## 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 heathcare 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.

Jim Cunningham President Cunningham Group P:708-848-2300 jcunningham@cg-ins.com

# Access MedMal o - 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			\$29,017	\$27,879
Physician #2	Internal Medicine	09/01/01	\$30,961	\$26,693				\$27,879
Physician #3	Internal Medicine	07/01/93	\$27,890	\$28,746				\$28,535
Physician #4	Internal Medicine	05/01/92	\$31,282	\$30,800		\$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
	Total Premium for Physicians		\$346,576	\$334,687	\$276,685	\$295,771	\$346,693	\$320,467
Entity Name								··
	Corporate Premium		\$44,754	\$30,122	\$13,834	\$26,620	\$31,202	\$18,258
····	Total \$1M/\$3M Indication		\$391,330	\$364,809	\$290,519	\$322,391	\$377,895	\$338,725
			······································					

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 Family Practice-No Surgery	
Specialty	Family/General Practitioners -No Surgery	Family Practice-NMRP, NS	Family Practice No Surgery	Family/General 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.

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.

### Cunningham Group



#### Sample Orthopedic Assoc. Risk Rewards Program

16       17       16       17       Total       \$604,342       \$1,226,356       4.43       4.43       \$65,748.06       \$118,205.34       13.61       12.14       5.39         18		A	В	С	D	E	F	G	Н	I	J	K
Image         Premium (7/1/07- )         Premium (7/1/07- )         Rewards (2008 (Ma.)         Consumt Lensition (7/1/09-7/1/10)         Premium Discount Lensition (7/1/09-7/1/10)         ISME Risk Rewards (7/1/09-7/1/10)         ISME Risk Rewards (7/1/00-7/10)         ISME Risk Rewards (7/1/00-7/10)         ISME Risk Rewards (7/1/00-7/10)         ISME Risk Rewards (7/1/00-7/10)         ISME Risk Rewards (7/1/00-7/10)         ISME												
Image         Premium (7/1/07- )         Premium (7/1/07- )         Rewards (2008 (Ma.)         Consumt Lensition (7/1/09-7/1/10)         Premium Discount Lensition (7/1/09-7/1/10)         ISME Risk Rewards (7/1/09-7/1/10)         ISME Risk Rewards (7/1/00-7/10)         ISME Risk Rewards (7/1/00-7/10)         ISME Risk Rewards (7/1/00-7/10)         ISME Risk Rewards (7/1/00-7/10)         ISME Risk Rewards (7/1/00-7/10)         ISME												
Image         Premium (7/1/07- )         Premium (7/1/07- )         Rewards (2008 (Ma.)         Consumt Lensition (7/1/09-7/1/10)         Premium Discount Lensition (7/1/09-7/1/10)         ISME Risk Rewards (7/1/09-7/1/10)         ISME Risk Rewards (7/1/00-7/10)         ISME Risk Rewards (7/1/00-7/10)         ISME Risk Rewards (7/1/00-7/10)         ISME Risk Rewards (7/1/00-7/10)         ISME Risk Rewards (7/1/00-7/10)         ISME												
her         Name         7/1/07- 7/1/08         Base Res         2008 (Max.         7/1/09 eridd) policy #reind         Biscount Earned biscount Left         Rewards 2005         Rewards 2005         2005           2         54321 (Craig Crunch A, MD         \$40,550         \$96,548         0         0         \$0.00         \$14,482.20         11.5.0         7.00           3         12345         Die Doc, MD         \$48,274         \$96,548         0         0         \$0.00         \$14,482.20         11.5.00         15.00         7.00           4         54321         Piogrumer, MD         \$54,672         \$12,714         5         \$56,572.0         \$11,271.72         15.00         15.00         0.00         0.00           6         12345         Frank Bonebreak, MD         \$51,662         \$93,931         3         3         \$2,896.44         \$11,587.6         11.5.00         14.00         7.00           7         12345         Frank Bonebreak, MD         \$53,053         \$96,528         5         \$4,812.90         \$9,625.80         15.00         14.00         7.00           7         12345         Forest Green, MD         \$39,021         \$96,548         10         0         0         0.00         \$6,701.5 <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>												
1         Policy #         Name         7/108         Base Rates         15%/         Policy Period         as of 4/21/08         Discount Left         2007         2006         2007           2         54321         Caig Crunch A, MD         \$40,550         \$96,548         0         0         \$0.00         \$14,482.20         15.00         15.00         7.00           4         54321         Paige Turner, MD         \$54,672         \$127,144         5         \$6,357.20         \$12,714.40         15.00         0.00         0         0.00         \$14,482.20         15.00         15.00         0.00         0         0         0.00         0         0.00         0         0.00         0         0.00         0         0         0.00         0         0.00         0							<b>`</b>					
