

Medical Protective Claims Made

This unique form of Physicians Professional Liability Insurance was first introduced by Lloyd's of London in the 1960's on a *restrictive* form. In 1975, St Paul introduced a *modified* form; Medical Protective provides a modified form of claims made in addition to their occurrence form of insurance.

Following is an analysis of the Medical Protective Reporting Endorsement or *tail* (4)...subject to conditions:

<u>Feature</u>	<u>modified</u>
Basis of premium for computation	Date Requested
Percentage of mature premium for <i>tail</i>	175%
Death (1)	(2)
Disability/ Permanent (1)	(2)
Retirement/ Permanent (1)	(3)
Age + Number of Years in force / retirement	55/ 5 Years (3)

(1) \$100 minimum filing fee with Indiana Department of Insurance

(2) Premium waived

(3) Premium waived if meet qualifying conditions

(4) Claims Made policies issued prior to July 1, 1999 also have a Fund premium.

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