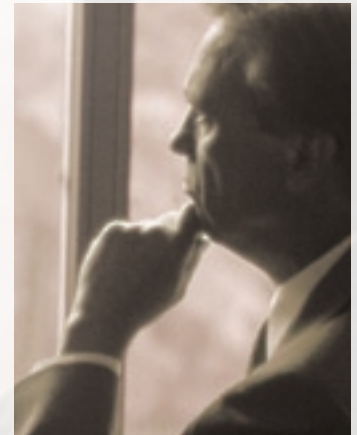


20 POINTS TO PONDER

WHEN CHOOSING A MALPRACTICE INSURER

1. Do they have the appetite and ability to defend physicians?
2. Do they have a strong balance sheet?
3. Do they have a knowledgeable and experienced management team?
4. Do they specialize in medical professional liability?
5. Do they have experience in local courtrooms?
6. Do they have a proven track record of defending physicians in your state?
7. Will you get your day in court in the event of a claim or will your company simply settle?
8. Does coverage go into effect when an “incident” occurs or after a “written demand for compensation” has been made?
9. Are the malpractice defense costs “within” or “in addition to” the limits of liability?
10. Do they provide legal defense coverage—including, but not limited to, investigations for HIPAA and Medicare/Medicaid?
11. Do they have a local claims office?
12. Do they have a local underwriting office?
13. Do they provide quality public risk management seminars—with CME credit?
14. Do they have at least an A- (Excellent) A.M. Best rating and an A- (Strong) Standard and Poor’s rating?
15. Is the insurer committed to your local market?
16. Does the insurer allow direct contact by an insured?
17. Will you have a local agent/sales representative who is experienced in med-mal coverage and can work as an advocate for you?
18. Will you have a local agent/sales representative who thoroughly knows the local market?
19. Does the insurer have stringent underwriting criteria, or could you be in a risk pool that includes high-risk physicians?
20. Do they have a strong stock performance record (for publicly traded companies)?



These are just a few of the questions you should be asking yourself at the time you choose a malpractice insurer. For more information about malpractice coverage, please call your local agent/sales representative or 800/292-1036 (ask for sales).

