



ABOUT CRICO

Medical Professional Liability Insurance for Employees

NURSES, ADVANCED PRACTICE NURSES, PHYSICIAN
ASSISTANTS, AND ALLIED HEALTH PROFESSIONALS

Updated 2026

crico

CRICO Covers You.

This document provides answers to initial questions about your CRICO medical professional liability insurance (MPLI) coverage and the claim process. For more personal service, we encourage you to contact your sponsoring institution's credentialing or risk management representative, your CRICO underwriter, or your CRICO claim representative.

CRICO OVERVIEW

Your insurance coverage is provided by CRICO (A Reciprocal Risk Retention Group). Policies are written on a limited claims made basis. Limited claims made policies cover claims reported during the current policy year that resulted from services rendered while the policy is in effect. Claims related to services rendered prior to the effective date of your CRICO coverage should be covered by the insurance carried at the time the service was rendered.

EMPLOYEES COVERED

All non-physician employees are covered, including the following:

Nurses: Registered Nurses (RNs) and Licensed Practical Nurses (LPNs)

Advanced Practice Nurses (APNs): Nurse Practitioners (NPs), Certified Registered Nurse Anesthetists (CRNAs), Clinical Nurse Specialists (CNSs), Psychiatric Clinical Nurse Specialists (PCNSs), and Certified Nurse Midwives (CNMs)*

Allied Health Professionals (AHPs): Medical assistants, occupational and physician therapists, phlebotomists, social workers, and others

All other clinical staff: Physician Assistants (PAs) pharmacists, psychologists, and others

All other non-clinical staff: Accountants, administrative support staff, architects, attorneys, information technology staff, maintenance staff, etc.

WHAT YOU SHOULD KNOW

- Medical professional liability (MPL or medical malpractice) coverage is provided to all individuals employed by a CRICO-insured organization.**

- Employees are automatically covered while acting within the scope of their duties for their CRICO-insured employer.
- Full- and part-time individuals employed by a CRICO-insured organization receive this coverage automatically when hired.
- Coverage is the same for all employees: CRICO-insured employees should note that the limit of liability for domestic MPL coverage is \$5 million per claim and \$10 million annual aggregate*** for each insured. Defense expenses (e.g., attorney fees) are paid by CRICO in addition to these policy coverage limits. For international MPL coverage, limits are \$2 million per event with a \$2 million annual employee maximum. For international coverage, defense expenses are included within the liability limits.

CIRCUMSTANCES WHERE SUPPLEMENTAL INSURANCE IS NEEDED

Purchasing MPLI for medical activities outside of one's CRICO-insured job might be necessary if you:

- Have another job at an institution not insured by CRICO (e.g., private duty, hospice, physician practice group (PPG), and other moonlighting activities)
- Volunteer in your professional capacity in any setting

Individuals who regularly engage in professional activities outside their CRICO-insured jobs need to determine:

- Whether they are insured under another MPL policy, and if so, the coverage limits; what activities are covered; under what circumstances the insurer will provide legal counsel; and whether the coverage continues after employment

*See more information below

**A list of CRICO subscriber organizations is available at www.rmfi.harvard.edu/members

***Employees of non-Massachusetts entities might have different limits

COVERAGE FOR CERTIFIED NURSE-MIDWIVES

Certified Nurse Midwives (CNMs) are required to submit an application for coverage at all CRICO organizations where employed. Only those CNMs who perform deliveries will pay a premium for their MPL coverage. Please note, there is no coverage available for home deliveries.

CNMs who perform deliveries are encouraged to participate in the CRICO OB Patient Safety Program. This program entitles participants to a premium discount for each year in which they complete assigned risk reduction activities. For more information, visit www.rmf.harvard.edu/obpatientsafety.

TAIL COVERAGE: POST-DEPARTURE

Employees who retire or otherwise end their employment will continue to be covered for claims made subsequent to their departure, if:

- a) Those claims arise from medical incidents that occurred during their participation in the program, and
- b) The employing organization's policy has been kept in force from the time the medical incident occurred through the year in which the claim is made. No coverage is provided for any claim arising out of services rendered after an individual is no longer participating in the CRICO insurance program. Please note: if you are employed by a private practice group, separate coverage terms for tail may apply.

