



**Get Your Share of the  
Commissions!**

**IIA of Illinois Endorsed  
Medical Malpractice Insurance Program**

**To: Fellow IIA of Illinois Members/Agents**

**From: Jim Cunningham, Cunningham Group President**

Please find enclosed information on the new IIA of Illinois endorsed Medical Professional Liability Insurance Program called **Access MedMal**. ©

The concept of **Access MedMal** © is to provide expertise and market access for IIA of Illinois Members so they can write new medical malpractice insurance accounts. If you have a relationship with healthcare providers, even if it is only your personal doctor, we can assist you in writing that business.

Cunningham Group is here to help you in whatever way we can. After reviewing the enclosed information, please contact me personally with any questions you may have.

Thank you for your attention and consideration.

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Cunningham Group  
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# Access MedMal © - FAQ

## **Q. What is the rate of commission that I will receive?**

A. The net commission on the business is between 7 and 10 percent. Your share will be 50 percent of the net, new and renewal.

## **Q. What is an average premium for one MD/DO?**

A. The statewide average premium for a full-time MD/DO is \$35,000. Some specialties average higher (Ob/Gyn = \$75,000), and some counties (e.g. Cook, Madison, St. Clair) average higher.

## **Q. How much of my time and effort is required?**

A. Often, very little. Due to recent market conditions, in most cases, doctors are not changing insurers. Most of your business will be by broker-of-record letter.

## **Q. Why would a doctor appoint me by broker-of-record letter?**

A. Most doctors have little or no relationship with their malpractice agent. Many doctors have never met their agent. Some doctors don't have an agent. With your relationship and our expertise, doctors will be happy to appoint you as their agent.

## **Q. What value-added services does Cunningham Group offer to help me become successful?**

A. A "veteran" Cunningham Group sales rep is available to go on appointments or be on a conference sales call with you. We can even make sales calls on your behalf. Just make an introduction. We can also provide a "free" risk -management consultation by our certified healthcare risk manager. We can also provide malpractice insurance educational seminars for doctors and/or office managers at hospitals or large clinics.

## Value-Added Services

Offered through **Access MedMal** ©, the IIA of Illinois-Endorsed MD & DO Malpractice Insurance Program Your clients can take advantage of the following complimentary services to help their practice:

- Free quarterly ISMIE Risk Rewards Report (see sample)
- Free "Patient Satisfaction Survey System" ( see brochure)
- Free "Risk Management Helpline" staffed by our certified healthcare risk manager
- Free annual market analysis (see sample)



## **ADMITTED MARKETS REPRESENTED**

- American Physicians Assurance Corp.
- Darwin National Assurance Co. (Psychiatrists)
- The Doctors Company
- First Professional Insurance Co. (FPIC/Bentley)
- General Star National Insurance Co.
- ISMIE Mutual Insurance Company
- Medical Protective Insurance Company
- Medicus Insurance Company
- ProAssurance/ProNational Insurance Company
- Professional Solutions Insurance Company (PSIC)
- Valiant Insurance Company

## SAMPLE GROUP MARKET ANALYSIS

Physician	Specialty	Retro Date	ISMIE (B+ IX)	APA (A- VIII)	Genstar Advantage (A++ XV)	Medicus (Not Rated)	Pro National (A- XI)	PSIC (A VIII)
Physician #1	Internal Medicine	01/01/98	\$31,282	\$26,693	\$25,268	\$21,708	\$29,017	\$27,879
Physician #2	Internal Medicine	09/01/01	\$30,961	\$26,693	\$25,268	\$23,065	\$29,017	\$27,879
Physician #3	Internal Medicine	07/01/93	\$27,890	\$28,746	\$25,268	\$25,778	\$29,017	\$28,535
Physician #4	Internal Medicine	05/01/92	\$31,282	\$30,800	\$25,268	\$27,135	\$29,017	\$29,273
Physician #5	Internal Medicine	05/01/92	\$30,151	\$28,746	\$25,268	\$27,135	\$29,017	\$27,879
Physician #6	Internal Medicine	08/01/98	\$31,282	\$26,693	\$25,268	\$21,708	\$29,017	\$28,863
Physician #7	Internal Medicine	09/01/99	\$31,282	\$26,693	\$25,268	\$23,065	\$29,017	\$29,191
Physician #8	Internal Medicine	01/14/05	\$17,044	\$24,638	\$11,371	\$21,708	\$27,506	\$16,298
Physician #9	Internal Medicine	07/14/97	\$31,282	\$30,800	\$25,268	\$27,135	\$29,017	\$28,535
Physician #10	Internal Medicine	05/01/92	\$33,166	\$26,693	\$25,268	\$25,778	\$29,017	\$27,879
Physician #11	Internal Medicine	05/01/92	\$32,412	\$28,746	\$25,268	\$25,778	\$29,017	\$32,373
Physician #12	Internal Medicine	05/01/92	\$18,542	\$28,746	\$12,634	\$25,778	\$29,017	\$15,883
	<b>Total Premium for Physicians</b>		<b>\$346,576</b>	<b>\$334,687</b>	<b>\$276,685</b>	<b>\$295,771</b>	<b>\$346,693</b>	<b>\$320,467</b>
Entity Name								
	<b>Corporate Premium</b>		<b>\$44,754</b>	<b>\$30,122</b>	<b>\$13,834</b>	<b>\$26,620</b>	<b>\$31,202</b>	<b>\$18,258</b>
	<b>Total \$1M/\$3M Indication</b>		<b>\$391,330</b>	<b>\$364,809</b>	<b>\$290,519</b>	<b>\$322,391</b>	<b>\$377,895</b>	<b>\$338,725</b>

All above indications are non-binding and subject to complete company applications, current loss histories and underwriting approval. Standard rate is the published rate (as of today) from the company for your specialty and county.

# Illinois Medical Malpractice Insurance Market Analysis

*Prepared For Jim Jones, MD*

Insurance Company	American Physicians	ISMIE Mutual	Med Pro	PSIC	Pro National
Specialty	Family/General Practitioners -No Surgery	Family Practice-NMRP, NS	Family Practice No Surgery	Family/General Practice -No Surgery	Family Practice-No Surgery
Rates Effective	3/1/2009	10/1/2008	1/1/2007	1/1/2009	1/1/2007
County	Cook	Cook	Cook	Cook	Cook
Claims Made Step Year	10	10	10	10	10
Loss Free Years	10	10	10	10	10
Years in Practice	10	10	10	10	10
Part Time (0,1,2,3,4)	0	0	0	0	0
A.M. Best's Rating and Financial Size	A- VIII	B++ IX	A++ X	A VIII	A XI
Standard Rate	\$34,973	\$32,288	\$30,572	\$24,250	\$40,726
Step Factor/Rate	1	1	1	1	\$40,726
New Physician Credit	0.0%	0.0%	0.0%	0.0%	0.0%
Part Time Credit	0.0%	0.0%	0.0%	0.0%	0.0%
Loss Free Credit	15.0%	0.0%	20.0%	15.0%	0.0%
Other	0.0%	0.0%	0.0%	0.0%	0.0%
Net Premium Indication	\$29,727	\$32,288	\$24,458	\$20,613	\$40,726

Standard Rate is the published rate (as of today) from the company for your specialty and county.

**Cunningham  
Group**

*This is a premium indication only based on limits of \$1Million/\$3Million for all companies except American Physicians at \$1Million/\$4Million.*

*Final Premium to be determined based on underwriting review of a completed company application.*



