

# INSURANCE DEDICATED TO DENTISTRY

Comprehensive liability protection

Strong, effective claims defense

Resources designed exclusively for the dental practice



Dr. Christopher Calnon  
Rochester, NY



Dr. Theresa Casper-Klock  
Auburn, NY

**FORTRESS**  
PROTECTION FOR DENTISTRY  
[dds4dds.com](http://dds4dds.com)

Fortress Insurance is endorsed by the  
Seventh District Dental Society of New York  
for Medical Professional Liability Coverage

# Powerful Dental Practice Protection and Defense

## Liability Insurance Coverage Created for Modern Dentistry

Delivering excellent patient care means offering advanced procedures, and that increases liability exposure. Since Fortress is owned by dentists and only insures dentists, you can trust the protection we provide. Fortress has a depth of clinical expertise unmatched in the industry, with firsthand knowledge of anesthesia, extractions, implants, and other complex procedures increasingly common to modern dentistry.

## The Fortress Dental Professional Liability Policy

- **Designed by Dentists for Dentists.**
- **Choose Claims-made or Occurrence.**
- **Prior Acts Coverage Available.** *If you are presently insured with another carrier.*
- **Free Tail.** *Upon retirement (after 5 years insured), death or permanent disability.*
- **Peer Claims Review.** *Dentists oversee the claims process.*
- **No Settlement Without Consent.** *Where the law allows.*
- **Premium Discounts.** *New-to-Practice, Patient Safety & Risk Management Seminar Credit, Part-time Practice, Loss-Free, Flexible Suspension of Coverage.*
- **Administrative Action/Licensing Board Coverage.** *Up to \$25,000 per policy period for covered Department of Professional Regulation complaints.*



10,000+

Claims Successfully Handled  
Past 20 Years

## Our Claims Defense Record of Excellence

Fortress defends our dentists with singular focus. Strong, specialized legal defense teams with a thorough knowledge of dentistry execute highly effective strategies to protect Fortress dentists. In the past 20 years, we have successfully defended more than 10,000 dental malpractice claims and achieved a 99% satisfaction rating from our policyholders with claims.

94%

Favorable Outcome  
Claims Taken  
to Trial

Members of the Fortress National Panel of Defense Attorneys are carefully selected and trained in dental procedures and related issues. This investment has greatly benefited the dentists we insure, with 94% of dental malpractice claims taken to trial resulting in a favorable outcome for the dentist.

The Fortress claims process is overseen by practicing dentists and dental specialists who understand complex treatment decisions. At Fortress, protecting your reputation and practice are paramount. We will never settle a claim without your consent.

99%

Satisfaction Rating  
Policyholders  
with Claims

# Resources to Keep Your Patients and Practice Safe

## Fortress Online Courses and Live Seminars

Our Patient Safety and Risk Management education program offers valuable learning for dentist policyholders and staff, at no additional cost. All courses are designed exclusively for dentistry by practicing dentists and experts in law, insurance and other relevant fields. Current curriculum includes patient safety, implants and extractions, patient behavior, ethics, navigating a lawsuit, and HIPAA compliance.

If you enjoy the collaborative environment of a live seminar, ask your insurance agent or check our web calendar to find one in your area. Fortress online courses and live seminars offer CE credits and a 10% premium credit good for 1 or 3 years.



## The DDS Guardian Newsletter

This quarterly digital publication features useful articles and tips on patient safety and risk management that you can implement to reduce the likelihood of a malpractice lawsuit against your practice. Each issue contains a Closed Claim Summary, where the details and outcome of a real dental liability case are presented along with insights on how to avoid similar circumstances.

## Online Document Library for the Dental Practice

A wide selection of procedure-specific consent forms, office and clinical documents are available in both English and Spanish for download on our website. They can be edited or customized as needed.

## Nationwide Endorsements

Fortress Insurance is endorsed by state and regional dental associations around the country, including Connecticut, Louisiana, Minnesota, Mississippi and New York's Fifth, Seventh and Eighth District Dental Societies.





# Fortress is Owned and Operated by Dentists



## The Experts in Dental Liability Insurance

Fortress only insures dentists and dental specialists, allowing us to concentrate on providing the best dental liability protection available. As a company owned by dentists, we have a unique perspective on the insurance needs of dentists and the evolving nature of the dental practice. Dentists oversee Fortress malpractice claims and take the lead in resource development, educational programs and company operations.

## Supporting the Future of Dentistry

Fortress offers our valuable education resources free of charge to dental students and faculty. In addition, we design courses and live seminars specifically for dental students, covering subjects like patient safety, risk management and transition to practice. Board exam coverage and new to practice discounts are also available.

## Fortress is Rated "A" (Excellent) by AM Best Company

*James Q. Swift DDS, FACS  
Chair, Fortress Board of Directors*

Contact your Fortress Agent for a Quote or to Get Coverage



**Walsh Duffield**

**Walsh Duffield Companies, Inc.  
for Empire Dental Administrators**

155 Culver Road, Suite 200  
Rochester, NY 14620

[www.walshduffield.com](http://www.walshduffield.com)  
716-362-7252

**FORTRESS**  
PROTECTION FOR DENTISTRY

**Fortress Insurance Company**  
425 N. Martingale Road, Suite 900  
Schaumburg, IL 60173-2406  
800-522-6675 [dds4dds.com](http://dds4dds.com)