

Notes

MEDICAL  MUTUAL
Liability Insurance Society of Maryland

FROM THE CHAIR OF THE BOARD

Headlines

2026 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 upon renewal of their policy in 2026.

Register for a Risk Management Program to Receive Premium Credit

There is still time to take a Risk Management education program and earn a 5% premium credit toward your 2026 renewal policy.

MEDICAL MUTUAL's "A" Rating Reaffirmed

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

e-dataRESPONSE+ offers additional cyber protection
Choose from three available coverage limits.



Dear MEDICAL MUTUAL Member:

This is a momentous year for MEDICAL MUTUAL, as we celebrate the Company's 50th anniversary and reflect on our long tradition of providing comprehensive coverage, responsive customer service, and the gold standard in claims defense to the Physicians of Maryland. In the spirit of celebration, I'm pleased to share positive news for the year ahead.

First and foremost, there will be **no rate increase** for 2026. Additionally, the Board of Directors has approved a **20% Renewal Dividend Credit** for renewing Policyholders. And participants in our *Mutual Advantage Plan* (MAP) financial reward program will receive **an additional 7.5% allocation** upon policy renewal in 2026. Also, I'm pleased to report that A.M. Best has **reaffirmed the Company's "A" (Excellent) financial strength rating**.

This milestone year is a reminder of the strength and stability that define MEDICAL MUTUAL. I am fortunate to serve as Chair of the Board for an outstanding organization that has remained steadfast in its mission to provide quality professional liability insurance to Maryland Physicians.

Thank you for your continued trust in MEDICAL MUTUAL.

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

Highlights

No rate increase for 2026
20% Renewal Dividend Credit
7.5% MAP allocation

Follow MEDICAL MUTUAL on LinkedIn for Claims Data Insights

To inform Insureds about emerging medical professional liability trends, MEDICAL MUTUAL has begun sharing claims data insights. Each installment in this new series covers a different topic and is posted on LinkedIn. Scan the QR code to visit MEDICAL MUTUAL's LinkedIn page and follow us to access the latest information and resources as soon as they are posted.



MEDICAL MUTUAL
Liability Insurance
Society of Maryland



Rates to Remain Unchanged for 2026

The MEDICAL MUTUAL Board of Directors is pleased to announce that rates will remain unchanged for 2026. In addition, the Board has authorized a 20% Renewal Dividend Credit for policies renewing in 2026. Unless there have been changes in your coverage or practice characteristics, your renewal invoice for 2026 will not increase.

To qualify for the Renewal Dividend Credit, a Policyholder must have an in-force MEDICAL MUTUAL policy that will renew in 2026. The credit will appear on your 2026 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 2026 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, 2026. MAP Participants must complete their 2026 renewal to receive this allocation.

Since its introduction in 2016, MAP has become one of MEDICAL MUTUAL's most popular Policyholder benefits. Over the years, Participants have received an initial MAP allocation, plus additional allocations each year from 2018 through 2025. To date, more than 1,300 Maryland Physicians have received a MAP distribution upon a qualifying event, such as retirement.

MAP recognizes the commitment of our Policyholders and their dedication to the long-term success and stability of MEDICAL MUTUAL, and their continued practice of quality medicine. If you are not already enrolled in MAP, contact your Producer or MEDICAL MUTUAL's Customer Service Department at 410-785-0050 or 800-492-0193.



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

There is still time to take advantage of MEDICAL MUTUAL's 2025 Risk Management programs. Although live webinars and in-person events for this year have concluded, Policyholders can still participate in self-paced online or print-based home study programs.

In addition to earning Continuing Medical Education (CME) credit, any Insured who successfully completes an approved Physician education program in 2025 will be eligible for a 5% premium credit on their 2026 professional liability renewal policy. For program details, or to register, please visit [MMLIS.com/content/rm-education-programs](https://www.mmlis.com/content/rm-education-programs)

***e-data*RESPONSE+ Offers Practices Additional Cyber Protection**

As cyber threats continue to rise throughout the health care industry, now is the ideal time to strengthen your practice's defenses. A data breach can cost Doctors time and money, negatively impacting your practice's bottom line. *e-data*RESPONSE+, optional cyber liability coverage available through MEDICAL MUTUAL's subsidiary, Professionals Advocate, provides an affordable, flexible, and comprehensive solution to this rising threat.



Doctors can choose one of three coverage limits: \$250,000, \$500,000, or \$1,000,000. Considering the potentially staggering cost of a data breach, *e-data*RESPONSE+ offers valuable protection for the financial security of your practice. To learn more about *e-data*RESPONSE+, please contact your Insurance Producer or call the MEDICAL MUTUAL Customer Service Department at 410-785-0050 or 800-492-0193.



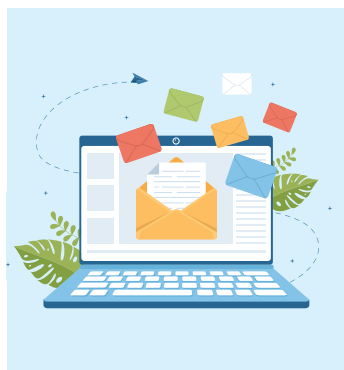
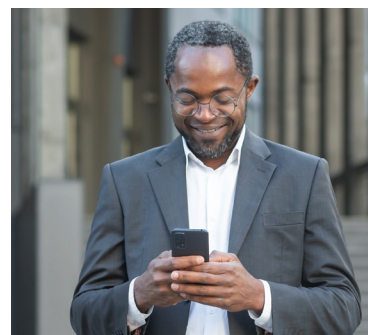
A.M. Best Rating Reaffirmed

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 is the Company's long-tenured management team with a significant depth of experience and knowledge in the medical professional liability insurance market.

Texting Services Available for Policyholders

It's easy to contact our customer service 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 customer service specialists will respond to you promptly during business hours.

When you register for a Risk Management education program, you can also opt in for text alerts to receive timely updates about your registered Risk Management education program to learn instantly if there is a last-minute time change, program relocation, or cancellation.



Go Paperless with eDelivery

Reduce paper waste and clutter by signing up for MEDICAL MUTUAL's eDelivery service. Physicians who opt in to eDelivery will receive all 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 convenient and secure alternative to USPS mail delivery and can help reduce your practice's environmental impact. There is no fee associated with signing up for, or for discontinuing, eDelivery. To opt in to eDelivery, visit **[MMLIS.com/user/login](https://www.mmlis.com/user/login)**

Celebrating 50 Years

MEDICAL MUTUAL is proud to mark 50 years of protecting and defending Maryland Physicians. Since our founding in 1975 as a Doctor-owned and directed company, we have been dedicated to providing unmatched claims defense, year-round advocacy, and exceptional local service.

As we celebrate half a century of service, we extend our gratitude to you, our Policyholders, for your enduring loyalty and trust – and for your dedication to quality medicine. We look forward to protecting and providing the strongest claims defense to Maryland Physicians for decades to come.



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- "A" (Excellent) Rating Reaffirmed

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