



MSAR # 2976

**2016 REPORT ON THE
AVAILABILITY & AFFORDABILITY OF HEALTH
CARE MEDICAL PROFESSIONAL LIABILITY
INSURANCE**

**SUBMITTED TO THE
MARYLAND GENERAL ASSEMBLY
BY THE
MARYLAND INSURANCE ADMINISTRATION**

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Commissioner**

September 16, 2016

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Executive Summary

Medical malpractice insurance covers doctors and other professionals in the medical field for liability claims arising from their treatment of patients. This Report on the Availability and Affordability of Health Care Medical Professional Liability Insurance in Maryland (Report) is based on the data supplied by insurer groups to the Maryland Insurance Administration (MIA). The continued availability and affordability of medical professional liability insurance (medical malpractice insurance) in Maryland is essential to the provision of adequate access to high-quality health care by Maryland residents. The uncontrolled rapid growth of medical malpractice premium rates has the potential to profoundly and adversely affect Maryland's health care system.

When medical malpractice insurance premium rate increases threatened to weaken adequate access to high-quality health care in Maryland, the General Assembly stabilized the medical malpractice insurance market and improved its availability and affordability. The General Assembly also directed the Maryland Insurance Administration to collect pertinent data regarding the medical malpractice insurance market in Maryland and to submit this Report. This data is summarized in Exhibits A through L.

Medical malpractice insurance is available from admitted carriers, surplus lines carriers, and risk retention groups. In 2015, 78 insurer groups wrote medical malpractice insurance in Maryland for all types of health care providers. Of the 78 insurer groups, 75 collected premium of \$276,576,631, an increase of 1.26 percent over 2014. Admitted carriers accounted for just over 63 percent of all premium written, while surplus lines and risk retention groups accounted for just over 11 percent and 25 percent, respectively.

There were 8 new insurer groups in 2015 that accounted for \$866,186 in premium or 0.3 percent of the market. Even with the addition of 8 new insurer groups, the medical malpractice insurance premium volume remains highly concentrated in Maryland. By premium volume, two

insurer groups, one an admitted carrier and the other a risk retention group, wrote just over 60 percent of all medical malpractice insurance. The addition of eight carriers into the market, however, although accounting for a small percentage of market share, indicates that Maryland is a viable marketplace with a solid customer base.

In Maryland, insurance premium rates increased significantly between 2002 and 2005 before declining in 2006 and remaining relatively stable since then. The largest writer of medical malpractice insurance, an admitted carrier, has not requested any change to its rates between 2013 and 2016. Premiums appear stable, there has been a decrease in closed claims, and a decrease in the number of lawsuits filed. The data presented in this Report should encourage those potential risk bearers who declined to enter into the Maryland market or to expand their business during the previous turbulent years to take advantage of growth opportunities within the State.

Introduction

Health care providers are not required by law to purchase and maintain medical malpractice insurance. Providers who do not purchase medical malpractice insurance, however, cannot participate in health care networks supporting preferred provider organizations, health maintenance organizations, or managed care organizations.

Medical malpractice insurance premiums began to escalate in 2002 and increased dramatically in 2003 and 2004. The General Assembly intervened in 2004 and 2005 to stabilize the market. In addition, the General Assembly directed the Maryland Insurance Administration (MIA) to collect data on closed claims and to report pertinent facts about this critical line of insurance on an annual basis.

This Report provides, among other metrics, information about the number of insurers actively writing medical malpractice insurance in Maryland, 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 carriers, surplus lines carriers and risk retention groups. These companies provide medical malpractice insurance for all types of health care providers.¹ In 2015, 78 insurer groups wrote medical malpractice insurance in Maryland, an increase of 8 insurer groups since 2014. Exhibits A1 through A5 provide detailed information about these insurer groups. Exhibit A1 illustrates the 2015 premium rank and total premium per insurer group and percentage market share. Exhibit A2 lists the change in written premium by insurer group type of license. Medical Mutual Liability Insurance Society of Maryland (MMLIS) collected 38.24 percent of all medical malpractice insurance premium in Maryland in 2015. MCIC Vermont (MCIC) collected 22.78 percent of all medical malpractice insurance premium in Maryland in 2015.

Exhibit A3 is comprised of a pie chart showing the 2015 market share for the top nine largest admitted carriers. Exhibit A4 shows the change in market share from 2000 through 2015 for the top five carriers in 2015, as well as the written premium in millions from 2000 through 2015 for MMLIS versus the industry. MMLIS's market share has exceeded 40 percent each year from 2004 through 2014, but decreased by 6.5 percentage points from 2013 to 2014 and another 3% from 2014 to 2015. Exhibit A5 shows the rate change history for MMLIS from 1996 through 2016.

As in 2014, two companies, MMLIS and MCIC, wrote just over 60 percent of all medical malpractice insurance in 2015. MMLIS 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.

¹ Refer to the MIA's *Comparison Guide to Medical Professional Liability Insurance Rates ("Comparison Guide")* for a detailed listing of insurers and premiums across the State.

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

Medical Malpractice Insurance Premiums

In response to an increase in medical malpractice insurance premium rates between 2001 and 2005, the Maryland General Assembly created the Maryland Health Care Provider Rate Stabilization Fund (Fund). Insurance Article, Section 19-802 of the Annotated Code of Maryland established the Fund, effective April 1, 2005.³ The Fund subsidized medical malpractice insurance premiums paid by eligible health care providers to admitted insurers that elected to participate in the program through calendar year 2008.

Exhibit A5 illustrates the percentage change in MMLIS rates between 1996 and 2016. Medical malpractice insurance premiums significantly increased between 2002 and 2005. After a brief two-year decrease in 2007 and 2008, and a four percent increase in 2012, MMLIS premium rates have remained stable.

Medical malpractice insurance premiums vary by specialty, policy limits, and practice location. Exhibits B through G provide premium rate comparisons for 18 different specialties utilizing a base premium for policy limits of \$1 million per incident/\$3 million annual aggregate for the years 2013 through 2016. Although the premium rate may differ among companies in a given specialty, these Exhibits indicate stability in medical malpractice insurance premiums during this time period.

Exhibits B through G also highlight the differences in premiums among companies. To assist providers in comparing medical malpractice insurance, the MIA annually updates the *Comparison Guide*. This guide is available on the Maryland Insurance Administration's website, <http://insurance.maryland.gov/Consumer/Documents/publications/medicalliabilityrateguide.pdf>.

³ The Fund consists primarily of revenues generated by an annual premium tax imposed on health maintenance organizations and managed care organizations pursuant to § 6-102 of the Insurance Article.

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

By law, medical malpractice insurers are required to offer policies with high deductibles: \$25,000, \$50,000 and \$100,000.⁴ According to Exhibits H and I, policies offering these deductibles are not popular among providers. Although policies having a deductible of less than \$25,000 are sold, liability insurance policies, including medical malpractice insurance policies, are routinely issued with no deductible.

Closed Claims

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

Between 2009⁵ and 2013 closed claims increased among all carriers. Since that time, however, closed claims have significantly decreased by 36 percent. The percentage differs appreciably among the types of insurers writing coverage. Since 2013, closed claims for admitted carriers decreased by 42 percent and by approximately 30 percent for surplus lines carriers. Closed claims increased by 40 percent for all other carriers.

Exhibit L summarizes the number of lawsuits filed by jurisdiction and venue. The largest number of lawsuits occurred in 2013. The number of lawsuits decreased from 2013 to 2014 by 41 percent and another 7 percent from 2014 to 2015.

⁴ Insurance Article, § 19-114 of the Annotated Code of Maryland.

⁵ In 2005, the MIA used one form of on-line reporting, but that tool became unworkable. Since 2009, the data has been collected using a different tool that enables the MIA to access and query the data more easily. This change in systems may have resulted in a change in data collection.

Conclusion

Trends continue to emerge as data for multiple years is gathered. The medical malpractice insurance market in Maryland appears to be relatively stable when compared with prior years, but it remains concentrated in just two carriers. There was an average premium increase of 4 percent for the largest underwriter of medical malpractice insurance in the State in 2012; however, no rate changes were made in 2013, 2014, 2015, and 2016. The addition of eight carriers into the market, although accounting for a small percentage of market share, indicates that Maryland is a viable marketplace with a solid customer base. Moreover, premiums appear stable, there has been a decrease in closed claims, and a decrease in the number of lawsuits filed. The data presented in this Report should encourage those potential risk bearers who declined to enter into the Maryland market or to expand their business during the previous turbulent years to take advantage of growth opportunities within the State.

EXHIBIT LIST

Exhibit A1	2015 Medical Professional Liability Premiums by Insurance Group
Exhibit A2	Change in Written Premium by Insurance Group by Type of License from 2014 to 2015
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Exhibit L	Number of Suits Filed by Jurisdiction and Venue from 2005 to 2015

2015 Medical Professional Liability Premiums by Insurance Group

2015 Premium Rank	2015 Group Code	2015 Group Name	2015 Insurance Group Premium	2015 Market Share	2015 Admitted Premium	2015 Surplus Lines Premiums	2015 RRG Premium
1	377	MEDICAL INS OF MD GRP	105,768,375	38.24%	105,768,375		
2	0	MCIC VT A RECIP RRG	62,993,870	22.78%			62,993,870
3	831	DOCTORS CO GRP	21,616,656	7.82%	19,783,735	1,832,921	
4	2698	PROASSURANCE CORP GRP	17,676,249	6.39%	17,244,062	432,187	
5	31	BERKSHIRE HATHAWAY GRP	10,499,385	3.80%	8,160,075	2,339,310	
6	218	CNA INS GRP	8,720,367	3.15%	7,166,721	1,553,646	
7	12	AMERICAN INTL GRP	4,243,527	1.53%	936,345	3,307,182	
8	4509	IRONSHORE GRP	3,534,998	1.28%		3,534,998	
9	1129	WHITE MOUNTAINS GRP	3,448,947	1.25%	90,438	3,358,509	
10	0	HEALTHCARE PROVIDERS INS EXCH	2,931,999	1.06%	2,931,999		
11	3239	ALLIED WORLD ASSUR HOLDING GR	2,837,039	1.03%	1,606,637	1,230,402	
12	1282	NORCAL GRP	2,647,577	0.96%	1,433,937	1,213,640	
13	785	MARKET CORP GRP	2,434,722	0.88%		2,434,722	
14	501	ALLEGHANY GRP	2,206,127	0.80%	1,571,473	634,654	
15	0	PREFERRED PHYSICIANS MEDICAL F	2,138,634	0.77%			2,138,634
16	626	CHUBB LTD GRP	2,103,625	0.76%	1,678,948	424,677	
17	1154	COVERYS GRP	2,003,481	0.72%	1,983,481	20,000	
18	508	NATIONAL GRP	1,628,291	0.59%	314,753	1,313,538	
19	212	ZURICH INS GRP	1,572,402	0.57%		1,572,402	
20	111	LIBERTY MUT GRP	1,454,832	0.53%	1,181,711	273,121	
21	783	RLI INS GRP	1,268,037	0.46%		1,268,037	
22	0	OPHTHALMIC MUT INS CO RRG	1,073,350	0.39%			1,073,350
23	4725	ENSTAR GRP	947,987	0.34%		947,987	
24	244	CINCINNATI FIN GRP	919,826	0.33%	913,520	6,306	
25	4698	ASPEN INS HOLDING GRP	880,434	0.32%	827,090	53,344	
26	0	THE MUTUAL RRG INC	853,839	0.31%			853,839
27	2638	NCMIC GRP	817,380	0.30%	817,380		
28	98	WR BERKLEY CORP GRP	754,170	0.27%	49,379	704,791	

2015 Medical Professional Liability Premiums by Insurance Group

Exhibit A1
Page 2

2015 Premium Rank	2015 Group Code	2015 Group Name	2015 Insurance Group Premium	2015 Market Share	2015 Admitted Premium	2015 Surplus Lines Premiums	2015 RRG Premium
29	1279	ARCHINS GRP	692,820	0.25%		692,820	
30	1285	XL AMER GRP	619,687	0.22%		619,687	
31	0	CARING COMMUNITIES RECIP RRG	516,424	0.19%			516,424
32	0	* LONE STAR ALLIANCE RRG	504,155	0.18%			504,155
33	0	KINSALE INS CO	396,780	0.14%		396,780	
34	0	ORTHOFORUM INS CO RRG	374,744	0.14%			374,744
35	0	ALLIED PROFESSIONALS INS CO RRG	331,099	0.12%			331,099
36	0	OCEANUS INS CO A RRG	275,325	0.10%			275,325
37	0	CAPSON PHYSICIANS INS CO	258,151	0.09%	258,151		
38	3478	HALLMARK FIN SERV GRP	234,973	0.08%		234,973	
39	3494	JAMES RIVER GRP	222,068	0.08%		222,068	
40	0	LANCET IND RRG INC	221,480	0.08%			221,480
41	0	AMERICAN ASSOC OF OTHODONTIS	210,744	0.08%			210,744
42	4770	* CONNECTICUT MEDICAL GRP	195,572	0.07%			195,572
43	88	THE HANOVER INS GRP	163,160	0.06%	6,930	156,230	
44	0	PEACE CHURCH RRG INC	140,859	0.05%			140,859
45	361	MUNICH RE GRP	114,279	0.04%	51,200	63,079	
46	4851	CHURCH MUT GRP	110,557	0.04%	110,557		
47	0	CONTINUING CARE RRG INC	103,446	0.04%			103,446
48	0	CARE RRG INC	95,995	0.03%			95,995
49	510	NAVIGATORS GRP	77,459	0.03%		77,459	
50	0	* POSITIVE PHYSICIANS INS EXCH	68,805	0.02%	68,805		
51	0	SUNLAND RRG INC	67,350	0.02%			67,350
52	0	GREEN HILLS INS CO RRG	53,594	0.02%			53,594
53	176	STATE FARM GRP	51,347	0.02%	51,347		
54	0	FAIRWAY PHYSICIANS INS CO RRG	51,185	0.02%			51,185
55	38	CHUBB INC GRP	46,503	0.02%	46,503		
56	0	HEALTH CARE INDUSTRY LIAB RECIF	45,690	0.02%	45,690		

2015 Medical Professional Liability Premiums by Insurance Group

2015 Premium Rank	2015 Group Code	2015 Group Name	2015 Insurance Group Premium	2015 Market Share	2015 Admitted Premium	2015 Surplus Lines Premiums	2015 RRG Premium
57	761	ALLIANZ INS GRP	43,382	0.02%	17,207	26,175	
58	0	PHYSICIANS CAS RRG INC	42,804	0.02%			42,804
59	0	* GALEN INS CO	40,439	0.01%	40,439		
60	775	PHARMACISTS MUT GRP	36,783	0.01%	36,783		
61	866	WESTERN WORLD GRP	34,519	0.01%		34,519	
62	140	* NATIONWIDE CORP GRP	32,172	0.01%	32,172		
63	0	DOCTORS & SURGEONS NATL RRG	32,100	0.01%			32,100
64	3416	AXIS CAPITAL GRP	20,402	0.01%		20,402	
65	0	URGENT CARE ASSUR CO RRG INC	14,850	0.01%			14,850
66	413	* MAG MUT INS GRP	13,112	0.00%		13,112	
67	84	AMERICAN FINANCIAL GRP	12,790	0.00%	6,776	7,014	
68	4681	AFFILIATES RISK GRP	11,739	0.00%			11,739
69	0	* IRONSHORE RRG (DC) INC	10,181	0.00%			10,181
70	0	WELLSPAN RRG	4,000	0.00%			4,000
71	457	ARGONAUT GRP	3,200	0.00%		3,200	
72	0	* VIRGINIA PHYSICIANS RRG INC	1,750	0.00%			1,750
73	0	NATIONAL GUARDIAN RRG INC	1,144	0.00%			1,144
74	0	AMERICAN EXCESS INS EXCH RRG	950	0.00%			950
75	158	FAIRFAX FIN GRP	-63	0.00%		-63	

Industry Totals

276,576,631	175,232,619	31,023,829	70,321,183
	63.36%	11.22%	25.43%

* - Indicates company is new from 2014 to 2015

** - ACE Group and Chubb merged in 2015, but kept Chubb name

The following companies had premium in 2014, but not in 2015:

3098	TOKIO MARINE HOLDINGS INC GRP
0	ACADEMIC MEDICAL PROFESSIONALS INS E
0	CENTRAL PA PHYSICIANS RRG INC

Change in Written Premiums by Insurance Group by Type of License from 2014 to 2015

Exhibit A2
Page 1

2015 Premium Rank	2015 Group Code	2015 Group Name	2015 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premium	RRG Premium
1	377	MEDICAL INS OF MD GRP	105,768,375	-6.06%	-6.06%	n/a	n/a
2	0	MCIC VT A RECIP RRG	62,993,870	20.81%	n/a	n/a	20.81%
3	831	DOCTORS CO GRP	21,616,656	-4.58%	-4.44%	-6.13%	n/a
4	2698	PROASSURANCE CORP GRP	17,676,249	2.75%	4.05%	-31.51%	n/a
5	31	BERKSHIRE HATHAWAY GRP	10,499,385	20.95%	5.36%	149.94%	n/a
6	218	CNA INS GRP	8,720,367	5.21%	0.21%	36.69%	n/a
7	12	AMERICAN INTL GRP	4,243,527	-2.73%	-12.32%	0.37%	n/a
8	4509	IRONSHORE GRP	3,534,998	-7.22%	n/a	-7.22%	n/a
9	1129	WHITE MOUNTAINS GRP	3,448,947	-13.15%	-17.35%	-13.03%	n/a
10	0	HEALTHCARE PROVIDERS INS EXCH	2,931,999	-8.15%	-8.15%	n/a	n/a
11	3239	ALLIED WORLD ASSUR HOLDING GRP	2,837,039	-18.75%	-7.76%	-29.69%	n/a
12	1282	NORCAL GRP	2,647,577	52.15%	34.58%	79.89%	n/a
13	785	MARKEL CORP GRP	2,434,722	8.77%	n/a	8.77%	n/a
14	501	ALLEGHANY GRP	2,206,127	-14.27%	-6.59%	-28.77%	n/a
15	0	PREFERRED PHYSICIANS MEDICAL RRG	2,138,634	-5.92%	n/a	n/a	-5.92%
16	626	** CHUBB LTD GRP	2,103,625	-15.93%	-6.47%	-39.94%	n/a
17	1154	COVERYS GRP	2,003,481	8.74%	7.66%	n/a	n/a
18	508	NATIONAL GRP	1,628,291	-3.07%	9.54%	n/a	-100.00%
19	212	ZURICH INS GRP	1,572,402	19.50%	n/a	19.50%	n/a
20	111	LIBERTY MUT GRP	1,454,832	5.05%	13.78%	-21.11%	n/a
21	783	RLJ INS GRP	1,268,037	-6.68%	n/a	-6.68%	n/a
22	0	OPHTHALMIC MUT INS CO RRG	1,073,350	1.89%	n/a	n/a	1.89%
23	4725	ENSTAR GRP	947,987	-20.22%	n/a	-20.22%	n/a
24	244	CINCINNATI FIN GRP	919,826	12.81%	12.98%	-7.28%	n/a
25	4698	ASPEN INS HOLDING GRP	880,434	-17.59%	-4.40%	-73.75%	n/a
26	0	THE MUTUAL RRG INC	853,839	41.03%	n/a	n/a	41.03%
27	2638	NCMIC GRP	817,380	4.83%	4.83%	n/a	n/a
28	98	WR BERKLEY CORP GRP	754,170	-41.11%	3.29%	-42.83%	n/a

Change in Written Premiums by Insurance Group by Type of License from 2014 to 2015

Exhibit A2
Page 2

2015 Premium Rank	2015 Group Code	2015 Group Name	2015 Insurance Group Premium	Group Premium	Admitted Surplus Lines Premium	RRG Premium
29	1279	ARCH INS GRP	692,820	-17.24%	n/a	-17.24%
30	1285	XL AMER GRP	619,687	-11.52%	n/a	-11.52%
31	0	CARING COMMUNITIES RECIP RRG	516,424	4.62%	n/a	n/a
32	0	* LONE STAR ALLIANCE RRG	504,155	n/a	n/a	n/a
33	0	KINSALE INS CO	396,780	-31.34%	n/a	-31.34%
34	0	ORTHOFORUM INS CO RRG	374,744	6.97%	n/a	6.97%
35	0	ALLIED PROFESSIONALS INS CO RRG	331,099	0.14%	n/a	0.14%
36	0	OCEANUS INS CO A RRG	275,325	-9.00%	n/a	-9.00%
37	0	CAPSON PHYSICIANS INS CO	258,151	-0.27%	-0.27%	n/a
38	3478	HALLMARK FIN SERV GRP	234,973	412.27%	n/a	412.27%
39	3494	JAMES RIVER GRP	222,068	43.13%	n/a	43.13%
40	0	LANCET IND RRG INC	221,480	-35.69%	n/a	-35.69%
41	0	AMERICAN ASSOC OF OTHODONTISTS RRG	210,744	3.49%	n/a	3.49%
42	4770	* CONNECTICUT MEDICAL GRP	195,572	n/a	n/a	n/a
43	88	THE HANOVER INS GRP	163,160	42.78%	-45.45%	53.81%
44	0	PEACE CHURCH RRG INC	140,859	-4.04%	n/a	-4.04%
45	361	MUNICH RE GRP	114,279	-89.50%	-46.97%	-93.64%
46	4851	CHURCH MUT GRP	110,557	7.58%	7.58%	n/a
47	0	CONTINUING CARE RRG INC	103,446	44.86%	n/a	44.86%
48	0	CARE RRG INC	95,995	44.27%	n/a	44.27%
49	510	NAVIGATORS GRP	77,459	4.01%	n/a	4.01%
50	0	* POSITIVE PHYSICIANS INS EXCH	68,805	n/a	n/a	n/a
51	0	SUNLAND RRG INC	67,350	-7.17%	n/a	-7.17%
52	0	GREEN HILLS INS CO RRG	53,594	0.00%	n/a	0.00%
53	176	STATE FARM GRP	51,347	-0.53%	-0.53%	n/a
54	0	FAIRWAY PHYSICIANS INS CO RRG	51,185	27.49%	n/a	27.49%
55	38	CHUBB INC GRP	46,503	-35.41%	-35.41%	n/a
56	0	HEALTH CARE INDUSTRY LIAB RECIP INS	45,690	-77.52%	n/a	-100.00%
57	761	ALLIANZ INS GRP	43,382	-3.46%	-7.86%	-0.34%
58	0	PHYSICIANS CAS RRG INC	42,804	12.39%	n/a	12.39%

Change in Written Premiums by Insurance Group by Type of License from 2014 to 2015

2015 Premium Rank	2015 Group Code	2015 Group Name	2015 Insurance Group Premium	Group Premium	Admitted Surplus Lines Premium	RRG Premium
59	0	* GALEN INS CO	40,439	n/a	n/a	n/a
60	775	PHARMACISTS MUT GRP	36,783	2.18%	2.18%	n/a
61	866	WESTERN WORLD GRP	34,519	-23.88%	n/a	-23.88%
62	140	* NATIONWIDE CORP GRP	32,172	n/a	n/a	n/a
63	0	DOCTORS & SURGEONS NATL RRG INC	32,100	n/a	n/a	n/a
64	3416	AXIS CAPITAL GRP	20,402	-69.18%	n/a	-100.00%
65	0	URGENT CARE ASSUR CO RRG INC	14,850	38.27%	n/a	38.27%
66	413	* MAG MUT INS GRP	13,112	n/a	n/a	n/a
67	84	AMERICAN FINANCIAL GRP	12,790	61.31%	n/a	n/a
68	4681	AFFILIATES RISK GRP	11,739	2.28%	n/a	2.28%
69	0	* IRONSHORE RRG (DC) INC	10,181	n/a	n/a	n/a
70	0	WELLSPAN RRG	4,000	-20.00%	n/a	-20.00%
71	457	ARGONAUT GRP	3,200	-81.22%	n/a	-81.22%
72	0	* VIRGINIA PHYSICIANS RRG INC	1,750	n/a	n/a	n/a
73	0	NATIONAL GUARDIAN RRG INC	1,144	29.27%	n/a	29.27%
74	0	AMERICAN EXCESS INS EXCH RRG	950	0.00%	n/a	0.00%
75	158	FAIRFAX FIN GRP	-63	n/a	-200.00%	n/a

Industry Totals

276,576,631

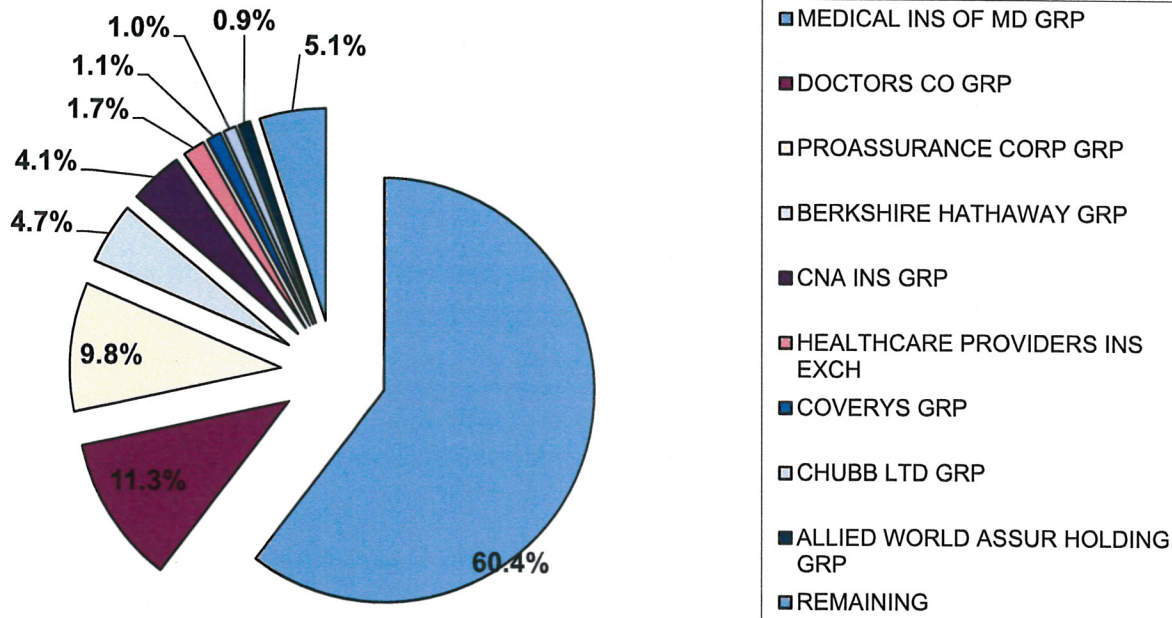
* - Indicates company is new from 2014 to 2015

** - ACE Group and Chubb merged in 2015, but kept Chubb name

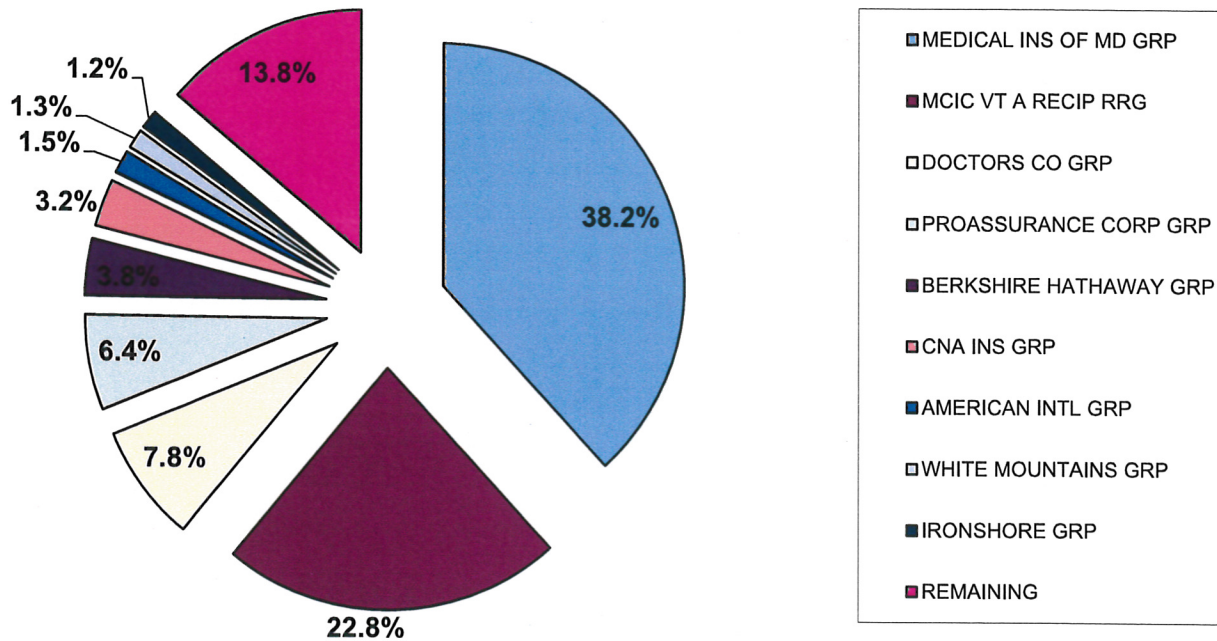
The following companies had premium in 2014, but not in 2015:

3098 TOKIO MARINE HOLDINGS INC GRP
0 ACADEMIC MEDICAL PROFESSIONALS INS E
0 CENTRAL PA PHYSICIANS RRG INC

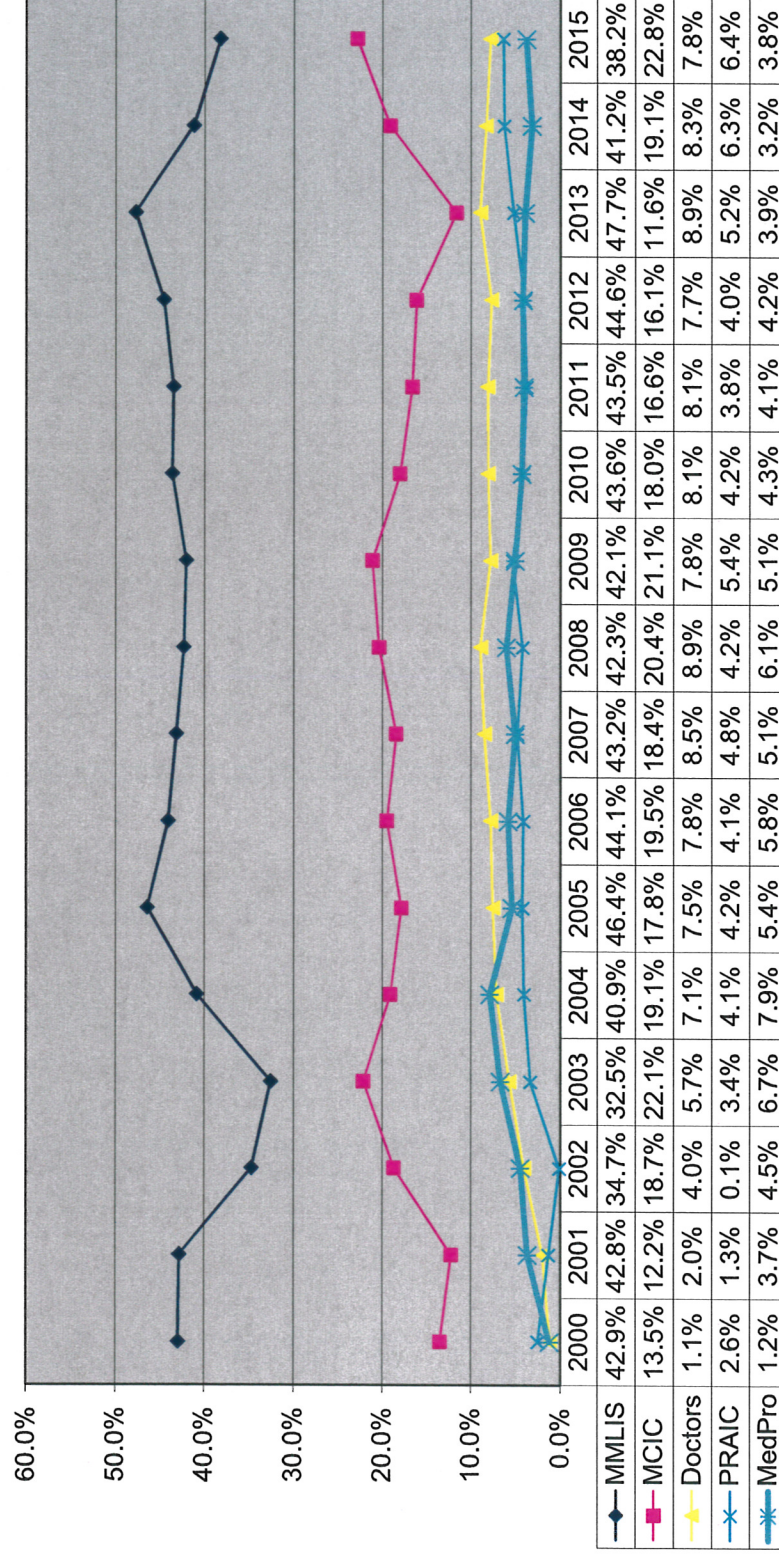
2015 Market Share of the Nine Largest Admitted Carriers



2015 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)

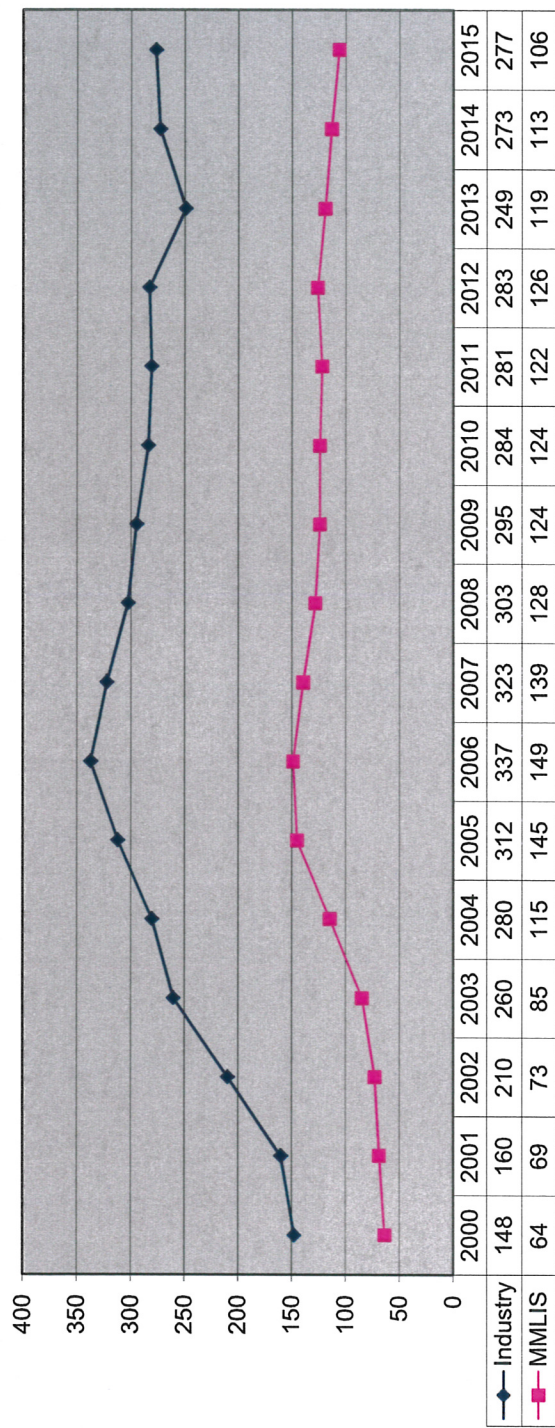


Market Share of the Top Carriers from 2000 to 2015 (Based on 2015 Market Share)

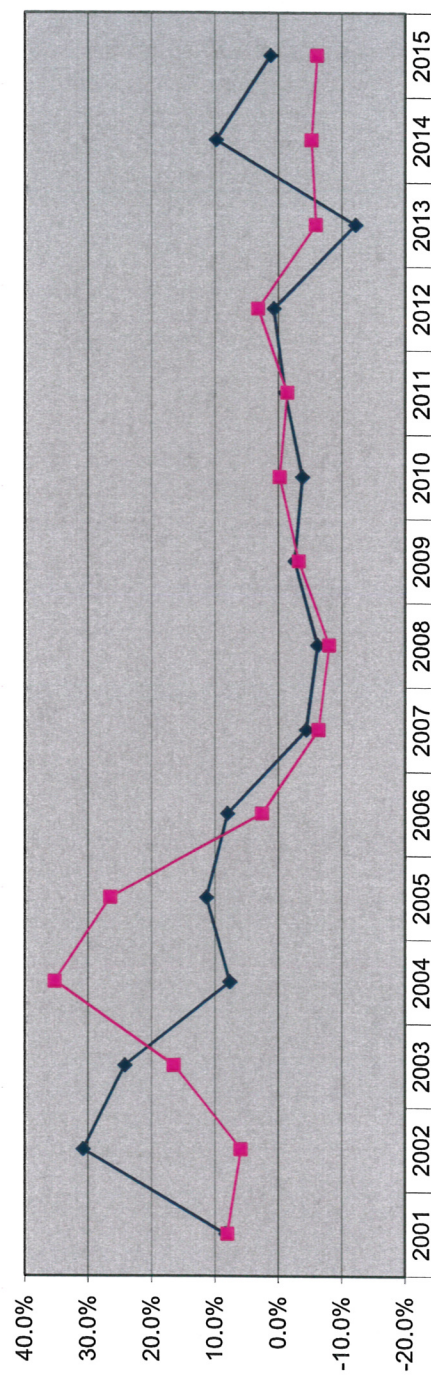


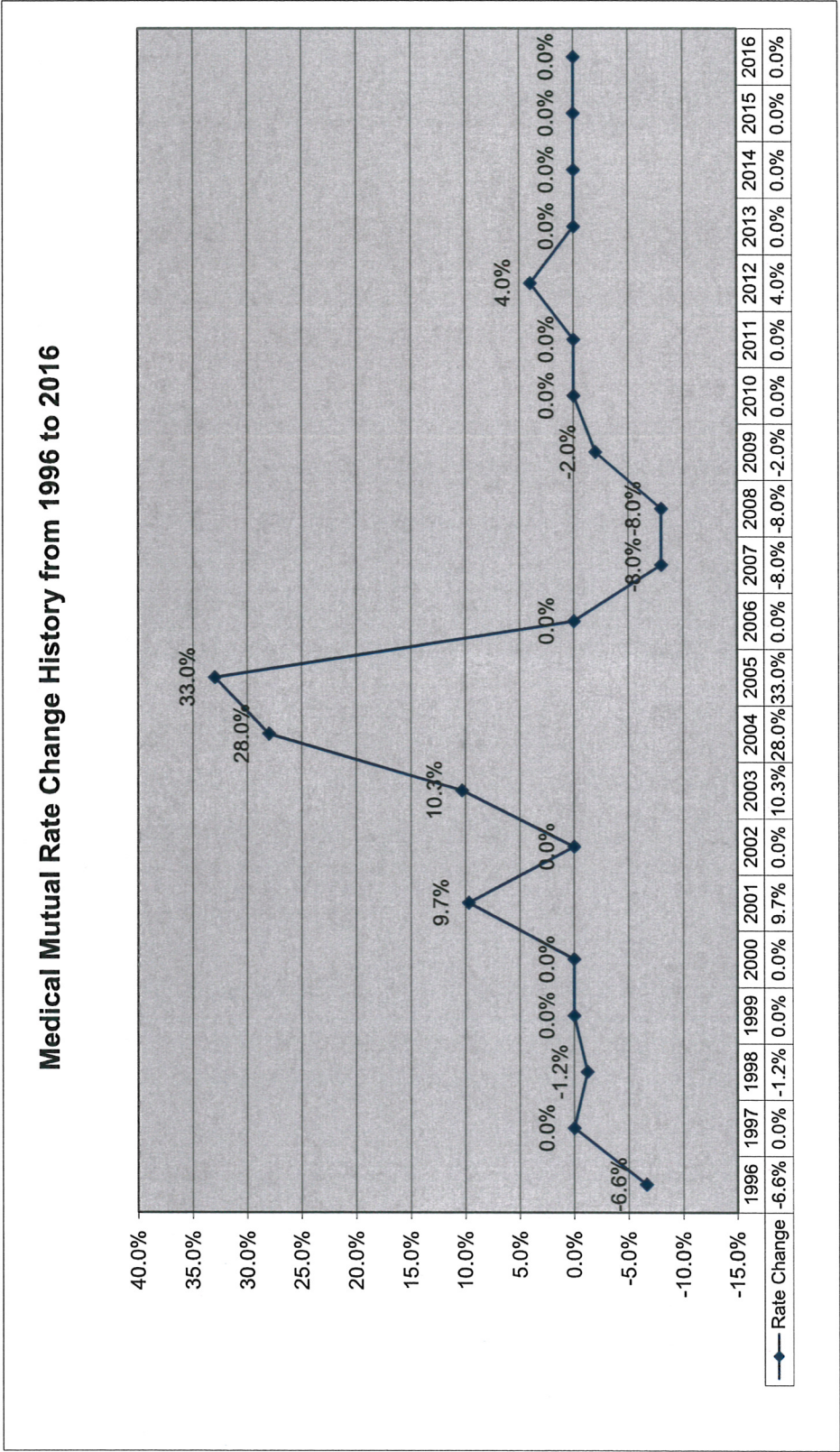
The four carriers listed above are the four of the five largest carriers based on 2015 market share. This does not imply that they are the top 4 of 5 carriers for the entire time period shown above.

MMLIS - Medical Mutual Group
 MCIC - MCIC RRG Vermont
 Doctors - The Doctors Company
 MedPro - Medical Protective Insurance Company (member of the Berkshire/Hathaway Group)
 PRAIC - ProAssurance Group



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





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
NORCAL (2)	NORCAL Mutual Insurance Company	All
MagMut	MAG Mutual Insurance Company	B, C & D
Proselect	ProSelect Insurance Company	B, C, D & E
FAIRCO	Fair American Insurance and Reinsurance Company	D
Aspen	Aspen Insurance Company (2)	B, C
Capson	Capson Insurance Company (2)	B, C, D & E
Galen	Galen Insurance Company (5)	B, C, D, E, F
MMICNC (2)	Medical Mutual Insurance Company of North Carolina	B, C, D, E, F
PPIE (2)	Positive Physicians Insurance Exchange	B, C, D, E, F
AWAC	Allied World Specialty Insurance Company	D & F
AIG (4)	National Union Fire Insurance Company of Pittsburgh Granite State Insurance Company	D, E & G F
CNA	American Casualty Co of Reading, PA Continental Insurance Company	E & F G
ACEUSA	ACE American Insurance Company	E, F & G

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
LibertyIU	Liberty Insurance Underwriters	E, F & G
Campmed	Campmed Casualty and Indemnity Company	D
Fortress	Fortress Insurance Company	G
PSIC	Professional Solutions Insurance Company	G
Colony	Colony Insurance Company	D, G

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

(2) - New to 2016.

