

IT'S TIME FOR A

# COVERAGE ADJUSTMENT

●●● *From the Nation's Leading Malpractice Insurance Company* ●●●



# YOU HAVE A CHOICE

When was the last time you looked at your malpractice insurance options? How confident are you that you're receiving the right coverage at the right price? At MedPro Group, we are fiercely committed to protecting your practice, good name, reputation and assets. It's a promise we don't take lightly — just ask one of our 200,000+ clients across the country. Perhaps it's time to reconsider who's protecting you. Then take a look at chart below to see how the competition stacks up.

	MedPro Group	V	NCMIC
Years in Business	117+		72+
A.M. Best Rating	A++		A
Claims Defended Last 10 Years	58,962		8,057
Consent Provision Clause	NONE		JUDGEMENT ENTERED

## COVERAGE HIGHLIGHTS

MedPro offers chiropractors options that extend beyond a one-size-fits-all policy. Our 117+ year history gives us the depth of knowledge necessary to craft a policy specifically designed for chiropractors.

## ADMINISTRATIVE HEARING COVERAGE

- ▶ If a board action is filed against you and you need defense, aggregate policy limits cover up to \$100,000 of expenses.

## THIRD PARTY PAYOR COVERAGE

- ▶ If a third party (e.g. a healthcare insurance company) were to file a claim against you, aggregate policy limits cover up to \$100,000 of expenses.



▶ **FINANCIAL STRENGTH**

With an A.M. Best (A++) rating, our insureds rest easy knowing that MedPro is a Berkshire Hathaway company.

▶ **PURE CONSENT TO SETTLE**

This provision means you have the right to refuse to settle – unlike many insurance competitors who have exceptions in their consent provision.

▶ **FLEXIBLE POLICY OPTIONS**

Occurrence and Claims-made policy options mean you can freely choose which type of coverage is best for you and your practice.

▶ **UNRIVALED CLAIMS DEFENSE**

Our experienced claims team has seen it all. MedPro has managed more than 400,000 claims since 1899. It's just one reason why 80% of our claims close without payment. For the few cases that do go to trial, we win 90% of the time.

▶ **PRICE**

We leverage our vast underwriting and actuarial expertise to appropriately assess risk and ensure we're providing chiropractors with the best price possible.

**MEANINGFUL USE  
AUDIT COVERAGE**

- ▶ If you are required to undergo a meaningful use audit, aggregate policy limits cover up to \$100,000 of expenses.

**LOSS OF EARNINGS  
COVERAGE**

- ▶ If you take time off work due to attorney meetings, depositions, or court dates for a claim, aggregate policy limits cover up to \$35,000 of losses.

**DEPOSITION  
COVERAGE**

- ▶ If you are required to provide a deposition in a claim in which you are not named, aggregate policy limits cover up to \$10,000 of expenses.

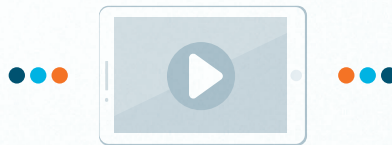
**HIPPA PROCEEDINGS  
COVERAGE**

- ▶ If a patient alleges a HIPPA violation, aggregate policy limits cover up to \$25,000 of expenses.





Recognized chiropractic experts from across the country provide leadership and advice as part of MedPro's Chiropractic Advisory Board. We invite you to visit our webpage to watch a video from the Chiropractic Advisory Board Chair, who outlines how the board ensures that MedPro offers the services and coverage you need most.



**VIDEO TESTIMONIAL**  
[medpro.com/chiropractors](http://medpro.com/chiropractors)

## TAKE THE NEXT STEP

**REQUEST A FREE QUOTE**

**TODAY**



All competitor information is derived from financial statements, regulatory filings and competitor websites and is current as of 03/20/17. The comparison is an educational tool designed to help you learn about the insurance coverage and the various details you may want to consider when selecting your healthcare liability policy. We value data integrity. If you believe that any information is incorrect, please contact us. A.M. Best rating as of 7/21/2016. All data is MedPro Group data; claims data range is 2006-2017 unless otherwise indicated. MedPro Group is the marketing name used to refer to the insurance operations of The Medical Protective Company, Princeton Insurance Company, PLICO, Inc. and MedPro RRG Risk Retention Group. All insurance products are administered by MedPro Group and underwritten by these and other Berkshire Hathaway affiliates, including National Fire & Marine Insurance Company. Product availability is based upon business and regulatory approval and may differ among companies. Visit [medpro.com/affiliates](http://medpro.com/affiliates) for more information. ©2017 MedPro Group Inc. All Rights Reserved.