

# Notes

**MEDICAL MUTUAL**  
*Liability Insurance Society of Maryland*

## FROM THE CHAIR OF THE BOARD

### HEADLINES

#### **MEDICAL MUTUAL Announces Special Dividend Credit**

MEDICAL MUTUAL announces a special dividend credit of 20% for renewing Policyholders.

#### **New Risk Management Education Option Coming Soon**

"Case in Point" provides all the benefits of a risk management seminar session -- without leaving the house.

December 2009

Dear MEDICAL MUTUAL Member:

I am pleased to announce that MEDICAL MUTUAL's Board of Directors is once again able to declare a special dividend credit available to Policyholders who renew with the company on January 1, 2010 and who remain Policyholders of record on April 1, 2010. The amount of this special dividend credit is 20% of your annual policy premium based on your policy characteristics as of February 11, 2010.

This special dividend credit will appear on your second quarter invoice, and will be officially applied to your account on April 1, 2010. This is a unique event and will not affect the third or fourth quarter invoices. Further, it will not be subject to any policy changes or modifications occurring after February 11, 2010. Policyholders who have paid in full for 2010 can elect to transfer the 20% credit to their 2011 policy, or have a premium refund mailed to them after the special dividend has been applied. Please note, the special dividend credit is in addition to the previously announced renewal dividend of 11% that you are receiving on your 2010 policy.

It is possible for MEDICAL MUTUAL to provide this special benefit to our renewing Policyholders for the second consecutive year because of recent favorable loss experience and the sound financial position of the company.

As an insurer owned by our Policyholders, we are constantly striving to mitigate the financial burden of your professional liability premium while providing you with the aggressive claims defense that your practice needs and deserves. In fact, other than increases caused by changes in your coverage or exposure, such as step increases or the loss of a credit, our Doctors have not experienced an increase in what they pay for their medical professional liability insurance since 2005. We realize this unique dividend credit does not change the amount of money you must allocate from your practice for professional liability insurance going forward. But, as we noted last year at this time, we hope it eases financial pressures on the economics of your practice for the coming year.

Rest assured that MEDICAL MUTUAL, your insurance company, is committed to keeping your company strong and viable for your long-term defense. We will continue to support efforts that make Maryland a stable place to practice medicine.

As always, thank you for giving us the opportunity to serve you.

Sincerely,

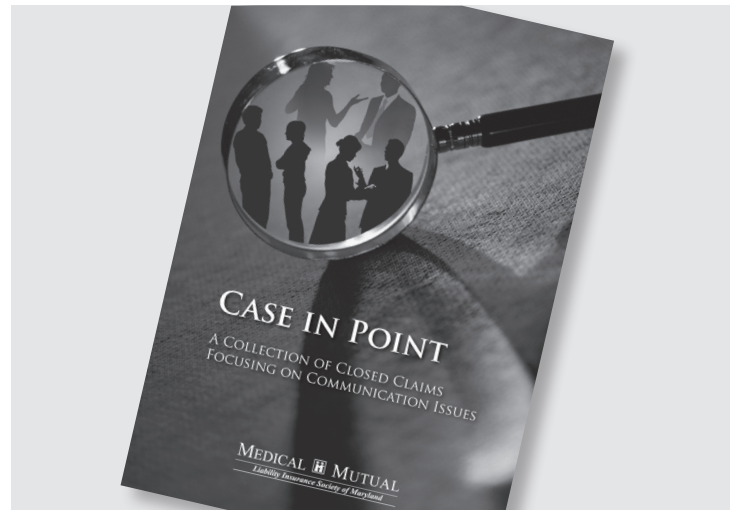


George S. Malouf, Jr., M.D.  
Chair of the Board

## New Risk Management Education Option Available in 2010

It's almost time for the 2010 risk management education program. MEDICAL MUTUAL will be offering new session topics and "Specialty Specifics" discussions. Included in the program for the first time will be a new, at-home study course option called "Case in Point."

"Case in Point" consists of printed materials with 13 case studies of closed malpractice claims. These cases will demonstrate how good communication in the health care setting could have made a difference in the patient's ultimate outcome or the defensibility of the claim. Seminar participants who successfully complete the course will receive CME Credits and a 5% discount on their next policy premium renewal. The new risk management education program will be announced in February 2010.



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**December 2009  
ISSUE**

- **2010 Premium Rates to Remain Unchanged**
- **New Risk Management Education Option Coming Soon**

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