



The Pharmacists Mutual difference.

Expert insurance solutions for those who care for our communities.

Pharmacy • Dental • Veterinary • Home Health Care

Commitment to Excellence.

We are at our best when we work with members that align with our expertise and share our same commitment to professionalism and sound business practices.

We deliver peace of mind.

Our team of experts work with our members every step of the way to ensure they feel confident in the protection we provide.

Risk Management as a partner.

Our seasoned team of risk management professionals stand ready to assess risks and collaborate with our members to provide solutions tailored to prevent losses in their business.

Critical claims service.

When our members report a claim to us, they never have to worry about slow turnaround time or poor service. Members are connected to our Claims Team 24/7.

We're on the right track.

Pharmacists Mutual has a Best's Credit Rating of A- Excellent with Stable Outlook.* We have earned a Financial Strength Rating (FSR) of A- Excellent or higher since 1922.

A single source of protection.

We have a portfolio of customized products and insurance solutions to be a single source of insurance coverage, claims service, billing, and customer service.



TOMORROW. IMAGINE THAT.

*Effective January 25, 2024. AM Best Company credit ratings are independent and objective opinion, not a statement of fact. For the latest Best's Credit Rating, access www.ambest.com.

Our offerings: committed to coverage.



Our nationally recognized **professional liability** policies are tailor-made to protect healthcare professionals.

Professional Liability for:

Pharmacists • Pharmacy Students
Pharmacy Technicians
Dentists • Dental Students
Dental Hygienists • Veterinarians
Health Care Services



Our **commercial insurance** provides essential coverage for business owners. We offer coverage for property, general liability, cyber, sexual misconduct and physical abuse, employment-related practices, workers compensation, commercial auto, commercial umbrella, and many specialized coverage enhancements.

Specialty Insurance Solutions for:

Pharmacy • Dental • Veterinary
Home Medical Equipment
Home Health Care • Personal Care Providers
Senior Living • Care Facilities • Life Sciences
Other Health Care Specialties • Grocery

Our culture is our way of life.

When you partner with our company, you join an extended family that takes pride in the communities we live and serve. Our company culture has been created and nurtured from our company values, which can be seen in action every time one of our experts interact with a partner, member, or potential member.

Relationships

We strive to build strong connections every day and hold ourselves accountable to our members.

Integrity

We are committed to the highest standards of ethical conduct and transparency.

Citizenship

We support our communities and professional organizations, and advocate for the interest of all our members.

Excellence

We deliver the products, expertise, and service our members deserve.

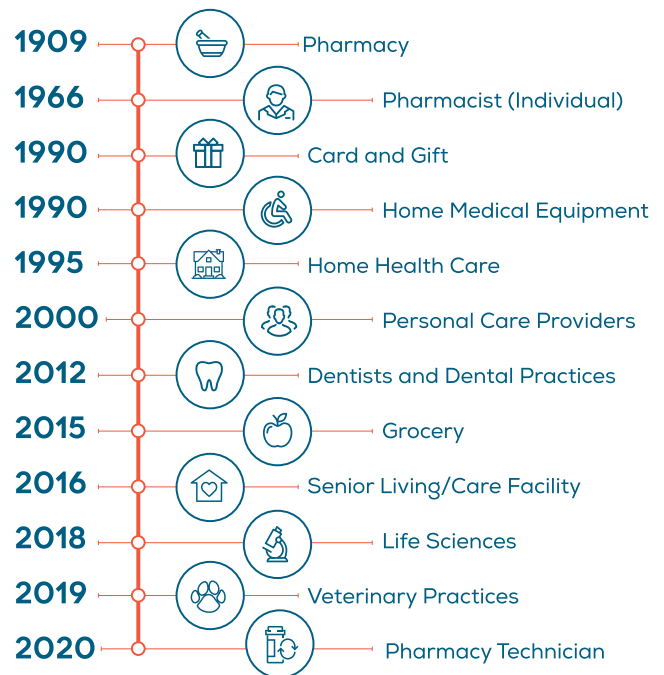
Our market segments

Over the past century, Pharmacists Mutual has expanded beyond pharmacy into other areas of healthcare and related businesses, writing policies as either part of pharmacy or in addition to pharmacy policies.

Our story: it all started with a fire.

In 1898, Al Falkenhainer moved west to Tiltonka, Iowa, and opened the town's first and only drug store. A fire destroyed the drug store and Falkenhainer's hard work four years later. Frustrated by loss settlement practices, he built a better insurance company with a higher standard. That company built the foundation of Pharmacists Mutual.

Today, Pharmacists Mutual operates in all 50 states and the District of Columbia. We are still driven by Falkenhainer's original vision to offer personalized and dedicated service to its members by continuing to provide specialized insurance protection for select markets.



Reputation and awards.

Top Work Places 2023

7th Consecutive Year, *Des Moines Register*



Scan the QR code
or call 800.247.5930.

phmic.com



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