

MARTIN O'MALLEY  
Governor

ANTHONY G. BROWN  
Lt. Governor



THERESE M. GOLDSMITH  
Commissioner

KAREN STAKEM HORNIG  
Deputy Commissioner

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202  
Phone: 410-468-2340 Fax: 410-468-2307  
1-800-492-6116 TTY: 1-800-735-2258  
[www.mdinsurance.state.md.us](http://www.mdinsurance.state.md.us)

August 6, 2013

The Honorable Thomas V. Mike Miller, Jr.  
President of the Senate  
State House, H-107  
Annapolis, Maryland 21401-1991

The Honorable Michael E. Busch  
Speaker of the House of Delegates  
State House, H-101  
Annapolis, Maryland 21401-1991

Re: 2013 Report on the Availability and Affordability of  
Health Care Medical Professional Liability Insurance— MSAR # 2976

Dear President Miller and Speaker Busch:

Pursuant to Section 4-405(e) of the Insurance Article, the Maryland Insurance Administration ("MIA") is charged with annually reporting to the Legislative Policy Committee the Commissioner's findings 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 in the State. The MIA is enclosing its 2013 Report on the Availability and Affordability of Health Care Medical Professional Liability Insurance.

The Honorable Thomas V. Mike Miller, Jr.  
The Honorable Michael E. Busch  
August 6, 2013  
Page Two

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

Very truly yours,

*signature on original*

A black rectangular redaction box covers the signature of the sender.

Therese M. Goldsmith  
Commissioner

Enclosure

cc: Legislative Policy Committee (25 copies)  
Lynne B. Porter, Committee Staff  
Victoria L. Gruber, Chief of Staff, President of the Senate  
Kristin F. Jones, Chief of Staff, Speaker of the House  
Sarah T. Albert, Library & Information Services (5 copies)  
Tinna M. Quigley, Director Government Relations and Policy Development



**2013 Report on the Availability and  
Affordability of Health Care Medical  
Professional Liability Insurance in Maryland**

**August 2013**

## TABLE OF CONTENTS

Executive Summary .....	2
Introduction .....	3
Medical Malpractice Insurance Market.....	3
Medical Malpractice Insurance Premiums.....	4
Closed Claims.....	6
Conclusion.....	7

## **Executive Summary**

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

Medical malpractice insurance is available from admitted insurers, surplus lines insurers and risk retention groups. The number of companies offering medical malpractice insurance in Maryland has remained relatively stable over time. However, this is a highly concentrated market. In 2012, two insurer groups wrote nearly 61 percent of all medical malpractice insurance premiums.

Medical malpractice insurance is a highly volatile line of business. Medical malpractice insurance premiums increased significantly between 2002 and 2005 then decreased or remained the same through 2012. The largest writer of medical malpractice made no changes to its rates in 2013.

## **Introduction**

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

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

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

### **Medical Malpractice Insurance Market**

Different types of companies are authorized to write medical malpractice insurance in the State. These include admitted insurers, surplus lines insurers and risk retention groups. These companies provide medical malpractice insurance for all types

of health care providers, not just physicians and surgeons.<sup>1</sup> In 2012, 65 insurer groups wrote medical malpractice insurance in Maryland. Exhibits A1 through A3 provide detailed information about these insurer groups.

Two companies, Medical Mutual Liability Insurance Society of Maryland (“Medical Mutual”) and MCIC VT INC RRG (“MCIC”) wrote nearly 61 percent of all medical malpractice insurance premiums in 2012. This demonstrates how highly concentrated this market is.

Medical Mutual is an admitted insurer created by the General Assembly.<sup>2</sup> MCIC is a risk retention group organized under Vermont law and is a non-admitted insurer.<sup>3</sup> Medical Mutual wrote 44.6 percent and MCIC wrote 16.1 percent of all medical malpractice insurance in 2012.

Exhibit A4 shows the percentage of medical malpractice insurance premium written by the top four companies from 2000 through 2012. Medical Mutual’s market share has exceeded 40 percent every year from 2004 through 2012, and increased by 1.1 percent from 2011 to 2012.

### **Medical Malpractice Insurance Premiums**

Medical malpractice insurance premiums increased dramatically between 2002 and 2005. In response to these increases, the General Assembly created the Maryland Health Care Rate Stabilization Fund which operated to subsidize medical malpractice

---

<sup>1</sup> Refer to the MIA’s *Comparison Guide to Medical Professional Liability Insurance Rates* (“*Comparison Guide*”) for a detailed listing of insurers and premiums across the State.

<sup>2</sup> See Chapter 544, Section 1, Laws of Maryland, 1975.

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

insurance premiums paid by eligible health care providers to admitted insurers that elected to participate in the program through calendar year 2008.

Exhibit A5 shows the percentage change in Medical Mutual's rates between 1996 and 2013. Medical malpractice insurance premiums increased the most between 2002 and 2005 then decreased or remained the same through 2011. Medical Mutual requested and implemented a rate increase (4 percent) for 2012, but made no changes to its rates in 2013.

Medical malpractice insurance premiums vary by specialty, policy limits and practice location. Exhibits B through E provide premium comparisons for 18 different specialties utilizing a base premium for policy limits of \$1 million per incident/\$3 million annual aggregate for the years 2010 through 2013. Although the premium may differ for a given company in a given specialty, overall these Exhibits indicate stability in medical malpractice insurance premiums over this time period.

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

Coverage terms, such as the deductible, impact the premium for medical malpractice insurance. By law, medical malpractice insurers are required to offer policies



with high deductibles: \$25,000, \$50,000 and \$100,000. Exhibits H and I show that these policies have not been attractive to providers. However, the Exhibits also show that health care providers do, on occasion, purchase policies with deductibles less than \$25,000. Typically, liability insurance policies, including medical malpractice insurance policies, are issued without deductibles.

### **Closed Claims**

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

While closed claims increased overall by 128.8 percent from 2005 to 2012, there are significant yearly fluctuations. Some of the fluctuation may be attributable to the manner in which this data has been collected by the MIA;<sup>5</sup> however, from 2008 through 2012, the period of time in which data has been collected uniformly, the number of closed claims increased overall by 66.6 percent. The percentage increase differs significantly among the types of insurers writing coverage: 26.42 percent for admitted insurers, 279.5 percent for surplus lines insurers and 6.3 percent for risk retention groups. Surplus lines insurers generally provide coverage for higher-risk health care professionals (e.g. those with prior or poor loss history); therefore, it is anticipated that more claims will be filed against these providers and more claims closed by these insurers.

---

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

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

## **Conclusion**

The number of companies offering medical malpractice insurance in Maryland has remained relatively stable over time and the premiums remained constant from 2006 through 2012. There was an average premium increase of 4 percent for the largest underwriter of medical malpractice insurance in the State in 2012; however, no rate changes were made in 2013.

The number of closed claims appears to have increased dramatically between 2005 and 2012. Due to changes in data collection methodology, little credence can be given to the percentage increase over that time period; however, between 2008 and 2012, data was collected uniformly and the number of closed claims increased overall by 66.6 percent. This increase is driven by the number of closed claims reported by surplus lines insurers that tend to underwrite higher risk health care professionals.

## EXHIBIT LIST

Exhibit A1	2012 Medical Professional Liability Premiums by Insurance Group
Exhibit A2	Change in Written Premium by Insurance Group by Type of License from 2011 to 2012
Exhibit A3	2012 Market Share of the Nine Largest Admitted Carriers 2012 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)
Exhibit A4 - Page 1	Market Share of the Top Carriers from 2000 to 2012 (Based on 2012 Market Share)
Exhibit A4 - Page 2	Industry and MMLIS Written Premiums (in Millions) from 2000 to 2012 Includes Surplus Lines and RRG's Change in Written Premium from the Prior Year for the Industry and MMLIS
Exhibit A4 - Page 3	Market Share by License Type from 2000 to 2012
Exhibit A5	Medical Mutual Rate Change History from 1996 to 2013
Exhibit B	Rate Comparison Charts for Certain Physician Classes from 2010 to 2013
Exhibit C	Rate Comparison Charts for Certain Surgeon Classes from 2010 to 2013
Exhibit D	Rate Comparison Charts for Psychiatrist (Including Child) Class from 2010 to 2013
Exhibit E	Rate Comparison Charts for Certain Nursing Classes from 2010 to 2013
Exhibit F	Rate Comparison Charts for Physical Therapists (Employed) from 2010 to 2013
Exhibit G	Rate Comparison Charts for Dentist Class from 2010 to 2013
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 2012
Exhibit K	Number of Closed Claims by Specialty from 2005 to 2012
Exhibit L	Number of Suits Filed by Jurisdiction and Venue from 2005 to 2012

2012 Medical Professional Liability Premiums by Insurance Group

2012 Premium Rank	2012 Group Code	2012 Group Name	2012 Insurance		2012 Market		2012 Admitted		2012 Surplus	
			Group Premium	Share	Share	Premium	Premiums	Lines	Premium	
1	377	MEDICAL INS OF MD GRP	126,153,112	44.57%	126,153,112					
2	0	MCIC VT INC RRG	45,607,380	16.11%						45,607,380
3	831	DOCTORS CO GRP	21,792,326	7.70%	21,367,911				424,415	
4	31	BERKSHIRE HATHAWAY GRP	11,880,324	4.20%	9,833,383				2,046,941	
5	2698	PROASSURANCE CORP GRP	11,381,333	4.02%	10,946,356				434,977	
6	12	AMERICAN INTL GRP	9,749,274	3.44%	2,661,059				7,088,215	
7	4509	IRONSHORE GRP	9,099,637	3.21%					9,099,637	
8	218	CNA INS GRP	7,648,019	2.70%	6,724,441				923,578	
9	1129	WHITE MOUNTAINS GRP	4,950,615	1.75%	193,902				4,756,713	
10	4743	CHRISTUS HLTH GRP	4,005,020	1.41%	4,005,020					
11	3239	ALLIED WORLD ASSUR HOLDING GRP	3,226,009	1.14%	1,279,170				1,946,839	
12	0	HEALTHCARE PROVIDERS INS EXCH	2,985,788	1.05%	2,985,788					
13	785	MARKEL CORP GRP	2,611,900	0.92%					2,611,900	
14	0	PREFERRED PHYSICIANS MEDICAL RRG	2,055,468	0.73%						2,055,468
15	626	AGE LTD GRP	2,036,335	0.72%	1,782,050				254,285	
16	212	ZURICH INS GRP	1,848,067	0.65%	21,226				1,826,841	
17	508	NATIONAL GRP	1,621,904	0.57%	251,649				1,317,284	
18	1279	ARCH INS GRP	1,317,284	0.47%						
19	111	LIBERTY MUT GRP	1,193,362	0.42%	968,068				225,294	
20	4574	CATLIN US INS GRP	1,069,074	0.38%					1,069,074	
21	0	OPHTHALMIC MUT INS CO RRG	976,385	0.34%						976,385
22	98	WR BERKLEY CORP GRP	801,195	0.28%					801,195	
23	4701	TORUS INS GRP	760,027	0.27%					760,027	
24	2638	NCMIC GRP	730,495	0.26%	730,495					
25	244	CINCINNATI FIN GRP	728,419	0.26%	722,904				5,515	
26	158	FAIRFAX FIN GRP	720,784	0.25%	720,784					
27	501	ALLEGHANY GRP	687,409	0.24%					687,409	
28	0	CARING COMMUNITIES RECIP RRG	532,051	0.19%						532,051
29	3494	JAMES RIVER GRP	412,168	0.15%					412,168	
30	4758	MEDSTAR HLTH GRP	374,867	0.13%						374,867
31	361	MUNICH RE GRP	367,522	0.13%	124,175				243,347	

2012 Medical Professional Liability Premiums by Insurance Group

2012 Premium Rank	2012 Group Code	2012 Group Name	2012 Insurance Group Premium	2012 Market Share	2012 Admitted Premium	2012 Surplus Lines Premiums	2012 RRG Premium
32	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	365,818	0.13%			365,818
33	0	KINSALE INS CO	332,107	0.12%		332,107	
34	3478	HALLMARK FIN SERV GRP	305,412	0.11%		305,412	
35	88	THE HANOVER INS GRP	295,483	0.10%	295,483		
36	0	ALLIED PROFESSIONALS INS CO RRG	286,525	0.10%			286,525
37	0	OCEANUS INS CO A RRG	236,180	0.08%			236,180
38	0	AMERICAN ASSOC OF OTHODONTISTS RRG	220,433	0.08%			220,433
39	1154	COVERYS GRP	201,455	0.07%	201,455		
40	0	PEACE CHURCH RRG INC	149,263	0.05%			149,263
41	0	LANCET IND RRG INC	144,345	0.05%			144,345
42	1282	* NORCAL GRP	144,130	0.05%	144,130		
43	783	* RLI INS GRP	143,302	0.05%		143,302	
44	761	ALLIANZ INS GRP	138,229	0.05%	17,332	120,897	
45	0	NATIONAL MEDICAL PROFESSIONAL RRG IN	119,245	0.04%			119,245
46	0	CHURCH MUT INS CO	74,230	0.03%	74,230		
47	0	CARE RRG INC	64,098	0.02%			64,098
48	0	DOCTORS & SURGEONS NATL RRG INC	60,427	0.02%			60,427
49	0	* SUNLAND RRG INC	60,061	0.02%			60,061
50	0	CONTINUING CARE RRG INC	52,616	0.02%			52,616
51	866	WESTERN WORLD GRP	51,300	0.02%		51,300	
52	176	STATE FARM GRP	50,004	0.02%	50,004		
53	38	CHUBB INC GRP	44,458	0.02%		44,458	
54	0	URGENT CARE ASSUR CO RRG INC	34,460	0.01%			34,460
55	0	FAIRWAY PHYSICIANS INS CO RRG	33,873	0.01%			33,873
56	775	PHARMACISTS MUT GRP	32,393	0.01%	32,393		
57	0	GREEN HILLS INS CO RRG	25,409	0.01%			25,409
58	0	OBSTETRICIANS & GYNECOLOGISTS RRG OF	24,624	0.01%			24,624
59	4681	AFFILIATES RISK GRP	12,656	0.00%			12,656
60	0	WELLSPAN RRG	10,000	0.00%			10,000
61	457	* ARGONAUT GRP	9,024	0.00%		9,024	
62	867	* BALDWIN & LYONS GRP	7,974	0.00%		7,974	

2012 Medical Professional Liability Premiums by Insurance Group

2012 Premium Rank	2012 Group Code	2012 Group Name	2012 Insurance		2012 Market	2012 Admitted		2012 Surplus		2012 RRG Premium
			Group Premium	Share	Share	Premium	Premium	Lines	Premiums	
63	1120	* EVEREST REINS HOLDINGS GRP	3,012	0.00%	3,012	3,012	2,575	2,575		850
64	175	STATE AUTO MUT GRP	2,575	0.00%						
65	0	AMERICAN EXCESS INS EXCH RRG	850	0.00%						
<b>Industry Totals</b>			<b>283,059,524</b>			<b>192,289,532</b>	<b>37,952,703</b>	<b>52,817,289</b>	<b>18.7%</b>	

\* - Indicates company is new from 2011 to 2012

The following companies had premium in 2011, but not in 2012:

- 1285 XL AMER GRP
- 1346 AMERICAN SAFETY HOLDING GRP
- 0 HEALTHCARE SAFETY & PROTECTION RRG I
- 0 SUNLAND RRG INC
- 984 HCC INS HOLDINGS GRP

Change in Written Premium by Insurance Group by Type of License from 2011 to 2012

2012 Premium Rank	2012 Group Code	2012 Group Name	2012 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premiums	RRG Premium
1	377	MEDICAL INS OF MD GRP	126,153,112	3.23%	3.23%	n/a	n/a
2	0	MCIC VT INC RRG	45,607,380	-1.99%	n/a	n/a	-1.99%
3	831	DOCTORS CO GRP	21,792,326	-4.52%	-4.78%	10.97%	n/a
4	31	BERKSHIRE HATHAWAY GRP	11,880,324	3.67%	7.92%	-12.83%	n/a
5	2698	PROASSURANCE CORP GRP	11,381,333	5.83%	6.59%	-10.26%	n/a
6	12	AMERICAN INTL GRP	9,749,274	-30.12%	-2.16%	-36.89%	n/a
7	4509	IRONSHORE GRP	9,099,637	276.90%	n/a	276.90%	n/a
8	218	CNA INS GRP	7,648,019	-8.10%	-1.47%	-38.32%	n/a
9	1129	WHITE MOUNTAINS GRP	4,950,615	23.37%	14.76%	23.75%	n/a
10	4743	CHRISTUS HLTH GRP	4,005,020	121.48%	121.48%	n/a	n/a
11	3239	ALLIED WORLD ASSUR HOLDING GRP	3,226,009	-15.33%	6.62%	-25.41%	n/a
12	0	HEALTHCARE PROVIDERS INS EXCH	2,985,788	-45.90%	-45.90%	n/a	n/a
13	785	MARKEL CORP GRP	2,611,900	-0.37%	n/a	-0.37%	n/a
14	0	PREFERRED PHYSICIANS MEDICAL RRG	2,055,468	-5.04%	n/a	n/a	-5.04%
15	626	ACE LTD GRP	2,036,335	18.89%	13.76%	73.89%	n/a
16	212	ZURICH INS GRP	1,848,067	-21.05%	-55.55%	-20.33%	n/a
17	508	NATIONAL GRP	1,621,904	1.26%	2.18%	n/a	1.10%
18	1279	ARCH INS GRP	1,317,284	-36.57%	n/a	-36.57%	n/a
19	111	LIBERTY MUT GRP	1,193,362	-32.14%	-38.38%	20.06%	n/a
20	4574	CATLIN US INS GRP	1,069,074	-12.86%	n/a	-12.86%	n/a
21	0	OPHTHALMIC MUT INS CO RRG	976,385	7.77%	n/a	n/a	7.77%
22	98	WR BERKLEY CORP GRP	801,195	-68.64%	n/a	214.17%	n/a
23	4701	TORUS INS GRP	760,027	4.80%	n/a	4.80%	n/a
24	2638	NCMIC GRP	730,495	0.81%	0.81%	n/a	n/a
25	244	CINCINNATI FIN GRP	728,419	2.09%	2.05%	7.50%	n/a
26	158	FAIRFAX FIN GRP	720,784	2.37%	2.37%	n/a	n/a
27	501	ALLEGHANY GRP	687,409	2.15%	n/a	2.15%	n/a
28	0	CARING COMMUNITIES RECIP RRG	532,051	6.07%	n/a	n/a	6.07%

Change in Written Premium by Insurance Group by Type of License from 2011 to 2012

2012 Premium Rank	2012 Group Code	2012 Group Name	2012 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premiums	RRG Premium
29	3494	JAMES RIVER GRP	412,168	57.75%	n/a	57.75%	n/a
30	4758	MEDSTAR HLTH GRP	374,867	2.67%	n/a	n/a	2.67%
31	361	MUNICHIRE GRP	367,522	47.97%	1.60%	92.89%	n/a
32	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	365,818	31.46%	n/a	n/a	31.46%
33	0	KINSALE INS CO	332,107	14.45%	n/a	14.45%	n/a
34	3478	HALLMARK FIN SERV GRP	305,412	7.19%	n/a	7.19%	n/a
35	88	THE HANOVER INS GRP	295,483	-18.53%	-18.53%	n/a	n/a
36	0	ALLIED PROFESSIONALS INS CO RRG	286,525	19.53%	n/a	n/a	19.53%
37	0	OCEANUS INS CO A RRG	236,180	58.40%	n/a	n/a	58.40%
38	0	AMERICAN ASSOC OF OTHODONTISTS RRG	220,433	-2.86%	n/a	n/a	-2.86%
39	1154	GOVERYS GRP	201,455	n/a	n/a	n/a	n/a
40	0	PEACE CHURCH RRG INC	149,263	7.01%	n/a	n/a	7.01%
41	0	LANCET IND RRG INC	144,345	465.86%	n/a	n/a	465.86%
42	1282	* NORCAL GRP	144,130	n/a	n/a	n/a	n/a
43	783	* RLI INS GRP	143,302	n/a	n/a	n/a	n/a
44	761	ALLIANZ INS GRP	138,229	-2.66%	-0.49%	-2.96%	n/a
45	0	NATIONAL MEDICAL PROFESSIONAL RRG IN	119,245	-6.22%	n/a	n/a	-6.22%
46	0	CHURCH MUT INS CO	74,230	126.02%	126.02%	n/a	n/a
47	0	CARE RRG INC	64,098	12.31%	n/a	n/a	12.31%
48	0	DOCTORS & SURGEONS NATL RRG INC	60,427	419.76%	n/a	n/a	419.76%
49	0	* SUNLAND RRG INC	60,061	n/a	n/a	n/a	n/a
50	0	CONTINUING CARE RRG INC	52,616	-67.45%	n/a	n/a	-67.45%
51	866	WESTERN WORLD GRP	51,300	8.38%	n/a	8.38%	n/a
52	176	STATE FARM GRP	50,004	-0.88%	-0.88%	n/a	n/a
53	38	CHUBB INC GRP	44,458	-36.55%	n/a	-36.55%	n/a
54	0	URGENT CARE ASSUR CO RRG INC	34,460	92.42%	n/a	n/a	92.42%
55	0	FAIRWAY PHYSICIANS INS CO RRG	33,873	-8.33%	n/a	n/a	-8.33%
56	775	PHARMACISTS MUT GRP	32,393	12.11%	12.11%	n/a	n/a



Change in Written Premium by Insurance Group by Type of License from 2011 to 2012

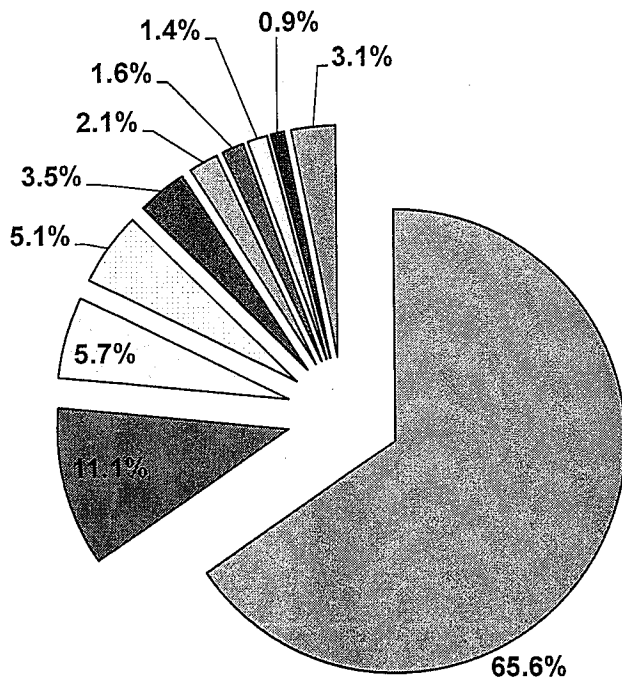
2012 Premium Rank	2012 Group Code	2012 Group Name	2012 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premiums	RRG Premium
57	0	GREEN HILLS INS CO RRG	25,409	16.25%	n/a	n/a	16.25%
58	0	OBSTETRICIANS & GYNECOLOGISTS RRG OF	24,624	129.79%	n/a	n/a	129.79%
59	4681	AFFILIATES RISK GRP	12,656	-5.59%	n/a	n/a	-5.59%
60	0	WELLSPAN RRG	10,000	-16.67%	n/a	n/a	-16.67%
61	457	* ARGONAUT GRP	9,024	n/a	n/a	n/a	n/a
62	867	* BALDWIN & LYONS GRP	7,974	n/a	n/a	n/a	n/a
63	1120	* EVEREST REINS HOLDINGS GRP	3,012	n/a	n/a	n/a	n/a
64	175	STATE AUTO MUT GRP	2,575	-30.35%	n/a	-30.35%	n/a
65	0	AMERICAN EXCESS INS EXCH RRG	850	-50.00%	n/a	n/a	-50.00%
<b>Industry Totals</b>			<b>283,059,524</b>	<b>0.74%</b>	<b>2.04%</b>	<b>3.86%</b>	<b>-1.60%</b>

\* - Indicates company is new from 2011 to 2012

The following companies had premium in 2011, but not in 2012:

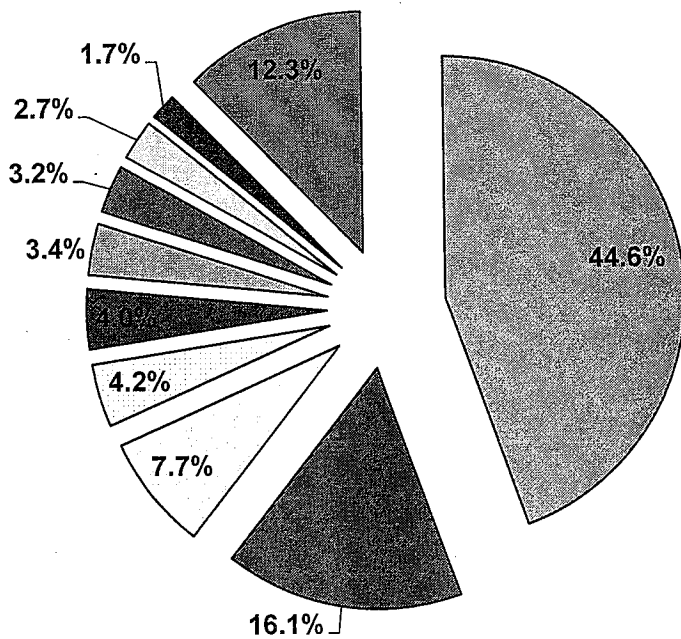
- 1285 XL AMER GRP
- 1346 AMERICAN SAFETY HOLDING GRP
- 0 HEALTHCARE SAFETY & PROTECTION RRG I
- 0 SUNLAND RRG INC
- 984 HCC INS HOLDINGS GRP

2012 Market Share of the Nine Largest Admitted Carriers



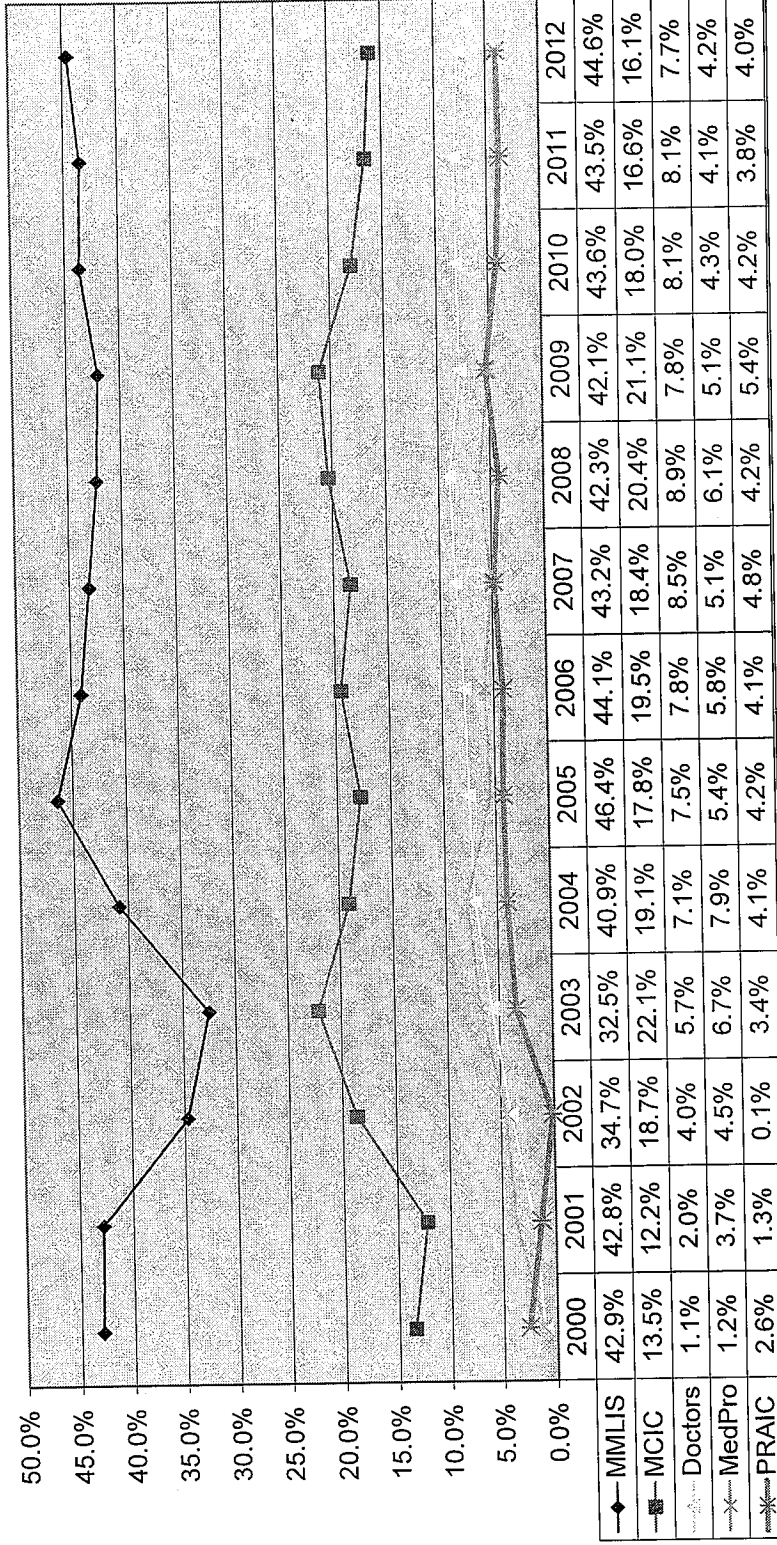
- MEDICAL INS OF MD GRP
- DOCTORS CO GRP
- PROASSURANCE CORP GRP
- BERKSHIRE HATHAWAY GRP
- CNA INS GRP
- CHRISTUS HLTH GRP
- HEALTHCARE PROVIDERS INS EXCH
- AMERICAN INTL GRP
- ACE LTD GRP
- REMAINING

2012 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)



- MEDICAL INS OF MD GRP
- MCIC VT INC RRG
- DOCTORS CO GRP
- BERKSHIRE HATHAWAY GRP
- PROASSURANCE CORP GRP
- AMERICAN INTL GRP
- IRONSHORE GRP
- CNA INS GRP
- WHITE MOUNTAINS GRP
- REMAINING

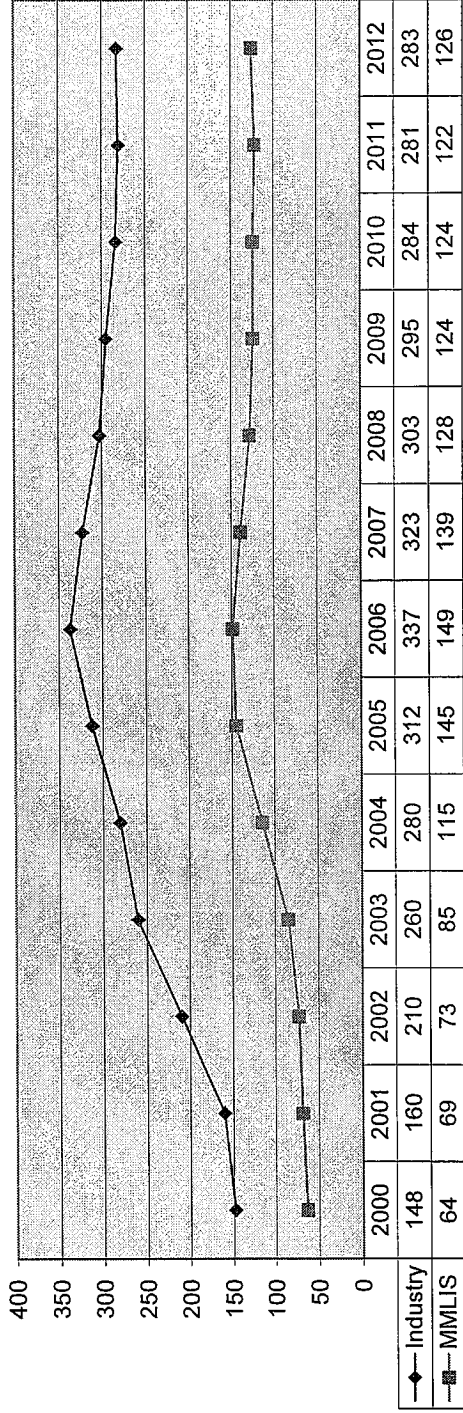
Market Share of the Top Carriers from 2000 to 2012 (Based on 2012 Market Share)



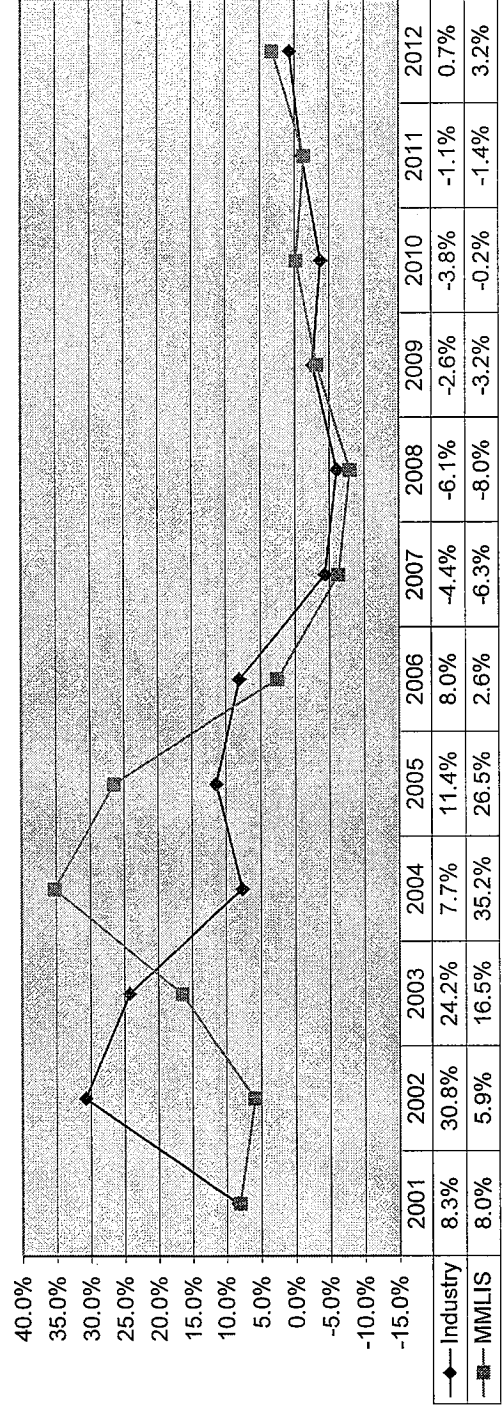
The four carriers listed above are the four of the five largest carriers based on 2011 market share. This does not imply that they are the top 4 of 5 carriers for the entire time period shown above.

