



**2010 Report on the Availability and
Affordability of Health Care Medical
Professional Liability Insurance in Maryland**

September 2010

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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. However, it should be recalled that medical malpractice is a highly volatile line of insurance and Maryland has a highly concentrated market with limited competition, so the situation is subject to change.

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 2009, 58 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 2009. This demonstrates how highly concentrated this market is and the limited amount of competition in the marketplace. 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 42.06 percent and MCIC wrote 21.11 percent of all malpractice insurance in 2009.

Exhibit A4 shows the percentage of malpractice insurance premium written by the top four companies between 1999 and 2009. 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. While this is indicative of a stable market for malpractice insurance, it should be recalled that this is a volatile line of insurance and it can change quickly.

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

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.

Rate Stabilization Fund which operated to subsidize malpractice insurance premiums 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 2010. It shows the steady increase in rates between 2002 and 2005 and the corresponding decreases since that time. Medical Mutual repaid the State for the monies it received through the Rate Stabilization Fund and has been able to maintain rates at an even level for last few years which means that physicians and surgeons have seen no real increase in their malpractice premiums.⁵

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 2007 through 2010. 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*

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.

⁵ At this point in time, Medical Mutual has not filed for any rate increase or decrease and has advised the Commissioner that it will not be making a rate filing for the policy year effective January 1, 2011.

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.

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 53.8% from 2005 to 2009, 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. In 2009, the number of closed claims again increased continuing the trend of yearly fluctuations. Some of this fluctuation may be attributable to the manner in which this data has been collected by the MIA⁶ and no significant conclusions can be drawn from such newly collected data which has not yet obtained any degree of credibility.

⁶ 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.

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 at this point in time.

Exhibit List

| | |
|---------------------|--|
| Exhibit A1 | 2009 Medical Professional Liability Premiums by Insurance Group |
| Exhibit A2 | Change in Written Premium by Insurance Group by Type of License From 2008 to 2009 |
| Exhibit A3 | 2009 Market Share Charts - Admitted vs. All License Types |
| Exhibit A4 - Page 1 | Industry and Medical Mutual Written Premiums from 1999 to 2009 |
| Exhibit A4 - Page 2 | Industry and Medical Mutual Written Premiums from 1999 to 2009 Including Percentage Change in Premium by Year |
| Exhibit A4 - Page 3 | Market Share by License Type from 1999 to 2009 |
| Exhibit A5 | Medical Mutual Rate Change history - 1996 to 2009 |
| Exhibit B | Rate Comparison Charts for Certain Physician Classes from 2007 to 2010 |
| Exhibit C | Rate Comparison Charts for Certain Surgeon Classes from 2007 to 2010 |
| Exhibit D | Rate Comparison Charts for Psychiatrist (incl Child) Class from 2007 to 2010 |
| Exhibit E | Rate Comparison Charts for Certain Nursing Classes from 2007 to 2010 |
| Exhibit F | Number of Admitted Policies with Deductibles mandated under Section 19-114 of the Insurance Articles |
| Exhibit G | Number of Policies with all other types of Deductibles including Surplus Lines policies |
| Exhibit H | Number of Closed Claims by Insurer - 2005 to 2009 |
| Exhibit I | Number of Closed Claims by Specialty - 2005 to 2009 |
| Exhibit J | Closed Claims by Maryland Jurisdiction and Venue - 2005 to 2009 |

2009 Medical Professional Liability Premiums by Insurance Group

| Premium Rank | Group Code | Group Name | 2009 Insurance Group Premium | 2009 Market Share | Admitted Premium | Surplus Lines Premiums | RRG Premium |
|--------------|------------|----------------------------------|------------------------------|-------------------|------------------|------------------------|-------------|
| 1 | 377 | MEDICAL INS OF MD GRP | 124,104,310 | 42.06% | 124,104,310 | | |
| 2 | 0 | MCIC VT INC RRG | 62,279,363 | 21.11% | | | 62,279,363 |
| 3 | 831 | DOCTORS CO GRP | 23,022,709 | 7.80% | 22,594,971 | 427,738 | |
| 4 | 2698 | PROASSURANCE CORP GRP | 15,795,237 | 5.35% | 15,424,975 | 370,262 | |
| 5 | 31 | BERKSHIRE HATHAWAY GRP | 14,977,902 | 5.08% | 13,360,348 | 1,617,554 | |
| 6 | 12 | AMERICAN INTL GRP | 12,763,318 | 4.33% | 3,535,262 | 9,228,056 | |
| 7 | 218 | CNA INS GRP | 8,343,474 | 2.83% | 6,858,793 | 1,484,681 | |
| 8 | 0 | HEALTHCARE PROVIDERS INS EXCH | 3,886,739 | 1.32% | 3,886,739 | | |
| 9 | 785 | MARKEL CORP GRP | 3,719,140 | 1.26% | | 3,719,140 | |
| 10 | 626 | ACE LTD GRP | 2,835,351 | 0.96% | 1,308,878 | 1,526,473 | |
| 11 | 1129 | WHITE MOUNTAINS GRP | 2,593,034 | 0.88% | 222,164 | 2,370,870 | |
| 12 | 3239 | ALLIED WORLD ASSUR HOLDING GRP | 2,526,741 | 0.86% | 1,052,088 | 1,474,653 | |
| 13 | 212 | ZURICH INS GRP | 2,485,363 | 0.84% | 51,625 | 2,433,738 | |
| 14 | 761 | ALLIANZ INS GRP | 1,704,436 | 0.58% | 1,247,071 | 457,365 | |
| 15 | 0 | PREFERRED PROFESSIONAL INS CO | 1,674,123 | 0.57% | 1,674,123 | | |
| 16 | 0 | PREFERRED PHYSICIANS MEDICAL RRG | 1,566,090 | 0.53% | | | 1,566,090 |
| 17 | 508 | NATIONAL GRP | 1,508,996 | 0.51% | 208,489 | | 1,300,507 |
| 18 | 4574 * | CATLIN US INS GRP | 1,068,879 | 0.36% | | 1,068,879 | |
| 19 | 1279 | ARCH INS GRP | 933,143 | 0.32% | | 933,143 | |
| 20 | 98 | WR BERKLEY CORP GRP | 809,195 | 0.27% | | 809,195 | |
| 21 | 0 | OPHTHALMIC MUT INS CO RRG | 801,600 | 0.27% | | | 801,600 |
| 22 | 501 | ALLEGHANY GRP | 750,726 | 0.25% | | 750,726 | |
| 23 | 2638 | NCMIC GRP | 699,445 | 0.24% | 699,445 | | |
| 24 | 244 | CINCINNATI FIN GRP | 618,383 | 0.21% | 618,383 | | |

2009 Medical Professional Liability Premiums by Insurance Group

| Premium Rank | Group Code | Group Name | 2009 Insurance Group Premium | 2009 Market Share | Admitted Premium | Surplus Lines Premiums | RRG Premium |
|--------------|------------|---------------------------------------|------------------------------|-------------------|------------------|------------------------|-------------|
| 25 | 3494 | JAMES RIVER GRP | 374,294 | 0.13% | | 374,294 | |
| 26 | 0 | NOVUS INS CO RRG | 329,292 | 0.11% | | | 329,292 |
| 27 | 4662 | ARIEL HOLDINGS GROUP | 316,432 | 0.11% | 316,432 | | |
| 28 | 0 | CARING COMMUNITIES RECIP RRG | 264,410 | 0.09% | | | 264,410 |
| 29 | 0 | * PROFESSIONAL LIAB INS CO OF AMER | 236,055 | 0.08% | 236,055 | | |
| 30 | 0 | AMERICAN ASSOC OF OTHODONTISTS RRG | 224,599 | 0.08% | | | 224,599 |
| 31 | 0 | ALLIED PROFESSIONALS INS CO RRG | 221,172 | 0.07% | | | 221,172 |
| 32 | 0 | CAMPMED CAS & IND CO INC MD | 210,190 | 0.07% | 210,190 | | |
| 33 | 111 | LIBERTY MUT GRP | 148,499 | 0.05% | 2,754 | 145,745 | |
| 34 | 0 | MEDSTAR LIAB LTD INS CO INC RRG | 144,639 | 0.05% | | | 144,639 |
| 35 | 0 | CONTINUING CARE RRG INC | 140,169 | 0.05% | | | 140,169 |
| 36 | 0 | PEACE CHURCH RRG INC | 132,585 | 0.04% | | | 132,585 |
| 37 | 0 | ** APPLIED MEDICO LEGAL SOLUTIONS RRG | 112,615 | 0.04% | | | 112,615 |
| 38 | 361 | MUNICH RE GRP | 97,173 | 0.03% | 97,173 | | |
| 39 | 0 | CARE RRG INC | 79,551 | 0.03% | | | 79,551 |
| 40 | 0 | NATIONAL MEDICAL PROFESSIONAL RRG IN | 74,322 | 0.03% | | | 74,322 |
| 41 | 158 | FAIRFAX FIN GRP | 67,713 | 0.02% | | 67,713 | |
| 42 | 0 | * URGENT CARE ASSUR CO RRG INC | 53,015 | 0.02% | | | 53,015 |
| 43 | 176 | STATE FARM GRP | 49,609 | 0.02% | 49,609 | | |
| 44 | 0 | CHURCH MUT INS CO | 43,010 | 0.01% | 43,010 | | |
| 45 | 866 | WESTERN WORLD GRP | 42,942 | 0.01% | | 42,942 | |
| 46 | 984 | HCC INS HOLDINGS GRP | 38,504 | 0.01% | | 38,504 | |
| 47 | 775 | PHARMACISTS MUT GRP | 28,899 | 0.01% | 28,899 | | |

2009 Medical Professional Liability Premiums by Insurance Group

| Premium Rank | Group Code | Group Name | 2009 Insurance Group Premium | 2009 Market Share | Admitted Premium | Surplus Lines Premiums | RRG Premium |
|------------------------|-------------------|--|-------------------------------------|--------------------------|-------------------------|-------------------------------|--------------------|
| 48 | 4509 | * IRONSHORE GRP | 26,350 | 0.01% | | 26,350 | |
| 49 | 0 | GREEN HILLS INS CO RRG | 25,611 | 0.01% | | | 25,611 |
| 50 | 0 | * OCEANUS INS CO A RRG | 23,740 | 0.01% | | | 23,740 |
| 51 | 0 | * OBSTETRICIANS & GYNECOLOGISTS RRG OF | 22,152 | 0.01% | | | 22,152 |
| 52 | 0 | * FAIRWAY PHYSICIANS INS CO RRG | 15,229 | 0.01% | | | 15,229 |
| 53 | 38 | CHUBB & SON INC GRP | 14,703 | 0.00% | | 14,703 | |
| 54 | 0 | WELLSPAN RRG | 7,000 | 0.00% | | | 7,000 |
| 55 | 1346 | AMERICAN SAFETY HOLDING GRP | 6,916 | 0.00% | | 6,916 | |
| 56 | 181 | * SWISS RE GRP | 3,691 | 0.00% | 3,691 | | |
| 57 | 140 | NATIONWIDE CORP GRP | 2,818 | 0.00% | 2,818 | | |
| 58 | 0 | AMERICAN EXCESS INS EXCH RRG | 850 | 0.00% | | | 850 |
| | 0 | *** CLINICAL TRIALS RECIP INS CO RRG | no premium | | | | |
| | 0 | *** EMERGENCY PHYSICIANS INS CO RRG | no premium | | | | |
| Industry Totals | | | 295,046,446 | | 197,838,295 | 29,389,640 | 67,818,511 |
| | | | | | 67.05% | 9.96% | 22.99% |

Note (1)

PICA was purchased by ProAssurance in 2009

The 2008 premiums have been adjusted to reflect the 2009 group structure

* - Indicates company is new from 2008 to 2009

** - This company is not new. Did not report in time to be in 2009 report.

*** - 2 companies had premium in 2008, but not in 2009

**Change in Written Premium by Insurance Group by Type of License
from 2008 to 2009**

**Exhibit A2
Page 1**

| Group Code | Group Name | 2009 Insurance Group Premium | Group Premium | Admitted Premium | Surplus Lines Premium | RRG Premium |
|------------|----------------------------------|------------------------------|---------------|------------------|-----------------------|-------------|
| 377 | MEDICAL INS OF MD GRP | 124,104,310 | -3.19% | -3.19% | n/a | n/a |
| 0 | MCIC VT INC RRG | 62,279,363 | 0.99% | n/a | n/a | 0.99% |
| 831 | DOCTORS CO GRP | 23,022,709 | -14.65% | -14.45% | -23.88% | n/a |
| 2698 | PROASSURANCE CORP GRP | 15,795,237 | -0.89% | -3.01% | 1008.24% | n/a |
| 31 | BERKSHIRE HATHAWAY GRP | 14,977,902 | -18.39% | -19.64% | -6.43% | n/a |
| 12 | AMERICAN INTL GRP | 12,763,318 | 46.71% | 3.05% | 75.13% | n/a |
| 218 | CNA INS GRP | 8,343,474 | -8.12% | 6.20% | -43.39% | n/a |
| 0 | HEALTHCARE PROVIDERS INS EXCH | 3,886,739 | 12.53% | 12.53% | n/a | n/a |
| 785 | MARKEL CORP GRP | 3,719,140 | 1.40% | n/a | 1.40% | n/a |
| 626 | ACE LTD GRP | 2,835,351 | -14.61% | 1.13% | -24.67% | n/a |
| 1129 | WHITE MOUNTAINS GRP | 2,593,034 | 271.87% | 18.85% | 364.55% | n/a |
| 3239 | ALLIED WORLD ASSUR HOLDING GRP | 2,526,741 | -3.79% | -1.57% | -5.32% | n/a |
| 212 | ZURICH INS GRP | 2,485,363 | -61.10% | -61.37% | -61.10% | n/a |
| 761 | ALLIANZ INS GRP | 1,704,436 | -8.46% | -10.38% | -2.76% | n/a |
| 0 | PREFERRED PROFESSIONAL INS CO | 1,674,123 | -10.04% | -10.04% | n/a | n/a |
| 0 | PREFERRED PHYSICIANS MEDICAL RRG | 1,566,090 | 1.45% | n/a | n/a | 1.45% |
| 508 | NATIONAL GRP | 1,508,996 | -4.51% | 5.14% | n/a | -5.89% |
| 4574 | * CATLIN US INS GRP | 1,068,879 | new | | | |
| 1279 | ARCH INS GRP | 933,143 | -19.26% | n/a | -19.26% | n/a |
| 98 | WR BERKLEY CORP GRP | 809,195 | 68.51% | n/a | 68.51% | n/a |
| 0 | OPHTHALMIC MUT INS CO RRG | 801,600 | -1.83% | n/a | n/a | -1.83% |
| 501 | ALLEGHANY GRP | 750,726 | -15.98% | n/a | -15.98% | n/a |
| 2638 | NCMIC GRP | 699,445 | 0.67% | 0.67% | n/a | n/a |
| 244 | CINCINNATI FIN GRP | 618,383 | 64.21% | 64.21% | n/a | n/a |
| 3494 | JAMES RIVER GRP | 374,294 | -40.57% | n/a | -40.57% | n/a |
| 0 | NOVUS INS CO RRG | 329,292 | 7.43% | n/a | n/a | 7.43% |

**Change in Written Premium by Insurance Group by Type of License
from 2008 to 2009**

| Group Code | Group Name | 2009 Insurance Group Premium | Group Premium | Admitted Premium | Surplus Lines Premium | RRG Premium |
|-------------------|---------------------------------------|-------------------------------------|----------------------|-------------------------|------------------------------|--------------------|
| 4662 | ARIEL HOLDINGS GROUP | 316,432 | 2130.44% | 2130.44% | n/a | n/a |
| 0 | CARING COMMUNITIES RECIP RRG | 264,410 | 340.60% | n/a | n/a | 340.60% |
| 0 | * PROFESSIONAL LIAB INS CO OF AMER | 236,055 | new | | | |
| 0 | AMERICAN ASSOC OF OTHODONTISTS RRG | 224,599 | 6.78% | n/a | n/a | 6.78% |
| 0 | ALLIED PROFESSIONALS INS CO RRG | 221,172 | 7.56% | n/a | n/a | 7.56% |
| 0 | CAMPMED CAS & IND CO INC MD | 210,190 | 19.09% | 19.09% | n/a | n/a |
| 111 | LIBERTY MUT GRP | 148,499 | 715.93% | n/a | 700.80% | n/a |
| 0 | MEDSTAR LIAB LTD INS CO INC RRG | 144,639 | 4.84% | n/a | n/a | 4.84% |
| 0 | CONTINUING CARE RRG INC | 140,169 | 8.33% | n/a | n/a | 8.33% |
| 0 | PEACE CHURCH RRG INC | 132,585 | -3.34% | n/a | n/a | -3.34% |
| 0 | ** APPLIED MEDICO LEGAL SOLUTIONS RRG | 112,615 | 18.01% | n/a | n/a | 18.01% |
| 361 | MUNICH RE GRP | 97,173 | -28.00% | -28.00% | n/a | n/a |
| 0 | CARE RRG INC | 79,551 | 104.19% | n/a | n/a | 104.19% |
| 0 | NATIONAL MEDICAL PROFESSIONAL RRG IN | 74,322 | 93.23% | n/a | n/a | 93.23% |
| 158 | FAIRFAX FIN GRP | 67,713 | 996.39% | n/a | 996.39% | n/a |
| 0 | * URGENT CARE ASSUR CO RRG INC | 53,015 | new | | | |
| 176 | STATE FARM GRP | 49,609 | 49.75% | 49.75% | n/a | n/a |
| 0 | CHURCH MUT INS CO | 43,010 | -0.34% | -0.34% | n/a | n/a |
| 866 | WESTERN WORLD GRP | 42,942 | -46.25% | n/a | -46.25% | n/a |
| 984 | HCC INS HOLDINGS GRP | 38,504 | -30.31% | n/a | -30.31% | n/a |
| 775 | PHARMACISTS MUT GRP | 28,899 | -44.13% | -44.13% | n/a | n/a |
| 4509 | * IRONSHORE GRP | 26,350 | new | | | |
| 0 | GREEN HILLS INS CO RRG | 25,611 | 23.55% | n/a | n/a | 23.55% |
| 0 | * OCEANUS INS CO A RRG | 23,740 | new | | | |

**Change in Written Premium by Insurance Group by Type of License
from 2008 to 2009**

| Group Code | Group Name | 2009 Insurance Group Premium | Group Premium | Admitted Premium | Surplus Lines Premium | RRG Premium |
|-------------------|--|-------------------------------------|----------------------|-------------------------|------------------------------|--------------------|
| 0 | * OBSTETRICIANS & GYNECOLOGISTS RRG OF | 22,152 | new | | | |
| 0 | * FAIRWAY PHYSICIANS INS CO RRG | 15,229 | new | | | |
| 38 | CHUBB & SON INC GRP | 14,703 | 605.18% | n/a | 605.18% | n/a |
| 0 | WELLSPAN RRG | 7,000 | -22.22% | n/a | n/a | -22.22% |
| 1346 | AMERICAN SAFETY HOLDING GRP | 6,916 | -27.20% | n/a | -27.20% | n/a |
| 181 | * SWISS RE GRP | 3,691 | new | n/a | n/a | n/a |
| 140 | NATIONWIDE CORP GRP | 2,818 | -75.38% | -75.38% | n/a | n/a |
| 0 | AMERICAN EXCESS INS EXCH RRG | 850 | 0.00% | n/a | n/a | 0.00% |
| | Industry Totals | 295,046,446 | -2.62% | -4.95% | 4.84% | 1.51% |

Note (1)

PICA was purchased by ProAssurance in 2009

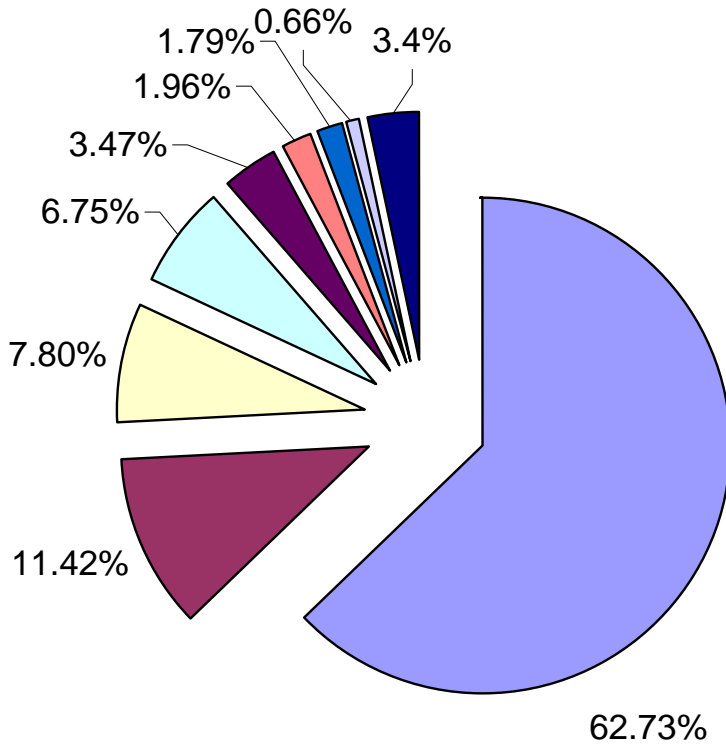
The 2008 premiums have been adjusted to reflect the 2009 group structure

* - Indicates company is new from 2008 to 2009

** - This company is not new. Did not report in time to be in 2009 report.

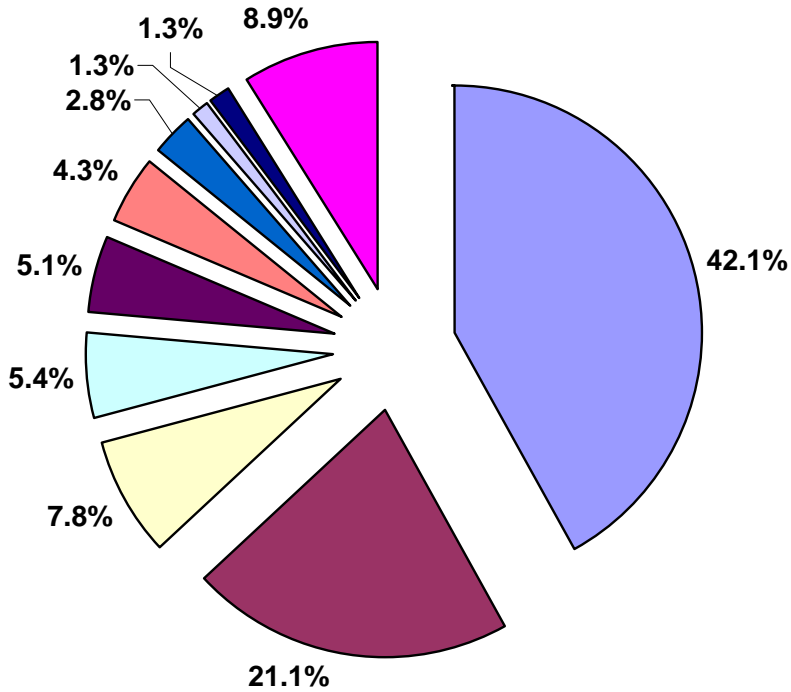
Other - 2 companies had premium in 2008, but not in 2009

