

Indiana & Other States



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This is a complicated topic because of the differences in Indiana statutory law vs. common law, occurrence vs. claims made, the requirements of the Indiana Medical Malpractice Act, variations in the statutes of limitations and “cultural differences”.

Other considerations include the state of residence of the physician, the number of hours practiced in each state, variation in services provided, credentialing requirements of hospitals and limits of liability.

A current trend indicates that some insurance companies are now prepared to provide insurance in multiple states with premium consideration for number of hours in each state.

If you live out of state and practice in Indiana, we recommend you consider \$1,000,000 Contingent Excess Professional Liability; i.e., the courts in the state of your residence may declare jurisdiction if you treat a resident of that state in Indiana; thus potentially voiding the Indiana Medical Malpractice Act.

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