



medical professional liability

Underwritten by Freedom Specialty™
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Claims-Paid or Claims-Made: Who Cares?

You might, to avoid expensive tail coverage handcuffs

Claims-paid vs. claims-made may sound like so much insurance industry mumbo-jumbo. But this seemingly subtle distinction could end up costing you a lot of money, and handcuff you to a carrier whose rate changes may not be in your best interest.

Here are 3 important things you should know about Claims-Paid vs. Claims-Made:

#1: Claims-Paid Handcuffs. A claims-paid policy restricts physicians/groups from leaving their current carrier if there is an open claim, or in some cases, the possibility of a claim being filed.

#2: No Shopping Zone. Claims-paid coverage also binds you to your current carrier's rate changes until you are allowed to leave. Your ability to consider comparison pricing is severely restricted.

#3: Carrier/institution type. Be sure you understand what type of carrier or institution is offering you coverage. Alternative risk carriers – trusts, co-operatives and Risk Retention Groups (RRG) often offer claims-paid policies. Before buying or moving, make sure you know who's covering you and whether it is a claims-paid or claims-made coverage form.

Small things can make a big difference.

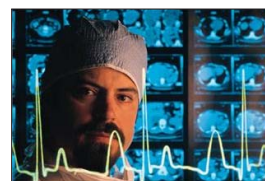
“With their specialized contract and physician-only focus, MGIS’ expertise and depth of experience is unparalleled. And they have legitimate statistics to back up a long history of physician claims being paid.”

– Client Survey Response



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**Claims-Paid vs. Claims-Made:
Who Cares?**
Executive Summary

Visit <http://promo.mgis.com/claimspaid> to download a free executive summary.

Contact Us Today

Let us put our years of experience to work for you in finding a price-competitive option that can help you avoid the Claims-Paid trap.

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