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The MagMutual Difference

At MagMutual, it's not about us – it's about you.

For more than four decades, MagMutual has been a leading provider of medical professional liability insurance. Now, we are proudly the...



#1 LARGEST MUTUAL MPL
insurance provider in the U.S.¹



#5 LARGEST MPL
insurance provider in the U.S.¹

While the healthcare environment is constantly changing, our core precepts remain the same. The first and most important of those principles: we always put our PolicyOwners first. In doing so, we've evolved into much more than a medical professional liability insurer. We look at risk from every angle to offer comprehensive coverage, innovative advice and unmatched support – the kind that delivers all-around protection to healthcare providers. **The result? Better outcomes and stronger PolicyOwners.**

\$3.2B
TOTAL ASSETS¹

\$468M+
Paid out since inception²

18 years
of consecutive dividend returns²

A EXCELLENT
FINANCIAL RATING
AM Best Company

(DOLLARS IN THOUSANDS)	2020	2021	2022	2023	2024
Gross Written Premium ³	\$425,067	\$500,863	\$552,607	\$668,907	\$690,977
Net Income before dividends & income tax ³	\$79,039	\$63,097	\$58,150	\$79,945	\$97,827
Total Loss and LAE Reserves ³	\$777,945	\$893,388	\$967,138	\$1,195,679	\$1,312,063
Capital and Surplus ³	\$951,353	\$1,120,074	\$1,050,453	\$1,130,421	\$1,214,201
Total Admitted Assets ³	\$2,254,195	\$2,543,997	\$2,606,805	\$2,987,365	\$3,158,281

MAGMUTUAL® is a family of companies offering expansive coverages

MAGMUTUAL® INSURANCE COMPANY MAGMUTUAL RRG™ OURCell PCC®

WEST VIRGINIA MUTUAL INSURANCE COMPANY™
A MAGMUTUAL® COMPANY

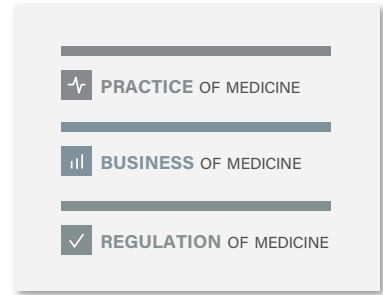
PROFESSIONAL SECURITY INSURANCE COMPANY

MDADVANTAGE®
A MAGMUTUAL® COMPANY

1. S&P Global Market Intelligence 2024 year-end financial filings 2. Dividends and other policyholder benefits are declared at the discretion of the MagMutual Board of Directors and are subject to eligibility requirements. 3. Reflects MagMutual Holding Company combined financial statement results.

COMPREHENSIVE LIABILITY PROTECTION

MagMutual is more than a malpractice insurer; we assess risk from every angle and deliver full-spectrum insurance solutions for our PolicyOwners. From guaranteed cost to large deductibles and captive options, we manage the entire product spectrum and tailor each solution to the PolicyOwner's preferred level of risk.



CAPITAL SOLUTIONS

MagMutual's dedicated division is designed to address the needs of complex healthcare risk management. Our expert team specializes in medical malpractice underwriting, alternative risk financing and program design, collaborating with clients and their advisors to develop customized program structures that balance risk retention with risk transfer.

MAGMUTUAL SERVICE 360 – ONE TEAM. TOTAL SUPPORT.

Built for PolicyOwners and agents who need trusted answers, fast. Discover personalized, expert-driven support designed to meet your needs effectively and efficiently. We don't just provide protection — we build lasting partnerships.

- **Expert-Driven Guidance:** Whether it's risk management, underwriting, claims, billing, or another concern, you can connect directly with an expert to get the answers you need.
- **Proactive Service:** We anticipate your needs when we can and resolve issues the same day.
- **Unified Support:** Get help through our dedicated phone line, email, or the MyMagMutual portal, where you can track requests in real time and provide feedback.

