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## ISMIE Mutual Announces Largest Ever Policyholder Dividend

*\$45 million this year pushes ISMIE's total dividend disbursement to more than \$137 million.*

**Chicago, IL** – ISMIE Mutual Insurance Company today announced its largest policyholder dividend in company history. In addition to a planned dividend amount of \$25 million, ISMIE will also distribute a special \$20 million dividend to eligible policyholders. This year's dividend eclipses our previous record of \$20.7 million, which was issued in 2009. A \$45 million disbursement brings ISMIE Mutual's total dividend to \$137 million since the program's inception in 2007.

"ISMIE Mutual is extremely pleased to extend our dividend program for a seventh consecutive year, and issue such a strong dividend," said ISMIE Mutual Chairman Harold L. Jensen, M.D. "ISMIE's unwavering commitment to aggressive policyholder defense, an innovative risk management program, and conservative business operations have contributed to a strong financial position. ISMIE's philosophy is *Physician-First Service*, which drives us to share positive financial results with our policyholder partners."

### ISMIE's Dividend: The Details

	Dividend Amount*	Who is eligible?
<b>Base 2013 Dividend</b>	\$25,183,849	Current policyholders with continuous coverage since any of the following policy years: 2005-06, 2006-07, 2007-08 and 2008-09.
<b>Special Dividend</b>	\$20,000,000	Current policyholders with continuous coverage since the 2011-2012 policy year.

\*A minimum renewal premium of \$400 will be applied. Dividends will appear as a credit on the policy renewal after July 1, 2013.

In other news, ISMIE Mutual recently expanded its cyber liability coverage to include limited business interruption coverage. This new protection covers certain instances when a practice is forced to close due to a computer security breach. ISMIE is pleased to be able to provide this additional peace of mind at no additional policyholder cost (subject to deductible). Later this year, ISMIE Mutual will make its annual announcement regarding rates for the 2013-14 policy year.

[www.ismie.com](http://www.ismie.com)

*ISMIE Mutual Insurance Company is the leading provider of medical liability insurance to approximately 12,000 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.*