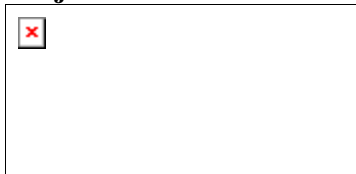


From: Wendy S. Barclay
Sent: Thursday, December 03, 2009 4:47 PM
To: Michael F. Morgan
Subject: Press Release - MA 2010 Rates



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FOR IMMEDIATE RELEASE

CMIC Massachusetts Rates Unchanged for 2010 Policy Year; New Experience Credits Provide Premium Decrease

<http://www.cmic.biz>

GLASTONBURY, CT – September 3, 2009 – CMIC, a leading doctor-owned medical malpractice insurer serving Connecticut and Massachusetts, today announced that the overall rate indication for Massachusetts is unchanged for the upcoming 2010 policy year. The announcement follows a detailed rate review performed by the Company's independent consulting actuary, Towers Perrin. 2010 marks three consecutive years CMIC rates have decreased or remained unchanged.

Furthermore, CMIC will award experience credits to eligible claims-made policyholders insured with CMIC for more than three consecutive years. Policyholders benefiting from the credits will see a 5% decrease in their 2010 premiums. Policyholders may also be eligible to receive an additional 5% credit if their medical practice utilizes a CCHIT certified EHR. Rates for corporate coverage remain unchanged at 10%.

“Our goal is to establish and maintain appropriate premiums for Massachusetts doctors while providing financial stability, innovative thinking, unmatched risk management and personalized service,” said Denise Funk, CEO of CMIC. “Our 2010 rate structure reflects our continuous commitment to that goal as we commence our sixth year insuring Massachusetts doctors and twenty-fifth year of business.”

“We are pleased to pass the Company's success on to our members by keeping premiums stable, providing experience credits and adding opportunities to earn premium reductions,” said Dr. Sultan Ahamed, CMIC president and chairman.

About CMIC

CMIC, established as a mutual company in 1984, is a leading doctor-owned provider of professional liability insurance and services to doctors and healthcare professionals in Connecticut and Massachusetts. CMIC is headquartered in Glastonbury, CT and serves Connecticut and Massachusetts exclusively. For more information visit CMIC's website at www.cmic.biz.

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