

# PRESIDENT'S MESSAGE

Valued Policyholders,

We are pleased to report that Lawyers Mutual enjoyed a strong year in 2021, enhancing our solid capital position and declaring an approximate \$1 million policyholder dividend. By the end of 2022, we will have returned nearly \$11.3 million to policyholders in the form of dividends since 2011. One of our continuing goals is to return as much capital via policyholder dividends as is financially prudent, a major benefit of being insured with a mutual company. The capital strength of your professional liability insurance carrier and its policyholder dividend history are important. But other non-insurance related things are also important and need to be mentioned.

Over the past two years, we all have been profoundly changed by the pandemic. Initially, we had to figure out how to keep our operations and law practices up and running. We had to be there to serve you. You had to be there to serve your clients.

We experienced stress, anxiety, and fear. As time went on, we became a bit more comfortable, knowing that we could meet the needs of our respective clients even amidst a pandemic. In fact, we got better at what we were doing, became more efficient and were able to provide more flexibility for clients. However, as the pandemic continued to drag on, many of us began to suffer from work-related burn out, necessitating that we try to find a better work-life balance. And later, some, including me, suffered from pandemic fatigue, which appropriately called into focus personal health and wellness. To say that these past two years have challenging is an incredible understatement. But we have survived and, in many ways, are better today than before the pandemic. Better at serving our clients and paying attention to and taking care of ourselves.

One thing helped those of us at Lawyers Mutual immensely during the last two years. You. Whether answering questions about your policy, assisting you with a claim (more optimistically helping you avoid a claim), delivering virtual CLE, or providing you with resources or advice on practice and risk management issues, you gave us purpose and a common focus – ensuring that we met, and hopefully exceeded, your needs and expectations. For that, we thank you.

On behalf of everyone at Lawyers Mutual, we offer our sincere appreciation for your continued loyalty, support, and trust.

Dan Zureich



**DAN ZUREICH, PRESIDENT & CEO**