



FINALLY ... an alternative to spiraling Medical Malpractice costs is HERE!

J.M. Woodworth Risk Retention Group, Inc.

Qualified Risks:

- Most Physicians and Surgeons located in New York, New Jersey, Connecticut & Massachusetts are qualified for coverage.

Coverage Highlights:

Paid Claims or Claims Made Forms
 Punitive Damages Excluded
 Defense cost outside the limits
 Optional Entity coverage available
 Defense for Disciplinary Hearing -
 (up to \$100,000 Sublimit)

Sexual / Physical Abuse Defense only
 Consent to Settle in favor of Insured -
subject to a Hammer Clause
 Optional employee coverage available

Free UNLIMITED tail for Death, Disability & Retirement, subject to policy provisions.

Limits Available:

\$1,000,000 / \$3,000,000	\$1,300,000 / \$3,900,000	\$1,300,000 / \$4,900,000
\$2,000,000 / \$4,000,000	\$2,000,000 / \$5,000,000	\$2,000,000 / \$6,000,000
\$2,300,000 / \$6,900,000		

Deductible: None

Membership/Stock Purchase:

\$100 per share

Stock charge can be paid over a three (3) year period in the following manner:

- Year 1 – 20% of the initial \$1M/\$3M Claims Made mature base premium amount
- Year 2 – 20% of the current \$1M/\$3M Claims Made mature base premium amount
- Year 3 – 20% of the current \$1M/\$3M Claims Made mature base premium amount
- Total = 60% of the current \$1M/\$3M Claims Made mature base premium amount

Available Credits:

- Risk Management – 5% (if taken voluntarily and not required as coverage contingency)
- Part-Time – up to 35%
- Favorable Loss History – up to 30%

Underwriting Requirements:

- Completed JMW Physicians' & Surgeons' application
- Details regarding all past claims – 5 years
- Complete hard copy loss runs valued within 30 days – 5 Year History
- Curriculum Vitae
- Policy Declarations of current carrier

Log onto our website to find out more at www.jmwoodworthrrg.com



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Our Inspiration:

Dr. J.M. Woodworth
 First Surgeon General of the U.S.
 Native Son of N.Y. State



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**MORE THAN A POLICY –
 A PARTNER**