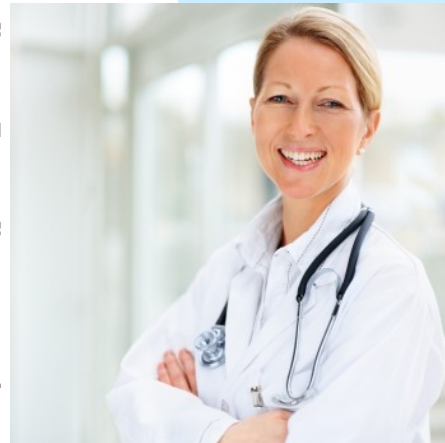




Risk Management Resource Guide for Physician Liability

Be an Educated Insurance Purchaser

- I. Find out if your carrier is regulated by The Department of Insurance, A.M. Best rated.
- II. Find out if you have occurrence or claims made and the difference between the two.
- III. Claim trigger should always be incident sensitive. Say 'no' to written demand.
- IV. Full consent to settle - be absolutely certain your carrier must have your permission to settle any claim.
- V. Your defense cost should be paid in addition to your limits of liability.
- VI. Make sure you work in coordination with your business administrator & agent to review and/or purchase insurance.
- VII. Find out if the Board Legal Defense is paid. If so, what are the limits?
- VIII. No deductible - these generally do not save premium dollars. Find out why there is a deductible on your policy.



REQUEST A COVERAGE & COST ANALYSIS TO LEARN MORE

Name

Number in Group

Address

Limits

Practice Counties

Retro Active Date

Phone

Expiration Date

Email Address

Preferred Method of Contact

You may also attach copies of current certificates in lieu of the above information

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