



**An Innovative  
Medical Liability Insurance  
Purchasing Group**



From



**MAG MUTUAL<sup>®</sup>**  
Because your patients come first.



## ***Increase Practice Profits by Decreasing Insurance Costs***

***Exclusively for equity and participating  
CenVaNet physicians!***

CenVaNet is pleased to announce the establishment of a Medical Liability Insurance Purchasing Group to benefit CenVaNet physicians!

Since 1996, CenVaNet has worked closely with our physician partners to identify business opportunities that bring value to providers. Establishing a purchasing group has leveraged our success with previous quality and patient safety initiatives to secure more cost-effective medical liability insurance coverage on a long-term basis. CenVaNet has chosen the Physician Division of RCM&D Healthcare, to be our local broker for this endeavor. The program is open only to CenVaNet network physicians for a small annual fee.

Insurance coverage is provided through MAG Mutual Insurance Company, a physician-owned company with local offices in Richmond. MAG Mutual, with almost 17,000 policyholders nationally, is rated A- (Excellent) by A.M. Best.

### ***Benefits of Participating***

- Reduced cost for medical liability insurance premiums through the power of group purchasing.
- Rate guarantee through 2010, plus improved ability to maintain long-term rate stability.
- Unified contract negotiation.
- Each practice will have a standard insurance policy with no risk sharing—the Purchasing Group is **NOT** a company, captive or risk retention group. No capital investment is required.

### ***For More Information***

To discuss participation in the CenVaNet Purchasing Group contact:

**Jeff Odell**  
Senior Vice-President  
CenVaNet

2201 West Broad Street, Suite 202  
Richmond, VA 23220  
804-359-4500 x 227  
jodell@cvhn.com  
www.cenvanet.com

**Tom Heim**  
Healthcare Practice Leader  
RCM&D

4200 Innslake Drive, Suite 202  
Glen Allen, VA 23060  
804-237-5904  
theim@rcmd.com  
www.rcmd.com

# insurance

## **By Physicians, For Physicians**

MAG Mutual Insurance Company was created by physicians to ensure that physicians would always have a company to protect and defend them from medical professional liability claims. MAG Mutual remains committed to doing all we can to help our policyholders focus on what they do best: providing quality patient care.

Since 1982, when MAG Mutual was founded, almost 17,000 physicians have placed their trust in our company, so we'll be here when you need us. Even in the ever-changing climate of medical liability insurance, our financial strength is stronger than ever.

MAG Mutual:

- is rated A- (Excellent) by A.M. Best
- is the ninth-largest medical liability insurer in the U.S.
- has almost \$1.5 billion in assets
- declared \$7.5 million in policyholder dividends in 2009
- offers installment premium payment plans without additional charges



security

# our policy

When you participate in the CenVaNet Medical Liability Insurance Purchasing Group program, MAG Mutual protects you against claims for providing or failing to provide medical care to patients. Our Multi-Peril Medical Practice policy provides the following coverages and benefits:

## *Medical Professional Liability Coverages:*

- **Prior Acts coverage** is available for future claims.
- **Consent to Settle** – We won't settle any suit or claim without your prior consent. No arbitration clause, no hammer clause.
- **Retirement "Tail" benefit** – a reporting endorsement "tail" at no additional cost after one year of being continuously insured with us and reaching age 50 or older.
- **Sexual Misconduct defense** for physicians (defense costs only, no sublimit).
- **Blanket Locum Tenens coverage** – 60 days coverage for temporary substitute, licensed MD when insured physician is absent due to illness, vacation, etc.
- **Leave of Absence benefit** – after being insured for one year, a participant may obtain a leave of absence from the practice of medicine for any reason for up to twelve months.
- **Death & Disability benefit** – a reporting endorsement "tail" at no additional cost.

