



# notes

FROM THE CHAIR OF THE BOARD

PROFESSIONALS ADVOCATE® Insurance Company

December 2013

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### 2014 Premium Rates to Remain Unchanged

Premium rates will remain unchanged from 2013.

### e-dataRESPONSE+ Available for Purchase

Enhanced protection for you and your practice in the event of a privacy breach.

### News Briefs from ProAd

Information on our Login Assistance feature, new podcast offerings, and risk management education program results.

### "A-" (Excellent) Rating Reaffirmed by A.M. Best

A.M. Best has once again issued an "A-" (Excellent) rating for ProAd.

### Free Mobile App Offers Helpful Features

Download the convenient ProAd mobile app today for a variety of useful features.

### Practice Management 101 Available to Insureds

Free interactive multimedia program designed to educate office staff on key issues.

## Dear ProAd Insured,

On behalf of Professionals Advocate, I am pleased to announce that there will be no rate increase for 2014 renewal policies. This announcement comes after an extensive review of both our financial status and claims data, as well as industry trends across the country. We make a determination on our premium rate very carefully and thoughtfully because we understand that our Insureds are depending on us not only for the lowest possible insurance cost, but also to make sure that ProAd has the financial stability required for the future defense of their practices.

In other positive news, ProAd has once again received an "A-" (Excellent) rating from the A.M. Best Company, further highlighting our strength as a professional liability insurance provider.

I encourage you to read the rest of this issue of *Notes from the Chair* newsletter for additional news from the company, including information on our important stand-alone e-dataRESPONSE+ privacy breach response coverage. We also have details on our convenient mobile app, packed with exclusive features only available to mobile users. Finally, don't forget to take advantage of our free Practice Management 101 risk management education program, a helpful tool for office staff members that takes a look at critical practice management issues and how they can be addressed.

We appreciate the confidence in Professionals Advocate that you show each year when you renew your insurance coverage with us. Thank you for your loyalty and support.

Sincerely,

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

## 2014 Premium Rates to Remain Unchanged

Professionals Advocate will not be filing for a rate increase in 2014. The current rate stability for 2014 can be attributed to a continued reduced volume of litigation against Doctors, in addition to the positive impact of the company's aggressive claims defense.

The renewal premium rate does not take into account any other changes in your coverage or exposure, such as a claims-made step increase, change to your claims-free discount status or other policy coverage change. If you have questions concerning your policy or renewal premium, please contact your Insurance Agent/Broker or call the ProAd Customer Service Department at 410-785-0050 or 800-492-0193 (toll free).

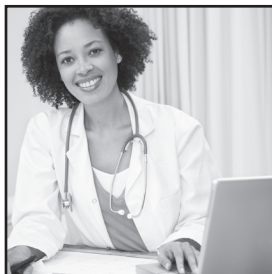
## e-dataRESPONSE+ Privacy Breach Coverage Available for Purchase

**e-dataRESPONSE+** is a stand-alone privacy breach response coverage product that offers substantial comprehensive protection in the event of a privacy breach. Should your practice experience a privacy breach, no matter the circumstances, you will be held legally responsible for the consequences. Basic privacy breach coverage, such as your MedGuard **e-dataRESPONSE**, can provide limited reimbursement for certain expenses incurred as a result of a privacy breach. In the event of a significant breach your responsibilities can be considerable, including:

- Researching the extent of the breach
- Determining what steps are needed to comply with applicable laws
- Notifying all relevant individuals
- Identifying and providing appropriate credit monitoring for the victims of the identity theft
- Responding to regulatory and civil proceedings

In the event of a significant breach, the scope and costs of these efforts can quickly exceed the basic coverage. Purchasing **e-dataRESPONSE+** stand-alone privacy breach response coverage can provide all these services and more for your practice. For additional information, contact our Customer Service Department at 410-785-0050 or 800-492-0193 (toll free).

