



notes

FROM THE CHAIR OF THE BOARD

PROFESSIONALS ADVOCATE® Insurance Company

December 2017

In This Issue

MAP 2018 Allocation Announced

Eligible Participants will receive a 10% allocation to their MAP accounts upon 2018 renewal.

No Rate Increase for 2018 Renewal Policies

ProAd will not be taking a rate increase for 2018.

Course Materials Move Online for 2018

You can now download your risk management program materials.

Web Browsers May Require Updates

Older web browsers may need to be updated to comply with a security upgrade after Feb. 1.

ProAd Receives "A" Rating from A.M. Best

This comes in recognition of our positive financial condition and stability.

Risk Management Resources Available

Read, listen or call to learn how to manage your risk.

ACCME Accreditation Renewed

This accreditation was awarded based on the strength of our risk management program.

Dear ProAd Insured,

Communication is an integral part of delivering exceptional patient care. It is similarly critical to providing outstanding service in a business relationship. At ProAd, we use many avenues to ensure you are kept up-to-date on your policy, the numerous aspects of the malpractice legal environment that affect you and your practice, and emerging ancillary exposures such as cyber liability. I particularly look forward to this *Notes from the Chair* newsletter each year as it provides me an opportunity to communicate directly with you and highlight our latest news and accomplishments.

First, I am proud to announce that, in addition to not taking a rate increase for 2018, the Board of Directors has authorized our second allocation to *Mutual Advantage Plan* accounts. If you have enrolled in MAP and were eligible for our 2017 allocation, upon renewal you will receive a 2018 allocation in the amount of 10% of your base premium, which includes part-time, suspension and government credits.

I am also delighted to share that ProAd has recently earned an upgraded "A" (Excellent) rating from the A.M. Best insurance rating agency. But of course, I am most proud to report to you that ProAd has had another successful year aggressively defending the practices and reputations of our insured Doctors.

I invite you to spend a moment reading this newsletter to catch up on the latest news from ProAd. We look forward to continuing to serve you in 2018.

Best Wishes,

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

Mutual Advantage Plan 2018 Allocation Announced

In September 2016, ProAd introduced one of our most exciting Policyholder benefits: the *Mutual Advantage Plan*. We are happy to say that over the past year we have received an overwhelming response to this Professionals Advocate/MEDICAL MUTUAL program. Thousands of Doctors have joined the *Plan*, and more than 150 retiring Doctors have already experienced the benefit of MAP and received their allocations.

The Board of Directors is pleased to announce an additional allocation for 2018 of 10% of each eligible Participant's base premium (including part-time, suspension and government credits) per the underwriting characteristics upon 2018 renewal. Participants must complete their 2018 renewal in order to receive this allocation.

This allocation is in continued recognition of the commitment of our Policyholders to the long-term success and stability of the Company and to the practice of quality health care. 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.

MAP IS REWARDING DOCTORS!

In the brief time since it was introduced, the *Mutual Advantage Plan* has made distributions to many local Doctors:



PLUS MORE!

Rates to Remain Unchanged for 2018 Renewals

The Professionals Advocate Board of Directors is pleased to announce that we will not be taking a rate increase for 2018. This means that you should see no change to the amount you are billed for your 2018 renewal policy, unless other changes have been made to your coverage or exposure, such as a scheduled claims-made step increase, a change to your claims-free discount status, or other policy coverage changes.

We are able to provide this consistency in rates due to a continuing stability in claims frequency and the overall positive financial position of the Company.

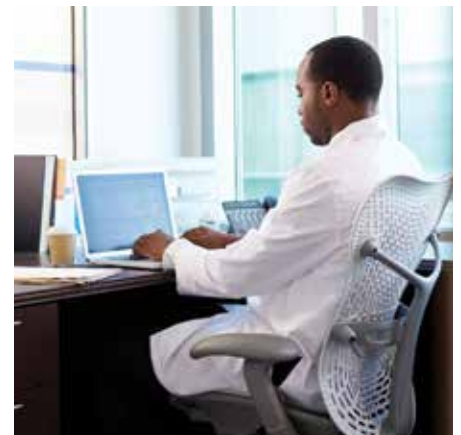
If you have questions concerning your policy or this renewal premium, please contact your Insurance Broker/Producer or call the Professionals Advocate Customer Service Department at 410-785-0050 or 800-492-0193.

In-Person 2018 Risk Management Programs to Have Online Course Materials

Beginning in 2018, all course materials for our in-person risk management education programs will be available to you online.