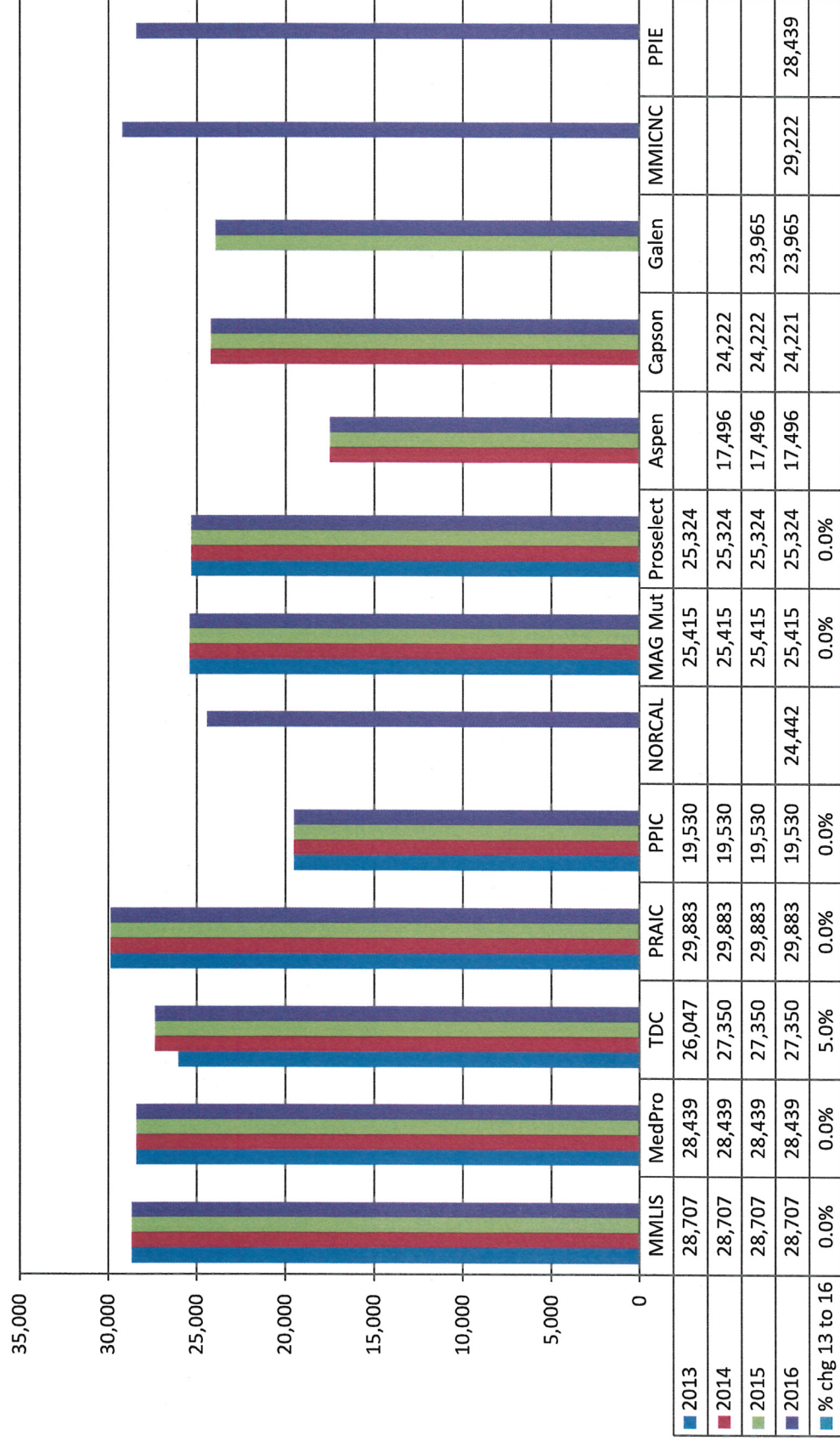
Notes to Charts

1) Company information not shown if it had no rates for 2016.

2) Percentage change only shown if company had rates for the entire period 2013 to 2016.

