



Ask This One Question

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Editor's note: The Wisconsin Medical Society helped form PIC WISCONSIN in 1985 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 for physicians.

“What have you done for me lately?” That’s certainly one of the most common questions asked in our society today, and it’s one I would encourage you to ask of your professional liability insurer.

When you ask that question of ProAssurance, we’re proud of the answers we can provide you. Our long-term commitment that began with PIC Wisconsin in 1985 has been enhanced since PIC joined ProAssurance. It’s certainly a commitment no other professional liability carrier can match.

Most recently, ProAssurance worked in partnership with the Wisconsin Medical Society Holdings Corporation to develop the Wisconsin Medical Society Holdings Risk Purchasing Group, LLC (WMSH RPG). This innovative medical liability insurance program offers customized protection and special pricing to physicians practicing in multispecialty groups of 50

or more—the kind of medical groups that have been common in Wisconsin for years, making Wisconsin physicians leaders in the evolving world of American health care. The WMSH RPG program is available to qualified groups wherein all physicians agree to:

- participate in integrated clinical risk management programs developed by the WMSH RPG.
- be a part of state quality and efficiency measurements that are enhancing patient safety and improving clinical outcomes.

For those physicians who do not participate in the WMSH RPG, our commitment is equally solid. Among the benefits and special coverages available to Wisconsin Medical Society members are meaningful discounts for membership, attendance at approved risk management seminars, and installation and effective use of an approved electronic medical record system.

ProAssurance also recognizes and rewards the practice of good medicine with loss-free credits. In addition, ProAssurance’s Wisconsin physician insureds have an extra \$1 million of Contingent Liability coverage should the Injured Patients and Families Compensation Fund deny coverage for a judgment above \$1 million. Our policy features have evolved in anticipation of new risks. For example, we offer:

- separate limits of liability for the contractual liability of insured practices.
- coverage for physicians also serving as medical directors for qualified facilities.
- coverage for defense costs when responding to certain governmental investigations, such as those dealing with Medicare billing errors and omissions and disciplinary proceedings or hearings.

Today’s data-centric culture places great demands on the security of health care records. ProAssurance helps physicians manage this risk as well—providing insureds with defined CyberAssurance coverage, including limited reimbursement for data recovery costs.

Working with the Wisconsin Medical Society, ProAssurance provided pivotal support to the effort to bring greater fairness to laws regarding informed consent in the state. Under this new law, Wisconsin physicians may rely on their clinical judgment when informing patients about potential tests and treatments that are most appropriate for their conditions. The impetus for this change was a multimillion dollar verdict under the old law, which required physicians to explain tests and treatments that were not likely to benefit their patients.

In addition to our unparalleled commitment to work with organized medicine for the benefit of all Wisconsin physicians, ProAssurance’s commitment to Wisconsin insureds is clear. Our grassroots-level outreach is unrivaled in the state.

ProAssurance Regional Advisory Boards (RABs) bring together physician leaders so that

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Stan Starnes is chairman and chief executive officer of ProAssurance Corporation, the parent company of ProAssurance Casualty Company (formerly PIC Wisconsin), the endorsed medical professional liability carrier of the Wisconsin Medical Society.

we can listen and learn from them. In Wisconsin more than 30 physician leaders from around the state meet 4 times a year to engage in meaningful dialogue about the state of health care, emerging medical liability trends, and how best to deal with difficult claims and medical issues. Through this process, ProAssurance stays ahead of the curve in assisting physicians practicing in Wisconsin and surrounding states.

Our Claims and Underwriting Committees (CUCs) provide a direct voice for the physicians we insure. In Wisconsin, a group of 14 experienced physicians and health care leaders—leaders in their specialty and community—meet to assist us in reviewing the toughest claims and working through challenging underwriting decisions. They ensure that ProAssurance remains plugged into the fabric of Wisconsin medicine.

If you would like to know more about our Wisconsin RABs and CUCs, call 800.282.6242 and ask for Richard Walter, claims vice-president, or Tom Lownik, underwriting vice-

president, located in our Madison office. They welcome your interest and will discuss opportunities for you to become involved as openings occur.

The medical liability environment in Wisconsin remains stable thanks to (1) the involvement of active, concerned physicians who lend their advice and counsel, (2) ProAssurance's willingness to provide the finest lawyers and an unfettered defense of your claim, and (3) the efforts of the Wisconsin Medical Society.

We pledge to each of our insured physicians that ProAssurance's commitment in the future will match the unsurpassed advocacy we've demonstrated in the past. Our financial strength ensures we have the resources to make that promise. Our dedication to the principles of *Treated Fairly* demonstrates our commitment. You see, it's not only about what we have done lately; it's about what we will do, and how we will do it in the future.



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Watch our website for updates: www.wisconsinmedicalsociety.org.



Wisconsin Medical Society

advancing the art & science of medicine in the midwest

WMJ

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