MCIC VERMONT

A Reciprocal Risk Retention Group

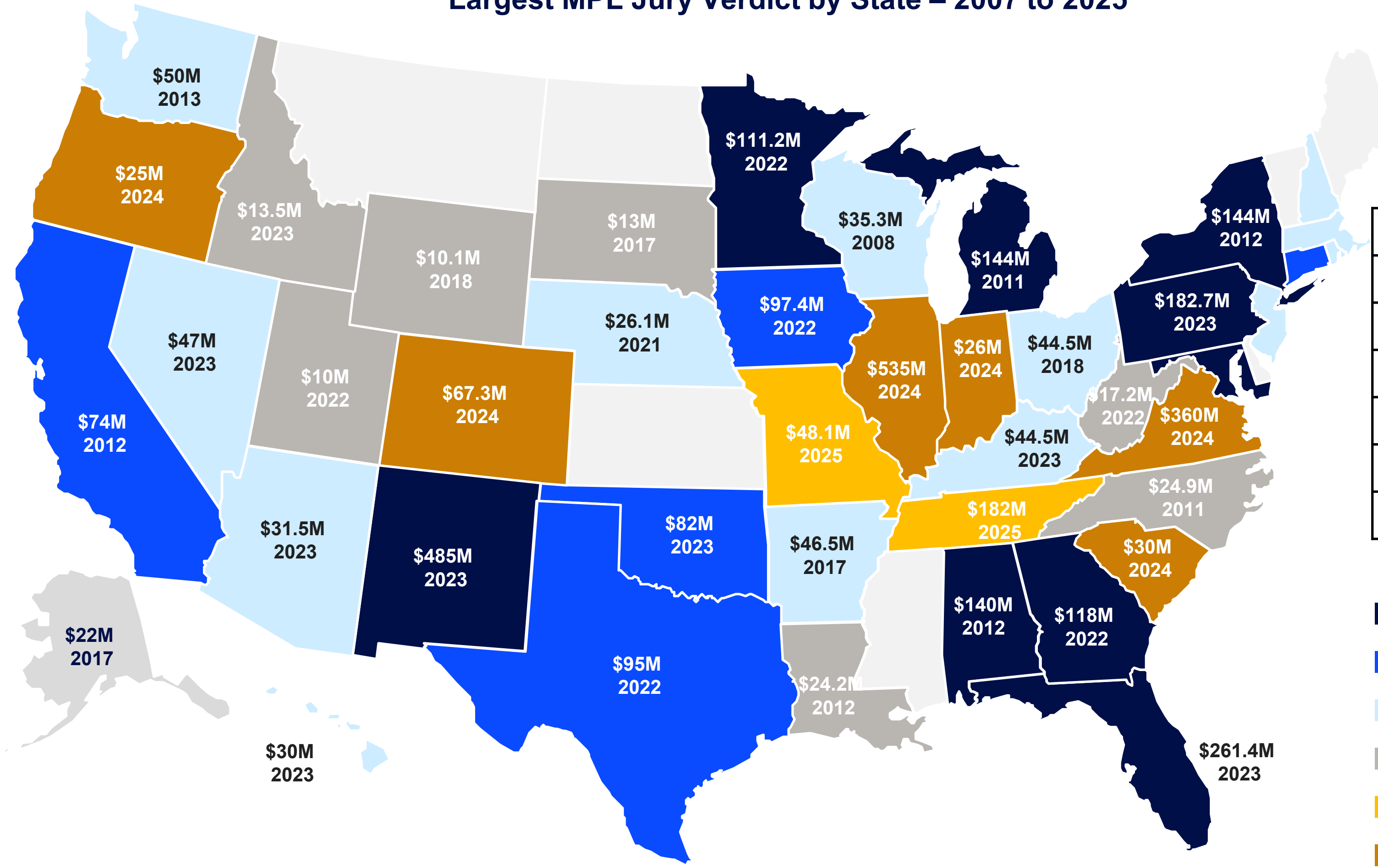
# Affordability and Availability of Medical MPL Insurance