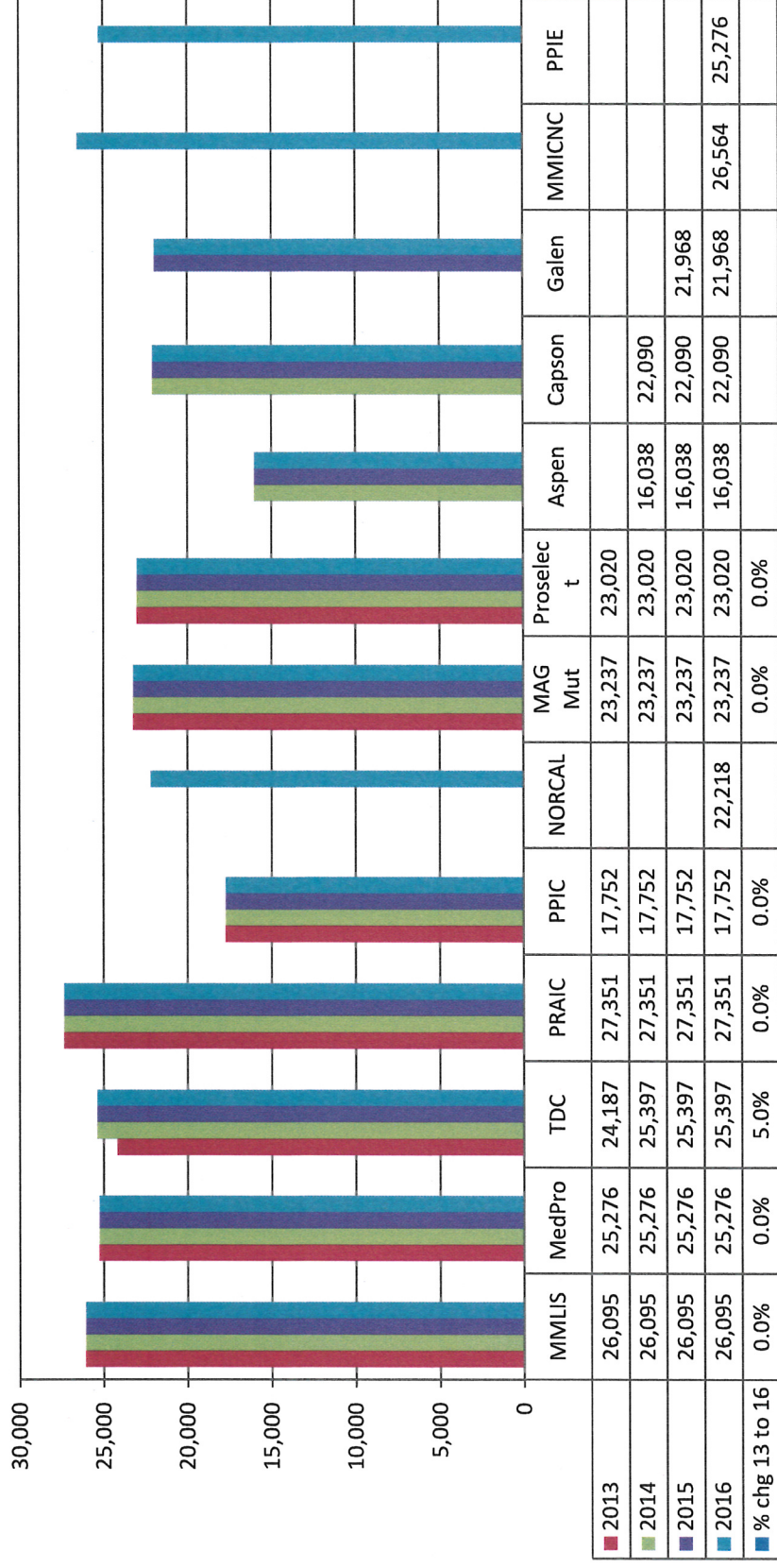
Fam/Gen Prac (No OB) - Minor Surgery

Baltimore City & Baltimore County



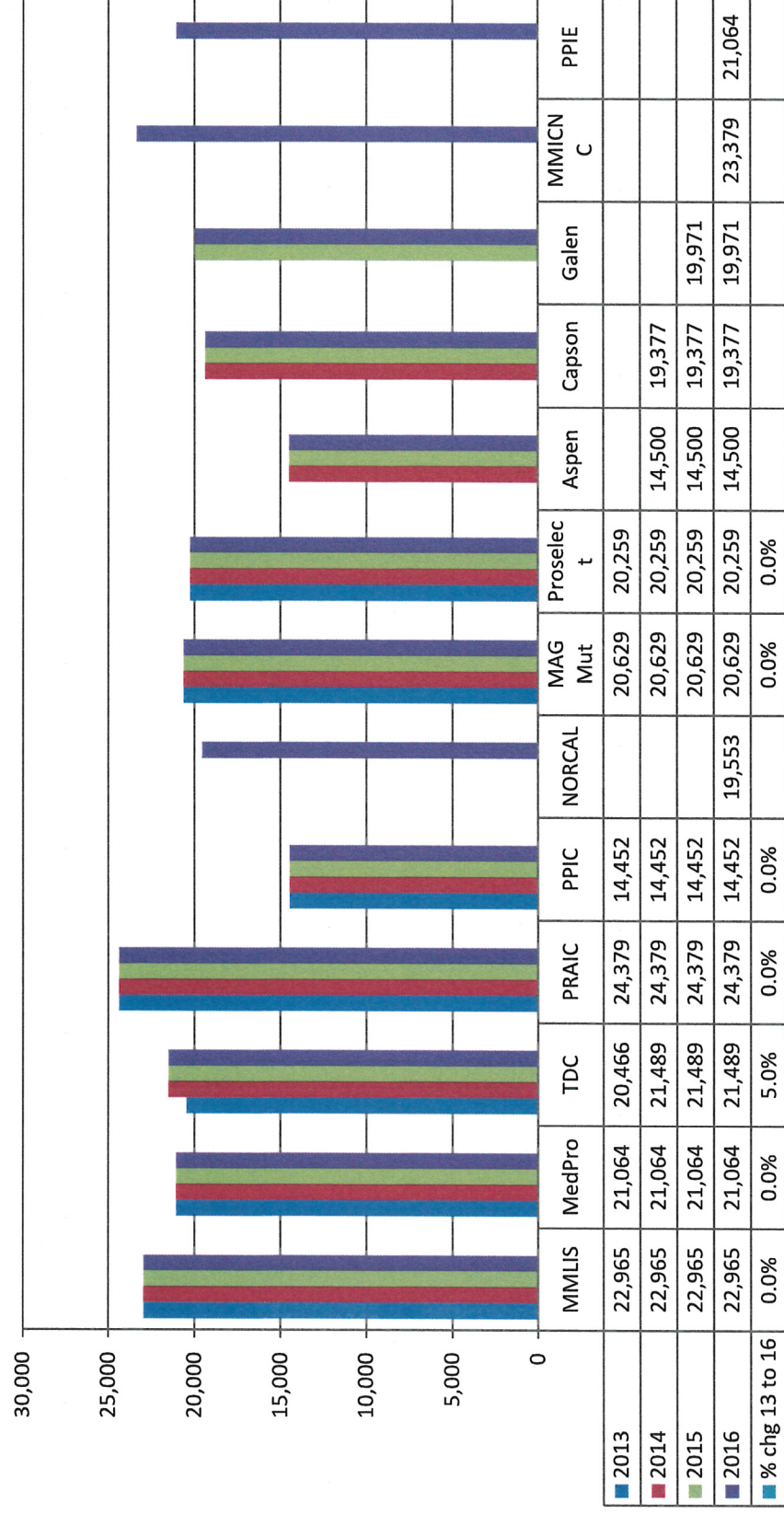
Fam/Gen Prac (No OB) - Minor Surgery

Anne Arundel, Howard, Montgomery, Prince George's



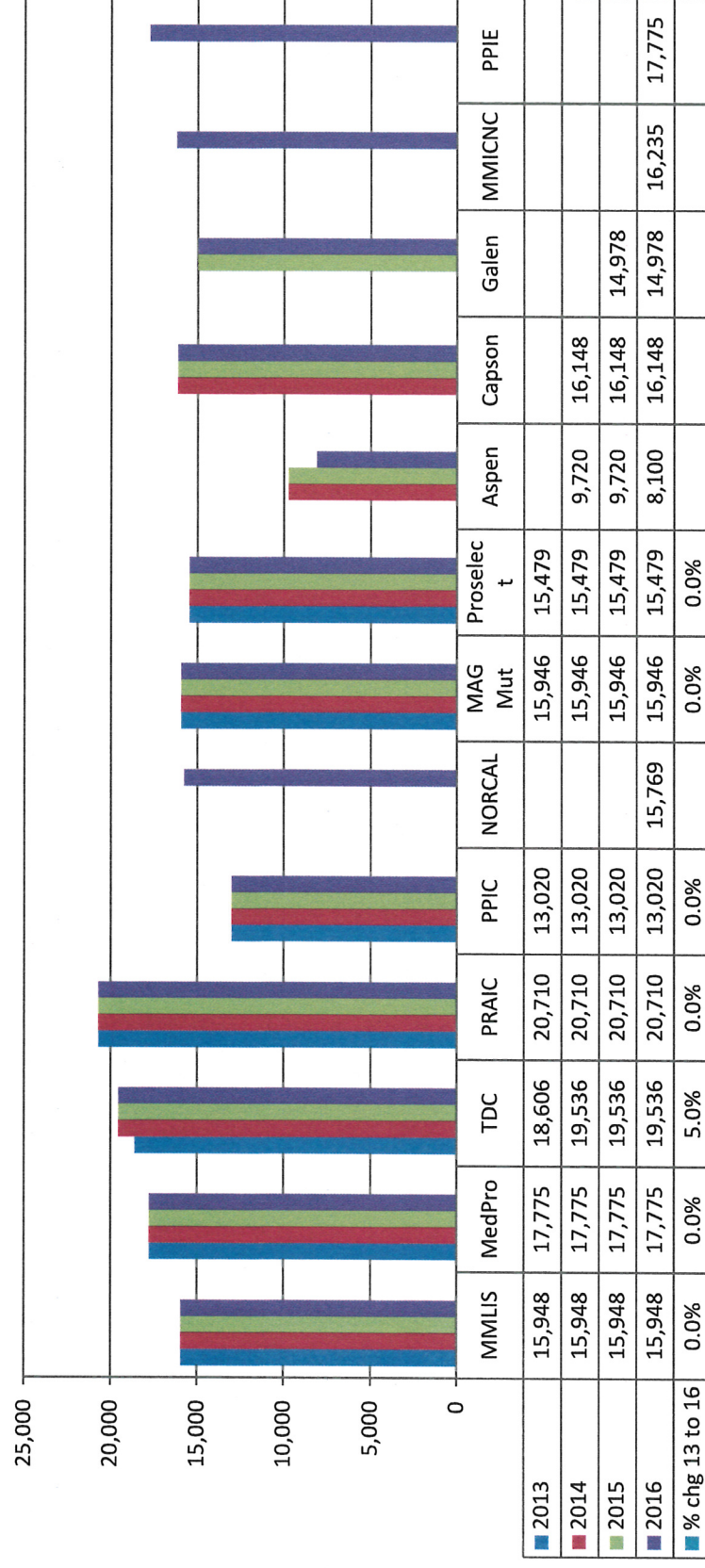
Fam/Gen Prac (No OB) - Minor Surgery

Rest of State



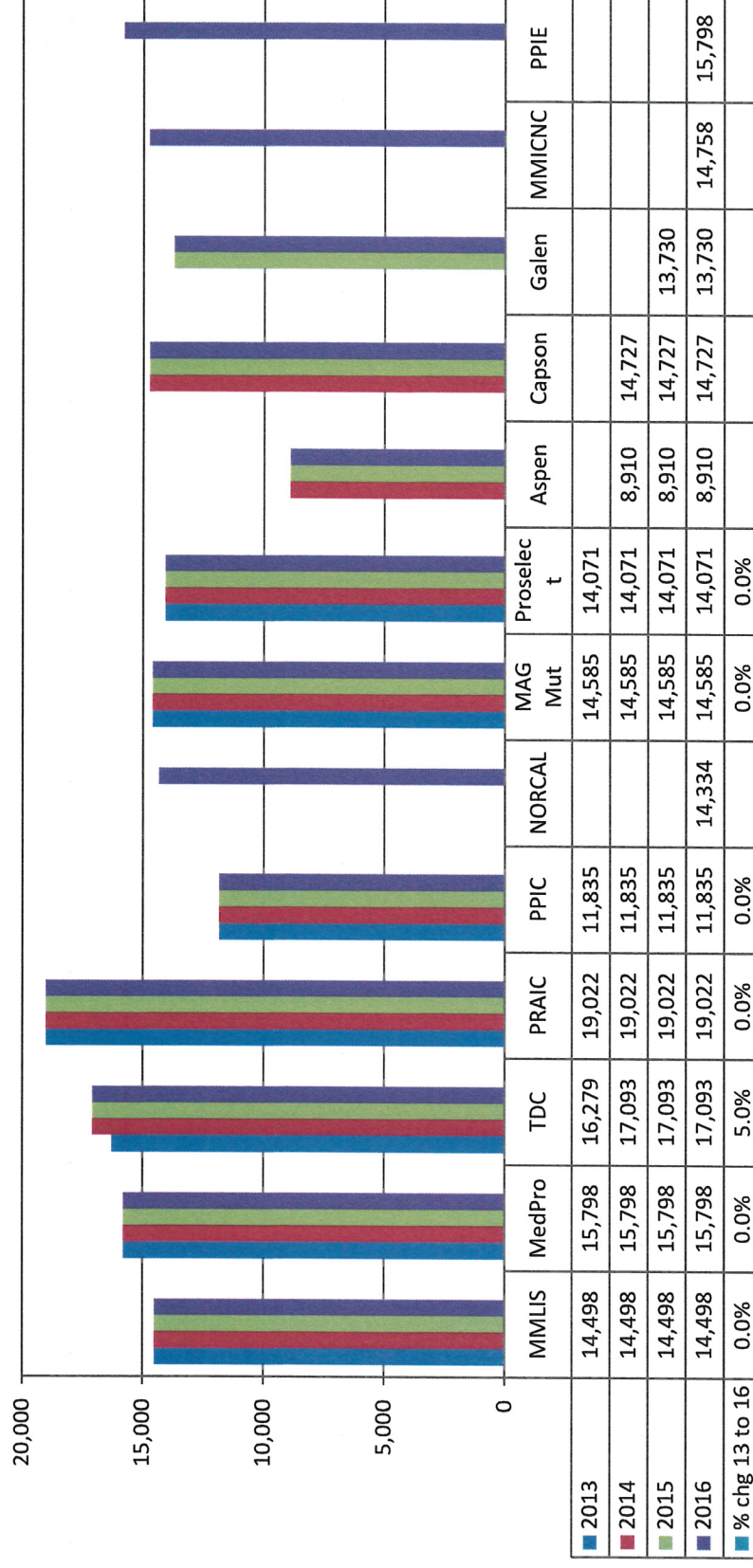
Fam/Gen Prac (No OB) - No Surgery

Baltimore City and Baltimore County



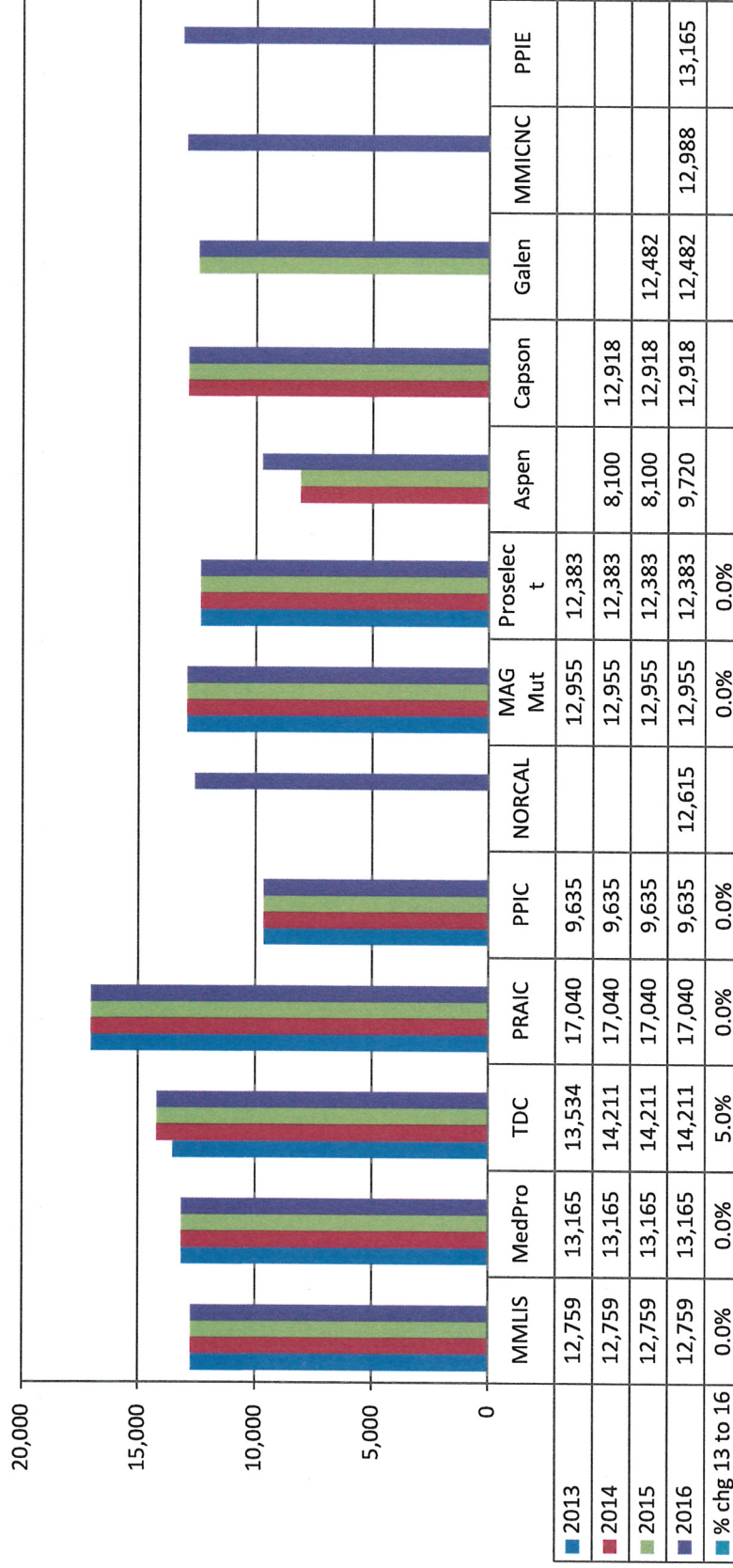
Fam/Gen Prac (No OB) - No Surgery

Anne Arundel, Howard, Montgomery, Prince George's



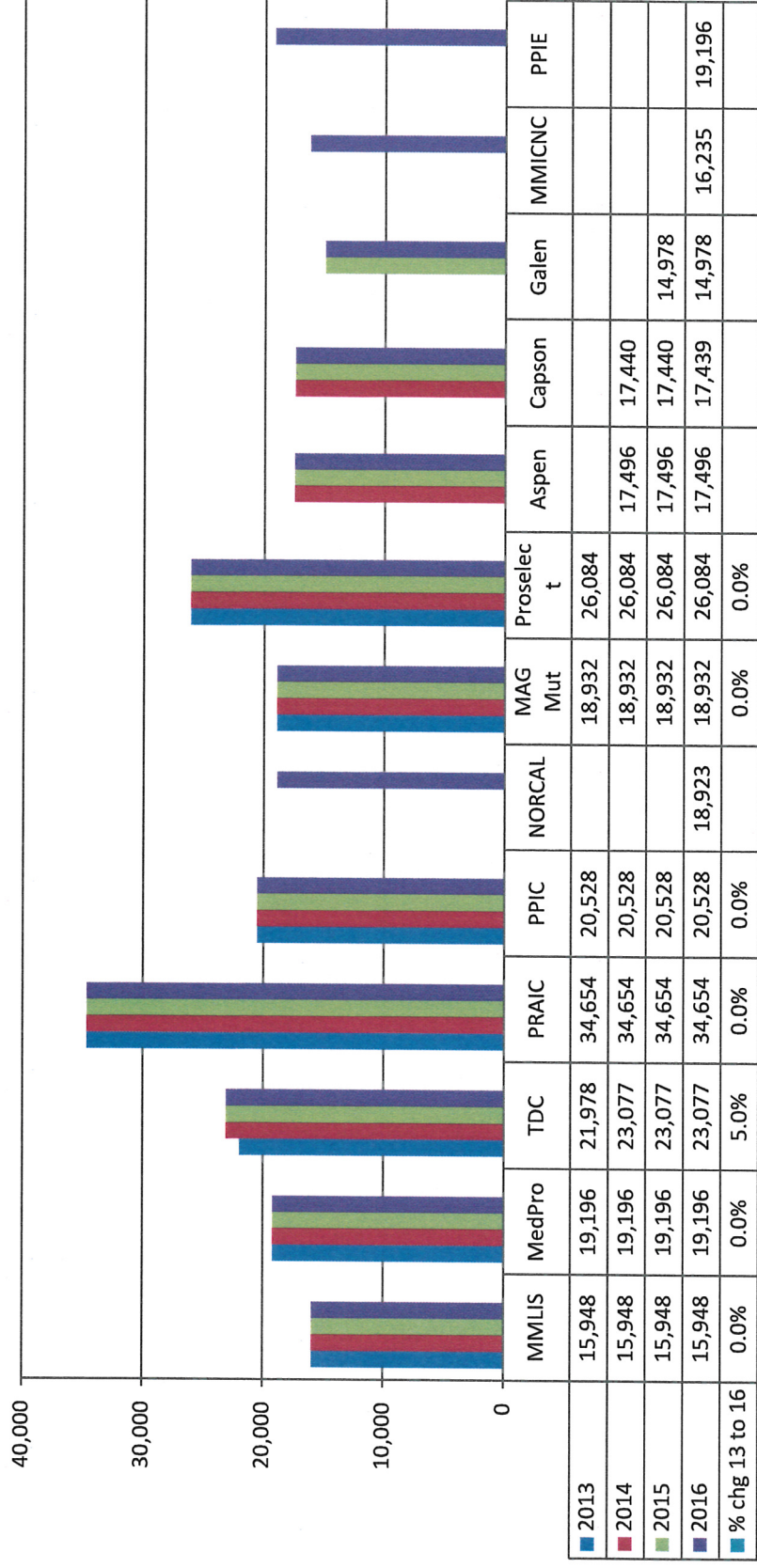
Fam/Gen Prac (No OB) - No Surgery

Rest of State



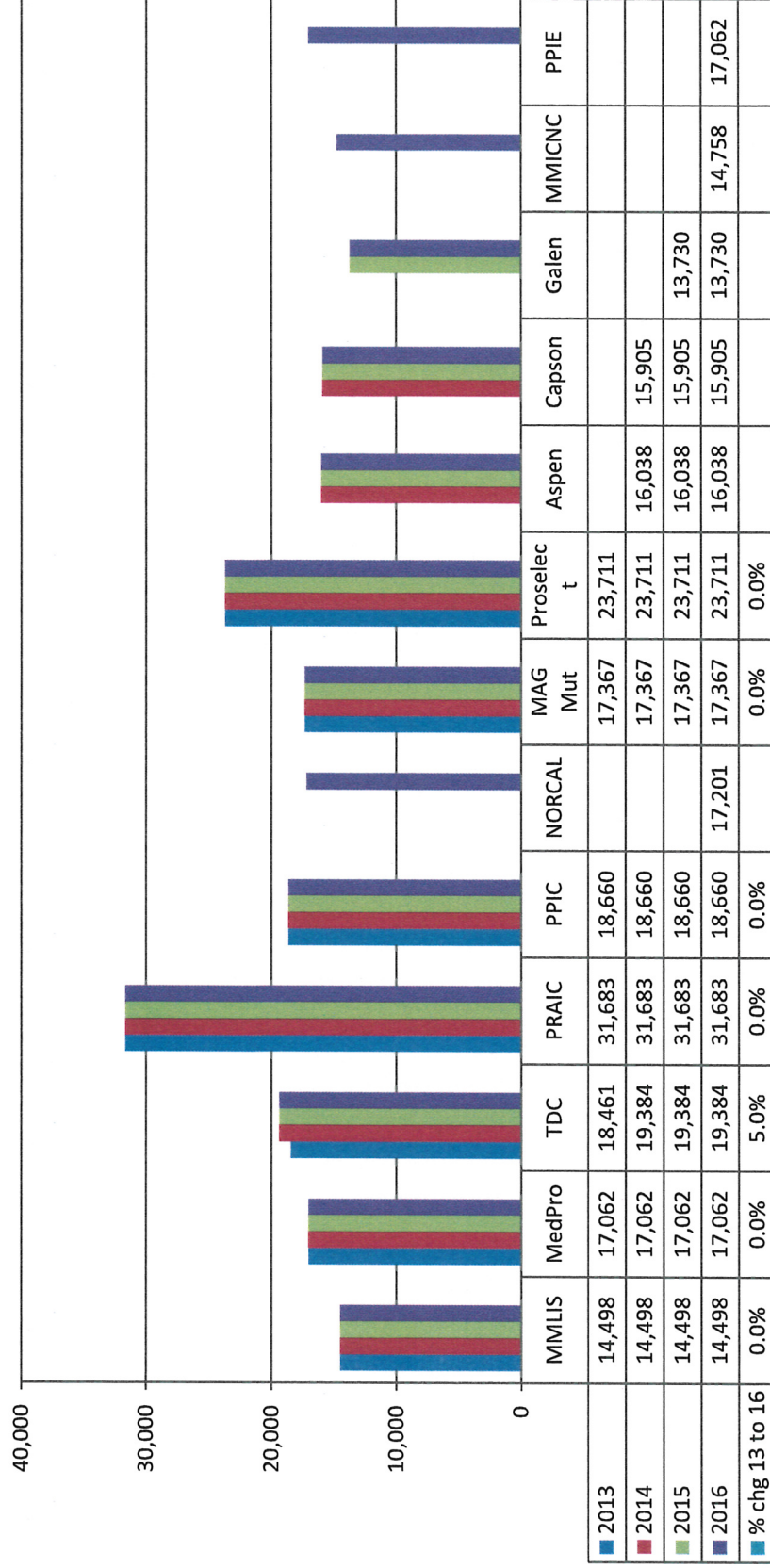
Anesthesiology

Baltimore City and Baltimore County



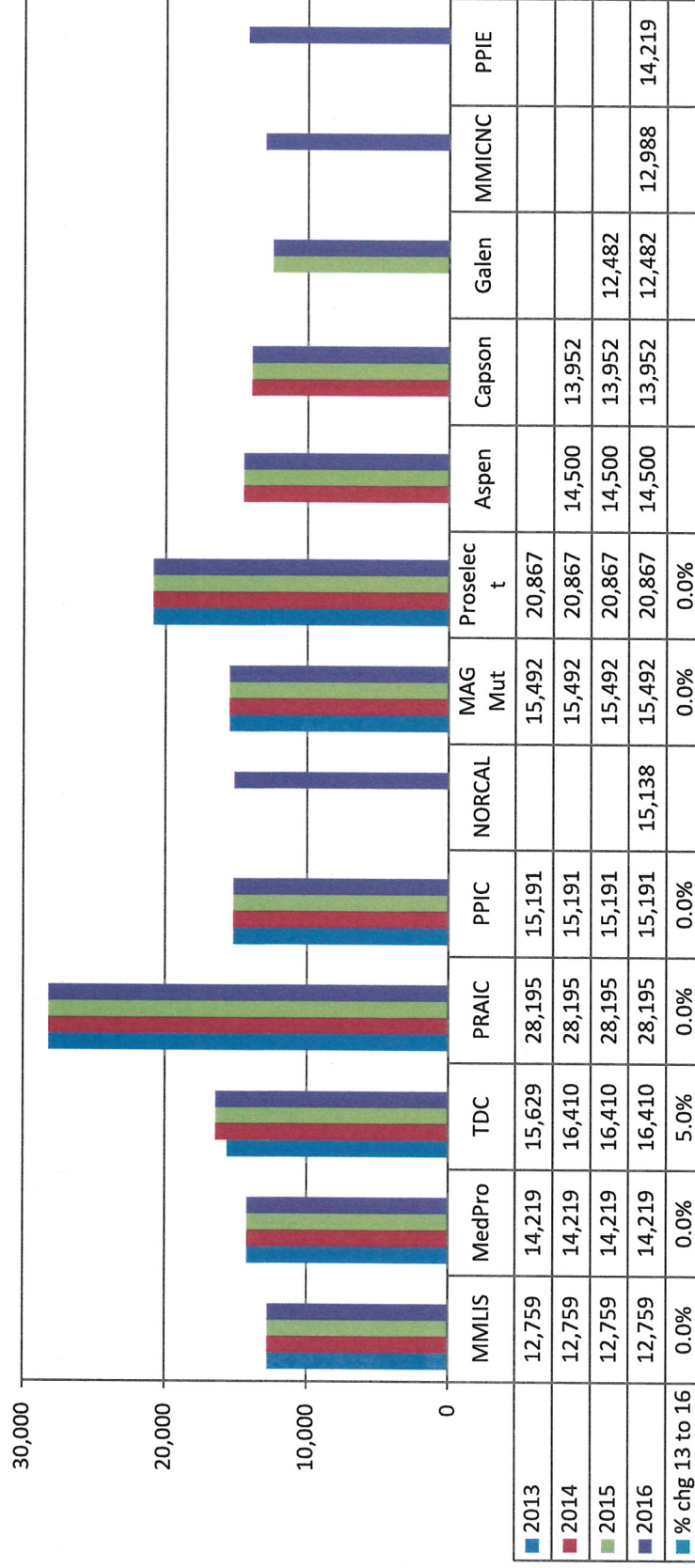
Anesthesiology

Anne Arundel, Howard, Montgomery, Prince George's



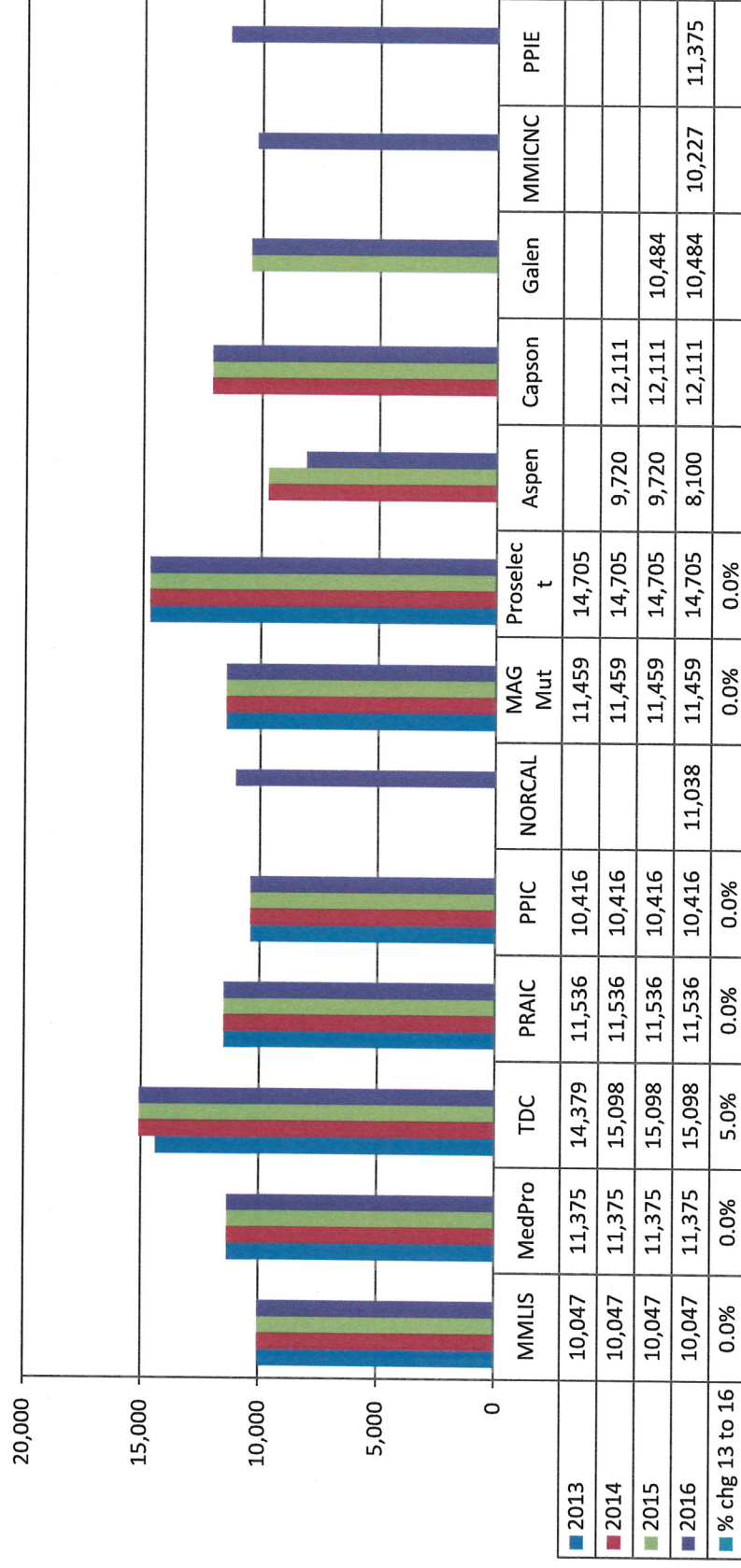
Anesthesiology

Rest of State



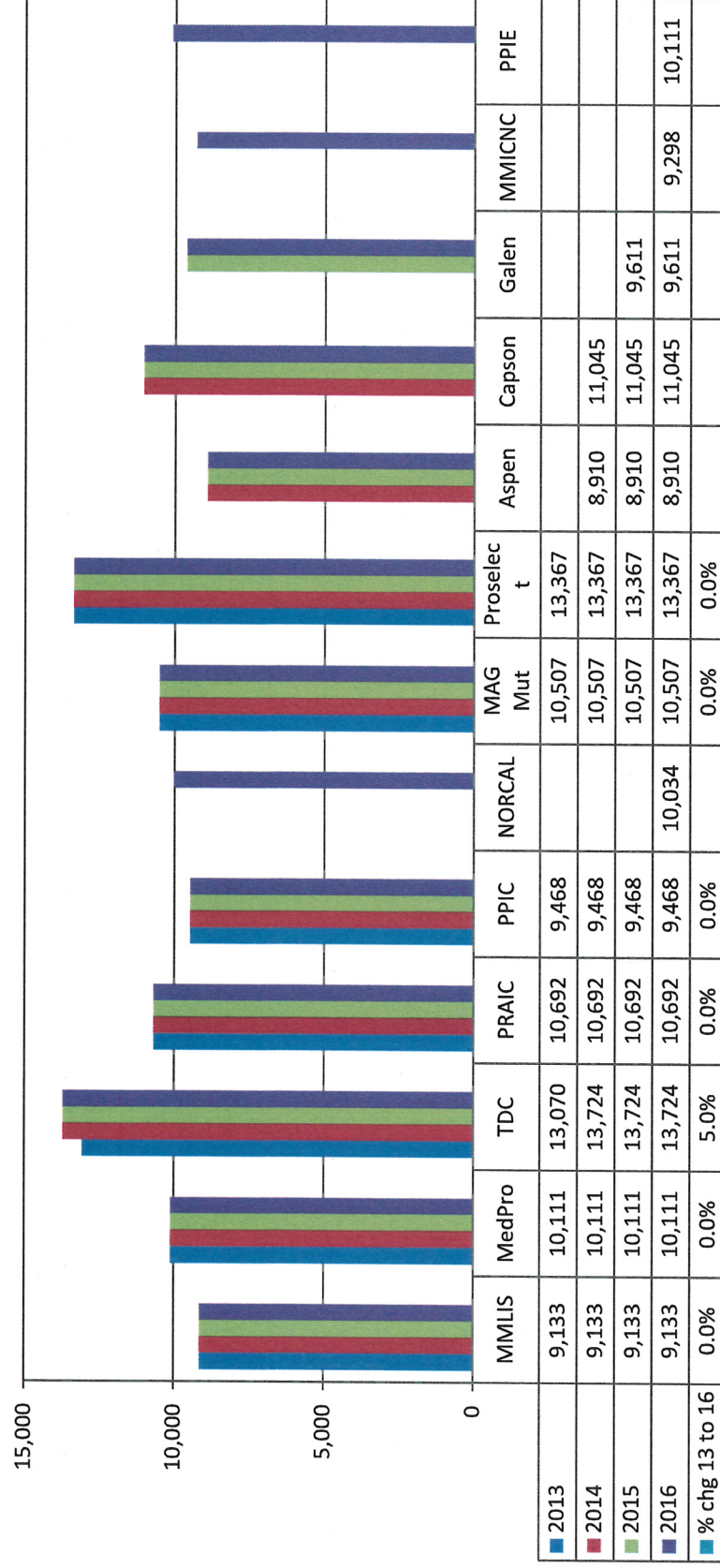
Dermatology - No Surgery

Baltimore City and Baltimore County



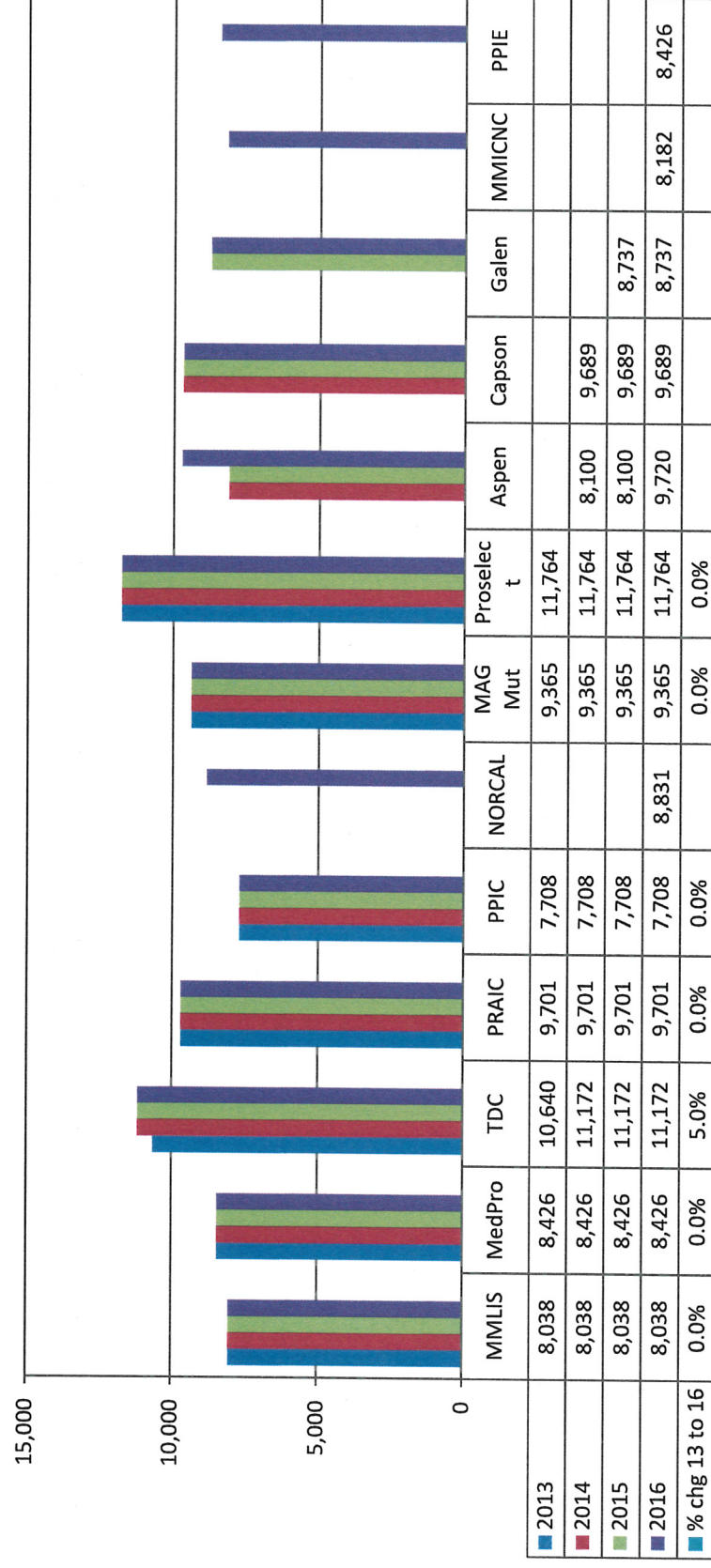
Dermatology - No Surgery

Anne Arundel, Howard, Montgomery, Prince George's



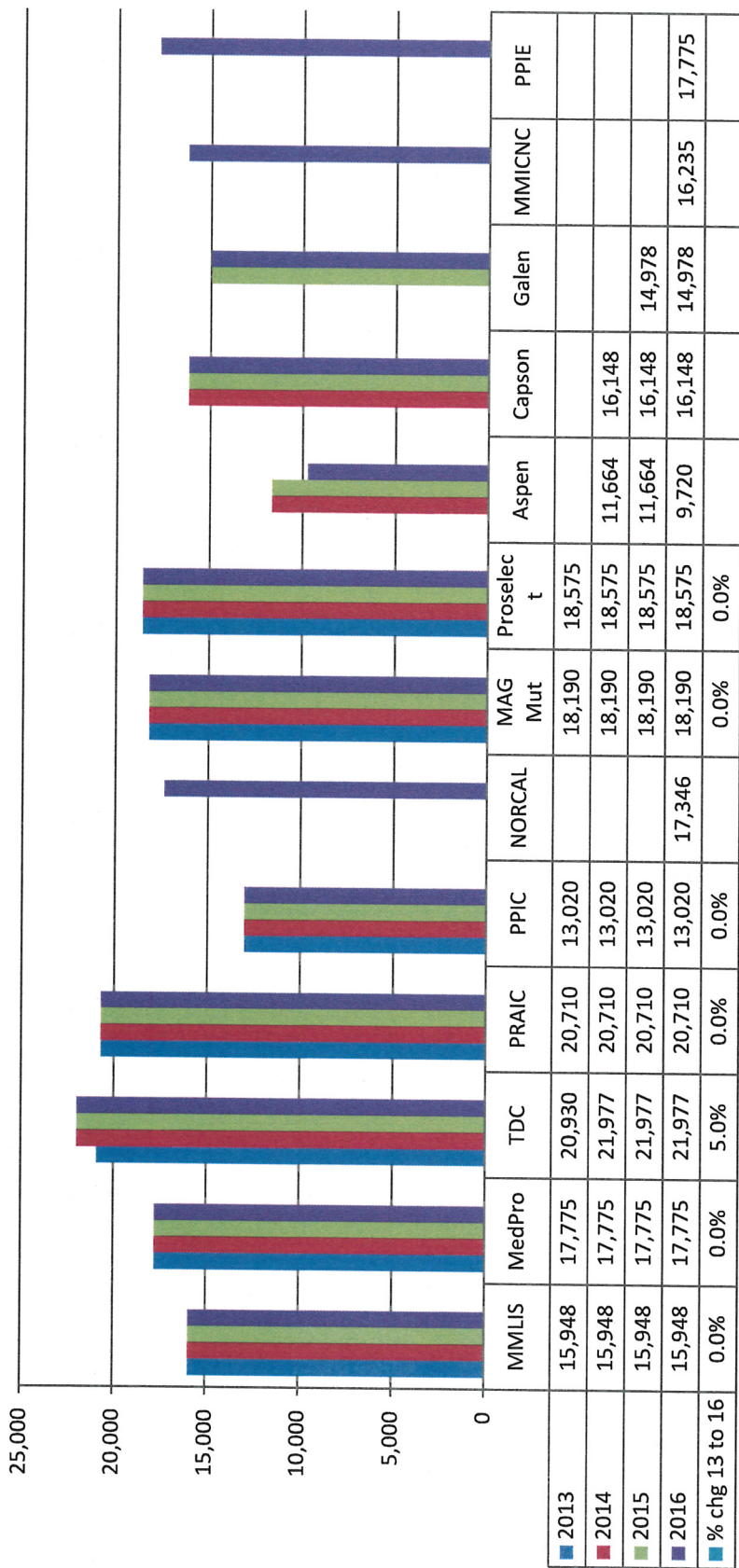
Dermatology - No Surgery

Rest of State



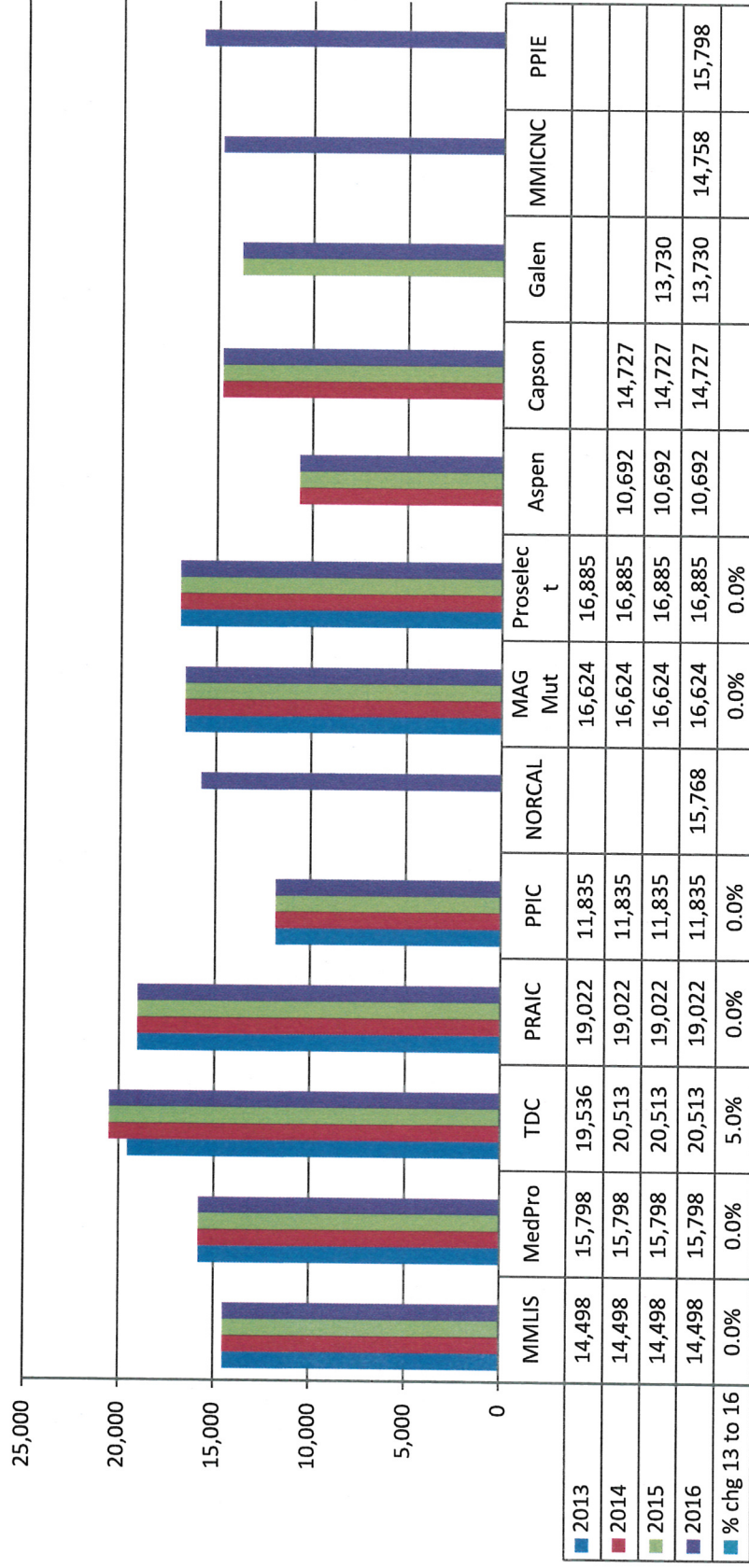
Internal Medicine - No Surgery

Baltimore City and Baltimore County



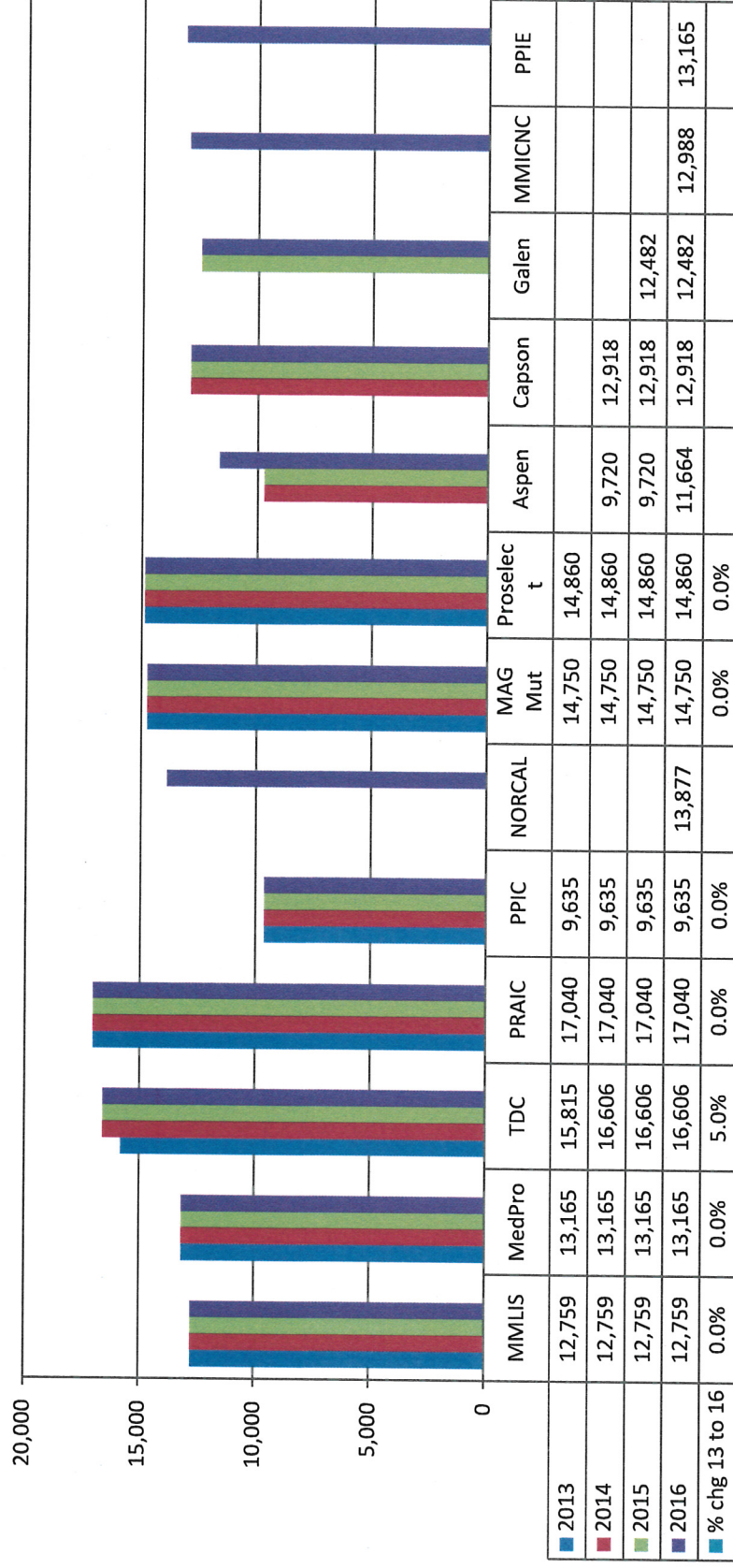
Internal Medicine - No Surgery

Anne Arundel, Howard, Montgomery, Prince George's



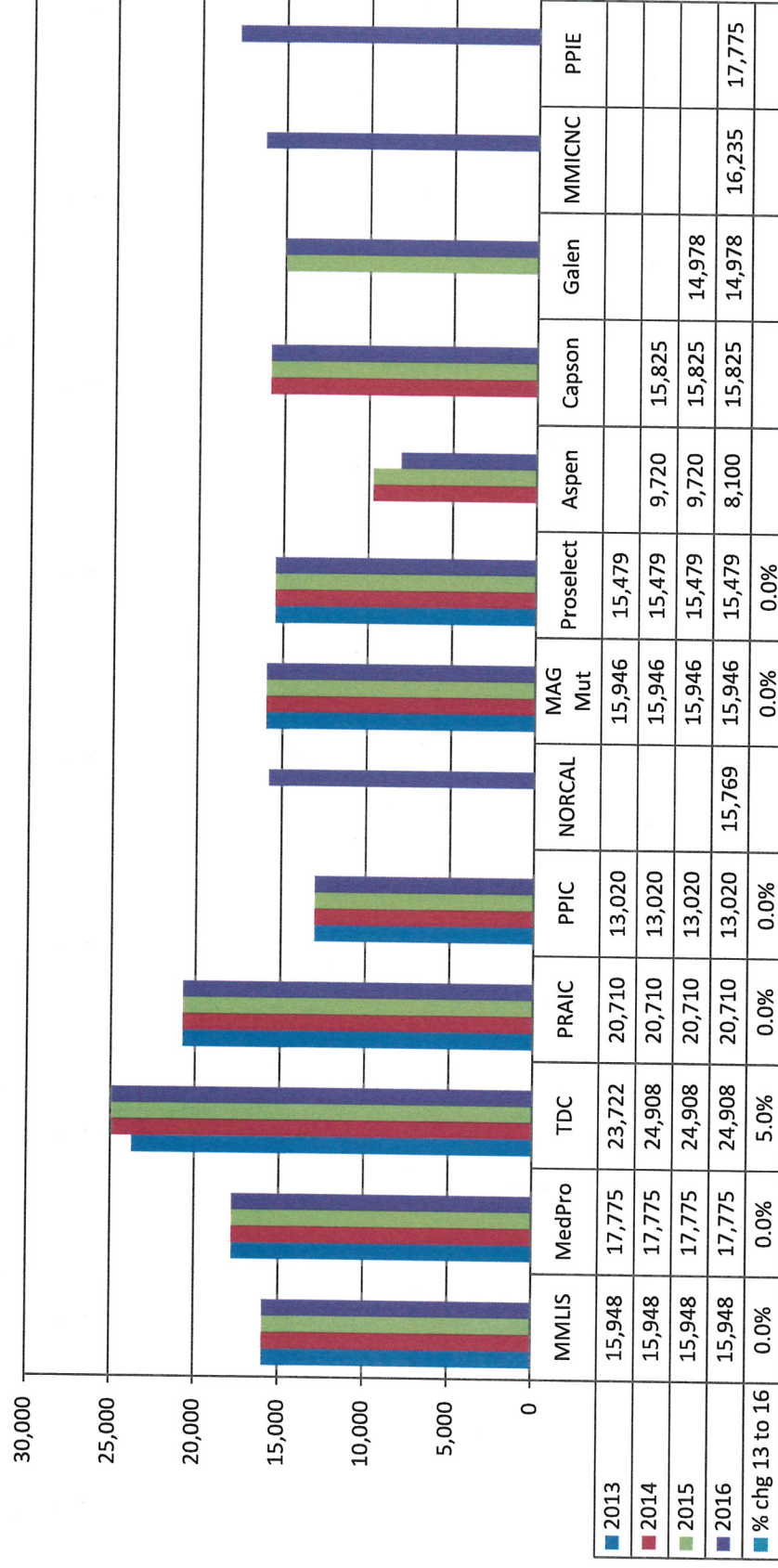
Internal Medicine - No Surgery

Rest of State



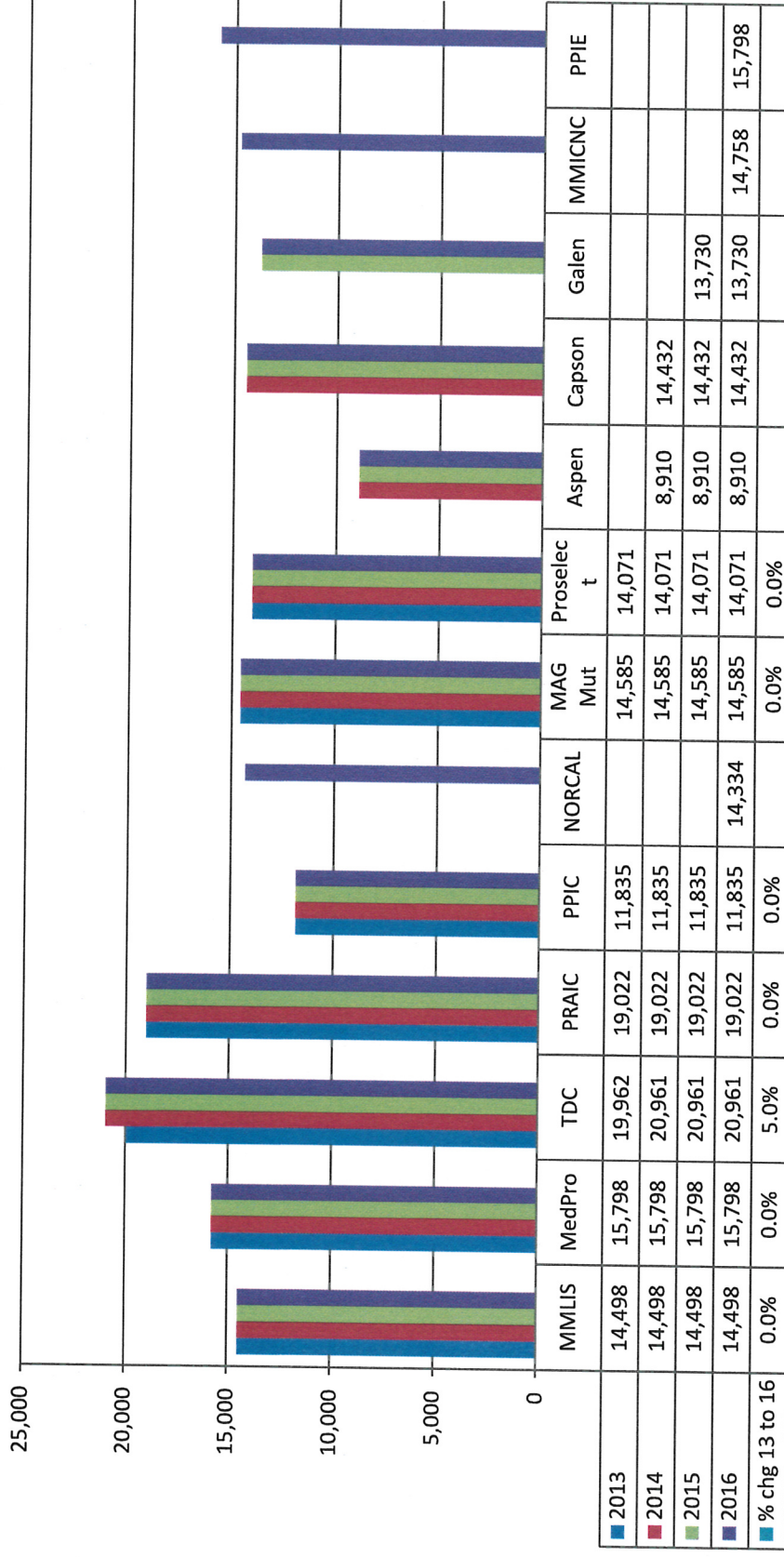
Pediatrics - No Surgery

Baltimore City and Baltimore County



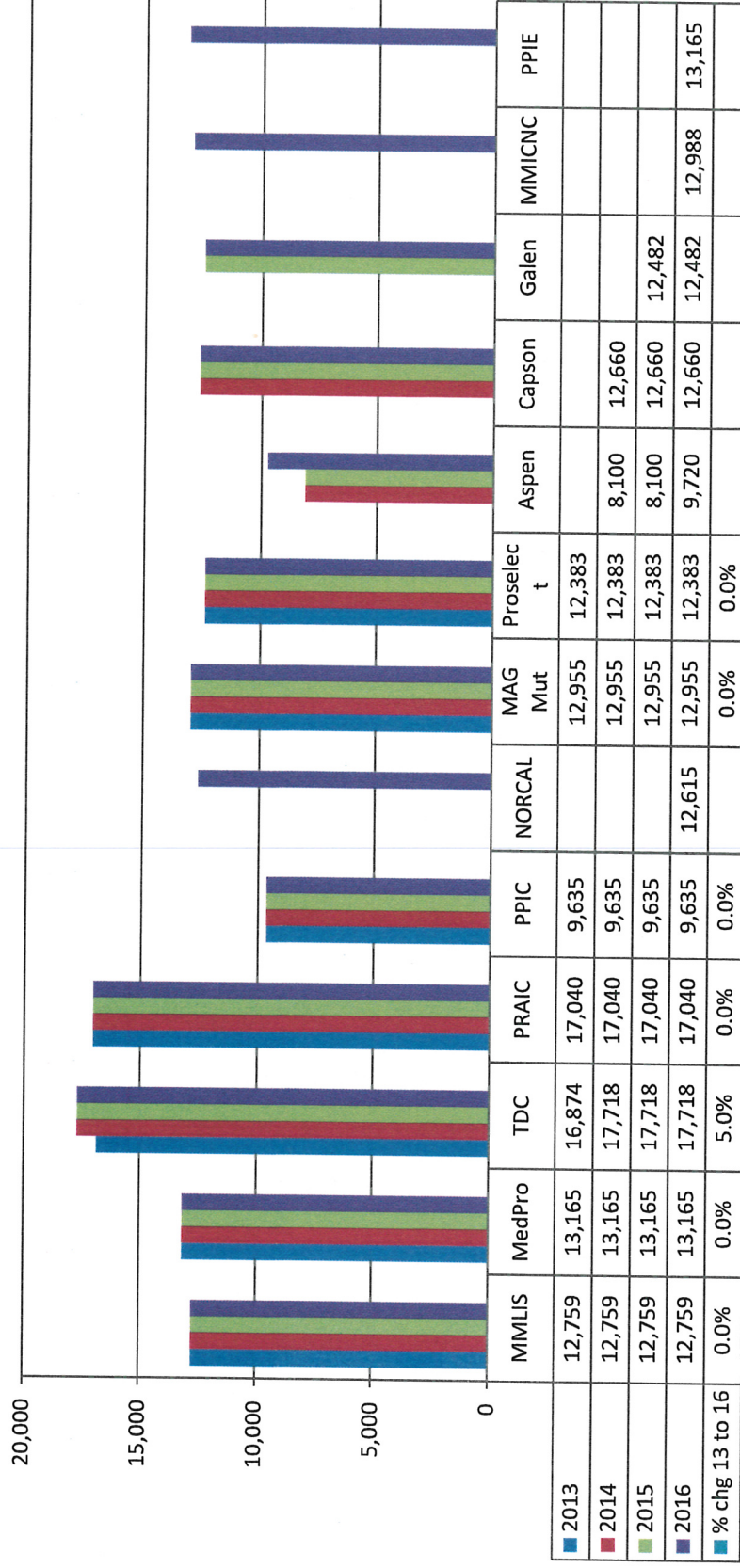
Pediatrics - No Surgery

Anne Arundel, Howard, Montgomery, Prince George's



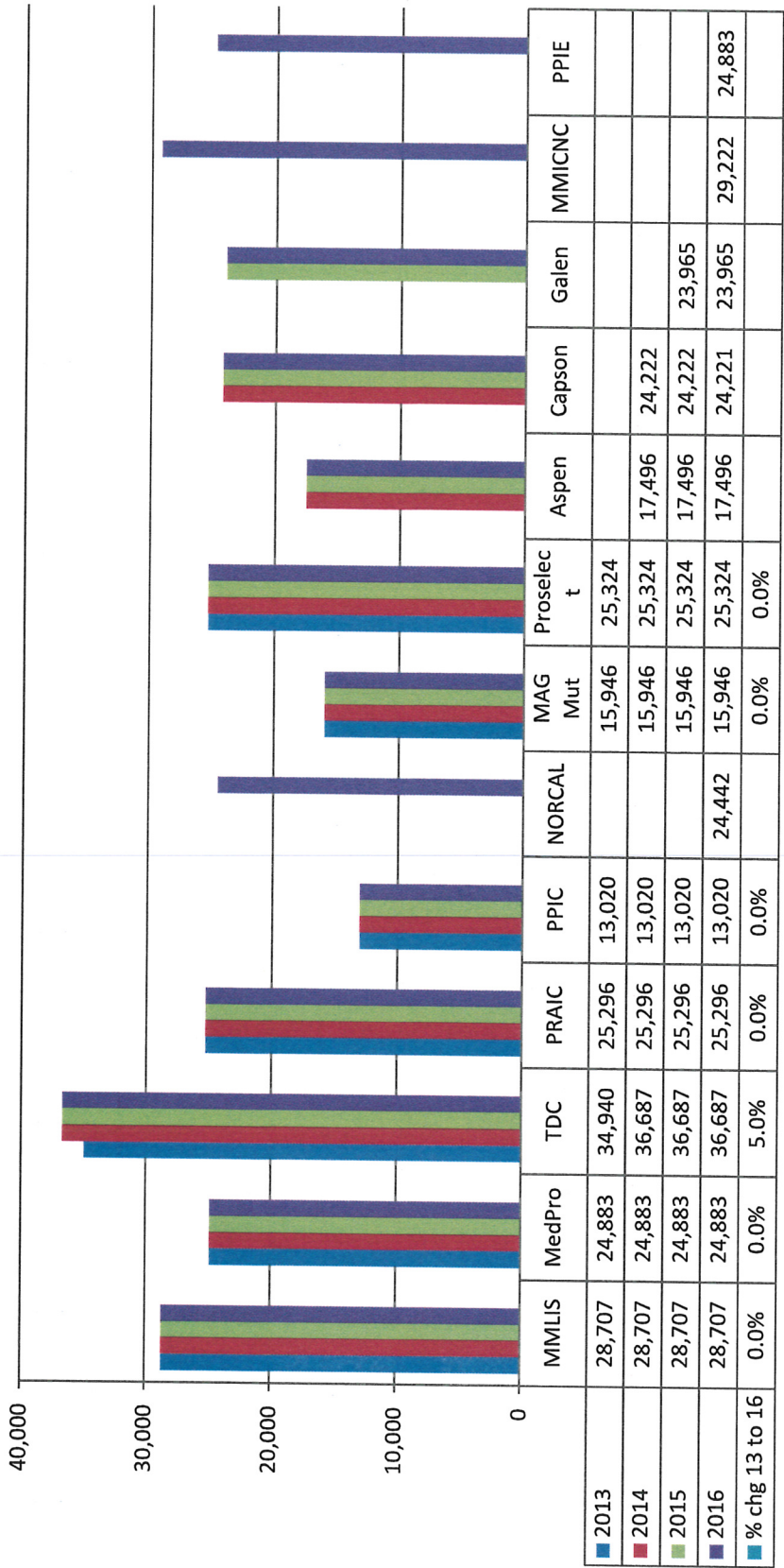
