



**2012 Report on the Availability and
Affordability of Health Care Medical
Professional Liability Insurance in Maryland**

August 2012

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Executive Summary

The availability and the cost of medical professional liability insurance (hereinafter “medical malpractice insurance”) have far-reaching consequences for Maryland’s health care system. When dramatic premium increases threatened to undermine Maryland’s health care system, the General Assembly intervened in 2004 and 2005 to stabilize the medical malpractice insurance market and, in addition, directed the Maryland Insurance Administration (“MIA”) to collect pertinent data about medical malpractice insurance. The data is summarized in Exhibits A through L.

Medical malpractice insurance is available from admitted insurers, surplus lines insurers and risk retention groups. The number of companies offering medical malpractice insurance in Maryland has remained relatively stable over time. However, this is a highly concentrated market. In 2011, two insurer groups wrote 60 percent of all medical malpractice insurance premiums.

Medical malpractice insurance is a highly volatile line of insurance. Medical malpractice insurance premiums increased significantly between 2002 and 2005 then decreased or remained the same through 2011. The largest writer of medical malpractice insurance implemented a rate increase for 2012, but has advised the Administration that there will be no change in rates for 2013.

Introduction

The availability and the cost of medical malpractice insurance have far-reaching consequences for Maryland's health care system. While health care providers are not required by law to purchase and maintain medical malpractice insurance, providers cannot participate in health care networks supporting preferred provider organizations, health maintenance organizations or managed care organizations unless they carry medical malpractice insurance. The cost of medical malpractice insurance is a part of the overall practice costs for providers.

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

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

Medical Malpractice Insurance Market

Different types of companies are authorized to write medical malpractice insurance in the State. These include admitted insurers, surplus lines insurers and risk retention groups. These companies provide medical malpractice insurance for all types of health care providers, not just physicians and surgeons.¹ In 2011, 60 insurer groups

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.

wrote medical malpractice insurance in Maryland. Exhibits A1 through A3 provide detailed information about these insurer groups.

Two companies, Medical Mutual Liability Insurance Society of Maryland (“Medical Mutual”) and MCIC VT INC RRG (“MCIC”), wrote 60 percent of all medical malpractice insurance premiums in 2011. This demonstrates how highly concentrated this market is.

Medical Mutual is an admitted insurer created by the General Assembly.² MCIC is a risk retention group organized under Vermont law and is a non-admitted insurer.³ Medical Mutual wrote 43.5 percent and MCIC wrote 16.6 percent of all medical malpractice insurance in 2011.

Exhibit A4 shows the percentage of medical malpractice insurance premium written by the top four companies from 2000 through 2011. With the exception of 2002 and 2003, Medical Mutual’s market share exceeds 40 percent. MCIC’s market share decreased slightly for the second straight year.

Medical Malpractice Insurance Premiums

Medical malpractice insurance premiums increased dramatically between 2002 and 2005. In response to these increases, the General Assembly created the Maryland Health Care Rate Stabilization Fund which operated to subsidize 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 percentage change in Medical Mutual’s rates between 1996 and 2012. Medical malpractice insurance premiums increased the most between 2002

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

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

and 2005 then decreased or remained the same through 2011. For the first time since 2005, Medical Mutual requested and implemented a rate increase (4 percent) for 2012; however, Medical Mutual advised that its rates will not change in 2013.

Medical malpractice insurance premiums vary by specialty, policy limits and practice location. Exhibits B through E provide premium comparisons for 18 different specialties utilizing a base premium for policy limits of \$1 million per incident/\$3 million annual aggregate for the years 2009 through 2012. Although the premium may differ for a given company in a given specialty, overall these Exhibits indicate stability in medical malpractice insurance premiums over this time period.

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

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

Closed Claims

One of the factors driving medical malpractice insurance premiums is claims frequency. Since 2006, admitted insurers have been required to submit certain closed claim information on a quarterly basis to the MIA.⁴ Exhibit J summarizes the data provided to the MIA by company and Exhibit K summarizes the data by specialty.

While closed claims increased overall by 92.7% from 2005 to 2011, there are significant yearly fluctuations. Some of the fluctuation may be attributable to the manner in which this data has been collected by the MIA⁵ and no meaningful conclusions can be drawn from the data at this time.

Conclusion

The number of companies offering medical malpractice insurance in Maryland has remained relatively stable over time and the premiums remained constant from 2006 through 2011. In 2012, premiums for the largest underwriter of medical malpractice insurance in the State increased on average by 4%.

The number of closed claims appears to have increased dramatically between 2005 and 2011; however, due to changes in data collection methodology, little credence can be given to the percentage increase.

⁴ The total number of suits is also reported by company. See Exhibit L. As this Exhibit shows, the total number of suits filed is nearly identical to the total number of closed claims.

⁵ The MIA had initially 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 | 2011 Medical Professional Liability Premiums by Insurance Group |
| Exhibit A2 | Change in Written Premium by Insurance Group by Type of License from 2010 to 2011 |
| Exhibit A3 | 2011 Market Share of the Nine Largest Admitted Carriers 2011 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's) |
| Exhibit A4 - Page 1 | Market Share of the Top Carriers from 2000 to 2011 (Based on 2011 Market Share) |
| Exhibit A4 - Page 2 | Industry and MMLIS Written Premiums (in Millions) from 2000 to 2011 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 2000 to 2011 |
| Exhibit A5 | Medical Mutual Rate Change History from 1996 to 2012 |
| Exhibit B | Rate Comparison Charts for Certain Physician Classes from 2009 to 2012 |
| Exhibit C | Rate Comparison Charts for Certain Surgeon Classes from 2009 to 2012 |
| Exhibit D | Rate Comparison Charts for Psychiatrist (Including Child) Class from 2009 to 2012 |
| Exhibit E | Rate Comparison Charts for Certain Nursing Classes from 2009 to 2012 |
| Exhibit F | Rate Comparison Charts for Physical Therapists (Employed) from 2010 to 2012 |
| Exhibit G | Rate Comparison Charts for Dentist Class from 2009 to 2012 |
| 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 | Number of Closed Claims by Insurer from 2005 to 2011 |
| Exhibit K | Number of Closed Claims by Specialty from 2005 to 2011 |
| Exhibit L | Closed Claims by Maryland Jurisdiction and Venue from 2005 to 2011 |

2011 Medical Professional Liability Premiums by Insurance Group

| 2011 Premium Rank | 2011 Group Code | 2011 Group Name | 2011 Insurance Group Premium | 2011 Market Share | 2011 Admitted Premium | 2011 Surplus Lines Premiums | 2011 RRG Premium |
|-------------------------|-----------------------|----------------------------------|------------------------------------|-------------------------|--------------------------|-----------------------------------|---------------------|
| 1 | 377 | MEDICAL INS OF MD GRP | 122,203,693 | 43.5% | 122,203,693 | | |
| 2 | 0 | MCIC VT INC RRG | 46,532,782 | 16.6% | | | 46,532,782 |
| 3 | 831 | DOCTORS CO GRP | 22,823,884 | 8.1% | 22,441,436 | 382,448 | |
| 4 | 12 | AMERICAN INTL GRP | 13,951,831 | 5.0% | 2,719,881 | 11,231,950 | |
| 5 | 31 | BERKSHIRE HATHAWAY GRP | 11,459,802 | 4.1% | 9,111,506 | 2,348,296 | |
| 6 | 2698 | PROASSURANCE CORP GRP | 10,754,750 | 3.8% | 10,270,020 | 484,730 | |
| 7 | 218 | CNA INS GRP | 8,322,015 | 3.0% | 6,824,584 | 1,497,431 | |
| 8 | 0 | HEALTHCARE PROVIDERS INS EXCH | 5,519,307 | 2.0% | 5,519,307 | | |
| 9 | 1129 | SIRIUS GRP | 4,012,680 | 1.4% | 168,968 | 3,843,712 | |
| 10 | 3239 | ALLIED WORLD ASSUR HOLDING GRP | 3,810,016 | 1.4% | 1,199,797 | 2,610,219 | |
| 11 | 785 | MARKEL CORP GRP | 2,621,477 | 0.9% | | 2,621,477 | |
| 12 | 98 | WR BERKLEY CORP GRP | 2,555,018 | 0.9% | | 255,018 | |
| 13 | 4509 | IRONSHORE GRP | 2,414,319 | 0.9% | | 2,414,319 | |
| 14 | 212 | ZURICH INS GRP | 2,340,781 | 0.8% | 47,755 | 2,293,026 | |
| 15 | 0 | PREFERRED PHYSICIANS MEDICAL RRG | 2,164,541 | 0.8% | | | 2,164,541 |
| 16 | 1279 | ARCH INS GRP | 2,076,636 | 0.7% | | 2,076,636 | |
| 17 | 4743 | CHRISTUS HLTH GRP | 1,808,293 | 0.6% | 1,808,293 | | |
| 18 | 111 | LIBERTY MUT GRP | 1,758,590 | 0.6% | 1,570,941 | 187,649 | |
| 19 | 626 | ACE LTD GRP | 1,712,726 | 0.6% | 1,566,489 | 146,237 | |
| 20 | 508 | NATIONAL GRP | 1,601,680 | 0.6% | 246,284 | | 1,355,396 |
| 21 | 4574 | CATLIN US INS GRP | 1,226,850 | 0.4% | | 1,226,850 | |
| 22 | 0 | OPHTHALMIC MUT INS CO RRG | 905,970 | 0.3% | | | 905,970 |
| 23 | 4701 | TORUS INS GRP | 725,218 | 0.3% | | 725,218 | |
| 24 | 2638 | NCMIC GRP | 724,607 | 0.3% | 724,607 | | |
| 25 | 244 | CINCINNATI FIN GRP | 713,479 | 0.3% | 708,349 | 5,130 | |
| 26 | 158 | FAIRFAX FIN GRP | 704,103 | 0.3% | 704,103 | | |
| 27 | 501 | ALLEGHANY GRP | 672,928 | 0.2% | | 672,928 | |
| 28 | 0 | CARING COMMUNITIES RECIP RRG | 501,583 | 0.2% | | | 501,583 |

2011 Medical Professional Liability Premiums by Insurance Group

| 2011 Premium Rank | 2011 Group Code | 2011 Group Name | 2011 Insurance Group Premium | 2011 Market Share | 2011 Admitted Premium | 2011 Surplus Lines Premiums | 2011 RRG Premium |
|----------------------------------|--------------------------------|--------------------------------------|---------------------------------------------|----------------------------------|----------------------------------|--------------------------------------------|-----------------------------|
| 29 | 0 | MEDSTAR LIAB LTD INS CO INC RRG | 365,124 | 0.1% | | | 365,124 |
| 30 | 88 | THE HANOVER INS GRP | 362,684 | 0.1% | 362,684 | | |
| 31 | 1346 | AMERICAN SAFETY HOLDING GRP | 295,000 | 0.1% | | 295,000 | |
| 32 | 0 | KINSALE INS CO | 290,171 | 0.1% | | 290,171 | |
| 33 | 3478 | HALLMARK FIN SERV GRP | 284,932 | 0.1% | | 284,932 | |
| 34 | 0 | APPLIED MEDICO LEGAL SOLUTIONS RRG | 278,264 | 0.1% | | | 278,264 |
| 35 | 3494 | JAMES RIVER GRP | 261,287 | 0.1% | | 261,287 | |
| 36 | 0 | HEALTHCARE SAFETY & PROTECTION RRG I | 261,125 | 0.1% | | | 261,125 |
| 37 | 361 | MUNICH RE GRP | 248,377 | 0.1% | 122,217 | 126,160 | |
| 38 | 0 | ALLIED PROFESSIONALS INS CO RRG | 239,707 | 0.1% | | | 239,707 |
| 39 | 0 | AMERICAN ASSOC OF OTHODONTISTS RRG | 226,913 | 0.1% | | | 226,913 |
| 40 | 0 | CONTINUING CARE RRG INC | 161,632 | 0.1% | | | 161,632 |
| 41 | 0 | OCEANUS INS CO A RRG | 149,105 | 0.1% | | | 149,105 |
| 42 | 761 | ALLIANZ INS GRP | 142,005 | 0.1% | 17,417 | 124,588 | |
| 43 | 0 | PEACE CHURCH RRG INC | 139,484 | 0.0% | | | 139,484 |
| 44 | 0 | NATIONAL MEDICAL PROFESSIONAL RRG IN | 127,152 | 0.0% | | | 127,152 |
| 45 | 38 | CHUBB INC GRP | 70,073 | 0.0% | | 70,073 | |
| 46 | 0 | SUNLAND RRG INC | 57,200 | 0.0% | | | 57,200 |
| 47 | 0 | CARE RRG INC | 57,074 | 0.0% | | | 57,074 |
| 48 | 176 | STATE FARM GRP | 50,450 | 0.0% | 50,450 | | |
| 49 | 866 | WESTERN WORLD GRP | 47,335 | 0.0% | | 47,335 | |
| 50 | 0 | FAIRWAY PHYSICIANS INS CO RRG | 36,952 | 0.0% | | | 36,952 |
| 51 | 0 | CHURCH MUT INS CO | 32,842 | 0.0% | 32,842 | | |
| 52 | 775 | PHARMACISTS MUT GRP | 28,894 | 0.0% | 28,894 | | |
| 53 | 0 | LANCET IND RRG INC | 25,509 | 0.0% | | | 25,509 |
| 54 | 0 | GREEN HILLS INS CO RRG | 21,858 | 0.0% | | | 21,858 |
| 55 | 0 | URGENT CARE ASSUR CO RRG INC | 17,909 | 0.0% | | | 17,909 |

2011 Medical Professional Liability Premiums by Insurance Group

| 2011 Premium Rank | 2011 Group Code | 2011 Group Name | 2011 Insurance Group Premium | 2011 Market Share | 2011 Admitted Premium | 2011 Surplus Lines Premiums | 2011 RRG Premium |
|---------------------------------------------------------------|-----------------------|--------------------------------------|------------------------------------|-------------------------|-------------------------------------|------------------------------------|------------------------------------|
| 56 | 984 | HCC INS HOLDINGS GRP | 15,438 | 0.0% | | 15,438 | |
| 57 | 4681 | AFFILIATES RISK GRP | 13,406 | 0.0% | | | 13,406 |
| 58 | 0 | WELLSPAN RRG | 12,000 | 0.0% | | | 12,000 |
| 59 | 0 | DOCTORS & SURGEONS NATL RRG INC | 11,626 | 0.0% | | | 11,626 |
| 60 | 0 | OBSTETRICIANS & GYNECOLOGISTS RRG OF | 10,716 | 0.0% | | | 10,716 |
| 61 | 175 | STATE AUTO MUT GRP | 3,697 | 0.0% | | 3,697 | |
| 62 | 1285 | XL AMER GRP | 1,735 | 0.0% | 1,735 | | |
| 63 | 0 | AMERICAN EXCESS INS EXCH RRG | 1,700 | 0.0% | | | 1,700 |
| The following companies had premium in 2010, but not in 2011, | | | | | | | |
| n/a | 0 | NOVUS INS CO RRG | | | | | |
| n/a | 3617 | FIRST MERCURY FIN GRP | | | | | |
| Industry Totals | | | 280,968,935 | | 188,452,252 66.36% | 36,541,955 12.87% | 53,674,728 18.90% |

Change in Written Premium by Insurance Group by Type of License from 2010 to 2011

| 2011 Premium Rank | 2011 Group Code | 2011 Group Name | 2011 Insurance Group Premium | Group Premium | Admitted Premium | Surplus Lines Premium | RRG Premium |
|-------------------------|-----------------------|----------------------------------|------------------------------------|------------------|---------------------|-----------------------------|----------------|
| 1 | 377 | MEDICAL INS OF MD GRP | 122,203,693 | -1.36% | -1.36% | n/a | n/a |
| 2 | 0 | MCIC VT INC RRG | 46,532,782 | -8.89% | n/a | n/a | -8.89% |
| 3 | 831 | DOCTORS CO GRP | 22,823,884 | -0.36% | -0.99% | 59.93% | n/a |
| 4 | 12 | AMERICAN INTL GRP | 13,951,831 | -6.94% | -14.83% | -4.80% | n/a |
| 5 | 31 | BERKSHIRE HATHAWAY GRP | 11,459,802 | -6.74% | -9.50% | 5.83% | n/a |
| 6 | 2698 | PROASSURANCE CORP GRP | 10,754,750 | -8.94% | -10.07% | 24.31% | n/a |
| 7 | 218 | CNA INS GRP | 8,322,015 | -12.19% | -0.08% | -43.44% | n/a |
| 8 | 0 | HEALTHCARE PROVIDERS INS EXCH | 5,519,307 | 8.28% | 8.28% | n/a | n/a |
| 9 | 1129 | SIRIUS GRP | 4,012,680 | 62.04% | 26.41% | 64.08% | n/a |
| 10 | 3239 | ALLIED WORLD ASSUR HOLDING GRP | 3,810,016 | 17.12% | 9.87% | 20.79% | n/a |
| 11 | 785 | MARKEL CORP GRP | 2,621,477 | -16.97% | n/a | -16.97% | n/a |
| 12 | 98 | WR BERKLEY CORP GRP | 2,555,018 | 109.75% | n/a | -79.06% | n/a |
| 13 | 4509 | IRONSHORE GRP | 2,414,319 | 791.30% | n/a | 791.30% | n/a |
| 14 | 212 | ZURICH INS GRP | 2,340,781 | 17.10% | 84.84% | 16.21% | n/a |
| 15 | 0 | PREFERRED PHYSICIANS MEDICAL RRG | 2,164,541 | 0.01% | n/a | n/a | 0.01% |
| 16 | 1279 | ARCH INS GRP | 2,076,636 | 226.71% | n/a | 226.71% | n/a |
| 17 | 4743 | CHRISTUS HLTH GRP | 1,808,293 | 9.54% | 9.54% | n/a | n/a |
| 18 | 111 | LIBERTY MUT GRP | 1,758,590 | 298.59% | 502.15% | 4.07% | n/a |
| 19 | 626 | ACE LTD GRP | 1,712,726 | -41.28% | 6.37% | -89.87% | n/a |
| 20 | 508 | NATIONAL GRP | 1,601,680 | 7.20% | 6.18% | n/a | 7.39% |
| 21 | 4574 | CATLIN US INS GRP | 1,226,850 | -34.30% | n/a | -34.30% | n/a |
| 22 | 0 | OPHTHALMIC MUT INS CO RRG | 905,970 | 1.43% | n/a | n/a | 1.43% |
| 23 | 4701 | TORUS INS GRP | 725,218 | 258.13% | n/a | 258.13% | n/a |
| 24 | 2638 | NCMIC GRP | 724,607 | 2.87% | 2.87% | n/a | n/a |
| 25 | 244 | CINCINNATI FIN GRP | 713,479 | 7.29% | 6.52% | n/a | n/a |
| 26 | 158 | FAIRFAX FIN GRP | 704,103 | n/a | n/a | n/a | n/a |
| 27 | 501 | ALLEGHANY GRP | 672,928 | -42.92% | n/a | -42.92% | n/a |
| 28 | 0 | CARING COMMUNITIES RECIP RRG | 501,583 | 5.84% | n/a | n/a | 5.84% |

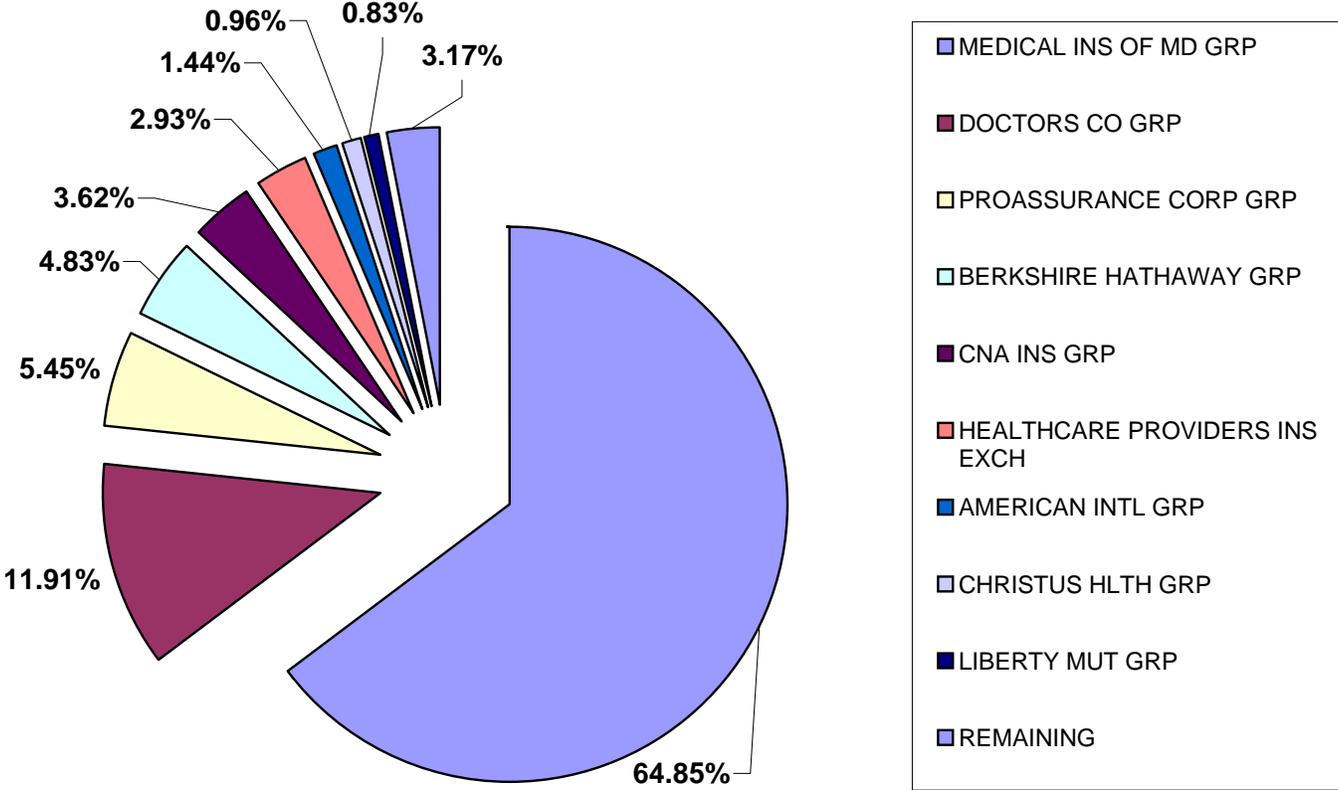
Change in Written Premium by Insurance Group by Type of License from 2010 to 2011

| 2011 Premium Rank | 2011 Group Code | 2011 Group Name | 2011 Insurance Group Premium | Group Premium | Admitted Premium | Surplus Lines Premium | RRG Premium |
|-------------------------|-----------------------|--------------------------------------|------------------------------------|------------------|---------------------|-----------------------------|----------------|
| 29 | 0 | MEDSTAR LIAB LTD INS CO INC RRG | 365,124 | 9.39% | n/a | n/a | 9.39% |
| 30 | 88 | THE HANOVER INS GRP | 362,684 | -5.34% | -5.34% | n/a | n/a |
| 31 | 1346 | AMERICAN SAFETY HOLDING GRP | 295,000 | 85.56% | n/a | 85.56% | n/a |
| 32 | 0 | KINSALE INS CO | 290,171 | 58.35% | n/a | 58.35% | n/a |
| 33 | 3478 | HALLMARK FIN SERV GRP | 284,932 | 1077.65% | n/a | 1077.65% | n/a |
| 34 | 0 | APPLIED MEDICO LEGAL SOLUTIONS RRG | 278,264 | -41.18% | n/a | n/a | -41.18% |
| 35 | 3494 | JAMES RIVER GRP | 261,287 | -25.65% | n/a | -25.65% | n/a |
| 36 | 0 | HEALTHCARE SAFETY & PROTECTION RRG I | 261,125 | n/a | n/a | n/a | n/a |
| 37 | 361 | MUNICH RE GRP | 248,377 | 173.77% | 34.71% | n/a | n/a |
| 38 | 0 | ALLIED PROFESSIONALS INS CO RRG | 239,707 | 3.15% | n/a | n/a | 3.15% |
| 39 | 0 | AMERICAN ASSOC OF OTHODONTISTS RRG | 226,913 | -1.39% | n/a | n/a | -1.39% |
| 40 | 0 | CONTINUING CARE RRG INC | 161,632 | 4.60% | n/a | n/a | 4.60% |
| 41 | 0 | OCEANUS INS CO A RRG | 149,105 | 850.32% | n/a | n/a | 850.32% |
| 42 | 761 | ALLIANZ INS GRP | 142,005 | -78.16% | -96.58% | -11.52% | n/a |
| 43 | 0 | PEACE CHURCH RRG INC | 139,484 | 30.71% | n/a | n/a | 30.71% |
| 44 | 0 | NATIONAL MEDICAL PROFESSIONAL RRG IN | 127,152 | 35.54% | n/a | n/a | 35.54% |
| 45 | 38 | CHUBB INC GRP | 70,073 | 62.96% | n/a | 62.96% | n/a |
| 46 | 0 | SUNLAND RRG INC | 57,200 | n/a | n/a | n/a | n/a |
| 47 | 0 | CARE RRG INC | 57,074 | 24.55% | n/a | n/a | 24.55% |
| 48 | 176 | STATE FARM GRP | 50,450 | -3.61% | -3.61% | n/a | n/a |
| 49 | 866 | WESTERN WORLD GRP | 47,335 | 4.29% | n/a | 4.29% | n/a |
| 50 | 0 | FAIRWAY PHYSICIANS INS CO RRG | 36,952 | 9.02% | n/a | n/a | 9.02% |
| 51 | 0 | CHURCH MUT INS CO | 32,842 | -27.06% | -27.06% | n/a | n/a |
| 52 | 775 | PHARMACISTS MUT GRP | 28,894 | -5.19% | -5.19% | n/a | n/a |
| 53 | 0 | LANCET IND RRG INC | 25,509 | n/a | n/a | n/a | n/a |
| 54 | 0 | GREEN HILLS INS CO RRG | 21,858 | -2.86% | n/a | n/a | -2.86% |
| 55 | 0 | URGENT CARE ASSUR CO RRG INC | 17,909 | -48.81% | n/a | n/a | -48.81% |
| 56 | 984 | HCC INS HOLDINGS GRP | 15,438 | -58.24% | n/a | -58.24% | n/a |

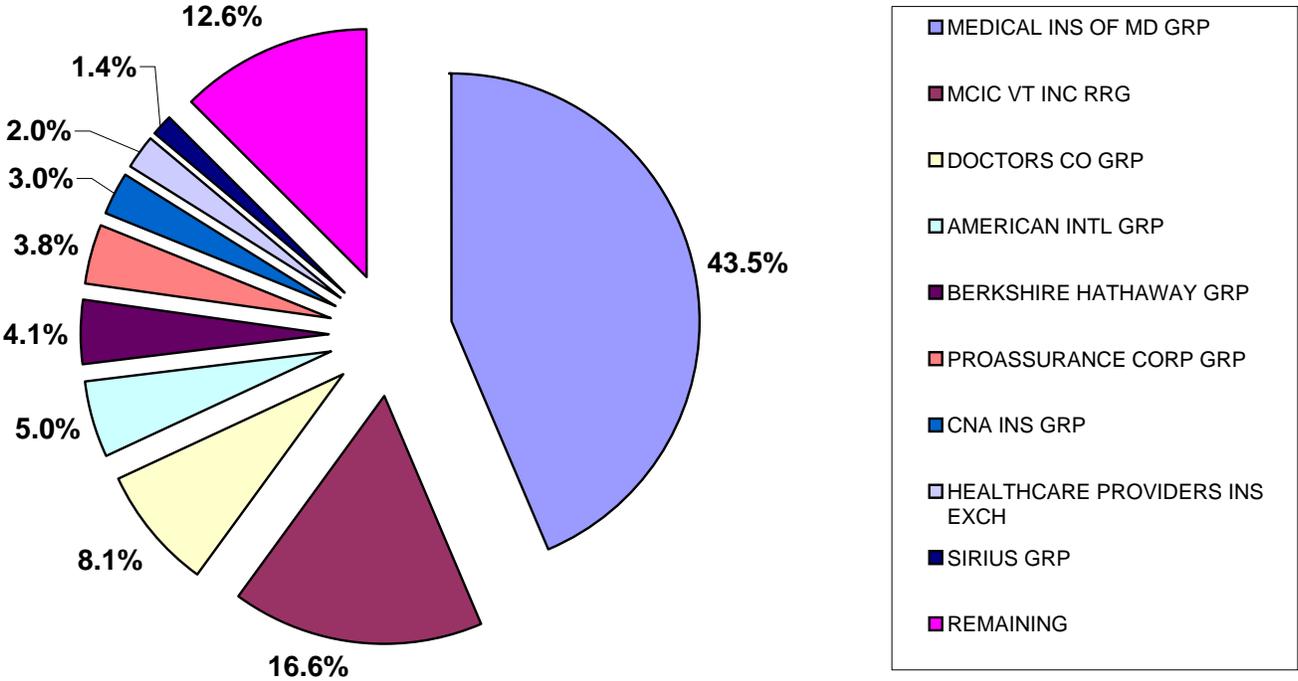
Change in Written Premium by Insurance Group by Type of License from 2010 to 2011

| 2011 Premium Rank | 2011 Group Code | 2011 Group Name | 2011 Insurance Group Premium | Group Premium | Admitted Premium | Surplus Lines Premium | RRG Premium |
|---------------------------------------------------------------|-----------------------|--------------------------------------|------------------------------------|------------------|---------------------|-----------------------------|----------------|
| 57 | 4681 | AFFILIATES RISK GRP | 13,406 | 18.70% | n/a | n/a | 18.70% |
| 58 | 0 | WELLSPAN RRG | 12,000 | 20.00% | n/a | n/a | 20.00% |
| 59 | 0 | DOCTORS & SURGEONS NATL RRG INC | 11,626 | n/a | n/a | n/a | n/a |
| 60 | 0 | OBSTETRICIANS & GYNECOLOGISTS RRG OF | 10,716 | -39.58% | n/a | n/a | -39.58% |
| 61 | 175 | STATE AUTO MUT GRP | 3,697 | n/a | n/a | n/a | n/a |
| 62 | 1285 | XL AMER GRP | 1,735 | 35.34% | 35.34% | n/a | n/a |
| 63 | 0 | AMERICAN EXCESS INS EXCH RRG | 1,700 | 0.00% | n/a | n/a | 0.00% |
| The following companies had premium in 2010, but not in 2011, | | | | | | | |
| n/a | 0 | NOVUS INS CO RRG | | | | | |
| n/a | 3617 | FIRST MERCURY FIN GRP | | | | | |
| Industry Totals | | | 280,968,935 | -1.05% | -1.36% | 4.75% | -7.51% |

