



COPIC

7351 Lowry Boulevard • Denver, CO 80230 • 720-858-6000 phone • 800-421-1834 toll free • www.callcopic.com

COPIC—A Leading Partner, Advocate and Catalyst for Better Medicine and Better Lives

Who We Are	<ul style="list-style-type: none"> • COPIC was created by doctors to benefit medicine in Colorado and has no individual shareholders to serve or produce profits for. COPIC is much more than an insurance company. • COPIC Insurance Company (CIC; established 1984) provides medical liability insurance to approximately 6,000 Colorado physicians and 100 health care facilities (most of which are rural and/or acute care facilities).
Stability	<ul style="list-style-type: none"> • Rated A (Excellent) by A.M. Best since 1999. Rating affirmed November 2008.
Support for Patient Safety	<ul style="list-style-type: none"> • CIC invests a larger share of its budget in patient safety, quality improvement, and risk management education and training than any other medical liability insurer in the nation. <ul style="list-style-type: none"> ○ CIC provides patient safety, quality improvement, and risk management education and training not only to physicians, but also to nurses, non-physician office staff members, hospital risk managers, and physicians in residency. ○ CIC conducts more than 400 annual free patient safety-focused seminars for health care providers across the state. In 2008, these seminars drew more than 8,000 attendees. Seminars are open to <u>all</u> health care providers, whether COPIC-insured or not. ○ Through its Practice Quality program, CIC annually performs more than 2,000 site visits and patient record reviews among insured practices to enhance patient safety and support quality improvement efforts. • COPIC annually hosts a free 3-day Risk Management Forum, open to all facility insureds, in which we offer programs regarding quality improvement, patient safety, and risk management basics.
Support for Increased Access to Care	<ul style="list-style-type: none"> • CIC fully subsidizes coverage for Colorado physicians who provide medical care without compensation. In 2008, participating physicians provided patient care worth approximately \$5.6 million in 72,000 visits.
Support for Provider Health	<ul style="list-style-type: none"> • CIC has long been the only medical liability insurer operating in Colorado to provide financial support for the Colorado Physician Health Program (peer assistance) and the Center for Personalized Education for Physicians (physician performance improvement).
Support for Our Neighbors and State	<ul style="list-style-type: none"> • Grants from COPIC Medical Foundation support critical community-based programs and clinics across the state. Examples include: Foothills Gateway Inc. • 9Health Fair • Western Regional EMS Council • School-Based Clinics • Jeffco Alliance for the Mentally Ill • Summit Community Care Clinic • Colorado Children's Immunization Coalition
Fair Treatment	<ul style="list-style-type: none"> • Patients whose care has not met the appropriate standard deserve fair compensation delivered expeditiously. In many cases, this can best be accomplished outside the adversarial tort system. • CIC developed the nationally-recognized 3R's Program (Recognize, Respond, Resolve) in 2000 to address the physical, financial, and emotional needs of patients following an unexpected medical outcome, without the unnecessary time and expense of legal proceedings. <ul style="list-style-type: none"> ○ Patients retain their right to pursue legal action at all times. No waiver is ever sought or required to receive benefits under the program.
Fiduciary Responsibility	<ul style="list-style-type: none"> • CIC operates like a not-for-profit corporation and has no individual shareholders . • CIC has returned \$123.6 million in distributions to Colorado physician insureds to date (\$12 million in 2008).