

REVIEW

A. M. Best Affirms MMIC's Financial Stability

Once again, A. M. Best Inc. has affirmed MMIC's financial stability by giving the company a rating of A (Excellent) with a stable outlook.



"I'm please that A. M. Best continues to recognize that MMIC's business strategy reflects our commitment to maintaining our financial strength and to protecting our obligations to policyholders," says David Bounk, president and CEO of The MMIC Group.

A. M. Best is a leading insurance rating organization. Best's ratings are recognized worldwide as indicators of an insurer's financial strength and its ability to meet ongoing obligations to policyholders.

The range of financial strength ratings that A.M. Best can assign to an insurer and what they mean are:

- Secure
 - A++, A+ (superior)
 - A, A- (excellent)
 - B++, B+ (very good)
- Vulnerable
 - B, B- (fair)
 - C++, C+ (marginal)
 - C, C- (weak)
 - D (poor)
 - E (under regulatory supervision)
 - F (in liquidation)
 - S (rating suspended)

Additional information may be found at <http://www.ambest.com/ratings/guide.asp>

A.M. Best does not assign rating higher than "A" to physician-owned companies. ■

MMIC Board Chair Named MMA President

During its September annual meeting, the Minnesota Medical Association named G. Richard Geier, M.D., MMIC board chair, president of its organization. During his tenure, Dr. Geier will serve as spokesperson for the association and help set policy.

Dr. Geier is a practicing surgeon at Olmsted Medical Center in Rochester, Minn. He served as its president and CEO from 1984 to 2000. He has been chairman of the MMIC board since 2002.

The MMA represents 10,000 physicians in Minnesota. ■

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MMIC Board Says Farewell To Two Board Members, Gains Two New Members

The MMIC board of directors welcomed this summer new directors Drs. John Van Etta and Lee T. Arostegui. The new directors are replacing Drs. James R. Bishop and Wayne F. Leebaw, who completed their terms of service.

Dr. Van Etta is board-certified in internal medicine. He holds positions with St. Luke's Hospital in Duluth, Minn. and the University of Minnesota Duluth.

His professional memberships include Lake Superior Medical Society, Minnesota Medical Association, the American Medical Association and Fellow of American College of Physicians. At St. Luke's, he serves on the Medical Record and Information Technology committees.

Dr. Van Etta received his undergraduate degree from St. John's University, Collegeville, Minn. and his medical degree from the University of Minnesota School of Medicine, Minneapolis.

Dr. Arostegui also is board certified in internal medicine. He is an emergency room physician at Abbott Northwestern Hospital in Minneapolis. Dr. Arostegui is a member of the Allina EMS Physician Advisory Group and the Abbott Northwestern Hospital Clinic Council. He also sits on the board of the American College of Emergency Physicians and is president of Emergency Care Consultants, P.A. and a member of its Executive Committee.

Dr. Arostegui received his undergraduate and medical degrees from the National Autonomous University of Nicaragua. He completed his internal medicine residency at Abbott Northwestern Hospital. ■



MMA Physician Members Can Receive Discount On EMR/EPM Systems

MMIC Technology Solutions and the Minnesota Medical Association have joined together to offer Minnesota physicians 15 percent discount on electronic medical records and practice management systems. This offer is effective until December 31.

Brian Salzman, sales manager, MMIC Technology Solutions, says many of his clients find the NextGen systems to be very reliable. They also enjoy the local customer service provided by Technology Solutions.

More than 1,000 healthcare providers in a wide range of specialty groups are using NextGen systems in their practices.

For more information, contact Brian Salzman, MMIC Technology Solutions sales manager, at 800-328-5532, 763-201-0304 or brian.salzman@mmihc.com. ■

MMIC Expands Its Agreement With South Dakota Medical Association

Earlier this year, MMIC expanded its relationship with the South Dakota Medical Association. With the new agreement, SDMA now solely promotes and recommends MMIC to its members as the provider of professional liability insurance and risk management patient-safety products.

