

Notes

MEDICAL MUTUAL
Liability Insurance Society of Maryland

FROM THE CHAIR OF THE BOARD

HEADLINES

2016 Renewal Bill to Reflect Decrease

MEDICAL MUTUAL announces no rate increase for 2016 and a dividend credit of 15%.

A.M. Best Awards "A-" (Excellent) Rating

Strong rating issued in recognition of the financial strength and stability of MEDICAL MUTUAL.

Case in Point III Available in 2016

New version of our popular at-home risk management study course will focus on diagnostic errors.

New Online Policyholder Resources Section Created

Convenient collection of online reference materials now available at mmlis.com

Office Staff Resources Added to Web Site

Special section with important resources and communication tools available on the secure section of the MEDICAL MUTUAL web site.

MEDICAL MUTUAL Introduces eDelivery

Sign up for eDelivery and get all your company publications and notifications delivered directly to your email inbox.

November 2015

Dear MEDICAL MUTUAL Member:

This year marks MEDICAL MUTUAL's 40th anniversary. The key to our long and successful history has always been a sincere desire to do what is best for our Doctors. This principle comes to mind after hearing news about outside groups, not owned by Maryland Physicians, that are spearheading aggregation efforts in the Maryland Physician community. As a company owned by, and dedicated to serving Maryland Physicians this causes us concern. It should concern you, too.

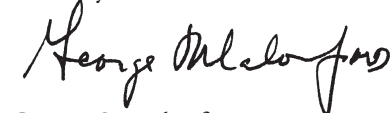
Frequently, in these aggregation models, Doctors lose decision-making ability. They lose the right to determine which company provides their professional liability coverage. In fact, we recently learned of Doctors who became aware, after the fact, that they've lost access to MEDICAL MUTUAL, the trusted defender and advocate for Maryland Physicians since 1975. And, upon losing MEDICAL MUTUAL, they've lost access to the most experienced claims department in the state and MEDICAL MUTUAL's elite tier of defense attorneys. They've lost the biggest risk management education program in Maryland, and our superior customer service.

Aggregation may or may not be right for you; that is not for us to address. However, the protection of your professional practice and professional reputation is important to us. It is what we do. As you make business decisions related to your practice, don't overlook the decision of who will provide this service. Don't allow someone else to take you away from your professional liability insurance carrier, one that is owned and directed by Maryland Doctors and the only carrier with the staying power to defend Maryland Physicians continuously for the past forty years.

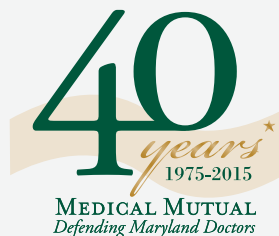
This year has been a good one. We continue to improve our services and make the company even more responsive to your needs. The claims environment, for us, has been generally positive. Financially, the company is strong, as is indicated by our A.M. Best "A-" (Excellent) rating. Because of the continued stable claims loss experience, I am happy to announce the company *will not be taking a rate increase in 2016*. In addition, the Board of Directors has declared a *15% renewal dividend for 2016* renewal policies. This is up from our 11% renewal dividend for 2015. Together, these two actions will result in a decrease over the renewal bill you received last year.

As we enter our fifth decade of business, we pledge to work even harder to prove ourselves worthy of your trust and confidence. We recognize that MEDICAL MUTUAL is your company and everything we do is intended to serve you. Thank you for the opportunity. We won't let you down.

Sincerely,



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



Small Decrease Planned for 2016 MEDICAL MUTUAL Renewal Bill



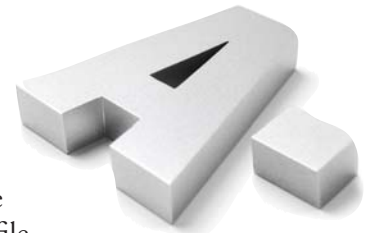
*2016 Renewal invoices
to be mailed on November 2.*

MEDICAL MUTUAL will not be filing for a rate increase in 2016. In addition, the Board of Directors of MEDICAL MUTUAL has declared a 15% dividend credit for 2016 professional liability renewal policies for our Maryland Insureds. The combination of no rate increase and the dividend credit should result in a slight decrease in what you pay for the coming year, absent any other changes that may affect your price, such as claims-made step increases or other policy coverage changes.

The dividend credit will appear on your invoice for 2016 to be mailed on November 2, 2015. To receive the credit, a Policyholder must have had a policy in force by MEDICAL MUTUAL and be renewing in 2016. This dividend credit is made possible due to favorable claims loss experience and the current, sound financial position of MEDICAL MUTUAL. If you have any questions concerning your policy or the dividend credit, please contact your Producer or our Customer Service Department at 800-492-0193 or 410-785-0050. General information is also available on our web site at: mmlis.com

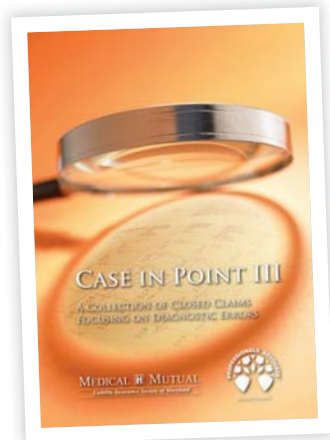
A.M. Best Assigns “A-” (Excellent) Rating to MEDICAL MUTUAL

A.M. Best Company, the most widely recognized rating agency for the insurance industry, has assigned an “A-” (Excellent) rating for MEDICAL MUTUAL Liability Insurance Society of Maryland for its financial strength and stability. An A.M. Best rating is an independent opinion of an insurer’s financial strength and ability to meet its ongoing insurance policy and contract obligations. The rating is based on a comprehensive quantitative and qualitative evaluation of a company’s balance sheet strength, operating performance and business profile.



