

# Notes

**MEDICAL MUTUAL**  
*Liability Insurance Society of Maryland*

## FROM THE CHAIR OF THE BOARD

### HEADLINES

#### **40th Anniversary News for Maryland Doctors**

MEDICAL MUTUAL caps its 40th anniversary year with more positive news about the continuing financial strength and stability of the company.

#### **MEDICAL MUTUAL Declares Special Dividend Credit for Policyholders**

Renewing Policyholders will receive a 25% credit on renewal policy invoices.

#### **Make a Resolution to Reduce Liability Risk**

The New Year is the perfect time to make a resolution to get the risk management information and coverages you need to reduce liability risk for your practice.

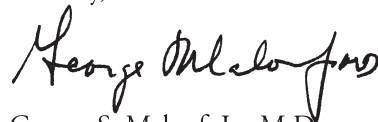
**December 2015**

**Dear MEDICAL MUTUAL Member:**

It is always nice to end a year—especially one as significant as our 40th anniversary year—with good news. So, it is my pleasure to report that the MEDICAL MUTUAL Board of Directors has declared a special dividend credit of 25% for 2016. This special dividend is over and above the 15% renewal dividend that was included on your renewal policy invoice. And, as you know, both of these positive developments are in addition to the announcement that we would have no rate increase for 2016. Combined, these result in a decrease compared to the amount you paid last year assuming there were no other changes in your coverage or exposure. These actions are possible due to the sound financial condition of MEDICAL MUTUAL and continued favorable claims loss experience.

2015 marked four decades of service to Maryland Doctors. As we near the end of this milestone year, I want to thank all MEDICAL MUTUAL Policyholders for your important role in our history. Because of your support and trust, MEDICAL MUTUAL is one of the leading Doctor-owned liability insurers in the country. Thank you for your continued loyalty.

Sincerely,



George S. Malouf, Jr., M.D.  
Chair of the Board

### **MEDICAL MUTUAL Declares Special Dividend Credit**

The Board of Directors of MEDICAL MUTUAL has declared a special dividend credit for 2016. To be eligible, you must renew with the company on January 1, 2016 and remain a Policyholder of record on April 1, 2016. The amount of this special dividend credit is 25% of your annual policy premium based on your policy characteristics as of February 18, 2016. This special dividend credit will appear on your second quarter invoice, and will be officially applied to your account on April 1, 2016.

This is a unique event and will not affect the third or fourth quarter invoices. Further, it will not be subject to any policy changes or modifications occurring after February 18, 2016. Policyholders who have paid in full for 2016 can elect to transfer the 25% credit to their 2017 policy, or have a premium refund mailed to them after the special dividend has been applied. Please note, the special dividend credit is in addition to the previously announced renewal dividend of 15% that you are receiving on your 2016 policy.

If you have any questions concerning the special dividend or your policy, please contact your Insurance Producer or the MEDICAL MUTUAL Customer Service Department at 410-785-0050 or 800-492-0193.



## Make a New Year's Resolution to Reduce Your Liability Risk!

Traditionally, the New Year is a time to reflect on the changes we want or need to make. Considering the many challenges of today's complex health care world, it's the perfect time for you to take steps to protect your practice from claims.

- ☑ Take advantage of the risk management information and guidance available for Policyholders on the members-only section of our web site. If you have not registered for access to this area, resolve to do so today.
- ☑ Check that you don't have a gap in coverage. Your professional liability policy does not cover you for certain administrative proceedings. Call your insurance producer and ask about MedGuard coverage available through our Professionals Advocate subsidiary.
- ☑ Make sure you have coverage for a cyber breach. If you follow the news you know privacy breach coverage is essential to the safety of your practice. Call today and ask about an *e-data*RESPONSE+ policy from ProAd.



# Notes

MEDICAL MUTUAL  
Liability Insurance Society of Maryland

## FROM THE CHAIR OF THE BOARD

December 2015  
ISSUE

- 40th Anniversary News for Maryland Doctors
- Special Dividend Declared for Policyholders
- Make a Resolution to Reduce Liability Risk

FIRST CLASS  
U.S. POSTAGE  
PAID  
PERMIT NO. 5415  
BALTIMORE, MD

MEDICAL MUTUAL  
Liability Insurance Society of Maryland  
Box 8016, 225 International Circle  
Hunt Valley, MD 21030