



Dec. 23, 2014

## In This Issue

[Jury Reduction Bill Becomes Law](#)

[ISMIE Can Help Pave the Way for Your 2015 Practice Changes](#)

[When an Unanticipated Outcome Occurs, Call ISMIE First - and Fast!](#)

[Latest Judicial Hellhole Report: Lump of Coal Delivered to Madison County, Cook County Back on "Nice" List](#)

[ISMIE Office Holiday Hours](#)

## Jury Reduction Bill Becomes Law

On Friday, Gov. Quinn [signed into law S.B. 3075](#), legislation that reduces the number of jurors serving on civil trials from 12 to six beginning June 1, 2015.

An eleventh hour initiative of the group that would benefit - the trial lawyers - this new law will drastically change the way civil lawsuits are conducted in Illinois. A jury of six may tend to deliver a larger award, which means more cash in the plaintiffs' attorney's pockets. As of now, 38 other states allow less than 12 jurors on civil trials.

Respected legal scholars and judges have spoken out about the negative effects of reducing jury size, and social science research shows smaller juries are less likely to produce accurate decisions.

Without thoughtful study, debate or stakeholder input, Illinois lawmakers took action during the final days of the 97th General Assembly to deprive both parties of the right to rectify their grievances with a jury of 12, as has been the law for more than 200 years.

Stay tuned to *ISMIE News* in 2015 for more on this story.

## ISMIE Can Help Pave the Way for Your 2015 Practice Changes

When changes are afoot for your practice, your policy might be affected. So ISMIE is standing by to assure smooth transitions for any new developments your practice has in store for 2015.

We offer an easy online process to update your basic policyholder contact information (address, phone, email) - simply [log in](#), click on "Policyholder Information" and amend as necessary.

For more substantial changes such as those listed below, [we provide this change request form](#), which may be completed and faxed to 312-782-2023. (You may also update your basic contact info via this form.)



**LAST CHANCE**

**Complete Your Risk Rewards by December 31**

Only eight days remain in 2014, so visit your [MyRewards](#) page to see what coursework you need to complete to earn a

premium discount before the December 31 deadline.

Our online learning programs are easily accessible from your computer, notepad or handheld device - any time, day or night. Have your login info handy and explore the [full course catalog](#).

#### For login assistance:

Visit our [online assistance page](#) or give us a call at **888-476-7776** during regular business hours (8:30 a.m. to 4:45 p.m., Monday-Friday). If calling outside of regular business hours, please leave a message and your call will be returned the next business day. (Note holiday hours listed.)

#### Quick Links

[www.ismie.com](http://www.ismie.com)

[ISMIE News Archive](#)  
[About Us](#)

managing risk

- Changes to your practice time or patient volume (full-time, part-time, retired).
- Changes in practice relationships (partners, shareholders, employees or allied health personnel).
- Additions or deletions to your hospital affiliation.
- Your desire to change your policy limits of liability.
- The decision to add or drop medical practice activities (such as a nursing home practice, medical director or advisor position of a medical or day spa, or practice as a hospitalist).
- The deletion or any additional procedures to your practice (especially procedures not typically performed by physicians practicing within your trained medical specialty).

For further assistance regarding any policy changes, please [contact Underwriting](#) or call 800-782-4767 ext. 3350. If you utilize an insurance broker you may also wish to contact him or her.

### When an Unanticipated Outcome Occurs, Call ISMIE First - and Fast!

Regardless of the circumstances, immediately notify ISMIE Claims should any unanticipated outcome occur after treating a patient: Call 800-782-4767 or send an email to [claimreports@ismie.com](mailto:claimreports@ismie.com).

No matter the intention, any payment or offer of compensation directly from a physician to a patient could prejudice subsequent legal proceedings, be construed as an admission of liability and potentially impair your insurance coverage.

Bottom line: If there's any doubt about a post-treatment issue, contact us and we'll work with you toward the best possible resolution.

### Latest Judicial Hellhole Report: Lump of Coal Delivered to Madison County, Cook County Back on "Nice" List

Madison County, Illinois is again in the crosshairs of the American Tort Reform Association's annual [judicial hellholes report](#), just released this week.

Ranking fifth overall, Madison County remains a litigation hotbed, especially for asbestos cases, nine out of 10 of which don't even feature plaintiffs who live or work in Illinois. Trial lawyers from all over the country continue to file cases there.

*Not* making the list this year was Cook County, which had been a top five "hellhole" location for nearly a decade. While still far from a judicial utopia,

we welcome the progress and hope Cook County is off the list permanently.  
Let's make an optimistic toast to legal fairness in Illinois for 2015!



**Happy Holidays from ISMIE**

**ISMIE office holiday hours**

December	December	December	December	January	January
24	25	26	31	1	2
close at noon	closed	closed	close at noon	closed	closed

Know that [www.ismie.com](http://www.ismie.com) is always open with helpful policy info and learning opportunities.

Watch for your next edition of *ISMIE News* on January 13.

**ISMIE**  
*Mutual Insurance Company*

Let us know how we can make *ISMIE News* more useful to you. Please send your comments to [e-news@ismie.com](mailto:e-news@ismie.com).