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August 8th, 2018

New York State Department of Financial Services c/o Linda Krebs, Property Bureau- MLMIC Demutualization One State Street, 4th Floor New York, NY 10004

To Whom It May Concern:

The Medical Liability Mutual Insurance Company (MLMIC) is endorsed by the Medical Society of the State of New York (MSSNY), the Medical Society of the County of Queens (MSCQ), as well as the other state societies. I have been employed by MSCQ for the last five years and our records show that MLMIC has been an endorsed partner of ours dating back to 2003 or before. Our partnership with MLMIC has helped us serve our members and their patients in our communities since then.

Offered as one of our benefits, MLMIC provides our members with high quality insurance protection at rates the physician can afford. The support that MLMIC gives the societies in terms of education for our members, and the timely manner that important information is disseminated to all them, is crucial not only for those insured but for the society as a whole.

Furthermore, the alliance with Berkshire will strengthen MLMIC financially, allowing them to serve us with other risk financing options they didn't offer before. We think the alliance with Berkshire will enhance our partnership and aid us in continuing to serve our physicians and their patients for many years to come. The Society urges Superintendent Vullo to approve the sponsored demutualization of MLMIC as in the best interest of the members of your Society who are MLMIC Policyholders.

I remain.

Executive Director.