



# MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION

## CLAIM REPORTING INFORMATION

Should you become aware of any incident that might lead to a claim, you should immediately complete a claim report form and forward it to the Association's claim representative as follows:

Missouri Medical Malpractice Joint Underwriting Association  
P.O. Box 85  
Jefferson City, MO 65102-0085

Telephone: 1-866-586-1693  
Facsimile: 1-866-258-4892

Claim reporting forms may be obtained from the Association's website at [mmmjua.com](http://mmmjua.com), or by calling the Association at 1-866-586-1693.

Upon learning of a suit, claim or serious reportable incident, copies of all suit papers, demand letters, requests for records or other pertinent claim information should be immediately forwarded to the above address. Please remember that actions taken at this time can be critical in reducing exposure or successfully defending a claim or lawsuit. As such, we strongly advise:

Do not change the medical record after the fact  
Avoid discussing the incident, claim or lawsuit with others  
Do not contact the patient or his/her family, after legal papers have been received, without first discussing your concerns with a JUA claims representative.

### **Serious Reportable Incidents**

The following is a list of **Serious Reportable Incidents**. Any incident involving the following should immediately be reported to the MMMJUA claims representative. Please note that this list is intended to encompass all MMMJUA policyholders, and may include types of incidents not applicable to your particular situation. Also, note that to be reportable as potentially compensable events, these injuries should be **unanticipated, unexpected, or caused by allegedly substandard medical care.**

1. Brain damage or significant neurological injury, i.e., paralysis, paraplegia, quadriplegia, other spinal cord injury, or serious nerve injury
2. Birth-related injury to baby, including brain damage, neurological deficits, Apgar score of 3 or below at 5 minutes, Erb's palsy, or shoulder dystocia, or cord pH of less than 7.0.
3. Unexpected death, including suicide

4. Significant injury to sensory organ, or total or partial loss of sight or hearing
5. Serious injury to reproductive organ, including loss of fertility
6. Amputation, or total or partial loss of limb or use of limb
7. Severe burns - radiation, chemical, electric, thermal
8. Procedure performed on wrong patient or on wrong body part
9. Significant medication errors leading to permanent injury
10. Anesthesia related events resulting in permanent injury
11. Any other serious injury not listed above, such as substantial disability, significant limitation on activities of daily living, or significant disfigurement
12. Elopement from long term care facility
13. Sexual or Physical Abuse of resident by staff or another resident
14. Decubitus Ulcers not controlled and/or leading to complications
15. Any condition that requires the transfer of a resident to a unit providing a more intensive level of care (within or outside the facility) due to an adverse event, NOT the resident's condition prior to the adverse incident
16. Any event reported to a law enforcement agency
17. Events leading to news media involvement