



The INFormer

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INtegrity First Corporation

Volume 1, Issue 1

A Message From the President

Welcome to the first edition of the INFormer Newsletter! This newsletter is created by INtegrity First Corporation and will be published on a quarterly basis. The intent of the INFormer is to provide our clients and friends with INformative, short articles relating to insurance products, commonly asked insurance questions and the insurance marketplace.

In our present day society filled with multiple time deadlines, long days, and even longer "to do lists" it is difficult to stay abreast of current affairs, let alone trying to keep up with your insurance programs and or the industry in general. I hope you find that the INFormer provides you a re-



INF President, Donald J. Ivof Jr., RPLU

source for quick, sensible, and easy to understand information to insurance issues that come across your desk. If you ever have a question stemming from this newsletter or pertaining to insurance in general, please feel free to contact me. I look forward to hearing from you and I thank you for giving me the op-

portunity to be of service to you.

Meet the sales and service team of INtegrity First. Should you have any questions regarding your insurance program, please do not hesitate to contact our team of professionals at 412-563-2106.

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Welcome to INF!

INtegrity First Corporation (INF) is an insurance brokerage firm focusing on the professional insurance needs of associations, individuals and companies. INF was formed from a need for a specialized, service oriented insurance administrator in the Pittsburgh area. Many of the insurance administrators in the area have been consolidated or merged with larger insurance concerns. With these consolidations and acquisitions, personalized

service and local representation has been and continues to be neglected. INF, built on the cornerstones of traditional customer service and local values, identifies and delivers on your expectations. INF Corporation has more than 40 combined years in providing services and products to area lawyers, physicians, dentists, real estate/title agent professionals as well as members of several other professions. Products and services include: Professional

Liability Insurance (Lawyers and Medical), Medical Insurance, Life and Disability Insurance, Business Owners, Surety Bonds and Fidelity Bonds. When insuring your personal reputation as a professional or insuring the health and welfare of your family, choosing the right coverage is important; choosing the right broker to help you evaluate all of the options is vital. Let INF steer you to the proper protection.



Integrity First Corporation

Where the customer never comes in second...That's our policy!

MYTHS, MISUNDERSTANDINGS AND FACTS ON CHANGING YOUR LAWYERS PROFESSIONAL LIABILITY INSURANCE COVERAGE

Integrity First Corporation

INF

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In the 20 years I have been involved in assisting Pennsylvania Lawyers secure professional liability insurance, the most often asked question I hear from clients is: "I was told if I change my coverage I will lose my prior acts or past acts coverage. Is this true?" The answer to that is, **"No you should not lose your prior acts coverage."** The company that you are considering changing to should be in a position to offer you prior acts coverage.

What you need to do is to ask the question if your prior acts will be covered under the new policy and insist your insurance agent show you in the policy where that coverage is provided. Your agent should be able to verify your prior acts coverage in both the policy and the coverage proposal. It is extremely important that you choose an agent that is familiar with claims made policy forms and how coverage is provided for past acts. An important issue that you'll need to have answered from your agent is: Are all my individual prior acts covered under this policy or is my individual prior acts

coverage limited to the professional services I performed on behalf of my present firm?

You'll want to address this with the agent and make sure you have a good understanding of the coverage you are purchasing. This is also true of your current policy. Does it provide the coverage you think you purchased?

Key words noted on the proposal or referenced in the policy that should raise the "red flag" are: retro active date, retro date, prior acts date, and prior acts exclusion. These are all terms that refer to limiting coverage of your past acts. Terms like full prior acts coverage refer to providing coverage for your past acts with no specific date limitations.

Is it prudent for you and the firm not to consider changing carriers because of the nature of claims made policies and prior acts coverage? Absolutely not; On the contrary, you should review your policy, your carrier, and your agent annually. I am not suggesting that you change

your coverage annually but am suggesting it is a good idea to confirm that your expiring coverage, carrier and agent is still the best choice for you and the firm. The claims made policies of most carriers have been enhanced over the past several years. These enhancements are in the form of better pricing and comprehensive coverage issues which include, broader prior acts protection. Be sure to work with an agent and agency that understand the changes, the professional liability landscape, and who can put that understanding to work for your benefit.

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