

Medical Liability Monitor Publishes 2025 Annual Rate Survey Special Issue

Survey marks 35 years of tracking medical malpractice insurance rate trends; includes nurse practitioner data for the first time.

CHICAGO, IL, UNITED STATES, October 2, 2025 /EINPresswire.com/ -- Medical Liability Monitor today announced the release of its 2025 [Annual Rate Survey](#) special issue, the industry's most comprehensive resource on [medical professional liability \(MPL\) insurance pricing](#). Now in its 35th year, the Annual Rate Survey remains the only independent source capturing state-by-state and county-by-county manual rates for physicians — and for the first time nurse practitioners.

MEDICAL LIABILITY MONITOR

PUBLISHING NEWS ABOUT MALPRACTICE ISSUES SINCE 1975

The 2025 Survey reports rates effective July 1, 2025, based on mature base-rate data supplied by leading MPL insurers nationwide. Together, the surveyed insurers represent between 60% and 80% of the market, making the issue a trusted benchmark for physicians, insurers, regulators, brokers and healthcare leaders.

Key Findings from the 2025 Annual Rate Survey

- Average Overall Rate Change: +1.9%, down slightly from +2% in 2024.
- Return to a Flat Market: 62% of reported physician rates held flat — the highest level since 2021.
- Specialty Trends: Internal Medicine (+1.5% in non-PCF states; +4.0% in PCF states), General Surgery (+1.8% / +4.2%) and Obstetrics/Gynecology (+1.7% / +4.7%).
- Regional Variation: The Northeast recorded the sharpest increases, led by Pennsylvania (+6.7%) and New York (+4.2%). Kentucky (+5.9%) led the South, Illinois (+4.7%) topped the Midwest while Alaska (+4.2%) and Hawaii (+4.1%) posted the largest jumps in the West.
- Median Nurse Practitioner Premium: \$2,576; ranging from a high of \$11,947 in Cook County, Ill. to a low of \$646 in Nevada. NP rate changes averaged +1.5% with a median of -0.4%.
- Other Trends: The Survey's executive summary also analyzes rates for hospitals, ancillary

professionals and “other facilities” such as senior living — the fastest-growing MPL segment with a 15% compound annual growth rate since 2016.

Market Outlook and Industry Concerns

- The sector posted its 11th consecutive year of underwriting losses in 2024 with a combined ratio of 103%.
- Stronger investment returns pushed return on equity to 12% but shrinking reserve redundancies highlight the need for continued pricing discipline.
- Survey respondents identified social inflation, nuclear verdicts, litigation funding, sexual misconduct claims and the erosion of tort reforms as leading concerns. Nearly all expect social inflation to rise further in 2025.

About Medical Liability Monitor

Founded in 1975, Medical Liability Monitor is the nation’s leading independent source of news, data and analysis on medical professional liability (MPL) insurance. Published monthly, the newsletter provides timely reporting on industry trends, litigation, legislation and financial performance as well as exclusive research such as the Annual Rate Survey — the most comprehensive and widely cited resource on MPL insurance pricing in the United States.

About the Annual Rate Survey

Launched in 1991, the Annual Rate Survey is the gold standard for MPL rate benchmarking. It tracks changes across specialties, regions and insurer segments, giving subscribers an essential tool for evaluating market conditions and planning strategy.

For more information or to subscribe, visit www.medicalliabilitymonitor.com or email editor@medicalliabilitymonitor.com.

Michael Matray, Editor

Medical Liability Monitor

+1 312-944-7900

editor@medicalliabilitymonitor.com

Visit us on social media:

[LinkedIn](#)

[Facebook](#)

[X](#)

This press release can be viewed online at: <https://www.einpresswire.com/article/854663054>

EIN Presswire's priority is source transparency. We do not allow opaque clients, and our editors try to be careful about weeding out false and misleading content. As a user, if you see something we have missed, please do bring it to our attention. Your help is welcome. EIN Presswire, Everyone's Internet News Presswire™, tries to define some of the boundaries that are reasonable in today's world. Please see our Editorial Guidelines for more information.

© 1995-2025 Newsmatics Inc. All Right Reserved.