

# The **Most Expensive** Piece of Paper You'll Ever Buy

Think about all the pieces of paper you've read or handled in your professional career:

**Which piece of paper was the most expensive?**

**Which piece of paper was worth the least?**

For many physicians, hospital executives, and practice administration professionals in the D.C. area, the answer to both questions is the same...

**...a healthcare liability policy from an insurance provider that doesn't keep its promises.**

**P**roAssurance understands the economic realities and challenging medical environment you face every day. And given today's financial pressures, it's tempting to think of nothing but price when considering healthcare liability insurance. However, we believe you should approach this decision with the same diligence and care you deliver to your patients.

The need for financial discipline is, in many ways, more urgent now than ever before. For it's now that the urge to cut a corner with an unwise insurance choice can appear to make sense. But that's the short-term thinking that gets some insurance companies and, unwittingly, their insureds in trouble. When policies are sold on price alone, those who buy them may be left with a worthless piece of paper and myriad resulting problems.

You should expect your liability insurer to help increase your and your facility's or practice's sense of control—both prior to and during tough situations. Your policy also should allow your important input on claims. You need an insurer that understands the importance of your organization's standing in the community and a physician's desire to protect their professional identity.

That doesn't mean you shouldn't seek full value in your professional liability policy. In fact, it means just the opposite—you should ensure that every dollar you pay for healthcare professional liability coverage buys the full commitment of an unparalleled defense of your claim, the delivery of meaningful, effective risk-reduction programs, and the confidence that comes from knowing your insurance company has the utmost concern for maintaining the financial strength to be there many years from now.

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**OUR PLEDGE**

**YOU**  
Treated Fairly®

*W. Stancil Starnes  
Chief Executive Officer  
ProAssurance Corporation*

# The **Most Valuable** Piece of Paper You Can Own

(Continued)

## How can you be sure you're getting the value and protection you need?

To determine which insurer is best equipped to provide the highest level of support, examine the company's:

- **financial strength and ratings**—ProAssurance Group is rated A+ (Superior) by A.M. Best; ProAssurance has been honored as a Ward's 50® top performing property & casualty company every year since 2007.
- **experience**—ProAssurance has been serving physicians since 1977 and hospitals/healthcare facilities since 1985.
- **level of transparency**—ProAssurance is committed to providing straight facts and expert opinions while respecting your important expertise and knowledge.
- **ease of doing business**—ProAssurance is vigilant in anticipating and helping you solve problems; we make it as easy as possible for you to secure coverage and services that best fit the unique needs of your hospital, practice, or facility.
- **claims defense**—ProAssurance is committed to providing you with expert, personalized claims handling.
- **ability to provide alternative and customized insurance programs**—ProAssurance offers a single-source solution, whatever your needs. Solutions include flexible, full-spectrum insurance options for large hospitals, physician organizations, and healthcare systems.

Considering these important points will help you get the best value from the most expensive piece of paper you may ever buy.

Everything we do in D.C., from our relationship with the Medical Society of the District of Columbia to insured involvement on our Claims & Underwriting Committee, underscores our Treated Fairly® pledge to policyholders. We will always sell you a policy at a reasonable price, but we will never risk our insureds' future by endangering the strength of the company that protects them.



W. Stancil Starnes  
Chief Executive Officer  
ProAssurance Corporation



PROASSURANCE®  
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MSDC  
MEDICAL SOCIETY OF THE  
DISTRICT OF COLUMBIA

### Healthcare Liability Insurance & Risk Resource Services

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