**July 29th, 2026**

MCIC VERMONT

# Record Setting Verdicts Continue Across the Country

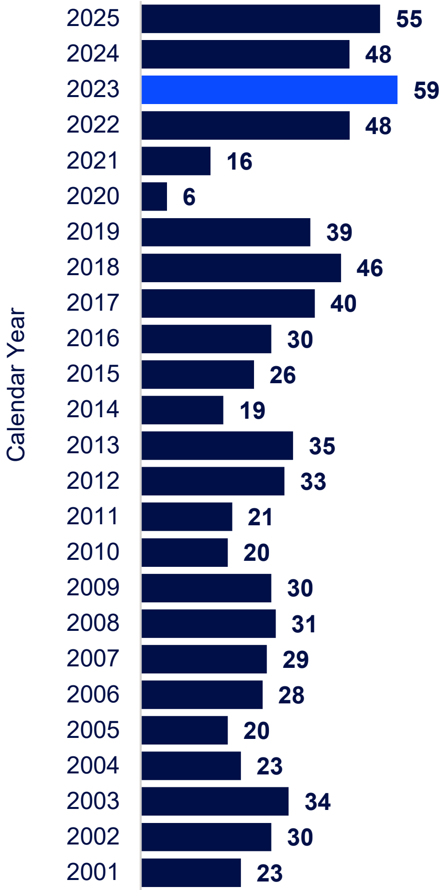
## Largest MPL Jury Verdict by State – 2007 to 2025




| | | |
|---|---|---|
| CT | $58.6M | 2012 |
| DC | $17.1M | 2022 |
| MA | $35.4M | 2015 |
| MD | $229.6M | 2019 |
| NH | $21.4M | 2015 |
| NJ | $45M | 2017 |
| RI | $40M | 2017 |

- $100M+
- $50M - $100M
- $25M - $50M
- $10M - $25M
- New Record in 2025
- New Record in 2024

## $10M+ Verdicts As of December 31, 2025




Note: There was a $951M award in Utah was a directed verdict/award from the judge in the case, not a jury

*Source: Guy Carpenter In Partnership with Transatlantic Reinsurance Company; June 2026*

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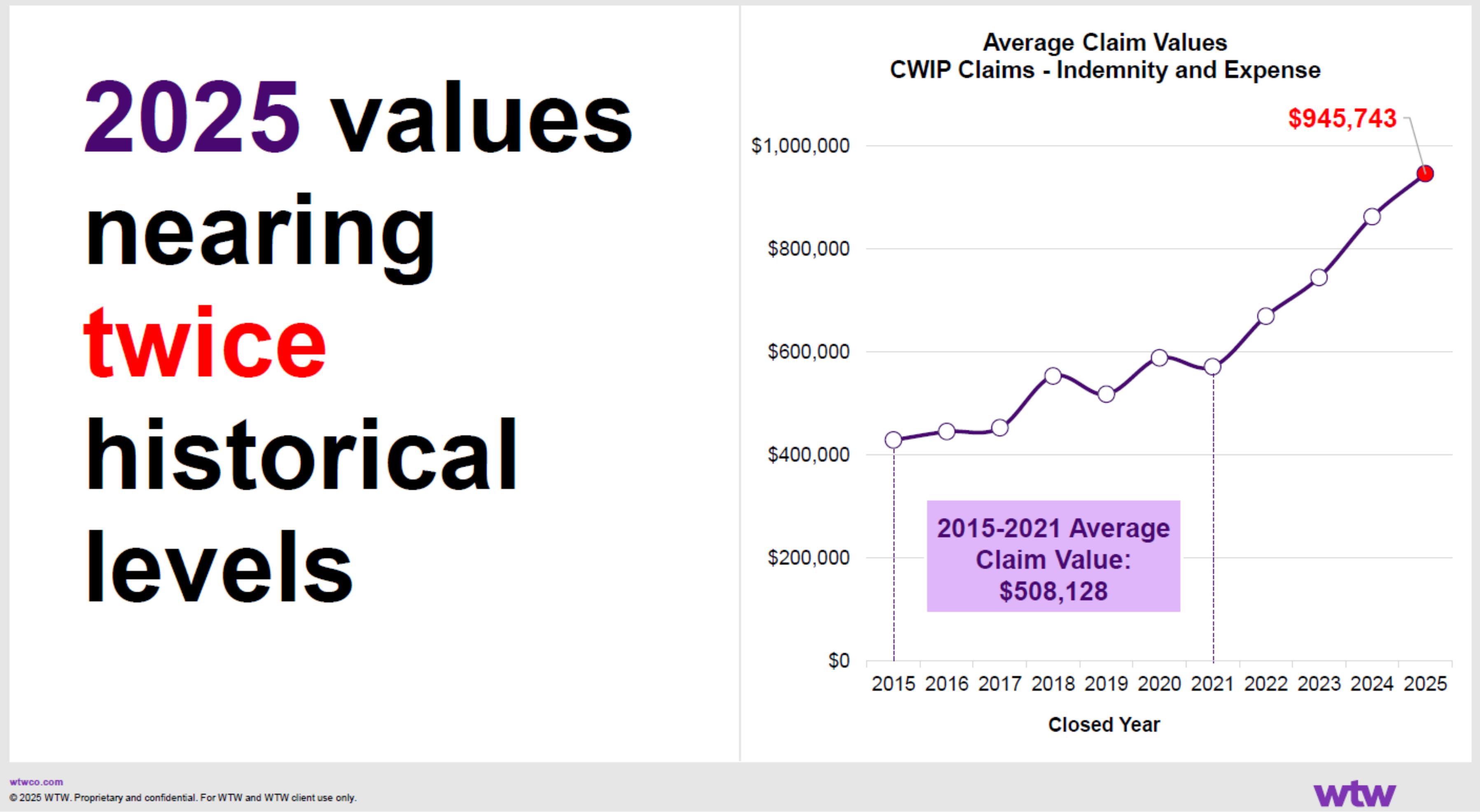
# Severity Trend

