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We are pleased to offer again this year, for those insured through UR/MCIC, the opportunity to qualify for a 15% reduction of the 2021 malpractice premium relative to those who do not elect to take advantage of this program.

As with last year, participation in a URM online High Reliability course (2 hrs) PLUS any one of the other qualifying activities of two or more hours is required. Many of the activities this year are via Zoom due to COVID-19.

For those who have not done so before, participation in a TeamSTEPPS Course is again the required qualifying activity this year. Complete the URM TeamSTEPPS 2.0 Online short course, available for those who have never participated in TeamSTEPPS before, via MyPath (no face to face courses this Fall due to COVID-19).

The premiums affected by participation between January 1 and December 31, 2020 will be those billed during the next calendar year 2021.

Physicians should participate in a risk management educational activity with different content from their prior year choice. See the separate list of qualifying activities for this year's face-to-face options, as well as several service-specific face-to-face options.

**** An application must be submitted to ensure you receive the premium differential ****

MCIC Vermont, Inc. (the "Medical Center Insurance Company"), is a "captive" insurance company owned by the University of Rochester, Johns Hopkins, New York Presbyterian/Cornell/Columbia, and Yale. Institutions and physicians who elect to insure for professional liability through a captive ultimately pay their own losses, based primarily on their own malpractice experience. Therefore, anything we do to decrease the risk of adverse events and malpractice suits not only benefits our patients, but reduces premiums over time.

Our goal remains to encourage physicians to actively participate in risk management education and the behavior changes that should result. Ultimately this should reduce the risk to patients of potentially preventable adverse events, reduce the risk of a malpractice suit should an adverse event occur, and minimize the losses from any suit that can occur. As you may know, malpractice premium increases have moderated in the past few years (and actually have declined relative to other MCIC institutions at URM), in parallel with increased patient safety efforts at URM and elsewhere. In essence those who participate in this risk management education are funding their reduced premium through improvements in patient outcomes.

Further updates to the attachments and registration links for many of the activities can be reached at the Extranet and Intranet sites below during the year. The links for the specific programs include a way to get Guest accounts, if needed, in UR MyPath to complete the registration process.

Extranet site: <https://www.urmc.rochester.edu/quality/malpractice-differential.aspx>

Intranet site: [Malpractice Differential](#)

If you have any concerns or suggestions, please do not hesitate to contact any of us directly or via email or phone. If you have any operational questions about this new program or wish to request prior approval of an equivalent patient safety or risk management activity, please contact Dr. Robert Panzer (robert_panzer@urmc.rochester.edu)