

# SURVEY OF PROFESSIONAL LIABILITY INSURANCE

## COVERAGE FOR PHYSICIAN'S ASSOCIATES

### Preliminary Results

March 23, 1972

On March 1, 1972, returnable postcards were mailed the 71 living graduates of the Duke University Physician's Associate Program in order to ascertain the extent of professional liability insurance coverage carried by them. The survey was confidential, and if the graduate so chose, anonymous in response. The nine questions asked were as follows:

1. Are you covered by a professional liability policy in your own name?
2. If so, what is the company writing the policy?
3. What are its limits per claim?
4. What is its annual premium?
5. Are you covered by a professional liability policy held by your supervising physician?
6. If so, what is the company writing the policy?
7. What are its limits per claim?
8. What is its annual premium?
9. If you are covered by the professional liability policy held by your supervising physician, did he experience an increase in premium because of your employment?

As of March 23, 1972, only 27 responses had been received. Many of the responses left most questions unanswered; one respondent is attending a graduate school of public health and felt all questions not applicable. A few answers were unclear, e.g., one respondent listed coverage in his own name and under his supervising physician's policy, both with the same company, the same limits of coverage, and the same premium. Several denied coverage at all in answering the questions but commented that they were covered through the Veteran's Administration system. These have been listed as covered under the supervising physician's policy.

Preliminary results of the survey are as follows:

1. Are you covered by a professional liability policy in your own name?

Responses: 26  
Yes: 6  
No: 20

2. If so, what is the company writing the policy?

Responses: 6  
Carriers: Aetna Life and Casualty (1), Hartford Group (1), Insurance Company of North American (1), Shelby (1), St. Paul Fire and Marine (1). E. I. DuPont was listed as self-insurer for 1 respondent.

3. What are its limits per claim?

Responses: 6  
Limits: "∞" (E. I. DuPont--self-insurer)  
\$1,100,000 (1)  
\$ 300,000 (3)  
\$ 100,000 (1)

4. What is its annual premium?

Responses: 6  
Premium: \$1,081.00  
\$ 280.00  
\$ 208.00  
\$ 95.00  
\$ 64.75  
\$ 0.00 E. I. DuPont--self-insurer

5. Are you covered by a professional liability policy held by your supervising physician?

Responses: 26  
Yes: 18  
No: 7  
Unknown: 1

6. If so, what is the company writing the policy?

Responses: 16  
Carriers: Veteran's Administration (6), Duke University (Continental) (3), Hartford Group (2), Aetna Life and Casualty (1), Insurance Company of North America (1), Marsh and McLennan (1), St. Paul Fire and Marine (1). E. I. DuPont was again listed as self-insurer by 1 respondent.

7. What are its limits per claim?

Responses: 7  
Limits: "∞" (E. I. DuPont--self-insurer)  
\$5,000,000/10,000,000  
\$1,100,000  
\$ 500,000/700,000  
\$ 300,000/600,000  
\$ 300,000  
\$ 100,000

8. What is its annual premium?

Responses: 4  
Premium: \$1,081.00  
\$ 134.00  
\$ 42.00  
\$ 0.00 (E. I. DuPont--self-insurer)

9. If you are covered by the professional liability policy held by your supervising physician, did he experience an increase in premium because of your employment?

Responses: 7  
Yes: 1  
No: 6

In addition, 4 respondents claimed coverage both in their own names and under the policy of their supervising physician while 5 respondents admitted having no professional liability coverage.