



At its best, medical liability protection is always personal.

Welcome to Medical Mutual.



Medical Mutual. Where your policy includes a direct line to the go-to people you'll know by name.

When you pay premiums for medical professional liability coverage, the protection you receive has as much or more to do with the people backing your policy as the policy language itself. You see, for most carriers, medical professional liability insurance is a transactional business. They sell the policy, then simply sit back and react if and when a claim requires them to engage on your behalf. That's it. Nothing more.

The advantages of a protection partnership

With Medical Mutual, on the other hand, clients enjoy more of a protection partnership with a group of people who are not only conscientious but engaged on your behalf. When you're insured with Medical Mutual, you'll forge relationships with key people in the company.



With Medical Mutual, even the Management team, shown here, is engaged on your behalf in what most member-policyholders consider a protection partnership, rather than a vendor-client relationship

People who share your concern for patient safety. People you won't hesitate to call directly to get insightful guidance when you have questions that impact anything from coverage options to handling a potential claim to strategies for managing specific risks in the care environment.

In short, with Medical Mutual, you and your organization will benefit from go-to people on the inside who are not only committed to protecting your assets and reputation but are just as dedicated to helping you with the strategies and support you need to make informed decisions on a wide range of insurance and operational issues.

Who do you know at your current carrier and what kind of support do they provide?



When you insure with Medical Mutual, you'll benefit from relationships with go-to people who are always accessible to answer any questions related to your medical professional liability insurance.

Every Medical Mutual policy comes with two unique advantages: Free risk management services and a Claims Committee perspective you can't put a price on.



The most important part of Medical Mutual's partnership philosophy is an emphasis on collaborating to improve quality in the care environment and reduce avoidable errors. It's an approach that highlights the difference between practicing defensively and standing behind defensible practices.

That's why, as a member-policyholder of Medical Mutual, you'll have access to the most comprehensive set of risk management tools and programs in the industry. These include on-site patient safety assessments, on-site and web-based education and a robust library of online practice tips. Not to mention unlimited consultations with our professional risk managers.

This information and counsel is an integral policy feature that can be worth many thousands of dollars every year. Yet in the spirit of partnership, you get them free for being a member-policyholder of Medical Mutual.

Peer review of claims: A peerless advantage

Should you suffer a significant claim, that's when the full meaning and impact of your partnership with Medical Mutual will feel invaluable.

That's because it will be evaluated not by business people, who are likely to view the settle vs. defend question as a financial decision, but by a Claims Committee comprised entirely of experienced physicians. They know the care environment and the standards of care. Most importantly, as your peers, they understand the value of your reputation.

Operating independently of Company management, you can be certain their recommendations are based on the medicine, period. If you've met the standard of care, they will recommend that you fight the claim all the way through trial, if that's what it takes to defend you and your reputation. Among carriers in New England, and perhaps anywhere, it's an advantage only Medical Mutual offers.

Would you rather that your reputation hinge on a peer review or a cost-benefit analysis?



Medical Mutual's Claims Committee is comprised entirely of experienced physicians — not business people. Which means the perspective in evaluating allegations of medical negligence is a peer review, as opposed to a cost-benefit analysis.



Medical Mutual's risk management philosophy emphasizes the difference between practicing defensively and fostering defensible practices.



LIABILITY INSURANCE POLICY

PREPARED FOR:

Family Medical Center
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New Town, ME 04199

AGENT:

The Clement Agency
917 Washington Street
Portland, ME 04101

One City Center
Tel: 207 776 2879 | 800 544 4779

Medical Mutual member-policyholders will tell you that we demonstrate our partnership philosophy in a very meaningful and valuable way even before you secure coverage with us. That's because our underwriters and risk managers work with you to conduct a thorough review and analysis of your structure, claims history, the services you provide and operational systems you employ. It's all about helping you leverage the unusual flexibility of our coverage options to secure the greatest protection for the best value, including any applicable discounts.

Generally speaking, for smaller hospitals and physician practices, our first-dollar coverage plan makes the most sense as it provides outstanding security with a range of limits, as well as all the risk management and other value-added benefits every Medical Mutual member-policyholder enjoys.

For larger practices and hospitals, we often recommend taking advantage of our innovative rShare program, which provides a range of both deductibles and limits, as well as co-participation options for sharing risk in the layer above your combined deductible limits.



For smaller hospitals and physician practices, Medical Mutual's first-dollar coverage makes the most sense as it provides outstanding security and comes with the free risk management services all our member-policyholders enjoy.

From first-dollar coverage to shared-risk deductibles, your program can be customized to meet your budget and risk appetite.

Save with in-house excess and innovative "Slot" coverage

In most cases, Medical Mutual can also provide all the excess coverage your organization needs — whereas with other carriers, you must often source such coverage independently in the excess market.

In addition, our innovative "slot" coverage allows you to cover a single full-time slot with several part-time employees — insuring the slot, as opposed to the individuals themselves. This provides hiring flexibility and eliminates the need to purchase a tail every time a slotted care provider moves on.

Could your organization use greater program flexibility? Ask us for a free analysis of your needs and available options.



Larger practices and hospitals can cut their premiums with Medical Mutual's innovative rShare risk sharing program. Ask your agent or contact Medical Mutual for details.



Having a Medical Mutual policy is like having a superhero on call to answer all of your medical professional liability questions. For more information call John Doyle, VP of Marketing and Administration, directly at **(207) 523-1534** or visit www.medicalmutual.com.

