

Notes

MEDICAL MUTUAL
Liability Insurance Society of Maryland

FROM THE CHAIR OF THE BOARD

May 2019

Dear MEDICAL MUTUAL Member:

Every day brings change in your world. New ways of providing health care are being introduced, along with new ways of paying for it. Moreover, debate continues about what future business and health care delivery models may bring in the way of change.

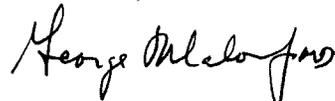
Many of you are being asked to consider practice structures outside of the traditional private practice ownership model. While the tangible and intangible benefits of being a private practitioner are significant, some of you might feel economic pressure to explore other ownership arrangements. But regardless of the practice structure, you are the one providing the care. You are the one patients are counting on to make the appropriate medical decisions. And, you will be the one named personally if a patient chooses to file a medical professional liability lawsuit.

Whether you are a private practitioner, or have moved to some aggregation model, your professional reputation remains extremely important. Much too important to let someone else decide what type of protection you will have. Often claims decisions made by third-parties can be in conflict with what is best for your career and professional reputation. You've worked too hard to build your career and reputation to be left out of critical decisions in the most difficult circumstances. You have consistently relied on MEDICAL MUTUAL, the leading defender of Maryland Doctors for 44 years, to safeguard your practice. Don't let a change in practice ownership cost you control over the protection of your medical career and professional reputation. Let any third-party know at the onset that keeping your coverage and protection with MEDICAL MUTUAL is non-negotiable, just as providing gold standard claims defense is non-negotiable for us.

As you know, MEDICAL MUTUAL is owned and directed by the Doctors of Maryland. We are your company and we never stop trying to do more for you. This year, in addition to the increased renewal dividends and claims-free discounts, new *Verdict Inflation Protection* coverage, enhanced MedGuard coverage, 10% allocation to your *Mutual Advantage Plan* account, and 21% Special Dividend Credit provided to your second quarter invoice in 2019, we are announcing an additional 5% dividend credit that will be applied to your third quarter invoice. Also, we are introducing a Physician Wellness education program to identify symptoms and provide tools to help avoid burnout. To register, visit our web site at mmlis.com

I urge you to review this issue of *Notes from the Chair* for more news, including the affirmation of our A.M. Best "A" (Excellent) rating. And don't forget to read our 2018 annual report, recently mailed to you, for other important information about MEDICAL MUTUAL.

Best wishes,



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

HEADLINES

New Risk Management Education Program

This program will address the unique challenges that health care professionals face and will include interactive activities, resources and daily coping strategies.

The Importance of Cyber Security

Keeping your practice safe from cyberattacks is one of MEDICAL MUTUAL's priorities.

MEDICAL MUTUAL Reveals New Web Site

Our new web site is here to save you time in your busy schedule. Experience the new features at mmlis.com

MEDICAL MUTUAL Receives "A" Rating from A.M. Best

Once again, this rating recognizes and reaffirms our positive financial condition and stability.

Special Dividend Enhanced for Current Year Renewal Policies

MEDICAL MUTUAL is providing a mid-year 5% enhancement to the Special Dividend for current year renewal policies. The full dollar amount of this dividend will be applied to the third-quarter invoice dated and mailed May 22, 2019, and is based upon underwriting characteristics as of May 16, 2019. For those Insureds who have not already paid in full, the balance due will be further reduced by this mid-year adjustment to the special dividend amount. However, a balance due may still remain for the third-quarter invoice depending on the amount paid to date.



For those Insureds who have paid in full, and elected MEDICAL MUTUAL to hold the Special Dividend amount from February and apply it to the next year's renewal, the mid-year adjustment to the Special Dividend amount will also be held for the next year's renewal. A letter will be mailed to inform those Insureds who are holding for renewal of the additional amount and balance that will be applied to the next renewal. Those who elected a refund of the February Special Dividend will receive a refund of the mid-year adjustment to the Special Dividend.

If an Insured cancels a policy any time between May 17, 2019 and July 1, 2019, the Insured will forfeit the mid-year adjustment to the Special Dividend. A renewal policy must be in force on July 1, 2019 to be eligible to receive the mid-year adjustment to the Special Dividend credit.

New Risk Management Education Program Focuses on Physician Wellness

MEDICAL MUTUAL is proud to be unveiling a brand new risk management education program this year on Physician Wellness. This important program, presented by Lynne Hughes, a nationally recognized wellness counselor, will address the unique challenges that health care professionals face and will include interactive activities, resources and daily coping strategies. One of MEDICAL MUTUAL's leading defense attorneys, Mike Von Diezelski, will also discuss the effects of practicing in a litigious environment. He'll outline what Physicians should expect if they are sued and how a lawsuit can affect them, both personally and professionally. Sign up today for this very valuable program at mmlis.com



The Importance of Cyber Security for Your Practice

Keeping your practice and professional reputation safe from cyberattacks is one of MEDICAL MUTUAL's priorities. These attacks can infiltrate private patient data through data breaches. Cybersecurity experts also have found that many medical devices have security issues. Our MedGuard coverage adds an extra level of security to your professional liability coverage as well as including *e-data*RESPONSE, which provides our Insureds with even *more* coverage related to the breach of electronic and paper records.



In today's rapidly changing world, it is more important than ever to stay in-the-know about the latest information about cyber security.

Keep an eye out for our newest issue of *Doctors RX* from our risk management experts, *When Cybercriminals Attack – Are You Protected?* This issue will provide our Insureds with practical advice in case you are impacted by a cyberattack as well as current information associated with this relevant issue.

