



## Westchester County Medical Society

40 Sunshine Cottage Road

Valhalla, New York 10595

Phone: 914-967-9100 Fax: 914-967-9232

August 24, 2018

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**Accounting Manager**

Rhonda Nathan

New York State Department of Financial Services  
c/o Linda Krebs  
Property Bureau – MLMIC Demutualization  
One State Street  
New York, NY 10004

Dear Department of Financial Services,

MLMIC has been the endorsed medical liability insurance partner of the Westchester County Medical Society for over 20 years. During this partnership MLMIC has provided and continues to provide our members with high quality insurance protection at competitive rates. Over the years MLMIC's risk management and claims services has helped our members identify causes of loss, take remedial action, and defend us in the courtroom. They have always provided excellent personal service and we have no doubt that they plan to continue that level of service and only work to improve it.

We feel that the alliance with Berkshire is likely to strengthen MLMIC financially, and will allow them to serve us with other risk financing options they don't currently offer. The merger will also qualify MLMIC for an A++ Best rating, which is appealing to our members from a financial security perspective.

Our partnership with MLMIC has helped us serve our members and their patients in our communities for more than 20 years. 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.

We expressly urge Superintendent Vullo to approve the sponsored demutualization of MLMIC as in the best interest of the hundreds of Westchester County Medical Society members who are MLMIC Policyholders, and hope that you will take our comments into consideration when evaluating the merger.

Sincerely,

The Board of Directors, Westchester County Medical Society