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

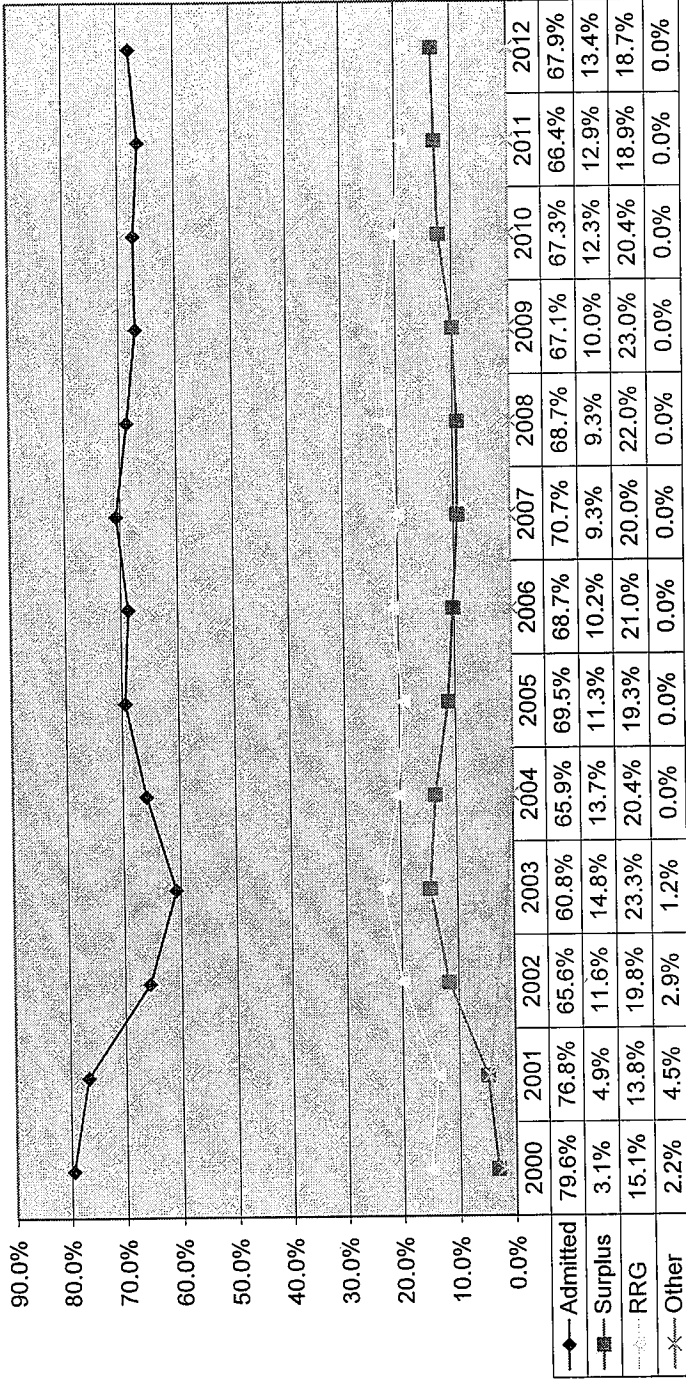
Industry and MMLIS Written Premiums (in Millions) from 2000 to 2012  
Includes Surplus Lines and RRG's



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

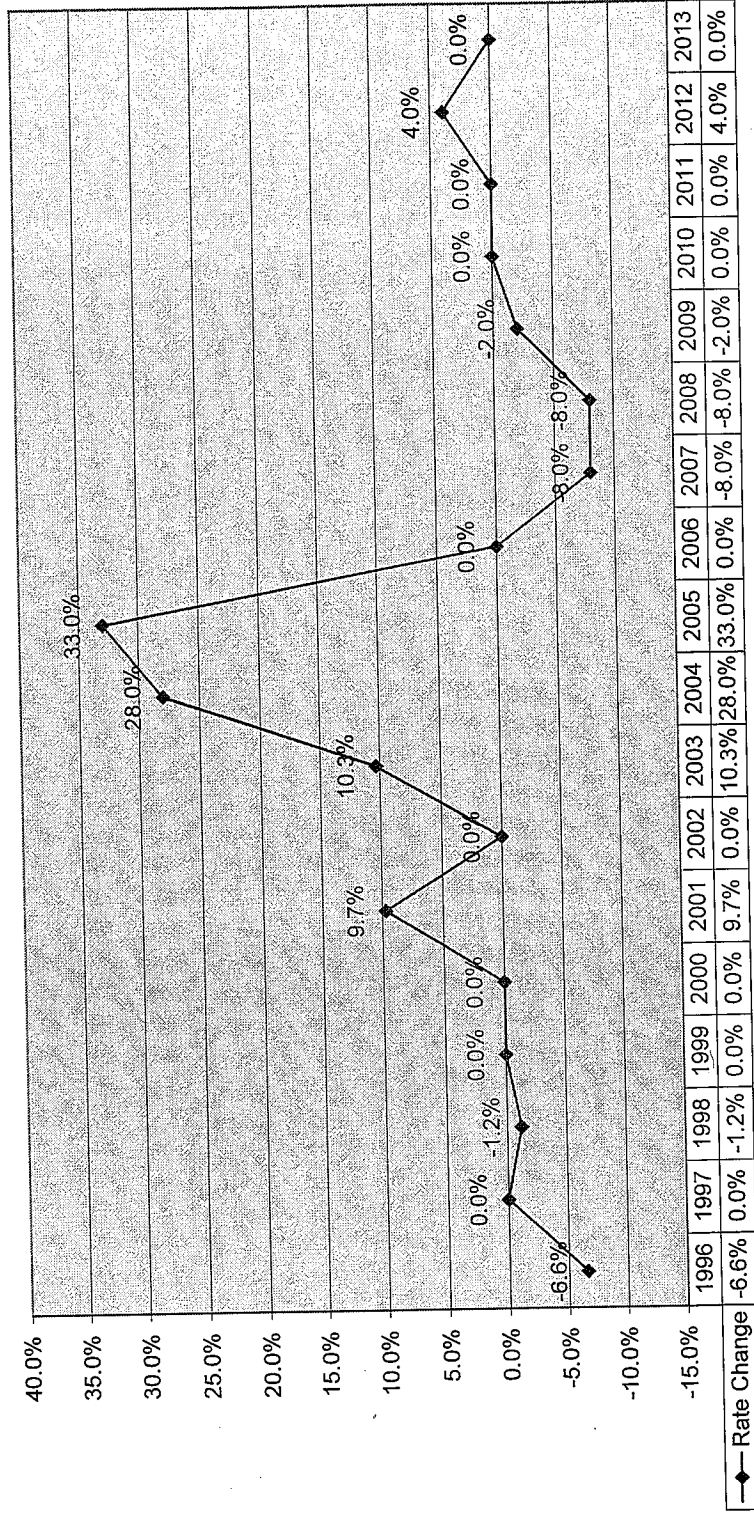


Market Share by License Type from 2000-2012



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

Medical Mutual Rate Change History from 1996 to 2013



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

There are no pending rate filings for Medical Mutual.

## Notes for Rate Comparison Charts (Exhibits B through G)

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

Name on Charts	Full Company Name	Exhibits
MMLIS	Medical Mutual Liability Insurance Society of Maryland	B to F
ProAd	Professional Advocates Insurance Company (1)	G
MedPro	Medical Protective Insurance Company	All
TDC	The Doctors Company	B to E, G
PRAIC	ProAssurance Indemnity Company	All
PPIC	Preferred Professional Insurance Company	All
HPIX	Healthcare Providers Insurance Exchange	B to F
USFIC	United States Fire Insurance Company	B, C & D
NORCAL	NORCAL Mutual Insurance Company	B, C, D & E
MagMut	MAG Mutual Insurance Company (2)	B, C & D
ProSelect	ProSelect Insurance Company (2)	B, C, D & E
FAIRCO	Fair American Insurance and Reinsurance Company (2)	C & D
Darwin	Darwin National Assurance Company	D & F
AIG (3)	National Union Fire Insurance Company of Pittsburgh Granite State Insurance Company	C, E & G F
CNA	American Casualty Co of Reading, PA Continental Insurance Company	E & F G
FFIC	Chicago Insurance Company American Insurance Company	E & F G
ACE-USA	ACE American Insurance Company	D, E, F & G
LibertyIU	Liberty Insurance Underwriters	E, F & G
Campmed	Campmed Casualty and Indemnity Company (2)	D

Beazley	Beazley Insurance Company (2)	E & F
Fortress	Fortress Insurance Company	G
PSIC	Professional Solutions Insurance Company	G

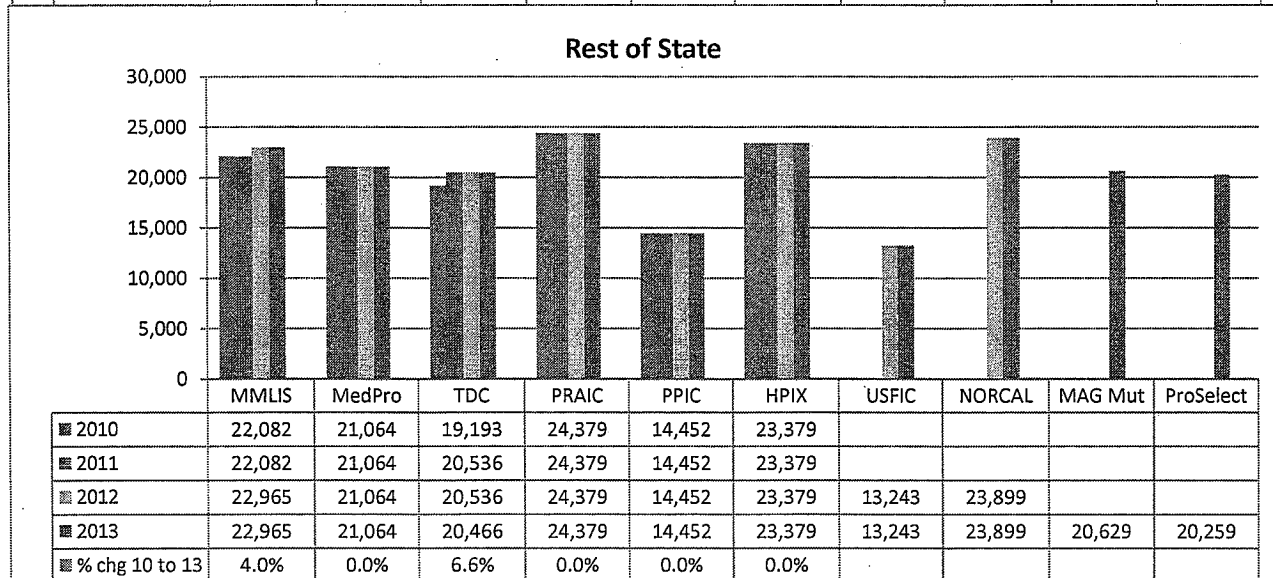
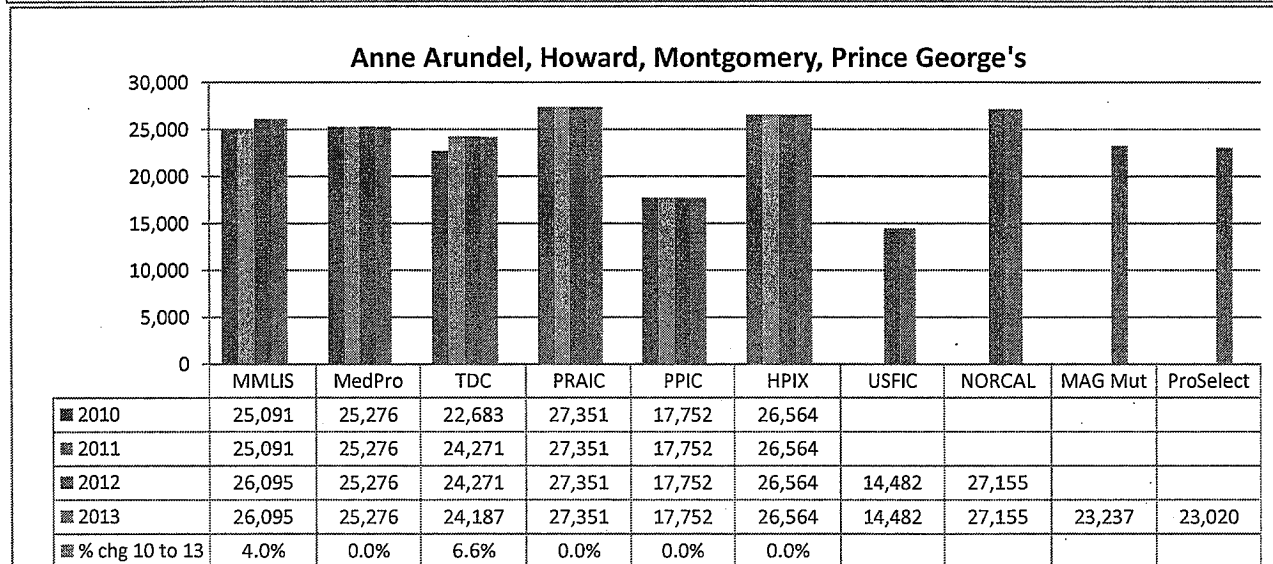
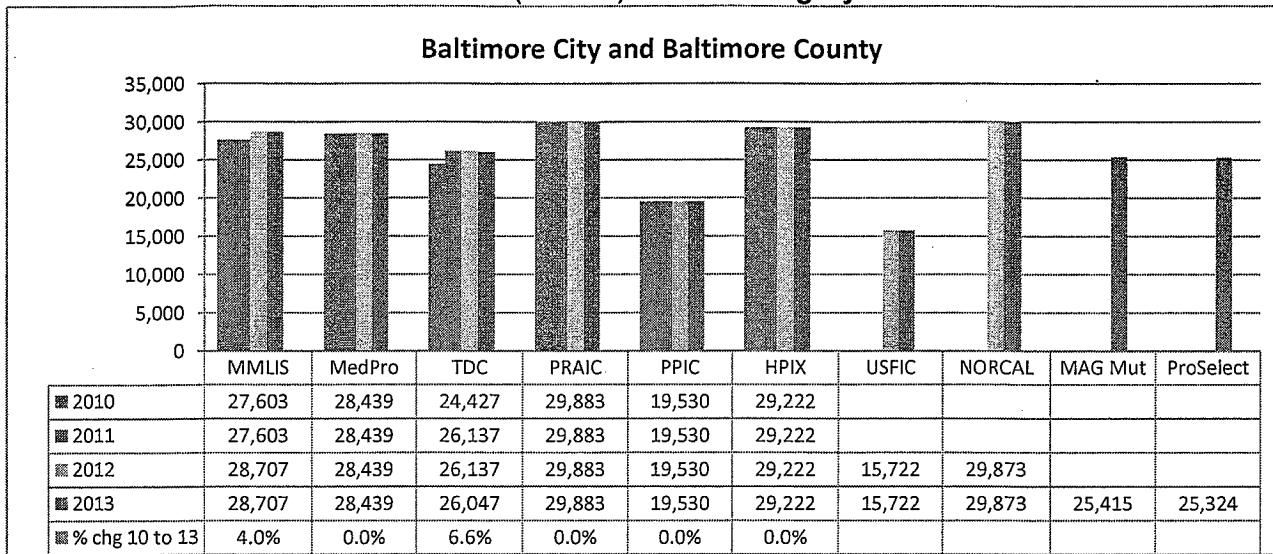
- (1) - Member of the Medical Mutual Liability Insurance Society Group
- (2) - New to 2012.
- (3) - Known as Chartis in previous year's reports.

Notes to Charts

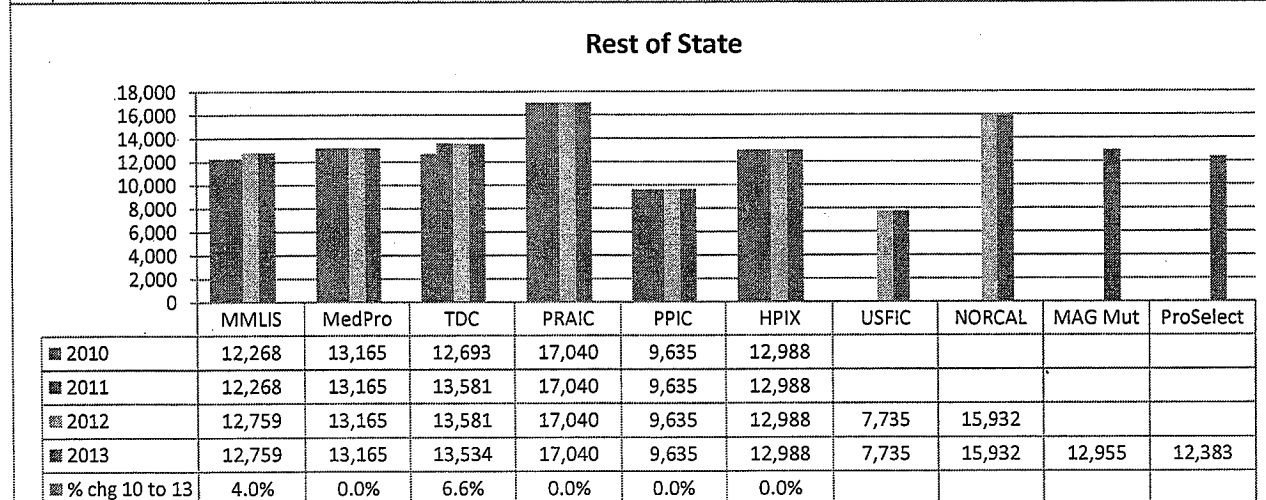
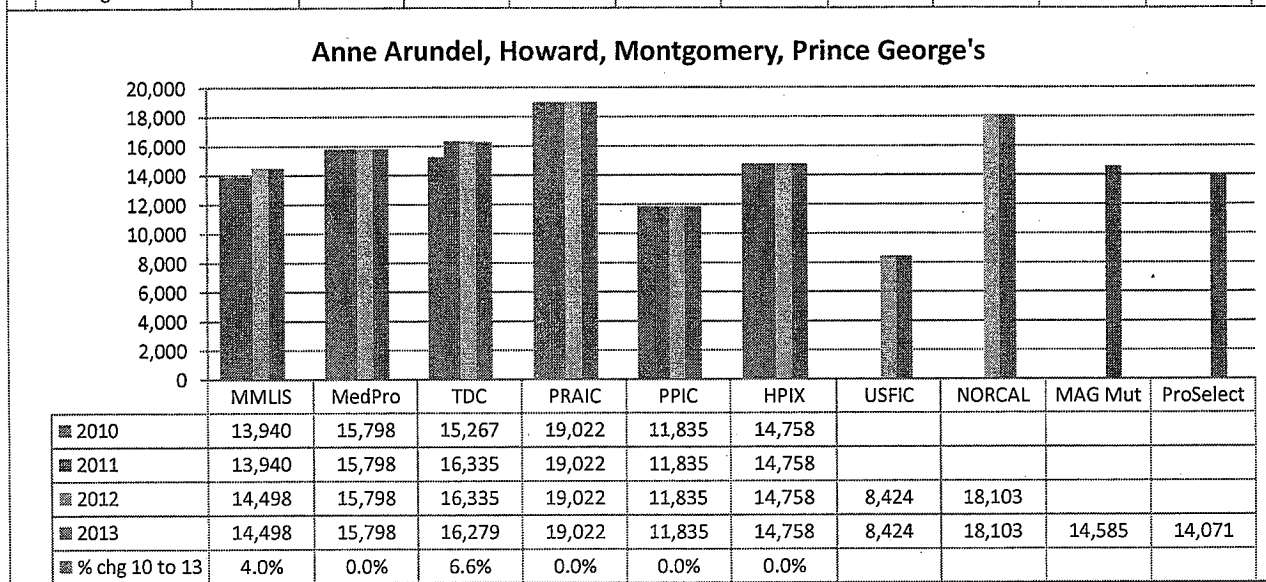
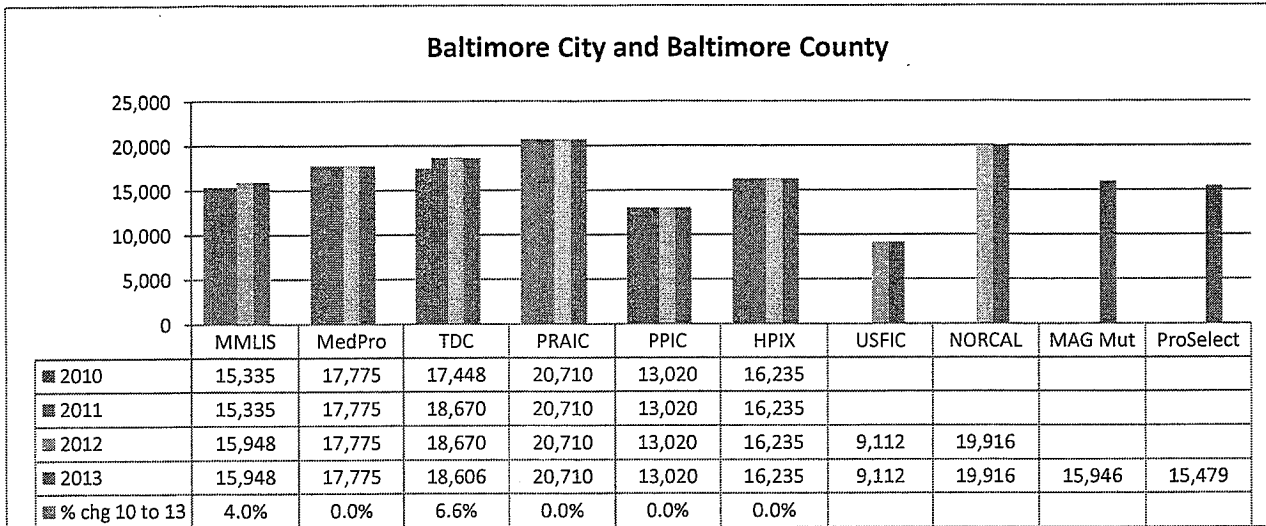
- 1) Company information not shown if it had no rates for 2012
- 2) Percentage change only shown if company had rates for the period 2010 to 2013.



Fam/Gen Prac (No OB) - Minor Surgery

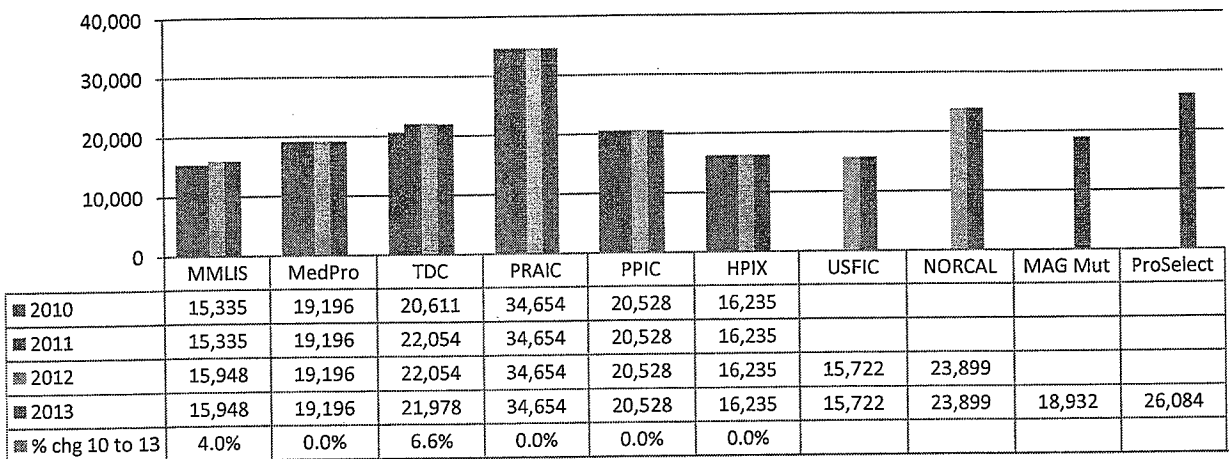


Fam/Gen Prac (No OB) - No Surgery

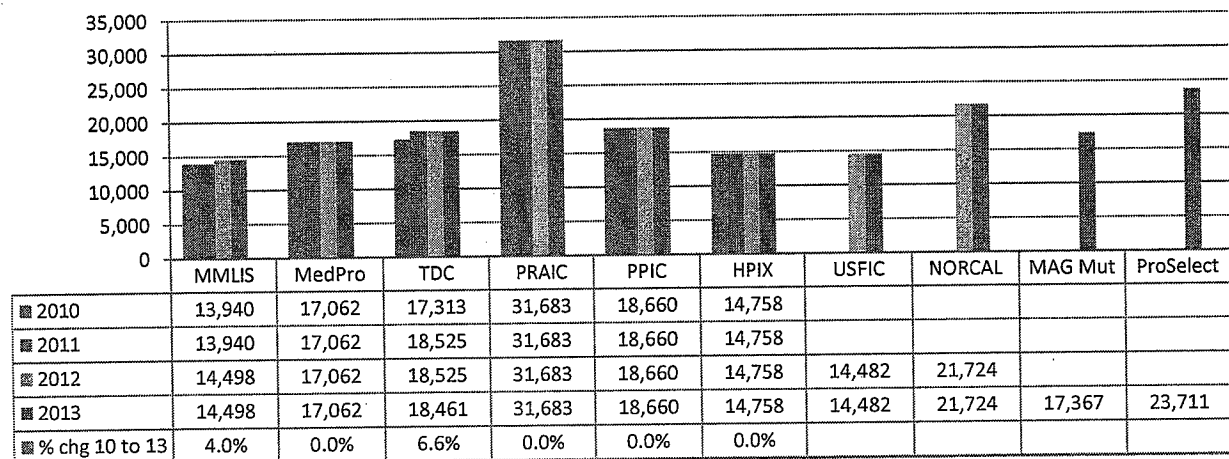


### Anesthesiology

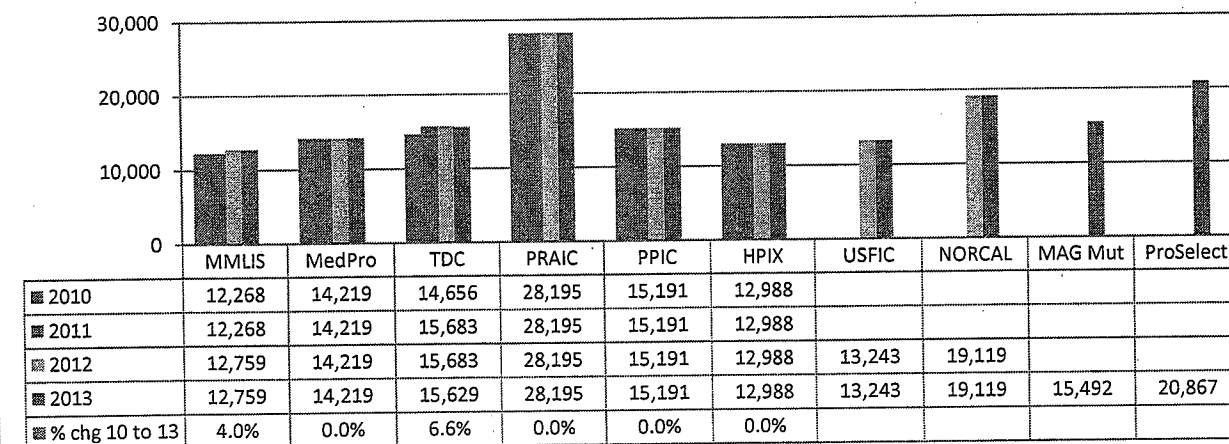
#### Baltimore City and Baltimore County



