



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, 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 nearly 55,000 member physicians, over \$1 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 (Strong) rating by Fitch Ratings and an A- (Excellent) by A.M. Best Company, 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 healthcare 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
Claims-made, non-assessable	Yes	Yes
Incident Reporting	Allowed	Not Allowed
Legal Expenses	Paid In Addition to Limit	Included Within Limit
Consent to Settle*	Required From Insured	Limited and Restricted
Extended Reporting Coverage**	Choice of 1-, 5-, or 10-Year Tail Option	1-Year Option
Locum Tenens Coverage**	90 Days per Policy Year	Not Available
Limits of Liability	\$100K/\$300K to \$2M/\$6M	\$100K/\$300K to \$2M/\$6M
Deductible Options	\$0-\$100,000	\$0-\$100,000
Coverage Territory	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.

** In California, Tail Options of 1-, 5-, and 10-year and 30 days of Locum Tenens coverage are automatically included.

For more information about coverage for medical professionals, call Professional Underwriters Liability Insurance Company at **(800) 537-7362**.

The PULIC Advantage

Stable, committed and long-term market (over 20 years)	Available for all medical specialties
Individually Underwritten, Non-Assessable Policies	Available in all states except KS, NH, and NY
Underwriting Flexibility and Responsiveness	Coverage options—Broad to Restrictive (and in between)
Superior, Hands-on Claims Management	Ability to write doctors “carved-out” of a group
Financial Strength (“A” by Fitch Ratings , “A-” by A.M. Best Company)	Entity Coverage availability
Healthcare Tort Reform Oriented Company	Ancillary/Allied Personnel Coverage availability
Patient Safety/Risk Management Advocate	Prior Acts availability (reduced prior acts limits available)
The Doctors Company Group—Over \$1 Billion in Surplus	

Broker Advantages

Commission: 10 percent Retail, 15 percent Wholesale	48-hour turnaround (call if you need a quicker response)
Annual commission retained by broker at policy inception	Rate indication or quote from any application
Easy and direct access to all staff members	Quotes offered to over 98 percent of applicants