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Governor

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Lt. Governor



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Commissioner

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August 9, 2012

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

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

RE: 2012 Report on the Availability and Affordability of
Health Care Medical Professional Liability Insurance

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 2012 Report on the Availability and Affordability of Health Care Medical Professional Liability Insurance.

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

Sincerely,

Therese M. Goldsmith
Insurance Commissioner

TMG:tlw
Enclosure

cc: Legislative Policy Committee (25 copies)
Lynne B. Porter, Committee Staff
Sarah T. Albert, Library & Information Services, (5 copies)
Tinna M. Quigley, Director of Government Relations and Policy Development



**2012 Report on the Availability and
Affordability of Health Care Medical
Professional Liability Insurance in Maryland**

August 2012

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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 2011, two insurer groups wrote 60 percent of all medical malpractice insurance premiums.

Medical malpractice insurance is a highly volatile line of insurance. Medical malpractice insurance premiums increased significantly between 2002 and 2005 then decreased or remained the same through 2011. The largest writer of medical malpractice insurance implemented a rate increase for 2012, but has advised the Administration that there will be no change in rates for 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.

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.¹ In 2011, 60 insurer groups

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.

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 60 percent of all medical malpractice insurance premiums in 2011. This demonstrates how highly concentrated this market is.

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 43.5 percent and MCIC wrote 16.6 percent of all medical malpractice insurance in 2011.

Exhibit A4 shows the percentage of medical malpractice insurance premium written by the top four companies from 2000 through 2011. With the exception of 2002 and 2003, Medical Mutual’s market share exceeds 40 percent. MCIC’s market share decreased slightly for the second straight year.

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 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 2012. Medical malpractice insurance premiums increased the most between 2002

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.

and 2005 then decreased or remained the same through 2011. For the first time since 2005, Medical Mutual requested and implemented a rate increase (4 percent) for 2012; however, Medical Mutual advised that its rates will not change 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 2009 through 2012. 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 between 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, 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 medical malpractice insurance in Maryland.

Features of medical malpractice insurance, such as the deductible, influence the premium. 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, 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 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.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 92.7% from 2005 to 2011, there are significant yearly fluctuations. Some of the fluctuation may be attributable to the manner in which this data has been collected by the MIA⁵ and no meaningful conclusions can be drawn from the data at this time.

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 2011. In 2012, premiums for the largest underwriter of medical malpractice insurance in the State increased on average by 4%.

The number of closed claims appears to have increased dramatically between 2005 and 2011; however, due to changes in data collection methodology, little credence can be given to the percentage increase.

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. 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.

EXHIBIT LIST

Exhibit A1	2011 Medical Professional Liability Premiums by Insurance Group
Exhibit A2	Change in Written Premium by Insurance Group by Type of License from 2010 to 2011
Exhibit A3	2011 Market Share of the Nine Largest Admitted Carriers 2011 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 2011 (Based on 2011 Market Share)
Exhibit A4 - Page 2	Industry and MMLIS Written Premiums (in Millions) from 2000 to 2011 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 2011
Exhibit A5	Medical Mutual Rate Change History from 1996 to 2012
Exhibit B	Rate Comparison Charts for Certain Physician Classes from 2009 to 2012
Exhibit C	Rate Comparison Charts for Certain Surgeon Classes from 2009 to 2012
Exhibit D	Rate Comparison Charts for Psychiatrist (Including Child) Class from 2009 to 2012
Exhibit E	Rate Comparison Charts for Certain Nursing Classes from 2009 to 2012
Exhibit F	Rate Comparison Charts for Physical Therapists (Employed) from 2010 to 2012
Exhibit G	Rate Comparison Charts for Dentist Class from 2009 to 2012
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	Number of Closed Claims by Insurer from 2005 to 2011
Exhibit K	Number of Closed Claims by Specialty from 2005 to 2011
Exhibit L	Closed Claims by Maryland Jurisdiction and Venue from 2005 to 2011

2011 Medical Professional Liability Premiums by Insurance Group

Exhibit A1
Page 1

2011 Premium Rank	2011 Group Code	2011 Group Name	2011 Insurance Group Premium	2011 Market Share	2011 Admitted Premium	2011 Surplus Lines Premiums	2011 RRG Premium
1	377	MEDICAL INS OF MD GRP	122,203,693	43.5%	122,203,693		
2	0	MCIC VT INC RRG	46,532,782	16.6%			46,532,782
3	831	DOCTORS CO GRP	22,823,884	8.1%	22,441,436	382,448	
4	12	AMERICAN INTL GRP	13,951,831	5.0%	2,719,881	11,231,950	
5	31	BERKSHIRE HATHAWAY GRP	11,459,802	4.1%	9,111,506	2,348,296	
6	2698	PROASSURANCE CORP GRP	10,754,750	3.8%	10,270,020	484,730	
7	218	CNA INS GRP	8,322,015	3.0%	6,824,584	1,497,431	
8	0	HEALTHCARE PROVIDERS INS EXCH	5,519,307	2.0%	5,519,307		
9	1129	SIRIUS GRP	4,012,680	1.4%	168,968	3,843,712	
10	3239	ALLIED WORLD ASSUR HOLDING GRP	3,810,016	1.4%	1,199,797	2,610,219	
11	785	MARKEL CORP GRP	2,621,477	0.9%		2,621,477	
12	98	WR BERKLEY CORP GRP	2,555,018	0.9%		255,018	
13	4509	IRONSHORE GRP	2,414,319	0.9%		2,414,319	
14	212	ZURICH INS GRP	2,340,781	0.8%	47,755	2,293,026	
15	0	PREFERRED PHYSICIANS MEDICAL RRG	2,164,541	0.8%			2,164,541
16	1279	ARCH INS GRP	2,076,636	0.7%		2,076,636	
17	4743	CHRISTUS HLTH GRP	1,808,293	0.6%	1,808,293		
18	111	LIBERTY MUT GRP	1,758,590	0.6%	1,570,941	187,649	
19	626	ACE LTD GRP	1,712,726	0.6%	1,566,489	146,237	
20	508	NATIONAL GRP	1,601,680	0.6%	246,284		1,355,396
21	4574	CATLIN US INS GRP	1,226,850	0.4%		1,226,850	
22	0	OPHTHALMIC MUT INS CO RRG	905,970	0.3%			905,970
23	4701	TORUS INS GRP	725,218	0.3%		725,218	
24	2638	NCMIC GRP	724,607	0.3%	724,607		
25	244	CINCINNATI FIN GRP	713,479	0.3%	708,349	5,130	
26	158	FAIRFAX FIN GRP	704,103	0.3%	704,103		
27	501	ALLEGHANY GRP	672,928	0.2%		672,928	
28	0	CARING COMMUNITIES RECIP RRG	501,583	0.2%			501,583

2011 Medical Professional Liability Premiums by Insurance Group

Exhibit A1
Page 2

2011 Premium Rank	2011 Group Code	2011 Insurance Group Premium	2011 Market Share	2011 Admitted Premium	2011 Surplus Lines Premiums	2011 RRG Premium
2011 Group Name						
29	0	MEDSTAR LIAB LTD INS CO INC RRG	365,124	0.1%		365,124
30	88	THE HANOVER INS GRP	362,684	0.1%	362,684	
31	1346	AMERICAN SAFETY HOLDING GRP	295,000	0.1%		295,000
32	0	KINSALE INS CO	290,171	0.1%		290,171
33	3478	HALLMARK FIN SERV GRP	284,932	0.1%		284,932
34	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	278,264	0.1%		278,264
35	3494	JAMES RIVER GRP	261,287	0.1%		261,287
36	0	HEALTHCARE SAFETY & PROTECTION RRG I	261,125	0.1%		261,125
37	361	MUNICH RE GRP	248,377	0.1%	122,217	126,160
38	0	ALLIED PROFESSIONALS INS CO RRG	239,707	0.1%		239,707
39	0	AMERICAN ASSOC OF OTHODONTISTS RRG	226,913	0.1%		226,913
40	0	CONTINUING CARE RRG INC	161,632	0.1%		161,632
41	0	OCEANUS INS CO A RRG	149,105	0.1%		149,105
42	761	ALLIANZ INS GRP	142,005	0.1%	17,417	124,588
43	0	PEACE CHURCH RRG INC	139,484	0.0%		139,484
44	0	NATIONAL MEDICAL PROFESSIONAL RRG IN	127,152	0.0%		127,152
45	38	CHUBB INC GRP	70,073	0.0%		70,073
46	0	SUNLAND RRG INC	57,200	0.0%		57,200
47	0	CARE RRG INC	57,074	0.0%		57,074
48	176	STATE FARM GRP	50,450	0.0%	50,450	
49	866	WESTERN WORLD GRP	47,335	0.0%		47,335
50	0	FAIRWAY PHYSICIANS INS CO RRG	36,952	0.0%		36,952
51	0	CHURCH MUT INS CO	32,842	0.0%	32,842	
52	775	PHARMACISTS MUT GRP	28,894	0.0%	28,894	
53	0	LANCET IND RRG INC	25,509	0.0%		25,509
54	0	GREEN HILLS INS CO RRG	21,858	0.0%		21,858
55	0	URGENT CARE ASSUR CO RRG INC	17,909	0.0%		17,909

2011 Medical Professional Liability Premiums by Insurance Group

Exhibit A1
Page 3

2011 Premium Rank	2011 Group Code	2011 Insurance Group Name	2011 Group Premium	2011 Market Share	2011 Admitted Premium	2011 Surplus Lines Premiums	2011 RRG Premium
56	984	HCC INS HOLDINGS GRP	15,438	0.0%		15,438	
57	4681	AFFILIATES RISK GRP	13,406	0.0%			13,406
58	0	WELLSPAN RRG	12,000	0.0%			12,000
59	0	DOCTORS & SURGEONS NATL RRG INC	11,626	0.0%			11,626
60	0	OBSTETRICIANS & GYNECOLOGISTS RRG OF	10,716	0.0%			10,716
61	175	STATE AUTO MUT GRP	3,697	0.0%		3,697	
62	1285	XL AMER GRP	1,735	0.0%	1,735		
63	0	AMERICAN EXCESS INS EXCH RRG	1,700	0.0%			1,700
The following companies had premium in 2010, but not in 2011,							
n/a	0	NOVUS INS CO RRG					
n/a	3617	FIRST MERCURY FIN GRP					
Industry Totals			280,968,935		188,452,252 66.36%	36,541,955 12.87%	53,674,728 18.90%

Change in Written Premium by Insurance Group by Type of License from 2010 to 2011

Exhibit A2
Page 1

2011 Premium Rank	2011 Group Code	2011 Group Name	2011 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premium	RRG Premium
1	377	MEDICAL INS OF MD GRP	122,203,693	-1.36%	-1.36%	n/a	n/a
2	0	MCIC VT INC RRG	46,532,782	-8.89%	n/a	n/a	-8.89%
3	831	DOCTORS CO GRP	22,823,884	-0.36%	-0.99%	59.93%	n/a
4	12	AMERICAN INTL GRP	13,951,831	-6.94%	-14.83%	-4.80%	n/a
5	31	BERKSHIRE HATHAWAY GRP	11,459,802	-6.74%	-9.50%	5.83%	n/a
6	2698	PROASSURANCE CORP GRP	10,754,750	-8.94%	-10.07%	24.31%	n/a
7	218	CNA INS GRP	8,322,015	-12.19%	-0.08%	-43.44%	n/a
8	0	HEALTHCARE PROVIDERS INS EXCH	5,519,307	8.28%	8.28%	n/a	n/a
9	1129	SIRIUS GRP	4,012,680	62.04%	26.41%	64.08%	n/a
10	3239	ALLIED WORLD ASSUR HOLDING GRP	3,810,016	17.12%	9.87%	20.79%	n/a
11	785	MARKEL CORP GRP	2,621,477	-16.97%	n/a	-16.97%	n/a
12	98	WR BERKLEY CORP GRP	2,555,018	109.75%	n/a	-79.06%	n/a
13	4509	IRONSHORE GRP	2,414,319	791.30%	n/a	791.30%	n/a
14	212	ZURICH INS GRP	2,340,781	17.10%	84.84%	16.21%	n/a
15	0	PREFERRED PHYSICIANS MEDICAL RRG	2,164,541	0.01%	n/a	n/a	0.01%
16	1279	ARCH INS GRP	2,076,636	226.71%	n/a	226.71%	n/a
17	4743	CHRISTUS HLTH GRP	1,808,293	9.54%	9.54%	n/a	n/a
18	111	LIBERTY MUT GRP	1,758,590	298.59%	502.15%	4.07%	n/a
19	626	ACE LTD GRP	1,712,726	-41.28%	6.37%	-89.87%	n/a
20	508	NATIONAL GRP	1,601,680	7.20%	6.18%	n/a	7.39%
21	4574	CATLIN US INS GRP	1,226,850	-34.30%	n/a	-34.30%	n/a
22	0	OPHTHALMIC MUT INS CO RRG	905,970	1.43%	n/a	n/a	1.43%
23	4701	TORUS INS GRP	725,218	258.13%	n/a	258.13%	n/a
24	2638	NCMIC GRP	724,607	2.87%	2.87%	n/a	n/a
25	244	CINCINNATI FIN GRP	713,479	7.29%	6.52%	n/a	n/a
26	158	FAIRFAX FIN GRP	704,103	n/a	n/a	n/a	n/a
27	501	ALLEGHANY GRP	672,928	-42.92%	n/a	-42.92%	n/a
28	0	CARING COMMUNITIES RECIP RRG	501,583	5.84%	n/a	n/a	5.84%

Change in Written Premium by Insurance Group by Type of License from 2010 to 2011

