




# Liability Issues

	 Developer	 Healthcare Provider	 Clinician	 Insurer
 Malpractice	Low	Medium	High	Shared
 Product Liability	High	Shared	Low	Low
 Insurance Coverage	Required	Required	Required	Variable
 Indemnification	Negotiated	Negotiated	Partial	Limited
 Risk Allocation	Distributed	Distributed	Distributed	Transfer