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Insuring Medical Malpractice

Frank A. Sloan, Randall A. Bovbjerg, Penny B. Githens

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The cost of malpractice insurance to physicians has been increasing in recent years, as has the threat to physicians of being sued. This book describes and analyzes the workings of the market for physicians' liability insurance. The authors use their own data and other sources to study questions such as: Is the market for medical malpractice insurance competitive? Has the profitability of medical malpractice insurance been excessive? Why do malpractice insurers demand reinsurance? What effect has insurance regulation had on premiums? And it explores what experience rating is and how it is done.

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