

Apply for OBRA Coverage with ProAssurance

The **Ob-Gyn Risk Alliance** professional liability insurance program for obstetricians and gynecologists is underwritten by ProAssurance Corporation companies: ProAssurance Indemnity Company, Inc., ProAssurance Casualty Company, and in New York, ProAssurance American Mutual, A Risk Retention Group.

ProAssurance takes care to underwrite your coverage based on risks specific to your practice; its application reflects this commitment. Larger ob-gyn groups may qualify for a special retrospective rating consideration, earning refunds if loss ratios improve or stay low. Online Relias courses help physicians document improved clinical proficiency. After you apply and are approved, joining OBRA is quick and easy. Your ProAssurance agent can answer any questions.

With OBRA, you are a member as well as insured—exclusive benefits make protecting your practice easier and more affordable.

Financial Strength & Stability

A nationwide insurer with more than 40 years of experience protecting physicians,

ProAssurance is a company on which you can rely. ProAssurance Group is rated A+ (Superior)

by A.M. Best and has been named a Ward's 50® top performing insurance company every year since 2007.

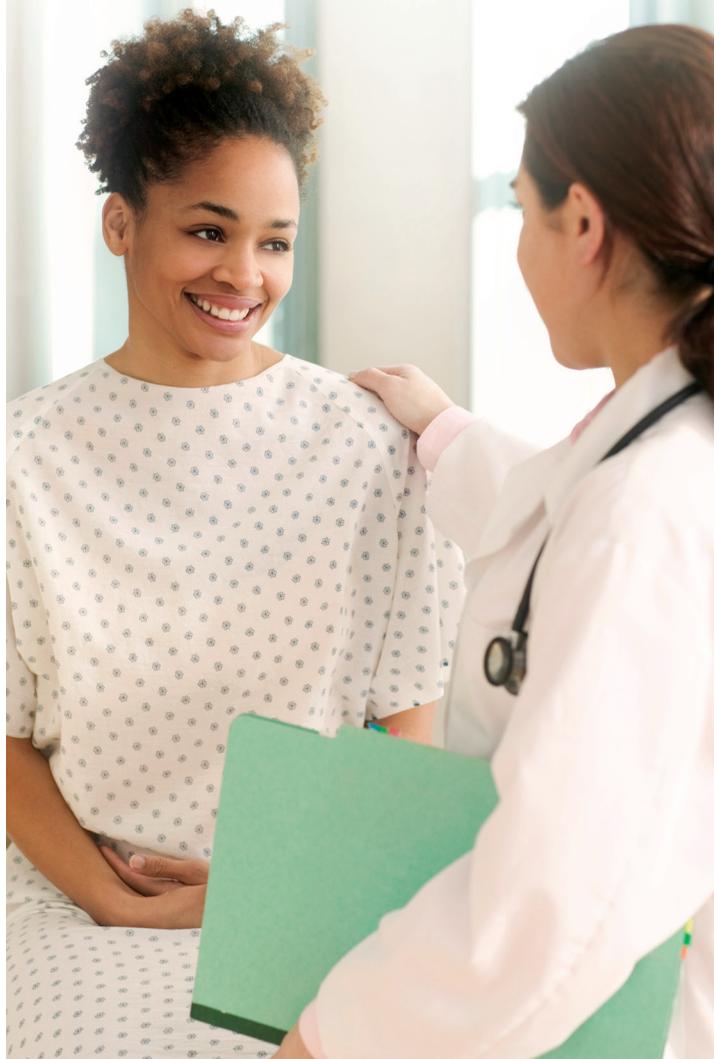
For more information about the Ob-Gyn Risk Alliance professional liability program, call **800-282-6242** or visit **ObGynRiskAlliance.com**.



Healthcare Professional Liability Insurance & Risk Resource Services

Ob-Gyn Risk Alliance

Underwritten by  **PROASSURANCE**
Treated Fairly



The Ob-Gyn Risk Alliance® (OBRA), underwritten by ProAssurance Corporation, is the first medical professional liability insurance program established exclusively for obstetrician-gynecologists. OBRA is led by a team of practicing ob-gyns to ensure your best interests are addressed. You receive specialty-specific coverage, underwriting, pricing, claims handling, and risk resource services.

