



August 8, 2018

Maria Vullo, Superintendent
NYS Department of Financial Services
One State Street
New York, NY 10004

Gary J. Fitzgerald,
President

Dear Ms. Vullo:

In conjunction with the August 23rd hearing regarding the plan for the Medical Liability Mutual Insurance Company (MLMIC) to convert from a Property and Casualty Mutual Insurance Company to a Property and Casualty Stock Insurance Company, I am writing on behalf of the Iroquois Healthcare Association (IHA) to support the plan.

IHA is a regional hospital association that represents 54 hospitals over 32 counties of upstate New York, covering over 28,000 square miles. As you are aware, MLMIC is a domestic company and the leading provider of medical malpractice liability insurance to doctors, dentists and hospitals throughout New York State. In that role they have provided a number of IHA member hospitals, as well as their employed and attending medical staff, with high quality medical malpractice liability insurance at competitive rates. As part of their overall coverage, MLMIC has assisted our member hospitals in improving their risk management activities, identifying causes of loss and taking remedial action.

*Representing
healthcare
providers in
Upstate New York*

IHA has been a business partner of MLMIC for over 20 years and has collaborated with MLMIC extensively over that period. MLMIC has always exhibited the highest levels of integrity, reliability and responsiveness in their relationship with IHA and its member hospitals.

*15 Executive Park Drive
Clifton Park,
New York 12065*

The conversion and acquisition of MLMIC by Berkshire Hathaway, one of the world's leading insurance and reinsurance companies, will strengthen MLMIC both financially and operationally. It will also provide MLMIC with additional access to capital, expertise and reinsurance support. It is likely that MLMIC will now be able to offer additional risk financing options and higher coverage limits to its policyholders.

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Additionally, IHA believes this conversion and subsequent acquisition will be in the best interest of our membership.

*5740 Commons Park
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New York 13057*

The Iroquois Healthcare Association urges the Superintendent to approve MLMIC's conversion plan.

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Sincerely,

Gary J. Fitzgerald
President

www.iroquois.org