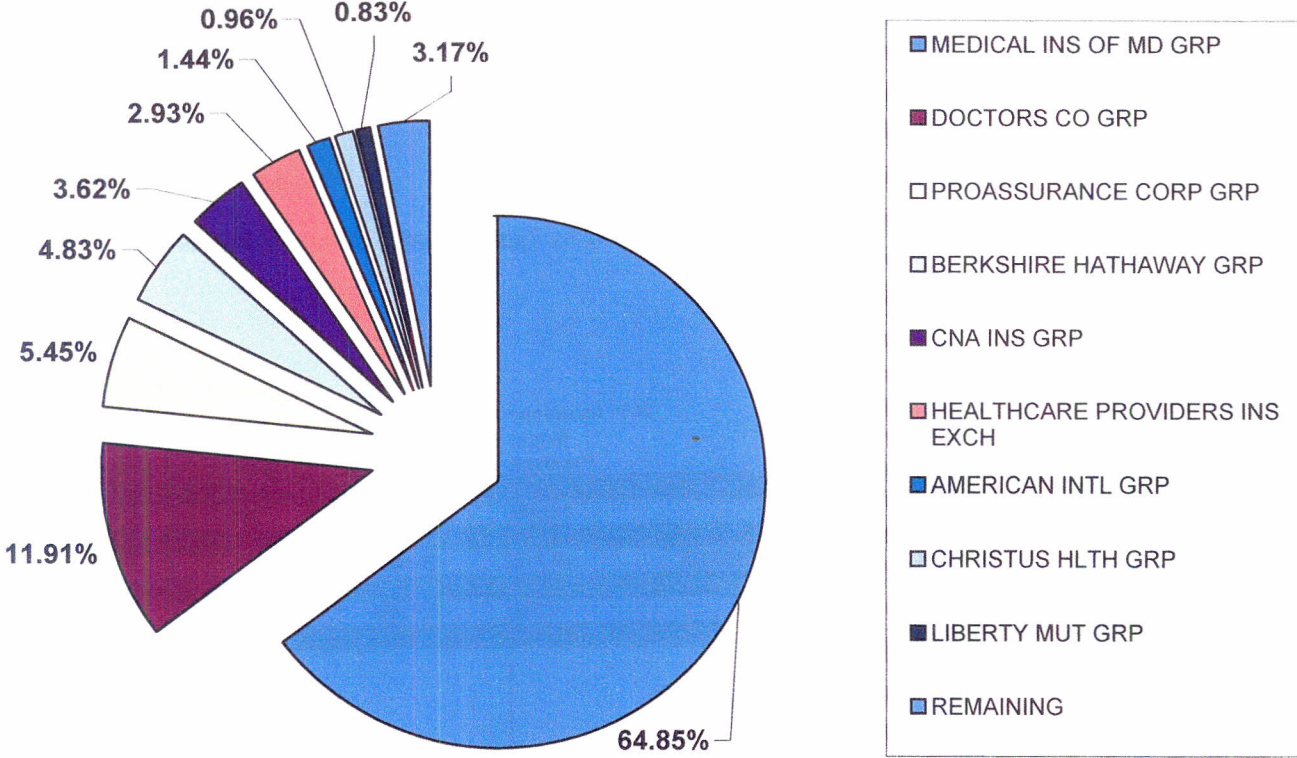
2011 Premium Rank	2011 Group Code	2011 Insurance Group 2011 Group Name	Group Premium	Group Premium	Admitted Premium	Surplus Lines Premium	RRG Premium
29	0	MEDSTAR LIAB LTD INS CO INC RRG	365,124	9.39%	n/a	n/a	9.39%
30	88	THE HANOVER INS GRP	362,684	-5.34%	-5.34%	n/a	n/a
31	1346	AMERICAN SAFETY HOLDING GRP	295,000	85.56%	n/a	85.56%	n/a
32	0	KINSALE INS CO	290,171	58.35%	n/a	58.35%	n/a
33	3478	HALLMARK FIN SERV GRP	284,932	1077.65%	n/a	1077.65%	n/a
34	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	278,264	-41.18%	n/a	n/a	-41.18%
35	3494	JAMES RIVER GRP	261,287	-25.65%	n/a	-25.65%	n/a
36	0	HEALTHCARE SAFETY & PROTECTION RRG I	261,125	n/a	n/a	n/a	n/a
37	361	MUNICH RE GRP	248,377	173.77%	34.71%	n/a	n/a
38	0	ALLIED PROFESSIONALS INS CO RRG	239,707	3.15%	n/a	n/a	3.15%
39	0	AMERICAN ASSOC OF OTHODONTISTS RRG	226,913	-1.39%	n/a	n/a	-1.39%
40	0	CONTINUING CARE RRG INC	161,632	4.60%	n/a	n/a	4.60%
41	0	OCEANUS INS CO A RRG	149,105	850.32%	n/a	n/a	850.32%
42	761	ALLIANZ INS GRP	142,005	-78.16%	-96.58%	-11.52%	n/a
43	0	PEACE CHURCH RRG INC	139,484	30.71%	n/a	n/a	30.71%
44	0	NATIONAL MEDICAL PROFESSIONAL RRG IN	127,152	35.54%	n/a	n/a	35.54%
45	38	CHUBB INC GRP	70,073	62.96%	n/a	62.96%	n/a
46	0	SUNLAND RRG INC	57,200	n/a	n/a	n/a	n/a
47	0	CARE RRG INC	57,074	24.55%	n/a	n/a	24.55%
48	176	STATE FARM GRP	50,450	-3.61%	-3.61%	n/a	n/a
49	866	WESTERN WORLD GRP	47,335	4.29%	n/a	4.29%	n/a
50	0	FAIRWAY PHYSICIANS INS CO RRG	36,952	9.02%	n/a	n/a	9.02%
51	0	CHURCH MUT INS CO	32,842	-27.06%	-27.06%	n/a	n/a
52	775	PHARMACISTS MUT GRP	28,894	-5.19%	-5.19%	n/a	n/a
53	0	LANCET IND RRG INC	25,509	n/a	n/a	n/a	n/a
54	0	GREEN HILLS INS CO RRG	21,858	-2.86%	n/a	n/a	-2.86%
55	0	URGENT CARE ASSUR CO RRG INC	17,909	-48.81%	n/a	n/a	-48.81%
56	984	HCC INS HOLDINGS GRP	15,438	-58.24%	n/a	-58.24%	n/a

Change in Written Premium by Insurance Group by Type of License from 2010 to 2011

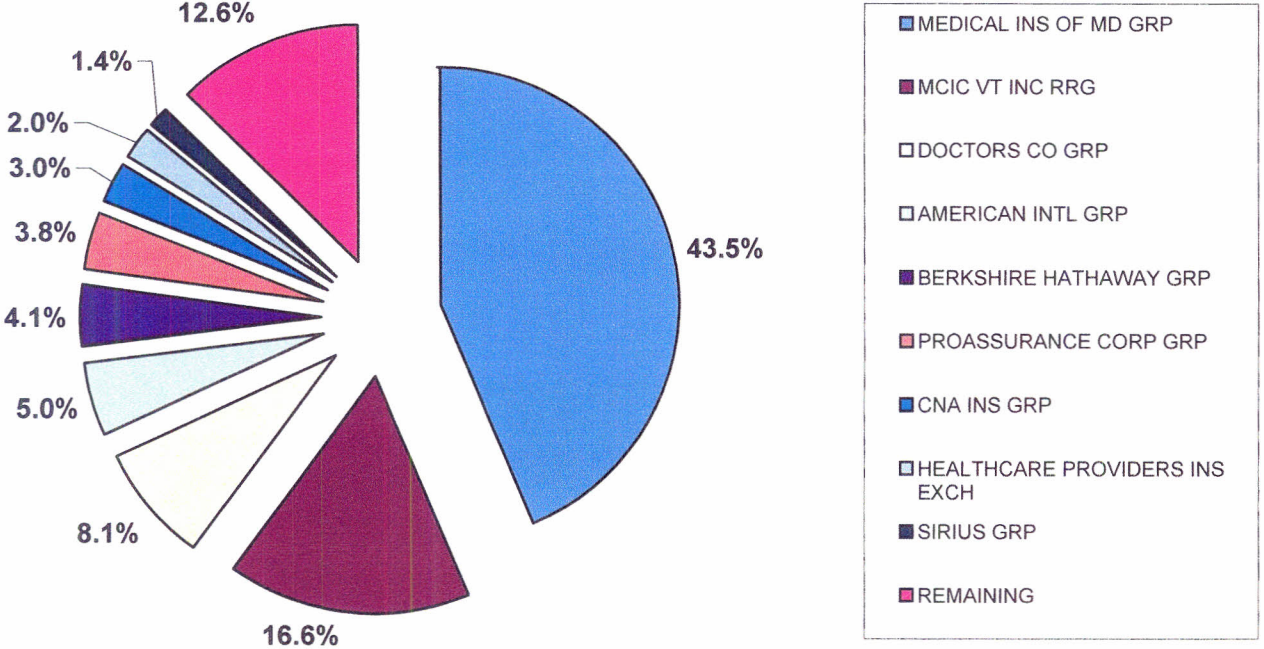
Exhibit A2
Page 3

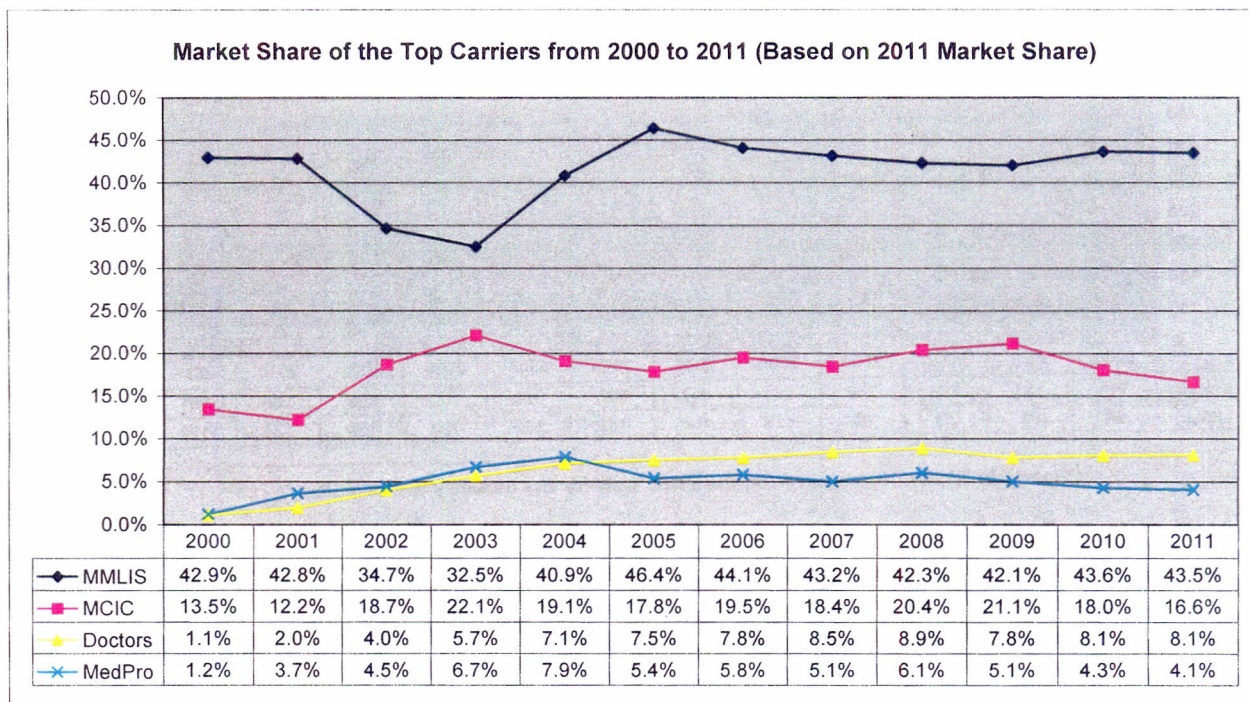
2011 Premium Rank	2011 Group Code	2011 Group Name	2011 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premium	RRG Premium
57	4681	AFFILIATES RISK GRP	13,406	18.70%	n/a	n/a	18.70%
58	0	WELLSPAN RRG	12,000	20.00%	n/a	n/a	20.00%
59	0	DOCTORS & SURGEONS NATL RRG INC	11,626	n/a	n/a	n/a	n/a
60	0	OBSTETRICIANS & GYNECOLOGISTS RRG OF	10,716	-39.58%	n/a	n/a	-39.58%
61	175	STATE AUTO MUT GRP	3,697	n/a	n/a	n/a	n/a
62	1285	XL AMER GRP	1,735	35.34%	35.34%	n/a	n/a
63	0	AMERICAN EXCESS INS EXCH RRG	1,700	0.00%	n/a	n/a	0.00%
The following companies had premium in 2010, but not in 2011,							
n/a	0	NOVUS INS CO RRG					
n/a	3617	FIRST MERCURY FIN GRP					
Industry Totals			280,968,935	-1.05%	-1.36%	4.75%	-7.51%

2011 Market Share of the Nine Largest Admitted Carriers



2011 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)

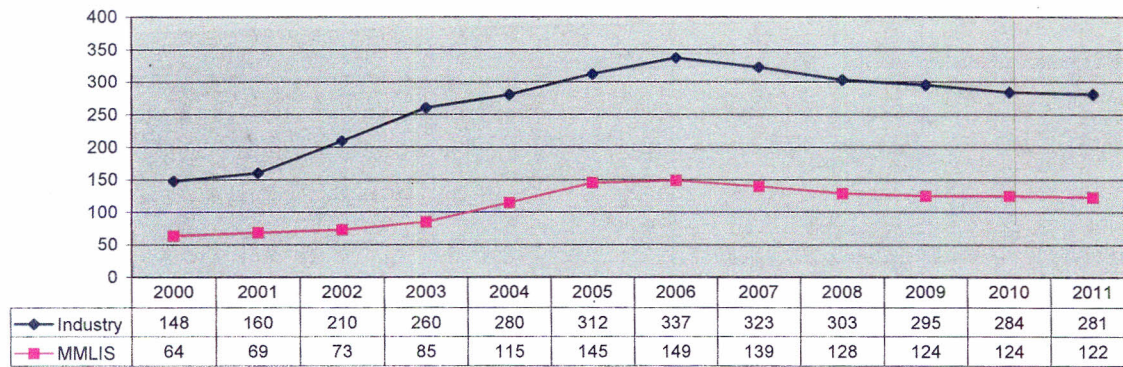




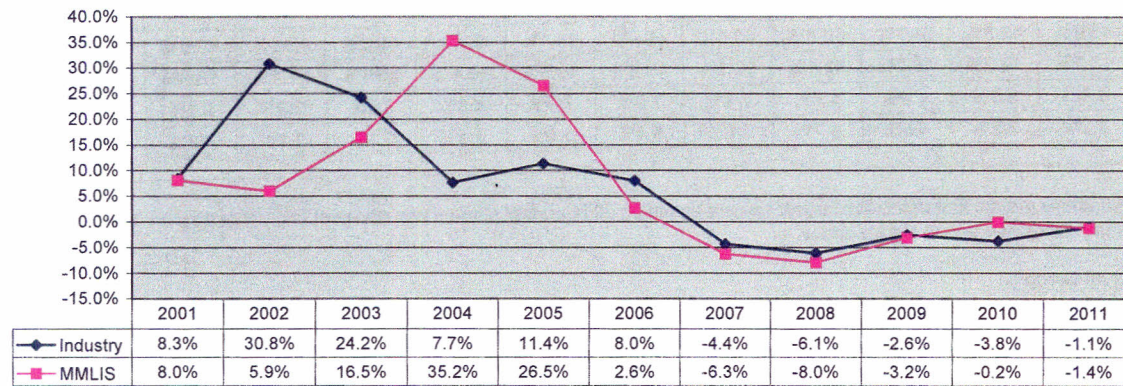
The four carriers listed above are the four of the five largest carriers based on 2011 market share. This does not imply that they are the top 4 of 5 carriers for the entire time period shown above.

