

**MEDICAL PROFESSIONAL LIABILITY PROTECTION**  
*designed exclusively for Obstetricians & Gynecologists*



**Ob-Gyn**  
**Risk Alliance**

Underwritten by  PROASSURANCE.  
Treated Fairly

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Choose a professional liability insurance experience that is unique in its depth of understanding and consideration of the challenges you, your specialty, and your patients face. To provide you with an optimal experience, we created the Ob-Gyn Risk Alliance, an exclusive program for obstetricians and gynecologists.

The Ob-Gyn Risk Alliance addresses the special patient safety issues and professional liability insurance needs that only obstetricians and gynecologists experience. Research shows Ob-Gyns are sued for malpractice far more often than any other specialists. Your challenges are distinct, and we are committed to partnering with you to help reduce uncertainty and increase control in your practice.

The Alliance's program structure enables those with common interests to benefit from insurance that serves their specific needs. This creates an unrivaled pool for underwriting risk.

**YOUR**  
**PATIENT SAFETY FOCUSED**

## Partnering for Expertise and Financial Strength

The Ob-Gyn Risk Alliance and ProAssurance worked together to build a professional liability program that is 100% focused on your specialty. You also benefit from Underwriting, Risk Resource, and Claims teams who understand your needs.

When you join the Alliance, you're backed by the stability and strength of one of the nation's leading medical professional liability insurance groups—a company that's easy to work with, offering you a single-source solution.

ProAssurance companies underwrite and issue your professional liability policy through the Ob-Gyn Risk Alliance program. A nationwide insurer with more than 38 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.



### PROGRAM ADVANTAGES

- **A 25% up-front risk management premium credit**—based on your agreement to participate in educational programs administered or approved by ProAssurance
- **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 Alliance experiences favorable loss ratios
- **Personalized, differentiated defense**—marshaled by a panel of attorneys who specialize in Ob-Gyn defense
- **Exclusive access to an ongoing, evolving collection of educational resources and activities**—to boost your patient safety efforts and reduce risk

When you consider the coverage and resources we bring you in concert with ProAssurance, the Ob-Gyn Risk Alliance is the best choice for obstetricians and gynecologists.

*\*Not available in Wisconsin.*

# OB-GYN RISK ALLIANCE PROGRAM

## COMMITTING

**Your commitment to patient safety drives program benefits.**

When you become an Alliance member, you join a group of Ob-Gyns who share your commitment to putting patients first and reducing risk in obstetrics and gynecology. Our pledge is to help you meet that commitment. To achieve this, we provide top-tier educational programs and risk resources to help you improve patient outcomes, prevent claims, and reduce medical-legal exposure. Your commitment to reducing risk allows us to reduce premiums.

## PARTNERING

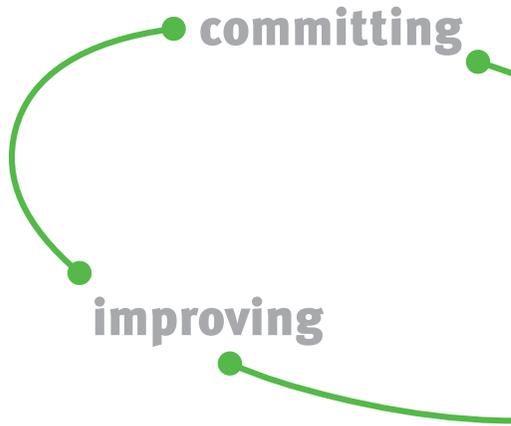
**You receive a supportive partner focused on you.**

The Ob-Gyn Risk Alliance was created to support and partner with Obstetric and Gynecologic providers. Your best interests are front and center through practicing Ob-Gyns who comprise our board of directors and participate in claims and underwriting committees.

## IMPROVING

**You benefit from specialty-specific and evidence-based educational activities and risk resources.**

Enhanced patient safety and improved outcomes dramatically reduce the risk and stress of claims that Ob-Gyns face—resulting in fewer claims and fair premiums.





### EDUCATIONAL ACTIVITIES

Alliance members complete specific risk reducing activities each year to qualify for renewal consideration with a 25% premium credit (please refer to our “Risk Resource Activities & Benefits” brochure for detailed information about annual activities). Activities and resources include:

- A medical practice site survey
- Personal assistance from experienced Risk Resource Advisors
- Online Ob-Gyn specific loss prevention courses (CME credit available)
- An Ob Tool Kit—with forms, guidelines, 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 your delivery of good medicine. Risk experts provide Alliance members with new programs and resources to address changing needs.

partnering

# GOOD MEDICINE

## Deserves the Strongest Defense

Ninety-nine percent of Ob-Gyns will face a professional liability claim by age 65.\* 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.

We understand the hit to your reputation when claims against you are not fully defended and work vigorously on your behalf. Our financial strength and experience ensures our ability to effectively advocate for your best interests. Unlike some insurers, our goal is the fairest result—not the cheapest way out of a claim. You receive more control over your professional identity with reduced uncertainty.

\*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.

### THE ALLIANCE DEFENSE PANEL

As a member of the Ob-Gyn Risk Alliance, you benefit from a personalized, differentiated defense marshaled by the best attorneys in the business. A select group of attorneys were invited to join the Alliance Defense Panel based on:

- a proven record of successfully defending high-exposure medical malpractice claims;
- extensive experience handling Ob-Gyn cases; and
- a strong grasp of medical issues associated with Ob-Gyn claims.



Each Alliance 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 liability; you benefit from the individual and collective expertise of these skilled legal professionals.

### **Apply for Coverage**

You can request additional information and apply for coverage through a ProAssurance appointed agent. Please visit **ObGynRiskAlliance.com** to locate an agent near you. You also can call ProAssurance at **800.282.6242**.

ProAssurance takes care to underwrite your coverage based on risks specific to your practice; its application reflects this commitment. After you apply and are approved, joining the Ob-Gyn Risk Alliance is quick and easy. Your ProAssurance agent can answer any questions.

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It's easy to learn more about how you can benefit from the Ob-Gyn Risk Alliance program:

- Underwriting and policy questions, call **800.282.6242**
- Patient safety and risk resources, call **844.223.9648**
- Incident or claims reporting, defense philosophy, or claims processing, call **877.778.2524**

Thank you for your interest in the Ob-Gyn Risk Alliance professional liability insurance program that helps support and reward your focus on patient safety.

**100 Brookwood Place  
Birmingham, Alabama 35209**

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