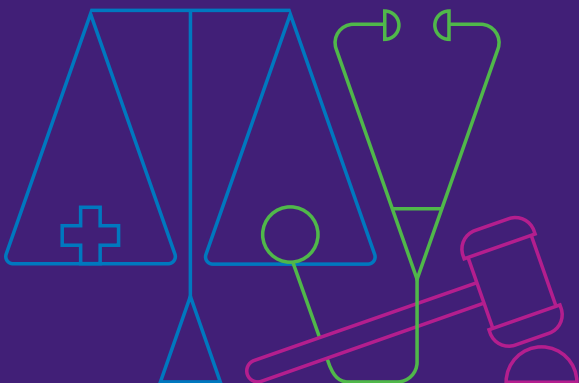




Producer Guide

*Your guide to navigating
Medical Professional
Liability Solutions
with ProAssurance*



Producer Guide

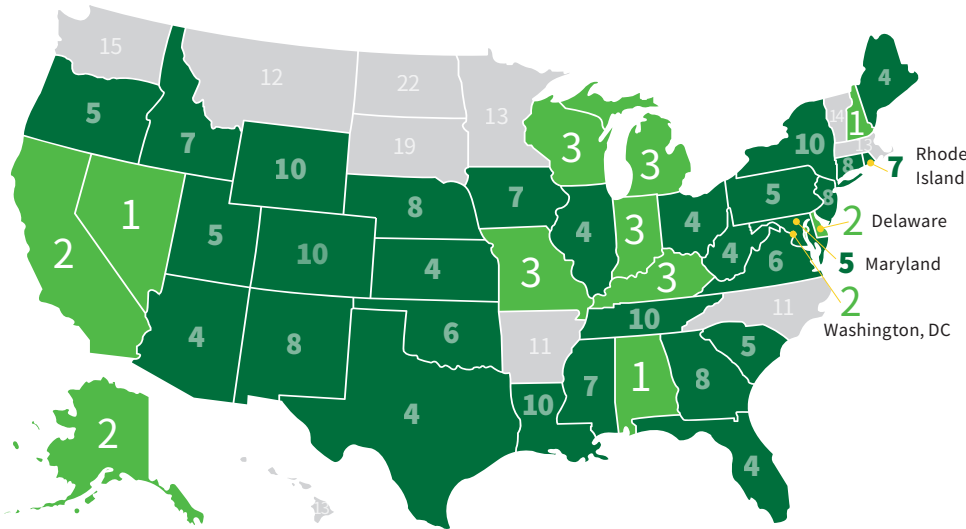
Table of Contents

- A Truly National Platform 3
- Regional Service Model for
Standard/Physician Business..... 4
- ProAssurance Contact Directory 5
- ProAssurance Financial Strength 6
- New Business Placements
by State & Issuing Company 7
- Specialty Underwriting 8
- ProAssurance Risk Management Services 9
- How to Contact Us 10
- ProAssurance Secure Services Portal..... 11
- ProAssurance AOR/BOR Guidelines 12
- Using the ProAssurance Brand
on Your Agency Website..... 13
- ProVisions Agent News & Insights 14
- Our History of Successful
Mergers & Acquisitions 15

A Truly National Platform

- Locally focused MPL knowledge delivered through our regional service model
- Regional teams with local claims and risk management expertise
- Access to robust MPL coverage options from simple first-dollar provider coverage to complex excess tower reinsurance for healthcare systems and captives
- Products liability coverage for medical technology and life sciences, legal professional liability, and workers' compensation insurance
- Responsible financial reserves to defend and support favorable outcomes
- Access to risk management resources to help minimize risk and improve defensibility of claims

2023 MPL Market Position by State



Ranked in Top 3 in 12 states

Alabama	Indiana	Nevada
Alaska	Kentucky	New Hampshire
California	Michigan	Washington, DC
Delaware	Missouri	Wisconsin

Ranked in Top 10 in 41 states (including the 12 states above)

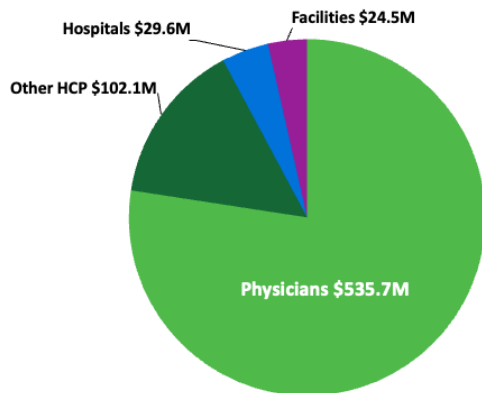
Arizona	Maine	Pennsylvania
Colorado	Maryland	Rhode Island
Connecticut	Mississippi	South Carolina
Florida	Nebraska	Tennessee
Georgia	New Jersey	Texas
Idaho	New Mexico	Utah
Illinois	New York	Virginia
Iowa	Ohio	West Virginia
Kansas	Oklahoma	Wyoming
Louisiana	Oregon	

Outside Top 10

Source: 2023 NAIC filings for all MPL Lines as of 7/18/2024.

