

LARRY HOGAN
Governor

BOYD K. RUTHERFORD
Lt. Governor



KATHLEEN A. BIRRANE
Commissioner

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Maryland

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September 1, 2021

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

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

Re: Report Required by Insurance Article§ 4-405 (MSAR #2976)

Dear President Ferguson and Speaker Jones,

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

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

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

Should you have any questions regarding this report, please do not hesitate to contact us.

Sincerely,

A handwritten signature in blue ink that reads "Kathleen A. Birrane".

Kathleen A. Birrane
Insurance Commissioner

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



Maryland

INSURANCE ADMINISTRATION

2021 Report on the Availability & Affordability of Health Care Professional Liability Insurance

MSAR # 2976

Kathleen Birrane
Commissioner

September 1, 2021

For further information concerning this document contact:

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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

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EXECUTIVE SUMMARY

Healthcare professional liability insurance (hereinafter “medical malpractice insurance”) covers doctors and other healthcare 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.

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

In Maryland, medical malpractice insurance is available to be purchased from admitted insurers, non-admitted (surplus lines) insurers, and risk retention groups. All writers of medical malpractice insurance are licensed or authorized by the MIA to conduct business in the state. In 2020, 63 insurer groups wrote medical malpractice insurance policies in Maryland for all types of health care providers. The total medical malpractice premium collected by these insurer groups was \$310,185,294 representing an increase of 3% from the prior year. Admitted insurers accounted for 41% of the total written premium, while surplus lines insurers and risk retention groups accounted for 19% and 40% respectively. The 8% increase in written premium by risk retention groups is almost entirely due to a 6% market share increase by one risk retention group, MCIC VT, our market's largest writer of medical malpractice insurance.

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. The leading admitted insurer and the leading risk retention group account for 56% of the total premium volume collectively. That said, the market’s premium levels remained stable over the past year as evidenced by the fact that only six insurers made a rate increase filing during the fiscal year 2020 (July 1, 2019, through June 30, 2020). Only two of our top ten (10) largest insurer groups made a rate impact filing in the fiscal year 2020. One of these insurers raised premiums by an average of 14.8% for 1,012 policyholders while the other lowered premiums by an average of 18% for 4,783 policyholders. Overall, medical malpractice insurance premiums have again remained affordable and stable in Maryland’s market over the past year.

INTRODUCTION

Health care providers are not required by law to purchase and maintain medical malpractice insurance. Providers who elect to not purchase this coverage 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 2004. The General Assembly intervened in 2004 and 2005, including directing the MIA to collect data and report back to the General Assembly on this critical insurance market segment 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 risk retention groups all provide medical malpractice insurance policies to a wide variety of health care professionals in Maryland.¹ Exhibits A1 through A5 provides detailed information about these insurer groups. As in the previous year, in 2020 the top two (2) insurer groups operating in Maryland were an admitted insurer created by the General Assembly², Medical Mutual Liability Insurance Society of Maryland (MMLIS); and, MCIC Vermont (MCIC), a risk retention group organized under Vermont law operating in Maryland as a non-admitted insurer. These two insurers again captured 56% of the market by premium volume, which was the same as in the prior fiscal year. Exhibit A1 illustrates the 2020 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 2019 to 2020.

Exhibit A3 is a pie chart showing the 2020 market share of the top nine admitted insurers and a pie chart of the top nine insurers including surplus lines insurers and risk retention groups. Exhibit A4 shows the change in market share of the current top five insurers over the period from 2005 – 2020. MMLIS’ share of the market was 21%, a decrease of 6% from last year while MCIC’s share of the market increased by 6% to 35%. The total market share of the top two insurer groups remains high at 56% of the market, and continues to be stable.

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”). Insurance Article, Section 19-802 of the Annotated Code of Maryland established the Fund, effective April 1, 2005.³ The Fund subsidized medical malpractice insurance premiums paid by eligible health care providers to admitted insurers that elected to participate in the program through the calendar year 2008.

Exhibit A5 shows the history of MMLIS’ rate changes from 2003 through 2021. Of note is that the sole rate increase since 2009 was 4% in 2012. The rates of MMLIS, the State’s largest

¹ Refer to 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 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.

admitted writer of medical malpractice insurance by premium volume, have remained stable since 2006.

Medical malpractice insurance premiums vary by specialty, policy limits, and practice location. Exhibits B through G provides premium comparisons for twenty (20) different specialties utilizing a base premium for policy limits of \$1MM per incident / \$3MM annual aggregate for the years 2018 – 2021. Although the premium rates differ among companies within a specialty, these Exhibits indicate stability in medical malpractice insurance premiums during this time period.

Exhibits B through G also highlights 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 *Comparison Guide* is available on the MIA’s website (www.insurance.maryland.gov) using the following link:

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

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

By law, medical malpractice insurers are required to offer policies with high deductible options of \$25,000, \$50,000 and \$100,000.⁴ 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. Admitted insurers are required to submit certain closed claim information on a quarterly basis to the MIA. A claim is a demand for compensation arising from the alleged malpractice of a health care provider or facility. Exhibit J summarizes the closed claim data provided to the MIA by insurer and Exhibit K summarizes the data by specialty.

Between 2009⁵ and 2013 closed claims generally increased among all insurer types (admitted, non-admitted and risk retention groups). 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

⁴ 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.

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

insurers in 2012 at 425. The closed claim totals for 2018 were -47% and -20% from these peak totals for admitted insurers and non-admitted insurers respectively.

Exhibit L summarizes the number of lawsuits filed by jurisdiction and venue. The number of lawsuits peaked in 2013 and decreased by 41% in 2014 and again by 7% in 2015. In 2016, the number of lawsuits rose by 2% (22 lawsuits). For 2017, the number of lawsuits increased by 8 %, but was 30% below the peak year of 2014. For 2018, the number of lawsuits was 869, which was a reduction of 6% from the previous year. In 2019, the number of loss suits dropped to 742, a decrease of 15% from the previous year, which was 44% below the peak level in 2013. In 2020, the number of lawsuits dropped to 594, which was a 20% reduction from 2019 and 55% lower than the peak year of 2013.

COVID-19

In last year's report, we noted that the onset of the COVID-19 pandemic might result in marketplace changes for many lines of insurance including medical malpractice insurance. The MIA is continuing to monitor Maryland's medical malpractice insurance market for any changes attributable to the impact of COVID-19 on medical malpractice rates, premiums, and claims. To date, Maryland's marketplace for this line of business has not shown any dramatic adverse impact. It is possible that some of the reduction in the number of lawsuits filed in the 2020 reporting period is attributable in part to the impact of COVID-19 on the operation of the judiciary during this time.

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 but remains concentrated with 56% of the written premium acquired by two (2) insurers. Premium rates were stable again this year across the market as a whole and within the two (2) largest market share insurers.

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

EXHIBITS

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Exhibit A4 – Page 3	Market Share by License Type from 2005 to 2020
Exhibit A5	Medical Mutual Rate Change History from 2003 to 2021
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Exhibit C	Rate Comparison Charts for Certain Surgeon Classes from 2018 to 2021
Exhibit D	Rate Comparison Charts for Psychiatrist (Including Child) Class from 2018 to 2021
Exhibit E	Rate Comparison Charts for Nursing Practitioner Class from 2018 to 2021
Exhibit E1	Rate Comparison Charts for Nursing Anesthetist Class from 2018 to 2021
Exhibit F	Rate Comparison Charts for Physical Therapists (Employed) from 2018 to 2021
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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 2020

Exhibit K Number of Closed Claims by Specialty from 2005 to 2020

Exhibit L Number of Suits Filed by Jurisdiction and Venue from 2005 to 2020

EXHIBIT LIST

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2020 Medical Professional Liability Insurance Premiums by Group

2020 Premium Rank	2020 Group Code	2020 Group Name	2020 Insurance Group Premium	2020 Market Share	2020 Admitted Premium	2020 Surplus Lines Premiums	2020 RRG Premium
1	0	MCIC VT A RECIP RRG	109,319,864	35.24%			109,319,864
2	377	MEDICAL INS OF MD GRP	64,238,199	20.71%	64,238,199		
3	31	BERKSHIRE HATHAWAY GRP	24,344,777	7.85%	8,250,721	16,094,056	
4	831	DOCTORS CO GRP	21,497,340	6.93%	17,160,931	2,895,535	1,440,874
5	2698	PROASSURANCE CORP GRP	20,539,313	6.62%	8,775,227	11,764,086	
6	218	CNA INS GRP	8,806,096	2.84%	5,761,312	3,044,784	
7	111	LIBERTY MUT GRP	7,021,947	2.26%	1,555,557	5,466,390	
8	413	MAG MUT INS GRP	6,836,459	2.20%	5,109,134	1,727,325	
9	1154	COVERYS GRP	4,530,452	1.46%	2,643,471	1,886,981	
10	1282	NORCAL GRP	4,264,829	1.37%	2,450,593	878,136	936,100
11	501	ALLEGHANY GRP	3,679,083	1.19%	1,349,251	2,329,832	
12	4734	APOLLO GLOBAL MGMT GRP	3,355,295	1.08%	2,871,818	483,477	
13	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	2,980,771	0.96%			2,980,771
14	98	WR BERKLEY CORP GRP	2,181,385	0.70%	75,023	2,106,362	
15	3478	HALLMARK FIN SERV GRP	2,032,384	0.66%		2,032,384	
16	626	CHUBB LTD GRP	1,727,420	0.56%	1,062,922	664,498	
17	158	FAIRFAX FIN GRP	1,648,864	0.53%	1,099,738	549,126	
18	508	NATIONAL GRP	1,595,641	0.51%	416,590		1,179,051
19	0	CARING COMMUNITIES RECIP RRG	1,437,138	0.46%			1,437,138
20	3219	* SOMPO GRP	1,430,000	0.46%		1,430,000	
21	0	* CLINICIAN ASSUR INC RRG	1,422,792	0.46%			1,422,792
22	1279	ARCH INS GRP	1,384,081	0.45%		1,384,081	
23	0	OPHTHALMIC MUT INS CO RRG	1,289,654	0.42%			1,289,654
24	184	CURI HOLDINGS GRP	1,260,225	0.41%	1,260,225		
25	785	MARKEL CORP GRP	1,151,611	0.37%		1,151,611	
26	0	GRAPH INS GRP RRG LLC	951,703	0.31%			951,703
27	0	THE MUTUAL RRG INC	936,309	0.30%			936,309
28	2638	NCMIC GRP	837,228	0.27%	814,260		22,968
29	12	AMERICAN INTL GRP	812,318	0.26%	236,665	575,653	
30	4966	INSURANCE CAPITAL GRP	761,866	0.25%	761,866		

2020 Medical Professional Liability Insurance Premiums by Group

2020 Premium Rank	2020 Group Code	2020 Group Name	2020 Insurance Group Premium	2020 Market Share	2020 Admitted Premium	2020 Surplus Lines Premiums	2020 RRG Premium
31	4776	TEXAS MEDICAL LIAB TRUST GRP	738,529	0.24%			738,529
32	0	KINSALE INS CO	613,441	0.20%		613,441	
33	88	THE HANOVER INS GRP	543,087	0.18%	16,120	526,967	
34	0	CONTINUING CARE RRG INC	536,817	0.17%			536,817
35	4990	CORE SPECIALTY INS HOLDINGS GRP	489,936	0.16%		489,936	
36	244	CINCINNATI FIN GRP	350,395	0.11%	338,229	12,166	
37	796	QBE INS GRP	311,500	0.10%		311,500	
38	0	ALLIED PROFESSIONALS INS CO RRG	270,846	0.09%			270,846
39	3494	JAMES RIVER GRP	244,411	0.08%		244,411	
40	212	ZURICH INS GRP	237,199	0.08%		237,199	
41	0	AMERICAN ASSOC OF OTHODONTISTS RRG	220,822	0.07%			220,822
42	0	HEALTH CARE INDUSTRY LIAB RECIP INS	203,532	0.07%	203,532		
43	2358	ISMIE GRP	178,104	0.06%		178,104	
44	4851	CHURCH MUT GRP	155,086	0.05%	155,086		
45	0	PEACE CHURCH RRG INC	133,269	0.04%			133,269
46	775	PHARMACISTS MUT GRP	128,635	0.04%	128,635		
47	464	PHYSICIANS INS A MUT GRP	126,135	0.04%			126,135
48	0	SUNLAND RRG INC	87,234	0.03%			87,234
49	91	HARTFORD FIRE & CAS GRP	70,185	0.02%		70,185	
50	4770	INTEGRIS GRP	46,366	0.01%			46,366
51	176	STATE FARM GRP	35,159	0.01%	35,159		
52	0	CARE RRG INC	30,102	0.01%			30,102
53	0	GREEN HILLS INS CO RRG	29,871	0.01%			29,871
54	4902	* COPIC GRP	27,477	0.01%			27,477
55	0	* DOCTORS PROFESSIONAL LIABILITY RRG INC	23,000	0.01%			23,000
56	0	AFFILIATES INS RECIP A RRG	22,212	0.01%			22,212
57	4904	INTACT FINANCIAL GRP	15,272	0.00%		15,272	
58	4942	BEAZLEY GRP	10,917	0.00%	10,917		

2020 Medical Professional Liability Insurance Premiums by Group

2020 Premium Rank	2020 Group Code	2020 Group Name	2020 Insurance Group Premium	2020 Market Share	2020 Admitted Premium	2020 Surplus Lines Premiums	2020 RRG Premium
59	361	MUNICH RE GRP	8,368	0.00%	8,368		
60	0	ACADEMIC MEDICAL PROFESSIONALS INS E	7,393	0.00%	7,393		
61	0	FRANKLIN CAS INS CO RRG	7,000	0.00%			7,000
62	0	WELLSPAN RRG	7,000	0.00%		7,000	
63	0	AMERICAN EXCESS INS EXCH RRG	950	0.00%			950

Industry Totals	310,185,294	126,796,942	59,170,498	124,217,854
		40.88%	19.08%	40.05%

* - Indicates company is new from 2019 to 2020 OR there is a new company within the group.

The following companies/groups merged with (or were purchased by) groups listed above:
 4990 CORE SPECIALTY INS HOLDINGS GRP 4725 ENSTAR GROUP in 2019

The following companies had premium in 2019, but not in 2020:
 181 SWISS RE GRP
 783 RLI INS GRP
 3098 TOKIO MARINE HOLDINGS INC GRP

The following companies are in either receivership or have been liquidated:
 783 RLI Inmsurance Group (MT Hawley Insurance Co.)

Change in Written Premium by Insurance Group by Type of License from 2019 to 2020

2020 Premium Rank	2020 Group Code	2020 Group Name	2020 Insurance Group Premium	2020 Insurance Group Premium	2020 Admitted Premium	2020 Surplus Lines Premiums	2020 RRG Premium
1	0	MCIC VT A RECIP RRG	109,319,864	25.22%	n/a	n/a	25.22%
2	377	MEDICAL INS OF MD GRP	64,238,199	-20.36%	-20.36%	n/a	n/a
3	31	BERKSHIRE HATHAWAY GRP	24,344,777	12.68%	-1.00%	21.28%	n/a
4	831	DOCTORS CO GRP	21,497,340	-10.29%	-11.29%	25.83%	-37.87%
5	2698	PROASSURANCE CORP GRP	20,539,313	-27.41%	-36.31%	-18.96%	n/a
6	218	CNA INS GRP	8,806,096	0.92%	8.10%	-10.36%	n/a
7	111	LIBERTY MUT GRP	7,021,947	80.93%	17.49%	113.79%	n/a
8	413	MAG MUT INS GRP	6,836,459	240.68%	176.25%	998.42%	n/a
9	1154	COVERYS GRP	4,530,452	-4.30%	-9.42%	3.92%	n/a
10	1282	NORCAL GRP	4,264,829	-9.51%	6.65%	-38.18%	-5.90%
11	501	ALLEGHANY GRP	3,679,083	-2.65%	-11.04%	2.97%	n/a
12	4734	APOLLO GLOBAL MGMT GRP	3,355,295	16.03%	18.39%	3.75%	n/a
13	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	2,980,771	662.33%	n/a	n/a	662.33%
14	98	WR BERKLEY CORP GRP	2,181,385	12.54%	6.94%	12.75%	n/a
15	3478	HALLMARK FIN SERV GRP	2,032,384	0.11%	n/a	0.11%	n/a
16	626	CHUBB LTD GRP	1,727,420	16.69%	0.35%	57.78%	n/a
17	158	FAIRFAX FIN GRP	1,648,864	-10.94%	0.56%	-27.53%	n/a
18	508	NATIONAL GRP	1,595,641	-10.96%	-4.39%	n/a	-13.07%
19	0	CARING COMMUNITIES RECIP RRG	1,437,138	158.48%	n/a	n/a	158.48%
20	3219	* SOMPO GRP	1,430,000	n/a	n/a	n/a	n/a
21	0	* CLINICIAN ASSUR INC RRG	1,422,792	n/a	n/a	n/a	n/a
22	1279	ARCH INS GRP	1,384,081	289.63%	n/a	289.63%	n/a
23	0	OPHTHALMIC MUT INS CO RRG	1,289,654	13.71%	n/a	n/a	13.71%
24	184	CURI HOLDINGS GRP	1,260,225	-58.58%	-58.58%	n/a	n/a
25	785	MARKEL CORP GRP	1,151,611	10.47%	n/a	10.47%	n/a
26	0	GRAPH INS GRP RRG LLC	951,703	169.82%	n/a	n/a	169.82%
27	0	THE MUTUAL RRG INC	936,309	-10.44%	n/a	n/a	-10.44%
28	2638	NCMIC GRP	837,228	-2.89%	-5.56%	n/a	n/a

Change in Written Premium by Insurance Group by Type of License from 2019 to 2020

2020 Premium Rank	2020 Group Code	2020 Group Name	2020 Insurance Group Premium	2020 Insurance Group Premium	2020 Admitted Premium	2020 Surplus Lines Premiums	2020 RRG Premium
29	12	AMERICAN INTL GRP	812,318	-24.30%	27.10%	-35.09%	n/a
30	4966	INSURANCE CAPITAL GRP	761,866	-2.94%	-2.94%	n/a	n/a
31	4776	TEXAS MEDICAL LIAB TRUST GRP	738,529	-10.03%	n/a	n/a	-10.03%
32	0	KINSALE INS CO	613,441	37.21%	n/a	37.21%	n/a
33	88	THE HANOVER INS GRP	543,087	60.87%	4.29%	63.59%	n/a
34	0	CONTINUING CARE RRG INC	536,817	126.59%	n/a	n/a	126.59%
35	4990	CORE SPECIALTY INS HOLDINGS GRP	489,936	n/a	n/a	n/a	n/a
36	244	CINCINNATI FIN GRP	350,395	9.75%	9.83%	7.70%	n/a
37	796	QBE INS GRP	311,500	283.09%	n/a	283.09%	n/a
38	0	ALLIED PROFESSIONALS INS CO RRG	270,846	-8.03%	n/a	n/a	-8.03%
39	3494	JAMES RIVER GRP	244,411	31.45%	n/a	31.45%	n/a
40	212	ZURICH INS GRP	237,199	-3.14%	n/a	-3.14%	n/a
41	0	AMERICAN ASSOC OF OTHODONTISTS RRG	220,822	1.35%	n/a	n/a	1.35%
42	0	HEALTH CARE INDUSTRY LIAB RECIP INS	203,532	51.20%	51.20%	n/a	n/a
43	2358	ISMIE GRP	178,104	27.64%	n/a	27.64%	n/a
44	4851	CHURCH MUT GRP	155,086	7.15%	7.15%	n/a	n/a
45	0	PEACE CHURCH RRG INC	133,269	4.90%	n/a	n/a	4.90%
46	775	PHARMACISTS MUT GRP	128,635	-1.73%	-1.73%	n/a	n/a
47	464	PHYSICIANS INS A MUT GRP	126,135	-32.13%	n/a	n/a	-32.13%
48	0	SUNLAND RRG INC	87,234	14.14%	n/a	n/a	14.14%
49	91	HARTFORD FIRE & CAS GRP	70,185	-29.61%	n/a	-29.61%	n/a
50	4770	INTEGRIS GRP	46,366	-67.36%	n/a	n/a	-67.36%
51	176	STATE FARM GRP	35,159	-11.44%	-11.44%	n/a	n/a
52	0	CARE RRG INC	30,102	-36.43%	n/a	n/a	-36.43%
53	0	GREEN HILLS INS CO RRG	29,871	0.00%	n/a	n/a	0.00%
54	4902	* COPIC GRP	27,477	n/a	n/a	n/a	n/a
55	0	* DOCTORS PROFESSIONAL LIABILITY RRG INC	23,000	n/a	n/a	n/a	n/a
56	0	AFFILIATES INS RECIP A RRG	22,212	83.25%	n/a	n/a	83.25%

Change in Written Premium by Insurance Group by Type of License from 2019 to 2020

2020 Premium Rank	2020 Group Code	2020 Group Name	2020 Insurance Group Premium	2020 Insurance Group Premium	2020 Admitted Premium	2020 Surplus Lines Premiums	2020 RRG Premium
57	4904	INTACT FINANCIAL GRP	15,272	-98.06%	n/a	-98.06%	n/a
58	4942	BEAZLEY GRP	10,917	66.11%	66.11%	n/a	n/a
59	361	MUNICH RE GRP	8,368	-84.30%	-78.53%	-100.00%	n/a
60	0	ACADEMIC MEDICAL PROFESSIONALS INS E	7,393	-28.21%	-28.21%	n/a	n/a
61	0	FRANKLIN CAS INS CO RRG	7,000	0.00%	n/a	n/a	0.00%
62	0	WELLSPAN RRG	7,000	0.00%	n/a	n/a	-100.00%
63	0	AMERICAN EXCESS INS EXCH RRG	950	0.00%	n/a	n/a	0.00%

Industry Totals

	312,459,999	3.9%	-14.4%	9.1%	28.7%
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* - Indicates company is new from 2019 to 2020

OR there is a new company within the group.

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

4990	CORE SPECIALTY INS HOLDINGS GRP	4725 ENSTAR GROUP in 2019
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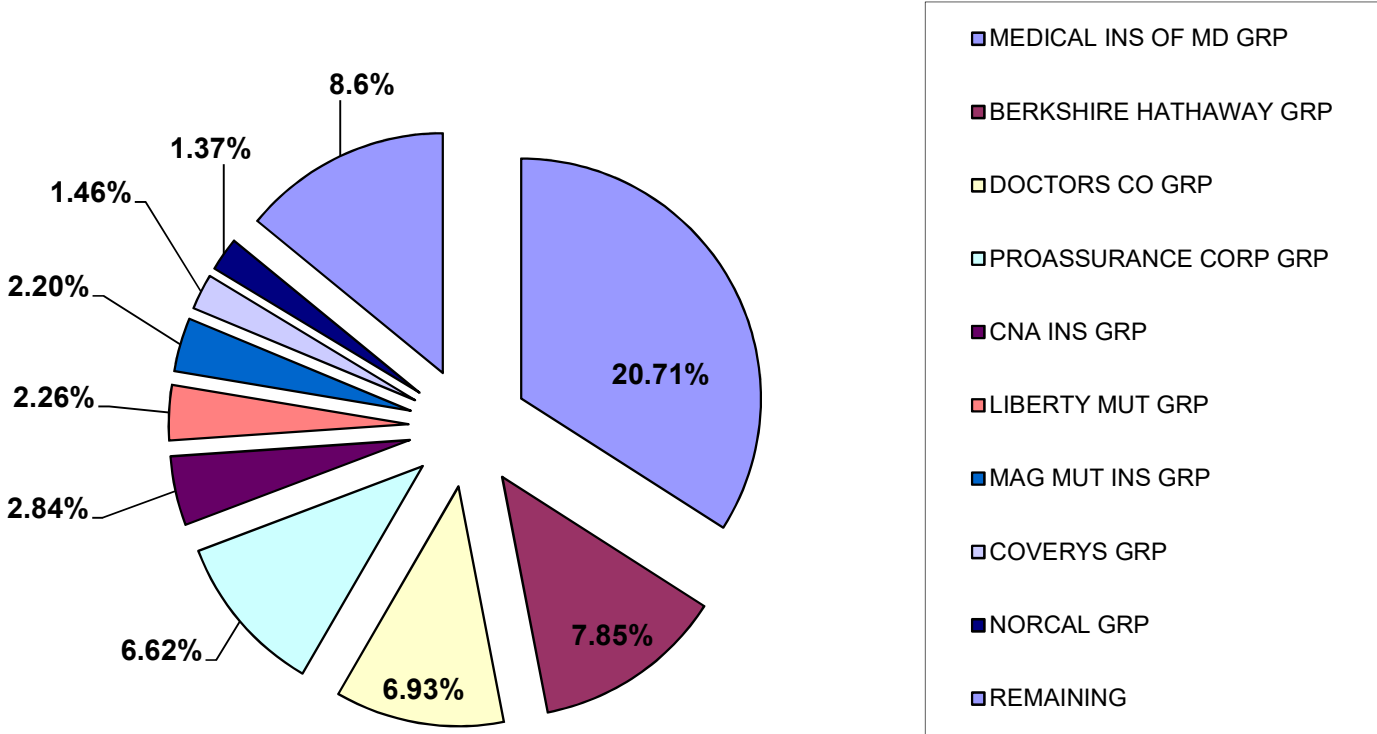
The following companies had premium in 2019, but not in 2020:

181	SWISS RE GRP
783	RLI INS GRP
3098	TOKIO MARINE HOLDINGS INC GRP

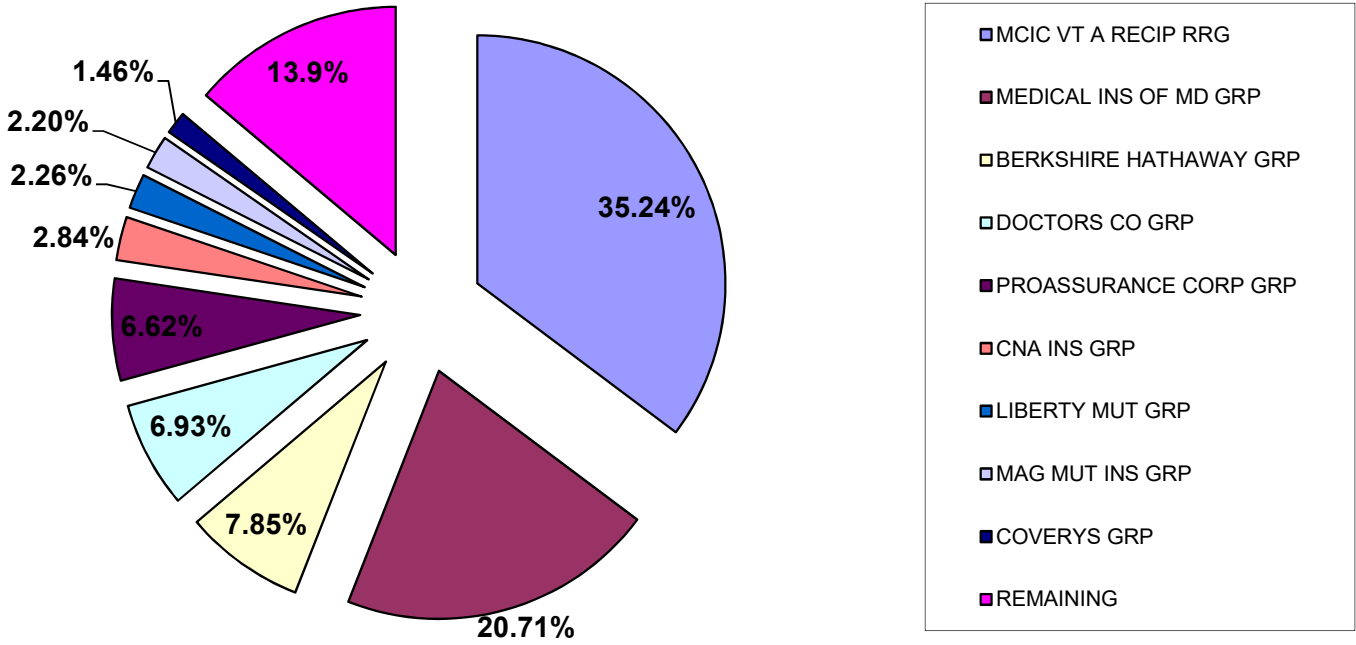
The following companies are in either receivership or have been liquidated:

783	RLI Insurance Group (MT Hawley Insurance Co.)
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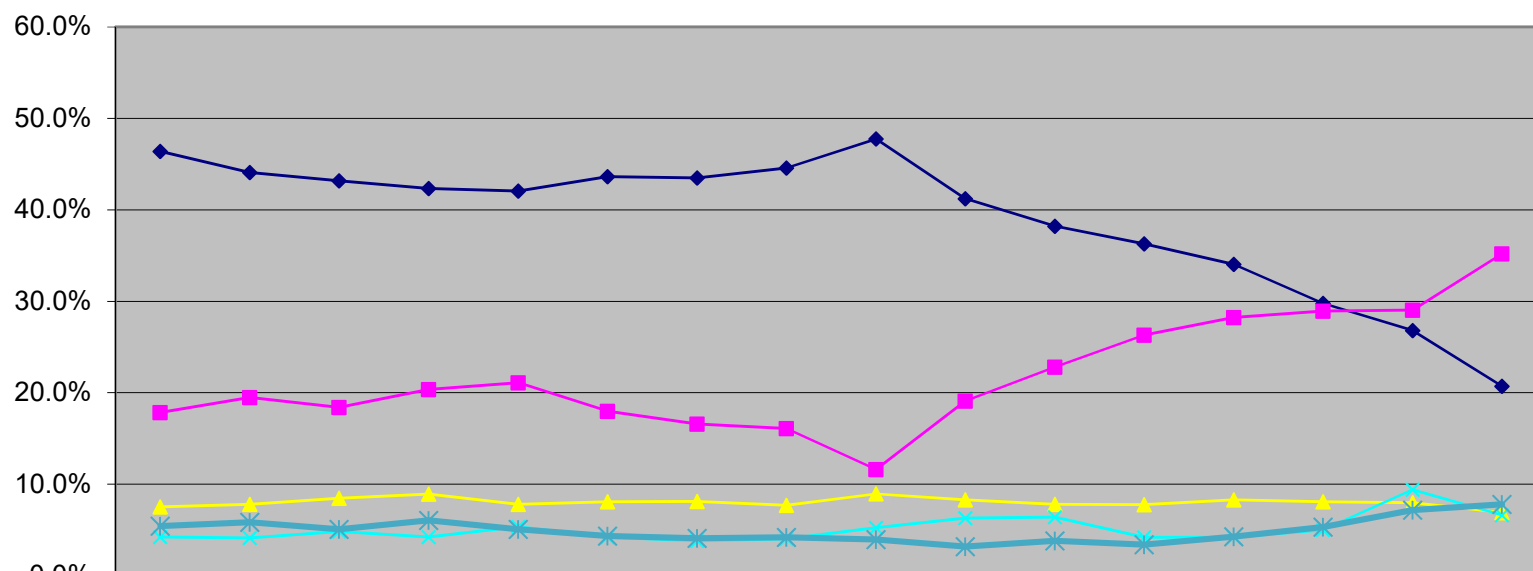
2020 Market Share of the Nine Largest Admitted Carriers



2020 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)



Market Share of the Top Carriers from 2005 to 2020 (Based on 2020 Market Share)



	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	2017	2018	2019	2020
◆ MMLIS	46.4%	44.1%	43.2%	42.3%	42.1%	43.6%	43.5%	44.6%	47.7%	41.2%	38.2%	36.3%	34.0%	29.8%	26.8%	20.7%
■ MCIC	17.8%	19.5%	18.4%	20.4%	21.1%	18.0%	16.6%	16.1%	11.6%	19.1%	22.8%	26.3%	28.2%	28.9%	29.0%	35.2%
▲ Doctors	7.5%	7.8%	8.5%	8.9%	7.8%	8.1%	8.1%	7.7%	8.9%	8.3%	7.8%	7.8%	8.3%	8.1%	8.0%	6.9%
✧ PRAIC	4.2%	4.1%	4.8%	4.2%	5.4%	4.2%	3.8%	4.0%	5.2%	6.3%	6.4%	4.2%	4.2%	5.0%	9.4%	6.6%
✧ MedPro	5.4%	5.8%	5.1%	6.1%	5.1%	4.3%	4.1%	4.2%	3.9%	3.2%	3.8%	3.4%	4.3%	5.3%	7.2%	7.8%

The four carriers listed above are the four of the five largest carriers based on 2016 market share. This does not imply that they are the top 4 of 5 carriers for the entire time period shown above.

