



Availability & Affordability of Health Care Professional Liability Insurance

2026 Report

Insurance Article § 4-405

Marie Grant
Commissioner

September 10, 2026



For further information concerning this document contact:

Courtney Thornton
Associate Commissioner, Property and Casualty Division
Maryland Insurance Administration
200 St. Paul Place, Suite 2700
Baltimore, Maryland 21202
(410) 468-2352

This document is available in alternative format upon request from a
qualified individual with a disability.

TTY 1-800-735-2258

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

TABLE OF CONTENTS

EXECUTIVE SUMMARY	1
INTRODUCTION	1
MARYLAND'S MEDICAL MALPRACTICE INSURANCE MARKET	2
MEDICAL MALPRACTICE INSURANCE PREMIUMS IN MARYLAND	3
CLOSED CLAIMS	4
CONCLUSION	4
EXHIBITS	6

EXECUTIVE SUMMARY

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

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

In Maryland, medical malpractice insurance is available for purchase from admitted insurers, non-admitted (surplus lines) insurers, and risk retention groups ("RRG") (collectively "insurer groups"). All writers of medical malpractice insurance are licensed or authorized by the MIA to conduct business in the State. In 2025, 74 insurer groups wrote medical malpractice insurance policies in Maryland for all types of health care providers. The total medical malpractice premiums collected by these insurer groups was \$336,528,459, representing a decrease of -0.87% from the prior year. Admitted insurers accounted for 41.70% of the total written premium, while surplus lines insurers and RRGs accounted for 22.21% and 36.09% respectively. From 2013 through 2024, the market share of admitted insurers steadily decreased while that of RRGs and surplus lines insurers gradually increased. In 2025, it appears that the admitted insurer market share has begun to stabilize at 41.70%. The MIA is currently monitoring the market share movements for signs of longer term stability.

While the number of insurer groups engaged in the medical malpractice market in Maryland is substantial and has not fluctuated significantly over the past ten (10) years, the marketplace remains highly concentrated with respect to premium volume with 4 insurers representing 63.61% of the premium volume. The market's rate levels remained stable over the past year. It is worth noting that trends in claim settlement values and other economic factors warrant continued monitoring, particularly in an inflationary economy, for any adverse impact on rates in this line of business. Overall, medical malpractice insurance remains available for providers with generally stable rates, although this will vary by specialty.

INTRODUCTION

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

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

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

MARYLAND'S MEDICAL MALPRACTICE INSURANCE MARKET

Admitted insurers, surplus lines insurers, and RRGs all provide medical malpractice insurance policies to a wide variety of health care professionals in Maryland.¹ Exhibits A1 through A5 provide detailed information about these insurer groups. The top two insurer groups operating in Maryland in 2025 were MCIC Vermont (MCIC), an RRG organized under Vermont law operating in Maryland, and, Medical Mutual Liability Insurance Society of Maryland (MMLIS), an admitted insurer created by the General Assembly.² These two entities insured 48.79% of the market. In 2025, the Berkshire Hathaway Group insured 9.07% of the market, and Doctors Company Group insured 5.76%. These four groups make up 63.62% of the market. The remaining carriers each insure less than 5% of the market. *See* Exhibit A4, page 1. Exhibit A1 illustrates the 2025 premium and market share data for each insurer group. Exhibit A2 lists the change in written premium for each insurer group by type of license from 2024 to 2025.

Exhibit A3 presents a pie chart showing the 2025 market share of the top nine admitted insurers, and a pie chart of the top nine insurers including surplus lines insurers and RRGs. Exhibit A4 shows the change in market share of the top writers over the period from 2011- 2025; compares MMLIS' performance over time with the rest of the industry; and shows the market share performance by license type. MCIC's share of the 2025 market was 27.0%, an increase of 0.8% from 2024. MMLIS' share of the 2025 market was 21.8%, a decrease of 1.9% from 2024. Page 3 of Exhibit A4 shows the decline in admitted insurers' market share over the period 2013 through 2024 and the increase in market share of RRGs and surplus lines insurers over the same period. MMLIS has attributed the significant decrease in its market share over this period to the consolidation of healthcare groups who purchase MPL coverage primarily through surplus lines insurers and RRGs and the decrease in independent physicians who purchase their coverage through the admitted insurance market. The market share for all three groups appears to have stabilized from 2024 through 2025. The MIA is currently monitoring this issue to determine if market share shifts are beginning to moderate compared to prior years.³

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

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

³ In the article "Challenges Faced by Medical Professional Liability Insurers in 2022 and Beyond" published on July 25, 2022, Andrew Vega refers to several changes in the Medical Malpractice marketplace that have made it more difficult for carriers to profitably write Med Mal insurance, including: (1) While claims frequency from 2018 - 2022 (latest year available) was stable, claim severity rose due to social inflation, namely more large jury awards and settlements; (2) Medical inflation rose between 9% and 13% from 2018 - 2022; (3) COVID-19 caused delays in the court system, resulting in rewards being paid later. This changed the loss development patterns so that insurers using prior loss development patterns underestimated the ultimate losses. COVID also led to delays in diagnosis and treatment resulting in adverse medical outcomes; (4) Insurers responded by increasing rates during the period 2018 - 2022 and putting in place more conservative underwriting guidelines, such as reducing coverage limits and increasing self-insured retention amounts; and (5) Historically, when there has been a pullback in an insurance sector by admitted carriers, RRGs and surplus lines insurers typically find an

MEDICAL MALPRACTICE INSURANCE PREMIUMS IN MARYLAND

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

Exhibit A5 shows the history of MMLIS' rate changes from 2003 through 2026. Of note is that the sole rate increase since 2006 was an increase of 4% in 2012. The rates of MMLIS, the State's largest admitted writer of medical malpractice insurance by premium volume, have remained stable since 2006.

Medical malpractice insurance premiums vary by provider specialty, policy limits, and practice location. Exhibits B through G provide premium comparisons for twenty (20) different specialties utilizing a base premium for policy limits of \$1MM per incident / \$3MM annual aggregate for the years 2023 - 2026. It should be noted that premium rates differ among insurer groups within a specialty, and that rate change history varies significantly by type of physician. In the category of major surgeries there has been a significant spike in rates in the last two to three years, particularly amongst surgeons in the field of obstetrics and gynecology. Hospitals, where most surgeries occur, may be impacted most acutely by these rate increases. This difference is also reflected in the variation of combined ratios. The combined ratios for all Medical Personal Liability policies hovered in the 100% range over the period 2016 through 2025, while those of hospitals and healthcare facilities ranged between 120% to 135% during the same period.⁵ As a result of the higher hospital combined ratios, the reinsurance industry has reacted by decreasing capacity and charging more for each reinsurance layer, making MPL coverage significantly less affordable for hospitals and healthcare facilities.

Exhibits B through G also highlight the differences in premiums among insurers. To assist providers in comparing medical malpractice insurance premiums, the MIA publishes the *Comparison Guide to Maryland Medical Professional Liability Insurance Rates* ("*Comparison Guide*") on an annual basis. The 2025 publication of the *Comparison Guide* is available on the MIA's website (<http://www.insurance.maryland.gov/>) using the following link:

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

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

opportunity to increase market share as they have fewer and less burdensome regulatory requirements. They also tend to adapt more quickly to new forms and rates. "Surplus lines insurers have demonstrated their ability to pivot during challenging market conditions by adjusting strategies, developing innovative coverage solutions, and modifying enterprise risk management principles, according to AM Best. This adaptability has allowed the segment to produce superior underwriting results compared to the broader property/casualty industry."

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

⁵ See [MCIC-Presentation-Affordability-and-Availability-of-Medical-Professional-Liability-Insurance-Public-Hearing.pdf](#).

By law, medical malpractice insurers are required to offer policies with high deductible options of \$25,000, \$50,000 and \$100,000.⁶ Exhibits H and I illustrate that high deductible options are not popular among providers. Although policies having a deductible of less than \$25,000 are sold, liability insurance policies, including medical malpractice insurance policies, are often issued with no deductible.

CLOSED CLAIMS

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

Between 2009⁷ and 2013, closed claims generally increased among all insurer types (admitted, non-admitted, and RRG). The number of closed claims hit a peak for admitted insurers in 2013 at 957. The number of closed claims hit a peak for non-admitted insurers in 2012 at 425. The closed claim totals for 2025 were -64.16% and -77.88% from these peak totals for admitted insurers and non-admitted insurers respectively. Closed claim counts decreased from 393 to 343 for admitted insurers, and decreased from 168 to 94 for non-admitted insurers, between 2023 and 2025, the most recent year for which there is data.

Exhibit L summarizes the number of lawsuits filed in Maryland by jurisdiction and venue. The number of lawsuits peaked in 2013 and decreased by 41% in 2014 and again by 7% in 2015. The number has continued to fluctuate over the following 11 years. In 2025, the number of lawsuits decreased to 299, significantly below the 2013 peak of 950.

CONCLUSION

The MIA continues to monitor concentration, availability, and affordability trends for the key medical malpractice insurance market in Maryland. The market continues to be relatively stable and is concentrated with 63.6% of the written premium earned by four (4) insurers. Premium rates were generally stable again this year across the market as a whole.

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

⁶ Insurance Article, § 19-114 of the Annotated Code of Maryland. This statute was amended in the 2019 legislative session to limit this requirement to policies with annual premiums of \$5,000 or more effective October 1, 2019.

⁷ 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.

during the previous times of less stability to take advantage of growth opportunities within the State.

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

EXHIBIT LIST

Exhibit A1	2025 Medical Professional Liability Premiums by Insurance Group
Exhibit A2	Change in Written Premium by Insurance Group by Type of License from 2024 to 2025
Exhibit A3	2025 Market Share of the Nine Largest Admitted Carriers 2025 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)
Exhibit A4 - Page 1	Market Share of the Top Carriers from 2011 to 2025 (Based on 2025 Market Share)
Exhibit A4 - Page 2	Industry and MMLIS Written Premiums (in Millions) from 2011 to 2025 Includes Surplus Lines and RRG's Change in Written Premium from the Prior Year for the Industry and MMLIS
Exhibit A4 - Page 3	Market Share by License Type from 2011 to 2025
Exhibit A4 - Page 4	Comparison of Occurrence and Claims Made Premiums by Type of License - 2025
Exhibit A5	Medical Mutual Rate Change History from 2003 to 2026
Exhibit B	Rate Comparison Charts for Certain Physician Classes from 2023 to 2026
Exhibit C	Rate Comparison Charts for Certain Surgeon Classes from 2023 to 2026
Exhibit D	Rate Comparison Charts for Psychiatrist (Including Child) Class from 2023 to 2026
Exhibit E	Rate Comparison Charts for Nursing Practitioner Class from 2023 to 2026
Exhibit E1	Rate Comparison Charts for Nursing Anesthetist Class from 2023 to 2026
Exhibit F	Rate Comparison Charts for Physical Therapists (Employed) from 2023 to 2026
Exhibit G	Rate Comparison Charts for Dentist Class from 2023 to 2026
Exhibit H	Number of Admitted Policies with Deductible Amounts Mandated under Section 19-114 of the Insurance Article
Exhibit I	Number of Policies with All Other Types of Deductibles, Including Surplus Lines Policies
Exhibit J	Closed Claim Counts by Company from 2005 to 2025
Exhibit K	Number of Closed Claims by Specialty from 2005 to 2025
Exhibit L	Number of Suits Filed by Jurisdiction and Venue from 2005 to 2025

2025 Medical Professional Liability Insurance Premiums by Group

Exhibit A1

Page 1

2025 Premium Rank	2025 Group Code	2025 Group Name	2025 Insurance Group Premium	2025 Market Share	2025 Admitted Premium	2025 Surplus Lines Premiums	2025 RRG Premium
1	0	MCIC VT A RECIP RRG	90,919,773	27.02%	0	0	90,919,773
2	377	MEDICAL INS OF MD GRP	73,257,321	21.77%	73,257,321	0	0
3	31	BERKSHIRE HATHAWAY GRP	30,511,159	9.07%	15,739,305	14,771,854	0
4	831	DOCTORS CO GRP	19,384,335	5.76%	15,474,176	2,519,228	1,390,931
5	111	LIBERTY MUT GRP	14,400,373	4.28%	1,933,119	12,467,254	0
6	2698	PROASSURANCE CORP GRP	14,080,169	4.18%	8,637,922	3,955,519	1,486,728
7	218	CNA INS GRP	11,220,262	3.33%	7,841,658	3,378,604	0
8	0	CLINICIAN ASSUR INC RRG	9,285,563	2.76%	0	0	9,285,563
9	1154	COVERYS GRP	6,422,407	1.91%	2,558,110	3,864,297	0
10	413	MAG MUT INS GRP	6,056,323	1.80%	2,666,595	3,389,728	0
11	626	CHUBB LTD GRP	5,273,628	1.57%	1,273,993	3,999,635	0
12	158	FAIRFAX FIN GRP	4,297,117	1.28%	1,191,822	3,105,295	0
13	184	CURI HOLDINGS GRP	4,056,869	1.21%	4,056,869	0	0
14	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	3,549,891	1.05%	0	0	3,549,891
15	98	WR BERKLEY CORP GRP	3,018,732	0.90%	86,942	2,931,790	0
16	4734	APOLLO GLOBAL MGMT GRP	3,016,478	0.90%	2,953,123	63,355	0
17	508	NATIONAL GRP	2,807,451	0.83%	805,667	32,185	1,969,599
18	473	AMERICAN FAMILY INS GRP	2,456,690	0.73%	0	2,456,690	0
19	4776	TEXAS MEDICAL LIAB TRUST GRP	2,139,605	0.64%	0	0	2,139,605
20	464	PHYSICIANS INS A MUT GRP	2,136,735	0.63%	0	0	2,136,735
21	4990	CORE SPECIALTY INS HOLDINGS GRP	2,134,542	0.63%	0	2,134,542	0
22	0	THE MUTUAL RRG INC	1,957,396	0.58%	0	0	1,957,396
23	3219	SOMPO GRP	1,817,875	0.54%	0	1,817,875	0
24	0	OPHTHALMIC MUT INS CO RRG	1,740,960	0.52%	0	0	1,740,960
25	0	CARING COMMUNITIES RECIP RRG	1,714,897	0.51%	0	0	1,714,897
26	0	KINSALE INS CO	1,595,636	0.47%	0	1,595,636	0
27	4942	BEAZLEY GRP	1,518,121	0.45%	42,183	1,475,938	0
28	0	EMERGENCY CAPITAL MGMT LLC A RRG	1,483,055	0.44%	0	0	1,483,055
29	1279	ARCH INS GRP	1,415,769	0.42%	0	1,415,769	0

2025 Medical Professional Liability Insurance Premiums by Group

Exhibit A1

Page 2

2025 Premium Rank	2025 Group Code	2025 Group Name	2025 Insurance Group Premium	2025 Market Share	2025 Admitted Premium	2025 Surplus Lines Premiums	2025 RRG Premium
30	785	MARKEL GRP	1,370,872	0.41%	0	1,370,872	0
31	361	MUNICH RE GRP	1,344,596	0.40%	-2,285	1,346,881	0
32	12	AMERICAN INTL GRP	1,134,347	0.34%	230,979	903,368	0
33	5013	VANTAGE GRP	1,025,527	0.30%	0	1,025,527	0
34	4381	SKYWARD SPECIALTY INS GRP INC GRP	927,035	0.28%	0	927,035	0
35	2638	NCMIC GRP	863,616	0.26%	756,359	0	107,257
36	796	QBE INS GRP	724,167	0.22%	0	724,167	0
37	91	HARTFORD FIRE & CAS GRP	669,006	0.20%	60,845	608,161	0
38	0	HAMILTON SELECT INS INC	595,409	0.18%	0	595,409	0
39	4962	AU HOLDING CO GRP	440,000	0.13%	0	440,000	0
40	244	CINCINNATI FIN GRP	417,096	0.12%	261,671	155,425	0
41	4715	MS & AD INS GRP	320,979	0.10%	0	320,979	0
42	4869	WT HOLDINGS GRP	318,727	0.09%	0	318,727	0
43	0	ALLIED PROFESSIONALS INS CO RRG	266,237	0.08%	0	0	266,237
44	3494	JAMES RIVER GRP	249,662	0.07%	0	249,662	0
45	4908	ASCOT INS US GRP	240,187	0.07%	0	240,187	0
46	0	* POSITIVE PHYSICIANS INS CO	229,608	0.07%	229,608	0	0
47	0	AMERICAN ASSOC OF OTHODONTISTS RRG	207,702	0.06%	0	0	207,702
48	4902	COPIC GRP	202,011	0.06%	0	0	202,011
49	775	PHARMACISTS MUT GRP	178,001	0.05%	178,001	0	0
50	0	HEALTH CARE INDUSTRY LIAB RECIP INS	169,833	0.05%	0	0	169,833
51	0	PEACE CHURCH RRG INC	142,466	0.04%	0	0	142,466
52	3416	* AXIS CAPITAL GRP	105,174	0.03%	0	105,174	0
53	0	INDIGO RRG INC	88,644	0.03%	0	0	88,644
54	0	DOCTORS PROFESSIONAL LIABILITY RRG INC	77,071	0.02%	0	0	77,071
55	0	RISK UNDERWRITERS GRP LLC RRG	73,423	0.02%	0	0	73,423
56	2358	ISMIE GRP	65,436	0.02%	0	65,436	0
57	0	* BOLD RISK RETENTION GRP INC	64,789	0.02%	0	0	64,789
58	0	SUNLAND RRG INC	56,115	0.02%	0	0	56,115

2025 Medical Professional Liability Insurance Premiums by Group

Exhibit A1

Page 3

2025 Premium Rank	2025 Group Code	2025 Group Name	2025 Insurance Group Premium	2025 Market Share	2025 Admitted Premium	2025 Surplus Lines Premiums	2025 RRG Premium
59	0	AFFILIATES INS RECIP A RRG	51,505	0.02%	0	0	51,505
60	0	AMERICAN EXCESS INS EXCH RRG	46,913	0.01%	0	0	46,913
61	0	CPP INS CO	44,181	0.01%	44,181	0	0
62	0	SPIRIT MOUNTAIN INS CO RRG INC	41,958	0.01%	0	0	41,958
63	0	GREEN HILLS INS CO RRG	38,429	0.01%	0	0	38,429
64	176	STATE FARM GRP	27,235	0.01%	27,235	0	0
65	88	THE HANOVER INS GRP	14,782	0.00%	10,850	3,932	0
66	0	ACADEMIC MEDICAL PROFESSIONALS INS E	13,920	0.00%	0	0	13,920
67	0 *	HEALTHCARE PROFESSIONAL RRG INC	13,009	0.00%	0	0	13,009
68	84	AMERICAN FINANCIAL GRP	11,357	0.00%	0	11,357	0
69	4953	PRACTICEPROTECTION GRP	9,192	0.00%	0	0	9,192
70	0	WELLSPAN RRG	9,000	0.00%	0	0	9,000
71	0	FRANKLIN CAS INS CO RRG	7,000	0.00%	0	0	7,000
72	4851	CHURCH MUT GRP	4,853	0.00%	4,853	0	0
73	4770	INTEGRIS GRP	4,284	0.00%	0	0	4,284
74	4982	OBS HOLDINGS GRP	-46,027	-0.01%	0	-46,027	0

* - Indicates company is new from 2024 to 2025

Industry Totals

336,528,459

140,321,102

41.70%

74,741,466

22.21%

121,465,891

36.09%

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

NONE for 2025

The following companies had premium in 2024, but not in 2025:

3098 TOKIO MARINE HOLDINGS INC GRP
 3478 HALLMARK FIN SERV GRP
 4966 INSURANCE CAPITAL GRP
 5065 SUTTON NATL GRP
 0 CARE RRG INC

Change in Written Premium by Insurance Group by Type of License from 2024 to 2025

2025 Premium Rank	2025 Group Code	2025 Group Name	2025 Insurance Group Premium	2025 Insurance Group Premium	2025 Admitted Premium	2025 Surplus Lines Premiums	2025 RRG Premium
1	0	MCIC VT A RECIP RRG	90,919,773	-0.08%	n/a	n/a	-0.08%
2	377	MEDICAL INS OF MD GRP	73,257,321	-2.80%	-2.80%	n/a	n/a
3	31	BERKSHIRE HATHAWAY GRP	30,511,159	-5.55%	7.94%	-16.65%	n/a
4	831	DOCTORS CO GRP	19,384,335	-5.91%	0.24%	-17.98%	-33.54%
5	111	LIBERTY MUT GRP	14,400,373	2.16%	-2.95%	3.01%	n/a
6	2698	PROASSURANCE CORP GRP	14,080,169	-11.53%	-4.67%	-28.72%	13.98%
7	218	CNA INS GRP	11,220,262	4.48%	4.05%	5.49%	n/a
8	0	CLINICIAN ASSUR INC RRG	9,285,563	-2.26%	n/a	n/a	-2.26%
9	1154	COVERYS GRP	6,422,407	15.89%	5.06%	24.38%	n/a
10	413	MAG MUT INS GRP	6,056,323	14.08%	38.65%	0.12%	n/a
11	626	CHUBB LTD GRP	5,273,628	-9.96%	1.49%	-13.08%	n/a
12	158	FAIRFAX FIN GRP	4,297,117	15.78%	2.91%	21.61%	n/a
13	184	CURI HOLDINGS GRP	4,056,869	12.56%	12.56%	n/a	n/a
14	0	APPLIED MEDICO LEGAL SOLUTIONS RF	3,549,891	-4.86%	n/a	n/a	-4.86%
15	98	WR BERKLEY CORP GRP	3,018,732	-31.25%	-3.44%	-31.83%	n/a
16	4734	APOLLO GLOBAL MGMT GRP	3,016,478	-8.87%	13.96%	-91.19%	n/a
17	508	NATIONAL GRP	2,807,451	9.45%	8.00%	n/a	8.28%
18	473	AMERICAN FAMILY INS GRP	2,456,690	37.21%	n/a	37.21%	n/a
19	4776	TEXAS MEDICAL LIAB TRUST GRP	2,139,605	-24.95%	n/a	n/a	-24.95%
20	464	PHYSICIANS INS A MUT GRP	2,136,735	59.62%	n/a	n/a	59.62%
21	4990	CORE SPECIALTY INS HOLDINGS GRP	2,134,542	-35.22%	n/a	-35.22%	n/a
22	0	THE MUTUAL RRG INC	1,957,396	54.44%	n/a	n/a	54.44%
23	3219	SOMPO GRP	1,817,875	1.99%	n/a	1.99%	n/a
24	0	OPHTHALMIC MUT INS CO RRG	1,740,960	7.12%	n/a	n/a	7.12%
25	0	CARING COMMUNITIES RECIP RRG	1,714,897	1.56%	n/a	n/a	1.56%
26	0	KINSALE INS CO	1,595,636	15.41%	n/a	15.41%	n/a
27	4942	BEAZLEY GRP	1,518,121	5215.18%	47.69%	n/a	n/a
28	0	EMERGENCY CAPITAL MGMT LLC A RRC	1,483,055	431.66%	n/a	n/a	431.66%
29	1279	ARCH INS GRP	1,415,769	127.51%	n/a	127.51%	n/a

Change in Written Premium by Insurance Group by Type of License from 2024 to 2025

2025 Premium Rank	2025 Group Code	2025 Group Name	2025 Insurance Group Premium	2025 Insurance Group Premium	2025 Admitted Premium	2025 Surplus Lines Premiums	2025 RRG Premium
30	785	MARKEL GRP	1,370,872	-6.21%	n/a	-6.21%	n/a
31	361	MUNICH RE GRP	1,344,596	-29.97%	n/a	-29.88%	n/a
32	12	AMERICAN INTL GRP	1,134,347	57.49%	-5.33%	89.67%	n/a
33	5013	VANTAGE GRP	1,025,527	48.67%	n/a	48.67%	n/a
34	4381	SKYWARD SPECIALTY INS GRP INC GRF	927,035	70.17%	n/a	70.17%	n/a
35	2638	NCMIC GRP	863,616	-1.36%	-2.36%	n/a	6.33%
36	796	QBE INS GRP	724,167	52.61%	n/a	52.61%	n/a
37	91	HARTFORD FIRE & CAS GRP	669,006	25.44%	37.66%	24.34%	n/a
38	0	HAMILTON SELECT INS INC	595,409	-9.82%	n/a	-9.82%	n/a
39	4962	AU HOLDING CO GRP	440,000	232.08%	n/a	232.08%	n/a
40	244	CINCINNATI FIN GRP	417,096	0.32%	-2.25%	4.96%	n/a
41	4715	MS & AD INS GRP	320,979	33.74%	n/a	33.74%	n/a
42	4869	WT HOLDINGS GRP	318,727	12.43%	n/a	12.43%	n/a
43	0	ALLIED PROFESSIONALS INS CO RRG	266,237	2.47%	n/a	n/a	2.47%
44	3494	JAMES RIVER GRP	249,662	-5.23%	n/a	-5.23%	n/a
45	4908	ASCOT INS US GRP	240,187	45.61%	n/a	45.61%	n/a
46	0	* POSITIVE PHYSICIANS INS CO	229,608	n/a	n/a	n/a	n/a
47	0	AMERICAN ASSOC OF OTHODONTISTS I	207,702	-9.20%	n/a	n/a	-9.20%
48	4902	COPIC GRP	202,011	-53.67%	n/a	n/a	-53.67%
49	775	PHARMACISTS MUT GRP	178,001	29.73%	29.73%	n/a	n/a
50	0	HEALTH CARE INDUSTRY LIAB RECIP IN	169,833	-82.01%	n/a	n/a	-82.01%
51	0	PEACE CHURCH RRG INC	142,466	-1.66%	n/a	n/a	-1.66%
52	3416	* AXIS CAPITAL GRP	105,174	n/a	n/a	n/a	n/a
53	0	INDIGO RRG INC	88,644	103.31%	n/a	n/a	103.31%
54	0	DOCTORS PROFESSIONAL LIABILITY RRG	77,071	-52.83%	n/a	n/a	-52.83%
55	0	RISK UNDERWRITERS GRP LLC RRG	73,423	-14.59%	n/a	n/a	-14.59%
56	2358	ISMIE GRP	65,436	57.24%	n/a	52.63%	n/a
57	0	* BOLD RISK RETENTION GRP INC	64,789	n/a	n/a	n/a	n/a
58	0	SUNLAND RRG INC	56,115	-86.29%	n/a	n/a	-86.29%

Change in Written Premium by Insurance Group by Type of License from 2024 to 2025

2025 Premium Rank	2025 Group Code	2025 Group Name	2025 Insurance Group Premium	2025 Insurance Group Premium	2025 Admitted Premium	2025 Surplus Lines Premiums	2025 RRG Premium
59	0	AFFILIATES INS RECIP A RRG	51,505	2.56%	n/a	n/a	2.56%
60	0	AMERICAN EXCESS INS EXCH RRG	46,913	99.68%	n/a	n/a	99.68%
61	0	CPP INS CO	44,181	-9.64%	-9.64%	n/a	n/a
62	0	SPIRIT MOUNTAIN INS CO RRG INC	41,958	16.97%	n/a	n/a	16.97%
63	0	GREEN HILLS INS CO RRG	38,429	13.13%	n/a	n/a	13.13%
64	176	STATE FARM GRP	27,235	1.24%	1.24%	n/a	n/a
65	88	THE HANOVER INS GRP	14,782	-74.75%	97.96%	-92.59%	n/a
66	0	ACADEMIC MEDICAL PROFESSIONALS II	13,920	-0.59%	n/a	n/a	-0.59%
67	0	* HEALTHCARE PROFESSIONAL RRG INC	13,009	n/a	n/a	n/a	n/a
68	84	AMERICAN FINANCIAL GRP	11,357	-9.31%	n/a	-9.31%	n/a
69	4953	PRACTICEPROTECTION GRP	9,192	22.06%	n/a	n/a	22.06%
70	0	WELLSPAN RRG	9,000	-35.71%	n/a	n/a	-35.71%
71	0	FRANKLIN CAS INS CO RRG	7,000	0.00%	n/a	n/a	0.00%
72	4851	CHURCH MUT GRP	4,853	-98.29%	-98.29%	n/a	n/a
73	4770	INTEGRIS GRP	4,284	1.04%	n/a	n/a	1.04%
74	4982	OBS HOLDINGS GRP	-46,027	-200.00%	n/a	-200.00%	n/a

* - Indicates company is new from 2024 to 2025

Industry Totals	336,528,459	-0.87%	-0.25%	-3.30%	-0.03%
------------------------	-------------	--------	--------	--------	--------

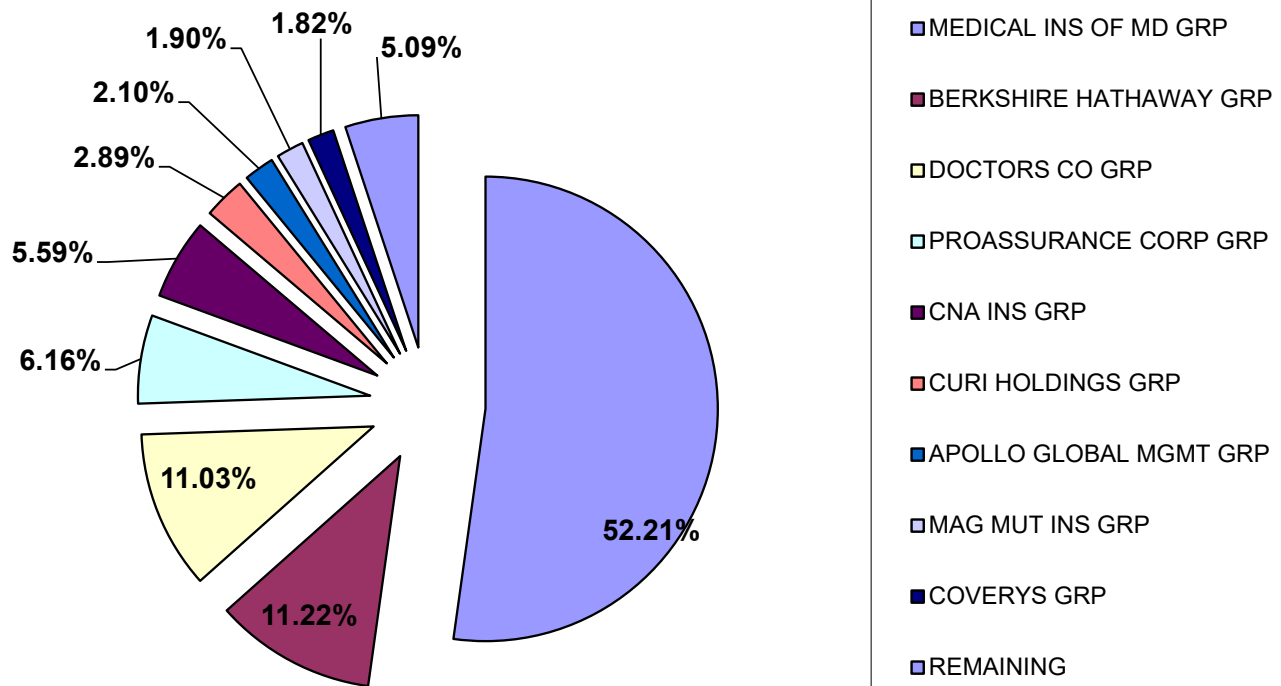
** The following companies/groups merged with (or were purchased by) groups listed above:

NONE for 2025

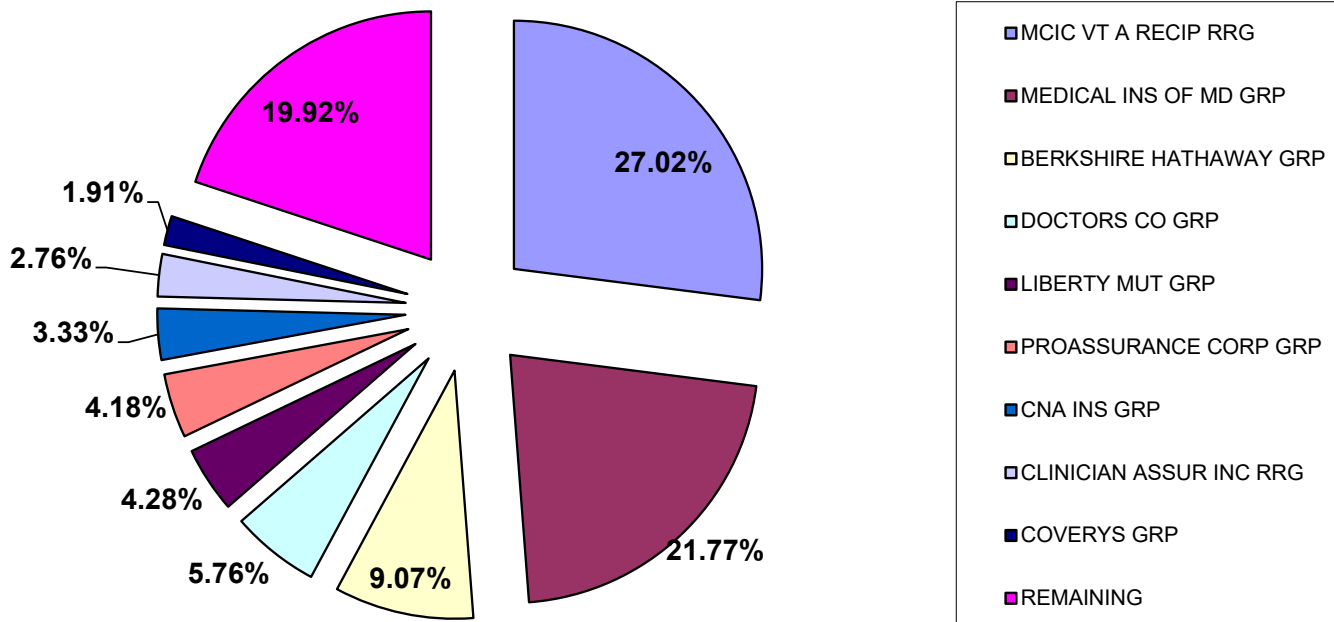
The following companies had premium in 2024, but not in 2025:

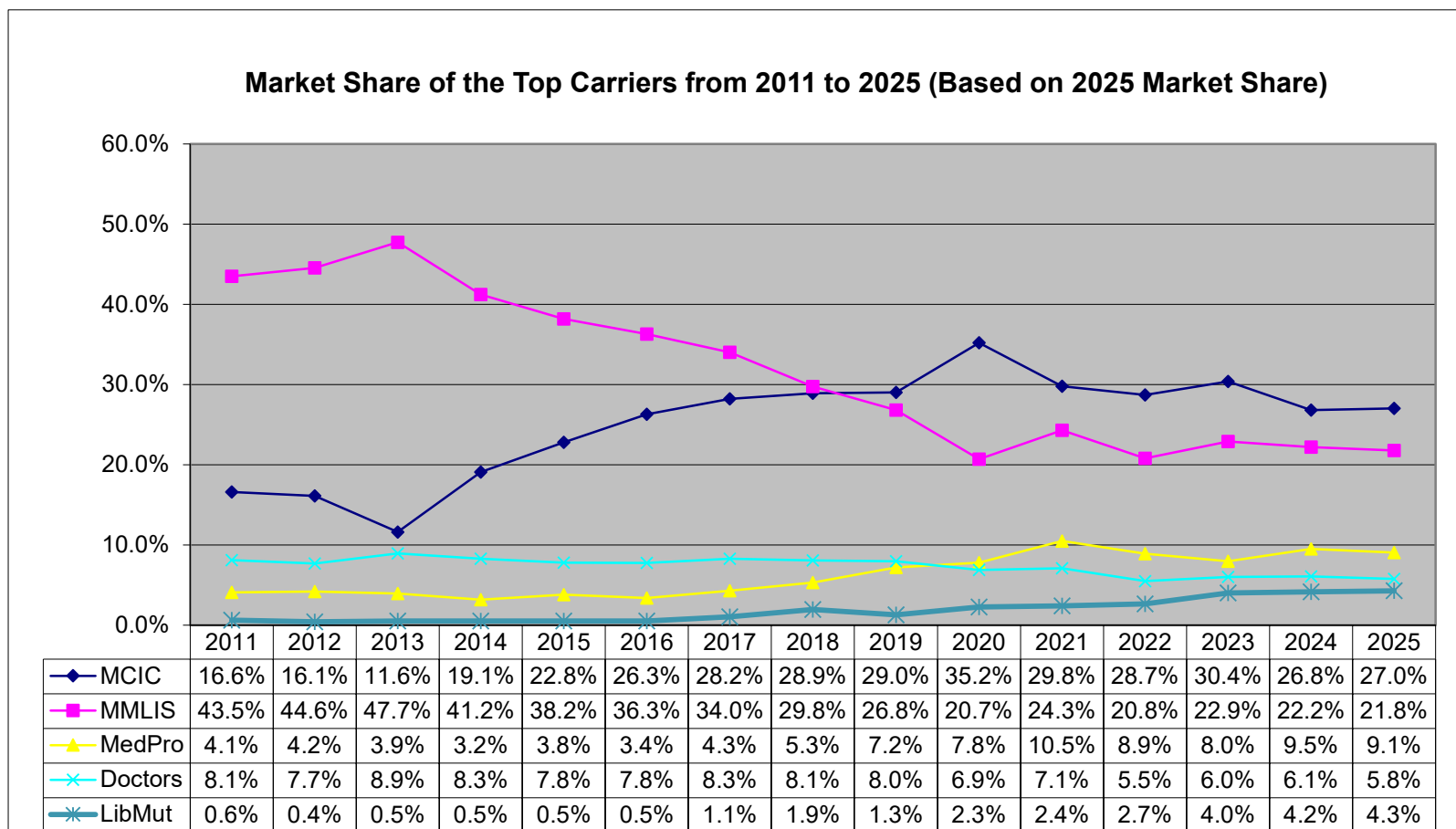
3098	TOKIO MARINE HOLDINGS INC GRP
3478	HALLMARK FIN SERV GRP
4966	INSURANCE CAPITAL GRP
5065	SUTTON NATL GRP
0	CARE RRG INC

2025 Market Share of the Nine Largest Admitted Carriers



2025 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)





MCIC - MCIC RRG Vermont

MMLIS - Medical Mutual Group

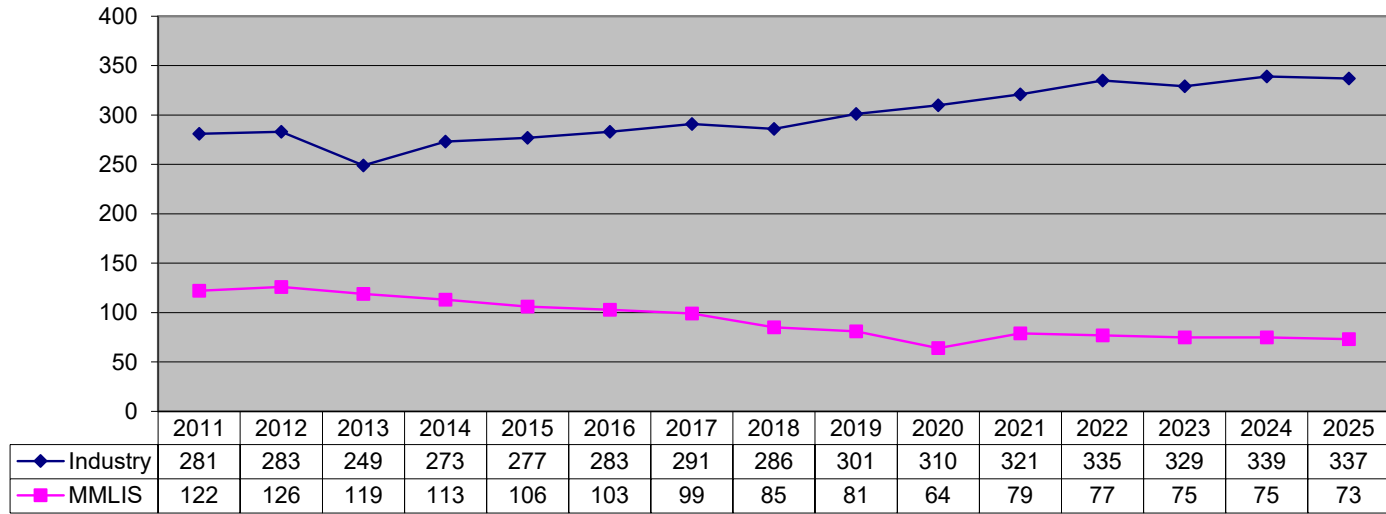
MedPro - Medical Protective Insurance Company (member of the Berkshire/Hathaway Group)

Doctors - The Doctors Company

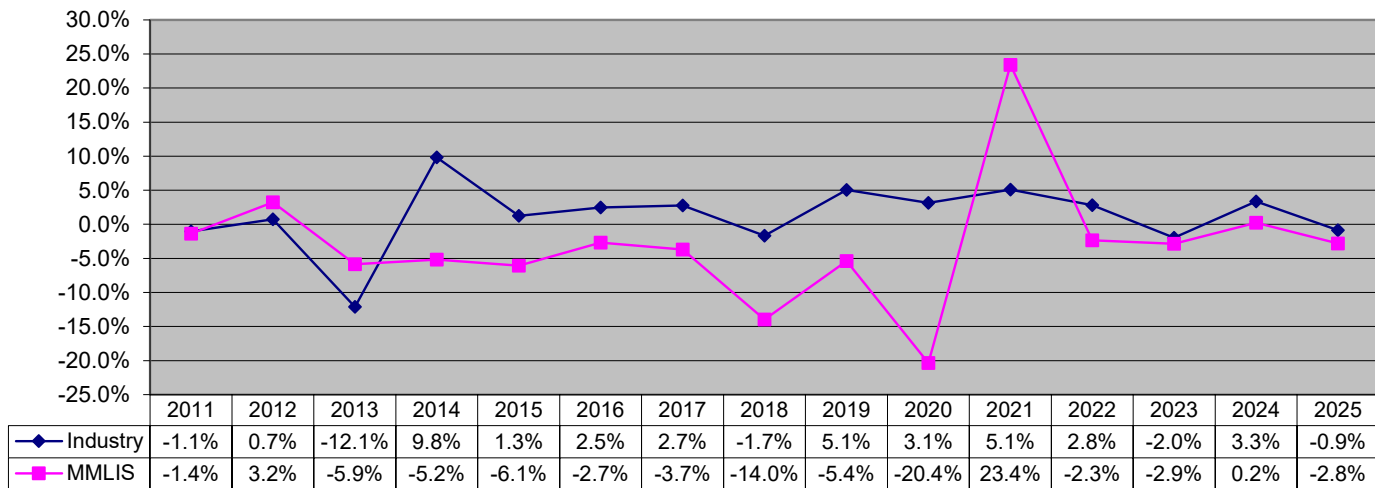
LibMut - Liberty Mutual Group

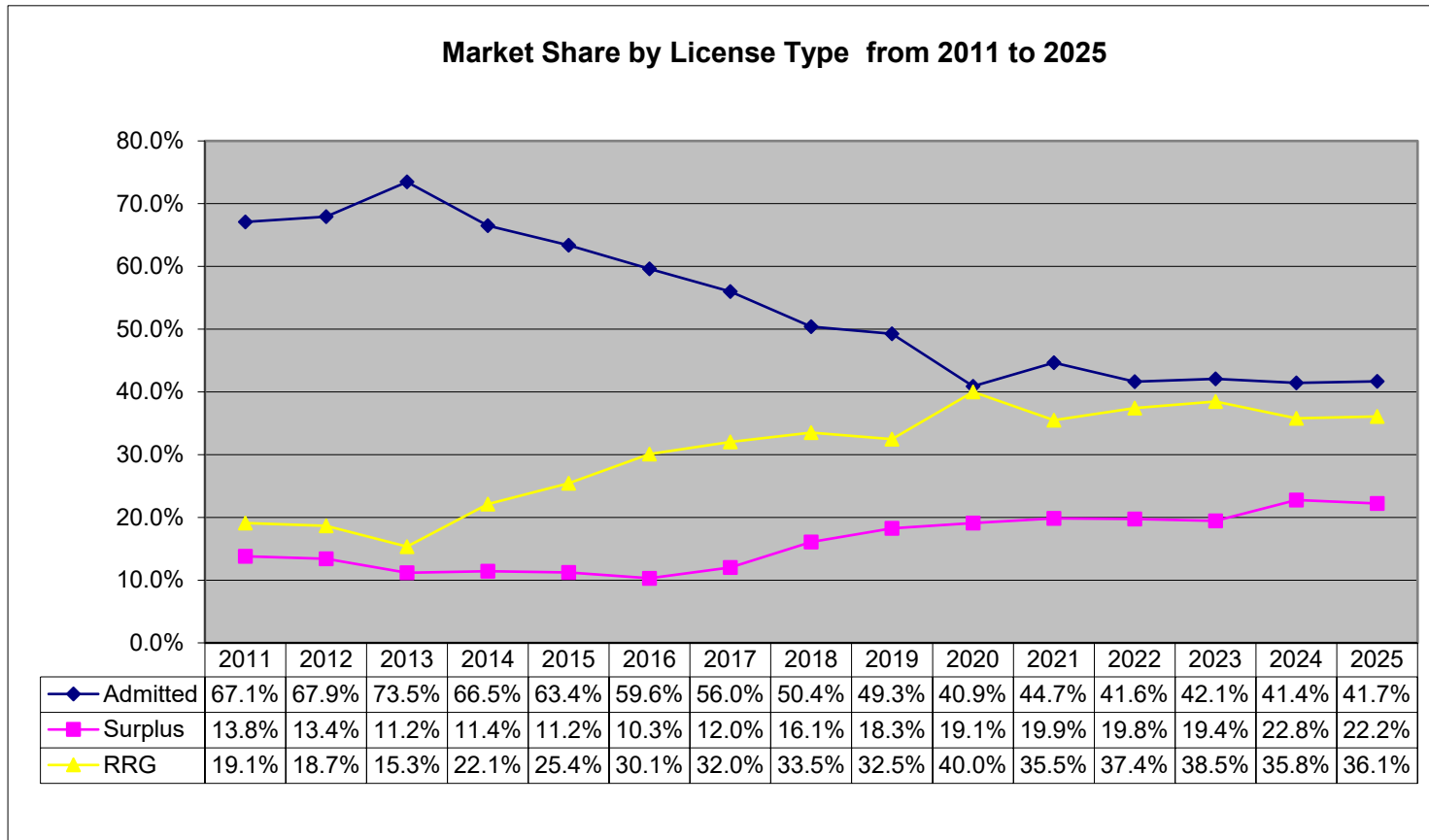
The five carriers listed above are the five largest insurers based on 2025 market share. This does not imply that they are the top 5 insurers carriers for the entire time period shown above.