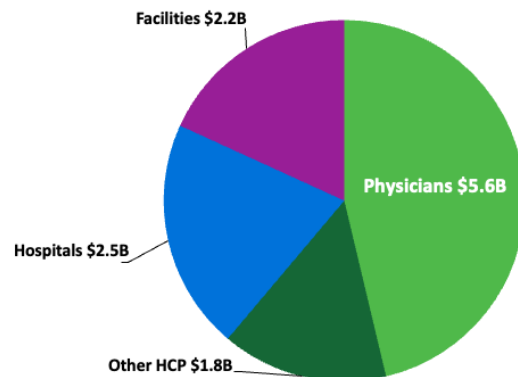
Direct Written Premiums by MPL Line of Business

Source: 2023 NAIC filings for all MPL Lines as of 5/22/2024.



PROASSURANCE.

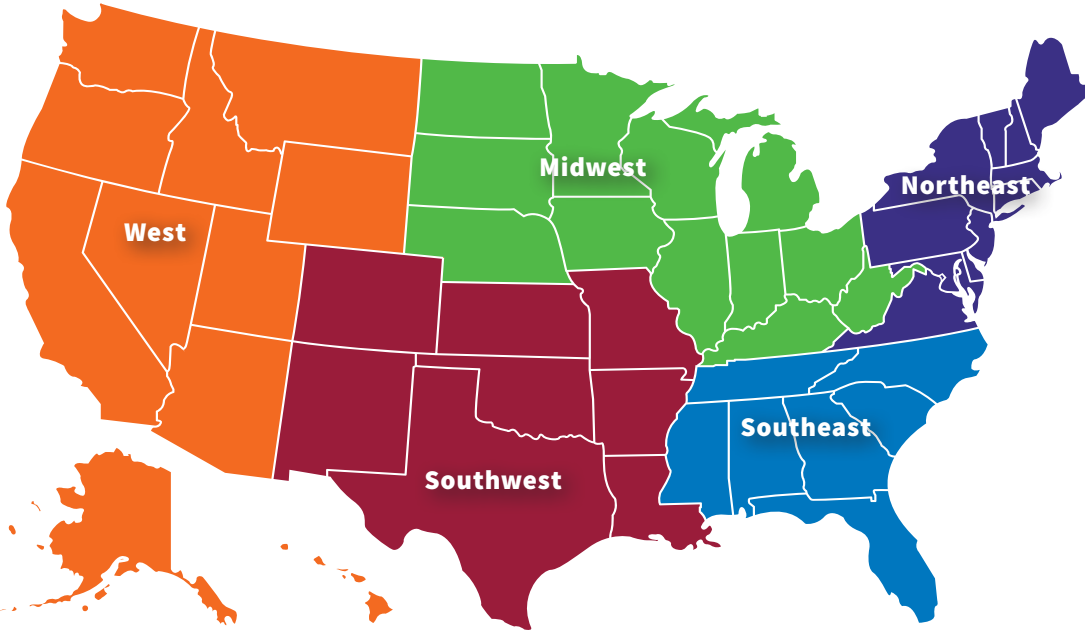
\$691.9M



MPL Industry

\$12.1B

Regional Service Model for Standard/Physician Business



Locally focused, nationally connected MPL expertise

Each regional service team has Underwriting, Business Development, Claims, and Risk Management leaders who guide their team.

They work together to address unique issues that impact states in their region and ensure strategic decisions align with the Company as a whole.

Department Leadership



CLAIMS*
Darryl Thomas
 Chief Claims Officer & SVP
DarrylThomas@ProAssurance.com
 205-445-2658



STANDARD UNDERWRITING
Karen Carlile
 Senior Vice President
KarenCarlile@ProAssurance.com
 205-877-4438



RISK MANAGEMENT
Mallory Earley
 Director, Risk Management
MalloryEarley@ProAssurance.com
 205-802-4789



Aaron Hamming
 Director, Risk Management
 Data Analytics and Technology
AaronHamming@ProAssurance.com
 517-347-6340

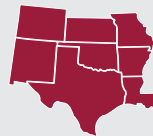


BUSINESS DEVELOPMENT
Mike Rosenthal
 Senior Vice President
MikeRosenthal@ProAssurance.com
 205-877-4488



West Regional Leaders

- CLAIMS: **Gina Harris**
- UNDERWRITING: **Lucy Sam**
- RISK MANAGEMENT: **Katie Theodorakis**
- BUSINESS DEVELOPMENT: **Andrea Linder**



Southwest Regional Leaders

- CLAIMS: **Laura Ekery**
- UNDERWRITING: **John Alexander**
- RISK MANAGEMENT: **Jennifer Freeden**
- BUSINESS DEVELOPMENT: **Seth Swanson**



Midwest Regional Leaders

- CLAIMS: **Mike Sevryn**
- UNDERWRITING: **Debbie Farr**
- RISK MANAGEMENT: **Barbara Hunyady**
- BUSINESS DEVELOPMENT: **Doug Darnell**



Southeast Regional Leaders

- CLAIMS: **Frank Bishop**
- UNDERWRITING: **Christine Vaz**
- RISK MANAGEMENT: **Brad Byrne**
- BUSINESS DEVELOPMENT: **Seth Swanson**



Northeast Regional Leaders

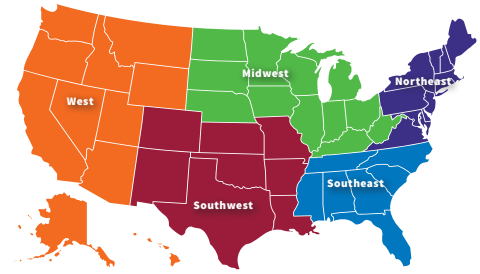
- CLAIMS: **Mark Lightfoot**
- UNDERWRITING: **Tim Pingel**
- RISK MANAGEMENT: **Michele Crum**
- BUSINESS DEVELOPMENT: **Lori Sunday**

*Starting January 1, 2025 there will be a leadership change in the Claims department from Darryl Thomas to Mike Sevryn as Darryl Thomas is retiring.

