

Medical Protective / Professional Liability

June 2010

- We are pleased to recommend this excellent company.
- Occurrence form
- Claims Made form is an option:
 - Premium savings as compared with occurrence form: year one 54%, year two 38%, year three 13% and 5% thereafter.
 - No tail premium if policy terminated due to death, permanent disability or permanent retirement.
 - Tail premium is 175% of mature the premium.
- Enhanced to include \$25,000 legal defense for non professional liability incidents.
- Competitive premiums & interstate increased limits.
- Excellent legal defense, underwriting & risk management service.
- *AM Best Financial Strength Rating A++ / Superior*
- A member company of the Berkshire Hathaway Group since 2005.
- Service & home office Ft Wayne Indiana
- **Strength . Defense . Solutions . Since 1899**

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