Medical Mutual℠

PROTECTING OUR PROFESSION

loyalty. partnership. TRUST.

2012 ANNUAL REPORT

If you are not using the latest version of Adobe Reader, some interactive features in this Annual Report may be disabled. For the best viewing experience, we recommend downloading the latest free version at: http://get.adobe.com/reader/

Medical Mutual℠
PROTECTING OUR PROFESSION

Annual letter to our policyholders

strong performance

MEDICAL MUTUAL POSTED EXCEPTIONALLY GOOD OPERATING RESULTS IN 2012.

Thank you for taking the time to read this year's annual report to the members of Medical Mutual. We consider it a true honor and privilege to count you among the special group of physicians who have chosen to place their trust and confidence in the company.

Since 1975, Medical Mutual has protected the professional liability insurance needs of physicians just like you who work tirelessly to provide quality health care. Each and every day our sole purpose is to aggressively protect and defend you, and to help you succeed in your practice. We are proud of our rich history of service to physicians, but more importantly, we are excited about what the future holds for you, our valued members.

Your company experienced another strong financial year in 2012. Due to continued positive trends in claims frequency, we posted exceptionally good operating results, which led to continued growth and strengthening of the company's financial position. It is noteworthy that we were able to achieve these results while further reducing the cost of insurance coverage. We also controlled operating expenses and maintained our position as one of the most cost efficient companies in our industry.

Our investment portfolio was expanded to include additional real estate properties, which we believe will provide enhanced income opportunities in the future. Once again, A.M. Best reaffirmed our "A" Excellent financial

VALUE *membership*

OUR SOLE PURPOSE IS TO AGGRESSIVELY PROTECT AND DEFEND YOU, AND TO HELP YOU SUCCEED IN YOUR PRACTICE.

rating and we remain one of the strongest companies writing professional liability insurance in the country.

I am pleased to report that we saw continued growth in our membership during the past year. This has been, and continues to be, one of the areas in which we focus a great deal of attention. Consolidation of physician practices with hospitals and health care systems is a phenomenon that is likely here to stay and every year the number of physicians in private practice continues to decrease. We actively sought out new members in private practices, and we expanded our product offerings through innovative partnerships such that we can now offer health care systems new and unique solutions to protect their employed physicians. We also expanded our administrative services program, which will result in increased fee income for the company in future years.

If you haven't done so recently, please take a few moments to look at the company's website. There you will find extensive resources designed to address many aspects of your practice. We have a variety of tools to help you manage physician extenders, deal with peer review issues, and measure patient satisfaction. Policyholder Services (PHS) features new interactive tools that enable you to access your policy information and manage your account online, 24/7.

The Legacy Fund program has emerged as one of the strongest and most significant membership benefits we offer. The 2012 operating results enabled the Medical Mutual Board to allocate another $10 million to *The Legacy Fund* for 2013. This now brings the cumulative allocation for the program to approximately $75 million. Additionally, the Board approved a $6 million dividend, which was distributed in early March of this year. The growth and importance of this program highlights the fact that your membership in Medical Mutual is a true investment—one that provides you with great insurance protection while also offering you the chance to benefit financially from the success of your company.

> *The Legacy Fund highlights the fact that your membership in Medical Mutual is a true investment.*

We continued to analyze our operations and activities so that your company remains a vibrant and relevant resource for you well into the future. We believe that developing a corporate structure that allows for maximum flexibility in the pursuit of opportunities is prudent and necessary. Accordingly, we requested your approval via our 2013 proxy vote for the formation of a mutual insurance holding company. Please know this new

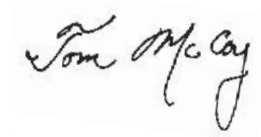
structure will in no way change the benefits and ownership you enjoy as a member today. Physician policyholders will remain 100% in control of the organization. We have proposed this new arrangement to increase opportunities to use capital to enhance your economic returns. I hope you were able to learn more about this exciting development at one of the informational sessions offered in North Carolina, Virginia, and Georgia earlier this year.

We recognize that your world is becoming more complex every day. More than ever, you need an organization that supports you and your needs—an organization you can count on to provide tangible benefits and resources. At Medical Mutual, we strive to not only protect you with the best insurance products and risk management services, but to also build a real and lasting partnership with your practice. We want to earn your trust by demonstrating that you can count on our protection and support, particularly as you meet the challenges of the new health care landscape. And, we want you to enjoy the financial value of your membership.

