Nothing beats experience.

Why should you place your trust in Medical Protective?

The most complete medical liability protection for Texas doctors.

- Founded by physicians in 1899, and protecting Texas doctors just like you since 1916
- Financial strength and integrity of Warren Buffett’s Berkshire Hathaway
- Win 95% of our Texas physicians’ trials from 1999-2008
- Giving Texas doctors the absolute right to settlement – even after an adverse jury verdict
- Founding member and active supporter of Texas Alliance for Patient Access (TAPA)
- The average claim for the average doctor could take up to 7 years to resolve after the initial incident
- Will your insurance company be there to protect you in the future?
- Is today’s short-term savings worth the uncertainty of your protection?
- Free Tail when you retire – no age requirement

1 Medical Protective Data
“When it first sunk in that I was being sued I was scared. But after talking to Medical Protective I realized two things—the I would survive the experience and that I would not be alone.”

Orthopedic Surgeon
LOYAL MEDICAL PROTECTIVE CUSTOMER

Referral to the experts.
How many times have you referred someone to an expert or specialist? Maybe you’re the expert. The one thing that’s certain, all doctors want their patients to receive the finest care and, if necessary, they call in an expert.

When it comes to protecting doctors, we’re the experts. We’ve been safeguarding physicians since 1899. We dare to call ourselves the experts since, chances are, we’ve handled nearly every type of claim you’ll ever experience in Texas. Because of our national presence, we can draw on defense experience from across the nation.

Medical liability insurance isn’t a simple purchase like car or property insurance because your reputation isn’t something you can easily replace or repair. Your medical liability company promises to be there in the event of payment of a claim. But more importantly, your carrier should provide you with detailed preparation, diligent defense and extensive support throughout the claim process. Medical Protective will vigorously defend your assets and your reputation.

Switching your medical liability insurance isn’t usually on the top of your "to-do" list. But some time invested today can save you heartache, hassles and a tarnished reputation in the future. **One in eight healthcare providers will be sued in 2009, and one in four will be sued in the next five years.** You owe it to yourself to investigate which company will provide you and your practice with the best protection.

“My wife and I would like to express our deepest gratitude for your hard work and support during a trying time. You assuaged our fears and made us feel safe.”

OB-GYN
LOYAL MEDICAL PROTECTIVE CUSTOMER

*Medical Protective internal data
I’ve been practicing for 26 years and after watching a couple of medical malpractice companies go under, I’ve learned how important financial strength is. That’s why my coverage has to be with an “A-rated” carrier.

If it was only about price, I would be with an unrated carrier—but to me that’s unthinkable.”

Plastic Surgeon
LOYAL MEDICAL PROTECTIVE CUSTOMER

Medical Protective is a proud member of Warren Buffett's Berkshire Hathaway: "Medical Protective thinks like a doctor and behaves with the same integrity and individual care as a doctor."

WARREN E. BUFFETT
Chairman of the Board
Berkshire Hathaway, Inc.

Texas doctors have unique needs/issues

- Tort reform is under attack. In all likelihood, and our medical societies agree, the plaintiffs’ attorneys are going to bring a much more aggressive and direct attack on tort reform in 2009.
- Do you have a voice in your defense? It is imperative you have the absolute right to refuse case settlement at any time during the claim process.
- Malpractice insurance isn’t a commodity. It’s a service and protection for you, your practice, your assets and, more importantly, your reputation.

Switch to Medical Protective today.

Receive an instant premium indication or apply for coverage online at www.medpro.com.

“Are you receiving the BEST VALUE in medical liability insurance?”

*National Practitioner Data Bank data 2006
“Medical Protective has financial strength far exceeding that of its competitors, a quality assuring healthcare providers that long-to-settle claims will not end up back on their doorstep because their insurer failed.”

Unmatched Financial Stability in an Unstable Time.
In today’s uncertain economy, financial strength has never been more important. Medical Protective, as a proud member of Warren Buffett’s Berkshire Hathaway, is the hallmark of financial stability. Medical Protective customers never need to worry whether or not their medmal insurance company will have the financial wherewithal to fund an aggressive defense on their behalf. Medical Protective will be there for our insureds today, tomorrow and years down the road after their retirement. Our financial stability is the bedrock of our exceptional defense for our doctors. Amidst the turmoil, Medical Protective is still the highest rated medical liability insurer not only in Texas, but also in the nation. Independent rating agencies, A.M. Best and S&P, gave us their highest ratings “A++” and “AAA,” validating our sound foundation. Do you know the financial well-being of your medmal insurance company?

