

2025–26 Medical Indemnity Universal Cover Annual Report

Reporting period: 1 July 2025 to 30 June 2026

This report publishes annual aggregate information provided by medical indemnity insurers under section 53B of the *Medical Indemnity Act 2002*. It also includes aggregate information reported under section 20 of the *Medical Indemnity Rules 2020*.

Insurer-level information is not published.

Annual results

Reporting category	2025–26 total	Legislative reference
Refusals to provide professional indemnity insurance cover to a medical practitioner	9	Medical Indemnity Act 2002, s 53B(1)(a)
Medical indemnity insurance contracts imposing a risk surcharge	61	Medical Indemnity Act 2002, s 53B(2)(a)
Occasions where a medical practitioner withdrew from entering a contract for professional indemnity cover	88	Medical Indemnity Rules 2020, s 20(2)(b)

Note: The refusal and risk-surcharge totals include matters both with and without an associated complaint to the Australian Financial Complaints Authority (AFCA). In 2025–26, no refusal and two risk-surcharge contracts were associated with an AFCA complaint.