2         54321         Craig Crunch A, MD         \$40,550         \$96,548         0         0         \$0.00         \$14,482.20         14.50         13.50         7.00           3         12345         Joe Doc, MD         \$48,274         \$\$66,548         0         0         \$\$0.00         \$\$14,482.20         14.50         15.00         7.00           4         54321         Steve Spine, MD         \$\$49,655         \$\$27,59         1         1         \$\$827,59         \$\$11,586.26         15.00         15.00         0.00           6         12345         Fire Pan, MD         \$\$39,551         \$\$60,548         3         3\$\$2,895.44         \$\$11,585.76         15.00         15.00         0.00           7         12345         Frank Bonebreak, MD         \$\$1,662         \$\$93,931         3         \$\$2,895.44         \$\$11,585.76         15.00         15.00         10.00         9.00           9         12345         Forrest Green, MD         \$\$34,681         \$\$7,70.81         \$\$0.00         \$\$6,70.15         15.00         15.00         15.00         15.00         15.00         15.00         15.00         15.00         7.00           10         12345         Doralople, MD         \$\$30,02         \$\$2,												
3       12345       Joe Doc, MD       \$48,274       \$96,548       0       0       \$0.00       \$14,482.20       15.00       15.00       7.00         4       54321       Paige Turner, MD       \$49,655       \$82,759       \$11,586.26       15.00       15.00       7.00         6       12345       Eric Pain, MD       \$39,585       \$96,548       3       \$2,895.44       \$11,585.76       13.50       15.00       8.00         7       12345       Frank Bonebreak, MD       \$51,662       \$93,931       3       \$2,817.93       \$11,712       15.00       13.00       9.00         8       54321       Donald Bones, MD       \$50,053       \$96,528       5       \$4,812.90       \$9,625.80       15.00       13.00       9.00         9       12345       Forak Bonebreak, MD       \$31,621       \$96,548       8       8       \$7,723.84       \$6,701.15       15.00       15.00       15.00       10.00       0.00         10       12345       Borid Dottitte, MD       \$39,120       \$96,548       8       8       \$7,723.84       \$6,701.15       15.00       15.00       15.00       15.00       15.00       15.00       15.00       15.00       15.00       15.00						,						
4         54321         Paige Turner, MD         \$54,672         \$12,7144         5         5         \$6,357.20         \$12,714.40         15.00         15.00         7.50           5         54321         Steve Spine, MD         \$49,655         \$82,759         1         1         \$827.59         \$11,585.76         15.00         15.00         0.00           7         12345         Frank Bonebreak, MD         \$51,662         \$93,931         3         3         \$2,286.44         \$11,585.76         15.00         14.00         7.00           8         54321         Donald Bones, MD         \$50,053         \$96,548         8         \$6,773.50         15.00         15.00         13.00         9.00           10         12345         Forrest Green, MD         \$34,681         \$57,801         0         0         \$6,000         \$6,7015         15.00         15.00         15.00         7.50           11         12345         Borderst Green, MD         \$39,102         \$96,548         8         \$7,723.84         \$6,778.36         15.00         15.00         7.50           12         54321         Rein Ouch, MD         \$39,102         \$96,548         12         12         \$11,585.76         \$2,896.44												
5         54321         Steve Spine, MD         \$49,655         \$82,759         1         1         \$827.59         \$11,586.26         15.00         15.00         0.00           6         12345         Fric Pain, MD         \$39,855         \$96,548         3         3         \$2,864.4         \$11,585.76         13.50         15.00         8.00           7         12345         Frank Bonebreak, MD         \$50,053         \$96,258         5         \$4,812.90         \$9,625.80         15.00         13.00         9.00           9         12345         Forest Green, MD         \$34,681         \$57,801         0         0         \$6,0758.36         15.00         15.00         0.00         0.00           10         12345         Bord Doulittle, MD         \$39,102         \$96,548         8         8         \$7,723.84         \$6,758.36         15.00         15.00         0.00           11         12345         Bord Doulittle, MD         \$39,102         \$96,548         10         10         \$9,654.80         \$4,827.40         0.00         15.00         0.00           12         54321         Frank Better, MD         \$22,307         \$22,9743         0         0         \$0.00         \$5.020 <t< td=""><td></td><td></td><td></td><td></td><td></td><td>-</td><td>-</td><td></td><td></td><td></td><td></td><td></td></t<>						-	-					
