

Notes

MEDICAL MUTUAL
Liability Insurance Society of Maryland

FROM THE CHAIR OF THE BOARD

December 2011

Dear MEDICAL MUTUAL Member:

I am pleased to announce the MEDICAL MUTUAL Board of Directors has declared a 20% special dividend credit for Policyholders who renew with the company on January 1, 2012 and who remain Policyholders of record on April 1, 2012. The special dividend is in addition to the previously announced renewal dividend of 11% you are receiving on your 2012 policy.

This is the fourth consecutive year where recent favorable loss experience, combined with the current sound financial position of MEDICAL MUTUAL, has made it possible to provide you with both a regular dividend credit and a special dividend credit. Considering the ongoing financial pressures faced by Doctors, we are happy to be able to end the year with some good news for your practice.

The amount of the special dividend credit is based on your policy characteristics as of February 16, 2012. This special dividend will appear on your second quarter invoice and will be officially applied to your account on April 1, 2012. 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 16, 2012. Policyholders who have paid in full for 2012 can elect to have the value of the 20% credit applied to their 2013 policy, or have a premium refund mailed to them after the special dividend has been applied.

If you have questions concerning your medical professional insurance policy or the special dividend credit, please contact your Insurance Producer or call the MEDICAL MUTUAL Customer Service Department at 410-785-0050 or 800-492-0193.

As always, thank you for your trust and support. In the coming year we will continue to look for ways to enhance our programs and tailor our coverages to meet your changing needs. Most importantly, we will continue to seek ways to manage the cost of your professional liability premium while keeping the company strong and committed to the long-term defense of your practice.

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 2012 renewal policies.

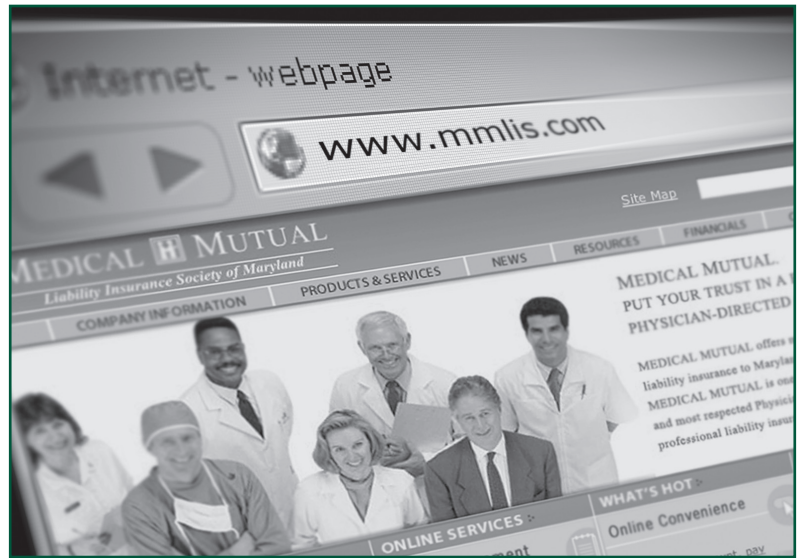
New Website Address Introduced

Internet visitors should update their bookmarks to www.mmlis.com.

New Web Site Address!

Same Convenient Online Services

MEDICAL MUTUAL has introduced www.mmlis.com as the new web address for the company. This shorter address provides increased ease of use, particularly for Internet visitors with smartphones or tablet computers where typing long web addresses can be burdensome. Our existing address, www.weinsuredocs.com, remains active and will continue to allow you to access our web site. All of MEDICAL MUTUAL's convenient online features, resources and secure account services remain available for our Policyholders. We encourage all of our web site visitors to update their bookmarks to our new web site URL.



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