

## Risk Management



EVERY YEAR OUR MARYLAND-BASED MEDICAL AND LEGAL EXPERTS DEVELOP A VARIETY OF IN-PERSON, ONLINE AND HOME STUDY RISK MANAGEMENT EDUCATION PROGRAMS TO KEEP YOU INFORMED ABOUT EMERGING LIABILITY RISKS TO YOUR PRACTICE.

## Financial Strength



CLAIMS CAN ARISE YEARS OR EVEN DECADES AFTER MEDICAL CARE WAS PROVIDED. MEDICAL MUTUAL'S POLICYHOLDERS ENJOY PEACE OF MIND KNOWING THAT THE COMPANY'S FINANCIAL STABILITY MEANS WE WILL BE THERE WHEN THEY NEED US.

# Notes

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

## FROM THE CHAIR OF THE BOARD

October 2019  
ISSUE

- **MEDICAL MUTUAL to Celebrate 45th Anniversary**
- **Renewal Dividend Credit Declared for Policyholders**
- **Mutual Advantage Plan Allocation Announced for 2020**
- **MEDICAL MUTUAL Receives an "A" Rating from A.M. Best**

# Notes

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

## FROM THE CHAIR OF THE BOARD

October 2019

Dear **MEDICAL MUTUAL** Member:

In 2020 **MEDICAL MUTUAL** will celebrate its 45th anniversary. We're proud that throughout all these years we have had a single-minded focus on defending our insured Doctors and supporting the practice of good medicine in Maryland.

It's easy to declare "We're the best!" Many companies say it. The proof is in action, not words. Since our founding we have made good on our claim:

- **MEDICAL MUTUAL has an unmatched track record of success in defending Maryland Doctors against claims of malpractice.**
- **Our claims management team receives national recognition for exemplary case management.**
- **We are the only medical professional liability insurance company that has been here for Maryland Doctors continuously since 1975.**
- **We are the only company consistently advocating for your professional liability interests in the legislature and the Appellate Courts.**
- **We offer ACCME accredited risk management education specifically targeting issues that matter to Maryland Doctors.**

The evidence is clear. Every day we prove that **MEDICAL MUTUAL** is **the best** professional liability insurer for Maryland Physicians.

From the *Mutual Advantage Plan* financial reward program (including a 10% allocation for 2020 renewals!), to our nationally recognized renewal dividends (including a 20% dividend for 2020 renewals!), to our MedGuard with robust cyber breach coverage and our unique *Verdict Inflation Protection* coverage, you can count on **MEDICAL MUTUAL** to find new ways to support and protect you.

Thank you for your continued loyalty to **MEDICAL MUTUAL**. We look forward to defending Maryland Doctors for many years to come.

Sincerely,

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

**DEFENDING & SERVING  
MARYLAND DOCTORS**

*Our only priority since 1975*

CREATED FOR MARYLAND DOCTORS  
OWNED BY MARYLAND DOCTORS  
DIRECTED BY MARYLAND DOCTORS



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

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

At first glance other insurers may look like a viable choice for your practice.

## BUT ARE THEY?



### WHAT HAPPENS WHEN YOU TAKE A CLOSER LOOK?

Things are not always what they seem. Other companies may tell you they offer everything MEDICAL MUTUAL does. Don't believe it. Appearances can be deceiving. This is especially true if misleading or incomplete information is provided. MEDICAL MUTUAL and only MEDICAL MUTUAL provides the gold quality claims defense and customer support your practice needs. Settle for nothing less.

## MAP Rewards



WE PROVIDE A FINANCIAL REWARD PROGRAM TO RECOGNIZE THE PRACTICE OF GOOD MEDICINE AND THE LOYALTY OF MARYLAND DOCTORS.