ProAssurance Contact Directory

We are committed to being your Carrier of Choice and source of local expertise. The blending of regional and product line expertise allows us to be flexible and provide you with the solutions your clients need. The direction of the regulatory environments is different for each state, and we spend considerable resources and time ensuring that we are prepared.

As we continue to build strong, productive relationships, we encourage you to reach out to your regional team leaders when questions arise.



WEST

Claims

Gina Harris
Regional Claims Executive
GinaHarris@ProAssurance.com
702-697-6424

Standard Underwriting

Lucy Sam
Regional Vice President
LucySam@ProAssurance.com
415-735-2327

Risk Management

Katie Theodorakis
Regional Risk Management Manager
KatieTheodorakis@ProAssurance.com
415-735-2154

Business Development

Andrea Linder
Assistant Vice President
AndreaLinder@ProAssurance.com
702-697-6401

SOUTHEAST

Claims

Frank Bishop
Regional Claims Executive
FrankBishop@ProAssurance.com
813-969-4559

Standard Underwriting

Christine Vaz
Regional Vice President
ChristineVaz@ProAssurance.com
205-776-3096

Risk Management

Brad Byrne
Regional Risk Management Manager
BradleyByrne@ProAssurance.com
205-776-3048

Business Development

Seth Swanson
Assistant Vice President
SethSwanson@ProAssurance.com
205-802-4769

SOUTHWEST

Claims

Laura Ekery
Regional Vice President
LauraEkery@ProAssurance.com
512-314-4360

Standard Underwriting

John Alexander
Regional Vice President
JohnAlexander@ProAssurance.com
512-879-5131

Risk Management

Jennifer Freeden
Regional Risk Management Manager
JenniferFreeden@ProAssurance.com
205-439-7999

Business Development

Seth Swanson
Assistant Vice President
SethSwanson@ProAssurance.com
205-802-4769

NORTHEAST

Claims

Mark Lightfoot
Regional Claims Executive
MarkLightfoot@ProAssurance.com
202-969-3102

Standard Underwriting

Tim Pingel
Regional Vice President
TimPingel@ProAssurance.com
904-309-8115

Risk Management

Michele Crum
Regional Risk Management Manager
MicheleCrum@ProAssurance.com
717-431-4345

Business Development

Lori Sunday
Assistant Vice President
LoriSunday@ProAssurance.com
717-796-5601

MIDWEST

Claims

Mike Severyn
Regional Claims Executive
MikeSeveryn@ProAssurance.com
517-347-6262

Standard Underwriting

Debbie Farr
Regional Vice President
DebbieFarr@ProAssurance.com
317-884-5630

Risk Management

Barbara Hunyady
Regional Risk Management Manager
BarbaraHunyady@ProAssurance.com
517-347-6287

Business Development

Doug Darnell
Assistant Vice President
DougDarnell@ProAssurance.com
608-826-5807

SPECIALTY UNDERWRITING

Custom Physicians

Chris Sweet
Vice President
ChrisSweet@ProAssurance.com
205-877-4454

Hospitals and Alternative Risks

Heather Van Bibber
Vice President
HeatherVanBibber@ProAssurance.com
317-884-5621

Miscellaneous Medical

Mike Iovine
Vice President
MichaelIovine@ProAssurance.com
205-877-4420

Senior Care

Mike Iovine
Vice President
MichaelIovine@ProAssurance.com
205-877-4420

ProAssurance Financial Strength

To ensure stability and sound investments, independent insurance rating agencies assess our financial strength regularly.

AM Best

An AM Best Financial Strength Rating is one of the most respected tools for assessing the financial strength of an insurance carrier.

ProAssurance Group is rated “**A**” (**Excellent**) by AM Best as of 6/20/2024. This is the third highest of 16 rating levels. AM Best’s financial strength rating is assigned to companies that have, in their opinion, an excellent ability to meet their ongoing insurance obligations.



