



notes

FROM THE CHAIR OF THE BOARD

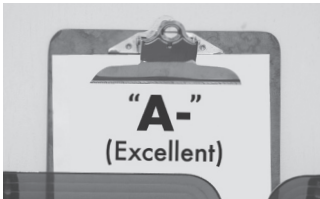
PROFESSIONALS ADVOCATE® Insurance Company

December 2009



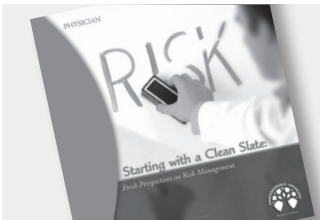
2010 Premium Rates to Remain Unchanged

The Professionals Advocate Insurance Company is pleased to announce that the base rate for 2010 renewal policies will remain unchanged from 2009. This does not take into account any additional changes that may affect individual rates, such as claims-made step increases or other policy coverage adjustments. If you have questions concerning your policy or your premium, please contact your Insurance Producer or call the ProAd Customer Service Department at 410-785-0050 or 800-492-0193.



A.M. Best Reaffirms "A-" (Excellent) Rating

The A.M. Best Company, the nation's premier independent insurance rating agency, has reaffirmed its "A-" (Excellent) rating for Professionals Advocate. An A.M. Best rating is assigned after an extensive and qualitative evaluation of a company's financial strength, operating performance and market profile. This rating reflects ProAd's leading position as a provider of high quality professional liability insurance in Virginia.



Risk Management Seminar Program Completed for 2009

The 2009 ProAd risk management education program, *Starting with a Clean Slate: Fresh Perspectives on Risk Management*, has come to a successful close. ProAd would like to thank the more than 1,300 Doctor attendees who participated in this year's program and worked to reduce their liability risk. The new risk management educational offerings will be announced in February. We look forward to seeing you at our 2010 program.



New Web Features Provide Multiple Payment Options

Professionals Advocate recently added several new online payment methods for Insureds to pay their premium invoice. You can now pay your policy premium using an American Express, Visa or MasterCard credit card. A second new option allows Insureds to pay via electronic bank account debit. These Policyholder services and many more are offered at no additional charge and are available 24/7 on our web site, www.weinsuredocs.com. If you haven't already done so, call our Customer Service Department during normal business hours at 410-785-0050 or toll free at 800-492-0193 and request your User ID and temporary password. Please have your Policy Number available when calling.



"Red Flags" Compliance Update

The Federal Trade Commission (FTC) has further delayed enforcement of the "Red Flags" Rule until June 1, 2010. The delay is the result of advocacy by Physician interest groups, including the AMA, who continue to object to the applicability of the Rule to health care providers and other professionals. The Rule would require health care practices to recognize the warning signs of identity theft and to implement a written identity theft prevention program. For more information on the "Red Flags" Rule, please review the Special Edition of the *Doctors RX* newsletter on our web site at www.weinsuredocs.com.

Dear Virginia Physicians:

Please take a few moments to review this issue of *Notes From the Chair* newsletter, as there are a few announcements I would like to pass on to our Insureds. Most importantly, I'm extremely happy to report that Professionals Advocate will not be filing for any rate increase for 2010. Also, our popular risk management education program was once again well attended and successful. I encourage all of our Insureds to visit the ProAd web site. We have added several different online payment options for your convenience. Thank you for your continued loyalty and support. We look forward to continuing to serve you in the upcoming year.



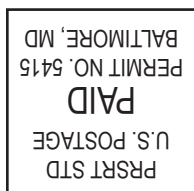
George S. Malouf, Jr., M.D., Chair of the Board



PROFESSIONALS ADVOCATE® Insurance Company

December 2009

- **2010 Premium Rates to Remain Unchanged**
- **A.M. Best Reaffirms "A-" (Excellent) Rating**
- **Risk Management Seminar Program Completed for 2009**
- **New Web Features Provide Multiple Payment Options**
- **"Red Flags" Compliance Update**



PROFESSIONALS ADVOCATE® Insurance Company
Box 8016, 225 International Circle
Hunt Valley, MD 21030

