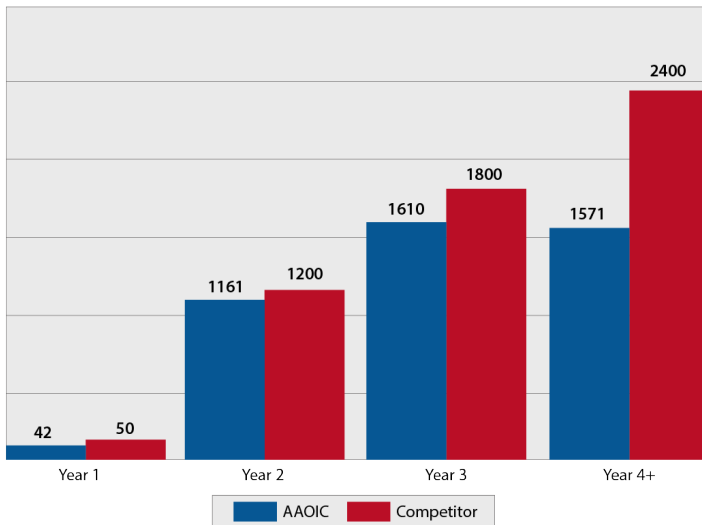




AAOIC New to Practice Rate Comparison

AAOIC OCCURRENCE RATES VERSUS COMPETITORS



AAOIC Sample Occurrence Rates for 1M/3M Limits

- Yr 1 – **\$42** (Includes 10% Risk Mgmt. Credit and one time \$20 Capital Contribution which entitles eligible insureds to receive future dividends)
- Yr 2 – **\$1161** (Includes 40% New Grad Credit, 10% Risk Mgmt. Credit and 20% Typical Dividend Credit)
- Yr 3 – **\$1610** (Includes 5% New Grad Credit, 10% Risk Mgmt. Credit and 20% Typical Dividend Credit)
- Yr 4+ – **\$1571** (Includes 10% Risk Mgmt. Credit and 20% Typical Dividend Credit)

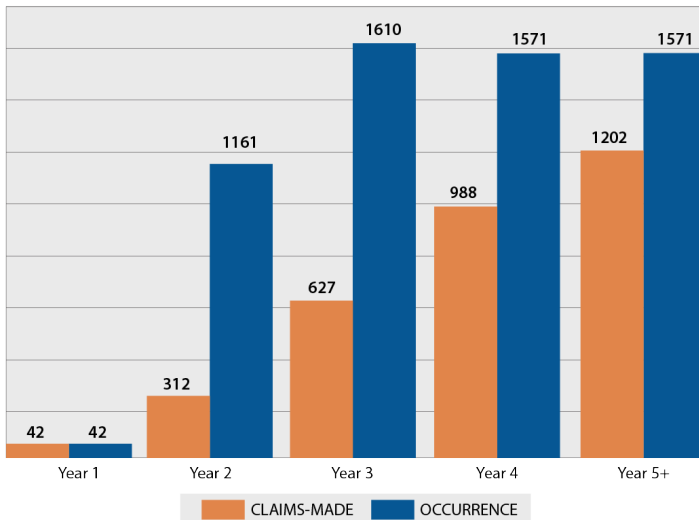
Actual rates vary by practice location. **Dividends are not guaranteed and vary from year to year.** AAOIC has shared its profits with policyholders in the form of a dividend since 2010. Additional credits and/or debits may apply.

The Competitors' Sample Occurrence Rates for 1M/3M Limits

- Yr 1 – **\$50**
- Yr 2 – **\$1200** (Includes 50% New Graduate Credit)
- Yr 3 – **\$1800** (Includes 25% New Graduate Credit)
- Yr 4+ – **\$2400**

Most competitors do not pay dividends to insureds. Additional credits and/or debits may apply?

AAOIC CLAIMS-MADE VERSUS OCCURRENCE



AAOIC Sample Claims-Made Rates for 1M/3M Limits

- Yr 1 – **\$42** (Includes 10% Risk Mgmt. Credit and one time \$20 Capital Contribution which entitles eligible insureds to receive future dividends)
- Yr 2 – **\$312** (Includes 50% New Grad Credit, 10% Risk Mgmt. Credit and 20% Typical Dividend Credit)
- Yr 3 – **\$627** (Includes 25% New Grad Credit, 10% Risk Mgmt. Credit and 20% Typical Dividend Credit)
- Yr 4 – **\$988** (Includes 10% Risk Mgmt. Credit and 20% Typical Dividend Credit)
- Yr 5+ – **\$1202** (Includes 10% Risk Mgmt. Credit and 20% Typical Dividend Credit)

Actual rates vary by practice location. Extended Reporting (tail) coverage is free in the event of death or disability and at retirement if age 50 and insured with AAOIC for at least four consecutive years. Additional credits and/or debits may apply.