



# VITALS

A Weekly Safety Newsletter For Medical Transport Professionals

Mike Szczygiel (Segal)  
888-969-8033  
meszczygiel@thomcoins.com

## Emergency Medical Services Insurance Part 1

Insurance is something that everybody buys and everybody hates. What is insurance? It is basically a Risk Management technique for *reducing uncertainties* created by the possibility of a large loss. For the Medical Transportation industry, insurance allows an entity to make periodic payments into a large fund that is available to compensate for possible losses at a later date. This reduction in uncertainty makes it economically feasible to conduct activities that would otherwise be too risky to contemplate. In other words, insurance provides funds to cover losses, particularly those losses that are far out of proportion to an organization's actual resources. Could your organization come up with enough cash to pay a \$5,000,000.00 loss? The relationship between the insurer and the insured is codified in a legally binding contract, also known as the insurance policy.



### What are the Major Risks?

Although there is no central repository for EMS data, there are multiple sources from which information may be derived (Bibliography available upon request). We're going to focus on fatalities, crashes, health and behavioral considerations, and costs.

### Fatalities

What's a more serious risk than that of dying? One in 300 services experiences a fatality annually. 74% of these fatalities are motor vehicle crash related; 11% are cardiovascular; 9% the result of homicides, and 4% are the result of needle-stick, electrocution, drowning and other. When you look at the general non-EMS working population prior to 2007, the fatality rate was 5 per 100,000 workers. The fatality rate for EMS was 12.7 per 100,000. Another way of looking at this is that if you work in EMS you have a **2.5 greater chance of dying at work** than if you work elsewhere.

### Crashes

We've established that most EMS fatalities are the results of crashes. Why? An ambulance is 13 times more likely to be involved in a crash than a regular vehicle. An ambulance crash is 5 times more likely to cause an injury than a non-ambulance crash. One source indicates that there are 5000 ambulance crashes annually (There are other numbers being circulated, but remember: there is no central database). There are 10 serious ambulance crash injuries daily and **1 fatality per week**. 66% of the fatalities are pedestrians or occupants of other vehicles. Evidently, we have collateral damage. One counter-intuitive report indicates that ambulance occupants traveling non-emergency were 2.7 times more likely to be killed than occupants traveling emergency *if involved in a crash*. Crash claims exceed malpractice claims by a ratio of at least 35 to 1.

To be Continued Next Week

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