



American Physicians Insurance Company



American Physicians Insurance Company

1301 South Capital of Texas Highway, Suite C-300, Austin, Texas 78746

(800) 252-3628 fax (512) 314-4398 [www.api-c.com](http://www.api-c.com)





Four years of college  
Four years of medical school  
Residency, fellowships, and the start of a career

Massive financial investment.  
Hours away from family and friends.  
Sacrifice.

And now here you are with  
a passion for helping people.  
In many cases, saving their lives.

Because your career is so valuable, it needs protecting. That's why we're here. **We're API** and we have an unrelenting commitment to the guardianship of your professional investment. We devote every resource, every skill, every working minute into protecting a lifetime of your hard-earned success. **API understands**, more than any other medical liability carrier, how you value your profession and reputation.

We're privileged to partner with you .....







# Responsibility

Our Advisory Board, comprised of physicians like yourself, is intimately involved in underwriting and claims handling and extremely empathetic to your cause. Their most ardent task is to offer you the best protection available.

Our fiscal accountability and practices have been lauded by auditors and colleagues alike, creating a foundation of strength and stability for our policyholders. We use every possible means to assess your risk and tailor a program of protection that meets your unique needs.

With over three decades of consistent and unmatched dedication to medical liability protection, API's commitment to guarding the sacred trust of your professional reputation is absolute.

You're Responsible.  
Proactive.  
Dedicated.

Just like API.

Your patients rely on your expertise, your insight, even your kind word and manner. They're placing their health in your hands. And you work hard not to let them down.

API understands this pledge. We shoulder a tremendous amount of responsibility and accountability for those we have partnered with. In fact, we underwrite some of the most outstanding physicians and their teams. They are doctors and healthcare professionals who are the top of their class. And they are there because they are constantly trying to learn, constantly trying to improve themselves.







## Integrity & Trust

They are scared.  
**But they trust you.**  
And that trust reassures them.

You watch as he is wheeled into the operating room and, as the orderly closes the door, you catch a glimpse of his wife; her eyes locked on her husband, not letting him go until the last possible moment.

Integrity and trust are non-negotiable at API. Because we were founded by physicians for physicians, our commitment to your profession and reputation are unlike any other in the industry.

Over 5,000 policyholders (and growing) give testament to this integrity. Ninety-five percent of respondents on our annual customer satisfaction survey state that they would recommend our unique service to colleagues.

Integrity is our guiding star at API. Our word is meaningless unless it is supported by swift and firm action. This has been the API standard since our inception in 1976.



*"When times were tough here in Texas, API stayed the course unlike other carriers that left the market. And they took care of everything, from start to finish, without missing a beat. They made the entire process easy. They provide some of the best service I have ever encountered with medical liability."*

**John F. Moore**, CMM, CMPE, Administrator and Chief Operating Officer, Austin Area Obstetrics, Gynecology & Fertility, P.A.

*"My trust in API is unequivocal. Their word is the gold standard. I put the reputation of my practice squarely in their hands. And I do so because their words are backed up by effective action."*

