



**2009 Report on the Availability and
Affordability of Health Care Medical
Professional Liability Insurance in Maryland**

November 2009

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Executive Summary

The availability and the cost of medical professional liability insurance (hereinafter “malpractice insurance”) have far-reaching consequences for Maryland’s health care system. When dramatic premium increases threatened to undermine Maryland’s health care system, the General Assembly intervened in 2004 and 2005 to stabilize the malpractice insurance market. The steps taken by the General Assembly along with the cyclical market changes appear to have worked. Malpractice insurance is available to Maryland providers and has become more affordable in the last few years. This is good news for Maryland’s health care system.

The availability and the cost of medical professional liability insurance (hereinafter “malpractice insurance”) have far-reaching consequences for Maryland’s health care system. While health care providers are not required by law to purchase and maintain malpractice insurance, providers cannot participate in health care networks supporting preferred provider organizations, health maintenance organizations or managed care organizations unless they carry medical malpractice insurance. The cost of medical malpractice insurance is a part of the overall practice costs for providers; as these costs increase, so does the pressure on health insurers to pay providers more.

Malpractice insurance premiums began to increase in 2002 and jumped dramatically in 2003 and 2004. Because of the widespread implications of malpractice insurance, the General Assembly intervened in 2004 and 2005 to stabilize this market. In addition, the General Assembly directed the Maryland Insurance Administration (“MIA”) to collect data on closed claims and to report annually pertinent facts about this important line of insurance.

This report provides information about the number of insurers actively writing malpractice insurance, the premium rates for selected medical specialties, and data regarding closed malpractice claims.

Malpractice Insurance Market

Different types of companies are authorized to write malpractice insurance in the State. These include admitted insurers, surplus lines insurers and risk retention groups. These companies provide malpractice insurance for all types of health care providers, not

just physicians and surgeons.¹ In 2008, 52 companies wrote malpractice insurance in Maryland. Exhibits A1 through A3 provide detailed information about these companies.

Two companies, Medical Mutual Liability Insurance Society of Maryland (“Medical Mutual”) and MCIC VT INC RRG (“MCIC”), wrote over 60 percent of all malpractice insurance premiums in 2008. Medical Mutual is an admitted insurer created by the General Assembly.² MCIC is a risk retention group organized under Vermont law and is a non-admitted insurer.³ Medical Mutual wrote 42.3 percent and MCIC wrote 20.4 percent of all malpractice insurance in 2008.

Exhibit A4 shows the percentage of malpractice insurance premium written by the top four companies between 1999 and 2008. With the exception of a few years, Medical Mutual’s market share has remained around 40 percent. MCIC’s market share increased between 1999 and 2003 and since then has remained close to 20 percent. The next two largest writers followed a pattern similar to MCIC.

Since 2003, the overall number of companies writing malpractice insurance and their market share remained relatively unchanged. This is indicative of a stable market for malpractice insurance.

Malpractice Insurance Premiums

Malpractice insurance premiums increased dramatically between 2002 and 2005. In response to these increases, the General Assembly created the Maryland Health Care Rate Stabilization Fund which operated to subsidize malpractice insurance premiums

¹ Refer to the MIA’s *Comparison Guide to Medical Professional Liability Insurance Rates* (“*Comparison Guide*”) for a detailed listing of insurers and premiums across the state.

² See Chapter 544, Section 1, Laws of Maryland, 1975.

³ Examples of the risks insured by risk retention groups are the Johns Hopkins Hospital network and the University of Maryland.

paid by eligible health care providers to admitted insurers that elected to participate in the program through calendar year 2008.⁴ Beginning in 2006, premiums began to decrease.

Exhibit A5 shows the percentage change in Medical Mutual's rates between 1996 and 2009. It shows the steady increase in rates between 2002 and 2005 and the corresponding decreases since that time.

Malpractice insurance premiums vary by specialty, policy limits and practice location. Exhibits B through E provide premium comparisons for 18 different specialties utilizing a base premium for policy limits of \$1 million per incident/\$3 million annual aggregate for the years 2006 through 2009. Although the premium may differ for a given company in a given specialty, overall these exhibits show a general decline in malpractice insurance premiums.

These exhibits also highlight the differences in premiums between companies. To assist providers in shopping for malpractice insurance, the MIA annually updates the *Comparison Guide*. This guide is available on the Maryland Insurance Administration's website, www.mdinsurance.state.md.us, as well as in brochure form. The *Comparison Guide* allows health care providers to compare general pricing among the major admitted insurers. The *Comparison Guide* now includes surplus lines insurers and risk retention groups to allow health care providers to compare general pricing among all companies offering malpractice insurance in Maryland.

⁴ While Medical Mutual has a collective annual renewal date of January 1, other carriers that elected to receive monies from the Rate Stabilization Account have rolling renewal dates. Thus, some physicians whose policies do not renew until the end of calendar year 2008, will still be eligible to receive the subsidy into 2009. As of fiscal year 2010, all Fund monies and any monies remaining in the Fund's Rate Stabilization Account will go in full to the Medical Assistance Fund to increase Medicare reimbursement rates.

Features of the malpractice insurance, such as the deductible, influence the premium. By law, malpractice insurers are required to offer policies with high deductibles: \$25,000, \$50,000 and \$100,000. Exhibits F and G show that these policies have not been attractive to providers. However, these Exhibits also show that health care providers, do on occasion, purchase policies with deductibles less than \$25,000.

Closed Claims

One of the factors driving malpractice insurance premiums is claims frequency. Since 2006, admitted insurers have been required to submit certain closed claim information on a quarterly basis to the MIA. Exhibits H and I summarize the data provided to the MIA by company and by specialty.

While closed claims increased overall by 36.7% from 2005 to 2008, there are significant yearly fluctuations. The number of closed claims increased 95 percent from 2005 to 2006, 117 percent from 2006 to 2007 and then declined 27 percent from 2007 to 2008. Some of this may be attributable to the manner in which this data has been collected by the MIA⁵ and no significant conclusions can be drawn from such newly collected data which has not yet obtained any degree of credibility.

Conclusion

Malpractice insurance is a volatile line of insurance. The steps taken by the General Assembly to stabilize the malpractice insurance market along with the cyclical changes in the market seem to have worked together resulting in more available and affordable malpractice insurance for Maryland health care providers.. This is good news for Maryland's health care system.

⁵ The MIA had initially used one form of on line reporting, but that tool became unworkable and the data is now collected using a different tool that enables the MIA to access and query the data more easily. This change in systems may have resulted in a change in data collection.

Exhibit List

- Exhibit A1:** Distribution of Market Share of Medical Professional Liability Insurance in Maryland for 2008 by Insurance Group.
- Exhibit A2:** Distribution of Admitted Carriers Market Share of Medical Professional Liability Insurance in Maryland for 2008
- Exhibit A3:** Change in Written Premium by Insurance Group by Type of License from 2007 to 2008
- Exhibit A4:** Market Share of Top 4 writers from 1999 to 2008
- Exhibit A5:** Medical Mutual Rate Change History – 1996 to 2009
- Exhibit B:** Rates for Certain Physician Classes from 2006 to 2009
- Exhibit C:** Rates for Certain Surgeon Classes from 2006 to 2009
- Exhibit D:** Rates for Psychiatrist (including Child) Class from 2006 to 2009
- Exhibit E:** Rates for Certain Nursing Classes from 2006 to 2009
- Exhibit F:** Number of Policyholders with Admitted Insurers with Deductibles mandated under Section 19-114 of the Insurance Article.
- Exhibit G:** Number of Policies with other types of Deductibles (including surplus lines policies)
- Exhibit H:** Number of Claims Reported by Insurer for the Years 2005 – 2008
- Exhibit I:** Number of Closed Claims by Specialty for the Years 2005 – 2008
- Exhibit J:** Closed Claims by Jurisdiction for Years 2005 - 2008

2008 Medical Professional Liability Premiums by Insurance Group

Exhibit A1

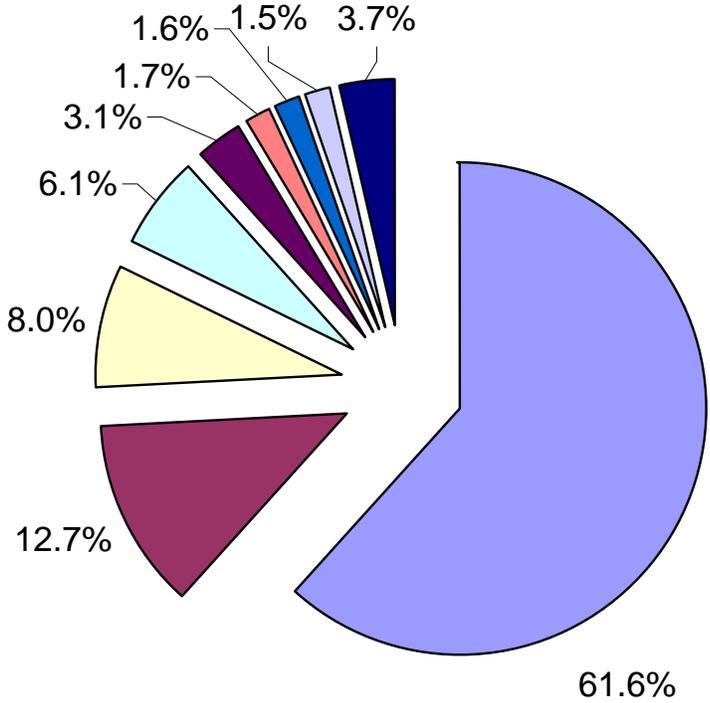
Page 1

Group Code	Group Name	Insurance Group Premium	Market Share	Admitted Premium	Surplus Lines Premium	RRG Premium
377	MEDICAL INS OF MD GRP	128,188,134	42.32%	128,188,134		
0	MCIC VT INC RRG	61,670,409	20.36%			61,670,409
831	DOCTORS CO GRP	26,973,931	8.91%	26,412,035	561,896	
31	BERKSHIRE HATHAWAY (Medical Protective)	18,353,547	6.06%	16,624,919	1,728,628	
2698	PROASSURANCE CORP GRP	12,804,536	4.23%	12,771,126	33,410	
218	CNA INS GRP	9,080,971	3.00%	6,458,444	2,622,527	
12	AMERICAN INTL GRP	8,699,713	2.87%	3,430,583	5,269,130	
212	ZURICH INS GRP	6,389,333	2.11%	133,651	6,255,682	
785	MARKEL CORP GRP	3,667,627	1.21%		3,667,627	
0	HEALTHCARE PROVIDERS INS EXCH	3,453,901	1.14%	3,453,901		
626	ACE LTD GRP	3,320,534	1.10%	1,294,246	2,026,288	
3504	PICA GRP	3,132,164	1.03%	3,132,164		
3239	ALLIED WORLD ASSUR HOLDING GRP	2,626,338	0.87%	1,068,902	1,557,436	
761	ALLIANZ INS GRP	1,861,860	0.61%	1,391,498	470,362	
0	PREFERRED PROFESSIONAL INS CO	1,860,973	0.61%	1,860,973		
508	NATIONAL GRP	1,580,238	0.52%	198,292		1,381,946
0	PREFERRED PHYSICIANS MEDICAL RRG	1,543,729	0.51%			1,543,729
1279	ARCH RE	1,155,787	0.38%		1,155,787	
501	ALLEGHANY GRP	893,488	0.29%		893,488	
0	OPHTHALMIC MUT INS CO RRG	816,531	0.27%			816,531
1129	WHITE MOUNTAINS GRP	697,291	0.23%	186,932	510,359	
2638	NCMIC GRP	694,810	0.23%	694,810		
3494	JAMES RIVER GRP	629,778	0.21%		629,778	
98	WR BERKLEY CORP GRP	480,196	0.16%		480,196	
244	CINCINNATI FIN GRP	376,578	0.12%	376,578		
0	NOVUS INS CO RRG	306,522	0.10%			306,522

2008 Medical Professional Liability Premiums by Insurance Group

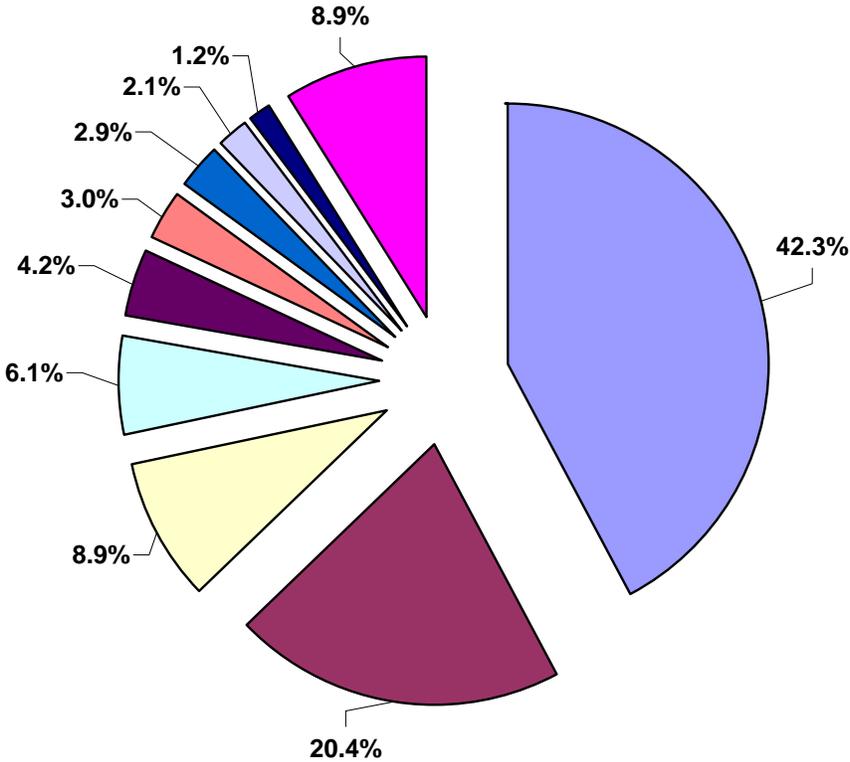
Group Code	Group Name	Insurance Group Premium	Market Share	Admitted Premium	Surplus Lines Premium	RRG Premium
0	AMERICAN ASSOC OF OTHODONTISTS RRG	210,343	0.07%			210,343
0	ALLIED PROFESSIONALS INS CO RRG	205,620	0.07%			205,620
0	CAMPMED CAS & IND CO INC MD	176,501	0.06%	176,501		
0	MEDSTAR LIAB LTD INS CO INC RRG	137,963	0.05%			137,963
0	PEACE CHURCH RRG INC	137,161	0.05%			137,161
361	MUNICH RE GRP	134,967	0.04%	134,967		
0	CONTINUING CARE RRG INC	129,393	0.04%			129,393
866	WESTERN WORLD GRP	79,896	0.03%		79,896	
0	CARING COMMUNITIES RECIP RRG	60,011	0.02%			60,011
984	HOUSTON CAS CO	55,250	0.02%		55,250	
775	PHARMACISTS MUT GRP	51,730	0.02%	51,730		
0	CHURCH MUT INS CO	43,156	0.01%	43,156		
0	CARE RRG INC	38,959	0.01%			38,959
0	NATIONAL MEDICAL PROFESSIONAL RRG IN	38,462	0.01%			38,462
176	STATE FARM GRP	33,128	0.01%	33,128		
0	GREEN HILLS INS CO RRG	20,729	0.01%			20,729
111	LIBERTY MUT GRP	18,200	0.01%		18,200	
4662	ARIEL HOLDINGS GROUP	14,187	0.00%	14,187		
140	NATIONWIDE CORP GRP	11,444	0.00%	11,444		
1346	AMERICAN SAFETY HOLDING GRP	9,500	0.00%		9,500	
0	WELLSPAN RRG	9,000	0.00%			9,000
0	EMERGENCY PHYSICIANS INS CO RRG	6,451	0.00%			6,451
158	HUDSON SPECIALTY INS CO	6,176	0.00%		6,176	
38	CHUBB & SON INC GRP	2,085	0.00%		2,085	
0	AMERICAN EXCESS INS EXCH RRG	850	0.00%			850
0	CLINICAL TRIALS RECIP INS CO RRG	-2,040	0.00%			-2,040
Totals		302,888,041		208,142,301	28,033,701	66,712,039
Percent of Premium		100.00%		68.72%	9.26%	22.03%

2008 Market Share of the Largest Admitted Carriers



- MEDICAL INS OF MD GRP
- DOCTORS CO GRP
- BERKSHIRE HATHAWAY (Medical Protective)
- PROASSURANCE CORP GRP
- CNA INS GRP
- HEALTHCARE PROVIDERS INS EXCH
- AMERICAN INTL GRP
- PICA GRP
- REMAINING

2008 Market Share of All Carriers



- MEDICAL INS OF MD GRP
- MCIC VT INC RRG
- DOCTORS CO GRP
- BERKSHIRE HATHAWAY (Medical Protective)
- PROASSURANCE CORP GRP
- CNA INS GRP
- AMERICAN INTL GRP
- ZURICH INS GRP
- MARKEL CORP GRP
- REMAINING

