Marketing Officer

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COMING SOON

This Year's Online Loss Prevention Seminar (LPS) for Physicians

Trial and Error

What's new in 2021?

Due to the ongoing safety concerns surrounding COVID-19, this seminar is currently available exclusively online. Our Risk Resource department will continue to monitor state and national guidelines and will provide updates if needed.

Like all ProAssurance online seminars, physicians will need to pass the 10 question posttest with a score of 70% or greater in order to be eligible for premium credit or CME credits.

Physicians may take the seminar by signing in at ProAssurance.com. More detailed instructions are available later in this issue for those new to the process.

Seminar Objectives

Participation in this seminar will better enable participants to:

- Recognize changes to medical practice resulting from COVID-19, including adoption of telemedicine and expanding scope of practice
- Evaluate potential liability issues resulting from pandemic-related practice changes and efforts to address those risks

Premium Credit

Participation in this loss prevention seminar may qualify physicians for premium credit, provided they watch the full two-hour program and pass the posttest. Premium credits are subject to approval by state insurance departments and are applied at policy renewal.

The insured categories noted below are not eligible to receive premium discounts for this activity due to current rate structures.

- Most Certitude® programs
- Ob-Gyn Risk Alliance®
- Excess & Surplus Lines
- Wisconsin physicians who are not Wisconsin Medical Society members

CME Credit

ProAssurance Indemnity is accredited by the Accreditation Council for Continuing Medical Education (ACCME) to provide continuing medical education for physicians.

ProAssurance Indemnity designates this enduring material for a maximum of 2.0 AMA PRA Category 1 Credit(s)™. Physicians should only claim credit commensurate with the extent of their participation in the activity.

The 2021 Loss Prevention Seminar, Trial and Error, will address the changes and associated risks physician practices continue to face during the COVID-19 pandemic.

Surviving during this pandemic has been a learning experience for everyone and for physicians and healthcare providers, it has been especially challenging. Office closures, PPE shortages, and increased patient mortality concerns have all placed tremendous strain on the delivery of healthcare. The challenge is great, but through trial and error, practices are finding ways to survive. This presentation will address the changes and associated risks physician practices continue to face during the COVID-19 pandemic.

Meet the Seminar Presenters

ProAssurance's Risk Resource department prepares and hosts our annual loss prevention seminars. This year's presenters for the online presentation are:



William T. Ashley, III, JD, is a Senior Risk Resource Advisor. Before joining ProAssurance, William spent nine years litigating insurance disputes in state and federal courts in Alabama and Mississippi. He earned a bachelor of arts, cum laude, from Birmingham-Southern College, and a juris doctorate, cum laude, from the Mississippi College School of Law in Jackson. William is a member of the Alabama State Bar, the Mississippi Bar, the American Society for Healthcare Risk Management, and the Alabama Society for Healthcare Risk Management. He advises Risk Advisor line customers on professional liability issues, writes articles, develops education courses, and speaks at ProAssurance seminars for physicians, other healthcare providers, and practice administration professionals.



Bradley E. Byrne Jr., JD, is a Senior Risk Resource Advisor, advising physicians, other healthcare providers, and practice administration professionals on healthcare risk management and professional medical liability issues. He obtained a Bachelor of Arts from the University of Alabama and juris doctor degree from the University of Alabama School of Law. In private practice, Bradley handled a diverse range of civil cases with a focus on Title VII civil rights claims, business development, and athlete representation. He is a member of the Alabama Bar Association, the Birmingham Bar Association, the American Society for Healthcare Risk Management, and the Alabama Society for Healthcare Risk Management.



Alex Ealy, JD, is a Senior Risk Resource Advisor, advising physicians and other healthcare providers on professional medical liability issues. In private practice, Alex litigated civil cases with a focus on workers' compensation claims. He earned a bachelor's degree from the University of Alabama and his juris doctor degree from Cumberland School of Law at Samford University. He is active in his community and is the past chair of the Workers' Compensation Section of the Birmingham Bar Association. He is also a member of the Alabama Bar Association, the American Society for Healthcare Risk Management, and the Alabama Society for Healthcare Risk Management.

2021 LOSS PREVENTION SEMINAR NOW ONLINE FOR PHYSICIANS

Trial and Error

Surviving during this pandemic has been a learning experience for everyone and for physicians and healthcare providers, it has been especially challenging. Office closures, PPE shortages, and increased patient mortality concerns have all placed tremendous strain on the delivery of healthcare. The challenge is great, but through trial and error, practices are finding ways to survive. This presentation will address the changes and associated risks physician practices continue to face during the COVID-19 pandemic.

