



notes

FROM THE CHAIR OF THE BOARD

PROFESSIONALS ADVOCATE® Insurance Company

December 2015

In This Issue

Premium Rates Remain Unchanged in VA

ProAd will not be taking a rate increase in Virginia in 2016.

ProAd Introduces eDelivery Option

New digital distribution service for company notifications and publications coming soon.

A.M. Best Awards "A-" (Excellent) Rating

A.M. Best affirms "A-" (Excellent) rating for ProAd.

Case in Point III Available in 2016

New version of our popular at-home risk management study course will focus on diagnostic errors.

New Online Policyholder Resources Section Created

Convenient collection of reference materials now available at proad.com

Secure Online Risk Management Resources Now Available

Important information and resources on EMR and HIPAA, collected for "members-only" My Account users.

Dear ProAd Insured,

As I reviewed the articles in this issue of *Notes from the Chair*, one word continued to stick out in my mind: consistency. In the 25 years we have been defending the Doctors of Virginia, Professionals Advocate has persistently offered state of the art insurance coverage, high-quality risk management education programs and superior customer service. Our corporate financials are reliably sound, as evidenced by the "A-" (Excellent) ratings we routinely receive from A.M. Best. Our rates, year to year, have been very consistent. In fact, it gives me great pleasure to tell you that once again Professionals Advocate will not be taking a rate increase in Virginia in 2016.

What these things should signify to our Policyholders is that ProAd is a strong, stable insurer that you can depend on to defend your practice and provide you with security and peace of mind. ProAd might be consistent year in and year out, but we're never content to stay status quo. Each year, we find ways to raise the bar higher, expanding our services and available resources in order to meet the ever-growing needs of the Doctors we serve. Within this issue of *Notes*, you'll find out more about our new eDelivery option, where you can sign up to receive all your company notifications and publications digitally, instead of paper copies. You'll also read about the latest addition to our series of at-home risk management study courses, *Case in Point III*, offering Insureds yet another way to reduce their liability risk without leaving their home or office. Finally, we have continued to grow our web offerings, with a greatly expanded Policyholder Resources section, as well as special "members-only" sections designed to address EMR and HIPAA regulations.

On behalf of everyone here at Professionals Advocate, we thank you for your continued loyalty and support. In the coming year we look forward to continue showing you that no other insurer defends and serves Physicians like ProAd.

Best Wishes,

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

2016 Premium Rates to Remain Unchanged In Virginia

The Professionals Advocate Insurance Company will not be taking a rate increase in Virginia in 2016. Our ongoing rate stability can be attributed to continued favorable loss experience, coupled with the current sound financial position of the company.

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 producer, agent or broker, or call the ProAd Customer Service Department at 410-785-0050 or 800-492-0193 (toll free).

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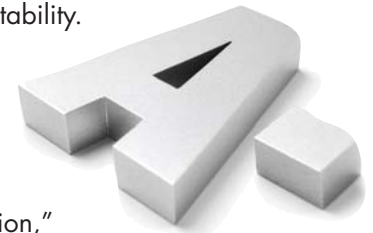
GO PAPERLESS

Professionals Advocate will soon be introducing eDelivery to give you a quick and easy way to get all your company notices and publications delivered via email. By eliminating excess paper, you are not just reducing paperwork clutter in your office, you are also helping the environment. Digital content can be viewed using a desktop computer, laptop, tablet or smartphone, allowing for a new level of convenience.

Subscribing to eDelivery means you have access to these materials anytime, anywhere. Read it online as you receive it or download it to read at a later time. Digital content is also easier to archive and retrieve compared to paper files. Additionally, most digital reading software also includes helpful search features that help you find the specific information, word or phrase you're looking for quickly and easily. Information on how to sign up for our optional eDelivery service will be available soon.

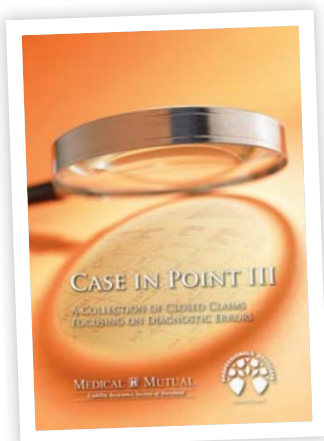
A.M. Best Reaffirms "A-" (Excellent) Rating for ProAd

A.M. Best Company, the most widely recognized rating agency for the insurance industry, has assigned an "A-" (excellent) rating for ProAd Insurance Company for its financial strength and stability. An A.M. Best rating is an independent opinion of an insurer's financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile.



"We are very pleased that A.M. Best has again recognized our sound financial position," said Mary Lura Duvall, Senior Vice President and Chief Financial Officer. "ProAd's Policyholders know they can depend on us for the strength and stability needed to protect their practice and professional reputations."