6       12345       Eric Pain, MD       \$39,585       \$96,548       3       3       \$2,896.44       \$11,585.76       13.50       15.00       8.00         7       12345       Frank Bonebreak, MD       \$51,662       \$93,931       3       3       \$2,896.44       \$11,271.72       15.00       14.00       7.00         9       12345       Forrest Green, MD       \$34,681       \$57,801       0       0       \$9,625.80       15.00       15.00       15.00       0.00         10       12345       Bohad Dolittle, MD       \$39,102       \$96,548       8       8       \$7,723.84       \$6,783.60       15.00       15.00       7.00         11       12345       Bohad pole, MD       \$39,102       \$96,548       10       10       \$9,654.80       \$4,827.40       15.00       15.00       7.00         12       54321       Kevin Ouch, MD       \$39,102       \$96,548       12       12       \$11,585.76       \$2,896.44       15.00       15.00       7.00         13       54321       Brighton Early, MD       \$22,307       \$29,743       0       0       \$0.00       \$4,461.45       12.50       0.00       15.00       8.00         14       12345<								1.7				
7       12345       Frank Bonebreak, MD       \$51,662       \$93,931       3       3       \$2,817.93       \$11,271.72       15.00       14.00       7.00         8       54321       Donald Bones, MD       \$50,053       \$96,258       5       \$4,481.90       \$9,625.80       15.00       13.00       9.00         9       12345       Forrest Green, MD       \$34,681       \$57,801       0       0       \$0.00       \$8,670.15       15.00       15.00       15.00       0.00         10       12345       David Dolittle, MD       \$39,102       \$96,548       8       8       \$7,723.84       \$6,758.36       15.00       15.00       0.00       0.00         12       54321       Brighton Early, MD       \$50,29       \$32,288       0       0       \$4,827.40       15.00       15.00       7.00         13       54321       Brighton Early, MD       \$22,307       \$29,743       0       0       \$4,421.45       12.50       0.00       8.00       15.00       15.00       8.00       15.00       15.00       8.00       15.00       15.00       8.00       15.00       15.00       8.00       15.00       15.00       15.00       8.00       15.00       15.00												
8         54321         Donald Bones, MD         \$50,053         \$96,258         5         \$4,812.90         \$9,625.80         15.00         13.00         9.00           9         12345         Forrest Green, MD         \$34,681         \$57,801         0         0         \$0.00         \$8,670.15         15.00         15.00         0.00         0.00           10         12345         Bob Apple, MD         \$5,029         \$32,288         0         0         \$0.00         \$4,843.20         0.00												
9       12345       Forrest Green, MD       \$34,681       \$57,801       0       0       \$0.00       \$8,670.15       15.00       15.00       0.00         10       12345       David Dolittle, MD       \$39,102       \$96,548       8       8       \$7,723.84       \$6,758.36       15.00       15.00       7.50         11       12345       Bob Apple, MD       \$5,029       \$32,288       0       0       \$0.00       \$4,843.20       0.00       0.00       0.00       0.00         12       54321       Kevin Ouch, MD       \$39,102       \$96,548       10       10       \$9,654.80       \$4,827.40       15.00       15.00       7.00         13       54321       Brighton Early, MD       \$22,307       \$29,743       0       0       \$0.00       \$4,461.45       12.50       0.00       0.00         14       12345       Henry Smile, MD       \$50,205       \$127,144       15       15       \$19,071.60       \$0.00       15.00       9.50       7.50         16												
10       12345       David DoLittle, MD       \$39,102       \$96,548       8       8       \$7,723.84       \$6,758.36       15.00       15.00       7.50         11       12345       Bob Apple, MD       \$50,29       \$32,288       0       0       \$0.00       \$4,843.20       0.00 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>												
11       12345       Bob Apple, MD       \$\$,029       \$32,288       0       0       \$0.00       \$4,843.20       0.00       0.00       0.00         12       54321       Kevin Ouch, MD       \$39,102       \$96,548       10       10       \$9,654.80       \$4,827.40       15.00       15.00       7.00         13       54321       Brighton Early, MD       \$22,307       \$29,743       0       0       \$0.00       \$4,461.45       12.50       0.00       0.00         14       12345       Henry Smile, MD       \$50,205       \$96,548       12       12       \$11,585.76       \$2,896.44       15.00       15.00       8.00         15       54231       Frank Better, MD       \$79,465       \$127,144       15       15       \$19,071.60       \$0.00       15.00       9.50       7.50         16       average %       average % <td></td>												
