



The Death Discount

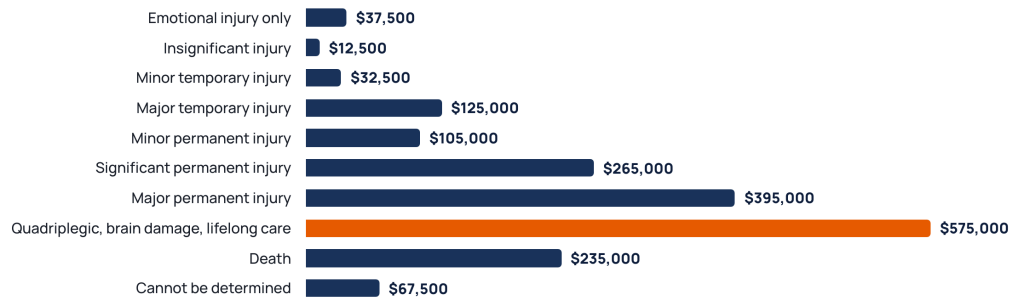
Settlement Insight Research · <https://settlementinsight.com/research/death-discount> · DOI 10.5281/zenodo.21939612

Across 263,622 NPDB malpractice payments from 2005–2025, the median payment for a patient's death is \$235,000 — while quadriplegia or brain damage settles at \$575,000, 2.45× higher. Death ranks fourth of ten severity levels. The gap holds in every patient age band.

Settlement Insight Research

Median malpractice payment by injury severity, 2005–2025

NPDB severity scale, least to most severe

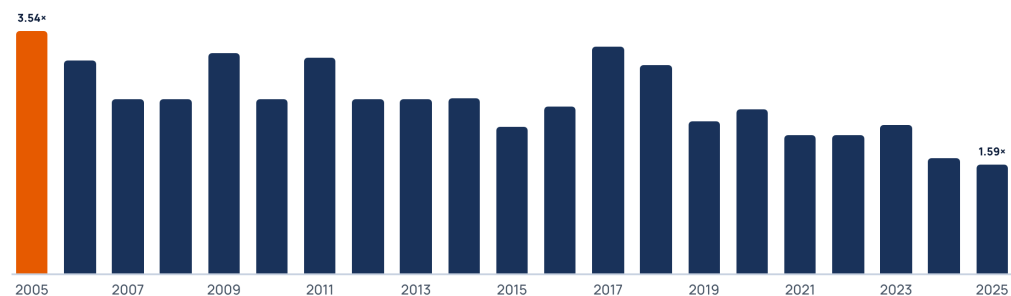


Source: Settlement Insight analysis of data from the National Practitioner Data Bank (NPDB)
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Median brain-damage payment as a multiple of the median death payment

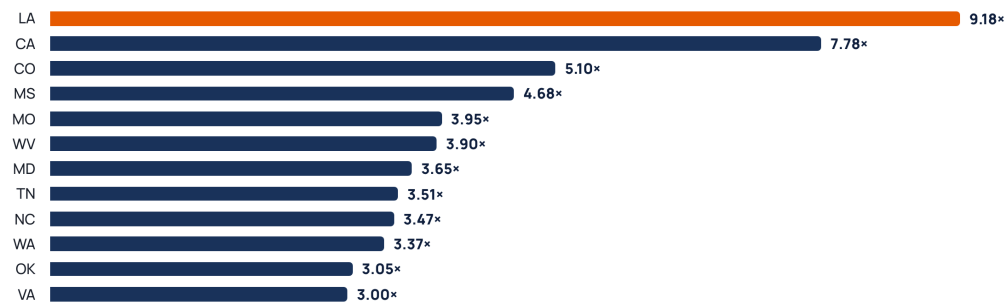
By payment year



Source: Settlement Insight analysis of data from the National Practitioner Data Bank (NPDB)
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Median brain-damage payment as a multiple of the median death payment, by state

Top 12 of 30



Source: Settlement Insight analysis of data from the National Practitioner Data Bank (NPDB)
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Data files

- [Severity ladder](#) — All ten NPDB severity levels: payments, median, mean, p90, max (CSV, 10 rows)
- [Death vs. brain damage by patient age](#) — The robustness check — the gap inside each age band (CSV, 12 rows)
- [By year](#) — How the gap moved, 2005–2025 (CSV, 21 rows)
- [By state](#) — 30 states with enough volume to compare (CSV, 30 rows)

How to cite

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