

To: Medical Staff with Malpractice Insurance through UR/MCIC
From: Robert Panzer, MD, Chief Quality Officer
Spencer Studwell, Esq, Director of Risk Management
Michael Apostolakos, MD, Chief Medical Officer
Subject: 15% Malpractice Premium Differential for Risk Management Education
Date: Updated – February, 2018

We are pleased to offer again this year, for those insured through UR/MCIC, the opportunity to qualify for a 15% reduction of the 2019 malpractice premium relative to those who do not elect to take advantage of this program.

For those who have not done so before, participation in a TeamSTEPPS Fundamentals Course is again required to qualify this year. Please note that again neither APS nor other online courses will be an option in this year's program.

Most activities will be offered in the Fall, including TeamSTEPPS courses.

Any updates to the attachments, program dates, and registration links for many of the activities can be reached here during the year:

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

Intranet site: [Malpractice Differential](#)

The premiums affected by participation between January 1 and December 31, 2018 will be those billed during the next calendar year 2019.

Physicians should participate in a risk management educational activity with different content from the prior year. Simulation activities with different content may be used to qualify in consecutive years. 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 LLC (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 reduces the risk to patients of potentially preventable adverse events, reduces the risk of a malpractice suit should an adverse event occur, and minimizes 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.

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)