

PROASSURANCE[®]
Treated Fairly

provisions



The Retention Formula

Leveraging valuable resources to strengthen your book of business

“In the B2B marketing arena, content marketing has been recognized as a key component of the customer acquisition sales funnel. But what value does it bring in terms of retention? Due to lack of post-purchase reinforcement, customers may be increasingly likely to jump ship when making their next buying decision.”

Aaron Agius
Co-Founder and Managing Director
Louder.Online

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 Gary Dowling

The Countdown to 1/1 is in Full Swing...

For the past three years, we have had a retention-themed September issue to mark the renewal window for 1/1 insureds—the most popular renewal date in our line of business.

The tradition continues this year. Like always, we have an update on our annual marketing retention campaign, which we have used to demonstrate customer appreciation for many years. This year’s giveaway campaign began with our tried-and-true formula, but expanded this summer to welcome our insureds who joined us via the NORCAL merger. We are pleased to report both promotions have received a significant response.

The Marketing team is already hard at work planning next year’s giveaway. You will get an exclusive sneak peek in this issue.

Another major component of our insured support system, which plays heavily into our retention promotional efforts, is risk management. Our clients need our product, but hope to never use it. However, our Risk Management team is always available to provide support, answer questions, and provide that personal touch that is so essential when we (thankfully) are not combatting a claim.

As a reminder, a cornerstone of our risk management efforts is our annual loss prevention seminar. This year’s program, *Trial and Error*, is still available. If your clients are eligible for premium credit, they must complete this program prior to their renewal date to receive premium credit at renewal. CME credit for this program will continue to be available throughout the lifespan of the seminar.

As always, our Business Development, Underwriting, and Risk Management teams are available to answer any questions you have about these campaigns—or any other business operations concerns at ProAssurance. Do not hesitate to contact us.



Gary Dowling
Vice President, Business Development

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 **PROASSURANCE**
Treated Fairly



Investing in a Bright Future

“Perhaps the most important financial task to accomplish during residency is to buy some critical types of insurance.”

The White Coat Investor, page 60

The 2021 Retention Campaign

As part of our annual retention mailings, we like to offer insureds a chance to request a complimentary resource with tips for avoiding risk. This year, however, with the COVID-19 pandemic, we also wanted to help our insureds address any financial challenges they may have incurred.

As such, we offered a complimentary copy of *The White Coat Investor: A Doctor’s Guide to Personal Finance and Investing* by Dr. James Dahle, a practicing ER physician. This helpful resource provides financial and investing insight related to concerns faced by medical professionals.



We also took this opportunity to welcome NORCAL Insurance Company policyholders into the ProAssurance family of companies. As part of the “Prepare for a Bright Future” mailing, we introduced them to the Treated Fairly pledge—our commitment to the principle of fair treatment that guides every decision we make and every action we take in defense of our insureds.

Campaign Details

The mailings target MPL insureds (excluding Certitude insureds) the quarter before their renewal date:

- Mailing 1 includes a personal note, a custom pocket note with quotes from Dr. Dahle’s book, and a reply card.
- Mailing 2A is a letter from Risk Management, asking insureds to reply for the book and referring them to risk resources.
- 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.

The mailings go out approximately one month apart, and once someone responds, they are removed from the follow-up mailings. We actively monitor results of each stage of the mailings and adjust the campaign to optimize success. A final reminder email to nonrespondents concludes the campaign.

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

Current Campaign Results

March/April/May



Mailing 1: Replies 254 / Recipients 2,366
Mailing 2: Replies 203 / Recipients 2,133
Mailing 3: Replies 139 / Recipients 1,569

Total: Replies 596 / Recipients 2,366

Response Rate **25.2%**

June/July/August



Mailing 1: Replies 440 / Recipients 3,474
Mailing 2: Replies 326 / Recipients 3,195
Mailing 3: Replies 156 / Recipients 2,251

Total: Replies 922 / Recipients 3,474

Response Rate **26.5%**

September/October/November



Mailing 1: Replies 252 / Recipients 2,262
Mailing 2: Replies 146 / Recipients 1,899
Mailing 3: Replies 103 / Recipients 1,521

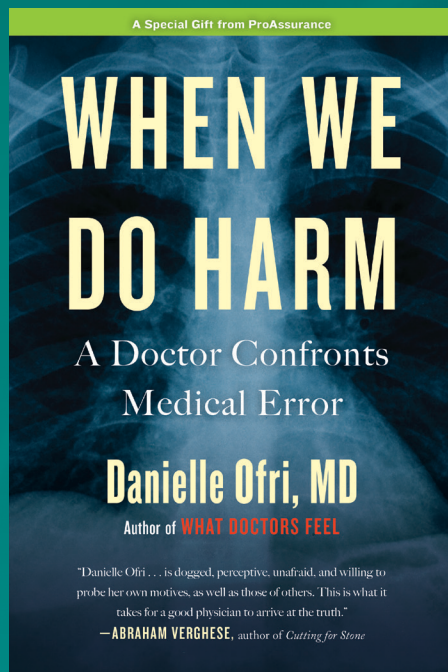
Total: Replies 501 / Recipients 2,262

Response Rate **22.1%**

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 mailings and promotional items—just ask.

