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Dear PRI Subscriber:

As President and Chief Executive Officer of PRIMMA LLC (“PRIMMA”), the wholly owned subsidiary and Attorney-in-Fact for Physicians’ Reciprocal Insurers (“PRI” or “Company”), I would like to take this opportunity to thank you for your continued loyalty and confidence in PRI and to update you on the positive changes being implemented as we look forward toward the future. While PRI and PRIMMA continue their efforts to provide PRI insureds with the most comprehensive and accessible medical malpractice insurance coverage as an admitted insurer in the State of New York, we are also working to expand the Company’s presence and marketability in the Empire State. Toward that end, we are excited to introduce EmPRO Insurance Company (“EmPRO”), a wholly owned subsidiary of PRI, which subsidiary will allow PRI to expand in the increasingly competitive New York State medical malpractice market.

EmPRO is PRI’s newly acquired and capitalized insurer domiciled and authorized to write business in the State of New York. As a wholly owned subsidiary of PRI, EmPRO will continue and expand upon PRI’s legacy mantra—a company by doctors, for doctors. The tremendous improvements that have been made within the PRI organization since mid-2017, including major technological enhancements, improved accessibility with PRI ConnectSM and now EmPRO ConnectSM, improved underwriting and risk management practices and rigorous defense, coupled with PRI’s history of award-winning healthcare provider education, PRI’s physician peer support program and more will be carried over into EmPRO as PRIMMA continues to serve as the Attorney-in-Fact of PRI and now the Manager of EmPRO. While EmPRO is a separate insurance company, it will do business under the PRI umbrella and maintain the same exceptional standards, customer service, risk management, claims handling and aggressive defense PRI policyholders have come to expect over the years.

Initially, EmPRO will offer the same insurance products with the same coverage limits, at the same rates currently in effect for PRI, as approved by the New York State Department of Financial Services. Beginning September 15, 2020, all new policies will be issued through EmPRO and effective October 1, 2020, all qualified PRI policies will be renewed through EmPRO, with EmPRO becoming the company within the PRI family through which all future policies are issued. As subscribers of the PRI exchange, EmPRO policyholders will continue to be the beneficial “owners” of both PRI and EmPRO, as its wholly owned subsidiary.

As the public launch of EmPRO into the New York market takes shape, we will continue to communicate directly with you as a policyholder and subscriber of the exchange to keep you up-to-date and informed. Should you have any questions or concerns, please feel free to contact me at 516-277-4040 or at CEO@MedMal.com.

On behalf of the PRI family, we at PRI, PRIMMA and EmPRO are excited to welcome you to EmPRO as we look ahead to the future, protecting the Empire State’s physicians, medical facilities, and allied health care professionals. As always, we thank you for your continued confidence and partnership.

Sincerely,

Bruce C. Shulan
President and CEO
PRI and EmPRO