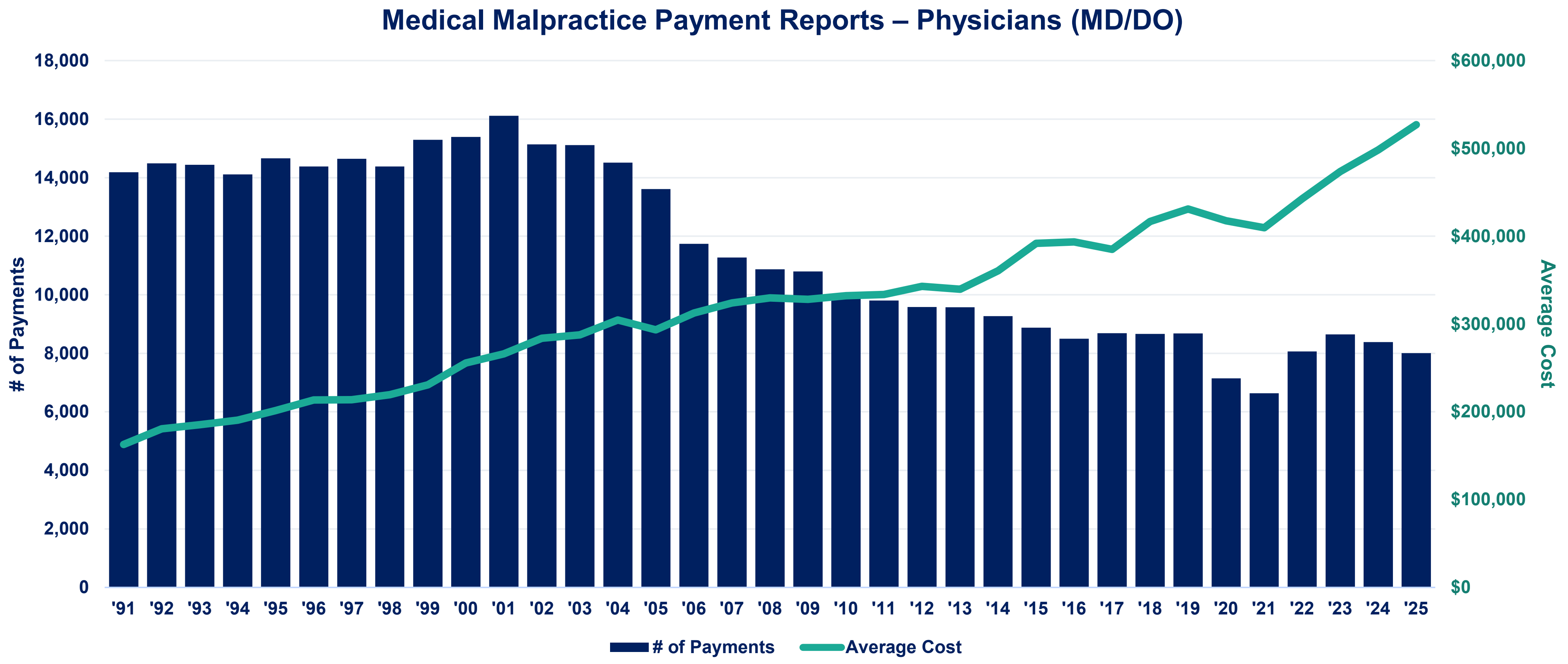
***Some industry sources are quoting severity trends nearing double digit annual increases***