Objectives

- Recognize changes to medical practice resulting from COVID-19, including adoption of telemedicine and expanding scope of practice
- Evaluate potential liability issues resulting from pandemic-related practice changes and efforts to address those risks

Who should attend?

This loss prevention seminar is intended for physicians of all specialties, physician assistants, CRNAs, and nurse practitioners; no experiential or academic prerequisites are necessary.

Attend online when it fits your schedule

The 2021 loss prevention seminar can be taken at your convenience online at ProAssurance.com. Simply sign in to the secure services portal to get started. Get more information at ProAssurance.com/TrialandError.

Potential policy discount

Participation in this loss prevention online seminar may qualify physicians for a premium credit if they attend the full two-hour program and pass the post-test with a score of 70% or greater. Contact your ProAssurance agent or business development manager to see if you qualify. Premium credits are subject to approval by the state insurance department and are applied at policy renewal.

Earn up to 2.0 CME credits

ProAssurance Indemnity is accredited by the Accreditation Council for Continuing Medical Education (ACCME) to provide continuing medical education for physicians. ProAssurance Indemnity designates this enduring material for a maximum of 2.0 AMA PRA Category 1 Credit(s)™. Physicians should claim only the credit commensurate with the extent of their participation in the activity.

PROASSURANCE. Treating Fairly. **Healthcare Professional Liability Insurance & Risk Resource Services**

Visit ProAssurance.com/TrialandError

LPS Seminar Promotions

Like previous years, we will be regularly contacting ProAssurance physician insureds to ensure they are aware of this year's loss prevention seminar.

Those eligible for premium credit must complete the seminar requirements prior to renewal. We appreciate your assistance in making sure your clients do not miss this important deadline.

Copies will also be available in the secure services portal (SSP) for reference in your sales communications. Sign in, then select "Insured Communications" from the "Agent" tab.

The loss prevention seminar will also be promoted in regular communications such as the Risk Resource welcome email and *Comment* newsletters.

Insureds who may be eligible for premium credit will first receive a letter, accompanied by a promotional flyer, outlining the theme and updates to this year's seminar.

A follow-up eblast will link directly to the online program, allowing insureds to quickly access the program. Participants will need to sign in to the SSP in order to view the program.

Email AskMarketing@ProAssurance.com if you would like to order printed copies of the flyer. Please include the quantity you need and the appropriate shipping address in your message.

We will notify you and your clients once the seminar is live.



RELEVANT ONLINE LEARNING

Q1 2021 CME Seminars

The Risk Resource department maintains a large selection of online seminars which physicians may take for CME. The library is regularly updated with new programs.

Insureds can sign in to the [secure services portal](#) to take any of the current physician online seminar offerings.

Current online CME seminar titles include:

- **Hindsight 2020**
Last year's loss prevention seminar is still available for CME credit through June 2021.
- **LGBTQIA+ in Healthcare**
- **Informed Consent: A Case Study Review**
- **A Comprehensive Approach to Improving Physician Wellness**
- **The Eight Crucial Commitments for Healthcare Leaders**
- **Disclosure in the Face of an Unanticipated Outcome**
- **Telemedicine: Legal and Practical Considerations**
- **Human Trafficking and the Healthcare Professional**
- **Burnout Proof: Leading the Creative Destruction of Physician Burnout**
- **CDC Guideline for Prescribing Opioids for Chronic Pain with Stephen Furr, MD**
- **Tools of the Trade: Old and New Technologies in Medicine with Danielle Ofri, MD**
- **Radiology: Claims, Cases, and Loss Prevention**
- **Genetic Testing & Malpractice Risks**
- **Genetics: Liability & Personalized Medicine**
- **Basic Principles and Advanced Concepts in Pain Management**
- **Preventing Diagnostic Error: They're Here!**

To preview online CME seminars, visit our [YouTube channel](#).



New Online CME Seminar Antimicrobial Stewardship

Antimicrobial Stewardship is defined as the rational and safe use of antimicrobials intended to maximize clinical cure by targeting the most likely pathogens while minimizing unintended adverse reactions and development of bacterial resistance. In January 2017, the Joint Commission approved a new medication management standard requiring hospitals to establish antimicrobial stewardship programs. This program will focus on the implementation of these programs with a focus on overcoming implementation barriers, the importance of physician involvement, examples of successfully implemented antimicrobial stewardship programs, and case studies.

