

Uncertainty noted in seemingly stable medical liability climate

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(HealthDay)—Although the medical liability climate seems stable, the impact of health care reform on the market is uncertain, according to an article based on two reports published by the American Medical Association (AMA).

Using data from the Annual Rate Survey issues of the Medical Liability Monitor, which traces annual premium charges since 2004, the first report notes that nearly 58 percent of premiums remained the same between 2012 and 2013. Since 2006 there has been a trend of general stability, with increases in premiums being less frequent and not as large. However, with the increase in the number of insured in the coming

years, patients may receive less time with physicians and medical errors and liability claims could increase. However, others feel that [adverse events](#) could be reduced with implementation of the Affordable Care Act.

A second report, using data from the Physician Insurers Association of America's Closed Claim Comparative for 2003 to 2012, notes that indemnity payments and expenses have also been stable in recent years, but the expenses associated with claims have increased considerably over the last decade (annual average increased nearly 82 percent since 2003). Most claims do not result in indemnity payment; in the last year, 65 percent of claims were dismissed, dropped, or withdrawn.

According to the AMA, "taking non-monetary factors into account, such as time spent defending claims, compromised reputation and other psychic costs, one may infer that total costs associated with professional liability insurance claims are even higher than indicated in this report."

More information: [More Information](#)

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