



**2011 Report on the Availability and
Affordability of Health Care Medical
Professional Liability Insurance in Maryland**

August 2011

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Executive Summary

The availability and the cost of medical professional liability insurance (hereinafter “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 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 2010, two companies wrote about 62 percent of all medical malpractice insurance premiums.

Medical malpractice insurance can be a highly volatile line of insurance. Medical malpractice insurance premiums increased significantly between 2002 and 2005 then decreased or remained the same through 2011. For the first time since 2005, that largest writer of medical malpractice insurance has proposed a rate increase for 2012.

Introduction

The availability and the cost of medical professional liability insurance (hereinafter “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 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; as these costs increase, so does the pressure on health insurers to pay providers more.

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

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

Malpractice Insurance Market

Different types of companies are authorized to write malpractice insurance in the State. These include admitted insurers, surplus lines insurers and risk retention groups. These companies provide malpractice insurance for all types of health care providers, not

just physicians and surgeons.¹ In 2010, 60 companies wrote malpractice insurance in Maryland. Exhibits A1 through A3 provide detailed information about these companies.

Two companies, Medical Mutual Liability Insurance Society of Maryland (“Medical Mutual”) and MCIC VT INC RRG (“MCIC”), wrote about 62 percent of all malpractice insurance premiums in 2010. This demonstrates how highly concentrated this market is and the limited amount of competition in the marketplace.

Medical Mutual is an admitted insurer created by the General Assembly.² MCIC is a risk retention group organized under Vermont law and is a non-admitted insurer.³ Medical Mutual wrote about 44 percent and MCIC wrote about 18 percent of all malpractice insurance in 2010.

Exhibit A4 shows the percentage of malpractice insurance premium written by the top four companies between 2000 and 2010. With the exception of a few years, Medical Mutual’s market share has remained around 40 percent. MCIC’s market share increased between 2008 and 2009 but fell slightly to 18 percent in 2010.

Malpractice Insurance Premiums

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

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

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

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

Exhibit A5 shows the percentage change in Medical Mutual's rates between 1996 and 2012. Medical malpractice premiums increased the most between 2002 and 2005 then decreased or remained the same through 2011. For the first time since 2005, Medical Mutual has proposed a rate increase (4 percent) for 2012.

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 2008 through 2011. Although the premium may differ for a given company in a given specialty, overall these exhibits show a general decline in malpractice insurance premiums over this time period.

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

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

Closed Claims

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

While closed claims increased overall by 56.5% from 2005 to 2010, there are significant yearly fluctuations. Some of this fluctuation may be attributable to the manner in which this data has been collected by the MIA⁵ and no significant conclusions can be drawn from such newly collected data which has not yet obtained any degree of credibility.

Conclusion

The number of companies offering medical malpractice insurance in Maryland has remained relatively stable over time. However, this is a highly concentrated market. In 2010, two companies wrote about 62 percent of all medical malpractice insurance premiums.

Medical malpractice insurance premiums increased significantly between 2002 and 2005 then decreased or remained the same through 2011. For the first time since 2005, that largest writer of medical malpractice insurance has proposed a rate increase for 2012.

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

⁵ The MIA had initially used one form of on-line reporting, but that tool became unworkable and the data is now collected using a different tool that enables the MIA to access and query the data more easily. This change in systems may have resulted in a change in data collection.

EXHIBIT LISTING

Exhibit A1	2010 Medical Professional Liability Premiums by Insurance Group
Exhibit A2	Change in Written Premium by Insurance Group by Type of License From 2009 to 2010
Exhibit A3	2010 Market Share Charts - Admitted vs. All License Types
Exhibit A4 - Page 1	Industry and Medical Mutual Written Premiums from 2000 to 2010
Exhibit A4 - Page 2	Industry and Medical Mutual Written Premiums from 2000 to 2010 Including Percentage Change in Premium by Year
Exhibit A4 - Page 3	Market Share by License Type from 2000 to 2010
Exhibit A5	Medical Mutual Rate Change history - 1996 to 2009
Exhibit B	Rate Comparison Charts for Certain Physician Classes from 2008 to 2011
Exhibit C	Rate Comparison Charts for Certain Surgeon Classes from 2008 to 2011
Exhibit D	Rate Comparison Charts for Psychiatrist (incl Child) Class from 2008 to 2011
Exhibit E	Rate Comparison Charts for Certain Nursing Classes from 2008 to 2011
Exhibit F	Rate Comparison Charts for Physical Therapist (Employed) for 2010 to 2011
Exhibit G	Rate Comparison Charts for Dentists Class from 2008 to 2011
Exhibit H	Number of Admitted Policies with Deductibles mandated under Section 19-114 of the Insurance Articles
Exhibit I	Number of Policies with all other types of Deductibles including Surplus Lines policies
Exhibit J	Number of Closed Claims by Insurer - 2005 to 2010
Exhibit K	Number of Closed Claims by Specialty - 2005 to 2010
Exhibit L	Closed Claims by Maryland Jurisdiction and Venue - 2005 to 2010

2010 Medical Professional Liability Premiums by Insurance Group

2010 Premium Rank	2010 Group Code	2010 Group Name	2010 Insurance Group Premium	2010 Market Share	2010 Admitted Premium	2010 Surplus Lines Premiums	2010 RRG Premium
1	377	MEDICAL INS OF MD GRP	123,894,670	43.63%	123,894,670		
2	0	MCIC VT INC RRG	51,075,959	17.99%			51,075,959
3	831	DOCTORS CO GRP	22,905,914	8.07%	22,666,782	239,132	
4	12	AMERICAN INTL GRP	14,992,136	5.28%	3,193,534	11,798,602	
5	31	BERKSHIRE HATHAWAY GRP	12,287,360	4.33%	10,068,454	2,218,906	
6	2698	PROASSURANCE CORP GRP	11,810,309	4.16%	11,420,383	389,926	
7	218	CNA INS GRP	9,477,793	3.34%	6,830,094	2,647,699	
8	0	HEALTHCARE PROVIDERS INS EXCH	5,097,294	1.80%	5,097,294		
9	3239	ALLIED WORLD ASSUR HOLDING GRP	3,252,979	1.15%	1,092,001	2,160,978	
10	785	MARKEL CORP GRP	3,157,219	1.11%		3,157,219	
11	626	ACE LTD GRP	2,916,619	1.03%	1,472,717	1,443,902	
12	1129	WHITE MOUNTAINS GRP	2,476,298	0.87%	133,662	2,342,636	
13	0	PREFERRED PHYSICIANS MEDICAL RRG	2,164,291	0.76%			2,164,291
14	212	ZURICH INS GRP	1,999,012	0.70%	25,836	1,973,176	
15	4574	CATLIN US INS GRP	1,867,268	0.66%		1,867,268	
16	0	PREFERRED PROFESSIONAL INS CO	1,650,751	0.58%	1,650,751		
17	508	NATIONAL GRP	1,494,039	0.53%	231,954		1,262,085
18	98	WR BERKLEY CORP GRP	1,218,097	0.43%		1,218,097	
19	501	ALLEGHANY GRP	1,178,883	0.42%		1,178,883	
20	0	OPHTHALMIC MUT INS CO RRG	893,164	0.31%			893,164
21	2638	NCMIC GRP	704,376	0.25%	704,376		
22	244	CINCINNATI FIN GRP	665,020	0.23%	665,020		
23	761	ALLIANZ INS GRP	650,259	0.23%	509,454	140,805	
24	1279	ARCH INS GRP	635,622	0.22%		635,622	
25	3617	** FIRST MERCURY FIN GRP	527,183	0.19%	527,183		

2010 Medical Professional Liability Premiums by Insurance Group

Exhibit A1
Page 2

2010 Premium Rank	2010 Group Code	2010 Group Name	2010 Insurance Group Premium	2010 Market Share	2010 Admitted Premium	2010 Surplus Lines Premiums	2010 RRG Premium
26	0	CARING COMMUNITIES RECIP RRG	473,894	0.17%			473,894
27	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	473,082	0.17%			473,082
28	111	LIBERTY MUT GRP	441,203	0.16%	260,888	180,315	
29	88	THE HANOVER INS GRP	383,128	0.13%	383,128		
30	3494	JAMES RIVER GRP	351,424	0.12%		351,424	
31	0	NOVUS INS CO RRG	344,902	0.12%			344,902
32	0	MEDSTAR LIAB LTD INS CO INC RRG	333,792	0.12%			333,792
33	4509	IRONSHORE GRP	270,877	0.10%		270,877	
34	0	ALLIED PROFESSIONALS INS CO RRG	232,391	0.08%			232,391
35	0	AMERICAN ASSOC OF OTHODONTISTS RRG	230,103	0.08%			230,103
36	4701	* TORUS INS GRP	202,500	0.07%		202,500	
37	0	* KINSALE INS CO	183,242	0.06%		183,242	
38	1346	AMERICAN SAFETY HOLDING GRP	158,977	0.06%		158,977	
39	0	CONTINUING CARE RRG INC	154,525	0.05%			154,525
40	0	PEACE CHURCH RRG INC	106,715	0.04%			106,715
41	0	NATIONAL MEDICAL PROFESSIONAL RRG IN	93,814	0.03%			93,814
42	361	MUNICH RE GRP	90,724	0.03%	90,724		
43	176	STATE FARM GRP	52,342	0.02%	52,342		
44	0	CARE RRG INC	45,824	0.02%			45,824
45	866	WESTERN WORLD GRP	45,386	0.02%		45,386	
46	0	CHURCH MUT INS CO	45,025	0.02%	45,025		
47	38	CHUBB & SON INC GRP	43,000	0.02%		43,000	
48	984	HCC INS HOLDINGS GRP	36,971	0.01%		36,971	
49	0	URGENT CARE ASSUR CO RRG INC	34,984	0.01%			34,984
50	0	FAIRWAY PHYSICIANS INS CO RRG	33,896	0.01%			33,896

2010 Medical Professional Liability Premiums by Insurance Group

2010 Premium Rank	2010 Group Code	2010 Group Name	2010 Insurance Group Premium	2010 Market Share	2010 Admitted Premium	2010 Surplus Lines Premiums	2010 RRG Premium
51	775	PHARMACISTS MUT GRP	30,477	0.01%	30,477		
52	3478	* HALLMARK FIN SERV GRP	24,195	0.01%		24,195	
53	0	GREEN HILLS INS CO RRG	22,502	0.01%			22,502
54	0	OBSTETRICIANS & GYNECOLOGISTS RRG OF	17,736	0.01%			17,736
55	0	OCEANUS INS CO A RRG	15,690	0.01%			15,690
56	4681	* AFFILIATES RISK GRP	11,294	0.00%			11,294
57	0	WELLSPAN RRG	10,000	0.00%			10,000
58	0	AMERICAN EXCESS INS EXCH RRG	1,700	0.00%			1,700
59	1285	* XL AMER GRP	1,282	0.00%	1,282		
60	158	FAIRFAX FIN GRP	-25,836	-0.01%		-25,836	

The following companies had premium in 2009, but not in 2010,

0	PROFESSIONAL LIAB INS CO OF AMER
181	SWISS RE GRP
140	NATIONWIDE CORP GRP

Industry Totals	283,964,276	191,048,031	34,883,902	58,032,343
		67.28%	12.28%	20.44%

Change in Written Premium by Insurance Group by Type of License from 2009 to 2010

2010 Premium Rank	2010 Group Code	2010 Group Name	2010 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premiums	RRG Premium
1	377	MEDICAL INS OF MD GRP	123,894,670	-0.17%	-0.17%	n/a	n/a
2	0	MCIC VT INC RRG	51,075,959	-17.99%	n/a	n/a	-17.99%
3	831	DOCTORS CO GRP	22,905,914	-0.51%	0.32%	-44.09%	n/a
4	12	AMERICAN INTL GRP	14,992,136	17.46%	-9.67%	27.86%	n/a
5	31	BERKSHIRE HATHAWAY GRP	12,287,360	-17.96%	-24.64%	37.18%	n/a
6	2698	PROASSURANCE CORP GRP	11,810,309	-25.23%	-25.96%	5.31%	n/a
7	218	CNA INS GRP	9,477,793	13.60%	-0.42%	78.33%	n/a
8	0	HEALTHCARE PROVIDERS INS EXCH	5,097,294	31.15%	31.15%	n/a	n/a
9	3239	ALLIED WORLD ASSUR HOLDING GRP	3,252,979	28.74%	3.79%	46.54%	n/a
10	785	MARKEL CORP GRP	3,157,219	-15.11%	n/a	-15.11%	n/a
11	626	ACE LTD GRP	2,916,619	2.87%	12.52%	-5.41%	n/a
12	1129	WHITE MOUNTAINS GRP	2,476,298	-4.50%	-39.84%	-1.19%	n/a
13	0	PREFERRED PHYSICIANS MEDICAL RRG	2,164,291	38.20%	n/a	n/a	38.20%
14	212	ZURICH INS GRP	1,999,012	-19.57%	-49.95%	-18.92%	n/a
15	4574	CATLIN US INS GRP	1,867,268	74.69%	n/a	74.69%	n/a
16	0	PREFERRED PROFESSIONAL INS CO	1,650,751	-1.40%	-1.40%	n/a	n/a
17	508	NATIONAL GRP	1,494,039	-0.99%	11.25%	n/a	-2.95%
18	98	WR BERKLEY CORP GRP	1,218,097	50.53%	n/a	50.53%	n/a
19	501	ALLEGHANY GRP	1,178,883	57.03%	n/a	57.03%	n/a
20	0	OPHTHALMIC MUT INS CO RRG	893,164	11.42%	n/a	n/a	11.42%
21	2638	NCMIC GRP	704,376	0.70%	0.70%	n/a	n/a
22	244	CINCINNATI FIN GRP	665,020	7.54%	7.54%	n/a	n/a
23	761	ALLIANZ INS GRP	650,259	-61.85%	-59.15%	-69.21%	n/a
24	1279	ARCH INS GRP	635,622	-31.88%	n/a	-31.88%	n/a
25	3617	** FIRST MERCURY FIN GRP	527,183	66.60%	66.60%	n/a	n/a

Change in Written Premium by Insurance Group by Type of License from 2009 to 2010

2010 Premium Rank	2010 Group Code	2010 Group Name	2010 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premiums	RRG Premium
26	0	CARING COMMUNITIES RECIP RRG	473,894	79.23%	n/a	n/a	79.23%
27	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	473,082	320.09%	n/a	n/a	320.09%
28	111	LIBERTY MUT GRP	441,203	197.11%	9373.06%	23.72%	n/a
29	88	THE HANOVER INS GRP	383,128	82.28%	82.28%	n/a	n/a
30	3494	JAMES RIVER GRP	351,424	-6.11%	n/a	-6.11%	n/a
31	0	NOVUS INS CO RRG	344,902	4.74%	n/a	n/a	4.74%
32	0	MEDSTAR LIAB LTD INS CO INC RRG	333,792	130.78%	n/a	n/a	130.78%
33	4509	IRONSHORE GRP	270,877	928.00%	n/a	928.00%	n/a
34	0	ALLIED PROFESSIONALS INS CO RRG	232,391	5.07%	n/a	n/a	5.07%
35	0	AMERICAN ASSOC OF OTHODONTISTS RRG	230,103	2.45%	n/a	n/a	2.45%
36	4701 *	TORUS INS GRP	202,500	n/a	n/a	n/a	n/a
37	0 *	KINSALE INS CO	183,242	n/a	n/a	n/a	n/a
38	1346	AMERICAN SAFETY HOLDING GRP	158,977	2198.68%	n/a	2198.68%	n/a
39	0	CONTINUING CARE RRG INC	154,525	10.24%	n/a	n/a	10.24%
40	0	PEACE CHURCH RRG INC	106,715	-19.51%	n/a	n/a	-19.51%
41	0	NATIONAL MEDICAL PROFESSIONAL RRG IN	93,814	26.23%	n/a	n/a	26.23%
42	361	MUNICH RE GRP	90,724	-6.64%	-6.64%	n/a	n/a
43	176	STATE FARM GRP	52,342	5.51%	5.51%	n/a	n/a
44	0	CARE RRG INC	45,824	-42.40%	n/a	n/a	-42.40%
45	866	WESTERN WORLD GRP	45,386	5.69%	n/a	5.69%	n/a
46	0	CHURCH MUT INS CO	45,025	4.68%	4.68%	n/a	n/a
47	38	CHUBB & SON INC GRP	43,000	192.46%	n/a	192.46%	n/a
48	984	HCC INS HOLDINGS GRP	36,971	-3.98%	n/a	-3.98%	n/a
49	0	URGENT CARE ASSUR CO RRG INC	34,984	-34.01%	n/a	n/a	-34.01%
50	0	FAIRWAY PHYSICIANS INS CO RRG	33,896	122.58%	n/a	n/a	122.58%

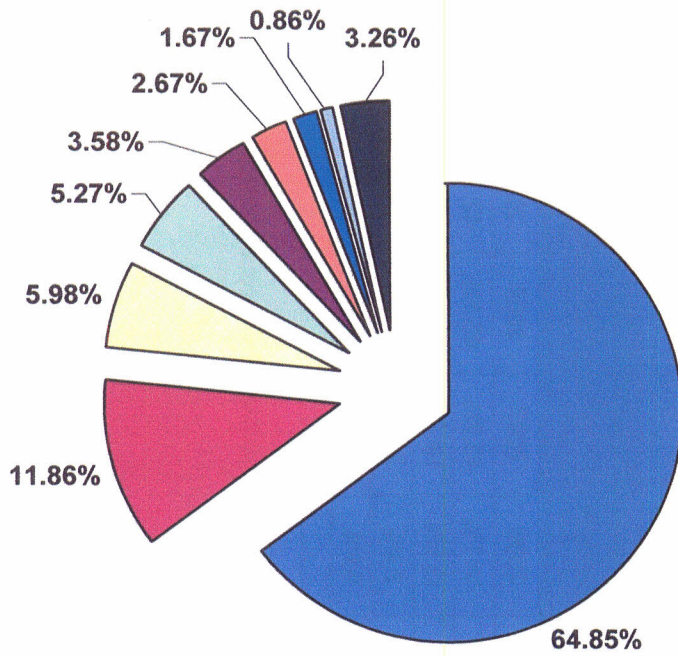
Change in Written Premium by Insurance Group by Type of License from 2009 to 2010

2010 Premium Rank	2010 Group Code	2010 Group Name	2010 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premiums	RRG Premium
51	775	PHARMACISTS MUT GRP	30,477	5.46%	5.46%	n/a	n/a
52	3478 *	HALLMARK FIN SERV GRP	24,195	n/a	n/a	n/a	n/a
53	0	GREEN HILLS INS CO RRG	22,502	-12.14%	n/a	n/a	-12.14%
54	0	OBSTETRICIANS & GYNECOLOGISTS RRG OF	17,736	-19.93%	n/a	n/a	-19.93%
55	0	OCEANUS INS CO A RRG	15,690	-33.91%	n/a	n/a	-33.91%
56	4681 *	AFFILIATES RISK GRP	11,294	n/a	n/a	n/a	n/a
57	0	WELLSPAN RRG	10,000	42.86%	n/a	n/a	42.86%
58	0	AMERICAN EXCESS INS EXCH RRG	1,700	100.00%	n/a	n/a	100.00%
59	1285 *	XL AMER GRP	1,282	n/a	n/a	n/a	n/a
60	158	FAIRFAX FIN GRP	-25,836	-138.16%	n/a	-138.16%	n/a
Industry Totals			283,964,276	-3.76%	-3.43%	18.69%	-14.43%

The following companies had premium in 2009, but not in 2010,

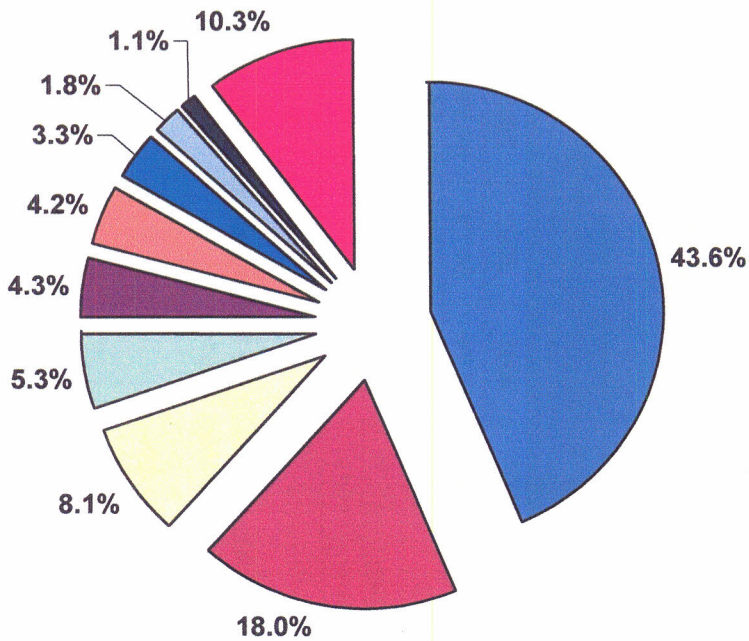
- 0 PROFESSIONAL LIAB INS CO OF AMER
- 181 SWISS RE GRP
- 140 NATIONWIDE CORP GRP

2010 Market Share of the Largest Admitted Carriers



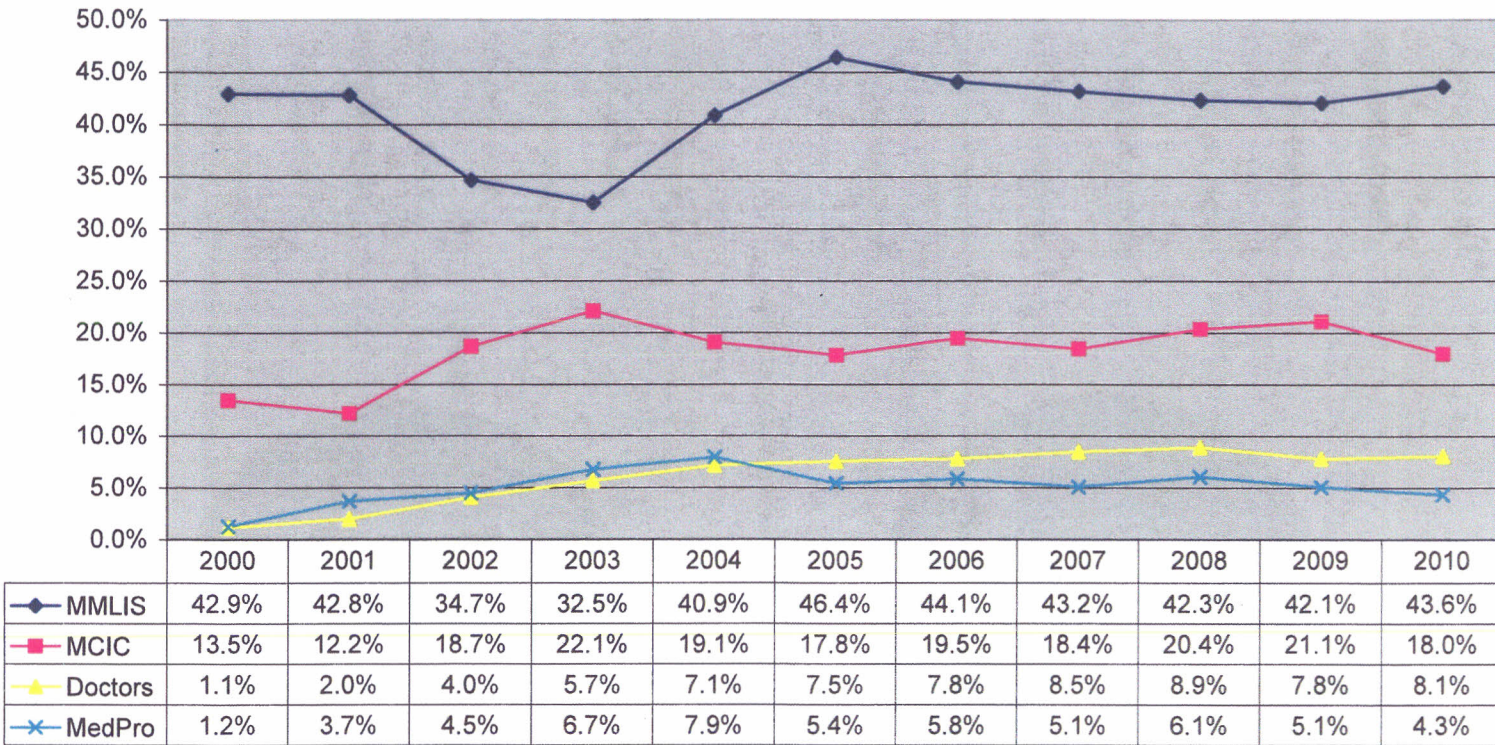
- MEDICAL INS OF MD GRP
- DOCTORS CO GRP
- PROASSURANCE CORP GRP
- BERKSHIRE HATHAWAY GRP
- CNA INS GRP
- HEALTHCARE PROVIDERS INS EXCH
- AMERICAN INTL GRP
- PREFERRED PROFESSIONAL INS CO
- REMAINING

