

Professional Liability Recommendation

May 2009

- We recommend these quality companies:

<u>Company</u>	<u>AM Best Financial Strength Rating</u>	<u>Since</u>
Medical Protective	A++/Superior	1899
ProAssurance	A-/Excellent	1982
IRMIA	State of Indiana	1975

- Considerations:

- *AM Best financial strength rating*
- *Long term stability*
- Option of occurrence or claims made
- Contract conditions and options
- Risk management services
- Defense attorney
- Underwriting standards
- Competitive premium

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