



Stan Starnes

ProAssurance and PIC WISCONSIN: Prepared for the inevitable

Stan Starnes, JD, CEO, ProAssurance

There's almost no escaping the fact that you'll be sued for malpractice.

The dire warning that even the best physicians will be sued came from Wisconsin's Richard Roberts, MD, JD, during a presentation to the American Academy of Family Physicians 2007 Scientific Assembly. Dr Roberts serves on the Wisconsin Claims & Underwriting Committee of PIC WISCONSIN, and is a professor of family medicine at the University of Wisconsin School of Medicine and Public Health in Madison.

Dr Roberts reports that 1 malpractice suit emerges—on average—from every 40,000 patient encounters. PIC WISCONSIN's parent company, ProAssurance Corporation, says their data shows 3 out of every 4 claims will be non-meritorious—dropped by the plaintiff or dismissed in the legal system.

Clearly the problem of frivo-

lous lawsuits is not going away. And, with the uncertainty of the future of Wisconsin's historically stable liability environment, the possibility of eye-popping verdicts lurks in the future.

As the Chief Executive Officer of ProAssurance, I offer this antidote for the inevitable malpractice lawsuit. When a physician insured by PIC WISCONSIN is sued, you can expect we will provide you with the most passionate defense possible. PIC WISCONSIN stands ready to reach a reasonable settlement in meritorious cases, but we also stand ready to fight for the exoneration of our insured physicians when there is no liability.

Like PIC WISCONSIN, ProAssurance has its roots in the malpractice availability crisis of the 1970s when physicians across the nation felt the pinch of a full-blown medical liability crisis. As carrier after carrier pulled out of the market, the physicians who founded the company that would one day become ProAssurance established 2 mandates. First, create a company with such financial strength and staying power that physicians were never again threatened with the unavailability of insurance, and second, develop a defense philosophy to

reduce the number of non-meritorious lawsuits.

As a young defense lawyer, I was privileged to be a part of the development of the defense philosophy that sets ProAssurance and PIC WISCONSIN apart from competitors. Many companies want you to believe they offer the same staunch defense as PIC WISCONSIN, but do not have the data to support the claim. The ProAssurance companies have tried more than 700 cases in our states of operation last year; in Wisconsin, we defended physicians in 17 cases. This year we expect to try almost 70 cases in Wisconsin, where historically we have achieved a successful outcome in excess of 90% of the claims filed against our insured physicians.

I've participated in the defense of hundreds of medical malpractice lawsuits. In every one of those cases I've learned that a malpractice claim is about much more than money for the defendant physician. The experience of sitting next to physicians during the trial of their cases colors every aspect of my work here at ProAssurance, and it's because of that experience that I understand the vital importance of choosing the right malpractice insurer.

As a policyholder-founded

Stan Starnes is the CEO of ProAssurance, the parent company of PIC WISCONSIN. ProAssurance Corporation is the nation's fourth largest writer of medical professional liability insurance through principal subsidiaries The Medical Assurance Company, Inc., ProNational Insurance Company, NCRIC, Inc., PIC WISCONSIN, and Red Mountain Casualty Insurance Company, Inc.

company, we have maintained our doctor focus during the more than 30 years we've been in business. Physicians are present at virtually every professional level in our company—rest assured your voice is heard in our board room, and throughout ProAssurance.

But all this is wasted ink and hot air if the representations made to our insured physicians aren't backed by unquestioned financial security. ProAssurance is a \$4 billion company specializing in medical professional liability insurance. You and your colleagues who are insured by PIC WISCONSIN can rest assured that no insurer is more focused on, or better prepared to deal with, the Wisconsin medical/legal environment.

I've seen the look on the faces of physicians and their spouses when a lawyer accuses them of harming their patient. And I've seen the look of immense relief and satisfaction when their care is vindicated by a jury. But

achieving that victory can take years, and cost huge sums of money. We're prepared to spend the time and money to protect you and discourage the filing of unfounded lawsuits against you.

We also know that the legal system, like the medicine you practice, is local. That's why we are committed to maintaining the local expertise built through the decades by the physician leadership and committed staff at PIC WISCONSIN. We have strengthened the role of the physician Claims & Underwriting Committees, which meet regularly in Madison. The dedicated physicians who serve on these committees represent every region of Wisconsin, and their specialty expertise gives us a broad understanding of the complicated issues you face every day. We will be extending our local outreach in 2008 when we form our Wisconsin Regional Advisory Boards.

With PIC WISCONSIN, now a

part of ProAssurance, Wisconsin physicians can join more than 35,000 doctors who rely on us to keep a pledge of financial security, honest and effective courtroom advocacy, and unmatched customer service. Just as we have been for the past 3 decades, we're in this for you and for the long haul. Never forget that we're on your side and ready to respond on your behalf.

Editor's Note:

The Wisconsin Medical Society helped form PIC WISCONSIN in 1986 to ensure the availability of medical professional liability insurance for Wisconsin physicians. Today, the Wisconsin Medical Society continues to endorse PIC WISCONSIN/ProAssurance to provide professional liability insurance coverage with unmatched success in claims defense. For more information, contact Wisconsin Medical Society Insurance & Financial Services, Inc., at 866.442.3810.

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