

A photograph of three healthcare professionals in a meeting, overlaid with a teal color filter. On the left, a woman with blonde hair is looking down at a document. In the center, a woman with dark hair is smiling and looking towards the right. On the right, a man with glasses is looking at a laptop. They are all wearing white lab coats and stethoscopes. The background is a blurred office or hospital setting.

PHYSICIANS

INSURANCE

## Unwavering protection for the unexpected

Insurance solutions and personalized services for  
physicians, hospitals, and healthcare organizations

# Protecting your business, your reputation, and your life's work.

Physicians Insurance is a national boutique mutual insurance company dedicated to protecting, defending, and supporting our Members with a suite of medical professional liability offerings and exceptional, personalized service. Backed by strong financials, Physicians Insurance delivers proactive protection for you now, and for whatever the future may hold.

## We offer best-in-class insurance solutions including:

- **Medical Professional Liability:** protecting you, your organization, your reputation, and your life's work in the event of claims of injury or negligence.
- **Hospital Professional Liability:** protecting the finances and reputation of your hospital and staff in the event of claims of injury or negligence.
- **Management Liability:** protecting your healthcare organization by ensuring your management and reputation are insulated from claims made against them or your institution.
- **Stop Loss:** ensuring your financial losses are capped at the threshold that allows your organization to thrive.

## Our high-touch, personalized services include:

- **Claims:** providing the highest level of service with the best possible outcomes while delivering the support Members need during challenging times.
- **Risk Management:** reducing Members' risk of exposure through consultation, Member education, and targeted risk-management offerings.
- **Education:** offering courses, thought leadership, and guidance that keep Members up to date with the latest legal and healthcare topics, trends, and insights.

## The Physicians Insurance difference

As a mutual insurance company, we are owned by and accountable to our policyholders. Unconcerned with shareholder demand for profits, we are wholly focused on delivering the best possible insurance protection and services for our Members. Physicians Insurance spends less than the industry average on operations and more on defending and protecting our policyholders.

# Our Commitment

## Experience unwavering protection.

We fiercely protect, defend, and support your organization, your business, your reputation, and your life's work. We are a mutual company that partners with leading defense counsel, brokers, and other experts to ensure Member interests are protected.

- As a healthcare-focused mutual company, we do what's best for Members, from providing broad coverage options to knowing when it's best to fight a case and when it's best to pay or settle a claim.
- Each of our claims handlers carries up to 50% fewer cases than the industry standard, which means each Member and each case receive more one-on-one attention, with the goal of better support and swifter resolution.
- We continually invest in supporting our Members with the resources they need, both proactively and in response to a claim.
- Our Government Relations department provides legislative support and regulatory advocacy at the local and national levels, working to safeguard and promote liability protections that impact our Members.

## Experience empathetic expertise.

When your life's work is on the line, you need more than expertise. You need people who understand what's at stake and who listen to you. Our business is about helping Members overcome their obstacles as quickly as possible to achieve a good outcome.

- Our teams of dedicated underwriting, claims, and risk-management professionals are there when you need them most.
- We possess proven expertise across a wide range of medical specialties and are especially proud of our success in complex litigation.
- We provide immediate litigation support to Members experiencing a lawsuit, which may include peer support from other physicians and access to counselors.
- To achieve winning results in litigation, we hire the most authoritative experts to testify for, consult with, and defend our Members.
- High-value cases are peer-reviewed by a multi-specialty group of physicians, providing guidance and support to our claims and defense teams.

**For Physicians Insurance, defending the healthcare industry is paramount.**

## Experience agile guidance.

Your healthcare organization must keep pace with the industry—so we keep pace, too. We constantly look for novel solutions to new challenges, and act with the urgency while we guide Members through the underwriting, risk management, and claims processes.

- We have a national reach and deep resources, matched with the personalized service of a leading boutique insurer.
- We proactively support our Members with informed guidance such as risk assessments, claims support, and the resources they need to stay on top of legal and industry trends.
- We embrace change and foster a culture of learning: We are always learning from our Members,

our partners, and industry best practices to ensure we're providing the most effective solutions.