MEDICAL MUTUAL Reveals New Web Site

Earlier this year, MEDICAL MUTUAL introduced a brand new, redesigned web site for our Insureds.

The new MEDICAL MUTUAL web site promotes a modern aesthetic with an improved, accessible reading experience. Our responsive design makes web pages render easily on a variety of screens and devices, providing optimal viewing for our Insureds' convenience, no matter where you are!

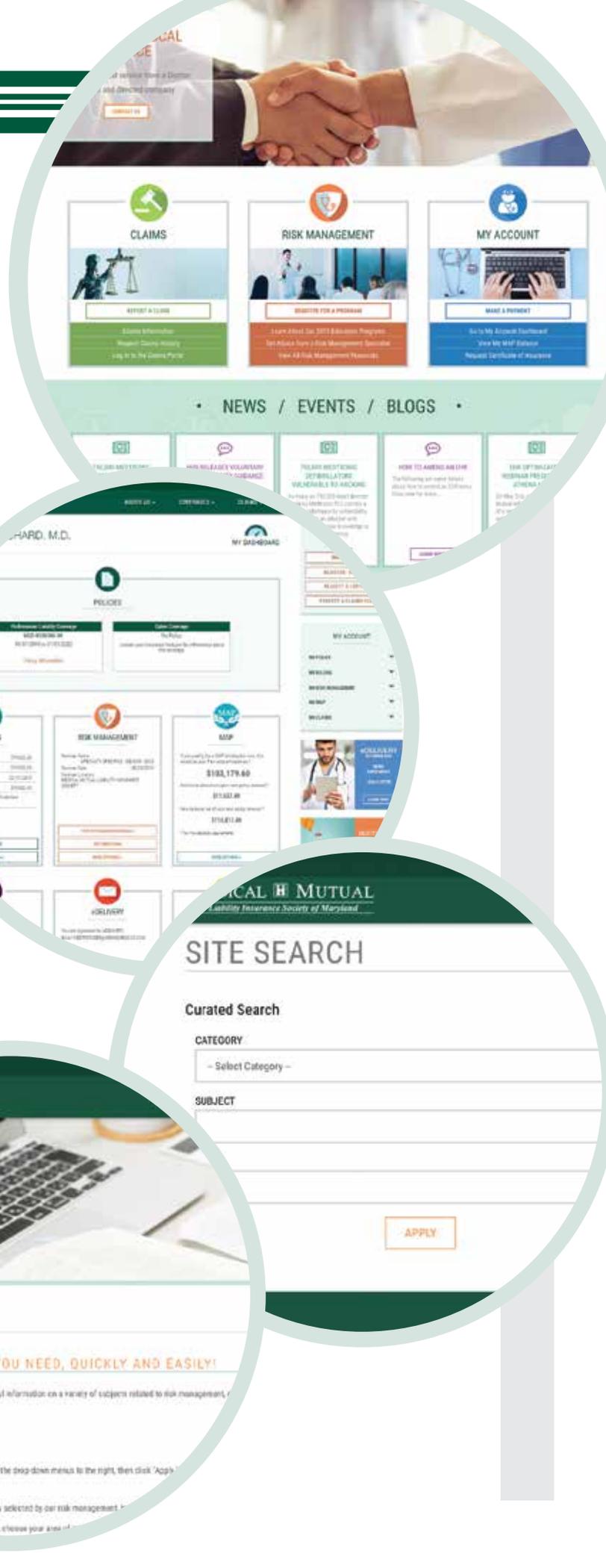
Take a look at our new home page and you'll immediately notice the centered, eye-catching feature that displays the most current news, events and blogs that our experts have hand-picked for an informative browsing experience.

Each section is labeled with quickly recognized icons that highlight the newest risk management education programs, resources and publications. You can also find information about program cancellations and delays here for your convenience.

All of our Insureds now have access to a personalized Dashboard which provides quick, important information at a glance. Find what you need in little to no time at all – pay your bill, sign up for a risk management education program and access your claims portal.

We've unveiled new search functions that make it easier than ever to find the information and resources that you require to stay informed, including HIPAA, ICD-10 coding, electronic medical records and more. You can choose one of our two search options when browsing our site: either our keyword search, which will provide information based on a term, or our curated search, made up of content preselected by our experts for your convenience. You'll discover that our online library of articles, links and podcasts are readily available and easy to access.

Our new web site is here to save you time in your busy schedule. Browse at your convenience and experience the new features at mmlis.com



MEDICAL MUTUAL Earns “A” (Excellent) Rating from A.M. Best Rating Agency

Medical professional liability claims take a long time to develop. That’s why you need a financially stable professional liability insurance provider supporting you should the threat of a claim arise.

A.M. Best, the most widely recognized rating agency for the insurance industry, has awarded MEDICAL MUTUAL a rating of “A” (Excellent) once again.

Our consistent exceptional ratings are due to our financial stability, sound financial management, strong Policyholder relationships and our aggressive and effective claims defense. Continually receiving a high rating signifies that MEDICAL MUTUAL is financially secure.

MEDICAL MUTUAL is proud that we are here for the long-term protection of our Insureds, offering them the many other benefits of being members of a company created for Maryland Doctors and directed by Maryland Doctors.



Notes

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FROM THE CHAIR OF THE BOARD

May 2019
ISSUE

- **Wellness: New Risk Management Education Program**
- **Staying Secure in the Face of Cybersecurity Issues**
- **New Web Site Offers Increased Convenience**
- **MEDICAL MUTUAL Receives an “A” Rating from A.M. Best**

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 **MEDICAL MUTUAL**
Liability Insurance Society of Maryland
Box 8016, 225 International Circle
Hunt Valley, MD 21030