

WES MOORE
Governor

ARUNA MILLER
Lt. Governor

MARIE GRANT
Commissioner

JOY Y. HATCHETTE
Deputy Commissioner



200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202
Direct Dial: 410-468-2471 Fax: 410-468-2020
1-800-492-6116 TTY: 1-800-735-2258
www.insurance.maryland.gov

September 1, 2025

The Honorable Bill Ferguson
President of the Senate
State House, Room H-107
Annapolis, Maryland 21401

The Honorable Adrienne A. Jones
Speaker of the House of Delegates
State House, Room H-101
Annapolis, Maryland 21401

Re: Report Required by Ins. § 4-405 and SB 904/Ch. 25, 2005 - (MSAR #2976) – Report on the Availability and Affordability of Health Care Medical Professional Liability Insurance

Dear President Ferguson and Speaker Jones,

On behalf of the Maryland Insurance Administration, I am pleased to submit our Annual Report entitled, "2025 Report on the Availability & Affordability of Health Care Professional Liability Insurance."

This report originated in 2004 as a result of a Special Session of the Maryland State Legislature that was convened to deal with the medical malpractice insurance coverage crisis. Section 4-405 of the Insurance Article requires the Commissioner to report their findings annually as to the impact of Chapter 5 of the Acts of the 2004 Special Session of the General Assembly and Chapter 477 of the Acts of the General Assembly of 1994 on the availability of health care malpractice and other liability insurance to the Legislative Policy Committee.

Five printed copies of this report have been mailed to the DLS Library for their records.

Should you have any questions regarding this report, please do not hesitate to contact me or my Associate Commissioner of External Affairs and Policy Initiatives, Jamie Sexton, at Jamie.Sexton@Maryland.gov.

Sincerely,

A handwritten signature in blue ink that reads "Marie Grant". The signature is fluid and cursive.

Marie Grant
Insurance Commissioner

cc: Sarah T. Albert, Department of Legislative Services (5 copies)



2025 Report on the Availability & Affordability of Health Care Professional Liability Insurance

Insurance Article § 4-405

Marie Grant
Commissioner

September 1, 2025

For further information concerning this document contact:

Joy Y. Hatchette
Deputy Commissioner
Maryland Insurance Administration
200 St. Paul Place, Suite 2700
Baltimore, Maryland 21202
(410) 468-2029

This document is available in alternative format upon request from a
qualified individual with a disability.
TTY 1-800-735-2258

The Administration's website address is: www.insurance.maryland.gov

TABLE OF CONTENTS

EXECUTIVE SUMMARY	1
INTRODUCTION	1
MARYLAND'S MEDICAL MALPRACTICE INSURANCE MARKET	2
MEDICAL MALPRACTICE INSURANCE PREMIUMS IN MARYLAND	3
CLOSED CLAIMS	4
CONCLUSION	4
EXHIBITS	5

EXECUTIVE SUMMARY

Health care professional liability insurance, commonly known as medical malpractice insurance, covers doctors, and other health care professionals, for liability claims arising from the treatment and care of patients. This annual report is based on data supplied by insurer groups to the Maryland Insurance Administration ("MIA"). The continuous availability and affordability of medical malpractice insurance to practitioners in Maryland is a vital and necessary component of Maryland's health care system.

Rapid and substantial increases in medical malpractice insurance premiums in 2002 and 2003 threatened to weaken access to high-quality health care in Maryland. The General Assembly acted in 2004 and 2005 to stabilize the medical malpractice insurance market and to require the MIA to collect relevant data and report annually to the General Assembly on the state of Maryland's medical malpractice market. This data is summarized in Exhibits A through L.

In Maryland, medical malpractice insurance is available for purchase from admitted insurers, non-admitted (surplus lines) insurers, and risk retention groups ("RRG") (collectively "insurer groups"). All writers of medical malpractice insurance are licensed or authorized by the MIA to conduct business in the State. In 2024, 75 insurer groups wrote medical malpractice insurance policies in Maryland for all types of health care providers. The total medical malpractice premiums collected by these insurer groups was \$339,473,880, representing an increase of 3.34% from the prior year. Admitted insurers accounted for 42.67% of the total written premium, while surplus lines insurers and RRGs accounted for 22.76% and 34.57% respectively. Over the last 12 years, the market share of admitted insurers has been steadily decreasing while that of RRGs and surplus lines insurers has been gradually increasing. The MIA is currently researching this issue to determine the reasons for this market movement among the various types of insurer groups.

While the number of insurer groups engaged in the medical malpractice market in Maryland is substantial and has not fluctuated significantly over the past ten (10) years, the marketplace remains highly concentrated with respect to premium volume with 4 insurers representing nearly 65% of the premium volume. The market's rate levels remained stable over the past year. It is worth noting that trends in claim settlement values and other economic factors warrant continued monitoring, particularly in an inflationary economy, for any adverse impact on rates in this line of business. Overall, medical malpractice insurance remains available for providers with generally stable rates, although this will vary by specialty.

INTRODUCTION

Health care providers are not required by law to purchase and maintain medical malpractice insurance. However, providers who elect not to purchase this coverage generally cannot participate in health care networks supporting preferred provider organizations, health maintenance organizations or managed care organizations.

Medical malpractice insurance premiums began to escalate in 2002, and increased

substantially in 2003 and again in 2004. The General Assembly intervened in 2004 and 2005, including directing the MIA to collect data on this critical insurance market segment and report back to the Legislature annually. In response, the MIA provides this Report each year, including among other metrics, information about the number of active insurers in the medical malpractice insurance market in Maryland, premium rates for selected medical specialties, and data for closed medical malpractice claims.

MARYLAND'S MEDICAL MALPRACTICE INSURANCE MARKET

Admitted insurers, surplus lines insurers, and RRGs all provide medical malpractice insurance policies to a wide variety of health care professionals in Maryland.¹ Exhibits A1 through A5 provide detailed information about these insurer groups. The top two insurer groups operating in Maryland in 2024 were MCIC Vermont (MCIC), an RRG organized under Vermont law operating in Maryland, and, Medical Mutual Liability Insurance Society of Maryland (MMLIS), an admitted insurer created by the General Assembly². These two entities insured 49% of the market. In 2024 MedPro, part of the Berkshire Hathaway Group, insured 9.5% of the market, and Doctors Company insured 6.1%. These four groups make up 64.6% of the market. The remaining carriers each insure less than 5% of the market. *See* Exhibit A4, page 1. Exhibit A1 illustrates the 2024 premium and market share data for each insurer group. Exhibit A2 lists the change in written premium for each insurer group by type of license from 2023 to 2024.

Exhibit A3 presents a pie chart showing the 2024 market share of the top nine admitted insurers, and a pie chart of the top nine insurers including surplus lines insurers and RRGs. Exhibit A4 shows the change in market share of the top writers over the period from 2008- 2024; compares MMLIS' performance over time with the rest of the industry; and shows the market share performance by license type. MCIC's share of the 2024 market was 26.8%, a decrease of 3.6% from 2023. MMLIS' share of the 2024 market was 22.2%, a decrease of 0.7% from 2023. Page 3 of Exhibit A4 shows the decline in admitted insurers' market share over the last 12 years and the increase in market share of RRGs and surplus lines insurers. The MIA is currently researching this issue to determine the reasons for this market movement among the various types of insurer groups and to make recommendations in regard to what, if any, steps can be taken to react to this situation.³

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 In the article "Challenges Faced by Medical Professional Liability Insurers in 2022 and Beyond" published on July 25, 2022, Andrew Vega refers to several changes in the Medical Malpractice marketplace that have made it more difficult for carriers to profitably write Med Mal insurance, including: (1) While claims frequency from 2018 - 2022 (latest year available) was stable, claim severity rose due to social inflation, namely more large jury awards and settlements; (2) Medical inflation rose between 9% and 13% from 2018 - 2022; (3) COVID-19 caused delays in the court system, resulting in rewards being paid later. This changed the loss development patterns so that insurers using prior loss development patterns underestimated the ultimate losses. COVID also led to delays in diagnosis and treatment resulting in adverse medical outcomes; (4) Insurers responded by increasing rates during the period 2018 - 2022 and putting in place more conservative underwriting guidelines, such as reducing coverage limits and increasing self-insured retention amounts; and (5) Historically, when there has been a pullback in an insurance sector by admitted carriers, RRGs and surplus lines insurers typically find an opportunity to increase market share as they have fewer and less burdensome regulatory requirements. They also tend to adapt more quickly to new forms and rates. "Surplus lines insurers have demonstrated their ability to pivot during challenging market conditions by adjusting strategies, developing innovative coverage solutions, and modifying enterprise risk management principles, according to AM Best. This adaptability has allowed

MEDICAL MALPRACTICE INSURANCE PREMIUMS IN MARYLAND

In response to an increase in medical malpractice insurance premium rates between 2001 and 2005, the General Assembly created the Maryland Health Care Provider Rate Stabilization Fund ("Fund") in 2005.⁴ See Insurance Article, Section 19-802. The Fund subsidized medical malpractice insurance premiums paid by eligible health care providers to admitted insurers that elected to participate in the program through calendar year 2008.

Exhibit A5 shows the history of MMLIS' rate changes from 2003 through 2025. Of note is that the sole rate increase since 2006 was an increase of 4% in 2012. The rates of MMLIS, the State's largest admitted writer of medical malpractice insurance by premium volume, have remained stable since 2006.

Medical malpractice insurance premiums vary by provider specialty, policy limits and practice location. Exhibits B through G provide premium comparisons for twenty (20) different specialties utilizing a base premium for policy limits of \$1MM per incident / \$3MM annual aggregate for the years 2022 - 2025. Although the premium rates differ among insurer groups within a specialty, these Exhibits indicate overall stability in medical malpractice insurance premiums during this time period.

Exhibits B through G also highlight the differences in premiums among insurers. To assist providers in comparing medical malpractice insurance premiums, the MIA publishes the *Comparison Guide to Maryland Medical Professional Liability Insurance Rates* ("*Comparison Guide*") on an annual basis. The 2024 publication of the *Comparison Guide* is available on the MIA's website (<http://www.insurance.maryland.gov/>) using the following link:

<https://insurance.maryland.gov/Consumer/Documents/publications/medicalliabilityrateguide.pdf>

The *Comparison Guide* compares general pricing among the major admitted insurers, surplus lines insurers, and risk retention groups offering medical malpractice insurance in Maryland.

By law, medical malpractice insurers are required to offer policies with high deductible options of \$25,000, \$50,000 and \$100,000.⁵ Exhibits H and I illustrate that high deductible options are not popular among providers. Although policies having a deductible of less than \$25,000 are sold, liability insurance policies, including medical malpractice insurance policies, are often issued with no deductible.

the segment to produce superior underwriting results compared to the broader property/casualty industry."

⁴ The Fund consists primarily of revenues generated by annual premium tax imposed on health maintenance organizations and managed care organizations pursuant to § 6-102 of the Insurance Article.

⁵ Insurance Article, § 19-114 of the Annotated Code of Maryland. This statute was amended in the 2019 legislative session to limit this requirement to policies with annual premiums of \$5,000 or more effective October 1, 2019.

CLOSED CLAIMS

One factor affecting medical malpractice insurance premium rates is the number of claims filed, also known as claim frequency. A claim is a demand for compensation arising from the alleged malpractice of a health care provider or facility. Admitted insurers are required to submit certain closed claim information on a quarterly basis to the MIA. Exhibit J summarizes the closed claim data provided to the MIA by insurer groups, and Exhibit K summarizes the data by specialty.

Between 2009⁶ and 2013, closed claims generally increased among all insurer types (admitted, non admitted, and RRG). The number of closed claims hit a peak for admitted insurers in 2013 at 957. The number of closed claims hit a peak for non-admitted insurers in 2012 at 425. The closed claim totals for 2024 were -46.19% and -65.52% and -10.12% from these peak totals for admitted insurers and non-admitted insurers respectively. Closed claim counts decreased from 362 to 330 for admitted insurers, and increased from 180 to 382 for non-admitted insurers, between 2022 and 2024, the most recent year for which there is data.

Exhibit L summarizes the number of lawsuits filed by jurisdiction and venue. The number of lawsuits peaked in 2013 and decreased by 41% in 2014 and again by 7% in 2015. The number has continued to fluctuate over the following ten years. In 2024, the number of lawsuits increased to 725, which is still far fewer than the 2013 peak of 1,327.

CONCLUSION

The MIA continues to monitor concentration, availability, and affordability trends for the key medical malpractice insurance market in Maryland. The market continues to be relatively stable and is concentrated with 64.5% of the written premium earned by four (4) insurers. Premium rates were generally stable again this year across the market as a whole.

The stable rate environment and the continuing availability of coverage in the Maryland market are positive indicators for health care providers. Likewise, the closed claim and filed lawsuit numbers remain substantially below peak levels of 2012-2013. This should encourage potential risk bearers that have declined to enter or expand their presence in the Maryland market during the previous times of less stability to take advantage of growth opportunities within the State.

The MIA is currently researching the issue of admitted insurer loss of medical malpractice insurance market share to RRGs and surplus lines insurers to better understand the reasons for this market movement.

⁶ In 2005, the MIA used one form of on-line reporting, but that tool became unworkable. Since 2009, the data has been 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	2024 Medical Professional Liability Premiums by Insurance Group
Exhibit A2	Change in Written Premium by Insurance Group by Type of License from 2023 to 2024
Exhibit A3	2024 Market Share of the Nine Largest Admitted Carriers 2024 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)
Exhibit A4 - Page 1	Market Share of the Top Carriers from 2007 to 2024 (Based on 2024 Market Share)
Exhibit A4 - Page 2	Industry and MMLIS Written Premiums (in Millions) from 2007 to 2024 Includes Surplus Lines and RRG's Change in Written Premium from the Prior Year for the Industry and MMLIS
Exhibit A4 - Page 3	Market Share by License Type from 2009 to 2024
Exhibit A4 - Page 4	Comparison of Occurrence and Claims Made Premiums by Type of License - 2024
Exhibit A5	MMLIS Rate Change History from 2003 to 2025
Exhibit B	Rate Comparison Charts for Certain Physician Classes from 2022 to 2025
Exhibit C	Rate Comparison Charts for Certain Surgeon Classes from 2022 to 2025
Exhibit D	Rate Comparison Charts for Psychiatrist (Including Child) Class from 2022 to 2025
Exhibit E	Rate Comparison Charts for Nursing Practitioner Class from 2022 to 2025
Exhibit E1	Rate Comparison Charts for Nursing Anesthetist Class from 2022 to 2025
Exhibit F	Rate Comparison Charts for Physical Therapists (Employed) from 2022 to 2025
Exhibit G	Rate Comparison Charts for Dentist Class from 2022 to 2025
Exhibit H	Number of Admitted Policies with Deductible Amounts Mandated under Section 19-114 of the Insurance Article
Exhibit I	Number of Policies with All Other Types of Deductibles, Including Surplus Lines Policies
Exhibit J	Closed Claim Counts by Company from 2005 to 2024
Exhibit K	Number of Closed Claims by Specialty from 2005 to 2024
Exhibit L	Number of Suits Filed by Jurisdiction and Venue from 2005 to 2024

2024 Medical Professional Liability Insurance Premiums by Group

Exhibit A1

Page 1

2024 Premium Rank	2024 Group Code	2024 Group Name	2024 Insurance Group Premium	2024 Market Share	2024 Admitted Premium	2024 Surplus Lines Premiums	2024 RRG Premium
1	0	MCIC VT A RECIP RRG	90,994,786	26.80%			90,994,786
2	377	MMLIS	75,368,008	22.20%	75,368,008		
3	31	BERKSHIRE HATHAWAY GRP	32,304,854	9.52%	14,581,153	17,723,701	
4	831	DOCTORS CO GRP	20,602,019	6.07%	15,437,585	3,071,667	2,092,767
5	2698	PROASSURANCE CORP GRP	15,914,589	4.69%	10,365,029	5,549,560	0
6	111	LIBERTY MUT GRP	14,095,241	4.15%	1,991,869	12,103,372	0
7	218	CNA INS GRP	10,739,240	3.16%	7,536,512	3,202,728	0
8	0	CLINICIAN ASSUR INC RRG	9,499,908	2.80%			9,499,908
9	626	CHUBB LTD GRP	5,856,962	1.73%	1,255,305	4,601,657	
10	1154	COVERYS GRP	5,541,681	1.63%	2,434,872	3,106,809	
11	413	MAG MUT INS GRP	5,309,006	1.56%	1,923,252	3,385,754	
12	98	WR BERKLEY CORP GRP	4,390,655	1.29%	90,040	4,300,615	
13	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	3,731,053	1.10%			3,731,053
14	158	FAIRFAX FIN GRP	3,711,524	1.09%	1,158,075	2,553,449	
15	184	CURI HOLDINGS GRP	3,604,338	1.06%	3,604,338		
16	4734	APOLLO GLOBAL MGMT GRP	3,310,185	0.98%	2,591,412	718,773	
17	4990	CORE SPECIALTY INS HOLDINGS GRP	3,295,143	0.97%		3,295,143	
18	4776	TEXAS MEDICAL LIAB TRUST GRP	2,851,090	0.84%			2,851,090
19	508	NATIONAL GRP	2,565,080	0.76%	2,565,080		
20	361	MUNICH RE GRP	1,920,125	0.57%	-619	1,920,744	
21	473	AMERICAN FAMILY INS GRP	1,790,500	0.53%		1,790,500	
22	3219	SOMPO GRP	1,782,400	0.53%		1,782,400	
23	0	CARING COMMUNITIES RECIP RRG	1,688,604	0.50%			1,688,604
24	0	OPHTHALMIC MUT INS CO RRG	1,625,238	0.48%			1,625,238
25	785	MARKEL GRP	1,461,691	0.43%		1,461,691	
26	0	KINSALE INS CO	1,382,567	0.41%		1,382,567	
27	464	PHYSICIANS INS A MUT GRP	1,338,605	0.39%			1,338,605
28	0	THE MUTUAL RRG INC	1,267,395	0.37%			1,267,395

2024 Medical Professional Liability Insurance Premiums by Group

Exhibit A1

Page 2

2024 Premium Rank	2024 Group Code	2024 Group Name	2024 Insurance Group Premium	2024 Market Share	2024 Admitted Premium	2024 Surplus Lines Premiums	2024 RRG Premium
29	4966	INSURANCE CAPITAL GRP	1,038,120	0.31%	1,038,120		
30	0	HEALTH CARE INDUSTRY LIAB RECIP INS	943,797	0.28%	943,797		
31	2638	NCMIC GRP	875,543	0.26%	875,543		
32	12	AMERICAN INTL GRP	720,279	0.21%	243,994	476,285	
33	5013	VANTAGE GRP	689,807	0.20%		689,807	
34	0	HAMILTON SELECT INS INC	660,225	0.19%		660,225	
35	1279	ARCH INS GRP	622,278	0.18%		622,278	
36	4381	SKYWARD SPECIALTY INS GRP INC GRP	544,757	0.16%		544,757	
37	91	HARTFORD FIRE & CAS GRP	533,325	0.16%	44,198	489,127	
38	796	* QBE INS GRP	474,529	0.14%		474,529	
39	4902	COPIC GRP	436,041	0.13%			436,041
40	244	CINCINNATI FIN GRP	415,763	0.12%	267,688	148,075	
41	0	* SUNLAND RRG INC	409,245	0.12%			409,245
42	4869	WT HOLDINGS GRP	283,487	0.08%		283,487	
43	4851	CHURCH MUT GRP	283,481	0.08%	283,481		
44	0	EMERGENCY CAPITAL MGMT LLC A RRG	278,947	0.08%			278,947
45	3494	JAMES RIVER GRP	263,453	0.08%		263,453	
46	0	ALLIED PROFESSIONALS INS CO RRG	259,822	0.08%			259,822
47	4715	* MS & AD INS GRP	240,000	0.07%		240,000	
48	0	AMERICAN ASSOC OF OTHODONTISTS RRG	228,756	0.07%			228,756
49	4908	* ASCOT INS US GRP	164,952	0.05%		164,952	
50	0	DOCTORS PROFESSIONAL LIABITY RRG INC	163,401	0.05%			163,401
51	0	PEACE CHURCH RRG INC	144,871	0.04%			144,871
52	775	PHARMACISTS MUT GRP	137,211	0.04%	137,211		
53	4962	* AU HOLDING CO GRP	132,500	0.04%		132,500	
54	0	* RISK UNDERWRITERS GRP LLC RRG	85,963	0.03%			85,963
55	88	THE HANOVER INS GRP	58,543	0.02%	5,481	53,062	
56	0	AFFILIATES INS RECIP A RRG	50,221	0.01%			50,221

2024 Medical Professional Liability Insurance Premiums by Group

Exhibit A1
Page 3

2024 Premium Rank	2024 Group Code	2024 Group Name	2024 Insurance Group Premium	2024 Market Share	2024 Admitted Premium	2024 Surplus Lines Premiums	2024 RRG Premium
57	0	CPP INS CO	48,894	0.01%	48,894		
58	4982	* OBS HOLDINGS GRP	46,027	0.01%			46,027
59	0	* INDIGO RRG INC	43,600	0.01%			43,600
60	2358	ISMIE GRP	41,616	0.01%	-1,256	42,872	
61	0	SPIRIT MOUNTAIN INS CO RRG INC	35,870	0.01%			35,870
62	0	GREEN HILLS INS CO RRG	33,968	0.01%			33,968
63	4942	BEAZLEY GRP	28,562	0.01%	28,562		
64	176	STATE FARM GRP	26,901	0.01%	26,901		
65	0	AMERICAN EXCESS INS EXCH RRG	23,494	0.01%			23,494
66	0	ACADEMIC MEDICAL PROFESSIONALS INS E	14,002	0.00%	14,002		
67	0	WELLSPAN RRG	14,000	0.00%			14,000
68	84	AMERICAN FINANCIAL GRP	12,523	0.00%		12,523	
69	4953	* PRACTICEPROTECTION GRP	7,531	0.00%			7,531
70	0	FRANKLIN CAS INS CO RRG	7,000	0.00%			7,000
71	4770	INTEGRIS GRP	4,240	0.00%			4,240
72	0	CARE RRG INC	3,923	0.00%			3,923
73	5065	* SUTTON NATL GRP	2,995	0.00%		2,995	
74	3098	TOKIO MARINE HOLDINGS INC GRP	-8	0.00%	-8		
75	3478	HALLMARK FIN SERV GRP	-3,062	0.00%		-3,062	

* - Indicates company is new from 2023 to 2024

Industry Totals

339,473,880

144,858,519
42.67%

77,248,995 117,366,366
22.76% 34.57%

** The following companies/groups merged with (or were purchased by) groups listed above:

NONE for 2024

The following companies had premium in 2023, but not in 2024:

5017 BENT/PHILIPSON GRP (had premium in 2021)

Change in Written Premium by Insurance Group by Type of License from 2023 to 2024

Exhibit A2
Page 1

2024 Premium Rank	2024 Group Code	2024 Group Name	2024 Insurance Group Premium	2024 Insurance Group Premium	2024 Admitted Premium	2024 Surplus Lines Premiums	2024 RRG Premium
1	0	MCIC VT A RECIP RRG	90,994,786	-8.81%	n/a	n/a	-8.81%
2	377	MMLIS	75,368,008	0.21%	0.21%	n/a	n/a
3	31	BERKSHIRE HATHAWAY GRP	32,304,854	23.41%	20.22%	26.16%	n/a
4	831	DOCTORS CO GRP	20,602,019	4.27%	3.94%	9.60%	-0.49%
5	2698	PROASSURANCE CORP GRP	15,914,589	17.09%	14.77%	68.41%	-100.00%
6	111	LIBERTY MUT GRP	14,095,241	7.08%	6.77%	7.13%	n/a
7	218	CNA INS GRP	10,739,240	6.85%	9.50%	1.08%	n/a
8	0	CLINICIAN ASSUR INC RRG	9,499,908	32.91%	n/a	n/a	32.91%
9	626	CHUBB LTD GRP	5,856,962	6.45%	-15.09%	14.37%	n/a
10	1154	COVERYS GRP	5,541,681	3.33%	-10.09%	17.03%	n/a
11	413	MAG MUT INS GRP	5,309,006	-17.79%	-40.94%	5.78%	n/a
12	98	WR BERKLEY CORP GRP	4,390,655	4.09%	4.44%	4.08%	n/a
13	0	APPLIED MEDICO LEGAL SOLUTIONS RF	3,731,053	23.34%	n/a	n/a	23.34%
14	158	FAIRFAX FIN GRP	3,711,524	-8.54%	-2.26%	-11.13%	n/a
15	184	CURI HOLDINGS GRP	3,604,338	-1.14%	-1.14%	n/a	n/a
16	4734	APOLLO GLOBAL MGMT GRP	3,310,185	1.48%	0.11%	6.74%	n/a
17	4990	CORE SPECIALTY INS HOLDINGS GRP	3,295,143	331.35%	n/a	331.35%	n/a
18	4776	TEXAS MEDICAL LIAB TRUST GRP	2,851,090	-9.29%	n/a	n/a	-9.29%
19	508	NATIONAL GRP	2,565,080	14.91%	285.04%	n/a	-100.00%
20	361	MUNICH RE GRP	1,920,125	127.39%	-152.10%	127.78%	n/a
21	473	AMERICAN FAMILY INS GRP	1,790,500	135.21%	n/a	135.21%	n/a
22	3219	SOMPO GRP	1,782,400	-2.31%	n/a	-2.31%	n/a
23	0	CARING COMMUNITIES RECIP RRG	1,688,604	-1.41%	n/a	n/a	-1.41%
24	0	OPHTHALMIC MUT INS CO RRG	1,625,238	9.01%	n/a	n/a	9.01%
25	785	MARKEL GRP	1,461,691	7.35%	n/a	7.35%	n/a
26	0	KINSALE INS CO	1,382,567	5.87%	n/a	5.87%	n/a
27	464	PHYSICIANS INS A MUT GRP	1,338,605	18.78%	n/a	n/a	18.78%
28	0	THE MUTUAL RRG INC	1,267,395	11.63%	n/a	n/a	11.63%

Change in Written Premium by Insurance Group by Type of License from 2023 to 2024

Exhibit A2
Page 2

2024 Premium Rank	2024 Group Code	2024 Group Name	2024 Insurance Group Premium	2024 Insurance Group Premium	2024 Admitted Premium	2024 Surplus Lines Premiums	2024 RRG Premium
29	4966	INSURANCE CAPITAL GRP	1,038,120	34.63%	34.63%	n/a	n/a
30	0	HEALTH CARE INDUSTRY LIAB RECIP IN	943,797	31.15%	31.15%	n/a	n/a
31	2638	NCMIC GRP	875,543	-0.05%	9.98%	n/a	-100.00%
32	12	AMERICAN INTL GRP	720,279	-13.10%	-5.36%	-16.59%	n/a
33	5013	VANTAGE GRP	689,807	246.05%	n/a	246.05%	n/a
34	0	HAMILTON SELECT INS INC	660,225	15.16%	n/a	15.16%	n/a
35	1279	ARCH INS GRP	622,278	-60.08%	n/a	-60.08%	n/a
36	4381	SKYWARD SPECIALTY INS GRP INC GRF	544,757	99.01%	n/a	99.01%	n/a
37	91	HARTFORD FIRE & CAS GRP	533,325	20.62%	25.13%	20.23%	n/a
38	796	* QBE INS GRP	474,529	n/a	n/a	n/a	n/a
39	4902	COPIC GRP	436,041	19.80%	n/a	n/a	19.80%
40	244	CINCINNATI FIN GRP	415,763	66.84%	8.42%	6332.45%	n/a
41	0	* SUNLAND RRG INC	409,245	n/a	n/a	n/a	n/a
42	4869	WT HOLDINGS GRP	283,487	-19.60%	n/a	-19.60%	n/a
43	4851	CHURCH MUT GRP	283,481	-11.15%	0.46%	-100.00%	n/a
44	0	EMERGENCY CAPITAL MGMT LLC A RRG	278,947	14.85%	n/a	n/a	14.85%
45	3494	JAMES RIVER GRP	263,453	-34.92%	n/a	-34.92%	n/a
46	0	ALLIED PROFESSIONALS INS CO RRG	259,822	2.24%	n/a	n/a	2.24%
47	4715	* MS & AD INS GRP	240,000	n/a	n/a	n/a	n/a
48	0	AMERICAN ASSOC OF OTHODONTISTS I	228,756	2.59%	n/a	n/a	2.59%
49	4908	* ASCOT INS US GRP	164,952	n/a	n/a	n/a	n/a
50	0	DOCTORS PROFESSIONAL LIABILITY RRG	163,401	-22.63%	n/a	n/a	-22.63%
51	0	PEACE CHURCH RRG INC	144,871	-14.86%	n/a	n/a	-14.86%
52	775	PHARMACISTS MUT GRP	137,211	-14.44%	-14.44%	n/a	n/a
53	4962	* AU HOLDING CO GRP	132,500	n/a	n/a	n/a	n/a
54	0	* RISK UNDERWRITERS GRP LLC RRG	85,963	n/a	n/a	n/a	n/a
55	88	THE HANOVER INS GRP	58,543	-88.58%	-84.66%	-88.87%	n/a
56	0	AFFILIATES INS RECIP A RRG	50,221	66.91%	n/a	n/a	66.91%

Change in Written Premium by Insurance Group by Type of License from 2023 to 2024

2024 Premium Rank	2024 Group Code	2024 Group Name	2024 Insurance Group Premium	2024 Insurance Group Premium	2024 Admitted Premium	2024 Surplus Lines Premiums	2024 RRG Premium
57	0	CPP INS CO	48,894	8049.00%	8049.00%	n/a	n/a
58	4982	* OBS HOLDINGS GRP	46,027	n/a	n/a	n/a	n/a
59	0	* INDIGO RRG INC	43,600	n/a	n/a	n/a	n/a
60	2358	ISMIE GRP	41,616	16.50%	-111.47%	73.06%	n/a
61	0	SPIRIT MOUNTAIN INS CO RRG INC	35,870	-17.43%	n/a	n/a	-17.43%
62	0	GREEN HILLS INS CO RRG	33,968	68.08%	n/a	n/a	68.08%
63	4942	BEAZLEY GRP	28,562	15.89%	15.89%	n/a	n/a
64	176	STATE FARM GRP	26,901	-6.85%	-6.85%	n/a	n/a
65	0	AMERICAN EXCESS INS EXCH RRG	23,494	2373.05%	n/a	n/a	2373.05%
66	0	ACADEMIC MEDICAL PROFESSIONALS II	14,002	8.13%	8.13%	n/a	n/a
67	0	WELLSPAN RRG	14,000	16.67%	n/a	n/a	16.67%
68	84	AMERICAN FINANCIAL GRP	12,523	349.18%	n/a	349.18%	n/a
69	4953	* PRACTICEPROTECTION GRP	7,531	n/a	n/a	n/a	n/a
70	0	FRANKLIN CAS INS CO RRG	7,000	0.00%	n/a	n/a	0.00%
71	4770	INTEGRIS GRP	4,240	n/a	n/a	n/a	n/a
72	0	CARE RRG INC	3,923	-81.46%	n/a	n/a	-81.46%
73	5065	* SUTTON NATL GRP	2,995	n/a	n/a	n/a	n/a
74	3098	TOKIO MARINE HOLDINGS INC GRP	-8	-100.36%	-100.36%	n/a	n/a
75	3478	HALLMARK FIN SERV GRP	-3,062	n/a	n/a	n/a	n/a

* - Indicates company is new from 2023 to 2024

Industry Totals	339,473,880	3.51%	4.24%	21.04%	-6.24%
------------------------	-------------	-------	-------	--------	--------

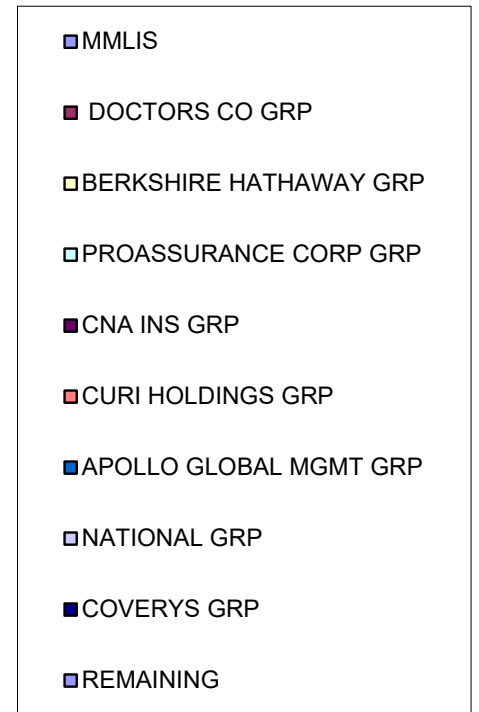
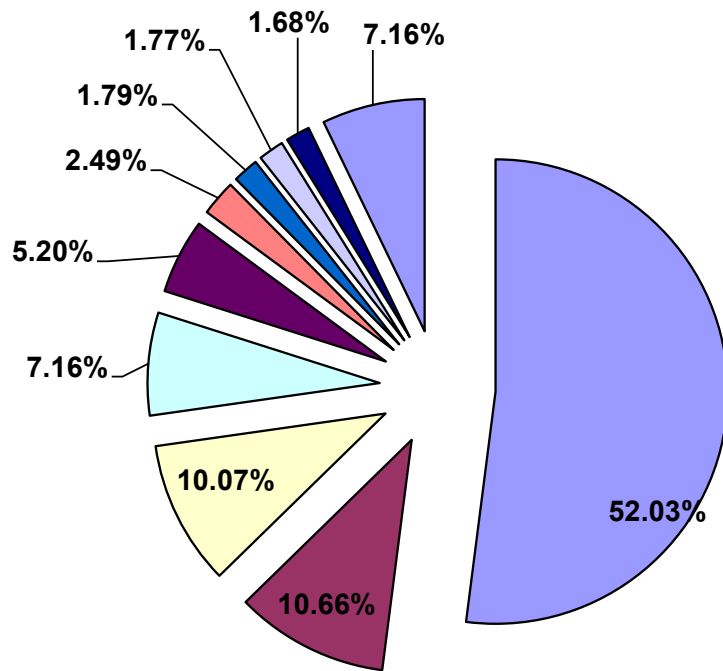
** The following companies/groups merged with (or were purchased by) groups listed above:

NONE for 2024

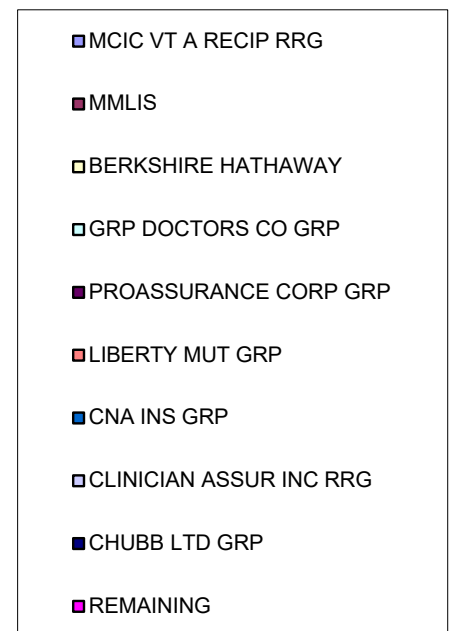
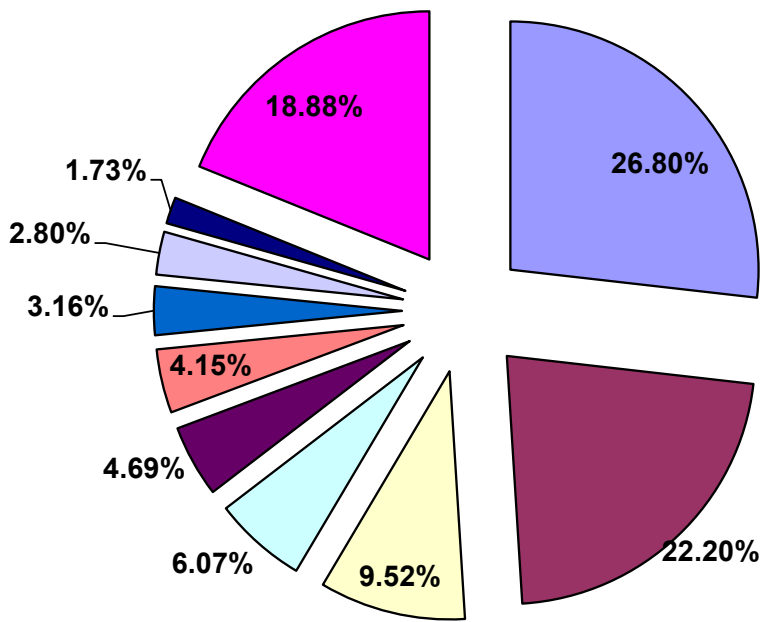
The following companies had premium in 2023, but not in 2024:

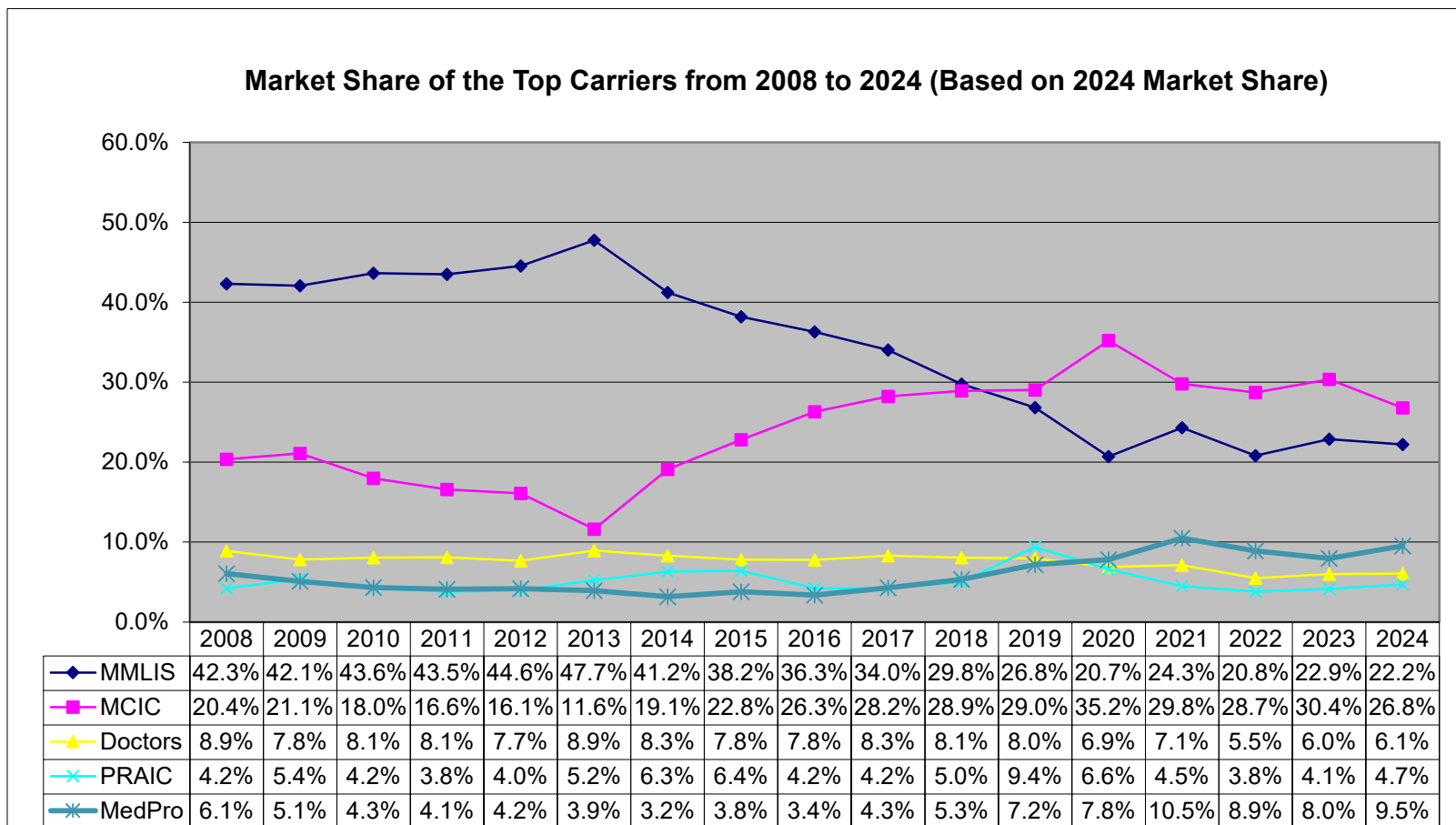
5017 BENT/PHILIPSON GRP (had premium in 2021)

2024 Market Share of the Nine Largest Admitted Carriers



2024 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)





MMLIS - Medical Mutual Group

MCIC - MCIC RRG Vermont

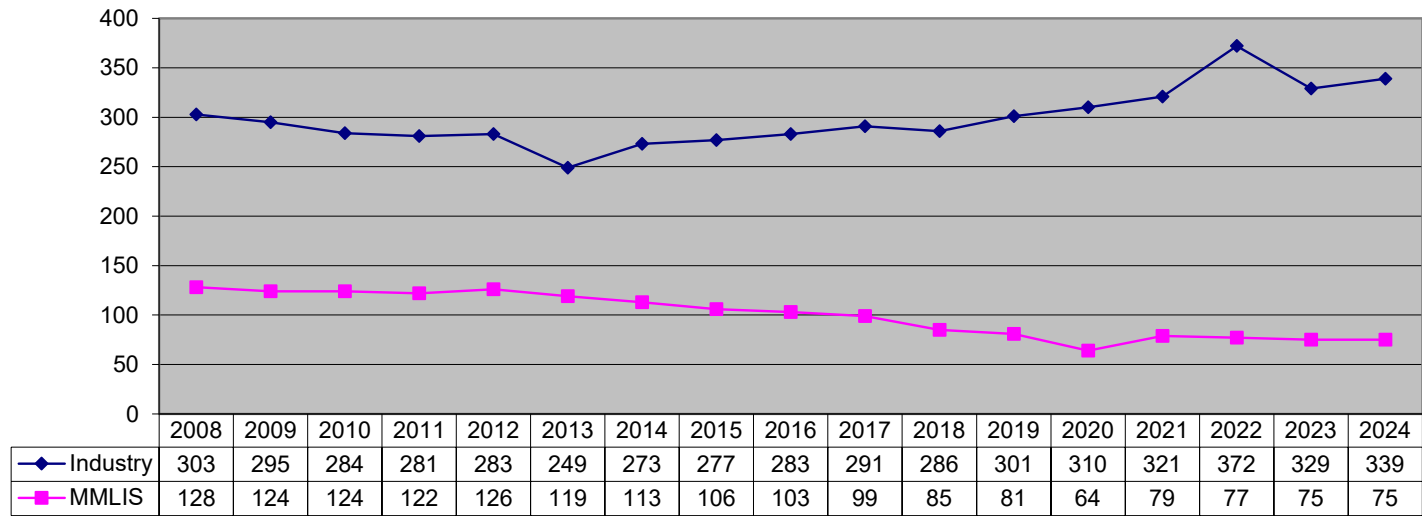
Doctors - The Doctors Company

MedPro - Medical Protective Insurance Company (member of the Berkshire/Hathaway Group)

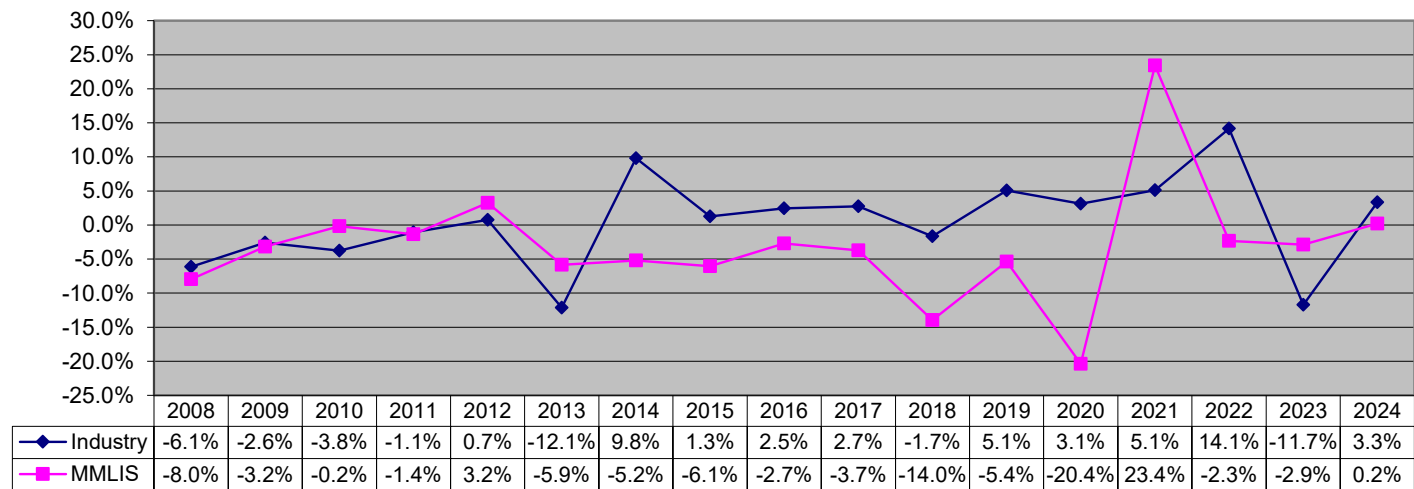
PRAIC - ProAssurance Group

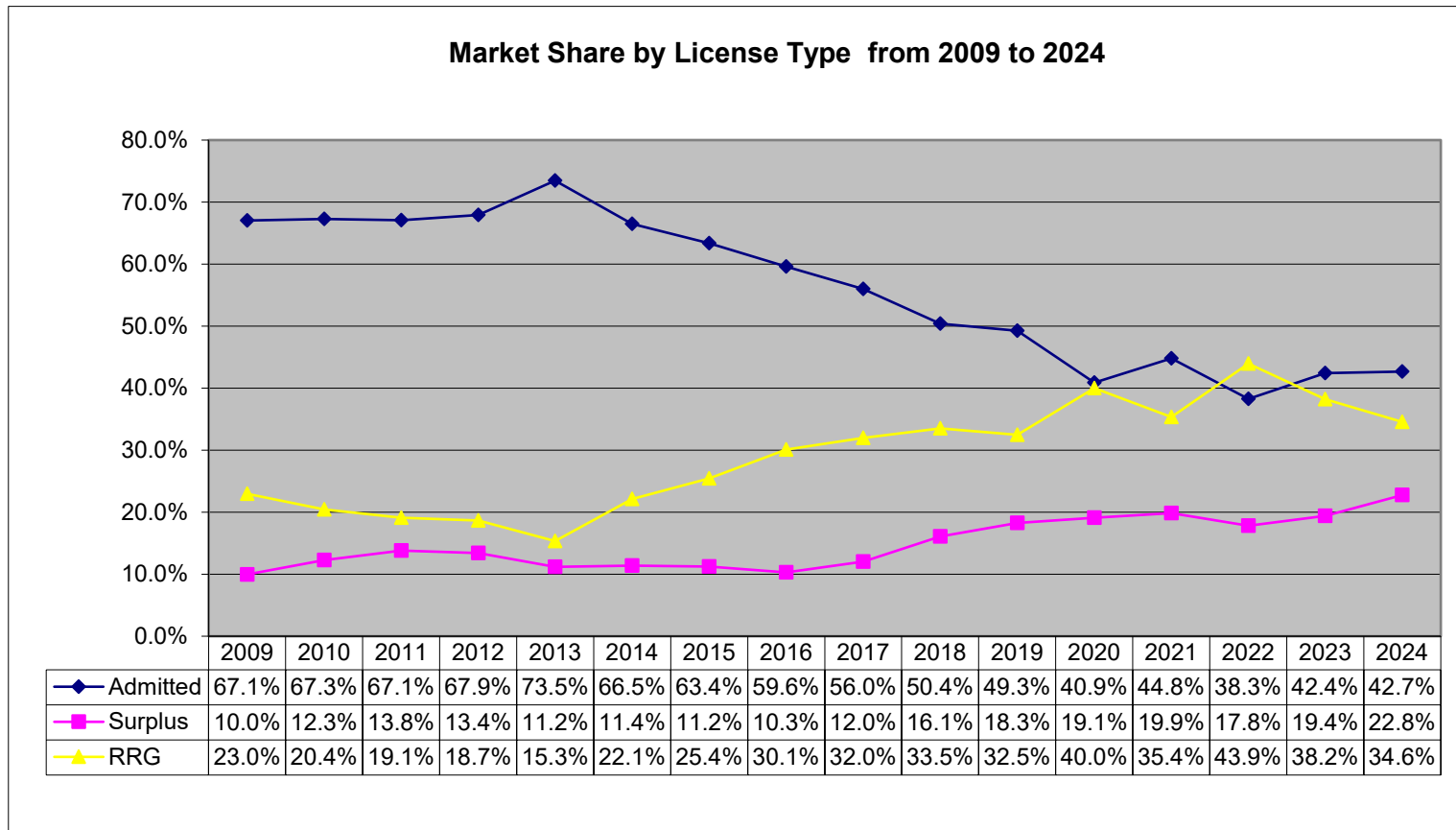
The five carriers listed above are the six largest insurers based on 2024 market share. This does not imply that they are the top 5 insurers carriers for the entire time period shown above.

