

Mobile Site Offers a Variety of Features Right at Your Fingertips

Visit and bookmark the MEDICAL MUTUAL mobile web site today at mmlis.com. Our mobile site is enhanced specifically for smartphones and makes it easier than ever for the Doctor on the go to get help or information whenever needed. It's free, easy to use and available on any mobile phone with internet access. Available mobile features include:

“My Account” Access

View real-time details about your account, including billing and payment information, policy specifics, risk management attendance and more.

Claims

Important information for reporting claims and the immediate steps that need to be taken in the event of a claim or lawsuit.

Risk Management

The latest details on upcoming education programs, as well as step-by-step directions or turn-by-turn navigation to program locations.

Podcasts

Access to our full library of podcasts, with helpful topics on claims, risk management, communication issues and much more.



For more information
on QR Codes, visit:
mmlis.com/qrcodes

Notes

MEDICAL MUTUAL
Liability Insurance Society of Maryland

**December 2012
ISSUE**

- **MEDICAL MUTUAL Announces Special Dividend Credit**
- **Mobile Site Provides Instant Information and Resources**

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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 14% for renewing Policyholders.

Mobile Site Offers Instant Convenience

The MEDICAL MUTUAL mobile web site has a variety of available features, including account details, claims and risk management information and our full podcast library.

December 2012

Dear MEDICAL MUTUAL Member:

On behalf of MEDICAL MUTUAL, I am pleased to announce that the Board of Directors has announced a special dividend of 14% for 2013. This special dividend is in addition to the previously announced renewal dividend of 11% that Policyholders will be receiving on their 2013 policies.

Policyholders who renew with the company on January 1, 2013 and remain Policyholders of record on April 1, 2013, will receive this special dividend on second quarter invoices and it will be officially applied to their accounts on April 1, 2013. The dollar amount of the special dividend credit is based on policy characteristics as of February 14, 2013. 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 14, 2013. Policyholders who have paid in full for 2013 can elect to have the value of the 14% credit applied to their 2014 policy, or have a premium refund mailed to them after the special dividend has been applied.

The 2013 special dividend reflects several current changes in the litigation environment. The frequency of claims, having dropped to a lower level several years ago, continues to trend flat. This reduction in frequency is the primary driver of our stable rates and considerable dividends in recent years. The cost of resolving claims has not abated, and continues to trend up. However, the Maryland Court of Appeals is considering a change in the negligence standard from contributory negligence to one of comparative fault. We believe such a change will generate an increase in the number of suits filed. Additionally, as described in the October 2012 issue of *Notes*, a number of "mega-verdicts" against health care providers were rendered in Maryland during the summer. This type of activity has an inflationary impact on the value of claims. We will be closely monitoring these issues and will keep you informed. In the interim, however, we do feel comfortable that present circumstances allow the distribution of a 14% special dividend credit.

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.

We appreciate the confidence in MEDICAL MUTUAL that you show each year when you renew your insurance coverage with us. We have never wavered in our commitment to provide a strong defense against malpractice claims. Because of your loyalty we expect to remain the leading professional liability insurer of Physicians in Maryland.

Sincerely,



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