

TMLT@work

What does TMLT offer you? Take a look and find out!

2011



The only health care liability claim trust created and endorsed by Texas Medical Association

Protect Your Reputation and Your Career. Make an Informed Choice.

For more than 31 years, TMLT has been providing policyholders with a strong defense, risk management benefits, exceptional customer service, and very competitive rates. TMLT physicians enjoy the advantage of being covered by the premier medical liability coverage provider in Texas.

The Best Defense

At TMLT, we vigorously protect our doctors from claims and lawsuits. During 2010, we closed 84.68 percent of our claims without indemnity payment and won 21 of 24 cases taken to trial.

Over the past several years, the Texas Medical Board (TMB) has increased disciplinary actions toward physicians. Mededense—an endorsement to TMLT policies—provides expense reimbursement for disciplinary proceedings, including actions by the TMB, and tax audits.

Financial Responsibility

TMLT enjoys a financial position of strength and stability. Experienced actuaries help us determine responsible medical liability premiums so that we can maintain our financial strength. TMLT's premium rates were reduced 12 percent in January 2004; 5 percent in January 2005; 5 percent in January 2006; 7.5 percent in January 2007; 6.5 percent in January 2008; an average of 4.7 percent in January 2009; and 1 percent in January 2010 and January 2011. This is good news for policyholders. TMLT's premium to surplus ratio is healthy. A healthy ratio indicates that an insurance organization has the financial strength needed to meet future commitments.

Solid Protection for All Specialties

Unlike some other carriers, TMLT offers coverage to all medical specialties in Texas, no matter where your practice may be located. We continue to offer claims-made and occurrence coverage. We can also protect your ancillary staff through TMIC, our wholly owned subsidiary. A variety of liability limits ensures you get the protection needed for your practice.

Risk Management for Your Practice

We believe participating in risk management activities makes a difference for both physicians and patients. If you integrate risk management techniques in your daily office practice, you may enhance patient safety and be more defensible in the courtroom. Physician surveys show that TMLT risk management activities are well received. TMLT offers a free onsite practice review, unlimited telephone consultations, seminars, workshops, home studies, and online CME. TMLT has been reviewed by the Accreditation Council for Continuing Medical Education (ACCME) and awarded Accreditation with Commendation for six years as a provider of continuing medical education (CME) for physicians. TMLT has been an accredited provider for CME since 1999.

Online Risk Alerts

Whether it is breaking news on prescription drugs or developing claim trends, we strive to keep you informed by posting information on our web site, www.tmlt.org. Online Risk Alerts

include both Drug Alerts and Product Alerts. Among our 2010 risk alerts were reports on Avastin, Heparin, and Procrit.

Resident Education Programs

TMLT offers Texas residency programs a special seminar series about how medical liability insurance works, why risk management is important for physicians, and the importance of keeping medical records that can be defended in court. This is vital information for physicians who are poised to begin their medical careers. TMLT presents these courses at no cost to the residency programs. Online at www.tmlt.org, we offer Medical Liability Insurance 101 training video for residents.



Scholarships for Medical Students

In 2010 TMLT awarded \$40,000 in scholarships to four Texas medical students. The TMLT Memorial Scholarship Program was first launched in 2005 and has helped 38 medical students meet their educational expenses. Program details for 2011 are posted on TMLT's web site, www.tmlt.org/scholarship

Lower Your Cost

Medical liability insurance is a substantial expense for physicians, even with reduced premiums. Take advantage of TMLT's many discount opportunities. Make sure you are doing all you can to practice safe medicine while lowering your premium.

- Practice review earns a 5 percent discount plus 1 hour of CME.
- TMLT CME courses can earn a 3 percent discount (\$1000 maximum). Two courses may be taken each policy period.
- Experience discount earns up to 20 percent relative to the number of years with TMLT and your loss experience profile.

Check out TMLT's new medical news blog
www.TrendsMD.com

See what physicians and other professionals are discussing.

NEW in 2011

Rate Reduction and Dividend

Effective January 1, 2011, TMLT reduced rates by 1 percent for policyholders throughout Texas. This is our 8th rate reduction since the passage of House Bill 4 and Proposition 12 in 2003. This rate reduction is accompanied by a 24 percent policyholder dividend for all current TMLT policyholders who renew their coverage in 2011.

