In one workshop, learn about every aspect of the MPL business.

- Claims administration
- Underwriting
- Rate-making and reserves
- Reinsurance
- Enterprise risk management
- And more!

Introduction to Medical Professional Liability Insurance Workshop

September 30—October 1, 2014
Omni San Diego
San Diego, California

REGISTER BY SEPTEMBER 5 AND SAVE $100!
Don’t miss one of PIAA’s most popular workshops! This year the Introduction to Medical Professional Liability Insurance Workshop will be held at the Omni in San Diego, California, September 30–October 1, 2014. This unique educational program gives attendees a comprehensive overview of the most important insurance fundamentals and dynamics—knowledge that is invaluable for becoming a major contributor to an MPL entity.

This innovative program is designed for:

- Employees in the early phase of their insurance career;
- Longer-term employees with relatively less experience in some of the disciplines or departmental procedures that comprise an insurance operation;
- Physicians or other directors who are new to insurance governance; and
- Employees of companies that provide goods and services to the MPL community and who want to learn more about the inner workings of the enterprises they work with.

And now: new content has been added to this popular workshop!

This year, there are two brand-new sessions that will add important knowledge to your education in MPL.

- “Enterprise Risk Management”—Learn all about the critical elements in this increasingly important tool. Find out how it is now being applied in the rating agencies’ evaluation of a company, and what can be gained by using it effectively.
- “Hospitals, Health Systems, and Other MPL Risk-Bearing Entities”—Hear about the rich diversity of approaches and mechanisms that innovators have found for transferring the risk of MPL claims from the entity providing care.

Visit Sunny Southern California!

The San Diego region is home to more than 70 miles of beautiful coastline. Cultural and natural attractions abound throughout San Diego County’s 4,269-square-mile landscape, encompassing the mighty Pacific Ocean, the Laguna Mountains, and the Anza-Borrego Desert. But it’s not just the outdoors that makes San Diego such a special destination. Tony-award-winning theaters and spectacular concert venues draw celebrities to stages throughout the county. More than a dozen world-class museums present touring exhibits at the 1,200-acre Balboa Park, home to the world-famous San Diego Zoo. San Diego, the ninth largest city in the U.S., has a newly invigorated city center, buzzing with energy. Its urban neighborhoods are constantly evolving, offering the latest trends in dining and entertainment.

Continuing Education

The delivery method for all sessions is group live. Credit certification for individual sessions may vary dependent upon the terms of compliance and conflict of interest issues and resolution. Continuing Education credits issued for participation in the CE activity may not apply toward license renewal in all states. It is the responsibility of each participant to verify the requirements of his/her state licensing board(s). The Introduction to MPLI program content is designed for basic to intermediate level knowledge. Advance preparation is not necessary for any attendee. For all inquiries regarding continuing education, including complaints and administrative policy, please contact Bill Burgess at 301.947.9000, ext. 236 or bburgess@piaa.us. PIAA is an accredited provider of the following CE programs. Please review this information to be aware of all terms and conditions.
Learning Objectives:

Based on the content of this workshop, insurance industry, physician, and other healthcare provider learners will be able to:

- Use their MPL providers and PIAA as resources for best business practices.
- Develop practical, effective strategies to deal with medical challenges to improve patient care.
- Assess exposures to maintain insurability and reduce losses.
- Understand best practice trends in MPL and healthcare delivery to address challenges and make improvements.
- Perform a gap analysis to determine areas of improvement in business processes and/or risk management/patient safety initiatives.

Tuesday, September 30, 2014

7:15–8:00 a.m.
Continental Breakfast

8:00 a.m.
Welcome and Introductory Remarks

8:00–9:00 a.m.
Insurance Basics—A PIAA Perspective

William E. Burgess, Vice President of Association Services, PIAA

Why is MPL insurance essential for everyone involved in the provision of healthcare? This will be discussed along with the various types of companies that offer MPL coverage, and how each carry out similar business functions. PIAA and its members share a common mission: they support the quality delivery of healthcare and practice of medicine. Attendees will learn the rationale for this approach and its benefits. This session will examine how collaboration for best practices enables accessible, reasonably priced MPL products while also serving to sustain financial stability. Insurance regulation will also be covered.

