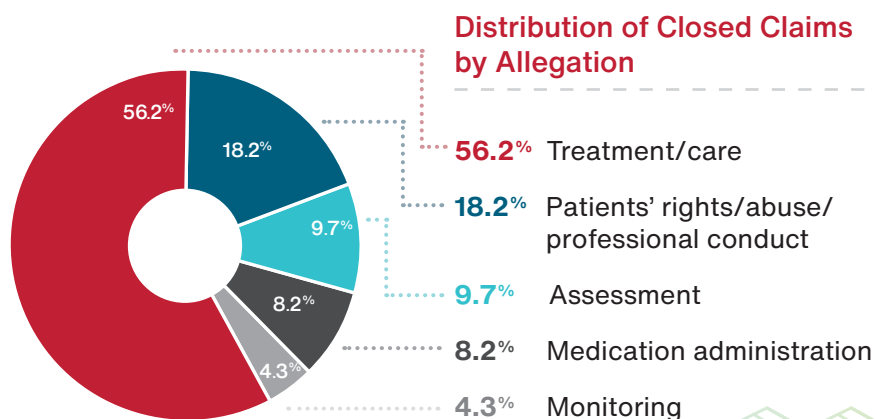


Medical Malpractice 101

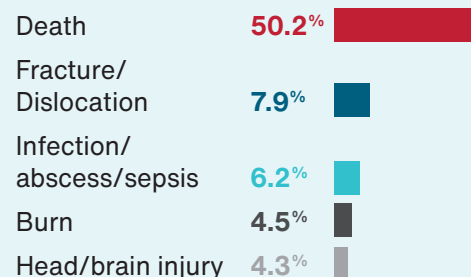


Your nursing license represents your career as a nurse. It represents the sum of all your studies, time, and energy. It represents the financial investment to become a nurse and all your future income as a nursing professional. Communication isn't perfect, instructions can be misinterpreted, and bad 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



Closed Claims by Insured Type

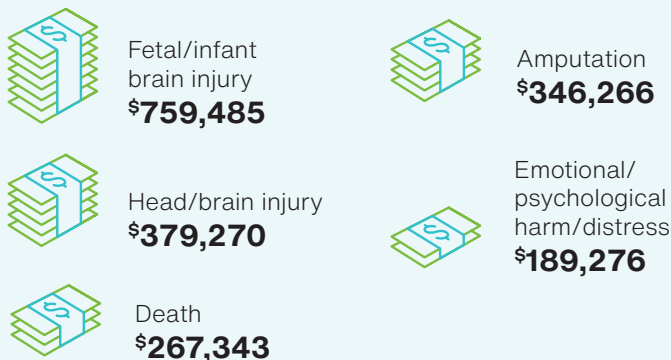
	Distribution	Average Total Incurred
RN	69.3%	\$215,544
Healthcare business	21.9%	\$283,339
LPN/LVN	8.6%	\$293,507
Student	<1%	\$63,780
Overall		\$236,749



Comparison of 2015, 2020, 2025 Average Claim Costs



Average Payouts by Injury



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Resource: Nurse Professional Liability Exposure Claim Report: 5th Edition, NSO, CNA, September 2025

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