

# Personalized protection that's right for your client.

Professional Underwriters Liability Insurance Company (PULIC) specializes in high-quality professional liability protection for physicians, surgeons, podiatrists, and health care professionals who have difficulty finding coverage within the standard markets, who have been denied coverage, or whose policies have been nonrenewed or canceled. We provide coverage solutions for those whose histories include claims, substance abuse, licensing actions, board sanctions, and a variety of other underwriting issues.

PULIC is a wholly owned subsidiary of The Doctors Company, the nation's largest insurer of physician and surgeon medical liability with 71,000 members, \$1.3 billion in surplus, and \$4 billion in assets. Since the creation of PULIC in 1989, we have received solid insurance industry ratings. Our current ratings, an A (Excellent) rating from A.M. Best Company and an A (Strong) rating from Fitch Ratings, signify our solid financial strength.

## Personalized Protection

We understand the specialized needs of your health care professionals. Whatever the individual requirements and circumstances, PULIC can provide the personalized protection that's right for your client. Our insured physicians and health care professionals can count on us for broad coverage benefits, exceptional customer service, and continued financial strength and stability to protect them anytime, anywhere.

## Flexible Approach

We pioneered a flexible approach to solving insurance problems. We evaluate each applicant individually to find the most appropriate coverage and pricing options, thereby providing each applicant with a custom policy. Doctors and medical professionals insured by us know they have the best protection available—and that it's backed by an experienced, financially strong, and stable company.

## Coverage Benefits and Policy Options

	Traditional Broad Form	S800 Restrictive Form
<b>Claims-Made, Nonassessable</b>	Yes	Yes
<b>Incident Reporting</b>	Allowed	Not Allowed
<b>Legal Expenses</b>	Paid in Addition to Limit	Included Within Limit
<b>Consent to Settle*</b>	Required from Insured	Limited and Restricted
<b>Extended Reporting Coverage</b>	Choice of 1-, 5-, or 10-Year Tail Option	1-Year Option <sup>†</sup>
<b>Locum Tenens Coverage</b>	90 Days per Policy Year	Not Available <sup>†</sup>
<b>Limits of Liability</b>	\$100K/\$300K to \$2M/\$6M	\$100K/\$300K to \$2M/\$6M
<b>Deductible Options</b>	\$0–\$100,000	\$0–\$100,000
<b>Coverage Territory</b>	United States	Restricted to State of Practice

## Available Coverage Enhancements to the S800 Policy

- Incident Reporting
- Legal Expenses in Addition to Limit
- Extended Reporting Coverage—Choice of 1-, 5-, or 10-Year Tail Option
- Consent to Settle\*—Pure Consent
- Locum Tenens—30 Days per Policy Year

\* Where permitted by law.

<sup>†</sup> In California, tail options of 1, 5, and 10 years and 30 days of locum tenens coverage are automatically included.

**PULIC****Professional Underwriters  
Liability Insurance Company**

A subsidiary of The Doctors Company

## The PULIC Advantage

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- Stable, Committed, and Long-Term Market (Over 20 Years)
- Individually Underwritten, Nonassessable Policies
- Underwriting Flexibility and Responsiveness
- Superior, Hands-on Claims Management
- Financial Strength (Rated A by Both A.M. Best Company and Fitch Ratings)
- Health Care Tort Reform–Oriented Company
- Patient Safety/Risk Management Advocate
- The Doctors Company Group of Companies—\$1.3 Billion in Surplus
- Available for All Medical Specialties
- Available in All States Except KS, NH, and NY
- Coverage Options—Broad to Restrictive (and in Between)
- Ability to Write Doctors “Carved Out” of a Group
- Entity Coverage Availability
- Ancillary/Allied Personnel Coverage Availability
- Prior Acts Availability (Reduced Prior Acts Limits Available)

## Broker Advantages

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- 48-Hour Turnaround (Call If You Need a Quicker Response)
- Annual Commission Retained by Broker at Policy Inception
- Easy and Direct Access to All Staff Members
- Rate Indication or Quote from Any Application
- Quotes Offered to Over 98% of Applicants

For more information about coverage for medical professionals, call PULIC at (800) 537-7362, e-mail [info@pulic.com](mailto:info@pulic.com), or visit [www.pulic.com](http://www.pulic.com).