Continuing Professional Education

PIAA is registered with the National Association of State Boards of Accountancy (NASBA) as a sponsor of continuing professional education on the National Registry of CPE Sponsors. State boards of accountancy have final authority on the acceptability of individual courses for CPE credit. Complaints regarding registered sponsors may be submitted to the National Registry of CPE Sponsors through its website: www.learningmarket.org. PIAA designates this activity for up to 13.00 hours of CPE credit. There is no prerequisite for participation in this workshop. The recommended field of study is business management and organization.
9:00–10:00 a.m.
**Elements of Healthcare Risks**

*Michelle Hoppes, RN, AHRMQR, DFASHRM*, President, Michigan Professional Insurance Exchange

To maintain financial stability MPL insurers must determine an acceptable level of risk. Companies assess risk in several dimensions: which sorts of risks (types of professionals and individual providers) will be covered; how much the coverage will cost; and the demographics of the market where the products will be sold. In this session, attendees will learn how the process of selecting applicants for indemnification is accomplished: how a company assesses each applicant’s relative risk of incurring a liability claim, in light of his specialty, location, and prior claims history. The speaker will also relate how all of these factors impact insurance operations, and talk about reimbursement—“insurance for an insurance company”—in general terms, to explain how it is used to pass along some of a primary insurer’s risk to a secondary financial institution.

10:00–10:30 a.m.
**Refreshment Break**

10:30–11:30 a.m.
**Rate-making and Reserves**

*Susan Forray, FCAS, MAAA*, Principal and Consulting Actuary, Milliman, Inc.

To ensure its financial security, an MPL insurance company calculates how much to charge for its products (rate-making) and how much money it must set aside to pay for anticipated claims and the associated administrative expenses of claims (claims reserving). In this session, attendees will learn what goes into the calculations that actuaries make and how prior-year losses and associated company data are used to project the costs of sustaining the company in the future. Attendees will learn why the actuary must consider the local judicial environment and local claim trends, including settlement and verdict payouts.

11:30 a.m.–12:30 p.m.
**Networking Luncheon**

12:30–1:30 p.m.
**Claims Administration**

*Beth Rominger, Vice President, Claims, The Doctors Company*

Once a claim has been submitted to an insurer, a team of professionals begins their work. Attendees will learn how claims professionals respond to reports of adverse medical incidents, claims, and lawsuits. They investigate the particular circumstances of each allegation made against their insured, and then decide how best to proceed. The claims professional serves as advocate for the insured, and advises the insured throughout the claims process.

1:30–2:30 p.m.
**Underwriting Administration**

*Charmy Shrode, CIC*, Vice President—Underwriting, State Volunteer Mutual Insurance Company

This session will review how an underwriter uses an application and company guidelines in assessing, insuring, and managing risks, as well as how that impacts the calculation of the company’s insurance rates. Risk factors analyzed include any prior claims made against the applicant, the specialty practiced, and the demographics of the geographic area of the practice. Two basic types of policies, claims-made and occurrence, will be reviewed; attendees will learn how these coverages differ, and the benefits that each provides to an insured.

2:30–3:00 p.m.
**Refreshment Break**

3:00–4:00 p.m.
**Risk Management and Patient Safety**

*Josh Hyatt, DHiSc, MHL, CPHRM*, Senior Risk Management Specialist, NORCAL Mutual Insurance Company

Risk managers perform the essential task of educating insureds in what they need to do to minimize risk in delivering healthcare, and thereby create a safer environment for patients. When patient safety is optimized, an adverse medical event is less likely—so the possibility of a claim decreases as well. Attendees will understand how these programs are devised, by reviewing losses and loss trends, both past and present, evaluating the medical practices that are linked to risk of loss, and making the refinements in diagnosis and treatment that lead to better care. They will learn how specialty-specific programs are designed, as necessary, to keep pace with advancements in medicine.

4:00–5:00 p.m.
**Enterprise Risk Management**

*Catherine Walberg, JD*, Senior Vice President, Legal and Government
Relations, Physicians Insurance A Mutual Company

At both the national and state levels, regulators and rating agencies are incorporating enterprise risk management (ERM) assessments into their evaluations of insurers financial strength. Insurers facing market-based exams or that are looking for positive ratings from rating agencies can strengthen their position by establishing a robust ERM program. ERM is an excellent tool for internal evaluations as well: it provides a framework that helps in determining whether an insurer has the risk appetite and risk tolerance needed for taking on a new business opportunity. ERM also serves as a guide for companies in assessing whether they are appropriately managing their key risks, through business strategies and risk-mitigation efforts. This session will explore the concept of ERM and identify its key components.

5:00–6:30 p.m.
Networking Reception

Wednesday, October 1, 2014

7:00–7:45 a.m.
Breakfast

7:45–8:45 a.m.
Fundamentals of Finance and Accounting

Mary Lura Duvall, CPA, Senior Vice President, CFO and Treasurer, Medical Mutual Liability Insurance Society of Maryland

Corporate income and expenses must be categorized, recorded, and retrieved for reporting to management or outside auditors. This is the task of the finance and accounting staff, as this session will relate. They also manage the complex mix of investments of the company, adhering to the company’s established investment policies, and play a role in determining coverage rates and what is included in rate filings. Reinsurance contracts, billing, collecting policy premiums, and responding to questions about coverage—all fall within the domain of the finance and accounting department.