Pediatrics - No Surgery

Rest of State



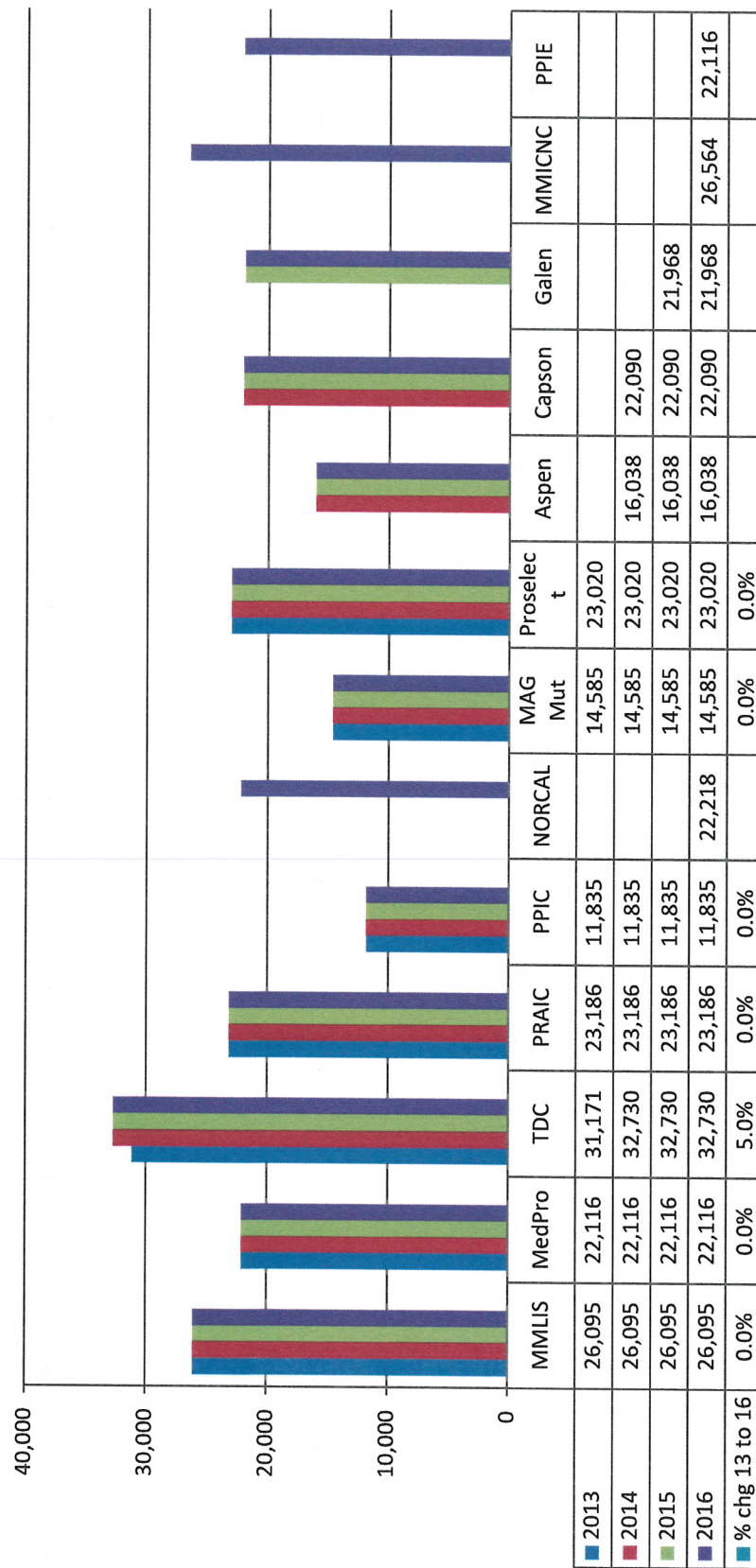
Radiology (Diagnostic) - No Surgery

Baltimore City and Baltimore County



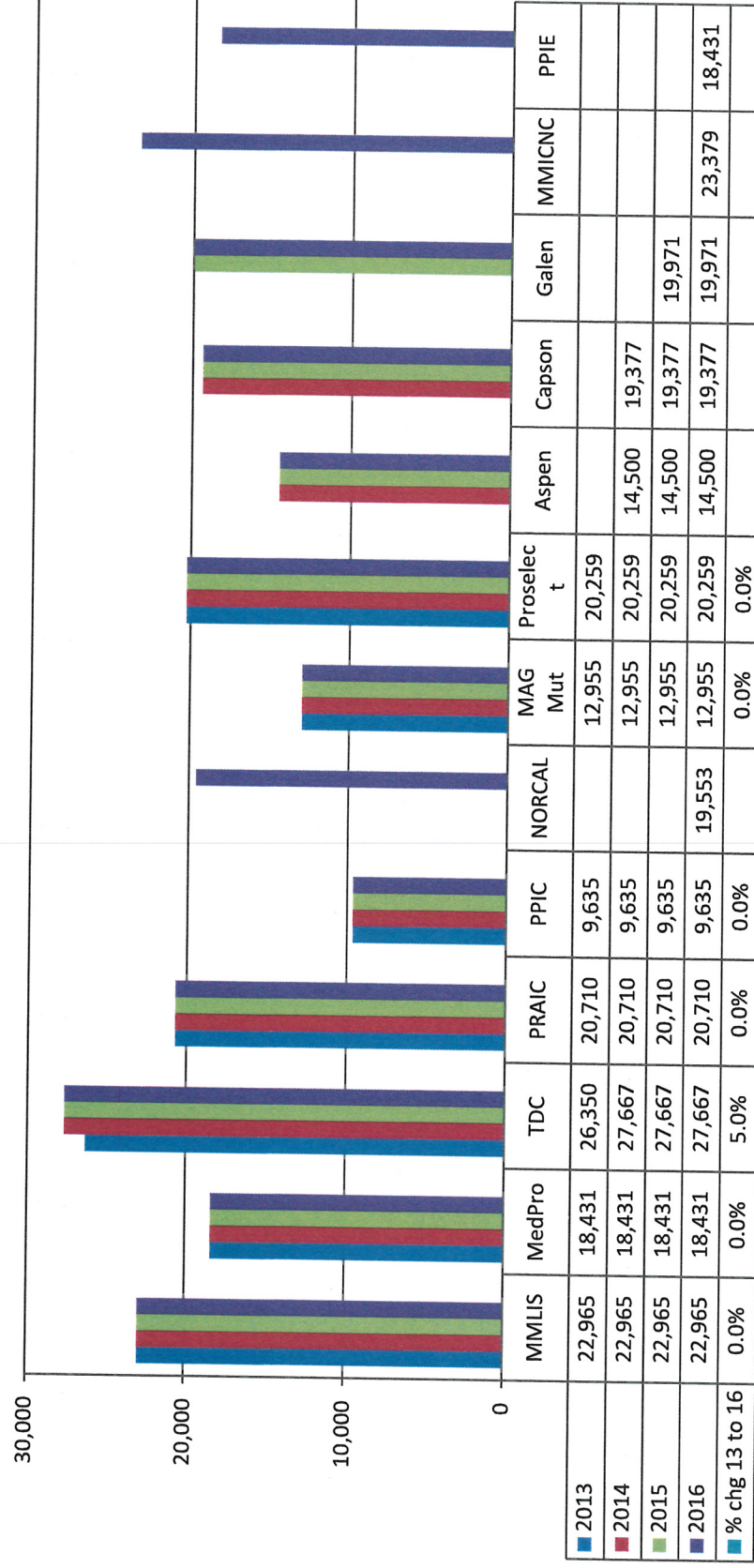
Radiology (Diagnostic) - No Surgery

Anne Arundel, Howard, Montgomery, Prince George's



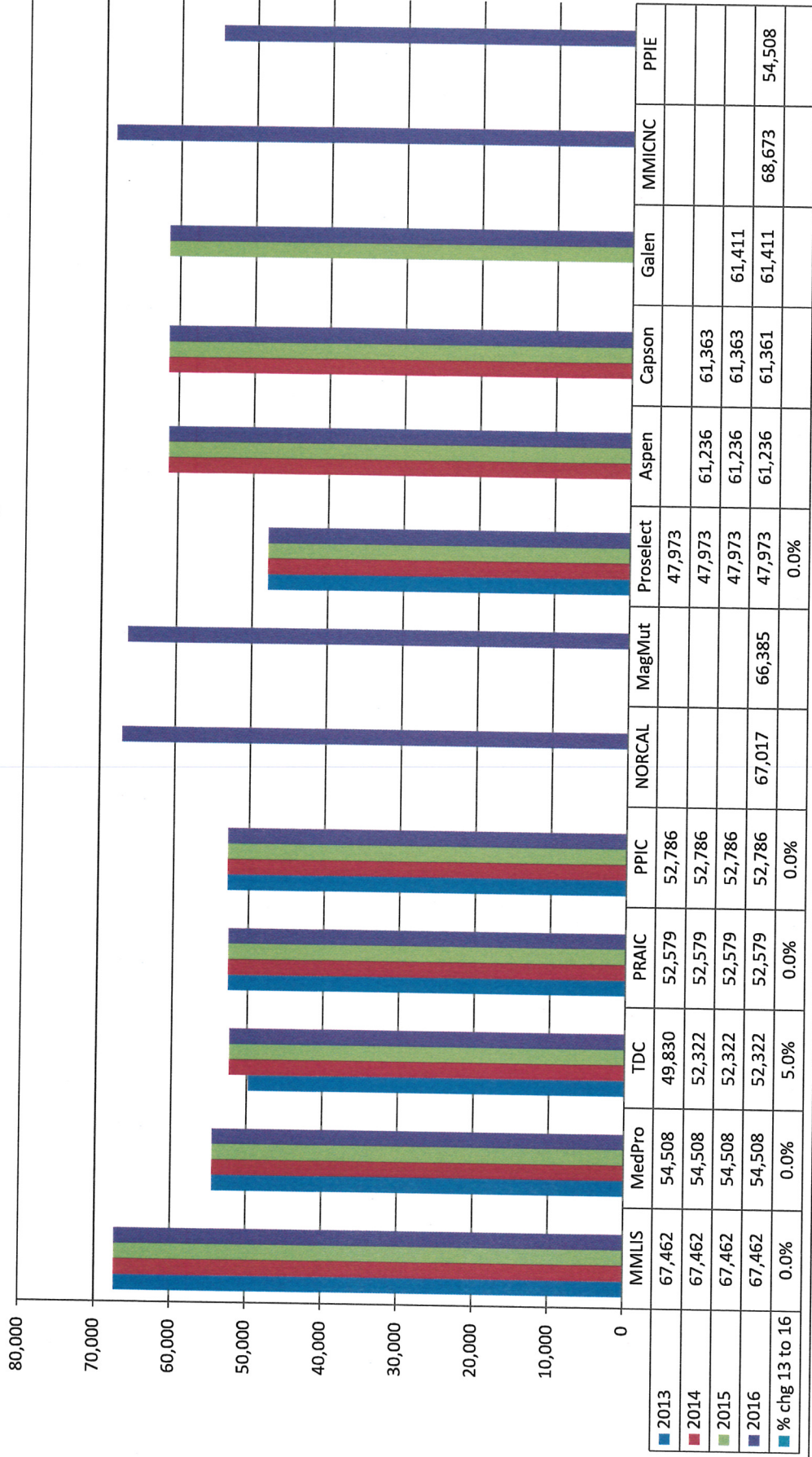
Radiology (Diagnostic) - No Surgery

Rest of State



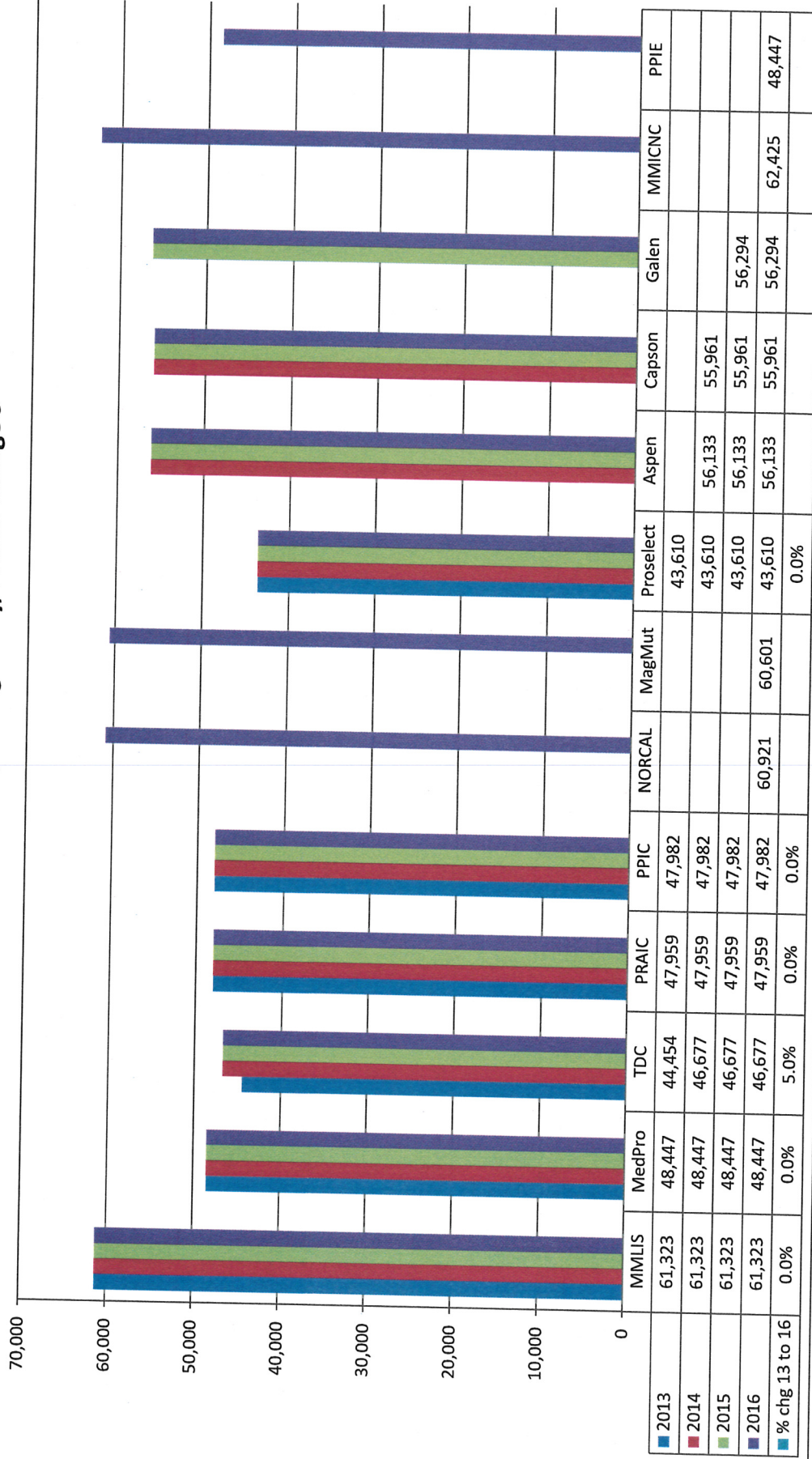
Emergency Medicine - Inc. Major Surgery

Baltimore City and Baltimore County



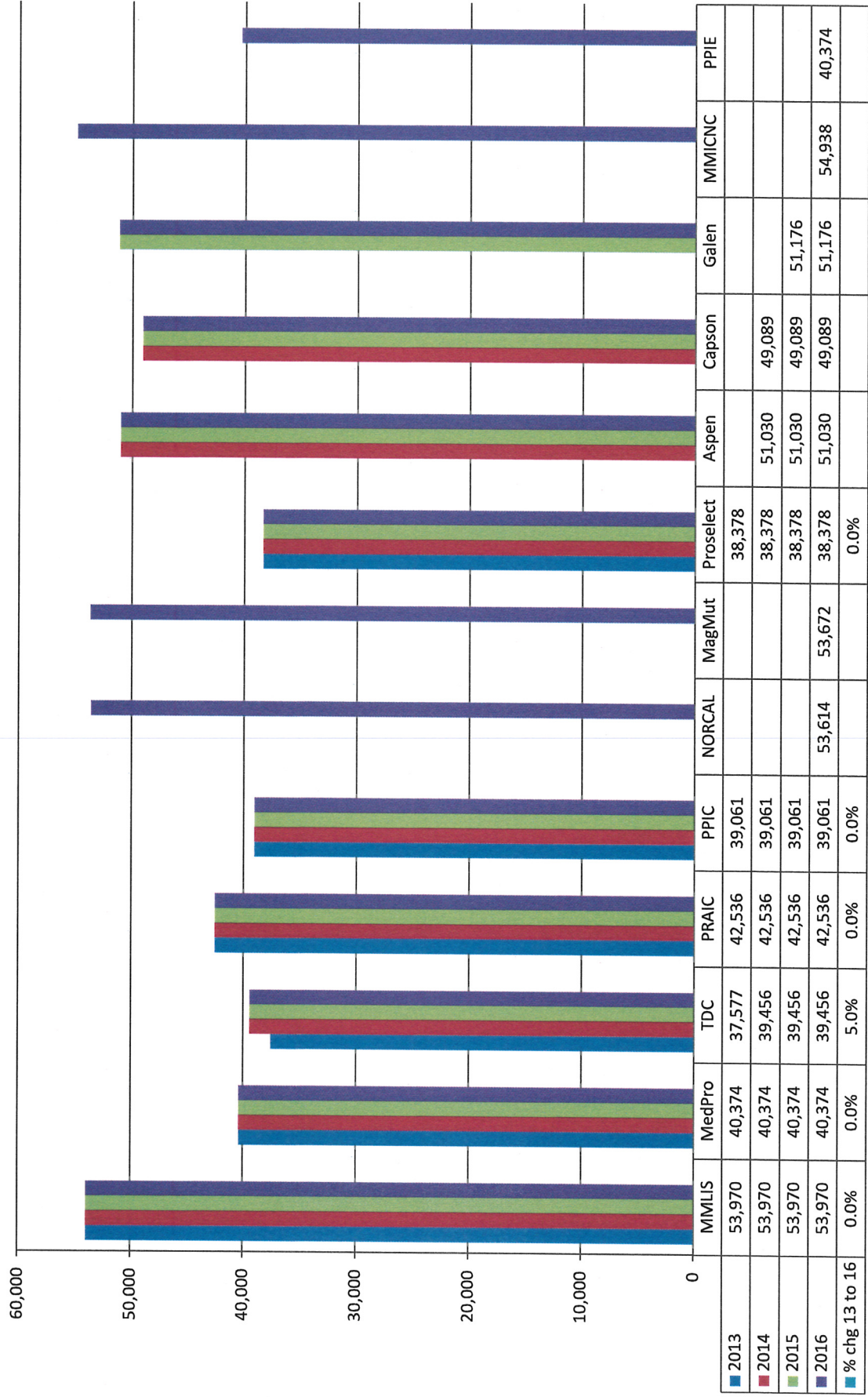
Emergency Medicine - Inc. Major Surgery

Anne Arundel, Howard, Montgomery, Prince George's



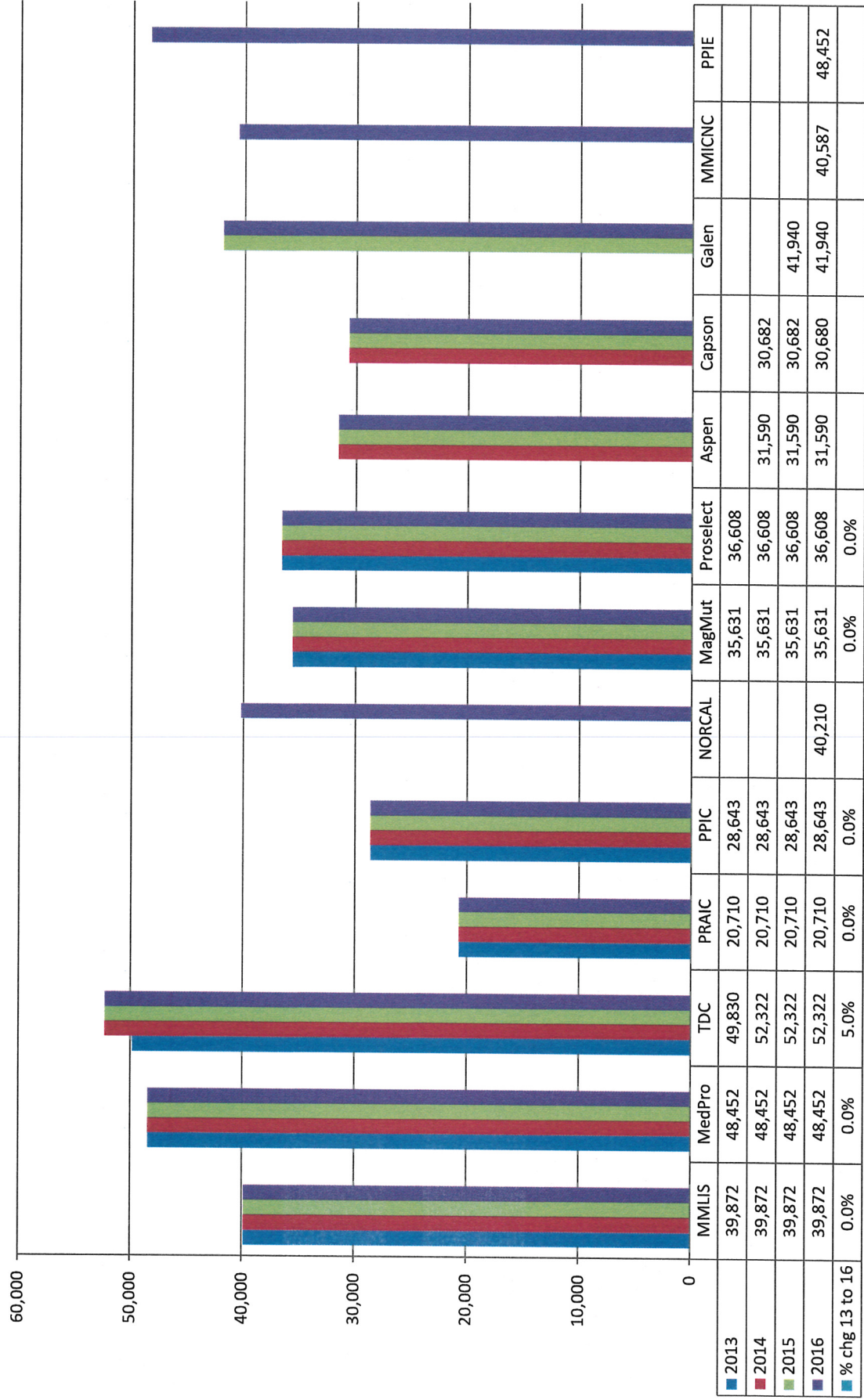
Emergency Medicine - Inc. Major Surgery

Rest of State



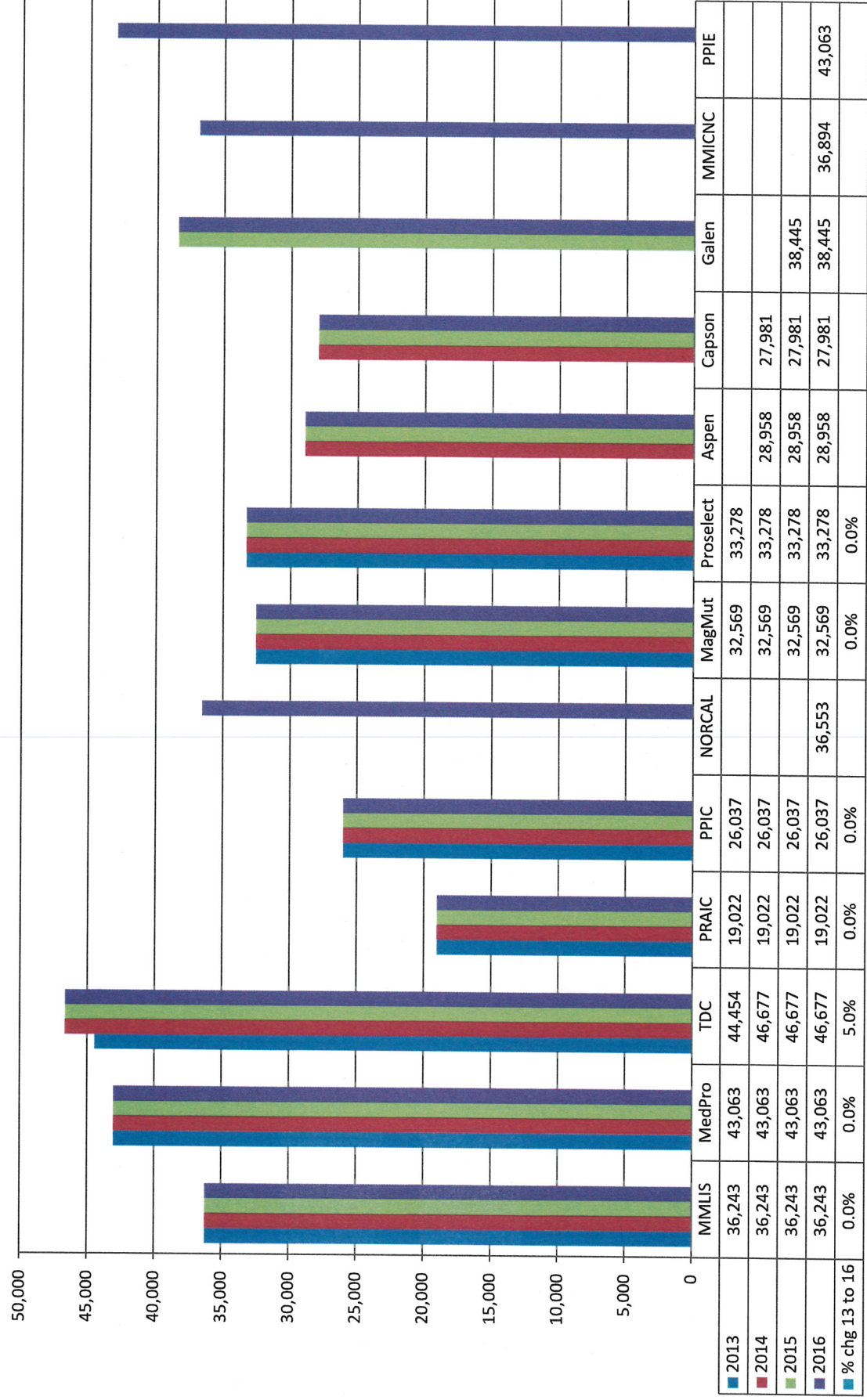
Emergency Medicine (No Major Surgery)

Baltimore City and Baltimore County



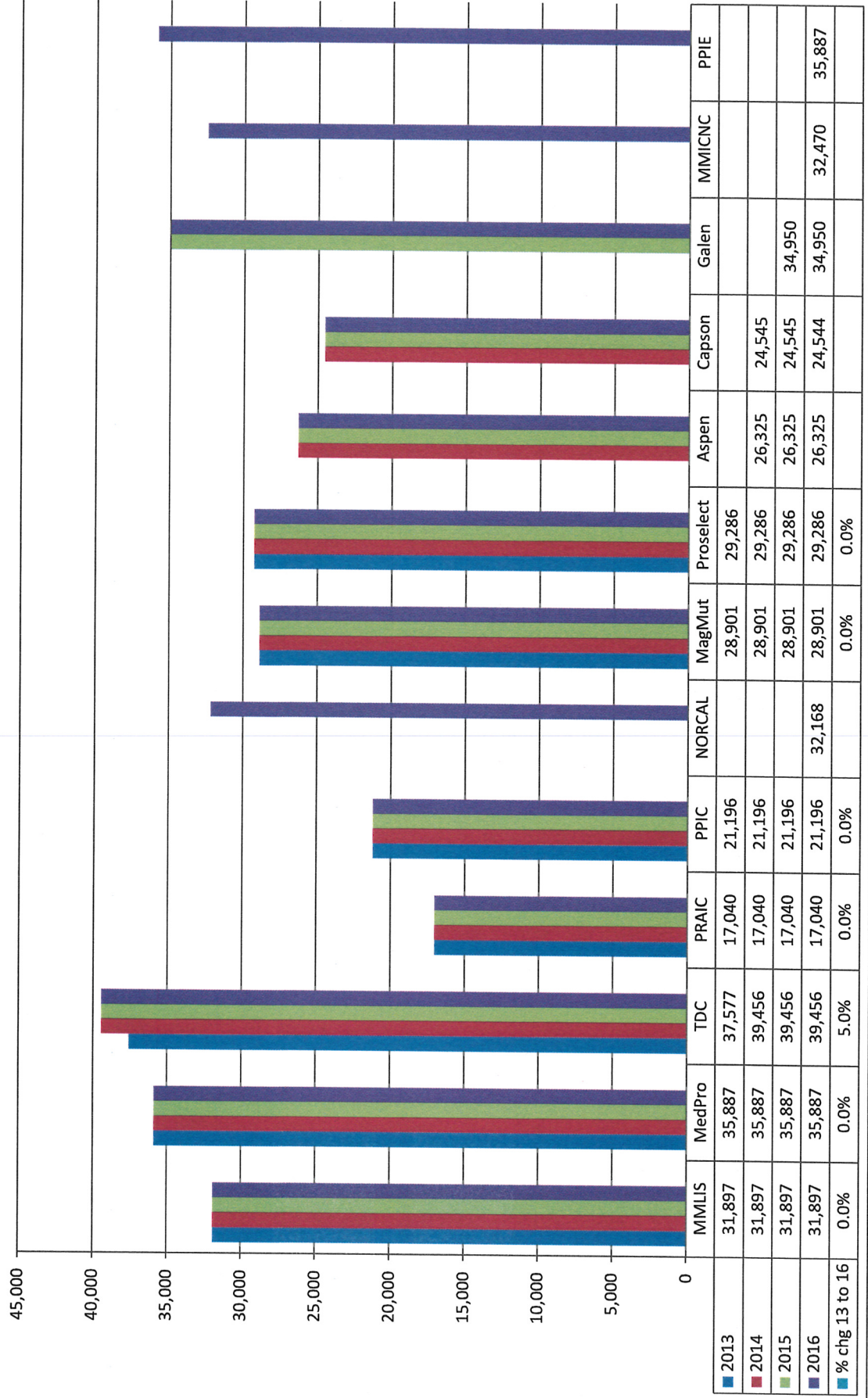
Emergency Medicine (No Major Surgery)

Anne Arundel, Howard, Montgomery, Prince George's



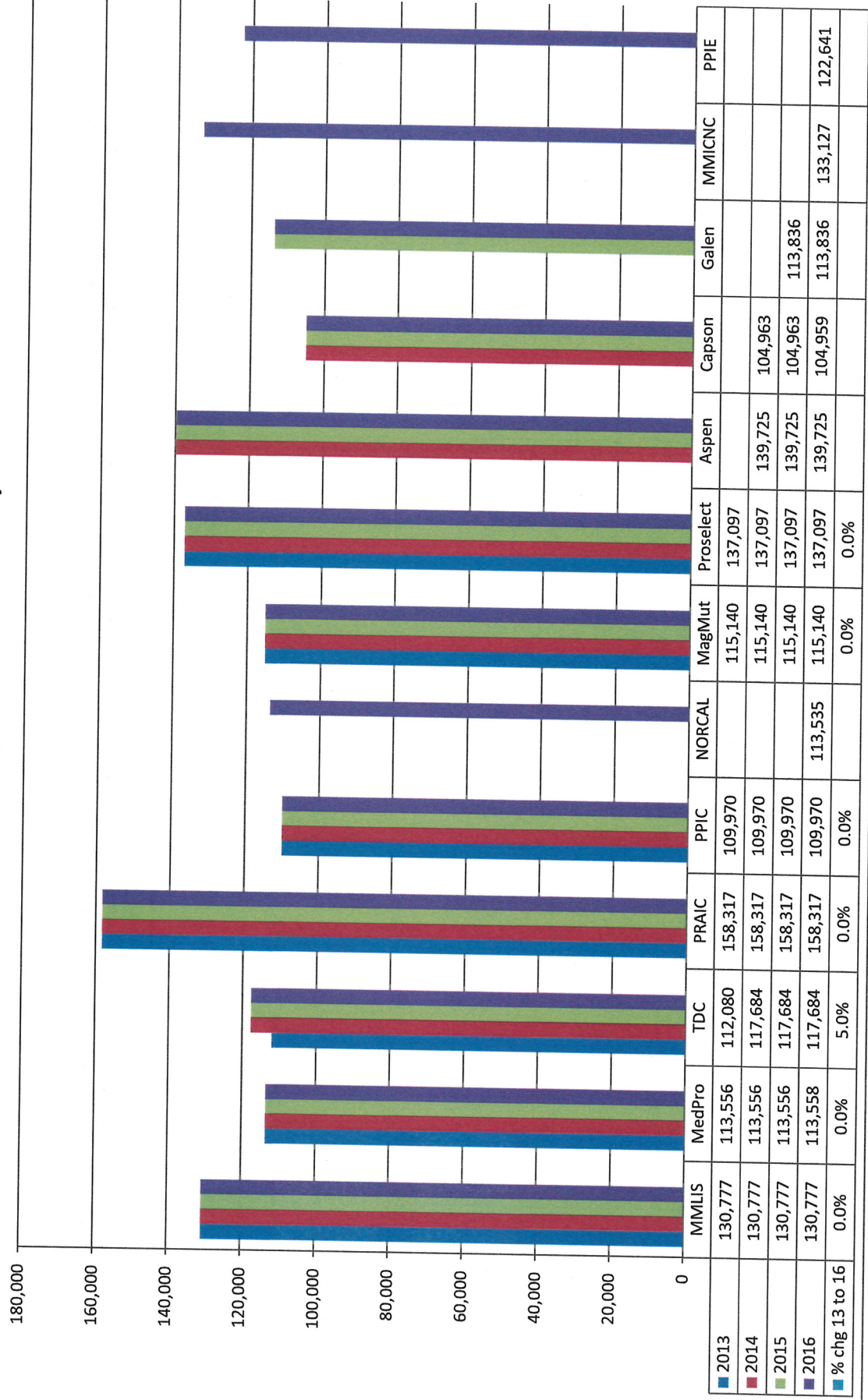
Emergency Medicine (No Major Surgery)

Rest of State



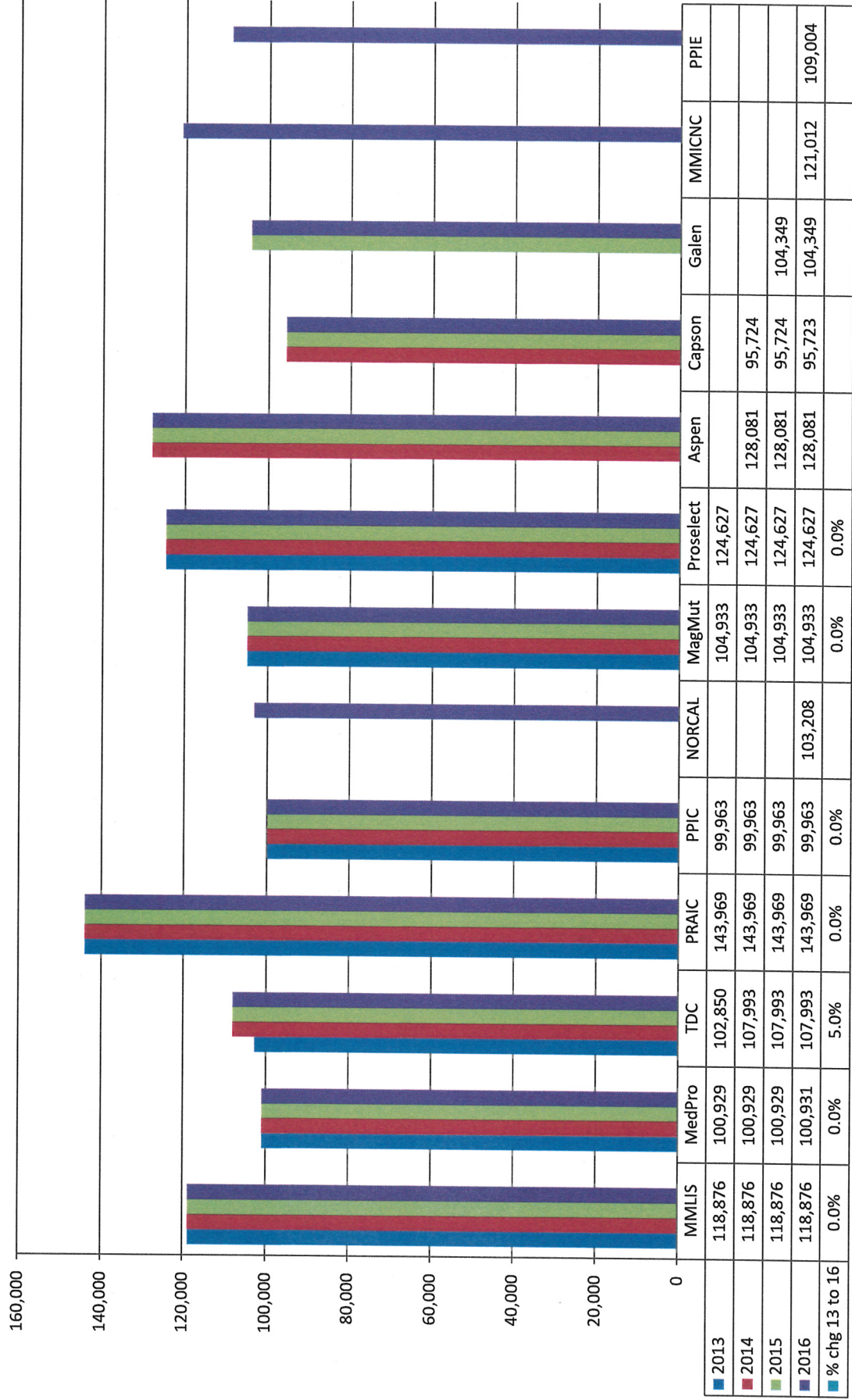
Obstetrics/Gynecology - Surgery

Baltimore City and Baltimore County



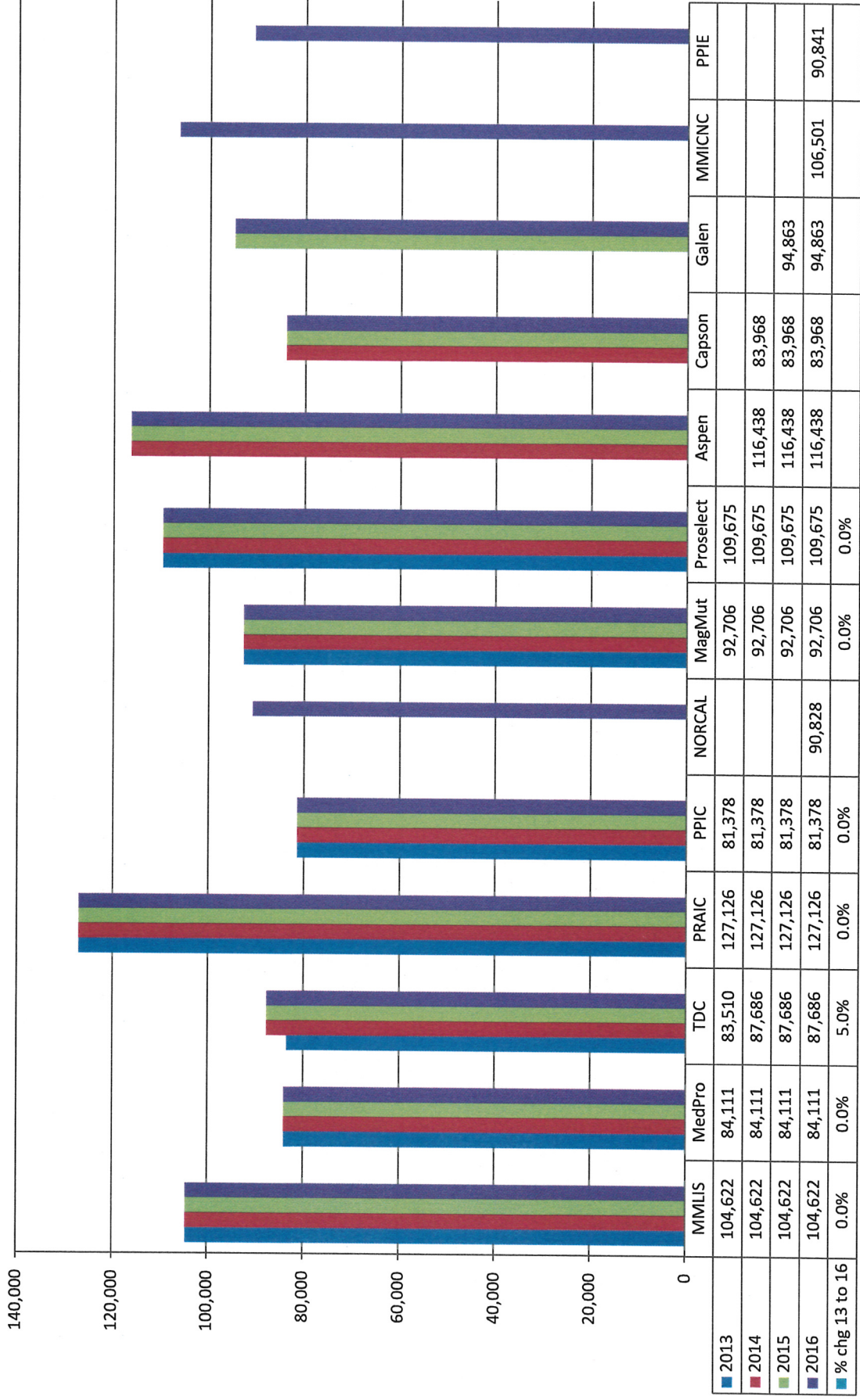
Obstetrics/Gynecology - Surgery

Anne Arundel, Howard, Montgomery, Prince George's



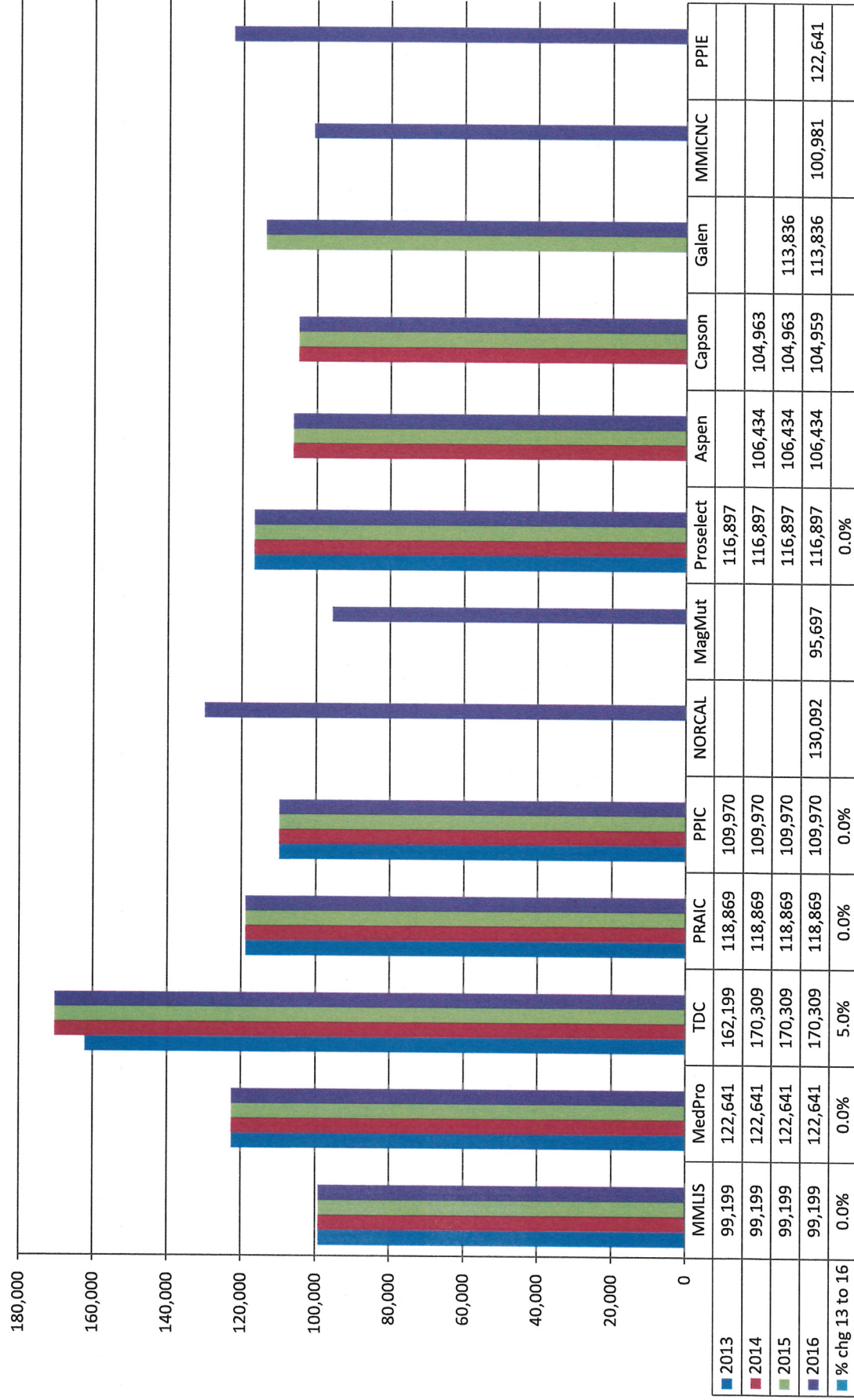
Obstetrics/Gynecology - Surgery

Rest of State



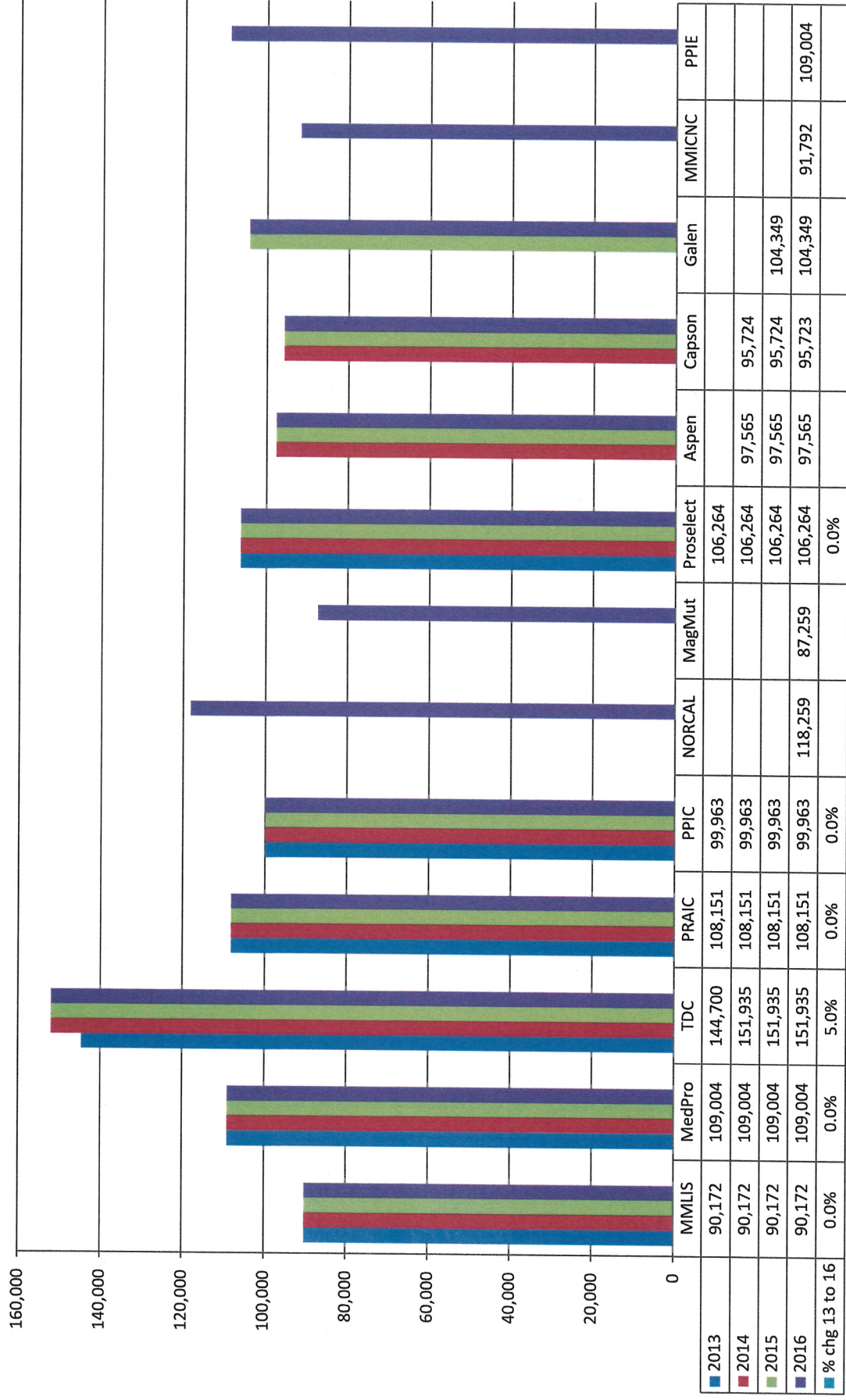
Neurology (including child) - Surgery

Baltimore City and Baltimore County



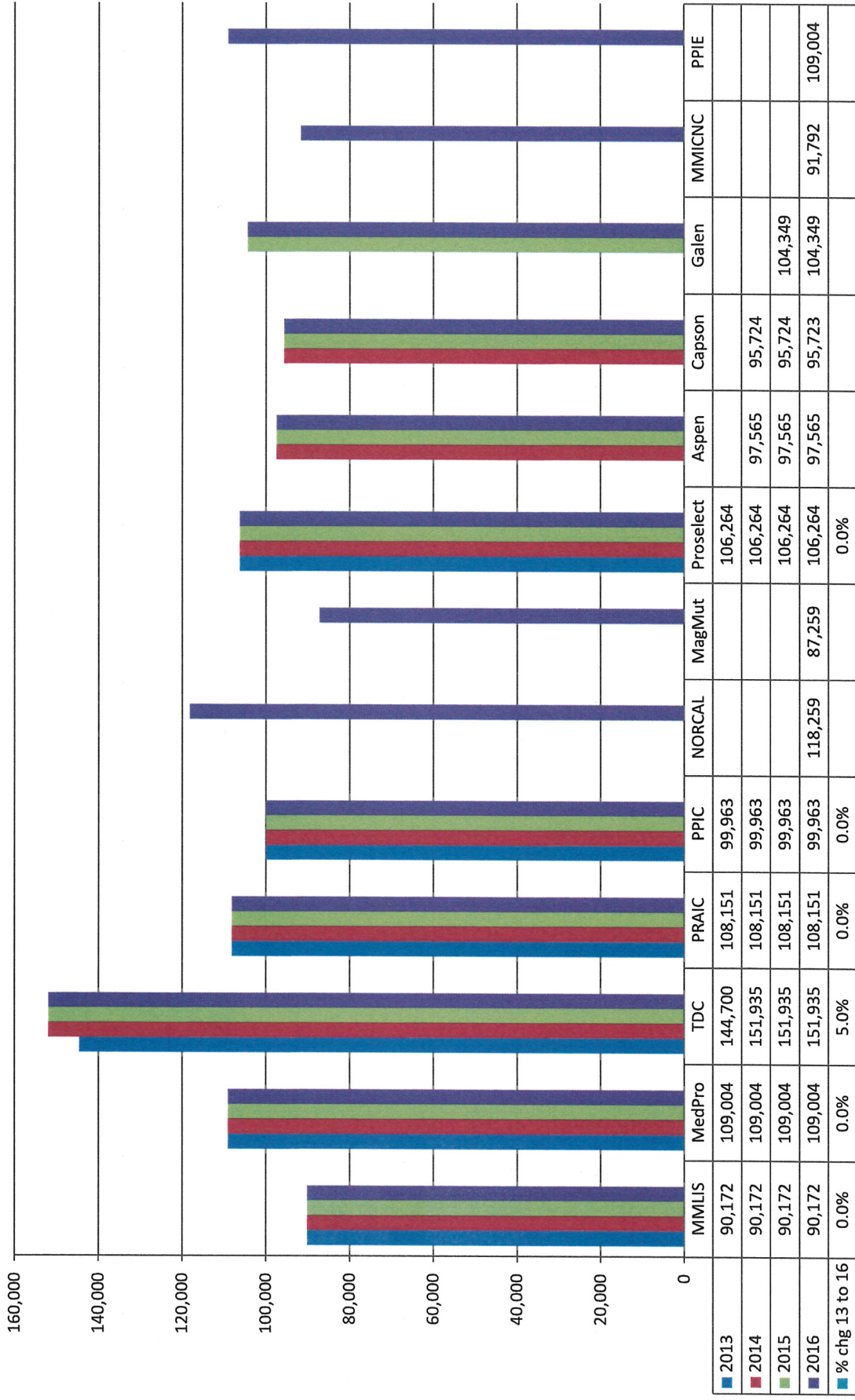
Neurology (including child) - Surgery

Anne Arundel, Howard, Montgomery, Prince George's



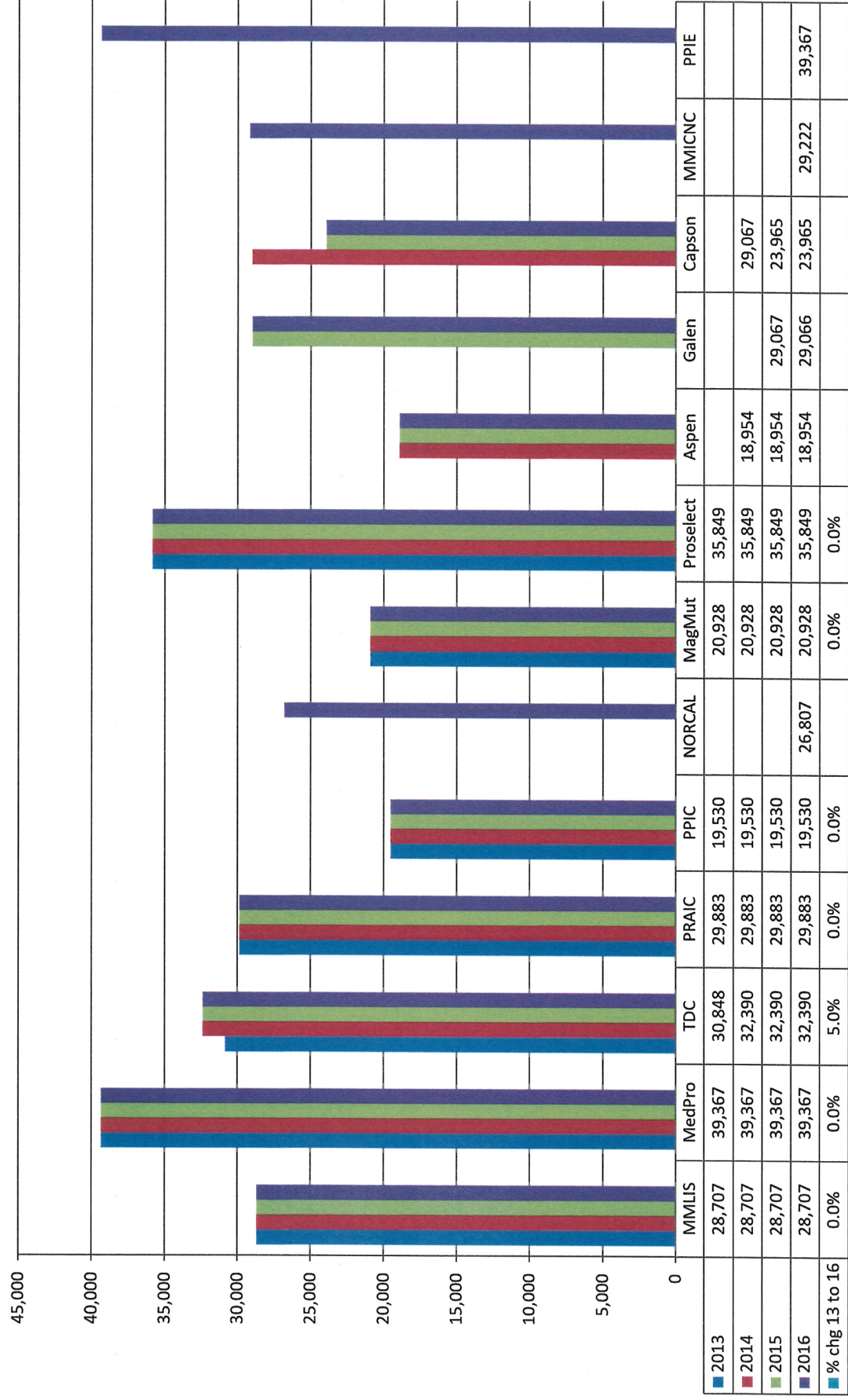
Neurology (including child) - Surgery

Rest of State



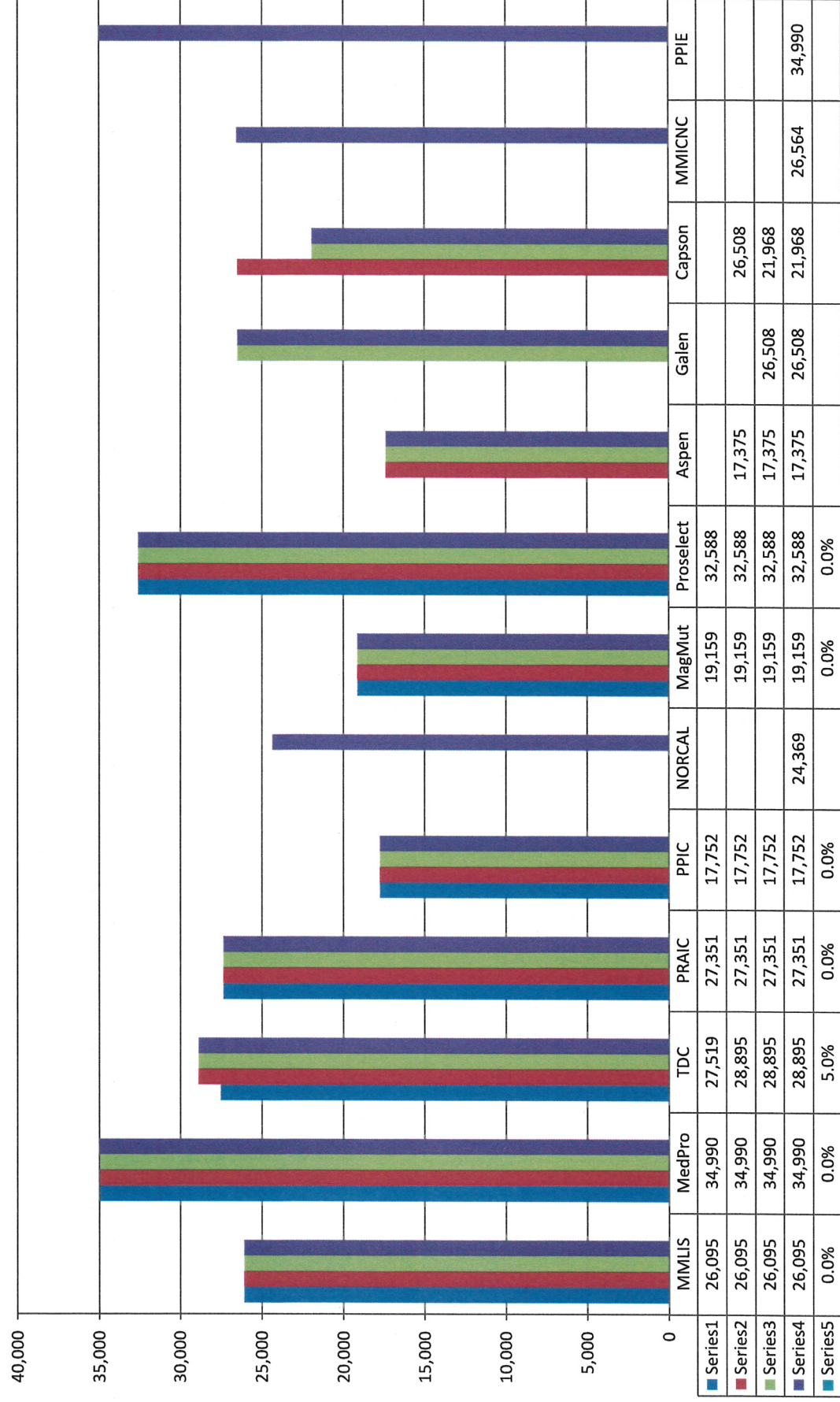
Neurology (including child) - Minor Surgery