Note: The December/January/February mailings begin on September 30.

THE 2022 RETENTION CAMPAIGN BOOK SELECTION



We will be featuring *When We Do Harm* by Dr. Danielle Ofri as our customer appreciation gift in 2022.

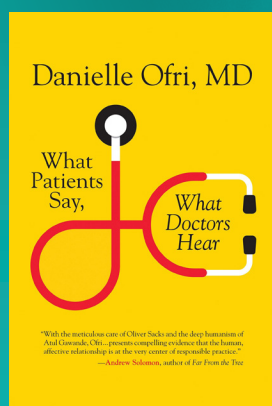
Published in the midst of the first COVID surge, *When We Do Harm* places the issues of medical error and patient safety front and center in our national healthcare conversation. Written with Ofri's signature combination of current research, gripping narrative, professional experience, and even—yes—humor, *When We Do Harm* explores the diagnostic, systemic, and cognitive causes of medical error. Ofri researches what patients can do to protect themselves, how to ensure that hospitals and doctors are not committing preventable errors, what happens when the checklist is not enough to prevent harm, how racial and economic inequities worsen care, and what steps medical professionals and institutions can take to improve patient safety.

The campaign

There will be no material changes to the offer campaign in 2022. We will kick off with our “chunky mailer”—a small, envelope containing a card and a pocket note. The pocket note will be designed with thought-provoking quotes from *When We Do Harm* to help showcase the material. Recipients can use the card to request a copy of the book.

We will continue to send reminders to non-responders throughout the year as an ongoing touchpoint. If you would like copies of the mailing, or copies of *When We Do Harm*, send your requests to AskMarketing@ProAssurance.com.

The Marketing department will provide ongoing campaign updates in future issues of *ProVisions*.



Our previous work with Dr. Ofri

Our 2020 retention campaign featured *What Patients Say, What Doctors Hear* by Dr. Ofri. The overwhelmingly positive response to this campaign helped to inspire our choice for 2022. Copies of this book are still available. If you would like a copy for your reference, or to provide as a gift to your clients, email AskMarketing@ProAssurance.com. Please specify the quantity you would like as well as an appropriate mailing address in your message.

We can also provide a list of your clients that requested a copy of this book as part of the 2020 campaign, if needed.

Premium Credit Available Through Online Seminars

REMINDER: PARTICIPATION DUE BY POLICY RENEWAL

One of the benefits of being a ProAssurance insured is the ability to save on annual policy premiums by participating in educational seminars at no additional cost. This year's physician loss prevention seminar, *Trial and Error* addresses the changes and associated risks physician practices continue to face during the COVID-19 pandemic. All ProAssurance insureds are welcome to participate in this virtual course. It's important to note that seminars are currently available exclusively online as we continue to monitor state and federal guidelines for managing COVID-19.

Insureds who complete the virtual 2-hour seminar may be eligible for a premium credit up to 5% depending on the program through which they are insured and the state in which they practice.* The *Trial and Error* seminar is available exclusively in the [secure services portal \(SSP\)](#).

Don't Let Your Clients Miss the Deadline to Save

To be eligible for premium credits or discounts, seminars must be completed by the policy renewal date. We encourage you to 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.

In addition to the annual physician loss prevention seminar, insureds also have access to a library of online seminars that may be completed for additional premium discounts. They can earn up to an additional 2% premium discount, to be applied at policy renewal, by successfully completing any combination of two hours of ProAssurance online education. These offerings, including individual seminar details, can be found in the SSP under the seminars tab. Practice Administration staff of ProAssurance-insured medical practices are also encouraged to participate. Practice administrators can learn about new trends in enhancing patient safety and reducing risk through *PPE: Pandemic Practice Essentials*—a 2-hour online seminar accessible through the SSP.

Thank you for helping your ProAssurance clients qualify for premium discounts. Contact your ProAssurance underwriter at 800-282-6242 if you have questions or visit ProAssurance.com/Seminars for answers to commonly asked questions. For information on CME credits, contact your Risk Management team at 844-223-9648, option 2. Please note that once an insured has completed an online program, it cannot be repeated for additional CME or premium discount.