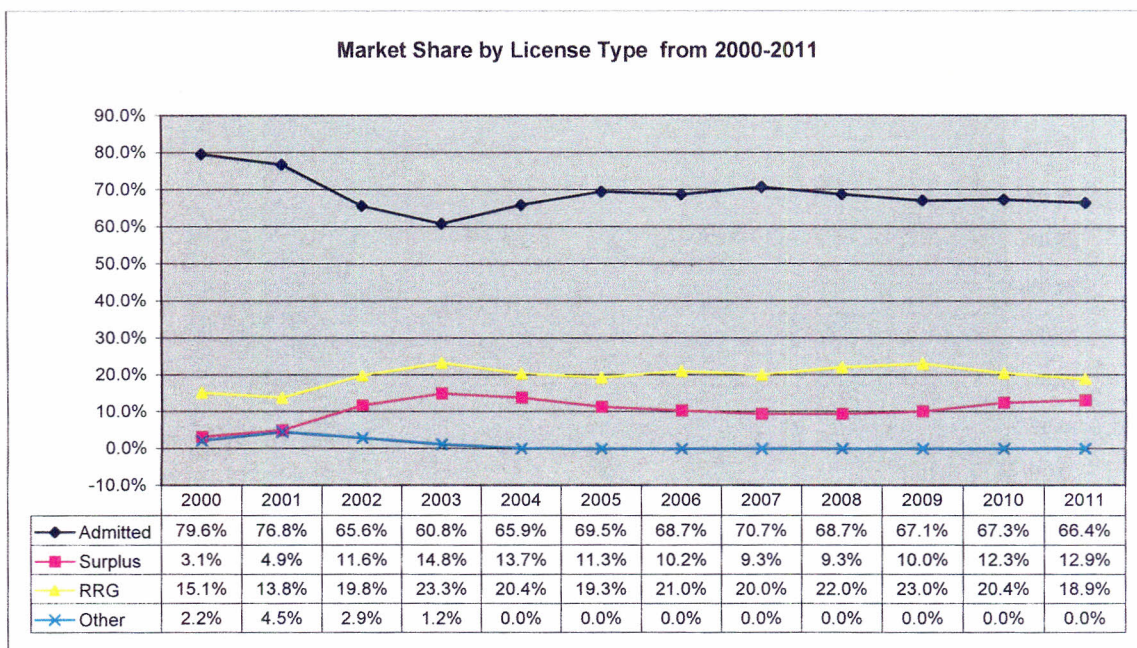
MMLIS - Medical Mutual Group
 MCIC - MCIC RRG Vermont
 Doctors - The Doctors Company
 MedPro - Medical Protective Insurance Company

Industry and MMLIS Written Premiums (in Millions) from 2000 to 2011
Includes Surplus Lines and RRG's

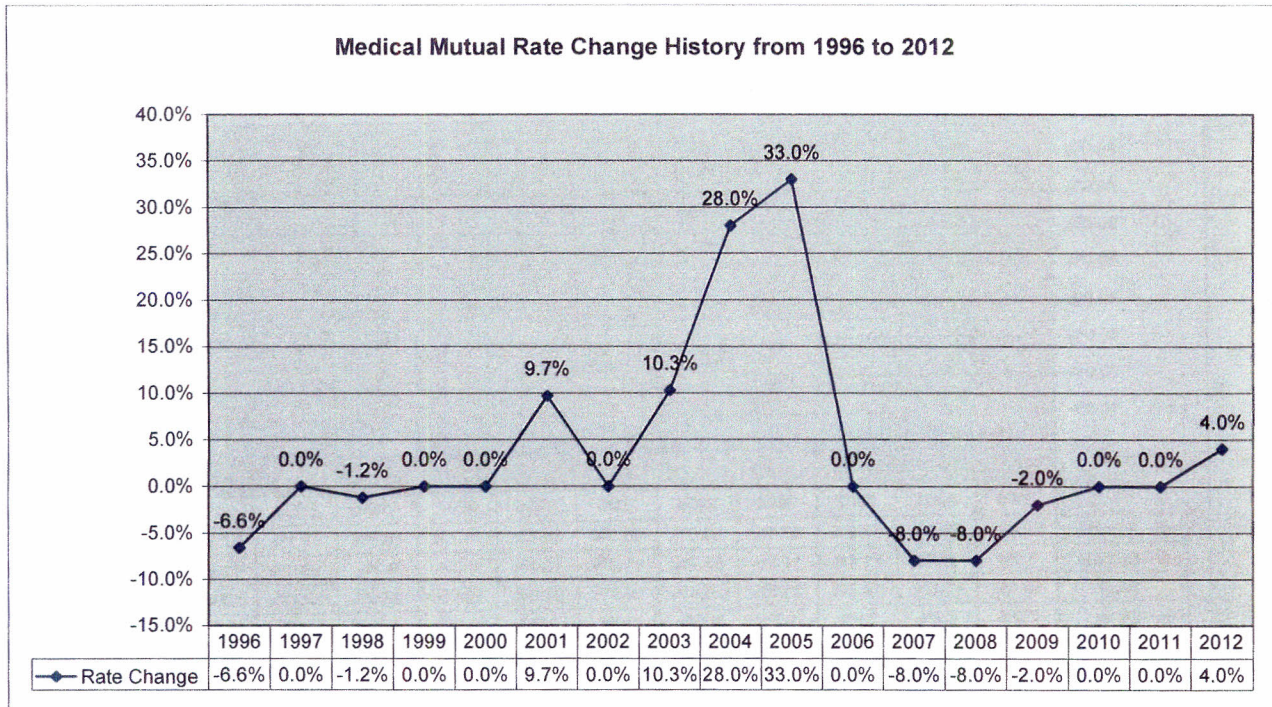


Change in Written Premium from the Prior Year for the Industry and MMLIS





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



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 Comapny (2)	B, C & D
NORCAL	NORCAL Mutual Insurance Company (3)	B, C, D & E
Darwin	Darwin National Assurance Company	D & F
Chartis	National Union Fire Insurance Company of Pittsburgh Granite State Insurance Company	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 (4)	E, F & G

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

(2) - New to 2012. Company is a member of the Crum&Forster Group

(3) - New to 2012.

(4) - Member of Liberty Mutual Insurance Group

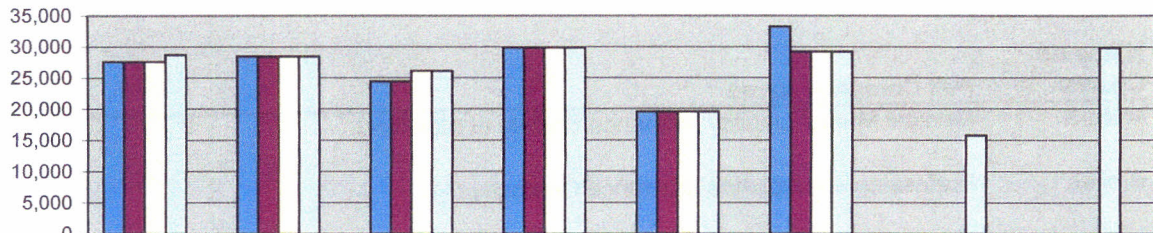
Notes to Charts

1) Company information not shown if it had no rates for 2012

2) Percentage change only shown if company had rates for the period 2009 to 2012.

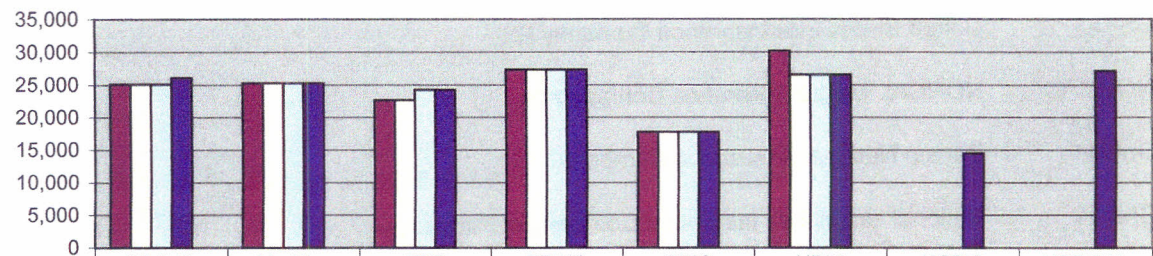
Fam/Gen Prac (No OB) - Minor Surgery

Baltimore City and Baltimore County



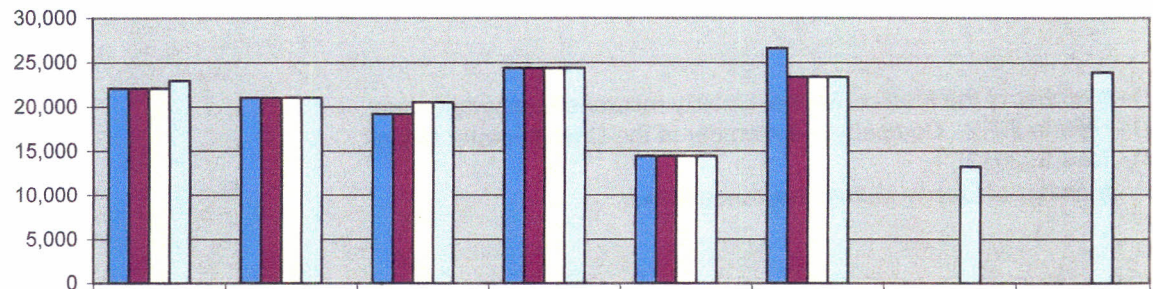
	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL
2009	27,603	28,439	24,427	29,883	19,530	33,207		
2010	27,603	28,439	24,427	29,883	19,530	29,222		
2011	27,603	28,439	26,137	29,883	19,530	29,222		
2012	28,707	28,439	26,137	29,883	19,530	29,222	15,722	29,873
% chg 09 to 12	4.0%	0.0%	7.0%	0.0%	0.0%	-12.0%		

Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL
2009	25,091	25,276	22,683	27,351	17,752	30,186		
2010	25,091	25,276	22,683	27,351	17,752	26,564		
2011	25,091	25,276	24,271	27,351	17,752	26,564		
2012	26,095	25,276	24,271	27,351	17,752	26,564	14,482	27,155
% chg 09 to 12	4.0%	0.0%	7.0%	0.0%	0.0%	-12.0%		

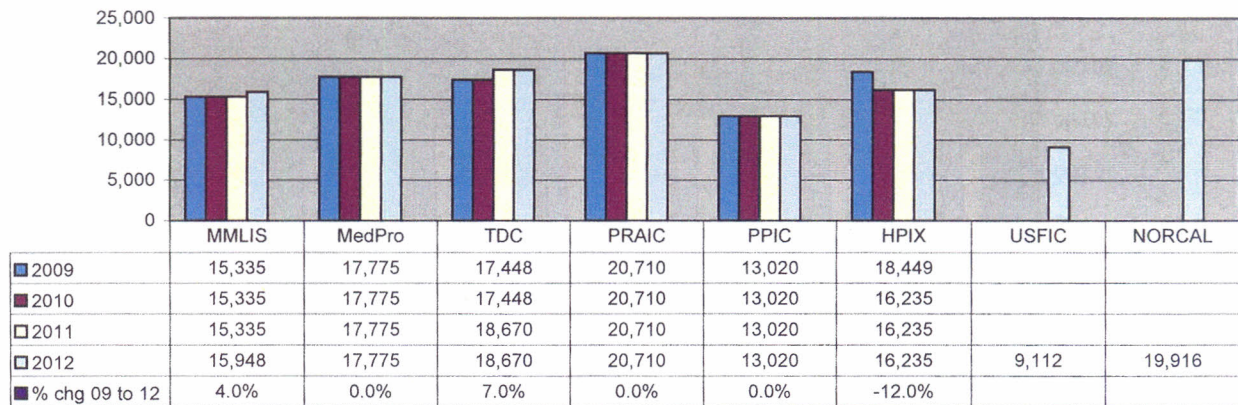
Rest of State



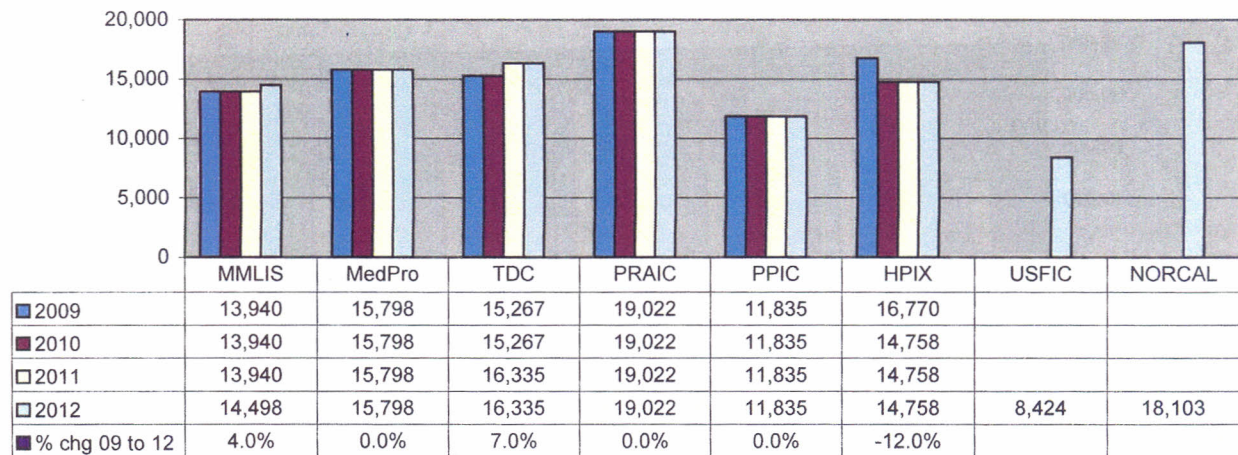
	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL
2009	22,082	21,064	19,193	24,379	14,452	26,567		
2010	22,082	21,064	19,193	24,379	14,452	23,379		
2011	22,082	21,064	20,536	24,379	14,452	23,379		
2012	22,965	21,064	20,536	24,379	14,452	23,379	13,243	23,899
% chg 09 to 12	4.0%	0.0%	7.0%	0.0%	0.0%	-12.0%		

Fam/Gen Prac (No OB) - No Surgery

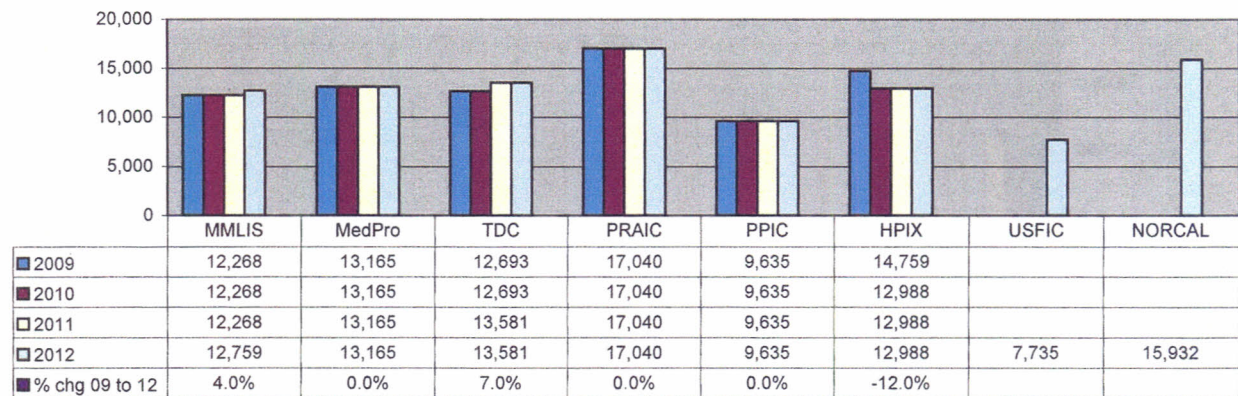
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

