

Dear Doctor:

This letter is to inform you that New York policyholders are eligible for a 5% discount off their premium if the NO-CONSENT POLICY endorsement is added to the policy. This endorsement modifies the Defending and Settling Claims provision of the policy.

Please refer to Section II. ADDITIONAL BENEFITS, Subparagraph A in the policy to familiarize yourself with this provision. Your options are as follows: (1) you can purchase coverage with no amendment to this section of the policy, or (2) you can reduce your premium by 5 % by choosing to have the enclosed endorsement, “NO-CONSENT POLICY”, added to your policy. This essentially gives the insurer the right to settle a claim without your consent as long as you are not obligated to contribute to the settlement.

Please check one only:

- I choose not to amend Section II. ADDITIONAL BENEFITS, subparagraph A.
- I elect to have the “NO-CONSENT POLICY” endorsement added to my policy and will be receiving a 5% discount.

\_\_\_\_\_  
Signature of Insured

\_\_\_\_\_  
Date

Sincerely,

American Professional Agency, Inc.

DAR-NYConsent