



**WE'RE AT OUR BEST  
WHEN IT MATTERS MOST.**

# NUMBERS THAT MATTER

MedPro has the most proactive and winning defense in the industry. Why would you ever settle for anything less?

It's easy to ignore statistics, but the following numbers have a significant impact on how your reputation and assets are defended when it matters most.

**\$23**  
THOUSAND

The average payout savings as compared to competitors. In 2012, the dental industry's national average indemnity payment was more than \$68,000, while Medical Protective's average payment was about \$45,000. We paid \$23,000 less per payout than our competitors (Source, National Practitioner Data Bank and MedPro internal data).

**25**

The average number of years of experience our claims managers have in the healthcare liability industry. While MedPro may utilize some of the same defense attorneys as other carriers, the experience of MedPro's claims managers is an advantage that no other carrier can match.

**95%**

How often we win when a dental claim goes to trial.

**80%**

The percentage of cases filed against MedPro insureds that are closed with no loss payment.

**\$5.4**  
BILLION

The amount of assets that are behind our "A++" financial rating from A.M. Best. When we have to pay a claim, we are financially prepared to make that payment. Every time.

**400+**  
THOUSAND

The number of claims we've managed since 1899.

**7,500**

The average number of claims per year we manage internally— without using third party resources.

**99%**

The percentage of our customers who have said they are pleased with our claims service after we've defended them.

**114**

The number of years since healthcare liability insurance was invented by the very same group of physicians who founded Medical Protective. From 1899 to today, MedPro has been the nation's leader in defending and protecting the healthcare community.

**0**

The number of exceptions in our consent to settle provision, giving individual providers complete control when using our claims strength to defend their reputations.

These numbers provide an immense sense of confidence for the healthcare professionals we protect every day. You can experience the same. Welcome to MedPro.

# DEFENSE PHILOSOPHY

Good legal protection is expensive. But, Medical Protective decided long ago not to save pennies at the expense of providing the best defense to our insureds. We utilize the most proactive and winning defense attorneys and the most qualified expert witnesses nationwide. Each claim is managed by one of our expert claims managers whose average experience spans nearly 25 years in the industry and over 4,000 cases managed, giving them a thorough knowledge of how to navigate even the most challenging claims.

**Here's what some of our defense attorneys have to say about our claims defense philosophy, the legal environment, and how Medical Protective really makes a difference in your defense.**

**Michael F. Lyon** | Lindhorst & Dreidame | Ohio

Mike Lyon has more than 30 years of courtroom experience. He believes Medical Protective's claims supervisors and defense philosophy make the difference for healthcare providers.



“Medical Protective’s professional claims supervisors are without a doubt the most sophisticated, intelligent, savvy, tough claims people I’ve met. They know their medicine, they know doctors, they know how doctors think and they understand lawyers and the law. These people are second to none. They recognize that every physician is different – intellectually, emotionally, psychologically and economically. We don’t just talk about the liability, the causation, the damages and the medicine. We also talk about the doctors. How are they doing? Are the families supportive? These are the things we talk about and it doesn’t happen anywhere else. The reason that these questions are important is because if you are able to support, comfort and give strength to your physicians, you are so much stronger in the courtroom. Medical Protective knows that. The company is run by the most professional and intelligent people.

MedPro hires and works with attorneys that share their philosophy. A lot of companies hire lawyers to settle cases – they hire lawyers to make sure they never really go to trial because there is too much risk, they just want the claims settled. But Medical Protective is just the opposite. They hire the best trial lawyers—not mere litigators—trial lawyers, who have tried cases to verdict because they want experienced, tough trial lawyers available to try cases. We are able to be strong, courageous and give the plaintiffs’ bar the kind of battle they need.”

**Jack G. Slover, Jr.** | Georgia

In his 35th year of practicing law, Jack Slover talks about the increase in case severity and the unique claims experience our customers receive.

“The Medical Protective claims staff provides great service to the doctors. They are responsive, empathic and sympathetic to the concerns, desires and needs of the doctors. They really confer with the doctors and guide them through this process, which is terrible for a physician. It strikes at their very core. Doctors usually find it very difficult to deal with being questioned about the management of a patient or about their integrity. Medical Protective will do everything they can in the best interest of the doctor.”

# DEFENSE PHILOSOPHY

**Stan Thiebaud** | Stinnett, Thiebaud and Remington | Texas

Stan has been defending Medical Protective healthcare providers since 1985 and has actually “fired” some other insurers as clients through the years, because he did not believe they approached their insureds with the proper philosophy.