## News and Notes from Professionals Advocate



### Login Assistance Feature

Have you created an online account with ProAd yet? Signing up for a “My Account” username and password has never been quicker or easier with our Login Assistance feature. New users can create their “My Account” profile in minutes and get started using our robust selection of secure services. Forgot your username or password? Login Assistance has a series of helpful online prompts that will help you get back into your account in no time. Visit [proad.com](http://proad.com) today to get started!



### New Podcasts Available Online

ProAd is pleased to announce the introduction of new podcasts to our already extensive podcast library. We have increased the number of selections for topics such as claims, risk management and communications issues. In addition, we have added a new topic series on practice management, dealing with issues such as disaster planning and patient financial issues. These digital audio files can be played on most PCs, laptops, smartphones and other mobile devices.



### Risk Management Education Program Completed for 2013

The 2013 risk management program, *There's a Better Way to Make Sound Risk Management Decisions*, has successfully concluded. More than 1,000 Doctors participated in the program, potentially reducing their liability risk as well as earning a 5% premium discount and CME credits. The new risk management offerings will be introduced in February 2014. Brochures with detailed information will be mailed to all Policyholders. Complete details will be available on our web site at [proad.com](http://proad.com). We look forward to seeing you at one of these future programs.

## "A-" (Excellent) Rating Reaffirmed by A.M. Best

Earlier this year, the A.M. Best Company reaffirmed its financial strength rating of "A-" (Excellent) for Professionals Advocate Insurance Company. This is the 10th consecutive year that ProAd has received this high rating in a recognition of our sound financial position, as well as our strong Insured relations and aggressive claims defense.

A.M. Best is the nation's premier independent insurance rating agency, and its Best's Ratings are the industry's standard measure of insurer financial performance. You can be confident that ProAd has the strength needed to defend your practice.



## Mobile App Offers "On the Go" Convenience

The ProAd Mobile App is the newest way for Insureds to get the services they need "on the go." This easy-to-use app is free to download\* and is currently available for both Apple and Android devices. Using a smartphone or tablet, the ProAd Mobile App offers a variety of convenient features, with several that are exclusively available for app users, such as:

### **Make a policy mobile payment using Visa, MasterCard or American Express\*\***

For Insureds using a mobile device or tablet, the mobile app is the only way to make an online policy payment.

### **Comprehensive search and registration feature for risk management programs\*\***

Insureds can search for risk management education programs by date, keyword, location or topic. Once they have located the program of their choice, they can continue to research the topic or register for the education program.

### **Set reminders for upcoming risk management education programs\*\***

Users can choose to be reminded by text or email, as well as set the number of hours or days in advance of the education program they would like the reminder to be sent.

### **The ProAd Mobile App also has these additional features:**

- Information for reporting a claim
- Access to the podcast library
- Latest company news and information
- Detailed company service directory
- Link to the ProAd mobile site

### **Check Out Our Mobile App Today!**



Apple iTunes



Google Play

\* Your mobile carrier's Internet access and data charges may apply.

\*\* These features require a "My Account" online profile, which is free for Insureds and can be set up 24/7 online by visiting the ProAd web site at [proad.com](http://proad.com) and using the Login Assistance feature.

## Free Office Staff Education Program Available for Insureds

Practice Management 101 is an interactive multimedia course for medical office staff designed to keep your practice running smoothly and potentially reduce your chances of being involved in a claim or lawsuit.

This free resource provides your staff with an overview of critical practice management issues, such as staff-patient interaction, confidentiality, addressing patient concerns and complaints, workplace safety and more.

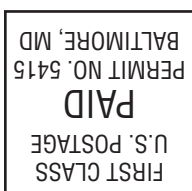
To order a copy of this FREE program for your office practice, please contact our Risk Management Services Department at 410-785-0050 or toll free at 800-492-0193. For more information, visit [proad.com/practicemanagement101](http://proad.com/practicemanagement101)



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