A leading medical liability insurance company …
and so much more.
Medical liability insurance is just the beginning

Our story begins more than 35 years ago, when a group of forward-thinking physicians teamed up to offer the kind of liability protection that treated policyholders as partners. Over the years we’ve adhered to the same customer focus and our market share, financial ratings and expanding footprint testify to the strength of our company and our commitment to the health care community.

Today, we offer a portfolio of solutions for health care leaders, physicians and care teams — designed to enhance their well-being and overall performance.

You can count on us for:

• Comprehensive medical liability insurance coverage with a history of stable pricing.
• Exceptional claim services with a solid track record of protecting what matters most.
• Evidence-based, data-driven risk management and patient safety solutions.

The result is higher-quality care, a better patient experience and a lower cost of care.

We’re there for you. There for good.

“MMIC is very responsive to requests. They provide outstanding educational services to help improve our performance and manage risks in all our health care environments (clinics, hospital, ancillary). Staff are personable and relate well with us, taking our partnership above and beyond ‘just business.’ I would call them a trusted resource.”

Lezlie Morris, MPA, FACHE
Pella Regional Health Center
Strong and growing

With MMIC, you have a partner who is strong enough to provide solid financial protection … and agile enough to meet your unique needs.

To ensure that we’re there for our clients long into the future, MMIC founded Constellation®, a partnership of mutual liability insurers and health services companies joining forces to become the nation’s leading source of support for physicians and all those who provide care. In 2013 UMIA joined Constellation and Arkansas Mutual Insurance Company (AMIC) joined in 2015.

“I have been very impressed with how competitive MMIC’s rates are and how responsive, knowledgeable and helpful your Risk Management and Claim representatives have been. As the Administrator of a group of 160 providers, I am in frequent contact with MMIC on a wide variety of liability-related issues and rely on the expert assistance you provide.”

Steve Gerberding, Administrator FACHE
Affiliated Community Medical Centers
We’re there to serve you

Local presence … national resources

We live in the markets we serve, so we understand the key issues and concerns affecting clients, patients and their families. We are active participants and leaders in helping local associations and societies remain strong and viable.

- Mutual company – owned by policyholders since 1980
- 90% average trial win rate over the past five years
- Currently serving more than 700 hospitals and health care facilities and 18,000 physicians and health care professionals
- MMIC is the leading medical liability insurance company in the core markets we serve
  A.M. Best, 2015
- $327 million in policyholder surplus
- A.M. Best “A” (Excellent) rating
Thinking about what could go wrong in health care can make for a lot of sleepless nights. But not when you’re covered with MMIC’s industry-leading insurance solutions. Our exceptionally broad coverage forms are based on claim experience, industry research and customer feedback. You’ll be covered when you need it most.

Who we serve

MMIC provides medical liability coverage for organizations across the medical continuum, including:

- Physicians – from solo physicians to large multispecialty physician groups
- Large integrated health systems and hospitals – from small rural facilities to large urban institutions
- More than 80 types of health care entities
- Long-term care, assisted living and transitional communities
- Medical schools and universities

Our success is your success

Because of our financial success, MMIC has declared $119 million to policyholders since 1994.

Limits of liability: $21 million with $23 million in aggregate limits (Does not apply to long-term care)


By age 65, 75% of low-risk specialty physicians and 99% of high-risk specialty physicians will be named in at least one lawsuit.*


+ Not all options apply to all types of plans.

<table>
<thead>
<tr>
<th>Comprehensive coverage options</th>
<th>Physicians*</th>
<th>Hospitals, long-term care, outpatient facilities*</th>
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<tbody>
<tr>
<td>Medical professional liability</td>
<td>●</td>
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<tr>
<td>Cyber Solutions®</td>
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<td>Administrative defense coverage</td>
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<td>General liability</td>
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<td>Employee benefits administration liability</td>
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We’re there when you need us most

**We are your partner, walking with you side-by-side.**

An adverse event or claim can take a heavy toll on everyone involved — doctors, nurses, staff and patients. That’s why we act quickly and professionally to reduce future risk and promote positive outcomes. Our results are fantastic; over the past five years we have had an average trial win rate of 90 percent.

**Our approach to claim management is to:**

- Defend good medicine and provide ongoing support
- Investigate and evaluate the facts and carefully assess the cause and alleged damages
- Keep you informed and involved in the claim investigation. Before settling any medical professional claim, we obtain your consent to do so.

Your claim consultant will work closely with your team to manage incidents, claims and suits. You are supported with strong defense counsel, media consultants and clinician support resources. Also, our Physician Advisory Committee evaluates selected cases and shares their expertise to help us better understand the care and treatment provided.

**Litigation support:** Physicians and staff facing litigation need to be prepared for the strategic, legal and emotional realities they’ll encounter during the process. Our litigation support team — comprised of physicians — reaches out to physicians at the first sign of a claim or suit to offer practical advice so your team can stay focused on patient care. Ninety-five percent of physicians described the support as very valuable.

