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## **ProMutual Group Announces No Rate Increase for Physicians, Surgeons, Dentists, and Certified Nurse Midwives in Massachusetts for 2005**

**BOSTON, MA—March 30, 2005**—Citing improved financial strength, innovative patient safety initiatives that are having a positive impact on reducing claims, and sound underwriting, ProMutual Group has announced that 2005 rates in Massachusetts will not increase over last year. The rate stabilization will affect over 9,000 physicians, surgeons, dentists, and certified nurse midwives in Massachusetts insured by ProMutual.

“ProMutual Group does everything it can to control costs and reduce risk for the healthcare professionals we insure,” said Richard W. Brewer, president and CEO of ProMutual Group. “In the past, when rate levels were inadequate to match claim severity, ProMutual was forced to increase rates in order to remain financially sound for the long-term security of our policyholders. These decisions are not easy, but they enable us to ride out the bad times while still preparing for the future. We thank those who rode out the last few years with us, and we pledge to continue doing whatever is necessary to provide them with protection and peace of mind.”

To help meet its insureds’ commitment to providing quality patient care and avoiding claims, ProMutual Group continued to help physicians identify and mitigate risks in their practice. This included performing more than 600 office and hospital appraisals, collaborating with the Massachusetts Medical Society to offer web-based risk management continuing medical education (CME) credits for physicians, and holding advanced patient care training programs for high-risk doctors.

ProMutual Group also launched a specialized patient safety program in Massachusetts aimed at reducing the incidence of shoulder dystocia through clinical training. Shoulder dystocia is a rare but unpredictable labor complication in which a baby’s shoulder is blocked during delivery. In an effort to improve patient safety and reduce its insureds’ malpractice risk, every obstetrician/gynecologist, family practitioner with OB privileges, and certified nurse midwife policyholder in Massachusetts received an interactive CD-ROM training course.

In 2005, ProMutual Group will expand its risk management services to include training opportunities at the Center for Simulation in Cambridge, Massachusetts. The Center develops and offers crisis medical simulations that help doctors and nurses improve their clinical and teamwork skills. These simulations are particularly helpful for specialists like obstetricians, who are at an increased risk for malpractice due to the high-risk procedures they perform. To help, ProMutual Group will offer its insured Massachusetts-based obstetricians who enroll in the Center’s programs a three percent rate discount for two years.

**About ProMutual Group**

ProMutual Group is the largest provider of medical malpractice liability insurance in New England, insuring nearly 16,000 physicians, surgeons and dentists as well as a large number of hospitals, health centers and clinics. With over 30 years experience insuring the healthcare industry, ProMutual Group has an impressive \$1.7 billion in admitted assets, \$378 million in policyholder surplus, and \$286 million in direct written premium. The companies also proudly maintain an A- (Excellent) rating from A.M. Best, the nation's leading independent insurance rating organization. Based in Massachusetts, ProMutual Group also operates in Connecticut, Maine, New Hampshire, New Jersey, Rhode Island and Vermont.

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