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ISMIE Mutual Announces Another Big Dividend for Policyholders
Latest declaration brings dividend total to \$193 million over life of program.

Chicago, IL – ISMIE Mutual Insurance Company today declared a new \$36.3 million dividend for distribution to eligible policyholders in portions of \$12.1 million over each of the next three policy years (2014-16). This new, base dividend comes atop a previously-declared 2014 special dividend of \$20 million for eligible policyholders. The result: eligible ISMIE policyholders will benefit from a total distribution of \$32.1 million in 2014.

“ISMIE Mutual is Illinois’ largest and most experienced professional liability insurer. Our policyholders have been with us through the lean times and good. Our successful dividend program is an outgrowth of this strong partnership,” said ISMIE Mutual Chairman Harold L. Jensen, M.D.

“Our doctors offer exceptional patient care, which fortifies ISMIE’s capacity to declare our eighth straight dividend year.” Including the latest declaration, ISMIE’s cumulative dividends total \$193 million since the program began in 2007.

2014 Base Dividend Details

- Beginning with policies that renew on or after May 1, 2014, a qualifying policyholder's dividend will be divided into four equal installments and applied as a premium credit on each quarterly invoice.
 - ✓ To qualify for the 2014 base dividend (\$12.1 million), a policyholder must have been continuously insured since any of the following policy years: 2005-06, 2006-07, 2007-08 and 2008-09.
 - ✓ A minimum renewal premium of \$400 will be applied.

2014 Special Dividend Details

- Current policyholders with continuous ISMIE coverage since the 2013-2014 policy year are eligible to receive the 2014 special dividend (\$20 million).
 - ✓ The special dividend will be applied to policyholders renewing on or after July 1, and will be divided into four equal installments as referenced above.

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ISMIE Mutual Insurance Company is the leading medical liability insurer for approximately 11,000 Illinois physicians. Established in 1976 by the Illinois State Medical Society, the company is completely physician-owned and operated. ISMIE Chairman Harold L. Jensen, M.D. is a specialist in internal medicine from Frankfort, Illinois.