

it takes place
**tomorrow, February
11, at noon.**

The hour-long program will cover major risk factors for unintentional opioid overdose deaths in patients with chronic pain and help your practice devise a plan to implement principles for safer opioid prescribing.

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- Your corporate entity can share in the limit of one employed physician when both are named as co-defendants in the same claim.
- The premium is reduced from 25% to 5% of the underlying physician premium.
- The entity is provided a separate limit of liability in two limited circumstances, advantageous to the corporate entity when there are 1) independent or direct allegations against the entity; or 2) allegations of vicarious liability for certain departed physicians or other employed staff.

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

Learn How Mismanaged Patient Handoffs Can Increase Liability

Unfortunately, botched patient handoffs do happen in today's fragmented health care system.

Check out [Handoffs](#), the latest "Lesson from the Field," which focuses on what you can do to improve this essential part of the doctor-patient relationship.



Take the "Lesson" today and discover:

- A detailed case study pinpointing specifics on when and how a patient handoff went wrong.
- Techniques to bolster the effectiveness of your patient handoffs, such as standardization and checklists.
- Alarming statistics on the frequency of mishandled handoffs and how they affect health care overall.

Previous installments of "Lessons from the Field" are [archived on our website](#). Questions? Please contact ISMIE's Risk Management Division at 800-782-4767 ext. 3300 or [by](#)

[email](#).

Know the Three Categories of Claims

1

Lawsuits - A litigated demand for damages alleging a failure to provide appropriate medical services to a patient. A Summons and Complaint is filed with the court and served personally upon the physician.



2

Attorney liens - A pre-litigation demand for damages alleging a failure to provide appropriate medical services to a patient. The physician will receive the attorney lien through the mail.



3

Direct patient claims - A pre-litigation demand for damages received directly from the patient alleging a failure to provide appropriate medical services. This demand may come in the form of a letter or a direct communication from the patient.



Note that both an attorney lien and direct patient claim may turn into a lawsuit. If you have any questions about claims or need to report one, call the Claims Division immediately at 800-782-4767 or email claimreports@ismie.com. If you utilize an insurance broker, you may also wish to contact him or her.

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.