**Change in Written Premium by Insurance Group by Type of License
From 2007 to 2008**

Exhibit A3
Page 1

Group Code	Group Name	2008 Insurance Group Premium	2008 Market Share	Insurance Group Premium	Admitted Premium	Surplus Lines Premium	RRG Premium
377	MEDICAL INS OF MD GRP	128,188,134	42.32%	-7.97%	-7.97%	n/a	n/a
0	MCIC VT INC RRG	61,670,409	20.36%	3.77%	n/a	n/a	3.77%
831	DOCTORS CO GRP	26,973,931	8.91%	-1.32%	-1.30%	-2.33%	n/a
31	BERKSHIRE HATHAWAY (Medical Protective)	18,353,547	6.06%	12.49%	13.23%	5.82%	n/a
2698	PROASSURANCE CORP GRP	12,804,536	4.23%	-17.72%	-17.72%	-18.28%	n/a
218	CNA INS GRP	9,080,971	3.00%	-1.56%	-1.03%	-2.84%	n/a
12	AMERICAN INTL GRP	8,699,713	2.87%	-20.15%	1.35%	-29.84%	n/a
212	ZURICH INS GRP	6,389,333	2.11%	-22.49%	-95.27%	15.49%	n/a
785	MARKEL CORP GRP	3,667,627	1.21%	4.35%	n/a	4.35%	n/a
0	HEALTHCARE PROVIDERS INS EXCH	3,453,901	1.14%	-53.29%	-53.29%	n/a	n/a
626	ACE LTD GRP	3,320,534	1.10%	11.86%	2.29%	18.98%	n/a
3504	PICA GRP	3,132,164	1.03%	-4.53%	-4.53%	n/a	n/a
3239	ALLIED WORLD ASSUR HOLDING GRP (1)	2,626,338	0.87%	25.26%	10.29%	38.12%	n/a
761	ALLIANZ INS GRP	1,861,860	0.61%	-19.53%	-19.86%	-18.55%	n/a
0	PREFERRED PROFESSIONAL INS CO	1,860,973	0.61%	-32.35%	-32.35%	n/a	n/a
508	NATIONAL GRP	1,580,238	0.52%	1.75%	8.68%	n/a	0.82%
0	PREFERRED PHYSICIANS MEDICAL RRG	1,543,729	0.51%	-0.28%	n/a	n/a	-0.28%
1279	ARCH RE	1,155,787	0.38%	-15.25%	n/a	-15.25%	n/a
501	ALLEGHANY GRP (1)	893,488	0.29%	15.40%	n/a	15.40%	n/a
0	OPHTHALMIC MUT INS CO RRG	816,531	0.27%	4.96%	n/a	n/a	4.96%
1129	WHITE MOUNTAINS GRP	697,291	0.23%	-48.74%	39.58%	-58.39%	n/a
2638	NCMIC GRP	694,810	0.23%	0.77%	0.77%	n/a	n/a
3494	JAMES RIVER GRP	629,778	0.21%	-27.49%	n/a	-27.49%	n/a
98	WR BERKLEY CORP GRP	480,196	0.16%	-30.17%	n/a	-30.17%	n/a
244	CINCINNATI FIN GRP	376,578	0.12%	-7.51%	-7.51%	n/a	n/a
0	NOVUS INS CO RRG	306,522	0.10%	-1.20%	n/a	n/a	-1.20%
0	AMERICAN ASSOC OF OTHODONTISTS RRG	210,343	0.07%	3.86%	n/a	n/a	3.86%
0	ALLIED PROFESSIONALS INS CO RRG	205,620	0.07%	12.78%	n/a	n/a	12.78%
0	CAMPMED CAS & IND CO INC MD	176,501	0.06%	37.27%	37.27%	n/a	n/a
0	MEDSTAR LIAB LTD INS CO INC RRG	137,963	0.05%	-11.32%	n/a	n/a	-11.32%

**Change in Written Premium by Insurance Group by Type of License
From 2007 to 2008**

Exhibit A3
Page 2

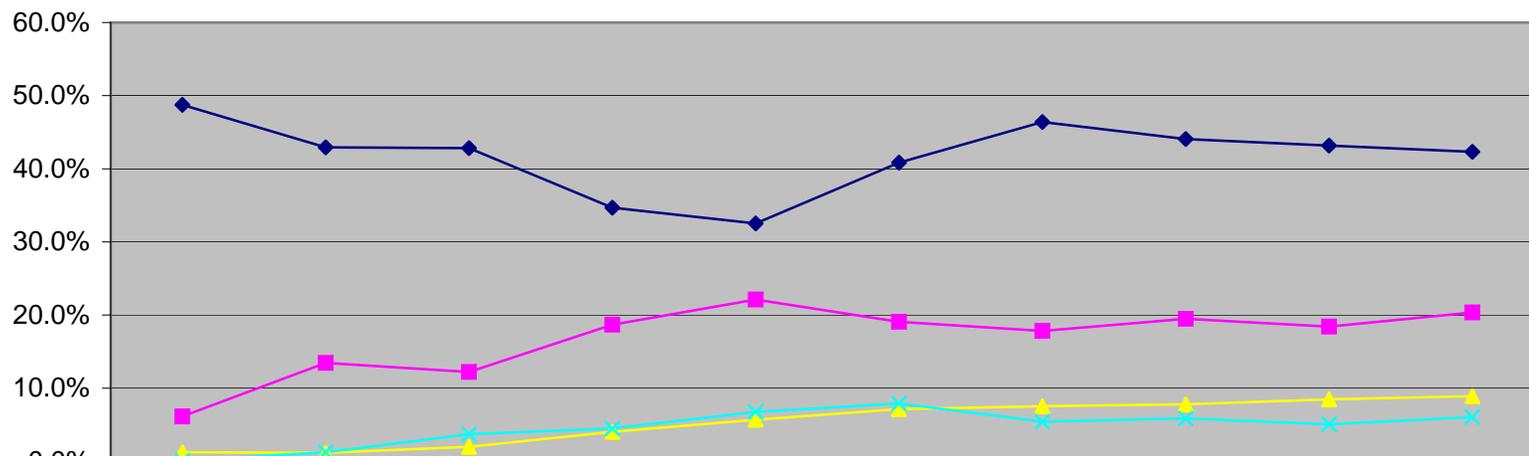
Group Code	Group Name	2008 Insurance Group Premium	2008 Market Share	Insurance Group Premium	Admitted Premium	Surplus Lines Premium	RRG Premium
0	PEACE CHURCH RRG INC	137,161	0.05%	-6.48%	n/a	n/a	-6.48%
361	MUNICH RE GRP	134,967	0.04%	5.28%	5.28%	n/a	n/a
0	CONTINUING CARE RRG INC	129,393	0.04%	-4.96%	n/a	n/a	-4.96%
866	WESTERN WORLD GRP	79,896	0.03%	-59.91%	n/a	-59.91%	n/a
0	CARING COMMUNITIES RECIP RRG	60,011	0.02%	n/a	n/a	n/a	n/a
984	HOUSTON CAS CO	55,250	0.02%	-21.74%	n/a	-21.74%	n/a
775	PHARMACISTS MUT GRP	51,730	0.02%	-0.73%	-0.73%	n/a	n/a
0	CHURCH MUT INS CO	43,156	0.01%	-0.66%	-0.66%	n/a	n/a
0	CARE RRG INC	38,959	0.01%	n/a	n/a	n/a	n/a
0	NATIONAL MEDICAL PROFESSIONAL RRG IN	38,462	0.01%	8.06%	n/a	n/a	8.06%
176	STATE FARM GRP	33,128	0.01%	21.93%	21.93%	n/a	n/a
0	GREEN HILLS INS CO RRG	20,729	0.01%	n/a	n/a	n/a	n/a
111	LIBERTY MUT GRP	18,200	0.01%	n/a	n/a	n/a	n/a
4662	ARIEL HOLDINGS GROUP	14,187	0.00%	n/a	n/a	n/a	n/a
140	NATIONWIDE CORP GRP	11,444	0.00%	-35.18%	-35.18%	n/a	n/a
1346	AMERICAN SAFETY HOLDING GRP	9,500	0.00%	n/a	n/a	n/a	n/a
0	WELLSPAN RRG	9,000	0.00%	28.57%	n/a	n/a	28.57%
0	EMERGENCY PHYSICIANS INS CO RRG	6,451	0.00%	-92.05%	n/a	n/a	-92.05%
158	HUDSON SPECIALTY INS CO	6,176	0.00%	n/a	n/a	n/a	n/a
38	CHUBB & SON INC GRP	2,085	0.00%	n/a	n/a	n/a	n/a
0	AMERICAN EXCESS INS EXCH RRG	850	0.00%	0.00%	n/a	n/a	0.00%
0	CLINICAL TRIALS RECIP INS CO RRG	-2,040	0.00%	-118.36%	n/a	n/a	-118.36%
	Industry Totals	302,888,041		-6.12%	-8.79%	-6.42%	3.44%

Note (1)

Darwin National and Darwin Specialty were a part of the Alleghany Group (group code 501) in 2007. In 2008, they are part of the Allied World Group (Group Code 3239). The 2007 premiums have been adjusted to reflect the 2008 group structure.

Other - 3 companies had premium in 2007, but not in 2008.

Market Share of Top 4 Writers from 1999 to 2008 (Based on 2008 Market Share)



	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
◆ MMLIS	48.7%	42.9%	42.8%	34.7%	32.5%	40.9%	46.4%	44.1%	43.2%	42.3%
■ MCIC	6.1%	13.5%	12.2%	18.7%	22.1%	19.1%	17.8%	19.5%	18.4%	20.4%
▲ Doctors	1.2%	1.1%	2.0%	4.0%	5.7%	7.1%	7.5%	7.8%	8.5%	8.9%
✕ MedPro	0.1%	1.2%	3.7%	4.5%	6.7%	7.9%	5.4%	5.8%	5.1%	6.1%

The four carriers listed above are the four largest carriers based on 2008 market share. This does not imply that they are the top 4 carriers for the time period shown above.

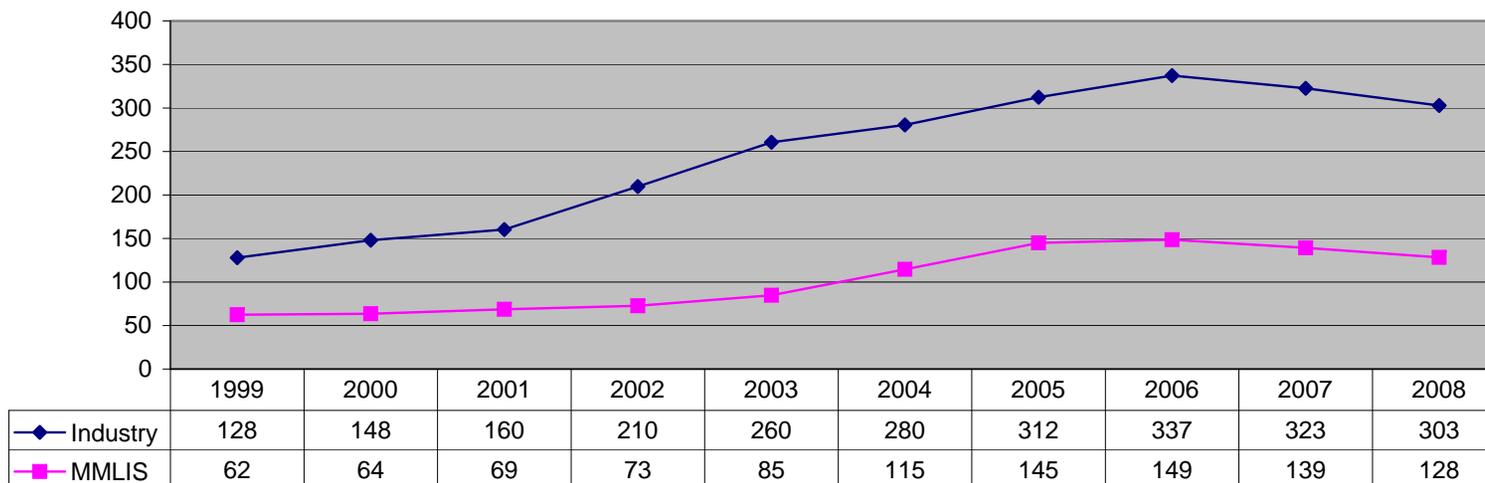
MMLIS - Medical Mutual Group

MCIC - MCIC RRG Vermont

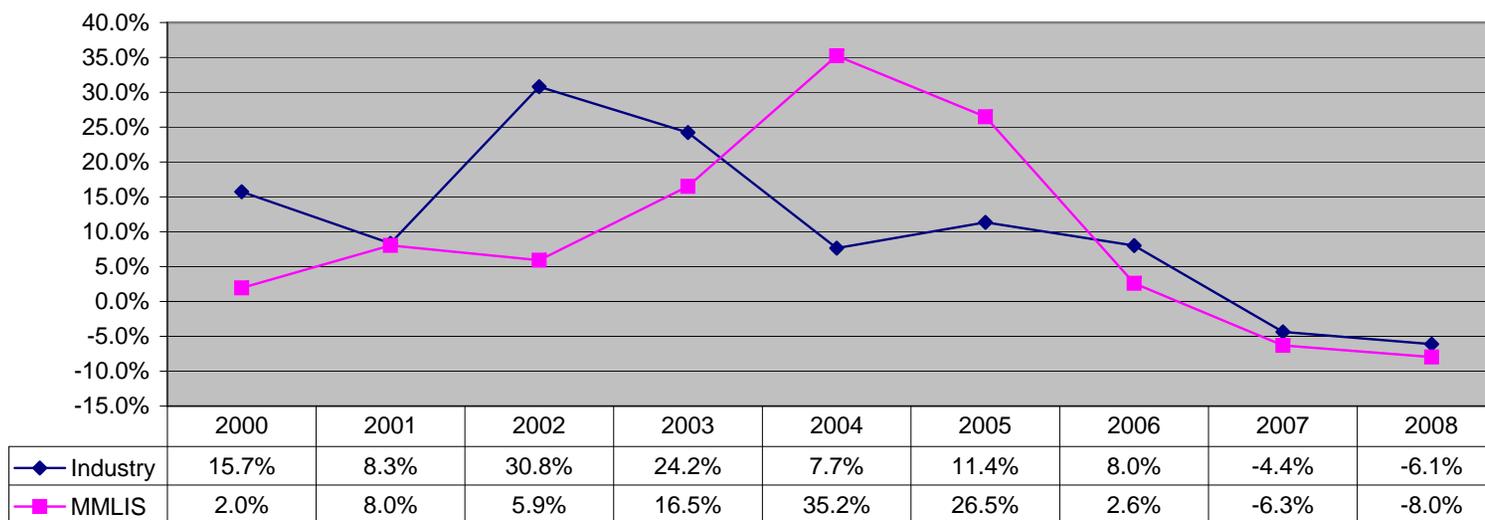
Doctors - The Doctors Company

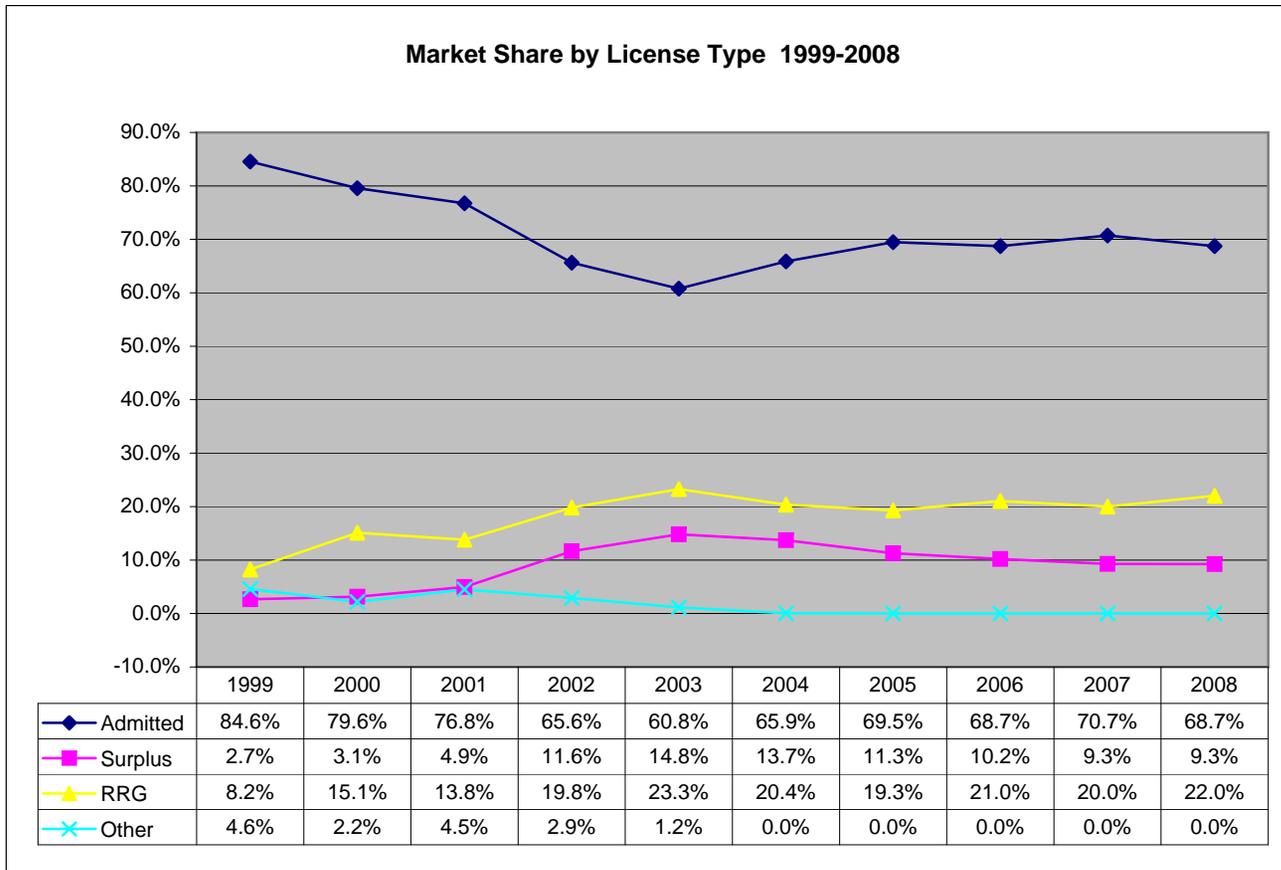
MedPro - Medical Protective Insurance Company

Industry and MMLIS Written Premiums (in millions) from 1999 to 2008
Includes Surplus Lines and RRG's

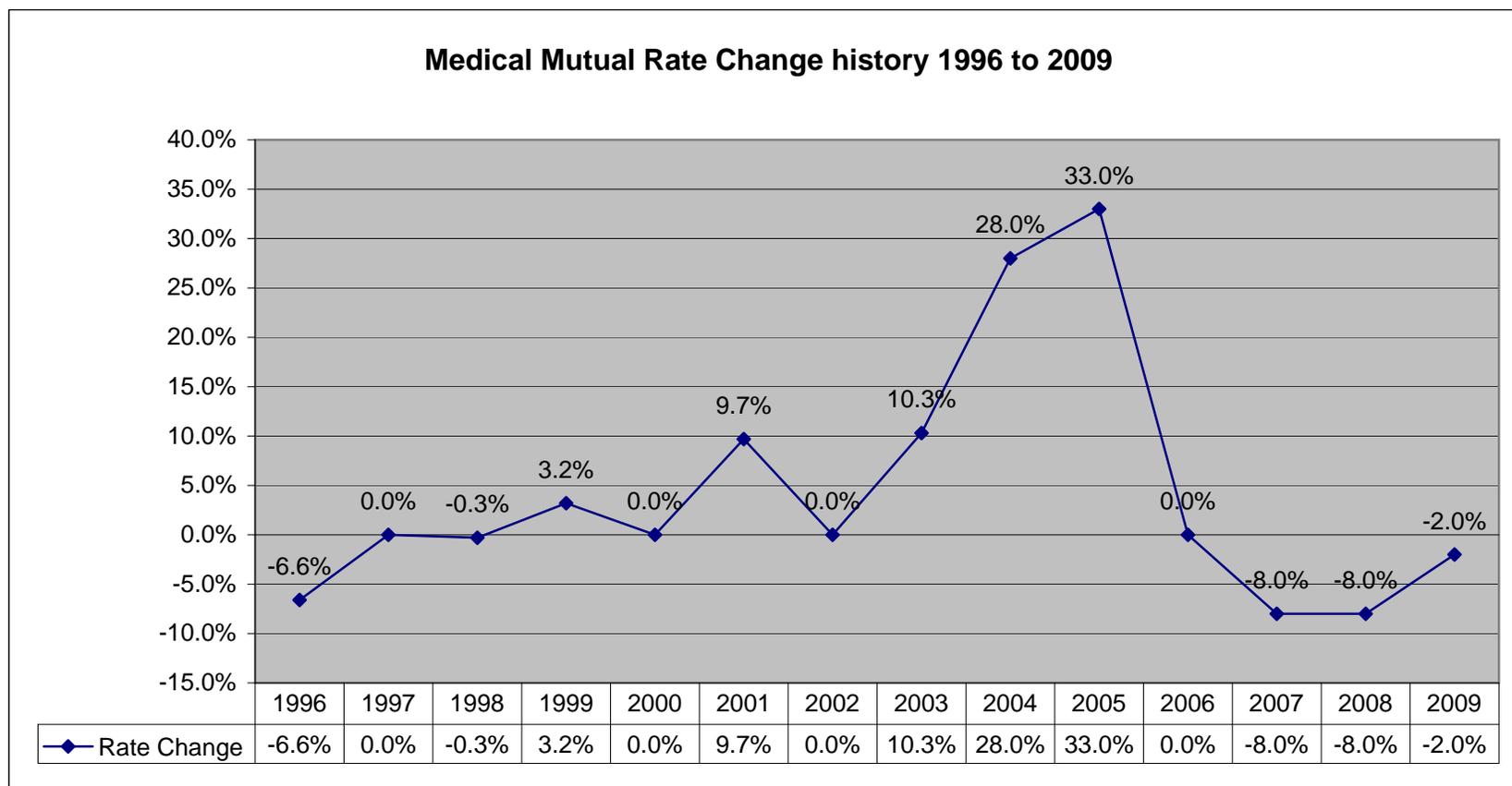


Change in Written Premium from the prior year for the Industry and MMLIS





Other License type includes carriers that no longer medical professional liability and license type can not as of the last year of writing business be determined. This also includes carriers that were in runoff with license suspended/revoked.