Best’s Financial Strength Rating Scale

Rating Categories	Rating Symbols	Rating Notches*	Category Definitions
Superior	A+	A++	Assigned to insurance companies that have, in our opinion, a superior ability to meet their ongoing insurance obligations.
Excellent	A	A-	Assigned to insurance companies that have, in our opinion, an excellent ability to meet their ongoing insurance obligations.
Good	B+	B++	Assigned to insurance companies that have, in our opinion, a good ability to meet their ongoing insurance obligations.
Fair	B	B-	Assigned to insurance companies that have, in our opinion, a fair ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Marginal	C+	C++	Assigned to insurance companies that have, in our opinion, a marginal ability to meet their ongoing insurance obligations. Financial strength is vulnerable to adverse changes in underwriting and economic conditions.
Weak	C	C-	Assigned to insurance companies that have, in our opinion, a weak ability to meet their ongoing insurance obligations. Financial strength is very vulnerable to adverse changes in underwriting and economic conditions.
Poor	D	-	Assigned to insurance companies that have, in our opinion, a poor ability to meet their ongoing insurance obligations. Financial strength is extremely vulnerable to adverse changes in underwriting and economic conditions.

A+ Superior

A Excellent
ProAssurance’s
Current Rating

B+ Good

B Fair

C+ Marginal

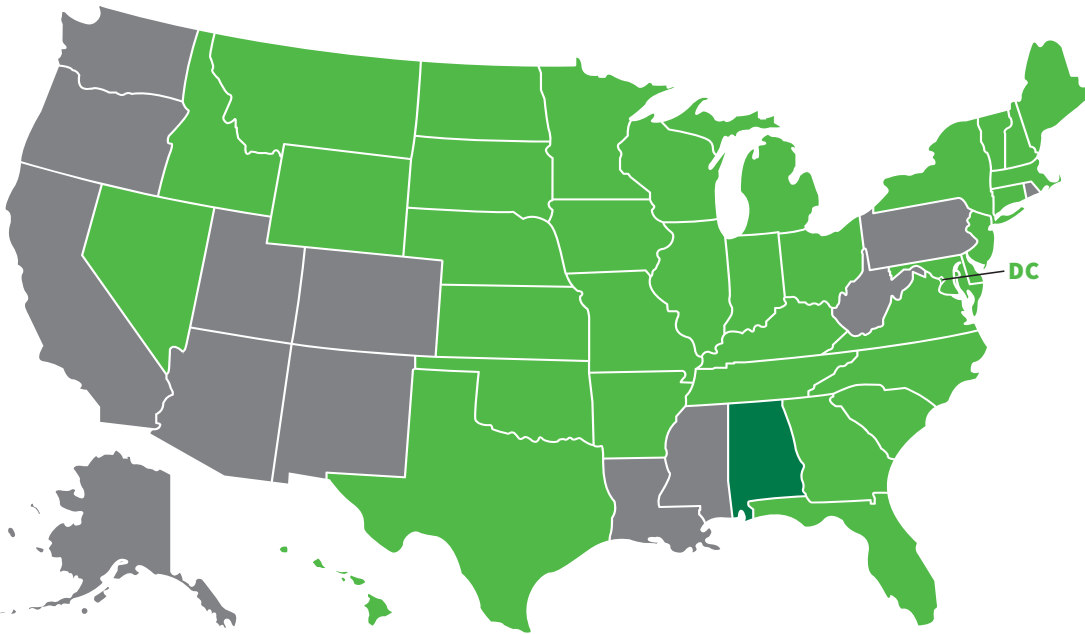
C Weak

D Poor

* Each Best’s Financial Strength Rating Category from “A+” to “C” includes a Rating Notch to reflect a gradation of financial strength within the category. A Rating Notch is expressed with either a second plus “+” or a minus “-”.

Visit ProAssuranceGroup.com/About-Us for the ratings of ProAssurance subsidiaries.

New Business Placements by State & Issuing Company



Issuing Paper*

ProAssurance

NORCAL

In Alabama, ProAssurance writes direct and does not take new business submissions from agencies.

* Our primary issuing companies are ProAssurance Indemnity Company, Inc. and NORCAL Insurance Company.

We've selected a primary issue company for each state for the placement of new physician business in the standard market.

Please send new business submissions to the email address indicated below.

Submitting Standard Physician New Business

Route new business submissions to Submissions@ProAssurance.com when:

- Gross primary premium is generally less than \$4M in no more than 3 states in a single Standard Underwriting region
- Multi-state exposures will generally be underwritten by the Standard Underwriting region for the policy issue state

Send new business submissions to CustomPhysicians@ProAssurance.com when:

- Gross primary premium is greater than \$4M
- Large account with national footprint
- Seeking E&S, retrospective rated, large deductible and SIR plans, or captive solutions

The **Underwriting Rules and Rates** manuals for all active issue companies in all states are available to appointed agents inside the **ProAssurance secure services portal**. Sign in at Secure.ProAssurance.com/Account/Sign-In or create an account at Secure.ProAssurance.com/Account/Create-An-Account.



STANDARD UNDERWRITING
Karen Carlile
Senior Vice President
KarenCarlile@ProAssurance.com
205-877-4438



Specialty Underwriting



ProAssurance Specialty Underwriting solutions are available nationwide with most products offered on an excess & surplus (E&S) basis.*

Custom Physicians

Custom Physicians offers E&S and admitted solutions to large multi-state groups, locum tenens organizations, physician contract staffing, loss sensitive plans, nonstandard individual physicians, etc. Led by Chris Sweet.

Hospitals and Alternative Risks

Hospitals and Alternative Risks underwrites E&S and products with primary and excess solutions for hospitals and systems of any size. Admitted solutions are also available in select states. **Alternative Risks** offers assumed reinsurance/ART risk-sharing programs, captive programs, loss portfolio transfers, and other innovative solutions for large healthcare operations. Led by Heather Van Bibber.

