Notes

FROM THE CHAIR OF THE BOARD

MEDICAL MUTUAL
Liability Insurance Society of Maryland

Headlines

2027 Renewal Dividend Credit and Rates Announced
Board of Directors declares a 20% Renewal Dividend Credit. Rates remain unchanged.

***Mutual Advantage Plan* Allocation Declared**
Eligible Participants will receive a 7.5% allocation following renewal of their policy in 2027.

Register for a Risk Management Program to Receive Premium Credit
Complete a Risk Management education program this year and earn a 5% premium credit toward your 2027 renewal policy.

MEDICAL MUTUAL's "A" Rating Reaffirmed
A.M. Best reaffirms the Company's financial strength rating of "A" (Excellent).

Risk Management Specialists Available via Text
Contact MEDICAL MUTUAL's Risk Management team via text Monday-Friday, 8 a.m.-4:30 p.m.

Dear MEDICAL MUTUAL Member:

Highlights

No rate increase for 2027

20% Renewal Dividend Credit

7.5% MAP allocation

For over 50 years, MEDICAL MUTUAL has set the standard for medical professional liability insurance in Maryland. As medicine evolves, our commitment remains constant: protecting and defending our Policyholders while advocating for their professional liability interests in the legislature and the courts. With that commitment in mind, I'm pleased to share several positive developments.

First, there will be **no rate increase** for 2027. Additionally, the Board of Directors has approved a **20% Renewal Dividend Credit** for renewing Policyholders. And Participants in our *Mutual Advantage Plan* (MAP) will receive a **7.5% allocation** upon policy renewal in 2027. Adding to this positive news, A.M. Best has reaffirmed the Company's **"A" (Excellent) financial strength rating.**

There is still time to take advantage of another valuable benefit. Complete a Risk Management education program to strengthen your risk management knowledge, earn **Continuing Medical Education (CME) credit**, and receive a **5% premium credit** toward your next renewal policy.

Thank you for entrusting MEDICAL MUTUAL with the protection of your practice.

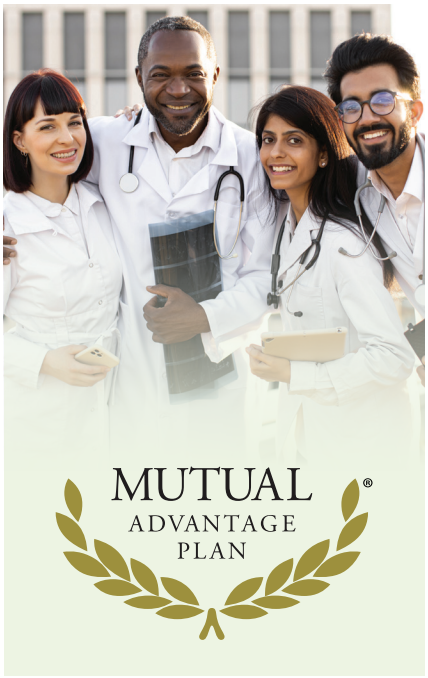
Sincerely,
George S. Malouf Jr., M.D., FACS
Chair of the Board

Rates to Remain Unchanged for 2027

The MEDICAL MUTUAL Board of Directors is pleased to announce that rates will remain unchanged for 2027. In addition, the Board has authorized a 20% Renewal Dividend Credit for 2027 renewal policies. Unless there have been changes in your coverage or practice characteristics, your renewal invoice for 2027 will not increase. To qualify for the Renewal Dividend Credit, a Policyholder must have an in-force MEDICAL MUTUAL policy that will renew in 2027. The credit will appear on your 2027 renewal invoice.

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

Board of Directors Announces *Mutual Advantage Plan* Allocation



The MEDICAL MUTUAL Board of Directors is pleased to announce a *Mutual Advantage Plan* (MAP) allocation for 2027 of 7.5% of each eligible Participant's mature, base premium (including part-time, suspension, and government credits) based on the underwriting characteristics of the Participant as of January 1, 2027. MAP Participants must complete their 2027 renewal to receive this allocation.

