



KAMMCO COMMUNICATIONS GUIDELINES



Key messages for our primary audience segments

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Audience Summary

This booklet is designed as a message map to guide KAMMCO communications among key audience segments. The goal is to incorporate each segment’s key drivers when conveying our brand story as the most trusted medical professional liability insurer and relentless advocate for Kansas healthcare professionals.

Please see the summary of key takeaways by KAMMCO audience segment provided below. The pages that follow include more detailed key messages.

AUDIENCE SEGMENT	KEY TAKEAWAYS
<p>Insured Individuals (Buyers/Members) Physicians, Surgeons, PAs, NPs, CRNAs, Certified Nurse Midwives, Medical Students, Clinic Practice Managers</p>	<p>When your name, reputation, and livelihood are on the line, you need physician-led advocacy rooted in specialized Kansas expertise in your corner. KAMMCO provides the support you deserve when it matters most.</p>
<p>Insured Facilities (Buyers/Members) Physician-owned Entities, Hospitals, Long-Term Care and Adult Care Facilities, Ambulatory Care Centers, Mental Health Clinics, Urgent Care Centers</p>	<p>When your organization’s reputation, financial stability, and clinical teams must be protected, KAMMCO delivers experienced defense, trusted guidance, and long-term partnership grounded in Kansas healthcare expertise.</p>
<p>Organizational Leaders Hospital Executives, Facility Leadership, Medical Practice Administrators</p>	<p>When your reputation, compliance, and long-term stability are at stake, KAMMCO’s relentless, Kansas-based advocacy makes the difference for organizational integrity and predictability under pressure – and at scale.</p>
<p>Operational Influencers Risk & Quality Managers, Education Coordinators</p>	<p>When risk management, compliance, and clinician support intersect, you need a Kansas-based partner who makes your role easier and your guidance stronger.</p>
<p>Pipeline & Future Audiences Medical Students & Interns, Residents, Early-Career Professionals</p>	<p>As you build your career in Kansas healthcare, you deserve protection that’s simple to navigate, built for today’s professionals, and designed to grow with you over time.</p>
<p>Distribution Partners (Sellers) Agents, Brokers</p>	<p>Because you know your clients expect a trustworthy recommendation, you need a Kansas-based medical liability carrier that protects both their risk and your reputation.</p>
<p>External Influence Partners</p> <ul style="list-style-type: none"> • Partner Organizations: KMS, KHA, LA-KS • Kansas Professional Organizations: SIPAK, Great Plains Management Company, Pioneer Health Network, MGMA-KS, KAFP, etc. 	<p>When the strength of Kansas healthcare depends on stability, advocacy, and shared leadership, KAMMCO stands as a committed partner in protecting the professionals and institutions that serve our communities.</p>

Audience: Insured Individuals (Buyers/Members)

Physicians, Surgeons, PAs, NPs, CRNAs, Certified Nurse Midwives, Medical Students, Clinic Practice Managers

OUR COMMITMENT

We exist to stand beside healthcare professionals when the stakes feel personal and the pressure is real. Through disciplined defense, physician-led perspective, and Kansas-specific expertise, we ensure every member receives the advocacy, guidance, and respect they deserve.

KEY TAKEAWAY

When your name, reputation, and livelihood are on the line, you need physician-led advocacy rooted in specialized Kansas expertise in your corner. KAMMCO provides the support you deserve when it matters most.

