

ISMIE-news



Your Source for News on Medical Liability and Managing Risk

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They're at it Again ...

Latest Banana Lady Lawsuit "Slips" in Court

A local performer for children's and corporate parties is quite protective of her image ... and has the litigious past to prove it.

The [Banana Lady](#) has filed at least 17 lawsuits in state and federal court since 2009 and owes more than \$55,000 in legal

1. Breaking: Policyholders to Receive Substantial Dividend

[Today ISMIE declared](#) a new \$36.3 million dividend for distribution to eligible policyholders in portions of \$12.1 million over each of the next three policy years (2014-16). This new, base dividend comes atop a previously declared 2014 special dividend of \$20 million for eligible policyholders.

The result: **Eligible ISMIE policyholders will benefit from a total distribution of \$32.1 million in 2014.**

Beginning with policies that renew on or after May 1, 2014, a qualifying policyholder's dividend will be divided into four equal installments and applied as a premium credit on each quarterly invoice.

"ISMIE Mutual is Illinois' largest and most experienced professional liability insurer. Our policyholders have been with us through the lean times and good. Our successful dividend program is an outgrowth of this strong partnership," said ISMIE Mutual Chairman Harold L. Jensen, M.D.

costs and fees. Her [current lawsuit](#) is against the organizers of a trade association event, claiming that audience members posted copyrighted images of her performance on the Internet.

Fortunately, her latest attempt at jackpot justice was thrown out, with a judge ruling that her costume is a "common consumer product" and thus not subject to stringent copyright protection.

So if you see a singing, dancing banana coming your way, beware: You may be ripe for a potential lawsuit!

"Our doctors offer exceptional patient care, which fortifies ISMIE's capacity to declare our eighth straight dividend year."

Since the program began in 2007, ISMIE's cumulative dividends total \$193 million.

Please direct any questions on dividend distribution to the Underwriting Division at 800-782-4767 ext. 3350 or [by email](#). If you utilize an insurance broker, you may also wish to contact him or her.

2. "Rack" Up Risk Management Coursework ... Your Way!

Still behind the eight ball on earning the 150 CME credits necessary to renew your medical license by the July 31 deadline? Don't fret; call your own "shot" with ISMIE's user-friendly risk management coursework.

Easily accessible online courses available 24/7

From your computer, notepad or handheld device — any time, day or night — complete our online courses at your convenience.

Want a timely topic? Help curb the opioid abuse and misuse epidemic with [ER/LA Opioid REMS: Achieving Safe Use While Improving Patient Care](#), an online course that covers not only the basics of

mitigating risks when dealing with opioids, but how prescribing practices and patient education play a crucial role in curbing such abuse.

Explore the [full online course catalog](#).

EHR Liability Topic of May 7 Webinar

If you'd prefer a specific topic at a specific time, mark your calendar for [Emerging Areas of EHR Technological Liability: Will Your EHR Help or Hinder You?](#), an online webinar taking place **May 7 at noon**.

Grab some lunch and right from your home or office, you'll learn to recognize emerging areas of EHR liability, how to minimize the risk of these common pitfalls and understand your legal obligations as an EHR user.

Questions? Please contact ISMIE's Risk Management Division at 800-782-4767 ext. 3300 or [by email](#).

3. During Adversity, ISMIE Eases the Burden of Lost Income

A strong medical liability defense starts with an involved defendant physician, so your ISMIE policy is enhanced with **defendant reimbursement coverage at no additional cost**, to help compensate for lost income while attending depositions and trials.

The coverage provides \$500 per day

for attendance at depositions (other than your own) and days spent at trial. The benefit is available for up to 15 days of attendance, with a maximum amount payable of \$7,500 per physician per policy period.

To qualify, your policy must be in force at the time of the lost wages. You also must attend the entire day's deposition or trial.

Payments under defendant reimbursement coverage will be considered income to you. We suggest you consult with your tax advisor regarding possible implications of these payments.

Defendant reimbursement coverage is one more way ISMIE supports you during a difficult time. For more information about this policy feature, please contact the Underwriting Division at 800-782-4767 ext. 3350 or by [email](#). If you utilize an insurance broker, you may also wish to contact him or her.

Let us know how we can make **ISMIE-news** more useful to you.
Please send your comments to e-news@ismie.com.