AAO Malpractice Insurance

Exclusively for AAO members and backed by Arch Insurance, an A+ rated carrier recognized for its financial strength and stability.

When you choose Malpractice insurance from the AAO Endorsed Insurance Program, administered by Lockton Affinity, you receive coverage built specifically for orthodontists backed by a financially strong, established carrier.

With the flexibility to meet different practice needs and complimentary risk management resources, Malpractice insurance from the AAO Endorsed Insurance Program is proprietary — available only to AAO members through the AAO Endorsed Insurance Program.

For peace of mind and ease of administration, purchase your Malpractice insurance from the AAO Endorsed Insurance Program at AAO-Insurance.com/Malpractice.

COVERAGE DETAILS AND BENEFITS

Designed exclusively for AAO members

This coverage was created with the unique realities of orthodontic practices in mind, giving AAO members access to a Malpractice solution shaped around their profession.

- Designed specifically for orthodontic practice, with AAO oversight and guidance
- Because this coverage is available exclusively to AAO members, it is the only Malpractice insurance endorsed by the AAO
- Claims reviews include AAO member orthodontist involvement for stronger support and outcomes
- Built to evolve with the realities of orthodontic practice

Backed by a financially strong, established carrier

Feel confident knowing your coverage is supported by Arch, a respected carrier with strong financial ratings and reliable claims-paying ability.

- Arch has an A+ rating from AM Best, the industry marker's highest possible financial strength rating
- Strong claims-paying ability and financial stability
- Claims expertise specific to orthodontic and dental professional liability
- Global specialty carrier with deep insurance experience

Flexibility to match different practice needs

This coverage offers flexible options that can support AAO member orthodontists at different career stages, practice sizes and coverage preferences. As your career evolves, your coverage can too.

- Choice of claims-made or occurrence coverage
- Coverage limits designed to balance protection and flexibility, including $1M/$3M and $2M/$4M
- $25 coverage offered to new graduates
- Discounts options for part-time practitioners
- Military discount opportunities

Risk management resources

Risk management resources help members be more proactive about preventing issues, strengthening practice protocols and responding with confidence when questions or concerns arise.

- Risk management discounts for completing eligible education
- 24/7 crisis support line through OmniSure
- Tools and resources to support better practice risk management

FREQUENTLY ASKED QUESTIONS

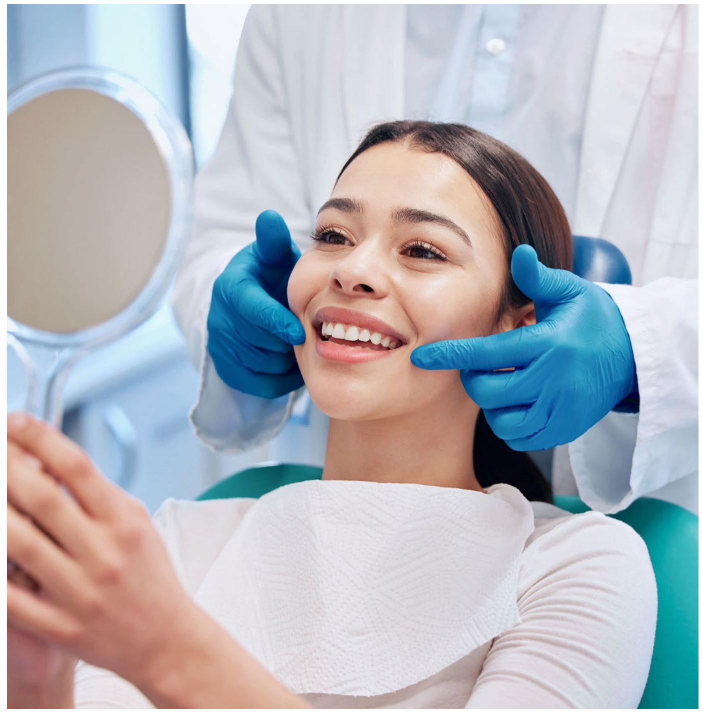
Why do I need Malpractice insurance?
Malpractice insurance is often required by employer contracts and state licensing boards for those practicing in the field of orthodontics. As coverage helps protect you and your practice from the stress of handling a claim alone, as well as the high cost of legal fees and judgements, Malpractice insurance offers peace of mind to many orthodontists.

