

THE

MONITOR

MACM

Summer 2018



A MESSAGE FROM THE PRESIDENT & CHIEF EXECUTIVE OFFICER

By Robert M. Jones

We believe it is most appropriate to dedicate this special edition of the MACM Monitor to Charles M. Dunn, III, Vice President of Claims, who is retiring from Medical Assurance Company of Mississippi, effective August 1.

Chuck came to work for MACM in 1979 as its third employee. He saw the company grow from one which outsourced most work to our present talented staff who handle all claims, underwriting, risk management, marketing, accounting, and information technology.

While leading the MACM Claims Department for 39 years, Chuck protected thousands of Mississippi physicians from the stress and dangers of medical malpractice litigation. He established MACM's philosophy of vigorously fighting frivolous claims, while involving the insured physician in every step of the difficult process. He filled the Claims Department with professional claims adjusters and insisted that MACM retain competent, dedicated defense counsel.

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We hope that you will reach out to Chuck and offer him well-wishes on the occasion of his retirement. Please contact him using the information below.

Charles M. Dunn, III
Chief Operating Officer
Vice President, Claims

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of Mississippi

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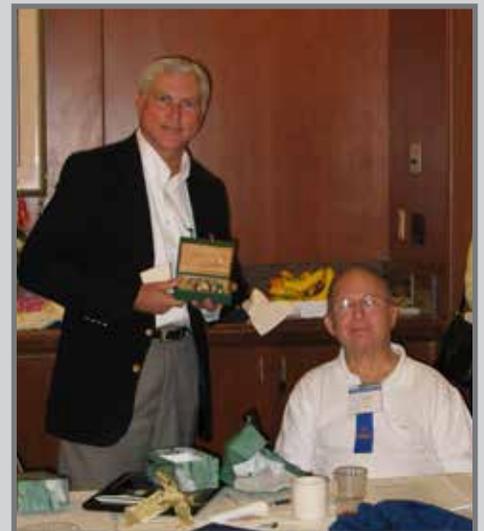
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CHARLES M. DUNN, III

Vice President of Claims and COO
Retires After 39 Years with MACM



Over the years, Chuck has worked with physicians, defense counsel, and fellow employees to protect Mississippi physicians.

ON SEPTEMBER 26, 1979,
CHUCK ATTENDED HIS
FIRST MACM BOARD OF
DIRECTORS MEETING. SINCE
THEN, HE HAS ATTENDED
158 MEETINGS, ONLY
MISSING TWO IN 39 YEARS.

UNDER CHUCK'S
LEADERSHIP, OVER \$500
MILLION IN INDEMNITY AND
EXPENSE HAS BEEN SPENT
THROUGH THE CLAIMS
DEPARTMENT TO PROTECT
INSURED PHYSICIANS.

THE FIRST CLAIM FILE
ASSIGNED TO CHUCK WAS
#75. CURRENTLY, THERE
ARE OVER 21,000 CLAIMS
FILES SET UP BY THE MACM
CLAIMS DEPARTMENT.



Former President and CEO Mike Houpt recognizes Chuck on his 25th anniversary with the company. Chuck joined MACM on July 9, 1979, and will retire on August 1, 2018.

On August 1, 2018, MACM Vice President of Claims and Chief Operating Officer Charles M. “Chuck” Dunn, III, will retire after 39 years working to protect Mississippi physicians. As the third employee hired, he has watched MACM grow from a startup company to the organization it is today, with almost \$335 million in assets and a surplus of \$260 million.

In 1979, Dunn was working as a Claims Supervisor in the Jackson office of Western Casualty and Surety when he received a phone call that would forever change his life. Former MACM President and CEO Mike Houpt had met Dunn through the Mississippi Claims Association and reached out to see if he was interested in working for and helping to grow a very young medical professional liability company. This company was the Mississippi Medical Fraternal and Educational Society, the predecessor to today’s Medical Assurance Company of Mississippi (MACM).

Houpt convinced Dunn to meet for an interview with R. Faser Triplett, MD, an allergist in Jackson that was instrumental in the creation of the company.