MMLIS - Medical Mutual Group

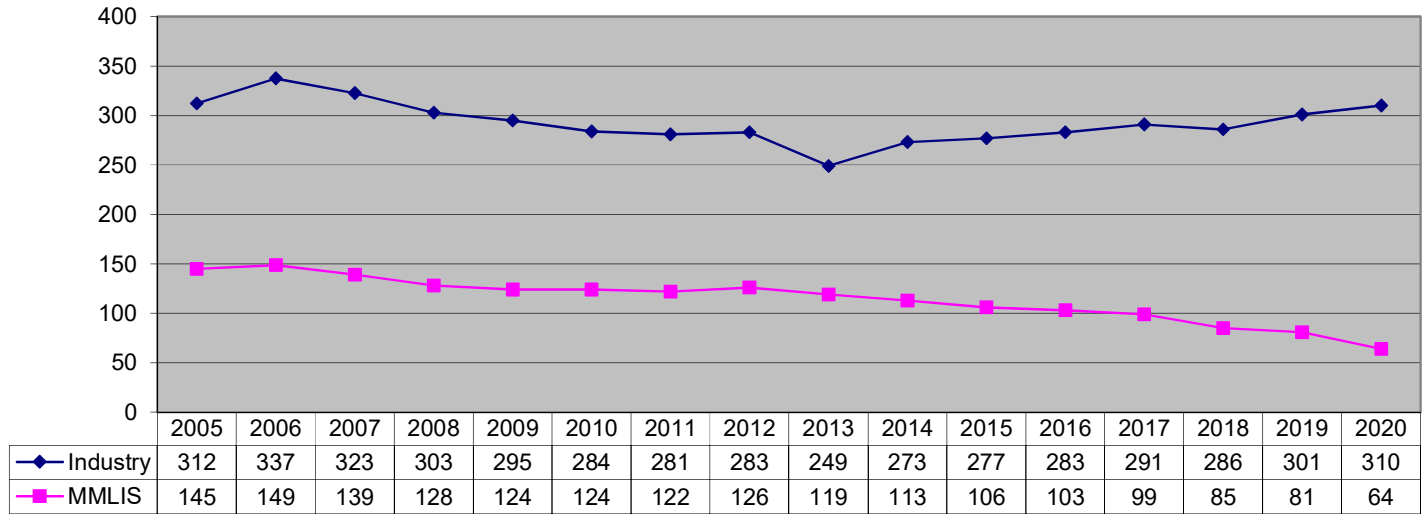
MCIC - MCIC RRG Vermont

Doctors - The Doctors Company

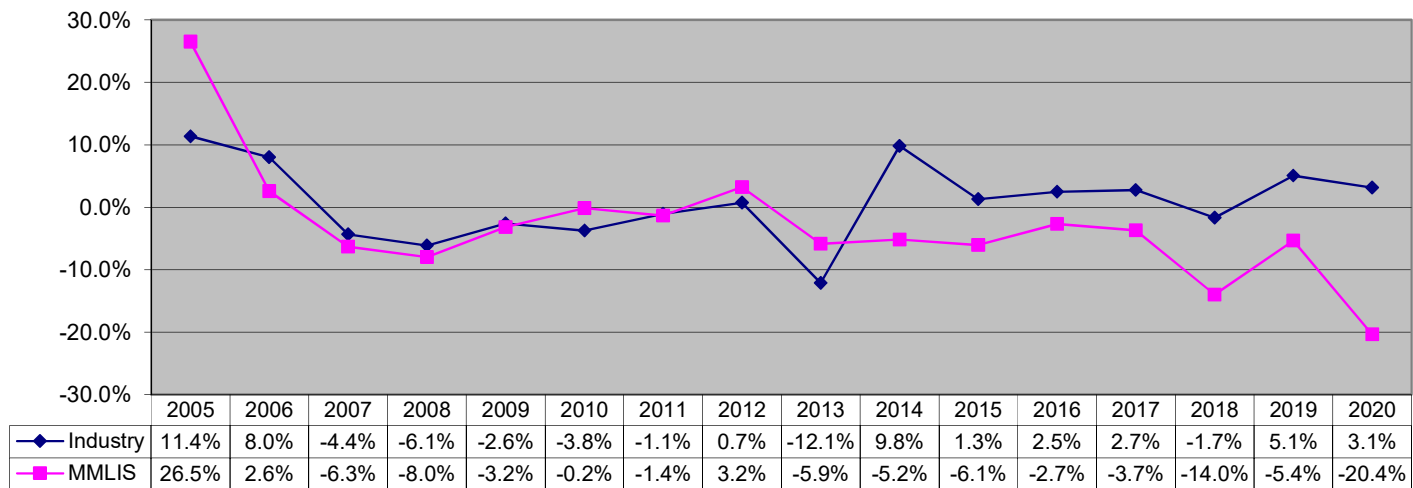
MedPro - Medical Protective Insurance Company (member of the Berkshire/Hathaway Group)

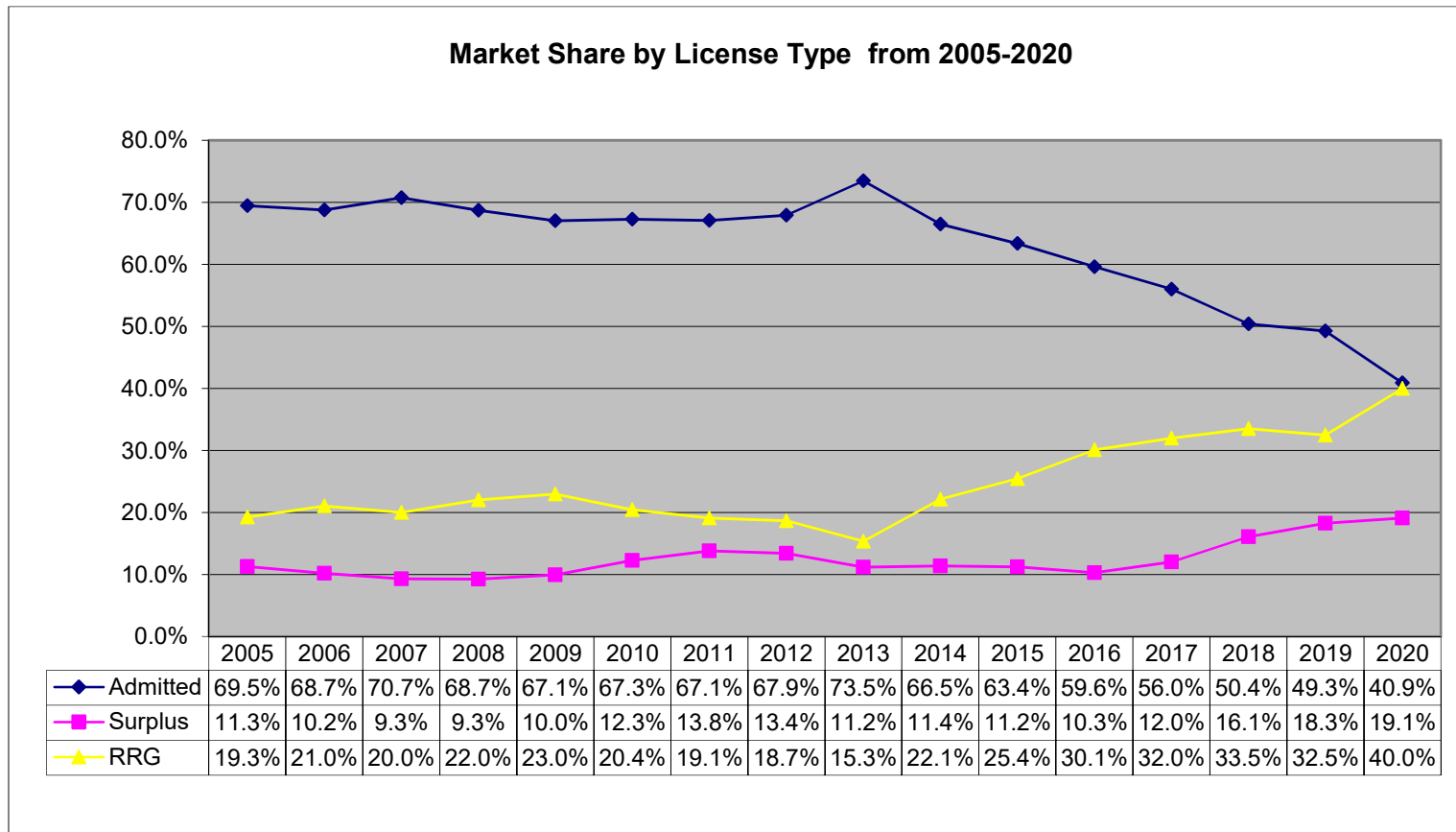
PRAIC - ProAssurance Group

Industry and MMLIS Written Premiums (in Millions) from 2005 to 2020
Includes Surplus Lines and RRG's



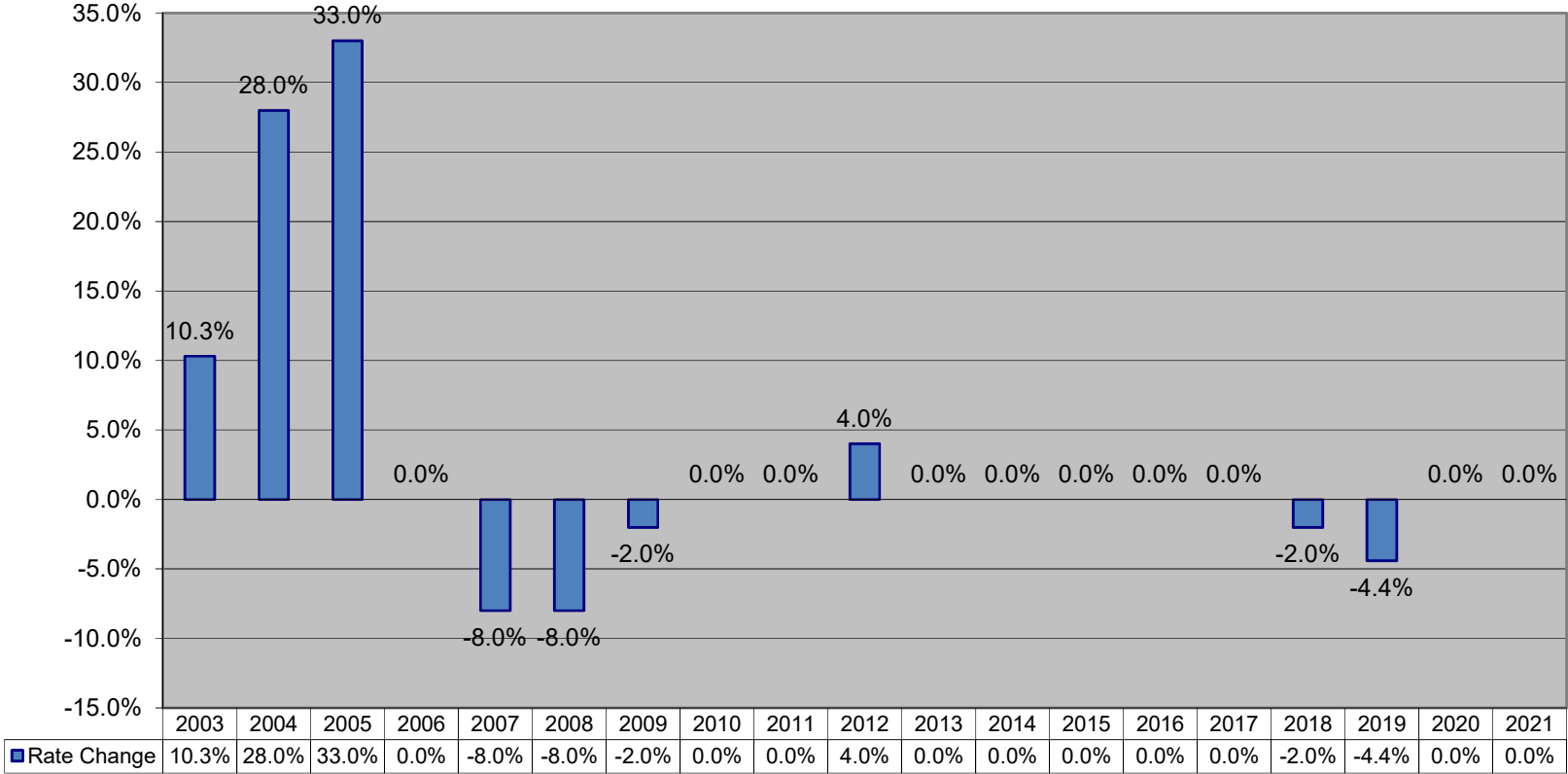
Change in Written Premium from the Prior Year for the Industry and MMLIS





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

Medical Mutual Rate Change History from 2003 to 2021



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
PPIC	Preferred Professional Insurance Company	All
NORCAL	NORCAL Mutual Insurance Company	B, C, D, E1, F
MagMut	MAG Mutual Insurance Company	B, C, E, E1
Proselect	ProSelect Insurance Company	B, C, D, E, E1
FAIRCO	Fair American Insurance and Reinsurance Company	D
Aspen	Aspen Insurance Company	B, C & D
MMICNC	Medical Mutual Insurance Company of North Carolina	B, C, D, E1, F
PPIE	Positive Physicians Insurance Exchange	B, C, D, E1, F
MDANJ	MD Advantage Insurance Company of New Jersey	B, C, E1 to G
Campmed	Campmed Casualty and Indemnity Company	B, D to G
AWAC	Allied World Specialty Insurance Company	D & F
AIG	National Union Fire Insurance Company of Pittsburgh	D & 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 Continental Insurance Company	E, E1, F G
ACEUSA	ACE American Insurance Company	E & F
BHSIC	Berkshire Hathaway Specialty Insurance Company	E1 & F
Hudson	Hudson Insurance Company	E
LibertyIU	Liberty Insurance Underwriters	E, F & G
Fortress	Fortress Insurance Company	G
PSIC	Professional Solutions Insurance Company	G
Cinfin	Cincinnati Insurance Company	G

Unless noted otherwise, Exhibit E refers to both Exhibits E and E1

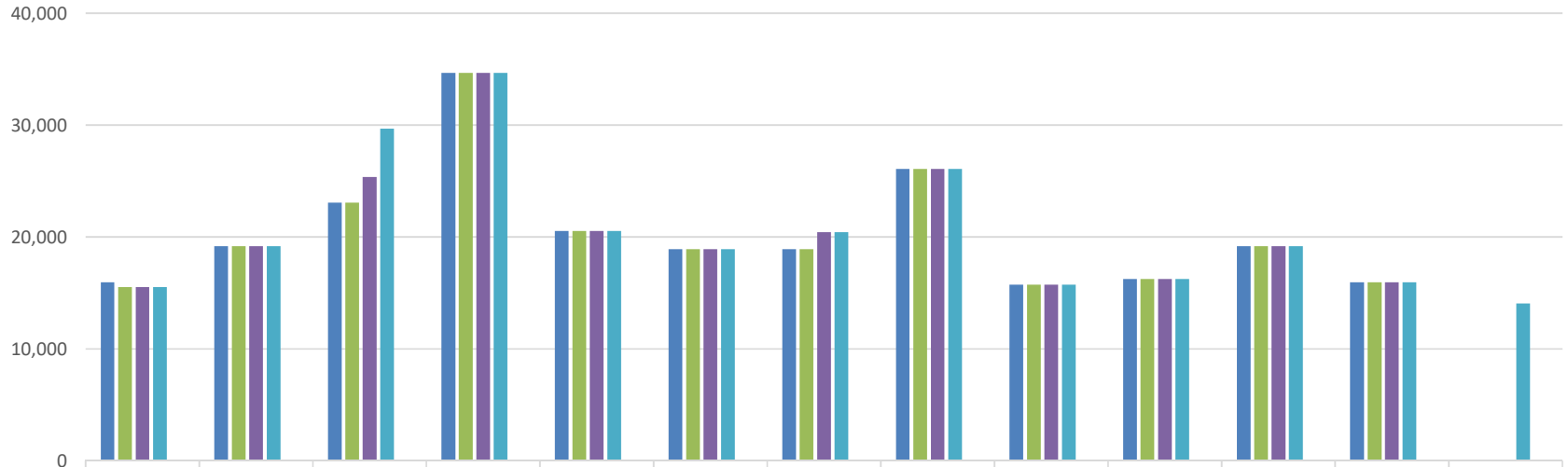
(1) - Member of the Medical Mutual Liability Insurance Society Group

Notes to Charts

1) Percentage change only shown if company had rates for the entire period 2018 to 2021.

Anesthesiology

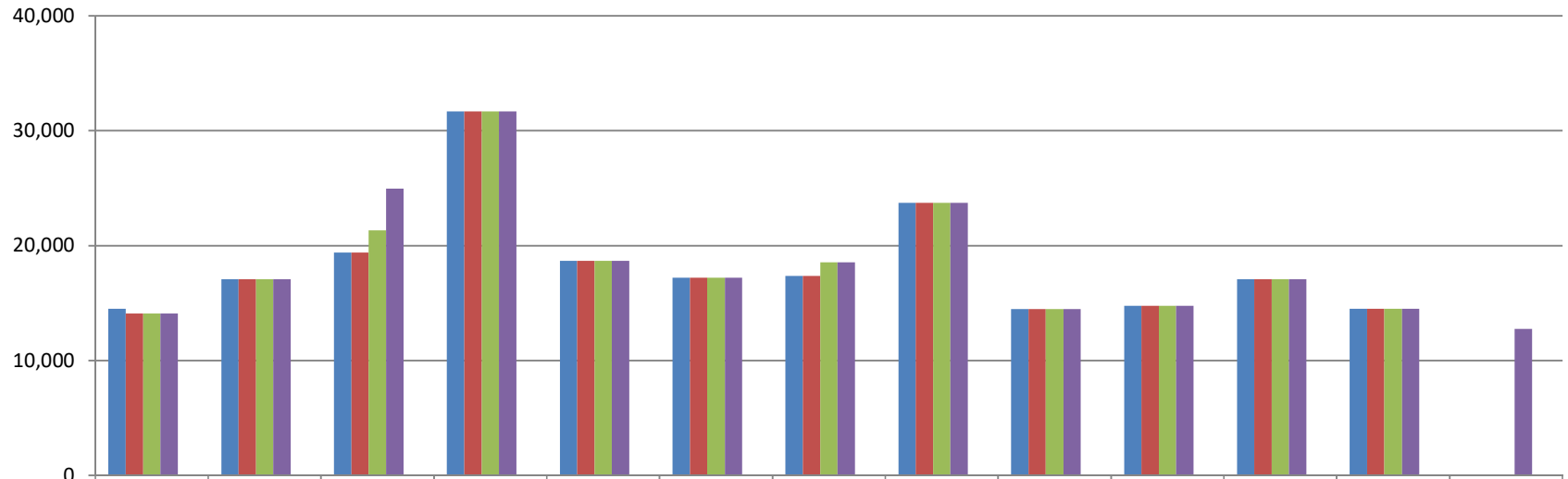
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
2018	15,948	19,196	23,077	34,654	20,528	18,923	18,932	26,084	15,722	16,235	19,196	15,948	
2019	15,517	19,196	23,077	34,654	20,528	18,923	18,932	26,084	15,722	16,235	19,196	15,948	
2020	15,517	19,196	25,385	34,654	20,528	18,923	20,423	26,084	15,722	16,235	19,196	15,948	
2021	15,517	19,196	29,700	34,654	20,528	18,923	20,423	26,084	15,722	16,235	19,196	15,948	14,045
% chg 18 to 21	-2.7%	0.0%	28.7%	0.0%	0.0%	0.0%	7.9%	0.0%	0.0%	0.0%	0.0%	0.0%	

Anesthesiology

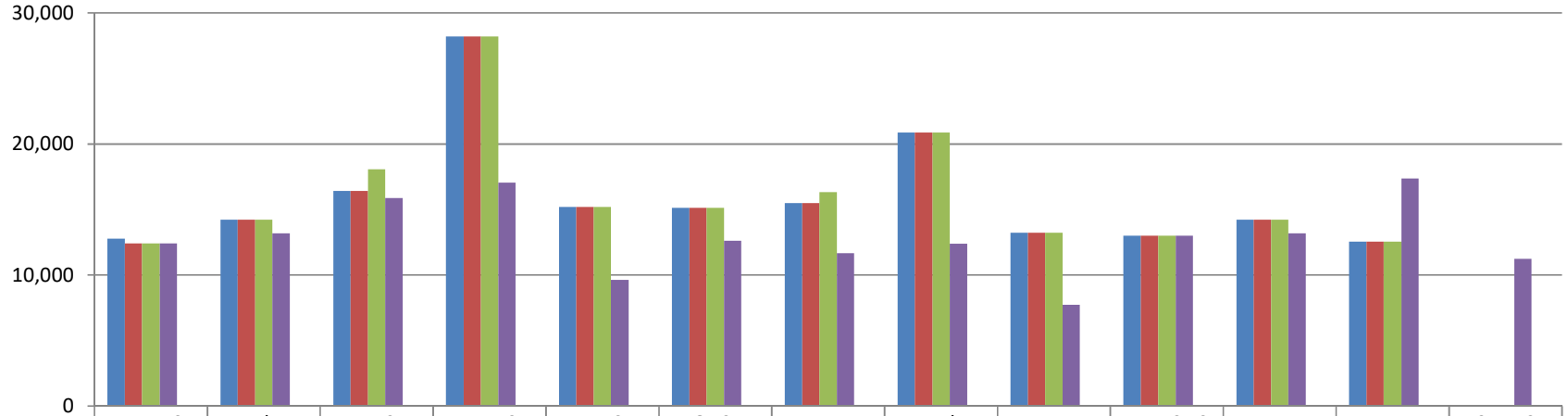
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
2018	14,498	17,062	19,384	31,683	18,660	17,201	17,367	23,711	14,482	14,758	17,062	14,498	
2019	14,105	17,062	19,384	31,683	18,660	17,201	17,367	23,711	14,482	14,758	17,062	14,498	
2020	14,105	17,062	21,322	31,683	18,660	17,201	18,560	23,711	14,482	14,758	17,062	14,498	
2021	14,105	17,062	24,947	31,683	18,660	17,201	18,560	23,711	14,482	14,758	17,062	14,498	12,767
% chg 18 to 21	-2.7%	0.0%	28.7%	0.0%	0.0%	0.0%	6.9%	0.0%	0.0%	0.0%	0.0%	0.0%	

Anesthesiology

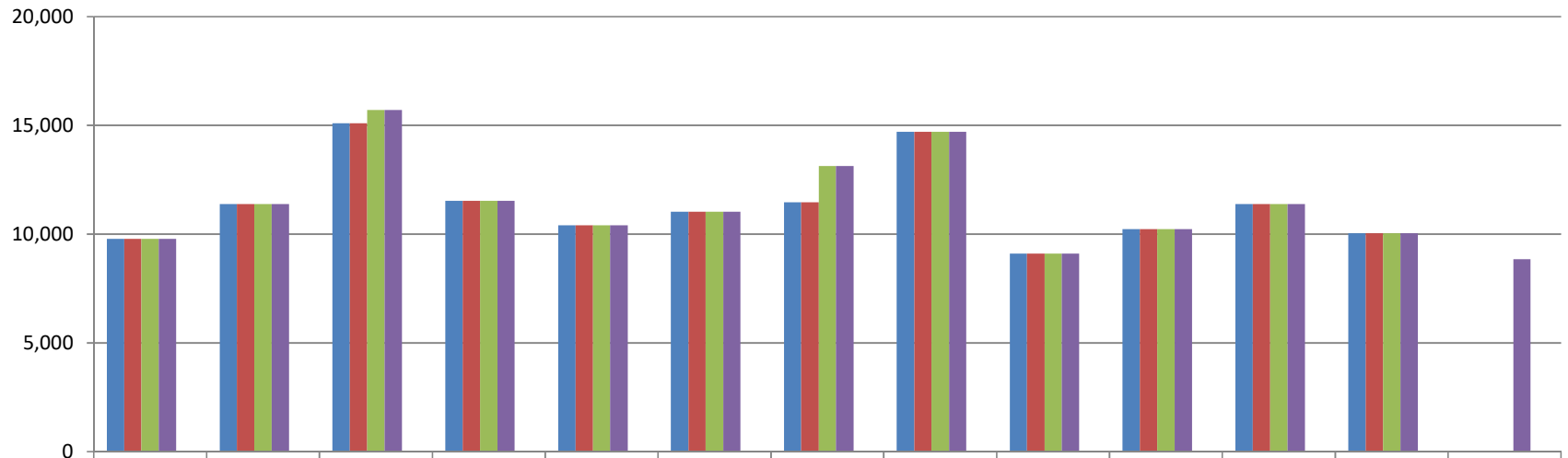
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	12,759	14,219	16,410	28,195	15,191	15,138	15,492	20,867	13,243	12,988	14,219	12,541	
■ 2019	12,414	14,219	16,410	28,195	15,191	15,138	15,492	20,867	13,243	12,988	14,219	12,541	
■ 2020	12,414	14,219	18,051	28,195	15,191	15,138	16,338	20,867	13,243	12,988	14,219	12,541	
■ 2021	12,414	13,165	15,874	17,040	9,635	12,615	11,670	12,383	7,735	12,988	13,165	17,367	11,236
■ % chg 18 to 21	-2.7%	-7.4%	-3.3%	-39.6%	-36.6%	-16.7%	-24.7%	-40.7%	-41.6%	0.0%	-7.4%	38.5%	

Dermatology - No Surgery

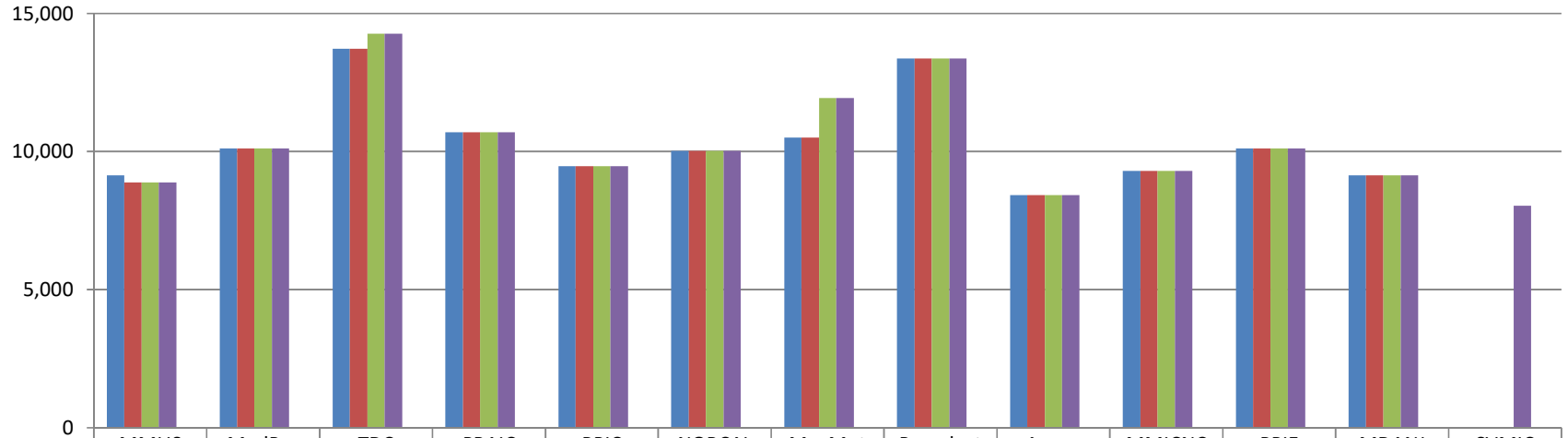
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	9,776	11,375	15,098	11,536	10,416	11,038	11,459	14,705	9,112	10,227	11,375	10,046	
■ 2019	9,776	11,375	15,098	11,536	10,416	11,038	11,459	14,705	9,112	10,227	11,375	10,046	
■ 2020	9,776	11,375	15,702	11,536	10,416	11,038	13,129	14,705	9,112	10,227	11,375	10,046	
■ 2021	9,776	11,375	15,702	11,536	10,416	11,038	13,129	14,705	9,112	10,227	11,375	10,046	8,848
■ % chg 18 to 21	0.0%	0.0%	4.0%	0.0%	0.0%	0.0%	14.6%	0.0%	0.0%	0.0%	0.0%	0.0%	

Dermatology - No Surgery

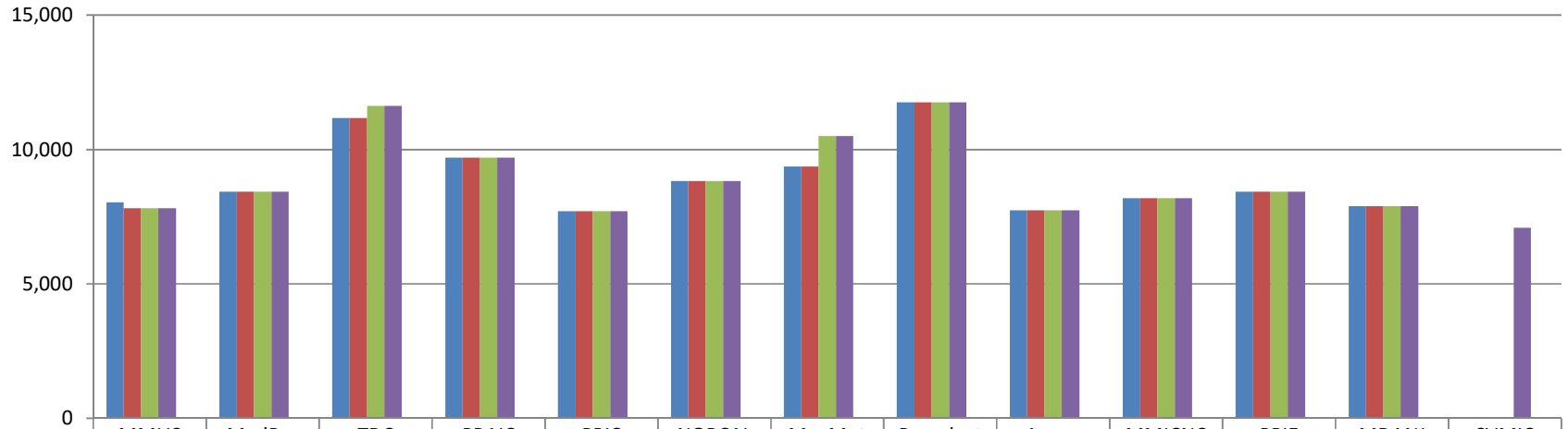
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	9,133	10,111	13,724	10,692	9,468	10,034	10,507	13,367	8,424	9,298	10,111	9,133	
■ 2019	8,886	10,111	13,724	10,692	9,468	10,034	10,507	13,367	8,424	9,298	10,111	9,133	
■ 2020	8,886	10,111	14,273	10,692	9,468	10,034	11,932	13,367	8,424	9,298	10,111	9,133	
■ 2021	8,886	10,111	14,273	10,692	9,468	10,034	11,932	13,367	8,424	9,298	10,111	9,133	8,043
■ % chg 18 to 21	-2.7%	0.0%	4.0%	0.0%	0.0%	0.0%	13.6%	0.0%	0.0%	0.0%	0.0%	0.0%	

Dermatology - No Surgery

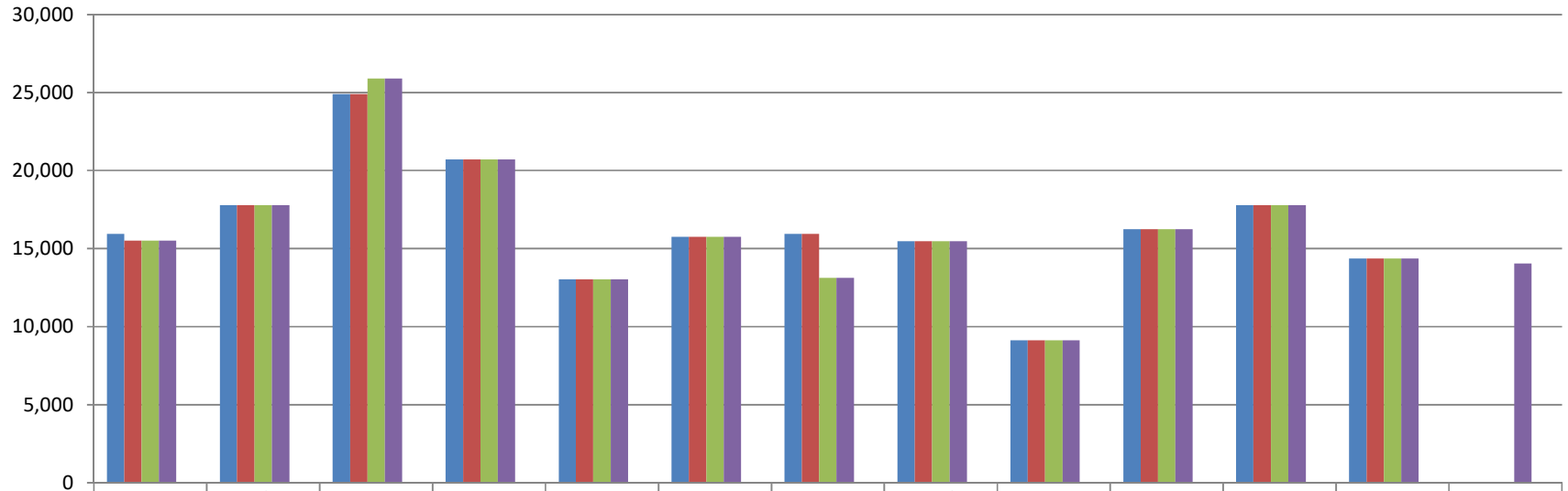
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
2018	8,038	8,426	11,172	9,701	7,708	8,831	9,365	11,764	7,735	8,182	8,426	7,900	
2019	7,821	8,426	11,172	9,701	7,708	8,831	9,365	11,764	7,735	8,182	8,426	7,900	
2020	7,821	8,426	11,619	9,701	7,708	8,831	10,503	11,764	7,735	8,182	8,426	7,900	
2021	7,821	8,426	11,619	9,701	7,708	8,831	10,503	11,764	7,735	8,182	8,426	7,900	7,079
% chg 18 to 21	-2.7%	0.0%	4.0%	0.0%	0.0%	0.0%	12.2%	0.0%	0.0%	0.0%	0.0%	0.0%	

Pediatrics · No Surgery

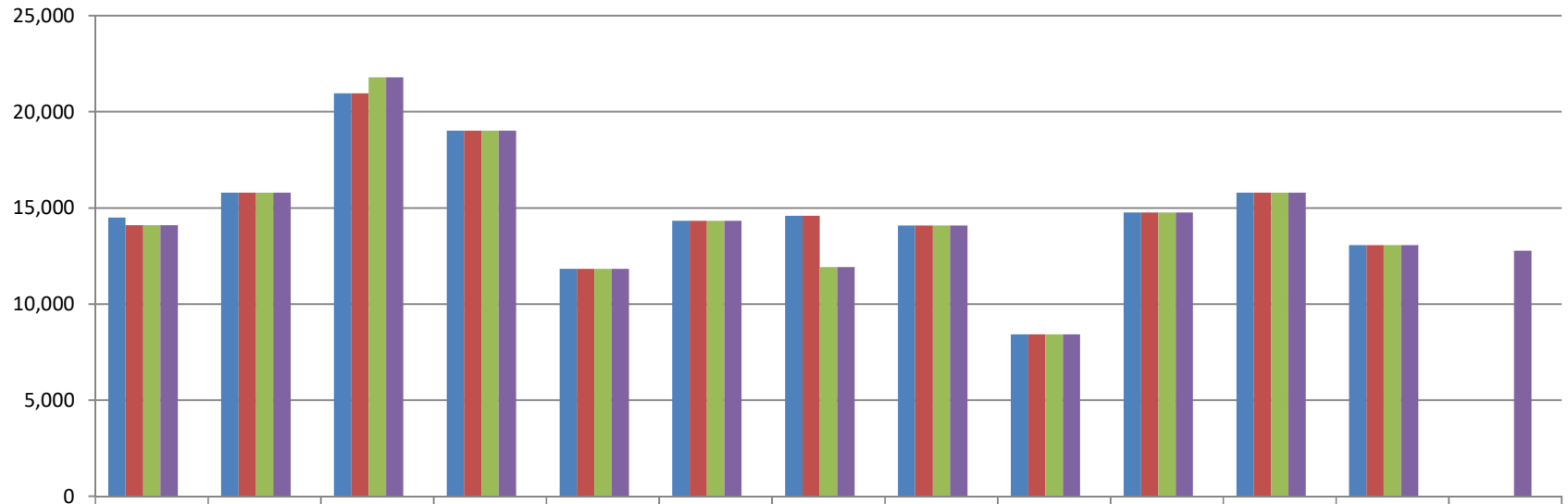
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	15,948	17,775	24,908	20,710	13,020	15,769	15,946	15,479	9,112	16,235	17,775	14,366	
■ 2019	15,517	17,775	24,908	20,710	13,020	15,769	15,946	15,479	9,112	16,235	17,775	14,366	
■ 2020	15,517	17,775	25,904	20,710	13,020	15,769	13,129	15,479	9,112	16,235	17,775	14,366	
■ 2021	15,517	17,775	25,904	20,710	13,020	15,769	13,129	15,479	9,112	16,235	17,775	14,366	14,045
■ % chg 18 to 21	-2.7%	0.0%	4.0%	0.0%	0.0%	0.0%	-17.7%	0.0%	0.0%	0.0%	0.0%	0.0%	

Pediatrics - No Surgery

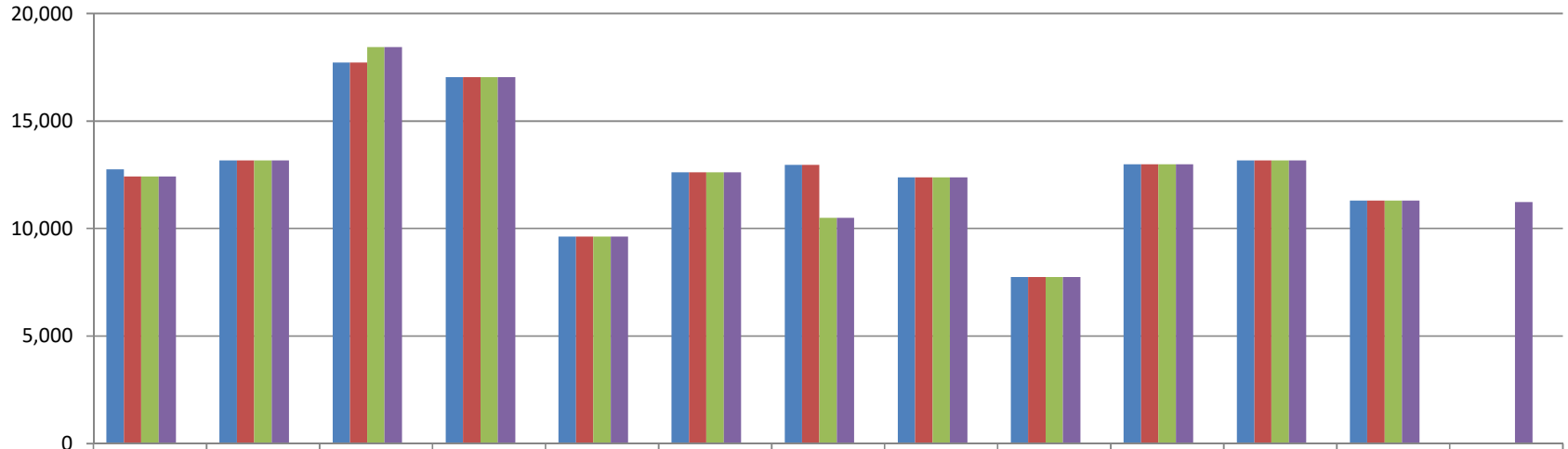
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
2018	14,498	15,798	20,961	19,022	11,835	14,334	14,585	14,071	8,424	14,758	15,798	13,060	
2019	14,105	15,798	20,961	19,022	11,835	14,334	14,585	14,071	8,424	14,758	15,798	13,060	
2020	14,105	15,798	21,799	19,022	11,835	14,334	11,932	14,071	8,424	14,758	15,798	13,060	
2021	14,105	15,798	21,799	19,022	11,835	14,334	11,932	14,071	8,424	14,758	15,798	13,060	12,767
% chg 18 to 21	-2.7%	0.0%	4.0%	0.0%	0.0%	0.0%	-18.2%	0.0%	0.0%	0.0%	0.0%	0.0%	