Miscellaneous Medical

Miscellaneous Medical offers E&S solutions to a wide array of medical facilities. Coverages offered include healthcare PL, shared limits for physicians, general liability, HNOA, EBL and Sexual Misconduct/Physical Abuse coverage. Led by Mike Iovine.

Senior Care

Senior Care provides E&S solutions for the full spectrum of senior care from independent living to skilled nursing. Led by Mike Iovine.



Submitting Specialty New Business

Route new business submissions to the appropriate **Specialty Underwriting** team.

Email submissions to:

CustomPhysicians@ProAssurance.com

Hospitals@ProAssurance.com

MiscMedSubs@ProAssurance.com

SeniorCare@ProAssurance.com



SPECIALTY UNDERWRITING

Shep Tapasak

Chief Underwriting Officer & SVP

ShepTapasak@ProAssurance.com

205-776-3034

Does your agency need access to E&S placements?

* E&S products must be accessed through an authorized wholesaler. Agencies without an E&S license may benefit from working with the ProAssurance Agency or an appointed surplus line broker. ProAssurance Agency serves appointed agents and brokers nationwide.

Call 844-331-6298, or email PRAAgency@ProAssurance.com.



ProAssurance Risk Management Services



Your physicians, administrators, and healthcare staff have access to risk consultants with prior experience as healthcare administrators, attorneys, nurses, and quality professionals. Risk Management consultants assist insureds with their liability concerns and questions using specialized knowledge of healthcare risk management issues and the Company's experience defending claims.

All risk management services are available to ProAssurance insureds at no additional cost.

Annual Baseline Self-Assessment*

This risk management assessment survey takes each team member approximately 15 minutes to complete.

Risk Management consultants review the aggregated results, pinpoint knowledge gaps, and offer resources and activities to boost operational proficiency.

Educational Seminars and Publications

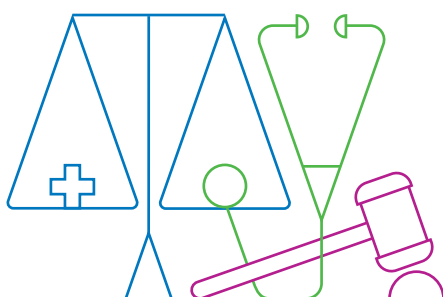
- Online loss prevention seminars are available on-demand.*
- *Claims Rx* online CME courses offer claims-based learning and risk reduction strategies on trending topics.*†
- *Malpractice Claims Studies* offer risk management insights on a variety of specialty-focused cases.
- *2 Minutes: What's the Risk?* videos feature clinical, quality, and legal consultants discussing medical liability issues.
- Medical liability articles and content bundles on current topics are in regular development.
- Sample letters, checklists, forms, and guidelines are available on the ProAssurance website to support proper documentation and best practices.

Risk Management Helpline

Anyone in your practice can reach out to a **Risk Management consultant** for answers to pressing concerns.

Call **844-223-9648**
Email **RiskAdvisor@ProAssurance.com**

**Monday-Friday,
8 a.m. to 5 p.m.**



*Premium discounts may be available for successful completion of select risk management activities. Contact your agent or ProAssurance underwriter for more details.

†The ProAssurance Indemnity Company, Inc., is accredited by the Accreditation Council for Continuing Medical Education (ACCME) to provide continuing medical education for physicians.

RiskManagement.ProAssurance.com

How to Contact Us

For ProAssurance Accounts



Customer Service
800-282-6242



Credentialing
Credentialing@ProAssurance.com
877-274-7007



Submissions
Submissions@ProAssurance.com
800-282-6242



Billing
Billing@ProAssurance.com
800-282-6242 (Option 1)



Claims Reporting
ReportClaim@ProAssurance.com
877-778-2524



Risk Management
RiskAdvisor@ProAssurance.com
844-223-9648



Commissions*
800-282-6242

For NORCAL Accounts



Customer Service
CustomerService@norcal-group.com
844-466-7225 (Option 0)



Credentialing
Info@norcal-group.com
844-466-7225 (Option 4)



Submissions
Submissions@norcal-group.com
844-466-7225 (Option 0)



Billing
Billing@ProAssurance.com
800-282-6242 (Option 1)



Claims Reporting
ReportClaim@ProAssurance.com
877-778-2524



Risk Management
RiskAdvisor@ProAssurance.com
844-223-9648



Commissions*
HCPLAgencyServices@ProAssurance.com
844-466-7225
(Option 0, request Agency Services)

ProAssurance Payment Options



Pay Online

To pay online 24/7, sign in to the [secure services portal](#) and select the “Payments” menu option.



Pay by Phone

To make a payment by phone, call 800-282-6242 during regular business hours (Option 1).

NORCAL Payment Options



Automatic Payments

To enroll in or manage automatic payments, sign in to the [secure services portal](#) and select the “Payments” menu option.



One-Time Payment

To make a one-time payment, visit [ProAssurance.com/Pay](#) or call 844-466-7225.

*To set up direct deposit for commissions, download the [authorization form](#) and submit to Accounts Payable at Corporate@ProAssurance.com.