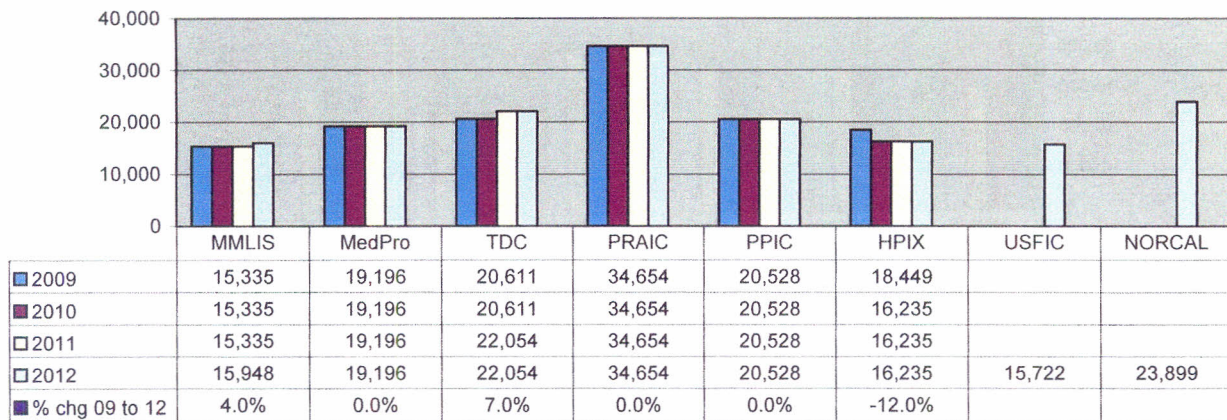


Rest of State

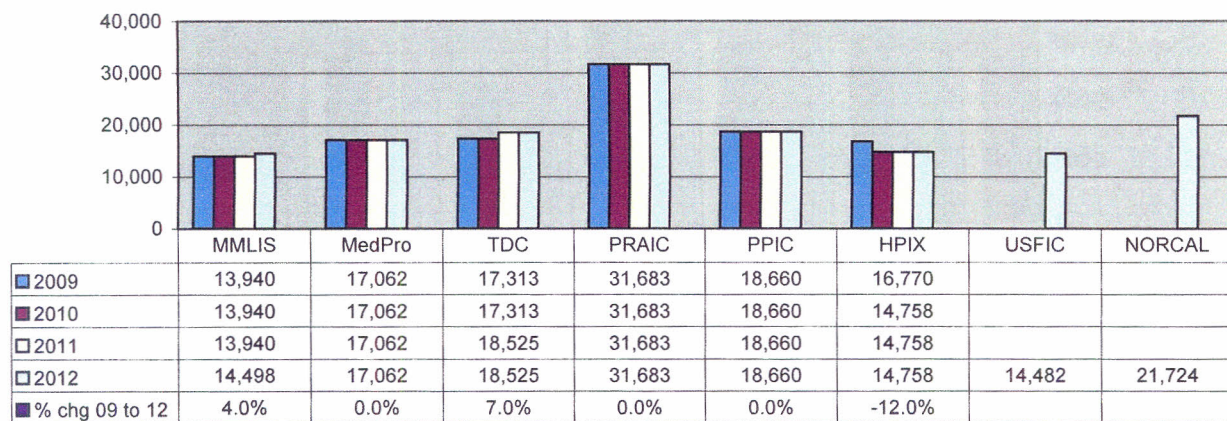


Anesthesiology

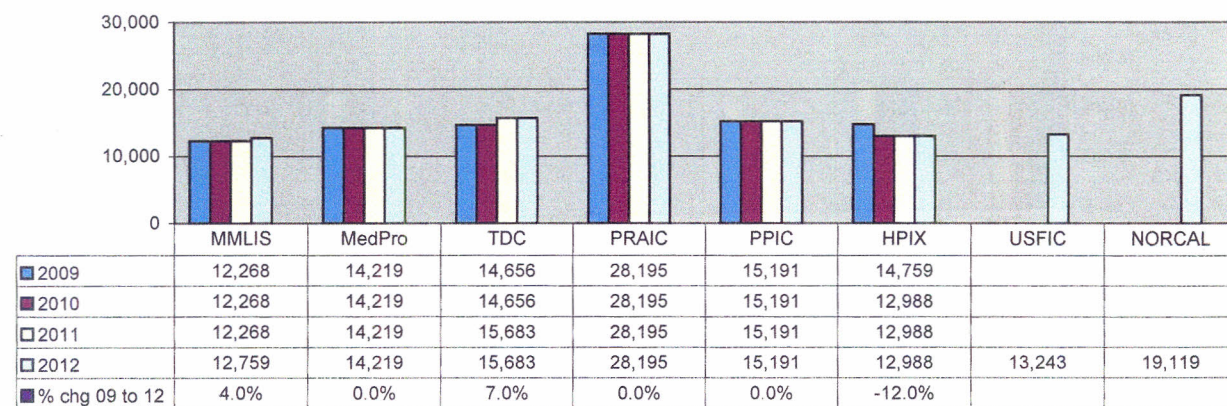
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

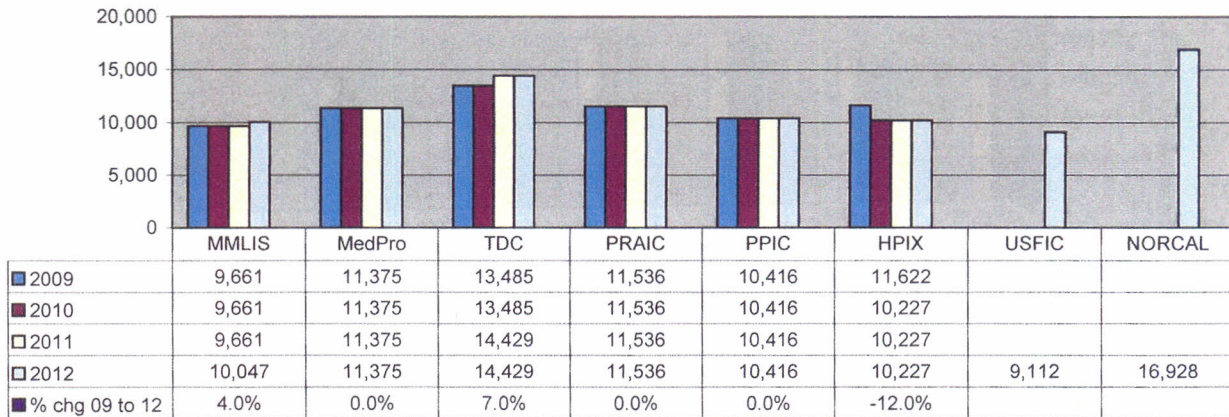


Rest of State

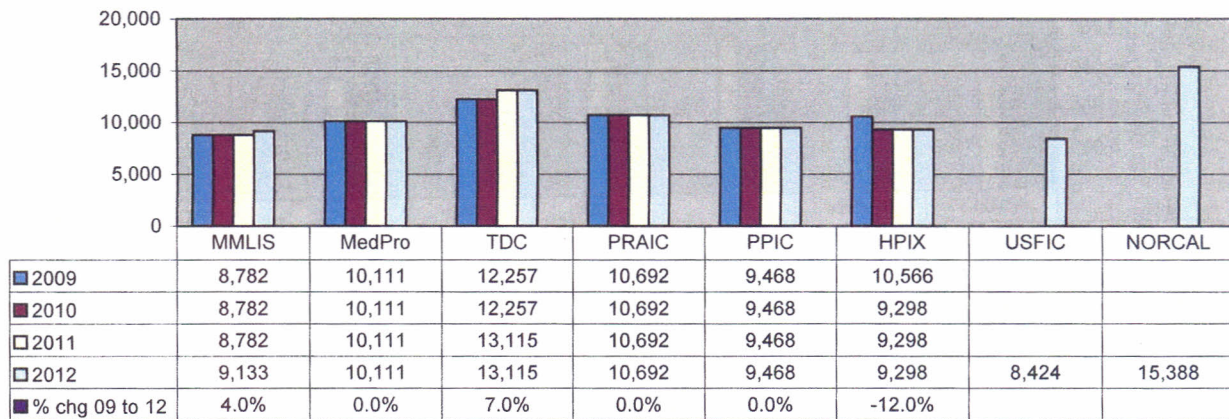


Dermatology - No Surgery

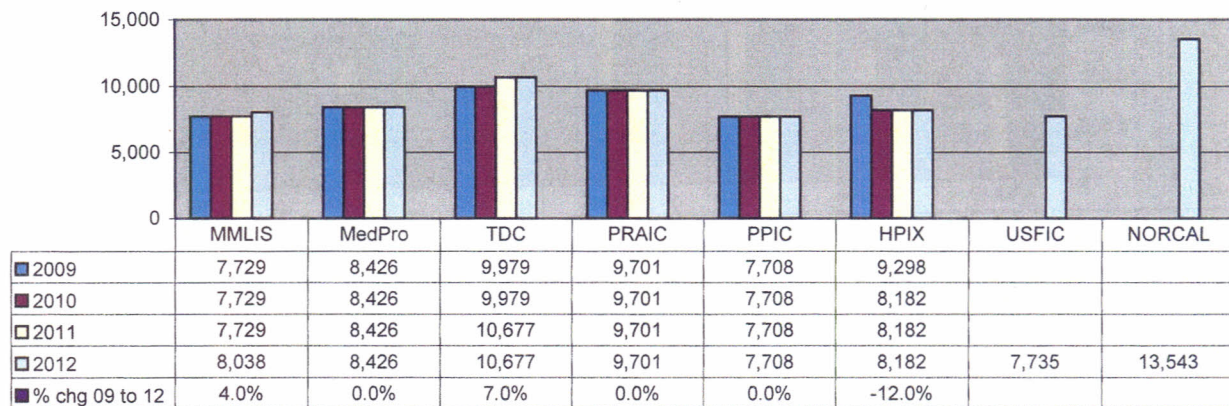
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

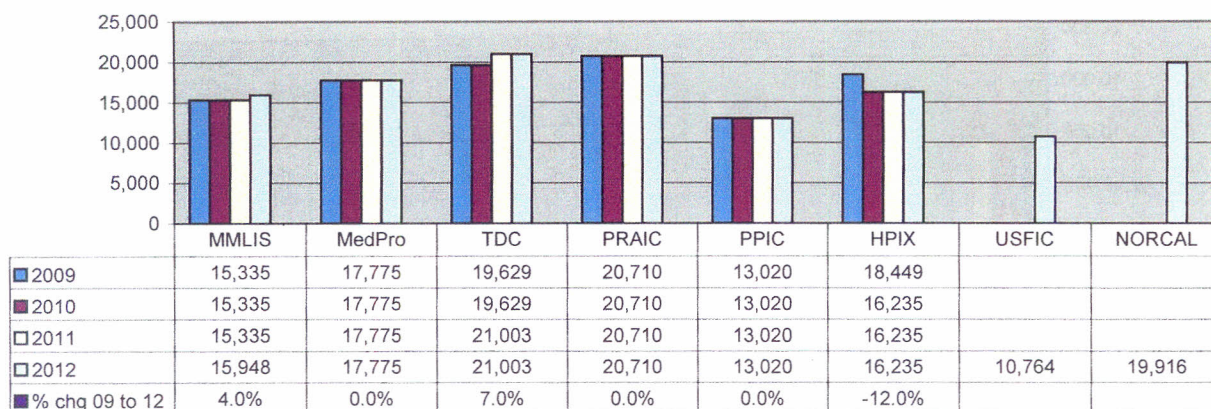


Rest of State

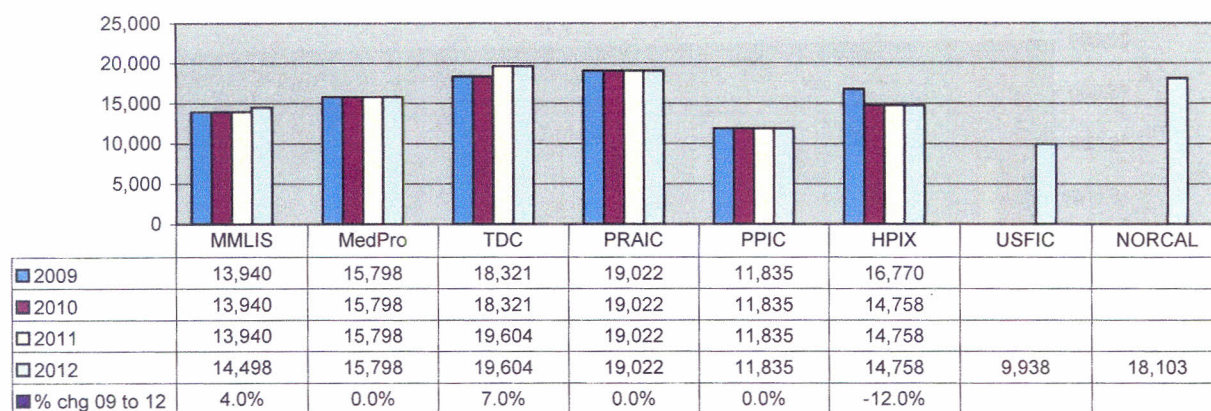


Internal Medicine - No Surgery

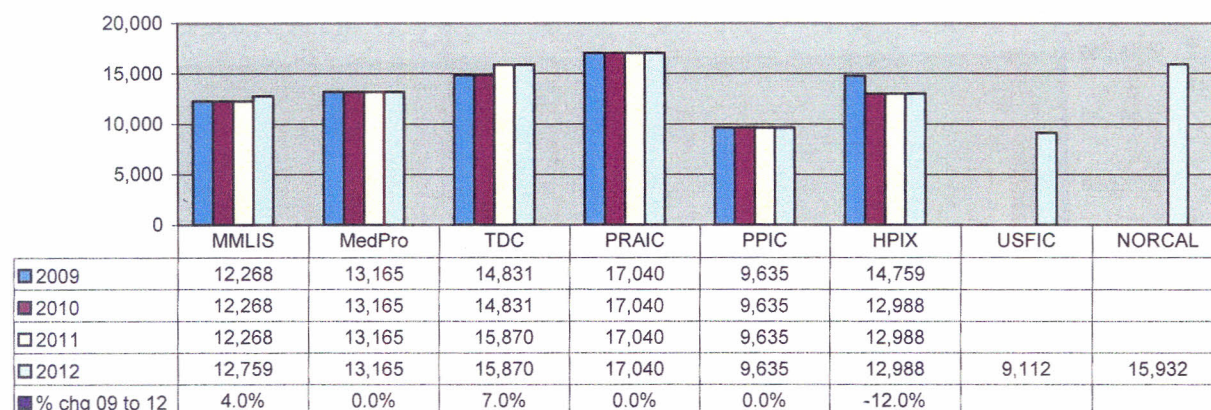
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

