

ISMIE-news



Your Source for News on Medical Liability and Managing Risk

February 25, 2014

Contents

[1. Prep for Your Practice Assessment - Live!](#)

[2. Pay it Your Way ... with Convenient Premium Financing](#)

[3. Medical Liability Payouts Increased in 2013](#)

[4. Be Aware of These Medical Liability Exceptions](#)

ISMIE
Mutual Insurance Company
The Physician-First Service Insurer®



They're at it Again ...

Despite Lawsuit, Judge Rules Apple's "Siri" is Smart Enough

For some, the idea of Apple's "Siri," a virtual personal assistant available 24/7 via your cell phone, is *Star Trek*-level science fiction come-to-life.

1. Prep for Your Practice Assessment - Live!

Whether it's ballet, monster trucks or preparing for a practice assessment - some events are just better in person.

So seize the opportunity to ensure success with your **practice assessment**, an on-site independent evaluation of your practice's medical liability risk. Sign up today for [Preparing for your Practice Assessment](#), taking place on **March 18 from 9 - 11:30 a.m. in Oak Brook**.

This live program will prepare you for what to expect during an assessment and give you an edge to earn the two year, 5% premium discount for completing a successful practice assessment.

The assessment is not only for office based clinicians, but also for radiologists, anesthesiologists, pathologists, emergency care specialists, specialists who only see patients in hospitals, and specialists who only see patients in nursing home/long-term care settings.

Breakfast will be served; both

For others, it's just another chance for jackpot justice. [Take this multi-million dollar class action lawsuit against Apple](#), claiming that "Siri" is ineffectual due to being unable to answer questions such as "how do you play a b-minor chord?"

After clogging the courts for two years, a judge dismissed the lawsuit, calling it "puffery" and stating the plaintiffs could not point to any statement or advertising which promised "Siri" could answer every question or perform every task users demanded.

Kudos to the judge for beaming this frivolous lawsuit right out of the galaxy!

policyholders and staff are encouraged to attend. [Register here](#).

Also, don't forget to [request your Practice Assessment](#) by our priority deadline of **April 1** to guarantee your practice will be assessed in 2014. Requests received after April 1 will be accommodated on a rolling basis as availability allows. [More details](#).

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

2. Pay it Your Way ... with Convenient Premium Financing

Lump sum premium payments can be a financial burden. Let ISMIE help.

We've secured for each policyholder a special low interest rate of 2.99 percent with First Insurance Funding Corp., a dependable premium financing enterprise.

This flexible premium financing program requires a low initial payment - just 8 percent of the total premium - and then offers the convenience of 11 equal monthly installments.

Learn more about premium financing by calling ISMIE's Underwriting Division at 800-782-4767 or [send an email](#). If you utilize an insurance broker, you may also wish to contact

him or her.

3. Medical Liability Payouts Increased in 2013

The National Practitioner Data Bank [recently released](#) the medical liability reporting data for 2013. In addition to Illinois being (yet again) one of the top 10 states in total medical liability payouts, some additional troubling statistics emerged.

- Nationwide payouts from medical liability cases increased 5 percent or \$168 million from 2012.
- Thirty-eight states paid out more than they did in 2012 for medical liability outcomes.
- 2013 also saw an increase in the total number of medical liability payouts.

Here's hoping 2014 will reverse this unsettling trend and be the year lawmakers see how beneficial true liability reform can be. After all, states need to keep physicians, not lose them.

4. Be Aware of These Medical Liability Exceptions

The statute of limitations, in most medical liability cases, is two years from the date of discovery and no

more than four years from the date of the alleged negligence. However, there are exceptions that you and your practice staff should be aware of.

The limitations period may be extended for plaintiffs based on these circumstances: mental disability, if they're under the legal age; bankruptcy; fraudulent concealment; or imprisonment. Also, the period may be considered waived when a physician files a lawsuit against a patient.

If you have any questions or need to report an investigation, call the Claims Division immediately at 800-782-4767. 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.