8:45–9:45 a.m.
Hospitals, Health Systems, and other MPL Risk-Bearing Entities

Michele Calderon Johns, JD, CPHRM, President, IU Health Risk Retention Group, Inc.; Chief Risk Officer, Indiana University Health, Inc.

For most hospitals and healthcare systems, the days when traditional risk transfer was the primary means of financing risks are long gone. Today, hospitals and healthcare systems utilize a wide variety of insurance and risk financing options for professional liability claims. This perspective gives great deference to the thought that “Risk is Capital,” and the greater the risk appetite the greater the potential return on investment. This session will explore various risk financing and alternative risk transfer options designed to coordinate coverage for physicians, nurses, advanced practitioners, physician extenders, allied health practitioners, and even population health management. Special emphasis on developing a robust risk management program in tandem with these risk financing mechanisms by aligning the economic interest of the system and healthcare practitioners will be included.

9:45–10:00 a.m.
Refreshment Break

10:00–11:00 a.m.
Understanding Reinsurance

Dan Brandt, AIAF, ARE, Senior Vice President, Reinsurance, Willis Re Inc.

Reinsurance is a financial vehicle used for distributing risk. MPL insurers purchase reinsurance to protect themselves against excess losses. Here, it is the MPL insurance company that pays the premium. The reinsurance contract specifies the levels of losses incurred by the primary insurer that trigger an indemnity payment by the reinsurer, to help cover these losses. The basic principles underlying reinsurance contracts, and why these contracts are arranged on a proportional or an excess of loss basis, among other important concepts, will be reviewed.

11:00 a.m.–Noon
Medicine and Liability: A Physician Perspective

Paul C. McNabb, II, MD, Director, State Volunteer Mutual Insurance Company; Associate Dean of Clinical Affairs, University of Tennessee Health Science Center

The specter of MPL is not what potential applicants to medical school like to think about. But anyone seriously contemplating a medical career has to consider it. In this session, the discussion will include the process and requirements for securing coverage, reporting “claims and incidents,” and risk managers’ assessment of how the practice is operated. The time commitment and associated stress involved in preparing a defense to a claim will be discussed, in addition to the reasons why physicians need to rely on their defense team to resolve a claim.

Noon
Closing Remarks and Adjourn

Please note:
Faculty profiles can be found on the PIAA Introduction to MPLI Workshop Presentation Website prior to the Workshop. Profiles will also be available on-site.

Special Offer for PIAA Members:
The PIAA Underwriting Workshop will be held at the Omni beginning on Wednesday, October 1. Attendees of the Intro to MPLI Workshop who are PIAA members are invited to attend, without charge, the Underwriting Workshop’s opening day educational sessions. These sessions begin at 1:00 p.m. and conclude at 5:00 p.m. Please visit the PIAA registration desk to check-in.
Hotel accommodations are available for PIAA Introduction to MPLI Workshop participants at the Omni San Diego Hotel. The PIAA special discounted hotel room rate is $259 per night for single/double occupancy (plus a 12.57% state and local tax). Early reservations are strongly advised. The PIAA discounted hotel room rate is available on a first-come, first-served basis. Hotel rooms are offered on a space available basis only and may sell out at any time. Please note that the discounted hotel room rate may not be eligible for nights before or after the PIAA Introduction to MPLI Workshop dates. Arrangements for accommodations must be made directly through the hotel no later than Friday, September 5, 2014 by calling 619.231.6664. Please refer to PIAA.

Registration Deadline for Discounted Rate—Friday, September 5, 2014 Workshop registration is required for all participants. The registration fee for the PIAA Introduction to MPLI Workshop is $895 for Regular and Industry Associate members and Premium-Level Affiliate Partners. The fee is $1,095 for Advantage-Level Affiliate Partners and Defense Law Firm Partners. The fee for non-members is $1,395. All registrations must be submitted or postmarked on or before Friday, September 5, 2014. For all registrations submitted or postmarked after that date, the registration fee increases by $100.

Online Registration PIAA offers online registration for meetings and workshops. To register online for the 2014 Introduction to MPLI Workshop, go to www.piaa.us and click on the “Events” tab on the homepage. Note: You must complete the one-time website registration process in order to login as a PIAA member and use the online meeting registration function. You may also register for the PIAA Introduction to MPLI Workshop by faxing, e-mailing, or mailing your registration form as specified below.