**Media and crisis communications consulting:** Our experts help you communicate with the media, employees, patients and the community. Services include media relations, spokesperson training and communications counseling with affected patients.

“I want and need to thank you for getting me through the toughest time in my professional life … I was feeling absolutely terrified and alone … You exuded confidence when I felt none; it pulled me up. When it was time for trial, I was prepared. My trust was well placed. You and your team delivered.”

MMIC physician client
Our better understanding of risk helps care teams deliver better care.

From our rich heritage of providing insurance protection, claim support and risk management solutions we have developed a deep understanding of the most significant risks associated with the practice of medicine. We incorporate findings from our ongoing analysis of incident data, claims, emerging risk areas and other data sources into practical tools and resources that can help you reduce risk while improving patient care.

For clients with high-risk practices, we seek to understand your unique concerns through key stakeholder interviews — examining processes, assessing your culture and providing strategies for mitigating risks. We emphasize the importance of clinician and team well-being, good communication practices and the power of incorporating a culture of patient safety across your organization.

How we help

<table>
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<th>Consulting</th>
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<th>Support</th>
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<tr>
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<td>• Onsite</td>
<td>• Well-being Center</td>
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<tr>
<td>• Phone</td>
<td>• Online</td>
<td>• Litigation Support</td>
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<td>• Email</td>
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<tr>
<th>Education</th>
<th>Publications</th>
<th>Tools</th>
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<tbody>
<tr>
<td>• Onsite</td>
<td>• Brink</td>
<td>• Policies and procedures</td>
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<tr>
<td>• Webinars</td>
<td>• Client eNews</td>
<td>• Claim reviews</td>
</tr>
<tr>
<td>• Online CME programs</td>
<td>• ECRI News</td>
<td>• Research</td>
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</tbody>
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Support services vary by type of account.

Top contributing factors in medical liability cases

- Clinical Judgment: 56%
- Technical Skill: 45%
- Communication Factors: 28%

Cases can have more than one contributing factor.

We’re there to make technology work for you

Information technology can improve patient safety, but it can also create new risks. MMIC offers an array of strategic consulting solutions you can trust to help mitigate risk and improve clinical outcomes.

**Clinical applications**
Address risks inherent in using clinical software.
- Electronic health record
- Practice management
- Patient portal
- Interfaces development and custom reporting
- Integration
- Clinical decision support

**Security and compliance**
Comply with HIPAA and industry regulations.
- Security risk analysis
- HIPAA gap assessment
- Network vulnerability assessment
- Managed security services

**IT infrastructure**
Ensure your infrastructure operates securely.
- Network design/management
- Managed IT services
- Enterprise cloud hosting and cloud backup
- IT services consulting

The Health IT services described above are fee-based services.

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“MMIC has done a very good job of having resources available to help us manage our business – ranging from clinical care to quality and compliance. We work with MMIC on managing our IT security policies and they have been a great help!”

Brent Wilde, CEO
Kidney Specialists of Minnesota, P.A.

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**Top high-severity allegations**

<table>
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<tr>
<th>Diagnosis Related</th>
<th>Surgical Treatment</th>
<th>Medical Treatment</th>
<th>OB Related</th>
<th>Medication Related</th>
</tr>
</thead>
<tbody>
<tr>
<td>30%</td>
<td>23%</td>
<td>19%</td>
<td>11%</td>
<td>7%</td>
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*Source: MMIC in conjunction with CRICO Strategies. Cases asserted 2010-2014.*
The feeling’s mutual

As a mutual company, MMIC is a member of Constellation, a network of medical liability and health companies. What does this mean for you as an MMIC client?

Mutual companies serve policyholders, not shareholders in distant places. MMIC makes decisions that are in your best interests, rather than being concerned about analysts who focus on quarterly share prices. Our policyholders are part owners of the company; they vote for board members and are eligible for annual dividends.

When you purchase medical professional liability insurance from us, you’re investing in your success. Our mission is to help physicians and all those who devote their lives to health care attain their dreams — to help, to heal and to serve. We do this by collaborating to find new and better ways to assist with risk financing, patient safety, clinician well-being and technology. Because we believe improving the health care industry is good for all of us.
Minneapolis-based MMIC is the Midwest’s leading provider of medical liability insurance and risk management services for medical professionals. For 35 years, MMIC has helped health care systems, physician groups, hospitals and long-term care providers reduce risk and improve patient and resident safety. Today, MMIC supports health care leaders, physicians and all who provide care by enhancing their well-being and performance. This results in better quality patient care, a better patient experience and a lower cost of care.

For more information about MMIC products and services, visit MMICgroup.com, email us at communications@MMICgroup.com, call your independent insurance agent, or call us at 1.800.328.5532.

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