*Source: Willis Towers Watson – WTW Healthcare Roundtable – December 2025*

# National Practitioner Data Bank

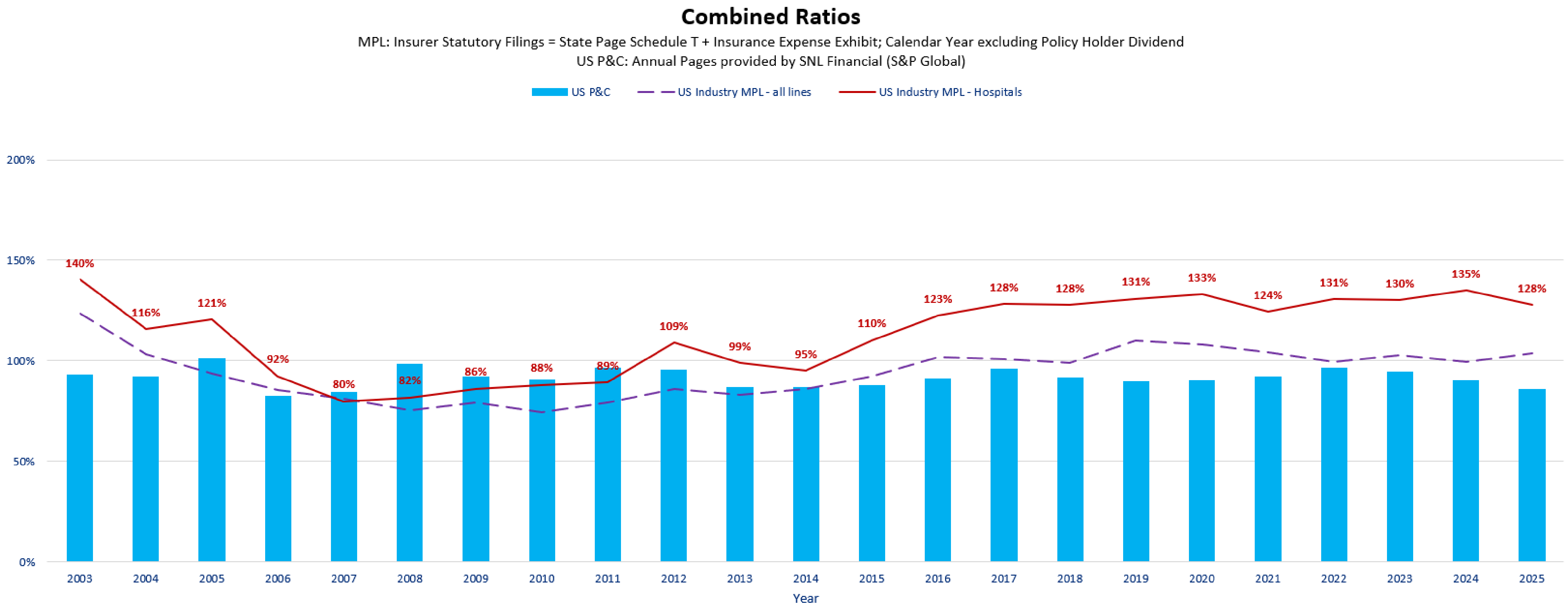
***The frequency of physician malpractice indemnity payments has decreased sharply over the last three decades, while average costs continue to rise***