Industry and MMLIS Written Premiums (in Millions) from 2011 to 2025 Includes Surplus Lines and RRG's



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





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

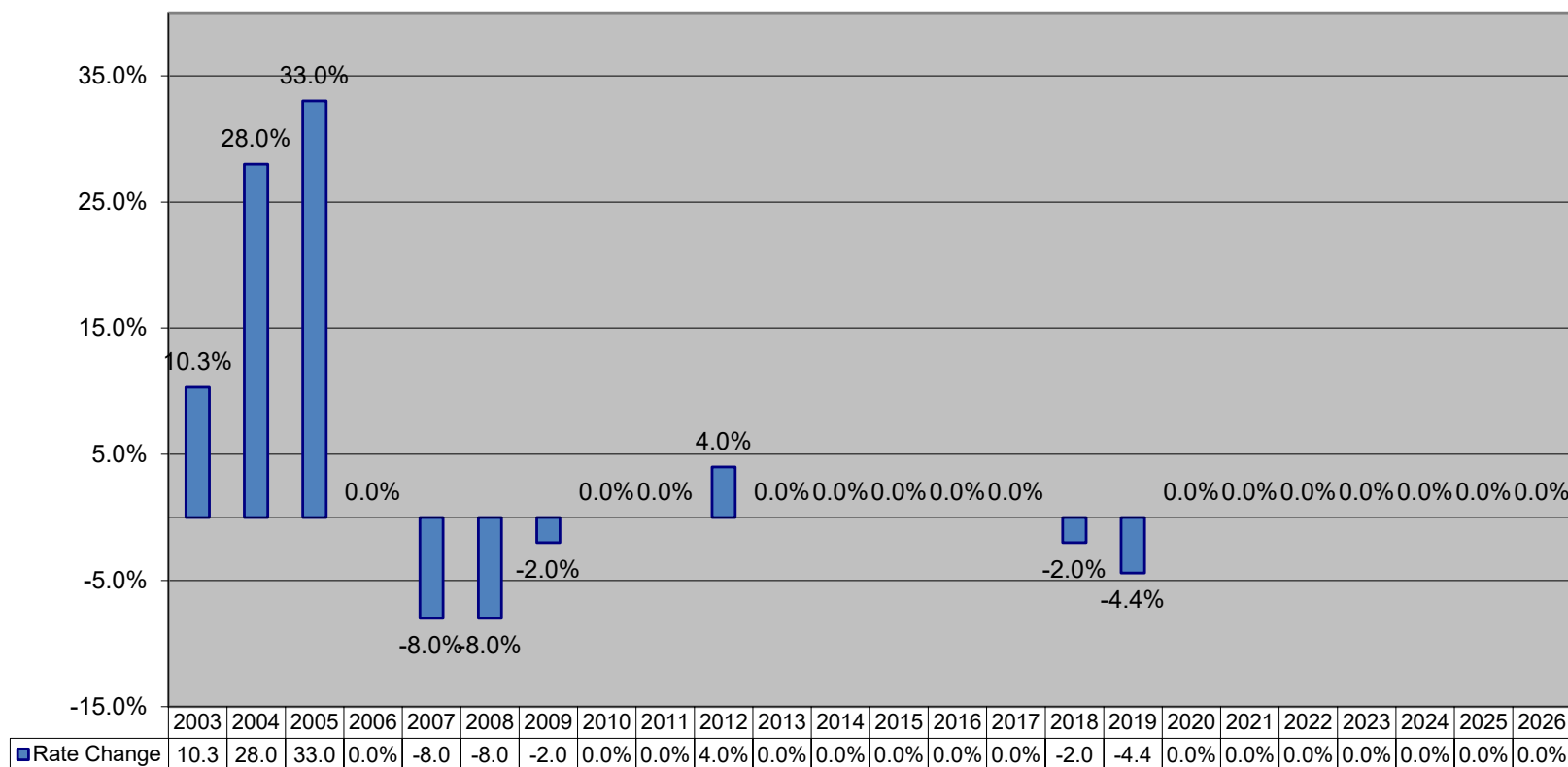
Comparison of Occurrence and Claims Made Premiums by Type of License

Exhibit A4
Page 4

TYPE OF LICENSE	2025 OCCURENCE PREMIUM	2025 CLAIMS MADE PREMIUM	2025 TOTALS
ADMITTED INSURERS	33,748,560 24.05%	106,572,542 75.95%	140,321,102
SURPLUS LINES INSURERS	1,998,089 2.67%	72,743,377 97.33%	74,741,466
RISK RETENTION GROUPS	1,403,339 1.16%	120,062,552 98.84%	121,465,891
TOTALS	37,149,988 11.04%	299,378,471 88.96%	336,528,459

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

Medical Mutual Rate Change History from 2003 to 2026



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

Notes for Rate Comparison Charts (Exhibits B through G)

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

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

Notes for Rate Comparison Charts (Exhibits B through G)

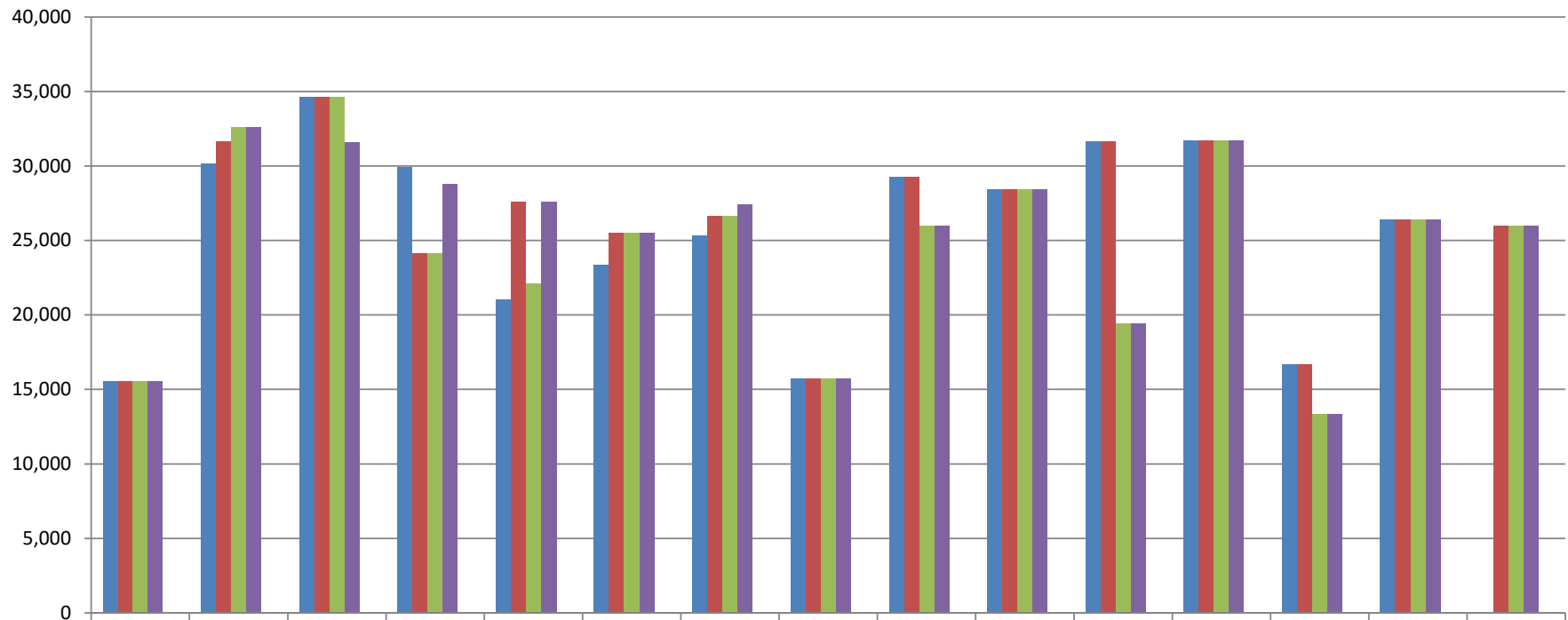
The company names have been abbreviated on the charts for readability purposes.

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

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

Fam/Gen Prac (No OB) - Minor Surgery

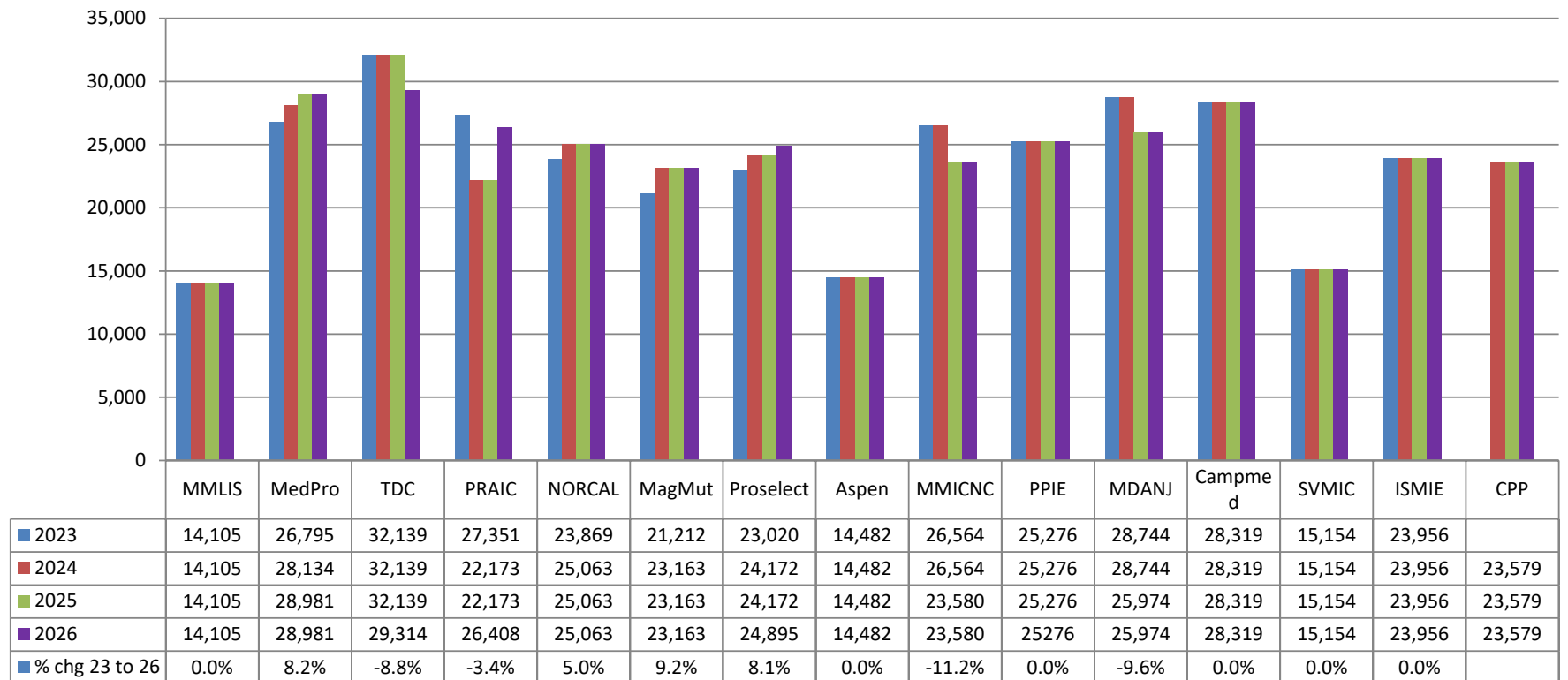
Baltimore City & Baltimore County



	MMLIS	MedPro	TDC	PRAIC	NORCAL	MAGMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	Campmed	SVMIC	ISMIE	CPP
2023	15,517	30,143	34,610	29,883	21,006	23,340	25,324	15,722	29,222	28,439	31,618	31,690	16,670	26,356	
2024	15,517	31,651	34,610	24,104	27,571	25,488	26,592	15,722	29,222	28,439	31,618	31,690	16,670	26,356	25,940
2025	15,517	32,604	34,610	24,104	22,057	25,488	26,592	15,722	25,940	28,439	19,419	31,690	13,336	26,356	25,940
2026	15,517	32,604	31,566	28,768	27,571	25,488	27,388	15,722	25,940	28,439	19,419	31,690	13,336	26,356	25,940
% chg 23 to 26	0.0%	8.2%	-8.8%	-3.7%	31.3%	9.2%	8.2%	0.0%	-11.2%	0.0%	-38.6%	0.0%	-20.0%	0.0%	

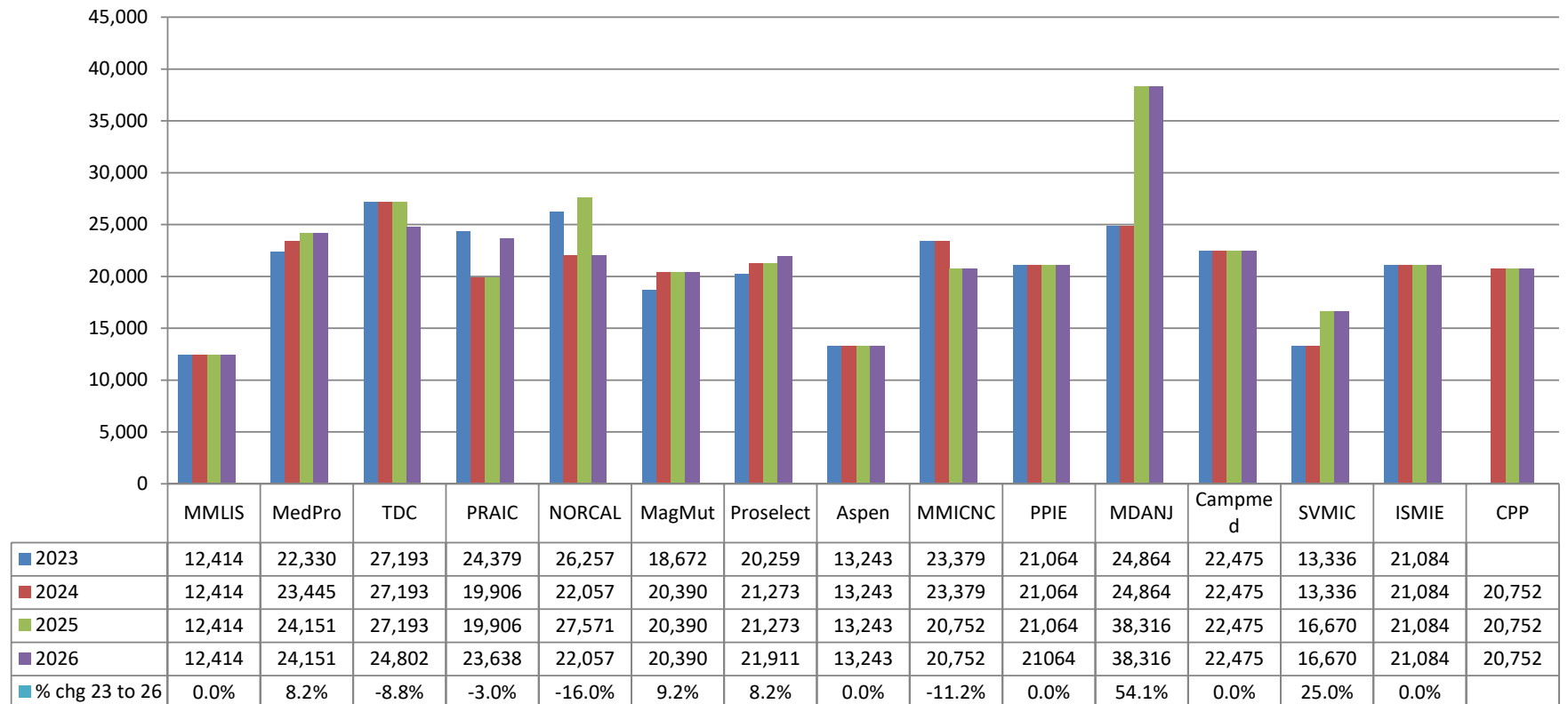
Fam/Gen Prac (No OB) - Minor Surgery

Anne Arundel, Howard, Montgomery, Prince George's



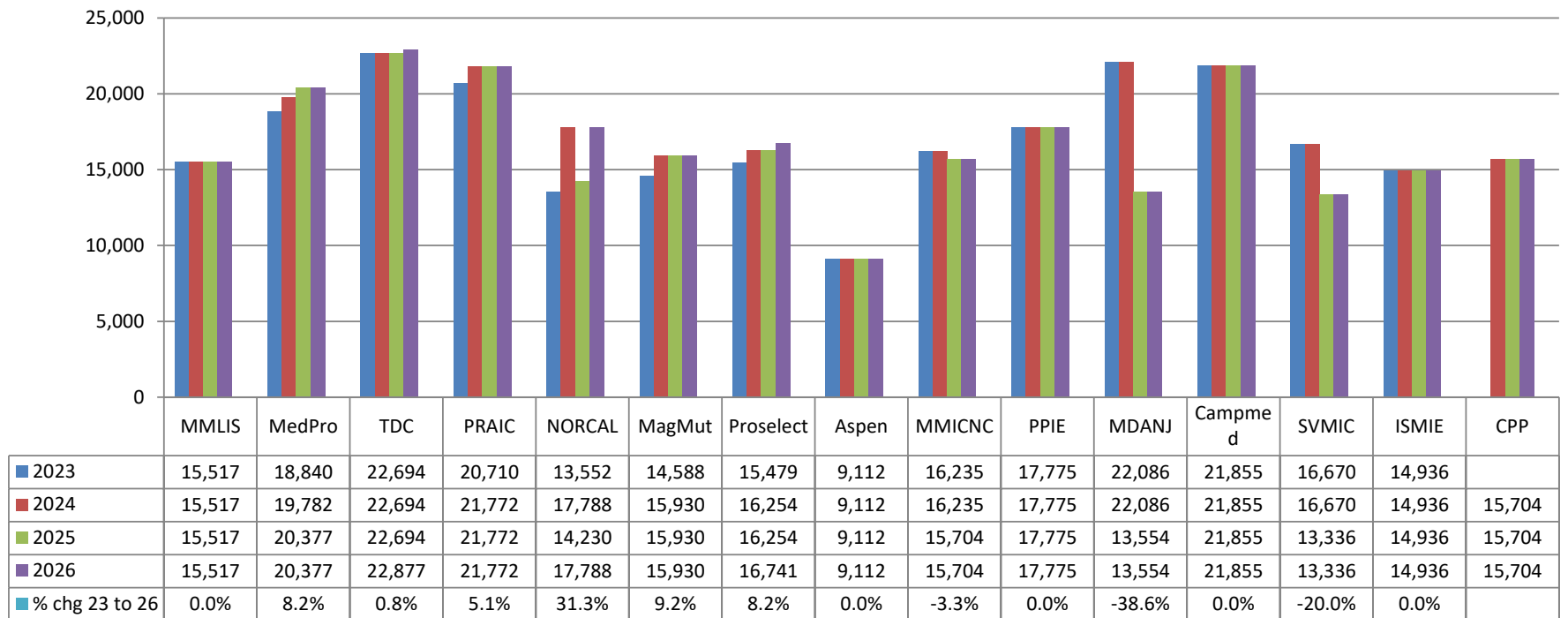
Fam/Gen Prac (No OB) - Minor Surgery

Rest of State



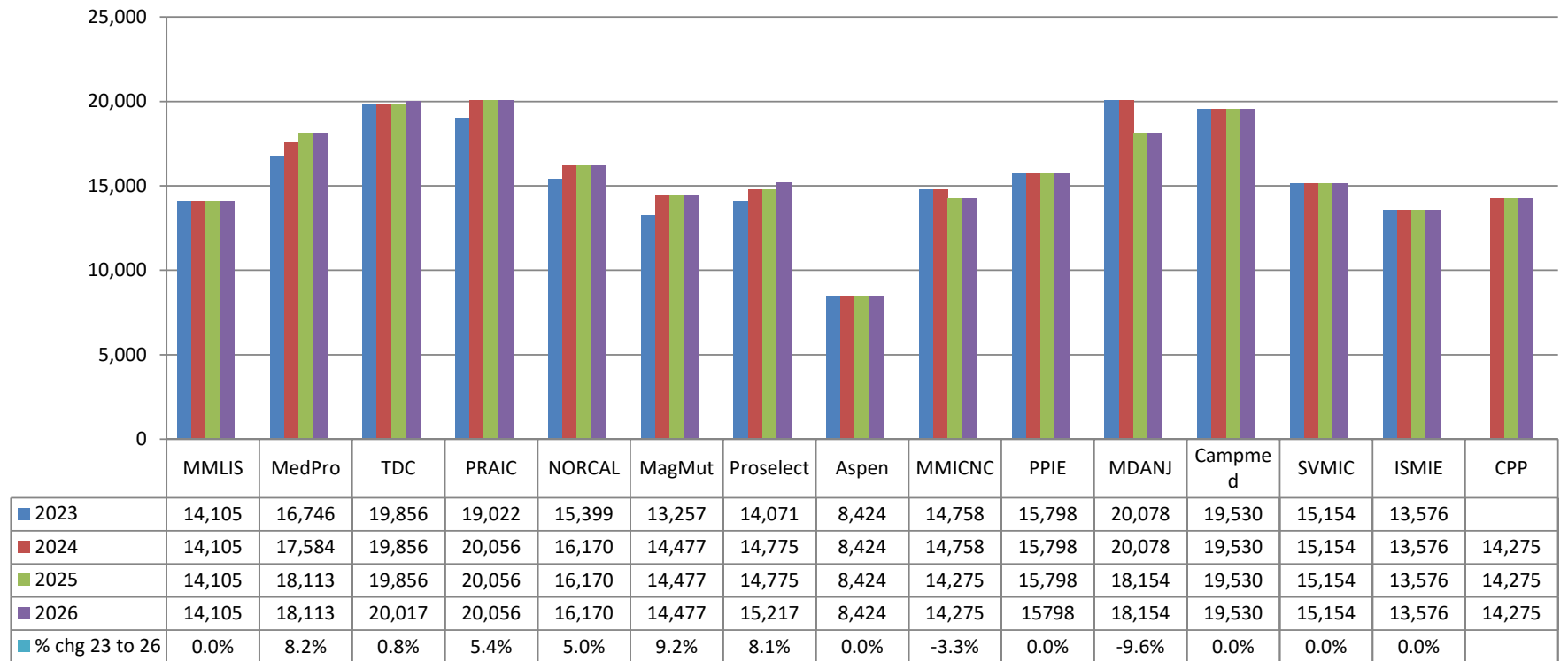
Fam/Gen Prac (No OB) - No Surgery

Baltimore City and Baltimore County



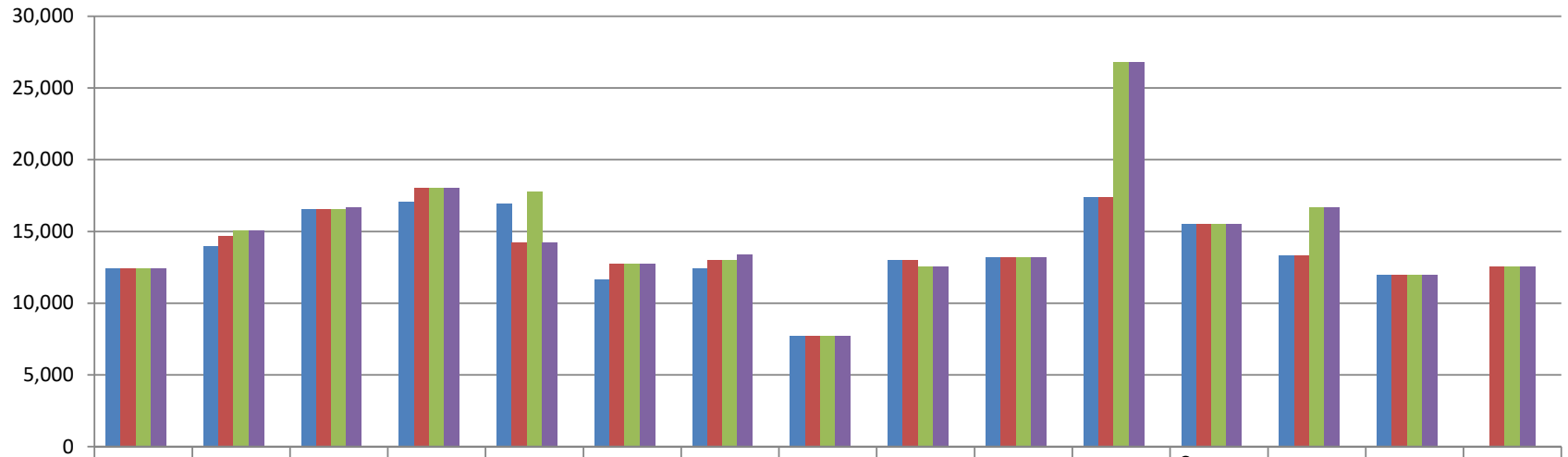
Fam/Gen Prac (No OB) - No Surgery

Anne Arundel, Howard, Montgomery, Prince George's



Fam/Gen Prac (No OB) - No Surgery

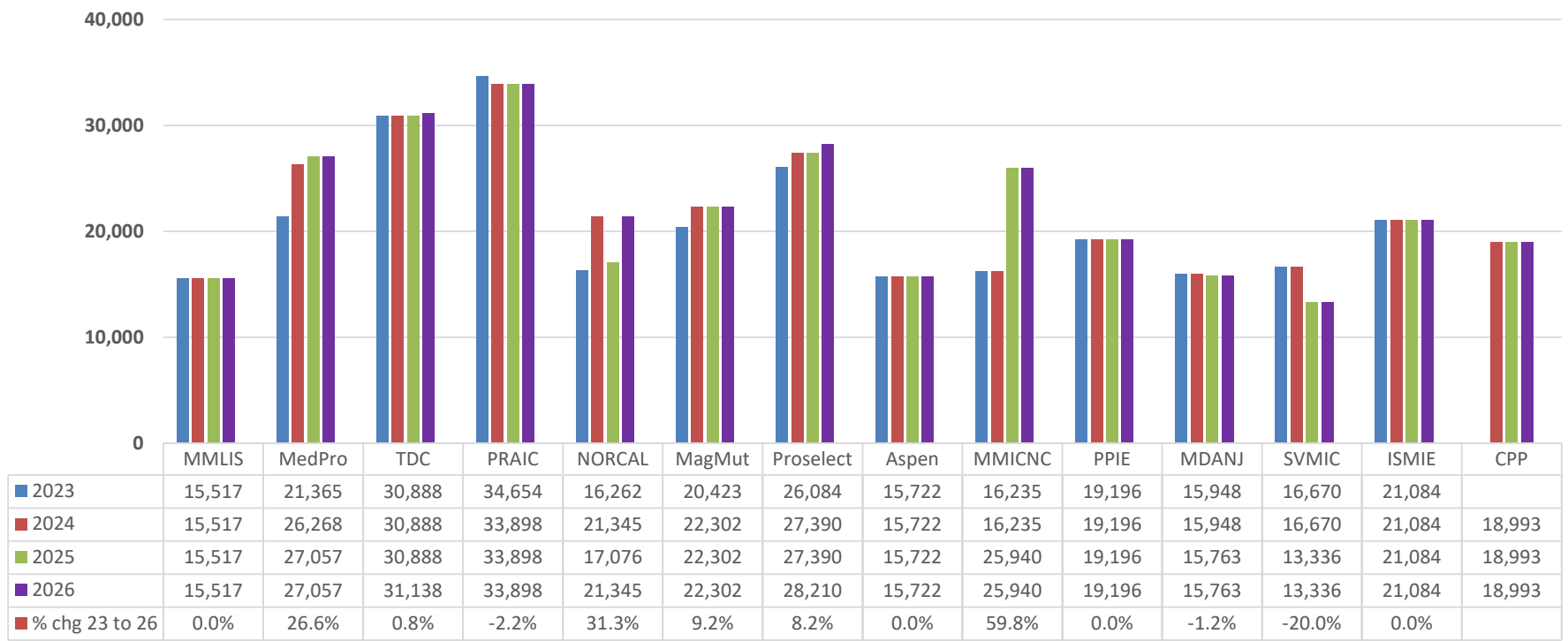
Rest of State



2023	12,414	13,956	16,509	17,040	16,940	11,670	12,383	7,735	12,988	13,165	17,367	15,500	13,336	11,948	
2024	12,414	14,653	16,509	18,041	14,230	12,744	13,003	7,735	12,988	13,165	17,367	15,500	13,336	11,948	12,563
2025	12,414	15,094	16,509	18,041	17,788	12,744	13,003	7,735	12,563	13,165	26,813	15,500	16,670	11,948	12,563
2026	12,414	15,094	16,642	18,041	14,230	12,744	13,393	7,735	12,563	13,165	26,813	15,500	16,670	11,948	12,563
% chg 23 to 26	0.0%	8.2%	0.8%	5.9%	-16.0%	9.2%	8.2%	0.0%	-3.3%	0.0%	54.4%	0.0%	25.0%	0.0%	

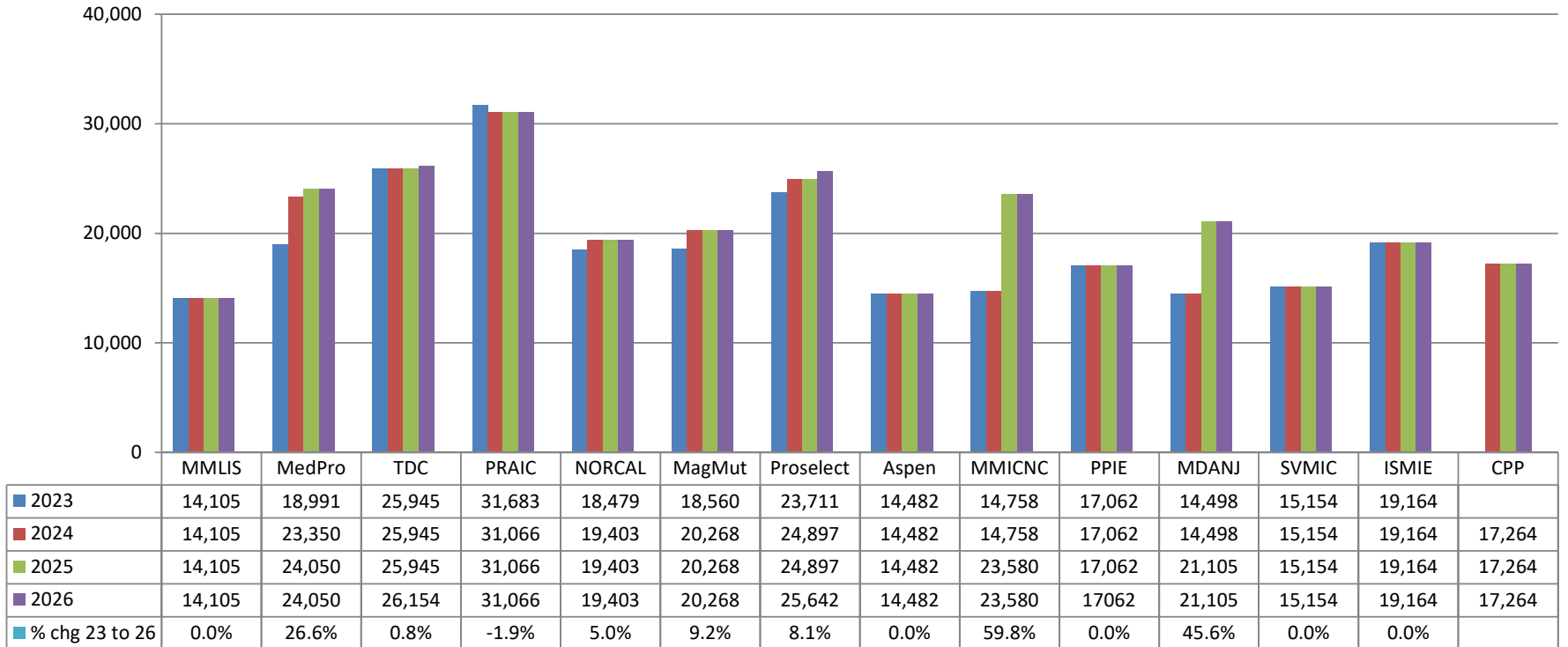
Anesthesiology

Baltimore City and Baltimore County



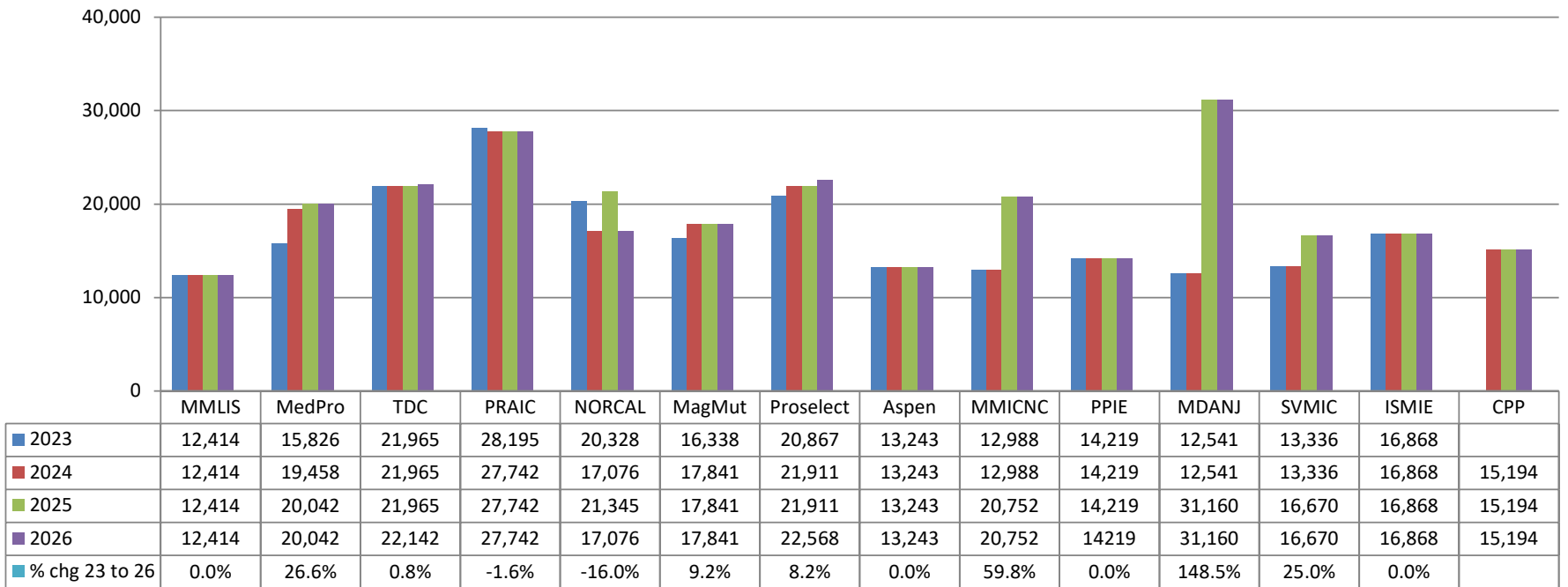
Anesthesiology

Anne Arundel, Howard, Montgomery, Prince George's



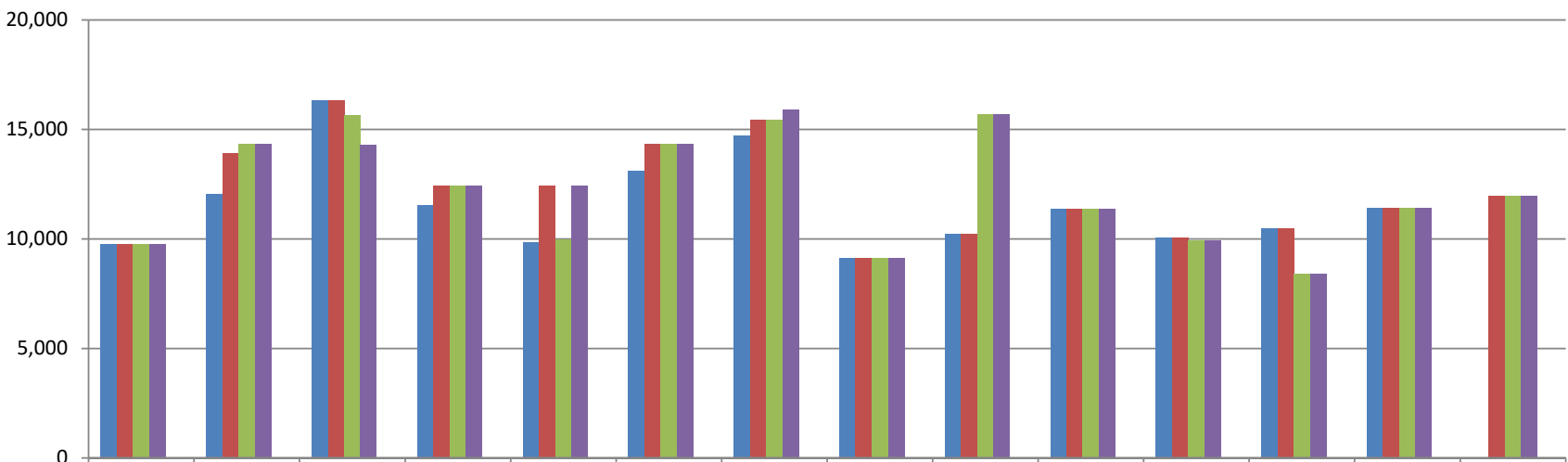
Anesthesiology

Rest of State



Dermatology - No Surgery

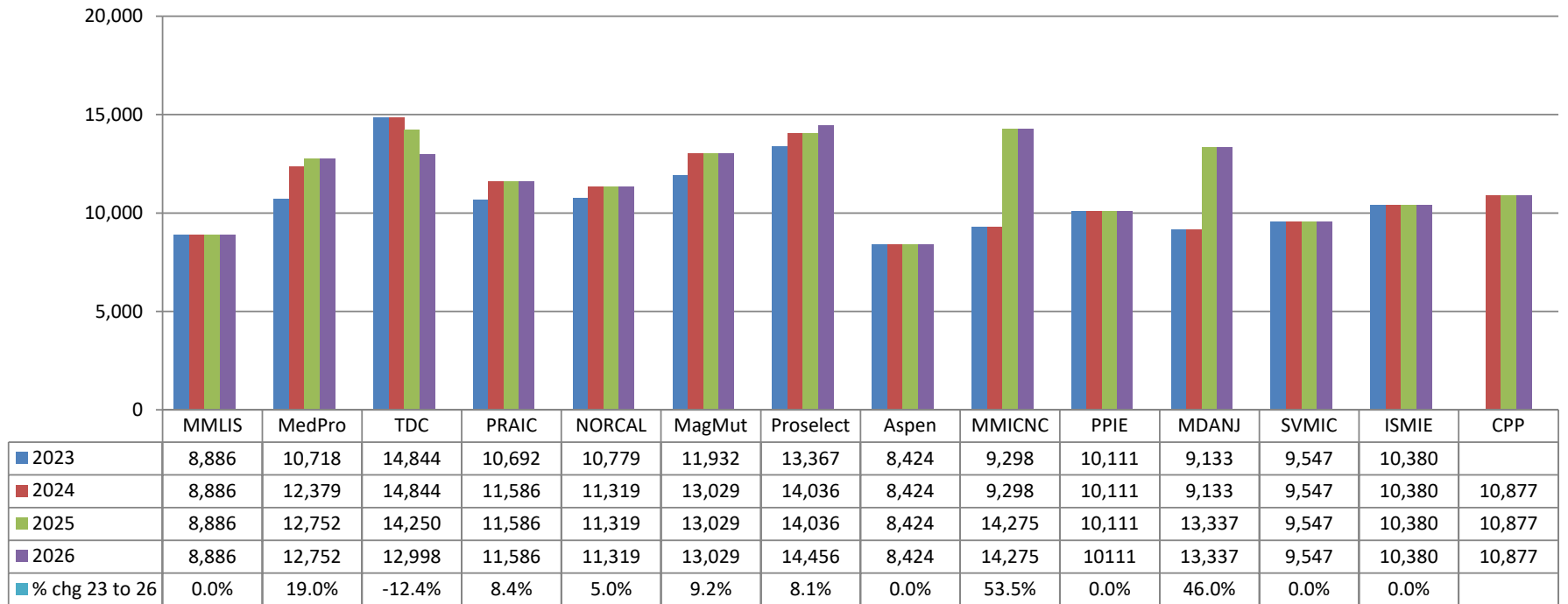
Baltimore City and Baltimore County



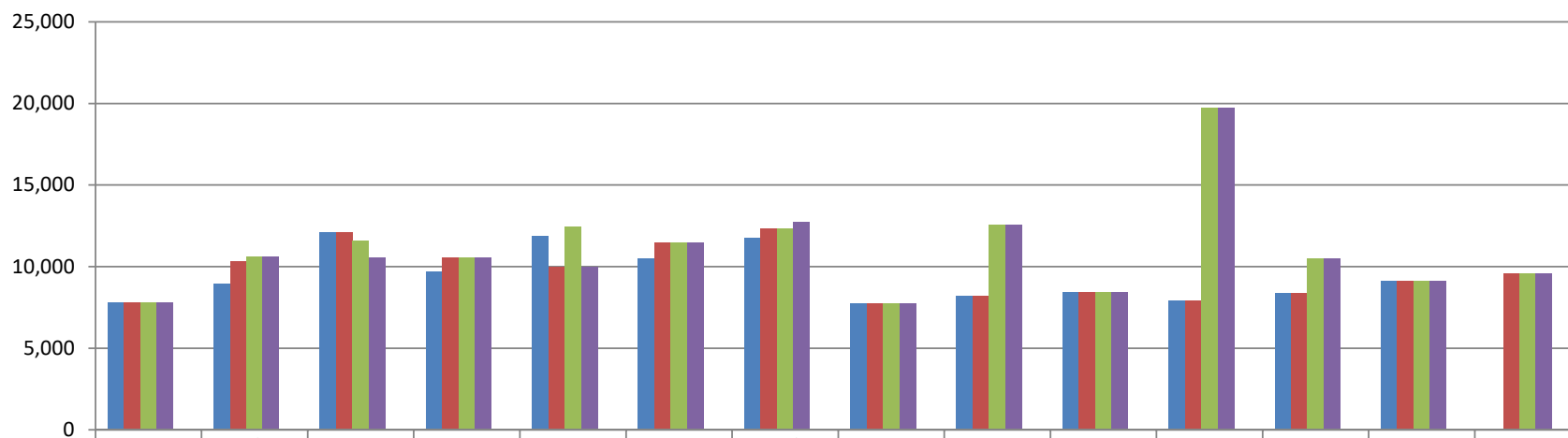
	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2023	9,776	12,057	16,330	11,536	9,846	13,129	14,705	9,115	10,227	11,375	10,046	10,501	11,420	
2024	9,776	13,927	16,330	12,444	12,451	14,337	15,441	9,112	10,227	11,375	10,046	10,501	11,420	11,966
2025	9,776	14,346	15,677	12,444	9,961	14,337	15,441	9,112	15,704	11,375	9,942	8,402	11,420	11,966
2026	9,776	14,346	14,298	12,444	12,451	14,337	15,904	9,112	15,704	11,375	9,942	8,402	11,420	11,966
% chg 23 to 26	0.0%	19.0%	-12.4%	7.9%	26.5%	9.2%	8.2%	0.0%	53.6%	0.0%	-1.0%	-20.0%	0.0%	

Dermatology · No Surgery

Anne Arundel, Howard, Montgomery, Prince George's

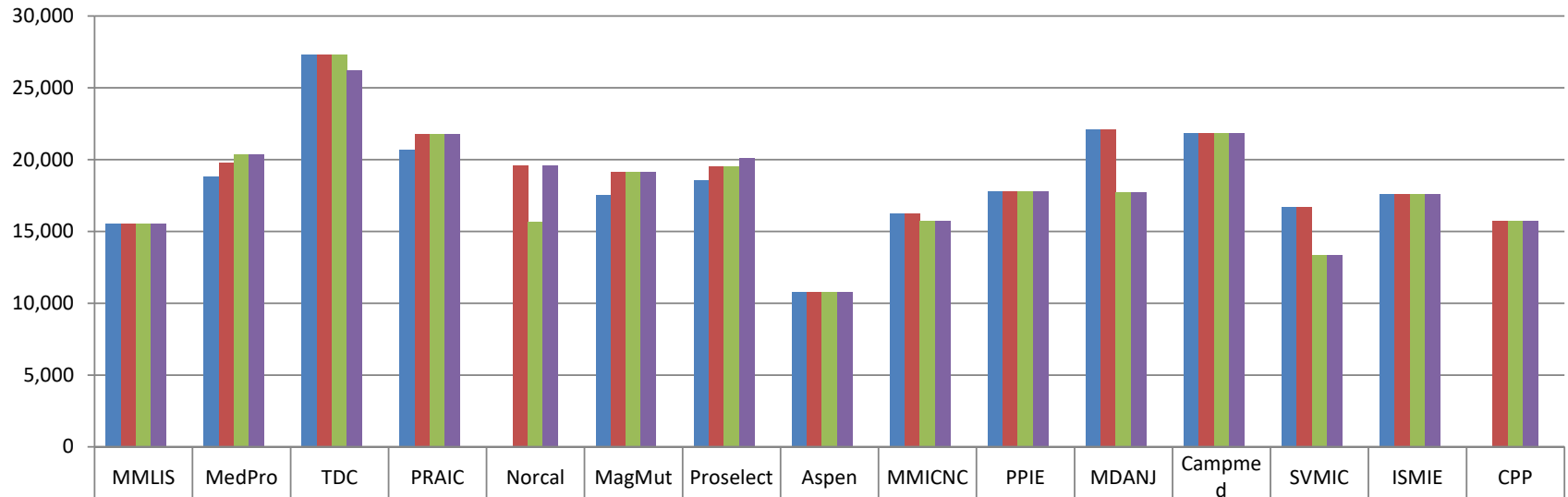


Rest of State



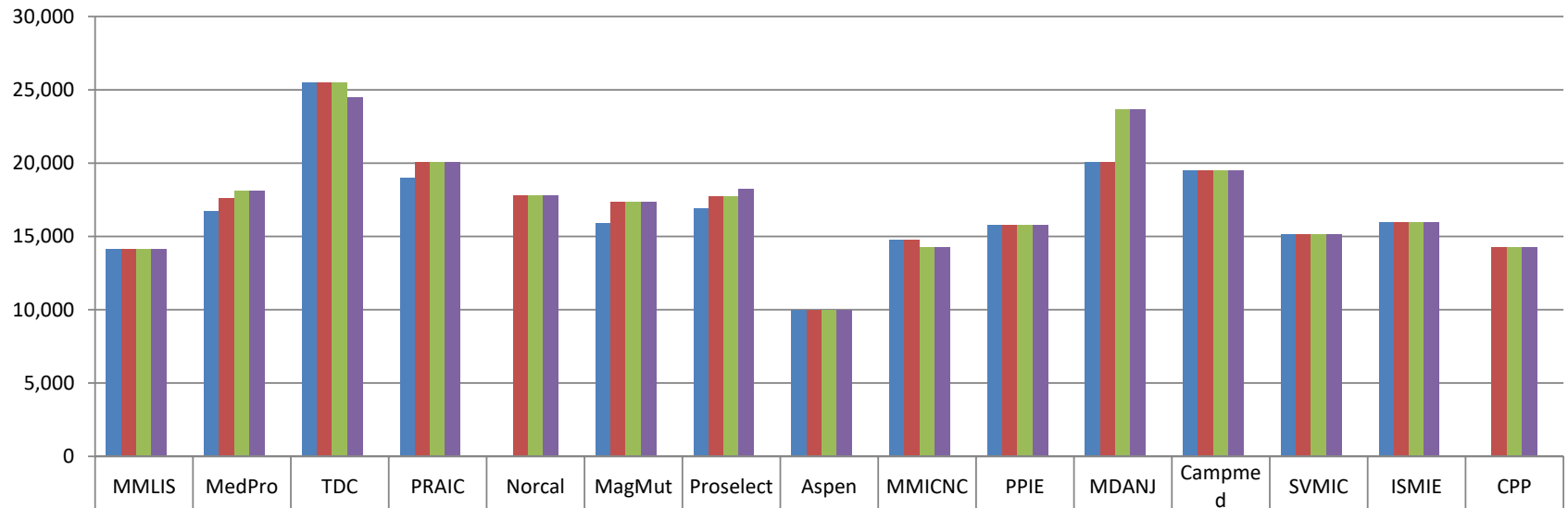
■ 2023	7,821	8,932	12,084	9,701	11,858	10,503	11,764	7,735	8,182	8,426	7,900	8,402	9,136	
■ 2024	7,821	10,316	12,084	10,578	9,961	11,469	12,353	7,735	8,182	8,426	7,900	8,402	9,136	9,573
■ 2025	7,821	10,627	11,601	10,578	12,451	11,469	12,353	7,735	12,563	8,426	19,732	10,501	9,136	9,573
■ 2026	7,821	10,627	10,581	10,578	9,961	11,469	12,723	7,735	12,563	8,426	19,732	10,501	9,136	9,573
■ % chg 23 to 26	0.0%	19.0%	-12.4%	9.0%	-16.0%	9.2%	8.2%	0.0%	53.5%	0.0%	149.8%	25.0%	0.0%	