MEDICAL MUTUAL created the *Mutual Advantage Plan* financial reward program in 2016, making us one of the very few to financially reward Insureds for loyalty to the company and for practicing good medicine. Participants received an initial 70% allocation. Each year, the company's Board of Directors can choose to allocate additional funds to MAP accounts, such as the 10% allocations announced for 2018, 2019 and 2020 renewals. Upon your retirement or other qualifying event, you could receive a significant distribution! To date, MEDICAL MUTUAL has distributed millions of dollars to hundreds of our Policyholders.

## Policy Enhancements



AT MEDICAL MUTUAL, WE STRIVE TO CONTINUALLY IMPROVE OUR PRODUCTS TO GIVE MARYLAND DOCTORS THE HIGHEST QUALITY INSURANCE COVERAGES POSSIBLE.

In today's constantly changing health care environment, it's more important than ever to adapt our coverages to meet your needs. We recently enhanced our MedGuard coverage to provide even more robust cyber protections. We also offer a standalone *e-dataRESPONSE+* product through our subsidiary, Professionals Advocate, for groups requiring higher cyber breach coverage limits. In 2019, we introduced our *Verdict Inflation Protection*, available only with MEDICAL MUTUAL, and provided with no change to your premium. You can rest assured that the high-quality coverages we introduced almost 45 years ago continue to evolve to protect you.

## Claims



MEDICAL MUTUAL WORKS WITH MARYLAND'S MOST ELITE DEFENSE ATTORNEYS IN OUR AGGRESSIVE, GOLD STANDARD DEFENSE OF OUR PHYSICIAN POLICYHOLDERS.

For almost 45 years, we've been providing our Doctors with the gold standard claims defense necessary to protect their practices and professional reputations. Our Insureds have exclusive access to the top local attorneys who specialize in medical malpractice defense – the attorneys who have the most experience in Maryland courtrooms. Working with our seasoned claims management, they achieve defense verdicts in the vast majority of claims that go to trial. As a MEDICAL MUTUAL Insured you can practice knowing that if you should face a claim MEDICAL MUTUAL will relentlessly defend good medicine.

## Dividends



MEDICAL MUTUAL IS PROUD TO BE RANKED NUMBER ONE AMONG PEER INSURANCE COMPANIES, YEAR AFTER YEAR, IN DIVIDENDS PROVIDED TO POLICYHOLDERS.

MEDICAL MUTUAL is your insurance company and we are always trying to do more for you and exceed your expectations. In addition to providing the absolute best claims defense, risk management education and customer service for Maryland Doctors since 1975, MEDICAL MUTUAL is pleased to regularly receive national recognition as the medical professional liability insurance company providing the largest dividends to Policyholders. We are able to offer these dividend credits because of the company's strong management, consistently sound financial condition and continued favorable claims loss experience.

## Customer Service



OUR FRIENDLY, KNOWLEDGEABLE CUSTOMER SERVICE TEAM IS COMMITTED TO PROVIDING YOU WITH TIMELY RESPONSES WHEN YOU NEED IT.

Since MEDICAL MUTUAL's founding our Insureds have been the company's top priority. Our customer service professionals, located in our Hunt Valley office, are readily available by telephone or by email for your convenience. Our web site has been changed to a responsive design to give you an "access anywhere" online portal, making it easier to pay bills, check your MAP account balance, refer to helpful resources and much more. We understand that a prompt response is more important now than ever in today's hectic health care world, and just as we always have, MEDICAL MUTUAL puts responding to our Doctors' needs first.

## Advocacy



MEDICAL MUTUAL WORKS YEAR-ROUND ADVOCATING FOR YOUR PROFESSIONAL LIABILITY INTERESTS IN THE MARYLAND LEGISLATURE AND AT THE APPELLATE COURTS.

As a company created for Maryland Doctors and directed by Maryland Doctors, we share your values and understand your needs and concerns. We recognize the constant threat of increased liability Doctors face, so MEDICAL MUTUAL is active in advocating for the professional liability interests of Physicians on all legislative levels. We work with your state and specialty medical organizations and professional societies to make sure your voice is heard. We fight to create a more positive and fairer environment for Doctors to let you provide the highest quality medical care without fear of undue litigation.