ProAssurance Secure Services Portal

ProAssurance’s secure services portal (SSP) is the secure area of ProAssurance’s website, which requires an account to view. All agents appointed with ProAssurance are eligible to create an SSP account.

SETTING UP AN SSP ACCOUNT

To request an account, click “Create an Account” at the top of any page of ProAssurance.com. Enter the requested information on the form and click the “Create an Account” button at the bottom of the page. Web Support will confirm your status and verify your account within 1-2 business days.

If you experience any issues while setting up your account, you can contact the Web Support team at WebSupport@ProAssurance.com.

Who can access what?

SSP SERVICES	AGENTS	POLICYHOLDER	INSURED
Make a Payment[†]		✓	
Billing Account Summary	✓	✓	
Payments FAQ	✓	✓	
Policy Documents	✓	✓	
Frequently Downloaded Forms	✓	✓	
Completed Renewal Applications	✓		
Certificates of Insurance	✓	✓	✓
Add a COI Holder	✓	✓	✓
DentistCare Resources*	✓	✓	✓
Ob-Gyn Risk Alliance Resources*	✓	✓	✓
Risk Resource Center	✓	✓	✓
Dentist Online Seminars*	✓	✓	✓
Physician Online Seminars	✓	✓	✓
Practice Administrator Online Seminar	✓	✓	✓
Ob-Gyn Risk Alliance Courses* 3rd party administrator	NA	✓	✓
Seminar Activity Reporting	✓	✓	✓
ProVisions	✓		
Claims Rx	✓	✓	✓
Marketing Materials	✓		
New Business Applications**	✓		
Renewal Applications**	✓		
Underwriting Manuals	✓		
Agent of Record Guidelines	✓		

* Only if the customer is in the Ob-Gyn Risk Alliance (OBRA) or DentistCare program. OBRA courses are produced and housed with Relias, ProAssurance’s partner for ob-gyn specific risk management content. Full transcripts of OBRA insured seminar participation are available upon request.

** Blank ProAssurance versions are available. New business and renewal applications are also accessible on the public website.

† For NORCAL insureds, recurring BillPay and Automatic Payments are now managed through the SSP. 24/7 online payments are powered by InvoiceCloud® at NORCAL-Group.com/pay.

ProAssurance AOR/BOR Guidelines*

General Position

It is the responsibility of our agents and brokers to maintain and perpetuate their client relationships and accounts. While ProAssurance prefers to maintain an account with the distribution partner that originally wrote it, we understand that there are circumstances that require insureds to change their designated agent or broker relationship. ProAssurance will consider AOR/BOR letters pursuant to the following guidelines, where contractually applicable and/or regulatorily appropriate.

General AOR/BOR Guidelines

- Agent/Broker must be licensed and appointed in venue, for segment and with company on which policy is written.
- Current and approved agency/broker information must be on file with ProAssurance before accepting an AOR/BOR letter.
 - **Please Note: newly updated Agent/Broker information can take up to 10 business days from the date received to process, depending on the nature of the information provided.**
- AOR/BOR letters must be printed on the insured's letterhead and include the following:
 - **Reference to the ProAssurance policy number and printed name of the insured.**
 - **Dated with an authorized signature of the insured or group representative and their title.**
 - **Name of newly proposed Broker/Agency, name of Producer/Agent, and contact information.**
 - **An email copy of the letter is acceptable to expedite the process.**
- Proprietary information will not be released until the AOR/BOR has been approved by an authorized ProAssurance representative and all relevant timelines have been met.
- No AOR/BOR will be accepted within the first 12 months of an appointment and until the requesting agent/broker's book of business reaches a minimum of \$250,000 in written premium.
- Wholesale brokers may not AOR/BOR admitted policies with less than \$250,000 in written premium.
- Wholesale brokers may not AOR/BOR policies written by directly appointed retail agents/brokers.
- Directly written policies are not subject to AOR/BOR except when there is a change of control for the insured and the AOR/BOR is related to the new controlling entity.
- All AOR/BOR requests are subject to management review and approval.

AOR/BOR Process

Upon receipt of an AOR/BOR request, a ProAssurance Business Development team member will take the following actions:

- Immediately notify the current agent/broker of the request.
- The current agent/broker will have a 7-business day grace period, from the date of receipt of notice, to obtain a rescinding letter from the insured.
- If the policyholder requests immediate release of all policy documents to the newly appointed agent, the 7-business day grace period may be waived. This may require a direct inquiry from a ProAssurance representative to the insured to confirm.

For Commission Purposes

- There will be no commission change for AOR/BOR requests received within 45 days of the renewal.
 - **If circumstances dictate that an AOR/BOR, received within this time period, is accepted, and the renewal is issued, the new agent/broker will immediately be responsible for service but will not receive commissions until the subsequent renewal. This includes any endorsements issued during the current policy period (e.g., ERP endorsements).**

New Business Submissions

- ProAssurance will not consider an AOR/BOR request for a new business submission unless a qualified underwriting submission is also included. The requesting agent/broker may not use another's work product.