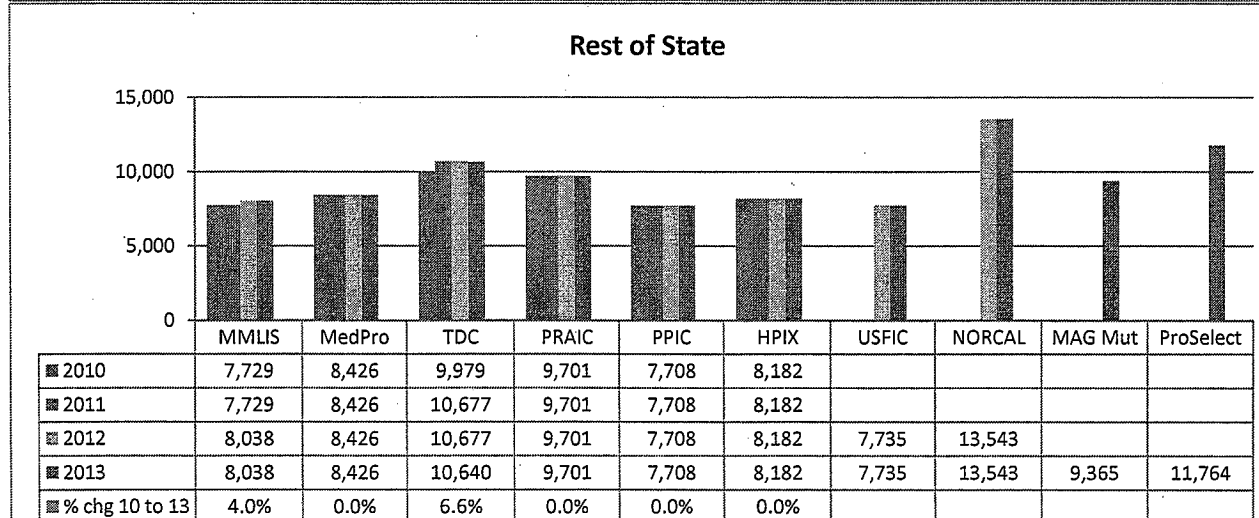
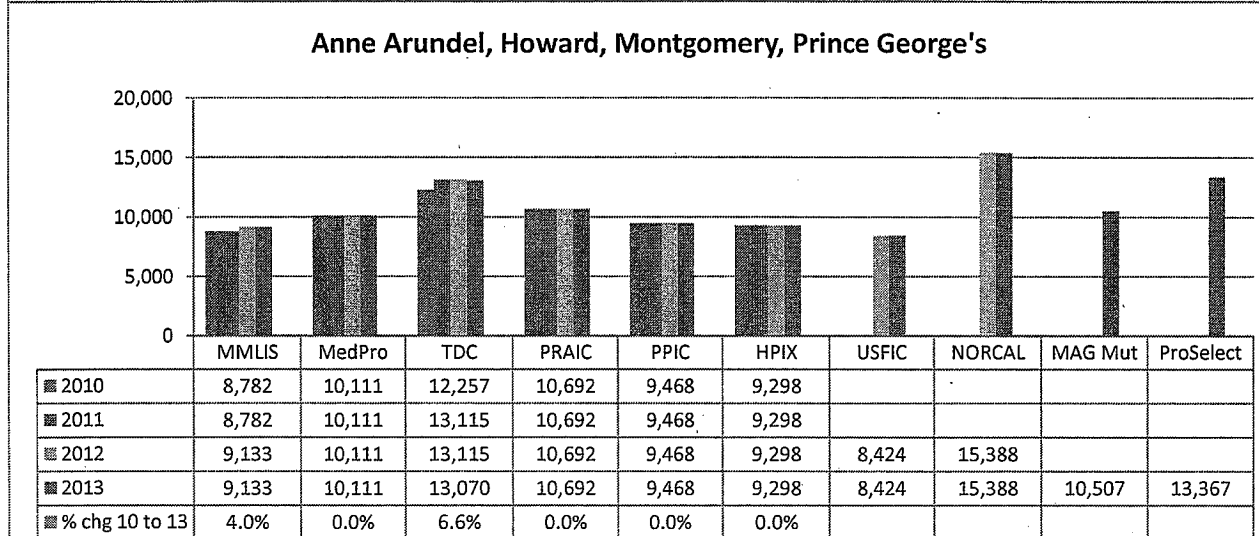
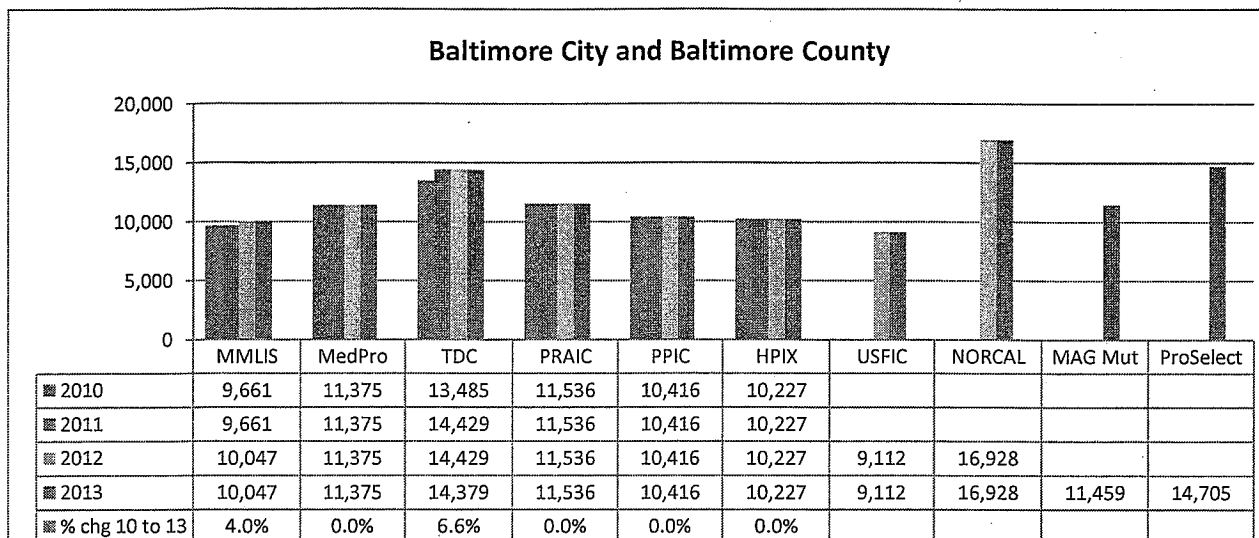
#### Anne Arundel, Howard, Montgomery, Prince George's



#### Rest of State

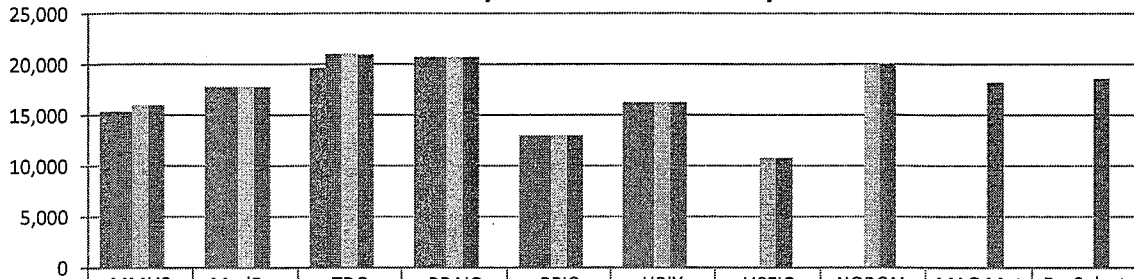


Dermatology - No Surgery



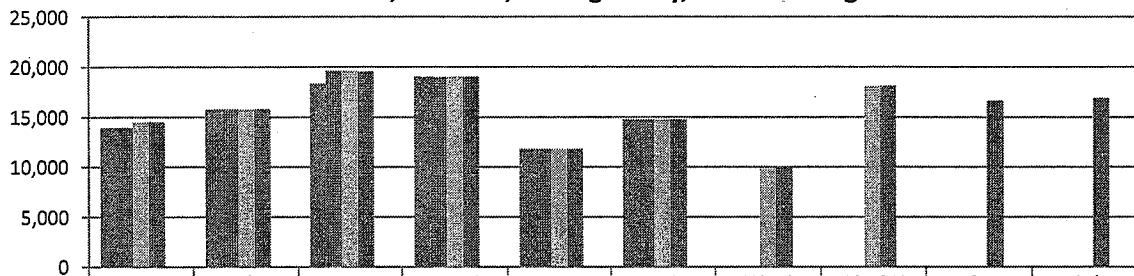
Internal Medicine - No Surgery

Baltimore City and Baltimore County



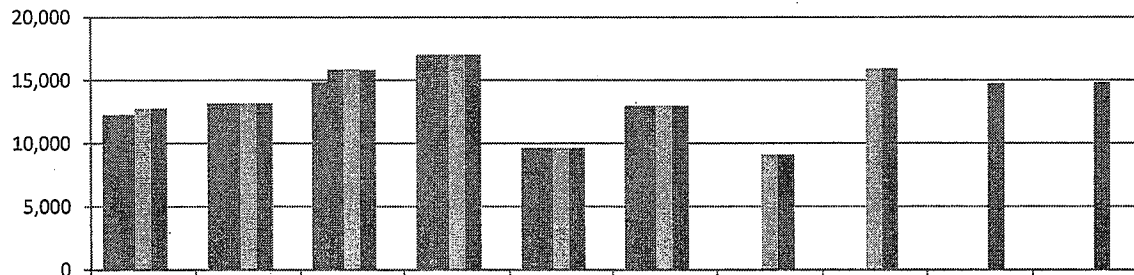
	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL	MAG Mut	ProSelect
2010	15,335	17,775	19,629	20,710	13,020	16,235				
2011	15,335	17,775	21,003	20,710	13,020	16,235				
2012	15,948	17,775	21,003	20,710	13,020	16,235	10,764	19,916		
2013	15,948	17,775	20,930	20,710	13,020	16,235	10,764	19,916	18,190	18,575
% chg 10 to 13	4.0%	0.0%	6.6%	0.0%	0.0%	0.0%				

Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL	MAG Mut	ProSelect
2010	13,940	15,798	18,321	19,022	11,835	14,758				
2011	13,940	15,798	19,604	19,022	11,835	14,758				
2012	14,498	15,798	19,604	19,022	11,835	14,758	9,938	18,103		
2013	14,498	15,798	19,536	19,022	11,835	14,758	9,938	18,103	16,624	16,885
% chg 10 to 13	4.0%	0.0%	6.6%	0.0%	0.0%	0.0%				

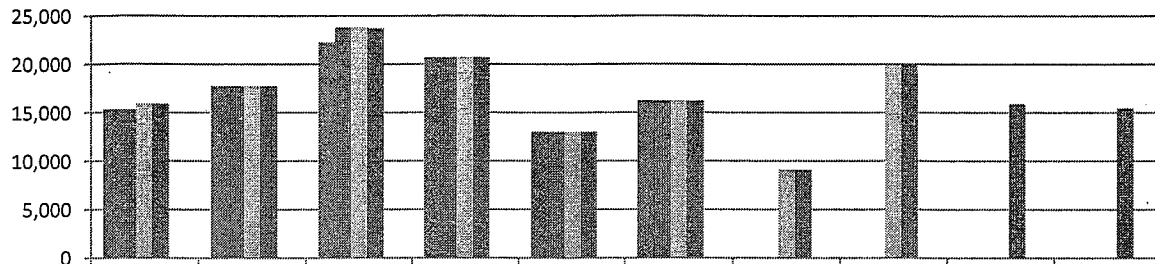
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL	MAG Mut	ProSelect
2010	12,268	13,165	14,831	17,040	9,635	12,988				
2011	12,268	13,165	15,870	17,040	9,635	12,988				
2012	12,759	13,165	15,870	17,040	9,635	12,988	9,112	15,932		
2013	12,759	13,165	15,815	17,040	9,635	12,988	9,112	15,932	14,750	14,860
% chg 10 to 13	4.0%	0.0%	6.6%	0.0%	0.0%	0.0%				

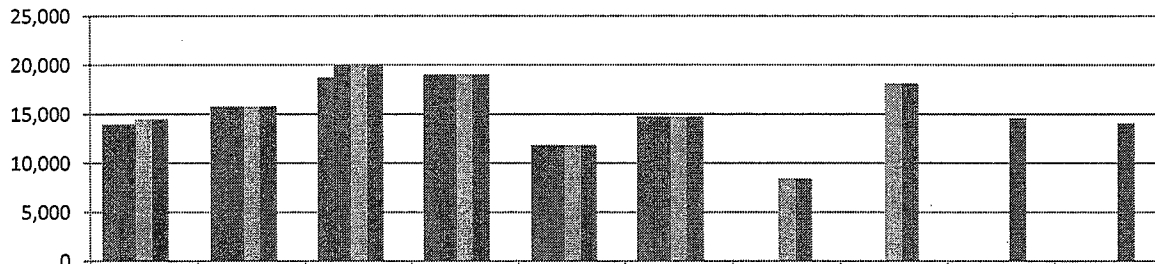
Pediatrics · No Surgery

Baltimore City and Baltimore County



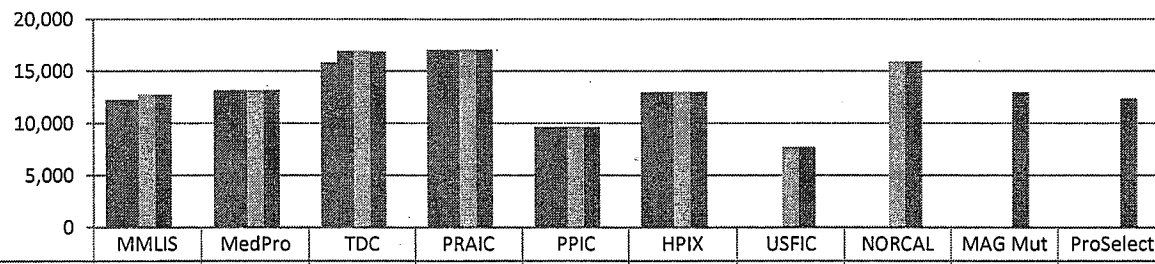
	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL	MAG Mut	ProSelect
2010	15,335	17,775	22,246	20,710	13,020	16,235				
2011	15,335	17,775	23,804	20,710	13,020	16,235				
2012	15,948	17,775	23,804	20,710	13,020	16,235	9,112	19,916		
2013	15,948	17,775	23,722	20,710	13,020	16,235	9,112	19,916	15,946	15,479
% chg 10 to 13	4.0%	0.0%	6.6%	0.0%	0.0%	0.0%				

Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL	MAG Mut	ProSelect
2010	13,940	15,798	18,721	19,022	11,835	14,758				
2011	13,940	15,798	20,031	19,022	11,835	14,758				
2012	14,498	15,798	20,031	19,022	11,835	14,758	8,424	18,103		
2013	14,498	15,798	19,962	19,022	11,835	14,758	8,424	18,103	14,585	14,071
% chg 10 to 13	4.0%	0.0%	6.6%	0.0%	0.0%	0.0%				

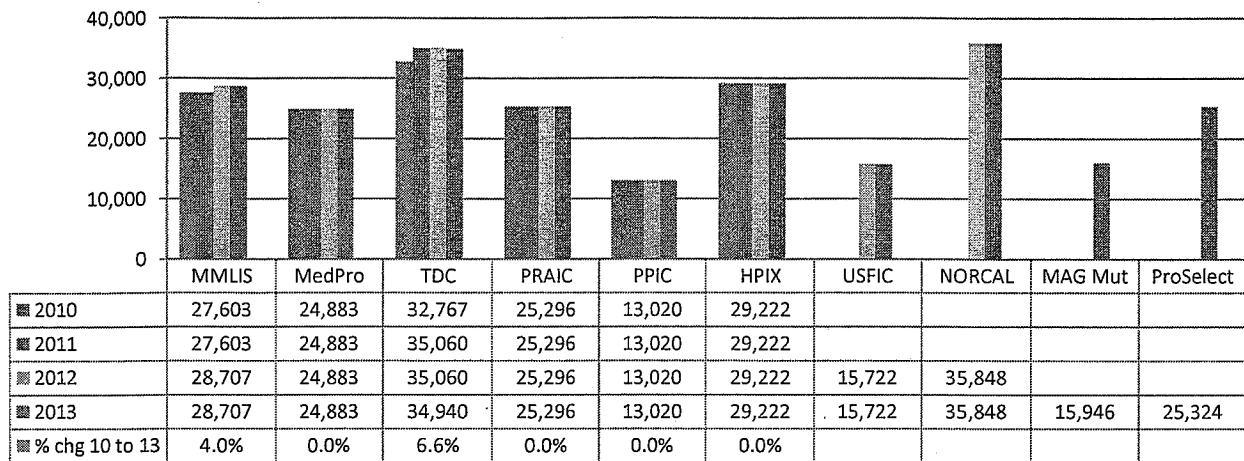
Rest of State



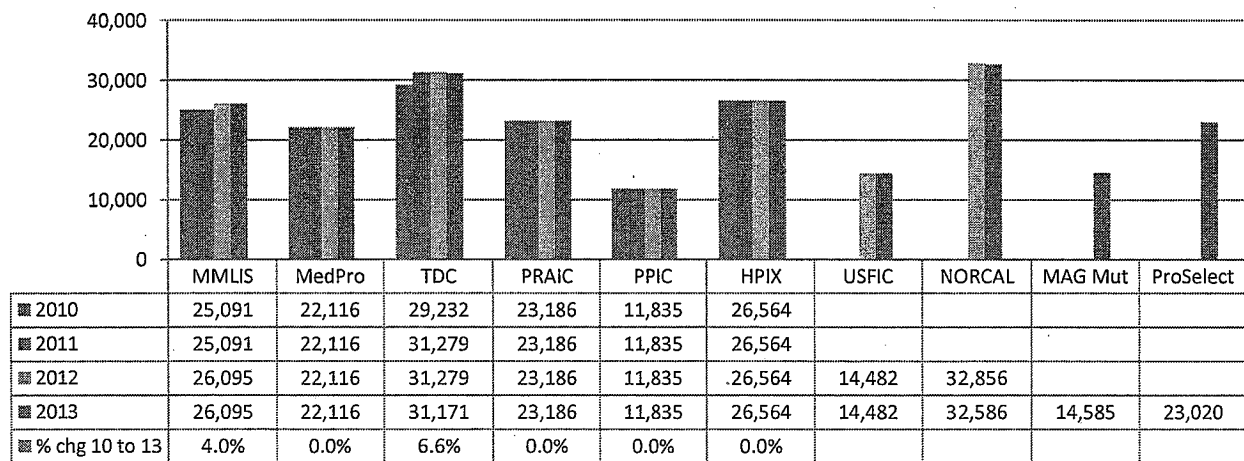
	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL	MAG Mut	ProSelect
2010	12,268	13,165	15,824	17,040	9,635	12,988				
2011	12,268	13,165	16,932	17,040	9,635	12,988				
2012	12,759	13,165	16,932	17,040	9,635	12,988	7,735	15,932		
2013	12,759	13,165	16,874	17,040	9,635	12,988	7,735	15,932	12,955	12,383
% chg 10 to 13	4.0%	0.0%	6.6%	0.0%	0.0%	0.0%				

Radiology (Diagnostic) · No Surgery

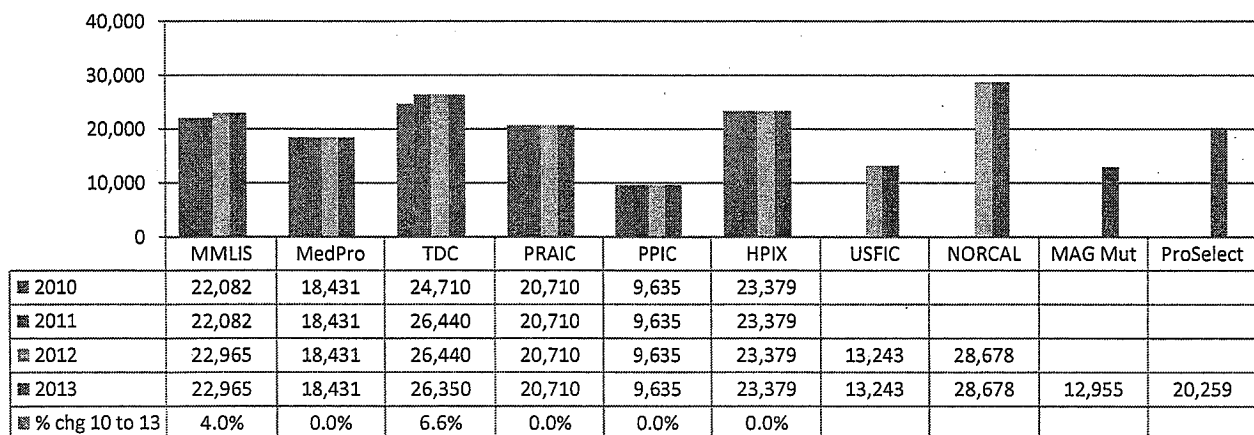
Baltimore City and Baltimore County



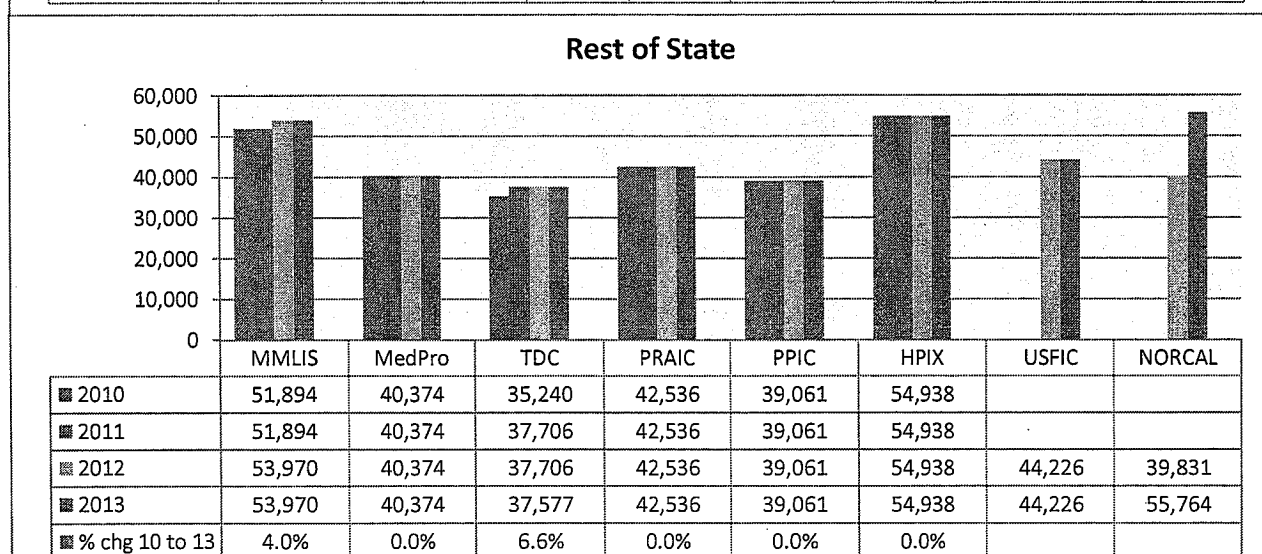
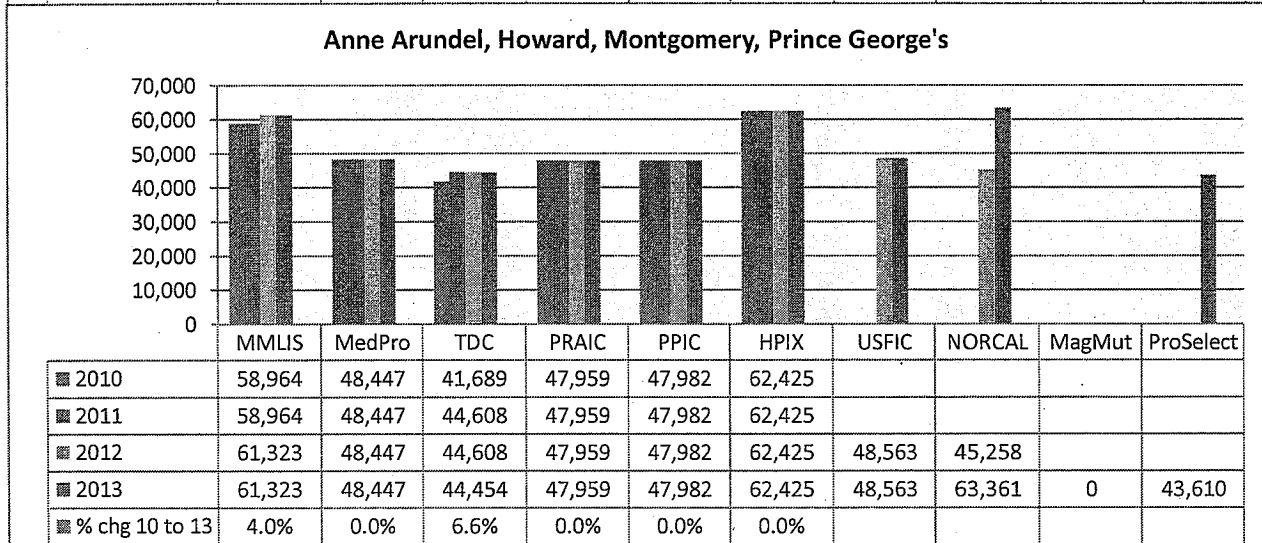
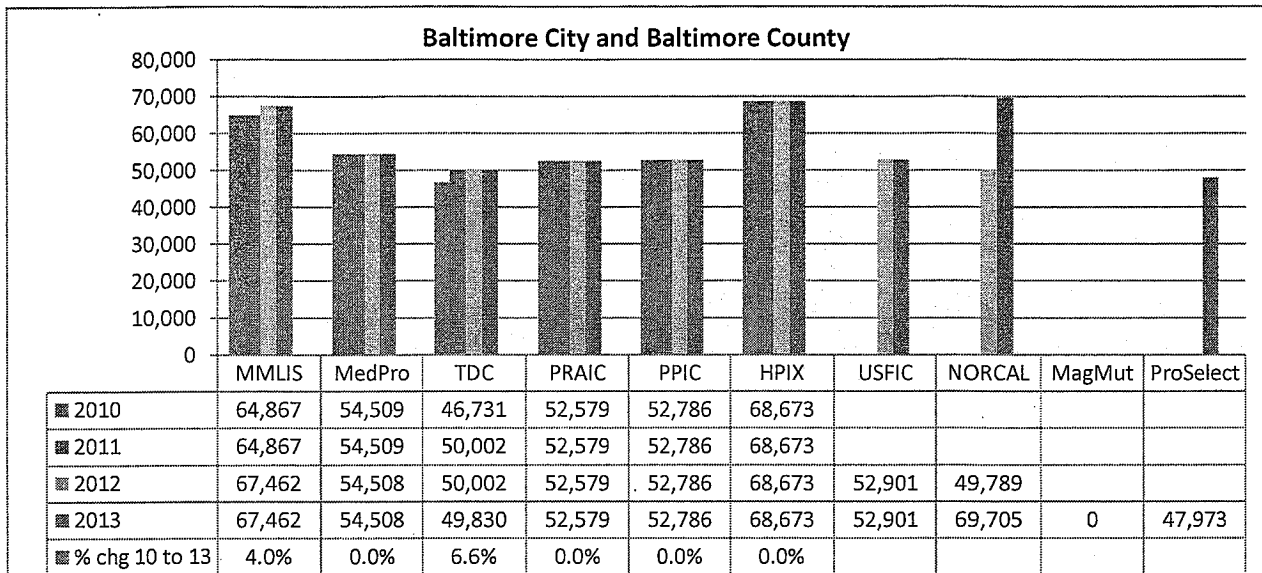
Anne Arundel, Howard, Montgomery, Prince George's



Rest of State

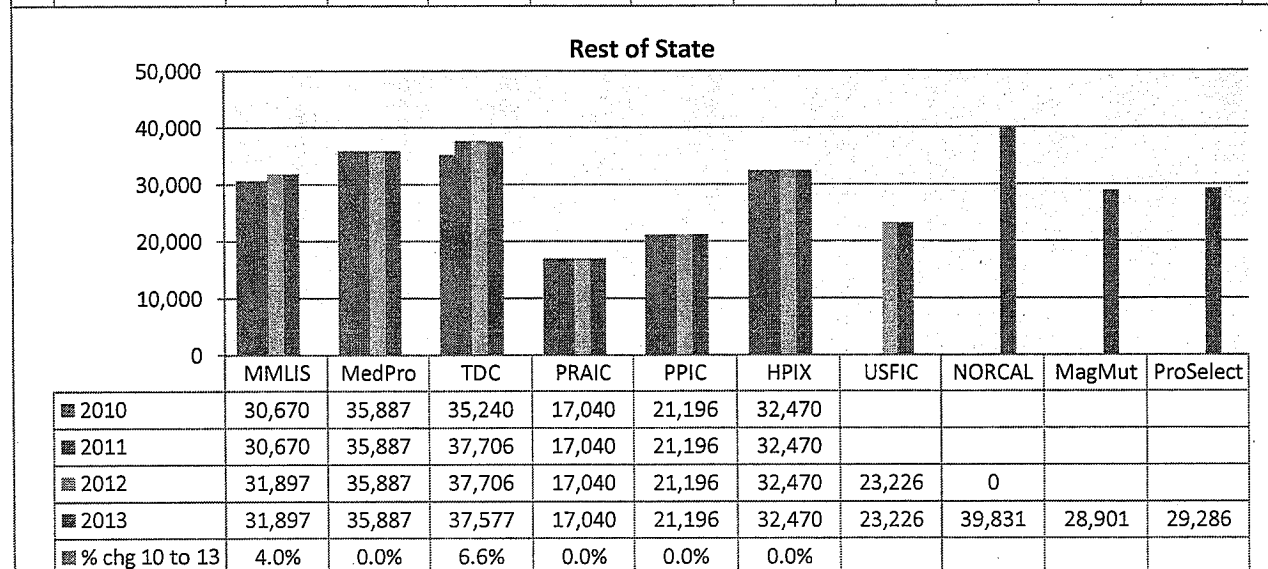
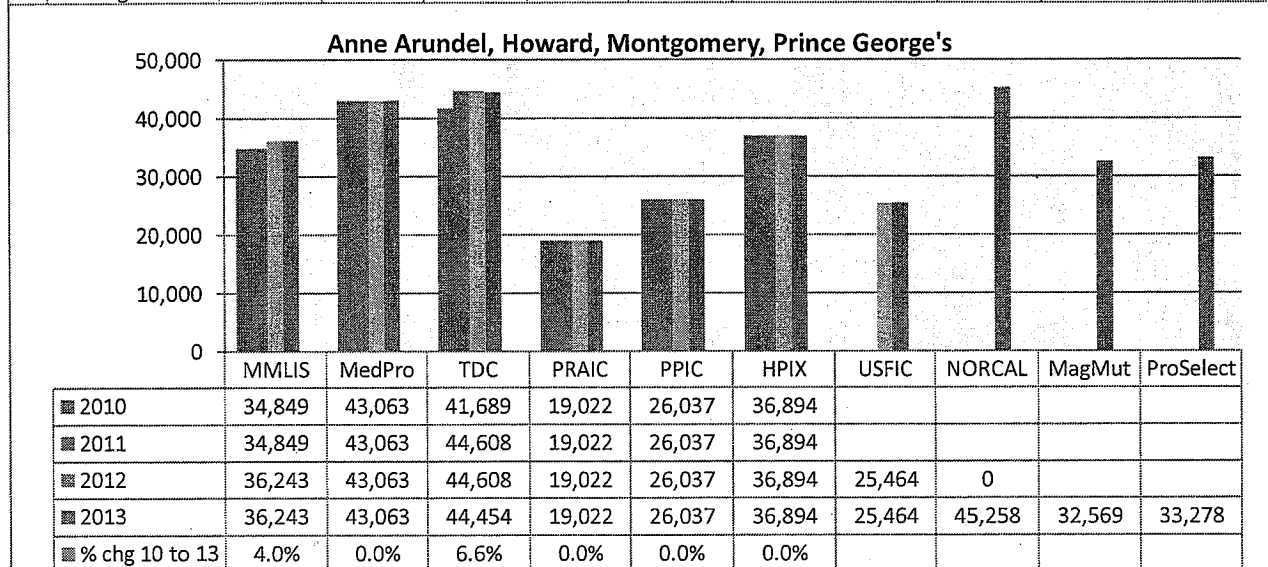
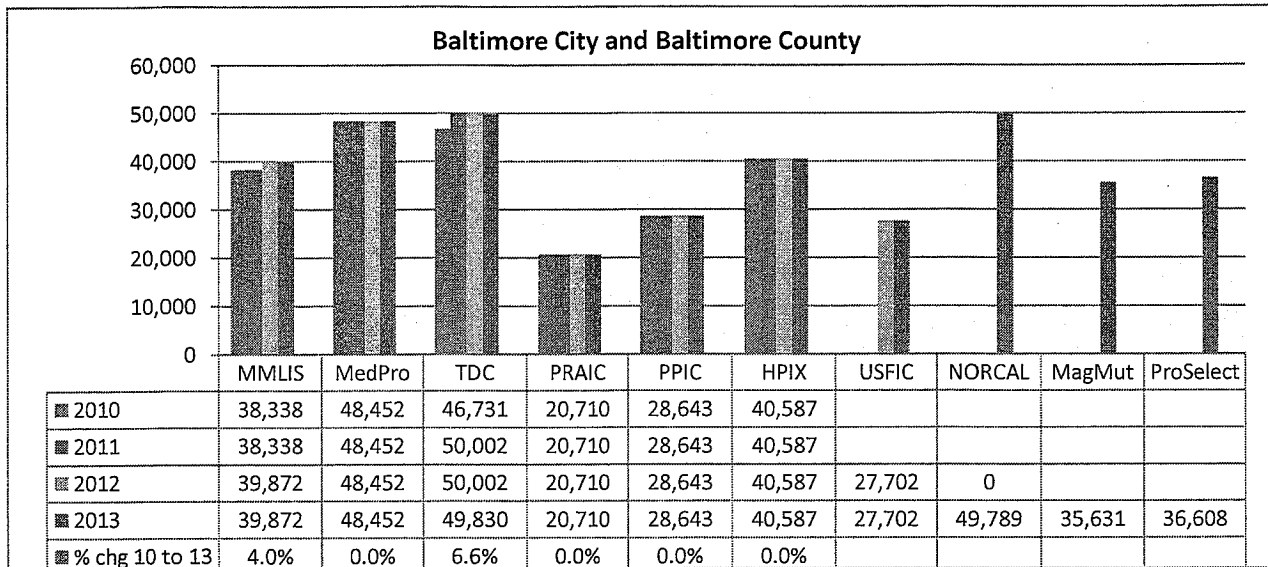