Industry and MMLIS Written Premiums (in Millions) from 2008 to 2024 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 write medical professional liability and license type cannot, as of the last year of writing business, be determined. This also includes carriers that were in runoff or with license suspended/revoked.

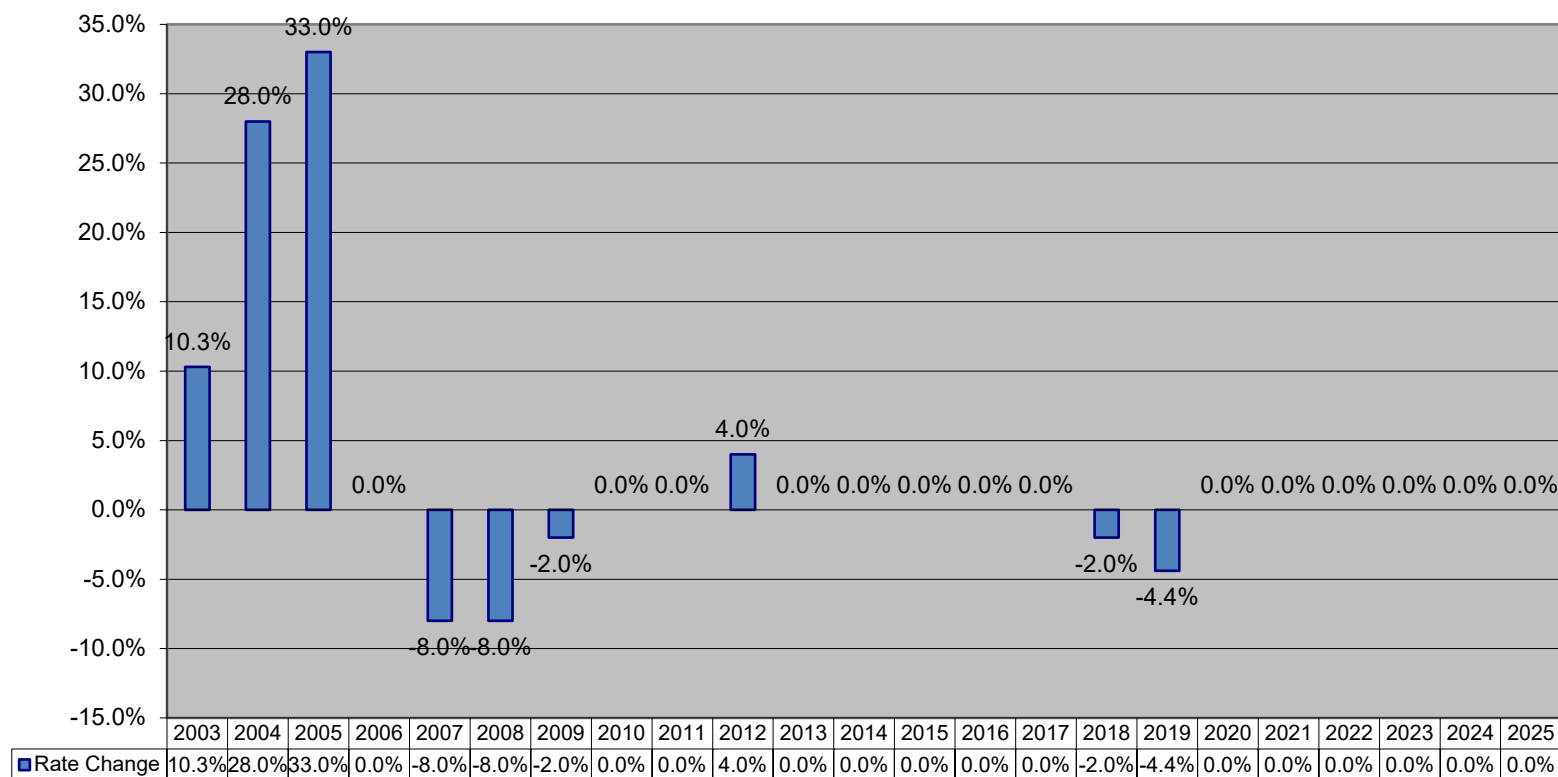
Comparison of Occurrence and Claims Made Premiums by Type of License

Exhibit A4
Page 4

TYPE OF LICENSE	2024 OCCURENCE PREMIUM	2024 CLAIMS MADE PREMIUM	2024 TOTALS
ADMITTED INSURERS	32,115,572 22.17%	112,742,947 77.83%	144,858,519
SURPLUS LINES INSURERS	3,177,982 4.11%	74,071,013 95.89%	77,248,995
RISK RETENTION GROUPS	2,319,645 1.98%	115,046,721 98.02%	117,366,366
TOTALS	37,613,199 11.08%	301,860,681 88.92%	339,473,880

1) Effective 2022, the annual statements split out occurrence MPL premium versus claims made MPL premiums.

MMLIS Rate Change History from 2003 to 2025



The above reflects the effective rate change per year. All rate changes are effective on January 1st of each year. For ease of viewing, we have limited the exhibit to the period from 2003 to the present. Data for years 1996 through 2002 can be found in the 2017 Annual Report.

Notes for Rate Comparison Charts (Exhibits B through G)

The company names have been abbreviated on the charts for readability purposes.

Name on Charts	Full Company Name	Exhibits
MMLIS	Medical Mutual Liability Insurance Society of Maryland	B to F
ProAd	Professional Advocates Insurance Company (1)	G
MedPro	Medical Protective Insurance Company	All
TDC	The Doctors Company	B to E1, G
PRAIC	ProAssurance Indemnity Company	All
NORCAL	NORCAL Mutual Insurance Company	B, C, D, E1, G
MagMut	MAG Mutual Insurance Company	B, C, D
Proselect	ProSelect Insurance Company	B, C, D, E, E1
Aspen	Aspen Insurance Company	B, C, D and G
MMICNC	Medical Mutual Insurance Company of North Carolina	B to F
PPIE	Positive Physicians Insurance Exchange	B, C, D, E1, F
MDANJ	MD Advantage Insurance Company of New Jersey	B, C, E to G
Campmed	Campmed Casualty and Indemnity Company	B, D to G
SVMIC	State Volunteer Mutual Insurance Company	B, C, E, E1, F
ISMIE	ISMIE Insurance Company	B to E, F
CPP	CPP Insurance Copmany	B, C, D
FAIRCO	Fair American Insurance and Reinsurance Company	D
AWAC	Allied World Specialty Insurance Company	D & E
AIG	National Union Fire Insurance Company of Pittsburgh	D
LibertyIU	Liberty Insurance Underwriters	D, E, F & G
Hudson	Hudson Insurance Company	E

Notes for Rate Comparison Charts (Exhibits B through G)

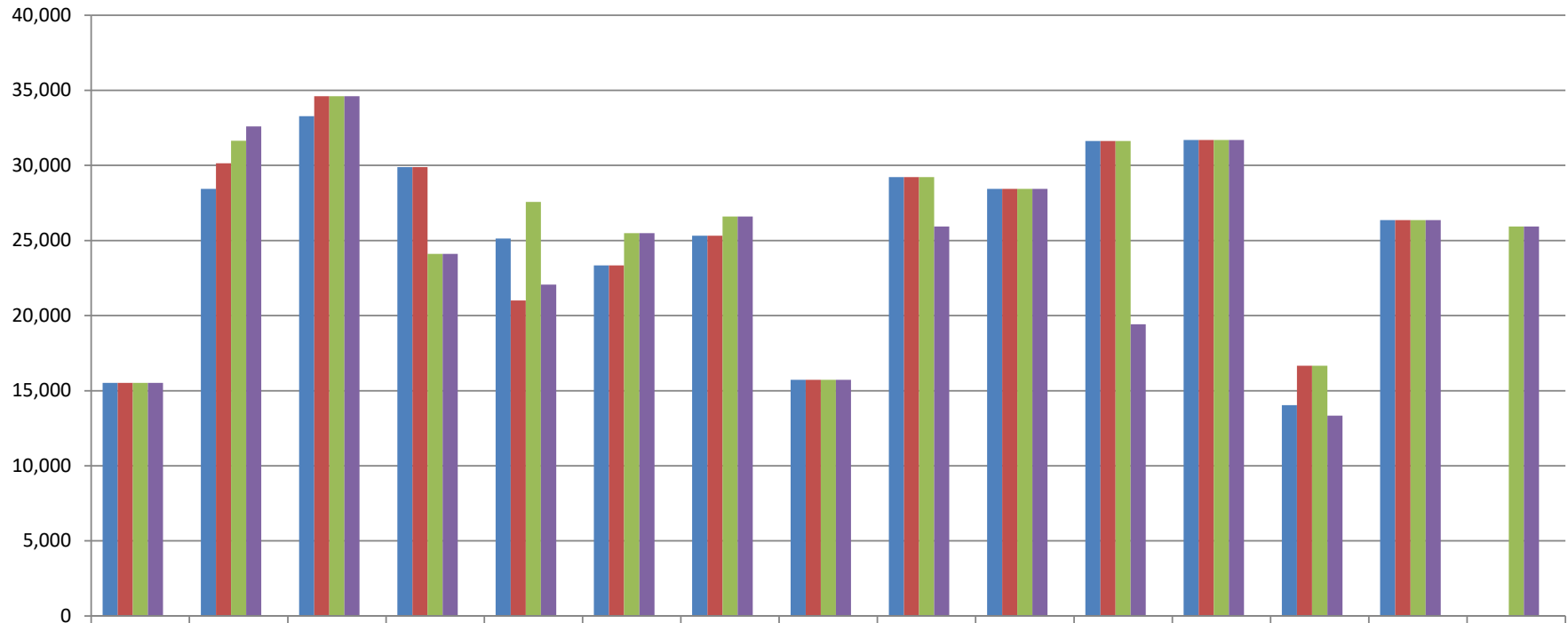
The company names have been abbreviated on the charts for readability purposes.

Name on Charts	Full Company Name	Exhibits
CNA	American Casualty Co of Reading, PA	E1 & F
BHSIC	Berkshire Hathaway Specialty Insurance Company	E1 & F
ACEUSA	ACE American Insurance Company	F
Cinfin	Cincinnati Insurance Company	F & G
Fortress	Fortress Insurance Company	G
PSIC	Professional Solutions Insurance Company	G

(1) - Member of the Medical Mutual Liability Insurance Society Group

Fam/Gen Prac (No OB) - Minor Surgery

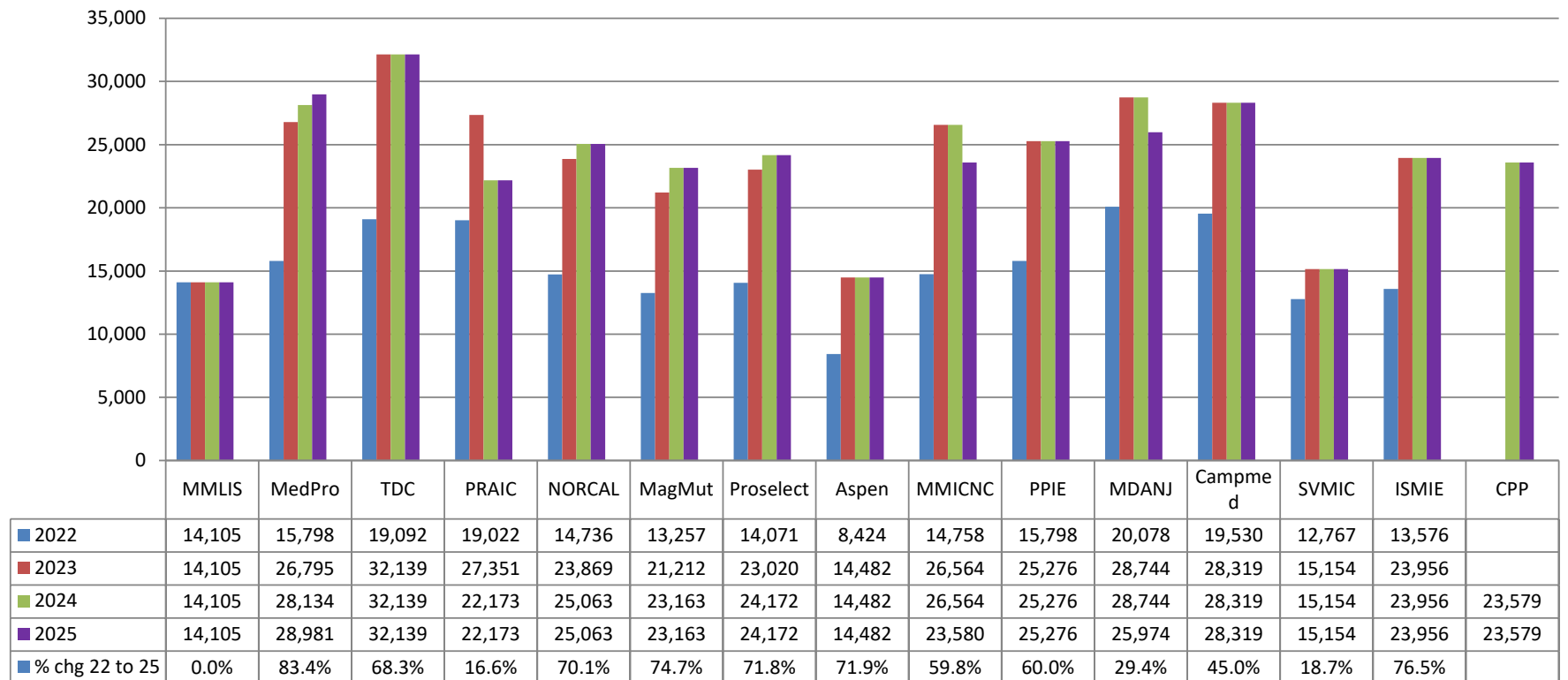
Baltimore City & Baltimore County



	MMLIS	MedPro	TDC	PRAIC	NORCAL	MAGMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	Campmed	SVMIC	ISMIE	CPP
2022	15,517	28,439	33,278	29,883	25,126	23,340	25,324	15,722	29,222	28,439	31,618	31,690	14,045	26,356	
2023	15,517	30,143	34,610	29,883	21,006	23,340	25,324	15,722	29,222	28,439	31,618	31,690	16,670	26,356	
2024	15,517	31,651	34,610	24,104	27,571	25,488	26,592	15,722	29,222	28,439	31,618	31,690	16,670	26,356	25,940
2025	15,517	32,604	34,610	24,104	22,057	25,488	26,592	15,722	25,940	28,439	19,419	31,690	13,336	26,356	25,940
% chg 22 to 25	0.0%	14.6%	4.0%	-19.3%	-12.2%	9.2%	5.0%	0.0%	-11.2%	0.0%	-38.6%	0.0%	-5.0%	0.0%	

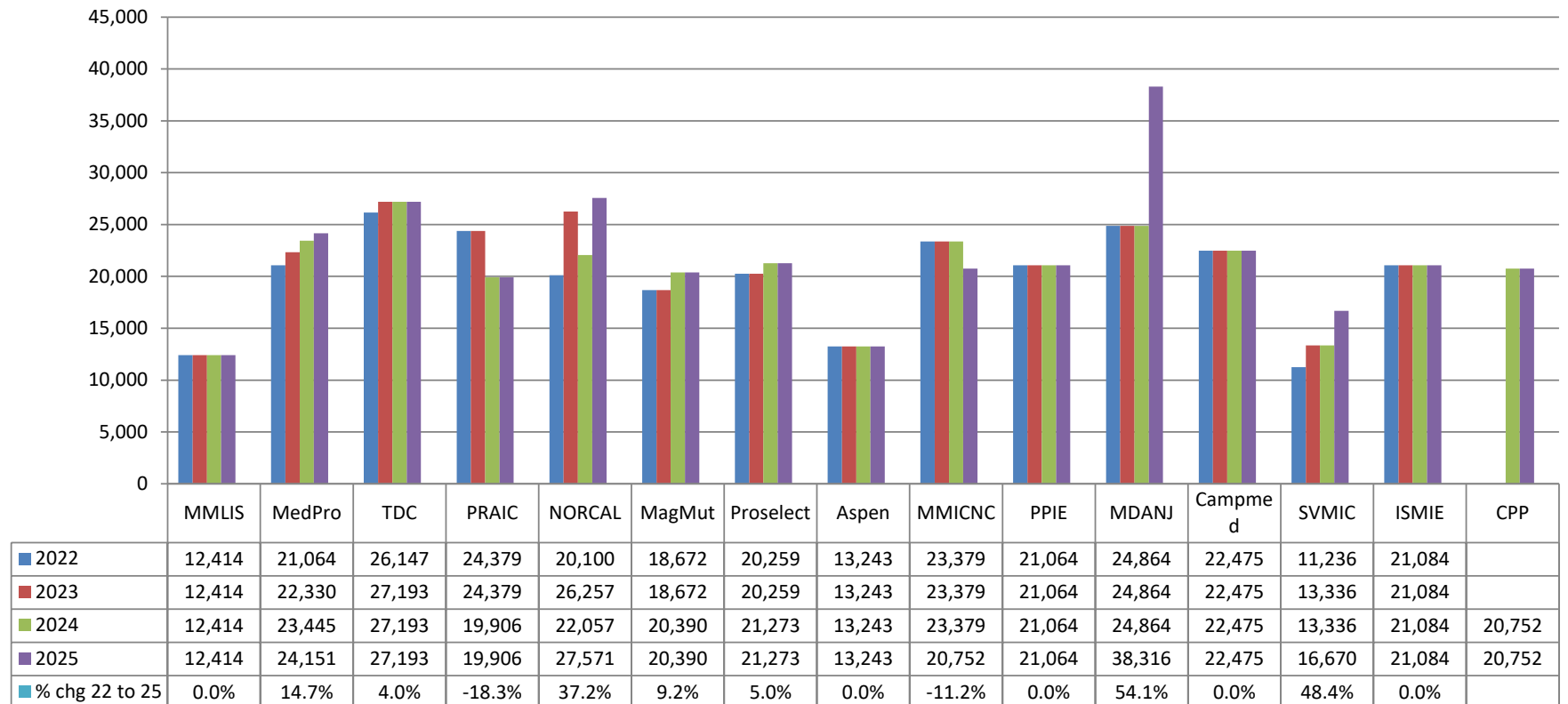
Fam/Gen Prac (No OB) - Minor Surgery

Anne Arundel, Howard, Montgomery, Prince George's



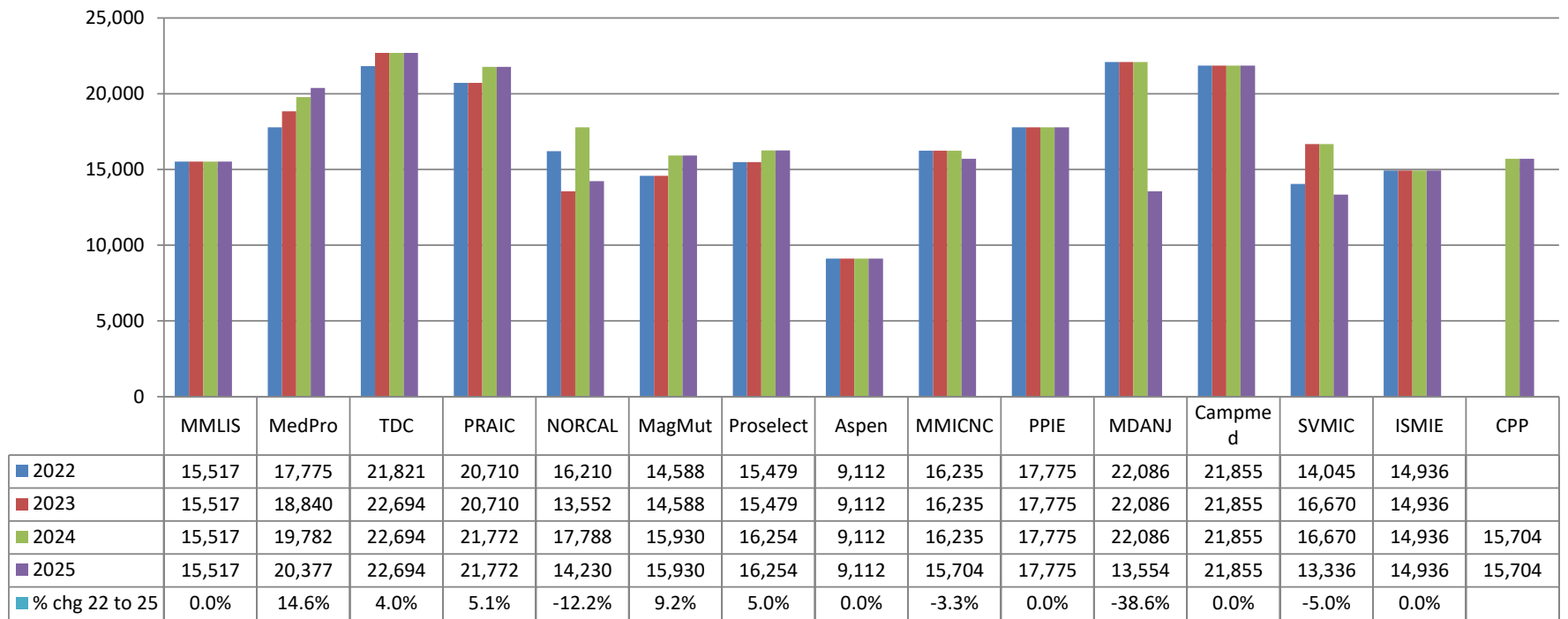
Fam/Gen Prac (No OB) - Minor Surgery

Rest of State



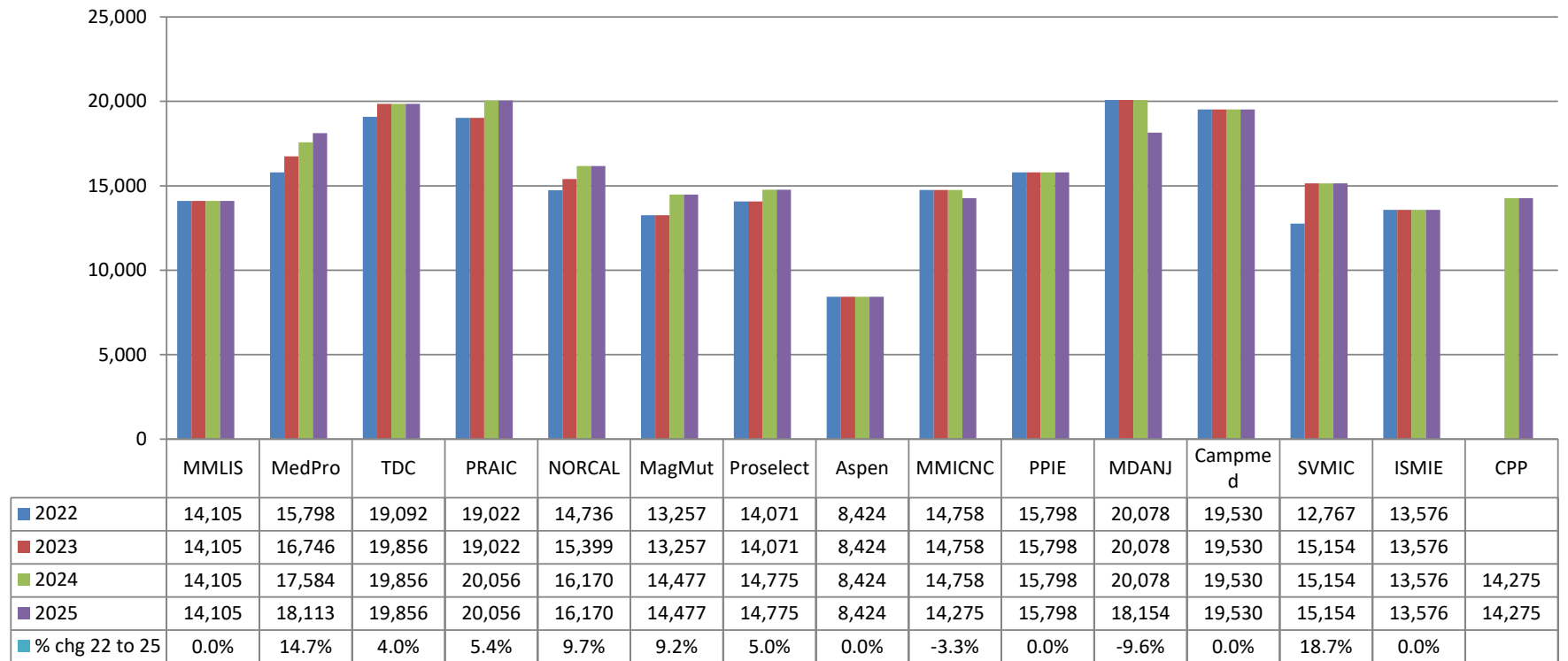
Fam/Gen Prac (No OB) - No Surgery

Baltimore City and Baltimore County



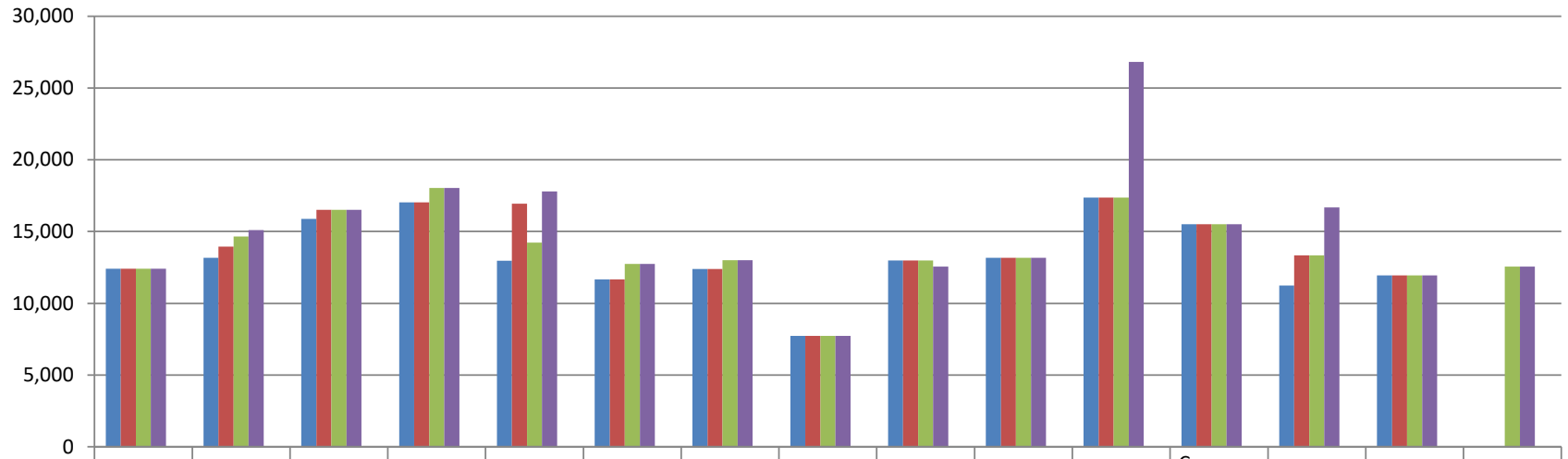
Fam/Gen Prac (No OB) - No Surgery

Anne Arundel, Howard, Montgomery, Prince George's



Fam/Gen Prac (No OB) - No Surgery

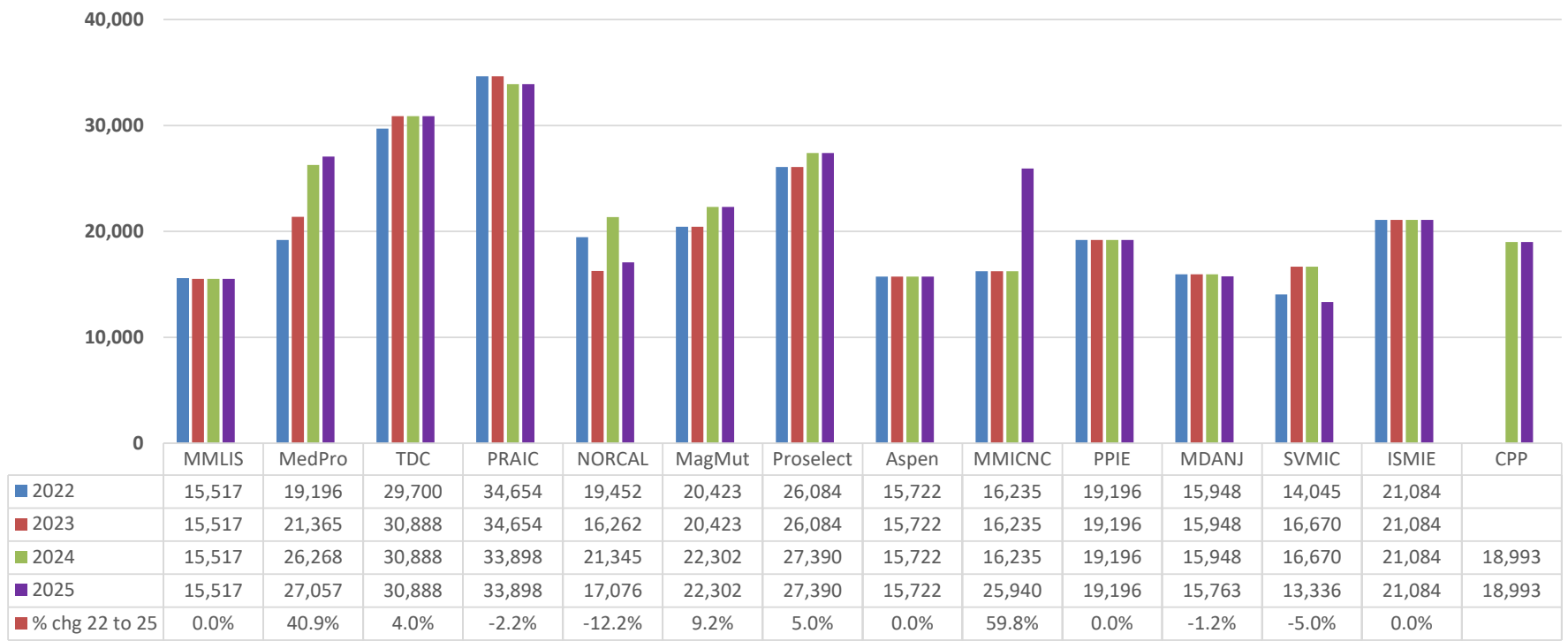
Rest of State



	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	Campme d	SVMIC	ISMIE	CPP
2022	12,414	13,165	15,874	17,040	12,968	11,670	12,383	7,735	12,988	13,165	17,367	15,500	11,236	11,948	
2023	12,414	13,956	16,509	17,040	16,940	11,670	12,383	7,735	12,988	13,165	17,367	15,500	13,336	11,948	
2024	12,414	14,653	16,509	18,041	14,230	12,744	13,003	7,735	12,988	13,165	17,367	15,500	13,336	11,948	12,563
2025	12,414	15,094	16,509	18,041	17,788	12,744	13,003	7,735	12,563	13,165	26,813	15,500	16,670	11,948	12,563
% chg 22 to 25	0.0%	14.7%	4.0%	5.9%	37.2%	9.2%	5.0%	0.0%	-3.3%	0.0%	54.4%	0.0%	48.4%	0.0%	

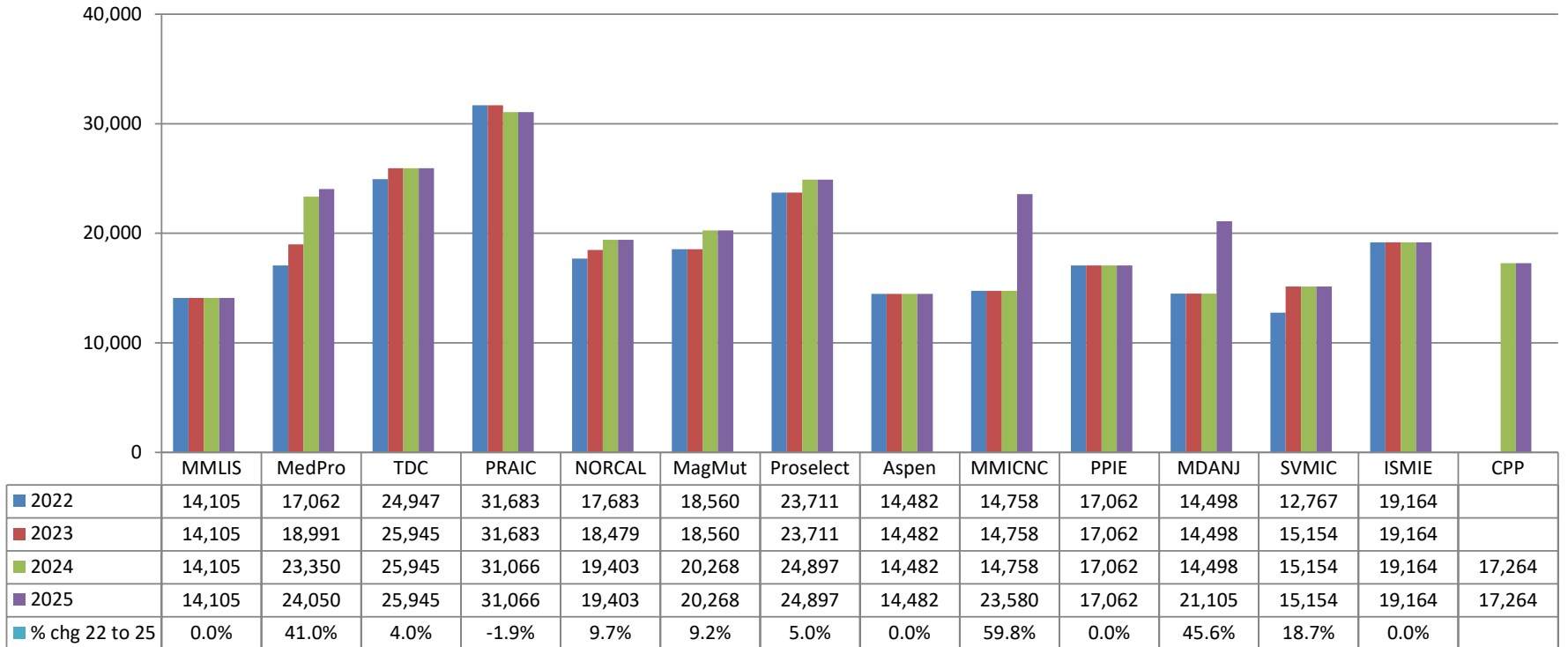
Anesthesiology

Baltimore City and Baltimore County



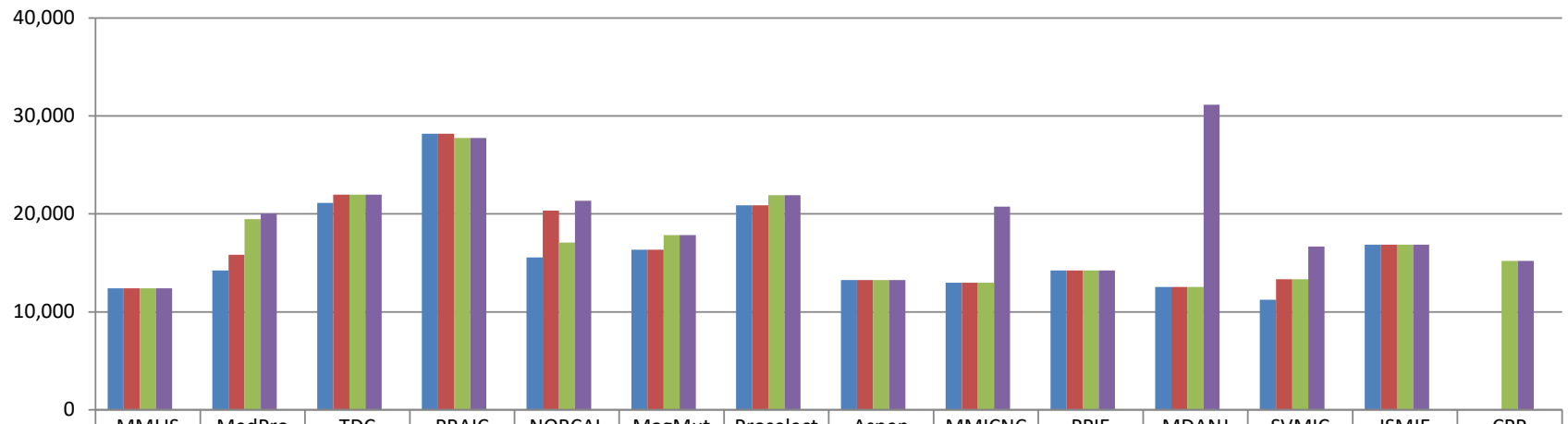
Anesthesiology

Anne Arundel, Howard, Montgomery, Prince George's



Anesthesiology

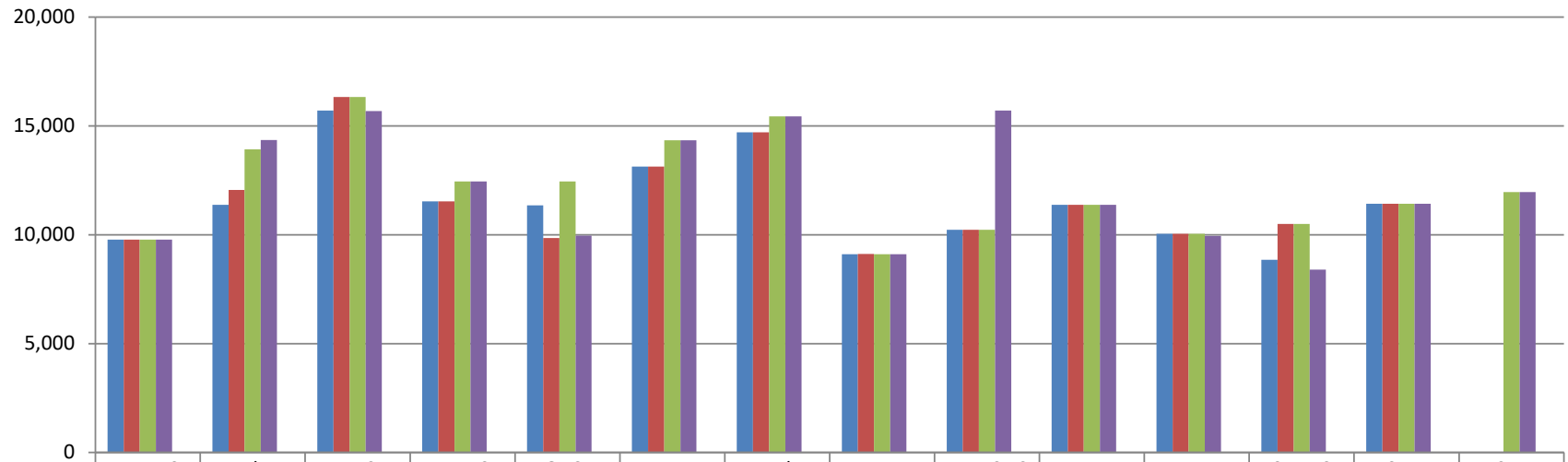
Rest of State



■ 2022	12,414	14,219	21,120	28,195	15,562	16,338	20,867	13,243	12,988	14,219	12,541	11,236	16,868	
■ 2023	12,414	15,826	21,965	28,195	20,328	16,338	20,867	13,243	12,988	14,219	12,541	13,336	16,868	
■ 2024	12,414	19,458	21,965	27,742	17,076	17,841	21,911	13,243	12,988	14,219	12,541	13,336	16,868	15,194
■ 2025	12,414	20,042	21,965	27,742	21,345	17,841	21,911	13,243	20,752	14,219	31,160	16,670	16,868	15,194
■ % chg 22 to 25	0.0%	41.0%	4.0%	-1.6%	37.2%	9.2%	5.0%	0.0%	59.8%	0.0%	148.5%	48.4%	0.0%	

Dermatology · No Surgery

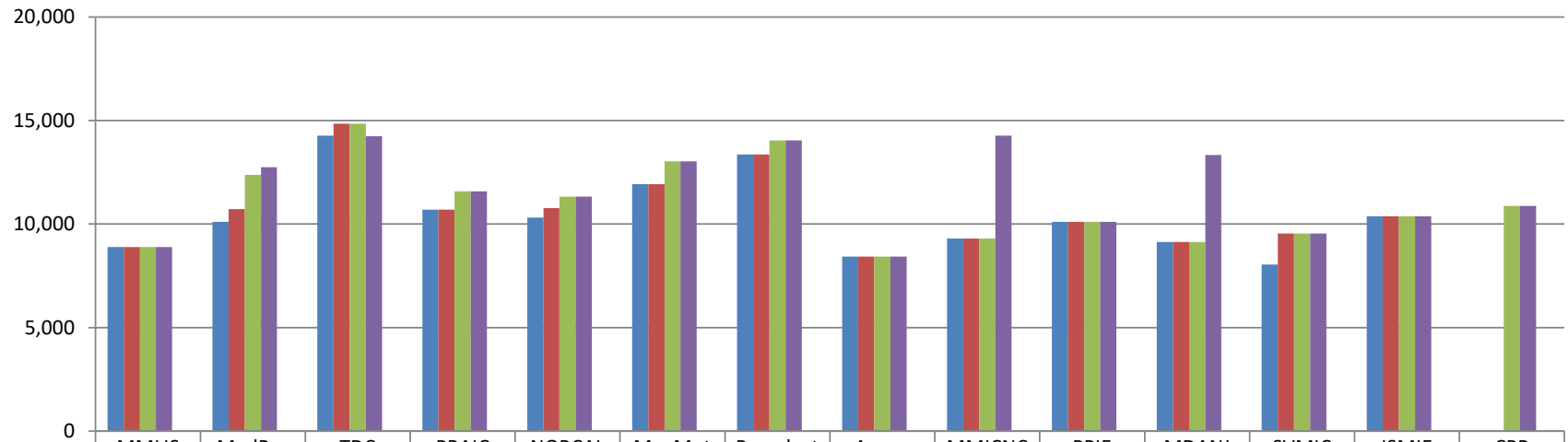
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2022	9,776	11,375	15,702	11,536	11,347	13,129	14,705	9,112	10,227	11,375	10,046	8,848	11,420	
2023	9,776	12,057	16,330	11,536	9,846	13,129	14,705	9,115	10,227	11,375	10,046	10,501	11,420	
2024	9,776	13,927	16,330	12,444	12,451	14,337	15,441	9,112	10,227	11,375	10,046	10,501	11,420	11,966
2025	9,776	14,346	15,677	12,444	9,961	14,337	15,441	9,112	15,704	11,375	9,942	8,402	11,420	11,966
% chg 22 to 25	0.0%	26.1%	-0.2%	7.9%	-12.2%	9.2%	5.0%	0.0%	53.6%	0.0%	-1.0%	-5.0%	0.0%	

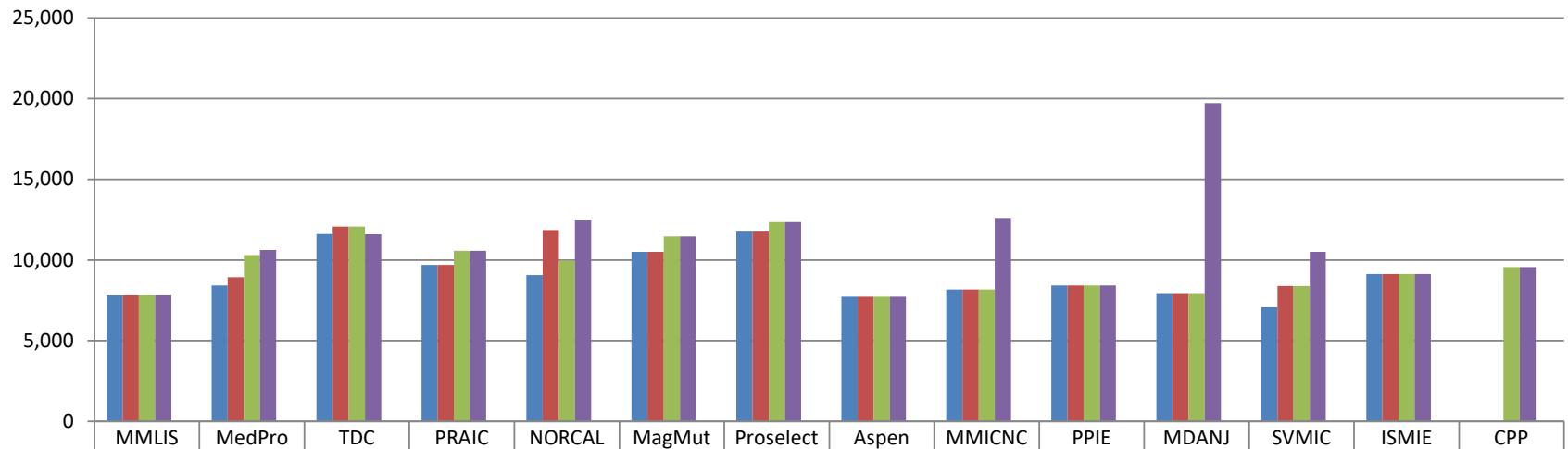
Dermatology · No Surgery

Anne Arundel, Howard, Montgomery, Prince George's



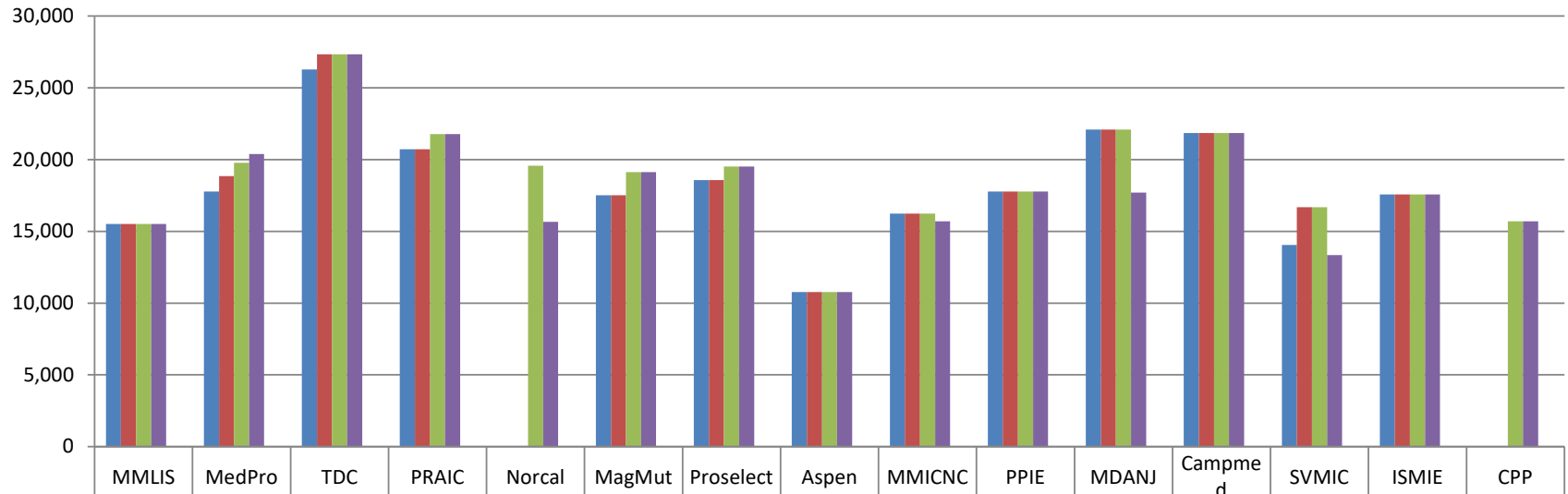
2022	8,886	10,111	14,273	10,692	10,315	11,932	13,367	8,424	9,298	10,111	9,133	8,043	10,380	
2023	8,886	10,718	14,844	10,692	10,779	11,932	13,367	8,424	9,298	10,111	9,133	9,547	10,380	
2024	8,886	12,379	14,844	11,586	11,319	13,029	14,036	8,424	9,298	10,111	9,133	9,547	10,380	10,877
2025	8,886	12,752	14,250	11,586	11,319	13,029	14,036	8,424	14,275	10,111	13,337	9,547	10,380	10,877
% chg 22 to 25	0.0%	26.1%	-0.2%	8.4%	9.7%	9.2%	5.0%	0.0%	53.5%	0.0%	46.0%	18.7%	0.0%	

