



MAG MUTUAL[®]
MAG MUTUAL INSURANCE COMPANY

Claim Reporting

When should I notify MAG Mutual of an incident?

Reporting lawsuits, threats of legal action, claims, and potential claims as soon as possible is a policy obligation and, more importantly, can assure efficient action by MAG Mutual. Action taken within the first few days or even hours after an injury has occurred can reduce the severity of a loss and possibly prevent a lawsuit. The claims representative will offer advice during this difficult time about how to achieve the best possible outcome.

Keep in mind that prompt reporting has no adverse effect on a physician's insurability, premiums, or Loss Excellence Appreciation Discount.

A claims representative should be contacted:

- When suit papers are received. The physician's professional liability carrier must be informed immediately. (Failure to do so may result in a default judgment, and the physician may be personally responsible for the payment of that judgment.);
- Whenever an attorney contacts a physician by phone or letter to discuss a patient's care. (There are no "off-the-record" discussions.)
- For any unexpected/unfortunate result if the patient is upset or angry.
- When any unexpected severe injury occurs, including, but not limited to:
 - Loss of limb,
 - Loss of bodily function,
 - Death or brain damage,
 - Birth of neurologically impaired, handicapped or nonviable baby,
 - Any iatrogenic injury.

- When a patient threatens a lawsuit;
- Whenever a subpoena is received involving another physician or hospital;
- Regarding any correspondence from an attorney to a physician or the hospital requesting records or notifying him/her of a claim. (Exception: We do not need to be called for any Worker's Compensation or automobile claims in which the physician is involved, unless the care he/she provided is in question.);

You can find more information on our [Claims Reporting](#) page.

The risk management advice presented in this Site is intended as general information of interest to physicians and other healthcare professionals. The recommendations and advice published on this Site do not reflect or establish a standard of care and do not establish rules for the practice of medicine. The publication of this information is not intended as an offer to insure such conditions or exposures, or to indicate that MAG Mutual Insurance Company will underwrite such risks for the reader. Our liability is limited to the specific written terms and conditions of actual insurance policies issued.
