



notes

FROM THE CHAIR OF THE BOARD

PROFESSIONALS ADVOCATE® Insurance Company

December 2022

In This Issue

Mutual Advantage Plan Allocation Declared for 2023

Eligible Participants will receive a 10% allocation to their MAP accounts upon 2023 renewal.

Case in Point Series Adds New Risk Management Program

"Technology & Medicine" reviews closed technology claims to help your practice avoid tech-related risks.

Are You Protected from Tech Risks?

MedGuard coverage provides valuable protection from the growing number of cyber risks.

RM Direct Introduced for Policyholders

Online Dashboard provides targeted risk management information and resources.

Practice Managers Offered Custom Website Section

Relevant and timely guidance for the daily challenges practice managers face.

Stay in the Know While on the Go!

ProAd text messaging services allow easy access to the company.

Dear ProAd Insured,

As the new year approaches, it is natural to focus on what the future holds. But, before leaving 2022 behind, I would like to note a few significant accomplishments.

First and foremost, Doctors once again navigated the challenges of the past year. Despite the whirlwind of local, national and international issues competing for your attention, you triaged, pivoted and single-mindedly cared for your patients.

Following your example, Professionals Advocate remained steadfast to its goal of **providing "The Gold Standard" in claims defense of our Doctors in 2022** and stands ready in 2023 to continue to aggressively defend your practice and professional reputation. Additionally, for all Policyholders who renew in 2023, ProAd announced a **10% allocation** that will be made to each eligible participant's **Mutual Advantage Plan** account. In this issue of *Notes*, you also can read about a **new Risk Management program** launching soon that will deliver personalized information for your convenience.

Professionals Advocate was created by a Doctor-owned company and, as such, is closely bonded to the Doctors we insure. You can help ProAd remain strong for your long-term protection by sharing our story with Doctors who may be starting a private practice or leaving an employment situation. **Ask them to contact us so we can review with them the many advantages of being insured with Professionals Advocate.** And, if you know of any new Doctors, please suggest they contact us.

Best wishes on the upcoming new year. Thank you for the opportunity to serve you.

Best Wishes,

George S. Malouf, Jr., M.D., FACS
Chair of the Board

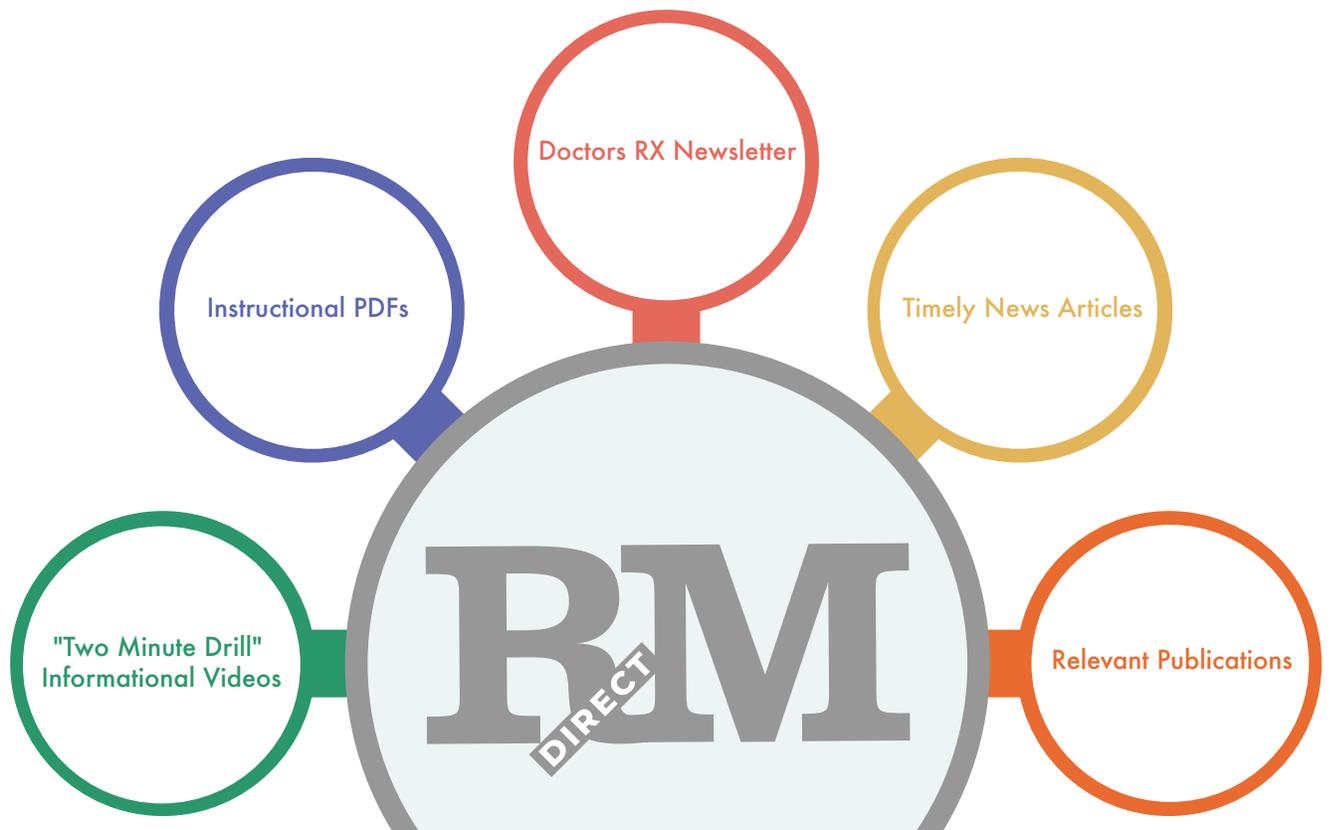


Professionals Advocate Creates New Risk Management Program to Offer You the Resources and Tools You Choose

