

# Professional Liability Recommendations

July 2010

We recommend these quality companies:

<u>Company</u>	<u>AM Best Financial Strength Rating</u>	<u>Established</u>
ProAssurance	<b>A / Excellent</b>	<b>1976</b>
Medical Protective	<b>A++ / Superior</b>	<b>1899</b>
American Physicians (1)	<b>A- / Excellent</b>	<b>1975</b>
IRMIA	State of Indiana	<b>1975</b>

Important characteristics include:

- **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

(1) The Doctors Company acquisition is pending / July 2010

Service • Experience • Strength

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