

PROASSURANCE
MID-CONTINENT
UNDERWRITERS, INC



FOCUS

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You benefit by working with a leader in important classes of business. ProAssurance Mid-Continent has been a national leader in allied and miscellaneous medical professional liability coverage programs for decades. These include successful classes such as home healthcare, medical personnel staffing, and non-emergency medical transport. You can access quality coverage and valuable policy options for placement from Mid-Continent in a competitive marketplace.

While you can access over 60 classes of business through our allied healthcare program, you can experience success in individual classes, as well! With options for many individual classes, our biggest hit ratios come from the highly skilled end of the spectrum. Great examples include medical directors and physicians'/surgeons' assistants. Minimum premium for individual classes is \$750 for the standard \$1 million per occurrence/\$3 million aggregate coverage, but highly skilled individuals' premiums are around \$2500.

A medical director is typically a physician who provides oversight for a surgery center, skilled nursing facility, etc. Since direct care can occur, we require all covered medical directors to carry their own medical professional liability policy. However, there are many responsibilities—both explicit and implicit—that leave this individual vulnerable to a variety of new exposures. It's important medical directors have separate coverage for these responsibilities.

Additionally, as more people are gaining access to health insurance than ever before, allied healthcare is increasing in importance. More patients means more potential exposures without enough physicians to handle the demand. So we see growth in the responsibilities of those who assist physicians and surgeons. For that reason, it is important these individuals carry their own policies. Such policies cover them directly and help protect the physician they work for from vicarious liability, as well.

Allied medical coverage through ProAssurance Mid-Continent comes with the financial stability of an A.M. Best-rated A+ (Superior) carrier; policies are written on ProAssurance Casualty Company or ProAssurance Specialty Insurance Company, Inc. paper. Standard inclusions include sexual abuse coverage, defense outside the limit, etc. Primary limits can go as high as \$5 million per occurrence and \$7 million aggregate. To find out more about all of our programs and classes, please visit ProAssuranceMidContinent.com. Thank you!

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2 Riverway, Suite 750 • Houston, Texas 77056
713.965.6900 phone | 866.232.5821 fax
ProAssuranceMidContinent.com | midcsubmit@proassurance.com