

## THE MEDICAL SOCIETIES

*of the Counties of*

**ONEIDA, HERKIMER, MADISON, CHENANGO, OSWEGO, CAYUGA & ST. LAWRENCE**

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*Kathleen E. Dyman  
Executive Vice President*

August 15, 2018

New York State Department of Financial Services  
c/o Linda Krebs, Property Bureau – MLMIC Demutualization  
One State Street, 4<sup>th</sup> Floor  
New York NY 10004

Dear Ms. Krebs:

I am writing on behalf of the Medical Societies of the Counties of Oneida, Herkimer, Madison, Chenango, Oswego, Cayuga and St. Lawrence.

Over the past 24 years, our members have enjoyed many benefits through their involvement with the Medical Liability Mutual Insurance Company.

MLMIC has been able to provide our members with high quality insurance protection at affordable rates. Their management and claims services are second to none, helping our members identify causes of loss, take remedial action, and defend us in the courtroom like no other.

The alliance with Berkshire will strengthen MLMIC financially, allowing them to serve us with other risk financing options they didn't offer before.

MLMIC will also qualify for an A++ Best rating, which is appealing to our members from a financial security perspective.

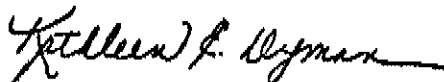
We think the alliance with Berkshire will enhance our partnership and aid us in continuing to serve our physicians and their patients for many years to come.

Large numbers of your members are MLMIC policyholders. Our joint initiatives serve the public interest (i.e., CME education, risk management, patient safety, etc.) and are likely to only be enhanced post-transaction as MLMIC becomes, financially, an even stronger company.

We urge Superintendent Vullo to approve MLMIC's proposed Plan of Conversion as it is in the best interest of MLMIC's policyholders and the public.

We look forward to a robust and enduring partnership with the Medical Liability Mutual Insurance Company and believe strongly in the services it will provide.

Sincerely,



Kathleen E. Dyman  
Executive Vice President