



# notes

FROM THE CHAIR OF THE BOARD

PROFESSIONALS ADVOCATE® Insurance Company

December 2018

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### No Rate Increase for 2019

Professionals Advocate is pleased to announce yet another year without a rate increase.

### Mutual Advantage Plan 2019 Allocation Announced

Complete your 2019 renewal to receive your allocation.

### Professionals Advocate Unveils New Web Sites

Experience all the new features at [proad.com](http://proad.com)

### Have you evaluated your security risk?

Our 40-question survey takes only minutes.

### Risk Management Education Programs for 2019

Register early to receive the program, date and location of your choice!

### Save Time and Save a Tree with eDelivery

You can receive the latest, up-to-date information instantly. Sign up now!

## Dear ProAd Insured,

Commitment. It's a powerful and demanding word. You take it seriously when caring for your patients. We take it seriously when it comes to our Insureds. That is why we are always seeking new ways to do more for you.

We are happy to announce a number of actions that will benefit you in the coming year. Professionals Advocate is not taking a rate increase for our renewal policies in 2019. This decision is due to a continuing stability in claims experience. On that note, we are also pleased to report that ProAd has yet again earned an "A" (Excellent) rating from A.M. Best, the leading rating agency for insurance companies. This "Excellent" rating reaffirms that we have the financial strength and stability our Insureds need in this fast-changing, litigious environment. Furthermore, ProAd will be providing our third allocation in the *Mutual Advantage Plan* financial reward program. If you have enrolled in MAP and were eligible for our 2018 allocation, upon renewal your account will receive a 2019 allocation in the amount of 10% of your base premium. Our web site, [proad.com](http://proad.com) has been completely redesigned for your convenience to make it easier to address your policy needs and interact with ProAd.

Commitment is important to us. For more than 25 years, Professionals Advocate has been committed to providing you with the gold standard in claim defense, Risk Management education and customer support. We are looking forward to many more years protecting and serving you and your practice.

Best wishes,

George S. Malouf, Jr., M.D., FACS  
Chair of the Board

## Mutual Advantage Plan 2019 Allocation Announced

In 2016, we created the *Mutual Advantage Plan* financial reward program in order to show appreciation for our Insureds' continued support and dedication to Professionals Advocate and their patients. In the years that have followed, we have found it to be a tremendous success – and as we look forward to 2019, we are pleased to announce that there will be yet another allocation to your *Mutual Advantage Plan*.

The Board of Directors has declared an additional allocation for 2019 of 10% of each eligible Participant's base premium (including part-time, suspension and government credits) per the underwriting characteristics upon 2019 renewal. Participants must complete their 2019 renewal in order to receive this allocation.

Thousands of Doctors have already joined the *Plan* since its introduction in 2016. We are proud to continually recognize our Insureds' loyalty to our Company as well as their commitment to providing high quality health care to their patients. If you have not yet joined the *Mutual Advantage Plan*, contact your insurance Broker/Producer or ProAd Customer Service at 1-800-492-0193 or 410-785-0050.

# Professionals Advocate Debuts Two New Web Sites

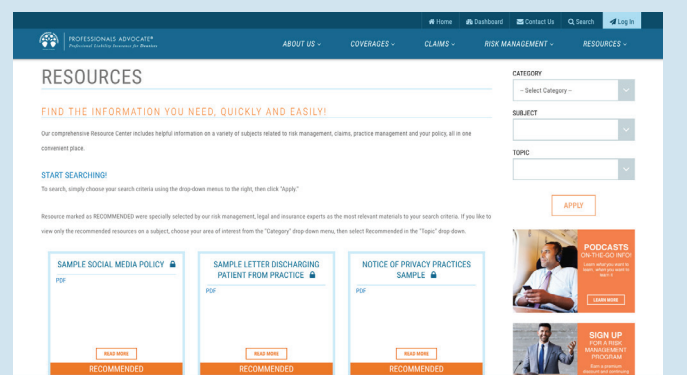
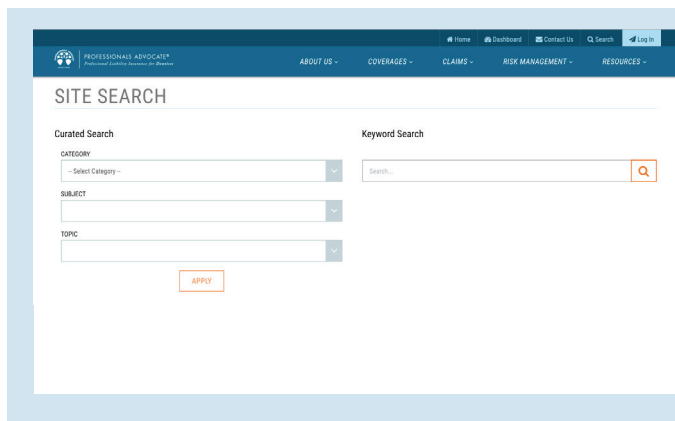
Professionals Advocate is proud to unveil two brand new, user-friendly web sites, one for our Physicians and one for our Dentists. You can experience both sites at **proad.com**

The two new Professionals Advocate web sites promote a modern, clean appearance with an accessible reading experience. Our advanced, responsive design makes web pages render easily on a variety of screens and devices, providing optimal viewing for our Insureds convenience – no matter where you are!

