2007

#### **Replaces Nevada Bulletin 02-011**

#### NEVADA MEDICAL PROFESSIONAL LIABILITY

NRS 690B.260 and NRS 690B.360 require the Division of Insurance (Division) to monitor and maintain records of all jury verdicts and settlements of cases and claims relating to the liability of a practitioner licensed to practice medicine or osteopathic medicine pursuant to Chapter 630, 631, or 633 of NRS, including, but not limited to:

- The name and address of the claimant and the insured under the policy;
- A statement setting forth the circumstances of the case;
- Information indicating whether any payment was made on the claim and the amount of the payment, if any; and
- The information specified in subsection 2 of NRS 679B.144.

# NEVADA MEDICAL PROFESSIONAL LIABILITY CLOSED CLAIM REPORT

Insurers must use the NEVADA MEDICAL PROFESSIONAL LIABILITY CLOSED CLAIM REPORT ("Closed Claim Report"), Form Number NDOI-1102, revised October 1, 2002, to report this information. All claims pertaining to the liability of a practitioner licensed to practice medicine, dentistry, or osteopathic medicine pursuant to Chapters 630, 631, or 633 of NRS must be reported to the Division of Insurance within 45 days of closure of each claim, whether or not any payment was made to the claimant. In the event that there is a change or a correction to the information reported to the Division, the insurer shall submit an updated report to the Division within 45 days of such change or correction.

# **OTHER REPORTING REQUIREMENTS**

NRS 630.3067 and NRS 633.526 require insurers to report any action filed or claim submitted to arbitration or mediation for malpractice or negligence against the physician to the Board of Medical Examiners or the Board of Osteopathic Medicine, as applicable. The report must be made within 45 days after the action was filed or the claim was submitted to arbitration or mediation.

Another report must be made within 45 days after the disposition of the action or claim. Failure to comply may result in administrative fines up to \$10,000 for each action or claim not reported. There is no minimum reporting threshold under NRS 630.3067 or NRS 633.526.

Pursuant to NRS 690B.250, insurers covering the liability of a practitioner licensed pursuant to Chapters 630 to 640, inclusive, of NRS for a breach of his professional duty toward a patient shall report to the board which licensed the practitioner. This report shall be made within 45 days of each settlement or award made or judgment rendered by reason of a claim, if the settlement, award or judgment is for more than \$5,000. The insurer must report the name and address of the claimant and the practitioner and the circumstances of the case.

Chapter	Professionals Licensed Pursuant to Chapter
NRS 630	Physician (MD) Physician's Assistant Practitioner of Respiratory Care (Respiratory Therapist)
NRS 630A	Advanced Practitioner of Homeopathy Homeopathic Physician Homeopathic Assistant
NRS 631	Dentist (DMD or DDS) Dental Hygienist
NRS 632	Advanced Practitioner of Nursing Certified Registered Nurse Anesthetist Licensed Practical Nurse Nursing Assistant Nursing Assistant Trainee Registered Nurse
NRS 633	Osteopathic Physician (DO) Osteopathic Physician's Assistant
NRS 634	Chiropractor or Chiropractic Physician Chiropractor's Assistant
NRS 634A	Physician of Oriental Medicine
NRS 635	Podiatrist or Podiatric Physician Podiatry Hygienist
NRS 636	Optometrist
NRS 637	Dispensing Optician Apprentice Dispensing Optician
NRS 637A	Hearing Aid Specialist Apprentice to a Hearing Aid Specialist
NRS 637B	Audiologist Speech Pathologist
NRS 638	Euthanasia Technician Veterinarian Veterinary Technician
NRS 639	Registered Pharmacist Pharmacist Intern Pharmacist Pharmaceutical Technician Pharmaceutical Technician in Training
NRS 640	Physical Therapist Physical Therapist's Assistant

Chapter	Professionals Licensed Pursuant to Chapter
	Physical Therapist's Technician

For any questions concerning reporting requirements, please contact the Property and Casualty section of the Division at (775) 687-4270.

BULLETIN 02-011 is withdrawn.