2010 Market Share of Top Carriers



- MEDICAL INS OF MD GRP
- MCIC VT INC RRG
- DOCTORS CO GRP
- AMERICAN INTL GRP
- BERKSHIRE HATHAWAY GRP
- PROASSURANCE CORP GRP
- CNA INS GRP
- HEALTHCARE PROVIDERS INS EXCH
- ALLIED WORLD ASSUR HOLDING GRP
- REMAINING

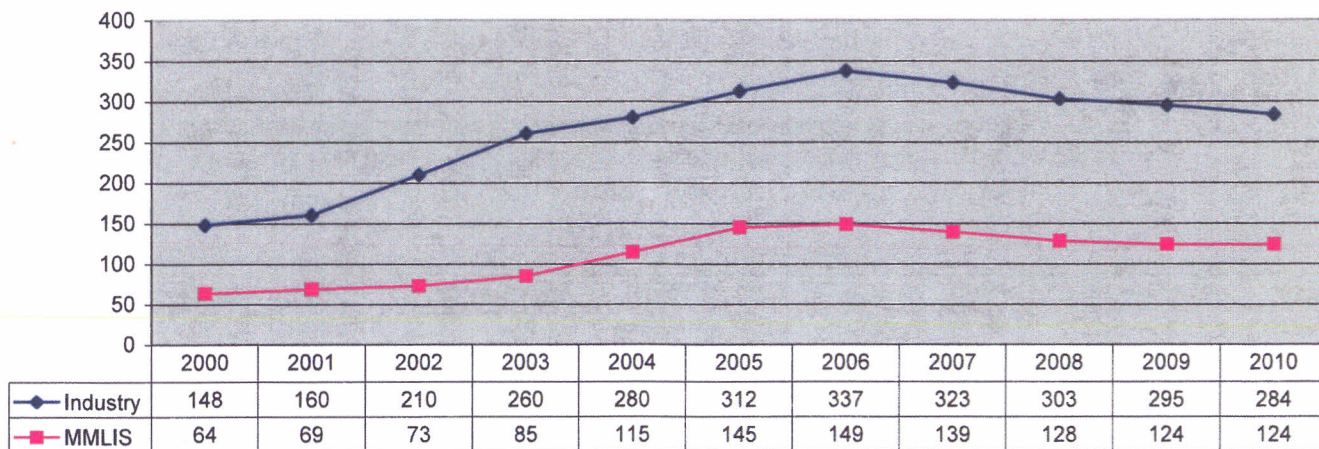
Market Share of Top 4 Writers from 2000 to 2010 (Based on 2010 Market Share)



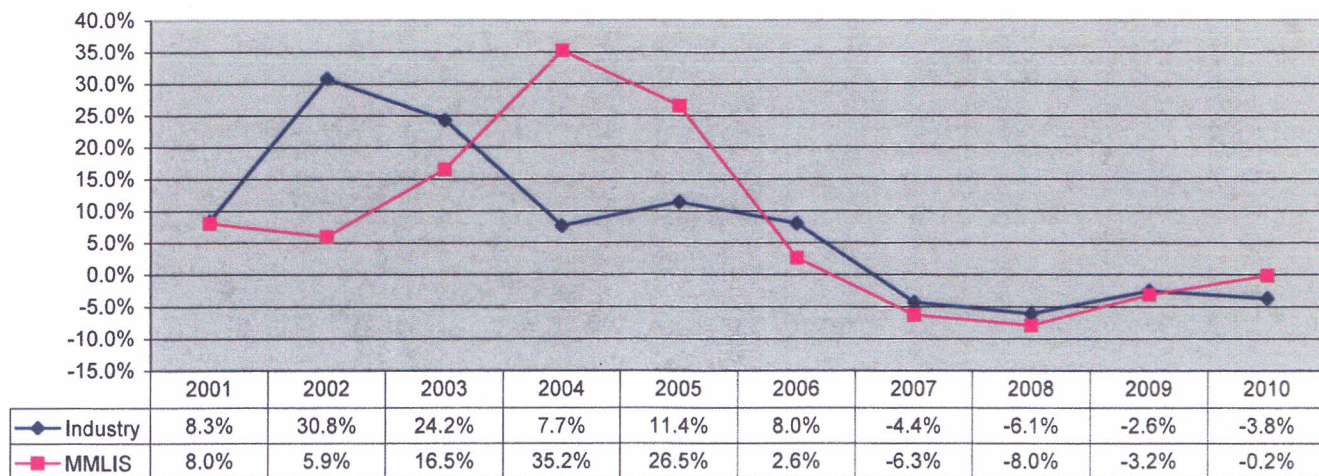
The four carriers listed above are the four largest carriers based on 2009 market share. This does not imply that they are the top 4 carriers for the time period shown above.

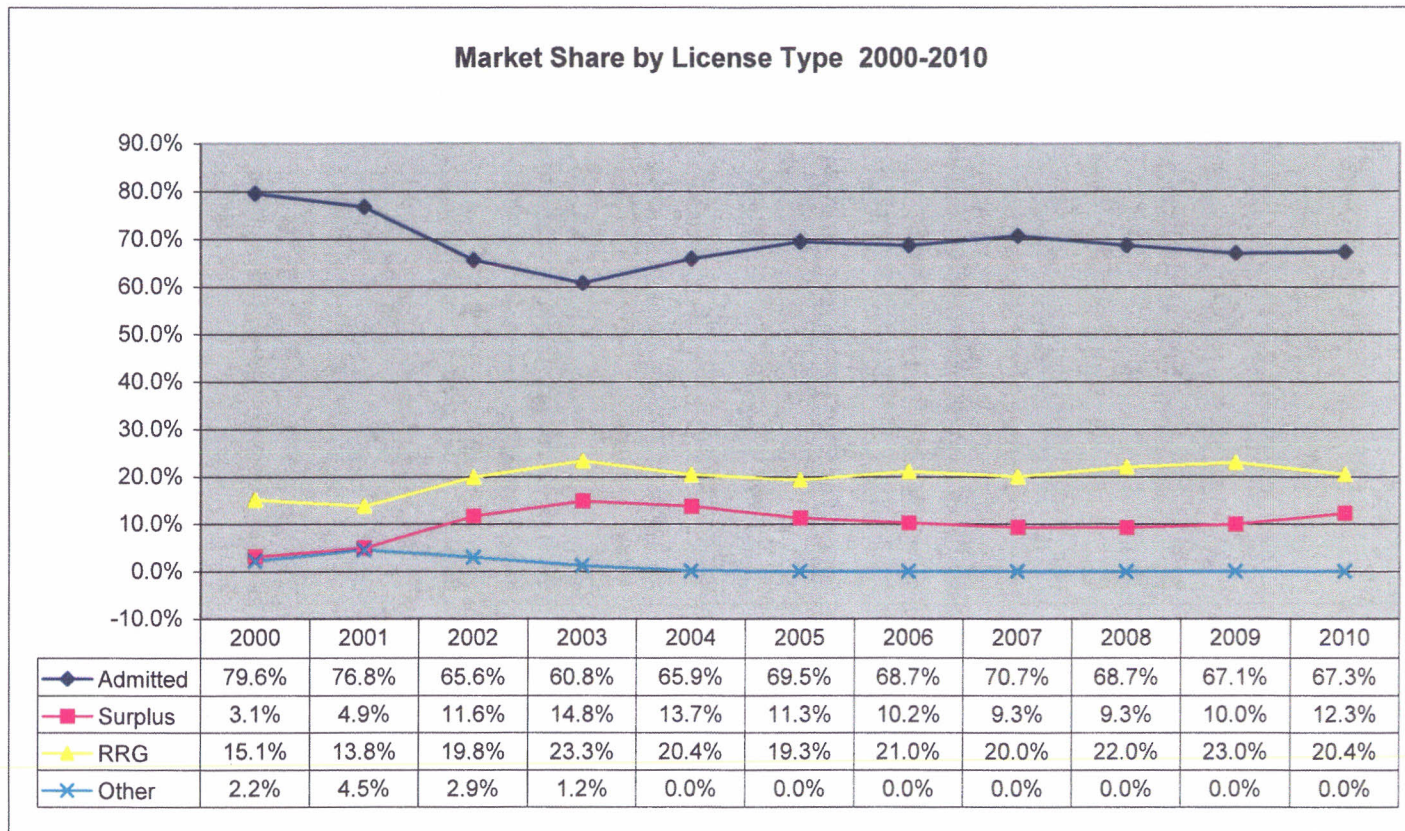
- MMLIS - Medical Mutual Group
- MCIC - MCIC RRG Vermont
- Doctors - The Doctors Company
- MedPro - Medical Protective Insurance Company

Industry and MMLIS Written Premiums (in Millions) from 2000 to 2010
Includes Surplus Lines and RRG's

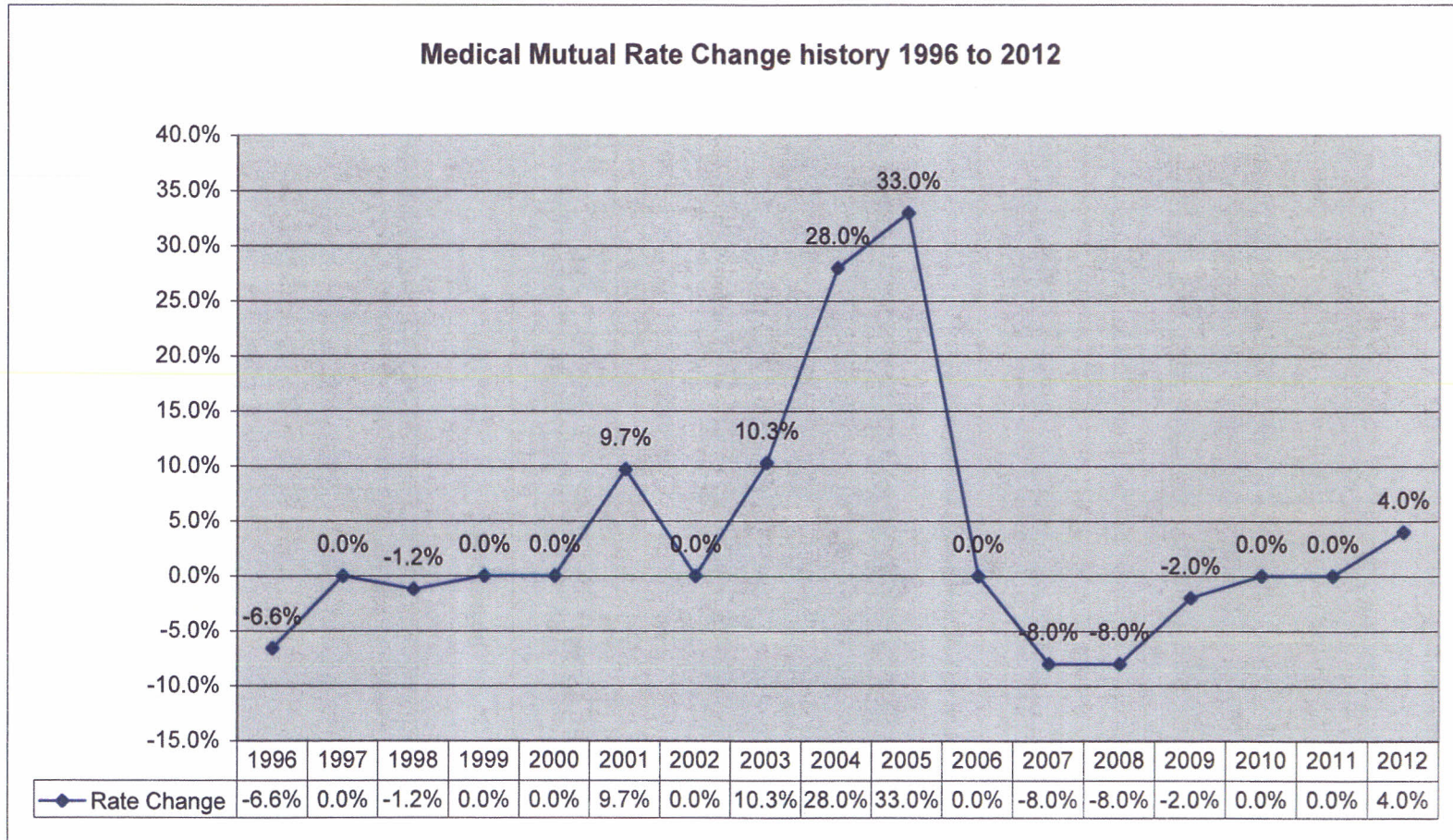


Change in Written Premium from the prior year for the Industry and MMLIS





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

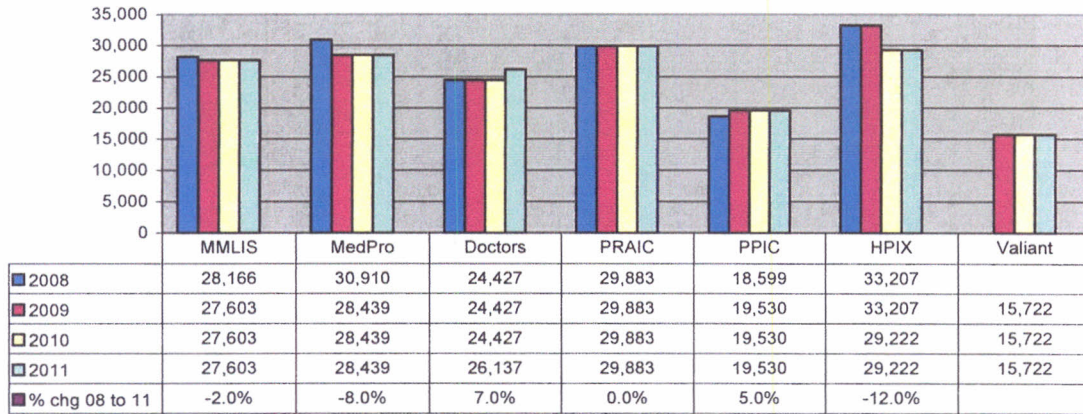


The above reflects the effective rate change per year. The changes are effective January 1st of each year.

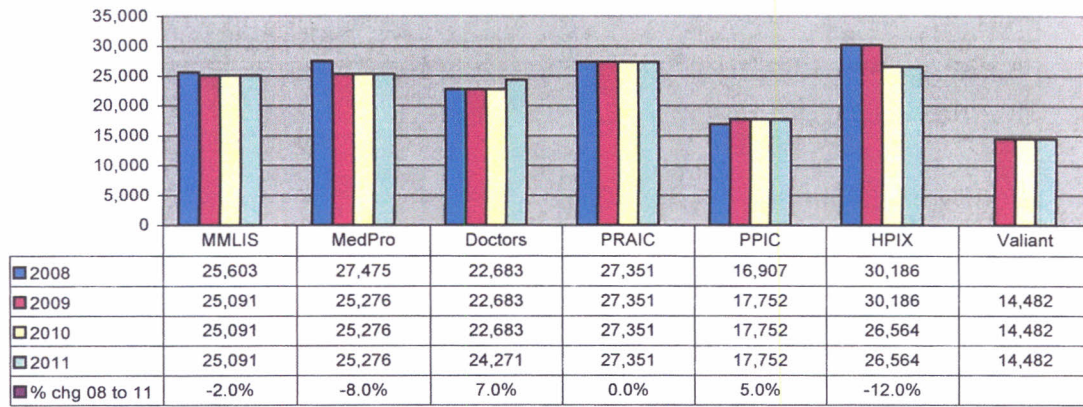
NOTES: Currently, the 2012 filing for +4% is currently pending with the Maryland Insurance Administration

Fam/Gen Prac (No OB) - Minor Surgery

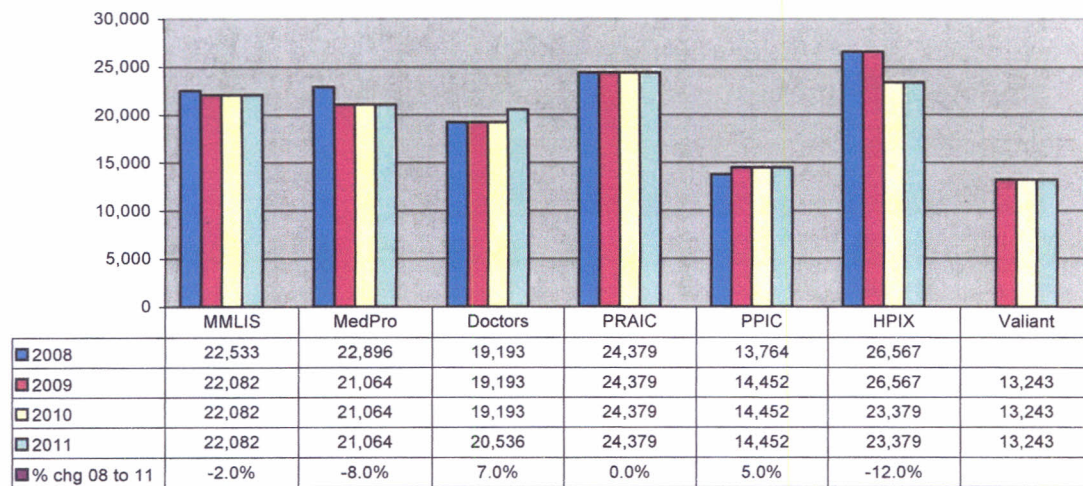
Baltimore City and Baltimore County



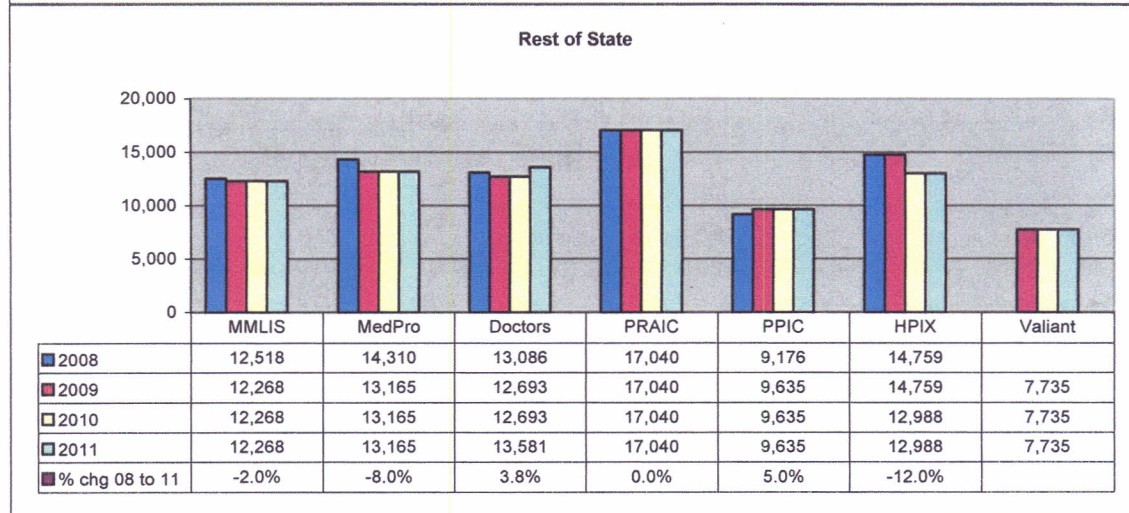
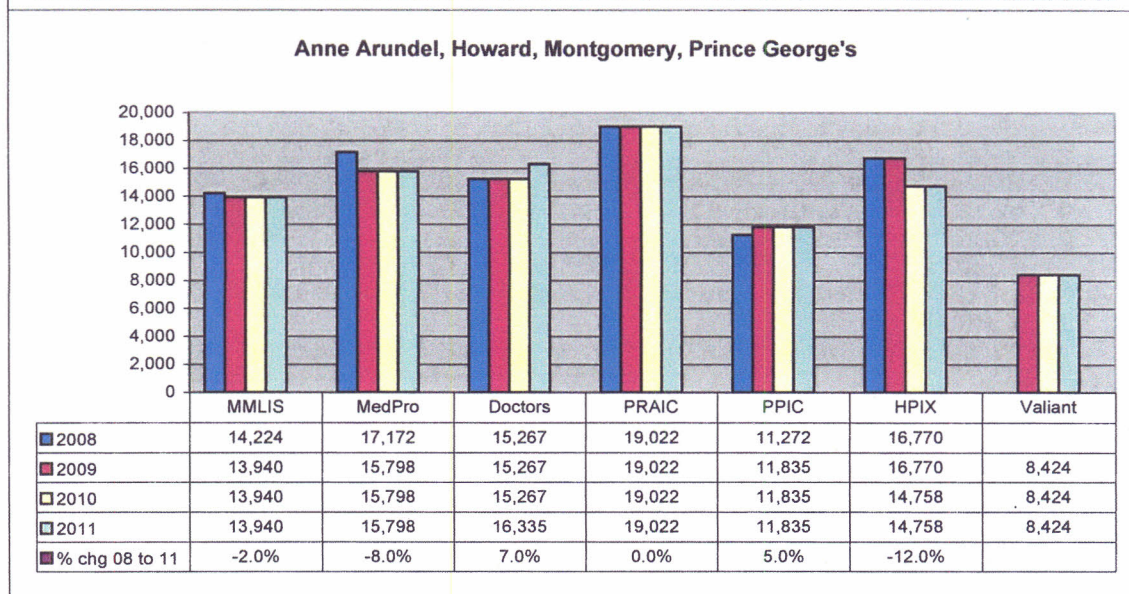
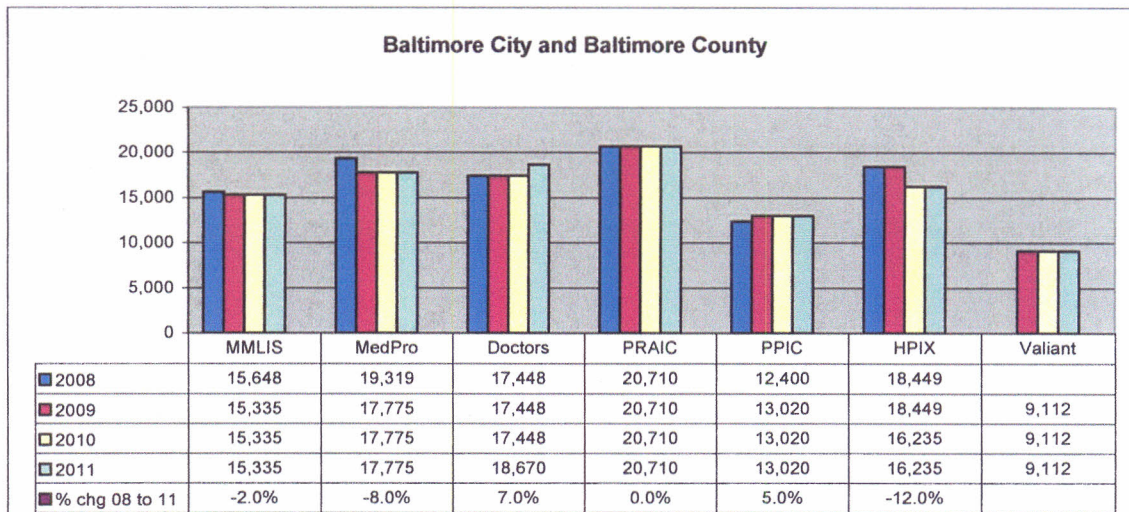
Anne Arundel, Howard, Montgomery and Prince George's



