



Physician Insurers  
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Protecting Healthcare

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# **Statement from the Physician Insurers Association of America On Amendments to the Senate Finance Committee's Healthcare Reform Proposal**

**Rockville, MD – September 22, 2009** – In response to proposed amendments to the Senate Finance Committee's healthcare reform plan, Lawrence E. Smarr, president of the Physician Insurers Association of America (PIAA), issued the following statement:

“The PIAA is heartened to see bi-partisan support for medical liability reform through amendments proposed to the Senate Finance Committee's healthcare reform plan. The nation's medical liability system, in its current form, is responsible for physician shortages, defensive medicine, and unnecessary costs in the healthcare system. The time has come to impose a semblance of rationality, predictability, and uniformity to the medical liability system.

Proven reforms, such as caps on non-economic damages coupled with full payment of economic damages, are the most effective method to create a healthcare system that both protects patients' interests and reduces costs. We also support other common-sense reforms to reduce the financial burden associated with volatile liability risks. These proposals, which must not pre-empt equal or stronger state laws, include certificate of merit requirements, expert witness standards, liability protections for volunteer healthcare providers in disaster situations and for emergency medicine providers, physician apology programs, and penalties for the filing of frivolous lawsuits.

Because the current medical liability system is simultaneously increasing costs and degrading the quality of healthcare, it would be irresponsible to attempt to reform the healthcare system without reforming medical liability. We believe, however, that medical liability reform must be done correctly and that only proven and effective reforms should be considered.”

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*The Physician Insurers Association of America (PIAA) is a leading insurer trade association, representing 70 domestic and international medical professional liability insurance companies owned and/or operated by physicians, hospitals, dentists, and other healthcare providers. PIAA domestic member companies include large national insurance companies, mid-size regional writers, single-state insurers, and specialty companies that serve specific healthcare-*

*provider niche markets. Collectively, these companies provide insurance protection to more than 60% of America's private practice physicians, and write approximately 46% or \$5.2 billion of the total industry premium. PIAA international members provide indemnification and other services to more than 400,000 healthcare professionals around the world and operate in eight countries. For more information, visit [www.piaa.us](http://www.piaa.us).*