ALICE A. MOLASKY-ARMAN Commissioner of Insurance

# Nevada Medical Professional Liability Closed Claim Report

# I. Background

1. Name of Insurer	2. Insurer Claim No.			
3. Injury Date (Date of Loss)	4. Report Date		5. Closure Date	
6. Policy Type (choose a, b, or c) a)	Occurrence b) Clain	b) Claims made c) Tail/Reporting Endorsement		
7. Policy Limits (Per Claim/Aggregate) \$	/\$	8. Date This C	Closed Claim Report Submitted	
9. Type of Report (choose a or b) a) Ir	nitial Report b) Upda	ted Report		

## II. Defendant & Co-Defendants

1. Defendant's Name	Defendant's Name Last		First	M.I.	Credentials (e.g. MD, DO, DMD, DDS)
2. License Number		3. Specialty     Description   ISO Code		4. Co-Defendant(s)? YesNoUnknown	
5. Number of Co-Defer	idant(s):	or <b>U</b> nknown			
6. Name, License Number and Insu		rer of Each Co-Defer	ndant, if known:		

#### III. Injured & Injury

III. Ingares	a a mjar y						
1. Injured Party's Name		Last		First	M.I.	2. Sex: <u>Male</u> Female	
3. Age	4. Date of Birt	th (MM/DD/YY) 5. Malpractic		actice code (per Appendix 1):		6. Injury Code (per appendix 2):	
7. Description of Alleged Malpractice and Injuries (Attach Additional Sheet(s) if Necessary.)							
8. City Where Injury Occurred			(	9. Name of Institution	(If Injury	Occurred in Institution)	

# IV. Medical/Dental Screening Panel (Hereafter, Panel)

1. Case Filed with Panel?Yes, No,Unknown (IF YES, ANSWER QUESTIONS 2 AND 3)					
2. Panel Case Number					
<ul> <li>3. Panel Decision: Is there Reasonable Probability of Malpractice?</li> <li>a) Yes b) No c) Unable to Decide d) Case Dismissed e) Other [case settled/withdrawn before panel met]</li> </ul>					
4. Court Case Filed After Panel Decision Yes No Unknown					

#### V. Court Case

1. Court Case Filed?Yes, No,Unknown (IF YES, ANSWER QUESTIONS 2 - 7)							
2. Court Case Number		3. Court Name		4. Court Department Number			
5. Date Court Case Was Filed 6. Dat		e Verdict Was Filed, if Applicable	7. Dat	e Settlement Offer Accepted, if Applicable			

#### VI. Reserves (Amounts Attributed to this Defendant Only, If Multiple Defendants)

1. Reserves	Initial \$	Highest \$	Last \$			

# VII. Claim Disposition (Attributed to this Defendant Only)

1. Claim Disposition	a) Decided By Trial	b) Decided By Trial	c) Decided by	d) Decided by
(check one)	in Favor of Plaintiff	in Favor of Defendant	Arbitrator in Favor of	Arbitrator in Favor of
			Plaintiff	Defendant
e) Settled w/o	f) Claim Denied	g) Claim Inactive	h) Claim	i) Other
Court or Prior to Trial		-	Withdrawn	
2. If Claim Disposition is	e, f, g, h or i, Please Expla	ain		

Name of Insurer	Insurer Claim No.
Defendant's Name (Last, First, M.I.)	Date This Closed Claim Report Submitted

#### VIII. Verdict Information (Attributed to All Defendants in Case)

1. Verdict Awarded \$ or \_\_\_ N/A

#### IX. Claim Information (Amounts Attributed to this Defendant Only, If Multiple Defendants)

1. Verdict or Settlemen	t Awarded \$	or	N/A 2. Ve	erdict or Settlement Pai	d\$	or N/A
3. Reasons for Amount Awarded (1) Not Being Equal to Amount Paid (2), if Applicable (Check More than One, if Applicable) a) Post Verdict Settlement b) Award Reduced to Present Value c) Interest Awarded d) Court Costs Awarded e) Non-economic damages limited by Judge to \$350,000 f) Award Capped by Judge at Policy Limit g) Other (Explain)						
4. How Will/Did Plaintif Payments ?	a) Lump Sum b) Periodic Payme		ents	c) N/A		
5. If Periodic Payments, What is the Present Value (as of Date of Award) of the Payments? \$						
6. Sources of Award Payments	Award a) Company \$ b)		b) Defenda	b) Defendant \$		her (describe) \$
7. Allocated Loss Adjustment Expenses T		Total \$		Attorney's Fees \$		Other \$