Upon receipt of your program registration form, which can be completed online, faxed or mailed, we will send you a confirmation notice containing a link to download the materials for your upcoming course. We believe this will make it easier for all participants to save their materials for future use after the program has ended. We recommend you download the program materials before attending your live program so you can reference them during the presentation. Folders containing print-outs of the course materials will no longer be provided.

We look forward to seeing you at a 2018 risk management program!



Notice: Online Payments May Require Browser Update

Please be aware that on Feb. 1, 2018, the secure payment feature on proad.com will receive a security upgrade. Older web browsers will not be compatible with the new security software, so you may need to update your browser in order to submit future online payments.

Please review the chart to the right and confirm that your browser meets the minimum version requirements. You should be able to check the version of your web browser by going into the browser settings. If your browser does not meet the requirements, you will need to update it in order to submit online payments on proad.com after Feb. 1, 2018. Downloading a browser update should take only a few minutes.

| Browser | Required version as of Feb. 1, 2018 |
|-------------------|-------------------------------------|
| Internet Explorer | v11 or newer |
| Google Chrome | v30 or newer |
| Mozilla Firefox | v27 or newer |
| Apple Safari | v7 or newer |
| Opera | v17 or newer |

This upgrade comes from the host of our online payment portal, and you may see that other web sites where you submit online payments experience this same upgrade over the next few months. We apologize for any inconvenience this may cause, but it is of the utmost importance to ProAd that our Insureds' data is protected. We are committed to maintaining online security to keep our network and your personal information secure.

ProAd Earns an "A" Rating from A.M. Best

A.M. Best, the most widely recognized rating agency for the insurance industry, has awarded ProAd a rating of "A" (Excellent). This is an upgrade from the "A-" (Excellent) rating that we held for more than 20 years.

Among the reasons A.M. Best cites for the upgrade are our continued strong operating performance and our superior risk management programs and materials. This validates our commitment to consistently providing excellent service to our Insureds. This effort is the cornerstone of our company philosophy and has been the inspiration behind many of the programs, services and coverages we have introduced.



ProAd is proud to reaffirm that our Insureds enjoy the highest levels of financial security in addition to the many benefits of being with a local company created for Doctors and directed by Doctors.

It's Easy to Stay Up-To-Date on Your Risk Management Information



Browse Our Resource Centers – Our online library of articles, links and helpful advice covers topics including HIPAA compliance, converting to and maintaining EMRs, medication safety, informed consent, Physician-Patient relationships and much more. To access, simply log in to your secure account at proad.com



Listen to Podcasts Online – Some of our most popular and informative risk management topics are available on our web site as podcasts that can be played from your computer, tablet or smartphone. We know Doctors have busy schedules and are pressed for time, so we're making it easier to stay up-to-date even when you're on-the-go.



Call Our Experts – Did you know that you can call ProAd's risk management specialists for personalized advice? Our experts are available to help you manage and reduce your risk or answer questions and provide support if you find yourself in a potentially high-risk situation. Call us at 410-785-0050 or 800-492-0193.

ACCME Renews Full Accreditation For Risk Management Education

The Accreditation Council for Continuing Medical Education (ACCME) has completed a full review of the Physician risk management programs and materials offered by Professionals Advocate through MEDICAL MUTUAL, our parent company. As a result, they have awarded the Company another full four-year accreditation as a provider of continuing medical education (CME) Credits for Physicians. This accreditation term extends through July 2021.



Last year, Professionals Advocate also received renewed ADA Continuing Education Recognition Program (ADA CERP) accreditation for our dental risk management programs from the Commission for Continuing Education Provider Recognition.

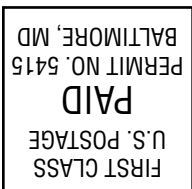
ProAd's risk management programs are redesigned each year to meet the specific and timely needs of the Physicians and Dentists of Virginia, Maryland and Washington, D.C. Legal, medical and risk management experts craft these programs specifically for our Insureds. These accreditations serve as a guarantee that the CME and CE activities we create are held to the highest standards and are rigorously reviewed to provide only accurate and helpful information.



PROFESSIONALS ADVOCATE® Insurance Company

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- **No Rate Increase for 2018 Renewal Policies**
- **Risk Management Course Materials to Move Online**
- **New Online Security May Require Browser Update**
- **ProAd Earns A.M. Best "A" Rating**
- **Many Ways to Follow Risk Management Information**
- **ACCME Renews Full Accreditation**



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