*Although eligible for CME credit, insureds with policies in Excess & Surplus Lines, Ob-Gyn Risk Alliance, and Wisconsin physicians who are not eligible for the Wisconsin Medical Society Member Benefit Program are not eligible to receive premium discounts due to current rate structures.

Business Development and Production Underwriting

WE CONTINUE MOVING TOWARD THE PRODUCTION UNDERWRITING MODEL

Business Development Representative

Business development representatives will manage our **agent/broker** relationships. This position serves as the cornerstone of superior customer service and is charged with ensuring client satisfaction.

Essential Duties and Responsibilities:

- Develop and manage the flow of critical communications to agents and brokers regarding business processes, system enhancements, and compliance changes.
- Develop and maintain strong relationships within the agent/broker community, as well as with other ProAssurance staff to ensure the highest level of customer service.
- Monitor the competitive activity and trends within their assigned territory.
- Attend trade shows, risk management seminars, Claims and Underwriting Committee (CUC) meetings, and any other Company-sponsored event to promote and support ProAssurance products and services.

Production Underwriter

The primary responsibility of the production underwriter is to use underwriting authority to develop and build external relationships to write profitable new business and retain existing policyholders in an assigned territory and/or with assigned agents/brokers. This **underwriter** will solicit, examine, accept, and reject insurance opportunities based on underwriting guidelines.

This role will follow the underwriting authority granted them by the vice president or assistant vice president of their region (Standard) or product line (Specialty). This position will classify and price acceptable accounts to meet underwriting profit goals and expense objectives; establish and build relationships with agents and brokers in an assigned territory; and monitor, analyze, and report on the quantity and quality of assigned book of business.

Essential Duties and Responsibilities:

- Underwrite new business submission and renewal accounts.
- Create terms and conditions for each applicant based on underwriting guidelines, filed rates, and coverage forms.
- Use advanced knowledge of data modeling/risk pricing and be proficient at working through the actuarial/underwriting nuances.
- Pursue new business opportunities while managing existing book of renewal business.
- Expand new business opportunities in preferred classes of business, arrange and conduct meetings with agents/brokers and insureds/prospects to discuss terms and conditions, exposures, claims, and related concerns.
- Participate in renewal and account stewardship meetings.

We will continue to provide updates as we fill our staffing needs. Please continue to work through your regular contact for any business needs. If your regular contacts are not available, you can always call 800-282-6242 for assistance.



Supporting Departments

The ProAssurance team works together to provide prompt assistance and promote the ease of doing business. In addition to your main points of contact in Business Development and Underwriting, there are a number of departments available to assist in your sales experience.



Specialty Underwriting

The ProAssurance Specialty Underwriting division, **led by Shep Tapasak, Senior Vice President**, provides coverage, largely on an E&S basis, including:

- Custom Physicians (large groups, E&S, large retentions, etc.)
- Hospitals and Integrated Health Systems
- Senior Care Facilities
- Miscellaneous Medical and Programs
- Assumed Reinsurance and Alternative Risk

Some products NORCAL writes on admitted paper are written through the Specialty Underwriting Group. You and your clients will be informed of any changes prior to any “go live” dates.



Business Operations, Logistics, and Transformation

This new multidisciplinary department is **led by Pam Robertson, Senior Vice President**. Her team will lead transformation through the Healthcare Professional Liability division—with a collaborative focus on innovative approaches to customer experience and engagement, enhanced operational process and alignment, systems and technology training, and identifying and implementing differentiated products and services. The former Research & Development department and Service Center (National Operations) have been incorporated into this department.



ProAssurance Agency

Led by Melanie Tullos, Vice President, ProAssurance Agency serves appointed agents and brokers nationwide. Agencies without an

E&S license may benefit from working with the ProAssurance Agency on E&S placements and/or in the event of an agent contract limitation.

NORCAL RATE CHANGES

Georgia and South Carolina

Going forward, rate change information will be included in ProVisions, rather than sending individual state bulletins.