*Source: National Practitioner Data Bank; Prepared by MCIC*

Data as of 3/31/2026

# MPL Financial Performance



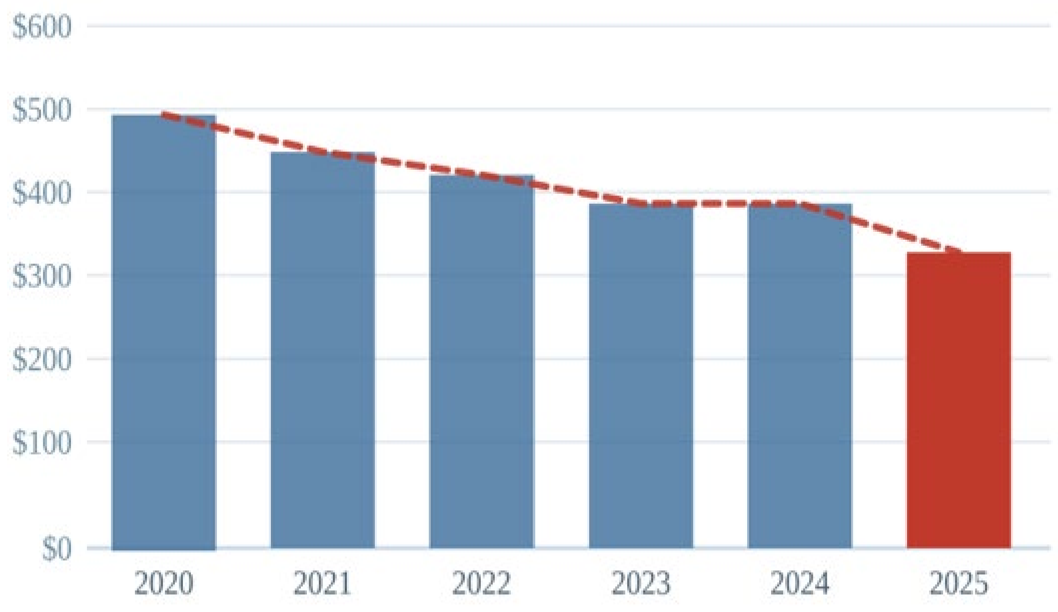

*Source: Marsh; June 2026*

# The Market Responded

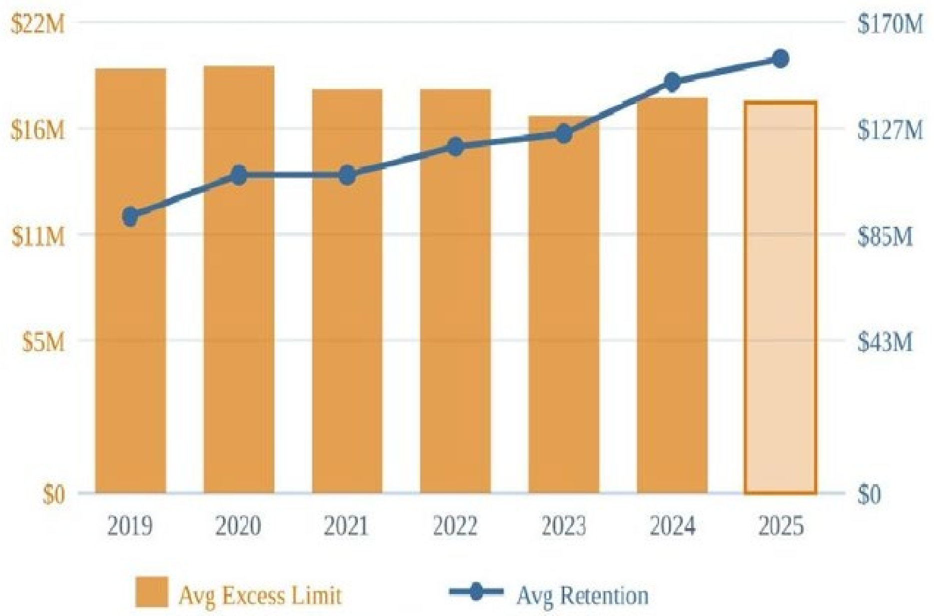
**33%** decrease in total hospital liability capacity, 2020–2025

**53%** average retention increase across large health systems

**$146M** average excess limit in 2025 (down 7% from prior years)




Estimated Total Hospital Liability Capacity ($M)




YOY Limits and Retentions — 31 Large Health Systems

*Source: Marsh Healthcare Practice — tracking limits, retentions, and premium for the same; June 2026*
*31 large healthcare systems over 7 years*

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