Case in Point III Risk Management Education Program Available in 2016



Case in Point III will focus on avoiding diagnostic errors.

Professionals Advocate is happy to announce that *Case in Point III* will be offered as part of our 2016 risk management education program. The third iteration of our popular at-home study course will feature 13 new case studies of closed malpractice claims.

The selected cases illustrate an all-too-common theme presented in a variety of clinical situations where an alleged failure to diagnose a patient ultimately led to a lawsuit. Each case study includes a detailed history, analysis, and key takeaway points. Physicians who successfully complete *Case in Point III* will receive the same CME Credits and 5% premium discount they would receive for attending a live program.

In addition to *Case in Point III*, the 2016 risk management education program will feature new session topics based on timely and relevant medical issues. Additional information on our full program, including specific topics, locations, dates and registration details, will be announced in February 2016.

Policyholder Resources Web Section Offers “One Stop” Source of Information



Your time is valuable. When you need information about your professional liability insurance, you need it quickly and with minimal time and effort. ProAd understands the time pressures Doctors face on a daily basis. The enhanced Policyholder Resources section of our web site is the comprehensive place to find the answers you need, whether you're a new Insured or a long-time Policyholder looking for a specific piece of information.

This new web resource is organized in easy-to-read sections and offers a policy, our products and services, and much more, all designed to deliver the information you need, when you need it.

The new Policyholder Resources section also includes the digital version of our handy Policyholder Information Kit, with quick access information on:

- How to Read Your Invoice
- Payment Options
- In the Event of a Claim
- About Your Policy
- Risk Management Services
- Web Services
- Insurance Glossary

A Wealth of Information at Your Fingertips!

Use our expanded Policyholder Resources section to get essential information about ProAd and your policy!

- Company News and Events
- Product Information
- Available Coverages
- Producer Information
- Claims Resources
- Risk Management Resources
- Company Contact Information



Reminder: Important Risk Management Online Resources Now Available

The issues surrounding the topics of Electronic Medical Records (EMR) and the Health Insurance Portability and Accountability Act (HIPAA) have grown increasingly complex. In response, Professionals Advocate has introduced special areas of our secure web site that are dedicated to addressing these important topics by offering a collection of quality resources for research and education.

EMR Resources

We can help you with the challenges medical practices face as you implement and use an EMR system. The materials in our EMR Resources section cover a broad range of EMR issues, from introductory information about EMR selection and implementation, to government incentives and risks associated with EMR usage.

HIPAA Resources

HIPAA is a wide-reaching federal law, with regulations that present both opportunities and concerns for health care professionals. We can help! Our HIPAA Resources section has useful references to help Physicians understand the key aspects of both the Privacy and Security rules, as well as various tools and guides to ensure that you and your practice are in compliance.

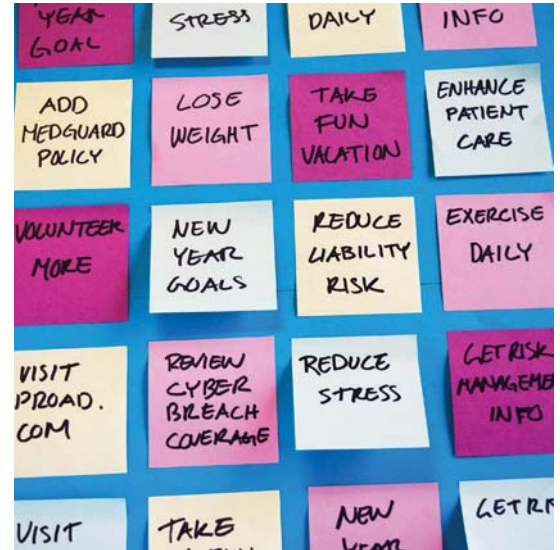
Sign Up for “My Account” Access Today!

For full access to these sections, as well as numerous other resources and services, all ProAd Insureds are encouraged to sign up for free “My Account” access. Visit proad.com, click the link for “Login Assistance” and follow the on-screen prompts to set your account up in minutes.

Make A New Year's Resolution to Reduce Your Liability Risk!

Traditionally, the New Year is a time to reflect on the changes we want or need to make. Considering the many challenges of today's complex health care world, it's the perfect time for you to take steps to protect your practice from claims.

- ☑ Take advantage of the risk management information and guidance available for Policyholders on the "members-only" section of our web site. If you have not registered for access to this area, resolve to do so today.
- ☑ Make sure you have coverage for a cyber breach. If you follow the news you know privacy breach coverage is essential to the safety of your practice. Call today and ask about an *e-dataRESPONSE+* policy from ProAd.
- ☑ Order a copy of Practice Management 101. This FREE interactive multimedia program provides your office staff with an overview of critical practice management issues. To order, contact our Risk Management Services Department at 410-785-0050 or toll free at 800-492-0193.



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