Georgia Rate Changes Effective 12/1/2021

In keeping with our commitment to apprise you of developments within your market, we would like to share with you our recently updated rate strategy for Georgia. Upon recent review of our rate plan and rating factors, it was determined that the following changes would be necessary:

- A 1.1% base rate increase
- A 4.6% additional rate increase for the following counties: Chatham, Cherokee, Douglas, and Richmond
- Elimination of the Group Size discount
- An update to who is eligible for the part-time discount and the amount of discount available
- An update to the amount of discount available for new insureds
- A change in the premium for policies that include separate organization policy limits. The previous rate ranged from 5% to 30%, depending on group size. The new rate will be 15% of the underlying premium for 2-5 separate limit insureds named on the policy, 12% of the underlying premium for 6-9 separate limit insureds named on the policy, 9% of the underlying premium for 10-19 separate limit insureds named on the policy, 7% of the underlying premium for 20-49 separate limit insureds named on the policy, 5% of the underlying premium for 50 or more separate limit insureds named on the policy, and 0% for one separate limit insured.
- A premium charge of 30% for vicarious liability for each healthcare professional not individually insured on the policy
- Up to a 4.6% premium increase for the following medical specialties: anesthesiology; colon and rectal surgery; critical/intensive care medicine; dermatology (major surgery); emergency medicine; emergency medicine (with trauma); endocrinology; forensic medicine; gastroenterology (Minor Surgery); gastroenterology (No Surgery); geriatrics; gynecology (no surgery); hospitalist (including obstetrics); internal medicine (minor surgery); nephrology (minor surgery); neurology (no surgery); pain management (interventional); pain management (non-interventional); pathology; physical medicine and rehabilitation (interventional); plastic surgery; pulmonary medicine (minor surgery); pulmonary medicine (no surgery); radiology (interventional); urgent care; urology (major surgery); and nurse practitioner

These changes, which have been filed and approved, go into effect **Dec. 1, 2021**, and are applicable to new and renewal accounts.

South Carolina Rate Changes Effective 1/1/2022

In keeping with our commitment to apprise you of developments within your market, we would like to share with you our recently updated rate strategy for South Carolina. Upon recent review of our rate plan and rating factors, it was determined that the following changes would be necessary:

- A 9% base rate increase
- Removed the 2.5% premium charge applicable for Entity Shared limits
- Elimination of the Group Size discount
- An update to who is eligible for the part-time discount and the amount of discount available
- An update to the amount of discount available for new insureds
- A change in the premium for policies that include separate organization policy limits. The previous rate ranged from 15% to 30%, depending on group size. The new rate will be 20% of the underlying premium for two or more separate limit insureds named on the policy and 30% for one separate limit insured.

These changes, which have been filed and approved, go into effect **Jan. 1, 2022**, and are applicable to new and renewal accounts.



NORCAL Awarded Highest Level of ACCME Accreditation

We are pleased to announce that NORCAL has 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. This is NORCAL’s fourth consecutive Accreditation with Commendation.

In preparation for meeting ACCME’s required critical elements, NORCAL routinely evaluated program results over the past six years. Program highlights during this accreditation cycle include the *Perinatal Patient Safety TeamSTEPPS*® education series, the *Claims Rx: Emerging Claim Trends* series, the Physician Systems Solutions to Decreasing Physician Burnout and Increasing Wellness *Claims Rx*, and the professional wellness webinar series. The CME team also implemented a post-activity follow-up process to survey CME participants about their behavioral changes subsequent to completing a CME activity.

Over the past 10 years, NORCAL’s CME program has awarded more than a quarter million CME certificates to healthcare professionals.

Of note, the ACCME made a major change to the reaccreditation process in 2020 for all organizations seeking Accreditation with Commendation, which requires demonstration of at least eight new commendation criteria. The ACCME reports that starting with the March 2020 cohort through the July 2021 cohort, only thirteen percent of all eligible providers

(providers seeking reaccreditation) achieved decisions of Accreditation with Commendation. If interested, you can learn more about the accreditation criteria on the ACCME website: <https://www.accme.org/achieve-commendation>.

We will maximize use of the NORCAL Insurance Company CME program going forward for our combined organization. We have withdrawn the accreditation for ProAssurance Indemnity since only one accredited program is needed, and the ACCME will permit only one accreditation per company.

All references to ProAssurance’s ACCME accreditation, which typically appear alongside risk management seminar materials, have been replaced with language that notes CME credit is provided via *Accreditation Council for Continuing Medical Education (ACCME) through the joint providership of NORCAL Insurance Company and ProAssurance Indemnity*. No language changes are needed on the materials referencing the NORCAL program.

If a legacy ProAssurance insured completes CME eligible coursework during this process, the Risk Management team will ensure CME credit is applied for the activity. The goal is to provide a seamless experience for our insureds.

This change is not reducing the inventory of CME offerings for ProAssurance insureds. Further it does not alter our internal business rules with respect to premium discounts for educational activities. In practicality, this is largely an administrative change, but it’s also an important step toward greater Risk Management team efficiency.

