



## Medical Society of The County of Richmond

900 South Avenue, 3rd fl. Suite 35

Staten Island, New York 10314

Phone: (347) 533-1113 • eFax: (347) 273-1113 • Web: RCMS.ORG

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August 17, 2018

Linda Krebs, Property Bureau - MLMIC Demutualization  
New York State Department of Financial Services  
One State Street, New York, NY 10004

Dear Ms. Krebs:

MLMIC has been an endorsed partner of ours for over five years. They provide our members with high quality insurance protection at rates they can afford. Our partnership with MLMIC has helped us serve our members and their patients in our communities. 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 alliance with Berkshire will strengthen MLMIC financially, allowing them to serve us with other risk financing options they didn't offer before. MLMIC's risk management and claims services are already second to none, helping our members identify causes of loss, take remedial action, and defend us in the courtroom like no other. MLMIC will also qualify for an A++ Best rating, which is appealing to our members from a financial security perspective.

In summation, RCMS includes MLMIC Policyholders who will benefit from the transaction. As, an organization, we expressly urge Superintendent Vullo to approve.

In Health,  
Simon G. Kokkinakis, MD  
Richmond County Medical Society  
212<sup>TH</sup> President