



What's Keeping You Up at Night?

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What concerns you most about the practice of medicine right now? I would imagine that declining reimbursement, your electronic medical records system, maintenance of certification, and a host of other items are at the top of your list. But, after years of stability, I believe medical professional liability probably isn't in the top 5.

In many ways, that's understandable as it reflects a medical professional liability climate that is vastly different than a decade ago—when the cost of malpractice insurance was skyrocketing, and the availability of coverage was, at best, uncertain. While the frequency of lawsuits remains largely unchanged over the past 4 to 5 years, loss severity continues to creep up. Thus, I urge you not to let complacency lull you into a false sense of security.

As I said years ago, the most expensive piece of paper you will ever buy may be an insurance policy from a company that will not be there when you need them most. Our goal at ProAssurance, in partnership with the Wisconsin Medical Society (Society), is to

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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.

ensure that you always will have access to a medical professional liability insurer with unchallenged financial strength and a determination to use that strength along with unparalleled expertise to defend you in the event of a non-meritorious claim.

medical professional liability coverage, and further savings and value are possible for larger groups through the WMS Holdings Risk Purchasing Group, LLC (WMSH RPG). Wisconsin showed the nation how consolidating medicine can maximize delivery of high quality health care

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Our A+ (Superior) rating from A.M. Best was recently affirmed and reinforces ProAssurance's commitment to build the strongest company possible. We want to ensure our policyholders never have any doubts about the company standing behind them.

While that long-term, proven pledge of protection is of paramount importance, you should expect your medical professional liability insurer to deliver value beyond our policy's promised coverage. The ProAssurance partnership with the Society delivers.

The Member Benefit Program (MBP) is a prime example of how ProAssurance and the Society add value. Society members may receive up to a 15% discount on their ProAssurance

through large multispecialty groups; the WMSH RPG allows ProAssurance and the WMSH RPG to respond to the unique needs of Wisconsin's equally unique practice environment.

The work of Bud Chumbley, MD, chief medical advisor for Wisconsin Medical Society Holdings, is assisting the Society. The WMSH RPG supports important patient safety initiatives; it ensures data gleaned from claims and from Risk Resource surveys is integrated into clinical risk management strategies developed in Wisconsin by leading medical/legal and patient safety experts.

Given the everyday threat of cyber liability, the MBP provides added peace of mind through \$150,000 of cyber liability coverage

at no added cost (with higher limits available). As the danger from viruses, theft of electronic records, and data breaches accelerates, our CyberAssurance® coverage will provide MBP insureds with access to experts to guide your response. At the same time, the policy will pay, up to specified limits, regulatory fines and penalties, defense costs for governmental investigations (including HIPAA), and the cost of notifying affected patients—along with appropriate credit monitoring and the recovery or replacement of lost, erased, stolen, or corrupted data.

Our commitment to support and learn from our insureds is another defining feature of ProAssurance's commitment to you and your colleagues. More than 40 Wisconsin physicians, including the Society's Chief Medical Officer Donn Dexter, MD, serve on either a Regional Advisory Board or a statewide Claims & Underwriting Committee. The panels meet 6 a year to review claims and ensure we take into account the nuances of Wisconsin's unique health care system as we underwrite risk in the

state. Simply put—our coverage and our claims handling are driven by the physicians we serve.

To help avert a medical incident that could evolve into a medical malpractice lawsuit, we have unveiled new risk management resources from our Risk Resource division. These include online webinars and our series of exclusive "What's the Risk?" videos.

In the past year, we have rolled out an important enhancement for our insured physicians. Our peer-to-peer program, Physicians in Collaboration-Wisconsin (PIC-Wisconsin), supports physicians facing the traumatic effects of a malpractice lawsuit; it connects them, and their families, with ProAssurance-insured physicians who have been through the experience.

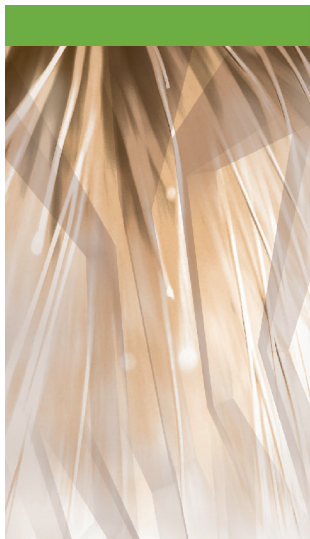
No matter how much care is taken, a lawsuit alleging medical malpractice is always a possibility. That's why our proven commitment to the superior defense of nonmeritorious lawsuits is so important.

Every company trying to sell a medical professional liability policy will claim to defend their insureds and provide the best lawyers. We

challenge them to prove it. Ask about their trial record—how many cases they defend instead of settle and their success rate in the courtroom. My guess is they either won't tell you, or they won't measure up to ProAssurance. During the 12 months ending June 30, 2016, our tradition of excellence and advocacy continued as we were successful in defending 87.5% of lawsuits tried against Wisconsin insureds.

The bottom line is that I am glad our insureds do not have medical professional liability at the top of their worry list. It means we are doing our job. By delivering on our pledge of Treated Fairly®, ProAssurance allows insureds to focus on their patients and their practices, with one less thing to worry about each day.

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.



Acute Alcoholic Hepatitis Clinical Trial

> **Aurora St. Luke's Medical Center** is currently seeking subjects that have been diagnosed with acute alcoholic hepatitis, ages 18 to 49 with a bilirubin greater than or equal to 16 mg/dL.*

The phase 3 study is titled '**VTL-308: A randomized, open-label, multicenter, controlled, pivotal study to assess safety and efficacy of ELAD® in subjects with alcohol-induced liver decompensation**'. The primary objective of the study is to evaluate safety and efficacy of ELAD with respect to overall survival of subjects with a clinical diagnosis of alcohol-induced liver decompensation through at least Study Day 91.

ELAD is an investigational human liver cell-based treatment designed to improve survival of subjects with liver failure by providing liver support continuously for up to five days.

for more
information

> Please contact **Lynda Yanny, Research Study Coordinator** at **414-649-6685** or visit **www.clinicaltrials.gov / NCT#02612428**

**Although subjects may meet the criteria above, they may not meet all criteria and consequently may not qualify for VTL-308. Please visit www.clinicaltrials.gov for full inclusion/exclusion criteria and for more information about participation.*



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WMJ

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