Duration: 1 hour

Potential Policy Discount: 1%

Release Date: November 2020

[Watch a preview of this seminar.](#)

Coming Soon Practice Administration Online CME Seminar

Our new loss prevention seminar for practice administration professionals, *Pandemic Practice Essentials*, is coming this summer. However, the 2020 program, *An Ounce of Prevention*, is still available through June 2021.

LIMITED TIME OFFER

Share complimentary access to more than 200 online CME programs

ProAssurance would like to extend our thanks to your clients for their service to their patients. They have been constantly learning and adapting to address the challenges presented by the COVID-19 pandemic—but not necessarily in an environment which offered the benefit of continuing medical education (CME) credit.

As a way to show our appreciation to them, we are offering complimentary access to the **Medical Interactive Community**—a CME library of more than 200 online programs.

We have a limited number of seats to this course library available on a first come, first serve basis. They must be used during 2021. If you have clients who may be interested, please send them our survey link.

[View or share the survey here.](#)

Once the Risk Resource team receives your client's survey response, they will follow up to confirm a seat is still available. Their message will include information on setting up an account and accessing the *Medical Interactive Community* library.

Thank you for helping us share this offer with your clients. We are happy to help them meet their CME needs so they can focus on the practice of medicine.

Not available to insured physicians in Alabama or Illinois.

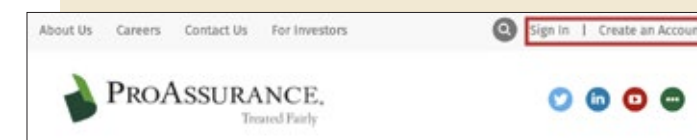


Is Your Client New to Online Seminars?

Insureds accustomed to participating in live events, or those new to ProAssurance, may be unfamiliar with our online seminar system. Please share this step-by-step guide with any who may need assistance. Our Web Support team is also available at 205-439-7956 or WebSupport@ProAssurance.com to help with more in-depth questions.

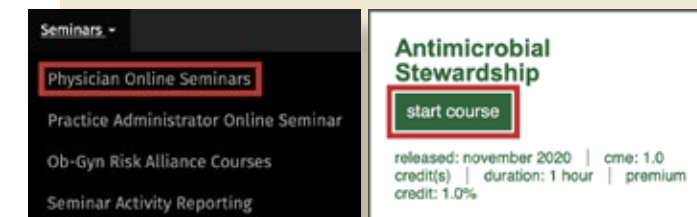
Sign into the secure services portal (SSP) by clicking **"Sign In"** at the top of any page of [ProAssurance.com](#).

New to the SSP? Click **"Create an Account"** and fill out the form. The requestor will receive a response from the team in one to two business days.



Once logged in, select **"Seminars,"** and then **"Physician Online Seminars."** The current loss prevention seminar is always at the top.

Click **"Take this Seminar"** button below the course description. On the following screen, click **"start course"** in the respective program box to begin.



Use the navigation buttons on the bottom of each screen to make your way through the course.

For our viewers' convenience, seminars are divided into shorter video segments. Progress is saved every time you finish a video segment so you can finish the program another time.

After you finish the videos, you may take the posttest, a 10 question multiple choice quiz based on the contents of the seminar. Participants are given three chances to pass. Only those who receive a **score of 70% or greater** will be eligible for CME or premium credit for their participation.

As a reminder, you can view your clients' seminar history in the SSP. Click **"Seminars,"** then **"Seminar Activity Reporting."** You can search for seminar results based on the participant, policy number, or policyholder. Please use this tool to ensure your clients complete the loss prevention seminar by their renewal deadline to receive premium credit on their policy.

MEDICAL PROFESSIONAL LIABILITY

Industry Articles

We have curated a selection of articles which highlight current trends and major events impacting the healthcare professional liability market.