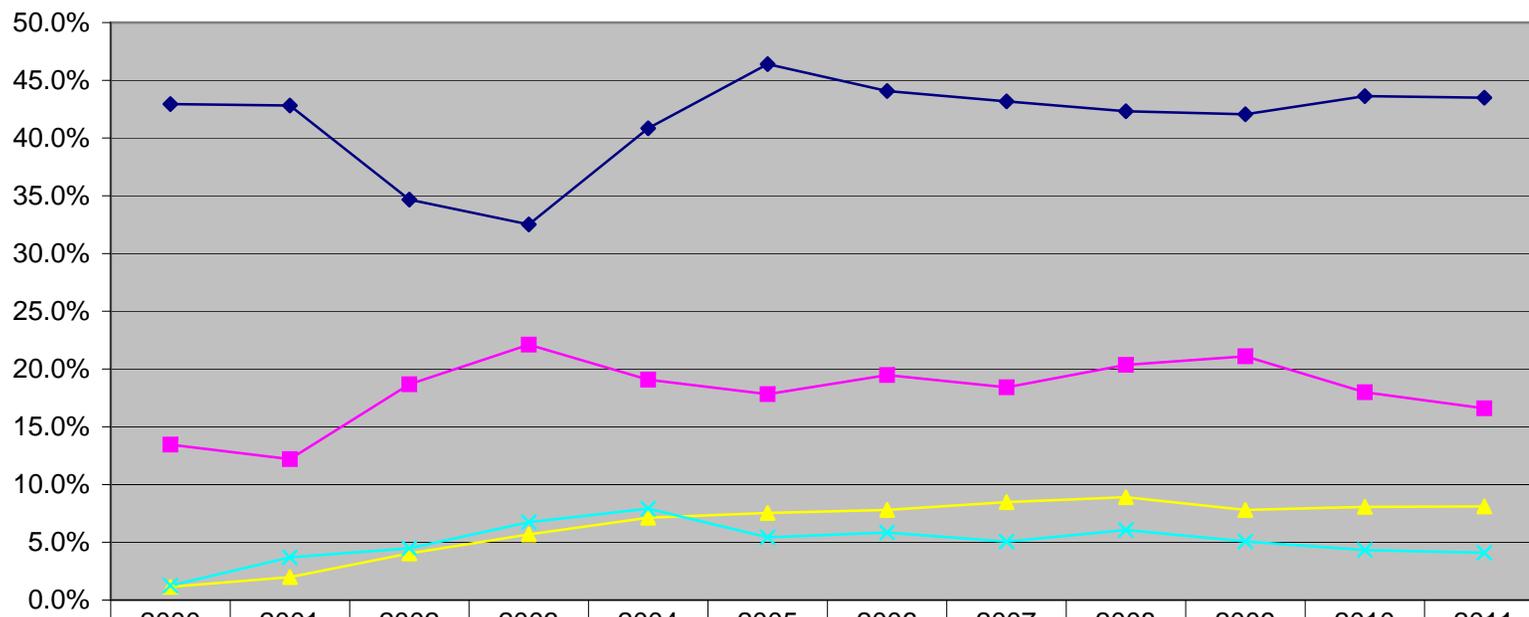
2011 Market Share of the Nine Largest Admitted Carriers



2011 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)



Market Share of the Top Carriers from 2000 to 2011 (Based on 2011 Market Share)

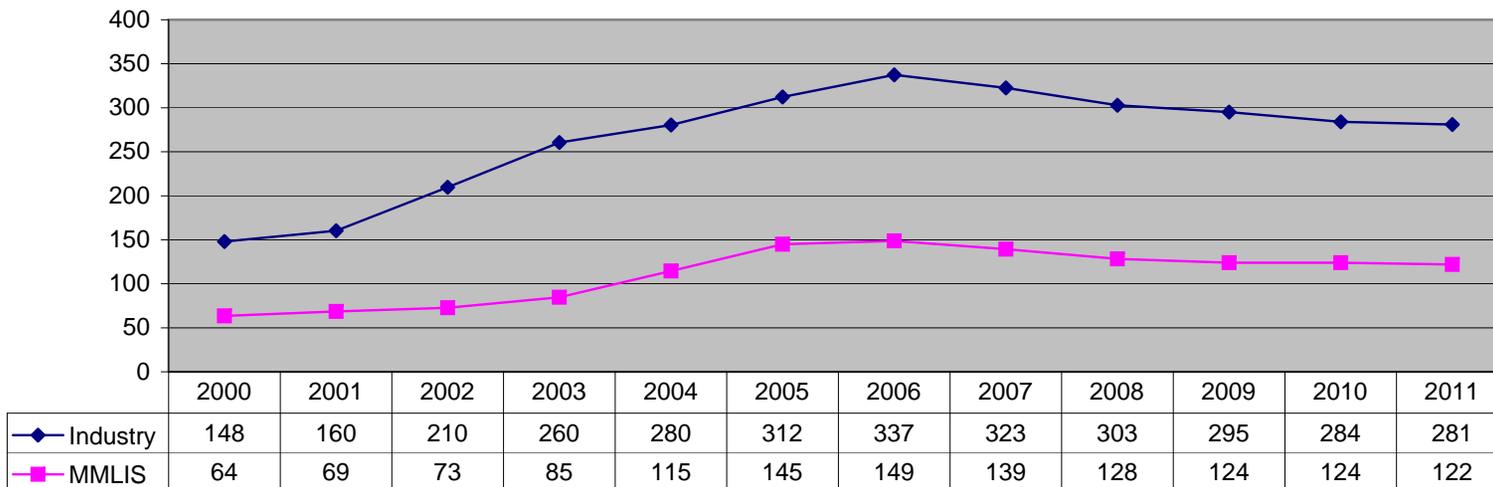


| | 2000 | 2001 | 2002 | 2003 | 2004 | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 |
|-----------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|-------|
| ◆ MMLIS | 42.9% | 42.8% | 34.7% | 32.5% | 40.9% | 46.4% | 44.1% | 43.2% | 42.3% | 42.1% | 43.6% | 43.5% |
| ■ MCIC | 13.5% | 12.2% | 18.7% | 22.1% | 19.1% | 17.8% | 19.5% | 18.4% | 20.4% | 21.1% | 18.0% | 16.6% |
| ▲ Doctors | 1.1% | 2.0% | 4.0% | 5.7% | 7.1% | 7.5% | 7.8% | 8.5% | 8.9% | 7.8% | 8.1% | 8.1% |
| ✕ MedPro | 1.2% | 3.7% | 4.5% | 6.7% | 7.9% | 5.4% | 5.8% | 5.1% | 6.1% | 5.1% | 4.3% | 4.1% |

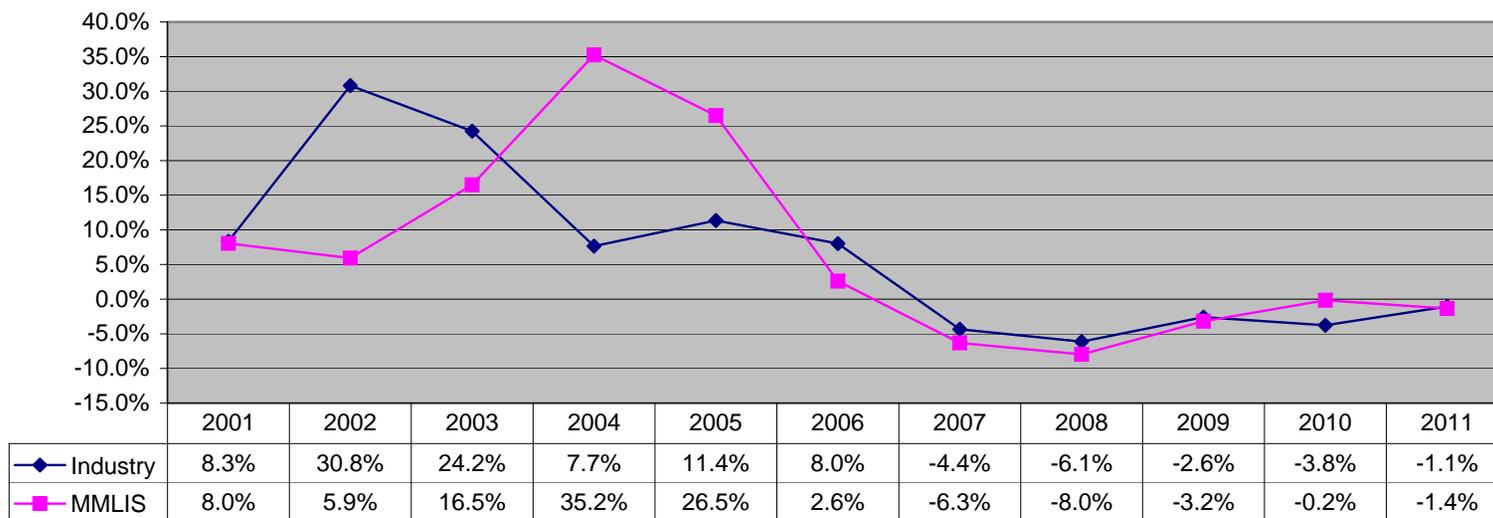
The four carriers listed above are the four of the five largest carriers based on 2011 market share. This does not imply that they are the top 4 of 5 carriers for the entire time period shown above.

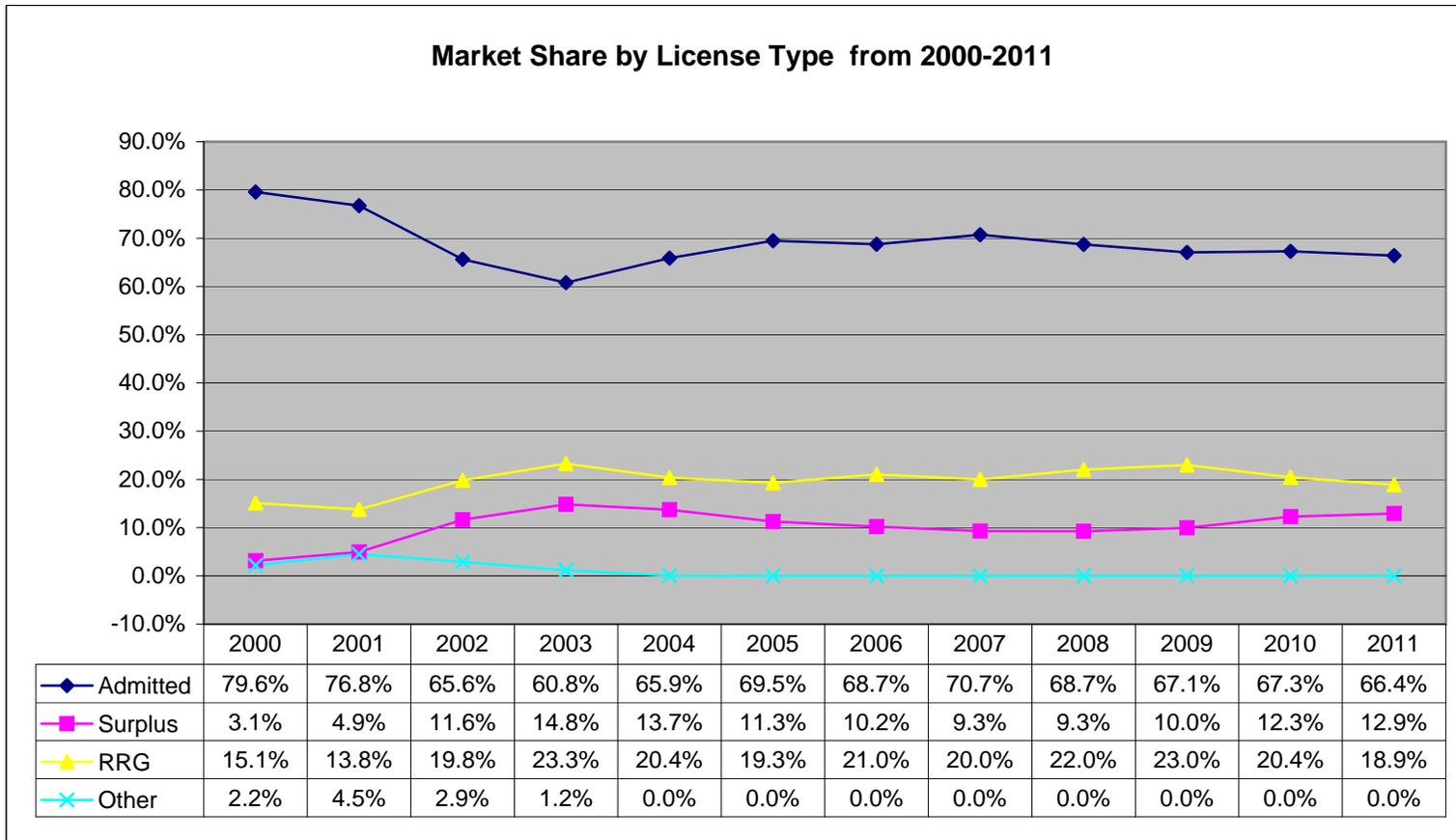
- MMLIS - Medical Mutual Group
- MCIC - MCIC RRG Vermont
- Doctors - The Doctors Company
- MedPro - Medical Protective Insurance Company

Industry and MMLIS Written Premiums (in Millions) from 2000 to 2011
Includes Surplus Lines and RRG's



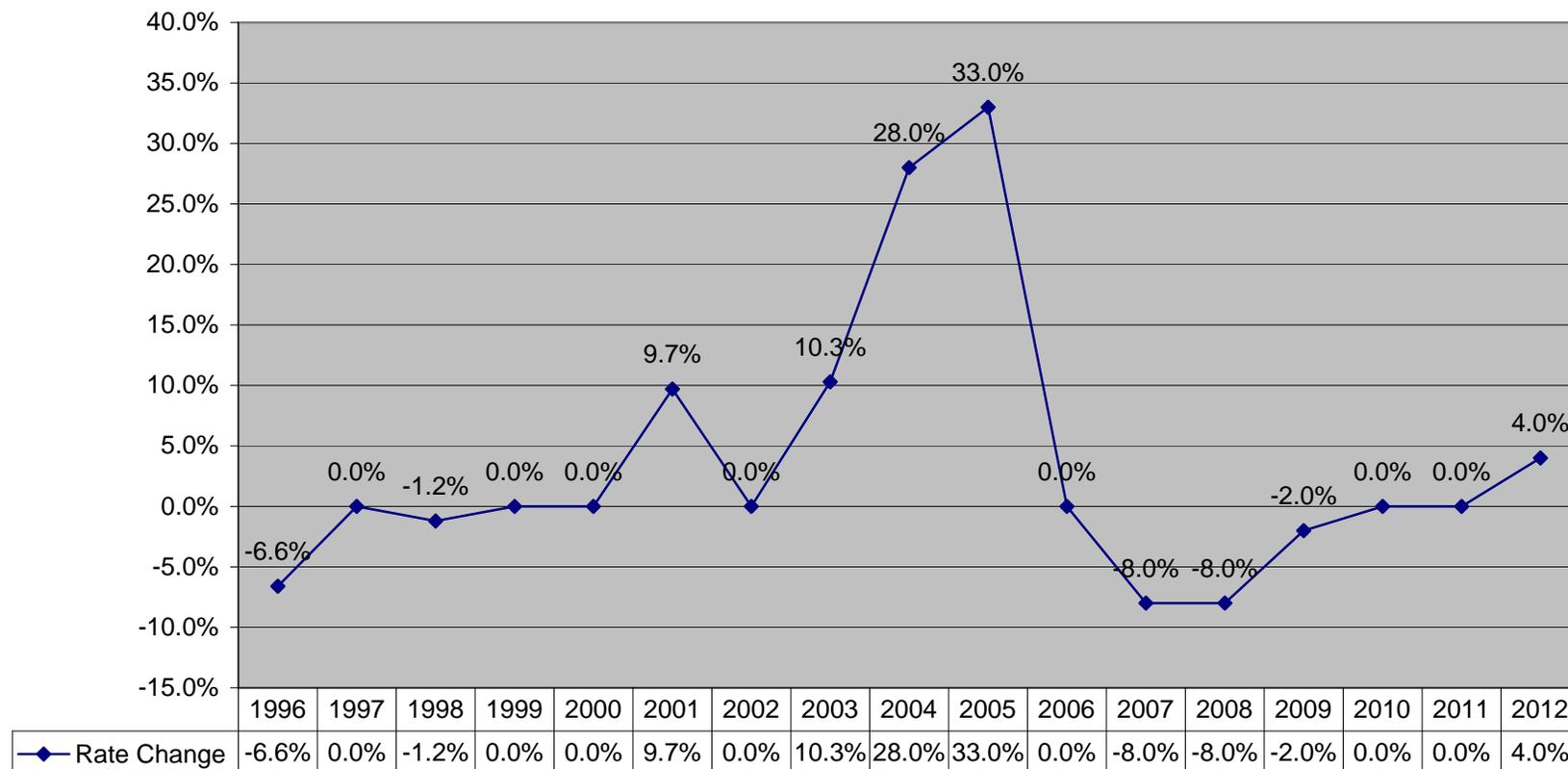
Change in Written Premium from the Prior Year for the Industry and MMLIS





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.

Medical Mutual Rate Change History from 1996 to 2012



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

There are no pending rate filings for Medical Mutual.

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 E, G |
| PRAIC | ProAssurance Indemnity Company | All |
| PPIC | Preferred Professional Insurance Company | All |
| HPIX | Healthcare Providers Insurance Exchange | B to F |
| USFIC | United States Fire Insurance Comapny (2) | B, C & D |
| NORCAL | NORCAL Mutual Insurance Company (3) | B, C, D & E |
| Darwin | Darwin National Assurance Company | D & F |
| Chartis | National Union Fire Insurance Company of Pittsburgh Granite State Insurance Company | E & G F |
| CNA | American Casualty Co of Reading, PA Continental Insurance Company | E & F G |
| FFIC | Chicago Insurance Company American Insurance Company | E & F G |
| ACE-USA | ACE American Insurance Company | D, E, F & G |
| LibertyIU | Liberty Insurance Underwriters (4) | E, F & G |

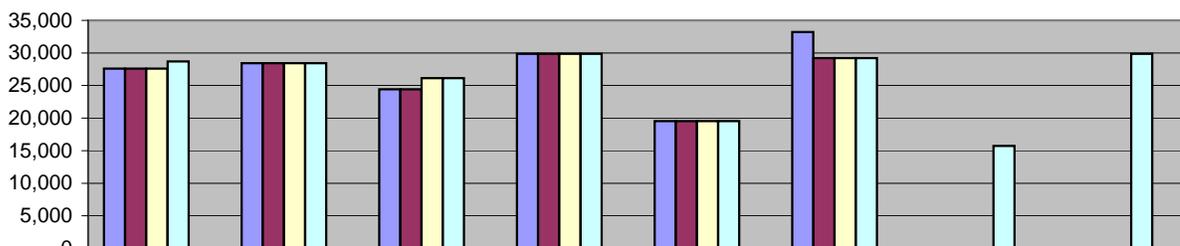
- (1) - Member of the Medical Mutual Liability Insurance Socierty Group
- (2) - New to 2012. Company is a member of the Crum&Forster Group
- (3) - New to 2012.
- (4) - Member of Liberty Mutual Insurance Group

Notes to Charts

- 1) Company information not shown if it had no rates for 2012
- 2) Percentage change only shown if company had rates for the period 2009 to 2012.

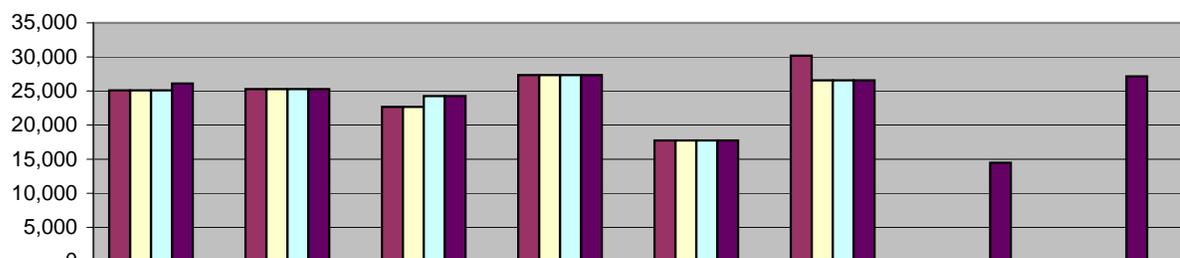
Fam/Gen Prac (No OB) - Minor Surgery

Baltimore City and Baltimore County



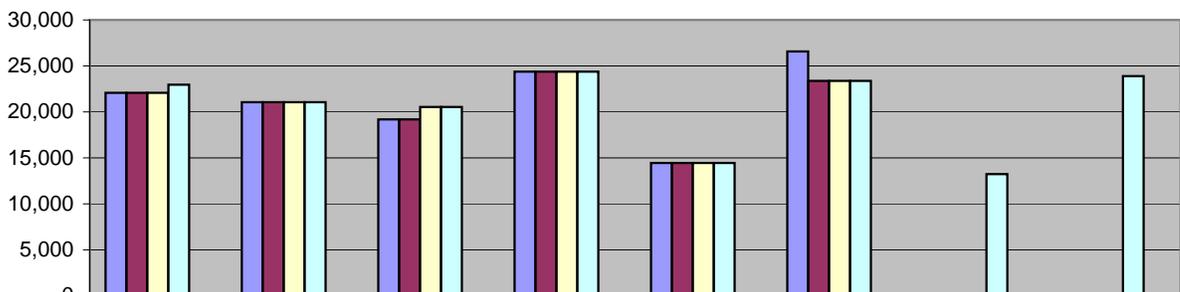
| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| ■ 2009 | 27,603 | 28,439 | 24,427 | 29,883 | 19,530 | 33,207 | | |
| ■ 2010 | 27,603 | 28,439 | 24,427 | 29,883 | 19,530 | 29,222 | | |
| ■ 2011 | 27,603 | 28,439 | 26,137 | 29,883 | 19,530 | 29,222 | | |
| ■ 2012 | 28,707 | 28,439 | 26,137 | 29,883 | 19,530 | 29,222 | 15,722 | 29,873 |
| ■ % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | | |

Anne Arundel, Howard, Montgomery, Prince George's



| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| ■ 2009 | 25,091 | 25,276 | 22,683 | 27,351 | 17,752 | 30,186 | | |
| ■ 2010 | 25,091 | 25,276 | 22,683 | 27,351 | 17,752 | 26,564 | | |
| ■ 2011 | 25,091 | 25,276 | 24,271 | 27,351 | 17,752 | 26,564 | | |
| ■ 2012 | 26,095 | 25,276 | 24,271 | 27,351 | 17,752 | 26,564 | 14,482 | 27,155 |
| ■ % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | | |

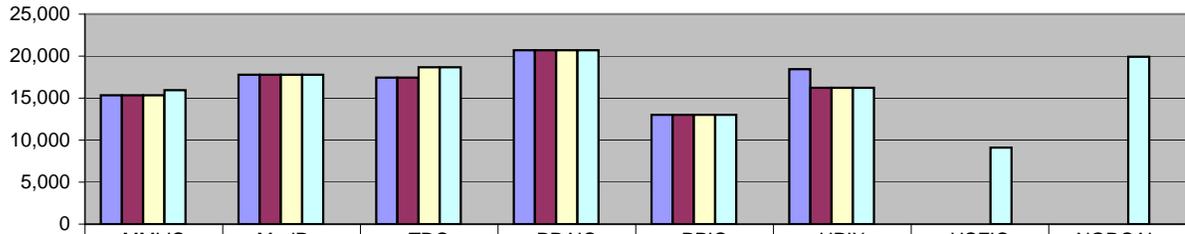
Rest of State



| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| ■ 2009 | 22,082 | 21,064 | 19,193 | 24,379 | 14,452 | 26,567 | | |
| ■ 2010 | 22,082 | 21,064 | 19,193 | 24,379 | 14,452 | 23,379 | | |
| ■ 2011 | 22,082 | 21,064 | 20,536 | 24,379 | 14,452 | 23,379 | | |
| ■ 2012 | 22,965 | 21,064 | 20,536 | 24,379 | 14,452 | 23,379 | 13,243 | 23,899 |
| ■ % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | | |

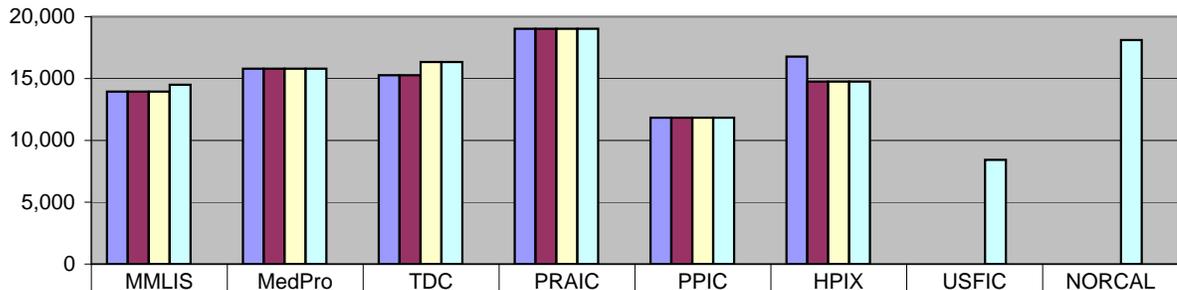
Fam/Gen Prac (No OB) - No Surgery

Baltimore City and Baltimore County



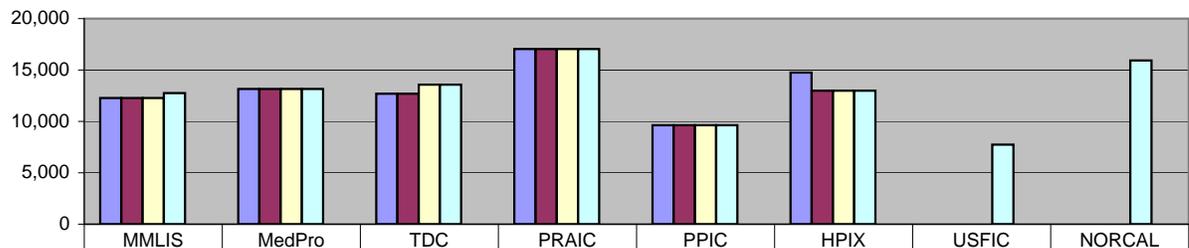
| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|------------------|--------|--------|--------|--------|--------|--------|-------|--------|
| ■ 2009 | 15,335 | 17,775 | 17,448 | 20,710 | 13,020 | 18,449 | | |
| ■ 2010 | 15,335 | 17,775 | 17,448 | 20,710 | 13,020 | 16,235 | | |
| ■ 2011 | 15,335 | 17,775 | 18,670 | 20,710 | 13,020 | 16,235 | | |
| ■ 2012 | 15,948 | 17,775 | 18,670 | 20,710 | 13,020 | 16,235 | 9,112 | 19,916 |
| ■ % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | | |

Anne Arundel, Howard, Montgomery, Prince George's



| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|------------------|--------|--------|--------|--------|--------|--------|-------|--------|
| ■ 2009 | 13,940 | 15,798 | 15,267 | 19,022 | 11,835 | 16,770 | | |
| ■ 2010 | 13,940 | 15,798 | 15,267 | 19,022 | 11,835 | 14,758 | | |
| ■ 2011 | 13,940 | 15,798 | 16,335 | 19,022 | 11,835 | 14,758 | | |
| ■ 2012 | 14,498 | 15,798 | 16,335 | 19,022 | 11,835 | 14,758 | 8,424 | 18,103 |
| ■ % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | | |

