

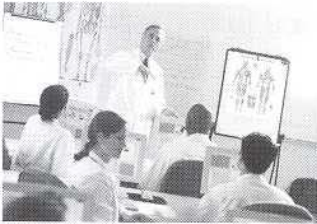


notes

FROM THE CHAIR OF THE BOARD

PROFESSIONALS ADVOCATE® Insurance Company

July 2004



2004 Risk Management Program Well Received

ProAd's 2004 Risk Management seminar, *Medical Matters*, has been well received by Virginia Physicians. This new program was created to provide medical professionals with information and assistance gleaned from the presentation and discussion of closed medical malpractice cases. If you have not yet attended this seminar, please register now to ensure you get the location and date of your choosing. Remember, Physicians can earn CME credits and a 5% premium discount on 2005 renewal policies by participating in this valuable Physician programs. For your convenience, you can register via mail or online at www.weinsuredocs.com.



"Needs Assessment Survey" Added to Web Site

Let us know how we can better meet your educational needs! ProAd's Risk Management Department is offering a needs assessment survey on our web site. This survey asks you to name the "top risk management concerns that you would like to see addressed through an educational activity" along with related questions in a brief, five-question format. Please take a few moments to give us your feedback so that we can design even better educational programs for you and your medical office staff.



A.M. Best Reaffirms ProAd's Rating

The A.M. Best Company, the nation's leading premier independent rating agency, has reaffirmed its "A-" (Excellent) rating for Professionals Advocate. This rating is given to companies that have an excellent ability to meet their ongoing obligations to policyholders. ProAd has the financial strength and stability you need for the protection of your practice!



Reapplication Process Underway in Virginia

Professionals Advocate uses a reapplication process in order to help us update the underwriting records of our policyholders and to help us match our medical professional liability coverages with the insurance needs of the Physicians we protect. A number of reappls were sent out in the past few months and more will soon be mailed. If you receive or have already received a reapplication, we ask you to take a few moments to complete the form and return it promptly. In these busy times we understand your schedule is tight. However, your assistance with this important project is necessary. Please accept our sincere thanks for your timely cooperation.



Check on Account Status from Comfort of Home or Office

We are pleased to offer our Insureds secure, online access to their current account status. Using the Internet, you can visit our web site at your convenience to view up-to-date billing and payment details. This free service is available 24-hours and features real-time account information. To use this service, please call our Customer Service Department toll free at 1-800-492-0193 and request your User ID and temporary password. Please have your Policy Number handy when calling.

Dear Virginia Physicians:

This edition of Notes comes to you after a very busy 12 months for Professionals Advocate. Our "A-" (Excellent) rating has been reaffirmed by A.M. Best. Our 2004 risk management programs have been well received. And, we are especially pleased that we were able to provide coverage for hundreds of Virginia Physicians who, due to market problems, were stranded without liability insurance last year. Welcome to ProAd! Thank you to our many long-term policyholders for your loyal support and, as always, we are always open to your comments and suggestions.



D. Ted Lewers, M.D., Chair of the Board



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- **RM "Needs Assessment Survey" Added to Web Site**
- **A.M. Best Reaffirms ProAd's "A-" (Excellent) Rating**
- **Reapplication Process Underway in Virginia**
- **Check on Your Account Status from Your Home or Office**

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