Browse our home page and you'll immediately notice the eye-catching, animated feature of the most current news, events and blogs that our experts have hand-picked for your browsing experience. Each section is color-coded and labeled with recognizable icons that highlight our Risk Management specialists' newest education programs, resources and publications. Our Insureds can now access our new Dashboard component, where you can register for an education program, pay your bill and request a certificate or your claims history – all in one place!



It is now easier than ever to find the information and resources that you need to stay up-to-date and informed. You can select one of two search options to browse our site: a keyword search that will direct you to any information across our site associated with that term, or a curated search made up of content preselected by our Risk Management and legal experts for the most productive experience. You'll find that our online library of articles, links and podcasts can be found within this curated search, accessible via filters that make your search as refined as possible to save you time.



You can experience the new features at **proad.com**

## Evaluate Your Security Risk in Minutes

Professionals Advocate knows that all health care providers are legally required to keep electronic Personally Identifiable Information (PII) secure. That's why we provide you with our Security Risk Assessment tool – so that you can assess the status of your electronic security and take the needed actions to protect patient data. Our 40-question survey, designed by our security and risk management experts, will give you a response indicating if your answer was either correct or incorrect and will provide resources on the topic that you can review for additional information.

Topics addressed in the Security Risk Assessment survey include: Physician security and access controls, network security, employee access, storage and backup security, and policies and procedures.

Evaluating the security risks faced by your practice takes only a few minutes with our online survey and can save you the considerable expense of handling a security breach. You can access this free assessment in the risk management section of our web site, **proad.com**



### Have you evaluated your security risk?

Find out with this free assessment on our website, **proad.com**

## 2019 Risk Management Education Program

The Professionals Advocate risk management education program has successfully concluded for 2018, but an even bigger program is on the way for 2019! The theme for next year is *Setting the Stage for Reduced Liability* and many of the programs will focus on communication issues in the medical practice. A brochure describing the available education options will be sent to all Policyholders in February. Information will also be posted on our web site, **proad.com**.

The 2019 schedule will include two live programs: "Legal Matters: Can We Talk?" and "Medical Matters: Medical Liability Update." There will be three online programs: "Opioid Prescribing: Avoid the Pain 2.0," "Build a Culture of Compliance with the HIPAA Modules" and "Mock Trial: Order in the Court!" Physicians can also choose one of the "Case in Point" home study publications. Topics include "Communication," "Documentation" and "Failure to Diagnose." Insureds are urged to register early to make sure you receive the program, date and location of your choice.



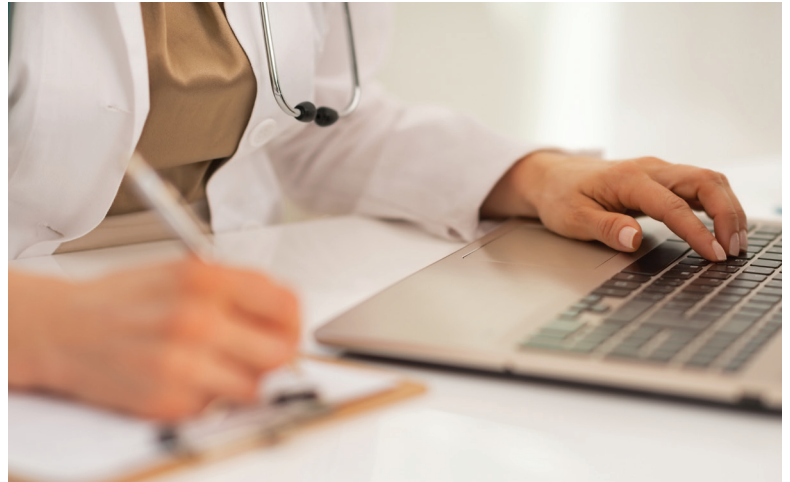
### Reduce your liability!

Risk Management brochures will mail in early 2019. Register early!

# Save Time and Save a Tree with eDelivery!

It's never been easier to stop paperwork from piling up and important documents from getting lost. Paperless communications keep your desk organized and clutter-free while helping the environment. All of our emailed publications can be downloaded for later use and are viewable from any computer, tablet, or smart phone. Easily organize your digital correspondence and access it at any time, from anywhere.

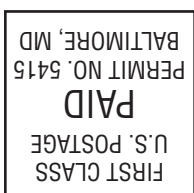
Professionals Advocate sends our subscribed Insureds their digital content on the same day that paper versions are mailed. That means that you can receive the latest, up-to-date information instantly. Visit **proad.com** to sign up.



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