

Getting to Know the Ob-Gyn Risk Alliance Program

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2014

Ob-Gyn
Risk Alliance
Underwritten by  **PROASSURANCE.**
Treated Fairly

OBRA Mission Statement

To support and partner with Obstetric and Gynecologic providers in their efforts to reduce medical errors and enhance patient safety while controlling liability loss. We do this by offering Ob-Gyn-focused practice improvement tools and medical professional liability insurance solutions, along with evidence based risk management programs and resources.

We strive to be the insurer of choice for Obstetricians and Gynecologists.

Ob-Gyn Practice Environment

- ▶ AMA research shows Ob-Gyns are sued more often than any other specialty for malpractice
- ▶ Facts about Obstetrics risks*:
 - ▶ Highest number of claims reported
 - ▶ Largest total indemnity paid
 - ▶ Highest percentage of claims closed with payment (35%)
 - ▶ Third highest indemnity-per-case-closed with payment
- ▶ According to ACOG:
 - ▶ More than 63% of Ob-Gyns report changes to their practice due to risk or fear of litigation
 - ▶ 60% of Ob-Gyns report changes to their practice due to cost or availability of medical professional liability insurance

* Source: PIAA

Why the Ob-Gyn Risk Alliance?

- With such unfavorable statistics, you may ask: “Why create a special program?”
 - The Ob-Gyn specialty has the **most** room for improvement and has been given the **least** amount of attention. We developed OBRA to help fill this gap.
- Next, you may ask: “How does OBRA address the special needs of Ob-Gyn’s and work to help them improve their practice?”
 - This is accomplished in a number of ways, as outlined in the slides that follow. Please continue this slide show for the full story.

OBRA Program Features

- Ob-Gyn focus in underwriting, risk management, and claims by addressing the specific needs of obstetricians and gynecologists:
 - Underwriting applications specific to obstetricians and gynecologists
 - National advisory board made up of board certified, practicing Ob-Gyn's. Members are located in Michigan, Texas, Ohio, Tennessee, Indiana, and Virginia.
 - Extensive risk management designed specifically for members of the Ob-Gyn Risk Alliance program, including the following educational features:
 - Year 1: an onsite Risk Management Survey conducted by our Risk Management Department. Our consultants then follow-up on the recommendations described in the on-site report that is sent to the group. Each insured physician must complete one APS course outlined in our course menu.
 - Year 2: completion of the course "SBar + R and Communication" in addition to one other course (insured physician's choice) from our menu of available courses.
 - Year 3 and beyond: three additional courses or proof of simulation training from an approved training program.
- Ob-Gyns who are accepted into the program and sign the risk management commitment form will automatically receive a 25% premium discount.

OBRA Program Features, continued

➤ Additional risk management support including:

- print materials such as ACOG patient pamphlets (up to \$200.00 for each insured physician) and patient pamphlets addressing topics like hysterectomies, menopause, cord blood banking, etc.
- OB Toolkit, which provides resources such as informed consent forms for various procedures, printer-friendly checklists, practice guidelines, and much more.
- Additional coursework via Advanced Practice Strategies (APS). These courses are provided to OBRA members at no additional charge.

➤ Policy and pricing advantages include:

- Profit sharing dividend credit based on favorable loss ratios.
- Discounts that flow through to an extended reporting endorsement.
 - In the event an obstetrician limits their practice to gynecology only, and they qualify for an extended reporting endorsement, we will reduce the specialty at no charge and without a blend.