#### X. Claim Information (Amounts Attributed to Other Defendants)

1. Co-Defendant's Name	Last	First	M.I.	Credentials (e.g. M.D., D.O)
2. License Number	3. Specialty Description	ISO Code	4. Ve a)	rdict Awarded _ Yes b) No c) Unknown
5. Settlement Made a) Yes b) No c)	6. Verdict or Set	tlement A	warded \$ or N/A	

1. Co-Defendant's Name	Last	First	M.I.	Credentials (e.g. M.D., D.O)	
2. License Number	3. Specialty Description	ISO Code		erdict Awarded Yes b) No c) Unknown	
5. Settlement Made a) Yes b) No c) Unknown		6. Verdict or Set	6. Verdict or Settlement Awarded \$ or N/A		

1. Co-Defendant's Name	Last	First	M.I.	Credentials (e.g. M.D., D.O)	
2. License Number	3. Specialty Description	ISO Code	4. V∈ a)	erdict Awarded _ Yes b) No c) Unknown	
5. Settlement Made a) Yes b) No c) Unknown		6. Verdict or Set	6. Verdict or Settlement Awarded \$ or N/A		

1. Co-Defendant's Name	Last	First	M.I.	Credentials (e.g. M.D., D.O)	
2. License Number	3. Specialty Description	ISO Code		erdict Awarded Yes b) No c) Unknown	
5. Settlement Made a) Yes b) No c) Unknown		6. Verdict or Set	6. Verdict or Settlement Awarded \$ or N/A		

#### (Attach Additional Sheet(s) if Necessary.)

#### XI. Closed Claim Report Information

1. Contact Person's Name (Last, First)

2. Contact Person's Phone Number {(999) 999-9999}

3. Contact Person's Address

Name of Person Responsible for Report (Last, First)

Signature of Person Responsible for Report

# <u>Appendix 1</u>

Cause of loss for Question III. 5.

Code	Description	
Procedure Related Causes		
MP	Mistake in Performance, Improperly Performed	
DP	Delayed	
NP	Not Performed	
WP	Wrong Procedure, Procedure Not Indicated	
BP	Better Alternative Available	
OP	Other Procedural Errors, Including Misprescription of Medication	
Diagnosis Related Causes		
FD	Failure to Diagnose	
DD	Delayed Diagnosis	
WD	Wrong Diagnosis	
OD	Other Diagnostic Errors	
Other Causes		
10	Failure to Inform, Lack of Informed Consent	
SO	Lack of Supervision	
PO	Failure to Prevent Harm	
00	Other Cause(s) not Listed Above	

# Appendix 2

Injury Codes for Question III.6. (if multiple injuries, select code most applicable to primary injury)

Code	Description
Death	
DTH	Death (e.g., fetal death, death of patient)
Non-Ph	ysical/Emotional Injury
NPh	Non-Physical (e.g., abandonment, breach of contract, deposition, emotional distress,
	defamation, negligent referral, subrogation, loss of consortium, sexual misconduct)
	Injury without Death
BnD	Bone Damage (e.g., fracture)
Bth	Birth Injury (e.g., complications, brain damage to new born, abortion problems)
Crc	Circulatory Injury (e.g., heart failure, hemorrhage)
Dis	Disease (e.g., AIDS, cancer)
DLE	Diminished Life Expectancy (e.g., usually from a failure to diagnose)
Dsf	Disfigurement (e.g., scars)
Drm	Dermal Injury (e.g., burns)
Dnt	Dental Injury (e.g., broken tooth)
DLU	Diminished Use/Loss of Use (e.g., disablement of a limb, but not loss of the limb)
FnB	Foreign Body (e.g., left after surgery)
Inf	Infection (e.g., usually resulting from surgery)
LLO	Loss of Limb/Organ (e.g., amputation, removal)
MLI	Muscular/Limb Injury (e.g. atrophy)
Nrv	Nervous System (e.g., paralysis, nerve damage)
Org	Organ Injury (e.g., perforation, rupture)
Opt	Optical/Sensory Injury (e.g., vision, hearing)
Pan	Pain
Prl	Prolonged (e.g., additional care, delayed recovery)
Rpr	Reproductive System (e.g., infertility)
SdE	Side Effects (e.g., reactions)
Wrg	Wrong Organ Removed, Injury Caused by Unnecessary Treatment
Note:	If Other Injury, select one of the above codes that has the closest match