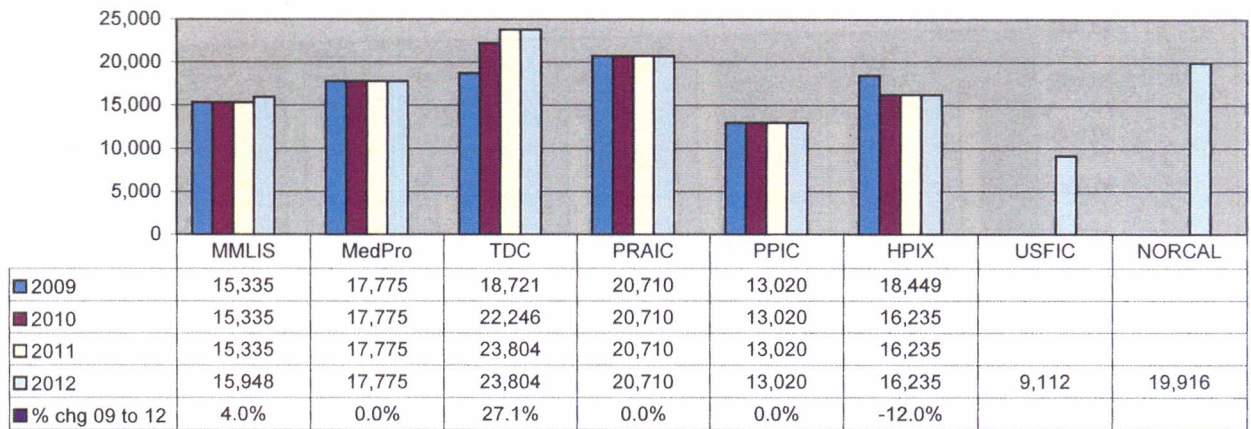


Rest of State

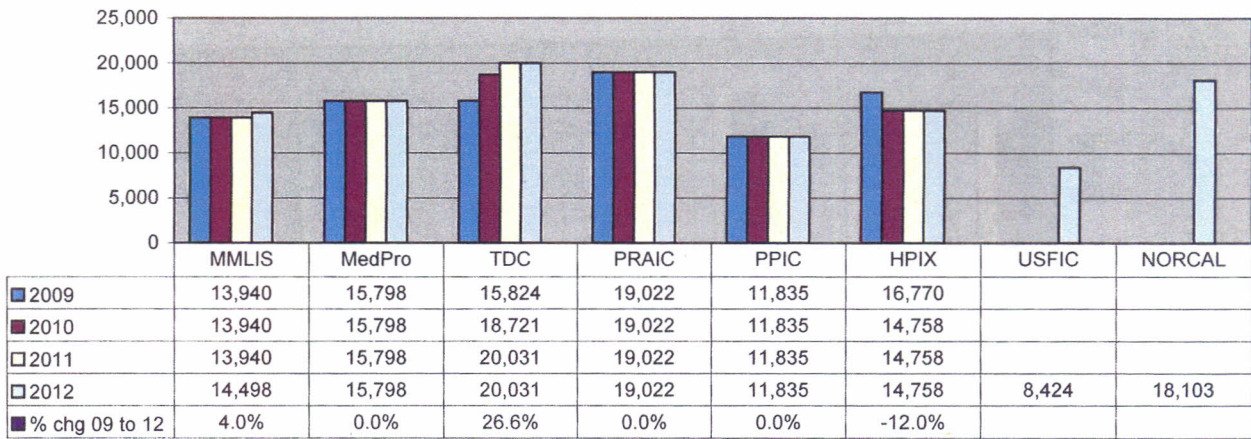


Pediatrics - No Surgery

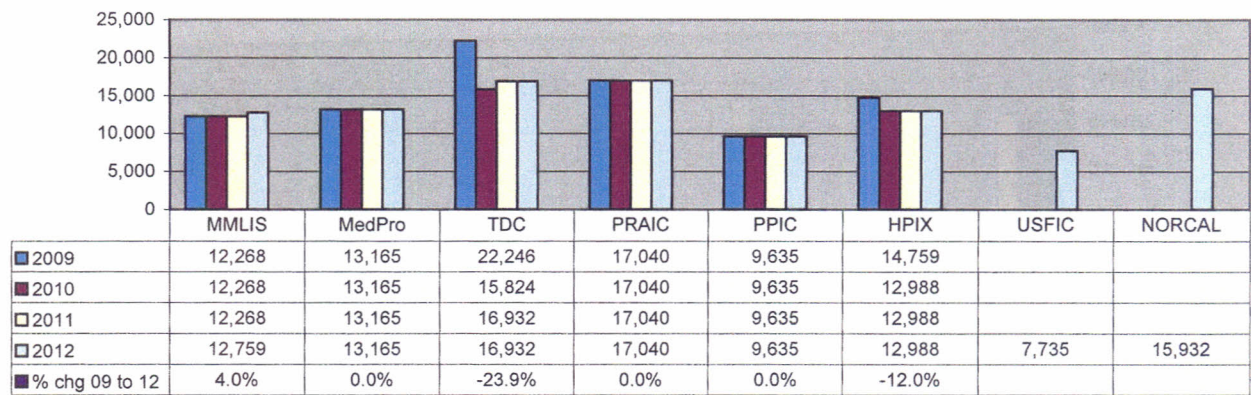
Baltimore City and Baltimore County



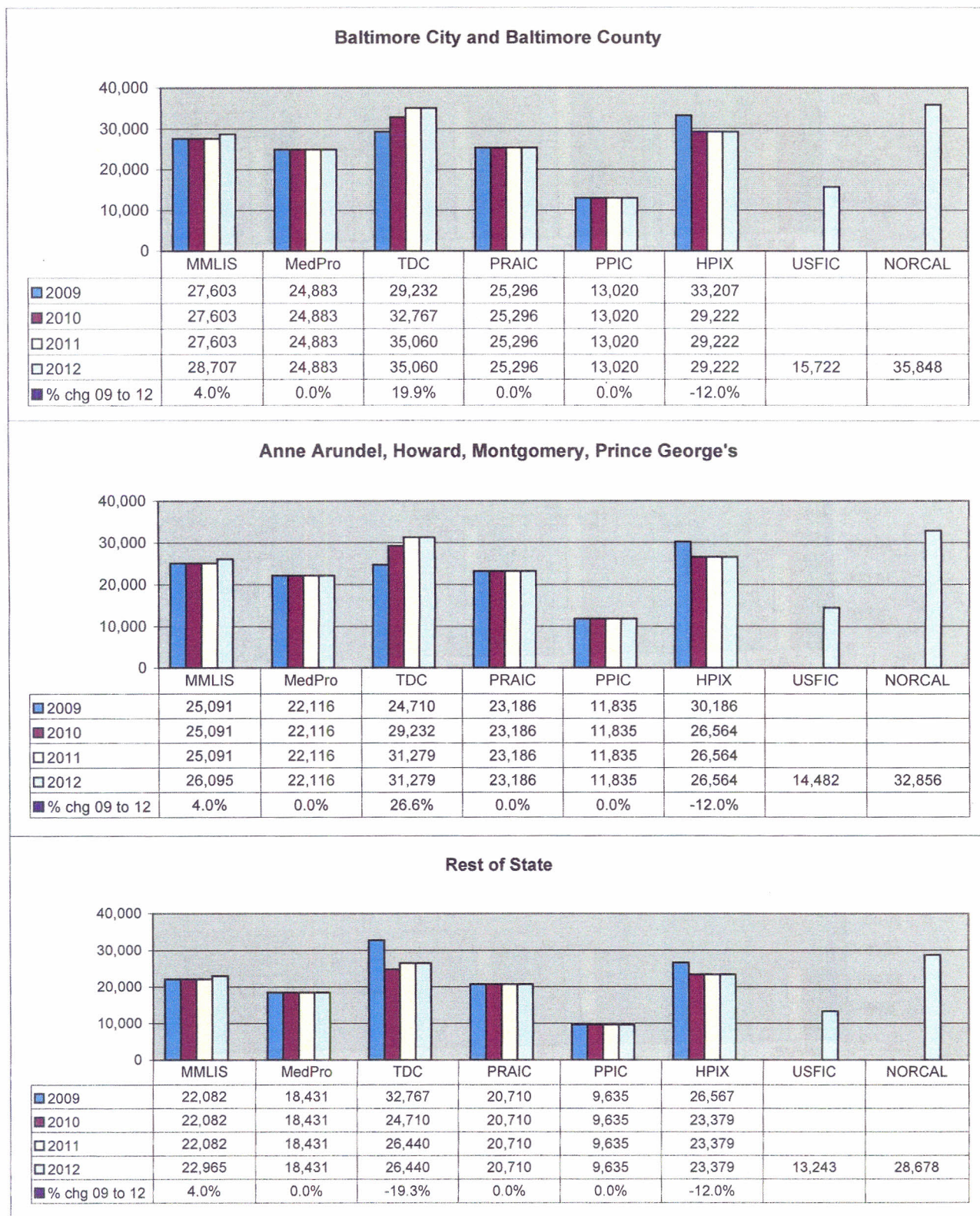
Anne Arundel, Howard, Montgomery, Prince George's



Rest of State

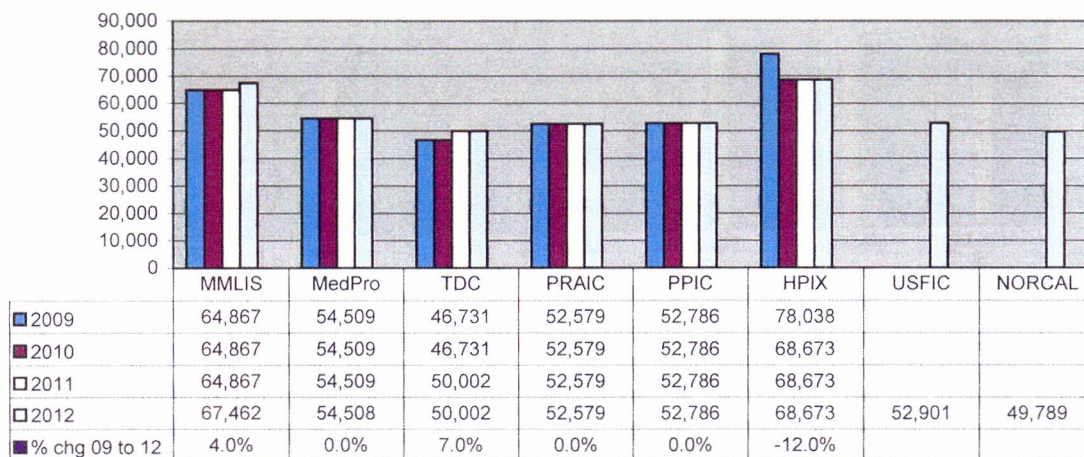


Radiology (Diagnostic) · No Surgery

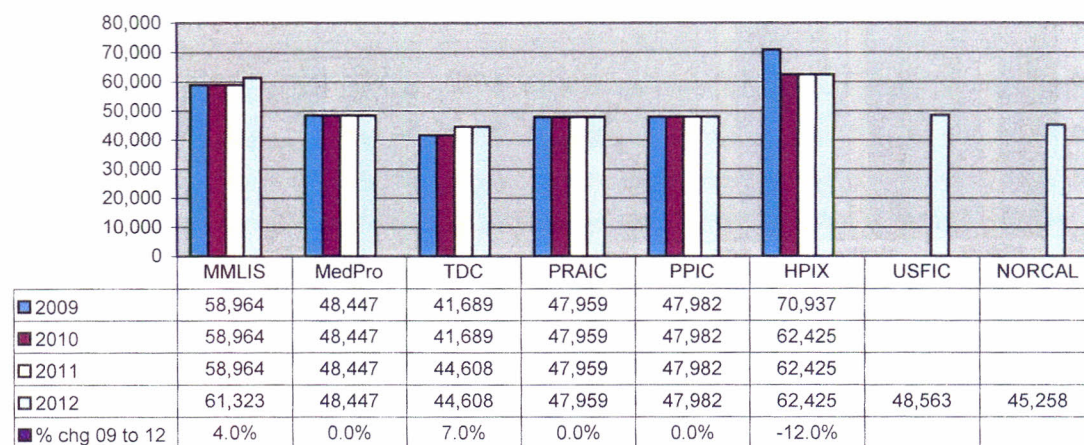


Emergency Medicine - Inc. Major Surgery

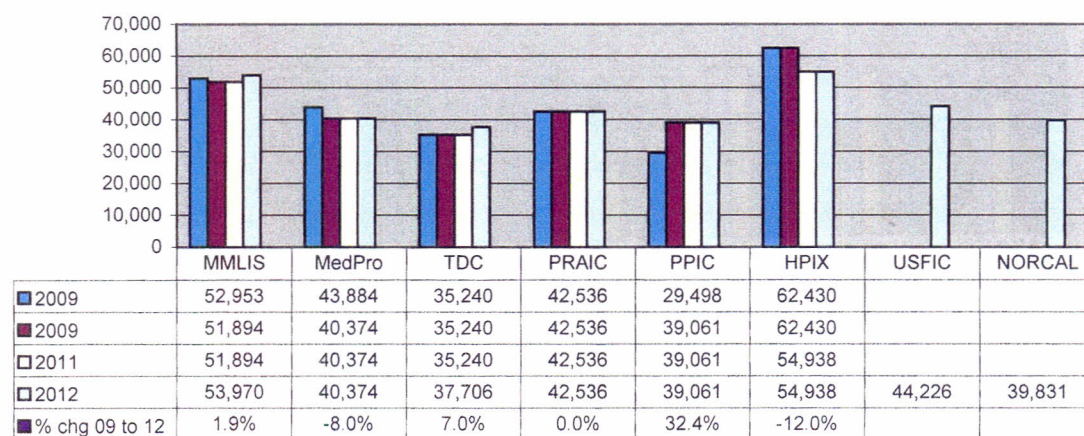
Baltimore City and Baltimore County



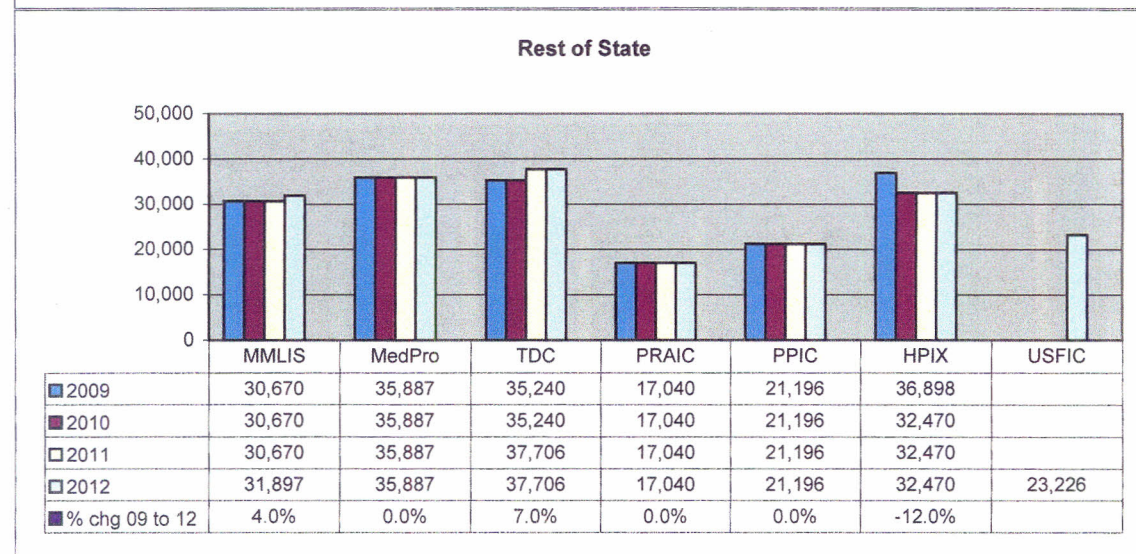
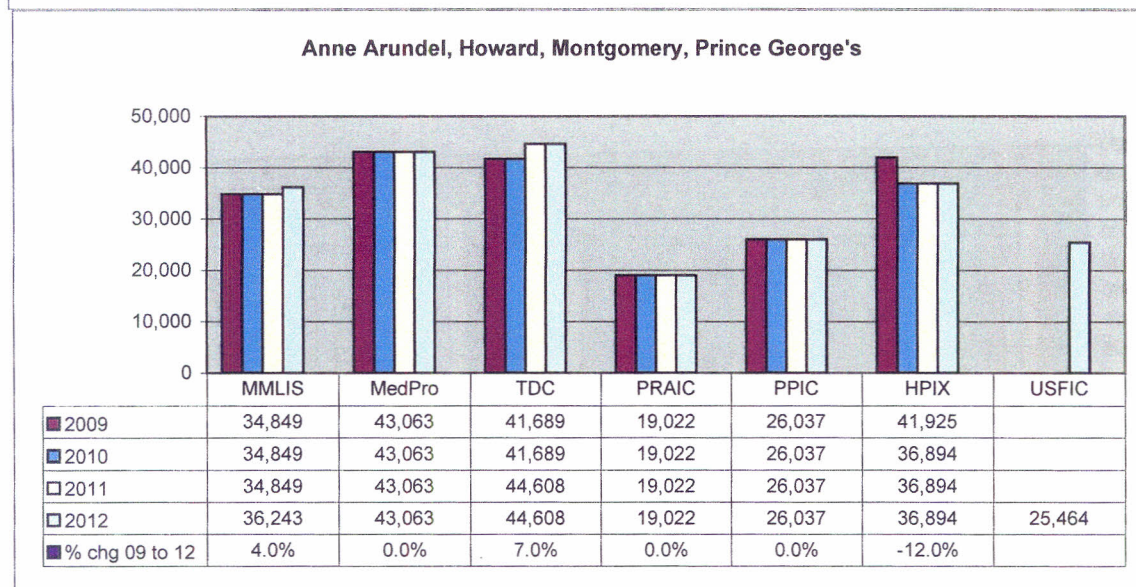
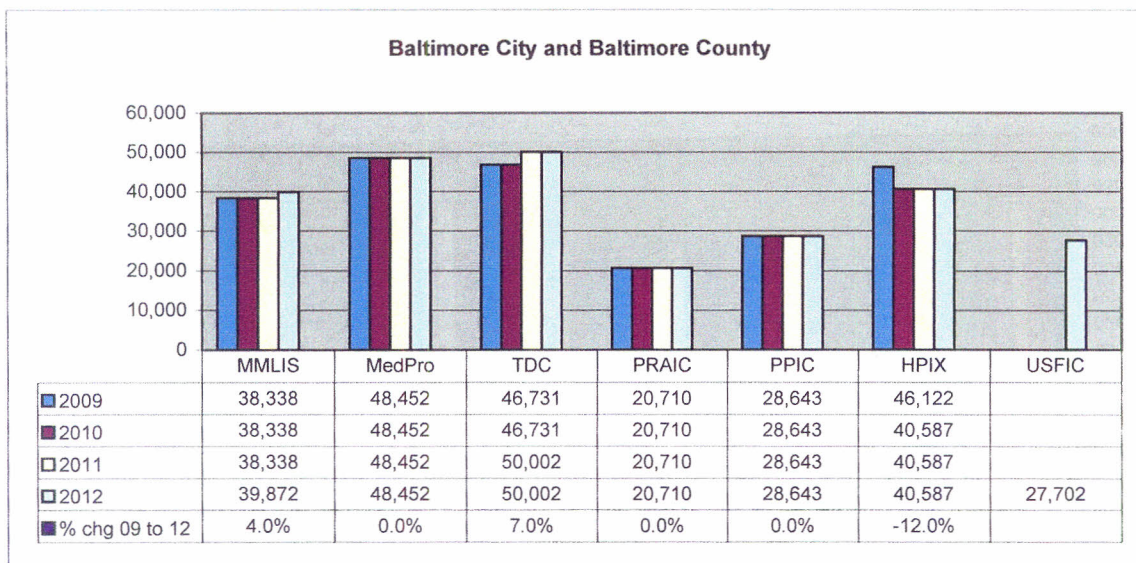
Anne Arundel, Howard, Montgomery, Prince George's