Thank you for the opportunity to serve you.

A. Dale Jenkins
CHIEF EXECUTIVE OFFICER

Thomas H. McCoy, MD
CHAIRMAN



At Medical Mutual, we strive to build a real and lasting partnership with your practice.

"MY MINDSET IS TO GIVE MY PATIENTS TOP-NOTCH CARE, AND THAT IT'S BETTER TO PREVENT THAN TO REGRET."

"I have practiced OB/GYN medicine in Northern Virginia since 1986, and Medical Mutual has been my medical malpractice provider since 1999. When faced with the possibility of changing providers in 2008, I opted to stay with Medical Mutual for a myriad of significant reasons. They have always been readily available to answer questions in reference to increased malpractice exposure. They have always been on point with their directives, and they follow up to ensure all transactions have been successfully completed.

"Most recently, I was interested in having my office assessed for risk management compliance. Ms. Tamara Johnson, RN, BSN, RHIA blessed me and my office staff with insightful suggestions to correct the few issues upon which we needed to improve our approach. Even though the corrections were minor, she still supplied us with access to up-to-date forms covering our scope of practice, which simplified life for us all.

"My colleagues thought I was crazy inviting such an audit and potential exposure, but it was an awesome experience. My mindset is to give my patients top-notch care, and that it's better to prevent than to regret. I strongly recommend that if you have a medical practice, you invite your insurer to conduct a risk assessment—and be in the know!"

Zerline Chambers-Kersey, MD
DUMFRIES, VA

MAINTAINING FINANCIAL STRENGTH

Total assets of the company grew 5.9% to $558.2 million.

Medical Mutual policyholders' surplus increased to $295.1 million, growth of over 12.9% from 2011.

The company again demonstrated its conservative and financially prudent reserving methodology by setting aside $162 million to pay future claims.

Net written premiums to surplus ratio decreased to 24.4%, which exceeds the industry benchmark for companies with an "A" rating from A.M. Best.

Our combined ratio—the ratio of claims and expenses incurred compared to earned premiums—was 67.3%.

RATING BY A.M. BEST FOR THE **9TH CONSECUTIVE YEAR**

Balance Sheet

ASSETS		December 31, 2012		December 31, 2011
Invested Assets	$	520,434,041	$	491,438,028
Accrued Investment Income		4,967,986		4,824,863
Premiums Receivable		24,199,134		25,846,958
Net Deferred Tax Assets		5,606,000		3,970,000
Other Assets		2,956,656		1,089,607
Total Assets	**$**	**558,163,816**	**$**	**527,169,456**
LIABILITIES AND POLICYHOLDERS' SURPLUS				
Liabilities				
Loss and Loss Adjustment Expense Reserves	$	162,000,000	$	166,000,000
Unearned Premium Reserves		31,618,919		33,798,219
Reinsurance Balances Payable		23,759,496		29,874,592
Federal Income Taxes Payable		0		875,666
Policyholder Dividends Declared and Unpaid		6,000,000		1,797,475
Other Liabilities		39,640,122		33,299,567
Total Liabilities	**$**	**263,018,537**	**$**	**265,645,519**
Policyholders' Surplus	$	295,145,279	$	261,523,937
Total Liabilities and Policyholders' Surplus	**$**	**558,163,816**	**$**	**527,169,456**

OPERATING HIGHLIGHTS

Medical Mutual maintained its "A" Excellent financial rating for the ninth consecutive year.

The total number of physicians insured by the company increased by 307 to 8,764, up from 8,457 on December 31, 2011.

The company's expense ratio of 12.9% continued to be among the lowest in the industry.

The company's investment income was more than $12.1 million. Net income was $23.4 million, allowing the company to maintain the financial ratios necessary to support its strong industry and regulatory ratings, keep premium rates stable, and make a new record allocation of $23.2 million to *The Legacy Fund* in 2012.

Subsidiary operations contributed an aggregate of $7.7 million to the company's surplus, consisting of operating income of $5.4 million and appreciation of invested assets of $2.3 million.

