



\$12.5 Million Policyholder Dividend Announced

We're pleased to announce that MAG Mutual's senior management team recommended, and your physician-led Board of Directors approved, a dividend distribution to eligible physician-policyholders - *for the fourth year in a row, and now 12 of the last 16 years*. Few malpractice insurers in the nation can match this record, proving once again what it means to be mutual – with MAG Mutual.

Beginning June 1, 2010, \$12.5 million (second largest in company history), will be returned to eligible MAG Mutual Physician and Surgeon Professional Malpractice Insurance policyholders of record as of the close of business April 1, 2010. This means MAG Mutual's policyholders will receive **\$45 million** in dividends from June 2007 through May 2011.

Your dividend will be based on the number of years you've been insured with MAG Mutual and the premium amount paid. Beginning with policies renewing on June 1, 2010, we will apply the total dividend amount as a credit on the Declarations Page of each renewal policy. For eligible policyholders who retire or do not renew their policy, the dividend will be applied to any outstanding balance or paid by check.

Your Board of Directors and all of MAG Mutual's employees thank you for your loyalty and trust. If you have any questions, please call **1-800-282-4882**.

The risk management advice presented in this Site is intended as general information of interest to physicians and other healthcare professionals. The recommendations and advice published on this Site do not reflect or establish a standard of care and do not establish rules for the practice of medicine. The publication of this information is not intended as an offer to insure such conditions or exposures, or to indicate that MAG Mutual Insurance Company will underwrite such risks for the reader. Our liability is limited to the specific written terms and conditions of actual insurance policies issued.
