



## WHY CONVENTUS

Physician-owned and governed, Conventus' member Board and Committees are dedicated to keeping independent practices independent by providing broad coverage options, personalized services and innovative practice solutions.

## EXPERIENCE THE CONVENTUS DIFFERENCE

- We offer Claims Made and Modified Claims Made policies (occurrence type policy).
- Rate Sheets offer up to a **45% discount** (anything beyond is at underwriter's discretion) from our standard rate with underwriter exception.
- We offer a **12% commission and premium discounts** for group practices of five or more doctors (final pricing is determined by your underwriter).
- We have access to Medical Professional Liability **limits up to \$5/7M.**
- Group policies can include **separate or shared limits** for allied health professionals.
- Part-time pricing is **discounted 15% or 30%** depending on hours. (Please contact for pricing estimates).
- We accept filled applications **completed for other carriers** in order to streamline the application process.
- All claims are managed by experienced in-house attorneys. We also boast a **93% success rate in cases taken to trial.**
- **80% of our closed claims** are dismissals with no indemnity payment.
- Consistent A" (A Double Prime) Unsurpassed Demotech financial rating.



NOTES: The final quote provided to you by Conventus will be based upon review of your completed application, overall risk and the rates approved for Conventus' use by the New Jersey Department of Banking and Insurance ("DOBI"). Premium for years 2 through 5 are for illustration purposes only. All premiums subsequent to year 1 are subject to change due to rate adjustments, new claims information or any significant changes made to your current practice. Your Conventus membership will include open access to Conventus practice management resources, a confidential 24/7 Practice Hotline, skilled claims management attorneys, and participation in Conventus' Amended Owner Benefit Plan ("Plan"). Following approval of Conventus' Board of Governors and DOBI, the Plan returns profits to owner-members. Over \$13.6 million was returned to member-owners during the years 2009-2018. Annual dividends and profits are not guaranteed, and are subject to actual results, and the terms of the Plan, as then in effect.