Income Statement Highlights

	December 31, 2012	December 31, 2011
Direct Written Premiums	$ 97,668,492	$ 103,559,549
Net Earned Premiums	74,174,284	82,587,286
Loss and Loss Adjustment Expenses Incurred	(40,364,055)	(38,861,896)
Other Underwriting Expenses	(10,118,079)	(11,131,328)
Net Investment Income	12,163,245	12,231,292
Net Income	**$ 23,418,486**	**$ 28,786,922**

	December 31, 2010	December 31, 2009
Direct Written Premiums	$ 116,497,502	$ 125,183,583
Net Earned Premiums	91,227,039	90,446,952
Loss and Loss Adjustment Expenses Incurred	(42,320,023)	(52,210,908)
Other Underwriting Expenses	(10,758,015)	(9,879,189)
Net Investment Income	11,736,551	10,649,566
Net Income	**$ 32,909,454**	**$ 25,113,709**

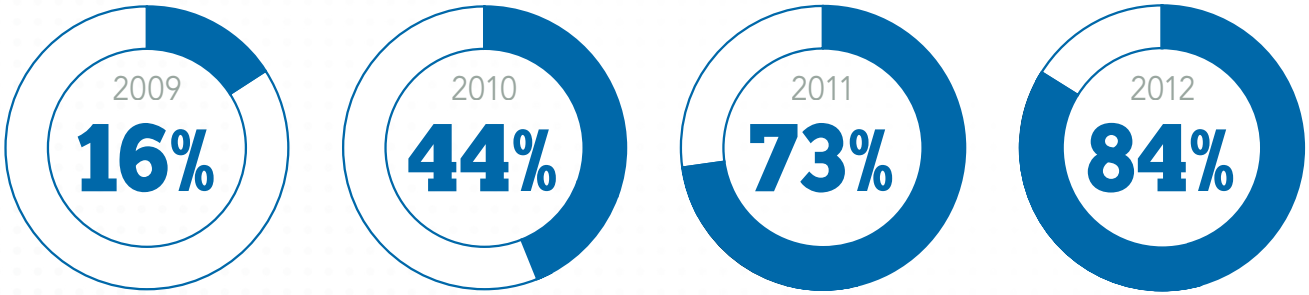
18.5%

FIVE-YEAR AVERAGE
ANNUAL GROWTH IN SURPLUS

SURPLUS GROWTH **ALLOCATED TO MEMBERS**

*Dividend payments & allocations to Legacy Fund accounts

2009-2012



assets *performance*

RETURNING VALUE TO MEMBERS

We tried a total of **25 cases in 2012,** *with 3 resulting in a plaintiff verdict. The active pending lawsuit count is 447—the lowest in over 15 years.*

Defending Claims

A total of 645 incidents, claims, and suits were reported against Medical Mutual insureds in 2012—a decrease of 16% from the number reported in 2011.

We paid total claims and claim-related expenses of $47.4 million—a decrease of 16% from the amount paid in 2011.

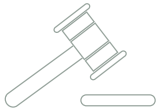
Indemnity payments were made on 69 cases, with 8 payments of $1 million or more.

We tried a total of 25 cases in 2012, with 3 resulting in a plaintiff verdict. The active pending lawsuit count is 447—the lowest in over 15 years.

We remained dedicated to the education of our valued defense attorneys, sponsoring numerous clinical training programs to increase their medical knowledge.

We continue to use eJury as a tool for evaluation of jury outcomes in all matters that we try to a verdict.