Rest of State

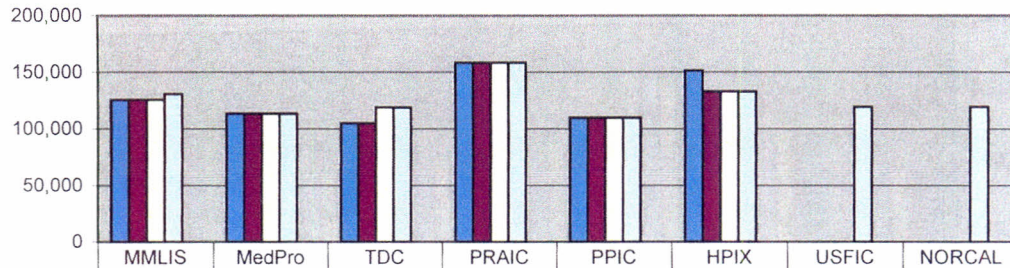


Emergency Medicine (No Major Surgery)



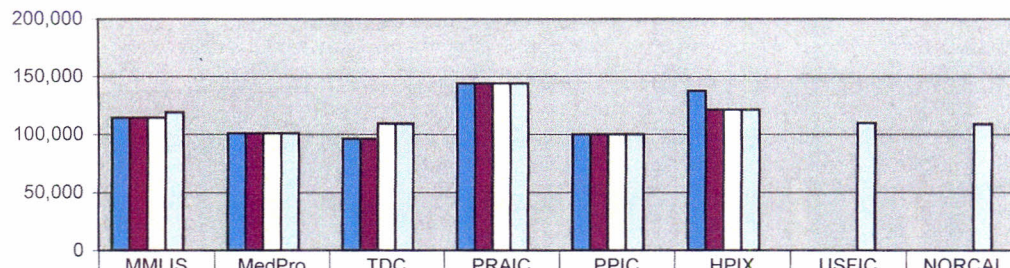
Obstetrics/Gynecology - Surgery

Baltimore City and Baltimore County



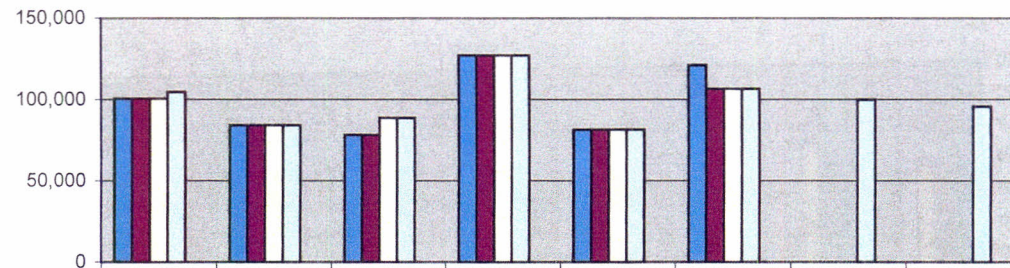
	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL
■ 2009	125,747	113,558	104,875	158,317	109,970	151,281		
■ 2010	125,747	113,558	104,875	158,317	109,970	133,127		
□ 2011	125,747	113,558	119,017	158,317	109,970	133,127		
□ 2012	130,777	113,556	119,017	158,317	109,970	133,127	119,616	119,494
■ % chg 09 to 12	4.0%	0.0%	13.5%	0.0%	0.0%	-12.0%		

Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL
■ 2009	114,304	100,931	96,238	143,969	99,963	137,514		
■ 2010	114,304	100,931	96,238	143,969	99,963	121,012		
□ 2011	114,304	100,931	109,216	143,969	99,963	121,012		
□ 2012	118,876	100,929	109,216	143,969	99,963	121,012	109,719	108,620
■ % chg 09 to 12	4.0%	0.0%	13.5%	0.0%	0.0%	-12.0%		

Rest of State

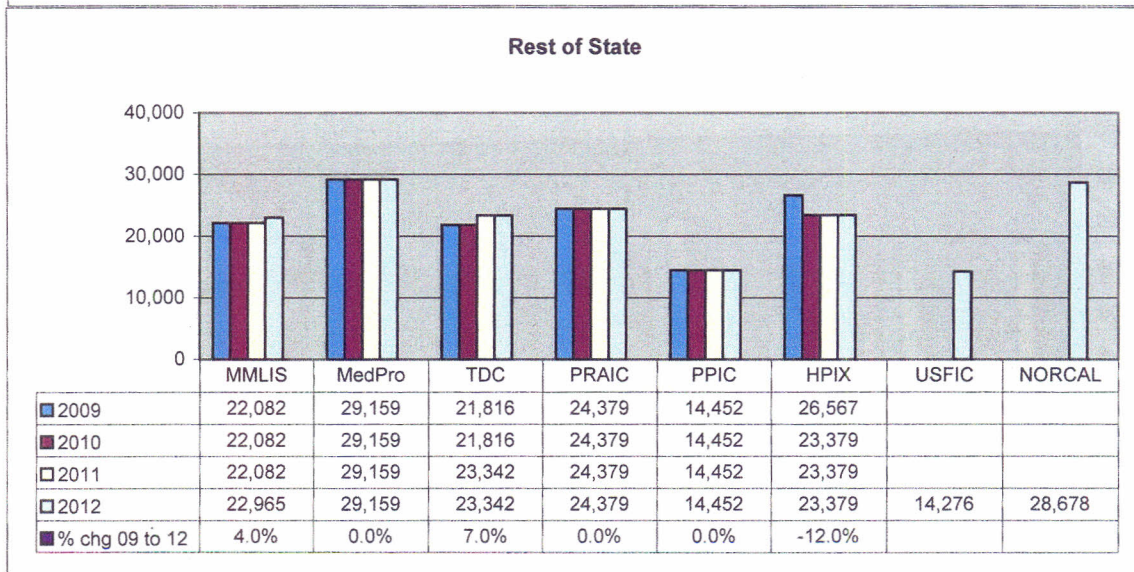
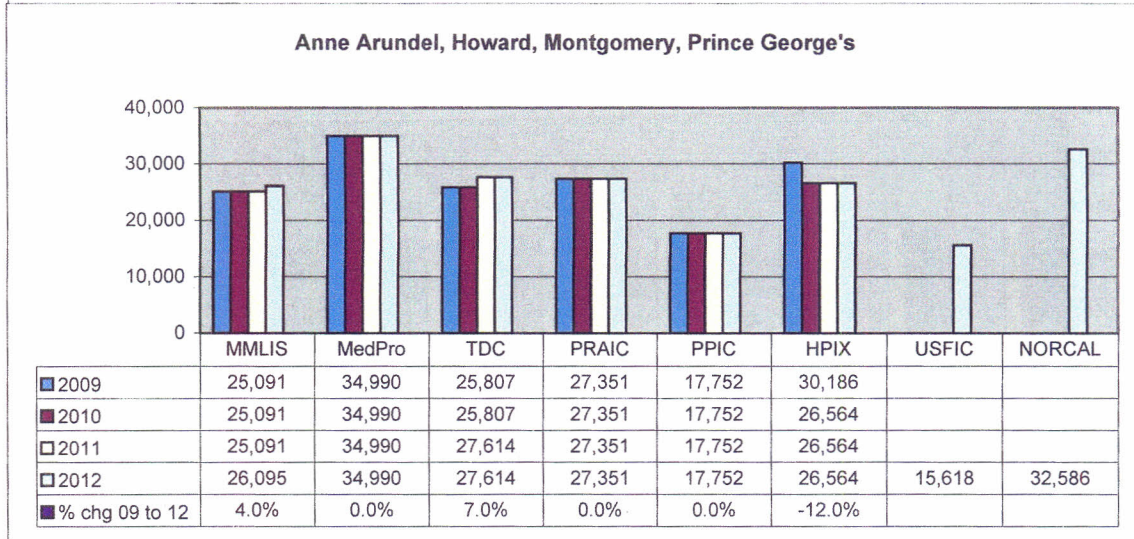
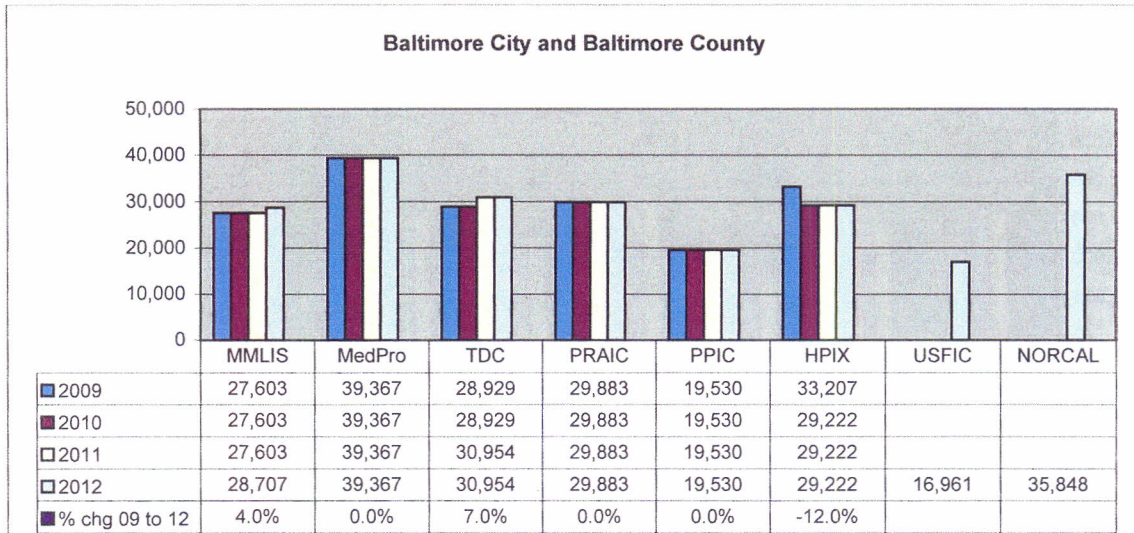


	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL
■ 2009	100,598	84,111	78,142	127,126	81,378	121,024		
■ 2010	100,598	84,111	78,142	127,126	81,378	106,501		
□ 2011	100,598	84,111	88,680	127,126	81,378	106,501		
□ 2012	104,622	84,111	88,680	127,126	81,378	106,501	99,822	95,595
■ % chg 09 to 12	4.0%	0.0%	13.5%	0.0%	0.0%	-12.0%		