Program advantages:

- **A 25% up-front risk management premium credit**—based on your agreement to participate in educational programs administered or approved by ProAssurance including Relias courses for targeted online learning
- **Extensive risk management tools and support**—featuring access to risk advisors and an Ob-Gyn Tool Kit
- **Enhanced policy terms**—such as separate primary limits for mother-and-child and an extended 60-day reporting period for claims without an assertion of liability*
- **A stake in the program's success**—including profit-sharing premium and renewal credit if the Ob-Gyn Risk Alliance experiences favorable loss ratios
- **Personalized, differentiated defense**—marshaled by a panel of attorneys who specialize in ob-gyn defense
- **Preferred underwriting division**—your application is reviewed by underwriters who specialize exclusively in ob-gyn practices

*Not available in Wisconsin.



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Educational Activities & Risk Resources

OBRA members must complete specific risk-reducing activities each year to qualify for renewal consideration with a 25% premium credit. CME credit is also available.

Activities and resources include:

- A medical practice site survey
- Personal assistance from experienced risk advisors
- Unlimited online access to Relias loss prevention courses (CME credit available)
- An Ob-Gyn Tool Kit—with forms, procedures, policies, checklists, patient education materials, and more
- Risk Resource Guidelines
- Loss control newsletters

Just as medicine is an evolving science, reducing risk is an ongoing process. ProAssurance vigilantly examines emerging issues that impact how you practice medicine. Experienced risk managers provide OBRA members with new programs and resources to address changing needs.

Strong Defense for a Frequently Sued Specialty

To be accused of negligent care resulting in patient harm is one of the worst things that can happen to a physician. On that worst day, you need the best possible support and defense.

Your reputation as a competent and caring physician is of upmost importance. Our goal is to defend you for the fairest result—not the cheapest way out of a claim. You receive more control of your defense with reduced uncertainty.

