

MEREDITH  
C. CLUBB, MD  
MD: Northwestern University  
School of Medicine, Chicago,  
Illinois BS: Georgetown  
University, Washington, DC,  
Magna Cum Laude, Biology  
Board-Certified: American  
Board of Urology, National  
Board of Medical Examiners

NEDR  
NOVSAM, MD  
MD: Boston University School  
of Medicine, Boston,  
Massachusetts BA: Boston  
University, Boston,  
Massachusetts, Magna Cum  
Laude, Biology Board-  
Certified: American Board of  
Urology, National Board of  
Medical Examiners

STATE-OF-THE-ART  
CARE FOR:

- Early detection of prostate,  
bladder, kidney  
& testicular cancer
- Bladder & kidney  
infections
- Incontinence &  
overactive bladder
- Kidney stones
- Voiding problems
- Erectile dysfunction
- Testicular abnormalities
- Pediatric urology,  
including bed-wetting

LEADING-EDGE  
TECHNOLOGY,  
INCLUDING:

- Extracorporeal shock wave  
lithotripsy (ESWL)
- Laser prostate treatment
- Brachytherapy seed  
implants for  
prostate cancer
- Minimally invasive  
incontinence surgery
- Ureteroscopic holmium  
laser treatment for  
kidney stones

CONVENIENCE  
YOU CAN  
COUNT ON:

- Flexible appointments  
& payment plans
- Convenient location
- Emergencies seen  
promptly
- Most insurance  
accepted & filed
- Medicare welcome
- Visa & MasterCard  
welcome
- Caring, professional staff

K E N O S H A

# UROLOGY CLINIC

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January 20, 2005

Susan Turney, M.D.  
Wisconsin Medical Society  
330 East Lakeside Street  
Madison, WI 53715

Dear Dr. Turney:

It has come to our attention that another insurance company based in Michigan is attempting to buy several blocks of shares in PIC-Wisconsin from some of the groups that have accumulated those shares. This was discussed at the January 6, 2005, meeting of the Kenosha County Medical Society as well as at our executive committee meeting two days earlier.

The feeling of our membership was that sales of Wisconsin stock to a for-profit insurance company or other for-profit group would not be in the best interest of the members of the Kenosha County Medical Society who obtain their malpractice insurance through PIC-Wisconsin. The reason is that at the present time, Wisconsin has one of the more favorable malpractice climates in the country. If a for-profit group purchases shares in PIC-Wisconsin, they would expect to obtain a profit on their investment, which eventually would mean that the physicians of Wisconsin would be paying higher malpractice premiums to provide for that profit. In addition, once a block of shares is sold to one for-profit company, there is nothing to prevent that company from being bought out by another company that could further complicate the situation and adversely effect Wisconsin's physicians. All one has to do is study the increases that Medical Protective has made in the last few years in its premium charges since they were bought out by GE. In talking to their representatives, they have even admitted that the increase in premium is in part due to a desire to increase the margin of profit.

The Kenosha County Medical Society approved a resolution at their meeting on January 6, 2005, recommending to the board of directors of the Wisconsin State Medical Society, as well as the Commissioner of Insurance, that a strong position be taken against the purchase of these blocks of shares of PIC-Wisconsin by this group from Michigan or any other outside group because of the potential effect on our malpractice premiums and the relatively favorable malpractice climate in Wisconsin compared to most other states.

6308 8th Avenue, Suite 503, Kenosha, WI 53143 (In the Doctors Medical Building on the south side of Kenosha Hospital)

TELEPHONE: (262) 656-8213 • FAX: (262) 656-8233 • WWW.KENOSHAUROLOGY.COM

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WISCONSIN MEDICAL SOCIETY

Board of Directors  
Wisconsin State Medical Society  
January 19, 2005  
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I hope you will take our recommendation under positive advisement.

Sincerely yours,

A handwritten signature in cursive script that reads "Meredith C. Clubb, M.D.".

Meredith C. Clubb, M.D.  
Secretary, Kenosha County Medical Society

MCC:kay

cc: President of PIC-Wisconsin  
Insurance Commissioner State of Wisconsin  
David Matteucci, M.D.