87% FIVE-YEAR AVERAGE **SUCCESS RATE** IN TRIALS



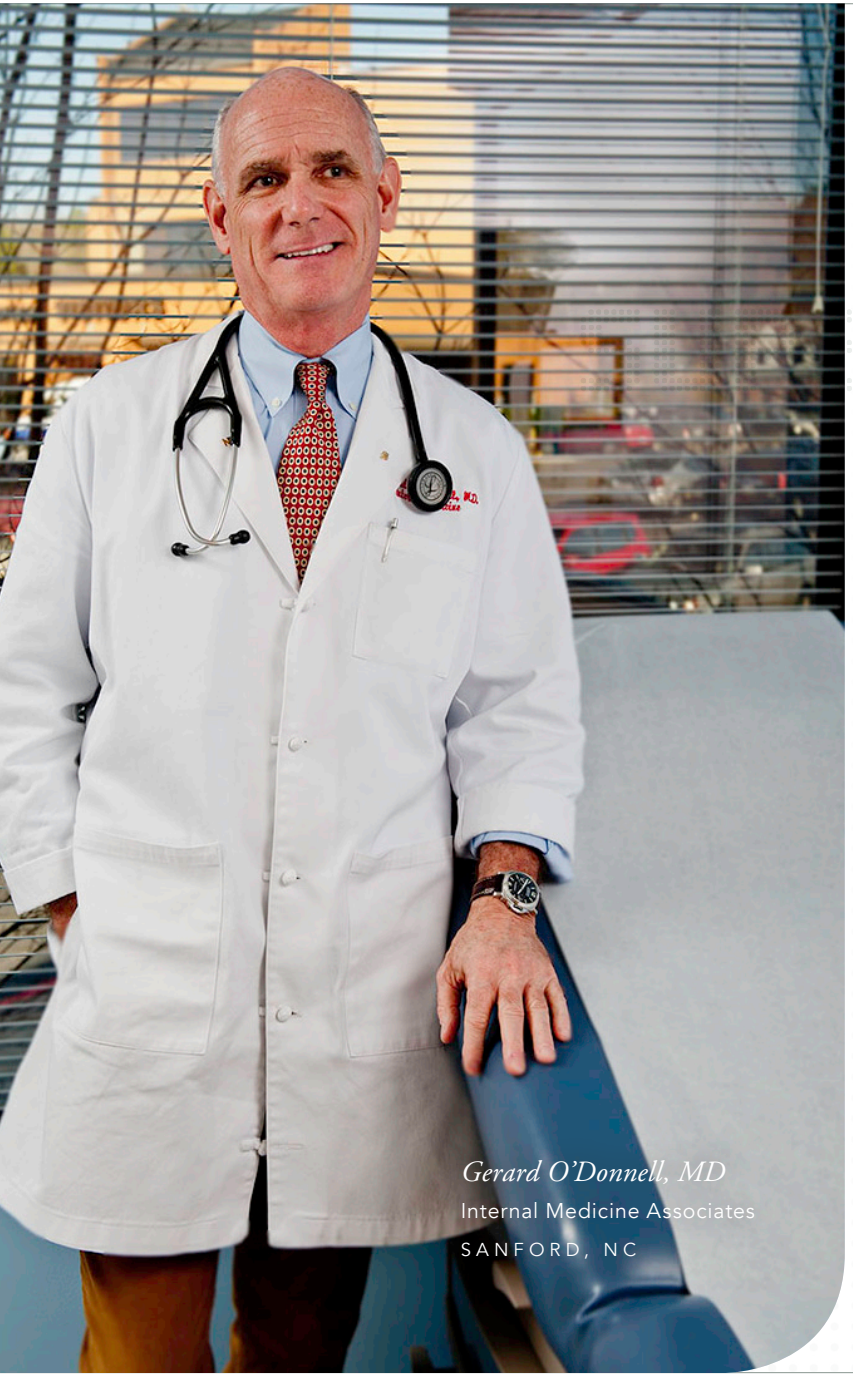
106% FIVE-YEAR AVERAGE COMMITMENT TO **DEFENDING OUR MEMBERS**

[$1.06 WAS SPENT ON DEFENSE FOR EVERY DOLLAR OF INDEMNITY PAID]

91% FIVE-YEAR AVERAGE CLAIMS CLOSED **WITHOUT PAYMENT**

RESPONSIVE *defense*

CLAIMS EXPERIENCE REMAINED FAVORABLE IN 2012.



Gerard O'Donnell, MD
Internal Medicine Associates
SANFORD, NC

"THE LEGAL STAFF OF MEDICAL MUTUAL WAS NEVER RUSHED, ALWAYS AVAILABLE AND SUPPORTIVE, AND OFFERED PROFESSIONAL ADVICE AND EXPERTISE, WHICH QUICKLY BROUGHT THE ISSUE TO A SATISFACTORY RESOLUTION."

knowledge

"Internal Medicine Associates has partnered with Medical Mutual since the 1996. Our contact person since day one has been Patsy Creecy. Our staff is in contact with Patsy at least quarterly regarding matters of policy changes and clarifications as our practice provider numbers expand and at times contract. 'Exceptional' is the word most used by the staff when describing Ms. Creecy. Her knowledge base is superb, offering our staff simple and direct solutions to what we thought were insurmountable problems.

