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ISMIE Mutual Extends Dividend Streak to Sixth Year

*Dividend total tops \$91 million over life of popular program.
Insurer offers continuity to doctors transitioning to employed situations.*

Chicago, IL – ISMIE Mutual Insurance Company today announced its sixth consecutive annual round of policyholder dividends. More than \$17 million will be distributed to eligible ISMIE policyholders in 2012-2013. Since 2005, ISMIE Mutual physicians have enjoyed \$91 million in dividends – 91 million reasons to stick with the physician-owned-and-operated insurer, just as ISMIE has stuck with doctors in Illinois’ volatile liability climate.

“ISMIE’s aggressive policyholder defense, innovative risk management program, and conservative business operations equate to another stable year for Illinois’ top liability carrier,” said ISMIE Mutual Chairman Harold L. Jensen, M.D. “Our partnership approach to serving policyholders, coupled with an uninterrupted 35-year history of service to physicians, equips ISMIE Mutual to run an efficient, physician-friendly operation, even in Illinois’ often-hostile litigation waters.”

“Our policyholders have long benefitted from ISMIE’s track record of advocacy and innovation. Today, as health care system consolidation occurs, many of our policyholders are considering employment situations over independent practice. We identified this trend early on, and recognize that doctors who have been with us their entire careers view switching insurers as a potential barrier to employment. **To ease the hassle of transition, ISMIE is working with affected physicians and their prospective employers to maintain ISMIE coverage continuity.** We make it easy for them, no matter what their medical practice setting, to have Illinois’ best liability coverage.”

Later this year, ISMIE Mutual will make its annual announcement regarding rates for the 2012-13 policy year. During this half-decade period of dividends, ISMIE has also been able to keep base rates flat. Next year’s base rates are to be announced this summer, for rollout beginning in October 2012.

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