## *Professional Organization Coverages:*

- **Separate limits** for organizations available
- **Sexual Misconduct coverage** for organization
- **Employee coverage**
- **Administrator coverage**

## *Other Medical Practice Coverages:*

- **Medicare/Medicaid Billing Compliance defense** (Subject to \$1,000 Deductible)
- **Medical License & Other Administrative defense coverage**
- **OSHA and ADA defense coverage**
- **Abandonment/EMTALA coverage**
- **Termination by Managed Care Organization** – Reimbursement of legal costs when termination is based on insured advocacy of appropriate patient care.
- **Healthcare Vicarious Liability** – For a healthcare entity for its vicarious liability resulting from the alleged negligent providing, or failing to provide, medical professional services by persons covered on the policy (policy endorsement).

# our expert defense

## MAG Mutual Insurance Company offers you unequalled support to protect your reputation and your assets.

MAG Mutual takes special pride in our stellar reputation for physician defense. Since the inception of the company, we have handled over 29,000 medical professional liability claims against physicians and others in the medical community, closed 82% of those claims without a loss payment, and won 83% of the cases tried.

- **MAG Mutual claims representatives** handle every facet of your defense process with you as a partner.
- **Outstanding defense attorneys are used**, are well-known and have many years of defense expertise specializing in defending Virginia physicians.
- **MAG Mutual's Physician Claims Committee** is composed of Virginia physicians who evaluate your case and assist with case preparation.
- **Our "Effective Defendants" program**, which includes our *Anatomy of a Lawsuit* package, will help you prepare for your role in your defense.
- **Our Expert Witness databank** has more than 4,000 experts in every area of medicine. This allows us to obtain the most effective courtroom support available.

## We also offer:

- Internet-based, advanced medical research
- Outside consultants for deposition and trial preparation
- Mediation and arbitration dispute resolution
- Mock trials/focus groups
- Defense counsel seminars and workshops
- Comprehensive risk management support



coverages

protection



CenVaNet and MAG Mutual understand the perils of medical practice. Our integrated patient safety, loss control, and risk management programs will help improve your individual loss experience and help you adopt “best practices”. By carefully studying how and why claims occur, we can help our doctors and their staffs prevent them.

As a CenVaNet member, your office is also eligible to access MedVirginia Solution®, our HIPAA compliant, on-line portal that links together hospitals, outpatient centers, labs, and pharmacies to share clinical information.

Additionally, membership credentialing for our program is conducted by your peers and governed locally by your colleagues on the CenVaNet Board of Managers.

## How we can help:

- Online Continuing Medical Education
- Newsletters
- Risk Management Handbook
- Sample Forms & Policies Online
- Frequently Asked Questions Online
- Helpful Links
- Patient Safety & Risk Assessments

The Physician Division of RCM&D Healthcare is a full service, multi-line insurance brokerage firm dedicated to meeting the insurance and patient safety needs of physicians and medical practices.

The Physician Division of RCM&D Healthcare provides physicians and medical practices with a stable, reliable resource for professional and personal asset protection. We develop tailored insurance solutions to meet the specific needs of your practice including medical professional liability insurance, property and casualty insurance, executive and employee benefits and personal insurance.

The Physician Division of RCM&D Healthcare actively supports your local medical community. We support a variety of associations that advocate the interests of the healthcare industry and sponsor various medical conferences and charities.

RCM&D has been serving clients for nearly 120 years as a privately-held professional services firm, with offices throughout the Mid-Atlantic. We look forward to assisting CenVaNet members in benefiting from the advantages of the Medical Liability Insurance Purchasing Group.

**1-800-934-8847 / 804-237-5900**  
**physician.division@rcmd.com**  
**www.rcmd.com**

# CENVANET

Enhancing Care Delivery

2201 West Broad Street, Suite 202  
Richmond, VA 23220  
804-359-4500  
[www.cenvanet.com](http://www.cenvanet.com)

## THE PHYSICIAN DIVISION OF RCM&D HEALTHCARE

The Physician Division of RCM&D Healthcare  
4200 Innslake Drive, Suite 202  
Glen Allen, VA 23060  
1-800-934-8847 / 804-237-5900  
[www.rcmd.com](http://www.rcmd.com)



## MAG MUTUAL®

Because your patients come first.

5555 Triangle Parkway, Suite 320  
Norcross, GA 30092  
404.842.5600 • 800.282.4882  
[www.magmutual.com](http://www.magmutual.com)