Pediatrics - No Surgery

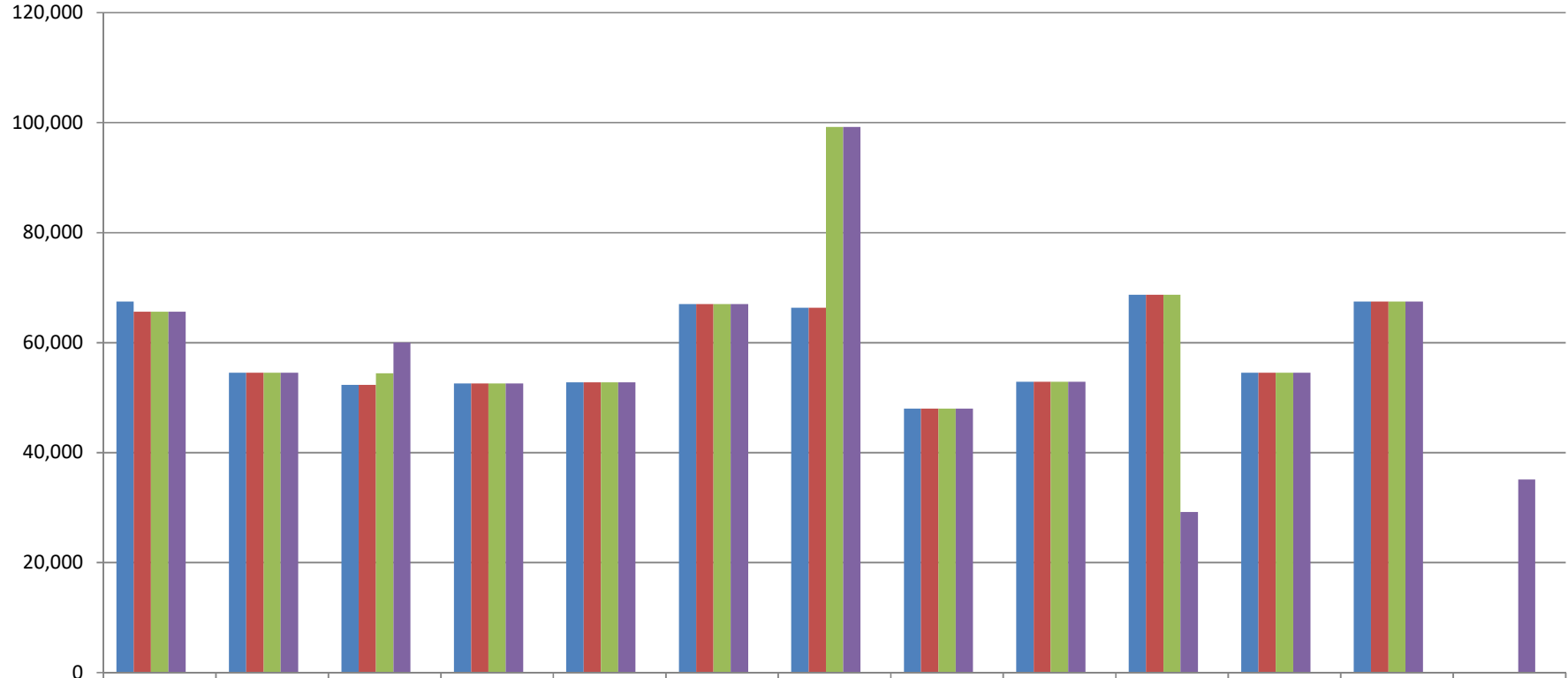
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	12,759	13,165	17,718	17,040	9,635	12,615	12,955	12,383	7,735	12,988	13,165	11,297	
■ 2019	12,414	13,165	17,718	17,040	9,635	12,615	12,955	12,383	7,735	12,988	13,165	11,297	
■ 2020	12,414	13,165	18,427	17,040	9,635	12,615	10,503	12,383	7,735	12,988	13,165	11,297	
■ 2021	12,414	13,165	18,427	17,040	9,635	12,615	10,503	12,383	7,735	12,988	13,165	11,297	11,236
■ % chg 18 to 21	-2.7%	0.0%	4.0%	0.0%	0.0%	0.0%	-18.9%	0.0%	0.0%	0.0%	0.0%	0.0%	

Emergency Medicine - Inc. Major Surgery

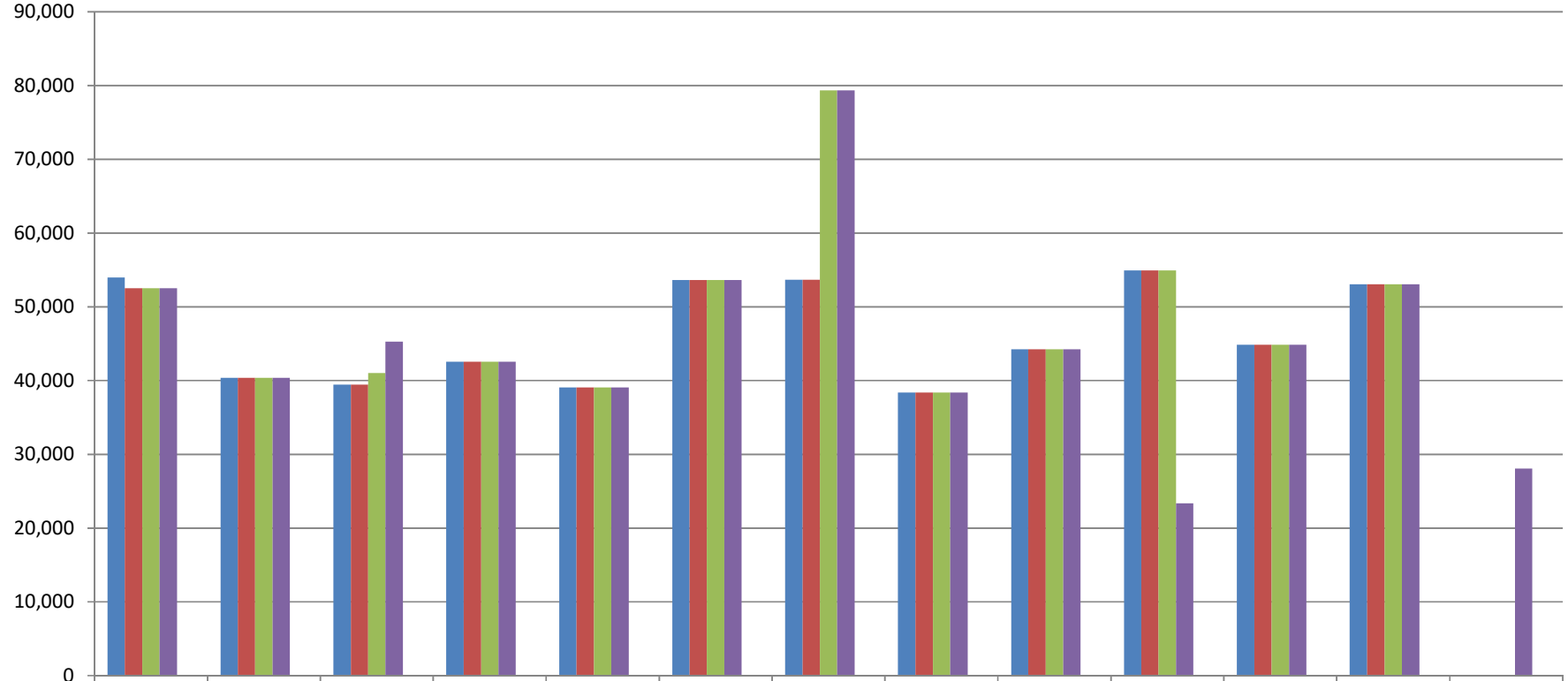
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
2018	67,462	54,508	52,322	52,579	52,786	67,017	66,385	47,973	52,901	68,673	54,508	67,455	
2019	65,637	54,508	52,322	52,579	52,786	67,017	66,385	47,973	52,901	68,673	54,508	67,455	
2020	65,637	54,508	54,414	52,579	52,786	67,017	99,197	47,973	52,901	68,673	54,508	67,455	
2021	65,637	54,508	60,019	52,579	52,786	67,017	99,197	47,973	52,901	29,222	54,508	67,455	35,111
% chg 18 to 21	-2.7%	0.0%	14.7%	0.0%	0.0%	0.0%	49.4%	0.0%	0.0%	-57.4%	0.0%	0.0%	

Emergency Medicine - Inc. Major Surgery

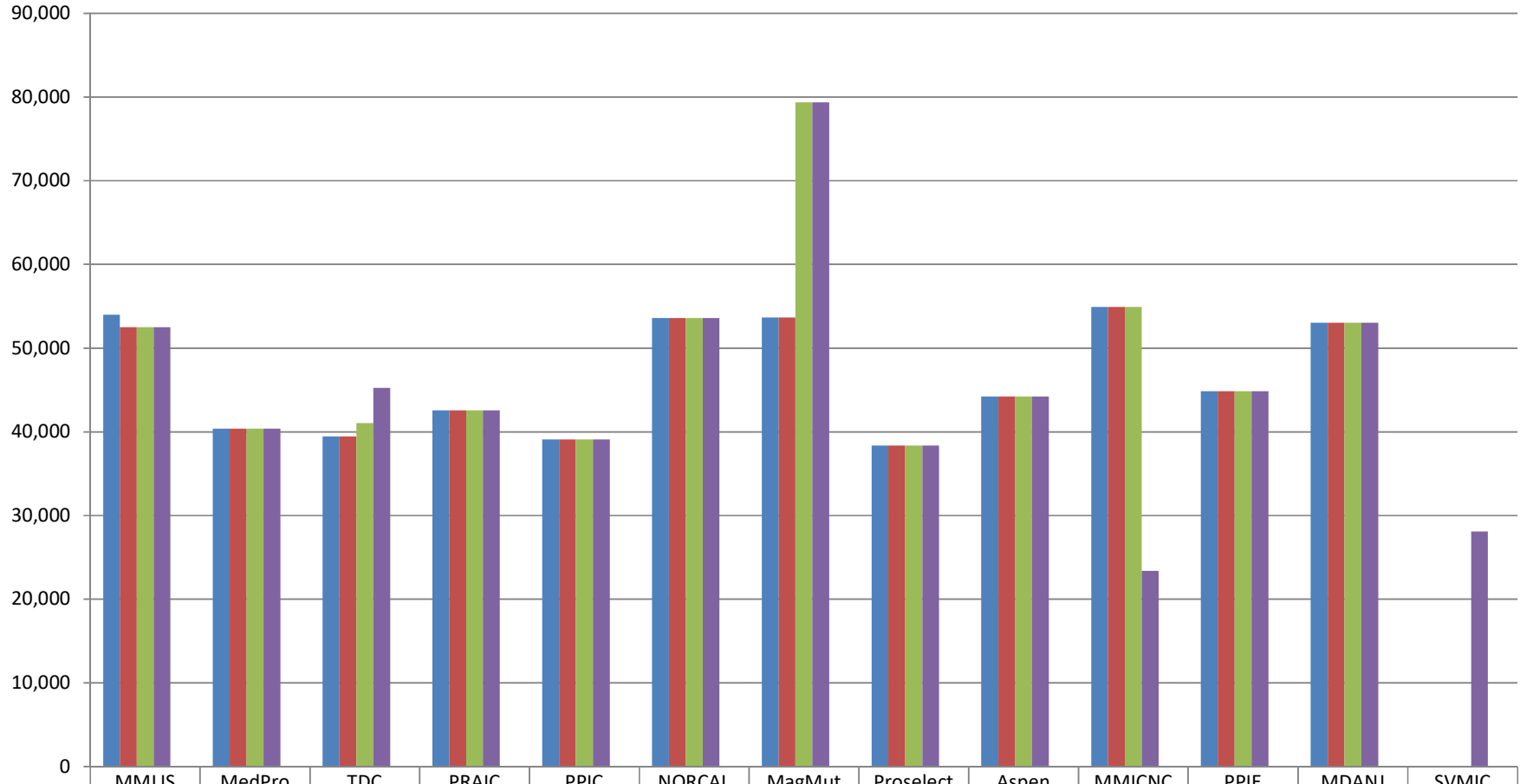
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	53,970	40,374	39,456	42,536	39,061	53,614	53,672	38,378	44,226	54,938	44,859	53,044	
■ 2019	52,510	40,374	39,456	42,536	39,061	53,614	53,672	38,378	44,226	54,938	44,859	53,044	
■ 2020	52,510	40,374	41,034	42,536	39,061	53,614	79,357	38,378	44,226	54,938	44,859	53,044	
■ 2021	52,510	40,374	45,261	42,536	39,061	53,614	79,357	38,378	44,226	23,379	44,859	53,044	28,090
■ % chg 18 to 21	-2.7%	0.0%	14.7%	0.0%	0.0%	0.0%	47.9%	0.0%	0.0%	-57.4%	0.0%	0.0%	

Emergency Medicine - Inc. Major Surgery

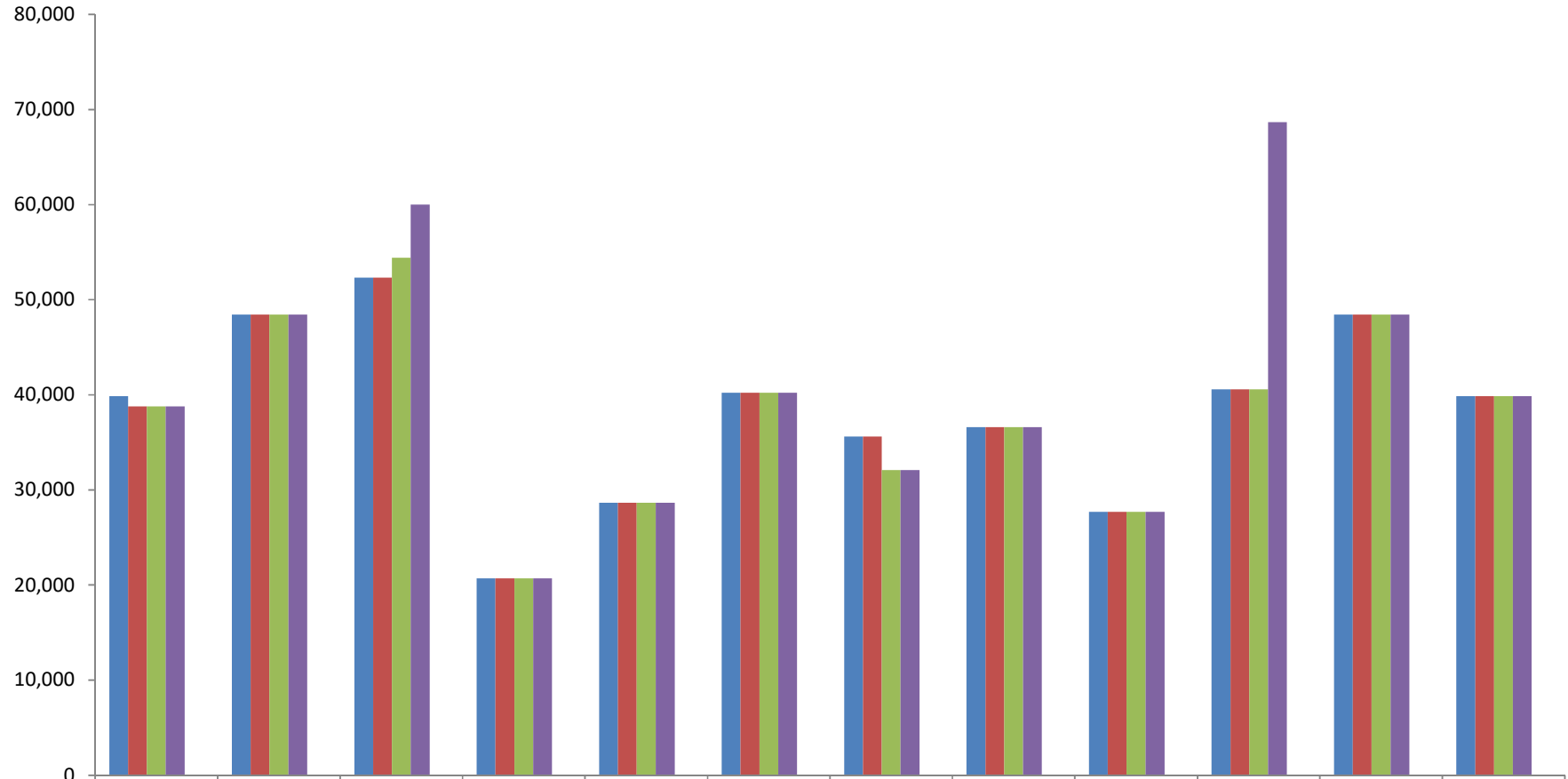
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	53,970	40,374	39,456	42,536	39,061	53,614	53,672	38,378	44,226	54,938	44,859	53,044	
■ 2019	52,510	40,374	39,456	42,536	39,061	53,614	53,672	38,378	44,226	54,938	44,859	53,044	
■ 2020	52,510	40,374	41,034	42,536	39,061	53,614	79,357	38,378	44,226	54,938	44,859	53,044	
■ 2021	52,510	40,374	45,261	42,536	39,061	53,614	79,357	38,378	44,226	23,379	44,859	53,044	28,090
■ % chg 18 to 21	-2.7%	0.0%	14.7%	0.0%	0.0%	0.0%	47.9%	0.0%	0.0%	-57.4%	0.0%	0.0%	

Emergency Medicine (No Major Surgery)

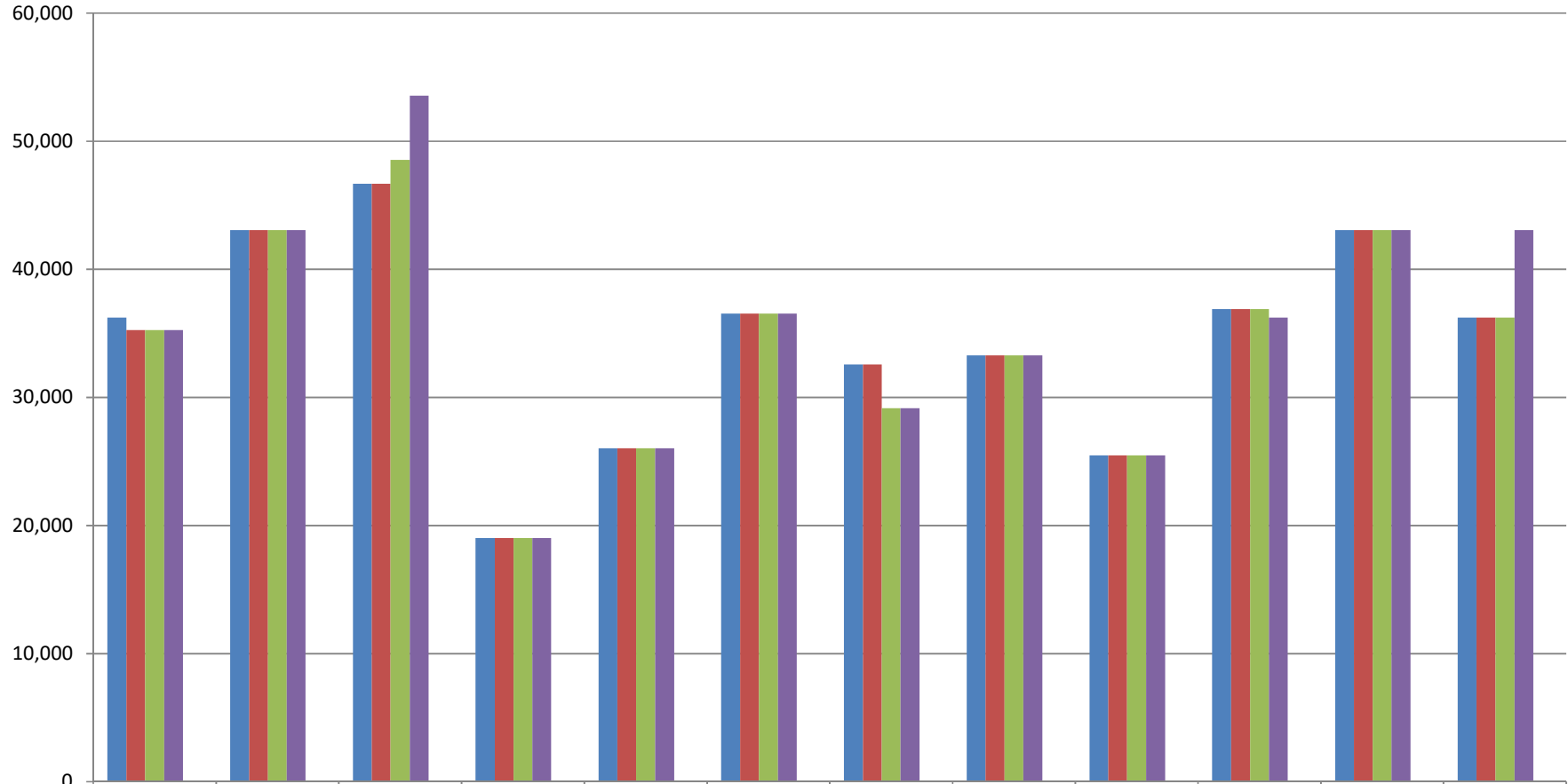
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ
■ 2018	39,872	48,452	52,322	20,710	28,643	40,210	35,631	36,608	27,702	40,587	48,452	39,867
■ 2019	38,793	48,452	52,322	20,710	28,643	40,210	35,631	36,608	27,702	40,587	48,452	39,867
■ 2020	38,793	48,452	54,414	20,710	28,643	40,210	32,093	36,608	27,702	40,587	48,452	39,867
■ 2021	38,793	48,452	60,019	20,710	28,643	40,210	32,093	36,608	27,702	68,673	48,452	39,867
■ % chg 18 to 21	-2.7%	0.0%	14.7%	0.0%	0.0%	0.0%	-9.9%	0.0%	0.0%	69.2%	0.0%	0.0%

Emergency Medicine (No Major Surgery)

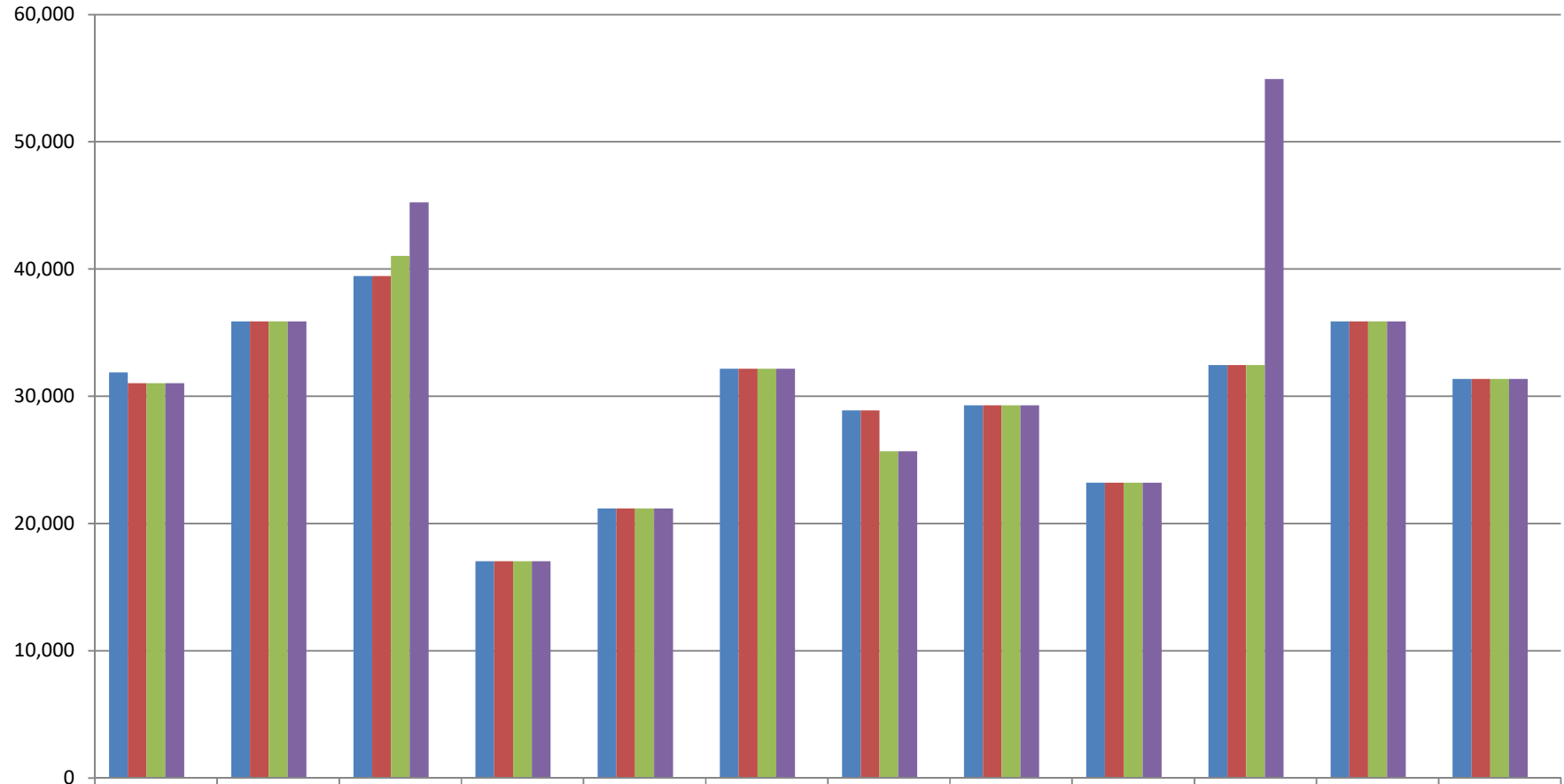
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ
2018	36,243	43,063	46,677	19,022	26,037	36,553	32,569	33,278	25,464	36,894	43,063	36,243
2019	35,262	43,063	46,677	19,022	26,037	36,553	32,569	33,278	25,464	36,894	43,063	36,243
2020	35,262	43,063	48,544	19,022	26,037	36,553	29,166	33,278	25,464	36,894	43,063	36,243
2021	35,262	43,063	53,544	19,022	26,037	36,553	29,166	33,278	25,464	36,243	43,063	43,063
% chg 18 to 21	-2.7%	0.0%	14.7%	0.0%	0.0%	0.0%	-10.4%	0.0%	0.0%	-1.8%	0.0%	18.8%

Emergency Medicine (No Major Surgery)

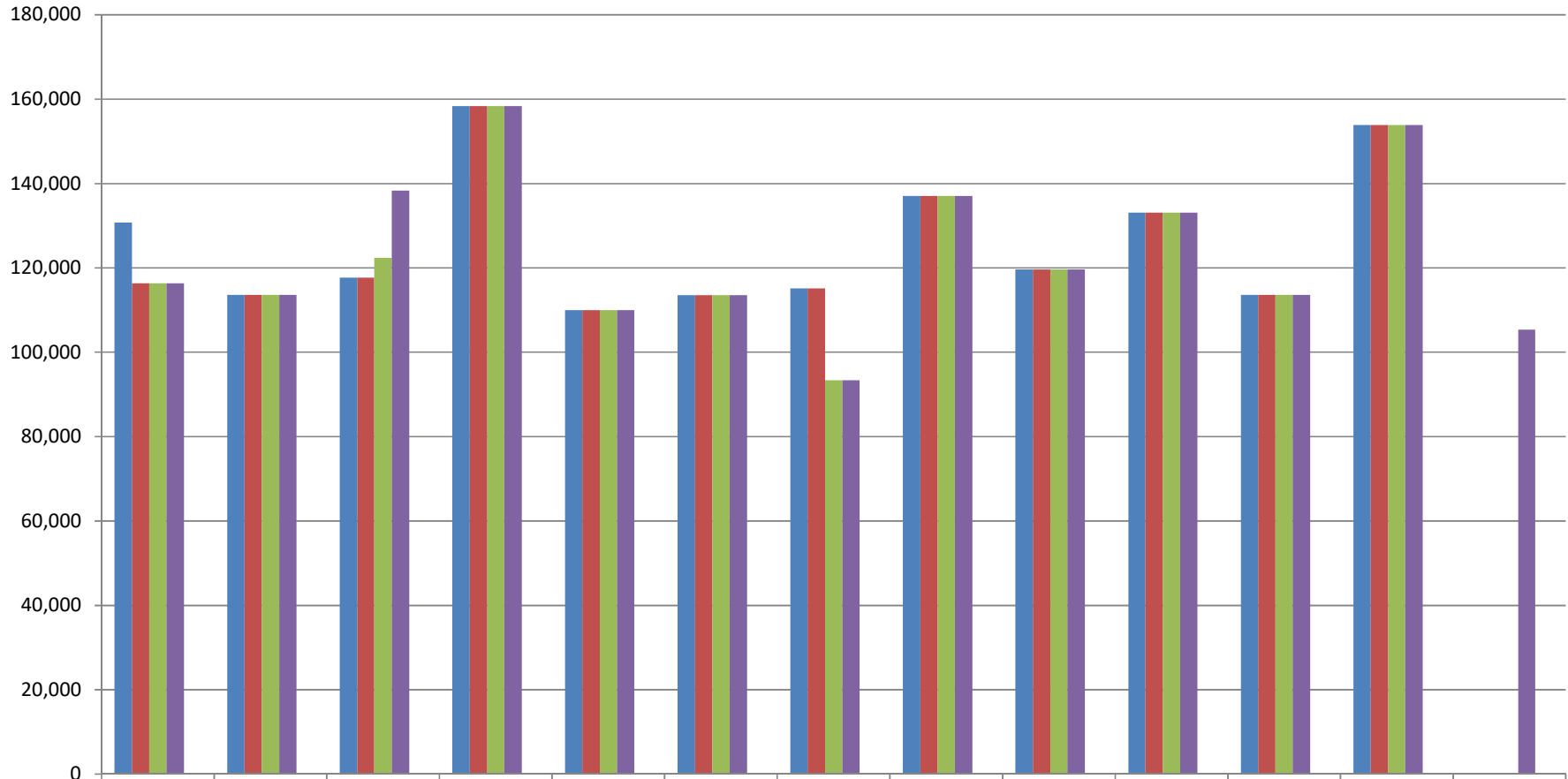
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ
■ 2018	31,897	35,887	39,456	17,040	21,196	32,168	28,901	29,286	23,226	32,470	35,887	31,350
■ 2019	31,034	35,887	39,456	17,040	21,196	32,168	28,901	29,286	23,226	32,470	35,887	31,350
■ 2020	31034	35887	41034	17040	21196	32168	25674	29,286	23226	32470	35887	31350
■ 2021	31,034	35,887	45,261	17,040	21,196	32,168	25,674	29,286	23,226	54,938	35,887	31,350
■ % chg 18 to 21	-2.7%	0.0%	14.7%	0.0%	0.0%	0.0%	-11.2%	0.0%	0.0%	69.2%	0.0%	0.0%

Obstetrics/Gynecology - Surgery

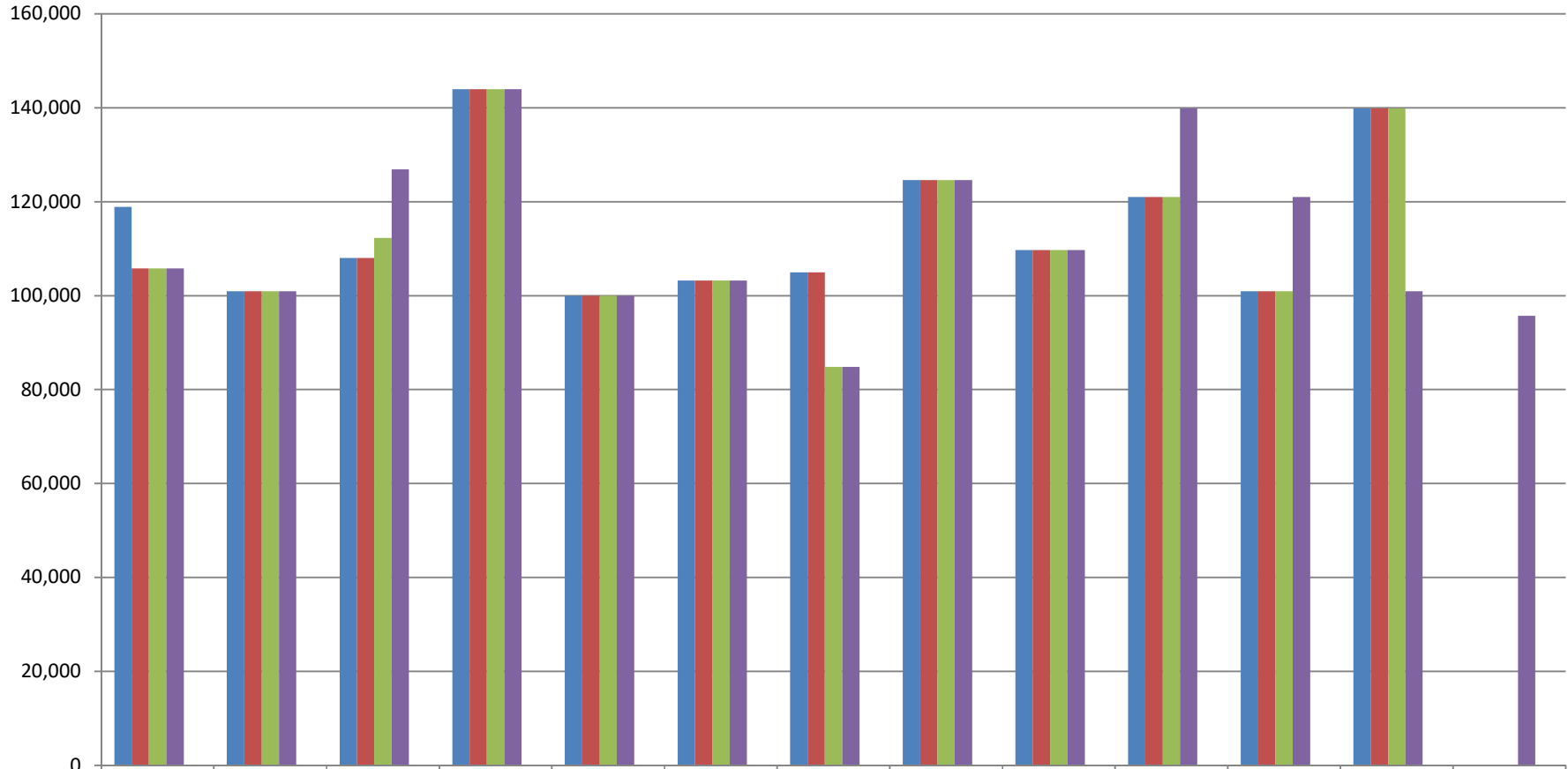
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	130,777	113,558	117,684	158,317	109,970	113,535	115,140	137,097	119,616	133,127	113,558	153,853	
■ 2019	116,378	113,558	117,684	158,317	109,970	113,535	115,140	137,097	119,616	133,127	113,558	153,853	
■ 2020	116,378	113,558	122,391	158,317	109,970	113,535	93,361	137,097	119,616	133,127	113,558	153,853	
■ 2021	116,378	113,558	138,302	158,317	109,970	113,535	93,361	137,097	119,616	133,127	113,558	153,853	105,333
■ % chg 18 to 21	-11.0%	0.0%	17.5%	0.0%	0.0%	0.0%	-18.9%	0.0%	0.0%	0.0%	0.0%	0.0%	

