

NORCAL
at a glance



A Guide to Your New Policy



NORCAL

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NORCAL MUTUAL INSURANCE COMPANY PROVIDES OUR POLICYHOLDERS WITH MORE THAN JUST MEDICAL LIABILITY INSURANCE. WE GIVE YOU THE SENSE OF SECURITY THAT COMES WITH KNOWING YOU'RE NOT ALONE.

THIS GUIDE TO NORCAL'S PRODUCTS AND SERVICES DELIVERS PRACTICAL INFORMATION ON HOW TO MAKE THE MOST OF YOUR ACCOUNT, FROM UNDERSTANDING THE BASICS OF YOUR POLICY TO HOW TO REPORT A CLAIM.

FEEL FREE TO PRINT OUT THIS GUIDE AND FILE IT WITH YOUR INSURANCE DOCUMENTS AND POLICY BOOKLET FOR EASY REFERENCE. YOU CAN ALSO SAVE THIS PDF TO YOUR COMPUTER OR SIMPLY REFER TO THE NEW POLICYHOLDER WELCOME PAGE IF YOU HAVE QUESTIONS.

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What's in My New Policyholder Welcome Kit?

As a new NORCAL Policyholder, you should already have received your New Policyholder Welcome Kit in the mail. Your kit contains all of the documents and information you need to start taking advantage of your NORCAL account.

The inside left pocket of your kit contains the following important insurance documents:

Declarations Page

Personalizes your policy by specifying the policy number, named insured, practice address, policy period, retroactive date, medical specialty, coverages, policy limits and premium.

Endorsement Schedule

Includes amendments, additions or modifications to your professional liability insurance policy.

Business Associate Agreement (BAA)

Fulfills your Health Insurance Portability and Accountability Act of 1996 (HIPAA) privacy which requires you to have a written agreement in place with your business associates.

Policy Booklet

Contains the insuring agreement and includes a detailed coverage summary, description of additional benefits, common conditions, common exclusions and definitions of the terms used in the policy.

Risk Management & Claims Resources

The inside center pocket of your kit contains the following essential documents, which serve as your introduction to NORCAL's industry-leading risk management and claims handling services:

Risk Management Portfolio of Services

An overview of the customized products and services provided by our Risk Management Department.

Risk Management CME Catalog

A catalog of NORCAL's innovative continuing medical education (CME) courses, which are available to you at no additional cost.

Physician as Defendant

A guide to understanding your role in the litigation process in the event that you have a claim filed against you.

Additional Resources

The inside right pocket of your kit contains additional information and resources to help you make the most of your account.



Policyholder Services: (877) 443-7232

NORCAL's Policyholder Services Unit (PHS) is a one-stop resource for NORCAL policyholders. Representatives in the unit perform a wide array of services, including:

- Directing your phone calls to the appropriate NORCAL staff member
- Handling your requests for Certificates of Insurance (COIs), policy and billing documents, and third-party credentialing letters
- Processing your premium payments via credit card
- Troubleshooting any issues you may have logging on to MyNORCAL Log-In, NORCAL's secure online account management tool
- Providing quotes for changes to your existing policy or policies
- Processing routine changes to your policy

For any questions relating to your new NORCAL policy, please contact Policyholder Services toll-free at (877) 443-7232.



Billing Services

Typically, NORCAL mails billing statements to our members on a quarterly cycle.* The chart below illustrates a typical billing cycle:

11/15	Billing statement is mailed
12/10	Reminder letter is mailed if payment has not been received
1/01	Premium payment is due
1/05	Statutory Notice of Cancellation (NOC) is mailed if payment still has not been received
1/20	Policy is cancelled (coverage is no longer in effect)
1/21	Cancellation letter is mailed

Under the quarterly payment plan, this cycle repeats four times during the year. NORCAL will mail you a renewal letter and billing statement 30 to 60 days in advance of your annual policy renewal date. Prior to your policy renewal date, we will issue you a new set of insurance documents (Declarations Page and Endorsement Schedule) for the upcoming policy period.

* Other payment options can be arranged by contacting the Policyholder Services Unit.



Risk Management Services: (800) 652-1051, ext. 2244

Our risk management program is the utmost expression of our commitment to patient safety and the practice of good medicine. Our broad range of services and products includes:

- **Dual emphasis on clinical and administrative issues**
- **Customized risk management consultation solutions**, including site surveys, specialty-specific risk management assessments, on-site education, research and 24/7 risk management phone consultations
- **Innovative continuing medical education (CME) materials** that can help you identify practice risks, improve patient care and communication, and fulfill your CME requirements
- **Monthly *Claims Rx* risk management publication** which offers coverage of cutting edge topics to help you stay on top of current clinical, administrative and legislative issues
- **Expert staff** with backgrounds in clinical and/or administrative healthcare

For more information about any of NORCAL's risk management services, contact the Risk Management Department at (800) 652-1051, ext. 2244.

For urgent 24-hour risk management telephone consultations, call (800) 652-1051 and ask for the on-call risk management representative.



Claims Handling Services

NORCAL's superior claims defense record has set the gold standard for our industry. Our aggressive approach to claims handling features:

- Industry-leading claims defense results
- Local, individualized claims handling services
- Close collaboration between the policyholder, defense counsel and NORCAL claims staff
- **Multilateral review of claims** to evaluate the local standard of care and recommend the most effective defense strategies
- Protection of the policyholder's right to consent to settle
- **Uncapped defense costs in addition to policy limits**, preserving full coverage for indemnity payments

Report a Claim or Incident

To find out when you should report a claim, please read the Physician as Defendant handbook enclosed in your New Policyholder Welcome Kit, or visit www.norcalmutual.com and click on the "Report a Claim or Incident" link on the homepage.

To report an incident or notification of a claim, contact one of NORCAL's regional claims offices.

Central and Northern California and all CMIC clinics (California, Arizona and New Mexico)	(800) 416-0791
Southern California and Arizona	(800) 356-5513
Alaska (outside Anchorage)	(800) 770-3414
Alaska (in Anchorage)	(907) 563-3414
Rhode Island	(800) 230-1004



Online Services at www.norcalmutual.com

NORCAL's corporate website is designed to meet the needs of today's increasingly Web-savvy medical professional. At www.norcalmutual.com, you can easily access a host of resources, including:

- MyNORCAL Log-In, your secure, personalized online account management tool
- A search engine and site map for easy navigation
- Information about NORCAL and our policy coverages
- Resources to support you in your practice, including an archive of our *Claims Rx* and *Medical Liability Watch* publications, links to organized medicine and more



Contact Us

Our success is measured only by your satisfaction. If you have any general questions not covered in this guide, please do not hesitate to contact us at one of our regional offices.

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San Francisco, CA 94111-1966
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(800) 652-1051

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Pasadena, CA 91101
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50 Kennedy Plaza, 7th Floor
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