



MORE THAN COVERAGE. PREMIER PHYSICIANS IS ABOUT PARTNERSHIP.

- Premier Physicians Insurance Company, a risk retention group, was created by women's care specialist Dr. Warren Volker to address Nevada's medical malpractice liability insurance crisis by introducing a **physician owned and controlled**, Nevada-based alternative for physicians.
- Premier Physicians provides solutions tailored to the specific needs of our physicians, whatever their medical specialty. By insuring only the highest quality doctors our stability and your coverage is assured.
- Premier Physicians Underwriting department provides physicians with the most competitive rate possible while maintaining responsible underwriting integrity. **Artificially low rates do not stabilize coverage.** On the contrary, irresponsible underwriting simply leads to unjustified future increases and a diluted surplus pool.
- Premier Physicians utilizes Active Risk Management and Claims Control, limiting a physician's exposure. A policy holder has constant and direct access to our Director of Risk Management.
- Premier Physicians encourages the use of Binding Arbitration as a dispute resolution method, especially in high risk specialties. Binding Arbitration is proven to greatly reduce the amount of time and cost when used in place of jury system malpractice trials.
- Premier Physicians is supported by "A-Rated" Lloyds of London reinsurers to provide protection against catastrophic losses, while also protecting the company's surpluses.
- Our Premier Access program offers access to Workers Compensation, Employee Benefits and Business Owner Policies, Commercial Banking and Financial Management programs all tailored specifically for our policy holders.
- **There is no joint and several liability exposure for the members of Premier Physicians.** As a member, physician's liability extends only to the amount of their premium and stock ownership.