Physician Suicide Awareness Day

September is National Suicide Prevention Month. Every year, advocates, healthcare organizations, survivors, and allies work together to raise suicide prevention awareness in our communities. This year, we turned our attention to National Physician Suicide Awareness Day—recognized annually on September 17th and dedicated to honoring the memory of healthcare professionals who have taken their own lives. Healthcare organizations like the Council of Residency Directors (CORD) in Emergency Medicine continue to shed light on this issue reporting that up to 400 doctors die by suicide each year, however that number is likely underestimated. CORD also reports that physicians and trainees can experience high degrees of mental health distress and are less likely than other members of the public to seek mental health treatment.



Confidential coaching for COVID-19 stress at no added cost

The COVID-19 pandemic has created an environment where physicians and other practice healthcare providers are particularly vulnerable to increased levels of mental health distress. ProAssurance is proud to provide confidential provider stress support in partnership with Winning Focus, Inc.™, a leader in physician stress reduction coping and support.

This confidential and non-reportable professional program is available to insureds at no additional cost during the pandemic. The COVID-19 Stress Support program builds on the strengths of the Winning Focus coaching program for physicians experiencing litigation stress—a service ProAssurance provides its insureds. Winning Focus created the new program in response to the current pandemic crisis.

How physicians can get help

Learn more about ProAssurance's work with Winning Focus at [ProAssurance's COVID-19 Information Center](#). This includes information about how to refer your clients to the program. Insureds may also contact Winning Focus directly for private, individual coaching sessions adapted to their specific needs:

Winning Focus, Inc.

724-875-4111 or Gail@WinForDoc.com

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

Saturdays, 10:00 a.m. – 2:00 p.m., ET

Have additional questions about the program? Contact Lisa Van Duyn, Vice President Patient Safety, Risk Management (LisaVanDuyn@ProAssurance.com or 317-884-5623).



If you will be attending the ASHRM conference in San Antonio **October 10-13**, stop by booth **423** to visit with a representative from ProAssurance!

Check your welcome bag for your ProAssurance sock, exclusively designed for the event. You can pick up its mate at the booth.

Due to concerns surrounding the COVID-19 pandemic, we will not be hosting our annual reception this year. We look forward to resuming the tradition at ASHRM in the future.

If traveling by TSA-governed transportation, please keep in mind the mask rules that state passengers must wear masks while traveling except when eating or drinking. TSA has recently [doubled the penalties](#) for offenders. (Requires free account for access.)

MEDICAL PROFESSIONAL LIABILITY

Industry Resources

Retention Articles

How To Use Content Marketing to Support B2B Customer Retention

In the B2B marketing arena, content marketing has been recognized as a key component of the customer acquisition sales funnel. But what value does it bring in terms of retention? Due to lack of post-purchase reinforcement, customers may be increasingly likely to jump ship when making their next buying decision. Aaron Agius discusses the goals and long-term benefits of post-purchase content. (Forbes)

5 Email Marketing Campaigns that Increase Customer Retention

The reach that email marketing offers is massive. This is why more businesses are exploiting the advantages of email marketing to reach customers. Existing clients are your most valuable assets and you want to give them reasons to keep doing business with you. The question is, are you doing a good enough job of retaining your existing clients? This article will provide five email marketing campaign examples that you can optimize to increase customer retention. (Customer Think)

Providence Invests \$220M to Bolster, Retain Workforce Amid Nationwide Labor Shortage

A nationwide shortage of nurses and other healthcare employees has left many organizations struggling to treat an influx of COVID-19 patients. Providence has slated more than \$220 million toward hiring and retaining more healthcare professionals. (Fierce Healthcare)

Hanover Survey: Independent Agents Embracing Hybrid Work Environment

The *State of the Independent Insurance Agency Report* indicates independent agents are embracing a more progressive work environment in response to the pandemic and evolving market conditions. With agencies expected to offer additional employee flexibility, engage more digitally with their customers, and enhance customer and employee experiences, the report highlights the current state of the industry and provides a glimpse at the future of agencies across the country. Additionally, the report includes an independent agent customer growth and retention checklist. (PR Newswire)

Industry Articles

US P&C Industry Written Premium Growth May Have Peaked in Q2 at 15-Year High

The P&C industry as a whole has grown in terms of DWP, including the MPL and Workers' Comp. sectors. In the MPL business, the second quarter growth rate is 5x higher than that of Q1—the first time the growth rate increased since Q4 of 2002. Workers' comp direct premiums written climbed by 7.3% in the second quarter of 2021, which represented the first year-over-year increase of any magnitude in that line in more than three years. (S&P Global—requires free account for access)

Hawaii Executive Order Gives Hospital Workers Immunity from Civil Liability During COVID-19

The executive order states that all healthcare facilities, workers, and volunteers in Hawaii need to “render assistance in support of the state’s response to the COVID-19 emergency.” Those who “comply completely with all state and federal orders regarding this emergency, shall be immune from civil liability.” (Becker’s Hospital Review)

Ties that Bind

Monthly
Insights for
Selling to
Healthcare
Professionals

Follow-Up: The Key to Ongoing Sales and Renewals

Wouldn't it be great if every sales call resulted in a new client or renewal?

