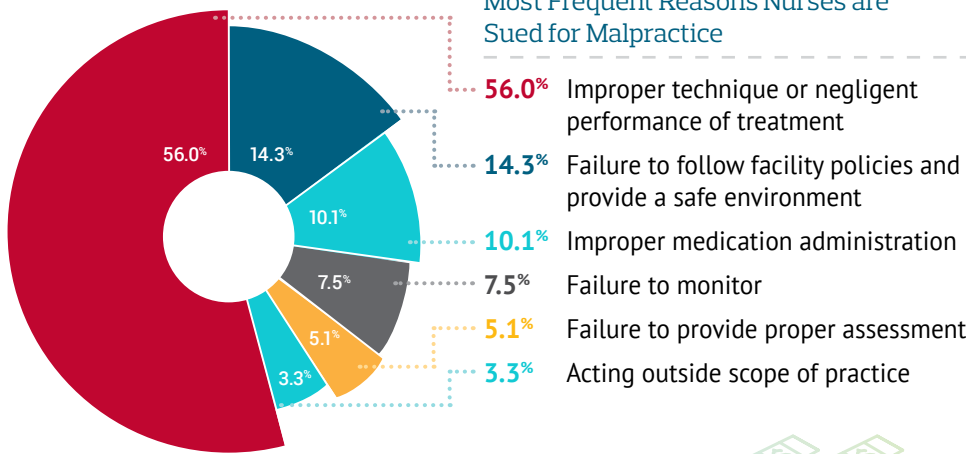


Medical Malpractice 101

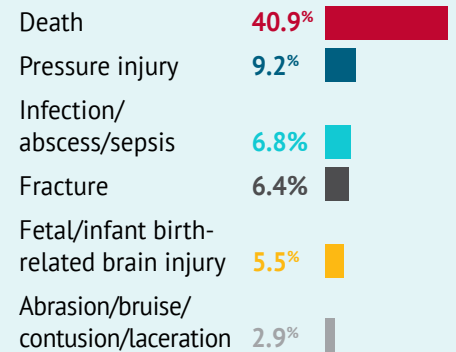


Your nursing license represents your career as a nurse. It represents the sum of all your studies, time, and energy. It represents the financial investment to become a nurse and all your future income as a nursing professional. Communication isn't perfect, instructions can be misinterpreted, and bad outcomes do occur. The perception of wrongdoing is all it takes to litigate.

Below you will find statistical data from NSO's claim files that show the importance of carrying malpractice coverage.

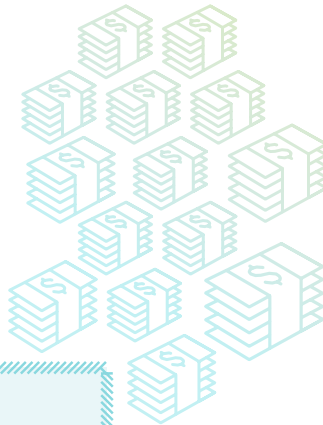


Most Common Injuries Resulting in Lawsuit

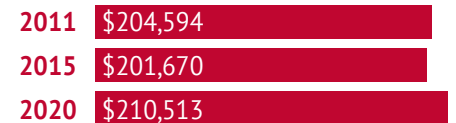


Average Malpractice Claim Costs

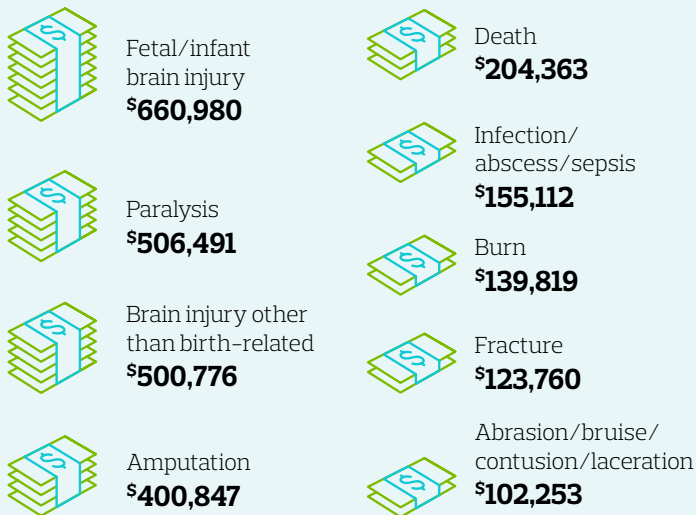
Licensure Type	Percent of Claims	Average Total Cost
Registered Nurse	86.8%	\$208,636
LPN/LVN	12.8%	\$219,871
Student Nurse	0.4%	\$309,835
Total	100%	\$210,513



Comparison of 2011, 2015, 2020 Average Claim Costs



Average Payouts by Injury



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Resource: Nurse Professional Liability Exposure Claim Report: 4th Edition, NSO, CNA, September 2020.

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