The above reflects the effective rate change per year. The changes are effective January 1st of each year.

Notes for Annual Premium Charts (Exhibit B through E)

The company names have been shortened on the charts for readability purposes

Name on Charts	Full Company Name	Exhibits
MMLIS	Medical Mutual Liability Insurance Society of Maryland	All
MedPro	Medical Protective Insurance Company	All
Doctors	The Doctors Company	All
PRAIC	ProAssurance Indemnity Company (1)	All
PPIC	Preferred Professional Insurance Company	All
HPIX	Healthcare Providers Insurance Exchange (2)	All
PLICA	Professional Liability Insurance Company of America	All
Valiant	Valiant Insurance Company (3)	B, C & D
Darwin	Darwin National Assurance Company	D
CNA	American Casualty Co of Reading, PA	E
ACE-USA	ACE American Insurance Company	E

(1) - Formerly known as NCRIC and Medical Assurance(TM&A)

(2) - Formerly known as Maryland Healthcare Providers Insurance Exchange (MDHPIX)

(3) - New Company for 2009

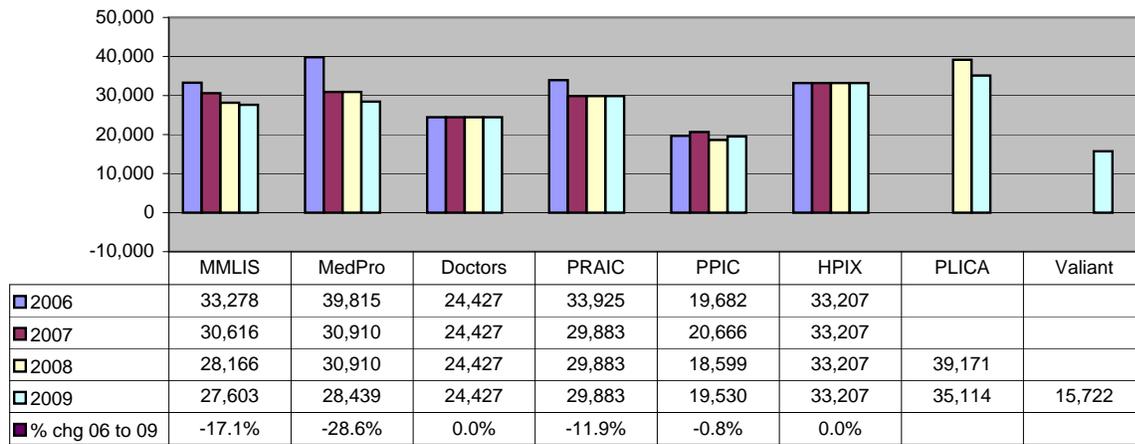
Notes to Charts

1) Company information not shown if they had no rates for 2009

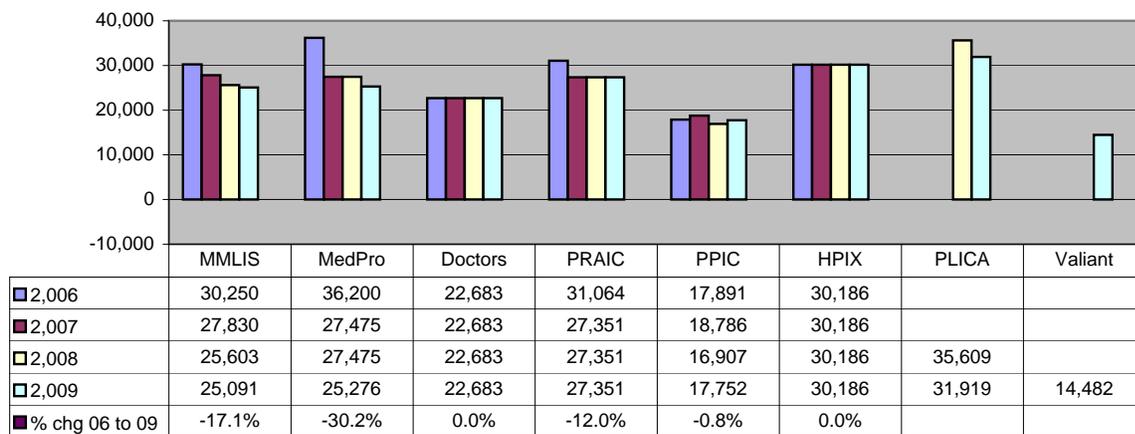
2) Percentage change not shown if company had no rates for 2006

Fam/Gen Prac (No OB) - Minor Surgery

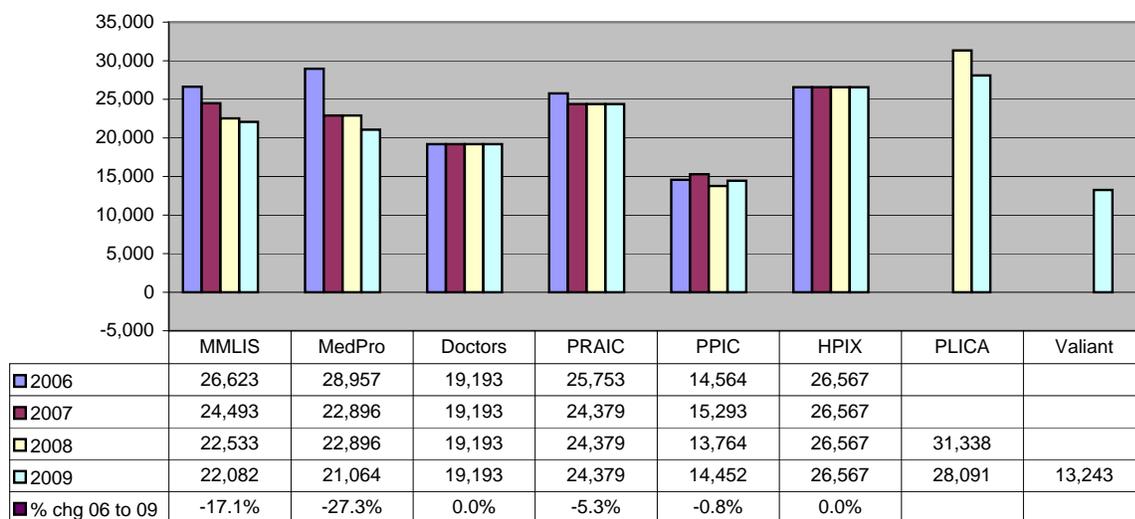
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery and Prince George's

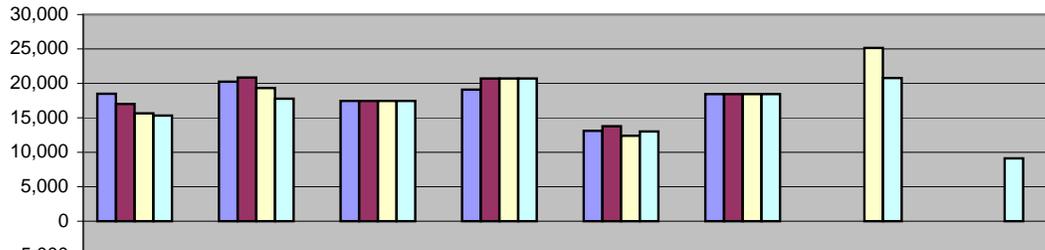


Rest of State



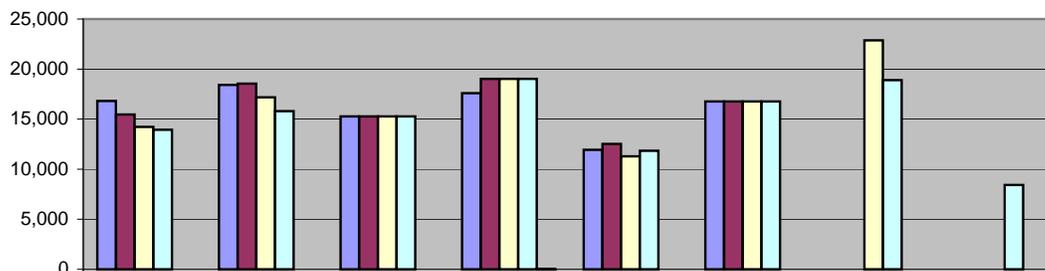
Fam/Gen Prac (No OB) - No Surgery

Baltimore City and Baltimore County



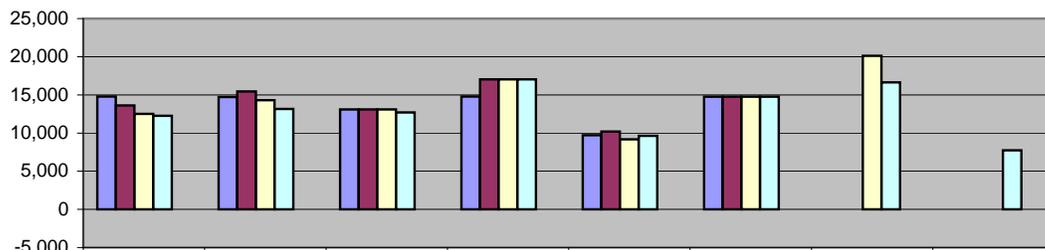
	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA	Valiant
■ 2006	18,488	20,254	17,448	19,104	13,121	18,449		
■ 2007	17,009	20,863	17,448	20,710	13,778	18,449		
■ 2008	15,648	19,319	17,448	20,710	12,400	18,449	25,150	
■ 2009	15,335	17,775	17,448	20,710	13,020	18,449	20,790	9,112
■ % chg 06 to 09	-17.1%	-12.2%	0.0%	8.4%	-0.8%	0.0%		

Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA	Valiant
■ 2006	16,806	18,414	15,267	17,592	11,927	16,770		
■ 2007	15,461	18,546	15,267	19,022	12,524	16,770		
■ 2008	14,224	17,172	15,267	19,022	11,272	16,770	22,863	
■ 2009	13,940	15,798	15,267	19,022	11,835	16,770	18,898	8,424
■ % chg 06 to 09	-17.1%	-14.2%	0.0%	8.1%	-0.8%	0.0%		

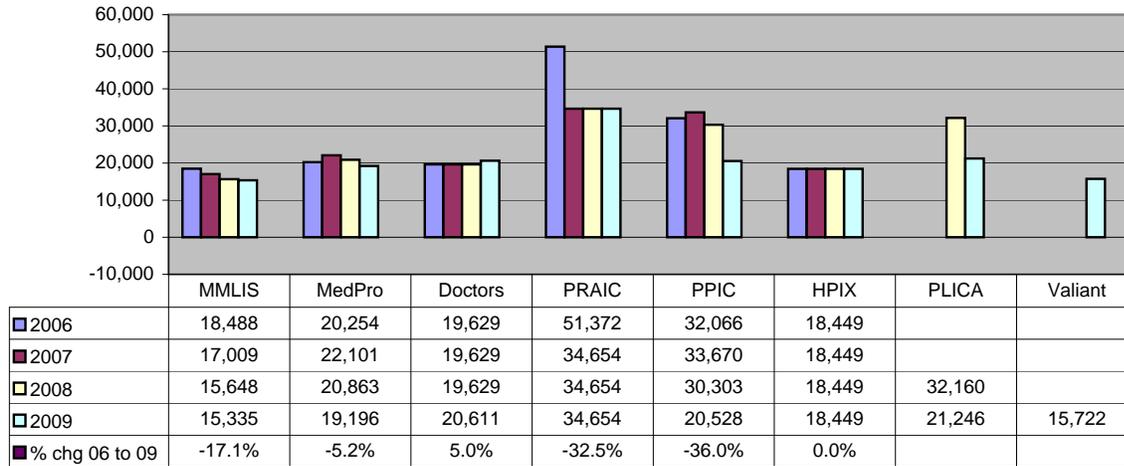
Rest of State



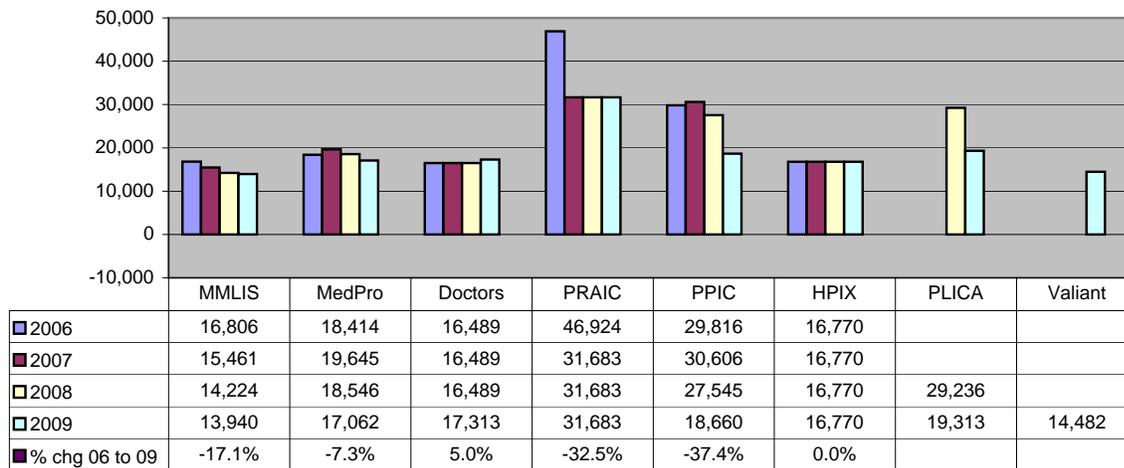
	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA	Valiant
■ 2006	14,790	14,731	13,086	14,785	9,710	14,759		
■ 2007	13,607	15,455	13,086	17,040	10,195	14,759		
■ 2008	12,518	14,310	13,086	17,040	9,176	14,759	20,121	
■ 2009	12,268	13,165	12,693	17,040	9,635	14,759	16,631	7,735
■ % chg 06 to 09	-17.1%	-10.6%	-3.0%	15.3%	-0.8%	0.0%		

Anesthesiology

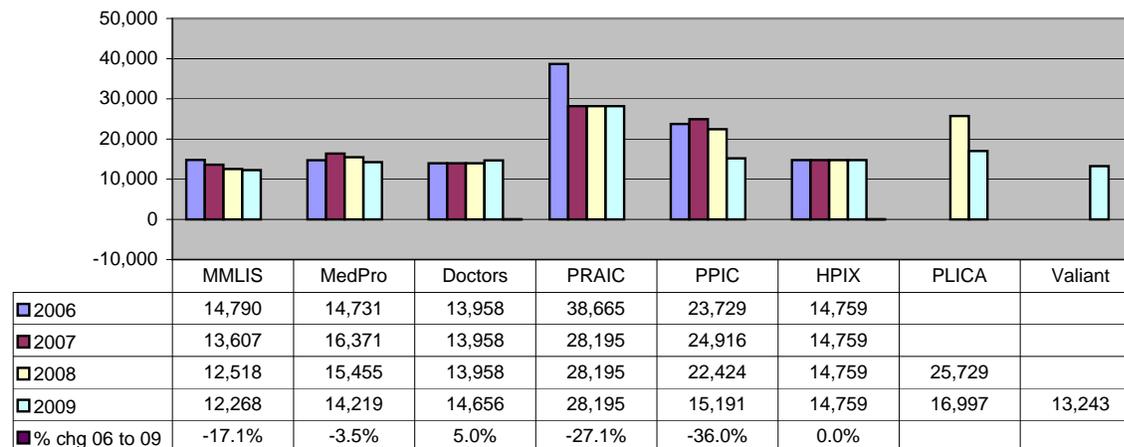
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

