

# Notes

MEDICAL  MUTUAL  
Liability Insurance Society of Maryland

## FROM THE CHAIR OF THE BOARD

December 2022

Dear MEDICAL MUTUAL Member:

The Board of Directors of MEDICAL MUTUAL is pleased to announce a **16% Special Dividend Credit for 2023**, 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. What a great way to usher in 2023!

While looking ahead to the promises of a new year, we are reminded of the many things MEDICAL MUTUAL accomplished in 2022. On top of the 20% Renewal Dividend Credit, the 16% Special Dividend Credit, and a 10% allocation for eligible *Mutual Advantage Plan* participants, we are pleased to report no rate increase for 2023. In this issue of *Notes*, you also can read about a new Risk Management program launching soon that will deliver personalized information for your convenience.

Have you been approached by an “aggregator” wanting to buy your practice? If so, remember what is best for them may not be what is best for you and your practice should a claim arise. **Don't let an aggregator separate you from the most experienced medical malpractice defense litigators and claims representatives in Maryland.** Talk to us. We can assist you in negotiating the important right to maintain control over your choice of medical professional liability insurance. Your practice and professional reputation deserve the most aggressive claims defense in the state.

MEDICAL MUTUAL – your Doctor-owned and directed company – has protected Maryland Physicians since 1975. You can help your company remain strong for your long-term protection by sharing our story with Maryland Doctors who may be starting a private practice or leaving an employment situation. Please suggest they contact us so we can review the many advantages of being insured with MEDICAL MUTUAL. And, if you know of any new Doctors, please suggest they contact us. MEDICAL MUTUAL's continued strength benefits all of us.

Best wishes on the upcoming new year. Thank you for the opportunity to serve you.

Sincerely,



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

## HEADLINES

### Special Dividend Credit Announced

MEDICAL MUTUAL Board declares 16% Special Dividend Credit for Policyholders renewing in 2023.

### Mutual Advantage Plan 2023 Allocation Declared

Eligible Participants will receive a 10% allocation to their MAP accounts upon 2023 renewal.

### RM Direct Introduced for Policyholders

Online Dashboard provides targeted risk management information and resources.

### Practice Managers Offered Custom Website Section

Relevant and timely guidance provided for daily challenges practice managers face.

### Case in Point Series Adds New Education Program

“Technology & Medicine” reviews closed technology claims to help your practice avoid tech-related risks.

## MEDICAL MUTUAL Declares Special Dividend Credit For 2023

The MEDICAL MUTUAL Board of Directors has approved a Special Dividend Credit of 16% for 2023. To be eligible, you must renew with the company on January 1, 2023, and remain a Policyholder of Record on April 1, 2023. Your Special Dividend Credit of 16% of your annual premium is based on your policy characteristics as of February 9, 2023. This Credit will appear on your second quarter invoice and will be officially applied to your account on April 1, 2023. This will not affect the third or fourth quarter invoices. Policyholders who have paid in full for 2023 can elect to transfer the Credit to their 2024 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.

