



MRS is a full-service insurance broker, dedicated to helping you and your fellow physicians secure affordable professional liability insurance with a financially secure insurance provider. Our staff averages over 15 years of experience serving the medical malpractice insurance needs of the healthcare community. You are assured solid advice and quality services through MRS, Inc.

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ISMIE ANNOUNCES “MANAGING RISK PARTNERSHIP PROGRAM”

“NEW” Managing Risk Partnership Program replaces Risk Rewards Program effective January 1, 2010

There are big changes on how you earn your Risk Management credits on your ISMIE policy. There is now only one way to earn 15% credit per year. Please see below for the two options that are offered under the new Risk Partnership Program.

Option #1 - Managing Risk Premier Partner – 15% Credit – 2 years; mandatory participation in the following:

- a. Fellowship Participant - 10%
- b. Practice Assessment – 5%

Option #2 - Managing Risk Partner – 10% Maximum Credit Per Year; participation in the following:

- a. ALL Live Seminars
- b. ALL Sullivan Group Courses
- c. ALL MEDRISK Courses
- d. ALL ISMIE On Demand Online Courses
- e. ALL Audio Conferences & Webinars

Please note that ISMIE will allow any course or seminar completed prior to January 1, 2010 to be repeated once going forward. ISMIE is also discontinuing the following:

Separate EHR Discounts

Separate Antepartum Discounts

Preferred Practice Plan

New Policyholder Incentive – Complete the Managing Risk Fellowship Program within the first year of the policy to earn 10% fellowship credit and receive a 5% bonus credit. The following year in order to maintain the 15% the practice assessment is mandatory.

If you are interested in earning 15% credit in 2010 you need to schedule your Practice Assessment prior to April 1, 2010. The schedule of Live Seminars will become available at the end of January. ISMIE will also be sending to all physicians documents detailing these changes by the end of this week.

2010 ISMIE Managing Risk Partnership Program Deadlines:

April 1, 2010 – deadline to request a Practice Assessment

December 1, 2010 – Fellowship curriculum must be completed in order to take the exam online by December 31, 2010.

December 31, 2010 – Deadline to complete all activities

Please give us a call if you need guidance in obtaining your 15% credit or if you have any questions regarding all the new changes to the program.

VIP PHILOSOPHY

At Medical Risk Services, Inc., our primary goal is to provide the best **Value** for your professional liability coverage. We pride ourselves with the **Integrity** that we bring to the markets and to our clients. We form **Partnerships** with clients and insurers because we recognize that quality professional liability insurance improves the quality of physicians' professional and personal lives and will therefore benefit their patients.

AT YOUR SERVICE

MRS currently places coverage for approximately 2000 physicians in all regions of Illinois for both individual physicians as well as groups of all sizes and specialties.

MRS provides you with 24 hour/7 days a week service by providing our mobile phone numbers and e-mail to all of our clients. This provides you with around the clock access for questions and circumstances that may arise outside of normal business hours.

MRS reviews your account annually to ensure you are rated properly based on procedures and territory, but also to ensure that your present rate is in line with industry premiums. We can also review deductible options that are now being utilized by many groups to help lower the premium cost.

MRS clients enjoy the resources, intellectual capital and experience of a large firm, with the individual attention, focus and hand-holding that each client deserves. Our clients always receive personal attention,

professional service and competitive pricing.

If you presently do not use the services of a brokerage firm, you should know that brokerage firms are compensated in the form of commission, which is already built into the carrier's rate structure. Essentially, if you are not using the services of a brokerage firm, you are paying for the services of a broker, without having the benefits and knowledge of someone who will be your advocate.

NEED HELP?

If you need help figuring out which coursework to take for ISMIE's Risk Rewards program feel free to contact our office. We're here to help you save money on your ISMIE premiums.

CONTACT INFORMATION

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