Rest of State



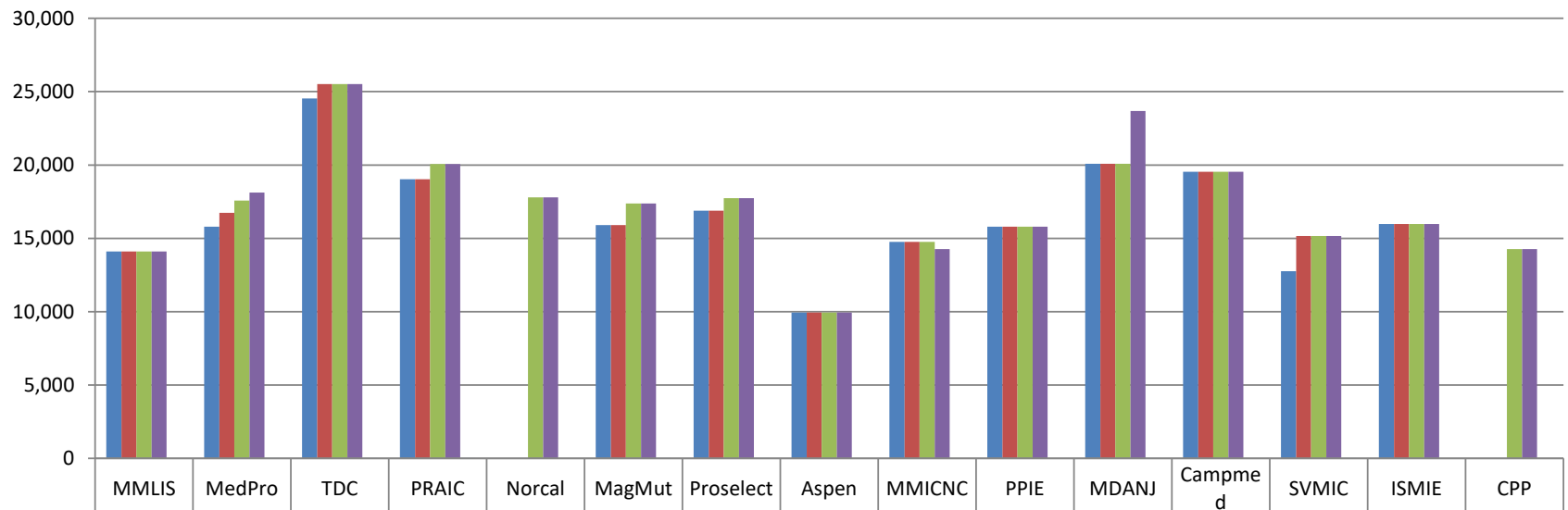
	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2022	7,821	8,426	11,619	9,701	9,078	10,503	11,764	7,735	8,182	8,426	7,900	7,079	9,136	
2023	7,821	8,932	12,084	9,701	11,858	10,503	11,764	7,735	8,182	8,426	7,900	8,402	9,136	
2024	7,821	10,316	12,084	10,578	9,961	11,469	12,353	7,735	8,182	8,426	7,900	8,402	9,136	9,573
2025	7,821	10,627	11,601	10,578	12,451	11,469	12,353	7,735	12,563	8,426	19,732	10,501	9,136	9,573
% chg 22 to 25	0.0%	26.1%	-0.2%	9.0%	37.2%	9.2%	5.0%	0.0%	53.5%	0.0%	149.8%	48.3%	0.0%	

Baltimore City and Baltimore County



■ 2022	15,517	17,775	26,285	20,710		17,505	18,575	10,764	16,235	17,775	22,086	21,855	14,045	17,572	
■ 2023	15,517	18,840	27,336	20,710		17,505	18,575	10,764	16,235	17,775	22,086	21,855	16,670	17,572	
■ 2024	15,517	19,782	27,336	21,772	19,566	19,116	19,505	10,764	16,235	17,775	22,086	21,855	16,670	17,572	15,704
■ 2025	15,517	20,377	27,336	21,772	15,653	19,116	19,505	10,764	15,704	17,775	17,693	21,855	13,336	17,572	15,704
■ % chg 22 to 25	0.0%	14.6%	4.0%	5.1%		9.2%	5.0%	0.0%	-3.3%	0.0%	-19.9%	0.0%	-5.0%	0.0%	

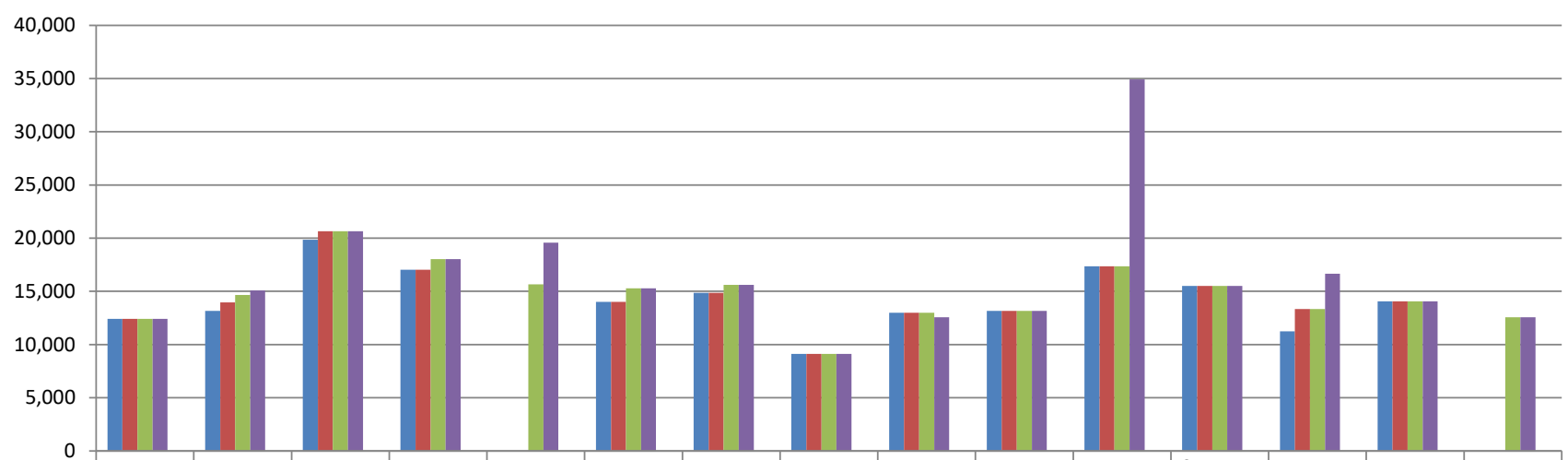
Anne Arundel, Howard, Montgomery, Prince George's



■ 2022	14,105	15,798	24,534	19,022		15,909	16,885	9,938	14,758	15,798	20,078	19,530	12,767	15,972	
■ 2023	14,105	16,746	25,515	19,022		15,909	16,885	9,938	14,758	15,798	20,078	19,530	15,154	15,972	
■ 2024	14,105	17,584	25,515	20,056	17,787	17,372	17,730	9,938	14,758	15,798	20,078	19,530	15,154	15,972	14,275
■ 2025	14,105	18,113	25,515	20,056	17,787	17,372	17,730	9,938	14,275	15,798	23,673	19,530	15,154	15,972	14,275
■ % chg 22 to 25	0.0%	14.7%	4.0%	5.4%		9.2%	5.0%	0.0%	-3.3%	0.0%	17.9%	0.0%	18.7%	0.0%	

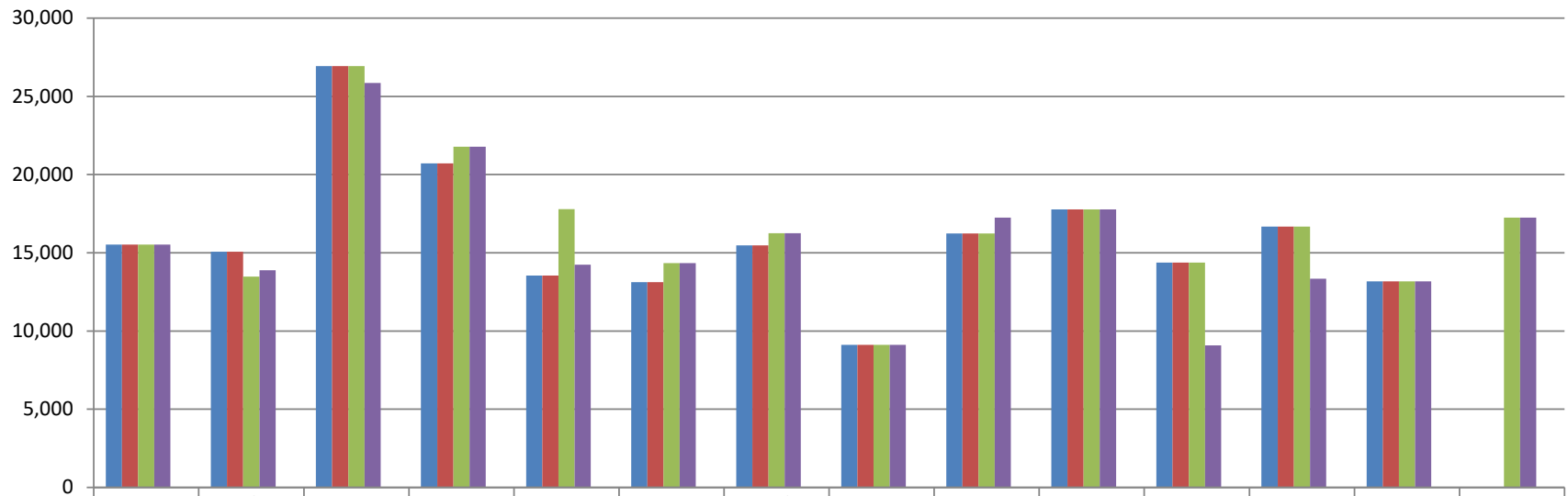
Internal Medicine · No Surgery

Rest of State



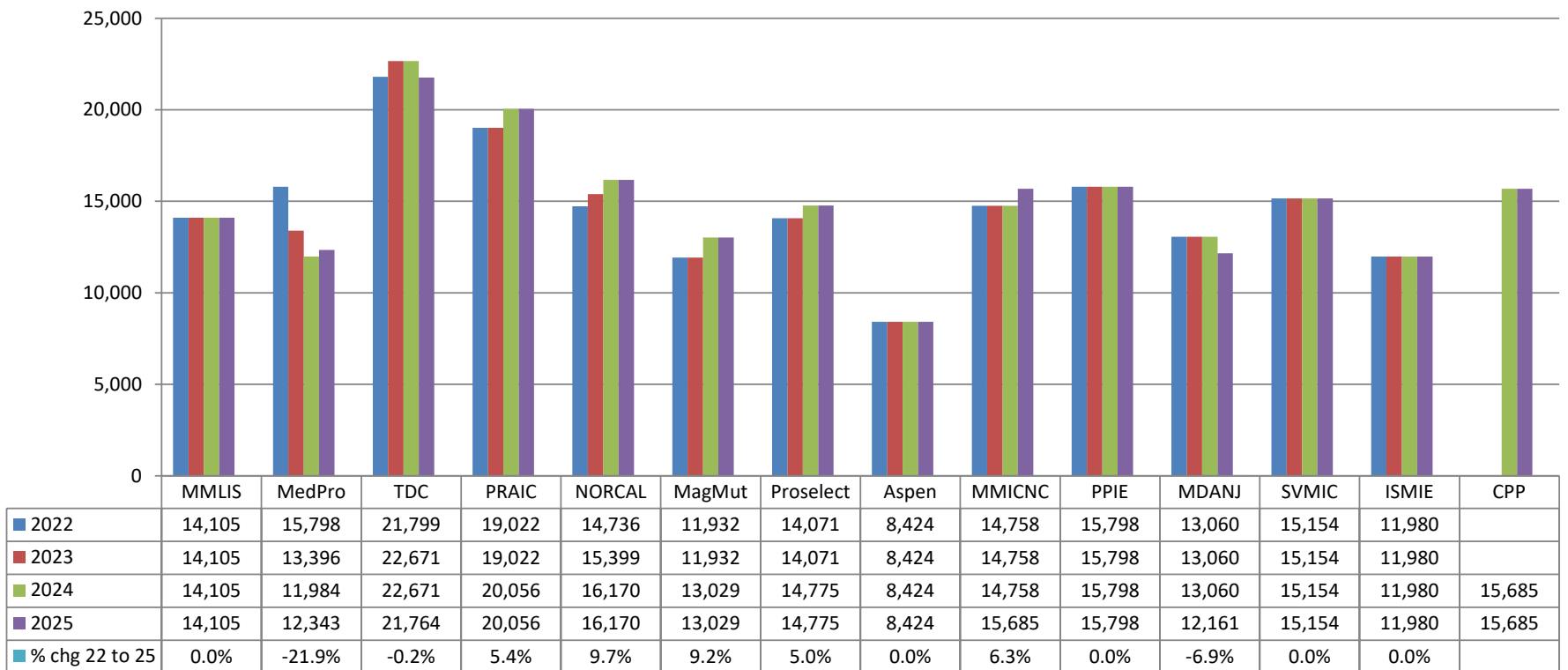
2022	12,414	13,165	19,860	17,040		14,004	14,860	9,112	12,988	13,165	17,367	15,500	11,236	14,056	
2023	12,414	13,956	20,654	17,040		14,004	14,860	9,112	12,988	13,165	17,367	15,500	13,336	14,056	
2024	12,414	14,653	20,654	18,041	15,653	15,293	15,604	9,112	12,988	13,165	17,367	15,500	13,336	14,056	12,563
2025	12,414	15,094	20,654	18,041	19,566	15,293	15,604	9,112	12,563	13,165	34,933	15,500	16,670	14,056	12,563
% chg 22 to 25	0.0%	14.7%	4.0%	5.9%		9.2%	5.0%	0.0%	-3.3%	0.0%	101.1%	0.0%	48.4%	0.0%	

Baltimore City and Baltimore County

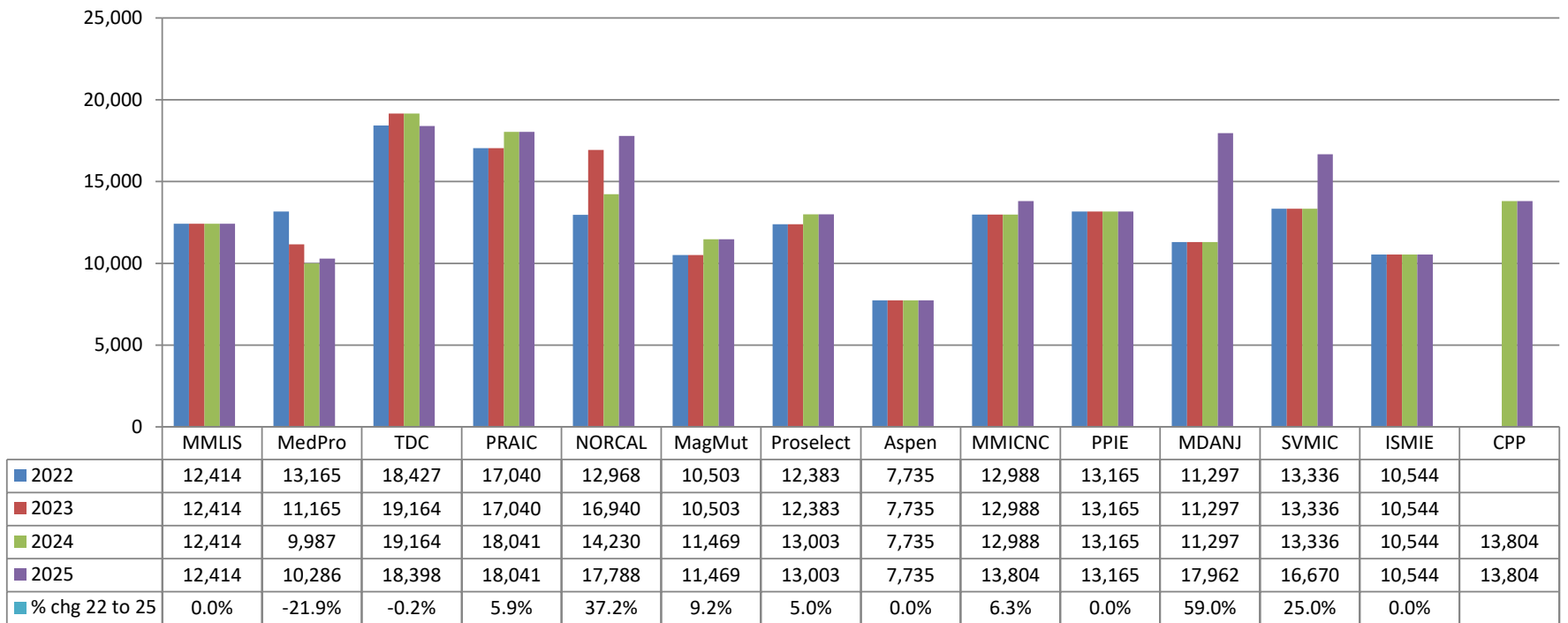


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2022	15,517	15,072	26,940	20,710	13,552	13,129	15,479	9,112	16,235	17,775	14,366	16,670	13,176	
2023	15,517	15,072	26,940	20,710	13,552	13,129	15,479	9,112	16,235	17,775	14,366	16,670	13,176	
2024	15,517	13,482	26,940	21,772	17,788	14,337	16,254	9,112	16,235	17,775	14,366	16,670	13,176	17,255
2025	15,517	13,886	25,862	21,772	14,230	14,337	16,254	9,112	17,255	17,775	9,080	13,336	13,176	17,255
% chg 22 to 25	0.0%	-7.9%	-4.0%	5.1%	5.0%	9.2%	5.0%	0.0%	6.3%	0.0%	-36.8%	-20.0%	0.0%	

Anne Arundel, Howard, Montgomery, Prince George's

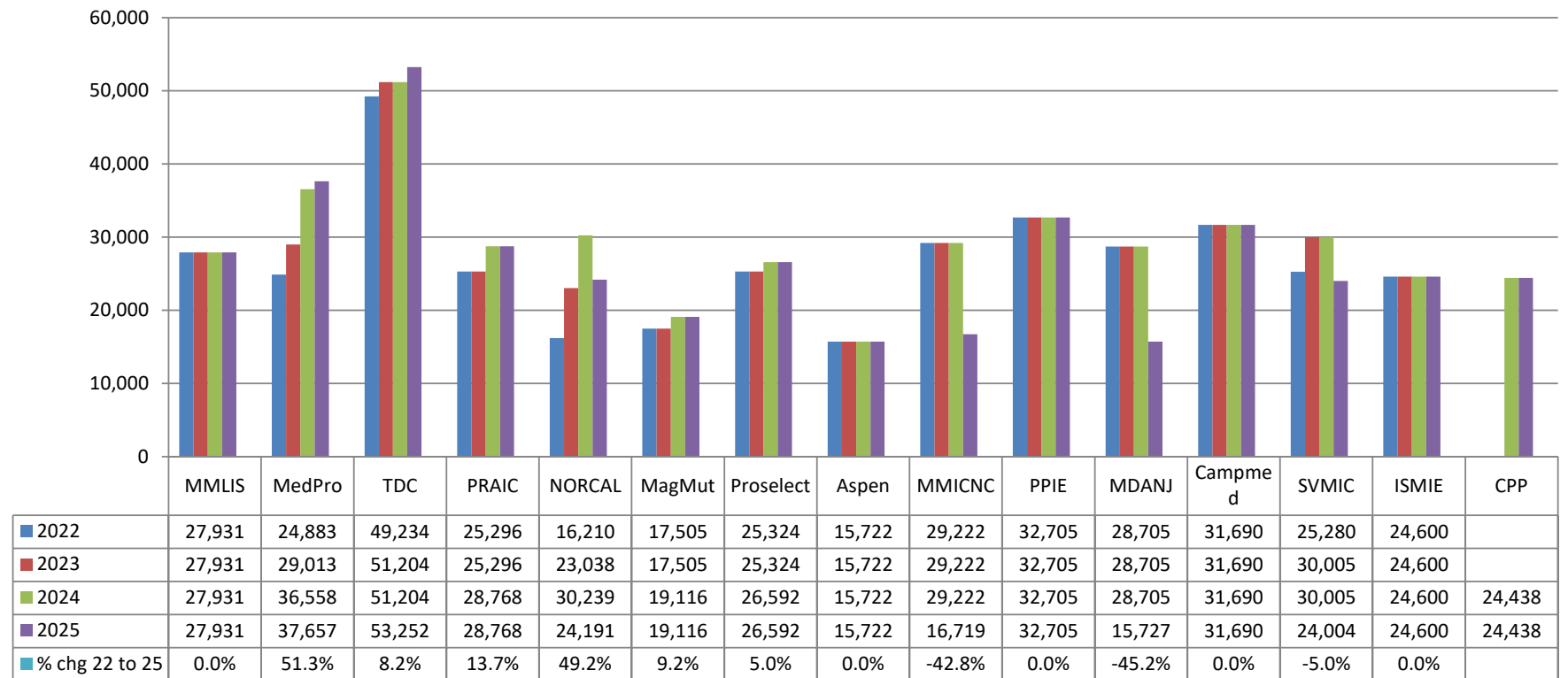


Rest of State



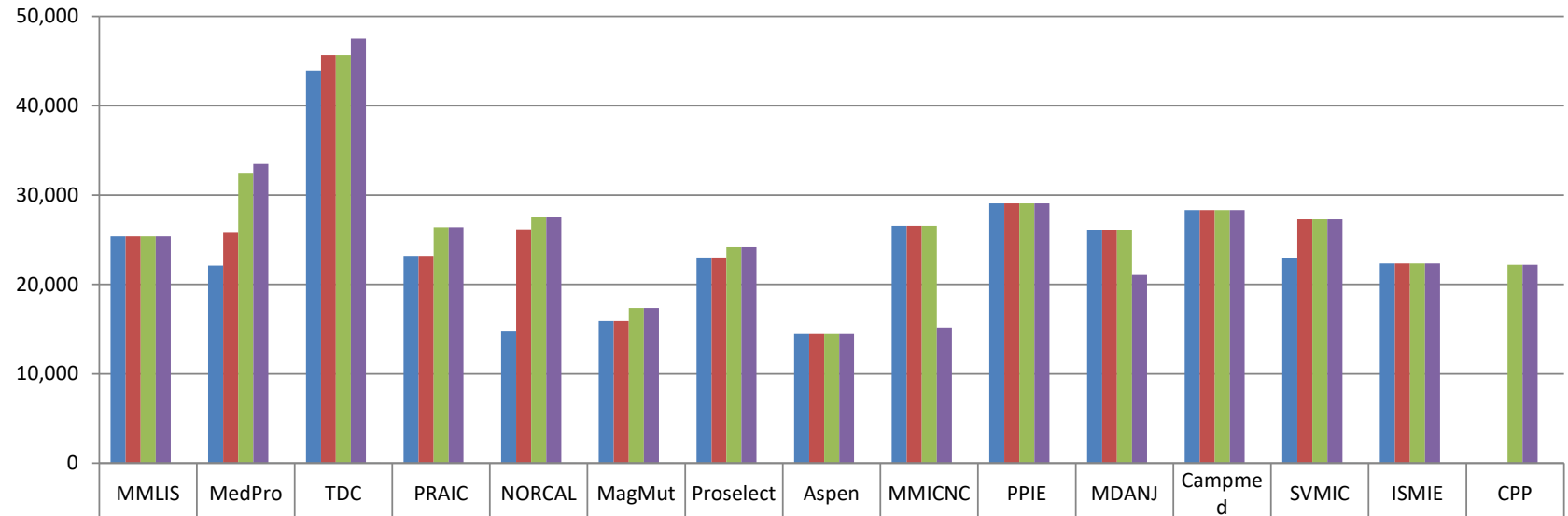
Radiology (Diagnostic) · No Surgery

Baltimore City and Baltimore County



Radiology (Diagnostic) · No Surgery

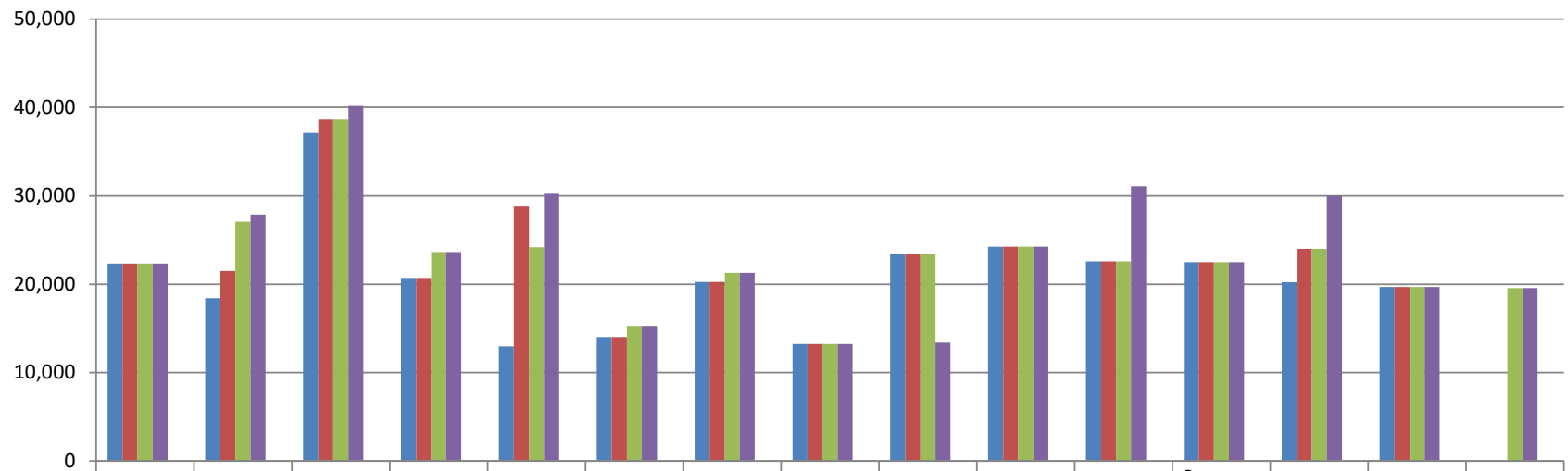
Anne Arundel, Howard, Montgomery, Prince George's



■ 2022	25,389	22,116	43,923	23,186	14,736	15,909	23,020	14,482	26,564	29,067	26,095	28,319	22,980	22,360	
■ 2023	25,389	25,790	45,680	23,186	26,179	15,909	23,020	14,482	26,564	29,067	26,095	28,319	27,277	22,360	
■ 2024	25,389	32,496	45,680	26,408	27,488	17,372	24,172	14,482	26,564	29,067	26,095	28,319	27,277	22,360	22,214
■ 2025	25,389	33,473	47,507	26,408	27,488	17,372	24,172	14,482	15,198	29,067	21,052	28,319	27,277	22,360	22,214
■ % chg 22 to 25	0.0%	51.4%	8.2%	13.9%	86.5%	9.2%	5.0%	0.0%	-42.8%	0.0%	-19.3%	0.0%	18.7%	0.0%	

Radiology (Diagnostic) · No Surgery

Rest of State

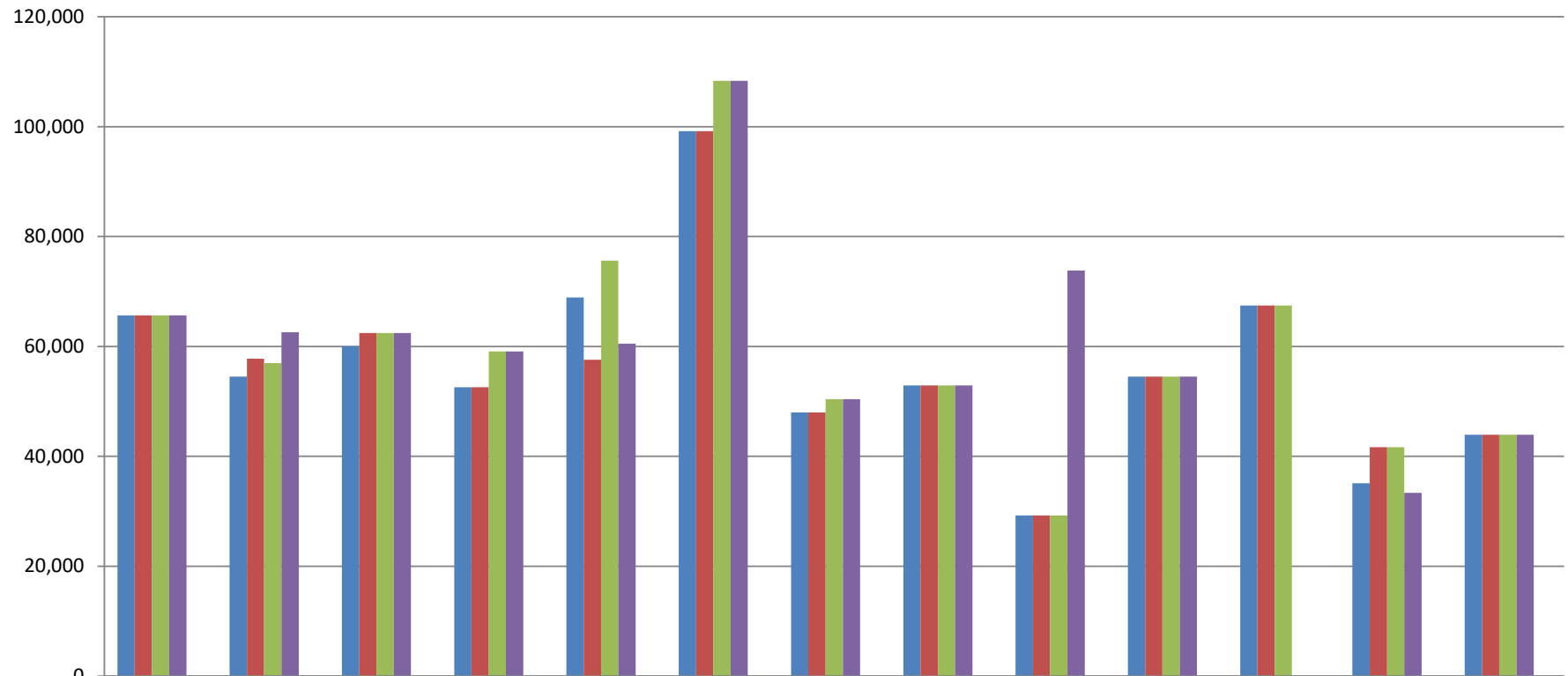


■ 2022	22,344	18,431	37,129	20,710	12,968	14,004	20,259	13,243	23,379	24,224	22,572	22,475	20,225	19,680	
■ 2023	22,344	21,492	38,614	20,710	28,798	14,004	20,259	13,243	23,379	24,224	22,572	22,475	24,004	19,680	
■ 2024	22,344	27,080	38,614	23,638	24,191	15,293	21,273	13,243	23,379	24,224	22,572	22,475	24,004	19,680	19,550
■ 2025	22,344	27,894	40,158	23,638	30,239	15,293	21,273	13,243	13,376	24,224	31,076	22,475	30,005	19,680	19,550
■ % chg 22 to 25	0.0%	51.3%	8.2%	14.1%	133.2%	9.2%	5.0%	0.0%	-42.8%	0.0%	37.7%	0.0%	48.4%	0.0%	

Emergency Medicine - Inc. Major Surgery

Exhibit C
Page 1

Baltimore City and Baltimore County

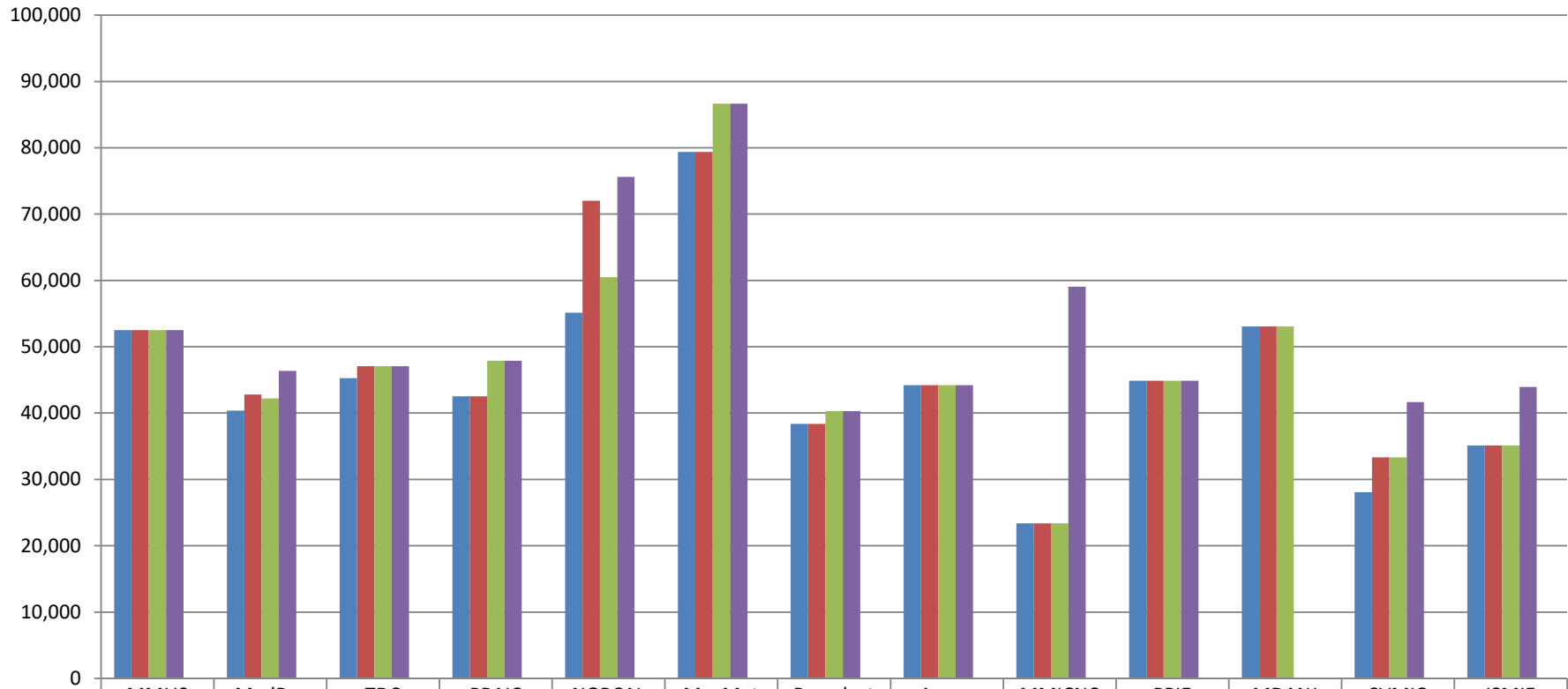


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE
2022	65,637	54,508	60,019	52,579	68,893	99,197	47,973	52,901	29,222	54,508	67,455	35,111	43,924
2023	65,637	57,774	62,420	52,579	57,596	99,197	47,973	52,901	29,222	54,508	67,455	41,673	43,924
2024	65,637	56,973	62,420	59,084	75,597	108,323	50,375	52,901	29,222	54,508	67,455	41,673	43,924
2025	65,637	62,598	62,420	59,084	60,478	108,323	50,375	52,901	73,829	54,508		33,338	43,924
% chg 22 to 25	0.0%	14.8%	4.0%	12.4%	-12.2%	9.2%	5.0%	0.0%	152.6%	0.0%		-5.0%	0.0%

Emergency Medicine - Inc. Major Surgery

Exhibit C
Page 2

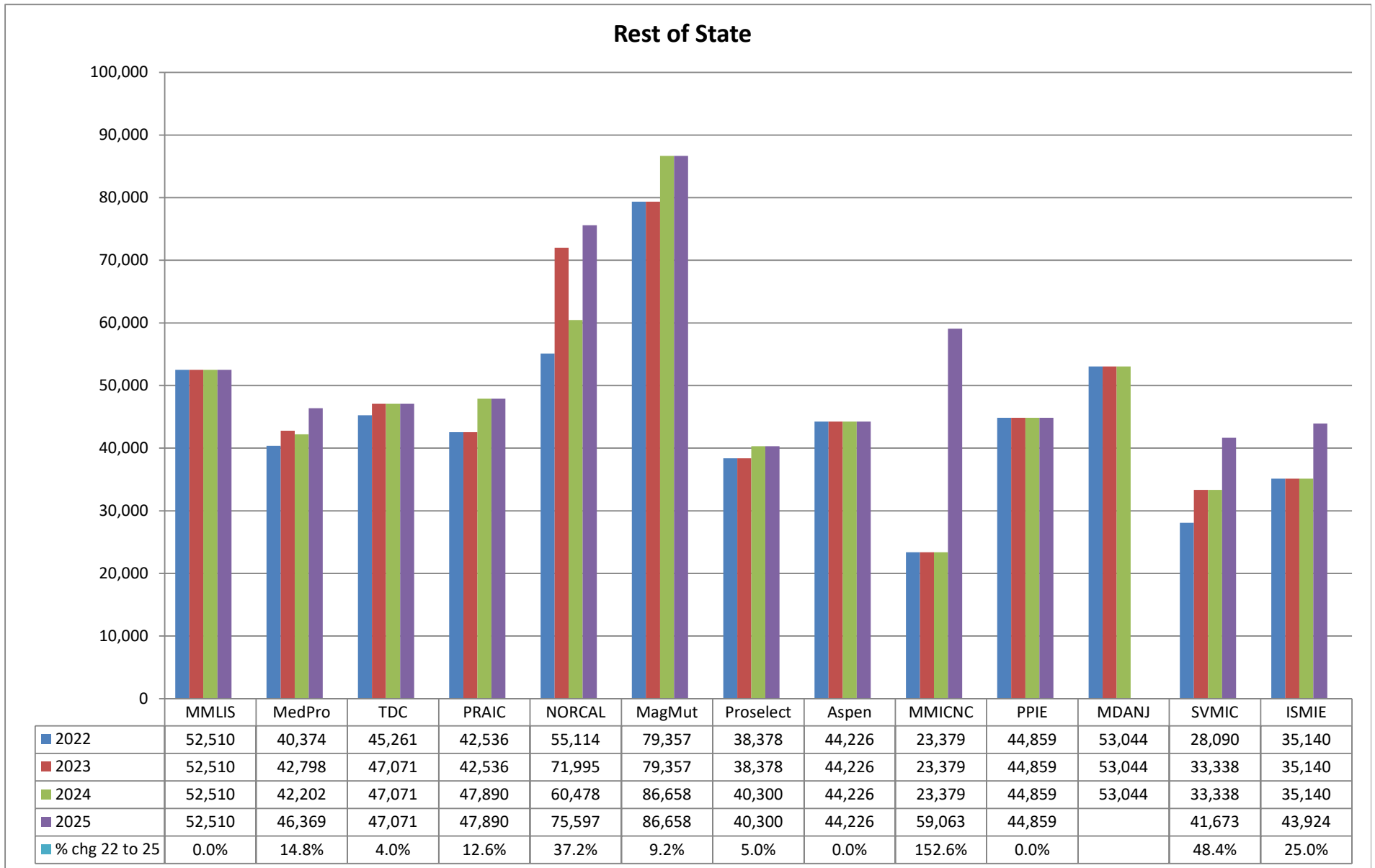
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE
■ 2022	52,510	40,374	45,261	42,536	55,114	79,357	38,378	44,226	23,379	44,859	53,044	28,090	35,140
■ 2023	52,510	42,798	47,071	42,536	71,995	79,357	38,378	44,226	23,379	44,859	53,044	33,338	35,140
■ 2024	52,510	42,202	47,071	47,890	60,478	86,658	40,300	44,226	23,379	44,859	53,044	33,338	35,140
■ 2025	52,510	46,369	47,071	47,890	75,597	86,658	40,300	44,226	59,063	44,859		41,673	43,924
■ % chg 22 to 25	0.0%	14.8%	4.0%	12.6%	37.2%	9.2%	5.0%	0.0%	152.6%	0.0%		48.4%	25.0%

Emergency Medicine - Inc. Major Surgery

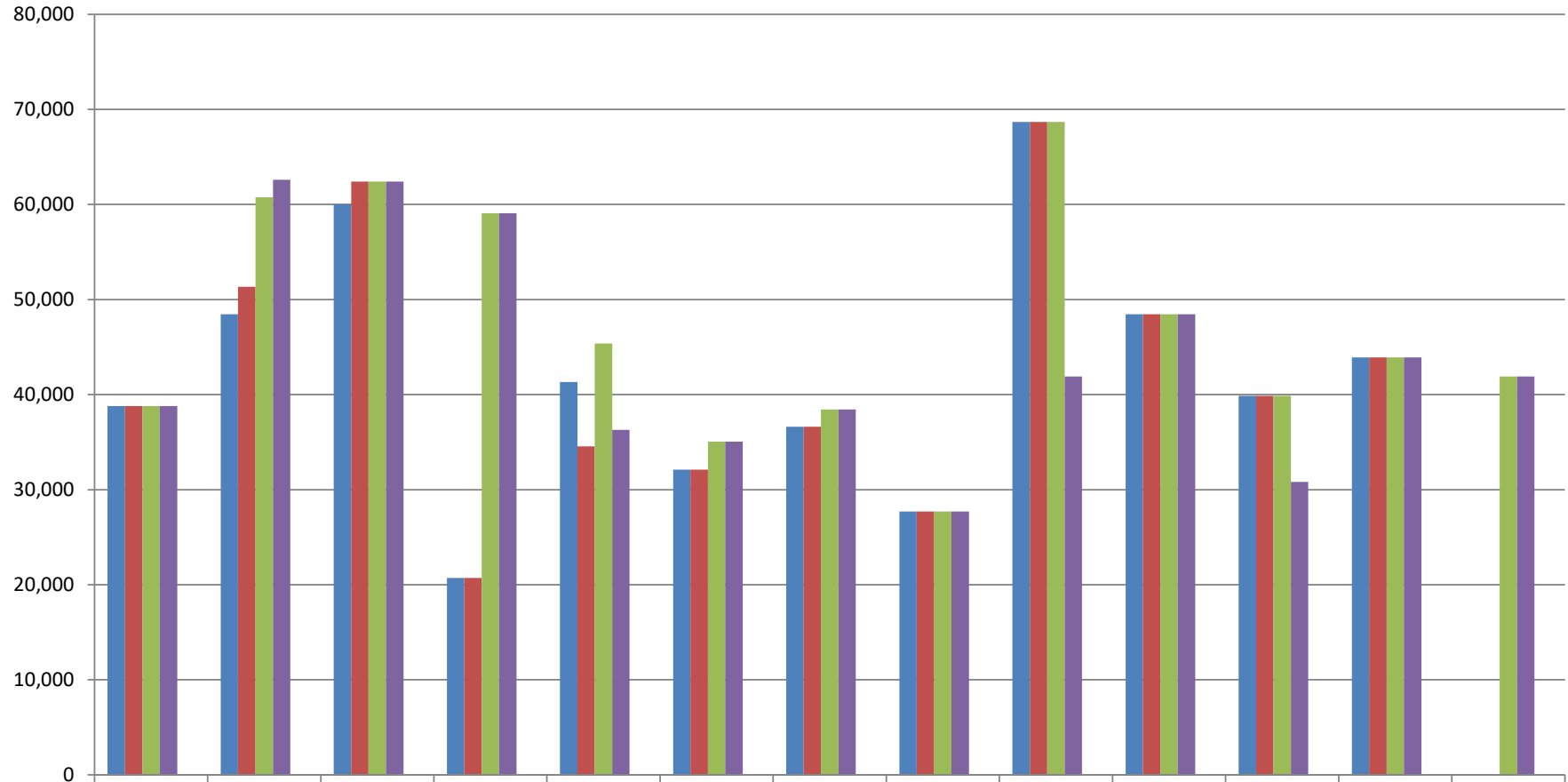
Exhibit C
Page 3



Emergency Medicine (No Major Surgery)

Exhibit C
Page 4

Baltimore City and Baltimore County

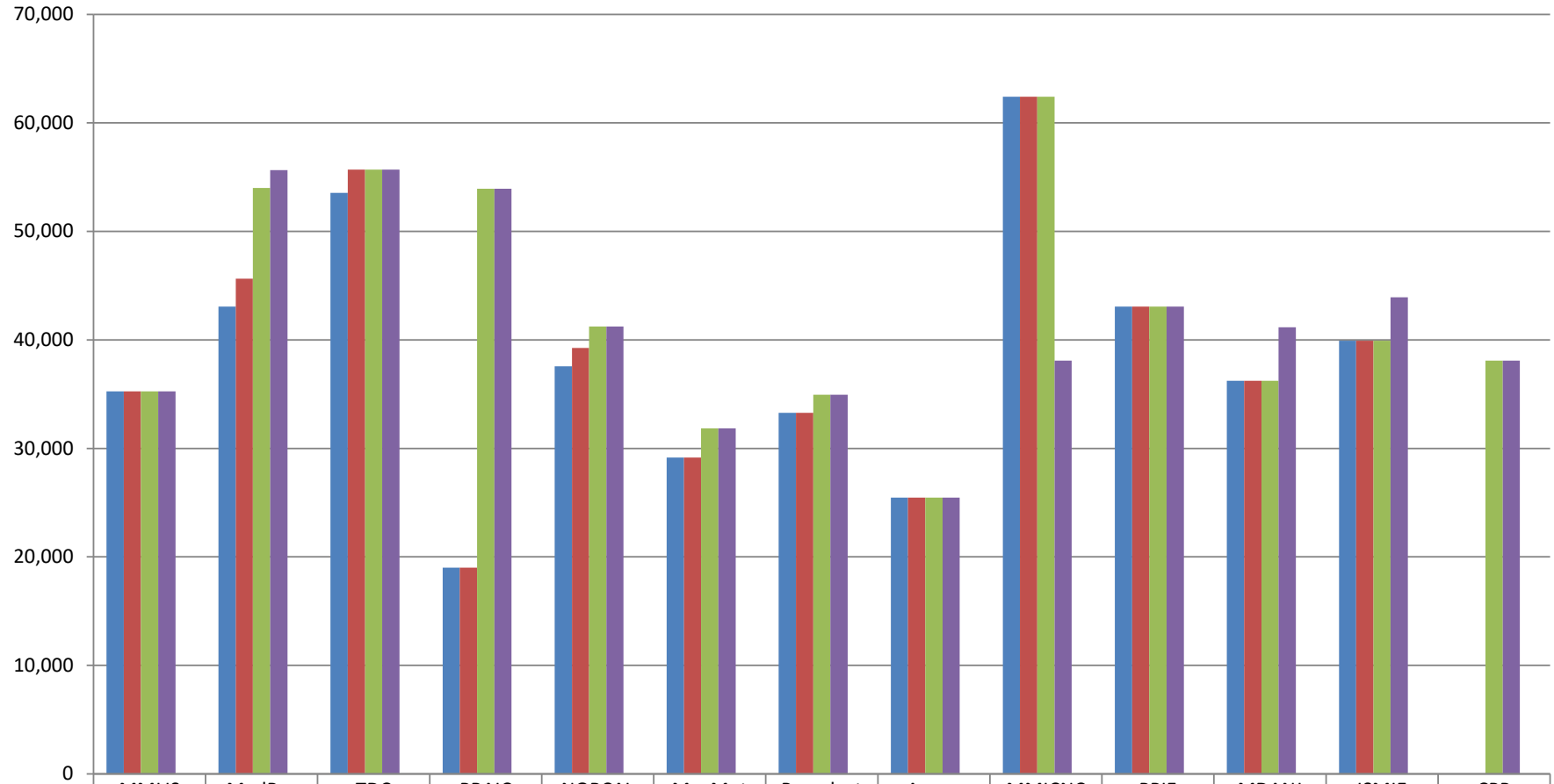


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	ISMIE	CPP
2022	38,793	48,452	60,019	20,710	41,336	32,093	36,608	27,702	68,673	48,452	39,867	43,924	
2023	38,793	51,354	62,420	20,710	34,558	32,093	36,608	27,702	68,673	48,452	39,867	43,924	
2024	38,793	60,769	62,420	59,084	45,358	35,046	38,441	27,702	68,673	48,452	39,867	43,924	41,902
2025	38,793	62,598	62,420	59,084	36,287	35,046	38,441	27,702	41,903	48,452	30,806	43,924	41,902
% chg 22 to 25	0.0%	29.2%	4.0%	185.3%	-12.2%	9.2%	5.0%	0.0%	-39.0%	0.0%	-22.7%	0.0%	