Financial strength = the strongest defense = being there for you when you need it most.

Financial Ratings Comparisons of Texas Medical Liability Carriers

Doesn’t your practice deserve the peace-of-mind of Medical Protective?

- Integrity of a Warren Buffett Berkshire Hathaway Company
- Strongest medical liability carrier in Texas
- Rated “A++” from A.M. Best and “AAA” from S&P
- Guaranteed premium with no assessments
- Occurrence, claims-made and “convertible claims-made” coverage available
- Incident reporting claim trigger for your claims-made policy that simplifies your reporting
- Free Tail when you retire - no age requirement^  

Call us today at 800-4MEDPRO or contact your independent agent.

“Medical Protective’s attorneys are unlike any I had ever seen before. They had me so prepped that I actually felt sorry for the other side’s attorneys. When we buy insurance we hope that we never have to use it, but when the time comes, it’s reassuring that Medical Protective is vastly prepared to step in and handle the case in such a powerful and professional manner. I will never leave MedPro because I saw first-hand how effective they are even before a trial begins.”

Anesthesiologist
LOYAL MEDICAL PROTECTIVE CUSTOMER

Texas Trial Win Percentage 1999-2008

95%

National Claims Closed Without Payment Percentage 2004-2008

79%

Texas Key Defense Law Firms

Our customers are represented by only the finest local law firms, a few of which are listed below. We round out your defense team with MedPro’s seasoned claims managers (who average more than 20 years of experience), a nationwide database of expert witnesses and the experience and know-how that can only come with over a century of experience successfully defending doctors. All of these factors add up to the best defense in the industry.

- Stinnett, Thiebaud & Remington – Dallas
- Brin & Brin – San Antonio & South Texas
- Hick & Luckey – El Paso
- Karotkin & Associates – Houston

We also work with these and many other top law firms in Texas based on where the claim is filed and the type of allegation.

Defense.

Your claims defense is the main reason you have medical liability insurance. That’s why everything we do at Medical Protective is structured around providing our customers with the best defense they can possibly receive. Our sole purpose is to defend you in your moment of need. At Medical Protective, we tailor your defense around your situation. We use all the expertise of the finest attorneys and over a century of case knowledge in our back pocket to focus on providing the best defense for you.

It’s your reputation. We’re here to defend it.

Our defense philosophy is balanced and simple:
- Hire the best local trial attorneys
- Give you the absolute right to refuse settlement
- Manage cases with seasoned claims experts
- Access 7,500 nationwide expert witnesses

We will defend you with vigor, passion, expertise – plus the resources that only a Berkshire Hathaway company can bring.

Ensure your reputation and assets are protected by the best in Texas

- How many physicians has your insurance company defended in Texas alone in the past 30 years?
  - Medical Protective has defended over 30,000 healthcare providers in Texas alone – and over 170,000 nationwide.**
- Focus on your patients with the confidence of a 95% Texas trial win rate.†
- The expertise of defending Texas doctors since 1916.
- You deserve the absolute right to refuse settlement.‡
  - This is your reputation, your practice, your neck on the line. You should have the final say in if a settlement is made or not.
  - Your defense should be a team effort and you should be kept informed throughout the entire process.

Call us today at 800-4MEDPRO or your trusted independent agent to find out more about our defense philosophy and why your reputation depends on your protection.

**1978-2008 Medical Protective data
† 1999-2008 Medical Protective data
‡ 1978-2008 Medical Protective data
Solutions.
As the world of medicine evolves and improves, so should your practice. Efficiency is paramount in today’s reality of declining reimbursement rates and increasing expenses.

“The risk management course I took is outstanding. The very next day it literally stopped what could have been a potential medical legal catastrophe. Best money I’ve ever spent. It’s intelligent, it’s well done, superior and well developed.”