"As with almost any group of practitioners in today's practice environment, a partner was named in a malpractice case. The total devastation for the practitioner and the ripple effect on the other providers and staff is unique. The principal attorney provided by Medical Mutual and its support staff offered guidance in what seemed like daily interactions lasting at times for hours. The legal staff of Medical Mutual was never rushed, always available and supportive, and offered professional advice and expertise, which quickly brought the issue to a satisfactory resolution—the case was dropped. It is certainly comforting to know that such a fundamentally important part of our practice is so well protected by competent people willing to help and support our practice's needs."

"CONDUCTING THE PATIENT SATISFACTION SURVEY AND THE KNOWLEDGE WE GAINED FROM HAVING THE RISK ASSESSMENT ALLOWED US TO BETTER SERVE OUR PATIENTS IN A RISK-FREE ENVIRONMENT."

TIMELY *resources*

"I am fortunate to serve on Medical Mutual's Triangle Administrator Advisory Board. Attending meetings has given me a deeper insight to all aspects of Medical Mutual's offerings for physicians and administrators.

"Given the current state of health care, Medical Mutual provides excellent liability protection, which is critical in this environment. They also provide many services needed to run a busy medical practice in these challenging times. The Risk Management Department is always available to give guidance when needed. In addition, the Claims Department has arranged for an attorney to meet with a physician and staff member who were summoned to give testimony on a patient matter. And when we are in need of human resource advice, Medical Mutual has provided us with *HR|Experts*, a free HR consulting service available 24/7 to respond to all types of human resource questions.

"Medical Mutual finds innovative ways to offer medical practices educational tools that can be used on a daily basis to decrease liability and risk. I am fortunate to have been part of focus groups that assisted in the development of these tools.

"Raleigh Pediatrics has implemented several resources, including the Patient Satisfaction Toolkit and the on-site Risk Assessment. Conducting the patient satisfaction survey and the knowledge we gained from having the risk assessment allowed us to better serve our patients in a risk-free environment. Implementing these tools also afforded us a discount on our premium. We look forward to learning more about Medical Mutual's new Premium Rewards Program established in 2013, which rewards practices for participation in risk reduction activities."

Nancy Coggins
Raleigh Pediatric Associates
RALEIGH, NC

"I AM PROUD TO SAY THAT MY KNOWLEDGE OF THE MALPRACTICE LANDSCAPE WAS GREATLY REINFORCED BECAUSE OF THIS VALUABLE OPPORTUNITY PROVIDED TO PHYSICIANS LIKE MYSELF."

EDUCATION *dedicati*

"My initial experience with Medical Mutual was a truly memorable one. As a physician during my first year in practice, my knowledge about medical malpractice was lacking. I was personally invited to attend Medical Mutual's First Year Insured (F.Y.I.) Legacy Weekend in Pinehurst, NC. This was truly a one-of-a-kind experience that helped me to understand the fundamentals of medical malpractice and the many resources available to Medical Mutual policyholders.

"The F.Y.I. Legacy Weekend also allowed me to interact with other new physicians from around the region. In addition to recreational activities, Medical Mutual invited nationally renowned guest speakers who instructed us regarding physician-patient communication and the current state of national and local malpractice reform. I am proud to say that my knowledge of the malpractice landscape was greatly reinforced because of this valuable opportunity provided to physicians like myself. Since attending this program, I feel that I have a family in Medical Mutual that will help guide me through any of my malpractice needs."

Nicholas Stowell, MD
Charlotte Eye, Ear, Nose & Throat Associates
CHARLOTTE, NC

W. Barrett Gunter, MD
Durham Women's Clinic
DURHAM, NC

"THE ATTORNEYS ASSIGNED TO MY CASE WENT ABOVE AND BEYOND WHAT I CONSIDERED TO BE THEIR RESPONSIBILITIES AND THEY CERTAINLY EXCEEDED MY EXPECTATIONS."

"It has been my misfortune to be a defendant in three trials during my career. Fortunately, the jury has returned verdicts in my favor each time. With each trial, Medical Mutual has engaged the legal services of expert counsel. The attorneys assigned to my case went above and beyond what I considered to be their responsibilities and they certainly exceeded my expectations. Medical Mutual, of course, was part of the team and provided helpful support throughout.

"The expert counsel's strategy for trial was flawless. Their experience, judgment, and instincts resulted in a competent jury that took their responsibility seriously. They immediately developed a relationship with the jurors. As the days went by, the jurors believed and trusted them. Counsel's conduct during the trial was impeccable. The dedication and discipline that Bob Walker displayed was forever constant.