Baltimore City and Baltimore County



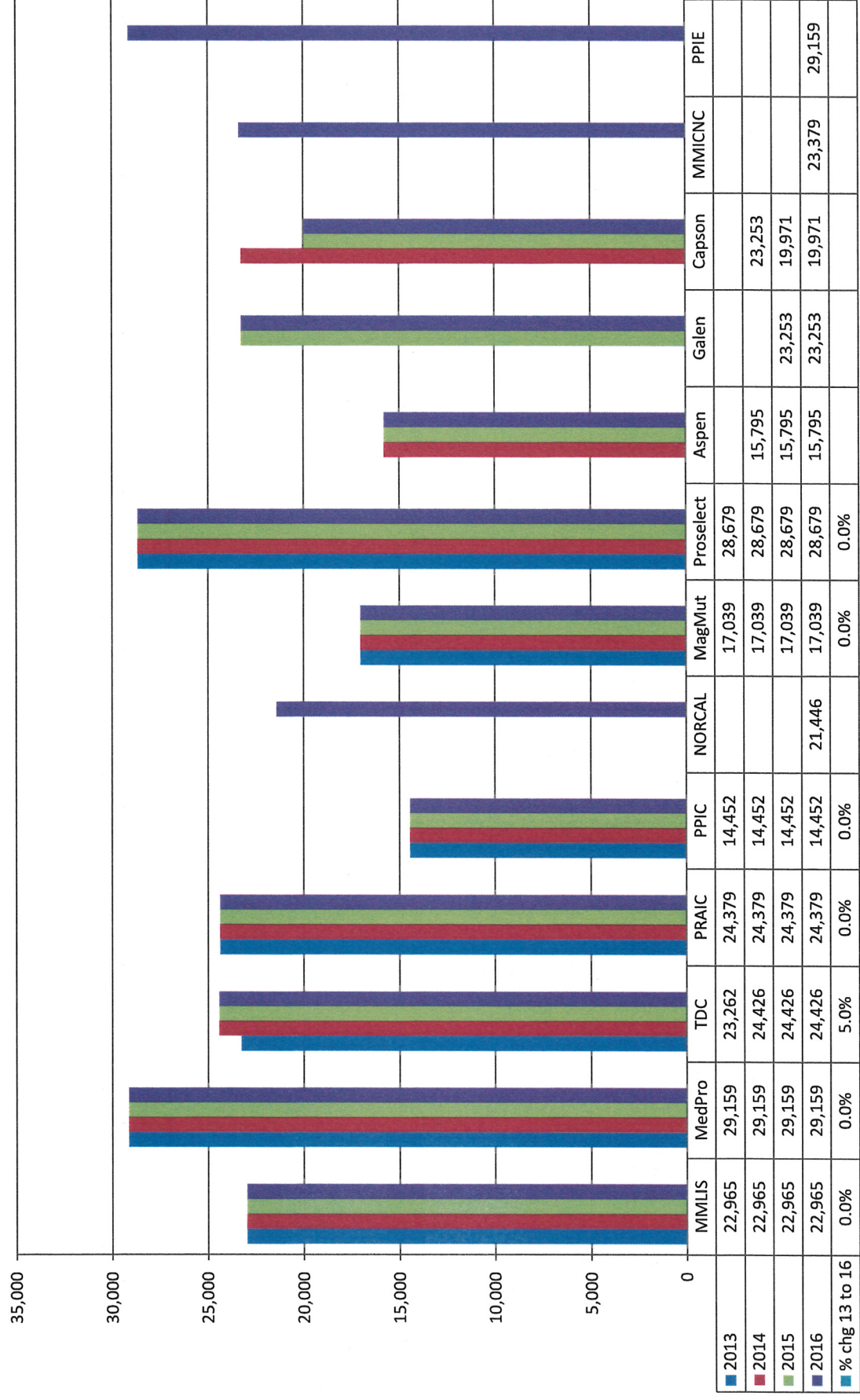
Neurology (including child) - Minor Surgery

Anne Arundel, Howard, Montgomery, Prince George's



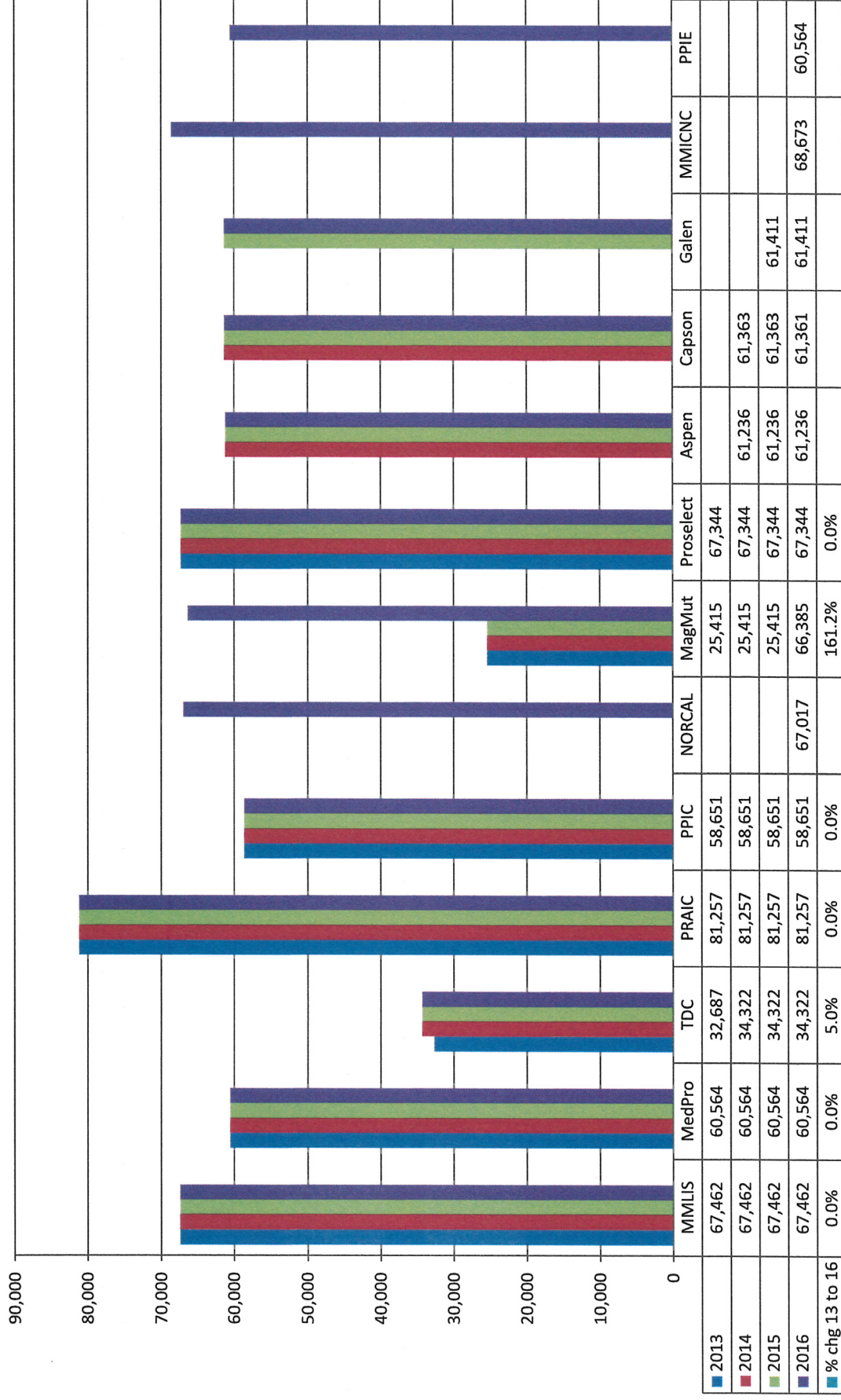
Neurology (including child) - Minor Surgery

Rest of State



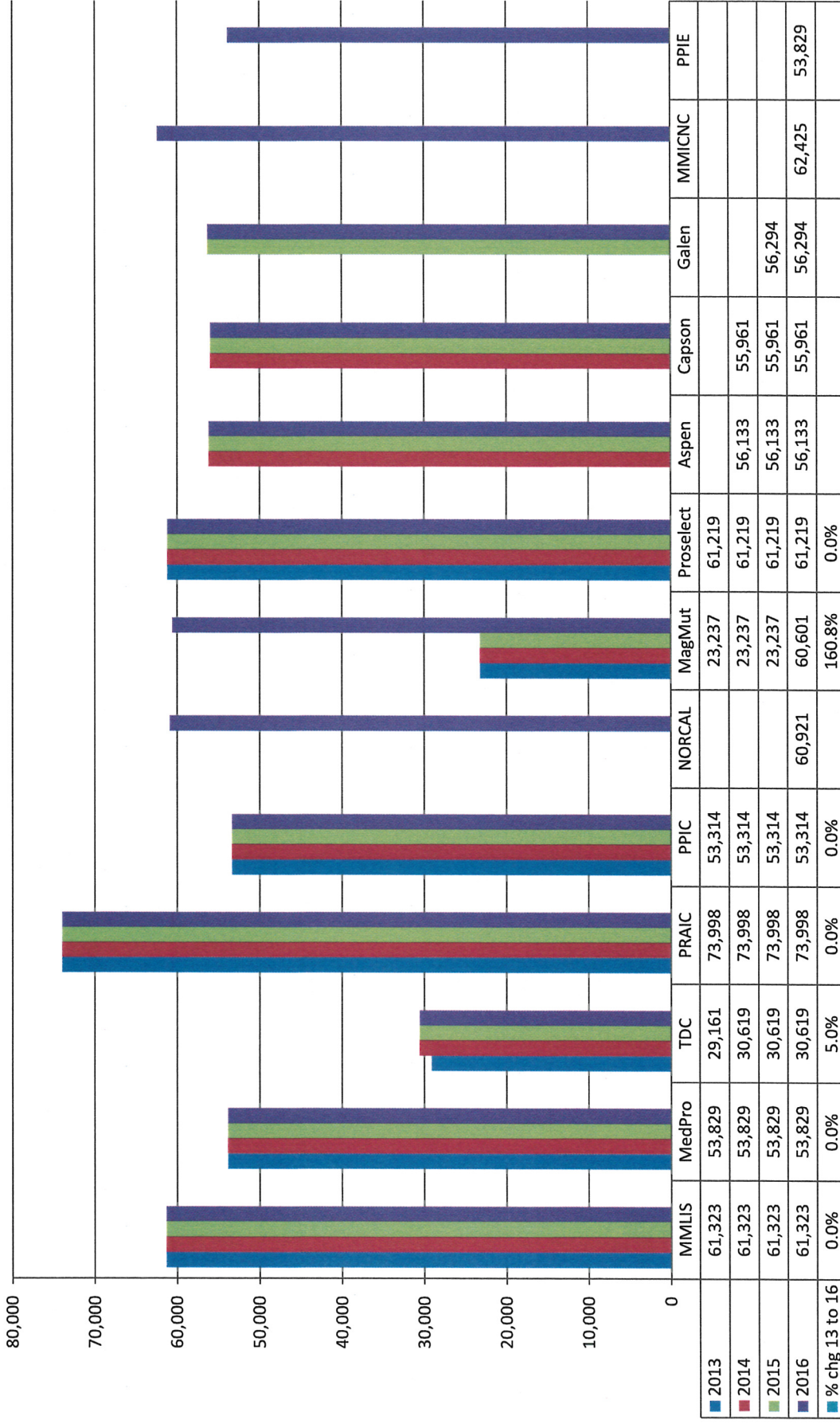
Cardiovascular Disease - Surgery

Baltimore City and Baltimore County



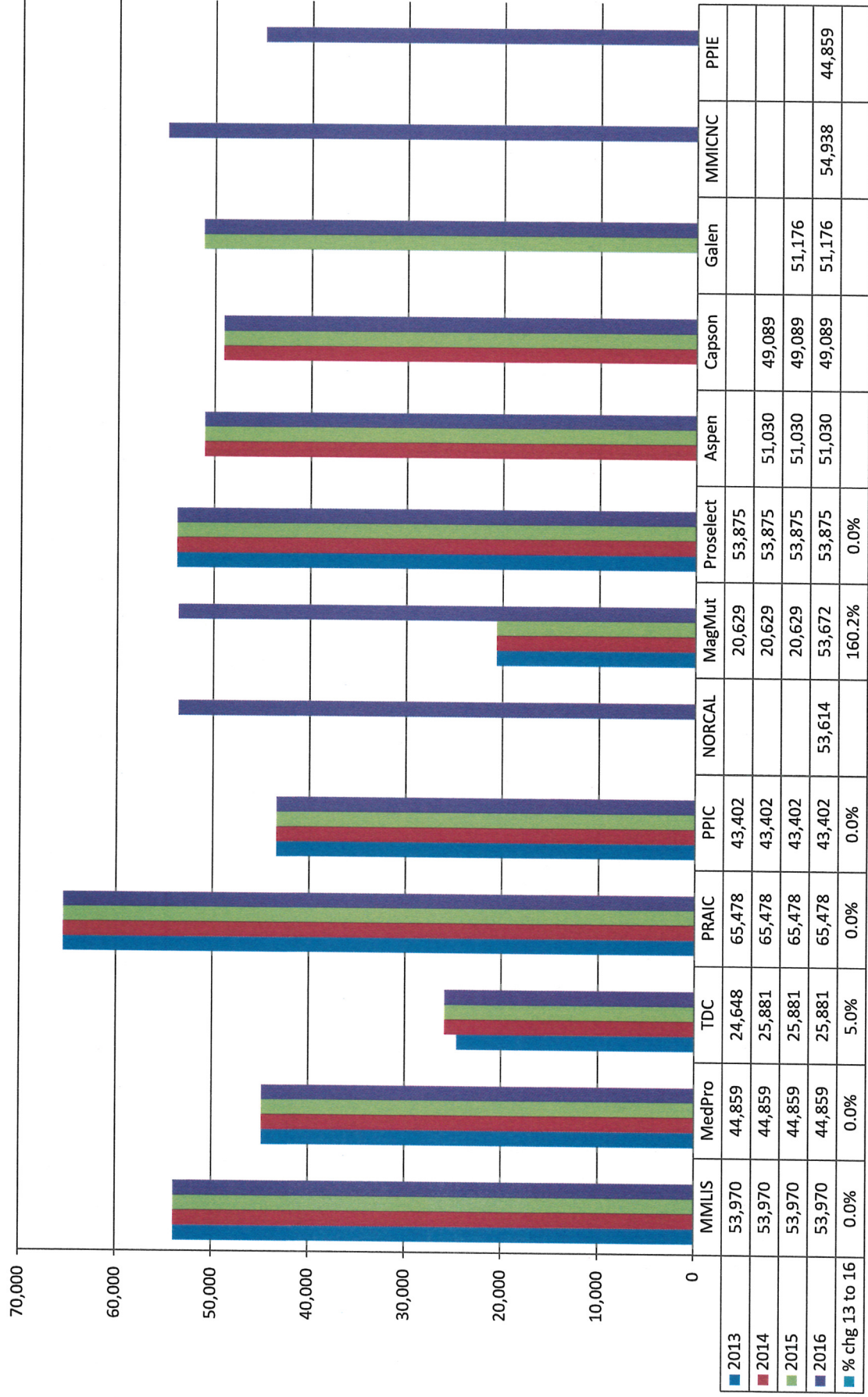
Cardiovascular Disease - Surgery

Anne Arundel, Howard, Montgomery, Prince George's



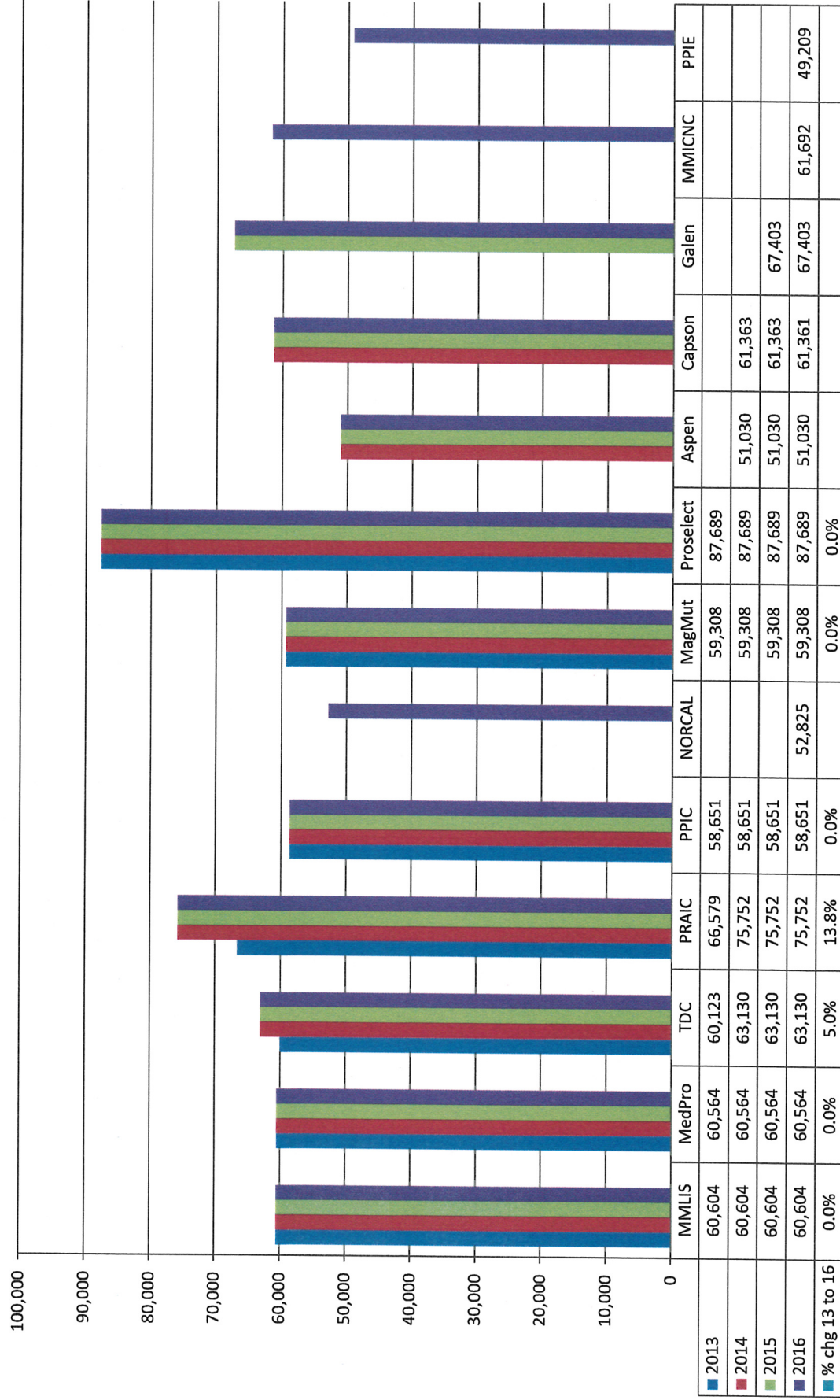
Cardiovascular Disease - Surgery

Rest of State



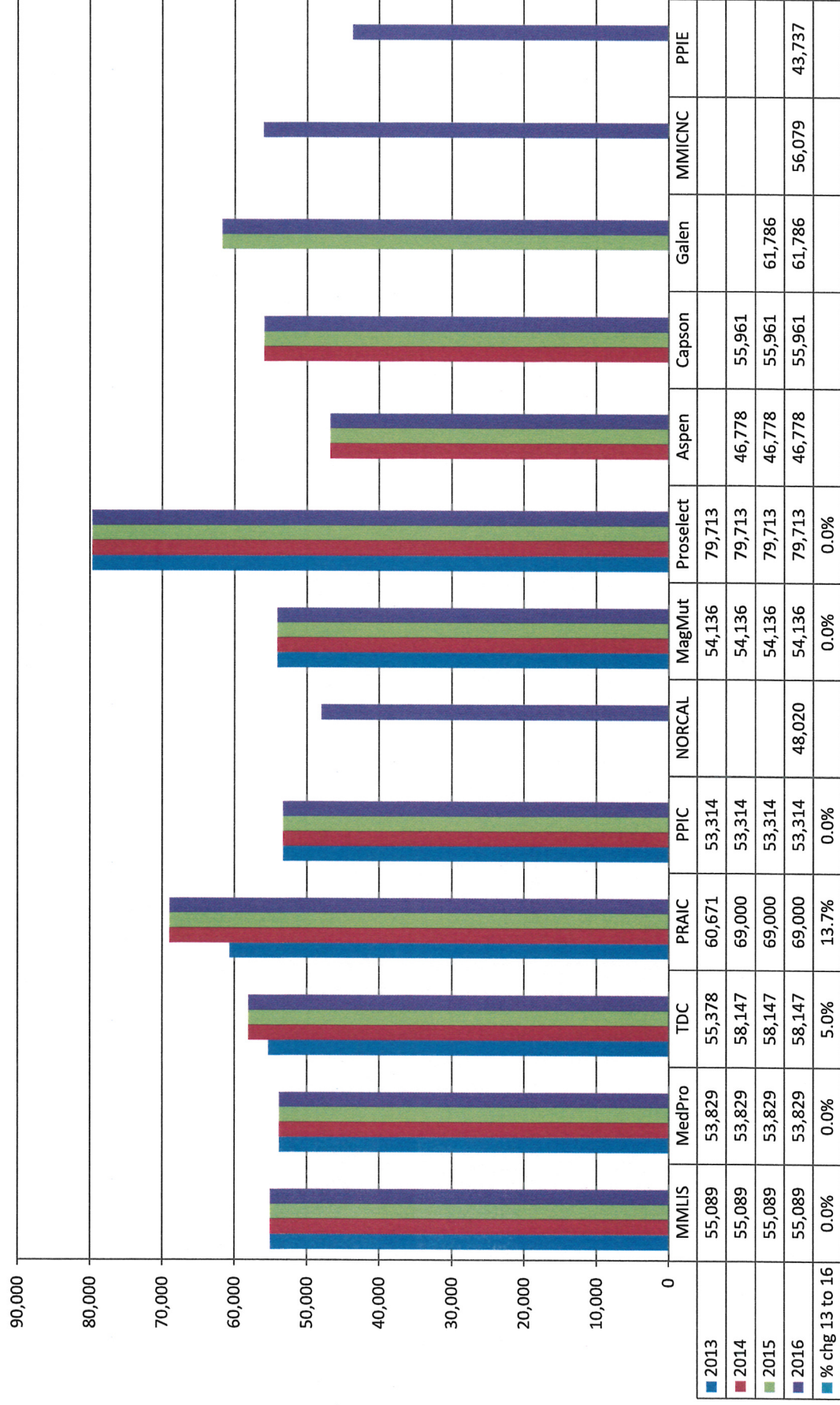
Orthopedic Surgery

Baltimore City and Baltimore County



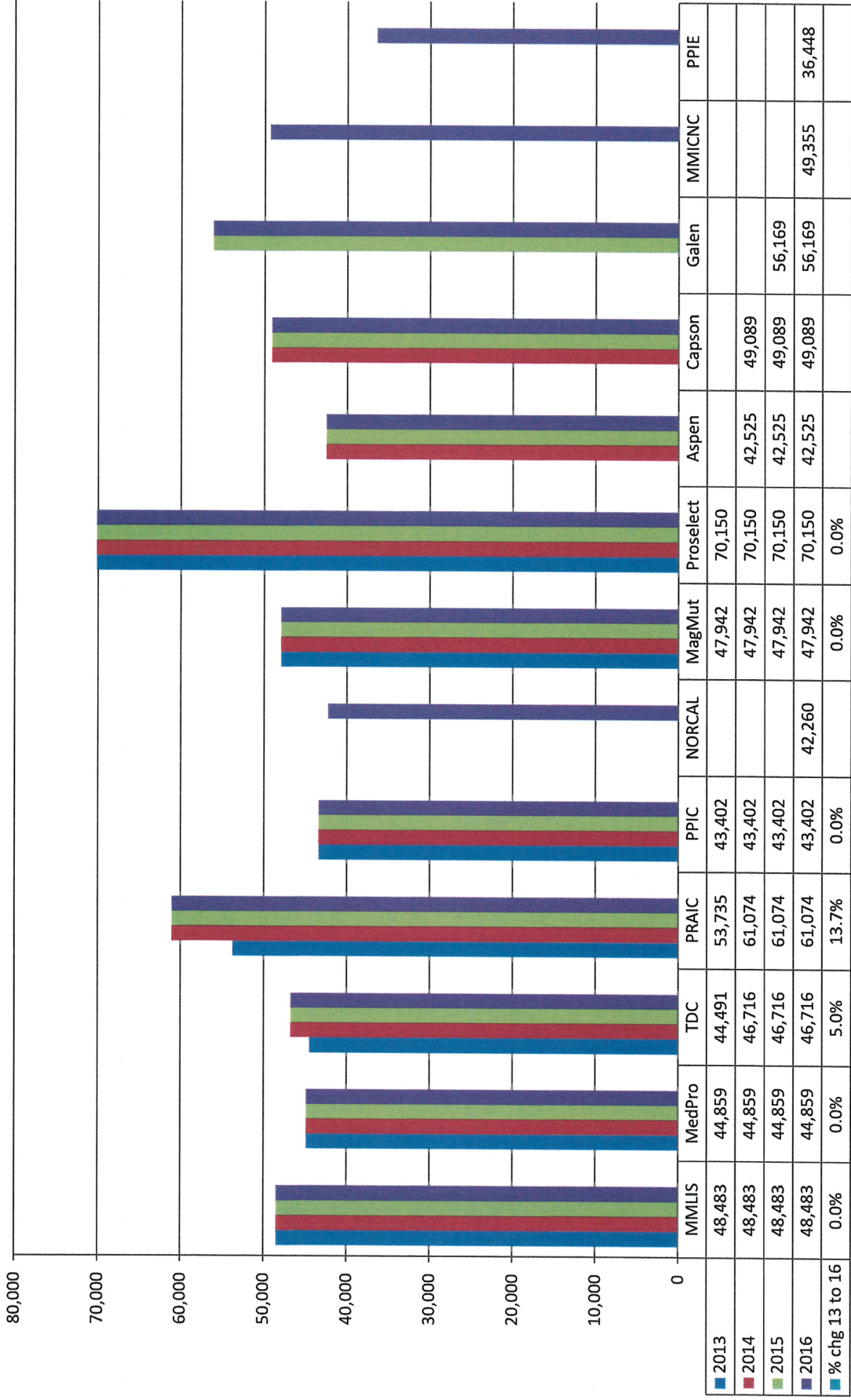
Orthopedic Surgery

Anne Arundel, Howard, Montgomery, Prince George's



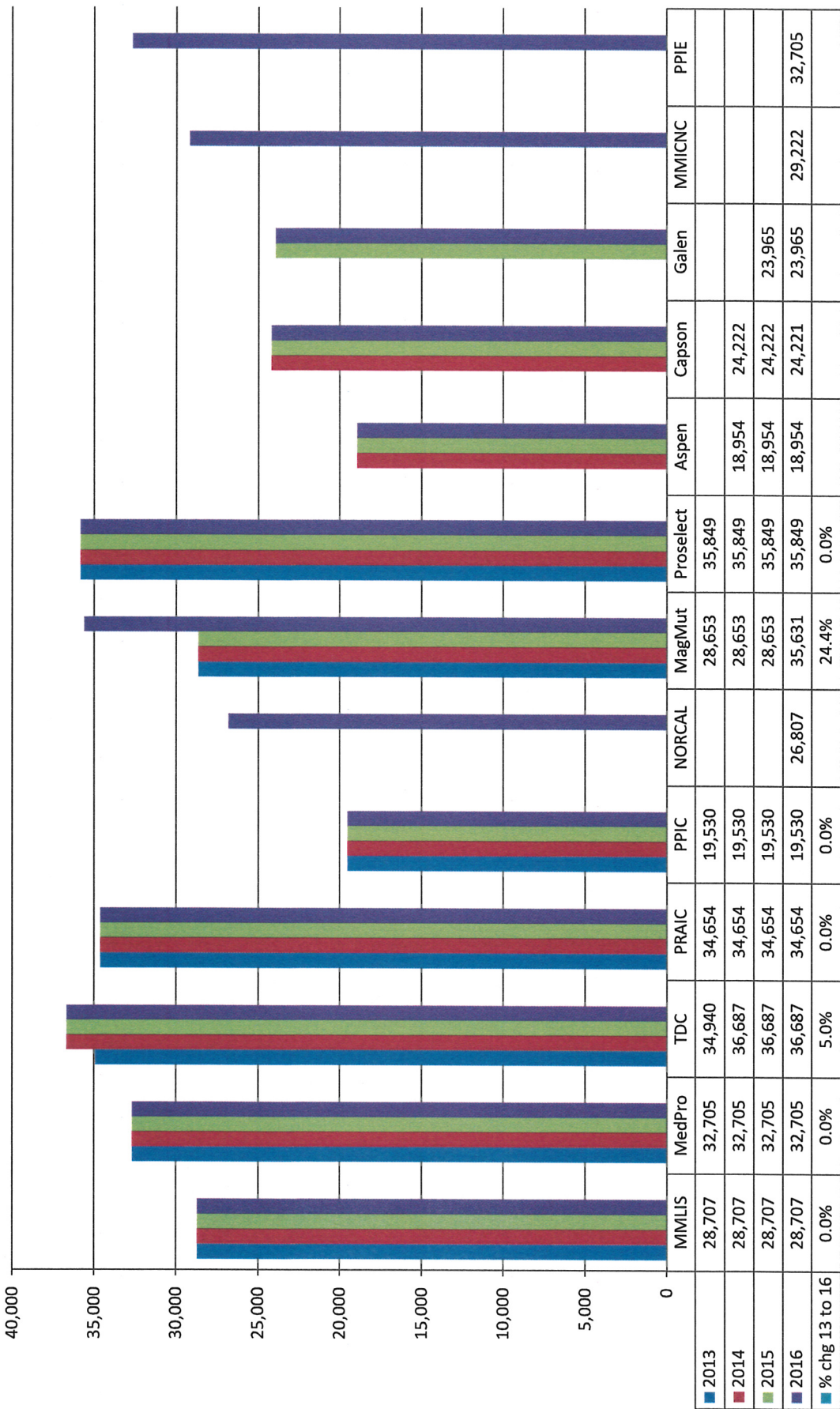
Orthopedic Surgery

Rest of State



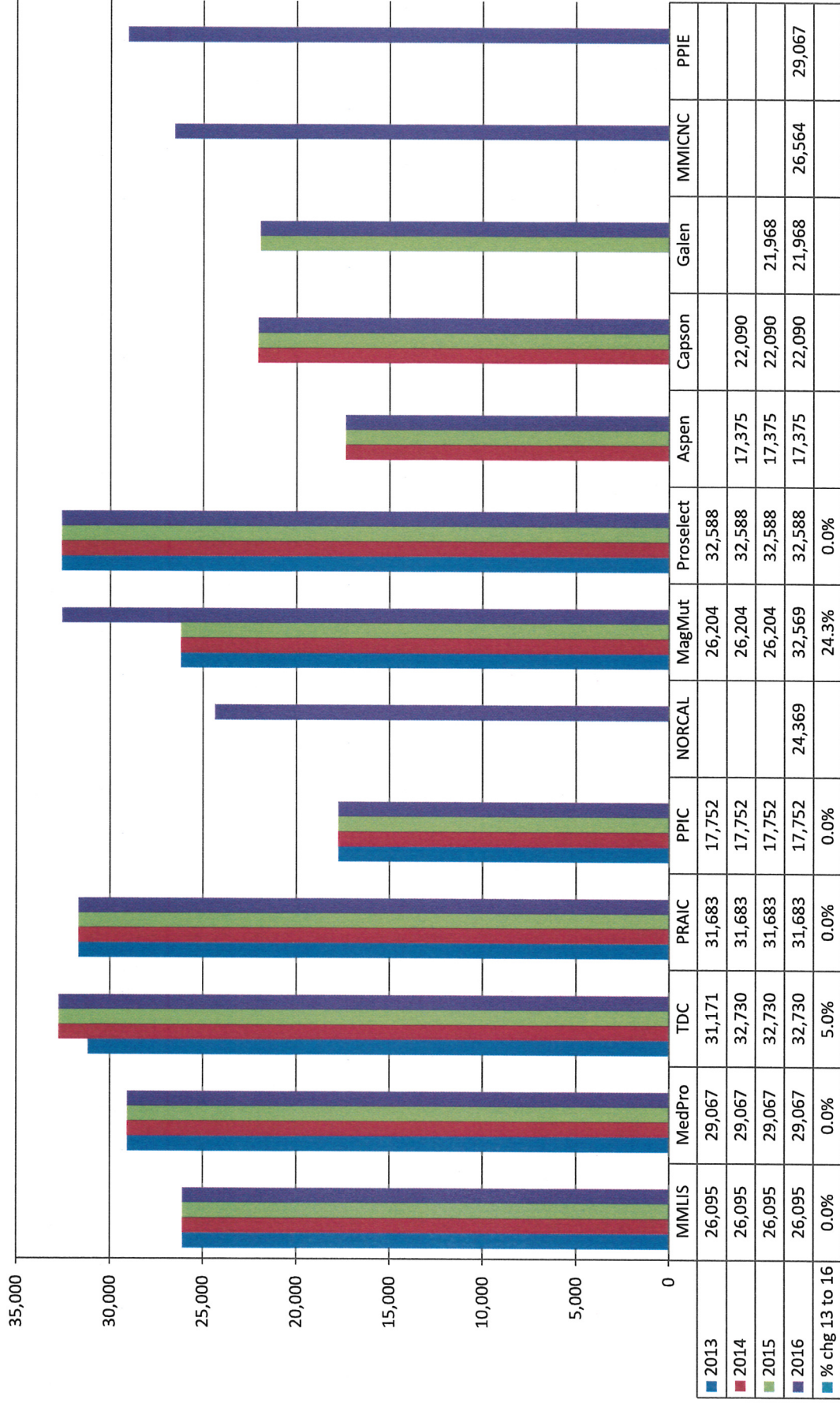
Radiology (incl dye) - Minor Surgery

Baltimore City and Baltimore County



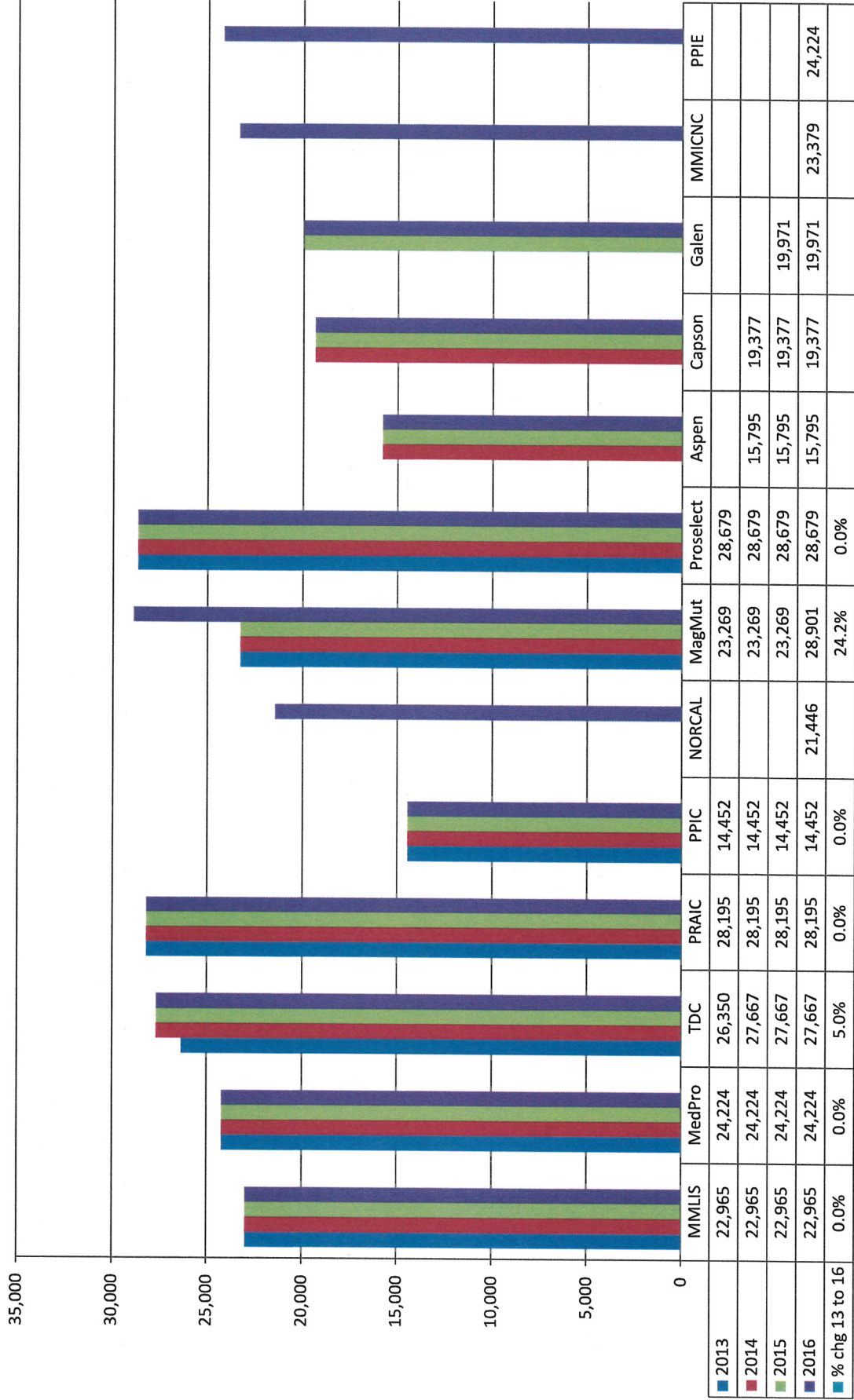
Radiology (incl dye) - Minor Surgery

Anne Arundel, Howard, Montgomery, Prince George's



Radiology (incl dye) - Minor Surgery

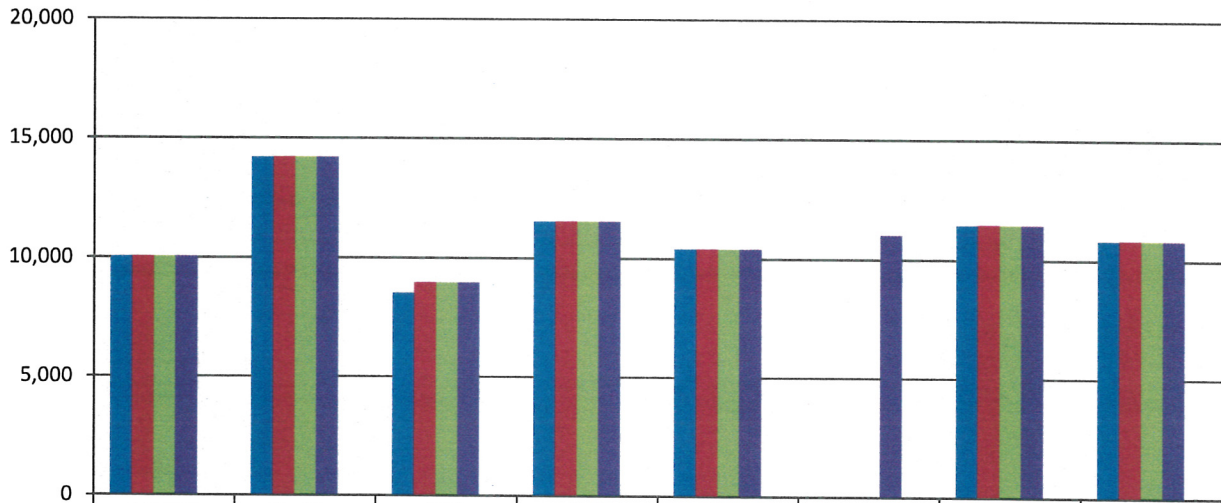
Rest of State



Psychiatrist (Including Child)