REPORTING A CLAIM OR LAWSUIT

Employees should immediately notify their manager and an institutional risk manager upon receipt of:

- A Summons and Complaint
- A letter from a dissatisfied patient/family, or the patient's attorney that requests money or a copy of the patient's medical record
- Subpoena or other notification of deposition in a medical malpractice action
- The threat of legal action by a patient/family that may lead to a claim or suit
- Contact from the Board of Registration of Nursing regarding investigation of a patient complaint

Your risk manager will inform CRICO of the situation.

CIRCUMSTANCES UNDER WHICH CRICO PROVIDES AN ATTORNEY

CRICO assigns and pays for an attorney for any employee named as a defendant in a lawsuit based on their professional activities for a CRICO-insured employer. In other instances, CRICO may assign an attorney to an employee not specifically named in a lawsuit (e.g., a CRICO-insured RN deposed for a lawsuit naming other defendants). This is especially true if it appears that employee might be added to the lawsuit at a later date.

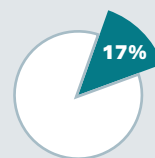
Attorneys may also be assigned by CRICO to advise and accompany an employee called before a regulatory board (e.g., the Board of Registration in Nursing).

What's My Risk?

CRICO insures more than 130,000 employees at our subscriber organizations, and on average, 57 are named in malpractice cases each year. Of the cases closed over the past five years that involved employee defendants, 21 percent resulted in a payment against an employee. For as long as CRICO has been defending Harvard staff, our insight, experience, and data have established CRICO as a national leader in patient safety. To learn how you can improve the safety of your patients—and protect yourself from allegations of malpractice—visit www.rmf.harvard.edu.

1.6 CLAIMS ASSERTED PER 100 PHYSICIANS

Outcomes for Physician Defendants



OF CASES INVOLVE AN EMPLOYEE

99%

OF THESE CASES ALSO INVOLVE AN ORGANIZATION AND/OR ONE OR MORE PHYSICIANS

EMPLOYEE DEFENDANTS

RNs 44%	PAs 15%	NPs 14%	OTHERS 27%
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WE'RE HERE FOR YOU

The CRICO insurance program is a group of companies owned by and serving the Harvard medical community, and a nationally recognized leader in Medical Professional Liability (MPL) claims management and patient safety interventions. Drawing on five decades of medical malpractice data, CRICO has become a leader in evidence-based risk management, able to identify risks and develop targeted interventions. We combine strong insurance protection with expert legal services, and deliver added value to subscribers by bringing successful, proven patient safety initiatives from across the nation to our subscribers. Our unique approach enables our subscribers to focus their expertise on their patients and their research. Today, we proudly serve 32 hospitals, more than 325 health care organizations, 18,000 physicians, 30,000 allied health professionals, and upwards of 130,000 other affiliated employees.

CRICO is a captive insurance program (i.e., owned by the insured subscribers) and does not make its insurance program available in the commercial markets. Accordingly, CRICO's insurance program is not rated directly by any rating agency; however, we target levels equivalent to an A rating by A.M. Best.

PROTECTING PROVIDERS. PROMOTING SAFETY.

For more than 50 years, CRICO's mission has been to protect providers and promote safety. By combining liability insurance, expert claims management, and data-driven risk and patient safety services, CRICO helps the Harvard medical community reduce risk, improve care, and navigate an increasingly complex healthcare environment.

VISIT OUR WEBSITE FOR...

- Claims resources (for support when named in a claim or suit)
- Clinical guidelines and algorithms
- Fact-based malpractice case studies
- Extensive patient safety research and expertise
- Specialty-specific data
- Online CME courses (convertible to CEUs)
- Content for risk management CME credit
- Your claims history
- More about your coverage

CONNECT WITH US

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The descriptions and summaries of CRICO's policies herein are provided for ease of reference only, shall not be construed as constituting a contract, and do not replace, reduce, enhance, or alter the specific terms of the policies. Nothing in this document should be construed as an opinion regarding whether coverage is available for any particular potential claim, claim, or suit, or under any particular circumstances. Please refer to the policies for the actual pertinent terms and conditions, available through CRICO's Underwriting Department at 617.450.8219 or Underwriting@rmf.harvard.edu