



NORTH CAROLINA'S SOURCE FOR IMPORTANT PHYSICIAN INFORMATION

Preventing and Defending Against Medical Malpractice Claims

Offering liability insurance protection is the primary mission of MAG Mutual Insurance Company. But MAG Mutual's protection goes well beyond the policy terms. The company's risk management department helps physicians take steps to minimize the likelihood of a claim ever being filed, and the claims department works with doctors to provide the best defense against malpractice claims.

For practices with fewer than 20 physicians, MAG Mutual's risk management consultants provide phone consultations, online continuing medical education (CME), a risk management handbook and other tools, such as a CD that includes a self-assessment test. We also produce a quarterly risk management newsletter mailed to all policyholders, which may be viewed online at www.magmutual.com.

For practices of 20 or more physicians, our consultants work with practices to develop a comprehensive two-year risk management plan. One component of the plan includes personally visiting a practice and conducting a thorough survey of processes and procedures. Our consultants will then provide tools and training to address any risk management issues they uncover, and they will follow-up to provide additional help along the way.

In cases that do go to trial, the claims department helps physicians thoroughly prepare. A MAG Mutual claims representative and the defense attorney will assist in preparing all the evidence, obtain experts who support the case and educate the physician about what to expect in the courtroom. And, our Physician Claims Committee reviews claims that involve serious adverse outcome and/or have the potential for high damages. This committee, which is made up of physicians, may authorize settlement or help in the defense of a case by offering medical advice regarding the matter or suggesting medical experts who specialize in the area.

In 2003, the claims department tried 49 cases and closed 1,866 claims. We won 84 percent of the trials, and of the claims closed, we closed 83 percent without payment to the claimant.

For more information about MAG Mutual's risk management or claims departments, please call **800-282-4882**. ●

MAG Mutual's Kristine Kuzenski to Handle North Carolina's Risk Management Issues



Now you have a MAG Mutual risk management consultant located in our Raleigh office. Her responsibilities include providing direct consultation services to MAG Mutual physician insureds, seminars/educational programs and other risk management services in North Carolina and Virginia.

Kris is a RN in the United Kingdom where she practiced for eight years. She then attended law school at University College London and graduated in 1988. Kris is licensed as a solicitor of the Supreme Court of England and Wales, a barrister and solicitor in Alberta and the Northwest Territories of Canada, and an attorney in North Carolina.

Prior to joining MAG Mutual, she practiced law in Canada and North Carolina mainly in the areas of medical malpractice, product liability and personal injury law. ●

Risk Management Tips

Improve Patient Compliance and Your Own Satisfaction in Three Ways.

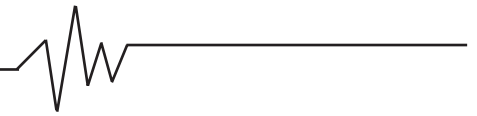
Data shows that patients want to be involved in their care. True patient involvement begins with the quality of information you provide, such as explaining the results of lab/diagnostic test results (numerical values included), providing relevant educational information, reviewing/interpreting web-based information patients provide and taking time to effectively listen and respond to questions and concerns.

Consider the value of these three methods.

Informed Consent

Your informed consent process should be a patient-focused educational process and not just a legal hurdle.

(continued on page 2)



Want to Save Money on Your Medical Professional Liability Insurance?

NOW YOU CAN receive up to a \$500 credit per physician on your MAG Mutual Insurance Company medical professional liability premium.

Here's how:

- Allow MAG Mutual Healthcare Solutions, Inc. to perform a free assessment of your internal transcription costs
- Discuss whether you can save money by allowing MMHSI to fulfill your transcription needs
- Choose MMHSI as your medical transcription provider

Our transcription services enable you to:

- Reduce overhead and administrative expenses
- Eliminate staffing shortages and turnover
- Improve documentation and regulatory compliance
- Increase turnaround time and accuracy
- Access records via the Internet
- Handle fluctuating volumes
- Meet HIPAA standards

Please call David Miller toll-free at 888-217-2104 today for a free assessment of your internal transcription costs.

Maximum premium credit per practice is \$25,000. ●

(Risk Management Tips, continued from page 1)

The informed consent process includes helping the patient analyze the risks versus the benefits of the proposed procedure/treatment and/or the risks versus the benefits of the alternative. You should have a form that clearly documents the patient's understanding of these concepts as well as their consent to the treatment/procedure. Don't forget that some medications carry inherent material risks. When prescribing medications, in particular coumadin, narcotics, etc. initiate a discussion of the risks/benefits, necessary follow-up requirements, and document that discussion for both the record and the patient.

The History Form

The patient history form can stress the importance of the patient's involvement by including a simple sentence at the top and requiring the patient to sign and date the completed form. Consider the following language: "The following information is very important to your health. Please take the time to fully and accurately fill out this form." Near the signature line, include a statement such as: "The above information is true and correct."

"At-Risk" Letter

Some physicians send an "at-risk" letter to patients who didn't comply with the physician's recommendation. The letter explains the patient's noncompliant behavior, its possible health implications and how the patient can get back on track.

By truly involving patients in their treatment process, you help them become actively involved in their own care and improve the chance they will follow your recommendations. This approach also helps you manage risk and can even enhance your satisfaction with the practice of medicine.

For more information, please call your MAG Mutual Risk Management Consultant toll-free at 866-798-5281. Or visit us online at www.magmutual.com/risk/index.html. ●

MAG Mutual does not presume to establish any standard of care or establish rules for the practice of medicine. Material in this newsletter does not constitute legal advice.

Need to file a claim? Call our Raleigh Office at 866-798-5281.

© 2004 MAG Mutual Insurance Company



MAG Mutual Insurance Co.
P.O. Box 52979
Atlanta, GA 30355-0979

PRE SORT STD
U.S. POSTAGE
PAID
Atlanta, GA
Permit No. 3329