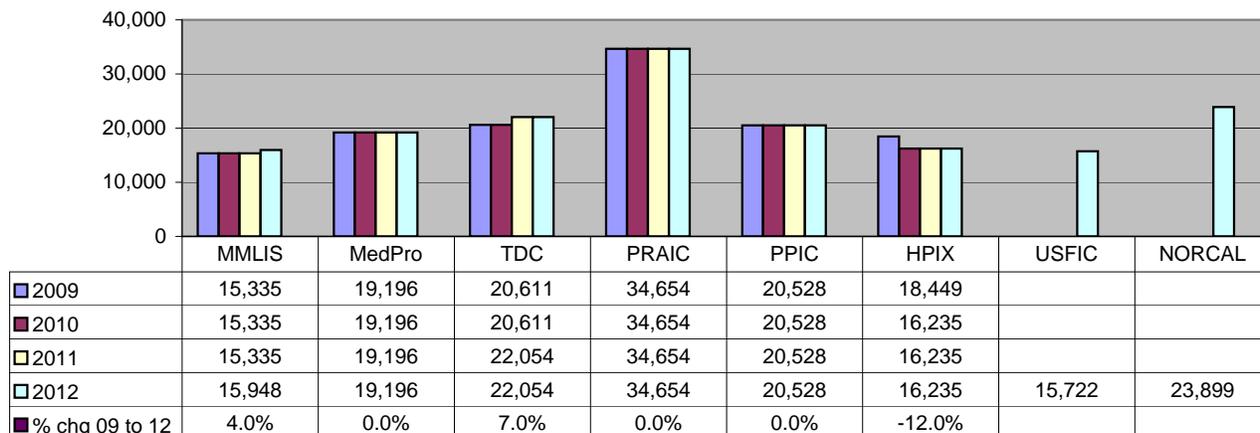
Rest of State



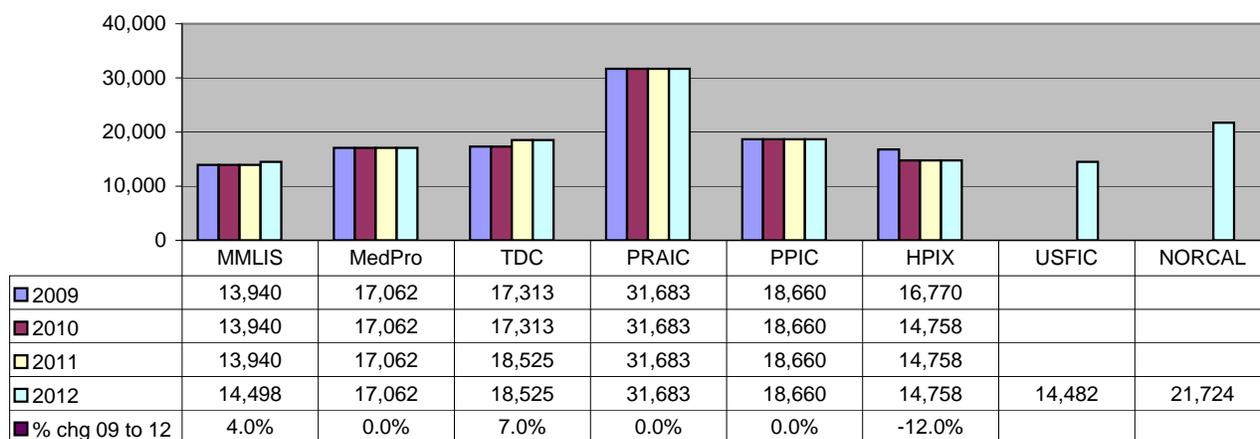
| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|------------------|--------|--------|--------|--------|-------|--------|-------|--------|
| ■ 2009 | 12,268 | 13,165 | 12,693 | 17,040 | 9,635 | 14,759 | | |
| ■ 2010 | 12,268 | 13,165 | 12,693 | 17,040 | 9,635 | 12,988 | | |
| ■ 2011 | 12,268 | 13,165 | 13,581 | 17,040 | 9,635 | 12,988 | | |
| ■ 2012 | 12,759 | 13,165 | 13,581 | 17,040 | 9,635 | 12,988 | 7,735 | 15,932 |
| ■ % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | | |

Anesthesiology

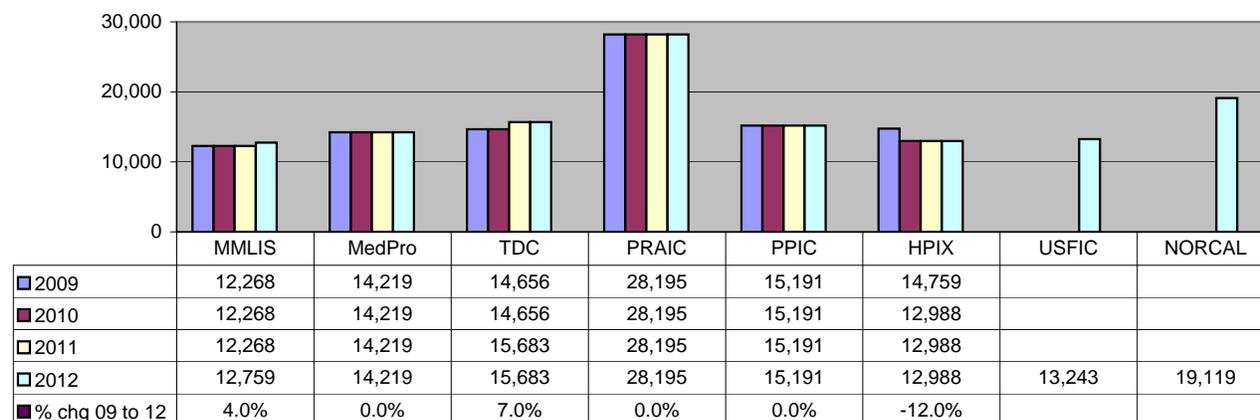
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

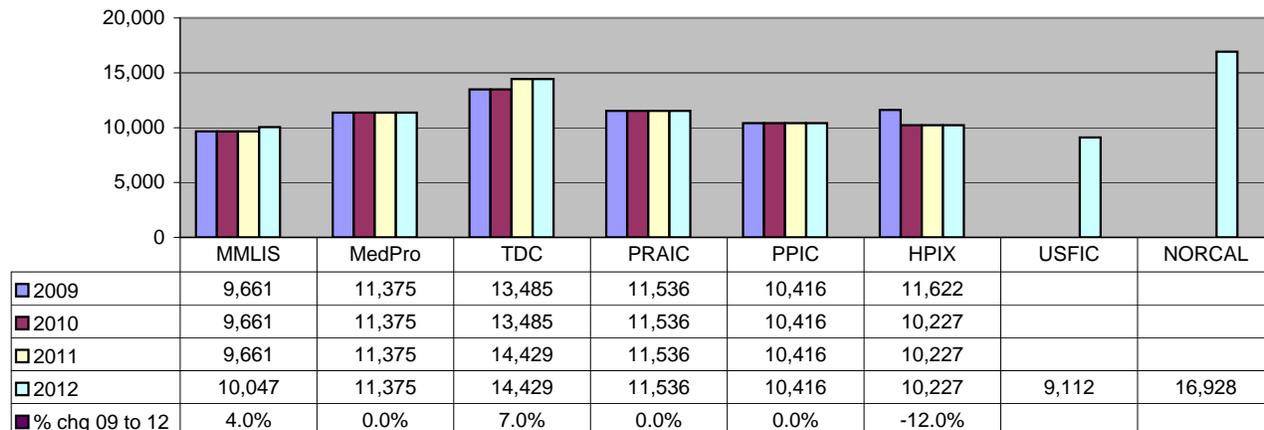


Rest of State

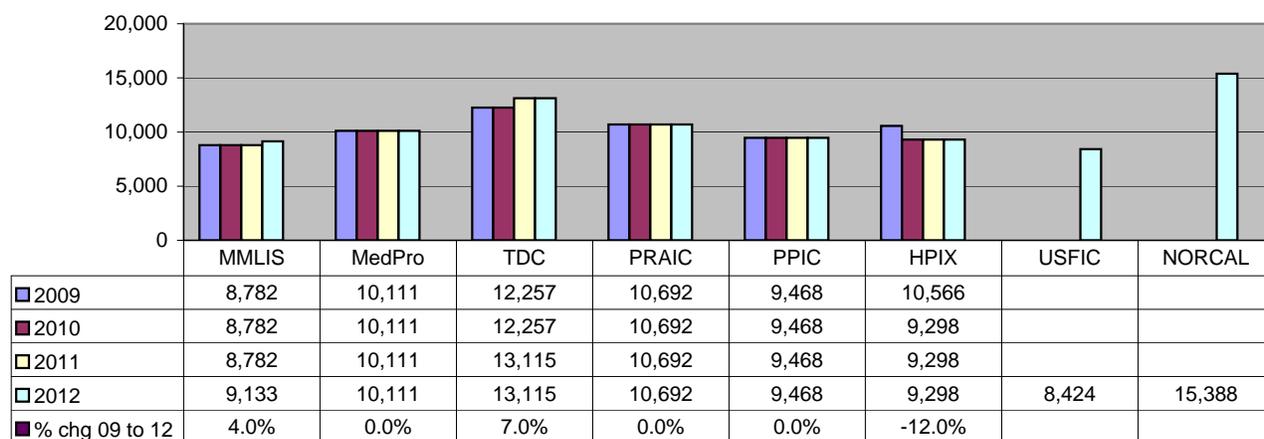


Dermatology - No Surgery

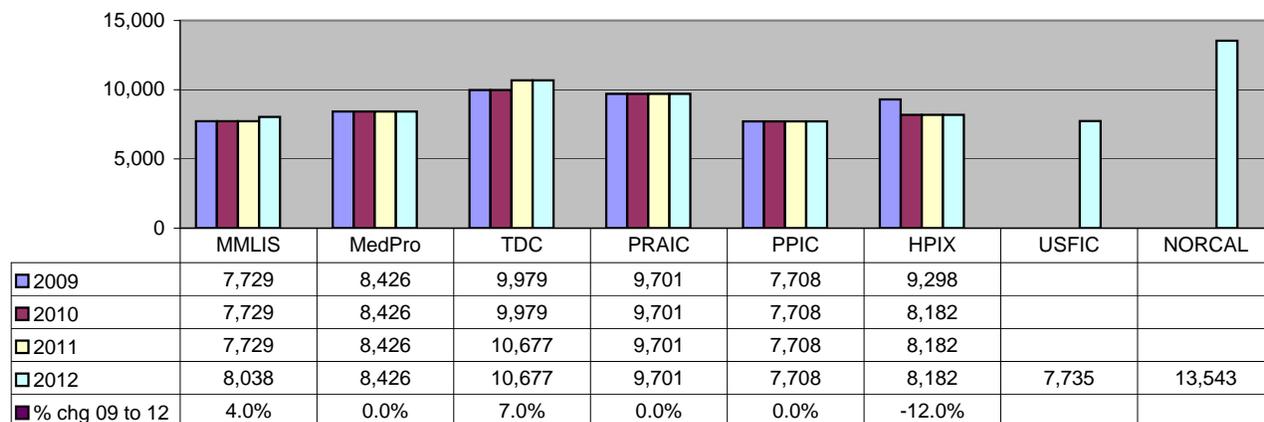
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

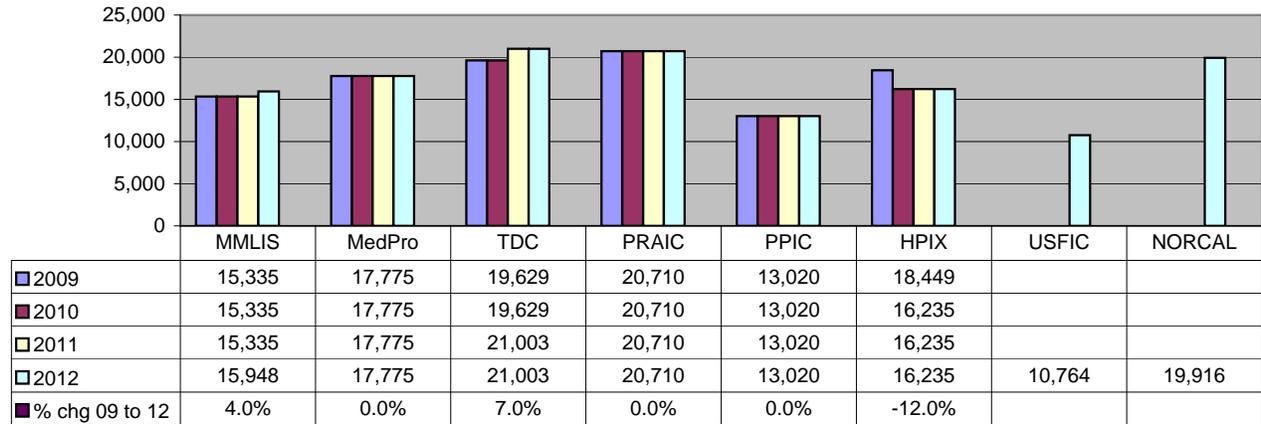


Rest of State

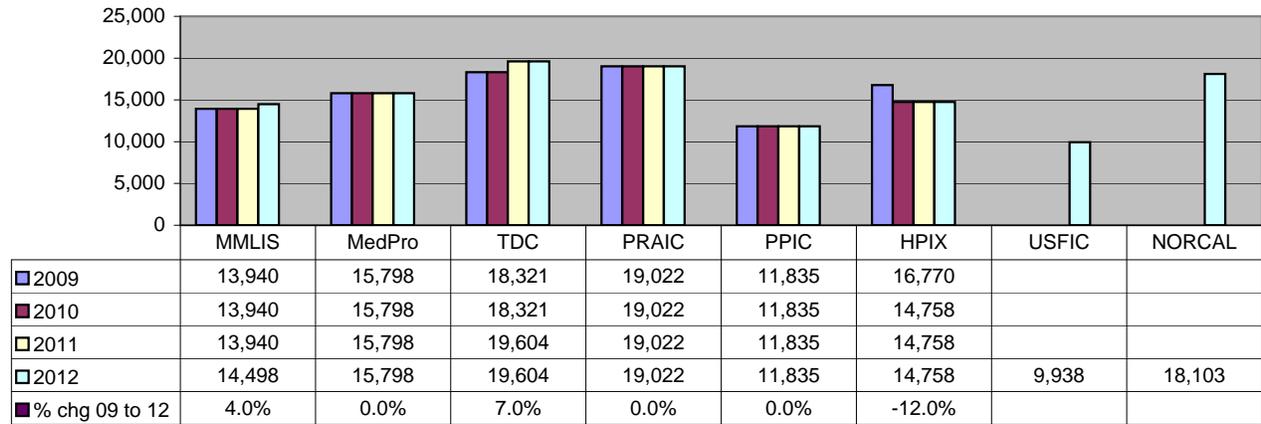


Internal Medicine - No Surgery

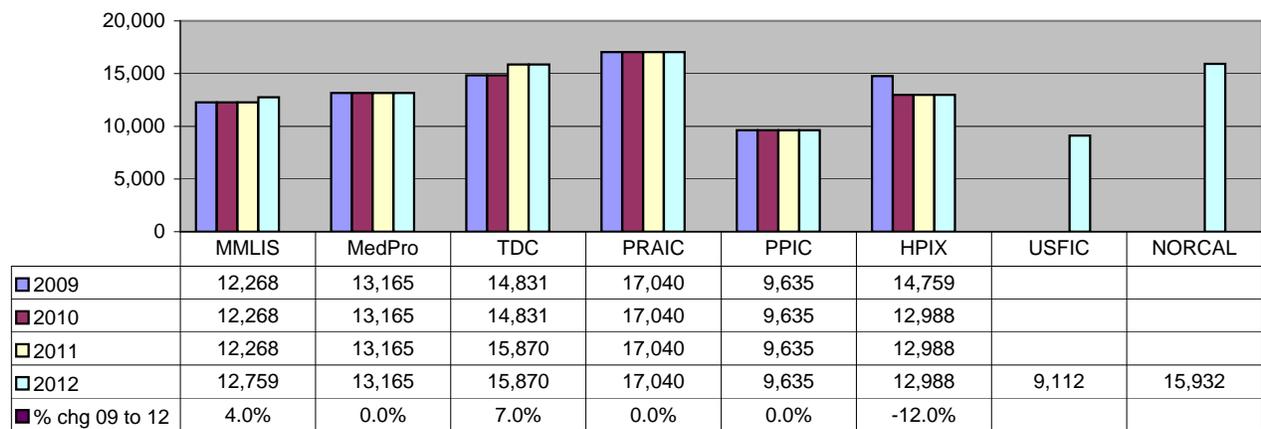
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

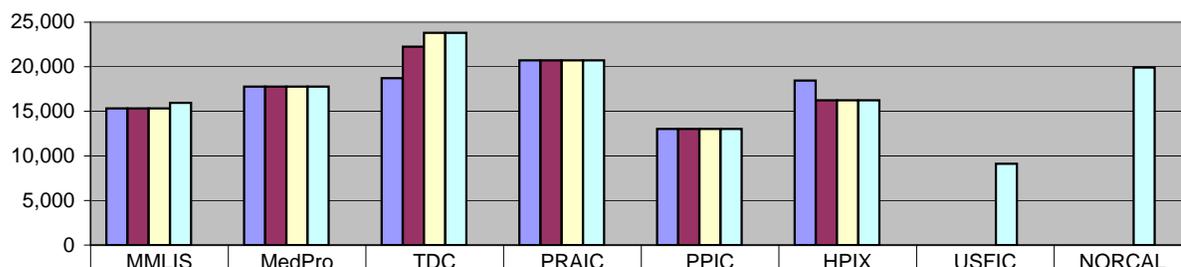


Rest of State



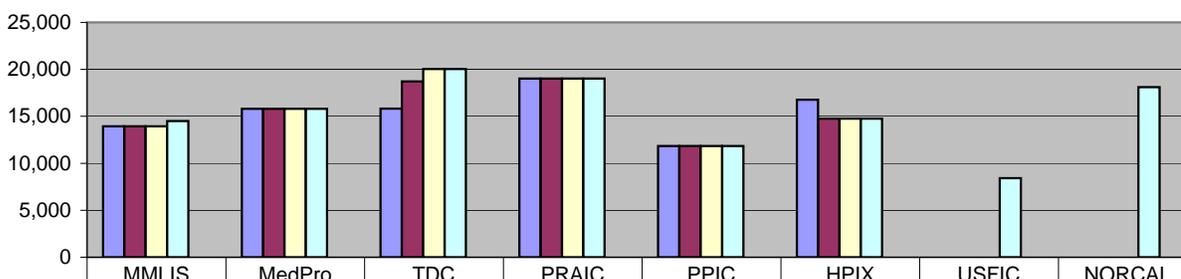
Pediatrics - No Surgery

Baltimore City and Baltimore County



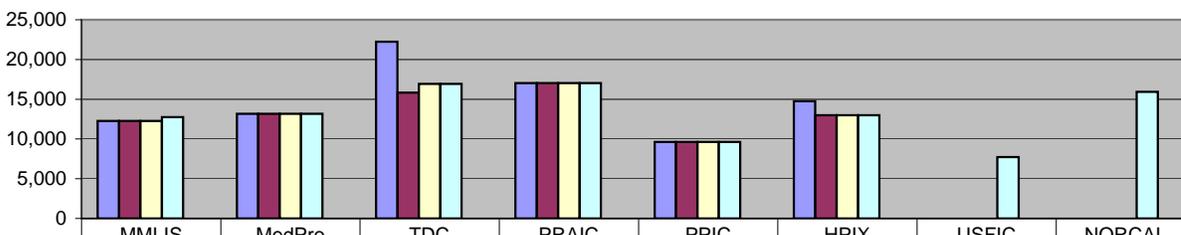
| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|----------------|--------|--------|--------|--------|--------|--------|-------|--------|
| 2009 | 15,335 | 17,775 | 18,721 | 20,710 | 13,020 | 18,449 | | |
| 2010 | 15,335 | 17,775 | 22,246 | 20,710 | 13,020 | 16,235 | | |
| 2011 | 15,335 | 17,775 | 23,804 | 20,710 | 13,020 | 16,235 | | |
| 2012 | 15,948 | 17,775 | 23,804 | 20,710 | 13,020 | 16,235 | 9,112 | 19,916 |
| % chg 09 to 12 | 4.0% | 0.0% | 27.1% | 0.0% | 0.0% | -12.0% | | |

Anne Arundel, Howard, Montgomery, Prince George's



| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|----------------|--------|--------|--------|--------|--------|--------|-------|--------|
| 2009 | 13,940 | 15,798 | 15,824 | 19,022 | 11,835 | 16,770 | | |
| 2010 | 13,940 | 15,798 | 18,721 | 19,022 | 11,835 | 14,758 | | |
| 2011 | 13,940 | 15,798 | 20,031 | 19,022 | 11,835 | 14,758 | | |
| 2012 | 14,498 | 15,798 | 20,031 | 19,022 | 11,835 | 14,758 | 8,424 | 18,103 |
| % chg 09 to 12 | 4.0% | 0.0% | 26.6% | 0.0% | 0.0% | -12.0% | | |

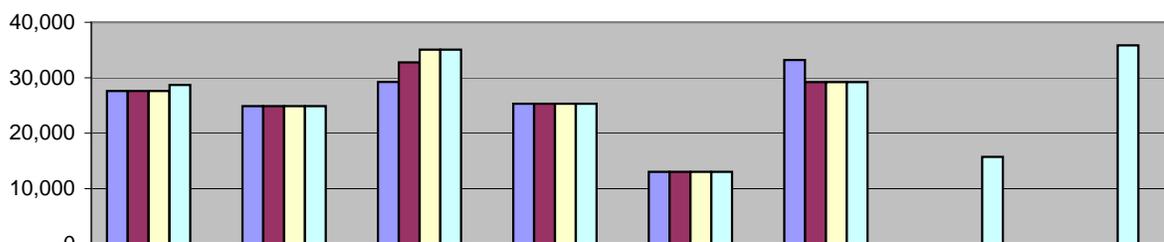
Rest of State



| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|----------------|--------|--------|--------|--------|-------|--------|-------|--------|
| 2009 | 12,268 | 13,165 | 22,246 | 17,040 | 9,635 | 14,759 | | |
| 2010 | 12,268 | 13,165 | 15,824 | 17,040 | 9,635 | 12,988 | | |
| 2011 | 12,268 | 13,165 | 16,932 | 17,040 | 9,635 | 12,988 | | |
| 2012 | 12,759 | 13,165 | 16,932 | 17,040 | 9,635 | 12,988 | 7,735 | 15,932 |
| % chg 09 to 12 | 4.0% | 0.0% | -23.9% | 0.0% | 0.0% | -12.0% | | |

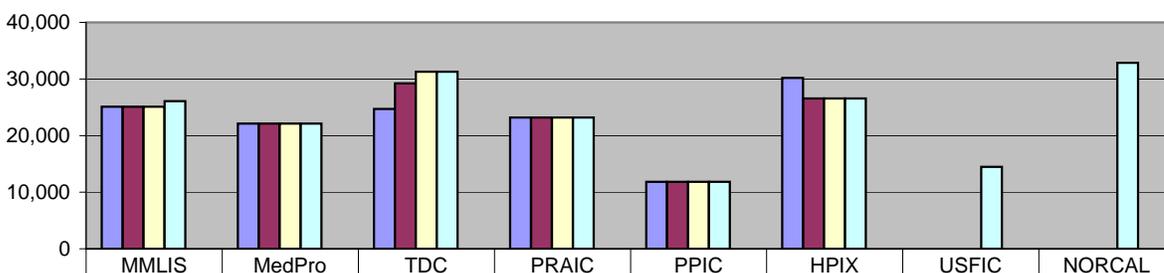
Radiology (Diagnostic) - No Surgery

Baltimore City and Baltimore County



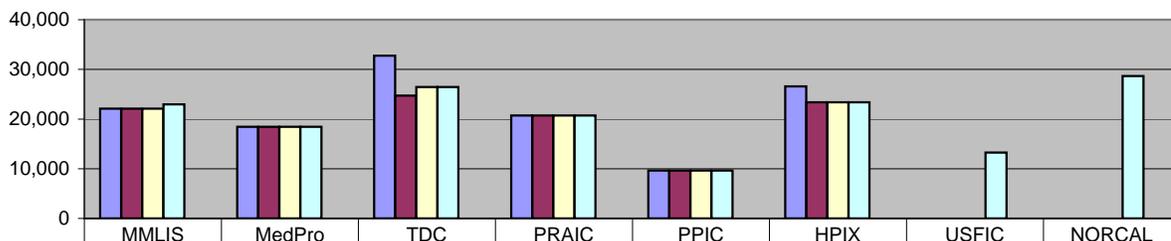
| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| ■ 2009 | 27,603 | 24,883 | 29,232 | 25,296 | 13,020 | 33,207 | | |
| ■ 2010 | 27,603 | 24,883 | 32,767 | 25,296 | 13,020 | 29,222 | | |
| ■ 2011 | 27,603 | 24,883 | 35,060 | 25,296 | 13,020 | 29,222 | | |
| ■ 2012 | 28,707 | 24,883 | 35,060 | 25,296 | 13,020 | 29,222 | 15,722 | 35,848 |
| ■ % chg 09 to 12 | 4.0% | 0.0% | 19.9% | 0.0% | 0.0% | -12.0% | | |

Anne Arundel, Howard, Montgomery, Prince George's



| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|------------------|--------|--------|--------|--------|--------|--------|--------|--------|
| ■ 2009 | 25,091 | 22,116 | 24,710 | 23,186 | 11,835 | 30,186 | | |
| ■ 2010 | 25,091 | 22,116 | 29,232 | 23,186 | 11,835 | 26,564 | | |
| ■ 2011 | 25,091 | 22,116 | 31,279 | 23,186 | 11,835 | 26,564 | | |
| ■ 2012 | 26,095 | 22,116 | 31,279 | 23,186 | 11,835 | 26,564 | 14,482 | 32,856 |
| ■ % chg 09 to 12 | 4.0% | 0.0% | 26.6% | 0.0% | 0.0% | -12.0% | | |

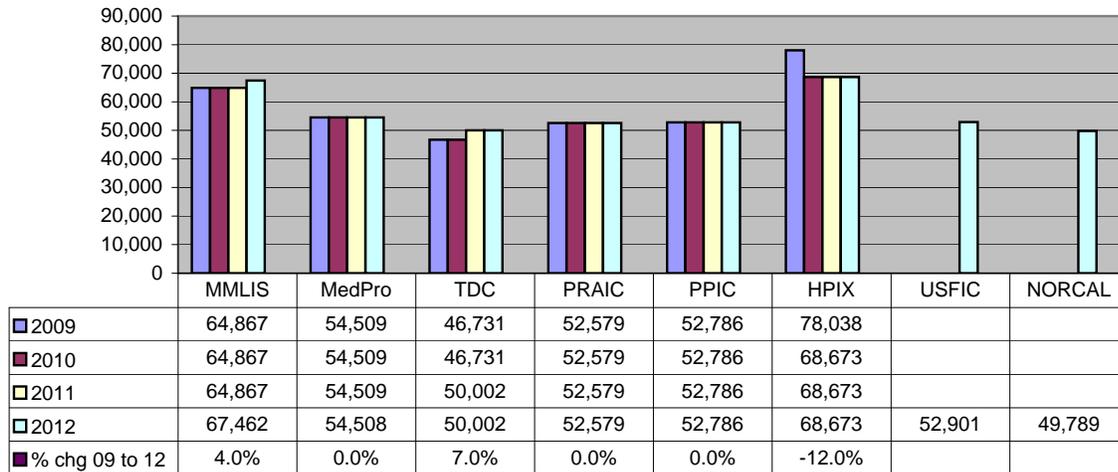
Rest of State



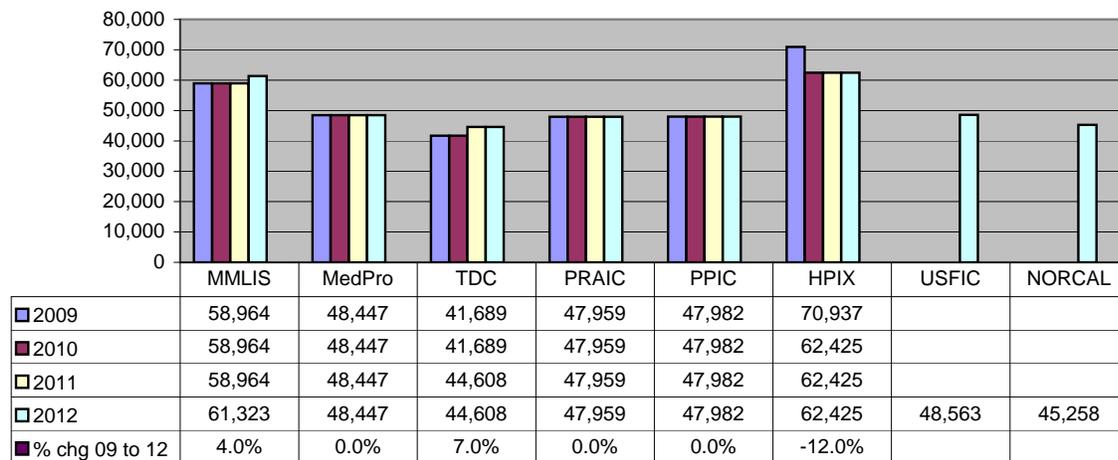
| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|------------------|--------|--------|--------|--------|-------|--------|--------|--------|
| ■ 2009 | 22,082 | 18,431 | 32,767 | 20,710 | 9,635 | 26,567 | | |
| ■ 2010 | 22,082 | 18,431 | 24,710 | 20,710 | 9,635 | 23,379 | | |
| ■ 2011 | 22,082 | 18,431 | 26,440 | 20,710 | 9,635 | 23,379 | | |
| ■ 2012 | 22,965 | 18,431 | 26,440 | 20,710 | 9,635 | 23,379 | 13,243 | 28,678 |
| ■ % chg 09 to 12 | 4.0% | 0.0% | -19.3% | 0.0% | 0.0% | -12.0% | | |

