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For immediate release

American Association of Orthodontists Insurance Company Enhances Professional Liability Insurance Plan for AAO Members

ST. LOUIS (January 12, 2012) – The American Association of Orthodontists Insurance Company ([AAOIC](#)) announced five new policy enhancements to their professional liability insurance plan for [AAO](#) members.

“Making sure our professional liability insurance plan provides the ‘gold standard’ in protection for orthodontists has always been a top priority at the AAOIC,” said Dr. Raymond George, Sr., DMD, Chairman of the AAOIC Marketing Committee. “These new enhancements help keep the program contemporary with our member’s needs.”

The new expanded coverages include:

- **Enhanced Consent to Settle Privileges:** No claim or lawsuit will be settled without the member’s consent, nor will they be penalized when they do.
- **Sexual Misconduct Defense:** Members receive up to \$25,000 per claim, up to a \$25,000 annual aggregate limit, for the legal defense of allegations of sexual misconduct.
- **Elimination of the HIV/AIDS Exclusion:** Accidental transmission of HIV/AIDS now receives coverage—deliberate or intentional transmission remains excluded.
- **First Aid Coverage:** This benefit provides reimbursement up to \$10,000 for expenses members incur while rendering first aid in their office to a person other than themselves.
- **Accidental Property Damage:** Patient reimbursement for property damage while on a member’s premises, up to a \$5,000 aggregate.

The coverage enhancements are automatically afforded to all new and in-force AAOIC Professional Liability Insurance policyholders effective October 1, 2011. All new and in-force professional liability policies will be amended with an endorsement by the AAOIC as evidence that these five coverage enhancements are afforded to all new and in-force policies as of October 1, 2011.

Only AAO member orthodontists are eligible to enroll in the AAOIC Professional Liability Insurance Plan. Due to the AAOIC’s operational efficiency and favorable claims record, over the years the insurer has been able to pass along savings to AAO members via premium reductions and dividends.

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About the AAOIC



The American Association of Orthodontists Insurance Company (a Risk Retention Group) (AAOIC) is a captive insurance company incorporated under the laws of the State of Arizona in accordance with the Liability Risk Retention Act of 1986. The AAOIC offers the only professional liability insurance endorsed by the AAO. The AAOIC was *Created by Orthodontists for Orthodontists*[®] and is an insurance company wholly owned by its insured shareholders, who are all members of the AAO. AAOIC is also directed by a team of orthodontist colleagues and managed by experienced AAO Services, Inc. staff and proven insurance professionals. Aon Affinity Insurance Services, Inc. acts as administrator to the AAOIC.

All descriptions, summaries or highlights of coverage are for general informational purposes only and do not amend, alter or modify the terms or conditions of any insurance policy. Consult your policy for actual terms and conditions.

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