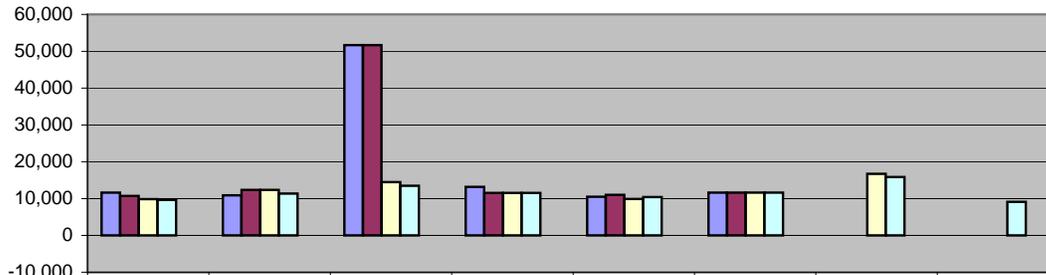


Rest of State



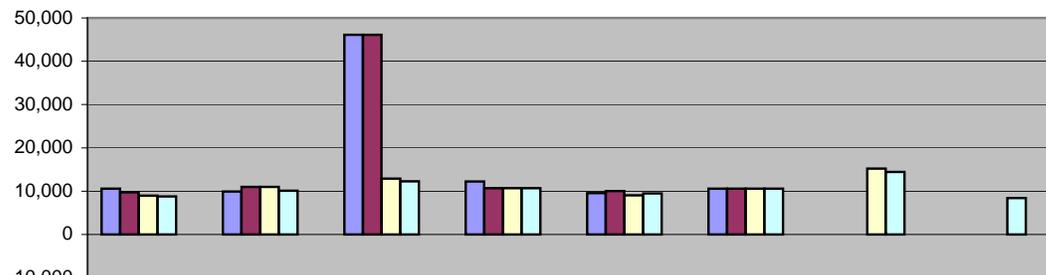
Dermatology - No Surgery

Baltimore City and Baltimore County



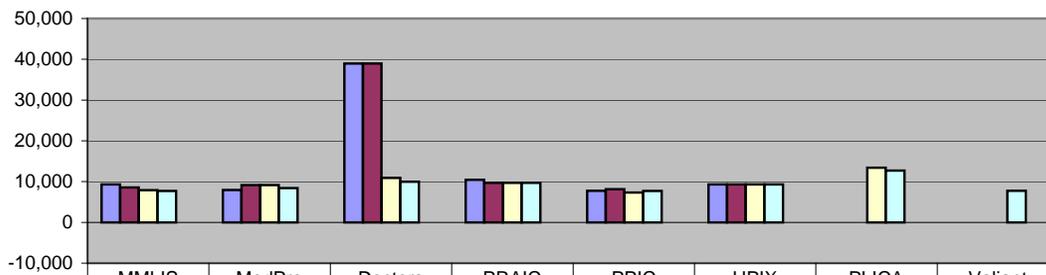
	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA	Valiant
2006	11,647	10,906	51,671	13,209	10,497	11,622		
2007	10,716	12,364	51,671	11,536	11,022	11,622		
2008	9,858	12,364	14,465	11,536	9,920	11,622	16,738	
2009	9,661	11,375	13,485	11,536	10,416	11,622	15,880	9,112
% chg 06 to 09	-17.1%	4.3%	-73.9%	-12.7%	-0.8%	0.0%		

Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA	Valiant
2006	10,588	9,917	46,096	12,233	9,542	10,566		
2007	9,741	10,990	46,096	10,692	10,019	10,566		
2008	8,961	10,990	12,904	10,692	9,017	10,566	15,216	
2009	8,782	10,111	12,257	10,692	9,468	10,566	14,434	8,424
% chg 06 to 09	-17.1%	2.0%	-73.4%	-12.6%	-0.8%	0.0%		

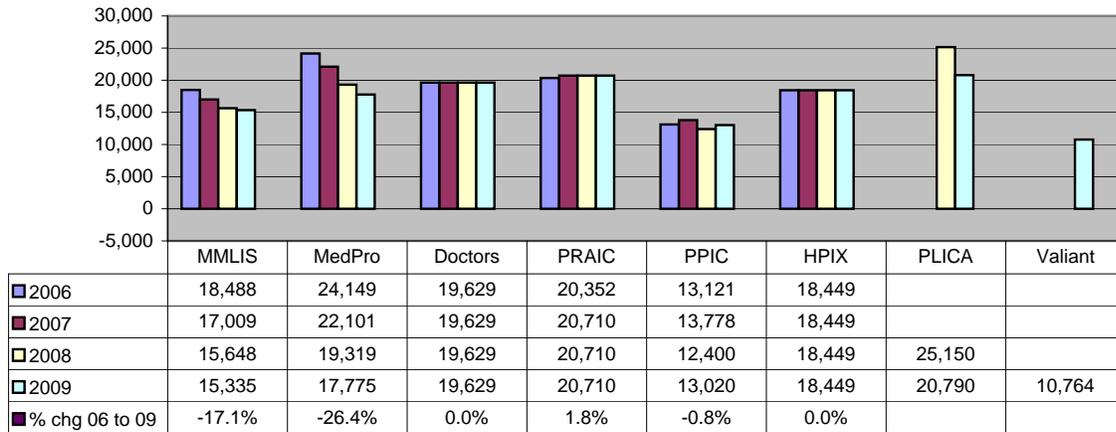
Rest of State



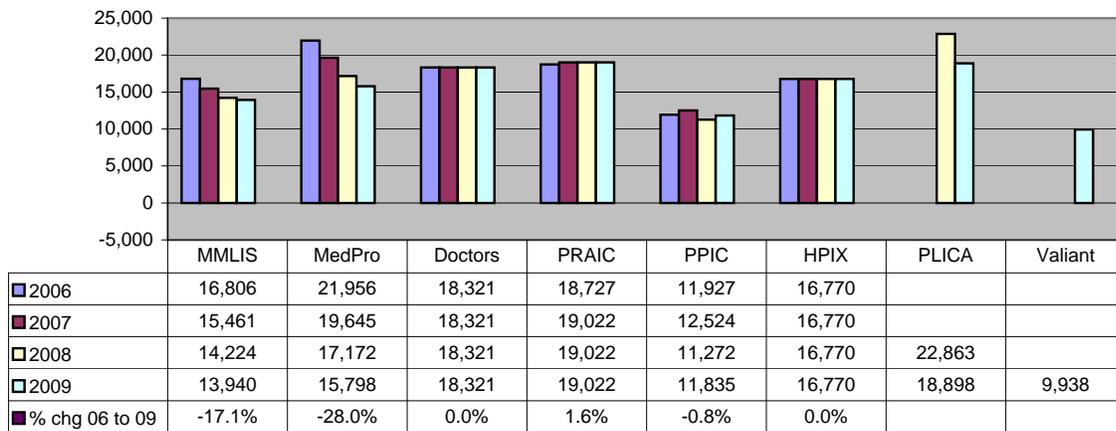
	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA	Valiant
2006	9,318	7,932	38,965	10,423	7,768	9,298		
2007	8,573	9,158	38,965	9,701	8,156	9,298		
2008	7,887	9,158	10,908	9,701	7,340	9,298	13,391	
2009	7,729	8,426	9,979	9,701	7,708	9,298	12,703	7,735
% chg 06 to 09	-17.1%	6.2%	-74.4%	-6.9%	-0.8%	0.0%		

Internal Medicine - No Surgery

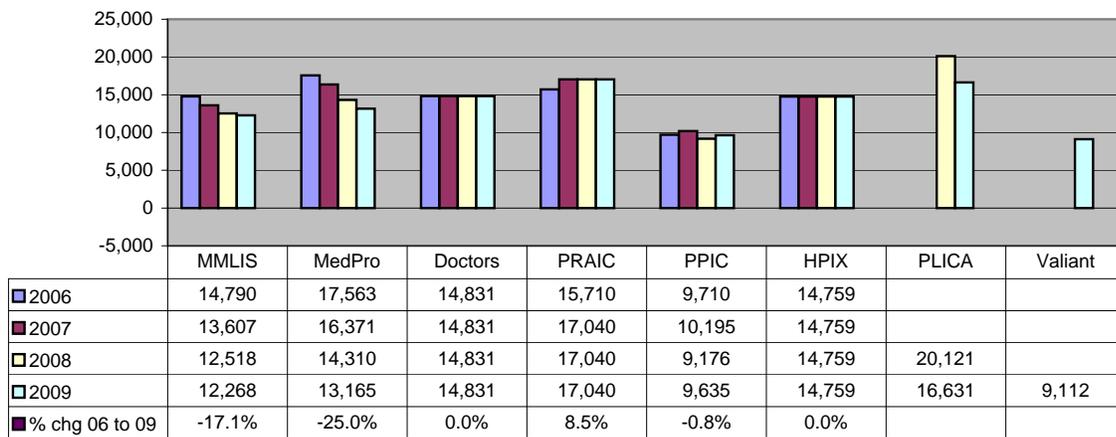
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

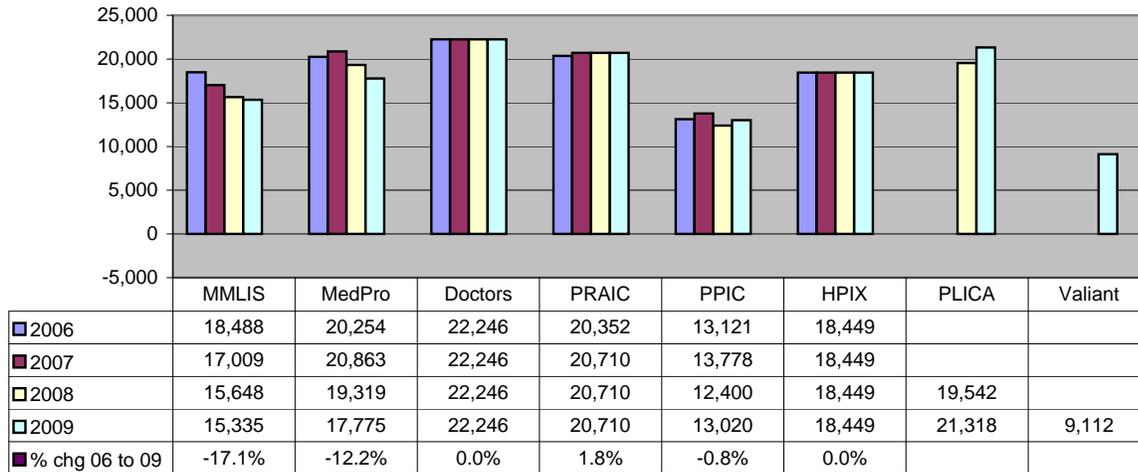


Rest of State

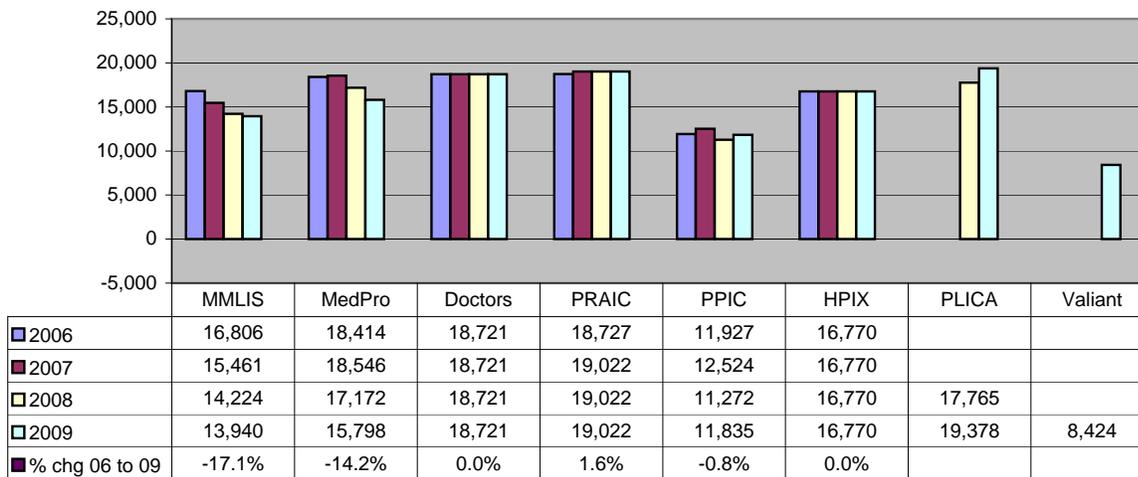


Pediatrics - No Surgery

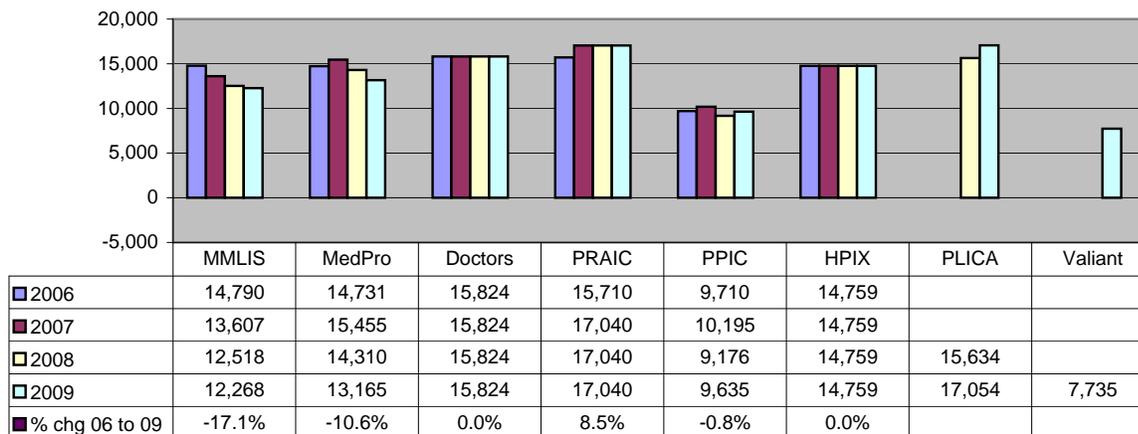
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

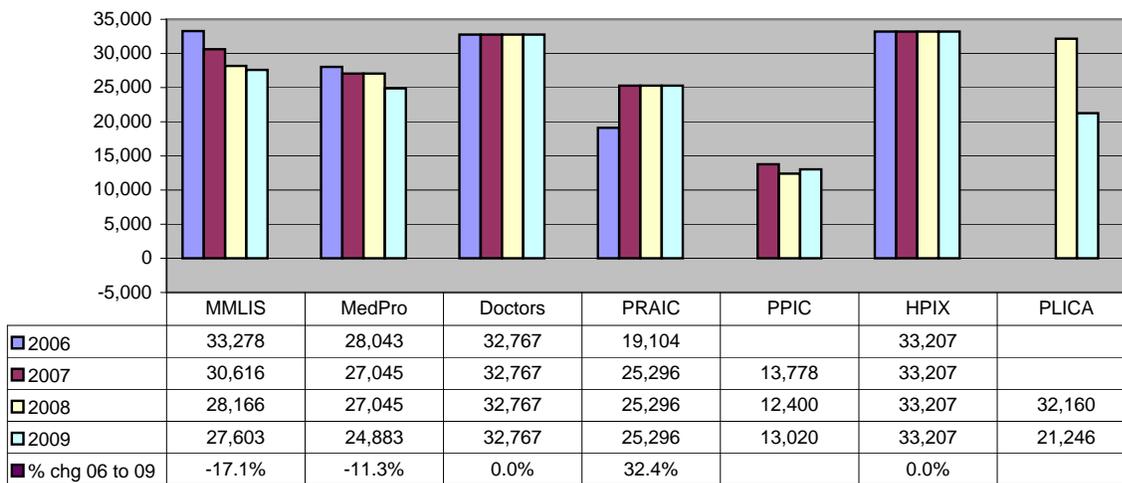


Rest of State

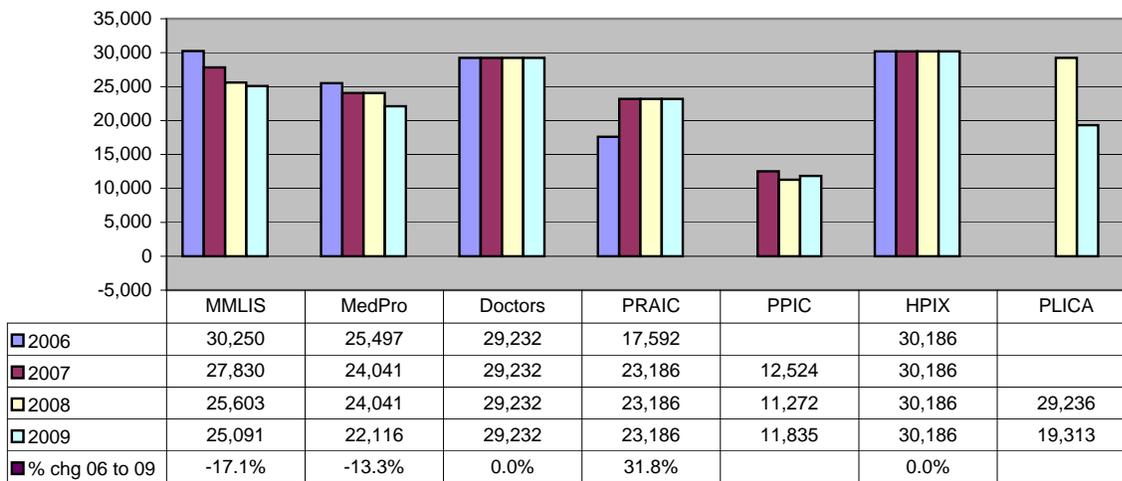


Radiology (Diagnostic) - No Surgery

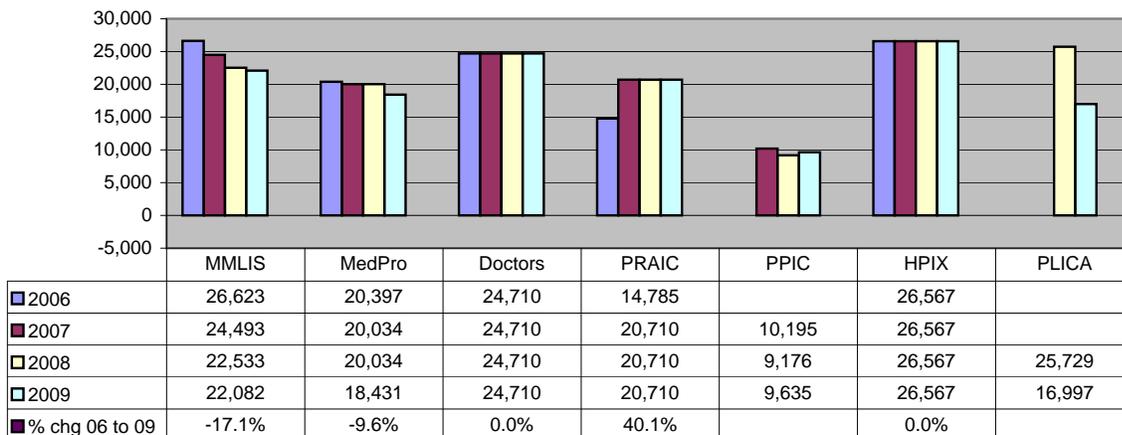
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

