

ProAssurance Excess & Surplus Lines Division

The Standard Medical Professional Liability Marketplace & You A Reentry Program Option

What does it take to reenter the standard medical professional liability insurance market?

ProAssurance offers a reentry program for ProAssurance Excess & Surplus Lines (E&S) insureds. Our program may provide qualified physicians with a two-year track to the standard market.*

Offered by PRA Services Corporation, this program is for ProAssurance Excess & Surplus insureds who have identifiable claims, patient interaction, or practice system issues. Not every physician will qualify for this intense review of their practice of medicine. If you qualify, ProAssurance is committed to ensuring you are treated fairly throughout the program.



Excess & Surplus Lines Division

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How do you participate in this program?

- Request consideration for program entry through your current broker-representative at the time of your initial or renewal application with ProAssurance. A ProAssurance E&S underwriter will review your request and, if you qualify, confirm acceptance into the program at the time of premium quotation.
- This program option's fee is \$10,000. The entire fee is due at your program's inception.
- You agree to participate in a personal interview with one of our physician consultants at their site. The consultant will administer a modified version of the Minnesota Multiphasic Personality Inventory. This examination is customized to identify the potential for medical professional liability claims and determine root causes.

If after completion of the personal interview we determine you are not a candidate for further program completion, PRA Services Corporation will refund 50 percent (\$5,000) to you. In the event you choose to discontinue your participation, there is no refund.

Our process also includes:

- Your cooperation with our expert Risk Resource Advisors' administration of two on-site surveys: (1) a pre-survey to identify problem areas for improvement (guided by the results of the personal interview and examination evaluation) and (2) a post-survey to confirm compliance.
- Our written recommendations for practice modifications after completion of the personal interview, evaluation, and pre-survey by our Risk Resource Advisors. In most instances, your implementation of these recommendations should be verifiable prior to the end of your next policy period.
- Our convening a special committee to review your program compliance after we have the results of the second Risk Resource on-site review.

If all recommendations have been satisfactorily implemented, we will offer you standard coverage at manual rates; this occurs after you provide proper application to one of ProAssurance's local admitted carriers. In the event no ProAssurance admitted company writes insurance in your state and standard market coverage is unavailable, E&S coverage will be continued.

This program is an intense review of all aspects of your practice of medicine. Your participation and satisfactory compliance with our recommendations enable us to consider you for the standard market, but do not guarantee your placement in the market.

Our commitment: if we determine you have satisfactorily completed the program, the appropriate ProAssurance company will offer you coverage.[†]

Discuss this risk reduction program with your broker to determine whether it's the right track for you. Choose an insurer who listens, understands, and delivers a program that can help you be readmitted to the standard market. That's only fair.

**More complicated risks may require an additional year.*

†Any offer of insurance coverage is subject to filed and approved rates, rules, and forms for admitted carriers or applicable regulations for E&S carriers.

ProAssurance.com/SurplusLines