Obstetrics/Gynecology - Surgery

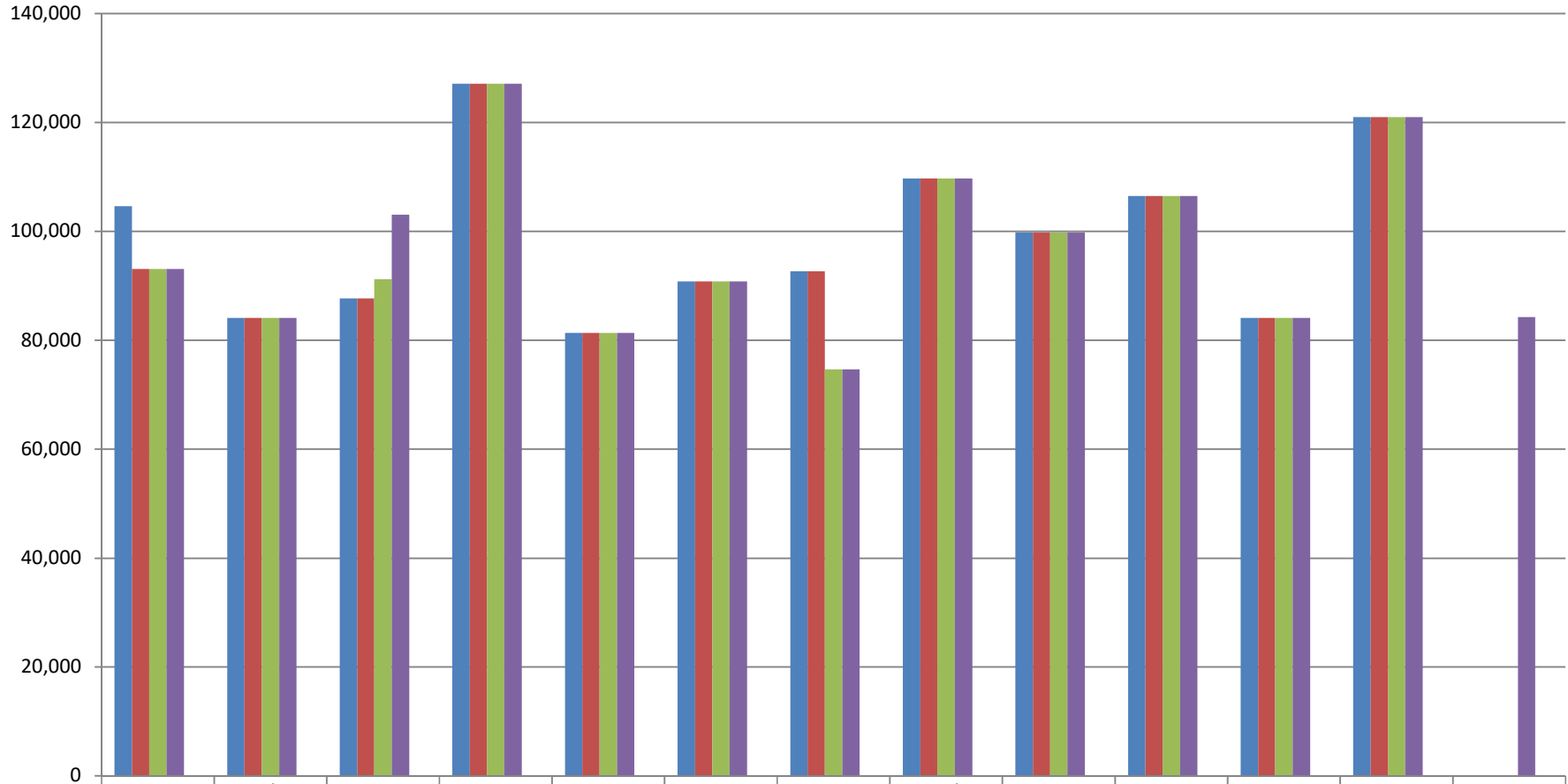
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	118,876	100,931	107,993	143,969	99,963	103,208	104,933	124,627	109,719	121,012	100,931	139,866	
■ 2019	105,787	100,931	107,993	143,969	99,963	103,208	104,933	124,627	109,719	121,012	100,931	139,866	
■ 2020	105,787	100,931	112,313	143,969	99,963	103,208	84,847	124,627	109,719	121,012	100,931	139,866	
■ 2021	105,787	100,931	126,914	143,969	99,963	103,208	84,847	124,627	109,719	139,866	121,012	100,931	95,748
■ % chg 18 to 21	-11.0%	0.0%	17.5%	0.0%	0.0%	0.0%	-19.1%	0.0%	0.0%	15.6%	19.9%	-27.8%	

Obstetrics/Gynecology - Surgery

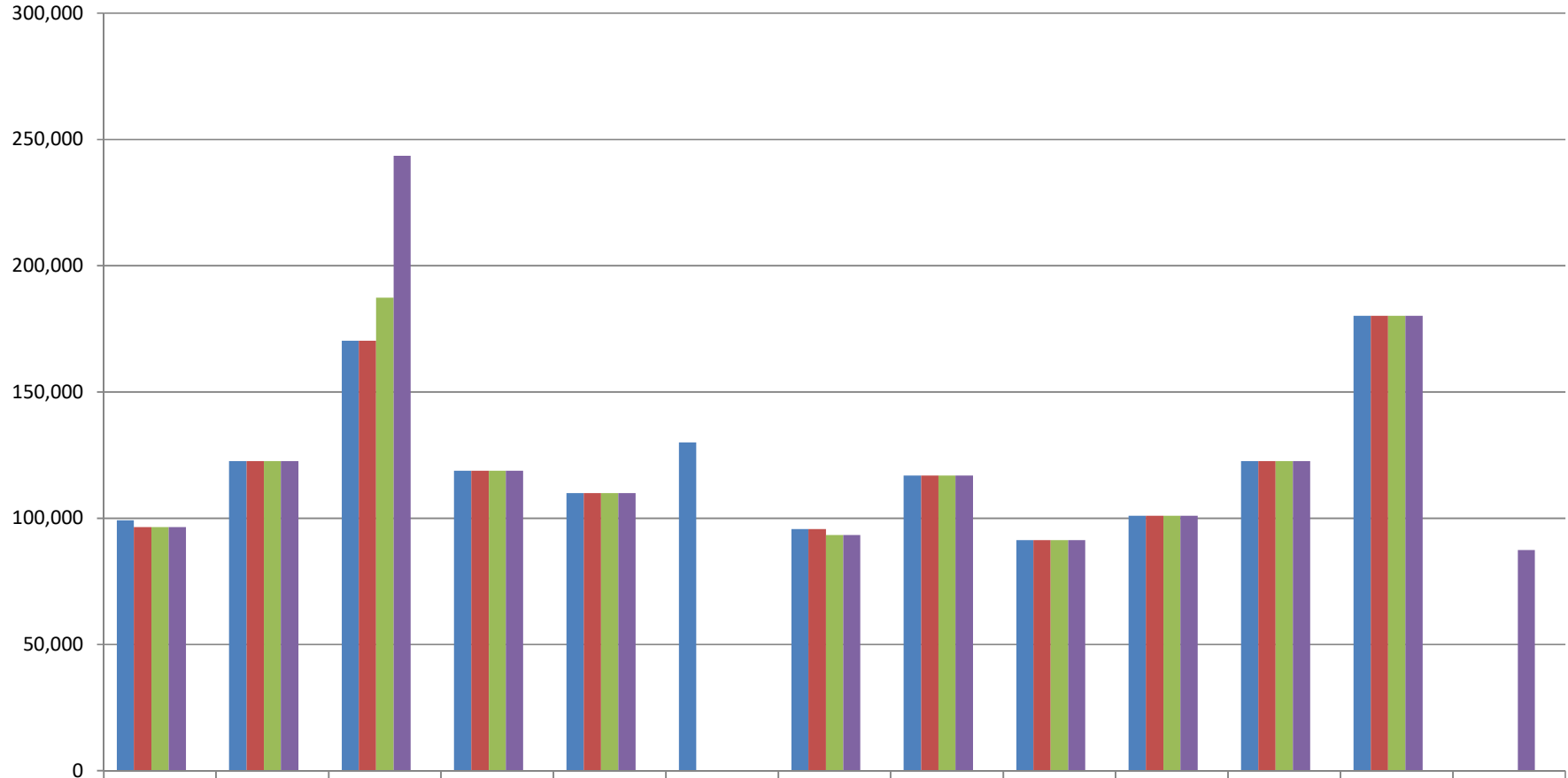
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	104,622	84,111	87,686	127,126	81,378	90,828	92,706	109,675	99,822	106,501	84,111	120,984	
■ 2019	93,102	84,111	87,686	127,126	81,378	90,828	92,706	109,675	99,822	106,501	84,111	120,984	
■ 2020	93,102	84,111	91,193	127,126	81,378	90,828	74,689	109,675	99,822	106,501	84,111	120,984	
■ 2021	93,102	84,111	103,048	127,126	81,378	90,828	74,689	109,675	99,822	106,501	84,111	120,984	84,270
■ % chg 18 to 21	-11.0%	0.0%	17.5%	0.0%	0.0%	0.0%	-19.4%	0.0%	0.0%	0.0%	0.0%	0.0%	

Neurology (including child) - Surgery

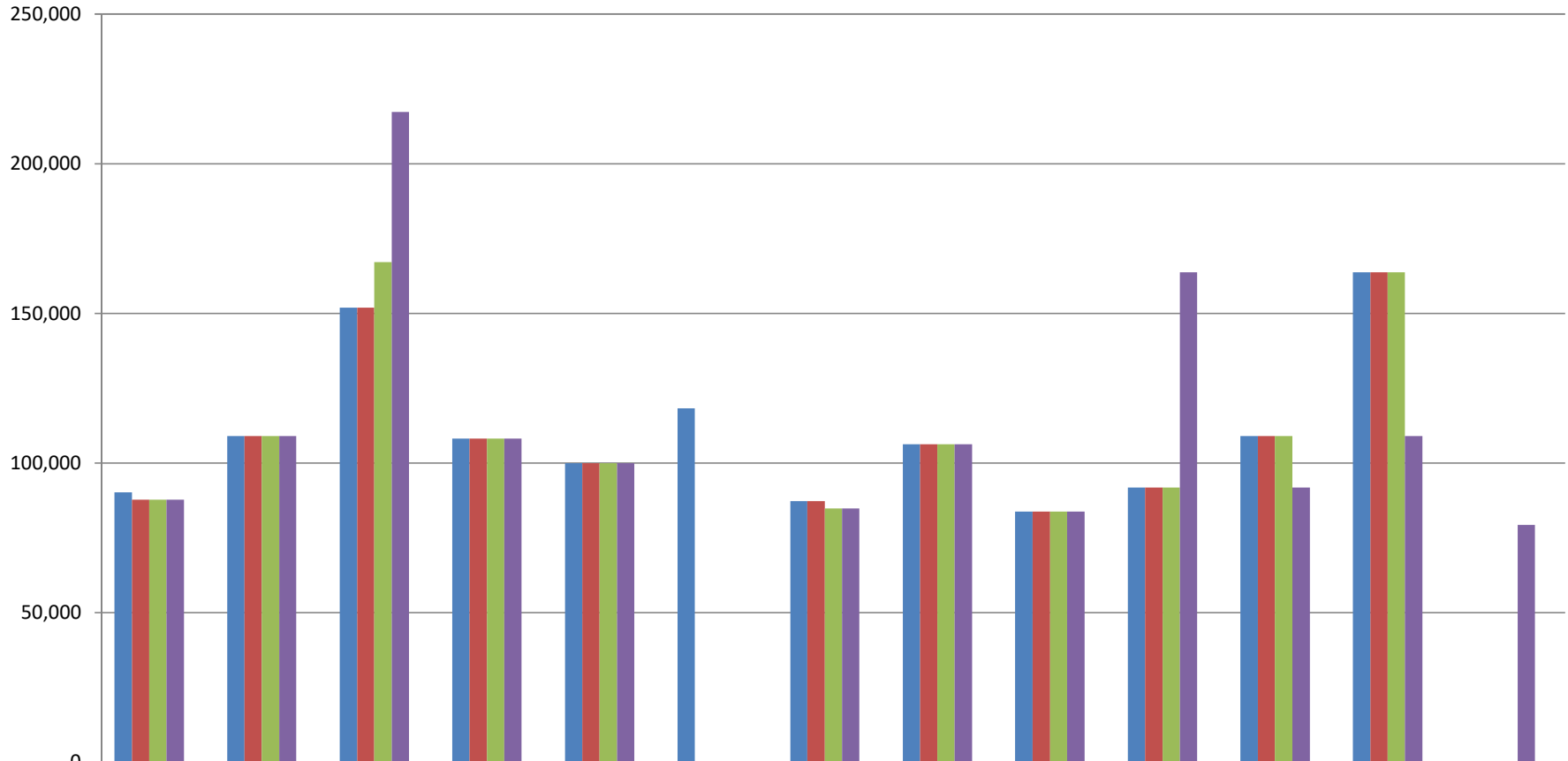
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	99,199	122,641	170,309	118,869	109,970	130,092	95,697	116,897	91,319	100,981	122,641	180,094	
■ 2019	96,516	122,641	170,309	118,869	109,970		95,697	116,897	91,319	100,981	122,641	180,094	
■ 2020	96,516	122,641	187,340	118,869	109,970		93,361	116,897	91,319	100,981	122,641	180,094	
■ 2021	96,516	122,641	243,542	118,869	109,970		93,361	116,897	91,319	100,981	122,641	180,094	87,357
■ % chg 18 to 21	-2.7%	0.0%	43.0%	0.0%	0.0%		-2.4%	0.0%	0.0%	0.0%	0.0%	0.0%	

Neurology (including child) - Surgery

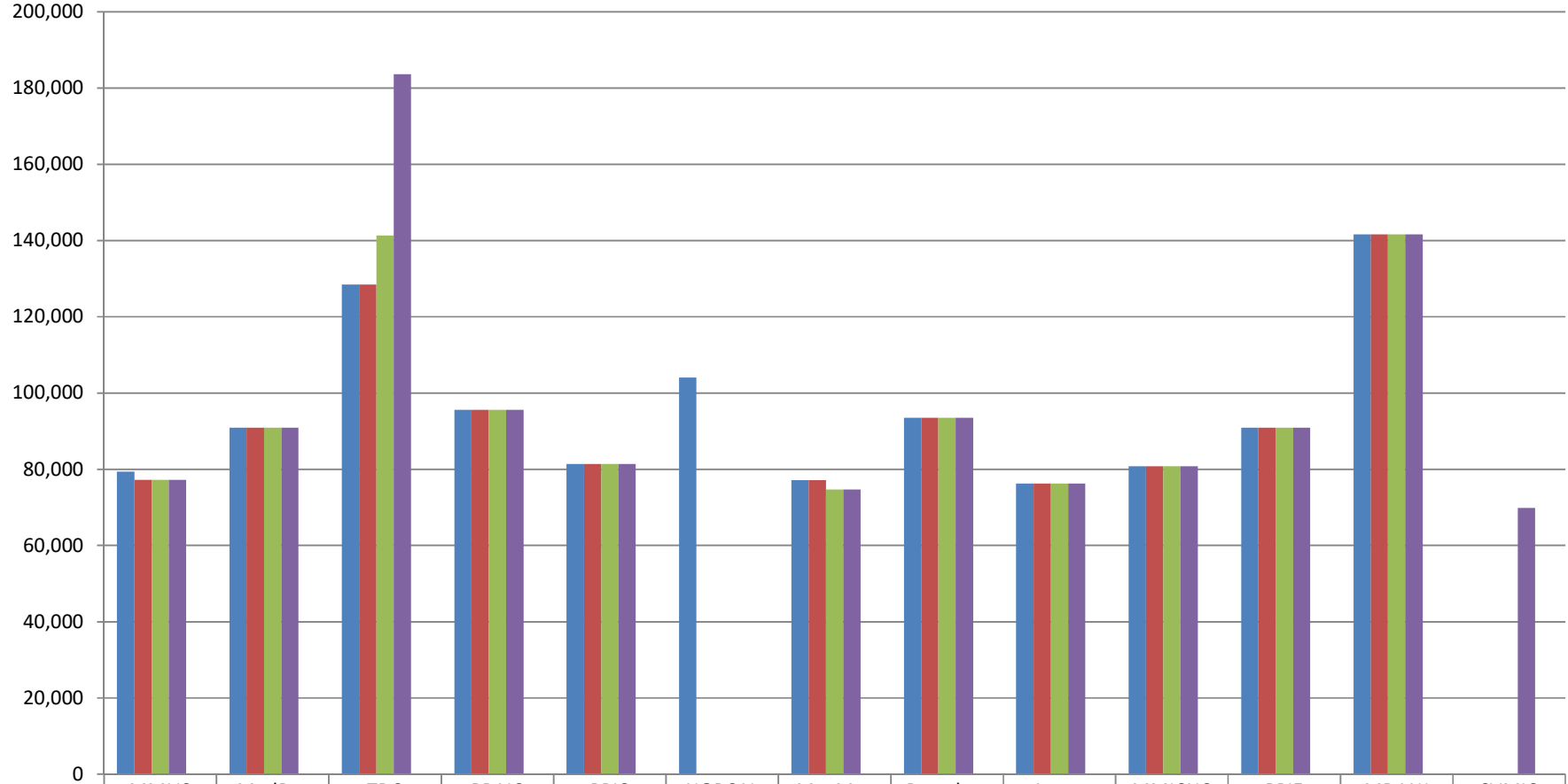
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	90,172	109,004	151,935	108,151	99,963	118,259	87,259	106,264	83,780	91,792	109,004	163,722	
■ 2019	87,733	109,004	151,935	108,151	99,963		87,259	106,264	83,780	91,792	109,004	163,722	
■ 2020	87,733	109,004	167,129	108,151	99,963		84,847	106,264	83,780	91,792	109,004	163,722	
■ 2021	87,733	109,004	217,267	108,151	99,963		84,847	106,264	83,780	163,722	91,792	109,004	79,408
■ % chg 18 to 21	-2.7%	0.0%	43.0%	0.0%	0.0%		-2.8%	0.0%	0.0%	78.4%	-15.8%	-33.4%	

Neurology (including child) - Surgery

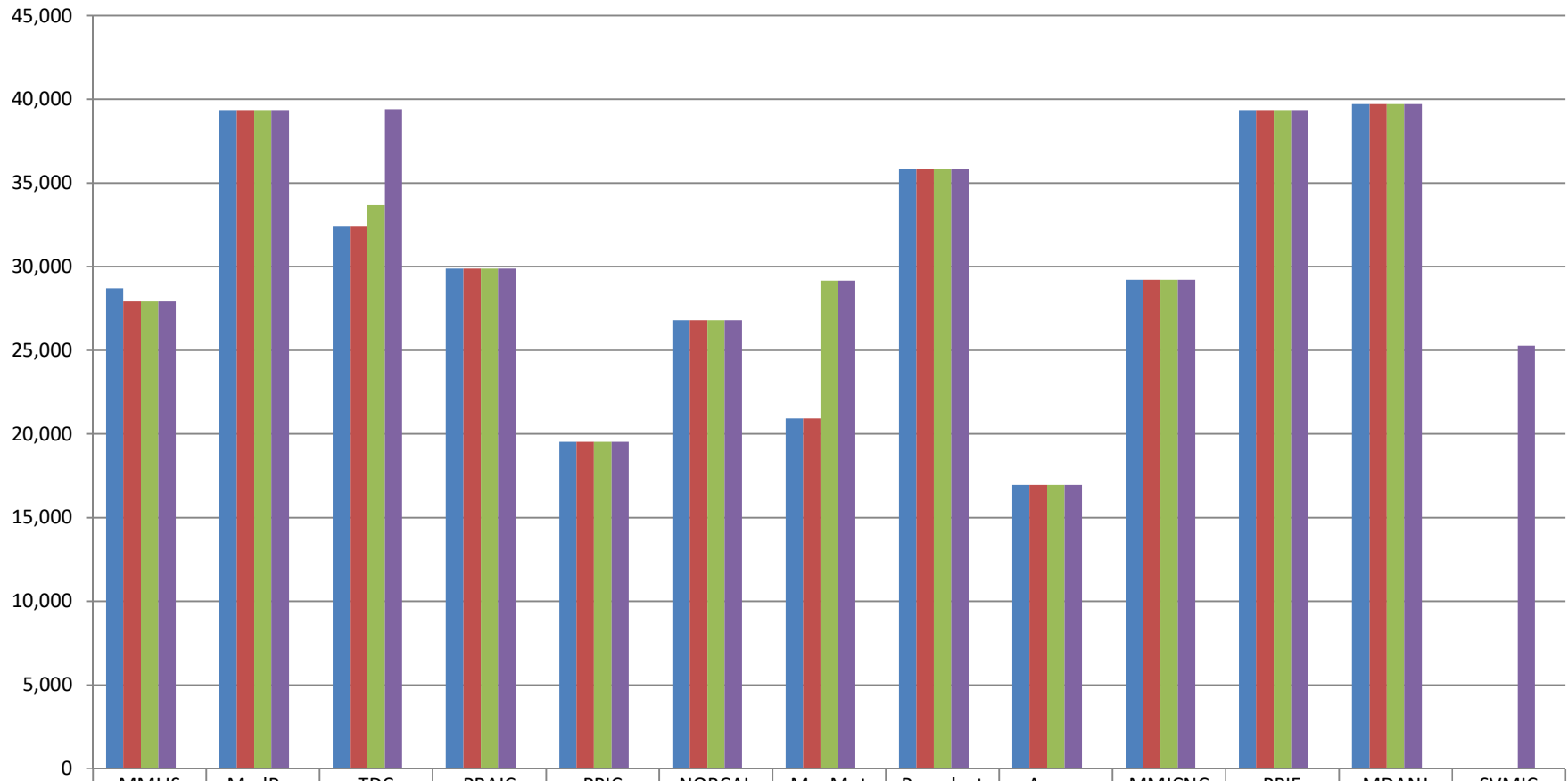
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	79,359	90,841	128,428	95,568	81,378	104,074	77,152	93,516	76,241	80,785	90,841	141,620	
■ 2019	77,213	90,841	128,428	95,568	81,378		77,152	93,516	76,241	80,785	90,841	141,620	
■ 2020	77,213	90,841	141,271	95,568	81,378		74,689	93,516	76,241	80,785	90,841	141,620	
■ 2021	77,213	90,841	183,653	95,568	81,378		74,689	93,516	76,241	80,785	90,841	141,620	69,888
■ % chg 18 to 21	-2.7%	0.0%	43.0%	0.0%	0.0%			0.0%	0.0%	0.0%	0.0%	0.0%	

Neurology (including child) - Minor Surgery

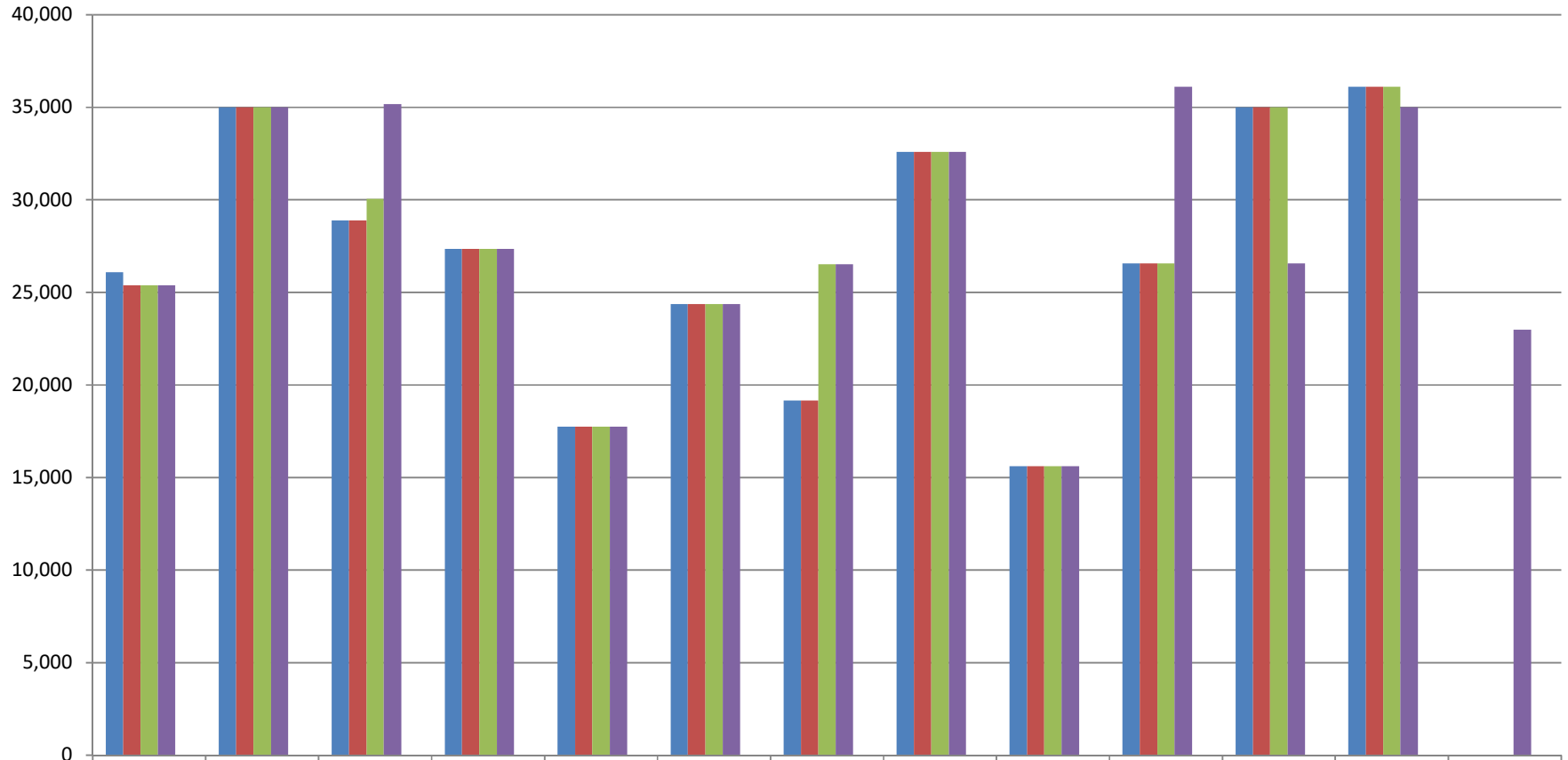
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
2018	28,707	39,367	32,390	29,883	19,530	26,807	20,928	35,849	16,961	29,222	39,367	39,731	
2019	27,931	39,367	32,390	29,883	19,530	26,807	20,928	35,849	16,961	29,222	39,367	39,731	
2020	27,931	39,367	33,686	29,883	19,530	26,807	29,175	35,849	16,961	29,222	39,367	39,731	
2021	27,931	39,367	39,413	29,883	19,530	26,807	29,175	35,849	16,961	29,222	39,367	39,731	25,280
% chg 18 to 21	-2.7%	0.0%	21.7%	0.0%	0.0%	0.0%	39.4%	0.0%	0.0%	0.0%	0.0%	0.0%	

Neurology (including child) - Minor Surgery

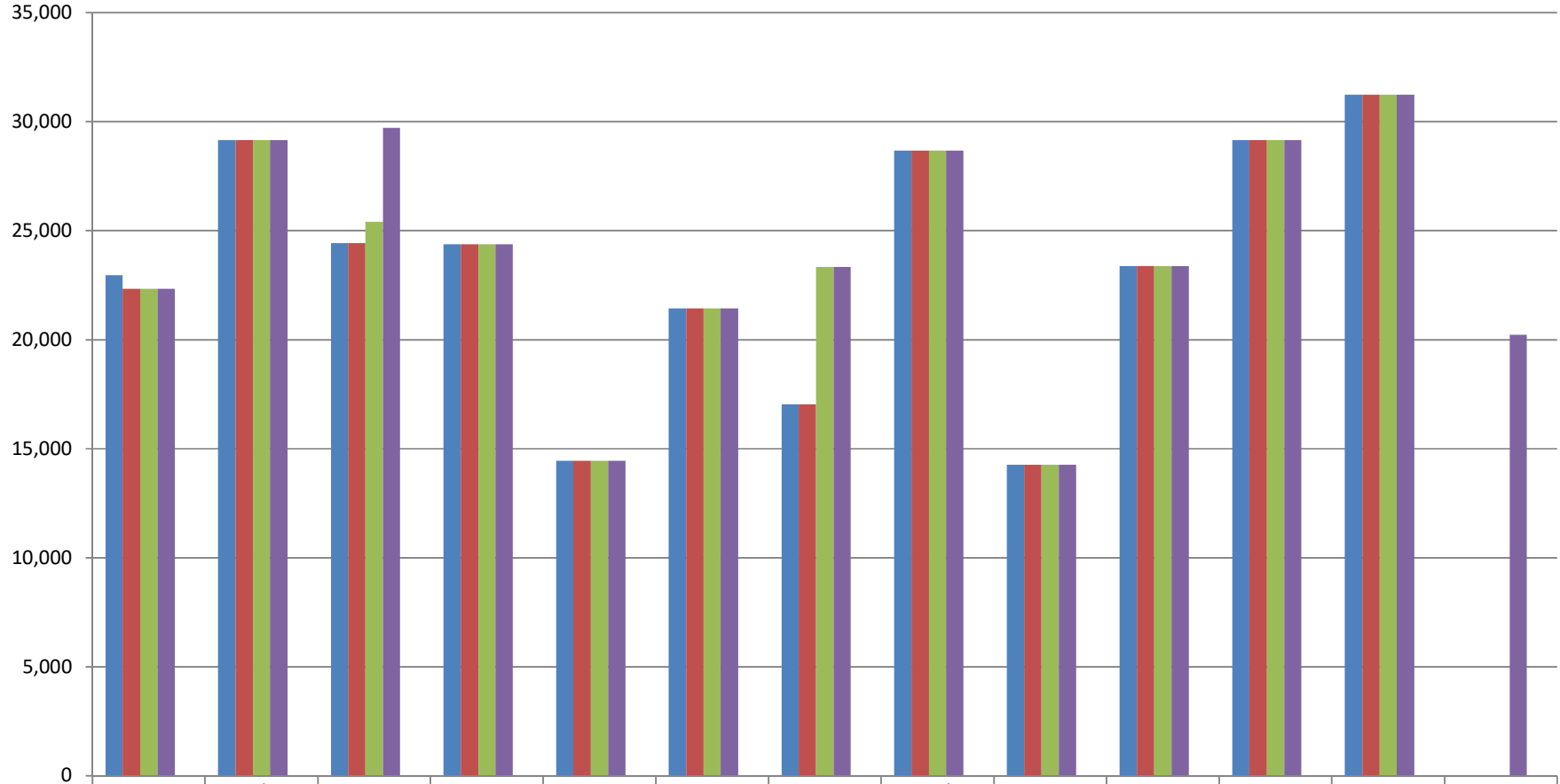
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	26,095	34,990	28,895	27,351	17,752	24,369	19,159	32,588	15,618	26,564	34,990	36,119	
■ 2019	25,389	34,990	28,895	27,351	17,752	24,369	19,159	32,588	15,618	26,564	34,990	36,119	
■ 2020	25,389	34,990	30,051	27,351	17,752	24,369	26,515	32,588	15,618	26,564	34,990	36,119	
■ 2021	25,389	34,990	35,160	27,351	17,752	24,369	26,515	32,588	15,618	36,119	26,564	34,990	22,980
■ % chg 18 to 21	-2.7%	0.0%	21.7%	0.0%	0.0%	0.0%	38.4%	0.0%	0.0%	36.0%	-24.1%	-3.1%	

Neurology (including child) - Minor Surgery

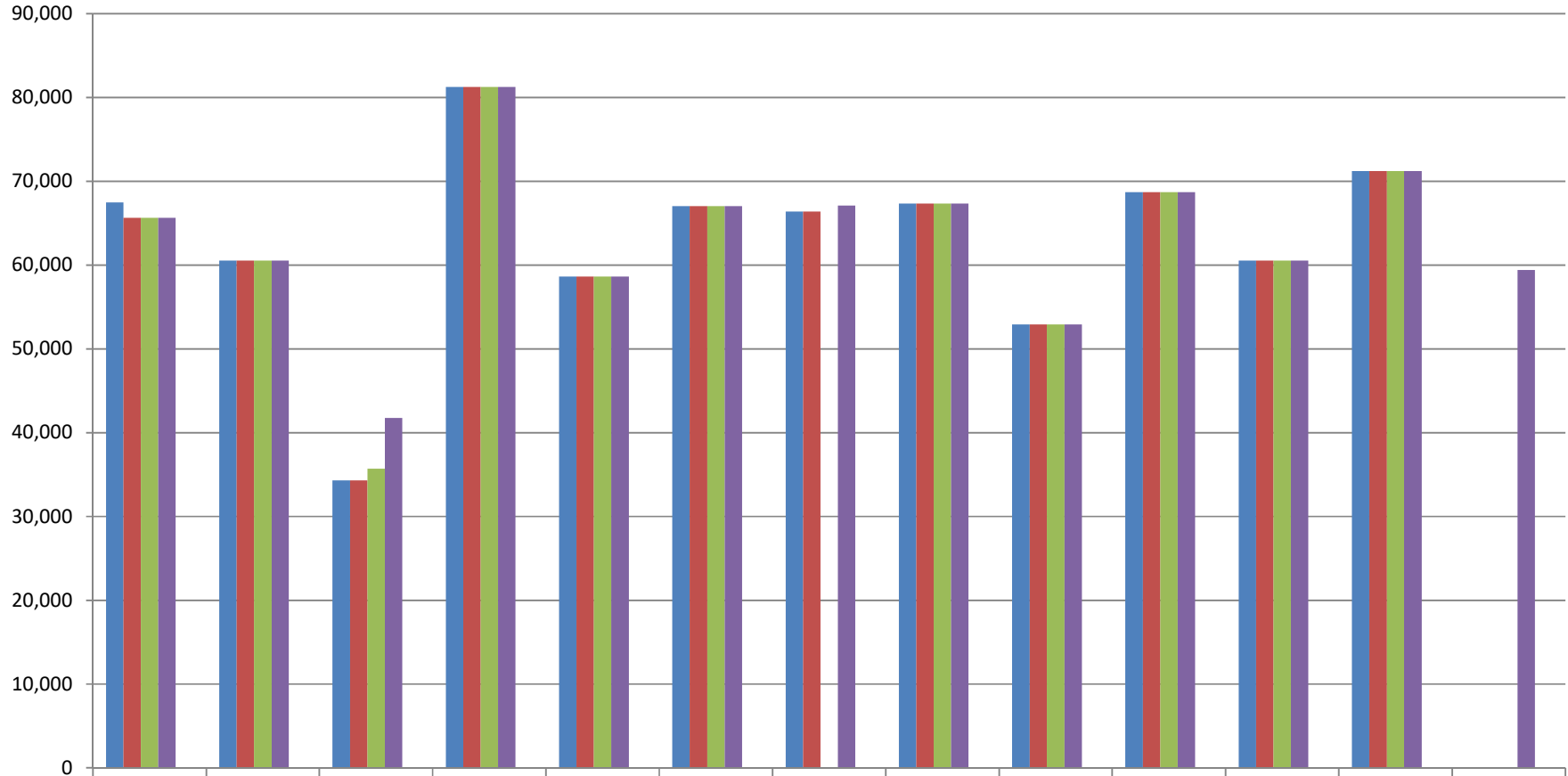
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	22,965	29,159	24,426	24,379	14,452	21,446	17,039	28,679	14,276	23,379	29,159	31,243	
■ 2019	22,344	29,159	24,426	24,379	14,452	21,446	17,039	28,679	14,276	23,379	29,159	31,243	
■ 2020	22,344	29,159	25,402	24,379	14,452	21,446	23,340	28,679	14,276	23,379	29,159	31,243	
■ 2021	22,344	29,159	29,721	24,379	14,452	21,446	23,340	28,679	14,276	23,379	29,159	31,243	20,225
■ % chg 18 to 21	-2.7%	0.0%	21.7%	0.0%	0.0%	0.0%	37.0%	0.0%	0.0%	0.0%	0.0%	0.0%	

Cardiovascular Disease - Surgery

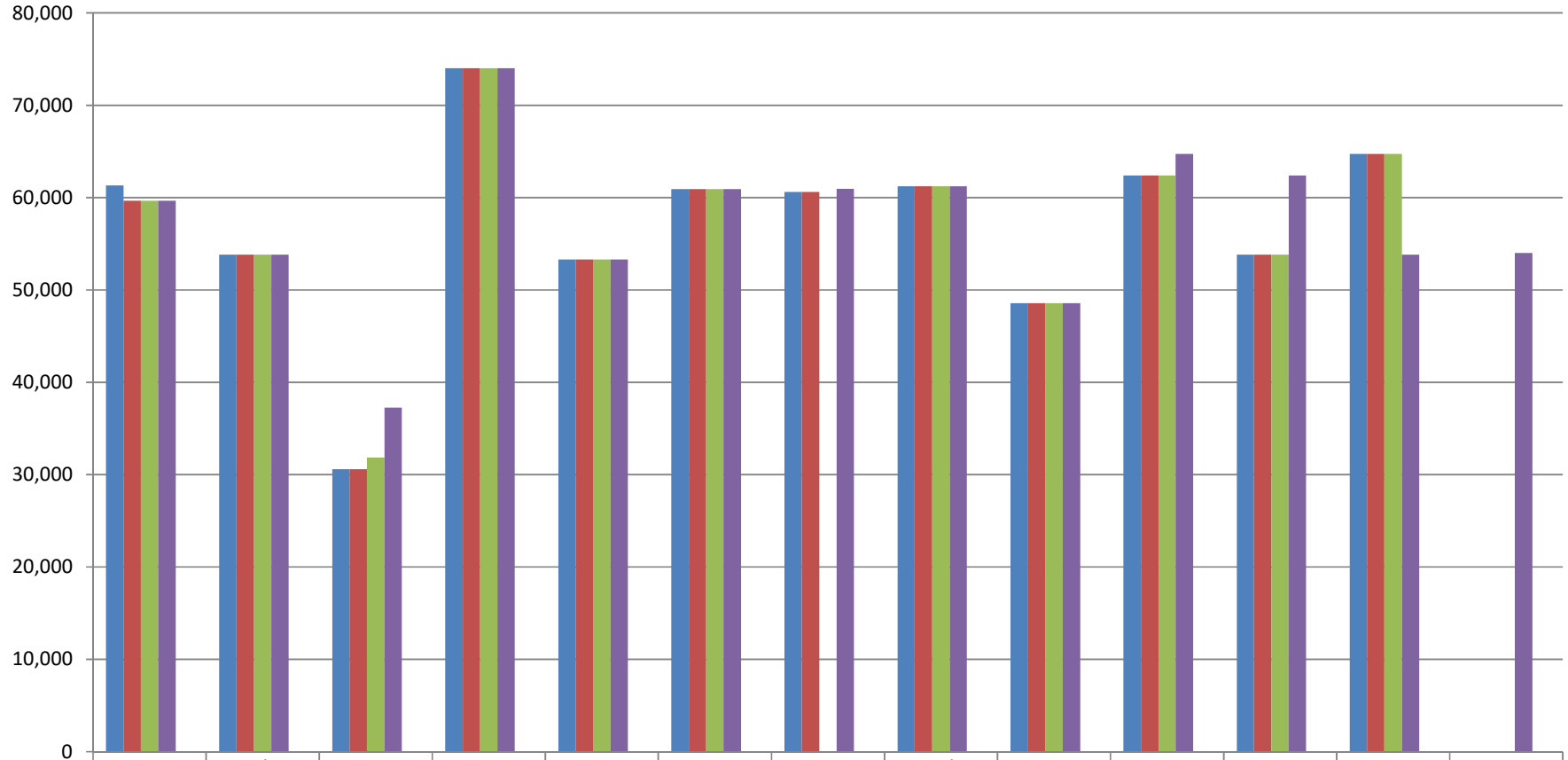
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
2018	67,462	60,564	34,322	81,257	58,651	67,017	66,385	67,344	52,901	68,673	60,564	71,217	
2019	65,637	60,564	34,322	81,257	58,651	67,017	66,385	67,344	52,901	68,673	60,564	71,217	
2020	65,637	60,564	35,694	81,257	58,651	67,017		67,344	52,901	68,673	60,564	71,217	
2021	65,637	60,564	41,762	81,257	58,651	67,017	67,104	67,344	52,901	68,673	60,564	71,217	59,408
% chg 18 to 21	-2.7%	0.0%	21.7%	0.0%	0.0%	0.0%		0.0%	0.0%	0.0%	0.0%	0.0%	