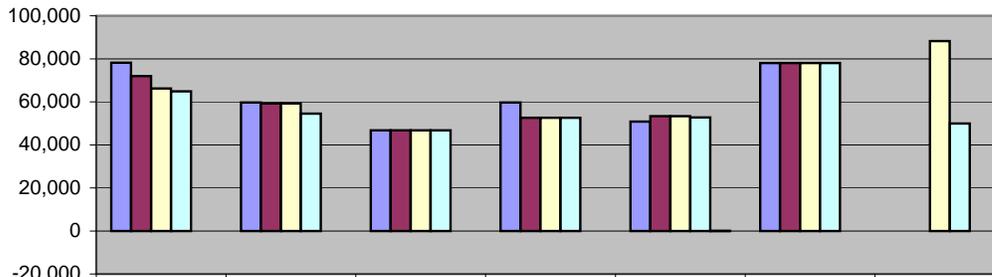


Rest of State



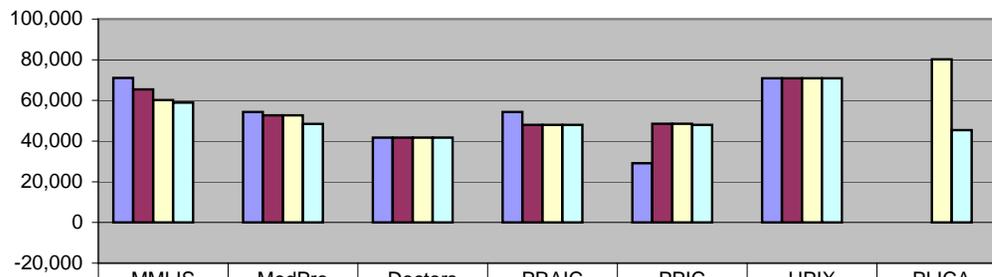
Emergency Medicine - Inc. Major Surgery

Baltimore City and Baltimore County



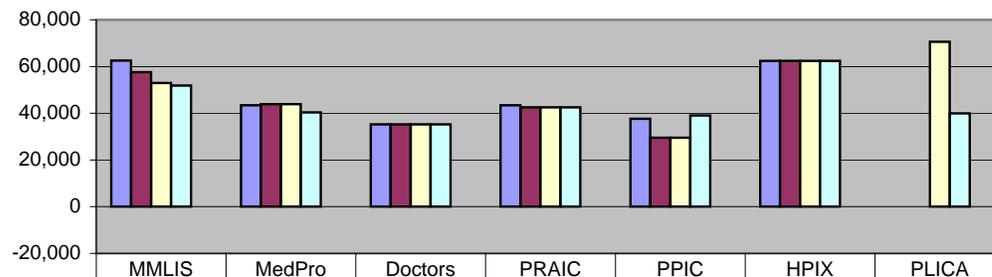
	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA
2006	78,204	59,724	46,731	59,724	50,832	78,038	
2007	71,948	59,243	46,731	52,579	53,376	78,038	
2008	66,191	59,243	46,731	52,579	53,376	78,038	88,240
2009	64,867	54,509	46,731	52,579	52,786	78,038	49,947
% chg 06 to 09	-17.1%	-8.7%	0.0%	-12.0%	3.8%	0.0%	

Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA
2006	71,088	54,301	41,689	54,301	29,148	70,937	
2007	65,401	52,661	41,689	47,959	48,518	70,937	
2008	60,168	52,661	41,689	47,959	48,518	70,937	80,217
2009	58,964	48,447	41,689	47,959	47,982	70,937	45,401
% chg 06 to 09	-17.1%	-10.8%	0.0%	-11.7%	64.6%	0.0%	

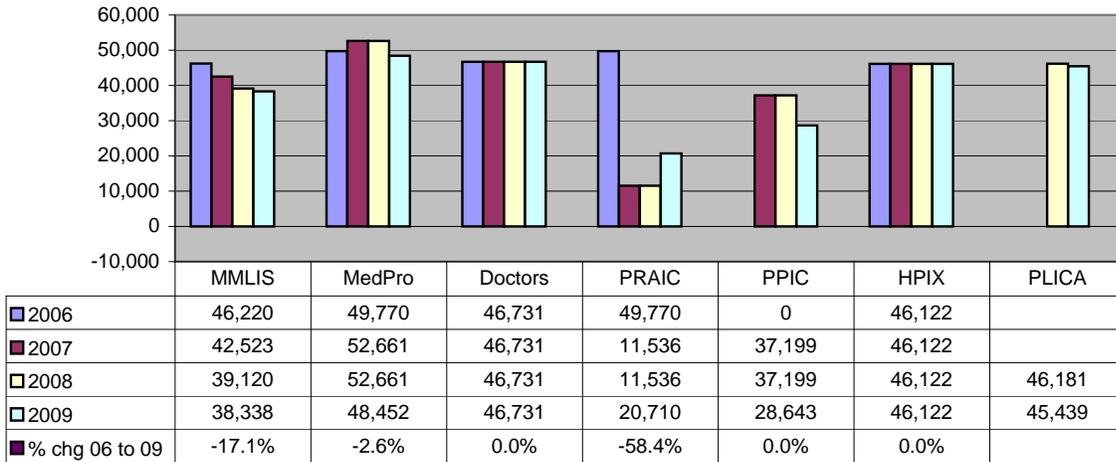
Rest of State



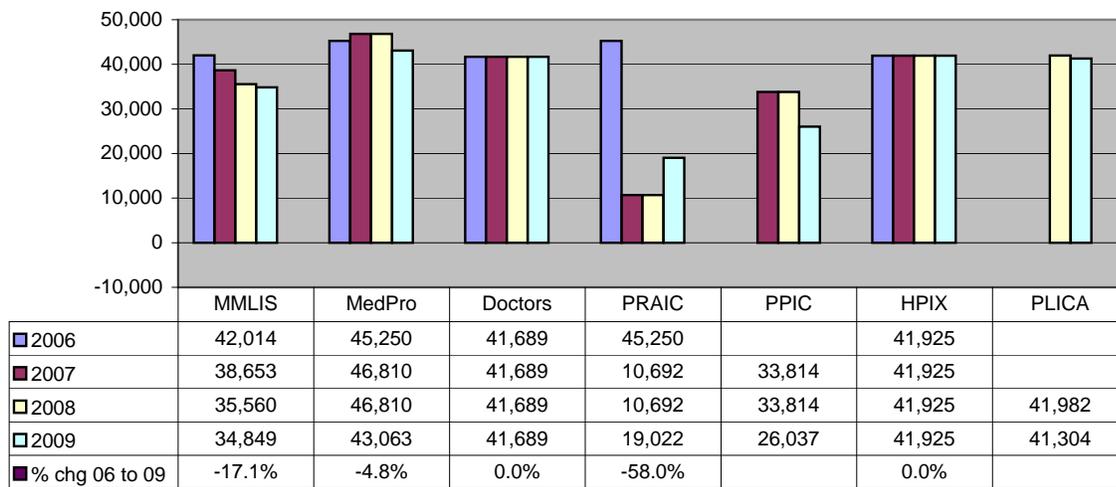
	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA
2006	62,563	43,438	35,240	43,438	37,616	62,430	
2007	57,558	43,884	35,240	42,536	29,498	62,430	
2008	52,953	43,884	35,240	42,536	29,498	62,430	70,595
2009	51,894	40,374	35,240	42,536	39,061	62,430	39,956
% chg 06 to 09	-17.1%	-7.1%	0.0%	-2.1%	3.8%	0.0%	

Emergency Medicine (No Major Surgery)

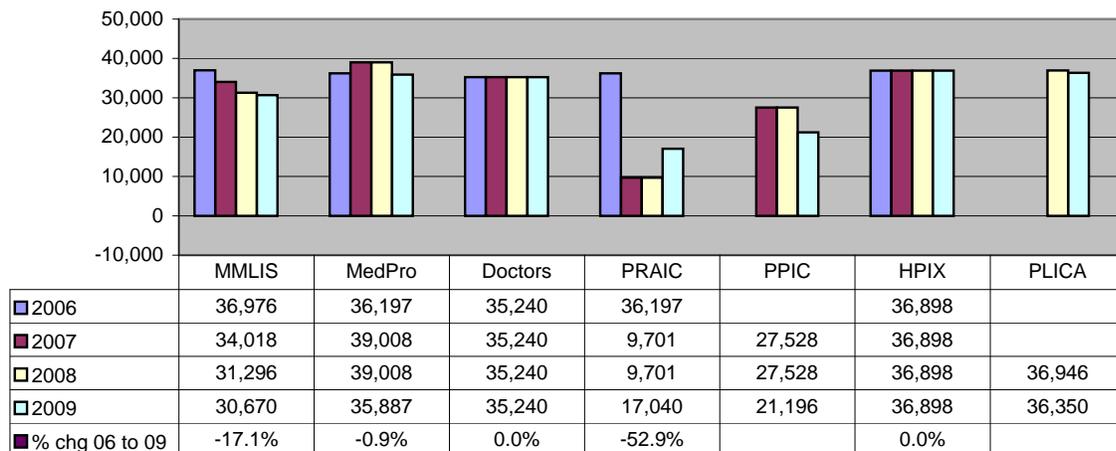
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

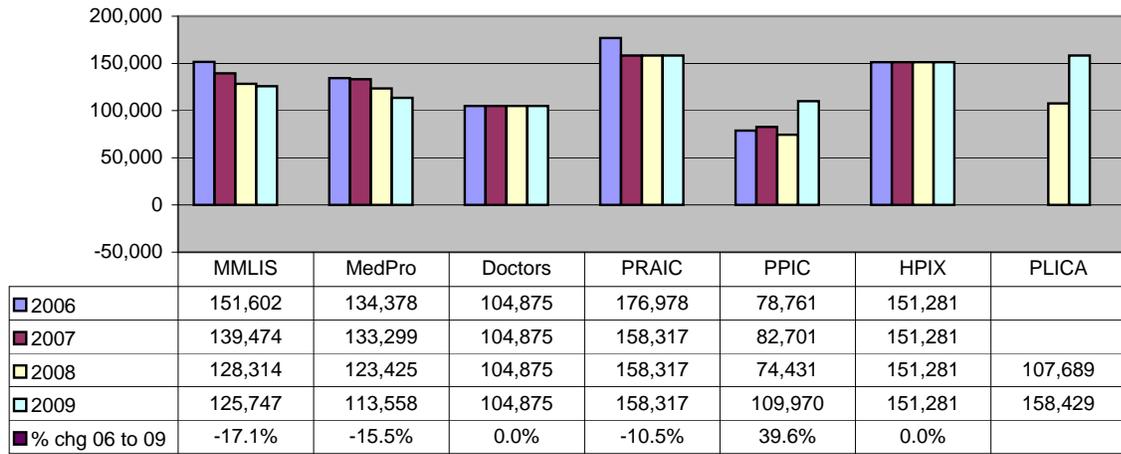


Rest of State

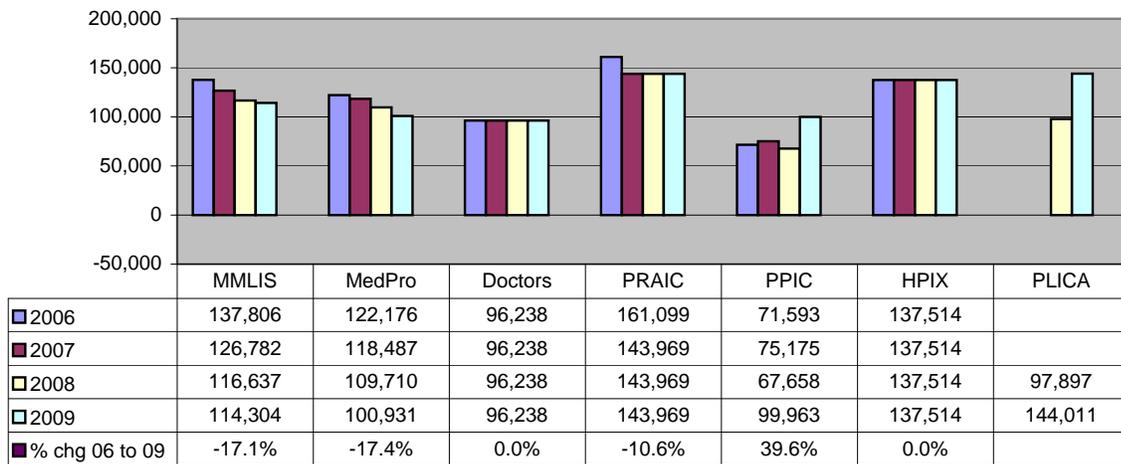


Obstetrics/gynecology - Surgery

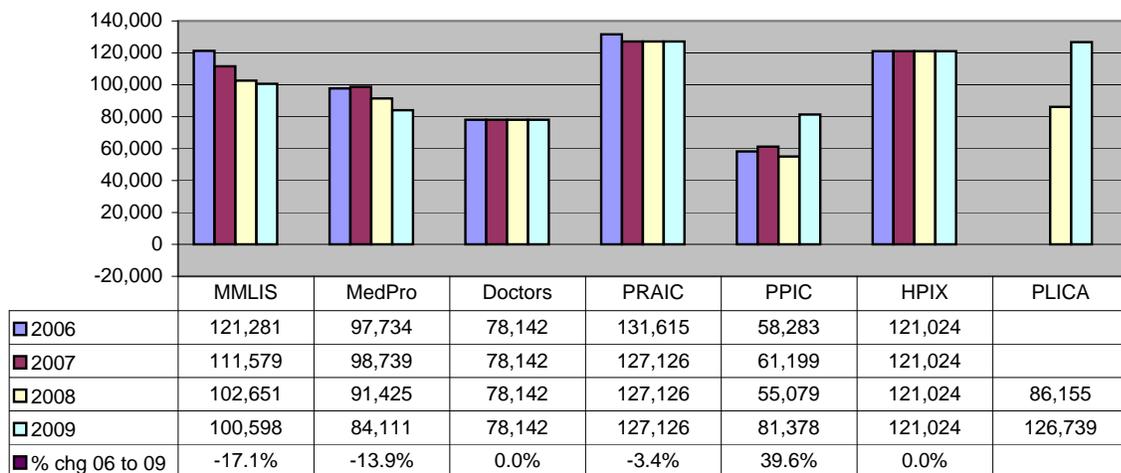
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's



Rest of State

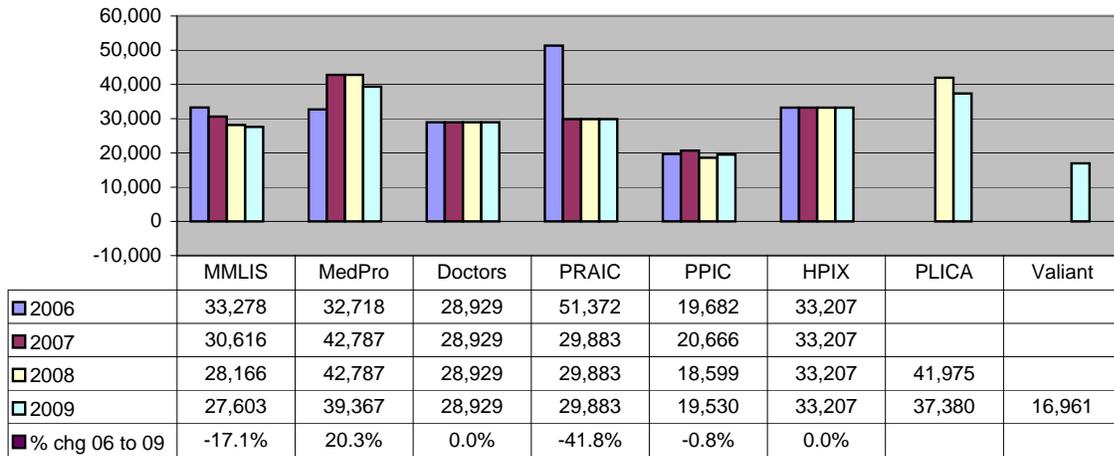


Neurology (including child) - Surgery

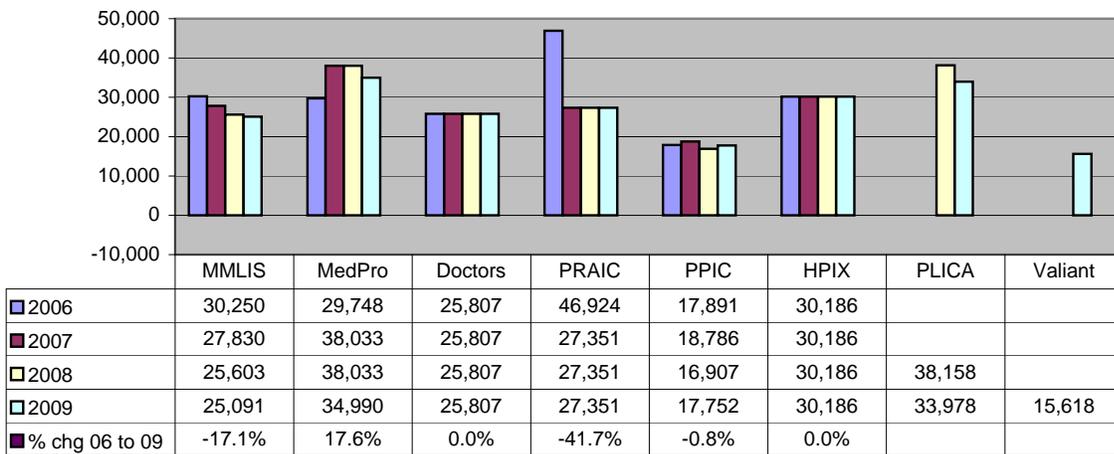


Neurology (including child) - Minor Surgery

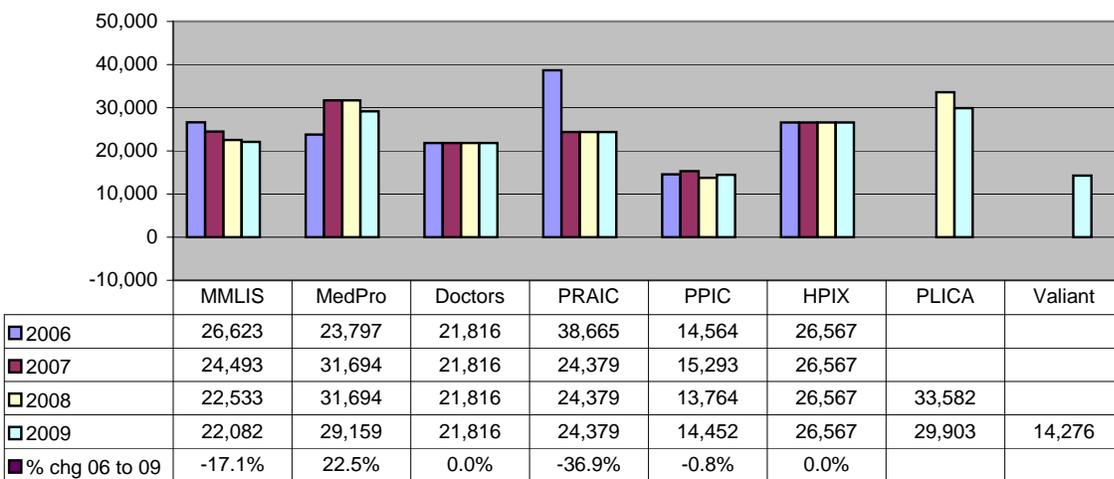
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