### Emergency Medicine - Inc. Major Surgery

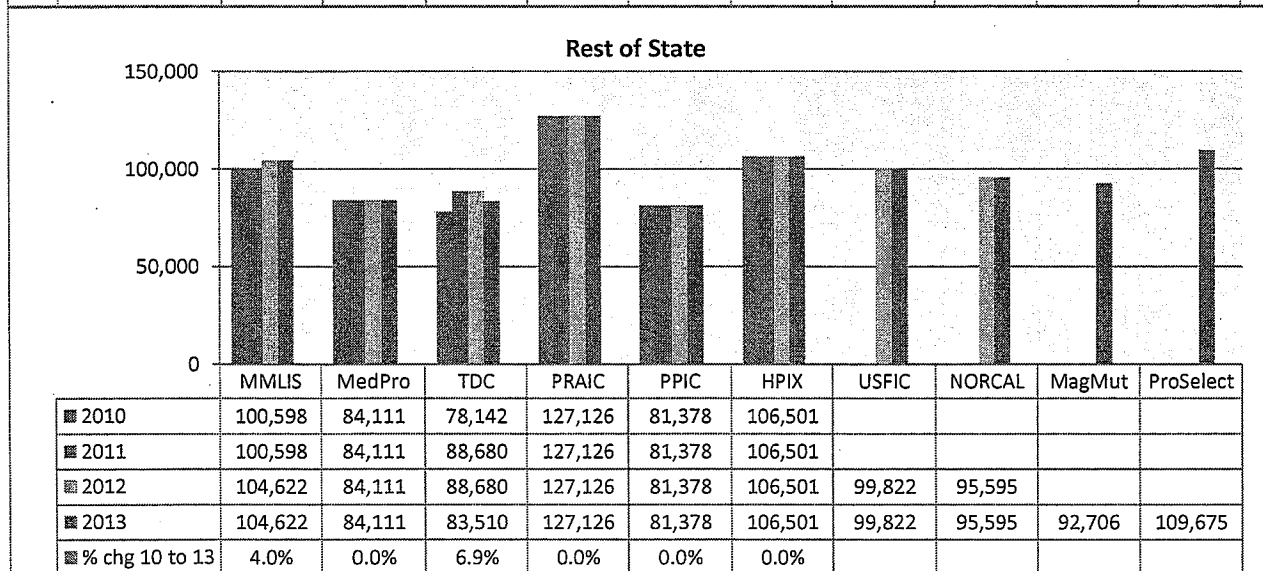
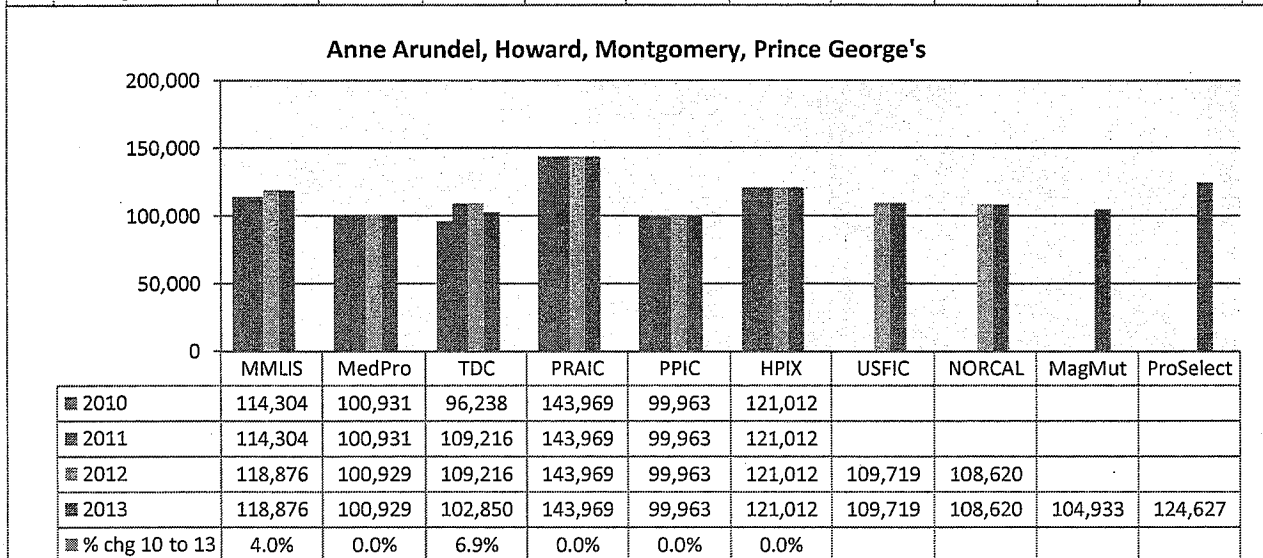
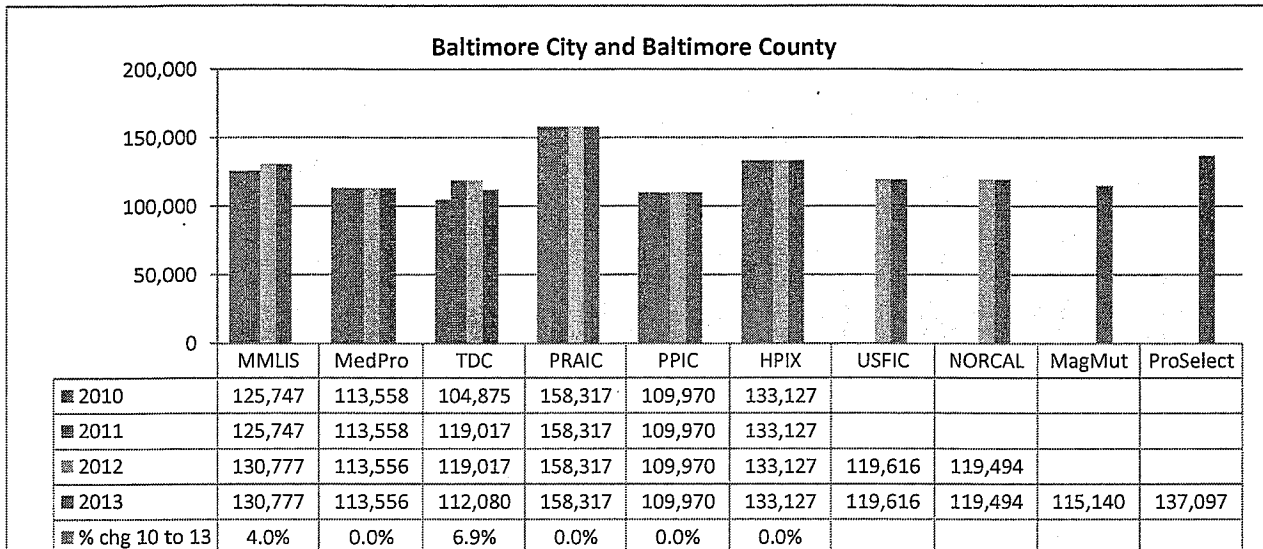




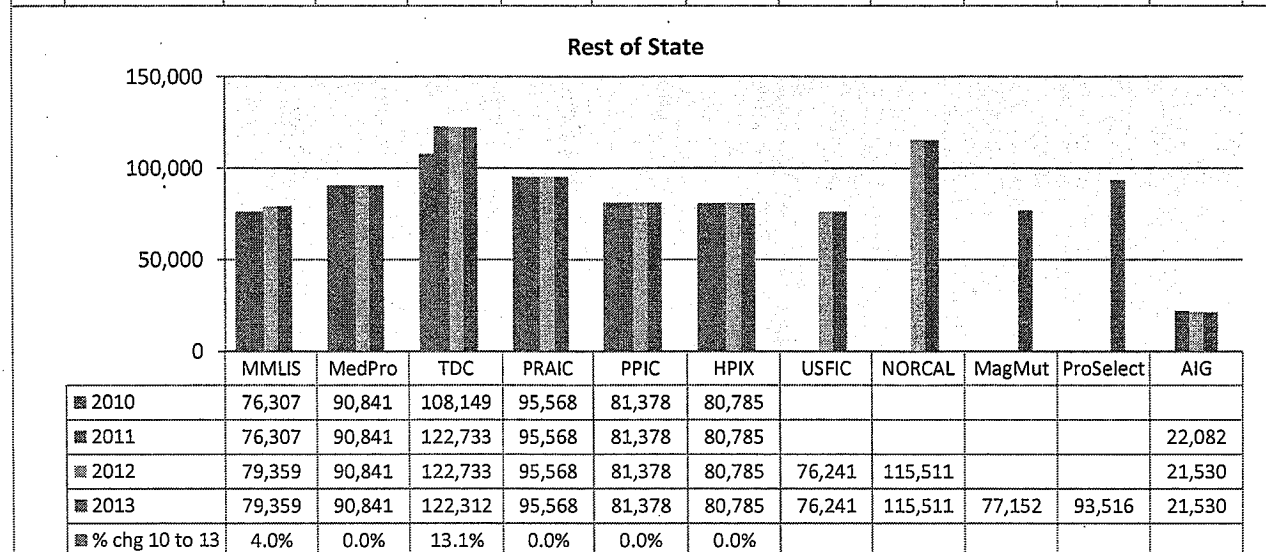
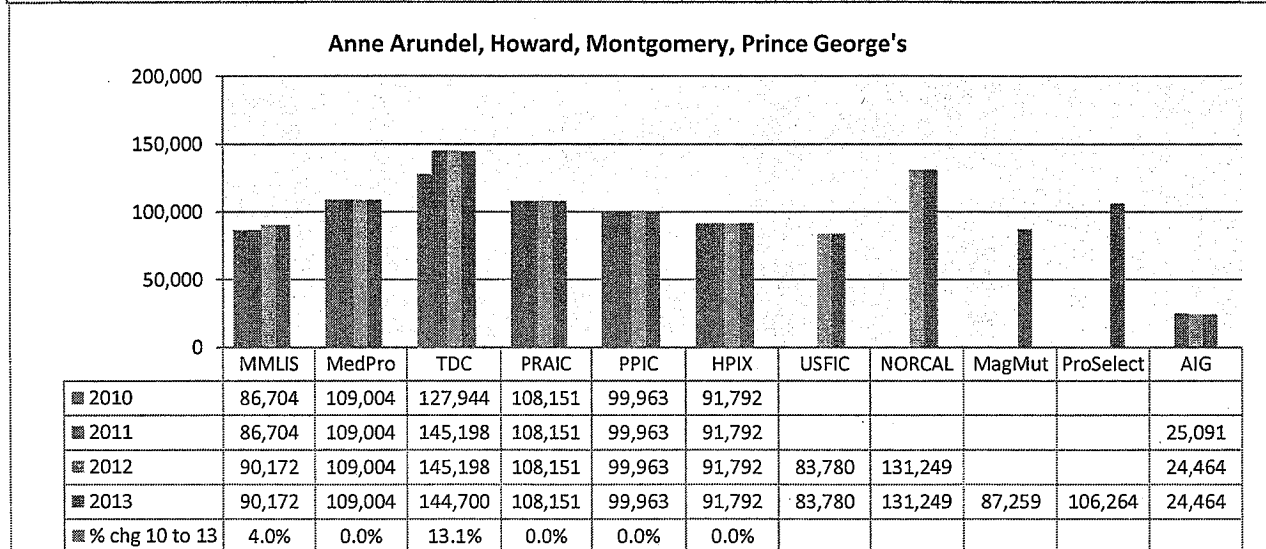
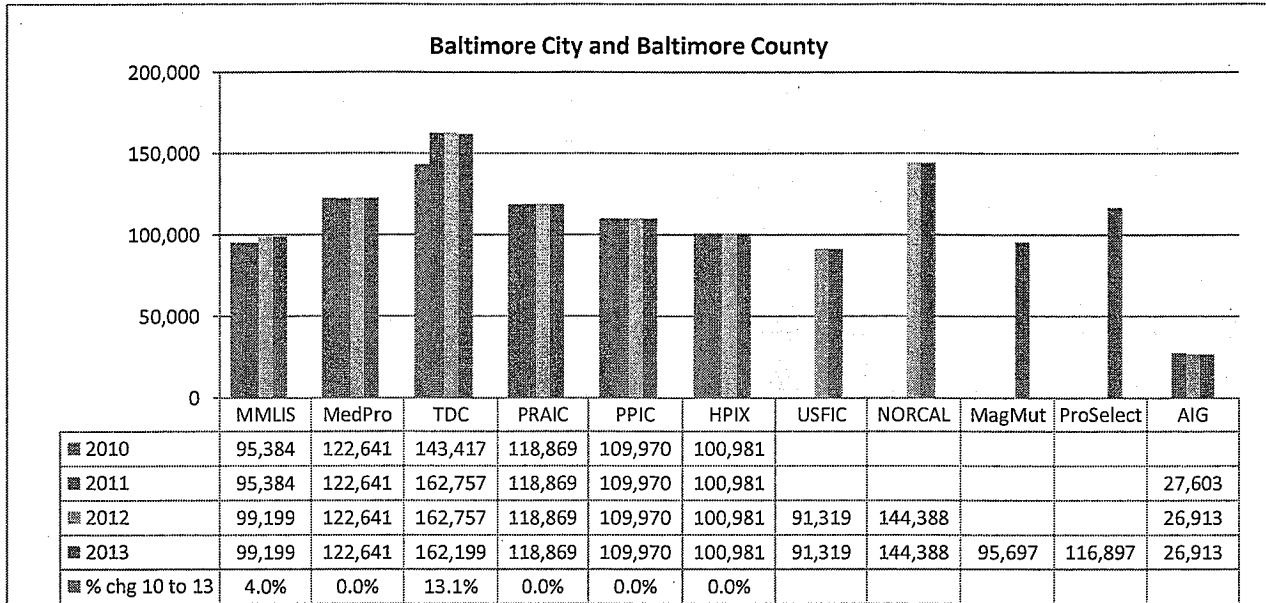
### Emergency Medicine (No Major Surgery)



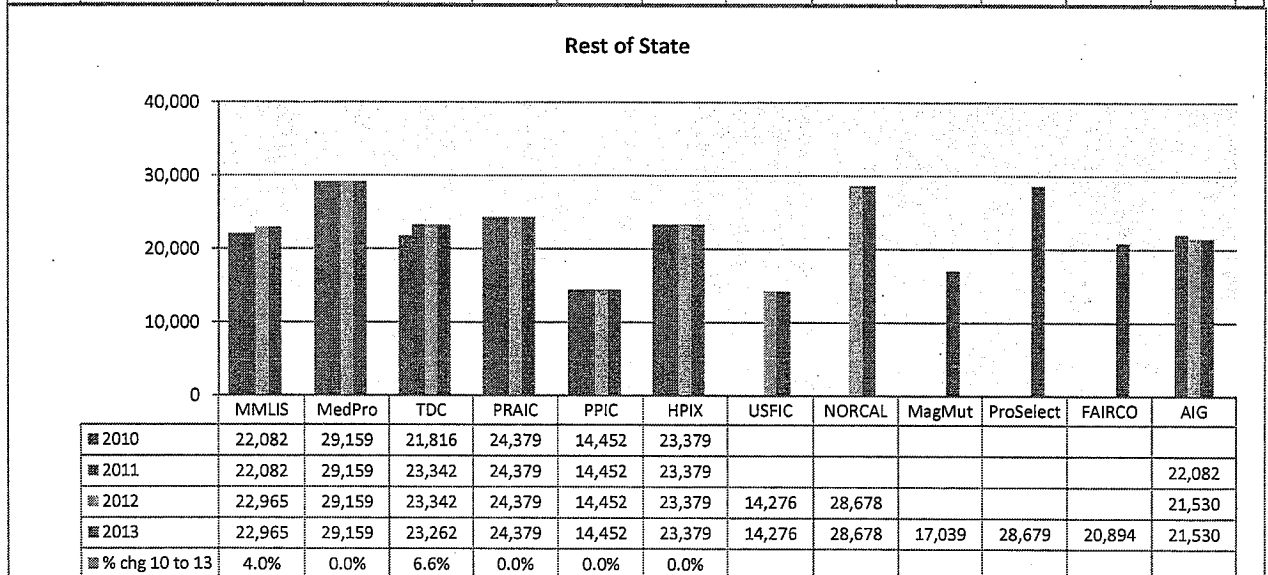
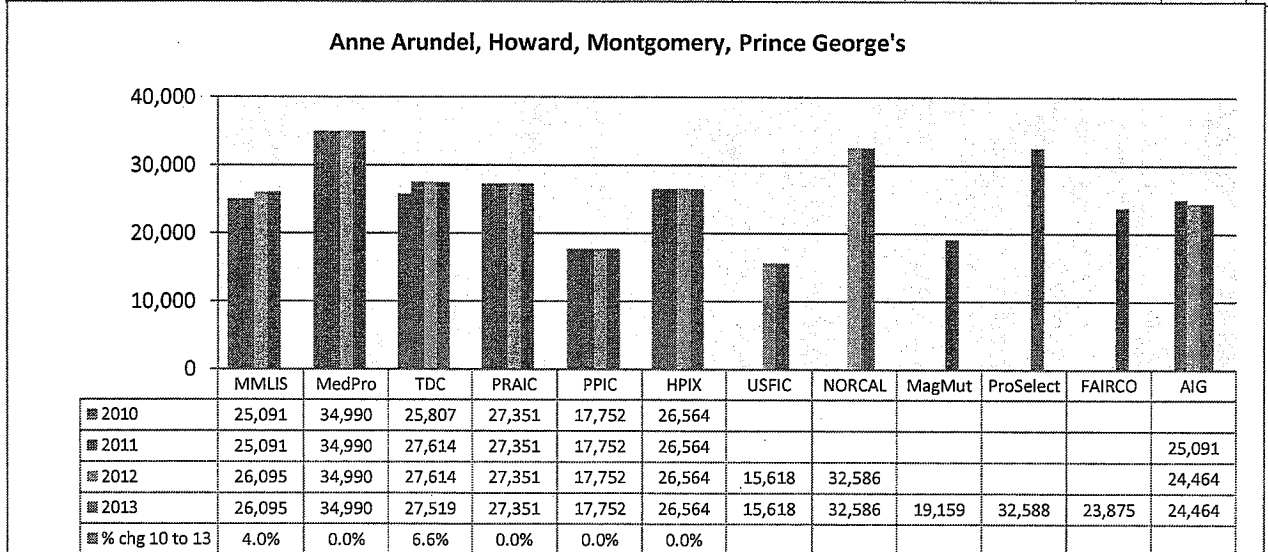
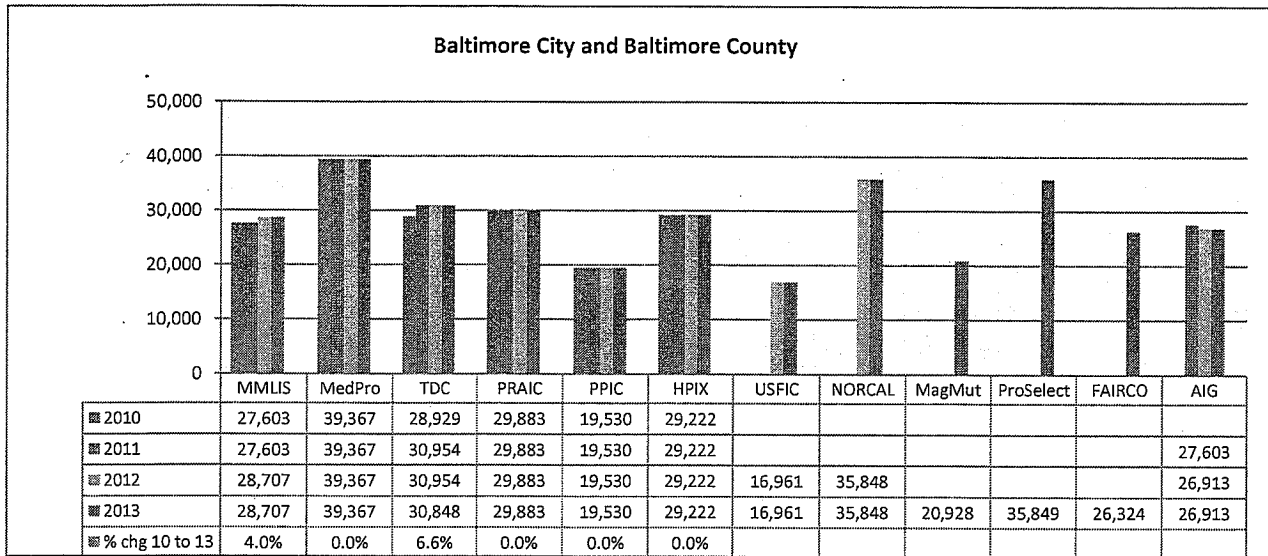
### Obstetrics/Gynecology - Surgery



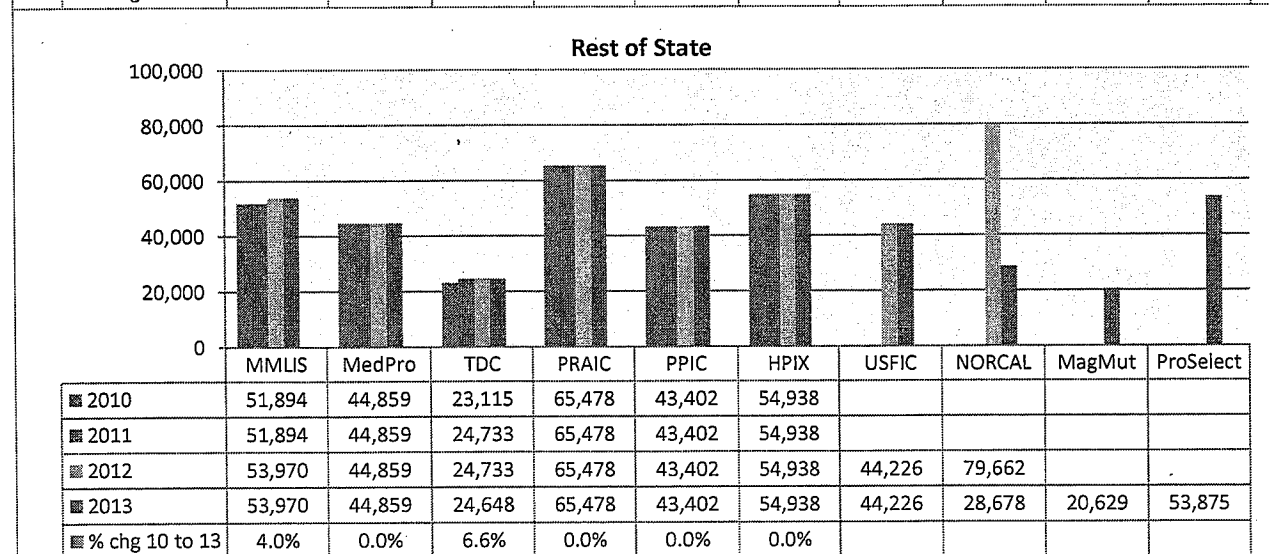
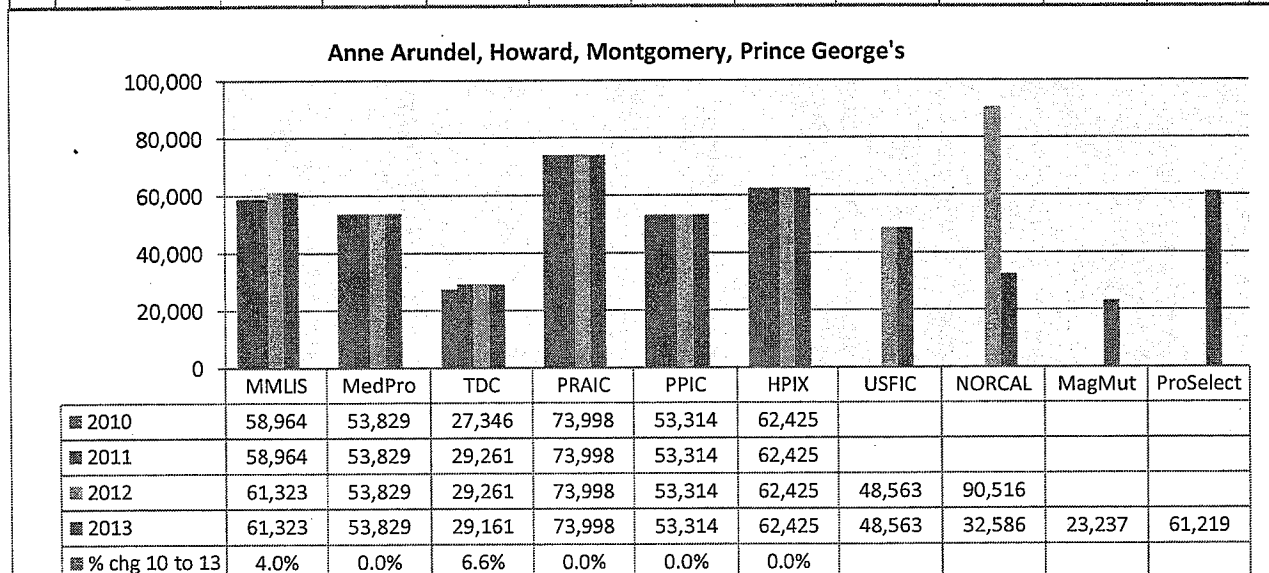
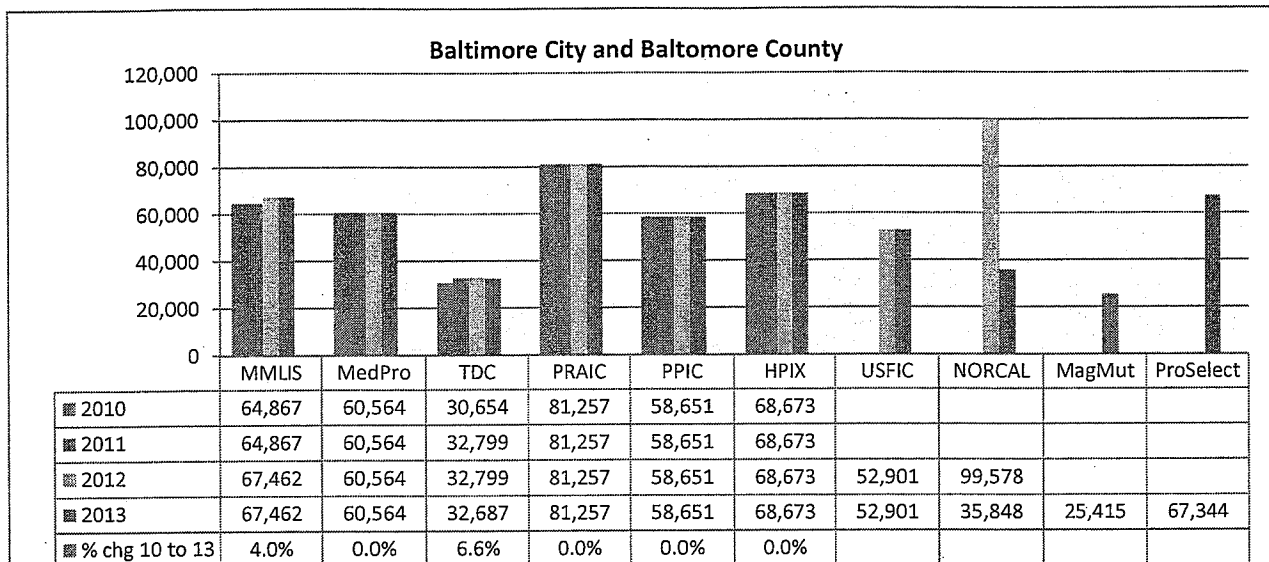
### Neurology (including child) - Surgery



