Ohio Medical Malpractice Claims Statistics

PROASSURANCE
PART OF The Doctors Company

Any company can say it provides a strong defense—Ohio's published data provides a fair basis for comparison. ProAssurance outperforms its competitors in four key areas:

- **More claims closed without indemnity***
- **Lower average indemnity**
- **More spent to investigate and defend claims (ALAE**)**
- **More jury verdicts**

ProAssurance closes more claims without indemnity payments, defending our insureds against malpractice claims. We spend what's needed for an effective defense and less on indemnity payouts, including settlements and plaintiffs' verdict awards.

MEDICAL PROFESSIONAL LIABILITY CLOSED CLAIMS REPORT†

2005-2023

Claims	Other Insurers/Entities	ProAssurance
Closed	49,154	6,050
With Indemnity* #/%	13,043/26%	490/8%
Without Indemnity* #/%	36,111/74%	5,560/92%
Average ALAE**	$30,534	$38,669
Average Indemnity	$87,424	$35,373
Trials to Verdict #/% of Total	1,572/3%	702/12%

Sources: *ProAssurance, Ohio Department of Insurance (insurance.ohio.gov)*

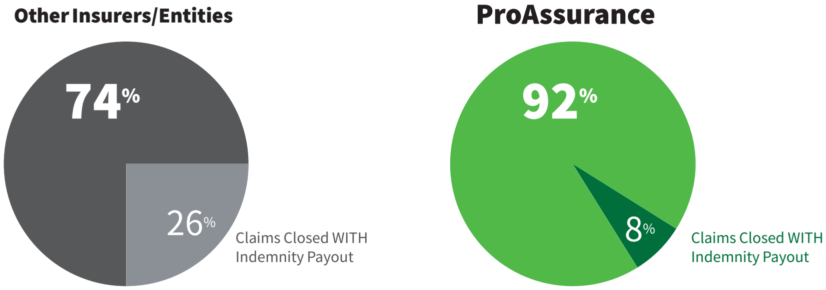
** Indemnity is the amount of compensation paid to a claimant.*
*** ALAE (allocated loss adjustment expense) is the cost to investigate and defend a claim.*
† Ohio tort reform requires all entities providing medical professional liability insurance (i.e., authorized insurers, surplus lines insurers, risk retention groups, and self-insurers) to report closed claims to the Ohio Department of Insurance (ODI). As of June 2026, ODI has released data for 2005–2023. The comparisons shown use reported ProAssurance data along with the remaining reported data from other entities to the ODI—with all nineteen available years combined.

The evidence is clear.
ProAssurance provides superior defense results.

Ohio Closed Claims Summary

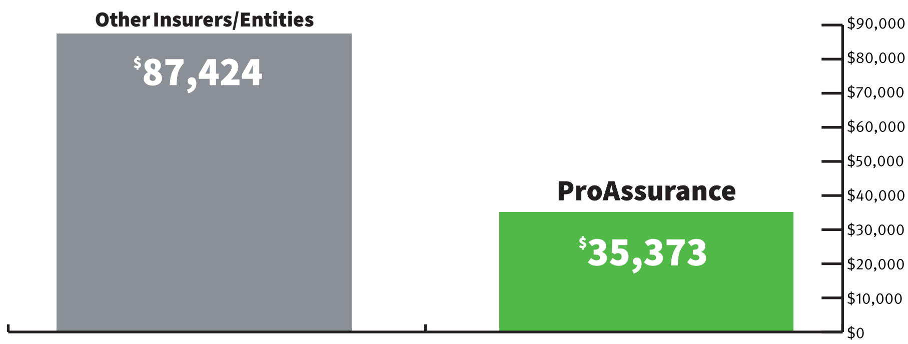
Claims Closed WITHOUT Indemnity Payout

ProAssurance closes a significantly higher percentage of claims without an indemnity payout than our competitors do. Fewer indemnity payouts mean more fully exonerated insureds and fewer reports to the National Practitioner Databank.



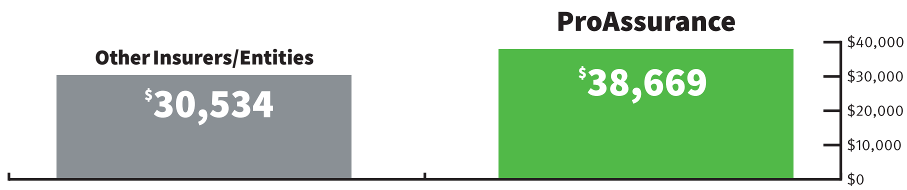
Average Indemnity Payout

ProAssurance's average indemnity payout is substantially less than the average for others. Less is spent on settlements and plaintiffs' verdicts because we defend when the facts allow.



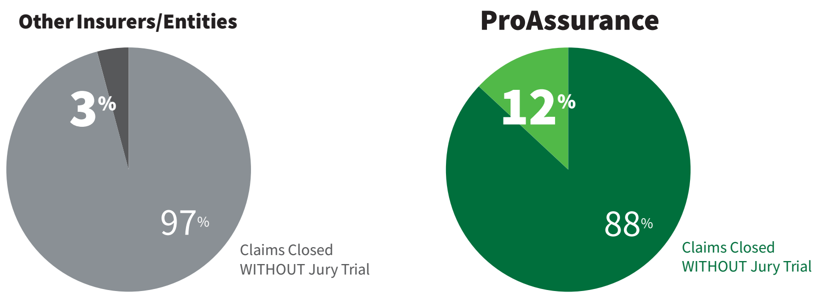
Average Defense Costs

ProAssurance spends more, on average, defending insureds than our competitors do. Defense is important because unnecessary settlements can tarnish your reputation.



Claims Closed WITH Jury Trial

ProAssurance steps up and goes to trial for more insureds than others do. ProAssurance is uniquely dedicated to defending your care, whenever the facts support our going to court for you.



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