Yes, there are sales that happen with just one call, but in healthcare, this is rare. Doctors and other stakeholders are slow to change products and services that seem to be working. Conducting business in this environment means follow-up is almost always required.

But too often, follow-up only occurs when it's convenient (“I have some spare time. I think I'll follow-up with Dr. Smith”) or when there's a deadline (“Dr. Smith's policy is coming up for renewal. I need to schedule an appointment”).

Follow-up should be part of an ongoing sales process instead of a random event. Getting time with doctors and other HCPs for follow-up can be a struggle. They're busy. Building follow-up into the sales process makes it easier and more predictable.

Obey The Rules of Follow-Up

When selling in healthcare, two rules of follow-up will make your efforts much easier:

1. Always have a reason to follow-up.
2. Make the reason for following-up about them and not about you.

Find Relevant Reasons to Follow-up

Topics related to managing relevant risk will often get a decision-maker on the phone or land you an appointment. Look for issues that HCPs might be unaware of and for opportunities to show how ProAssurance coverage will protect them in a specific situation.

For example, during the COVID-19 pandemic, doctors found themselves diagnosing and prescribing therapies to patients using telemedicine.

Here's the tired, generic approach:

“Dr. Smith, I'm just calling to follow-up. Can we schedule an appointment to continue our discussion about how our MPL coverage is the right fit for your practice?”

“I'm calling to follow-up” is often interpreted as “Are you ready to buy yet?” Yes, you have a reason to follow-up, but it's more about you than about the prospect.

Consider a follow-up approach like this:

“Dr. Smith, many colleagues of yours expressed that patients are reluctant to visit the office. If you've been consulting with patients via a videoconferencing or telemedicine platform there are important risks to consider. Can we schedule time to discuss some best practices your colleagues are using to protect themselves from liability when using telemedicine and help you understand how your ProAssurance coverage offers protection?”

One follow-up approach is about continuing *your* sales process while the other focuses on offering *value*. You want your busy client or prospect to schedule an appointment. For that to happen, **be clear about what's in it for them**. What value will you offer during that meeting? What benefit or what reduction of stress or risk is worth putting their work on hold for? You'll find it much easier to contact prospects and clients when your motive is to serve instead of just to sell.

Your ability to follow-up effectively and consistently is your super-power. Unless you're initiating first contact, you're in follow-up mode. The agent who perfects the art and skill of follow-up will close more deals and have more satisfied clients than those who leave follow-up to chance.

“

Be clear about what's in it for them. What value will you offer during that meeting?

”



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.

THE Comments Section

This month's topic:

The Ongoing Challenge of Attracting and Retaining Healthcare Providers

The United States now faces acute shortages of physicians, nurses, and medical assistants, putting medical practices in an unprecedented situation. New data published by the Association of American Medical Colleges (AAMC) revealed there could be an estimated shortage of 54,100 to 139,000 physicians and highlights the need to address shortfalls in both primary and specialty care by 2033. The association's sixth annual study, *The Complexities of Physician Supply and Demand: Projections from 2018-2033*, was conducted prior to the COVID-19 pandemic.

From 2018 to 2033, the U.S. population is projected to grow by 10.4% from about 327 million to 361 million. The U.S. population under age 18 is projected to increase by 3.9%, while the population aged 65 or older is projected to grow by 45.1% by 2033, according to the report.

[View the full article.](#)

"Interesting dilemma that isn't going away anytime soon. Recruiting for a medical professional needs to be innovative and dynamic. Early signings of professionals (i.e., while still in medical, nursing, or equivalent school) may be necessary. Easing the entry of professionals from overseas through expanded work visa availability is another possibility. Forgiveness of academic debt, assistance with housing, and the like should be considered. Practice managers and recruiters may need to analogize to free agent signings in the professional sports world."