Physician medical group M&A peaked in fourth quarter for 2020—

Analysts predict that the uptick will continue and that this year could be record-setting for physician practice deals. (Healthcare Finance News)

Nation's physician workforce evolves: more women, a bit older, and toward different specialties—

New data indicates women doctors remain concentrated in family and child specialties, while sports medicine is among the specialties that are growing. (Association of American Medical Colleges)

These were the specialties that used telehealth the most in 2020: study—

A study conducted in *Health Affairs* journal revealed endocrinologists and gastroenterologists were some of the biggest telemedicine converts in the first half of 2020. (Fierce Healthcare)

Nearly half of rural hospitals face negative operating margins as COVID-19 hits patient revenue—

Approximately 45% of rural hospitals are in the red and more than 450 could possibly close, according to the Chartis Center for Rural Health. (Fierce Healthcare)

Health workers and hospitals grapple with millions of counterfeit N95 masks—

U.S. investigators have seen thousands of counterfeit 3M respirators with inferior quality slip past checkpoints and make their way to hospitals and healthcare facilities. (Kaiser Health News)

Joint commission: burned out healthcare workers need a lifeline—

Working through the COVID-19 pandemic has pushed healthcare workers to their limits, and systems need a plan in place to better address their safety and well-being, the Joint Commission reports. (Healthcare Dive)

Professional liability underwriters feeling pressure from COVID: AM Best—

U.S. professional liability insurers are expecting a sizable increase in claims due to the conditions caused by ongoing management of the pandemic. (My New Markets)

One third of U.S. adults postponed care during pandemic: reports—

Of those who postponed care, three-fourths had chronic health conditions, and one in three said postponing care was worsening their health and ability to work or perform daily activities. (Healthcare Dive)

Do frequent malpractice offenders often get away with it?—

More than half of all med-mal payouts can be traced to 1.8% of doctors. However, only one in seven of that group have had action taken against them in any state. (Medscape)

KFF: Hospital admissions down 8.2% from March to December 2020 due to COVID-19—

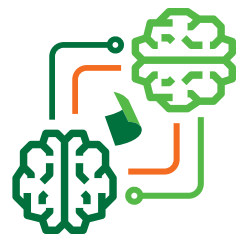
The Kaiser Family Foundation and Epic Health Research Network recently released a report which outlines how surges of COVID-19 patient impacted overall hospital admissions. (Fierce Healthcare)



Top Challenges for Physicians 2021

Each year, *Medical Economics* surveys their physician audience regarding what they think their toughest challenges will be in the upcoming year. This is what physicians named their highest concerns for 2021. Click each title to view the full article.

1. **Administrative burdens and paperwork**—Doctors listed their top complaint as “paperwork.” The time needed to fill out forms and perform administrative tasks has become a time-suck which cuts into the time they would be using to interact with patients. On average, physicians reported prior authorizations for prescriptions alone cost 16 hours of time per week.
2. **Getting paid and seeing enough patients**—Evaluation and management codes and telehealth payments were updated in 2021. Understanding these changes and applying them correctly are essential to being reimbursed properly for the care provided. Value-based care is also growing at a substantial rate, which will heavily impact how physicians are paid for their work.
3. **Physician burnout and autonomy**—The stresses of managing the COVID-19 pandemic worsened the overwhelming issue of physician burnout. Ninety-one percent of respondents reported feeling burned out at some point during their medical career. Additionally, 71% noted feeling burned out at the time of the survey.
4. **Hiring and retaining clinical staff**—Finding and keeping the right staff is a challenge with compounding barriers. There is an ongoing shortage of trained medical professionals, and physicians report facing increased scrutiny from available candidates due to challenges managing the pandemic.
5. **EHR usability**—Electronic health records (EHR) have remained a point of frustration for years due to significant usability gaps. Thirty-eight percent of respondents said they wanted an easier system to use, and 33% wished for improvements in customization options.
6. **Increased competition**—Previous allies such as pharmacy chains and nurse practitioners are receiving increased permission to act independently of physicians. While this may provide more convenient choices for patients, it ultimately means physicians must compete with these new patient care sources to keep their doors open.
7. **Saving for retirement**—Saving money takes a significant amount of work, and physicians worry about finding the right financial advisor and investment strategy to accomplish their retirement goals. Younger physicians worry if they will have time to manage this while starting off their career—particularly as they also need to worry about paying down large student debts.
8. **Transitioning to value-based care models**—COVID-19 highlighted the importance of value-based payment models, providing a financial lifeline to primary care practices when patient visits slowed. However, making the transition from a fee-for-service model is easier said than done. Obtaining the resources to provide the model's proactive care while ensuring basics like PPE are covered can be expensive and labor-intensive.



