



# AN INSURANCE COMPANY REINVESTING IN YOU



Making medical professional liability (MPL) insurance decisions for your practice, clinic or hospital does not have to be complicated and certainly should not be made based upon price alone. As you prioritize the factors that matter most, remember in Kansas, there is only one mutual insurer whose leadership is clearly committed to reinvesting in you, the physician, **and** the healthcare landscape of Kansas.

Here are six reasons why KAMMCO is the preferred MPL insurer in Kansas:

## 1 AGGRESSIVE DEFENSE

When your name, reputation, and livelihood are on the line, you should want an insurance company with a reputation for aggressive defense of meritless claims and early disposition of all other claims. KAMMCO believes in being selective in the choice of defense counsel. At the first notice of a lawsuit, staff and the member evaluate case details and select appropriate counsel. Since 2014, over 75% of claims have closed without an indemnity payment and 96% of KAMMCO defendants have been successful at trial.

## 2 ADVOCACY

Since 1989, KAMMCO has been serving as a relentless advocate for members and the Kansas healthcare community. As an organization led by physicians and healthcare professionals, KAMMCO offers a unified voice on important issues like tort reform, access to healthcare, and other issues that affect your ability to practice medicine. No other Kansas insurance company is as committed to reinvesting in you, the delivery of quality healthcare, and preservation of a favorable healthcare environment.

## 3 OWNERSHIP

KAMMCO is a member-owned, mutual insurance company providing liability insurance protection for Kansas physicians, hospitals, and other healthcare professionals. KAMMCO pursues a vision of serving as an integral part of the healthcare community by exhibiting the values you have shown us matter most -- integrity, advocacy, collaboration, and innovation.

## 4 SERVICE

Access to experienced and knowledgeable underwriting and risk management staff who understand the world of healthcare helps make mitigating risk less complicated, affording you a greater opportunity to focus on practicing medicine. Even more importantly, members named in a claim are paired with a medical liability analyst to walk with them every step of the way, offering insight and support to the insured and immediate family. Members who know KAMMCO know we mean it when we say, "We will be here when you need us."

## 5 STABILITY

Long term financial security and stability go hand in hand. At KAMMCO, great care is taken to protect and wisely invest funds so that KAMMCO will be here for generations to come. KAMMCO employs Willis Towers Watson for loss reserving; RSM US LLP as auditor; and Sun Life Capital Management, Core First Bank & Trust and Intrust Bank as investment advisors.

## 6 VALUE

Balancing cost with coverage and service is what makes a "smart purchase" in insurance. Going beyond policy terms, KAMMCO strives to help you identify and mitigate risk. Loss prevention programs, online resources, KAMMCO CARES litigation support program, and timely newsletters are examples of the extra value you can expect from KAMMCO.

Call 800.232.2259 to request a quote.