

LIABILITY INSURANCE INSTRUCTOR'S GUIDE

BACKGROUND:

Medical malpractice lawsuits are a fact of life for emergency physicians. Understanding the differences between types of malpractice insurance is important for graduating emergency medicine residents who are deciding between attending physician jobs which may vary in the liability protection they offer.

PURPOSE & GOALS:

To provide residents a basic understanding of physician liability insurance prior to beginning a job after residency.

EDUCATIONAL OBJECTIVES:

By the end of this didactic, the learner will be able to:

- Define common terms and policies such as consent to settle, claims made policy, occurrence policy and tail coverage
- Understand what is meant by asset protection
- Be able to define a solvent, admitted insurance company
- Understand the importance and utility of umbrella insurance

RESOURCE FILES:

1. **Liability Insurance module** (filename: [liability.insurance.cts.pptx](#))
 - This didactic introduces the various terms, policies and types of liability insurance.
 - Estimated time: 30 minutes
2. **Summary handout** (filename: [liability.insurance.summary.handout.pdf](#))
 - This document provides a summary of the teaching points for the module

TOTAL DURATION OF MODULE: 30 minutes

REQUIRED RESOURCES:

- Computer with capability of running PowerPoint

DESCRIPTION OF MODULE:

Intended Audience

- This module was developed for both medical students and emergency medicine residents at any level of seniority.

Pre-Reading

1. AAEM. (2013, March 04). Episode 2: Key Contract Terms. Emergency Physician Advocates: Medical legal issues in emergency medicine. Retrieved from <https://www.aaem.org/UserFiles/WoodPodcast1edited.mp3>

2. AAEM. (2013, May 08). Episode 4: Asset Protection. Emergency Physician Advocates: Medical legal issues in emergency medicine. Retrieved from <https://www.aaem.org/UserFiles/media/aaem-podcast-episode-4.mp3>
3. Jena, A, et. al. (2011). Malpractice Risk According to Physician Specialty. *New England Journal of Medicine*. 365:629-636. Retrieved from <https://www.nejm.org/doi/full/10.1056/NEJMsa1012370>

Recommended implementation/timeline

- Pre-module
 - Prior to attending the didactic, the pre-reading should be provided to the learners, which will allow for them to focus on more advanced topics and raise informed questions throughout the session.
- During the module
 - **Liability Insurance** Didactic presented by faculty member. (30 minutes)

CONCLUSIONS:

Malpractice insurance is an important topic for emergency medicine residents to be familiar with, but it is infrequently incorporated into formal residency curricula. This module offers an overview of liability insurance policies, with supplementary content that addresses specific concepts related to asset protection and umbrella insurance. It additionally provides an opportunity for residents to learn from examples which anchor the concepts in realistic scenarios.