THE HOMEPAGE

A Progressively Safer, but Awkward, Transition

Congratulations!

As of today, millions of your fellow Americans got the jab, putting us collectively one day closer to our normalized future.

I've noticed my pandemic-related conversations are either about what happened leading up to today, or about what we'll do in the after-times, but rarely are they about the transition. As we are at the front end of this transitional period, my experiences so far make me think it's going to be awkward but could be improved with a little planning.

Unique circumstance will arise with a partially-vaccinated population—potentially splitting into a separate track with respect to behaviors, risk tolerance, and expectations. Eventually we'll all join back up at the end with many potentially awkward scenarios to encounter in the meantime at work.

This month's article is simply to encourage us all to give the transition a think-through.



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.

Vaccine Hesitancy... About Status Reporting

To what degree is my vaccinated status anyone else's business? Employers, event venues, and the like want to know people's status so they can safely and accurately make plans. But they must take into consideration the mixed feelings some may have about sharing this information.

For example, I got lucky and am fully vaccinated. I was on a "last minute/on call" list set up by the local medical center in case no-shows or late cancellations put the clinic in a use-it-or-lose-it situation. Remember the polar vortex that froze Texas for a week? It also dusted Birmingham with snow, and anyone on that list lucked into a vaccine if they were able to get downtown that day.

While I'm grateful to be on the other side, it's safer but awkward. It took some time to become comfortable even telling people. Based on my demographic (and from a "usefulness-to-society" perspective), I should be at the back of the line, so feeling like I exploited a loophole makes me feel guilty. I'm leery of feeling judged by others—or worried they may disbelieve my stroke of luck story.

Not yet vaccinated but eager folks now look to me for advice on how they might get on some similar list and I feel bad not being able to help them. Personal connections that I am *grateful* to have added me to the list. I fully recognize and regret there are others higher in the vaccine priority groups who could have snowplowed it downtown that same day but were not as fortunate.

Other vaccinated people may feel no guilt but take a none-of-their-business approach to letting an employer know their status.

All that said, the big picture takeaway is people you work with may have complicated feelings about their status which may then flow through to how/whether they discuss or reveal their status.

But the good news is, the availability of the vaccine is picking up speed, with many more gaining access every day. Sooner rather than later, having the opportunity to get vaccinated will be the norm—something I certainly hope you all will do.

Business Attire

Expect mixed attire on your online meetings for a while. I showed up to a Zoom looking like a lumberjack and was clearly not on the same page as all the suits who had taken the meeting from the office. It went fine but just know that as folks return to the office and offices return to their before-times standards, the gap in attire will become more pronounced and sometimes awkward.

During the transition, you or your staff may be participating in client meetings, conferences/tradeshows, carrier visits, interviews, or other events at which masks are expected and business attire is the norm.

At ProAssurance we sourced "business attire" masks for that purpose. The spare paper mask in your glove box might get you in the door, but wouldn't you rather have a face covering on the same level as your business suit? Today there are as many high-end mask variations as there are for ties and pocket squares, so there's really no reason to not have a couple in the drawer.

If you like the embroidered ProAssurance green equity mark mask, we'll mail one to the first 25 agents who email their address to AskMarketing@ProAssurance.com with subject line "Business Attire Mask."

Mixed Meetings

Recently, I was masked and socially distanced at a youth rec league soccer coaches' meeting and I snuck out after 15 minutes. During those 15 minutes I was able to get my roster and read all the handouts (twice)—while they were still trying get the Zoom sorted out for the other half of the attendees.

It's easy to have a meeting where everyone is in the room, and by now it's just as easy to have a meeting with everyone on Zoom. I haven't seen a meeting done well yet with half the audience on Zoom and the others in the room. That mixed mode of attendance will happen a lot in the transition.

My advice is, if you are the host of a mixed audience meeting, you need a producer. Your producer handles the technology, admits people from the waiting room, monitors the chat, and acts as the agent for the remote attendees in the Q&A.

You should remember the remote people might not hear the questions/commentary from people in the room and vice versa, so you should restate questions and/or summarize key points to get all the attendees back on the same page. Having a lavalier mic in your briefcase and getting everything started five minutes early will also save a few headaches.

Involve Others in the After-Times Plan

For those of you with responsibility for setting office policy, you've probably already got an idea how things are going to go on the other side. Use the transition to at least ask the staff to tell you what they think too.

