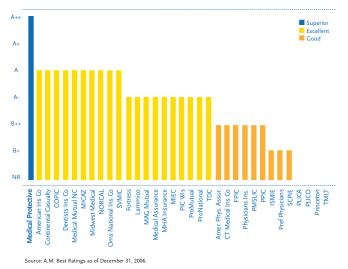


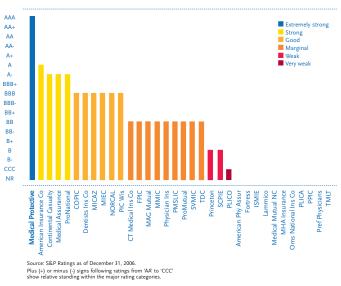
How do other insurance carriers measure up to Medical Protective?

Strength	MEDICAL PROTECTIVE	Insurance Carrier B
"A++" (Superior) A.M. Best rating?	Yes	
"AAA" (Extremely strong) S&P rating?	Yes	
Defense		
Dedicated claims professionals, averaging 20 years of experience?	Yes	
Closing ~80% of cases without a loss payment made?	Yes	
Winning ~90% of cases that go to trial?	Yes	
Your consent before any settlement?*	Yes	
Specialized 'local defense counsel' who are experts in your jurisdiction?	Yes	
Nationwide network of the best expert witnesses?	Yes	
Litigation support services preparing you for testimony or the courtroom?	Yes	
Solutions		
Dedicated risk management professionals, averaging 20 years of experience?	Yes	
Home study, internet and seminar programs for doctors and staff?	Yes	
Continuing medical and dental education credit available?	Yes	
2.5% premium credit when you implement accredited e-health records	Yes	
The <i>Protector</i> , the nation's longest, continuously published risk management periodical?	Yes	
Tort reform support?	Yes	
Financing and other practice-enhancement solutions?	Yes	
Since 1899	V	
Over a century of proven results for healthcare providers?	Yes	

A.M. BEST RATING COMPARISON



S&P RATING COMPARISON



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^{*}Except where prohibited by state law or by policy type.