Cardiovascular Disease - Surgery

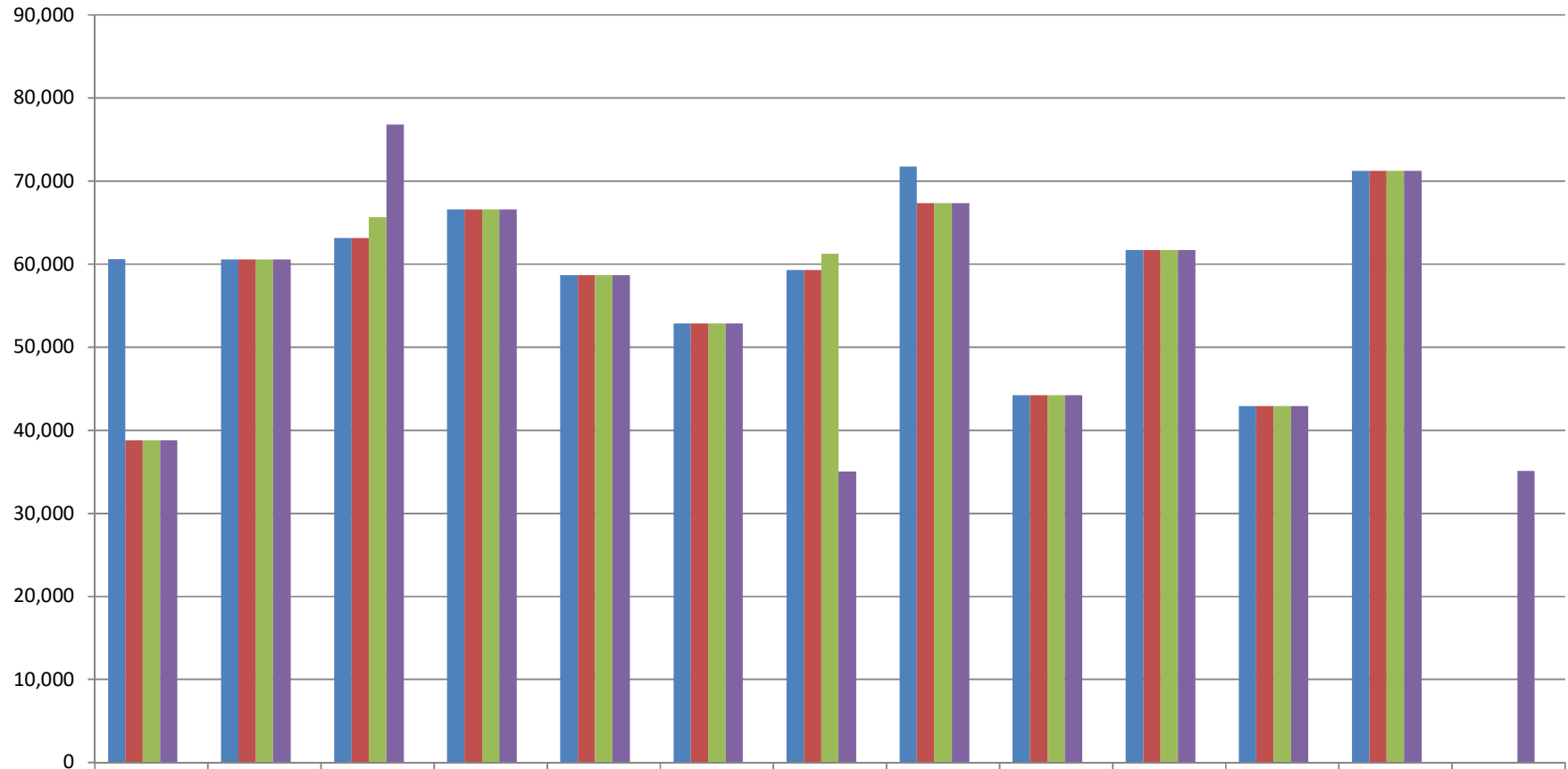
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	61,323	53,829	30,619	73,998	53,314	60,921	60,601	61,219	48,563	62,425	53,829	64,743	
■ 2019	59,664	53,829	30,619	73,998	53,314	60,921	60,601	61,219	48,563	62,425	53,829	64,743	
■ 2020	59,664	53,829	31,844	73,998	53,314	60,921		61,219	48,563	62,425	53,829	64,743	
■ 2021	59,664	53,829	37,258	73,998	53,314	60,921	60,984	61,219	48,563	64,743	62,425	53,829	54,002
■ % chg 18 to 21	-2.7%	0.0%	21.7%	0.0%	0.0%	0.0%		0.0%	0.0%	3.7%	16.0%	-16.9%	

Orthopedic Surgery

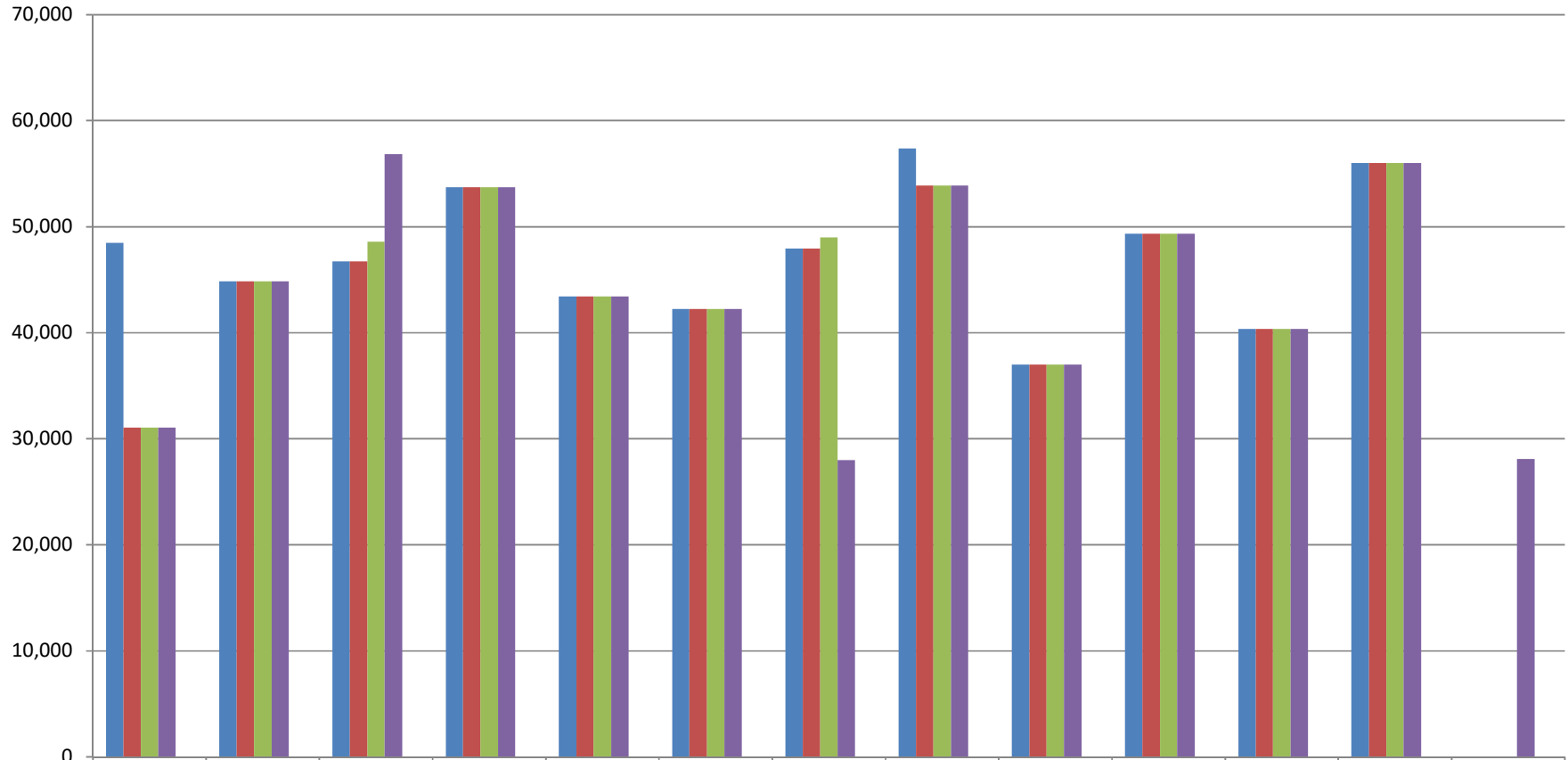
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
■ 2018	60,604	60,564	63,130	66,579	58,651	52,825	59,308	71,746	44,226	61,692	42,909	71,217	
■ 2019	38,793	60,564	63,130	66,579	58,651	52,825	59,308	67,344	44,226	61,692	42,909	71,217	
■ 2020	38,793	60,564	65,654	66,579	58,651	52,825	61,268	67,344	44,226	61,692	42,909	71,217	
■ 2021	38,793	60,564	76,816	66,579	58,651	52,825	35,011	67,344	44,226	61,692	42,909	71,217	35,111
■ % chg 18 to 21	-36.0%	0.0%	21.7%	0.0%	0.0%	0.0%	-41.0%	-6.1%	0.0%	0.0%	0.0%	0.0%	

Orthopedic Surgery

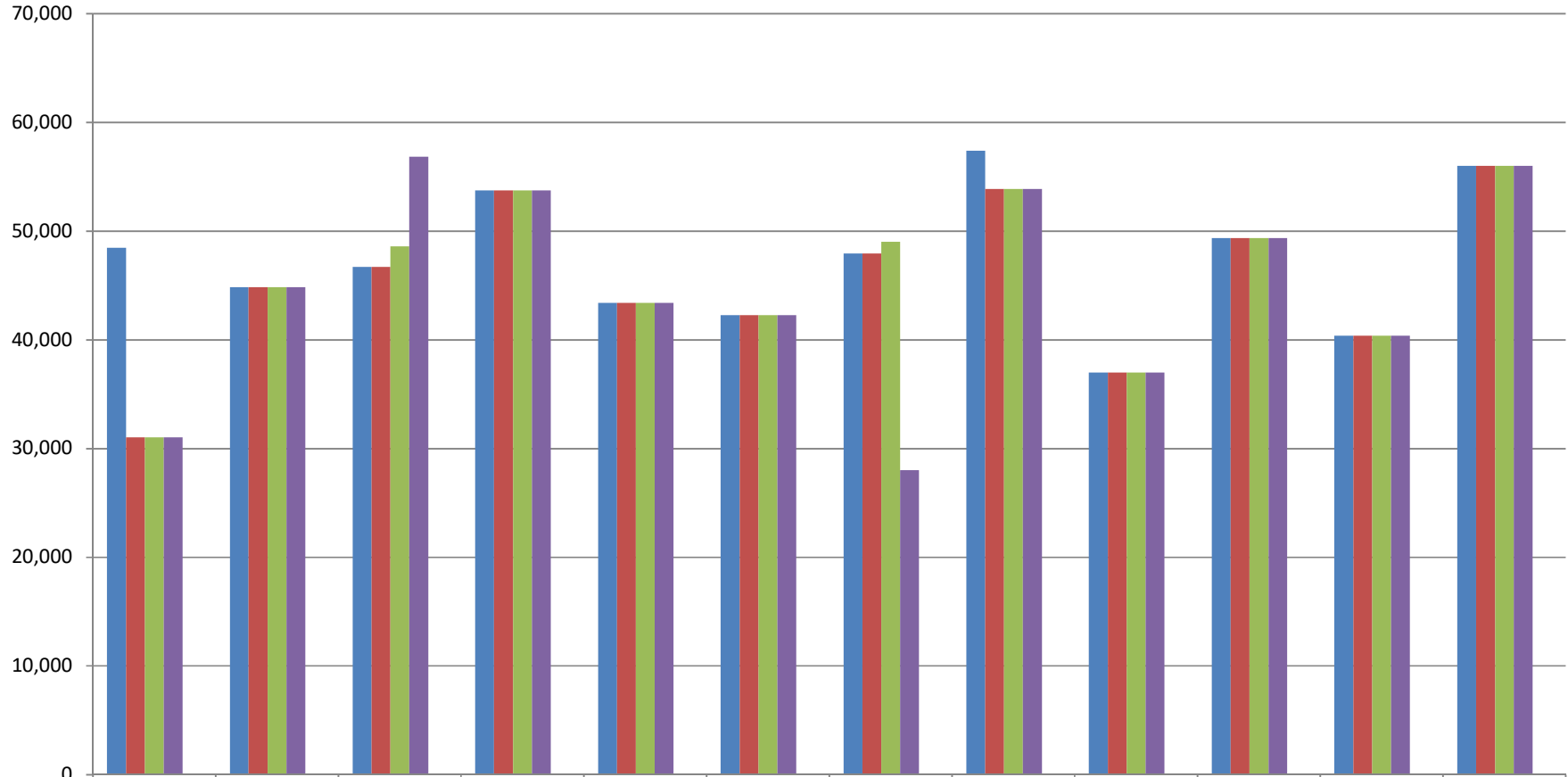
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ	SVMIC
2018	48,483	44,859	46,716	53,735	43,402	42,260	47,942	57,396	36,996	49,355	40,374	56,003	
2019	31,034	44,859	46,716	53,735	43,402	42,260	47,942	53,875	36,996	49,355	40,374	56,003	
2020	31,034	44,859	48,585	53,735	43,402	42,260	49,015	53,875	36,996	49,355	40,374	56,003	
2021	31,034	44,859	56,844	53,735	43,402	42,260	28,008	53,875	36,996	49,355	40,374	56,003	28,090
% chg 18 to 21	-36.0%	0.0%	21.7%	0.0%	0.0%	0.0%	-41.6%	-6.1%	0.0%	0.0%	0.0%	0.0%	

Orthopedic Surgery

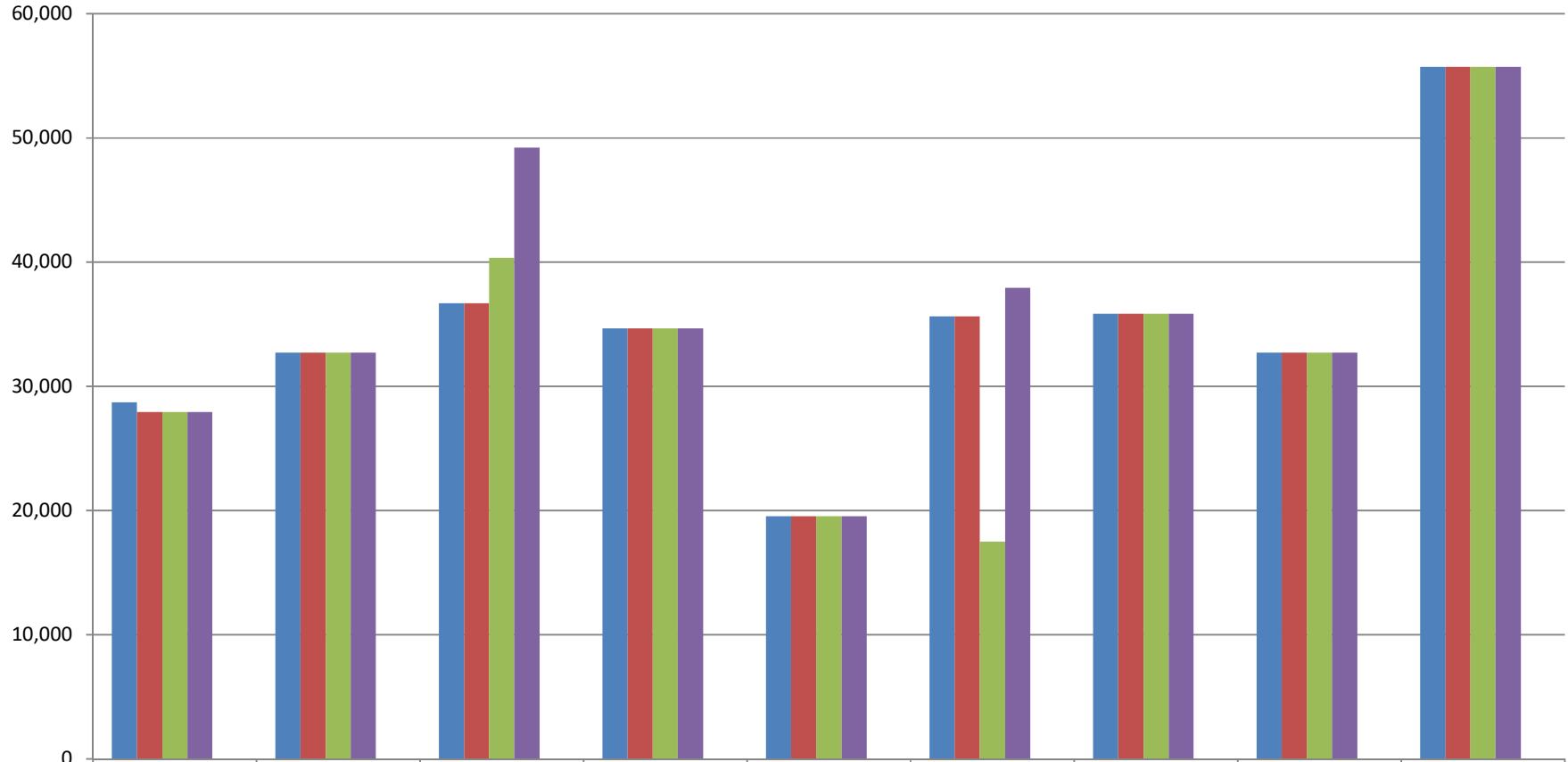
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	MagMut	Proselect	Aspen	MMICNC	PPIE	MDANJ
■ 2018	48,483	44,859	46,716	53,735	43,402	42,260	47,942	57,396	36,996	49,355	40,374	56,003
■ 2019	31,034	44,859	46,716	53,735	43,402	42,260	47,942	53,875	36,996	49,355	40,374	56,003
■ 2020	31,034	44,859	48,585	53,735	43,402	42,260	49,015	53,875	36,996	49,355	40,374	56,003
■ 2021	31,034	44,859	56,844	53,735	43,402	42,260	28,008	53,875	36,996	49,355	40,374	56,003
■ % chg 18 to 21	-36.0%	0.0%	21.7%	0.0%	0.0%	0.0%	-41.6%	-6.1%	0.0%	0.0%	0.0%	0.0%

Radiology (incl dye) - Minor Surgery

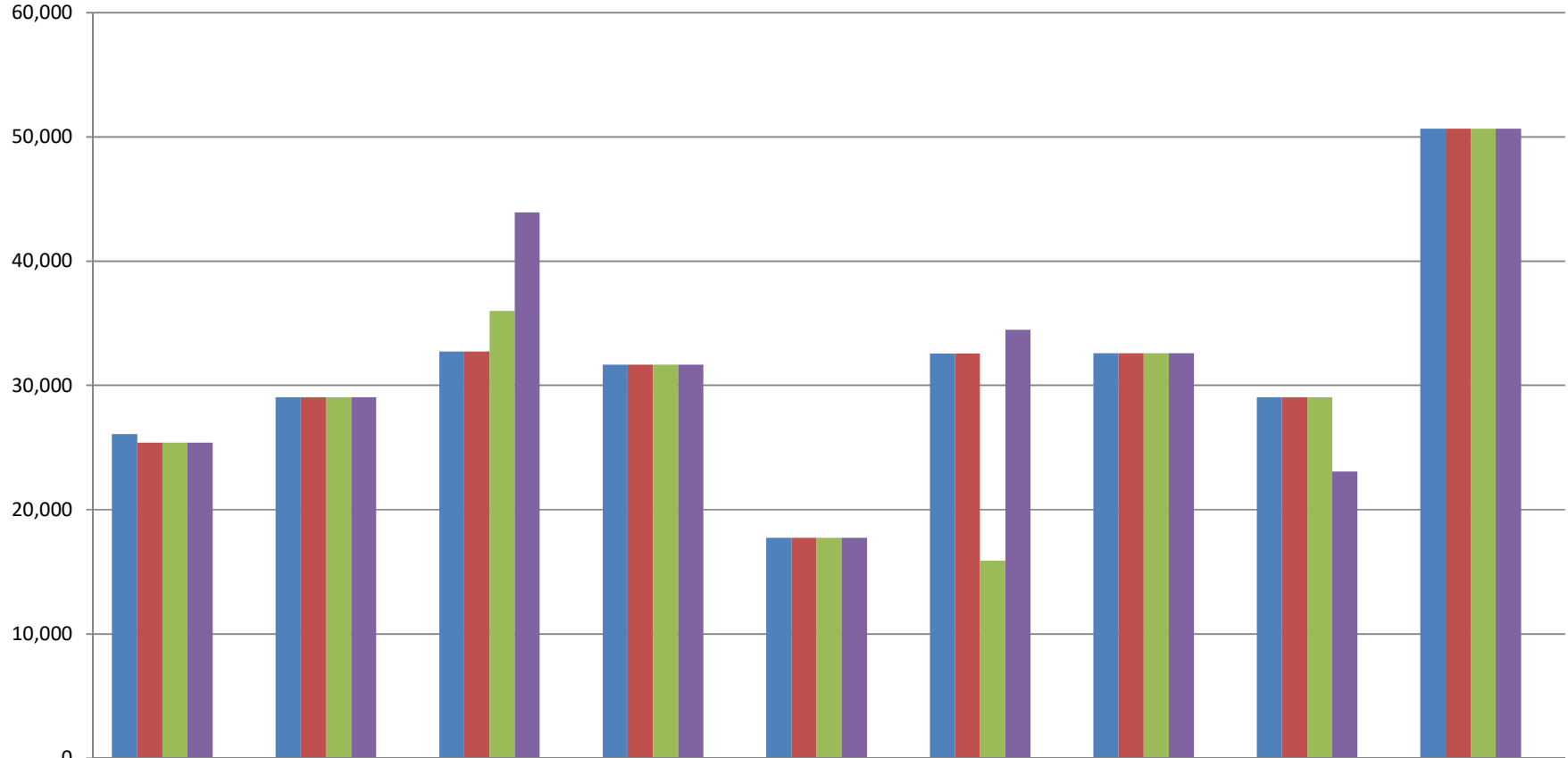
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	MagMut	Proselect	PPIE	MDANJ
■ 2018	28,707	32,705	36,687	34,654	19,530	35,631	35,849	32,705	55,728
■ 2019	27,931	32,705	36,687	34,654	19,530	35,631	35,849	32,705	55,728
■ 2020	27,931	32,705	40,356	34,654	19,530	17,505	35,849	32,705	55,728
■ 2021	27,931	32,705	49,234	34,654	19,530	37,928	35,849	32,705	55,728
■ % chg 18 to 21	-2.7%	0.0%	34.2%	0.0%	0.0%	6.4%	0.0%	0.0%	0.0%

Radiology (incl dye) - Minor Surgery

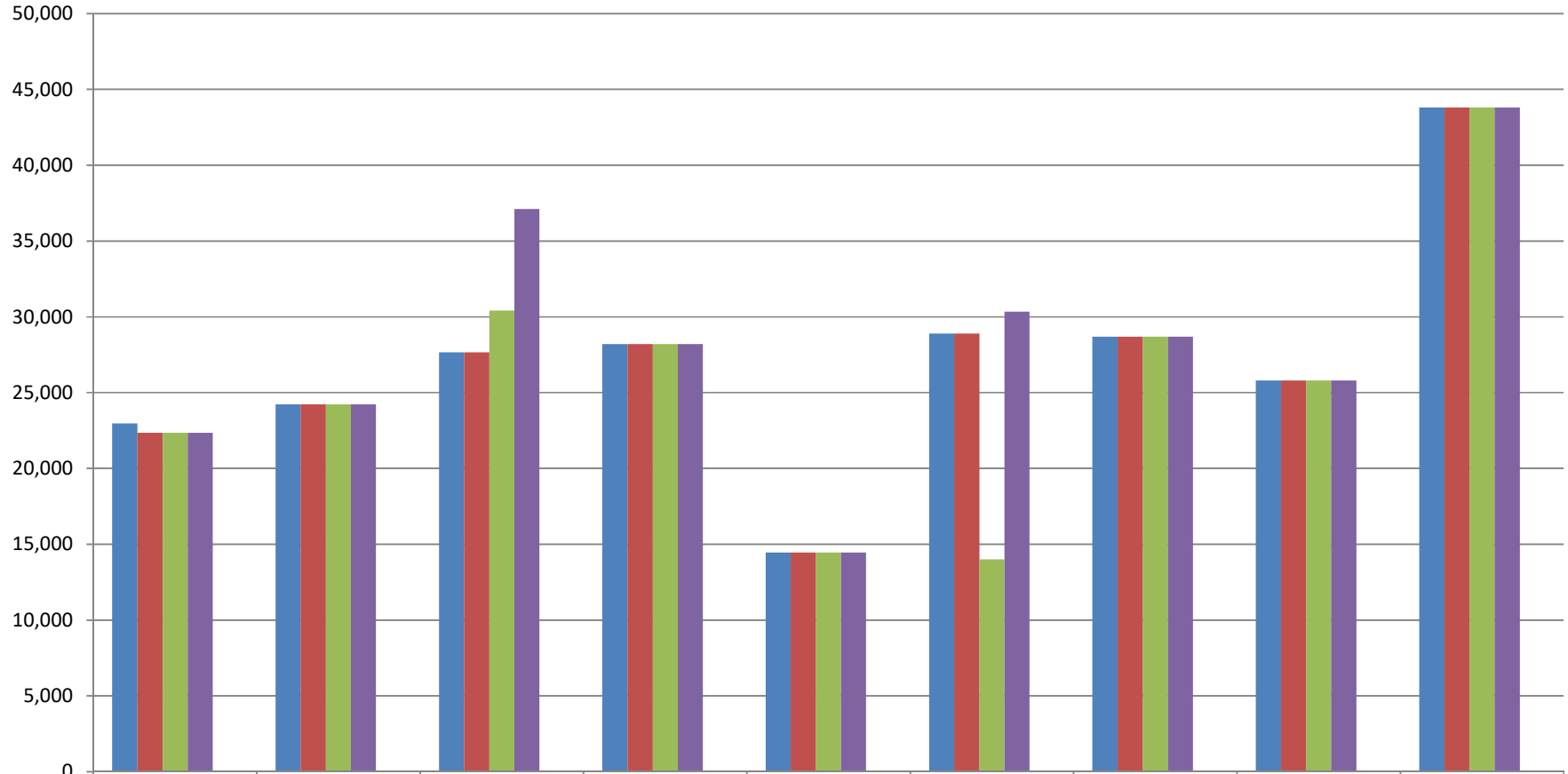
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	MagMut	Proselect	PPIE	MDANJ
■ 2018	26,095	29,067	32,730	31,683	17,752	32,569	32,588	29,067	50,662
■ 2019	25,389	29,067	32,730	31,683	17,752	32,569	32,588	29,067	50,662
■ 2020	25,389	29,067	36,002	31,683	17,752	15,909	32,588	29,067	50,662
■ 2021	25,389	29,067	43,923	31,683	17,752	34,469	32,588	23,067	50,662
■ % chg 18 to 21	-2.7%	0.0%	34.2%	0.0%	0.0%	5.8%	0.0%	-20.6%	0.0%

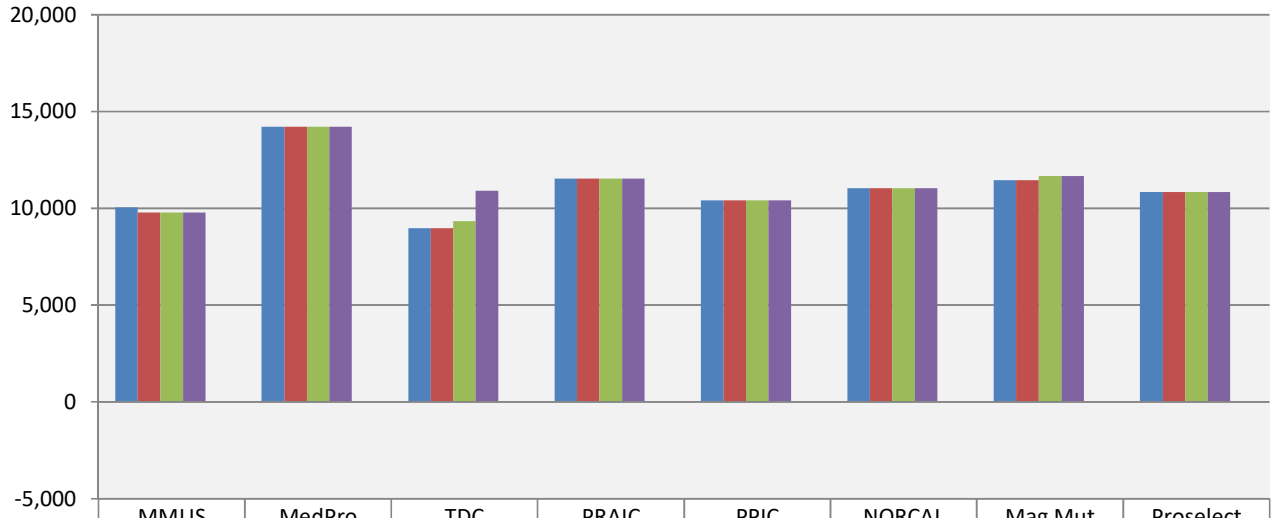
Radiology (incl dye) - Minor Surgery

Rest of State



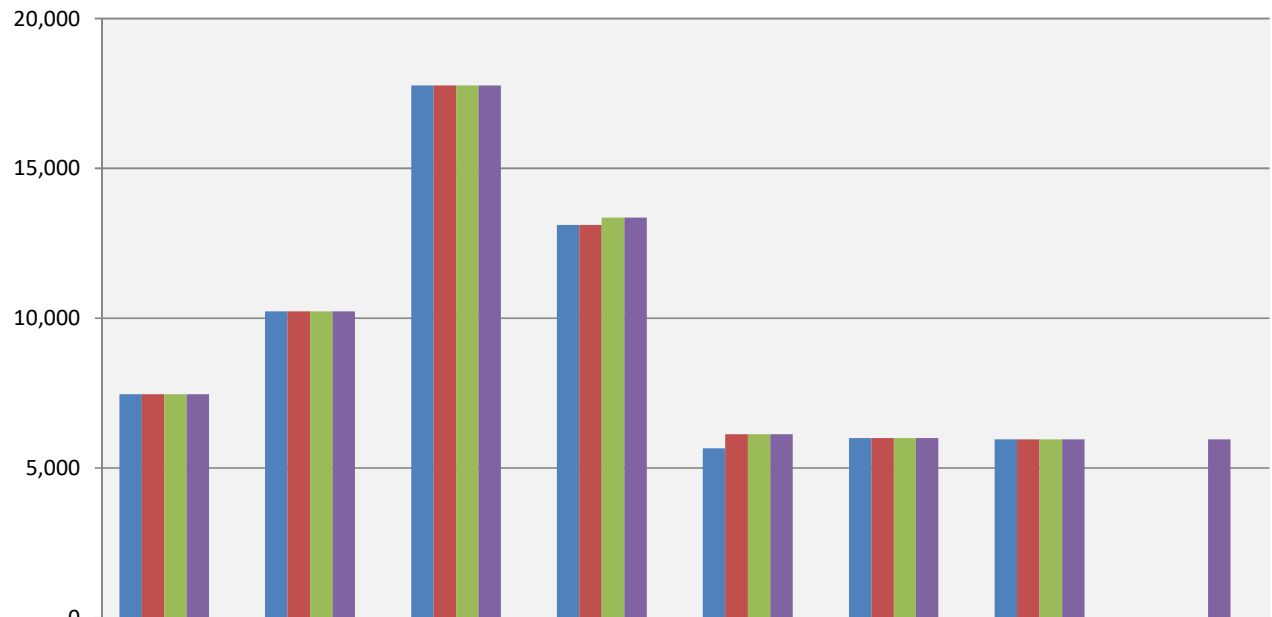
	MMLIS	MedPro	TDC	PRAIC	PPIC	MagMut	Proselect	PPIE	MDANJ
■ 2018	22,965	24,224	27,667	28,195	14,452	28,901	28,679	25,795	43,823
■ 2019	22,344	24,224	27,667	28,195	14,452	28,901	28,679	25,795	43,823
■ 2020	22,344	24,224	30,434	28,195	14,452	14,004	28,679	25,795	43,823
■ 2021	22,344	24,224	37,129	28,195	14,452	30,342	28,679	25,795	43,823
■ % chg 18 to 21	-2.7%	0.0%	34.2%	0.0%	0.0%	5.0%	0.0%	0.0%	0.0%

Baltimore City & Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	Mag Mut	Proselect
2018	10,047	14,219	8,970	11,536	10,416	11,038	11,459	10,835
2019	9,776	14,219	8,970	11,536	10,416	11,038	11,459	10,835
2020	9,776	14,219	9,330	11,536	10,416	11,038	11,670	10,835
2021	9,776	14,219	10,916	11,536	10,416	11,038	11,670	10,835
% chg 18 to 21	-2.7%	0.0%	21.7%	0.0%	0.0%	0.0%	1.8%	0.0%

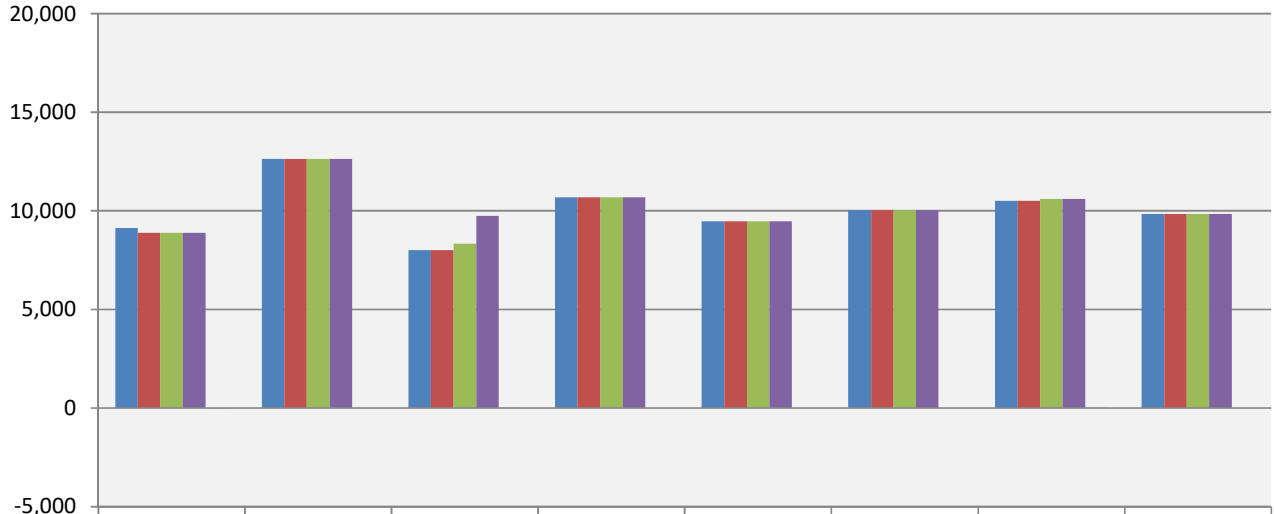
Baltimore City & Baltimore County



	Aspen	MMICNC	PPIE	Campmed	FAIRCO	AWAC	AIG	LibertyIU
2018	7,460	10,227	17,775	13,113	5,665	6,000	5,964	
2019	7,460	10,227	17,775	13,113	6,123	6,000	5,964	
2020	7,460	10,227	17,775	13,363	6,123	6,000	5,964	
2021	7,460	10,227	17,775	13,363	6,123	6,000	5,964	5,964
% chg 18 to 21	0.0%	0.0%	0.0%	1.9%	8.1%	0.0%	0.0%	