Asking people what they'd like to see in their future work environment will, at minimum, let them feel heard; plus maybe you'll get actionable new ideas about work schedule flexibility, dress codes, travel, BYOD with tech stipends, and more.

Now is also a great time to review and update your current COVID-19 protocols for the transition. Many of the messages I'm seeing out in the world were written in April or May and not updated since. Just like the paper mask with your business attire, the old protocol might check the box, but you can do better.

Welcome Back?

Many offices today have a skeleton crew who never left. Eighty or ninety percent of the office left to work from home. One year later, the ones who've remained have formed a new culture, habits, bonds, and working environment expectations which will be disrupted. Whether you are coming back or you never left and some returnee just took your primo parking spot, just remember it's a change for both sides and change takes some adaptation.

If you've been thinking about navigating some other transition awkwardness, I'd love to hear about it. Email me a new idea at SteveDapkus@ProAssurance.com or tell me what I got wrong above. Good luck and (eventually) welcome back!

New Lines of Coverage for ProAssurance Senior Care

ProAssurance Senior Care provides stock and custom insurance solutions for the full spectrum of senior care, from independent living to skilled nursing. The team works to develop tailored solutions that meet your client’s specific risk tolerance and objectives.

The ProAssurance Senior Care team understands every aspect of medical and facility liability from underwriting, to risk management, to claims. Their coverage and risk management resources help your clients manage claim exposure in this long-tail severity insurance market.

Additional lines of coverage now available

Insurance brokers who place their business through ProAssurance Senior Care now have access to a full range of additional commercial products through a strategic alliance with Pharmacists Mutual Insurance Company.

- Business Auto with Resident Transportation Coverage— Assisted living facilities providing resident transportation face high risk during transport and while helping patients in and out of vehicles. This business auto coverage includes resident transportation protection.
- Business Package Property Coverages—Pharmacists Mutual Insurance Company offers senior care specific coverages through its VISTA business package policy.
 - Coverage for property and business assets
 - Buildings
 - Business equipment and computers
 - Papers and records
 - Equipment and property in transit

Contact us

For more information, please contact ProAssurance Agency at 844-331-6298 or PRAAgency@ProAssurance.com.

About Pharmacists Mutual

Pharmacists Mutual is a nationally recognized leader providing insurance and risk management solutions within the insurance industry. Pharmacists Mutual operates in all 50 states, the District of Columbia, and Puerto Rico. Financially stable, the company is rated “A” Excellent by AM Best and also named to the Ward’s 50® list of top performing property-casualty insurance companies. They take pride in being a single source for insurance protection. Their broad portfolio of products and services satisfies their members’ professional, personal, and business insurance needs.



Additional Lines of Coverage
Now Available for ProAssurance Senior Care Policyholders

Pharmacists Mutual Insurance Company is committed to providing a full spectrum of business coverages to our Senior Care Insureds. Insurance agents and brokers who place their business through ProAssurance Senior Care now have access to a full range of additional commercial coverages to complement their existing ProAssurance policies.

BUSINESS PACKAGE PROPERTY COVERAGES
Pharmacists Mutual Insurance Company offers additional specific property coverage through its VISTA business package policy.

VISTA property coverage includes protection for business assets, including:

- Buildings
- Business equipment and computers
- Vehicles, papers, and records
- Equipment and property in transit
- Cash of business (notes or receipts)
- Employment practices liability
- Cyber liability

For a complete list of coverages, please refer to the Pharmacists Mutual VISTA policy.

BUSINESS AUTO PROTECTION INCLUDING RESIDENT TRANSPORTATION
Coverage options include:

- Auto Liability
- Medical Payments
- Personal Injury Protection
- Uninsured & Underinsured Motorists Liability
- Physical Damage
- Rental Reimbursement
- Towing & Labor
- Non-Owned & Hired Auto Liability

Types of vehicles:

- Private Passenger Vehicles
- Pickup & Van
- Buses

Not available in Hawaii, Puerto Rico, or Massachusetts.

To discuss coverage options for your Senior Care business, please use the link below to contact ProAssurance.

CONTACT PHARMACEUTICAL

pharmacists mutual
TOMORROW. IMAGINE THAT.

SENIOR LIVING

Pharmacists Mutual, in strategic alliance with ProAssurance, is committed to providing a full spectrum of commercial property and commercial auto coverages to complement ProAssurance's senior care facility liability coverage.