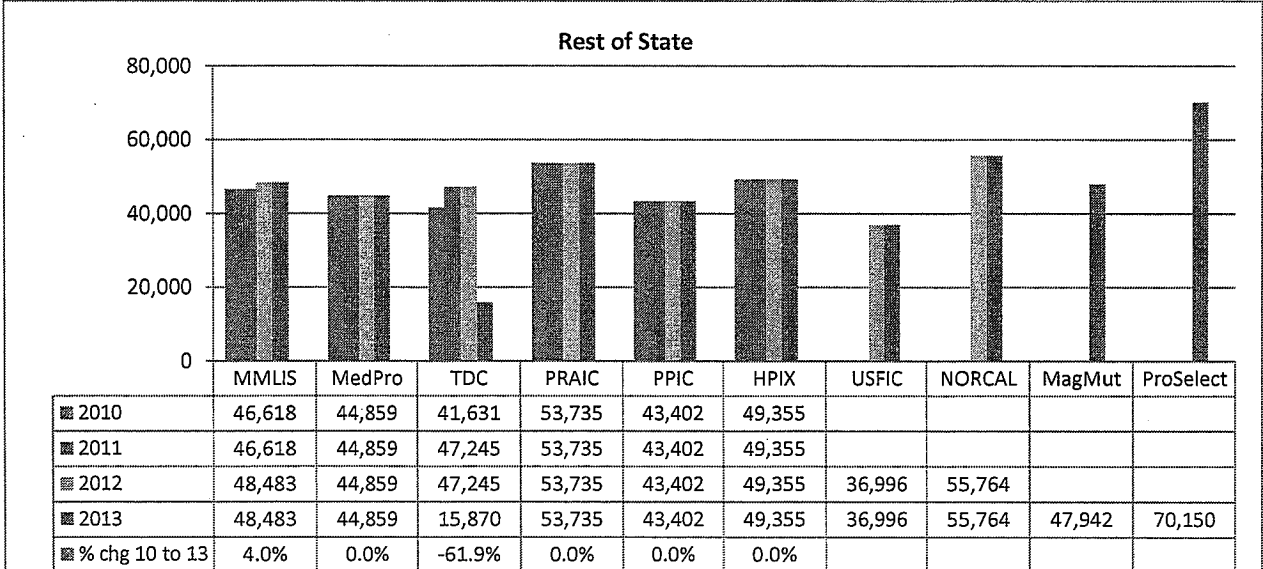
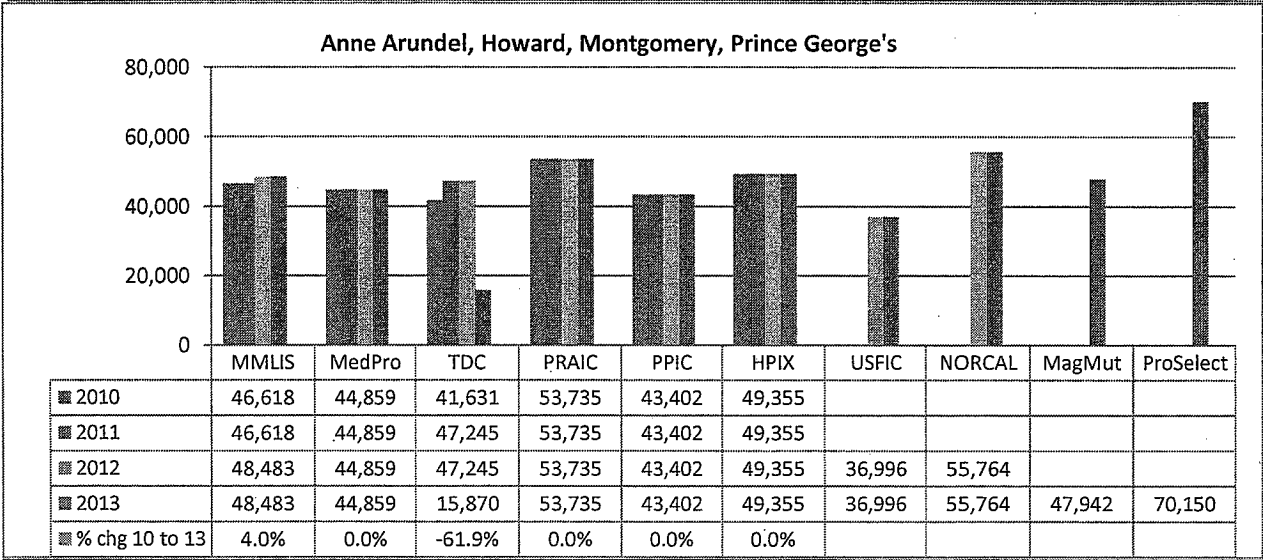
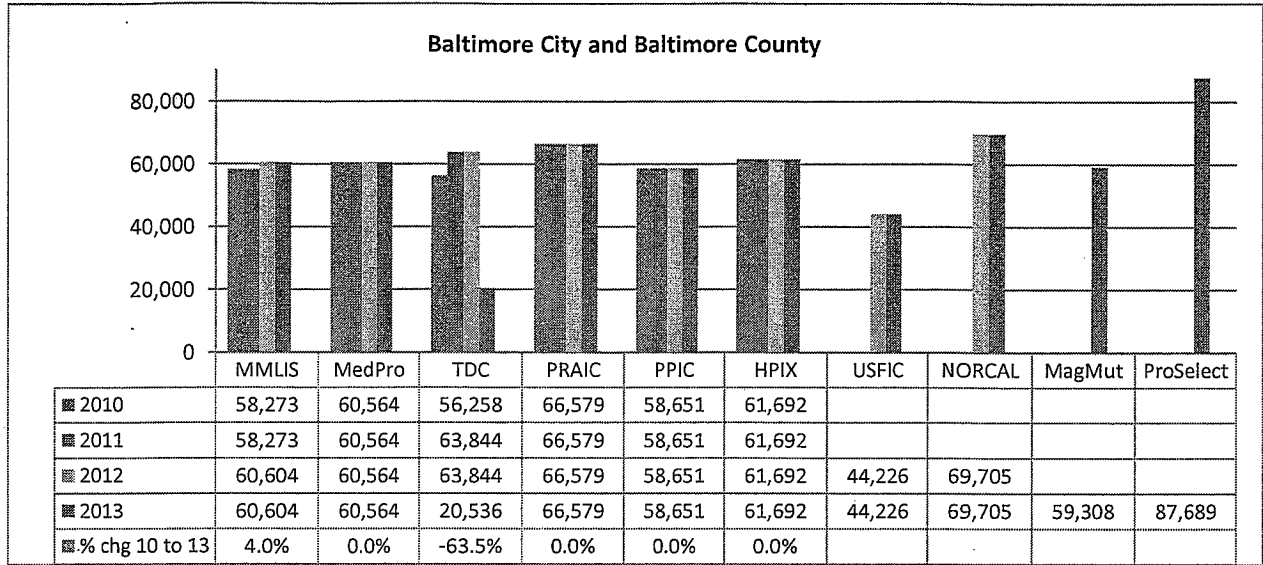
### Neurology (including child) - Minor Surgery



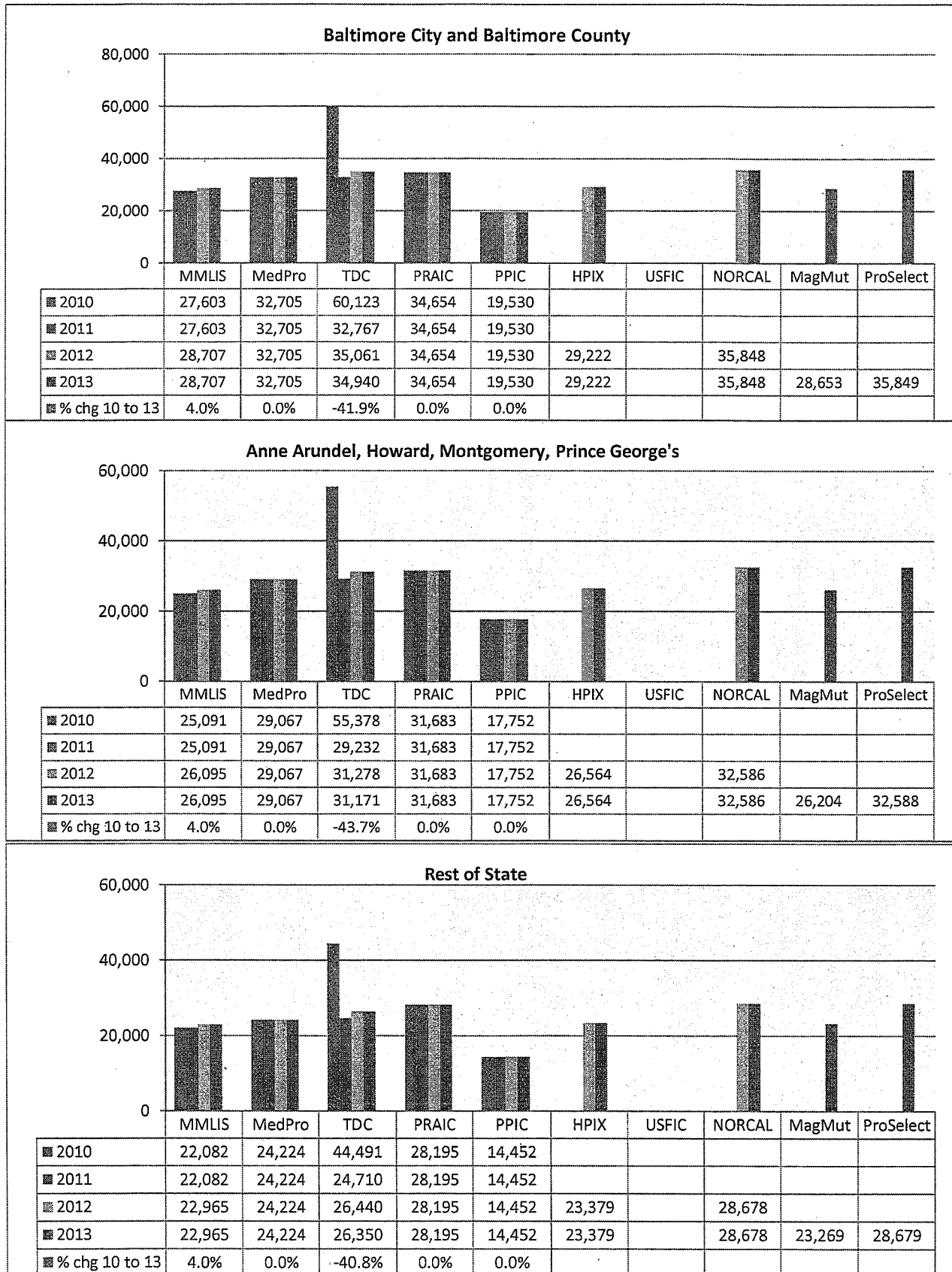
### Cardiovascular Disease - Surgery



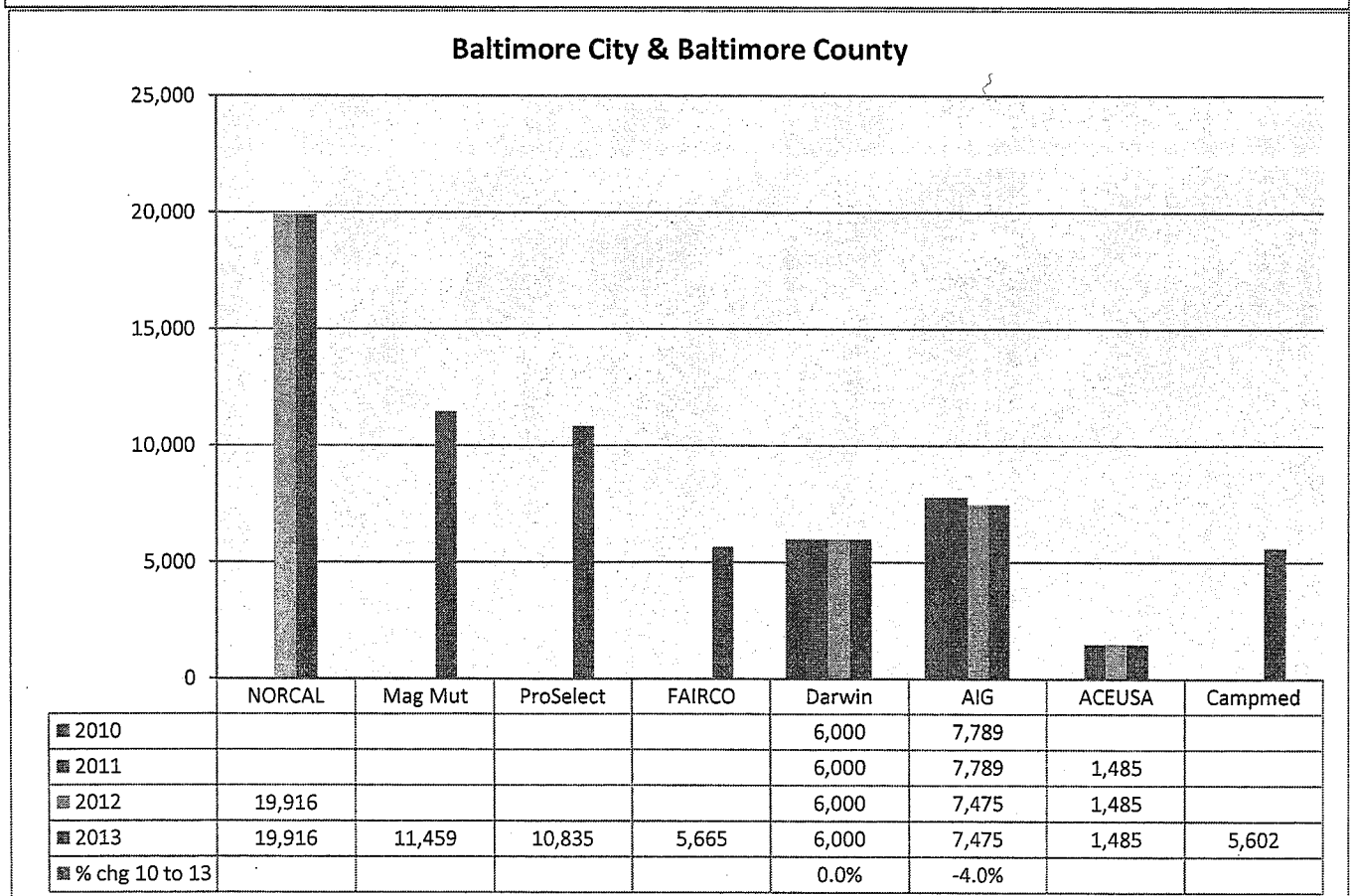
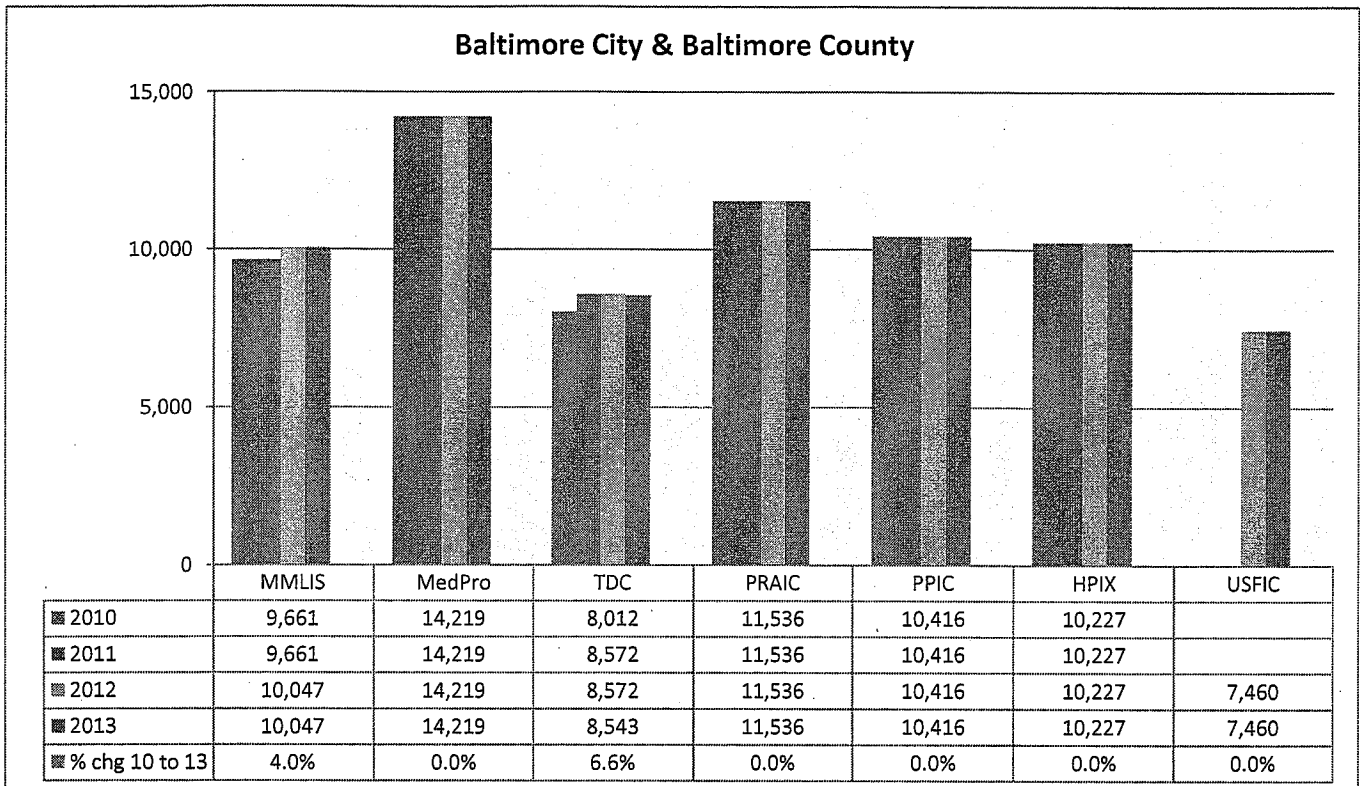
## Orthopedic Surgery



### Radiology (incl dye) - Minor Surgery

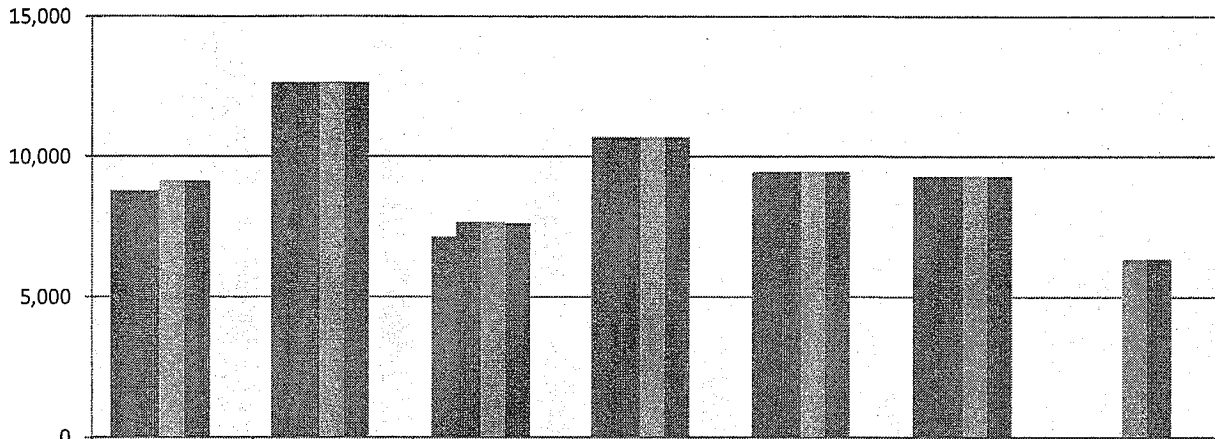


Psychiatrist (Including Child)



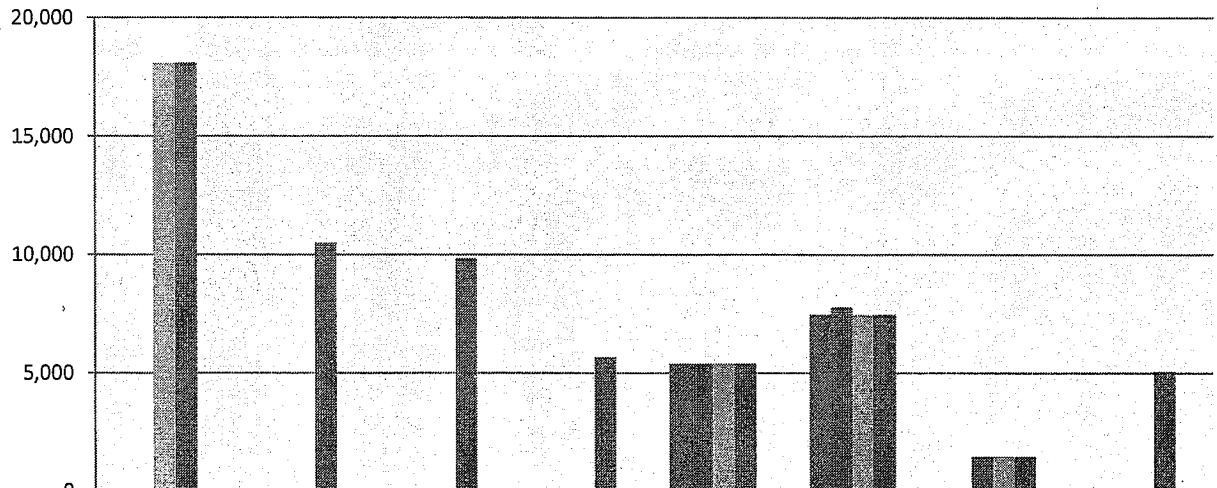


**Anne Arundel, Howard, Montgomery, Prince George's  
Counties**

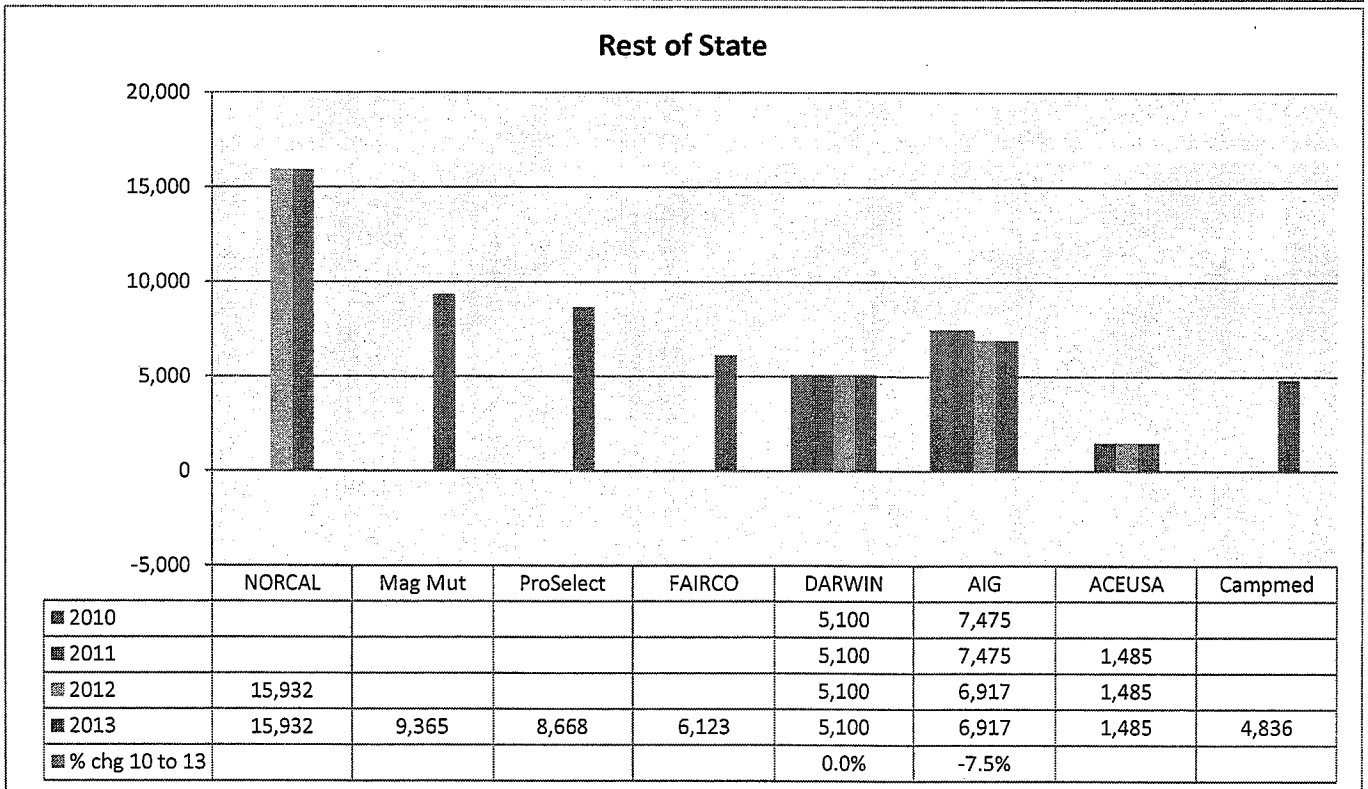
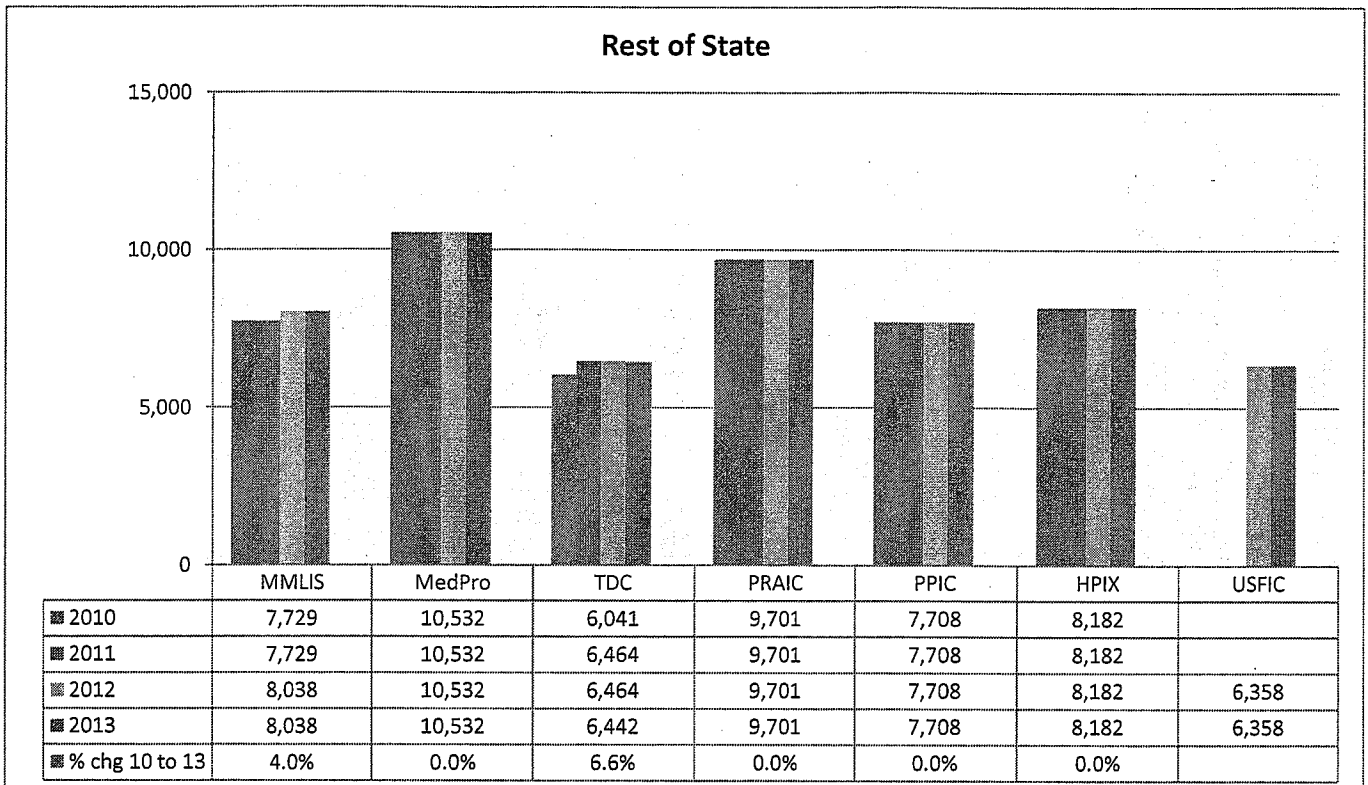


	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC
■ 2010	8,782	12,638	7,147	10,692	9,468	9,298	
■ 2011	8,782	12,638	7,648	10,692	9,468	9,298	
■ 2012	9,133	12,638	7,648	10,692	9,468	9,298	6,358
■ 2013	9,133	12,638	7,622	10,692	9,468	9,298	6,358
■ % chg 10 to 13	4.0%	0.0%	6.6%	0.0%	0.0%	0.0%	

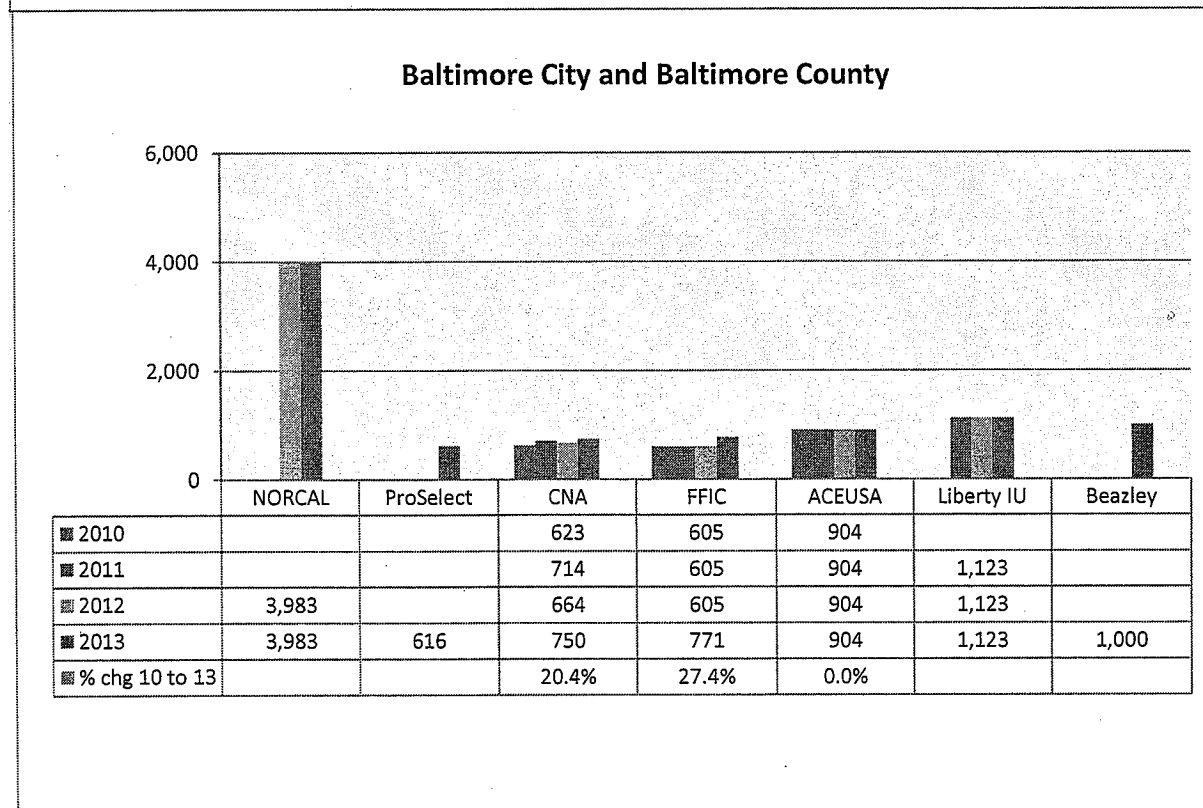
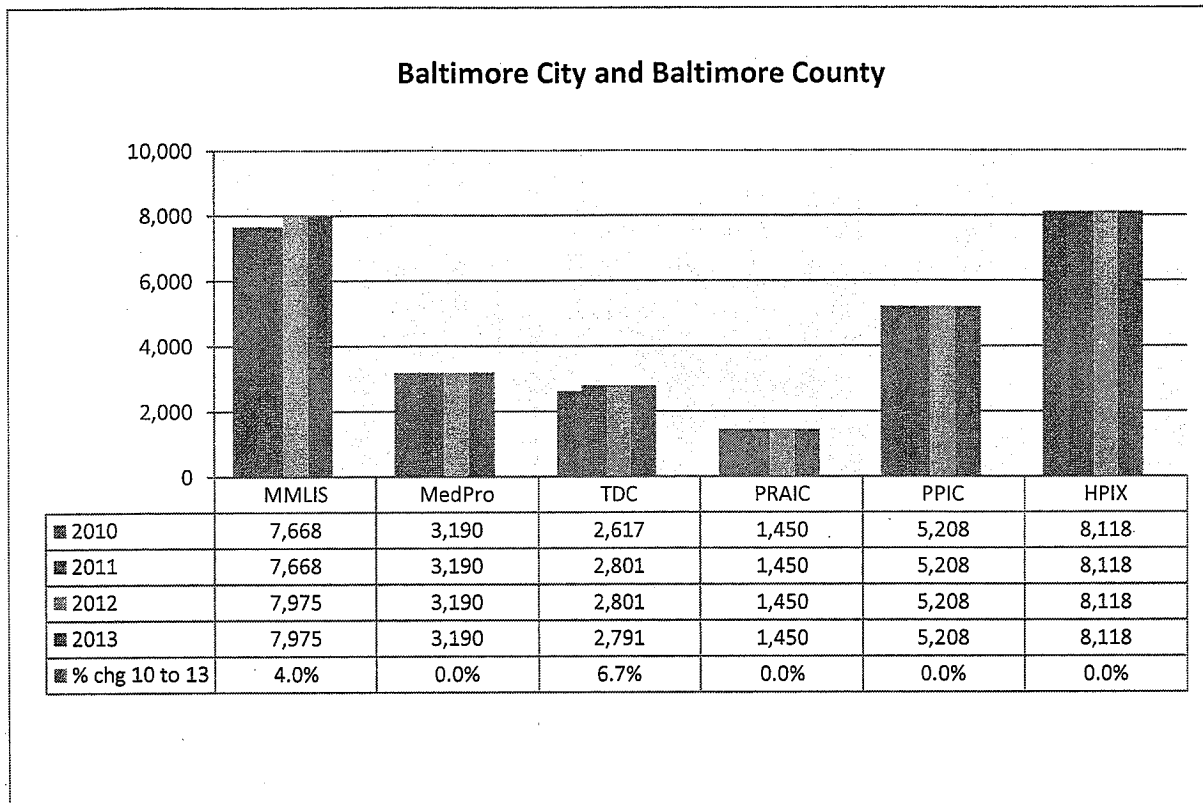
**Anne Arundel, Howard, Montgomery, Prince George's**