2009 Market Share of the Largest Admitted Carriers

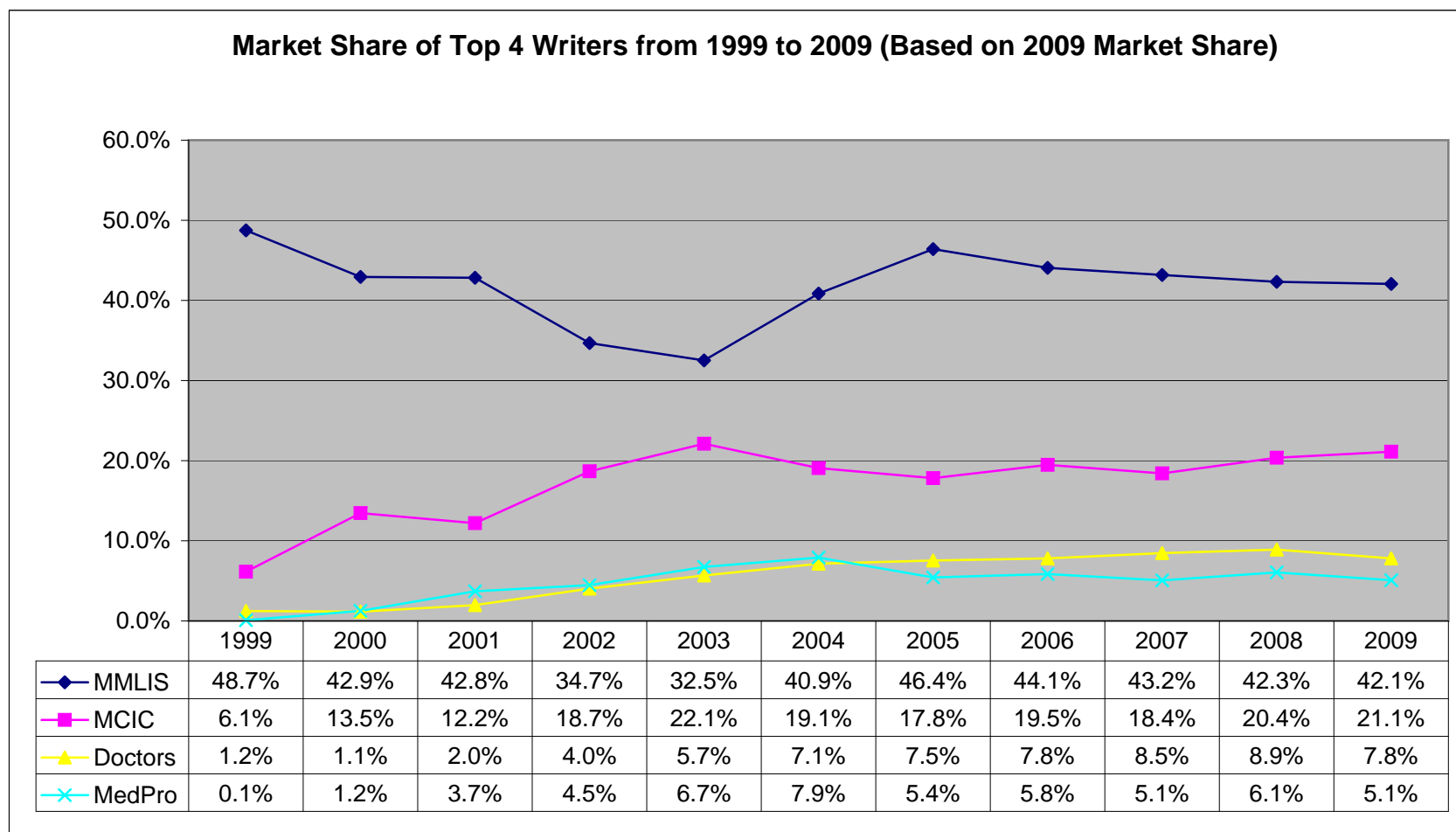


- MEDICAL INS OF MD GRP
- DOCTORS CO GRP
- PROASSURANCE CORP GRP
- BERKSHIRE HATHAWAY GRP
- CNA INS GRP
- HEALTHCARE PROVIDERS INS EXCH
- AMERICAN INTL GRP
- ACE LTD GRP
- REMAINING

2009 Market Share of Top Carriers



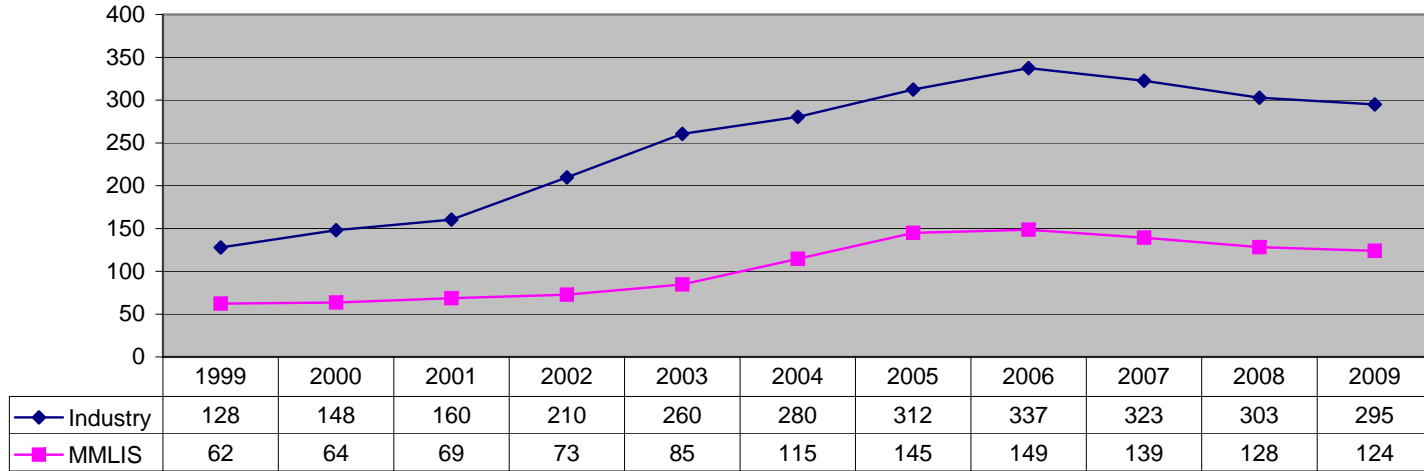
- MEDICAL INS OF MD GRP
- MCIC VT INC RRG
- DOCTORS CO GRP
- BERKSHIRE HATHAWAY (Medical Protective)
- PROASSURANCE CORP GRP
- CNA INS GRP
- AMERICAN INTL GRP
- ZURICH INS GRP
- MARKEL CORP GRP
- REMAINING



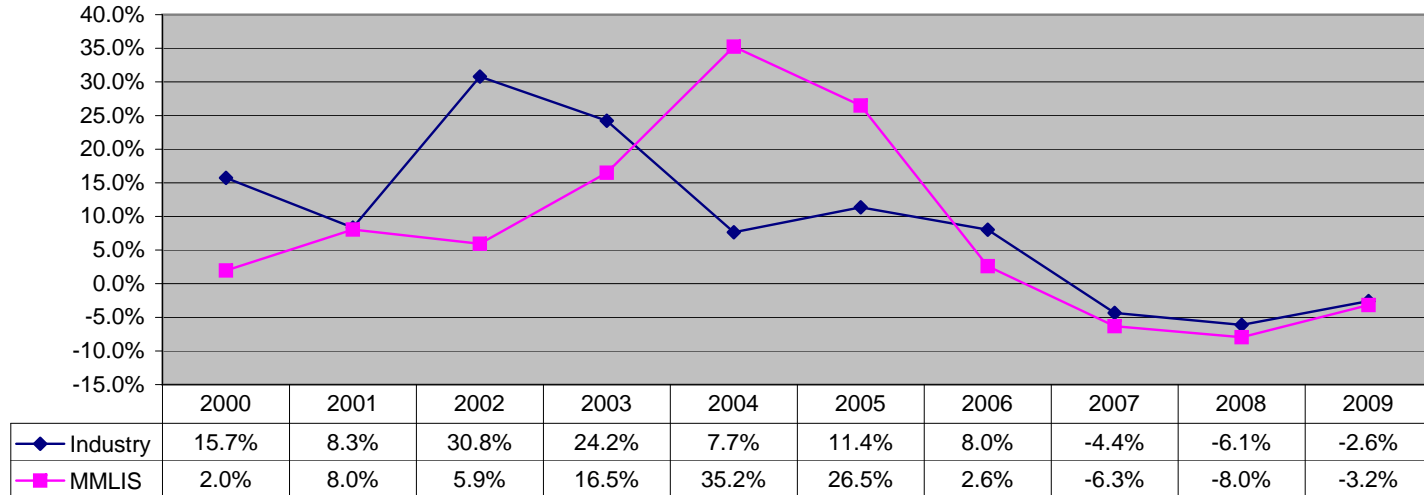
The four carriers listed above are the four largest carriers based on 2009 market share. This does not imply that they are the top 4 carriers for the time period shown above.

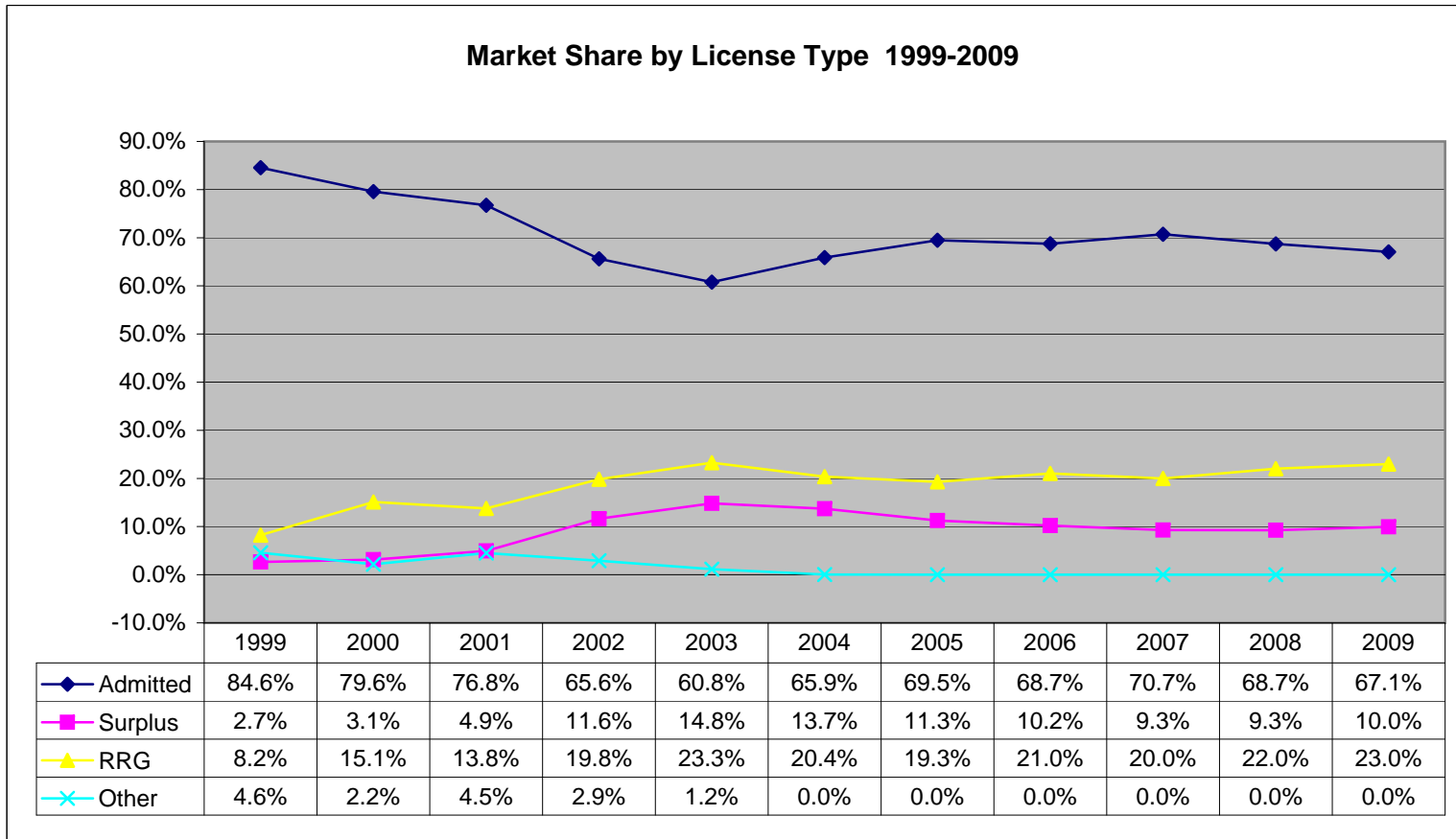
MMLIS - Medical Mutual Group
 MCIC - MCIC RRG Vermont
 Doctors - The Doctors Company
 MedPro - Medical Protective Insurance Company

Industry and MMLIS Written Premiums (in Millions) from 1999 to 2009
Includes Surplus Lines and RRG's

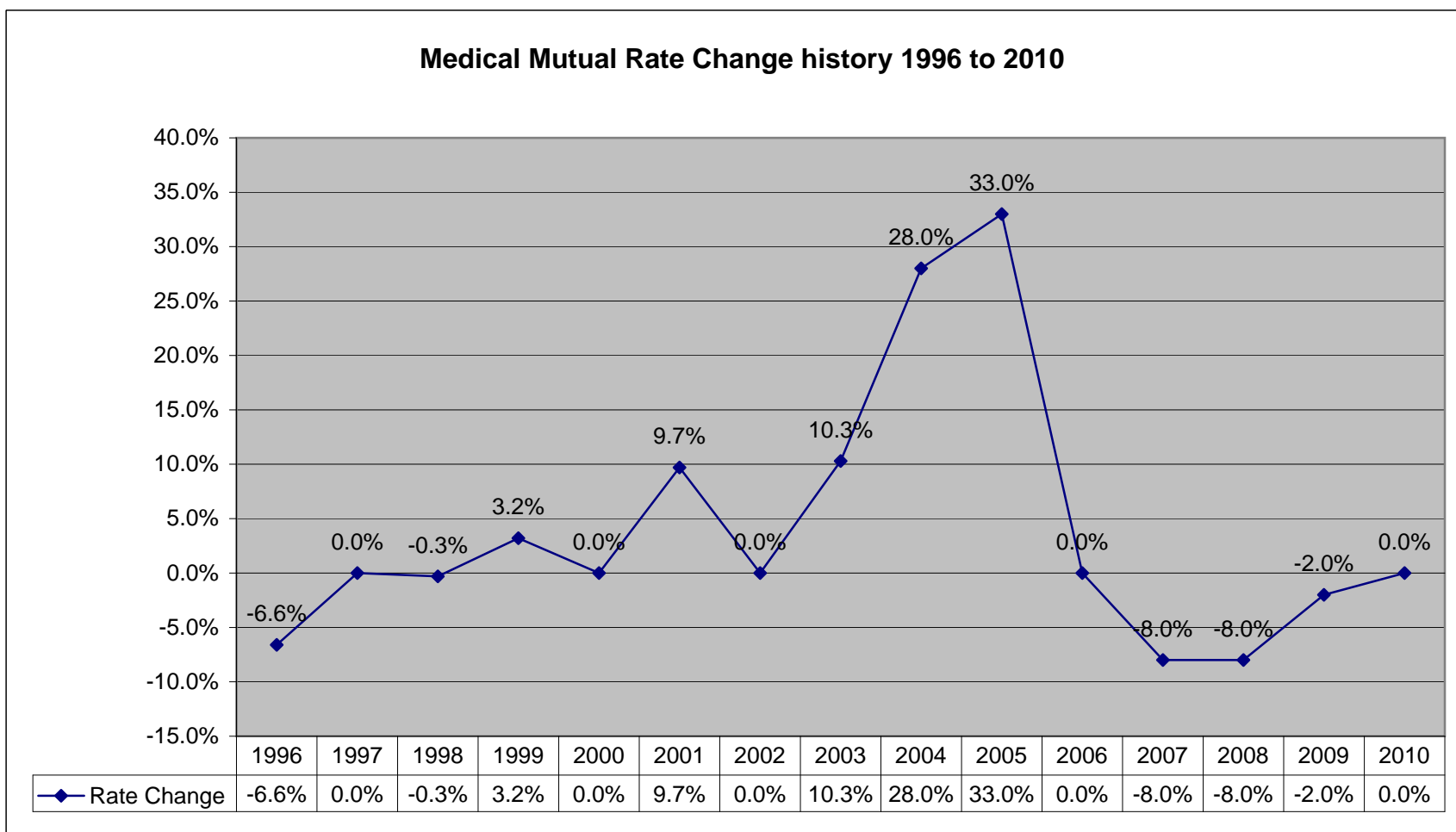


Change in Written Premium from the prior year for the Industry and MMLIS





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.

NOTE: Currently, there are no rate filings pending from Medical Mutual with the Maryland Insurance Administration for 2011.

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 |
| Valiant | Valiant Insurance Company | B, C & D |
| Darwin | Darwin National Assurance Company | D |
| AIG | National Union Fire Insurance Company of Pittsburgh | D |
| CNA | American Casualty Co of Reading, PA | E |
| FFIC | Chicago Insurance Company | 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)

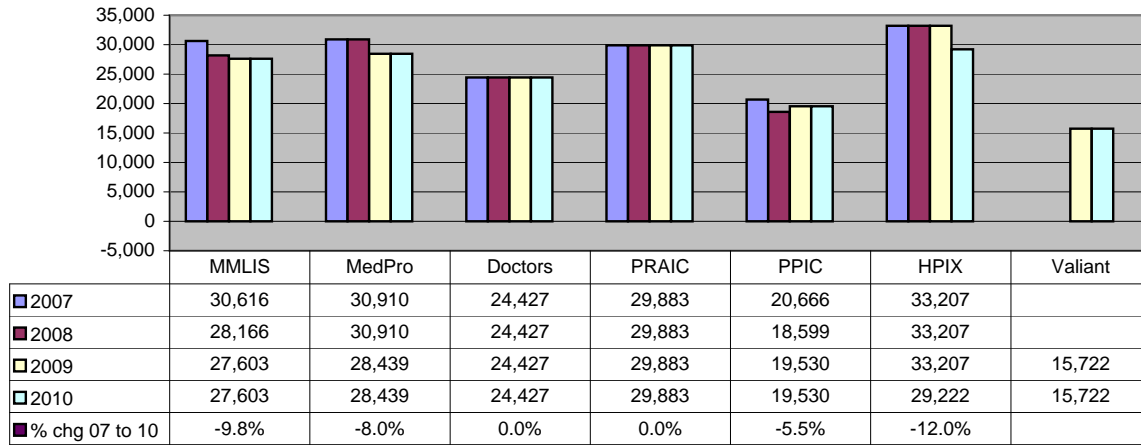
Notes to Charts

1) Company information not shown if they had no rates for 2010

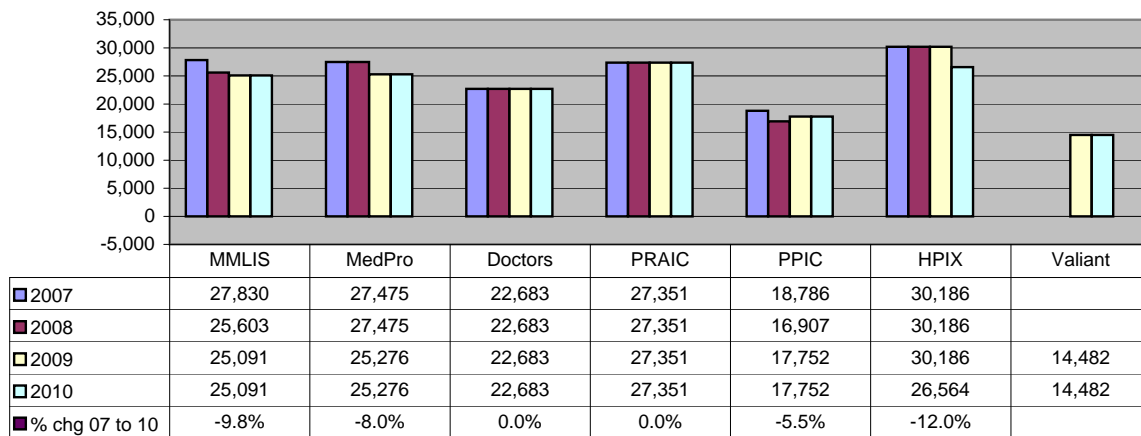
2) Percentage change not shown if company had no rates for 2007

Fam/Gen Prac (No OB) - Minor Surgery

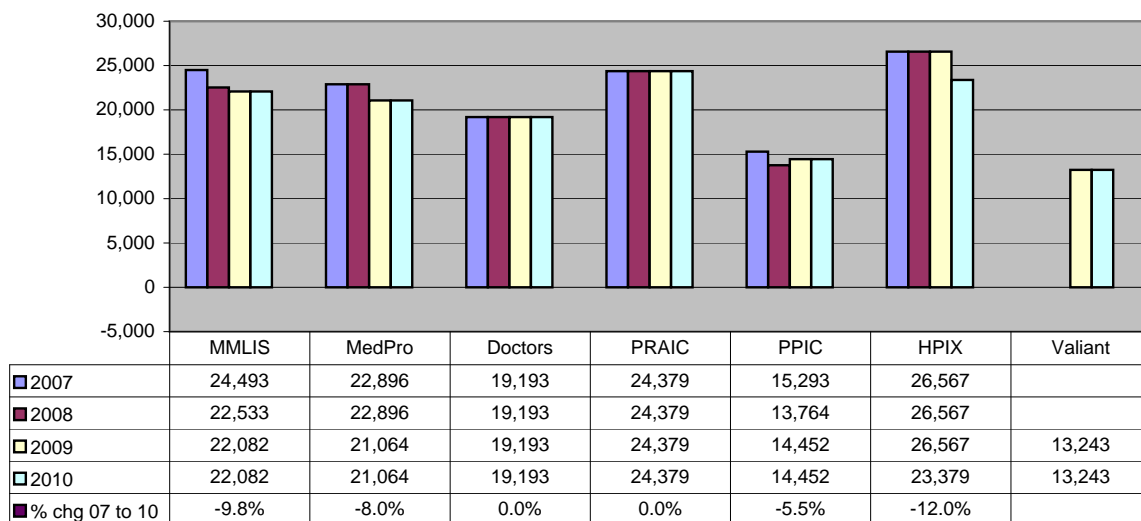
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery and Prince George's