Rest of State

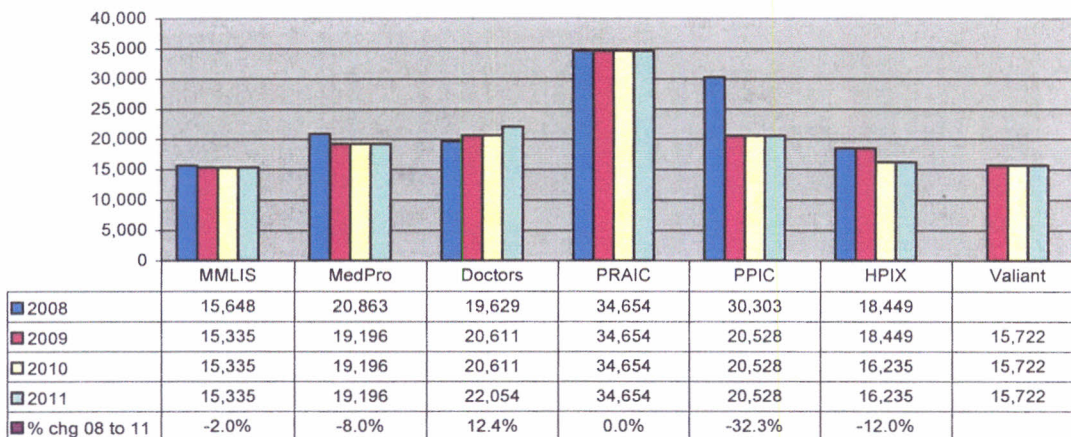


Fam/Gen Prac (No OB) - No Surgery

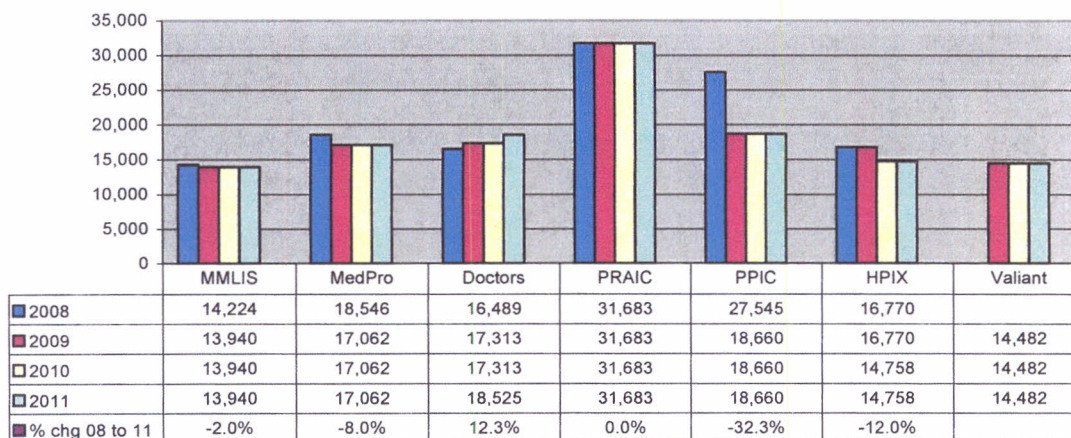


Anesthesiology

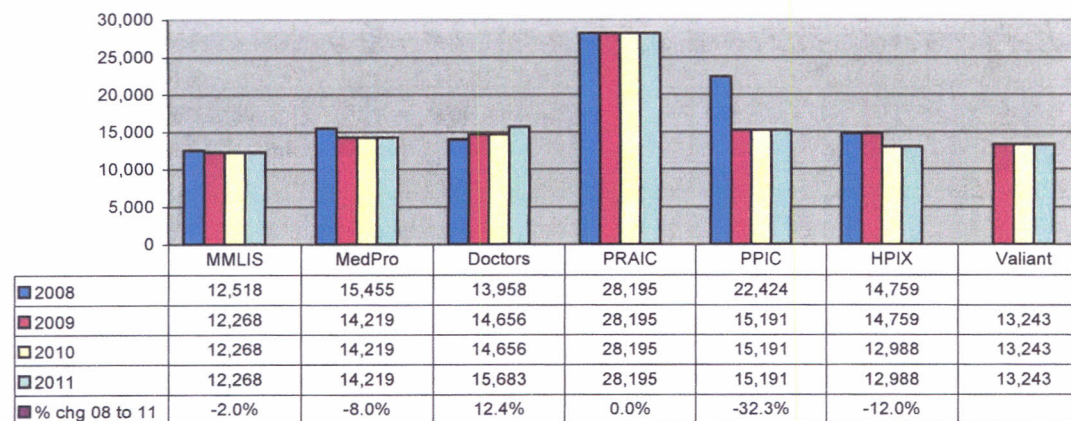
Baltimore City and Baltimore County



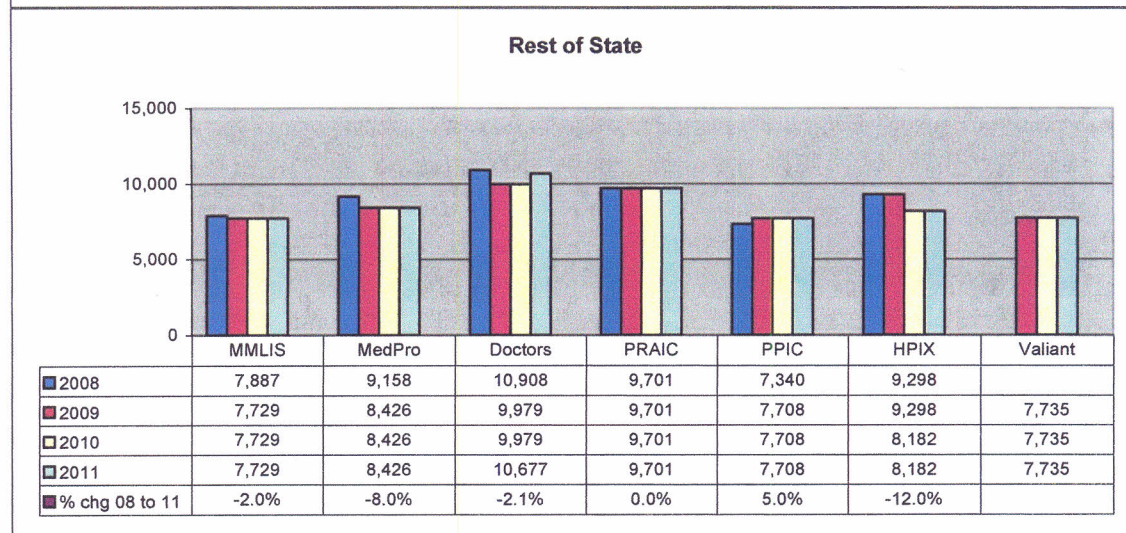
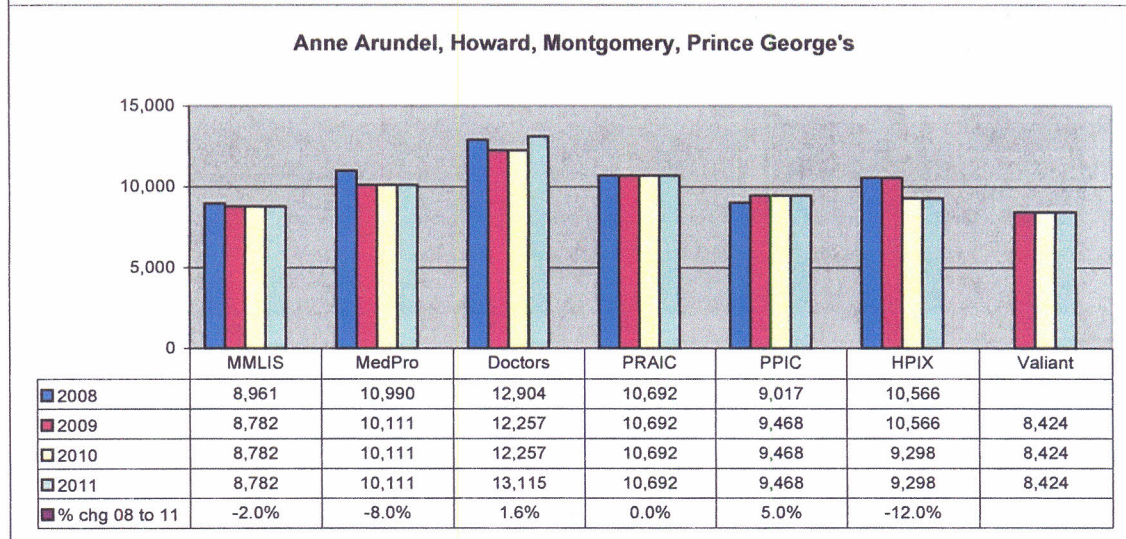
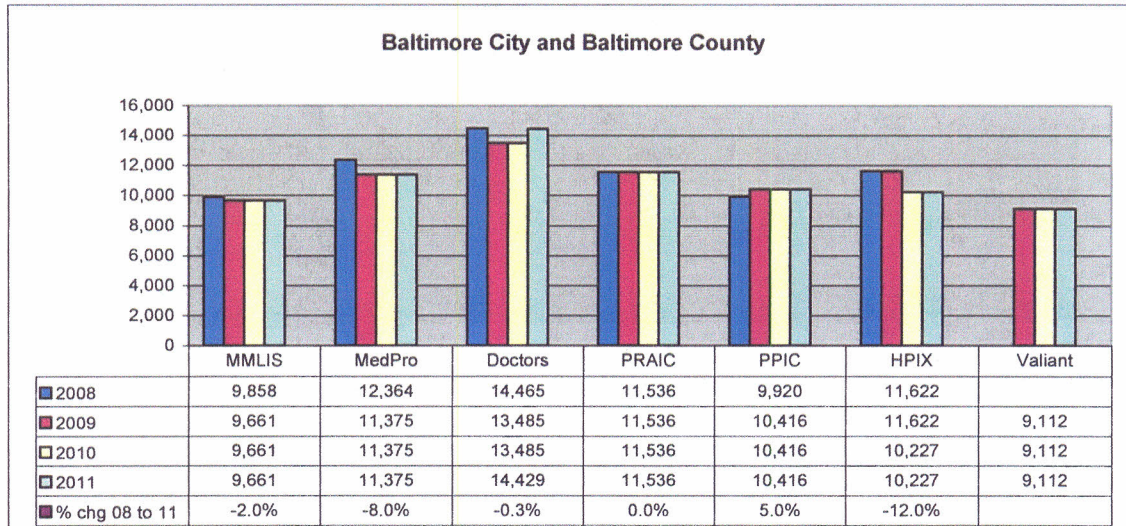
Anne Arundel, Howard, Montgomery, Prince George's



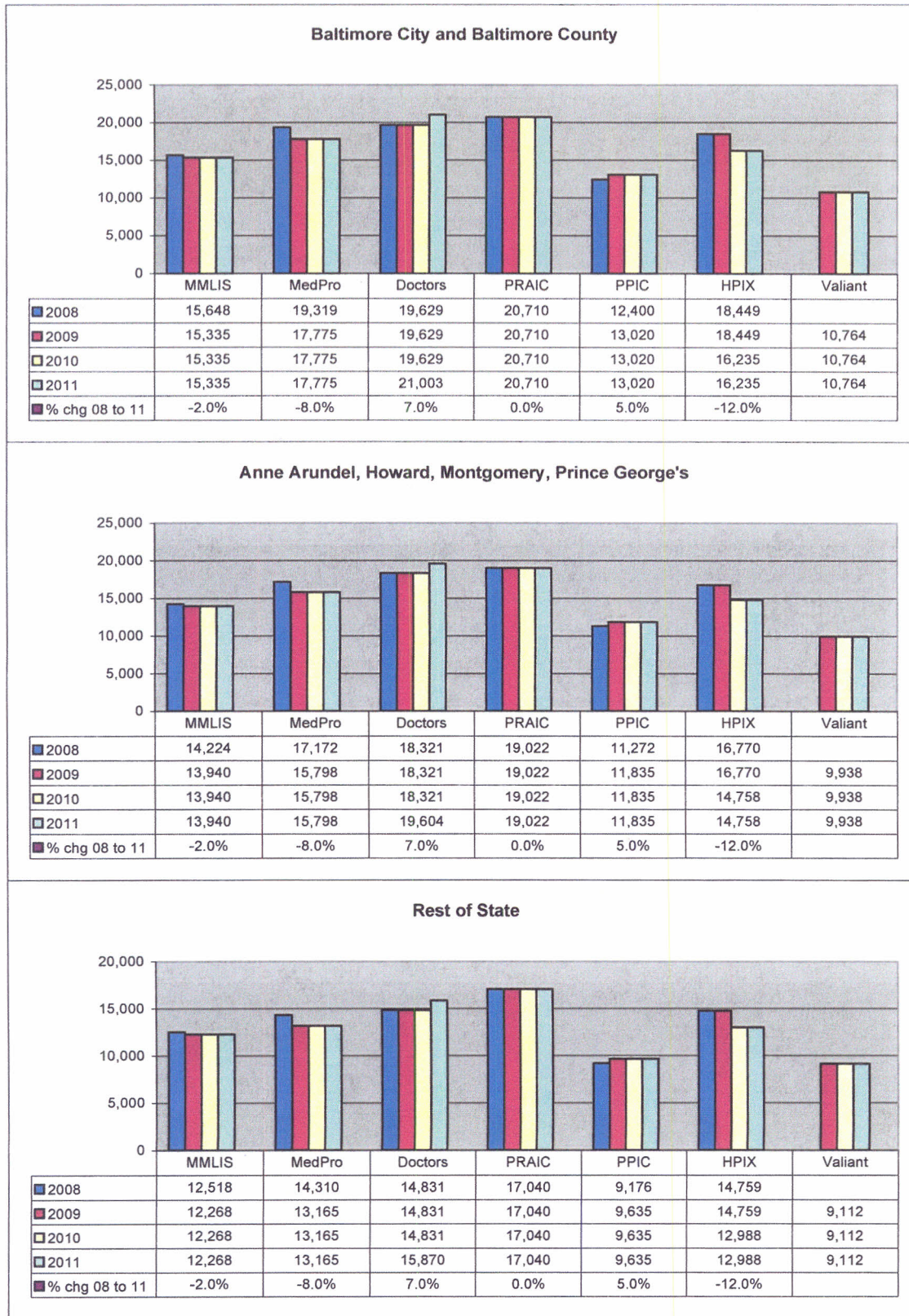
Rest of State



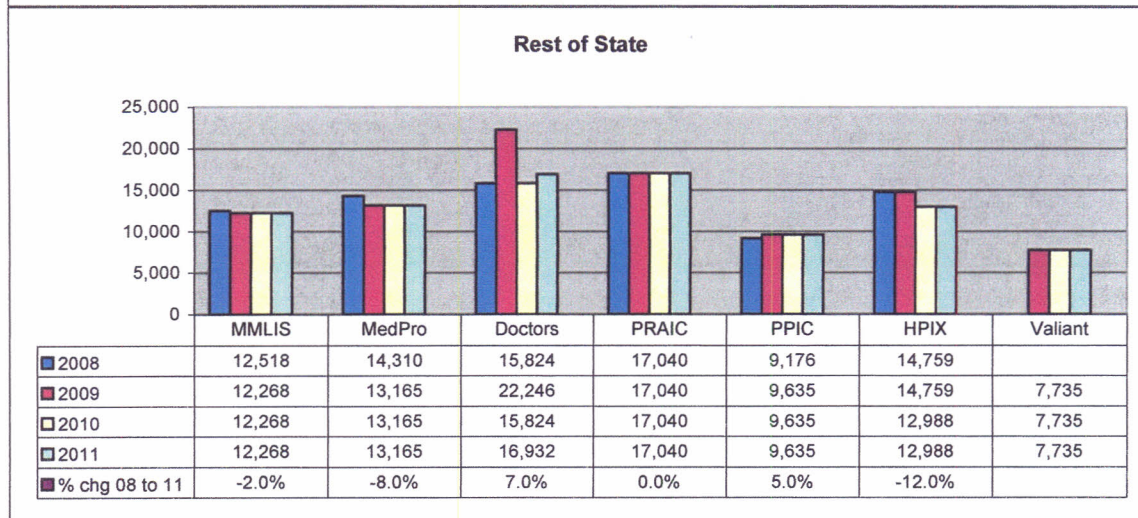
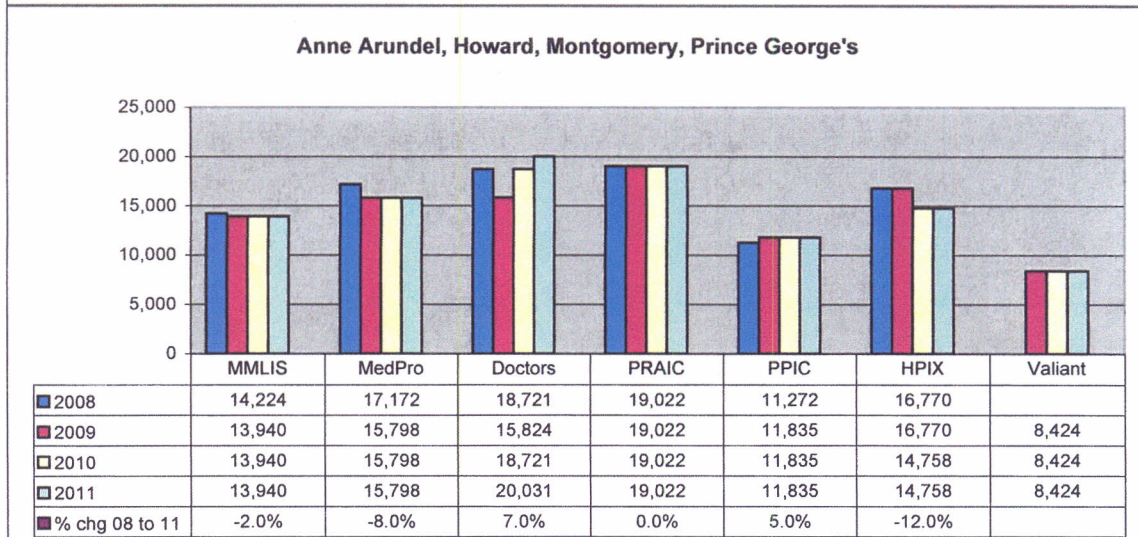
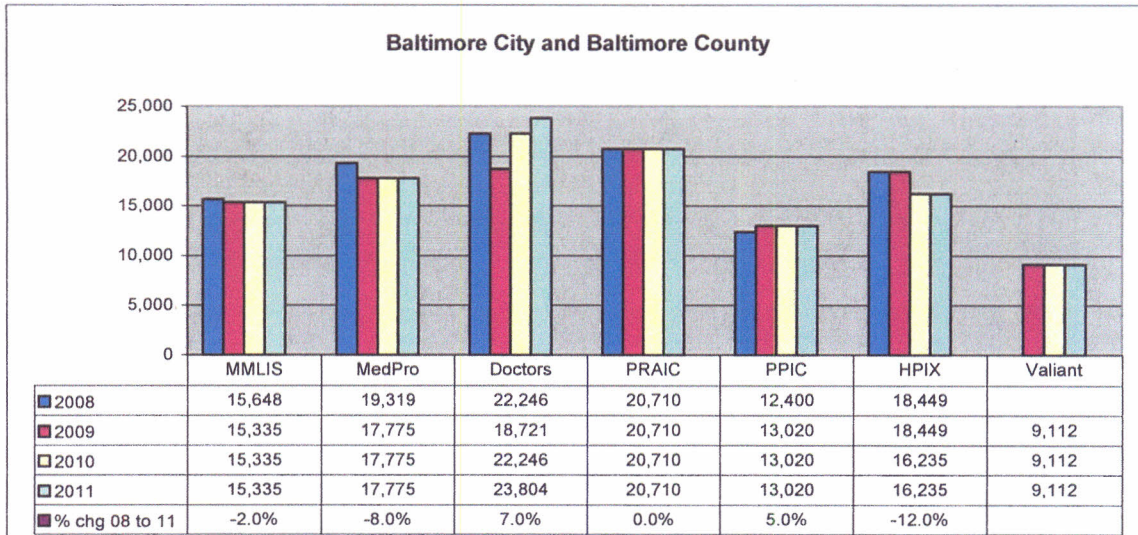
Dermatology · No Surgery



