

PROFESSIONALS ADVOCATE® *Insurance Company*

March 2010



Jeff Poole Named President and CEO of ProAd/MEDICAL MUTUAL

Jeffrey M. Poole, formerly Executive Vice President and Chief Operating Officer, has been named the new President and CEO of Professionals Advocate and MEDICAL MUTUAL. David L. Murray, President and Chief Executive Officer of the two companies, has retired after more than 21 years of service.

Mr. Poole has served in many capacities during his time with the company, and has been responsible for all insurance operations since 1999. He came to ProAd/MEDICAL MUTUAL in 1990 from Mutual Assurance of Birmingham, Alabama, one of the nation's largest malpractice carriers. Mr. Poole is a graduate of Auburn University and received his M.B.A. degree from the University of Baltimore. He holds the Chartered Property/Casualty Underwriter designation.



Risk Management Education Program Underway for 2010

The 2010 risk management program, *Risk Management for the Unpredictable*, is now available for Physician and Dental Insureds. ProAd is pleased to introduce two new topics for Physicians and three new topics for Dentists. Seminar participants can earn education credits and a premium discount on their next professional liability renewal policy.

Don't miss this opportunity to better manage and reduce your liability risk. Register promptly to get the date and location of your choice. For more information, visit our web site at www.weinsuredocs.com.



Professionals Advocate MedGuard Coverage

A health care professional or professional organization can be subject to costly administrative proceedings. MedGuard coverage adds an extra layer of security beyond traditional malpractice coverage by helping to defray the costs associated with expensive administrative proceedings that Insureds or their professional organizations can be subject to. If you are a Physician Insured in Virginia, MedGuard is already included as part of your normal coverage. We have made MedGuard available as a stand-alone product at a very reasonable cost for Dentists and many other Insureds practicing outside of Virginia. For more information, visit us on the web at www.weinsuredocs.com or by calling the Customer Service Department at 410-785-0050 or 800-492-0193.



Info Fliers Answer Common Questions About Policy Coverage

The language of the professional liability insurance industry can be confusing. However, it is important that all ProAd Insureds have read and fully understand the rights and responsibilities as defined in their policy. To help Insureds understand certain aspects of their coverage, ProAd has developed a series of informational FAQ brochures designed to clarify common terms found within a standard ProAd policy.

Currently available are fliers on "Claims-Made Step Coverage" and "Tail Coverage." These fliers can be accessed by visiting us on the web at www.weinsuredocs.com or by requesting copies from our Customer Service Department at 410-785-0050 or 800-492-0193.

Dear ProAd Insured:

In this issue of *Notes From the Chair*, we are announcing the retirement of our long-time company president, David Murray. David Murray played a vital role in helping to build ProAd as a successful and highly respected professional liability carrier. So, speaking for the Board of Directors, all employees and Insureds, we would like to thank David for his tireless efforts on behalf of the company and the Doctors we insure over these past two decades. Jeff Poole, our new President and CEO, has served in a number of positions in his long career with

the company. Because of Jeff's many years of experience in the insurance industry and with the company, we expect the transition to be seamless to our Policyholders.



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





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