“MMIC and the medical association have worked well together for many years,” says MMIC President and CEO David Bounk. “Signing the agreement increases

MMIC’s ability to reach and help all South Dakota physicians to serve their patient in the best way possible.” MMIC insures more than 1300 physicians, 85 clinics and 44 hospitals in South Dakota.

MMIC is the market leader in its six-state territory, which also includes North Dakota, Minnesota, Wisconsin, Nebraska and Iowa. ■

MMIC Announces 2006 Grants

MMIC’s Employee Directed Contribution Committee, an employee group that heads up the company’s charitable giving program, gave \$74,000 to 16 nonprofit organizations in 2006. This year’s recipients are:

- **Siena/Francis House, Omaha, Neb: \$8,000**

The Siena/Francis House (SFH) is the region’s largest homeless shelter and Nebraska’s largest drug and alcohol addiction recovery program. It is also the only shelter in Omaha that accepts persons who are intoxicated or high on drugs or have a severe mental illness or severe physical disability. SFH will use the funds to help fund additional daytime hours so assistance can be provided in addiction recovery, finding housing and jobs.

- **Camp Heartland, Willow River, Minn: \$6,000**

Set amidst 80 wooded acres in Northern Minnesota, The Camp Heartland Center operates year-round camping and life enhancement programs for more than 700 children and teens with HIV/AIDS. In addition, Camp Heartland’s Journey of Hope AIDS Awareness program travels to dozens of schools and communities nationwide, to share life-saving messages of hope, compassion and prevention with America’s youth. MMIHC’s donation will provide 4 children with a week of summer camping.

- **Hertko Hollow Children’s Diabetes Camp, W. Des Moines, Iowa: \$5,500**

Hertko provides a camping experience for children with diabetes. In 2005, 325 campers ages 6-18 attended one of two one-week sessions. Campers learn how to cope with this chronic disease and to perform the daily tasks such as controlling blood sugars, giving shots, finger pricks, etc. They also enjoy a fun week with other campers who have diabetes. MMIHC’s donation will help to provide a summer camping experience for 8 children with diabetes, regardless of their family financial situation.

(The following groups will receive \$5,000 each:)

- **Child Saving Institute, Omaha, Neb.**

CSI’s mission is to promote the well being of children and their families, empowering them to lead healthy and productive lives by providing services of the highest quality. Services offered include foster care, adoption, emergency shelter, counseling and crisis intervention for children and families, early intervention programs and developmental childcare. CSI provides emergency shelter and supportive care for children during a family crisis. MMIHC’s donation will help to meet the physical and emotional needs of the increasing numbers of children coming to one of the three CSI emergency shelters.

- **Churches United Shelter, Des Moines, Iowa**

Churches United Shelter provides free shelter and meals to homeless adults regardless of physical and emotional conditions, and also helps to facilitate their move toward self-sufficiency. MMIHC's donation will help to fund additional staff to provide daytime services.

- **St. Joseph's Emergency Family Shelter, Des Moines, Iowa**

The shelter's mission is to provide temporary housing for homeless families and to assist their transition toward permanent housing. This is currently the only shelter in Des Moines where families can stay together. The needs of homeless families continue to increase due to lack of adequate housing, health related concerns and other issues. MMIHC's donation will help provide services to assist a family toward self-sufficiency.

- **Northern Voices, Roseville, Minn.**

Northern Voices teaches children who are deaf and hard of hearing how to listen and talk. This is an independent not-for-profit school serving children from infancy through the early elementary grades. The primary goal is for students to join their hearing peers in their neighborhood school once they have acquired the spoken language skills that are necessary to participate independently and successfully. The school also provides ongoing support services to students who have completed the program.

