

Straight talk. Solid answers.

THE SOUTH CAROLINA JUA has been committed to providing medical professionals with the highest quality liability insurance since 1975. Part of our mission has always been to keep our clients informed every step of the way. That's why we've answered some frequently asked questions below — so you can make the best decision for you, your circumstances and your practice.

What makes the South Carolina JUA unique?

The South Carolina JUA was started by South Carolinians for South Carolina medical providers as a not-for-profit insurance association in 1975. Our purpose is to provide superior coverage and defense at reasonable rates regardless of commercial market conditions. This allows the South Carolina JUA to be a stable and reliable provider of coverage for the medical community in South Carolina.

We operate with the high level of efficiency and professionalism you expect from a quality insurer, while focusing exclusively on serving South Carolina medical providers.

Will the South Carolina JUA drop me if I have a claim?

No. The South Carolina JUA will not cancel your policy simply because you have a claim. Policies with loss histories may be experience rated, which may increase future premiums, but coverage will not be dropped.

If I have a claim, who at the South Carolina JUA will help me?

The South Carolina JUA has the most experienced and talented team of medical liability claims specialists in South Carolina.

If you receive a notice of intent or other indication a case may be developing, a claims specialist is just one call away. If you need a personal meeting, we can be there in a matter of hours.

Do I have to get a different insurance agent to access South Carolina JUA coverage?

No. The South Carolina JUA will work with every properly licensed insurance agent in the state of South Carolina. Just have your agent call us, or call us yourself to start the discussion.

A lot of friends tell me I should switch to claims-made coverage to save money. Can the South Carolina JUA help me?

Absolutely. The South Carolina JUA offers claims-made and occurrence coverage. Claims-made coverage can have lower premiums in the early years, but it is important to understand why that is the case and how the coverage is different. South Carolina JUA staff will help walk you through both options. We are not concerned with selling you one or the other. Our first priority is for you to make a fully informed decision and one that is right for your situation.

What is the South Carolina JUA's track record of defense?

No carrier has defended more cases, in more jurisdictions, for more medical specialties than the South Carolina JUA.

Over 80% of all claims are resolved WITHOUT PAYMENT, and over 90% of the cases that make it to trial are successfully defended resulting in a verdict for the defense.

Do I have to be currently insured with the South Carolina JUA to call or e-mail with a question about my medical liability insurance renewal?

Please call with questions any time. Regardless of your current insurer, we are happy to help you make the right choice in coverage and form. Our entire team of associates, underwriters and claims specialists is in Greenville, SC. You can reach us toll free at 866-893-6270, or visit us on the Web at www.scjua.com.