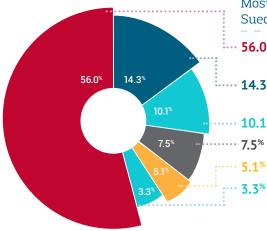
## Medical 101 Malpractice 101



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 Frequent Reasons Nurses are Sued for Malpractice

- **56.0**<sup>%</sup> Improper technique or negligent performance of treatment
- •• 14.3<sup>%</sup> Failure to follow facility policies and provide a safe environment
  - 10.1% Improper medication administration
    - Failure to monitor

Death

Burn <sup>s</sup>139.819

Fracture

<sup>s</sup>123.760

\$102,253

Abrasion/bruise/

contusion/laceration

<sup>\$</sup>204.363

Infection/ abscess/sepsis <sup>\$</sup>155.112

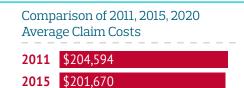
- Failure to provide proper assessment
- Acting outside scope of practice

## Most Common Injuries **Resulting in Lawsuit**

Death	<b>40.9</b> %	
Pressure injury	<b>9.2</b> %	
Infection/ abscess/sepsis	6.8%	•
Fracture	6.4%	
Fetal/infant birth- related brain injury	<b>5.5</b> %	
Abrasion/bruise/ contusion/laceration	2.9%	1

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







**2020** \$210,513

**REQUEST A FREE QUOTE** nso.com 800.247.1500

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

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Fetal/infant brain injury <sup>\$660,980</sup>

> Paralysis <sup>\$506,491</sup>



Brain injury other than birth-related <sup>\$</sup>500,776