Baltimore City and Baltimore County



■ 2023	15,517	18,840	27,336	20,710		17,505	18,575	10,764	16,235	17,775	22,086	21,855	16,670	17,572	
■ 2024	15,517	19,782	27,336	21,772	19,566	19,116	19,505	10,764	16,235	17,775	22,086	21,855	16,670	17,572	15,704
■ 2025	15,517	20,377	27,336	21,772	15,653	19,116	19,505	10,764	15,704	17,775	17,693	21,855	13,336	17,572	15,704
■ 2026	15,517	20,377	26,245	21,772	19,566	19,116	20,089	10,764	15,704	17,775	17,693	21,855	13,336	17,572	15,704
■ % chg 23 to 26	0.0%	8.2%	-4.0%	5.1%		9.2%	8.2%	0.0%	-3.3%	0.0%	-19.9%	0.0%	-20.0%	0.0%	

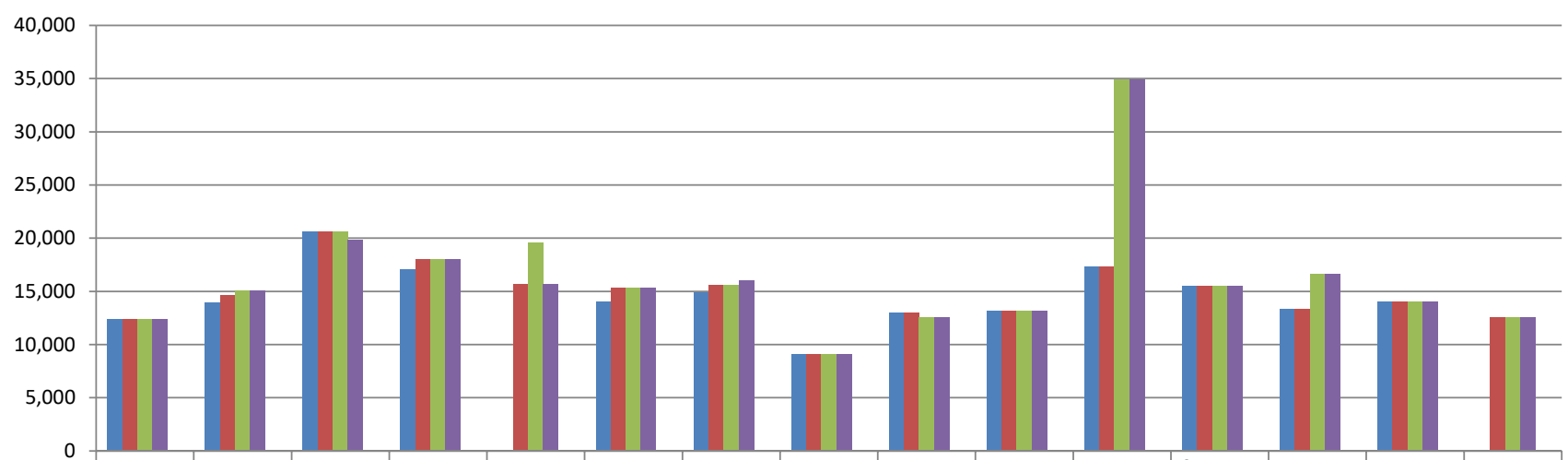
Anne Arundel, Howard, Montgomery, Prince George's



■ 2023	14,105	16,746	25,515	19,022		15,909	16,885	9,938	14,758	15,798	20,078	19,530	15,154	15,972	
■ 2024	14,105	17,584	25,515	20,056	17,787	17,372	17,730	9,938	14,758	15,798	20,078	19,530	15,154	15,972	14,275
■ 2025	14,105	18,113	25,515	20,056	17,787	17,372	17,730	9,938	14,275	15,798	23,673	19,530	15,154	15,972	14,275
■ 2026	14,105	18,113	24,497	20,056	17,787	17,372	18,260	9,938	14,275	15,798	23,673	19,530	15,154	15,972	14,275
■ % chg 23 to 26	0.0%	8.2%	-4.0%	5.4%		9.2%	8.1%	0.0%	-3.3%	0.0%	17.9%	0.0%	0.0%	0.0%	

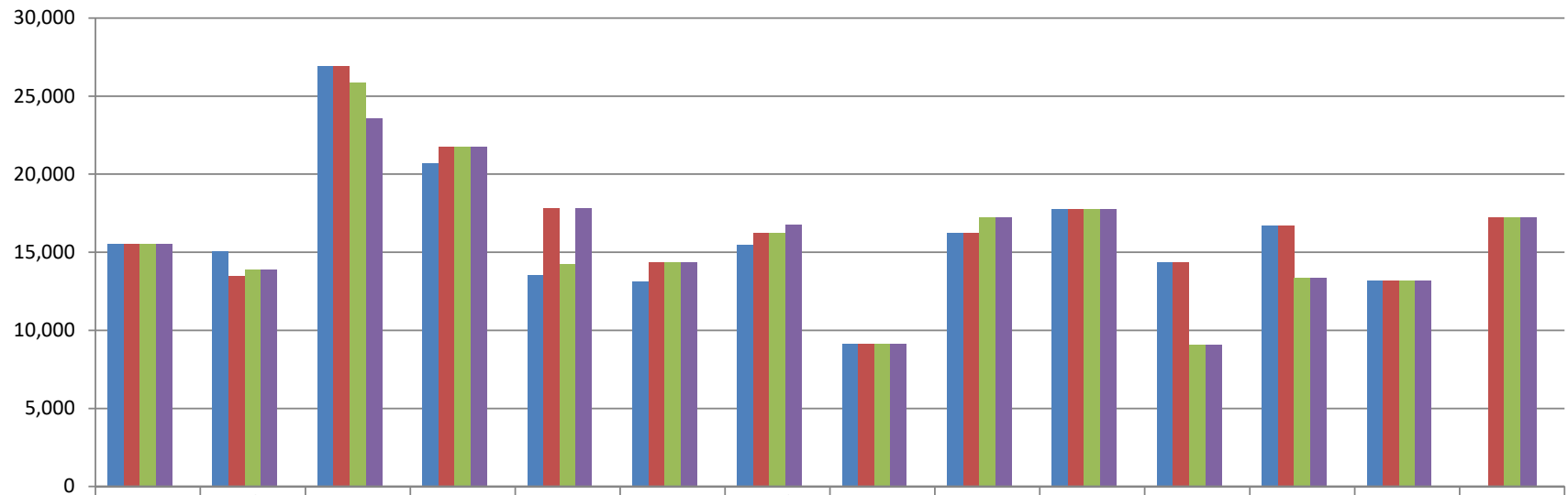
Internal Medicine · No Surgery

Rest of State



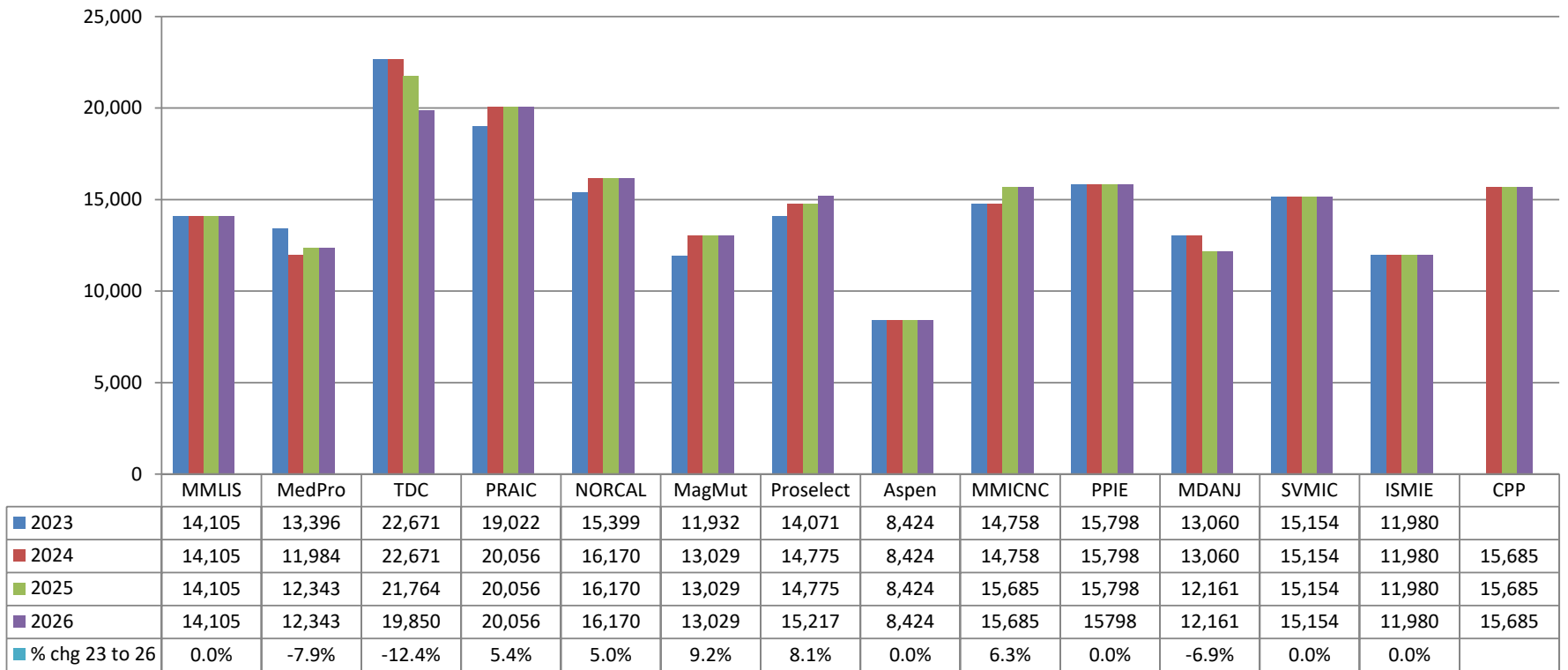
2023	12,414	13,956	20,654	17,040		14,004	14,860	9,112	12,988	13,165	17,367	15,500	13,336	14,056	
2024	12,414	14,653	20,654	18,041	15,653	15,293	15,604	9,112	12,988	13,165	17,367	15,500	13,336	14,056	12,563
2025	12,414	15,094	20,654	18,041	19,566	15,293	15,604	9,112	12,563	13,165	34,933	15,500	16,670	14,056	12,563
2026	12,414	15,094	19,830	18,041	15,653	15,293	16,072	9,112	12,563	13,165	34,933	15,500	16,670	14,056	12,563
% chg 23 to 26	0.0%	8.2%	-4.0%	5.9%		9.2%	8.2%	0.0%	-3.3%	0.0%	101.1%	0.0%	25.0%	0.0%	

Baltimore City and Baltimore County

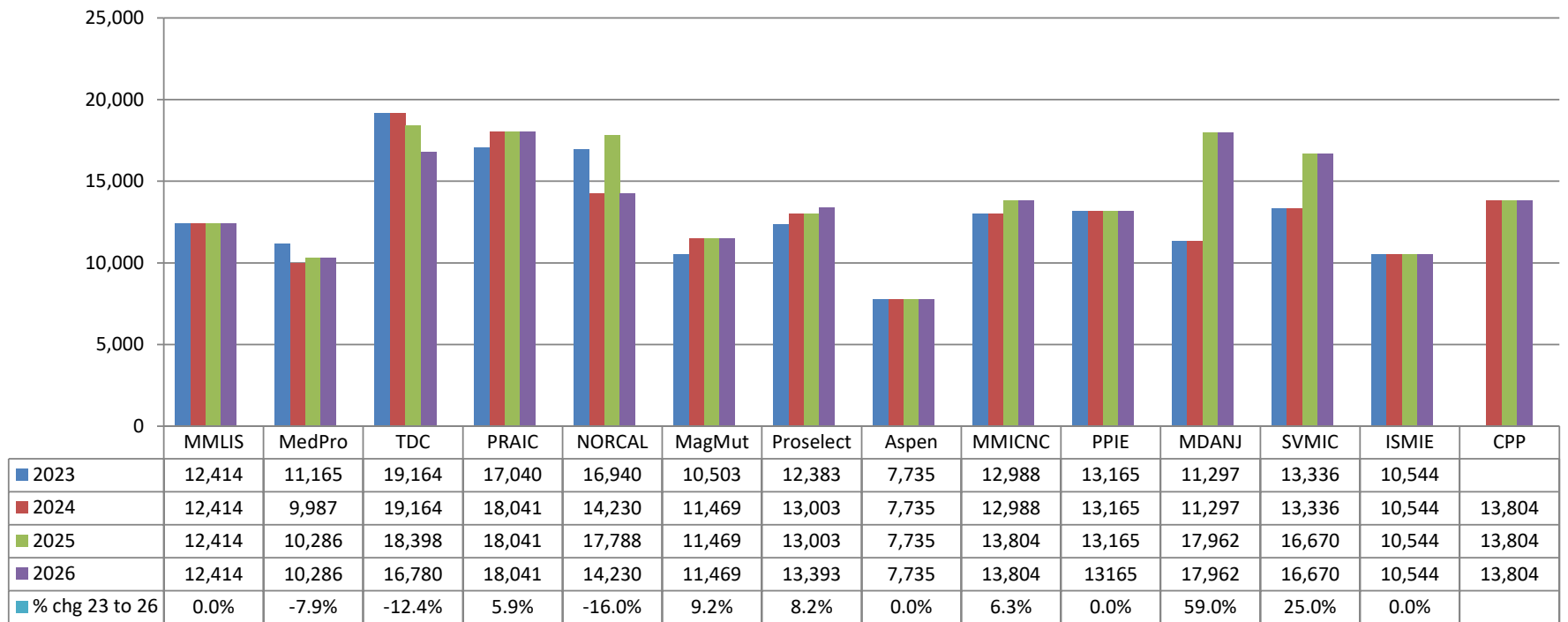


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2023	15,517	15,072	26,940	20,710	13,552	13,129	15,479	9,112	16,235	17,775	14,366	16,670	13,176	
2024	15,517	13,482	26,940	21,772	17,788	14,337	16,254	9,112	16,235	17,775	14,366	16,670	13,176	17,255
2025	15,517	13,886	25,862	21,772	14,230	14,337	16,254	9,112	17,255	17,775	9,080	13,336	13,176	17,255
2026	15,517	13,886	23,589	21,772	17,788	14,337	16,741	9,112	17,255	17,775	9,080	13,336	13,176	17,255
% chg 23 to 26	0.0%	-7.9%	-12.4%	5.1%	31.3%	9.2%	8.2%	0.0%	6.3%	0.0%	-36.8%	-20.0%	0.0%	

Anne Arundel, Howard, Montgomery, Prince George's

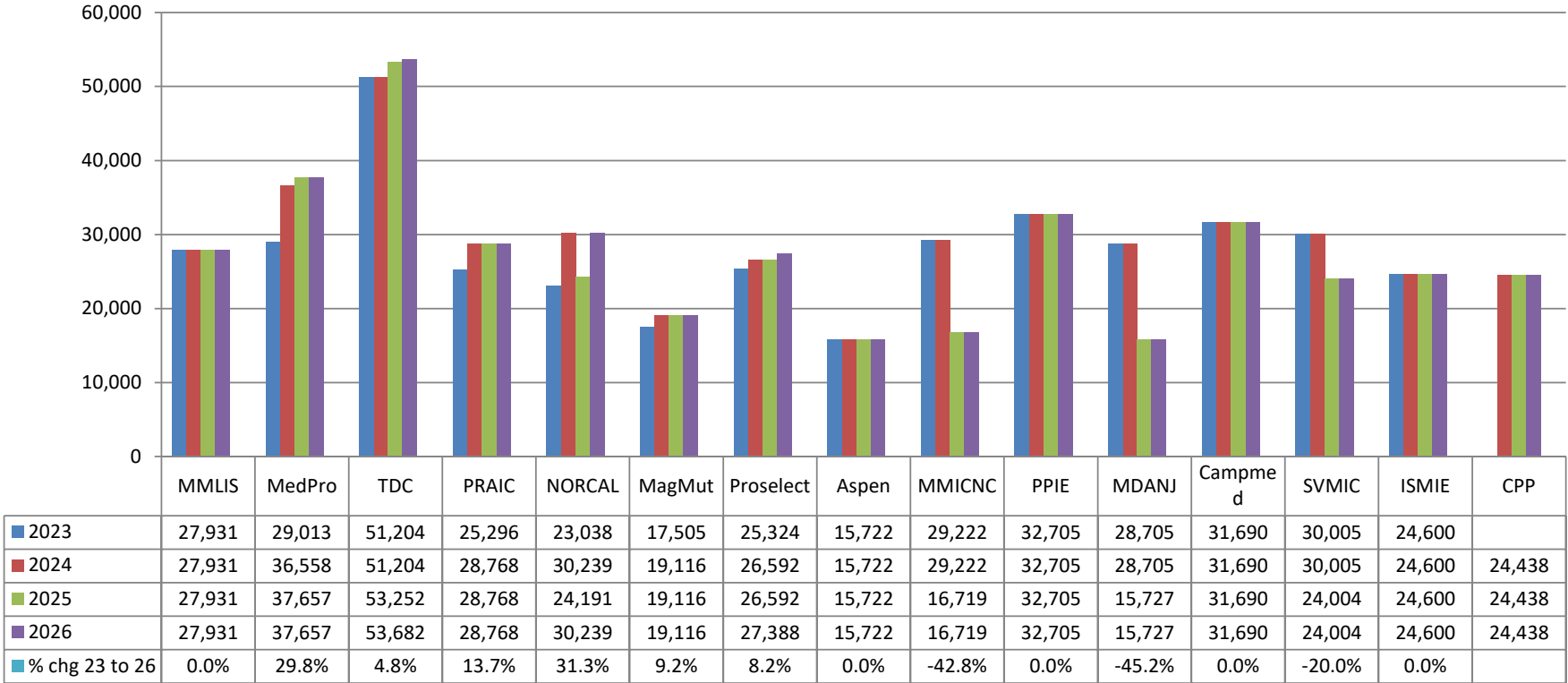


Rest of State



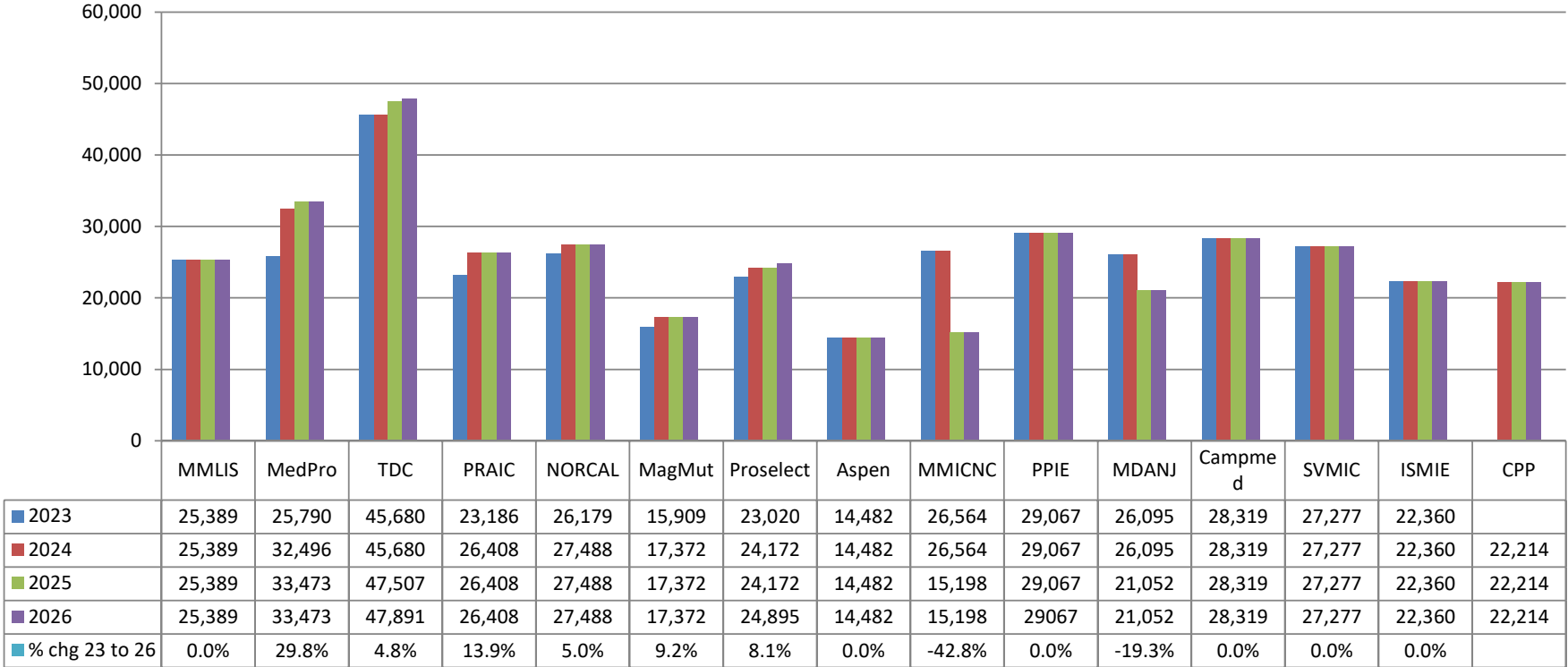
Radiology (Diagnostic) · No Surgery

Baltimore City and Baltimore County



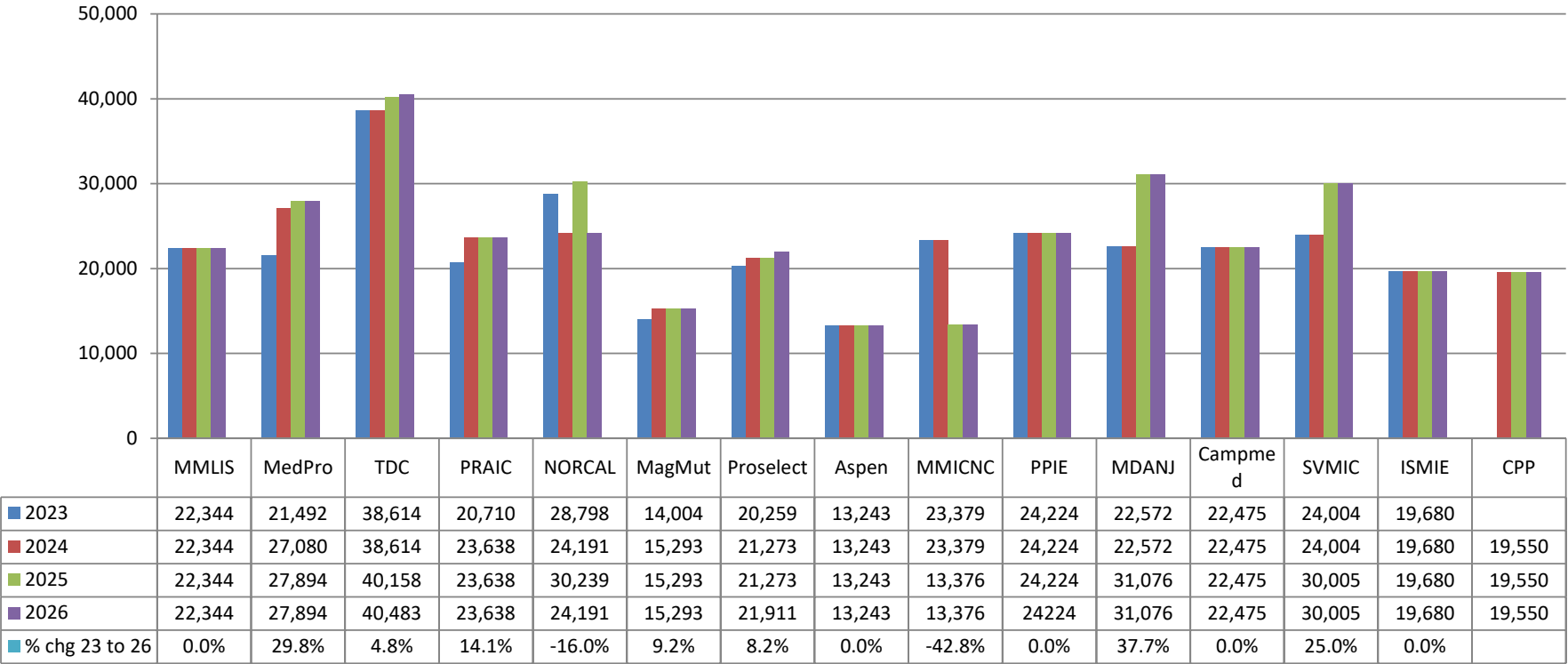
Radiology (Diagnostic) · No Surgery

Anne Arundel, Howard, Montgomery, Prince George's



Radiology (Diagnostic) · No Surgery

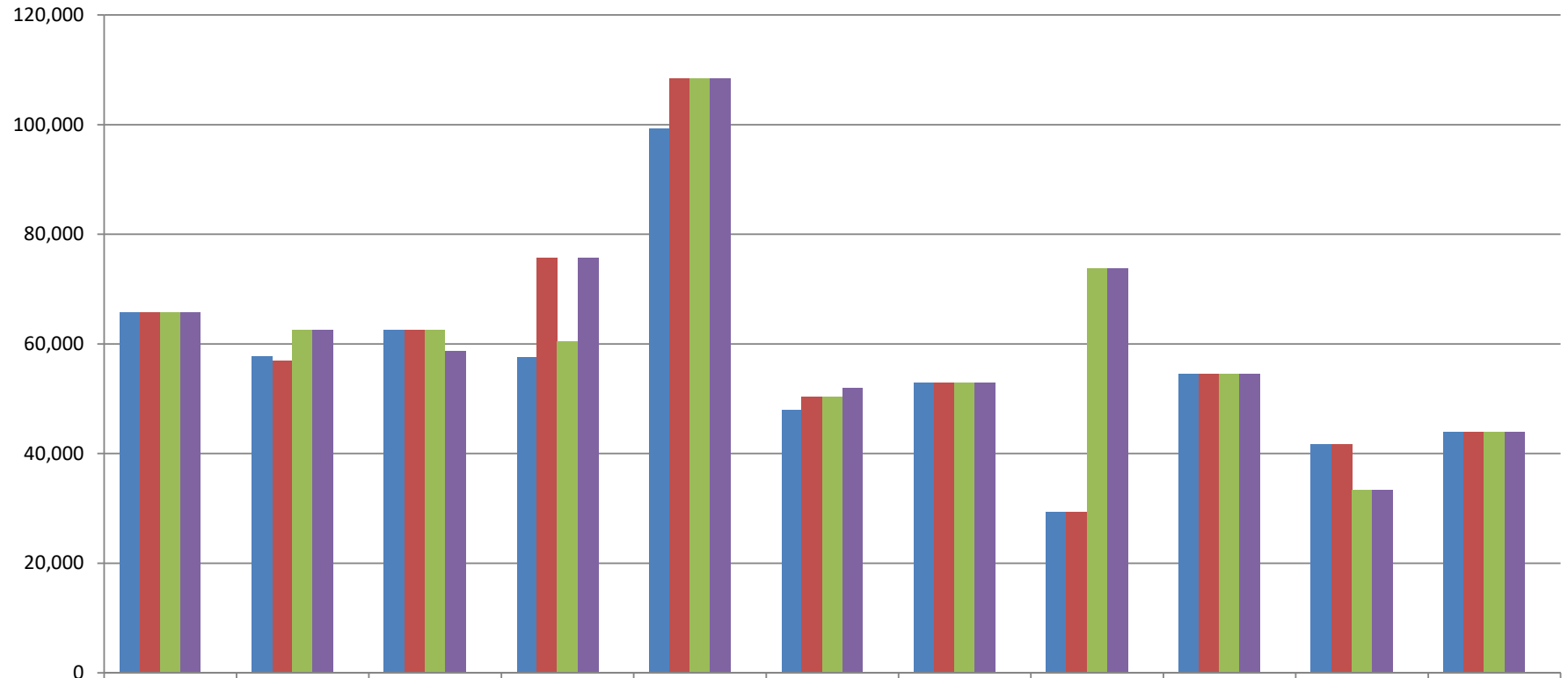
Rest of State



Emergency Medicine - Inc. Major Surgery

Exhibit C
Page 1

Baltimore City and Baltimore County

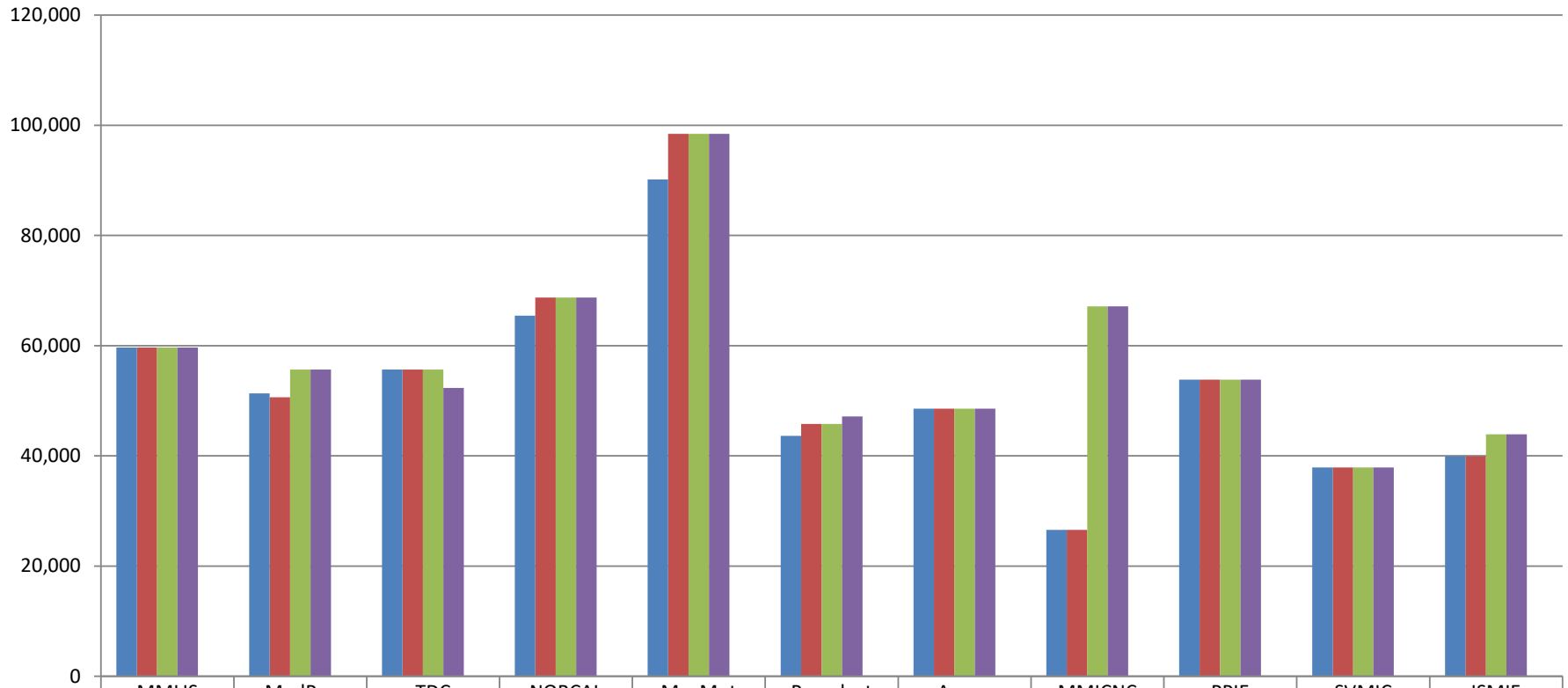


	MMLIS	MedPro	TDC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	SVMIC	ISMIE
2023	65,637	57,774	62,420	57,596	99,197	47,973	52,901	29,222	54,508	41,673	43,924
2024	65,637	56,973	62,420	75,597	108,323	50,375	52,901	29,222	54,508	41,673	43,924
2025	65,637	62,598	62,420	60,478	108,323	50,375	52,901	73,829	54,508	33,338	43,924
2026	65,637	62,598	58,674	75,597	108,323	51,885	52,901	73,829	54,508	33,338	43,924
% chg 23 to 26	0.0%	8.4%	-6.0%	31.3%	9.2%	8.2%	0.0%	152.6%	0.0%	-20.0%	0.0%

Emergency Medicine - Inc. Major Surgery

Exhibit C
Page 2

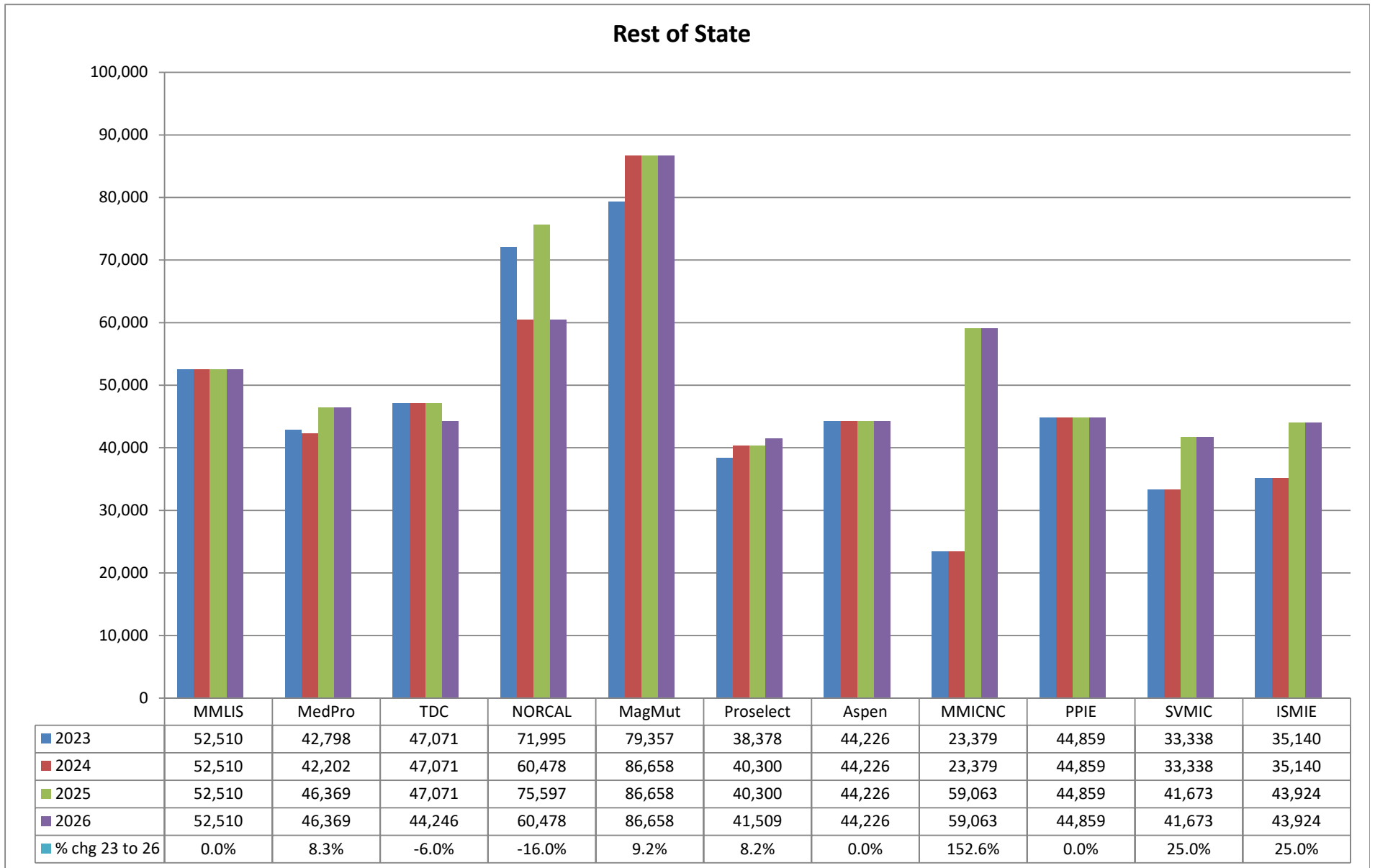
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	SVMIC	ISMIE
2023	59,664	51,357	55,686	65,446	90,150	43,610	48,563	26,564	53,829	37,884	39,928
2024	59,664	50,642	55,686	68,721	98,444	45,792	48,563	26,564	53,829	37,884	39,928
2025	59,664	55,643	55,686	68,721	98,444	45,792	48,563	67,111	53,829	37,884	43,924
2026	59,664	55,643	52,343	68,721	98,444	47,162	48,563	67,111	53,829	37,884	43,924
% chg 23 to 26	0.0%	8.3%	-6.0%	5.0%	9.2%	8.1%	0.0%	152.6%	0.0%	0.0%	10.0%

Emergency Medicine - Inc. Major Surgery

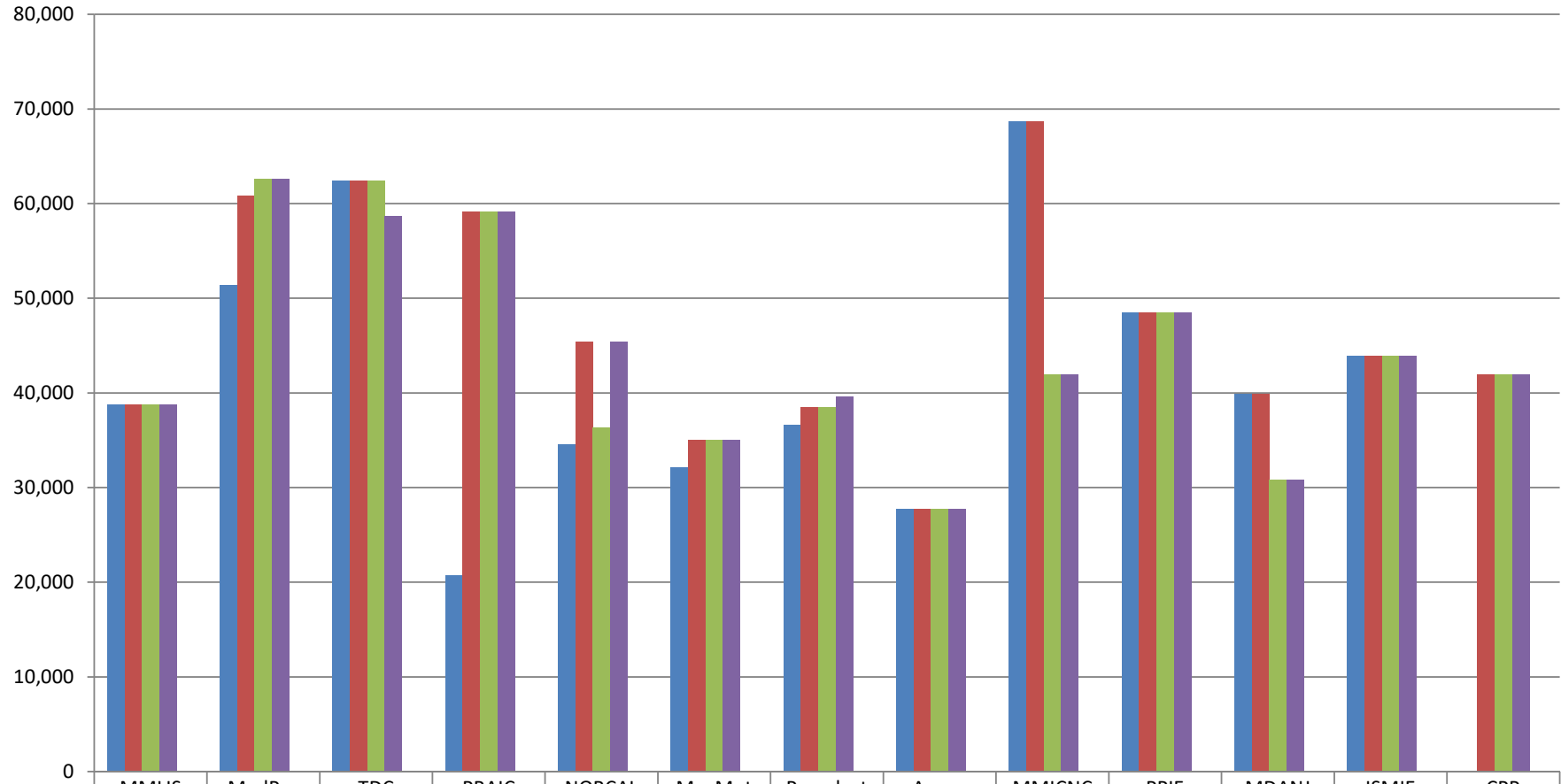
Exhibit C
Page 3



Emergency Medicine (No Major Surgery)

Exhibit C
Page 4

Baltimore City and Baltimore County

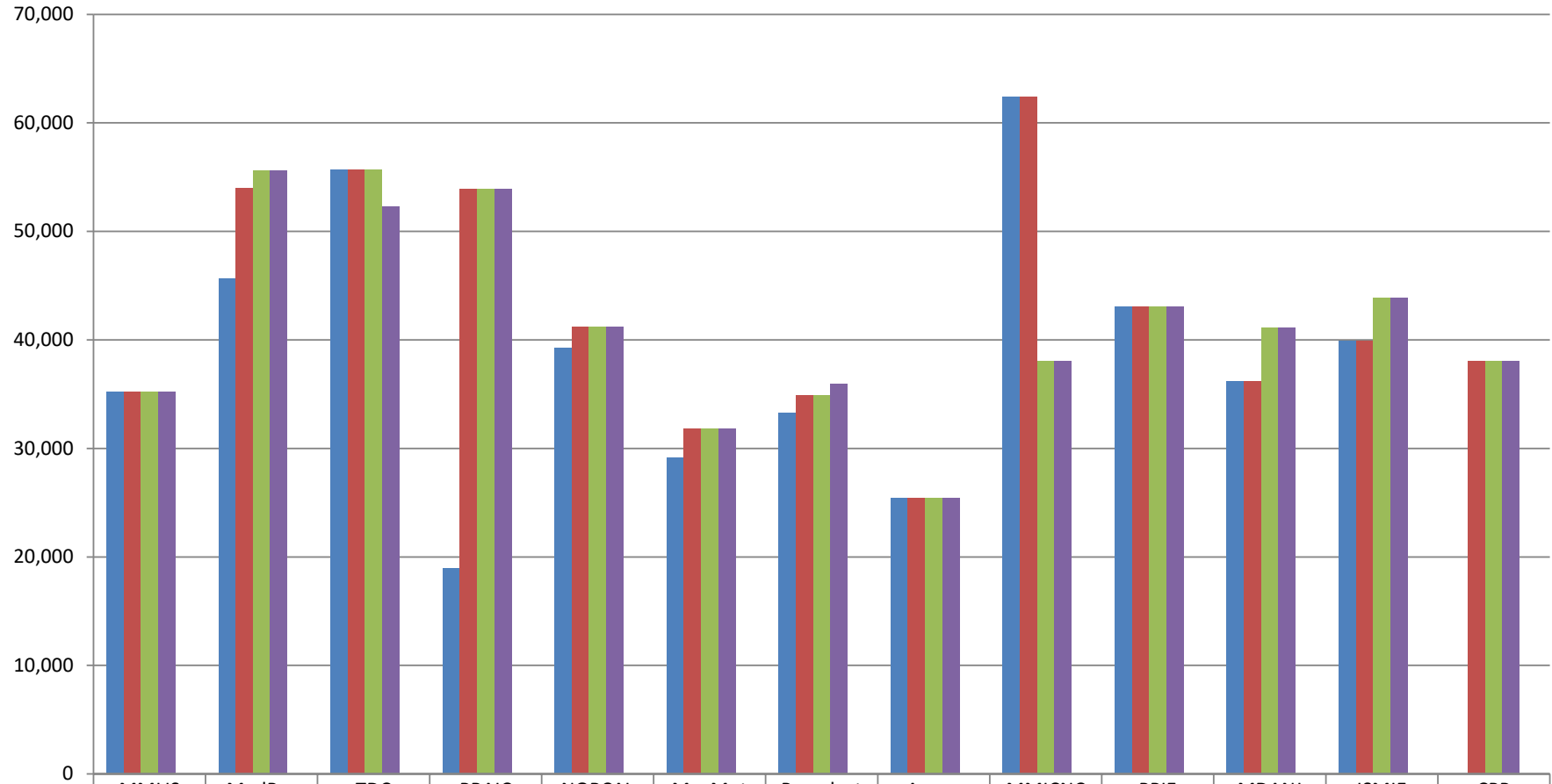


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	ISMIE	CPP
2023	38,793	51,354	62,420	20,710	34,558	32,093	36,608	27,702	68,673	48,452	39,867	43,924	
2024	38,793	60,769	62,420	59,084	45,358	35,046	38,441	27,702	68,673	48,452	39,867	43,924	41,902
2025	38,793	62,598	62,420	59,084	36,287	35,046	38,441	27,702	41,903	48,452	30,806	43,924	41,902
2026	38,793	62,598	58,674	59,084	45,358	35,046	39,592	27,702	41,903	48,452	30,806	43,924	41,902
% chg 23 to 26	0.0%	21.9%	-6.0%	185.3%	31.3%	9.2%	8.2%	0.0%	-39.0%	0.0%	-22.7%	0.0%	

Emergency Medicine (No Major Surgery)