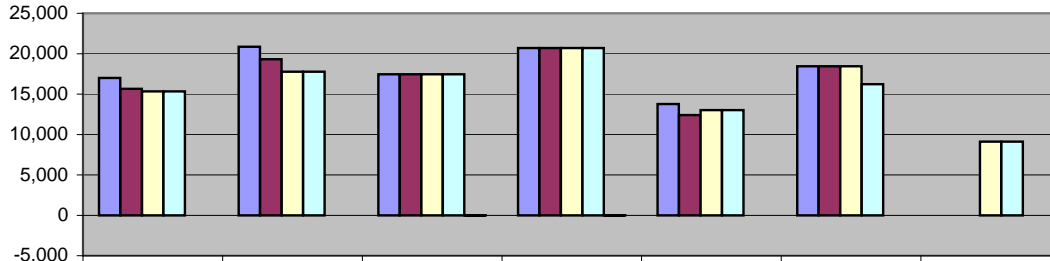


Rest of State



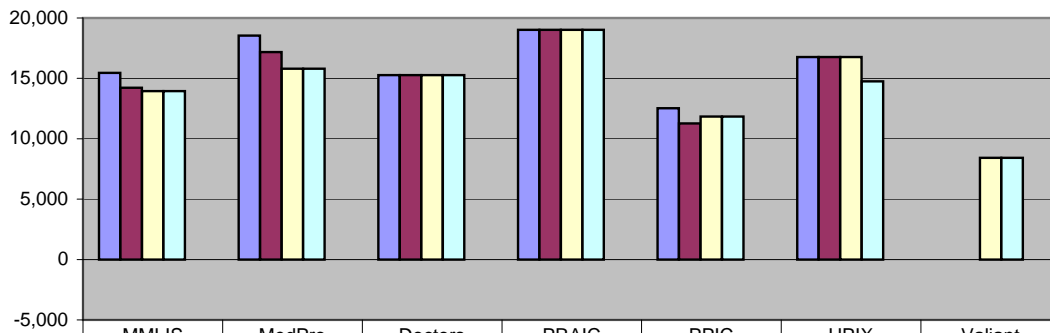
Fam/Gen Prac (No OB) - No Surgery

Baltimore City and Baltimore County



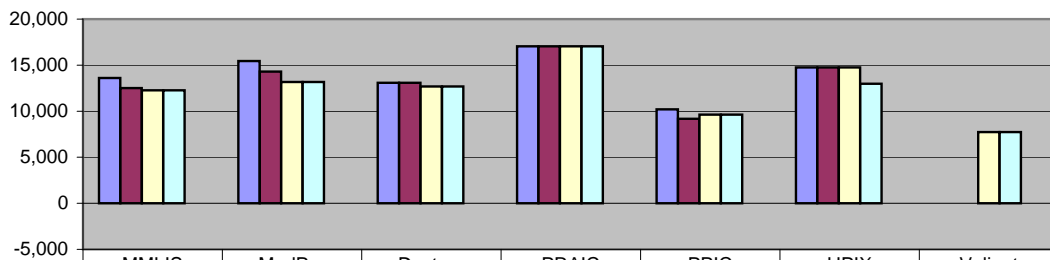
| | MMLIS | MedPro | Doctors | PRAIC | PPIC | HPIX | Valiant |
|------------------|--------|--------|---------|--------|--------|--------|---------|
| ■ 2007 | 17,009 | 20,863 | 17,448 | 20,710 | 13,778 | 18,449 | |
| ■ 2008 | 15,648 | 19,319 | 17,448 | 20,710 | 12,400 | 18,449 | |
| ■ 2009 | 15,335 | 17,775 | 17,448 | 20,710 | 13,020 | 18,449 | 9,112 |
| ■ 2010 | 15,335 | 17,775 | 17,448 | 20,710 | 13,020 | 16,235 | 9,112 |
| ■ % chg 07 to 10 | -9.8% | -14.8% | 0.0% | 0.0% | -5.5% | -12.0% | |

Anne Arundel, Howard, Montgomery, Prince George's



| | MMLIS | MedPro | Doctors | PRAIC | PPIC | HPIX | Valiant |
|------------------|--------|--------|---------|--------|--------|--------|---------|
| ■ 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 | |
| ■ 2009 | 13,940 | 15,798 | 15,267 | 19,022 | 11,835 | 16,770 | 8,424 |
| ■ 2010 | 13,940 | 15,798 | 15,267 | 19,022 | 11,835 | 14,758 | 8,424 |
| ■ % chg 07 to 10 | -9.8% | -14.8% | 0.0% | 0.0% | -5.5% | -12.0% | |

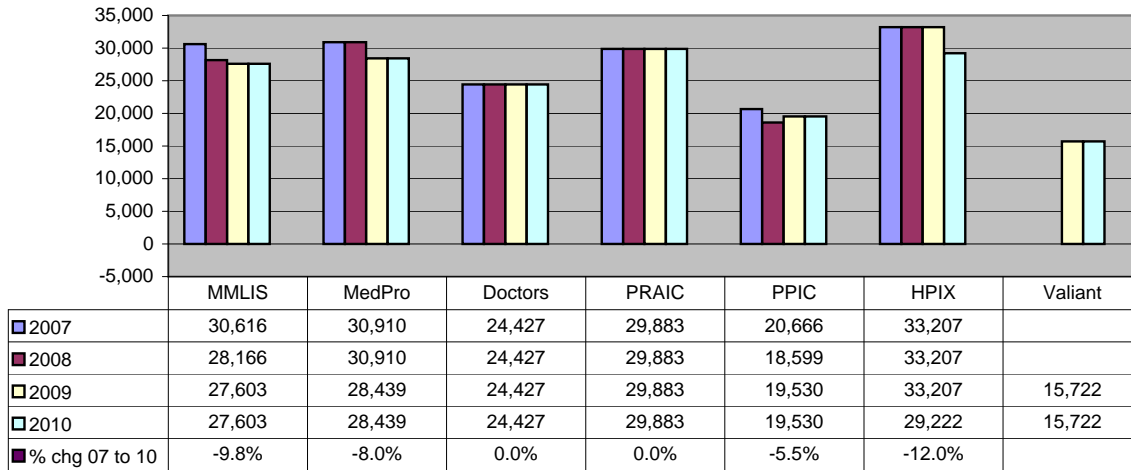
Rest of State



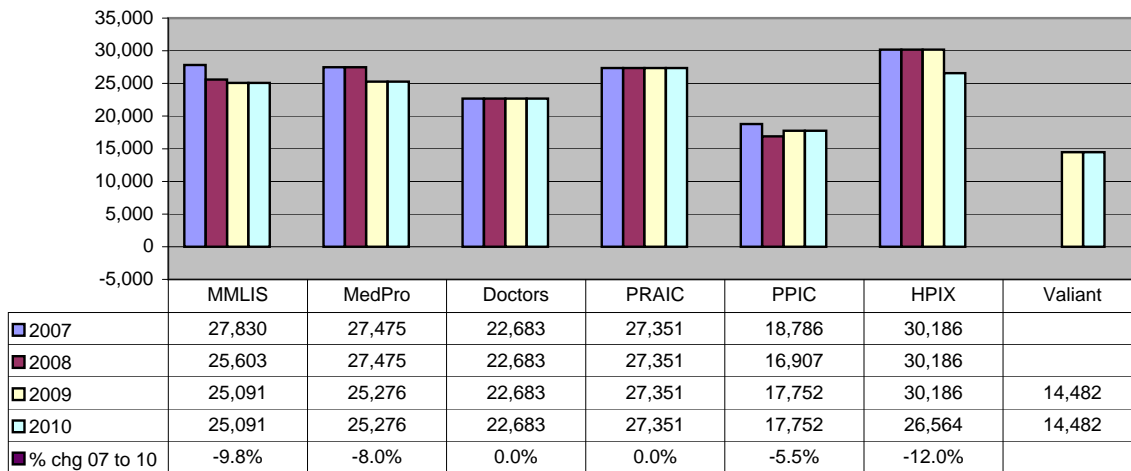
| | MMLIS | MedPro | Doctors | PRAIC | PPIC | HPIX | Valiant |
|------------------|--------|--------|---------|--------|--------|--------|---------|
| ■ 2007 | 13,607 | 15,455 | 13,086 | 17,040 | 10,195 | 14,759 | |
| ■ 2008 | 12,518 | 14,310 | 13,086 | 17,040 | 9,176 | 14,759 | |
| ■ 2009 | 12,268 | 13,165 | 12,693 | 17,040 | 9,635 | 14,759 | 7,735 |
| ■ 2010 | 12,268 | 13,165 | 12,693 | 17,040 | 9,635 | 12,988 | 7,735 |
| ■ % chg 07 to 10 | -9.8% | -14.8% | -3.0% | 0.0% | -5.5% | -12.0% | |

Anesthesiology

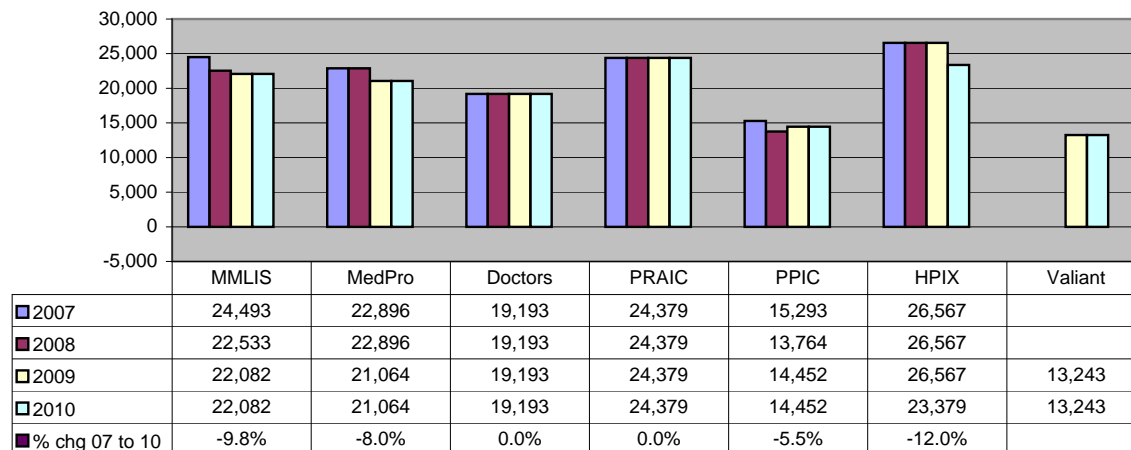
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

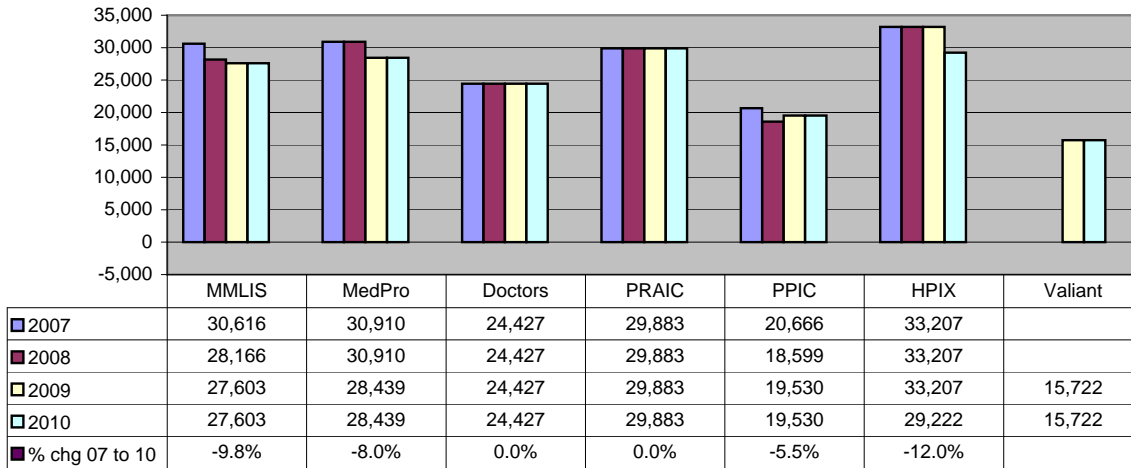


Rest of State

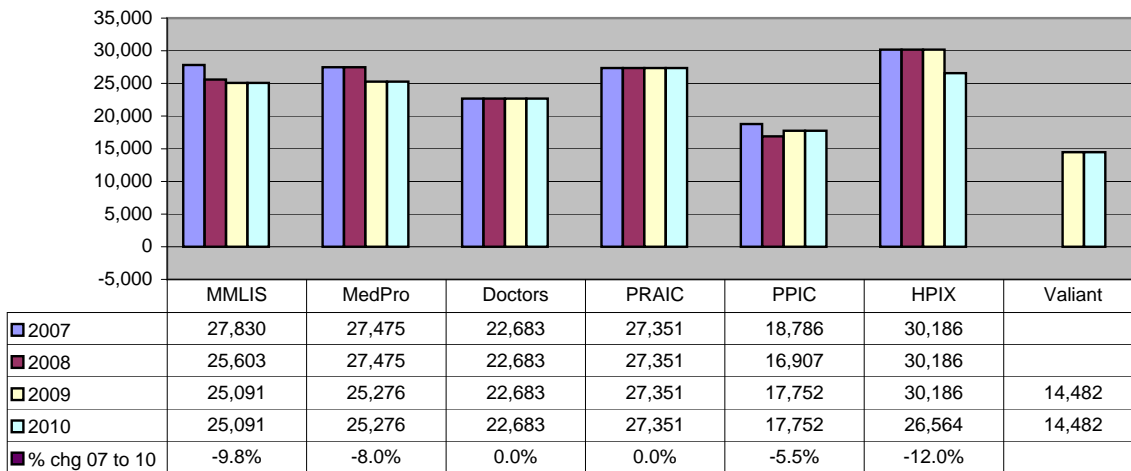


Dermatology - No Surgery

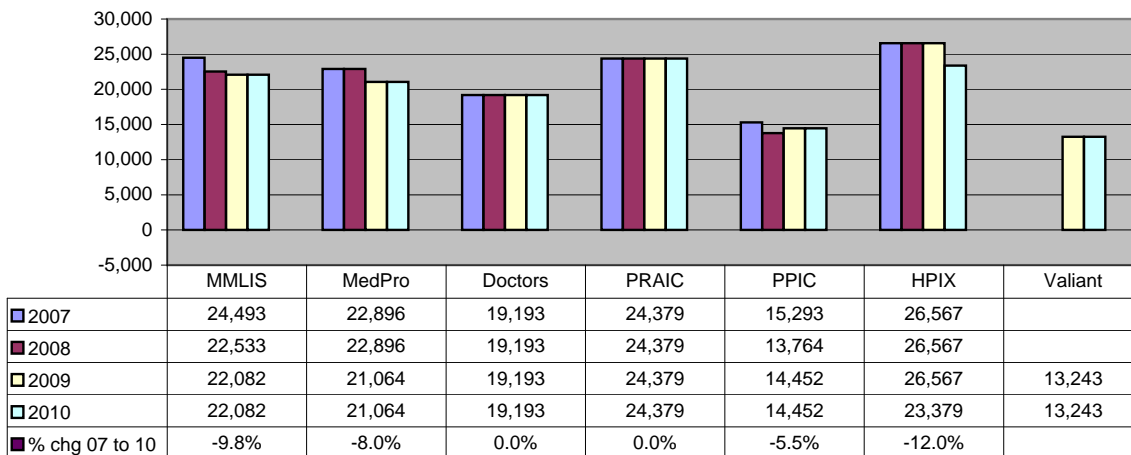
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

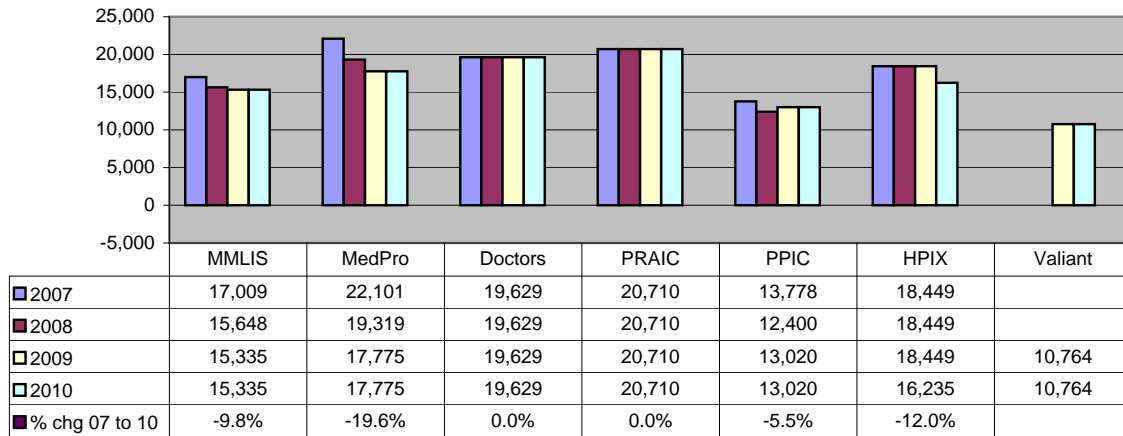


Rest of State

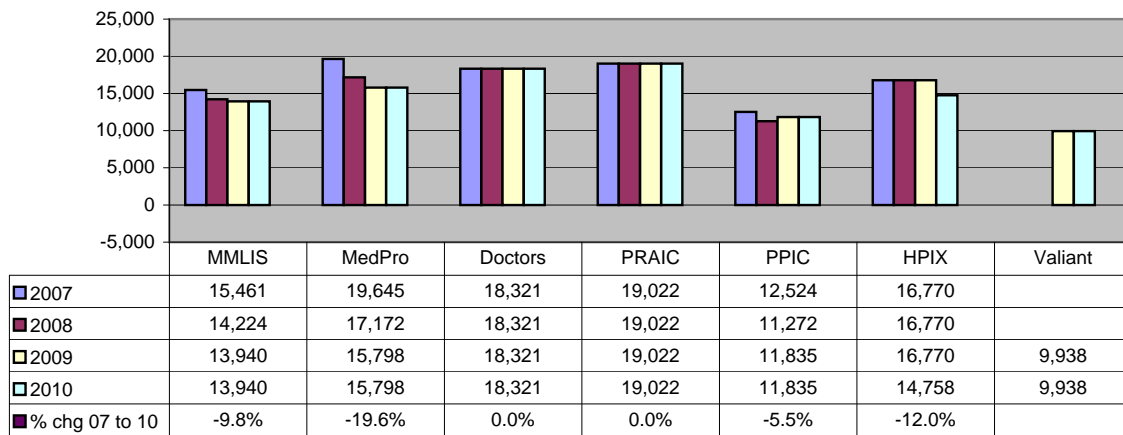


Internal Medicine - No Surgery

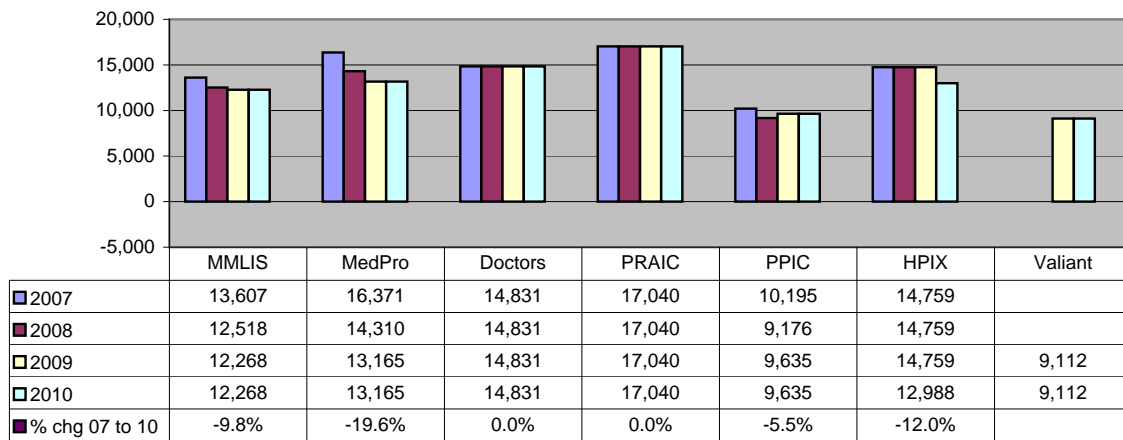
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

