



Bluebonnets, the Texas State Flower



Big Bend National Park, Texas



It's been said that Texas is like a whole other country.

And since you've just received a Texas medical license, you're about to find out why.

On behalf of Texas Medical Liability Trust (TMLT), we'd like to **welcome you as one of Texas' newest physicians** and invite you to apply for medical liability coverage from TMLT. You can begin the application process now online at www.tmlt.org.

TMLT is the premier carrier in Texas with more than 14,500 policyholders.

Headquartered in Austin, TMLT is tied to Texas. We are endorsed by the Texas Medical Association and many county medical and specialty societies. TMLT has consistently covered physicians of all specialties who practice in all areas of Texas.

TMLT took a leading role in the fight for medical liability reform in Texas. As a founding member of the Texas Alliance for Patient Access, TMLT provided support and expertise that helped initiate Texas' landmark reforms.



We were the first carrier to drop rates after medical liability reform passed and we have dropped them every year since that time.

12% in 2004
5% in 2005
5% in 2006
7.5% in 2007
6.5% in 2008
average of 4.7% in 2009

We have 30 years of experience protecting Texas physicians. Since TMLT's inception in 1979, we have offered one line of coverage exclusively in Texas. Our energy is focused entirely on Texas physicians and protecting their practices. We believe in providing our busy policyholders with the best products and customer service available in Texas.

TMLT offers the best defense. TMLT's philosophy has always been to defend doctors, not pay non-meritorious claims. Only by aggressively defending non-meritorious claims can we protect your reputation and keep the number of suits filed against all physicians in check. In 2008, we closed approximately 84% of claims without indemnity payment. Our defense teams know the venues, claim trends, and nuances of the Texas legal system and we have a track record of success. TMLT can protect your practice and provide you with the best defense for your premium dollars.

TMLT is financially strong and growing stronger. At the end of 2007, TMLT had assets of \$662 million and surplus of \$254 million. A financially strong company will be well-positioned to meet current and future claims against policyholders.

TMLT is physician-owned and led by a Board of Governors elected by policyholders. Board members are physicians who bring first-hand experience and a unique perspective to the management of TMLT. You can be assured we have your best interests in mind.

TMLT was formed as a not-for-profit trust. We are not a stock company with a financial obligation to shareholders. Our primary goal is to defend physicians, not enhance stockholder wealth.

Apply online. It's easy to do. Simply visit www.tmlt.org/newdoc to start the application process or learn more about TMLT. You can also call 800-580-8658 to speak to our sales department.

