

THE MEDICAL PROTECTIVE COMPANY
PHYSICIANS & SURGEONS PROGRAM
EXPLANATORY MEMORANDUM

In response to the recent COVID-19 pandemic, The Medical Protective Company (MedPro) respectfully submits the attached rule filing for the Physicians & Surgeons Occurrence program. The need for this coverage is obviously very time sensitive so we request the proposed effective date be immediate upon approval of the filing for new and renewal business.

COVID VOLUNTEER COVERAGE RULE

The Company proposes to introduce the COVID Volunteer Coverage Rule for the Occurrence program. The rule provides coverage for Physicians and Surgeons who were insured by MedPro immediately prior to retirement, who are providing services on a volunteer basis to COVID-19 patients. The coverage is provided at no additional charge and applies for the duration of the COVID-19 pandemic.