Neurology (including child) - Surgery

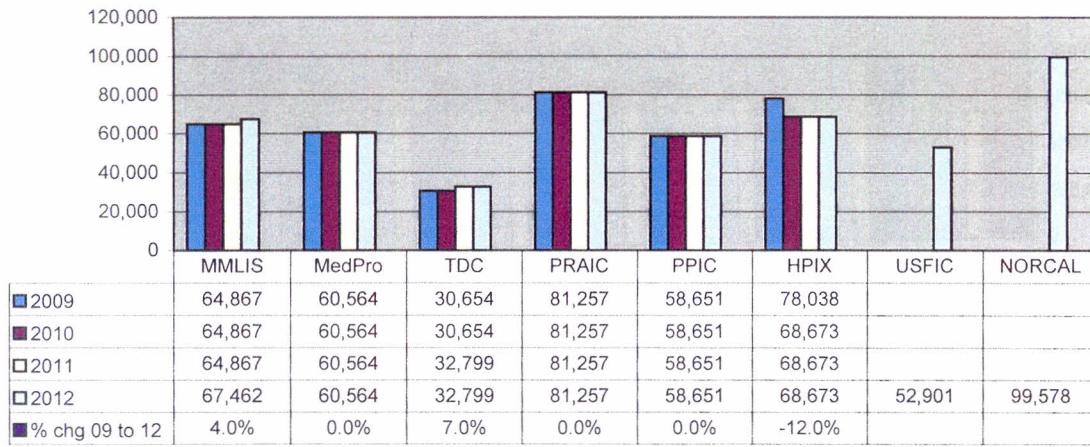


Neurology (including child) - Minor Surgery

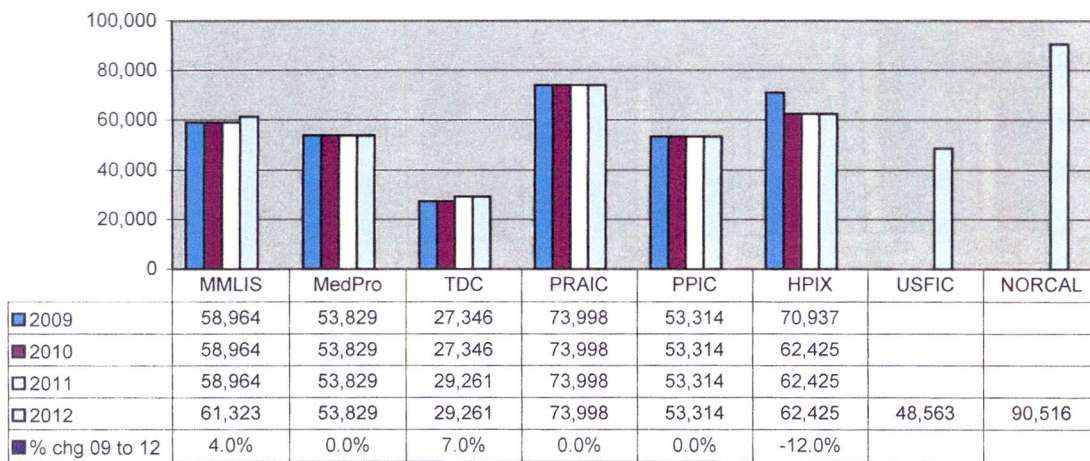


Cardiovascular Disease - Surgery

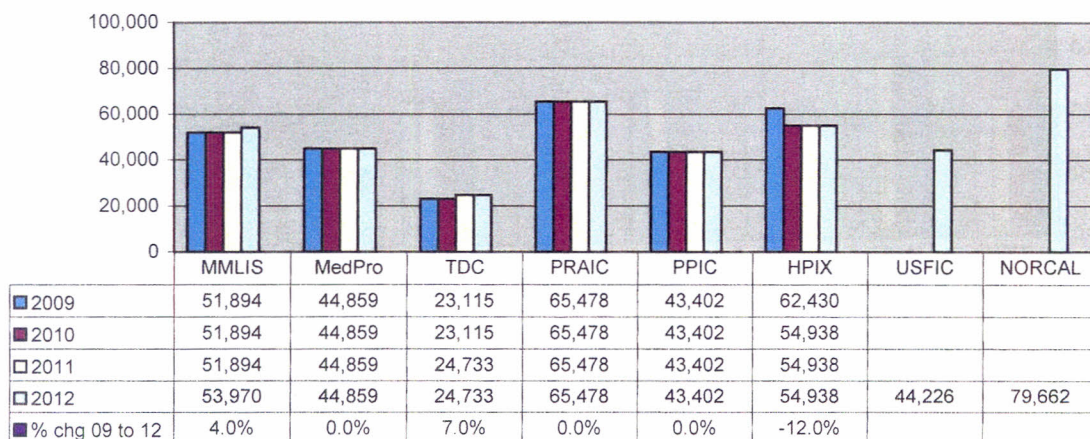
Baltimore City and Baltimore County



Anne Arundel, Howard, Montgomery, Prince George's

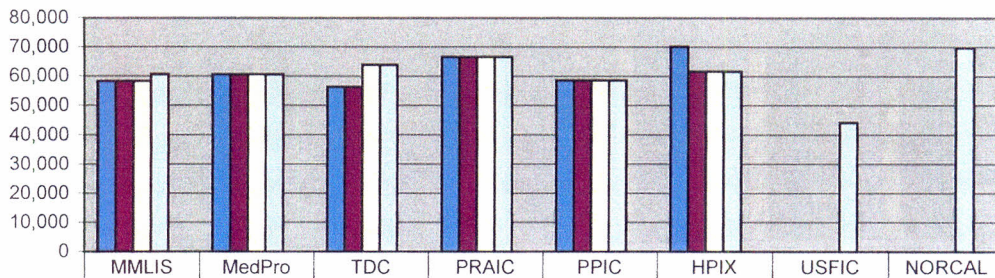


Rest of State



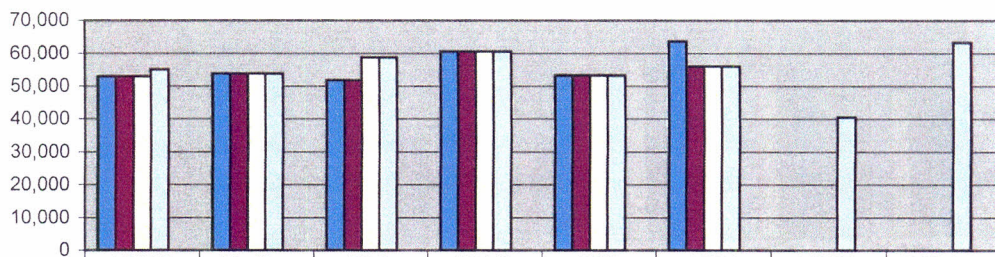
Orthopedic Surgery

Baltimore City and Baltimore County



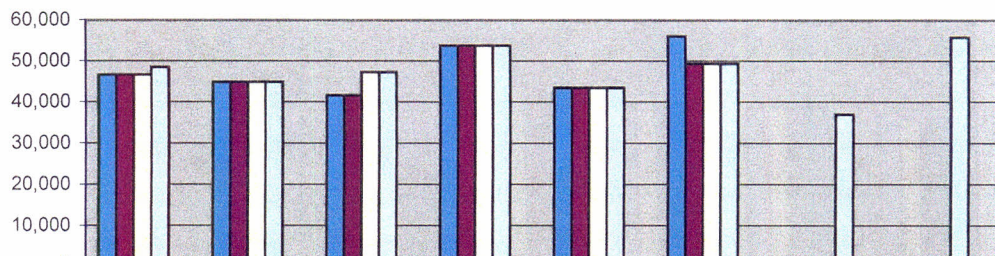
	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL
2009	58,273	60,564	56,258	66,579	58,651	70,105		
2010	58,273	60,564	56,258	66,579	58,651	61,692		
2011	58,273	60,564	63,844	66,579	58,651	61,692		
2012	60,604	60,564	63,844	66,579	58,651	61,692	44,226	69,705
% chg 09 to 12	4.0%	0.0%	13.5%	0.0%	0.0%	-12.0%		

Anne Arundel, Howard, Montgomery, Prince George's



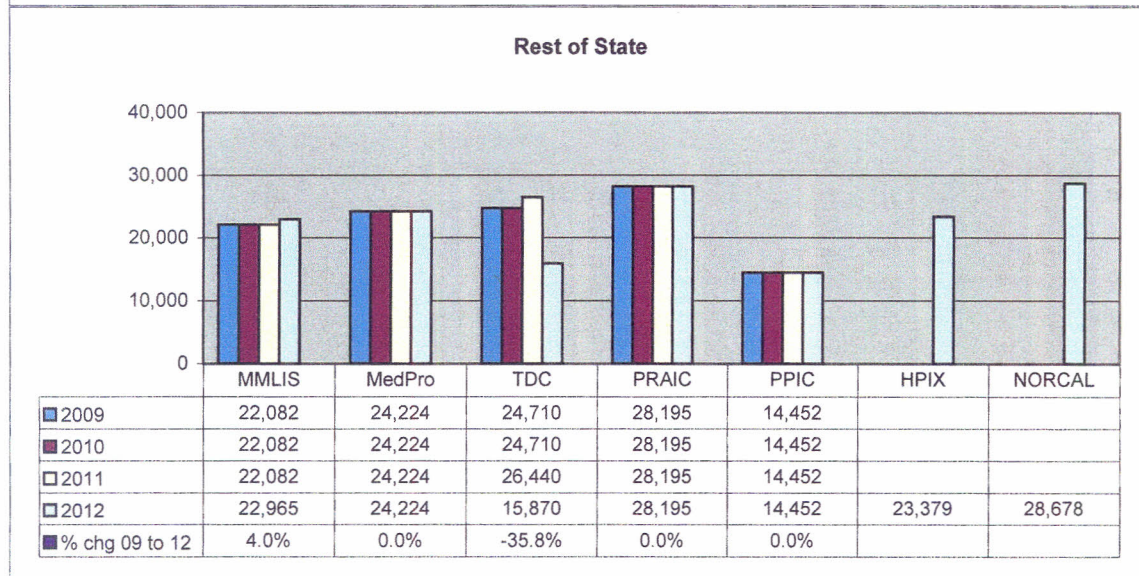
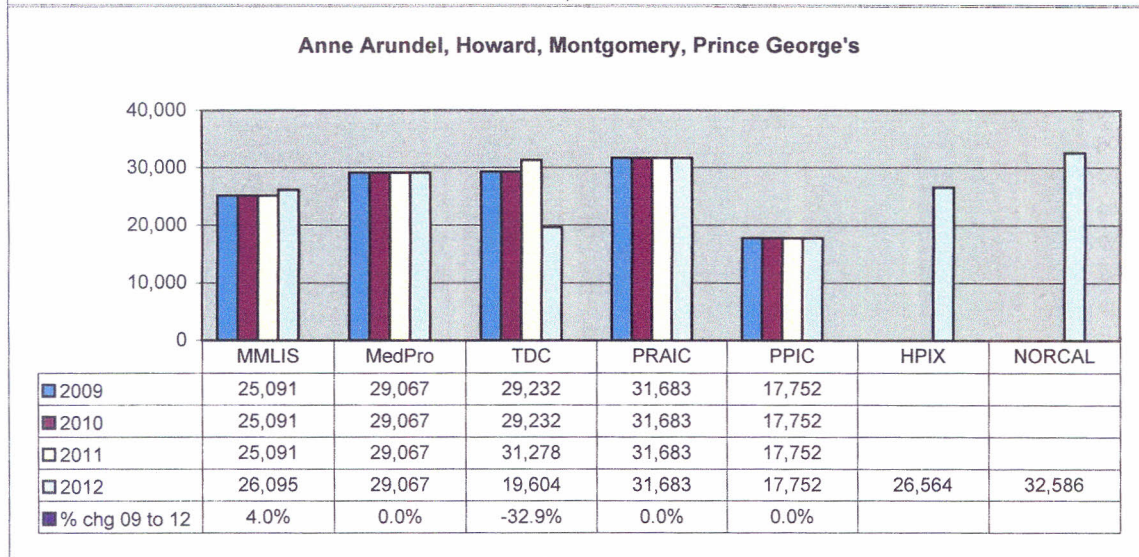
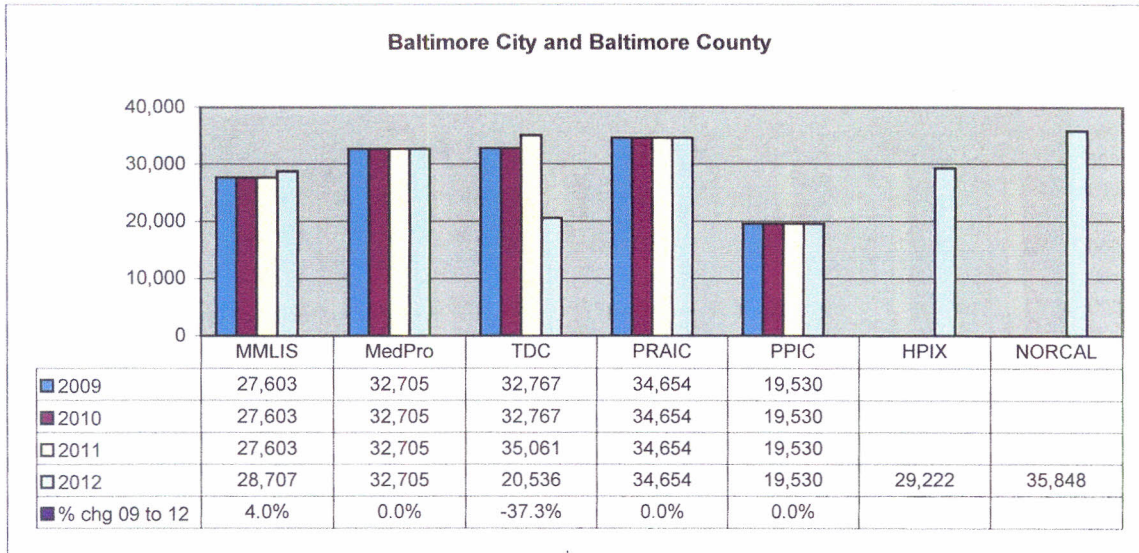
	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL
2009	52,970	53,829	51,818	60,671	53,314	63,726		
2010	52,970	53,829	51,818	60,671	53,314	56,079		
2011	52,970	53,829	58,806	60,671	53,314	56,079		
2012	55,089	53,829	58,806	60,671	53,314	56,078	40,611	63,361
% chg 09 to 12	4.0%	0.0%	13.5%	0.0%	0.0%	-12.0%		

Rest of State



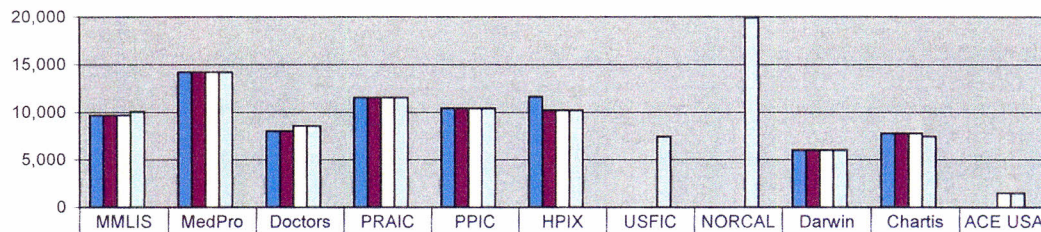
	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	USFIC	NORCAL
2009	46,618	44,859	41,631	53,735	43,402	56,085		
2010	46,618	44,859	41,631	53,735	43,402	49,355		
2011	46,618	44,859	47,245	53,735	43,402	49,355		
2012	48,483	44,859	47,245	53,735	43,402	49,355	36,996	55,764
% chg 09 to 12	4.0%	0.0%	13.5%	0.0%	0.0%	-12.0%		

Radiology (incl dye) - Minor Surgery



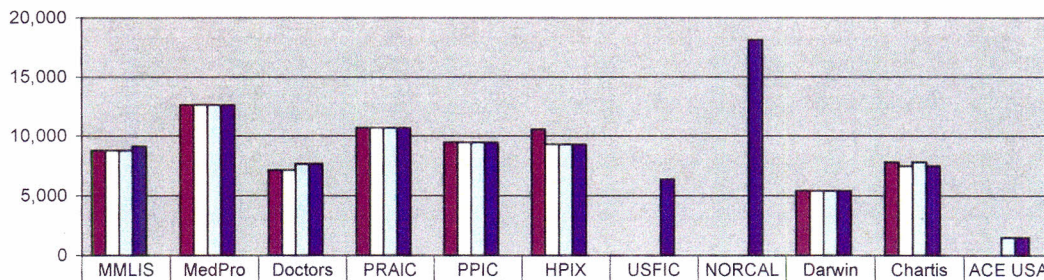
Psychiatrist (Including Child)

Baltimore City and Baltimore County



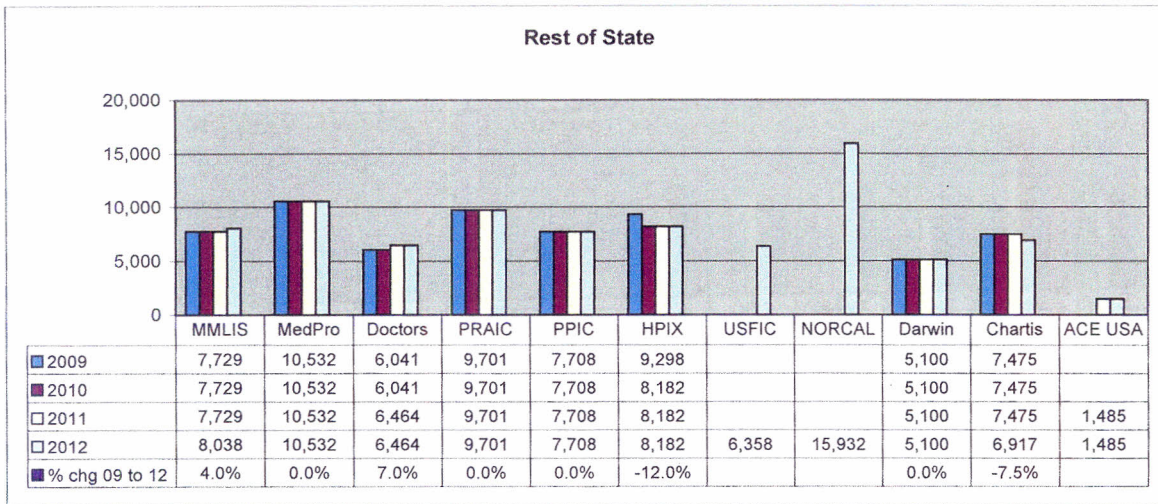
	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	USFIC	NORCAL	Darwin	Chartis	ACE USA
■ 2009	9,661	14,219	8,012	11,536	10,416	11,622			6,000	7,789	
■ 2010	9,661	14,219	8,012	11,536	10,416	10,227			6,000	7,789	
□ 2011	9,661	14,219	8,572	11,536	10,416	10,227			6,000	7,789	1,485
□ 2012	10,047	14,219	8,572	11,536	10,416	10,227	7,460	19,916	6,000	7,475	1,485
■ % chg 09 to 12	4.0%	0.0%	7.0%	0.0%	0.0%	-12.0%			0.0%	-4.0%	