Dillon McCormick
Senior Claims Specialist

"The environment of care has undergone a dramatic change. Physicians are employees of large corporate systems which impact their ability to independently practice medicine. There is no down time. They are drowning in mandates regarding productivity, documentation, coding, clinical processes which many times may be poorly thought out or operationalized. The perks such as loan forgiveness certainly sweeten the pot, however fundamental change in philosophy at the c-suite level will impact retention."



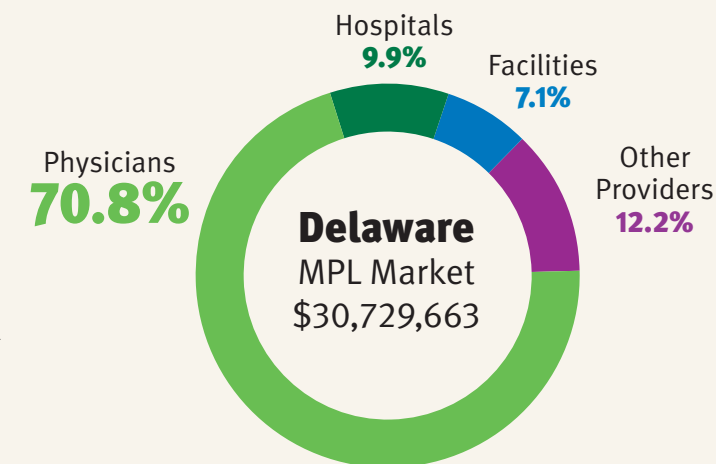
Tina Santos
Midwest Regional Manager,
Risk Management

About The Comments Section

The Comments Section is a recurring feature which focuses on an industry article in line with the monthly theme. ProAssurance thought leaders will offer insights on the article and how the topic presented relates to our industry.

MPL State Profile Delaware

- 44** 2020 Rank in MPL Market
- 1** 2020 ProAssurance Rank
- 6** 2020 NORCAL Rank
- 1** **2021 ProAssurance Post-Merger Rank**



Tort Laws

- **Limits on damages for pain and suffering:** none
- **Limits on contingent attorney fees:** sliding scale
 - › Effective 1976 (Ti. 18 §6865)
- **Reform of collateral source rule:** evidentiary, public benefits only
 - › Effective 1975 (Ti.18 §6862)
- **Periodic payment of future damages:** discretionary by the court
 - › Effective 1975 (Ti. 18 §6864)
- **Statute of limitations:** 2 years, 3 years from discovery
 - › Upheld (Ti. 18 §6856)

Delaware insurance code stipulates that any medical malpractice lawsuit filed must be accompanied by an "affidavit of merit" from an expert witness. The affidavit must be signed by the expert witness and include the expert's "curriculum vitae"—noting their qualifications, experience, and the expert's "reasonable grounds" that each named defendant committed medical negligence.

Prejudgment Interest

Rate: 5% over the Federal Reserve discount rate
Accrual date: The date of injury, provided that prior to trial the plaintiff had extended to defendant a written settlement demand valid for a minimum of 30 days in an amount less than the amount of damages upon which the judgment was entered.

Pending Legislation

SB 108 – Introduced
Establishes failure to offer a patient ultrasound imaging and auscultation of fetal heart tone services prior to abortion as and act of medical malpractice subject to both civil and criminal action.

Delaware's State Ranking

In order to identify the best states for doctors, [WalletHub](#) compared the 50 states and the District of Columbia across two key dimensions, "Opportunity & Competition" and "Medical Environment." Next they evaluated those dimensions using 19 relevant metrics with their corresponding weights. Each metric was graded on a 100-point scale, with a score of 100 representing the most favorable conditions for practicing doctors. Then they determined each state and the District's weighted average across all metrics to calculate its overall score and used the resulting scores to rank-order the states.

How Delaware Ranks in Comparison to other states:

- **#45 overall**
- **#31 for opportunity and competition**
- **#36 for medical environment**



ProAssurance Specifics

AM Best Ranks ProAssurance #1 in Delaware.*
ProAssurance established a significant presence in Delaware in 2005 by acquiring NCRIC Group, Inc. NCRIC was founded in 1980, and converted into a public company in 1999 as a way to fill the gap in MPL coverage in the Mid-Atlantic region.
Primary limits: \$1M/\$3M

* Source: AM Best Market Segment Report: Market Segment Outlook: US Medical Professional Liability Insurance, March 19, 2021.



Catching Up With Carol

This month we sat down with Carol Moseson, former Marketing Content Manager at ProAssurance. Carol was skilled at effectively communicating the brand promise and values of ProAssurance. Keep reading to learn what contributed to Carol's success in the insurance industry, and how she's spending her time as a DJ at a local radio station featuring early music.



Tell us about your career path.