Internal Medicine - No Surgery



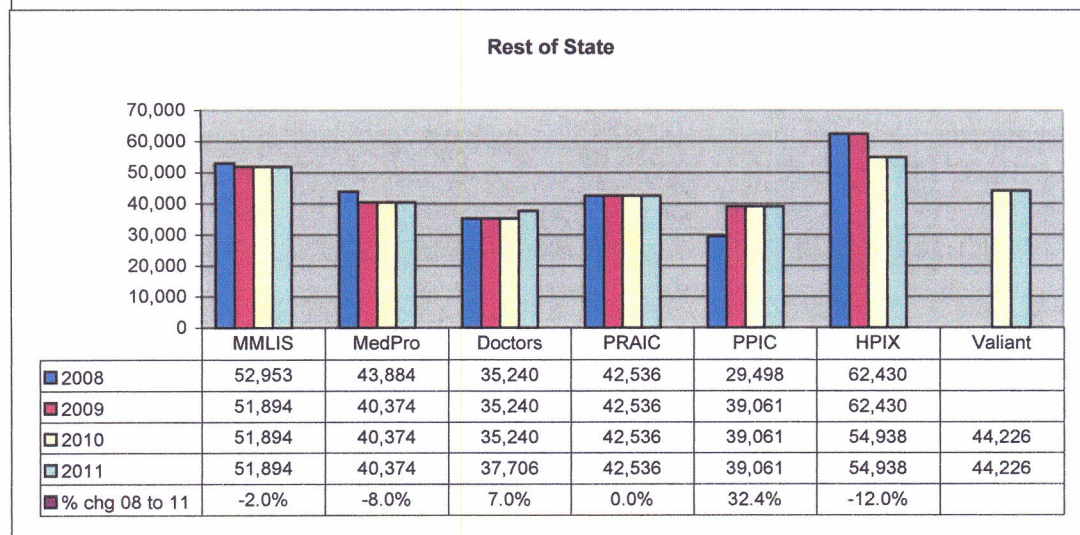
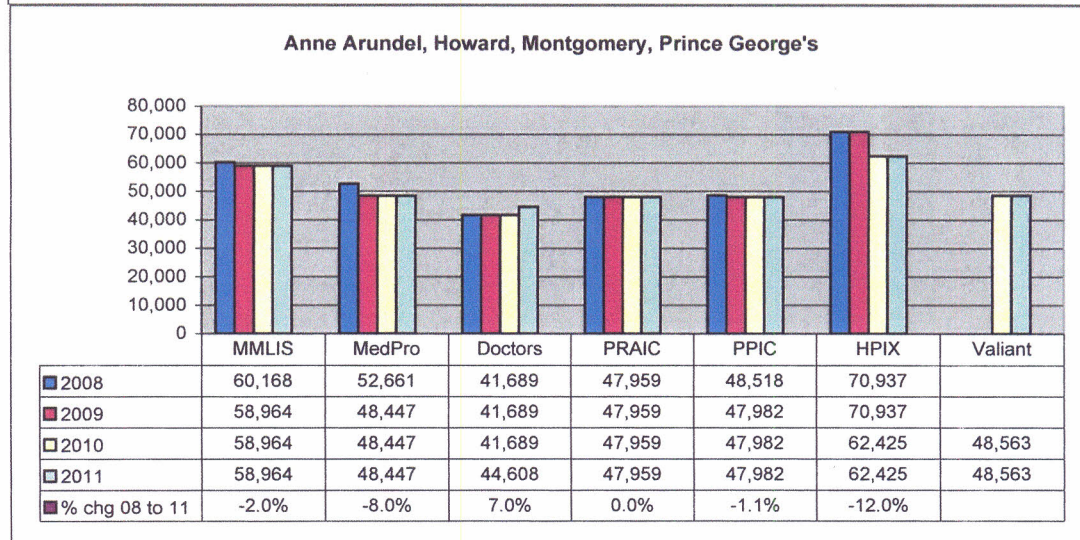
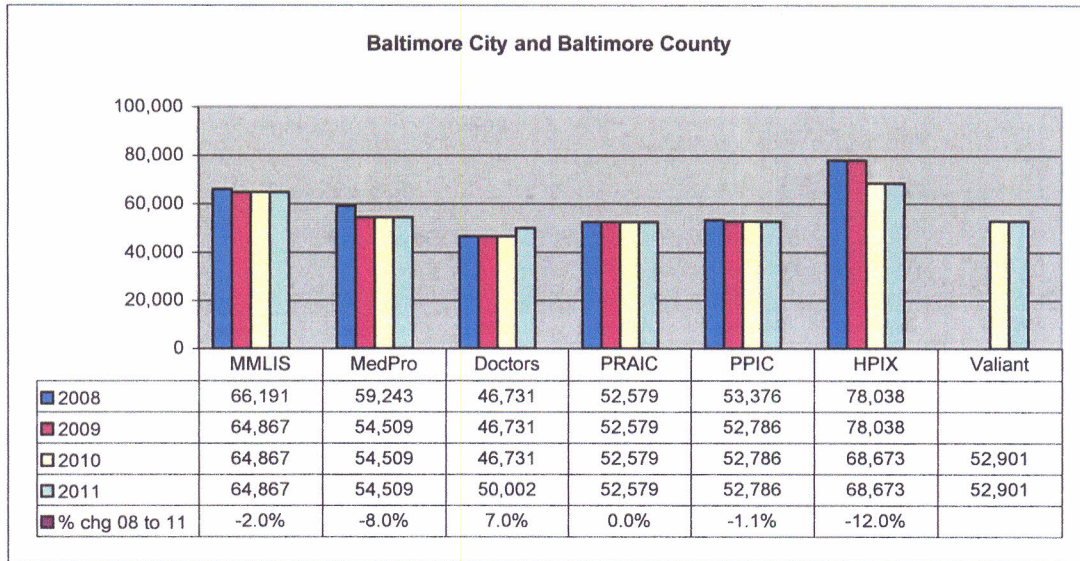
Pediatrics · No Surgery



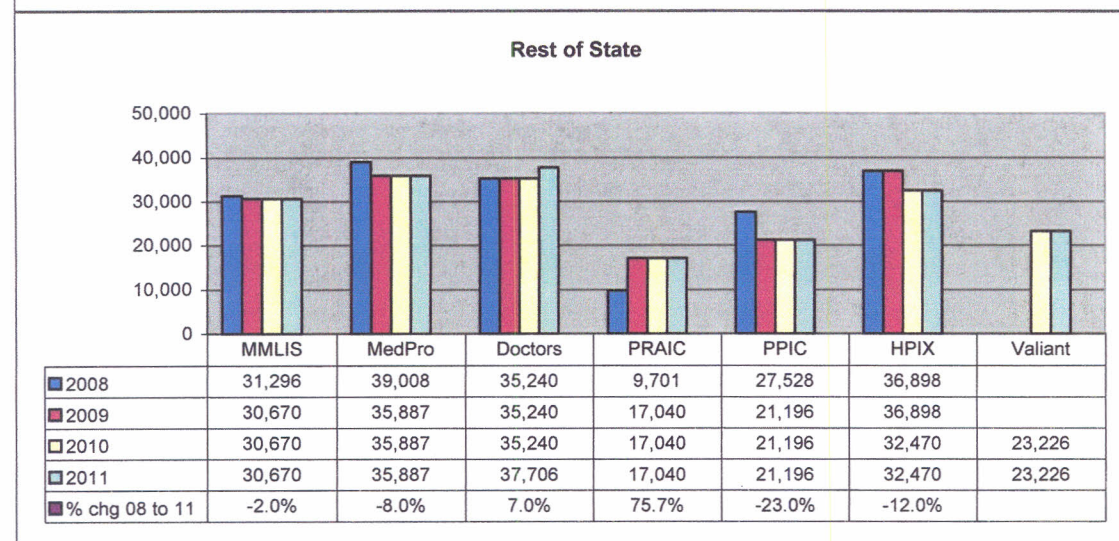
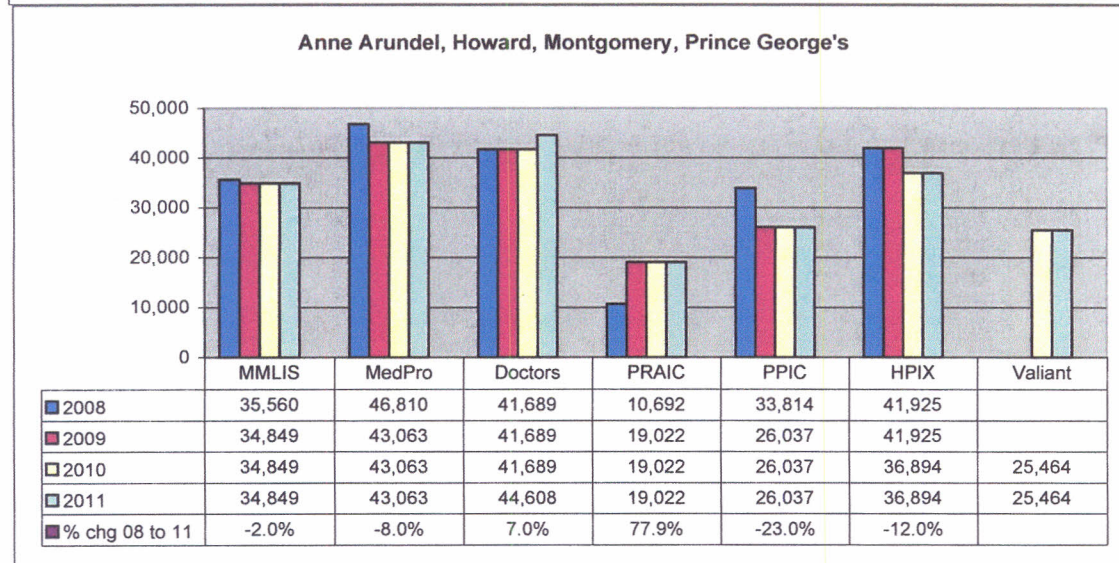
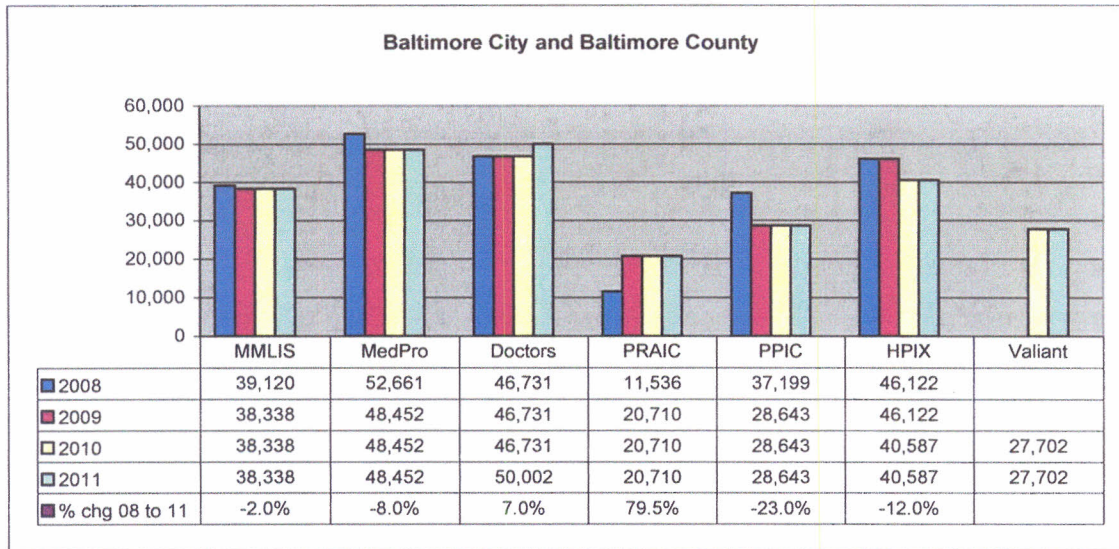
Radiology (Diagnostic) - No Surgery



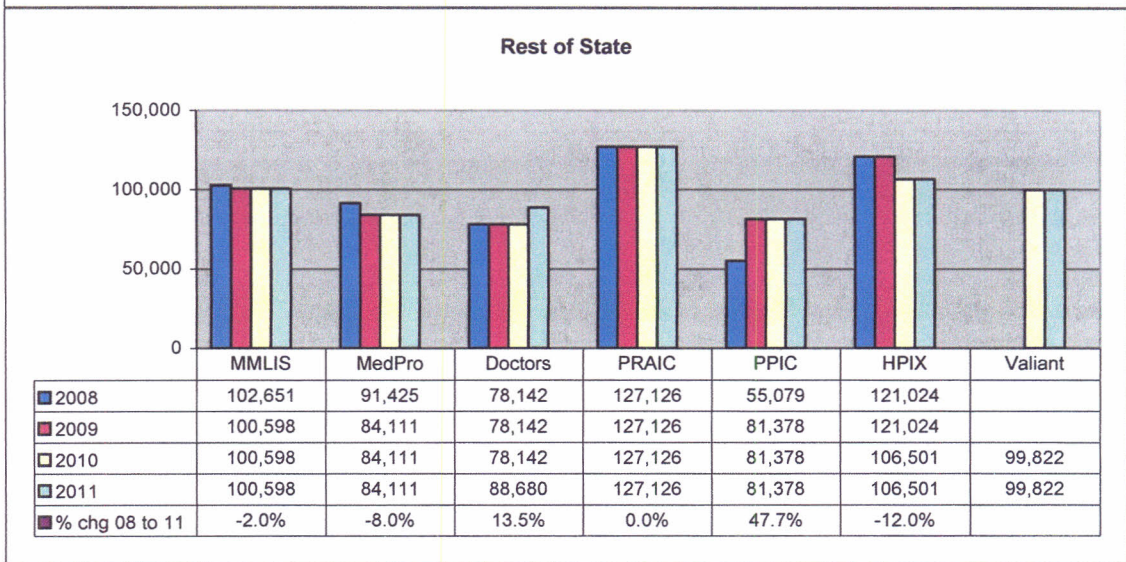
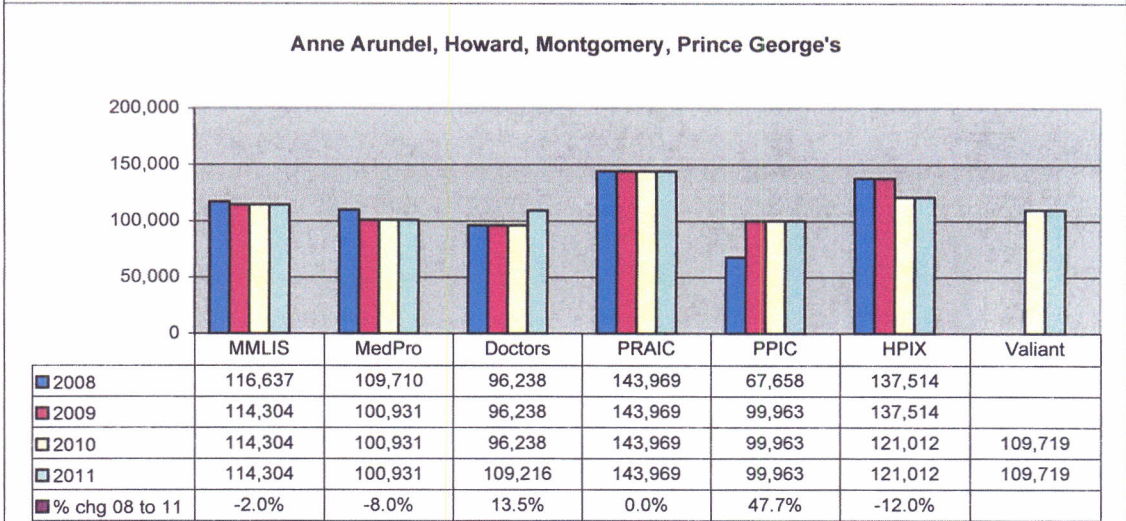
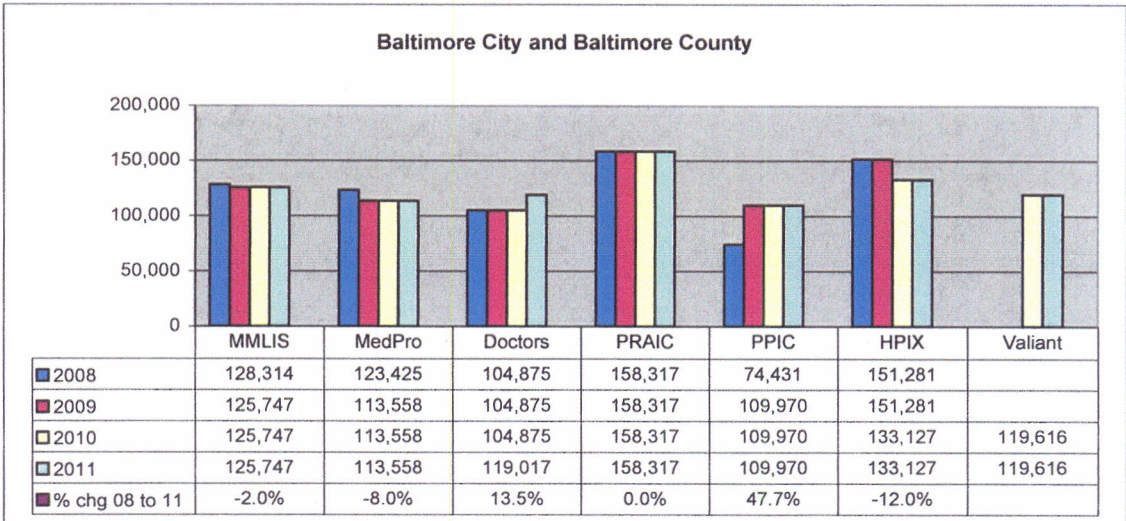
Emergency Medicine - Inc. Major Surgery



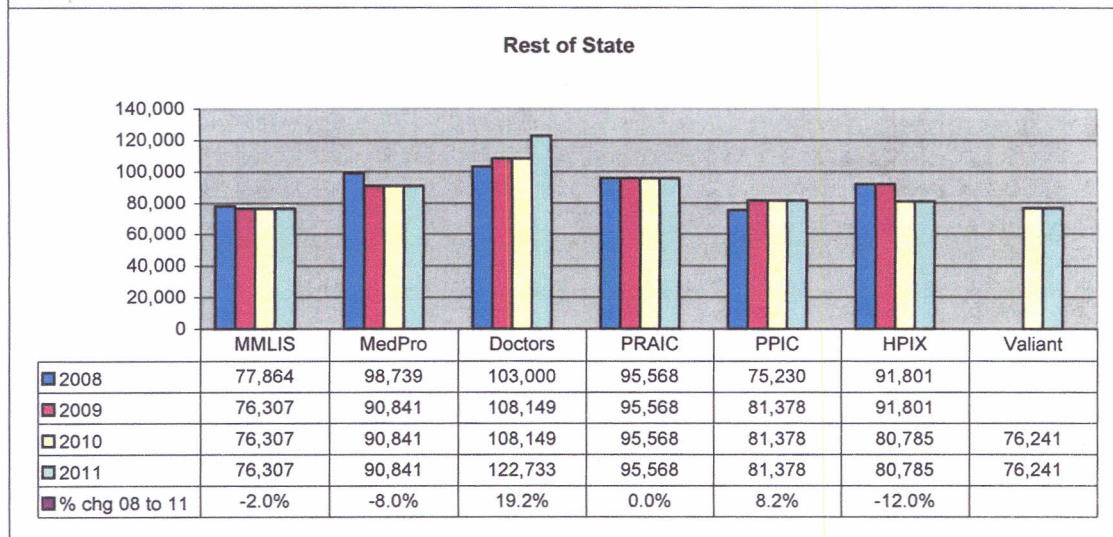
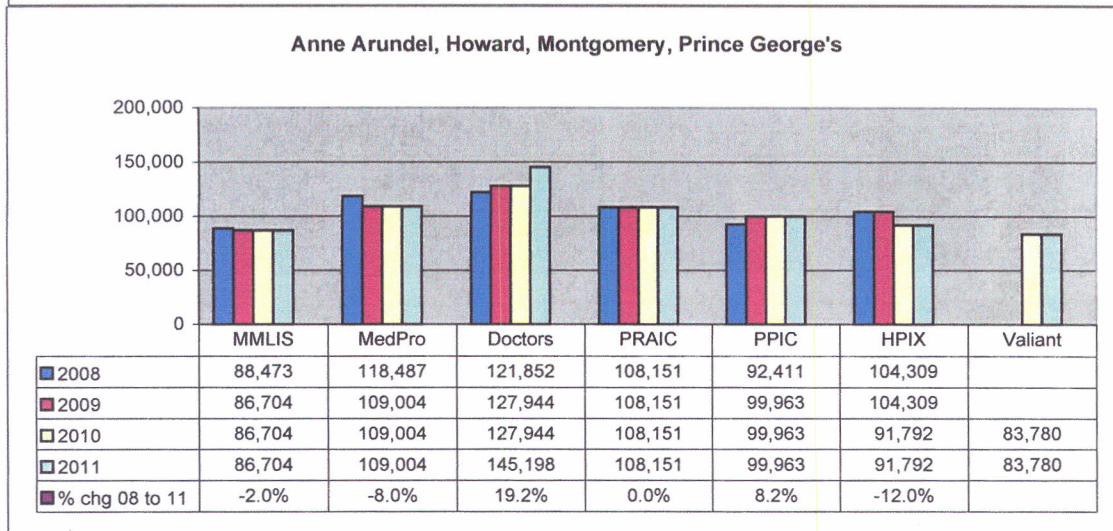
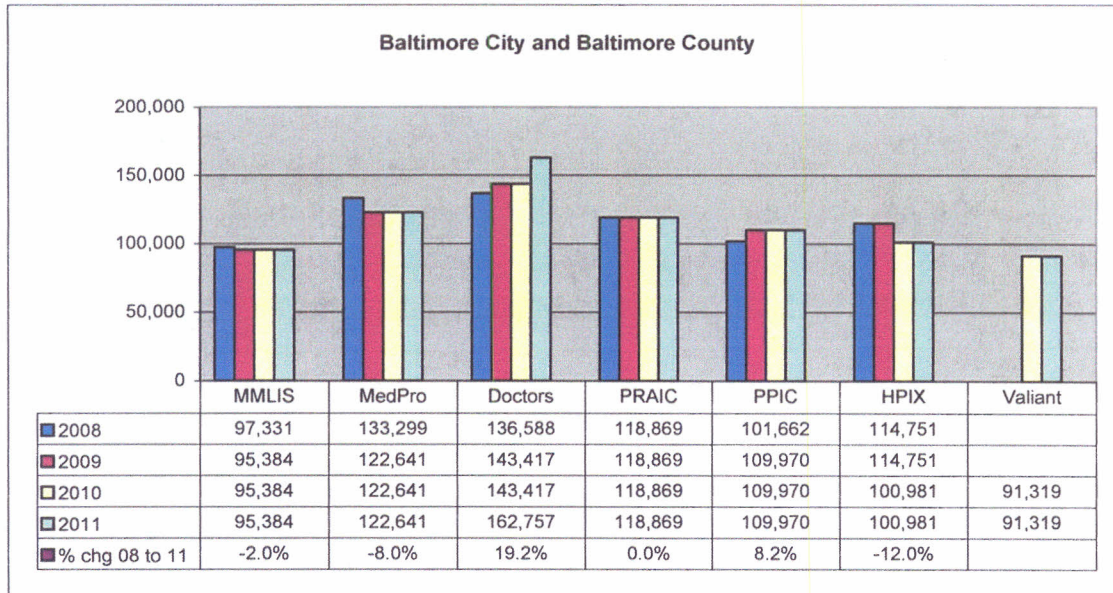
Emergency Medicine (No Major Surgery)