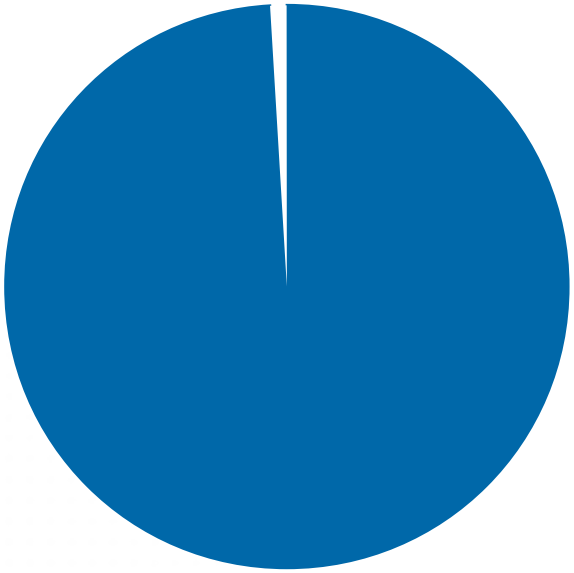
"I suppose there are similarities with patient-physician relationships and client-attorney relationships. As physicians, we make efforts not to become too emotionally involved as we provide care. However, there are many patients that are special and provide fond memories. I considered Bob Walker to be the 'supreme counsel' and also a friend. I was grateful for his belief and confidence in me. His leadership throughout this process was appreciated."

investment quality

We received a strong, positive response with nearly 1,000 members taking the time to participate—many of whom shared comments about their positive interactions with the company.

2012 Member Survey

In October 2012, Medical Mutual reached out to its North Carolina, Virginia, and Georgia members to participate in an online member survey. As our business partners, we count on physician members and practice administrators to provide us with their view points on a range of issues. We received a strong, positive response with nearly 1,000 members taking the time to participate—many of whom shared comments about their interactions with the company. We are proud to report that over *99% of respondents indicated they would recommend Medical Mutual to other physicians and practice administrators*. We deeply value their loyalty, partnership, and trust.



99% WOULD **RECOMMEND** MEDICAL MUTUAL

positive response

LOYALTY, PARTNERSHIP, TRUST

Risk Management performed on-site comprehensive Risk Assessments for **574 providers and their practices.** *An additional 41 providers were pre-assessed to aid our larger groups in identifying risk with their newly aligned partnerships.*

RM TOOLS
RISK MANAGEMENT

Managing Risk and Educating Our Members

The Risk Management Department continues to offer their award-winning comprehensive on-site Risk Assessment. The nationally recognized process improves patient safety outcomes in the medical practice, using a state-of-the-art tool to provide the most accurate and detailed measurement of risk exposures.

Risk Management staff performed on-site comprehensive Risk Assessments for 574 providers and their practices. An additional 41 providers were pre-assessed to aid our larger groups in identifying risk with their newly aligned partnerships.

Strategies were offered to reduce the identified risks that commonly generate claims. Implementation follow-up visits were conducted for 113 practices, resulting in 1,126 critical risk exposures corrected - an 84% compliance rate.

Innovative Self Risk Assessment

When time constraints do not allow for a comprehensive on-site Risk Assessment, a new online Self Risk Assessment tool is available through our corporate website.

The Risk Management and Information Technology Departments collaborated and focused their efforts in 2012 to develop a Self Risk Assessment tool. This dynamic tool serves a dual purpose. First, our members can use it to identify risk exposures within their medical practices. Second, members will be able to accumulate points that apply to Medical Mutual's new Premium Rewards Program. A built-in notification advises the user of reward point eligibility.

The tool was initially piloted in January 2012 at 15 practice locations. The pilot assisted in identifying a more user friendly interface with enhanced functionality that is better suited for our members, and the development did not stop there. Two focus groups were held in June 2012 demonstrating the new tool and web-based application to 16 practice managers. The positive feedback received confirmed that the Self Risk Assessment would be effective in educating our members on making changes to limit their liability exposure.

While the tool is geared toward members who practice predominantly in an office setting, the content and reward points can apply to all specialties. The Risk Management Department is available to assist those specialties in the completion of the Self Risk Assessment.