“Medical Protective brings unsurpassed and unequalled experience to the table for their insureds. Nationally, MedPro provides well over 100 years of experience and leadership singularly focused on the protection of the healthcare community. MedPro has no peer for length of dedicated service to our nation’s caregivers. The southwest region is a mirror of that national experience, boasting among the most experienced file managers of any healthcare malpractice insurance carrier in the country.”

“Stinnett Thiebaud and Remington and Medical Protective share an identical philosophy: the aggressive evaluation of claims and defense of those who care for the sick. No two cases are the same. Each case is analyzed and a strategy is developed to reflect its unique circumstances and characteristics. The best results are achieved by those whose attention to detail and problem solving ability simply outwork those of their opponents.”

**James P. Kilcoyne** | Kilcoyne & Nesbitt | Pennsylvania

Jim Kilcoyne has defended physicians since 1985 and understands what it takes to be successful. He applauds Medical Protective for their aggressive defense philosophy and effective support.

“Medical Protective takes an early, aggressive approach to the claim and enlists the doctor early on to really get on the same page so that when the doctor’s deposition rolls around the doctor is totally ready to go, no surprises. Some other companies take a different approach, more of a “wait and see”. Let’s wait and see what the plaintiff’s experts say before we commit the time or the money to various experts. The approach MedPro takes is different. MedPro’s approach is to get early reviews to brainstorm with the experts so we can prepare a defense.”

“Part of Medical Protective’s defense philosophy is to retain in-house physicians, who are very helpful. What MedPro does very well is to help prevent surprises. Specifically, MedPro’s in-house doctors help prevent surprises by reviewing the files and records. They are very helpful at pointing out issues we may not think of as attorneys and often bring to light a medical strategy to defend the case.”



## IN THEIR OWN WORDS

“Around 1995, I was pregnant with my first child. I had been practicing dentistry since 1986, first with the army, then in full-time private practice. I called your office as soon as I had received a legal notice no doctor wants or expects to receive: I was being sued. My MedPro claims manager was so kind to me. We reviewed the claim over the phone. He assured me not to worry, that he would assign me a legal firm in my area and that I would meet with them.

He also told me something I had never realized. While I had seen being sued as a failure on my part, as diligent as I had tried to be, I felt I must have missed SOMETHING. He told me being sued is typically inevitable: if you practice long enough, it's not IF you will be sued, it's WHEN you will be sued. That perspective made me feel better about my situation.

And, as he had promised, the lawyers I met with were very knowledgeable and compassionate. I shed a few tears during our meeting. Even though the patient ended up dropping the allegations, I learned that having an extremely competent, caring team at Medical Protective was truly a blessing for me. They showed me that when I needed them, they were 100% committed to me. The premium was miniscule in comparison to my peace of mind. I have remained an insured since 1990 and will stay one until I retire.”

- MedPro Insured

“I am grateful for your support from day one. Throughout my claims ordeal I was constantly amazed and impressed with your team's understanding and control of the process. I believe their approach was flawless. Prior to trial, my defense counsel prepared enough to totally discredit their “expert witness” and the plaintiff. He was constantly helpful in guiding me through this stressful experience and helped focus my efforts towards assisting in my own defense. I am completely satisfied and feel that I now enjoy the best outcome possible. Your effort is appreciated.”

- MedPro Insured

## IN THEIR OWN WORDS

“I would like to express my appreciation regarding the defense provided to me by MedPro. My defense team was excellent throughout the entire stressful process of deposition, case preparation, and especially the trial. They were thorough, well prepared, and most importantly a constantly calming influence. Their calm demeanor masks what I can only describe as a chess master’s tactical skills. I will be forever grateful for the efforts and skills used in my defense.”

- MedPro Insured

“I would like to express my most sincere and heartfelt appreciation for all the support and incredible service MedPro has provided me during this most stressful, trying and uncertain time. The legal representation MedPro provided for me could not have been surpassed. I was astounded by the tireless hours and service given me. The work ethic, attention to detail and preparation were comforting and made me feel that my defense was heard. My defense attorney’s lead and strategy were a marvel to watch. I could not imagine what this experience would have been like, if I was represented by someone who really did not care.”

-MedPro Insured

“Many doctors choose their carrier based on rates – as if they’re buying auto insurance. But, you have to be careful. I learned the hard way. A patient died from complications and I was dragged into a six-year ordeal. What saw me through those difficult times was the sage guidance of my excellent legal representation and MedPro’s compassionate claims manager. I am happy my practice chose Medical Protective.”

-MedPro Insured