

**MASSACHUSETTS MEDIAL MALPRACTICE
REINSURANCE PLAN**

COMPLIANCE COMMITTEE MEETING

Minutes of Meeting

November 30, 2005

A Compliance Committee meeting of the Massachusetts Medical Malpractice Reinsurance Plan (“MMMRP”) was held at the office of Robert White Associates, 11 Beacon St, Suite 620, Boston, MA on Wednesday November 30, 2005 at 10 am.

The following committee members were present in person:

Jill A. Gold
Dr. Philip Carling
Richard W. Brewer
Geraldine Foley, Esq.

The following MMMRP staff/consultants were present in person:

William T. McGrail, President
Dolores M. Ivester, Director of Administration
Maurice (Moe) Edwards, Controller

Ms. Jill Gold, Committee member, called the meeting to order at 10:05 AM. Ms. Dolores Ivester kept a record of the proceedings.

1. Minutes of Meeting

Ms. Gold noted the minutes to the previous meeting dated May 10, 2005 had been distributed. A motion was made and duly seconded to approve the May 10, 2005 minutes. The motion was voted unanimously.

2. Claims Audit Report

Copies of the report of the August 24, 2005 Claims Audit were previously distributed. The audit was conducted at a member company office and the report was prepared by Dr. Philip Carling and Ms. Geraldine Foley, Esq. Ms. Foley and Dr. Carling agreed that the computerized/imaged claims records at the member company are working well. In addition, the audit process has been refined now that several audits have been completed. Ten claim files were audited and the results of each were reviewed. During the review of claims the following comments and discussions took place. Ms. Foley noted that she and Dr. Carling are paying specific attention to claim #37064 in conjunction with claim #41293. In addition, the physician's nurse practitioner has separate insurance with another insurer. Mr. Richard Brewer explained his member company's process of handling large loss claims with reserves greater than \$500K. He also noted that the company's policy is to have the final reserve set within 18 months of the reported claim. Mr. McGrail reminded the committee that any member may sit in on a trial if desired. Ms. Gold indicated it would be helpful to include cause of death in future Claims Audit Reports. Mr. McGrail indicated that it is a goal of the Compliance Committee to assure that claims against ceded policies are treated in the same manner as non-ceded claims. Ms. Foley feels confident that all claims have been reviewed through the audit process. Mr. McGrail discussed several aspects of non-ProMutual claims and Ms. Ivester noted that 4 claims have been received from a member who has not previously submitted claims and will be processed and included on the December 31 Claims Summary Report. During discussion, the committee recommended that 10 closed claims be selected for the next Claims Audit to review accuracy of reserves. Mr. Brewer indicated his company is currently working diligently on establishing Record Retention Policies and has offered a contact if needed by the Plan.

3. New Business

There being no further business, the meeting was adjourned at 11:28 AM.

Transcribed December 7, 2005 by Dolores M. Ivester

MMMRP Compliance Committee