

# Notes

**MEDICAL MUTUAL**  
Liability Insurance Society of Maryland

## FROM THE CHAIR OF THE BOARD

December 2017

Dear MEDICAL MUTUAL Member:

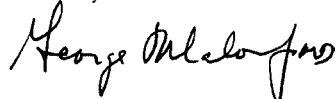
It is the extraordinary privilege of Doctors to spend our days dedicated to helping others; to begin work each day focusing not on ourselves, but on patients and their well-being. Doctors not only have the responsibility to heal and prevent illness, we have the honor of providing steadfast guidance and knowledge to patients and communities when they need it most.

Your team at MEDICAL MUTUAL feels similarly privileged to serve you, the Doctors of Maryland. With this commitment in mind, it is my great pleasure to announce that the MEDICAL MUTUAL Board of Directors has declared a 21% special dividend credit for 2018. This special benefit comes in addition to the 15% renewal dividend credit that was included on your renewal policy invoice. Please review the article below for more information about how this credit will be applied to your policy.

In 2017, MEDICAL MUTUAL has continued to demonstrate our dedication to Maryland's Doctors with a particular emphasis on providing gold-standard service. We have advocated for your interests in the courthouse and the legislature on matters involving medical malpractice tort issues; we have had another strong year aggressively defending Doctors involved in medical professional liability lawsuits; we have received recognition of our positive financial condition and stability with an upgraded "A" (Excellent) rating from A.M. Best; we have concluded another successful year of popular risk management programs that saw thousands of Doctors attend; and we have announced our second allocation to the *Mutual Advantage Plan* in recognition of your commitment to the long-term success and stability of the Company and to the practice of quality medicine.

As a Physician, it is my privilege to serve my patients and my community. And as the Chair of MEDICAL MUTUAL, it is my pleasure and my honor to dedicate my time to you in that capacity. From everyone at MEDICAL MUTUAL, thank you for your continued loyalty as we look forward to serving you in 2018.

Sincerely,



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

## HEADLINES

### Board Declares 21% Special Dividend Credit

Renewing Policyholders will receive this credit on their second quarter 2018 invoice.

### Course Materials to Move Online for 2018 Risk Management Programs

You will now be able to electronically store your program materials for easy future reference.

## Board Declares 21% Special Dividend Credit

The MEDICAL MUTUAL Board of Directors has declared a 21% special dividend credit for 2018. The credit will be applied to your account on April 1, 2018, and you will see it reflected on your second quarter invoice.

Your special dividend amount will be based upon 21% of your annual policy premium as of February 15, 2018. Changes or modifications made to your account after this date will not affect this dividend. If you have paid in full for 2018, you may choose to either receive a premium refund (mailed after April 1) or have the credit applied to your 2019 policy.

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

## In-Person 2018 Risk Management Education Programs to Have Online Course Materials

Beginning in 2018, all course materials for our in-person risk management education programs will be available to you online.

Upon receipt of your program registration form, which can be completed online, faxed or mailed, we will send you a confirmation notice containing a link to download the materials for your upcoming course. We believe this will make it easier for all participants to save their materials for future use after the program has ended. We recommend you download the program materials before attending your live program so you can reference them during the presentation. Folders containing print-outs of the course materials will no longer be provided.

We look forward to seeing you at a 2018 risk management program!



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- **21% Special Dividend Credit Declared**
- **Risk Management Course Materials to Move Online**

**December 2017**  
**ISSUE**

FIRST CLASS  
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