In every market, for every size business, there is risk. Pharmacists Mutual steps in to help provide the dependable service and financial backing needed during some of our members' most challenging times. We bridge an important gap, providing insurance coverage needed to help your business recover from loss or damage.

True to its mutual heritage of service to its members, it's no wonder Pharmacists Mutual has been the preferred choice for successful businesses for more than a century.

For a complete list of coverages, please refer to the Pharmacists Mutual VISTA policy.

- **VISTA - Our Business Package Policy**

Additional business coverage options available:

- Business Auto Protection Including Resident Transportation

About ProAssurance
ProAssurance has been serving the healthcare industry since 1976. Our insurance solutions provide defense for medical professionals, their facilities, and leaders in the event of a medical negligence claim. We can also provide workers' compensation coverage and specialized solutions for larger enterprises with unique risks.

To discuss coverage options for your Senior Care business, please use the link below to contact ProAssurance.

CONTACT PHARMACEUTICAL

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BUSINESS AUTO INCLUDING RESIDENT TRANSPORTATION

Whether you own or lease one vehicle or a fleet of vehicles, we have coverage available to help protect your unique exposures. Assisted living facilities providing resident transportation face a higher risk during transport or while helping patients in and out of vehicles. Business Auto insurance provides protection for your clients including when providing Resident Transportation. Limits of liability up to \$1 million are available.

Coverage Options include:

- Auto Liability
- Medical Payments
- Personal Injury Protection
- Uninsured & Underinsured Motorists Liability
- Physical Damage
- Rental Reimbursement
- Towing & Labor
- Non-Owned & Hired Auto Liability

Types of vehicles:

- Private Passenger Vehicles
- Pickup & Van
- Buses

Not available in Hawaii, Puerto Rico, or Massachusetts.

To discuss coverage options for your Senior Care business, please use the link below to contact ProAssurance.

CONTACT PHARMACEUTICAL

Las Vegas Office is Going Remote

ProAssurance's physical Las Vegas satellite office will officially close March 31, 2021.

All four affected employees (three in HCPL Claims, one in Compliance) will transition to a permanent remote work setting.

Employee phone numbers will remain unchanged and mail addressed to the Las Vegas address will be rerouted to the Birmingham office. If you have any questions, email TreatedFairly@ProAssurance.com.

Joe Kimichik Named New MI/IL Business Development Manager

Effective immediately, we are pleased to announce Joe Kimichik as Business Development Manager for Michigan and Illinois.

Joe started with ProAssurance in 2011 during his time at Michigan State, and has held a number of roles within our HCPL Marketing department since that time. He earned his Registered Professional Liability Underwriter (RPLU) designation in 2020, resides in East Lansing with his wife and dog, and enjoys golfing whenever Michigan weather permits.



We are excited to congratulate him on his expanded responsibilities within our healthcare business development team. Please contact Joe at JoeKimichik@ProAssurance.com or 517-347-6282 if you have any questions.

NORCAL Mutual Begins Solicitation of Policyholders in Proposed Demutualization

The Board of Directors of NORCAL Mutual (“NORCAL”) has begun solicitation of policyholders to vote on NORCAL’s plan to convert from a mutual company to a stock company and to elect the form of payment they wish to receive if the conversion occurs.

On February 20, 2020 ProAssurance Corporation (NYSE: PRA) and the NORCAL Group announced the signing of a definitive agreement under which NORCAL would become a part of ProAssurance in a \$450 million transaction following its demutualization. The demutualization and the acquisition agreement are mutually contingent, and are subject to required regulatory and policyholder approvals.

As part of this process, ProAssurance’s transfer agent Computershare has mailed documentation and materials to NORCAL’s eligible policyholders. Further, ProAssurance has begun solicitation of policyholders who elect to receive NORCAL stock in the conversion, asking them to respond to our tender offer and agree to sell those shares to us on the terms of the offer. Policyholders who elect NORCAL stock and tender it to ProAssurance will receive their allocated share of the \$450 million cash transaction proceeds and will be eligible for a share of Contingent Consideration in an amount of up to \$150 million depending upon development of NORCAL’s ultimate net losses between December 31, 2020 and December 31, 2023.

Eligible NORCAL policyholders may visit <https://norcalconversion.com> using login credentials provided in the documents mailed by Computershare, wherein they will be able to cast their vote on NORCAL’s Plan of Conversion and elect their desired form of payment.

