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When should I notify to a Health Insurance Company of an incident? by [Prcontact](#)

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Here are a few tips for deciding when to inform a malpractice insurance company of a potential incident.

Physician insurance keeps you financially protected from medical malpractice lawsuits, but many doctors do not fully understand the claims process. Your medical malpractice insurer has notification requirements that can significantly affect your coverage.

The most common physician insurance claims mistake is waiting too long to notify the insurer of an incident. As soon as you have reason to believe that you are facing a malpractice insurance lawsuit, you should contact your insurance agent to discuss the next steps.

When you contact your medical malpractice insurance agent, you can make a report of the potential malpractice issue. This report will make it easier for the insurer to verify your claim quickly. However, you will not actually make your claim until you need a payout to cover legal expenses and other costs associated with a professional liability. You should stay in contact with both your insurance agent and your attorney throughout the process for the best possible results.

Many physicians do not realize that they face a liability suit immediately after an incident. It is still important to notify an insurance provider as quickly as possible, even if an incident took place several weeks or months ago. A quick notification works in the physician's favor.

At magmutual.com, we make the notification process as simple as we possibly can and try to inform our clients of their responsibilities when generating each malpractice insurance quote. Unfortunately, some insurers have a more complex claims process, but by reading your policy occasionally, you will avoid the types of mistakes that can make a medical professional liability insurance claim fall through.

About MagMutual: As the largest medical professional liability insurer in the southeastern states we serve, and the eighth largest in the U.S., the business decisions we make are driven by the needs of our physician policyholder-owners - not by stockholders. And with a Board of Directors comprised of physicians, our commitment to providing unwavering defense of the personal and professional reputations of our policyholders, superior customer service and innovative business, financial and insurance solutions to help those in the medical community meet their professional, business and personal goals will never change.

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