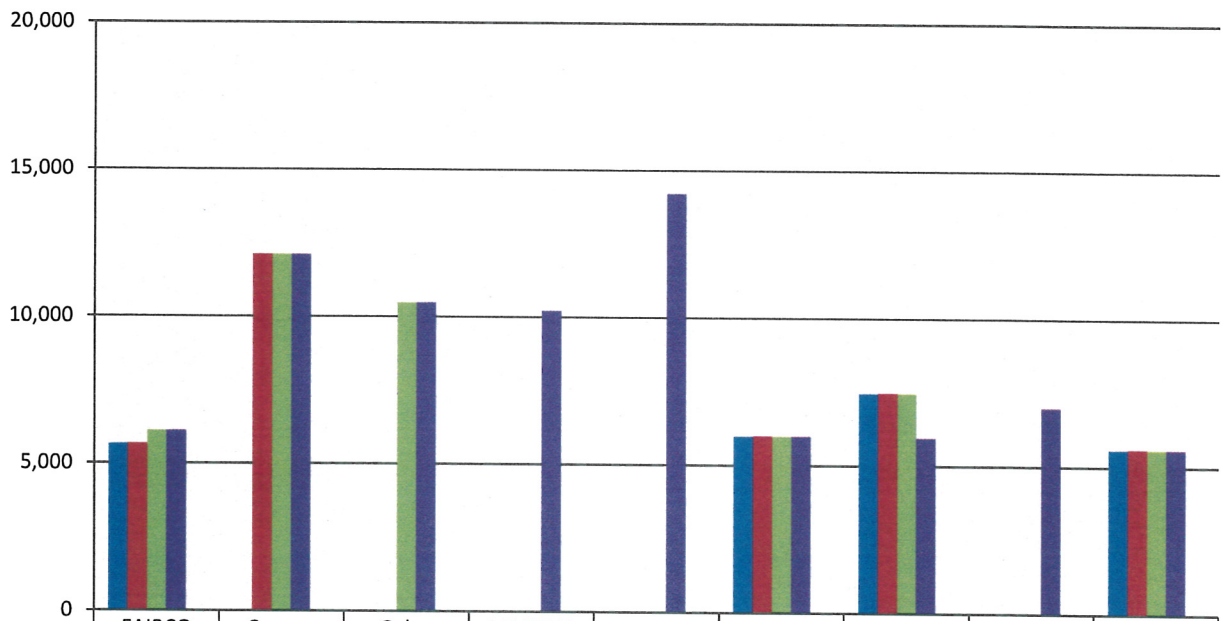
Exhibit D
Page 1 of 3

Baltimore City & Baltimore County



■ 2013	10,047	14,219	8,543	11,536	10,416		11,459	10,835
■ 2014	10,047	14,219	8,970	11,536	10,416		11,459	10,835
■ 2015	10,047	14,219	8,970	11,536	10,416		11,459	10,835
■ 2016	10,047	14,219	8,970	11,536	10,416	11,038	11,459	10,835
■ % chg 13 to 16	0.0%	0.0%	5.0%	0.0%	0.0%		0.0%	0.0%

Baltimore City & Baltimore County

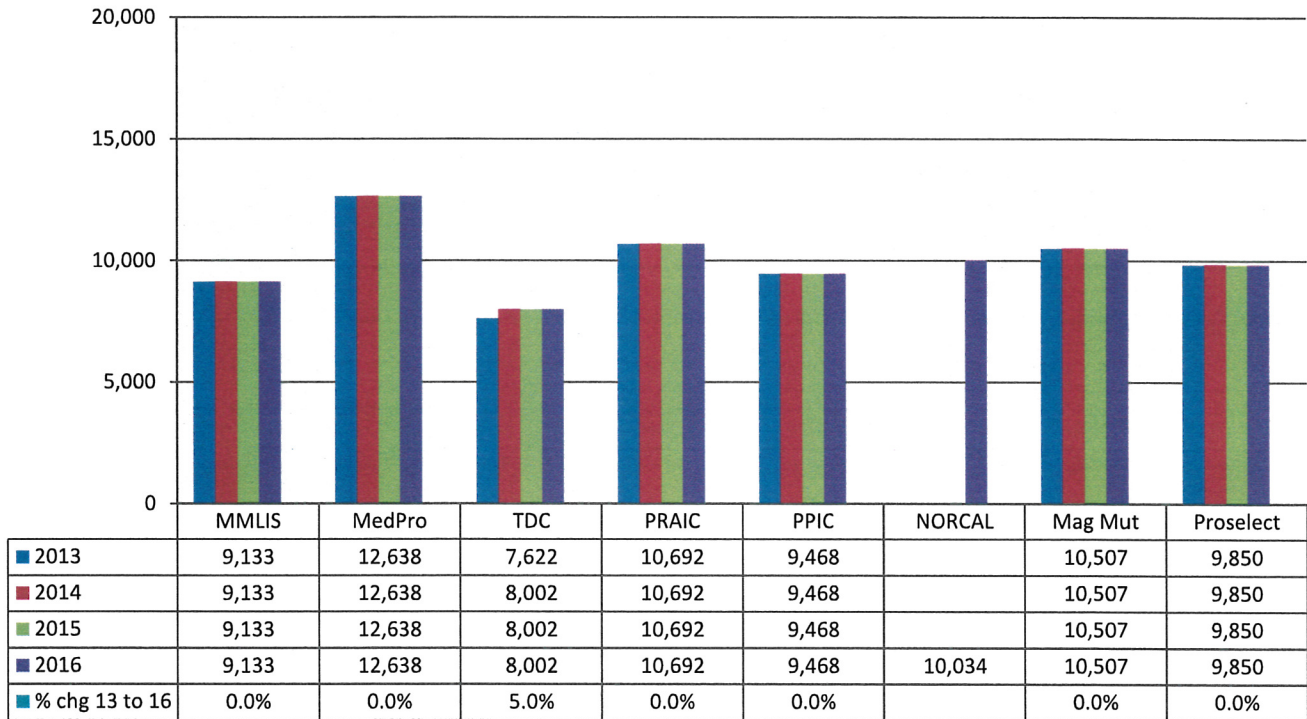


■ 2013	5,665					6,000	7,475		5,602
■ 2014	5,665	12,111				6,000	7,475		5,602
■ 2015	6,123	12,111	10,484			6,000	7,475		5,602
■ 2016	6,123	12,111	10,484	10,227	14,219	6,000	5,964	7,000	5,602
■ % chg 13 to 16	8.1%					0.0%	-20.2%		0.0%

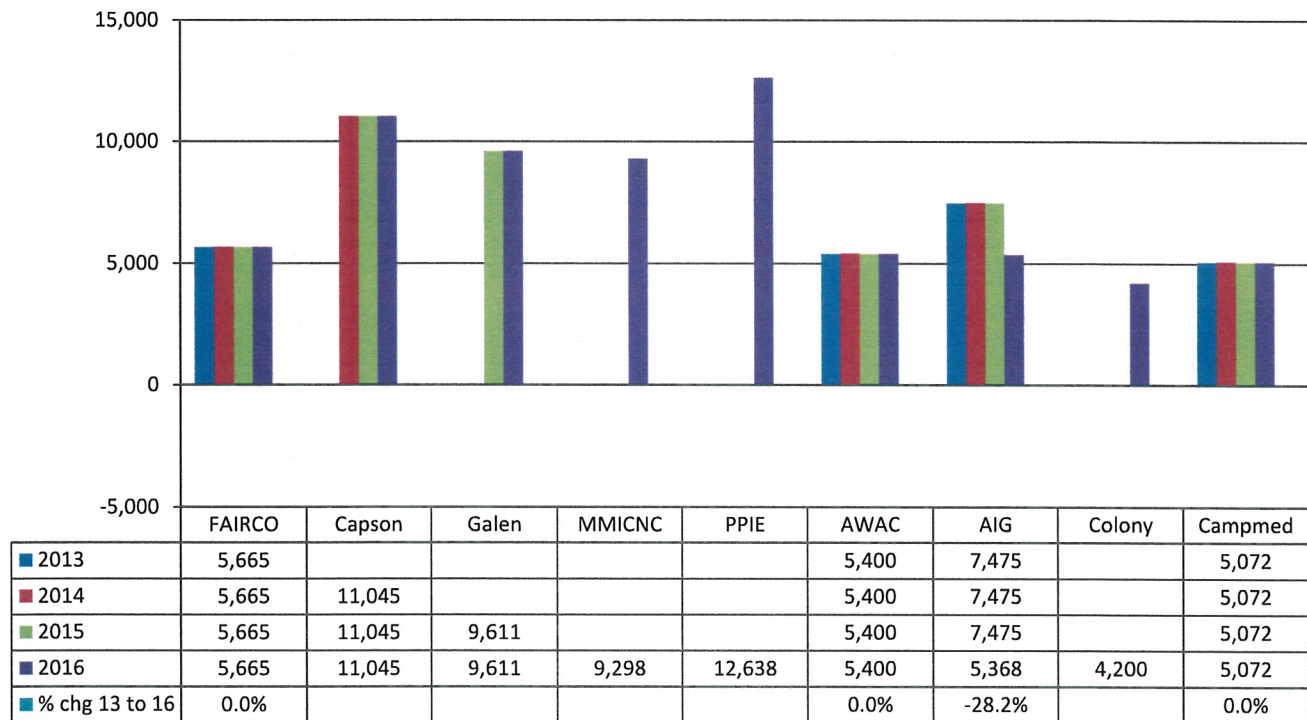
Psychiatrist (Including Child)

Exhibit D
Page 2 of 3

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

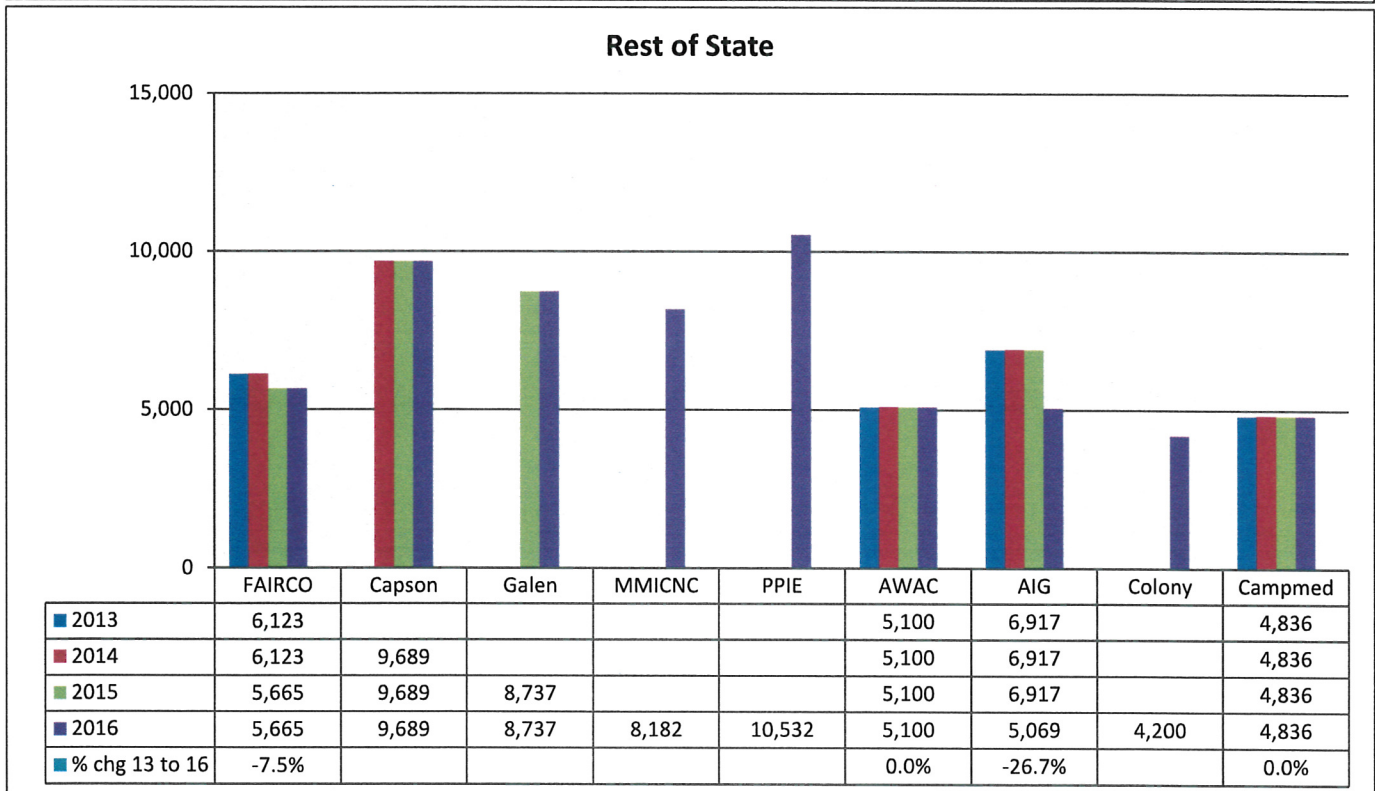
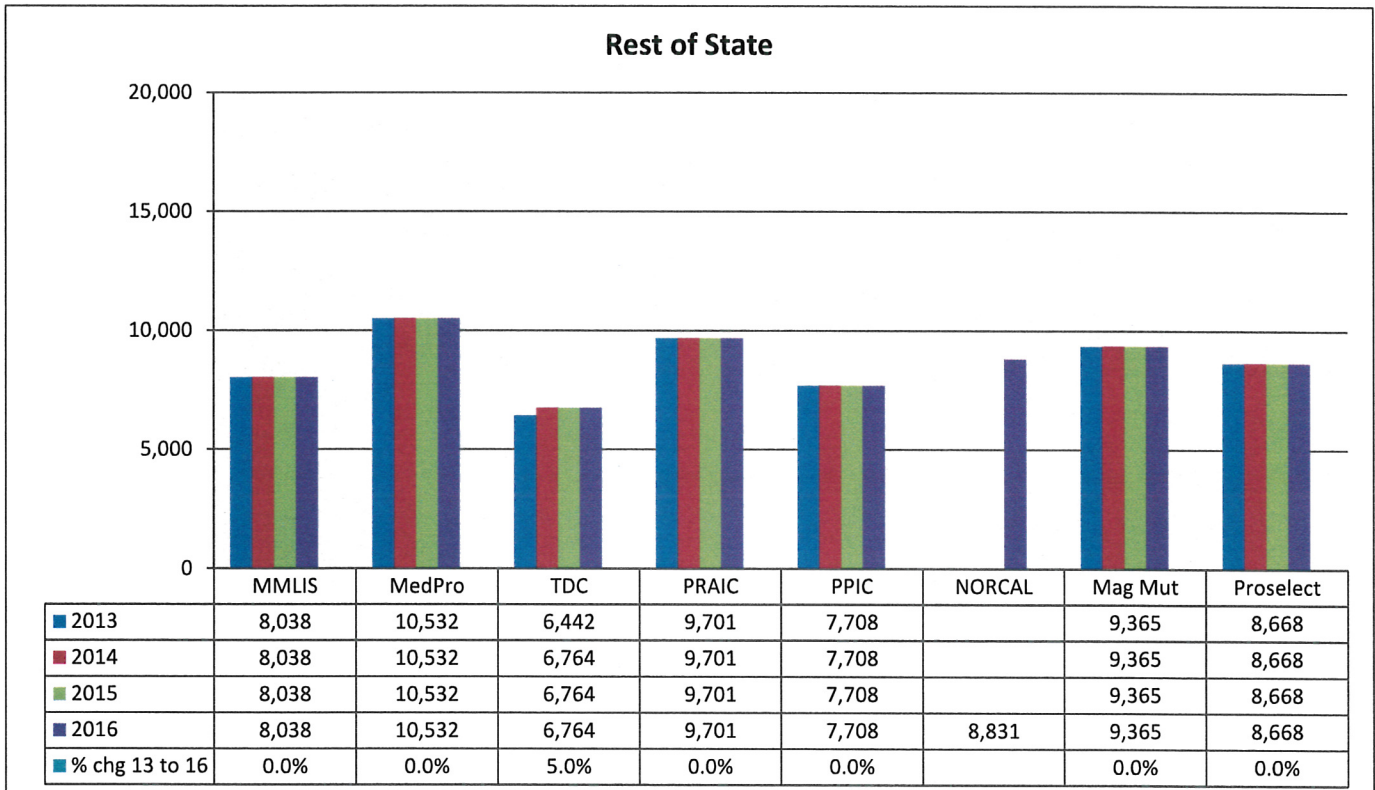


Anne Arundel, Howard, Montgomery, Prince George's



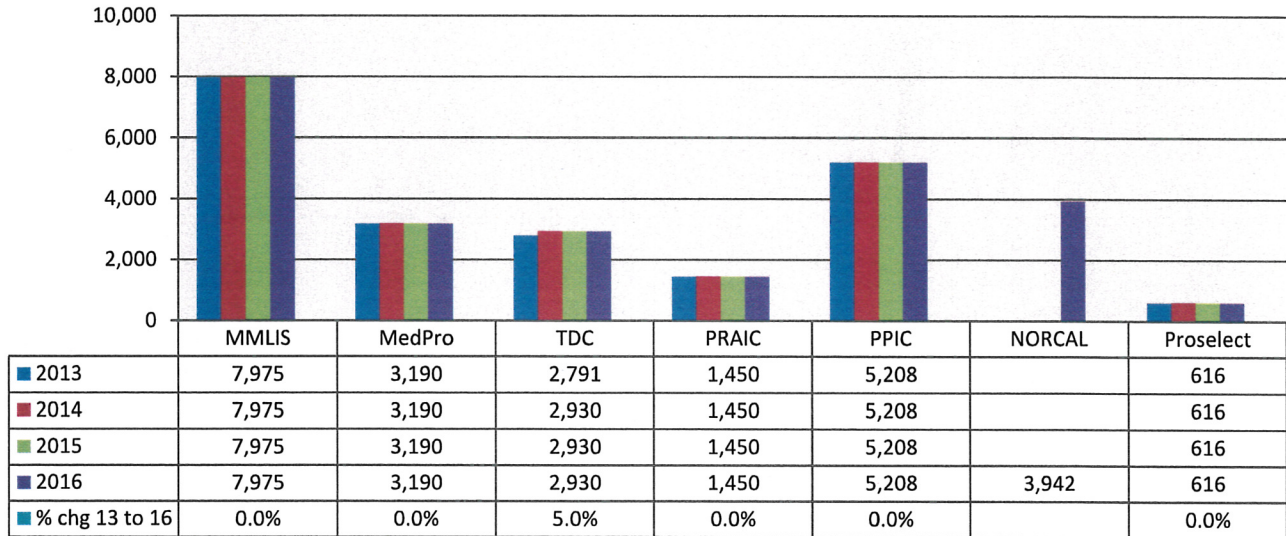
Psychiatrist (Including Child)

Exhibit D
Page 3 of 3

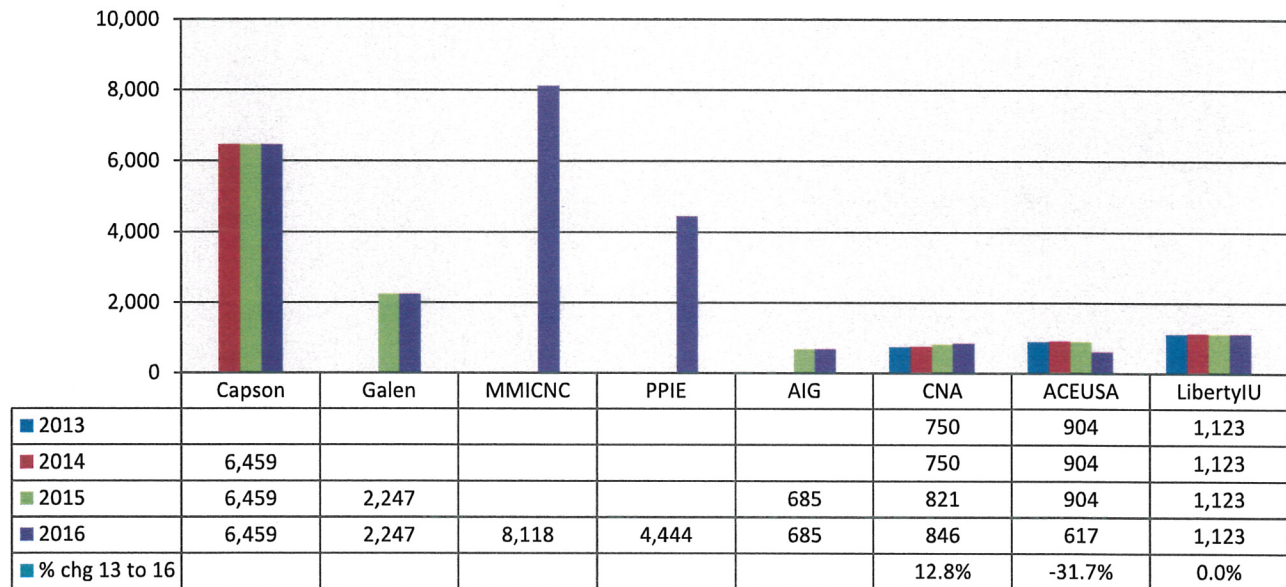


Nurse Practitioner - Class A - Employed

Baltimore City and Baltimore County

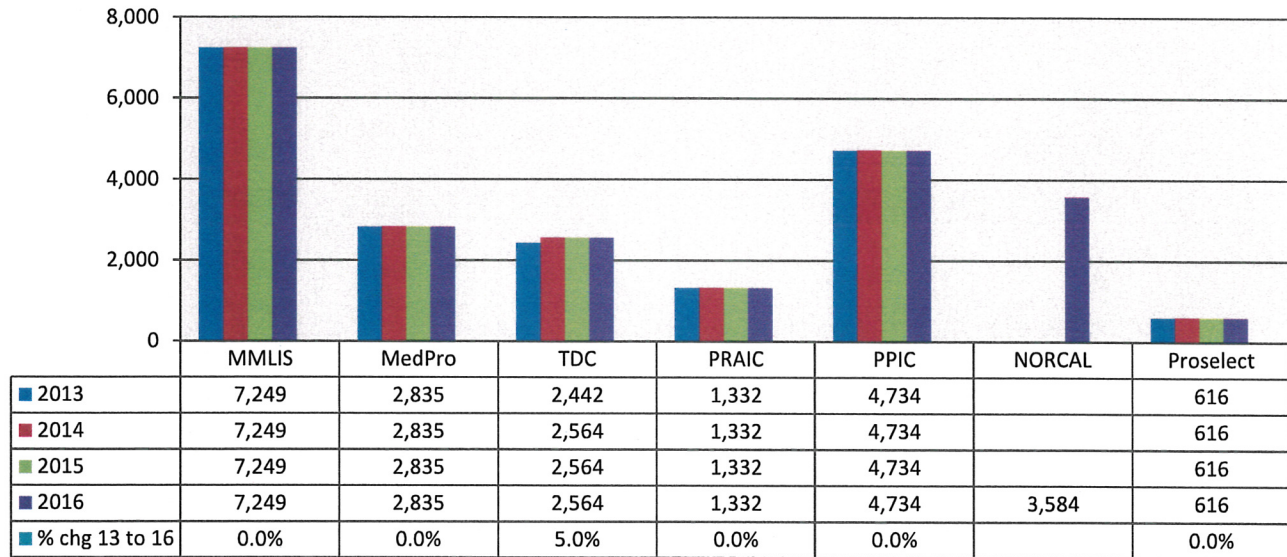


Baltimore City and Baltimore County

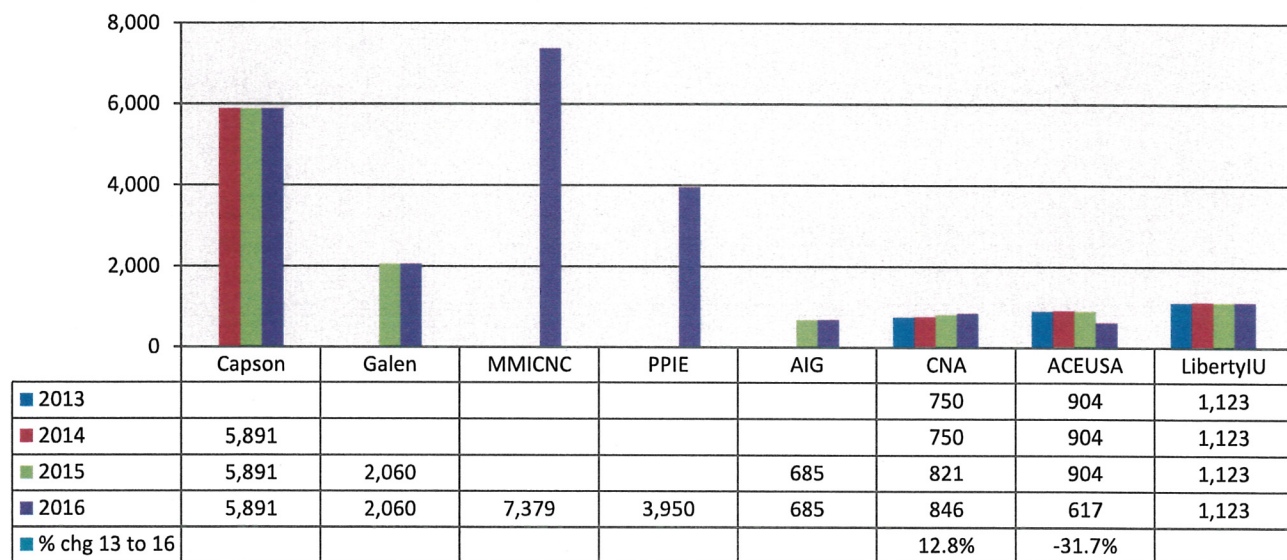


Nurse Practitioner - Class A - Employed

Anne Arundel, Howard, Montgomery, Prince George's

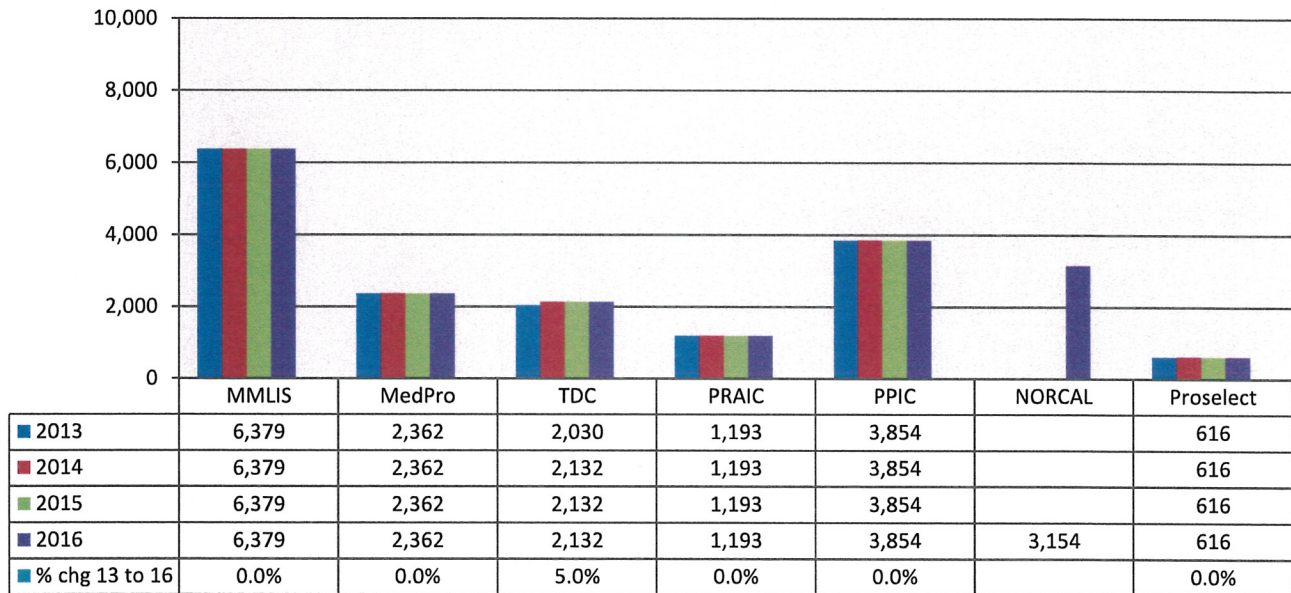


Anne Arundel, Howard, Montgomery, Prince George's

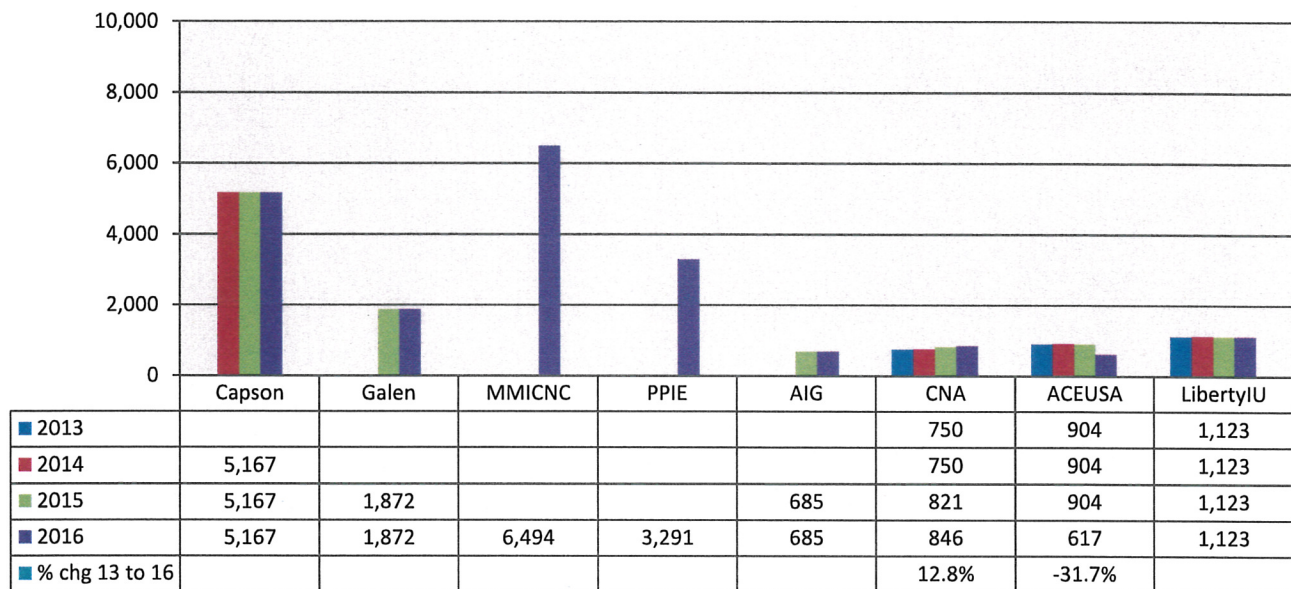


Nurse Practitioner - Class A - Employed

Rest of State

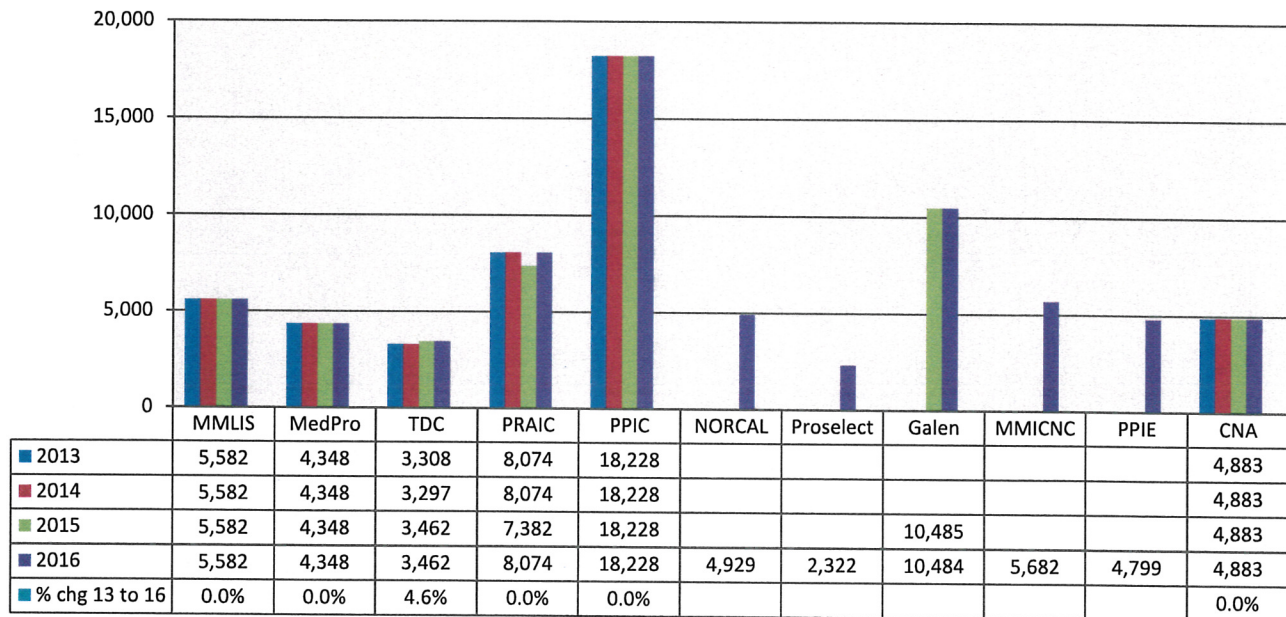


Rest of State

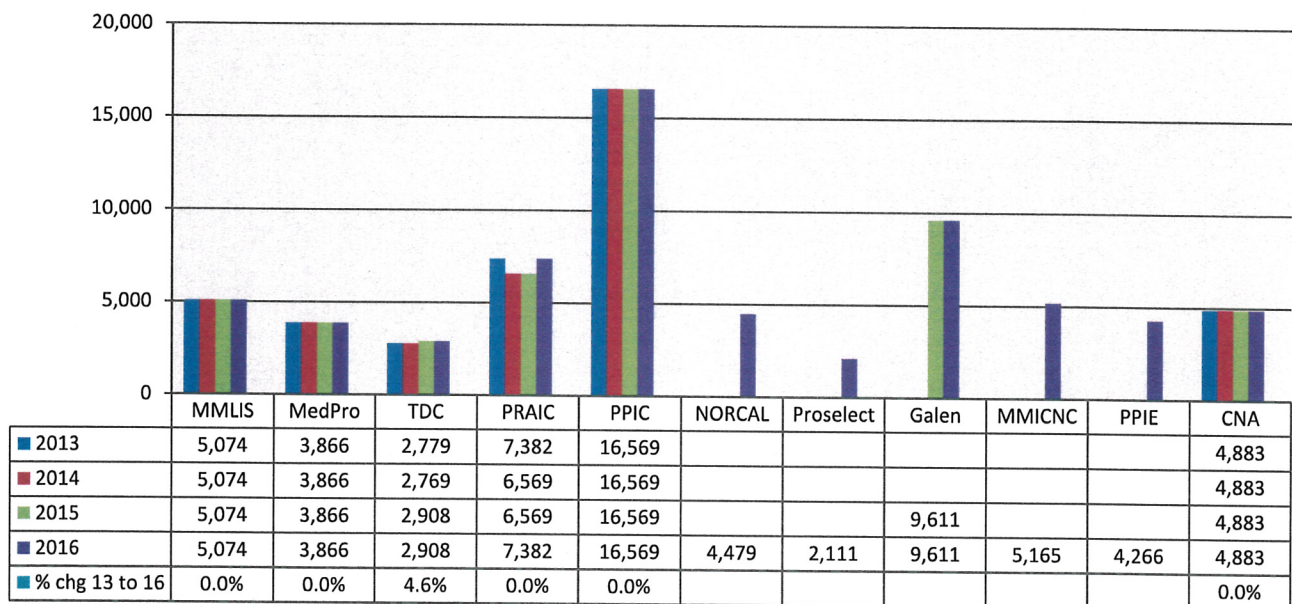


Nurse Anesthetists (Spvs By Ane)

Baltimore City and Baltimore County

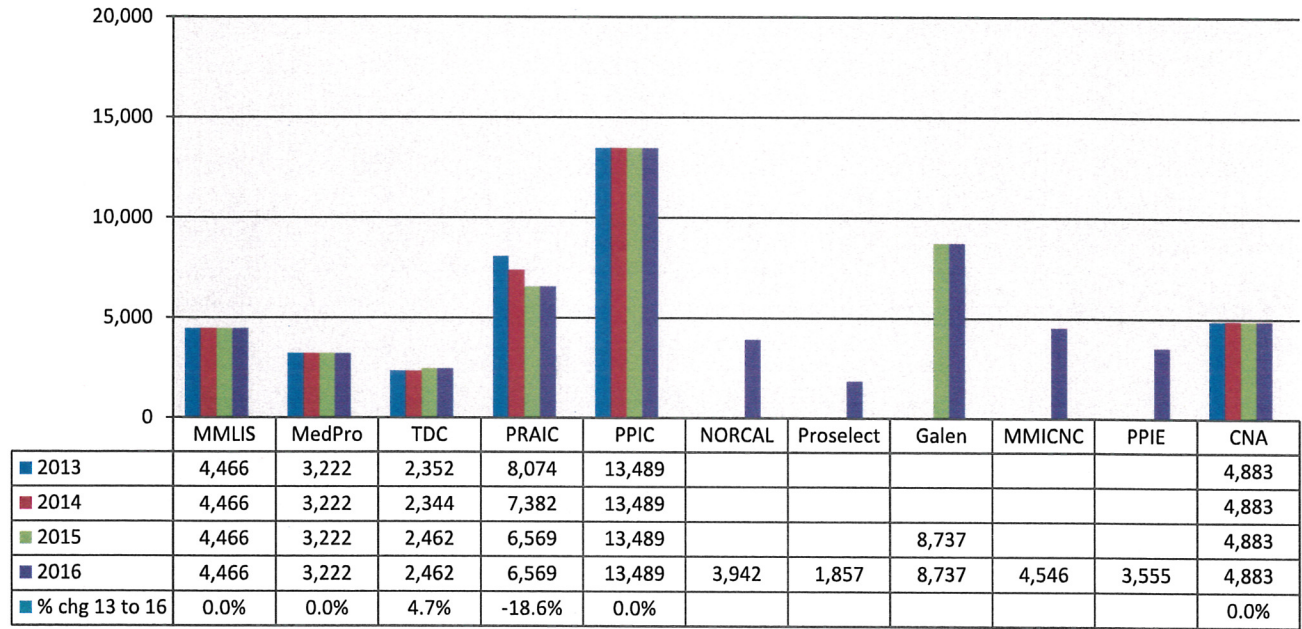


Anne Aundel, Howard, Montgomery, Prince George's

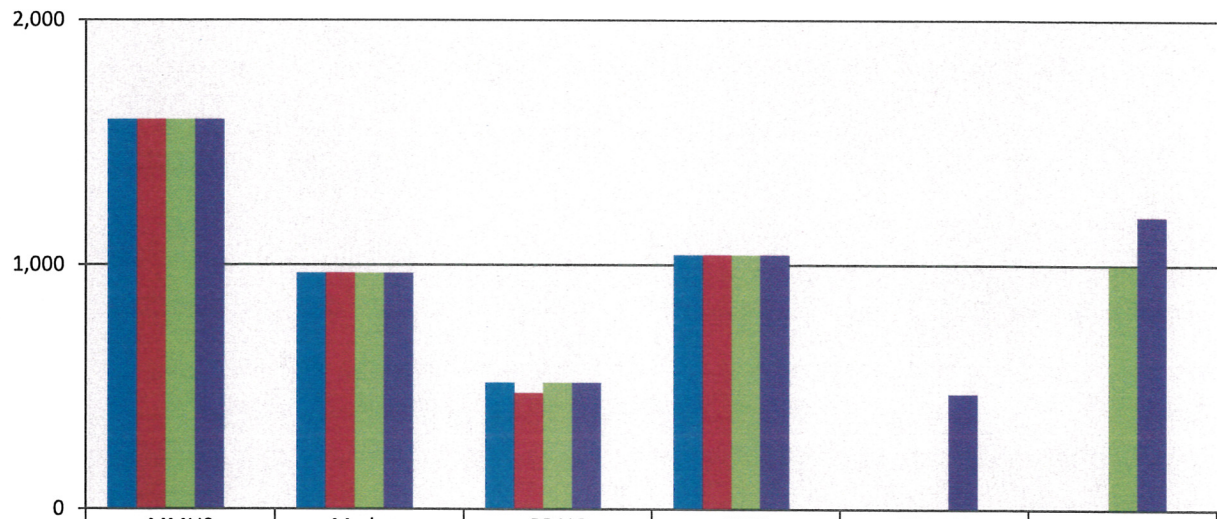


Nurse Anesthetists (Spvs By Ane)

