



Practices That Set The Standard

February 9, 2010

Dear Policyholder:

As you know, the Illinois Supreme Court recently overturned the state's 2005 medical malpractice reform law. This is unfortunate news for physicians, who will no longer be protected by caps on non-economic damages.

The Court's decision also may create turmoil in the medical liability climate and result in some insurers leaving the state or limiting the areas where they provide coverage. I want to assure you that **American Physicians is committed to offering long-term protection to Illinois doctors – and we plan to be here for many years to come.**

It's easy to forget that much of what will likely happen now has actually happened before. After Illinois' tort reform was overturned in 1997, at least 12 medical liability insurance carriers pulled out of the state. Many of them came back when reforms were passed again in 2005...but what will they do now?

American Physicians has been serving Illinois doctors since 1996 and is the state's second largest liability insurer. **With more than 30 years of experience insuring Midwest doctors, as well as rating of A- (Excellent) from A. M. Best, we have the financial strength and stability to withstand changes in the legal climate.**

American Physicians stands ready to honor our commitments to you. If you are ever named in a malpractice lawsuit, you can be certain that we will be here to defend you with aggressive, smart claims management.

We also have the ability to insure your colleagues who may be interested in switching their coverage to American Physicians. If you know other doctors whose practices set the standard for excellence in risk management and patient care, I hope you'll encourage them to contact us at 800-748-0465 or by requesting a quote at www.apassurance.com.

Thank you for placing your trust in American Physicians.

Sincerely,

A handwritten signature in black ink that reads "R. Kevin Clinton". The signature is written in a cursive style with a large, sweeping initial "R".

R. Kevin Clinton
President and CEO