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August 22, 2018

New York State Department of Financial Services
c/o Linda Krebs -- Property Bureau
MLMIC Demutualization
One State Street
New York, New York 10004
mlmicdemutualization@dfs.ny.gov

Dear Ms. Krebs:

The New York State Ophthalmological Society (NYSOS) is one of more than five dozen medical associations that proudly endorses Medical Liability Mutual Insurance Company (MLMIC). This association, which has spanned 24 years, has worked to the benefit of all stakeholders – MLMIC, NYSOS and the approximately 1600 eye physicians and surgeons whose interests are represented by the Society.

MLMIC is the medical liability insurance provider for the overwhelming majority of ophthalmologists in the state. This is a reflection not only of the cost and quality of the company's product, but its long standing reputation as the most qualified and ardent physician advocate in the malpractice insurance field. Additionally, a corps of extremely knowledgeable, professional and responsive employees dispersed among five offices throughout the state creates convenience and helps breed familiarity between insureds and their local MLMIC representatives.

NYSOS has partnered with MLMIC on a variety of educational projects aimed at enhancing patient safety and quality of care while helping to remediate aspects of the unfavorable medical liability environment that exists in the state. Issues of the NYSOS monthly newsletter always include interesting, timely and relevant articles prepared by MLMIC and aimed at enhancing the physician-patient relationship and minimizing legal exposure. Related topics have also been the focus of frequent webinars for physicians. And, most recently, we collaborated on development of an ophthalmology-specific, CME-bearing risk management program which offers participants a 5% premium discount and qualifies them for the State's free excess insurance fund.

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Arnold S. Prywes, MD
Bethpage, NY

An alliance with Berkshire promises to strengthen MLMIC and its relationship with medical associations and the physician community as a whole. MLMIC will qualify for an A++ Best rating, a distinction reserved for the most stable, top performing credit worthy insurance companies. Physicians can have confidence in the company's long term viability and an assurance that their medical liability partner will continue to exist many years from now.

We believe that the demutualization of MLMIC would best serve NYSOS members who are who are MLMIC policyholders and urge Superintendent Vullo to approve the measure.

Sincerely,

A handwritten signature in black ink, appearing to read "Amjad M. Hammad MD". The signature is fluid and cursive, with a large, sweeping flourish at the end.

Amjad M. Hammad, MD, MBA
President