Emergency Medicine - Inc. Major Surgery

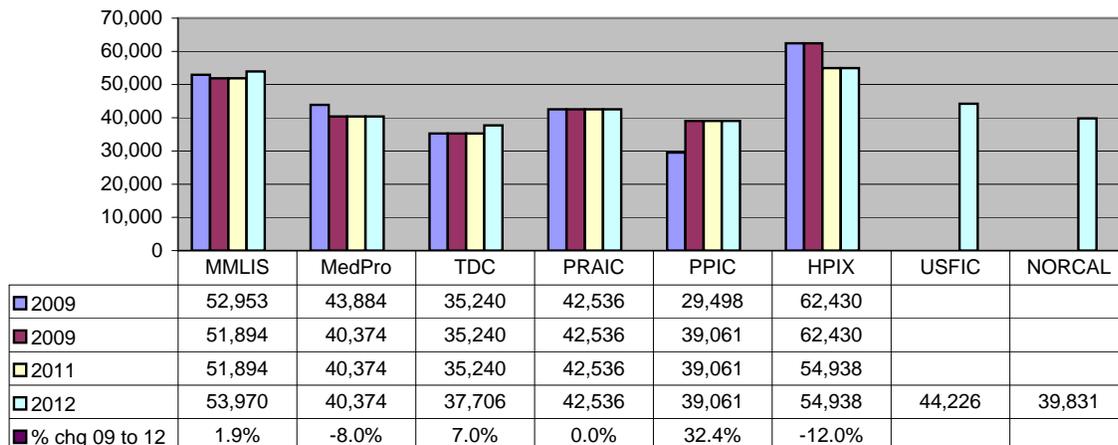
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

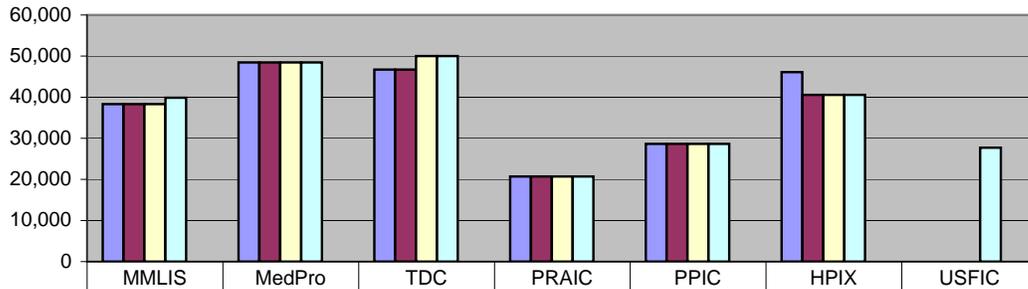


Rest of State



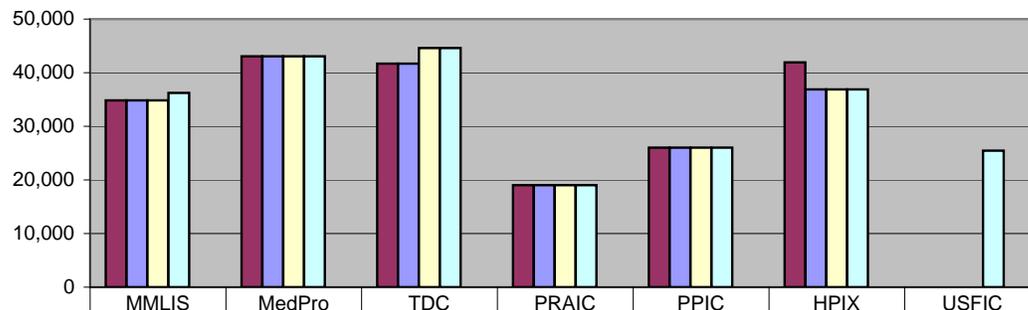
Emergency Medicine (No Major Surgery)

Baltimore City and Baltimore County



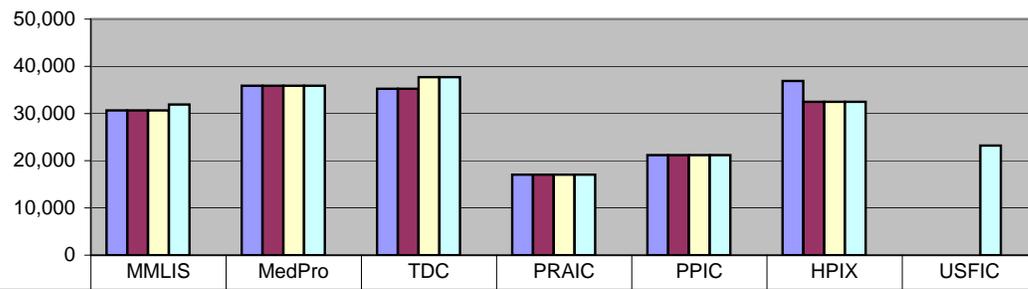
| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC |
|----------------|--------|--------|--------|--------|--------|--------|--------|
| 2009 | 38,338 | 48,452 | 46,731 | 20,710 | 28,643 | 46,122 | |
| 2010 | 38,338 | 48,452 | 46,731 | 20,710 | 28,643 | 40,587 | |
| 2011 | 38,338 | 48,452 | 50,002 | 20,710 | 28,643 | 40,587 | |
| 2012 | 39,872 | 48,452 | 50,002 | 20,710 | 28,643 | 40,587 | 27,702 |
| % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | |

Anne Arundel, Howard, Montgomery, Prince George's



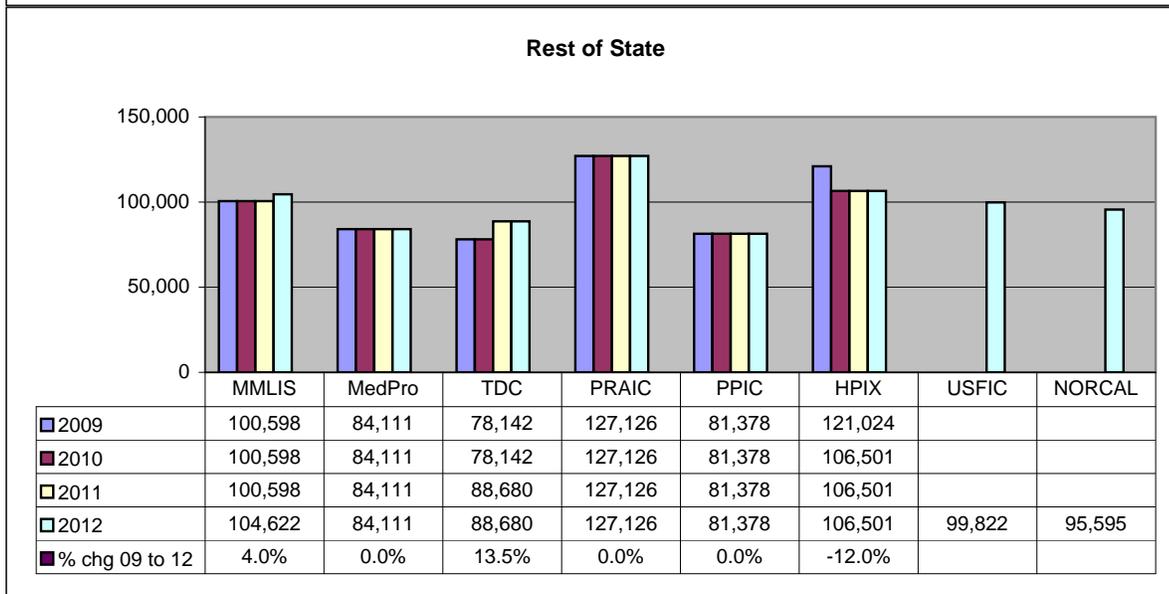
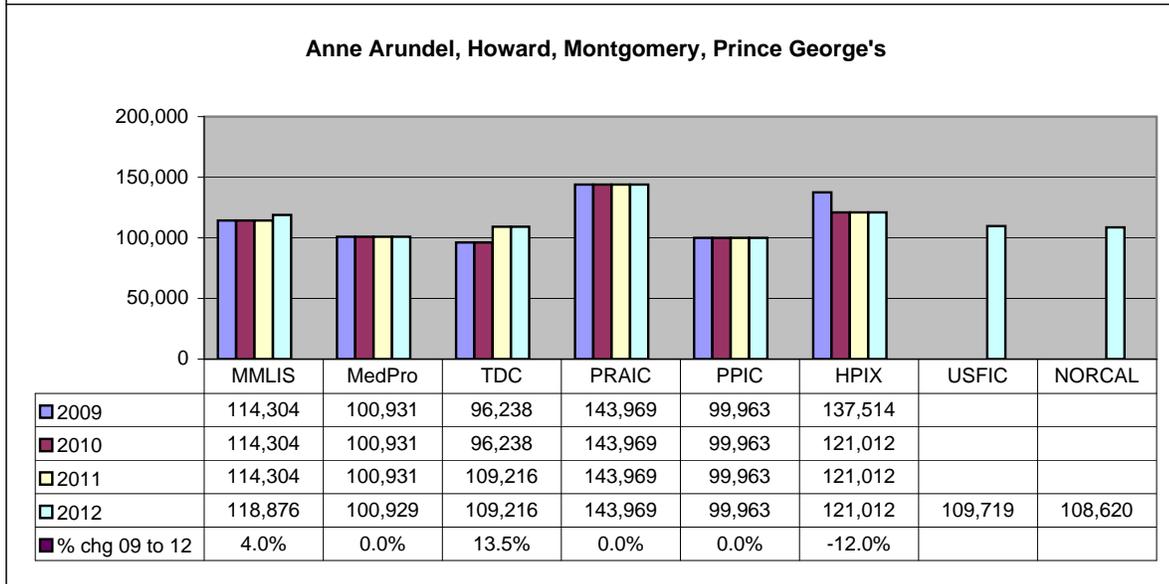
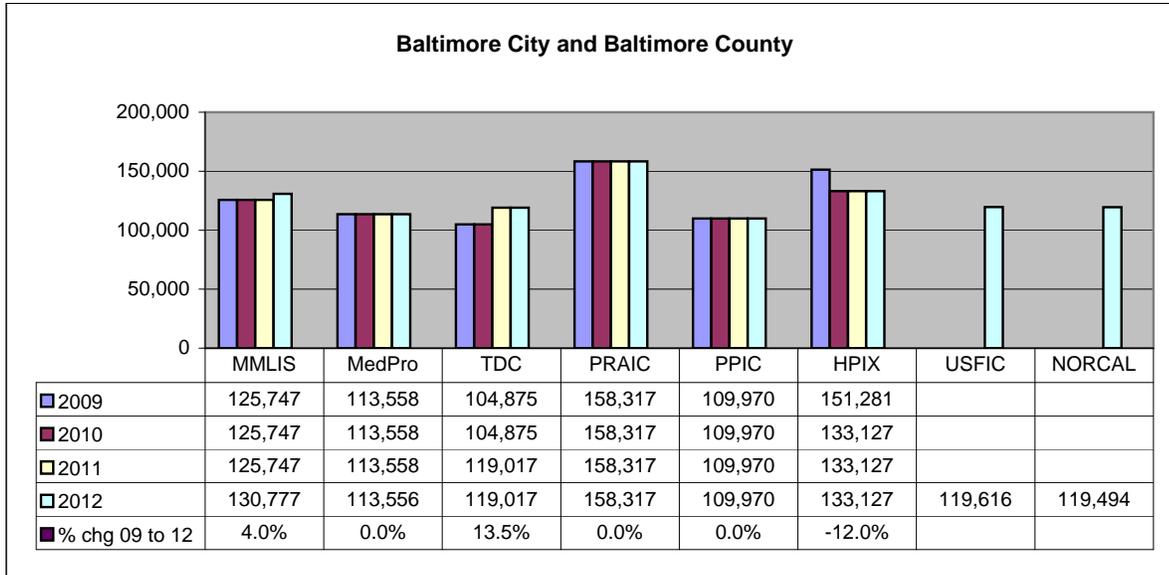
| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC |
|----------------|--------|--------|--------|--------|--------|--------|--------|
| 2009 | 34,849 | 43,063 | 41,689 | 19,022 | 26,037 | 41,925 | |
| 2010 | 34,849 | 43,063 | 41,689 | 19,022 | 26,037 | 36,894 | |
| 2011 | 34,849 | 43,063 | 44,608 | 19,022 | 26,037 | 36,894 | |
| 2012 | 36,243 | 43,063 | 44,608 | 19,022 | 26,037 | 36,894 | 25,464 |
| % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | |

Rest of State



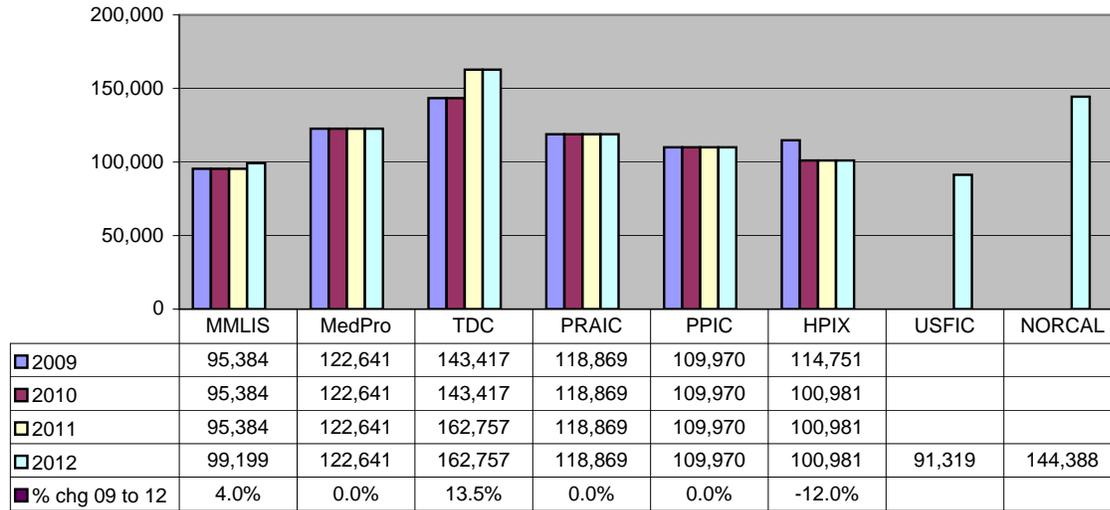
| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC |
|----------------|--------|--------|--------|--------|--------|--------|--------|
| 2009 | 30,670 | 35,887 | 35,240 | 17,040 | 21,196 | 36,898 | |
| 2010 | 30,670 | 35,887 | 35,240 | 17,040 | 21,196 | 32,470 | |
| 2011 | 30,670 | 35,887 | 37,706 | 17,040 | 21,196 | 32,470 | |
| 2012 | 31,897 | 35,887 | 37,706 | 17,040 | 21,196 | 32,470 | 23,226 |
| % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | |

Obstetrics/Gynecology - Surgery

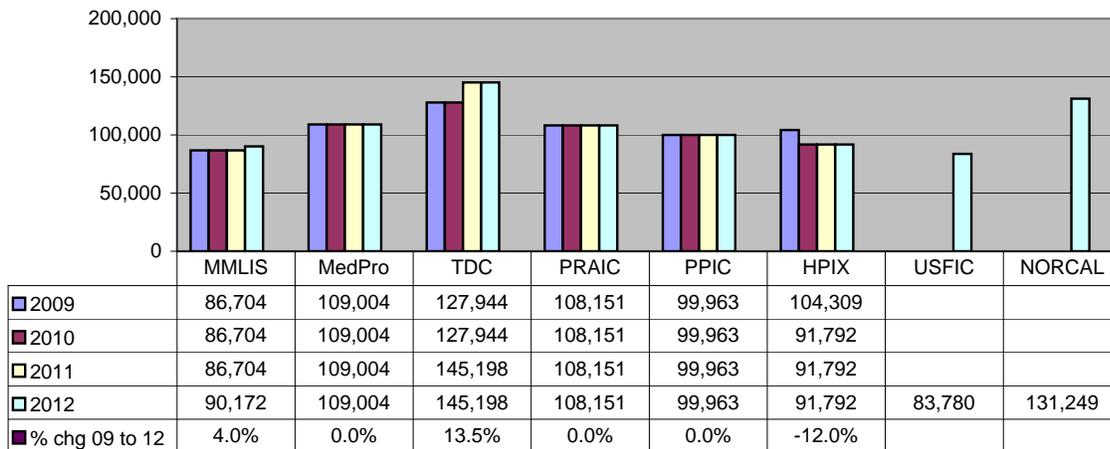


Neurology (including child) - Surgery

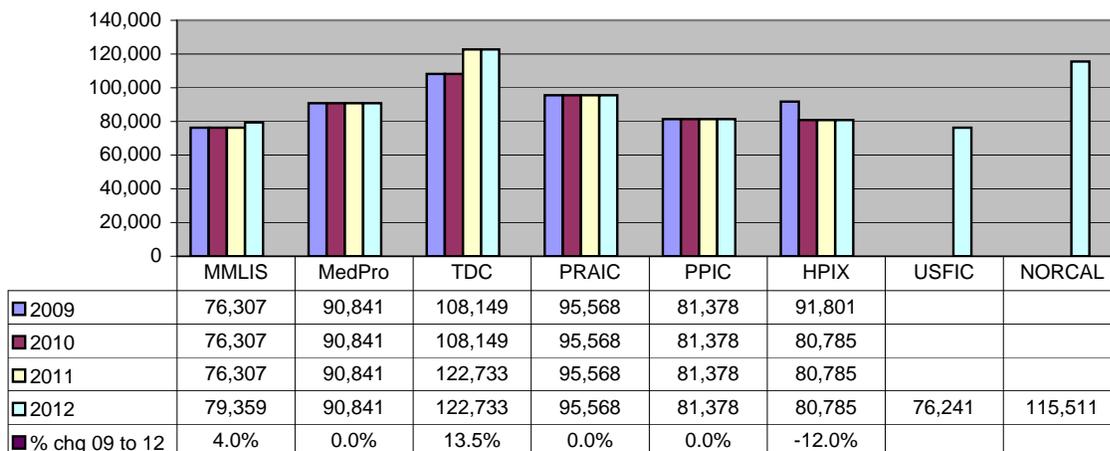
Baltimore City and Baltimore County



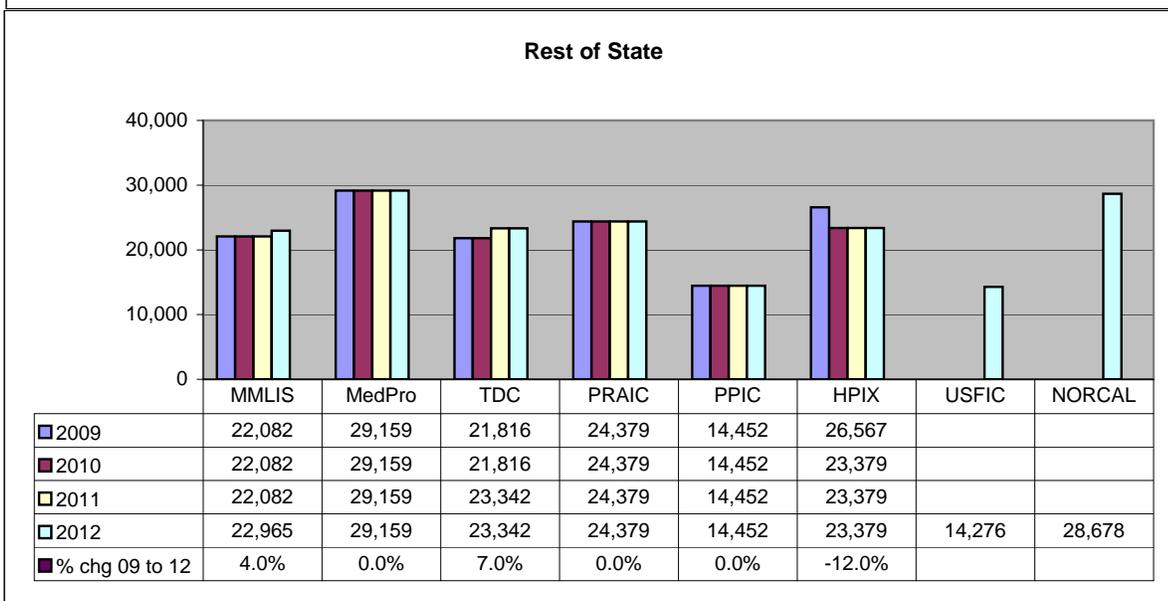
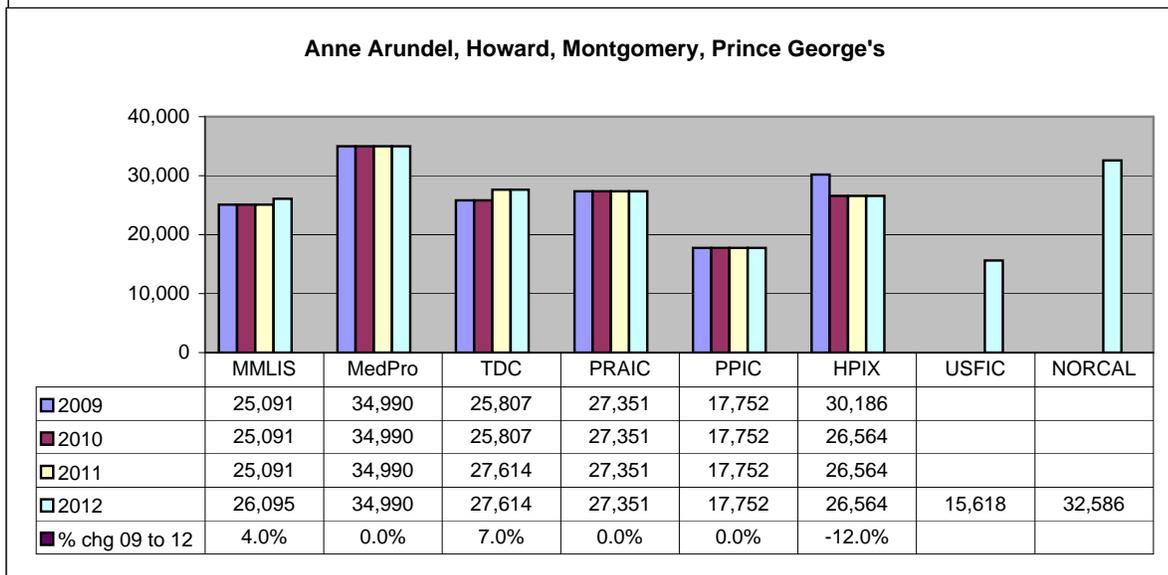
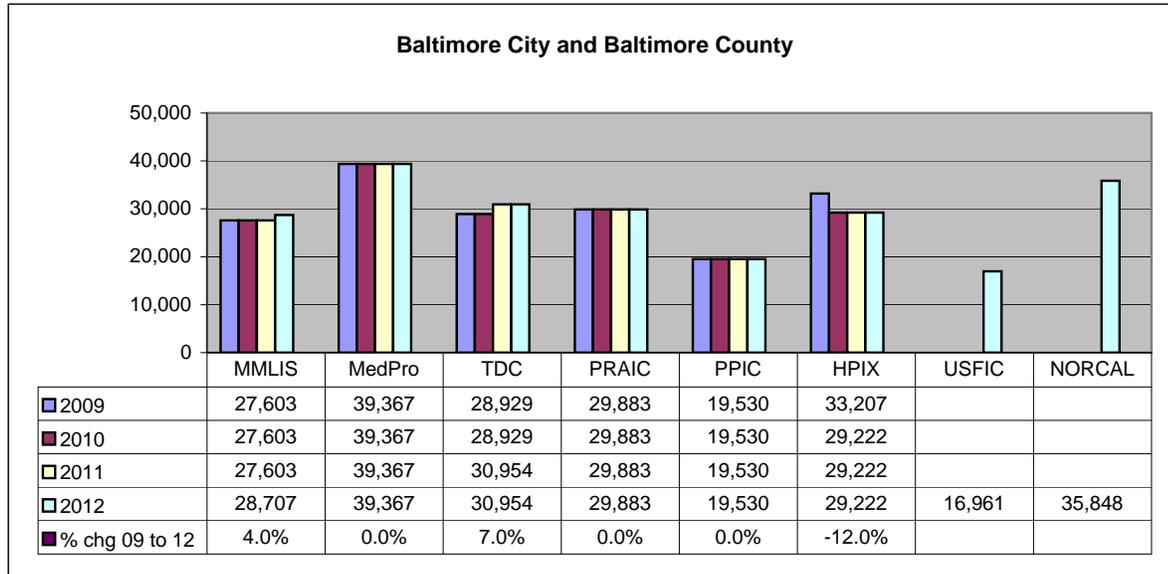
Anne Arundel, Howard, Montgomery, Prince George's



Rest of State

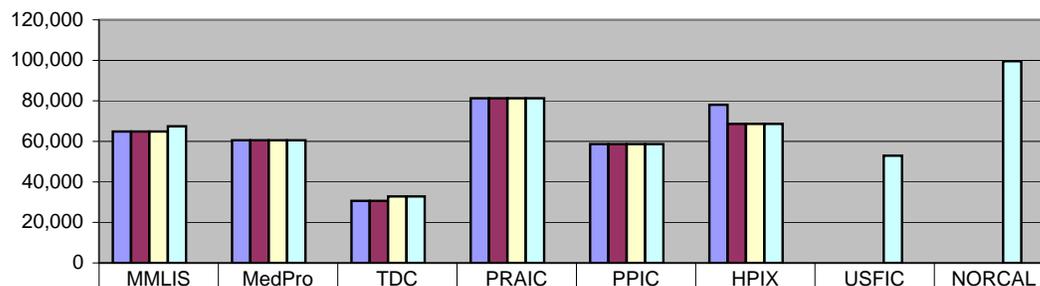


Neurology (including child) - Minor Surgery



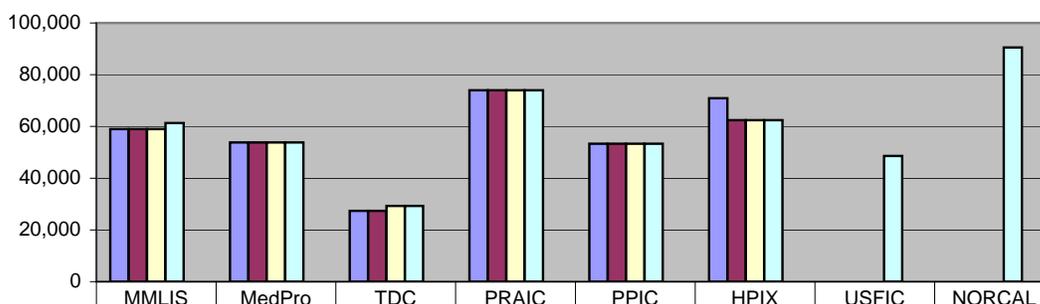
Cardiovascular Disease - Surgery

Baltimore City and Baltimore County



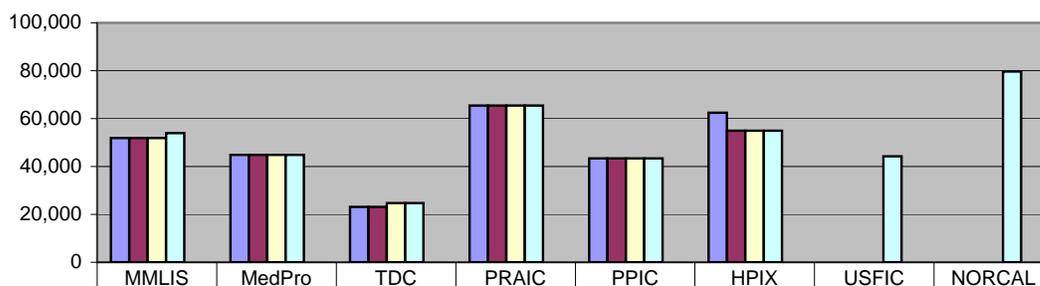
| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|----------------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2009 | 64,867 | 60,564 | 30,654 | 81,257 | 58,651 | 78,038 | | |
| 2010 | 64,867 | 60,564 | 30,654 | 81,257 | 58,651 | 68,673 | | |
| 2011 | 64,867 | 60,564 | 32,799 | 81,257 | 58,651 | 68,673 | | |
| 2012 | 67,462 | 60,564 | 32,799 | 81,257 | 58,651 | 68,673 | 52,901 | 99,578 |
| % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | | |

