

# ATTACHMENT 10

**NHDI SURVEY**  
**Aggregated Responses**

1. What is your specialty or area of practice?

- Physician Assistant Family Medicine
- Urology
- Family physician
- Primary care internal medicine - small town doctor solo practice
- General family dentistry
- New Hampshire Certified Midwife providing out-of-hospital maternity care and birth services

2. What insurer provides your Medical Professional Liability coverage?

- 4 with NHMMJUA
- 1 with Cross Insurance
- 1 with Medical Mutual

3. How many years have you been with your current insurer?

- With JUA: 1 year, 5 years, 20+ years and 35 years
- With other insurers: 1 year and 7 years

4. Do you purchase claims-made or occurrence coverage?

- All JUA insureds have occurrence coverage
- Other health care providers insured outside the JUA both have claims made coverage

5. Have you ever been denied coverage? When and for what reason?

- 3 have never been denied.
- 3 with prior denial of coverage as follows:
  - 2008 denied coverage offered through a professional association (unknown which insurer) due to correctional medicine being considered high risk. Directed by colleague to NHMMJUA
  - 2003 denial by St. Paul due to 3 claims, Tapley Insurance directed to NHMMJUA.
  - 2013 denial by Cincinnati Insurance (and others) due to disciplinary actions taken against the health care provider by the licensing board

6. Have you ever had trouble obtaining the medical malpractice coverage you need? If so, please explain and include the month/year you experienced this difficulty, the names of the insurers that denied you coverage, and the insurance agency that assisted in finding you coverage.

See above for responses concerning denial of coverage.

In addition, one health care provider that has not been denied coverage did shop other options in 2013 to cover practice in both NH and other states. Coverage that was available was too expensive.

Another health care provider (again who had not been denied coverage in the past) indicated that within the last few years he/she looked for alternative coverage but no one but the NHMMJUA was able to offer occurrence policies and part time policies. Res

