

Medical Protective Claims Made

May 2009

This unique form of Physicians Professional Liability Insurance was first introduced by Lloyd's of London in the 1960's on a *restrictive* form. In 1975, St Paul introduced a *modified* form; Medical Protective provides a modified form of claims made in addition to their occurrence form of insurance.

Following is an analysis of the Medical Protective Reporting Endorsement or *tail*...subject to conditions:

<u>Feature</u>	<u>modified</u>
Basis of premium for computation	Date Requested
Percentage of mature premium for <i>tail</i>	175%
Death (1)	(2)
Disability/ Permanent (1)	(2)
Retirement/ Permanent (1)	(3)
Number of Years in force / retirement	1 Year (3)

(1) \$100 minimum filing fee with Indiana Department of Insurance

(2) Premium waived

(3) Premium waived if meet qualifying conditions

John R MacLennan CPCU RPLU/ MacLennan & Bain Insurance/ mbiprofessional.com