Anne Arundel, Howard, Montgomery, Prince George's



| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|----------------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2009 | 58,964 | 53,829 | 27,346 | 73,998 | 53,314 | 70,937 | | |
| 2010 | 58,964 | 53,829 | 27,346 | 73,998 | 53,314 | 62,425 | | |
| 2011 | 58,964 | 53,829 | 29,261 | 73,998 | 53,314 | 62,425 | | |
| 2012 | 61,323 | 53,829 | 29,261 | 73,998 | 53,314 | 62,425 | 48,563 | 90,516 |
| % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | | |

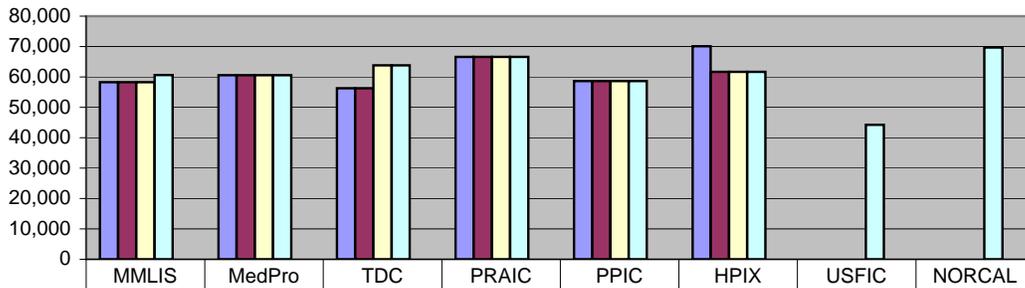
Rest of State



| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|----------------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2009 | 51,894 | 44,859 | 23,115 | 65,478 | 43,402 | 62,430 | | |
| 2010 | 51,894 | 44,859 | 23,115 | 65,478 | 43,402 | 54,938 | | |
| 2011 | 51,894 | 44,859 | 24,733 | 65,478 | 43,402 | 54,938 | | |
| 2012 | 53,970 | 44,859 | 24,733 | 65,478 | 43,402 | 54,938 | 44,226 | 79,662 |
| % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | | |

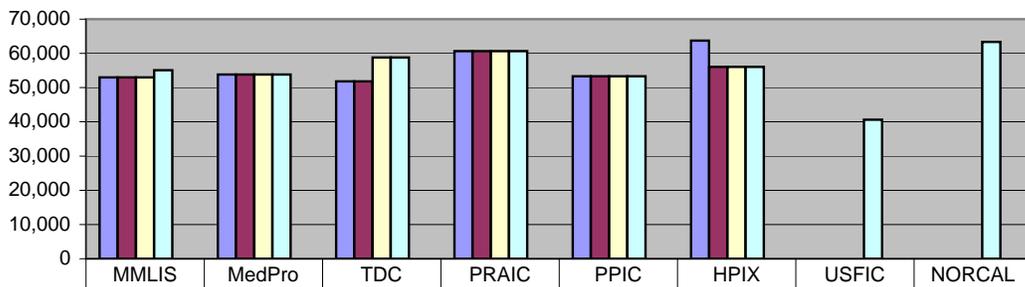
Orthopedic Surgery

Baltimore City and Baltimore County



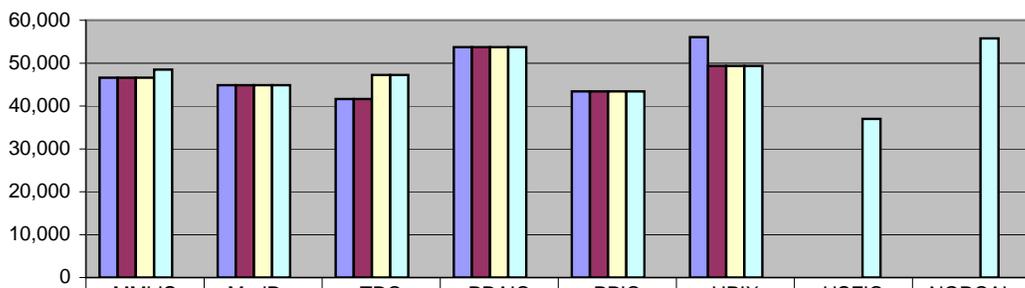
| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|----------------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2009 | 58,273 | 60,564 | 56,258 | 66,579 | 58,651 | 70,105 | | |
| 2010 | 58,273 | 60,564 | 56,258 | 66,579 | 58,651 | 61,692 | | |
| 2011 | 58,273 | 60,564 | 63,844 | 66,579 | 58,651 | 61,692 | | |
| 2012 | 60,604 | 60,564 | 63,844 | 66,579 | 58,651 | 61,692 | 44,226 | 69,705 |
| % chg 09 to 12 | 4.0% | 0.0% | 13.5% | 0.0% | 0.0% | -12.0% | | |

Anne Arundel, Howard, Montgomery, Prince George's



| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|----------------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2009 | 52,970 | 53,829 | 51,818 | 60,671 | 53,314 | 63,726 | | |
| 2010 | 52,970 | 53,829 | 51,818 | 60,671 | 53,314 | 56,079 | | |
| 2011 | 52,970 | 53,829 | 58,806 | 60,671 | 53,314 | 56,079 | | |
| 2012 | 55,089 | 53,829 | 58,806 | 60,671 | 53,314 | 56,078 | 40,611 | 63,361 |
| % chg 09 to 12 | 4.0% | 0.0% | 13.5% | 0.0% | 0.0% | -12.0% | | |

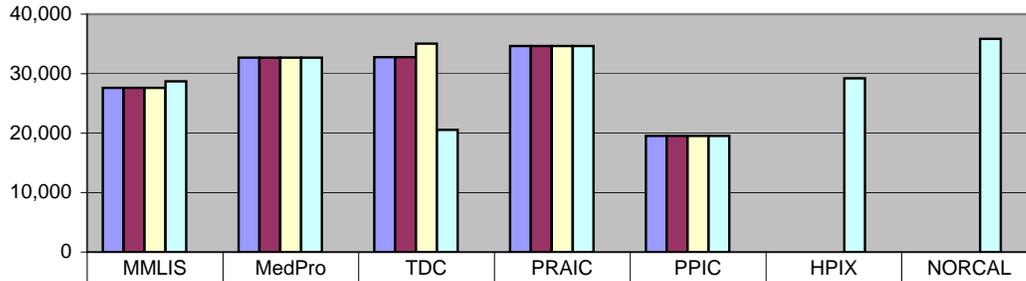
Rest of State



| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | USFIC | NORCAL |
|----------------|--------|--------|--------|--------|--------|--------|--------|--------|
| 2009 | 46,618 | 44,859 | 41,631 | 53,735 | 43,402 | 56,085 | | |
| 2010 | 46,618 | 44,859 | 41,631 | 53,735 | 43,402 | 49,355 | | |
| 2011 | 46,618 | 44,859 | 47,245 | 53,735 | 43,402 | 49,355 | | |
| 2012 | 48,483 | 44,859 | 47,245 | 53,735 | 43,402 | 49,355 | 36,996 | 55,764 |
| % chg 09 to 12 | 4.0% | 0.0% | 13.5% | 0.0% | 0.0% | -12.0% | | |

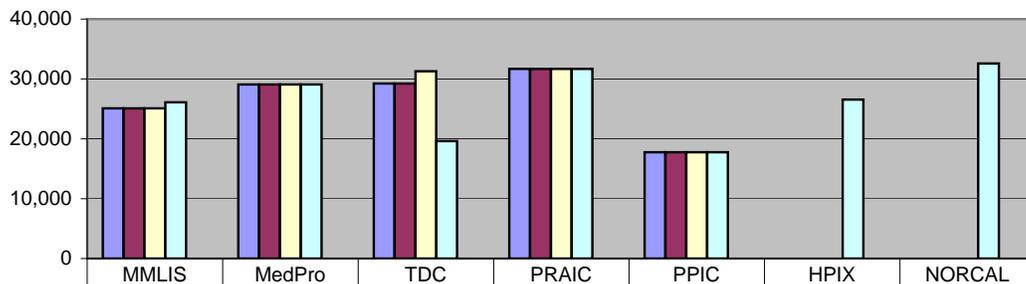
Radiology (incl dye) - Minor Surgery

Baltimore City and Baltimore County



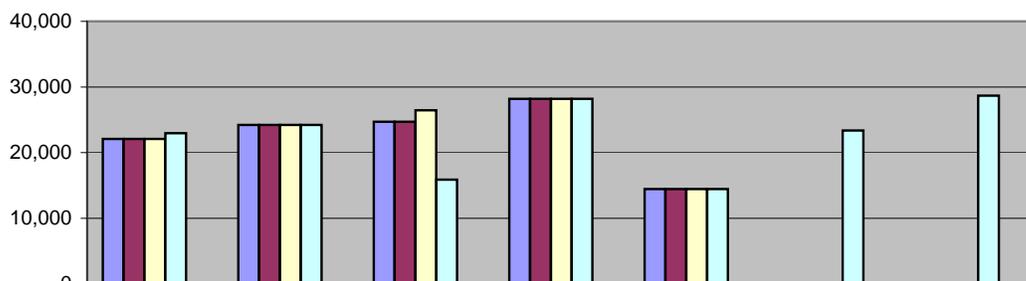
| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | NORCAL |
|------------------|--------|--------|--------|--------|--------|--------|--------|
| ■ 2009 | 27,603 | 32,705 | 32,767 | 34,654 | 19,530 | | |
| ■ 2010 | 27,603 | 32,705 | 32,767 | 34,654 | 19,530 | | |
| ■ 2011 | 27,603 | 32,705 | 35,061 | 34,654 | 19,530 | | |
| ■ 2012 | 28,707 | 32,705 | 20,536 | 34,654 | 19,530 | 29,222 | 35,848 |
| ■ % chg 09 to 12 | 4.0% | 0.0% | -37.3% | 0.0% | 0.0% | | |

Anne Arundel, Howard, Montgomery, Prince George's



| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | NORCAL |
|------------------|--------|--------|--------|--------|--------|--------|--------|
| ■ 2009 | 25,091 | 29,067 | 29,232 | 31,683 | 17,752 | | |
| ■ 2010 | 25,091 | 29,067 | 29,232 | 31,683 | 17,752 | | |
| ■ 2011 | 25,091 | 29,067 | 31,278 | 31,683 | 17,752 | | |
| ■ 2012 | 26,095 | 29,067 | 19,604 | 31,683 | 17,752 | 26,564 | 32,586 |
| ■ % chg 09 to 12 | 4.0% | 0.0% | -32.9% | 0.0% | 0.0% | | |

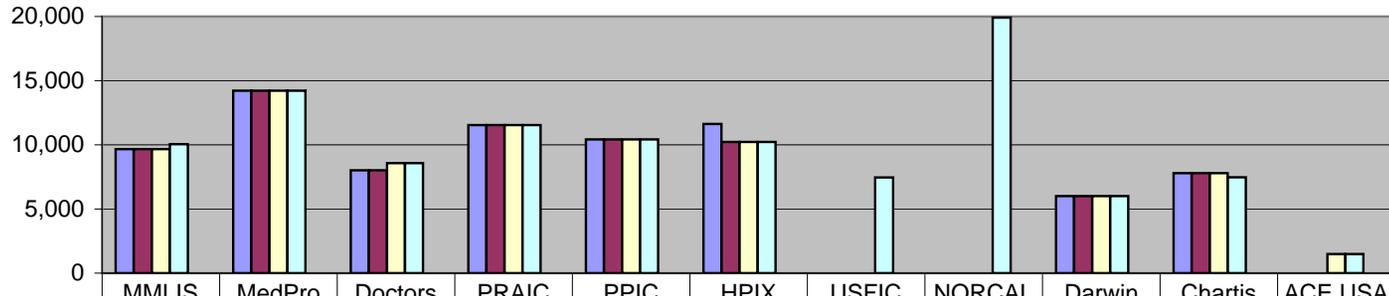
Rest of State



| | MMLIS | MedPro | TDC | PRAIC | PPIC | HPIX | NORCAL |
|------------------|--------|--------|--------|--------|--------|--------|--------|
| ■ 2009 | 22,082 | 24,224 | 24,710 | 28,195 | 14,452 | | |
| ■ 2010 | 22,082 | 24,224 | 24,710 | 28,195 | 14,452 | | |
| ■ 2011 | 22,082 | 24,224 | 26,440 | 28,195 | 14,452 | | |
| ■ 2012 | 22,965 | 24,224 | 15,870 | 28,195 | 14,452 | 23,379 | 28,678 |
| ■ % chg 09 to 12 | 4.0% | 0.0% | -35.8% | 0.0% | 0.0% | | |

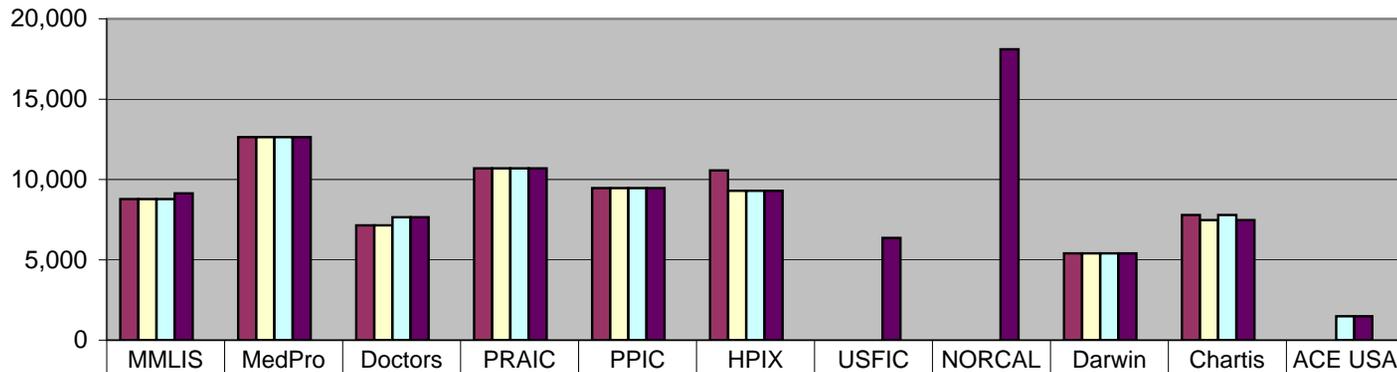
Psychiatrist (Including Child)

Baltimore City and Baltimore County



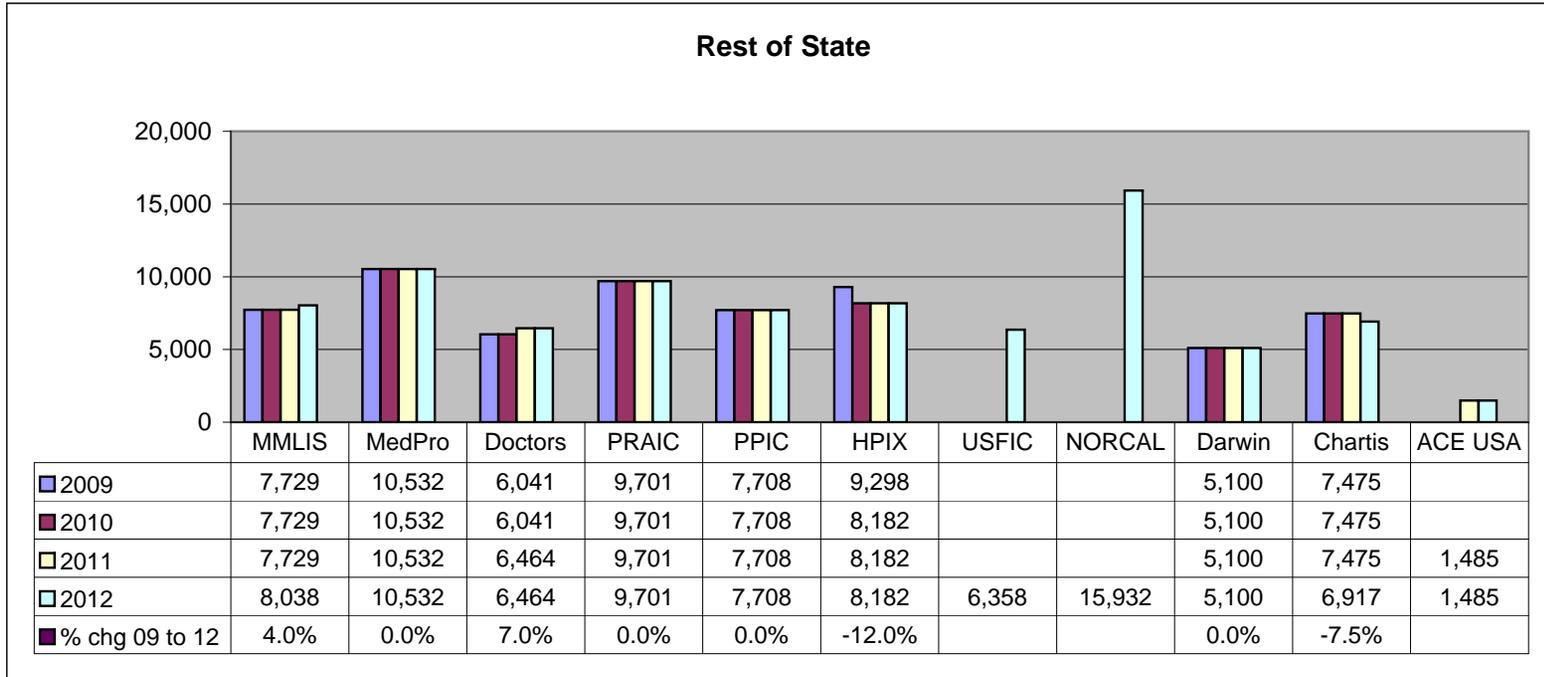
| | MMLIS | MedPro | Doctors | PRAIC | PPIC | HPIX | USFIC | NORCAL | Darwin | Chartis | ACE USA |
|----------------|--------|--------|---------|--------|--------|--------|-------|--------|--------|---------|---------|
| 2009 | 9,661 | 14,219 | 8,012 | 11,536 | 10,416 | 11,622 | | | 6,000 | 7,789 | |
| 2010 | 9,661 | 14,219 | 8,012 | 11,536 | 10,416 | 10,227 | | | 6,000 | 7,789 | |
| 2011 | 9,661 | 14,219 | 8,572 | 11,536 | 10,416 | 10,227 | | | 6,000 | 7,789 | 1,485 |
| 2012 | 10,047 | 14,219 | 8,572 | 11,536 | 10,416 | 10,227 | 7,460 | 19,916 | 6,000 | 7,475 | 1,485 |
| % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | | | 0.0% | -4.0% | |

Anne Arundel, Howard, Montgomery, Prince George's

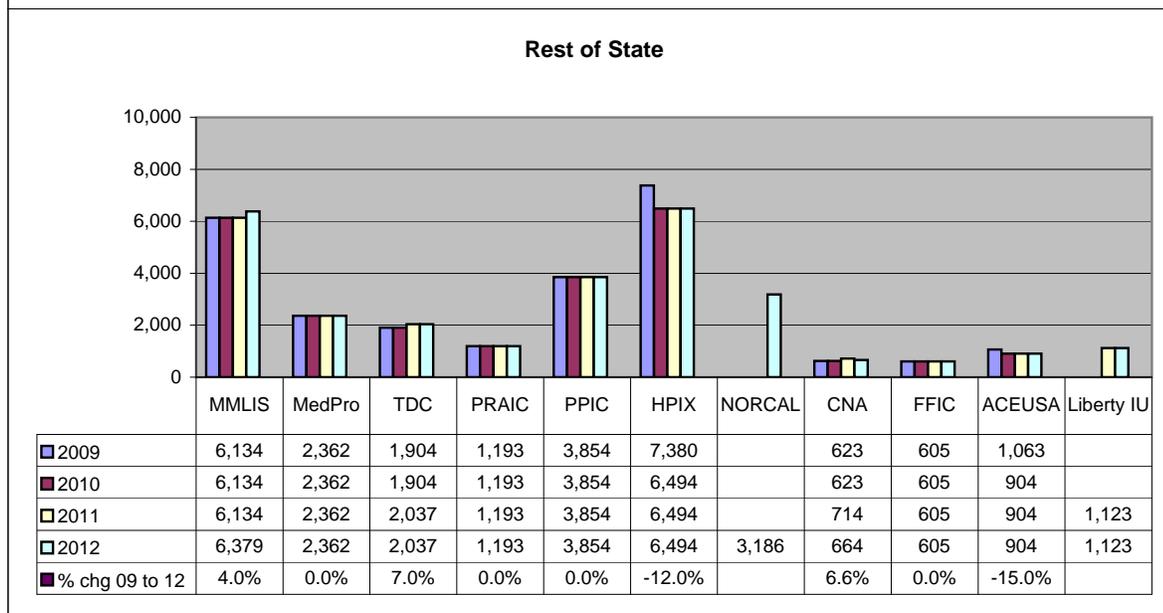
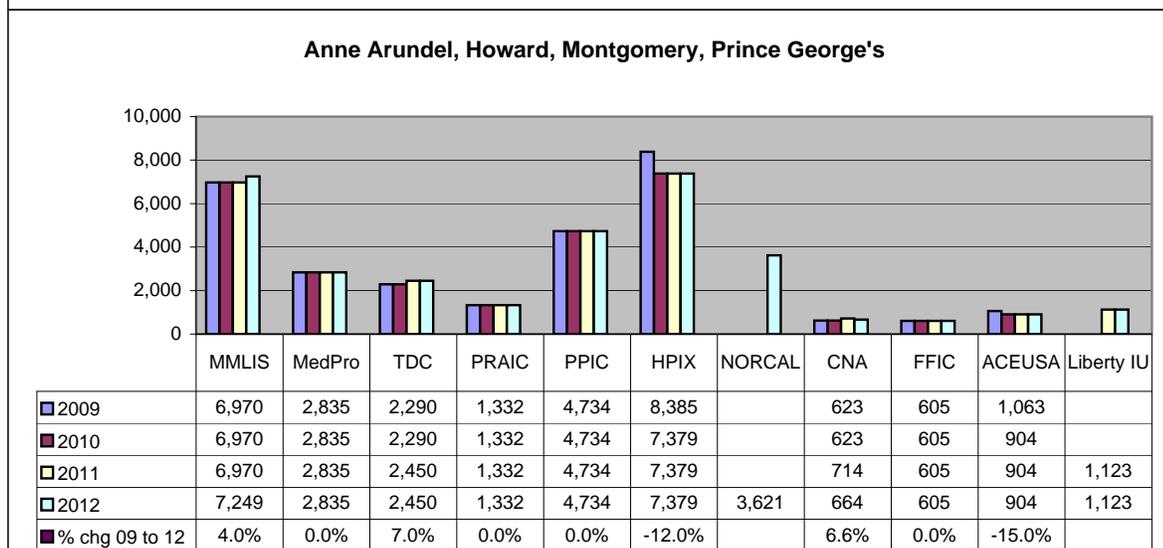
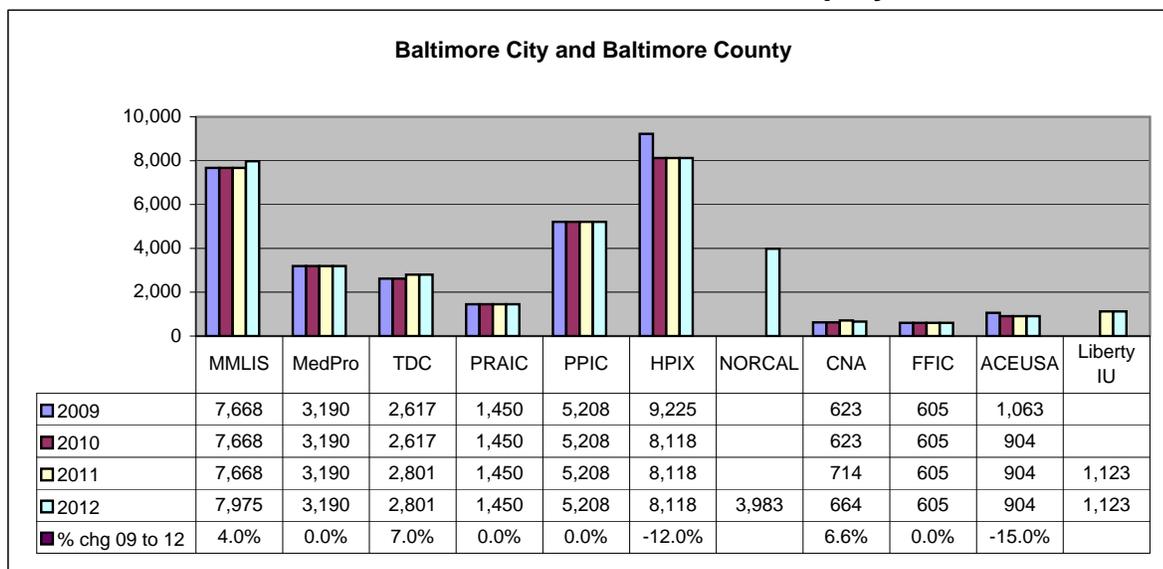


| | MMLIS | MedPro | Doctors | PRAIC | PPIC | HPIX | USFIC | NORCAL | Darwin | Chartis | ACE USA |
|----------------|-------|--------|---------|--------|-------|--------|-------|--------|--------|---------|---------|
| 2009 | 8,782 | 12,638 | 7,147 | 10,692 | 9,468 | 10,566 | | | 5,400 | 7,789 | |
| 2010 | 8,782 | 12,638 | 7,147 | 10,692 | 9,468 | 9,298 | | | 5,400 | 7,475 | |
| 2011 | 8,782 | 12,638 | 7,648 | 10,692 | 9,468 | 9,298 | | | 5,400 | 7,789 | 1,485 |
| 2012 | 9,133 | 12,638 | 7,648 | 10,692 | 9,468 | 9,298 | 6,358 | 18,103 | 5,400 | 7,475 | 1,485 |
| % chg 09 to 12 | 4.0% | 0.0% | 7.0% | 0.0% | 0.0% | -12.0% | | | 0.0% | -4.0% | |

