

Nov. 17, 2014

Policyholders will Ring-In the New Year with Expanded Cyber Liability Protection

Beginning Jan. 1, 2015, ISMIE's cyber liability protection will include **several new coverage areas** at no extra cost. This enhanced coverage means you'll now also be covered in certain instances for:

- Claims arising from your medical practice's website media content.
- Reimbursement for expenses related to crisis management and public relations.
- Fines and costs incurred under the terms of a credit/debit merchant services agreement.

All policies, including new business and renewals, are issued a cyber liability endorsement – at no additional cost to policyholders.

For more information on this policy benefit, contact the Underwriting Division via email at underwriting@ismie.com or call 800-782-4767 ext. 3350. If you utilize an insurance broker, you may also wish to contact him or her.



Double Check Your Loss-Free Discount Status Today

ISMIE offers a loss-free premium discount credit to physicians of all practice specialties who have been loss-free for at least three consecutive years. The discount is automatically applied to policies that qualify and can range from three to 19.5 percent, depending on how many consecutive years you have been loss-free.

To access your full loss history report:

1. Login to www.ismie.com.
2. Scroll to "Review Your Policy Information" located in the center of the homepage.
3. From there, click on "loss history reports."

The loss-free discount is unique; *it's based on paid losses rather than pending claims*. This means you qualify for a loss free credit even if you have a pending claim, as long as you haven't experienced an indemnity payment for at least the last three years.

For more information, call 800-782-4767 ext. 3350 or send an email to underwriting@ismie.com. If you utilize an insurance broker, you may also wish to contact him or her.

Here's Your Online Guide to Medical Cannabis in Illinois

As the Illinois Medical Cannabis Pilot Program begins to roll out, ISMIE, along with the Illinois State Medical Society (ISMS), developed a medical legal guideline on what physicians need to know about medical cannabis.

Access the guideline online at www.ismiemutual.com/medicalcannabis and get info on:

- Applicable conditions.
- Certification requirements and prohibitions.
- Immunity provisions.
- A physician written certification form.

Contact ISMIE's legal department with any questions at 800-782-2023 ext. 6485 or send an email to sherridevito@ismie.com.



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If Faced with the Following, Contact ISMIE Claims

Receipt of summons and complaint

Receipt of attorney's lien

Direct patient claim

Request for monetary damages

Request for medical records

Deposition request

IDFPR/Medicare
investigations

Data breach

Subpoena

Unexpected outcome

 800-782-4767
 claimreports@ismie.com

Supreme Court Justice Karmeier Retains Seat Despite Trial Lawyers' Negative Ad Frenzy

Undeterred by unrelenting television attack ads, Illinois voters chose to keep Supreme Court Justice Lloyd Karmeier on the bench for 10 more years.

Why would a group of plaintiff lawyers subject the voting public to a negative ad campaign to smear a single judge? Simple: If a few of Karmeier's case judgments were to be reversed, those lawyers could earn *billions* in attorney's fees.



Kudos to voters for rejecting the negative ads and setting the tone for judicial integrity in the Prairie State for many years to come!

Californians Reject Medical Liability Cap Increase

Earlier this month, Golden State voters found no treasure in Proposition 46, an initiative to raise the state's medical liability cap and enforce random drug and alcohol testing for doctors.

After the final votes were tallied, the California Medical Association declared, "The message is clear – Californians simply don't want to increase health care costs and reduce health access so trial attorneys can file more lawsuits."

We agree – and applaud California voters for seeing through the deluge of ads urging them to support the measure. May voters in other states take notice and always choose to support physicians – not trial lawyers – in the voting booth.

Discover the Convenience of Online Premium Payments

1. Log in to www.ismie.com.
2. Click on "Pay Your Premium" on the right side of the screen.
3. Follow the ensuing directions.

Once you switch, you'll never go back!