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/ FROM THE CHAIR OF THE BOARD

HEADLINES Dear MEDICAL

MEDICAL MUTUAL Declares Special Dividend Credit for Policyholders Renewing Policyholders will receive a 21% Special Dividend Credit.

Practice Manager Toolbox Web Site Area Launched Comprehensive online resource area created to support Practice Managers now available.

Dear MEDICAL MUTUAL Member:

I am pleased to announce that the MEDICAL MUTUAL Board of Directors has authorized a Special Dividend Credit of 21% to be distributed in 2021, as described below. The Special Dividend Credit is in addition to the 20% Renewal Dividend Credit that was included in your renewal policy invoice.

As a Doctor-owned and directed insurance company, we appreciate that you have been impacted by the pandemic-related operational disruptions experienced during this unusual year. At MEDICAL MUTUAL, we consider it vital to our mission to support you, as you support your patients, even in the most difficult times. We led the industry in our quick response to the pandemic, which included policy changes to better facilitate telemedicine, and the 25% Pandemic Credit, addressing the drastic and systemic reduction of health care being provided at the outset of the pandemic (applied to policies from April 1, 2020 through the end of this year).

In the October issue of our *Notes from the Chair* newsletter, we discussed the many additional ways MEDICAL MUTUAL has supported you during the unpredictable COVID-19 pandemic. To review this, and to access the wealth of information we have brought together to help you work through the pandemic environment, visit our web site at **mmlis.com/notes_** from_the_chair. We continue to provide the latest material to help you navigate the challenges facing your practice, and in that light, we are pleased to share with you more information about our new Practice Manager Toolbox, a comprehensive, "Members Only" online resource area dedicated to assisting your Practice Managers.

We continue to look for new opportunities where we can help support you and your practice. Thank you for trusting MEDICAL MUTUAL as your medical malpractice insurance provider and for your dedication to providing good medicine to the people of Maryland.

Sincerely,

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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 of 21% for 2021. To be eligible, you must renew with the company on January 1, 2021 and remain a Policyholder of Record on April 1, 2021. Your Special Dividend Credit of 21% of your annual premium is based on your policy characteristics as of February 11, 2021. This Credit will appear on your second quarter invoice and will be officially applied to your account on April 1, 2021. This will not affect the third or fourth quarter invoices. Policyholders who have paid in full for 2021 can elect to transfer the Credit to their 2022 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.

Practice Manager Toolbox Launched with Resources for Cyber Testing, Patient Operations, and More!

MEDICAL MUTUAL's Practice Manager Toolbox, an online resource specifically designed for Practice Managers, is now available on our web site. The resources provided through the Practice Manager Toolbox include important topics such as practice operations, patient engagement, compliance, billing and insurance, EHR optimization, and a security assessment to test the strength of your cyber security. After the assessment, you can even schedule a time to talk to one of our cyber security experts. To access this timely and relevant important information,



Practice Managers can register online now at **mmlis.com/practice-manager-toolbox/register**. Once registered, the Practice Manager will have access to the exclusive, "Members Only" area of our web site filled with resources to help them keep up with the constant introduction of new and changing information. After registering online, Practice Managers can also receive a free gift in consideration for registering! Tell your Practice Manager about this special program and get them connected with us today.





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