

ProAssurance Claims Made Plus

May 2009

Claims Made Plus originated with policies effective July 1 2003.

- **100%** ...this is the factor applied to the mature claims made premium when computing the reporting form endorsement or “tail”; other companies factor will range from 175% to 250%
- **Moved practice permanently out of State of Indiana**...tail premium is waived
- **Retirement** ...waive the standard 5 year waiting period
- **Age 65 feature**...if insured for 10 preceding years
- **Death & permanent disability**...like most companies the tail premium is waived

“...a Reporting Endorsement shall be issued in accordance with our rules on the effective date of the termination to an insured professional automatically and **without payment of any additional premium** in case the termination of insurance results from any of the following events during the policy period:

The total relocation of the insured professional’s practice outside the State of Indiana.

The insured professional must submit an affidavit satisfactory to us in which the insured professional confirms an intention to permanently and totally relocate his or her practice from the State of Indiana, including new place of employment, and agrees to pay a premium for the Reporting Endorsement if the insured physician should return to the practice of medicine in the State of Indiana within three years after delivering the affidavit.”

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