

Notes

MEDICAL  MUTUAL
Liability Insurance Society of Maryland

HEADLINES

MEDICAL MUTUAL Declares Special Dividend Credit for Policyholders
Renewing Policyholders will receive a 21% credit on second quarter invoices.

New Web Site Launched with Responsive Design
The new mmlis.com features a curated search, enhanced navigation and more.

FROM THE CHAIR OF THE BOARD

December 2018

Dear MEDICAL MUTUAL Member:

The good news keeps coming!

I am pleased to announce that the MEDICAL MUTUAL Board of Directors has declared a special dividend credit of 21% for 2019. This special benefit is made possible by the favorable operational performance and the overall financial strength and stability of the Company. It comes on top of the 20% renewal dividend credit that was included on your recent renewal policy invoice. These initiatives continue to reduce the price you pay for your professional liability coverage.

This has been a year with lots of positive developments for MEDICAL MUTUAL Insureds. As you learned in our previous *Notes from the Chair*, there will be a favorable increase in our claims-free discounts from 15% to 20% (Tier I), and 7.5% to 12% (Tier II). Our MedGuard coverage, provided as part of all our policies, is being enhanced in 2019 to include a variety of robust coverages to respond to the growing number of cyber threats to medical practices. We have introduced *Verdict Inflation Protection*, unique to Maryland and exclusive to our Insureds, to address the negative impact to you of the ever-increasing Maryland cap on non-economic damages.

Your *Mutual Advantage Plan* balance is growing steadily with an additional 10% allocation upon 2019 policy renewal. This is in addition to the 10% allocation provided for the 2018 renewal and the initial 70% allocation provided when MAP was first introduced. The MAP financial reward program has distributed millions of dollars to Participants who have received distributions since the program's inception.

MEDICAL MUTUAL is proud of our continual efforts to provide new ways to support and protect our Insureds. As a company owned and directed by Maryland Doctors, our Insureds see us strive every day to show that our commitment, claims defense and level of service to Maryland Doctors is *unmatched* by any other professional liability insurance company. We look forward to building on our successes in 2019.

Best Wishes,



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

MEDICAL MUTUAL Declares Special Dividend Credit

The Board of Directors of MEDICAL MUTUAL has declared a special dividend credit for 2019. To be eligible, you must renew with the company on January 1, 2019 and remain a Policyholder of Record on April 1, 2019. The amount of this special dividend credit is 21% of your annual policy premium based on your policy characteristics as of February 14, 2019. This special dividend credit will appear on your second quarter invoice, and will be officially applied to your account on April 1, 2019.

This will not affect the third or fourth quarter invoices. Further, it will not be subject to any policy changes or modifications occurring after February 14, 2019. Policyholders who have paid in full for 2019 can elect to transfer the 21% credit to their 2020 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 20% that you are receiving on your 2019 policy.

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

New Web Site Makes Your Online Experience Easier, More Productive

MEDICAL MUTUAL has launched a completely redesigned web site to make it easier for you to review helpful information about your policy, research important risk management topics, register for an education program, or use the convenient online payment process.

The new web site features modern, responsive web design. This approach offers you a consistent user experience and optimal viewing and interaction on different size screens, including a desktop monitor, laptop, tablet or smartphone. A number of new features have been added, including a curated search function. This option provides search results on important topics that have been pre-selected and prioritized to give you more productive searches. The home page offers a scrolling news/events/blogs bar and enhanced navigation to make it quick and simple to find what you need. In the members-only area, a personalized dashboard will give you key information “at a glance” about your account and policy.

Learn more about the many new options available to you by visiting mmlis.com



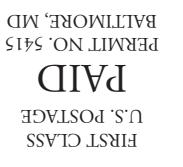
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December 2018
ISSUE

FROM THE CHAIR OF THE BOARD

- **Special Dividend Declared for Policyholders**
- **Recap of 2018 Positive Developments**
- **New Web Site Launched with Responsive Design**

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