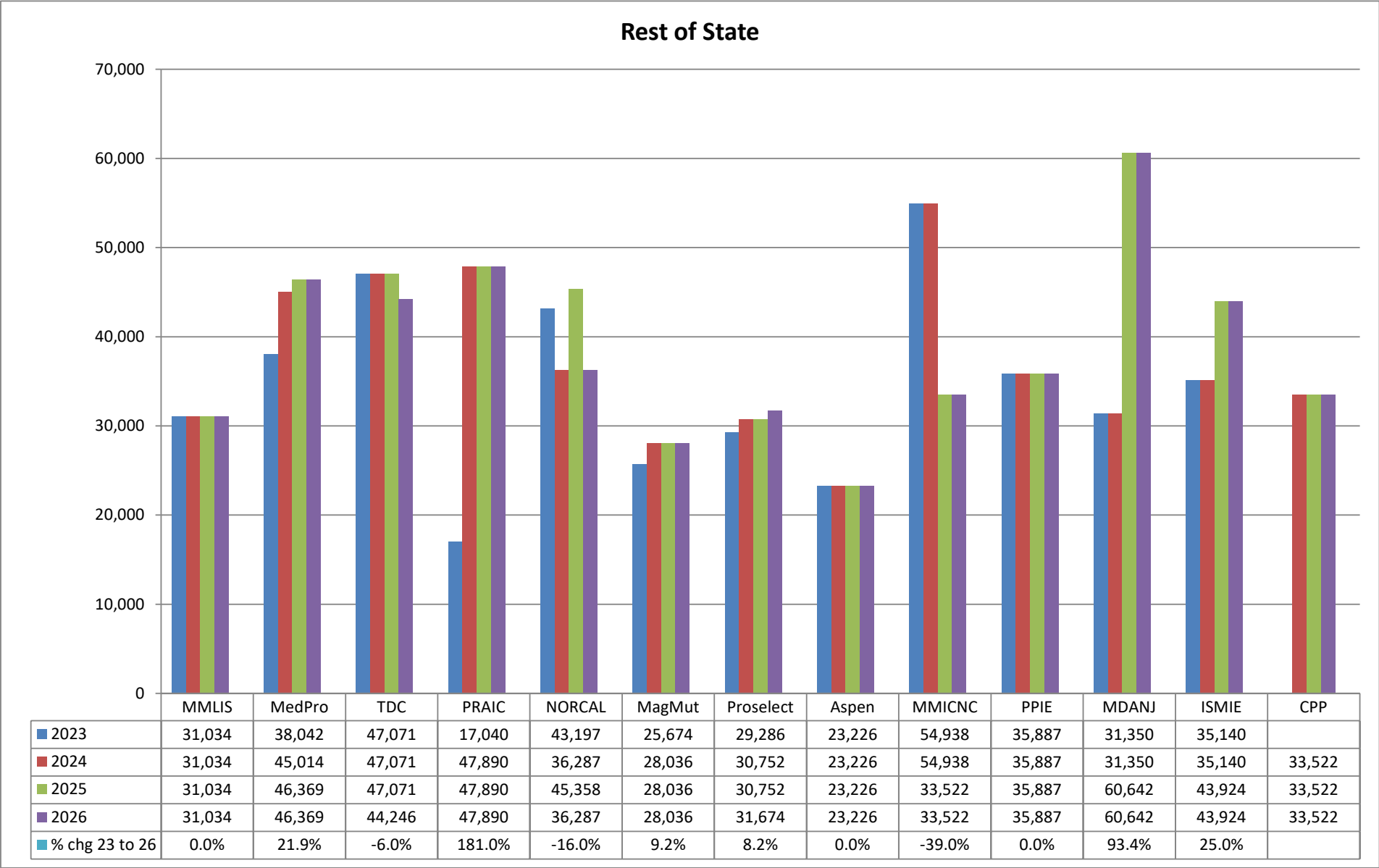
Exhibit C
Page 5

Anne Arundel, Howard, Montgomery, Prince George's



■ 2023	35,262	45,650	55,686	19,022	39,268	29,166	33,278	25,464	62,425	43,063	36,243	39,928	
■ 2024	35,262	54,017	55,686	53,935	41,232	31,849	34,943	25,464	62,425	43,063	36,243	39,928	38,089
■ 2025	35,262	55,643	55,686	53,935	41,232	31,849	34,943	25,464	38,089	43,063	41,158	43,924	38,089
■ 2026	35,262	55,643	52,343	53,935	41,232	31,849	35,988	25,464	38,089	43,063	41,158	43,924	38,089
■ % chg 23 to 26	0.0%	21.9%	-6.0%	183.5%	5.0%	9.2%	8.1%	0.0%	-39.0%	0.0%	13.6%	10.0%	

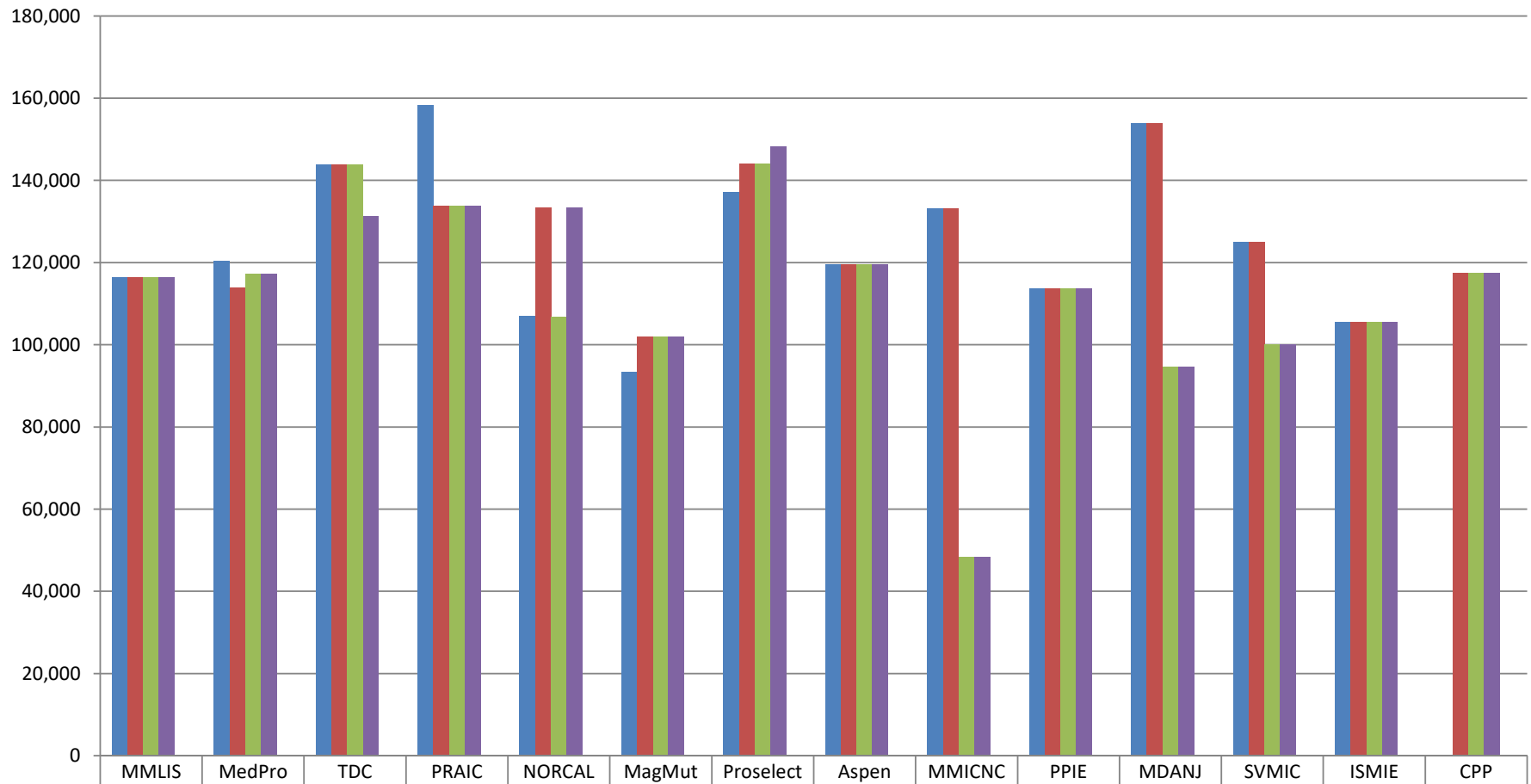
Emergency Medicine (No Major Surgery)



Obstetrics/Gynecology - Surgery

Exhibit C
Page 7

Baltimore City and Baltimore County

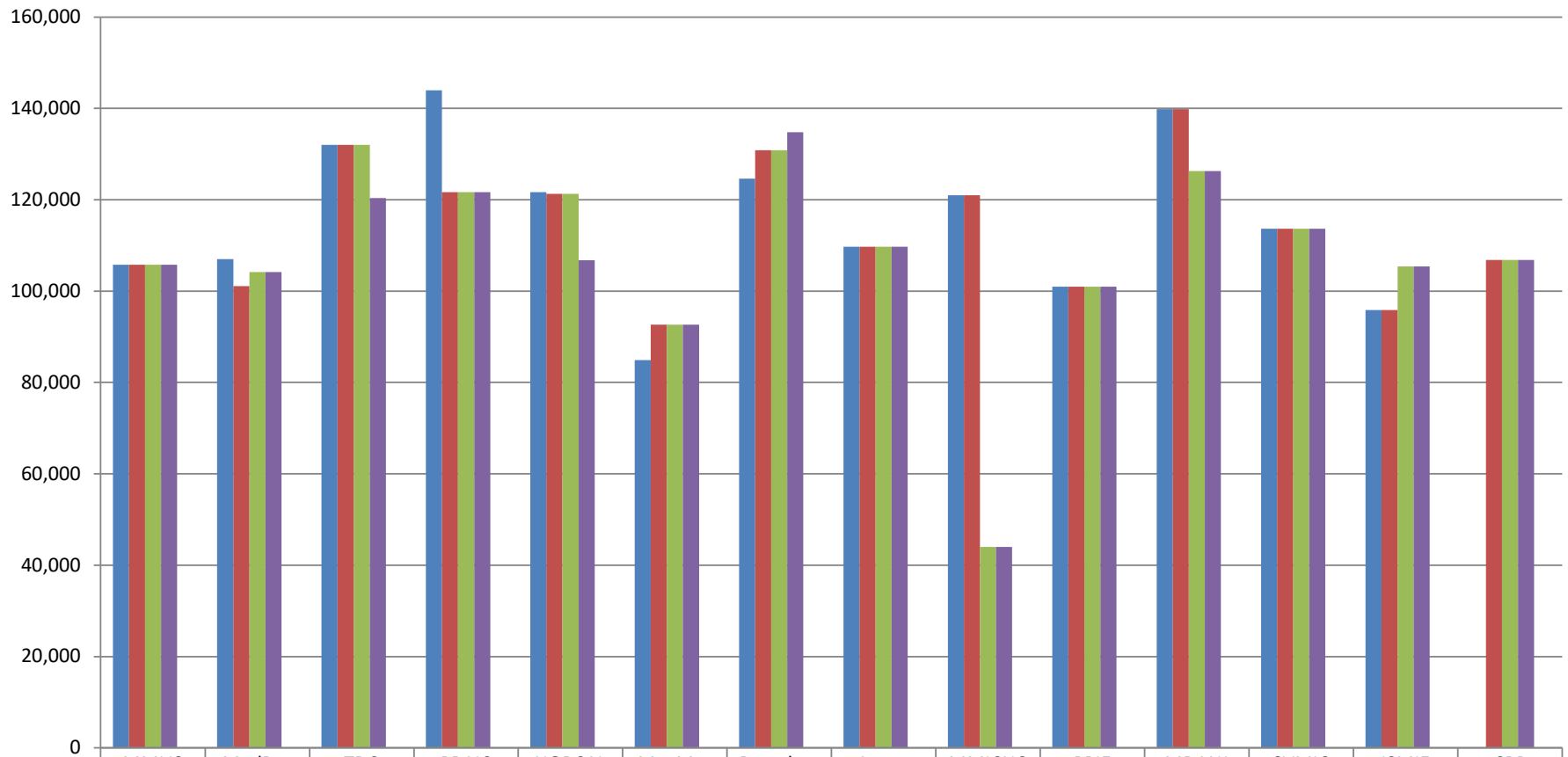


■ 2023	116,378	120,364	143,834	158,317	107,061	93,361	137,097	119,616	133,127	113,558	153,853	125,018	105,420	
■ 2024	116,378	113,748	143,834	133,707	133,406	101,951	143,961	119,616	133,127	113,558	153,853	125,018	105,420	117,499
■ 2025	116,378	117,168	143,834	133,707	106,725	101,951	143,961	119,616	48,414	113,558	94,642	100,014	105,420	117,499
■ 2026	116,378	117,168	131,188	133,707	133,406	101,951	148,275	119,616	48,414	113,558	94,642	100,014	105,420	117,499
■ % chg 23 to 26	0.0%	-2.7%	-8.8%	-15.5%	24.6%	9.2%	8.2%	0.0%	-63.6%	0.0%	-38.5%	-20.0%	0.0%	

Obstetrics/Gynecology - Surgery

Exhibit C
Page 8

Anne Arundel, Howard, Montgomery, Prince George's

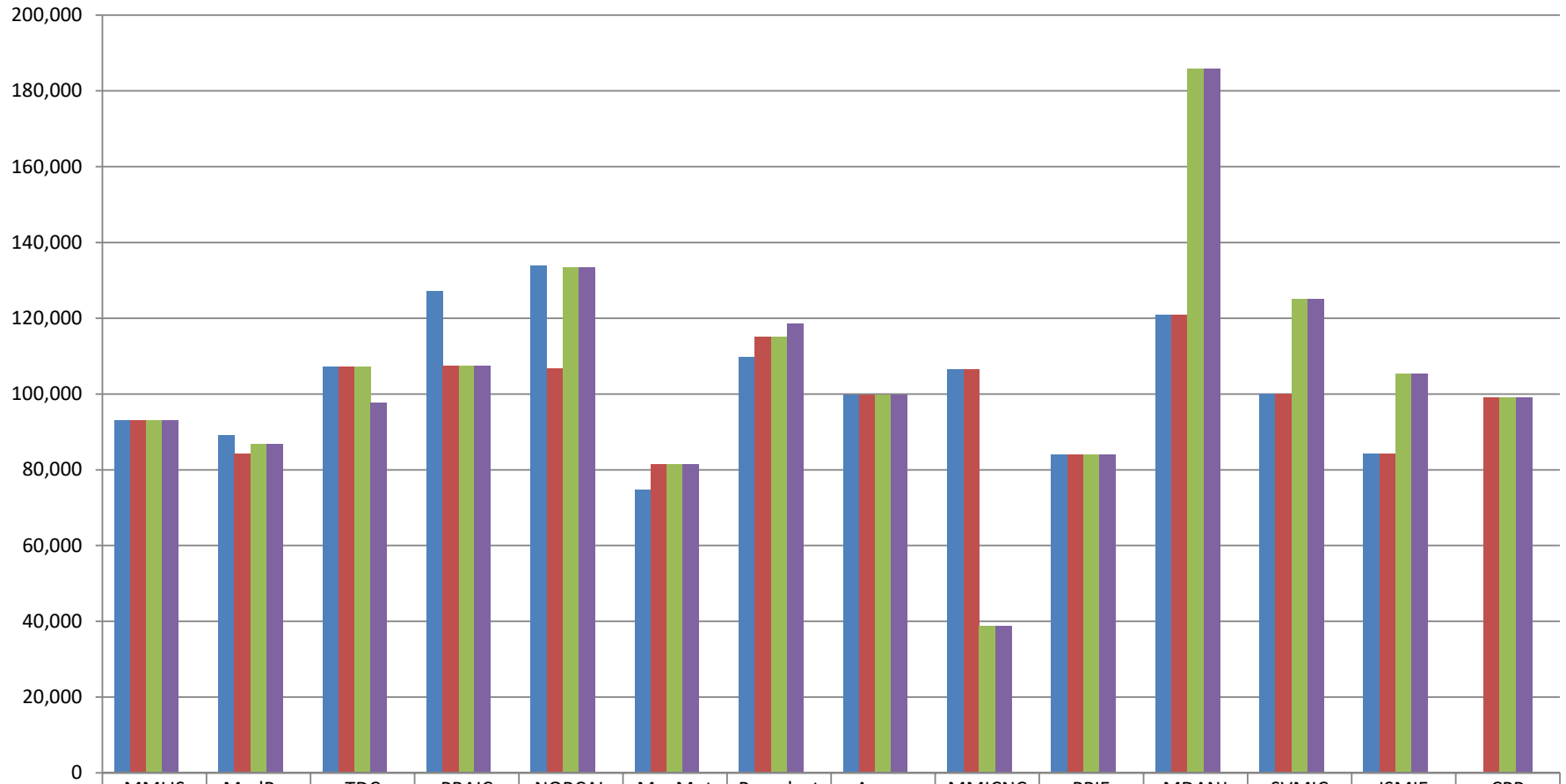


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2023	105,787	106,991	131,990	143,969	121,653	84,847	124,627	109,719	121,012	100,931	139,866	113,653	95,828	
2024	105,787	101,110	131,990	121,693	121,272	92,653	130,862	109,719	121,012	100,931	139,866	113,653	95,828	106,805
2025	105,787	104,149	131,990	121,693	121,272	92,653	130,862	109,719	44,008	100,931	126,272	113,653	105,420	106,805
2026	105,787	104,149	120,385	121,693	106,725	92,653	134,777	109,719	44,008	100,931	126,272	113,653	105,420	106,805
% chg 23 to 26	0.0%	-2.7%	-8.8%	-15.5%	-12.3%	9.2%	8.1%	0.0%	-63.6%	0.0%	-9.7%	0.0%	10.0%	

Obstetrics/Gynecology - Surgery

Exhibit C
Page 9

Rest of State

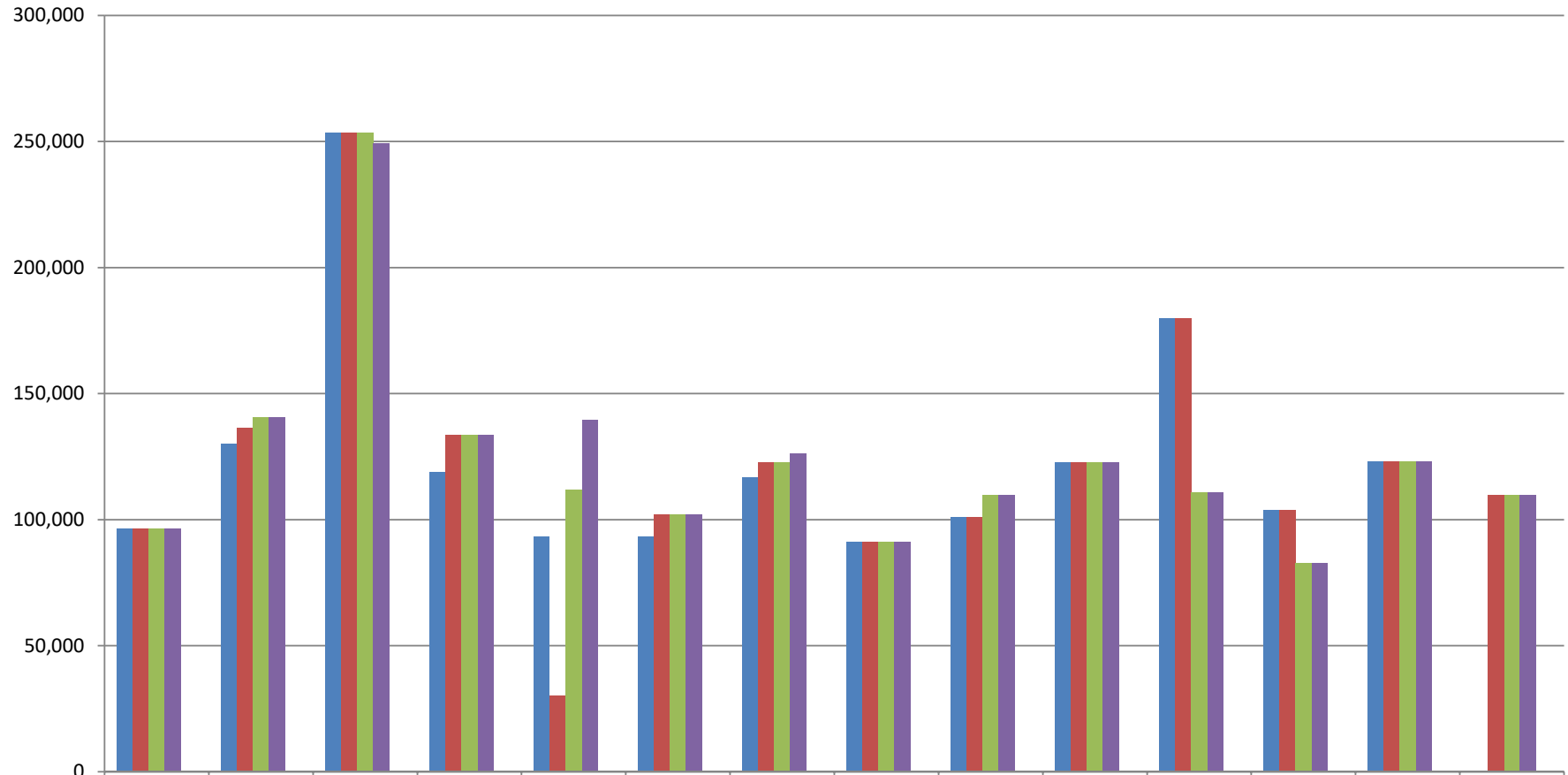


■ 2023	93,102	89,162	107,170	127,126	133,826	74,689	109,675	99,822	106,501	84,111	120,984	100,014	84,336	
■ 2024	93,102	84,258	107,170	107,589	106,725	81,561	115,167	99,822	106,501	84,111	120,984	100,014	84,336	98,999
■ 2025	93,102	86,791	107,170	107,589	133,406	81,561	115,167	99,822	38,731	84,111	185,813	125,018	105,420	98,999
■ 2026	93,102	86,791	97,746	107,589	133,406	81,561	118,621	99,822	38,731	84,111	185,813	125,018	105,420	98,999
■ % chg 23 to 26	0.0%	-2.7%	-8.8%	-15.4%	-0.3%	9.2%	8.2%	0.0%	-63.6%	0.0%	53.6%	25.0%	25.0%	

Neurology (including child) - Surgery

Exhibit C
Page 10

Baltimore City and Baltimore County

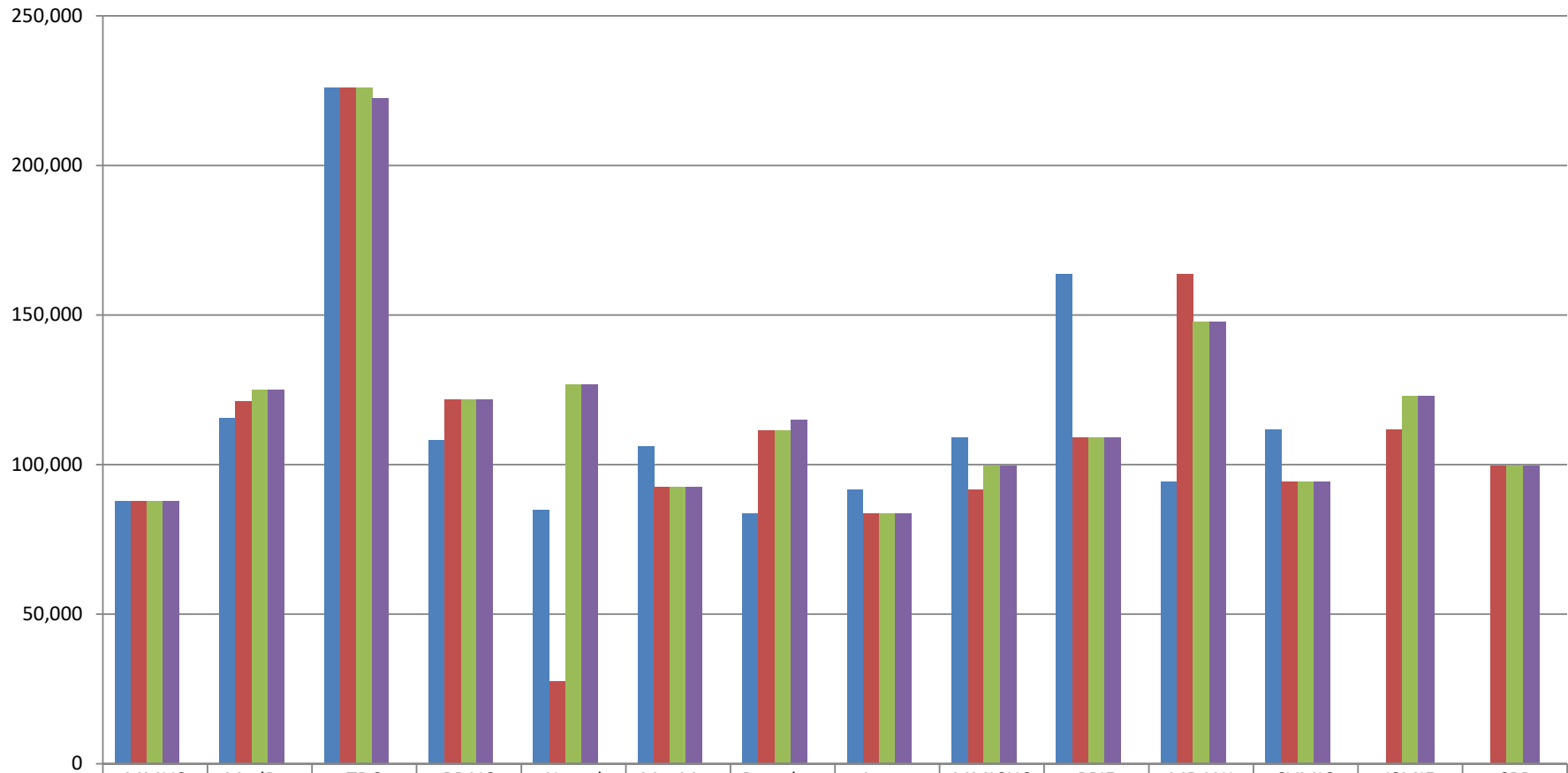


■ 2023	96,516	129,994	253,284	118,869	93,361	93,361	116,897	91,319	100,981	122,641	180,094	103,683	122,992	
■ 2024	96,516	136,496	253,284	133,707	30,239	101,951	122,749	91,319	100,981	122,641	180,094	103,683	122,992	109,736
■ 2025	96,516	140,601	253,284	133,707	111,706	101,951	122,749	91,319	109,736	122,641	110,791	82,946	122,992	109,736
■ 2026	96,516	140,601	249,283	133,707	139,632	101,951	126,427	91,319	109,736	122,641	110,791	82,946	122,992	109,736
■ % chg 23 to 26	0.0%	8.2%	-1.6%	12.5%	49.6%	9.2%	8.2%	0.0%	8.7%	0.0%	-38.5%	-20.0%	0.0%	

Neurology (including child) - Surgery

Exhibit C
Page 11

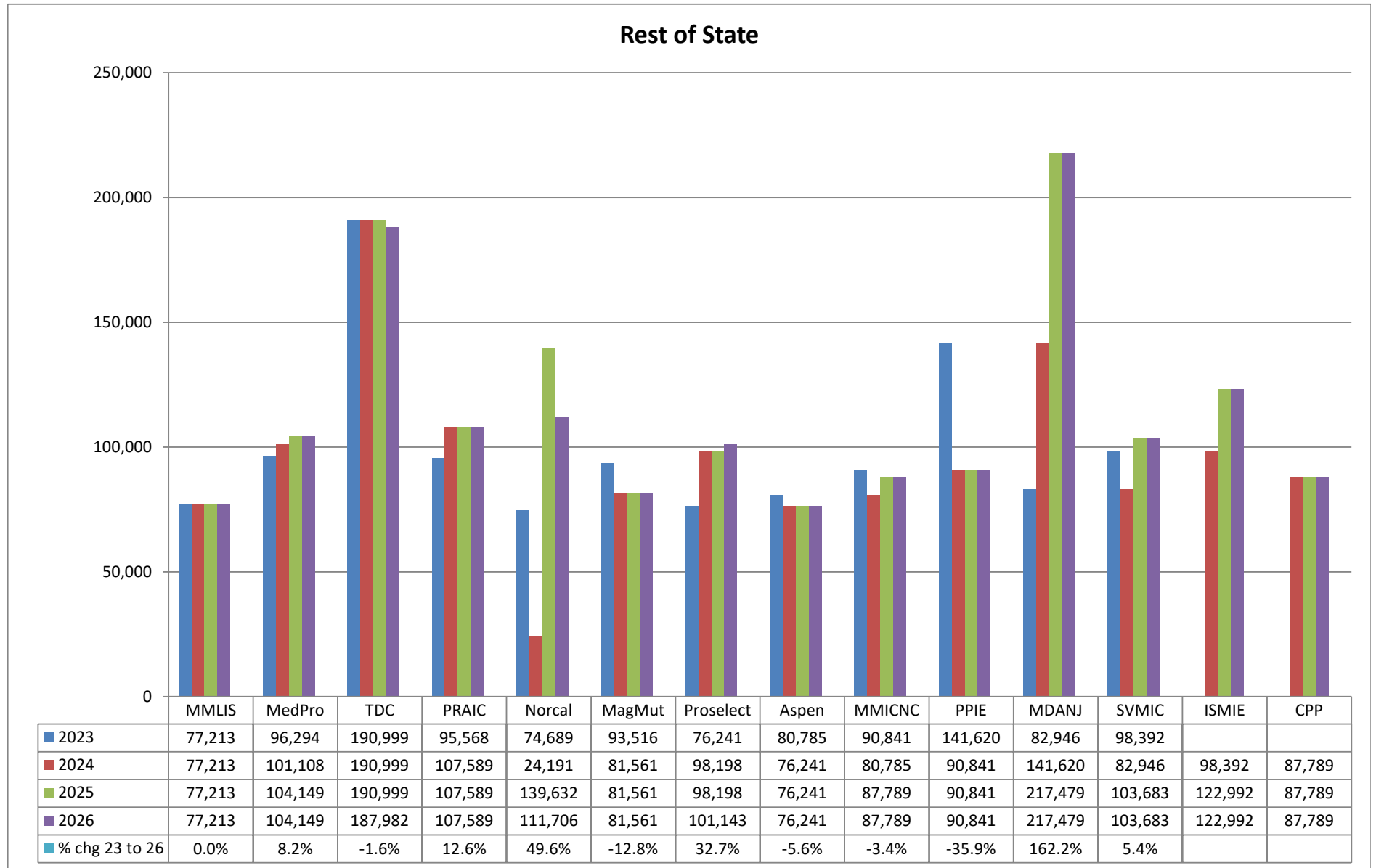
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	Norcal	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE	CPP
2023	87,733	115,550	225,958	108,151	84,847	106,264	83,780	91,792	109,004	163,722	94,257	111,800		
2024	87,733	121,330	225,958	121,693	27,488	92,653	111,580	83,780	91,792	109,004	163,722	94,257	111,800	99,749
2025	87,733	124,979	225,958	121,693	126,931	92,653	111,580	83,780	99,750	109,004	147,805	94,257	122,992	99,749
2026	87,733	124,979	222,388	121,693	126,931	92,653	114,918	83,780	99,750	109,004	147,805	94,257	122,992	99,749
% chg 23 to 26	0.0%	8.2%	-1.6%	12.5%	49.6%	-12.8%	37.2%	-8.7%	-8.5%	-33.4%	56.8%	-15.7%		

Neurology (including child) - Surgery

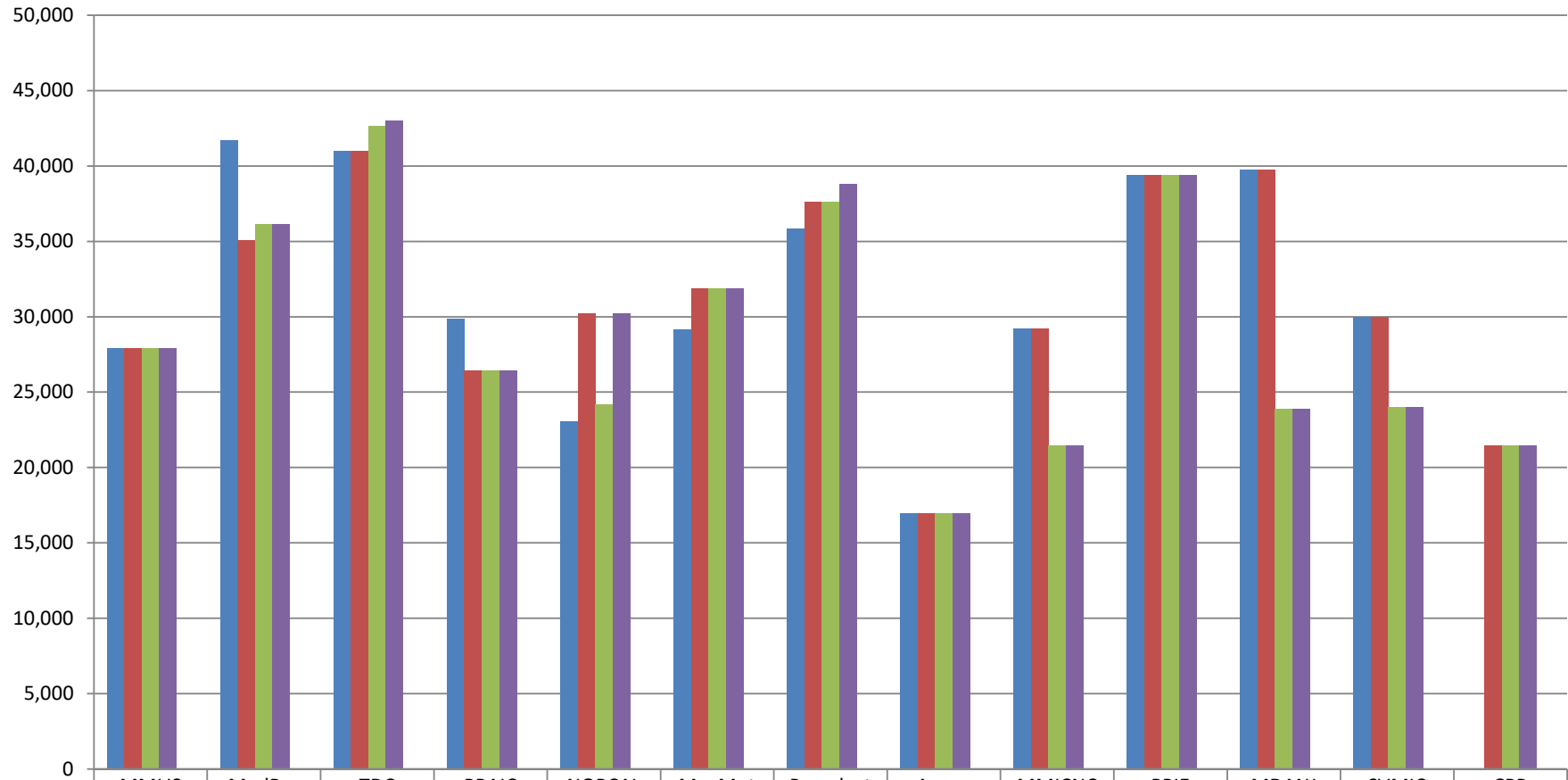
Exhibit C
Page 12



Neurology (including child) - Minor Surgery

Exhibit C
Page 13

Baltimore City and Baltimore County

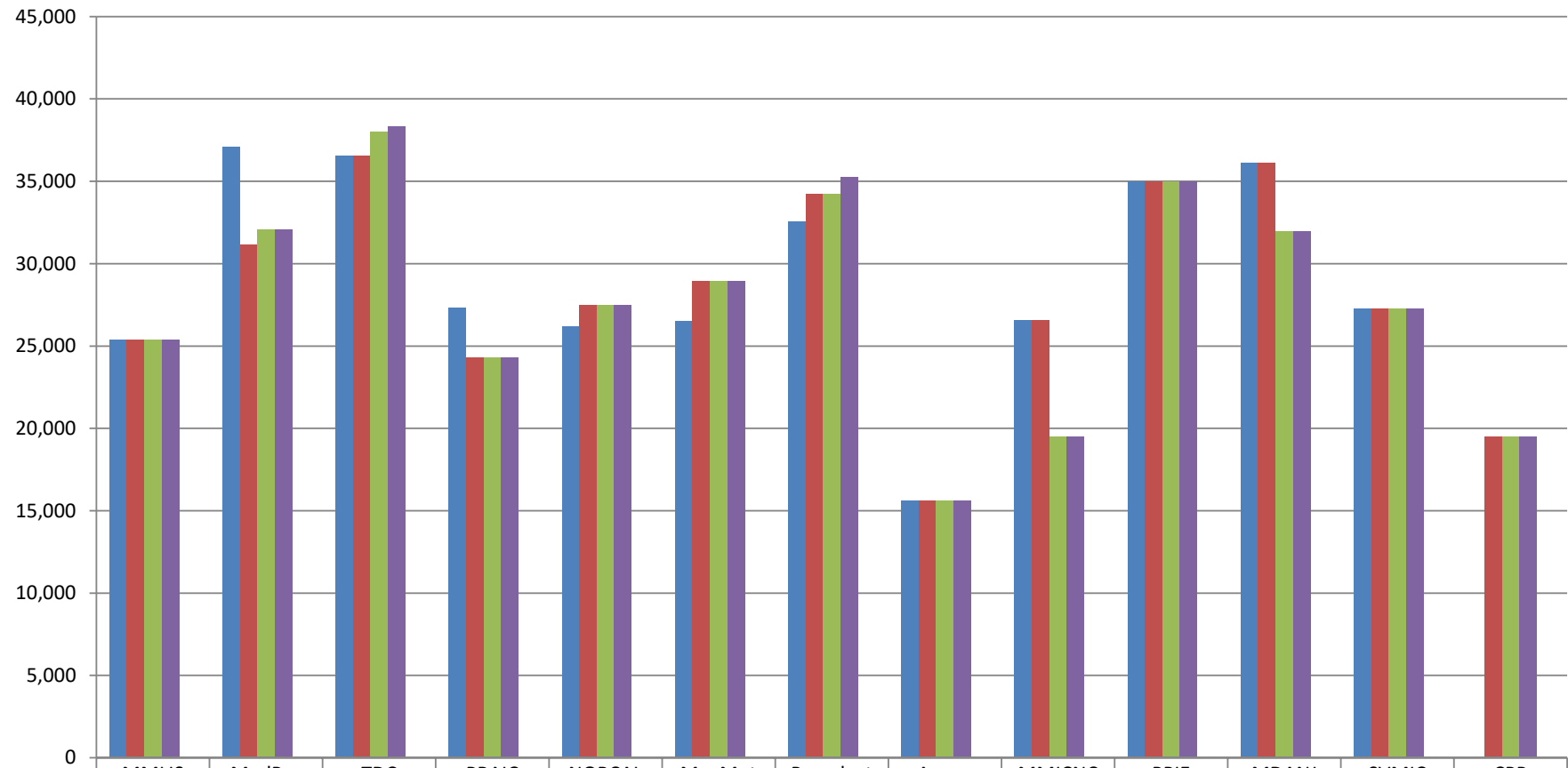


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	CPP
2023	27,931	41,727	40,990	29,883	23,038	29,175	35,849	16,961	29,222	39,367	39,731	30,005	
2024	27,931	35,053	40,990	26,436	30,239	31,860	37,644	16,961	29,222	39,367	39,731	30,005	21,440
2025	27,931	36,104	42,629	26,436	24,191	31,860	37,644	16,961	21,440	39,367	23,904	24,004	21,440
2026	27,931	36,104	42,974	26,436	30,239	31,860	38,772	16,961	21,440	39,367	23,904	24,004	21,440
% chg 23 to 26	0.0%	-13.5%	4.8%	-11.5%	31.3%	9.2%	8.2%	0.0%	-26.6%	0.0%	-39.8%	-20.0%	

Neurology (including child) - Minor Surgery

Exhibit C
Page 14

Anne Arundel, Howard, Montgomery, Prince George's

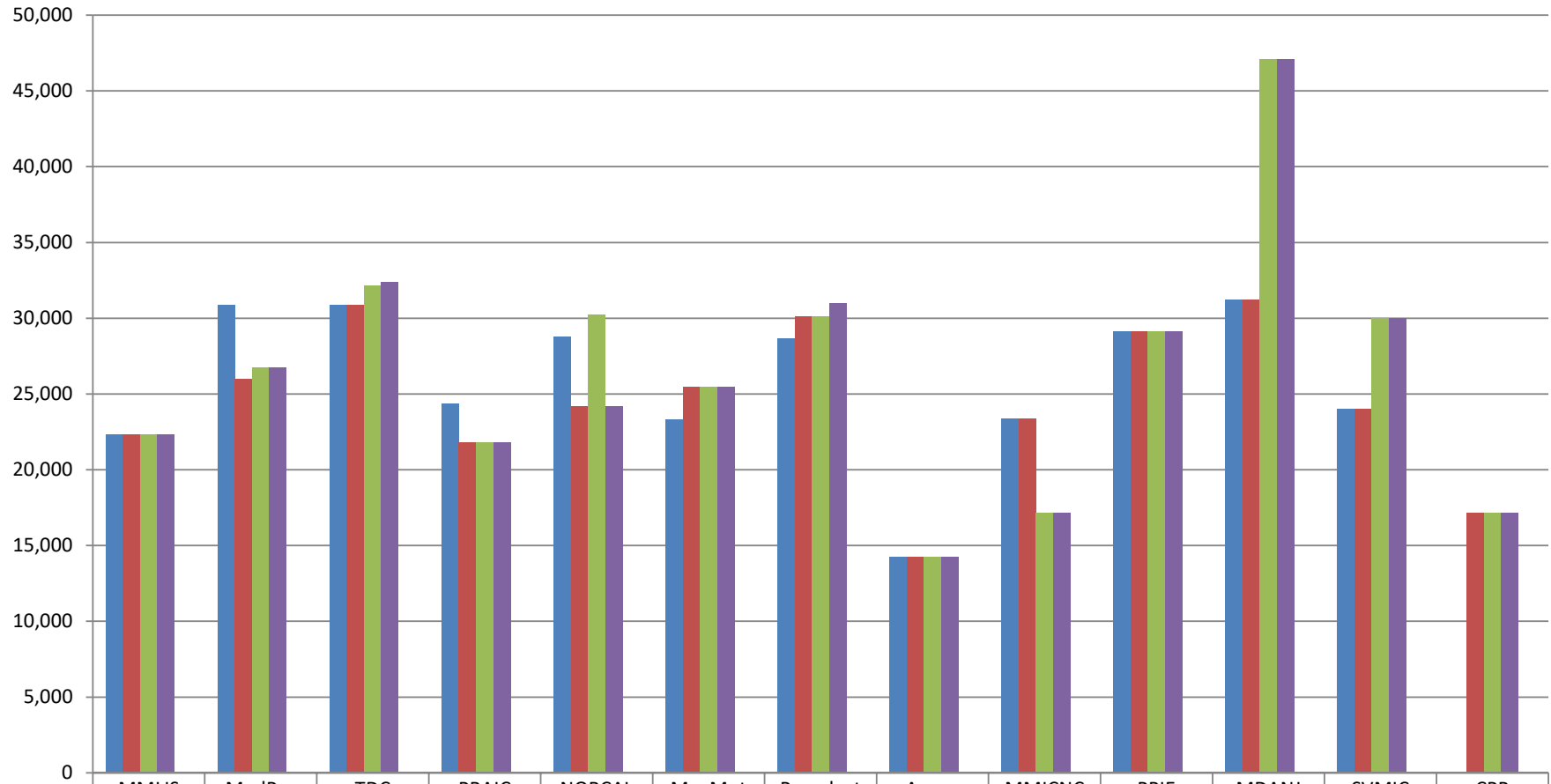


■ 2023	25,389	37,090	36,566	27,351	26,179	26,515	32,588	15,618	26,564	34,990	36,119	27,277	
■ 2024	25,389	31,158	36,566	24,290	27,488	28,954	34,219	15,618	26,564	34,990	36,119	27,277	19,489
■ 2025	25,389	32,093	38,029	24,290	27,488	28,954	34,219	15,618	19,489	34,990	31,955	27,277	19,489
■ 2026	25,389	32,093	38,336	24,290	27,488	28,954	35,243	15,618	19,489	34,990	31,955	27,277	19,489
■ % chg 23 to 26	0.0%	-13.5%	4.8%	-11.2%	5.0%	9.2%	8.1%	0.0%	-26.6%	0.0%	-11.5%	0.0%	

Neurology (including child) - Minor Surgery

Exhibit C
Page 15

Rest of State

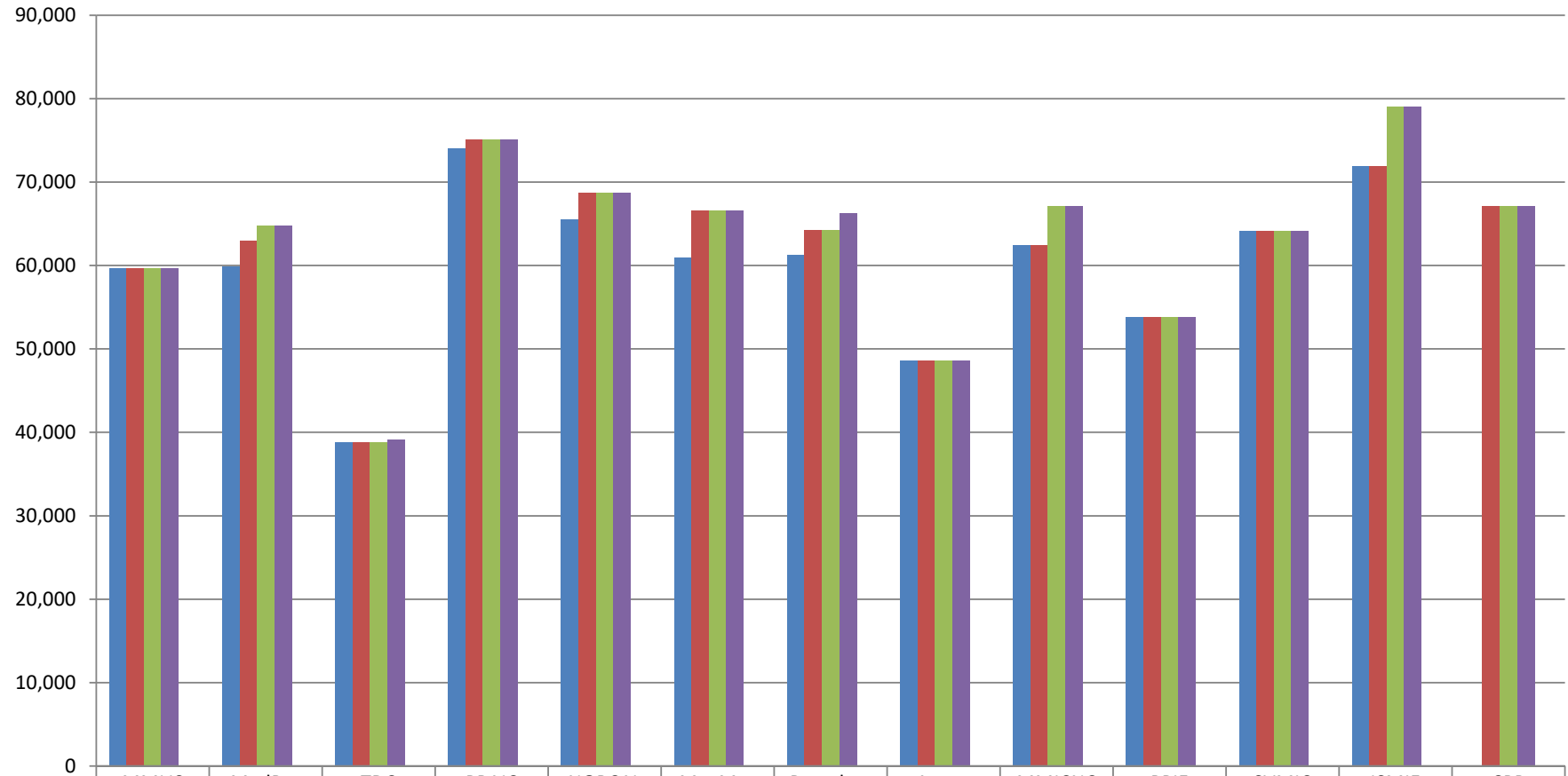


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	CPP
2023	22,344	30,910	30,910	24,379	28,798	23,340	28,679	14,276	23,379	29,159	31,243	24,004	
2024	22,344	25,965	30,910	21,772	24,191	25,488	30,115	14,276	23,379	29,159	31,243	24,004	17,152
2025	22,344	26,744	32,146	21,772	30,239	25,488	30,115	14,276	17,152	29,159	47,111	30,005	17,152
2026	22,344	26,744	32,406	21,772	24,191	25,488	31,018	14,276	17,152	29,159	47,111	30,005	17,152
% chg 23 to 26	0.0%	-13.5%	4.8%	-10.7%	-16.0%	9.2%	8.2%	0.0%	-26.6%	0.0%	50.8%	25.0%	