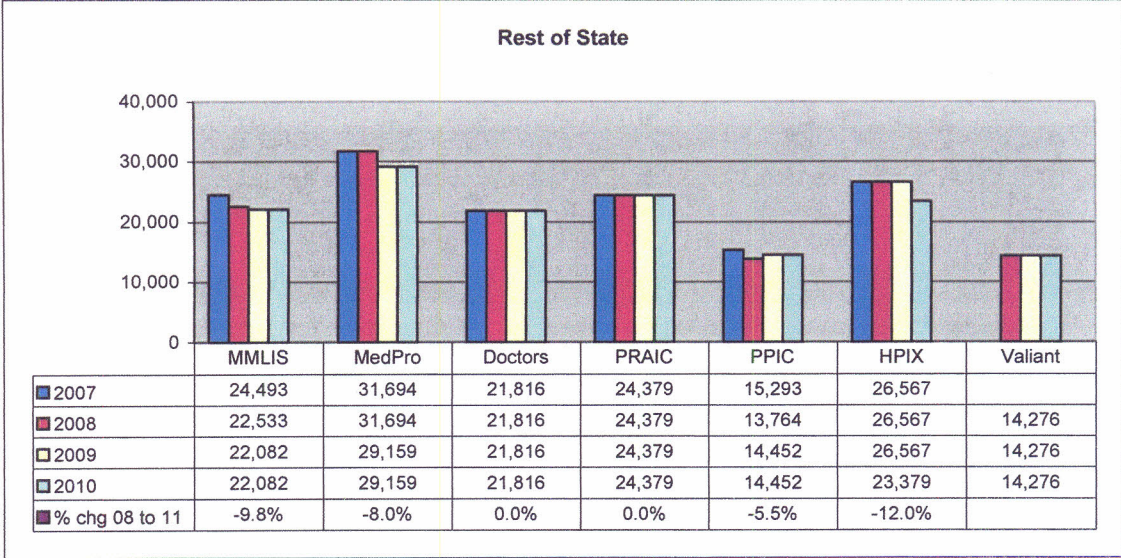
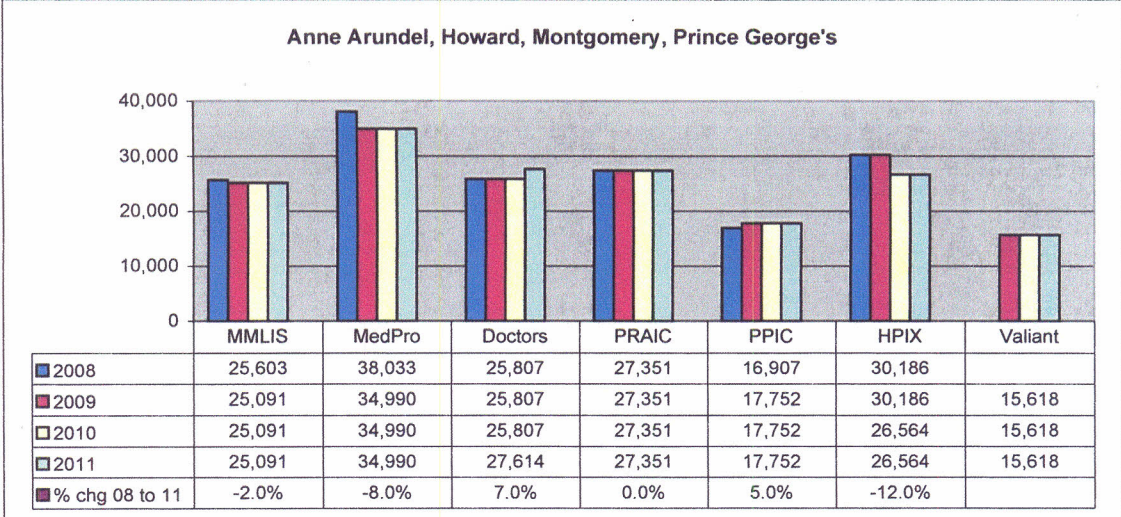
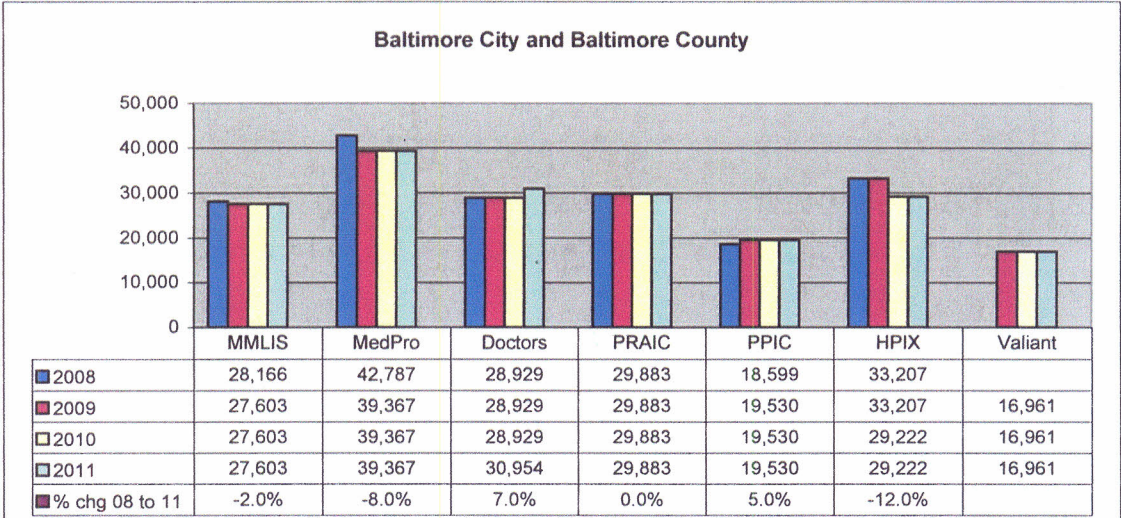
Obstetrics/gynecology - Surgery



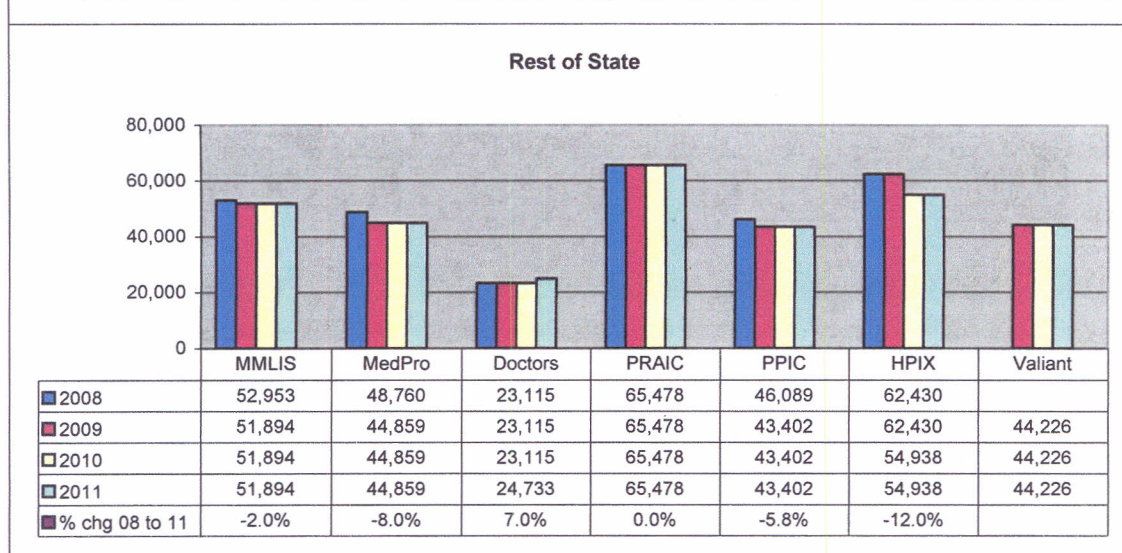
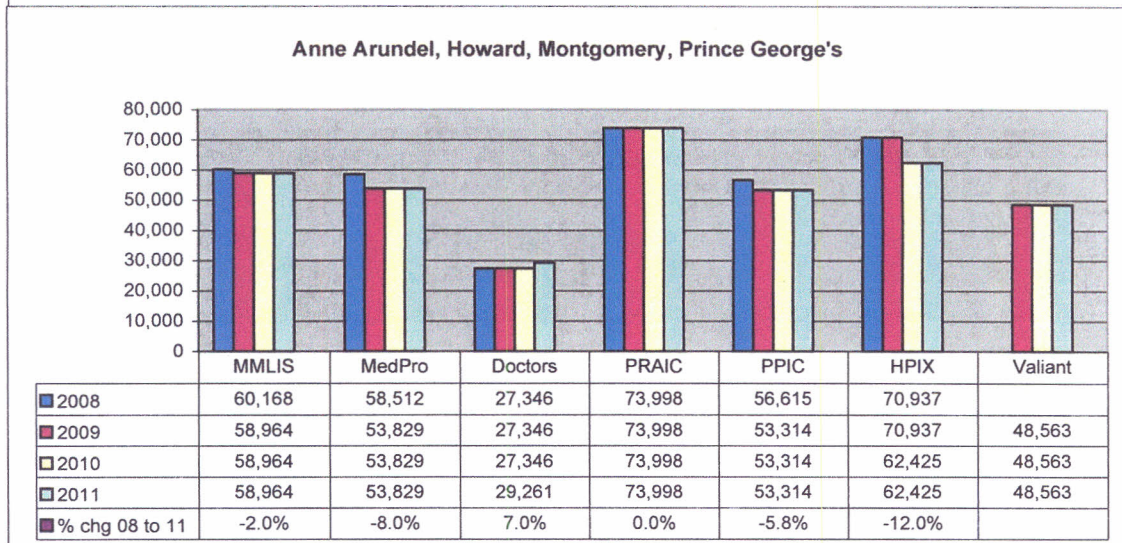
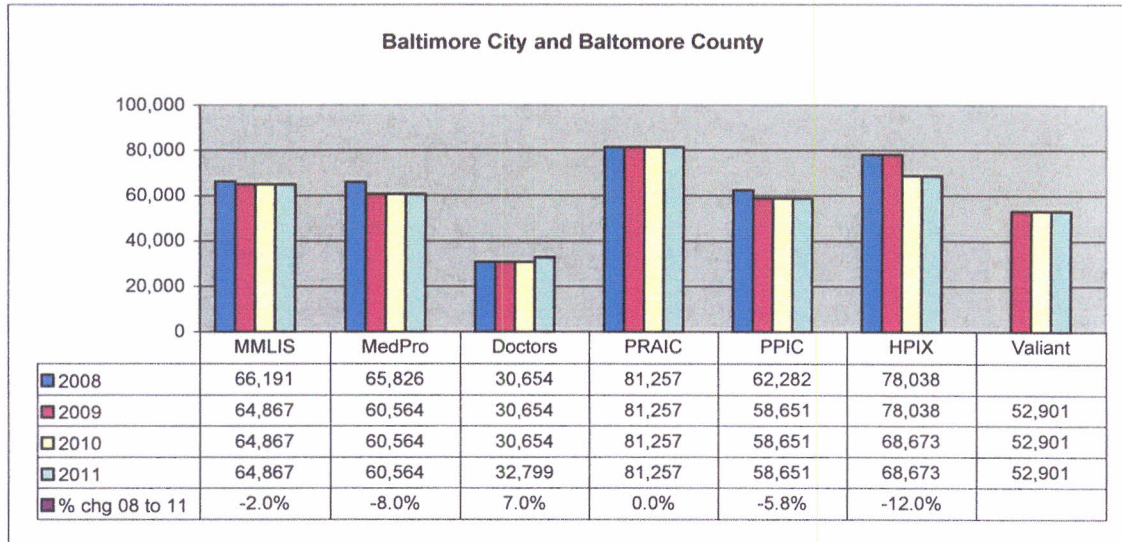
Neurology (including child) - Surgery



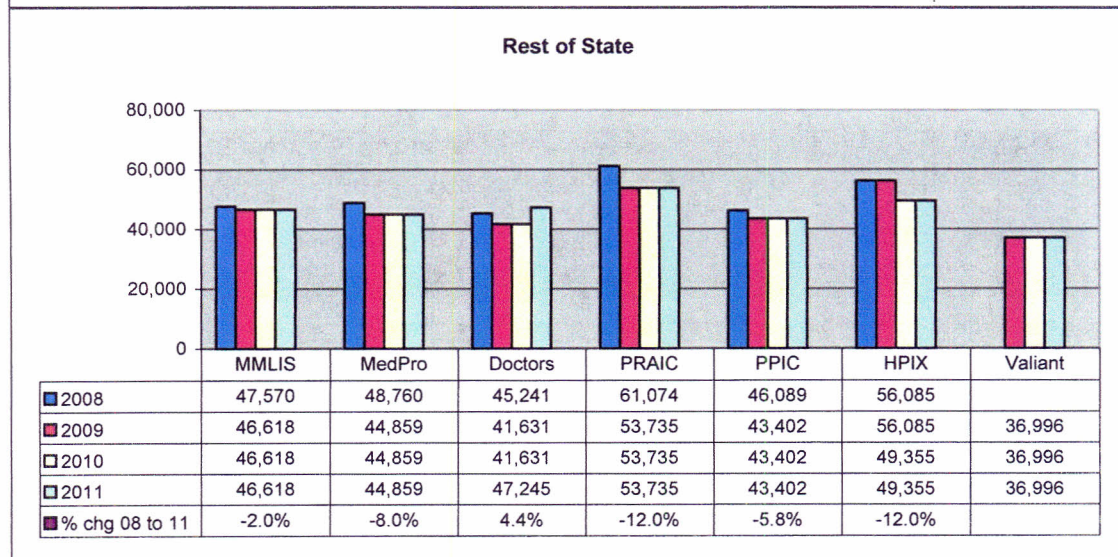
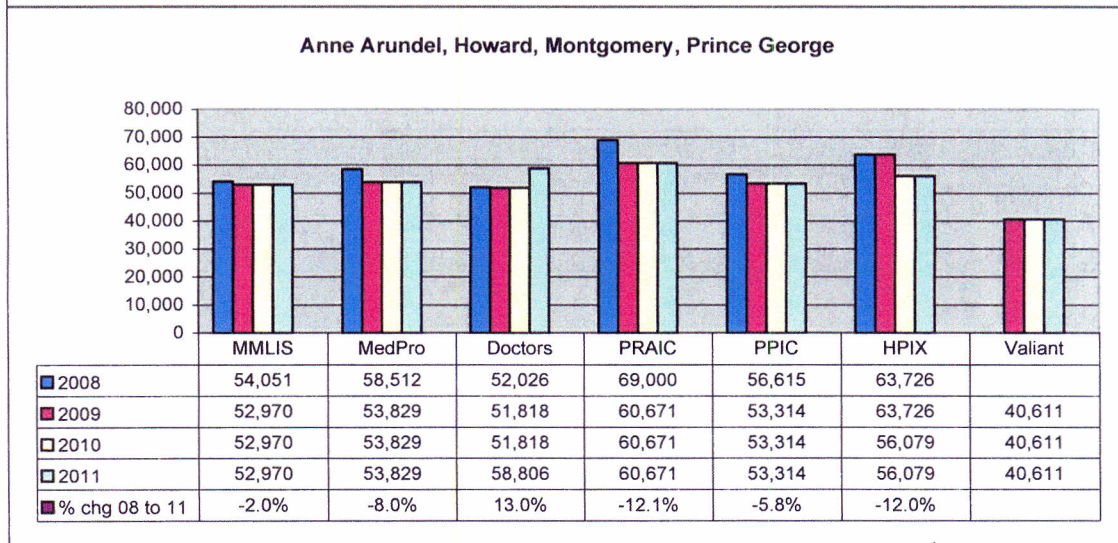
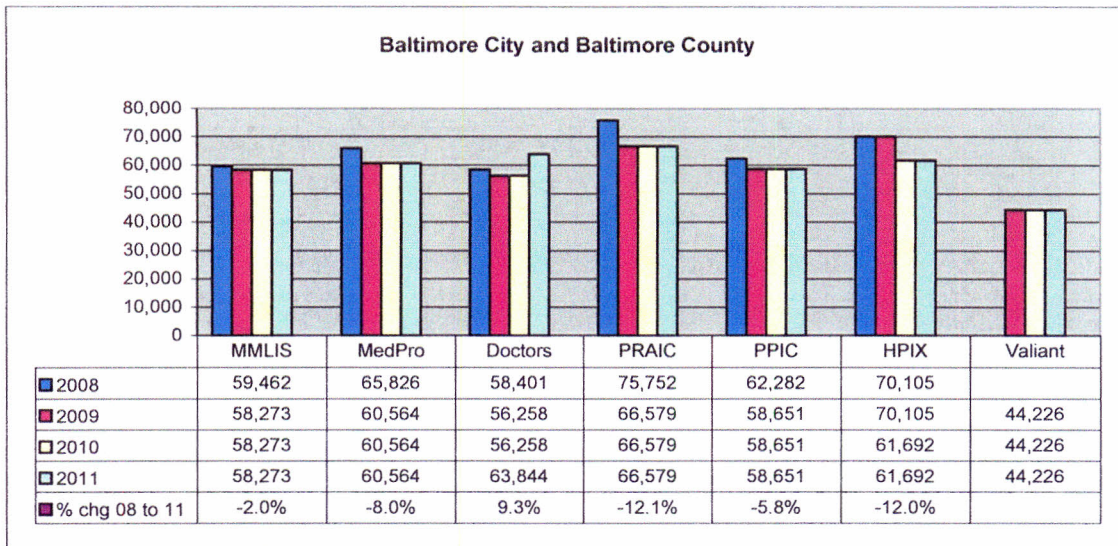
Neurology (including child) - Minor Surgery



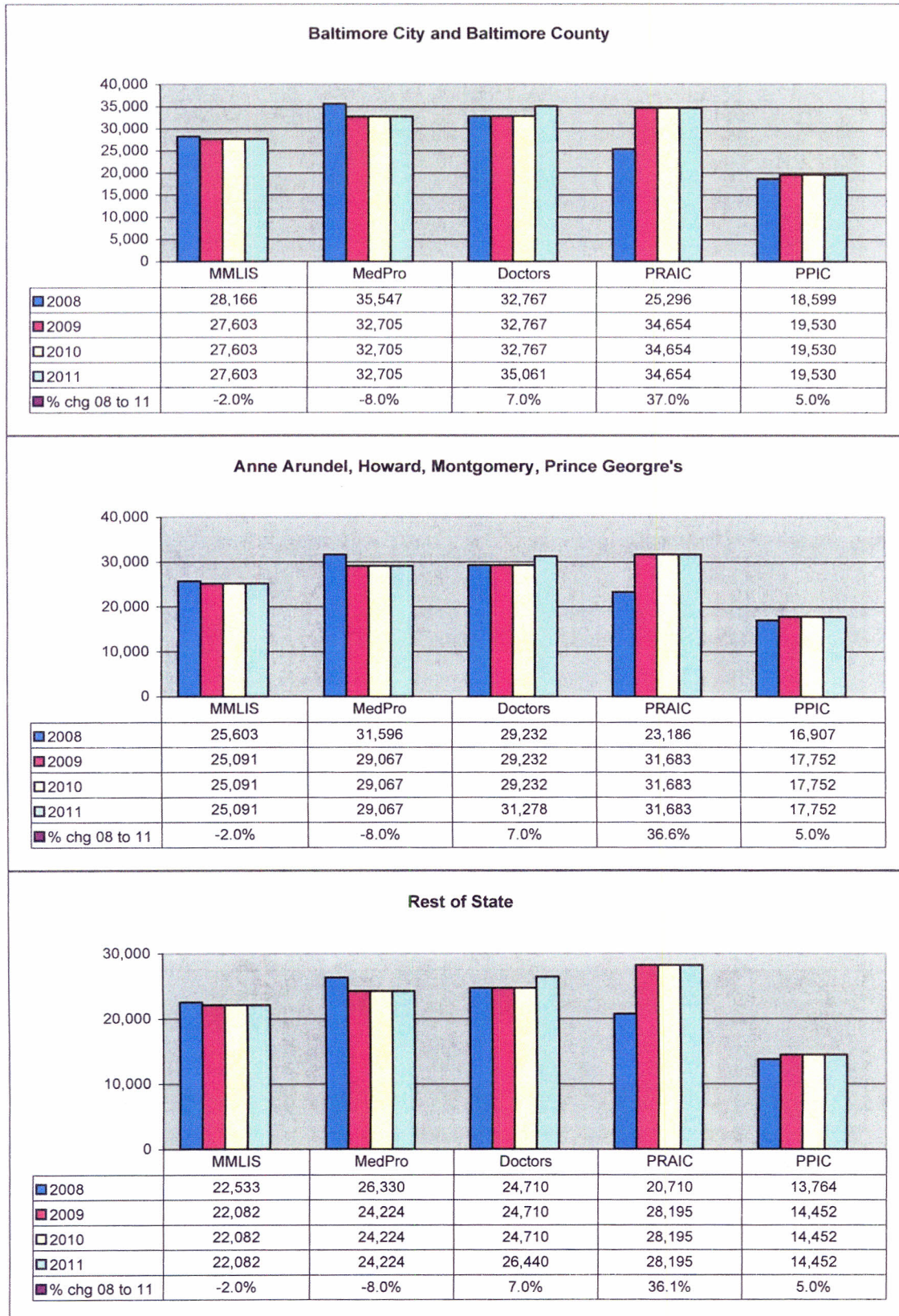
Cardiovascular Disease - Surgery



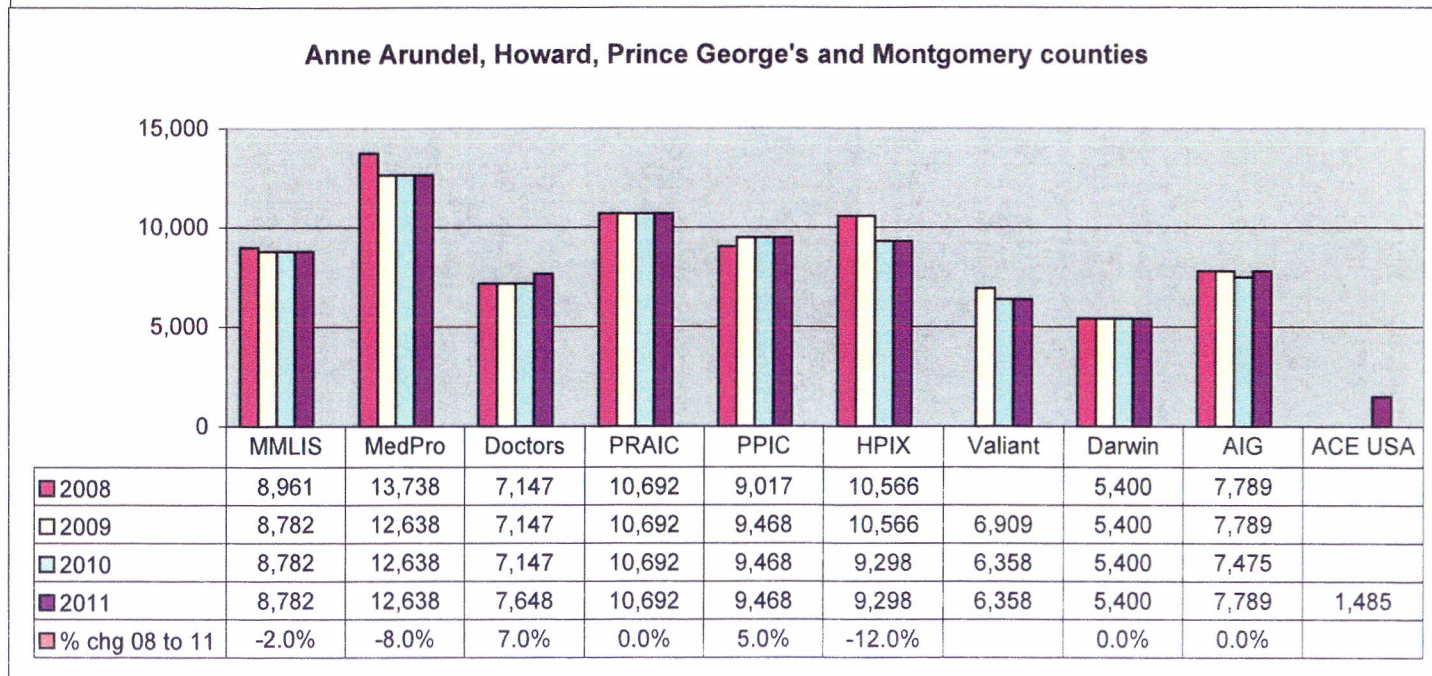
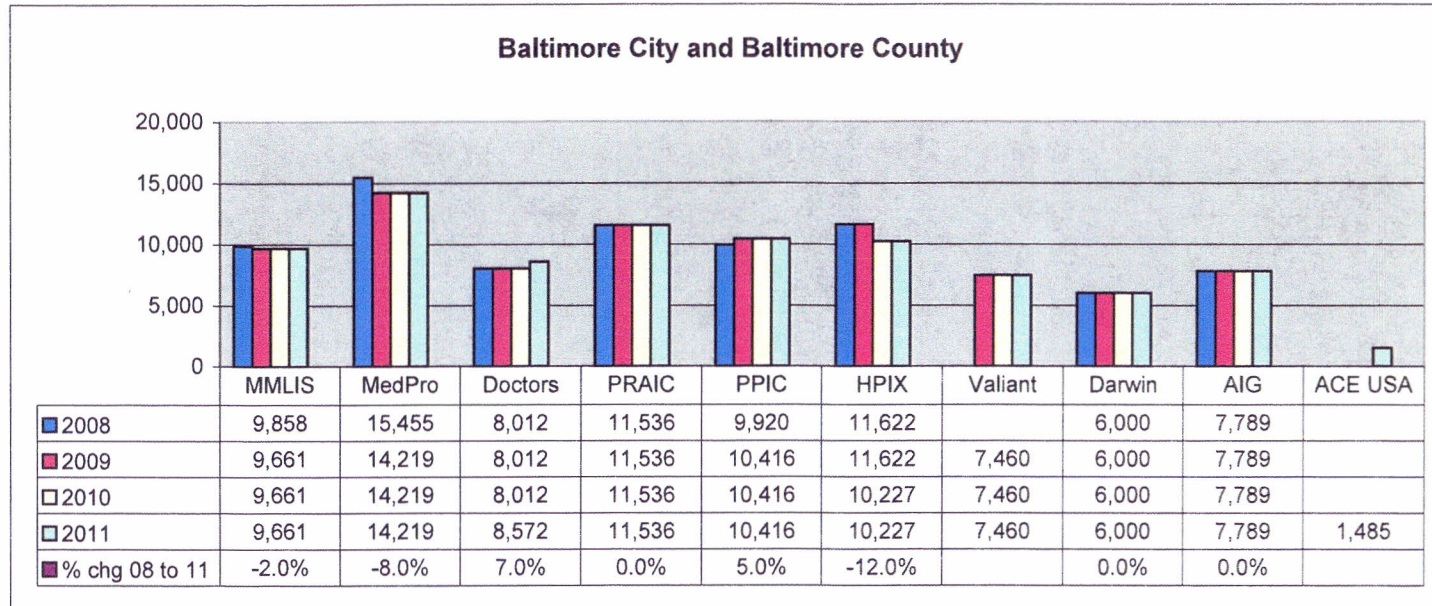
Orthopedic Surgery