Emergency Medicine (No Major Surgery)

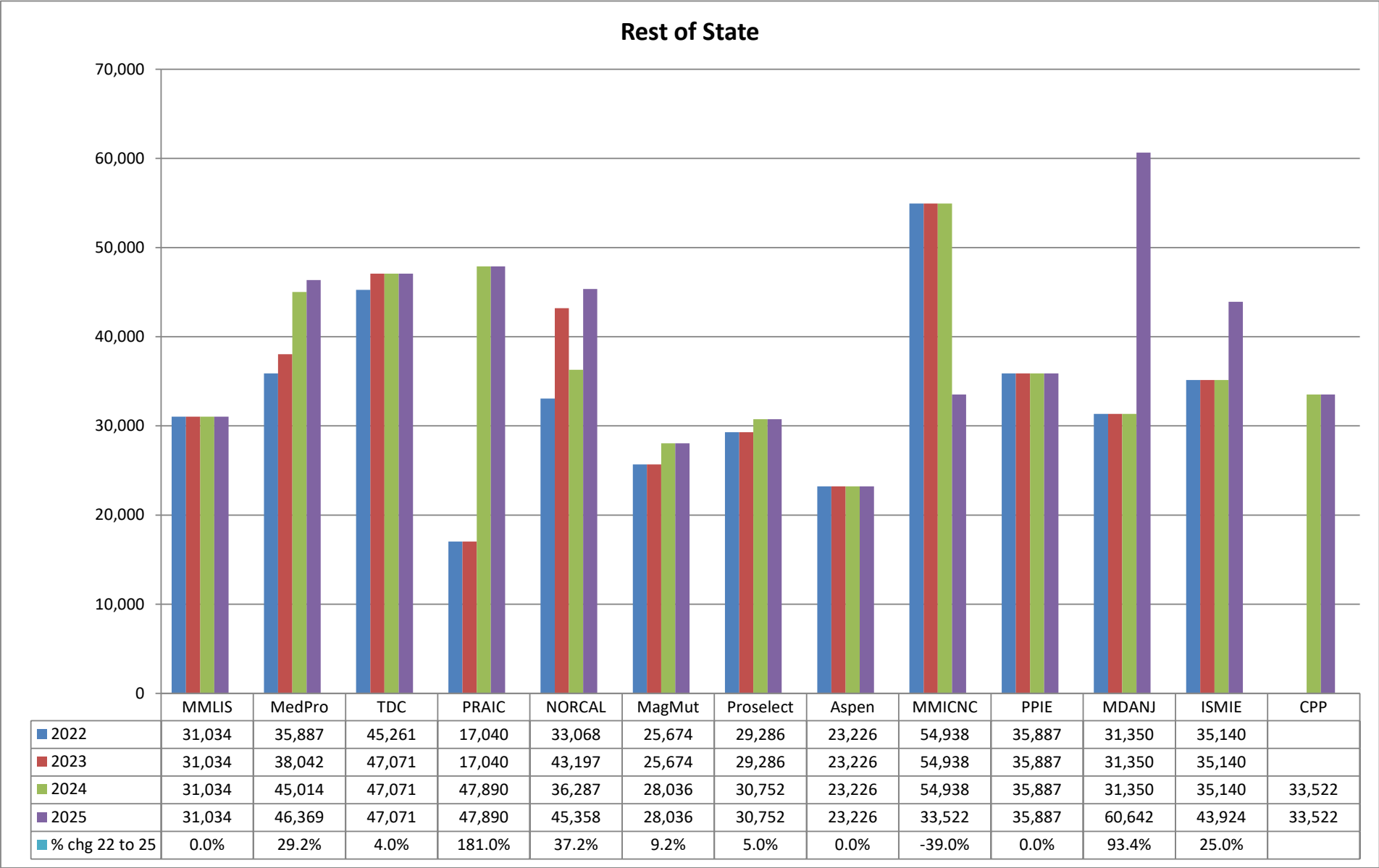
Exhibit C
Page 5

Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	ISMIE	CPP
2022	35,262	43,063	53,544	19,022	37,576	29,166	33,278	25,464	62,425	43,063	36,243	39,928	
2023	35,262	45,650	55,686	19,022	39,268	29,166	33,278	25,464	62,425	43,063	36,243	39,928	
2024	35,262	54,017	55,686	53,935	41,232	31,849	34,943	25,464	62,425	43,063	36,243	39,928	38,089
2025	35,262	55,643	55,686	53,935	41,232	31,849	34,943	25,464	38,089	43,063	41,158	43,924	38,089
% chg 22 to 25	0.0%	29.2%	4.0%	183.5%	9.7%	9.2%	5.0%	0.0%	-39.0%	0.0%	13.6%	10.0%	

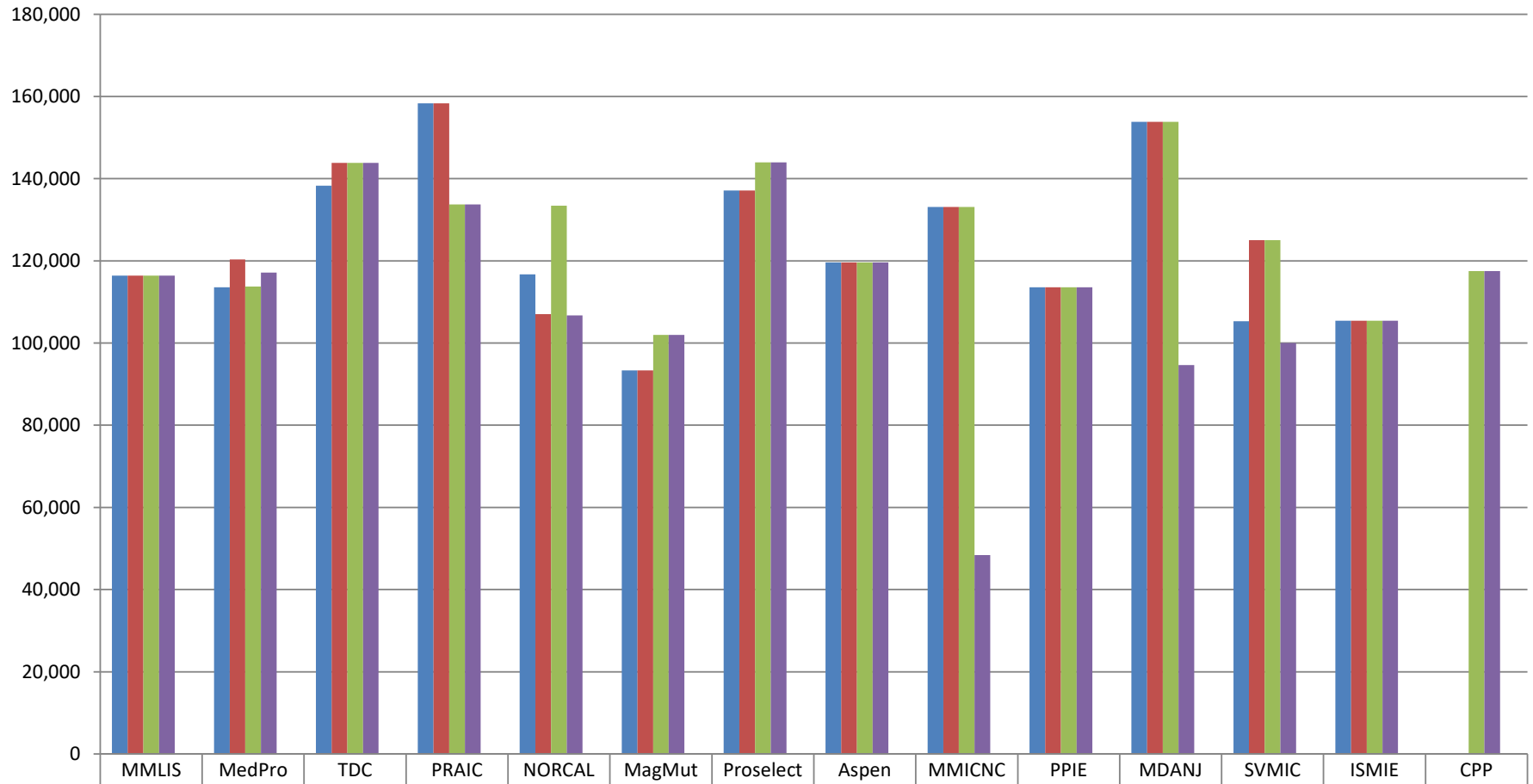
Emergency Medicine (No Major Surgery)



Obstetrics/Gynecology - Surgery

Exhibit C
Page 7

Baltimore City and Baltimore County

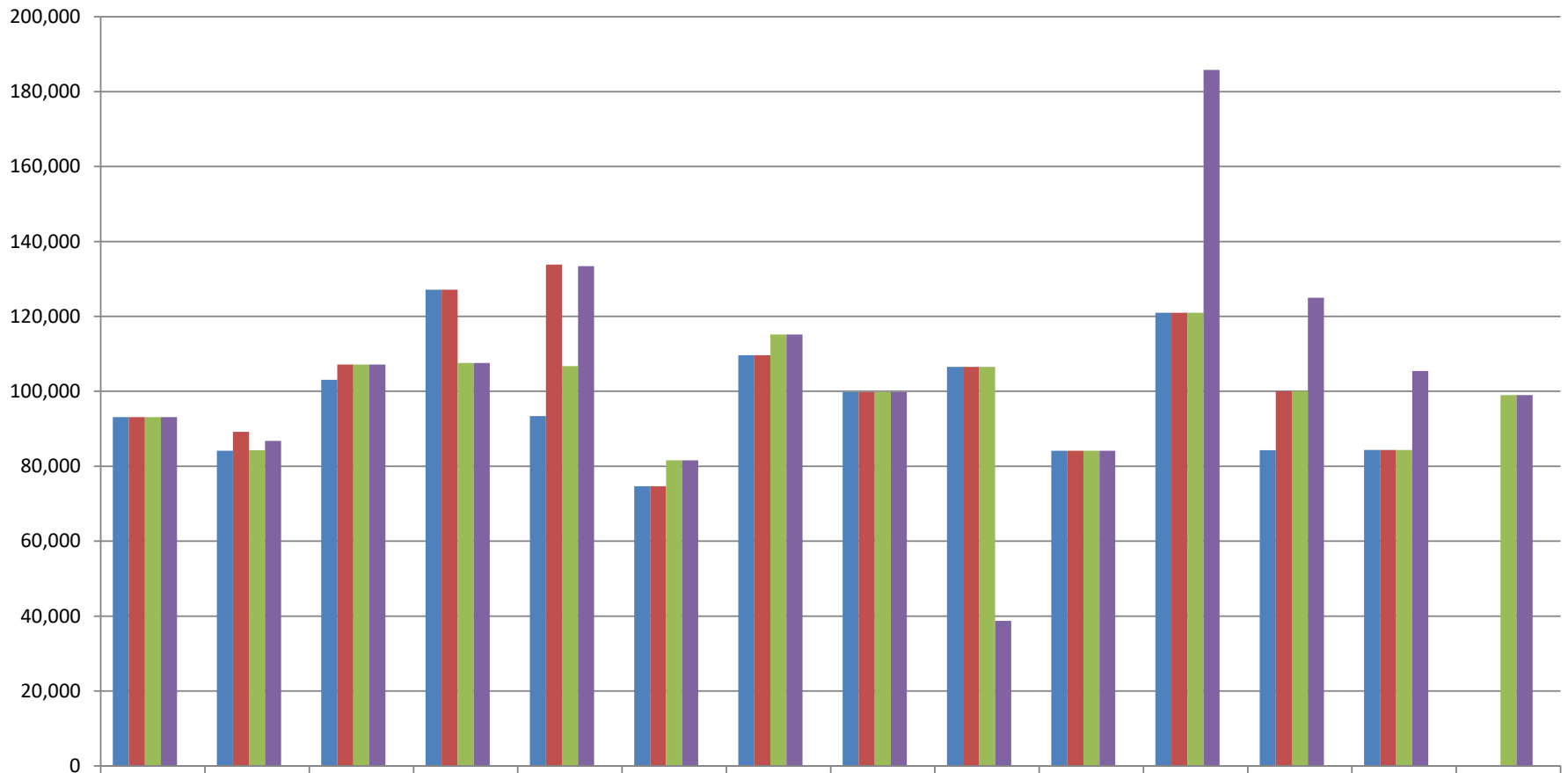


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2022	116,378	113,558	138,302	158,317	116,712	93,361	137,097	119,616	133,127	113,558	153,853	105,333	105,420	
2023	116,378	120,364	143,834	158,317	107,061	93,361	137,097	119,616	133,127	113,558	153,853	125,018	105,420	
2024	116,378	113,748	143,834	133,707	133,406	101,951	143,961	119,616	133,127	113,558	153,853	125,018	105,420	117,499
2025	116,378	117,168	143,834	133,707	106,725	101,951	143,961	119,616	48,414	113,558	94,642	100,014	105,420	117,499
% chg 22 to 25	0.0%	3.2%	4.0%	-15.5%	-8.6%	9.2%	5.0%	0.0%	-63.6%	0.0%	-38.5%	-5.0%	0.0%	

Obstetrics/Gynecology - Surgery

Exhibit C
Page 8

Anne Arundel, Howard, Montgomery, Prince George's

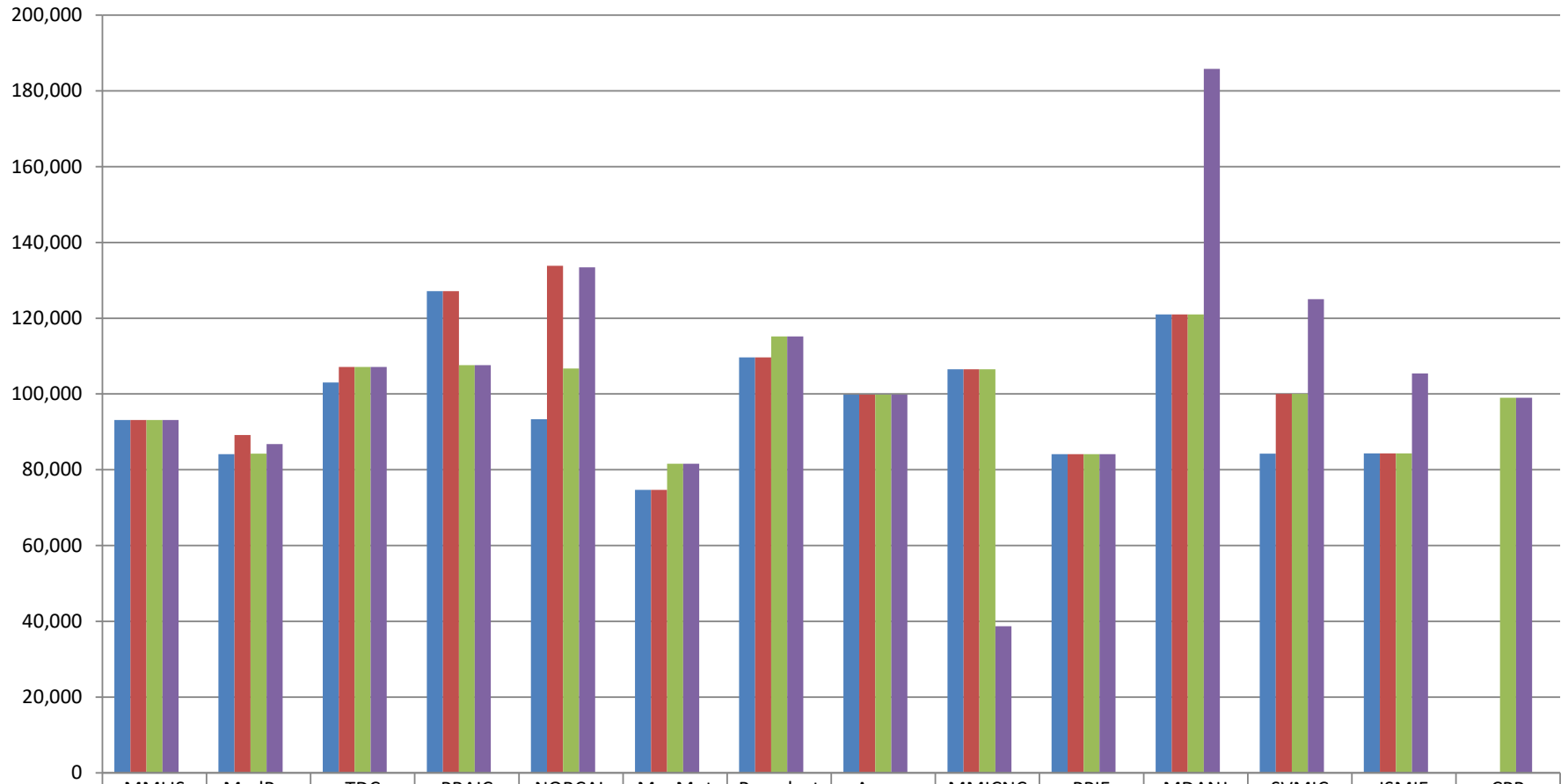


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2022	93,102	84,111	103,048	127,126	93,370	74,689	109,675	99,822	106,501	84,111	120,984	84,270	84,336	
2023	93,102	89,162	107,170	127,126	133,826	74,689	109,675	99,822	106,501	84,111	120,984	100,014	84,336	
2024	93,102	84,258	107,170	107,589	106,725	81,561	115,167	99,822	106,501	84,111	120,984	100,014	84,336	98,999
2025	93,102	86,791	107,170	107,589	133,406	81,561	115,167	99,822	38,731	84,111	185,813	125,018	105,420	98,999
% chg 22 to 25	0.0%	3.2%	4.0%	-15.4%	42.9%	9.2%	5.0%	0.0%	-63.6%	0.0%	53.6%	48.4%	25.0%	

Obstetrics/Gynecology - Surgery

Exhibit C
Page 9

Rest of State

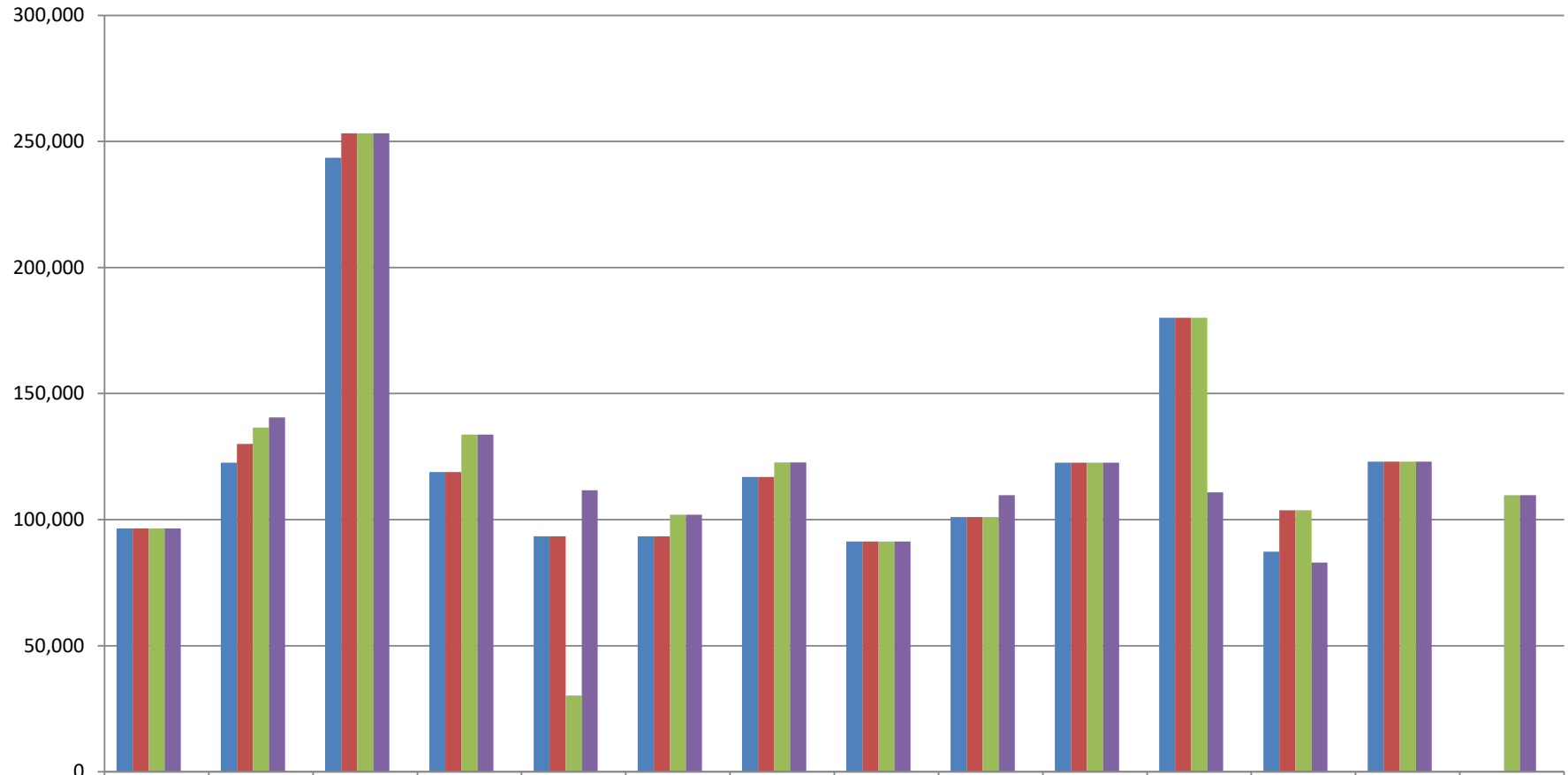


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2022	93,102	84,111	103,048	127,126	93,370	74,689	109,675	99,822	106,501	84,111	120,984	84,270	84,336	
2023	93,102	89,162	107,170	127,126	133,826	74,689	109,675	99,822	106,501	84,111	120,984	100,014	84,336	
2024	93,102	84,258	107,170	107,589	106,725	81,561	115,167	99,822	106,501	84,111	120,984	100,014	84,336	98,999
2025	93,102	86,791	107,170	107,589	133,406	81,561	115,167	99,822	38,731	84,111	185,813	125,018	105,420	98,999
% chg 22 to 25	0.0%	3.2%	4.0%	-15.4%	42.9%	9.2%	5.0%	0.0%	-63.6%	0.0%	53.6%	48.4%	25.0%	

Neurology (including child) - Surgery

Exhibit C
Page 10

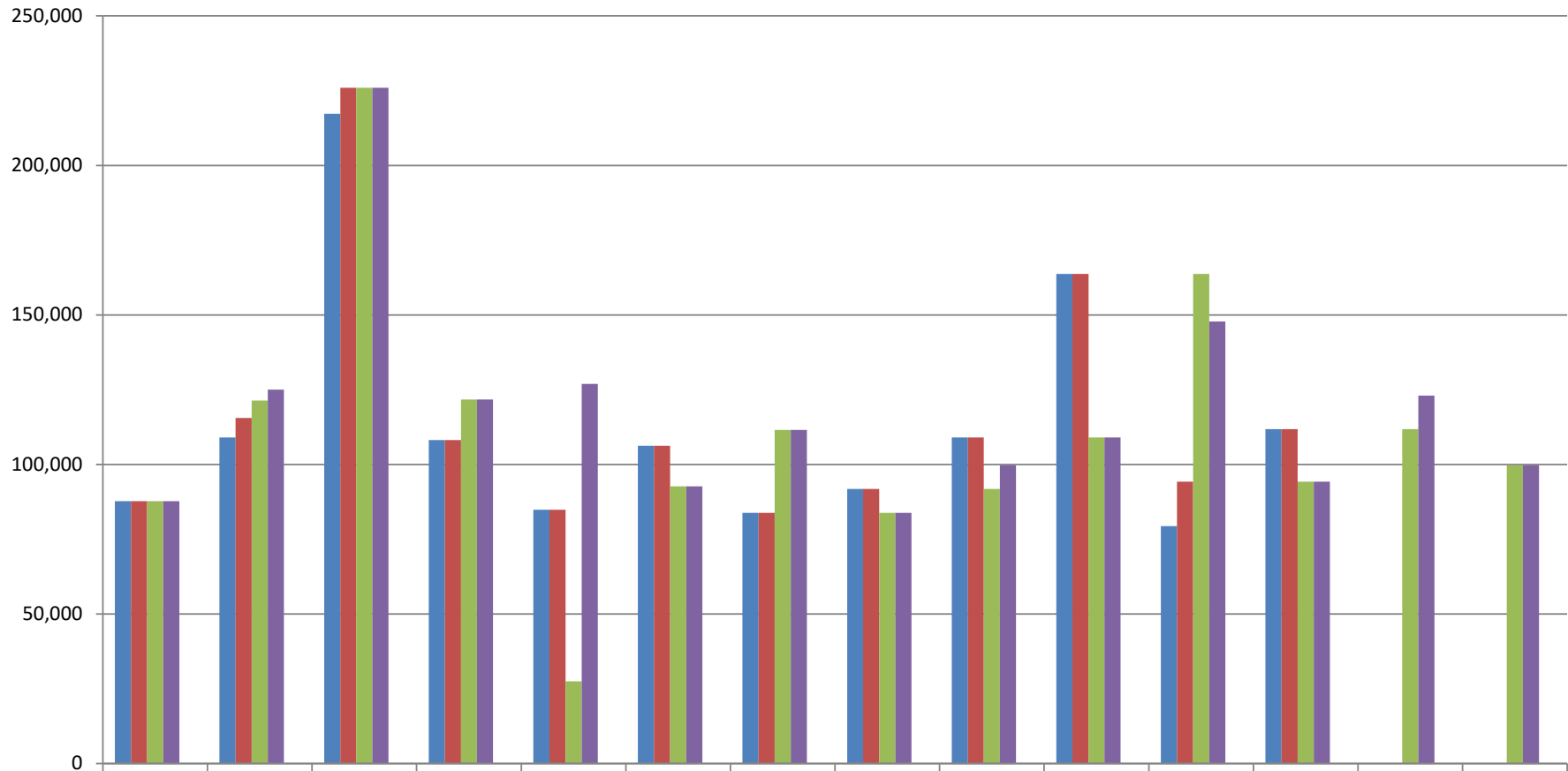
Baltimore City and Baltimore County



■ 2022	96,516	122,641	243,542	118,869	93,361	93,361	116,897	91,319	100,981	122,641	180,094	87,357	122,992	
■ 2023	96,516	129,994	253,284	118,869	93,361	93,361	116,897	91,319	100,981	122,641	180,094	103,683	122,992	
■ 2024	96,516	136,496	253,284	133,707	30,239	101,951	122,749	91,319	100,981	122,641	180,094	103,683	122,992	109,736
■ 2025	96,516	140,601	253,284	133,707	111,706	101,951	122,749	91,319	109,736	122,641	110,791	82,946	122,992	109,736
■ % chg 22 to 25	0.0%	14.6%	4.0%	12.5%	19.6%	9.2%	5.0%	0.0%	8.7%	0.0%	-38.5%	-5.0%	0.0%	

Neurology (including child) - Surgery

Anne Arundel, Howard, Montgomery, Prince George's

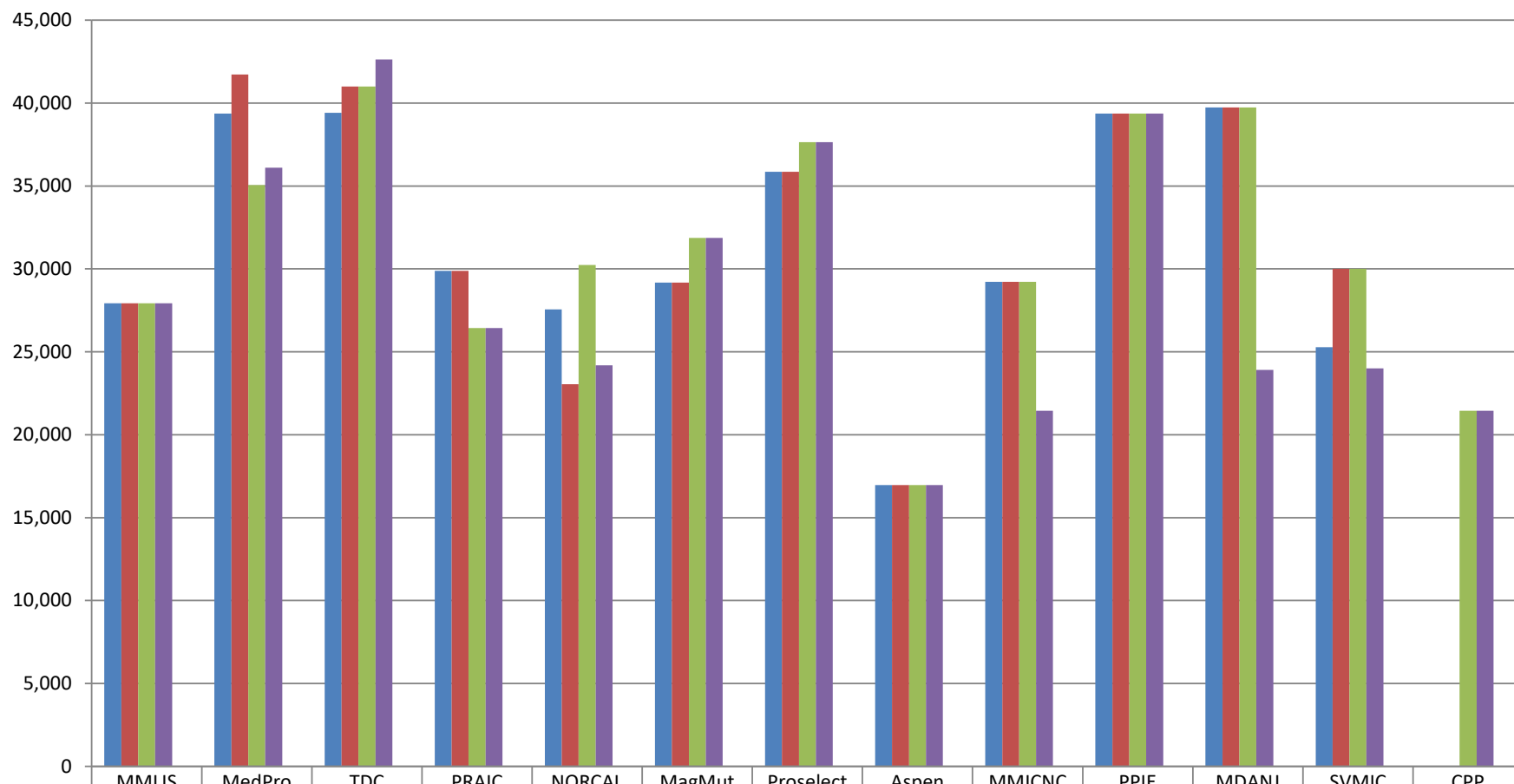


	MMLIS	MedPro	TDC	PRAIC	Norcal	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2022	87,733	109,004	217,267	108,151	84,847	106,264	83,780	91,792	109,004	163,722	79,408	111,800		
2023	87,733	115,550	225,958	108,151	84,847	106,264	83,780	91,792	109,004	163,722	94,257	111,800		
2024	87,733	121,330	225,958	121,693	27,488	92,653	111,580	83,780	91,792	109,004	163,722	94,257	111,800	99,749
2025	87,733	124,979	225,958	121,693	126,931	92,653	111,580	83,780	99,750	109,004	147,805	94,257	122,992	99,749
% chg 22 to 25	0.0%	14.7%	4.0%	12.5%	49.6%	-12.8%	33.2%	-8.7%	-8.5%	-33.4%	86.1%	-15.7%		

Neurology (including child) - Surgery

Exhibit C
Page 12

Rest of State

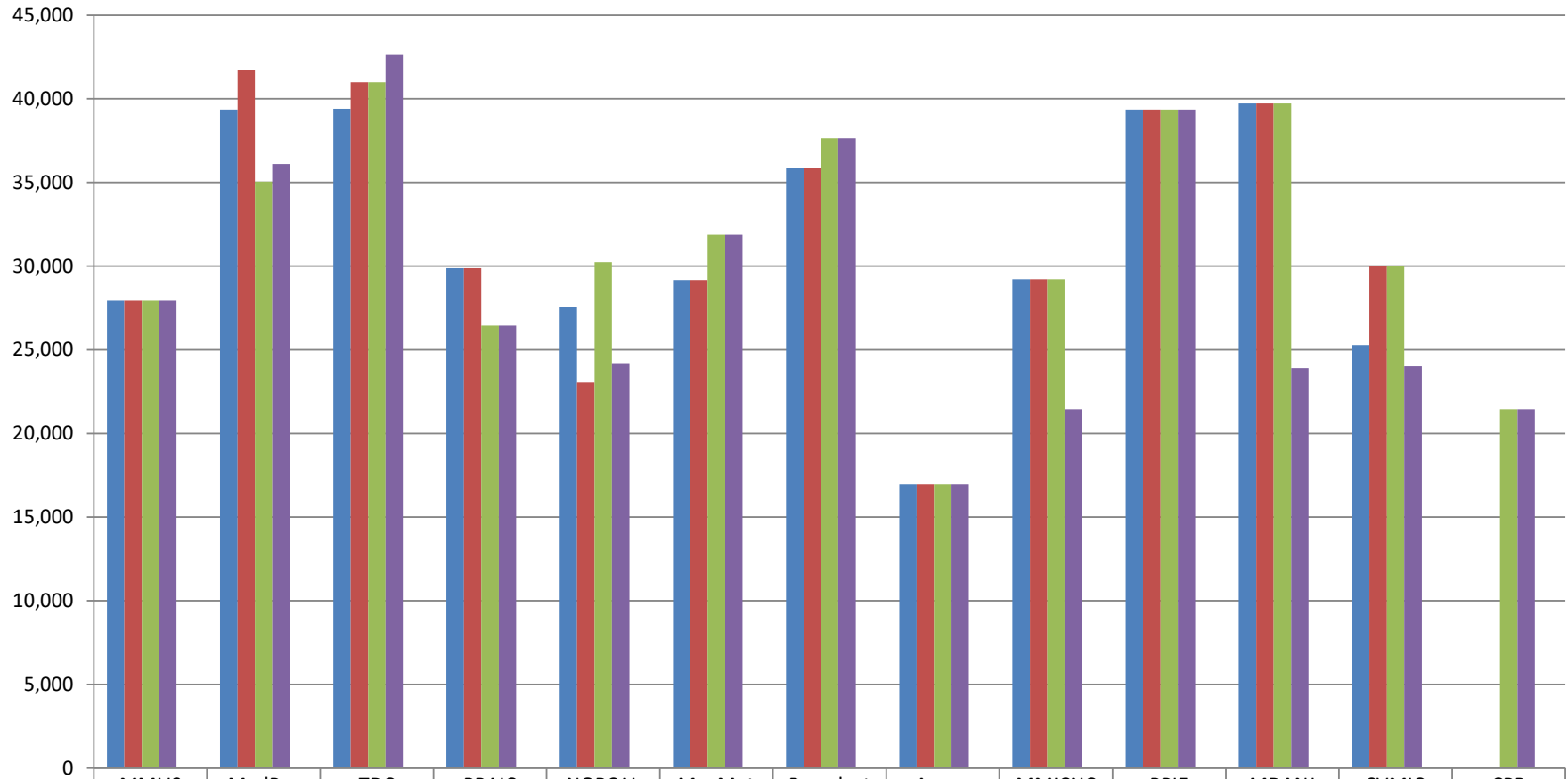


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	CPP
2022	27,931	39,367	39,413	29,883	27,557	29,175	35,849	16,961	29,222	39,367	39,731	25,280	
2023	27,931	41,727	40,990	29,883	23,038	29,175	35,849	16,961	29,222	39,367	39,731	30,005	
2024	27,931	35,053	40,990	26,436	30,239	31,860	37,644	16,961	29,222	39,367	39,731	30,005	21,440
2025	27,931	36,104	42,629	26,436	24,191	31,860	37,644	16,961	21,440	39,367	23,904	24,004	21,440
% chg 22 to 25	0.0%	-8.3%	8.2%	-11.5%	-12.2%	9.2%	5.0%	0.0%	-26.6%	0.0%	-39.8%	-5.0%	

Neurology (including child) - Minor Surgery

Exhibit C
Page 13

Baltimore City and Baltimore County

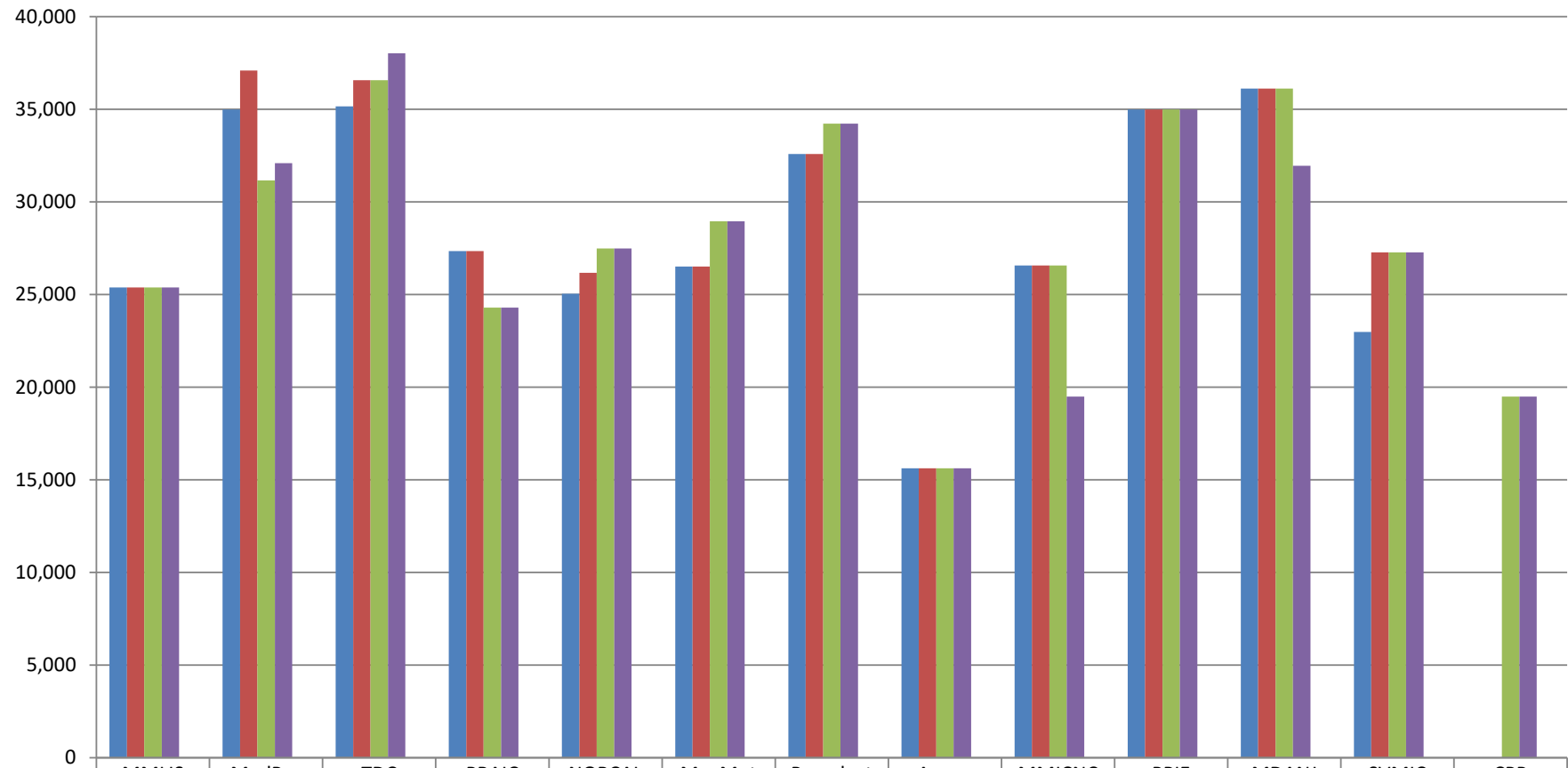


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	CPP
■ 2022	27,931	39,367	39,413	29,883	27,557	29,175	35,849	16,961	29,222	39,367	39,731	25,280	
■ 2023	27,931	41,727	40,990	29,883	23,038	29,175	35,849	16,961	29,222	39,367	39,731	30,005	
■ 2024	27,931	35,053	40,990	26,436	30,239	31,860	37,644	16,961	29,222	39,367	39,731	30,005	21,440
■ 2025	27,931	36,104	42,629	26,436	24,191	31,860	37,644	16,961	21,440	39,367	23,904	24,004	21,440
■ % chg 22 to 25	0.0%	-8.3%	8.2%	-11.5%	-12.2%	9.2%	5.0%	0.0%	-26.6%	0.0%	-39.8%	-5.0%	

Neurology (including child) - Minor Surgery

Exhibit C
Page 14

Anne Arundel, Howard, Montgomery, Prince George's

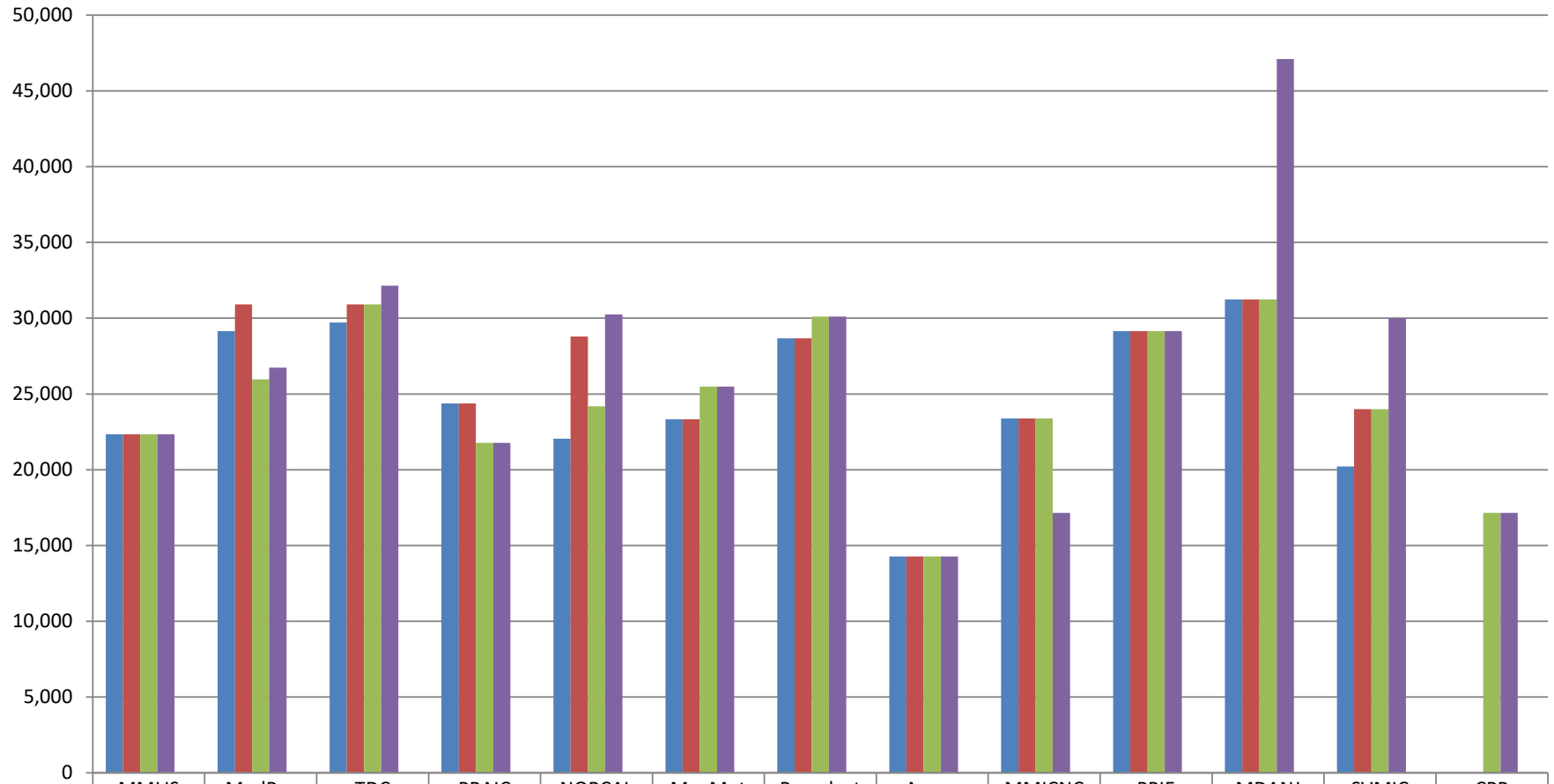


■ 2022	25,389	34,990	35,160	27,351	25,050	26,515	32,588	15,618	26,564	34,990	36,119	22,980	
■ 2023	25,389	37,090	36,566	27,351	26,179	26,515	32,588	15,618	26,564	34,990	36,119	27,277	
■ 2024	25,389	31,158	36,566	24,290	27,488	28,954	34,219	15,618	26,564	34,990	36,119	27,277	19,489
■ 2025	25,389	32,093	38,029	24,290	27,488	28,954	34,219	15,618	19,489	34,990	31,955	27,277	19,489
■ % chg 22 to 25	0.0%	-8.3%	8.2%	-11.2%	9.7%	9.2%	5.0%	0.0%	-26.6%	0.0%	-11.5%	18.7%	