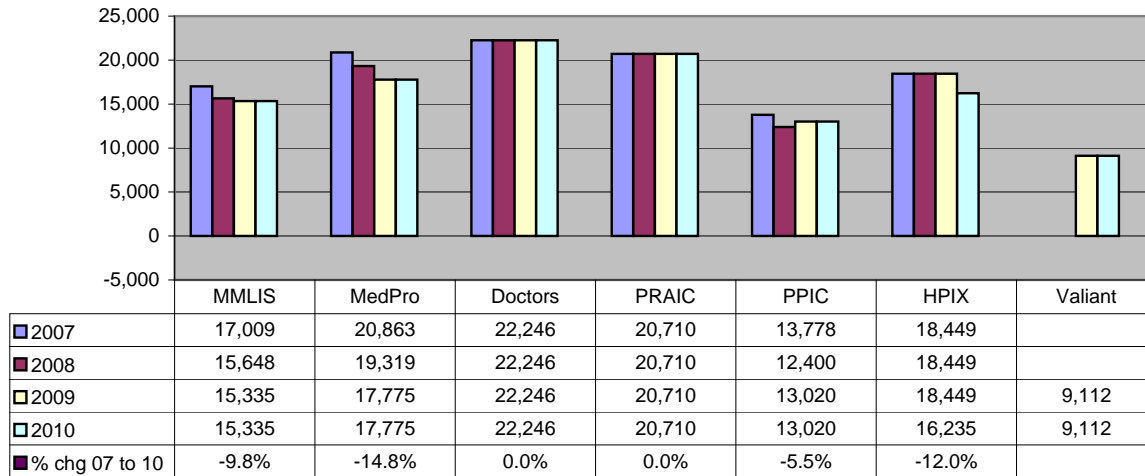


Rest of State

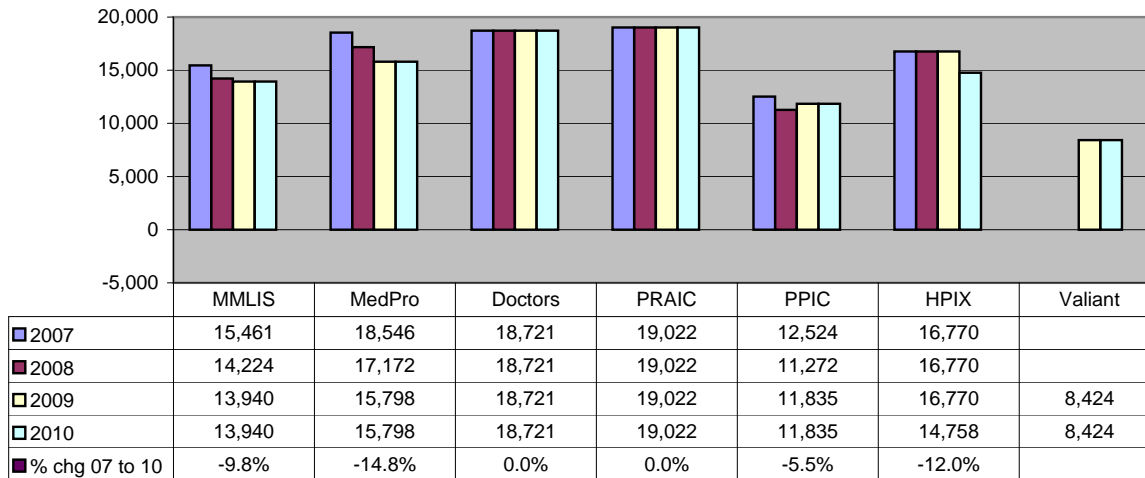


Pediatrics - No Surgery

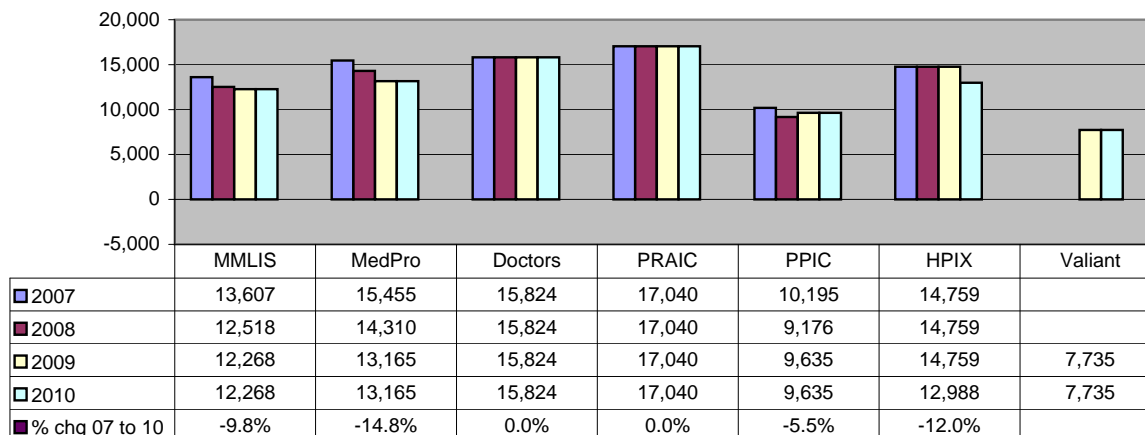
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

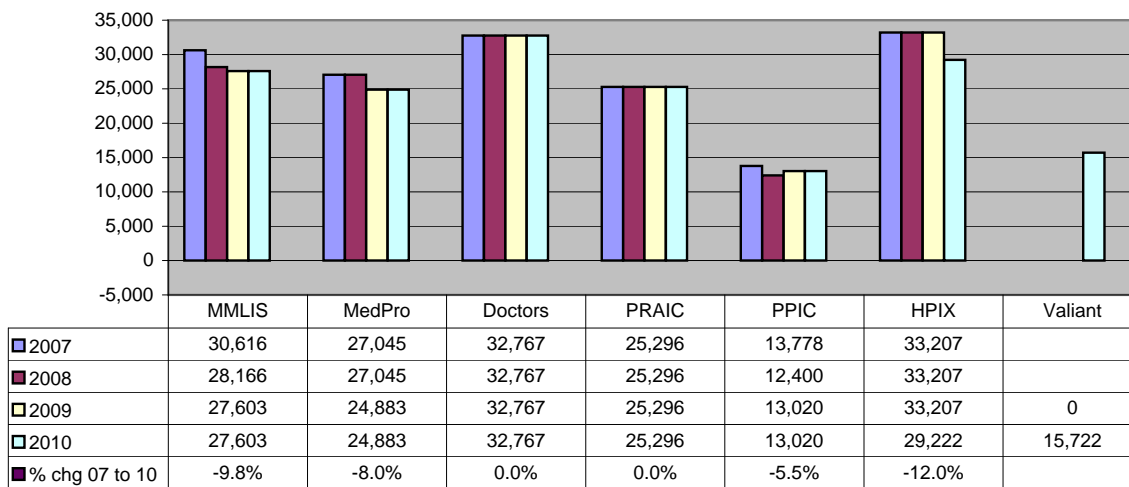


Rest of State

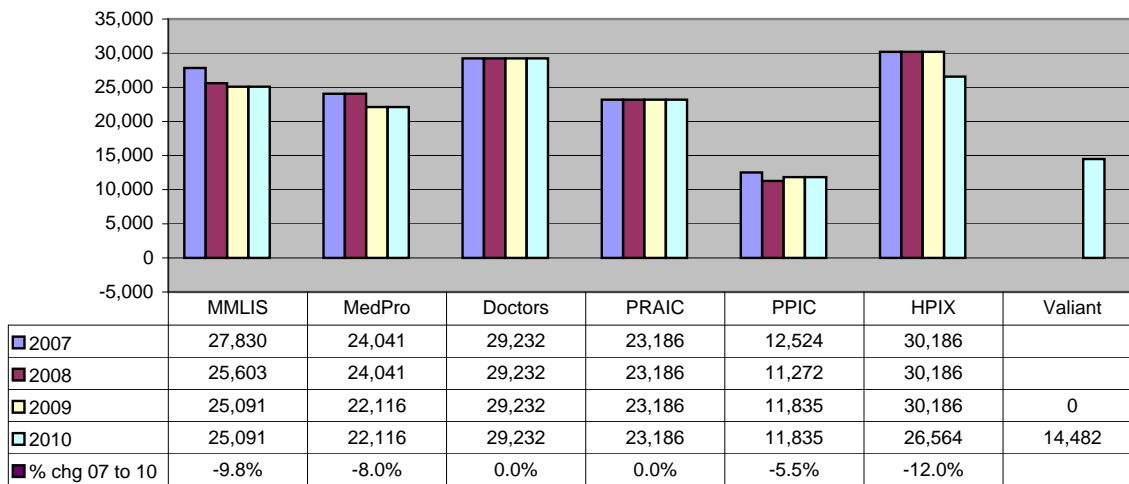


Radiology (Diagnostic) - No Surgery

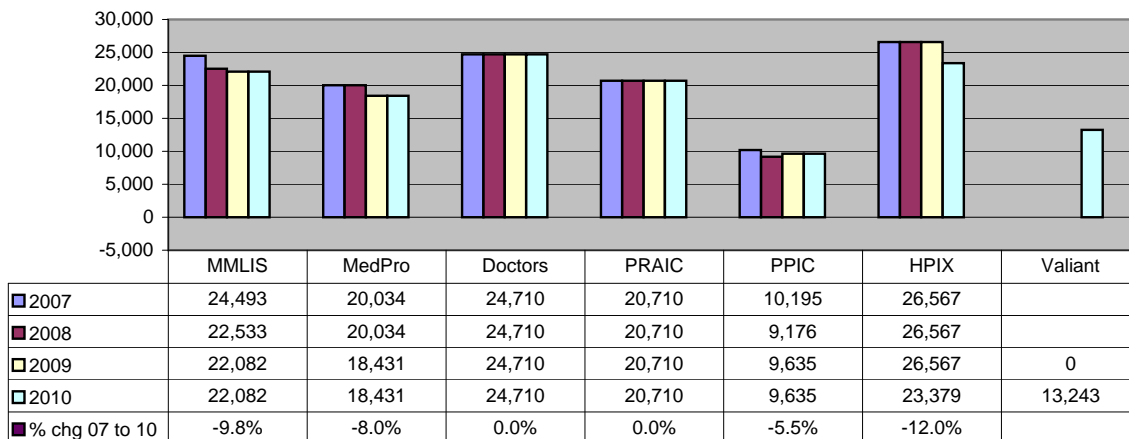
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

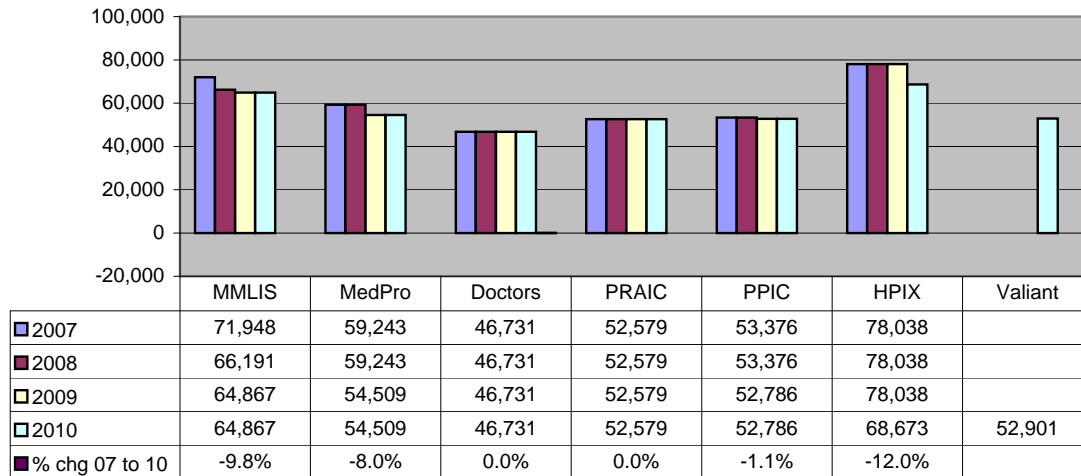


Rest of State

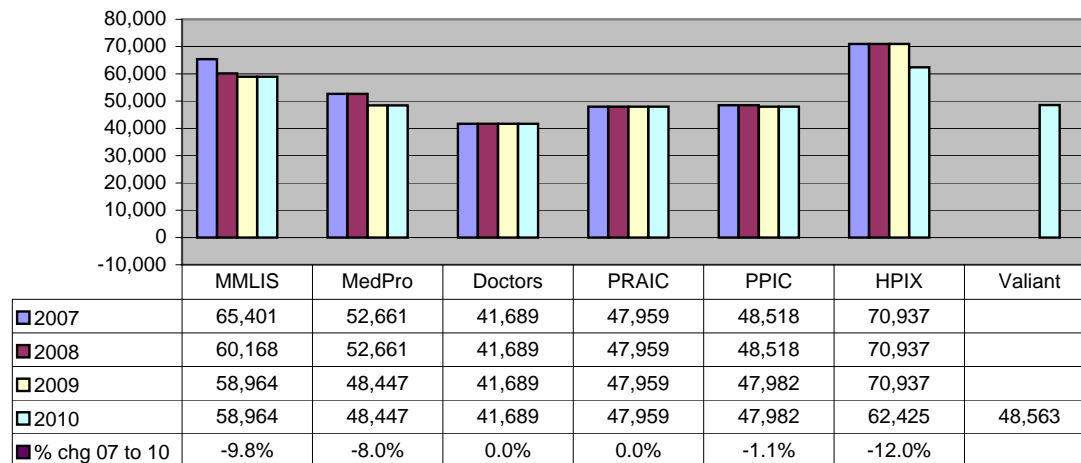


Emergency Medicine - Inc. Major Surgery

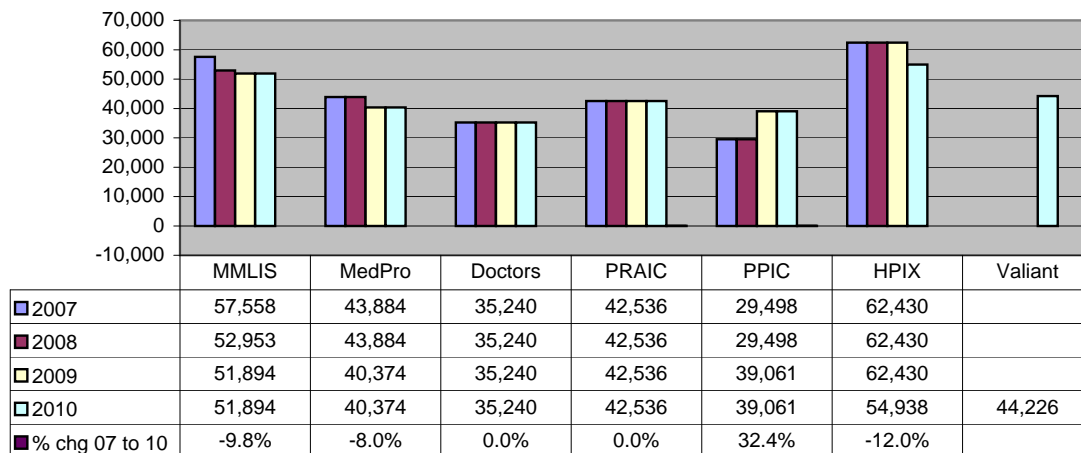
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

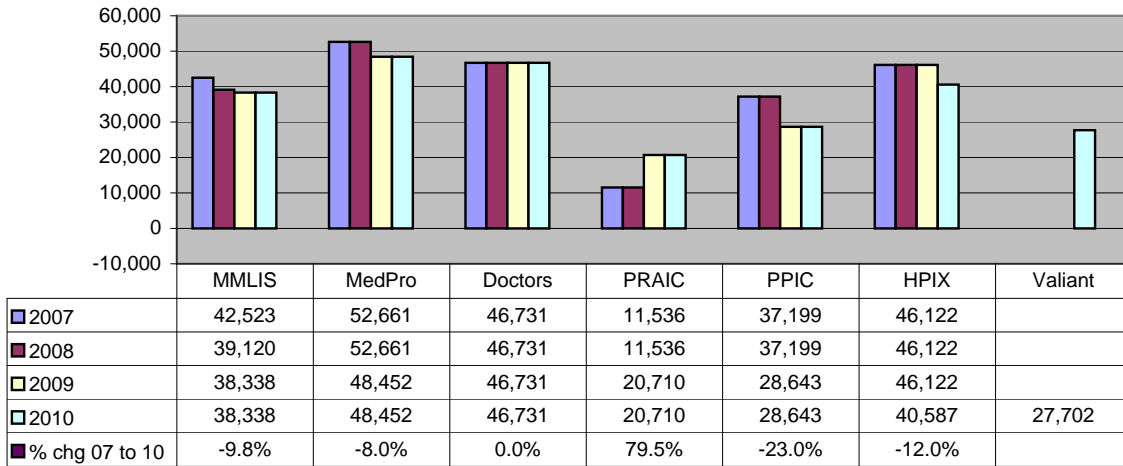


Rest of State

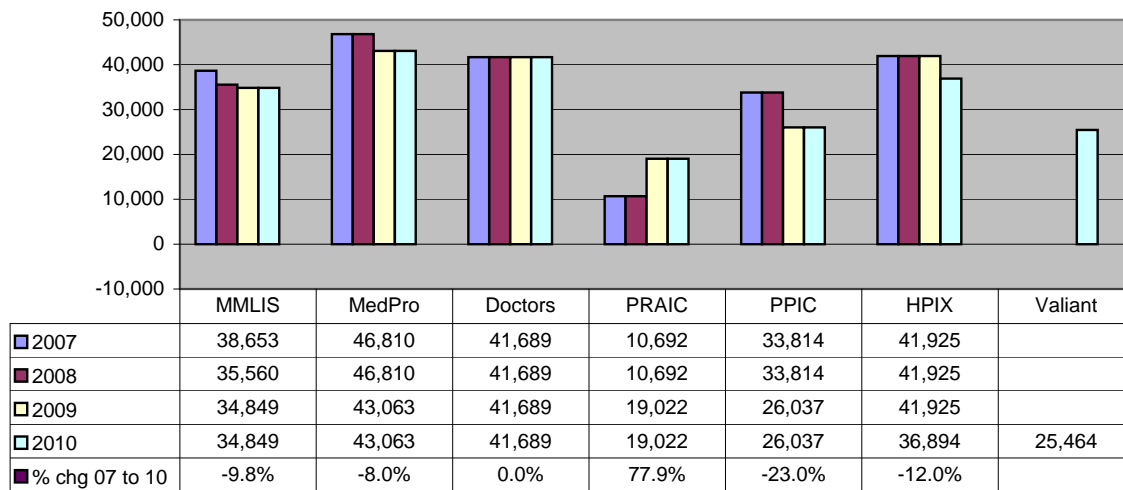


Emergency Medicine (No Major Surgery)

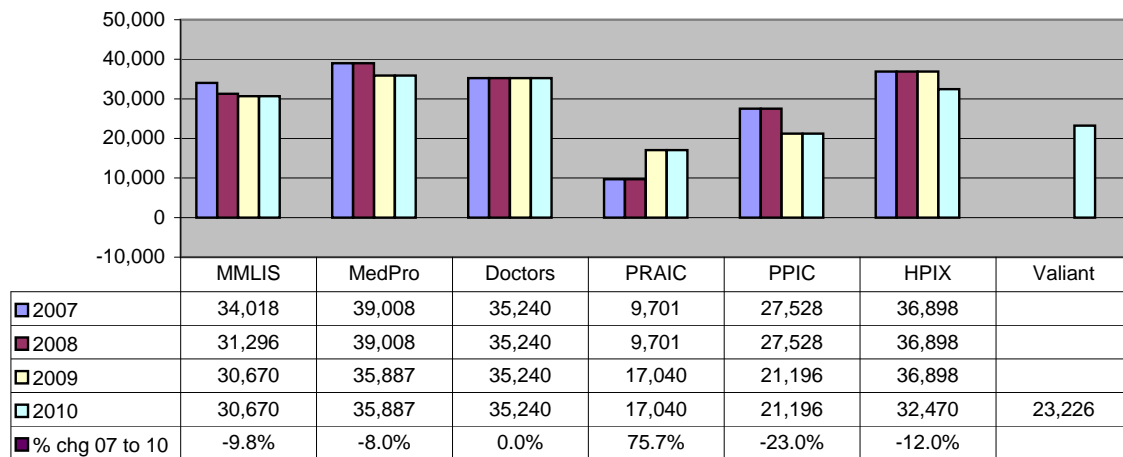
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

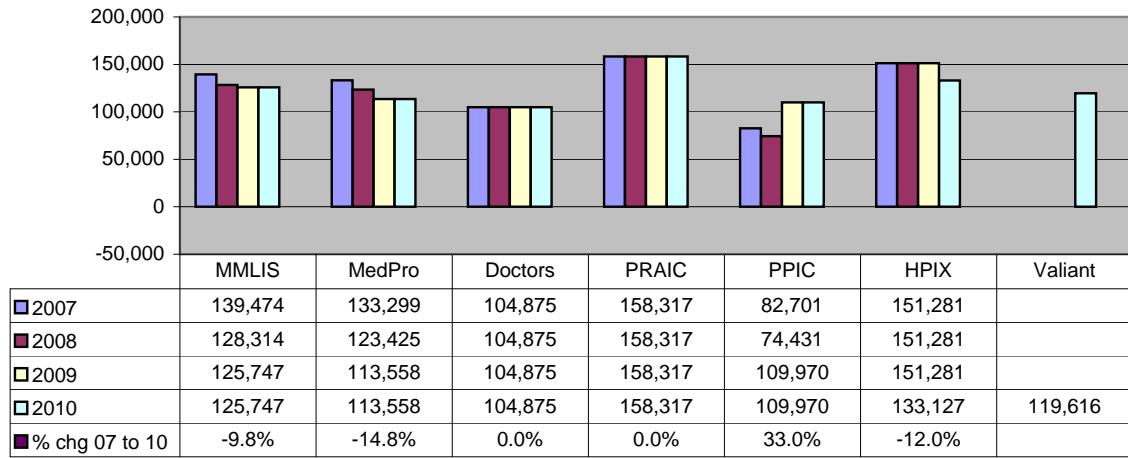


Rest of State

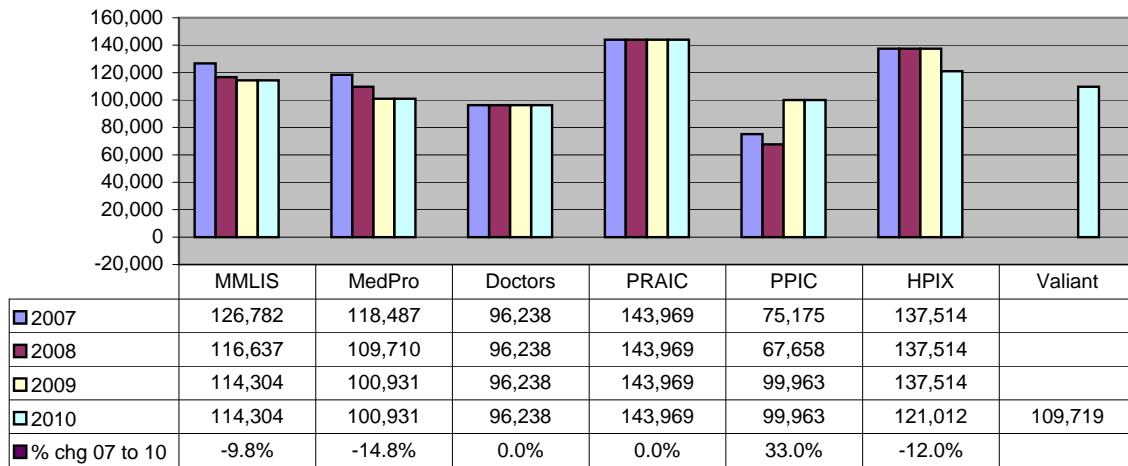


Obstetrics/gynecology - Surgery

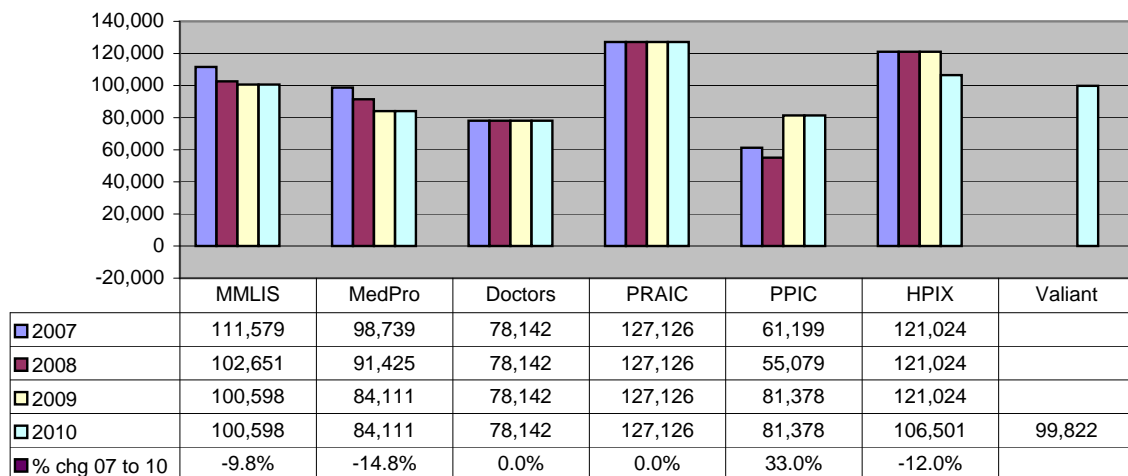
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

