

# 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 2009 renewal policies.

#### **Web Site Offers Free Online Resources**

The MEDICAL MUTUAL web site has a wide variety of free resources available to Policyholders.

December 2008

**Dear MEDICAL MUTUAL Member:**

I am pleased to announce that MEDICAL MUTUAL's Board of Directors has declared a special dividend credit available to Policyholders who renew with the company on January 1, 2009 and who remain Policyholders of record on April 1, 2009. The amount of this special dividend credit is 20% of your annual policy premium based on your policy characteristics as of February 12, 2009.

This special dividend credit will appear on your second quarter invoice, and will be officially applied to your account on April 1, 2009. This is a one-time 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 12, 2009. Policyholders who have paid in full for 2009 can elect to transfer the 20% credit to their 2010 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 current renewal dividend of 11% that you are receiving on your 2009 policy.

Our recent favorable loss experience, and our strengthened financial position, make it possible for the company to provide this unique benefit to our renewing Policyholders.

We realize this special one-time dividend credit does not change the amount of money you must allocate from your practice for professional liability insurance going forward. However, we hope it eases financial pressures on the economics of your practice for 2009.

Since 2005, the price our Doctors have paid for their medical professional liability insurance has not increased. This has been accomplished through a state premium subsidy, a series of rate decreases and renewal dividend credits. We are constantly striving to mitigate the financial burden of your professional liability premium while providing you excellent protection that you deserve and demand.

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

As always, thank you for your loyalty and support.

Sincerely



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

## MEDICAL MUTUAL Web Site Offers Free Online Resources

MEDICAL MUTUAL strives to make our web site a vast source of useful information for our Insureds. We have previously informed you about the wide variety of free, secure online services we offer Policyholders. But, did you know there are plenty of other reasons for you to visit us at [www.weinsuredocs.com](http://www.weinsuredocs.com)?

- Need to catch up on the news? The most up-to-date developments and information from MEDICAL MUTUAL can be found on our web site.
- Did you miss an issue of *Notes from the Chair* newsletter or *Doctors RX*? We offer a complete archive of current and previous issues.
- Got a question about your coverage? You can find detailed

FAQs on our web site that address some of the most common questions Policyholders have about the information in their policy.

- Need claims guidance? Not only can you file a claim from our web site, but we also have an in-depth glossary of legal terms and an article that breaks down the claims process step-by-step.

These are only a few of the free resources you can find on the MEDICAL MUTUAL web site. To access exclusive, members-only features and services, including online bill pay and risk management resources, please call our Customer Service Department during regular business hours at 410-785-0050 or toll free at 800-492-0193 and request your User ID and temporary password.

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