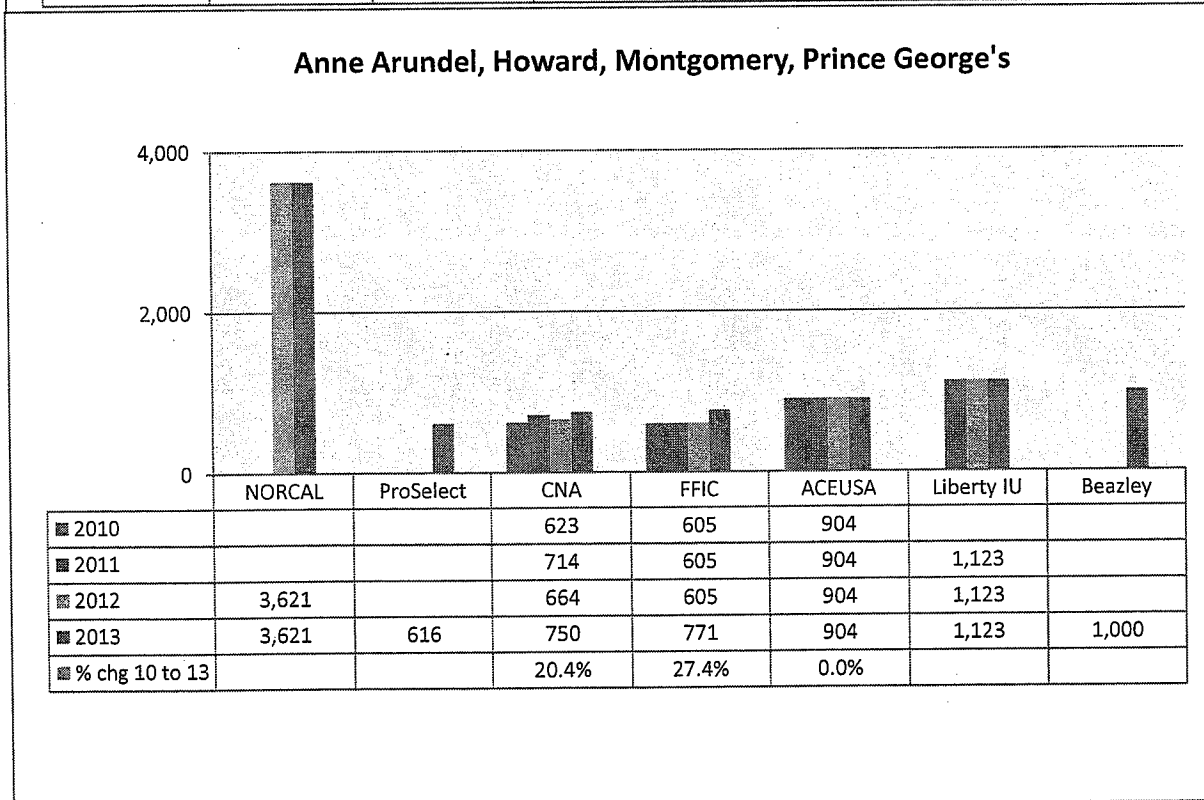
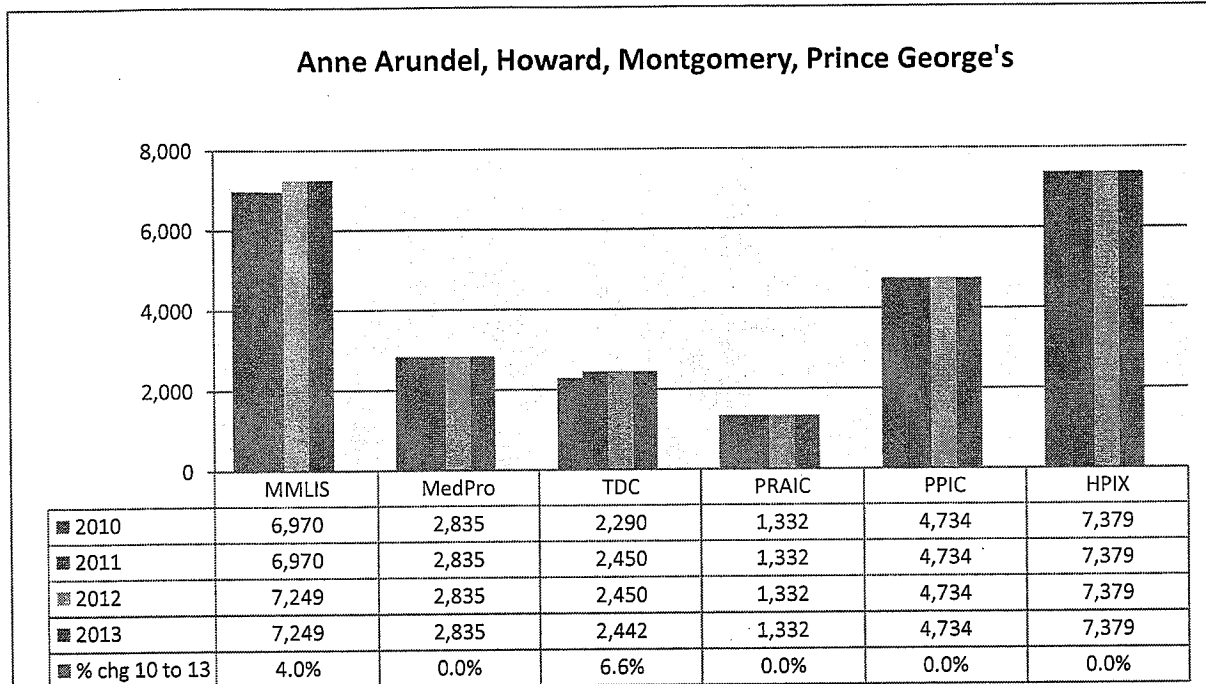
	NORCAL	Mag Mut	ProSelect	FAIRCO	DARWIN	AIG	ACEUSA	Campmed
■ 2010					5,400	7,475		
■ 2011					5,400	7,789	1,485	
■ 2012	18,103				5,400	7,475	1,485	
■ 2013	18,103	10,507	9,850	5,665	5,400	7,475	1,485	5,072
■ % chg 10 to 13					0.0%	0.0%		



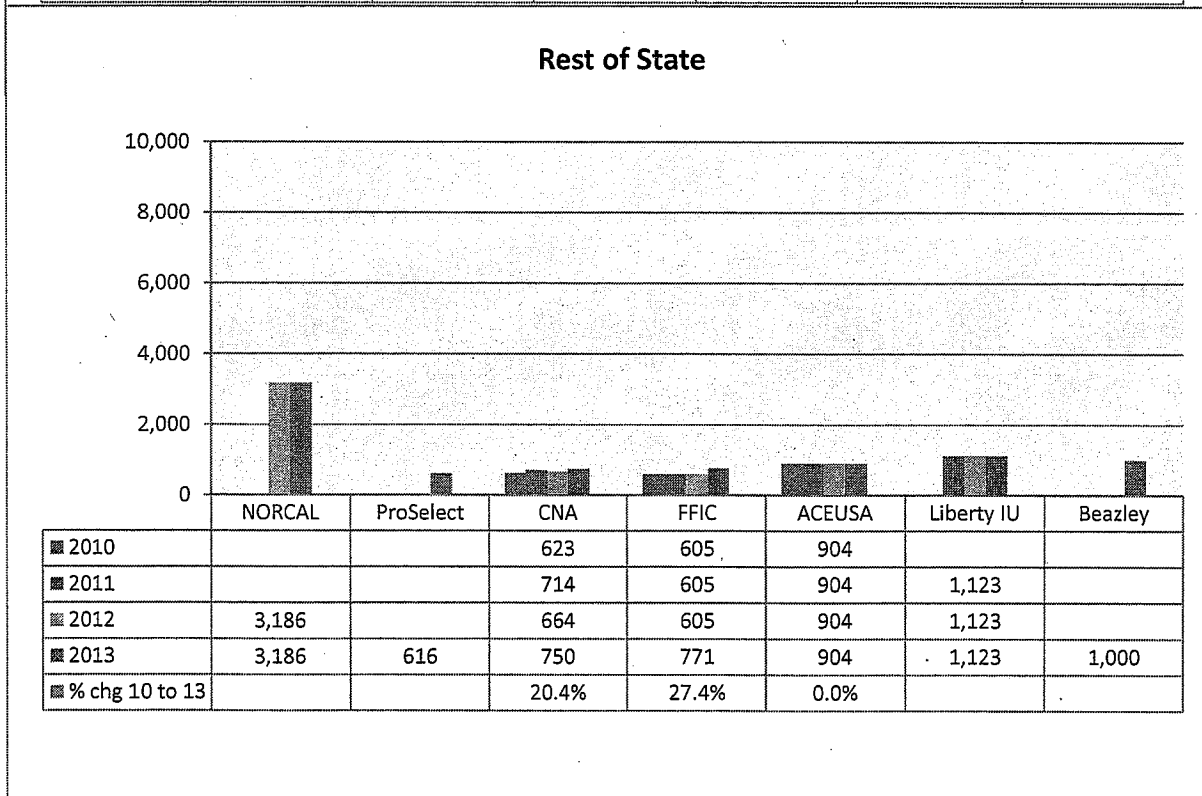
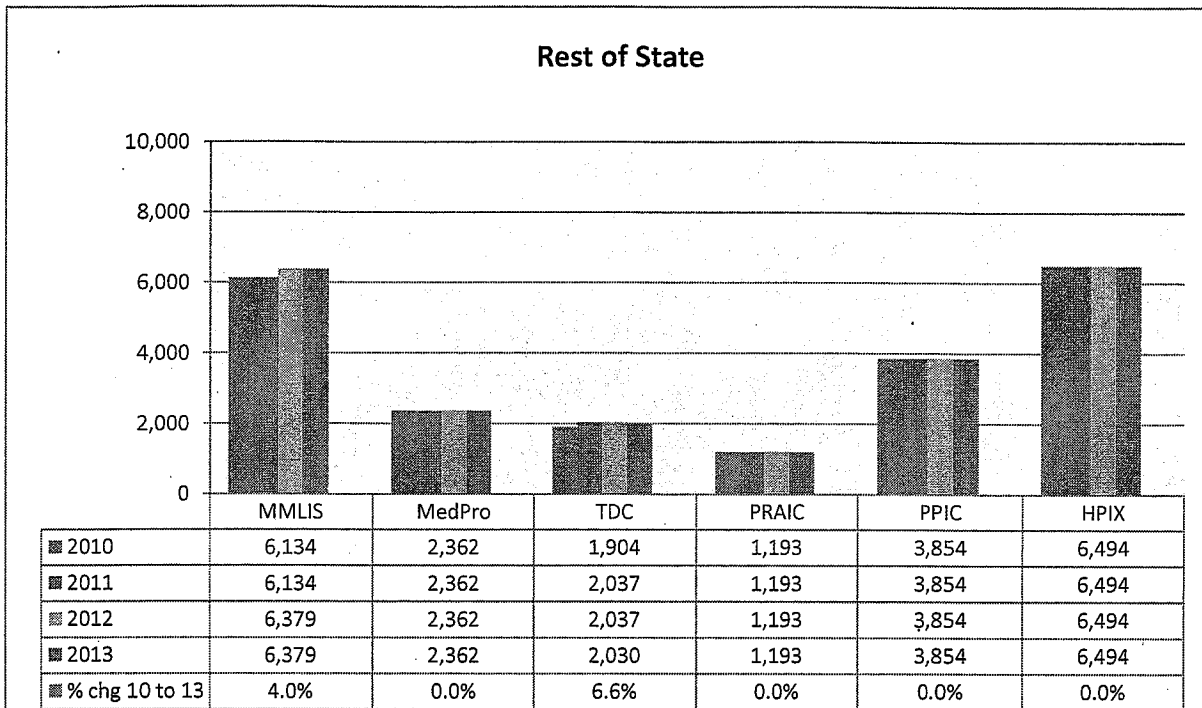
Nurse Practitioner - Class A - Employed



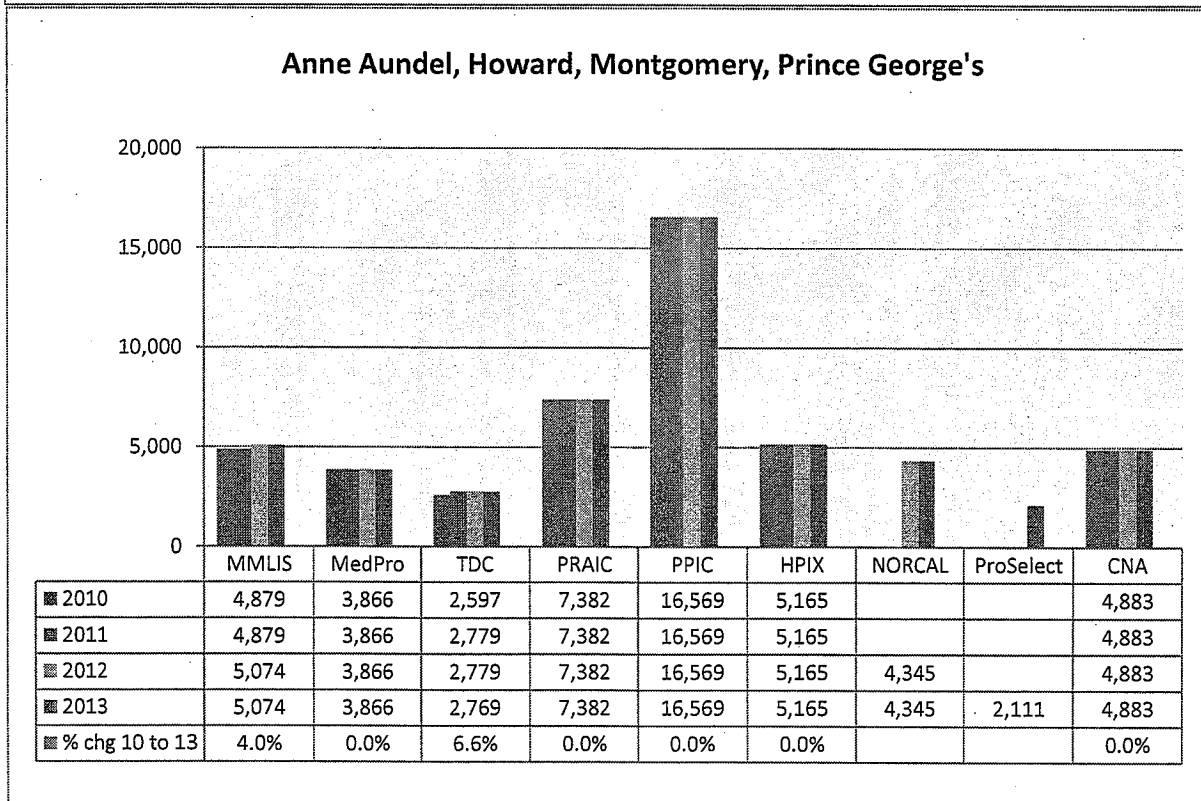
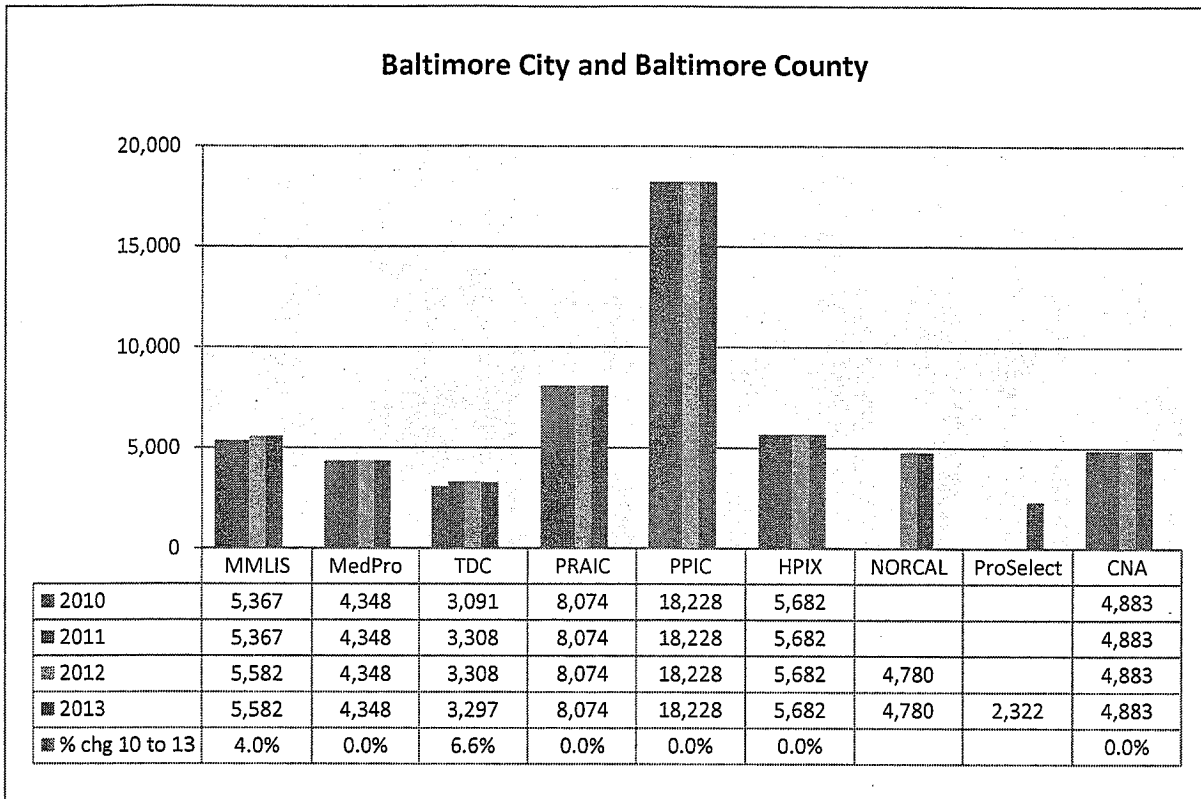
Nurse Practitioner - Class A - Employed



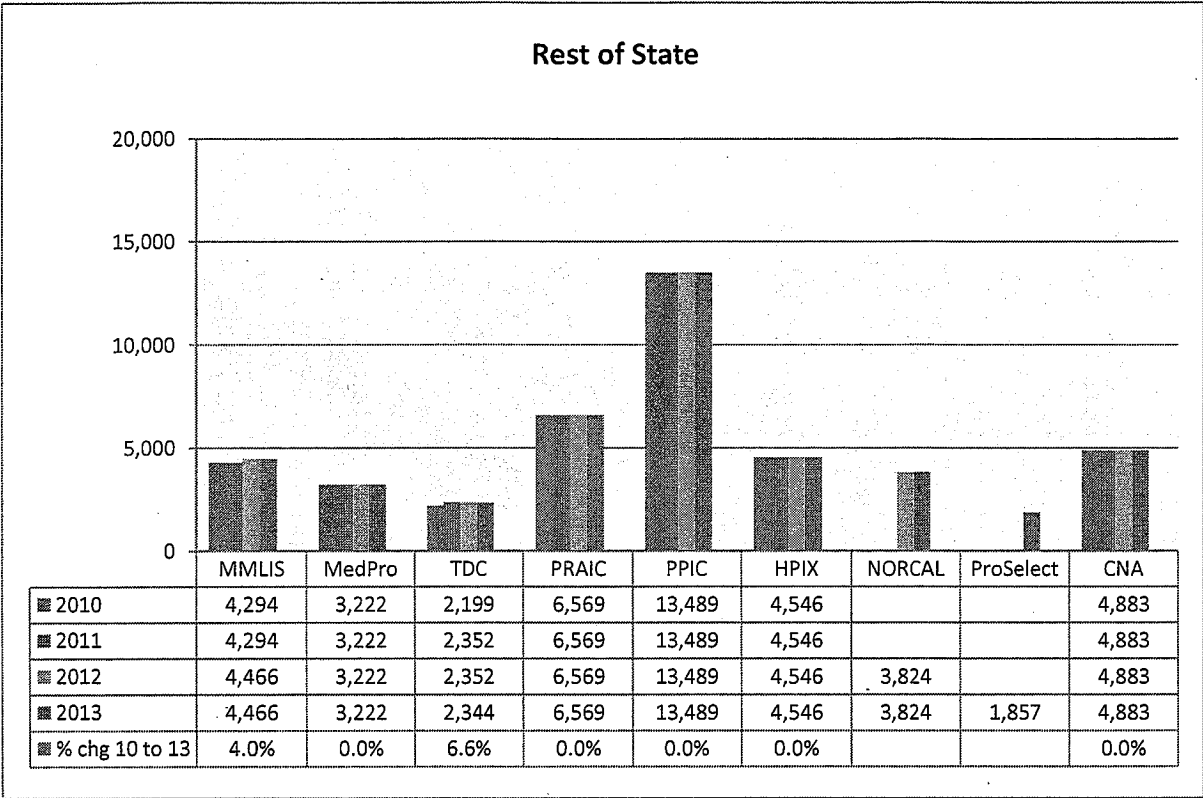
### Nurse Practitioner - Class A - Employed



Nurse Anesthetists (Spvs By Ane)

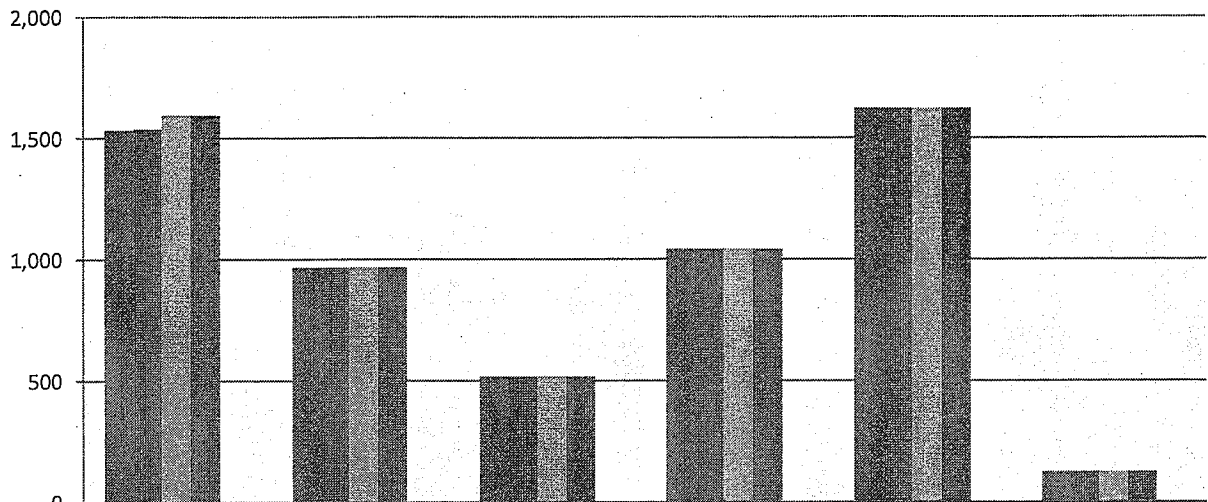


Nurse Anesthetists (Spvs By Ane)



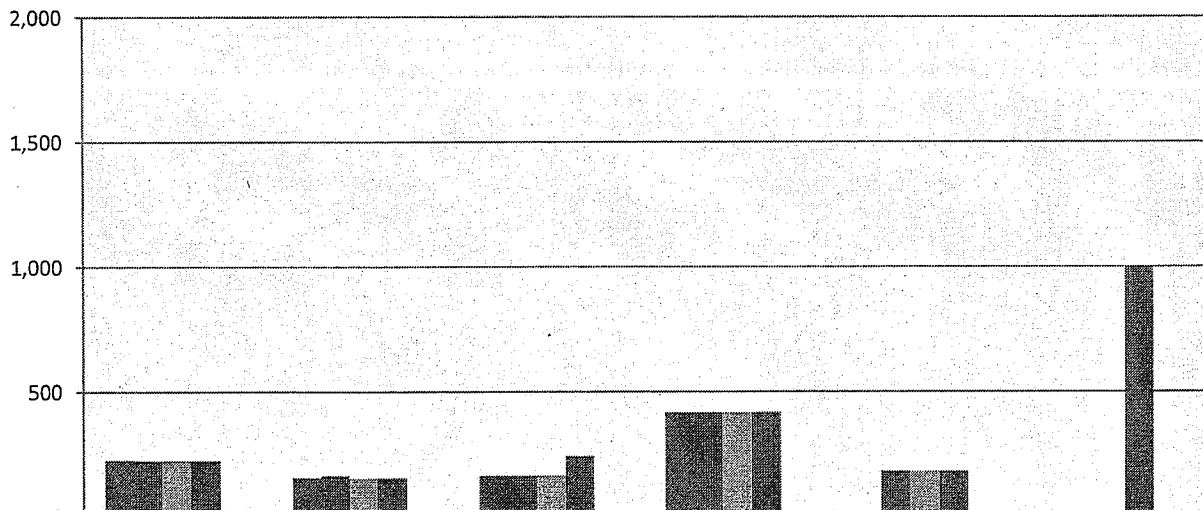
Physical Therapists (Employed)

Baltimore City and Baltimore County



	MMLIS	MedPro	PRAIC	PPIC	HPIX	Darwin
2010	1,534	967	518	1,042	1,624	126
2011	1,536	967	518	1,042	1,624	126
2012	1,595	967	518	1,042	1,624	126
2013	1,595	967	518	1,042	1,624	126
% chg 10 to 13	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%

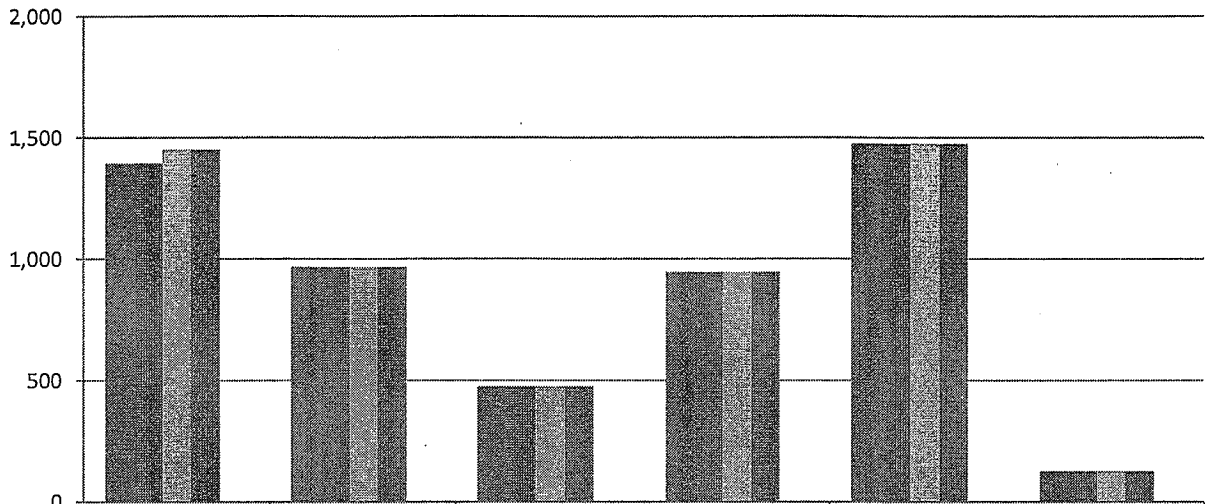
Baltimore City and Baltimore County



	AIG	CNA	FFIC	ACEUSA	Liberty IU	Beazley
2010	227	157	165	417		
2011	224	164	165	417	182	
2012	224	153	165	417	182	
2013	224	156	242	417	182	1,000
% chg 10 to 13	-1.3%	-0.6%	46.7%	0.0%		

