

By Physicians. For Physicians.

MAG Mutual Kentucky Staff - Ready to Serve

Every insurance company claims to understand the needs of its policyholders, but at MAG Mutual, we really go beyond a casual understanding - we truly know the women and men who practice medicine, and their office personnel.

That's because MAG Mutual Insurance Company was started by physicians, is owned by its physician insureds; and has always been governed and directed by a physician board of directors. Our Board members practice medicine just like you and they know exactly what it's like to see patients, run a medical practice, and make patient-centered decisions.

Our Claims, Risk Management & Patient Safety, Retention and Sales Departments represent the continuing strong commitment the Company is making to provide Kentucky's physicians with an experienced, dedicated and stable insurer. Below are just some of the dedicated staff serving Kentucky.



Jeremy Leal
Senior Claims Representative



Stacia L. Shotwell,
CPCU
Account Executive



Bettye J. Scrutchin,
R.N., B.S.H.A.
Senior Risk Management
& Patient Safety
Consultant



Thomas M. Elder,
CLU, ChFC
Account Executive
Hayes, Utley & Hedgspeth

For more information, call MAG Mutual at **1-800-282-4882** or Thomas Elder at **502-493-7950**.

THE MAGNET™



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KENTUCKY'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION

Claims Committees – Physicians' Advocate, Ally

In the summer of 1982, MAG Mutual's first Physician Claims Committee was formed with the main goals being aggressive claims management and defense of physicians. Chairman of the Board, **Dr. Roy W. Vandiver** explains why the Company is so rigorous with our defense of physicians. "From the very beginning, we decided as a company that we were going to do everything possible to defend our policyholders to the end. These are not only reputations and careers we're defending, but they're our friends and neighbors – that sentiment is reflected in every decision we make."

Matt Mitcham, Sr. Vice President of Claims explains further. "We're recognized as one of a few medical liability insurers that provides local, experienced and superior claims management and legal defense. Our physician-led Board, six state and regional Claims Committees, expert local Defense Attorneys and hands-on Claims staff are all part of an amazing process that I'm proud to say really puts our physicians first."

Your Regional Claims Committees are pictured below. For a closer look at all of our Claims Committees, go to www.MAGMutual.com and select Our Company, Leadership, Claims Committees.



Regional Claims Committee A Seated L-R: Joseph S. Wilson, Jr., M.D. – Atlanta; E. Daniel DeLoach, M.D., Committee Chairman – Savannah; and William C. Collins, M.D. – Atlanta.
Standing L-R: David T. Stewart, Jr., M.D. – Tallahassee, FL; Benjamin H. Cheek, M.D. – Columbus; W. Scott Bohlke, M.D. – Statesboro; W. Matt Mitcham, Senior Vice President, Claims – Atlanta; – Jacksonville, FL; John B. Neeld, Jr., M.D. – Atlanta; John S. Antalis, M.D. – Dalton; and Andrew B. Oliver, M.D. – Washington, NC.

Legal Brief

Reminder: Patient Privacy Rights Survive Death

By now, everyone has read, seen, or at least heard about the stories of pop star, Michael Jackson's former nurse. She has been talking to various media outlets about the requests that Mr. Jackson made to her for the drug Diprivan. The Health Insurance Portability and Accountability Act (HIPAA) is a mandatory regulation for the privacy of patients. The recent media coverage warrants this reminder that HIPAA rules apply to nurses, physicians and all medical staff; and the obligations of HIPAA survive a patient's death.

We must also remember that even though a person is a celebrity, he or she still has a right for their medical care to be kept private. The status of the patient in the public-eye does not change a provider's obligations to adhere to HIPAA guidelines. Summarily, a deceased patient's executor or administrator (someone who is legally authorized to act on the behalf of the deceased patient) is the only person who can release the privacy rights of a patient. ☑



Regional Claims Committee B Seated L-R: Ralph L. Haynes, M.D.* – Atlanta; Catherine S. Andrews, M.D., Committee Chairwoman – Kennesaw; and J. Price Corr, Jr., M.D. – Albany.
Standing L-R: Willie Adams, Jr., M.D. – Albany; Michael E. Greene, M.D. – Macon; Sheila A. Robinson, M.D. – Atlanta; Roy W. Vandiver, M.D., Board of Directors Chairman – Atlanta; J. Daniel Hanks, Jr., M.D., F.A.C.R. – Rome; Michael J. Bono, M.D., F.A.C.E.P. – Norfolk, VA; H. Alexander Easley, III, M.D. – Washington, NC; Joseph W. Griffin, Jr., M.D. – Augusta; and Michael R. Tamucci, Jr., Vice President, Claims – Atlanta *Leave-of Absence in Germany, July 2009.

