

THE ADVANTAGES OF MEDICAL MUTUAL ARE EASY TO SEE.

Benefit	Medical Mutual	Coverys	Mag Mutual	Medical Protective	ProAssurance	The Doctors Company
AM Best Rating	A (Excellent)	A (Excellent)	A (Excellent)	A++ (Superior)	A (Excellent)	A (Excellent)
Structure/ Responsible to	Mutual/ Policyholders	Mutual/ Policyholders	Mutual/ Policyholders	Stock/ Investors	Stock/ Investors	Mutual/ Policyholders
Headquartered nearby with local, responsive service	✓ (Portland, ME HQ)	✓ (Boston HQ)	✗ (Atlanta HQ)	✗ (Ft. Wayne HQ)	✗ (Birmingham HQ)	✗ (Napa HQ)
Committed exclusively to supporting the NE medical community	✓ (New England Focused)	✗ (National Scope)	✗ (National Scope)	✗ (National Scope)	✗ (National Scope)	✗ (National Scope)
Mutual company that pays dividends	✓	✓	✓	✗	✗	✓
100% Physician Claims Committee	✓	✗	✓	✗	✗	✓
Unqualified Consent to Settlement Clause	✓	✗	✓	✓	✓	✓