

Notes

MEDICAL MUTUAL
Liability Insurance Society of Maryland

FROM THE CHAIR OF THE BOARD

December 2021

Dear MEDICAL MUTUAL Member:

As Physicians, we work to have a home team advantage. Our staff, our procedures, our instrumentation, our location — it all plays into our ability to manage a winning practice that scores day in and day out providing quality health care. You've also got a home team advantage at MEDICAL MUTUAL, your Doctor-owned and directed insurance company with a heritage of serving Maryland Physicians since 1975.

With MEDICAL MUTUAL, you have exclusive access to a seasoned claims team and defense attorneys unmatched in their experience defending Maryland Physicians. You can practice with the assurance you have the home team advantage of the best legal protection in the event of a claim. And, as an Insured of a mutual company dedicated to its members, you may also receive dividends. I'm excited to announce that the MEDICAL MUTUAL Board of Directors has approved a Special Dividend Credit of 16% to be distributed in 2022, as explained in the article below. The Special Dividend Credit is in addition to the 20% Renewal Dividend Credit that was included in your recent renewal policy invoice.

As we approach the end of the year, we are on the cusp of transition. Not just on the calendar but also in executive leadership. Effective January 1, 2022, our Chief Operating Officer and Executive Vice President, Cheryl F. Matricciani, Esq., CPA, will take on the role of President & CEO Elect. Our President & CEO Jeffrey M. Poole will be retiring in January 2023 after 32 years of service with the Company. Thank you for your confidence as we prepare to execute a changing of the guard.

Finally, in 2022, the Risk Management Education Program will offer in-person events for the first time in over a year (social distancing and hygiene protocols will be implemented). It's encouraging that we can see more of each other again soon. I have missed the camaraderie and conversation that comes with seeing colleagues in-person. It will almost be like coming home.

Sincerely,



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

HEADLINES

MEDICAL MUTUAL Declares Special Dividend Credit for Policyholders

Renewing Policyholders will receive a 16% Special Dividend Credit.

Transition Coming in Executive Leadership

Cheryl Matricciani, Esq., CPA, named President & CEO Elect of MEDICAL MUTUAL.

Speak Directly to An RM Specialist

Call 410-785-0050
anytime 8 a.m.- 4:30 p.m.,
Monday-Friday.

MEDICAL MUTUAL Declares Special Dividend Credit For 2022

The Board of Directors of MEDICAL MUTUAL has declared a Special Dividend Credit of 16% for 2022. To be eligible, you must renew with the company on January 1, 2022 and remain a Policyholder of Record on April 1, 2022. Your Special Dividend Credit of 16% of your annual premium is based on your policy characteristics as of February 10, 2022. This Credit will appear on your second quarter invoice and will be officially applied to your account on April 1, 2022. This will not affect the third or fourth quarter invoices. Policyholders who have paid in full for 2022 can elect to transfer the Credit to their 2023 policy or have a premium refund mailed to them after the Special Dividend has been applied. 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.

Speak Directly to A MEDICAL MUTUAL Risk Management Specialist

Although we offer many resources on our web site (mmlis.com/resources), we understand that sometimes it's just easier to talk to someone. Insureds of MEDICAL MUTUAL can call 410-785-0050 or 800-492-0193 to speak to a highly qualified risk management specialist anytime 8 a.m. - 4:30 p.m., Monday-Friday. No matter your specialty, if you have a practice-related question or concern, we're ready to listen and offer guidance to help you identify and reduce your liability risk exposure. Please note, however, that any advice given from MEDICAL MUTUAL should not be construed as legal advice.



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ISSUE**

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- **Cheryl F. Matricciani, Esq., CPA, Named President Elect**
- **Speak Directly to An RM Specialist**

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