Neurology (including child) - Minor Surgery

Exhibit C
Page 15

Rest of State

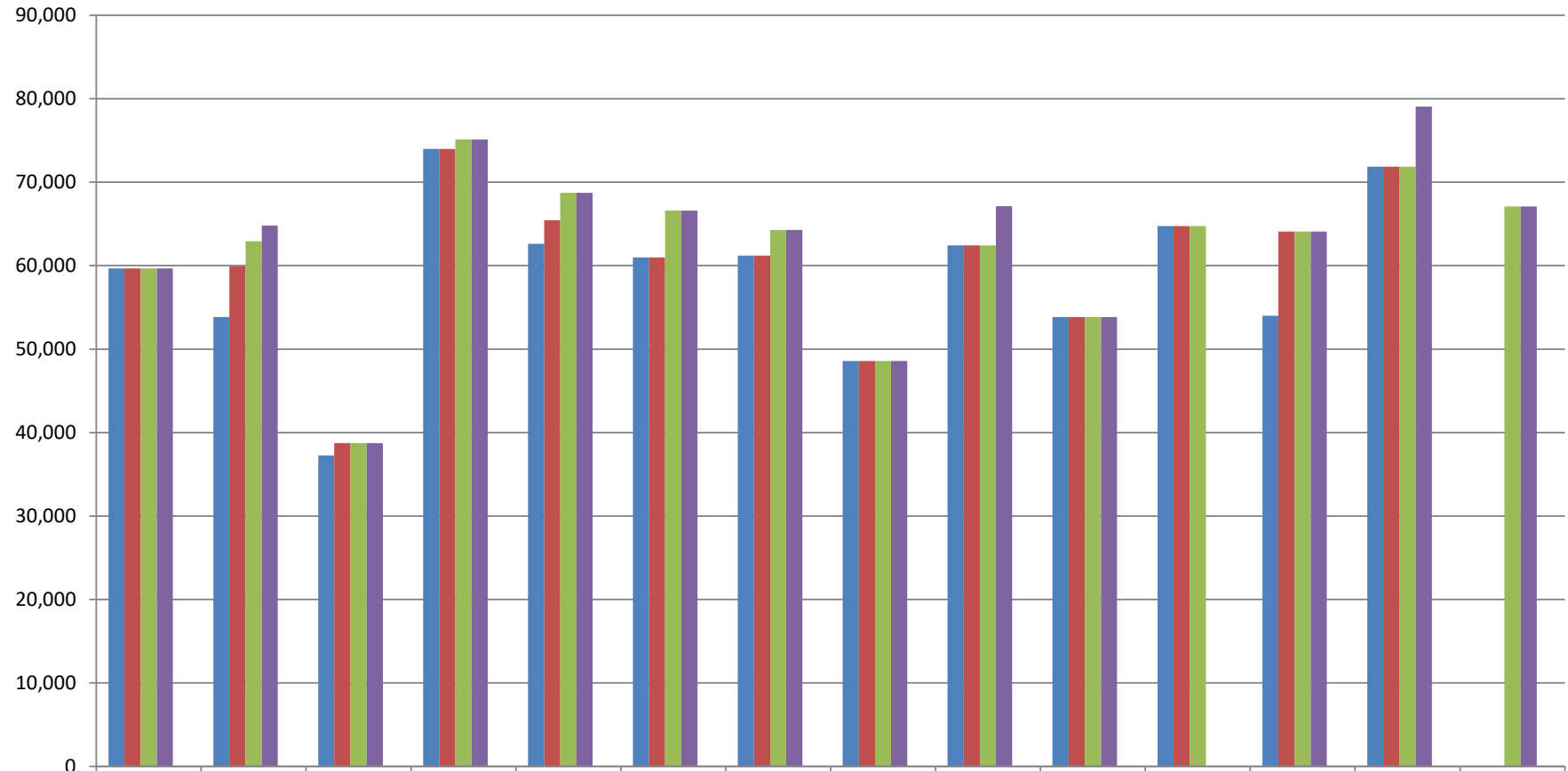


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	CPP
2022	22,344	29,159	29,721	24,379	22,046	23,340	28,679	14,276	23,379	29,159	31,243	20,225	
2023	22,344	30,910	30,910	24,379	28,798	23,340	28,679	14,276	23,379	29,159	31,243	24,004	
2024	22,344	25,965	30,910	21,772	24,191	25,488	30,115	14,276	23,379	29,159	31,243	24,004	17,152
2025	22,344	26,744	32,146	21,772	30,239	25,488	30,115	14,276	17,152	29,159	47,111	30,005	17,152
% chg 22 to 25	0.0%	-8.3%	8.2%	-10.7%	37.2%	9.2%	5.0%	0.0%	-26.6%	0.0%	50.8%	48.4%	

Cardiovascular Disease - Surgery

Exhibit C
Page 16

Baltimore City and Baltimore County

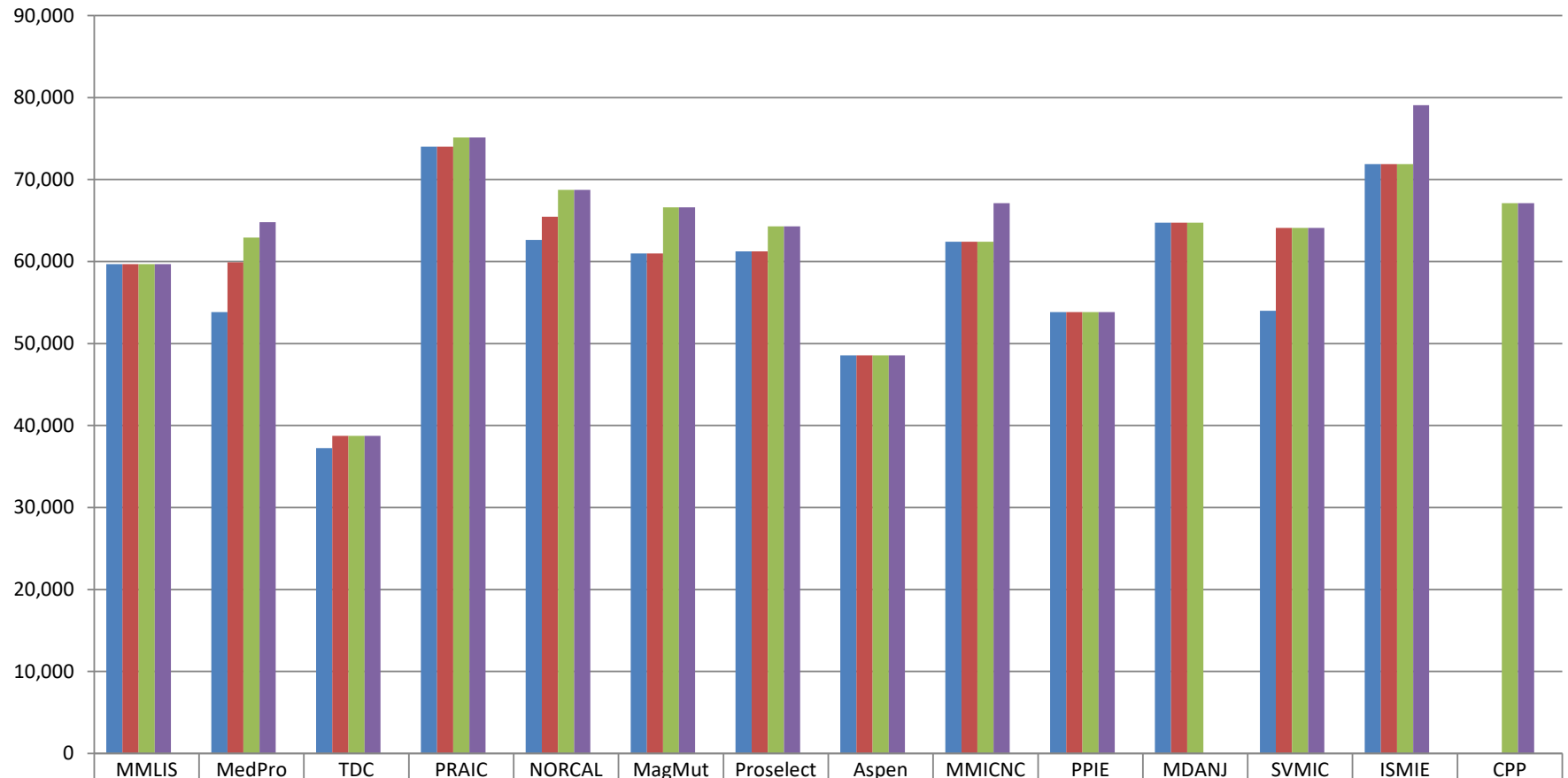


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2022	59,664	53,829	37,258	73,998	62,626	60,984	61,219	48,563	62,425	53,829	64,743	54,002	71,872	
2023	59,664	59,915	38,748	73,998	65,446	60,984	61,219	48,563	62,425	53,829	64,743	64,100	71,872	
2024	59,664	62,916	38,748	75,109	68,721	66,594	64,282	48,563	62,425	53,829	64,743	64,100	71,872	67,109
2025	59,664	64,807	38,748	75,109	68,721	66,594	64,282	48,563	67,111	53,829		64,100	79,068	67,109
% chg 22 to 25	0.0%	20.4%	4.0%	1.5%	9.7%	9.2%	5.0%	0.0%	7.5%	0.0%		18.7%	10.0%	

Cardiovascular Disease - Surgery

Exhibit C
Page 17

Anne Arundel, Howard, Montgomery, Prince George's

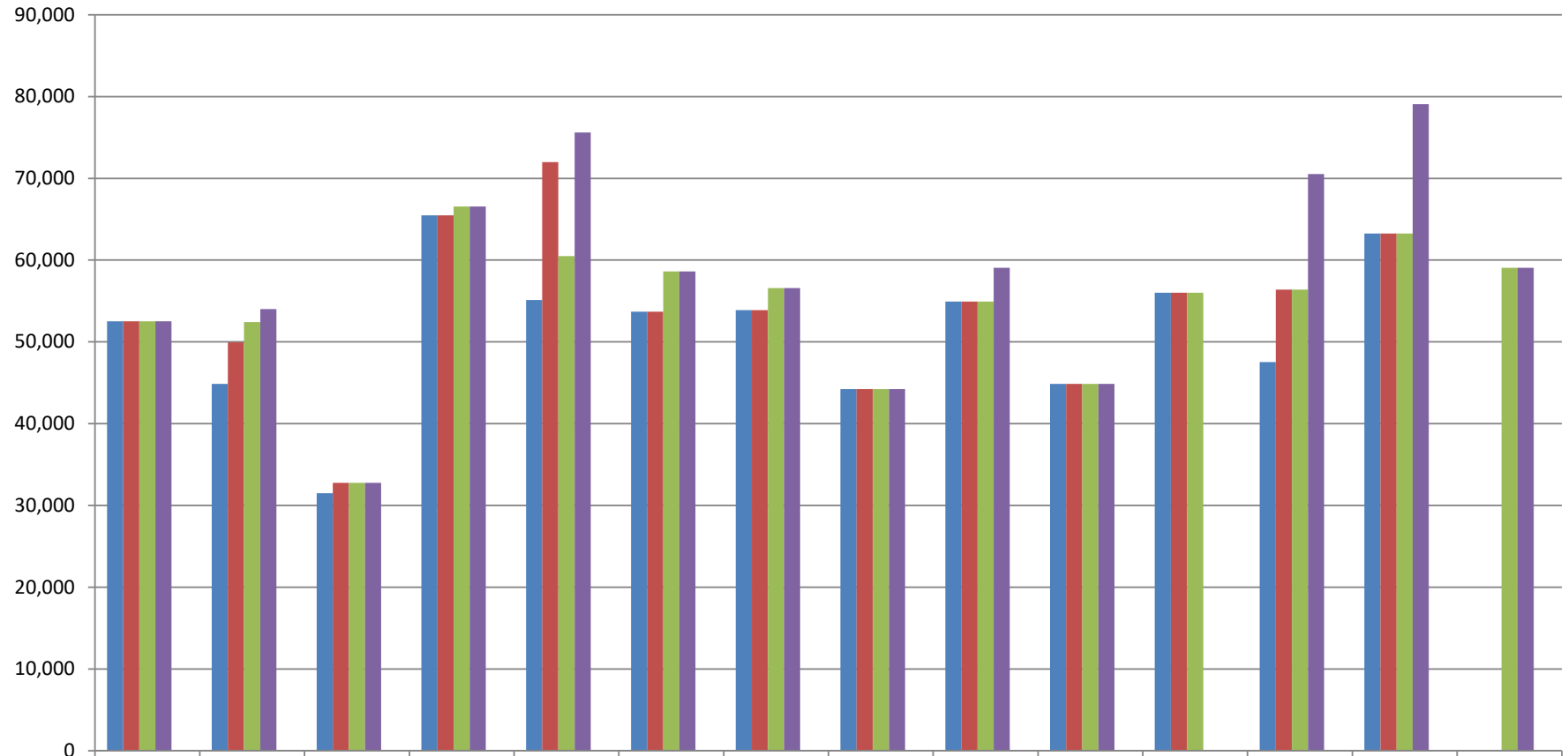


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2022	59,664	53,829	37,258	73,998	62,626	60,984	61,219	48,563	62,425	53,829	64,743	54,002	71,872	
2023	59,664	59,915	38,748	73,998	65,446	60,984	61,219	48,563	62,425	53,829	64,743	64,100	71,872	
2024	59,664	62,916	38,748	75,109	68,721	66,594	64,282	48,563	62,425	53,829	64,743	64,100	71,872	67,109
2025	59,664	64,807	38,748	75,109	68,721	66,594	64,282	48,563	67,111	53,829		64,100	79,068	67,109
% chg 22 to 25	0.0%	20.4%	4.0%	1.5%	9.7%	9.2%	5.0%	0.0%	7.5%	0.0%		18.7%	10.0%	

Cardiovascular Disease - Surgery

Exhibit C
Page 18

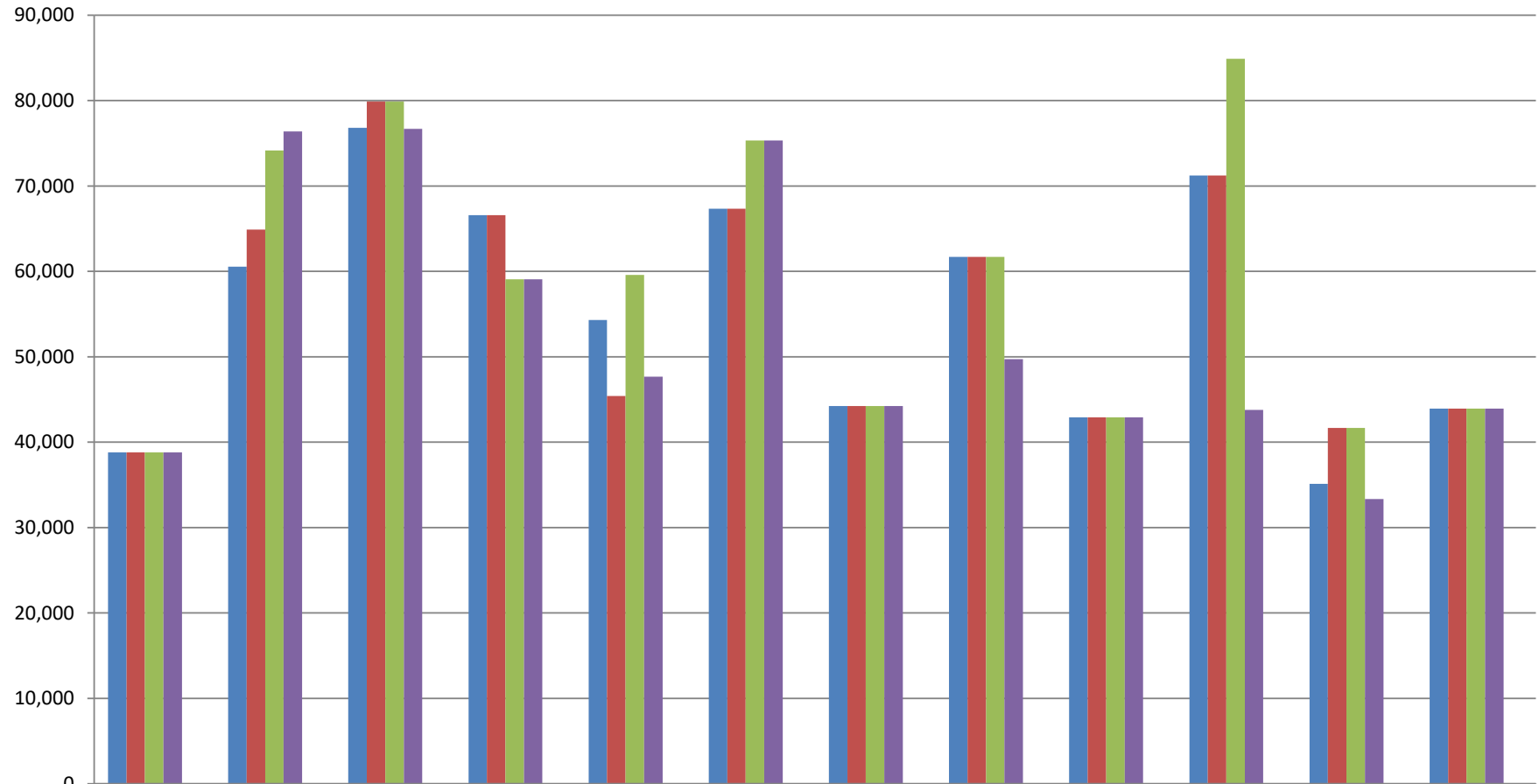
Rest of State



	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2022	52,510	44,859	31,492	65,478	55,114	53,683	53,875	44,226	54,938	44,859	56,003	47,528	63,252	
2023	52,510	49,931	32,752	65,478	71,995	53,683	53,875	44,226	54,938	44,859	56,003	56,409	63,252	
2024	52,510	52,430	32,752	66,546	60,478	58,622	56,573	44,226	54,938	44,859	56,003	56,409	63,252	59,063
2025	52,510	54,006	32,752	66,546	75,597	58,622	56,573	44,226	59,063	44,859		70,510	79,068	59,063
% chg 22 to 25	0.0%	20.4%	4.0%	1.6%	37.2%	9.2%	5.0%	0.0%	7.5%	0.0%	-100.0%	48.4%	25.0%	

Orthopedic Surgery

Baltimore City and Baltimore County

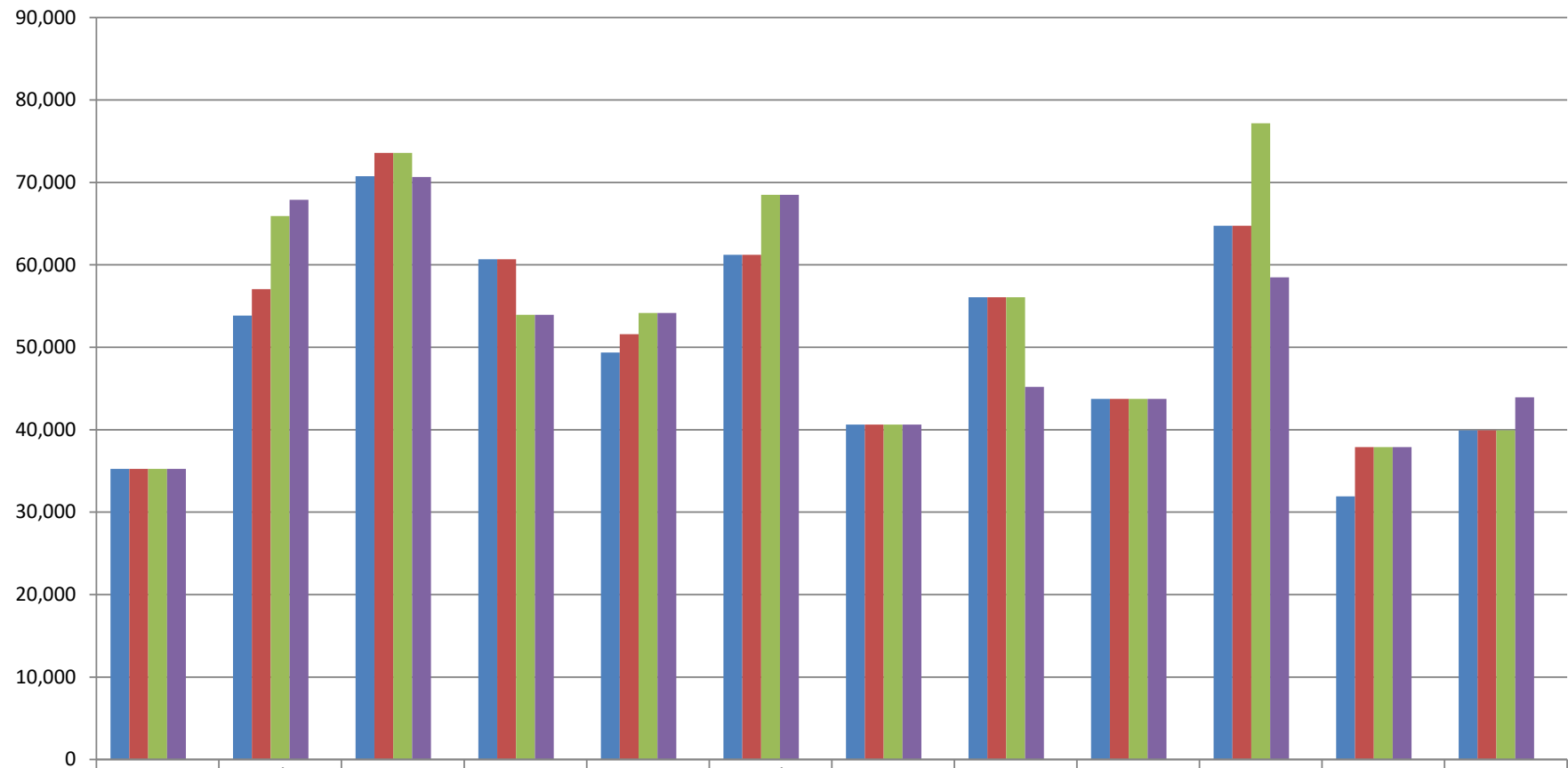


	MMLIS	MedPro	TDC	PRAIC	NORCAL	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE
2022	38,793	60,564	76,816	66,579	54,304	67,344	44,226	61,692	42,909	71,217	35,111	43,924
2023	38,793	64,885	79,889	66,579	45,399	67,344	44,226	61,692	42,909	71,217	41,673	43,924
2024	38,793	74,147	79,889	59,084	59,588	75,337	44,226	61,692	42,909	84,886	41,673	43,924
2025	38,793	76,376	76,694	59,084	47,671	75,337	44,226	49,720	42,909	43,787	33,338	43,924
% chg 22 to 25	0.0%	26.1%	-0.2%	-11.3%	-12.2%	11.9%	0.0%	-19.4%	0.0%	-38.5%	-5.0%	0.0%

Orthopedic Surgery

Exhibit C
Page 20

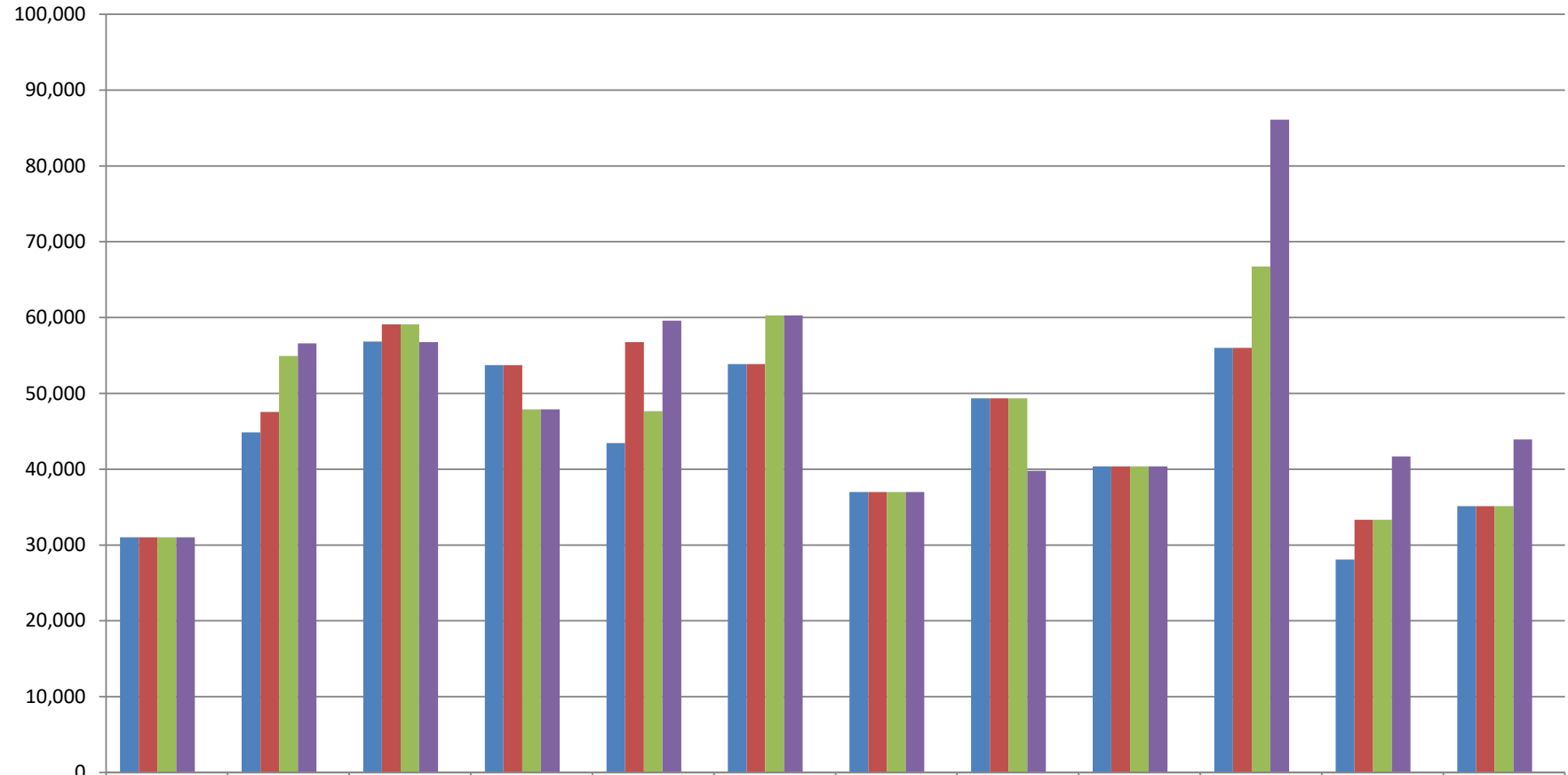
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	NORCAL	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE
■ 2022	35,262	53,829	70,753	60,671	49,364	61,219	40,611	56,079	43,737	64,743	31,916	39,928
■ 2023	35,262	57,063	73,583	60,671	51,587	61,219	40,611	56,079	43,737	64,743	37,884	39,928
■ 2024	35,262	65,909	73,583	53,935	54,168	68,483	40,611	56,079	43,737	77,169	37,884	39,928
■ 2025	35,262	67,890	70,640	53,935	54,168	68,483	40,611	45,196	43,737	58,468	37,884	43,924
■ % chg 22 to 25	0.0%	26.1%	-0.2%	-11.1%	9.7%	11.9%	0.0%	-19.4%	0.0%	-9.7%	18.7%	10.0%

Orthopedic Surgery

Rest of State

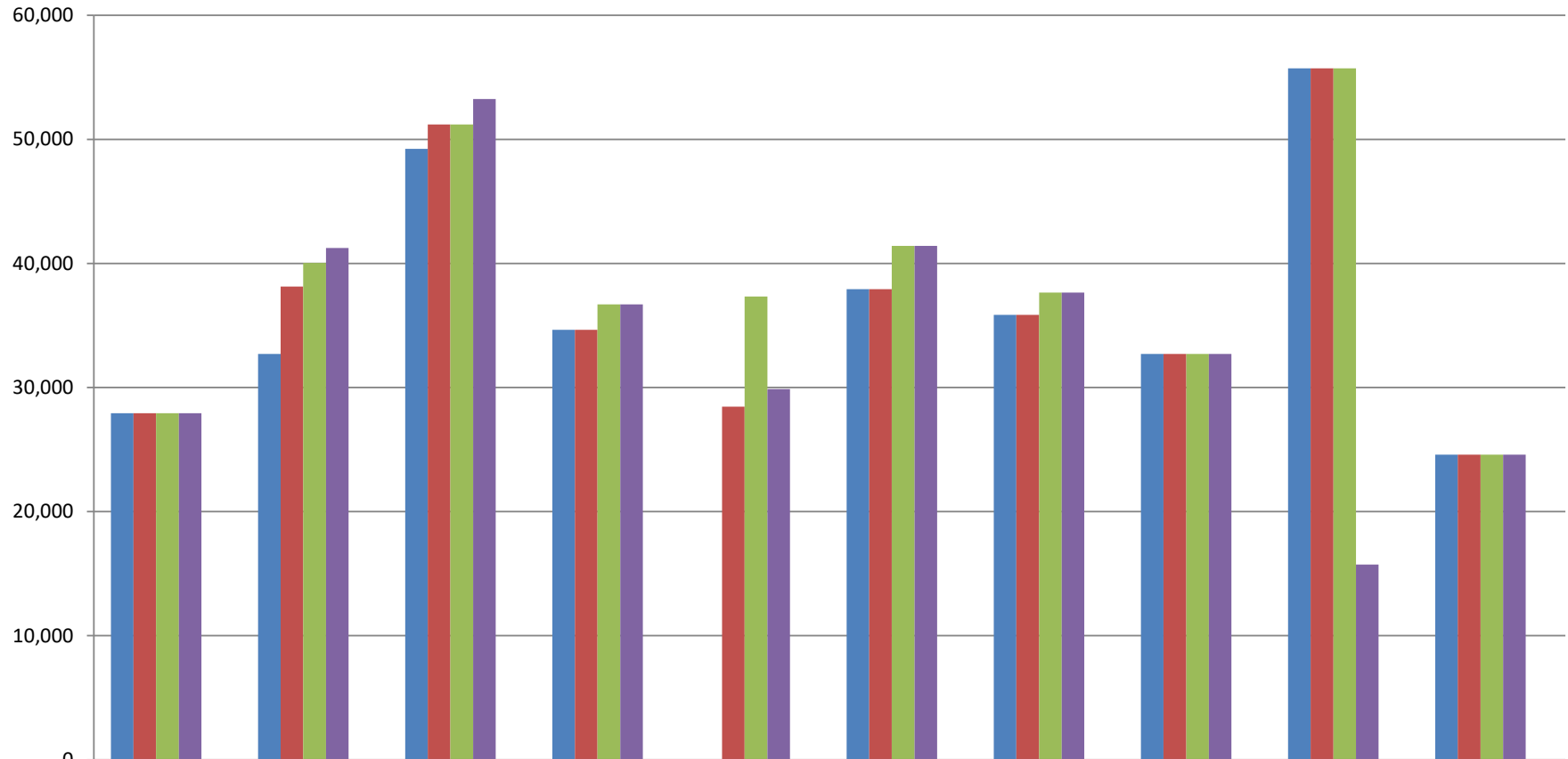


	MMLIS	MedPro	TDC	PRAIC	NORCAL	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE
2022	31,034	44,859	56,844	53,735	43,443	53,875	36,996	49,355	40,374	56,003	28,090	35,140
2023	31,034	47,553	59,118	53,735	56,749	53,875	36,996	49,355	40,374	56,003	33,338	35,140
2024	31,034	54,924	59,118	47,890	47,671	60,269	36,996	49,355	40,374	66,751	33,338	35,140
2025	31,034	56,575	56,753	47,890	59,588	60,269	36,996	39,776	40,374	86,099	41,673	43,924
% chg 22 to 25	0.0%	26.1%	-0.2%	-10.9%	37.2%	11.9%	0.0%	-19.4%	0.0%	53.7%	48.4%	25.0%

Radiology (incl dye) - Minor Surgery

Exhibit C
Page 22

Baltimore City and Baltimore County

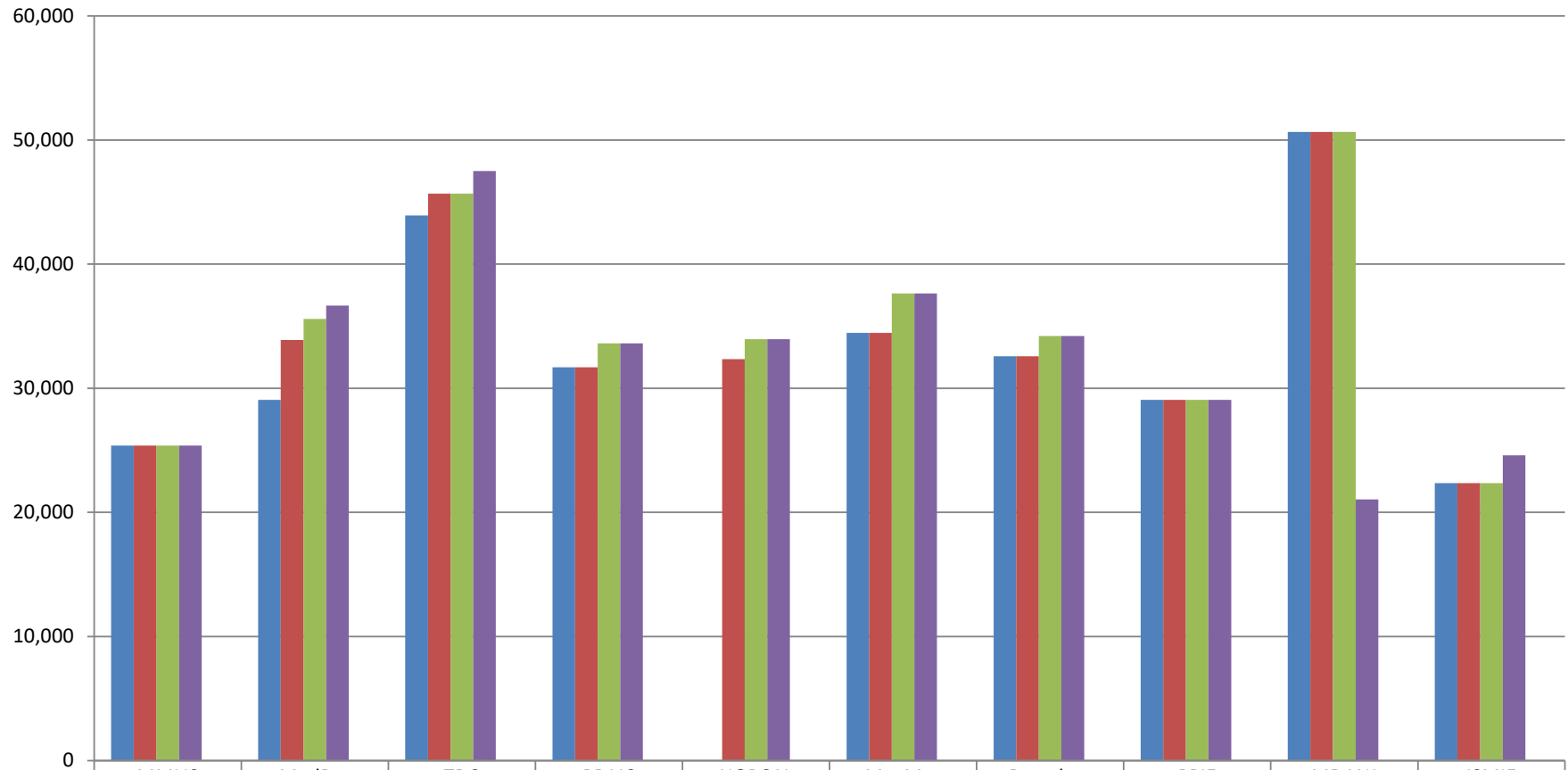


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	PPIE	MDANJ	ISMIE
2022	27,931	32,705	49,234	34,654		37,928	35,849	32,705	55,728	24,600
2023	27,931	38,130	51,204	34,654	28,459	37,928	35,849	32,705	55,728	24,600
2024	27,931	40,040	51,204	36,697	37,345	41,417	37,644	32,705	55,728	24,600
2025	27,931	41,247	53,252	36,697	29,883	41,417	37,644	32,705	15,727	24,600
% chg 22 to 25	0.0%	26.1%	8.2%	5.9%		9.2%	5.0%	0.0%	-71.8%	0.0%

Radiology (incl dye) - Minor Surgery

Exhibit C
Page 23

Anne Arundel, Howard, Montgomery, Prince George's

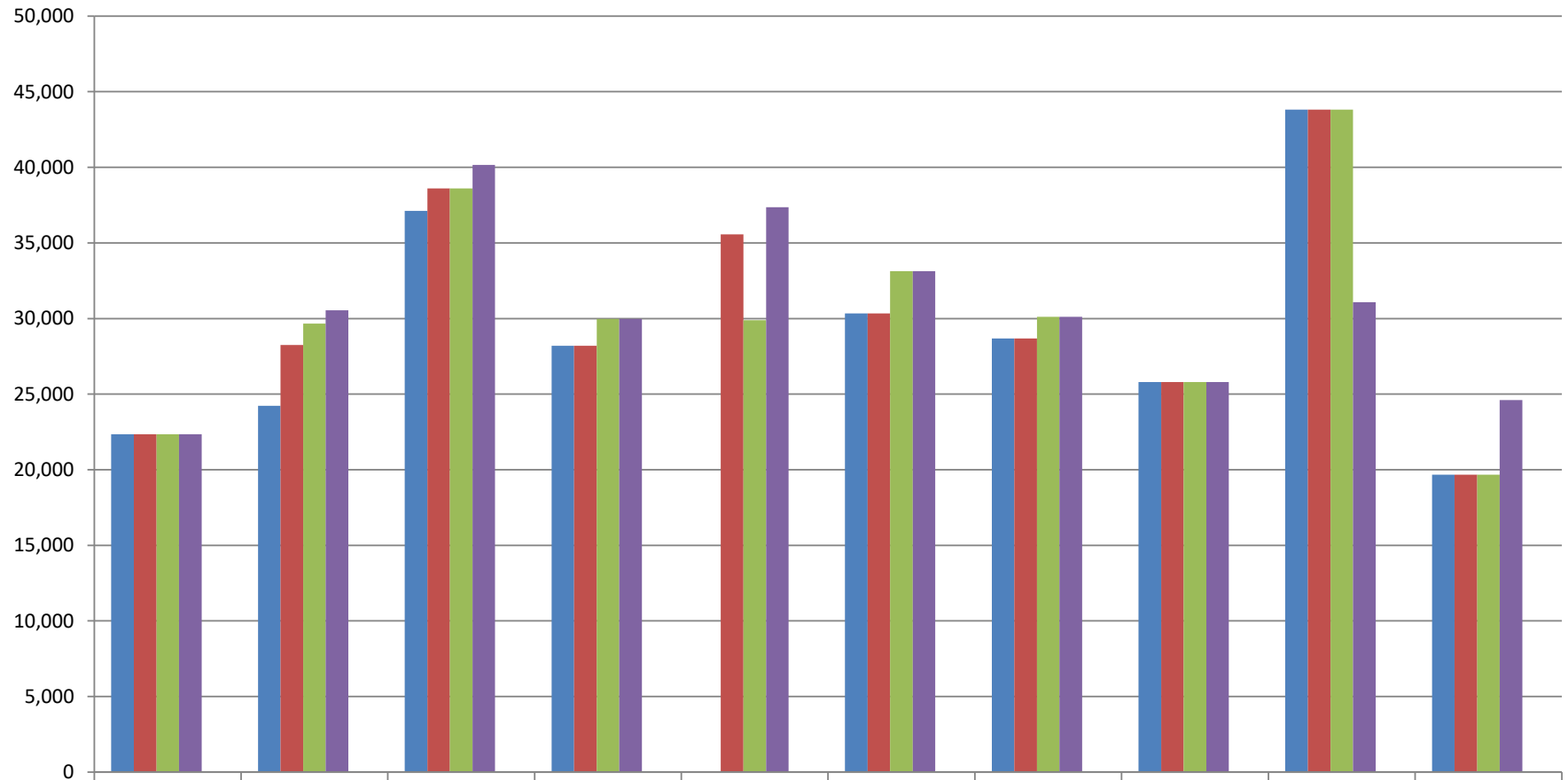


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	PPIE	MDANJ	ISMIE
2022	25,389	29,067	43,923	31,683		34,469	32,588	29,067	50,662	22,360
2023	25,389	33,895	45,680	31,683	32,338	34,469	32,588	29,067	50,662	22,360
2024	25,389	35,591	45,680	33,607	33,956	37,640	34,219	29,067	50,662	22,360
2025	25,389	36,664	47,507	33,607	33,956	37,640	34,219	29,067	21,052	24,600
% chg 22 to 25	0.0%	26.1%	8.2%	6.1%		9.2%	5.0%	0.0%	-58.4%	10.0%

Radiology (incl dye) - Minor Surgery

Exhibit C
Page 24

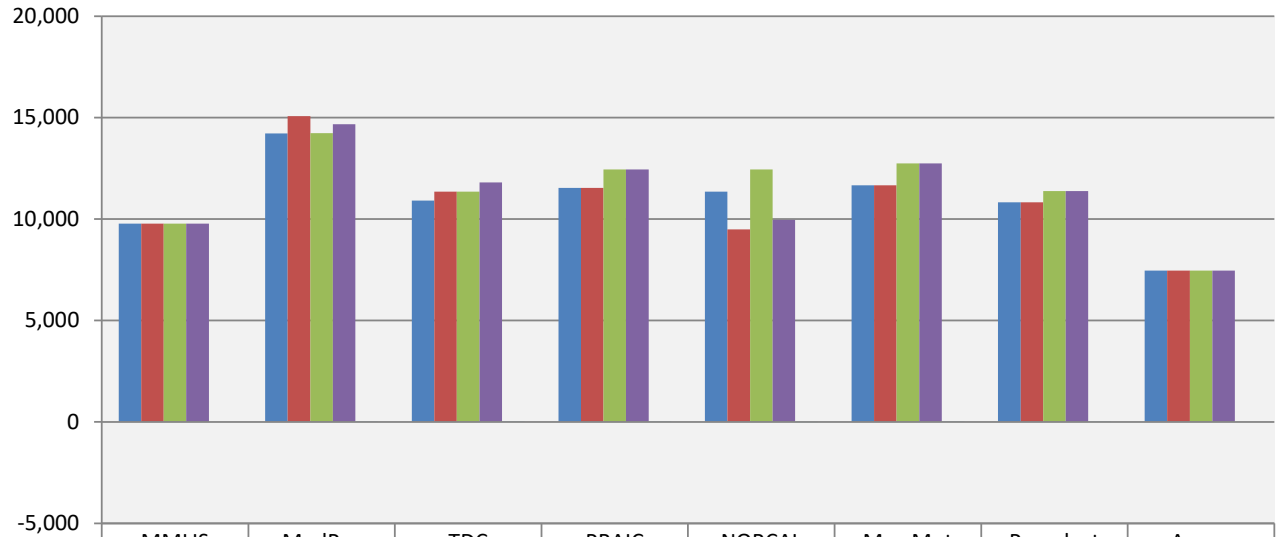
Rest of State



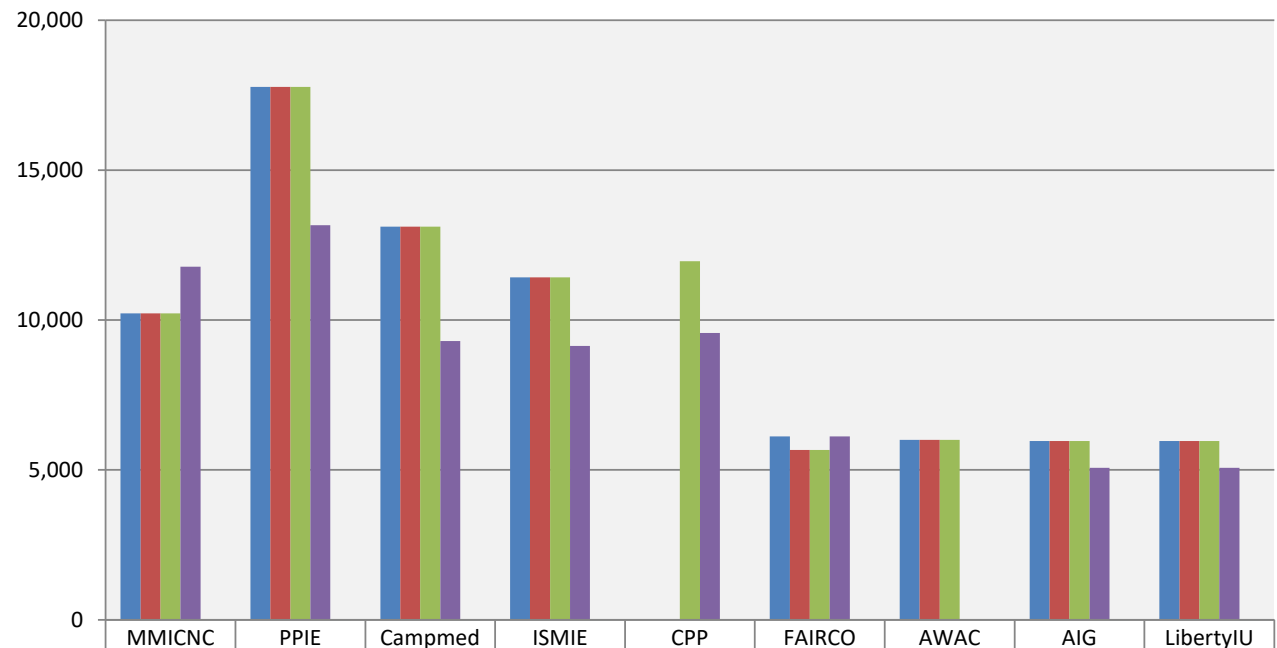
	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	PPIE	MDANJ	ISMIE
2022	22,344	24,224	37,129	28,195		30,342	28,679	25,795	43,823	19,680
2023	22,344	28,246	38,614	28,195	35,574	30,342	28,679	25,795	43,823	19,680
2024	22,344	29,659	38,614	29,981	29,883	33,134	30,115	25,795	43,823	19,680
2025	22,344	30,553	40,158	29,981	37,354	33,134	30,115	25,795	31,076	24,600
% chg 22 to 25	0.0%	26.1%	8.2%	6.3%		9.2%	5.0%	0.0%	-29.1%	25.0%

Psychiatrist (Including Child)

