



What every member needs to know about claims at Medical Mutual.

The Claims Department at Medical Mutual includes a team of experienced professional liability Claims Representatives, the Vice President of Claims, and a Claims Committee. The Committee is comprised of a dozen physicians in a variety of specialties who regularly share their medical expertise with the Claims Representatives. Through the claim investigation and their collaborative efforts in individual reviews and at group meetings, the Claims Representatives and the Committee gain a meaningful understanding of the liability and damages issues that enhance their strategic management of the risk exposure as the claim unfolds. The Claims Department's philosophy is to defend vigorously claims that should be defended and to resolve reasonably claims that have merit.

The Claims Department encourages Medical Mutual's insureds to report not only claims made by patients, their family members, or their attorneys, but also significant events or adverse outcomes that may result in such claims. An insured is welcome to call a Claims Representative if there is any uncertainty about making a report and for guidance in providing the information needed.

The Claims Department regularly fields questions from physicians, administrators, and risk managers about insurance coverage and works closely with the Underwriting Department to make coverage decisions about specific claims or to give guidance about the scope of coverage available. In concert with the Risk Management team, the Claims Department also is dedicated to helping the medical community manage legal liability risks, so medical care providers and their supporting staff can focus on the important business of treating patients.



If there are any questions or concerns with which the Claims Department can assist, please call

1-800-942-2791

and ask for a Claims Representative.

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INITIAL CLAIMS HANDLING ADVICE

1. Establish a confidential file for correspondence and other documents related to the claim. The file should be maintained separately from the patient's chart, billing, and other care-specific records.
2. Do not release documents in your confidential file to anyone other than the defense attorney assigned to defend the insured's interests or a representative of the Medical Mutual Claims Department.



3. Do not discuss the claim with anyone other than a representative of the Medical Mutual Claims Department, the assigned defense attorney, or a risk manager or other representative of the practice or facility who is involved in managing the claim.

4. Do not make any additions, changes, or annotations to the patient's chart, billing, or other care-specific records.

5. Send the assigned Medical Mutual Claims Representative a copy of the patient's complete chart, including all records received from other health care providers and all extraneous items such as phone messages and lab reports. Leave nothing out.
6. Contact the assigned Claims Representative for advice before responding to any requests made by patients, their families, or their attorneys for records, care summaries, meetings, or telephone calls.



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