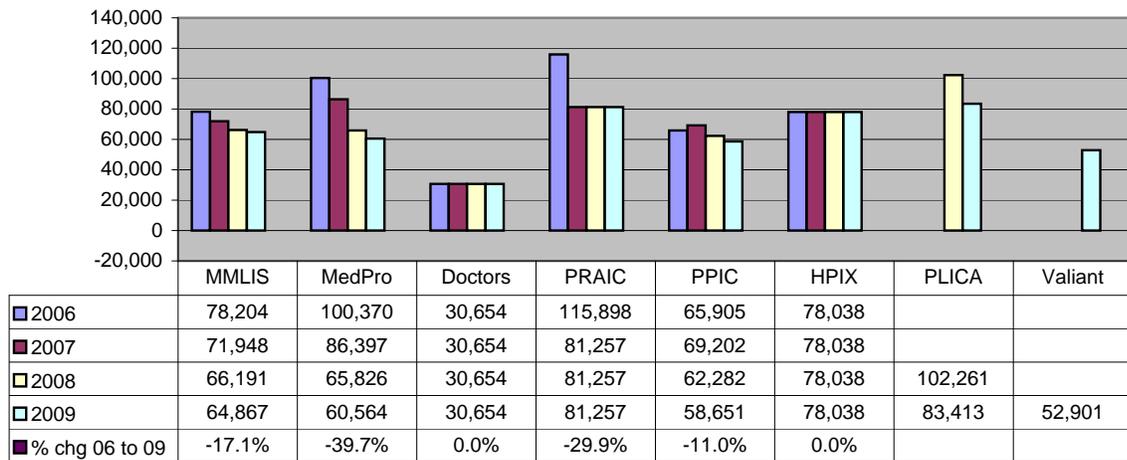


Rest of State

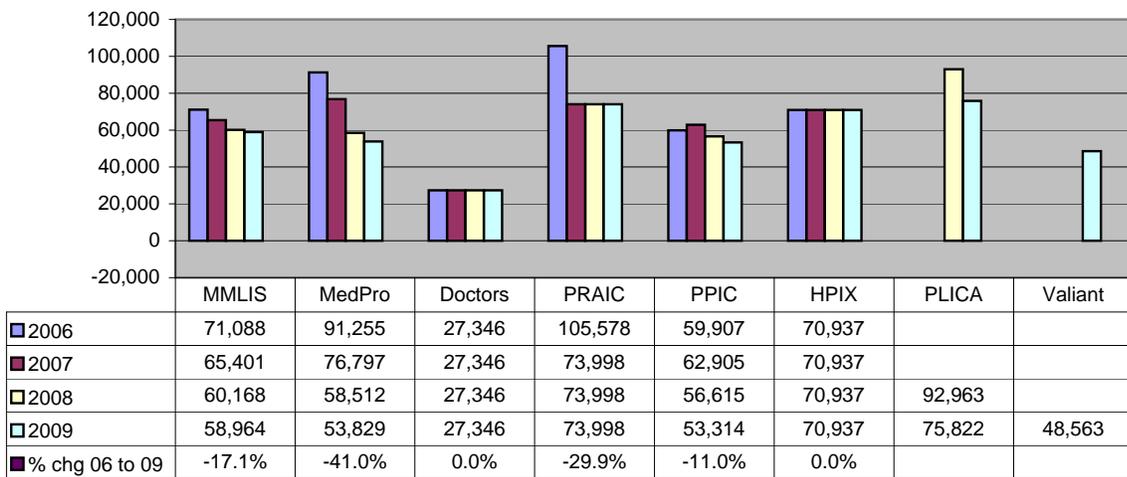


Cardiovascular Disease - Surgery

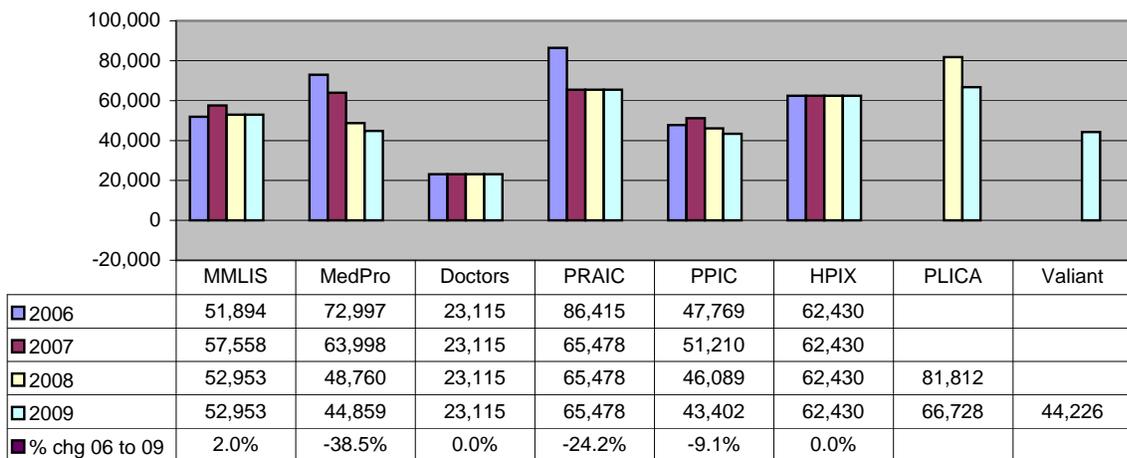
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

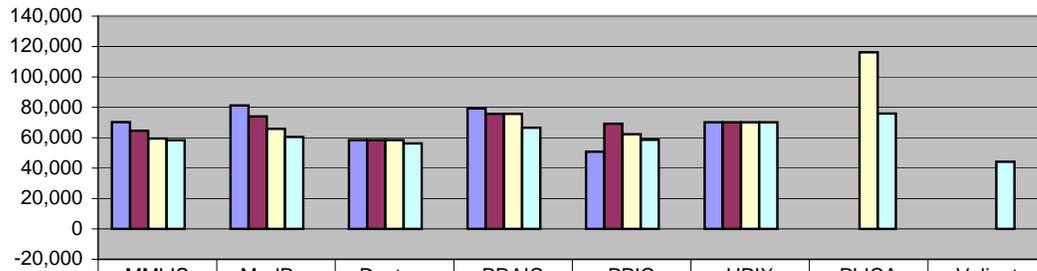


Rest of State



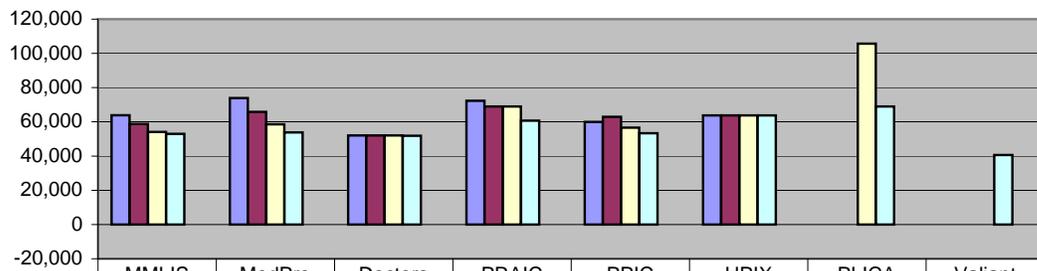
Orthopedic Surgery

Baltimore City and Baltimore County



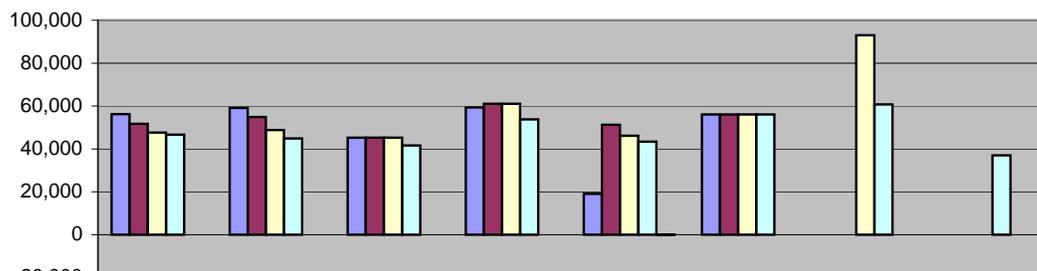
	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA	Valiant
■ 2006	70,254	81,291	58,401	79,288	50,832	70,105		
■ 2007	64,634	74,055	58,401	75,752	69,202	70,105		
■ 2008	59,462	65,826	58,401	75,752	62,282	70,105	116,281	
■ 2009	58,273	60,564	56,258	66,579	58,651	70,105	75,900	44,226
■ % chg 06 to 09	-17.1%	-25.5%	-3.7%	-16.0%	15.4%	0.0%		

Anne Arundel, Howard, Montgomery, Prince George



	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA	Valiant
■ 2006	63,861	73,908	52,026	72,299	59,907	63,726		
■ 2007	58,752	65,826	52,026	69,000	62,905	63,726		
■ 2008	54,051	58,512	52,026	69,000	56,615	63,726	105,708	
■ 2009	52,970	53,829	51,818	60,671	53,314	63,726	68,993	40,611
■ % chg 06 to 09	-17.1%	-27.2%	-0.4%	-16.1%	-11.0%	0.0%		

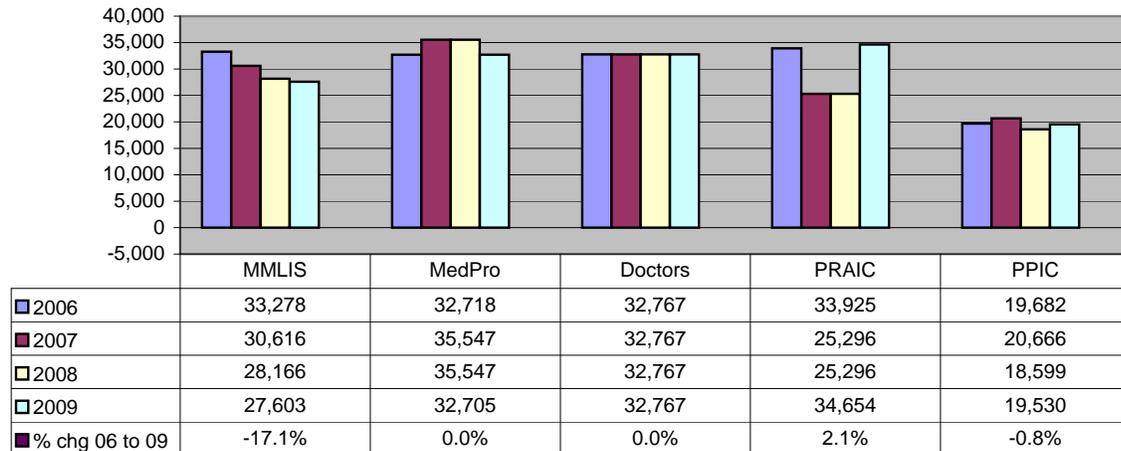
Rest of State



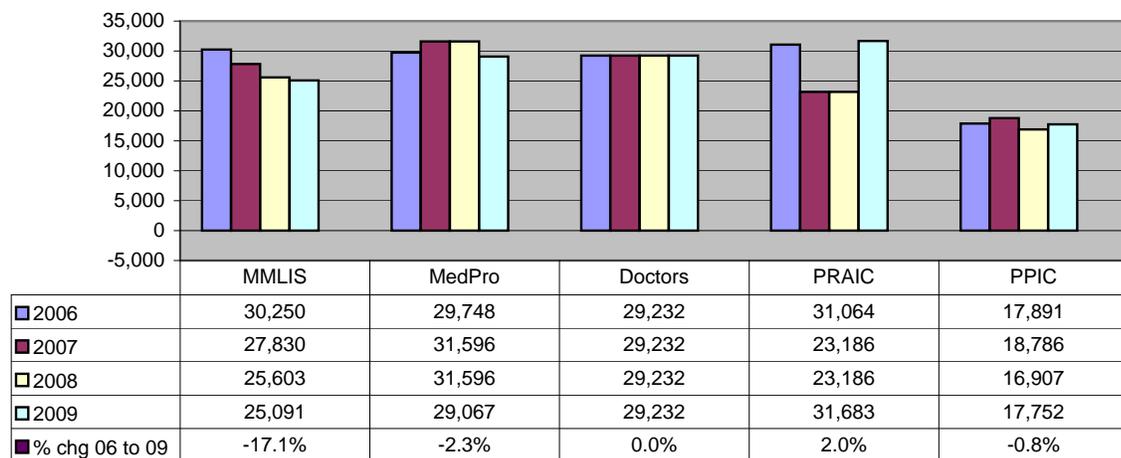
	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA	Valiant
■ 2006	56,204	59,122	45,241	59,323	19,031	56,085		
■ 2007	51,707	54,855	45,241	61,074	51,210	56,085		
■ 2008	47,570	48,760	45,241	61,074	46,089	56,085	93,029	
■ 2009	46,618	44,859	41,631	53,735	43,402	56,085	60,718	36,996
■ % chg 06 to 09	-17.1%	-24.1%	-8.0%	-9.4%	128.1%	0.0%		

Radiology - Incl. Dye - minor surgery

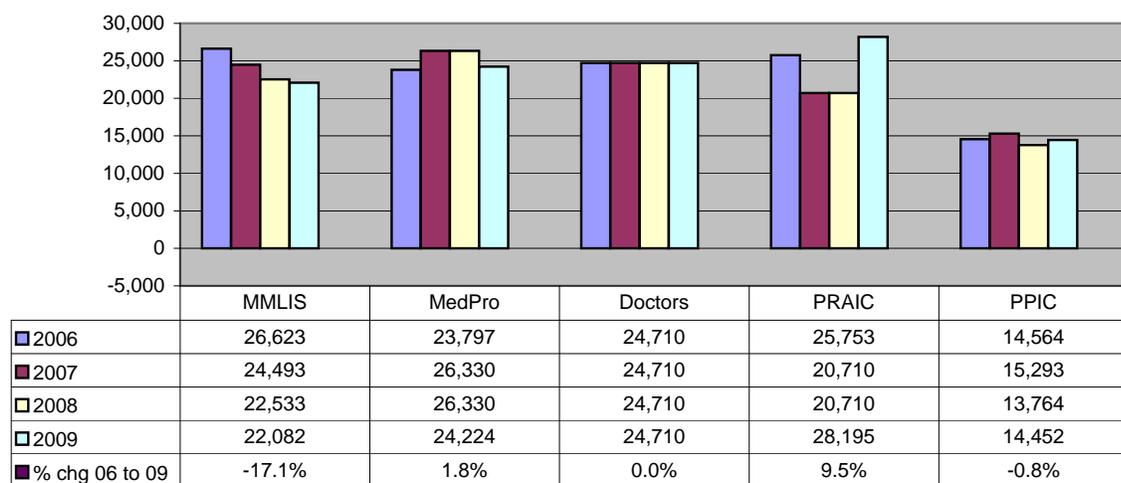
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