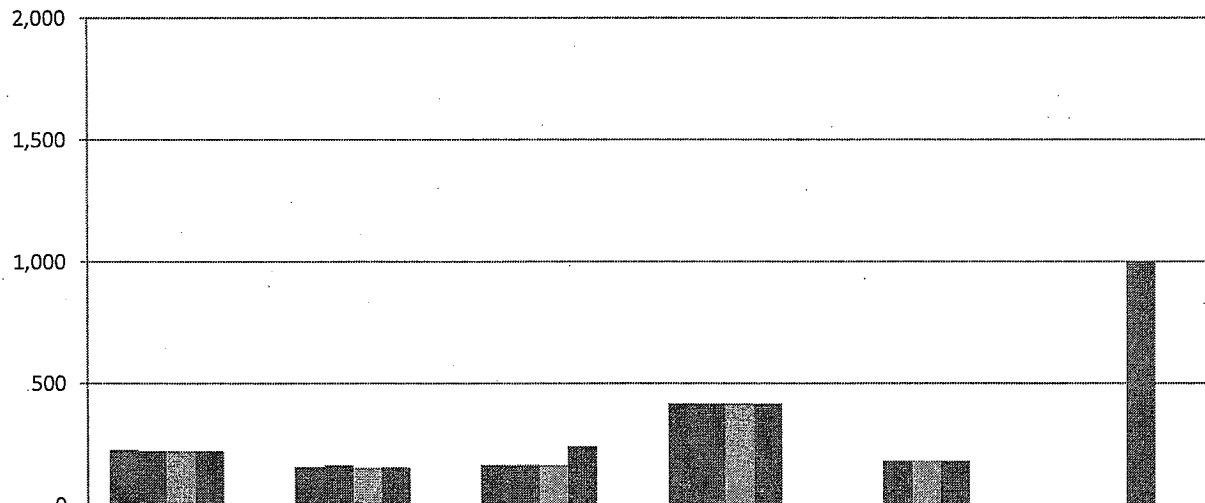


Anne Arundel, Howard, Montgomery and Prince George's

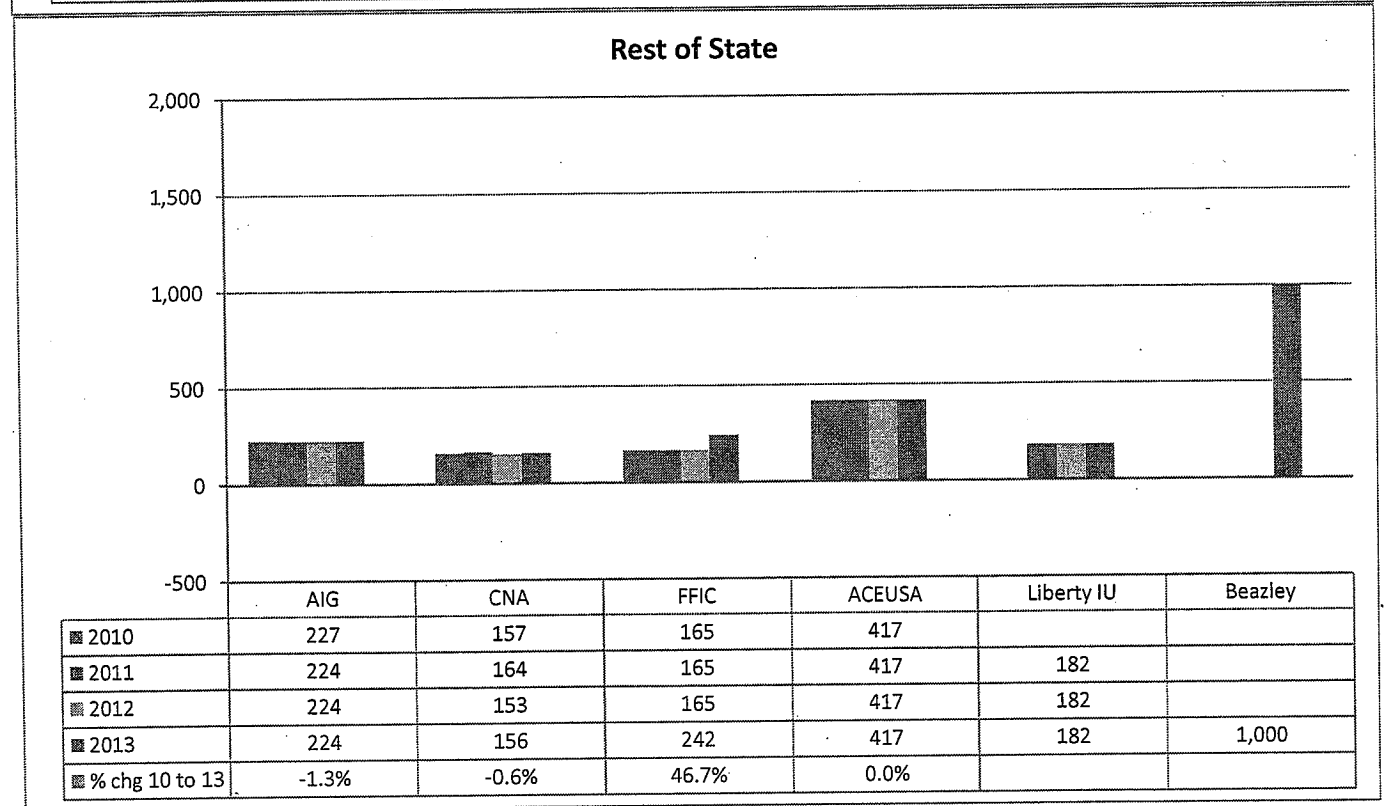
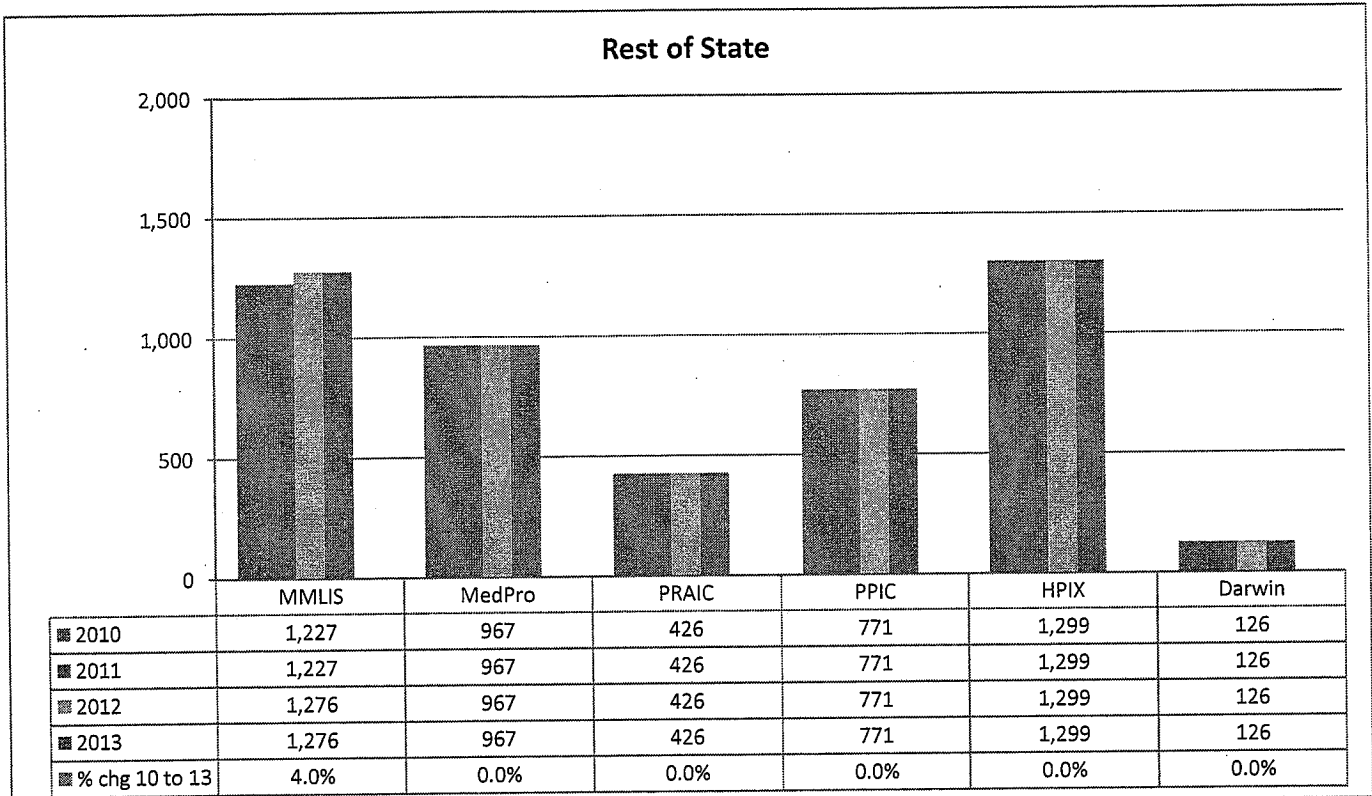


	MMLIS	MedPro	PRAIC	PPIC	HPIX	Darwin
2010	1,394	967	476	947	1,476	126
2011	1,394	967	476	947	1,476	126
2012	1,450	967	476	947	1,476	126
2013	1,450	967	476	947	1,476	126
% chg 10 to 13	4.0%	0.0%	0.0%	0.0%	0.0%	0.0%

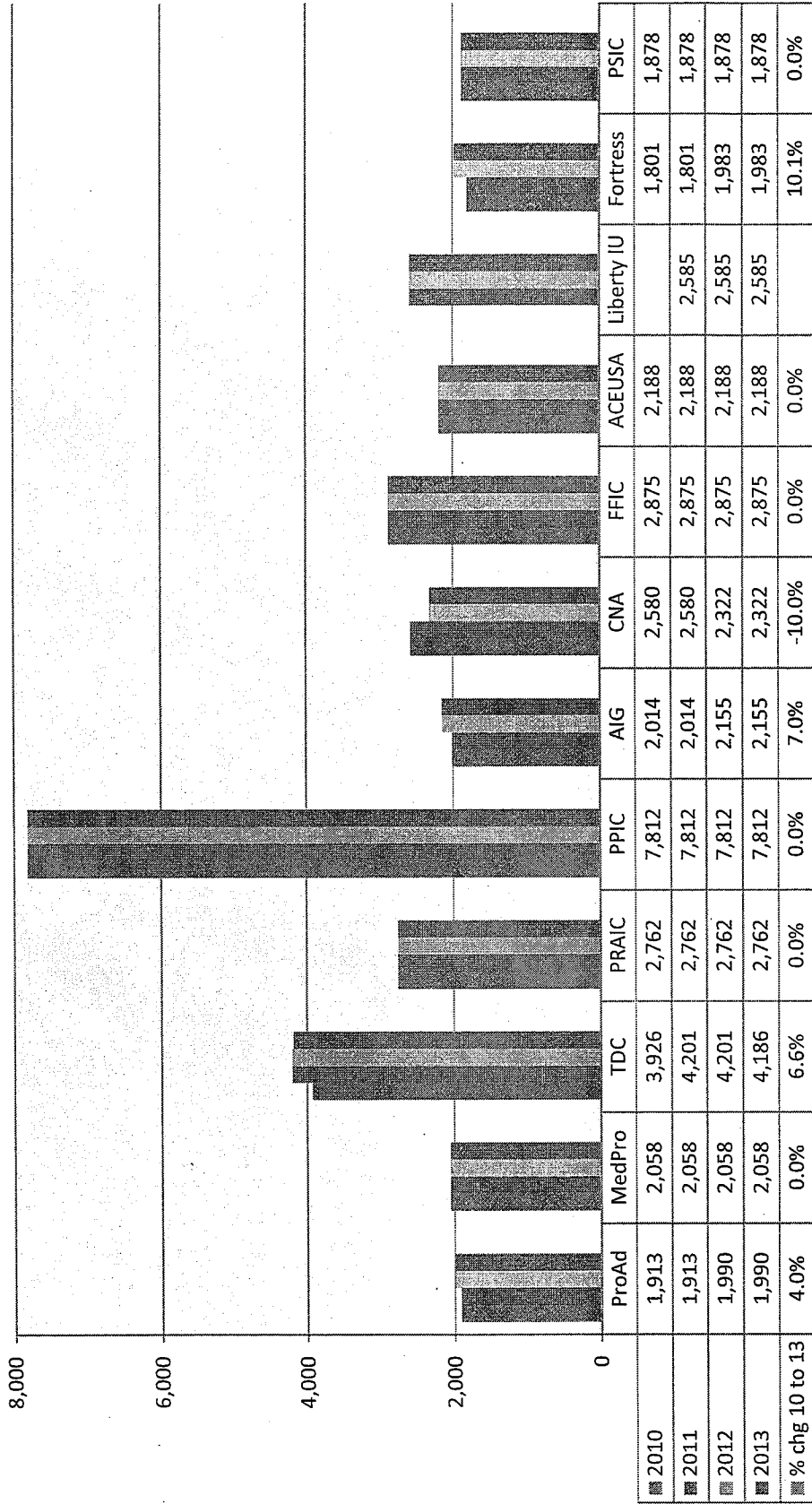
Anne Arundel, Howard, Montgomery and Prince George's



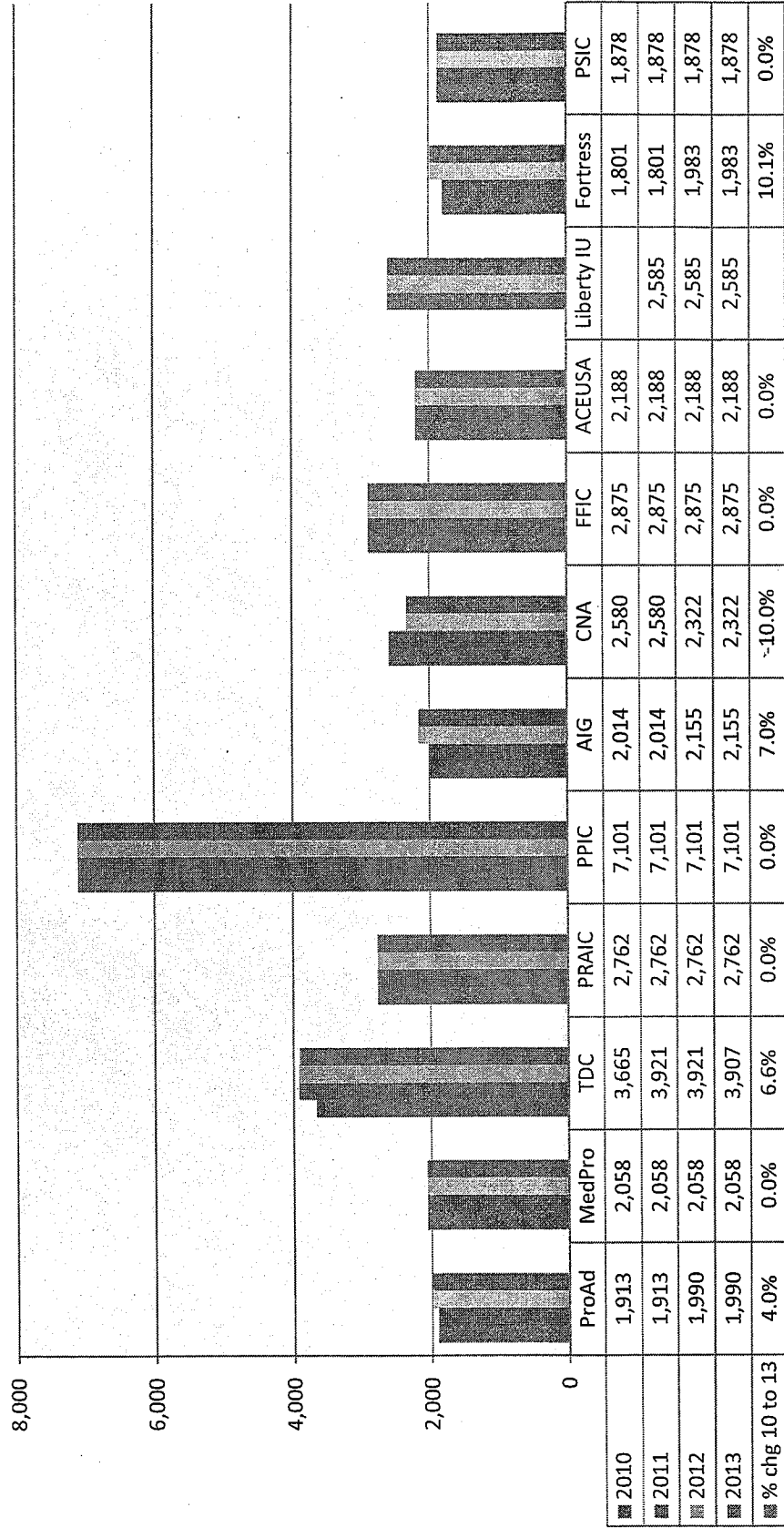
	AIG	CNA	FFIC	ACEUSA	Liberty IU	Beazley
2010	227	157	165	417		
2011	224	164	165	417	182	
2012	224	153	165	417	182	
2013	224	156	242	417	182	1,000
% chg 10 to 13	-1.3%	-0.6%	46.7%	0.0%		



### Baltimore City and Baltimore County

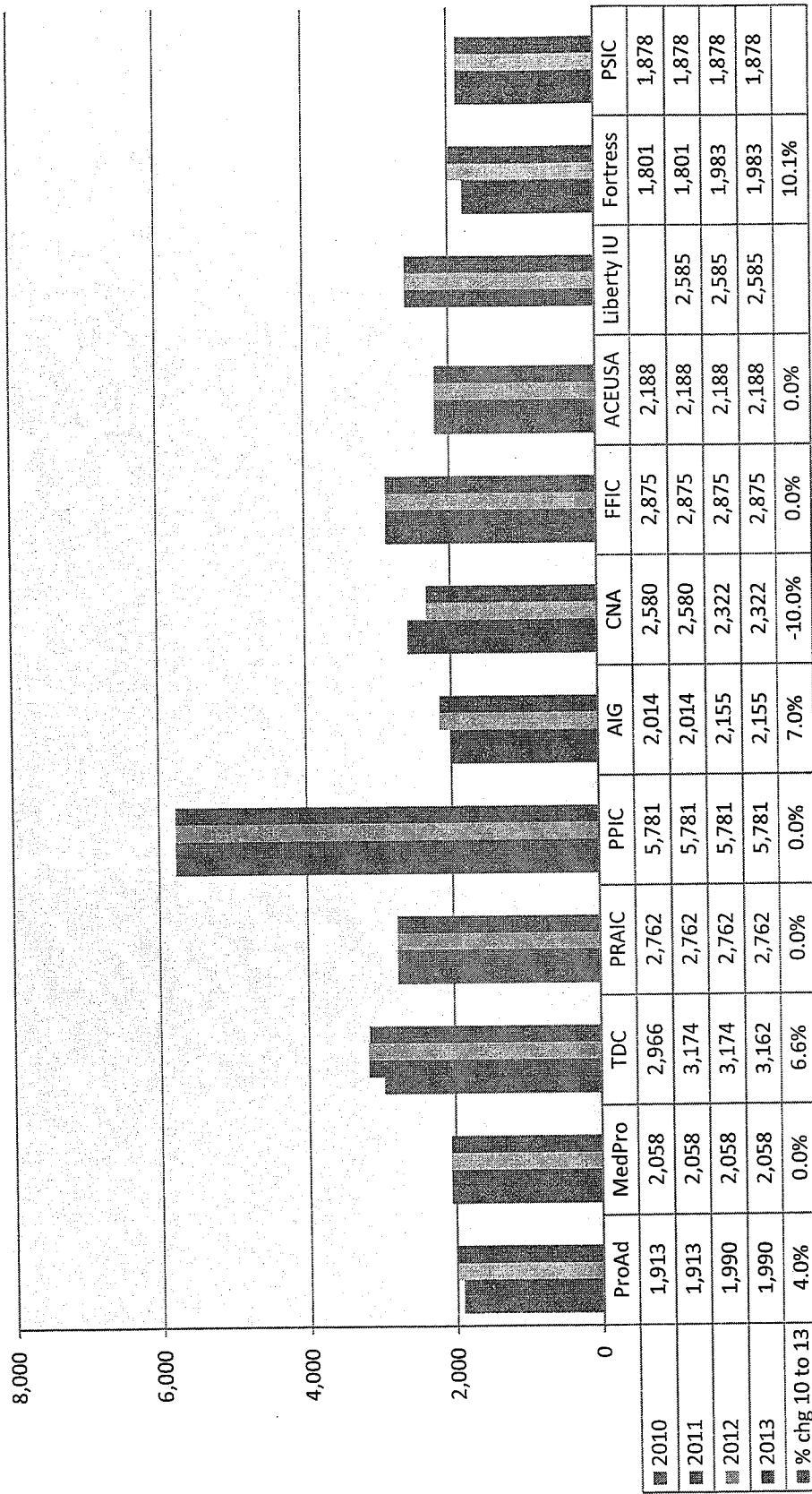


### Anne Arundel, Howard, Montgomery, Prince George's



Dentist - Not Otherwise Classified

Rest of State



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

Company Name	Year	Number with \$25,000 Deductible		Number with \$50,000 Deductible		Number with \$100,000 Deductible	
		Number with \$25,000 Deductible	Deductible	Number with \$50,000 Deductible	Deductible	Number with \$100,000 Deductible	Deductible
American Alternative Insurance Corp.	2006	0	0	0	0	0	0
American Alternative Insurance Corp.	2007	0	0	0	0	0	0
American Alternative Insurance Corp.	2008	1	0	0	0	0	0
American Alternative Insurance Corp.	2009	1	0	0	0	0	0
American Alternative Insurance Corp.	2010	1	0	0	0	0	0
American Alternative Insurance Corp.	2011	1	0	0	0	0	0
American Alternative Insurance Corp.	2012	1	0	0	0	0	0
Cincinnati Insurance Co.	2006	0	0	0	0	0	0
Cincinnati Insurance Co.	2007	0	0	0	0	0	0
Cincinnati Insurance Co.	2008	0	0	0	0	0	0
Cincinnati Insurance Co.	2009	1	0	0	0	0	0
Cincinnati Insurance Co.	2010	1	0	0	0	0	0
Cincinnati Insurance Co.	2011	2	0	0	0	0	0
Cincinnati Insurance Co.	2012	2	0	0	0	0	0
Medical Protective Co.	2006	0	0	0	0	1	1
Medical Protective Co.	2007	0	0	0	0	1	1
Medical Protective Co.	2008	1	0	0	0	0	0
Medical Protective Co.	2009	1	0	0	0	0	0
Medical Protective Co.	2010	1	0	0	0	0	0
Medical Protective Co.	2011	1	0	0	0	0	0
Medical Protective Co.	2012	0	0	0	0	0	0
National Union Fire Insurance Co.	2006	0	0	0	0	0	0
National Union Fire Insurance Co.	2007	0	0	0	0	0	0
National Union Fire Insurance Co.	2008	0	0	0	0	1	1
National Union Fire Insurance Co.	2009	0	0	0	0	0	0
National Union Fire Insurance Co.	2010	0	0	0	0	0	0
National Union Fire Insurance Co.	2011	0	0	0	0	0	0
National Union Fire Insurance Co.	2012	0	0	0	0	0	0

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

Company Name	Year	Number with		Number with		Number with	
		\$25,000 Deductible	\$50,000 Deductible	\$75,000 Deductible	\$100,000 Deductible		
NCMIC Insurance Co.	2006	0	1	1	1		
NCMIC Insurance Co.	2007	2	1	1	1		
NCMIC Insurance Co.	2008	1	1	1	1		
NCMIC Insurance Co.	2009	2	1	1	1		
NCMIC Insurance Co.	2010	2	1	1	1		
NCMIC Insurance Co.	2011	1	1	1	1		
NCMIC Insurance Co.	2012	1	1	1	1		

***Companies with no Policies in Force with Deductible Amounts  
Mandated under Section 19-114 of the Insurance Article for the  
Time Period from 2006 to 2012 \****

ACE American Insurance Co.  
American Casualty Co of Reading  
American Home Assurance Co.  
American Insurance Co.  
Atlantic Specialty Insurance Co.  
Beazley Insurance Co., Inc.  
Camprmed Casualty & Indemnity  
Catlin Indemnity Co.  
Catlin Insurance Co., Inc  
Chicago Insurance Co.  
Continental Casualty Co.  
Darwin National Insurance Co.  
Doctors Co., an Interinsurance Exch.  
Everest National Insurance Co.  
Fair American Insurance and Reinsurance Co.  
Fireman's Fund Insurance Co.  
Fortress Insurance Co.  
Granite State Insurance Co.  
Great Divide Insurance Co.  
Healthcare Providers Insurance Exch.  
Liberty Insurance Underwriters Inc.  
MAG Mutual Insurance Co.  
Medical Mutual Liability Insurance Society of Maryland  
Medicus Insurance Co.  
NORCAL Mutual Insurance Co.  
OneBeacon Insurance Co.  
PACO Assurance Co., Inc.



***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 2012 \****

Philadelphia Indemnity Insurance Co.  
Podiatry Insurance Co. of America  
Preferred Professional Insurance Co.  
ProAssurance Indemnity Co., Inc.  
Professional Solutions Insurance Co.  
Professionals Advocate Insurance Co.  
ProSelect Insurance Co.  
United States Fire Insurance Co.  
Zurich American Insurance Co.

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

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

Company Name	Year	Type of Policy	Number with \$500 deductible		Number with \$1,000 deductible		Number with \$1,500 deductible		Number with \$2,500 deductible		Number with \$5,000 deductible		Number with \$7,500 deductible		Number with \$10,000 deductible	
			Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number
Admiral Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	7	4	1	1	1	1	1	1
Admiral Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	15	8	2	2	3	3	3	3
Admiral Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	13	9	2	2	0	0	0	0
Admiral Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	13	10	1	1	0	0	0	0
Admiral Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	37	1	1	2	2	2	2
Admiral Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	1	24	1	1	2	2	2	2
Admiral Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	11	15	1	1	2	2	2	2
Allied World Assurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Allied World Assurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Allied World Assurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Allied World Assurance Co.	2009	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Allied World Assurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Allied World Assurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Allied World Assurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	1	0	0	0	0	0	0
American Alternative Insurance Corp.	2006	Admitted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2007	Admitted	0	0	0	0	0	0	1	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2008	Admitted	0	0	0	0	0	0	9	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2009	Admitted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2010	Admitted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2011	Admitted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2012	Admitted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Arch Specialty Insurance Co.	2006	Surplus Lines	2	1	0	0	0	0	12	0	0	0	6	6	6	6
Arch Specialty Insurance Co.	2007	Surplus Lines	0	1	0	0	0	0	11	0	0	0	3	3	3	3
Arch Specialty Insurance Co.	2008	Surplus Lines	0	3	0	0	0	0	13	0	0	0	9	9	9	9
Arch Specialty Insurance Co.	2009	Surplus Lines	0	3	0	0	0	0	9	1	0	0	2	2	2	2
Arch Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	4	0	0	2	2	2	2
Arch Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Arch Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	1	0	0	0	0	0	0
Berkley Assurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2011	Surplus Lines	0	0	0	0	0	0	2	0	0	0	0	0	0	0
Berkley Assurance Co.	2012	Surplus Lines	0	0	0	0	0	0	2	0	0	0	0	0	0	0



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

Company Name	Year	Type of Policy	Number with \$500 Deductible		Number with \$1,000 Deductible		Number with \$1,500 Deductible		Number with \$2,500 Deductible		Number with \$5,000 Deductible		Number with \$7,500 Deductible		Number with \$10,000 Deductible	
			Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number
Campmed Casualty & Indemnity Co.	2006	Admitted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Campmed Casualty & Indemnity Co.	2007	Admitted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Campmed Casualty & Indemnity Co.	2008	Admitted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Campmed Casualty & Indemnity Co.	2009	Admitted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Campmed Casualty & Indemnity Co.	2010	Admitted	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Campmed Casualty & Indemnity Co.	2011	Admitted	0	1	0	1	0	1	0	1	0	0	0	0	0	0
Campmed Casualty & Indemnity Co.	2012	Admitted	0	1	0	1	0	1	0	1	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2009	Surplus Lines	0	0	0	0	0	1	6	1	6	1	8	1	8	8
Catlin Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	3	3	5	5	0	13	0	13	13
Catlin Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	4	4	5	5	0	11	0	11	11
Catlin Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	2	2	8	8	0	9	0	9	9
Cincinnati Specialty Underwriters Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cincinnati Specialty Underwriters Co.	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cincinnati Specialty Underwriters Co.	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cincinnati Specialty Underwriters Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cincinnati Specialty Underwriters Co.	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Cincinnati Specialty Underwriters Co.	2011	Surplus Lines	0	0	0	0	0	0	0	1	1	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	2012	Surplus Lines	0	0	0	0	0	0	0	1	1	0	0	0	0	0
Columbia Casualty Co.	2006	Surplus Lines	0	0	0	0	0	0	0	7	7	0	1	0	1	1
Columbia Casualty Co.	2007	Surplus Lines	0	0	0	0	0	1	9	9	0	1	0	1	1	1
Columbia Casualty Co.	2008	Surplus Lines	0	0	0	0	0	1	14	14	1	2	0	2	2	2
Columbia Casualty Co.	2009	Surplus Lines	0	0	0	0	0	1	19	19	0	1	0	1	1	1
Columbia Casualty Co.	2010	Surplus Lines	0	0	1	0	0	2	17	17	0	2	0	2	2	2
Columbia Casualty Co.	2011	Surplus Lines	0	0	1	0	0	0	13	13	1	2	0	2	2	2
Columbia Casualty Co.	2012	Surplus Lines	0	0	0	0	0	0	20	20	0	2	0	2	2	2
Darwin Select Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	1	1	0	0	0	0	0
Darwin Select Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Darwin Select Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	6	6	0	5	0	5	5
Darwin Select Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	0	11	11	0	4	0	4	4
Darwin Select Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	11	11	0	7	0	7	7
Darwin Select Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0	5	5	0	8	0	8	8
Darwin Select Insurance Co.	2012	Surplus Lines	0	0	0	0	0	1	8	8	0	7	0	7	7	7

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

Company Name	Year	Type of Policy	Number with \$15,000 Deductible		Number with \$20,000 Deductible		Number with \$25,000 Deductible		Number with \$50,000 Deductible		Number with \$100,000 Deductible		Number with \$250,000 Deductible	
			Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number
Campmed Casualty & Indemnity Co.	2006	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
	2007	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
	2008	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
	2009	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
	2010	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
	2011	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
	2012	Admitted	0	0	0	0	0	0	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
	2009	Surplus Lines	1	1	1	1	1	1	1	1	1	1	1	1
	2010	Surplus Lines	3	3	1	2	2	1	1	1	1	1	1	1
	2011	Surplus Lines	3	3	0	0	1	1	1	1	1	1	1	1
	2012	Surplus Lines	1	1	0	0	2	2	0	0	1	1	0	0
Cincinnati Specialty Underwriters Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
	2011	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Columbia Casualty Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
	2007	Surplus Lines	1	1	1	1	1	1	1	1	1	1	1	1
	2008	Surplus Lines	1	1	1	1	1	1	1	1	1	1	1	1
	2009	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
	2010	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
	2011	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Darwin Select Insurance Co.	2006	Surplus Lines	0	0	0	0	1	1	0	0	0	0	0	0
	2007	Surplus Lines	0	0	0	0	3	3	0	0	0	0	0	0
	2008	Surplus Lines	0	0	0	0	5	5	0	0	0	0	0	0
	2009	Surplus Lines	1	1	0	0	5	5	0	0	0	0	0	0
	2010	Surplus Lines	1	1	0	0	2	2	0	0	0	0	0	0
	2011	Surplus Lines	1	1	0	0	2	2	0	0	0	0	0	0
	2012	Surplus Lines	0	0	0	0	1	1	0	0	0	0	0	0
	2012	Surplus Lines	0	0	0	0	1	1	0	0	0	0	0	0

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

Company Name	Year	Type of Policy	Number with \$500 deductible		Number with \$1,000 deductible		Number with \$1,500 deductible		Number with \$2,500 deductible		Number with \$5,000 deductible		Number with \$7,500 deductible		Number with \$10,000 deductible	
			Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number
Evanston Insurance Co.	2006	Surplus Lines	0	6	0	0	0	9	19	0	0	0	0	4		
Evanston Insurance Co.	2007	Surplus Lines	0	5	0	0	8	14	1	1	8					
Evanston Insurance Co.	2008	Surplus Lines	0	3	0	0	11	18	1	1	5					
Evanston Insurance Co.	2009	Surplus Lines	0	4	0	0	10	20	0	0	5					
Evanston Insurance Co.	2010	Surplus Lines	0	5	0	0	14	25	0	0	6					
Evanston Insurance Co.	2011	Surplus Lines	0	4	0	0	14	22	0	0	4					
Evanston Insurance Co.	2012	Surplus Lines	0	2	0	0	12	26	0	0	3					
General Star Indemnity Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
General Star Indemnity Co.	2007	Surplus Lines	0	0	0	0	1	5	2	2	3					
General Star Indemnity Co.	2008	Surplus Lines	0	0	0	0	1	9	2	2	3					
General Star Indemnity Co.	2009	Surplus Lines	0	5	0	0	0	11	1	1	2					
General Star Indemnity Co.	2010	Surplus Lines	0	10	0	0	2	12	2	2	1					
General Star Indemnity Co.	2011	Surplus Lines	0	9	0	0	0	12	2	2	2					
General Star Indemnity Co.	2012	Surplus Lines	0	10	0	0	0	12	1	1	1					
Hallmark Specialty Insurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	1	2	1	1	0					
Hallmark Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	5	5	1	1					
Hallmark Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	7	4	2	2					
Homeland Insurance Co. of New York	2006	Surplus Lines	0	0	0	0	0	0	0	0	0					
Homeland Insurance Co. of New York	2007	Surplus Lines	0	0	0	0	1	2	0	0	0					
Homeland Insurance Co. of New York	2008	Surplus Lines	0	0	0	0	1	1	0	0	0					
Homeland Insurance Co. of New York	2009	Surplus Lines	0	0	0	0	1	1	1	0	1					
Homeland Insurance Co. of New York	2010	Surplus Lines	0	0	0	0	0	3	0	0	5					
Homeland Insurance Co. of New York	2011	Surplus Lines	0	0	0	0	1	7	0	0	1					
Homeland Insurance Co. of New York	2012	Surplus Lines	0	0	0	0	1	5	0	0	2					
Illinois Union Insurance Co.	2006	Surplus Lines	0	0	0	0	1	1	1	1	0					
Illinois Union Insurance Co.	2007	Surplus Lines	0	0	0	0	1	1	1	1	0					
Illinois Union Insurance Co.	2008	Surplus Lines	0	0	0	0	4	1	0	0	0					
Illinois Union Insurance Co.	2009	Surplus Lines	0	0	0	0	2	1	1	0	1					
Illinois Union Insurance Co.	2010	Surplus Lines	0	0	0	0	1	1	1	0	2					
Illinois Union Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	1	0	2					
Illinois Union Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	0	0					