The general public may visit <https://www.norcal-group.com/pr> for copies of documents and more information about the proposed transaction.

Get a copy of the press release here.

Catching Up With Mary Todd

This month we sat down with Mary Todd Peterson, former Senior Advisor to the Chairman and CEO of ProAssurance. Mary Todd was a successful leader in the insurance industry and continues to serve on an executive committee in retirement. Keep reading to learn more about Mary Todd's leadership approach and how she helped others achieve success in their careers. Mary Todd recently joined the board of directors of ProAssurance American Mutual, A Risk Retention Group.

Tell us about your career path.

I went to Virginia Tech and majored in Accounting. I worked as an intern for Ernst & Young before I started my 10-year career path with them in Charlotte. I went to London and worked in the Ernst office there for a while, then was asked to move to the Washington, D.C. office where I spent 6 years. I eventually joined Acacia Life Insurance Company as the CFO of their startup savings bank. After about 7 years there, two of my colleagues at Ernst started a CPA firm—called Johnson, Lambert & Company—and they needed a third person. I joined as the 23rd person at that firm, and now they have more than 170 people who serve clients in 43 states.

I later joined Medmarc Insurance Group and was their President and CEO before ProAssurance acquired them in 2013. I worked for a little over three years at ProAssurance before retiring in March 2016.

How did you attempt to blend the culture at Medmarc during the acquisition period with ProAssurance?

The day the acquisition was announced, the ProAssurance team came to Medmarc to speak to the employees and they were transparent about what they were going to do and how employees would be treated. The ProAssurance team reiterated their motto of “Treated Fairly” and was clear about what would happen. Medmarc employees would probably say it was a good transition. We learned things from ProAssurance, and they learned things from us.

What makes you most proud of your career at Medmarc/ProAssurance?

The acquisition process. Prior to the acquisition, Medmarc had challenges in their marketplace. The acquisition gave Medmarc the financial strength to continue to pursue their strategy.

How would you describe your leadership style?

I would say I'm collaborative and participative. I tried to find people who were self-starters with a lot of energy and curiosity. You can teach the technical things, but finding the people who want to succeed, work hard, and do well, is key. My whole career was centered around problem-solving and figuring out how to make things work and move forward.

I also had an open-door policy, and I trusted people to do their jobs. I didn't put boxes around an individual's job. I was flexible, and I had the ability to identify strengths in people and match them up with the

role that best suited their talents. I allowed people to move around and take positions that matched their talent and creativity. For instance, my general counsel transitioned to become my head of marketing because I saw her talent and challenged her to step into the role.

What is a typical day like for you now?

I serve on the board of a public community bank in southern Maryland. I'm on the executive committee and the governance committee. That work keeps my head in the game, and I enjoy it. When I'm not doing that, I play golf about three days a week. I belong to some formal and informal golf groups. One of the hardest things about working full-time was not having the time to spend with friends because I worked a lot. The greatest joy of my retirement has been building these friendships and having the time to commit to my family and friends.

Besides golf, I also love to read and travel. I traveled around Africa last year to Johannesburg, Botswana, Victoria Falls, South African Wine County, and Cape Town. It was gorgeous!

What words of wisdom would you give ProAssurance employees today?

Do the best job you can with the job you have. If you do the best job you can with the job you have, people will see that and give you opportunities to do more things. And if you make a mistake, take ownership. Mistakes happen. Be honest with your supervisor and convey how you will fix it and prevent it from happening again.

“If you do the best job you can with the job you have, people will see that and give you opportunities to do more things.”



Former Senior Advisor to the Chairman and CEO of ProAssurance

Mary Todd Peterson

 PROASSURANCE.
Treated Fairly

provisions

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

COMING THIS SUMMER
2021 Practice Administration
Professionals Seminar

Pandemic Practice Essentials

The COVID-19 pandemic has affected us all, especially medical practices and healthcare facilities. Healthcare providers were either called to the front lines of battling the virus, or they were ordered to close their doors by state health authorities, except in cases of emergency. Slowly, practices returned to treating patients, but some government restrictions remained, continuing to present facilities with new challenges. Many practices and facilities rushed to adopt telemedicine, allowing practices to continue caring for their patients while limiting the spread of coronavirus, but telemedicine has its own associated risks. This presentation will address the risk considerations for telemedicine visits, issues with patient appointments, and tracking-and-follow-up concerns caused by the pandemic.

Watch for the seminar launch this summer.

