

SUPPLEMENTAL CRNA MALPRACTICE INSURANCE

Coverage and Premium Information

I. STATE:

II. INSURANCE COMPANY/ A.M. BEST RATING (see reverse for additional info)

| Company | Best's Rating | Financial Size Category |
|-----------------------------|---------------|-------------------------|
| CNA | A | XV |
| Medical Protective (MedPro) | A++ | XIII |

III. POLICY TYPE: Occurrence

IV. COVERAGE: Employed CRNA Professional Liability

V. POLICY LIMITS

A. Per Occurrence \$100,000

B. Aggregate \$300,000

VI. ADDITIONAL COVERAGES – CNA and Medical Protective are providing other coverages on this policy that are not subject to the professional liability limits shown above. This policy provides coverage and reimbursement for **Disciplinary Hearings or Proceedings, Deposition Representation, Information Privacy Coverage (HIPAA), and Defendant Expenses**. For complete details about the additional coverages and limits provided by each company please see the attached application.

VII. PREMIUMS

| Company | New Grad (0-12 mos.) | New Grad (13-24 mos.) | All Other CRNAs |
|---------|----------------------|-----------------------|-----------------|
| CNA | | | |
| MedPro | | | |

BEST'S RATINGS

About A.M. Best

Founded in 1899, A.M. Best Company is the oldest and most widely recognized rating agency dedicated to the insurance industry. Best was the first insurance rating organization and is recognized as the industry leader. Best is independent and receives no funding from insurance companies.

Best's Ratings

A.M. Best assigns a rating to all insurance companies. The Best's Rating represents an opinion based on a comprehensive quantitative and qualitative evaluation of a company's balance sheet strength, operating performance and business profile. The object of Best's rating system is to provide an opinion of an insurer's financial strength and ability to pay claims.

Best's rating opinions are divided into two broad categories - Secure and Vulnerable. This delineation provides a gauge of how A.M. Best views a company's ability to meet its obligation to policyholders. Based on Best's Solvency Studies, Secure rated companies have experienced a very low failure frequency, one that is significantly lower than Vulnerable rated companies. Outlined below are Best's ratings for Secure and Vulnerable insurance companies:

— **Secure Best's Ratings** —

A++ and A+.....Superior
 A and A-.....Excellent
 B++ and B+.....Very Good

— **Vulnerable Best's Ratings** —

B and B-.....Fair
 C++ and C+Marginal
 C and C-.....Weak
 D.....Poor

Financial Size Categories

Using the scale below, Best assigns a financial size category (FSC) to all insurance companies, which reflects their size based on their capital, surplus and conditional reserve funds in millions of U.S. dollars.

| | | | | | | | | | | | | | | | |
|---------|------|------|----|----------|-----|----|-----|---------|-------|----|-------|----------|---------|------|-------|
| FSC I | less | than | 1 | FSC V | 10 | to | 25 | FSC IX | 250 | to | 500 | FSC XIII | 1,250 | to | 1,500 |
| FSC II | 1 | to | 2 | FSC VI | 25 | to | 50 | FSC X | 500 | to | 750 | FSC XIV | 1,500 | to | 2,000 |
| FSC III | 2 | to | 5 | FSC VII | 50 | to | 100 | FSC XI | 750 | to | 1,000 | FSC XV | greater | than | 2,000 |
| FSC IV | 5 | to | 10 | FSC VIII | 100 | to | 250 | FSC XII | 1,000 | to | 1,250 | | | | |