Current ProAssurance Insureds

- Once an AOR/BOR is approved, the new agent may be required to provide a complete renewal submission when appropriate. ProAssurance will not share the prior agent's work product (i.e., applications, physician roster, etc.). Requests to cancel/rewrite will only be considered for underwriting purposes.
- We will not accept an AOR/BOR within 30 days of the prospect's current renewal date or if the terms have already been provided to the existing AOR/BOR.
- We do not accept AOR/BOR on direct business except as noted above.

**These guidelines are a general framework for the evaluation of AOR/BOR letters and are subject to change.*






Using the ProAssurance Brand on Your Agency Website

Are you using the ProAssurance brand on your website? Use this checklist to ensure ProAssurance is properly represented.

- Please remove all references to NORCAL Mutual**
As part of the demutualization process, NORCAL Mutual Insurance Company was renamed NORCAL Insurance Company, and can now be referred to as NORCAL in running text. To clarify that the organization is no longer a mutual, please update any references to NORCAL on your website.
- Confirm proper spelling of ProAssurance**
ProAssurance is one word with a capital P and capital A. Please list as ProAssurance. The following uses are not acceptable: Pro Assurance, proAssurance, Proassurance, etc. If issuing companies are specified, the statutory entity name must be accurate.
 - ✓ ProAssurance
 - ✗ PROassurance
 - ✗ Pro Assurance
 - ✗ ProAssurnace
 - ✗ proAssurance
 - ✗ ProInsurance
 - ✗ Proassurance
 - ✗ PRA
- Update ProAssurance company descriptions annually**
All ProAssurance company descriptions are reviewed by our legal department yearly. Any variations may not be in compliance and may cause legal ramifications. Please use the company descriptions we provide.
- Proof/update ProAssurance contact information**
Please visit ProAssurance.com/Contact-Us to ensure our contact information is accurate.
- Update hyperlinks to ProAssurance content**
Broken links should be updated or removed.

Proper Use of the ProAssurance Logo on Your Agency Website

- Verify you have the correct logo**
ProAssurance has different logos for different uses (e.g., promotional items, signage, websites). Use only master logo art supplied by the ProAssurance Marketing department. Contact AskMarketing@ProAssurance.com for the proper files to suit your production needs.
- Do not alter the ProAssurance logo**
Our ProAssurance identity was carefully designed to represent our company with consistency and integrity. Here are some examples of what not to do.
- Maintain proper clear space around our logo**
Maintaining specified clear space will minimize visual interference. When using the logo near artwork or other graphics, always maintain clear space equal to the **height of the letter N** on all sides of the logo.
- Keep an eye on color contrast**
Our preferred background color is white. When using the logo on a tinted background, each portion of the logo should be readable and well-defined.
- Be mindful of logo size**
In comparison to other logos, please ensure our logo is of comparable size.

ProVisions Agent News & Insights

Our main channel for providing useful information to our strategic business partners is **ProVisions**, a monthly magazine focusing on MPL industry and Company news. Each issue is focused on a theme impacting the medical professional liability industry along with insights from ProAssurance leadership, sales tips, and a roundup of industry news.

This magazine is provided in two formats: a webpage that is delivered in a monthly email and a printed magazine mailed monthly.

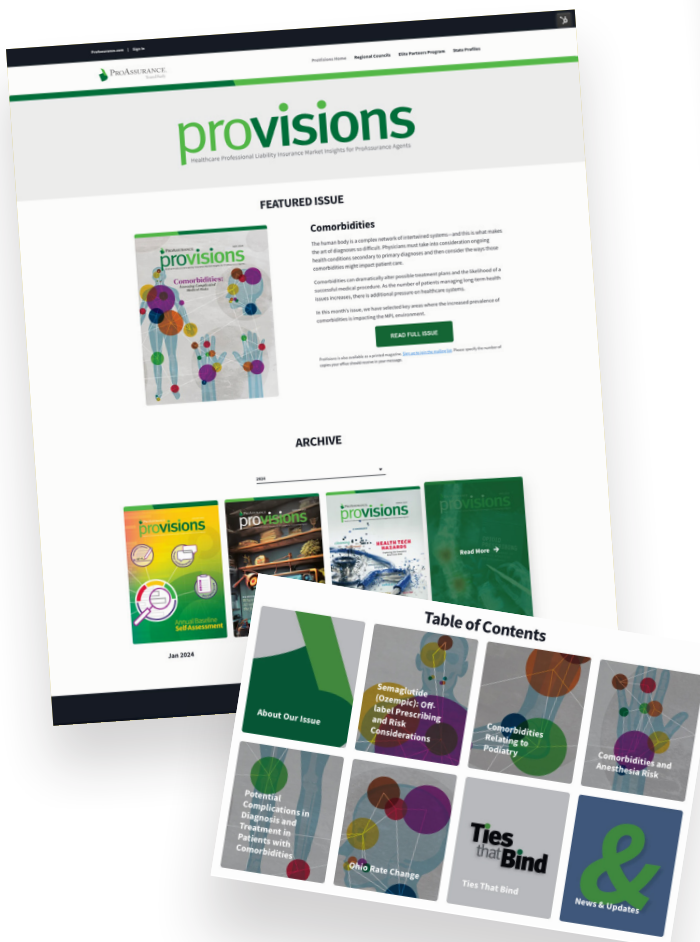
ProVisions Website Features

- **Mobile friendly layouts**—Scroll through each issue on whatever device is most convenient for you. No pinching or squinting necessary.
- **Interactive table of contents**—The table of contents moves through the issue with you. Open it at any time to jump to a new article.
- **Enhanced content features**—Each issue will continue to include links to additional resources, but we can now include additional elements like video, interactive graphs, and more within each issue.