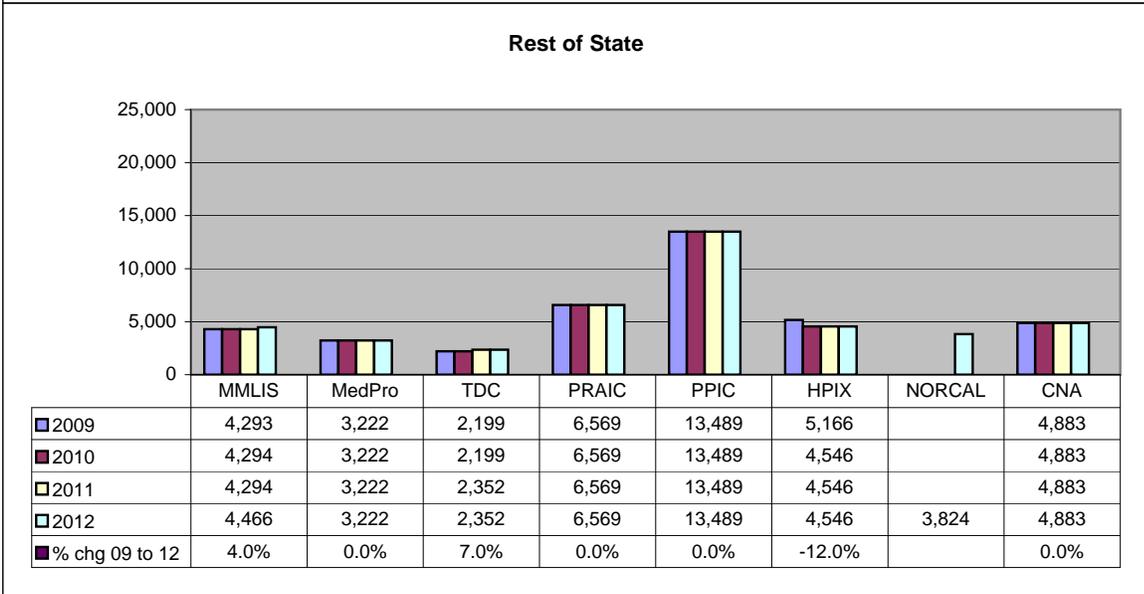
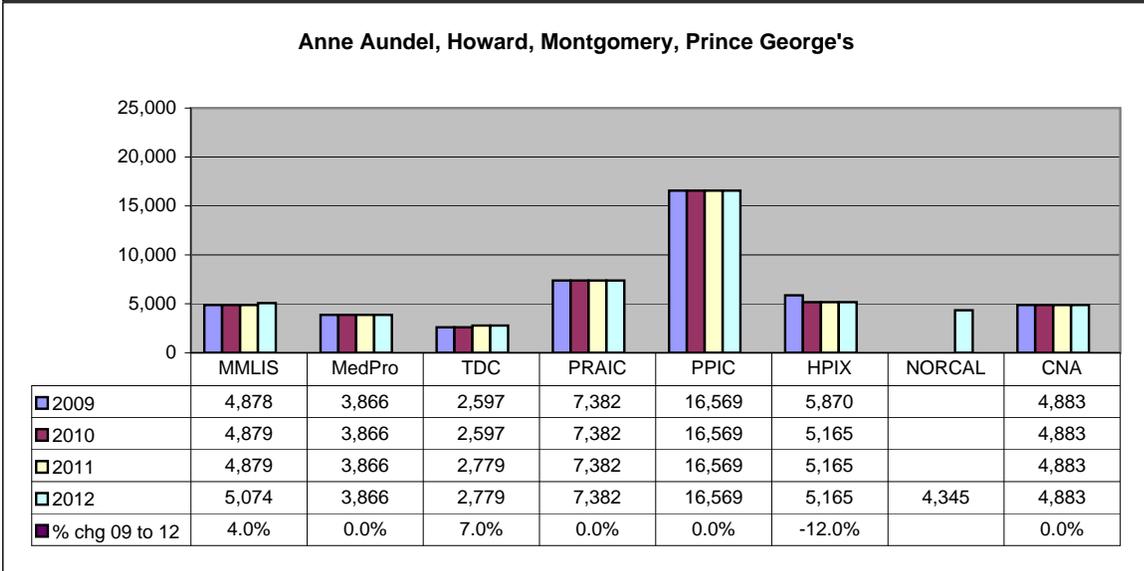
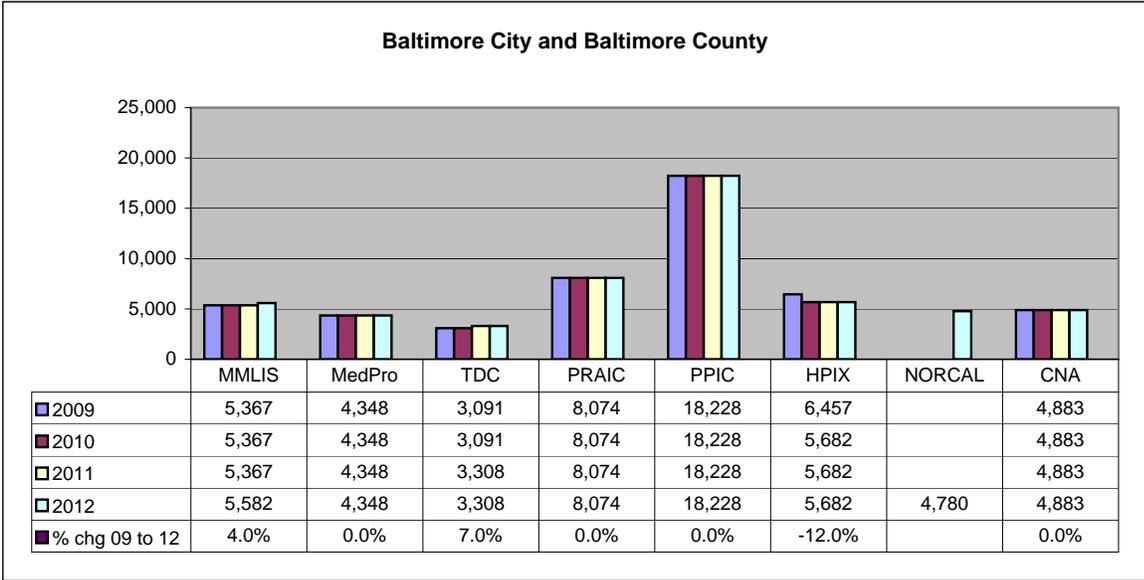
Psychiatrist (Including Child)



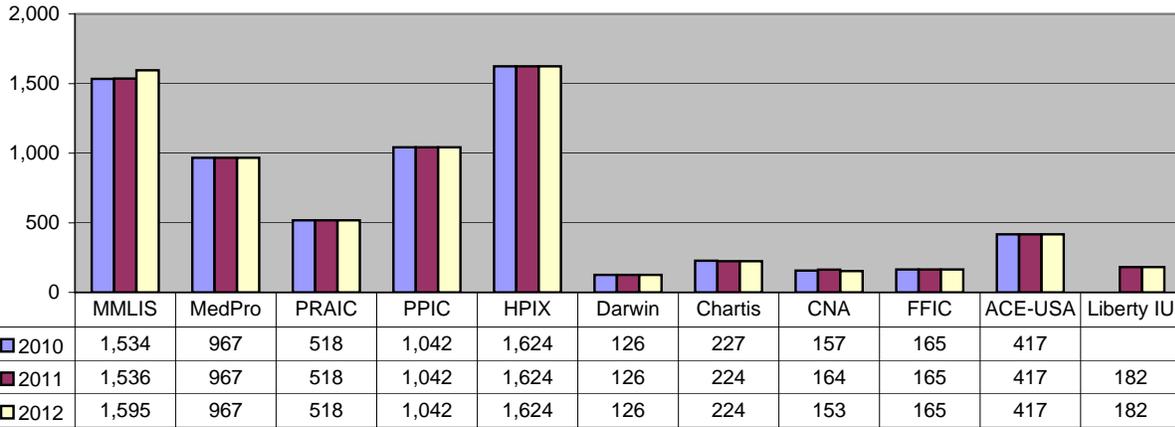
Nurse Practitioner - Class A - Employed



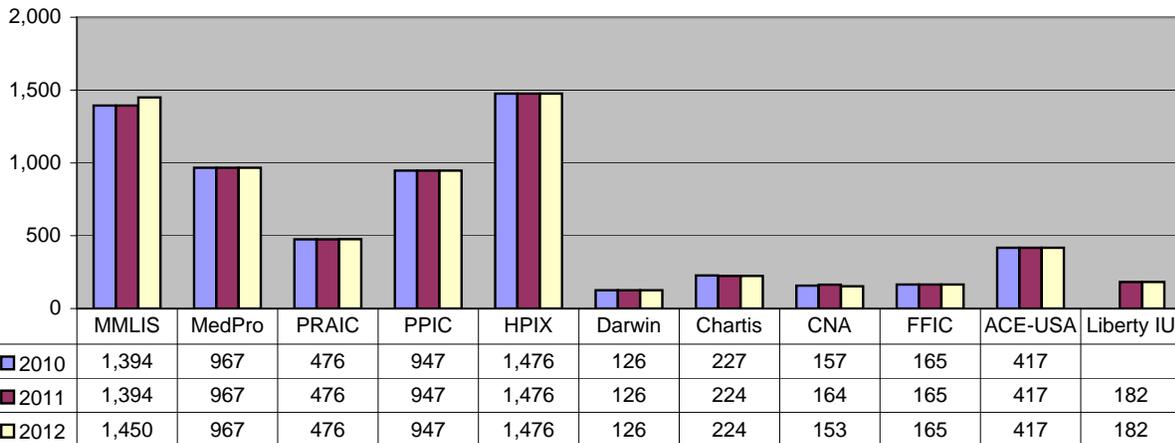
Nurse Anesthetists (Spvs By Ane)



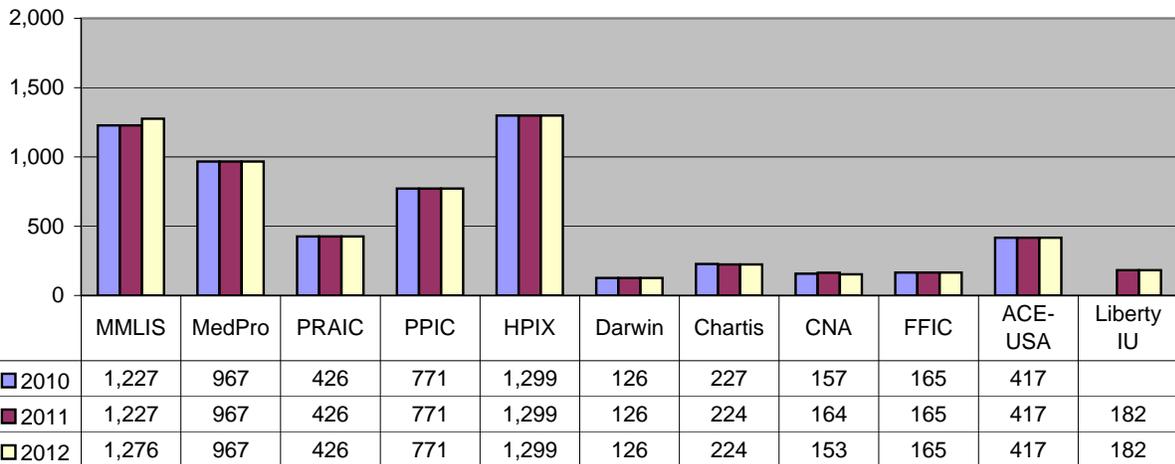
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

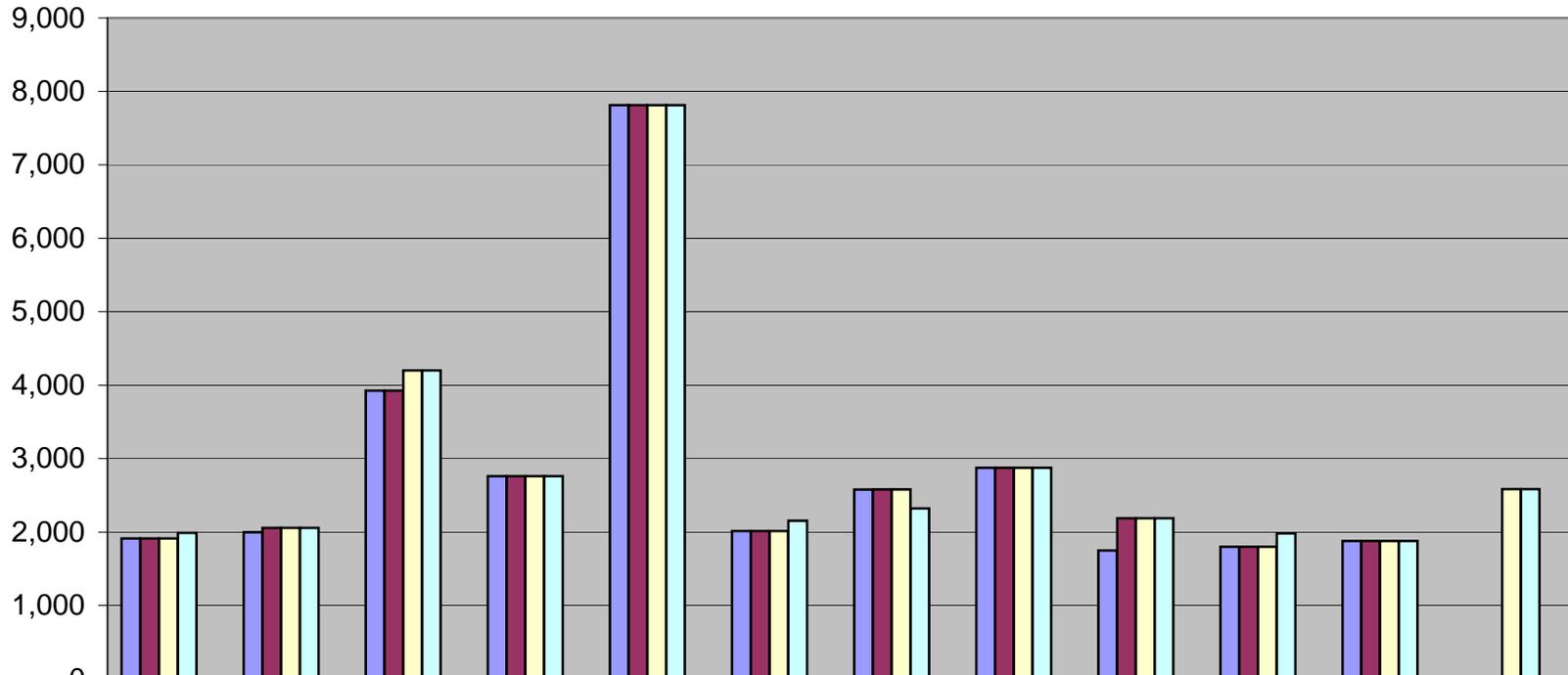


Rest of State



Dentist - Not Otherwise Classified

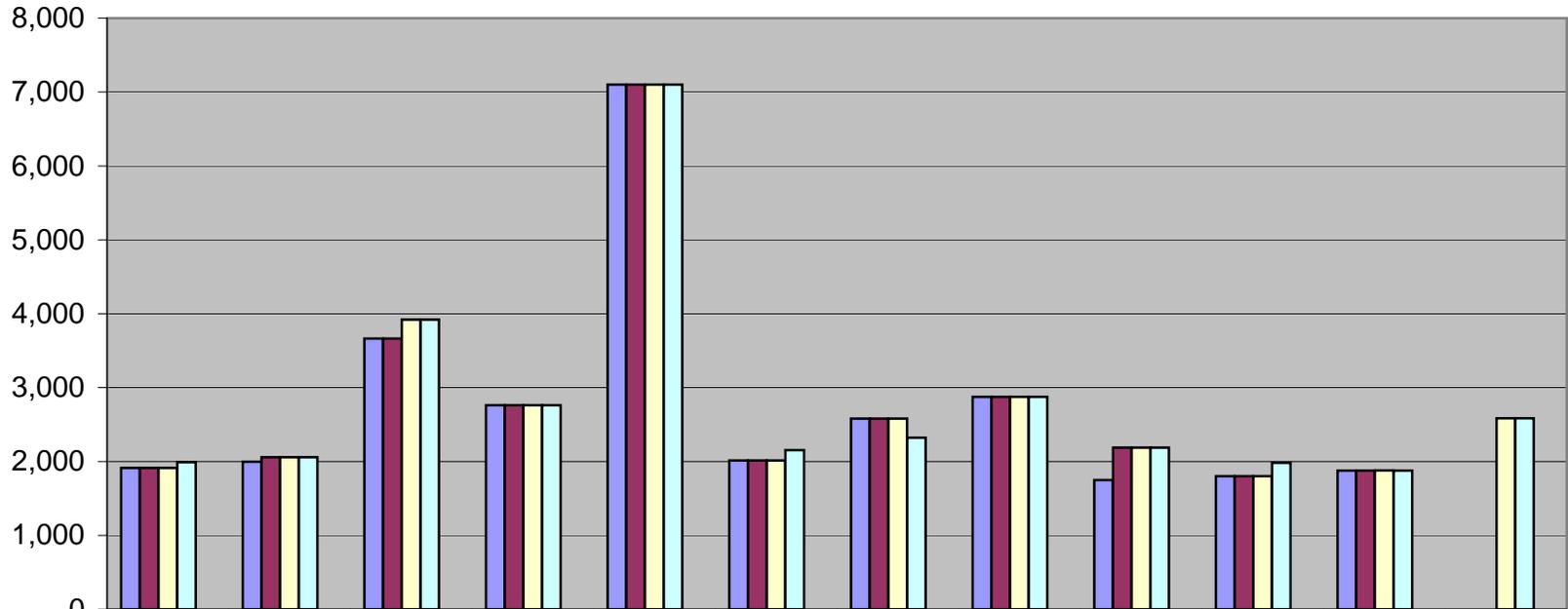
Baltimore City and Baltimore County



| | MMLIS | MedPro | TDC | PRAIC | PPIC | Chartis | CNA | FFIC | ACEUS A | Fortress | PSIC | Liberty IU |
|----------------|-------|--------|-------|-------|-------|---------|--------|-------|---------|----------|-------|------------|
| 2009 | 1,913 | 1,997 | 3,926 | 2,762 | 7,812 | 2,014 | 2,580 | 2,875 | 1,750 | 1,801 | 1,878 | |
| 2010 | 1,913 | 2,058 | 3,926 | 2,762 | 7,812 | 2,014 | 2,580 | 2,875 | 2,188 | 1,801 | 1,878 | |
| 2011 | 1,913 | 2,058 | 4,201 | 2,762 | 7,812 | 2,014 | 2,580 | 2,875 | 2,188 | 1,801 | 1,878 | 2,585 |
| 2012 | 1,990 | 2,058 | 4,201 | 2,762 | 7,812 | 2,155 | 2,322 | 2,875 | 2,188 | 1,983 | 1,878 | 2,585 |
| % chg 09 to 12 | 4.0% | 3.1% | 7.0% | 0.0% | 0.0% | 7.0% | -10.0% | 0.0% | 25.0% | 10.1% | 0.0% | |

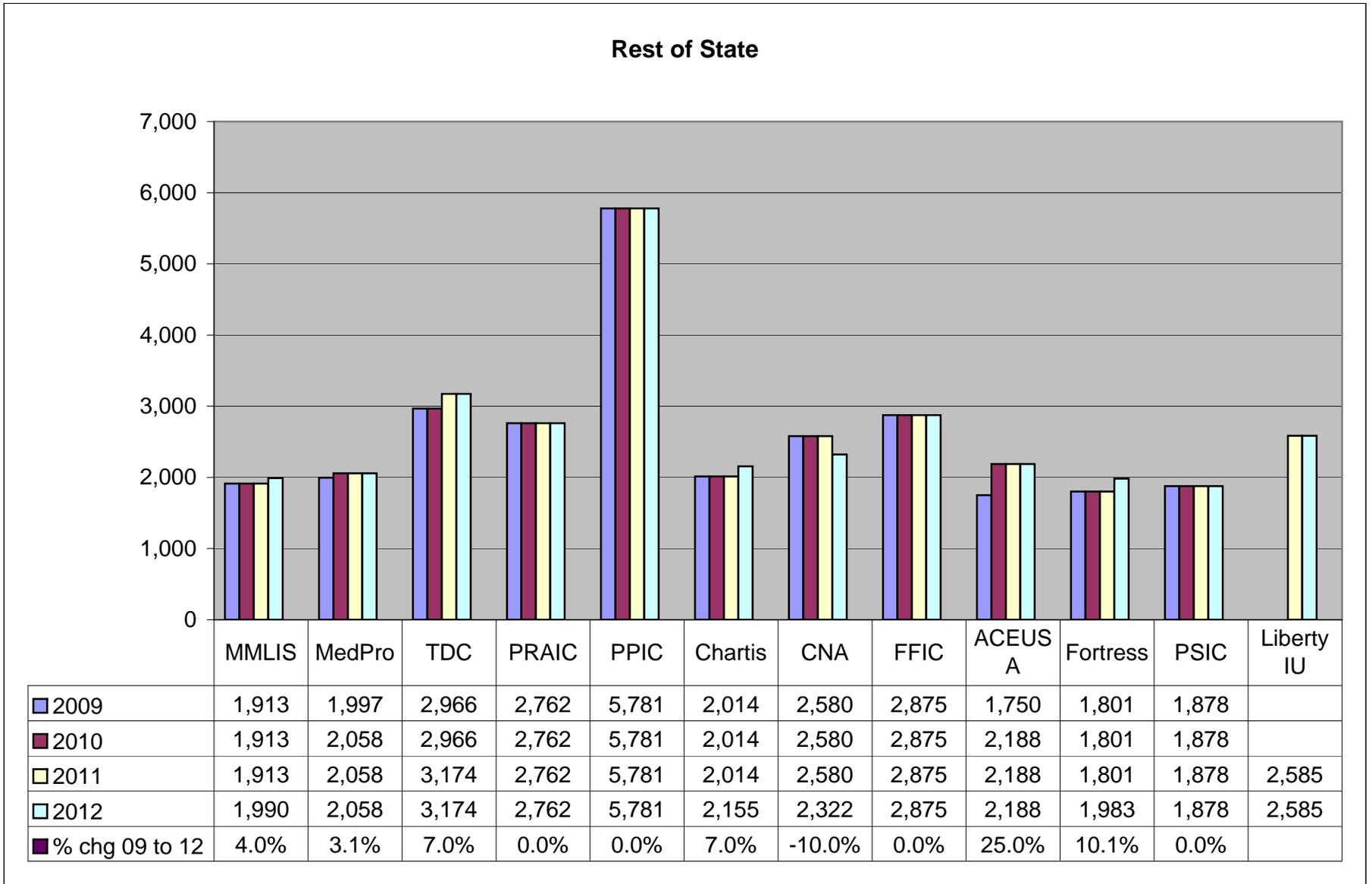
Dentist - Not Otherwise Classified

Anne Arundel, Howard, Montgomery, Prince George's



| | MMLIS | MedPro | TDC | PRAIC | PPIC | Chartis | CNA | FFIC | ACEUS A | Fortress | PSIC | Liberty IU |
|----------------|-------|--------|-------|-------|-------|---------|--------|-------|---------|----------|-------|------------|
| 2009 | 1,913 | 1,997 | 3,665 | 2,762 | 7,101 | 2,014 | 2,580 | 2,875 | 1,750 | 1,801 | 1,878 | |
| 2010 | 1,913 | 2,058 | 3,665 | 2,762 | 7,101 | 2,014 | 2,580 | 2,875 | 2,188 | 1,801 | 1,878 | |
| 2011 | 1,913 | 2,058 | 3,921 | 2,762 | 7,101 | 2,014 | 2,580 | 2,875 | 2,188 | 1,801 | 1,878 | 2,585 |
| 2012 | 1,990 | 2,058 | 3,921 | 2,762 | 7,101 | 2,155 | 2,322 | 2,875 | 2,188 | 1,983 | 1,878 | 2,585 |
| % chg 09 to 12 | 4.0% | 3.1% | 7.0% | 0.0% | 0.0% | 7.0% | -10.0% | 0.0% | 25.0% | 10.1% | 0.0% | |

Dentist - Not Otherwise Classified



**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 |
|--------------------------------------|-------------|------------------------------------------------|------------------------------------------------|-------------------------------------------------|
| National Union Fire Insurance Co | 2006 | 0 | 0 | 0 |
| National Union Fire Insurance Co | 2007 | 0 | 0 | 0 |
| National Union Fire Insurance Co | 2008 | 0 | 0 | 1 |
| National Union Fire Insurance Co | 2009 | 0 | 0 | 0 |
| National Union Fire Insurance Co | 2010 | 0 | 0 | 0 |
| National Union Fire Insurance Co | 2011 | 0 | 0 | 0 |
| Medical Protective Co. | 2006 | 0 | 0 | 0 |
| Medical Protective Co. | 2007 | 0 | 0 | 0 |
| Medical Protective Co. | 2008 | 1 | 0 | 0 |
| Medical Protective Co. | 2009 | 1 | 0 | 0 |
| Medical Protective Co. | 2010 | 1 | 0 | 0 |
| Medical Protective Co. | 2011 | 1 | 0 | 0 |
| Cincinnati Insurance Co. | 2006 | 0 | 0 | 0 |
| Cincinnati Insurance Co. | 2007 | 0 | 0 | 0 |
| Cincinnati Insurance Co. | 2008 | 0 | 0 | 0 |
| Cincinnati Insurance Co. | 2009 | 1 | 0 | 0 |
| Cincinnati Insurance Co. | 2010 | 1 | 0 | 0 |
| Cincinnati Insurance Co. | 2011 | 2 | 0 | 0 |
| American Alternative Insurance Corp. | 2006 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2007 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2008 | 1 | 0 | 0 |
| American Alternative Insurance Corp. | 2009 | 1 | 0 | 0 |
| American Alternative Insurance Corp. | 2010 | 1 | 0 | 0 |
| American Alternative Insurance Corp. | 2011 | 1 | 0 | 0 |
| NCMIC Insurance Co. | 2006 | 0 | 1 | 1 |
| NCMIC Insurance Co. | 2007 | 2 | 1 | 1 |
| NCMIC Insurance Co. | 2008 | 1 | 1 | 1 |
| NCMIC Insurance Co. | 2009 | 2 | 1 | 1 |
| NCMIC Insurance Co. | 2010 | 2 | 1 | 1 |
| NCMIC Insurance Co. | 2011 | 1 | 1 | 1 |

***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 2011***

ACE American Insurance Co.
American Casualty Co of Reading
American Home Assurance Co.
American Insurance Co.
Campmed Casualty & Indemnity
Catlin Insurance Co., Inc
Chicago Insurance Co.
Continental Casualty Co.
Darwin National Insurance Co.
Everest National Insurance Co.
Fireman's Fund Insurance Co.
Fortress Insurance Co.
Granite State Insurance Co.
Great Divide Insurance Co.
Healthcare Providers Insurance Exch.
Liberty Insurance Underwriters Inc.
MAG Mutual Insurance Co.
Medical Mutual Liability Insurance Society of Maryland
NORCAL Mutual Insurance Co.
OneBeacon Insurance Co.
PACO Assurance Co., Inc.
Philadelphia Indemnity Insurance Co.
Podiatry Insurance Co. of America
Preferred Professional Insurance Co.
ProAssurance Indemnity Co., Inc.
Professional Solutions Insurance Co.
Professionals Advocate Insurance Co.
ProSelect Insurance Co.
The Doctors Co., an Interinsurance Exch.
United States Fire Insurance Co.
Zurich American Insurance Co.

