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## FROM THE CHAIR OF THE BOARD

PROFESSIONALS ADVOCATE® Insurance Company

December 2025

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#### Celebrating 40 Years

Professionals Advocate has protected and defended Doctors since 1985.

#### Additional MAP Allocation Announced

Eligible Participants will receive a 7.5% allocation upon renewal of their policy in 2026.

#### ProAd's "A" (Excellent) Rating Reaffirmed

A.M. Best reaffirms the Company's "A" (Excellent) financial strength rating.

#### New in 2025: Witness Assistance Coverage

Witness Assistance helps Policyholders answer subpoenas, prepare for deposition or trial testimony, and respond to certain practice-related requests for information.

#### e-dataRESPONSE+ Offers Additional Cyber Coverage

Protect your practice against cyberattacks.

### Dear ProAd Insured,

This year, ProAd celebrated its 40th anniversary. Since its founding in 1985 by one of the nation's oldest and most respected Doctor-owned and directed medical professional liability insurance companies, ProAd has been dedicated to providing the most aggressive claims defense, curated risk management education programs, and personalized local service. This dedication to our Policyholders remains in sharp focus today.

Recognizing our Policyholders' dedication to the long-term success and stability of ProAd is also in sharp focus. For Doctors who participate in our *Mutual Advantage Plan* (MAP) financial reward program, the Board of Directors has approved an additional **7.5% renewal allocation** for 2026. I'm also pleased to report that A.M. Best, the world's largest credit rating agency specializing in the insurance industry, has **reaffirmed our "A" (Excellent) financial strength rating**.

ProAd's success is rooted in the trust and loyalty of the Doctors we serve. Thank you for your continued confidence. We look forward to supporting you and your practice for many years to come.

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

### LETTER HIGHLIGHTS

**7.5% MAP  
allocation**

**"A" (Excellent)  
rating reaffirmed**

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

A.M. Best, the world's largest credit rating agency specializing in the insurance industry, has reaffirmed Professionals Advocate's "A" (Excellent) financial strength rating. Among the reasons cited for the rating is the Company's long-tenured management team with a significant depth of experience and knowledge in the medical professional liability insurance market.



## Additional MAP Allocation Announced for 2026

The Professionals Advocate Board of Directors is pleased to announce a *Mutual Advantage Plan* (MAP) renewal allocation for 2026 of 7.5% of each eligible Participant's mature, base premium (including part-time, suspension, and government credits) per the underwriting characteristics upon 2026 renewal. MAP Participants must complete their 2026 renewal to receive this allocation to their MAP account.

The *Mutual Advantage Plan* is one of Professionals Advocate's most popular Policyholder benefits and was introduced in 2016. Since the initial allocation in 2017, Participants have received renewal allocations each year, from 2018 to 2025. Through the MAP program, more than 500 Doctors have received a distribution upon a qualifying event (i.e., full retirement, disability, or death).

This year's MAP allocation continues recognition of the commitment of our Policyholders to the long-term success and stability of Professionals Advocate, and to the practice of quality medicine. If you have not yet joined the *Mutual Advantage Plan*, please contact ProAd's Customer Service Department at **410-785-0050** or **800-492-0193**, or contact your Insurance Producer.

Log in to view your  
MAP account balance at  
**ProfessionalsAdvocate.com**



## New in 2025: Witness Assistance Coverage

Effective March 1, 2025, all policies with MedGuard protection have been enhanced with new *Witness Assistance* coverage. Up to \$10,000 in coverage may be available for attorney representation to help a Policyholder answer a subpoena, prepare for a deposition or trial, or respond to a practice-related request for information.\* For example, *Witness Assistance* coverage may be available if:

- A Policyholder receives a subpoena to testify as a witness in a malpractice suit that their patient filed against another health care provider, or
- A patient is unhappy with the results of a procedure and requests a written explanation from the Policyholder.

If you receive a subpoena or other request for information, call Professionals Advocate at **410-785-0050** or **800-492-0193** to determine your eligibility for *Witness Assistance* coverage.



*\*All terms, conditions, and exclusions are set forth in the applicable policy form (PR 32205 0325, PR 32206 0325, PR 32209 0325, or PR 32210 0325).*

## New Risk Management Programs Available Soon

With a new year just around the corner, it is not too early to begin thinking about Risk Management in 2026. Professionals Advocate will offer education programs in multiple modalities, with experts presenting a variety of timely and important topics. Insureds who successfully complete a qualifying Risk Management education program will earn CME credit and a 5% premium credit on their next renewal policy. Visit **ProfessionalsAdvocate.com** beginning in mid-February for updated information about our Risk Management education programs and be sure to register early to ensure you can select the program(s) of your choice.

## e-dataRESPONSE+ Offers Additional Cyber Defense

Given the frequency and severity of data breaches in health care settings, you may have already considered upgrading your practice's protection against malicious cyberattacks. Professionals Advocate's MedGuard coverage includes basic privacy breach coverage that provides limited reimbursement for certain expenses incurred as a result of a privacy breach. However, more robust protection for your practice is now available.



**e-dataRESPONSE+**  
Privacy Breach Coverage for Doctors

e-dataRESPONSE+ is an optional cyber liability coverage that is comprehensive, customizable, and affordable. Professionals Advocate provides the expertise and resources to assist you through a privacy or security breach and offers you the choice of one of three limits of coverage: \$250,000, \$500,000, or \$1,000,000. If you are interested in purchasing this valuable coverage or would like more information about the additional protection e-dataRESPONSE+ can provide, please contact ProAd's Customer Service Department at **410-785-0050** or **800-492-0193**.

## Register Today for ProAd's Practice Manager Toolbox

Professionals Advocate understands that Practice Managers routinely face many different challenges. From keeping up with new regulations and changing health care standards to resolving patient-related service issues, Practice Managers are expected to be both knowledgeable and decisive. Packed with relevant and timely guidance tailored to their unique role, the *Practice Manager Toolbox* (PMT) is a convenient online resource that helps Practice Managers address the wide variety of scenarios they are likely to encounter.



The resources provided through PMT address topics such as practice operations, patient engagement, compliance, billing and insurance, cybersecurity, EHR optimization, and more. PMT also includes a sample employee handbook, hiring forms, a sample confidentiality agreement, risk management videos, and informative articles.

Practice Managers must register to access the PMT section of the Professionals Advocate website and may select a free gift upon registering. Please visit **ProfessionalsAdvocate.com/PMT** or scan the QR code to register.

## Follow Professionals Advocate on LinkedIn for Claims Data Insights

To inform Insureds about emerging medical professional liability trends, Professionals Advocate has shared a series of claims data insights. Each installment in this new series covers a different topic and is posted on LinkedIn. Scan the QR code to visit the LinkedIn page for Professionals Advocate and follow us to access new information and resources as soon as they are posted.

LinkedIn



## Celebrating 40 Years

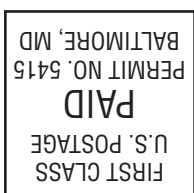
For 40 years, Professionals Advocate has protected and defended Doctors so they can continue to provide essential care. As an insurer created by a Doctor-owned company, we are uniquely suited to provide our Insureds with the ProAd Advantage: innovative coverage options, tenacious claims defense, financial stability, comprehensive risk management, and efficient customer service. As we celebrate this important milestone, we thank you for your continued trust and loyalty and look forward to continuing as the premier insurer of Physicians and Dentists in the mid-Atlantic region.



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