Cardiovascular Disease - Surgery

Exhibit C
Page 16

Baltimore City and Baltimore County

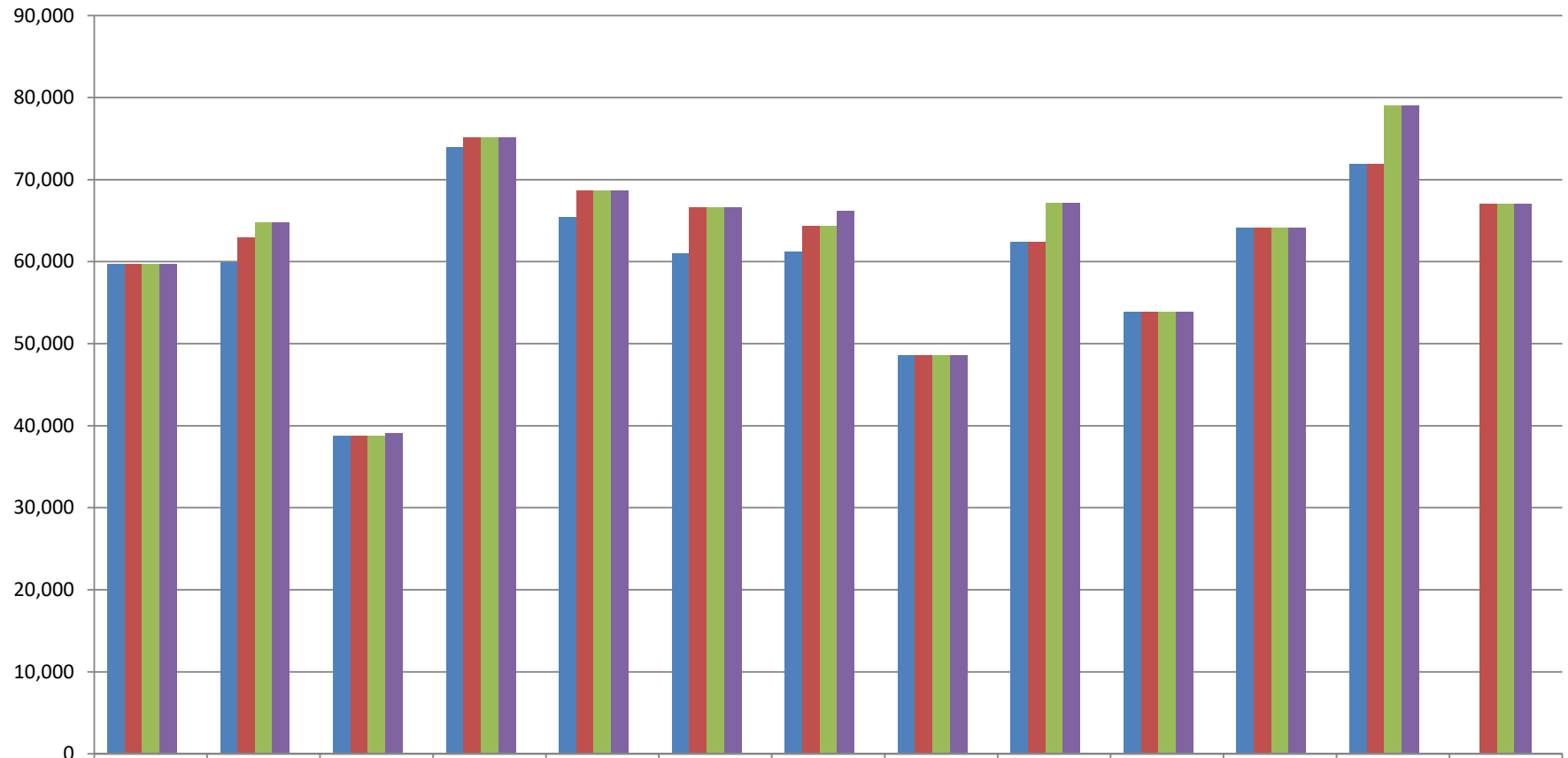


	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	SVMIC	ISMIE	CPP
2023	59,664	59,915	38,748	73,998	65,446	60,984	61,219	48,563	62,425	53,829	64,100	71,872	
2024	59,664	62,916	38,748	75,109	68,721	66,594	64,282	48,563	62,425	53,829	64,100	71,872	67,109
2025	59,664	64,807	38,748	75,109	68,721	66,594	64,282	48,563	67,111	53,829	64,100	79,068	67,109
2026	59,664	64,807	39,061	75,109	68,721	66,594	66,205	48,563	67,111	53,829	64,100	79,068	67,109
% chg 23 to 26	0.0%	8.2%	0.8%	1.5%	5.0%	9.2%	8.1%	0.0%	7.5%	0.0%	0.0%	10.0%	

Cardiovascular Disease - Surgery

Exhibit C
Page 17

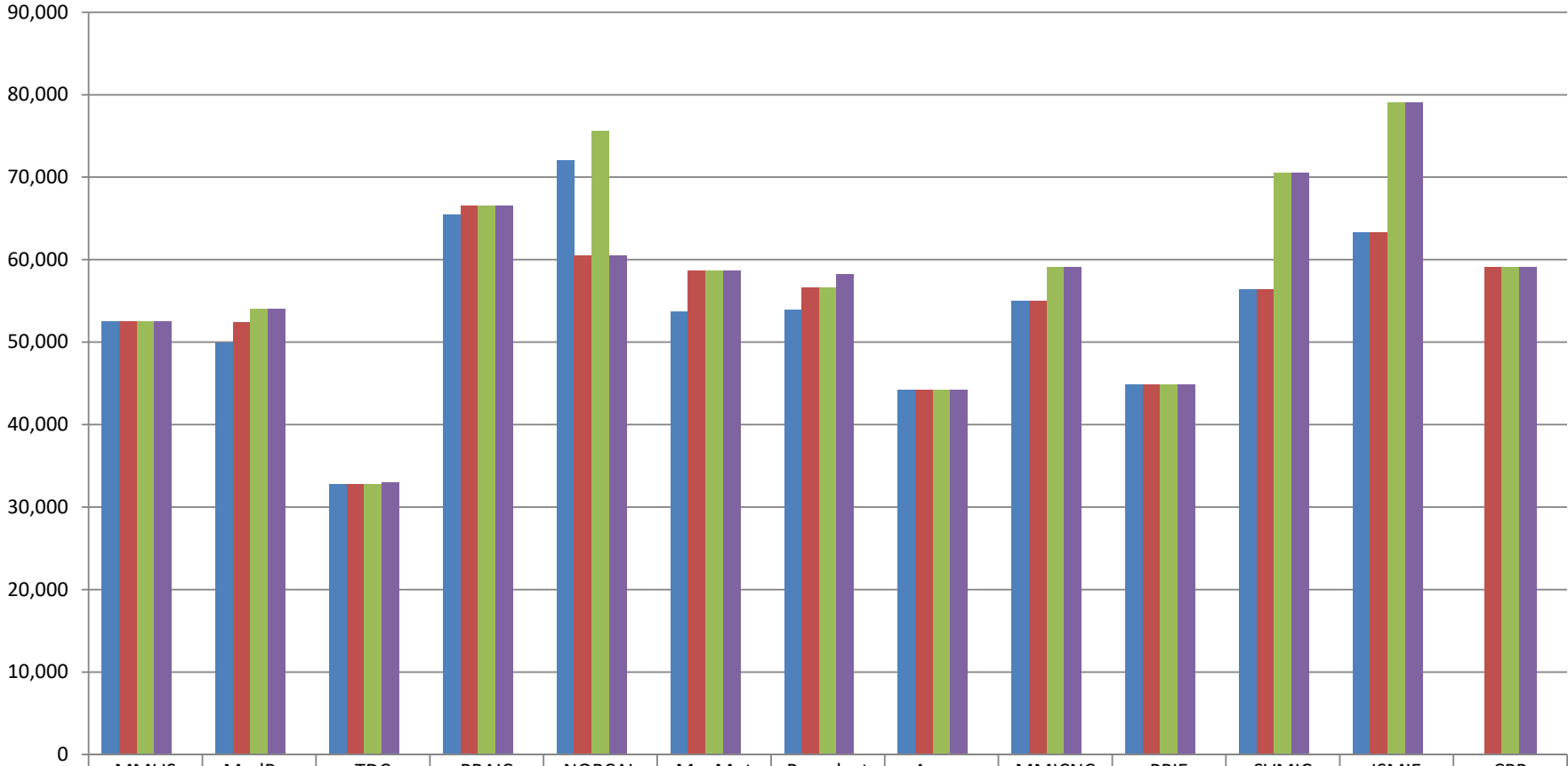
Anne Arundel, Howard, Montgomery, Prince George's



■ 2023	59,664	59,915	38,748	73,998	65,446	60,984	61,219	48,563	62,425	53,829	64,100	71,872	
■ 2024	59,664	62,916	38,748	75,109	68,721	66,594	64,282	48,563	62,425	53,829	64,100	71,872	67,109
■ 2025	59,664	64,807	38,748	75,109	68,721	66,594	64,282	48,563	67,111	53,829	64,100	79,068	67,109
■ 2026	59,664	64,807	39,061	75,109	68,721	66,594	66,205	48,563	67,111	53,829	64,100	79,068	67,109
■ % chg 23 to 26	0.0%	8.2%	0.8%	1.5%	5.0%	9.2%	8.1%	0.0%	7.5%	0.0%	0.0%	10.0%	

Cardiovascular Disease - Surgery

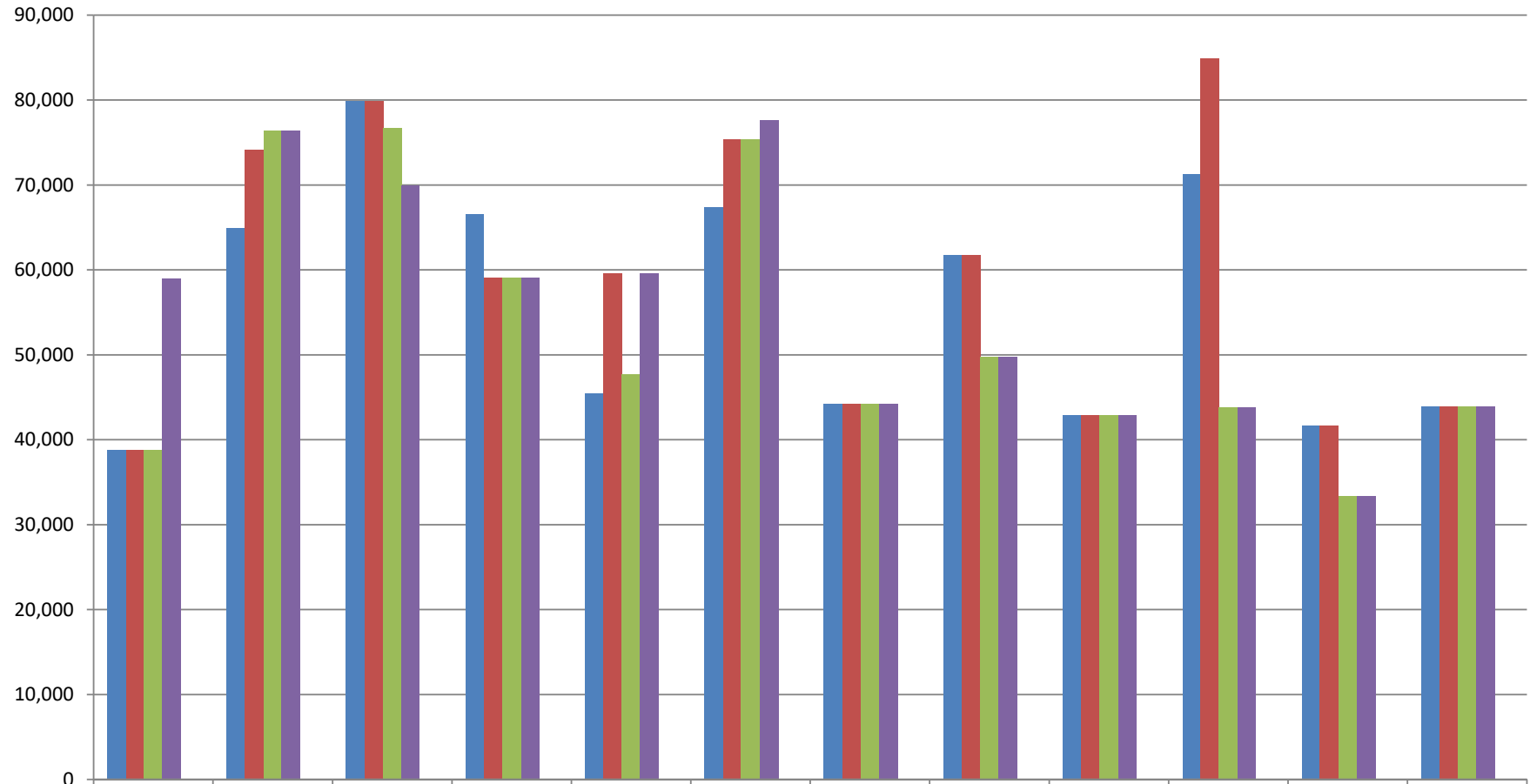
Rest of State



	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	SVMIC	ISMIE	CPP
■ 2023	52,510	49,931	32,752	65,478	71,995	53,683	53,875	44,226	54,938	44,859	56,409	63,252	
■ 2024	52,510	52,430	32,752	66,546	60,478	58,622	56,573	44,226	54,938	44,859	56,409	63,252	59,063
■ 2025	52,510	54,006	32,752	66,546	75,597	58,622	56,573	44,226	59,063	44,859	70,510	79,068	59,063
■ 2026	52,510	54,006	33,017	66,546	60,478	58,622	58,269	44,226	59,063	44,859	70,510	79,068	59,063
■ % chg 23 to 26	0.0%	8.2%	0.8%	1.6%	-16.0%	9.2%	8.2%	0.0%	7.5%	0.0%	25.0%	25.0%	

Orthopedic Surgery

Baltimore City and Baltimore County

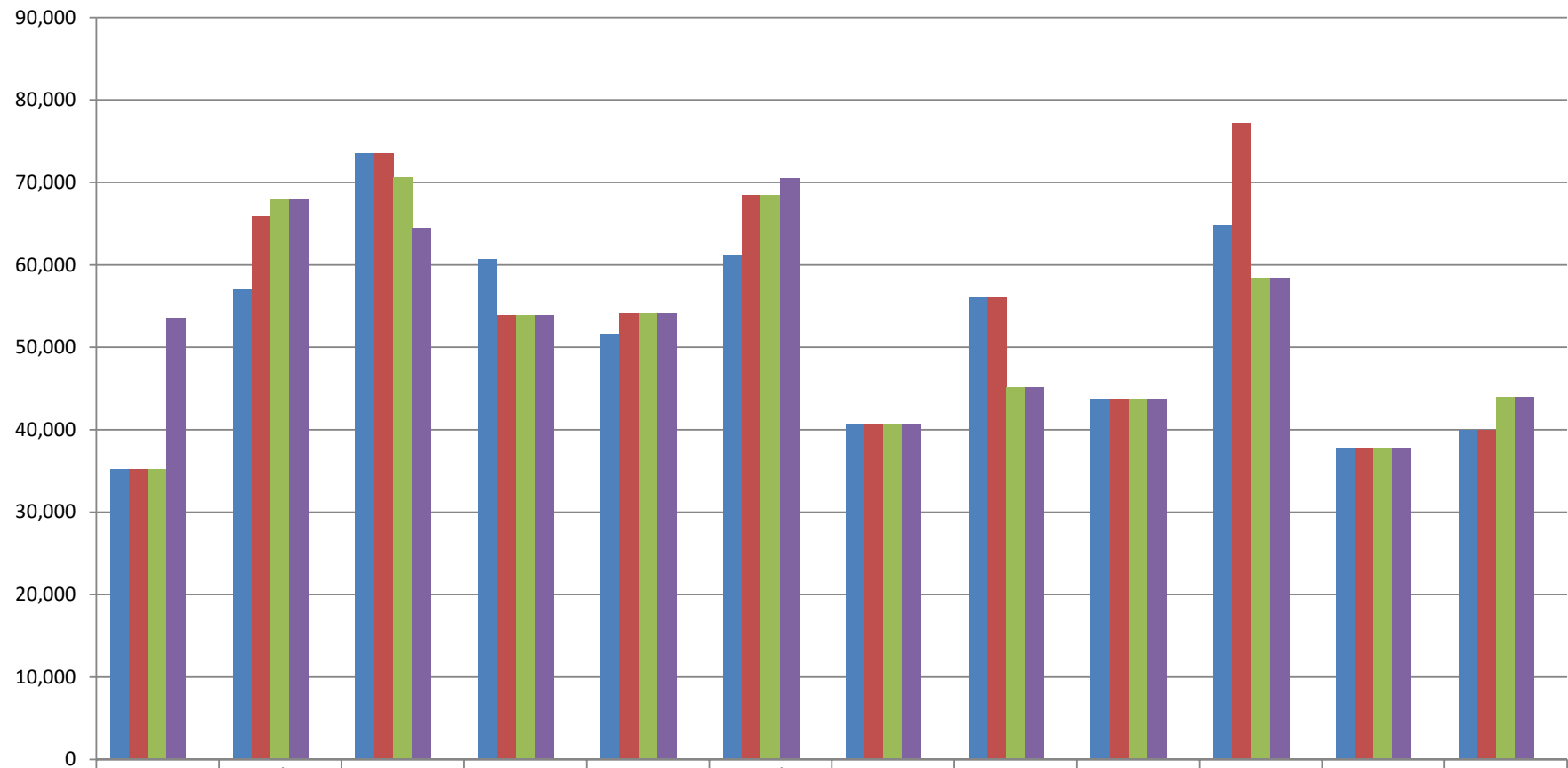


	MMLIS	MedPro	TDC	PRAIC	NORCAL	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE
2023	38,793	64,885	79,889	66,579	45,399	67,344	44,226	61,692	42,909	71,217	41,673	43,924
2024	38,793	74,147	79,889	59,084	59,588	75,337	44,226	61,692	42,909	84,886	41,673	43,924
2025	38,793	76,376	76,694	59,084	47,671	75,337	44,226	49,720	42,909	43,787	33,338	43,924
2026	58,965	76,376	69,950	59,084	59,588	77,595	44,226	49,720	42,909	43,787	33,338	43,924
% chg 23 to 26	52.0%	17.7%	-12.4%	-11.3%	31.3%	15.2%	0.0%	-19.4%	0.0%	-38.5%	-20.0%	0.0%

Orthopedic Surgery

Exhibit C
Page 20

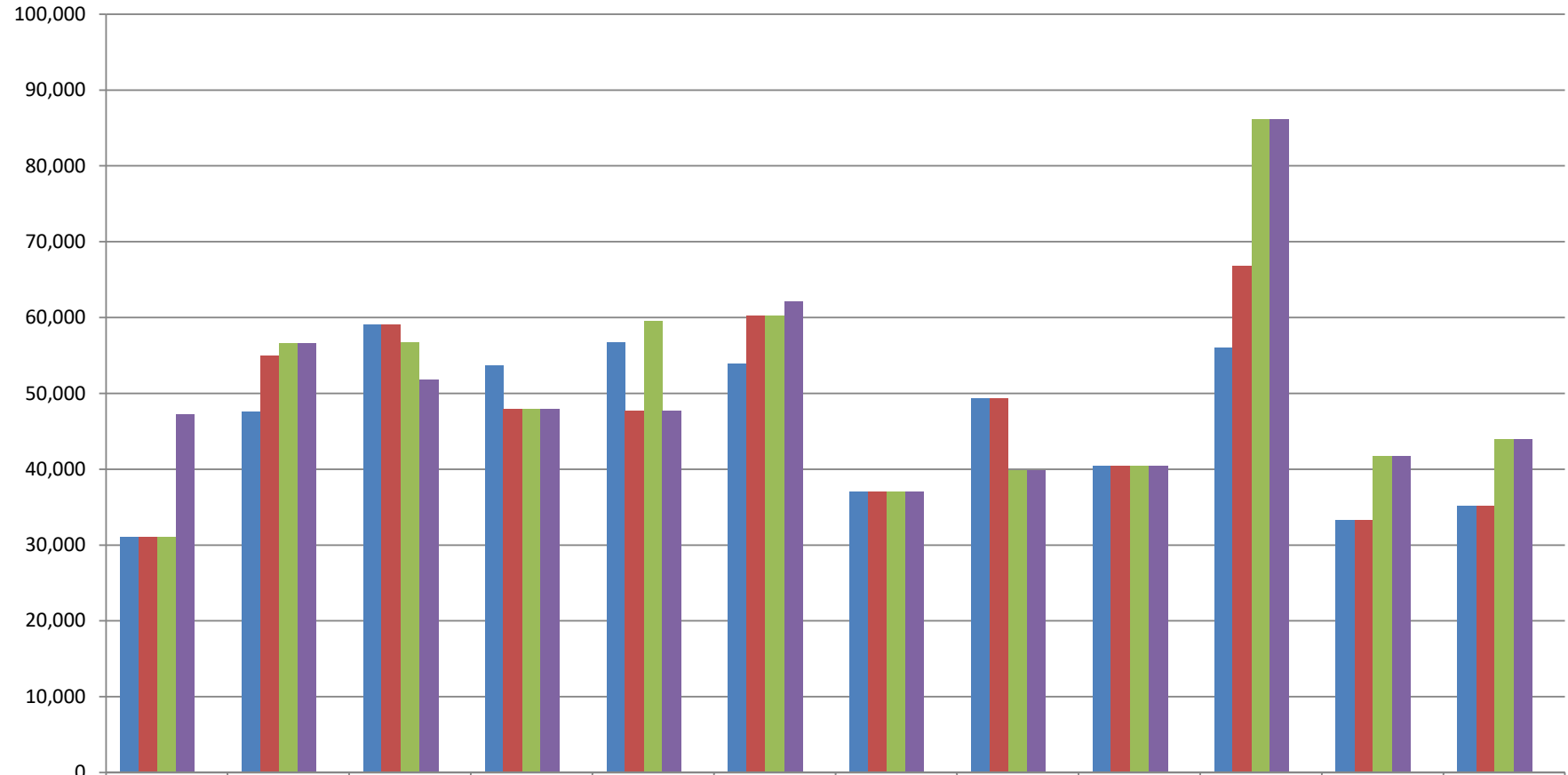
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	NORCAL	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE
2023	35,262	57,063	73,583	60,671	51,587	61,219	40,611	56,079	43,737	64,743	37,884	39,928
2024	35,262	65,909	73,583	53,935	54,168	68,483	40,611	56,079	43,737	77,169	37,884	39,928
2025	35,262	67,890	70,640	53,935	54,168	68,483	40,611	45,196	43,737	58,468	37,884	43,924
2026	53,599	67,890	64,429	53,935	54,168	70,531	40,611	45,196	43,737	58,468	37,884	43,924
% chg 23 to 26	52.0%	19.0%	-12.4%	-11.1%	5.0%	15.2%	0.0%	-19.4%	0.0%	-9.7%	0.0%	10.0%

Orthopedic Surgery

Rest of State

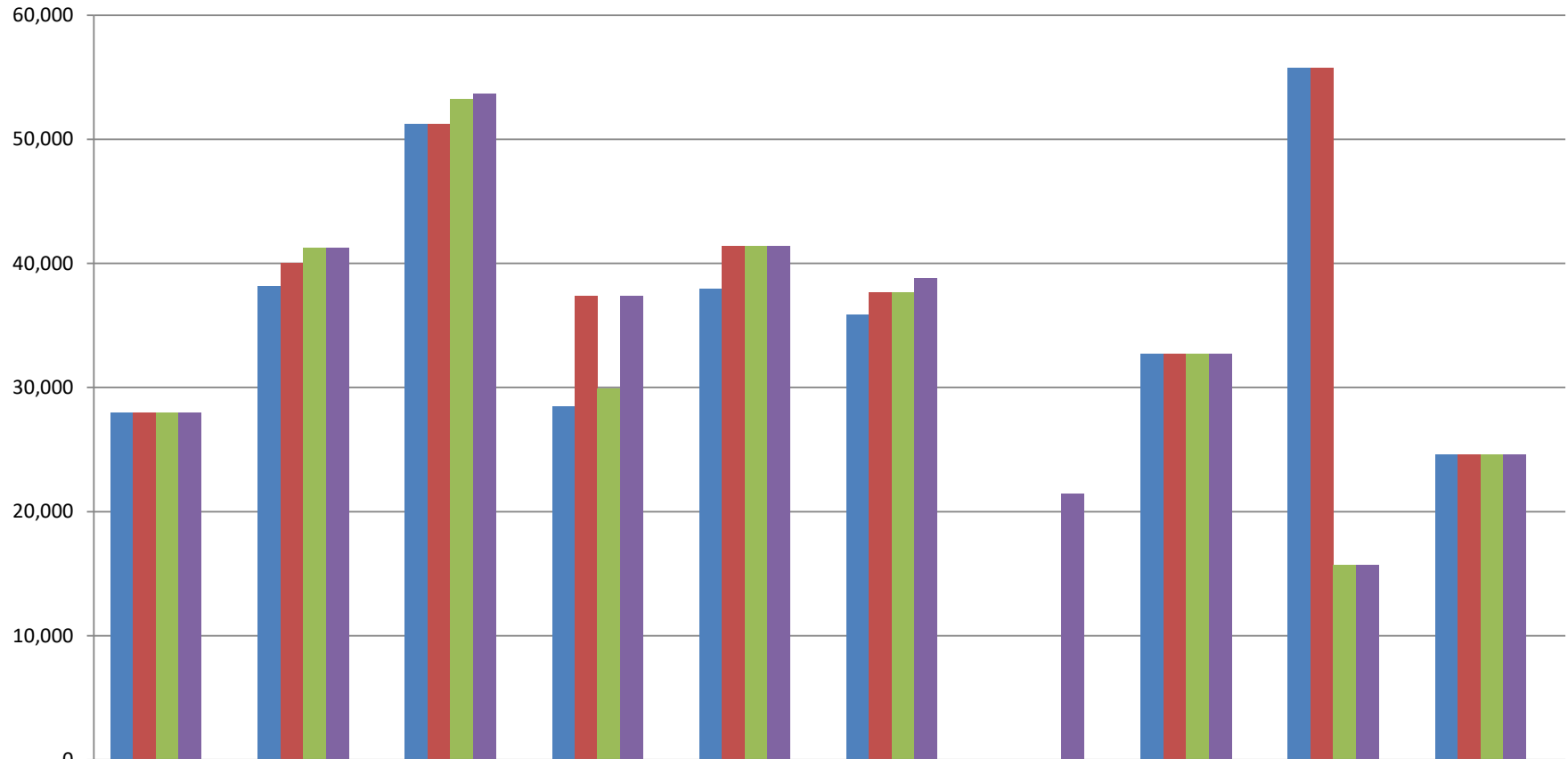


	MMLIS	MedPro	TDC	PRAIC	NORCAL	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC	ISMIE
2023	31,034	47,553	59,118	53,735	56,749	53,875	36,996	49,355	40,374	56,003	33,338	35,140
2024	31,034	54,924	59,118	47,890	47,671	60,269	36,996	49,355	40,374	66,751	33,338	35,140
2025	31,034	56,575	56,753	47,890	59,588	60,269	36,996	39,776	40,374	86,099	41,673	43,924
2026	47,172	56,575	51,763	47,890	47,671	62,077	36,996	39,776	40,374	86,099	41,673	43,924
% chg 23 to 26	52.0%	19.0%	-12.4%	-10.9%	-16.0%	15.2%	0.0%	-19.4%	0.0%	53.7%	25.0%	25.0%

Radiology (incl dye) - Minor Surgery

Exhibit C
Page 22

Baltimore City and Baltimore County

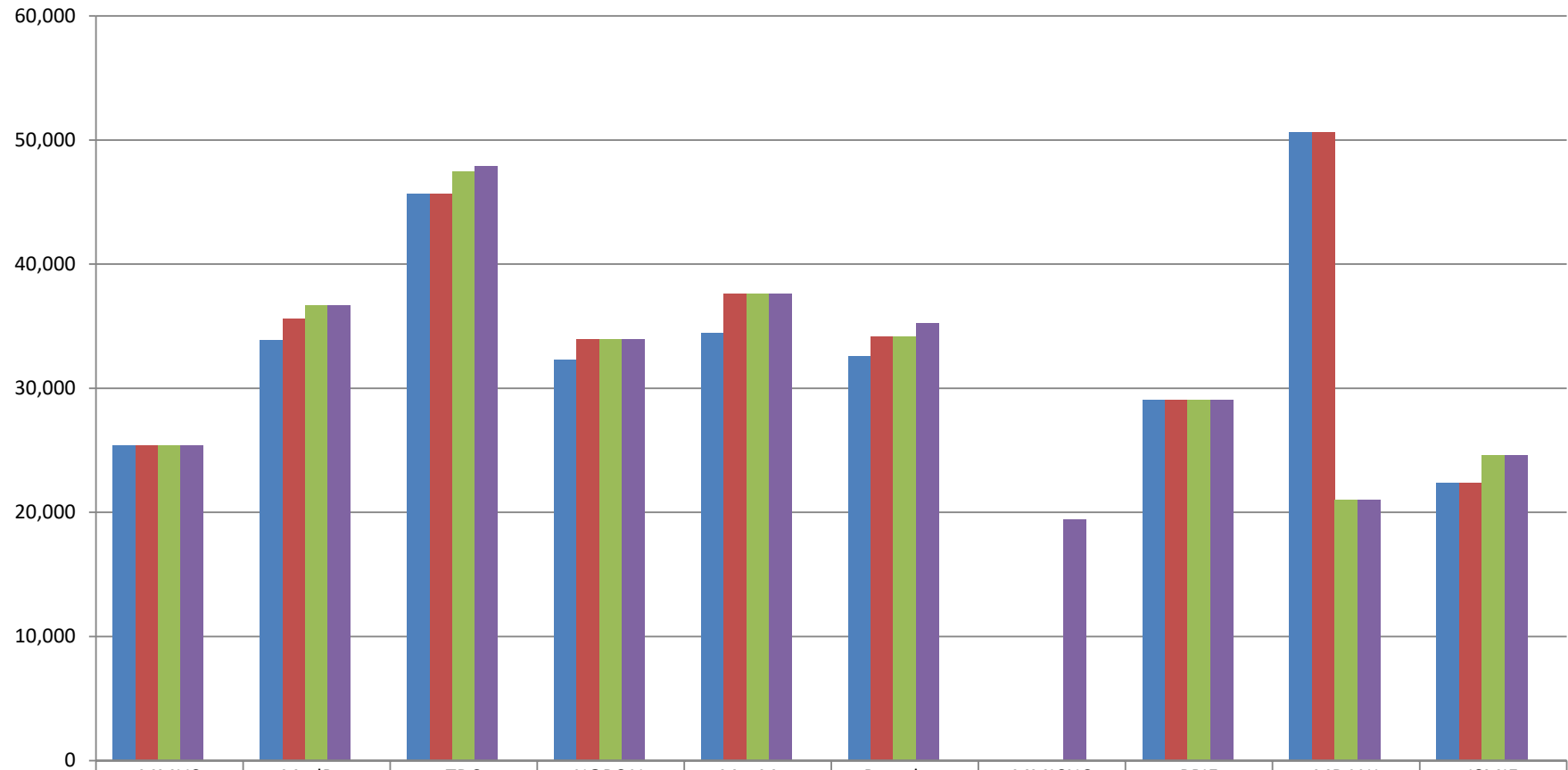


	MMLIS	MedPro	TDC	NORCAL	MagMut	Proselect	MMICNC	PPIE	MDANJ	ISMIE
2023	27,931	38,130	51,204	28,459	37,928	35,849		32,705	55,728	24,600
2024	27,931	40,040	51,204	37,345	41,417	37,644		32,705	55,728	24,600
2025	27,931	41,247	53,252	29,883	41,417	37,644		32,705	15,727	24,600
2026	27,931	41,247	53,682	37,354	41,417	38,772	21,440	32,705	15,727	24,600
% chg 23 to 26	0.0%	8.2%	4.8%	31.3%	9.2%	8.2%		0.0%	-71.8%	0.0%

Radiology (incl dye) - Minor Surgery

Exhibit C
Page 23

Anne Arundel, Howard, Montgomery, Prince George's

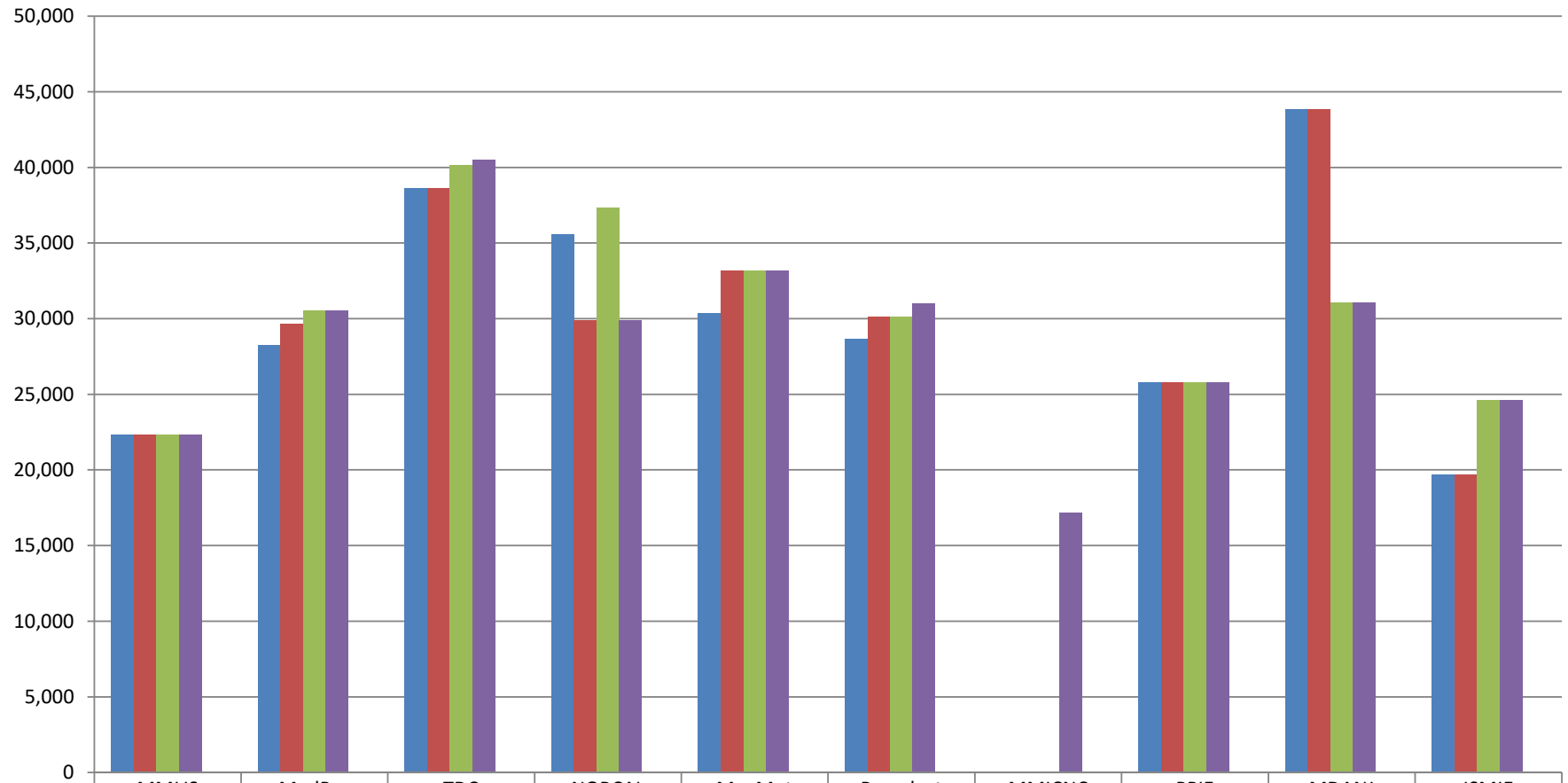


	MMLIS	MedPro	TDC	NORCAL	MagMut	Proselect	MMICNC	PPIE	MDANJ	ISMIE
2023	25,389	33,895	45,680	32,338	34,469	32,588		29,067	50,662	22,360
2024	25,389	35,591	45,680	33,956	37,640	34,219		29,067	50,662	22,360
2025	25,389	36,664	47,507	33,956	37,640	34,219		29,067	21,052	24,600
2026	25,389	36,664	47,891	33,956	37,640	35,243	19,489	29,067	21,052	24,600
% chg 23 to 26	0.0%	8.2%	4.8%	5.0%	9.2%	8.1%		0.0%	-58.4%	10.0%

Radiology (incl dye) - Minor Surgery

Exhibit C
Page 24

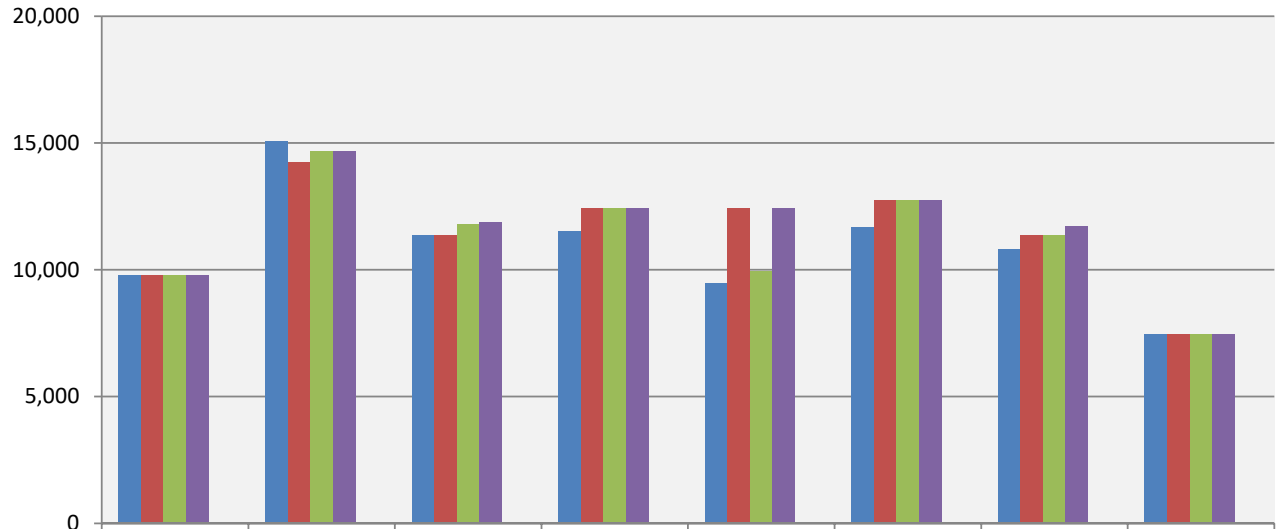
Rest of State



2023	22,344	28,246	38,614	35,574	30,342	28,679		25,795	43,823	19,680
2024	22,344	29,659	38,614	29,883	33,134	30,115		25,795	43,823	19,680
2025	22,344	30,553	40,158	37,354	33,134	30,115		25,795	31,076	24,600
2026	22,344	30,553	40,483	29,883	33,134	31,018	17,152	25,795	31,076	24,600
% chg 23 to 26	0.0%	8.2%	4.8%	-16.0%	9.2%	8.2%		0.0%	-29.1%	25.0%

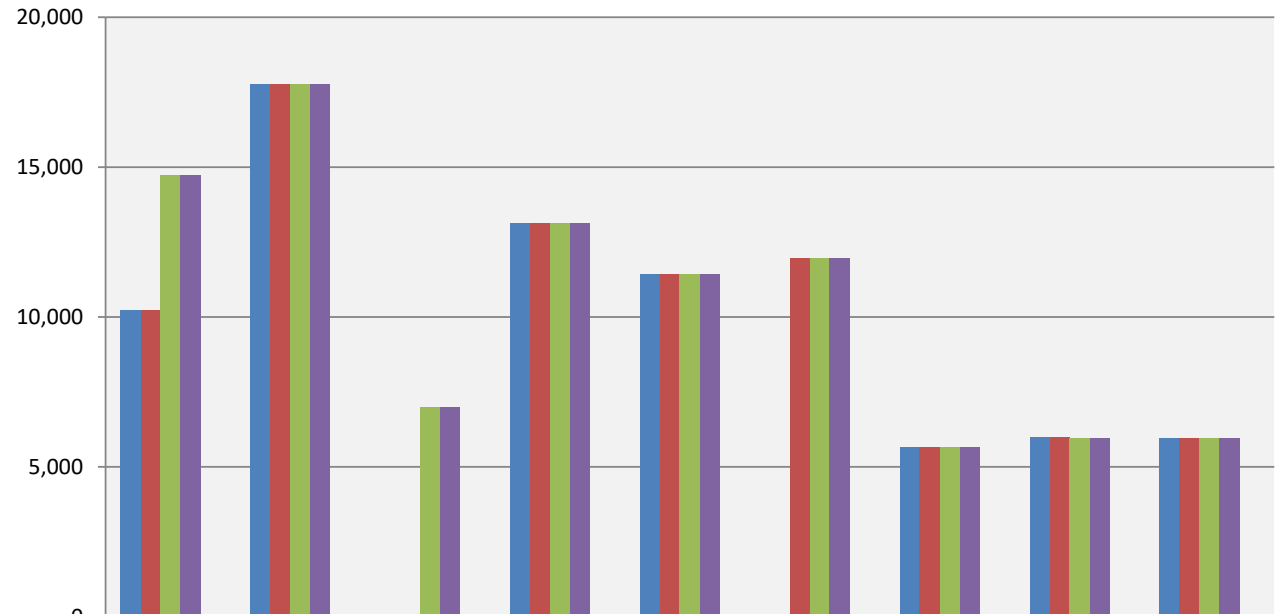
Psychiatrist (Including Child)

Baltimore City & Baltimore County



■ 2023	9,776	15,072	11,353	11,536	9,486	11,670	10,835	7,460
■ 2024	9,776	14,241	11,353	12,444	12,451	12,744	11,378	7,460
■ 2025	9,776	14,670	11,807	12,444	9,961	12,744	11,378	7,460
■ 2026	9,776	14,670	11,902	12,444	12,451	12,744	11,719	7,460
■ % chg 23 to 26	0.0%	-2.7%	4.8%	7.9%	31.3%	9.2%	8.2%	0.0%

Baltimore City & Baltimore County

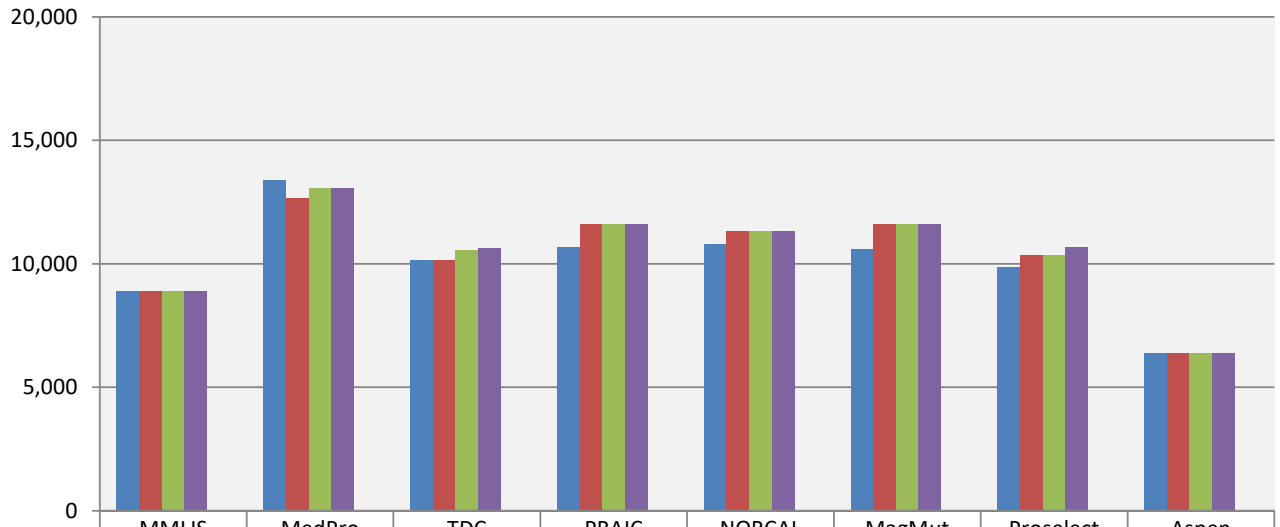


■ 2023	10,227	17,775		13,113	11,420		5,665	6,000	5,964
■ 2024	10,227	17,775		13,113	11,420	11,966	5,665	6,000	5,964
■ 2025	14,728	17,775	6,996	13,113	11,420	11,966	5,665	5,964	5,964
■ 2026	14,728	17,775	6,996	13,113	11,420	11,966	5,665	5,964	5,964
■ % chg 23 to 26	44.0%	0.0%		0.0%	0.0%		0.0%	-0.6%	0.0%

Psychiatrist (Including Child)

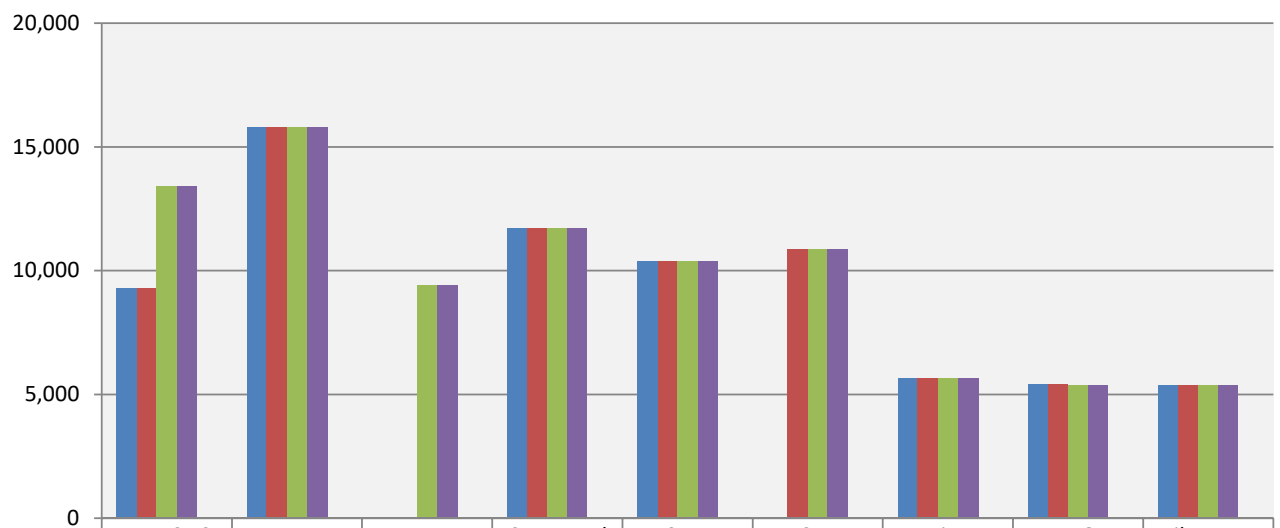
Exhibit D
Page 2 of 3

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



2023	8,886	13,396	10,126	10,692	10,779	10,606	9,850	6,358
2024	8,886	12,659	10,126	11,586	11,319	11,582	10,343	6,358
2025	8,886	13,040	10,531	11,586	11,319	11,582	10,343	6,358
2026	8,886	13,040	10,616	11,586	11,319	11,582	10,652	6,358
% chg 23 to 26	0.0%	-2.7%	4.8%	8.4%	5.0%	9.2%	8.1%	0.0%