The internet offers a wealth of information on almost any topic. The challenge, in fact, is wading through all this material to locate the specific information needed. The solution? Put our risk management experts to work for you! Professionals Advocate is introducing RM DIRECT to enable our Insureds to pick the specific

types of risk management information they want to receive on an ongoing basis. This personalized risk management "feed" will be provided on each Insured's private Dashboard of the Professionals Advocate website. Each time you log on to the Dashboard, you will see links to risk management resources that have not been previously viewed.

At this time, Doctors can choose from seven different practice specialties, including Primary Care/Internal Medicine, Pediatrics, Surgery, Obstetrics/Gynecology, Ophthalmology, Dermatology and Radiology. The Dashboard will also deliver timely and informative general risk management and practice information, regardless of specialty (e.g., HIPAA compliance, cyber security, malpractice trends and issues, and office staff issues and compliance). To take advantage of this valuable program, visit our web site at proad.com. Log in to your private Dashboard and identify the topics you would like in your risk management information feed.



PERSONALIZED RISK MANAGEMENT FOR YOU!

Your MedGuard Coverage Provides Defense Coverage for Administrative Proceedings and Offers Protection from Cyber Risks

Malpractice coverage is vital to the protection of your practice and professional reputation. But Doctors also need coverage to defend against a wide variety of administrative proceedings. MedGuard is a defense coverage that works as an adjunct to your professional liability coverage, and is included with all Professionals Advocate medical professional liability policies. It adds an extra layer of security beyond traditional malpractice coverage by helping to defray the costs associated with expensive administrative proceedings that may be instituted against you or your professional organization. Included in MedGuard is our *e-data*RESPONSE cyber coverage, which provides substantial coverage for a variety of regulatory and legal obligations related to the breach of electronic or paper records.



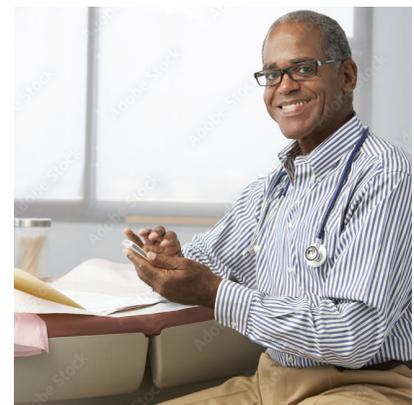
You Can Benefit from Free Practice Manager Toolbox

They often work behind the scenes, but medical practice managers have high-stress and critically important jobs in any busy healthcare practice. To support you and your practice manager, Professionals Advocate has created the *Practice Manager Toolbox* (PMT). The PMT is a convenient online resource specifically designed to provide relevant and timely guidance to practice managers on the wide variety of day-to-day scenarios faced at a busy medical practice.

The resources provided through the PMT address important topics, such as practice operations, patient engagement, compliance, billing and insurance, cyber security, EHR optimization, and more. Typical resources include a sample employee handbook, hiring forms, a sample confidentiality agreement, risk management webinar videos, and informative articles. Practice managers must register for access to the *Practice Manager Toolbox* section of our website. Registering is fast, easy and free, and your practice manager will receive a choice of a free gift for signing up!

Text Messaging Services Provide Extra Convenience for Doctors on the Go

Have a customer service question but you are running from room to room with appointments? Want to check on the time or place of your registered Risk Management program but you are away from your desk making rounds? Professionals Advocate offers two text messaging services that provide needed information while you are on the go. Use your mobile phone to quickly and easily send a message to our Customer Service team. Simply text our main telephone number, 410-785-0050, with a brief message, and one of our Customer Service professionals will respond to you promptly during our business hours. With the Risk Management text alert service you can opt in to get a timely text alert about your registered Risk Management programs. Find out if there are any last-minute time changes, program relocations or cancellations. These services were created with your convenience in mind!



PROAD: Unmatched Claims Defense and Customer Service for You

Professionals Advocate delivers the Gold Standard in claims defense and customer service. No other medical professional liability insurance company delivers the same expertise and service to Virginia Doctors. If a claim arises, you can be confident that experienced Professionals Advocate claims professionals will provide you with a superior defense of your patient care. And, if you have questions or concerns, you can reach out to our friendly and efficient customer service staff. Rest assured, a live call attendant will answer your call and direct your inquiry to the appropriate department. Need prompt answers or specific information? Call Professionals Advocate at 410-785-0050 or 800-492-0193.



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