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## **PROMUTUAL GROUP RELEASES RISK MANAGEMENT STUDY**

### **Programs that Lessen the Risk of Claims and Loss Found to be Effective**

Boston, MA – ProMutual Group, the leading provider of medical malpractice insurance in the Northeast, has released a study on the effectiveness of its risk management programs based on nearly three decades of experience. Since 1975, ProMutual Group’s Risk Management Department has been helping physicians, dentists and facilities in Massachusetts reduce their exposure to risk. In the Group’s other states, which include all the remaining New England states plus New Jersey, they have up to five years experience in providing risk management programs.

“The objective of risk management is to help policyholders avoid loss,” said Maureen Mondor, ProMutual Group’s vice president of risk management. “We are often asked, ‘Does risk management make a difference?’ In an effort to answer this question, we have completed an extensive evaluation of our risk management programs.” The results are presented in the study, ***Making a Difference: A Study of Risk Management Data.***

The study looks at office appraisals and hospital consultations conducted by risk management specialists over the past 10 years, along with anecdotal reports. It compares the results of practices that have undergone two office appraisals. If the first office appraisal indicated the need for a change, special attention was focused on this area in the follow-up appraisal. A review of 688 practices in various medical specialties that had at least two office appraisals showed an improvement in every area initially identified as a possible risk in the first appraisal.

Three areas were identified as “high risk exposures” – follow-up, telephone systems and medication. In each of these areas, subsequent office appraisals showed that improvement was significant.

- Follow-up improved 83%
- Telephone systems improved 88%
- Medication improved 53%

The study also looks at the incidence of failure to diagnose cancer. Claims alleging failure to diagnose cancer are among the most serious for patients and among the most frequent and costly for insurers. ProMutual’s office appraisals pay special attention to cancer screening and treatment. Risk management specialists recommend to all practices that they have in place screening protocols for breast, colorectal, cervical, prostate and skin cancers. The study reveals that Massachusetts practices exceeded those in other states in their development and implementation of cancer screening and tracking systems. Therefore, the study concludes that the longer risk management programs are in place, the greater the impact they have.

**Practices Deficient in Screening Protocols for Indicated Cancers**

	Other States	Massachusetts
Skin	83%	0%
Cervical	31%	15%
Colorectal	33%	16%
Breast	34%	17%

**Practices Deficient in Indicated Test Tracking Systems**

	Other States	Massachusetts
Pap Tests	36%	21%
Mammograms	52%	33%
Sigmoidoscopies/ Colonoscopies	61%	43%

The study also evaluates the impact of ProMutual’s Emotional Support Program, which is designed to assist physicians facing the stress of a malpractice claim. Since the beginning of the support program in 1994, psychiatrists with special training in the field have met in over 2,200

group and individual sessions with more than 400 physicians who have self-referred into the sponsored support program.

Almost 200 physicians were found to have suffered a major family-related trauma shortly before becoming involved in the adverse outcome that brought them to the group. And, approximately 90 percent of the physicians in the program admitted to certain patterns of behavior that may have contributed to patients feeling uncared for and to their involvement in a claim or adverse outcome.

“Though there is no tangible way to measure the success of this program, in speaking with the psychiatrist-leaders, we have learned the difference the groups have made and from this we consider the groups successful,” said Ms. Mondor. “This program has helped at-risk healthcare providers confront behaviors, deal with issues and change patterns of conduct that are likely to lead to a claim.”

The report concludes with a discussion of the impact ProMutual’s risk management programs have had on high-risk specialties, in particular, anesthesiology and emergency medicine. Anesthesiologists’ malpractice premiums were at one time among the highest of any specialty. Risk management programs, including a study of anesthesia claims and the implementation of methods to provide improved monitoring of patients, led to a significant reduction in adverse events in this specialty. From these efforts, the loss ratio for anesthesiologists dropped more than 30%.

Similar efforts were taken with emergency medicine physicians. Risk management specialists from ProMutual worked with the Massachusetts College of Emergency Physicians to provide an educational program on risk areas in this specialty. In a five-year period, emergency physicians who participated in this program had a loss ratio of 60%; those who did not participate had a 113% loss ratio.

For more information or a copy of *Making a Difference: A Study of Risk Management Data*, contact Maria Oliveira at (800) 225-6168, ext. 245.

ProMutual Group provides medical professional liability insurance coverage to nearly 16,000 physicians, surgeons and dentists as well as hundreds of hospitals, health centers and clinics. The companies operate in Connecticut, Maine, Massachusetts, New Hampshire, New Jersey, Rhode Island and Vermont.

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