

FORTRESS PROFESSIONAL LIABILITY INSURANCE CHECKS ALL THE BOXES

By Chester J. Gary, DDS, JD

Dentists require adequate legal protection for our practice and personal assets. Fortress malpractice insurance coverage checks the following boxes to accomplish these goals:

- Offers a robust risk management program;
- Provides technically competent legal services;
- Meets dentists' needs with excellent service; and
- Maintains a financially sound company.

Offers a Robust Risk Management Program

Fortress offers detailed advice both online and through periodic in-person risk management courses to assist policyholders in avoiding losses from malpractice or disciplinary actions. Dentists receive guidance that identifies specific areas of risk in their practice, techniques to reduce patient injury, and methods to reduce the risk of legal action in the event of patient dissatisfaction or injury. Insureds receive a credit toward their premiums for completing formal courses.

Provides Technically Competent Legal Services

Fortress assigns a well-trained and effective claims analyst and, as needed, a skilled defense counsel to each case. They work as a team with the insured dentist to aggressively defend the defensible and, with the dentist's consent, settle the indefensible claims. Highly experienced internal reviewers provide valuable insight in the process.

Meets Dentists' Needs with Excellent Service

Fortress is owned and operated by dentists and specializes in writing malpractice insurance specifically for dentists. Their representatives understand that guarding the reputation and the assets of the insured is their primary duty. This creates a supportive environment to minimize any collateral effects of the claims or litigation process on the dentist's personal and professional life.

☑ Maintains a Financially Sound Company

Finally, in the worst-case scenario, insureds must trust that the company will remain solvent to pay a settlement or adverse verdict. Fortress maintains an “A” (Excellent) rating for financial health. Rates reflect dental practice losses, not losses related to higher risk groups, such as physicians, medical surgeons, and hospitals.

I have been a long-time Fortress policyholder and served for over 20 years as a District Claims Committee and State Council Chair and member. As is true of all our endorsed insurance carriers, Fortress checks all the boxes.