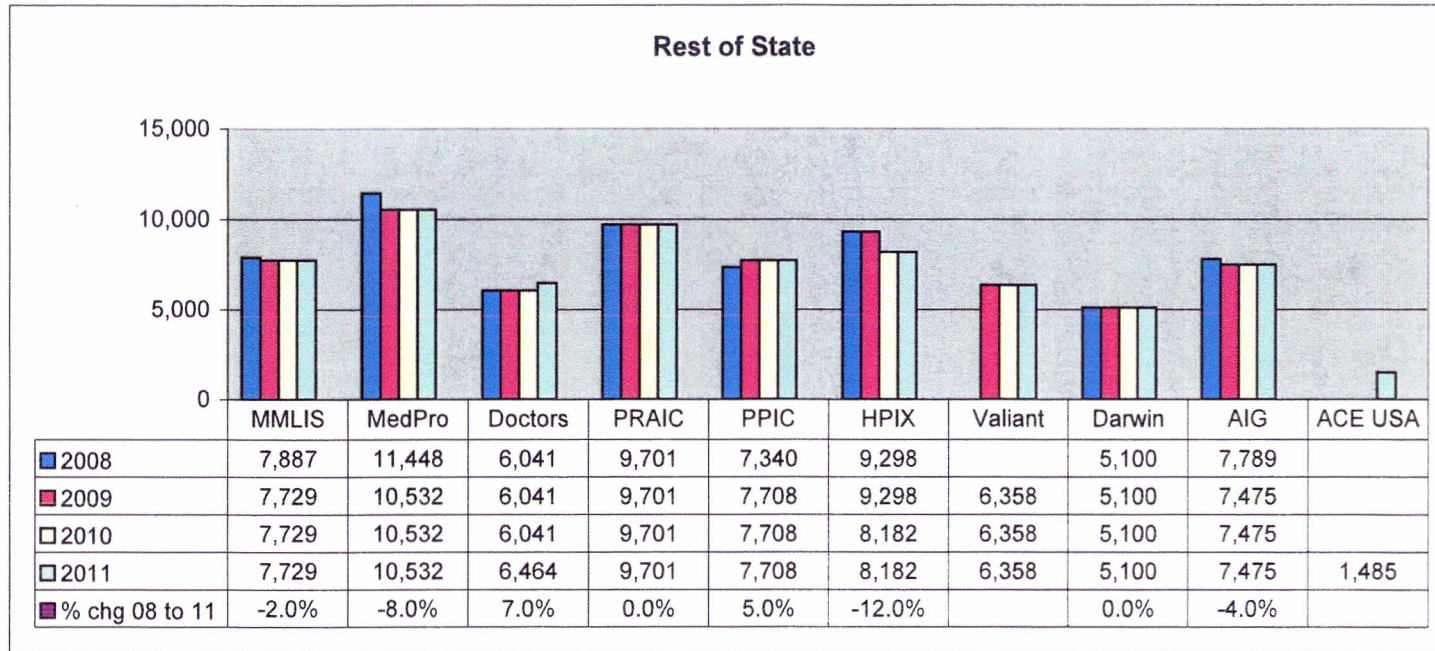
Radiology - Incl. Dye - minor surgery



Psychiatry - including child

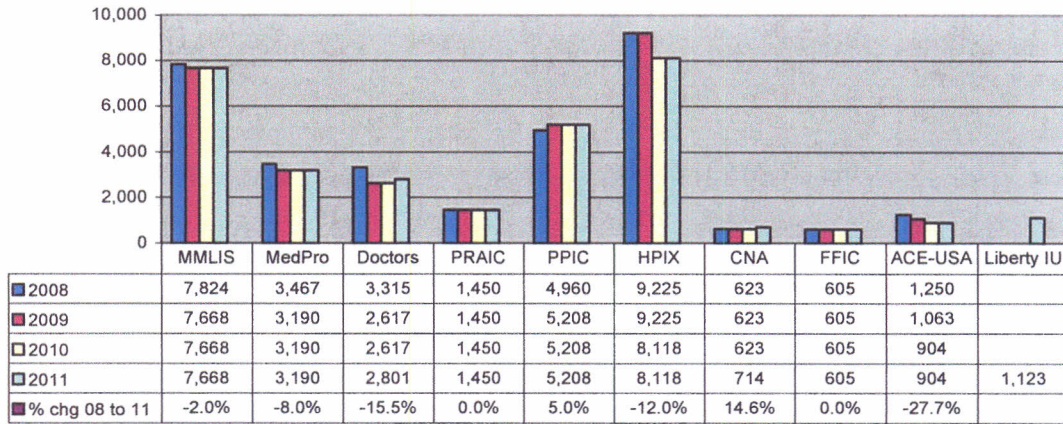


Psychiatry - including child

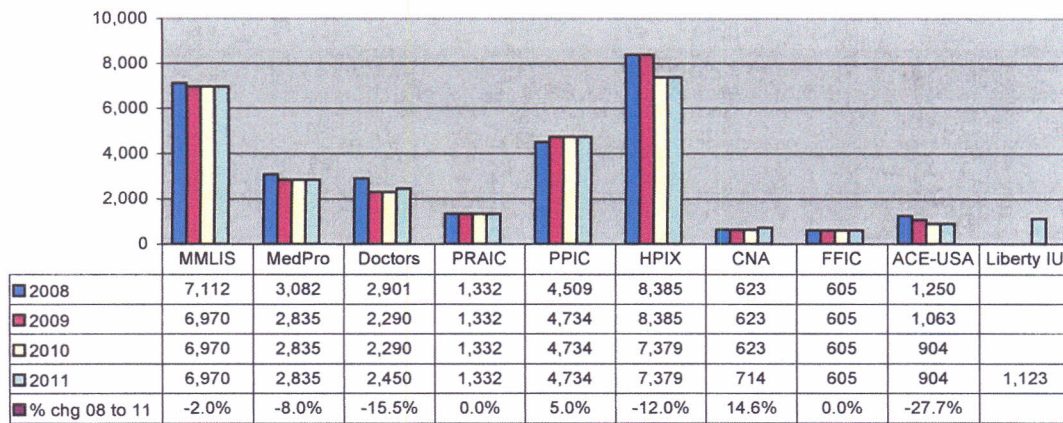


Nurse Practitioner - Class A - Employed

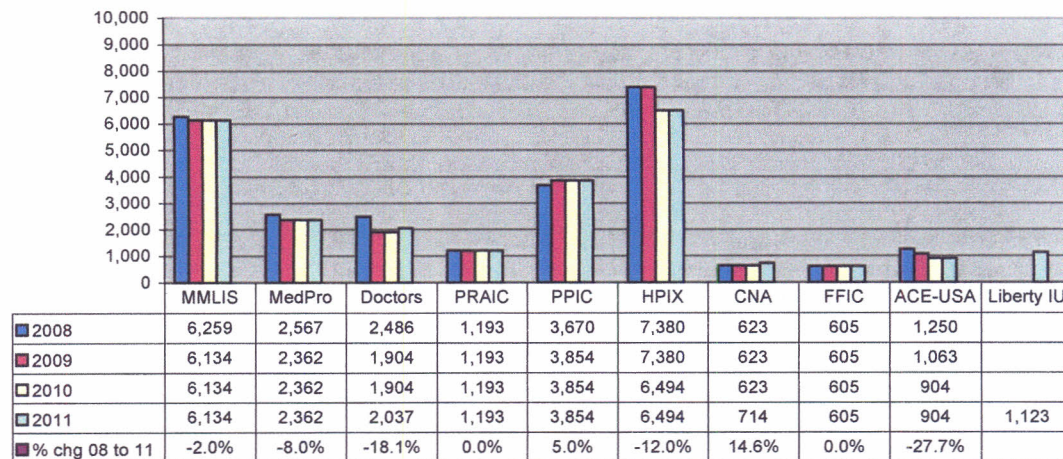
Baltimore City and Baltimore County



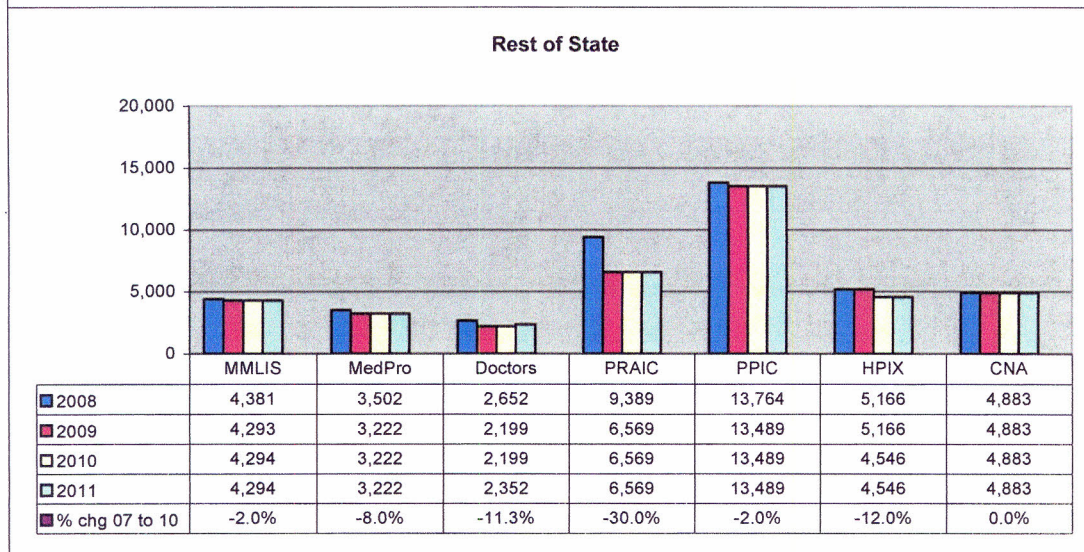
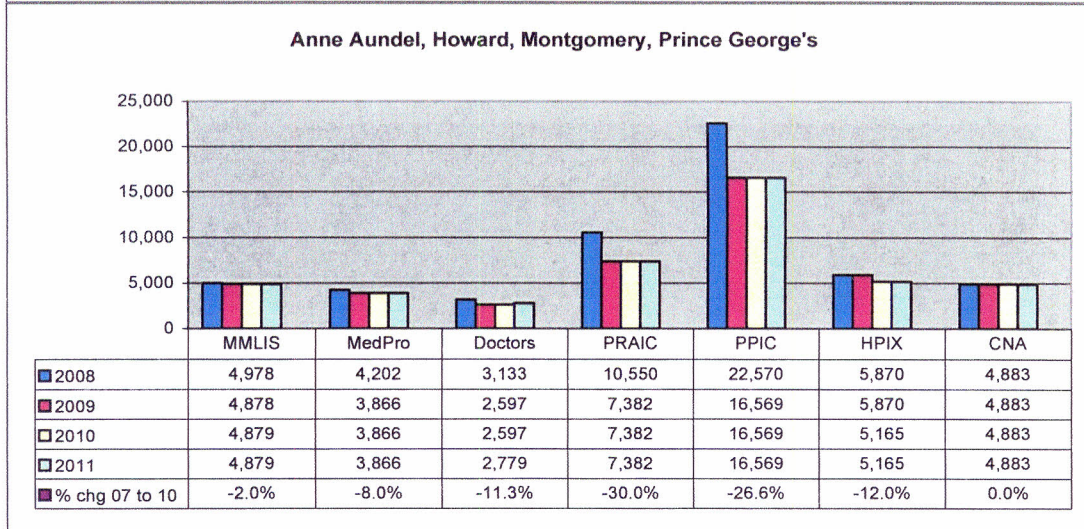
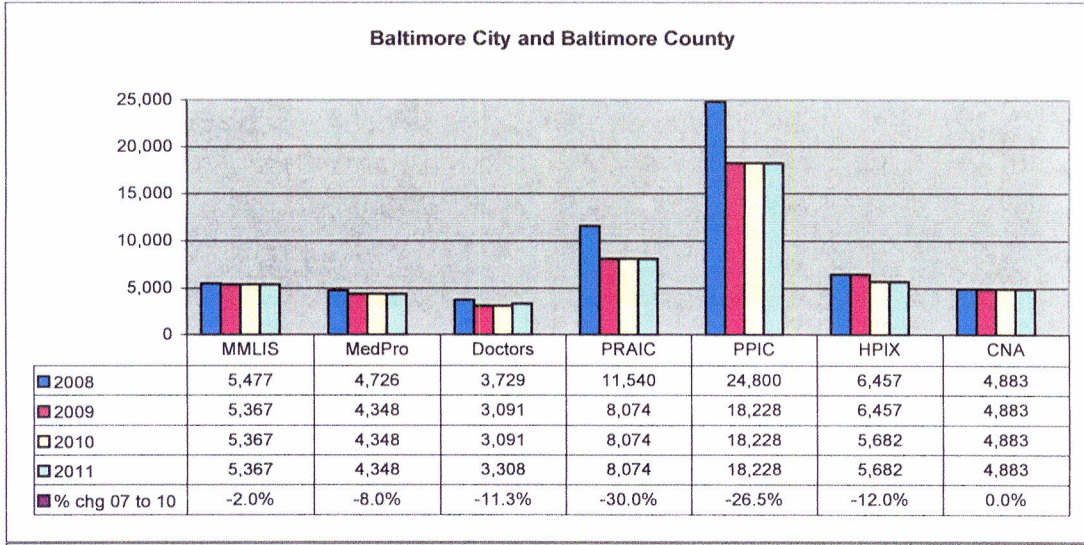
Anne Arundel, Howard, Montgomery, Prince George's



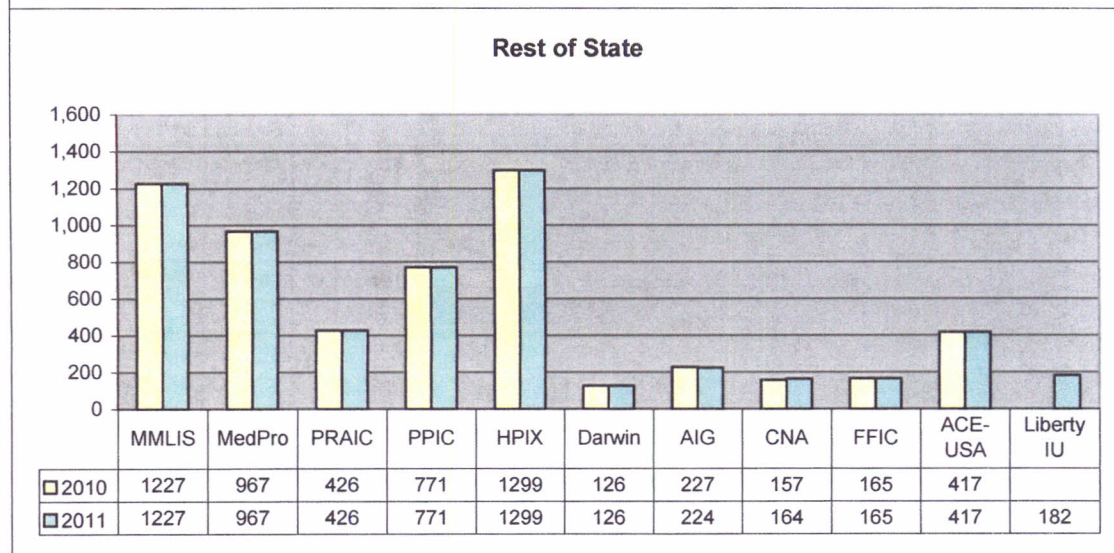
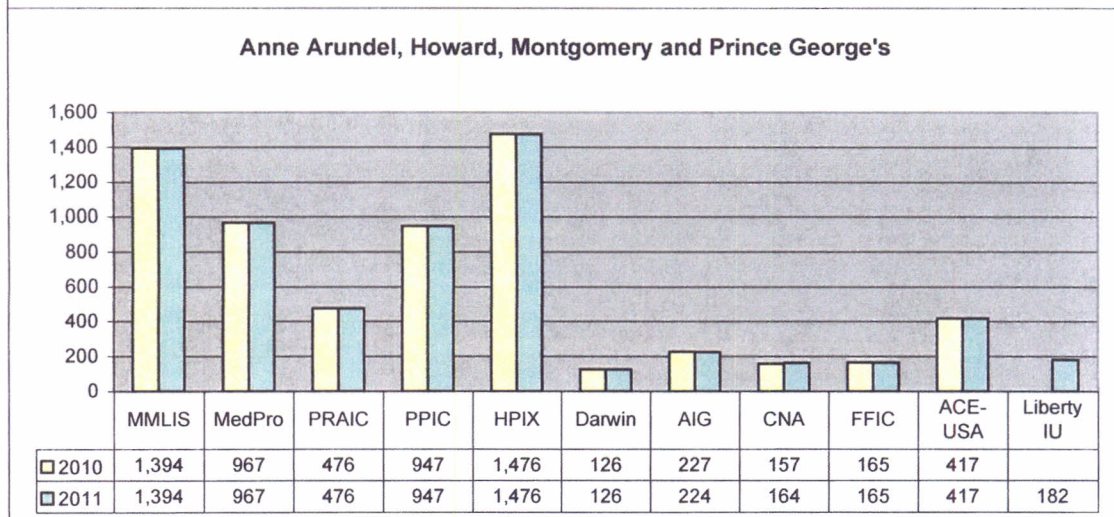
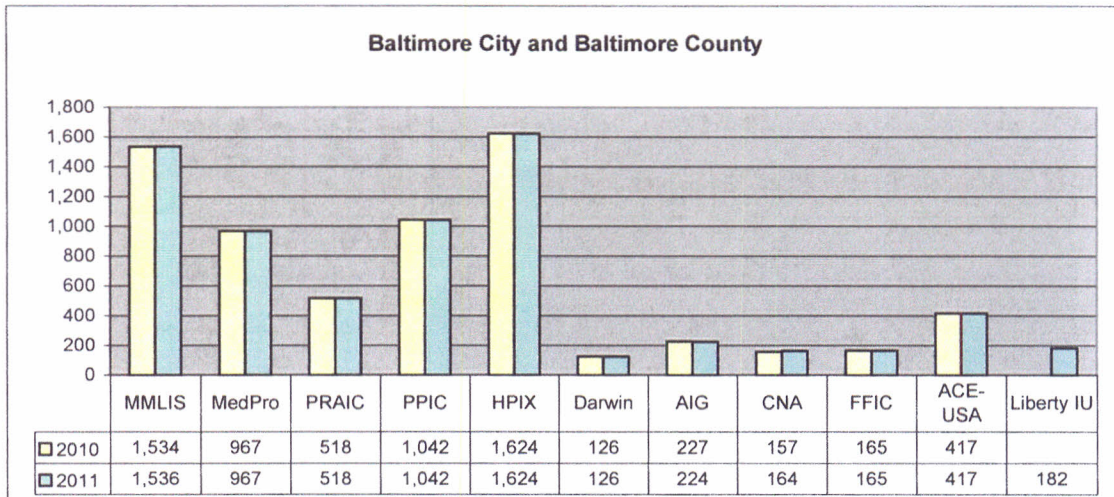
Rest of State



Nurse Anesthetist (Spvs By Ane)

