

Protect good medicine and the pursuit of positive outcomes

Vigorously Defending Malpractice Claims

Too often physicians feel the threat of a malpractice claim looming over every decision they make—despite their focus on patient safety. We listen and provide experienced counsel, bringing clarity and support to the claims process.

A claim can have a negative impact on a medical professional's career and be personally devastating. Our legal teams work diligently to defend our physicians and their organizations throughout the claims process. If our policyholder has a case to defend, we take action to ensure they are treated fairly.

Providing Strategies to Reduce Risk

Our risk resource department is at your service to help insureds minimize risk and increase defensibility in the event of a claim:

- **Consultation**—Risk advisors are available to discuss concerns and provide virtual risk assessments for medical practices and healthcare entities.
- **Seminars**—Loss prevention seminars and other online courses help healthcare providers identify and control risks. Most qualify participants for CME credits.
- **Risk Resources**—Insureds have access to sample letters, forms, and checklists made easy to adapt and use. *Two Minutes: What's the Risk?* videos aid risk management discussion. Risk news sharing and claims studies provide timely information.

Find what you need: ProAssurance.com/ManagingRisk

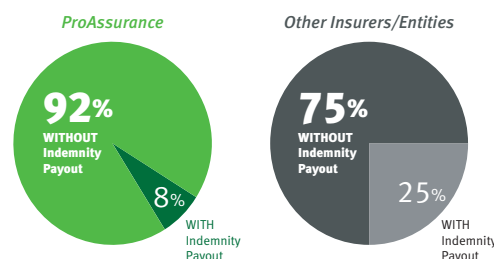
How do we demonstrate strong defense?

By law, every professional liability insurer in Ohio is required to report the results of all closed medical malpractice claims to the *Ohio Department of Insurance* for analysis and publication.

These statistics reveal our strong defense results:

- **Larger investments toward defense**
- **More defense verdict wins**
- **Lower indemnity payouts**
- **More claims closed without settling**

Other departments of insurance don't publish this data, but our approach is consistent in other states.



When compared to our Ohio competitors, ProAssurance closes a higher percentage of claims without an indemnity payout.

Fewer indemnity payouts mean fewer reports to the National Practitioner Databank and more fully exonerated insureds.

Watch the video: ProAssurance.com/Ohio

Our culture is firmly rooted in the principle of fairness and a commitment to provide dependable coverage.

Treated Fairly®

*Lessening uncertainty
Ensuring stability
Providing clarity
Sharing control*

Coverage Options

Choose from traditional to highly customized options with local, multi-state/regional, and national exposures available:

- **First-dollar/deductibles**
- **Excess and surplus solutions**
- **Alternative risk transfer**
- **Risk financing programs**
- **Risk purchasing groups**

Coverage for unique exposures in medical product liability, long-term care, and workers' compensation are also available.



Established	1976
Physician Policyholders	41k+
Hospitals & Facilities	450+
Assets/Liabilities	\$4B/\$3B
A.M. Best Rating	A (Excellent)