12       54321       Kevin Ouch, MD       \$39,102       \$96,548       10       10       \$9,654.80       \$4,827.40       15.00       15.00       7.00         13       54321       Brighton Early, MD       \$22,307       \$29,743       0       0       \$0.00       \$4,461.45       12.50       0.00       0.00         14       12345       Henry Smile, MD       \$50,205       \$96,548       12       12       \$11,585.76       \$2,896.44       15.00       15.00       8.00         15       54231       Frank Better, MD       \$79,465       \$127,144       15       15       \$19,071.60       \$0.00       15.00       9.50       7.50         16												
13       54321       Brighton Early, MD       \$22,307       \$29,743       0       0       \$0.00       \$4,461.45       12.50       0.00       0.00         14       12345       Henry Smile, MD       \$50,205       \$96,548       12       12       \$11,585.76       \$2,896.44       15.00       15.00       8.00         15       54231       Frank Better, MD       \$79,465       \$127,144       15       15       \$19,071.60       \$0.00       15.00       9.50       7.50         16       7       Total       \$604,342       \$1,226,356       4.43       4.43       \$65,748.06       \$118,205.34       13.61       12.14       5.39         18       7       Total       \$604,342       \$1,226,356       4.43       4.43       \$65,748.06       \$118,205.34       13.61       12.14       5.39         19       7       Total       \$604,342       \$1,226,356       4.43       31.63       31.63       97.19       86.73       38.52         20       7 </td <td></td>												
14       12345       Henry Smile, MD       \$50,205       \$96,548       12       12       \$11,585.76       \$2,896.44       15.00       15.00       8.00         15       54231       Frank Better, MD       \$79,465       \$127,144       15       15       \$19,071.60       \$0.00       15.00       9.50       7.50         16												
15       54231       Frank Better, MD       \$79,465       \$127,144       15       15       \$19,071.60       \$0.00       15.00       9.50       7.50         16       Total       \$604,342       \$1,226,356       4.43       4.43       \$65,748.06       \$118,205.34       13.61       12.14       5.39         18       Total       \$604,342       \$1,226,356       4.43       4.43       \$65,748.06       \$118,205.34       13.61       12.14       5.39         18       Total       \$604,342       \$1,226,356       4.43       4.43       \$65,748.06       \$118,205.34       13.61       12.14       5.39         19       Total       \$604,342       \$1,226,356       4.43       31.63       31.63       average %       average %       average %       average %       average %       average %       38.52         20       Total       Total       Total       Total       partic. %       pa						-		70.00				
16       17       17       Total       \$604,342       \$1,226,356       4.43       4.43       \$65,748.06       \$118,205.34       13.61       12.14       5.39         18       0       0       0       31.63       31.63       31.63       overage %       overage % <t< td=""><td></td><td>12345</td><td>Henry Smile, MD</td><td>\$50,205</td><td>\$96,548</td><td>12</td><td>12</td><td>\$11,585.76</td><td>\$2,896.44</td><td>15.00</td><td>15.00</td><td>8.00</td></t<>		12345	Henry Smile, MD	\$50,205	\$96,548	12	12	\$11,585.76	\$2,896.44	15.00	15.00	8.00
17       Total       \$604,342       \$1,226,356       4.43       4.43       \$65,748.06       \$118,205.34       13.61       12.14       5.39         18          average %       38.52         20               average %       average %       38.52         21		54231	Frank Better, MD	\$79,465	\$127,144	15	15	\$19,071.60	\$0.00	15.00	9.50	7.50
18111average % average %average % average %avera												
19       0       31.63       31.63       31.63       97.19       86.73       38.52         20       0       0       partic. %       partic.	17		Total	\$604,342	\$1,226,356	4.43	4.43	\$65,748.06	\$118,205.34	13.61	12.14	5.39
20andandandpartic. %partic. %partic. %partic. %partic. %21andandandandandandandandandand22andandandandandandandandandandandand23and<						average %	average %			average %	average %	average %
21	19					31.63	31.63			97.19	86.73	38.52
22Image: selection of the select	20					partic. %	partic. %			partic. %	partic. %	partic. %
23Image: sector sec												
24AA <td< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>												
25       Image: Sector of the se												
25       Image: Sector of the se	24											
26       Image: Sector of the se												
27       28       28       29       29       20 <td< td=""><td>26</td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></td<>	26											
28         29         20<												
29												
			Prepared: April 25, 2008									