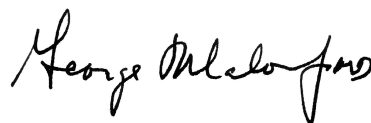


## Dear Virginia Physicians:

Over the past year, our reputation as one of the leading professional liability insurers in Virginia has continued to grow. As we head into the summer, there are a few important announcements I would like to pass on to our Insureds. First, we are very excited to have Mr. John Clifton as our new Vice President of Virginia Operations. Second, there is still time to take advantage of our educational risk management seminars. Finally, don't forget to visit the ProAd web site and take advantage of the many online services that it offers to Policyholders. Thank you for your continued loyalty and support. We look forward to serving you in 2008.



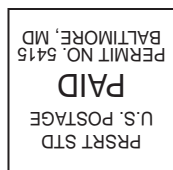
George S. Malouf, Jr., M.D., Chair of the Board



PROFESSIONALS ADVOCATE® *Insurance Company*

July 2008

- John Clifton Named VP of Virginia Operations
- Take Advantage of Our Risk Management Seminars
- ProAd's "A-" (Excellent) Rating Reaffirmed by A.M. Best
- 2007 Annual Report Now Available
- Don't Forget About Our Convenient Web Services





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### John Clifton Named VP of Virginia Operations

Professionals Advocate is pleased to announce that John Clifton has been appointed to the newly-created position of Vice President -- Professionals Advocate Virginia Operations. Mr. Clifton joined ProAd in 1999 and has since served in a number of management positions within the company. In 2003, he took over the management of Underwriting for both ProAd and our parent company, MEDICAL MUTUAL, representing over 10,000 insureds. Prior to this promotion, Mr. Clifton spent his most recent two years as the Assistant Vice President of Financial Analysis. In his new position, Mr. Clifton will oversee all ProAd operations in Virginia, including claims, underwriting and marketing. Mr. Clifton earned a Bachelor of Arts degree in Economics from Loyola College in Baltimore and an MBA from the University of Maryland.



### Take Advantage of Our Risk Management Seminars

Don't miss your chance to better manage and reduce your liability risk! There is still time to attend one of the informative and educational risk management seminars available in 2008. By attending one of these seminars, Professionals Advocate Physician Insureds can earn CME credits and a 5% discount on their next ProAd professional liability policy renewal. If you haven't done so already, register today to ensure that you get the date and location of your choice. You can register via mail or online at [www.weinsuredocs.com](http://www.weinsuredocs.com).



### ProAd's "A-" (Excellent) Rating Reaffirmed by A.M. Best

The A.M. Best Company, the nation's leading independent insurance rating agency, has reaffirmed its "A-" (Excellent) rating for Professionals Advocate, citing our financial strength, operating performance and market profile. We are pleased that A.M. Best continues to recognize our ability to meet the financial expectations of our Policyholders.



### 2007 Annual Report Now Available

The ProAd 2007 annual report, *Strength & Stability to Defend Your Practice*, is currently available. The report focuses on ProAd's tireless efforts to provide the strength and stability our Insureds depend on to defend their practice and professional reputations. A copy has already been mailed to all ProAd Physician Insureds. A digital version is also available on our web site, [www.weinsuredocs.com](http://www.weinsuredocs.com).



### Don't Forget About Our Convenient Web Services

A variety of free services and resources are available at your fingertips on our web site, [www.weinsuredocs.com](http://www.weinsuredocs.com). Register for risk management seminars, review your account balance and file a claims report. These features, plus many more, are available 24 hours a day, seven days a week from ProAd. If you haven't already done so, please call our Customer Service Department during normal business hours at 410-785-0050 or toll free at 1-800-492-0193 and request your User ID and temporary password. Please have your Policy Number readily available when calling.