



November 2007

Dear KDA Member,

On behalf of the Kansas Dental Association (KDA), I am pleased to announce our new membership endorsement with The Cincinnati Insurance Company and its *Dentist's Package*, offered through our endorsed provider Johnston Fiss Insurance. The Cincinnati's *Dentist's Package* includes professional, office and general liability, and employment practices liability coverage. This broad insurance package covers you with one of the most complete professional and general liability programs available!

The KDA reviewed several professional liability and practice insurance programs and found the *Dentist's Package* offered by The Cincinnati Insurance Company to be superior in many ways, including:

- **KDA Member Discount** - 5% discount for members on new and renewal policies above any other special or eligible discounts.
- **Occurrence Coverage** – protects you against claims arising out of actions performed during the policy period – even if a claim is filed after you cancel your policy or retire.
- **Pure Consent Liability Clause** – No claim will be settled without your consent.
- **Good Experience Discount** – your good experience with another professional liability carrier will be rewarded with an additional discount.
- **Financial Stability** – The Cincinnati Insurance Company is rated A++ by A.M. Best.

Please complete and fax back the form regarding your current insurance policies on the back of this letter. A KDA-endorsed agent from Johnston Fiss Insurance will contact you 90-days prior to your renewal date to discuss the program with you. Or you can contact Scott Fiss or Chris Boyle through the KDA at 800.432.3583 or 785.272.7360.

On a personal note, I recently switched my professional and office liability policies to The Cincinnati's *Dentist's Package* and benefited from a substantial savings on my insurance premium. Further, Scott and Chris at Johnston Fiss Insurance were very helpful and made the change very easy. I hope you will take this opportunity to consider The Cincinnati and Johnston Fiss Insurance for your insurance needs.

Sincerely,

Glenn V. Hemberger, DDS
KDA President

Enclosure

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5200 SW Huntoon
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peppes

everything *in* between.

Gregory J. Peppes, D.D.S.

Matthew T. Lenz, D.D.S.

March 2009

Dear KDA Colleague,

I wish to share a great experience I had with the KDA endorsed provider, Johnston Fiss Insurance. When my professional liability was up for renewal, I contacted Johnston and Fiss to review my current policy and put together something they provide from the Cincinnati Insurance Company for a comparison. After filling out some forms and providing answers to a few questions, a proposal was produced.

Johnston and Fiss reviewed this proposal in person, which was presented in an orderly notebook fashion, and answered any questions that I had. Each area of the package, including the professional liability, office and general liability, and employment practices liability coverage, was explained. Not only was the premium less than what I was paying, the coverage in every area was much better than what I had previously.

I believe the Cincinnati Insurance Company has put together a *Dentist's Package* that offers better coverage and better prices than I have ever had before. Additionally, let's not forget that you are also supporting the KDA by using their endorsed product.

I hope you will consider letting Chris Boyle or Scott Fiss, from Johnston and Fiss, help you get better coverage for less premium. I am also having them look at my personal home and auto policy to see what they can do. I urge you to call today, as I am sure you will not be disappointed.

Sincerely,



Gregory J. Peppes, D.D.S.

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Michael F. Cassidy, D.D.S.
Kevin M. Cassidy, D.D.S., M.S.

Practice Limited to Orthodontics

Dear Colleagues,

I am writing to share with you my recent experience during the renewal of my professional malpractice insurance and other property & casualty coverages.

I have been an AAOIC member since I started practice over 12 years ago and have experienced no specific problems with their program. However, during my recent renewal process I decided to allow the KDA endorsed provider, Johnston Fiss Insurance and The Cincinnati Insurance Companies to provide a comprehensive review of my current coverage and offer a quote for the renewal. I found the application process very simple and the follow through by their agent, Chris Boyle, to be timely, yet unobtrusive.

I ultimately made the decision to switch my coverage to the KDA endorsed program which resulted in a substantial savings on my premiums, not to mention the broad coverage enhancements the Cincinnati Dentist's Package provides. By making the switch I am also supporting the KDA.

I hope you will consider giving Chris and the Johnston Fiss Insurance an opportunity to help you...you won't be disappointed.

Sincerely,

Dr. Kevin M. Cassidy

