

*A Remarkable  
Partner for  
Whatever Risk  
Lies Ahead*



At Inspirien, we offer more than just professional and general liability coverage. We consider ourselves a risk mitigation company, and that means our focus goes beyond simply covering claims. It's the work we do together – the relationship we build – that ultimately protects businesses and gives our customers the peace of mind in knowing their team is safe. It's the people around the Inspirien policy who make the difference. We deliver the vision, insight and service that makes us a truly remarkable partner for whatever risk lies ahead.



2020

# Going beyond the policy



## PROTECTION

Inspirien doesn't just underwrite; we keep a sharp eye out for the issues that could hurt you and your facility. With all the services you provide, we believe our underwriting should make it easier for you to do what you do best, taking care of patients and practicing medicine. Our underwriters have decades of experience and a commitment to deliver value that lets you focus on patients rather than worrying about your policy.

### Policy & Coverage FAQs

Question	Answer
<b>What are my coverage limits?</b>	The Inspirien policy provides \$1M/\$3M limits of liability. You will receive the same limits with Inspirien that you have with your current carrier.
<b>Since this is a group policy, will I have to share limits with others?</b>	No. Although you are on a group policy each physician is rated individually with individual limits.
<b>Will I still have my excess coverage?</b>	Inspirien does offer excess limits if you currently have excess coverage.
<b>Will I be required to purchase tail coverage from my current carrier?</b>	You will not be required to purchase tail coverage as Inspirien will be picking up your retroactive date (prior acts) from your current carrier.
<b>Will I still get my loss free discount?</b>	Yes, if you are currently receiving a loss free discount you will continue to receive the same discount with Inspirien that is within our filing. There is; however, a maximum discount filed with the Department of Insurance that could be reached depending on discounts available.
<b>Free tail upon retirement, death or disablement</b>	We offer a tail coverage premium waiver in these circumstances based on your age and the number of years you are continuously insured.





**Empowering  
you with  
knowledge &  
confidence.**

## GUIDANCE

Whether it's our education, seminars, or ongoing conversations with our partners, our Inspirien Risk Management team has one objective in mind – keeping your patients and employees safe. Knowing that healthcare changes daily, our team is at work for you staying abreast of regulatory changes and best practices. We look for creative ways to bring these to you so that they can be turned into actions to improve your daily processes. We want to be an extension of your team by helping you create the most preventive risk environment possible.



Through Inspirien's partnership with MI and their transformative education program, we are able to bring you on-line CME courses that align with evidence-based care patterns and guidelines that empower clinicians to mitigate risk of medical malpractice and implement reliable clinical processes and safe practices that may reduce adverse events to improve patient safety.

**Over 150 Complimentary  
Category I Credit CME Courses  
Available On-line 24/7**

### Focus Areas

- Practice Management
- Diagnostic Error
- Risk and Claims
- Documentation
- Provider Burnout
- Medical Legal and Ethics
- Professional Interaction

### Additional Affiliated Hospital Benefits

A dedicated risk consultant works with Jackson Hospital to proactively address concerns across the continuum of care.

### Hospital Focus Areas



Documentation



Slips & Falls



Infections



Patient Handoffs



Safe Medication  
Practices



Culture &  
Communication

# Partnership - It's what makes us different



## ADVOCACY

While an event may never happen to you, know that our experience will get you through it if it does. We promise a vigorous defense that begins with a thorough exploration of the claim in question, digging for answers, and understanding every facet of the case. That way, when it comes time to defend your claim, we're ready. Because preparation means an informed strategy, it translates into the strong defense you deserve. We give this level of attention, each and every time, regardless of the size of the account or the loss. Every claim is important to you, so it's important to us.

### External Council

# **Bradley**

Headed by:  
George Parker & Bobby Poundstone



Headed by:  
Ham Wilson

### Internal Council

Our claims and litigation related experience utilizes best practices and provides operational strength. Our Internal team, headed by Bill McGowin, shares 80+ years of experience defending claims and lawsuits.

We have an outstanding track record in managing client litigation:\*

- Closing 78% of closed litigation files without indemnity payments
- Received defense verdicts for 91% of cases taken to trial

\*From 2015 to Nov 30, 2019