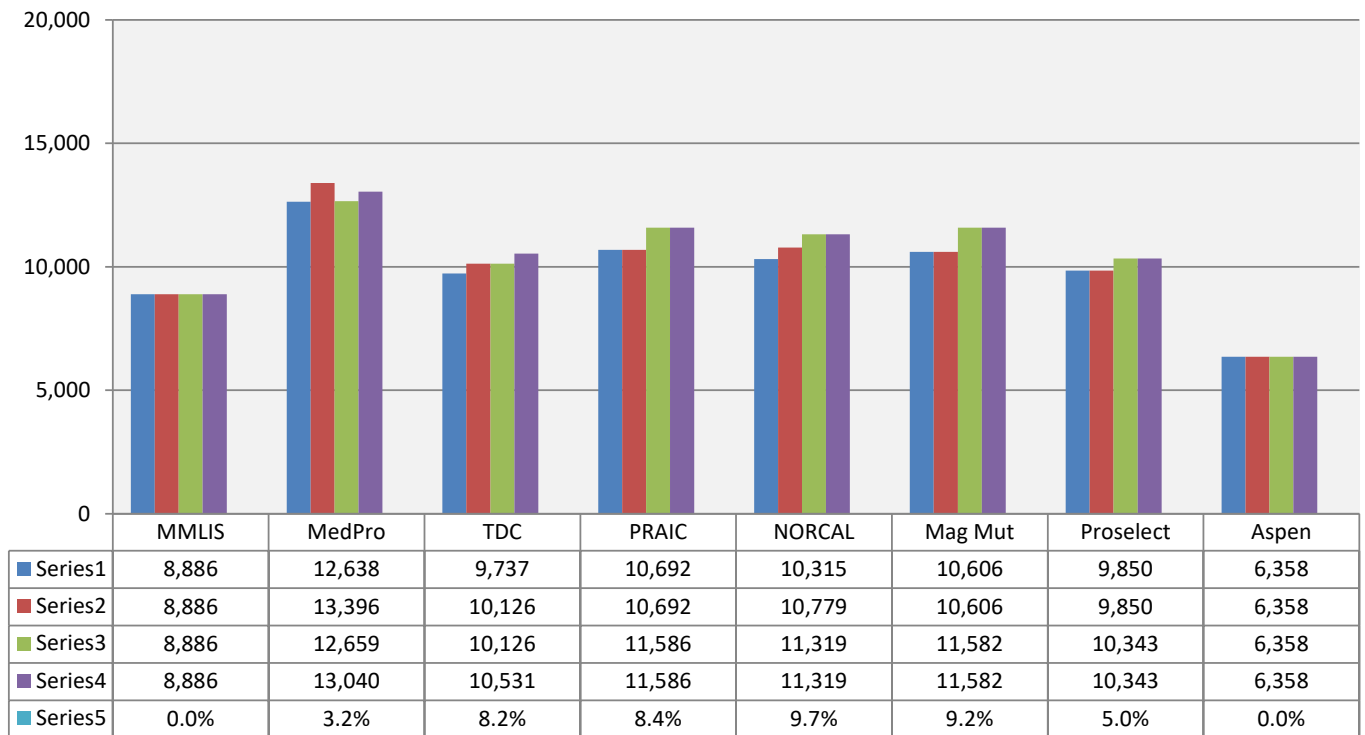
Baltimore City & Baltimore County



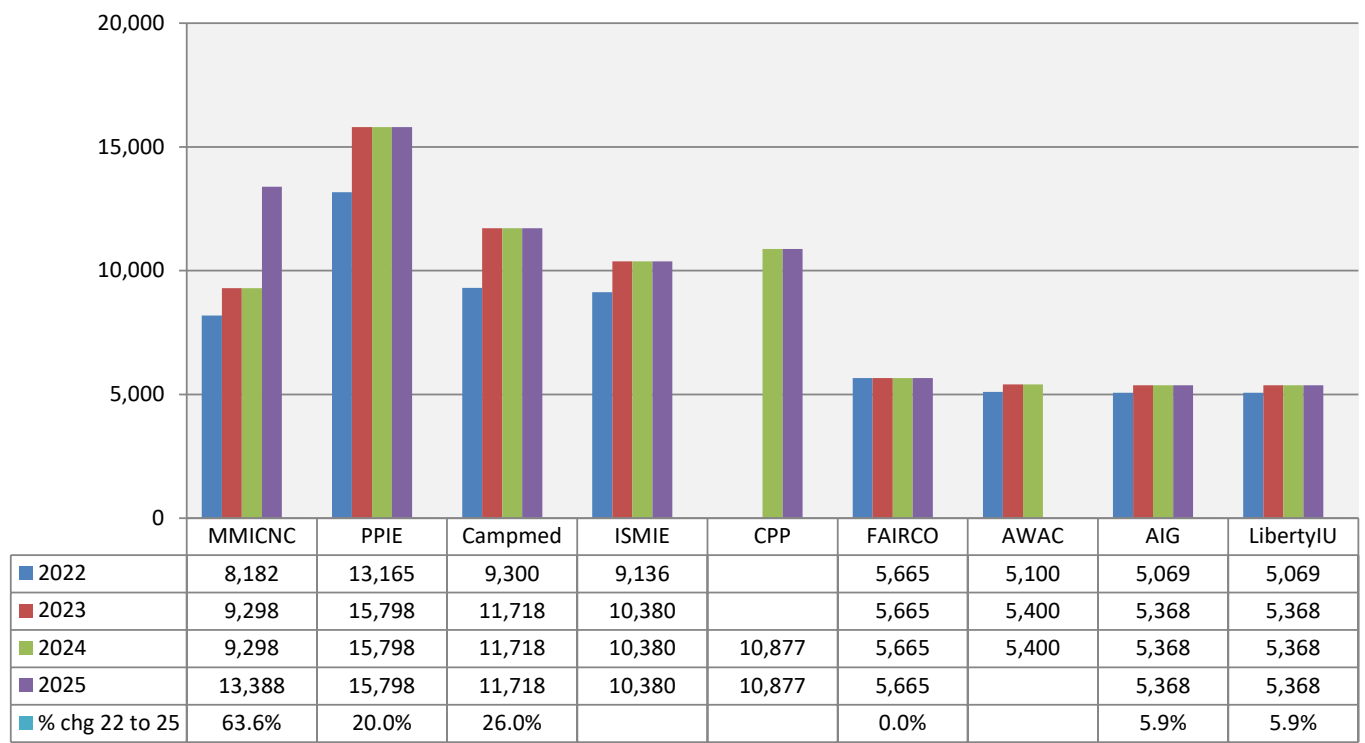
Baltimore City & Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's Counties



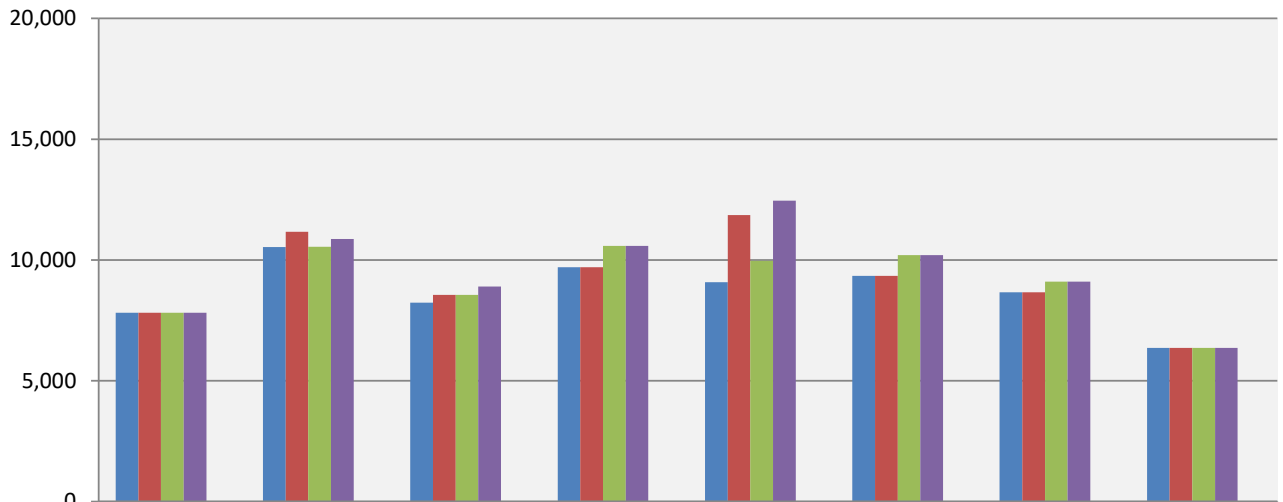
Anne Arundel, Howard, Montgomery, Prince George's



Psychiatrist (Including Child)

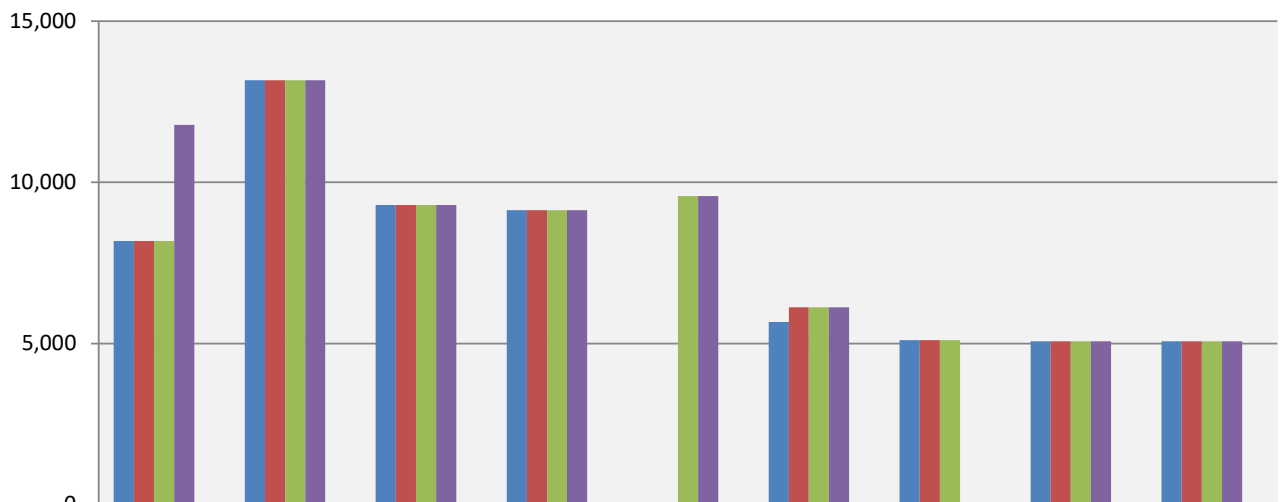
Exhibit D
Page 3 of 3

Rest of State



	MMLIS	MedPro	TDC	PRAIC	NORCAL	Mag Mut	Proselect	Aspen
2022	7,821	10,532	8,230	9,701	9,078	9,336	8,668	6,358
2023	7,821	11,165	8,560	9,701	11,858	9,336	8,668	6,358
2024	7,821	10,549	8,560	10,578	9,961	10,195	9,102	6,358
2025	7,821	10,867	8,902	10,578	12,451	10,195	9,102	6,358
% chg 22 to 25	0.0%	3.2%	8.2%	9.0%	37.2%	9.2%	5.0%	0.0%

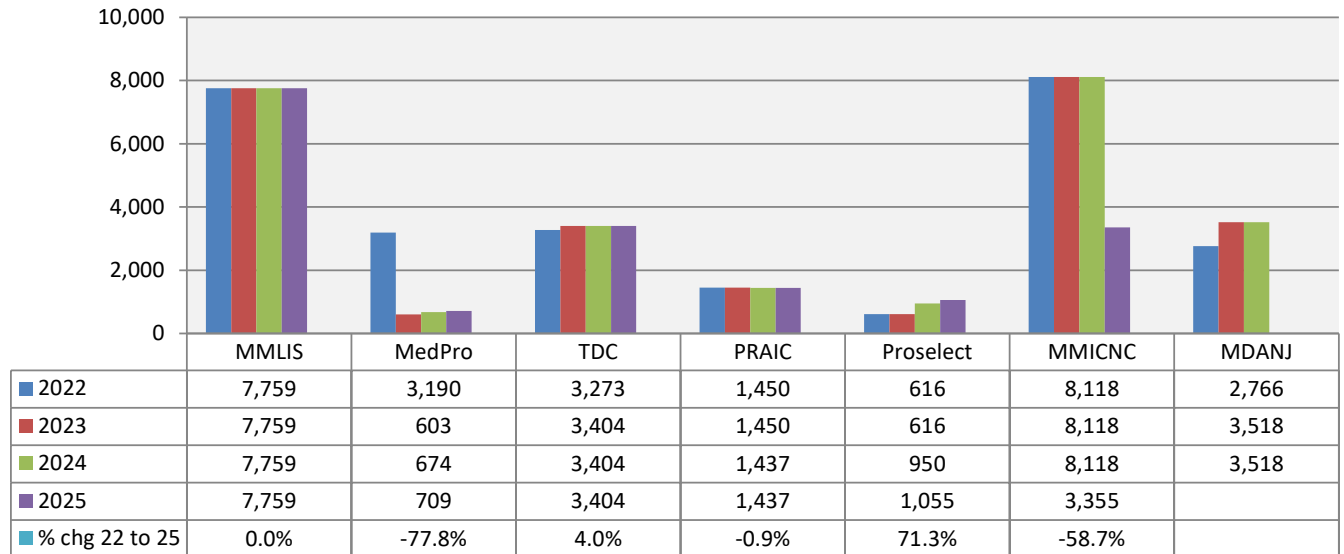
Rest of State



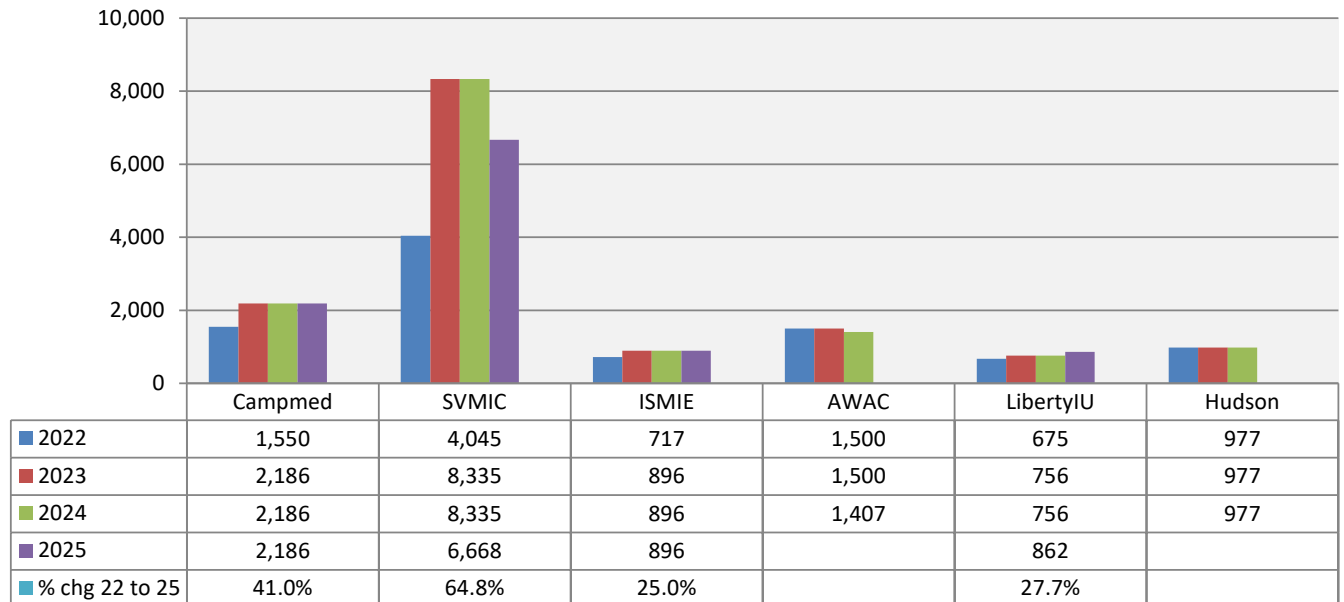
	MMICNC	PPIE	Campmed	ISMIE	CPP	FAIRCO	AWAC	AIG	LibertyIU
2022	8,182	13,165	9,300	9,136		5,665	5,100	5,069	5,069
2023	8,182	13,165	9,300	9,136		6,123	5,100	5,069	5,069
2024	8,182	13,165	9,300	9,136	9,573	6,123	5,100	5,069	5,069
2025	11,783	13,165	9,300	9,136	9,573	6,123		5,069	5,069
% chg 22 to 25	44.0%	0.0%	0.0%	0.0%		8.1%		0.0%	0.0%

Nurse Practitioner - Class A - Employed

Baltimore City and Baltimore County

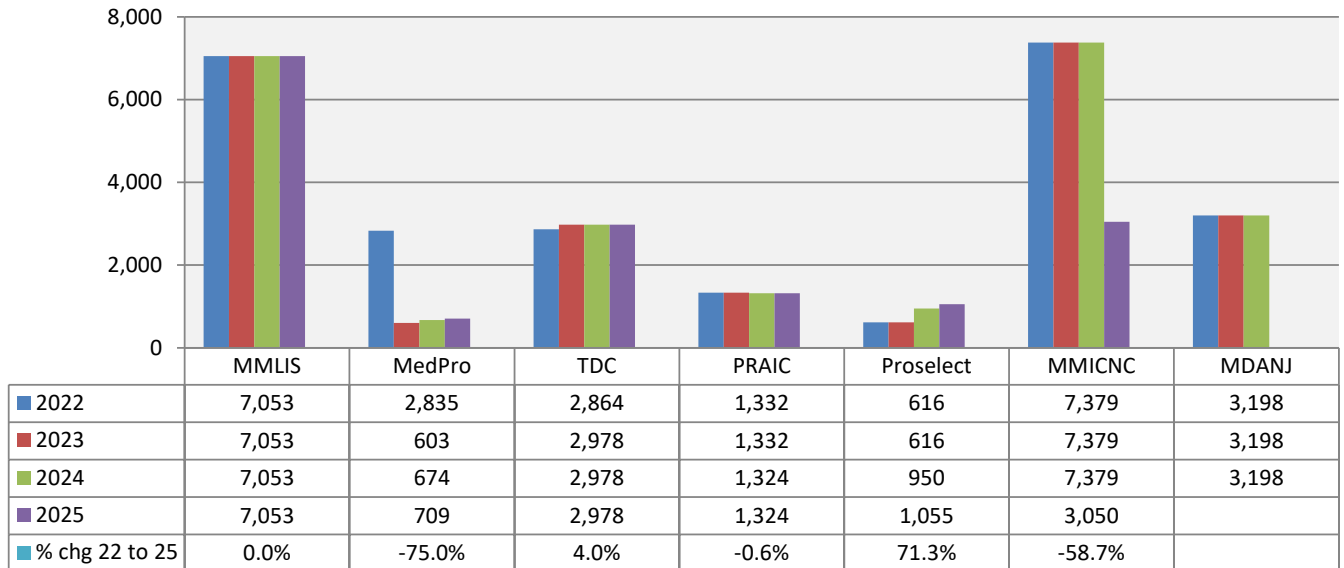


Baltimore City and Baltimore County

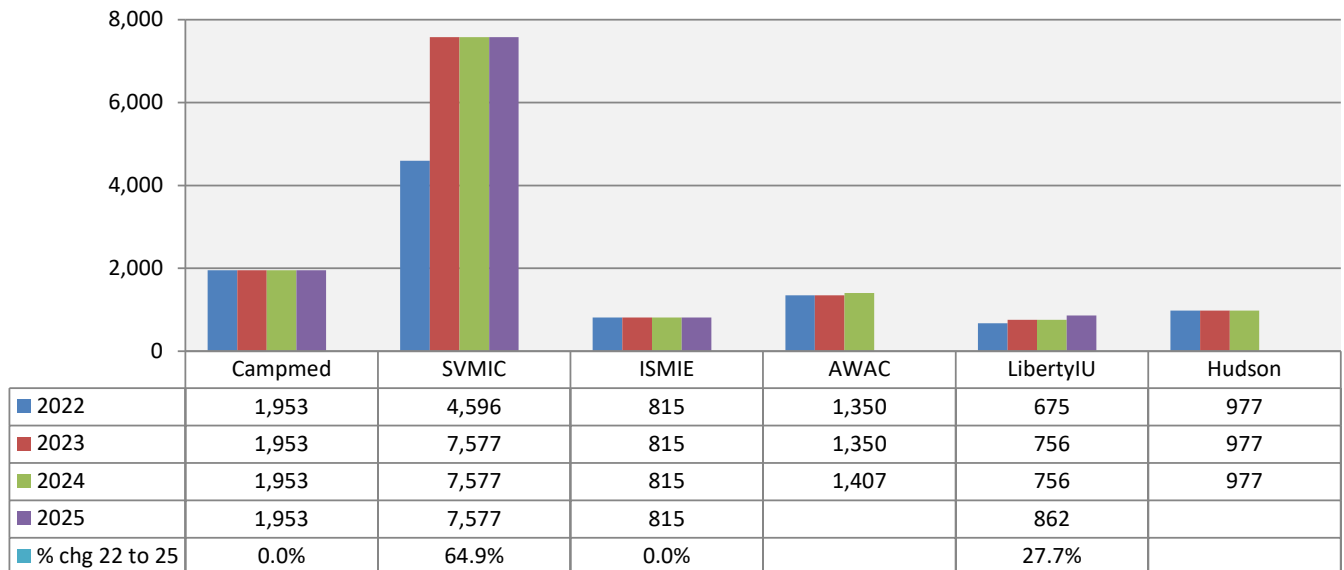


Nurse Practitioner - Class A - Employed

Anne Arundel, Howard, Montgomery, Prince George's

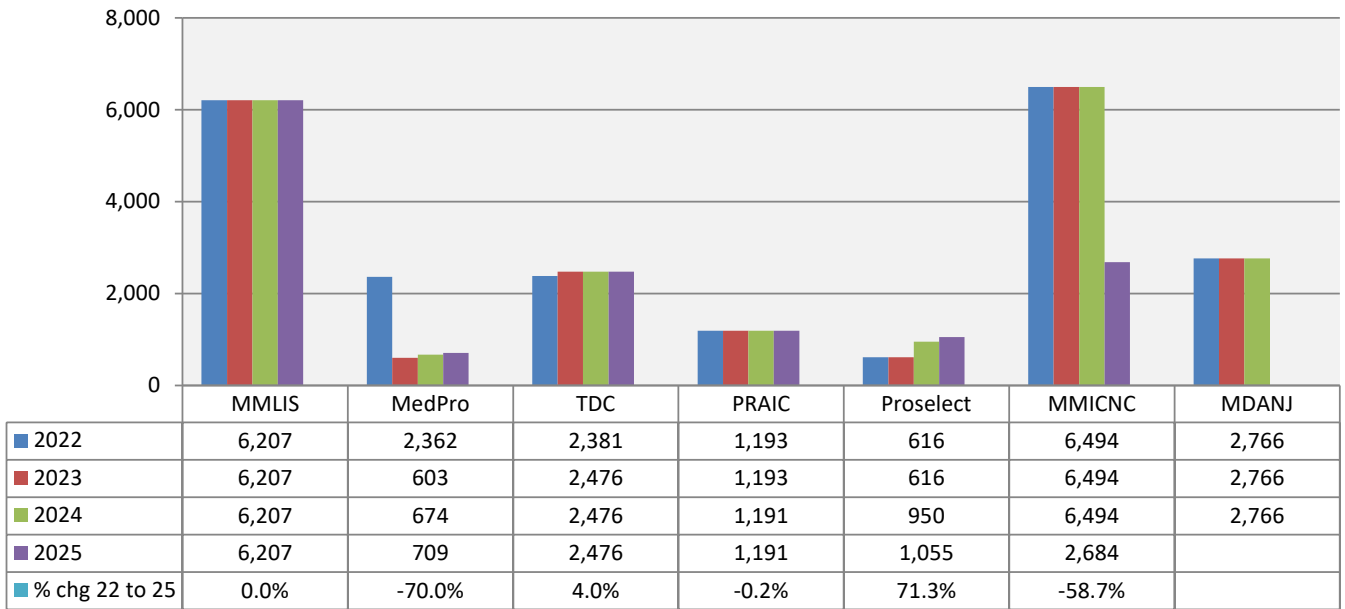


Anne Arundel, Howard, Montgomery, Prince George's

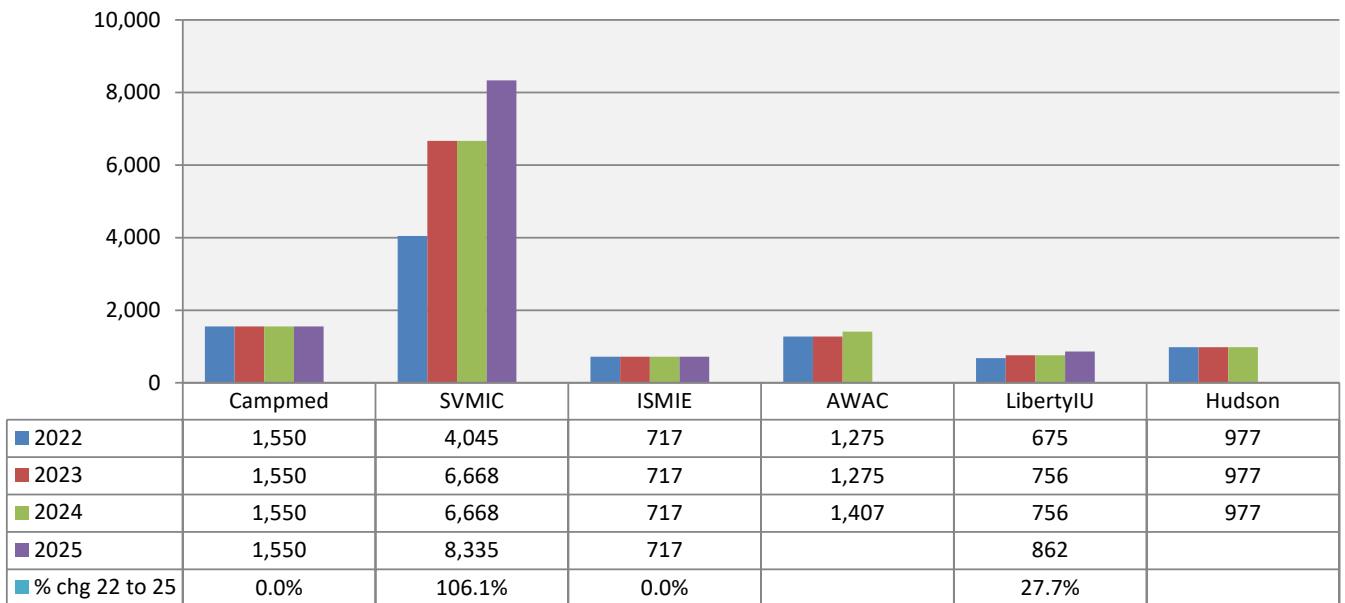


Nurse Practitioner - Class A - Employed

Rest of State

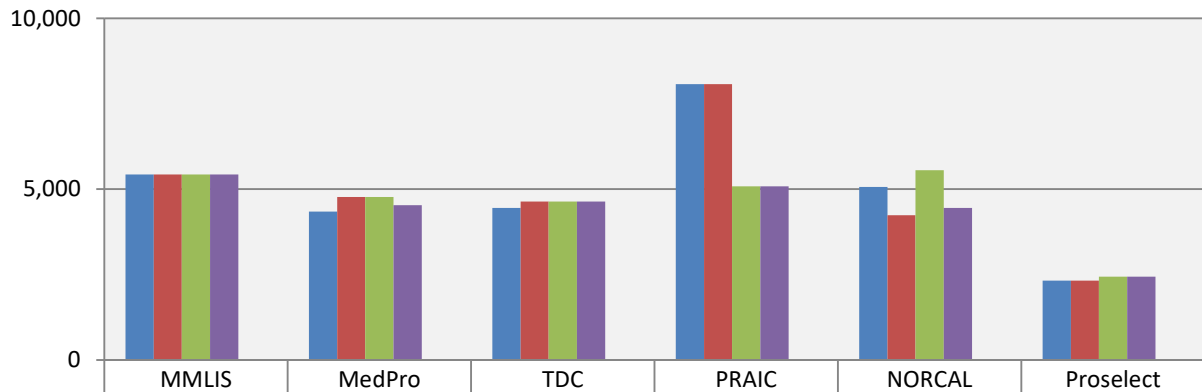


Rest of State



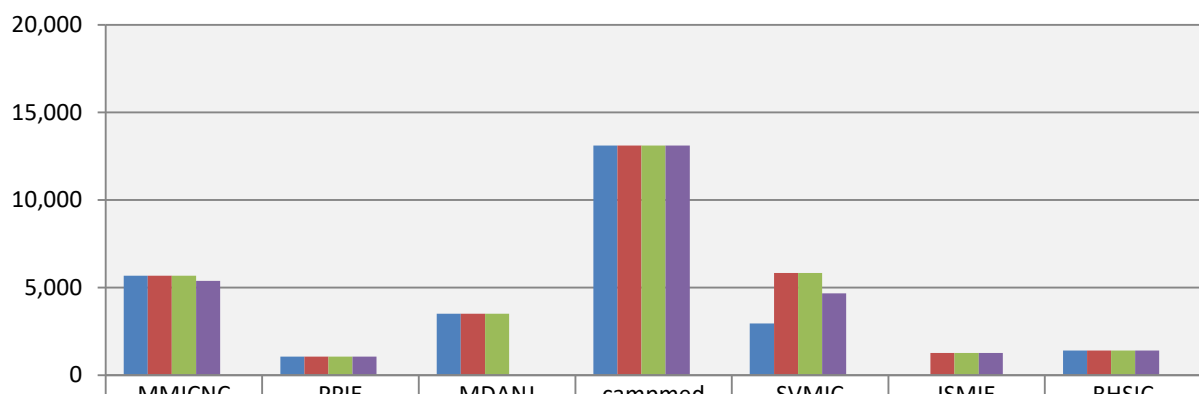
Nurse Anesthetists (Spvs By Ane)

Baltimore City and Baltimore County



■ 2022	5,431	4,348	4,455	8,074	5,066	2,322
■ 2023	5,431	4,770	4,634	8,074	4,235	2,322
■ 2024	5,431	4,770	4,634	5,085	5,559	2,438
■ 2025	5,431	4,527	4,634	5,085	4,447	2,438
■ % chg 22 to 25	0.0%	4.1%	4.0%	-37.0%	-12.2%	5.0%

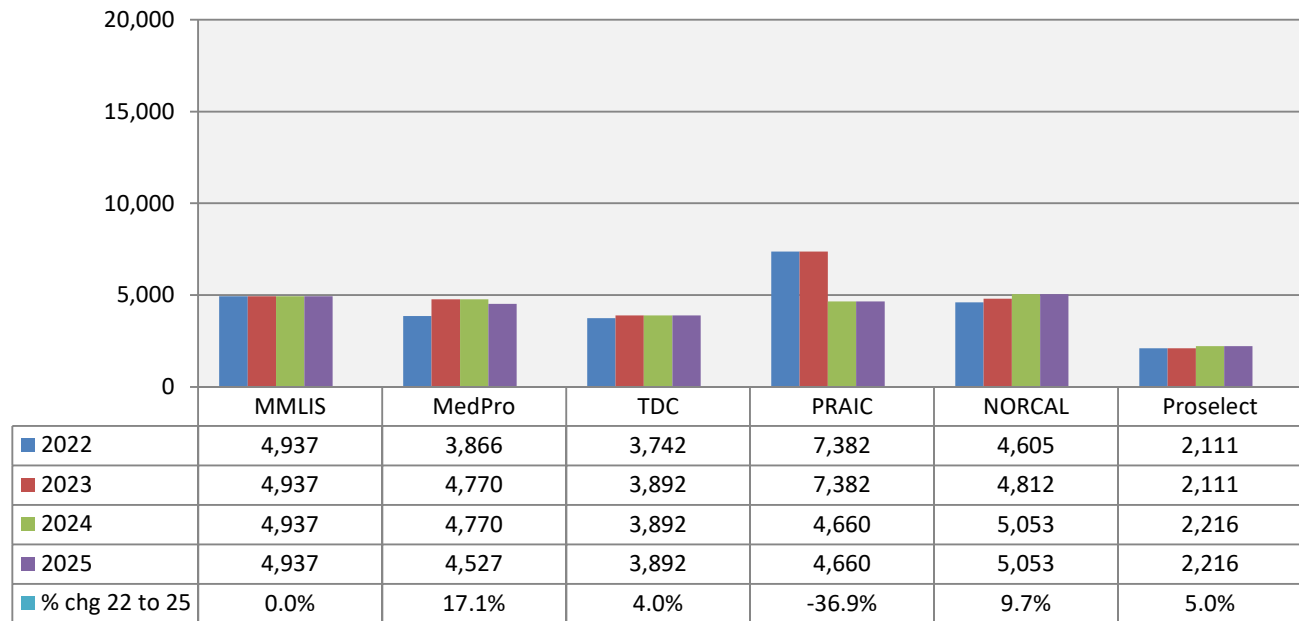
Baltimore City and Baltimore County



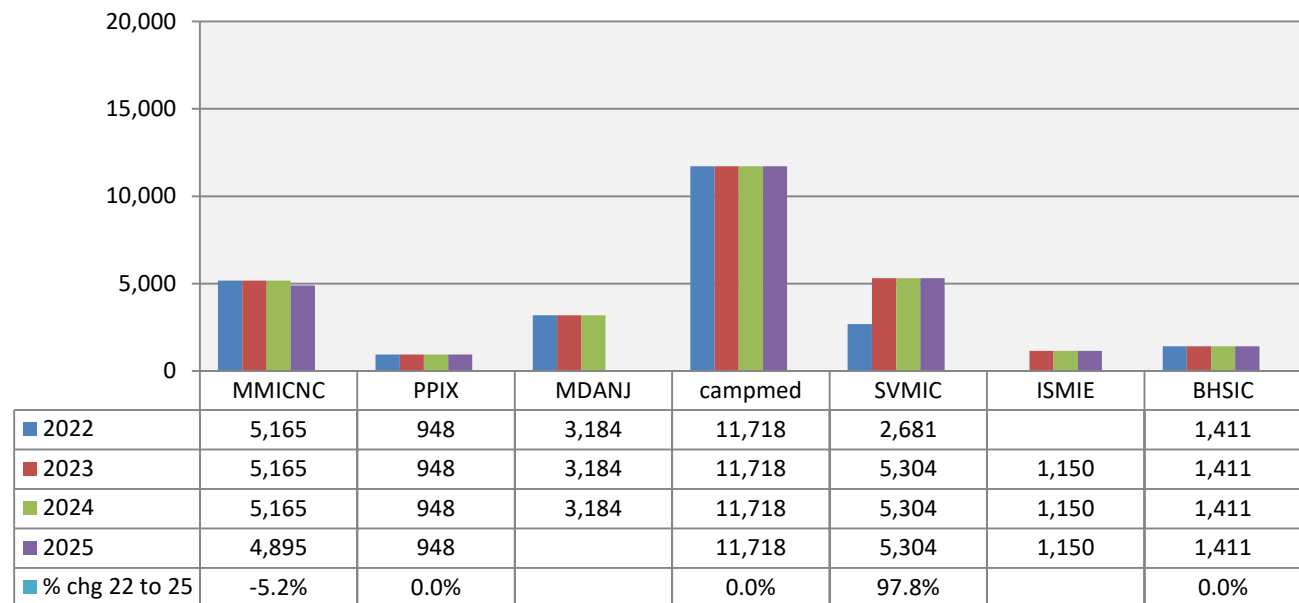
■ 2022	5,682	1,067	3,502	13,113	2,949		1,411
■ 2023	5,682	1,067	3,502	13,113	5,835	1,265	1,411
■ 2024	5,682	1,067	3,502	13,113	5,835	1,265	1,411
■ 2025	5,385	1,067		13,113	4,668	1,265	1,411
■ % chg 22 to 25	-5.2%	0.0%		0.0%	58.3%		0.0%

Nurse Anesthetists (Spvs By Ane)

Anne Arundel, Howard, Montgomery, Prince George's

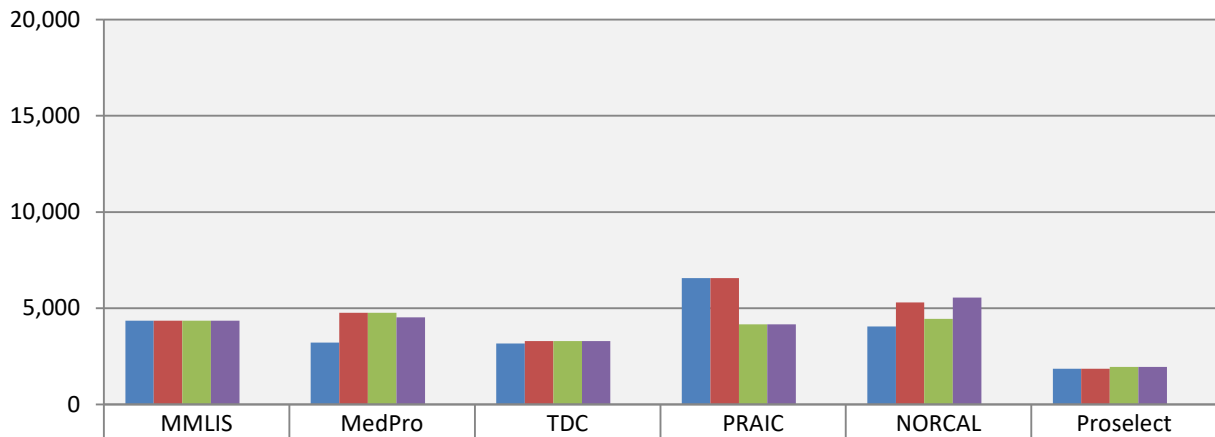


Anne Arundel, Howard, Montgomery, Prince George's



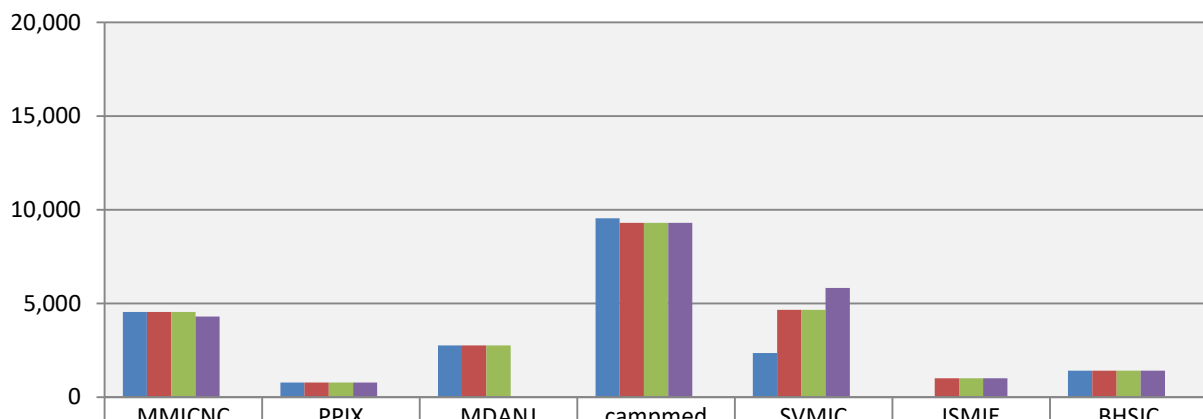
Nurse Anesthetists (Spvs By Ane)

Rest of State



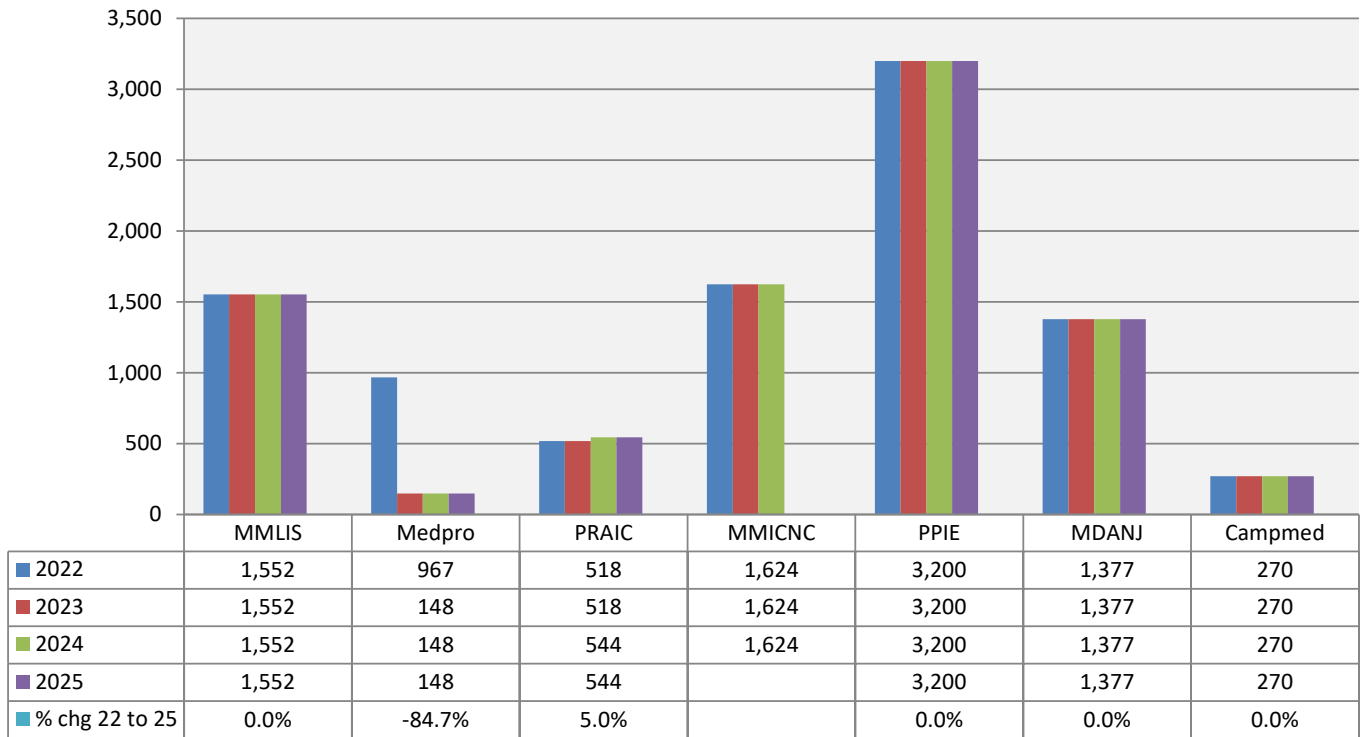
■ 2022	4,345	3,222	3,168	6,569	4,053	1,857
■ 2023	4,345	4,770	3,294	6,569	5,294	1,857
■ 2024	4,345	4,770	3,294	4,161	4,447	1,950
■ 2025	4,345	4,527	3,294	4,161	5,559	1,950
■ % chg 22 to 25	0.0%	40.5%	4.0%	-36.7%	37.2%	5.0%

Rest of State

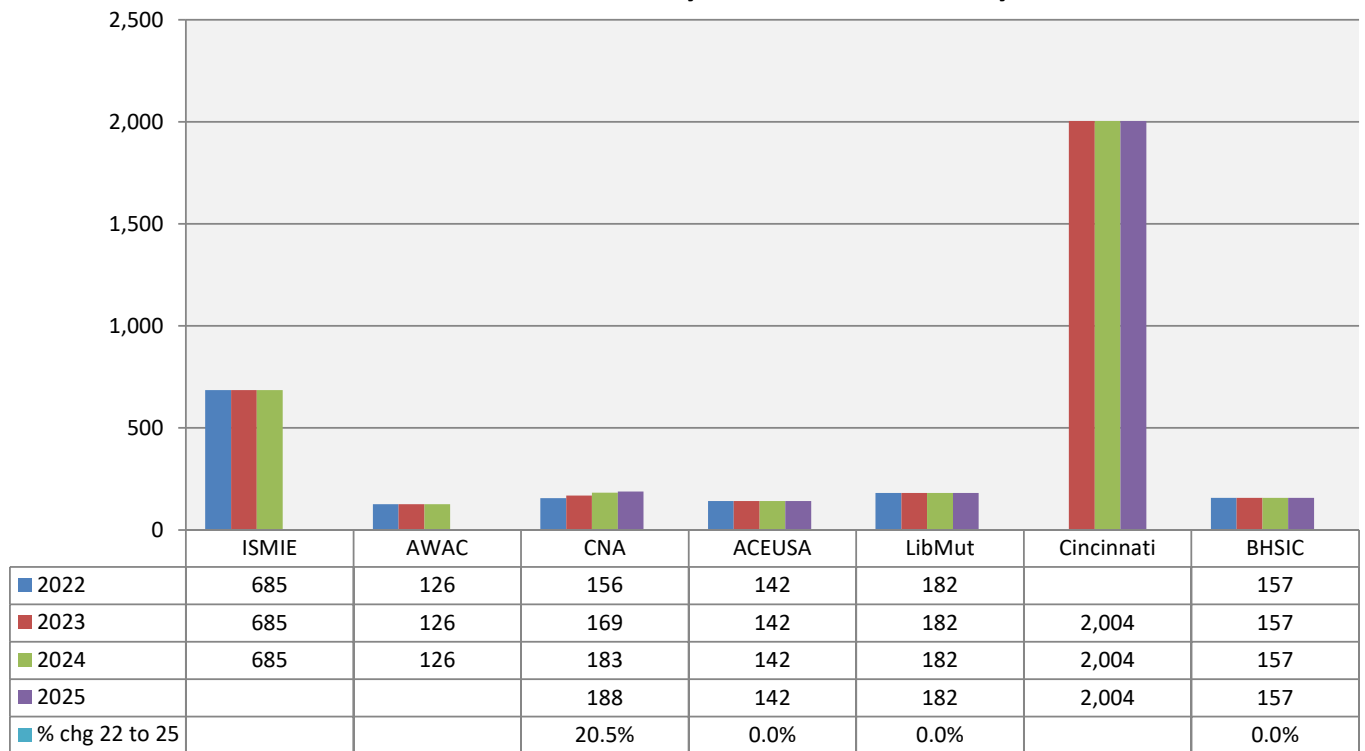


■ 2021	4,546	790	2,754	9,550	2,360		1,411
■ 2023	4,546	790	2,754	9,300	4,668	1,012	1,411
■ 2024	4,546	790	2,754	9,300	4,668	1,012	1,411
■ 2025	4,308	790		9,300	5,835	1,012	1,411
■ % chg 22 to 25	-5.2%	0.0%		-2.6%	147.2%		0.0%

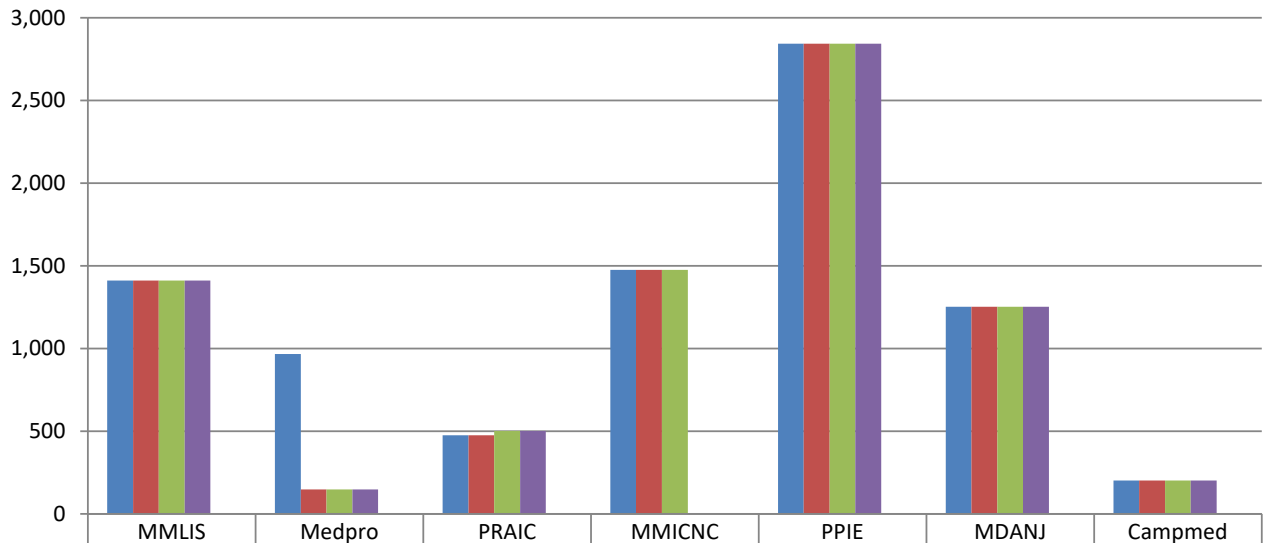
Baltimore City and Baltimore County



Baltimore City and Baltimore County

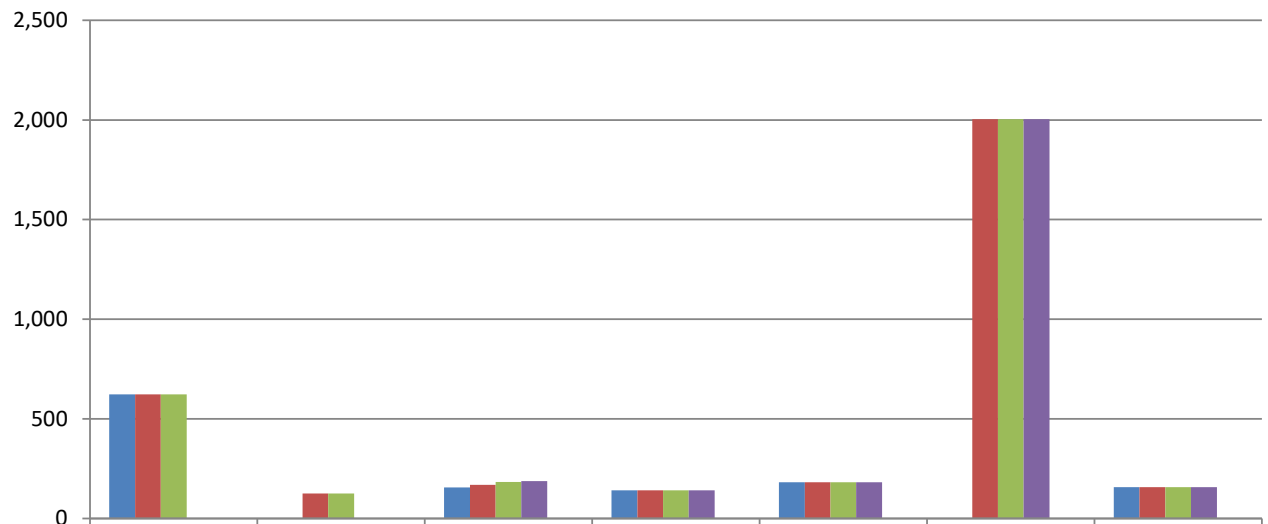


Anne Arundel, Howard, Montgomery and Prince George's



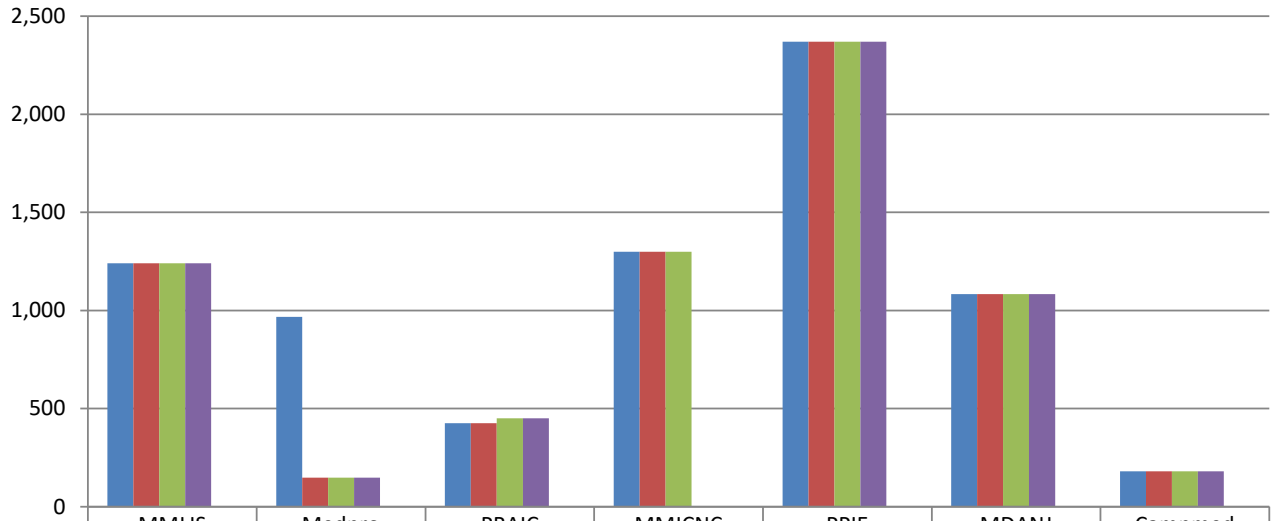
2022	1,411	967	476	1,476	2,844	1,252	202
2023	1,411	148	476	1,476	2,844	1,252	202
2024	1,411	148	501	1,476	2,844	1,252	202
2025	1,411	148	501		2,844	1,252	202
% chg 22 to 25	0.0%	-84.7%	5.3%		0.0%	0.0%	0.0%

