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CRITICAL QUESTIONS TO ASK WHEN SELECTING YOUR MEDICAL MALPRACTICE INSURER.

Whether you're choosing medical malpractice insurance for the first time or seeking additional coverage for an established practice, selecting the right insurer is one of the most important decisions you'll make. When your reputation and livelihood are on the line, you need a strong, proactive insurance partner on your side.

Research your options and ask the right questions to prospective insurance providers:

1 DOES THE INSURER OFFER COVERAGE SOLUTIONS THAT MEET YOUR NEEDS?

In today's changing healthcare environment, it's important to choose an insurer that knows the business risks inherent in medical practices and offers innovative solutions to protect you from emerging exposures, including:

- ▶ Cyberattacks and data breaches.
- ▶ HIPAA violations.
- ▶ Medicare reviews.

2 DOES THE INSURANCE PROVIDER HAVE LOCAL EXPERTISE?

The best carrier will have a combination of national presence and local experts. A strong national reach provides the scope and resources to identify emerging risks and respond with innovative solutions for all specialties, while local experts lend unique regional insights. An insurer that has an established multistate presence may have a portable policy that will allow you to be covered wherever you practice.

3 WHAT ADDITIONAL TOOLS AND RESOURCES ARE OFFERED BY THE INSURER?

Select an insurer that offers the tools and resources you need to help reduce risk and keep your practice safe. Your coverage should include access to CMEs, online disclosure resources, and health literacy tools, as well as personalized risk management services and patient safety programs.

4 IF A CLAIM IS FILED AGAINST YOU, HOW WILL THE INSURER DEFEND YOU?

Few things in a doctor's professional life generate more stress and disruption than an allegation of medical malpractice. Effective claims management starts with the prompt review of a claim by an experienced claim specialist. Select the insurance provider that offers the strongest defense and provides you with individual support to help alleviate the stress and anxiety that accompany a malpractice claim.

5 WHAT IS THE CARRIER'S FINANCIAL STRENGTH?

It's essential that the medical malpractice insurer has sufficient financial resources to pay all current and future claims against policyholders. Consider the following when evaluating a carrier's financial strength against its competitors:

- ▶ A.M. Best Company and Fitch Ratings.
- ▶ Years in business.
- ▶ Assets.

6 DOES THE INSURER OFFER A DIVIDEND OR LOYALTY PROGRAM?

Why shouldn't you be rewarded for keeping claims low and for your loyalty to the insurer? Inquire about dividends and loyalty programs—not all insurance providers offer these plans.

7 IS THE INSURER COMMITTED TO BEING YOUR STRATEGIC PARTNER?

Navigating today's complex healthcare environment requires an insurer that does more than pay claims. A strong, effective business partner will also:

- ▶ Deliver a superior level of service—from a personalized touch to the right technology to meet your immediate needs.
- ▶ Provide data that reveals liability trends in your medical specialty and helps improve safety in your practice environment.
- ▶ Successfully support medical liability reform and vigorously advocate in defense of the practice of good medicine.

ABOUT THE DOCTORS COMPANY

As an organization founded and led by physicians, we are closely aligned with the medical profession and have an expert understanding of the risks—and complications—of today's practice environment. We are an insurer that stands by our members, with strong defense, the industry's largest rewards, and the best imaginable service. Our level of service and commitment to members is superior to any other medical malpractice insurer—with professional, personalized service and unrivaled online resources.

PROACTIVE COVERAGE FOR TODAY'S HEALTHCARE ENVIRONMENT

Our national perspective and local experts enable us to anticipate emerging threats and deliver innovative solutions—for example, our medical liability policy includes protection against cyber threats and regulatory action. We also provide comprehensive risk solutions for large groups, healthcare systems, and hospitals. No matter how you practice, we'll be there for you with expert guidance, resources, and coverage. The doctors we insure are members, not just policyholders.

RELENTLESSLY DEFENDING YOU IN AND OUT OF THE COURTROOM

Your defense starts with a promise to never settle a claim without your consent.* If you are sued, seasoned advocates will support you throughout the litigation process.

And through our national and state advocacy efforts, we defend reforms that are in place, prevent legislation from being enacted that would undermine the defense of our members, and take opportunities to enact new measures that would limit liability exposure for our members and physicians across the country.

VISIONARY RISK MANAGEMENT EXPERTS

Members have access to a wealth of resources, including industry-leading INSIGHT programs that help doctors and practices implement effective protocols, resulting in significantly fewer allegations of malpractice. And the industry's largest claims database gives us an unparalleled understanding of lawsuits against doctors. This data-driven approach enables us to anticipate emerging trends and deliver innovative patient safety tools to help our members reduce risk.

REWARDS FOR MEMBERS, NOT SHAREHOLDERS

A decade ago, we created the Tribute® Plan to reward members for their loyalty to The Doctors Company and for their commitment to superior patient care. We've paid \$85 million in Tribute awards, and the highest award paid to date is \$147,692. Eligible members also participate in our generous multiyear dividend program, which has returned more than \$425 million in dividends.

FINANCIAL STRENGTH TO PROTECT MEMBERS

Founded by doctors in 1976, The Doctors Company has a nationwide membership of 82,000 and more than \$4.5 billion in assets. We are rated A by A.M. Best Company and Fitch Ratings. Members can count on us to have the power and financial resources to protect them today and for many years to come.

LEARN MORE
CONTACT YOUR LOCAL AGENT

WE'RE TAKING THE MAL OUT OF MALPRACTICE INSURANCE

As the nation's largest physician-owned medical malpractice insurer, we know what keeps you up at night—from the complexities of a changing healthcare environment to the ever-present threat of litigation. We are devoted to supporting the medical profession and partnering with those who provide care. That's malpractice insurance without the mal.



*Where permitted by law.

Tribute Plan projections are not a forecast of future events or a guarantee of future balance amounts. For additional details, see thedoctors.com/tribute.