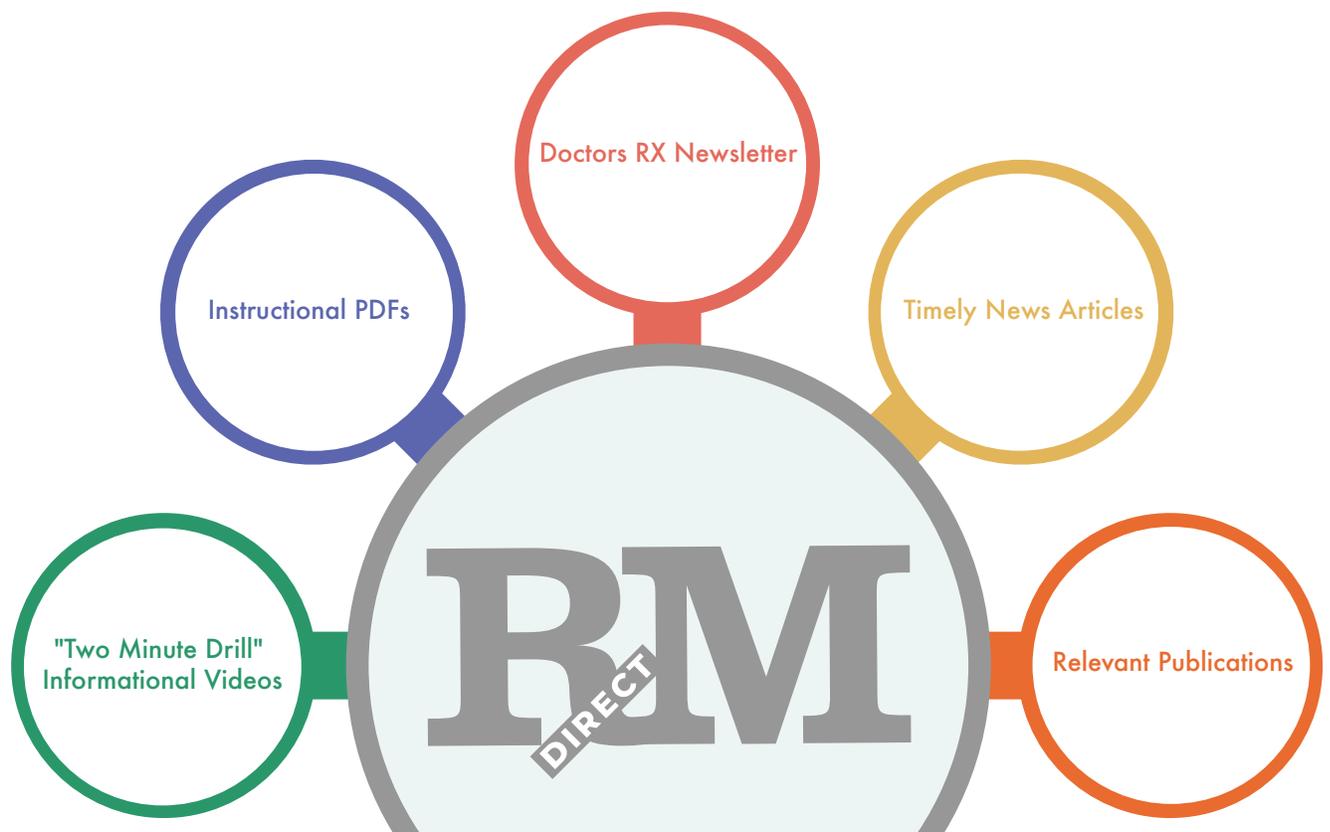


## New Risk Management Program Offers You the Resources and Tools You Choose

The internet offers a wealth of information on almost any topic. The challenge, in fact, is wading through all this material to locate the specific information needed. The solution? Put our risk management experts to work for you! MEDICAL MUTUAL is introducing RM DIRECT to enable our Insureds to pick the specific types of risk management information they want to receive on an ongoing basis. This personalized risk management “feed” will be provided on each Insured’s private Dashboard of

the MEDICAL MUTUAL website. Each time you log on to the Dashboard, you will see links to risk management resources that have not been previously viewed.

At this time, Doctors can choose from seven different practice specialties, including Primary Care/Internal Medicine, Pediatrics, Surgery, Obstetrics/Gynecology, Ophthalmology, Dermatology and Radiology. The Dashboard will also deliver timely and informative general risk management and practice information, regardless of specialty (e.g., HIPAA compliance, cyber security, malpractice trends and issues, and office staff issues and compliance). To take advantage of this valuable program, visit our web site at [mmlis.com](http://mmlis.com). Log in to your private Dashboard and identify the topics you would like in your risk management information feed.



**PERSONALIZED RISK MANAGEMENT FOR YOU!**

## Your MedGuard Coverage Provides Defense Coverage for Administrative Proceedings and Protects Against Cyber Risks

Malpractice coverage is vital to the protection of your practice and professional reputation. But Doctors also need coverage to defend against a wide variety of administrative proceedings. MedGuard is a defense coverage that works as an adjunct to your professional liability coverage, and is included with all MEDICAL MUTUAL medical professional liability policies. It adds an extra layer of security beyond traditional medical malpractice coverage by helping to defray the costs associated with expensive administrative proceedings that may be instituted against you or your professional organization. The annual aggregate limit of insurance for MedGuard is \$50,000 for covered legal expenses. Included in MedGuard is our *e-data*RESPONSE cyber coverage, which provides substantial coverage for a variety of regulatory and legal obligations related to the breach of electronic or paper records. Given the growing risks in the cyber world, you should consider increasing your MedGuard coverage limit to \$100,000 for a nominal premium and additional cyber protections.



## MEDICAL MUTUAL: Unmatched Claims Defense and Customer Service for Our Insureds

For 47 years, MEDICAL MUTUAL has delivered the Gold Standard in claims defense and customer service. No other medical professional liability insurance company delivers the same expertise and service to Maryland Doctors. If a claim arises, you can be confident that MEDICAL MUTUAL claims professionals with unmatched experience will provide you with a superior defense of your patient care. And, if you have questions or concerns, you can reach out to our friendly and efficient customer service staff. Rest assured, a live call attendant will answer your call and direct your inquiry to the appropriate department. Need prompt answers or specific information? Call MEDICAL MUTUAL at 410-785-0050 or 800-492-0193.

## Your Practice Manager Can Benefit from Free *Practice Manager Toolbox*

They often work behind the scenes, but medical practice managers have busy, high-stress, and critically important jobs in any busy healthcare practice. To support you and your practice manager, MEDICAL MUTUAL has created the *Practice Manager Toolbox* (PMT). The PMT is a convenient online resource specifically designed to provide relevant and timely guidance to practice managers on the wide variety of day-to-day scenarios faced at a busy medical practice. The resources provided through the PMT address important topics, such as practice operations, patient engagement, compliance, billing and insurance, cyber security, EHR optimization, and more. Typical resources include a sample employee handbook, hiring forms, a sample confidentiality agreement, risk management webinar videos, and informative articles. Practice managers must register for access to the *Practice Manager Toolbox* section of our website. Registering is fast, easy and free, and your practice manager will receive a choice of a free gift for signing up!



## Case in Point Series Adds “Technology & Medicine” Risk Management Program

New technologies in the medical field have had a profound impact on nearly all aspects of healthcare. For example, Doctors and patients can access data for improved healthcare management. Telehealth enables Doctors to offer a continuum of care during trying times while providing convenience to elderly or sick patients. Unfortunately, technology also has potential drawbacks and pitfalls. Our 2022 risk management program introduced a new online course, “Technology & Medicine,” in the *Case in Point* series. It reviews closed claims that illustrate potential risks related to the use of technology in the practice of medicine. Medical malpractice defense attorney John T. Sly, Esq., discusses patient tracking, communication, informed consent, and documentation. Policyholders who complete this or any of our other risk management programs will be eligible to receive CME credits and a 5% credit on their next renewal policy. Register at [mmlis.com/content/rm-education-programs](http://mmlis.com/content/rm-education-programs)



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ISSUE

- **2023 Renewal Dividend Credit and Rates Announced**
- **Mutual Advantage Plan 2023 Allocation Declared**
- **Increase MedGuard Coverage to Limit Tech Risks**
- **RM Direct Resource Introduced for Policyholders**
- **Practice Managers Offered Custom Website Section**
- **Case in Point Series Adds New Education Program**

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