

# Notes

MEDICAL  MUTUAL  
 Liability Insurance Society of Maryland

## FROM THE CHAIR OF THE BOARD

### Headlines

#### MEDICAL MUTUAL Announces Special Dividend Credit for Policyholders

Renewing Policyholders will receive a 16% Special Dividend Credit.

#### The Maryland Physician Health Program (MPHP) Offers Confidential Assistance

MPHP helps Physicians address issues that may impact their ability to practice medicine.

Dear MEDICAL MUTUAL Member:

I am pleased to report that the Board of Directors has declared a 16% **Special Dividend Credit** for 2026. This Special Dividend Credit (explained further below) is in addition to the 20% **Renewal Dividend Credit** that was applied to your 2026 renewal invoice. What's more, there will be **no rate increase** for 2026, and the Board of Directors has approved a 7.5% **renewal allocation** for *Mutual Advantage Plan* (MAP) participants. These actions are a testament to the Company's strength and stability and its commitment to returning value to our Policyholders.

As our celebration of the Company's 50th anniversary concludes, I reflect on our enduring legacy of providing the absolute strongest claims defense, advocating for your professional liability interests in the Maryland legislature and appellate courts, and supporting your practice with curated risk management education programs and expert advice. As we look to the next 50 years, we remain determined to protect and defend the Physicians of Maryland with equal vigor.

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

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

### Highlights

*No rate increase*

*20% Renewal Dividend Credit*

*16% Special Dividend Credit*

*7.5% MAP allocation*

### MEDICAL MUTUAL Declares Special Dividend Credit

MEDICAL MUTUAL's Board of Directors has declared a Special Dividend Credit of 16% for 2026. To be eligible, you must renew with the company on January 1, 2026, and remain a Policyholder of Record on April 1, 2026. Your Special Dividend Credit of 16% of your annual premium is based on your policy characteristics as of February 12, 2026. This Credit will appear on your second quarter invoice and will be applied to your account on April 1, 2026. This will not affect the third or fourth quarter invoices. Policyholders who have paid in full for 2026 can elect to transfer the Credit to their 2027 policy, or to have a premium refund mailed to them after the Special Dividend Credit has been applied. Please contact your Insurance Producer or MEDICAL MUTUAL's Customer Service Department at 410-785-0050 or 800-492-0193 with any questions concerning the Special Dividend Credit or your policy.



## The Maryland Physician Health Program Offers Confidential Assistance

The Maryland Physician Health Program (MPHP) assists Physicians and other health care professionals in a confidential, private setting to address issues that may impact their ability to practice medicine. MPHP also provides education, outreach, and CME lectures to the medical community regarding Physician impairment, health, and available services. MPHP assesses and refers participants to clinically appropriate treatment, helps the participant develop an individualized plan, provides case management to facilitate progress with the plan, and provides support on behalf of the participant as needed. For a confidential consultation for you or a colleague, call 410-962-5580 or 800-992-7010, or email [PHPinfo@medchi.org](mailto:PHPinfo@medchi.org)



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- **Special Dividend Credit Declared for Policyholders**
- ***Mutual Advantage Plan* 2026 Allocation Declared**
- **The Maryland Physician Health Program Offers Confidential Assistance**

