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Whip Illinois' Lawsuit Landscape into Shape (with Your Vote) on November 4


In one week, multiple Illinois Supreme, Appellate and Circuit judges will face election and retention. The Supreme and Appellate Court seats are especially important; whoever wins will hold a 10-year term.

The Illinois Civil Justice League (ICJL) has surveyed all judicial candidates and compiled a database of their positions, affiliations and records, viewable at IllinoisJudges.net.

By reading each candidate's answers today, you'll be making an informed choice next Tuesday. Legal fairness in Illinois depends on it!

ISMIE Mutual and the Illinois State Medical Society are founding members of the ICJL, a coalition of Illinois citizens, small and large businesses, associations, professional societies, not-for-profit organizations and local governments that have joined together to work for fairness in the Illinois civil justice system.



They're at it Again... 

Hair-Raising Stats for Halloween

This year, Halloween falls on a Friday. The last time that happened was 2008, coincidentally a year in which [23 states had caps](#) on non-economic damages.

Use Your Fall "Bonus" Hour Wisely: Earn CME and Risk Rewards

With the end of Daylight Savings Time on November 2, you'll find yourself with a spare 60 minutes or 3600 seconds.



Spend that time wisely by earning CME credit and a premium discount (where appropriate) through one of ISMIE's online courses, the majority of which take only one hour to complete.

From advance care planning to diabetes management to EHR liability issues, these online courses are easily accessible from your computer, notepad or handheld device - any time, day or night.

As of 2014, that number has [dropped to 18](#). Will these important protections against jackpot justice continue to disappear like ghosts year after year?

All the more reason to vote for candidates next week who stand for judicial fairness!

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managing risk

Have your log in info handy and explore the [full course catalog](#) of courses today.

Questions? Contact Risk Management staff at 800-782-4767 or email riskmanagement@ismie.com.

Double Check Your Loss-Free Discount Status Today

ISMIE offers a loss-free premium discount credit to physicians of all practice specialties who have been loss-free for at least three consecutive years. The discount is automatically applied to policies that qualify and can range from three to 19.5 percent, depending on how many consecutive years have been loss-free.

The loss-free discount is unique; *it's based on paid losses rather than pending claims*. This means you qualify for a loss free credit even if you have a pending claim, as long as you haven't experienced an indemnity payment for at least the last three years.

Your loss free discount status is reflected on your premium invoice. To access your full loss history report, follow these three easy steps.

1. Login on [ISMIE's homepage](#).
2. Scroll to "Review Your Policy Information" located in the center of the homepage.
3. From there, click on "loss history reports."

For more information, [email](#) the Underwriting Division or call 800-782-4767 ext. 3350. If you utilize an insurance broker, you may also wish to contact him or her.

If Faced with the Following, Contact ISMIE Claims

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|----------------------------------|------------------------------|
| Receipt of summons and complaint | Deposition request |
| Receipt of attorney's lien | IDFPR/Medicare Investigation |
| Direct patient claim | Data Breach |
| Request for monetary damages | Subpoena |
| Request for medical records | Unexpected outcome |

ASAP



800-782-4767



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