

## WHY CHOOSE PLICO?

- Oklahoma's pre-eminent medical professional liability insurance company since 1979
- Formed to stabilize the market during one of the cyclical hard markets
- PLICO's presence in the market is the reason rates have been competitive for 30 years
- Directed by physicians who know the problems that you face in practice
- Our only interest is serving Oklahoma physicians not the interests of stockholders
- Oklahoma loss experience is used to price our insurance products
- Proactive Risk Management Department with offices in Oklahoma City and Tulsa
- Assists policyholders in the application of effective and practical Risk Management techniques
- Conducts comprehensive and/or issue-specific on-site risk assessments and training
- Provides educational programs related to practice issues
- 24 hour online Risk Management seminars qualifying for CME
- One day turnaround on applications, policy changes, Certificates of Insurance, etc.
- Insures physicians in all specialties
- Preferred Experience Discount Program providing premium discounts of between 5% and 10% depending on tenure and claim history
- Provides 30 days of temporary substitute physicians coverage (Locum Tenens) per policy year for qualifying physicians at no additional cost
- Provides tail coverage at no additional cost upon retirement (must be 50 years old or older with 5 or more continuous years of coverage), disability or death
- Custom premium finance plans
- We Resist all frivolous claims, refusing to settle for the sake of convenience
- Successful trial record of over 90% defense verdicts
- Use only highly skilled and experienced Oklahoma attorneys to defend our insureds

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