

THE VIEW



MINNESOTA LAWYERS MUTUAL
INSURANCE COMPANY
PROTECTING YOUR PRACTICE IS OUR POLICY.™

Dividend Special Edition • March 2011

www.mlmins.com

MLM Delivers 23rd Consecutive Policyholder Dividend.

Minneapolis, MN (March 2, 2011) – Minnesota Lawyers Mutual Insurance Company (MLM), a lawyers professional liability carrier, is once again giving money back to its policyholders – in the amount of \$1.0 million. The policyholder dividend checks will be mailed on or around Friday, March 4, 2011 and will be shared among policyholders in 19 states who had professional liability policies with MLM in force on December 31, 2011. This is the 23rd consecutive year MLM has declared a

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“Underwriting results for 2010 were markedly better than the preceding two years, but still not up to historical MLM standards. Corrective underwriting and pricing actions were taken during the year and are beginning to have a positive impact on our bottom line,” said Steve Brady, president and CEO of Minnesota Lawyers Mutual. “We’re confident that these actions will drive improved operating results for the company by the end of the current year,” Brady added.

Although no insurance company can guarantee a dividend from year to year, Minnesota Lawyers Mutual has paid over \$38 million in policyholder dividends since 1988.

How is the dividend calculated?

With regard to the dividend formula, please bear in mind that a portion of the calculation is based upon individual state experience and a portion is based upon MLM’s overall national experience. States with low premium levels are pooled for purposes of calculating the individual state segment. Given the variability among the states relative to premium rates and loss activity, MLM management and its Board believe this to be the fairest approach.

Checks were mailed from the MLM corporate offices on Friday, March 5, 2011.

About Minnesota Lawyers Mutual Insurance Company

Founded in 1982 by members of the Minnesota State Bar, Minnesota Lawyers Mutual Insurance Company provides legal professional liability insurance and risk management services for its policyholders in 34 states. MLM is committed to being an efficient, permanent and effective practice management resource to the legal profession, exemplified by an A.M. Best rating of A-(excellent) and a consistent dividend return since 1988.

* Policyholders whose dividend calculation falls below a certain threshold do not qualify for the dividend.

Questions? Contact MLM at:

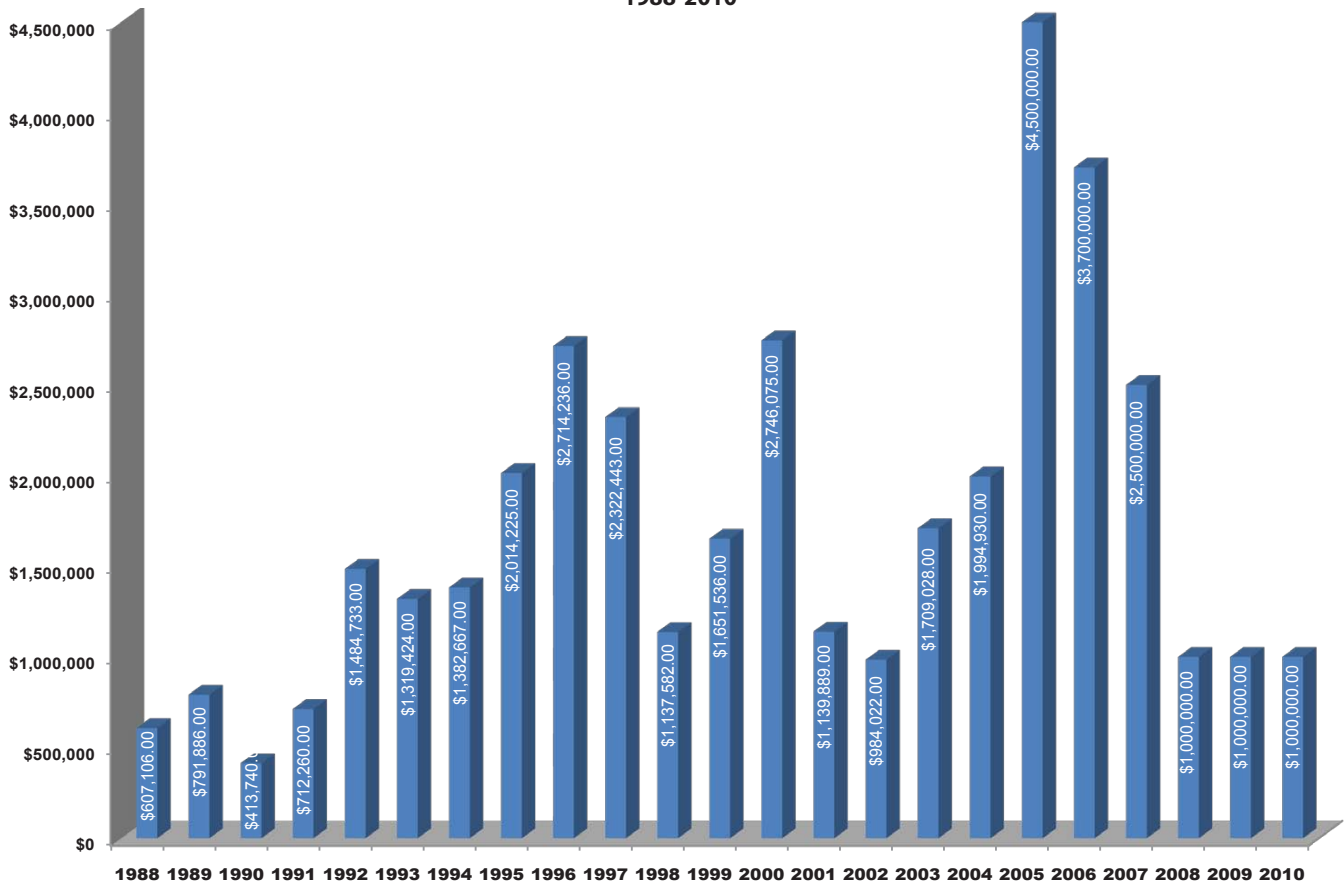
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Dividend History
1988-2010



23 Consecutive Years of Dividend Returns

As you can see from the chart above, MLM has paid more than \$38.5 million back to its policyholders in the past 23 years. Although some years have obviously been leaner than others, our biggest dividend ever declared was in 2005, at \$4.5 million. MLM is the only member of the National Association of Bar Related Organizations (NABRICO) with a 23-consecutive year record of returning dividends to its policyholders.

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