KEY MESSAGES

- Your professional reputation deserves the strongest defense. That's why KAMMCO approaches every claim with resolve, discipline, and deep respect for the care you provide.
- From the first notice of a claim, you hear directly from a dedicated KAMMCO Medical Liability Analyst—not a call center—who remains your consistent advocate throughout the process. We provide personalized guidance grounded in Kansas law and medical practice.
- We understand the clinical, legal, and emotional stakes of your profession, and we have the experience and institutional credibility to stand firm on your behalf. We will advocate relentlessly for you at every step, with your best interests at heart and your voice fully represented.
- Whereas many carriers settle cases that could be defended because going to trial would be more expensive, we defend our providers who have upheld the standard of care and practiced good medicine—no matter the cost.
- KAMMCO insures more physicians and hospitals than any other carrier, proving to our members we are worthy of their trust. And considering that one in three physicians face a lawsuit at least once during their career, it pays to choose a carrier that will fight for you.
- You receive proactive, clear communication at every stage, so you feel informed, involved, and respected in every decision with an impact on your professional future.
- You have every reason to trust the experts at KAMMCO, who have been navigating Kansas medical liability law since 1989. Today, our team wins 9 out of every 10 defense verdicts at jury trials and closes three-quarters of all claims with no settlement paid on behalf of our insured.

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- Through the KAMMCO Cares mentorship program, members navigating a claim can connect with peers who have experienced the process themselves. This provides added layers of support for every person we defend.
- To us, relentless advocacy also means helping you reduce risk before a claim arises. Through Med-IQ and ongoing risk management resources, KAMMCO members have 24/7 access to education that reinforces sound clinical decision-making and strengthens practice confidence.
- Even after a claim is resolved, our partnership continues—because you are a person, not a policy. That loyalty and trust are reflected in our NPS score showing 9.2 of 10 members would recommend us to a friend or colleague. It comes down to this: Whatever it takes, we will help you move forward, professionally and personally intact.

Key Phrases:

- Relentless advocacy
- Defense-first protection
- Physician-led alignment
- Kansas-based expertise
- Your professional reputation matters

Primary Calls to Action:

- Join KAMMCO today.
- Renew your policy with confidence.
- Questions about your coverage? Contact us.
- Visit us in Booth [###] at [XXX].
- Get a quote today.

Audience: Insured Facilities (Buyers/Members)

Physician-owned Entities, Hospitals, Long-Term Care and Adult Care Facilities, Ambulatory Care Centers, Mental Health Clinics, Urgent Care Centers

OUR COMMITMENT

We partner with healthcare organizations across Kansas to provide **disciplined liability protection, expert claims defense, and proactive risk management** that strengthens both providers and the systems they serve.

KEY TAKEAWAY

When your organization's reputation, financial stability, and clinical teams must be protected, KAMMCO delivers experienced defense, trusted guidance, and long-term partnership grounded in Kansas healthcare expertise.

KEY MESSAGES

- Your organizational reputation deserves the strongest defense. That's why KAMMCO approaches every claim with resolve, discipline, and deep respect for the care you provide.
- From the first notice of a claim, you hear directly from a dedicated KAMMCO Medical Liability Analyst—not a call center—who remains your consistent advocate throughout the process. We provide personalized guidance grounded in Kansas law and medical practice.
- We understand the clinical, legal, and emotional stakes of your profession, and we have the experience and institutional credibility to stand firm for your practice. We will advocate relentlessly for you at every step, with your best interests at heart and your voice fully represented.
- Whereas many carriers settle cases that could be defended because going to trial would be more expensive, we defend our providers who have upheld the standard of care and practiced good medicine—no matter the cost.
- KAMMCO insures more physicians and hospitals than any other carrier, proving to our members we are worthy of their trust. And considering that one in three physicians face a lawsuit at least once during their career, it pays to choose a carrier that will fight for you.
- You receive proactive, clear communication at every stage, so you feel informed, involved, and respected in every decision with an impact on your practice's professional future.
- You have every reason to trust the experts at KAMMCO, who have been navigating Kansas medical liability law since 1989. Today, our team wins 9 out of every 10 defense verdicts at jury trials and closes three-quarters of all claims with no settlement paid on behalf of our insured..
- Even after a claim is resolved, our partnership continues—because our relationship goes beyond a simple policy. That loyalty and trust are reflected in our NPS score showing 9.2 of 10 members would recommend us to a friend or colleague. It comes down to this: Whatever it takes, we will help your organization move forward, professionally and personally intact.

