

### Medical Mutual Declares Third Dividend in Four Years

For the third time in the past four years, I have the distinct pleasure of informing you that Medical Mutual's Board of Directors has declared a dividend aggregating approximately \$1,811,000 to eligible policyholders in Maine, New Hampshire and Vermont. This dividend is made possible because the Company continues to see improvement in prior year's (2006 and earlier) loss experience and favorable investment returns.

Eligible lines of business include physicians and surgeons, hospitals, nursing homes and allied healthcare facilities that have an active policy on or after April 1, 2010. To qualify for the portion of the dividend related to investment returns, eligible active insureds must have had an active policy in effect on December 31, 2009. To qualify for the portion of the dividend attributable to favorable loss-experience, eligible active insureds must also have had an active policy in force on December 31, 2006.

All eligible lines of business in Maine, New Hampshire and Vermont will share equally in the investment portion of the dividend totaling \$551,000 equating to roughly a 1.33 percent return in premium. For the loss-experience component of the dividend, which totaled \$1,260,000, each eligible line of business was evaluated on a state-by-state basis on their respective claims experience and premium revenue to determine the additional amount of return premium for qualifying policyholders.

Including this dividend declaration, Medical Mutual will have returned approximately \$9,629,000 to policyholders since 2007, a remarkable achievement and one that exemplifies the partnership between Medical Mutual and its insureds. With continued vigilance to patient safety measures, I sincerely hope our loss experience will trend favorably in all three states, enabling me the pleasure of announcing another dividend to come next year.

Thank you for your loyalty and support of Medical Mutual and your unyielding dedication and commitment to providing the highest quality of care to all your patients.

Very truly yours,



Terrance J. Sheehan, MD  
President and CEO

Medical Mutual  
Insurance  
Company of **MAINE**

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