

ProAssurance / Professional Liability

July 2010

- Claims Made *PLUS* is unique to ProAssurance; it is an enhanced and improved form of insurance that was introduced exclusively in the State of Indiana July 2003 and continues to be the superior professional liability claims made form of insurance for physicians.
- PREMIUM SAVINGS... year one 54%, year two 31% & 8% thereafter as compared with the occurrence form.
- TAIL PREMIUM...is **100%** of the mature premium.
- NO TAIL PREMIUM if cancelled as a result of death, disability or permanent retirement (1)
- **NO TAIL PREMIUM if moving practice permanently [3 years] out of State of Indiana (1)**
- NO TAIL PREMIUM if the physician wishes to retire at age 65 (1)
- PARAMEDICS TAIL PREMIUM...\$210 or less for all reasons
- Enhanced to include \$25,000 legal defense for non professional liability incidents
- *AM Best Financial Strength Rating A / Excellent*
- Founded by the Indiana State Medical Association in 1983
- Rated by **WARD's** as one of the top 50 insurance companies.
- Superior defense, underwriting and risk management service.
- Service office: Greenwood, Indiana

(1) Subject to policy conditions

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