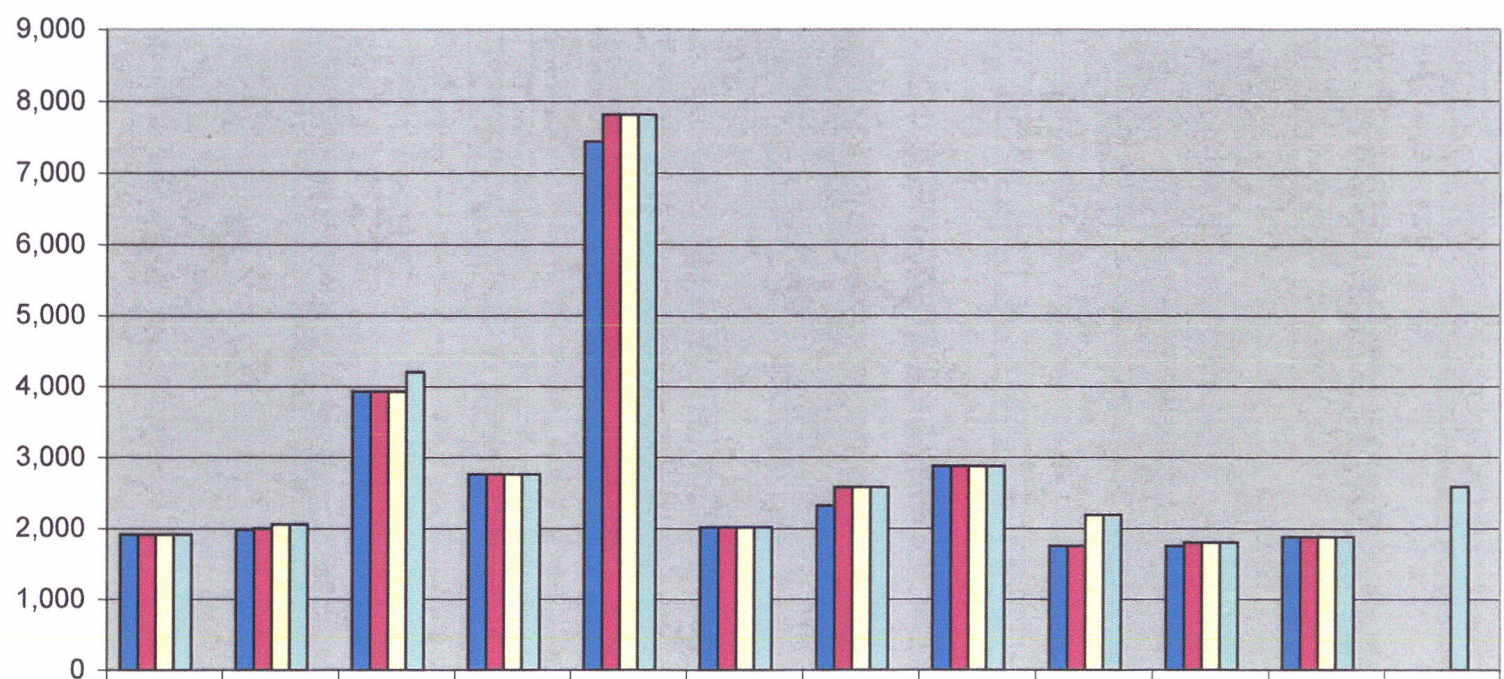


Physical Therapists - Employed



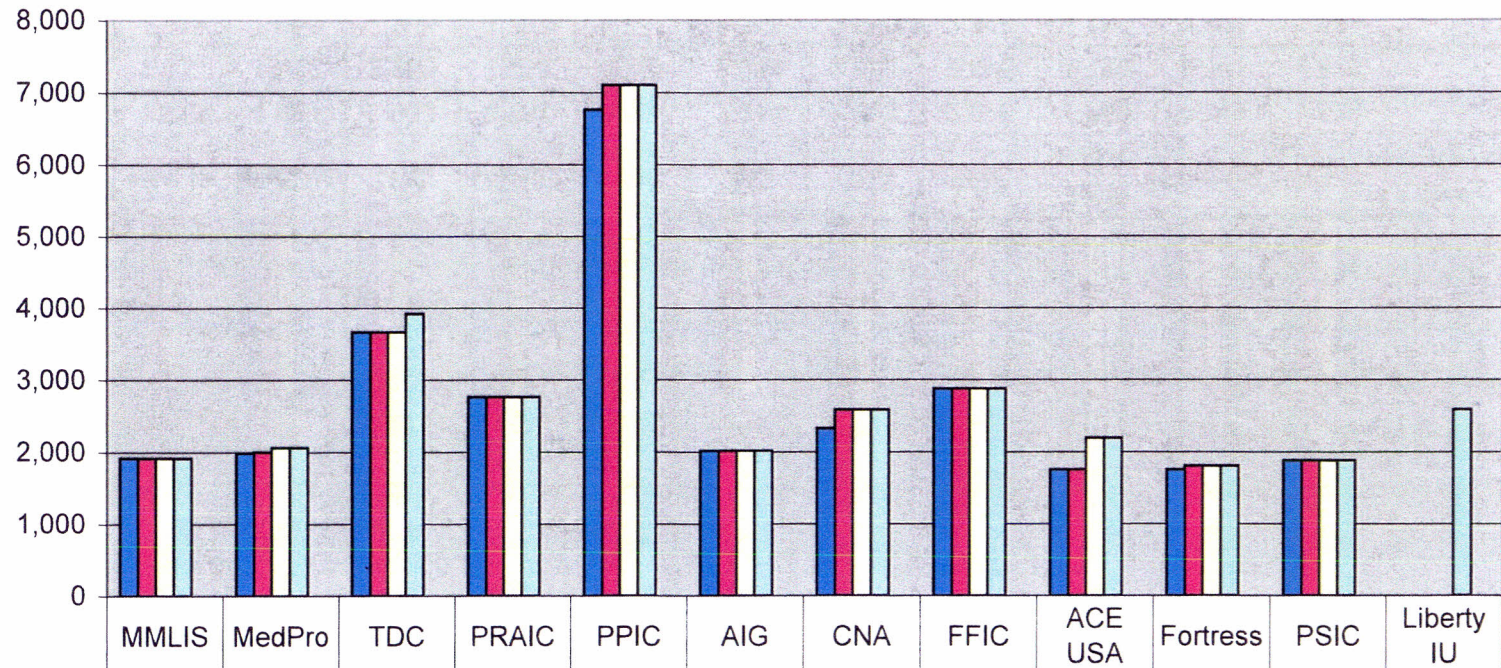
Dentists - Not Otherwise Classified

Baltimore City and Baltimore County

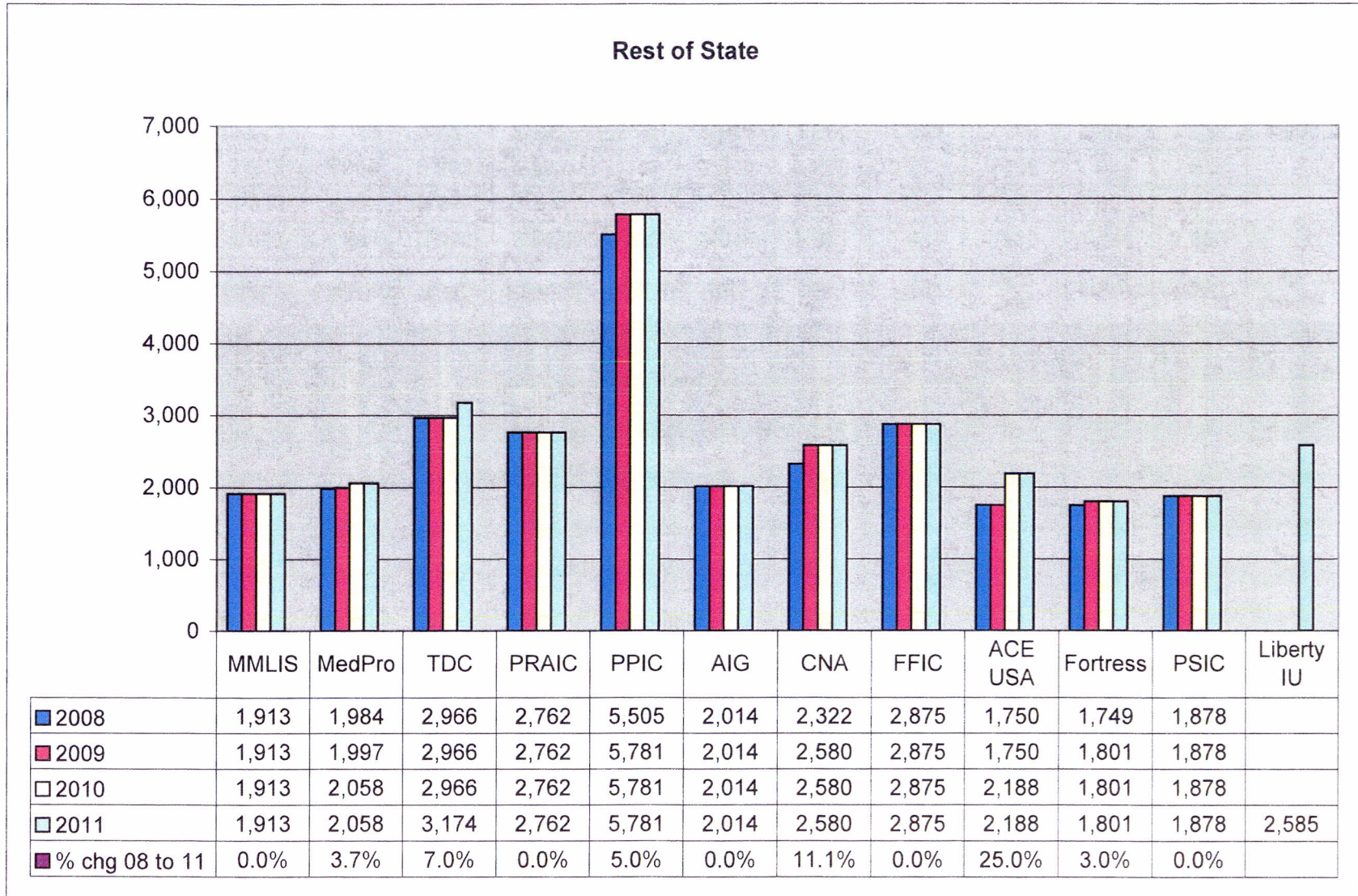


	MMLIS	MedPro	TDC	PRAIC	PPIC	AIG	CNA	FFIC	ACE USA	Fortress	PSIC	Liberty IU
■ 2008	1,913	1,984	3,926	2,762	7,440	2,014	2,322	2,875	1,750	1,749	1,878	
■ 2009	1,913	1,997	3,926	2,762	7,812	2,014	2,580	2,875	1,750	1,801	1,878	
□ 2010	1,913	2,058	3,926	2,762	7,812	2,014	2,580	2,875	2,188	1,801	1,878	
■ 2011	1,913	2,058	4,201	2,762	7,812	2,014	2,580	2,875	2,188	1,801	1,878	2,585
■ % chg 08 to 11	0.0%	3.7%	7.0%	0.0%	5.0%	0.0%	11.1%	0.0%	25.0%	3.0%	0.0%	

Anne Arundel, Howard, Montgomery and Prince George's



■ 2008	1,913	1,984	3,665	2,762	6,763	2,014	2,322	2,875	1,750	1,749	1,878	
■ 2009	1,913	1,997	3,665	2,762	7,101	2,014	2,580	2,875	1,750	1,801	1,878	
□ 2010	1,913	2,058	3,665	2,762	7,101	2,014	2,580	2,875	2,188	1,801	1,878	
□ 2011	1,913	2,058	3,921	2,762	7,101	2,014	2,580	2,875	2,188	1,801	1,878	2,585
■ % chg 08 to 11	0.0%	3.7%	7.0%	0.0%	5.0%	0.0%	11.1%	0.0%	25.0%	3.0%	0.0%	



Admitted Policies with Deductible Amounts mandated under Section 19-114

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

***The following companies had no Policies with Deductibles mandated under 19-114
For the Time Period from 2006 to 2010***

ACE American
ACE American Insurance Company
American Casualty Co of Reading PA
American Casualty Co of Reading PA
American Home Assurance Company
American Insurance Company
Campmed Casualty & Indemnity
Catlin Insurance
Chicago Insurance Company
Continental Casualty Company
Darwin National Assurance Company
Doctors Company, an Interinsurance Exchange
Empire Fire & Marine Insurance Company
Fireman's Fund Insurance Company
Fortress Insurance Company
Granite State Insurance Company
Healthcare Providers Insurance Exchange
Liberty Insurance Underwriters
OneBeacon Insurance Company
PACO Assurance Company, Inc.
Philadelphia Indemnity Insurance Company
Podiatry Insurance Company of America
Preferred Professional Insurance Company
ProAssurance Indemnity Company, Inc.
ProAssurance National Capital Insurance Company
Professional Solutions Insurance Company
Valiant Insurance Company
Zurich American Insurance Company

Other Deductible Amounts and Policy Types

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

Other Deductible Amounts and Policy Types

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

Other Deductible Amounts and Policy Types

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
Steadfast Insurance Company	2006	Surplus Lines	0	0	0	0	0	0	0
Steadfast Insurance Company	2007	Surplus Lines	0	0	0	0	0	0	0
Steadfast Insurance Company	2008	Surplus Lines	0	0	0	0	0	0	0
Steadfast Insurance Company	2009	Surplus Lines	0	0	0	0	0	0	0
Steadfast Insurance Company	2010	Surplus Lines	0	0	0	0	0	0	0
Columbia Casualty Company	2006	Surplus Lines	0	0	0	0	1	0	1
Columbia Casualty Company	2007	Surplus Lines	0	0	0	0	0	0	1
Columbia Casualty Company	2008	Surplus Lines	0	0	0	1	2	1	2
Columbia Casualty Company	2009	Surplus Lines	0	0	0	1	3	1	0
Columbia Casualty Company	2010	Surplus Lines	0	0	0	2	4	0	2
Landmark American Insurance Co.	2006	Surplus Lines	0	0	1	0	0	0	0
Landmark American Insurance Co.	2007	Surplus Lines	0	1	1	0	0	0	0
Landmark American Insurance Co.	2008	Surplus Lines	1	1	1	0	0	0	0
Landmark American Insurance Co.	2009	Surplus Lines	3	0	1	0	0	0	0
Landmark American Insurance Co.	2010	Surplus Lines	3	0	1	0	0	0	0
Illinois Union Insurance Company	2006	Surplus Lines	1	1	1	0	0	0	0
Illinois Union Insurance Company	2007	Surplus Lines	1	1	1	0	0	0	0
Illinois Union Insurance Company	2008	Surplus Lines	4	1	0	0	0	0	0
Illinois Union Insurance Company	2009	Surplus Lines	2	1	0	1	0	0	1
Illinois Union Insurance Company	2010	Surplus Lines	0	0	0	1	1	0	2
Interstate Fire & Casualty Ins Co	2006	Surplus Lines	0	0	0	0	5	0	2
Interstate Fire & Casualty Ins Co	2007	Surplus Lines	0	0	0	0	6	0	1
Interstate Fire & Casualty Ins Co	2008	Surplus Lines	0	0	0	0	6	0	2
Interstate Fire & Casualty Ins Co	2009	Surplus Lines	0	0	0	0	6	0	2
Interstate Fire & Casualty Ins Co	2010	Surplus Lines	0	0	0	0	5	0	1

Other Deductible Amounts and Policy Types

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
Steadfast Insurance Company	2006	Surplus Lines	0	0	0	0	0	0
Steadfast Insurance Company	2007	Surplus Lines	0	0	0	0	0	0
Steadfast Insurance Company	2008	Surplus Lines	0	0	0	0	0	0
Steadfast Insurance Company	2009	Surplus Lines	0	0	0	0	0	0
Steadfast Insurance Company	2010	Surplus Lines	0	0	0	0	0	0
Columbia Casualty Company	2006	Surplus Lines	0	0	0	0	0	0
Columbia Casualty Company	2007	Surplus Lines	1	1	0	0	0	0
Columbia Casualty Company	2008	Surplus Lines	1	1	0	0	0	0
Columbia Casualty Company	2009	Surplus Lines	0	0	0	0	0	0
Columbia Casualty Company	2010	Surplus Lines	0	0	0	0	0	0
Landmark American Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0
Landmark American Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0
Landmark American Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0
Landmark American Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0
Landmark American Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
Illinois Union Insurance Company	2006	Surplus Lines	0	0	0			
Illinois Union Insurance Company	2007	Surplus Lines	0	0	0			
Illinois Union Insurance Company	2008	Surplus Lines	0	0	0			
Illinois Union Insurance Company	2009	Surplus Lines	0	0	0	0		
Illinois Union Insurance Company	2010	Surplus Lines	0	0	1	0	0	0
Interstate Fire & Casualty Ins Co	2006	Surplus Lines	0	0	1	1	0	0
Interstate Fire & Casualty Ins Co	2007	Surplus Lines	0	0	1	1	0	0
Interstate Fire & Casualty Ins Co	2008	Surplus Lines	0	0	1	1	0	0
Interstate Fire & Casualty Ins Co	2009	Surplus Lines	0	0	0	0	0	0
Interstate Fire & Casualty Ins Co	2010	Surplus Lines	0	0	0	0	0	0

Other Deductible Amounts and Policy Types

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
Evanston Insurance Company	2006	Surplus Lines	0	6	0	10	19	0	4
Evanston Insurance Company	2007	Surplus Lines	0	5	0	9	14	1	8
Evanston Insurance Company	2008	Surplus Lines	0	3	0	11	18	1	5
Evanston Insurance Company	2009	Surplus Lines	0	4	0	10	19	0	5
Evanston Insurance Company	2010	Surplus Lines	0	5	0	14	24	0	6
Essex Insurance Company	2006	Surplus Lines	0	0	0	0	0	0	0
Essex Insurance Company	2007	Surplus Lines	0	0	0	0	0	0	0
Essex Insurance Company	2008	Surplus Lines	0	0	0	0	0	0	0
Essex Insurance Company	2009	Surplus Lines	0	0	0	0	0	0	0
Essex Insurance Company	2010	Surplus Lines	0	0	0	0	0	0	0
Professional Underwriters Liability Ins Co	2006	Surplus Lines	0	0	0	0	17	0	10
Professional Underwriters Liability Ins Co	2007	Surplus Lines	0	0	0	0	15	0	4
Professional Underwriters Liability Ins Co	2008	Surplus Lines	0	0	0	1	17	0	2
Professional Underwriters Liability Ins Co	2009	Surplus Lines	0	0	0	0	8	1	3
Professional Underwriters Liability Ins Co	2010	Surplus Lines	0	0	0	0	9	1	1
Western World Insurance Company	2006	Suprlus Lines	5	0	0	0	0	0	0
Western World Insurance Company	2007	Suprlus Lines	4	0	0	0	0	0	0
Western World Insurance Company	2008	Suprlus Lines	2	0	0	0	0	0	0
Western World Insurance Company	2009	Suprlus Lines	5	0	0	0	0	0	0
Western World Insurance Company	2010	Suprlus Lines	4	0	0	0	0	0	0
Homeland Insurance Company of NY	2006	Surplus	0	0	0	0	0	0	0
Homeland Insurance Company of NY	2007	Surplus	0	0	0	1	2	0	0
Homeland Insurance Company of NY	2008	Surplus	0	0	0	1	1	0	0
Homeland Insurance Company of NY	2009	Surplus	0	0	0	1	1	0	1
Homeland Insurance Company of NY	2010	Surplus	0	0	0	0	3	0	5

Other Deductible Amounts and Policy Types

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
Evanston Insurance Company	2006	Surplus Lines	0	0	0	0	0	1
Evanston Insurance Company	2007	Surplus Lines	0	1	0	1	0	1
Evanston Insurance Company	2008	Surplus Lines	0	0	1	1	0	1
Evanston Insurance Company	2009	Surplus Lines	0	0	0	1	0	1
Evanston Insurance Company	2010	Surplus Lines	0	0	0	1	0	1
Essex Insurance Company	2006	Surplus Lines	0	0	0	0	0	0
Essex Insurance Company	2007	Surplus Lines	0	0	0	0	0	0
Essex Insurance Company	2008	Surplus Lines	0	0	0	0	0	0
Essex Insurance Company	2009	Surplus Lines	0	0	0	0	0	0
Essex Insurance Company	2010	Surplus Lines	0	0	0	0	0	0
Professional Underwriters Liability Ins Co	2006	Surplus Lines	1	0	6	0	0	0
Professional Underwriters Liability Ins Co	2007	Surplus Lines	1	0	2	0	0	0
Professional Underwriters Liability Ins Co	2008	Surplus Lines	1	0	1	0	0	0
Professional Underwriters Liability Ins Co	2009	Surplus Lines	1	0	1	0	0	0
Professional Underwriters Liability Ins Co	2010	Surplus Lines	0	0	0	0	0	0
Western World Insurance Company	2006	Suprlus Lines	0	0	0	0	0	0
Western World Insurance Company	2007	Suprlus Lines	0	0	0	0	0	0
Western World Insurance Company	2008	Suprlus Lines	0	0	0	0	0	0
Western World Insurance Company	2009	Suprlus Lines	0	0	0	0	0	0
Western World Insurance Company	2010	Suprlus Lines	0	0	0	0	0	0
Homeland Insurance Company of NY	2006	Surplus	0	0	0	0	0	0
Homeland Insurance Company of NY	2007	Surplus	0	0	1	2	1	0
Homeland Insurance Company of NY	2008	Surplus	0	0	1	1	1	0
Homeland Insurance Company of NY	2009	Surplus	0	0	0	4	0	0
Homeland Insurance Company of NY	2010	Surplus	0	0	0	4	0	1

Other Deductible Amounts and Policy Types

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
Arch Specialty Insurance Company	2006	Surplus Lines	2	1	0	12	0	0	6
Arch Specialty Insurance Company	2007	Surplus Lines	0	1	0	11	0	0	3
Arch Specialty Insurance Company	2008	Surplus Lines	0	3	0	13	0	0	9
Arch Specialty Insurance Company	2009	Surplus Lines	0	3	0	9	1	0	2
Arch Specialty Insurance Company	2010	Surplus Lines	0	0	0	0	4	0	2
ProAssurance Specialty Insurance Co	2006	Surplus	0	0	0	0	0	0	9
ProAssurance Specialty Insurance Co	2007	Surplus	0	0	0	0	0	0	2
ProAssurance Specialty Insurance Co	2008	Surplus	0	0	0	0	0	0	1
ProAssurance Specialty Insurance Co	2009	Surplus	0	0	0	0	1	0	1
ProAssurance Specialty Insurance Co	2010	Surplus	0	0	0	0	1	0	0
Darwin Select Insurance Company	2006	Surplus Lines	0	0	0	0	1	0	3
Darwin Select Insurance Company	2007	Surplus Lines	0	0	0	0	0	0	5
Darwin Select Insurance Company	2008	Surplus Lines	0	0	0	0	6	0	5
Darwin Select Insurance Company	2009	Surplus Lines	0	0	0	0	11	0	4
Darwin Select Insurance Company	2010	Surplus Lines	0	0	0	0	11	0	7
Hallmark Specialty Insurance Company	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2007	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2008	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2009	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2010	Surplus Lines	0	0	0	1	2	1	0
James River Insurance Company	2006	Surplus Lines	0	0	0	0	16	0	8
James River Insurance Company	2007	Surplus Lines	0	0	0	3	16	0	8
James River Insurance Company	2008	Surplus Lines	0	0	0	2	14	0	5
James River Insurance Company	2009	Surplus Lines	0	1	0	25	18	0	2
James River Insurance Company	2010	Surplus Lines	0	1	0	39	17	0	2

Other Deductible Amounts and Policy Types

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
Arch Specialty Insurance Company	2006	Surplus Lines	4	0	1	0	0	0
Arch Specialty Insurance Company	2007	Surplus Lines	3	1	2	0	0	0
Arch Specialty Insurance Company	2008	Surplus Lines	4	0	0	0	0	0
Arch Specialty Insurance Company	2009	Surplus Lines	4	0	0	0	0	0
Arch Specialty Insurance Company	2010	Surplus Lines	1	0	3	3	0	0
ProAssurance Specialty Insurance Co	2006	Surplus	0	0	1	0	0	0
ProAssurance Specialty Insurance Co	2007	Surplus	0	0	0	0	0	0
ProAssurance Specialty Insurance Co	2008	Surplus	0	0	0	0	0	0
ProAssurance Specialty Insurance Co	2009	Surplus	0	0	0	0	0	0
ProAssurance Specialty Insurance Co	2010	Surplus	0	0	1	0	0	0
Darwin Select Insurance Company	2006	Surplus Lines	0	0	1	0	0	0
Darwin Select Insurance Company	2007	Surplus Lines	0	0	3	0	0	0
Darwin Select Insurance Company	2008	Surplus Lines	0	0	5	0	0	0
Darwin Select Insurance Company	2009	Surplus Lines		1	5	0	0	0
Darwin Select Insurance Company	2010	Surplus Lines		1	2	0	1	0
Hallmark Specialty Insurance Company	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2007	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2008	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2009	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2010	Surplus Lines	0	0	0	0	0	0
James River Insurance Company	2006	Surplus Lines	0	0	0	0	0	0
James River Insurance Company	2007	Surplus Lines	0	0	0	0	0	0
James River Insurance Company	2008	Surplus Lines	0	0	0	0	0	0
James River Insurance Company	2009	Surplus Lines	0	1	0	0	0	0
James River Insurance Company	2010	Surplus Lines	0	0	0	0	0	0