Rest of State

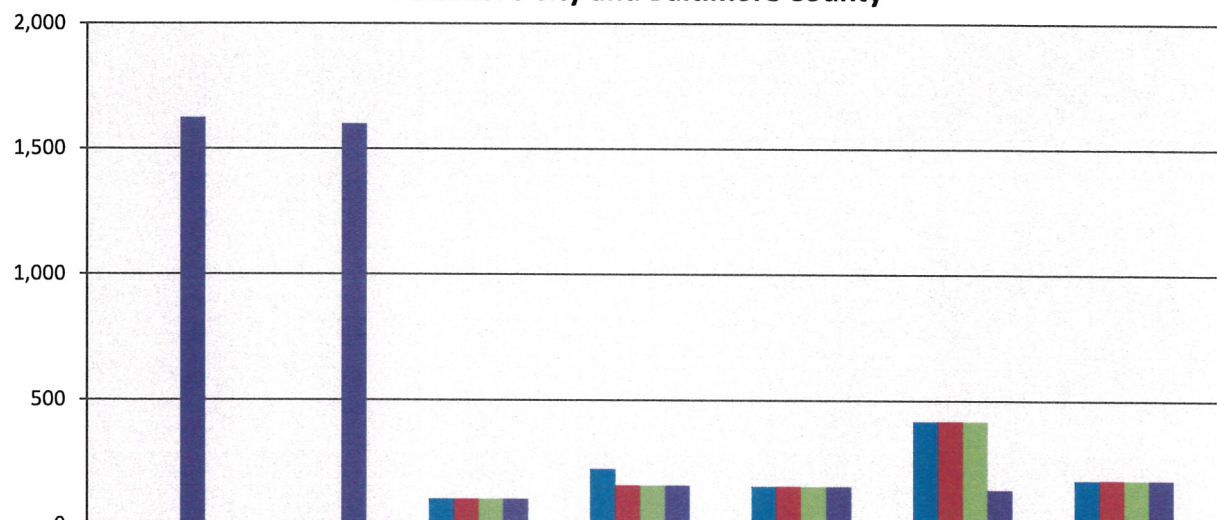


Baltimore City and Baltimore County



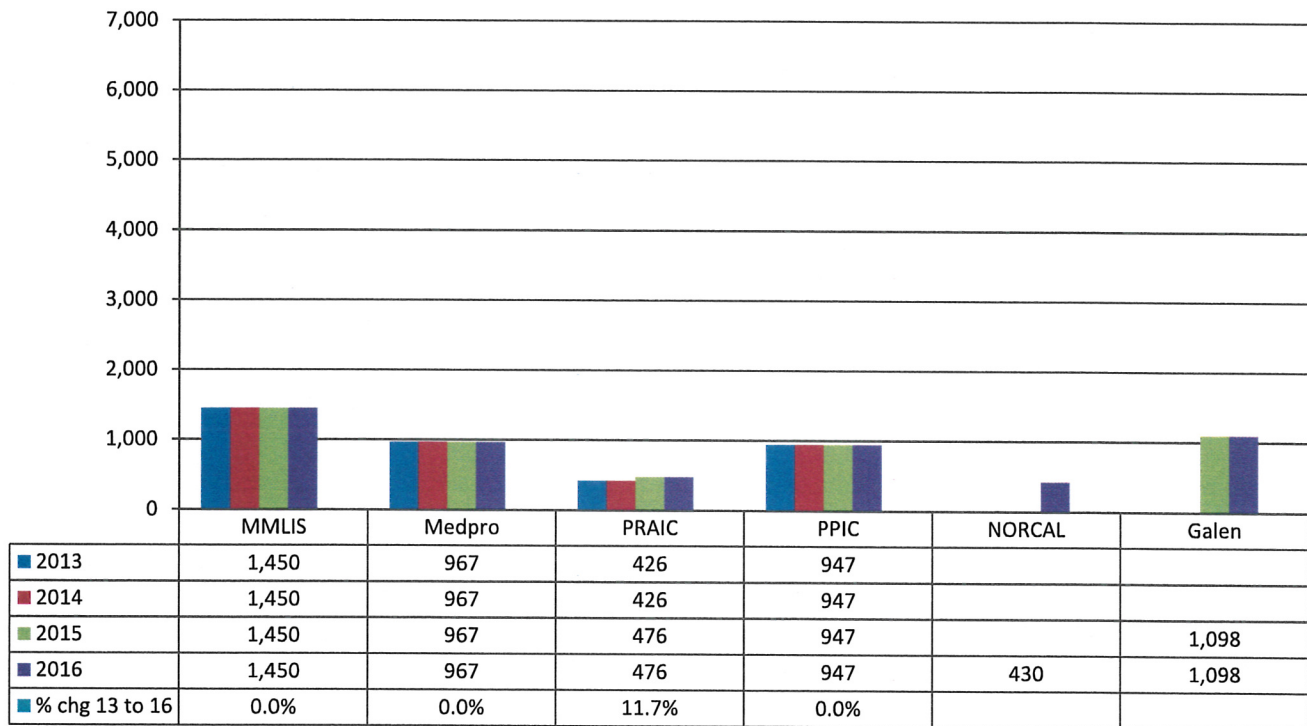
	MMLIS	Medpro	PRAIC	PPIC	NORCAL	Galen
2013	1,595	967	518	1,042		
2014	1,595	967	476	1,042		
2015	1,595	967	518	1,042		998
2016	1,595	967	518	1,042	473	1,198
% chg 13 to 16	0.0%	0.0%	0.0%	0.0%		

Baltimore City and Baltimore County

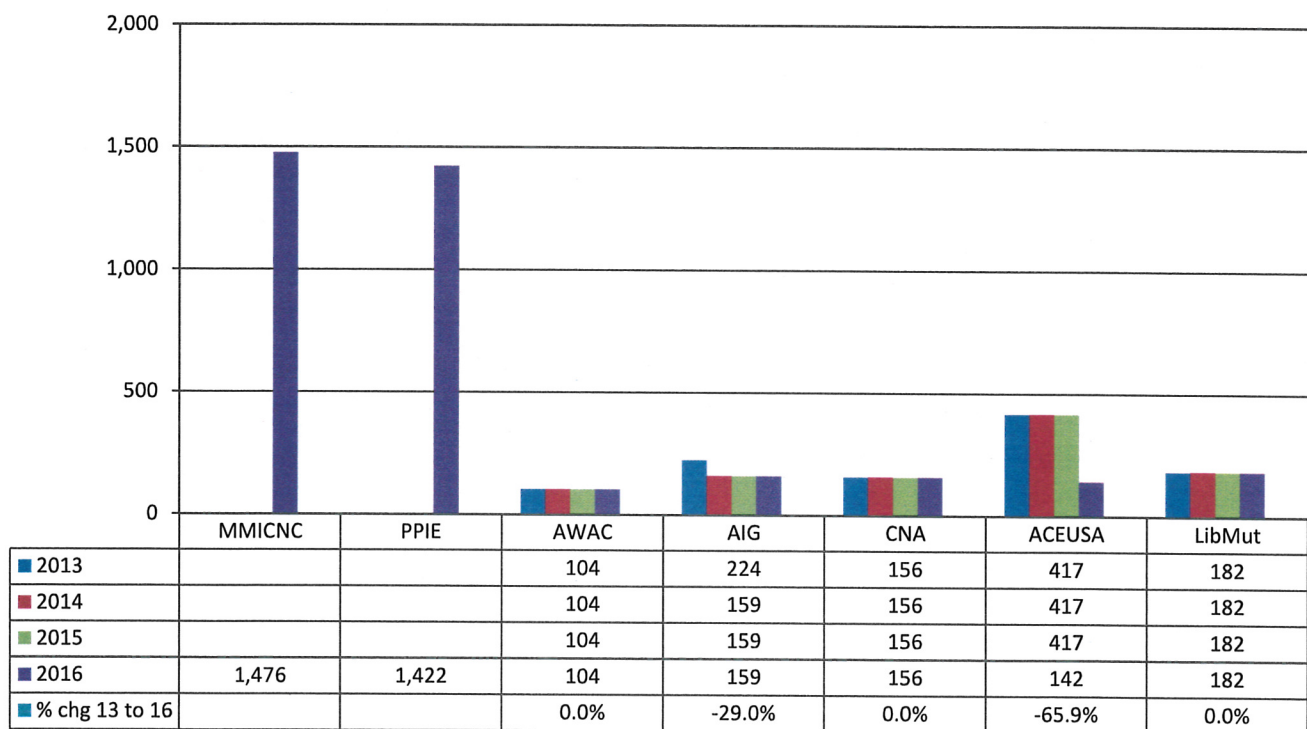


	MMICNC	PPIC	AWAC	AIG	CNA	ACEUSA	LibMut
2013			104	224	156	417	182
2014			104	159	156	417	182
2015			104	159	156	417	182
2016	1,624	1,600	104	159	156	142	182
% chg 13 to 16			0.0%	-29.0%	0.0%	-65.9%	0.0%

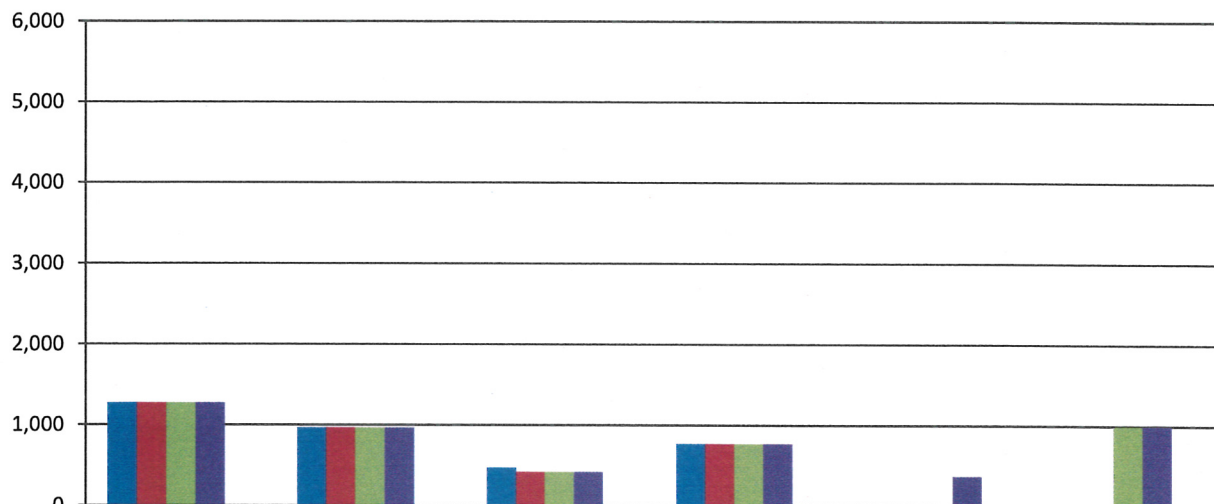
Anne Arundel, Howard, Montgomery and Prince George's



Anne Arundel, Howard, Montgomery and Prince George's

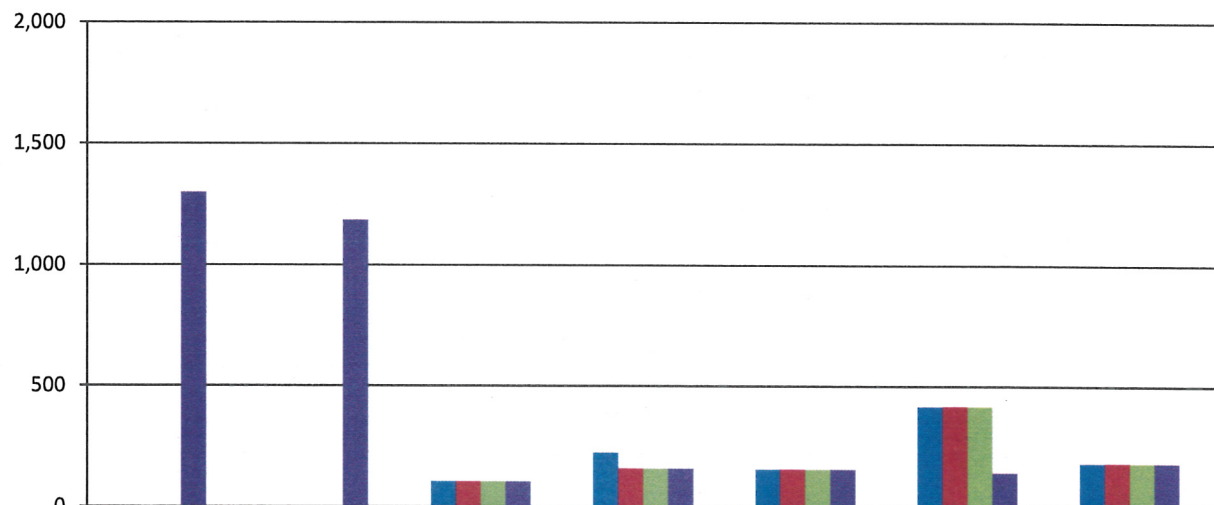


Rest of State



2013	1,276	967	476	771		
2014	1,276	967	426	771		
2015	1,276	967	426	771		998
2016	1,276	967	426	771	378	999
% chg 13 to 16	0.0%	0.0%	-10.5%	0.0%		

Rest of State



2013			104	224	156	417	182
2014			104	159	156	417	182
2015			104	159	156	417	182
2016	1,299	1,185	104	159	156	142	182
% chg 13 to 16			0.0%	-29.0%	0.0%	-65.9%	0.0%

Physical Therapists (Employed)

Exhibit F
Page 4

Exh #	lain	Sort	Coc	Terr	Class	Year	MMLIS	Medpro	PRAIC	PPIC	NORCAL	Galen
q	3040			1	Physical T	2013	1,595	967	518	1,042		
q	3040			1	Physical T	2014	1,595	967	476	1,042		
q	3040			1	Physical T	2015	1,595	967	518	1,042		998
q	3040			1	Physical T	2016	1,595	967	518	1,042	473	1,198
% chg 13 to							0.0%	0.0%	0.0%	0.0%		

Exh #	lain	Sort	Coc	Terr	Class	Year	MMICNC	PPIE	AWAC	AIG	CNA	ACEUSA	LibMut
q	3040			1	Physical T	2013			104	224	156	417	182
q	3040			1	Physical T	2014			104	159	156	417	182
q	3040			1	Physical T	2015			104	159	156	417	182
q	3040			1	Physical T	2016	1,624	1,600	104	159	156	142	182
% chg 13 to 16									0.0%	-29.0%	0.0%	-65.9%	0.0%

Exh #	lain	Sort	Coc	Terr	Class	Year	MMLIS	Medpro	PRAIC	PPIC	NORCAL	Galen
q	3040			2	Physical T	2013	1,450	967	426	947		
q	3040			2	Physical T	2014	1,450	967	426	947		
q	3040			2	Physical T	2015	1,450	967	476	947		1,098
q	3040			2	Physical T	2016	1,450	967	476	947	430	1,098
% chg 13 to							0.0%	0.0%	11.7%	0.0%		

Exh #	lain	Sort	Coc	Terr	Class	Year	MMICNC	PPIE	AWAC	AIG	CNA	ACEUSA	LibMut
q	3040			2	Physical T	2013			104	224	156	417	182
q	3040			2	Physical T	2014			104	159	156	417	182
q	3040			2	Physical T	2015			104	159	156	417	182
q	3040			2	Physical T	2016	1,476	1,422	104	159	156	142	182
% chg 13 to 16									0.0%	-29.0%	0.0%	-65.9%	0.0%

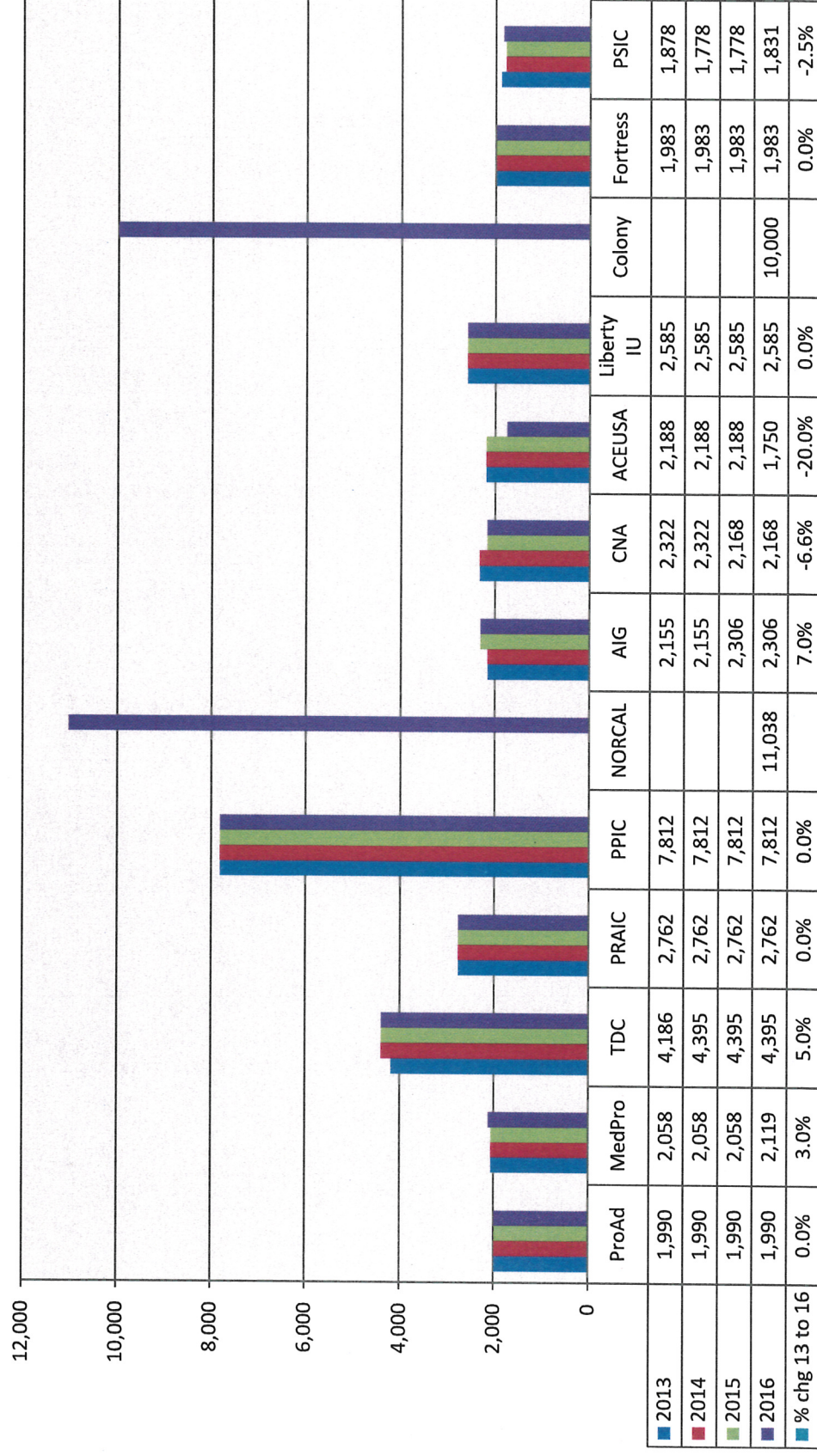
Exh #	lain	Sort	Coc	Terr	Class	Year	MMLIS	Medpro	PRAIC	PPIC	NORCAL	Galen
q	3040			3	Physical T	2013	1,276	967	476	771		
q	3040			3	Physical T	2014	1,276	967	426	771		
q	3040			3	Physical T	2015	1,276	967	426	771		998
q	3040			3	Physical T	2016	1,276	967	426	771	378	999
% chg 13 to							0.0%	0.0%	-10.5%	0.0%		

Exh #	lain	Sort	Coc	Terr	Class	Year	MMICNC	PPIE	AWAC	AIG	CNA	ACEUSA	LibMut
q	3040			3	Physical T	2013			104	224	156	417	182
q	3040			3	Physical T	2014			104	159	156	417	182
q	3040			3	Physical T	2015			104	159	156	417	182
q	3040			3	Physical T	2016	1,299	1,185	104	159	156	142	182
% chg 13 to 16									0.0%	-29.0%	0.0%	-65.9%	0.0%

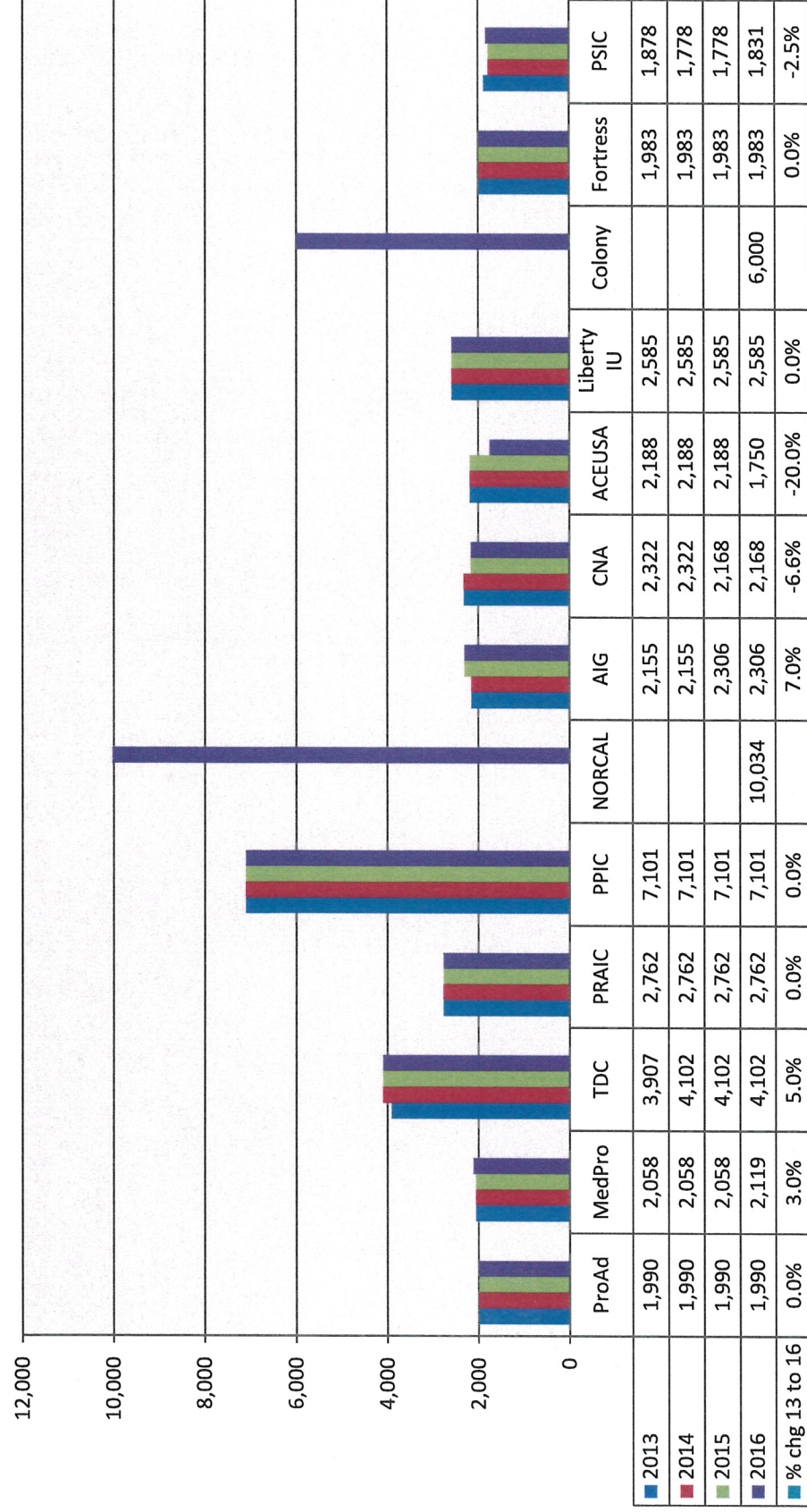
Physical Therapists (Employed)

Exhibit F
Page 6

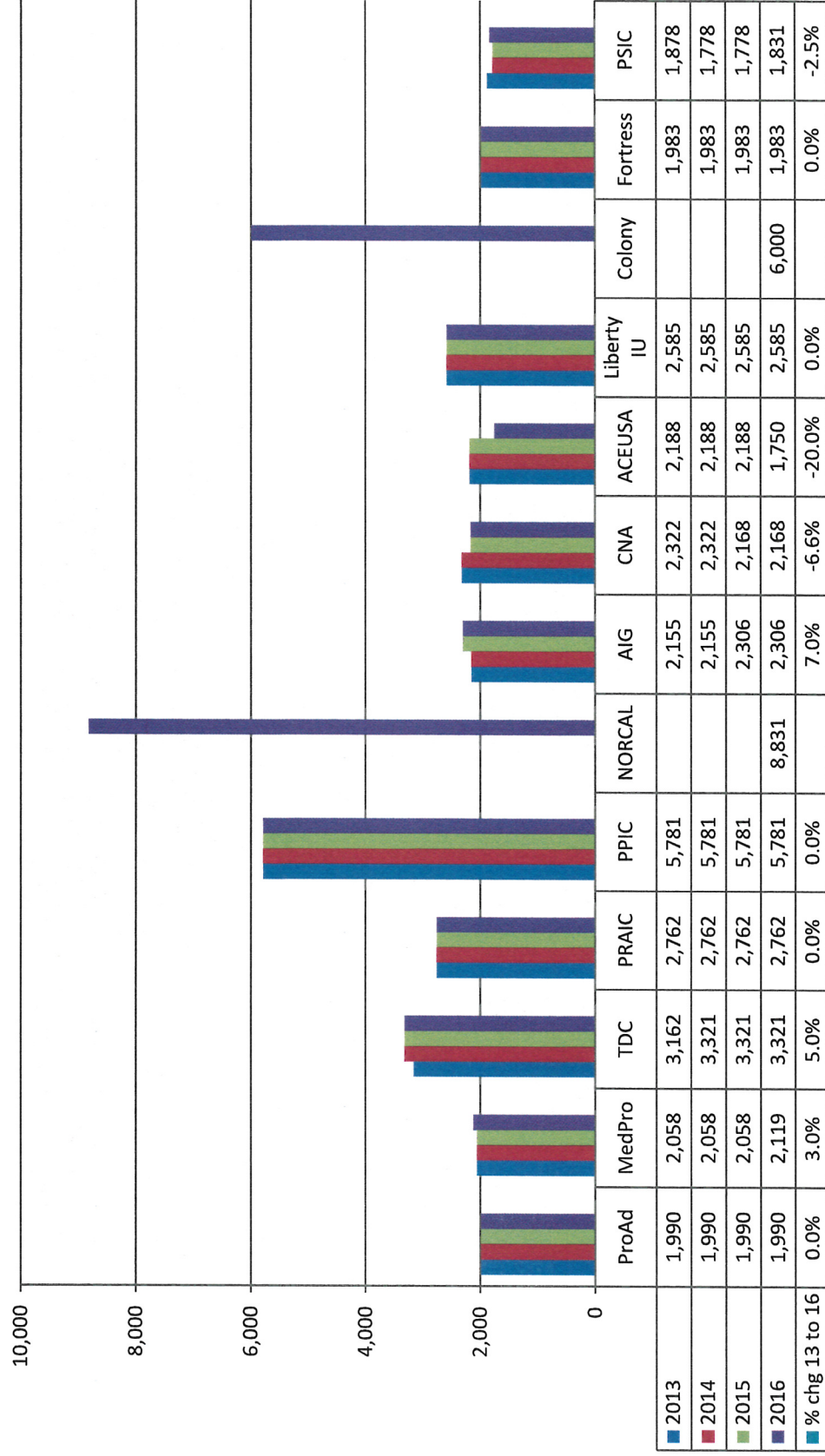
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's



Rest of State



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

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
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
National Union Fire Insurance Co.	2012	0	0	0
National Union Fire Insurance Co.	2013	0	0	0
National Union Fire Insurance Co.	2014	0	0	0
National Union Fire Insurance Co.	2015	0	0	0
Medical Protective Co.	2006	0	0	1
Medical Protective Co.	2007	0	0	1
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
Medical Protective Co.	2012	0	0	0
Medical Protective Co.	2013	0	0	0
Medical Protective Co.	2014	0	0	0
Medical Protective Co.	2015	0	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
Cincinnati Insurance Co.	2012	2	0	0
Cincinnati Insurance Co.	2013	1	0	0
Cincinnati Insurance Co.	2014	1	0	0
Cincinnati Insurance Co.	2015	1	0	0

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
Cincinnati Casualty Co.	2006	0	0	0
Cincinnati Casualty Co.	2007	0	0	0
Cincinnati Casualty Co.	2008	0	0	0
Cincinnati Casualty Co.	2009	0	0	0
Cincinnati Casualty Co.	2010	0	0	0
Cincinnati Casualty Co.	2011	0	0	0
Cincinnati Casualty Co.	2012	0	0	0
Cincinnati Casualty Co.	2013	0	0	0
Cincinnati Casualty Co.	2014	0	0	0
Cincinnati Casualty Co.	2015	1	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
American Alternative Insurance Corp.	2012	1	0	0
American Alternative Insurance Corp.	2013	1	0	0
American Alternative Insurance Corp.	2014	1	0	0
American Alternative Insurance Corp.	2015	0	0	1
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
NCMIC Insurance Co.	2012	1	1	1
NCMIC Insurance Co.	2013	2	1	1
NCMIC Insurance Co.	2014	2	1	0
NCMIC Insurance Co.	2015	2	1	0

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
ProAssurance Indemnity Co., Inc.	2006	0	0	0
ProAssurance Indemnity Co., Inc.	2007	0	0	0
ProAssurance Indemnity Co., Inc.	2008	0	0	0
ProAssurance Indemnity Co., Inc.	2009	0	0	0
ProAssurance Indemnity Co., Inc.	2010	0	0	0
ProAssurance Indemnity Co., Inc.	2011	0	0	0
ProAssurance Indemnity Co., Inc.	2012	0	0	1
ProAssurance Indemnity Co., Inc.	2013	0	0	1
ProAssurance Indemnity Co., Inc.	2014	0	0	1
ProAssurance Indemnity Co., Inc.	2015	0	0	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 2015 ****

ACE American Insurance Co.
Allied World Specialty Insurance Co.
American Casualty Co of Reading Insurance Co.
American Home Insurance Co.
Aspen American Insurance Co.
Atlantic Specialty Insurance Co.
Beazley Insurance Co., Inc.
Campmed Casualty & Indemnity Insurance Co.
Capson Physicians Insurance Co.
Colony Specialty Insurance Co.
Continental Casualty Co.
Darwin National Assurance Co.
Fair American Insurance and Reinsurance Co.
Fortress Insurance Co.
Granite State Insurance Co.
Healthcare Providers Insurance Exch.
Liberty Insurance Underwriters Inc.
MAG Mutual Insurance Co.
Medical Mutual Liability Insurance Society of Maryland
Medicus Insurance Co.

***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 2015 ****

PACO Assurance Co., Inc.
Podiatry Insurance Co. of America
Positive Physicians Insurance Exch.
Preferred Professional Insurance Co.
Professional Solutions Insurance Co.
Professionals Advocate Insurance Co.
ProSelect Insurance Co.
The Doctors Co., an Interinsurance Exch.

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

Company Name	Year	Type of Policy	Number with Deductible with \$500	Number with Deductible with \$1,000	Number with Deductible with \$2,500	Number with Deductible with \$5,000	Number with Deductible with \$7,500	Number with Deductible with \$10,000
Admiral Insurance Co.	2006	Surplus Lines	0	0	7	4	1	1
Admiral Insurance Co.	2007	Surplus Lines	0	0	16	9	2	3
Admiral Insurance Co.	2008	Surplus Lines	0	0	14	10	2	0
Admiral Insurance Co.	2009	Surplus Lines	0	0	13	11	1	0
Admiral Insurance Co.	2010	Surplus Lines	0	0	16	21	1	3
Admiral Insurance Co.	2011	Surplus Lines	0	0	19	25	1	2
Admiral Insurance Co.	2012	Surplus Lines	0	0	26	17	1	3
Admiral Insurance Co.	2013	Surplus Lines	0	1	29	14	0	3
Admiral Insurance Co.	2014	Surplus Lines	0	1	35	14	0	1
Admiral Insurance Co.	2015	Surplus Lines	0	2	32	11	0	3
AIX Specialty Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0
AIX Specialty Insurance Co.	2014	Surplus Lines	0	2	0	0	0	0
AIX Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0
Allied World Surplus Lines Insurance Co.	2006	Surplus Lines	0	0	0	1	0	3
Allied World Surplus Lines Insurance Co.	2007	Surplus Lines	0	0	0	0	0	5
Allied World Surplus Lines Insurance Co.	2008	Surplus Lines	0	0	0	6	0	5
Allied World Surplus Lines Insurance Co.	2009	Surplus Lines	0	0	0	11	0	4
Allied World Surplus Lines Insurance Co.	2010	Surplus Lines	0	0	0	14	0	7
Allied World Surplus Lines Insurance Co.	2011	Surplus Lines	0	0	0	5	0	8
Allied World Surplus Lines Insurance Co.	2012	Surplus Lines	0	0	1	8	0	7
Allied World Surplus Lines Insurance Co.	2013	Surplus Lines	0	0	1	5	0	7
Allied World Surplus Lines Insurance Co.	2014	Surplus Lines	0	0	1	9	0	9
Allied World Surplus Lines Insurance Co.	2015	Surplus Lines	0	0	0	2	0	4
American Alternative Insurance Corp.	2006	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2007	Admitted	0	0	1	0	0	0
American Alternative Insurance Corp.	2008	Admitted	0	0	9	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
American Alternative Insurance Corp.	2012	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2013	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2014	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2015	Admitted	0	0	0	0	0	0

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	
			\$15,000	Deductible	\$20,000	Deductible	\$25,000	Deductible	\$50,000	Deductible	\$100,000	Deductible	\$250,000	Deductible
Admiral Insurance Co.	2006	Surplus Lines	0		1		0		0		0		0	
Admiral Insurance Co.	2007	Surplus Lines	0		0		0		0		0		0	
Admiral Insurance Co.	2008	Surplus Lines	0		0		0		0		0		0	
Admiral Insurance Co.	2009	Surplus Lines	0		0		0		0		0		0	
Admiral Insurance Co.	2010	Surplus Lines	2		0		0		0		0		0	
Admiral Insurance Co.	2011	Surplus Lines	0		1		0		0		0		0	
Admiral Insurance Co.	2012	Surplus Lines	0		1		1		0		0		0	
Admiral Insurance Co.	2013	Surplus Lines	0		0		1		0		0		0	
Admiral Insurance Co.	2014	Surplus Lines	0		0		1		0		0		0	
Admiral Insurance Co.	2015	Surplus Lines	0		0		1		0		0		0	
AIX Specialty Insurance Co.	2013	Surplus Lines	0		0		0		0		0		0	
AIX Specialty Insurance Co.	2014	Surplus Lines	0		0		0		0		0		0	
AIX Specialty Insurance Co.	2015	Surplus Lines	0		0		0		0		0		0	
Allied World Surplus Lines Insurance Co.	2006	Surplus Lines	0		0		1		0		0		0	
Allied World Surplus Lines Insurance Co.	2007	Surplus Lines	0		0		3		0		0		0	
Allied World Surplus Lines Insurance Co.	2008	Surplus Lines	0		0		5		0		0		0	
Allied World Surplus Lines Insurance Co.	2009	Surplus Lines	1		0		5		0		0		0	
Allied World Surplus Lines Insurance Co.	2010	Surplus Lines	1		0		2		0		1		0	
Allied World Surplus Lines Insurance Co.	2011	Surplus Lines	1		0		2		0		1		0	
Allied World Surplus Lines Insurance Co.	2012	Surplus Lines	0		0		1		0		1		0	
Allied World Surplus Lines Insurance Co.	2013	Surplus Lines	0		0		5		0		2		0	
Allied World Surplus Lines Insurance Co.	2014	Surplus Lines	0		0		5		0		2		0	
Allied World Surplus Lines Insurance Co.	2015	Surplus Lines	0		0		4		0		1		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	
American Alternative Insurance Corp.	2012	Admitted	0		0		0		0		0		0	
American Alternative Insurance Corp.	2013	Admitted	0		0		0		0		0		0	
American Alternative Insurance Corp.	2014	Admitted	0		0		0		0		0		0	
American Alternative Insurance Corp.	2015	Admitted	0		0		0		0		0		0	

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
Arch Specialty Ins Co	2006	Surplus Lines	2	1	0	12	0	0	6
Arch Specialty Ins Co	2007	Surplus Lines	0	1	0	11	0	0	3
Arch Specialty Ins Co	2008	Surplus Lines	0	3	0	13	0	0	9
Arch Specialty Ins Co	2009	Surplus Lines	0	3	0	9	1	0	2
Arch Specialty Ins Co	2010	Surplus Lines	0	0	0	0	4	0	2
Arch Specialty Ins Co	2011	Surplus Lines	0	0	0	0	1	0	0
Arch Specialty Ins Co	2012	Surplus Lines	0	0	0	0	1	0	0
Arch Specialty Ins Co	2013	Surplus Lines	0	0	0	0	0	0	0
Arch Specialty Ins Co	2014	Surplus Lines	0	0	0	0	0	0	0
Arch Specialty Ins Co	2015	Surplus Lines	0	0	0	0	0	0	0
Beazley (Lloyds Syndicates)	2013	Surplus Lines	0	0	0	4	0	0	0
Beazley (Lloyds Syndicates)	2014	Surplus Lines	0	0	0	4	0	0	0
Beazley (Lloyds Syndicates)	2015	Surplus Lines	0	0	0	0	0	0	3
Berkley Assurance Co	2011	Surplus Lines	0	0	0	2	0	0	0
Berkley Assurance Co	2012	Surplus Lines	0	0	0	2	0	0	0
Berkley Assurance Co	2013	Surplus Lines	0	0	0	4	1	0	0
Berkley Assurance Co	2014	Surplus Lines	0	0	0	3	0	0	0
Berkley Assurance Co	2015	Surplus Lines	0	0	0	4	0	0	0
Campmed Casualty & Indemnity	2006	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2007	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2008	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2009	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2010	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2011	Admitted	0	1	0	1	0	0	0
Campmed Casualty & Indemnity	2012	Admitted	0	1	0	1	0	0	0
Campmed Casualty & Indemnity	2013	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2014	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2015	Admitted	0	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co	2011	Surplus Lines	0	0	0	0	1	0	0
Cincinnati Specialty Underwriters Co	2012	Surplus Lines	0	0	0	0	1	0	0
Cincinnati Specialty Underwriters Co	2013	Surplus Lines	1	0	0	0	1	0	0
Cincinnati Specialty Underwriters Co	2014	Surplus Lines	1	0	0	1	1	0	0
Cincinnati Specialty Underwriters Co	2015	Surplus Lines	1	0	0	0	1	0	0

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
Arch Specialty Ins Co	2006	Surplus Lines	4	0	1	0	0	0
Arch Specialty Ins Co	2007	Surplus Lines	3	1	2	0	0	0
Arch Specialty Ins Co	2008	Surplus Lines	4	0	0	0	0	0
Arch Specialty Ins Co	2009	Surplus Lines	4	0	0	0	0	0
Arch Specialty Ins Co	2010	Surplus Lines	1	0	3	3	0	0
Arch Specialty Ins Co	2011	Surplus Lines	0	0	1	0	0	0
Arch Specialty Ins Co	2012	Surplus Lines	2	0	1	2	0	0
Arch Specialty Ins Co	2013	Surplus Lines	1	0	1	1	0	0
Arch Specialty Ins Co	2014	Surplus Lines	0	0	3	2	0	0
Arch Specialty Ins Co	2015	Surplus Lines	0	0	2	1	0	0
Beazley (Lloyds Syndicates)	2013	Surplus Lines	0	0	0	0	0	0
Beazley (Lloyds Syndicates)	2014	Surplus Lines	0	0	0	0	0	0
Beazley (Lloyds Syndicates)	2015	Surplus Lines	1	0	1	0	0	0
Berkley Assurance Co	2011	Surplus Lines	0	0	0	0	0	0
Berkley Assurance Co	2012	Surplus Lines	0	0	0	0	0	0
Berkley Assurance Co	2013	Surplus Lines	0	0	0	0	0	0
Berkley Assurance Co	2014	Surplus Lines	0	0	0	0	0	0
Berkley Assurance Co	2015	Surplus Lines	0	0	0	0	0	0
Campmed Casualty & Indemnity	2006	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2007	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2008	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2009	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2010	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2011	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2012	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2013	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2014	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2015	Admitted	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co	2011	Surplus Lines	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co	2012	Surplus Lines	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co	2013	Surplus Lines	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co	2014	Surplus Lines	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co	2015	Surplus Lines	0	0	0	0	0	0

Company Name	Year	Type of Policy	Number with		Deductible		Number with		Deductible		Number with		Deductible		Number with	
			\$500	\$1,000	\$1,000	\$1,500	\$2,500	\$5,000	\$7,500	\$10,000	\$500	\$1,000	\$1,000	\$1,500	\$2,500	\$5,000
Columbia Casualty Co.	2006	Surplus Lines	0	0	0	0	0	8	0	1	0	0	0	0	0	0
Columbia Casualty Co.	2007	Surplus Lines	0	0	0	0	1	10	0	1	0	0	0	0	0	0
Columbia Casualty Co.	2008	Surplus Lines	0	0	0	0	1	14	1	2	0	0	0	0	0	0
Columbia Casualty Co.	2009	Surplus Lines	0	0	0	0	1	19	0	1	0	0	0	0	0	0
Columbia Casualty Co.	2010	Surplus Lines	0	1	0	0	2	17	0	2	0	0	0	0	0	0
Columbia Casualty Co.	2011	Surplus Lines	0	0	0	0	0	14	1	2	0	0	0	0	0	0
Columbia Casualty Co.	2012	Surplus Lines	0	0	0	0	0	19	0	2	0	0	0	0	0	0
Columbia Casualty Co.	2013	Surplus Lines	0	2	0	0	1	17	0	2	0	0	0	0	0	0
Columbia Casualty Co.	2014	Surplus Lines	0	2	0	0	0	17	0	2	0	0	0	0	0	0
Columbia Casualty Co.	2015	Surplus Lines	0	2	0	0	0	14	0	0	0	0	0	0	0	0

Evanston Insurance Co.	2006	Surplus Lines	0	6	0	0	9	19	0	4	0	0	0	0	0	0
Evanston Insurance Co.	2007	Surplus Lines	0	5	0	0	8	14	1	8	0	0	0	0	0	0
Evanston Insurance Co.	2008	Surplus Lines	0	3	0	0	11	18	1	5	0	0	0	0	0	0
Evanston Insurance Co.	2009	Surplus Lines	0	4	0	0	10	20	0	5	0	0	0	0	0	0
Evanston Insurance Co.	2010	Surplus Lines	0	5	0	0	14	25	0	6	0	0	0	0	0	0
Evanston Insurance Co.	2011	Surplus Lines	0	4	0	0	14	22	0	4	0	0	0	0	0	0
Evanston Insurance Co.	2012	Surplus Lines	0	2	0	0	12	26	0	3	0	0	0	0	0	0
Evanston Insurance Co.	2013	Surplus Lines	0	2	0	0	9	21	0	3	0	0	0	0	0	0
Evanston Insurance Co.	2014	Surplus Lines	0	1	0	0	8	22	0	3	0	0	0	0	0	0
Evanston Insurance Co.	2015	Surplus Lines	0	0	0	0	7	17	0	2	0	0	0	0	0	0