Over lunch at Primos across from the Mississippi Baptist Hospital, Dr. Triplett described to Dunn the business plan, goals, and structure for this new company — one that would be owned and governed by Mississippi physicians. Based on this conversation with Houpt and Dr. Triplett, the likelihood for success was strong, the nature of the work was interesting and unlike what he was doing, and the opportunity to be involved from the beginning was too good to pass, so the young claims adjuster took a chance and started work as Assistant General Manager on July 9, 1979.

“We had the ability to really expand the book of business in Mississippi for professional liability,” Dunn said. “As we would go visit with prospects, Dr. Triplett would convince them to come with a home-grown company, and we rapidly became the predominant carrier in Mississippi.”

Prior to coming to MACM, Dunn had limited experience with medical malpractice claims and quickly learned the benefits and different types of coverage options as he and others marketed

the company to prospects. At the time, most professional liability coverage was written as an occurrence policy, but other physician-owned carriers across the country were switching to a claims-made policy, and the MACM management believed this was a stronger product for physicians.

“We spent a lot of time convincing physicians to join the company and then we had to convince them to try a totally different coverage type. They thought we were crazy,” Dunn said. “There were a lot of physicians that took a chance on a young company and staff, and I am forever grateful that they did. Those visionary founders made immeasurable contributions to the success and growth of MACM. Most have retired, died, or moved on to other opportunities, and they are greatly missed.”

In addition to new coverage options, different people to work with each day, and an expanding customer base, one of Dunn’s first priorities was establishing relationships with defense counsel throughout Mississippi that were knowledgeable about medicine and professional liability. He searched out attorneys in Mississippi who understood how to defend and communicate with physicians. At the same time, Dunn had to learn medical terminology and information himself in order to communicate with physician insureds and advise on the defense of claims.

Working with these defense counsel that specialize in medical malpractice has been one of the greatest enjoyments, and sometimes sources of entertainment, for Dunn as he has seen a little bit of everything in the trial process over the years.

During a trial early in the company’s history, Dunn, along with the defense counsel, was in a room inside of a local courthouse in Mississippi when a huge racket was heard. The husband of the plaintiff went berserk and attacked two

deputies and the local district attorney inside the courtroom. As Dunn ran down the hall and rushed back to the courtroom, he could hear and see the plaintiff’s husband turning over tables and throwing paper files everywhere. The presiding judge hurried into the courtroom and punched the husband in the nose, knocking him to the ground, where the two deputies could subdue him. The case against the MACM insured was eventually dismissed.

“At the time, all I could think was ... what have I gotten myself into?” Dunn said.

Another early case found a plaintiff upset with the two defendant physicians to the point that large handmade (and very disparaging) signs were displayed along the local roads and in the hallways of the hospital. The signs continued to appear in spite of a court ordered injunction to cease and desist the sign making. When the plaintiff was caught putting up another sign in the hospital’s hallway, the judge ordered incarceration until the plaintiff agreed to stop. The plaintiff refused and spent weeks in the local jail. “Everyone was a little afraid of that person,” Dunn explained with a laugh.

As Dunn moves into the sunset of his career, he leaves behind a strong team to continue defending Mississippi physicians. On August 1, 2018, Todd Savell will become Vice President of Claims, and Keith Westbrook will assume the title of Claims Manager, both having worked with hundreds of physicians and clinics through the years representing thousands of cases.

“This next level of management has years of experience working with Mississippi physicians,” Dunn said. “They are knowledgeable, talented, and wonderful people in the MACM Claims Department. I look forward to watching their work from afar.”



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My retirement from Medical Assurance Company of Mississippi is scheduled for the date of August 1, 2018. Nearly 40 years and 22,000 claim files have flown by.

This is probably the last opportunity I will have to formally address the Board of Directors, Committee members, physicians, clinic administrators, office staff, and related healthcare providers whom MACM is so privileged to serve and insure. It has been an honor to assist and protect each of you in the medical community today as well as those remarkable professionals who paved the way for us in years past.

