

J.M. Woodworth Risk Retention Group, Inc.

Targeted Risks

Physicians and Surgeons located in New York, New Jersey and Connecticut, excluding Bariatric Surgeons. Physician Extenders under the supervision of an Insured Physician / Surgeon.

Coverage Highlights

- ✓ Occurrence (NY only), Claims Made, or Paid Claims Policy Forms
- ✓ First Dollar Coverage, No Deductible
- ✓ Defense Costs in Addition to the Limits of Liability
- ✓ Prior Acts Coverage Available
- ✓ Optional Entity, Physician Extenders and Employee Coverage
- ✓ Coverage Provided for Good Samaritan Acts
- ✓ Defense for Disciplinary Hearings (*Up to \$100,000 as a Sublimit of the Policy Aggregate*)
- ✓ Defense for Allegations of Sexual Abuse
- ✓ Consent to Settle in Favor of Insured (*Subject to Hammer Clause*)
- ✓ Bundled Services Include: Underwriting, Risk Management and Aggressive Claims Management
- ✓ A.M. Best "A" Rated Lloyds of London Reinsurance

Free UNLIMITED Tail for Death, Disability and Retirement
(Subject to a single limit & aggregate and policy conditions)

Limits Available

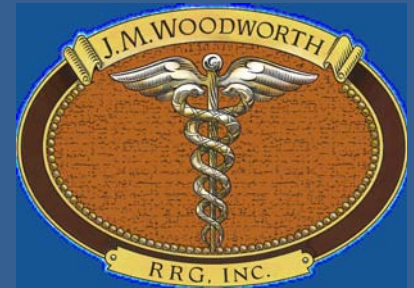
\$1,000,000 / \$3,000,000	\$2,000,000 / \$4,000,000	\$2,000,000 / \$6,000,000
\$1,300,000 / \$3,900,000	\$2,000,000 / \$5,000,000	\$2,300,000 / \$6,900,000
\$1,300,000 / \$4,900,000	Policy Limits Apply Separately to Each Named Insured	

Membership and Stock Purchase

- ✓ Non-Assessable Policy. Members are not responsible for the liabilities of JMW Risk Retention Group
- ✓ Stock Purchase May Be Financed or Paid Over a Two Year Period

Underwriting and Credits

- ✓ Completed JMW Physicians' and Surgeons' Application
- ✓ Curriculum Vitae for each Named Insured, including Medical and DEA Licenses and ECFMG Certificate (if foreign trained)
- ✓ Current Policy Declarations Page
- ✓ Currently Valued (30 Days), Five Year Loss Runs with Claims Details
- ✓ Credits Available for Favorable Loss History, Part-Time and Participation in Voluntary Risk Management Programs



J.M. Woodworth RRG, Inc.
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Managed by the Uni-Ter Group and
 Distributed Nationwide through
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Our Inspiration:
Dr. John Maynard Woodworth
 First Surgeon General of the U.S.
 and Native Son of N.Y. State

**MORE THAN A POLICY-
 A PARTNER**

Learn More at: JMWoodworthRRG.com