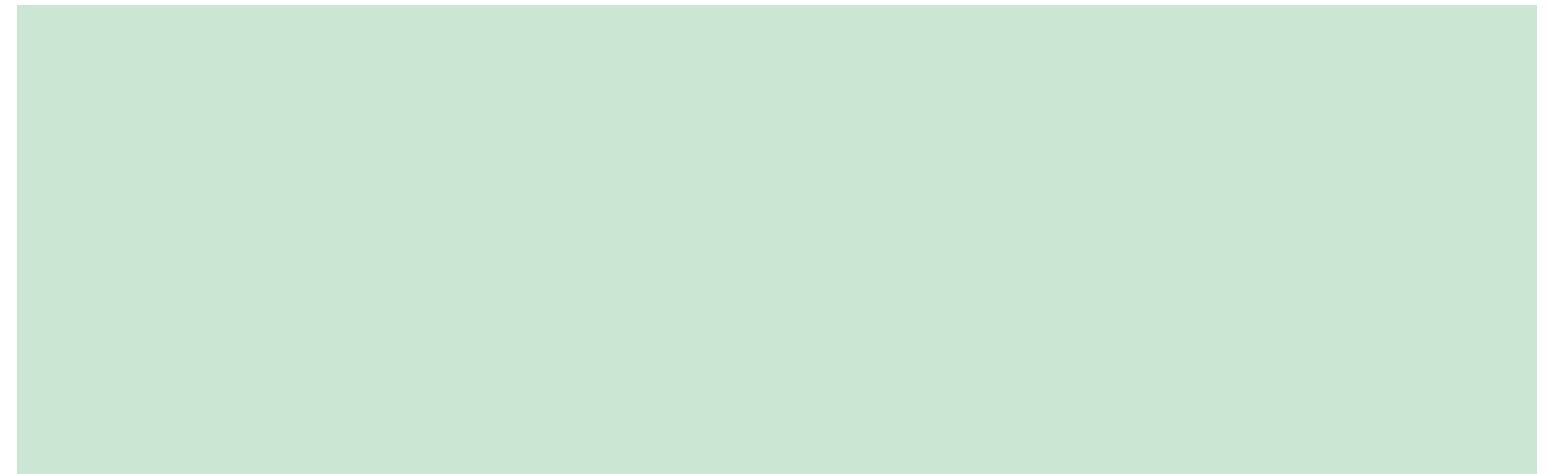
**William Schlotter**, Chief Executive Officer, Capitol Anesthesiology Association

*"The prompt response to our questions and needs has been a determining factor in keeping my group from 'premium shopping.' API's creativity and insight make for a very innovative approach to solving potential problems."*

**Dr. Gregory Smolarz**, Orthopedic Surgeon, Texarkana, TX

*"I have never felt so blanketed, warm, and covered by any other company. API always takes the time to listen to me when investigating a case, and they are not willing to just settle things and go about normal business. I have always had very good personal service, the premiums are fair, and I always get answers to my questions. I am very comfortable practicing medicine with API behind me."*

**Dr. Herbert J. Nassour**, Plastic Surgeon, El Paso, TX



# Innovation

API won't settle for the routine. We merge creativity and insight to better serve you.

A patient comes to you with a seemingly common problem requiring a quick diagnosis, but you aren't satisfied with that. In fact, you bring in a new diagnostic tool to evaluate your patient, something others in the medical field hadn't thought of. And because you've taken a unique approach, your patient is the benefactor of more accurate diagnosis and care.

API's innovative approach also separates us from the rest of the medical liability industry. Our policies are not shoe-horned to make you fit into them. Rather, we tailor coverage to fulfill your protection needs.

We have a reputation for better analyzing and forecasting critical developments in the industry. Because our insight and keen awareness are so attuned to the marketplace, our products and services are better able to serve you, not just in an industry that is dynamic and changing, but also in a world that can sometimes seem to always be changing.

Our consistent business and people-centric approach has successfully carried us through several peaks and valleys in the medical liability industry.





# Relationship

**We won't just be your insurance carrier.  
We are here for you, because we care.  
API is attuned to the heartbeat of  
your practice.**

**We are personally committed to the absolute  
preservation of your professional investment.**



You have completed going over your patient's chart and are ready to begin the examination, but your patient wants to take a moment and chat. Talk, really, about what is going on with him. Because he's scared. You take a seat next to him, looking him in the eye. Not so much as his physician, but as a person. Who understands. And cares.

We will be your partner in guiding and protecting you through the sometimes tangled web of medical liability. Having the right coverage is critical. But having a relationship with a carrier that is acutely aware and empathetic to your unique circumstances is crucial and what we're focused on at API.

Our intimate level of customer service goes far beyond the industry standard. Our relationship-focused approach places you with an experienced and insightful professional who has a dynamic awareness of you and your practice.

Our history points over and over again to a legacy of profound caring. Our policyholder service continues to set the standard for relationship development in the industry.







Years of intense study, grit, and long hours in the office, lab or operating room, is now bearing fruit.

It was born from your passion.  
For the work.  
And for the people who have entrusted  
themselves to you.

API understands this passion.  
Intimately.

Because it is our passion for you and your career  
that makes our commitment shine. API knows  
how an effective and comprehensive insurance  
program, customized to fit you perfectly, eases  
your mind and lets you focus on that which you  
were gifted to do. At the end of the day, it is not  
what we say that counts. It is what we do. Let  
us create a program that will best serve your  
unique needs.



We're API