Key Phrases:

- Relentless advocacy
- Defense-first protection
- Member-led alignment
- Kansas-based expertise
- Your organizational reputation matters

Primary Calls to Action:

- Join KAMMCO today.
- Renew your policy with confidence.
- Questions about your coverage? Contact us.
- Visit us in Booth [###] at [XXX].
- Get a quote today.

Audience: Organizational Leaders

Hospital Executives, Facility Leadership, Medical Practice Administrators

OUR COMMITMENT

We partner with healthcare leaders to strengthen **institutional resilience, governance confidence, and operational stability** across Kansas. Through transparent **collaboration** and disciplined claims management, we help leadership teams navigate scrutiny with clarity. Our focus is **long-term** alignment that reinforces **trust** at every level of your organization.

KEY TAKEAWAY

When reputation, compliance, and long-term stability are at stake, KAMMCO's relentless, Kansas-based advocacy sets the standard for organizational integrity and predictability under pressure—and at scale.

KEY MESSAGES

- Institutional advocacy matters because a single claim can impact workforce confidence, regulatory standing, and public trust. KAMMCO's first defense philosophy supports the long-term stability and credibility of your entire organization, not just individual healthcare professionals.
- KAMMCO's expertise in Kansas medical liability law translates to operational protection for your organization. From Health Care Stabilization Fund requirements to jurisdiction-specific jury dynamics, our deep knowledge of Kansas malpractice law ensures your coverage structure and claims strategy align precisely with state expectations.
- Our mutual structure aligns decisions with healthcare professionals, not shareholders. As a member-led company, our approach to underwriting, claims handling, and risk tolerance is guided by Kansas healthcare leaders who understand the operational realities and reputational stakes you manage every day.
- Consistency and transparency reduce disruption during complex events. A dedicated Medical Liability Analyst works alongside your team and remains highly accessible throughout the life of a claim.
- With active claims experience dating to 1989, KAMMCO brings decades of institutional defense experience to Kansas healthcare organizations. We provide helpful communication, coordinated strategy, and clarity to fuel leadership decision-making.
- At KAMMCO, relentless advocacy extends beyond defense into prevention and partnership. That is why we provide proactive risk guidance and ongoing education to reduce institutional exposure before scrutiny escalates.
- Our results reflect professional and institutional advocacy, and our successes speak for themselves. Over the last decade, we closed 74% of claims with zero settlement paid, and we won 90% of jury trial verdicts. Outcomes like these demonstrate careful evaluation and a willingness to stand firm when warranted.

Key Phrases:

- Institutional advocacy
- Defense-first discipline
- Member-led governance
- Kansas regulatory expertise
- Organizational stability protected

Primary Calls to Action:

- Explore your coverage options.
- Visit us in Booth [###] at [XXX].
- Renew your policy with confidence.
- Get a quote today.

Audience: Operational Influencers

Risk & Quality Managers, Education Coordinators

OUR COMMITMENT

We are committed to **supporting** the professionals who **manage risk** behind the scenes every day. By delivering practical tools and responsive guidance, we help **reduce friction** and **strengthen internal confidence**. Our role is to make complex responsibilities more manageable and more predictable.

KEY TAKEAWAY

When risk management, compliance, and clinician support intersect, you need a Kansas-based partner who makes your role easier and your guidance stronger.

KEY MESSAGES

- You help shape how your organization reduces and responds to risk—and that is essential. KAMMCO provides practical guidance and transparent claims communication, so you can support clinicians, advise leadership, and navigate complex situations with confidence.
- Prevention strengthens culture as much as it minimizes exposure. Through Med-IQ's 24/7 risk management education and continuing education opportunities, healthcare professionals gain accessible tools that reinforce documentation standards, compliance awareness, and clinical best practices.
- Kansas-specific insight supports smarter operational decisions. Our deep understanding and ability to stay abreast of the state's malpractice requirements, jury environments, and state and federal statutes and regulations helps ensure your processes align with real-world regulatory expectations.
- Credible results reinforce confident recommendations. With 74% of claims closing with zero settlement paid and a 90% defense verdict success rate at trial, KAMMCO's relentless advocacy provides measurable outcomes that reinforce your internal credibility.
- Our support for you and your organization extends far beyond policy administration. Through ongoing education, collaboration with Kansas healthcare organizations, and investment in statewide initiatives, KAMMCO contributes to a stronger risk environment for the healthcare professionals you support.

