

ATTACHMENT 9

Re: JUA History of coverage Total responses ___123_____ received as of 11/30/14

1. How long have you been an insured with the JUA?

0-2 years	10
3-5 years	14
5-7 years	11
7-10 years	9
10-15 years	18
16-20 years	2
>20 years	59 - many wrote that they had been with the JUA since the beginning

2. Do you purchase your coverage directly or through an agent/broker?

Direct 41 (5 wrote that they didn't know how to get other quotes for malpractice insurance)

Agent/Broker 82

3. When was the last time you sought coverage outside the JUA?

Have you ever sought coverage outside the JUA?

Yes 26 – just before starting with JUA ** 1 denial in 2006**; Maine Mutual stopped writing radiology policies in 2004 but the respondent wrote that it wasn't a "denial"

Yes 13 – after starting with JUA - JUA less expensive (all the radiologists), expensive tail coverage or no other providers of occurrence coverage. One wrote that only the JUA offered both a part-time discount and an occurrence premium.

No new denials after starting with JUA

No / Never 84

4. Have you ever been denied coverage?

Yes 3 total out of 118 – all medical doctors and all denied before insuring with the JUA

- 1 - in 2006 because of a ruling in a confidentiality case that found against the hospital, not the doctor but still denied. Hasn't tried again. Specialty: FP/Addiction
- 1 in 2000 – due to a previous malpractice settlement. Hasn't tried again. Specialty: Psych
- 1 - no year specified but prior to starting with JUA due to "claims hx". Specialty: Psych

No 120

5. If you were offered coverage, why did you choose to get coverage through the JUA?

Blank or NA most forms, more answers than from just those offered coverage

Cost – cheaper 40

Agent recommended 9

Employer offered it exclusively 9

JUA offered tail coverage 3

Quality 2

Occurrence policy availability 8 – all in those with 30 plus years of JUA coverage

6. What is your specialty practice or task in healthcare delivery?

FP	16
Psychiatry	11 (employer offered, occurrence or “cheaper”)
Radiology	8 (most wrote “less expensive”)
Internal Med	5
FP/addiction	2
Urology	2
Gen Med	3
ENT	2
Neurology	2
Rheumatology	1
Surgery	1
Allergy	1
Palliative Care, semi retired house calls only	1
Sports med, Palliative, hospice	1
Ophthalmology	1
Gastroenterology	1
Orthopedist	1
Vascular surgery – office based now	1
Medical cosmetic laser	2
Peds / Developmental	1
PM & R	1
Womens health, not OB	2
Cardiology	1
Pathology	1
Pharmacist	1
Optometrist	27 (“Cheaper”)
Podiatrist	10
Psychiatric nursing	1
Family NP	3 (better price)
Nurse midwife	2 (only affordable coverage)
“Nursing”	3
PA	2
Chiropractor	3
Behavioral Health	1 - unknown degree
Nothing listed	1