



notes

FROM THE CHAIR OF THE BOARD

PROFESSIONALS ADVOCATE® Insurance Company

December 2011



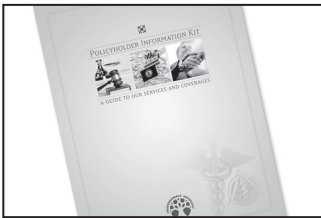
2012 Premium Rates to Remain Unchanged

Professionals Advocate is pleased to announce that there will be no rate increase for 2012 renewal policies. This is the eighth consecutive year ProAd Insureds have had no price increase on what they pay for professional liability coverage. This does not take into account any additional changes that may affect your individual rates, such as claims-made step increases or other policy coverage adjustments. If you have questions concerning your policy or renewal premium, please contact your Insurance Agent/Broker or call the ProAd Customer Service Department at 800-492-0193 or 410-785-0050.



ProAd Rated "A-" (Excellent) by A.M. Best

Professionals Advocate Insurance Company is rated "A-" (Excellent) by the A.M. Best Company, the nation's most recognized independent insurance rating organization. This strong financial designation is based on A.M. Best's own extensive and qualitative rating methodology, which also cited our "excellent risk-adjusted capitalization, commitment to maintaining adequate rates and reserves, adherence to strict underwriting standards and its market leadership in providing professional liability coverage for physicians." ProAd continues to have the financial strength necessary to defend good medicine.



Insureds to Receive New Policyholder Information Kit

To assist our Policyholders in understanding the sometimes confusing terms and concepts of the liability insurance industry, ProAd will be sending all Insureds a copy of our new Policyholder Information Kit. Included in this helpful kit you will find detailed information on all aspects of your policy. Review clear and concise explanations of the specialized language used in your policy and on your premium invoice. Learn more about your insurance coverages and our claims and risk management services. Discover all the web features that we offer. This information and much more will be available in this easy-to-use reference guide. The Policyholder Information Kit will be mailed with your renewal invoice in 2012.



Revised Premium Invoice to be Introduced for 2012

As Professionals Advocate begins the 2012 billing cycle, Insureds will notice that the invoice has been redesigned with a more reader-friendly appearance and layout. For your convenience, ProAd now offers an interactive online guide to the invoice on our web site at www.weinsuredocs.com. Once on the ProAd site, click on the "Policyholder Resources" section to access the guide to the new invoice.



New Web Enhancements Now Available

The secure, "Insureds-only" section of the ProAd web site has been redesigned with a more user-friendly interface. This allows our Insureds to find the information they need quicker and easier than ever. Some secure site features, such as creating an online profile and requesting a claims history, have been streamlined to make them more efficient. The new-look version of the site still retains all the convenient features and resources as the current site, available 24/7 to Insureds.

Dear Virginia Insured:

The past year proved to be one of the busiest and most productive years in recent memory for Professionals Advocate. First, I am happy to report that ProAd will not be taking a rate increase in 2012. In addition, we maintained a positive A.M. Best rating in 2011. These two developments each continue streaks of keeping our rates flat and our financials sound. As you browse this issue of ProAd Notes Newsletter, you will see that we stayed very busy in 2011 identifying new ways to better serve our Insureds. The introduction of new materials, like our Policyholder Information Kit, or the revision of long-standing features, such as our secure site and invoice, are just a few of the examples of how ProAd worked to improve your interaction with the company. Thank you for your loyalty and support. We look forward to continuing to serve you in 2012.



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



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