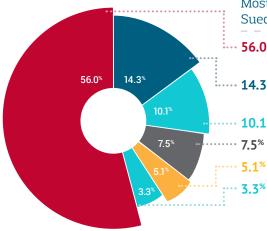
Medical 101 Malpractice 101



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**[%] Improper technique or negligent performance of treatment
- •• **14.3**[%] Failure to follow facility policies and provide a safe environment
 - **10.1**[%] Improper medication administration
 - 5[%] Failure to monitor

Death

Burn **\$139.819**

Fracture

^{\$}123.760

\$102,253

Abrasion/bruise/

contusion/laceration

^{\$}204.363

Infection/ abscess/sepsis **\$155.112**

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



Most Common Injuries Resulting in Lawsuit

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

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					
2011	\$204,594				
2015	\$201,670				
2020	\$210,513				



REQUEST A FREE QUOTE

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

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Average I	Payouts	by l	Injury	
~				

Fetal/infant brain injury \$660.980



Paralysis ^{\$}506,491



Brain injury other than birth-related ^{\$}500.776



Amputation **\$400,847**