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$500 Deductible | Number with \$1,000 Deductible | Number with \$1,500 Deductible | Number with \$2,500 Deductible | Number with \$5,000 Deductible | Number with \$7,500 Deductible | Number with \$10,000 Deductible |
|--------------------------------------|-------------|-----------------------|---------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|----------------------------------------------------|
| Lexington Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 10 | 0 | 4 |
| Lexington Insurance Co. | 2007 | Surplus Lines | 0 | 0 | 0 | 1 | 16 | 0 | 6 |
| Lexington Insurance Co. | 2008 | Surplus Lines | 0 | 0 | 0 | 7 | 19 | 0 | 5 |
| Lexington Insurance Co. | 2009 | Surplus Lines | 0 | 0 | 0 | 14 | 30 | 0 | 2 |
| Lexington Insurance Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 1 | 23 | 0 | 3 |
| Lexington Insurance Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 1 | 43 | 0 | 5 |
| National Fire & Marine Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 1 | 11 |
| National Fire & Marine Insurance Co. | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 1 | 3 | 10 |
| National Fire & Marine Insurance Co. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 1 | 5 | 4 |
| National Fire & Marine Insurance Co. | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 3 | 6 | 5 |
| National Fire & Marine Insurance Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 3 | 5 | 6 |
| National Fire & Marine Insurance Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 4 | 5 | 9 |
| General Star Indemnity Co. | 2006 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| General Star Indemnity Co. | 2007 | Surplus Lines | 0 | 0 | 0 | 1 | 5 | 2 | 2 |
| General Star Indemnity Co. | 2008 | Surplus Lines | 0 | 0 | 0 | 1 | 9 | 2 | 3 |
| General Star Indemnity Co. | 2009 | Surplus Lines | 0 | 5 | 0 | 0 | 11 | 1 | 2 |
| General Star Indemnity Co. | 2010 | Surplus Lines | 0 | 10 | 0 | 2 | 12 | 2 | 1 |
| General Star Indemnity Co. | 2011 | Surplus Lines | 0 | 9 | 0 | 0 | 12 | 2 | 2 |
| Nautilus Insurance Company | 2006 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Nautilus Insurance Company | 2007 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Nautilus Insurance Company | 2008 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Nautilus Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nautilus Insurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Nautilus Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| Admiral Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 7 | 4 | 1 | 1 |
| Admiral Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 16 | 9 | 2 | 3 |
| Admiral Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 14 | 10 | 2 | 0 |
| Admiral Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 13 | 11 | 1 | 0 |
| Admiral Insurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 16 | 21 | 1 | 3 |
| Admiral Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 19 | 25 | 1 | 2 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$15,000 Deductible | Number with \$20,000 Deductible | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible | Number with \$250,000 Deductible |
|--------------------------------------|-------------|-----------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|-----------------------------------------|-----------------------------------------|
| Lexington Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 13 | 0 | 0 | 0 |
| Lexington Insurance Co. | 2007 | Surplus Lines | 0 | 0 | 12 | 0 | 0 | 0 |
| Lexington Insurance Co. | 2008 | Surplus Lines | 1 | 0 | 7 | 0 | 0 | 0 |
| Lexington Insurance Co. | 2009 | Surplus Lines | 0 | 0 | 4 | 1 | 2 | 0 |
| Lexington Insurance Co. | 2010 | Surplus Lines | 0 | 0 | 5 | 1 | 1 | 2 |
| Lexington Insurance Co. | 2011 | Surplus Lines | 0 | 0 | 4 | 1 | 1 | 0 |
| National Fire & Marine Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 5 | 0 | 0 | 0 |
| National Fire & Marine Insurance Co. | 2007 | Surplus Lines | 0 | 1 | 6 | 0 | 0 | 0 |
| National Fire & Marine Insurance Co. | 2008 | Surplus Lines | 0 | 1 | 8 | 0 | 0 | 0 |
| National Fire & Marine Insurance Co. | 2009 | Surplus Lines | 1 | 1 | 6 | 1 | 0 | 0 |
| National Fire & Marine Insurance Co. | 2010 | Surplus Lines | 0 | 1 | 7 | 0 | 0 | 0 |
| National Fire & Marine Insurance Co. | 2011 | Surplus Lines | 1 | 1 | 6 | 0 | 1 | 0 |
| General Star Indemnity Co. | 2006 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| General Star Indemnity Co. | 2007 | Surplus Lines | 1 | 0 | 0 | 0 | 0 | 0 |
| General Star Indemnity Co. | 2008 | Surplus Lines | 4 | 1 | 0 | 0 | 0 | 0 |
| General Star Indemnity Co. | 2009 | Surplus Lines | 2 | 0 | 0 | 0 | 0 | 0 |
| General Star Indemnity Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| General Star Indemnity Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Nautilus Insurance Company | 2006 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Nautilus Insurance Company | 2007 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Nautilus Insurance Company | 2008 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Nautilus Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Nautilus Insurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Nautilus Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 3 | 0 | 0 |
| Admiral Insurance Company | 2006 | Surplus Lines | 0 | 1 | 0 | 0 | 0 | 0 |
| Admiral Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Admiral Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Admiral Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Admiral Insurance Company | 2010 | Surplus Lines | 2 | 0 | 0 | 0 | 0 | 0 |
| Admiral Insurance Company | 2011 | Surplus Lines | 0 | 1 | 0 | 0 | 0 | 0 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$500 Deductible | Number with \$1,000 Deductible | Number with \$1,500 Deductible | Number with \$2,500 Deductible | Number with \$5,000 Deductible | Number with \$7,500 Deductible | Number with \$10,000 Deductible |
|-------------------------------------------|-------------|-----------------------|---------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|----------------------------------------------------|
| BerkleyAssurance Company | 2006 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| BerkleyAssurance Company | 2007 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| BerkleyAssurance Company | 2008 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| BerkleyAssurance Company | 2009 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| BerkleyAssurance Company | 2010 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| BerkleyAssurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 2 | 0 | 0 | 0 |
| Liberty Surplus Insurance Corp. | 2006 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Liberty Surplus Insurance Corp. | 2007 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Liberty Surplus Insurance Corp. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Liberty Surplus Insurance Corp. | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Liberty Surplus Insurance Corp. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Liberty Surplus Insurance Corp. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Steadfast Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Steadfast Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Steadfast Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Steadfast Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Steadfast Insurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Steadfast Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Columbia Casualty Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 7 | 0 | 1 |
| Columbia Casualty Company | 2007 | Surplus Lines | 0 | 0 | 0 | 1 | 9 | 0 | 1 |
| Columbia Casualty Company | 2008 | Surplus Lines | 0 | 0 | 0 | 1 | 14 | 1 | 2 |
| Columbia Casualty Company | 2009 | Surplus Lines | 0 | 0 | 0 | 1 | 19 | 0 | 1 |
| Columbia Casualty Company | 2010 | Surplus Lines | 0 | 1 | 0 | 2 | 17 | 0 | 2 |
| Columbia Casualty Company | 2011 | Surplus Lines | 0 | 1 | 0 | 0 | 13 | 1 | 2 |
| Princeton Excess & Surplus Lines Ins. Co. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Princeton Excess & Surplus Lines Ins. Co. | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Princeton Excess & Surplus Lines Ins. Co. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Princeton Excess & Surplus Lines Ins. Co. | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Princeton Excess & Surplus Lines Ins. Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Princeton Excess & Surplus Lines Ins. Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$15,000 Deductible | Number with \$20,000 Deductible | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible | Number with \$250,000 Deductible |
|-------------------------------------------|-------------|-----------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|-----------------------------------------|-----------------------------------------|
| BerkleyAssurance Company | 2006 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a |
| BerkleyAssurance Company | 2007 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a |
| BerkleyAssurance Company | 2008 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a |
| BerkleyAssurance Company | 2009 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a |
| BerkleyAssurance Company | 2010 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a |
| BerkleyAssurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Liberty Surplus Insurance Corp. | 2006 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a |
| Liberty Surplus Insurance Corp. | 2007 | Surplus Lines | n/a | n/a | n/a | n/a | n/a | n/a |
| Liberty Surplus Insurance Corp. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Liberty Surplus Insurance Corp. | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Liberty Surplus Insurance Corp. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Liberty Surplus Insurance Corp. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Steadfast Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Steadfast Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Steadfast Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Steadfast Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Steadfast Insurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Steadfast Insurance Company | 2011 | Surplus Lines | 0 | 0 | 1 | 1 | 0 | 0 |
| Columbia Casualty Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Columbia Casualty Company | 2007 | Surplus Lines | 1 | 1 | 0 | 0 | 0 | 0 |
| Columbia Casualty Company | 2008 | Surplus Lines | 1 | 1 | 0 | 0 | 0 | 0 |
| Columbia Casualty Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Columbia Casualty Company | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Columbia Casualty Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Princeton Excess & Surplus Lines Ins. Co. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Princeton Excess & Surplus Lines Ins. Co. | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Princeton Excess & Surplus Lines Ins. Co. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Princeton Excess & Surplus Lines Ins. Co. | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Princeton Excess & Surplus Lines Ins. Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Princeton Excess & Surplus Lines Ins. Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$500 Deductible | Number with \$1,000 Deductible | Number with \$1,500 Deductible | Number with \$2,500 Deductible | Number with \$5,000 Deductible | Number with \$7,500 Deductible | Number with \$10,000 Deductible |
|-----------------------------------------|-------------|-----------------------|---------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|----------------------------------------------------|
| Professional Security Insurance Company | 2006 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Professional Security Insurance Company | 2007 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Professional Security Insurance Company | 2008 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Professional Security Insurance Company | 2009 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Professional Security Insurance Company | 2010 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Professional Security Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Landmark American Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 8 | 17 | 1 | 3 |
| Landmark American Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 10 | 24 | 1 | 5 |
| Landmark American Insurance Company | 2008 | Surplus Lines | 0 | 1 | 0 | 23 | 17 | 1 | 8 |
| Landmark American Insurance Company | 2009 | Surplus Lines | 0 | 1 | 0 | 24 | 11 | 1 | 10 |
| Landmark American Insurance Company | 2010 | Surplus Lines | 0 | 1 | 0 | 19 | 11 | 1 | 7 |
| Landmark American Insurance Company | 2011 | Surplus Lines | 0 | 2 | 0 | 22 | 9 | 0 | 5 |
| Illinois Union Insurance Company | 2006 | Surplus Lines | 1 | 1 | 1 | 0 | 0 | 0 | 0 |
| Illinois Union Insurance Company | 2007 | Surplus Lines | 1 | 1 | 1 | 0 | 0 | 0 | 0 |
| Illinois Union Insurance Company | 2008 | Surplus Lines | 4 | 1 | 0 | 0 | 0 | 0 | 0 |
| Illinois Union Insurance Company | 2009 | Surplus Lines | 2 | 1 | 0 | 1 | 0 | 0 | 1 |
| Illinois Union Insurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 1 | 1 | 0 | 8 |
| Illinois Union Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 1 | 0 | 9 |
| Interstate Fire & Casualty Ins Co | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 5 | 0 | 2 |
| Interstate Fire & Casualty Ins Co | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 6 | 0 | 1 |
| Interstate Fire & Casualty Ins Co | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 6 | 0 | 2 |
| Interstate Fire & Casualty Ins Co | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 6 | 0 | 2 |
| Interstate Fire & Casualty Ins Co | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 5 | 0 | 1 |
| Interstate Fire & Casualty Ins Co | 2011 | Surplus Lines | 0 | 0 | 0 | 3 | 3 | 0 | 1 |
| Evanston Insurance Co. | 2006 | Surplus Lines | 0 | 6 | 0 | 9 | 19 | 0 | 4 |
| Evanston Insurance Co. | 2007 | Surplus Lines | 0 | 5 | 0 | 8 | 14 | 1 | 8 |
| Evanston Insurance Co. | 2008 | Surplus Lines | 0 | 3 | 0 | 11 | 18 | 1 | 5 |
| Evanston Insurance Co. | 2009 | Surplus Lines | 0 | 4 | 0 | 10 | 20 | 0 | 5 |
| Evanston Insurance Co. | 2010 | Surplus Lines | 0 | 5 | 0 | 14 | 25 | 0 | 6 |
| Evanston Insurance Co. | 2011 | Surplus Lines | 0 | 4 | 0 | 14 | 22 | 0 | 4 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$15,000 Deductible | Number with \$20,000 Deductible | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible | Number with \$250,000 Deductible |
|-----------------------------------------|-------------|-----------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|-----------------------------------------|-----------------------------------------|
| Professional Security Insurance Company | 2006 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Professional Security Insurance Company | 2007 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Professional Security Insurance Company | 2008 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Professional Security Insurance Company | 2009 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Professional Security Insurance Company | 2010 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Professional Security Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Landmark American Insurance Company | 2006 | Surplus Lines | 1 | 0 | 0 | 1 | 0 | 0 |
| Landmark American Insurance Company | 2007 | Surplus Lines | 1 | 0 | 0 | 3 | 0 | 0 |
| Landmark American Insurance Company | 2008 | Surplus Lines | 1 | 0 | 0 | 2 | 0 | 0 |
| Landmark American Insurance Company | 2009 | Surplus Lines | 1 | 0 | 0 | 3 | 2 | 0 |
| Landmark American Insurance Company | 2010 | Surplus Lines | 1 | 0 | 0 | 1 | 3 | 0 |
| Landmark American Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 1 | 3 | 0 |
| Illinois Union Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Illinois Union Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Illinois Union Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Illinois Union Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Illinois Union Insurance Company | 2010 | Surplus Lines | 0 | 0 | 3 | 1 | 0 | 3 |
| Illinois Union Insurance Company | 2011 | Surplus Lines | 0 | 0 | 4 | 1 | 1 | 1 |
| Interstate Fire & Casualty Ins Co | 2006 | Surplus Lines | 0 | 0 | 1 | 1 | 0 | 0 |
| Interstate Fire & Casualty Ins Co | 2007 | Surplus Lines | 0 | 0 | 1 | 1 | 0 | 0 |
| Interstate Fire & Casualty Ins Co | 2008 | Surplus Lines | 0 | 0 | 1 | 1 | 0 | 0 |
| Interstate Fire & Casualty Ins Co | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Interstate Fire & Casualty Ins Co | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Interstate Fire & Casualty Ins Co | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Evanston Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 1 |
| Evanston Insurance Co. | 2007 | Surplus Lines | 0 | 1 | 0 | 1 | 0 | 1 |
| Evanston Insurance Co. | 2008 | Surplus Lines | 0 | 0 | 1 | 1 | 0 | 1 |
| Evanston Insurance Co. | 2009 | Surplus Lines | 0 | 0 | 0 | 1 | 0 | 1 |
| Evanston Insurance Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 1 | 0 | 1 |
| Evanston Insurance Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 1 | 0 | 1 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$500 Deductible | Number with \$1,000 Deductible | Number with \$1,500 Deductible | Number with \$2,500 Deductible | Number with \$5,000 Deductible | Number with \$7,500 Deductible | Number with \$10,000 Deductible |
|---------------------------------------------------|-------------|-----------------------|---------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|----------------------------------------------------|
| Essex Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex Insurance Co. | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex Insurance Co. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex Insurance Co. | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex Insurance Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex Insurance Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Professional Underwriters Liability Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 17 | 0 | 10 |
| Professional Underwriters Liability Insurance Co. | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 15 | 0 | 4 |
| Professional Underwriters Liability Insurance Co. | 2008 | Surplus Lines | 0 | 0 | 0 | 1 | 17 | 0 | 2 |
| Professional Underwriters Liability Insurance Co. | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 8 | 1 | 3 |
| Professional Underwriters Liability Insurance Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 9 | 1 | 1 |
| Professional Underwriters Liability Insurance Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 2 | 11 | 1 | 3 |
| Western World Insurance Co. | 2006 | Surplus Lines | 5 | 0 | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Co. | 2007 | Surplus Lines | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Co. | 2008 | Surplus Lines | 2 | 0 | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Co. | 2009 | Surplus Lines | 5 | 0 | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Co. | 2010 | Surplus Lines | 4 | 0 | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Co. | 2011 | Surplus Lines | 8 | 0 | 0 | 0 | 0 | 0 | 0 |
| Homeland Insurance Co. of New York | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Homeland Insurance Co. of New York | 2007 | Surplus Lines | 0 | 0 | 0 | 1 | 2 | 0 | 0 |
| Homeland Insurance Co. of New York | 2008 | Surplus Lines | 0 | 0 | 0 | 1 | 1 | 0 | 0 |
| Homeland Insurance Co. of New York | 2009 | Surplus Lines | 0 | 0 | 0 | 1 | 1 | 0 | 1 |
| Homeland Insurance Co. of New York | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 3 | 0 | 5 |
| Homeland Insurance Co. of New York | 2011 | Surplus Lines | 0 | 0 | 0 | 1 | 7 | 0 | 1 |
| Arch Specialty Insurance Company | 2006 | Surplus Lines | 2 | 1 | 0 | 12 | 0 | 0 | 6 |
| Arch Specialty Insurance Company | 2007 | Surplus Lines | 0 | 1 | 0 | 11 | 0 | 0 | 3 |
| Arch Specialty Insurance Company | 2008 | Surplus Lines | 0 | 3 | 0 | 13 | 0 | 0 | 9 |
| Arch Specialty Insurance Company | 2009 | Surplus Lines | 0 | 3 | 0 | 9 | 1 | 0 | 2 |
| Arch Specialty Insurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 4 | 0 | 2 |
| Arch Specialty Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 2 | 0 | 2 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$15,000 Deductible | Number with \$20,000 Deductible | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible | Number with \$250,000 Deductible |
|---------------------------------------------------|-------------|-----------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|-----------------------------------------|-----------------------------------------|
| Essex Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex Insurance Co. | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex Insurance Co. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex Insurance Co. | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex Insurance Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Essex Insurance Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Professional Underwriters Liability Insurance Co. | 2006 | Surplus Lines | 1 | 0 | 6 | 0 | 0 | 0 |
| Professional Underwriters Liability Insurance Co. | 2007 | Surplus Lines | 1 | 0 | 2 | 0 | 0 | 0 |
| Professional Underwriters Liability Insurance Co. | 2008 | Surplus Lines | 1 | 0 | 1 | 0 | 0 | 0 |
| Professional Underwriters Liability Insurance Co. | 2009 | Surplus Lines | 1 | 0 | 1 | 0 | 0 | 0 |
| Professional Underwriters Liability Insurance Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Professional Underwriters Liability Insurance Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Co. | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Co. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Co. | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Western World Insurance Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Homeland Insurance Co. of New York | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Homeland Insurance Co. of New York | 2007 | Surplus Lines | 0 | 0 | 1 | 2 | 1 | 0 |
| Homeland Insurance Co. of New York | 2008 | Surplus Lines | 0 | 0 | 1 | 1 | 1 | 0 |
| Homeland Insurance Co. of New York | 2009 | Surplus Lines | 0 | 0 | 0 | 4 | 0 | 0 |
| Homeland Insurance Co. of New York | 2010 | Surplus Lines | 0 | 0 | 0 | 4 | 0 | 1 |
| Homeland Insurance Co. of New York | 2011 | Surplus Lines | 0 | 0 | 1 | 2 | 3 | 1 |
| Arch Specialty Insurance Company | 2006 | Surplus Lines | 4 | 0 | 1 | 0 | 0 | 0 |
| Arch Specialty Insurance Company | 2007 | Surplus Lines | 3 | 1 | 2 | 0 | 0 | 0 |
| Arch Specialty Insurance Company | 2008 | Surplus Lines | 4 | 0 | 0 | 0 | 0 | 0 |
| Arch Specialty Insurance Company | 2009 | Surplus Lines | 4 | 0 | 0 | 0 | 0 | 0 |
| Arch Specialty Insurance Company | 2010 | Surplus Lines | 1 | 0 | 3 | 3 | 0 | 0 |
| Arch Specialty Insurance Company | 2011 | Surplus Lines | 1 | 0 | 4 | 2 | 0 | 0 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$500 Deductible | Number with \$1,000 Deductible | Number with \$1,500 Deductible | Number with \$2,500 Deductible | Number with \$5,000 Deductible | Number with \$7,500 Deductible | Number with \$10,000 Deductible |
|--------------------------------------------|-------------|-----------------------|---------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|----------------------------------------------------|
| ProAssurance Specialty Insurance Co., Inc. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 9 |
| ProAssurance Specialty Insurance Co., Inc. | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 2 |
| ProAssurance Specialty Insurance Co., Inc. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| ProAssurance Specialty Insurance Co., Inc. | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 1 | 0 | 1 |
| ProAssurance Specialty Insurance Co., Inc. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| ProAssurance Specialty Insurance Co., Inc. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Allied World Assurance Company | 2006 | Surplus Lines | N/A | N/A | N/A | N/A | N/A | N/A | N/A |
| Allied World Assurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Allied World Assurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Allied World Assurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Allied World Assurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Allied World Assurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| Darwin Select Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 1 | 0 | 3 |
| Darwin Select Insurance Co. | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 5 |
| Darwin Select Insurance Co. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 6 | 0 | 5 |
| Darwin Select Insurance Co. | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 11 | 0 | 4 |
| Darwin Select Insurance Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 11 | 0 | 7 |
| Darwin Select Insurance Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 5 | 0 | 8 |
| Hallmark Specialty Insurance Company | 2006 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Hallmark Specialty Insurance Company | 2007 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Hallmark Specialty Insurance Company | 2008 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Hallmark Specialty Insurance Company | 2009 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Hallmark Specialty Insurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 1 | 2 | 1 | 0 |
| Hallmark Specialty Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 5 | 5 | 1 |
| James River Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 16 | 0 | 8 |
| James River Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 3 | 16 | 0 | 8 |
| James River Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 2 | 14 | 0 | 5 |
| James River Insurance Company | 2009 | Surplus Lines | 0 | 1 | 0 | 25 | 18 | 0 | 2 |
| James River Insurance Company | 2010 | Surplus Lines | 0 | 1 | 0 | 39 | 17 | 0 | 2 |
| James River Insurance Company | 2011 | Surplus Lines | 0 | 1 | 0 | 27 | 13 | 0 | 2 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$15,000 Deductible | Number with \$20,000 Deductible | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible | Number with \$250,000 Deductible |
|--------------------------------------------|-------------|-----------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|-----------------------------------------|-----------------------------------------|
| ProAssurance Specialty Insurance Co., Inc. | 2006 | Surplus Lines | 0 | 0 | 1 | 0 | 0 | 0 |
| ProAssurance Specialty Insurance Co., Inc. | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Specialty Insurance Co., Inc. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Specialty Insurance Co., Inc. | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Specialty Insurance Co., Inc. | 2010 | Surplus Lines | 0 | 0 | 1 | 0 | 0 | 0 |
| ProAssurance Specialty Insurance Co., Inc. | 2011 | Surplus Lines | 0 | 0 | 1 | 1 | 0 | 0 |
| Allied World Assurance Company | 2006 | Surplus Lines | N/A | N/A | N/A | N/A | N/A | N/A |
| Allied World Assurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Allied World Assurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Allied World Assurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Allied World Assurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Allied World Assurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Darwin Select Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 1 | 0 | 0 | 0 |
| Darwin Select Insurance Co. | 2007 | Surplus Lines | 0 | 0 | 3 | 0 | 0 | 0 |
| Darwin Select Insurance Co. | 2008 | Surplus Lines | 0 | 0 | 5 | 0 | 0 | 0 |
| Darwin Select Insurance Co. | 2009 | Surplus Lines | 1 | 0 | 5 | 0 | 0 | 0 |
| Darwin Select Insurance Co. | 2010 | Surplus Lines | 1 | 0 | 2 | 0 | 1 | 0 |
| Darwin Select Insurance Co. | 2011 | Surplus Lines | 1 | 0 | 2 | 0 | 1 | 0 |
| Hallmark Specialty Insurance Company | 2006 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Hallmark Specialty Insurance Company | 2007 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Hallmark Specialty Insurance Company | 2008 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Hallmark Specialty Insurance Company | 2009 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Hallmark Specialty Insurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Hallmark Specialty Insurance Company | 2011 | Surplus Lines | 1 | 0 | 0 | 0 | 0 | 0 |
| James River Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| James River Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| James River Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| James River Insurance Company | 2009 | Surplus Lines | 0 | 1 | 0 | 0 | 0 | 0 |
| James River Insurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| James River Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$500 Deductible | Number with \$1,000 Deductible | Number with \$1,500 Deductible | Number with \$2,500 Deductible | Number with \$5,000 Deductible | Number with \$7,500 Deductible | Number with \$10,000 Deductible |
|---------------------------------------|-------------|-----------------------|---------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|----------------------------------------------------|
| Ironshore Specialty Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ironshore Specialty Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ironshore Specialty Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ironshore Specialty Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ironshore Specialty Insurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Ironshore Specialty Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Catlin Specialty Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Catlin Specialty Insurance Co. | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Catlin Specialty Insurance Co. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Catlin Specialty Insurance Co. | 2009 | Surplus Lines | 0 | 0 | 0 | 1 | 6 | 1 | 8 |
| Catlin Specialty Insurance Co. | 2010 | Surplus Lines | 0 | 0 | 0 | 3 | 5 | 0 | 13 |
| Catlin Specialty Insurance Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 4 | 5 | 0 | 11 |
| Cincinnati Specialty Underwriters Co. | 2006 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Cincinnati Specialty Underwriters Co. | 2007 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Cincinnati Specialty Underwriters Co. | 2008 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Cincinnati Specialty Underwriters Co. | 2009 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Cincinnati Specialty Underwriters Co. | 2010 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Cincinnati Specialty Underwriters Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 1 | 0 | 0 |
| Rockhill Insurance Company | 2006 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Rockhill Insurance Company | 2007 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Rockhill Insurance Company | 2008 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Rockhill Insurance Company | 2009 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Rockhill Insurance Company | 2010 | n/a | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Rockhill Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 2 | 0 | 0 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$15,000 Deductible | Number with \$20,000 Deductible | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible | Number with \$250,000 Deductible |
|---------------------------------------|-------------|-----------------------|----------------------------------------|----------------------------------------|----------------------------------------|----------------------------------------|-----------------------------------------|-----------------------------------------|
| Ironshore Specialty Insurance Company | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Ironshore Specialty Insurance Company | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Ironshore Specialty Insurance Company | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Ironshore Specialty Insurance Company | 2009 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Ironshore Specialty Insurance Company | 2010 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Ironshore Specialty Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Catlin Specialty Insurance Co. | 2006 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Catlin Specialty Insurance Co. | 2007 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Catlin Specialty Insurance Co. | 2008 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Catlin Specialty Insurance Co. | 2009 | Surplus Lines | 1 | 1 | 1 | 0 | 2 | 0 |
| Catlin Specialty Insurance Co. | 2010 | Surplus Lines | 3 | 1 | 2 | 0 | 1 | 1 |
| Catlin Specialty Insurance Co. | 2011 | Surplus Lines | 3 | 0 | 1 | 0 | 1 | 0 |
| Cincinnati Specialty Underwriters Co. | 2006 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Cincinnati Specialty Underwriters Co. | 2007 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Cincinnati Specialty Underwriters Co. | 2008 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Cincinnati Specialty Underwriters Co. | 2009 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Cincinnati Specialty Underwriters Co. | 2010 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Cincinnati Specialty Underwriters Co. | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |
| Rockhill Insurance Company | 2006 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Rockhill Insurance Company | 2007 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Rockhill Insurance Company | 2008 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Rockhill Insurance Company | 2009 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Rockhill Insurance Company | 2010 | n/a | n/a | n/a | n/a | n/a | n/a | n/a |
| Rockhill Insurance Company | 2011 | Surplus Lines | 0 | 0 | 0 | 0 | 0 | 0 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$500 Deductible | Number with \$1,000 Deductible | Number with \$1,500 Deductible | Number with \$2,500 Deductible | Number with \$5,000 Deductible | Number with \$7,500 Deductible | Number with \$10,000 Deductible |
|-----------------------------------------|-------------|-----------------------|---------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|----------------------------------------------------|
| Healthcare Providers Insurance Exchange | 2006 | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Healthcare Providers Insurance Exchange | 2007 | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Healthcare Providers Insurance Exchange | 2008 | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Healthcare Providers Insurance Exchange | 2009 | Admitted/Large Group | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Healthcare Providers Insurance Exchange | 2010 | Admitted/Large Group | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Healthcare Providers Insurance Exchange | 2011 | Admitted/Large Group | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Indemnity Co., Inc. | 2006 | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Indemnity Co., Inc. | 2007 | Admitted/Multi-risk | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| ProAssurance Indemnity Co., Inc. | 2008 | Admitted/Multi-risk | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| ProAssurance Indemnity Co., Inc. | 2009 | Admitted/Multi-risk | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| ProAssurance Indemnity Co., Inc. | 2010 | Admitted/Multi-risk | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| National Union Fire Insurance Co | 2006 | Admitted | 0 | 0 | 0 | 4 | 2 | 0 | 1 |
| National Union Fire Insurance Co | 2007 | Admitted | 0 | 0 | 0 | 3 | 2 | 0 | 1 |
| National Union Fire Insurance Co | 2008 | Admitted | 0 | 0 | 0 | 1 | 1 | 0 | 0 |
| National Union Fire Insurance Co | 2009 | Admitted | 0 | 0 | 0 | 2 | 1 | 0 | 0 |
| National Union Fire Insurance Co | 2010 | Admitted | 0 | 0 | 0 | 4 | 1 | 0 | 2 |
| National Union Fire Insurance Co | 2011 | Admitted | 0 | 1 | 0 | 3 | 14 | 0 | 0 |
| Campmed Casualty & Indemnity | 2006 | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2007 | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2008 | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2009 | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2010 | n/a | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2011 | Admitted | 1 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2006 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2007 | Admitted | 0 | 0 | 0 | 1 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2008 | Admitted | 0 | 0 | 0 | 9 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2009 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2010 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2011 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 | 0 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$15,000 Deductible | Number with \$20,000 Deductible | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible | Number with \$250,000 Deductible |
|-----------------------------------------|-------------|-----------------------|----------------------------------------------------|----------------------------------------------------|----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|
| Healthcare Providers Insurance Exchange | 2006 | n/a | 0 | 0 | 0 | 0 | 0 | 0 |
| Healthcare Providers Insurance Exchange | 2007 | n/a | 0 | 0 | 0 | 0 | 0 | 0 |
| Healthcare Providers Insurance Exchange | 2008 | n/a | 0 | 0 | 0 | 0 | 0 | 0 |
| Healthcare Providers Insurance Exchange | 2009 | Admitted/Large Group | 0 | 0 | 0 | 0 | 1 | 0 |
| Healthcare Providers Insurance Exchange | 2010 | Admitted/Large Group | 0 | 0 | 0 | 0 | 1 | 0 |
| Healthcare Providers Insurance Exchange | 2011 | Admitted/Large Group | 0 | 0 | 0 | 0 | 1 | 0 |
| ProAssurance Indemnity Co., Inc. | 2006 | n/a | 0 | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Indemnity Co., Inc. | 2007 | Admitted/Multi-risk | 0 | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Indemnity Co., Inc. | 2008 | Admitted/Multi-risk | 0 | 0 | 0 | 1 | 0 | 0 |
| ProAssurance Indemnity Co., Inc. | 2009 | Admitted/Multi-risk | 0 | 0 | 2 | 2 | 0 | 0 |
| ProAssurance Indemnity Co., Inc. | 2010 | Admitted/Multi-risk | 0 | 1 | 1 | 1 | 0 | 0 |
| National Union Fire Insurance Co | 2006 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| National Union Fire Insurance Co | 2007 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| National Union Fire Insurance Co | 2008 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| National Union Fire Insurance Co | 2009 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| National Union Fire Insurance Co | 2010 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| National Union Fire Insurance Co | 2011 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2006 | n/a | 0 | 0 | 0 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2007 | n/a | 0 | 0 | 0 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2008 | n/a | 0 | 0 | 0 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2009 | n/a | 0 | 0 | 0 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2010 | n/a | 0 | 0 | 0 | 0 | 0 | 0 |
| Campmed Casualty & Indemnity | 2011 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2006 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2007 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2008 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2009 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2010 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| American Alternative Insurance Corp. | 2011 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$500 Deductible | Number with \$1,000 Deductible | Number with \$1,500 Deductible | Number with \$2,500 Deductible | Number with \$5,000 Deductible | Number with \$7,500 Deductible | Number with \$10,000 Deductible |
|--------------------------------------------------|-------------|----------------------------|---------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|-----------------------------------------------|----------------------------------------------------|
| ProAssurance Indemnity Co., Inc. | 2009 | Admitted | 0 | 0 | 0 | 0 | 1 | 0 | 1 |
| ProAssurance Indemnity Co., Inc. | 2010 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| ProAssurance Indemnity Co., Inc. | 2011 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Professionals Advocate Insurance Company | 2006 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2007 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2008 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2009 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2010 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2011 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Medical Mutual Liability Insurance Society of MD | 2006 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Medical Mutual Liability Insurance Society of MD | 2007 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Medical Mutual Liability Insurance Society of MD | 2008 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Medical Mutual Liability Insurance Society of MD | 2009 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Medical Mutual Liability Insurance Society of MD | 2010 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| Medical Mutual Liability Insurance Society of MD | 2011 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Specialty Insurance Co., Inc. | 2009 | Surplus/Multi-risk | 0 | 0 | 0 | 0 | 0 | 0 | 1 |

