Malpractice Insurance - AI Coverage

The introduction of AI medical devices adds **new considerations** to **malpractice insurance**

🏥 Institutional Insurance

Coverage for AI systems used by healthcare institutions

👨‍⚕️ Individual Insurance

Coverage for AI-assisted diagnostic/treatment decisions by healthcare professionals

Insurance Coverage Considerations

- **AI System Type:** Decision support vs. autonomous diagnosis
- **Scope of Use:** Whether used within approved indications
- **Training Completion:** Proof of adequate user training
- **Documentation:** Record of AI recommendations and final decisions
- **Update Management:** Software version control and validation

📈 Premium Impact

Risk level may change with AI use, potentially affecting premium adjustments

📋 Claims Process

Need for evidence preservation and reporting protocols in AI-related incidents

💡 **Key Point:** It is important to consult with insurance providers before implementing AI to clarify coverage and secure additional protection if necessary