Other Deductible Amounts and Policy Types

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
Ironshore Specialty Insurance Company	2006	Surplus Lines	0	0	0	0	0	0	0
Ironshore Specialty Insurance Company	2007	Surplus Lines	0	0	0	0	0	0	0
Ironshore Specialty Insurance Company	2008	Surplus Lines	0	0	0	0	0	0	0
Ironshore Specialty Insurance Company	2009	Surplus Lines	0	0	0	0	0	0	0
Ironshore Specialty Insurance Company	2010	Surplus Lines	0	0	0	0	2	0	0
Catlin Specialty Insurance Company	2006	Surplus Lines	0	0	0	0	0	0	0
Catlin Specialty Insurance Company	2007	Surplus Lines	0	0	0	0	0	0	0
Catlin Specialty Insurance Company	2008	Surplus Lines	0	0	0	0	0	0	0
Catlin Specialty Insurance Company	2009	Surplus Lines	0	0	0	1	6	1	9
Catlin Specialty Insurance Company	2010	Surplus Lines	3	0	0	0	5	0	13

Other Deductible Amounts and Policy Types

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
Ironshore Specialty Insurance Company	2006	Surplus Lines	0	0	0	0	0	0
Ironshore Specialty Insurance Company	2007	Surplus Lines	0	0	0	0	0	0
Ironshore Specialty Insurance Company	2008	Surplus Lines	0	0	0	0	0	0
Ironshore Specialty Insurance Company	2009	Surplus Lines	0	0	0	0	0	0
Ironshore Specialty Insurance Company	2010	Surplus Lines	0	0	0	0	0	0
Catlin Specialty Insurance Company	2006	Surplus Lines	0	0	0	0	0	0
Catlin Specialty Insurance Company	2007	Surplus Lines	0	0	0	0	0	0
Catlin Specialty Insurance Company	2008	Surplus Lines	0	0	0	0	0	0
Catlin Specialty Insurance Company	2009	Surplus Lines	1	1	1	0	2	0
Catlin Specialty Insurance Company	2010	Surplus Lines	3	1	1	0	1	1

Other Deductible Amounts and Policy Types

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
Healthcare Providers Ins Exchange	2009	Admitted/Large Group	0	0	0	0	0	0	0
Healthcare Providers Ins Exchange	2010	Admitted/Large Group	0	0	0	0	0	0	0
National Union Fire Ins Co of Pittsburgh	2006	Admitted	0	0	0	4	2	0	1
National Union Fire Ins Co of Pittsburgh	2007	Admitted	0	0	0	3	2	0	1
National Union Fire Ins Co of Pittsburgh	2008	Admitted	0	0	0	1	1	0	0
National Union Fire Ins Co of Pittsburgh	2009	Admitted	0	0	0	2	1	0	0
National Union Fire Ins Co of Pittsburgh	2010	Admitted	0	0	0	4	1	0	2
American Alternative Insurance Corp.	2006	Admitted	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2007	Admitted	0	0	0	1	0	0	0
American Alternative Insurance Corp.	2008	Admitted	0	0	0	9	0	0	0
American Alternative Insurance Corp.	2009	Admitted	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2010	Admitted	0	0	0	0	0	0	0
Professionals Advocate Insurance Co	2006	Consent to Rate (Admitted)	0	0	0	0	0	0	0
Professionals Advocate Insurance Co	2007	Consent to Rate (Admitted)	0	0	0	0	0	0	0
Professionals Advocate Insurance Co	2008	Consent to Rate (Admitted)	0	0	0	0	0	0	0
Professionals Advocate Insurance Co	2009	Consent to Rate (Admitted)	0	0	0	0	0	0	0
Professionals Advocate Insurance Co	2010	Consent to Rate (Admitted)	0	0	0	0	0	0	0
Medical Mutual Liability Ins Soc of MD	2006	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Ins Soc of MD	2007	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Ins Soc of MD	2008	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Ins Soc of MD	2009	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Ins Soc of MD	2010	Consent to Rate (Admitted)	0	0	0	0	0	0	0

Other Deductible Amounts and Policy Types

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
Healthcare Providers Ins Exchange	2009	Admitted/Large Group	0	0	0	0	1	0
Healthcare Providers Ins Exchange	2010	Admitted/Large Group	0	0	0	0	1	0
National Union Fire Ins Co of Pittsburgh	2006	Admitted	0	0	n/a	n/a	n/a	0
National Union Fire Ins Co of Pittsburgh	2007	Admitted	0	0	n/a	n/a	n/a	0
National Union Fire Ins Co of Pittsburgh	2008	Admitted	0	0	n/a	n/a	n/a	0
National Union Fire Ins Co of Pittsburgh	2009	Admitted	0	0	n/a	n/a	n/a	0
National Union Fire Ins Co of Pittsburgh	2010	Admitted	0	0	n/a	n/a	n/a	0
American Alternative Insurance Corp.	2006	Admitted	0	0	n/a	n/a	n/a	0
American Alternative Insurance Corp.	2007	Admitted	0	0	n/a	n/a	n/a	0
American Alternative Insurance Corp.	2008	Admitted	0	0	n/a	n/a	n/a	0
American Alternative Insurance Corp.	2009	Admitted	0	0	n/a	n/a	n/a	0
American Alternative Insurance Corp.	2010	Admitted	0	0	n/a	n/a	n/a	0
Professionals Advocate Insurance Co	2006	Consent to Rate (Admitted)	0	0	0	0	0	0
Professionals Advocate Insurance Co	2007	Consent to Rate (Admitted)	0	0	0	0	0	0
Professionals Advocate Insurance Co	2008	Consent to Rate (Admitted)	0	0	0	0	0	0
Professionals Advocate Insurance Co	2009	Consent to Rate (Admitted)	0	0	0	0	0	0
Professionals Advocate Insurance Co	2010	Consent to Rate (Admitted)	0	0	0	0	0	0
Medical Mutual Liability Ins Soc of MD	2006	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Ins Soc of MD	2007	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Ins Soc of MD	2008	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Ins Soc of MD	2009	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Ins Soc of MD	2010	Consent to Rate (Admitted)	0	0	0	0	0	0

Other Deductible Amounts and Policy Types

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
ProAssurance Specialty Insurance Co	2009	Surplus/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Company, Inc.	2007	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Company, Inc.	2008	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Company, Inc.	2009	Admitted	0	0	0	0	1	0	1
ProAssurance Indemnity Company, Inc.	2009	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Company, Inc.	2010	Admitted	0	0	0	0	0	0	1
ProAssurance Indemnity Company, Inc.	2010	Admitted/Multi-risk	0	0	0	0	0	0	0
ProAssurance National Capital Insurance	2006	Admitted/Multi-risk	0	0	0	0	0	0	1

Other Deductible Amounts and Policy Types

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
ProAssurance Specialty Insurance Co	2009	Surplus/Multi-risk	0	0	0	0	0	0
ProAssurance Indemnity Company, Inc.	2007	Admitted/Multi-risk	0	0	0	0	0	0
ProAssurance Indemnity Company, Inc.	2008	Admitted/Multi-risk	0	0	0	1	0	0
ProAssurance Indemnity Company, Inc.	2009	Admitted	0	0	n/a	n/a	n/a	0
ProAssurance Indemnity Company, Inc.	2009	Admitted/Multi-risk	0	0	2	2	0	0
ProAssurance Indemnity Company, Inc.	2010	Admitted	0	0	n/a	n/a	n/a	0
ProAssurance Indemnity Company, Inc.	2010	Admitted/Multi-risk	0	1	1	1	0	0
ProAssurance National Capital Insurance	2006	Admitted/Multi-risk	0	0	1	1	0	0

Other Deductible Amounts not listed above

Company Name	Year	Type of Policy	Deductible Amount	Count
Lexington Insurance Company	2006	Surplus Lines		
Lexington Insurance Company	2007	Surplus Lines		
Lexington Insurance Company	2008	Surplus Lines		
Lexington Insurance Company	2009	Surplus Lines	\$500,000	1
Lexington Insurance Company	2010	Surplus Lines		
National Fire & Marine Insurance Co	2006	Surplus Lines		
National Fire & Marine Insurance Co	2007	Surplus Lines		
National Fire & Marine Insurance Co	2008	Surplus Lines	\$75,000	1
National Fire & Marine Insurance Co	2009	Surplus Lines		
National Fire & Marine Insurance Co	2010	Surplus Lines		
Nautilus Insurance Company	2006	Surplus Lines		
Nautilus Insurance Company	2007	Surplus Lines		
Nautilus Insurance Company	2008	Surplus Lines		
Nautilus Insurance Company	2009	Surplus Lines	\$200,000	1
Nautilus Insurance Company	2010	Surplus Lines	\$200,000	1
Admiral Insurance	2006	Surplus Lines		
Admiral Insurance	2007	Surplus Lines	\$3,500	1
Admiral Insurance	2008	Surplus Lines	\$3,500	1
Admiral Insurance	2009	Surplus Lines	\$3,500	1
Admiral Insurance	2010	Surplus Lines	\$3,500	1

Other Deductible Amounts not listed above

Company Name	Year	Type of Policy	Deductible Amount	Count
Western World Insurance Company	2006	Suprlus Lines	\$250	11
Western World Insurance Company	2007	Suprlus Lines	\$250	8
Western World Insurance Company	2008	Suprlus Lines	\$250	7
Western World Insurance Company	2009	Suprlus Lines	\$250	8
Western World Insurance Company	2010	Suprlus Lines	\$250	4

			Deductible Amounts		
			\$500,000	\$1,000,000	\$2,000,000
Homeland Insurance Company of NY	2006	Surplus Lines	1	1	
Homeland Insurance Company of NY	2007	Surplus Lines	1	2	
Homeland Insurance Company of NY	2008	Surplus Lines			
Homeland Insurance Company of NY	2009	Surplus Lines		1	1
Homeland Insurance Company of NY	2010	Surplus Lines			1

Closed Claim Counts by Company from 2005 to 2009

Admitted Carriers	2005	2006	2007	2008	2009	2010	Totals
ACE American Insurance Company					5	7	12
American Casualty Co Of Reading PA				2	6	12	20
American Insurance Company					2	1	3
Arch Insurance Company			1				1
Campmed Casualty & Indemnity Co Inc MD				1			1
Chicago Insurance Company		1		1		1	3
Cincinnati Insurance Company	3			2	4	9	18
Continental Casualty Company		5	17	23	42	49	136
Darwin National Assurance Company				2	4	1	7
Doctors Company An Inter Insurance Exch	44	65	80	73	107	99	468
Firemans Fund Insurance Company						1	1
Fortress Insurance Company				6		3	9
Granite State Insurance Co				1		1	2
Healthcare Providers Ins Exch (f/k/a MD HPIX)			5	5	20	32	62
Medical Mutual Liability Insurance Soc Of MD	314	256	246	290	272	271	1649
Medical Protective Company	51	49	84	68	53	57	362
National Union Fire Ins Co of Pittsburg, PA		1			4	1	6
NCMIC Insurance Company			1	3	3	4	11
PACO Assurance Company						1	1
Podiatry Insurance Company Of America	2	2	14	13	14	9	54
Preferred Professional Insurance Co	4	7	9	8	9	7	44
ProAssurance Indemnity Company					23	20	43
ProAssurance National Capital	13	78	57	43	21	8	220
Professionals Advocate Insurance Co	9	8	8	3	7	12	47
St Paul Fire & Marine Insurance Co	1						1
Truck Insurance Exchange	3	2	1	1	1		8
Valiant Insurance Company						1	1
<u>TOTALS for Admitted Carriers</u>	<u>444</u>	<u>474</u>	<u>523</u>	<u>545</u>	<u>597</u>	<u>607</u>	<u>3190</u>

Closed Claim Counts by Company from 2005 to 2009

Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	Totals
American International Specialty Lines Ins Co	5	6	4	2	4	2	23
Arch Specialty Insurance Company			3		12	1	16
Catlin Specialty Insurance Company						2	2
Columbia Casualty Company	4	4	3	4	2	15	32
Darwin Select Insurance Company				1		5	6
Evanston Insurance Company						7	7
Everest Indemnity Insurance Company	12	31	107	73	129	82	434
Everest National Insurance Company	1	2					3
Executive Risk Indemnity Company		1	3	2	1		7
General Star Indemnity Company					1	2	3
Homeland Insurance Co of NY						1	1
Illinois Union Insurance Company						1	1
Interstate Fire and Casualty Company			1				1
Landmark American Insurance Company					2		2
Lexington Insurance Company	31	30	34	21	20	24	160
National Fire & Marine Insurance Company			1	7	5	4	17
OneBeacon Insurance Co						1	1
Professional Underwriters Liability Insurance Co					1	1	2
Various Underwriters at Lloyds (WL)		2	1	2			5
<u>TOTALS for Surplus Lines Carriers</u>	<u>53</u>	<u>76</u>	<u>157</u>	<u>112</u>	<u>177</u>	<u>148</u>	<u>723</u>

Closed Claim Counts by Company from 2005 to 2009

Other Lines Carriers	2005	2006	2007	2008	2009	2010	Totals
AMN - as Self-Insured Carrier				1			1
Carroll Hospital Center - a self-insured carrier				2		6	8
Catlin Insurance Agency (Lloyds)						4	4
RDA Sterling Healthcare - as Self-Insured Carrier	5		1				6
MFA Physicians Insurance Company, Ltd.		2	3	1	3	5	14
OHIC Insurance Company	2	47	35	26	3	19	132
TIG Insurance Company				1			1
Travelers Indemnity Company				1			1
<u>Total for Other Carriers</u>	<u>7</u>	<u>49</u>	<u>39</u>	<u>32</u>	<u>6</u>	<u>34</u>	<u>167</u>
<u>Grand Total - All Carrier Types</u>	<u>504</u>	<u>599</u>	<u>719</u>	<u>689</u>	<u>780</u>	<u>789</u>	<u>4080</u>

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

Number of Closed claims by Specialty by Year

Specialty	2005	2006	2007	2008	2009	2010	Totals
Administrative Medicine	1	19	3	4		2	29
Ambulance Service				1	2		3
Anesthesiology	15	20	12	20	16	21	104
Blank / Other		27	1	1			29
Cardiology	21	18	18	25	26	46	154
Cardiovascular Disease						1	1
Corporation				1			1
Dental - dental specialty incl surgery						2	2
Dental - dentist	6	5	14	25	42	65	157
Dental - other					1		1
Dermatology	7	2		6	6	6	27
Emergency Room Medicine	30	29	40	44	46	37	226
Endocrinology		1		1	3		5
Family/General Practice - Incl OB	2			1	6	3	12
Family/General Practice - No OB	25	18	17	25	64	38	187
Gastroenterology	11	11	8	7	16	11	64
General Preventive Medicine		2			1		3
Geneticist					1		1
Geriatrics					1		1
Gynecology	12	14	8	10	11	10	65
Health Care Facility					2	5	7
Hematology			1	1	6		8
Hospital					19	15	34
Hospitalist/House Staff	1		1	2	2	3	9
Imaging center					2		2
Infectious Diseases						2	2
Intensive Care Medicine	3	10	3	9		2	27
Internal Medicine	66	58	46	71	69	79	389
Lab/Diagnostic (not imaging)					1		1
Neoplastic Diseases	1				1	2	4
Nephrology		1	2	3	2	10	18
Neurology	6	8	13	16	15	20	78
Not a physician/surgeon	13	17	84	78	80	99	371
Nurse - all other	3	2	16	11	32	29	93
Nurse Anesthetist			2	5	1	3	11
Nurse Midwife			1			2	3

Number of Closed claims by Specialty by Year

Specialty	2005	2006	2007	2008	2009	2010	Totals
Nurse Practitioner						8	8
Nutrition				1			1
OB/GYN	50	68	48	45	46	53	310
Obstetrics	3	1			5	2	11
On Staff Physician - Prison/Correctional	36	39	55	41	11	3	185
Oncology			1		1		2
Ophthalmology	1	12	4	7	9	9	42
Orthopedic	38	39	22	44	51	34	228
Other - not MPL claim		6	1	1			8
Otorhinolaryngology	1	2	3	2	6	3	17
Pathology	3	2	3	4	8	3	23
Pediatrics	7	10	7	9	6	9	48
Physical Medicine and Rehabilitation			3	3	6	4	16
Physician - not otherwise classed	10	3	21	21	24	13	92
Physician's Assistant		1	1		9	10	21
Prison/Correctional Services	7	16	64	20	6	7	120
Psychiatrist						3	3
Psychologist						4	4
Public Health				4		1	5
Pulmonary Diseases	4	3	5	7	7	8	34
Radiology	15	39	41	30	25	21	171
Rehabilitation - other						2	2
Rheumatology			1	3	2	1	7
Surgeon - not otherwise classed	41	46	45	44	46	53	275
Thoracic	6	5	5	6	7	3	32
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
Urology	13	12	9	16	15	18	83
Vascular	15	12	9	12	16	3	67
TOTALS	504	599	719	689	780	789	4080

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

Number of Suits Filed by Jurisdiction

Jurisdiction	2005	2006	2007	2008	2009	2010	Totals
Allegany County Arbitration	2	2	4	2	2	0	12
Allegany County Circuit Court	3	6	3	4	21	8	45
Allegany County District Court	1	0	0	0	3	9	13
Anne Arundel County Arbitration	4	0	1	1	0	4	10
Anne Arundel County Circuit Court	37	49	37	31	42	34	230
Anne Arundel County District Court	3	2	3	0	1	4	13
Anne Arundel - unknown	0	1	0	0	0	0	1
Baltimore City Arbitration	3	5	9	2	10	13	42
Baltimore City Circuit Court	49	56	58	85	80	110	438
Baltimore City District Court	0	1	1	1	3	4	10
Baltimore City, MD - Other	1	4	0	2	1	0	8
Baltimore County Arbitration	5	3	0	0	5	6	19
Baltimore County Circuit Court	70	59	58	49	72	79	387
Baltimore County District Court	2	5	1	0	11	7	26
Baltimore County - unknown	2	6	0	0	1	1	10
Baltimore County - Small Claims Court	0	0	0	0	1	1	2
Baltimore MD Circuit Court	4	10	5	9	0	0	28
Baltimore - unknown, District Court	0	0	0	0	2	0	2
Baltimore, MD unknown which court	1	5	1	0	0	2	9
Calvert County Arbitration	0	0	0	0	1	2	3
Calvert County Circuit Court	10	4	12	10	2	5	43
Calvert County District Court	1	0	0	2	0	0	3
Caroline County arbitration	0	1	0	0	0	0	1
Caroline County Circuit Court	0	2	0	0	1	2	5
Carroll County Arbitration	0	0	0	0	0	2	2
Carroll County Circuit Court	3	7	5	12	3	13	43
Cecil County Circuit Court	3	3	1	2	7	5	21
Cecil County District Court	0	0	0	0	0	1	1
Charles County Arbitration	0	0	0	1	1	0	2
Charles County Circuit Court	7	11	5	4	2	10	39
Charles County District Court	1	0	0	0	0	0	1
Dorchester County Circuit Court	1	0	2	0	0	0	3
Dorchester County District Court	0	0	0	1	2	1	4

Number of Suits Filed by Jurisdiction

Jurisdiction	2005	2006	2007	2008	2009	2010	Totals
Frederick County Arbitration	0	0	1	1	0	0	2
Frederick County Circuit Court	21	15	9	17	26	17	105
Frederick County District Court	1	0	1	0	1	0	3
Frederick County - unknown	0	1	0	0	0	0	1
Frederick MD State Circuit Court	0	1	0	0	0	0	1
Garrett County Circuit Court	2	1	0	0	0	0	3
Harford County Arbitration	1	0	2	4	7	1	15
Harford County Circuit Court	11	11	15	9	12	22	80
Howard County Arbitration	1	0	0	0	1	2	4
Howard County Circuit Court	6	7	7	10	8	12	50
Howard County District Court	0	0	4	0	0	2	6
Kent County Arbitration	0	4	0	0	2	0	6
Kent County Circuit Court	1	1	4	2	5	0	13
Montgomery County Arbitration	2	1	10	20	9	12	54
Montgomery County Circuit Court	41	39	51	56	62	52	301
Montgomery County District Court	1	0	1	1	4	4	11
Montgomery County Small Claims Court	0	2	0	0	0	0	2
Prince George's County Arbitration	4	8	5	8	3	7	35
Prince George's County Circuit Court	49	73	70	95	86	71	444
Prince George's County District Court	2	0	0	2	1	4	9
Prince George's County - unknown	0	5	0	5	0	0	10
Queen Anne's County Arbitration	0	0	0	2	0	0	2
Queen Anne's County Circuit Court	0	0	3	1	0	0	4
Queen Anne's County District Court	0	0	0	0	0	1	1
St. Mary's County Arbitration	0	0	0	0	1	0	1
St. Mary's County Circuit Court	7	5	6	5	3	2	28
St. Mary's County District Court	0	0	0	1	1	0	2
Somerset County Circuit Court	0	0	1	1	2	2	6
Somerset County District Court	0	0	0	0	8	7	15
Talbot County Circuit Court	11	13	13	2	3	4	46
Washington County Arbitration	3	1	2	0	4	4	14
Washington County Circuit Court	13	9	8	9	6	1	46
Washington County District Court	0	0	0	2	12	13	27
Washington County Small Claims Court	0	0	0	0	1	0	1

Number of Suits Filed by Jurisdiction

Jurisdiction	2005	2006	2007	2008	2009	2010	Totals
Wicomico County Arbitration	0	0	1	1	0	0	2
Wicomico County Circuit Court	14	10	16	12	18	14	84
Wicomico County District Court	0	0	0	0	1	1	2
Worcester County Circuit Court	3	0	0	1	4	4	12
Totals for Maryland Courts	407	449	436	485	565	582	2924
Claims not resulting in a suit	52	86	126	88	96	138	586
OTHER COURTS or JURISDICTIONS							
Maryland Health Claims ADR (County unknown)	13	22	41	33	28	10	147
Maryland Board of Physicians	0	0	1	0	0	0	1
Maryland Dental Board	0	0	1	0	0	0	1
Mediation	0	0	0	5	0	0	5
Maryland Court of Special Appeals	1	0	1	1	1	0	4
US District Court for Maryland	17	24	74	66	87	48	316
US Supreme Court	0	0	1	0	0	0	1
Out of State Courts	4	3	10	0	1	0	18
Other Courts	8	11	14	11	2	11	57
Total Other Courts or Jurisdictions	43	60	143	116	119	69	550
GRAND TOTALS	502	595	705	689	780	789	4060
Court Information Not Provided / Unknown	2	4	14				20

NOTE - claim counts by jurisdiction for 2005 to 2007 have been adjusted by 390 claims. These claims were not included in prior reports.

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