Unique Coverage Highlights

➤ Ob-Gyn RPG Policy Endorsement

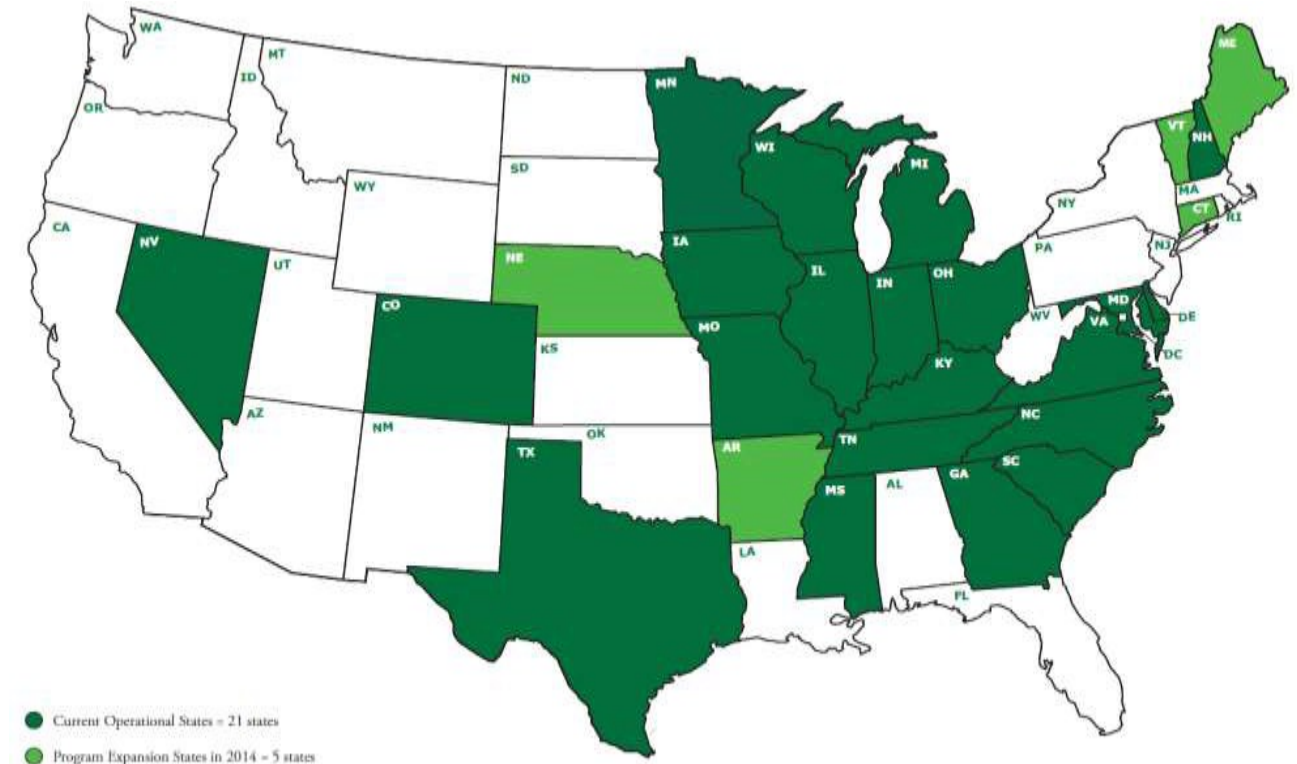
- If separate professional incidents for mother and child are alleged, they will be granted separate “primary limits of liability” up to the aggregate limit
- Professional incidents reported within 60 days of the date on which a professional incident occurs will not be subject to an assertion of liability (normally limited to 30 days)

➤ Legal Defense Coverage Part Extended Form

- Coverage for investigation by a Commercial payer
- EMTALA (specifically named)
- Coverage for fines and penalties with an overall policy aggregate of \$50,000

Ob-Gyn Risk Alliance Business Map

OBRA Insureds*	
State	Total Physicians
Delaware	25
Georgia	37
Illinois	6
Indiana	66
Iowa	3
Kentucky	6
Maryland	1
Michigan	19
Minnesota	3
Mississippi	13
Missouri	25
Nevada	19
North Carolina	43
Ohio	132
South Carolina	1
Tennessee	35
Texas	145
Virginia	62
Wisconsin	24
Total	665



- Current Operational States = 21 states
- Program Expansion States in 2014 = 5 states

Note: OB-Gyn Risk Alliance business is written via ProAssurance Indemnity Company, Inc. and ProAssurance Casualty Company.