What makes Malpractice from the AAO Endorsed Insurance Program beneficial?
Malpractice insurance from the AAO Endorsed Insurance Program is designed exclusively for AAO members, with coverage built around the needs of orthodontic practices. It is backed by Arch, a financially strong and established carrier, and includes flexible options for different practice needs, career stages and coverage preferences. Members also benefit from orthodontist involvement in claims reviews, risk management resources and the convenience of working with one trusted program administrator for multiple insurance needs.

How do I purchase Malpractice insurance from the AAO Endorsed Insurance Program?
Our streamlined application is tailored to orthodontists. Submit your application and the AAO Endorsed Insurance Program will review and provide a competitive quote. Once your invoice is paid, you will be protected with the only Malpractice insurance endorsed by the AAO.

How do I switch my coverage from another insurer?
You may not have to wait until renewal to make a change. Many policies allow cancellation prior to expiration, often with a prorated refund.

Prefer to revisit this closer to renewal? Sign up for a reminder from the AAO Endorsed Insurance Program at AAO-Insurance.com/Malpractice, and we'll send you details about applying for AAO Endorsed Malpractice closer to your renewal.



What limits are available?
Limits are available at several levels to fit varying orthodontist needs:

- $1M per occurrence / $3M aggregate
- $2M per occurrence / $4M aggregate

For questions regarding patient compensation fund coverage, state-specific requirements or higher limits, contact the experienced AAO Endorsed Insurance Program team for personalized guidance and support.

What is the difference between claims-made and occurrence coverage?
Claims-made policies require a claim to be made against the insured and reported to the insurer during the policy period, or effective dates. A claims-made policy may require tail coverage to be purchased in case a claim is filed after your coverage expires.

Occurrence policies protect the policy holder from a covered incident even if the claim is made after the policy is no longer active, allowing for a larger window to report claims. Because of the length of time a claim can be filed with an occurrence policy, coverage may be more expensive than a claims-made policy but tail coverage is not required.

The AAO Endorsed Insurance Program offers both claims-made and occurrence forms for Malpractice insurance so you can select the policy type that best fits your needs.

What discounts are available?

NEW POLICYHOLDERS

Receive a 15% discount on your first year's premium, a 10% discount on your second year's premium and a 5% discount on your third year's premium.

PART-TIME PRACTITIONERS

Receive a 50% discount for 20 hours or less or a 75% discount for 10 hours or less.

NEW GRADUATES

Those who secure their first policy within 24 months of graduation are eligible for a $25 policy for their first year, claims-made or occurrence coverage.

RISK MANAGEMENT COURSES

Qualifying courses earn a 10% discount.

CLAIMS-FREE PRACTITIONERS

Receive a 5% discount for 5+ years of no claims and a 10% discount for 10+ years.

FELLOWSHIP DESIGNATIONS

Orthodontists who have obtained a fellowship designation receive a 15% discount.

U.S. MILITARY MEMBERS

Receive a 5% discount.

How do I get a discount for risk management courses?
During the application process, submit the last risk management course you have taken. Your submission will be reviewed for eligibility.

Questions about qualifying courses?
Please contact the AAO Endorsed Insurance Program team at Info@AAO-Insurance.com.

Experience the convenience and security of exclusive Malpractice insurance

When you switch your Malpractice insurance to the AAO Endorsed Insurance Program, you receive proprietary coverage and a simplified insurance experience. All insurance policies through the AAO Endorsed Insurance Program — Disability*, Life*, Critical Illness*, Business Overhead Expense*, Cyber Liability and more — are administered by one program administrator, resulting in a simplified and streamlined member experience. Research, purchase, renew and service all your insurance in one place.

Additionally, the AAO Endorsed Insurance Program offers personalized, concierge style service to help you navigate your insurance decisions, including complimentary consultations to ensure your coverage fits the stage of your career and practice, helpful claim support and more.

AAO-Insurance.com **|** (844) 893-9888