Key Phrases:

- Operational leadership support
- Prevention-centered advocacy
- Compliance confidence
- Education and practical risk support

Primary Calls to Action:

- Leverage our member resources.
- Contact KAMMCO with questions.
- Partner with us for risk prevention education.
- Visit us in Booth [###] at [XXX].

Audience: Pipeline & Future Audiences

Medical Students & Interns, Residents, Early-Career Professionals

OUR COMMITMENT

We are committed to helping early-career professionals enter **Kansas practice with confidence, clarity, and real support**. That means straightforward **access** to experienced advisors, **protection** built for modern practice, and a **partnership designed for long-term growth**. From the beginning, we **invest in your success**, not just your policy.

KEY TAKEAWAY

As you build your career in Kansas healthcare, you deserve protection that is simple to navigate, built for today's professionals, and designed to grow with you over time.

KEY MESSAGES

- Starting your career shouldn't mean navigating liability protection alone. From your first policy forward, KAMMCO makes coverage clear and accessible—with real people who understand Kansas medical practice and are ready to answer your questions directly. No confusion, just clarity.
- Relentless advocacy is a foundation, not a reaction. You are part of a Kansas medical community, and we stand with you from day one.
- KAMMCO's outcomes speak for themselves. Our team wins 9 out of every 10 defense verdicts at jury trials and closes three-quarters of all claims without settlements. That success rate, coupled with exceptional support and advocacy, means KAMMCO delivers a level of excellence you won't find elsewhere.
- Our defense-first foundation means your reputation is protected with resolve—not only when challenges arise, but also as a steady safeguard as your responsibilities increase. Your career deserves advocacy that doesn't waver.
- At KAMMCO, we firmly believe support should feel personal, not transactional. Whether you need guidance about risk prevention, documentation standards, or coverage details, you'll have direct access to experienced professionals who respond clearly and respectfully.
- KAMMCO's Kansas-rooted expertise gives you confidence at every stage. From residency through long-term practice, our deep understanding of state-specific malpractice requirements ensures your coverage aligns with the real-world expectations of practicing in Kansas—wherever your path leads.
- Throughout your career, our partnership continues—because you are a person, not a policy. That loyalty and trust are reflected in our NPS score showing 9.2 of 10 members would recommend us to a friend or colleague. It comes down to this: Whatever it takes, we will support you in moving forward, professionally and personally intact.
- As a mutual company owned by healthcare professionals, we are structured to protect careers, not shareholders. That means stability, long-term commitment, and an organization invested in your success as you evolve professionally. Whatever it takes, we will help you move forward, professionally and personally intact.

Key Phrases:

- Future-ready protection
- Clear access, real support
- Defense-first foundation
- Kansas-based confidence
- Protection that grows with you

Primary Calls to Action:

- Learn more.
- Explore your coverage options.
- Join KAMMCO today.
- Renew with confidence.
- Stay connected with us!
- Visit us in Booth [###] at [XXX].

Audience: Distribution Partners (Sellers)

Agents, Brokers

OUR COMMITMENT

We are committed to being a carrier you can **confidently recommend** and **consistently rely on**. Through **disciplined underwriting, transparent collaboration, and responsive partnership**, we **strengthen your credibility** in the marketplace. Our goal is to build enduring broker relationships grounded in **performance, stability, and shared success**.

KEY TAKEAWAY

Because you know your clients expect a trustworthy recommendation, you need a Kansas-based medical liability carrier that protects both their risk and your reputation.

