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**FOR INFORMATION, CONTACT:**  
John Maszinski, office: (312) 580-6440  
cell: (312) 608-3620

**No Change to Base Premium Rates for 2014-15**  
*Policyholder “base rates” hold steady for coming policy year*

**Chicago, IL** – ISMIE Mutual Insurance Company announced no change to base premium rates for the coming policy year, which begins October 1. The rate announcement marks the second dose of good news, coming on the heels of the declaration of a new round of dividends to be distributed during the 2014-16 policy years. ISMIE Mutual has committed \$193 million to the dividend program since its inception in 2007.

A flat base rate and robust dividends are examples of why ISMIE Mutual remains the carrier of choice for most Illinois physicians, including independent practitioners, large group employees or partners, and hospitals and health systems. ISMIE Mutual supports our policyholders and members of their medical team across multiple business models and practice settings. ISMIE’s strength and foundation to support the practice of medicine have never been stronger.

ISMIE Mutual also notes a significant growth in popularity for a corporate policy option that reduces the expense of insuring our policyholders’ corporate entities. This option allows policyholders to secure corporate coverage on a “shared limit” if the policyholder and corporate entity are co-named in a lawsuit. ISMIE attributes its growth to the continuing evolution of practice trends toward employment and other non-traditional affiliation models.

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