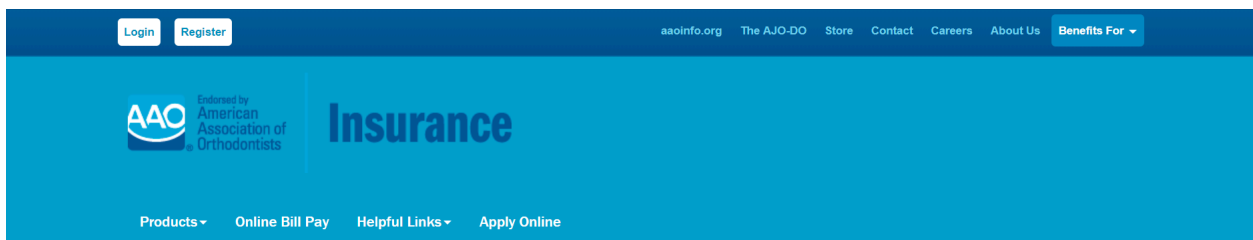


## COMMITTEE ON INSURANCE

Happy New Year to all of my MSO colleagues. This past year the Committee on Insurance (COI) has been busy looking at all of the AAO Endorsed Insurance products to be sure that they remain competitive in the marketplace. COI has listened to reports from our broker partner, Pearl Insurance Associates, that the overall program growth is flat.

The committee challenged Pearl to innovate and create new marketing strategies to reach our members with information on these insurance programs that can likely benefit member orthodontists in their personal and professional lives. COI believes that these endorsed programs provide great value to your AAO membership. Are you aware that when you are insured under an AAO endorsed program that you have an advocate representing your interests? Please keep an eye out for these new offerings over all formats of media. If you are an AAO endorsed program insured, thank you. If you are not, please take a moment to look at the programs that AAO endorses and see if they fit into your life and practice style. You may have notice that an 'endorsed insurance' tab has been added to the AAO homepage for your convenience. It is listed under the Practice Management tab. (<http://www.aao-insurance.com/>)



One endorsed product to spotlight is the cyber liability coverage offered to protect your office from data breaches. Over the past 12 months there have been some high profile cyber breaches occurring at large seemingly impenetrable companies such as Equifax, Verizon and Uber. Small businesses like ours also can be breached resulting in sensitive patient data being exposed. Cyber liability coverage can help mitigate any type of computer breach while protecting your bottom line.

As always, please feel free to contact me if you have any questions.

**Steven Henseler**  
[steve@henselerorthodontics.com](mailto:steve@henselerorthodontics.com)

651/739-1555  
Fax 651/739-1556