Anne Arundel, Howard, Montgomery and Prince George's



2022	623		156	142	182		157
2023	623	126	169	142	182	2,004	157
2024	623	126	183	142	182	2,004	157
2025			188	142	182	2,004	157
% chg 22 to 25			20.5%	0.0%	0.0%		0.0%

Rest of State



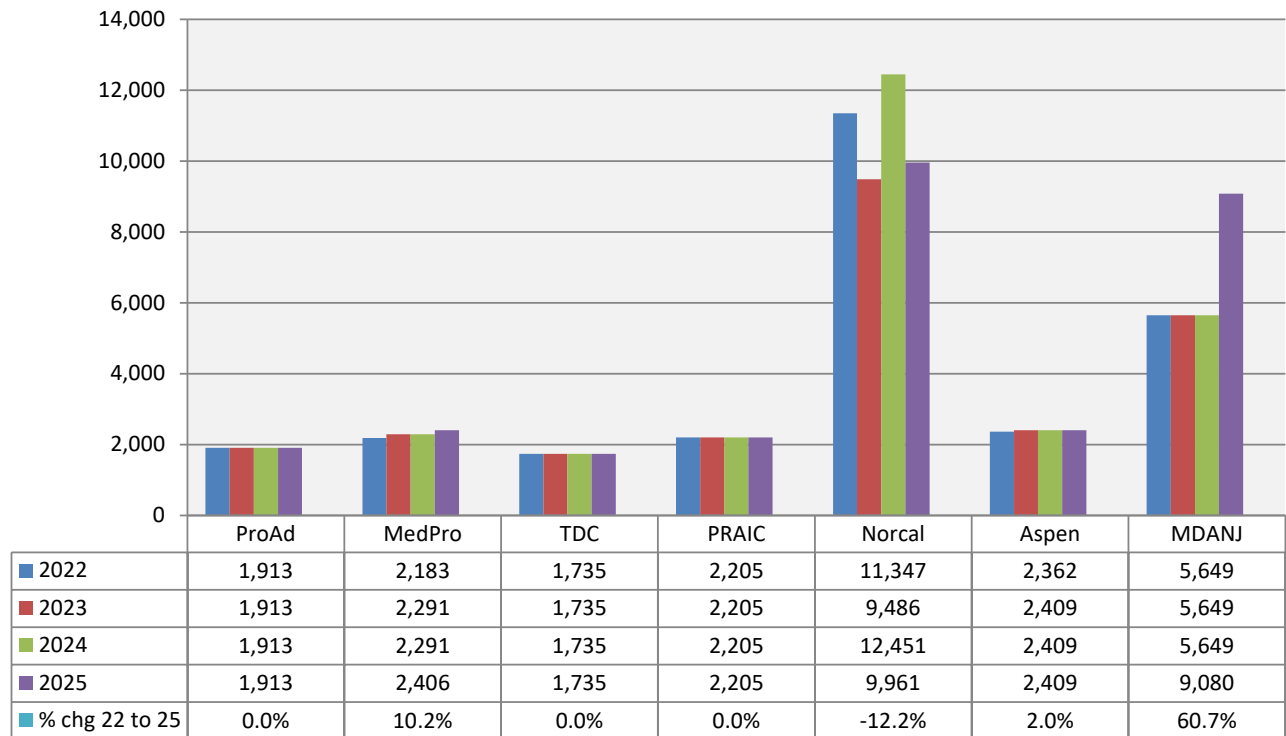
2022	1,241	967	426	1,299	2,370	1,083	180
2023	1,241	148	426	1,299	2,370	1,083	180
2024	1,241	148	451	1,299	2,370	1,083	180
2025	1,241	148	451		2,370	1,083	180
% chg 22 to 25	0.0%	-84.7%	5.9%		0.0%	0.0%	0.0%

Rest of State

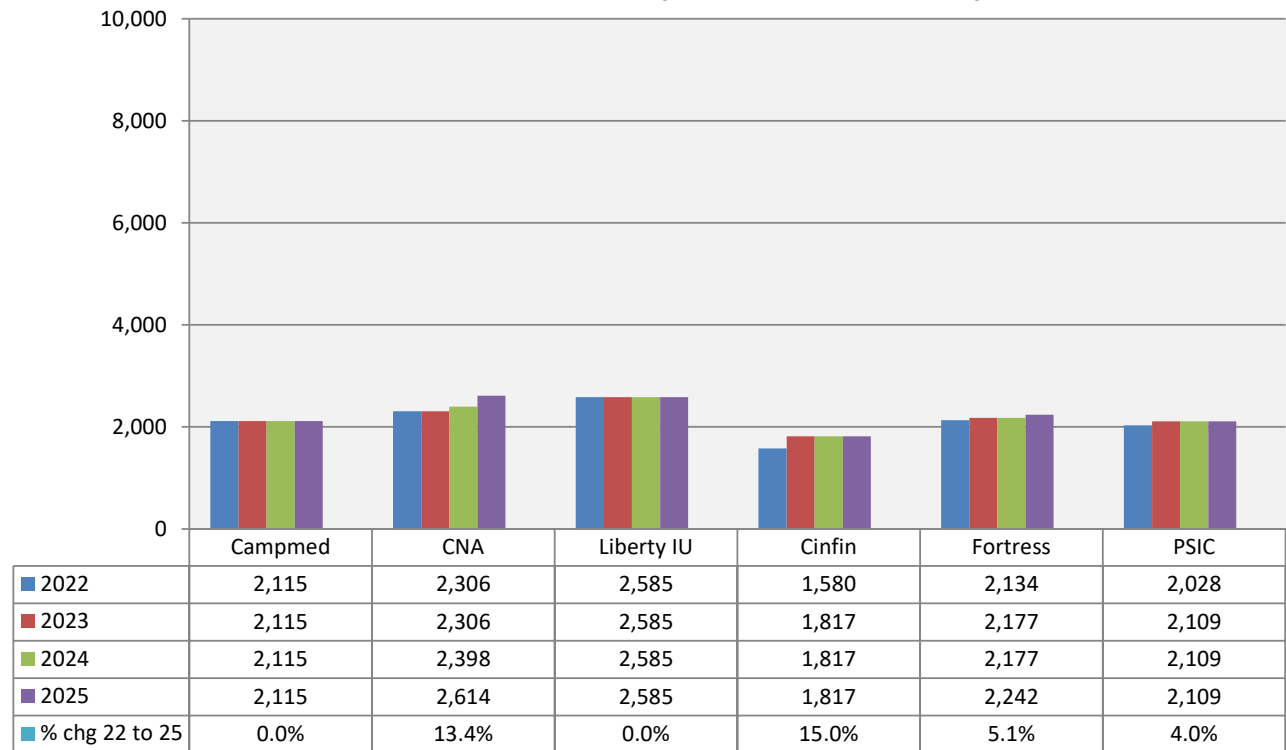


2022	548	180	156	142	182		157
2023	548	126	169	142	182	2,004	157
2024	548	126	183	142	182	2,004	157
2025			188	142	182	2,004	157
% chg 22 to 25			20.5%	0.0%	0.0%		0.0%

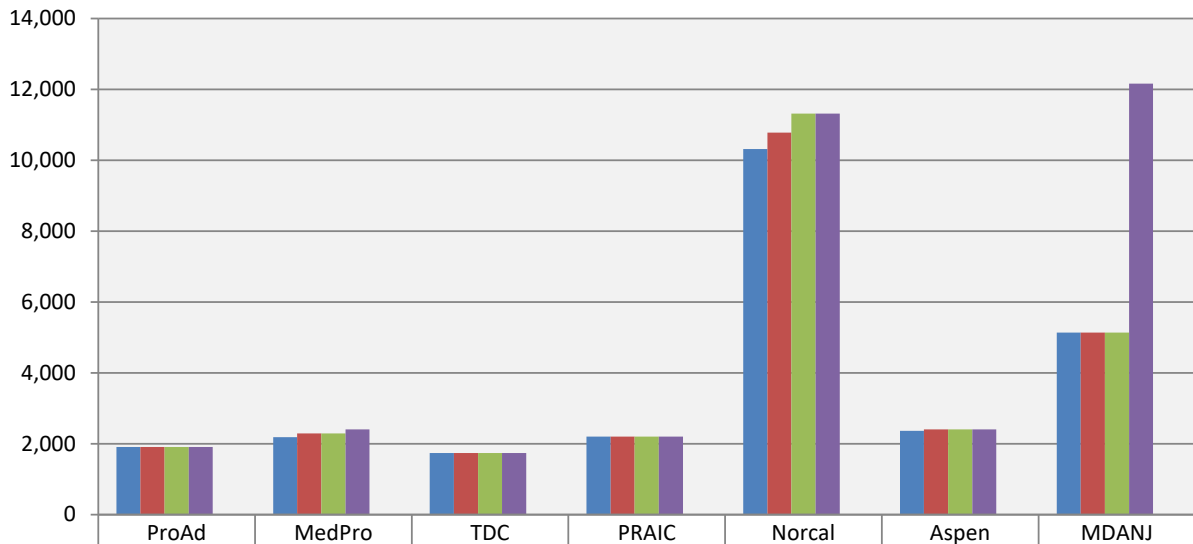
Baltimore City and Baltimore County



Baltimore City and Baltimore County

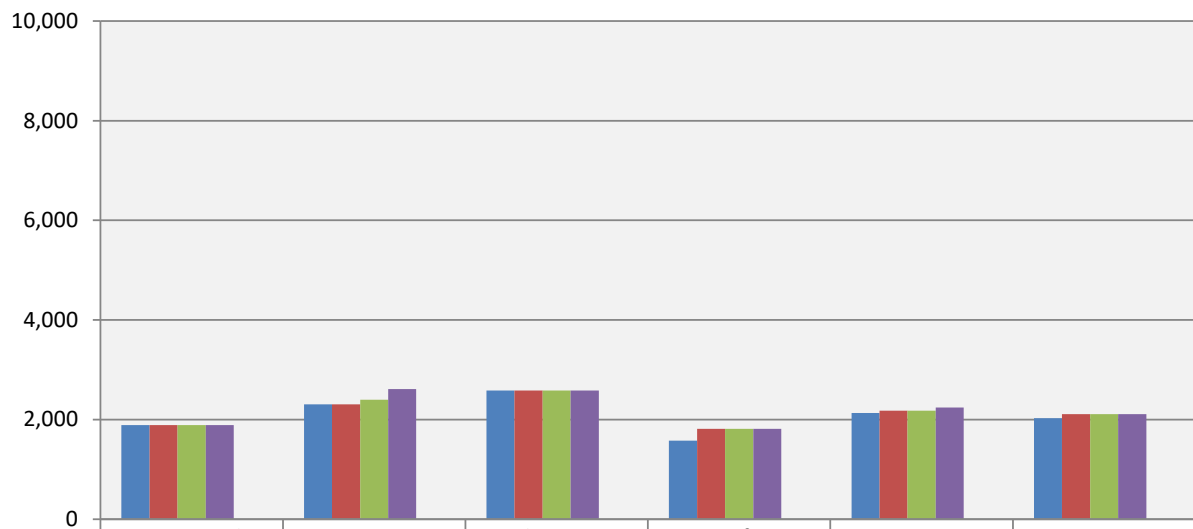


Anne Arundel, Howard, Montgomery and Prince George's



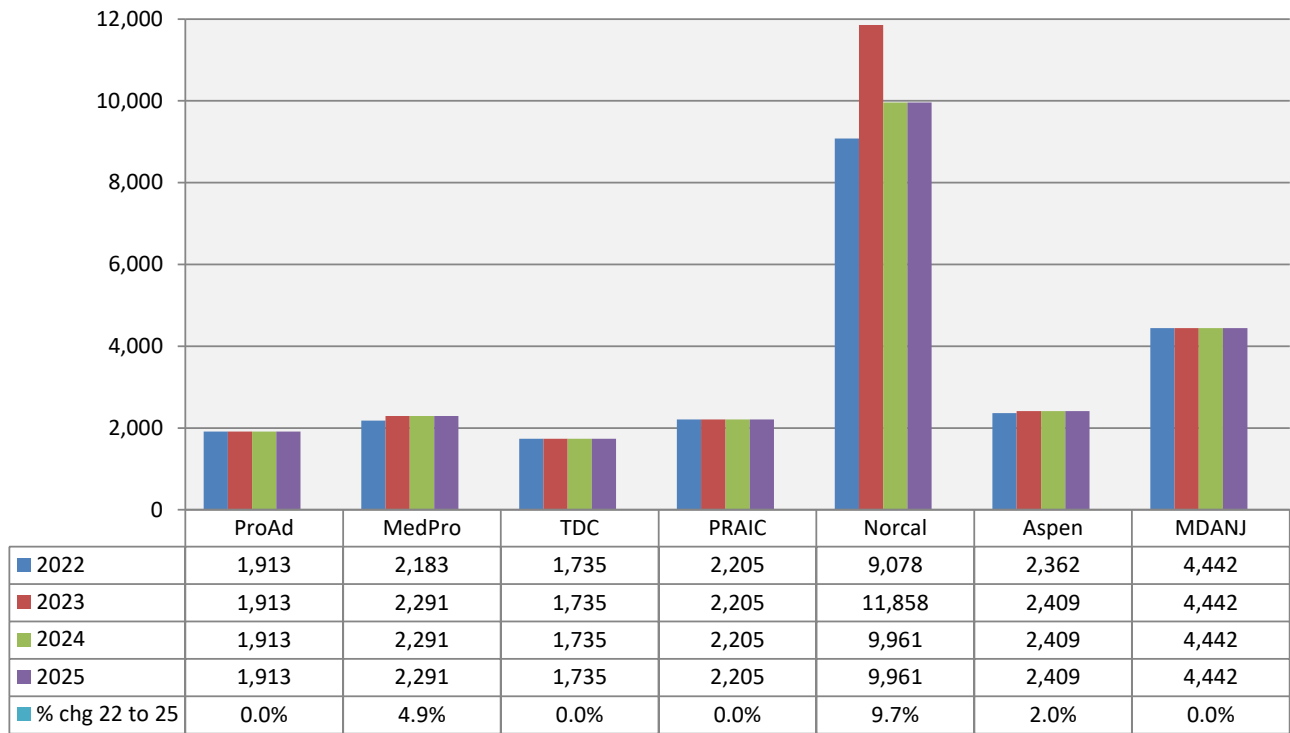
2022	1,913	2,183	1,735	2,205	10,315	2,362	5,135
2023	1,913	2,291	1,735	2,205	10,779	2,409	5,135
2024	1,913	2,291	1,735	2,205	11,319	2,409	5,135
2025	1,913	2,406	1,735	2,205	11,319	2,409	12,161
% chg 22 to 25	0.0%	10.2%	0.0%	0.0%	9.7%	2.0%	136.8%

Anne Arundel, Howard, Montgomery and Prince George's

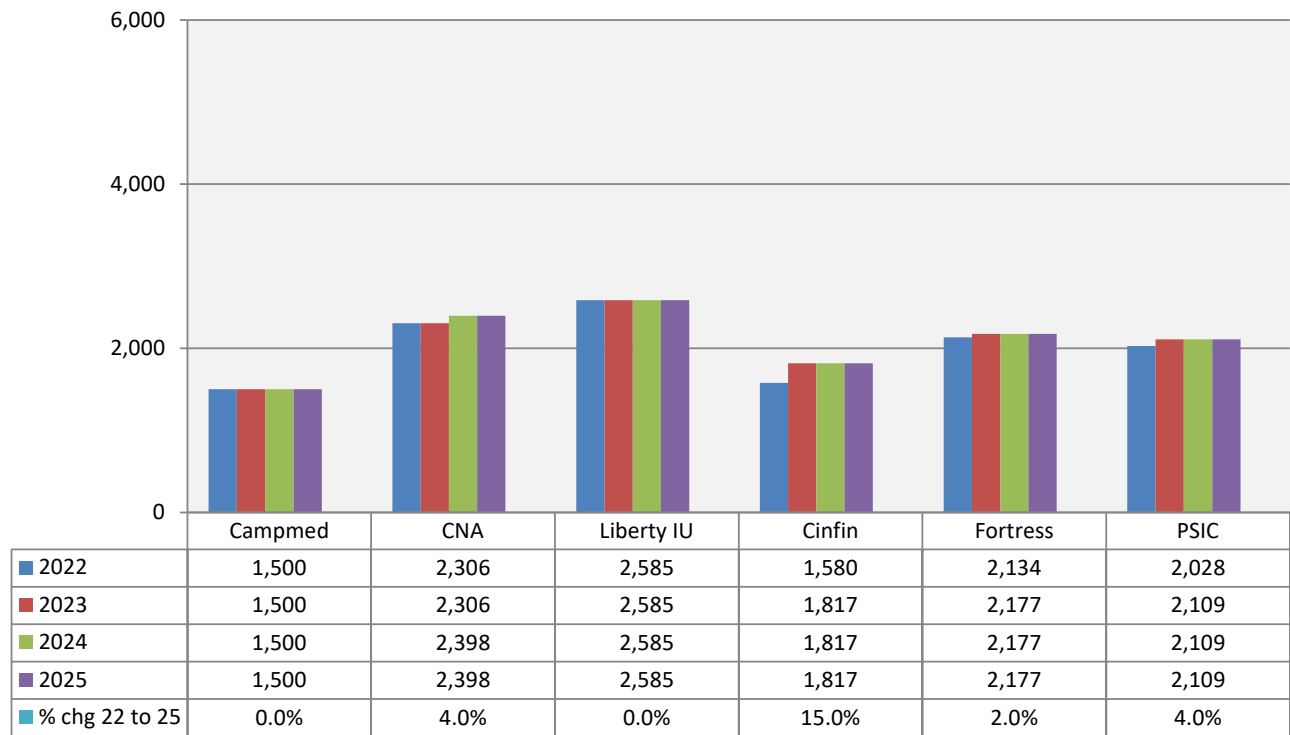


2022	1,890	2,306	2,585	1,580	2,134	2,028
2023	1,890	2,306	2,585	1,817	2,177	2,109
2024	1,890	2,398	2,585	1,817	2,177	2,109
2025	1,890	2,614	2,585	1,817	2,242	2,109
% chg 22 to 25	0.0%	13.4%	0.0%	15.0%	5.1%	4.0%

Rest of State



Rest of State



**Number of Admitted Policies with Deductible Amounts Mandated
under Section 19-114 of the Insurance Article**

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
ACE American Insurance Co.	all other	0	0	0
ACE American Insurance Co.	2020	1	0	0
American Alternative Insurance Corp.	2012	1	0	0
American Alternative Insurance Corp.	2013	1	0	0
American Alternative Insurance Corp.	2014	1	0	0
American Alternative Insurance Corp.	2015	0	0	1
American Alternative Insurance Corp.	2016	0	0	1
American Alternative Insurance Corp.	2017	0	0	1
American Alternative Insurance Corp.	all other	0	0	0
American Home Assurance Co.	all other	0	0	0
American Home Assurance Co.	2019	6	1	0
American Home Assurance Co.	2020	3	0	0
American Home Assurance Co.	2021	3	1	0
American Home Assurance Co.	2022	4	0	0
American Home Assurance Co.	2023	4	0	0
American Home Assurance Co.	2024	5	0	0
Aspen American Insurance Company	all other	0	0	0
Aspen American Insurance Company	2023	1	0	0
Cincinnati Casualty Co.	2015	1	0	0
Cincinnati Casualty Co.	2016	1	0	0
Cincinnati Casualty Co.	2017	1	0	0
Cincinnati Casualty Co.	all other	0	0	0
Cincinnati Insurance Co.	2012	2	0	0
Cincinnati Insurance Co.	2013	1	0	0
Cincinnati Insurance Co.	2014	1	0	0
Cincinnati Insurance Co.	2015	1	0	0
Cincinnati Insurance Co.	2016	1	0	0
Cincinnati Insurance Co.	2017	1	0	0
Cincinnati Insurance Co.	2018	1	0	0
Cincinnati Insurance Co.	2019	1	0	0
Cincinnati Insurance Co.	2020	2	0	0
Cincinnati Insurance Co.	2021	2	0	1
Cincinnati Insurance Co.	2022	3	0	1
Cincinnati Insurance Co.	2023	2	0	0
Cincinnati Insurance Co.	2024	2	0	0

**Number of Admitted Policies with Deductible Amounts Mandated
under Section 19-114 of the Insurance Article**

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
Doctors Company, an Interinsurance Exch.	all other	0	0	0
Doctors Company, an Interinsurance Exch.	2015	1	0	0
Doctors Company, an Interinsurance Exch.	2016	1	0	0
Doctors Company, an Interinsurance Exch.	2017	1	0	0
Doctors Company, an Interinsurance Exch.	2018	1	0	0
Doctors Company, an Interinsurance Exch.	2019	1	0	0
Doctors Company, an Interinsurance Exch.	2021	0	0	1
Hartford Fire Insurance Co.	all other	0	0	0
Hartford Fire Insurance Co.	2021	3	0	0
Hartford Fire Insurance Co.	2022	6	0	0
Hartford Fire Insurance Co.	2023	8	0	0
Hudson Insurance Co.	all other	0	0	0
Hudson Insurance Co.	2017	5	1	6
Hudson Insurance Co.	2018	7	1	8
Hudson Insurance Co.	2019	8	3	8
Hudson Insurance Co.	2020	6	3	7
Hudson Insurance Co.	2021	2	2	10
Medical Mutual Liability Insurance Society of Maryland	all other	0	0	0
Medical Mutual Liability Insurance Society of Maryland	2023	2	0	0
Medical Mutual Liability Insurance Society of Maryland	2024	1	0	0
Medical Protective Co.	all other	0	0	0
Medical Protective Co.	2021	0	0	5
Medical Protective Co.	2022	0	0	7
Medical Protective Co.	2023	0	0	6
Medical Protective Co.	2024	6	0	9
National Union Fire Insurance Co.	all other	0	0	0
National Union Fire Insurance Co.	2008	0	0	1

**Number of Admitted Policies with Deductible Amounts Mandated
under Section 19-114 of the Insurance Article**

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
NCMIC Insurance Co.	2012	1	1	1
NCMIC Insurance Co.	2013	2	1	1
NCMIC Insurance Co.	2014	2	1	0
NCMIC Insurance Co.	2015	2	1	0
NCMIC Insurance Co.	2016	1	1	1
NCMIC Insurance Co.	2017	2	1	1
NCMIC Insurance Co.	2018	2	1	1
NCMIC Insurance Co.	2019	2	1	1
NCMIC Insurance Co.	2020	2	1	1
NCMIC Insurance Co.	2021	2	1	1
NCMIC Insurance Co.	2022	2	1	1
NCMIC Insurance Co.	2023	2	1	1
NCMIC Insurance Co.	2024	2	1	1
ProAssurance Indemnity Co.	2012	0	0	1
ProAssurance Indemnity Co.	2013	0	0	1
ProAssurance Indemnity Co.	2014	0	0	1
ProAssurance Indemnity Co.	2015	0	0	1
ProAssurance Indemnity Co.	2016	0	0	1
ProAssurance Indemnity Co.	2017	0	0	1
ProAssurance Indemnity Co.	2018	0	0	1
ProAssurance Indemnity Co.	2019	1	1	0
ProAssurance Indemnity Co.	2020	0	1	0
ProAssurance Indemnity Co.	2021	0	1	0
ProAssurance Indemnity Co.	2022	0	1	0
ProAssurance Indemnity Co.	2023	0	1	0
ProAssurance Indemnity Co.	2024	0	1	0
ProAssurance Insurance Co. Of America	all other	0	0	0
ProAssurance Insurance Co. Of America	2020	1	0	0
ProAssurance Insurance Co. Of America	2021	1	0	0
ProAssurance Insurance Co. Of America	2022	1	0	0
ProAssurance Insurance Co. Of America	2023	1	0	0

***Companies with no Policies in Force with Deductible Amounts
Mandated under Section 19-114 of the Insurance Article for the
Time Period from 2006 to 2024 ****

Allied World Insurance Co.	Liberty Insurance Underwriters Inc.
Allied World Specialty Insurance Co.	MAG Mutual Insurance Co.
American Casualty Co of Reading	MDAdvantage Insurance Co. of NJ
Beazley Insurance Co.	Medical Mutual Insurance Co. of NC
Beazley America Insurance Company, Inc.	Medicus Insurance Co.
Berkshire Hathaway Specialty Insurance Co.	NORCAL Mutual Insurance Co.
Campmed Casualty Insurance Co.	Pharmacists Mutual Insurance Co.
Capitol Indemnity Corp.	Positive Physicians Insurance Exchange
Chiron Insurance Co.	Preferred Professional Insurance Co.
Cincinnati Indemnity Co.	Professional Security Insurance Co.
Continental Casualty Co.	Professional Solutions Insurance Co.
CPP Insurance Co.	Professionals Advocate Insurance Co.
Fair American Insurance and Reinsurance Co.	ProSelect Insurance Co.
Fortress Insurance Co.	State Farm Fire & Casualty Co.
Granite State Insurance Co.	State Volunteer Mutual Insurance Co.
ISMIE Mutual Insurance Co.	West Virginia Mutual Insurance Co.

* Includes companies that wrote business during part of this period. For example, if a company started writing in 2009, it would be listed.

Policy Counts For More Frequently Used Deductibles

Exhibit I
Page 1

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Admiral Insurance Co.	2012	Surplus Lines	0	26	17	1	3	1	0
Admiral Insurance Co.	2013	Surplus Lines	1	29	14	0	3	1	0
Admiral Insurance Co.	2014	Surplus Lines	1	35	14	0	1	1	0
Admiral Insurance Co.	2015	Surplus Lines	2	32	12	0	3	1	0
Admiral Insurance Co.	2016	Surplus Lines	0	0	1	0	0	0	0
Admiral Insurance Co.	2017	Surplus Lines	2	57	20	0	4	0	0
Admiral Insurance Co.	2018	Surplus Lines	3	80	16	0	4	0	0
Admiral Insurance Co.	2019	Surplus Lines	7	84	13	0	6	0	2
Admiral Insurance Co.	2020	Surplus Lines	4	86	19	0	5	0	1
Admiral Insurance Co.	2021	Surplus Lines	3	105	21	0	9	1	1
Admiral Insurance Co.	2022	Surplus Lines	6	111	27	0	9	0	1
Admiral Insurance Co.	2023	Surplus Lines	6	120	34	0	13	0	1
Admiral Insurance Co.	2024	Surplus Lines	4	144	35	0	13	1	0
AIX Specialty Insurance Co.	all other	Surplus Lines	0	0	0	0	0	0	0
AIX Specialty Insurance Co.	2023	Surplus Lines	0	0	0	0	0	0	1
Allied World Assurance Co.	2019	Surplus Lines	0	0	1	0	0	0	0
Allied World Assurance Co.	2020	Surplus Lines	0	0	1	0	1	0	0
Allied World Assurance Co.	2021	Surplus Lines	0	0	0	0	0	0	0
Allied World Surplus Lines Insurance Co.	2020	Surplus Lines	0	0	9	0	4	3	0
Allied World Surplus Lines Insurance Co.	2021	Surplus Lines	0	0	11	0	3	3	0
Allied World Surplus Lines Insurance Co.	2022	Surplus Lines	0	0	11	0	2	5	0
American Casualty Co.	all other	Admitted	0	0	0	0	0	0	0
American Casualty Co.	2020	Admitted	1	0	2	0	1	0	0
American Casualty Co.	2021	Admitted	1	0	2	0	1	0	0
American Casualty Co.	2022	Admitted	1	0	2	0	1	0	0
American Casualty Co.	2023	Admitted	1	0	2	0	1	0	0
American Casualty Co.	2024	Admitted	1	0	2	0	2	0	0

Policy Counts For More Frequently Used Deductibles

Exhibit I

Page 2

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Arch Specialty Insurance Co.	2012	Surplus Lines	0	0	1	0	0	1	2
Arch Specialty Insurance Co.	2013	Surplus Lines	0	0	0	0	0	1	1
Arch Specialty Insurance Co.	2014	Surplus Lines	0	0	0	0	0	3	2
Arch Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	0	2	1
Arch Specialty Insurance Co.	2016	Surplus Lines	0	0	0	0	1	2	0
Arch Specialty Insurance Co.	2017	Surplus Lines	0	0	0	0	1	1	1
Arch Specialty Insurance Co.	2018	Surplus Lines	0	0	0	0	2	2	1
Arch Specialty Insurance Co.	2019	Surplus Lines	0	0	1	0	3	2	1
Arch Specialty Insurance Co.	2020	Surplus Lines	0	0	1	0	1	1	0
Arch Specialty Insurance Co.	2021	Surplus Lines	0	0	2	0	1	2	1
Arch Specialty Insurance Co.	2022	Surplus Lines	1	0	1	0	0	2	1
Aspen American Insurance Company	all other	Admitted	0	0	0	0	0	0	0
Aspen American Insurance Company	2023	Admitted	1	3	4	0	2	0	0
Aspen American Insurance Company	2024	Admitted	0	1	0	0	0	0	0
Aspen Specialty Insurance Co.	2018	Surplus Lines	4	8	10	0	1	0	0
Aspen Specialty Insurance Co.	2019	Surplus Lines	3	12	16	0	1	0	1
Aspen Specialty Insurance Co.	2020	Surplus Lines	2	17	19	1	1	0	1
Aspen Specialty Insurance Co.	2021	Surplus Lines	3	15	18	1	1	0	1
Aspen Specialty Insurance Co.	2022	Surplus Lines	1	1	7	1	1	0	2
Aspen Specialty Insurance Co.	2023	Surplus Lines	0	2	2	2	0	0	0
Aspen Specialty Insurance Co.	2024	Surplus Lines	0	1	1	2	1	1	0
Beazley (Lloyds Syndicates)	2013	Surplus Lines	0	4	0	0	0	0	0
Beazley (Lloyds Syndicates)	2014	Surplus Lines	0	4	0	0	0	0	0
Beazley (Lloyds Syndicates)	2015	Surplus Lines	0	0	0	0	3	1	0
Beazley (Lloyds Syndicates)	2016	Surplus Lines	11	17	1	0	1	1	3
Beazley (Lloyds Syndicates)	2017	Surplus Lines	20	27	2	0	1	1	1
Beazley (Lloyds Syndicates)	2018	Surplus Lines	18	25	3	0	1	1	1
Beazley (Lloyds Syndicates)	2019	Surplus Lines	17	27	3	0	0	1	1
Beazley (Lloyds Syndicates)	2020	Surplus Lines	19	28	4	0	0	1	1
Beazley (Lloyds Syndicates)	2021	Surplus Lines	21	27	3	0	0	1	1
Beazley (Lloyds Syndicates)	2022	Surplus Lines	53	0	0	0	0	0	0
Beazley (Lloyds Syndicates)	2023	Admitted	21	0	0	0	0	0	0
Beazley Insurance Company, Inc.	2024	Admitted	21	0	0	0	0	0	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Berkley Assurance Co.	2012	Surplus Lines	0	2	0	0	0	0	0
Berkley Assurance Co.	2013	Surplus Lines	0	4	1	0	0	0	0
Berkley Assurance Co.	2014	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2015	Surplus Lines	0	4	0	0	0	0	0
Berkley Assurance Co.	2016	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2017	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2018	Surplus Lines	0	1	0	0	0	0	0
Berkley Assurance Co.	2019	Surplus Lines	0	1	0	0	0	0	0
Berkley Assurance Co.	2020	Surplus Lines	0	2	0	0	0	0	0
Berkley Assurance Co.	2021	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2022	Surplus Lines	0	2	0	0	0	0	0
Berkley Assurance Co.	2023	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2024	Surplus Lines	0	2	0	0	0	0	0
Bridgeway Insurance Co.	all other	Surplus Lines	0	0	0	0	0	0	0
Bridgeway Insurance Co.	2022	Surplus Lines	0	0	1	0	0	0	0
Bridgeway Insurance Co.	2023	Surplus Lines	0	0	2	0	0	2	0
Bridgeway Insurance Co.	2024	Surplus Lines	0	0	1	0	1	4	1
Campmed Casualty Insurance Co.	2012	Admitted	1	1	0	0	0	0	0
Campmed Casualty Insurance Co.	all other	Admitted	0	0	0	0	0	0	0
Capitol Indemnity Corporation	All other	Admitted	0	0	0	0	0	0	0
Capitol Indemnity Corporation	2022	Admitted	3	0	3	0	1	0	0
Capitol Specialty Insurance Corp.	2017	Surplus Lines	4	4	3	0	1	3	0
Capitol Specialty Insurance Corp.	2018	Surplus Lines	3	1	3	0	2	1	0
Capitol Specialty Insurance Corp.	2019	Surplus Lines	4	1	6	0	3	1	0
Capitol Specialty Insurance Corp.	2020	Surplus Lines	7	0	9	0	3	0	1
Capitol Specialty Insurance Corp.	2021	Surplus Lines	9	6	8	0	4	0	0
Capitol Specialty Insurance Corp.	2022	Surplus Lines	3	5	6	0	3	0	0
Capitol Specialty Insurance Corp.	2023	Surplus Lines	7	7	5	0	4	0	0
Capitol Specialty Insurance Corp.	2024	Surplus Lines	0	2	0	0	2	0	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Cincinnati Specialty Underwriters Co.	2012	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2013	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2014	Surplus Lines	0	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2015	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2016	Surplus Lines	1	1	2	0	0	0	0
Cincinnati Specialty Underwriters Co.	2017	Surplus Lines	2	1	2	0	0	0	0
Cincinnati Specialty Underwriters Co.	2018	Surplus Lines	2	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2019	Surplus Lines	3	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2020	Surplus Lines	3	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2021	Surplus Lines	1	2	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	2022	Surplus Lines	1	1	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	2023	Surplus Lines	1	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2024	Surplus Lines	1	1	0	0	0	0	0
Colony Insurance Co.	2014	Surplus Lines	1	1	0	0	0	0	0
Colony Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0
Colony Insurance Co.	2016	Surplus Lines	1	0	0	0	0	0	0
Columbia Casualty Co.	2012	Surplus Lines	0	0	19	0	2	0	0
Columbia Casualty Co.	2013	Surplus Lines	2	1	17	0	2	0	0
Columbia Casualty Co.	2014	Surplus Lines	2	0	17	0	0	0	0
Columbia Casualty Co.	2015	Surplus Lines	2	0	14	0	0	0	0
Columbia Casualty Co.	2016	Surplus Lines	1	0	11	0	0	0	0
Columbia Casualty Co.	2017	Surplus Lines	1	0	7	0	0	0	0
Columbia Casualty Co.	2018	Surplus Lines	0	1	4	0	0	0	0
Columbia Casualty Co.	2019	Surplus Lines	0	1	6	0	0	0	0
Columbia Casualty Co.	2020	Surplus Lines	0	1	6	0	0	0	0
Columbia Casualty Co.	2021	Surplus Lines	0	0	3	0	1	0	0
Columbia Casualty Co.	2022	Surplus Lines	0	0	1	0	0	0	0
Columbia Casualty Co.	2023	Surplus Lines	1	0	2	0	0	0	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Coverys Specialty Ins Co	2018	Surplus Lines	0	0	0	0	0	0	1
Coverys Specialty Ins Co	2019	Surplus Lines	0	0	0	0	0	0	0
Coverys Specialty Ins Co	2020	Surplus Lines	1	3	7	0	4	1	0
Coverys Specialty Ins Co	2021	Surplus Lines	0	0	0	0	0	1	0
Coverys Specialty Ins Co	2022	Surplus Lines	0	0	0	0	0	0	1
Coverys Specialty Ins Co	2023	Surplus Lines	0	0	0	0	0	0	0
Coverys Specialty Ins Co	2024	Surplus Lines	0	0	0	0	0	0	1
Evanston Insurance Co.	2012	Surplus Lines	2	12	26	0	3	0	0
Evanston Insurance Co.	2013	Surplus Lines	2	9	21	0	3	0	0
Evanston Insurance Co.	2014	Surplus Lines	1	8	22	0	3	0	0
Evanston Insurance Co.	2015	Surplus Lines	0	7	17	0	2	0	0
Evanston Insurance Co.	2016	Surplus Lines	0	7	18	0	2	0	0
Evanston Insurance Co.	2017	Surplus Lines	5	9	14	0	1	0	0
Evanston Insurance Co.	2018	Surplus Lines	7	8	8	0	2	0	0
Evanston Insurance Co.	2019	Surplus Lines	4	6	7	0	2	0	0
Evanston Insurance Co.	2020	Surplus Lines	3	5	2	0	2	0	0
Evanston Insurance Co.	2021	Surplus Lines	3	4	1	0	1	0	0
Evanston Insurance Co.	2022	Surplus Lines	7	26	12	0	3	0	0
Fortress Insurance Co.	2013	Admitted	0	0	1	0	0	0	0
Fortress Insurance Co.	2014	Admitted	0	0	1	0	0	0	0
Fortress Insurance Co.	2015	Admitted	0	0	1	0	0	0	0
General Star Indemnity Co.	2012	Surplus Lines	10	0	12	1	1	0	0
General Star Indemnity Co.	2013	Surplus Lines	10	0	16	1	3	0	0
General Star Indemnity Co.	2014	Surplus Lines	11	0	15	1	5	0	0
General Star Indemnity Co.	2015	Surplus Lines	11	2	9	1	2	0	0
General Star Indemnity Co.	2016	Surplus Lines	3	2	9	0	3	0	0
General Star Indemnity Co.	2017	Surplus Lines	0	2	15	1	7	0	0
General Star Indemnity Co.	2018	Surplus Lines	0	7	14	0	12	0	0
General Star Indemnity Co.	2019	Surplus Lines	0	7	17	0	23	0	0
General Star Indemnity Co.	2020	Surplus Lines	0	11	19	0	29	0	0
General Star Indemnity Co.	2021	Surplus Lines	0	10	26	0	21	1	0
General Star Indemnity Co.	2022	Surplus Lines	0	10	29	0	15	2	1
General Star Indemnity Co.	2023	Surplus Lines	0	6	31	0	17	2	1
General Star Indemnity Co.	2024	Surplus Lines	0	9	32	0	17	2	2

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Hallmark Specialty Insurance Co.	2012	Surplus Lines	0	0	7	4	2	0	0
Hallmark Specialty Insurance Co.	2013	Surplus Lines	0	0	5	1	0	0	0
Hallmark Specialty Insurance Co.	2014	Surplus Lines	0	0	5	2	1	0	0
Hallmark Specialty Insurance Co.	2015	Surplus Lines	0	0	4	2	2	0	0
Hallmark Specialty Insurance Co.	2016	Surplus Lines	0	3	6	1	4	0	1
Hallmark Specialty Insurance Co.	2017	Surplus Lines	0	4	2	0	3	1	0
Hallmark Specialty Insurance Co.	2018	Surplus Lines	0	3	5	0	3	0	0
Hallmark Specialty Insurance Co.	2019	Surplus Lines	0	4	8	0	3	0	0
Hallmark Specialty Insurance Co.	2020	Surplus Lines	0	5	9	0	4	0	0
Hallmark Specialty Insurance Co.	2021	Surplus Lines	0	6	14	0	2	0	0
Hallmark Specialty Insurance Co.	2022	Surplus Lines	0	4	0	0	2	0	0
Hallmark Specialty Insurance Co.	2023	Surplus Lines	0	3	6	0	0	0	0
Hamilton Select Insurance Inc	all other	Surplus Lines	0	0	0	0	0	0	0
Hamilton Select Insurance Inc	2022	Surplus Lines	2	4	2	0	1	0	0
Hamilton Select Insurance Inc	2023	Surplus Lines	0	0	0	0	0	0	0
Hamilton Select Insurance Inc	2024	Surplus Lines	1	15	9	0	1	1	2
Hartford Fire Ins Co	all other	Admitted	0	0	0	0	0	0	0
Hartford Fire Ins Co	2024	Admitted	21	11	8	0	1	0	0
Homeland Insurance Co. of NY	2012	Surplus Lines	0	1	5	0	2	3	2
Homeland Insurance Co. of NY	2013	Surplus Lines	0	5	7	0	4	3	1
Homeland Insurance Co. of NY	2014	Surplus Lines	0	4	5	0	3	3	3
Homeland Insurance Co. of NY	2015	Surplus Lines	0	2	4	0	3	4	5
Homeland Insurance Co. of NY	2016	Surplus Lines	0	2	5	0	3	3	4
Homeland Insurance Co. of NY	2017	Surplus Lines	0	2	5	0	1	3	2
Homeland Insurance Co. of NY	2018	Surplus Lines	0	1	1	0	1	2	0
Homeland Insurance Co. of NY	2019	Surplus Lines	0	0	1	0	0	2	0
Homeland Insurance Co. of NY	2020	Surplus Lines	0	0	0	0	0	0	0
Hudson Excess Insurance Co.	all other	Surplus Lines	0	0	0	0	0	0	0
Hudson Excess Insurance Co.	2022	Surplus Lines	0	1	3	0	0	0	0
Hudson Excess Insurance Co.	2023	Surplus Lines	1	0	3	0	1	0	0
Hudson Excess Insurance Co.	2024	Surplus Lines	3	6	2	0	0	0	0
Hudson Specialty Insurance Co.	2017	Surplus Lines	0	0	1	0	0	0	0
Hudson Specialty Insurance Co.	All other	Surplus Lines	0	0	0	0	0	0	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Illinois Union Insurance Co.	2012	Surplus Lines	0	0	0	0	3	2	1
Illinois Union Insurance Co.	2013	Surplus Lines	0	0	0	0	2	3	1
Illinois Union Insurance Co.	2014	Surplus Lines	0	0	1	0	2	2	1
Illinois Union Insurance Co.	2015	Surplus Lines	0	0	0	0	2	4	0
Illinois Union Insurance Co.	2016	Surplus Lines	0	0	0	0	1	3	0
Illinois Union Insurance Co.	2017	Surplus Lines	0	0	0	0	1	1	0
Illinois Union Insurance Co.	2018	Surplus Lines	0	1	1	0	4	1	0
Illinois Union Insurance Co.	2019	Surplus Lines	0	1	1	0	3	0	0
Illinois Union Insurance Co.	2020	Surplus Lines	0	1	1	0	0	1	1
Illinois Union Insurance Co.	2021	Surplus Lines	0	0	1	0	0	2	0
Illinois Union Insurance Co.	2022	Surplus Lines	0	0	1	0	1	2	1
Illinois Union Insurance Co.	2023	Surplus Lines	1	0	1	0	1	2	0
Illinois Union Insurance Co.	2024	Surplus Lines	1	0	2	0	1	2	1
Ironshore Specialty Insurance Co.	2012	Surplus Lines	0	0	6	0	0	0	0
Ironshore Specialty Insurance Co.	2013	Surplus Lines	0	1	5	0	2	1	0
Ironshore Specialty Insurance Co.	2014	Surplus Lines	0	1	4	0	2	0	1
Ironshore Specialty Insurance Co.	2015	Surplus Lines	0	0	3	4	0	0	2
Ironshore Specialty Insurance Co.	2016	Surplus Lines	0	1	3	0	1	2	1
Ironshore Specialty Insurance Co.	2017	Surplus Lines	0	1	3	0	3	4	1
Ironshore Specialty Insurance Co.	2018	Surplus Lines	0	1	5	0	3	2	2
Ironshore Specialty Insurance Co.	2019	Surplus Lines	0	1	2	0	3	2	0
Ironshore Specialty Insurance Co.	2020	Surplus Lines	0	0	1	0	2	4	4
Ironshore Specialty Insurance Co.	2021	Surplus Lines	0	0	2	0	1	6	5
Ironshore Specialty Insurance Co.	2022	Surplus Lines	0	0	3	0	1	5	2
ISMIE Indemnity Co.	2021	Surplus Lines	0	0	2	0	0	0	0
ISMIE Indemnity Co.	2022	Surplus Lines	0	0	1	0	0	0	0
ISMIE Indemnity Co.	2023	Surplus Lines	0	0	1	0	0	0	0
ISMIE Indemnity Co.	2024	Surplus Lines	0	0	2	0	0	0	0