Anne Arundel, Howard, Montgomery, Prince George's

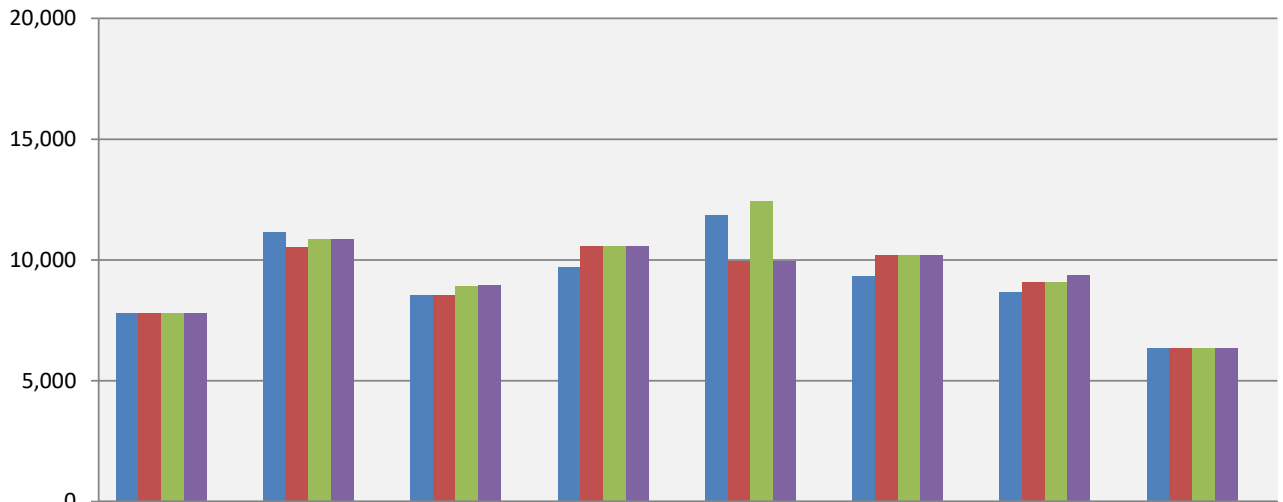


2023	9,298	15,798		11,718	10,380		5,665	5,400	5,368
2024	9,298	15,798		11,718	10,380	10,877	5,665	5,400	5,368
2025	13,388	15,798	9,412	11,718	10,380	10,877	5,665	5,368	5,368
2026	13,388	15,798	9,412	11,718	10,380	10,877	5,665	5,368	5,368
% chg 23 to 26	44.0%	0.0%		0.0%	0.0%		0.0%	-0.6%	0.0%

Psychiatrist (Including Child)

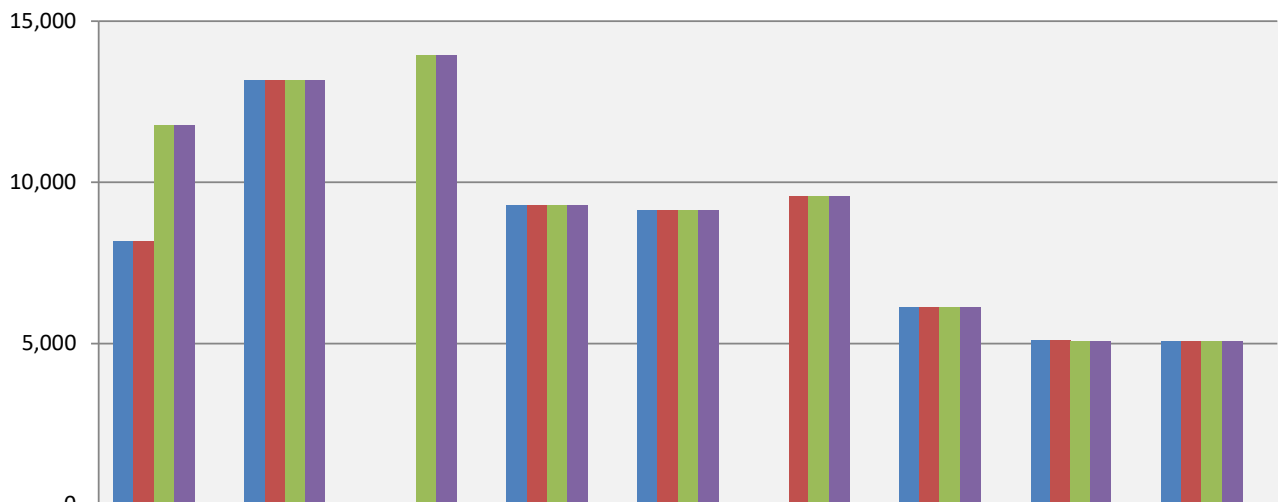
Exhibit D
Page 3 of 3

Rest of State



	MMLIS	MedPro	TDC	PRAIC	NORCAL	MagMut	Proselect	Aspen
2023	7,821	11,165	8,560	9,701	11,858	9,336	8,668	6,358
2024	7,821	10,549	8,560	10,578	9,961	10,195	9,102	6,358
2025	7,821	10,867	8,902	10,578	12,451	10,195	9,102	6,358
2026	7,821	10,867	8,974	10,578	9,961	10,195	9,375	6,358
% chg 23 to 26	0.0%	-2.7%	4.8%	9.0%	-16.0%	9.2%	8.2%	0.0%

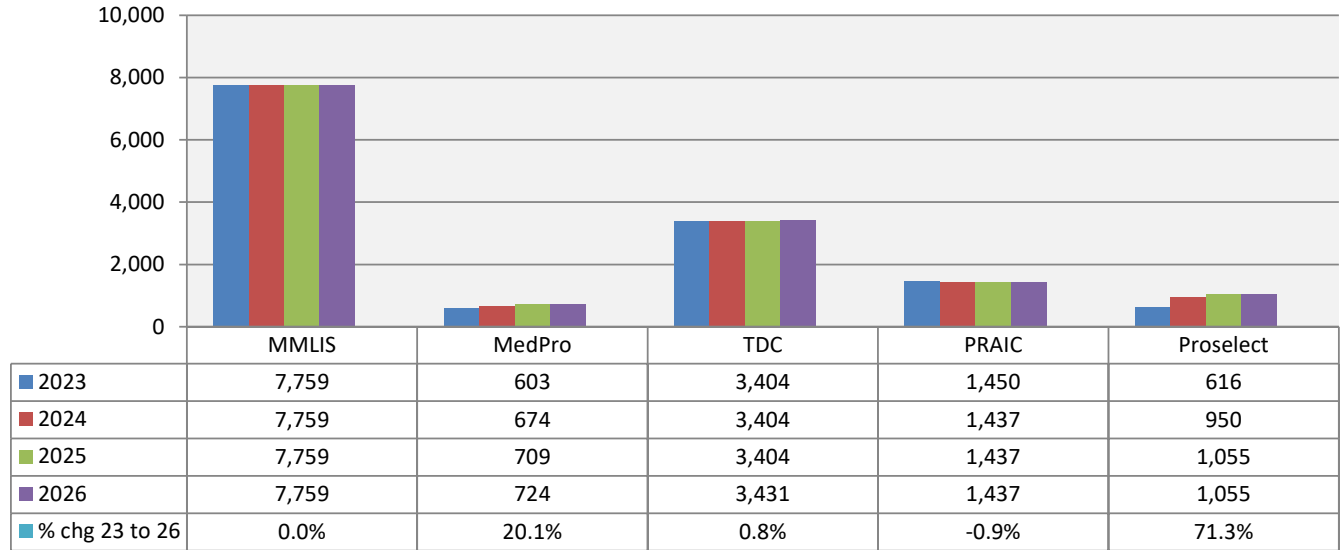
Rest of State



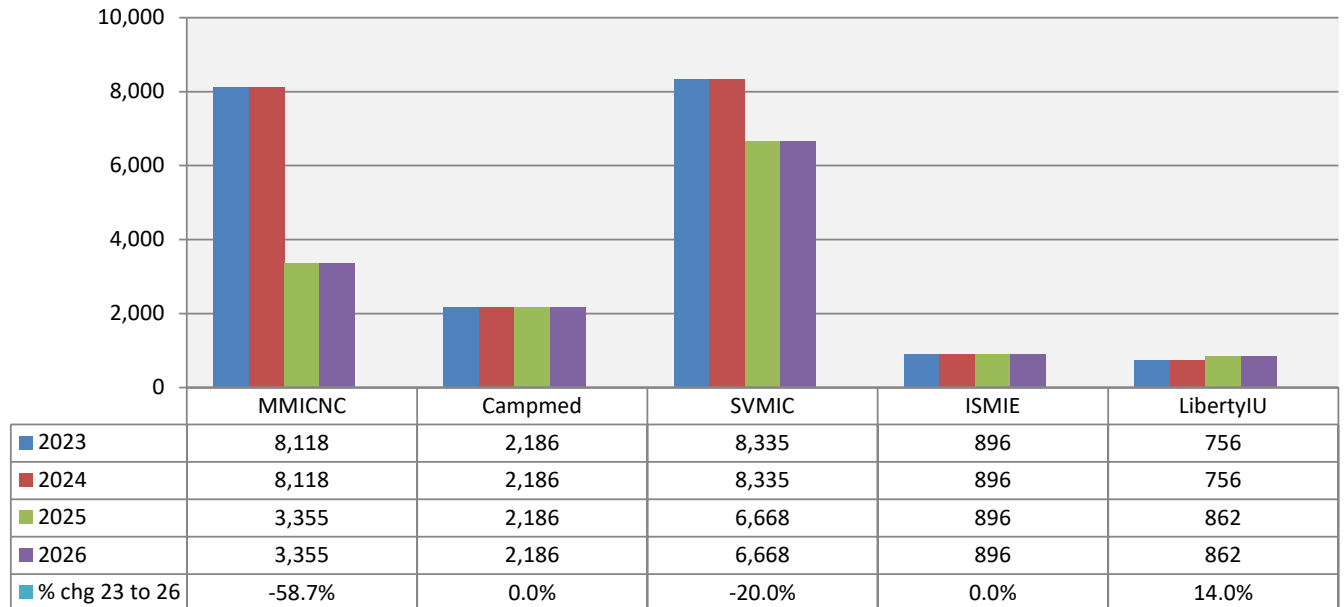
	MMICNC	PPIE	MDANJ	Campmed	ISMIE	CPP	Fairco	AIG	LibertyIU
2023	8,182	13,165		9,300	9,136		6,123	5,100	5,069
2024	8,182	13,165		9,300	9,136	9,573	6,123	5,100	5,069
2025	11,783	13,165	13,956	9,300	9,136	9,573	6,123	5,069	5,069
2026	11,783	13,165	13,956	9,300	9,136	9,573	6,123	5,069	5,069
% chg 23 to 26	44.0%	0.0%		0.0%	0.0%		0.0%	-0.6%	0.0%

Nurse Practitioner - Class A - Employed

Baltimore City and Baltimore County

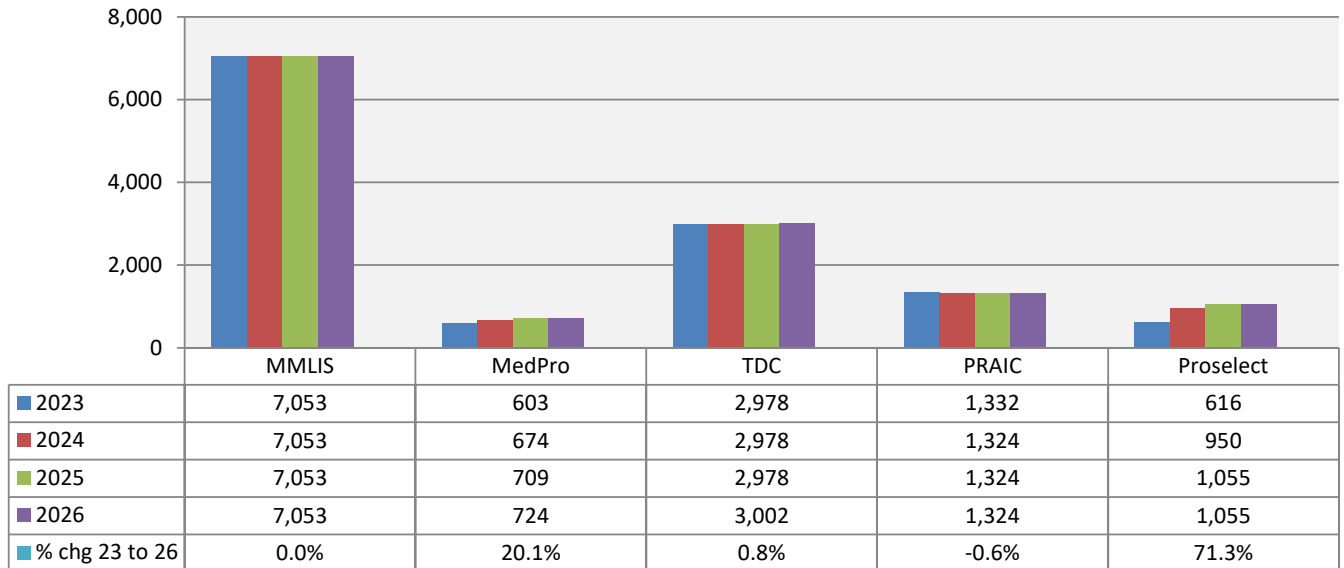


Baltimore City and Baltimore County

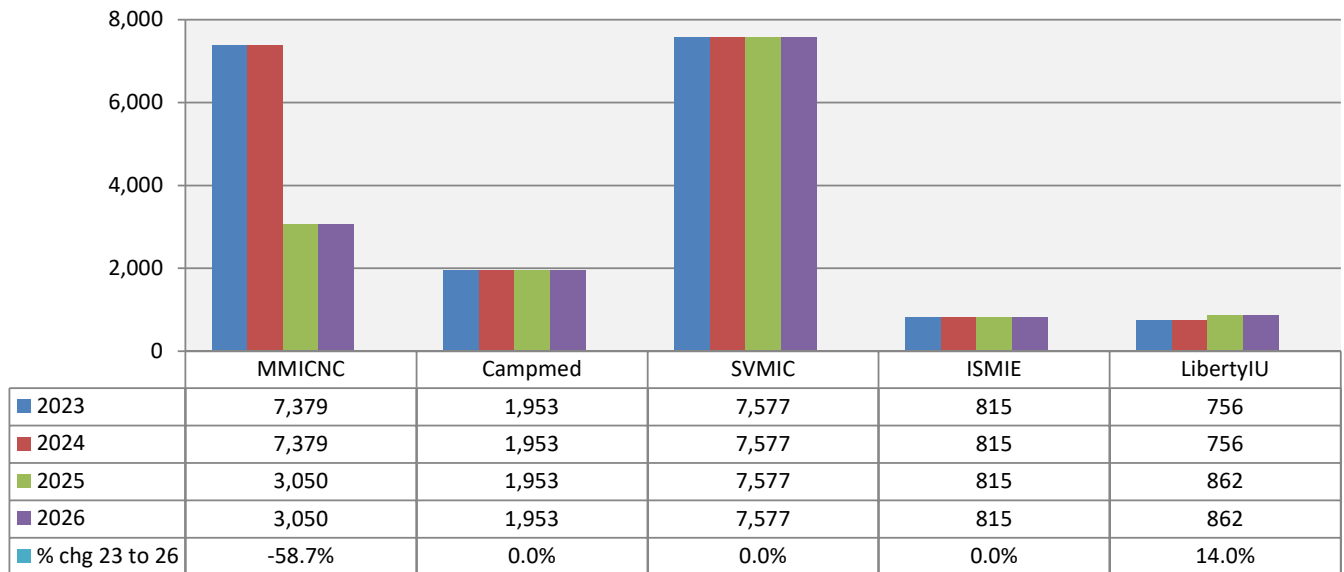


Nurse Practitioner - Class A - Employed

Anne Arundel, Howard, Montgomery, Prince George's

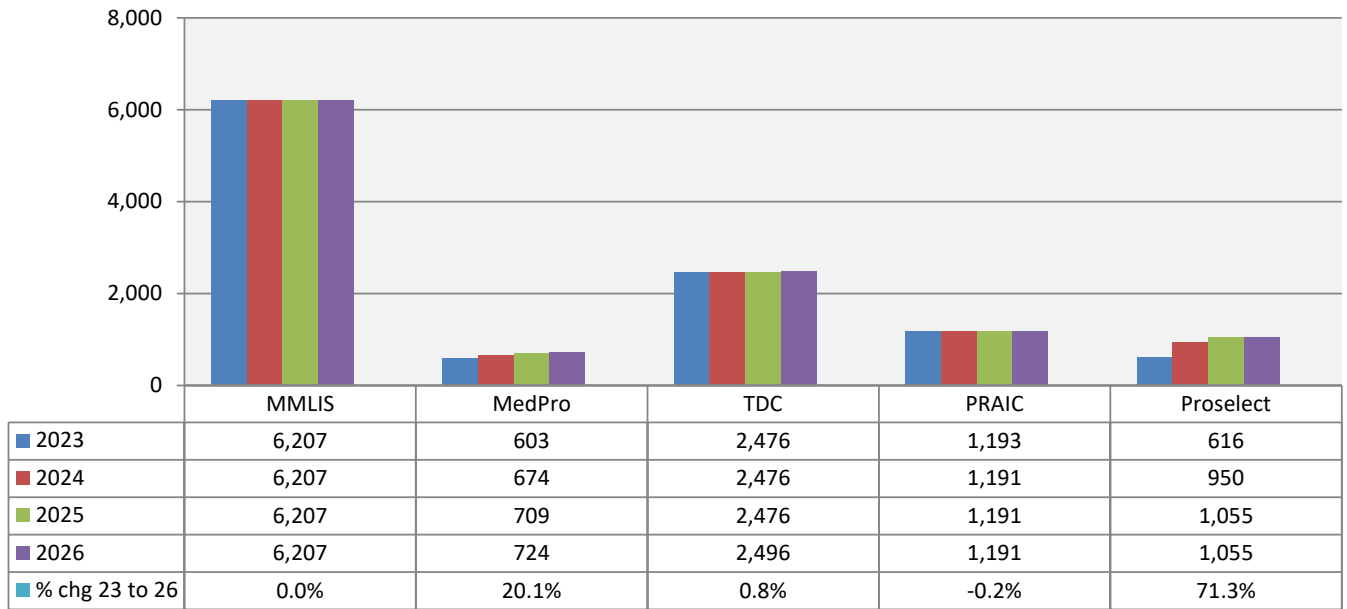


Anne Arundel, Howard, Montgomery, Prince George's

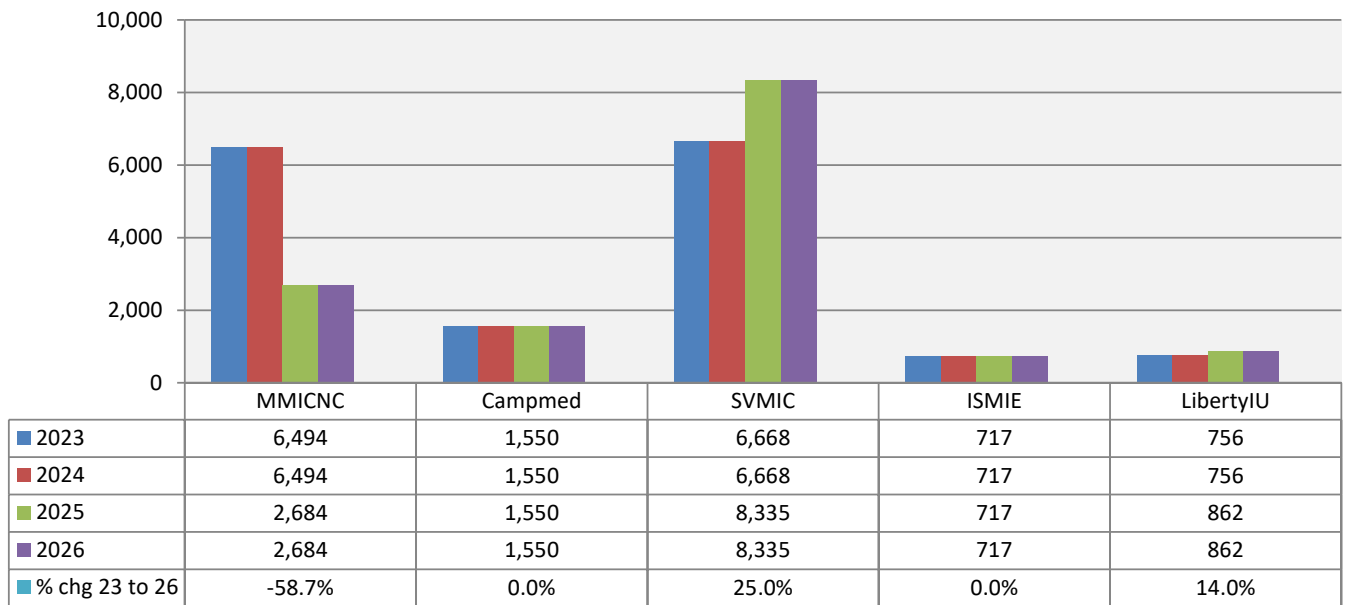


Nurse Practitioner - Class A - Employed

Rest of State

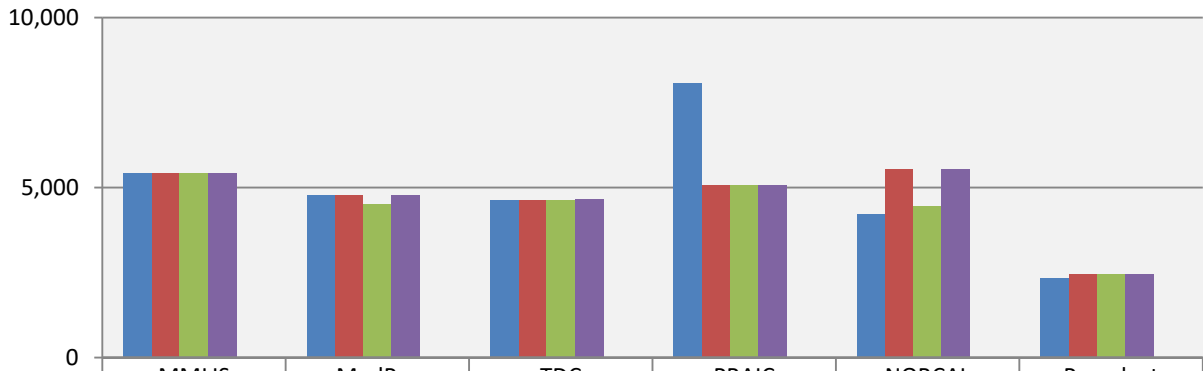


Rest of State



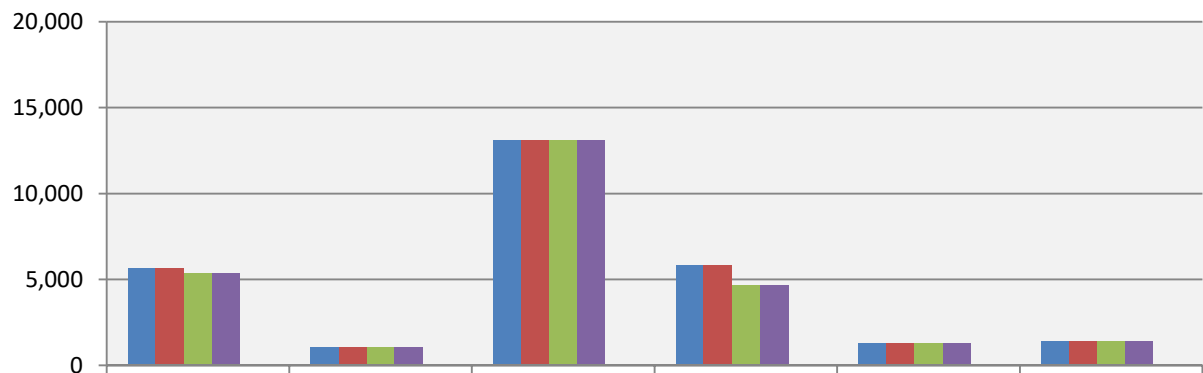
Nurse Anesthetists (Spvs By Ane)

Baltimore City and Baltimore County



■ 2023	5,431	4,770	4,634	8,074	4,235	2,322
■ 2024	5,431	4,770	4,634	5,085	5,559	2,438
■ 2025	5,431	4,527	4,634	5,085	4,447	2,438
■ 2026	5,431	4,770	4,670	5,085	5,559	2,438
■ % chg 23 to 26	0.0%	0.0%	0.8%	-37.0%	31.3%	5.0%

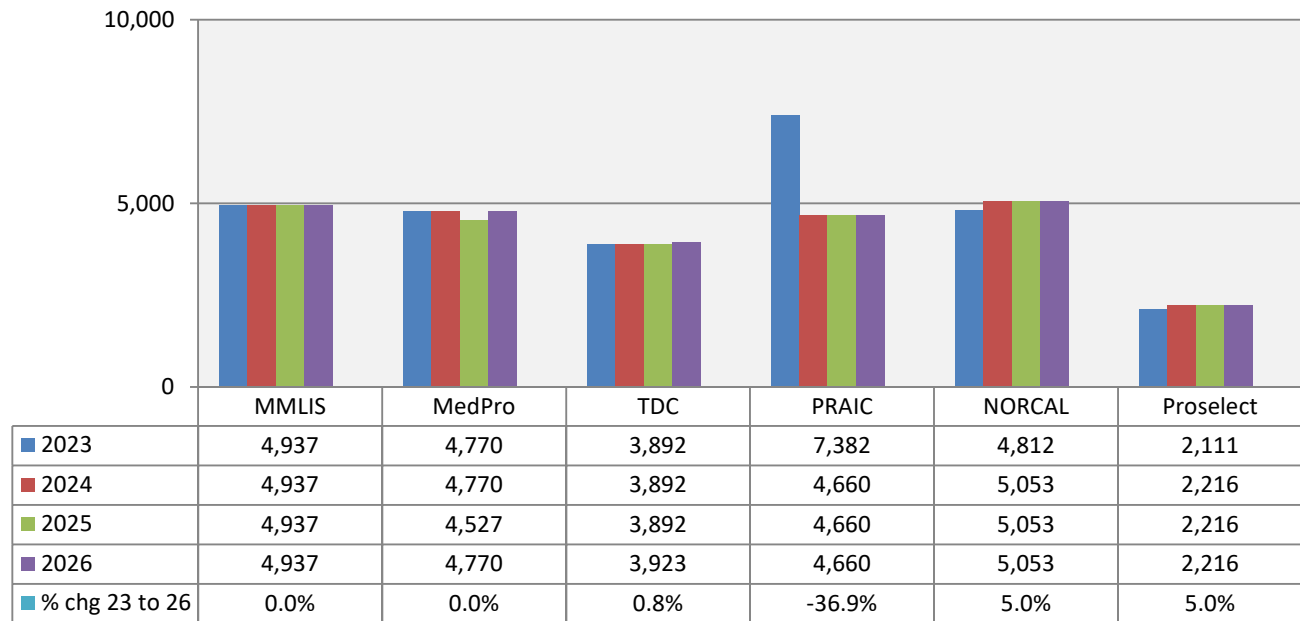
Baltimore City and Baltimore County



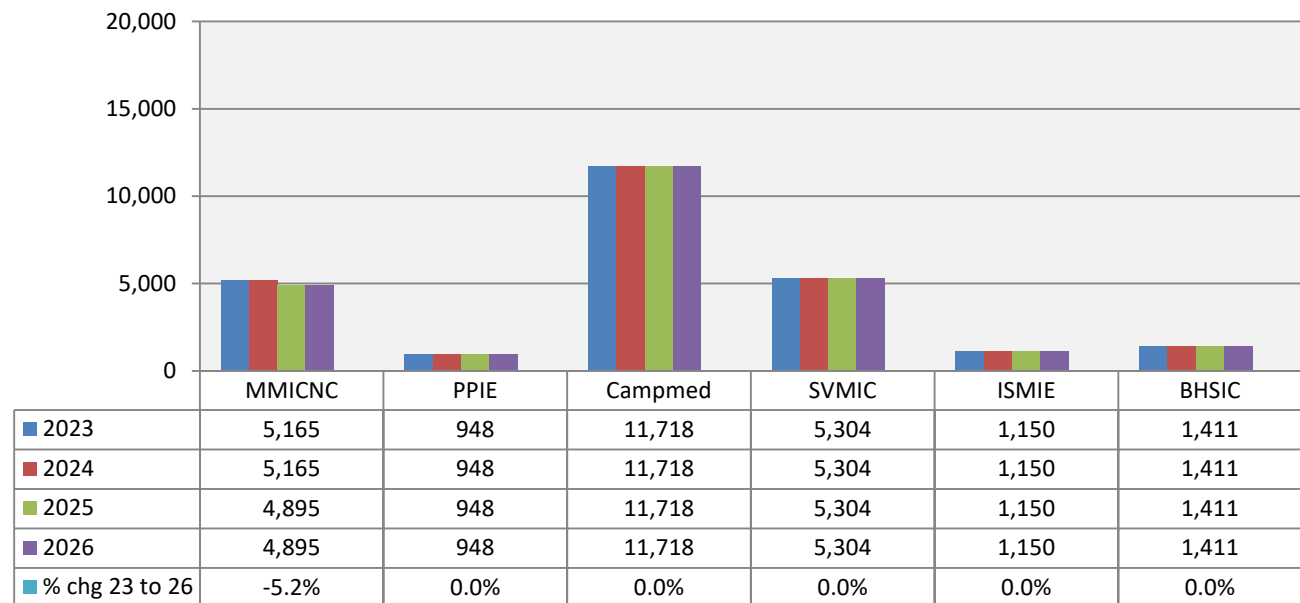
■ 2023	5,682	1,067	13,113	5,835	1,265	1,411
■ 2024	5,682	1,067	13,113	5,835	1,265	1,411
■ 2025	5,385	1,067	13,113	4,668	1,265	1,411
■ 2026	5,385	1,067	13,113	4,668	1,265	1,411
■ % chg 23 to 26	-5.2%	0.0%	0.0%	-20.0%	0.0%	0.0%

Nurse Anesthetists (Spvs By Ane)

Anne Arundel, Howard, Montgomery, Prince George's

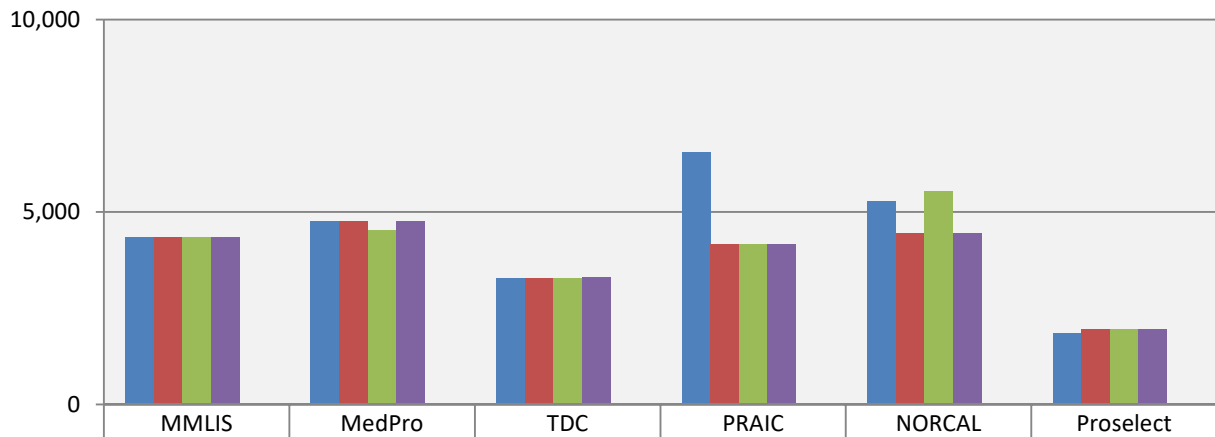


Anne Arundel, Howard, Montgomery, Prince George's



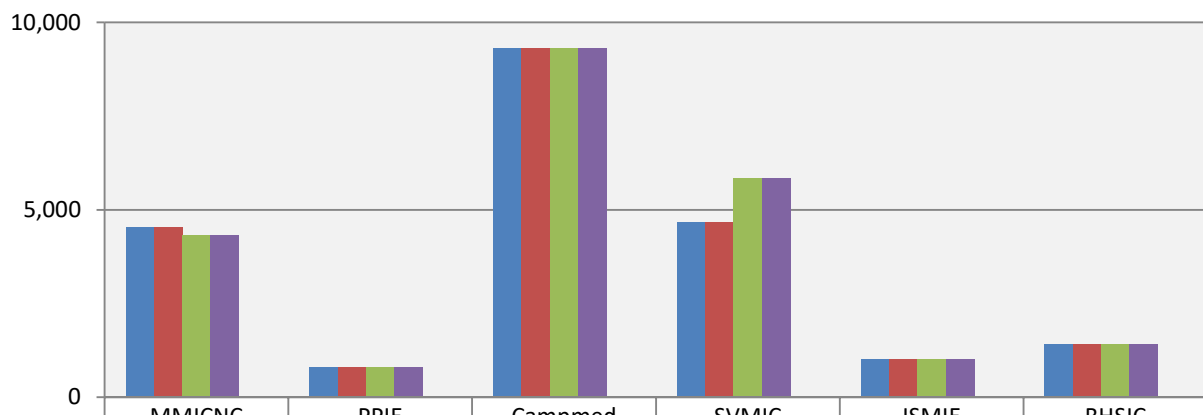
Nurse Anesthetists (Spvs By Ane)

Rest of State



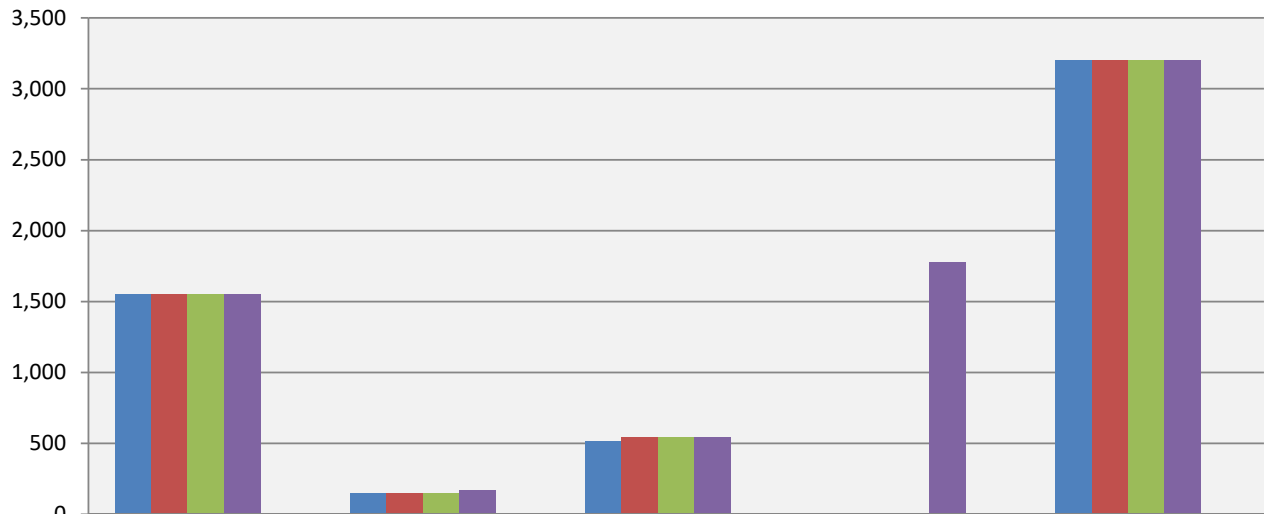
■ 2023	4,345	4,770	3,294	6,569	5,294	1,857
■ 2024	4,345	4,770	3,294	4,161	4,447	1,950
■ 2025	4,345	4,527	3,294	4,161	5,559	1,950
■ 2026	4,345	4,770	3,322	4,161	4,447	1,950
■ % chg 23 to 26	0.0%	0.0%	0.8%	-36.7%	-16.0%	5.0%

Rest of State



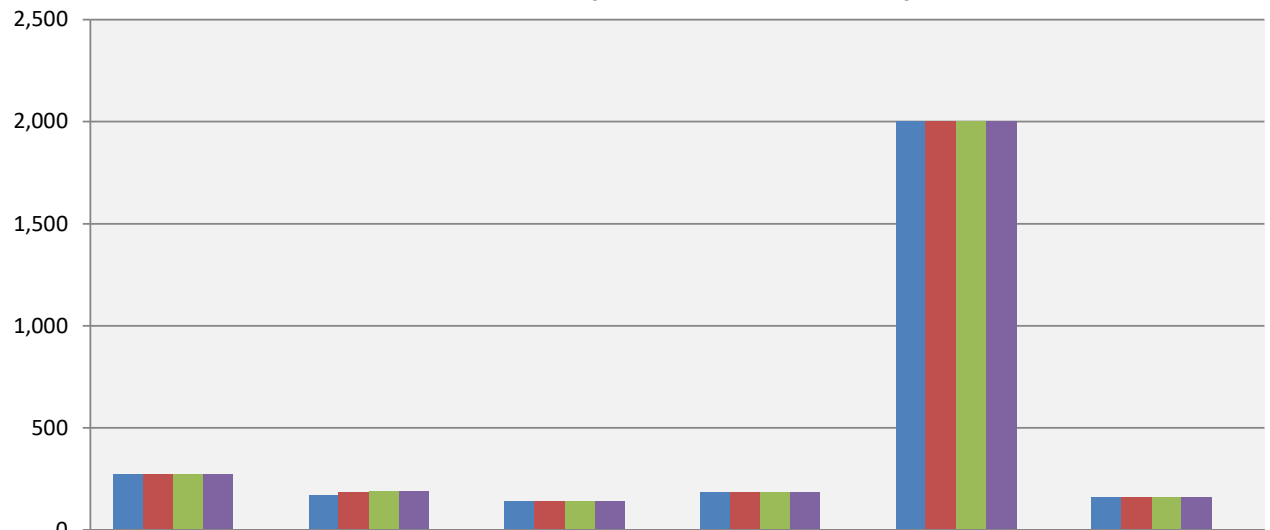
■ 2023	4,546	790	9,300	4,668	1,012	1,411
■ 2024	4,546	790	9,300	4,668	1,012	1,411
■ 2025	4,308	790	9,300	5,835	1,012	1,411
■ 2026	4,308	790	9,300	5,835	1,012	1,411
■ % chg 23 to 26	-5.2%	0.0%	0.0%	25.0%	0.0%	0.0%

Baltimore City and Baltimore County



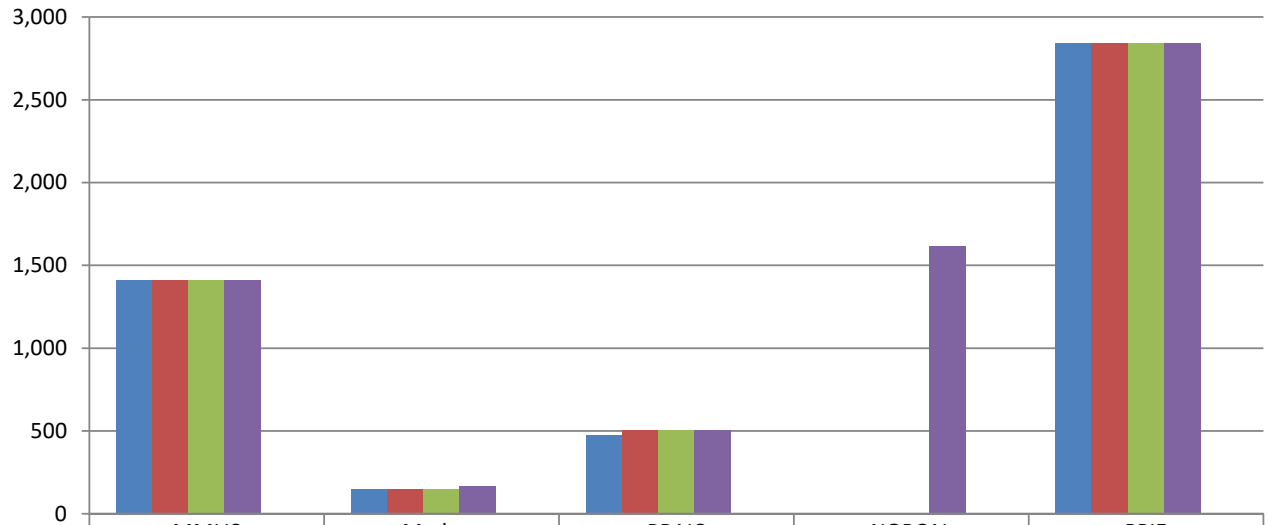
	MMLIS	Medpro	PRAIC	NORCAL	PPIE
2023	1,552	148	518		3,200
2024	1,552	148	544		3,200
2025	1,552	148	544		3,200
2026	1,552	167	544	1,779	3,200
% chg 23 to 26	0.0%	12.8%	5.0%		0.0%

Baltimore City and Baltimore County



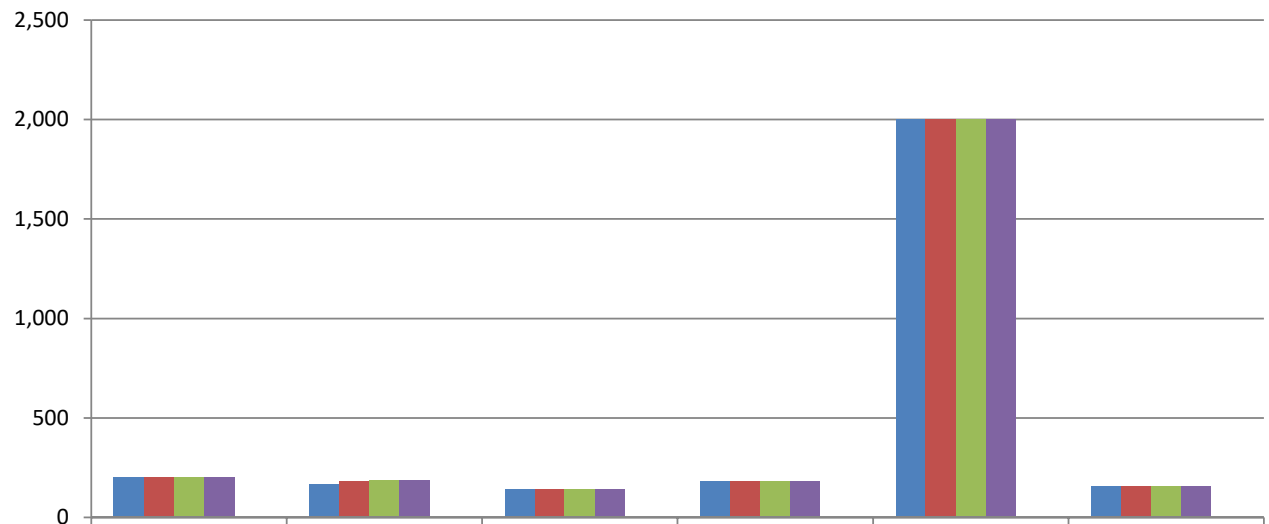
	Campmed	CNA	ACEUSA	LibertyIU	Cincinnati	BHSIC
2023	270	169	142	182	2,004	157
2024	270	183	142	182	2,004	157
2025	270	188	142	182	2,004	157
2026	270	188	142	182	2,004	157
% chg 23 to 26	0.0%	11.2%	0.0%	0.0%	0.0%	0.0%

Anne Arundel, Howard, Montgomery and Prince George's



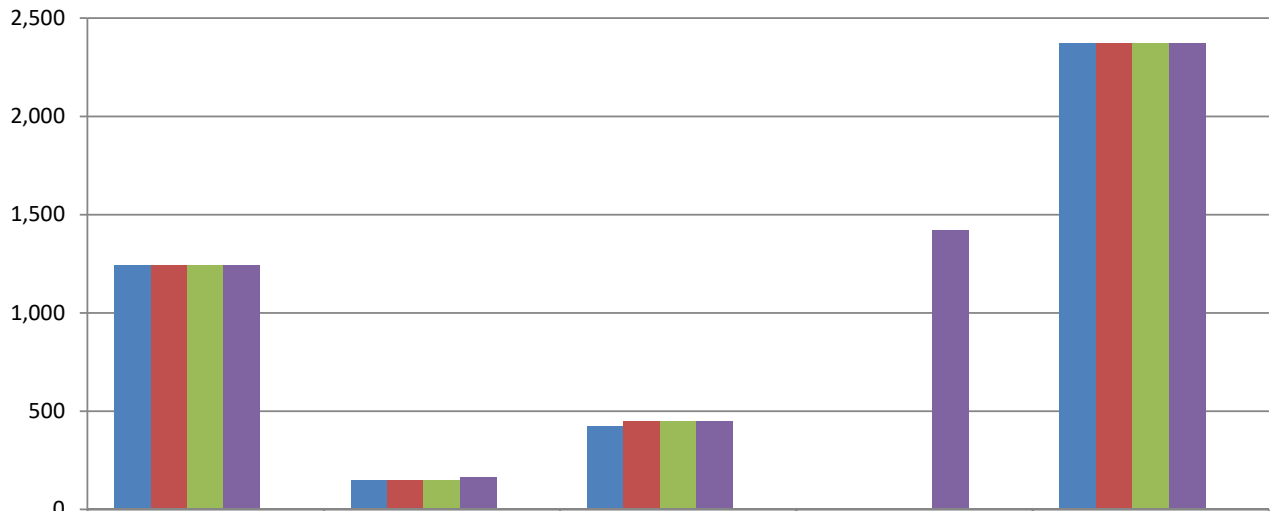
■ 2023	1,411	148	476		2,844
■ 2024	1,411	148	501		2,844
■ 2025	1,411	148	501		2,844
■ 2026	1,411	167	501	1,617	2,844
■ % chg 23 to 26	0.0%	12.8%	5.3%		0.0%