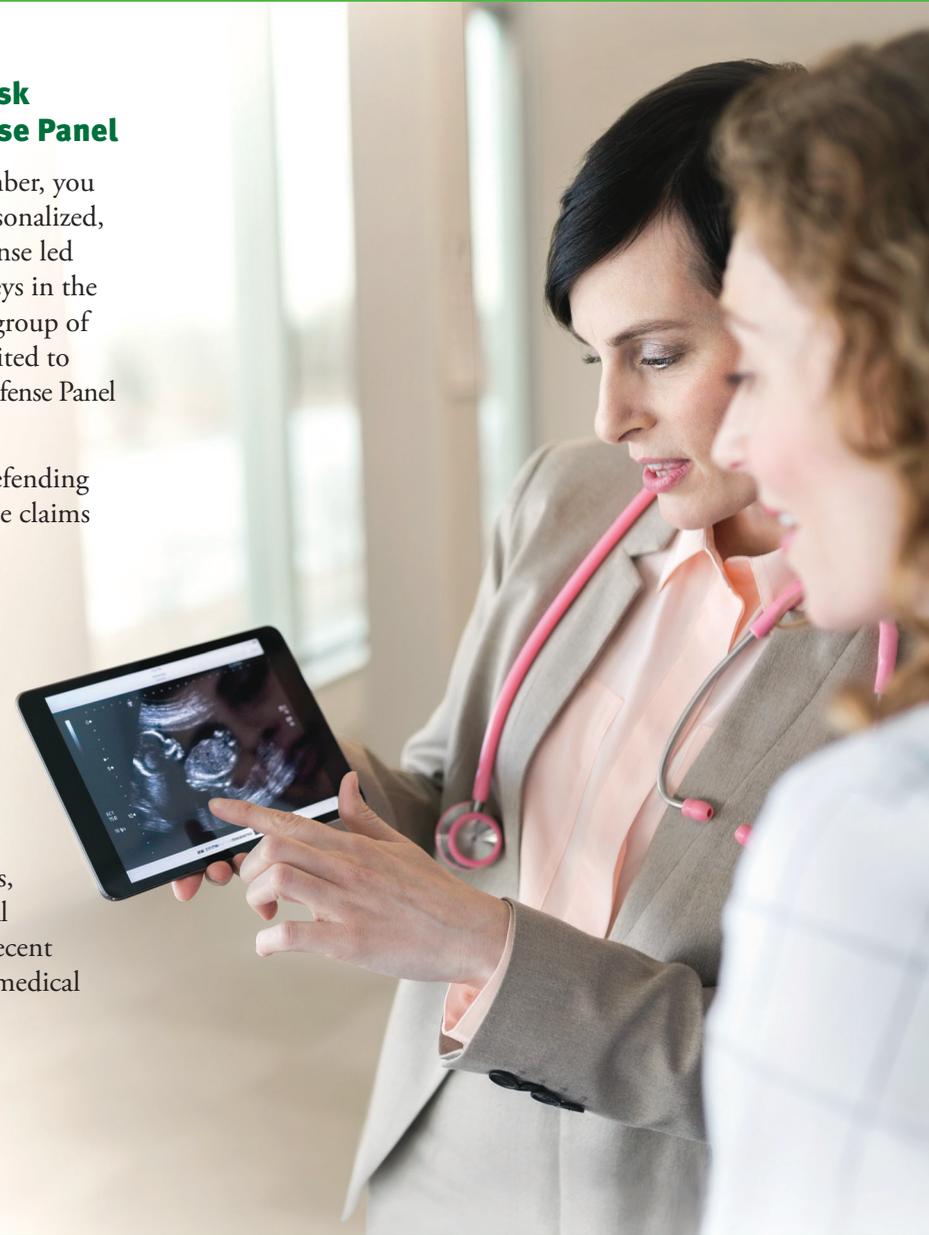


The Ob-Gyn Risk Alliance Defense Panel

As an OBRA member, you benefit from a personalized, differentiated defense led by the best attorneys in the business. A select group of attorneys were invited to join the OBRA Defense Panel based on:

- A proven record of successfully defending high-exposure medical malpractice claims
- Extensive experience handling ob-gyn cases
- A strong grasp of medical issues associated with ob-gyn claims

Each OBRA Panel lawyer has decades of experience defending physicians in medical professional liability cases. Panel members oversee cases throughout the litigation process, working closely with experienced local attorneys. They also meet to discuss recent cases and emerging trends in ob-gyn medical malpractice claims; you benefit from the individual and collective expertise of these skilled legal professionals.



OB-GYN INDUSTRY MALPRACTICE CLAIMS STATISTICS

99%
of ob-gyns will face a professional liability claim by age 65.¹

70%
of ob-gyns were surprised when they received notice of a lawsuit.²

NEARLY **60%**
of ob-gyns report the threat of facing a lawsuit affects their actions *all or most* of the time.³

There is an industry average of **2.59** medical malpractice claims per ob-gyn.⁴

¹ Anupam B. Jena, M.D., Ph.D., Seth Seabury, Ph.D., Darius Lakdawalla, Ph.D., and Amitabh Chandra, Ph.D. "Malpractice Risk According to Physician Specialty." *The New England Journal of Medicine* (August 18, 2011): 633.

² Carol Peckham, "Malpractice and Medicine: Who Gets Sued and Why?" *Medscape* (December 8, 2015): http://www.medscape.com/viewarticle/855229_1

³ Jennie Shaw, "2015 ACOG Ob-Gyn Professional Liability Survey Results." *American College of Obstetricians and Gynecologists Clinical Review* (November-December 2015): <https://www.acog.org/About-ACOG/ACOG-Departments/Professional-Liability/2015-Survey-Results>

⁴ Carol Peckham, "Medscape Malpractice Report 2015: Why Ob/Gyns Get Sued." *Medscape* (January 22, 2016): <http://www.medscape.com/features/slideshow/malpractice-report-2015/obgyn#page=1>