



## Driven to Serve

W. Stancil Starnes, JD

*Editor's note: The Wisconsin Medical Society helped form PIC WISCONSIN in 1986 to ensure the availability of medical professional liability insurance for Wisconsin physicians. Today the Society continues to endorse ProAssurance (formerly PIC WISCONSIN) to provide professional liability insurance coverage with unmatched success in claims defense.*

In my desk drawer there is an old letter that both haunts and drives me. I want to share the story with you and tell you why that letter in my drawer is so important to you and your colleagues.

First, a bit of background. The vision of ProAssurance's founding CEO, Dr Derrill Crowe, was to provide every ProAssurance policyholder an unequaled level of service and the strongest defense against non-meritorious claims. In my 35 years of practicing law before succeeding Dr Crowe, I was fortunate to be entrusted to deliver on those promises, defending hundreds of ProAssurance-insured physicians who will attest our dedication to those ideals is real and meaningful.

• • •

Stan Starnes is the Chairman and Chief Executive Officer of ProAssurance Corporation, the parent company of ProAssurance Casualty Company (formerly PIC Wisconsin). ProAssurance is one of the nation's largest writers of medical professional liability insurance and is rated "A+" (Excellent) by A.M. Best and "A" (Strong) by Fitch Ratings. ProAssurance has been recognized as one of the 50 best property casualty insurers in America by virtue of its inclusion in the Ward's 50® rankings for 7 straight years.

Early in my law practice, I was assigned a case of an emergency department physician who responded to a code in the hospital where he was on duty. During recovery following an unremarkable surgery, the plaintiff's breathing became obstructed and a code was called. My client responded, but was unable to intubate the patient. Ultimately a surgeon was successful in performing a tracheostomy, but the plaintiff had been without oxygen too long and emerged in a persistent vegetative state.

During the subsequent trial, the hospital settled the case for a significant amount of money, and my client was offered settlement terms that he felt were acceptable. He requested ProAssurance settle the case and a small amount of money was paid on his behalf. The judge closed the case and in turn, I closed my file and ProAssurance closed its file. But the physician learned that his file would be open the rest of his life.

That's when I received *the* letter.

The letter began by thanking me and ProAssurance for providing an excellent defense and strong support during the tedious, trying years before trial. ProAssurance had done everything it promised and more, he said in his opening paragraph.

But his second paragraph hit me like a ton of bricks. He wrote, "You should never have

let me settle that case." And he was right. My client had done nothing wrong—and in fact he had gone above and beyond anything required of him in an effort to save a person's life.

To this day, that letter haunts me, and its message drives me to ensure that everyone at ProAssurance understands that when we are fighting a non-meritorious lawsuit alongside one of our physicians, or trying to reach a fair settlement in the infrequent case of true negligence, we must—and will—have our insured's ultimate welfare foremost in our mind.

As a physician, you understand your reputation as a caring, compassionate, and effective healer is something you have worked your whole life to achieve. Think of the thousands of hours of study and rigorous training and the experience gained through thousands of patient encounters. Then think about the possible impact of a short-term decision made by your medical professional liability carrier.

I often re-read that letter I received from my client. Every time I read it, I am reminded of the great burden we carry when we promise you to provide a committed defense of a non-meritorious claim and pledge to deliver you the cutting-edge services that will help you take control in an uncertain world where medicine is changing in ways you never could have imagined when you cracked the first book in medical school.

As I have said before, Wisconsin is on the leading edge of many of the changes in delivering medical care in America. I know of no other state in which so many forward thinking physicians and health care administrators have

grouped themselves together to deliver quality care in such an efficient manner.

As we work to craft new products and resources for this brave new world of health care, we are developing a bridge that spans the continuum of care—embracing the unique economic and practice needs of physicians who remain in more traditional practice settings,

while preparing to meet the full scope of liability challenges faced by evolving multispecialty and even multistate groups.

ProAssurance is uniquely qualified to walk with you as new liability challenges emerge and new demands are made on you. Our financial strength is unquestioned, our experience is unparalleled, and our commitment to you

through Treated Fairly® is proven every day by our employees, our agents, and our partnership with organized medicine in Wisconsin.

My promise to you is that neither I, nor anyone else at ProAssurance will ever forget why we are driven to serve you.

advancing the art & science of medicine in the midwest

**WMJ**

*WMJ* (ISSN 1098-1861) is published through a collaboration between The Medical College of Wisconsin and The University of Wisconsin School of Medicine and Public Health. The mission of *WMJ* is to provide an opportunity to publish original research, case reports, review articles, and essays about current medical and public health issues.

© 2013 Board of Regents of the University of Wisconsin System and The Medical College of Wisconsin, Inc.

**Visit [www.wmjonline.org](http://www.wmjonline.org) to learn more.**