Anne Arundel, Howard, Montgomery and Prince George's



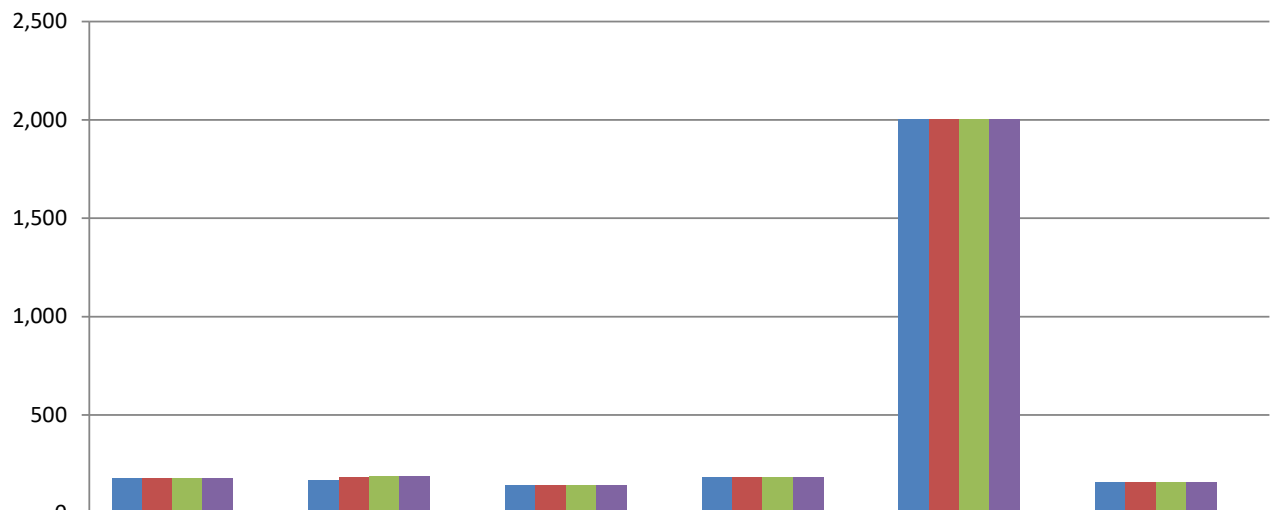
■ 2023	202	169	142	182	2,004	157
■ 2024	202	183	142	182	2,004	157
■ 2025	202	188	142	182	2,004	157
■ 2026	202	188	142	182	2,004	157
■ % chg 23 to 26	0.0%	11.2%	0.0%	0.0%	0.0%	0.0%

Rest of State



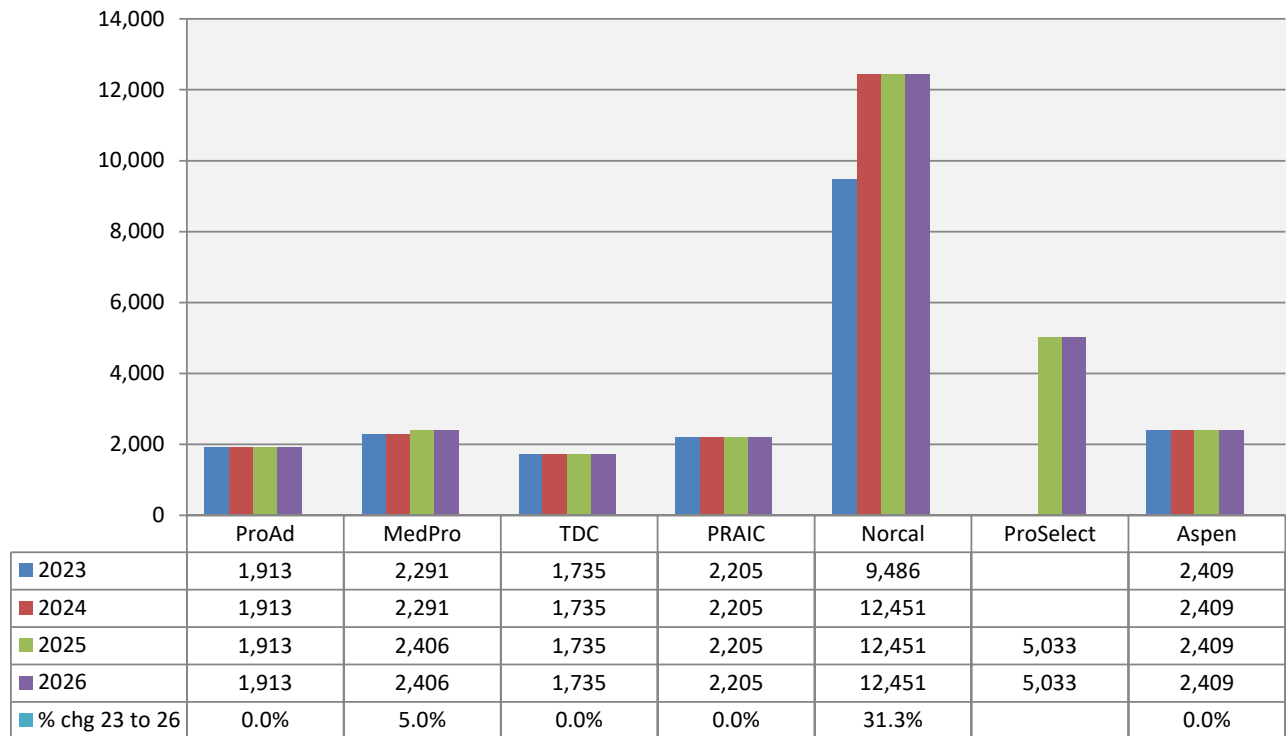
2023	1,241	148	426		2,370
2024	1,241	148	451		2,370
2025	1,241	148	451		2,370
2026	1,241	167	451	1,423	2,370
% chg 23 to 26	0.0%	12.8%	5.9%		0.0%

Rest of State

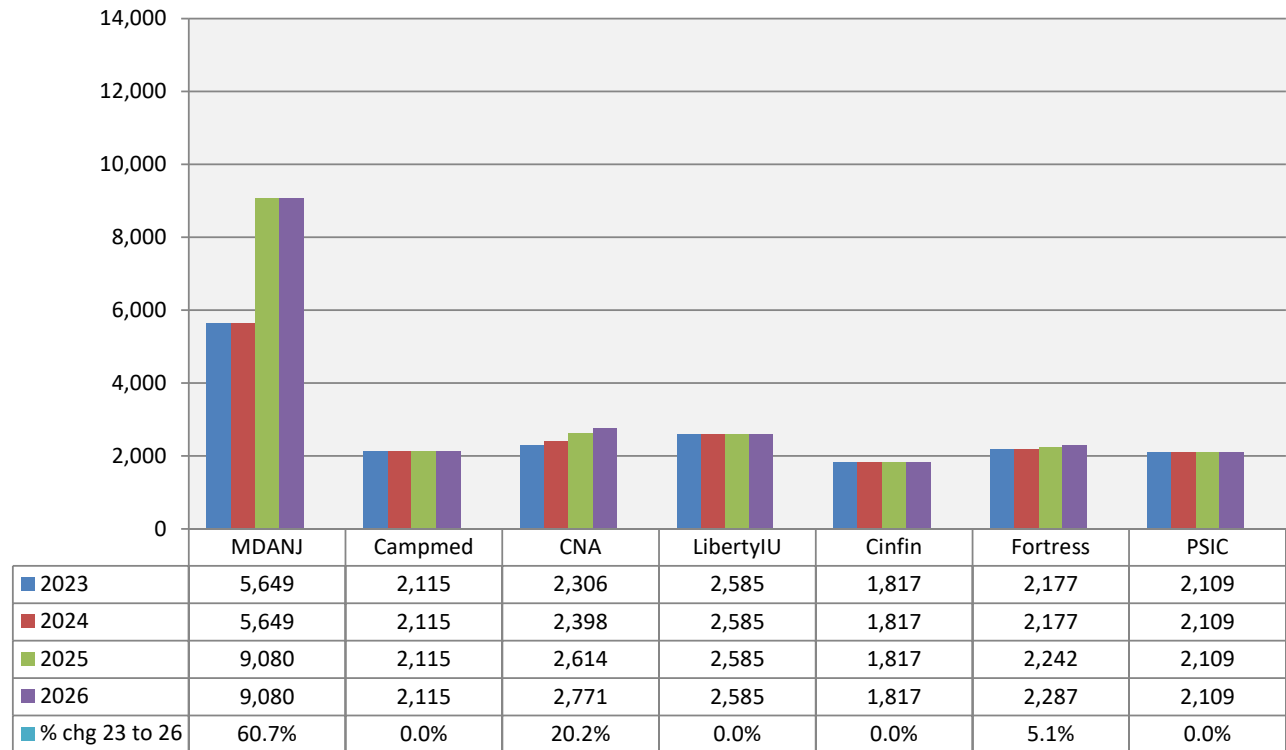


2023	180	169	142	182	2,004	157
2024	180	183	142	182	2,004	157
2025	180	188	142	182	2,004	157
2026	180	188	142	182	2,004	157
% chg 23 to 26	0.0%	11.2%	0.0%	0.0%	0.0%	0.0%

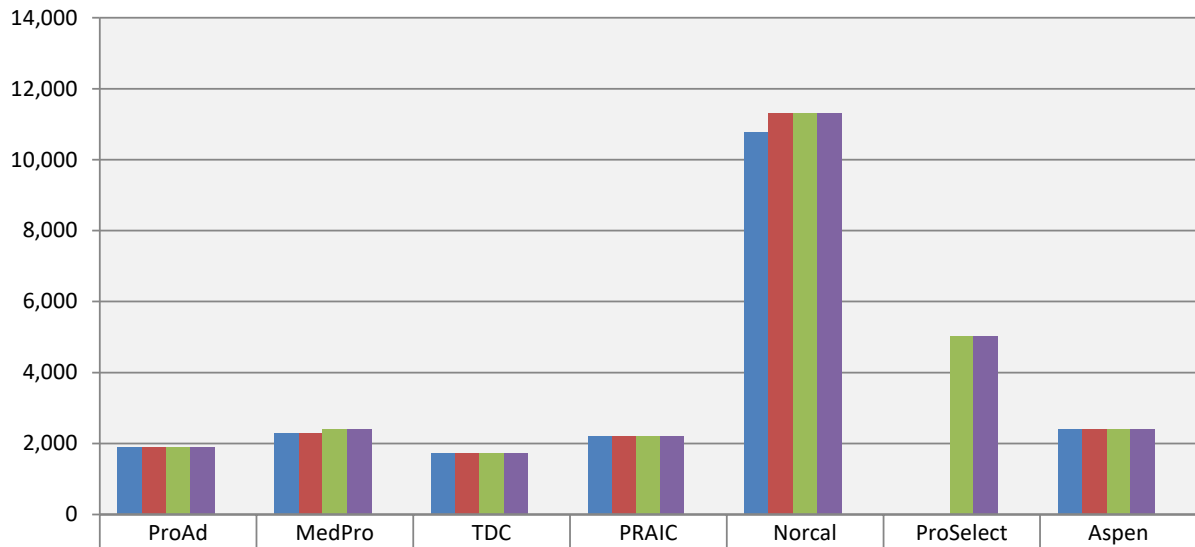
Baltimore City and Baltimore County



Baltimore City and Baltimore County

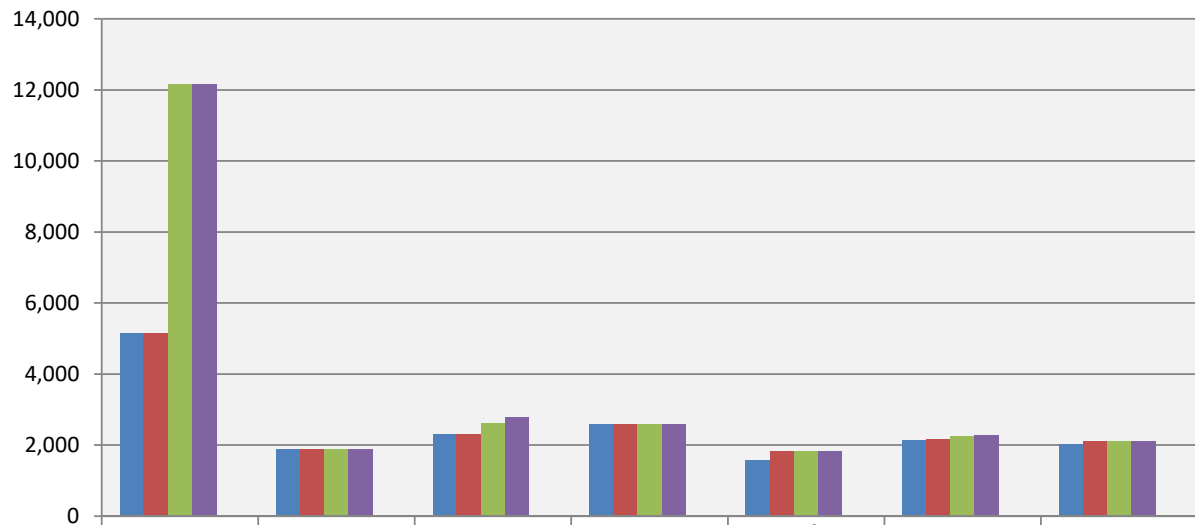


Anne Arundel, Howard, Montgomery and Prince George's



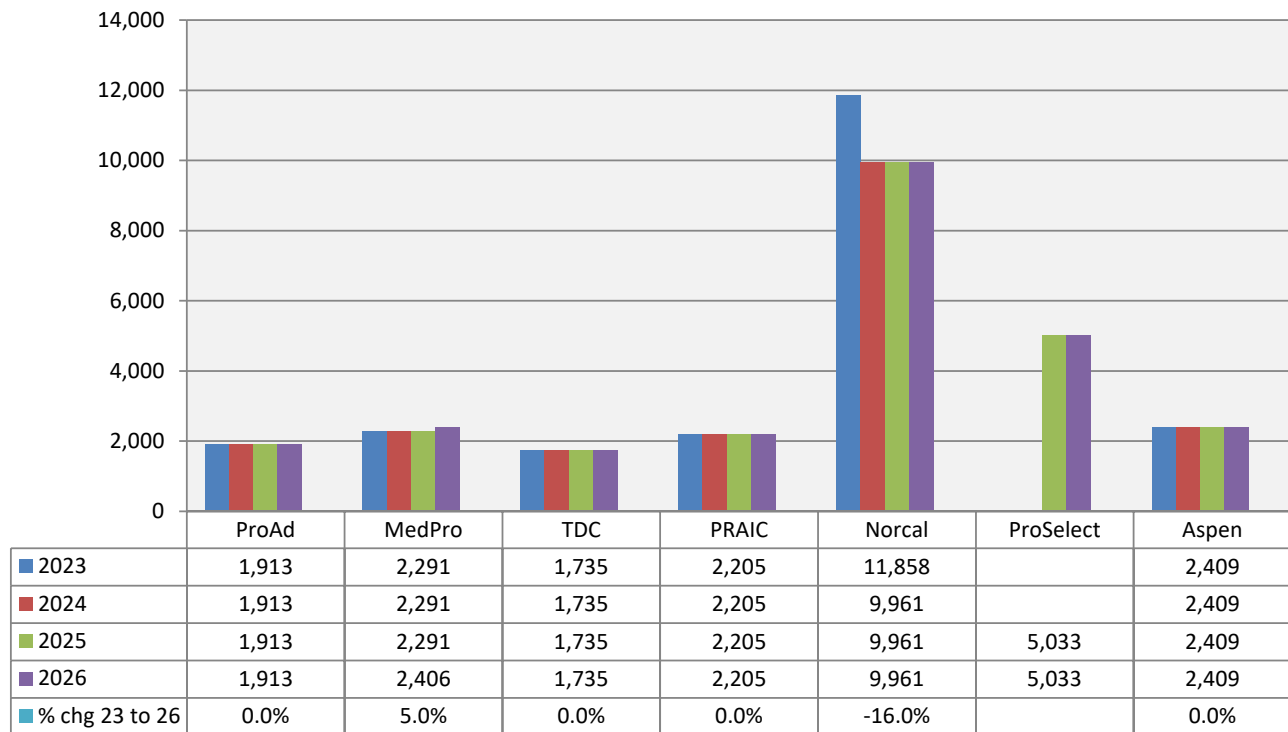
2023	1,913	2,291	1,735	2,205	10,779		2,409
2024	1,913	2,291	1,735	2,205	11,319		2,409
2025	1,913	2,406	1,735	2,205	11,319	5,033	2,409
2026	1,913	2,406	1,735	2,205	11,319	5,033	2,409
% chg 23 to 26	0.0%	5.0%	0.0%	0.0%	5.0%		0.0%

Anne Arundel, Howard, Montgomery and Prince George's

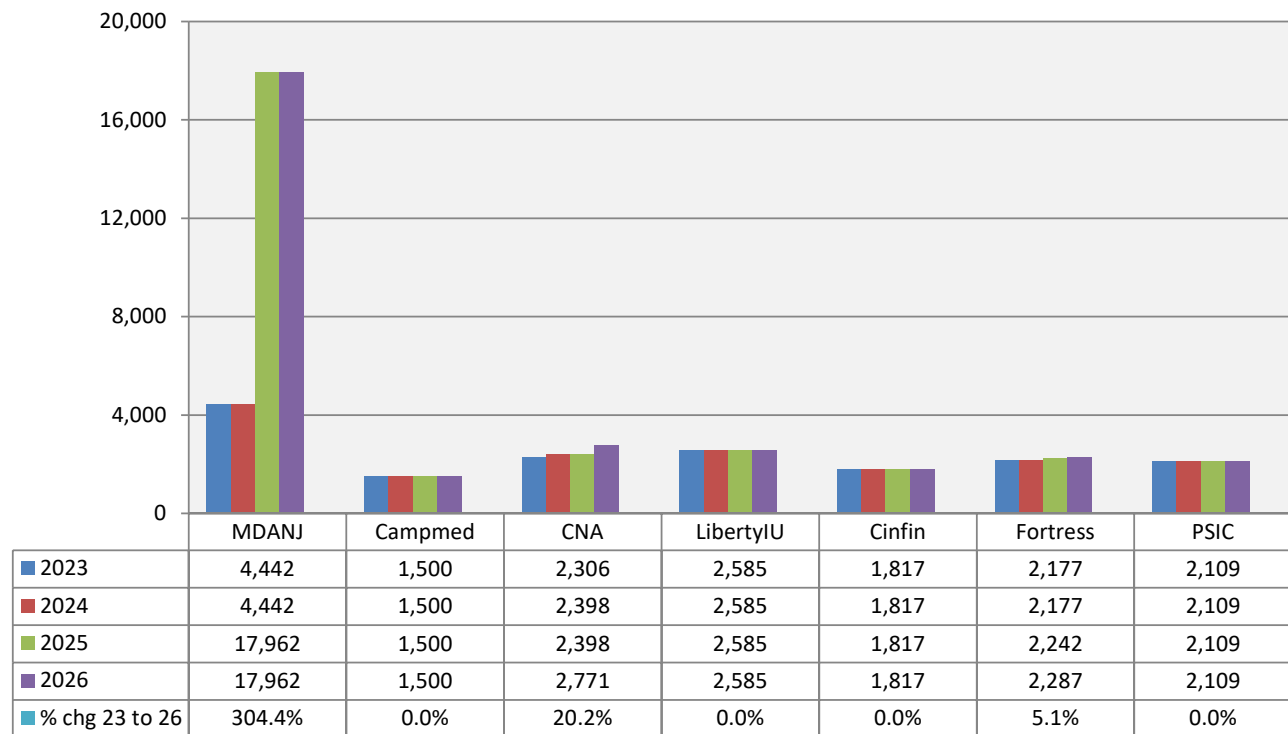


2023	5,135	1,890	2,306	2,585	1,580	2,134	2,028
2024	5,135	1,890	2,306	2,585	1,817	2,177	2,109
2025	12,161	1,890	2,614	2,585	1,817	2,242	2,109
2026	12,161	1,890	2,771	2,585	1,817	2,287	2,109
% chg 23 to 26	136.8%	0.0%	20.2%	0.0%	15.0%	7.2%	4.0%

Rest of State



Rest of State



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

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
ACE American Insurance Co.	all other	0	0	0
ACE American Insurance Co.	2020	1	0	0
American Alternative Insurance Corp.	2012	1	0	0
American Alternative Insurance Corp.	2013	1	0	0
American Alternative Insurance Corp.	2014	1	0	0
American Alternative Insurance Corp.	2015	0	0	1
American Alternative Insurance Corp.	2016	0	0	1
American Alternative Insurance Corp.	2017	0	0	1
American Alternative Insurance Corp.	all other	0	0	0
American Home Assurance Co.	all other	0	0	0
American Home Assurance Co.	2019	6	1	0
American Home Assurance Co.	2020	3	0	0
American Home Assurance Co.	2021	3	1	0
American Home Assurance Co.	2022	4	0	0
American Home Assurance Co.	2023	4	0	0
American Home Assurance Co.	2024	5	0	0
American Home Assurance Co.	2025	4	0	0
Aspen American Insurance Company	all other	0	0	0
Aspen American Insurance Company	2023	1	0	0
Cincinnati Casualty Co.	2015	1	0	0
Cincinnati Casualty Co.	2016	1	0	0
Cincinnati Casualty Co.	2017	1	0	0
Cincinnati Casualty Co.	all other	0	0	0
Cincinnati Insurance Co.	2012	2	0	0
Cincinnati Insurance Co.	2013	1	0	0
Cincinnati Insurance Co.	2014	1	0	0
Cincinnati Insurance Co.	2015	1	0	0
Cincinnati Insurance Co.	2016	1	0	0
Cincinnati Insurance Co.	2017	1	0	0
Cincinnati Insurance Co.	2018	1	0	0
Cincinnati Insurance Co.	2019	1	0	0
Cincinnati Insurance Co.	2020	2	0	0
Cincinnati Insurance Co.	2021	2	0	1
Cincinnati Insurance Co.	2022	3	0	1
Cincinnati Insurance Co.	2023	2	0	0
Cincinnati Insurance Co.	2024	2	0	0
Cincinnati Insurance Co.	2025	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
Doctors Company, an Interinsurance Exch.	all other	0	0	0
Doctors Company, an Interinsurance Exch.	2015	1	0	0
Doctors Company, an Interinsurance Exch.	2016	1	0	0
Doctors Company, an Interinsurance Exch.	2017	1	0	0
Doctors Company, an Interinsurance Exch.	2018	1	0	0
Doctors Company, an Interinsurance Exch.	2019	1	0	0
Doctors Company, an Interinsurance Exch.	2021	0	0	1
Hartford Fire Insurance Co.	all other	0	0	0
Hartford Fire Insurance Co.	2021	3	0	0
Hartford Fire Insurance Co.	2022	6	0	0
Hartford Fire Insurance Co.	2023	8	0	0
Hudson Insurance Co.	all other	0	0	0
Hudson Insurance Co.	2017	5	1	6
Hudson Insurance Co.	2018	7	1	8
Hudson Insurance Co.	2019	8	3	8
Hudson Insurance Co.	2020	6	3	7
Hudson Insurance Co.	2021	2	2	10
Medical Mutual Liability Insurance Society of Maryland	all other	0	0	0
Medical Mutual Liability Insurance Society of Maryland	2023	2	0	0
Medical Mutual Liability Insurance Society of Maryland	2024	1	0	0
Medical Mutual Liability Insurance Society of Maryland	2025	1	0	0
Medical Protective Co.	all other	0	0	0
Medical Protective Co.	2021	0	0	5
Medical Protective Co.	2022	0	0	7
Medical Protective Co.	2023	0	0	6
Medical Protective Co.	2024	6	0	9
Medical Protective Co.	2025	10	0	0
National Union Fire Insurance Co.	all other	0	0	0
National Union Fire Insurance Co.	2008	0	0	1

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

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
NCMIC Insurance Co.	2012	1	1	1
NCMIC Insurance Co.	2013	2	1	1
NCMIC Insurance Co.	2014	2	1	0
NCMIC Insurance Co.	2015	2	1	0
NCMIC Insurance Co.	2016	1	1	1
NCMIC Insurance Co.	2017	2	1	1
NCMIC Insurance Co.	2018	2	1	1
NCMIC Insurance Co.	2019	2	1	1
NCMIC Insurance Co.	2020	2	1	1
NCMIC Insurance Co.	2021	2	1	1
NCMIC Insurance Co.	2022	2	1	1
NCMIC Insurance Co.	2023	2	1	1
NCMIC Insurance Co.	2024	2	1	1
NCMIC Insurance Co.	2025	2	1	2
ProAssurance Indemnity Co.	2012	0	0	1
ProAssurance Indemnity Co.	2013	0	0	1
ProAssurance Indemnity Co.	2014	0	0	1
ProAssurance Indemnity Co.	2015	0	0	1
ProAssurance Indemnity Co.	2016	0	0	1
ProAssurance Indemnity Co.	2017	0	0	1
ProAssurance Indemnity Co.	2018	0	0	1
ProAssurance Indemnity Co.	2019	1	1	0
ProAssurance Indemnity Co.	2020	0	1	0
ProAssurance Indemnity Co.	2021	0	1	0
ProAssurance Indemnity Co.	2022	0	1	0
ProAssurance Indemnity Co.	2023	0	1	0
ProAssurance Indemnity Co.	2024	0	1	0
ProAssurance Insurance Co. Of America	all other	0	0	0
ProAssurance Insurance Co. Of America	2020	1	0	0
ProAssurance Insurance Co. Of America	2021	1	0	0
ProAssurance Insurance Co. Of America	2022	1	0	0
ProAssurance Insurance Co. Of America	2023	1	0	0

***Companies with no Policies in Force with Deductible Amounts
Mandated under Section 19-114 of the Insurance Article for the
Time Period from 2006 to 2025 ****

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

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

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Admiral Insurance Co.	2012	Surplus Lines	0	26	17	1	3	1	0
Admiral Insurance Co.	2013	Surplus Lines	1	29	14	0	3	1	0
Admiral Insurance Co.	2014	Surplus Lines	1	35	14	0	1	1	0
Admiral Insurance Co.	2015	Surplus Lines	2	32	12	0	3	1	0
Admiral Insurance Co.	2016	Surplus Lines	0	0	1	0	0	0	0
Admiral Insurance Co.	2017	Surplus Lines	2	57	20	0	4	0	0
Admiral Insurance Co.	2018	Surplus Lines	3	80	16	0	4	0	0
Admiral Insurance Co.	2019	Surplus Lines	7	84	13	0	6	0	2
Admiral Insurance Co.	2020	Surplus Lines	4	86	19	0	5	0	1
Admiral Insurance Co.	2021	Surplus Lines	3	105	21	0	9	1	1
Admiral Insurance Co.	2022	Surplus Lines	6	111	27	0	9	0	1
Admiral Insurance Co.	2023	Surplus Lines	6	120	34	0	13	0	1
Admiral Insurance Co.	2024	Surplus Lines	4	144	35	0	13	1	0
Admiral Insurance Co.	2025	Surplus Lines	3	156	34	0	10	2	0
AIX Specialty Insurance Co.	all other	Surplus Lines	0	0	0	0	0	0	0
AIX Specialty Insurance Co.	2023	Surplus Lines	0	0	0	0	0	0	1
AIX Specialty Insurance Co.	2024	Surplus Lines	0	0	0	0	0	0	0
AIX Specialty Insurance Co.	2025	Surplus Lines	0	0	0	0	0	1	0
Allied World Assurance Co.	2019	Surplus Lines	0	0	1	0	0	0	0
Allied World Assurance Co.	2020	Surplus Lines	0	0	1	0	1	0	0
Allied World Assurance Co.	2021	Surplus Lines	0	0	0	0	0	0	0
Allied World Surplus Lines Insurance Co.	2020	Surplus Lines	0	0	9	0	4	3	0
Allied World Surplus Lines Insurance Co.	2021	Surplus Lines	0	0	11	0	3	3	0
Allied World Surplus Lines Insurance Co.	2022	Surplus Lines	0	0	11	0	2	5	0
American Casualty Co.	all other	Admitted	0	0	0	0	0	0	0
American Casualty Co.	2020	Admitted	1	0	2	0	1	0	0
American Casualty Co.	2021	Admitted	1	0	2	0	1	0	0
American Casualty Co.	2022	Admitted	1	0	2	0	1	0	0
American Casualty Co.	2023	Admitted	1	0	2	0	1	0	0
American Casualty Co.	2024	Admitted	1	0	2	0	2	0	0
American Casualty Co.	2025	Admitted	1	0	2	0	2	0	0

Policy Counts For More Frequently Used Deductibles

Exhibit I

Page 2

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Arch Specialty Insurance Co.	2012	Surplus Lines	0	0	1	0	0	1	2
Arch Specialty Insurance Co.	2013	Surplus Lines	0	0	0	0	0	1	1
Arch Specialty Insurance Co.	2014	Surplus Lines	0	0	0	0	0	3	2
Arch Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	0	2	1
Arch Specialty Insurance Co.	2016	Surplus Lines	0	0	0	0	1	2	0
Arch Specialty Insurance Co.	2017	Surplus Lines	0	0	0	0	1	1	1
Arch Specialty Insurance Co.	2018	Surplus Lines	0	0	0	0	2	2	1
Arch Specialty Insurance Co.	2019	Surplus Lines	0	0	1	0	3	2	1
Arch Specialty Insurance Co.	2020	Surplus Lines	0	0	1	0	1	1	0
Arch Specialty Insurance Co.	2021	Surplus Lines	0	0	2	0	1	2	1
Arch Specialty Insurance Co.	2022	Surplus Lines	1	0	1	0	0	2	1
Aspen American Insurance Company	all other	Admitted	0	0	0	0	0	0	0
Aspen American Insurance Company	2023	Admitted	1	3	4	0	2	0	0
Aspen American Insurance Company	2024	Admitted	0	1	0	0	0	0	0
Aspen American Insurance Company	2025	Admitted	0	0	0	0	0	0	0
Aspen Specialty Insurance Co.	2018	Surplus Lines	4	8	10	0	1	0	0
Aspen Specialty Insurance Co.	2019	Surplus Lines	3	12	16	0	1	0	1
Aspen Specialty Insurance Co.	2020	Surplus Lines	2	17	19	1	1	0	1
Aspen Specialty Insurance Co.	2021	Surplus Lines	3	15	18	1	1	0	1
Aspen Specialty Insurance Co.	2022	Surplus Lines	1	1	7	1	1	0	2
Aspen Specialty Insurance Co.	2023	Surplus Lines	0	2	2	2	0	0	0
Aspen Specialty Insurance Co.	2024	Surplus Lines	0	1	1	2	1	1	0
Aspen Specialty Insurance Co.	2025	Surplus Lines	0	1	1	0	2	0	0
Beazley Excess and Surplus Insurance, Inc.	2025	Surplus Lines	12	17	5	0	1	2	0
Beazley Insurance Company, Inc.	2023	Admitted	21	0	0	0	0	0	0
Beazley Insurance Company, Inc.	2024	Admitted	21	0	0	0	0	0	0
Beazley Insurance Company, Inc.	2025	Admitted	35	0	0	0	0	0	0
Beazley (Lloyds Syndicates)	2013	Surplus Lines	0	4	0	0	0	0	0
Beazley (Lloyds Syndicates)	2014	Surplus Lines	0	4	0	0	0	0	0
Beazley (Lloyds Syndicates)	2015	Surplus Lines	0	0	0	0	3	1	0
Beazley (Lloyds Syndicates)	2016	Surplus Lines	11	17	1	0	1	1	3
Beazley (Lloyds Syndicates)	2017	Surplus Lines	20	27	2	0	1	1	1
Beazley (Lloyds Syndicates)	2018	Surplus Lines	18	25	3	0	1	1	1
Beazley (Lloyds Syndicates)	2019	Surplus Lines	17	27	3	0	0	1	1
Beazley (Lloyds Syndicates)	2020	Surplus Lines	19	28	4	0	0	1	1
Beazley (Lloyds Syndicates)	2021	Surplus Lines	21	27	3	0	0	1	1
Beazley (Lloyds Syndicates)	2022	Surplus Lines	53	0	0	0	0	0	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Berkley Assurance Co.	2012	Surplus Lines	0	2	0	0	0	0	0
Berkley Assurance Co.	2013	Surplus Lines	0	4	1	0	0	0	0
Berkley Assurance Co.	2014	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2015	Surplus Lines	0	4	0	0	0	0	0
Berkley Assurance Co.	2016	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2017	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2018	Surplus Lines	0	1	0	0	0	0	0
Berkley Assurance Co.	2019	Surplus Lines	0	1	0	0	0	0	0
Berkley Assurance Co.	2020	Surplus Lines	0	2	0	0	0	0	0
Berkley Assurance Co.	2021	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2022	Surplus Lines	0	2	0	0	0	0	0
Berkley Assurance Co.	2023	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2024	Surplus Lines	0	2	0	0	0	0	0
Berkley Assurance Co.	2025	Surplus Lines	0	1	0	0	0	0	0
Bridgeway Insurance Co.	all other	Surplus Lines	0	0	0	0	0	0	0
Bridgeway Insurance Co.	2022	Surplus Lines	0	0	1	0	0	0	0
Bridgeway Insurance Co.	2023	Surplus Lines	0	0	2	0	0	2	0
Bridgeway Insurance Co.	2024	Surplus Lines	0	0	1	0	1	4	1
Bridgeway Insurance Co.	2025	Surplus Lines	0	0	0	0	2	2	2
Campmed Casualty Insurance Co.	2012	Admitted	1	1	0	0	0	0	0
Campmed Casualty Insurance Co.	all other	Admitted	0	0	0	0	0	0	0
Capitol Indemnity Corporation	All other	Admitted	0	0	0	0	0	0	0
Capitol Indemnity Corporation	2022	Admitted	3	0	3	0	1	0	0
Capitol Specialty Insurance Corp.	2017	Surplus Lines	4	4	3	0	1	3	0
Capitol Specialty Insurance Corp.	2018	Surplus Lines	3	1	3	0	2	1	0
Capitol Specialty Insurance Corp.	2019	Surplus Lines	4	1	6	0	3	1	0
Capitol Specialty Insurance Corp.	2020	Surplus Lines	7	0	9	0	3	0	1
Capitol Specialty Insurance Corp.	2021	Surplus Lines	9	6	8	0	4	0	0
Capitol Specialty Insurance Corp.	2022	Surplus Lines	3	5	6	0	3	0	0
Capitol Specialty Insurance Corp.	2023	Surplus Lines	7	7	5	0	4	0	0
Capitol Specialty Insurance Corp.	2024	Surplus Lines	0	2	0	0	2	0	0
Capitol Specialty Insurance Corp.	2025	Surplus Lines	3	9	5	0	2	0	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Cincinnati Specialty Underwriters Co.	2012	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2013	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2014	Surplus Lines	0	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2015	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2016	Surplus Lines	1	1	2	0	0	0	0
Cincinnati Specialty Underwriters Co.	2017	Surplus Lines	2	1	2	0	0	0	0
Cincinnati Specialty Underwriters Co.	2018	Surplus Lines	2	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2019	Surplus Lines	3	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2020	Surplus Lines	3	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2021	Surplus Lines	1	2	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	2022	Surplus Lines	1	1	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	2023	Surplus Lines	1	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2024	Surplus Lines	1	1	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	2025	Surplus Lines	1	1	0	0	0	0	0
Colony Insurance Co.	2014	Surplus Lines	1	1	0	0	0	0	0
Colony Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0
Colony Insurance Co.	2016	Surplus Lines	1	0	0	0	0	0	0
Columbia Casualty Co.	2012	Surplus Lines	0	0	19	0	2	0	0
Columbia Casualty Co.	2013	Surplus Lines	2	1	17	0	2	0	0
Columbia Casualty Co.	2014	Surplus Lines	2	0	17	0	0	0	0
Columbia Casualty Co.	2015	Surplus Lines	2	0	14	0	0	0	0
Columbia Casualty Co.	2016	Surplus Lines	1	0	11	0	0	0	0
Columbia Casualty Co.	2017	Surplus Lines	1	0	7	0	0	0	0
Columbia Casualty Co.	2018	Surplus Lines	0	1	4	0	0	0	0
Columbia Casualty Co.	2019	Surplus Lines	0	1	6	0	0	0	0
Columbia Casualty Co.	2020	Surplus Lines	0	1	6	0	0	0	0
Columbia Casualty Co.	2021	Surplus Lines	0	0	3	0	1	0	0
Columbia Casualty Co.	2022	Surplus Lines	0	0	1	0	0	0	0
Columbia Casualty Co.	2023	Surplus Lines	1	0	2	0	0	0	0
Columbia Casualty Co.	2024	Surplus Lines	0	0	3	0	0	0	0
Columbia Casualty Co.	2025	Surplus Lines	0	0	2	0	0	0	1

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Coverys Specialty Ins Co	2018	Surplus Lines	0	0	0	0	0	0	1
Coverys Specialty Ins Co	2019	Surplus Lines	0	0	0	0	0	0	0
Coverys Specialty Ins Co	2020	Surplus Lines	1	3	7	0	4	1	0
Coverys Specialty Ins Co	2021	Surplus Lines	0	0	0	0	0	1	0
Coverys Specialty Ins Co	2022	Surplus Lines	0	0	0	0	0	0	1
Coverys Specialty Ins Co	2023	Surplus Lines	0	0	0	0	0	0	0
Coverys Specialty Ins Co	2024	Surplus Lines	0	0	0	0	0	0	1
Coverys Specialty Ins Co	2025	Surplus Lines	2	1	8	0	2	0	0
Evanston Insurance Co.	2012	Surplus Lines	2	12	26	0	3	0	0
Evanston Insurance Co.	2013	Surplus Lines	2	9	21	0	3	0	0
Evanston Insurance Co.	2014	Surplus Lines	1	8	22	0	3	0	0
Evanston Insurance Co.	2015	Surplus Lines	0	7	17	0	2	0	0
Evanston Insurance Co.	2016	Surplus Lines	0	7	18	0	2	0	0
Evanston Insurance Co.	2017	Surplus Lines	5	9	14	0	1	0	0
Evanston Insurance Co.	2018	Surplus Lines	7	8	8	0	2	0	0
Evanston Insurance Co.	2019	Surplus Lines	4	6	7	0	2	0	0
Evanston Insurance Co.	2020	Surplus Lines	3	5	2	0	2	0	0
Evanston Insurance Co.	2021	Surplus Lines	3	4	1	0	1	0	0
Evanston Insurance Co.	2022	Surplus Lines	7	26	12	0	3	0	0
Evanston Insurance Co.	2025	Surplus lines	10	20	13	0	0	0	0
Fortress Insurance Co.	2013	Admitted	0	0	1	0	0	0	0
Fortress Insurance Co.	2014	Admitted	0	0	1	0	0	0	0
Fortress Insurance Co.	2015	Admitted	0	0	1	0	0	0	0
General Star Indemnity Co.	2012	Surplus Lines	10	0	12	1	1	0	0
General Star Indemnity Co.	2013	Surplus Lines	10	0	16	1	3	0	0
General Star Indemnity Co.	2014	Surplus Lines	11	0	15	1	5	0	0
General Star Indemnity Co.	2015	Surplus Lines	11	2	9	1	2	0	0
General Star Indemnity Co.	2016	Surplus Lines	3	2	9	0	3	0	0
General Star Indemnity Co.	2017	Surplus Lines	0	2	15	1	7	0	0
General Star Indemnity Co.	2018	Surplus Lines	0	7	14	0	12	0	0
General Star Indemnity Co.	2019	Surplus Lines	0	7	17	0	23	0	0
General Star Indemnity Co.	2020	Surplus Lines	0	11	19	0	29	0	0
General Star Indemnity Co.	2021	Surplus Lines	0	10	26	0	21	1	0
General Star Indemnity Co.	2022	Surplus Lines	0	10	29	0	15	2	1
General Star Indemnity Co.	2023	Surplus Lines	0	6	31	0	17	2	1
General Star Indemnity Co.	2024	Surplus Lines	0	9	32	0	17	2	2
General Star Indemnity Co.	2025	Surplus Lines	0	10	60	0	61	7	10

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Hallmark Specialty Insurance Co.	2012	Surplus Lines	0	0	7	4	2	0	0
Hallmark Specialty Insurance Co.	2013	Surplus Lines	0	0	5	1	0	0	0
Hallmark Specialty Insurance Co.	2014	Surplus Lines	0	0	5	2	1	0	0
Hallmark Specialty Insurance Co.	2015	Surplus Lines	0	0	4	2	2	0	0
Hallmark Specialty Insurance Co.	2016	Surplus Lines	0	3	6	1	4	0	1
Hallmark Specialty Insurance Co.	2017	Surplus Lines	0	4	2	0	3	1	0
Hallmark Specialty Insurance Co.	2018	Surplus Lines	0	3	5	0	3	0	0
Hallmark Specialty Insurance Co.	2019	Surplus Lines	0	4	8	0	3	0	0
Hallmark Specialty Insurance Co.	2020	Surplus Lines	0	5	9	0	4	0	0
Hallmark Specialty Insurance Co.	2021	Surplus Lines	0	6	14	0	2	0	0
Hallmark Specialty Insurance Co.	2022	Surplus Lines	0	4	0	0	2	0	0
Hallmark Specialty Insurance Co.	2023	Surplus Lines	0	3	6	0	0	0	0
Hamilton Select Insurance Inc	all other	Surplus Lines	0	0	0	0	0	0	0
Hamilton Select Insurance Inc	2022	Surplus Lines	2	4	2	0	1	0	0
Hamilton Select Insurance Inc	2023	Surplus Lines	0	0	0	0	0	0	0
Hamilton Select Insurance Inc	2024	Surplus Lines	1	15	9	0	1	1	2
Hamilton Select Insurance Inc	2025	Surplus Lines	1	24	8	0	2	0	0
Hartford Fire Ins Co	all other	Admitted	0	0	0	0	0	0	0
Hartford Fire Ins Co	2025	Admitted	29	13	6	0	2	0	0
Hartford Fire Ins Co	2024	Admitted	21	11	8	0	1	0	0
Homeland Insurance Co. of NY	2012	Surplus Lines	0	1	5	0	2	3	2
Homeland Insurance Co. of NY	2013	Surplus Lines	0	5	7	0	4	3	1
Homeland Insurance Co. of NY	2014	Surplus Lines	0	4	5	0	3	3	3
Homeland Insurance Co. of NY	2015	Surplus Lines	0	2	4	0	3	4	5
Homeland Insurance Co. of NY	2016	Surplus Lines	0	2	5	0	3	3	4
Homeland Insurance Co. of NY	2017	Surplus Lines	0	2	5	0	1	3	2
Homeland Insurance Co. of NY	2018	Surplus Lines	0	1	1	0	1	2	0
Homeland Insurance Co. of NY	2019	Surplus Lines	0	0	1	0	0	2	0
Homeland Insurance Co. of NY	2020	Surplus Lines	0	0	0	0	0	0	0
Hudson Excess Insurance Co.	all other	Surplus Lines	0	0	0	0	0	0	0
Hudson Excess Insurance Co.	2022	Surplus Lines	0	1	3	0	0	0	0
Hudson Excess Insurance Co.	2023	Surplus Lines	1	0	3	0	1	0	0
Hudson Excess Insurance Co.	2024	Surplus Lines	3	6	2	0	0	0	0
Hudson Excess Insurance Co.	2025	Surplus Lines	2	9	1	0	1	0	0
Hudson Specialty Insurance Co.	2017	Surplus Lines	0	0	1	0	0	0	0
Hudson Specialty Insurance Co.	All other	Surplus Lines	0	0	0	0	0	0	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Illinois Union Insurance Co.	2012	Surplus Lines	0	0	0	0	3	2	1
Illinois Union Insurance Co.	2013	Surplus Lines	0	0	0	0	2	3	1
Illinois Union Insurance Co.	2014	Surplus Lines	0	0	1	0	2	2	1
Illinois Union Insurance Co.	2015	Surplus Lines	0	0	0	0	2	4	0
Illinois Union Insurance Co.	2016	Surplus Lines	0	0	0	0	1	3	0
Illinois Union Insurance Co.	2017	Surplus Lines	0	0	0	0	1	1	0
Illinois Union Insurance Co.	2018	Surplus Lines	0	1	1	0	4	1	0
Illinois Union Insurance Co.	2019	Surplus Lines	0	1	1	0	3	0	0
Illinois Union Insurance Co.	2020	Surplus Lines	0	1	1	0	0	1	1
Illinois Union Insurance Co.	2021	Surplus Lines	0	0	1	0	0	2	0
Illinois Union Insurance Co.	2022	Surplus Lines	0	0	1	0	1	2	1
Illinois Union Insurance Co.	2023	Surplus Lines	1	0	1	0	1	2	0
Illinois Union Insurance Co.	2024	Surplus Lines	1	0	2	0	1	2	1
Illinois Union Insurance Co.	2025	Surplus Lines	1	0	4	0	0	1	0
Ironshore Specialty Insurance Co.	2012	Surplus Lines	0	0	6	0	0	0	0
Ironshore Specialty Insurance Co.	2013	Surplus Lines	0	1	5	0	2	1	0
Ironshore Specialty Insurance Co.	2014	Surplus Lines	0	1	4	0	2	0	1
Ironshore Specialty Insurance Co.	2015	Surplus Lines	0	0	3	4	0	0	2
Ironshore Specialty Insurance Co.	2016	Surplus Lines	0	1	3	0	1	2	1
Ironshore Specialty Insurance Co.	2017	Surplus Lines	0	1	3	0	3	4	1
Ironshore Specialty Insurance Co.	2018	Surplus Lines	0	1	5	0	3	2	2
Ironshore Specialty Insurance Co.	2019	Surplus Lines	0	1	2	0	3	2	0
Ironshore Specialty Insurance Co.	2020	Surplus Lines	0	0	1	0	2	4	4
Ironshore Specialty Insurance Co.	2021	Surplus Lines	0	0	2	0	1	6	5
Ironshore Specialty Insurance Co.	2022	Surplus Lines	0	0	3	0	1	5	2
Ironshore Specialty Insurance Co.	2025	Surplus Lines	0	0	2	0	1	1	5
ISMIE Indemnity Co.	2021	Surplus Lines	0	0	2	0	0	0	0
ISMIE Indemnity Co.	2022	Surplus Lines	0	0	1	0	0	0	0
ISMIE Indemnity Co.	2023	Surplus Lines	0	0	1	0	0	0	0
ISMIE Indemnity Co.	2024	Surplus Lines	0	0	2	0	0	0	0
ISMIE Indemnity Co.	2025	Surplus Lines	0	0	1	0	0	1	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
James River Insurance Co.	2012	Surplus Lines	1	17	17	0	2	0	0
James River Insurance Co.	2013	Surplus Lines	0	17	18	0	1	0	0
James River Insurance Co.	2014	Surplus Lines	0	16	11	0	1	0	0
James River Insurance Co.	2015	Surplus Lines	0	13	9	0	2	0	0
James River Insurance Co.	2016	Surplus Lines	0	18	5	0	2	0	0
James River Insurance Co.	2017	Surplus Lines	1	24	6	0	0	0	0
James River Insurance Co.	2018	Surplus Lines	5	20	7	0	1	0	0
James River Insurance Co.	2019	Surplus Lines	9	26	6	0	0	0	0
James River Insurance Co.	2020	Surplus Lines	9	49	13	0	0	0	0
James River Insurance Co.	2021	Surplus Lines	9	56	15	0	2	0	0
James River Insurance Co.	2022	Surplus Lines	8	56	18	0	1	0	0
James River Insurance Co.	2023	Surplus Lines	8	56	17	0	3	0	0
Landmark American Insurance Co.	2012	Surplus Lines	2	15	11	0	5	0	1
Landmark American Insurance Co.	2013	Surplus Lines	4	13	12	0	5	2	1
Landmark American Insurance Co.	2014	Surplus Lines	4	18	16	0	7	2	1
Landmark American Insurance Co.	2015	Surplus Lines	5	18	17	0	3	3	1
Landmark American Insurance Co.	2016	Surplus Lines	4	24	21	0	4	4	1
Landmark American Insurance Co.	2017	Surplus Lines	4	29	29	0	4	7	1
Landmark American Insurance Co.	2018	Surplus Lines	3	35	27	0	3	7	1
Landmark American Insurance Co.	2019	Surplus Lines	2	41	32	0	3	7	1
Landmark American Insurance Co.	2020	Surplus Lines	2	37	38	0	4	6	1
Landmark American Insurance Co.	2021	Surplus Lines	2	32	43	0	11	6	1
Landmark American Insurance Co.	2022	Surplus Lines	1	29	41	0	8	5	1
Landmark American Insurance Co.	2023	Surplus Lines	0	32	39	0	5	4	0
Landmark American Insurance Co.	2024	Surplus Lines	1	40	45	0	6	5	0
Landmark American Insurance Co.	2025	Surplus Lines	0	23	25	0	5	1	0