Risk Management
- Prompt access to your own risk consultant
- Customized and specialty specific CME programs designed to minimize liability risk
- Online independent risk assessment tools, industry updates and a resource library
- Litigation support programs
- Potential clinical risk education premium or e-health records credit
- Protector—the nation’s oldest healthcare risk management newsletter
- Risk Reviews—email publication that analyzes closed cases and discusses lessons learned

Expanded Risk Offerings
Responding to your needs with discounts on:
- Interpreting and Translation Services
- Informed Consent products that support patient education
- World-class medical test and referral tracking system

Increased Efficiency and Productivity
- Medical Protective Credentialing Services
- Medical Protective Provider Enrollment Services
- Premium Financing and Expanded Payment Options

Call us today at 800-4MEDPRO or call your independent agent to find out more about how you can increase your efficiency and lower your risk.
Since 1899. Protecting physicians through the best and worst of times.

Medical Protective is proud to be the only professional medical liability carrier to survive and continue to protect our customers for over 110 years – through the Great Depression, two World Wars, all the medical crises and our doctors’ personal trials. We have spent more than a century defending hundreds of thousands of medical liability cases and safeguarding the reputations of doctors across the country.

“We chose Medical Protective because we wanted a bigger company that had been around the block a few times. We wanted more stability than our other carrier could provide. They had too many ups and downs and we were tired of worrying about it. That’s why MedPro is a good fit for us.”

Group Administrator, Washington

One of the greatest advantages our doctors have is our expertise. We have a century’s worth of data and nationwide expertise to draw upon to enhance their defense. We also know and partner with the best local law firms and have been defending Texas doctors since 1916 to provide a balanced and aggressive defense.

As a company founded by a group of physicians, Medical Protective is steadfast in our continued commitment to provide healthcare providers unmatched strength, defense and solutions well into the next century. With the backing of Warren Buffett’s Berkshire Hathaway, rest assured, we will be able to defend you and your reputation well into your retirement.

Don’t you deserve Medical Protective’s expertise and the best working knowledge in the industry? Call 800-4MEDPRO today or call your independent agent to take advantage of our expertise.

What about all these new carriers?
Texas has seen its share of insurers starting to dabble in medical malpractice again because they think it’s profitable. Many states are experiencing an influx of new insurance carriers that are entering your state to take advantage of a softened marketplace.

The medical malpractice industry is not for the timid.
It’s a cyclical business, with extreme highs and lows. A.M. Best reports that although they now consider the medical liability market to be “stable,” they warn that the malpractice arena remains vulnerable to cycles.¹ The medmal graveyard is full of companies who didn’t heed the history and cyclical nature of the business and often left Texas healthcare providers, like you, high and dry without any coverage.

¹ A.M. Best Special Report May 21, 2007 Medical Malpractice Sector Mends, But Remains Vulnerable to Cycles
“Thank you.
I am completely satisfied with Medical Protective and the ease of doing business with your company. From the online application to customer service and, of course, the premium dollars I saved have all made Medical Protective my professional medical liability carrier.”

Family Practitioner
LOYAL MEDICAL PROTECTIVE CUSTOMER

Understanding your needs.
Providing you the best medical protection.

At Medical Protective, we can offer you more.

As an insurer of physicians across the country, Medical Protective has the best resources to provide you with the strongest defense against a medical malpractice claim. Our customers take advantage of the best legal resources, our extensive national claims-handling experience, our nationwide database of expert witnesses, and cutting-edge risk management services and products. Yet, we also understand your local needs and the intricacies of your Texas community.

As traditional healthcare is evolving, so are our offerings at Medical Protective. We continue to expand our coverage to keep up with your growing needs. In addition to being the preferred malpractice carrier for physicians and dentists, we now provide healthcare malpractice coverage for:

- Healthcare professionals
- Small, rural community hospitals
- Healthcare facilities

Medical Protective can provide you with a comprehensive medical professional liability solution and will safeguard the practice and reputation you have built.

We strive every day to provide our doctors with the unmatched strength, defense and solutions our customers have come to expect for over a century.

Don’t you need Medical Protective?

To switch to the finest protection log onto medpro.com or contact:

Medical Protective
1-800-4MEDPRO
5814 Reed Rd Fort Wayne, IN 46835

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