By Fax Please fax completed registration forms to 301.527.0410

By E-mail E-mail completed registration forms to PIAAMeetings@piaa.us

By Mail Mail completed registration forms to: 2014 PIAA Introduction to MPLI Workshop 2275 Research Blvd., Suite 250 Rockville, MD 20850

An e-mail confirmation will be sent to you within three business days of receipt.

Workshop Materials For your convenience, session presentation materials and faculty profiles will be available on the PIAA Introduction to MPLI Workshop Presentation Website at least one week prior to the Workshop. Printed copies of the presentations will also be available at the workshop. All paid registrants will receive login and password information via e-mail to access these materials.

Refund and Cancellation Policy All requests for refunds must be made in writing and sent via e-mail, fax, or regular mail to PIAA. Those who request a refund on or before Friday, September 5, 2014 will receive a refund of 75%. Due to contractual commitments, all cancellations received after Friday, September 5, 2014, including all no-shows are not eligible for a refund. Substitutions are permitted with notification. For additional information regarding the refund or cancellation policy, please contact the PIAA Meetings Department at 301-947-9000.

Workshop Attire The dress code for all PIAA workshops is business casual. October weather in San Diego averages a daytime high in the low 70s, with nighttime lows in the low 60s.

Travel Information The Omni San Diego Hotel is located four miles from the San Diego International Airport (SAN). Taxi service is approximately $15.00 one way between the airport and hotel.

Americans with Disabilities Act (ADA) If you have any special needs as identified in the ADA that require specific aids or services, please submit comments on the registration form. You may also notify the PIAA Meetings Department by phone at 301.947.9000 or via e-mail at PIAAMeetings@piaa.us prior to the workshop.
PIAA Affiliate Partners

PIAA thanks all Affiliate Partners for their continuing support of our educational programs:

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- Johnson Lambert LLP
- Linda Crawford & Associates
- Medical Risk Management, Inc.
- Mesa Medical Insurance Agency
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- Milliman, Inc.
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8-10 October 2014 Amsterdam

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“The Good, Bad and the Ugly”
how threats can become opportunities in medical liability
2014 PIAA Introduction to MPLI Workshop
Attendee Registration Form

To register, complete all information requested below. For multiple registrations, you may photocopy this form. A separate form must be completed for each workshop registrant.

Full Name _______________________________________________________________________________________________________
First Name for Badge __________________________________________________________________________________________________
Professional Designation (i.e. MD, JD, CPA, etc.) ___________________________________________________________________________
Company ________________________________________________________________________________________________________
Title ____________________________________________________________________________________________________________

My relationship with the company listed above is the following:  ❑ Employee  ❑ Board Member  ❑ Consultant  ❑ Other

Mailing Address _______________________________________________________________________________________________________
City, State, Zip _______________________________________________________________________________________________________
Country ____________________________________ Telephone _______________________

E-mail Address _______________________________________________________________________________________________________
Additional e-mail address for registration confirmation _____________________________________________________________________

Note: Confirmation will be provided by e-mail within three business days of receipt of registration.

Registration Fee (please check one)

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Registrants who register after September 5, 2014 may not appear on the attendee list.

❑ Vegetarian  ❑ Food Allergies ____________________________________________________________

Emergency Contact _________________________________________ Telephone _______________________
❑ Check this box if you wish to have your phone/e-mail withheld from the workshop attendee list.

Payment Information:

Total Amount Due $ ______________________
❑ Check (make payable to PIAA, and reference the 2014 Introduction to MPLI Workshop)
❑ Visa  ❑ MasterCard  ❑ American Express
Name on Card ____________________________
Credit Card Number ________________________
Expiration Date _________________________
Signature _______________________________

Cancellation Policy:

All requests for refunds must be made in writing and sent via fax, e-mail, or mail to PIAA. Requests made on or before Friday, September 5, 2014, will receive a refund of 75%. Due to contractual commitments, cancellations received after Friday, September 5, 2014, including all no-shows, will not be eligible for a refund. However, substitutions are permitted with notice.

Hotel Reservations:

Omni San Diego Hotel
675 L Street
San Diego, California 92101
Reservations: 619.231.6664

The PIAA discounted rate is $259 per night (plus a 12.57% state and local tax). To make reservations, please call the hotel by Friday, September 5, 2014, and reference PIAA.

Americans with Disabilities Act (ADA)

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Comments: ____________________________________________________________

Four Easy Ways to Register:

1. Online www.piaa.us
2. E-mail PIAAMeetings@piaa.us
3. Fax 301.527.0410
4. Mail 2014 PIAA Intro to MPLI Workshop
   2275 Research Blvd., Suite 250
   Rockville, MD 20850