

OUR PRIMARY FOCUS

- As a mutual company, we are policyholder-owned and policyholder-driven, with a focus on **protecting physicians and hospitals and defending quality medicine**
- After four decades, our allegiance remains solely to our policyholders, which translates to superior, customized insurance protection, claims, and risk management services

OUR FINANCIAL STRENGTH & DISCIPLINE

- A- (Excellent) rating from A.M. Best
- More than \$500 million in assets, \$270 million in policyholder surplus
- More than \$105 million in dividends returned to policyholders
- Disciplined and sustainable pricing to ensure we are here for policyholders long term

“ At the end of the day, the ultimate decision of whether to settle or defend a claim rests with our policyholder. ”

“ Policyholders know we will go the distance with them in claims: Our willingness to aggressively defend quality medicine in court sets us apart from others in the industry. ”

OUR PROVEN RECORD PROTECTING POLICYHOLDERS AND DEFENDING QUALITY MEDICINE

- A 10-year average of **97% defense verdicts** in our policyholders' jury trials
- Unequivocal knowledge of the local litigation landscape and strong, long-term relationships with specialized defense attorneys
- The right resources devoted to each case, from multiple experts and focus groups to trial and witness consultants
- Policyholder and Claims Committee of cross-disciplined physicians that review and discuss specific cases, including recommendations to hone claims strategies
- Litigation peer support, providing confidential emotional and educational support to policyholders
- Claims experts with low claims-assigned-per-adjuster, ensuring focus on driving successful resolution (industry average is 100+; ours is 65)
- Spending less on operations and more on defending and protecting our policyholders

In underwriting, risk management, and claims, our exceptional knowledge of local litigation and regulatory landscapes is a pivotal advantage to policyholders.

OUR HIGH-TOUCH SERVICES AND RESOURCES

- A dedicated team of seasoned risk managers, claims experts, and underwriters, with an average of 15+ years' experience
- A partnership approach of working closely with administrators, physicians, staff, and risk managers to tailor coverage, deploy risk-reduction strategies, and defend claims
- Risk mitigation through annual risk evaluations and deep-dive risk assessments
- Online resources that include over 250 online risk-management courses (including CME and/or ANCC accredited courses)
- Healthcare risk management news and resources from our partner, ECRI Institute
- HR Hero online portal which includes handbooks, checklists, and staff training to mitigate employment-related risks

OUR OUTSTANDING ADVOCACY

- Actively supporting comprehensive legislation with an in-house lobbyist to enhance the healthcare liability system, promote meaningful patient-safety initiatives, improve healthcare quality, and support communication between healthcare professionals and patients
- Working to protect policyholders from legislation that creates new causes of action against healthcare professionals, alters the standard of care for physicians, creates strict liability for performing or not performing care, and imposes onerous or unnecessary duties on policyholders

OUR ELITE HITRUST CERTIFICATION



Physicians Insurance eOasis and Perceptive Content systems have earned Certified Status for information security by HITRUST®. This achievement places Physicians Insurance in an elite group of organizations worldwide that have earned this certification.



Physicians Insurance is the largest insurer of physicians and rural critical-access hospitals in the Pacific Northwest, and growing strategically nationwide.

MEDCHOICE: OUR ENGINE FOR NATIONWIDE EXPANSION

With our 2015 formation of MedChoice, physicians and hospitals across the U.S. are able to secure the exceptional coverage, risk management, claims, and legal defense services of Physicians Insurance. MedChoice is a risk retention group rated A- (Excellent) by A.M. Best and backed by Physicians Insurance's reinsurance and strong balance sheet.