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Neurology

Diplomate American Board of Psychiatry and Neurology

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To whom it may concern:

I have become aware that the Department of Financial Services of the State of New York will be conducting a public hearing on August 23rd, 2018 with regard to the transaction between MLMIC and Berkshire Hathaway.

By way of introduction, I am a Board-Certified Neurologist in Upstate New York. I have been in private practice for over twenty years and consistently throughout those years I have chosen Medical Liability Mutual Insurance Company (MLMIC) as the provider of my malpractice coverage. Let me tell you why.

Throughout the years, MLMIC has provided me with uninterrupted coverage and provided policyholders like myself with value added benefits that include CME education, advice regarding medical-legal issues beyond those involving patient care and patient education/safety services that serve not only policyholders like myself but also the public in general.

The merger of MLMIC, the largest medical-dental liability insurer in New York with Berkshire Hathaway, a financially sound and strong company will enhance the services that MLMIC provides to the medical/dental practitioners of New York State in addition to the public at large. These services include:

- Top drawer malpractice coverage at rates we can afford.
- Risk management and claim services that are second to none.
- Education regarding day-to-day improvements in risk management.
- Advice regarding remedial action supporting practitioners.
- When necessary, defense in the courtroom with experienced attorneys like no other.

MLMIC has provided these services to their insureds as well as the community at large for decades. The alliance with Berkshire Hathaway will enhance this relationship and serve both practitioners and the public for years to come.

Thanking you in advance for your consideration, I remain

Very truly yours,



Robert E. Todd, M.D.