



NORCAL MUTUAL®



Peace of Mind Treating Your Needs As Our Own

NORCALMUTUAL.COM | 844.4NORCAL

At NORCAL Mutual Insurance Company, firsthand knowledge of physicians' interests is what allows us to continually deliver peace of mind. Nearly 40 years of providing coverage and defense to our policyholders has afforded us wide-ranging perspective. Our promise is that this perspective will continue to guide us in the services we supply and support for you, and that we will treat your interests as our own.

Coverage Built to Care

In the spirit of thorough protection, we have built our foundation on coverages that include:

- Claims-Made Policy with Consent to Settle
- Entity Coverages
- Medical Board Defense
- Data Security Breach Defense

We are also proud to offer additional coverages that can further protect the specific needs of your practice.

Relax—Your Risk Is Managed

A timely response backed by skilled expertise. When a risk is identified, this combination of action and knowledge is what gives our risk management specialists an edge in quickly minimizing or eliminating the liability.

By offering extensive online risk management materials and 24/7 emergency phone support, we are committed to helping you create a well-informed environment for patients and staff. NORCAL Mutual is an accredited CME provider with an extensive online library of materials that, upon completion, could earn you a discount on your premium.

Support When You Need It

We have you covered. NORCAL Mutual is dedicated to protecting you from covered claims. Our team of claims specialists is available day and night to assist you when a claim may arise. Our goal is the resolution of your claim. It's that simple. To get there, our hands-on claims specialists practice a results-oriented claims methodology. We will guide you through to the end of the process, supporting your right to *consent to settle* at any time during the course of the claim.

Continued on reverse

The Essentials

From superior claims defense to versatile coverage offerings, we promise that every step we take will be for your benefit. If our Risk Solutions team can find a way to make your practice safer, we will bring it to you. If a specialist identifies a coverage option that may be better suited to your practice, we will bring it to you.

If you are seeking a new kind of carrier, one that takes an innovative approach to the caring, personal service it provides, then take the first step and reach out to your agent or NORCAL Mutual today.

About NORCAL Mutual

NORCAL Mutual Insurance Company is a policyholder-owned and physician-directed medical professional liability insurance carrier that provides protection to physicians, healthcare extenders, medical groups, hospitals, community clinics and allied healthcare facilities across the nation. NORCAL Mutual is one of the top ten largest MPLI carriers based on direct written premium and is rated "A" (Excellent) by A.M. Best for its financial strength and stability.

HOW YOU BENEFIT

A.M. Best rated "A" (Excellent) for more than 30 years

Claims-made policy with consent to settle

Day and night customer service for claims and risk management

Flexible underwriting tailored to your unique practice needs

Accredited-CME program, including our monthly *Claims Rx* publication, online and live presentations

Additional coverages for defense costs, with damages related to information security provided at no additional cost



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QUESTIONS?

Contact your agent/broker, or call your NORCAL Mutual representative at **844.4NORCAL**
or visit **NORCALMUTUAL.COM** (844.466.7225)