OUR GROUNDBREAKING CLAIMS APPROACH IMPROVES OUTCOMES FOR POLICYOWNERS

Our data-driven claims process is designed to minimize the risk of litigation or indemnity payments while improving outcomes. Our approach is comprehensive, collaborative, transparent and, most especially, tailored to your individual circumstances.

1 INVESTIGATION & ASSESSMENT

Faster Response - Superior Analysis

Early confirmation of coverage gives the PolicyOwner confidence in their protection, while expert medical review and evidence-based data deliver a more accurate and objective approach.

2 STRATEGY & IMPLEMENTATION

Better Outcomes

Implementation of a claim strategy based on unbiased analysis and proactive communication results in better outcomes.

3 LITIGATION & SETTLEMENT

Successful Collaboration

Case strategy is clear, and execution is collaborative and complete, with better results for PolicyOwners.

ADDITIONAL CONCIERGE-STYLE POLICYOWNER SUPPORT

We provide customized practical, emotional, informational and logistical support throughout the litigation process.

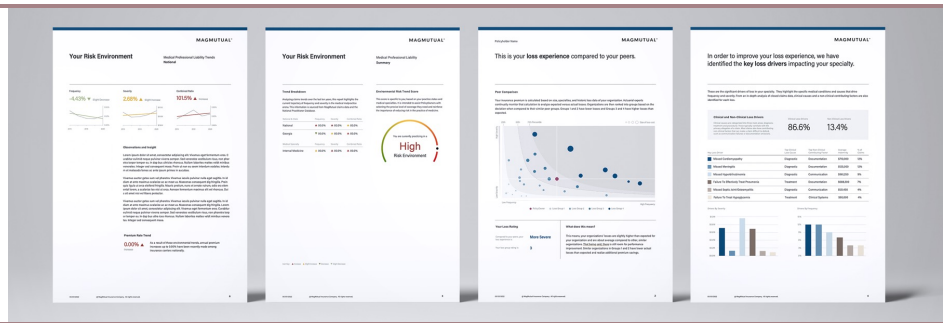
- **Peer2Peer:** Connects PolicyOwners with peers who have experienced the stress of litigation, offering valuable insight, advice and reassurance at every phase of the process.
- **Preserve Program®:** An early intervention program that helps preserve physician-patient relationships after unexpected outcomes by providing emotional and financial support, ensuring the trust and rapport cultivated over time remain intact.
- **Claim Assessment and Communication:** PolicyOwners receive a suite of reports that provide written guidance, clarify claim direction and help set expectations for what lies ahead.
- **24/7 Physician-Staffed Risk Hotline:** Immediate access to experienced physicians for urgent or emergency situations.
- **In-House Consultants:** Access to support from physician, patient safety, regulatory, cyber, workers' compensation and employment practice consultants.

CUSTOMIZED RISK ENVIRONMENT, LOSS EXPERIENCE AND RISK REDUCTION STRATEGY REPORTS

Our reports and risk management tools help PolicyOwners reduce exposure, improve outcomes and choose the insurance that's right for them, by showing:

- A comprehensive analysis of national, state, specialty and peer frequency and severity claims trends
- Detailed rankings of physicians and practices relative to peers in the same specialty and state
- Identification of leading causes of claims in specific environments
- Recommended top mitigation actions to reduce claims

Physicians who take advantage of MagMutual's risk mitigation content and tools see a **10% reduction in medical malpractice losses.**⁴



MAGMUTUAL LEARNING AND RESOURCE CENTER

We offer flexible and customized CME credit options and resources on key topics like patient safety and management liability. Our newly expanded Learning Center now includes a robust article library, providing PolicyOwners with more ways to earn CME.

Learning Center features include:

- Courses, articles, videos, toolkits and self-risk assessments
- Earn CME credits from articles, bundle partial credits and track state CME requirements
- **Measured Results: Each course taken is linked to an average 3.2% reduction in reported loss costs.**⁴

4. MagMutual conducted a study that includes data from more than 35,000 providers in all specialties.