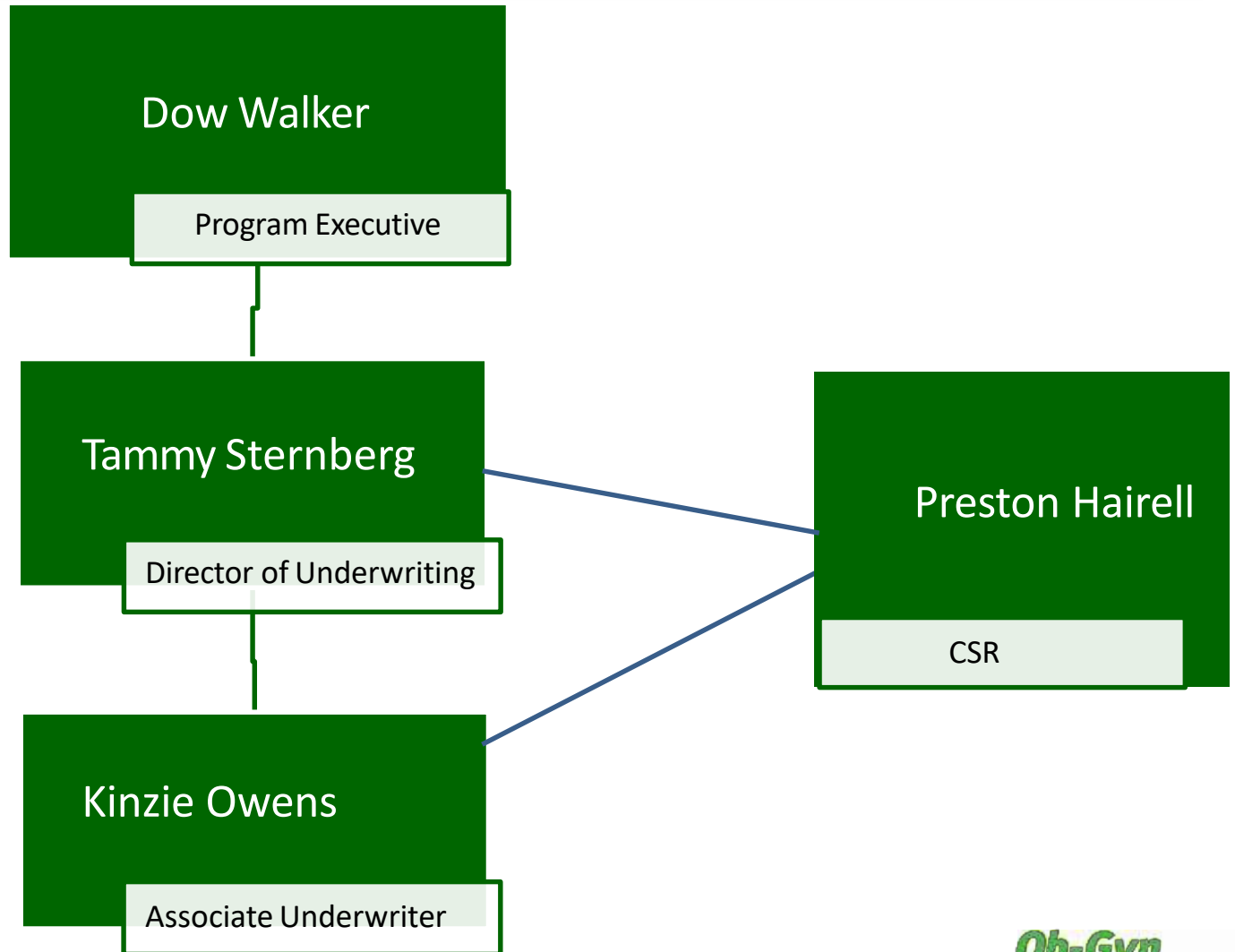
*Insured counts as of 3/14/2014



Application Process

- Applications for each state can be found at ObGynRiskAlliance.com under the “How to Apply” tab. Applications are broken down by state to ensure the correct filed company application is available.
- Applications are specific to the practice of Obstetrics and Gynecology.
- We have a specific Certified Nurse Midwife application that is separate from the traditional paramedical application.
- Upon completion, applications should be sent to ObGynUW@ProAssurance.com. If the group would like an indication from both the Ob-Gyn Risk Alliance and the traditional policy they also can send their application to the local underwriting office; we will work with the underwriter in that office to provide the indications at the same time.
- If the group or individual physician is a current ProAssurance insured, we will accept their completed renewal application along with a completed OBRA Supplemental application.

Your OBRA Team



Additional Information

Visit ObGynRiskAlliance.com for more information, including answers to frequently asked questions, coverage enhancements, and medical legal education articles. You also can view this short informational video about program benefits.



Questions?

Your OBRA team is here for you! Please contact us for assistance and answers to your questions.

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