

FORPG Sends Shockwaves through Industry

As predicted, the fallout from over 400 orthopaedic surgeons collectively negotiating for medical liability insurance has drastically changed the medical liability landscape in Florida. Every orthopaedic surgeon in the marketplace is already feeling the benefit and saving significantly on their premiums. **However, this simply is not enough!**

Discounted rates are only the very beginning of our mission. The larger victory is to take control of our risk profile, defense strategies, and improve our risk management educational tools and best practices. These are the stated goals of the Florida Orthopaedic Society and Bones Society of Florida. The rewards of meeting these goals will be great.

In order to achieve our larger mission, we now need the commitment of our members.

Carriers that were not selected by the FORPG are pulling out all the stops to prevent orthopaedic surgeons from joining our group. They are desperate! They understand the ramifications of our unity. To that end they are drastically cutting their rates to try to match what has been negotiated by the FORPG. However, **discounted rates are only the beginning of our mission!**

Please keep these points in mind when deciding whether to join the FORPG.

1. **Enhanced Benefits** - Severely discounted rates is the attention grabber, but the program offers so much more. These are benefits only the FORPG can offer:
 - a. Risk Management – The FORPG will develop orthopaedic specific risk management tools and best practices. We will work with our carrier to dissect the practice of orthopaedics and evaluate new techniques and technologies in an attempt to adjust our rate structures accordingly. Orthopaedic specific tools generated by an orthopaedic driven program.
 - b. Claims Handling – The FORPG Claims Review Committee will review all claims filed against our members and offer expert advice to our carrier. We will harness our expertise, knowledge and testimony and when necessary bring in the leading experts from around the country to defend our members. Orthopaedic specific defense generated by an orthopaedic driven program.
 - c. Settlement Strategy – As a physician in Florida you have limited ability to control whether your carrier decides to settle a claim or not. You are at their mercy. With the influence of the FORPG and our Claims Review Committee we can leverage our collective strength to ensure our insurance partner pursues the correct settlement strategy on a claim by claim basis. Orthopaedic controlled defense generated by an orthopaedic driven program.
2. **The Next Crisis** – The insurance industry is cyclical and the next crisis is already on the horizon. Let us not forget the last crisis when physicians were left stranded with few options and grossly elevated premiums. A large collective of orthopaedists will have options in the marketplace that are simply not available to individual insured groups.
3. **The Promise of the Future** - The FORPG board is already researching avenues for future growth. We intend to look into other products and services that can be purchased on a collective basis. Once the program is operational and our risk profile is documented we can pursue additional options for coverage including taking on more risk to further lower premiums.
4. **Too Little Too Late** – Why is your current carrier only now severely slashing your rates to keep your business? Was this rate flexibility available last year and just not offered? Is this a long term rate commitment or a last ditch effort to keep your business?

The choice is simple. Unify and control our destiny or continue at the mercy of the industry. We hope you make the right decision and join the FORPG.

Sincerely,

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