Policy Counts For More Frequently Used Deductibles

Exhibit I

Page 9

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Lexington Insurance Co.	2012	Surplus Lines	0	0	11	0	2	1	1
Lexington Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2016	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2017	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2018	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2019	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2020	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2021	Surplus Lines	0	2	0	0	1	0	1
Lexington Insurance Co.	2022	Surplus Lines	0	2	0	0	0	1	0
Lexington Insurance Co.	2023	Surplus Lines	0	0	1	0	0	0	0
Lexington Insurance Co.	2024	Surplus Lines	0	1	0	0	0	0	0
Mt Hawley Insurance Co.	2018	Surplus Lines	0	1	4	1	0	1	1
Mt Hawley Insurance Co.	2019	Surplus Lines	0	0	1	0	0	0	0
Mt Hawley Insurance Co.	2020	Surplus Lines	0	0	1	0	0	0	0
Mt Hawley Insurance Co.	2021	Surplus Lines	0	0	0	0	0	0	0
National Fire & Marine Insurance Co.	2012	Surplus Lines	0	0	9	1	9	4	1
National Fire & Marine Insurance Co.	2013	Surplus Lines	0	1	1	1	1	2	0
National Fire & Marine Insurance Co.	2014	Surplus Lines	0	4	3	1	2	1	0
National Fire & Marine Insurance Co.	2015	Surplus Lines	0	5	5	1	2	0	0
National Fire & Marine Insurance Co.	2016	Surplus Lines	0	7	13	0	3	1	0
National Fire & Marine Insurance Co.	2017	Surplus Lines	0	3	8	1	2	3	0
National Fire & Marine Insurance Co.	2018	Surplus Lines	0	2	7	0	4	3	0
National Fire & Marine Insurance Co.	2019	Surplus Lines	0	2	11	0	4	6	1
National Fire & Marine Insurance Co.	2020	Surplus Lines	1	5	12	0	5	9	1
National Fire & Marine Insurance Co.	2021	Surplus Lines	0	1	3	0	2	5	2
National Fire & Marine Insurance Co.	2022	Surplus Lines	0	5	12	0	5	9	2
National Fire & Marine Insurance Co.	2023	Surplus Lines	0	4	7	0	2	5	2
National Fire & Marine Insurance Co.	2024	Surplus Lines	0	2	4	0	2	2	0
National Fire & Marine Insurance Co.	2025	Surplus Lines	0	3	5	0	1	1	1

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
National Union Fire & Marine Ins. Co.	2012	Admitted	0	2	1	0	0	0	0
National Union Fire & Marine Ins. Co.	2013	Admitted	0	1	1	0	1	0	0
National Union Fire & Marine Ins. Co.	2014	Admitted	0	1	1	0	1	0	0
National Union Fire & Marine Ins. Co.	2015	Admitted	0	1	2	0	1	0	0
National Union Fire & Marine Ins. Co.	2016	Admitted	1	1	2	0	1	0	0
National Union Fire & Marine Ins. Co.	2017	Admitted	1	1	1	0	1	0	0
National Union Fire & Marine Ins. Co.	all other	Admitted	0	0	0	0	0	0	0
Nautilus Insurance Co.	2012	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2013	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2014	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2015	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2016	Surplus Lines	0	0	0	0	2	0	0
Navigators Specialty Insurance Co.	2020	Surplus Lines	0	0	0	0	0	0	1
Navigators Specialty Insurance Co.	2021	Surplus Lines	0	0	1	0	0	0	2
Navigators Specialty Insurance Co.	2022	Surplus Lines	0	0	8	0	0	0	0
Navigators Specialty Insurance Co.	2023	Surplus Lines	0	0	16	0	1	0	1
Navigators Specialty Insurance Co.	2024	Surplus Lines	0	1	17	0	0	0	0
Navigators Specialty Insurance Co.	2025	Surplus Lines	0	2	17	0	0	0	0
NORCAL Specialty Insurance Co.	all other	Surplus Lines	0	0	0	0	0	0	0
NORCAL Specialty Insurance Co.	2018	Surplus Lines	0	0	0	0	0	1	0
NORCAL Specialty Insurance Co.	2019	Surplus Lines	0	0	0	0	0	1	0
NORCAL Specialty Insurance Co.	2020	Surplus Lines	0	0	0	0	0	1	0
NORCAL Specialty Insurance Co.	2021	Surplus Lines	0	0	1	0	0	0	2
Pharmacists Mutual Insurance Co.	all other	Admitted	0	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2018	Admitted	4	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2019	Admitted	4	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2021	Admitted	4	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2022	Admitted	7	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2023	Admitted	6	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2024	Admitted	1	0	0	0	0	0	0
Preferred Professional Insurance Co.	2023	Admitted	1	2	6	0	1	0	0
Preferred Professional Insurance Co.	2024	Admitted	0	1	7	0	2	0	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
ProAssurance Indemnity Co., Inc.	2012	Admitted	0	0	1	0	1	0	0
ProAssurance Indemnity Co., Inc.	2013	Admitted	0	0	1	0	1	0	0
ProAssurance Indemnity Co., Inc.	2014	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2015	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2017	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2018	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2019	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2020	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2021	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2012	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2013	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2014	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2015	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	1	1	1
ProAssurance Specialty Insurance Co.	2013	Surplus Lines	22	10	3	0	1	2	1
ProAssurance Specialty Insurance Co.	2014	Surplus Lines	17	9	4	0	1	0	1
ProAssurance Specialty Insurance Co.	2015	Surplus Lines	19	9	5	0	1	0	1
ProAssurance Specialty Insurance Co.	2016	Surplus Lines	22	9	4	0	0	2	1
ProAssurance Specialty Insurance Co., Ir	2017	Surplus Lines	19	11	5	0	0	3	0
ProAssurance Specialty Insurance Co., Ir	2018	Surplus Lines	20	20	6	0	0	1	2
ProAssurance Specialty Insurance Co., Ir	2019	Surplus Lines	0	0	3	0	1	1	1
ProAssurance Specialty Insurance Co., Ir	2020	Surplus Lines	0	0	3	0	1	2	0
ProAssurance Specialty Insurance Co., Ir	2021	Surplus Lines	0	0	7	0	1	3	0
ProAssurance Specialty Insurance Co., Ir	2022	Surplus Lines	0	0	6	0	1	2	0
ProAssurance Specialty Insurance Co., Ir	2023	Surplus Lines	0	0	7	0	5	1	1
ProAssurance Specialty Insurance Co., Ir	2024	Surplus Lines	0	1	7	0	4	2	1
ProAssurance Specialty Insurance Co., Ir	2025	Surplus Lines	0	0	7	0	3	5	0
Professional Security Insurance Company	2021	Surplus Lines	0	0	1	0	0	0	0

Policy Counts For More Frequently Used Deductibles

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Steadfast Insurance Co.	2012	Surplus Lines	0	0	1	0	2	1	1
Steadfast Insurance Co.	2013	Surplus Lines	0	0	1	0	2	1	1
Steadfast Insurance Co.	2014	Surplus Lines	0	0	0	0	1	1	1
Steadfast Insurance Co.	2015	Surplus Lines	0	0	0	0	1	1	1
Steadfast Insurance Co.	2016	Surplus Lines	0	0	0	0	1	1	1
Steadfast Insurance Co.	2017	Surplus Lines	0	0	0	0	1	1	0
Steadfast Insurance Co.	2018	Surplus Lines	0	0	0	0	1	2	0
Steadfast Insurance Co.	2019	Surplus Lines	0	0	0	0	0	1	1
Steadfast Insurance Co.	2020	Surplus Lines	0	0	0	0	0	1	1
Steadfast Insurance Co.	2021	Surplus Lines	0	0	0	0	0	0	0
Steadfast Insurance Co.	2022	Surplus Lines	0	0	0	0	0	0	0
TDC Specialty Insurance Co.	2012	Surplus Lines	0	1	12	3	4	0	0
TDC Specialty Insurance Co.	2013	Surplus Lines	0	1	9	2	3	3	0
TDC Specialty Insurance Co.	2014	Surplus Lines	0	0	7	3	3	1	0
TDC Specialty Insurance Co.	2015	Surplus Lines	0	0	6	2	2	0	0
TDC Specialty Insurance Co.	2016	Surplus Lines	0	0	4	1	1	0	0
TDC Specialty Insurance Co.	2017	Surplus Lines	2	2	5	0	1	0	0
TDC Specialty Insurance Co.	2018	Surplus Lines	6	5	8	1	3	2	2
TDC Specialty Insurance Co.	2019	Surplus Lines	5	8	7	2	0	3	1
TDC Specialty Insurance Co.	2020	Surplus Lines	9	6	18	2	4	11	3
TDC Specialty Insurance Co.	2021	Surplus Lines	0	6	8	2	8	9	1
TDC Specialty Insurance Co.	2022	Surplus Lines	0	5	6	1	5	6	1
TDC Specialty Insurance Co.	2023	Surplus Lines	0	4	5	1	4	5	0
TDC Specialty Insurance Co.	2024	Surplus Lines	0	3	7	1	3	6	0
TDC Specialty Insurance Co.	2025	Surplus Lines	0	1	5	1	2	5	1
Western World Insurance Co.	2022	Surplus Lines	1	0	0	0	0	0	0

Policy Counts For Less Commonly Used Deductibles

Exhibit I
Page 13

Company Name	Year	Number with \$250 Deductible	Number with \$500 Deductible	Number with \$1,500 Deductible	Number with \$3,000 Deductible	Number with \$3,500 Deductible	Number with \$15,000 Deductible	Number with \$20,000 Deductible
All Carriers with Listed Deductibles	2012	8	7				10	1
All Carriers with Listed Deductibles	2013	8	14				7	
All Carriers with Listed Deductibles	2014	5	3				3	
All Carriers with Listed Deductibles	2015	2	1				3	
All Carriers with Listed Deductibles	2016	2	1	1			2	
All Carriers with Listed Deductibles	2017	2	1	2			2	
All Carriers with Listed Deductibles	2018	5	1	3			6	
All Carriers with Listed Deductibles	2019	2	1	1			8	1
All Carriers with Listed Deductibles	2020	5	1	1	1		8	1
All Carriers with Listed Deductibles	2021	2	1	1	1	1	6	2
All Carriers with Listed Deductibles	2022	13	11				5	1
All Carriers with Listed Deductibles	2023	11	3				4	
All Carriers with Listed Deductibles	2024	8					5	
All Carriers with Listed Deductibles	2025	7	1	1			3	1
TOTALS		80	46	10	2	1	72	7

Company Name	Year	Number with \$75,000 Deductible	Number with \$100,000 Deductible	Number with \$150,000 Deductible	Number with \$200,000 Deductible	Number with \$250,000 Deductible	Number with \$350,000 Deductible	Number with \$400,000 Deductible
All Carriers with Listed Deductibles	2012		6		2	3		
All Carriers with Listed Deductibles	2013		3		2	2		
All Carriers with Listed Deductibles	2014		4			2		
All Carriers with Listed Deductibles	2015		3		1	3		
All Carriers with Listed Deductibles	2016		8	1	1	3		
All Carriers with Listed Deductibles	2017	1	4			3		
All Carriers with Listed Deductibles	2018	2	3			2		
All Carriers with Listed Deductibles	2019	1				3		
All Carriers with Listed Deductibles	2020		4	3		3		
All Carriers with Listed Deductibles	2021	4	8			71	1	
All Carriers with Listed Deductibles	2022	3	7			57		
All Carriers with Listed Deductibles	2023	1	2	1		47		1
All Carriers with Listed Deductibles	2024	1	2	1		37	2	
All Carriers with Listed Deductibles	2025		6			62		
TOTALS		13	60	6	6	298	3	1

Policy Counts For Less Commonly Used Deductibles

Company Name	Year	Number with \$500,000 Deductible	Number with \$1,000,000 Deductible	Number with \$2,000,000 Deductible	Number with \$3,000,000 Deductible	Number with \$16,000,000 Deductible	Number with \$18,000,000 Deductible	Number with \$15,000 aggregate Deductible
All Carriers with Listed Deductibles	2012			1				
All Carriers with Listed Deductibles	2013							1
All Carriers with Listed Deductibles	2014							1
All Carriers with Listed Deductibles	2015		1					1
All Carriers with Listed Deductibles	2016		1					
All Carriers with Listed Deductibles	2017		1					
All Carriers with Listed Deductibles	2018							
All Carriers with Listed Deductibles	2019	1						
All Carriers with Listed Deductibles	2020	2						
All Carriers with Listed Deductibles	2021	1	1			1	1	
All Carriers with Listed Deductibles	2022							
All Carriers with Listed Deductibles	2023							
All Carriers with Listed Deductibles	2024							
All Carriers with Listed Deductibles	2025	1			1			
TOTALS		5	4	1	1	1	1	3

***Companies with no Policies in Force with Deductible
Amounts Listed Throughout Exhibit I
for the Time Period 2006 to 2025 ****

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

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

Closed Claim Counts by Company from 2005 to 2025

Exhibit J
Page 1

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
ACE American Insurance Company		1	3	2	5	7	3	4	3	4	3
Allied World Insurance Company											
Allied World Specialty Insurance Co.				2	4	1	3	9	2	5	2
American Casualty Co Of Reading PA				2	6	12	15	21	3	4	8
American Home Assurance Company										1	
American Insurance Company				2	2	1					
Arch Insurance Company			1								
Aspen American Insurance Co.											3
Beazley Insurance Company											
Berkshire Hathaway Specialty Insurance Co.											
Campmed Casualty & Indemnity Co Inc MD				1							
Capson Physicians Insuarance Company											
Chicago Insurance Company		1		1		1	2	1	2		
Church Mutual Insurance Company											
Cincinnati Casualty Co.											
Cincinnati Insurance Company	3			2	4	9	3	2	3	1	2
Continental Casualty Company		5	17	23	42	49	97	68	67	60	40
Doctors Company An Inter Insurance Exch	45	65	80	73	107	99	95	97	104	67	93
FAIRCO Insurance Co.											1
Firemans Fund Insurance Company						1					
Fortress Insurance Company				6		3	4	3	3	5	3
Granite State Insurance Co				1		1			1	3	3
Hanover Insurance Company										1	
Healthcare Providers Ins Exch			5	5	20	32	40	94	222	88	23
Liberty Insurance Underwriters Inc										1	
MAGMutual Insurance Company											
Massachusetts Bay Insurance Co.											1
Medical Mutual Insurance Company of NC											
Medical Mutual Liability Insurance Soc Of	314	256	246	290	272	271	317	254	235	216	255
Medical Protective Company	48	49	83	66	53	57	62	50	40	41	36
Medicus Insurance Co.											1
National Union Fire Ins Co of Pittsburg, PA		1			5	1	10	2	5	9	12
NCMIC Insurance Company			1	3	3	4	2	2	2	2	5
Norcal Mutual Insurance Company										2	1
OneBeacon Insurance Co						1		1			3
PACO Assurance Company						1	1				

Exhibit J
Page 2

[illegible]

Closed Claim Counts by Company from 2005 to 2025

Exhibit J
Page 3

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Philadelphia Indemnity Insurance Company								1			
Positive Physicians Insurance Exchange											
Preferred Professional Insurance Co	4	7	8	8	9	7	32	28	205	5	3
Princeton Insurance Co.											
ProAssurance Casualty Company											1
ProAssurance Indemnity Company					23	20	38	25	33	22	21
ProAssurance Insurance Co. of America	2	2	14	13	14	9	8	11	10	9	10
ProAssurance National Capital	13	78	55	43	21	8	2	5	4		1
Professionals Advocate Insurance Co	9	8	7	3	7	12	8	11	13	14	24
ProSelect Insurance Company											
St Paul Fire & Marine Insurance Co	1										
Truck Insurance Exchange	3	2	1	1	1						
<u>TOTALS for Admitted Carriers</u>	<u>442</u>	<u>475</u>	<u>521</u>	<u>547</u>	<u>598</u>	<u>607</u>	<u>742</u>	<u>689</u>	<u>957</u>	<u>560</u>	<u>555</u>

Closed Claim Counts by Company from 2005 to 2025

Exhibit J
Page 4

Admitted Carriers	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTALS
Philadelphia Indemnity Insurance Company											1
Positive Physicians Insurance Exchange				2	2		1	2			7
Preferred Professional Insurance Co	3	5	7	1	4	5		3	2	3	349
Princeton Insurance Co.	2	15	1		2						20
ProAssurance Casualty Company	7	3	8	2							21
ProAssurance Indemnity Company	30	29	34	36	30	29	8	23	13	8	422
ProAssurance Insurance Co. of America	13	10	13	4	11	10	7	4	8	14	196
ProAssurance National Capital	2	0		1	1	2		1	1		238
Professionals Advocate Insurance Co	22	24	10	11	5	10	13	12	10	9	242
ProSelect Insurance Company	3	9	4	5	7	6	5	5	11	13	68
St Paul Fire & Marine Insurance Co											1
Truck Insurance Exchange		2					1				11
<u>TOTALS for Admitted Carriers</u>	<u>628</u>	<u>590</u>	<u>515</u>	<u>412</u>	<u>421</u>	<u>358</u>	<u>362</u>	<u>393</u>	<u>330</u>	<u>343</u>	<u>11045</u> *

* This is the total of closed claims for admitted insurers for 2005 to 2025

Closed Claim Counts by Company from 2005 to 2025

Exhibit J
Page 5

Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Admiral Insurance Company							3	1	2	2	
AIX Specialty Insurance Co.											2
Allied World Surplus Lines Insurance Co.				1		5	6	16	9	8	2
American International Specialty Lines Ins C	5	6	4	2	4	2					
Arch Specialty Insurance Company			9	7	12	1					
Aspen Specialty Insurance Company											
AXIS Specialty Insurance Co.											
Bridgeway Insurance Company											
Capitol Specialty Insurance Co.											
Catlin Specialty Insurance Company						2	7	7	7	4	4
Colony Insurance Company										2	3
Colony Specialty Insurance Co											
Columbia Casualty Company	4	4	3	4	2	15	12	13	10	1	5
Coverys Specialty Insurance Company											
Evanston Insurance Company					6	7	5	3	34	82	85
Everest Indemnity Insurance Company	12	31	107	73	129	82	61	117	68	30	2
Everest National Insurance Company	1	2									
Executive Risk Indemnity Company		1	3	2	1						
General Star Indemnity Company					1	2		1			2
Graph Insurance Group											
Hallmark Specialty Insurance Company							1		1	4	
Hamilton Select Insurance Inc											
Hilltop Specialty Insurance Company											
Homeland Insurance Co of NY						1	2	7	15	13	20
Hudson Excess Insurance Company											
Hudson Specialty Company								6	3	2	
Illinois Union Insurance Company						1	2	3		1	1
Interstate Fire and Casualty Company			1								
Ironshore Specialty Insurance Company								8	8	7	4
James River Insurance Company					1				1		1
Landmark American Insurance Company					2					1	

Closed Claim Counts by Company from 2005 to 2025

Exhibit J
Page 6

Surplus Lines Carriers	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTALS
Admiral Insurance Company		3	3	1	4	2	5	7	3	4	40
AIX Specialty Insurance Co.											2
Allied World Surplus Lines Insurance Co.	6	61	6	2	45	1	1	1	2		172
American International Specialty Lines Ins C											23
Arch Specialty Insurance Company		1									30
Aspen Specialty Insurance Company					2		3	11	4	2	22
AXIS Specialty Insurance Co.		1	1								2
Bridgeway Insurance Company										2	2
Capitol Specialty Insurance Co.					3	1	4	4	5	1	18
Catlin Specialty Insurance Company											31
Colony Insurance Company	3		1	1							10
Colony Specialty Insurance Co			2								2
Columbia Casualty Company	9	5	6	2	2	4	5	7	6		119
Coverys Specialty Insurance Company	35	123	231	213	27	33	74	26	283	11	1056
Evanston Insurance Company	71	38	3	6	2	2	1	9		2	356
Everest Indemnity Insurance Company											712
Everest National Insurance Company											3
Executive Risk Indemnity Company											7
General Star Indemnity Company	1		1		2	2	2	2	1	2	19
Graph Insurance Group							2	8	1	4	15
Hallmark Specialty Insurance Company	1	2	3	1	3	3	7	5	2	1	34
Hamilton Select Insurance Inc									1		1
Hilltop Specialty Insurance Company								1			1
Homeland Insurance Co of NY	14	7	13	7	7	5	3	2			116
Hudson Excess Insurance Company								7	4		11
Hudson Specialty Company											11
Illinois Union Insurance Company	1	1	2	5	2	3		2	1	3	28
Interstate Fire and Casualty Company											1
Ironshore Specialty Insurance Company	12	12	5	12	5	5	1		8	9	96
James River Insurance Company											3
Landmark American Insurance Company	1	1		2	1						8

Closed Claim Counts by Company from 2005 to 2025

Exhibit J
Page 7

Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Lexington Insurance Company	31	30	34	21	20	24	85	241	164	108	96
Liberty Surplus Insurance Corporation							2		1		1
Mount Hawley Insurance CO										1	2
National Fire & Marine Insurance Company			1	7	5	4	8	1	6	6	4
Nautilus Insurance Company								1	5	2	
Norcal Specialty Insurance Copany										2	
ProAssurance Specialty Ins Co									2	4	2
Professional Security Insurance Co											
Starstone Specialty Insuranco Co.											
TDC Specialty Insurance				1	1	1				3	1
Torus Specialty Insurance Co										1	1
Various Underwriters at Lloyds (WL)				1			1				
<u>TOTALS for Surplus Lines Carriers</u>	<u>53</u>	<u>74</u>	<u>162</u>	<u>119</u>	<u>184</u>	<u>147</u>	<u>195</u>	<u>425</u>	<u>336</u>	<u>284</u>	<u>238</u>

Closed Claim Counts by Company from 2005 to 2025

Exhibit J
Page 8

Surplus Lines Carriers	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTALS
Lexington Insurance Company	25	28	16	16	5	7	2	1	1	1	956
Liberty Surplus Insurance Corporation	2	2	4		3				5	2	22
Mount Hawley Insurance CO	4		2	3	1		1				14
National Fire & Marine Insurance Company	7	11	9	2	11	24	34	45	37	27	249
Nautilus Insurance Company	1	2	2				1				14
Norcal Specialty Insurance Copany		6	12	8	9	1	9	5	1	3	56
ProAssurance Specialty Ins Co	1	5	15	11	21	51	21	19	6	10	168
Professional Security Insurance Co									5	7	12
Starstone Specialty Insuranco Co.										2	2
TDC Specialty Insurance	1	1	1	4	4	4	3	4	5	1	35
Torus Specialty Insurance Co	1										3
Various Underwriters at Lloyds (WL)	1			2	1	1	1	2	1		11
<u>TOTALS for Surplus Lines Carriers</u>	<u>197</u>	<u>310</u>	<u>338</u>	<u>298</u>	<u>160</u>	<u>149</u>	<u>180</u>	<u>168</u>	<u>382</u>	<u>94</u>	<u>4493</u> *

* This is the total of closed claims for surplus lines insurers for 2005 to 2025

Closed Claim Counts by Company from 2005 to 2025

Exhibit J
Page 9

Other Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Alteon Health, LLC (self-insured)											
AMN - as Self-Insured Carrier				1							
Applied Medico-Legal Solutions RRG							1	1	1	1	2
Benevis (self-insured)											
Berkley HealthCare											
Care RRG Inc.											
Catlin Insurance Agency (Lloyds)						4	8	2	1		
Cen-Mar Assurance / Carroll Hospital Center				2		6	5	4	2	6	
Clinician Assurance Inc. RRG											
Correctional Medical Services - a Self insured carrier										6	8
EmCare, Inc							11	11	21	13	22
Fundamental Clinic & Operational (self-											
Hanger, Inc (self-insured)											
Healthcare Safety & Protection RRG								2			
Lancet Indemnity RRG											
MedChoice RRG, Inc											
MFA Physicians Insurance Company, Ltd.		2	3	1	3	5			1	3	
MHM Services, Inc. (self-insured)										1	3
Pediatric Medical Group (self-insured)											
OHIC Insurance Company	2	47	35	26	3	19					
OrthoForum Insurance Company RRG										7	5
ProAssurance American Mutual RRG											
RDA Sterling Healthcare - as Self-Insured C:	5		1					4			
Sheridan Healthcare, Inc. (self-insured)										1	
St. Joseph Hospital /CHI (self-insured)							8	9	9	8	9
Surgical Care Associates (self-insured)											
TIG Insurance Company				1							
Travelers Indemnity Company				1							
Valiant Insurance Company						1	1	1			
Venta, Inc (self-insured)											
Total for Other Carriers	7	49	39	32	6	35	34	34	35	46	49
Grand Total - All Carrier Types	502	598	722	698	788	789	971	1148	1328	890	842

Closed Claim Counts by Company from 2005 to 2025

Exhibit J
Page 10

Other Lines Carriers	2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	TOTALS
Alteon Health, LLC (self-insured)								1			1
AMN - as Self-Insured Carrier											1
Applied Medico-Legal Solutions RRG			5	9	2	15	8	18	8	20	91
Benevis (self-insured)	3	1		2	1			1			8
Berkley HealthCare								4	4	4	12
Care RRG Inc.							1				1
Catlin Insurance Agency (Lloyds)											
Cen-Mar Assurance / Carroll Hospital Center											25
Clinician Assurance Inc. RRG								16		28	44
Correctional Medical Services - a Self insure	9										23
EmCare, Inc	12	17	10	11	5	4	11	6		2	156
Fundamental Clinic & Operational (self-			1	4	4	2	3	2	2	2	20
Hanger, Inc (self-insured)											
Healthcare Safety & Protection RRG											2
Lancet Indemnity RRG				1							1
MedChoice RRG, Inc							2				2
MFA Physicians Insurance Company, Ltd.											
MHM Services, Inc. (self-insured)											4
Pediatric Medical Group (self-insured)				4		8	3	4			19
OHIC Insurance Company											132
OrthoForum Insurance Company RRG	5	7	2								26
ProAssurance American Mutual RRG				1	1						2
RDA Sterling Healthcare - as Self-Insured C:											
Sheridan Healthcare, Inc. (self-insured)											1
St. Joseph Hospital /CHI (self-insured)	3				2						48
Surgical Care Associates (self-insured)							1				1
TIG Insurance Company											
Travelers Indemnity Company											1
Valiant Insurance Company											
Venta, Inc (self-insured)		1			1			1			3
Total for Other Carriers	34	26	18	32	16	29	29	53	14	56	673
Grand Total - All Carrier Types	859	926	871	742	597	536	571	614	726	493	16211 *

* This is the total of closed claims for all insurers for 2005 to 2025

Number of Closed Claims by Specialty from 2005 to 2025

Exhibit K
Page 1

<u>Specialty **</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Administrative Medicine		2				1					
Allergy/Immunology							1		3	1	3
Ambulance Service				3	2			1		6	3
Anesthesiology	15	20	16	20	16	21	16	14	21	19	7
Cardiology	19	17	24	24	26	46	93	103	413	92	21
Cardiovascular Disease						1					
Corporation - type unknown/other				11	69	65	84	63	83	48	57
Dental - dental specialty incl surgery		1		2		2	2	2	3	6	4
Dental - dentist	12	12	19	25	43	65	59	49	55	65	70
Dental - other					1		10	5	8	3	1
Dermatology	7	2		6	6	5	3	6		2	8
Emergency Room Medicine	30	37	47	43	46	37	49	56	52	43	45
Endocrinology		1		1	3			4			1
Facility - Health Care (General)	1	10	6	11	5	1	1	3	4	5	1
Facility - Drug/Alcohol Rehab											
Facility - Hospice	2	1		1				1			
Facility - Nursing Home	1		1	4	4	9	6	8	6	7	7
Facility - Physical Therapy			1	2			1	1		2	
Facility - Podiatric			1	1	1				1		1
Facility - Psychiatric/Mental Health		1			1	1	6	1		1	1
Facility - Rehabilitation	5	2		3	1	3	1	3	6	11	5
Facility - Skilled Care											4
Facility - unknown type/not listed						6	4	8	11	1	2
Family/General Practice - Incl OB	2			1	6	3	4	46	12	6	6
Family/General Practice - No OB	24	18	25	26	61	38	42	60	66	40	25
Family/General Practice - No Surgery											
Gastroenterology	11	10	8	7	16	11	9	24	23	11	14
General Preventive Medicine		2			1						
Geneticist					1						
Geriatrics										1	
Gynecology	12	14	9	10	11	10	16	16	8	13	7
Hematology			1	1	6		4	1	1	1	2

Number of Closed Claims by Specialty from 2005 to 2025

Exhibit K

Page 2

<u>Specialty **</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>TOTALS</u>
Administrative Medicine		1		1				1			6
Allergy/Immunology			7	1			1				17
Ambulance Service	5	1		4	1	1	2	1		1	31
Anesthesiology	17	22	65	19	9	15	15	20	17	12	396
Cardiology	105	30	10	14	5	10	10	6	7	4	1079
Cardiovascular Disease											1
Corporation - type unknown/other	23	6	4	13	25	26	21	27	23	43	691
Dental - dental specialty incl surgery	3	6	11	13	46	30	54	56	38	44	323
Dental - dentist	87	104	47	51	29	28	42	30	38	35	965
Dental - other			3	3	1	6	5	2	1	1	50
Dermatology	8	2	3	2	2	3	2	2	1	7	77
Emergency Room Medicine	39	39	45	48	27	40	22	36	22	19	822
Endocrinology											
Facility - Health Care (General)	7	22	5	3	4	3	2	6	3	4	107
Facility - Drug/Alcohol Rehab											
Facility - Hospice	1				1		1				8
Facility - Nursing Home	9	10	15	25	20	20	19	31	27	24	253
Facility - Physical Therapy			1	1	3		2			1	15
Facility - Podiatric	1		3	2	4	3	2	2	7	9	38
Facility - Psychiatric/Mental Health	2		1		1					1	17
Facility - Rehabilitation	3	4	3	1	7	4	11	6	5	3	87
Facility - Skilled Care				3	2	2	7	12	5	12	47
Facility - unknown type/not listed		2	3	2	2	2	1	2	3	4	53
Family/General Practice - Incl OB	1		1	3	5	1			3	3	103
Family/General Practice - No OB	11	21	16	8	10	14	11	11	4	8	539
Family/General Practice - No Surgery								1			1
Gastroenterology	12	15	13	10	2	10	12	13	4	7	242
General Preventive Medicine			1			1	1				6
Geneticist											
Geriatrics			1		2	1	2	2		1	10
Gynecology	11	7	11	8	14	4	8	5	6	4	204
Hematology	1		1	1	1			1		2	24

Number of Closed Claims by Specialty from 2005 to 2025

**Exhibit K
Page 3**

<u>Specialty **</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Hospital	6	34	62	36	18	31	16	30	29	34	21
Hospitalist/House Staff	1		2	2	2	3	2	7	9	8	10
Imaging center		13	15	7	3		3				
Infectious Diseases						2	6	4	2	3	1
In-home Care Provider - All Other							1	1	2	4	5
In-home Care Provider - Rehab					2						1
Intensive Care Medicine	3	10	4	9		2	3	2	4	3	5
Internal Medicine	68	55	58	70	69	79	78	53	63	44	66
Lab/Diagnostic (not imaging)					1					1	
Laryngology							1				
Neoplastic Diseases	1				1	2	3		1	1	
Nephrology		1	3	3	2	10	3	5	5	4	
Neurology	6	8	16	18	15	20	25	25	20	18	16
Not a physician/surgeon		2	1		1	2	19	77	5	11	6
Nurse - all other	3	3	17	16	34	27	60	71	49	22	18
Nurse Anesthetist		2	2	5	1	3	3	3	1	3	4
Nurse Midwife			1			2		2		1	2
Nurse Practitioner	1	1				8	6	6	8	5	2
Nutrition				1							
OB/GYN	52	69	57	43	46	53	51	50	41	51	39
Obstetrics	3	1	1	1	5	2	1	5	3	2	1
Obstetrics - birthing/facility							1		1		
On Staff Physician - Prison/Correctional	36	40	55	54	11	3	4		3		
Oncology			3		1						2
Ophthalmology	1	12	8	7	9	9	7	9	13	3	10
Optometric Facility											
Orthopedic	38	39	27	46	51	34	28	37	29	26	34
Otorhinolaryngology	1	7	3	2	6	3	5	8	6	5	8
Pathology	3	2	3	4	8	2	6	4	2	3	2
Pediatrics	7	10	7	9	6	9	18	8	9	11	6
Physical Medicine and Rehabilitation			2	3	4	4	2	9	4	2	6
Physician - not otherwise classed	7	7	27	27	23	21	17	28	21	21	23

Number of Closed Claims by Specialty from 2005 to 2025

**Exhibit K
Page 4**

<u>Specialty **</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>TOTALS</u>
Hospital	8	9	11	6	5	3	3	5	3	1	371
Hospitalist/House Staff	12	6	18	4	6	15	10	14	6	7	144
Imaging center			3	2	3		5		1		55
Infectious Diseases	4	5	2	1	1	1		3	1	2	38
In-home Care Provider - All Other		2	2	5	1	3	2	1	1		30
In-home Care Provider - Rehab	1		1		1						6
Intensive Care Medicine	2	2	10	3	3	4	1	3	2	4	79
Internal Medicine	65	38	43	28	36	30	53	24	21	26	1067
Lab/Diagnostic (not imaging)		1		1		4		1	1		10
Laryngology											1
Neoplastic Diseases		1		1			2	2	1		16
Nephrology	6	3	10	3	5	2	2	3	1	3	74
Neurology	19	4	10	11	10	8	10	11	7	7	284
Not a physician/surgeon	14	13	9	5	2	8	5		3	13	196
Nurse - all other	22	35	38	49	9	11	19	20	79	11	613
Nurse Anesthetist	3	2	3			2	3	3	2	4	49
Nurse Midwife	3	2	1	2	4			1	1	4	26
Nurse Practitioner	6	15	49	45	13	13	14	12	62	10	276
Nutrition											
OB/GYN	26	43	36	33	24	16	24	27	27	26	834
Obstetrics	2	7	6		9	2	3	3	7	3	67
Obstetrics - birthing/facility		2		2							6
On Staff Physician - Prison/Correctional	6	40	70	49	5	6	8	8	81	2	481
Oncology		2	2		1						11
Ophthalmology	18	9	2	7	7	7	8	10	4	3	163
Optometric Facility		1		1			2	1	1		6
Orthopedic	55	31	26	26	26	15	16	25	25	27	661
Otorhinolaryngology	1	8	6	4	3	6	9	2	4	3	100
Pathology	1	2	1	3	4	2		3			55
Pediatrics	7	9	15	8	11	13	12	9	7	2	193
Physical Medicine and Rehabilitation	10	70	7	3	7	10	1	2	4	1	151
Physician - not otherwise classed	20	22	22	14	21	21	11	13	9	16	391

Number of Closed Claims by Specialty from 2005 to 2025

**Exhibit K
Page 5**

<u>Specialty **</u>	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>	<u>2014</u>	<u>2015</u>
Physician's Assistant		1	1		9	10	14	45	49	23	13
Prison/Correctional Services	7	16	64	21	6	7	13	39	49	96	91
Psychiatrist	4	3	4	3	3	3	5	7	1	7	4
Psychologist						4	3	1	2		1
Public Health									1		
Pulmonary Diseases	4	3	5	7	7	8	15	6	9	8	14
Radiology	15	27	29	28	25	21	36	28	39	21	22
Rehabilitation - other						1		1			
Rheumatology			1	3	2	1		3		3	2
Surgeon - not otherwise classed	60	48	50	34	48	53	65	61	42	37	71
Surgical Center - other/unknown type	1	4	8	3	3		1	3	3	7	10
Tech/Assistant/Other related					2		1	3	2	1	1
Thoracic	6	5	5	6	7	3	8	4	3	2	6
Urgent Care Medicine		1				1	3	1	1	1	1
Urology	12	12	14	16	15	18	19	17	11	9	19
Vascular	15	12	9	12	16	3	8	10	10	5	4
TOTALS	502	598	722	698	788	789	971	1148	1328	890	842

** Specialty includes Group specialties like Corporations

Number of Closed Claims by Specialty from 2005 to 2025

Exhibit K
Page 6

<u>Specialty **</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>2022</u>	<u>2023</u>	<u>2024</u>	<u>2025</u>	<u>TOTALS</u>
Physician's Assistant	14	15	22	12	4	14	9	8	14	4	281
Prison/Correctional Services	81	66	61	65	6	8	15	14	73	2	800
Psychiatrist	8	10	5	3	3	4	5	2	3	5	92
Psychologist		1	5	3	3	1	3	2	1		30
Public Health											1
Pulmonary Diseases	8	6	17	10	8	5	4	7	4		155
Radiology	25	30	27	36	27	19	20	34	18	10	537
Rehabilitation - other		1			1		1	1		2	8
Rheumatology	1	1	2	1		3	1				24
Surgeon - not otherwise classed	48	48	32	29	33	21	20	40	22	32	894
Surgical Center - other/unknown type	4	51	4	7	47	8	6	10	4	2	186
Tech/Assistant/Other related		2		1	1	2	1		5	1	23
Thoracic		1	2	3					1		62
Urgent Care Medicine	1	4	8	2	3	4	3		1	3	38
Urology	4	7	6	8	8	11	6	7	5	3	227
Vascular	7	7	7	10	12	10	1	10		5	173
TOTALS	859	926	871	742	597	536	571	614	726	493	16211 *

* This is the total of closed claims for all insurers for 2005 to 2025

** Specialty includes Group specialties like

[illegible]

[illegible]

[illegible]

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2025

Exhibit L

Page 4

Jurisdiction		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Totals
Cecil County	Arbitration	0	0	0	0	0	1	1	6	0	0	24
Cecil County	Circuit Court	9	7	5	1	2	4	1	0	1	1	73
Cecil County	District Court	0	0	0	1	0	0	0	0	0	0	2
Cecil County	Unknown / other	1	0	0	0	0	0	0	0	0	0	1
Charles County	Arbitration	0	0	0	4	0	0	0	0	0	0	7
Charles County	Circuit Court	5	4	7	2	8	22	16	15	11	11	173
Charles County	District Court	0	0	0	2	1	0	1	0	0	0	7
Charles County	Small Claims Court	0	0	0	0	0	0	0	0	0	0	1
Dorchester County	Circuit Court	1	0	1	0	0	0	1	1	0	0	16
Dorchester County	District Court	0	0	0	0	1	0	0	0	0	0	3
Frederick County	Arbitration	3	4	0	1	0	0	0	0	0	0	27
Frederick County	Circuit Court	8	11	13	10	3	9	12	12	11	14	270
Frederick County	District Court	0	1	0	0	1	0	0	0	0	0	7
Frederick County	Unknown / other	0	0	0	0	0	0	0	0	0	2	3
Frederick MD	State Circuit Court	0	0	0	0	0	0	0	0	0	0	0
Garrett County	Circuit Court	1	0	0	1	1	3	2	0	0	0	20
Garrett County	District Court	0	0	0	0	0	0	1	0	0	0	4
Harford County	Arbitration	0	1	2	1	0	11	1	0	0	0	48
Harford County	Circuit Court	21	18	48	11	11	0	13	16	9	11	301
Harford County	District Court	1	0	0	1	0	0	1	1	0	0	5
Harford County	Unknown / other	2	0	0	0	0	0	0	0	0	0	2
Howard County	Arbitration	1	4	1	3	0	0	0	0	0	0	22
Howard County	Circuit Court	9	21	18	12	8	12	12	9	12	13	221
Howard County	District Court	1	2	0	0	0	1	0	1	2	0	24
Howard County	Small Claims Court	0	0	0	1	0	0	0	0	0	0	1
Kent County	Arbitration	0	0	0	0	0	0	0	0	0	0	8
Kent County	Circuit Court	1	1	0	0	0	1	0	0	1	0	23
Kent County	District Court						0	1	0	0	0	1

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2025

Exhibit L

Page 5

Jurisdiction		2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015
Montgomery County	Arbitration	2	1	10	20	9	12	13	4	9	6	8
Montgomery County	Circuit Court	42	40	51	58	63	52	95	82	59	53	78
Montgomery County	District Court	0	0	1	1	6	4	4	4	5	6	2
Montgomery County	Small Claims Court	0	2	0	0	0	0	1		0	0	1
Montgomery County	other/unknown	0	0	0	0	1	0	0	0	0	0	0
Prince George's County	Arbitration	4	8	5	8	3	7	4	14	9	13	6
Prince George's County	Circuit Court	49	73	70	98	85	71	97	59	52	49	68
Prince George's County	District Court	2	0	0	2	1	4	5	4	10	25	7
Prince George's County	Small Claims Court	0	0	0	0	0	0	1	2	3	1	0
Prince George's County	other / unknown	0	5	0	5	0	0	0	0	0	2	0
Queen Anne's County	Arbitration	0	0	0	2	0	0	0	0	0	0	0
Queen Anne's County	Circuit Court	0	0	3	1	0	0	0	0	0	0	3
Queen Anne's County	District Court	0	0	0	0	0	1	0	0	0	0	0
Somerset County	Circuit Court	0	0	1	1	2	2	0	2	0	1	0
Somerset County	District Court	0	0	0	0	8	7	7	0	0	3	0
Somerset County	Small Claims Court	0	0	0	0	0	0	1	0	0	0	0
St. Mary's County	Arbitration	0	0	0	0	1	0	0	2	0	0	0
St. Mary's County	Circuit Court	7	5	6	5	3	2	2	1	7	5	6
St. Mary's County	District Court	0	0	0	1	1	0	0	0	0	0	0
Talbot County	Arbitration	0	0	0	0	0	0	0	1	0	0	0
Talbot County	Circuit Court	11	15	13	2	3	4	3	2	6	5	7
Talbot County	District Court	0	0	0	0	0	0	0	0	0	0	0
Washington County	Arbitration	3	1	2	0	4	4	3	1	2	2	1
Washington County	Circuit Court	13	9	13	9	6	1	4	13	1	2	11
Washington County	District Court	0	0	0	2	12	13	15	3	2	4	0
Washington County	Small Claims Court	0	0	0	0	1	0	0	0	0	0	0
Wicomico County	Arbitration	0	0	1	1	0	0	1	5	5	1	7
Wicomico County	Circuit Court	14	10	15	12	18	14	30	21	11	13	16
Wicomico County	District Court	0	0	0	0	1	1	2	1	1	0	0

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2025

Exhibit L

Page 6

Jurisdiction		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Totals
Montgomery County	Arbitration	13	8	10	11	3	1	1	2	0	1	144
Montgomery County	Circuit Court	46	56	56	59	44	66	54	51	52	44	1201
Montgomery County	District Court	5	6	0	3	8	1	7	1	2	5	71
Montgomery County	Small Claims Court	0	0	0	1	1	0	0	2	0	0	8
Montgomery County	other/unknown	1	0	0	0	0	0	0	0	3	2	7
Prince George's County	Arbitration	4	13	5	5	3	1	1	3	0	1	117
Prince George's County	Circuit Court	71	50	64	45	38	38	47	54	41	38	1257
Prince George's County	District Court	4	3	4	7	4	1	2	2	2	5	94
Prince George's County	Small Claims Court	0	0	0	0	0	0	0	0	1	0	8
Prince George's County	other / unknown	0	1	1	0	1	0	0	0	1	3	19
Queen Anne's County	Arbitration	0	0	0	0	0	0	0	0	0	0	2
Queen Anne's County	Circuit Court	0	0	0	1	1	1	0	0	0	1	11
Queen Anne's County	District Court	0	0	0	0	0	0	2	0	0	0	3
Somerset County	Circuit Court	0	0	0	0	0	0	0	1	0	0	10
Somerset County	District Court	1	0	3	1	0	0	0	0	0	0	30
Somerset County	Small Claims Court	0	0	0	0	0	0	0	0	0	0	1
St. Mary's County	Arbitration	0	0	0	0	0	0	0	0	0	0	3
St. Mary's County	Circuit Court	7	3	4	6	3	2	3	4	0	1	82
St. Mary's County	District Court	0	0	1	0	0	0	0	0	0	0	3
Talbot County	Arbitration	5	0	0	0	0	0	0	0	0	0	6
Talbot County	Circuit Court	4	5	2	5	4	3	1	7	0	2	104
Talbot County	District Court	0	0	0	0	0	0	1	2	0	0	3
Washington County	Arbitration	0	0	2	4	2	0	0	0	0	1	32
Washington County	Circuit Court	9	7	10	4	2	3	12	7	7	15	158
Washington County	District Court	1	0	1	3	0	0	0	0	0	1	57
Washington County	Small Claims Court	0	0	0	0	0	0	0	0	0	0	1
Wicomico County	Arbitration	0	2	3	3	0	0	0	0	0	0	29
Wicomico County	Circuit Court	9	9	8	6	1	4	3	22	6	7	249
Wicomico County	District Court	0	2	0	1	0	1	0	1	0	0	11

[illegible]

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2025

Exhibit L

Page 8

Jurisdiction		2016	2017	2018	2019	2020	2021	2022	2023	2024	2025	Totals
Worcester County	Arbitration	1	0	0	0	0	0	0	0	0	0	3
Worcester County	Circuit Court	1	3	0	3	0	0	4	2	1	2	38
Worcester County	District Court	6	2	0	0	0	0	0	0	0	0	8
Worcester County	Small Claims Court	0	0	0	2	0	0	0	0	0	0	2
TOTALS		571	619	540	455	387	342	393	420	301	299	10650
Claims not resulting in a suit		125	128	117	88	130	93	105	116	96	117	2290
OTHER COURTS or JURISDICTIONS												
Maryland Health Claims ADR (County unknown)		42	41	39	21	38	61	21	44	48	39	732
Maryland Court of Special Appeals		0	0	0	1	0	5	3	0	0	0	14
US District Court for Maryland		96	113	158	169	26	17	38	21	261	27	1830
US Supreme Court		0	0	0	0	0	0	0	0	0	0	1
Out of State Courts		13	8	7	0	0	1	1	1	5	10	162
Other Courts		12	16	8	8	13	17	10	9	14	1	327
Total Other Courts or Jurisdictions		163	178	212	199	77	101	73	75	328	77	3066
GRAND TOTALS		859	925	869	742	594	536	571	611	725	493	16200
Court Information Not Provided / Unknown		0	1	2	0	3	0	0	3	1	0	11