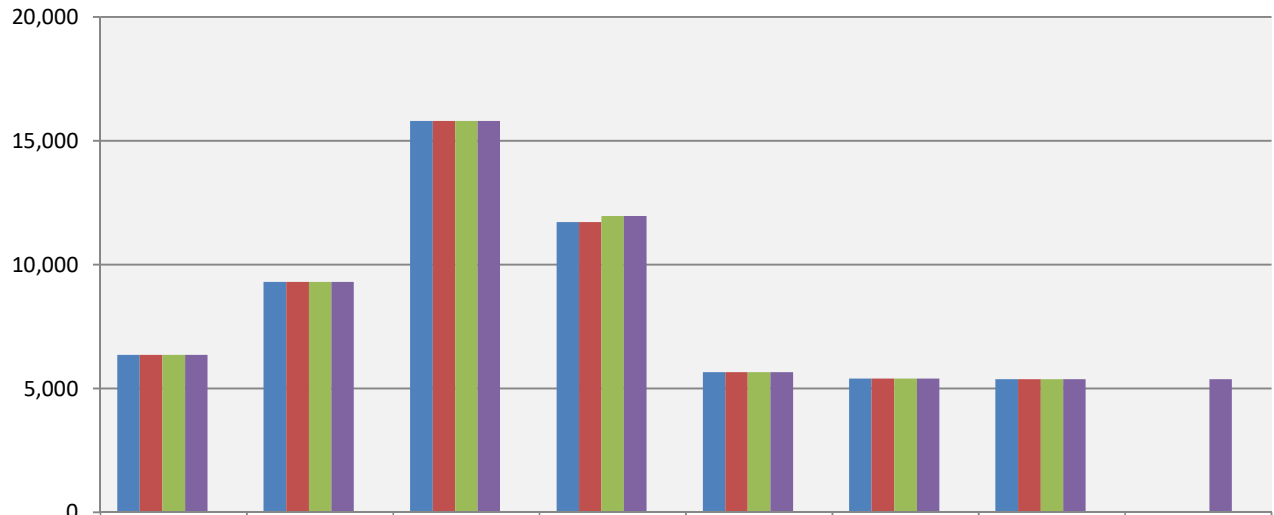
Psychiatrist (Including Child)

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

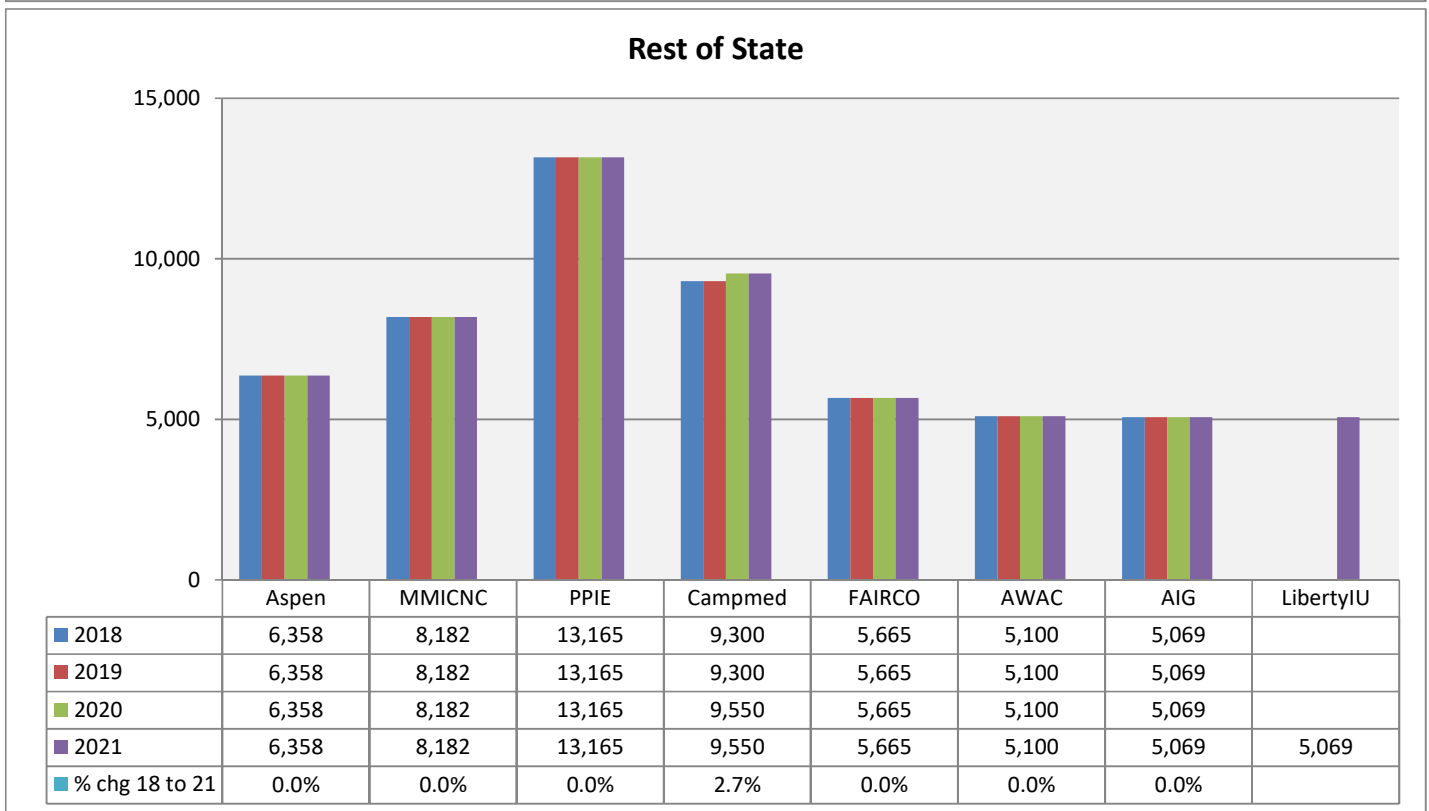


	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	Mag Mut	Proselect
2018	9,133	12,638	8,002	10,692	9,468	10,034	10,507	9,850
2019	8,886	12,638	8,002	10,692	9,468	10,034	10,507	9,850
2020	8,886	12,638	8,322	10,692	9,468	10,034	10,606	9,850
2021	8,886	12,638	9,737	10,692	9,468	10,034	10,606	9,850
% chg 18 to 21	-2.7%	0.0%	21.7%	0.0%	0.0%	0.0%	0.9%	0.0%

Anne Arundel, Howard, Montgomery, Prince George's

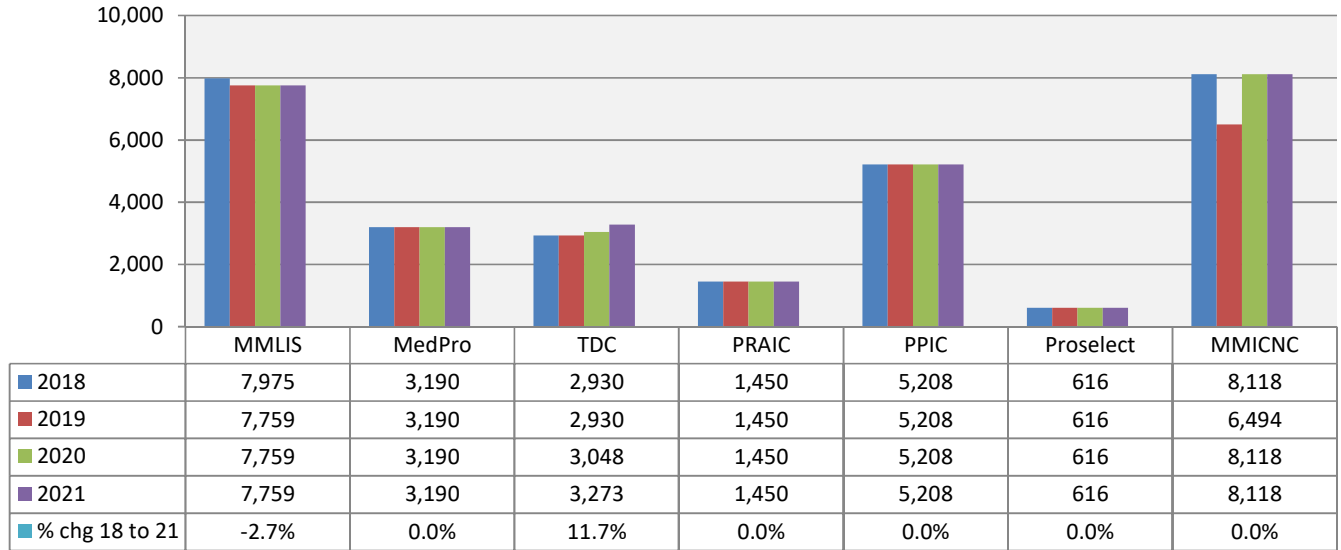


	Aspen	MMICNC	PPIE	Campmed	FAIRCO	AWAC	AIG	LibertyIU
2018	6,358	9,298	15,798	11,718	5,665	5,400	5,368	
2019	6,358	9,298	15,798	11,718	5,665	5,400	5,368	
2020	6,358	9,298	15,798	11,968	5,665	5,400	5,368	
2021	6,358	9,298	15,798	11,968	5,665	5,400	5,368	5,368
% chg 18 to 21	0.0%	0.0%	0.0%	2.1%	0.0%	0.0%	0.0%	

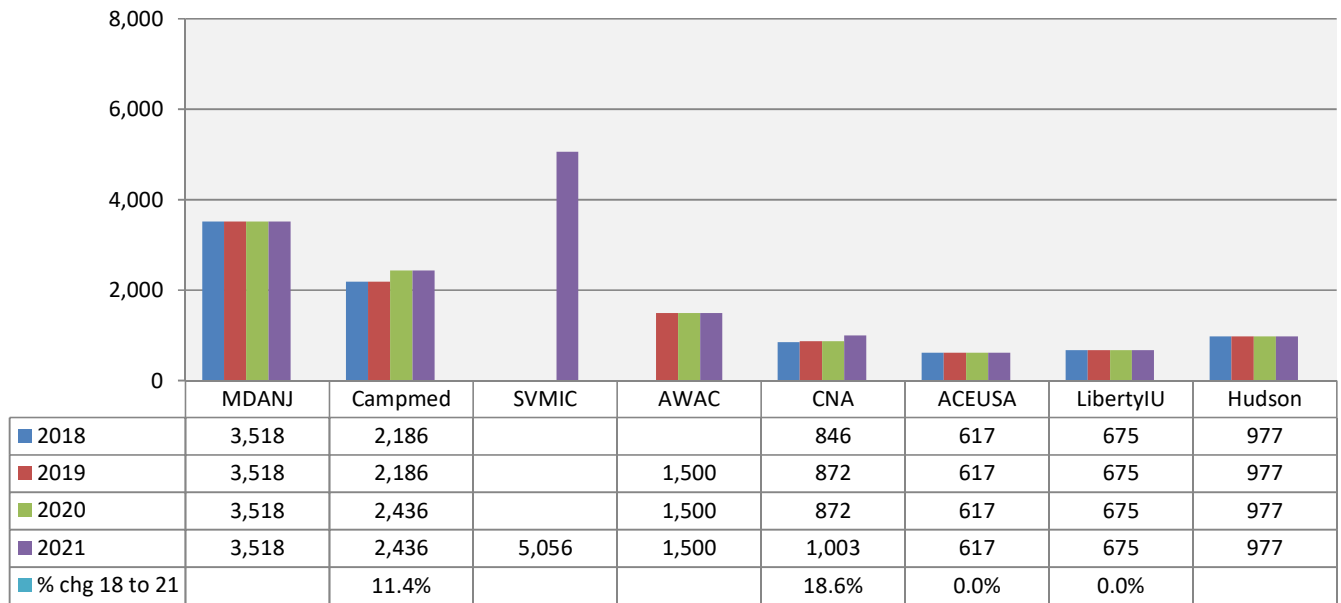


Nurse Practitioner - Class A - Employed

Baltimore City and Baltimore County

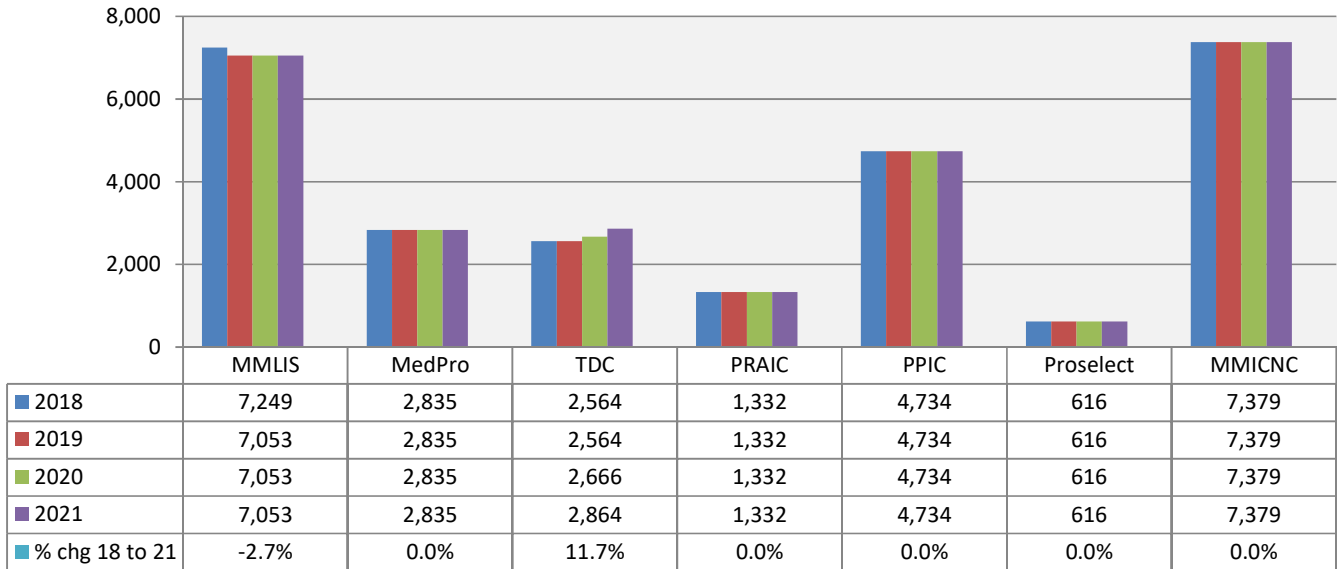


Baltimore City and Baltimore County

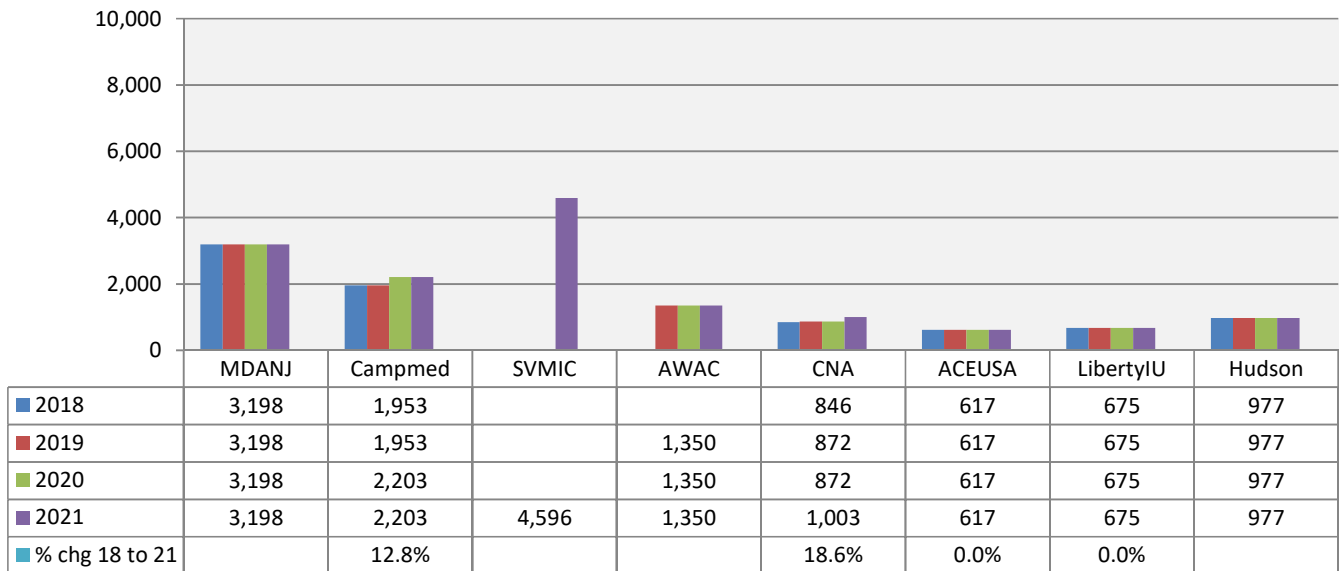


Nurse Practitioner - Class A - Employed

Anne Arundel, Howard, Montgomery, Prince George's

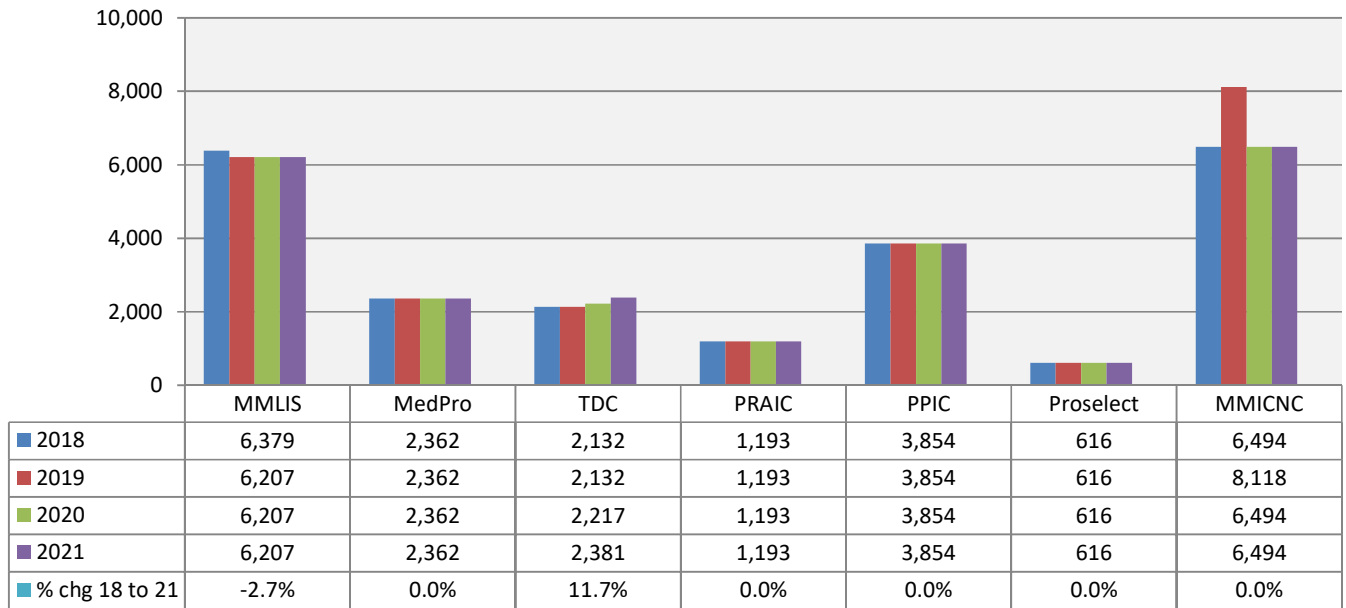


Anne Arundel, Howard, Montgomery, Prince George's

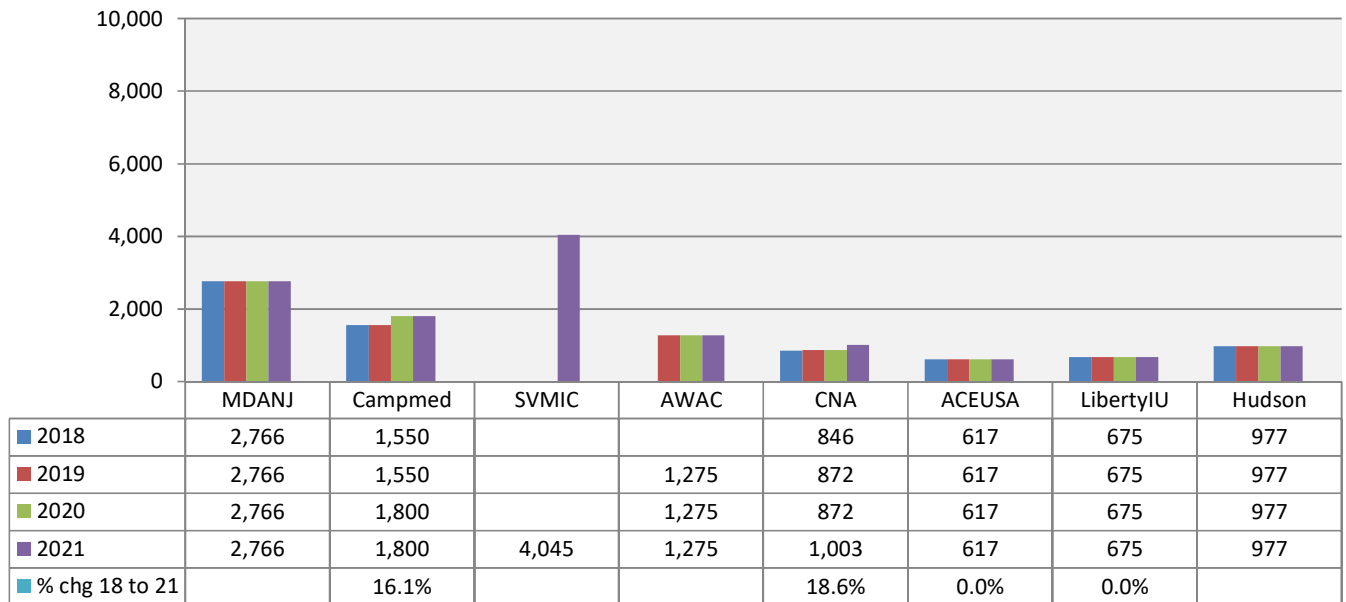


Nurse Practitioner - Class A - Employed

Rest of State

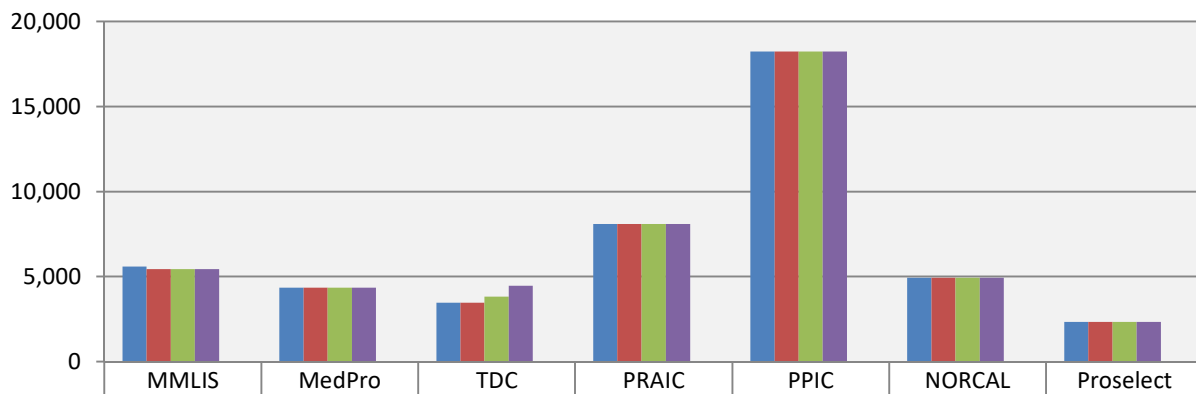


Rest of State



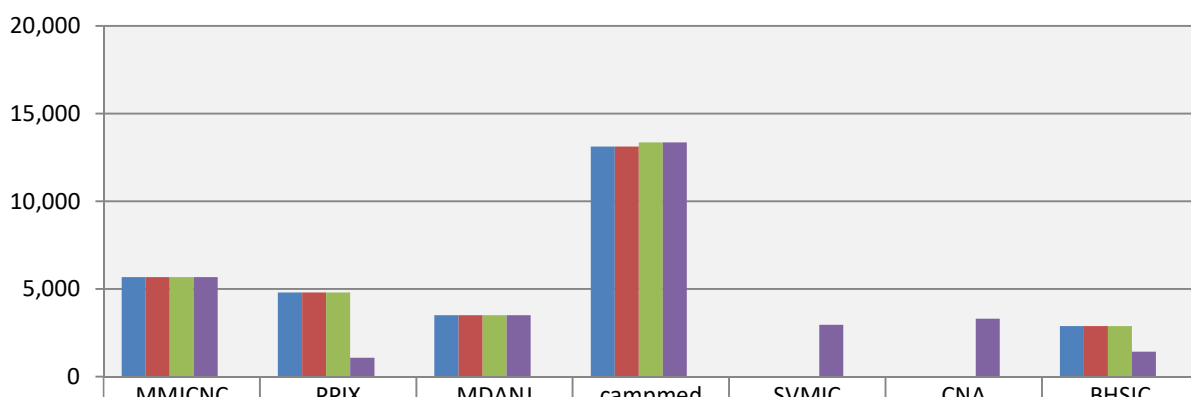
Nurse Anesthetists (Spvs By Ane)

Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	NORCAL	Proselect
2018	5,582	4,348	3,462	8,074	18,228	4,928	2,322
2019	5,431	4,348	3,462	8,074	18,228	4,928	2,322
2020	5,431	4,348	3,808	8,074	18,228	4,928	2,322
2021	5,431	4,348	4,455	8,074	18,228	4,928	2,322
% chg 18 to 21	-2.7%	0.0%	28.7%	0.0%	0.0%	0.0%	0.0%

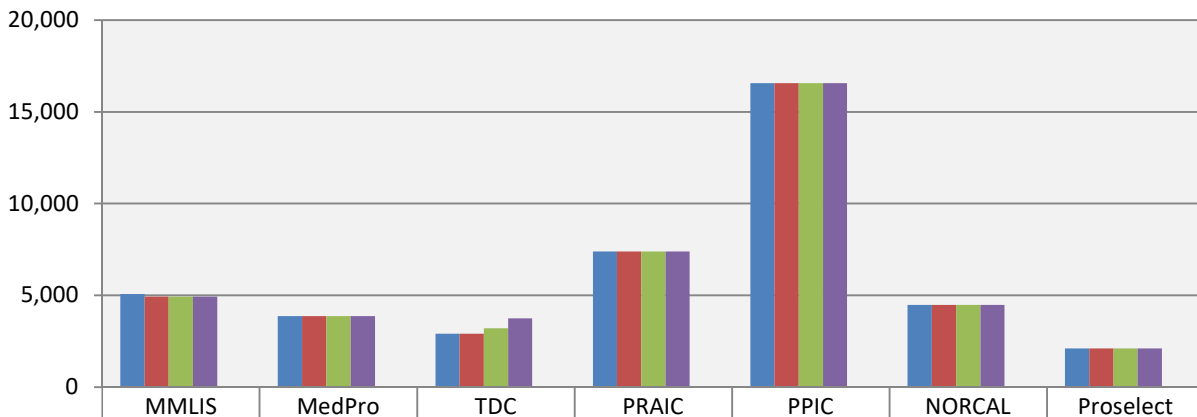
Baltimore City and Baltimore County



	MMICNC	PPIX	MDANJ	campmed	SVMIC	CNA	BHSIC
2018	5,682	4,799	3,502	13,113			2,864
2019	5,682	4,799	3,502	13,113			2,864
2020	5,682	4,799	3,502	13,363			2,864
2021	5,682	1,067	3,502	13,363	2,949	3,303	1,411
% chg 18 to 21	0.0%	-77.8%	0.0%	1.9%			-50.7%

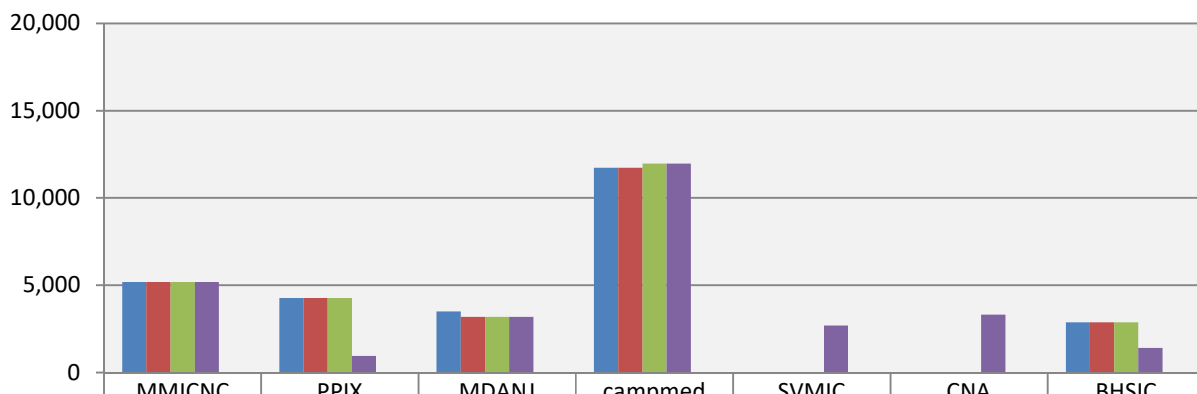
Nurse Anesthetists (Spvs By Ane)

Anne Arundel, Howard, Montgomery, Prince George's



2018	5,074	3,866	2,908	7,382	16,569	4,479	2,111
2019	4,937	3,866	2,908	7,382	16,569	4,479	2,111
2020	4,937	3,866	3,198	7,382	16,569	4,479	2,111
2021	4,937	3,866	3,742	7,382	16,569	4,479	2,111
% chg 18 to 21	-2.7%	0.0%	28.7%	0.0%	0.0%	0.0%	0.0%

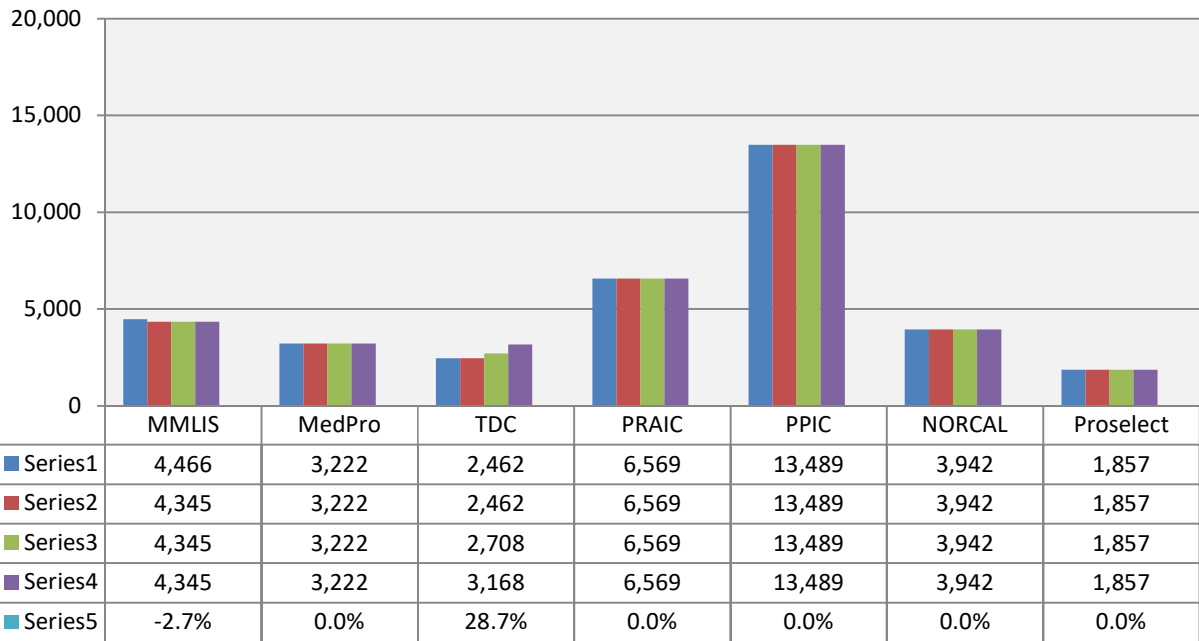
Anne Arundel, Howard, Montgomery, Prince George's



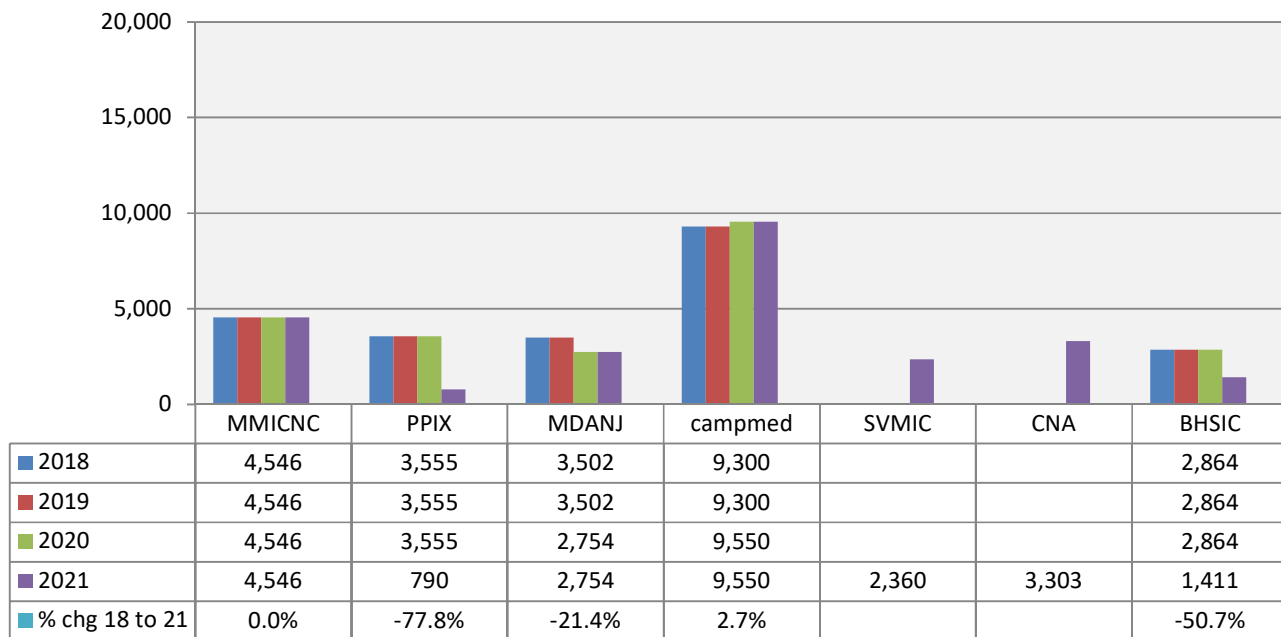
2018	5,165	4,266	3,502	11,718			2,864
2019	5,165	4,266	3,184	11,718			2,864
2020	5,165	4,266	3,184	11,968			2,864
2021	5,165	948	3,184	11,968	2,681	3,303	1,411
% chg 18 to 21	0.0%	-77.8%	-9.1%	2.1%			-50.7%

Nurse Anesthetists (Spvs By Ane)