Since its introduction in 2016, MAP has become one of MEDICAL MUTUAL's most popular Policyholder benefits. Participants have received an initial MAP allocation, plus additional allocations each year from 2018 through 2026. To date, more than 1,500 Maryland Physicians have received a MAP distribution upon retirement or other qualifying event.

MAP recognizes the commitment of our Policyholders and their dedication to the long-term success of MEDICAL MUTUAL and their continued practice of quality medicine. To enroll in MAP, contact your Producer or MEDICAL MUTUAL's Customer Service Department at 410-785-0050 or 800-492-0193.

New Publication Offers Claims-Informed Risk Management Insights

The first two issues of *Risk Management Essentials* examine two important aspects of patient care: effective communication and reliable documentation. Using examples from recent closed claims, the first issue examines how communication breakdowns can affect claim outcomes and offers practical strategies to improve care coordination and reduce professional liability exposure. The second issue focuses on documentation and provides practical guidance for addressing gaps that can compromise patient safety, continuity of care, and the defense of a claim. Both issues are available to view now on MEDICAL MUTUAL's LinkedIn page.

ISSUE 1:

Effective Communication

ISSUE 2:

Reliable Documentation

A.M. Best Reaffirms MEDICAL MUTUAL's "A" (Excellent) Rating

We are pleased to announce that A.M. Best, the world's largest credit rating agency specializing in the insurance industry, recently reaffirmed MEDICAL MUTUAL's "A" (Excellent) rating. Among the reasons cited for the "A" rating are the Company's dominant position in the Maryland medical professional liability insurance market and its long-tenured management team with a significant depth of knowledge and experience in the market.

AM BEST
A
EXCELLENT
Financial Strength Rating

It's Not Too Late to Register for a Risk Management Program



There is still time to complete one of MEDICAL MUTUAL's 2026 Risk Management education programs and earn a 5% premium credit toward your 2027 renewal policy. Although this year's live webinars and in-person events have concluded, Policyholders can still participate in web-based programs. Any Insured who successfully completes a qualifying Physician program in 2026 can earn Continuing Medical Education (CME) credit and qualify for the 5% premium credit.

When registering for a Risk Management education program, you may opt in to receive text alerts. These alerts provide timely updates about your registered program, including notifications about a last-minute time change, program relocation, or cancellation.

For program details or to register, please visit **MMLIS.com/content/rm-education-programs.**

Reduce Paper Waste with eDelivery



Make managing your important communications easier while reducing paper waste and clutter by enrolling in MEDICAL MUTUAL's eDelivery service. Physicians who opt in to eDelivery will receive recurring communications electronically, including policy and billing information, Risk Management program information, annual reports, newsletters, information about coverages and services, and other notices or information that we are required by law or agreement to provide to you.

eDelivery offers a quick, convenient, and secure alternative to USPS mail delivery while helping to reduce your practice's environmental impact. There is no fee associated with signing up for, or discontinuing, eDelivery. To opt in to eDelivery, visit **MMLIS.com/user/login.**



Are You Considering Aggregation?

If you've recently received an offer to sell your practice or are considering aggregation, now is the time to ask the right questions. Decisions made early in the process can significantly affect your medical professional liability coverage and understanding your options before you commit is essential.

MEDICAL MUTUAL is ready to help you navigate this important transition. We can help coordinate and summarize the essential information to consider as you evaluate a sale or aggregation. *Does the proposed aggregation or acquisition align with your group's specific needs? Will you retain decision-making ability for selecting your medical professional liability insurer? How will aggregation impact your access to Maryland's most experienced medical malpractice defense attorneys?* Addressing these questions now can help you make a more informed decision and protect the interests of your practice.

Before moving forward with a potential sale or aggregation, contact Don Wilson, Vice President, Marketing, at **dwilson@weinsuredocs.com** to discuss your options and identify the questions you should resolve before making a commitment.

Risk Management Experts Available via Text

It's easy to contact our Risk Management team, even when you are on the go.

Simply text our main telephone number (410-785-0050) *with a brief message and one of our* **Risk Management specialists will respond** *promptly during business hours* **(Monday-Friday, 8 a.m.-4:30 p.m.).**



October 2026 ISSUE

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- **2027 *Mutual Advantage Plan* Allocation Announced**
- **"A" (Excellent) Rating Reaffirmed**

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