Policy Counts For More Frequently Used Deductibles

Exhibit I

Page 8

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
James River Insurance Co.	2012	Surplus Lines	1	17	17	0	2	0	0
James River Insurance Co.	2013	Surplus Lines	0	17	18	0	1	0	0
James River Insurance Co.	2014	Surplus Lines	0	16	11	0	1	0	0
James River Insurance Co.	2015	Surplus Lines	0	13	9	0	2	0	0
James River Insurance Co.	2016	Surplus Lines	0	18	5	0	2	0	0
James River Insurance Co.	2017	Surplus Lines	1	24	6	0	0	0	0
James River Insurance Co.	2018	Surplus Lines	5	20	7	0	1	0	0
James River Insurance Co.	2019	Surplus Lines	9	26	6	0	0	0	0
James River Insurance Co.	2020	Surplus Lines	9	49	13	0	0	0	0
James River Insurance Co.	2021	Surplus Lines	9	56	15	0	2	0	0
James River Insurance Co.	2022	Surplus Lines	8	56	18	0	1	0	0
James River Insurance Co.	2023	Surplus Lines	8	56	17	0	3	0	0
Landmark American Insurance Co.	2012	Surplus Lines	2	15	11	0	5	0	1
Landmark American Insurance Co.	2013	Surplus Lines	4	13	12	0	5	2	1
Landmark American Insurance Co.	2014	Surplus Lines	4	18	16	0	7	2	1
Landmark American Insurance Co.	2015	Surplus Lines	5	18	17	0	3	3	1
Landmark American Insurance Co.	2016	Surplus Lines	4	24	21	0	4	4	1
Landmark American Insurance Co.	2017	Surplus Lines	4	29	29	0	4	7	1
Landmark American Insurance Co.	2018	Surplus Lines	3	35	27	0	3	7	1
Landmark American Insurance Co.	2019	Surplus Lines	2	41	32	0	3	7	1
Landmark American Insurance Co.	2020	Surplus Lines	2	37	38	0	4	6	1
Landmark American Insurance Co.	2021	Surplus Lines	2	32	43	0	11	6	1
Landmark American Insurance Co.	2022	Surplus Lines	1	29	41	0	8	5	1
Landmark American Insurance Co.	2023	Surplus Lines	0	32	39	0	5	4	0
Landmark American Insurance Co.	2024	Surplus Lines	1	40	45	0	6	5	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Lexington Insurance Co.	2012	Surplus Lines	0	0	11	0	2	1	1
Lexington Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2016	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2017	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2018	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2019	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2020	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2021	Surplus Lines	0	2	0	0	1	0	1
Lexington Insurance Co.	2022	Surplus Lines	0	2	0	0	0	1	0
Lexington Insurance Co.	2023	Surplus Lines	0	0	1	0	0	0	0
Lexington Insurance Co.	2024	Surplus Lines	0	1	0	0	0	0	0
Mt Hawley Insurance Co.	2018	Surplus Lines	0	1	4	1	0	1	1
Mt Hawley Insurance Co.	2019	Surplus Lines	0	0	1	0	0	0	0
Mt Hawley Insurance Co.	2020	Surplus Lines	0	0	1	0	0	0	0
Mt Hawley Insurance Co.	2021	Surplus Lines	0	0	0	0	0	0	0
National Fire & Marine Insurance Co.	2012	Surplus Lines	0	0	9	1	9	4	1
National Fire & Marine Insurance Co.	2013	Surplus Lines	0	1	1	1	1	2	0
National Fire & Marine Insurance Co.	2014	Surplus Lines	0	4	3	1	2	1	0
National Fire & Marine Insurance Co.	2015	Surplus Lines	0	5	5	1	2	0	0
National Fire & Marine Insurance Co.	2016	Surplus Lines	0	7	13	0	3	1	0
National Fire & Marine Insurance Co.	2017	Surplus Lines	0	3	8	1	2	3	0
National Fire & Marine Insurance Co.	2018	Surplus Lines	0	2	7	0	4	3	0
National Fire & Marine Insurance Co.	2019	Surplus Lines	0	2	11	0	4	6	1
National Fire & Marine Insurance Co.	2020	Surplus Lines	1	5	12	0	5	9	1
National Fire & Marine Insurance Co.	2021	Surplus Lines	0	1	3	0	2	5	2
National Fire & Marine Insurance Co.	2022	Surplus Lines	0	5	12	0	5	9	2
National Fire & Marine Insurance Co.	2023	Surplus Lines	0	4	7	0	2	5	2
National Fire & Marine Insurance Comp.	2024	Surplus Lines	0	2	4	0	2	2	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
National Union Fire & Marine Ins. Co.	2012	Admitted	0	2	1	0	0	0	0
National Union Fire & Marine Ins. Co.	2013	Admitted	0	1	1	0	1	0	0
National Union Fire & Marine Ins. Co.	2014	Admitted	0	1	1	0	1	0	0
National Union Fire & Marine Ins. Co.	2015	Admitted	0	1	2	0	1	0	0
National Union Fire & Marine Ins. Co.	2016	Admitted	1	1	2	0	1	0	0
National Union Fire & Marine Ins. Co.	2017	Admitted	1	1	1	0	1	0	0
National Union Fire & Marine Ins. Co.	all other	Admitted	0	0	0	0	0	0	0
Nautilus Insurance Co.	2012	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2013	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2014	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2015	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2016	Surplus Lines	0	0	0	0	2	0	0
Navigators Specialty Insurance Co.	2020	Surplus Lines	0	0	0	0	0	0	1
Navigators Specialty Insurance Co.	2021	Surplus Lines	0	0	1	0	0	0	2
Navigators Specialty Insurance Co.	2022	Surplus Lines	0	0	8	0	0	0	0
Navigators Specialty Insurance Co.	2023	Surplus Lines	0	0	16	0	1	0	1
Navigators Specialty Insurance Co.	2024	Surplus Lines	0	1	17	0	0	0	0
NORCAL Specialty Insurance Co.	all other	Surplus Lines	0	0	0	0	0	0	0
NORCAL Specialty Insurance Co.	2018	Surplus Lines	0	0	0	0	0	1	0
NORCAL Specialty Insurance Co.	2019	Surplus Lines	0	0	0	0	0	1	0
NORCAL Specialty Insurance Co.	2020	Surplus Lines	0	0	0	0	0	1	0
NORCAL Specialty Insurance Co.	2021	Surplus Lines	0	0	1	0	0	0	2
Pharmacists Mutual Insurance Co.	all other	Admitted	0	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2018	Admitted	4	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2019	Admitted	4	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2021	Admitted	4	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2022	Admitted	7	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2023	Admitted	6	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2024	Admitted	1	0	0	0	0	0	0
Preferred Professional Insurance Co.	2023	Admitted	1	2	6	0	1	0	0
Preferred Professional Insurance Co.	2024	Admitted	0	1	7	0	2	0	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
ProAssurance Indemnity Co., Inc.	2012	Admitted	0	0	1	0	1	0	0
ProAssurance Indemnity Co., Inc.	2013	Admitted	0	0	1	0	1	0	0
ProAssurance Indemnity Co., Inc.	2014	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2015	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2017	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2018	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2019	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2020	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2021	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2012	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2013	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2014	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2015	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	1	1	1
ProAssurance Specialty Insurance Co.	2013	Surplus Lines	22	10	3	0	1	2	1
ProAssurance Specialty Insurance Co.	2014	Surplus Lines	17	9	4	0	1	0	1
ProAssurance Specialty Insurance Co.	2015	Surplus Lines	19	9	5	0	1	0	1
ProAssurance Specialty Insurance Co.	2016	Surplus Lines	22	9	4	0	0	2	1
ProAssurance Specialty Insurance Co.,	2017	Surplus Lines	19	11	5	0	0	3	0
ProAssurance Specialty Insurance Co.,	2018	Surplus Lines	20	20	6	0	0	1	2
ProAssurance Specialty Insurance Co.,	2019	Surplus Lines	0	0	3	0	1	1	1
ProAssurance Specialty Insurance Co.,	2020	Surplus Lines	0	0	3	0	1	2	0
ProAssurance Specialty Insurance Co.,	2021	Surplus Lines	0	0	7	0	1	3	0
ProAssurance Specialty Insurance Co.,	2022	Surplus Lines	0	0	6	0	1	2	0
ProAssurance Specialty Insurance Com	2023	Surplus Lines	0	0	7	0	5	1	1
ProAssurance Specialty Insurance Com	2024	Surplus Lines	0	1	7	0	4	2	1
Professional Security Insurance Compa	2021	Surplus Lines	0	0	1	0	0	0	0

Policy Counts For More Frequently Used Deductibles

Exhibit I

Page 12

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Steadfast Insurance Co.	2012	Surplus Lines	0	0	1	0	2	1	1
Steadfast Insurance Co.	2013	Surplus Lines	0	0	1	0	2	1	1
Steadfast Insurance Co.	2014	Surplus Lines	0	0	0	0	1	1	1
Steadfast Insurance Co.	2015	Surplus Lines	0	0	0	0	1	1	1
Steadfast Insurance Co.	2016	Surplus Lines	0	0	0	0	1	1	1
Steadfast Insurance Co.	2017	Surplus Lines	0	0	0	0	1	1	0
Steadfast Insurance Co.	2018	Surplus Lines	0	0	0	0	1	2	0
Steadfast Insurance Co.	2019	Surplus Lines	0	0	0	0	0	1	1
Steadfast Insurance Co.	2020	Surplus Lines	0	0	0	0	0	1	1
Steadfast Insurance Co.	2021	Surplus Lines	0	0	0	0	0	0	0
Steadfast Insurance Co.	2022	Surplus Lines	0	0	0	0	0	0	0
TDC Specialty Insurance Co.	2012	Surplus Lines	0	1	12	3	4	0	0
TDC Specialty Insurance Co.	2013	Surplus Lines	0	1	9	2	3	3	0
TDC Specialty Insurance Co.	2014	Surplus Lines	0	0	7	3	3	1	0
TDC Specialty Insurance Co.	2015	Surplus Lines	0	0	6	2	2	0	0
TDC Specialty Insurance Co.	2016	Surplus Lines	0	0	4	1	1	0	0
TDC Specialty Insurance Co.	2017	Surplus Lines	2	2	5	0	1	0	0
TDC Specialty Insurance Co.	2018	Surplus Lines	6	5	8	1	3	2	2
TDC Specialty Insurance Co.	2019	Surplus Lines	5	8	7	2	0	3	1
TDC Specialty Insurance Co.	2020	Surplus Lines	9	6	18	2	4	11	3
TDC Specialty Insurance Co.	2021	Surplus Lines	0	6	8	2	8	9	1
TDC Specialty Insurance Co.	2022	Surplus Lines	0	5	6	1	5	6	1
TDC Specialty Insurance Co.	2023	Surplus Lines	0	4	5	1	4	5	0
TDC Specialty Insurance Co.	2024	Surplus Lines	0	3	7	1	3	6	0
Western World Insurance Co.	2022	Surplus Lines	1	0	0	0	0	0	0

Policy Counts For Less Commonly Used Deductibles

Exhibit I
Page 13

Company Name	Year	Number with \$250 Deductible	Number with \$500 Deductible	Number with \$1,500 Deductible	Number with \$3,000 Deductible	Number with \$3,500 Deductible	Number with \$15,000 Deductible	Number with \$20,000 Deductible
All Carriers with Listed Deductibles	2012	8	7				10	1
All Carriers with Listed Deductibles	2013	8	14				7	
All Carriers with Listed Deductibles	2014	5	3				3	
All Carriers with Listed Deductibles	2015	2	1				3	
All Carriers with Listed Deductibles	2016	2	1	1			2	
All Carriers with Listed Deductibles	2017	2	1	2			2	
All Carriers with Listed Deductibles	2018	5	1	3			6	
All Carriers with Listed Deductibles	2019	2	1	1			8	1
All Carriers with Listed Deductibles	2020	5	1	1	1		8	1
All Carriers with Listed Deductibles	2021	2	1	1	1	1	6	2
All Carriers with Listed Deductibles	2022	13	11				5	1
All Carriers with Listed Deductibles	2023	11	3				4	
All Carriers with Listed Deductibles	2024	8					5	

TOTALS		73	45	9	2	1	69	6
---------------	--	-----------	-----------	----------	----------	----------	-----------	----------

Company Name	Year	Number with \$75,000 Deductible	Number with \$100,000 Deductible	Number with \$150,000 Deductible	Number with \$200,000 Deductible	Number with \$250,000 Deductible	Number with \$350,000 Deductible	Number with \$400,000 Deductible
All Carriers with Listed Deductibles	2012		6		2	3		
All Carriers with Listed Deductibles	2013		3		2	2		
All Carriers with Listed Deductibles	2014		4			2		
All Carriers with Listed Deductibles	2015		3		1	3		
All Carriers with Listed Deductibles	2016		8	1	1	3		
All Carriers with Listed Deductibles	2017	1	4			3		
All Carriers with Listed Deductibles	2018	2	3			2		
All Carriers with Listed Deductibles	2019	1				3		
All Carriers with Listed Deductibles	2020		4	3		3		
All Carriers with Listed Deductibles	2021	4	8			71	1	
All Carriers with Listed Deductibles	2022	3	7			57		
All Carriers with Listed Deductibles	2023	1	2	1		47		1
All Carriers with Listed Deductibles	2024	1	2	1		37	2	

TOTALS		13	54	6	6	236	3	1
---------------	--	-----------	-----------	----------	----------	------------	----------	----------

Policy Counts For Less Commonly Used Deductibles

Company Name	Year	Number with \$500,000 Deductible	Number with \$1,000,000 Deductible	Number with \$2,000,000 Deductible	Number with \$16,000,000 Deductible	Number with \$18,000,000 Deductible	Number with \$15,000 aggregate Deductible
All Carriers with Listed Deductibles	2012			1			
All Carriers with Listed Deductibles	2013						1
All Carriers with Listed Deductibles	2014						1
All Carriers with Listed Deductibles	2015		1				1
All Carriers with Listed Deductibles	2016		1				
All Carriers with Listed Deductibles	2017		1				
All Carriers with Listed Deductibles	2018						
All Carriers with Listed Deductibles	2019	1					
All Carriers with Listed Deductibles	2020	2					
All Carriers with Listed Deductibles	2021	1	1		1	1	
All Carriers with Listed Deductibles	2022						
All Carriers with Listed Deductibles	2023						
All Carriers with Listed Deductibles	2024						
TOTALS		4	4	1	1	1	3

Companies with no Policies in Force with Deductible Amounts Listed Throughout Exhibit I for the Time Period 2006 to 2024 *

ISMIE Indemnity Co.
Liberty Surplus Insurance Corp.
Princeton Excess and Surplus Lines Insurance Co.

* Includes companies that wrote business during part of this period. For example, if a company started writing in 2009, it would be listed.

Closed Claim Counts by Company from 2005 to 2024

Exhibit J
Page 1

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
ACE American Insurance Company		1	3	2	5	7	3	4	3	4
Allied World Insurance Company										
Allied World Specialty Insurance Co.				2	4	1	3	9	2	5
American Casualty Co Of Reading PA				2	6	12	15	21	3	4
American Home Assurance Company										1
American Insurance Company				2	2	1				
Arch Insurance Company			1							
Aspen American Insurance Co.										
Beazley Insurance Company										
Campmed Casualty & Indemnity Co Inc MD				1						
Capson Physicians Insurance Company										
Chicago Insurance Company		1		1		1	2	1	2	
Church Mutual Insurance Company										
Cincinnati Casualty Co.										
Cincinnati Insurance Company	3			2	4	9	3	2	3	1
Continental Casualty Company		5	17	23	42	49	97	68	67	60
Doctors Company An Inter Insurance Exch	45	65	80	73	107	99	95	97	104	67
FAIRCO Insurance Co.										
Firemans Fund Insurance Company						1				
Fortress Insurance Company				6		3	4	3	3	5
Granite State Insurance Co				1		1			1	3
Hanover Insurance Company										1
Healthcare Providers Ins Exch			5	5	20	32	40	94	222	88
Liberty Insurance Underwriters Inc										1
MAGMutual Insurance Company										
Massachusetts Bay Insurance Co.										
Medical Mutual Insurance Company of NC										
Medical Mutual Liability Insurance Soc Of MI	314	256	246	290	272	271	317	254	235	216
Medical Protective Company	48	49	83	66	53	57	62	50	40	41
Medicus Insurance Co.										
National Union Fire Ins Co of Pittsburg, PA		1			5	1	10	2	5	9
NCMIC Insurance Company			1	3	3	4	2	2	2	2
Norcal Mutual Insurance Company										2
OneBeacon Insurance Co						1		1		
PACO Assurance Company						1	1			

Exhibit J
Page 2

[illegible]

Closed Claim Counts by Company from 2005 to 2024

Exhibit J
Page 3

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Philadelphia Indemnity Insurance Company								1		
Positive Physicians Insurance Exchange										
Preferred Professional Insurance Co	4	7	8	8	9	7	32	28	205	5
Princeton Insurance Co.										
ProAssurance Casualty Company										
ProAssurance Indemnity Company					23	20	38	25	33	22
(PICA)	2	2	14	13	14	9	8	11	10	9
ProAssurance National Capital	13	78	55	43	21	8	2	5	4	
Professionals Advocate Insurance Co	9	8	7	3	7	12	8	11	13	14
ProSelect Insurance Company										
St Paul Fire & Marine Insurance Co	1									
Truck Insurance Exchange	3	2	1	1	1					
<u>TOTALS for Admitted Carriers</u>	<u>442</u>	<u>475</u>	<u>521</u>	<u>547</u>	<u>598</u>	<u>607</u>	<u>742</u>	<u>689</u>	<u>957</u>	<u>560</u>

Closed Claim Counts by Company from 2005 to 2024

Exhibit J
Page 4

Admitted Carriers	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTALS
Philadelphia Indemnity Insurance Company											1
Positive Physicians Insurance Exchange					2	2		1	2		7
Preferred Professional Insurance Co	3	3	5	7	1	4	5		3	2	346
Princeton Insurance Co.		2	15	1		2					20
ProAssurance Casualty Company	1	7	3	8	2						21
ProAssurance Indemnity Company	21	30	29	34	36	30	29	8	23	13	414
(PICA)	10	13	10	13	4	11	10	7	4	8	182
ProAssurance National Capital	1	2	0		1	1	2		1	1	238
Professionals Advocate Insurance Co	24	22	24	10	11	5	10	13	12	10	233
ProSelect Insurance Company		3	9	4	5	7	6	5	5	11	55
St Paul Fire & Marine Insurance Co											1
Truck Insurance Exchange			2					1			11
<u>TOTALS for Admitted Carriers</u>	<u>555</u>	<u>628</u>	<u>590</u>	<u>515</u>	<u>412</u>	<u>421</u>	<u>358</u>	<u>362</u>	<u>393</u>	<u>330</u>	<u>10702</u> *

* This is the total of closed claims for admitted insurers for 2005 to 2024

Closed Claim Counts by Company from 2005 to 2024

Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Admiral Insurance Company							3	1	2	2
AIX Specialty Insurance Co.										
Allied World Surplus Lines Insurance Co.				1		5	6	16	9	8
American International Specialty Lines Ins Co	5	6	4	2	4	2				
Arch Specialty Insurance Company			9	7	12	1				
Aspen Specialty Insurance Company										
AXIS Specialty Insurance Co.										
Capitol Specialty Insurance Co.										
Catlin Specialty Insurance Company						2	7	7	7	4
Colony Insurance Company										2
Colony Specialty Insurance Co										
Columbia Casualty Company	4	4	3	4	2	15	12	13	10	1
Coverys Specialty Insurance Company										
Evanston Insurance Company					6	7	5	3	34	82
Everest Indemnity Insurance Company	12	31	107	73	129	82	61	117	68	30
Everest National Insurance Company	1	2								
Executive Risk Indemnity Company		1	3	2	1					
General Star Indemnity Company					1	2		1		
Graph Insurance Group										
Hallmark Specialty Insurance Company							1		1	4
Hamilton Select Insurance Inc										
Hilltop Specialty Insurance Company										
Homeland Insurance Co of NY						1	2	7	15	13
Hudson Excess Insurance Company										
Hudson Specialty Company								6	3	2
Illinois Union Insurance Company						1	2	3		1
Interstate Fire and Casualty Company			1							
Ironshore Specialty Insurance Company								8	8	7
James River Insurance Company					1				1	
Landmark American Insurance Company					2					1

Closed Claim Counts by Company from 2005 to 2024

Exhibit J
Page 6

Surplus Lines Carriers	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTALS
Admiral Insurance Company			3	3	1	4	2	5	7	3	36
AIX Specialty Insurance Co.	2										2
Allied World Surplus Lines Insurance Co.	2	6	61	6	2	45	1	1	1	2	172
American International Specialty Lines Ins Co											23
Arch Specialty Insurance Company			1								30
Aspen Specialty Insurance Company						2		3	11	4	20
AXIS Specialty Insurance Co.			1	1							2
Capitol Specialty Insurance Co.						3	1	4	4	5	17
Catlin Specialty Insurance Company	4										31
Colony Insurance Company	3	3		1	1						10
Colony Specialty Insurance Co				2							2
Columbia Casualty Company	5	9	5	6	2	2	4	5	7	6	119
Coverys Specialty Insurance Company		35	123	231	213	27	33	74	26	283	1045
Evanston Insurance Company	85	71	38	3	6	2	2	1	9		354
Everest Indemnity Insurance Company	2										712
Everest National Insurance Company											3
Executive Risk Indemnity Company											7
General Star Indemnity Company	2	1		1		2	2	2	2	1	17
Graph Insurance Group								2	8	1	11
Hallmark Specialty Insurance Company		1	2	3	1	3	3	7	5	2	33
Hamilton Select Insurance Inc										1	1
Hilltop Specialty Insurance Company									1		1
Homeland Insurance Co of NY	20	14	7	13	7	7	5	3	2		116
Hudson Excess Insurance Company									7	4	11
Hudson Specialty Company											11
Illinois Union Insurance Company	1	1	1	2	5	2	3		2	1	25
Interstate Fire and Casualty Company											1
Ironshore Specialty Insurance Company	4	12	12	5	12	5	5	1		8	87
James River Insurance Company	1										3
Landmark American Insurance Company		1	1		2	1					8

Closed Claim Counts by Company from 2005 to 2024

Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Lexington Insurance Company	31	30	34	21	20	24	85	241	164	108
Liberty Surplus Insurance Corporation							2		1	
Mount Hawley Insurance CO										1
National Fire & Marine Insurance Company			1	7	5	4	8	1	6	6
Nautilus Insurance Company								1	5	2
Norcal Specialty Insurance Copany										2
ProAssurance Specialty Ins Co									2	4
Professional Security Insurance Co										
TDC Specialty Insurance				1	1	1				3
Torus Specialty Insurance Co										1
Various Underwriters at Lloyds (WL)				1			1			
<u>TOTALS for Surplus Lines Carriers</u>	<u>53</u>	<u>74</u>	<u>162</u>	<u>119</u>	<u>184</u>	<u>147</u>	<u>195</u>	<u>425</u>	<u>336</u>	<u>284</u>

Closed Claim Counts by Company from 2005 to 2024

Exhibit J
Page 8

Surplus Lines Carriers	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTALS
Lexington Insurance Company	96	25	28	16	16	5	7	2	1	1	955
Liberty Surplus Insurance Corporation	1	2	2	4		3				5	20
Mount Hawley Insurance CO	2	4		2	3	1		1			14
National Fire & Marine Insurance Company	4	7	11	9	2	11	24	34	45	37	222
Nautilus Insurance Company		1	2	2				1			14
Norcal Specialty Insurance Copany			6	12	8	9	1	9	5	1	53
ProAssurance Specialty Ins Co	2	1	5	15	11	21	51	21	19	6	158
Professional Security Insurance Co										5	5
TDC Specialty Insurance	1	1	1	1	4	4	4	3	4	5	34
Torus Specialty Insurance Co	1	1									3
Various Underwriters at Lloyds (WL)		1			2	1	1	1	2	1	11
<u>TOTALS for Surplus Lines Carriers</u>	<u>238</u>	<u>197</u>	<u>310</u>	<u>338</u>	<u>298</u>	<u>160</u>	<u>149</u>	<u>180</u>	<u>168</u>	<u>382</u>	<u>4399</u> *

* This is the total of closed claims for surplus lines insurers for 2005 to 2024

Closed Claim Counts by Company from 2005 to 2024

Other Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Alteon Health, LLC (self-insured)										
AMN - as Self-Insured Carrier				1						
Applied Medico-Legal Solutions RRG							1	1	1	1
Benevis (self-insured)										
Berkley HealthCare										
Care RRG Inc.										
Catlin Insurance Agency (Lloyds)						4	8	2	1	
Cen-Mar Assurance / Carroll Hospital Center				2		6	5	4	2	6
Clinician Assurance Inc. RRG										
Correctional Medical Services - a Self insured carrier										6
EmCare, Inc							11	11	21	13
Fundamental Clinic & Operational (self-Hanger, Inc (self-insured)										
Healthcare Safety & Protection RRG								2		
Lancet Indemnity RRG										
MedChoice RRG, Inc										
MFA Physicians Insurance Company, Ltd.		2	3	1	3	5			1	3
MHM Services, Inc. (self-insured)										1
Pediatric Medical Group (self-insured)										
OHIC Insurance Company	2	47	35	26	3	19				
OrthoForum Insurance Company RRG										7
ProAssurance American Mutual RRG										
RDA Sterling Healthcare - as Self-Insured Carrier	5		1					4		
Sheridan Healthcare, Inc. (self-insured)										1
St. Joseph Hospital /CHI (self-insured)							8	9	9	8
Surgical Care Associates (self-insured)										
TIG Insurance Company				1						
Travelers Indemnity Company				1						
Valiant Insurance Company						1	1	1		
Venta, Inc (self-insured)										
Total for Other Carriers	<u>7</u>	<u>49</u>	<u>39</u>	<u>32</u>	<u>6</u>	<u>35</u>	<u>34</u>	<u>34</u>	<u>35</u>	<u>46</u>
Grand Total - All Carrier Types	<u>502</u>	<u>598</u>	<u>722</u>	<u>698</u>	<u>788</u>	<u>789</u>	<u>971</u>	<u>1148</u>	<u>1328</u>	<u>890</u>

Closed Claim Counts by Company from 2005 to 2024

Exhibit J
Page 10

Other Lines Carriers	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTALS
Alteon Health, LLC (self-insured)									1		1
AMN - as Self-Insured Carrier											1
Applied Medico-Legal Solutions RRG	2			5	9	2	15	8	18	8	71
Benevis (self-insured)		3	1		2	1			1		8
Berkley HealthCare									4	4	8
Care RRG Inc.								1			1
Catlin Insurance Agency (Lloyds)		1									16
Cen-Mar Assurance / Carroll Hospital Center											25
Clinician Assurance Inc. RRG									16		16
Correctional Medical Services - a Self insure	8	9									23
EmCare, Inc	22	12	17	10	11	5	4	11	6		154
Fundamental Clinic & Operational (self-				1	4	4	2	3	2	2	18
Hanger, Inc (self-insured)		1									1
Healthcare Safety & Protection RRG											2
Lancet Indemnity RRG					1						1
MedChoice RRG, Inc								2			2
MFA Physicians Insurance Company, Ltd.											18
MHM Services, Inc. (self-insured)	3										4
Pediatric Medical Group (self-insured)					4		8	3	4		19
OHIC Insurance Company											132
OrthoForum Insurance Company RRG	5	5	7	2							26
ProAssurance American Mutual RRG					1	1					2
RDA Sterling Healthcare - as Self-Insured Carrier											10
Sheridan Healthcare, Inc. (self-insured)											1
St. Joseph Hospital /CHI (self-insured)	9	3				2					48
Surgical Care Associates (self-insured)								1			1
TIG Insurance Company											1
Travelers Indemnity Company											1
Valiant Insurance Company											3
Venta, Inc (self-insured)			1			1			1		3
Total for Other Carriers	49	34	26	18	32	16	29	29	53	14	617
Grand Total - All Carrier Types	842	859	926	871	742	597	536	571	614	726	15718 *

* This is the total of closed claims for all insurers for 2005 to 2024

Number of Closed Claims by Specialty from 2005 to 2024

**Exhibit K
Page 1**

Specialty **	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Administrative Medicine		2				1				
Allergy/Immunology							1		3	1
Ambulance Service				3	2			1		6
Anesthesiology	15	20	16	20	16	21	16	14	21	19
Cardiology	19	17	24	24	26	46	93	103	413	92
Cardiovascular Disease						1				
Corporation - type unknown/other				11	69	65	84	63	83	48
Dental - dental specialty incl surgery		1		2		2	2	2	3	6
Dental - dentist	12	12	19	25	43	65	59	49	55	65
Dental - other					1		10	5	8	3
Dermatology	7	2		6	6	5	3	6		2
Emergency Room Medicine	30	37	47	43	46	37	49	56	52	43
Endocrinology		1		1	3			4		
Facility - Health Care (General)	1	10	6	11	5	1	1	3	4	5
Facility - Drug/Alcohol Rehab										
Facility - Hospice	2	1		1				1		
Facility - Nursing Home	1		1	4	4	9	6	8	6	7
Facility - Physical Therapy			1	2			1	1		2
Facility - Podiatric			1	1	1				1	
Facility - Psychiatric/Mental Health		1			1	1	6	1		1
Facility - Rehabilitation	5	2		3	1	3	1	3	6	11
Facility - Skilled Care										
Facility - unknown type/not listed						6	4	8	11	1
Family/General Practice - Incl OB	2			1	6	3	4	46	12	6
Family/General Practice - No OB	24	18	25	26	61	38	42	60	66	40
Family/General Practice - No Surgery										
Gastroenterology	11	10	8	7	16	11	9	24	23	11
General Preventive Medicine		2			1					
Geneticist					1					
Geriatrics										1
Gynecology	12	14	9	10	11	10	16	16	8	13
Hematology			1	1	6		4	1	1	1

Number of Closed Claims by Specialty from 2005 to 2024

**Exhibit K
Page 2**

Specialty **	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTALS
Administrative Medicine			1		1				1		6
Allergy/Immunology	3			7	1			1			17
Ambulance Service	3	5	1		4	1	1	2	1		30
Anesthesiology	7	17	22	65	19	9	15	15	20	17	384
Cardiology	21	105	30	10	14	5	10	10	6	7	1075
Cardiovascular Disease											1
Corporation - type unknown/other	57	23	6	4	13	25	26	21	27	23	648
Dental - dental specialty incl surgery	4	3	6	11	13	46	30	54	56	38	279
Dental - dentist	70	87	104	47	51	29	28	42	30	38	930
Dental - other	1			3	3	1	6	5	2	1	49
Dermatology	8	8	2	3	2	2	3	2	2	1	70
Emergency Room Medicine	45	39	39	45	48	27	40	22	36	22	803
Endocrinology	1	1									11
Facility - Health Care (General)	1	7	22	5	3	4	3	2	6	3	103
Facility - Drug/Alcohol Rehab						1					1
Facility - Hospice		1				1		1			8
Facility - Nursing Home	7	9	10	15	25	20	20	19	31	27	229
Facility - Physical Therapy				1	1	3		2			14
Facility - Podiatric	1	1		3	2	4	3	2	2	7	29
Facility - Psychiatric/Mental Health	1	2		1		1					16
Facility - Rehabilitation	5	3	4	3	1	7	4	11	6	5	84
Facility - Skilled Care	4				3	2	2	7	12	5	35
Facility - unknown type/not listed	2		2	3	2	2	2	1	2	3	49
Family/General Practice - Incl OB	6	1		1	3	5	1			3	100
Family/General Practice - No OB	25	11	21	16	8	10	14	11	11	4	531
Family/General Practice - No Surgery									1		1
Gastroenterology	14	12	15	13	10	2	10	12	13	4	235
General Preventive Medicine				1			1	1			6
Geneticist											1
Geriatrics				1		2	1	2	2		9
Gynecology	7	11	7	11	8	14	4	8	5	6	200
Hematology	2	1		1	1	1			1		22

Number of Closed Claims by Specialty from 2005 to 2024

**Exhibit K
Page 3**

Specialty **	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Hospital	6	34	62	36	18	31	16	30	29	34
Hospitalist/House Staff	1		2	2	2	3	2	7	9	8
Imaging center		13	15	7	3		3			
Infectious Diseases						2	6	4	2	3
In-home Care Provider - All Other							1	1	2	4
In-home Care Provider - Rehab					2					
Intensive Care Medicine	3	10	4	9		2	3	2	4	3
Internal Medicine	68	55	58	70	69	79	78	53	63	44
Lab/Diagnostic (not imaging)					1					1
Laryngology							1			
Neoplastic Diseases	1				1	2	3		1	1
Nephrology		1	3	3	2	10	3	5	5	4
Neurology	6	8	16	18	15	20	25	25	20	18
Not a physician/surgeon		2	1		1	2	19	77	5	11
Nurse - all other	3	3	17	16	34	27	60	71	49	22
Nurse Anesthetist		2	2	5	1	3	3	3	1	3
Nurse Midwife			1			2		2		1
Nurse Practitioner	1	1				8	6	6	8	5
Nutrition				1						
OB/GYN	52	69	57	43	46	53	51	50	41	51
Obstetrics	3	1	1	1	5	2	1	5	3	2
Obstetrics - birthing/facility							1		1	
On Staff Physician - Prison/Correctional	36	40	55	54	11	3	4		3	
Oncology			3		1					
Ophthalmology	1	12	8	7	9	9	7	9	13	3
Optometric Facility										
Orthopedic	38	39	27	46	51	34	28	37	29	26
Otorhinolaryngology	1	7	3	2	6	3	5	8	6	5
Pathology	3	2	3	4	8	2	6	4	2	3
Pediatrics	7	10	7	9	6	9	18	8	9	11
Physical Medicine and Rehabilitation			2	3	4	4	2	9	4	2
Physician - not otherwise classed	7	7	27	27	23	21	17	28	21	21

Number of Closed Claims by Specialty from 2005 to 2024

**Exhibit K
Page 4**

Specialty **	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTALS
Hospital	21	8	9	11	6	5	3	3	5	3	370
Hospitalist/House Staff	10	12	6	18	4	6	15	10	14	6	137
Imaging center				3	2	3		5		1	55
Infectious Diseases	1	4	5	2	1	1	1		3	1	36
In-home Care Provider - All Other	5		2	2	5	1	3	2	1	1	30
In-home Care Provider - Rehab	1	1		1		1					6
Intensive Care Medicine	5	2	2	10	3	3	4	1	3	2	75
Internal Medicine	66	65	38	43	28	36	30	53	24	21	1041
Lab/Diagnostic (not imaging)			1		1		4		1	1	10
Laryngology											1
Neoplastic Diseases			1		1			2	2	1	16
Nephrology		6	3	10	3	5	2	2	3	1	71
Neurology	16	19	4	10	11	10	8	10	11	7	277
Not a physician/surgeon	6	14	13	9	5	2	8	5		3	183
Nurse - all other	18	22	35	38	49	9	11	19	20	79	602
Nurse Anesthetist	4	3	2	3			2	3	3	2	45
Nurse Midwife	2	3	2	1	2	4			1	1	22
Nurse Practitioner	2	6	15	49	45	13	13	14	12	62	266
Nutrition											1
OB/GYN	39	26	43	36	33	24	16	24	27	27	808
Obstetrics	1	2	7	6		9	2	3	3	7	64
Obstetrics - birthing/facility			2		2						6
On Staff Physician - Prison/Correctional		6	40	70	49	5	6	8	8	81	479
Oncology	2		2	2		1					11
Ophthalmology	10	18	9	2	7	7	7	8	10	4	160
Optometric Facility			1		1			2	1	1	6
Orthopedic	34	55	31	26	26	26	15	16	25	25	634
Otorhinolaryngology	8	1	8	6	4	3	6	9	2	4	97
Pathology	2	1	2	1	3	4	2		3		55
Pediatrics	6	7	9	15	8	11	13	12	9	7	191
Physical Medicine and Rehabilitation	6	10	70	7	3	7	10	1	2	4	150
Physician - not otherwise classed	23	20	22	22	14	21	21	11	13	9	375

Number of Closed Claims by Specialty from 2005 to 2024

Exhibit K
Page 5

Specialty **	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Physician's Assistant		1	1		9	10	14	45	49	23
Prison/Correctional Services	7	16	64	21	6	7	13	39	49	96
Psychiatrist	4	3	4	3	3	3	5	7	1	7
Psychologist						4	3	1	2	
Public Health									1	
Pulmonary Diseases	4	3	5	7	7	8	15	6	9	8
Radiology	15	27	29	28	25	21	36	28	39	21
Rehabilitation - other						1		1		
Rheumatology			1	3	2	1		3		3
Surgeon - not otherwise classed	60	48	50	34	48	53	65	61	42	37
Surgical Center - other/unknown type	1	4	8	3	3		1	3	3	7
Tech/Assistant/Other related					2		1	3	2	1
Thoracic	6	5	5	6	7	3	8	4	3	2
Urgent Care Medicine		1				1	3	1	1	1
Urology	12	12	14	16	15	18	19	17	11	9
Vascular	15	12	9	12	16	3	8	10	10	5
TOTALS	502	598	722	698	788	789	971	1148	1328	890

** Specialty includes Group specialties
like Corporations

Number of Closed Claims by Specialty from 2005 to 2024

Exhibit K
Page 6

Specialty **	2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	TOTALS
Physician's Assistant	13	14	15	22	12	4	14	9	8	14	277
Prison/Correctional Services	91	81	66	61	65	6	8	15	14	73	798
Psychiatrist	4	8	10	5	3	3	4	5	2	3	87
Psychologist	1		1	5	3	3	1	3	2	1	30
Public Health											1
Pulmonary Diseases	14	8	6	17	10	8	5	4	7	4	155
Radiology	22	25	30	27	36	27	19	20	34	18	527
Rehabilitation - other			1			1		1	1		6
Rheumatology	2	1	1	2	1		3	1			24
Surgeon - not otherwise classed	71	48	48	32	29	33	21	20	40	22	862
Surgical Center - other/unknown type	10	4	51	4	7	47	8	6	10	4	184
Tech/Assistant/Other related	1		2		1	1	2	1		5	22
Thoracic	6		1	2	3					1	62
Urgent Care Medicine	1	1	4	8	2	3	4	3		1	35
Urology	19	4	7	6	8	8	11	6	7	5	224
Vascular	4	7	7	7	10	12	10	1	10		168
TOTALS	842	859	926	871	742	597	536	571	614	726	15718 *

* This is the total of closed claims for all insurers for 2005 to 2024

** Specialty includes Group specialties
like Corporations

Page 1

[illegible]

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2024

Exhibit L
Page 2

Jurisdiction		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Totals
Allegany County	Arbitration	0	2	1	1	0	0	0	0	0	0	57
Allegany County	Circuit Court	1	6	5	20	16	6	9	15	5	14	174
Allegany County	District Court	0	5	7	12	15	0	0	0	1	6	81
Allegany County	Small Claims Court	1	0	0	0	0	0	0	0	0	5	12
Anne Arundel County	Arbitration	4	2	3	6	0	0	1	3	1	0	50
Anne Arundel County	Circuit Court	22	20	36	50	40	36	22	36	30	20	667
Anne Arundel County	District Court	11	1	5	1	3	3	2	13	1	0	72
Anne Arundel County	Unknown / other	0	2	0	0	0	1	0	0	0	0	4
Baltimore - unknown	Arbitration	0	0	0	0	0	1	0	0	0	0	3
Baltimore - unknown	Circuit Court	3	0	0	0	0	1	0	1	0	0	33
Baltimore - unknown	District Court	0	0	0	0	2	0	1	0	0	0	15
Baltimore - unknown	Unknown / other	3	2	0	0	0	0	0	0	0	0	16
Baltimore City	Arbitration	0	10	4	10	9	2	5	0	0	0	161
Baltimore City	Circuit Court	60	61	80	45	60	49	43	36	57	45	1335
Baltimore City	District Court	2	3	4	2	2	1	1	3	11	8	123
Baltimore City	Unknown / other	0	0	0	0	0	0	0	0	0	0	6
Baltimore County	Arbitration	11	25	21	22	9	7	11	7	2	0	226
Baltimore County	Circuit Court	85	158	190	69	62	112	47	67	68	29	1985
Baltimore County	District Court	8	5	5	6	0	4	3	1	2	3	81
Baltimore County	Small Claims Court	0	1	0	0	2	0	0	0	0	0	5
Baltimore County	Unknown / other	1	2	2	2	0	0	0	0	2	2	21
Calvert County	Arbitration	0	0	0	2	1	0	0	0	0	0	7
Calvert County	Circuit Court	3	7	2	3	1	8	9	5	4	2	134
Calvert County	District Court	0	0	0	1	0	0	0	0	0	0	5
Caroline County	Arbitration	0	0	0	0	0	0	0	0	0	1	2
Caroline County	Circuit Court	0	0	1	0	0	1	0	0	0	1	9
Carroll County	Arbitration	0	0	0	0	1	1	0	0	13	0	23
Carroll County	Circuit Court	7	7	9	19	11	3	2	4	1	2	158
Carroll County	District Court	0	0	0	0	0	0	0	1	0	0	1

[illegible]

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2024

Exhibit L
Page 4

Jurisdiction		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Totals
Cecil County	Arbitration	1	0	0	0	0	0	1	1	6	0	24
Cecil County	Circuit Court	9	9	7	5	1	2	4	1	0	1	72
Cecil County	District Court	0	0	0	0	1	0	0	0	0	0	2
Cecil County	Unknown / other	0	1	0	0	0	0	0	0	0	0	1
Charles County	Arbitration	0	0	0	0	4	0	0	0	0	0	7
Charles County	Circuit Court	8	5	4	7	2	8	22	16	15	11	162
Charles County	District Court	1	0	0	0	2	1	0	1	0	0	7
Charles County	Small Claims Court	0	0	0	0	0	0	0	0	0	0	1
Dorchester County	Circuit Court	5	1	0	1	0	0	0	1	1	0	16
Dorchester County	District Court	0	0	0	0	0	1	0	0	0	0	3
Frederick County	Arbitration	10	3	4	0	1	0	0	0	0	0	27
Frederick County	Circuit Court	12	8	11	13	10	3	9	12	12	11	256
Frederick County	District Court	1	0	1	0	0	1	0	0	0	0	7
Frederick County	Unknown / other	0	0	0	0	0	0	0	0	0	0	1
Frederick MD	State Circuit Court	0	0	0	0	0	0	0	0	0	0	0
Garrett County	Circuit Court	0	1	0	0	1	1	3	2	0	0	20
Garrett County	District Court	0	0	0	0	0	0	0	1	0	0	4
Harford County	Arbitration	1	0	1	2	1	0	11	1	0	0	48
Harford County	Circuit Court	11	21	18	48	11	11	0	13	16	9	290
Harford County	District Court	1	1	0	0	1	0	0	1	1	0	5
Harford County	Unknown / other	0	2	0	0	0	0	0	0	0	0	2
Howard County	Arbitration	2	1	4	1	3	0	0	0	0	0	22
Howard County	Circuit Court	6	9	21	18	12	8	12	12	9	12	208
Howard County	District Court	2	1	2	0	0	0	1	0	1	2	24
Howard County	Small Claims Court	0	0	0	0	1	0	0	0	0	0	1
Kent County	Arbitration	2	0	0	0	0	0	0	0	0	0	8
Kent County	Circuit Court	3	1	1	0	0	0	1	0	0	1	23
Kent County	District Court							0	1	0	0	1

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2024

Exhibit L
Page 5

Jurisdiction		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014
Montgomery County	Arbitration	2	1	10	20	9	12	13	4	9	6
Montgomery County	Circuit Court	42	40	51	58	63	52	95	82	59	53
Montgomery County	District Court	0	0	1	1	6	4	4	4	5	6
Montgomery County	Small Claims Court	0	2	0	0	0	0	1		0	0
Montgomery County	other/unknown	0	0	0	0	1	0	0	0	0	0
Prince George's County	Arbitration	4	8	5	8	3	7	4	14	9	13
Prince George's County	Circuit Court	49	73	70	98	85	71	97	59	52	49
Prince George's County	District Court	2	0	0	2	1	4	5	4	10	25
Prince George's County	Small Claims Court	0	0	0	0	0	0	1	2	3	1
Prince George's County	other / unknown	0	5	0	5	0	0	0	0	0	2
Queen Anne's County	Arbitration	0	0	0	2	0	0	0	0	0	0
Queen Anne's County	Circuit Court	0	0	3	1	0	0	0	0	0	0
Queen Anne's County	District Court	0	0	0	0	0	1	0	0	0	0
Somerset County	Circuit Court	0	0	1	1	2	2	0	2	0	1
Somerset County	District Court	0	0	0	0	8	7	7	0	0	3
Somerset County	Small Claims Court	0	0	0	0	0	0	1	0	0	0
St. Mary's County	Arbitration	0	0	0	0	1	0	0	2	0	0
St. Mary's County	Circuit Court	7	5	6	5	3	2	2	1	7	5
St. Mary's County	District Court	0	0	0	1	1	0	0	0	0	0
Talbot County	Arbitration	0	0	0	0	0	0	0	1	0	0
Talbot County	Circuit Court	11	15	13	2	3	4	3	2	6	5
Talbot County	District Court	0	0	0	0	0	0	0	0	0	0
Washington County	Arbitration	3	1	2	0	4	4	3	1	2	2
Washington County	Circuit Court	13	9	13	9	6	1	4	13	1	2
Washington County	District Court	0	0	0	2	12	13	15	3	2	4
Washington County	Small Claims Court	0	0	0	0	1	0	0	0	0	0
Wicomico County	Arbitration	0	0	1	1	0	0	1	5	5	1
Wicomico County	Circuit Court	14	10	15	12	18	14	30	21	11	13
Wicomico County	District Court	0	0	0	0	1	1	2	1	1	0

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2024

Exhibit L
Page 6

Jurisdiction		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Totals
Montgomery County	Arbitration	8	13	8	10	11	3	1	1	2	0	143
Montgomery County	Circuit Court	78	46	56	56	59	44	66	54	51	52	1157
Montgomery County	District Court	2	5	6	0	3	8	1	7	1	2	66
Montgomery County	Small Claims Court	1	0	0	0	1	1	0	0	2	0	8
Montgomery County	other/unknown	0	1	0	0	0	0	0	0	0	3	5
Prince George's County	Arbitration	6	4	13	5	5	3	1	1	3	0	116
Prince George's County	Circuit Court	68	71	50	64	45	38	38	47	54	41	1219
Prince George's County	District Court	7	4	3	4	7	4	1	2	2	2	89
Prince George's County	Small Claims Court	0	0	0	0	0	0	0	0	0	1	8
Prince George's County	other / unknown	0	0	1	1	0	1	0	0	0	1	16
Queen Anne's County	Arbitration	0	0	0	0	0	0	0	0	0	0	2
Queen Anne's County	Circuit Court	3	0	0	0	1	1	1	0	0	0	10
Queen Anne's County	District Court	0	0	0	0	0	0	0	2	0	0	3
Somerset County	Circuit Court	0	0	0	0	0	0	0	0	1	0	10
Somerset County	District Court	0	1	0	3	1	0	0	0	0	0	30
Somerset County	Small Claims Court	0	0	0	0	0	0	0	0	0	0	1
St. Mary's County	Arbitration	0	0	0	0	0	0	0	0	0	0	3
St. Mary's County	Circuit Court	6	7	3	4	6	3	2	3	4	0	81
St. Mary's County	District Court	0	0	0	1	0	0	0	0	0	0	3
Talbot County	Arbitration	0	5	0	0	0	0	0	0	0	0	6
Talbot County	Circuit Court	7	4	5	2	5	4	3	1	7	0	102
Talbot County	District Court	0	0	0	0	0	0	0	1	2	0	3
Washington County	Arbitration	1	0	0	2	4	2	0	0	0	0	31
Washington County	Circuit Court	11	9	7	10	4	2	3	12	7	7	143
Washington County	District Court	0	1	0	1	3	0	0	0	0	0	56
Washington County	Small Claims Court	0	0	0	0	0	0	0	0	0	0	1
Wicomico County	Arbitration	7	0	2	3	3	0	0	0	0	0	29
Wicomico County	Circuit Court	16	9	9	8	6	1	4	3	22	6	242
Wicomico County	District Court	0	0	2	0	1	0	1	0	1	0	11

Exhibit L
Page 7

[illegible]

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2024

Exhibit L
Page 8

Jurisdiction		2015	2016	2017	2018	2019	2020	2021	2022	2023	2024	Totals
Worcester County	Arbitration	0	1	0	0	0	0	0	0	0	0	3
Worcester County	Circuit Court	3	1	3	0	3	0	0	4	2	1	36
Worcester County	District Court	0	6	2	0	0	0	0	0	0	0	8
Worcester County	Small Claims Court	0	0	0	0	2	0	0	0	0	0	2
TOTALS		521	571	619	540	455	387	342	393	420	301	10351
Claims not resulting in a suit		132	125	128	117	88	130	93	105	116	96	2290
OTHER COURTS or JURISDICTIONS												
Maryland Health Claims ADR (County unknown)		53	42	41	39	21	38	61	21	44	48	732
Maryland Court of Special Appeals		0	0	0	0	1	0	5	3	0	0	14
US District Court for Maryland		108	96	113	158	169	26	17	38	21	261	1830
US Supreme Court		0	0	0	0	0	0	0	0	0	0	1
Out of State Courts		12	13	8	7	0	0	1	1	1	5	162
Other Courts		16	12	16	8	8	13	17	10	9	14	327
Total Other Courts or Jurisdictions		189	163	178	212	199	77	101	73	75	328	3066
GRAND TOTALS		842	859	925	869	742	594	536	571	611	725	15707
Court Information Not Provided / Unknown		0	0	1	2	0	3	0	0	3	1	11