In March 2012, the Risk Management Department was awarded Reaccreditation with Commendation by the Accreditation Council for Continuing Medical Education (ACCME). The commendation status is the highest level awarded to a CME entity and renews our certification for six years. The ACCME accreditation, a rigorous and multilevel process, seeks to assure the medical community and the public that we at Medical Mutual provide physicians with relevant, effective, practice-based continuing medical education that supports U.S. health care quality improvement. The high accreditation standards are adopted by seven ACCME member organizations including: the American Board of Medical Specialties, the American Hospital Association, the American Medical Association, the Association for Hospital Medical Education, the Association of American Medical Colleges, the Council of Medical Specialty Societies, and the Federation of State Medical Boards of the U.S., Inc.

As part of our 2012 ACCME program, 164 Category 1 CME credit hours were awarded to physicians, and 40 Category 1 CME contact hours were awarded to physician extenders, bringing our total ACCME activity to 204 hours.

In addition to CME activities, a total of 1,064 medical practice staff attended Risk Management educational programs in 2012. Topics included *Basic Risk Management, Top Ten Ways to Guarantee a Lawsuit, Patient Satisfaction* and *Human Resource Management*.

The department presented eight workshops on *Managing Patient Complaints: Empowering Staff*, with 139 practice managers and clinical directors participating. Written participant feedback consistently praised both presenters and content.

The Fall Risk Management Webinar educational series drew 309 total connected lines with one or more attendees per line. Five unique topics were presented including *Managing Coumadin Patients, Going Mobile, Billing Audits, Digital Evidence* and *Malpractice Litigation*.

A total of **1,064 medical practice staff** *attended Risk Management educational programs in 2012.*

EDUCATING *members*

MINIMIZING RISK EXPOSURE

Community Involvement

Medical Mutual associates teamed up to provide over **490 hours of service** to the community in 2012.

Medical Mutual and its employees donated over $36,000 to the Triangle United Way in 2012. Employees participated in community service projects for Meals On Wheels, Rex Blood Services, Dress for Success Triangle, Urban Ministries of Wake County, United Service Organizations of North Carolina (USO-NC), Raleigh Rescue Mission, Wake County Libraries Book Donation Drive, Wake County Public School System (Read to a Child), Light the Night Walk in support of The Leukemia & Lymphoma Society, Food Bank of North Carolina, Passage Home, and Alliance Medical Ministry. Medical Mutual associates teamed up to provide over 490 hours of service to the community in 2012.

Health & Wellness

Medical Mutual staff members demonstrated a strong commitment to our **inaugural wellness program** and participation rates were impressive.

In 2012, Medical Mutual implemented a participation-based wellness program that required employees to complete an online Health Risk Assessment, to participate in nutritional counseling, to have an annual physical, and to have at least one dental exam and cleaning during our health benefit plan year. Employees' timely completion of these wellness goals was tied directly to the portion of the health premium they paid. Staff members demonstrated a strong commitment to this inaugural wellness program and participation rates were impressive.

Medical Mutual's Health & Wellness Committee supported this wellness program with additional resources and activities. Activities included educational nutritional seminars presented by industry professionals; continued participation in a Consumer Supported Agriculture program featuring the weekly delivery of fresh, seasonal produce; an on-site flu clinic; a health fair; and healthy food options at company functions. Finally, a 12-week exercise competition, entitled the *Murphy to Manteo Challenge*, encouraged our employees to form departmental teams and report their total weekly miles achieved through walking, biking, and/or running! The winning team received a free catered healthy lunch. Medical Mutual and its employees appreciate the need for a collective response to a healthier lifestyle, and, ultimately, a healthier bottom line for all.

Community Boards

Medical Mutual's Community and Advisory Boards met in 2012 in 10 communities across North Carolina, Virginia, and Georgia. New physician and administrator boards were established in Georgia, and our first meetings with new members of these boards were held in Atlanta during the fall session. Input and counsel from our physician and administrator members continued to provide valuable insight to the company.

The physician community board was established in the fall of 1998 to facilitate an ongoing dialogue between medical community leaders and Medical Mutual. In 2001, community boards were expanded to include practice administrators and office managers. Today, there are 17 physician community and administrator advisory boards throughout North Carolina, Virginia, and Georgia comprised of 103 physician members and 138 practice administrators.

Medical Mutual recognized that in order to better serve its members a forum was needed to discuss emerging legislative issues, industry trends, and the company's performance in key areas. Responding to the rapidly evolving medical landscape presents unique challenges for physicians and practice administrators. The invaluable information exchanged in community and advisory board sessions enables Medical Mutual to create new benefits, services, and enhanced coverage to support members and to promote partnership.

members supported

THE *Legacy* FUND

Since its inception in 2009, over $64.4 million has been allocated to qualifying member savings accounts.