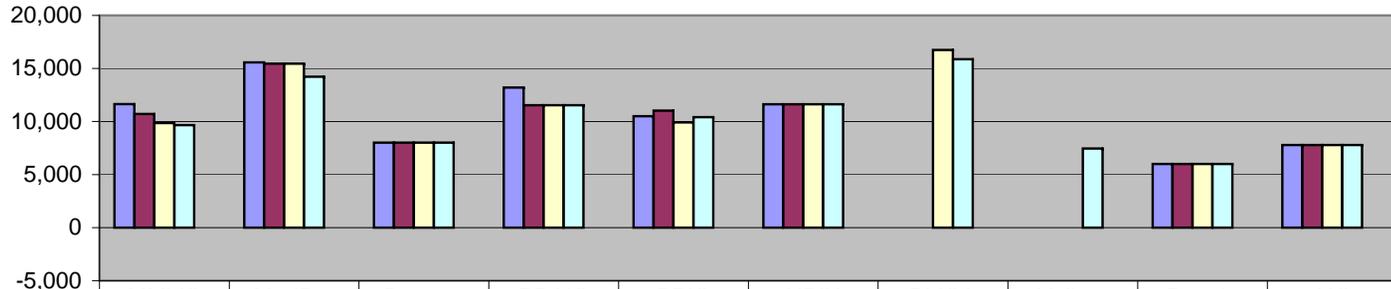


Rest of State



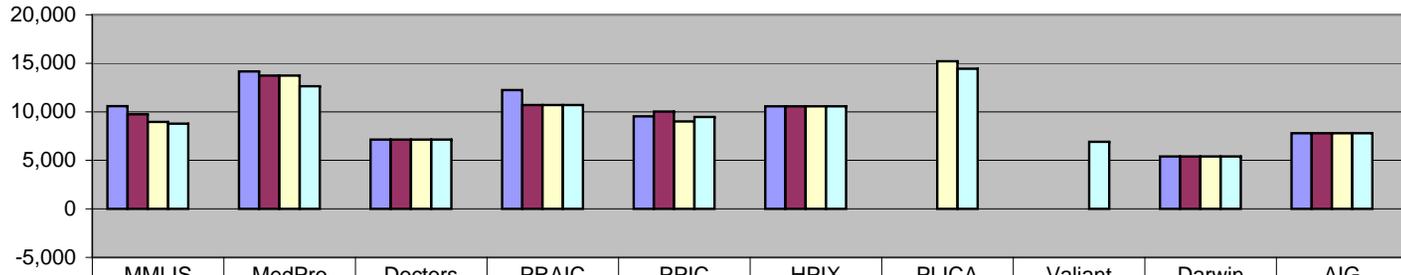
Psychiatry - including child

Baltimore City and Baltimore County



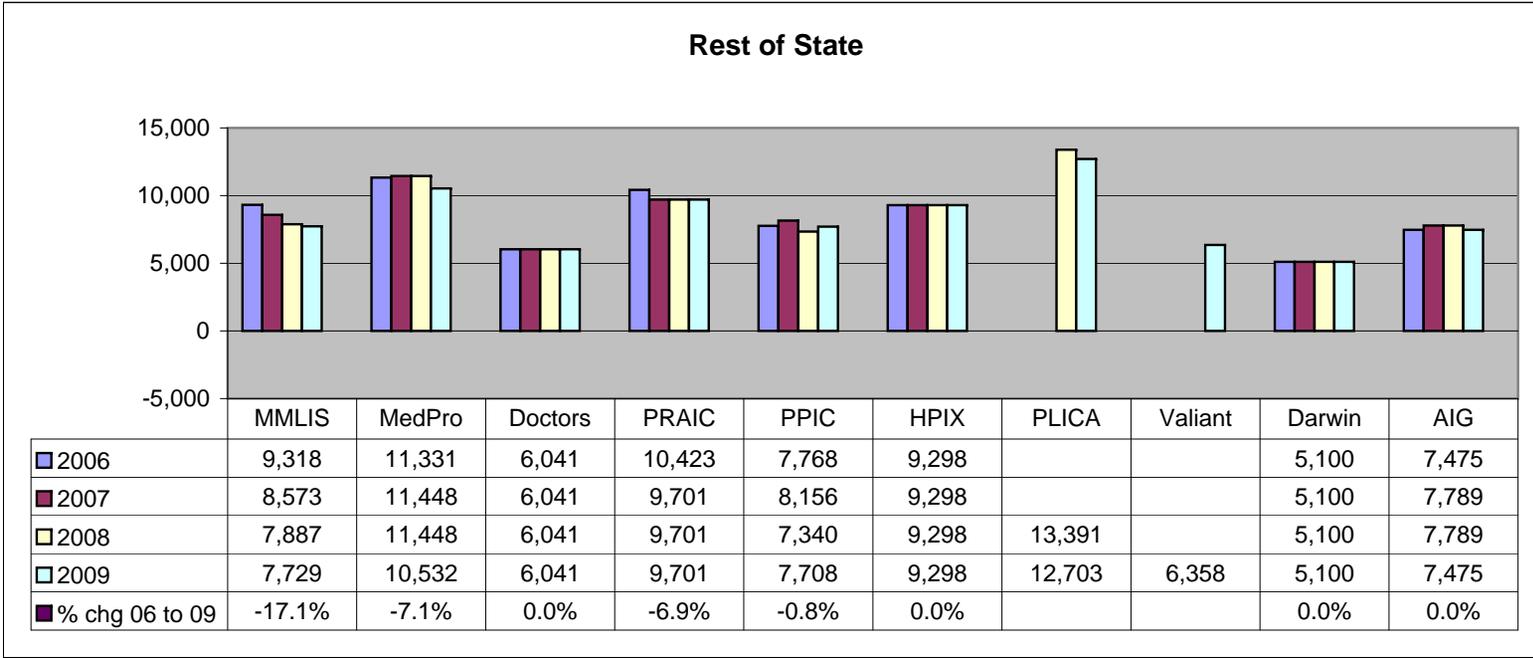
	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA	Valiant	Darwin	AIG
2006	11,647	15,580	8,012	13,209	10,497	11,622			6,000	7,789
2007	10,716	15,455	8,012	11,536	11,022	11,622			6,000	7,789
2008	9,858	15,455	8,012	11,536	9,920	11,622	16,738		6,000	7,789
2009	9,661	14,219	8,012	11,536	10,416	11,622	15,880	7,460	6,000	7,789
% chg 06 to 09	-17.1%	-8.7%	0.0%	-12.7%	-0.8%	0.0%			0.0%	0.0%

Anne Arundel, Howard, Prince George's and Montgomery counties

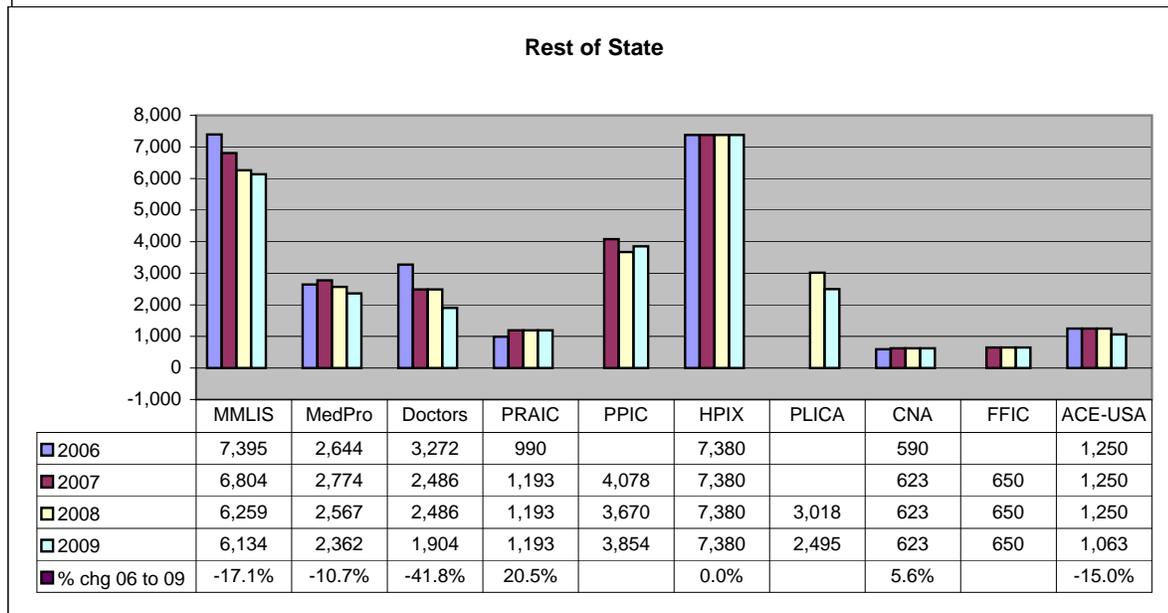
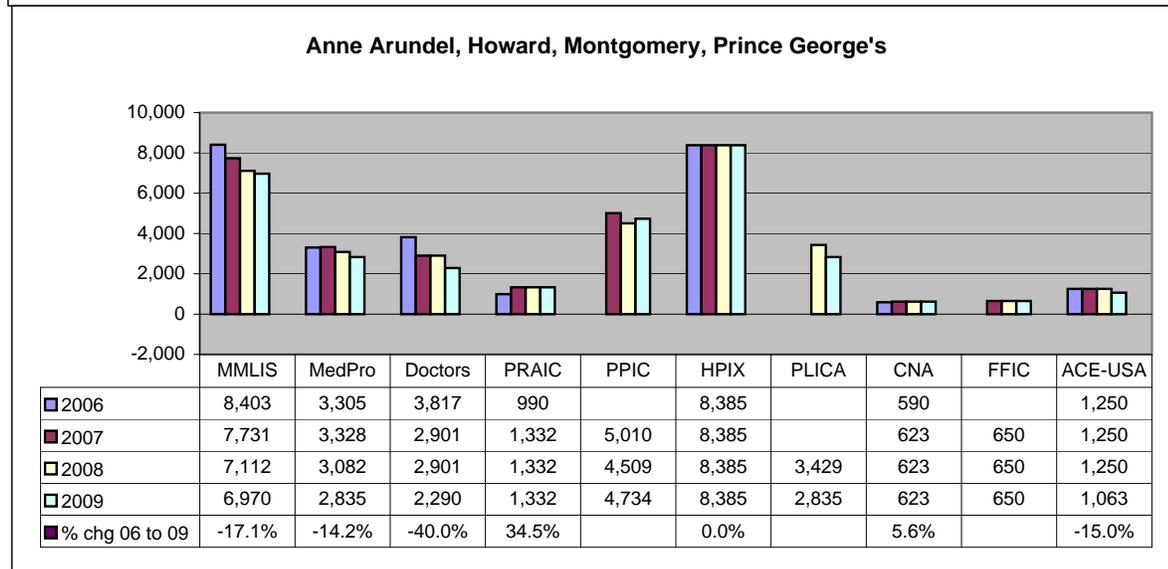
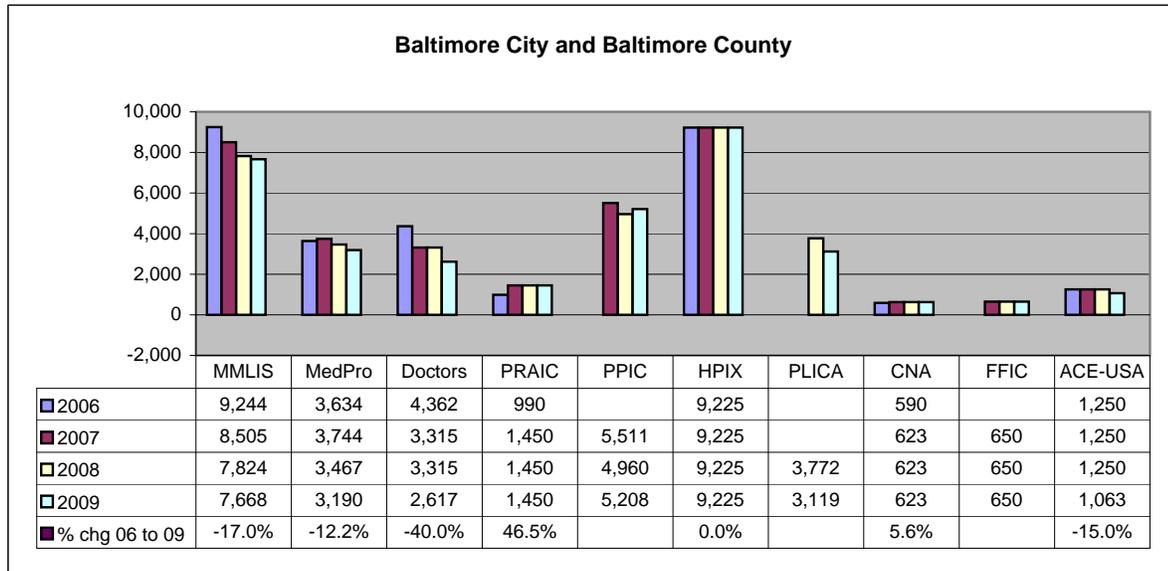


	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	PLICA	Valiant	Darwin	AIG
2006	10,588	14,165	7,147	12,233	9,542	10,566			5,400	7,789
2007	9,741	13,738	7,147	10,692	10,019	10,566			5,400	7,789
2008	8,961	13,738	7,147	10,692	9,017	10,566	15,216		5,400	7,789
2009	8,782	12,638	7,147	10,692	9,468	10,566	14,434	6,909	5,400	7,789
% chg 06 to 09	-17.1%	-10.8%	0.0%	-12.6%	-0.8%	0.0%			0.0%	0.0%

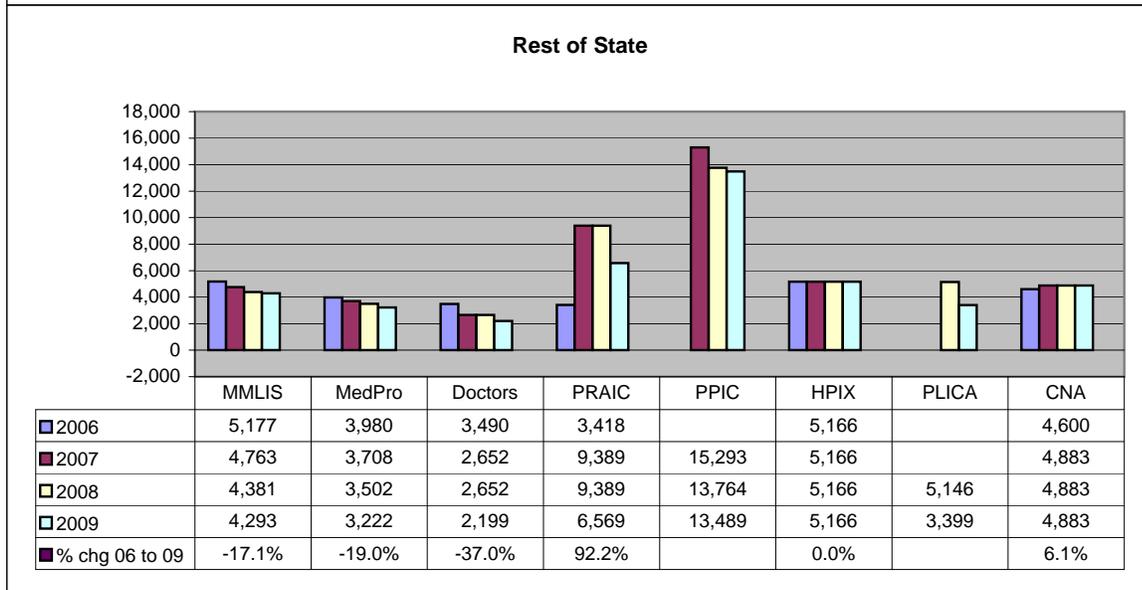
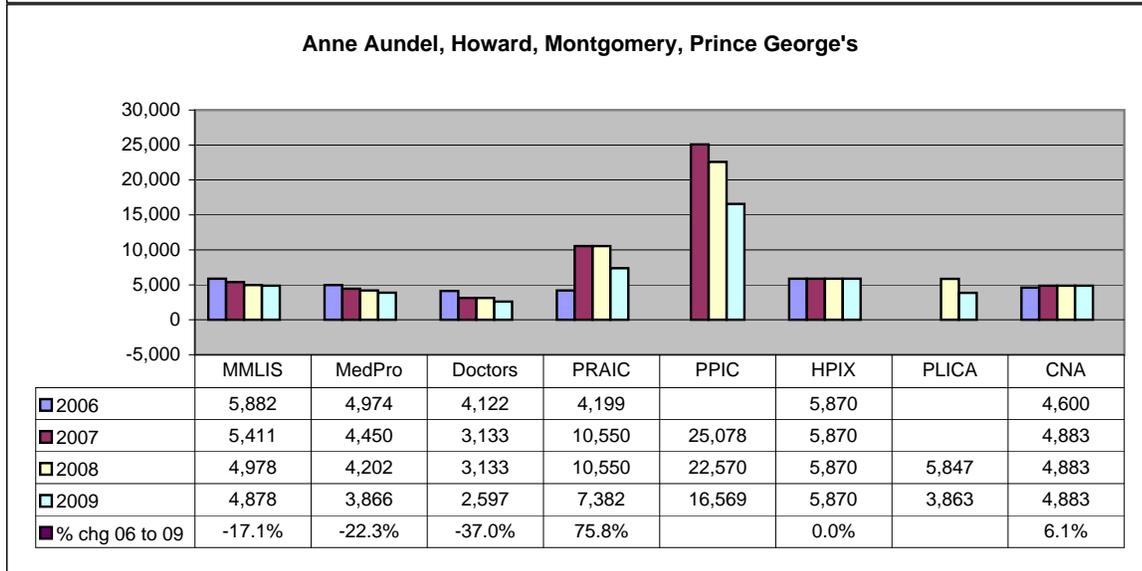
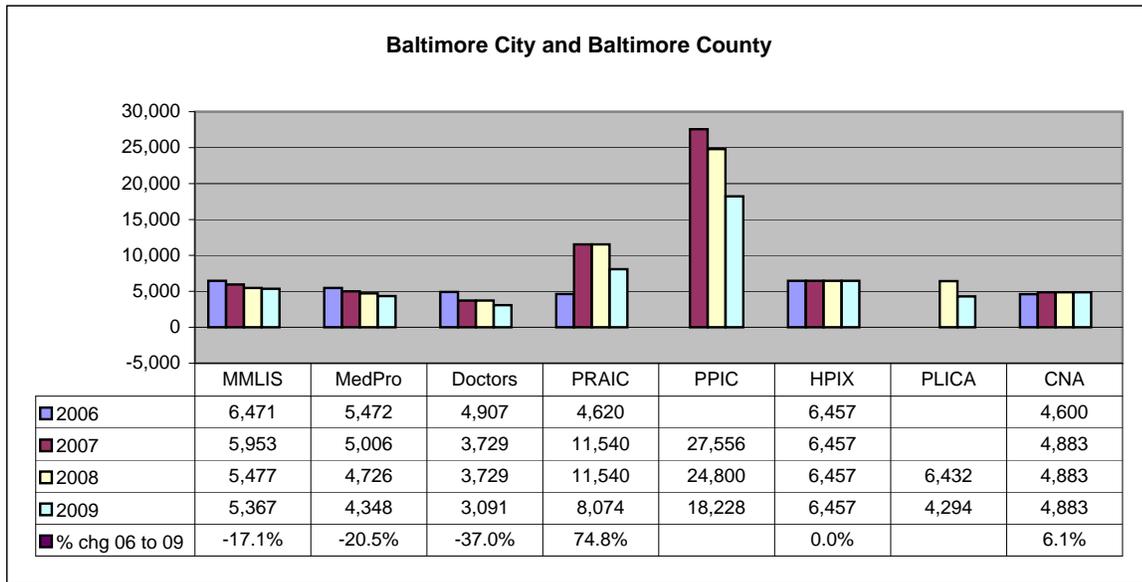
Psychiatry - including child



Nurse Practitioner - Class A - Employed



Nurse Anesthetist (Spvs By Ane)



