

# Adaptive

HEALTHCARE LIABILITY INSURANCE

# solutions

## PHYSICIANS

For over 40 years, we've treated physicians fairly by offering flexible professional liability approaches—from traditional to alternative solutions—to fit specific practice needs.

Custom physician programs include:

**Certitude™** – This program was created with Ascension and is available in many of its health ministry locations. ProAssurance can create privately branded programs for a wide variety of healthcare entities.

› [ProAssurance.com/Certitude](https://ProAssurance.com/Certitude)

**Ob-Gyn Risk Alliance® (OBRA)** – This is a risk purchasing group (RPG) exclusively for Obstetricians and Gynecologists. A premium discount is offered for agreeing to participate in defined risk management activities.

› [ObGynRiskAlliance.com](https://ObGynRiskAlliance.com)

## Podiatric Physicians

**PICA** – Provides coverage for podiatrists and is the largest podiatric insurer in the U.S.

› [PICAGroup.com](https://PICAGroup.com)

## Chiropractors

**OUM Chiropractor Program** – Chiropractors nationwide have accessed this program for their professional liability insurance since 1983—counting on a winning combination of value, service, and stability.

› [OUMChiropractor.com](https://OUMChiropractor.com)

## HOSPITALS & FACILITIES

Whether your client is a critical access or community-based hospital, or an integrated healthcare system, ProAssurance provides viable solutions to help these organizations manage risk effectively.

Specialty hospital offerings include:

**ProAssurance Complex Medicine (ProCxM)** – For larger healthcare entities/systems with 700+ licensed beds and self-insured attachment of \$2 million or greater in self-insured retentions. Hospital types include acute care, rehab and long-term acute care, children's, etc. Solutions range from lead umbrella, follow-form excess, and standalone policies to nontraditional structures like stretched aggregates and loss-sensitive placements.

**CAPAssurance®** – This RPG, created with the Cooperative of American Physicians (CAP/MPT), provides unique HPL and MPL coverage solutions in western states like Arizona, Nevada, and others. CAP/MPT is one of California's leading MPL carriers.\*

› [ProAssurance.com/CAPAssurance](https://ProAssurance.com/CAPAssurance)

\* Cooperative of American Physicians, Inc. is licensed as a property and casualty broker-agent and surplus line broker (California License No. 0B72723). Insurance purchased by CAPAssurance is from a non-admitted or surplus line insurer that is not licensed by the State of California.

## Allied Healthcare

**ProAssurance Mid-Continent Underwriters, Inc.** – Specializes in allied healthcare, long-term care, and social services. Writes small casualty risks on PL/GL form using ProAssurance paper. Uses wholesale brokers.

› [ProAssuranceMidContinent.com](https://ProAssuranceMidContinent.com)

## Alternative Risk/ Captive Solutions

**ProAssurance Risk Solutions®** – Provides risk evaluation to enable financial alternatives around prior and prospective liabilities for healthcare and workers' compensation. Examples include run-off liabilities in M&A transactions, assumption of existing reserve liabilities for large organizations seeking to repurpose capital resources, specialized self-insurance plans, and financial flexibility through efficient securitization/collateralization of self-funded risks.

**Inova®** – A secure alternative to traditional workers' compensation and/or healthcare professional liability insurance; offers large clients, organizations, and agencies a fully-bundled approach and a self-contained, stable structure through its Segregated Portfolio Company domiciled in Cayman.

› [Inovalnsure.com](https://Inovalnsure.com)

## Medical Technology

**Medmarc® Insurance Group, including Noetic Specialty Insurance Company (E&S)** – Provides expertise in products liability risks faced by medical technology and life sciences companies. It also writes products liability for personal use products, animal healthcare, and others. Medmarc uses an open-brokerage distribution model.

› [Medmarc.com](https://Medmarc.com)

**ProAssurance is licensed in all 50 states with flexible options you can combine and modify to fit your clients' enterprises.**



**PROASSURANCE.**  
Treated Fairly

# Integrated

HEALTHCARE LIABILITY INSURANCE

# options

## Cyber & Regulatory

**ProSecure®** – Underwritten by NAS Insurance Services, this suite of products includes E&O, regulatory risk protection, and enhanced cyber liability coverage. Available through contracted ProAssurance agents for physicians with a ProAssurance medical professional liability policy. ProSecure considers the underlying CyberAssurance® and Medical/Legal Defense coverages in our HCPL policy, resulting in lower premiums.

**HIPAA-Enhanced Cyber Protection** – ProAssurance MPL policies, along with its HPL policies in most states, provide basic cyber coverage. To supplement that coverage, your larger clients can access an additional product (minimum \$10,000 premium), underwritten by a Lloyd's facility, which provides enhanced coverage.

## Excess & Surplus

You can expect creative form development for emerging healthcare classes of risks with specific needs. Think telemedicine, virtual medicine, locum tenens, emergency medicine, multi-state, multi-specialty, risk sharing, and more.

## Provider Excess & Medical Stop Loss

**ProviderXS<sup>SM</sup>** – For healthcare provider organizations who participate in a capitation agreement with a payer like managed care organizations (MCO) and others. Provider organizations include hospital systems, physician groups, and more. This protects the provider group from significant loss in individual catastrophic cases.

## Workers' Compensation

**Eastern Alliance Insurance Group** – Provides a complete line of workers' compensation products and services in several regions.

› [EAins.com](http://EAins.com)

## Professional Liability Insurance for Dentists

**DentistCare®** – Coverage for dentists and practices, including corporate dentistry, available under our brand in many states.

› [ProAssuranceDentistCare.com](http://ProAssuranceDentistCare.com)

## Professional Liability Insurance for Lawyers and Law Firms

**LawyerCare®** – Insurance for lawyers and law firms (usually 25 or fewer attorneys) with per-claim limits of up to \$5 million. Currently in 33 states and Washington, D.C.

› [LawyerCare.com](http://LawyerCare.com)

## National Healthcare Team

NHT works with brokers representing large regional or national physician healthcare organizations and hospital health system-employed physicians. All specialties are included like emergency physician practices, telemedicine, and more.

## ProAssurance Agency

Our agency brokers nonstandard/high-risk healthcare professional liability and other lines of business. We can help agencies without an E&S license access ProAssurance Companies for E&S placement.

## Lloyd's of London Syndicate 1729

ProAssurance is the majority capital provider for Lloyd's of London Syndicate 1729 (Syndicate), which is managed by Dale Underwriting Partners. The Syndicate underwrites risks over a wide range of property and casualty insurance and reinsurance lines in both the U.S. and international markets.

› [DaleUW.com](http://DaleUW.com)

**For more information,  
please call Tony Angelo  
at 205.877.4470 or email  
[tangelo@proassurance.com](mailto:tangelo@proassurance.com).**



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**Healthcare Professional Liability Insurance & Risk Resource Services**

ProAssurance Group is rated **A+ (Superior)** by A.M. Best.  
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