HPSO and CNA Physical Therapist Report
Finds $44 Million in Malpractice Claims Paid 2001-2010

HATBORO, Penn. (February 20, 2012) – Healthcare Providers Service Organization, a division of Aon Affinity, in collaboration with CNA, today announced the release of the healthcare industry resource entitled, Physical Therapy Liability, 2001-2010. The new report contains an analysis of physical therapist malpractice claims and identifies liability exposures likely to affect their practice.

“The report was expanded to offer physical therapists greater insight into malpractice claims as well as licensing board actions brought against their colleagues and facilities,” said HPSO President Michael Loughran. “We then developed recommendations and a self-assessment tool to help the PT and facility reduce their liability exposure while improving patient safety.”

In addition to an analysis of professional liability and licensing claims, the report also provides selected highlights from HPSO’s Physical Therapist Work Profile Survey. The survey was conducted using physical therapists having experienced a professional liability claim as well as those who have not, to determine factors contributing to increased exposure.

Highlights of the report include:

- More than $44 million was paid in professional liability judgments, settlements and expenses on behalf of physical therapists during the study period, realizing an average total incurred of $103,111 per claim.
- The three most common allegations against PTs who experienced a paid license defense claim were improper management over the course of treatment (37.6%), inappropriate behavior (26.5%) and fraudulent billing (14.7%).
- The number of claims significantly increased the longer survey respondents worked as physical therapists. The highest percentage of claims involved PTs who had worked more than 21 years.

“It is our intention that by sharing this information, identifying the causes of loss and incorporating risk management recommendations, we can help assist physical therapists in identifying and managing the risk most likely to impact their practice,” Loughran added.


To read additional HPSO claims studies: http://www.hpso.com/resources/claim-studies.jsp
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About HPSO
Healthcare Providers Service Organization is a registered trade name and division of Aon Affinity; in CA (License #0795465), MN & OK, AIS Affinity Insurance Agency, Inc.; and in NY, AIS Affinity Insurance Agency. HPSO is one of the largest providers of individual professional liability insurance in the U.S., serving over 250,000 health care professionals, and has been answering the insurance needs of healthcare professionals since 1980. For more information visit http://www.hpso.com.

About Aon Affinity
Aon Affinity combines the specialized knowledge of affinity program management with the extensive resources of a global company to help clients achieve their goals. With an innovative approach to program strategy, Aon Affinity offers full-service capabilities, technical expertise and industry knowledge to deliver value to clients. Visit http://www.aon.com/affinity for more information.

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Aon Corporation (NYSE:AON) is the leading global provider of risk management, insurance and reinsurance brokerage, and human resource solutions and outsourcing services. Through its more than 61,000 colleagues worldwide, Aon unites to empower results for clients in over 120 countries via innovative and effective risk and people solutions and through industry-leading global resources and technical expertise. Aon has been named repeatedly as the world’s best broker, best insurance intermediary, reinsurance intermediary, captives manager and best employee benefits consulting firm by multiple industry sources. Visit http://www.aon.com and http://www.aon.com/manchesterunited to learn about Aon's global partnership and shirt sponsorship with Manchester United.

About CNA
This Professional Liability Insurance Program offered through the Healthcare Providers Service Organization was developed with CNA, the 7th largest U.S. commercial lines insurer with one million business and professional policyholders. CNA has been making and keeping commitments to policyholders for over 100 years and is proud of its “A” rating from A.M. Best Company, the nation’s leading independent insurance analyst. CNA has more than thirty years of experience in the professional liability field. For more information, log onto http://www.cna.com.

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