Admitted Policies with Deductible Amounts mandated under 19-114

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
National Union Fire Ins. Co. of Pittsburgh (AIG)	2006	0	0	0
National Union Fire Ins. Co. of Pittsburgh (AIG)	2007	0	0	0
National Union Fire Ins. Co. of Pittsburgh (AIG)	2008	0	0	1
Granite State Insurance Company (AIG)	2006	n/a	n/a	n/a
Granite State Insurance Company (AIG)	2007	n/a	n/a	n/a
Granite State Insurance Company (AIG)	2008	0	0	0
American Home Assurance Company (AIG)	2006	n/a	n/a	n/a
American Home Assurance Company (AIG)	2007	n/a	n/a	n/a
American Home Assurance Company (AIG)	2008	0	0	0
Continental Casualty Company (CNA)	2006	0	0	0
Continental Casualty Company (CNA)	2007	0	0	0
Continental Casualty Company (CNA)	2008	0	0	0
Fortress Insurance Company	2006	0	0	0
Fortress Insurance Company	2007	0	0	0
Fortress Insurance Company	2008	0	0	0
Healthcare Providers Insurance Exchange (HPIX)	2006	0	0	0
Healthcare Providers Insurance Exchange (HPIX)	2007	0	0	0
Healthcare Providers Insurance Exchange (HPIX)	2008	0	0	0
Professional Advocates Insurance Company	2006	0	0	0
Professional Advocates Insurance Company	2007	0	0	0
Professional Advocates Insurance Company	2008	0	0	0
Medical Mutual Liability Insurance Society of Maryland	2006	0	0	0
Medical Mutual Liability Insurance Society of Maryland	2007	0	0	0
Medical Mutual Liability Insurance Society of Maryland	2008	0	0	0
Medical Protective	2006	0	0	0
Medical Protective	2007	0	0	0
Medical Protective	2008	1	0	0
Pharmacists Mutual Insurance Company	2006	0	0	0
Pharmacists Mutual Insurance Company	2007	0	0	0
Pharmacists Mutual Insurance Company	2008	0	0	0
National Casualty Company (Nationwide)	2006	n/a	n/a	n/a
National Casualty Company (Nationwide)	2007	n/a	n/a	n/a
National Casualty Company (Nationwide)	2008	0	0	0
Professional Liability Company Of America (PLICA)	2006	n/a	n/a	n/a
Professional Liability Company Of America (PLICA)	2007	n/a	n/a	n/a
Professional Liability Company Of America (PLICA)	2008	0	0	0

Admitted Policies with Deductible Amounts mandated under 19-114

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
Preferred Professional Insurance Company	2006	0	0	0
Preferred Professional Insurance Company	2007	0	0	0
Preferred Professional Insurance Company	2008	0	0	0
ProAssurance Indemnity Company, Inc.	2006	0	0	0
ProAssurance Indemnity Company, Inc.	2007	0	0	0
ProAssurance Indemnity Company, Inc.	2008	0	0	0
The Doctors Company, an Interinsurance Exchange	2006	0	0	0
The Doctors Company, an Interinsurance Exchange	2007	0	0	0
The Doctors Company, an Interinsurance Exchange	2008	0	0	0
Valiant Insurance Company	2006	n/a	n/a	n/a
Valiant Insurance Company	2007	n/a	n/a	n/a
Valiant Insurance Company	2008	0	0	0
PICA	2006	0	0	0
PICA	2007	0	0	0
PICA	2008	0	0	0
NCMIC Insurance Company	2006	0	1	1
NCMIC Insurance Company	2007	2	1	1
NCMIC Insurance Company	2008	1	1	1
Professional Solutions Insurance Co	2006	n/a	n/a	n/a
Professional Solutions Insurance Co	2007	n/a	n/a	n/a
Professional Solutions Insurance Co	2008	0	0	0
ACE American Insurance Company	2006	0	0	0
ACE American Insurance Company	2007	0	0	0
ACE American Insurance Company	2008	0	0	0
American Insurance Company	2006	0	0	0
American Insurance Company	2007	0	0	0
American Insurance Company	2008	0	0	0
Chicago Insurance Company	2006	0	0	0
Chicago Insurance Company	2007	0	0	0
Chicago Insurance Company	2008	0	0	0
Fireman's Fund Insurance Company	2006	0	0	0
Fireman's Fund Insurance Company	2007	0	0	0
Fireman's Fund Insurance Company	2008	0	0	0

All Other Deductible Amounts and Policy Types

Company Name	Year	Type of Policy	Deductible Amount				
			\$2,500	\$5,000	\$7,500	\$10,000	\$15,000
National Union Fire Ins. Co. of Pittsburgh (AIG)	2006	Admitted	4	2	0	1	0
National Union Fire Ins. Co. of Pittsburgh (AIG)	2007	Admitted	3	2	0	1	0
National Union Fire Ins. Co. of Pittsburgh (AIG)	2008	Admitted	1	1	0	0	0
Lexington Insurance Company (AIG)	2006	Surplus Lines	0	10	0	4	0
Lexington Insurance Company (AIG)	2007	Surplus Lines	1	16	0	6	0
Lexington Insurance Company (AIG)	2008	Surplus Lines	7	19	0	5	1
Arch Specialty Insurance Company	2006	Surplus Lines	0	1	0	12	0
Arch Specialty Insurance Company	2007	Surplus Lines	0	1	0	11	0
Arch Specialty Insurance Company	2008	Surplus Lines	0	3	0	13	0
Columbia Casualty Company(CNA)	2006	Surplus Lines	0	1	0	1	0
Columbia Casualty Company(CNA)	2007	Surplus Lines	0	0	0	1	1
Columbia Casualty Company(CNA)	2008	Surplus Lines	1	1	1	2	0
Medical Mutual Liability Insurance Society	2006	Consent-to-Rate (Admitted)	0	0	0	1	0
Medical Mutual Liability Insurance Society	2007	Consent-to-Rate (Admitted)	0	0	0	1	0
Medical Mutual Liability Insurance Society	2008	Consent-to-Rate (Admitted)	0	0	0	1	0
ProAssurance Indemnity Company, Inc.	2008	Admitted / Large Group	0	0	0	0	0
Landmark American Insurance Co.	2006	Surplus Lines	0	0	1	0	0
Landmark American Insurance Co.	2007	Surplus Lines	0	1	1	0	0
Landmark American Insurance Co.	2008	Surplus Lines	1	1	1	0	0
Professional Underwriters Liability Ins Co	2006	Surplus Lines	28 policies with deductible less than \$25,000				
Professional Underwriters Liability Ins Co	2007	Surplus Lines	20 policies with deductible less than \$25,000				
Professional Underwriters Liability Ins Co	2008	Surplus Lines	21 policies with deductible less than \$25,000				
Illinois Union Insurance Company	2006	Surplus Lines	1	1	1	0	0
Illinois Union Insurance Company	2007	Surplus Lines	1	1	1	0	0
Illinois Union Insurance Company	2008	Surplus Lines	4	1	0	0	0
Interstate Fire & Casualty Ins Co	2006	Surplus Lines	0	5	0	2	0
Interstate Fire & Casualty Ins Co	2007	Surplus Lines	0	6	0	1	0
Interstate Fire & Casualty Ins Co	2008	Surplus Lines	0	6	0	2	0

All Other Deductible Amounts and Policy Types

Company Name	Year	Type of Policy	Deductible Amount				
			\$20,000	\$25,000	\$50,000	\$100,000	\$250,000
National Union Fire Ins. Co. of Pittsburgh (AIG)	2006	Admitted	0	n/a	n/a	n/a	0
National Union Fire Ins. Co. of Pittsburgh (AIG)	2007	Admitted	0	n/a	n/a	n/a	0
National Union Fire Ins. Co. of Pittsburgh (AIG)	2008	Admitted	0	n/a	n/a	n/a	0
Lexington Insurance Company (AIG)	2006	Surplus Lines	0	13	0	0	0
Lexington Insurance Company (AIG)	2007	Surplus Lines	0	12	0	0	0
Lexington Insurance Company (AIG)	2008	Surplus Lines	0	7	0	0	0
Arch Specialty Insurance Company	2006	Surplus Lines	0	6	4	0	1
Arch Specialty Insurance Company	2007	Surplus Lines	0	3	3	1	2
Arch Specialty Insurance Company	2008	Surplus Lines	0	8	4	0	0
Columbia Casualty Company(CNA)	2006	Surplus Lines	0	0	0	0	0
Columbia Casualty Company(CNA)	2007	Surplus Lines	2	0	0	0	0
Columbia Casualty Company(CNA)	2008	Surplus Lines	1	0	0	0	0
Medical Mutual Liability Insurance Society	2006	Consent-to-Rate (Admitted)	0	1	0	0	0
Medical Mutual Liability Insurance Society	2007	Consent-to-Rate (Admitted)	0	1	0	0	0
Medical Mutual Liability Insurance Society	2008	Consent-to-Rate (Admitted)	0	1	0	0	0
ProAssurance Indemnity Company, Inc.	2008	Admitted / Large Group	0	n/a	1	n/a	0
Landmark American Insurance Co.	2006	Surplus Lines	0	0	0	0	0
Landmark American Insurance Co.	2007	Surplus Lines	0	0	0	0	0
Landmark American Insurance Co.	2008	Surplus Lines	0	0	0	0	0
Professional Underwriters Liability Ins Co	2006	Surplus Lines	see	6	0	0	0
Professional Underwriters Liability Ins Co	2007	Surplus Lines	page 1	2	0	0	0
Professional Underwriters Liability Ins Co	2008	Surplus Lines		1	0	0	0
Illinois Union Insurance Company	2006	Surplus Lines	0	0	0	0	0
Illinois Union Insurance Company	2007	Surplus Lines	0	0	0	0	0
Illinois Union Insurance Company	2008	Surplus Lines	0	0	0	0	0
Interstate Fire & Casualty Ins Co	2006	Surplus Lines	0	1	1	0	0
Interstate Fire & Casualty Ins Co	2007	Surplus Lines	0	1	1	0	0
Interstate Fire & Casualty Ins Co	2008	Surplus Lines	0	1	1	0	0

Closed Claims by Company from 2005 to 2008

Exhibit H

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Company	Prior to 05	2005	2006	Change from 05 to 06	2007	Change from 06 to 07	2008	Change from 07 to 08	Other	Totals
American Casualty Co Of Reading PA							2	2		2
American International Specialty Lines Ins Co		5	6	1	4	-2	2	-2		17
AMN - as Self-Insured Carrier							1	1		1
Arch Ins Co					1	1		-1		1
Arch Specialty Insurance Company					3	3		-3		3
Campmed Casualty & Indemnity Co Inc MD							1	1		1
Carroll Hospital Center - a self-insured carrier							2	2		2
Chicago Insurance Company			1	1		-1	1	1		2
Cincinnati Insurance Company		3		-3			2	2		5
Columbia Casualty Company		4	4	0	3	-1	4	1		15
Continental Casualty Company			5	5	17	12	23	6		45
Darwin National Assurance Company							2	2		2
Darwin Select Insurance Company							1	1		1
Doctors Company An Inter Insurance Exch	1	44	65	21	80	15	73	-7	10	273
Everest Indemnity Insurance Company		12	31	19	107	76	73	-34		223
Everest National Insurance Company		1	2	1		-2				3
Executive Risk Indemnity Company			1	1	3	2	2	-1		6
Fortress Insurance Company							6	6		6
Granite State Insurance Co							1	1		1
Interstate Fire and Casualty Company					1	1		-1		1
Lexington Insurance Company		31	30	-1	34	4	21	-13		116
Maryland Healthcare Providers Ins Exch					5	5	5	0		10
Medical Mutual Liability Insurance Soc Of MD		314	256	-58	246	-13	290	47		1106

Closed Claims by Company from 2005 to 2008

Company	Prior to 05	2005	2006	Change from 05 to 06	2007	Change from 06 to 07	2008	Change from 07 to 08	Other	Totals
Medical Protective Company		51	49	-2	84	35	68	-16	2	254
MFA Physicians Insurance Company, Ltd.			2	2	3	1	1	-2		6
National Fire & Marine Insurance Company					1	1	7	6		8
National Union Fire Insurance Company of Pittsburg	2		1	1		-1			1	4
NCMIC Insurance Company					1	1	3	2		4
NCRIC Inc	1	13	78	65	57	-21	43	-14	1	193
OHIC Insurance Company		2	47	45	35	-12	26	-9		110
Podiatry Insurance Company Of America		2	2	0	14	12	13	-1		31
Preferred Professional Insurance Co		4	7	3	9	2	8	-1	2	30
Professionals Advocate Insurance Co		9	8	-1	8	0	3	-5		28
RDA Sterling Healthcare - as Self-Insured Carrier		5		-5	1	1		-1		6
St Paul Fire & Marine Insurance Co		1		-1						1
TIG Insurance Company							1	1		1
Travelers Indemnity Company							1	1		1
Truck Insurance Exchange		3	2	-1	1	-1	1	0		7
Various Underwriters at Lloyds (WL)			2	2	1	-1	2	1		5
Grand Total	4	504	599	95	719	117	689	-27	16	2531

Other includes closed claims with no date provided

Number of Closed claims by Specialty by Year

Class	2003	2004	2005	2006	2007	2008	Other	Totals
Administrative Medicine			1	19	3	4	1	28
Ambulance Service						1		1
Anesthesiology			15	20	12	20		67
Blank / Other				27	1		14	42
Cardiology			21	18	18	25		82
Corporation						1		1
Dental - dentist			6	5	14	25		50
Dermatology			7	2		6		15
Emergency Room Medicine			30	29	40	44		143
Endocrinology				1		1		2
Family/General Practice - Incl OB			2			1		3
Family/General Practice - No OB			25	18	17	25		85
Gastroenterology			11	11	8	7		37
General Preventive Medicine				2				2
Gynecology			12	14	8	10		44
Hematology					1	1		2
Hospitalist/House Staff			1		1	2		4
Intensive Care Medicine			3	10	3	9		25
Internal Medicine			66	58	46	71	1	242
left blank						1		1
Neoplastic Diseases			1					1
Nephrology				1	2	3		6
Neurology			6	8	13	16		43
Not a physician/surgeon			13	17	84	78		192
Nurse - all other			3	2	16	11		32
Nurse Anesthetist					2	5		7
Nurse Midwife					1			1
Nutrition						1		1

Number of Closed claims by Specialty by Year

Class	2003	2004	2005	2006	2007	2008	Other	Totals
OB/GYN		1	50	68	48	45		212
Obstetrics			3	1				4
On Staff Physician - Prison/Correctional			36	39	55	41		171
Oncology					1			1
Ophthalmology			1	12	4	7		24
Orthopedic		1	38	39	22	44		144
Other - not MPL claim				6	1	1		8
Otorhinolaryngology			1	2	3	2		8
Pathology			3	2	3	4		12
Pediatrics			7	10	7	9		33
Physical Medicine and Rehabilitation					3	3		6
Physician - not otherwise classed	1		10	3	21	21		56
Physician's Assistant				1	1			2
Prison/Correctional Services			7	16	64	20		107
Public Health						4		4
Pulmonary Diseases			4	3	5	7		19
Radiology			15	39	41	30		125
Rheumatology					1	3		4
Surgeon - not otherwise classed	1		41	46	45	44		177
Thoracic			6	5	5	6		22
Unknown			4	1	5			10
Unknown - hospital/facility			26	18	5	1		50
Unknown - physician			1	1	33	1		36
Unknown - surgeon					37			37
Urgent Care Medicine				1	1			2
Urology			13	12	9	16		50
Vascular			15	12	9	12		48
TOTALS	2	2	504	599	719	689	16	2531

Blank / Other includes claims with no classification provided

Number of Suits Filed by Jurisdiction

Jurisdiction	2005	2006	2007	2008	Totals
Allegany County Arbitration	2	0	2	2	6
Allegany County Circuit Court	3	4	2	4	13
Allegany County District Court	1	0	0	0	1
Anne Arundel County Arbitration	4	0	0	1	5
Anne Arundel County Circuit Court	36	36	25	31	128
Anne Arundel County District Court	3	2	3	0	8
Anne Arundel - unknown	0	1	0	0	1
Baltimore City Arbitration	3	0	3	2	8
Baltimore City Circuit Court	48	23	41	85	197
Baltimore City District Court	0	1	1	1	3
Baltimore City, MD - Other	1	4	0	2	7
Baltimore County Arbitration	5	0	0	0	5
Baltimore County Circuit Court	70	37	42	49	198
Baltimore County District Court	2	5	1	0	8
Baltimore County - unknown	2	6	0	0	8
Baltimore MD Circuit Court	4	10	5	9	28
Baltimore, MD unknown which court	1	5	1	0	7
Calvert County Circuit Court	8	1	8	10	27
Calvert County District Court	0	0	0	2	2
Caroline County Circuit Court	0	1	0	0	1
Carroll County Circuit Court	3	2	4	12	21
Cecil County Circuit Court	3	1	0	2	6
Charles County Arbitration	0	0	0	1	1
Charles County Circuit Court	7	6	4	4	21
Charles County District Court	1	0	0	0	1
Dorchester County Circuit Court	1	0	2	0	3
Dorchester County District Court	0	0	0	1	1
Frederick County Arbitration	0	0	1	1	2
Frederick County Circuit Court	21	5	6	17	49
Frederick County District Court	1	0	1	0	2
Frederick County - unknown	0	1	0	0	1
Frederick MD State Circuit Court	0	1	0	0	1
Garrett County Circuit Court	2	1	0	0	3

Number of Suits Filed by Jurisdiction

Jurisdiction	2005	2006	2007	2008	Totals
Harford County Arbitration	1	0	0	4	5
Harford County Circuit Court	9	4	10	9	32
Howard County Arbitration	1	0	0	0	1
Howard County Circuit Court	6	5	3	10	24
Howard County District Court	0	0	4	0	4
Kent County Arbitration	0	3	0	0	3
Kent County Circuit Court	1	1	2	2	6
Montgomery County Arbitration	2	0	7	20	29
Montgomery County Circuit Court	40	14	28	56	138
Montgomery County District Court	1	0	1	1	3
Montgomery County Small Claims Court	0	2	0	0	2
Prince George's County Arbitration	3	3	2	8	16
Prince George's County Circuit Court	49	32	48	95	224
Prince George's County District Court	2	0	0	2	4
Prince George's County - unknown	0	5	0	5	10
Queen Anne's County Arbitration	0	0	0	2	2
Queen Anne's County Circuit Court	0	0	0	1	1
St. Mary's County Circuit Court	6	1	4	5	16
St. Mary's County District Court	0	0	0	1	1
Somerset County Circuit Court	0	0	1	1	2
Talbot County Circuit Court	11	10	9	2	32
Washington County Arbitration	3	0	2	0	5
Washington County Circuit Court	13	3	2	9	27
Washington County District Court	0	0	0	2	2
Wicomico County Arbitration	0	0	0	1	1
Wicomico County Circuit Court	14	3	7	12	36
Worcester County Circuit Court	3	0	0	1	4
Totals for Maryland Courts	397	239	282	485	1403
Claims not resulting in a suit	52	86	126	88	304

Number of Suits Filed by Jurisdiction

Jurisdiction	2005	2006	2007	2008	Totals
OTHER COURTS or JURISDICTIONS					
Maryland Health Claims ADR	13	21	41	33	108
Maryland Board of Physicians	0	0	1	0	1
Maryland Dental Board	0	0	1	0	1
Mediation	0	0	0	5	5
Maryland Court of Special Appeals	1	0	1	1	3
US District Court for Maryland	17	24	74	66	181
US Supreme Court	0	0	1	0	1
Out of State Courts	4	3	10	0	17
Other Courts	7	2	9	11	29
Total Other Courts or Jurisdictions	42	50	138	116	346
GRAND TOTALS	491	375	546	689	2053