“We are pleased that A.M. Best has recognized MEDICAL MUTUAL’s financial strength and positive financial outlook. This rating signifies to our Insureds that they are backed by a strong company,” Mary Lura Duvall, Senior Vice President, Chief Financial Officer and Treasurer for MEDICAL MUTUAL said. “Our financial strength and stability gives our Policyholders peace of mind.”

Case in Point III Risk Management Education Program Available in 2016



*Case in Point III will focus on
avoiding diagnostic errors.*

MEDICAL MUTUAL is happy to announce that *Case in Point III* will be offered as part of our 2016 risk management education program. The third iteration of our popular at-home study course will feature 13 new case studies of closed malpractice claims.

The selected cases illustrate an all-too-common theme presented in a variety of clinical situations where an alleged failure to diagnose a patient ultimately led to a lawsuit. Each case study includes a detailed history, analysis and key takeaway points. Physicians who successfully complete *Case in Point III* will receive the same CME Credits and 5% premium discount they would receive for attending a live program.

In addition to *Case in Point III*, the 2016 risk management education program will feature a variety of new session topics based on timely and relevant medical issues, as well as new content for our “Specialty Specifics” courses. A new program will also be made available for office staff members. Additional information on our full program, including specific topics, locations, dates and registration details, will be announced in February 2016.

Policyholder Resources Web Section Offers “One Stop” Source of Information



Your time is valuable. When you need information about your professional liability insurance, you need it quickly and with minimal time and effort. MEDICAL MUTUAL understands the time pressures Doctors face on a daily basis. The enhanced Policyholder Resources section of our web site is the comprehensive place to find the answers you need, whether you're a new Insured or a long-time Policyholder looking for a specific piece of information.

This new web resource is organized in easy-to-read sections and offers a wealth of important information about your medical professional liability policy, our products and services, and much more, all designed to deliver the information you need, when you need it.

The new Policyholder Resources section also includes digital versions of the content found in our handy *Policyholder Information Kit*, including quick access information on:

- How to Read Your Invoice
- Payment Options
- In the Event of a Claim
- About Your Policy
- Risk Management Services
- Web Services
- Insurance Glossary

A Wealth of Information at Your Fingertips!

Use our expanded Policyholder Resources web site section to get essential information about MEDICAL MUTUAL and your policy!

- Company News and Events
- Product Information
- Available Coverages
- Producer Information
- Claims Resources
- Risk Management Resources
- Company Contact Information

Convenient Help For Your Practice Manager is Just a Click Away

Recently, MEDICAL MUTUAL introduced a special “members-only” content area of our web site designed for use by practice managers. This site was created in response to today’s fast-changing health care environment, where successfully managing a busy medical practice requires not just the Physician, but the Physician’s staff to be experts on a variety of topics. These topics can include everything from best practices for delivering quality patient care, to compliance with ever-changing government regulations. Our Practice Management web site section is designed to provide your practice manager and office staff with a convenient source of frequently updated resources, as well as a place to collaborate and get the answers they need from a source they can trust. The Practice Management web site allows your practice manager to:

- Access resources to support the day-to-day activities of your practice.
- Send questions to our team of medico-legal risk management experts.
- Interact with other practice managers in the Practice Manager Forum by asking questions and participating in discussions.
- Explore information on practice management topics such as compliance and employment issues, HIPAA, EMR, and more.

Share the Practice Management Site With Your Practice Manager!

Have the Practice Manager visit mmlis.com and log in to the “My Account” area. If they are not registered to log in, they can select “Login Assistance” on the bottom right. Then, select “I am a Practice Manager” and follow the steps to register. Once logged-in to the web site, open the “Risk Management” tab on the left and select “Practice Management.”

COMING SOON! Sign Up for eDelivery and Save

Later this year, MEDICAL MUTUAL is introducing eDelivery to give you a quick and easy way to get all your company notices and publications delivered via email. By eliminating excess paper, you are not just reducing paperwork clutter in your office, you are also helping the environment. Digital content can be viewed using a desktop computer, laptop, tablet or smartphone, allowing for a new level of convenience.

Subscribing to eDelivery means you have access to these materials anytime, anywhere. Read it online as you receive it or download it to read at a later time. Digital content is also easier to archive and retrieve compared to paper files. Additionally, most digital reading software also includes helpful search features that help you find the specific information, word or phrase you're looking for quickly and easily. Information on how to sign up for our optional eDelivery service will be available soon.



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November 2015
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- **2016 Renewal Bill to Experience Slight Decrease**
- **A.M. Best Affirms "A-" (Excellent) Rating**
- **Case in Point III Added to 2016 Education Program**
- **Policyholder Resources Web Section Expanded**
- **Practice Management Resources Can Help Your Staff**
- **New eDelivery Program Coming Soon**

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