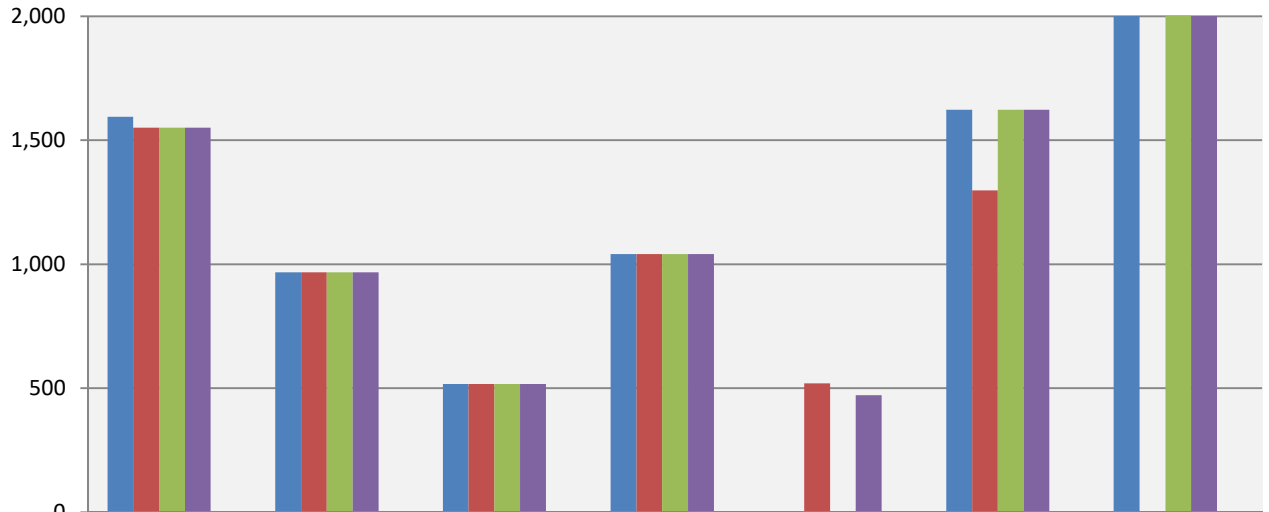
Rest of State



Rest of State

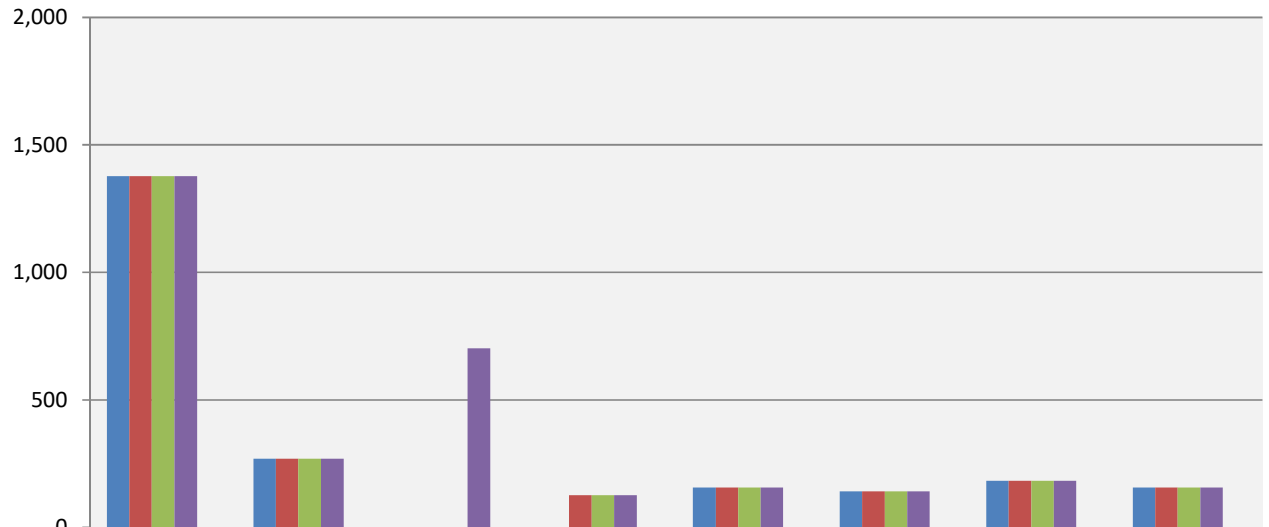


Baltimore City and Baltimore County



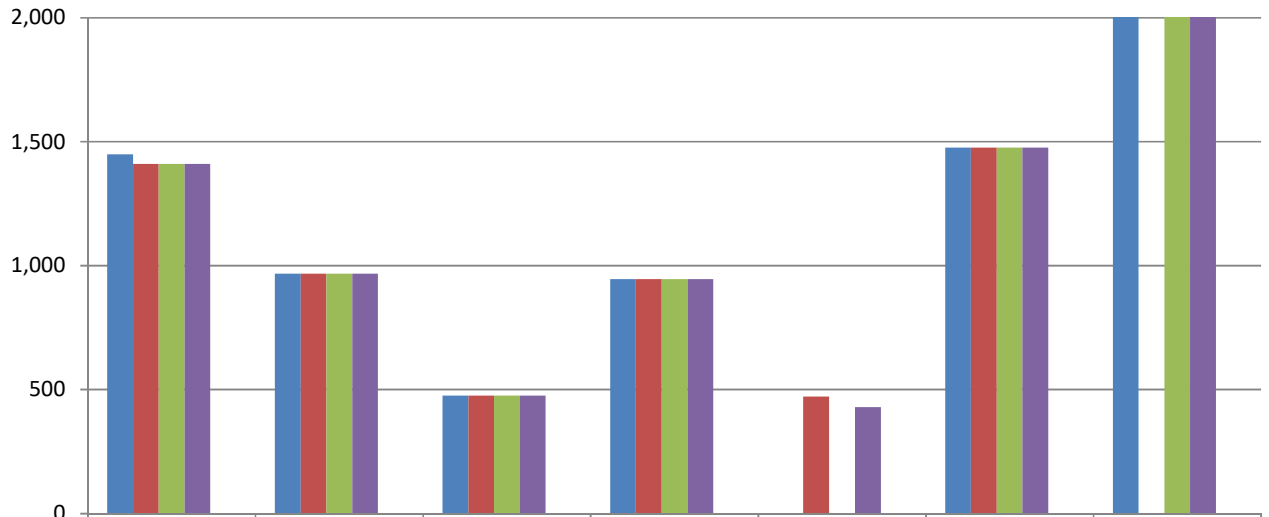
	MMLIS	Medpro	PRAIC	PPIC	NORCAL	MMICNC	PPIE
2018	1,595	967	518	1,042		1,624	3,200
2019	1,552	967	518	1,042	520	1,299	
2020	1,552	967	518	1,042	0	1,624	3,200
2021	1,552	967	518	1,042	473	1,624	3,200
% chg 17 to 20	-2.7%	0.0%	0.0%	0.0%		0.0%	

Baltimore City and Baltimore County



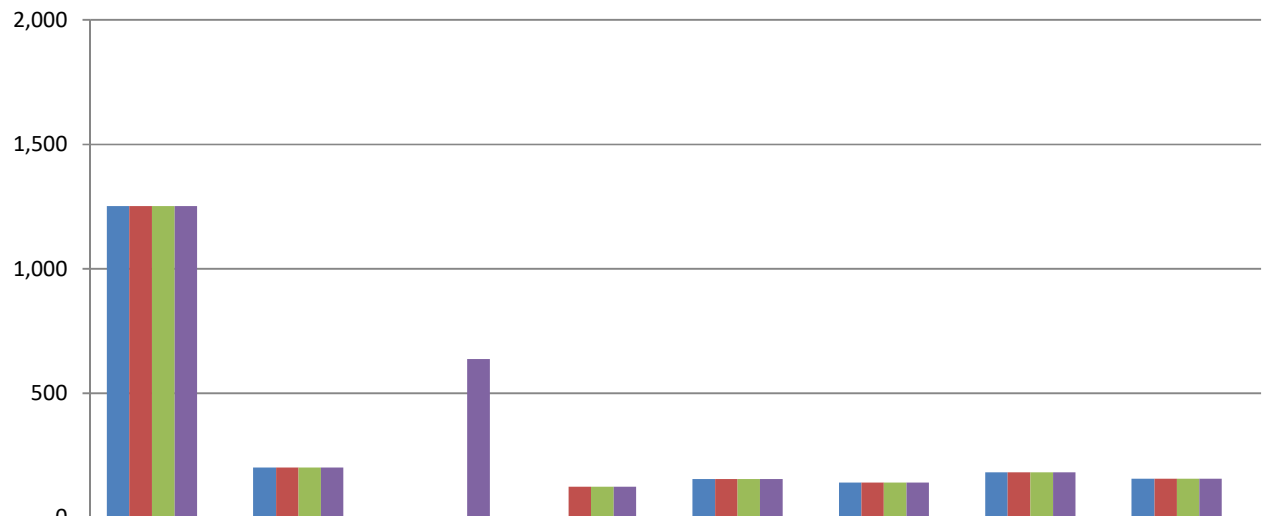
	MDANJ	Campmed	SVMIC	AWAC	CNA	ACEUSA	LibMut	BHSIC
2018	1,377	270			156	142	182	157
2019	1,377	270		126	156	142	182	157
2020	1,377	270		126	156	142	182	157
2021	1,377	270	702	126	156	142	182	157
% chg 17 to 20					0.0%	0.0%		

Anne Arundel, Howard, Montgomery and Prince George's

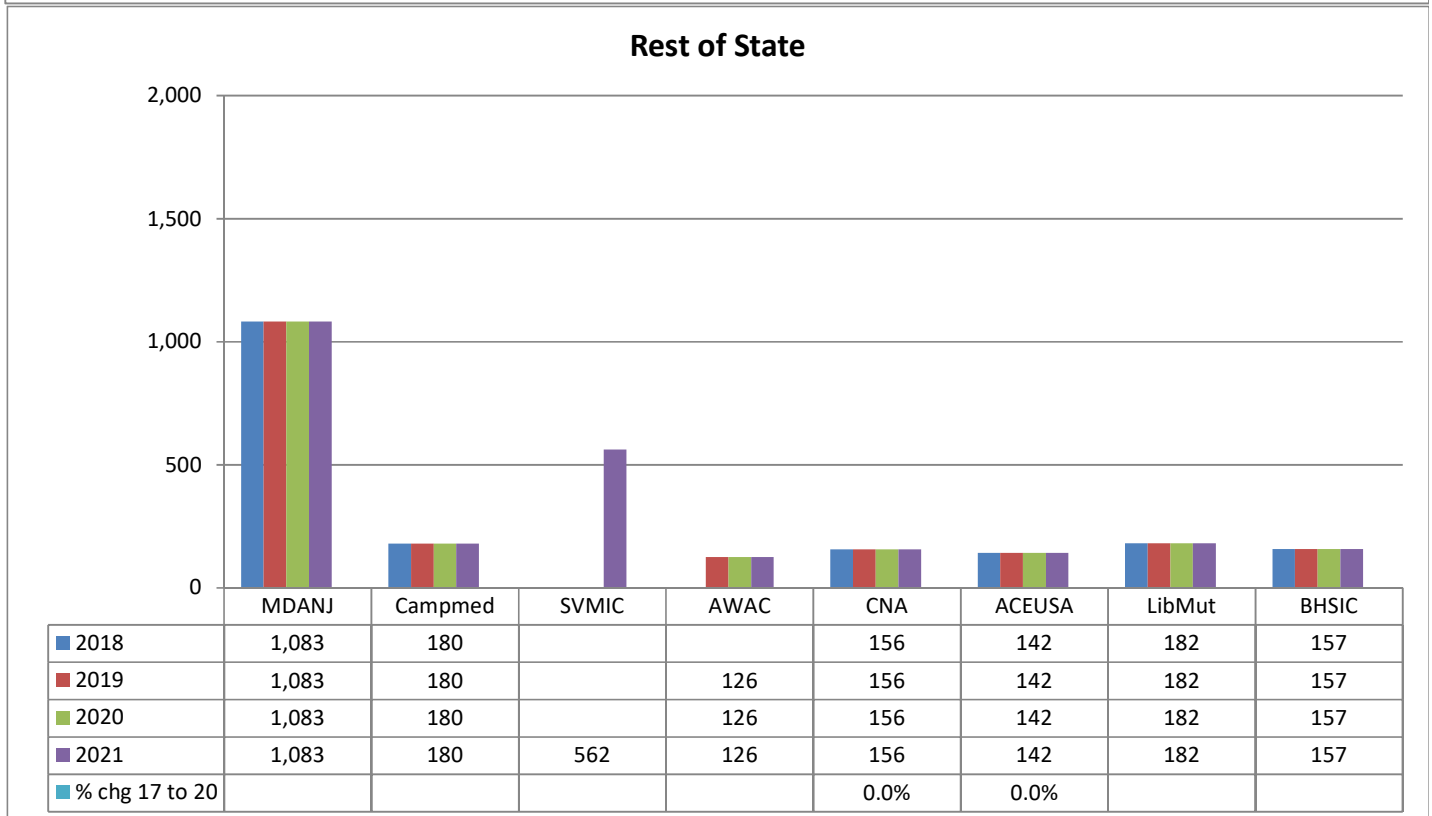
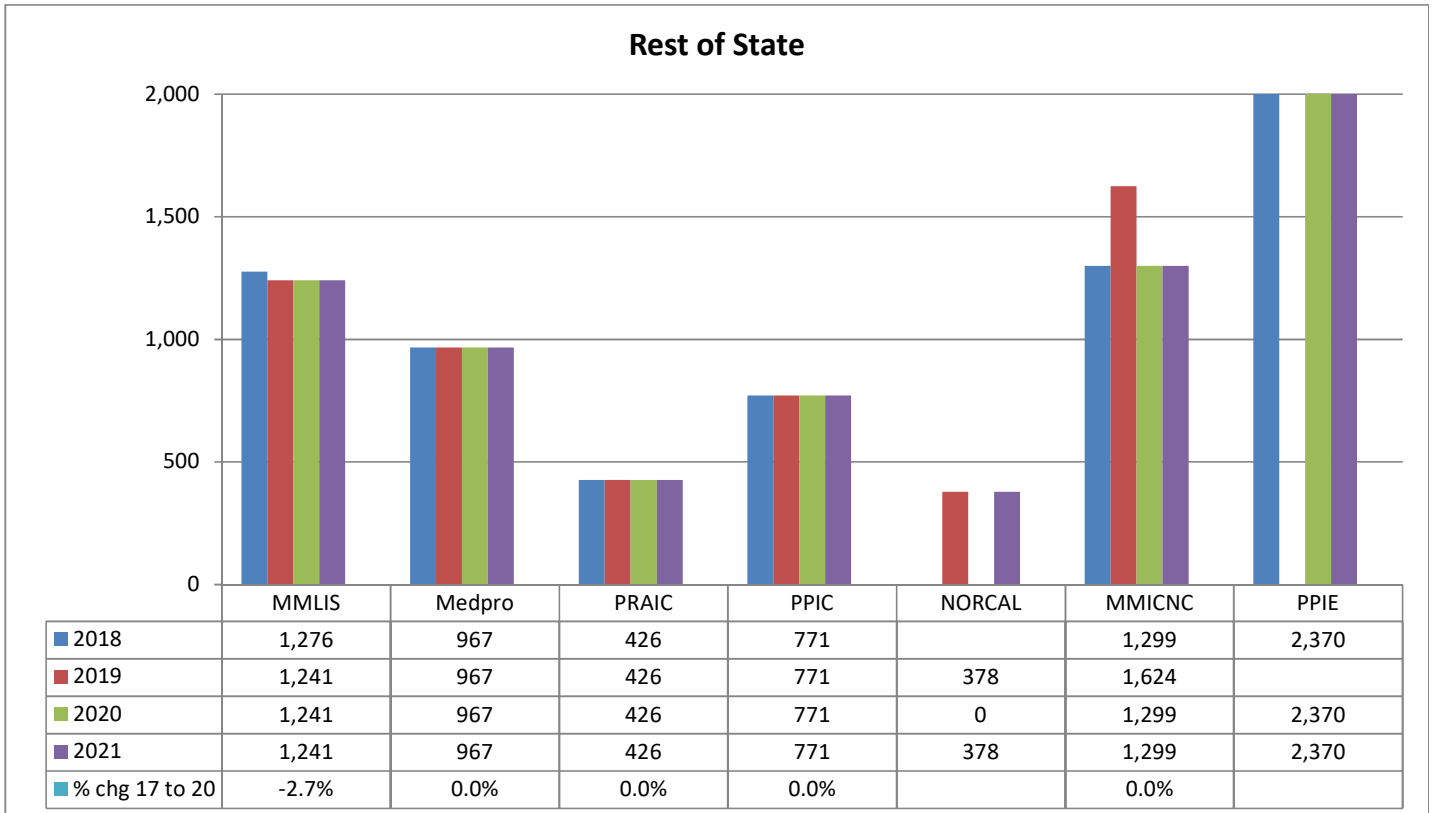


	MMLIS	Medpro	PRAIC	PPIC	NORCAL	MMICNC	PPIE
■ 2018	1,450	967	476	947		1,476	2,844
■ 2019	1,411	967	476	947	473	1,476	
■ 2020	1,411	967	476	947	0	1,476	2,844
■ 2021	1,411	967	476	947	430	1,476	2,844
■ % chg 17 to 20	-2.7%	0.0%	0.0%	0.0%		0.0%	

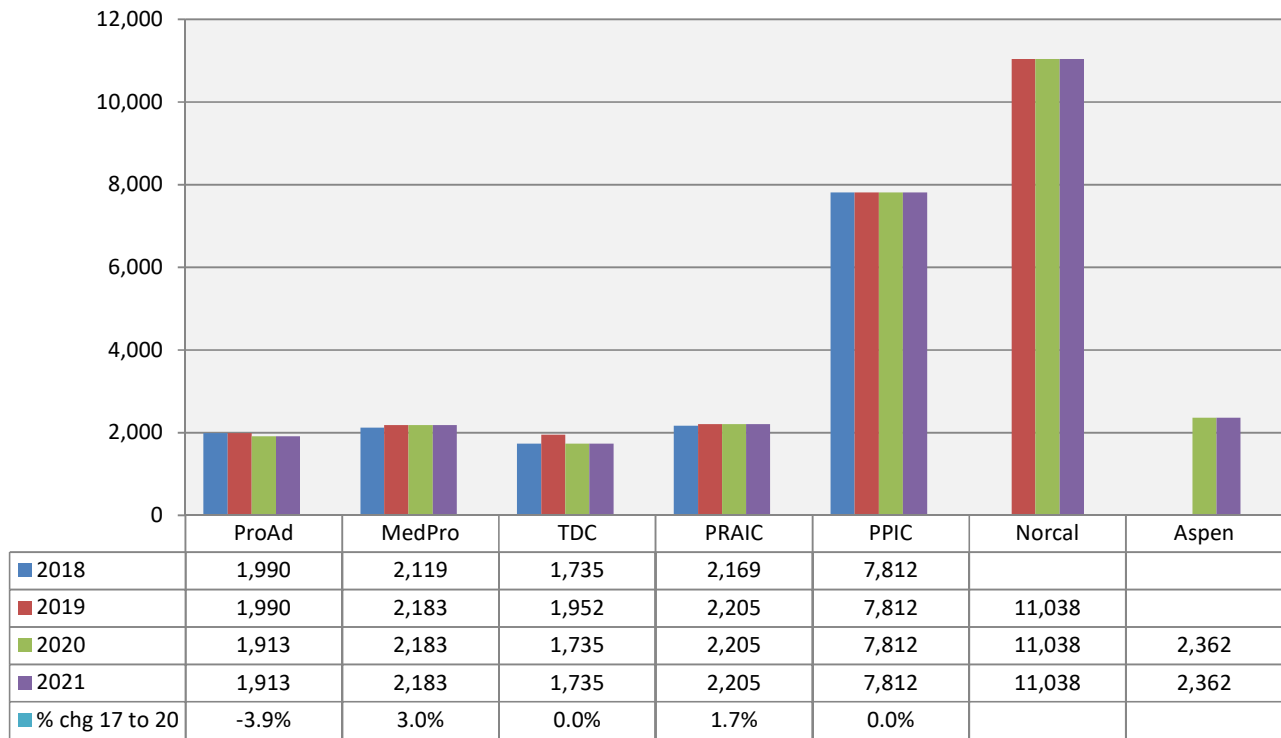
Anne Arundel, Howard, Montgomery and Prince George's



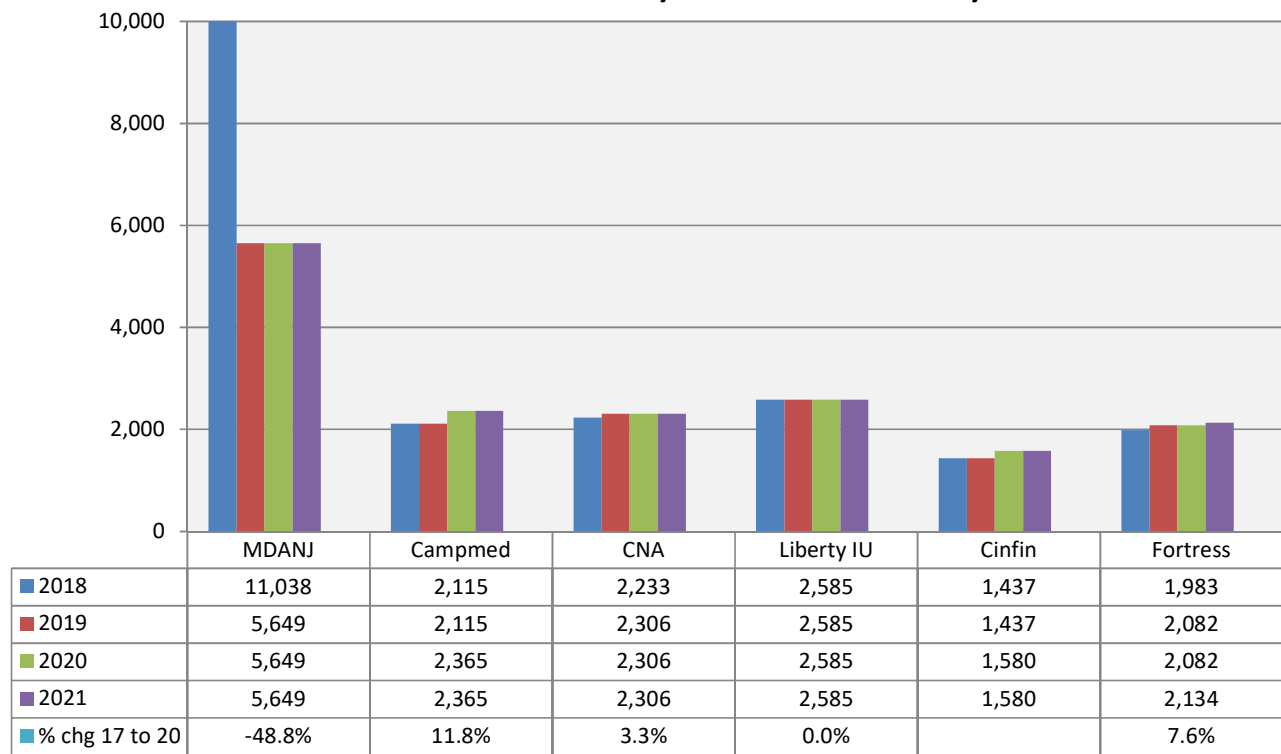
	MDANJ	Campmed	SVMIC	AWAC	CNA	ACEUSA	LibMut	BHSIC
■ 2018	1,252	202			156	142	182	157
■ 2019	1,252	202		126	156	142	182	157
■ 2020	1,252	202		126	156	142	182	157
■ 2021	1,252	202	638	126	156	142	182	157
■ % chg 17 to 20					0.0%	0.0%		



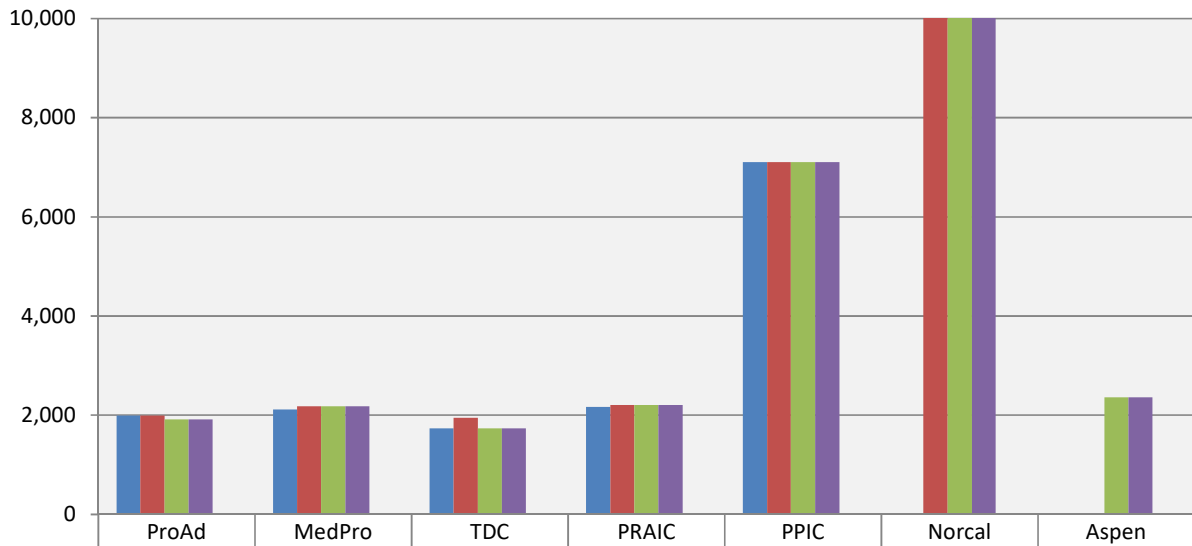
Baltimore City and Baltimore County



Baltimore City and Baltimore County

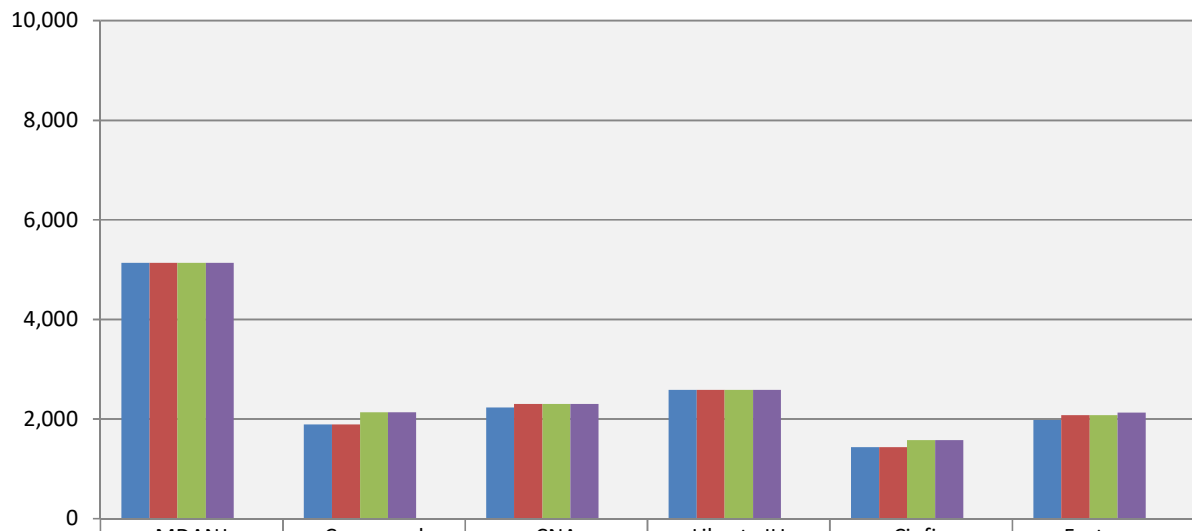


Anne Arundel, Howard, Montgomery and Prince George's



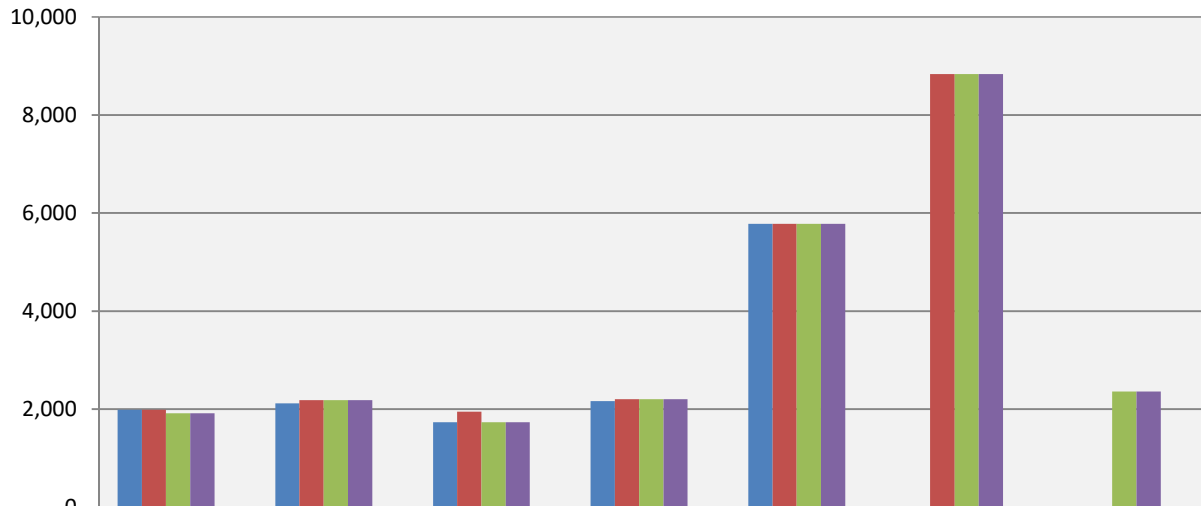
2018	1,990	2,119	1,735	2,169	7,101		
2019	1,990	2,183	1,952	2,205	7,101	10,034	
2020	1,913	2,183	1,735	2,205	7,101	10,034	2,362
2021	1,913	2,183	1,735	2,205	7,101	10,034	2,362
% chg 17 to 20	-3.9%	3.0%	0.0%	1.7%	0.0%		

Anne Arundel, Howard, Montgomery and Prince George's



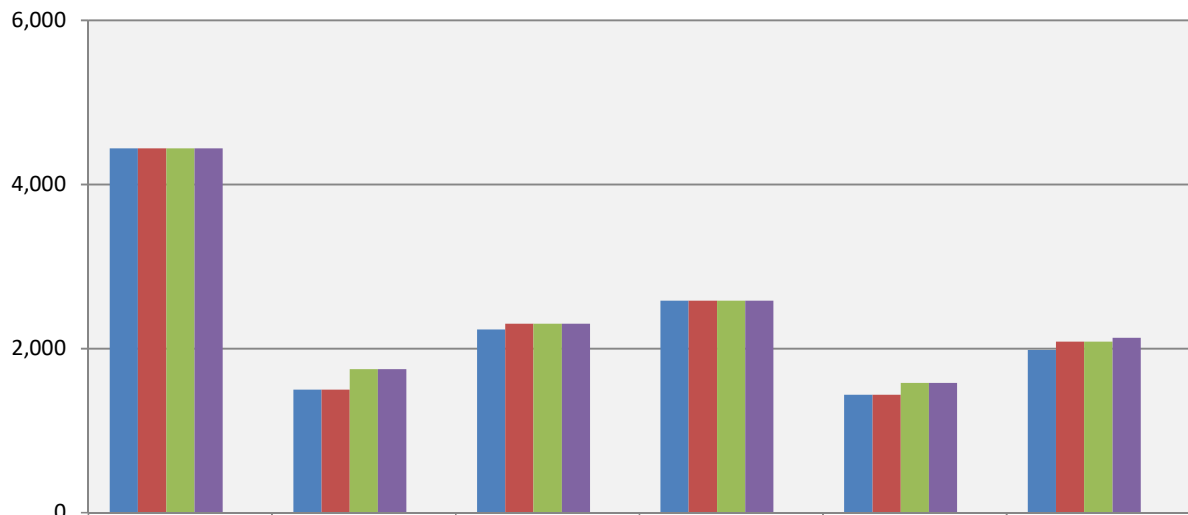
2018	5,135	1,890	2,233	2,585	1,437	1,983
2019	5,135	1,890	2,306	2,585	1,437	2,082
2020	5,135	2,140	2,306	2,585	1,580	2,082
2021	5,135	2,140	2,306	2,585	1,580	2,134
% chg 17 to 20	0.0%	13.2%	3.3%	0.0%		7.6%

Rest of State



	ProAd	MedPro	TDC	PRAIC	PPIC	Norcal	Aspen
2018	1,990	2,119	1,735	2,169	5,781		
2019	1,990	2,183	1,952	2,205	5,781	8,831	
2020	1,913	2,183	1,735	2,205	5,781	8,831	2,362
2021	1,913	2,183	1,735	2,205	5,781	8,831	2,362
% chg 17 to 20	-3.9%	3.0%	0.0%	1.7%	0.0%		

Rest of State



	MDANJ	Campmed	CNA	Liberty IU	Cinfin	Fortress
2018	4,442	1,500	2,233	2,585	1,437	1,983
2019	4,442	1,500	2,306	2,585	1,437	2,082
2020	4,442	1,750	2,306	2,585	1,580	2,082
2021	4,442	1,750	2,306	2,585	1,580	2,134
% chg 17 to 20	0.0%	16.7%	3.3%	0.0%		7.6%

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

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
National Union Fire Insurance Co.	all other	0	0	0
National Union Fire Insurance Co.	2008	0	0	1
Cincinnati Insurance Co.	all other	0	0	0
Cincinnati Insurance Co.	2009	1	0	0
Cincinnati Insurance Co.	2010	1	0	0
Cincinnati Insurance Co.	2011	2	0	0
Cincinnati Insurance Co.	2012	2	0	0
Cincinnati Insurance Co.	2013	1	0	0
Cincinnati Insurance Co.	2014	1	0	0
Cincinnati Insurance Co.	2015	1	0	0
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 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
The Doctors Company, an Interinsurance Exch.	all other	0	0	0
The Doctors Company, an Interinsurance Exch.	2015	1	0	0
The Doctors Company, an Interinsurance Exch.	2016	1	0	0
The Doctors Company, an Interinsurance Exch.	2017	1	0	0
The Doctors Company, an Interinsurance Exch.	2018	1	0	0
The Doctors Company, an Interinsurance Exch.	2019	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
NCMIC Insurance Co.	2006	0	1	1
NCMIC Insurance Co.	2007	2	1	1
NCMIC Insurance Co.	2008	1	1	1
NCMIC Insurance Co.	2009	2	1	1
NCMIC Insurance Co.	2010	2	1	1
NCMIC Insurance Co.	2011	1	1	1
NCMIC Insurance Co.	2012	1	1	1
NCMIC Insurance Co.	2013	2	1	1
NCMIC Insurance Co.	2014	2	1	0
NCMIC Insurance Co.	2015	2	1	0
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
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

**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
American Alternative Insurance Corp.	2008	1	0	0
American Alternative Insurance Corp.	2009	1	0	0
American Alternative Insurance Corp.	2010	1	0	0
American Alternative Insurance Corp.	2011	1	0	0
American Alternative Insurance Corp.	2012	1	0	0
American Alternative Insurance Corp.	2013	1	0	0
American Alternative Insurance Corp.	2014	1	0	0
American Alternative Insurance Corp.	2015	0	0	1
American Alternative Insurance Corp.	2016	0	0	1
American Alternative Insurance Corp.	2017	0	0	1
American Alternative Insurance Corp.	2018	0	0	0
American Alternative Insurance Corp.	2019	0	0	0
American Alternative Insurance Corp.	all other	0	0	0
Medical Protective Co.	2006	0	0	1
Medical Protective Co.	2007	0	0	1
Medical Protective Co.	2008	1	0	0
Medical Protective Co.	2009	1	0	0
Medical Protective Co.	2010	1	0	0
Medical Protective Co.	2011	1	0	0
Medical Protective Co.	all other	0	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

**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
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
ACE American Insurance Co.	all other	0	0	0
ACE American Insurance Co.	2020	1	0	0
ProAssurance Insurance Co. Of America	all other	0	0	0
ProAssurance Insurance Co. Of America	2020	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 2020 ****

Allied World Insurance Company
Allied World Specialty Insurance Co.
American Casualty Co of Reading
Aspen American Insurance Co.
Beazley Insurance Co.
Berkshire Hathaway Specialty Insurance Co.
Campmed Casualty Insurance Co.
Capitol Indemnity Corp.
Chiron Insurance Co.
Continental Casualty Co.
Fair American Insurance and Reinsurance Co.
Fortress Insurance Co.
Granite State Insurance Co.
Hartford Fire Insurance Co.
ISMIE Mutual Insurance Co.
Liberty Insurance Underwriters Inc.
MAG Mutual Insurance Co.
MDAdvantage Insurance Co. of NJ
Medical Mutual Insurance Co. of NC
Medical Mutual Liability Insurance Society of MD
Medicus Insurance Co.
NORCAL Mutual Insurance Co.
Pharmacists Mutual Insurance Co.
ProAssurance Insurance Co. Of America
Positive Physicians Insurance Exchange
Preferred Professional Insurance Co.
Professional Solutions Insurance Co.
Professionals Advocate Insurance Co.
ProSelect Insurance Co.
State Farm Fire & Casualty Co.
State Volunteer 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.	2006	Surplus Lines	0	7	4	1	1	0	0
Admiral Insurance Co.	2007	Surplus Lines	0	16	9	2	3	0	0
Admiral Insurance Co.	2008	Surplus Lines	0	14	10	2	0	0	0
Admiral Insurance Co.	2009	Surplus Lines	0	13	11	1	0	0	0
Admiral Insurance Co.	2010	Surplus Lines	0	16	21	1	3	0	0
Admiral Insurance Co.	2011	Surplus Lines	0	19	25	1	2	0	0
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
AIX Specialty Insurance Co.	2014	Surplus Lines	2	0	0	0	0	0	0
AIX Specialty Insurance Co.	all other	Surplus Lines	0	0	0	0	0	0	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 Surplus Lines Insurance Co.	2020	Surplus Lines	0	0	9	0	4	3	0
American Alternative Insurance Corp.	2007	Admitted	0	1	0	0	0	0	0
American Alternative Insurance Corp.	2008	Admitted	0	9	0	0	0	0	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