 **MAG MUTUAL**
Because your patients come first.

INSURANCE • FINANCIAL SERVICES
OFFICE SOLUTIONS • PRACTICE MANAGEMENT

In Practice. In Life.

New & Improved! Fall Medical Publications Catalog

The new Fall Medical Resource Guide from MAG Mutual Healthcare Solutions, Inc. (MMHSI) features great new products and all new publications for 2010:



- **New and updated software such as the 2010 RVU Calculator, Fees on Disk and data files for ICD-9 and HCPCS**
- **Specialty coding reference guides with easy-to-follow anatomical illustrations**

Be one of the first to place an order and receive a **FREE** Baseball Codey the Bear! – Supplies are limited, one bear per order. Call us toll free at: **1-888-738-7494** or save up to 30% by ordering online at www.coderscentral.com.

A- (Excellent) Rating Reaffirmed

We are pleased to announce that the A.M. Best Company has again assigned us an A- (Excellent) rating with a "Stable Outlook" for the future.

The A.M. Best rating was based on 2008 financials and cited MAG Mutual's capitalization, operating profitability and favorable loss reserve development. The A.M. Best Company is a leading insurance rating organization whose ratings are recognized worldwide as a benchmark for assessing insurers' financial strength.

The A- (Excellent) rating is assigned only to select companies that have an excellent ability to meet their ongoing obligations to policyholders.

MAG Mutual's Website is New and Improved!

We're pleased to announce the launch of our new and improved website. The new site provides a more comprehensive source of policyholder news and information on MAG Mutual services in an updated format and design. A major goal of the redesign was to improve the online experience for policyholders, by making it more intuitive to navigate. In 2008 we had nearly a quarter million hits on our website, however, we've conducted research and coupled the findings with enhanced technology resulting in substantial improvements. To view, go to www.MAGMutual.com. We'd love your feedback! Send an email to rbarnes@magmutual.com.

2008 Annual Report Reveals Company is: *Stronger Than Ever*

We think you'll garner a lot of interesting and useful information from MAG Mutual's 2008 Annual Report at www.MAGMutual.com. Take a moment to review the financial highlights and see the solid financial standing of the physician-led Company.



We also hope that you take a look at 15 of the many ways that MAG Mutual adds value not only for policyholders, but their practices as well. Finally, take a look at the men and women - physicians just like you; who are leading our Company. And making sure MAG Mutual will be here when you need us. If you would like the full report mailed or emailed to you, please send a message to Rosalyn Barnes at rbarnes@magmutual.com.

The MAGnet

The MAGnet is MAG Mutual's bi-monthly policyholder newsletter containing timely information on patient safety, legislation affecting the practice of medicine, risk management and the latest company news. The publication originated when our Company was founded 27 years ago. Find current and back state and regional issues by going to: www.MAGMutual.com, News, The MAGnet.

Policyholders have received dividends 11 out of the last 15 years = \$64 million+



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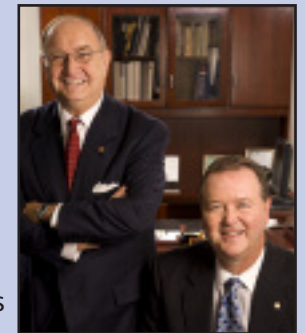
THE MAGNET™

KENTUCKY'S SOURCE FOR IMPO

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Physicians,

On behalf of MAG Mutual Insurance Company's 17,000 + insured physicians and our employees, we thank you for the warm welcome we've received as we've begun offering medical liability insurance and our other products and services in Kentucky this year. We were privileged to be a part of KMA's recent Annual Meeting and we are excited and proud to be a part of the Kentucky landscape.



Founded in 1982 by physicians, MAG Mutual remains physician-owned and physician-led. Our physician Board of Directors' collective medical experience, expertise and personal involvement in our operations are vital to helping us serve your needs. With guidance from the Board, our team of dedicated employees gains a unique understanding of your day-to-day challenges. This, in turn, helps us deliver the insurance coverage and service you need with the strongest local defense possible.

Since day one, our mission hasn't changed – to provide the best medical professional liability insurance, with the best defense and top-notch service – at the lowest possible premium that allows us to maintain the financial strength and stability you expect of an enduring insurance company.

We look forward to meeting you soon and helping you do what you do best—provide quality patient care.

Sincerely,

Roy W. Vandiver, M.D.

Roy W. Vandiver, M.D.
Chairman

Darrel O. Grimes, C.P.A.

Darrel O. Grimes, C.P.A.
President and COO