(Groups to receive \$4,000 each:)

- **Feed My Starving Children, Brooklyn Park, Minn.**

FMSC works with humanitarian organizations worldwide to feed starving children with nutritious food packaged by volunteers who fulfill their need to share and give starving children hope for the future. For young people, the FMSC program provides a safe, positive environment for small groups to interact socially during after-school hours

and weekends, while focusing on a program of humanitarian assistance. Currently FMSC has three locations in the Twin Cities.



- **Ascension Place and St. Anne's Place, Minneapolis, Minn.**

Provides short-term emergency housing for women and children in crisis or transition. They house 16 women and an average of 40 children from the ages of newborn to 18. Services provided include case management and referral, nutritionally balanced meals, free telephone and voice mail, and weekly support groups, which include chemical health. Families stay between 30 and 60 days. MMIHC's donation will be used to help fund a part-time recreation leader's salary, additional recreational equipment and YMCA passes for children, which will provide a healthy outlet for energy release and stress relief.

- **Spare Key Foundation, St. Paul, Minn.**

This privately funded foundation provides mortgage payment assistance to families with critically ill children. Spare Key has assisted over 500 families with one-month's mortgage and has paid out over a quarter of a million dollars in mortgage assistance since it was founded in 1997.

(Groups to receive \$3,500 each:)

- **ChildServe, Ames, Iowa**

ChildServe provides residential living options to children with special healthcare needs throughout Iowa. Today it is the largest, most comprehensive network of services for children with physical and mental disabilities and other health-related issues. MMIHC's donation will help to fund hearing aids for needy children, which cost \$1,134 each.

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MMIC Announces 2006 Grants *(continued from page 4)*

- **Rapid City Club for Boys, Inc., Rapid City, South Dakota**

Provides constructive programs for boys from 6 to 17 years of age, regardless of income. Programs include nutritious meals, guidance, homework help and tutoring, community service and learning opportunities for boys to help build self esteem and prepare them for the future. MMIHC's donation will help fund the outdoor recreational program to help fight obesity and promote healthy recreational habits for at-risk boys.

- **Beacon of Life, Des Moines, Iowa**

Beacon of Life is Central Iowa's only transitional shelter for single adult women. It is a highly structured, rehabilitational housing facility providing long-term housing and other services to homeless women. MMIHC's donation will help to provide support for the Stepping Stones program, which helps transition women to jobs and permanent housing.

(Groups to receive \$3,000 each:)

- **Capable Partners, Golden Valley, Minn.**

Capable Partners is a nonprofit organization of sport persons whose mission is to volunteer their time and talents to provide hunting, fishing, and related opportunities to the physically challenged. Their goals include outreach to new/existing members to participate and realize their potential; educate and promote disabled issues; create accessible outdoor opportunities with more participants, locations, and events; and teach individuals to obtain skills and independence so they can help lead future outings. MMIHC's donation will be used to build additional hunting stands, which will enable more disabled individuals to enjoy the sport.

- **Community Action Council Lewis House, Lakeville, Minn.**

Lewis House provides emergency safe housing for battered women and their children. Services include crisis intervention, individual and group support, resource referral, legal advocacy, and education. MMIHC's donation will help to fund their programs that provide safe refuge, caring support, safety planning and legal advocacy for thousands of victims of domestic violence and sexual assault.



- **Hospice of Central Iowa, W. Des Moines, Iowa**

The Hospice provides care for terminally ill patients and their families. Services offered include home care; companionship; medication; equipment; around-the-clock nursing care at one of their houses; and emotional, spiritual and bereavement support. MMIHC's donation will help to fund their programs providing in-house and outreach support to residents in 25 counties.

- **Hospice House, Omaha, Neb.**

Hospice House is a comfortable, homelike assisted living facility for terminally ill patients who have chosen non-curative, comfort care. MMIHC's donation will help to fund their in-house and outreach support programs. ■

Please update your information

Please contact your underwriter if your corporate address or clinic administrator has changed within the last year. You may fax the correct information to 952-838-6808 or mail it to your underwriter at the address appearing on this newsletter.

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