

Prospective MedMal Direct Clients,

We are so pleased you've decided to take a closer look at MedMal Direct Insurance Company. MedMal Direct has the financial strength and stability to be your career-long, medical professional liability insurance partner. In all of the states that we offer coverage, we are licensed and admitted – meaning our financial strength and long-term viability are overseen and ensured by the Insurance Department of each respective state.

We have earned and maintained a Financial Stability Rating® (FSR) of A, Exceptional, from Demotech, Inc. each year since our inception in 2010. Only insurers who possess exceptional financial stability (related to maintaining positive surplus as it regards to policyholders), liquidity of invested assets, an acceptable level of financial leverage, reasonable loss, loss adjustment expense reserves, and realistic pricing receive such a high rating.

In addition to our own strong balance sheet, we are backed by a panel of reinsurance partners with assets in excess of \$200 Billion and who possess the highest financial strength ratings available.

In short, the savings our clients receive are up front and honest, and are a byproduct of our streamlined approach. Your premium is equivocal to the level of risk associated with the area of medicine and venue in which you practice.

This document includes details from our annual statutory financial summary. It will provide you with factual information and offer insight into the financial strength and stability of MedMal Direct.

Our disintermediated approach to medical professional liability insurance is resonating with physicians across the country. Let us show you a better way to get the same level of coverage with substantial savings. We are committed to leveraging our deep industry expertise and strong relationships to deliver our best coverage and experience possible.

Butler Ball

Chief Executive Officer



Financial Strength & Stability

See the Strength in Our Numbers.

MedMal Direct Insurance Company has evolved from humble beginnings to a financially stable and ever-growing insurance company. Our book of business has grown from zero to nearly \$40 million in admitted assets.

The secret to our success is no secret at all. Every day, we deliver unmatched value, superior service, and aggressive defense to our physicians, surgeons, allied healthcare professionals and healthcare facilities — and it's all offered through a direct-sales model that benefits your bottom line.

Get a Quote Today:

Phone

(855) 663-3625

Fax

(888) 974-6458

General Information

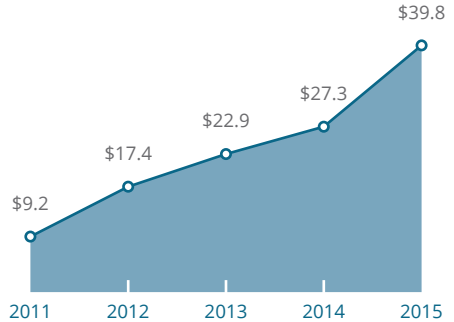
Info@MedMalDirect.com

Quarterly reports available online at MedMalDirect.com/FinancialStrength

Capital Highlights

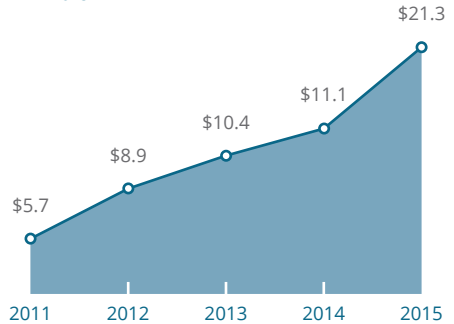
Admitted Assets

In millions



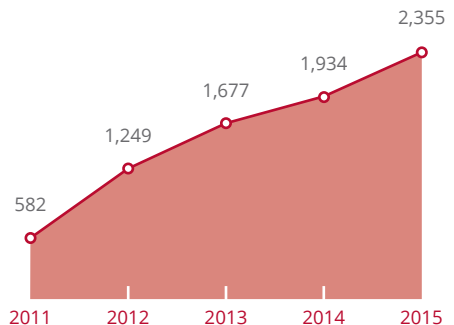
Statutory Surplus

In millions



Policyholder Growth

Number of Insureds

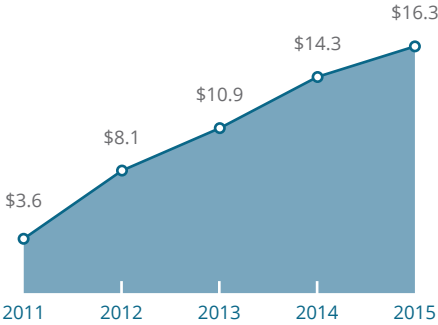


Financial Highlights

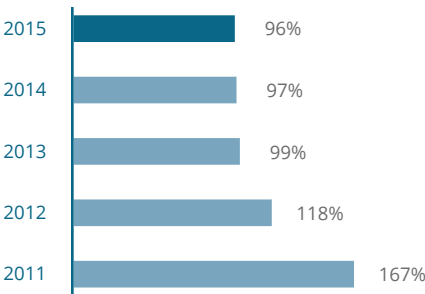
Backed by:  Liberty Mutual
INSURANCE

Gross Premiums Written

In millions



Combined Ratio



Reinsurance Partners

Liberty Mutual Insurance Company

Acapella – Lloyd’s Syndicate #2014

Advent – Lloyd’s Syndicate #780

Amlin AG (Bermuda branch) – Switzerland

Amlin – Lloyd’s Syndicate #2001

Ascot – Lloyd’s Syndicate #1414

Barbican – Lloyd’s Syndicate #1955

Brit – Lloyd’s Syndicate #2987

XL Catlin – Bermuda

Hannover Rueckwersicherung AG – Germany

Hiscox Agency Ltd. – Bermuda

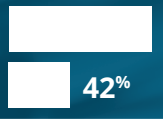
Hiscox – Lloyd’s Syndicate #33



MedMal Direct is backed by a panel of reinsurance partners with combined assets in excess of \$200 billion, all of whom have financial strength ratings of “A+” (Superior) or “A” (Excellent) from A.M. Best.



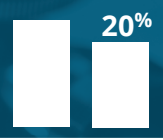
Customer retention rate



Shorter claim life than industry average



Resolved claims without settlement



Lower rates than the industry average



Financial Stability Rating®
of A, Exceptional from
Demotech, Inc.

In 2015, MedMal Direct was recognized as the fastest growing medical malpractice insurance carrier in the nation by Inc. Magazine.