The website can be accessed by visiting Agents.ProAssurance.com/ProVisions.

ProVisions Print Magazine

Get a hard copy of our monthly issues delivered right to your door. Our print issues are ideal for sharing around your office or passing to new hires as a training tool. Get on our monthly mailing list, or request copies of individual issues as needed.



If you are not receiving these communications and would like to be on our email list, or to receive printed copies of **ProVisions**, please email AskMarketing@ProAssurance.com.

ProAssurance Corporation: Our History of Successful Mergers & Acquisitions

It's remarkable to consider, but the company we know today as ProAssurance is the product of more than 25 previously independent companies including (most recently) NORCAL and the four companies it previously acquired.

Our history demonstrates companies of similar values coming together to deliver stable, adaptive healthcare liability coverage options to protect our customers.

1976—**Mutual Assurance** is formed by Alabama physicians to fill the liability insurance void left when the Medical Association's endorsed carrier abandoned the market.

Medical Defense Associates commenced business February 7, 1976.

1980—**Physicians Insurance Company of Michigan** (PICOM) is formed to assume the Brown-McNeely Fund's business.

1994—Mutual Assurance acquires the **West Virginia Hospital Insurance Company** (WVHIC) and begins expanding outside of Alabama.

1995—PICOM assumes the business of **Associated Physicians Insurance Company** (APIC) in Illinois.

Mutual Assurance assumes the business of **Physicians Insurance Company of Ohio** (PICO).

Mutual Assurance acquires **Physicians Insurance Company of Indiana** (PICI).

1996—PICOM assumes the business of **American Medical Insurance Exchange** (AMIE) in Indiana.

MAIC Holdings acquires **Missouri Medical Insurance Company** (MOMEDICO).

1997—MAIC Holdings changes its name to **Medical Assurance, Inc.**

1998—**Professionals Group** acquired **Physicians Protective Trust Fund** (PPTF) and PPTF merged into **PICOM** to form **ProNational Insurance Company**.

NORCAL expands into Pennsylvania by acquiring **PMSLIC Insurance Company**.

1999—Medical Assurance assumes the business of **Medical Defense Associates** in Missouri.

2001—**Medical Assurance** and **Professionals Group** merge to form **ProAssurance Corporation**, setting the stage for nationwide expansion and laying a foundation for growth in balance sheet strength that has led to industry leadership.

2004—ProAssurance purchases the renewal rights to all of the **Ohio Hospital Insurance Company's** physician, hospital, and healthcare facility business in Indiana, Illinois, Kansas, Kentucky, and Wisconsin.

2005—ProAssurance acquires **NCRIC Group, Inc.**, an insurer serving Washington, DC and adjacent Mid-Atlantic states.

2006—ProAssurance acquires the **Physicians Insurance Company of Wisconsin, Inc.**, an insurer serving Wisconsin and adjacent Midwest states, as well as Nevada.

2008—ProAssurance acquires **Mid-Continent General Agency, Inc.** cementing its ability to offer coverage to allied healthcare professionals.

ProAssurance reaffirms an enduring commitment to its insureds and other constituents with the rollout of the Treated Fairly® brand.

2009—ProAssurance acquires **Podiatry Insurance Company of America** (PICA) in a sponsored demutualization. PICA is the largest insurer of podiatrists in the U.S. and also is an insurer of chiropractors and acupuncturists.

2010—ProAssurance acquires **American Physicians Insurance Company** (API) which moves ProAssurance into Texas and expands writings in Arkansas and Oklahoma.

2011—NORCAL Mutual acquires **Medicus Insurance Company**—increasing its medical professional liability insurance business with a strong agent network in 34 states.

2012—ProAssurance acquires **Independent Nevada Doctors Insurance Exchange** (IND), a Nevada reciprocal insurer.

2013—ProAssurance acquires **Medmarc Insurance Group** in a sponsored demutualization. The Medmarc Group expands ProAssurance's healthcare-centric focus to medical products and life sciences, and lawyer writings.

2014—ProAssurance acquires **Eastern Insurance Holdings, Inc.**, a publicly traded healthcare-centric writer of workers' compensation insurance. Eastern has proven expertise in alternative risk transfer through its Inova program.

2015—ProAssurance forms **ProAssurance American Mutual, A Risk Retention Group**, offering additional flexibility to service customers with complex needs.

NORCAL Mutual acquires **FD Insurance Company**, a stock insurance company privately held by a group of Florida physicians and investors.

2017—NORCAL Mutual acquires control of **Preferred Physicians Medical Risk Retention Group**, a Mutual Insurance Company (PPM), an anesthesiologist founded, specialty-specific insurer.

2021—On May 5, ProAssurance closed the transaction to acquire **NORCAL Group** in a sponsored demutualization making ProAssurance the third largest writer of medical professional liability insurance by U.S. market share at the time.

