

August 31, 2015

Policy Changes Coming Soon: Watch Your Mail

ISMIE has refined and enhanced our policy language to reflect changes in physicians' practices. The updates will take effect **October 1**.

Certain changes will broaden the coverage you currently enjoy and others will simply clarify. Some revisions reflect our expansion outside of Illinois.

Each policyholder will receive a letter detailing the changes, at least 60 days in advance of renewal. Note that the mailing will be separate from your regular renewal letter, which details terms, pricing, etc.



This Fall, Pick a Practice Management Day That Works for You

Dates and locations:

- **September 10** – Peoria
- **October 15** – Collinsville
- **November 12** – Northbrook

Potential liability risk is everywhere. Help curtail it at your practice by attending a live Practice Management Day.

This day-long program, designed for policyholders and their staffs, will feature:

- A morning session on *Hot Topics in Legislation and Regulation* covering medical cannabis, concealed carry, direct patient access to lab reports, unaccompanied minors seeking care, advanced directives, Hepatitis C screening, and more.
- An afternoon session on *Coping Well with Stress at Work*.

You have three chances left to attend this year, so sign up today for a date that best fits your schedule at www.ismie.com.

Continuing nursing education (CNE) and CME offered; there is no cost for ISMIE policyholders and staff.

Updated Rates for 2015-2016 Announced

Recently, ISMIE announced a series of rating adjustments for the 2015-2016 policy year beginning October 1.

“Changes in the liability experience for certain medical specialties and practice locations have prompted these rate adjustments for the new policy year,” explained ISMIE Mutual Chairman Harold L. Jensen, MD. “Most policyholders will experience a little less than a 1% change from their current premiums as ISMIE preserves a level premium base despite these changes among specialties and territories.”

In addition to specialty and region, a number of factors determine individual policyholder premiums. Claims history, experience, participation in ISMIE's *Managing Risk program*, and dividend program eligibility are also components of premium calculation.

Questions? Email the Underwriting Division 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.





Don't Miss Latest Policy News, Alerts – Verify Your Email Address

Studies show nearly
1 in 5 Americans



creates **a new email address every six months**.

Is your latest
one on file with

ISMIE ?



Go to ISMIE.com, click on

MyISMIE Login

and select

"Account Administration."

**From there you will see and can update
the email address we currently have on file.**



Source: <http://www.convinceandconvert.com/email-marketing-advice/15-email-statistics-that-are-shaping-the-future/>

Your Involvement Ensures Accurate Indemnity Payment Reporting

As a reporting entity, ISMIE must inform state and federal agencies of indemnity payments, and provide a description of the alleged acts or omissions on which the underlying medical liability claim was based.

We recognize that by making an indemnity payment on your behalf it should not be construed that medical negligence has occurred. Therefore, we feel it is important to have you involved in the reporting of any information. As a valued policyholder, you will have the opportunity to view a working copy of the report before its submission.

Learn more about ISMIE's approach to state and federal agencies when an indemnity payment is made at www.ismie.com. Questions? Please contact our Claims Division via email at claimreports@ismie.com or call 800-782-4767 ext. 3510. If you utilize an insurance broker, you may also wish to contact him or her.



They're at it Again ...



Frivolous Lawsuits "On a Roll" Unless Lawmakers Intervene

A Missouri restaurant chain known for its servers tossing dinner rolls back and forth like a game of catch is being sued. Despite the soft, doughy baked goods being thrown underhanded over only a few feet, a patron claims she suffered "severe eye, head and neck injuries" from an errantly thrown roll.

A recent op-ed in *USA Today* used this oft-told type of tale of frivolous lawsuits to make a compelling point about why legal reform is so challenging: "Tort reform isn't the sexiest topic for politicians because it doesn't clearly separate them from their opponents. It's mired in legal jargon and rarely fits into a sound bite."

It's good to see tort reform and frivolous lawsuits take center stage in a national newspaper. Let's hope lawmakers realize those issues go beyond party lines and enacting meaningful legal reform would be a win-win for everyone.