

Notes

MEDICAL MUTUAL
Liability Insurance Society of Maryland

FROM THE CHAIR OF THE BOARD

December 2010

Dear MEDICAL MUTUAL Member:

Ending a year on a positive note is always a good feeling. So, I am pleased to be able to announce the MEDICAL MUTUAL Board of Directors has declared a special dividend credit of 20% available to Policyholders who renew with the company on January 1, 2011 and who remain Policyholders of record on April 1, 2011.

While the favorable loss experience the company has seen in recent years has begun to moderate, the stable level of claims filed, in addition to our sound financial position, has allowed us to continue another year of this unique benefit to our Insureds.


The special dividend credit is in addition to the previously announced renewal dividend of 11% you are receiving on your 2011 policy.

The amount of this special dividend credit is 20% of your annual policy premium based on your policy characteristics as of February 11, 2011. This special dividend will appear on your second quarter invoice and will be officially applied to your account on April 1, 2011. This is a unique event and will not affect third or fourth quarter invoices. Further, it will not be subject to any policy changes or modifications occurring after February 11, 2011. Policyholders who have paid in full for 2011 can elect to transfer the 20% credit to their 2012 policy, or have a premium refund mailed to them after the special dividend has been applied.

We recognize this special dividend credit does not change the amount of money you must allocate from your practice for professional liability insurance in future years. But, as a company owned by the Doctors we insure, we are glad to provide this financial benefit to you, while remaining committed to keeping your company strong and viable for your long-term defense.

Thank you for your understanding and support as we continue our efforts to serve you.

Sincerely,



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

HEADLINES

MEDICAL MUTUAL Announces Special Dividend Credit

MEDICAL MUTUAL announces a special dividend credit of 20% for 2011 renewal policies.

ACCME Awards Full Accreditation

MEDICAL MUTUAL receives a full four-year accreditation as a provider of continuing medical education for Physicians.

MEDICAL MUTUAL Receives Full Risk Management Accreditation

Prior to the 2010 risk management education program season, MEDICAL MUTUAL underwent a thorough review by the Accreditation Council for Continuing Medical Education (ACCME) and was awarded with a full four-year accreditation as a provider of continuing medical education (CME) for Physicians. The accreditation term extends through July 31, 2013.

Accredited CME is an essential component of continuing Physician professional development in the eyes of organized medicine. ACCME accreditation assures the medical community and the public that MEDICAL MUTUAL's CME activities provide Physicians with information that can assist them in maintaining or improving their practice of medicine, to help them bridge the gap between today's care and what care should be.

"We are pleased to receive this validation in recognition of our CME program," said Betty Svoisky, Assistant Vice President of Risk Management for MEDICAL MUTUAL. "We look forward to continuing our commitment to providing the best CME activities and materials for Maryland Physicians."



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ISSUE**

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- **ACCME Awards Full Accreditation on Risk Management**

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