- We are dedicated to empowering defense counsel with the resources they need, from leveraging our broad array of national experts to hiring jury consultants and training the next generation of attorneys—all to help produce the best results for our Members.

## Experience peace of mind.

Your peace of mind is paramount. Whether insuring a hospital, medical practice, or community healthcare center, we have the financial resources to ensure our Members are protected by the best coverage and services possible.

- We hold an **A- (Excellent)** rating by AM Best.
- Our long history of meeting our financial goals gives Members stability they can trust.

We offer a variety of insurance coverages—including stop-loss, management liability, and cyber—and work with Members to customize policies to fit their needs.



# 8,500

More than 8,500 physicians, physician groups, and hospitals insured nationwide

# #1

Number-one provider of medical professional liability insurance in the Pacific Northwest

# Rated A-

Financial strength rated A- (Excellent) by AM Best



# Services and Support

## Claims

**Our claims philosophy is simple:** Do what's in the best interests of our policyholder Members and defend the practice of quality medicine.

We have a proven record of protecting our Members and defending quality medicine, as evidenced by our 10-year average of 97.8% defense verdicts in jury trials. Our success rate is the result of our unequivocal knowledge of the litigation landscape and strong, long-term relationships with specialized defense attorneys. Plus, compared to others, we prioritize spending more on defending and protecting our Members, rather than on operational expenses.

**Being insured by Physicians Insurance means that our Members benefit from:**

- The right resources devoted to each case, from multiple experts and focus groups to trial and witness consultants.
- Cross-discipline physician review on specific cases, including recommendations to hone claims strategies.
- Litigation peer support providing confidential assistance to Members.
- Claims experts with low case assignments, ensuring a focus on successful resolution (Physicians Insurance averages 65 cases per adjuster, while the industry average is 100+).

## Risk Management

Our Risk Management team supports Members with consultation, education, and targeted risk-management offerings. While it is our priority to proactively identify and address risk exposure, we also provide Member support in response to incidents or claims activity.

Our risk-management services are delivered in partnership with Members. We work closely with administrators, physicians, staff, and your risk professionals to tailor risk-reduction strategies that support the best outcomes for you.

Our consultants are proactive in assessing each policyholder's needs and delivering the right services to address them. Services range from comprehensive risk assessments to tailored education and training tools.

**A wealth of best-in-class online resources is also available, including:**

- Our Resource Library, providing hundreds of tools, articles, sample forms, and guidance documents.
- HR Hero online portal, offering handbooks, checklists, and training to mitigate employment risks.
- An education library with over 250 accredited courses.
- Our Cyber Center, offering tools to mitigate the risk of cybersecurity events like phishing or ransomware.

**HITRUST<sup>®</sup>**  
**CSF Certified**

Physicians Insurance A Mutual Company eOasis and Perceptive Content systems have earned Certified Status for information security by HITRUST<sup>®</sup>.

HITRUST CSF<sup>®</sup> Certified status demonstrates that the Physicians Insurance eOasis and Perceptive Content systems have met key regulations and industry-defined requirements and is appropriately managing risk. eOasis is a policy and claims management system and Perceptive Content is a content management and workflow system that manages the company's electronic forms, invoice processing, and other workflows.

This achievement places Physicians Insurance in an elite group of organizations worldwide that have earned this certification. By including federal and state regulations, standards, and frameworks, and incorporating a risk-based approach, Physicians Insurance has addressed complex compliance and privacy requirements through the HITRUST certification process.



Physicians Insurance has earned an A- (Excellent) rating by AM Best, a credit-rating agency founded in 1899 that is focused exclusively on the worldwide insurance industry and specializes in assessing the creditworthiness of insurance companies.



Physicians Insurance is endorsed by the Washington State Medical Association. As the largest physician association in the state, WSMA provides physician leadership and advocacy to shape the future of medicine and advance quality care for all Washingtonians.

# We stake our reputation on protecting yours.

Our mission is to protect, defend, and support our Members.

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For more information about our services and support, email us at [talktous@phyins.com](mailto:talktous@phyins.com).

**Physicians Insurance A Mutual Company**

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