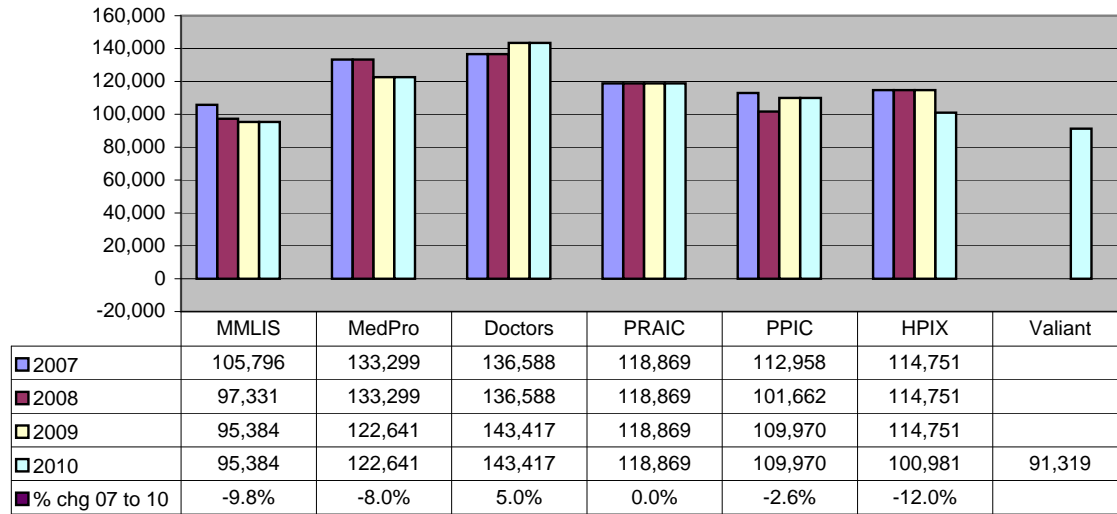


Rest of State

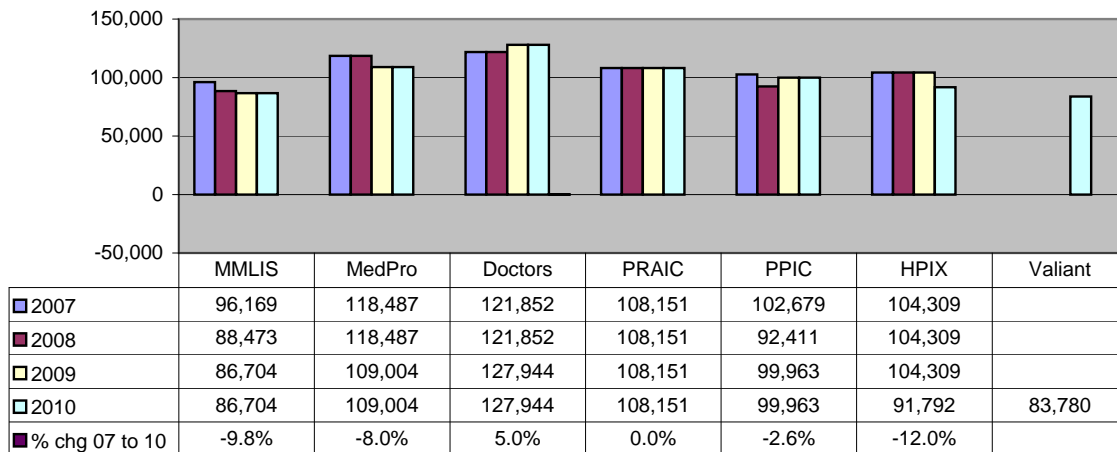


Neurology (including child) - Surgery

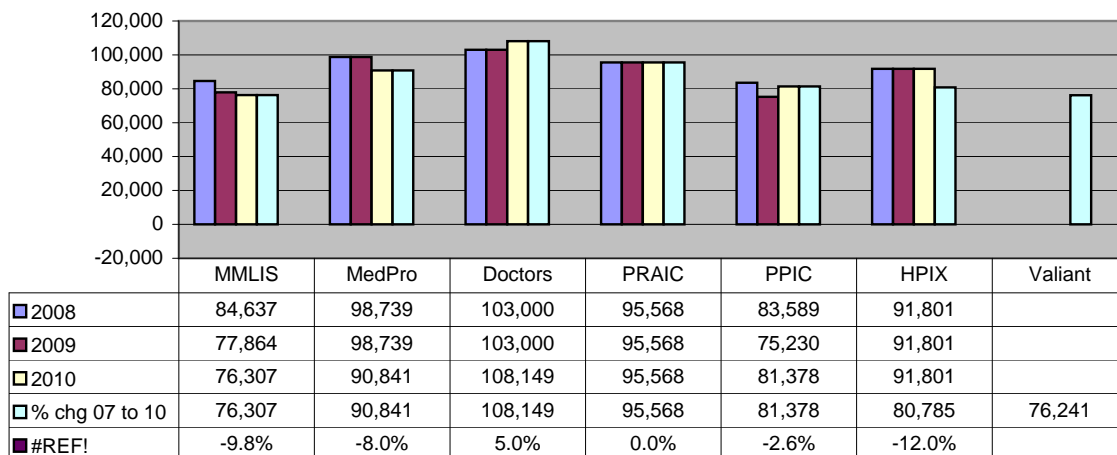
Baltimore City and Baltimore County



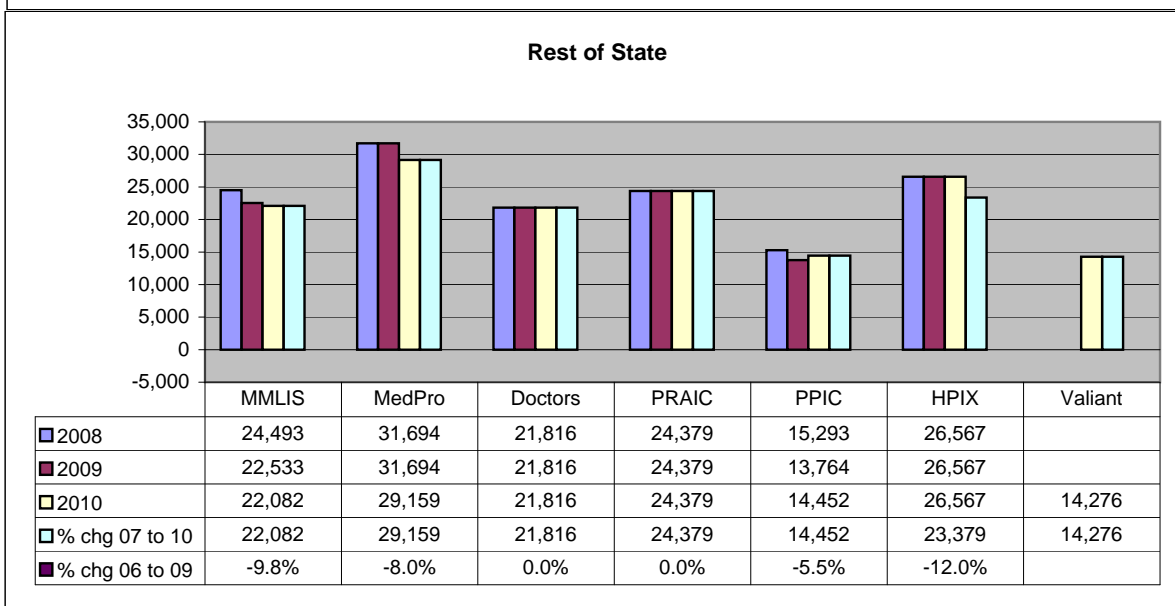
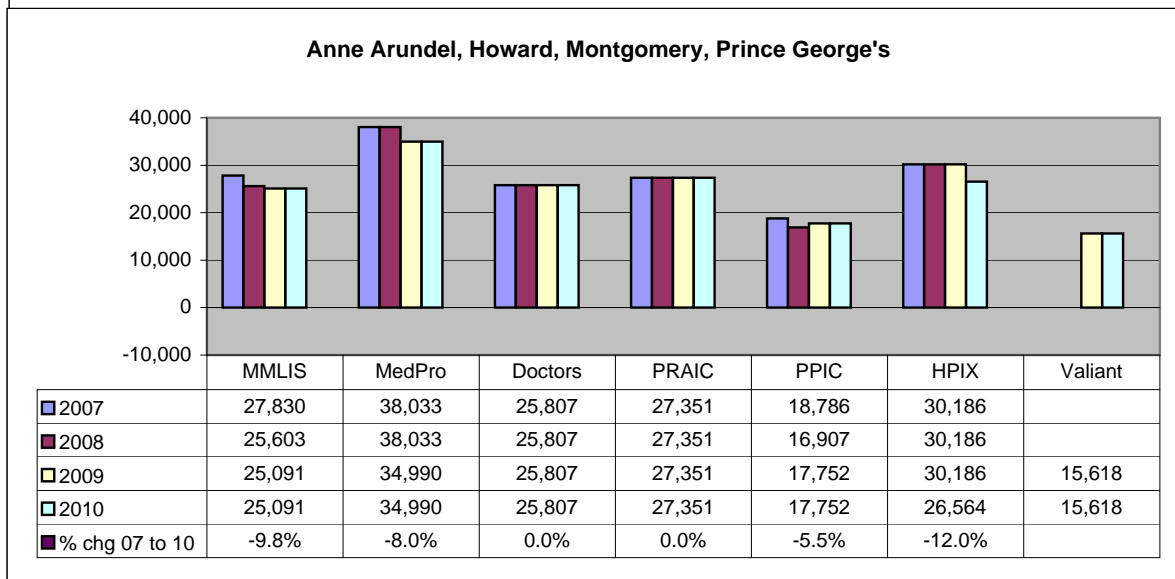
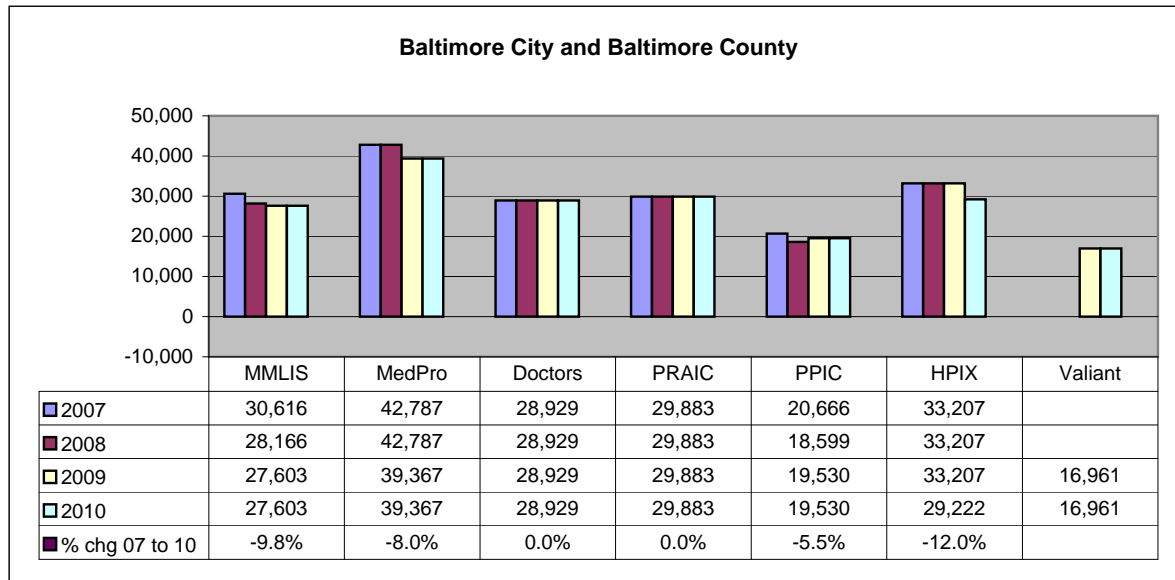
Anne Arundel, Howard, Montgomery, Prince George's



Rest of State

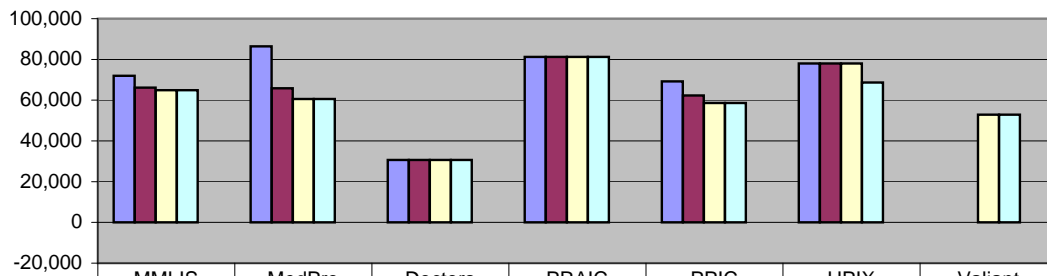


Neurology (including child) - Minor Surgery



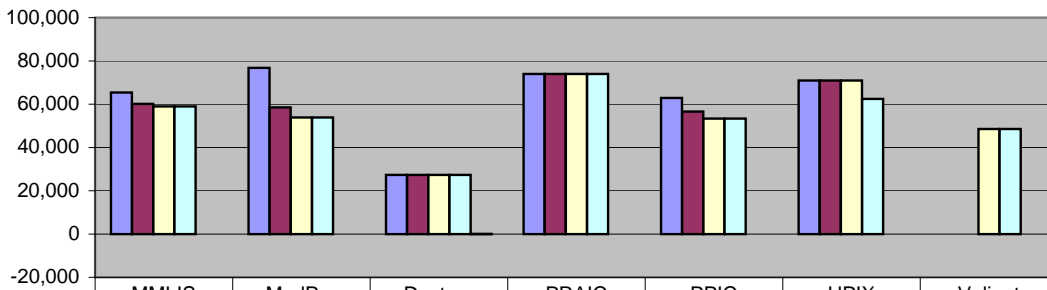
Cardiovascular Disease - Surgery

Baltimore City and Baltimore County



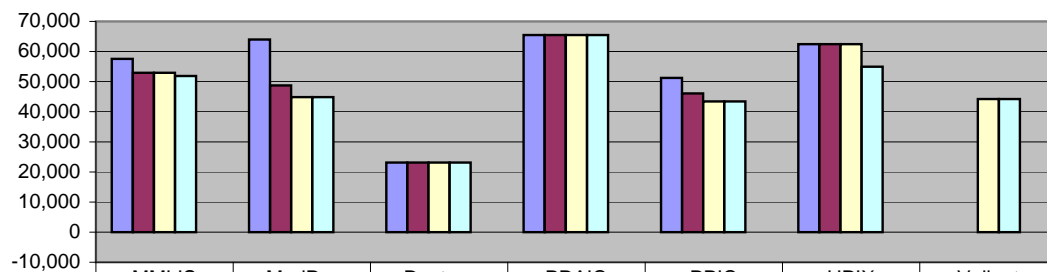
| | MMLIS | MedPro | Doctors | PRAIC | PPIC | HPIX | Valiant |
|----------------|--------|--------|---------|--------|--------|--------|---------|
| 2007 | 71,948 | 86,397 | 30,654 | 81,257 | 69,202 | 78,038 | |
| 2008 | 66,191 | 65,826 | 30,654 | 81,257 | 62,282 | 78,038 | |
| 2009 | 64,867 | 60,564 | 30,654 | 81,257 | 58,651 | 78,038 | 52,901 |
| 2010 | 64,867 | 60,564 | 30,654 | 81,257 | 58,651 | 68,673 | 52,901 |
| % chg 07 to 10 | -9.8% | -29.9% | 0.0% | 0.0% | -15.2% | -12.0% | |

Anne Arundel, Howard, Montgomery, Prince George's



| | MMLIS | MedPro | Doctors | PRAIC | PPIC | HPIX | Valiant |
|----------------|--------|--------|---------|--------|--------|--------|---------|
| 2007 | 65,401 | 76,797 | 27,346 | 73,998 | 62,905 | 70,937 | |
| 2008 | 60,168 | 58,512 | 27,346 | 73,998 | 56,615 | 70,937 | |
| 2009 | 58,964 | 53,829 | 27,346 | 73,998 | 53,314 | 70,937 | 48,563 |
| 2010 | 58,964 | 53,829 | 27,346 | 73,998 | 53,314 | 62,425 | 48,563 |
| % chg 07 to 10 | -9.8% | -29.9% | 0.0% | 0.0% | -15.2% | -12.0% | |

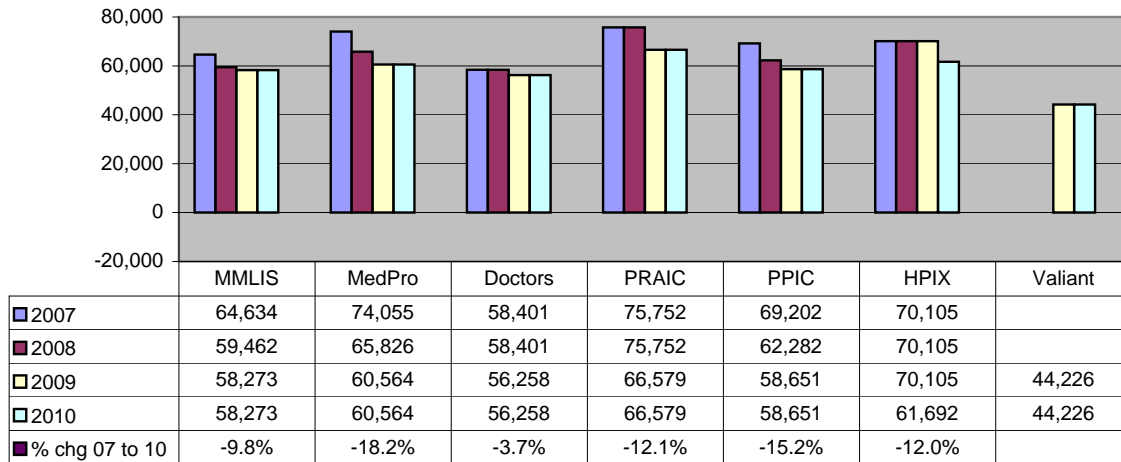
Rest of State



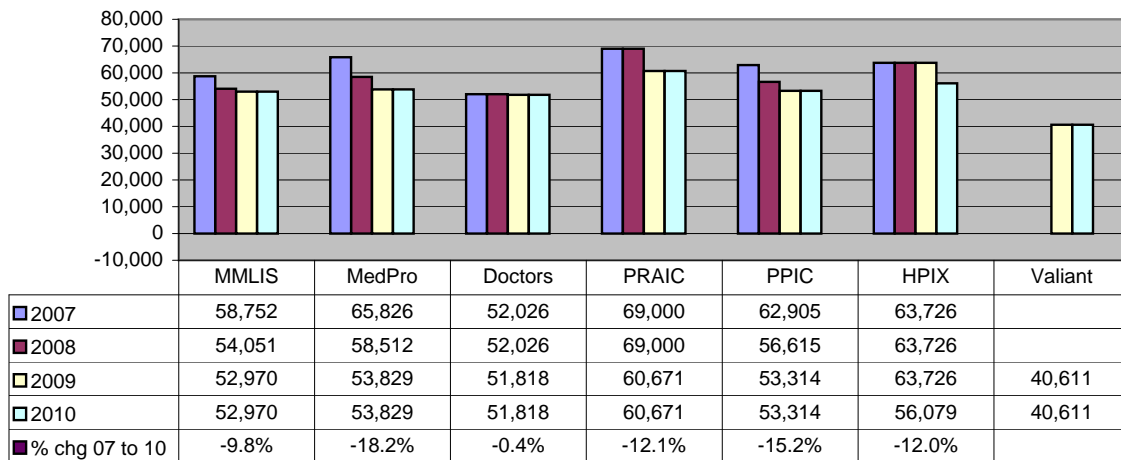
| | MMLIS | MedPro | Doctors | PRAIC | PPIC | HPIX | Valiant |
|----------------|--------|--------|---------|--------|--------|--------|---------|
| 2008 | 57,558 | 63,998 | 23,115 | 65,478 | 51,210 | 62,430 | |
| 2009 | 52,953 | 48,760 | 23,115 | 65,478 | 46,089 | 62,430 | |
| 2010 | 52,953 | 44,859 | 23,115 | 65,478 | 43,402 | 62,430 | 44,226 |
| % chg 07 to 10 | 51,894 | 44,859 | 23,115 | 65,478 | 43,402 | 54,938 | 44,226 |
| #REF! | -9.8% | -29.9% | 0.0% | 0.0% | -15.2% | -12.0% | |

Orthopedic Surgery

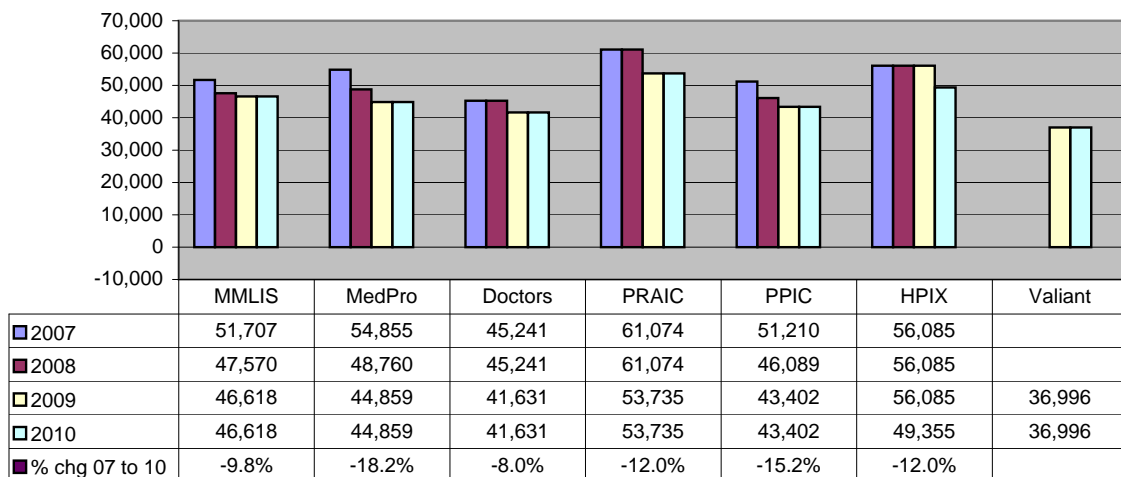
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George

