

ProAssurance Group/ Physician Premium Credits

Premium Credits

- Physicians Risk Management Meeting -5% (1)
- Physicians Risk Management/ CD-ROM -1%
- Office Risk Management Meeting -2% (1)
- Young physicians

year 1	-50%
2	-25%
- Loss free/ years of experience

3-5	-5% (2)
6-10	-10%
11 or more	-15%
- Part-time -35% to 50%

Patient Compensation Fund Credits

- Young physicians

year 1	-50%
2	-25%
- Part-time less than 31 hours/ 25 hours/ 12 hours -25%/ 50%/ 75%

(1) Requires meeting attendance

(2) Subject to underwriting judgment/ can result in premium debit

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