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

Company Name	Year	Type of Policy	Number with \$15,000 Deductible		Number with \$20,000 Deductible		Number with \$25,000 Deductible		Number with \$50,000 Deductible		Number with \$100,000 Deductible		Number with \$250,000 Deductible	
			Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number
Evanston Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	1
Evanston Insurance Co.	2007	Surplus Lines	0	1	0	0	0	1	0	0	0	0	0	1
Evanston Insurance Co.	2008	Surplus Lines	0	0	0	0	1	1	0	0	0	0	0	1
Evanston Insurance Co.	2009	Surplus Lines	0	0	0	0	0	1	1	0	0	0	0	1
Evanston Insurance Co.	2010	Surplus Lines	0	0	0	0	0	1	1	0	0	0	0	1
Evanston Insurance Co.	2011	Surplus Lines	0	0	0	0	0	1	1	0	0	0	0	1
Evanston Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	2
General Star Indemnity Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
General Star Indemnity Co.	2007	Surplus Lines	1	0	0	0	0	0	0	0	0	0	0	0
General Star Indemnity Co.	2008	Surplus Lines	4	1	0	0	0	0	0	0	0	0	0	0
General Star Indemnity Co.	2009	Surplus Lines	2	0	0	0	0	0	0	0	0	0	0	0
General Star Indemnity Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
General Star Indemnity Co.	2011	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
General Star Indemnity Co.	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Hallmark Specialty Insurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Hallmark Specialty Insurance Co.	2011	Surplus Lines	1	0	0	0	0	0	0	0	0	0	0	0
Hallmark Specialty Insurance Co.	2012	Surplus Lines	2	0	0	0	0	0	0	0	0	0	0	0
Homeland Insurance Co. of New York	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Homeland Insurance Co. of New York	2007	Surplus Lines	0	0	0	1	1	2	1	2	1	1	0	0
Homeland Insurance Co. of New York	2008	Surplus Lines	0	0	0	1	1	1	1	1	1	1	0	0
Homeland Insurance Co. of New York	2009	Surplus Lines	0	0	0	0	0	0	4	4	0	0	0	0
Homeland Insurance Co. of New York	2010	Surplus Lines	0	0	0	0	0	0	4	4	0	0	1	1
Homeland Insurance Co. of New York	2011	Surplus Lines	0	0	0	1	1	2	2	2	3	1	1	1
Homeland Insurance Co. of New York	2012	Surplus Lines	2	0	0	3	3	2	2	2	1	1	0	0
Illinois Union Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Illinois Union Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Illinois Union Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Illinois Union Insurance Co.	2009	Surplus Lines	0	0	0	1	1	1	1	0	0	0	0	0
Illinois Union Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	1	1	0	0	0	0
Illinois Union Insurance Co.	2011	Surplus Lines	0	0	0	2	2	2	1	1	1	0	0	0
Illinois Union Insurance Co.	2012	Surplus Lines	0	0	0	3	3	0	1	1	0	0	0	0

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

Company Name	Year	Type of Policy	Number with \$500 deductible		Number with \$1,000 deductible		Number with \$1,500 deductible		Number with \$2,500 deductible		Number with \$5,000 deductible		Number with \$7,500 deductible		Number with \$10,000 deductible	
			Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number
Interstate Fire & Casualty Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	5	0	0	0	2	2
Interstate Fire & Casualty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	6	0	0	0	1	1
Interstate Fire & Casualty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	6	0	0	0	2	2
Interstate Fire & Casualty Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	0	0	6	0	0	0	2	2
Interstate Fire & Casualty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0	5	0	0	0	1	1
Interstate Fire & Casualty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	3	3	3	3	0	0	0	1	1
Interstate Fire & Casualty Insurance Co.	2012	Surplus Lines	0	1	1	0	0	1	1	4	4	0	0	0	1	1
Ironshore Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	6	6	0	0	0	0	0
James River Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	16	0	0	0	8	8
James River Insurance Co.	2007	Surplus Lines	0	0	0	0	0	3	3	16	16	0	0	0	8	8
James River Insurance Co.	2008	Surplus Lines	0	0	0	0	0	2	2	14	14	0	0	0	5	5
James River Insurance Co.	2009	Surplus Lines	0	1	1	0	0	25	25	18	18	0	0	0	2	2
James River Insurance Co.	2010	Surplus Lines	0	1	1	0	0	39	39	17	17	0	0	0	2	2
James River Insurance Co.	2011	Surplus Lines	0	1	1	0	0	27	27	13	13	0	0	0	2	2
James River Insurance Co.	2012	Surplus Lines	0	1	1	0	0	17	17	17	17	0	0	0	2	2
Landmark American Insurance Co.	2006	Surplus Lines	0	0	0	0	0	6	6	12	12	1	1	3	3	3
Landmark American Insurance Co.	2007	Surplus Lines	0	0	0	0	0	9	9	16	16	1	1	5	5	5
Landmark American Insurance Co.	2008	Surplus Lines	0	1	1	0	0	17	17	13	13	1	1	5	5	5
Landmark American Insurance Co.	2009	Surplus Lines	0	1	1	0	0	21	21	8	8	1	1	5	5	5
Landmark American Insurance Co.	2010	Surplus Lines	0	1	1	0	0	19	19	8	8	1	1	4	4	4
Landmark American Insurance Co.	2011	Surplus Lines	0	2	2	0	0	18	18	9	9	0	0	4	4	4
Landmark American Insurance Co.	2012	Surplus Lines	0	2	2	0	0	15	15	11	11	0	0	5	5	5
Lexington Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	10	10	0	0	4	4	4
Lexington Insurance Co.	2007	Surplus Lines	0	0	0	0	0	1	1	16	16	0	0	6	6	6
Lexington Insurance Co.	2008	Surplus Lines	0	0	0	0	0	7	7	19	19	0	0	5	5	5
Lexington Insurance Co.	2009	Surplus Lines	0	0	0	0	0	14	14	30	30	0	0	2	2	2
Lexington Insurance Co.	2010	Surplus Lines	0	0	0	0	0	1	1	23	23	0	0	3	3	3
Lexington Insurance Co.	2011	Surplus Lines	0	0	0	0	0	1	1	43	43	0	0	5	5	5
Lexington Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	11	11	0	0	2	2	2



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

Company Name	Year	Type of Policy	Number with \$15,000 Deductible		Number with \$20,000 Deductible		Number with \$25,000 Deductible		Number with \$50,000 Deductible		Number with \$100,000 Deductible		Number with \$250,000 Deductible	
			Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number
Interstate Fire & Casualty Insurance Co.	2006	Surplus Lines	0	0	0	0	1	1	1	0	0	0	0	0
Interstate Fire & Casualty Insurance Co.	2007	Surplus Lines	0	0	0	0	1	1	1	0	0	0	0	0
Interstate Fire & Casualty Insurance Co.	2008	Surplus Lines	0	0	0	0	1	1	1	0	0	0	0	0
Interstate Fire & Casualty Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Interstate Fire & Casualty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Interstate Fire & Casualty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Interstate Fire & Casualty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2009	Surplus Lines	0	0	1	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
James River Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Landmark American Insurance Co.	2006	Surplus Lines	1	0	0	0	0	0	1	1	0	0	0	0
Landmark American Insurance Co.	2007	Surplus Lines	1	0	0	0	0	0	1	1	0	0	0	0
Landmark American Insurance Co.	2008	Surplus Lines	1	0	0	0	0	0	1	1	0	0	0	0
Landmark American Insurance Co.	2009	Surplus Lines	1	0	0	0	0	0	1	1	1	0	0	0
Landmark American Insurance Co.	2010	Surplus Lines	1	0	0	1	1	1	1	1	1	0	0	0
Landmark American Insurance Co.	2011	Surplus Lines	0	0	0	2	2	1	1	1	1	0	0	0
Landmark American Insurance Co.	2012	Surplus Lines	2	0	0	0	0	0	1	1	1	1	0	0
Lexington Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Lexington Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0	0	0	0	0
Lexington Insurance Co.	2008	Surplus Lines	1	0	0	0	0	0	0	0	0	0	0	0
Lexington Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	1	1	2	0	0	0
Lexington Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	5	5	1	1	0	0
Lexington Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	4	4	1	1	0	0
Lexington Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	1	1	1	2	0	0





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

Company Name	Year	Type of Policy	Number with \$500 with \$1,000 Deductible		Number with \$1,500 with \$2,500 Deductible		Number with \$5,000 with \$7,500 Deductible		Number with \$10,000 Deductible	
			Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible
Professional Underwriters Liability Insurance Co.	2006	Surplus Lines	0	0	0	0	17	0	10	0
Professional Underwriters Liability Insurance Co.	2007	Surplus Lines	0	0	0	0	15	0	4	0
Professional Underwriters Liability Insurance Co.	2008	Surplus Lines	0	0	0	1	17	0	2	0
Professional Underwriters Liability Insurance Co.	2009	Surplus Lines	0	0	0	0	8	1	3	0
Professional Underwriters Liability Insurance Co.	2010	Surplus Lines	0	0	0	0	9	1	1	0
Professional Underwriters Liability Insurance Co.	2011	Surplus Lines	0	0	0	2	11	1	3	0
Professional Underwriters Liability Insurance Co.	2012	Surplus Lines	0	0	0	1	12	3	4	0
Steadfast Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0	0
Steadfast Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0	0
Steadfast Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0	0
Steadfast Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	0	0
Steadfast Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0	0
Steadfast Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0	0
Steadfast Insurance Co.	2012	Surplus Lines	0	0	0	0	1	0	2	0
Western World Insurance Co.	2006	Surplus Lines	5	0	0	0	0	0	0	0
Western World Insurance Co.	2007	Surplus Lines	4	0	0	0	0	0	0	0
Western World Insurance Co.	2008	Surplus Lines	2	0	0	0	0	0	0	0
Western World Insurance Co.	2009	Surplus Lines	5	0	0	0	0	0	0	0
Western World Insurance Co.	2010	Surplus Lines	4	0	0	0	0	0	0	0
Western World Insurance Co.	2011	Surplus Lines	8	0	0	0	0	0	0	0
Western World Insurance Co.	2012	Surplus Lines	7	0	0	0	0	0	0	0

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

Company Name	Year	Type of Policy	Number with Deductible					Number with \$250,000 Deductible
			\$15,000	\$20,000	\$25,000	\$50,000	\$100,000	
Professional Underwriters Liability Insurance Co.	2006	Surplus Lines	1	0	6	0	0	0
Professional Underwriters Liability Insurance Co.	2007	Surplus Lines	1	0	2	0	0	0
Professional Underwriters Liability Insurance Co.	2008	Surplus Lines	1	0	1	0	0	0
Professional Underwriters Liability Insurance Co.	2009	Surplus Lines	1	0	1	0	0	0
Professional Underwriters Liability Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
Professional Underwriters Liability Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0
Professional Underwriters Liability Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0
Steadfast Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0
Steadfast Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0
Steadfast Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0
Steadfast Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0
Steadfast Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
Steadfast Insurance Co.	2011	Surplus Lines	0	0	1	1	0	0
Steadfast Insurance Co.	2012	Surplus Lines	0	0	1	1	0	0
Western World Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0
Western World Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0
Western World Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0
Western World Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0
Western World Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
Western World Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0
Western World Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0

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

Company Name	Year	Type of Policy	Number with \$500 deductible		Number with \$1,000 deductible		Number with \$1,500 deductible		Number with \$2,500 deductible		Number with \$5,000 deductible		Number with \$7,500 deductible		Number with \$10,000 deductible	
			Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number	Deductible	Number
Healthcare Providers Insurance Exchange	2009	Admitted/Large Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Healthcare Providers Insurance Exchange	2010	Admitted/Large Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Healthcare Providers Insurance Exchange	2011	Admitted/Large Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Healthcare Providers Insurance Exchange	2012	Admitted/Large Group	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Medical Mutual Liability Insurance Society of MD	2006	Consent to Rate (Admitted)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Medical Mutual Liability Insurance Society of MD	2007	Consent to Rate (Admitted)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Medical Mutual Liability Insurance Society of MD	2008	Consent to Rate (Admitted)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Medical Mutual Liability Insurance Society of MD	2009	Consent to Rate (Admitted)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Medical Mutual Liability Insurance Society of MD	2010	Consent to Rate (Admitted)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Medical Mutual Liability Insurance Society of MD	2011	Consent to Rate (Admitted)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Medical Mutual Liability Insurance Society of MD	2012	Consent to Rate (Admitted)	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2007	Admitted/Multi-risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2008	Admitted/Multi-risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2009	Admitted/Multi-risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2010	Admitted/Multi-risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Specialty Insurance Co.	2009	Surplus/Multi-risk	0	0	0	0	0	0	0	0	0	0	0	0	0	0

Companies with no Policies in Force with Deductible  
Amounts Listed Above for the Time Period From  
2006 to 2012 \*

- American Safety Indemnity Co.
- Essex Insurance Co.
- Liberty Surplus Insurance Corp.
- Princeton Excess and Surplus Lines Insurance Co.
- Professional Security Insurance Co
- Rockhill Insurance Co.

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

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

Company Name	Year	Type of Policy	Number with Deductible				Number with Deductible			
			\$15,000	\$20,000	\$25,000	\$50,000	\$100,000	\$250,000	with \$250,000	with Deductible
Healthcare Providers Insurance Exchange	2009	Admitted/Large Group	0	0	0	0	0	1	0	
Healthcare Providers Insurance Exchange	2010	Admitted/Large Group	0	0	0	0	0	1	0	
Healthcare Providers Insurance Exchange	2011	Admitted/Large Group	0	0	0	0	0	1	0	
Healthcare Providers Insurance Exchange	2012	Admitted/Large Group	0	0	0	0	0	1	0	
Medical Mutual Liability Insurance Society of MD	2006	Consent to Rate (Admitted)	0	0	1	0	0	0	0	
Medical Mutual Liability Insurance Society of MD	2007	Consent to Rate (Admitted)	0	0	1	0	0	0	0	
Medical Mutual Liability Insurance Society of MD	2008	Consent to Rate (Admitted)	0	0	1	0	0	0	0	
Medical Mutual Liability Insurance Society of MD	2009	Consent to Rate (Admitted)	0	0	1	0	0	0	0	
Medical Mutual Liability Insurance Society of MD	2010	Consent to Rate (Admitted)	0	0	0	0	0	0	0	
Medical Mutual Liability Insurance Society of MD	2011	Consent to Rate (Admitted)	0	0	0	0	0	0	0	
Medical Mutual Liability Insurance Society of MD	2012	Consent to Rate (Admitted)	0	0	0	0	0	0	0	
ProAssurance Indemnity Co., Inc.	2007	Admitted/Multi-risk	0	0	0	0	0	0	0	
ProAssurance Indemnity Co., Inc.	2008	Admitted/Multi-risk	0	0	0	0	1	0	0	
ProAssurance Indemnity Co., Inc.	2009	Admitted/Multi-risk	0	0	2	2	0	0	0	
ProAssurance Indemnity Co., Inc.	2010	Admitted/Multi-risk	0	1	1	1	1	0	0	
ProAssurance Specialty Insurance Co.	2009	Surplus/Multi-risk	0	0	0	0	0	0	0	

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

Company Name	Year	Type of Policy	Deductible Amount	Count
Admiral Insurance Co.	2006	Surplus Lines		1
Admiral Insurance Co.	2007	Surplus Lines	\$3,500	1
Admiral Insurance Co.	2008	Surplus Lines	\$3,500	1
Admiral Insurance Co.	2009	Surplus Lines	\$3,500	1
Admiral Insurance Co.	2010	Surplus Lines		1
Admiral Insurance Co.	2011	Surplus Lines	\$3,500	1
Admiral Insurance Co.	2012	Surplus Lines		1
Lexington Insurance Co.	2006	Surplus Lines		3
Lexington Insurance Co.	2007	Surplus Lines		1
Lexington Insurance Co.	2008	Surplus Lines		
Lexington Insurance Co.	2009	Surplus Lines		
Lexington Insurance Co.	2010	Surplus Lines	\$500,000	
Lexington Insurance Co.	2011	Surplus Lines	\$500,000	
Lexington Insurance Co.	2012	Surplus Lines		
Medical Protective Co.	2006		\$500,000	1
Medical Protective Co.	2007			
Medical Protective Co.	2008			
Medical Protective Co.	2009			
Medical Protective Co.	2010			
Medical Protective Co.	2011			
Medical Protective Co.	2012			
National Fire & Marine Insurance Co.	2006	Surplus Lines		1
National Fire & Marine Insurance Co.	2007	Surplus Lines		
National Fire & Marine Insurance Co.	2008	Surplus Lines	\$75,000	
National Fire & Marine Insurance Co.	2009	Surplus Lines		
National Fire & Marine Insurance Co.	2010	Surplus Lines		
National Fire & Marine Insurance Co.	2011	Surplus Lines		
National Fire & Marine Insurance Co.	2012	Surplus Lines		



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

Company Name	Year	Type of Policy	Deductible Amount	Count
Nautilus Insurance Co.	2006	Surplus Lines		
Nautilus Insurance Co.	2007	Surplus Lines		
Nautilus Insurance Co.	2008	Surplus Lines		1
Nautilus Insurance Co.	2009	Surplus Lines	\$200,000	1
Nautilus Insurance Co.	2010	Surplus Lines	\$200,000	
Nautilus Insurance Co.	2011	Surplus Lines		
Nautilus Insurance Co.	2012	Surplus Lines		
Western World Insurance Co.	2006	Surplus Lines	\$250	11
Western World Insurance Co.	2007	Surplus Lines	\$250	8
Western World Insurance Co.	2008	Surplus Lines	\$250	7
Western World Insurance Co.	2009	Surplus Lines	\$250	8
Western World Insurance Co.	2010	Surplus Lines	\$250	4
Western World Insurance Co.	2011	Surplus Lines	\$250	6
Western World Insurance Co.	2012	Surplus Lines	\$250	8
<b>Deductible Amounts</b>				
			\$200,000	1
			\$500,000	1
			\$1,000,000	2
			\$2,000,000	1
Homeland Insurance Co. of New York	2006	Surplus Lines		1
Homeland Insurance Co. of New York	2007	Surplus Lines		1
Homeland Insurance Co. of New York	2008	Surplus Lines		2
Homeland Insurance Co. of New York	2009	Surplus Lines		1
Homeland Insurance Co. of New York	2010	Surplus Lines		1
Homeland Insurance Co. of New York	2011	Surplus Lines		1
Homeland Insurance Co. of New York	2012	Surplus Lines	2	1

**Closed Claim Counts by Company from 2005 to 2012**

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012	Totals
ACE American Insurance Company					5	7	3	4	19
American Casualty Co Of Reading PA			2	2	6	12	15	21	56
American Insurance Company					2	1			3
Arch Insurance Company			1						1
Arch Insurance Company				1					1
Campmed Casualty & Indemnity Co, Inc. MD		1		1		1	2	1	6
Chicago Insurance Company				1					1
Chicago Insurance Company	3			2	4	9	3	2	23
Cincinnati Insurance Company		5	17	23	42	49	97	68	301
Continental Casualty Company				2	4	1	3	9	19
Darwin National Assurance Company									
Doctors Company An Inter Insurance Exch	44	65	80	73	107	99	95	97	660
Fireman's Fund Insurance Company						1			1
Fortress Insurance Company			6			3	4	3	16
Fortress Insurance Company				1					1
Granite State Insurance Co									
Healthcare Providers Ins Exch (f/k/a MD HPIX)			5	5	20	32	40	94	196
Medical Mutual Liability Insurance Soc Of MD	314	256	246	290	272	271	317	254	2220
Medical Protective Company	51	49	84	68	53	57	62	50	474
National Union Fire Ins Co of Pittsburgh, PA			1		5		10	2	19
NCMIC Insurance Company			1	3	3	4	2	2	15
OneBeacon Insurance Co								1	1
PACO Assurance Company							1		1
Philadelphia Indemnity Insurance Company									
Podiatry Insurance Company Of America	2	2	14	13	14	9	8	11	73
Preferred Professional Insurance Co	4	7	9	8	9	7	32	28	104
ProAssurance Indemnity Company					23	20	38	25	106
ProAssurance National Capital	13	78	57	43	21	8	2	5	227
Professionals Advocate Insurance Co	9	8	8	3	7	12	8	11	66
St Paul Fire & Marine Insurance Co	1								1
Truck Insurance Exchange	3	2	1	1	1				8

**TOTALS for Admitted Carriers**      444    474    523    545    598    607    742    689    4622

Closed Claim Counts by Company from 2005 to 2012

Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	Totals
Admiral Insurance Company							3	1	4
American International Specialty Lines Ins Co	5	6	4	2	4	2			23
Arch Specialty Insurance Company			3		12	1			16
Catlin Specialty Insurance Company						2	7	7	16
Columbia Casualty Company	4	4	3	4	2	15	12	13	57
Darwin Select Insurance Company				1		5	6	16	28
Evanston Insurance Company						7	5	3	15
Everest Indemnity Insurance Company	12	31	107	73	129	82	61	117	612
Everest National Insurance Company	1	2							3
Executive Risk Indemnity Company		1	3	2	1				7
General Star Indemnity Company					1	2		1	4
Hallmark Specialty Insurance Company							1		1
Homeland Insurance Co of NY						1	2	7	10
Hudson Specialty Company								6	6
Illinois Union Insurance Company			1			1	2	3	6
Interstate Fire and Casualty Company								8	8
Ironshore Specialty Insurance Company					2				2
Landmark American Insurance Company						24	85	241	486
Lexington Insurance Company	31	30	34	21	20		2		2
Liberty Surplus Insurance Corporation						4	8	1	26
National Fire & Marine Insurance Company			1	7	5			1	1
Nautilus Insurance Company								1	1
Professional Underwriters Liability Insurance Co					1	1			2
Various Underwriters at Lloyds (WL)		2	1	2			1		6
<b>TOTALS for Surplus Lines Carriers</b>	<b>53</b>	<b>76</b>	<b>157</b>	<b>112</b>	<b>177</b>	<b>147</b>	<b>195</b>	<b>425</b>	<b>1342</b>

Closed Claim Counts by Company from 2005 to 2012

Other Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	Totals
AMN - as Self-Insured Carrier			1						1
Applied Medico-Legal Solutions RRG				2		6	5	1	2
GenMar Assurance / Carroll Hospital Center						4	8	2	14
Catlin Insurance Agency (Lloyds)							11	11	22
EmCare, Inc.								2	2
Healthcare Safety & Protection RRG		2	3	1	3	5			14
MFA Physicians Insurance Company, Ltd.			1					4	10
RDA Sterling Healthcare - as Self-Insured Carrier	5						8	9	17
St. Joseph Hospital/CHI (self-insured)	2	47	35	26	3	19			132
OHIC Insurance Company				1					1
TIG Insurance Company				1					1
Travelers Indemnity Company							1	1	3
Valiant Insurance Company									
<b>Total for Other Carriers</b>	<b>7</b>	<b>49</b>	<b>39</b>	<b>32</b>	<b>6</b>	<b>35</b>	<b>34</b>	<b>34</b>	<b>236</b>
<b>Grand Total - All Carrier Types</b>	<b>504</b>	<b>599</b>	<b>719</b>	<b>689</b>	<b>781</b>	<b>789</b>	<b>971</b>	<b>1148</b>	<b>6200</b>

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

Number of Closed Claims by Specialty from 2005 to 2012

Specialty	2005	2006	2007	2008	2009	2010	2011	2012	Totals
Administrative Medicine	1	19	3	4	2	2	2	1	31
Allergy/Immunology				1	2		1	1	3
Ambulance Service	15	20	12	20	16	21	16	15	120
Anesthesiology		27	1	1					29
Blank / Other	21	18	18	25	26	46	93	103	247
Cardiology				1		1			1
Cardiovascular Disease				1					1
Corporation					2	2	2	2	4
Dental - dental specialty incl surgery	6	5	14	25	43	65	59	49	217
Dental - dentist					1		10	5	11
Dental - other	7	2	2	6	6	6	3	6	30
Dermatology	30	29	40	44	46	37	51	56	277
Emergency Room Medicine		1		1	3				5
Endocrinology				1	6	3	4	46	16
Family/General Practice - Incl OB	2			1					2
Family/General Practice - No OB	25	18	17	25	64	38	42	60	229
Gastroenterology	11	11	8	7	16	11	9	24	73
General Preventive Medicine		2			1			1	3
Geneticist					1				1
Geriatrics					1				1
Gynecology	12	14	8	10	11	10	16	16	81
Health Care Facility					2	5	7	17	14
Hematology			1	1	6		4	1	12
Hospital					19	15	16	19	50
Hospitalist/House Staff	1		1	2	2	3	2	7	11
Imaging center					2		2		4
Infectious Diseases						2	6	4	8
Intensive Care Medicine	3	10	3	9		2	3	2	30
Internal Medicine	66	58	46	71	69	79	78	53	467
Lab/Diagnostic (not imaging)					1				1
Laryngology							1		1
Neoplastic Diseases	1				1	2	3		7



Number of Closed Claims by Specialty from 2005 to 2012

Specialty	2005	2006	2007	2008	2009	2010	2011	2012	Totals
Unknown	4	1	5						10
Unknown - hospital/facility	26	18	5	1					50
Unknown - physician	1	1	33	1					36
Unknown - surgeon			37						37
Urgent Care/Medicine		1	1			1	3		6
Urology	13	12	9	16	15	18	19	18	102
Vascular	15	12	9	12	16	3	8	10	75
<b>TOTALS</b>	<b>504</b>	<b>599</b>	<b>719</b>	<b>689</b>	<b>781</b>	<b>789</b>	<b>971</b>	<b>1148</b>	<b>6200</b>

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

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2012

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012
Allegany County Arbitration	2	2	4	2	2	0	2	1
Allegany County Circuit Court	3	6	3	4	21	8	14	9
Allegany County District Court	1	0	0	0	3	9	17	2
Allegany County Small Claims Court	0	0	0	0	0	0	1	5
Anne Arundel County Arbitration	4	0	1	1	0	4	4	8
Anne Arundel County Circuit Court	37	49	37	31	42	34	49	31
Anne Arundel County District Court	3	2	3	0	1	4	2	8
Anne Arundel - unknown	0	1	0	0	0	0	0	0
Baltimore City Arbitration	3	5	9	2	10	13	24	19
Baltimore City Circuit Court	49	56	58	85	80	110	93	76
Baltimore City District Court	0	1	1	1	3	4	2	10
Baltimore City, MD - Other	1	4	0	2	1	0	0	0
Baltimore County Arbitration	5	3	0	0	5	6	22	16
Baltimore County Circuit Court	70	59	58	49	72	79	95	131
Baltimore County District Court	2	5	1	0	11	7	3	12
Baltimore County - unknown	2	6	0	0	1	1	0	0
Baltimore County - Small Claims Court	0	0	0	0	1	1	1	0
Baltimore MD Circuit Court	4	10	5	9	0	0	0	0
Baltimore - unknown, District Court	0	0	0	0	2	0	0	0
Baltimore, MD unknown which court	1	5	1	0	0	2	1	0
Calvert County Arbitration	0	0	0	0	1	2	1	0
Calvert County Circuit Court	10	4	12	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	7	5	12	3	13	20	6
Cecil County Arbitration	3	3	1	2	7	5	1	6
Cecil County Circuit Court	0	0	0	0	0	1	0	0
Cecil County District Court	0	0	0	1	1	0	0	0
Charles County Arbitration	7	11	5	4	2	10	9	11
Charles County Circuit Court	1	0	0	0	0	0	0	0
Charles County District Court	0	0	0	0	0	0	1	0
Charles County Small Claims Court	1	0	2	0	0	0	1	1
Dorchester County Circuit Court	0	0	0	0	0	0	0	0
Dorchester County District Court	0	0	0	1	2	1	0	0



Number of Suits Filed by Jurisdiction and Venue from 2005 to 2012

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012
Frederick County Arbitration	0	0	1	1	0	0	1	1
Frederick County Circuit Court	21	15	9	17	26	17	14	10
Frederick County District Court	1	0	1	0	1	0	0	1
Frederick County - unknown	0	1	0	0	0	0	0	0
Frederick MD State Circuit Court	0	1	0	0	0	0	0	0
Garrett County Circuit Court	2	1	0	0	0	0	3	5
Harford County Arbitration	1	0	2	4	7	1	11	0
Harford County Circuit Court	11	11	15	9	12	22	9	14
Howard County Arbitration	1	0	0	0	1	2	0	0
Howard County Circuit Court	6	7	7	10	8	12	9	10
Howard County District Court	0	0	4	0	0	2	6	1
Kent County Arbitration	0	4	0	0	2	0	0	0
Kent County Circuit Court	1	1	4	2	5	0	1	1
Montgomery County Arbitration	2	1	10	20	9	12	13	4
Montgomery County Circuit Court	41	39	51	56	62	52	95	82
Montgomery County District Court	1	0	1	1	5	4	4	4
Montgomery County Small Claims Court	0	2	0	0	0	0	1	1
Prince George's County Arbitration	4	8	5	8	3	7	4	14
Prince George's County Circuit Court	49	73	70	95	86	71	96	59
Prince George's County District Court	2	0	0	2	1	4	5	4
Prince George's County - unknown	0	5	0	5	0	0	0	0
Prince George's County Small Claims Court	0	0	0	0	0	0	1	2
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
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
Somerset County Circuit Court	0	0	1	1	2	2	0	2
Somerset County District Court	0	0	0	0	8	7	7	7
Somerset County Small Claims Court	0	0	0	0	0	0	1	1
Talbot County Arbitration	0	0	0	0	0	0	0	1
Talbot County Circuit Court	11	13	13	2	3	4	3	2

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2012

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012
Washington County Arbitration	3	1	2	0	4	4	3	1
Washington County Circuit Court	13	9	8	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	16	12	18	14	30	21
Wicomico County District Court	0	0	0	0	1	1	2	1
Worcester County Arbitration	0	0	0	0	0	0	1	1
Worcester County Circuit Court	3	0	0	1	4	4	2	1
<b>Totals for Maryland Courts</b>	<b>407</b>	<b>449</b>	<b>436</b>	<b>485</b>	<b>566</b>	<b>582</b>	<b>716</b>	<b>624</b>
<b>Claims not resulting in a suit</b>	<b>52</b>	<b>86</b>	<b>126</b>	<b>88</b>	<b>96</b>	<b>138</b>	<b>131</b>	<b>224</b>

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2012

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012
<b>OTHER COURTS or JURISDICTIONS</b>								
Maryland Health Claims ADR (County unknown)	13	22	41	33	28	10	18	53
Maryland Board of Physicians	0	0	1	0	0	0	0	0
Maryland Dental Board	0	0	1	0	0	0	0	0
Mediation	0	0	0	5	0	0	0	0
Maryland Court of Special Appeals	1	0	1	1	1	0	1	0
US District Court for Maryland	17	24	74	66	87	48	81	225
US Supreme Court	0	0	1	0	0	0	0	0
Out of State Courts	4	3	10	0	1	0	4	7
Other Courts	8	11	14	11	2	11	18	15
<b>Total Other Courts or Jurisdictions</b>	<b>43</b>	<b>60</b>	<b>143</b>	<b>116</b>	<b>119</b>	<b>69</b>	<b>122</b>	<b>300</b>
<b>GRAND TOTALS</b>	<b>502</b>	<b>595</b>	<b>705</b>	<b>689</b>	<b>781</b>	<b>789</b>	<b>969</b>	<b>1148</b>
Court Information Not Provided / Unknown	2	4	14				2	

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

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