After graduating from Grinnell College, I went to work as a research analyst specialist for Lands' End in Wisconsin. I spent about 13 months there, and then began working for a small education publishing company where I was responsible for all the market research and promotions. I spent a couple years there, then I started working for a start-up company called Earth Care. In between jobs, I occasionally did some freelance work for a non-profit organization. After Earth Care, I joined the insurance industry and stayed there for the remainder of my career.

How did you move into the insurance industry?

I got into insurance through my marketing and communications background. Before I started working for CUNA Mutual Group, I had to demonstrate that I had copywriting experience, which I was able to show through my freelance work. During my 13 years with CUNA Mutual, I served in various positions in different corners of the company, but I kept coming back to marketing and communications. I left CUNA Mutual, and I started freelancing again. A former client of mine at CUNA Mutual moved to PIC Wisconsin around 2006 and she wanted me to do some freelance work for her. After the merger with ProAssurance, I started working for Chris Brady and then eventually worked for Kerry Kravik. I felt tremendously fortunate that I was able to work for that department.

“Know your skills, use your skills, and find your people...I always looked for places where I could use my skills and people I could learn from—those people can be very different from me or very similar to me...If you're using your skills, and constantly learning, the rest takes care of itself.”

What do you miss most about working at ProAssurance?

I miss the dream team that I used to be on. The thing that's impressed me the most is how many wonderful, smart, emotionally intelligent people I got to work with at PIC Wisconsin and ProAssurance. It was fun working with the agents, and with Chris and Kerry.

How do you spend your time these days?

I don't have as much of a routine as I would like. Although I miss working, I'm glad that I had the flexibility to travel to Chicago to help take care of my dad who is 93 and had some health issues. Thankfully, my dad is fine now, and I'm enjoying more time with my husband (who's been retired three years).

I work every third Sunday as a DJ on a community radio show. The name of my station is Musica Antiqua – it's a three-hour segment that features early music (comprised of classical, medieval, and renaissance artists). We play a lot of music with a variety of manuscripts full of English dance melodies. During the pandemic everything must be pre-produced, which means that I do everything – including my own editing – at home, then I send it to the studio to upload. I also manage my own social media and I build automated playlists. This is currently a 20-hour project, every two or three weeks. I'm with one of the crown jewel radio stations in my community. We have a lot of support within the community and we're successful with our fundraising efforts every four or five months to continue our Musica Antiqua station.

As you look back over your career, what were some of your highlights or favorite activities?

What I enjoyed so much about ProAssurance was writing in support of a brand message that I believed in. It's great working with an organization where you believe in their values, and I loved promoting ProAssurance's values. I always enjoyed working on ProVisions. I think it's a publication that adds real value for the agents and ProAssurance employees; it's helped everyone stay on the same page.

What career advice would you give others?

Know your skills, use your skills, and find your people. I've always been fortunate in my career to have worked with terrific people. I always looked for places where I could use my skills and people I could learn from—those people can be very different from me or very similar to me. I think it's important to keep learning. If you're using your skills, and constantly learning, the rest takes care of itself.

What professional attributes made you successful?

I think I have a knack for understanding branding and being able to effectively communicate a brand promise. I also think I'm a good collaborator. I'm happy to push forward any idea that resonates; it doesn't have to be my idea. If you work hard and do what you can to contribute and surround yourself with really gifted people, you can't lose. I feel like I had that with the last marketing team that I worked with – Brian Cools, Emily Gillingham, and Steve Dapkus. They did great work in a short amount of time. We came up with great stuff that was appropriate to our market and to our agents.

Is there a proud moment that stands out to you about your time at ProAssurance?

The sweetest thing that happened to me at ProAssurance was when I retired at the height of the pandemic. Brian and Emily threw me a lovely Zoom party. Everyone on the team, my sister, and my kids attended my Zoom retirement party. Even my friends from PIC Wisconsin were there. It gave me an opportunity to talk with everyone on the team. They all know I like to read, so everyone picked a different book to send to me, and they all shared why they picked the book. I'm still reading the books; I'm halfway through the stack. It was so thoughtful. That experience can't be topped.

Former Marketing Content Manager

Carol Moseson

PROASSURANCE.
Treated Fairly

provisions

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



Leadership Elite October 3-6

Our Leadership Elite meeting will take place at the Stein Eriksen Lodge Deer Valley in Park City, Utah. This is our first opportunity to bring together ProAssurance and NORCAL legacy agency partners. We are very excited for this upcoming meeting.

Our October issue of *ProVisions* will feature a summary of the event, including the company news and insights which will be shared as part of the agenda.