

## Physician Wellness Resources Now On Our Web Site

Professionals Advocate recognizes that Physician burnout is a serious issue, caused by the stresses of the many challenges of the health care world. The NIH reports in a recent study that 45% of Physicians feel burnout in their work. This is the highest percentage in comparison to other careers in the United States. It is now more important than ever to be informed and aware of the causes and symptoms of Physician burnout. Not only can it affect you, but it can have a pervasive, negative effect on all aspects of medical care.



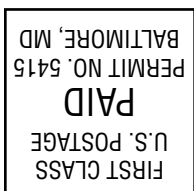
Professionals Advocate is taking positive steps to assist with Physician burnout. In 2019, we introduced a successful risk management education program on Physician Wellness. We are expanding on that program by offering a Physician Wellness resource page on our web site. Curated by our risk management experts, you will find informative articles, helpful links, printable PDFs and other valuable takeaways. Visit [proad.com/wellness](http://proad.com/wellness) today for more information.



PROFESSIONALS ADVOCATE® Insurance Company

December 2019

- **Additional MAP Allocation Approved**
- **New Texting Services Introduced**
- **Digital Resources for Your Practice Newsletter**
- **Extra Cyber Protection Available**
- **Physician Wellness Resources Now on Our Web Site**



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# notes

FROM THE CHAIR OF THE BOARD

PROFESSIONALS ADVOCATE® Insurance Company

December 2019

## In This Issue

### Additional MAP Allocation Approved

Great news for 2020, yet another allocation to MAP has been approved.

### Two New Texting Services Introduced

Two new services introduced for Insureds who are on-the-go.

### Resources for Your Practice Newsletter

Our new quarterly email newsletter will provide you with helpful information and materials.

### Our Podcast Library Adds More Titles

New podcasts have been added! Visit [proad.com](http://proad.com) to discover our growing library.

### Extra Cyber Protection Available

Our standalone cyber product has higher limits to ensure your protection.

### Physician Wellness Resources on Web Site

Specially curated by our experts, you will find informative articles and more.



THE PROAD ADVANTAGE

## Dear ProAd Insured,

Going the distance. It's what you do, every single day, when you give the highest quality care to your patients. You work late hours, handle heavy administrative burdens and navigate the constantly changing health care world. Your dedication is the inspiration behind what we do – we go the extra mile to make sure that you receive the best possible claims defense and service. We are constantly thinking of ways to do more for you, from adding new benefits to improving our coverages.

Professionals Advocate is proud to unveil a new texting SMS service for your convenience. Simply text your question to our main phone number and one of our service experts will be dedicated during business hours to promptly respond to your inquiry. We also are introducing a text message alert service for our risk management education programs. Our risk management team will send you a text message alert if a program is rescheduled, cancelled or encounters a location change. It has never been easier to stay up to date with any changes involving your registered education programs.

To keep you informed on important issues, we will be sending you a digital email newsletter each quarter. This newsletter will include informative PDFs and other important resources for your practice. Further, our risk management experts have carefully curated a web page full of Physician Wellness resources for your review.

We look forward to continuing to provide our industry-leading claims defense and our dedicated service to you in 2020. Thank you for giving us the opportunity to serve you.

Sincerely,

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

## Additional MAP Allocation Announced

Great news for 2020 – yet another allocation to your *Mutual Advantage Plan* financial reward program has been approved by the Board of Directors. Participants in the *Mutual Advantage Plan* financial reward program will receive an allocation for 2020 of 10% of each eligible Participant's base premium (including part-time, suspension and government credits) per the underwriting characteristics upon 2020 renewal. Participants must complete their 2020 renewal in order to receive this allocation. The 10% 2020 allocation is in addition to the 10% allocation provided for both the 2019 and 2018 renewal and the initial 70% allocation provided when MAP was first introduced. If you have questions, please contact your Insurance Producer or Customer Service at 410-785-0050 or 800-492-0193.

When is my payment due?

Can I make a payment online?

Can you send me an amended declarations page?

Did you receive my payment?

Where is the risk management program tonight?

Got a question?  
**Just text us.**

**textPA**  
CUSTOMER SERVICE

**More convenient than an email or a phone call!** In the fast-moving health care world, sometimes Doctors need to take care of business while on the go. With the new **textPA** SMS service from Professionals Advocate, you can use your mobile phone to quickly send our customer service team a brief text with your question. Then, you can get on with your day while we gather the information you need and reply.\* And the **textPA** number is easy to remember, it's our main telephone number! **Text 410-785-0050**

*Note: If the reply will contain protected or personal information, it may be provided via email to your email address of record in order to ensure your privacy and security. Text message replies will be sent during regular business hours (M-F, 8:00-4:30). Message and data rates may apply.*



## Professionals Advocate Introduces Two New Texting Services

Professionals Advocate understands that today's health care world is rapidly changing. Not only are Doctors providing the highest quality care for their patients, but they are keeping up with today's constantly evolving technology. Professionals Advocate is making it even easier for our Doctors to get answers to their questions while on the go. We're proud to unveil two new services created with your convenience in mind.

**textPA SMS service** – You can now use your mobile phone to easily send a message to our customer service team. Simply text our main telephone number, **410-785-0050**, with a brief text containing your question and one of our service professionals will respond to you promptly during our business hours.

**Risk Management text alert service** – Get an important text alert about your registered Risk Management education programs. Find out instantly if there are any last minute time changes, program relocations or cancellations. Opt in to this valuable service today.



## Digital Resources for Your Practice Newsletter Added

Professionals Advocate goes digital! In just one more way we're doing more for you, our experts have created a quarterly email newsletter for our Insureds titled *Resources for Your Practice*. It contains helpful information, useful links, printable PDFs for your practice and more. Our first email newsletter arrived in your inbox this November. If you didn't receive it, it may be because we don't have your email address. Please contact Customer Service today to sign up and make sure you receive this valuable newsletter next quarter!

## Online Podcast Library Adds New Titles

We're expanding our podcast library. Listen online or download them to stay informed on the latest issues in claims, communications, practice management and risk management. Our two newest podcasts, *Is It Safe to Send PHI Via Fax* and *Creating a Policy for Responding to an Active Shooter Incident*, touch on timely topics to keep you updated. Our current podcasts tackle many important issues, such as handling patient complaints, disaster planning, HIPAA compliance and more. Visit [proad.com/podcasts](http://proad.com/podcasts) to discover our growing library.

## Extra Cyber Protection Available Through e-dataRESPONSE+ Coverage

*e-dataRESPONSE+*, a coverage available through Professionals Advocate, can provide meaningful protection and reimbursement in case of a data breach. *e-dataRESPONSE+* has higher limits of \$250,000, \$500,000 or \$1 million to ensure that you are covered in the event of a cyber breach. This standalone product includes enhanced coverages for cyber crime, which keep you protected in the event of financial fraud. If you have questions, please contact your Insurance Producer or Customer Service at 410-785-0050 or 800-492-0193.



## Professionals Advocate Earns an "A" Rating from A.M. Best

A.M. Best, the most widely recognized rating agency for the insurance industry, has awarded Professionals Advocate a rating of "A" (Excellent) once again. Our consistent exceptional ratings are due to our financial stability, sound financial management, strong Policyholder relationships and our aggressive and effective claims defense. Continually receiving a high rating signifies that Professionals Advocate is financially secure. Professionals Advocate is proud that we are here for the long-term protection of our Insureds.