

Medical liability market research

The Division of Economic and Health Policy Research conducts research on the medical liability market. It uses data from the AMA's Physician Practice Benchmark Survey to conduct original research on claim frequency and uses external data to examine trends in liability premiums, claim costs and the way claims are disposed.

Policy research perspectives

Prevalence of Medical Liability Premium Increases Unseen Since 2000s Continues for Third Year in a Row

Using data from the Annual Rate Survey Issues of the *Medical Liability Monitor* (MLM), this report (PDF) summarizes changes in medical liability premiums from 2012 to 2021. The most significant findings are that in 2020, 31.1% of the premiums reported to the MLM increased from the previous year. Once again, and despite a small dip in 2021, almost 30% (29.5%) of premiums went up from those in 2020. In fact, more premiums increased in 2020 and 2021 than in any year since 2006. Although there is not a hard market yet in the U.S. as a whole, there appears to be a hard market in certain areas of the country.

Medical Liability Claim Frequency Among U.S. Physicians

Using data from the AMA's 2016 Physician Practice Benchmark Survey, this report (PDF) presents estimates of claim frequency among U.S. physicians and explores whether the likelihood of claims varies by age, gender, specialty and practice arrangement. It finds that 34% of physicians have had a claim filed against them during their careers and that claim frequency varies by certain factors, particularly age, specialty and gender.

Medical Professional Liability Insurance Indemnity Payments, Expenses and Claim Disposition, 2006-2015

Using data from the PIAA, this report (PDF) presents information on trends in indemnity payments and expenses for medical liability claims that closed between 2006 and 2015. It also describes how claims are disposed and reports indemnity payments and expenses by claim disposition. This report finds that most claims that closed in 2015 were dropped, dismissed or withdrawn. It also finds that over the 2006-2015 period, indemnity payments were relatively stable and expenses incurred on claims increased substantially.

Previous policy research perspectives

New Data Show the Highest Prevalence of Medical Liability Premium Increases in 15 Years

Using data from the Annual Rate Survey Issues of the *Medical Liability Monitor* (MLM), this report (PDF) summarizes changes in medical liability premiums from 2011 to 2020. The most significant finding is that in 2020, 31.1% of the premiums reported to the MLM increased from the previous year. In fact, more premiums increased in 2020 than in any year since 2005. This appears to be the beginning of an upward trend in increases in premiums—a trend not seen in over 20 years. The findings suggest that we are in the early stages of a hard market.

Learn more about AMA's federal and state medical liability legislative activities.