Fortress Insurance Co.	2013	Admitted	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Fortress Insurance Co.	2014	Admitted	0	0	0	0	0	1	0	0	0	0	0	0	0	0
Fortress Insurance Co.	2015	Admitted	0	0	0	0	0	1	0	0	0	0	0	0	0	0

General Star Indemnity Co.	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	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	0	1	5	2	2	0	0	0	0	0	0
General Star Indemnity Co.	2008	Surplus Lines	0	0	0	0	1	9	2	3	0	0	0	0	0	0
General Star Indemnity Co.	2009	Surplus Lines	0	5	0	0	0	11	1	2	0	0	0	0	0	0
General Star Indemnity Co.	2010	Surplus Lines	0	10	0	0	2	12	2	1	0	0	0	0	0	0
General Star Indemnity Co.	2011	Surplus Lines	0	9	0	0	0	12	2	2	0	0	0	0	0	0
General Star Indemnity Co.	2012	Surplus Lines	0	10	0	0	0	12	2	2	0	0	0	0	0	0
General Star Indemnity Co.	2013	Surplus Lines	0	10	0	0	0	16	1	3	0	0	0	0	0	0
General Star Indemnity Co.	2014	Surplus Lines	0	11	0	0	0	15	1	5	0	0	0	0	0	0
General Star Indemnity Co.	2015	Surplus Lines	0	11	0	0	2	9	1	2	0	0	0	0	0	0

Company Name	Year	Type of Policy	Number with		Number with		Number with		Number with		Number with	
			\$15,000 Deductible	\$20,000 Deductible	\$25,000 Deductible	\$50,000 Deductible	\$100,000 Deductible	\$250,000 Deductible				
Columbia Casualty Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0		
Columbia Casualty Co.	2007	Surplus Lines	1	2	0	0	0	0	0	0		
Columbia Casualty Co.	2008	Surplus Lines	1	1	0	0	0	0	0	0		
Columbia Casualty Co.	2009	Surplus Lines	0	0	0	0	0	0	0	0		
Columbia Casualty Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0		
Columbia Casualty Co.	2011	Surplus Lines	0	0	0	0	0	0	0	0		
Columbia Casualty Co.	2012	Surplus Lines	0	0	0	0	0	0	0	0		
Columbia Casualty Co.	2013	Surplus Lines	0	0	0	0	0	0	0	0		
Columbia Casualty Co.	2014	Surplus Lines	0	0	0	0	0	0	0	0		
Columbia Casualty Co.	2015	Surplus Lines	0	0	0	0	0	0	0	0		

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Fortress Insurance Co.	2013	Admitted	0	0	0	0
Fortress Insurance Co.	2014	Admitted	0	0	0	0
Fortress Insurance Co.	2015	Admitted	0	0	0	0

General Star Indemnity Co.	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a
General Star Indemnity Co.	2007	Surplus Lines	1	0	0	0	0
General Star Indemnity Co.	2008	Surplus Lines	4	1	0	0	0
General Star Indemnity Co.	2009	Surplus Lines	2	0	0	0	0
General Star Indemnity Co.	2010	Surplus Lines	0	0	0	0	0
General Star Indemnity Co.	2011	Surplus Lines	0	0	0	0	0
General Star Indemnity Co.	2012	Surplus Lines	0	0	0	0	0
General Star Indemnity Co.	2013	Surplus Lines	0	0	0	0	0
General Star Indemnity Co.	2014	Surplus Lines	0	0	0	0	0
General Star Indemnity Co.	2015	Surplus Lines	0	0	0	0	0

Company Name	Year	Type of Policy	Number with Deductible	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
Hallmark Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	1	2	1	0
Hallmark Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	5	5	1
Hallmark Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	7	4	2
Hallmark Specialty Insurance Co.	2013	Surplus Lines	0	0	0	0	0	5	1	0
Hallmark Specialty Insurance Co.	2014	Surplus Lines	0	0	0	0	0	5	2	1
Hallmark Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	0	4	2	2
Healthcare Providers Insurance Exch.	2009	Admitted / Large Group	0	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2010	Admitted / Large Group	0	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2011	Admitted / Large Group	0	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2012	Admitted / Large Group	0	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2013	Admitted / Large Group	0	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2014	Admitted / Large Group	0	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2015	Admitted / Large Group	0	0	0	0	0	0	0	0
Homeland Insurance Co. of New York	2006	Surplus Lines	0	0	0	0	0	0	0	0
Homeland Insurance Co. of New York	2007	Surplus Lines	0	0	0	0	1	2	0	0
Homeland Insurance Co. of New York	2008	Surplus Lines	0	0	0	0	1	1	0	0
Homeland Insurance Co. of New York	2009	Surplus Lines	0	0	0	0	1	1	0	1
Homeland Insurance Co. of New York	2010	Surplus Lines	0	0	0	0	0	3	0	5
Homeland Insurance Co. of New York	2011	Surplus Lines	0	0	0	0	1	7	0	1
Homeland Insurance Co. of New York	2012	Surplus Lines	0	0	0	0	1	5	0	2
Homeland Insurance Co. of New York	2013	Surplus Lines	0	0	0	0	5	7	0	4
Homeland Insurance Co. of New York	2014	Surplus Lines	0	0	0	0	4	5	0	3
Homeland Insurance Co. of New York	2015	Surplus Lines	0	0	0	0	2	4	0	3
Illinois Union Insurance Co.	2006	Surplus Lines	0	0	0	0	1	1	1	0
Illinois Union Insurance Co.	2007	Surplus Lines	0	0	0	0	1	1	1	0
Illinois Union Insurance Co.	2008	Surplus Lines	0	0	0	0	4	1	0	0
Illinois Union Insurance Co.	2009	Surplus Lines	0	0	0	0	2	1	0	1
Illinois Union Insurance Co.	2010	Surplus Lines	0	0	0	0	1	1	0	2
Illinois Union Insurance Co.	2011	Surplus Lines	0	0	0	0	0	1	0	2
Illinois Union Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	3
Illinois Union Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0	2
Illinois Union Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	0	2
Illinois Union Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0	2

Company Name	Year	Type of Policy	Number with Deductible		Number with \$1,000 Deductible		Number with \$2,500 Deductible		Number with \$5,000 Deductible		Number with \$7,500 Deductible		Number with \$10,000 Deductible	
			\$500	\$1,000	\$1,500	\$2,500	\$5,000	\$7,500	\$10,000	\$15,000	\$20,000	\$25,000	\$30,000	\$35,000
Ironshore Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2013	Surplus Lines	0	0	1	5	0	0	0	0	2	0	0	0
Ironshore Specialty Insurance Co.	2014	Surplus Lines	0	0	1	4	0	0	0	0	2	0	0	0
Ironshore Specialty Insurance Co.	2015	Surplus Lines	0	0	0	3	4	0	0	0	0	0	1	1
James River Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2009	Surplus Lines	0	1	0	25	0	0	0	0	0	0	0	0
James River Insurance Co.	2010	Surplus Lines	0	1	0	39	0	0	0	0	0	0	0	0
James River Insurance Co.	2011	Surplus Lines	0	1	0	27	0	0	0	0	0	0	0	0
James River Insurance Co.	2012	Surplus Lines	0	1	0	17	0	0	0	0	0	0	0	0
James River Insurance Co.	2013	Surplus Lines	0	0	0	17	0	0	0	0	0	0	0	0
James River Insurance Co.	2014	Surplus Lines	0	0	0	16	0	0	0	0	0	0	0	0
James River Insurance Co.	2015	Surplus Lines	0	0	0	13	0	0	0	0	0	0	0	0
Landmark American Insurance Co.	2006	Surplus Lines	0	0	0	6	12	1	1	1	1	1	1	1
Landmark American Insurance Co.	2007	Surplus Lines	0	0	0	9	16	1	1	1	1	1	1	1
Landmark American Insurance Co.	2008	Surplus Lines	0	1	0	17	13	1	1	1	1	1	1	1
Landmark American Insurance Co.	2009	Surplus Lines	0	1	0	21	8	1	1	1	1	1	1	1
Landmark American Insurance Co.	2010	Surplus Lines	0	1	0	19	8	1	1	1	1	1	1	1
Landmark American Insurance Co.	2011	Surplus Lines	0	2	0	18	9	0	0	0	0	0	0	0
Landmark American Insurance Co.	2012	Surplus Lines	0	2	0	15	11	0	0	0	0	0	0	0
Landmark American Insurance Co.	2013	Surplus Lines	0	4	0	13	12	0	0	0	0	0	0	0
Landmark American Insurance Co.	2014	Surplus Lines	0	4	0	18	16	0	0	0	0	0	0	0
Landmark American Insurance Co.	2015	Surplus Lines	0	5	0	18	17	0	0	0	0	0	0	0

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 Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2014	Surplus Lines	0	0	1	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	2	1	1	0	0	0	0	0

James River Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2009	Surplus Lines	0	1	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0

Landmark American Insurance Co.	2006	Surplus Lines	1	0	0	0	0	1	0	0	0	0	0	0
Landmark American Insurance Co.	2007	Surplus Lines	1	0	0	0	0	1	0	0	0	0	0	0
Landmark American Insurance Co.	2008	Surplus Lines	1	0	0	0	0	1	0	0	0	0	0	0
Landmark American Insurance Co.	2009	Surplus Lines	1	0	0	0	0	1	1	1	0	0	0	0
Landmark American Insurance Co.	2010	Surplus Lines	1	0	0	1	1	1	1	1	0	0	0	0
Landmark American Insurance Co.	2011	Surplus Lines	0	0	0	2	2	1	1	1	0	0	0	0
Landmark American Insurance Co.	2012	Surplus Lines	2	0	0	0	0	1	1	1	0	0	0	0
Landmark American Insurance Co.	2013	Surplus Lines	3	0	0	2	2	1	1	0	0	0	0	0
Landmark American Insurance Co.	2014	Surplus Lines	2	0	0	2	2	1	1	0	0	0	0	0
Landmark American Insurance Co.	2015	Surplus Lines	0	0	0	3	3	1	1	0	0	0	0	0

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.	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
Lexington Insurance Co.	2012	Surplus Lines	0	0	0	0	11	0	2
Lexington Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0
Medical Mutual Liability Ins. Society of MD	2006	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society of MD	2007	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society of MD	2008	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society of MD	2009	Consent to Rate (Admitted)	0	0	0	0	0	0	1
National Fire & Marine Insurance Co.	2006	Surplus Lines	0	0	0	0	0	1	10
National Fire & Marine Insurance Co.	2007	Surplus Lines	0	0	0	0	1	3	8
National Fire & Marine Insurance Co.	2008	Surplus Lines	0	0	0	0	1	5	3
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	7
National Fire & Marine Insurance Co.	2012	Surplus Lines	0	0	0	0	9	1	9
National Fire & Marine Insurance Co.	2013	Surplus Lines	0	0	0	1	1	1	1
National Fire & Marine Insurance Co.	2014	Surplus Lines	0	0	0	4	3	1	2
National Fire & Marine Insurance Co.	2015	Surplus Lines	0	0	0	5	5	1	2
National Union Fire Insurance Co.	2007	Admitted	0	0	0	0	0	0	0
National Union Fire Insurance Co.	2008	Admitted	0	0	0	0	0	0	0
National Union Fire Insurance Co.	2009	Admitted	0	0	0	1	1	0	0
National Union Fire Insurance Co.	2010	Admitted	0	0	0	1	1	0	0
National Union Fire Insurance Co.	2011	Admitted	0	1	0	2	1	0	0
National Union Fire Insurance Co.	2012	Admitted	0	0	0	2	1	0	0
National Union Fire Insurance Co.	2013	Admitted	0	0	0	1	1	0	1
National Union Fire Insurance Co.	2014	Admitted	0	0	0	1	1	0	1
National Union Fire Insurance Co.	2015	Admitted	0	0	0	1	2	0	1

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.	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
Lexington Insurance Co.	2012	Surplus Lines	0	0	1	1	2	0
Lexington Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0
Lexington Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0
Lexington Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0
Medical Mutual Liability Ins. Society of MD	2006	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Ins. Society of MD	2007	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Ins. Society of MD	2008	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Ins. Society of MD	2009	Consent to Rate (Admitted)	0	0	1	0	0	0
National Fire & Marine Insurance Co.	2006	Surplus Lines	0	0	4	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
National Fire & Marine Insurance Co.	2012	Surplus Lines	2	0	4	1	1	0
National Fire & Marine Insurance Co.	2013	Surplus Lines	0	0	2	0	0	0
National Fire & Marine Insurance Co.	2014	Surplus Lines	0	0	1	0	0	0
National Fire & Marine Insurance Co.	2015	Surplus Lines	1	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
National Union Fire Insurance Co.	2012	Admitted	0	0	0	0	0	0
National Union Fire Insurance Co.	2013	Admitted	0	0	0	0	0	0
National Union Fire Insurance Co.	2014	Admitted	0	0	0	0	0	0
National Union Fire Insurance Co.	2015	Admitted	0	0	0	0	0	0

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
Nautilus Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0
Nautilus Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0
Nautilus Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0
Nautilus Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	0
Nautilus Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0
Nautilus Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0
Nautilus Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0
Nautilus Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0
Nautilus Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	0
Nautilus Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0
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	1	0	1
ProAssurance Indemnity Co., Inc.	2012	Admitted	0	0	0	0	1	0	1
ProAssurance Indemnity Co., Inc.	2013	Admitted	0	0	0	0	1	0	1
ProAssurance Indemnity Co., Inc.	2014	Admitted	0	0	0	0	1	0	0
ProAssurance Indemnity Co., Inc.	2015	Admitted	0	0	0	0	1	0	0
ProAssurance Indemnity Co., Inc.	2006	Admitted/Multi-risk	0	0	0	0	0	0	1
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	0
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
ProAssurance Indemnity Co., Inc.	2011	Admitted/Multi-risk	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2012	Admitted/Multi-risk	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2013	Admitted/Multi-risk	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2014	Admitted/Multi-risk	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2015	Admitted/Multi-risk	0	0	0	0	0	0	0

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	
			Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Nautilus Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Nautilus Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Nautilus Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Nautilus Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Nautilus Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Nautilus Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Nautilus Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Nautilus Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Nautilus Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Nautilus Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2009	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2010	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2011	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2012	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2013	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2014	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2015	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2006	Admitted/Multi-risk	0	0	0	0	1	1	1	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2007	Admitted/Multi-risk	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2008	Admitted/Multi-risk	0	0	0	0	0	0	1	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2009	Admitted/Multi-risk	0	0	0	0	2	2	2	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2010	Admitted/Multi-risk	0	0	1	1	2	1	1	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2011	Admitted/Multi-risk	0	0	0	0	0	1	1	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2012	Admitted/Multi-risk	0	0	0	0	0	1	1	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2013	Admitted/Multi-risk	0	0	0	0	0	1	1	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2014	Admitted/Multi-risk	0	0	0	0	0	1	1	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2015	Admitted/Multi-risk	0	0	0	0	0	1	1	0	0	0	0	0

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.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	9	9
ProAssurance Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	2	2
ProAssurance Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	1	1
ProAssurance Specialty Insurance Co.	2009	Surplus Lines	0	40	0	0	0	9	12	0	12	0	0	2	2
ProAssurance Specialty Insurance Co.	2010	Surplus Lines	0	43	0	13	10	13	15	1	15	1	1	5	5
ProAssurance Specialty Insurance Co.	2011	Surplus Lines	0	32	0	32	0	10	3	0	3	0	0	2	2
ProAssurance Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	1	1
ProAssurance Specialty Insurance Co.	2013	Surplus Lines	0	22	0	22	0	10	3	0	3	0	0	1	1
ProAssurance Specialty Insurance Co.	2014	Surplus Lines	0	17	0	17	0	9	4	0	4	0	0	1	1
ProAssurance Specialty Insurance Co.	2015	Surplus Lines	0	19	0	19	0	9	5	0	5	0	0	1	1

[illegible]

	2006	Surplus Lines	0	0	0	0	17	0	10
TDC Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	17	0	10
TDC Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	15	0	4
TDC Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	17	0	2
TDC Specialty Insurance Co.	2009	Surplus Lines	0	0	0	0	8	1	3
TDC Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	9	1	1
TDC Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	11	1	3
TDC Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	12	3	4
TDC Specialty Insurance Co.	2013	Surplus Lines	0	0	0	0	9	2	3
TDC Specialty Insurance Co.	2014	Surplus Lines	0	0	0	0	7	3	3
TDC Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	6	2	2

[illegible]

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.	2006	Surplus Lines	0		0		1		0		0		0	
ProAssurance Specialty Insurance Co.	2007	Surplus Lines	0		0		0		0		0		0	
ProAssurance Specialty Insurance Co.	2008	Surplus Lines	0		0		0		0		0		0	
ProAssurance Specialty Insurance Co.	2009	Surplus Lines	0		0		0		0		0		0	
ProAssurance Specialty Insurance Co.	2010	Surplus Lines	0		0		2		0		0		0	
ProAssurance Specialty Insurance Co.	2011	Surplus Lines	0		0		1		1		0		0	
ProAssurance Specialty Insurance Co.	2012	Surplus Lines	0		0		1		1		0		0	
ProAssurance Specialty Insurance Co.	2013	Surplus Lines	0		0		2		1		0		0	
ProAssurance Specialty Insurance Co.	2014	Surplus Lines	0		0		0		1		0		0	
ProAssurance Specialty Insurance Co.	2015	Surplus Lines	0		0		0		1		0		0	

Company	2011	2012	2013	2014	2015
Steadfast Insurance Co.	0	0	0	0	0
Steadfast Insurance Co.	1	1	1	1	1
Steadfast Insurance Co.	0	0	0	0	0
Steadfast Insurance Co.	1	1	1	1	1
Steadfast Insurance Co.	0	0	0	0	0
Steadfast Insurance Co.	1	1	1	1	1

	2006	Surplus Lines	1	0	6	0	0	0
TDC Specialty Insurance Co.	2007	Surplus Lines	1	0	2	0	0	0
TDC Specialty Insurance Co.	2008	Surplus Lines	1	0	1	0	0	0
TDC Specialty Insurance Co.	2009	Surplus Lines	1	0	1	0	0	0
TDC Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
TDC Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0
TDC Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0
TDC Specialty Insurance Co.	2013	Surplus Lines	1	0	3	0	0	0
TDC Specialty Insurance Co.	2014	Surplus Lines	1	0	1	0	0	0
TDC Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0

[illegible]

***Companies with no Policies in Force with Deductible
Amounts Listed Above for the Time Period From
2006 to 2015 ****

Aspen Specialty Insurance Co.
Essex Insurance Co.
Liberty Surplus Insurance Corp.
Medical Protective Co.
NORCAL Specialty Insurance Co.
Princeton Excess & Surplus Lines Ins. Co.
Professional Security Insurance Co.
Professionals Advocate Insurance Co.

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

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

Company Name	Year	Type of Policy	Number with \$250 Deductible		Number with \$3,500 Deductible		Number with \$75,000 Deductible		Number with \$200,000 Deductible	

Beazley (Lloyds Syndicates)	2015	Surplus Lines								
Homeland Insurance Co. of New York	2006	Surplus Lines								
Homeland Insurance Co. of New York	2007	Surplus Lines								
Homeland Insurance Co. of New York	2008	Surplus Lines								
Homeland Insurance Co. of New York	2009	Surplus Lines								
Homeland Insurance Co. of New York	2010	Surplus Lines								
Homeland Insurance Co. of New York	2011	Surplus Lines								
Homeland Insurance Co. of New York	2012	Surplus Lines							2	
Homeland Insurance Co. of New York	2013	Surplus Lines							2	

Lexington Insurance Co.	2010	Surplus Lines								
Lexington Insurance Co.	2011	Surplus Lines								

Nautilus Insurance Co.	2009	Surplus Lines							2	
Nautilus Insurance Co.	2010	Surplus Lines							2	

Western World Insurance Co.	2006	Surplus Lines							11	
Western World Insurance Co.	2007	Surplus Lines							8	
Western World Insurance Co.	2008	Surplus Lines							7	
Western World Insurance Co.	2009	Surplus Lines							8	
Western World Insurance Co.	2010	Surplus Lines							4	
Western World Insurance Co.	2011	Surplus Lines							6	
Western World Insurance Co.	2012	Surplus Lines							8	
Western World Insurance Co.	2013	Surplus Lines							8	
Western World Insurance Co.	2014	Surplus Lines							5	
Western World Insurance Co.	2015	Surplus Lines							2	

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

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Company Name	Year	Type of Policy	Number with \$500,000 Deductible		Number with \$1,000,000 Deductible		Number with \$2,000,000 Deductible		Number with \$15,000 Aggregate Deductible	
			1	1	1	1	1	1	1	1
Beazley (Lloyds Syndicates)	2015	Surplus Lines								
Homeland Insurance Co. of New York	2006	Surplus Lines	1	1	1	0				
Homeland Insurance Co. of New York	2007	Surplus Lines	1	2	0	0				
Homeland Insurance Co. of New York	2008	Surplus Lines	0	0	0	0				
Homeland Insurance Co. of New York	2009	Surplus Lines	0	1	1	1				
Homeland Insurance Co. of New York	2010	Surplus Lines	0	0	0	1				
Homeland Insurance Co. of New York	2011	Surplus Lines	0	0	0	1				
Homeland Insurance Co. of New York	2012	Surplus Lines	0	0	0	1				
Homeland Insurance Co. of New York	2013	Surplus Lines	0	0	0	1				
Lexington Insurance Co.	2010	Surplus Lines	1							
Lexington Insurance Co.	2011	Surplus Lines	1							
Nautilus Insurance Co.	2009	Surplus Lines								
Nautilus Insurance Co.	2010	Surplus Lines								
Western World Insurance Co.	2006	Surplus Lines								
Western World Insurance Co.	2007	Surplus Lines								
Western World Insurance Co.	2008	Surplus Lines								
Western World Insurance Co.	2009	Surplus Lines								
Western World Insurance Co.	2010	Surplus Lines								
Western World Insurance Co.	2011	Surplus Lines								
Western World Insurance Co.	2012	Surplus Lines								
Western World Insurance Co.	2013	Surplus Lines								
Western World Insurance Co.	2014	Surplus Lines								
Western World Insurance Co.	2015	Surplus Lines								

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

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Company Name	Year	Type of Policy	Number		Number	
			with \$250 Deductible	with \$3,500 Deductible	with \$75,000 Deductible	with \$200,000 Deductible
Admiral Insurance Co.	2007	Surplus Lines	1			
Admiral Insurance Co.	2008	Surplus Lines	1			
Admiral Insurance Co.	2009	Surplus Lines	1			
Admiral Insurance Co.	2010	Surplus Lines	1			
Admiral Insurance Co.	2011	Surplus Lines	1			
National Fire & Marine Insurance Co.	2008	Surplus Lines				1
National Fire & Marine Insurance Co.	2015	Surplus Lines				1
Fortress Insurance Co.	2013	Admitted (Aggregate)				
Fortress Insurance Co.	2014	Admitted (Aggregate)				
Fortress Insurance Co.	2015	Admitted (Aggregate)				

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

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Company Name	Year	Type of Policy	Number with \$500,000 Deductible		Number with \$1,000,000 Deductible		Number with \$2,000,000 Deductible		Number with \$15,000 Aggregate Deductible	
			with \$500,000 Deductible	with \$1,000,000 Deductible	with \$500,000 Deductible	with \$1,000,000 Deductible	with \$2,000,000 Deductible	with \$2,000,000 Deductible	with \$15,000 Aggregate Deductible	with \$15,000 Aggregate Deductible
Admiral Insurance Co.	2007	Surplus Lines								
Admiral Insurance Co.	2008	Surplus Lines								
Admiral Insurance Co.	2009	Surplus Lines								
Admiral Insurance Co.	2010	Surplus Lines								
Admiral Insurance Co.	2011	Surplus Lines								
National Fire & Marine Insurance Co.	2008	Surplus Lines								
National Fire & Marine Insurance Co.	2015	Surplus Lines								
Fortress Insurance Co.	2013	Admitted (Aggregate)							1	
Fortress Insurance Co.	2014	Admitted (Aggregate)							1	
Fortress Insurance Co.	2015	Admitted (Aggregate)							1	

Closed Claim Counts by Company from 2005 to 2015

Exhibit J
Page 1

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Totals
ACE American Insurance Company					5	7	3	4	3	4	3	29
American Casualty Co Of Reading PA				2	6	12	15	21	3	4	8	71
American Home Assurance Company										1		1
American Insurance Company				2		1						3
Arch Insurance Company		1										1
Aspen American Insurance Co.											3	3
Campden Casualty & Indemnity Co Inc MD			1									1
Chicago Insurance Company		1		1		1	2	1	2			8
Cincinnati Insurance Company	3			2	4	9	3	2	3	1	2	29
Continental Casualty Company		5	17	23	42	49	97	68	67	60	40	468
First World Specialty Insurance Co.				2	4	1	3	9	2	5	2	28
Doctors Company An Inter Insurance Exch	44	65	80	73	107	99	95	97	104	67	93	924
FAIRCO Insurance Co.											1	1
Firemans Fund Insurance Company						1						1
Fortress Insurance Company				6		3	4	3	3	5	3	27
Granite State Insurance Co				1		1			1	3	3	9
Hanover Insurance Company										1		1
Healthcare Providers Ins Exch (f/k/a MD HPIX)			5	5	20	32	40	94	222	88	23	529
Liberty Insurance Underwriters Inc										1		1
Massachusetts Bay Insurance Co.											1	1
Medical Mutual Liability Insurance Soc Of MD	314	256	243	290	272	271	317	254	235	216	255	2926
Medical Protective Company	51	49	84	68	53	57	62	50	40	41	36	591
Medicus Insurance Co.											1	1
National Union Fire Ins Co of Pittsburgh, PA		1			5	1	10	2	5	9	12	45
NCMIC Insurance Company			1	3	3	4	2	2	2	2	5	24
Norcal Mutual Insurance Company										2	1	3
OneBeacon Insurance Co						1		1			3	5
PACO Assurance Company						1	1					2
Professional Indemnity Insurance Company								1				1
Podiatry Insurance Company Of America	2	2	14	13	14	9	8	11	10	9	10	102
Preferred Professional Insurance Co	4	7	9	8	9	7	32	28	205	5	3	317
ProAssurance Casualty Company											1	1
ProAssurance Indemnity Company					23	20	38	25	33	22	21	182
ProAssurance National Capital	13	78	57	43	21	8	2	5	4		1	232
Professionals Advocate Insurance Co	9	8	8	3	7	12	8	11	13	14	24	117
St Paul Fire & Marine Insurance Co	1											1
Truck Insurance Exchange	3	2	1	1	1							8
TOTALS for Admitted Carriers	444	474	523	545	598	607	742	689	957	560	555	6694

Closed Claim Counts by Company from 2005 to 2015

Exhibit J
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Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Totals
Admiral Insurance Company							3	1	2	2		8
AIX Specialty Insurance Co.											2	2
Allied World Surplus Lines Insurance Co.				1		5	6	16	9	8	2	47
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	2	7	7	7	4	2	29
Colony Insurance Company										2	3	5
Columbia Casualty Company	4	4	3	4	2	15	12	13	10	1	5	73
Everest Insurance Company						7	5	3	34	82	85	216
Everest Indemnity Insurance Company	12	31	107	73	129	82	61	117	68	30	2	712
Everest National Insurance Company	1	2										3
Executive Risk Indemnity Company		1	3	2	1							7
General Star Indemnity Company					1	2		1			2	6
Hallmark Specialty Insurance Company							1		1	4		6
Homeand Insurance Co of NY						1	2	7	15	13	20	58
Hudson Specialty Company								6	3	2		11
Illinois Union Insurance Company						1	2	3		1	1	8
Interstate Fire and Casualty Company			1									1
Ironshore Specialty Insurance Company								8	8	7	4	27
James River Insurance Company									1		1	2
Landmark American Insurance Company					2					1		3
Lexington Insurance Company	31	30	34	21	20	24	85	241	164	108	96	854
Liberty Surplus Insurance Corporation							2		1		1	4
Mount Hawley Insurance CO										1	2	3
National Fire & Marine Insurance Company			1	7	5	4	8	1	6	6	4	42
Nautilus Insurance Company								1	5	2		8
PMSLIC Insurance Company										2		2
ProAssurance Specialty Ins Co									2	4	2	8
TDC Specialty Insurance					1	1				3	1	6
Torus Specialty Insurance Co										1	1	2
Various Underwriters at Lloyds (WL)		2	1	2			1					6

TOTALS for Surplus Lines Carriers	53	76	157	112	177	147	195	425	336	284	236	2198
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Closed Claim Counts by Company from 2005 to 2015

Exhibit J
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Other Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Totals
AMN - as Self-Insured Carrier	1											1
Applied Medico-Legal Solutions RRG							1	1	1	1	2	6
Catalin Insurance Agency (Lloyds)						4	8	2	1			15
Cen-Mar Assurance / Carroll Hospital Center			2			6	5	4	2	6		25
Correctional Medical Services - a Self insured carrier										6	8	14
EmCare, Inc							11	11	21	13	22	78
Healthcare Safety & Protection RRG								2				2
MFA Physicians Insurance Company, Ltd.		2	3	1	3	5			1	3		18
MHM Services, Inc. (self-insured)										1	3	4
OHIC Insurance Company	2	47	35	26	3	19						132
OrthoForum Insurance Company RRG										7	5	12
RDA Sterling Healthcare - as Self-Insured Carrier	5		1					4				10
Sheridan Healthcare, Inc. (self-insured)										1		1
St. Joseph Hospital /CHI (self-insured)							8	9	9	8	9	43
TIG Insurance Company			1									1
Travelers Indemnity Company			1									1
Valiant Insurance Company						1	1	1				3
Total for Other Carriers	7	49	39	32	6	35	34	34	35	46	49	366
Grand Total - All Carrier Types	504	599	719	689	781	789	971	1148	1328	890	840	9258

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

Number of Closed Claims by Specialty from 2005 to 2015

Exhibit K
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Specialty	2005	2007	2008	2009	2010	2011	2012	2013	2014	2015	Totals
Administrative Medicine	1	3	4		2	2	1				32
Allergy/Immunology						1		3	1	3	8
Ambulance Service			1	2			1		6	3	13
Anesthesiology	15	12	20	16	21	16	15	21	20	7	183
Blank/Other		1	1								29
Cardiology	21	18	25	26	46	93	103	413	92	21	876
Cardiovascular Disease					1						1
Corporation			1								1
Dental - dental specialty incl surgery					2	2	2	2	6	3	17
Dental - dentist	6	14	25	43	65	59	49	55	65	70	456
Dental - other				1		10	5	9	3	1	29
Dermatology	7		6	6	6	3	6		2	8	46
Emergency Room Medicine	30	40	44	46	37	51	56	52	43	43	474
Endocrinology			1	3			4			1	10
Family/General Practice - Incl OB	2		1	6	3	4	46	12	6	6	86
Family/General Practice - No OB	25	17	25	64	38	42	60	66	40	27	422
Gastroenterology	11	8	7	16	11	9	24	23	11	14	145
General Preventive Medicine				1			1				4
Genetics				1							1
Geriatrics				1				1	1		3
Gynecology	12	8	10	11	10	16	16	8	13	7	125
Health Care Facility				2	5	7	17	25	21	16	93
Hematology			1	6		4	1	1	1	2	17
Hospital				19	15	16	19	28	32	21	150
Hospitalist/House Staff	1	1	2	2	3	2	7	9	8	10	45
Imaging center				2		2					4
Infectious Diseases					2	6	4	2	3	1	18
Intensive Care Medicine	3	3	9		2	3	2	4	3	5	44
Internal Medicine	66	46	71	69	79	78	53	63	47	66	696
Lab/Diagnostic (not imaging)				1					1		2
Laryngology						1					1
Neoplastic Diseases	1			1	2	3		1	1		9
Nephrology		2	3	2	10	3	5	5	4		35
Neurology	6	13	16	15	20	25	25	20	18	16	182
Not a physician/surgeon	13	84	78	80	99	107	153	92	70	75	868
Nurse - all other	3	16	11	32	29	60	74	52	24	19	322
Nurse Anesthetist		2	5	1	3	3	2	1	2	4	23
Nurse Midwife		1			2		2		1	2	8

Number of Closed Claims by Specialty from 2005 to 2015

Exhibit K
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Specialty	2005	2007	2008	2009	2010	2011	2012	2013	2014	2015	Totals
Nurse Practitioner					8	6	7	8	5	2	36
Nutrition		1									1
OB/GYN	50	48	45	46	53	51	50	41	52	39	543
Obstetrics	3			5	2	1	5	3	2		22
Obstetrics - birthing facility						1		1			2
On Staff Physician - Prison/Correctional	36	55	41	11	3	4		3			192
Oncology		1		1						2	4
Ophthalmology	1	4	7	9	9	7	9	13	3	10	84
Orthopedic	38	22	44	51	34	28	37	29	26	34	382
Other - not MPL claim		1	1								8
Otorhinolaryngology	1	3	2	6	3	5	8	6	5	8	49
Pathology	3	3	4	8	3	6	4	2	3	2	40
Pediatrics	7	7	9	6	9	18	8	9	11	6	100
Physical Medicine and Rehabilitation		3	3	6	4	3	10	4	3	6	42
Physician - not otherwise classed	10	21	21	24	13	19	31	19	19	23	203
Physician's Assistant		1		9	10	14	46	49	23	13	166
Prison/Correctional Services	7	64	20	6	7	13	39	49	96	91	408
Psychiatrist					3	5	4	1	7	5	25
Psychologists					4	7	1	2		1	15
Public Health			4		1			1			6
Pulmonary Diseases	4	5	7	7	8	15	6	9	8	14	86
Radiology	15	41	30	25	21	36	28	39	21	22	317
Rehabilitation - other					2	1	3	2	1	2	11
Rheumatology		1	3	2	1		3		3	2	15
Surgeon - not otherwise classed	41	45	44	46	53	65	61	43	39	73	556
Tech/Assistant/Other related							3	2	1	2	8
Thoracic	6	5	6	7	3	8	4	3	2	6	55
Unknown	4	5								2	12
Unknown - hospital/facility	26	5	1								50
Unknown - physician	1	33	1								36
Unknown - surgeon		37									37
Urgent Care Medicine		1			1	3		1	1	1	9
Urology	13	9	16	15	18	19	18	11	9	19	159
Vascular	15	9	12	16	3	8	10	10	5	4	104
TOTALS	504	719	689	781	789	971	1148	1328	890	840	9258

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 2015

Exhibit L
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Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Totals
Alegany County Arbitration	2	2	4	2	2	0	2	1	23	14	0	52
Alegany County Circuit Court	3	6	3	4	21	8	14	9	10	1	1	30
Alegany County District Court	1	0	0	0	3	9	17	2	4	0	0	36
Alegany County Small Claims Court	0	0	0	0	0	0	1	5	0	0	1	7
Anne Arundel County Arbitration	4	0	1	1	0	4	4	8	5	2	4	33
Anne Arundel County Circuit Court	37	49	37	31	42	34	49	31	24	26	22	382
Anne Arundel County District Court	3	2	3	0	1	4	2	8	2	1	11	37
Anne Arundel - unknown	0	1	0	0	0	0	0	0	0	0	0	1
Baltimore City Arbitration	3	5	9	2	10	13	24	19	27	9	0	124
Baltimore City Circuit Court	49	56	58	85	80	110	93	76	98	82	60	847
Baltimore City District Court	0	1	1	1	3	4	2	10	16	49	2	89
Baltimore City, MD - Other	1	4	0	2	1	0	0	0	0	0	0	8
Baltimore County Arbitration	5	3	0	0	5	6	22	16	38	13	11	119
Baltimore County Circuit Court	70	59	58	49	72	79	95	131	414	87	85	1199
Baltimore County District Court	2	5	1	0	11	7	3	12	2	2	8	53
Baltimore County - unknown/other	2	6	0	0	1	1	0	0	0	0	1	11
Baltimore County - Small Claims Court	0	0	0	0	1	1	1	0	0	0	0	3
Baltimore - unknown Arbitration	0	0	0	0	0	0	0	0	0	1	3	4
Baltimore MD Circuit Court	4	10	5	9	0	0	0	0	0	0	1	32
Baltimore - unknown District Court	0	0	0	0	2	0	0	0	12	0	0	14
Baltimore MD unknown which court	1	5	1	0	0	2	1	0	0	0	0	10
Calvert County Arbitration	0	0	0	0	1	2	1	0	0	0	0	4
Calvert County Circuit Court	10	4	12	10	2	5	8	5	8	7	3	74
Calvert County District Court	1	0	0	2	0	0	0	0	0	1	0	4
Caroline County arbitration	0	1	0	0	0	0	0	0	0	0	0	1
Caroline County Circuit Court	0	2	0	0	1	2	1	0	0	0	0	6
Carroll County Arbitration	0	0	0	0	0	2	0	0	0	6	0	8
Carroll County Circuit Court	3	7	5	12	3	13	20	6	11	16	7	103
Cecil County Arbitration	0	0	0	0	0	0	0	2	2	11	1	16
Cecil County Circuit Court	3	3	1	2	7	5	1	6	6	0	9	43
Cecil County District Court	0	0	0	0	0	1	0	0	0	0	0	1
Charles County Arbitration	0	0	0	1	1	0	0	0	0	1	0	3
Charles County Circuit Court	7	11	5	4	2	10	9	11	7	1	8	75
Charles County District Court	1	0	0	0	0	0	0	0	0	1	1	3
Charles County Small Claims Court	0	0	0	0	0	0	1	0	0	0	0	1

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2015

Exhibit L
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Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Totals
Dorchester County Circuit Court	1	0	2	0	0	0	1	1	0	0	5	10
Dorchester County District Court	0	0	0	1	2	1	0	0	0	0	0	4
Frederick County Arbitration	0	0	1	1	0	0	1	1	3	2	10	19
Frederick County Circuit Court	21	15	9	17	26	17	14	10	16	8	12	165
Frederick County District Court	1	0	1	0	1	0	0	1	0	0	1	5
Frederick County - unknown	0	1	0	0	0	0	0	0	0	0	0	1
Frederick MD State Circuit Court	0	1	0	0	0	0	0	0	0	0	0	1
Garrett County Circuit Court	2	1	0	0	0	0	3	5	1	0	0	12
Garrett County District Court	0	0	0	0	0	0	0	0	3	0	0	3
Harford County Arbitration	1	0	2	4	7	1	11	0	2	3	1	32
Harford County Circuit Court	11	11	15	9	12	22	9	14	12	16	11	142
Harford County District Court	0	0	0	0	0	0	0	0	0	0	0	1
Howard County Arbitration	1	0	0	0	1	2	0	0	6	0	2	12
Howard County Circuit Court	6	7	7	10	8	12	9	10	13	5	6	93
Howard County District Court	0	0	4	0	0	2	6	1	1	1	2	17
Kent County Arbitration	0	4	0	0	2	0	0	0	0	0	2	8
Kent County Circuit Court	1	1	4	2	5	0	1	0	0	2	3	19
Montgomery County Arbitration	2	1	10	20	9	12	13	4	9	6	8	94
Montgomery County Circuit Court	41	39	51	56	62	52	95	82	59	53	78	668
Montgomery County District Court	1	0	1	1	5	4	4	4	5	6	2	33
Montgomery County Small Claims Court	0	2	0	0	0	0	1	1	0	0	1	4
Prince George's County Arbitration	4	8	5	8	3	7	4	14	9	13	6	81
Prince George's County Circuit Court	49	73	70	95	86	71	96	59	52	49	68	768
Prince George's County District Court	2	0	0	2	1	4	5	4	10	25	7	60
Prince George's County - unknown / Other	0	5	0	5	0	0	0	0	0	2	0	12
Prince George's County Small Claims Court	0	0	0	0	0	0	1	2	3	1	0	7
Queen Anne's County Arbitration	0	0	0	2	0	0	0	0	0	0	0	2
Queen Anne's County Circuit Court	0	0	3	1	0	0	0	0	0	0	3	7
Queen Anne's County District Court	0	0	0	0	0	1	0	0	0	0	0	1
St. Mary's County Arbitration	0	0	0	0	1	0	0	2	0	0	0	3
St. Mary's County Circuit Court	7	5	6	5	3	2	2	1	7	5	6	49
St. Mary's County District Court	0	0	0	1	1	0	0	0	0	0	0	2

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2015

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Totals
Somerset County Circuit Court	0	0	1	1	2	2	0	2	0	1	0	9
Somerset County District Court	0	0	0	0	8	7	7	0	0	3	0	25
Somerset County Small Claims Court	0	0	0	0	0	0	1	0	0	0	0	1
Talbot County Arbitration	0	0	0	0	0	0	0	1	0	0	0	1
Talbot County Circuit Court	11	13	13	2	3	4	3	2	6	5	7	69
Washington County Arbitration	3	1	2	0	4	4	3	1	2	2	1	23
Washington County Circuit Court	13	9	18	9	6	1	4	13	1	2	11	77
Washington County District Court	0	0	0	2	12	13	15	3	2	4	0	51
Washington County Small Claims Court	0	0	0	0	1	0	0	0	0	0	0	1
Wicomico County Arbitration	0	0	1	1	0	0	1	5	5	1	7	21
Wicomico County Circuit Court	14	10	16	12	18	14	30	21	11	13	16	175
Wicomico County District Court	0	0	0	0	1	1	2	1	1	0	0	6
Worcester County Arbitration	0	0	0	0	0	0	1	1	0	0	0	2
Worcester County Circuit Court	3	0	0	1	4	4	2	1	2	1	3	21
Totals for Maryland Courts	407	449	436	485	566	582	716	624	950	560	519	6294
Claims not resulting in a suit	52	86	126	88	96	138	131	224	150	152	132	1375

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2015

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Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	Totals
OTHER COURTS or JURISDICTIONS												
Maryland Health Claims ADR (County unknown)	13	22	41	33	28	10	18	53	54	52	53	377
Maryland Board of Physicians	0	0	1	0	0	0	0	0	0	0	0	1
Maryland Dental Board	0	0	1	0	0	0	0	0	0	0	0	1
Mediation	0	0	0	5	0	0	0	0	0	0	0	5
Maryland Court of Special Appeals	1	0	1	1	1	0	1	0	0	0	0	5
US District Court for Maryland	17	24	74	66	87	48	81	225	119	86	108	935
US Supreme Court	0	0	1	0	0	0	0	0	0	0	0	1
Out of State Courts	4	3	10	0	1	0	4	7	54	10	12	105
Other Courts	8	11	14	11	2	11	18	15	0	29	12	131
Total Other Courts or Jurisdictions	43	60	143	116	119	69	122	300	227	177	185	1561
GRAND TOTALS	502	595	705	689	781	789	969	1148	1327	889	836	9230
Court Information Not Provided / Unknown	2	4	14				2		1	1	4	28

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.