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Arch Specialty Insurance Co.	2006	Surplus Lines	1	12	0	0	6	1	0
Arch Specialty Insurance Co.	2007	Surplus Lines	1	11	0	0	3	2	0
Arch Specialty Insurance Co.	2008	Surplus Lines	3	13	0	0	9	0	0
Arch Specialty Insurance Co.	2009	Surplus Lines	3	9	1	0	2	0	0
Arch Specialty Insurance Co.	2010	Surplus Lines	0	0	4	0	2	3	3
Arch Specialty Insurance Co.	2011	Surplus Lines	0	0	1	0	0	1	0
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
AspenSpecialty Insurance Co.	2018	Surplus Lines	4	8	10	0	1	0	0
AspenSpecialty Insurance Co.	2019	Surplus Lines	3	12	16	0	1	0	1
AspenSpecialty Insurance Co.	2020	Surplus Lines	2	17	19	1	1	0	1
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

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Berkley Assurance Co.	2011	Surplus Lines	0	2	0	0	0	0	0
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
Campmed Casualty Insurance Co.	2011	Admitted	1	1	0	0	0	0	0
Campmed Casualty Insurance Co.	2012	Admitted	1	1	0	0	0	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
Cincinnati Specialty Underwriters Co.	2011	Surplus Lines	0	0	1	0	0	0	0
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
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

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Columbia Casualty Co.	2006	Surplus Lines	0	0	8	0	1	0	0
Columbia Casualty Co.	2007	Surplus Lines	0	1	10	0	1	0	0
Columbia Casualty Co.	2008	Surplus Lines	0	1	14	1	2	0	0
Columbia Casualty Co.	2009	Surplus Lines	0	1	19	0	1	0	0
Columbia Casualty Co.	2010	Surplus Lines	1	2	17	0	2	0	0
Columbia Casualty Co.	2011	Surplus Lines	0	0	14	1	2	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

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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
Evanston Insurance Co.	2006	Surplus Lines	6	9	19	0	4	0	0
Evanston Insurance Co.	2007	Surplus Lines	5	8	14	1	8	0	1
Evanston Insurance Co.	2008	Surplus Lines	3	11	18	1	5	1	1
Evanston Insurance Co.	2009	Surplus Lines	4	10	20	0	5	0	1
Evanston Insurance Co.	2010	Surplus Lines	5	14	25	0	6	0	1
Evanston Insurance Co.	2011	Surplus Lines	4	14	22	0	4	0	1
Evanston Insurance Co.	2012	Surplus Lines	2	12	26	0	3	0	0
Evanston Insurance Co.	2013	Surplus Lines	2	9	21	0	3	0	0
Evanston Insurance Co.	2014	Surplus Lines	1	8	22	0	3	0	0
Evanston Insurance Co.	2015	Surplus Lines	0	7	17	0	2	0	0
Evanston Insurance Co.	2016	Surplus Lines	0	7	18	0	2	0	0
Evanston Insurance Co.	2017	Surplus Lines	5	9	14	0	1	0	0
Evanston Insurance Co.	2018	Surplus Lines	7	8	8	0	2	0	0
Evanston Insurance Co.	2019	Surplus Lines	4	6	7	0	2	0	0
Evanston Insurance Co.	2020	Surplus Lines	3	5	2	0	2	0	0
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
Fortress Insurance Co.	2016	Admitted	0	0	0	0	0	0	0
Gemini Insurance Co.	2017	Surplus Lines	1	1	0	0	0	0	0

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General Star Indemnity Co.	2007	Surplus Lines	0	1	5	2	2	0	0
General Star Indemnity Co.	2008	Surplus Lines	0	1	9	2	3	0	0
General Star Indemnity Co.	2009	Surplus Lines	5	0	11	1	2	0	0
General Star Indemnity Co.	2010	Surplus Lines	10	2	12	2	1	0	0
General Star Indemnity Co.	2011	Surplus Lines	9	0	12	2	2	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
Hallmark Specialty Insurance Co.	2010	Surplus Lines	0	1	2	1	0	0	0
Hallmark Specialty Insurance Co.	2011	Surplus Lines	0	0	5	5	1	0	0
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

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Homeland Insurance Co. of NY	2006	Surplus Lines	0	0	0	0	0	0	0
Homeland Insurance Co. of NY	2007	Surplus Lines	0	1	2	0	0	1	2
Homeland Insurance Co. of NY	2008	Surplus Lines	0	1	1	0	0	1	1
Homeland Insurance Co. of NY	2009	Surplus Lines	0	1	1	0	1	0	4
Homeland Insurance Co. of NY	2010	Surplus Lines	0	0	3	0	5	0	4
Homeland Insurance Co. of NY	2011	Surplus Lines	0	1	7	0	1	1	2
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 Specialty Insurance Co.	2017	Surplus Lines	0	0	1	0	0	0	0
Illinois Union Insurance Co.	2006	Surplus Lines	0	1	1	1	0	0	0
Illinois Union Insurance Co.	2007	Surplus Lines	0	1	1	1	0	0	0
Illinois Union Insurance Co.	2008	Surplus Lines	0	4	1	0	0	0	0
Illinois Union Insurance Co.	2009	Surplus Lines	0	2	1	0	1	1	0
Illinois Union Insurance Co.	2010	Surplus Lines	0	1	1	0	2	1	0
Illinois Union Insurance Co.	2011	Surplus Lines	0	0	1	0	2	3	1
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

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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
ISMIE Indemnity Co.	2020	Surplus Lines	0	0	2	0	0	0	0
James River Insurance Co.	2006	Surplus Lines	0	0	16	0	8	0	0
James River Insurance Co.	2007	Surplus Lines	0	3	16	0	8	0	0
James River Insurance Co.	2008	Surplus Lines	0	2	14	0	5	0	0
James River Insurance Co.	2009	Surplus Lines	1	25	18	0	2	0	0
James River Insurance Co.	2010	Surplus Lines	1	39	17	0	2	0	0
James River Insurance Co.	2011	Surplus Lines	1	27	13	0	2	0	0
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

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Landmark American Insurance Co.	2006	Surplus Lines	0	6	12	1	3	0	1
Landmark American Insurance Co.	2007	Surplus Lines	0	9	16	1	5	0	1
Landmark American Insurance Co.	2008	Surplus Lines	1	17	13	1	5	0	1
Landmark American Insurance Co.	2009	Surplus Lines	1	21	8	1	5	0	1
Landmark American Insurance Co.	2010	Surplus Lines	1	19	8	1	4	1	1
Landmark American Insurance Co.	2011	Surplus Lines	2	18	9	0	4	2	1
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
Lexington Insurance Co.	2006	Surplus Lines	0	0	10	0	4	13	0
Lexington Insurance Co.	2007	Surplus Lines	0	1	16	0	6	12	0
Lexington Insurance Co.	2008	Surplus Lines	0	7	19	0	5	7	0
Lexington Insurance Co.	2009	Surplus Lines	0	14	30	0	2	4	1
Lexington Insurance Co.	2010	Surplus Lines	0	1	23	0	3	5	1
Lexington Insurance Co.	2011	Surplus Lines	0	1	43	0	5	4	1
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
Medical Mutual Liability Ins. Society	2006	Consent to Rate/Admitted	0	0	0	0	1	1	0
Medical Mutual Liability Ins. Society	2007	Consent to Rate/Admitted	0	0	0	0	1	1	0
Medical Mutual Liability Ins. Society	2008	Consent to Rate/Admitted	0	0	0	0	1	1	0
Medical Mutual Liability Ins. Society	2009	Consent to Rate/Admitted	0	0	0	0	1	1	0

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Nautilus Insurance Co.	2011	Surplus Lines	0	0	0	0	3	0	4
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
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
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
ProAssurance Indemnity Co., Inc.	2009	Admitted	0	0	1	0	1	0	0
ProAssurance Indemnity Co., Inc.	2010	Admitted	0	0	0	0	1	0	0
ProAssurance Indemnity Co., Inc.	2011	Admitted	0	0	1	0	1	0	0
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.	2019	Admitted	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
ProAssurance Indemnity Co., Inc.	2006	Admitted/Multi-risk	0	0	0	0	1	1	1
ProAssurance Indemnity Co., Inc.	2007	Admitted/Multi-risk	0	0	0	0	1	0	0
ProAssurance Indemnity Co., Inc.	2008	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2009	Admitted/Multi-risk	0	0	0	0	1	2	2
ProAssurance Indemnity Co., Inc.	2010	Admitted/Multi-risk	0	0	0	0	0	2	1
ProAssurance Indemnity Co., Inc.	2011	Admitted/Multi-risk	0	0	0	0	0	0	1
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.	2006	Surplus Lines	0	0	0	0	9	1	0
ProAssurance Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	2	0	0
ProAssurance Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	1	0	0
ProAssurance Specialty Insurance Co.	2009	Surplus Lines	40	9	12	0	2	0	0
ProAssurance Specialty Insurance Co.	2010	Surplus Lines	43	13	15	1	5	2	0
ProAssurance Specialty Insurance Co.	2011	Surplus Lines	32	10	3	0	2	1	1
ProAssurance Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	1	1	1
ProAssurance Specialty Insurance Co.	2013	Surplus Lines	22	10	3	0	1	2	1
ProAssurance Specialty Insurance Co.	2014	Surplus Lines	17	9	4	0	1	0	1
ProAssurance Specialty Insurance Co.	2015	Surplus Lines	19	9	5	0	1	0	1
ProAssurance Specialty Insurance Co.	2016	Surplus Lines	22	9	4	0	0	2	1
ProAssurance Specialty Insurance Co.,	2017	Surplus Lines	19	11	5	0	0	3	0
ProAssurance Specialty Insurance Co.,	2018	Surplus Lines	20	20	6	0	0	1	2
ProAssurance Specialty Insurance Co.,	2019	Surplus Lines	0	0	3	0	1	1	1
ProAssurance Specialty Insurance Co.,	2020	Surplus Lines	0	0	3	0	1	2	0

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

Policy Counts For Less Commonly Used Deductibles

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	Number with \$75,000 Deductible
All Carriers with Listed Deductibles	2006	11	7				6	1	
All Carriers with Listed Deductibles	2007	8	4			1	7	5	
All Carriers with Listed Deductibles	2008	7	2			1	12	3	1
All Carriers with Listed Deductibles	2009	8	5			1	10	2	
All Carriers with Listed Deductibles	2010	4	4			1	5	1	
All Carriers with Listed Deductibles	2011	6	8			1	3	2	
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		1
All Carriers with Listed Deductibles	2018	5	1	3			6		2
All Carriers with Listed Deductibles	2019	2	1	1			8	1	1
All Carriers with Listed Deductibles	2020	1	1	1	1		8	1	
TOTALS		79	60	8	1	5	92	17	5

Policy Counts For Less Commonly Used Deductibles

Company Name	Year	Number with \$100,000 Deductible	Number with \$150,000 Deductible	Number with \$200,000 Deductible	Number with \$250,000 Deductible	Number with \$500,000 Deductible	Number with \$1,000,000 Deductible	Number with \$2,000,000 Deductible	Number with \$15,000 aggregate Deductible
All Carriers with Listed Deductibles	2006	0			1	1	1		
All Carriers with Listed Deductibles	2007	1			1				
All Carriers with Listed Deductibles	2008	1			1				
All Carriers with Listed Deductibles	2009	3		2	1		1	1	
All Carriers with Listed Deductibles	2010	3		2	4	1		1	
All Carriers with Listed Deductibles	2011	7			2	1		1	9
All Carriers with Listed Deductibles	2012	6		2	3			1	
All Carriers with Listed Deductibles	2013	3		2	2				1
All Carriers with Listed Deductibles	2014	4			2				1
All Carriers with Listed Deductibles	2015	3		1	3		1		1
All Carriers with Listed Deductibles	2016	8	1	1	3		1		
All Carriers with Listed Deductibles	2017	4			3		1		
All Carriers with Listed Deductibles	2018	2			2				
All Carriers with Listed Deductibles	2019				3	1			
All Carriers with Listed Deductibles	2020	4	3		3	2			
TOTALS		49	4	10	34	6	5	4	12

***Companies with no Policies in Force with Deductible
Amounts Listed Throughout Exhibit I
for the Time Period 2006 to 2020 ****

Allied World Surplus Lines Ins. Co.
ISMIE Indemnity Co.
Liberty Surplus Insurance Corp.
Professional Security Insurance Co.
The 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 2020

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

Closed Claim Counts by Company from 2005 to 2020

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012
Philadelphia Indemnity Insurance Company								1
Positive Physicians Insurance Exchange								
Preferred Professional Insurance Co	4	7	8	8	9	7	32	28
Princeton Insurance Co.								
ProAssurance Casualty Company								
ProAssurance Indemnity Company					23	20	38	25
ProAssurance Insurance Co. of America (PICA)	2	2	14	13	14	9	8	11
ProAssurance National Capital	13	78	55	43	21	8	2	5
Professionals Advocate Insurance Co	9	8	7	3	7	12	8	11
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>

Closed Claim Counts by Company from 2005 to 2020

Admitted Carriers	2013	2014	2015	2016	2017	2018	2019	2020	TOTALS
Philadelphia Indemnity Insurance Company									1
Positive Physicians Insurance Exchange							2	2	4
Preferred Professional Insurance Co	205	5	3	3	5	7	1	4	336
Princeton Insurance Co.				2	15	1		2	20
ProAssurance Casualty Company			1	7	3	8	2		21
ProAssurance Indemnity Company	33	22	21	30	29	34	36	30	341
ProAssurance Insurance Co. of America (PICA)	10	9	10	13	10	13	4	11	153
ProAssurance National Capital	4		1	2	0		1	1	234
Professionals Advocate Insurance Co	13	14	24	22	24	10	11	5	188
ProSelect Insurance Company				3	9	4	5	7	28
St Paul Fire & Marine Insurance Co									1
Truck Insurance Exchange					2				10
<u>TOTALS for Admitted Carriers</u>	<u>957</u>	<u>560</u>	<u>555</u>	<u>628</u>	<u>590</u>	<u>515</u>	<u>412</u>	<u>419</u>	<u>9257</u> *

* This is the total of closed claims for admitted insurers for 2005 to 2020

Closed Claim Counts by Company from 2005 to 2020

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

Closed Claim Counts by Company from 2005 to 2020

Surplus Lines Carriers	2013	2014	2015	2016	2017	2018	2019	2020	TOTALS
Admiral Insurance Company	2	2			3	3	1	4	19
AIX Specialty Insurance Co.			2						2
Allied World Surplus Lines Insurance Co.	9	8	2	6	61	6	2	45	167
American International Specialty Lines Ins Co									23
Arch Specialty Insurance Company					1				30
Aspen Specialty Insurance Company								2	2
AXIS Specialty Insurance Co.					1	1			2
Capitol Specialty Insurance Co.								2	2
Catlin Specialty Insurance Company	7	4	4						31
Colony Insurance Company		2	3	3		1	1		10
Colony Specialty Insurance Co						2			2
Columbia Casualty Company	10	1	5	9	5	6	2	2	97
Coverys Specialty Insurance Company				35	123	231	213	27	629
Evanston Insurance Company	34	82	85	71	38	3	6	2	342
Everest Indemnity Insurance Company	68	30	2						712
Everest National Insurance Company									3
Executive Risk Indemnity Company									7
General Star Indemnity Company			2	1		1		2	10
Hallmark Specialty Insurance Company	1	4		1	2	3	1	3	16
Homeland Insurance Co of NY	15	13	20	14	7	13	7	7	106
Hudson Specialty Company	3	2							11
Illinois Union Insurance Company		1	1	1	1	2	5	2	19
Interstate Fire and Casualty Company									1
Ironshore Specialty Insurance Company	8	7	4	12	12	5	12	5	73
James River Insurance Company	1		1						3
Landmark American Insurance Company		1		1	1		2	1	8

Closed Claim Counts by Company from 2005 to 2020

Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012
Lexington Insurance Company	31	30	34	21	20	24	85	241
Liberty Surplus Insurance Corporation							2	
Mount Hawley Insurance CO								
National Fire & Marine Insurance Company			1	7	5	4	8	1
Nautilus Insurance Company								1
Norcal Specialty Insurance Copany								
ProAssurance Specialty Ins Co								
TDC Specialty Insurance				1	1	1		
Torus Specialty Insurance Co								
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>

Closed Claim Counts by Company from 2005 to 2020

Surplus Lines Carriers	2013	2014	2015	2016	2017	2018	2019	2020	TOTALS
Lexington Insurance Company	164	108	96	25	28	16	16	5	944
Liberty Surplus Insurance Corporation	1		1	2	2	4		3	15
Mount Hawley Insurance CO		1	2	4		2	3	1	13
National Fire & Marine Insurance Company	6	6	4	7	11	9	2	11	82
Nautilus Insurance Company	5	2		1	2	2			13
Norcal Specialty Insurance Copany		2			6	12	8	9	37
ProAssurance Specialty Ins Co	2	4	2	1	5	15	11	21	61
TDC Specialty Insurance		3	1	1	1	1	4	4	18
Torus Specialty Insurance Co		1	1	1					3
Various Underwriters at Lloyds (WL)				1			2	1	6
<u>TOTALS for Surplus Lines Carriers</u>	<u>336</u>	<u>284</u>	<u>238</u>	<u>197</u>	<u>310</u>	<u>338</u>	<u>298</u>	<u>159</u>	<u>3519</u> *

* This is the total of closed claims for surplus lines insurers for 2005 to 2020

Closed Claim Counts by Company from 2005 to 2020

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

Closed Claim Counts by Company from 2005 to 2020

Other Lines Carriers	2013	2014	2015	2016	2017	2018	2019	2020	TOTALS
AMN - as Self-Insured Carrier									1
Applied Medico-Legal Solutions RRG	1	1	2			5	9	2	22
Benevis (self-insured)				3	1		2	1	7
Catlin Insurance Agency (Lloyds)	1			1					16
Cen-Mar Assurance / Carroll Hospital Center	2	6							25
Correctional Medical Services - a Self insured carri		6	8	9					23
EmCare, Inc	21	13	22	12	17	10	11	5	133
Fundamental Clinic & Operational (self-insured)						1	4	4	9
Hanger, Inc (self-insured)				1					1
Healthcare Safety & Protection RRG									2
Lancet Indemnity RRG							1		1
MFA Physicians Insurance Company, Ltd.	1	3							18
MHM Services, Inc. (self-insured)		1	3						4
Pediatrix Medical Group (self-insured)							4		4
OHIC Insurance Company									132
OrthoForum Insurance Company RRG		7	5	5	7	2			26
ProAssurance American Mutual RRG							1	1	2
RDA Sterling Healthcare - as Self-Insured Carrier									10
Sheridan Healthcare, Inc. (self-insured)		1							1
St. Joseph Hospital /CHI (self-insured)	9	8	9	3				2	48
TIG Insurance Company									1
Travelers Indemnity Company									1
Valiant Insurance Company									3
Venta, Inc (self-insured)					1			1	2
<u>Total for Other Carriers</u>	<u>35</u>	<u>46</u>	<u>49</u>	<u>34</u>	<u>26</u>	<u>18</u>	<u>32</u>	<u>16</u>	<u>492</u>
<u>Grand Total - All Carrier Types</u>	<u>1328</u>	<u>890</u>	<u>842</u>	<u>859</u>	<u>926</u>	<u>871</u>	<u>742</u>	<u>594</u>	<u>13268</u> *

* This is the total of closed claims for all insurers for 2005 to 2020

Number of Closed Claims by Specialty from 2005 to 2020

Specialty **	2005	2006	2007	2008	2009	2010	2011	2012
Administrative Medicine		2				1		
Allergy/Immunology							1	
Ambulance Service				3	2			1
Anesthesiology	15	20	16	20	16	21	16	14
Cardiology	19	17	24	24	26	46	93	103
Cardiovascular Disease						1		
Corporation - type unknown/other				11	69	65	84	63
Dental - dental specialty incl surgery		1		2		2	2	2
Dental - dentist	12	12	19	25	43	65	59	49
Dental - other					1		10	5
Dermatology	7	2		6	6	5	3	6
Emergency Room Medicine	30	37	47	43	46	37	49	56
Endocrinology		1		1	3			4
Facility - Health Care (General)	1	10	6	11	5	1	1	3
Facility - Drug/Alcohol Rehab								
Facility - Hospice	2	1		1				1
Facility - Nursing Home	1		1	4	4	9	6	8
Facility - Physical Therapy			1	2			1	1
Facility - Podiatric			1	1	1			
Facility - Psychiatric/Mental Health		1			1	1	6	1
Facility - Rehabilitation	5	2		3	1	3	1	3
Facility - Skilled Care								
Facility - unknown type/not listed						6	4	8
Family/General Practice - Incl OB	2			1	6	3	4	46
Family/General Practice - No OB	24	18	25	26	61	38	42	60
Gastroenterology	11	10	8	7	16	11	9	24
General Preventive Medicine		2			1			
Geneticist					1			
Geriatrics								
Gynecology	12	14	9	10	11	10	16	16
Hematology			1	1	6		4	1
Hospital	6	34	62	36	18	31	16	30
Hospitalist/House Staff	1		2	2	2	3	2	7
Imaging center		13	15	7	3		3	

Number of Closed Claims by Specialty from 2005 to 2020

Specialty **	2005	2006	2007	2008	2009	2010	2011	2012
Pulmonary Diseases	4	3	5	7	7	8	15	6
Radiology	15	27	29	28	25	21	36	28
Rehabilitation - other						1		1
Rheumatology			1	3	2	1		3
Surgeon - not otherwise classed	60	48	50	34	48	53	65	61
Surgical Center - other/unknown type	1	4	8	3	3		1	3
Tech/Assistant/Other related					2		1	3
Thoracic	6	5	5	6	7	3	8	4
Urgent Care Medicine		1				1	3	1
Urology	12	12	14	16	15	18	19	17
Vascular	15	12	9	12	16	3	8	10
TOTALS	502	598	722	698	788	789	971	1148

** Specialty includes Group specialties like Corporations

Number of Closed Claims by Specialty from 2005 to 2020

Specialty **	2013	2014	2015	2016	2017	2018	2019	2020	TOTALS
Administrative Medicine					1		1		5
Allergy/Immunology	3	1	3			7	1		16
Ambulance Service		6	3	5	1		4	1	26
Anesthesiology	21	19	7	17	22	65	19	9	317
Cardiology	413	92	21	105	30	10	14	5	1042
Cardiovascular Disease									1
Corporation - type unknown/other	83	48	57	23	6	4	13	24	550
Dental - dental specialty incl surgery	3	6	4	3	6	11	13	45	100
Dental - dentist	55	65	70	87	104	47	51	29	792
Dental - other	8	3	1			3	3	1	35
Dermatology		2	8	8	2	3	2	2	62
Emergency Room Medicine	52	43	45	39	39	45	48	27	683
Endocrinology			1	1					11
Facility - Health Care (General)	4	5	1	7	22	5	3	4	89
Facility - Drug/Alcohol Rehab								1	1
Facility - Hospice				1				1	7
Facility - Nursing Home	6	7	7	9	10	15	25	20	132
Facility - Physical Therapy		2				1	1	3	12
Facility - Podiatric	1		1	1		3	2	4	15
Facility - Psychiatric/Mental Health		1	1	2		1		1	16
Facility - Rehabilitation	6	11	5	3	4	3	1	7	58
Facility - Skilled Care			4				3	2	9
Facility - unknown type/not listed	11	1	2		2	3	2	2	41
Family/General Practice - Incl OB	12	6	6	1		1	3	5	96
Family/General Practice - No OB	66	40	25	11	21	16	8	10	491
Gastroenterology	23	11	14	12	15	13	10	2	196
General Preventive Medicine						1			4
Geneticist									1
Geriatrics		1				1		2	4
Gynecology	8	13	7	11	7	11	8	14	177
Hematology	1	1	2	1		1	1	1	21
Hospital	29	34	21	8	9	11	6	5	356
Hospitalist/House Staff	9	8	10	12	6	18	4	6	92
Imaging center						3	2	3	49

Number of Closed Claims by Specialty from 2005 to 2020

Specialty **	2013	2014	2015	2016	2017	2018	2019	2020	TOTALS
Pulmonary Diseases	9	8	14	8	6	17	10	8	135
Radiology	39	21	22	25	30	27	36	27	436
Rehabilitation - other					1			1	4
Rheumatology		3	2	1	1	2	1		20
Surgeon - not otherwise classed	42	37	71	48	48	32	29	33	759
Surgical Center - other/unknown type	3	7	10	4	51	4	7	47	156
Tech/Assistant/Other related	2	1	1		2		1	1	14
Thoracic	3	2	6		1	2	3		61
Urgent Care Medicine	1	1	1	1	4	8	2	3	27
Urology	11	9	19	4	7	6	8	8	195
Vascular	10	5	4	7	7	7	10	12	147
TOTALS	1328	890	842	859	926	871	742	594	13268 *

* This is the total of closed claims for all insurers for 2005 to 2020

** Specialty includes Group specialties like Corporations

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2020

Jurisdiction		2005	2006	2007	2008	2009	2010	2011	2012
Allegany County	Arbitration	2	3	4	2	2	0	2	1
Allegany County	Circuit Court	3	4	3	4	21	8	14	9
Allegany County	District Court	1	0	0	0	2	9	17	2
Allegany County	Small Claims Court	0	0	0	0	0	0	1	5
Anne Arundel County	Arbitration	4	0	1	1	1	4	4	8
Anne Arundel County	Circuit Court	37	49	38	31	36	34	49	31
Anne Arundel County	District Court	3	2	4	0	6	4	2	8
Anne Arundel County	Unknown / other	0	1	0	0	0	0	0	0
Baltimore - unknown	Arbitration	0	1	0	0	0	0	0	0
Baltimore - unknown	Circuit Court	4	10	5	9	0	0	0	0
Baltimore - unknown	District Court	0	0	0	0	0	0	0	0
Baltimore - unknown	Unknown / other	1	4	1	0	2	2	1	0
Baltimore City	Arbitration	3	5	9	2	10	13	24	19
Baltimore City	Circuit Court	49	62	61	86	82	110	93	76
Baltimore City	District Court	1	0	1	1	2	4	2	10
Baltimore City	Unknown / other	0	4	0	2	0	0	0	
Baltimore County	Arbitration	7	3	0	0	6	6	22	16
Baltimore County	Circuit Court	70	37	61	50	74	79	95	131
Baltimore County	District Court	0	5	2	0	11	7	3	12
Baltimore County	Small Claims Court	0	0	0	0	0	1	1	0
Baltimore County	Unknown / other	2	6	0	0	1	1	0	0
Calvert County	Arbitration	0	0	0	0	1	2	1	0
Calvert County	Circuit Court	10	26	9	10	2	5	8	5
Calvert County	District Court	1	0	0	2	0	0	0	0
Caroline County	Arbitration	0	1	0	0	0	0	0	0
Caroline County	Circuit Court	0	2	0	0	1	2	1	0
Carroll County	Arbitration	0	0	0	0	0	2	0	0
Carroll County	Circuit Court	3	5	4	12	3	13	20	6

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2020

Jurisdiction		2013	2014	2015	2016	2017	2018	2019	2020	Totals
Allegany County	Arbitration	23	14	0	2	1	1	0	0	57
Allegany County	Circuit Court	10	1	1	6	5	20	16	6	131
Allegany County	District Court	4	0	0	5	7	12	15	0	74
Allegany County	Small Claims Court	0	0	1	0	0	0	0	0	7
Anne Arundel County	Arbitration	5	2	4	2	3	6	0	0	45
Anne Arundel County	Circuit Court	24	26	22	20	36	50	40	36	559
Anne Arundel County	District Court	2	1	11	1	5	1	3	3	56
Anne Arundel County	Unknown / other	0	0	0	2	0	0	0	1	4
Baltimore - unknown	Arbitration	0	1	0	0	0	0	0	1	3
Baltimore - unknown	Circuit Court	0	0	3	0	0	0	0	1	32
Baltimore - unknown	District Court	12	0	0	0	0	0	2	0	14
Baltimore - unknown	Unknown / other	0	0	3	2	0	0	0	0	16
Baltimore City	Arbitration	27	9	0	10	4	10	9	2	156
Baltimore City	Circuit Court	98	82	60	61	80	45	60	49	1154
Baltimore City	District Court	16	49	2	3	4	2	2	1	100
Baltimore City	Unknown / other	0	0	0	0	0	0	0	0	6
Baltimore County	Arbitration	38	13	11	25	21	22	9	7	206
Baltimore County	Circuit Court	414	87	85	158	190	69	62	112	1774
Baltimore County	District Court	2	2	8	5	5	6	0	4	72
Baltimore County	Small Claims Court	0	0	0	1	0	0	2	0	5
Baltimore County	Unknown / other	0	0	1	2	2	2	0	0	17
Calvert County	Arbitration	0	0	0	0	0	2	1	0	7
Calvert County	Circuit Court	8	7	3	7	2	3	1	8	114
Calvert County	District Court	0	1	0	0	0	1	0	0	5
Caroline County	Arbitration	0	0	0	0	0	0	0	0	1
Caroline County	Circuit Court	0	0	0	0	1	0	0	1	8
Carroll County	Arbitration	0	6	0	0	0	0	1	1	10
Carroll County	Circuit Court	11	16	7	7	9	19	11	3	149

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2020

Jurisdiction		2005	2006	2007	2008	2009	2010	2011	2012
Cecil County	Arbitration	0	0	0	0	0	0	0	2
Cecil County	Circuit Court	3	2	1	2	7	5	1	6
Cecil County	District Court	0	0	0	0	0	1	0	0
Cecil County	Unknown / other	0	0	0	0	0	0	0	0
Charles County	Arbitration	0	0	0	1	1	0	0	0
Charles County	Circuit Court	7	8	5	4	2	10	9	11
Charles County	District Court	1	0	0	0	0	0	0	0
Charles County	Small Claims Court	0	0	0	0	0	0	1	0
Dorchester County	Circuit Court	1	0	2	0	2	0	1	1
Dorchester County	District Court	0	0	0	1	0	1	0	0
Frederick County	Arbitration	0	0	1	1	0	0	1	1
Frederick County	Circuit Court	21	16	10	17	26	17	14	10
Frederick County	District Court	1	0	1	0	1	0	0	1
Frederick County	Unknown / other	0	1	0	0	0	0	0	0
Frederick MD	State Circuit Court	0	0	0	0	0	0	0	0
Garrett County	Circuit Court	2	1	0	0	0	0	3	5
Garrett County	District Court	0	0	0	0	0	0	0	0
Harford County	Arbitration	1	0	2	4	7	1	11	0
Harford County	Circuit Court	11	11	16	9	12	22	9	14
Harford County	District Court	0	0	0	0	0	0	0	0
Harford County	Unknown / other	0	0	0	0	0	0	0	0
Howard County	Arbitration	1	0	0	1	1	2	0	0
Howard County	Circuit Court	6	7	9	10	8	12	9	10
Howard County	District Court	0	0	4	0	0	2	6	1
Howard County	Small Claims Court	0	0	0	0	0	0	0	0
Kent County	Arbitration	0	4	0	0	2	0	0	0
Kent County	Circuit Court	1	1	4	2	5	0	1	0

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2020

Jurisdiction		2013	2014	2015	2016	2017	2018	2019	2020	Totals
Cecil County	Arbitration	2	11	1	0	0	0	0	0	16
Cecil County	Circuit Court	6	0	9	9	7	5	1	2	66
Cecil County	District Court	0	0	0	0	0	0	1	0	2
Cecil County	Unknown / other	0	0	0	1	0	0	0	0	1
Charles County	Arbitration	0	1	0	0	0	0	4	0	7
Charles County	Circuit Court	7	1	8	5	4	7	2	8	98
Charles County	District Court	0	1	1	0	0	0	2	1	6
Charles County	Small Claims Court	0	0	0	0	0	0	0	0	1
Dorchester County	Circuit Court	0	0	5	1	0	1	0	0	14
Dorchester County	District Court	0	0	0	0	0	0	0	1	3
Frederick County	Arbitration	3	2	10	3	4	0	1	0	27
Frederick County	Circuit Court	16	8	12	8	11	13	10	3	212
Frederick County	District Court	0	0	1	0	1	0	0	1	7
Frederick County	Unknown / other	0	0	0	0	0	0	0	0	1
Frederick MD	State Circuit Court	0	0	0	0	0	0	0	0	0
Garrett County	Circuit Court	1	0	0	1	0	0	1	1	15
Garrett County	District Court	3	0	0	0	0	0	0	0	3
Harford County	Arbitration	2	3	1	0	1	2	1	0	36
Harford County	Circuit Court	12	16	11	21	18	48	11	11	252
Harford County	District Court	0	0	1	1	0	0	1	0	3
Harford County	Unknown / other	0	0	0	2	0	0	0	0	2
Howard County	Arbitration	6	0	2	1	4	1	3	0	22
Howard County	Circuit Court	13	5	6	9	21	18	12	8	163
Howard County	District Court	1	1	2	1	2	0	0	0	20
Howard County	Small Claims Court	0	0	0	0	0	0	1	0	1
Kent County	Arbitration	0	0	2	0	0	0	0	0	8
Kent County	Circuit Court	0	2	3	1	1	0	0	0	21

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2020

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

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2020

Jurisdiction		2013	2014	2015	2016	2017	2018	2019	2020	Totals
Montgomery County	Arbitration	9	6	8	13	8	10	11	3	139
Montgomery County	Circuit Court	59	53	78	46	56	56	59	44	934
Montgomery County	District Court	5	6	2	5	6	0	3	8	55
Montgomery County	Small Claims Court	0	0	1	0	0	0	1	1	6
Montgomery County	other/unknown	0	0	0	1	0	0	0	0	2
Prince George's County	Arbitration	9	13	6	4	13	5	5	3	111
Prince George's County	Circuit Court	52	49	68	71	50	64	45	38	1039
Prince George's County	District Court	10	25	7	4	3	4	7	4	82
Prince George's County	Small Claims Court	3	1	0	0	0	0	0	0	7
Prince George's County	other / unknown	0	2	0	0	1	1	0	1	15
Queen Anne's County	Arbitration	0	0	0	0	0	0	0	0	2
Queen Anne's County	Circuit Court	0	0	3	0	0	0	1	1	9
Queen Anne's County	District Court	0	0	0	0	0	0	0	0	1
Somerset County	Circuit Court	0	1	0	0	0	0	0	0	9
Somerset County	District Court	0	3	0	1	0	3	1	0	30
Somerset County	Small Claims Court	0	0	0	0	0	0	0	0	1
St. Mary's County	Arbitration	0	0	0	0	0	0	0	0	3
St. Mary's County	Circuit Court	7	5	6	7	3	4	6	3	72
St. Mary's County	District Court	0	0	0	0	0	1	0	0	3
Talbot County	Arbitration	0	0	0	5	0	0	0	0	6
Talbot County	Circuit Court	6	5	7	4	5	2	5	4	91
Washington County	Arbitration	2	2	1	0	0	2	4	2	31
Washington County	Circuit Court	1	2	11	9	7	10	4	2	114
Washington County	District Court	2	4	0	1	0	1	3	0	56
Washington County	Small Claims Court	0	0	0	0	0	0	0	0	1
Wicomico County	Arbitration	5	1	7	0	2	3	3	0	29
Wicomico County	Circuit Court	11	13	16	9	9	8	6	1	207
Wicomico County	District Court	1	0	0	0	2	0	1	0	9

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2020

Jurisdiction		2013	2014	2015	2016	2017	2018	2019	2020	Totals
Worcester County	Arbitration	0	0	0	1	0	0	0	0	3
Worcester County	Circuit Court	2	1	3	1	3	0	3	0	29
Worcester County	District Court	0	0	0	6	2	0	0	0	8
Worcester County	Small Claims Court	0	0	0	0	0	0	2	0	2
TOTALS		950	560	521	571	619	540	455	387	8895
Claims not resulting in a suit		150	152	132	125	128	117	88	130	1880
OTHER COURTS or JURISDICTIONS										
Maryland Health Claims ADR (County unknown)		54	52	53	42	41	39	21	38	558
Maryland Court of Special Appeals		0	0	0	0	0	0	1	0	6
US District Court for Maryland		119	86	108	96	113	158	169	26	1493
US Supreme Court		0	0	0	0	0	0	0	0	1
Out of State Courts		54	10	12	13	8	7	0	0	154
Other Courts		0	30	16	12	16	8	8	13	277
Total Other Courts or Jurisdictions		227	178	189	163	178	212	199	77	2489
GRAND TOTALS		1327	890	842	859	925	869	742	594	13264
Court Information Not Provided / Unknown		1	0	0	0	1	2	0	3	7