

January 2026

Dear Colleague:

In the demanding environment of practicing medicine in Maryland, I commend you on your unwavering focus on patient care as our primary commitment. However, ensuring our professional and personal insurance coverage is robust, appropriate, and competitive is an essential, though often overlooked, aspect of risk management and financial well-being.

Having recently undergone a thorough review of my own policies, I want to strongly recommend that you consider having a representative from **Unity Insurance** (<https://unityinsurance.co>) sit down with you to review your current coverage.

Here is why I found the review process valuable:

- **Physician-Specific Expertise:** Unity Insurance is a wholly owned subsidiary of MedChi (the Maryland State Medical Society) and specializes specifically in the needs of healthcare professionals. Their team understands the unique risks and complexities of our field, from professional liability nuances (e.g., tail provisions, retroactive dates) to billing errors coverage.
- **Independent and Unbiased:** As an independent agency, Unity represents many different insurance companies. This allows them to shop the market on your behalf to find the best options, rather than pushing a single provider's products. You get a broad comparison without the hassle of navigating the marketplace yourself.
- **Comprehensive Review:** The review covers all relevant areas, including medical office coverage, general liability, employee benefits, and personal policies like disability and long-term care.
- **Peace of Mind:** They explain complex policy language in simple terms, allowing you to make smart, informed decisions about your protection. This ensures there are no hidden gaps or surprise deductibles when you need coverage most.

Taking the time for this review provides the confidence of knowing your coverage is both competitive and comprehensive. It's a proactive step in protecting your practice and your family's future.

If Medical Mutual is your medical malpractice carrier but you do not use Unity Insurance as your represented broker, please consider reassigning your policy, at no additional cost, as it directly benefits MedChi without any adverse effect on you.

I encourage you to reach out to them directly to schedule a brief, no-obligation consultation. For those of you who use the agency, I want to personally take this opportunity to thank you for your support and encourage you to continue to learn more about all insurance options through Unity. You can contact their team by email at hello@unityinsurance.co or by phone at 410-539-6642.

Best Wishes,



Eric Wargotz, MD, FCAP
President