


NEW YORK STATE'S LEADER

in Medical Professional Liability Insurance
Since 1975



PROUDLY ENDORSED BY MORE THAN 60 STATE,
COUNTY MEDICAL AND SPECIALTY SOCIETIES





Every year far too many physicians and surgeons in New York State are the subject of malpractice claims. Someday, you may be one of them. If faced with a liability lawsuit,

you want to be sure that you have selected a financially strong, reliable and experienced professional liability carrier.

A carrier familiar with the challenges involved in the practice of medicine in New York that will be there for you today, tomorrow and for years to come. That is why you need Medical Liability Mutual Insurance Company (MLMIC) as your liability insurer.

STABILITY

In 1975, a dramatic increase in claims costs drove all of the carriers writing medical liability insurance in New York out of the market. Faced with the prospect of no insurance protection, the physicians in New York, organized by the Medical Society of the State of New York (MSSNY), joined together to form MLMIC.

Today, MLMIC is **New York State's leader** in medical malpractice insurance.

SECURITY

Only MLMIC insureds enjoy the protection provided by New York State's most experienced claims staff. MLMIC stands behind its philosophy to **aggressively** defend physicians and resist any payment for **groundless claims** and to swiftly and equitably compensate claimants with meritorious claims.

Composed of office and field representatives, MLMIC's claims staff works in concert with respected medical experts and highly experienced defense attorneys to provide policyholders with unrivaled representation. MLMIC's claims teams have established a strong record of successful defense and are held in high regard by New York's legal community.



MLMIC has successfully defended more New York physicians than any other New York medical liability insurer.



MLMIC insures nearly 14,000 physicians, nearly 4,000 dentists, dozens of hospitals and thousands of other healthcare professionals.

PERSONALIZED

To respond to the individual needs of its insureds, MLMIC offers a **variety of unique coverages, discounts and endorsements**. The company's underwriters can help you determine which of the following are suitable for you:

- New Doctor Discount
- Claims Free Discount
- Part-time Discount
- Risk Management Discount
- Voluntary Attending Physician (VAP) Discount
- Contractual Liability Coverages
 - Prior Acts (Nose) Coverage
 - Defense Only Coverage
 - Reporting Endorsement (Tail) Coverage

RISK MANAGEMENT

MLMIC believes that educating healthcare professionals helps improve patient care and ultimately reduces the number of claims and losses. MLMIC's Risk Management Department establishes comprehensive programs that help **minimize the liability exposure** of MLMIC-insured hospitals and long-term care facilities, and its physician, surgeon and dentist policyholders. In addition, MLMIC develops online educational programs that address pertinent risk-management topics that are of interest to physicians and non-physician healthcare practitioners in all medical specialties.

MLMIC's Risk Management Department also offers insureds a number of **additional services**, including:

- Consulting Services
- Medical Office and Group Practice Surveys and Assessments
- On-Site Education Programs for Physicians and Staff
- Annual Risk Management Seminar
- Regional Network Meetings
- Policy and Procedure Audits
- Departmental Focused Surveys
- Biomedical and General Liability Surveys
- Annual Risk Assessment and Questionnaire
- The MLMIC Research Library

LEGAL ADVICE

The **experienced healthcare attorneys** at Fager Amsler Keller & Schoppmann, LLP, counsel to MLMIC, are available during normal business hours to assist policyholders with a wide range of legal services, including:

- Advisory Opinions Concerning Liability Issues
- Liability Litigation Activities
- Lecture Programs
- Consulting Services
- Legal Audits and Assessments

In addition, MLMIC policyholders can access 24/7 legal support by calling (855) FAKS-LAW. Or, email hotline@FAKSLAW.com.



*In the process of selection, classification, evaluation and rating of risks, MLMIC's emphasis has always been on **equity, quality and reasonableness of cost.***

TRUE PEER REVIEW

MLMIC's Merit Rating Plan **permits true peer review**. In fact, our program is so successful, MLMIC remains the only medical liability insurer not required to use New York State's mandated automatic surcharge table.



MLMIC never non-renews or surcharges a policy on the basis of claims history without first submitting it for review by your peers.

COMMITMENT

MLMIC distinguishes itself through service and integrity ... a posture that continues to attract physicians across every medical specialty.

We are not a national liability insurance provider. MLMIC is a company founded by, and for, New York's medical community.

For more than 40 years, we have delivered trusted medical professional liability protection to our New York policyholders at reasonable rates and with a high degree of personal service.

“MLMIC staff members are knowledgeable, kind and compassionate.”

- J.A., MD, General Surgeon



MLMIC is the only professional liability insurer that has the endorsement of the Medical Society of the State of New York (MSSNY).



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**MLMIC is endorsed by the Medical Society of the State of New York (MSSNY),
as well as the following component county medical societies.**

Albany County	Erie County	New York County	Saratoga County
Allegany County	Essex County	Niagara County	Schenectady County
Bronx County	Franklin County	Oneida County	Schoharie County
Broome County	Fulton County	Onondaga County	Seneca County
Cattaraugus County	Genesee County	Ontario County	Suffolk County
Cayuga County	Greene County	Orange County	Sullivan County
Chautauqua County	Herkimer County	Orleans County	Tioga County
Chemung County	Jefferson County	Oswego County	Tompkins County
Chenango County	Kings County	Otsego County	Ulster County
Clinton County	Lewis County	Putnam County	Warren County
Columbia County	Madison County	Queens County	Wayne County
Cortland County	Monroe County	Rensselaer County	Westchester County
Delaware County	Montgomery County	Richmond County	Wyoming County
Dutchess County	Nassau County	St. Lawrence County	

MLMIC is endorsed by multiple specialty societies, including:

- American Academy of Pediatrics - District II
- New York Chapter of the American College of Physicians
- New York State Academy of Family Physicians
- New York State Chapter of the American College of Surgeons
- New York State Neurological Society
- New York State Ophthalmological Society
- New York State Osteopathic Medical Society
- New York State Society of Anesthesiologists
- New York State Society of Dermatology and Dermatological Surgery
- NYS Society of Otolaryngology - Head and Neck Surgery
- New York State Society of Plastic Surgeons



*“My attorney told me to make sure I was with MLMIC.
He was so right.”*

– G.S., MD

**To learn more about MLMIC,
visit MLMIC.com or call (888) 801-1287.**



Medical Liability Mutual Insurance Company