

Dear Virginia Physicians:

As we head into the few remaining months of 2005, there are several important announcements I would like to pass on to our Insureds. First, since the ability to meet our financial obligation to you is paramount, you will be glad to know that we have maintained our sound financial position during what has been a very difficult period for the industry. Second, time is quickly running out to register for one of the few remaining risk management seminars of 2005. Finally, don't forget to visit our website and take advantage of the many new and convenient online services offered to Policyholders. As always, thank you for allowing us to serve you. Best wishes!



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



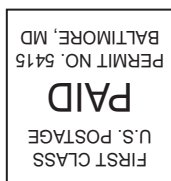
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FROM THE CHAIR OF THE BOARD

PROFESSIONALS ADVOCATE® Insurance Company

September 2005

- **ProAd's "A-" (Excellent) Rating Reaffirmed by A.M. Best**
- **Time Is Running Out for Risk Management Seminars**
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ProAd's "A-" (Excellent) Rating Reaffirmed by A.M. Best

The A.M. Best Company, the world's oldest and most authoritative source of insurance company ratings, has once again reaffirmed its "A-" (Excellent) rating for Professionals Advocate. The "A-" rating is given to "companies which have, on balance, excellent financial strength, operating performance and market profile when compared to the standards established by the A.M. Best Company." We are pleased that A.M. Best recognized our continued financial stability and excellent ability to meet the ongoing expectations of our Policyholders.



Time Is Running Out for Risk Management Seminars

Time is running out to register for one of the risk management seminars available to Insureds in 2005. In addition to learning valuable strategies to minimize your liability risk, Professionals Advocate Physician Insureds earn a 5% premium discount on their 2006 medical professional liability renewal policy by attending one of the risk management programs, as well as CME credits. If you have not done so already, please register immediately for one of the few dates and locations still remaining. You can register via mail or online at www.weinsuredocs.com. There are still openings for the following seminars:

Date	Subject	Location
October 11	Medical Matters	Chesapeake General Hospital, Chesapeake
October 13	Ethics for Physicians	Chippenham Hospital, Richmond
October 18	Medical Matters	Inova Alexandria Hospital, Alexandria
October 27	Medical Matters	The Stratford Inn, Danville

The 2006 Risk Management educational program will begin in March. Look for more information in the upcoming months.



Do More with ProAd Web Services

With an Internet connection and a few mouse clicks, you can visit our web site and review your current balance, check your last payment date, confirm policy information, scan seminar attendance history, view producer information and request a Certificate of Insurance. You can even file claims online and request your claim history. These free services are available 24-hours and feature real-time account information. To use these features, please call our Customer Service Department during regular 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 handy when calling.



Look for ProAd at the MSV Annual Meeting in November

Professionals Advocate will be exhibiting at the Medical Society of Virginia Annual Meeting, to be held November 3-6, 2005 at The Homestead in Hot Springs, VA. A ProAd representative will be available to answer any questions you may have. We're looking forward to seeing you there!