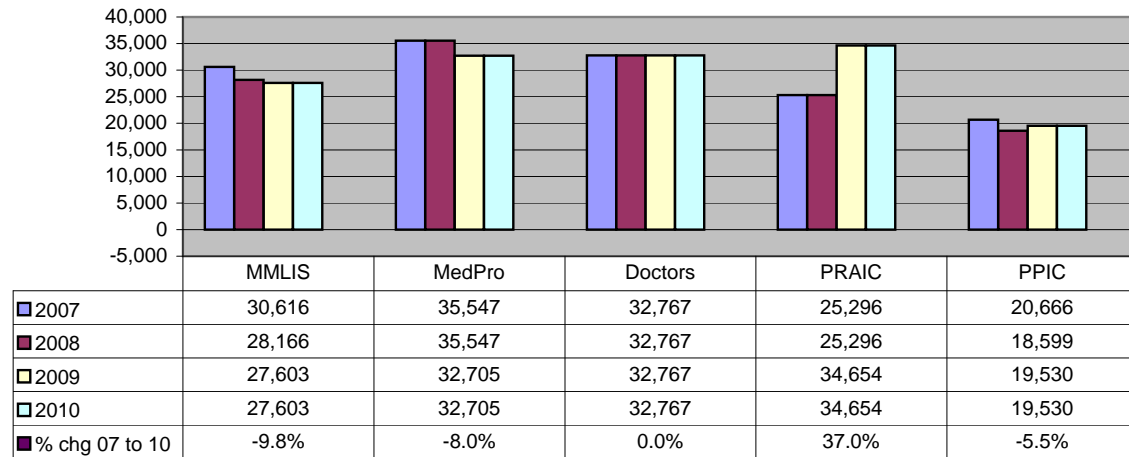


Rest of State

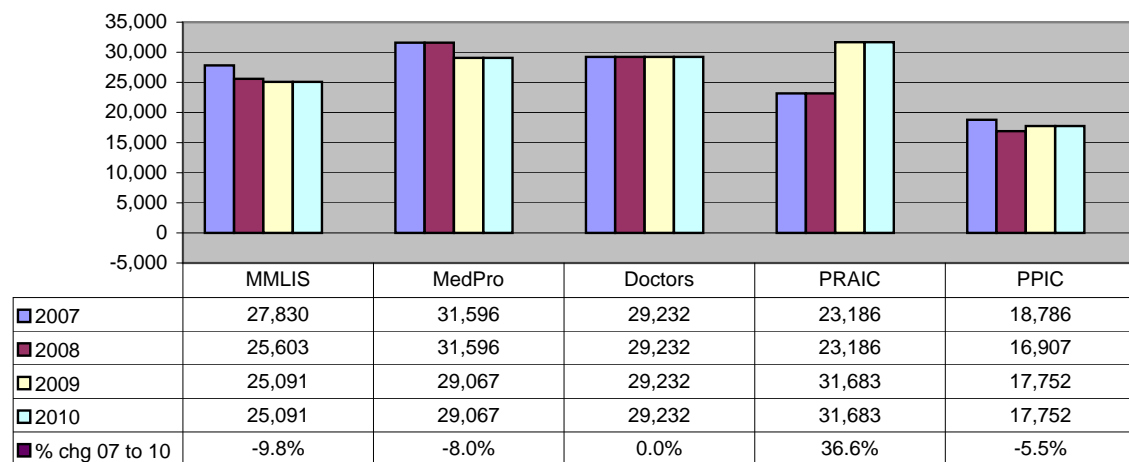


Radiology - Incl. Dye - minor surgery

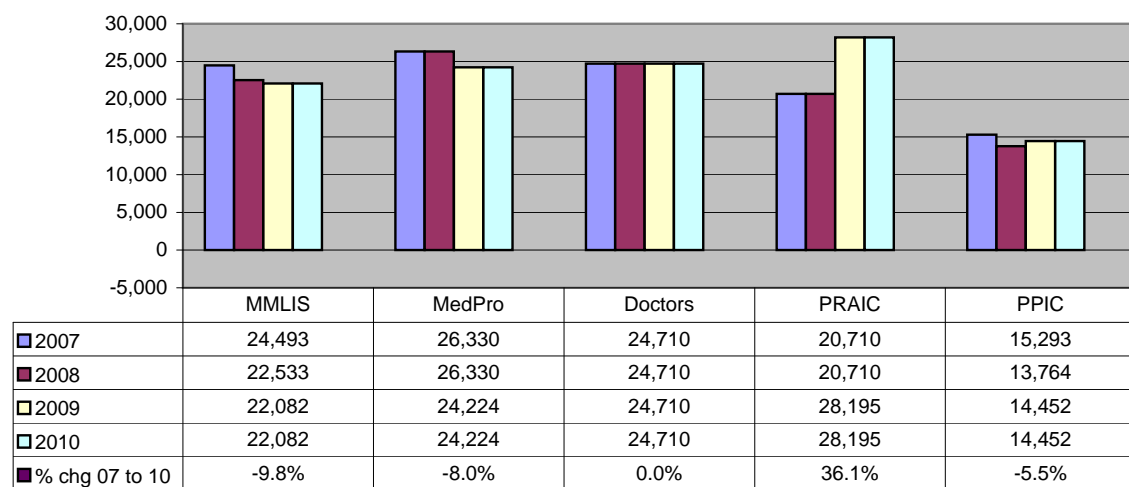
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

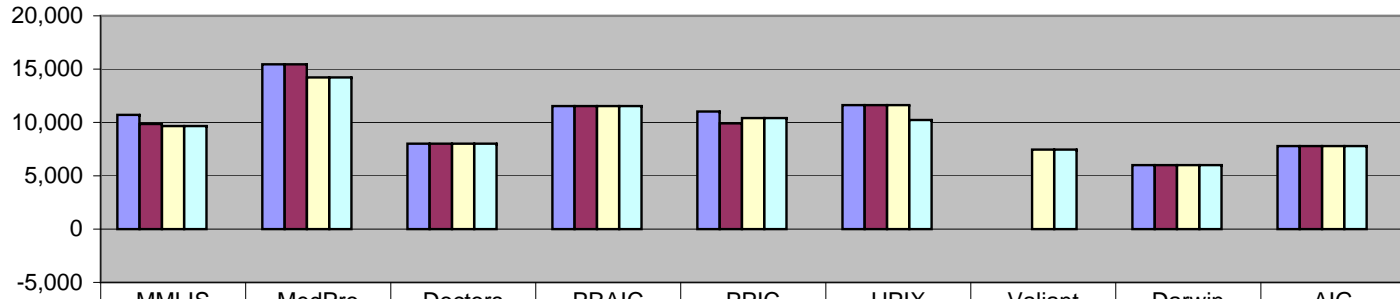


Rest of State



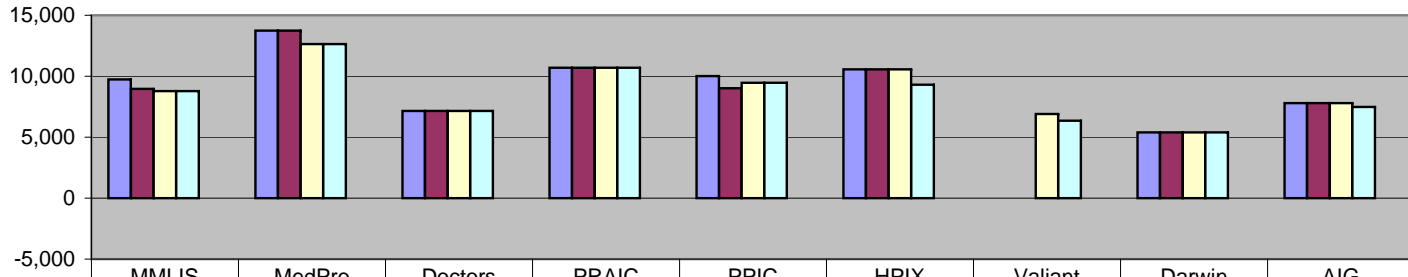
Psychiatry - including child

Baltimore City and Baltimore County



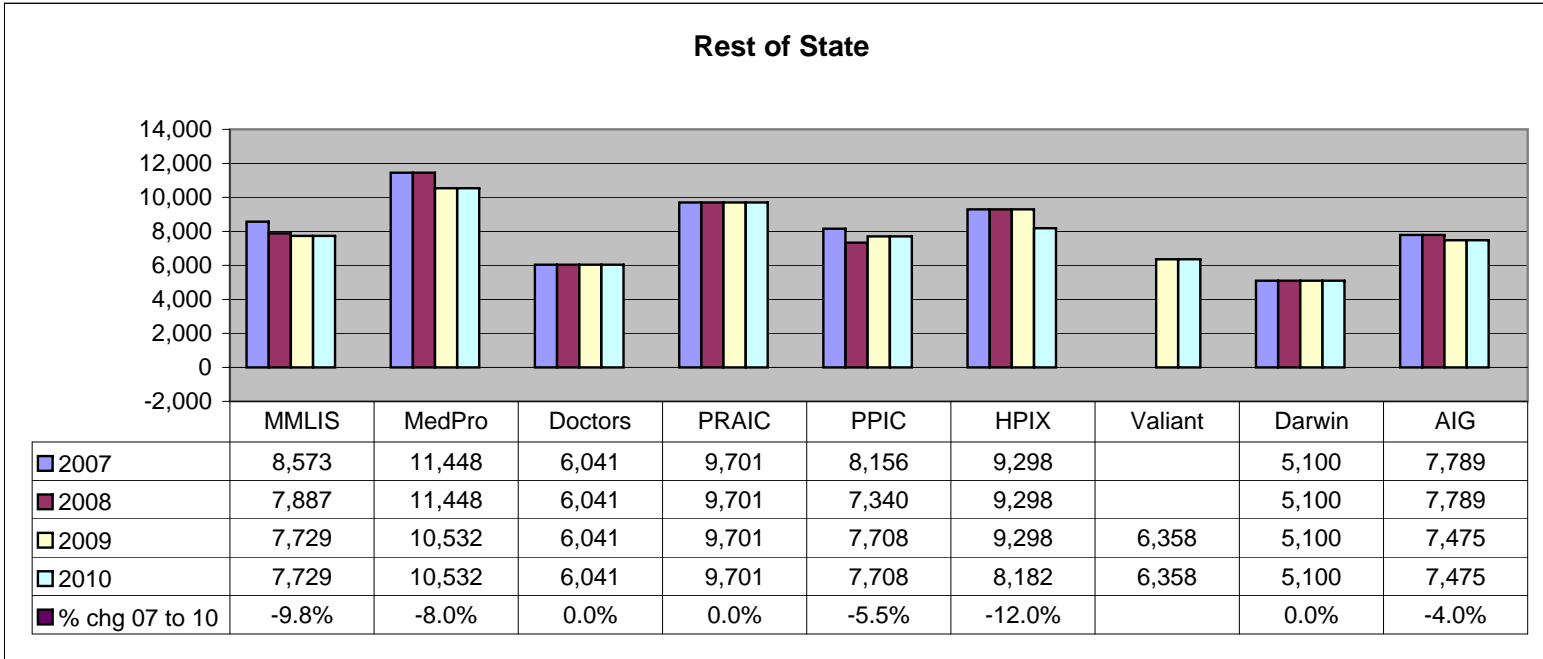
| | MMLIS | MedPro | Doctors | PRAIC | PPIC | HPIX | Valiant | Darwin | AIG |
|----------------|--------|--------|---------|--------|--------|--------|---------|--------|-------|
| 2007 | 10,716 | 15,455 | 8,012 | 11,536 | 11,022 | 11,622 | | 6,000 | 7,789 |
| 2008 | 9,858 | 15,455 | 8,012 | 11,536 | 9,920 | 11,622 | | 6,000 | 7,789 |
| 2009 | 9,661 | 14,219 | 8,012 | 11,536 | 10,416 | 11,622 | 7,460 | 6,000 | 7,789 |
| 2010 | 9,661 | 14,219 | 8,012 | 11,536 | 10,416 | 10,227 | 7,460 | 6,000 | 7,789 |
| % chg 07 to 10 | -9.8% | -8.0% | 0.0% | 0.0% | -5.5% | -12.0% | | 0.0% | 0.0% |

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

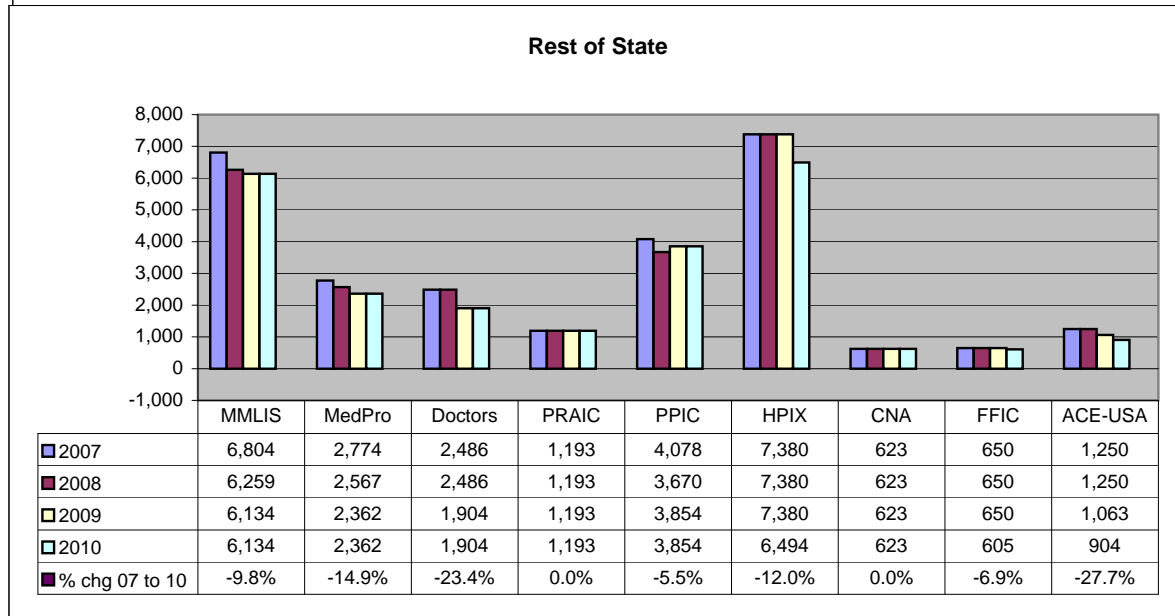
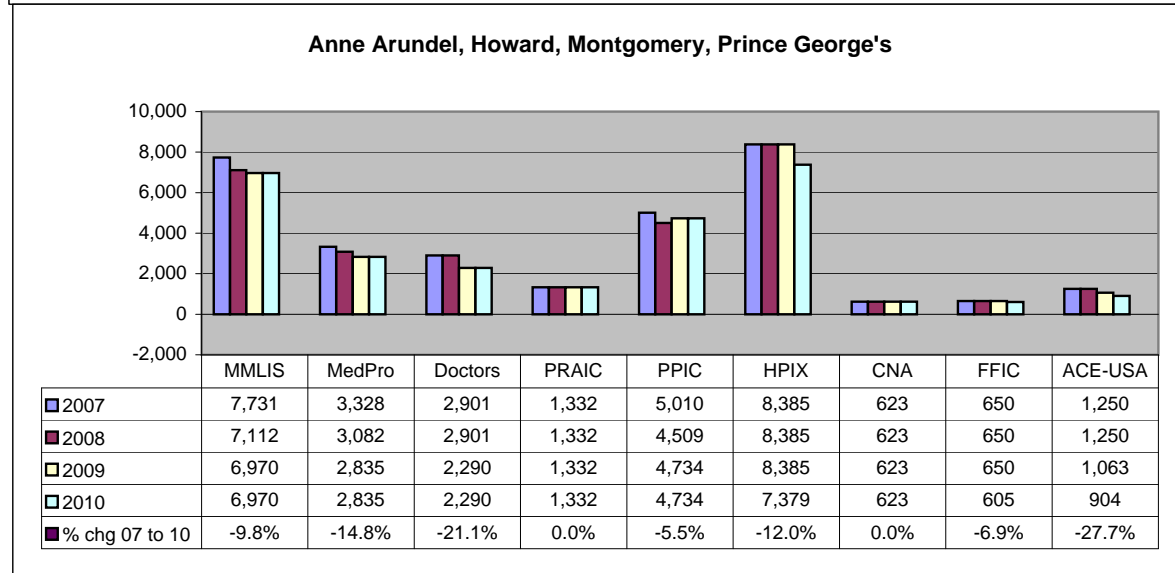
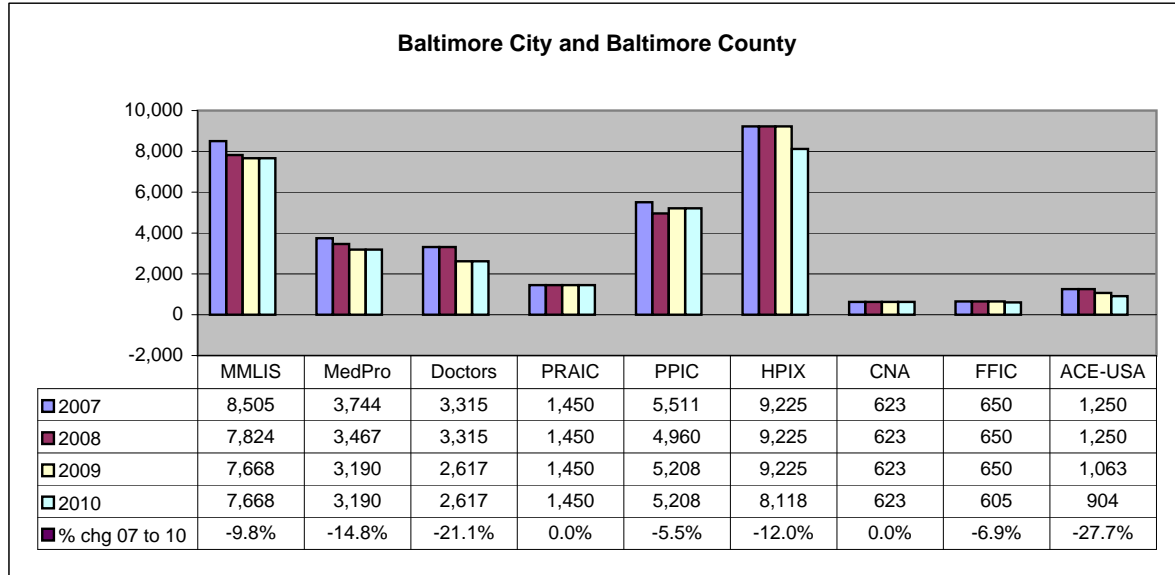


| | MMLIS | MedPro | Doctors | PRAIC | PPIC | HPIX | Valiant | Darwin | AIG |
|----------------|-------|--------|---------|--------|--------|--------|---------|--------|-------|
| 2007 | 9,741 | 13,738 | 7,147 | 10,692 | 10,019 | 10,566 | | 5,400 | 7,789 |
| 2008 | 8,961 | 13,738 | 7,147 | 10,692 | 9,017 | 10,566 | | 5,400 | 7,789 |
| 2009 | 8,782 | 12,638 | 7,147 | 10,692 | 9,468 | 10,566 | 6,909 | 5,400 | 7,789 |
| 2010 | 8,782 | 12,638 | 7,147 | 10,692 | 9,468 | 9,298 | 6,358 | 5,400 | 7,475 |
| % chg 07 to 10 | -9.8% | -8.0% | 0.0% | 0.0% | -5.5% | -12.0% | | 0.0% | -4.0% |