**Number of Policies with All Other Types of Deductibles,
Including Surplus Lines Policies**

| Company Name | Year | Type of Policy | Number with \$15,000 Deductible | Number with \$20,000 Deductible | Number with \$25,000 Deductible | Number with \$50,000 Deductible | Number with \$100,000 Deductible | Number with \$250,000 Deductible |
|--------------------------------------------------|-------------|----------------------------|----------------------------------------------------|----------------------------------------------------|----------------------------------------------------|----------------------------------------------------|-----------------------------------------------------|-----------------------------------------------------|
| ProAssurance Indemnity Co., Inc. | 2009 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Indemnity Co., Inc. | 2010 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Indemnity Co., Inc. | 2011 | Admitted | 0 | 0 | 0 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2006 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2007 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2008 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2009 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2010 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 |
| Professionals Advocate Insurance Company | 2011 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 |
| Medical Mutual Liability Insurance Society of MD | 2006 | Consent to Rate (Admitted) | 0 | 0 | 1 | 0 | 0 | 0 |
| Medical Mutual Liability Insurance Society of MD | 2007 | Consent to Rate (Admitted) | 0 | 0 | 1 | 0 | 0 | 0 |
| Medical Mutual Liability Insurance Society of MD | 2008 | Consent to Rate (Admitted) | 0 | 0 | 1 | 0 | 0 | 0 |
| Medical Mutual Liability Insurance Society of MD | 2009 | Consent to Rate (Admitted) | 0 | 0 | 1 | 0 | 0 | 0 |
| Medical Mutual Liability Insurance Society of MD | 2010 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 |
| Medical Mutual Liability Insurance Society of MD | 2011 | Consent to Rate (Admitted) | 0 | 0 | 0 | 0 | 0 | 0 |
| ProAssurance Specialty Insurance Co., Inc. | 2009 | Surplus/Multi-risk | 0 | 0 | 0 | 0 | 0 | 0 |

Number of Policies with Other Types of Deductibles, Not Previously Listed, Including Surplus Lines

| Company Name | Year | Type of Policy | Deductible Amount | Count |
|------------------------------------------|------|----------------|-------------------|-------|
| Lexington Insurance Co. | 2006 | Surplus Lines | | |
| Lexington Insurance Co. | 2007 | Surplus Lines | | |
| Lexington Insurance Co. | 2008 | Surplus Lines | | |
| Lexington Insurance Co. | 2009 | Surplus Lines | \$500,000 | 1 |
| Lexington Insurance Co. | 2010 | Surplus Lines | \$500,000 | 3 |
| Lexington Insurance Co. | 2011 | Surplus Lines | \$500,000 | 1 |
| National Fire & Marine Insurance Company | 2006 | Surplus Lines | | |
| National Fire & Marine Insurance Company | 2007 | Surplus Lines | | |
| National Fire & Marine Insurance Company | 2008 | Surplus Lines | \$75,000 | 1 |
| National Fire & Marine Insurance Company | 2009 | Surplus Lines | | |
| National Fire & Marine Insurance Company | 2010 | Surplus Lines | | |
| National Fire & Marine Insurance Company | 2011 | Surplus Lines | | |
| Admiral Insurance Company | 2006 | Surplus Lines | | |
| Admiral Insurance Company | 2007 | Surplus Lines | \$3,500 | 1 |
| Admiral Insurance Company | 2008 | Surplus Lines | \$3,500 | 1 |
| Admiral Insurance Company | 2009 | Surplus Lines | \$3,500 | 1 |
| Admiral Insurance Company | 2010 | Surplus Lines | \$3,500 | 1 |
| Admiral Insurance Company | 2011 | Surplus Lines | \$3,500 | 1 |
| Nautilus Insurance Company | 2006 | n/a | | |
| Nautilus Insurance Company | 2007 | n/a | | |
| Nautilus Insurance Company | 2008 | n/a | | |
| Nautilus Insurance Company | 2009 | Surplus Lines | \$200,000 | 1 |
| Nautilus Insurance Company | 2010 | Surplus Lines | \$200,000 | 1 |
| Nautilus Insurance Company | 2011 | Surplus Lines | | |
| Illinois Union Insurance Company | 2006 | Surplus Lines | | |
| Illinois Union Insurance Company | 2007 | Surplus Lines | | |
| Illinois Union Insurance Company | 2008 | Surplus Lines | | |
| Illinois Union Insurance Company | 2009 | Surplus Lines | | |
| Illinois Union Insurance Company | 2010 | Surplus Lines | \$250,000 | 1 |
| Illinois Union Insurance Company | 2011 | Surplus Lines | \$250,000 | 1 |

Number of Policies with Other Types of Deductibles, Not Previously Listed, Including Surplus Lines

| Company Name | Year | Type of Policy | Deductible Amount | Count |
|-----------------------------|-------------|-----------------------|--------------------------|--------------|
| Western World Insurance Co. | 2006 | Surplus Lines | \$250 | 11 |
| Western World Insurance Co. | 2007 | Surplus Lines | \$250 | 8 |
| Western World Insurance Co. | 2008 | Surplus Lines | \$250 | 7 |
| Western World Insurance Co. | 2009 | Surplus Lines | \$250 | 8 |
| Western World Insurance Co. | 2010 | Surplus Lines | \$250 | 4 |
| Western World Insurance Co. | 2011 | Surplus Lines | \$250 | 6 |

| | | | Deductible Amounts | | |
|------------------------------------|------|---------------|---------------------------|--------------------|--------------------|
| | | | \$500,000 | \$1,000,000 | \$2,000,000 |
| Homeland Insurance Co. of New York | 2006 | Surplus Lines | 1 | 1 | 0 |
| Homeland Insurance Co. of New York | 2007 | Surplus Lines | 1 | 2 | 0 |
| Homeland Insurance Co. of New York | 2008 | Surplus Lines | 0 | 0 | 0 |
| Homeland Insurance Co. of New York | 2009 | Surplus Lines | 0 | 1 | 1 |
| Homeland Insurance Co. of New York | 2010 | Surplus Lines | 0 | 0 | 1 |
| Homeland Insurance Co. of New York | 2011 | Surplus Lines | 0 | 0 | 1 |

Closed Claim Counts by Company from 2005 to 2011

| Admitted Carriers | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | Totals |
|-----------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| ACE American Insurance Company | | | | | 5 | 7 | 3 | 15 |
| American Casualty Co Of Reading PA | | | | 2 | 6 | 12 | 15 | 35 |
| American Insurance Company | | | | | 2 | 1 | | 3 |
| Arch Insurance Company | | | 1 | | | | | 1 |
| Campmed Casualty & Indemnity Co Inc MD | | | | 1 | | | | 1 |
| Chicago Insurance Company | | 1 | | 1 | | 1 | 2 | 5 |
| Cincinnati Insurance Company | 3 | | | 2 | 4 | 9 | 3 | 21 |
| Continental Casualty Company | | 5 | 17 | 23 | 42 | 49 | 97 | 233 |
| Darwin National Assurance Company | | | | 2 | 4 | 1 | 3 | 10 |
| Doctors Company An Inter Insurance Exch | 44 | 65 | 80 | 73 | 107 | 99 | 95 | 563 |
| Firemans Fund Insurance Company | | | | | | 1 | | 1 |
| Fortress Insurance Company | | | | 6 | | 3 | 4 | 13 |
| Granite State Insurance Co | | | | 1 | | 1 | | 2 |
| Healthcare Providers Ins Exch (f/k/a MD HPIX) | | | 5 | 5 | 20 | 32 | 40 | 102 |
| Medical Mutual Liability Insurance Soc Of MD | 314 | 256 | 246 | 290 | 272 | 271 | 317 | 1966 |
| Medical Protective Company | 51 | 49 | 84 | 68 | 53 | 57 | 62 | 424 |
| National Union Fire Ins Co of Pittsburg, PA | | 1 | | | 5 | 1 | 10 | 17 |
| NCMIC Insurance Company | | | 1 | 3 | 3 | 4 | 2 | 13 |
| PACO Assurance Company | | | | | | 1 | 1 | 2 |
| Podiatry Insurance Company Of America | 2 | 2 | 14 | 13 | 14 | 9 | 8 | 62 |
| Preferred Professional Insurance Co | 4 | 7 | 9 | 8 | 9 | 7 | 32 | 76 |
| ProAssurance Indemnity Company | | | | | 23 | 20 | 38 | 81 |
| ProAssurance National Capital | 13 | 78 | 57 | 43 | 21 | 8 | 2 | 222 |
| Professionals Advocate Insurance Co | 9 | 8 | 8 | 3 | 7 | 12 | 8 | 55 |
| St Paul Fire & Marine Insurance Co | 1 | | | | | | | 1 |
| Truck Insurance Exchange | 3 | 2 | 1 | 1 | 1 | | | 8 |
| Valiant Insurance Company | | | | | | 1 | 1 | 2 |
| <u>TOTALS for Admitted Carriers</u> | <u>444</u> | <u>474</u> | <u>523</u> | <u>545</u> | <u>598</u> | <u>607</u> | <u>743</u> | <u>3934</u> |

Closed Claim Counts by Company from 2005 to 2011

| Surplus Lines Carriers | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | Totals |
|--------------------------------------------------|------------------|------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|
| Admiral Insurance Company | | | | | | | 3 | 3 |
| American International Specialty Lines Ins Co | 5 | 6 | 4 | 2 | 4 | 2 | | 23 |
| Arch Specialty Insurance Company | | | 3 | | 12 | 1 | | 16 |
| Catlin Specialty Insurance Company | | | | | | 2 | 7 | 9 |
| Columbia Casualty Company | 4 | 4 | 3 | 4 | 2 | 15 | 12 | 44 |
| Darwin Select Insurance Company | | | | 1 | | 5 | 6 | 12 |
| Evanston Insurance Company | | | | | | 7 | 5 | 12 |
| Everest Indemnity Insurance Company | 12 | 31 | 107 | 73 | 129 | 82 | 61 | 495 |
| Everest National Insurance Company | 1 | 2 | | | | | | 3 |
| Executive Risk Indemnity Company | | 1 | 3 | 2 | 1 | | | 7 |
| General Star Indemnity Company | | | | | 1 | 2 | | 3 |
| Hallmark Specialty Insurance Company | | | | | | | 1 | 1 |
| Homeland Insurance Co of NY | | | | | | 1 | 2 | 3 |
| Illinois Union Insurance Company | | | | | | 1 | 2 | 3 |
| Interstate Fire and Casualty Company | | | 1 | | | | | 1 |
| Landmark American Insurance Company | | | | | 2 | | | 2 |
| Lexington Insurance Company | 31 | 30 | 34 | 21 | 20 | 24 | 85 | 245 |
| Liberty Surplus Insurance Corporation | | | | | | | 2 | 2 |
| National Fire & Marine Insurance Company | | | 1 | 7 | 5 | 4 | 8 | 25 |
| OneBeacon Insurance Co | | | | | | 1 | | 1 |
| Professional Underwriters Liability Insurance Co | | | | | 1 | 1 | | 2 |
| Various Underwriters at Lloyds (WL) | | 2 | 1 | 2 | | | 1 | 6 |
| <u>TOTALS for Surplus Lines Carriers</u> | <u>53</u> | <u>76</u> | <u>157</u> | <u>112</u> | <u>177</u> | <u>148</u> | <u>195</u> | <u>918</u> |

Closed Claim Counts by Company from 2005 to 2011

| Other Lines Carriers | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | Totals |
|---------------------------------------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|-------------------|--------------------|
| AMN - as Self-Insured Carrier | | | | 1 | | | | 1 |
| Applied Medico-Legal Solutions RRG | | | | | | | 1 | 1 |
| Cen-Mar Assurance / Carroll Hospital Center | | | | 2 | | 6 | 5 | 13 |
| Catlin Insurance Agency (Lloyds) | | | | | | 4 | 8 | 12 |
| EmCare, Inc | | | | | | | 11 | 11 |
| RDA Sterling Healthcare - as Self-Insured Carrier | 5 | | 1 | | | | | 6 |
| MFA Physicians Insurance Company, Ltd. | | 2 | 3 | 1 | 3 | 5 | | 14 |
| OHIC Insurance Company | 2 | 47 | 35 | 26 | 3 | 19 | | 132 |
| St. Joseph Hospital /CHI (self-insured) | | | | | | | 8 | 8 |
| TIG Insurance Company | | | | 1 | | | | 1 |
| Travelers Indemnity Company | | | | 1 | | | | 1 |
| <u>Total for Other Carriers</u> | <u>7</u> | <u>49</u> | <u>39</u> | <u>32</u> | <u>6</u> | <u>34</u> | <u>33</u> | <u>200</u> |
| <u>Grand Total - All Carrier Types</u> | <u>504</u> | <u>599</u> | <u>719</u> | <u>689</u> | <u>781</u> | <u>789</u> | <u>971</u> | <u>5052</u> |

NOTE - 2003 and 2004 claim counts have been removed. This accounted for four claims.

Number of Closed Claims by Specialty from 2005 to 2011

| Specialty | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | Totals |
|----------------------------------------|------|------|------|------|------|------|------|--------|
| Administrative Medicine | 1 | 19 | 3 | 4 | | 2 | 2 | 31 |
| Allergy/Immunology | | | | | | | 1 | 1 |
| Ambulance Service | | | | 1 | 2 | | | 3 |
| Anesthesiology | 15 | 20 | 12 | 20 | 16 | 21 | 16 | 120 |
| Blank / Other | | 27 | 1 | 1 | | | | 29 |
| Cardiology | 21 | 18 | 18 | 25 | 26 | 46 | 93 | 247 |
| Cardiovascular Disease | | | | | | 1 | | 1 |
| Corporation | | | | 1 | | | | 1 |
| Dental - dental specialty incl surgery | | | | | | 2 | 2 | 4 |
| Dental - dentist | 6 | 5 | 14 | 25 | 43 | 65 | 59 | 217 |
| Dental - other | | | | | 1 | | 10 | 11 |
| Dermatology | 7 | 2 | | 6 | 6 | 6 | 3 | 30 |
| Emergency Room Medicine | 30 | 29 | 40 | 44 | 46 | 37 | 51 | 277 |
| Endocrinology | | 1 | | 1 | 3 | | | 5 |
| Family/General Practice - Incl OB | 2 | | | 1 | 6 | 3 | 4 | 16 |
| Family/General Practice - No OB | 25 | 18 | 17 | 25 | 64 | 38 | 42 | 229 |
| Gastroenterology | 11 | 11 | 8 | 7 | 16 | 11 | 9 | 73 |
| General Preventive Medicine | | 2 | | | 1 | | | 3 |
| Geneticist | | | | | 1 | | | 1 |
| Geriatrics | | | | | 1 | | | 1 |
| Gynecology | 12 | 14 | 8 | 10 | 11 | 10 | 16 | 81 |
| Health Care Facility | | | | | 2 | 5 | 7 | 14 |
| Hematology | | | 1 | 1 | 6 | | 4 | 12 |
| Hospital | | | | | 19 | 15 | 16 | 50 |
| Hospitalist/House Staff | 1 | | 1 | 2 | 2 | 3 | 2 | 11 |
| Imaging center | | | | | 2 | | 2 | 4 |
| Infectious Diseases | | | | | | 2 | 6 | 8 |
| Intensive Care Medicine | 3 | 10 | 3 | 9 | | 2 | 3 | 30 |
| Internal Medicine | 66 | 58 | 46 | 71 | 69 | 79 | 78 | 467 |
| Lab/Diagnostic (not imaging) | | | | | 1 | | | 1 |
| Laryngology | | | | | | | 1 | 1 |
| Neoplastic Diseases | 1 | | | | 1 | 2 | 3 | 7 |

Number of Closed Claims by Specialty from 2005 to 2011

| Specialty | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | Totals |
|------------------------------------------|------|------|------|------|------|------|------|--------|
| Nephrology | | 1 | 2 | 3 | 2 | 10 | 3 | 21 |
| Neurology | 6 | 8 | 13 | 16 | 15 | 20 | 25 | 103 |
| Not a physician/surgeon | 13 | 17 | 84 | 78 | 80 | 99 | 107 | 478 |
| Nurse - all other | 3 | 2 | 16 | 11 | 32 | 29 | 60 | 153 |
| Nurse Anesthetist | | | 2 | 5 | 1 | 3 | 3 | 14 |
| Nurse Midwife | | | 1 | | | 2 | | 3 |
| Nurse Practitioner | | | | | | 8 | 6 | 14 |
| Nutrition | | | | 1 | | | | 1 |
| OB/GYN | 50 | 68 | 48 | 45 | 46 | 53 | 51 | 361 |
| Obstetrics | 3 | 1 | | | 5 | 2 | 1 | 12 |
| Obstetrics - birthing/facility | | | | | | | 1 | 1 |
| On Staff Physician - Prison/Correctional | 36 | 39 | 55 | 41 | 11 | 3 | 4 | 189 |
| Oncology | | | 1 | | 1 | | | 2 |
| Ophthalmology | 1 | 12 | 4 | 7 | 9 | 9 | 7 | 49 |
| Orthopedic | 38 | 39 | 22 | 44 | 51 | 34 | 28 | 256 |
| Other - not MPL claim | | 6 | 1 | 1 | | | | 8 |
| Otorhinolaryngology | 1 | 2 | 3 | 2 | 6 | 3 | 5 | 22 |
| Pathology | 3 | 2 | 3 | 4 | 8 | 3 | 6 | 29 |
| Pediatrics | 7 | 10 | 7 | 9 | 6 | 9 | 18 | 66 |
| Physical Medicine and Rehabilitation | | | 3 | 3 | 6 | 4 | 3 | 19 |
| Physician - not otherwise classed | 10 | 3 | 21 | 21 | 24 | 13 | 19 | 111 |
| Physician's Assistant | | 1 | 1 | | 9 | 10 | 14 | 35 |
| Prison/Correctional Services | 7 | 16 | 64 | 20 | 6 | 7 | 13 | 133 |
| Psychiatrist | | | | | | 3 | 5 | 8 |
| Psychologist | | | | | | 4 | 7 | 11 |
| Public Health | | | | 4 | | 1 | | 5 |
| Pulmonary Diseases | 4 | 3 | 5 | 7 | 7 | 8 | 15 | 49 |
| Radiology | 15 | 39 | 41 | 30 | 25 | 21 | 36 | 207 |
| Rehabilitation - other | | | | | | 2 | 1 | 3 |
| Rheumatology | | | 1 | 3 | 2 | 1 | | 7 |
| Surgeon - not otherwise classed | 41 | 46 | 45 | 44 | 46 | 53 | 65 | 340 |
| Thoracic | 6 | 5 | 5 | 6 | 7 | 3 | 8 | 40 |

Number of Closed Claims by Specialty from 2005 to 2011

| Specialty | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | Totals |
|-----------------------------|------------|------------|------------|------------|------------|------------|------------|-------------|
| Unknown | 4 | 1 | 5 | | | | | 10 |
| Unknown - hospital/facility | 26 | 18 | 5 | 1 | | | | 50 |
| Unknown - physician | 1 | 1 | 33 | 1 | | | | 36 |
| Unknown - surgeon | | | 37 | | | | | 37 |
| Urgent Care Medicine | | 1 | 1 | | | 1 | 3 | 6 |
| Urology | 13 | 12 | 9 | 16 | 15 | 18 | 19 | 102 |
| Vascular | 15 | 12 | 9 | 12 | 16 | 3 | 8 | 75 |
| TOTALS | 504 | 599 | 719 | 689 | 781 | 789 | 971 | 5052 |

NOTE - 2003 and 2004 claim counts have been removed. This accounted for four claims.

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2011

Exhibit L

Page 1

| Jurisdiction | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | Totals |
|---------------------------------------|------|------|------|------|------|------|------|--------|
| Allegany County Arbitration | 2 | 2 | 4 | 2 | 2 | 0 | 2 | 14 |
| Allegany County Circuit Court | 3 | 6 | 3 | 4 | 21 | 8 | 14 | 59 |
| Allegany County District Court | 1 | 0 | 0 | 0 | 3 | 9 | 17 | 30 |
| Allegany County Small Claims Court | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| Anne Arundel County Arbitration | 4 | 0 | 1 | 1 | 0 | 4 | 4 | 14 |
| Anne Arundel County Circuit Court | 37 | 49 | 37 | 31 | 42 | 34 | 49 | 279 |
| Anne Arundel County District Court | 3 | 2 | 3 | 0 | 1 | 4 | 2 | 15 |
| Anne Arundel - unknown | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Baltimore City Arbitration | 3 | 5 | 9 | 2 | 10 | 13 | 24 | 66 |
| Baltimore City Circuit Court | 49 | 56 | 58 | 85 | 80 | 110 | 93 | 531 |
| Baltimore City District Court | 0 | 1 | 1 | 1 | 3 | 4 | 2 | 12 |
| Baltimore City, MD - Other | 1 | 4 | 0 | 2 | 1 | 0 | 0 | 8 |
| Baltimore County Arbitration | 5 | 3 | 0 | 0 | 5 | 6 | 22 | 41 |
| Baltimore County Circuit Court | 70 | 59 | 58 | 49 | 72 | 79 | 95 | 482 |
| Baltimore County District Court | 2 | 5 | 1 | 0 | 11 | 7 | 3 | 29 |
| Baltimore County - unknown | 2 | 6 | 0 | 0 | 1 | 1 | 0 | 10 |
| Baltimore County - Small Claims Court | 0 | 0 | 0 | 0 | 1 | 1 | 1 | 3 |
| Baltimore MD Circuit Court | 4 | 10 | 5 | 9 | 0 | 0 | 0 | 28 |
| Baltimore - unknown, District Court | 0 | 0 | 0 | 0 | 2 | 0 | 0 | 2 |
| Baltimore, MD unknown which court | 1 | 5 | 1 | 0 | 0 | 2 | 1 | 10 |
| Calvert County Arbitration | 0 | 0 | 0 | 0 | 1 | 2 | 1 | 4 |
| Calvert County Circuit Court | 10 | 4 | 12 | 10 | 2 | 5 | 8 | 51 |
| Calvert County District Court | 1 | 0 | 0 | 2 | 0 | 0 | 0 | 3 |
| Caroline County arbitration | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Caroline County Circuit Court | 0 | 2 | 0 | 0 | 1 | 2 | 1 | 6 |
| Carroll County Arbitration | 0 | 0 | 0 | 0 | 0 | 2 | 0 | 2 |
| Carroll County Circuit Court | 3 | 7 | 5 | 12 | 3 | 13 | 20 | 63 |
| Cecil County Circuit Court | 3 | 3 | 1 | 2 | 7 | 5 | 1 | 22 |
| Cecil County District Court | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 |
| Charles County Arbitration | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 2 |
| Charles County Circuit Court | 7 | 11 | 5 | 4 | 2 | 10 | 9 | 48 |
| Charles County District Court | 1 | 0 | 0 | 0 | 0 | 0 | 0 | 1 |
| Charles County Small Claims Court | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| Dorchester County Circuit Court | 1 | 0 | 2 | 0 | 0 | 0 | 1 | 4 |
| Dorchester County District Court | 0 | 0 | 0 | 1 | 2 | 1 | 0 | 4 |

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2011

Exhibit L

Page 2

| Jurisdiction | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | Totals |
|-------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|
| Frederick County Arbitration | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 3 |
| Frederick County Circuit Court | 21 | 15 | 9 | 17 | 26 | 17 | 14 | 119 |
| Frederick County District Court | 1 | 0 | 1 | 0 | 1 | 0 | 0 | 3 |
| Frederick County - unknown | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Frederick MD State Circuit Court | 0 | 1 | 0 | 0 | 0 | 0 | 0 | 1 |
| Garrett County Circuit Court | 2 | 1 | 0 | 0 | 0 | 0 | 3 | 6 |
| Harford County Arbitration | 1 | 0 | 2 | 4 | 7 | 1 | 11 | 26 |
| Harford County Circuit Court | 11 | 11 | 15 | 9 | 12 | 22 | 9 | 89 |
| Howard County Arbitration | 1 | 0 | 0 | 0 | 1 | 2 | 0 | 4 |
| Howard County Circuit Court | 6 | 7 | 7 | 10 | 8 | 12 | 9 | 59 |
| Howard County District Court | 0 | 0 | 4 | 0 | 0 | 2 | 6 | 12 |
| Kent County Arbitration | 0 | 4 | 0 | 0 | 2 | 0 | 0 | 6 |
| Kent County Circuit Court | 1 | 1 | 4 | 2 | 5 | 0 | 1 | 14 |
| Montgomery County Arbitration | 2 | 1 | 10 | 20 | 9 | 12 | 13 | 67 |
| Montgomery County Circuit Court | 41 | 39 | 51 | 56 | 62 | 52 | 95 | 396 |
| Montgomery County District Court | 1 | 0 | 1 | 1 | 5 | 4 | 4 | 16 |
| Montgomery County Small Claims Court | 0 | 2 | 0 | 0 | 0 | 0 | 1 | 3 |
| Prince George's County Arbitration | 4 | 8 | 5 | 8 | 3 | 7 | 4 | 39 |
| Prince George's County Circuit Court | 49 | 73 | 70 | 95 | 86 | 71 | 96 | 540 |
| Prince George's County District Court | 2 | 0 | 0 | 2 | 1 | 4 | 5 | 14 |
| Prince George's County - unknown | 0 | 5 | 0 | 5 | 0 | 0 | 0 | 10 |
| Prince George's County Small Claims Court | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| Queen Anne's County Arbitration | 0 | 0 | 0 | 2 | 0 | 0 | 0 | 2 |
| Queen Anne's County Circuit Court | 0 | 0 | 3 | 1 | 0 | 0 | 0 | 4 |
| Queen Anne's County District Court | 0 | 0 | 0 | 0 | 0 | 1 | 0 | 1 |
| St. Mary's County Arbitration | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |
| St. Mary's County Circuit Court | 7 | 5 | 6 | 5 | 3 | 2 | 2 | 30 |
| St. Mary's County District Court | 0 | 0 | 0 | 1 | 1 | 0 | 0 | 2 |
| Somerset County Circuit Court | 0 | 0 | 1 | 1 | 2 | 2 | 0 | 6 |
| Somerset County District Court | 0 | 0 | 0 | 0 | 8 | 7 | 7 | 22 |
| Somerset County Small Claims Court | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| Talbot County Circuit Court | 11 | 13 | 13 | 2 | 3 | 4 | 3 | 49 |
| Washington County Arbitration | 3 | 1 | 2 | 0 | 4 | 4 | 3 | 17 |
| Washington County Circuit Court | 13 | 9 | 8 | 9 | 6 | 1 | 4 | 50 |
| Washington County District Court | 0 | 0 | 0 | 2 | 12 | 13 | 15 | 42 |
| Washington County Small Claims Court | 0 | 0 | 0 | 0 | 1 | 0 | 0 | 1 |

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2011

| Jurisdiction | 2005 | 2006 | 2007 | 2008 | 2009 | 2010 | 2011 | Totals |
|-------------------------------------------------|-------------|-------------|-------------|-------------|-------------|-------------|-------------|---------------|
| Wicomico County Arbitration | 0 | 0 | 1 | 1 | 0 | 0 | 1 | 3 |
| Wicomico County Circuit Court | 14 | 10 | 16 | 12 | 18 | 14 | 30 | 114 |
| Wicomico County District Court | 0 | 0 | 0 | 0 | 1 | 1 | 2 | 4 |
| Worcester County Arbitration | 0 | 0 | 0 | 0 | 0 | 0 | 1 | 1 |
| Worcester County Circuit Court | 3 | 0 | 0 | 1 | 4 | 4 | 2 | 14 |
| Totals for Maryland Courts | 407 | 449 | 436 | 485 | 566 | 582 | 716 | 3641 |
| Claims not resulting in a suit | 52 | 86 | 126 | 88 | 96 | 138 | 131 | 717 |
| OTHER COURTS or JURISDICTIONS | | | | | | | | |
| Maryland Health Claims ADR (County unknown) | 13 | 22 | 41 | 33 | 28 | 10 | 18 | 165 |
| Maryland Board of Physicians | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| Maryland Dental Board | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| Mediation | 0 | 0 | 0 | 5 | 0 | 0 | 0 | 5 |
| Maryland Court of Special Appeals | 1 | 0 | 1 | 1 | 1 | 0 | 1 | 5 |
| US District Court for Maryland | 17 | 24 | 74 | 66 | 87 | 48 | 81 | 397 |
| US Supreme Court | 0 | 0 | 1 | 0 | 0 | 0 | 0 | 1 |
| Out of State Courts | 4 | 3 | 10 | 0 | 1 | 0 | 4 | 22 |
| Other Courts | 8 | 11 | 14 | 11 | 2 | 11 | 18 | 75 |
| Total Other Courts or Jurisdictions | 43 | 60 | 143 | 116 | 119 | 69 | 122 | 672 |
| GRAND TOTALS | 502 | 595 | 705 | 689 | 781 | 789 | 969 | 5030 |
| Court Information Not Provided / Unknown | 2 | 4 | 14 | | | | 2 | 22 |

NOTE - Claim counts by jurisdiction for 2005 to 2007 have been adjusted by 390 claims in the 2011 report. These claims were not included in prior reports (2010 and prior).

NOTE - 2003 and 2004 claim counts have been removed. This accounted for four claims.