

**PROFESSIONAL LIABILITY INSURANCE
& RISK RESOURCE SERVICES**

ProAssurance Excess & Surplus Lines Division

The complexities of medicine have grown exponentially, including robotic surgery, virtual clinics, and phone healthcare applications. Physicians and healthcare professionals want a professional liability insurer that is easy to work with, one that makes insurance simpler and helps them increase their control. ProAssurance provides single-source solutions that physicians and healthcare professionals have relied on for decades. Our insureds can expect us to listen, provide greater transparency for better understanding, and ensure precise claims handling—all with their important input. That's only fair. Our Treated Fairly® commitment ensures insureds experience:

- respect from insurance experts who listen and seek to understand personal challenges;
- knowledge of flexible options that address unique practice needs and help provide more control;
- insurance made simpler;
- professionals who can help medical organizations adapt to changing risk environments;
- Risk Resource Department services (by phone, online, and in person) to help reduce day-to-day uncertainties and make issues easier to manage; and
- claims management where we listen to determine the best course of action

ProAssurance Companies at-a-glance...

- Protects over 73,000 policyholders (as of 12/31/17)
- Offers personalized coverage and local expertise to help physicians and healthcare entities protect their identities
- Possesses financial strength to pay meritorious claims promptly; rated A+ (Superior) by A.M. Best
- Offers dozens of risk resource tools to help insureds increase their control and lessen the uncertainty they face

When operating as surplus lines insurers, ProAssurance Companies do not participate in state guaranty funds.



Risk Resource

Our insureds have access to sophisticated loss control services and risk resource tools, including:

- On-site risk resource assessments*
- Real-time answers and information from our Risk Resource Advisors by phone or email
- Informative seminars and in-service training*
- Timely newsletters, publications, and website tools and resources
- Re-entry program* designed to help healthcare professionals transition back into the standard market

**A fee may apply*

Claims Handling

Our insureds count on being heard. We provide a personalized defense consistent with policy selection, needs, and medical-legal environments. ProAssurance Claims Specialists work closely with our insureds and listen to their important input to develop a tough, personalized defense strategy. Our early involvement and assessment help ease stress and are important elements in our strategy to maximize the fairness our insureds experience.



PROASSURANCE
Treated Fairly



ProAssurance Specialty Insurance Company, inc.
Excess & Surplus Lines Division



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