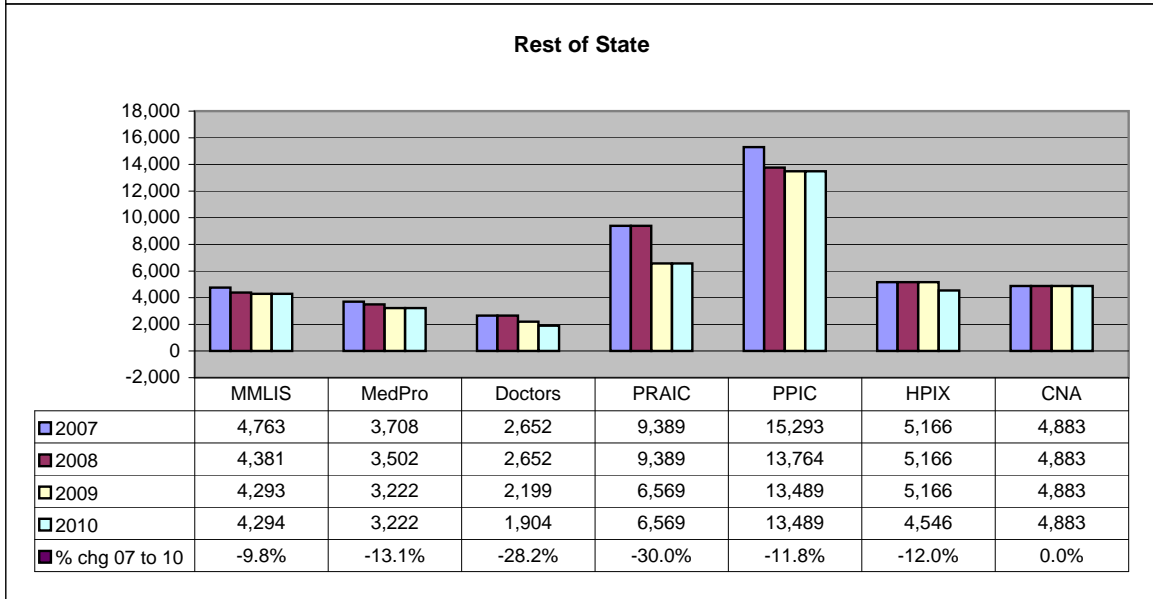
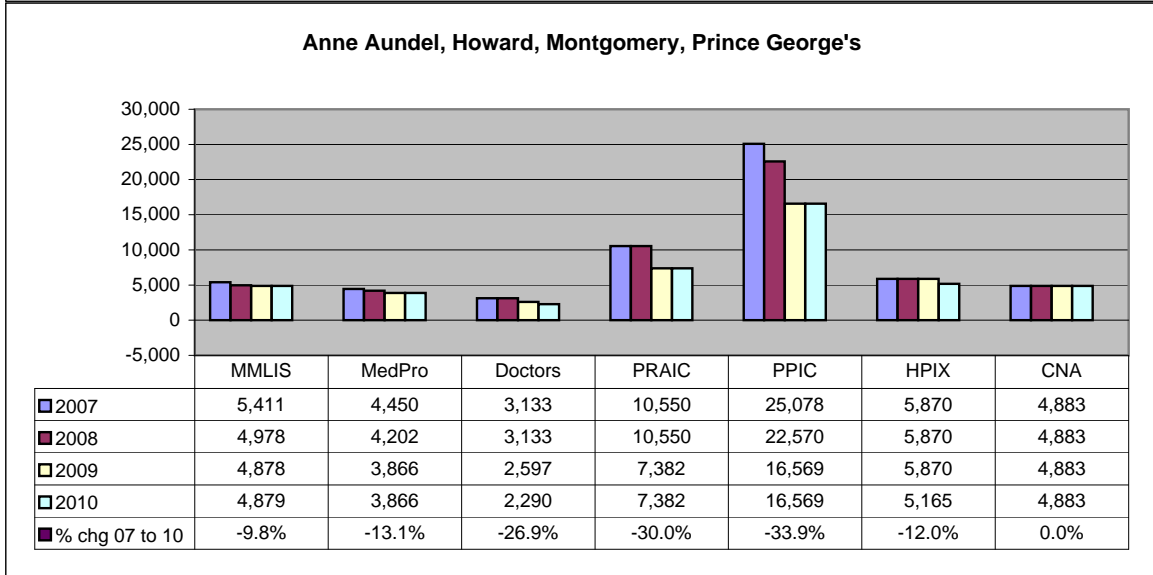
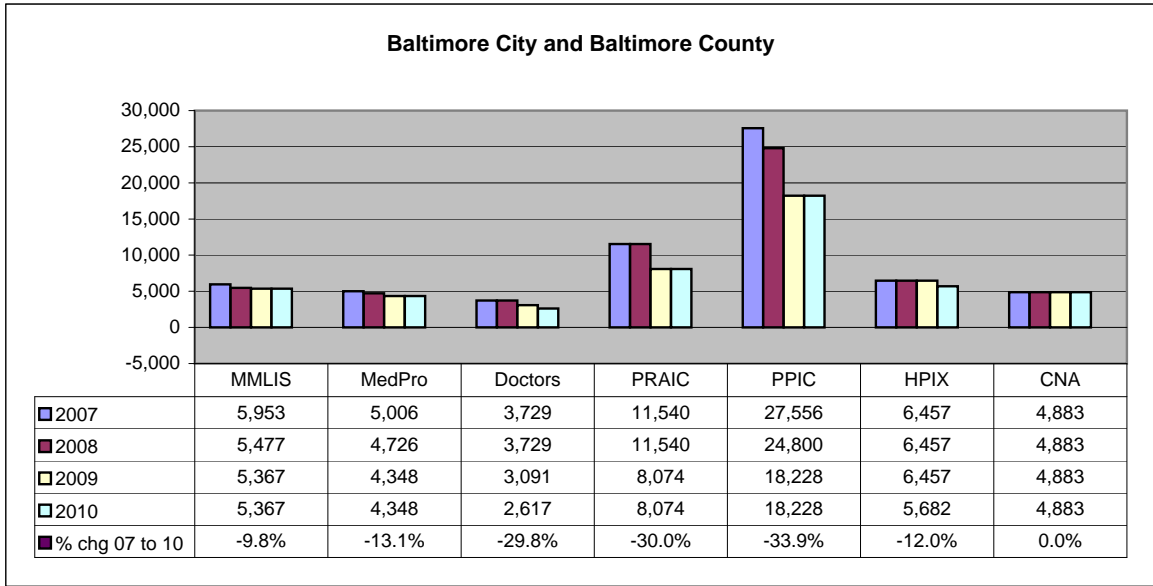
Psychiatry - including child



Nurse Practitioner - Class A - Employed



Nurse Anesthetist (Spvs By Ane)



Admitted Policies with Deductible Amounts mandataed under 19-114

| Company Name | Year | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible |
|--|------|------------------------------------|------------------------------------|-------------------------------------|
| Medical Protective | 2006 | 0 | 0 | 0 |
| Medical Protective | 2007 | 0 | 0 | 0 |
| Medical Protective | 2008 | 1 | 0 | 0 |
| Medical Protective | 2009 | 1 | 0 | 0 |
| American Alternative Insurance Company | 2006 | 0 | 0 | 0 |
| American Alternative Insurance Company | 2007 | 0 | 0 | 0 |
| American Alternative Insurance Company | 2008 | 1 | 0 | 0 |
| American Alternative Insurance Company | 2009 | 1 | 0 | 0 |
| NCMIC Insurance Company | 2006 | 0 | 1 | 1 |
| NCMIC Insurance Company | 2007 | 2 | 1 | 1 |
| NCMIC Insurance Company | 2008 | 1 | 1 | 1 |
| NCMIC Insurance Company | 2009 | 2 | 1 | 1 |
| National Union Fire Insurance Company | 2006 | 0 | 0 | 0 |
| National Union Fire Insurance Company | 2007 | 0 | 0 | 0 |
| National Union Fire Insurance Company | 2008 | 0 | 0 | 1 |
| National Union Fire Insurance Company | 2009 | 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 |
| ACE American Insurance Company | 2009 | 0 | 0 | 0 |
| American Casualty Co of Reading | 2006 | 0 | 0 | 0 |
| American Casualty Co of Reading | 2007 | 0 | 0 | 0 |
| American Casualty Co of Reading | 2008 | 0 | 0 | 0 |
| American Casualty Co of Reading | 2009 | 0 | 0 | 0 |
| American Home Assurance Company | 2006 | 0 | 0 | 0 |
| American Home Assurance Company | 2007 | 0 | 0 | 0 |
| American Home Assurance Company | 2008 | 0 | 0 | 0 |
| American Home Assurance Company | 2009 | 0 | 0 | 0 |

Admitted Policies with Deductible Amounts mandataed under 19-114

| Company Name | Year | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible |
|----------------------------------|-------------|--|--|---|
| American Insurance Company | 2006 | 0 | 0 | 0 |
| American Insurance Company | 2007 | 0 | 0 | 0 |
| American Insurance Company | 2008 | 0 | 0 | 0 |
| American Insurance Company | 2009 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2006 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2007 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2008 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2009 | 0 | 0 | 0 |
| Chicago Insurance Company | 2006 | 0 | 0 | 0 |
| Chicago Insurance Company | 2007 | 0 | 0 | 0 |
| Chicago Insurance Company | 2008 | 0 | 0 | 0 |
| Chicago Insurance Company | 2009 | 0 | 0 | 0 |
| Cincinnati Insurance Company | 2006 | 0 | 0 | 0 |
| Cincinnati Insurance Company | 2007 | 0 | 0 | 0 |
| Cincinnati Insurance Company | 2008 | 0 | 0 | 0 |
| Cincinnati Insurance Company | 2009 | 0 | 0 | 0 |
| Continental Casualty Company | 2006 | 0 | 0 | 0 |
| Continental Casualty Company | 2007 | 0 | 0 | 0 |
| Continental Casualty Company | 2008 | 0 | 0 | 0 |
| Continental Casualty Company | 2009 | 0 | 0 | 0 |
| Darwin National Assurance Co | 2006 | 0 | 0 | 0 |
| Darwin National Assurance Co | 2007 | 0 | 0 | 0 |
| Darwin National Assurance Co | 2008 | 0 | 0 | 0 |
| Darwin National Assurance Co | 2009 | 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 |
| Fireman's Fund Insurance Company | 2009 | 0 | 0 | 0 |

Admitted Policies with Deductible Amounts mandataed under 19-114

| Company Name | Year | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible |
|--|------|------------------------------------|------------------------------------|-------------------------------------|
| Fortress Insurance Company | 2006 | 0 | 0 | 0 |
| Fortress Insurance Company | 2007 | 0 | 0 | 0 |
| Fortress Insurance Company | 2008 | 0 | 0 | 0 |
| Fortress Insurance Company | 2009 | 0 | 0 | 0 |
| Granite State Insurance Company | 2006 | 0 | 0 | 0 |
| Granite State Insurance Company | 2007 | 0 | 0 | 0 |
| Granite State Insurance Company | 2008 | 0 | 0 | 0 |
| Granite State Insurance Company | 2009 | 0 | 0 | 0 |
| Healthcare Providers Insurance Exchange | 2006 | 0 | 0 | 0 |
| Healthcare Providers Insurance Exchange | 2007 | 0 | 0 | 0 |
| Healthcare Providers Insurance Exchange | 2008 | 0 | 0 | 0 |
| Healthcare Providers Insurance Exchange | 2009 | 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 Mutual Liability Insurance Society of Maryland | 2009 | 0 | 0 | 0 |
| OneBeacon Insurance Company | 2006 | 0 | 0 | 0 |
| OneBeacon Insurance Company | 2007 | 0 | 0 | 0 |
| OneBeacon Insurance Company | 2008 | 0 | 0 | 0 |
| OneBeacon Insurance Company | 2009 | 0 | 0 | 0 |
| PACO Assurance Company, Inc. | 2006 | 0 | 0 | 0 |
| PACO Assurance Company, Inc. | 2007 | 0 | 0 | 0 |
| PACO Assurance Company, Inc. | 2008 | 0 | 0 | 0 |
| PACO Assurance Company, Inc. | 2009 | 0 | 0 | 0 |
| Podiatry Insurance Company of America | 2006 | 0 | 0 | 0 |
| Podiatry Insurance Company of America | 2007 | 0 | 0 | 0 |
| Podiatry Insurance Company of America | 2008 | 0 | 0 | 0 |
| Podiatry Insurance Company of America | 2009 | 0 | 0 | 0 |

Admitted Policies with Deductible Amounts mandataed 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 |
| Preferred Professional Insurance Company | 2009 | 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 |
| ProAssurance Indemnity Company, Inc. | 2009 | 0 | 0 | 0 |
| ProAssurance National Capital Insurance Company | 2006 | 0 | 0 | 0 |
| ProAssurance National Capital Insurance Company | 2007 | 0 | 0 | 0 |
| ProAssurance National Capital Insurance Company | 2008 | 0 | 0 | 0 |
| ProAssurance National Capital Insurance Company | 2009 | 0 | 0 | 0 |
| Professional Solutions Insurance Company | 2006 | 0 | 0 | 0 |
| Professional Solutions Insurance Company | 2007 | 0 | 0 | 0 |
| Professional Solutions Insurance Company | 2008 | 0 | 0 | 0 |
| Professional Solutions Insurance Company | 2009 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2006 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2007 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2008 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2009 | 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 |
| The Doctors Company, an Interinsurance Exchange | 2009 | 0 | 0 | 0 |
| Valiant Insurance Company | 2006 | 0 | 0 | 0 |
| Valiant Insurance Company | 2007 | 0 | 0 | 0 |
| Valiant Insurance Company | 2008 | 0 | 0 | 0 |
| Valiant Insurance Company | 2009 | 0 | 0 | 0 |

All Other Deductible Amounts and Policy Types

| Company Name | Year | Type of Policy | Number with \$2,500 Deductible | Number with \$5,000 Deductible | Number with \$7,500 Deductible | Number with \$10,000 Deductible | Number with \$15,000 Deductible |
|-----------------------------------|-------------|-----------------------|---|---|---|--|--|
| Lexington Insurance Company | 2006 | Surplus Lines | 0 | 10 | 0 | 4 | 0 |
| Lexington Insurance Company | 2007 | Surplus Lines | 1 | 16 | 0 | 6 | 0 |
| Lexington Insurance Company | 2008 | Surplus Lines | 7 | 19 | 0 | 5 | 1 |
| Lexington Insurance Company | 2009 | Surplus Lines | 14 | 30 | 0 | 2 | 0 |
| General Star Indemnity | 2006 | Surplus Lines | n/a | n/a | n/a | n/a | n/a |
| General Star Indemnity | 2007 | Surplus Lines | 1 | 5 | 2 | 2 | 1 |
| General Star Indemnity | 2008 | Surplus Lines | 1 | 9 | 2 | 3 | 4 |
| General Star Indemnity | 2009 | Surplus Lines | 0 | 11 | 1 | 2 | 2 |
| Columbia Casualty Company | 2006 | Surplus Lines | 0 | 1 | 0 | 1 | 0 |
| Columbia Casualty Company | 2007 | Surplus Lines | 0 | 0 | 0 | 1 | 1 |
| Columbia Casualty Company | 2008 | Surplus Lines | 1 | 2 | 1 | 2 | 1 |
| Columbia Casualty Company | 2009 | Surplus Lines | 1 | 3 | 1 | 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 |
| Landmark American Insurance Co. | 2009 | Surplus Lines | 3 | 0 | 1 | 0 | 0 |
| 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 |
| Illinois Union Insurance Company | 2009 | Surplus Lines | 2 | 1 | 0 | 1 | 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 |
| Interstate Fire & Casualty Ins Co | 2009 | Surplus Lines | 0 | 6 | 0 | 2 | 0 |

All Other Deductible Amounts and Policy Types

| Company Name | Year | Type of Policy | Number with \$20,000 Deductible | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible | Number with \$250,000 Deductible |
|-----------------------------------|-------------|-----------------------|--|--|--|---|---|
| Lexington Insurance Company | 2006 | Surplus Lines | 0 | 13 | 0 | 0 | 0 |
| Lexington Insurance Company | 2007 | Surplus Lines | 0 | 12 | 0 | 0 | 0 |
| Lexington Insurance Company | 2008 | Surplus Lines | 0 | 7 | 0 | 0 | 0 |
| Lexington Insurance Company | 2009 | Surplus Lines | 0 | 4 | 1 | 2 | 0 |
| General Star Indemnity | 2006 | Surplus Lines | n/a | n/a | n/a | n/a | n/a |
| General Star Indemnity | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| General Star Indemnity | 2008 | Surplus Lines | 1 | 0 | 0 | 0 | 0 |
| General Star Indemnity | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| Columbia Casualty Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| Columbia Casualty Company | 2007 | Surplus Lines | 1 | 0 | 0 | 0 | 0 |
| Columbia Casualty Company | 2008 | Surplus Lines | 1 | 0 | 0 | 0 | 0 |
| Columbia Casualty Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 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 |
| Landmark American Insurance Co. | 2009 | Surplus Lines | 0 | 0 | 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 |
| Illinois Union Insurance Company | 2009 | Surplus Lines | 0 | 1 | 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 |
| Interstate Fire & Casualty Ins Co | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |

All Other Deductible Amounts and Policy Types

| Company Name | Year | Type of Policy | Number with \$2,500 Deductible | Number with \$5,000 Deductible | Number with \$7,500 Deductible | Number with \$10,000 Deductible | Number with \$15,000 Deductible |
|--|-------------|-----------------------|---------------------------------------|---------------------------------------|---------------------------------------|--|--|
| Evanston Insurance Company | 2006 | Surplus Lines | 7 | 21 | 0 | 4 | 0 |
| Evanston Insurance Company | 2007 | Surplus Lines | 6 | 16 | 1 | 7 | 0 |
| Evanston Insurance Company | 2008 | Surplus Lines | 8 | 20 | 1 | 4 | 0 |
| Evanston Insurance Company | 2009 | Surplus Lines | 6 | 21 | 0 | 4 | 0 |
| Professional Underwriters Liability Ins Co | 2006 | Surplus Lines | 0 | 17 | 0 | 10 | 1 |
| Professional Underwriters Liability Ins Co | 2007 | Surplus Lines | 0 | 15 | 0 | 4 | 1 |
| Professional Underwriters Liability Ins Co | 2008 | Surplus Lines | 1 | 17 | 0 | 2 | 1 |
| Professional Underwriters Liability Ins Co | 2009 | Surplus Lines | 0 | 8 | 1 | 3 | 1 |
| Homeland Insurance Company of New York | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| Homeland Insurance Company of New York | 2007 | Surplus Lines | 1 | 2 | 0 | 0 | 0 |
| Homeland Insurance Company of New York | 2008 | Surplus Lines | 1 | 1 | 0 | 0 | 0 |
| Homeland Insurance Company of New York | 2009 | Surplus Lines | 1 | 1 | 0 | 1 | 0 |
| Arch Specialty Insurance Company | 2006 | Surplus Lines | 2 | 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 |
| Arch Specialty Insurance Company | 2009 | Surplus Lines | 0 | 3 | 0 | 9 | 1 |
| ProAssurance Specialty Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 9 | 0 |
| ProAssurance Specialty Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 2 | 0 |
| ProAssurance Specialty Insurance Company | 2008 | Surplus Lines | 0 | 1 | 0 | 1 | 0 |
| ProAssurance Specialty Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| Darwin Select Insurance Co | 2006 | Surplus Lines | 0 | 1 | 0 | 3 | 0 |
| Darwin Select Insurance Co | 2007 | Surplus Lines | 0 | 0 | 0 | 5 | 0 |
| Darwin Select Insurance Co | 2008 | Surplus Lines | 0 | 6 | 0 | 5 | 0 |
| Darwin Select Insurance Co | 2009 | Surplus Lines | 0 | 11 | 0 | 4 | 1 |

All Other Deductible Amounts and Policy Types

| Company Name | Year | Type of Policy | Number with \$20,000 Deductible | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible | Number with \$250,000 Deductible |
|--|-------------|-----------------------|--|--|--|---|---|
| Evanston Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 1 |
| Evanston Insurance Company | 2007 | Surplus Lines | 1 | 0 | 1 | 0 | 1 |
| Evanston Insurance Company | 2008 | Surplus Lines | 0 | 1 | 1 | 0 | 1 |
| Evanston Insurance Company | 2009 | Surplus Lines | 0 | 0 | 1 | 0 | 1 |
| Professional Underwriters Liability Ins Co | 2006 | Surplus Lines | 0 | 6 | 0 | 0 | 0 |
| Professional Underwriters Liability Ins Co | 2007 | Surplus Lines | 0 | 2 | 0 | 0 | 0 |
| Professional Underwriters Liability Ins Co | 2008 | Surplus Lines | 0 | 1 | 0 | 0 | 0 |
| Professional Underwriters Liability Ins Co | 2009 | Surplus Lines | 0 | 1 | 0 | 0 | 0 |
| Homeland Insurance Company of New York | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| Homeland Insurance Company of New York | 2007 | Surplus Lines | 0 | 1 | 2 | 1 | 0 |
| Homeland Insurance Company of New York | 2008 | Surplus Lines | 0 | 1 | 1 | 1 | 0 |
| Homeland Insurance Company of New York | 2009 | Surplus Lines | 0 | 0 | 4 | 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 | 9 | 4 | 0 | 0 |
| Arch Specialty Insurance Company | 2009 | Surplus Lines | 0 | 2 | 4 | 0 | 0 |
| ProAssurance Specialty Insurance Company | 2006 | Surplus Lines | 0 | 1 | 0 | 0 | 0 |
| ProAssurance Specialty Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Specialty Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Specialty Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| Darwin Select Insurance Co | 2006 | Surplus Lines | 0 | 1 | 0 | 0 | 0 |
| Darwin Select Insurance Co | 2007 | Surplus Lines | 0 | 3 | 0 | 0 | 0 |
| Darwin Select Insurance Co | 2008 | Surplus Lines | 0 | 5 | 0 | 0 | 0 |
| Darwin Select Insurance Co | 2009 | Surplus Lines | 0 | 5 | 0 | 0 | 0 |

All Other Deductible Amounts and Policy Types

| Company Name | Year | Type of Policy | Number with \$2,500 Deductible | Number with \$5,000 Deductible | Number with \$7,500 Deductible | Number with \$10,000 Deductible | Number with \$15,000 Deductible |
|------------------------------------|-------------|-----------------------|---|---|---|--|--|
| James River Insurance Company | 2006 | Surplus Lines | 0 | 16 | 0 | 8 | 0 |
| James River Insurance Company | 2007 | Surplus Lines | 3 | 16 | 0 | 8 | 0 |
| James River Insurance Company | 2008 | Surplus Lines | 2 | 14 | 0 | 5 | 0 |
| James River Insurance Company | 2009 | Surplus Lines | 25 | 18 | 0 | 2 | 0 |
| Catlin Specialty Insurance Company | 2006 | Surplus Lines | n/a | n/a | n/a | n/a | n/a |
| Catlin Specialty Insurance Company | 2007 | Surplus Lines | n/a | n/a | n/a | n/a | n/a |
| Catlin Specialty Insurance Company | 2008 | Surplus Lines | n/a | n/a | n/a | n/a | n/a |
| Catlin Specialty Insurance Company | 2009 | Surplus Lines | 1 | 6 | 1 | 9 | 1 |
| Western World Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |

All Other Deductible Amounts and Policy Types

| Company Name | Year | Type of Policy | Number with \$20,000 Deductible | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible | Number with \$250,000 Deductible |
|------------------------------------|-------------|-----------------------|--|--|--|---|---|
| James River Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| James River Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| James River Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| James River Insurance Company | 2009 | Surplus Lines | 1 | 0 | 0 | 0 | 0 |
| Catlin Specialty Insurance Company | 2006 | Surplus Lines | n/a | n/a | n/a | n/a | n/a |
| Catlin Specialty Insurance Company | 2007 | Surplus Lines | n/a | n/a | n/a | n/a | n/a |
| Catlin Specialty Insurance Company | 2008 | Surplus Lines | n/a | n/a | n/a | n/a | n/a |
| Catlin Specialty Insurance Company | 2009 | Surplus Lines | 1 | 1 | 0 | 2 | 0 |
| Western World Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 |

