

One source for unique risks

ProAssurance is your single source for professional liability insurance for physicians, healthcare groups, hospitals, facilities—even entire healthcare systems. Our pledge is to provide stable liability coverage and make sure all insureds are treated fairly.



PROASSURANCE[®]

Treated Fairly

ADAPTIVE SOLUTIONS

PHYSICIANS, HOSPITALS, AND HEALTHCARE SYSTEMS

Choose from a wide range of solutions, from simple to sophisticated, backed by decades of experience insuring and defending large hospitals and healthcare systems.

Alternative Risk Transfer/ Captive Solutions

ProAssurance Risk Solutions[®] provides customized alternative risk financing and loss portfolio transfer solutions for large healthcare entities facing rapid growth, mergers and acquisitions, financial distress/restructuring, and other unusual healthcare liability risks.

› ProAssurance.com/RiskSolutions

Inova[®] is 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

Hospital/Facility Specialty Offerings

Whether your client is a critical access hospital, community-based hospital, or an integrated healthcare system, ProAssurance can help them transfer risk effectively.

ProAssurance Complex Medicine (ProCxM) is for larger healthcare entities/systems with 700+ licensed beds and self-insured attachment of \$2 million or greater in 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.

› ProAssurance.com/ProCxM

CAPAssurance[®] is a risk purchasing group, in partnership with the Cooperative of American Physicians' Mutual Protection Trust (CAP/MPT) to provide unique coverage solutions in Arizona, California, Nevada, Oregon, and Washington. CAP/MPT is one of California's leading medical professional liability carriers.

› 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.

Excess & Surplus (E&S)

The E&S team works with approved wholesale and national retail brokers to offer flexible levels and structures of coverage. They address new healthcare liability risks emerging from telemedicine, virtual medicine, locum tenens, emergency medicine, correctional medicine, multistate, multispecialty, and risk sharing. Options include consent to settle, tail coverage, defense costs, self-insured retentions and deductibles, incident reporting, and more.

› ProAssurance.com/SurplusLines

Cyber & Regulatory Coverage/Extensions

CyberAssurance[®] Plus coverage enhancements protect against risks associated with cyber threats and are included in all ProAssurance medical professional policies at no additional charge.

ProSecure[®] is an extension to CyberAssurance Plus, providing higher cyber liability limits plus coverage for errors & omissions and regulatory risk protection.

HIPAA-Enhanced Cyber Protection uses industry-leading compliance experts to assist your larger healthcare entity with HIPAA regulations. Larger clients can access additional coverage underwritten by a Lloyd's facility.

› ProAssurance.com/Cyber

CUSTOM/BRANDED PROGRAMS

ProAssurance creates private-label professional liability coverage programs exclusively for healthcare systems and medical specialty groups.

Examples include:

Certitude[®] is a healthcare professional liability insurance program designed specifically for Ascension-affiliated healthcare providers. Coverage is underwritten by ProAssurance and covers over 4,000 Ascension-affiliated providers nationwide.

› CertitudebyAscension.org

Ob-Gyn Risk Alliance[®] (OBRA) is a risk purchasing group offering obstetricians and gynecologists access to a professional liability insurance program designed exclusively for them. OBRA serves these specialists' specific needs and provides a patient safety program. Members are eligible for a profit-sharing premium renewal credit if the program experiences favorable loss ratios.

› ObGynRiskAlliance.com

Allied Healthcare

ProAssurance Mid-Continent Underwriters, Inc. specializes in allied healthcare, long-term care, and social services. Mid-Continent writes nearly 2,000 small casualty risks on professional liability/general liability forms using ProAssurance paper and markets nationwide through wholesale brokers.

› ProAssuranceMidContinent.com

Medical Technology and Life Sciences Products

Medmarc® Insurance Group provides expertise in products liability risks faced by manufacturers and distributors of medical technology and life sciences companies. Medmarc also writes products liability for personal use products, animal healthcare, clinical trials, and others using an open-brokerage distribution model.

› Medmarc.com

Podiatrists

PICA is the largest podiatric professional liability insurer in the United States and provides coverage to more than 8,000 podiatrists.

› PICAGroup.com

Chiropractors

OUM provides professional liability insurance coverage to over 5,000 chiropractors nationwide.

› OUMChiropractor.com

Dentists

Our **DentistCare®** program provides professional liability insurance to dental practices and large corporate dentist organizations totaling more than 5,000 policyholders.

› ProAssuranceDentistCare.com

OTHER COVERAGES

All divisions and programs were developed to support synergistic solutions that can be adapted to the unique needs of our insureds.

Workers' Compensation

Eastern Alliance Insurance Group provides a full range of workers' compensation products. Traditional market insurance product options may include:

- Guaranteed Cost Program
- Loss-Sensitive Dividend Plans
- Large Deductible Plans
- Retrospective Rating Plans

› EAins.com

Lawyers/Law Firm Professional Liability Insurance

LawyerCare® is coverage for lawyers and law firms underwritten by Medmarc Casualty Insurance Company. There are more than 10,000 LawyerCare insureds covered nationally.

› LawyerCare.com

Lloyd's of London Syndicate 1729

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

› DaleUW.com

Teams to help you place unique risks...

National Healthcare Team (NHT)

The NHT is a specialty professional liability insurance sales and underwriting unit. It works with agents and brokers representing multistate, regional, or national physician healthcare organizations, hospitals, and health systems. ProAssurance's risk appetite includes all specialties. Examples include:

- Large orthopedic groups
- Emergency physician practices
- Behavioral health organizations
- Hospital integrated systems
- Surgery centers
- Emerging risks including telemedicine, concierge medicine, and virtual clinics

› ProAssurance.com/NHT

ProAssurance Agency

ProAssurance Agency brokers nonstandard/high-risk healthcare professional liability and other lines of business. We can help agencies lacking an E&S license access ProAssurance Companies for E&S placement.

› ProAssurance.com/Agency

For more information, please email
TreatedFairly@Proassurance.com



PROASSURANCE
Treated Fairly

Healthcare Professional Liability Insurance
& Risk Resource Services

