

Ob-Gyn Risk Alliance

Underwritten by  PROASSURANCE.
Treated Fairly

Healthcare Professional Liability Insurance

*Developed by **ob-gyns**—
exclusively for **ob-gyns***



Obstetrician-Gynecologists Treated Fairly[®]

The Ob-Gyn Risk Alliance[®] (OBRA) is the first medical professional liability insurance program established exclusively for obstetricians and gynecologists.

The OBRA program is governed by a board of practicing ob-gyns to ensure your best interests are addressed. OBRA members receive specialty-specific coverage, underwriting, pricing, claims handling, and risk resource services.

ProAssurance underwrites and issues your professional liability policy through the Ob-Gyn Risk Alliance Risk Purchasing Group program.

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 required Relias online learning courses
- **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.*

OBRA Mission Statement

Our mission is 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.

Strong Defense for a Frequently Sued Specialty

To be accused of negligence resulting in patient harm is one of the worst things that can happen to any physician.

Your reputation as a competent and caring physician is of utmost importance. Our goal is to defend you for the fairest result—not the cheapest way out of a claim. You gain more control over your defense and less uncertainty with support from the Ob-Gyn Risk Alliance.

The Ob-Gyn Risk Alliance Defense Panel

OBRA members benefit from a personalized defense led by the best medical malpractice attorneys in the business. This select group of attorneys were invited to join the OBRA Defense Panel based on:

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

OBRA panel lawyers 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.

Risk Management Educational Activities and Resources

Just as medicine is an evolving science, reducing risk is an ongoing process.

ProAssurance risk advisors monitor ob-gyn liability issues and recommend activities and resources to help you mitigate risk.

OBRA members who document completion of required risk management activities continue to qualify for the 25% premium credit during renewal consideration.

Activities and resources include:

- A medical practice site survey
- Personal assistance from experienced medical 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 and loss control newsletters

Ob-Gyn Industry Malpractice Claims Statistics

83% of ob-gyns have been named in a lawsuit.¹

42% of ob-gyns who experienced a malpractice claim spent more than 40 hours on their defense.²

There is an industry average of **1.62** malpractice claims per ob-gyn.³

¹ and ²: Leslie Kane, MA; Captions: Debra A. Shute. "Medscape Malpractice Report 2019." Medscape (November 20, 2019): <https://www.medscape.com/slideshow/2019-malpractice-report-6012303>

³: José R. Guardado, PhD. "Medical Liability Claim Frequency Among U.S. Physicians." American Medical Association (2017): <https://www.ama-assn.org/media/21976/download#:~:text=Thirty%2Dfour%20percent%20of%20all,sued%20recently%20is%20much%20lower>

Apply for OBRA Coverage

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

ProAssurance is a nationwide carrier with more than 40 years of experience defending physicians. Our OBRA team carefully underwrites your coverage based on risks specific to your practice. Larger ob-gyn groups may qualify for a special retrospective rating consideration, earning refunds if loss ratios improve or stay low.

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

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

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