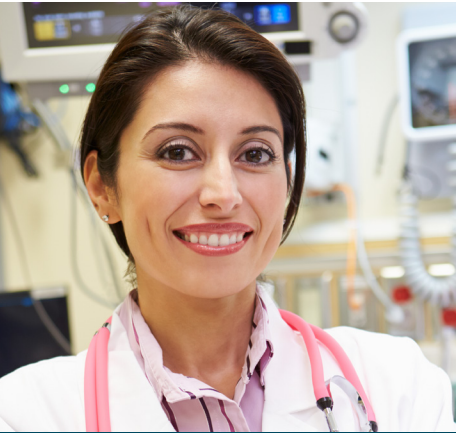




LONE STAR
ALLIANCE_{RRG}
A RISK RETENTION GROUP

Rated A (Excellent) by A.M. Best

John D. McCann
(850) 702-5361
JMcCann@jdmmandassoc.com
www.lonestara.com



Announcing a strong, new opportunity for you.

Dear Valued Agent,

I am very pleased to offer a unique opportunity, where you can support the physician community and grow your business at the same time.

Lone Star Alliance RRG provides the enduring protection, defense, and support that physicians forever want and today's environment demands.

Lone Star is new to your market, but is backed by Texas Medical Liability Trust (TMLT), the leading and most respected MPLI insurer in Texas for the past 35 years. Read about their success and the offering in this brochure, then call me to discuss selling the strength and security of Lone Star Alliance RRG.

Sincerely,

John D. McCann, CEO
JDM & Associates

Physicians gain flexible coverage as their practice grows, even to other states.

The strength and experience of TMLT are behind every Lone Star Alliance RRG policy. TMLT has the following track record:

Resolved more than 48,000 claims since 1979.

Closed more than 87% of claims with no indemnity payment since 2002.

Won more than 88% of trials since 1998.

This insurance coverage is what physicians are looking for—flexibility with affordable premiums, backed by a proven leader in the marketplace.

Lone Star Alliance, Inc., a Risk Retention Group (Lone Star Alliance RRG) provides medical professional liability insurance to physicians, allied health care professionals and groups, both large and small.

Lone Star Alliance RRG provides flexible, superior coverage in multiple states to support physicians and groups wherever they grow. And, it creates custom-made coverage to give them exactly what they want.

Flexible coverage means having the freedom to choose and the freedom to grow.

At A Glance:

- Rated A (Excellent) by A.M. Best.
- Reinsured by Texas Medical Insurance Company, also rated A (Excellent) by A.M. Best.
- Authorized to do business in multiple states and growing rapidly. Domiciled in Washington D.C.
- Provides both Claims Made and Occurrence policies.
- Flexibility in both coverage and limits for customized, enhanced protection.
- Policy options include:
 - Cyber liability protection
 - Regulatory actions protection (Meddefense)
 - Employment Practices Liability Insurance (EPLI)
- Per patient rated policies are available.
- Shared limits are available.
- Premium discounts are available.
- TMLT's proven record of 35 years of claims management success.
- Risk management and CME offerings, both online and home study programs are available.

Trusted Financial Security

Lone Star Alliance RRG is partnered with Texas Medical Liability Trust (TMLT) for management and administrative services and is reinsured by Texas Medical Insurance Company (TMIC).

TMLT, a health care liability claim trust governed by a Board of Trustees whose members are all physicians, is the leading provider of medical professional liability insurance in Texas. Protecting Texas physicians since 1979, TMLT retains a wealth of talent and experience in underwriting, risk management and claims management.

TMIC is a wholly owned subsidiary of TMLT. Lone Star Alliance RRG, TMLT and TMIC are all rated A (Excellent) by A.M. Best, the premier rating agency of insurance entities worldwide.

Together, Lone Star Alliance RRG and TMLT meet the needs and exceed the expectations of the physician community. We offer a highly competitive product with excellent protection and an unwavering commitment to defend the reputations of our clients.

We have the power and resources to provide greater flexibility while maintaining superior protection and defense.

Contact John McCann:

Learn more about selling the flexible protection of Lone Star Alliance RRG.

John D. McCann, CEO
JDM & Associates
1963-A Village Green Way
Tallahassee, FL 32308
(850) 702-5361 (o)
(850) 544-1005 (c)
JMcCann@jdmandassoc.com
www.lonestara.com