Medical Mutual's Board of Directors set aside an additional $23.2 million for *The Legacy Fund* in 2012. By year-end, 6,975 physician members in NC, VA, and GA were enrolled in the program. Since its inception in 2009, over $64.4 million has been allocated to qualifying member savings accounts.

The Legacy Fund is a financial rewards program designed to recognize North Carolina, Virginia, and Georgia physician members' ongoing commitment to practicing quality medicine, keeping claims under control, and loyalty to Medical Mutual.

BOARD OF DIRECTORS

Thomas H. McCoy, MD
Chairman & President

Robert E. Schaaf, MD
Vice Chairman & First Vice President

H. David Bruton, MD
Secretary

Charles C. Crowell, III, MD

A. Dale Jenkins

Michael P. Moulton, MD

Rachel H. Ross, MD

Chris M. Teigland, MD

Steven W. Yates, MD

REGIONAL BOARDS

COASTAL:

Jessica Burkett, MD
Brian Gilmore, MD
Jonathan Hines, MD
George "Van" Huffmon III, MD
James Hundley, MD
Eric Jackson, MD
Martin Meyerson, MD
Richard S. Moore, MD
Kevin Potts, MD
B. Preecha, MD
Pat Warren, MD
David Weatherford, MD

METROLINA:

Robert Attorri, MD
Robert Barr, MD
E. Hunter Dyer, MD
Steven Folstad, MD
Paul Galentine, MD
Steven Harlan, MD
Edgar Hartle, MD
F.P. Johns Langford, MD
Frederic Levy, MD
Mark Malton, MD
J. Gray Norris, MD
Clifford Roemer, MD
Paul Vadnais, MD
Kristin Wagner, MD
W. Lee Young III, MD

MOUNTAIN:

Peter Bradshaw, MD
Leigh Dodson, MD
Stephen W. Ely, MD
Ted Humble, MD
Stacey Ibrahim, MD
Rabi Kutob, MD
Edward Lilly, MD
James Montgomery, MD
Edward Plyler, MD
Jon Silver, MD

TRIAD:

Jonathan Berry, MD
Chuck Clark, MD
Gregg Cregan, MD
Stephen Dahlstedt, MD
Todd F. Early, MD
D. Scott Hill, MD
Slade Howell, MD
Haywood Ingram, MD
Ted Kerner, MD
John W. Mann, MD
Robert Nudelman, MD
Doug Shaw, MD
Brian Sumner, MD
John Vance, MD
Robert Wainer, MD

TRIANGLE:

Robert Bilbro, MD
Richard Bruch, MD
Paul Burroughs III, MD
Kenneth Carnes, MD
Martha Chesnutt, MD
Arthur Chow, MD
Donald Detweiler, MD
David B. Eddleman, MD
Robert Frere, MD
Robert Gianforcaro, MD
Joan Jordan, MD
Jeff Kobs, MD
Brian Kuszyk, MD
Robert Littleton, MD
Robert McConville, MD
Damian McHugh, MD
John Meier, MD
Mary Frances Moody, MD
Walter Morris, MD
H. Cliff Patterson, MD
Robert Peyton, MD
H. Craig Price, MD
Ashley Rush, MD
John W. Rusher, MD
Derek Schroder, MD
Bruce Usher Jr., MD
William Way, MD

VIRGINIA:

William Beach, MD
Ray Beauchamp, MD
Antony Cetrone, MD
Howard Faunce, DO
Abraham Kader, MD
John Kowalski, MD
John McConnell, MD
Ray McCue, MD
Bradford S. Pontz, MD
Jeffrey Powell, DDS, MD
Barry Rothman, MD
K. Singh Sahni, MD
Vasken Tenekjian, MD
Charles Umstott, MD
David Vincent, MD
Joseph Zocco, MD

GEORGIA:

Randall Alexander, MD
Kell Carlock, MD
William H. Cleveland, MD
Anuj Gupta, MD
Philip G. Huff, MD
Mark E. Leimbach, MD
Avery Nathanson, MD
Tamara Nix, MD

700 SPRING FOREST ROAD
RALEIGH, NC 27609

800.662.7917

www.medicalmutualgroup.com