To our loyal, dedicated, and superb Defense Counsel, we owe to you a debt of gratitude that mere words could never express and that MACM can never sufficiently repay. The amazing MACM history of litigation success is unmatched in our industry.

MACM remains secure with a gifted leadership team and staff that give selflessly of their time and expertise. Much to the surprise of many larger carriers, MACM has consistently demonstrated leadership and innovation in the development and implementation of Underwriting and Claims technology and systems.

Now, more than ever, I have sincere appreciation and empathy for what it takes to run MACM – the strategic and financial planning that is required, the management of risk, the advances in technology. At the same time, we must keep the policyholders happy, maintain the honor and integrity of our company's vision, and be open to innovation. It has been a significant learning curve – one from which I continue to learn. For instance, I have learned that it is impossible to keep the copier free of paper jams.

There has not been a day that I did not want to come to work at MACM. The MACM staff has been my second family. You have supported me and my family, not only in my career, but also in our personal lives. Each of you has blessed me with your professionalism and your friendship. The magnificent culture of teamwork and focused achievement at MACM is almost incomprehensible.

I will truly miss our compelling discussions regarding claims administration and risk management issues. I will miss even more the job satisfaction that derives from the closure after a trial victory or an equitable resolution of a disputed case.

In every challenge, we have found opportunity. From each tribulation, we have learned valuable lessons. Yes, experience is a great teacher, even difficult experience. From the Dark Ages of the mass tort/pre-tort reform era, to the Reformation with the passage of the Tort Reform Acts, to the Renaissance of a fair and balanced system of justice, these have been exciting times.

I do look forward to having some more time to spend with family and friends. I look forward to the opportunities to pursue some new interests and some existing avocations. I have planted some blueberries, and they are looking good.

Harbor no doubts, this great organization will continue to grow and prosper. I hope and pray that each one of you will be fulfilled and happy at MACM. Keep up the good work. Thank you for sharing your support and friendship.

Thank you for everything. I shall miss you.



Charles M. Dunn, III

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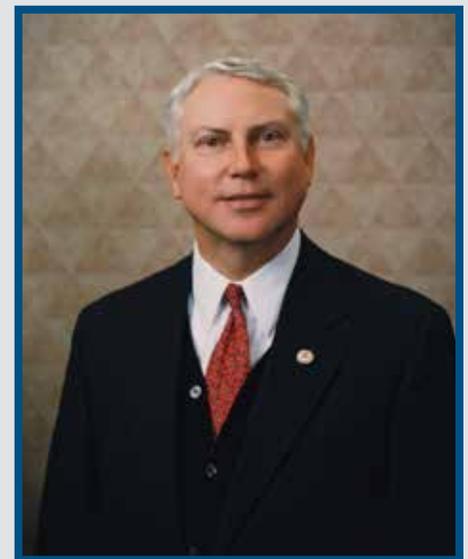
When the medical malpractice crisis occurred in the late 1990s, Chuck and his staff helped MACM survive the onslaught of lawsuits. Tort Reform was passed in 2002 with data and real stories of harmful litigation provided by the MACM Claims Department.

Chuck was part of MACM's original management who created our corporate culture of "doing things the right way". He is one of many who have worked at MACM for a long time, an indication of the corporate stability that he helped establish.

At MACM, we don't sell a tangible product. We sell a commitment and a service. For many of our insureds, Chuck has been that commitment and service. The time when one of our insureds actually needs the benefit of MACM coverage is not pleasant. Chuck has been a counselor, trusted advisor, and just someone who listened to countless physicians over the years. He has well represented the commitment that MACM makes to Mississippi physicians.

We will surely miss Chuck's remarkable memory, unique sense of humor, and compassion for his fellow workers.

This is a difficult parting for me – I have known and worked with Chuck for over 30 years – and for everyone associated with MACM. We all wish him the very best in his "retirement", thanking him for everything he did for the company, the healthcare providers we insure, and each of us.



Chuck was part of MACM's original management who created our corporate culture of "doing things the right way".