

New York State Academy of Family Physicians

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518-489-8945



August 13, 2018

Maria T. Vullo, Superintendent
NYS Department of Financial Services
One State St.
New York, NY 10004-1511

RECEIVED
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Office of Superintendent
NYS Dept of Financial Services

Dear Ms. Vullo:

The NYS Academy of Family Physicians (NYSAFP) and MLMIC have maintained a cordial and mutually beneficial partnership since 2005. We formed our partnership because MLMIC insured a majority of NYSAFP members for medical liability coverage and our members highly valued the coverage and service provided by the company.

MLMIC has provided NYSAFP members with consistently comprehensive coverage at affordable premiums. The company's risk management and claims services are highly regarded by our members and company representatives are frequently featured at our educational conferences for presentations on risk management strategies. Additionally, MLMIC is a regular content contributor to our publications, providing articles on risk management and reviews and updates regarding medical liability litigation.

We believe the association with Berkshire Hathaway will enhance MLMIC's financial position and that a financially strengthened MLMIC will be in a stronger position to expand and improve its services for our members.

Our partnership with MLMIC has helped us serve our members and the protection and services, which the company has provided directly to our members, has supported their efforts to provide outstanding clinical care to their patients.

We support the MLMIC alliance with Berkshire Hathaway and believe that MLMIC will be strengthened by that alliance and that our own partnership with the company will be enhanced. We urge you to approve demutualization of MLMIC. Doing so will greatly enhance the many benefits our members already receive from their association with the company.

Sincerely,

A handwritten signature in cursive script that reads "Vito F. Grasso".

Vito F. Grasso, MPA, CAE
Executive Vice President