

Fairway Physicians Insurance Company
A Risk Retention Group



defense that makes sense

innovative medical malpractice solutions
and risk mitigation



coverage without compromise

About Fairway

Fairway Physicians Insurance Co. RRG was founded in 2003 to provide quality medical malpractice insurance at an affordable cost. Our physicians benefit from stock ownership in Fairway without the personal liability risk.

Defense That Makes Sense

Like patients, no two claims are alike. As a result, Fairway defends claims on a case by case basis with the physician's consent every step of the way. Fairway's flexible, claims management model utilizes binding arbitration as a preferred and proven method for claims resolution. When our defense counsel advises against binding arbitration, Fairway, with the physician's consent, will use the traditional jury trial system to resolve a claim. Nevertheless, most Fairway claims are closed in less than a year without an arbitration hearing or jury trial. By closing claims quickly, Fairway is able to reduce claim costs to levels well below industry standards. Fairway's hallmark is its common sense approach to claims resolution.

The Value of Arbitration

Arbitration is a solution, directed by experienced legal professionals, designed to be a neutral, unbiased, and cost-effective alternative to a jury trial. Fairway's statistics have found that arbitration will, on average, reduce legal costs and time spent by both patients and physicians litigating a claim compared to navigating the traditional jury trial system.

A Rated Reinsurance

Every Fairway policy is backed by AM Best, A rated, reinsurance. Since inception, Fairway has partnered with the same Lloyd's of London Syndicate to provide the best possible coverage for our policyholders. Our physicians know that Fairway and our partners have been and will continue to be there for them in the event of a claim.

Claims-Made Policy

Fairway offers claims-made policies with retroactive coverage and extended reporting period (tail) coverage options.

Tail Coverage At No Additional Cost

Extended reporting period (tail) coverage is available for retiring physicians that have been continuously insured with Fairway for 5 years, and have completely withdrawn from rendering medical care. Permanently disabled physicians are also eligible for tail coverage at no additional cost.

Consent-to-Settle Policy Condition

Fairway will not settle a claim without the physician's written approval. This ensures that the physician is involved with the decision-making process every step of the way.

Legal Fees Outside Limits of Liability

All malpractice legal fees associated with a physician's claim are paid without reducing coverage limits.

valuable policy extras



Medical Board Disciplinary Proceedings Coverage

This pays for the legal cost to defend a physician before the Medical Review Board in a civil investigation and/or formal disciplinary action. Coverage includes attorney's fees, expert witness fees and other related expenses. Coverage does not apply to fines, penalties or settlements.

Entity Coverage

Shared limits of liability for professional partnerships or corporations can be added to a physician's policy at no additional cost. Separate limits of liability are available as well.

Coverage for Allied Medical Staff

A licensed N.D., N.P., P.A., or L.Ac. can be placed on a physician's policy with shared limits.

Discount for Part-Time Physicians

Physicians that work less than 20 hours per week are eligible for a significant discount.

Other Insurance Discounts

Speak with your Fairway representative about other lines of insurance for your practice. Fairway physicians have experienced dramatic savings on their entire insurance portfolio.

Medefense Plus Coverage

Will provide payment of defense cost and civil fines and penalties for:

- Billing Errors (including fraud and abuse, voluntary reporting, qui tam, and commercial payor claims)
- HIPAA (Health Insurance Portability and Accountability Act)
- EMTALA (Emergency Medical Treatment and Active Labor Act)

e-MD Coverage

Provides protection for the broad range of network-related exposures unique to physicians and medical group holding others electronic medical records. Coverage includes:

- *Network Security Insurance* - coverage for allegations of breach of privacy, libel, identity theft, slander and defamation.
- *Government Investigation Defense Cost* - coverage for HIPAA violations.
- *Data Recovery Costs Insurance* - coverage for recovery of electronic data lost by reason of a computer virus attack, hacking and other system invasions.

Employment Practices Legal Expense Reimbursement Coverage

Provides reimbursement of defense costs of employee discrimination, harassment and inappropriate employment conduct.

express request

Please complete the entire form.

Name _____
Last First M.I.

Office Address _____
Street City State Zip

Office Phone _____ Office Fax _____

Office Website _____ Contact Person _____

Mobile Phone _____ Email _____

Date of Birth _____
Month Day Year

License # _____ M.D. D.O. N.D.

Specialty _____

Do you currently have malpractice insurance? Yes No

If "Yes," please answer the following questions:

What is your renewal date? _____
Month Day Year

What type of policy do you have? Claims-Made Occurrence Other

If "Claims-Made" what is your retroactive date? _____
Month Day Year

Who is your current carrier? _____

What is your current, annual premium? _____

Do you work 20 hours or more per week? Yes No

Have you had any claims in the past 10 years? Yes No

Do you perform any bariatric procedures? Yes No

Do you perform any integrative, holistic or alternative medicine procedures? Yes No

Are you interested in getting quotes on other lines of insurance for your practice? Yes No

How did you hear about Fairway? _____

RETAIL BROKER: _____ CONTACT: _____

TELEPHONE: _____ EMAIL: _____