All Other Deductible Amounts and Policy Types

Other Policy Types not considered above

| Company Name | Year | Type of Policy | Number with \$2,500 Deductible | Number with \$5,000 Deductible | Number with \$7,500 Deductible | Number with \$10,000 Deductible | Number with \$15,000 Deductible |
|--|-------------|----------------------------|---|---|---|--|--|
| Healthcare Providers Insurance Exchange | 2009 | Admitted/Large Group | 0 | 0 | 0 | 0 | 0 |
| National Union Fire Insurance Company | 2006 | Admitted | 4 | 2 | 1 | 0 | 0 |
| National Union Fire Insurance Company | 2007 | Admitted | 3 | 2 | 1 | 0 | 0 |
| National Union Fire Insurance Company | 2008 | Admitted | 1 | 1 | 0 | 0 | 0 |
| National Union Fire Insurance Company | 2009 | Admitted | 2 | 1 | 0 | 0 | 0 |
| American Alternative Insurance Company | 2006 | Admitted | 0 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Company | 2007 | Admitted | 1 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Company | 2008 | Admitted | 9 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Company | 2009 | Admitted | 0 | 0 | 0 | 0 | 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 |
| Medical Mutual Liability Insurance Society | 2009 | Consent-to-Rate (Admitted) | 0 | 0 | 0 | 1 | 0 |
| ProAssurance Specialty Insurance Company, Inc. | 2009 | Surplus/Multi-Risk | 0 | 0 | 0 | 1 | 0 |
| ProAssurance Indemnity Company, Inc. | 2007 | Admitted/Multi-risk | 0 | 0 | 0 | 1 | 0 |
| ProAssurance Indemnity Company, Inc. | 2008 | Admitted/Multi-risk | 0 | 0 | 0 | 1 | 0 |
| ProAssurance Indemnity Company, Inc. | 2009 | Admitted/Multi-risk | 0 | 0 | 0 | 1 | 0 |
| ProAssurance Indemnity Company, Inc. | 2009 | Admitted | 0 | 1 | 0 | 1 | 0 |
| ProAssurance National Capital Insurance Co | 2006 | Admitted/Multi-risk | 0 | 0 | 0 | 1 | 0 |

All Other Deductible Amounts and Policy Types

Other Policy Types not considered above

| Company Name | Year | Type of Policy | Number with \$20,000 Deductible | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible | Number with \$250,000 Deductible |
|--|-------------|----------------------------|--|--|--|---|---|
| Healthcare Providers Insurance Exchange | 2009 | Admitted/Large Group | 0 | 0 | 0 | 1 | 0 |
| National Union Fire Insurance Company | 2006 | Admitted | 0 | n/a | n/a | n/a | 0 |
| National Union Fire Insurance Company | 2007 | Admitted | 0 | n/a | n/a | n/a | 0 |
| National Union Fire Insurance Company | 2008 | Admitted | 0 | n/a | n/a | n/a | 0 |
| National Union Fire Insurance Company | 2009 | Admitted | 0 | n/a | n/a | n/a | 0 |
| American Alternative Insurance Company | 2006 | Admitted | 0 | n/a | n/a | n/a | 0 |
| American Alternative Insurance Company | 2007 | Admitted | 0 | n/a | n/a | n/a | 0 |
| American Alternative Insurance Company | 2008 | Admitted | 0 | n/a | n/a | n/a | 0 |
| American Alternative Insurance Company | 2009 | Admitted | 0 | n/a | n/a | n/a | 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 |
| Medical Mutual Liability Insurance Society | 2009 | Consent-to-Rate (Admitted) | 0 | 1 | 0 | 0 | 0 |
| ProAssurance Specialty Insurance Company, In | 2009 | Surplus/Multi-Risk | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Indemnity Company, Inc. | 2007 | Admitted/Multi-risk | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Indemnity Company, Inc. | 2008 | Admitted/Multi-risk | 0 | 0 | 1 | 0 | 0 |
| ProAssurance Indemnity Company, Inc. | 2009 | Admitted/Multi-risk | 0 | 2 | 2 | 0 | 0 |
| ProAssurance Indemnity Company, Inc. | 2009 | Admitted | 0 | n/a | n/a | n/a | 0 |
| ProAssurance National Capital Insurance Co | 2006 | Admitted/Multi-risk | 0 | 1 | 1 | 0 | 0 |

All Other Deductible Amounts and Policy Types

In addition to the above deductible listed in this Exhibit G, the following are additional policies with deductible amounts of:

| | | | Deductible | Count | Deductible | Count |
|--|------|---------------|------------|-------|-------------|-------|
| General Star Indemnity | 2009 | Surplus Lines | \$1,000 | 5 | | |
| Homeland Insurance Company of New York | 2006 | Surplus Lines | \$500,000 | 1 | \$1,000,000 | 1 |
| Homeland Insurance Company of New York | 2008 | Surplus Lines | \$500,000 | 1 | | |
| Homeland Insurance Company of New York | 2009 | Surplus Lines | | | \$1,000,000 | 1 |
| Homeland Insurance Company of New York | 2009 | Surplus Lines | | | \$2,000,000 | 1 |
| James River Insurance Company | 2009 | Surplus Lines | \$1,000 | 1 | | |
| Lexington Insurance Company | 2009 | Surplus Lines | * n/a | 3 | | |
| * Information not available as of this report date | | | | | | |
| Western World Insurance Company | 2006 | Surplus Lines | \$250 | 11 | \$500 | 5 |
| Western World Insurance Company | 2007 | Surplus Lines | \$250 | 8 | \$500 | 4 |
| Western World Insurance Company | 2008 | Surplus Lines | \$250 | 7 | \$500 | 2 |
| Western World Insurance Company | 2009 | Surplus Lines | \$250 | 8 | \$500 | 6 |

Closed Claim Counts by Company from 2005 to 2009

| Admitted Carriers | Prior to 05 | 2005 | 2006 | 2007 | 2008 | 2009 | Totals |
|---|------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| ACE American Insurance Company | | | | | | 5 | 5 |
| American Casualty Co Of Reading PA | | | | | 2 | 6 | 8 |
| American Insurance Company | | | | | | 2 | 2 |
| Arch Insurance Company | | | | 1 | | | 1 |
| Campmed Casualty & Indemnity Co Inc MD | | | | | 1 | | 1 |
| Chicago Insurance Company | | | 1 | | 1 | | 2 |
| Cincinnati Insurance Company | | 3 | | | 2 | 4 | 9 |
| Continental Casualty Company | | | 5 | 17 | 23 | 42 | 87 |
| Darwin National Assurance Company | | | | | 2 | 4 | 6 |
| Doctors Company An Inter Insurance Exch | 1 | 44 | 65 | 80 | 73 | 107 | 370 |
| Fortress Insurance Company | | | | | 6 | | 6 |
| Granite State Insurance Co | | | | | 1 | | 1 |
| Healthcare Providers Ins Exch (f/k/a MD HPIX) | | | | 5 | 5 | 20 | 30 |
| Medical Assurance Company | | | | | | 23 | 23 |
| Medical Mutual Liability Insurance Soc Of MD | | 314 | 256 | 246 | 290 | 272 | 1378 |
| Medical Protective Company | | 51 | 49 | 84 | 68 | 53 | 305 |
| National Union Fire Ins Co of Pittsburg, PA | 2 | | 1 | | | 4 | 7 |
| NCMIC Insurance Company | | | | 1 | 3 | 3 | 7 |
| NCRIC Inc | 1 | 13 | 78 | 57 | 43 | 21 | 213 |
| Podiatry Insurance Company Of America | | 2 | 2 | 14 | 13 | 14 | 45 |
| Preferred Professional Insurance Co | | 4 | 7 | 9 | 8 | 9 | 37 |
| Professionals Advocate Insurance Co | | 9 | 8 | 8 | 3 | 7 | 35 |
| St Paul Fire & Marine Insurance Co | | 1 | | | | | 1 |
| Truck Insurance Exchange | | 3 | 2 | 1 | 1 | 1 | 8 |
| <u>TOTALS for Admitted Carriers</u> | <u>4</u> | <u>444</u> | <u>474</u> | <u>523</u> | <u>545</u> | <u>597</u> | <u>2587</u> |

Closed Claim Counts by Company from 2005 to 2009

| Surplus Lines Carriers | Prior to 05 | 2005 | 2006 | 2007 | 2008 | 2009 | Totals |
|--|------------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|
| American International Specialty Lines Ins Co | | 5 | 6 | 4 | 2 | 4 | 21 |
| Arch Specialty Insurance Company | | | | 3 | | 12 | 15 |
| Columbia Casualty Company | | 4 | 4 | 3 | 4 | 2 | 17 |
| Darwin Select Insurance Company | | | | | 1 | | 1 |
| Everest Indemnity Insurance Company | | 12 | 31 | 107 | 73 | 129 | 352 |
| Everest National Insurance Company | | 1 | 2 | | | | 3 |
| Executive Risk Indemnity Company | | | 1 | 3 | 2 | 1 | 7 |
| General Star Indemnity Company | | | | | | 1 | 1 |
| Interstate Fire and Casualty Company | | | | 1 | | | 1 |
| Landmark American Insurance Company | | | | | | 2 | 2 |
| Lexington Insurance Company | | 31 | 30 | 34 | 21 | 20 | 136 |
| National Fire & Marine Insurance Company | | | | 1 | 7 | 5 | 13 |
| Professional Underwriters Liability Insurance Co | | | | | | 1 | 1 |
| Various Underwriters at Lloyds (WL) | | | 2 | 1 | 2 | | 5 |
| <u>TOTALS for Surplus Lines Carriers</u> | | <u>53</u> | <u>76</u> | <u>157</u> | <u>112</u> | <u>177</u> | <u>575</u> |

| Other Lines Carriers | Prior to 05 | 2005 | 2006 | 2007 | 2008 | 2009 | Totals |
|---|------------------------|-----------------|------------------|------------------|------------------|-----------------|-------------------|
| AMN - as Self-Insured Carrier | | | | | 1 | | 1 |
| Carroll Hospital Center - a self-insured carrier | | | | | 2 | | 2 |
| RDA Sterling Healthcare - as Self-Insured Carrier | | 5 | | 1 | | | 6 |
| MFA Physicians Insurance Company, Ltd. | | | 2 | 3 | 1 | 3 | 9 |
| OHIC Insurance Company | | 2 | 47 | 35 | 26 | 3 | 113 |
| TIG Insurance Company | | | | | 1 | | 1 |
| Travelers Indemnity Company | | | | | 1 | | 1 |
| <u>Total for Other Carriers</u> | | <u>7</u> | <u>49</u> | <u>39</u> | <u>32</u> | <u>6</u> | <u>133</u> |

| | | | | | | | |
|---|-----------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| <u>Grand Total - All Carrier Types</u> | <u>4</u> | <u>504</u> | <u>599</u> | <u>719</u> | <u>689</u> | <u>780</u> | <u>3295</u> |
|---|-----------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|

Number of Closed claims by Specialty by Year

| Specialty | 2005 | 2006 | 2007 | 2008 | 2009 | Totals |
|-----------------------------------|------|------|------|------|------|--------|
| Administrative Medicine | 1 | 19 | 3 | 4 | | 27 |
| Ambulance Service | | | | 1 | 2 | 3 |
| Anesthesiology | 15 | 20 | 12 | 20 | 16 | 83 |
| Blank / Other | | 27 | 1 | 1 | | 29 |
| Cardiology | 21 | 18 | 18 | 25 | 26 | 108 |
| Corporation | | | | 1 | | 1 |
| Dental - dentist | 6 | 5 | 14 | 25 | 42 | 92 |
| Dental - other | | | | | 1 | 1 |
| Dermatology | 7 | 2 | | 6 | 6 | 21 |
| Emergency Room Medicine | 30 | 29 | 40 | 44 | 46 | 189 |
| Endocrinology | | 1 | | 1 | 3 | 5 |
| Family/General Practice - Incl OB | 2 | | | 1 | 6 | 9 |
| Family/General Practice - No OB | 25 | 18 | 17 | 25 | 64 | 149 |
| Gastroenterology | 11 | 11 | 8 | 7 | 16 | 53 |
| General Preventive Medicine | | 2 | | | 1 | 3 |
| Geneticist | | | | | 1 | 1 |
| Geriatrics | | | | | 1 | 1 |
| Gynecology | 12 | 14 | 8 | 10 | 11 | 55 |
| Health Care Facility | | | | | 2 | 2 |
| Hematology | | | 1 | 1 | 6 | 8 |
| Hospital | | | | | 19 | 19 |
| Hospitalist/House Staff | 1 | | 1 | 2 | 2 | 6 |
| Imaging center | | | | | 2 | 2 |
| Intensive Care Medicine | 3 | 10 | 3 | 9 | | 25 |
| Internal Medicine | 66 | 58 | 46 | 71 | 69 | 310 |
| Lab/Diagnostic (not imaging) | | | | | 1 | 1 |
| Neoplastic Diseases | 1 | | | | 1 | 2 |
| Nephrology | | 1 | 2 | 3 | 2 | 8 |
| Neurology | 6 | 8 | 13 | 16 | 15 | 58 |
| Not a physician/surgeon | 13 | 17 | 84 | 78 | 80 | 272 |
| Nurse - all other | 3 | 2 | 16 | 11 | 32 | 64 |
| Nurse Anesthetist | | | 2 | 5 | 1 | 8 |
| Nurse Midwife | | | 1 | | | 1 |
| Nutrition | | | | 1 | | 1 |
| OB/GYN | 50 | 68 | 48 | 45 | 46 | 258 |
| Obstetrics | 3 | 1 | | | 5 | 9 |

Number of Closed claims by Specialty by Year

| Specialty | 2005 | 2006 | 2007 | 2008 | 2009 | Totals |
|--|------------|------------|------------|------------|------------|-------------|
| On Staff Physician - Prison/Correctional | 36 | 39 | 55 | 41 | 11 | 182 |
| Oncology | | | 1 | | 1 | 2 |
| Ophthalmology | 1 | 12 | 4 | 7 | 9 | 33 |
| Orthopedic | 38 | 39 | 22 | 44 | 51 | 195 |
| Other - not MPL claim | | 6 | 1 | 1 | | 8 |
| Otorhinolaryngology | 1 | 2 | 3 | 2 | 6 | 14 |
| Pathology | 3 | 2 | 3 | 4 | 8 | 20 |
| Pediatrics | 7 | 10 | 7 | 9 | 6 | 39 |
| Physical Medicine and Rehabilitation | | | 3 | 3 | 6 | 12 |
| Physician - not otherwise classed | 10 | 3 | 21 | 21 | 24 | 80 |
| Physician's Assistant | | 1 | 1 | | 9 | 11 |
| Prison/Correctional Services | 7 | 16 | 64 | 20 | 6 | 113 |
| Public Health | | | | 4 | | 4 |
| Pulmonary Diseases | 4 | 3 | 5 | 7 | 7 | 26 |
| Radiology | 15 | 39 | 41 | 30 | 25 | 150 |
| Rheumatology | | | 1 | 3 | 2 | 6 |
| Surgeon - not otherwise classed | 41 | 46 | 45 | 44 | 46 | 223 |
| Thoracic | 6 | 5 | 5 | 6 | 7 | 29 |
| 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 | 15 | 65 |
| Vascular | 15 | 12 | 9 | 12 | 16 | 64 |
| TOTALS | 504 | 599 | 719 | 689 | 780 | 3295 |

Blank / Other includes claims with no classification provided
 For 2008, there was 1 left blank code. This is merged with Blank/Other
 Totals column includes 2 claims for 2003 and 2 claims for 2004

Number of Suits Filed by Jurisdiction

| Jurisdiction | 2005 | 2006 | 2007 | 2008 | 2009 | Totals |
|---------------------------------------|------|------|------|------|------|--------|
| Allegany County Arbitration | 2 | 0 | 2 | 2 | 2 | 8 |
| Allegany County Circuit Court | 3 | 4 | 2 | 4 | 21 | 34 |
| Allegany County District Court | 1 | 0 | 0 | 0 | 3 | 4 |
| Anne Arundel County Arbitration | 4 | 0 | 0 | 1 | 0 | 5 |
| Anne Arundel County Circuit Court | 36 | 36 | 25 | 31 | 42 | 170 |
| Anne Arundel County District Court | 3 | 2 | 3 | 0 | 1 | 9 |
| Anne Arundel - unknown | 0 | 1 | 0 | 0 | 0 | 1 |
| Baltimore City Arbitration | 3 | 0 | 3 | 2 | 10 | 18 |
| Baltimore City Circuit Court | 48 | 23 | 41 | 85 | 80 | 277 |
| Baltimore City District Court | 0 | 1 | 1 | 1 | 3 | 6 |
| Baltimore City, MD - Other | 1 | 4 | 0 | 2 | 1 | 8 |
| Baltimore County Arbitration | 5 | 0 | 0 | 0 | 5 | 10 |
| Baltimore County Circuit Court | 70 | 37 | 42 | 49 | 72 | 270 |
| Baltimore County District Court | 2 | 5 | 1 | 0 | 11 | 19 |
| Baltimore County - unknown | 2 | 6 | 0 | 0 | 1 | 9 |
| Baltimore County - Small Claims Court | 0 | 0 | 0 | 0 | 1 | 1 |
| Baltimore MD Circuit Court | 4 | 10 | 5 | 9 | 0 | 28 |
| Baltimore - unknown, District Court | 0 | 0 | 0 | 0 | 2 | 2 |
| Baltimore, MD unknown which court | 1 | 5 | 1 | 0 | 0 | 7 |
| Calvert County Arbitration | 0 | 0 | 0 | 0 | 1 | 1 |
| Calvert County Circuit Court | 8 | 1 | 8 | 10 | 2 | 29 |
| Calvert County District Court | 0 | 0 | 0 | 2 | 0 | 2 |
| Caroline County Circuit Court | 0 | 1 | 0 | 0 | 1 | 2 |
| Carroll County Circuit Court | 3 | 2 | 4 | 12 | 3 | 24 |
| Cecil County Circuit Court | 3 | 1 | 0 | 2 | 7 | 13 |
| Charles County Arbitration | 0 | 0 | 0 | 1 | 1 | 2 |
| Charles County Circuit Court | 7 | 6 | 4 | 4 | 2 | 23 |
| Charles County District Court | 1 | 0 | 0 | 0 | 0 | 1 |
| Dorchester County Circuit Court | 1 | 0 | 2 | 0 | 0 | 3 |
| Dorchester County District Court | 0 | 0 | 0 | 1 | 2 | 3 |
| Frederick County Arbitration | 0 | 0 | 1 | 1 | 0 | 2 |
| Frederick County Circuit Court | 21 | 5 | 6 | 17 | 26 | 75 |
| Frederick County District Court | 1 | 0 | 1 | 0 | 1 | 3 |
| Frederick County - unknown | 0 | 1 | 0 | 0 | 0 | 1 |
| Frederick MD State Circuit Court | 0 | 1 | 0 | 0 | 0 | 1 |
| Garrett County Circuit Court | 2 | 1 | 0 | 0 | 0 | 3 |

Number of Suits Filed by Jurisdiction

| Jurisdiction | 2005 | 2006 | 2007 | 2008 | 2009 | Totals |
|---------------------------------------|------------|------------|------------|------------|------------|-------------|
| Harford County Arbitration | 1 | 0 | 0 | 4 | 7 | 12 |
| Harford County Circuit Court | 9 | 4 | 10 | 9 | 12 | 44 |
| Howard County Arbitration | 1 | 0 | 0 | 0 | 1 | 2 |
| Howard County Circuit Court | 6 | 5 | 3 | 10 | 8 | 32 |
| Howard County District Court | 0 | 0 | 4 | 0 | 0 | 4 |
| Kent County Arbitration | 0 | 3 | 0 | 0 | 2 | 5 |
| Kent County Circuit Court | 1 | 1 | 2 | 2 | 5 | 11 |
| Montgomery County Arbitration | 2 | 0 | 7 | 20 | 9 | 38 |
| Montgomery County Circuit Court | 40 | 14 | 28 | 56 | 62 | 200 |
| Montgomery County District Court | 1 | 0 | 1 | 1 | 4 | 7 |
| Montgomery County Small Claims Court | 0 | 2 | 0 | 0 | 0 | 2 |
| Prince George's County Arbitration | 3 | 3 | 2 | 8 | 3 | 19 |
| Prince George's County Circuit Court | 49 | 32 | 48 | 95 | 86 | 310 |
| Prince George's County District Court | 2 | 0 | 0 | 2 | 1 | 5 |
| Prince George's County - unknown | 0 | 5 | 0 | 5 | 0 | 10 |
| Queen Anne's County Arbitration | 0 | 0 | 0 | 2 | 0 | 2 |
| Queen Anne's County Circuit Court | 0 | 0 | 0 | 1 | 0 | 1 |
| St. Mary's County Arbitration | 0 | 0 | 0 | 0 | 1 | 1 |
| St. Mary's County Circuit Court | 6 | 1 | 4 | 5 | 3 | 19 |
| St. Mary's County District Court | 0 | 0 | 0 | 1 | 1 | 2 |
| Somerset County Circuit Court | 0 | 0 | 1 | 1 | 2 | 4 |
| Somerset County District Court | 0 | 0 | 0 | 0 | 8 | 8 |
| Talbot County Circuit Court | 11 | 10 | 9 | 2 | 3 | 35 |
| Washington County Arbitration | 3 | 0 | 2 | 0 | 4 | 9 |
| Washington County Circuit Court | 13 | 3 | 2 | 9 | 6 | 33 |
| Washington County District Court | 0 | 0 | 0 | 2 | 12 | 14 |
| Washington County Small Claims Courtt | 0 | 0 | 0 | 0 | 1 | 1 |
| Wicomico County Arbitration | 0 | 0 | 0 | 1 | 0 | 1 |
| Wicomico County Circuit Court | 14 | 3 | 7 | 12 | 18 | 54 |
| Wicomico County District Court | 0 | 0 | 0 | 0 | 1 | 1 |
| Worcester County Circuit Court | 3 | 0 | 0 | 1 | 4 | 8 |
| Totals for Maryland Courts | 397 | 239 | 282 | 485 | 565 | 1968 |

Number of Suits Filed by Jurisdiction

| Jurisdiction | 2005 | 2006 | 2007 | 2008 | 2009 | Totals |
|---|------------|------------|------------|------------|------------|-------------|
| Claims not resulting in a suit | 52 | 86 | 126 | 88 | 96 | 448 |
| OTHER COURTS or JURISDICTIONS | | | | | | |
| Maryland Health Claims ADR (County unknown) | 13 | 21 | 41 | 33 | 28 | 136 |
| Maryland Board of Physicians | 0 | 0 | 1 | 0 | 0 | 1 |
| Maryland Dental Board | 0 | 0 | 1 | 0 | 0 | 1 |
| Mediation | 0 | 0 | 0 | 5 | 0 | 5 |
| Maryland Court of Special Appeals | 1 | 0 | 1 | 1 | 1 | 4 |
| US District Court for Maryland | 17 | 24 | 74 | 66 | 87 | 268 |
| US Supreme Court | 0 | 0 | 1 | 0 | 0 | 1 |
| Out of State Courts | 4 | 3 | 10 | 0 | 1 | 18 |
| Other Courts | 7 | 2 | 9 | 11 | 2 | 31 |
| Total Other Courts or Jurisdictions | 42 | 50 | 138 | 116 | 119 | 465 |
| GRAND TOTALS | 491 | 375 | 546 | 689 | 780 | 2881 |