KEY MESSAGES

- Your credibility is tied to the carriers you recommend. KAMMCO's long-standing presence in Kansas, strong underwriting performance, and disciplined claims philosophy provide stability you can confidently stand behind.
- We protect your client relationships through our defense-first approach. With 74% of claims closing with zero settlement paid and a 90% defense verdict rate at trial, our results reflect a willingness to advocate relentlessly when appropriate reinforcing the trust that clients have in you.
- Consistency reduces friction for you and your clients. With clear communication and Kansas-based claims expertise, our dedicated Medical Liability Analysts help ensure smoother interactions and fewer surprises during complex situations.
- Member-led governance eliminates shareholder-driven volatility. As a mutual company owned by healthcare professionals, KAMMCO aligns decisions with long-term stability rather than short-term earnings pressures—supporting predictable partnerships.
- We support your sales process with clear differentiation, tailored coverage options, training resources, marketing materials, and responsive underwriting collaboration. Agents consistently cite reputation, industry expertise, and partnership responsiveness as key reasons they choose to partner with KAMMCO.
- We care deeply about delivering value in our agency partnerships. With 97% of surveyed agents indicating they feel valued by KAMMCO and 90% viewing us as competitive with other offerings, we work to ensure your relationship with us is collaborative, reliable, and successful.

Key Phrases:

- Trusted carrier partnership
- Defense-first results
- Kansas market leadership
- Mutual stability
- Agency-aligned advocacy

Primary Calls to Action:

- Request a quote for a client today.
- Connect with us today.
- Let's discuss a fit for your clients, including tailored coverage.
- Partner with KAMMCO.
- Explore coverage scenarios with us.
- Join us in supporting Kansas healthcare professionals.
- Let's work together.

Audience: External Influence Partners

- Partner Organizations such as KMS, KHA, LA-KS
- Kansas Professional Organizations such as SIPAK, Great Plains Management Company, Pioneer Health Network, MGMA-KS, KAFF, etc.

OUR COMMITMENT

We are committed to advancing the long-term strength of Kansas healthcare through **shared leadership, mission alignment, and sustained investment in the professional community**. Guided by our **member-led structure** and founding purpose, we work **collaboratively to reinforce stability** across the healthcare ecosystem. Together, we support the professionals and institutions that serve our state.

KEY TAKEAWAY

When the strength of Kansas healthcare depends on stability, advocacy, and shared leadership, KAMMCO stands as a committed partner in protecting the professionals and institutions that serve our communities.

KEY MESSAGES

- KAMMCO exists to ensure Kansas healthcare professionals will always have access to stable liability protection. Since our founding in 1989 during a time of market instability, our purpose has been to safeguard the future of care in this state.
- Our mutual, member-led structure reinforces shared accountability. We are committed to delivering on the promises we make to Kansas healthcare professionals and the organizations that represent them.
- We believe in a high-touch service model, and for us, relentless advocacy extends far beyond claims handling. We actively support legislative efforts, quality initiatives, and educational programming that strengthen Kansas healthcare at both the policy and practice level.
- Investment in Kansas organizations reflects our commitment to the ecosystem. Through sponsorships, educational collaboration, and financial reinvestment in professional associations, KAMMCO contributes directly to the infrastructure that supports care delivery statewide.
- Local expertise strengthens institutional resilience. Our deep understanding of Kansas malpractice law and regulatory environments supports broader system stability—benefiting members of your organization.
- Partnership is built on alignment, not transactions. We seek collaborative relationships that advance shared goals, support professional development, and reinforce the sustainability of healthcare across Kansas.

Key Phrases:

- Ecosystem advocacy
- Shared leadership in healthcare
- Kansas-founded stability
- Mutual accountability
- Strengthening care statewide

Primary Calls to Action:

- Join us in supporting Kansas healthcare professionals.
- Let's co-host an educational session or partner on member education.
- Leverage KAMMCO's expertise to support your members with continuing education about medical liability insurance and risk prevention.