MedeDefense changes

TMLT will be making some substantial improvements to MedeDefense coverage to be announced late in 2011. Check our web site often to see what new benefits will be offered.

DocBookMD mobile app sponsorship

TMLT is supporting a new communication tool for doctors offered at no cost to Texas physicians. DocBookMD is a physicians-only iPhone app that allows doctors to send HIPAA-compliant text messages and photos; assign an urgency setting to outgoing text messages; search a local pharmacy directory; and search a local county medical society directory. Currently, DocBookMD is available to TMLT policyholders in Travis, Dallas, Bexar, Tarrant, Lubbock, Nueces, Denton, Bell, and Collin-Fannin counties. More counties are joining weekly. An Android version of the app is expected before year end.

CME

TMLT's award-winning *Case Closed* series offers physicians the opportunity to read more TMLT closed claim studies. Reading and completing the CME activity available in each book (or online) can earn 4 hours of CME, including 1 ethics hour. TMLT policyholders completing one of these activities can earn a 3 percent premium discount (maximum \$1,000) applied to their next eligible policy period. Each CME in the series is updated when it expires so be sure to read *Case Closed, Volume 1, 2, 3, and 4!* *Case Closed 5* will be released early 2012!

Members Only

TMLT will continue rolling out its Members Only web site feature for policyholders. You can view your account information in an encrypted environment, check your claims history, and receive important messages from TMLT.

Advocacy Partnerships

In 2003, TMLT worked closely with the Texas Alliance for Patient Access (TAPA), the TMA, and a number of other organizations to achieve the most sweeping medical liability reform for doctors ever achieved in Texas. Now, we must continually protect those reforms when they are challenged. The political process is always in motion and TMLT will be at the state capitol, working to safeguard the best interests of Texas physicians.

Supporter of Organized Medicine

It should come as no surprise that TMLT is a strong supporter of organized medicine. The TMA created TMLT in 1979 to provide a strong, stable source of medical liability coverage for its members. We continue to uphold this mission. Over the past 31 years, we have earned the endorsements of the *Texas Medical Association, Bexar County Medical Society, Collin-Fannin County Medical Society, Dallas County Medical Society, Harris County Medical Society, Lubbock-Crosby-Garza County Medical Society, Tarrant County Medical Society, Travis County Medical Society, The Texas Academy of Family Physicians, Texas Orthopaedic Association* and the *Texas Society of Anesthesiologists*. We are a *Gold Corporate Affiliate of the Texas Medical Group Management Association*. By working together with organized medicine, we believe we can help build a stronger, more effective medical community. ■



AN OUNCE OF PREVENTION

Learn how to reduce your chances of being involved in a malpractice claim with TMLT's Practice Review. Our risk management representatives will visit your office to:

- examine the office for physical safety concerns;
- review practice policies and procedures;
- evaluate medical record documentation; and
- provide follow-up with a confidential, written summary.

Practice reviews are free to all policyholders and can be completed without disrupting patient appointments.

Physicians who complete the process may be eligible for a 5 percent premium discount after review recommendations are met.

If you have electronic medical records (EMRs), speak with your risk management representative regarding eligibility for an additional premium savings. To request a practice review, please call 800-580-8658 or visit the web site at www.tmlt.org.

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What Doctors Are Saying About TMLT

Risk Management:

“ I found the practice review to be a very helpful procedure for my medical practice, opening our eyes to possible liabilities, issues and ways to try to avoid this. The risk management representative did an excellent job making me aware of changes that I need to improve my practice. ”

Legal Representation:

“ My legal representation was outstanding!!! He did a good job of representing me, and getting the case dismissed. He did a wonderful job of explaining things to me, and was very, very patient. Even when I would get upset, he would listen and calm me down. He should be commended for his excellent work. ”

Claims:

“ You guys are wonderful. I don't know what I would do without you. Especially my TMLT claims representative. ”



www.TMLT.org has it all!

Our web site is your resource — it's quick, easy and up-to-date.

At the TMLT web site, you can:

- schedule a risk management practice review
- request a quote and apply for coverage
- read TMLT closed claim studies
- take an accredited CME course
- pay your premium by credit card
- change your address or contact information
- listen to a closed claim study podcast
- watch an educational CME video
- complete Reporter CME