



notes

FROM THE CHAIR OF THE BOARD

PROFESSIONALS ADVOCATE® Insurance Company

December 2010



2011 Premium Rates to Remain Unchanged

Professionals Advocate is pleased to announce the rate for 2011 renewal policies in Virginia will remain unchanged from 2010. A moderation in the number of claims filed, together with good success in claims resolution, has allowed us to avoid a rate increase for seven consecutive years. This has occurred even as underlying costs in claims litigation have continued to rise. We are proud of delivering this price stability to at least one expense item facing our Doctors. We at ProAd are truly committed to being, in fact, our Insureds' professional advocate.

Please note the total amount you pay for your insurance in 2011 will take into account any additional changes that may affect your renewal premium, such as your Individual Experience Rating Plan, scheduled claims-made step increases or other policy coverage adjustments. If you have questions concerning your policy or renewal premium, please contact your Insurance Agent or call the ProAd Customer Service Department at 800-492-0193.



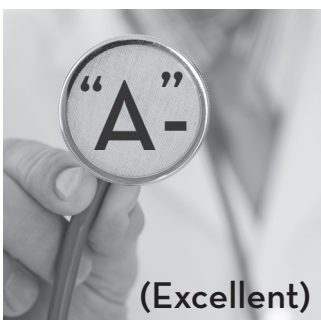
Risk Management Education Program Completed for 2010

The 2010 Professionals Advocate risk management education program has come to a successful close. More than 1,380 Doctor attendees participated, a significant increase over the 2009 attendance. ProAd would like to thank our Insureds who worked to reduce their liability risk by attending these programs. The new risk management offerings will be introduced in February 2011. Brochures with detailed information will be mailed to all Policyholders and information posted on our web site, www.weinsuredocs.com. You can register by mail, fax or online. We look forward to seeing you at one of these future programs.



ProAd Introduces Online Podcast Library for Policyholders

Professionals Advocate is pleased to announce the introduction of a podcast library on the company web site for our Insureds. A variety of topics of interest, such as risk management, claims and company information are presented in a convenient audio-only format. These digital audio files can be played on most PCs and Macs, laptops, smartphones or other portable media players. A number of podcasts are currently available with additional podcasts to be introduced on a regular basis. Please visit the Professionals Advocate web site at www.weinsuredocs.com for more information, including complete download instructions.



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

ProAd has the financial integrity and stability you need for the protection of your practice. The A.M. Best Company, the nation's leading 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 solid financial rating and corresponding outlook (stable) reflects our sound financial management in concert with our strong Policyholder relations and our aggressive and effective claims defense.

Dear Virginia Physicians:



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

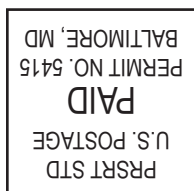
I am pleased to say there are several important announcements in this issue of the Professionals Advocate *Notes From the Chair* newsletter. The base rate for 2011 ProAd renewal policies will remain unchanged from 2010. This represents the 7th consecutive year without a rate increase. Once again, the nation's leading independent insurance rating agency has reaffirmed its "A-" (Excellent) rating for ProAd. We are continuing to look for new ways to serve you better. Please read the news brief about our soon-to-be-introduced podcast program. Thank you for your continued loyalty and support. We look forward to serving you in 2011.



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