

# ISMIE-news



Your Source for News on Medical Liability and Managing Risk

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**ISMIE**  
Mutual Insurance Company  
The Physician-First Service Insurer®



*They're at it Again ...*

## Frivolous Lawsuit Duo Must Pay Up

For one California man and his lawyer, a lawsuit "Gold Rush" is drying up. [A three-judge panel ruled](#) that the litigious duo must each pay \$15,000 in penalties to compensate the state and

## 1. Policyholder Satisfaction Reaches New High for Claims Service

Upbeat statistics from the most recent compilation of claims monitoring surveys demonstrate your confidence in having ISMIE at your side.

We appreciate your loyalty.

Claims monitoring surveys are mailed four times during the course of and following a claim, giving policyholders the opportunity to rate their satisfaction with ISMIE's support and expertise during this difficult time.

Here's a sample of the latest results.\*

- The mean score for physicians' "overall satisfaction with your ISMIE team" is 9.5 out of a possible 10, an increase from 9.3 in the prior period. The current score is a new high.
- The response rate for this survey period is 48 percent, increased from 44 percent in the previous survey period.
- Eighty-nine percent of

taxpayers for the processing and filing of multiple frivolous lawsuits.

The ruling concluded that "the degree of objective frivolousness (in this case) is very high and the need for discouragement of like conduct in the future is great."

Kudos to the panel for holding accountable both the filer and the lawyer for their actions. And let's hope policymakers make note of this case and enact legislation that further discourages frivolous lawsuits!

physicians would prefer the same ISMIE claims representative if faced with another claim (88 percent last cycle).

- Ninety-one percent of physicians would prefer the same defense counsel if faced with another claim.

ISMIE continues to work to achieve the highest level of policyholder satisfaction in all interactions during the claim process — and to always provide policyholders the best possible representation during a challenging claim.

\*Collected from July 2012 to June 2013

## 2. Forget the Barbeque; Get Cooking on Your CME Requirements for Medical License Renewal

Avoid the ultimate "recipe for disaster" for physicians: an expired license that prevents you from maintaining your practice.

Here are some top reminders to guide you through the process:

- **Medical license renewal deadline: July 31.**
- Log in at [www.ismie.com](http://www.ismie.com) and navigate to Risk Management education to pick up any of the remaining 150 CME hours you

may need to fulfill the requirement to maintain your license. ISMIE's online learning choices are expansive, you may earn CME and a premium discount, and the coursework can be completed from the comfort of your home or office, 24/7.

- Need login assistance? You can [manage your online account here](#) or call ISMIE staff for assistance at **888-476-7776** during regular business hours, 8:30 a.m. - 4:45 p.m., Monday through Friday.
- When you're ready to renew your license, call ISMIE for fast assistance. We'll help you renew both your medical and controlled substance licenses (which must be renewed at the same time) — without charging a credit card convenience fee. Simply dial **800-632-7478** during regular business hours.

Before you call us:

- Have ready the PIN noted on the postcard mailed from the Illinois Department of Financial and Professional Regulation (IDFPR) or your medical license number, Social Security Number and date of birth.
- Have a credit card handy: The cost to renew a three-year

medical license is \$690. Controlled substance licenses, at a cost of \$15 per location, should also be renewed at this time.

**They know where to find you — to send you a paper renewal form**

If you're on record with IDFPR for not completing your license renewal to date, you may find a reminder to do so in your mailbox. This mailed prompt to renew will occur in the very near future.

If you have general questions about license renewal, please contact Audrey Vanagunas, 800-782-4767 ext. 2465, or [send an email](#).

**3. Protect Your Growing Practice with Customized Higher Limits**

In many cases, a medical practice is at greater risk due to its more expensive assets, such as property, medical or laboratory equipment, and computers.

So if you've achieved your goal to significantly grow your practice, know that ISMIE can secure higher policy limits as necessary for partnerships, medical corporations and clinics/groups.

Our underwriting flexibility allows us to create a professional liability policy that is designed to meet the specific needs of each policyholder. Please send us your questions by email or

give us a call at 800-782-4767 ext. 3350. If you utilize an insurance broker, you may also wish to contact him or her.

[Learn more about ISMIE's custom coverage.](#)

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).