Anne Arundel, Howard, Montgomery, Prince George's

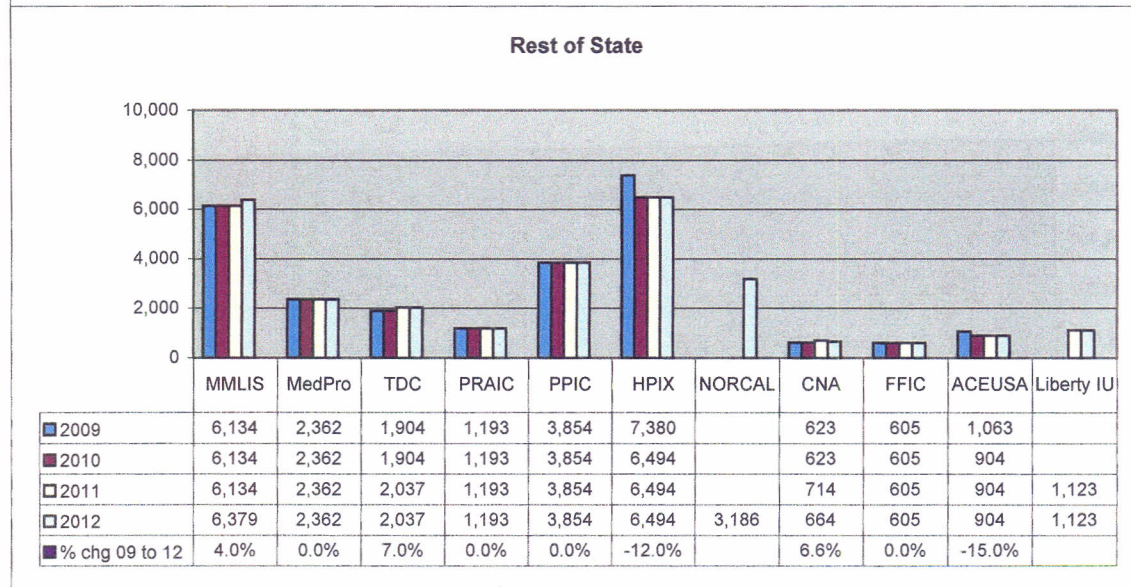
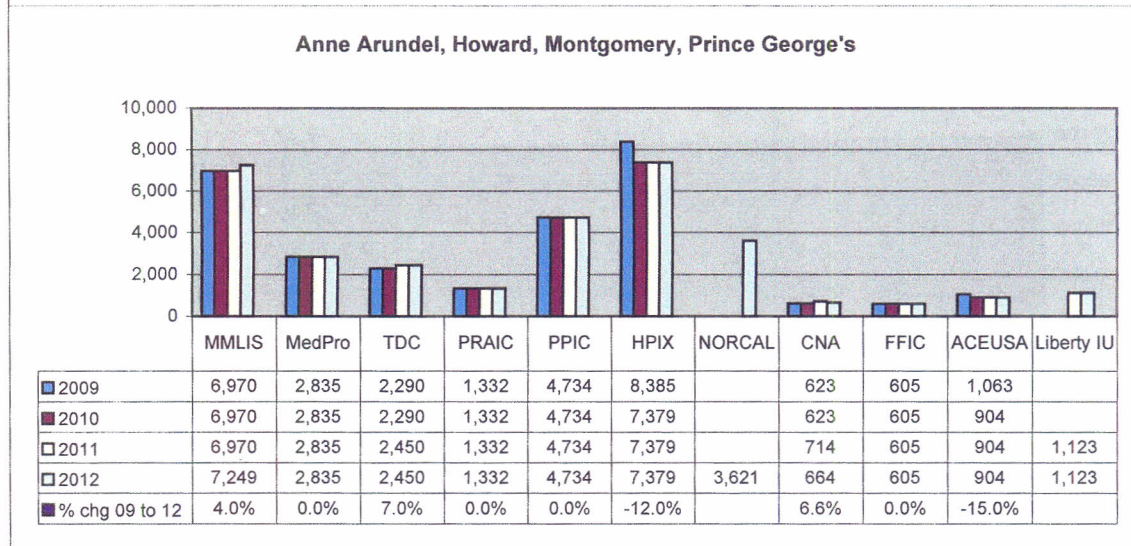
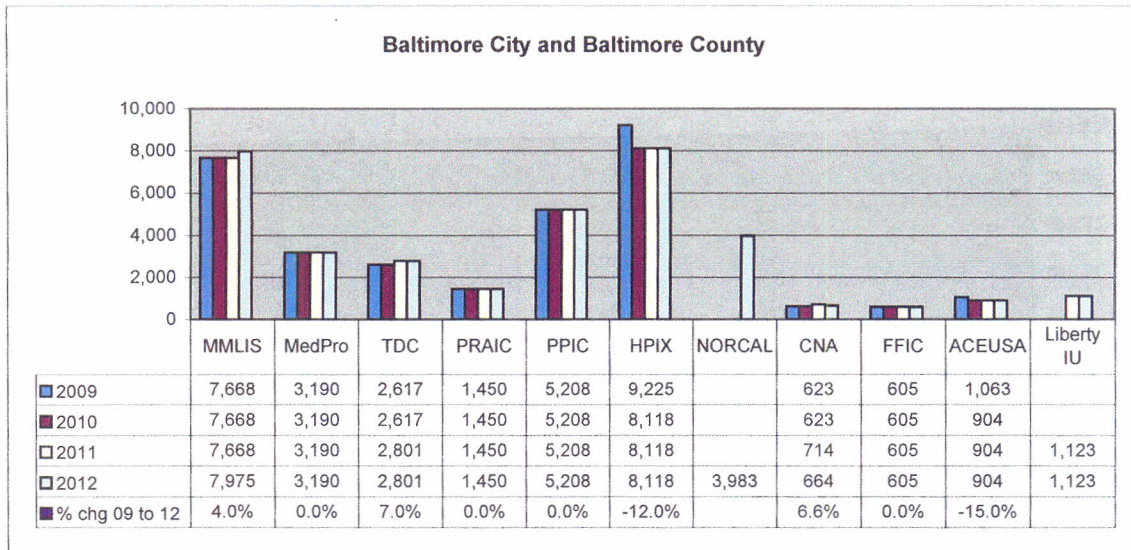


	MMLIS	MedPro	Doctors	PRAIC	PPIC	HPIX	USFIC	NORCAL	Darwin	Chartis	ACE USA
■ 2009	8,782	12,638	7,147	10,692	9,468	10,566			5,400	7,789	
□ 2010	8,782	12,638	7,147	10,692	9,468	9,298			5,400	7,475	
□ 2011	8,782	12,638	7,648	10,692	9,468	9,298			5,400	7,789	1,485
■ 2012	9,133	12,638	7,648	10,692	9,468	9,298	6,358	18,103	5,400	7,475	1,485
■ % chg 09 to 12	4.0%	0.0%	7.0%	0.0%	0.0%	-12.0%			0.0%	-4.0%	

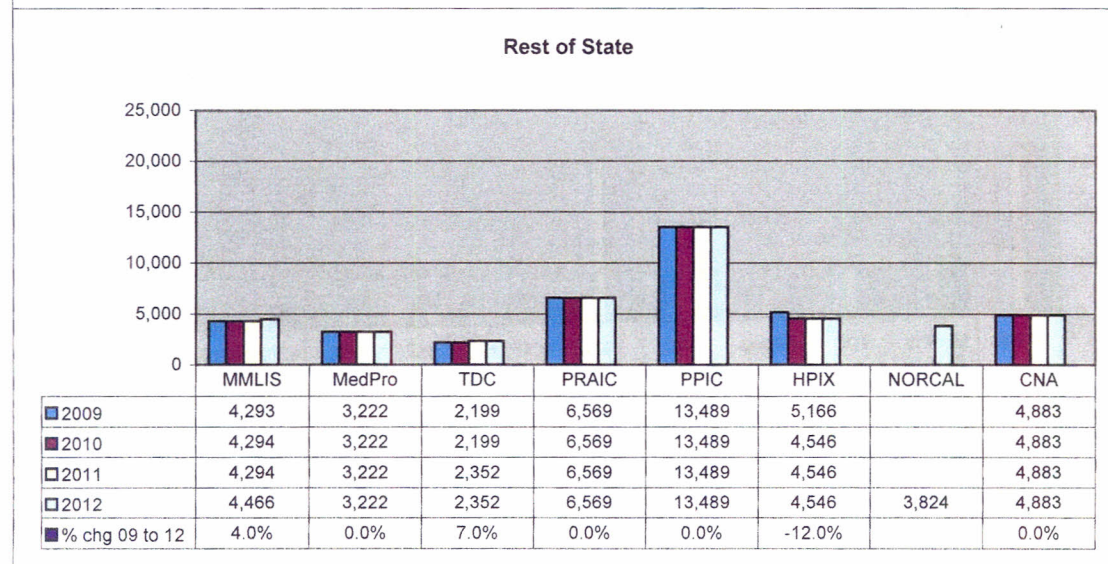
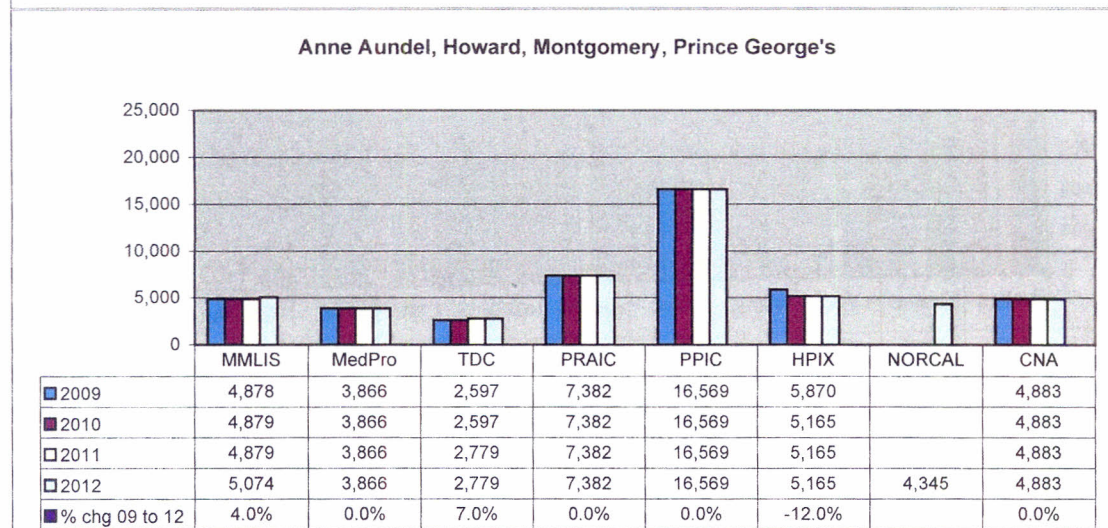
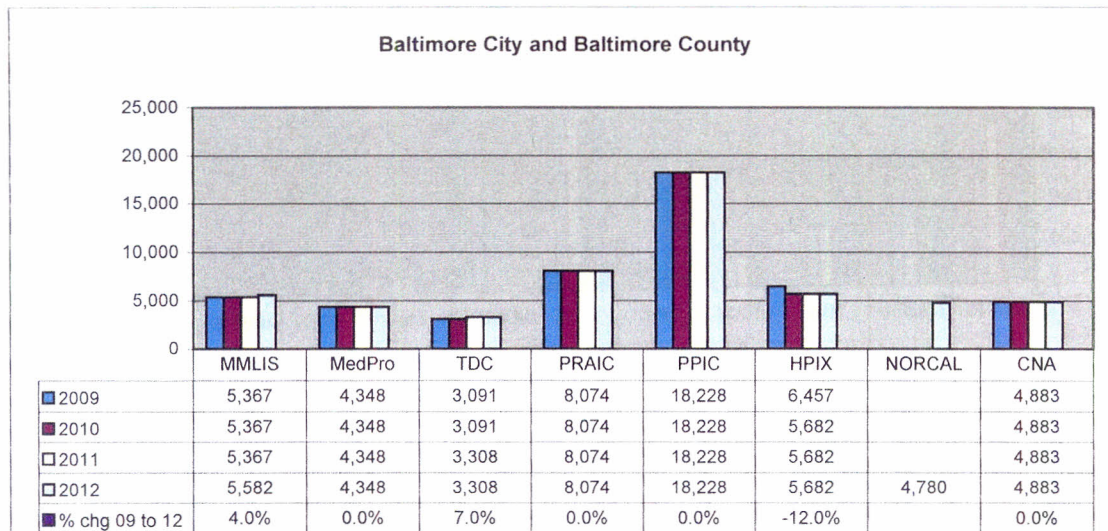
Psychiatrist (Including Child)



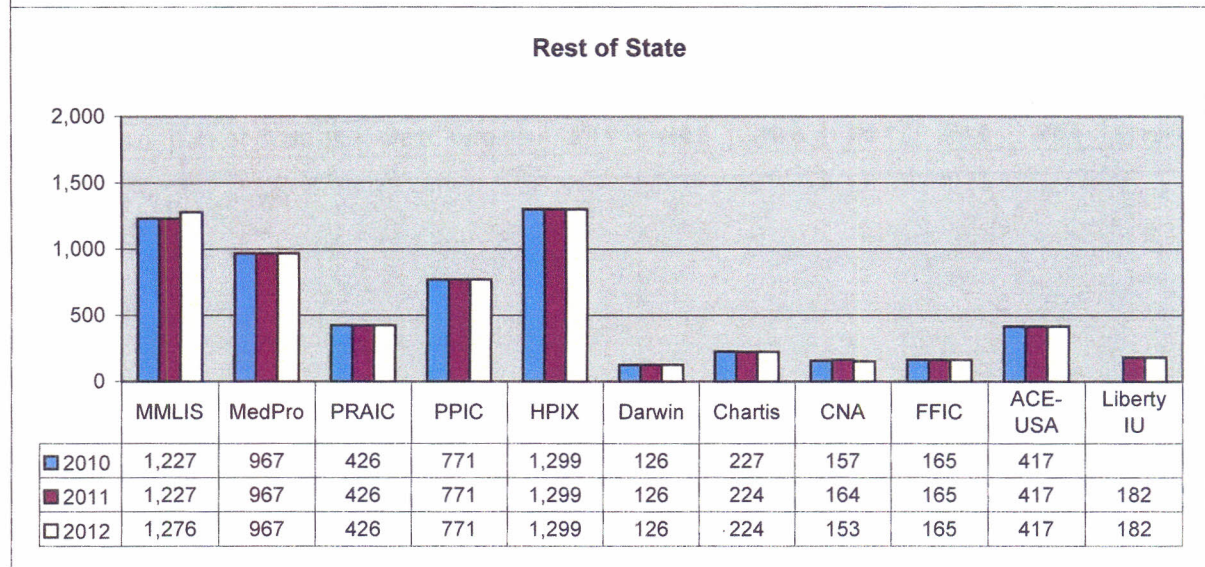
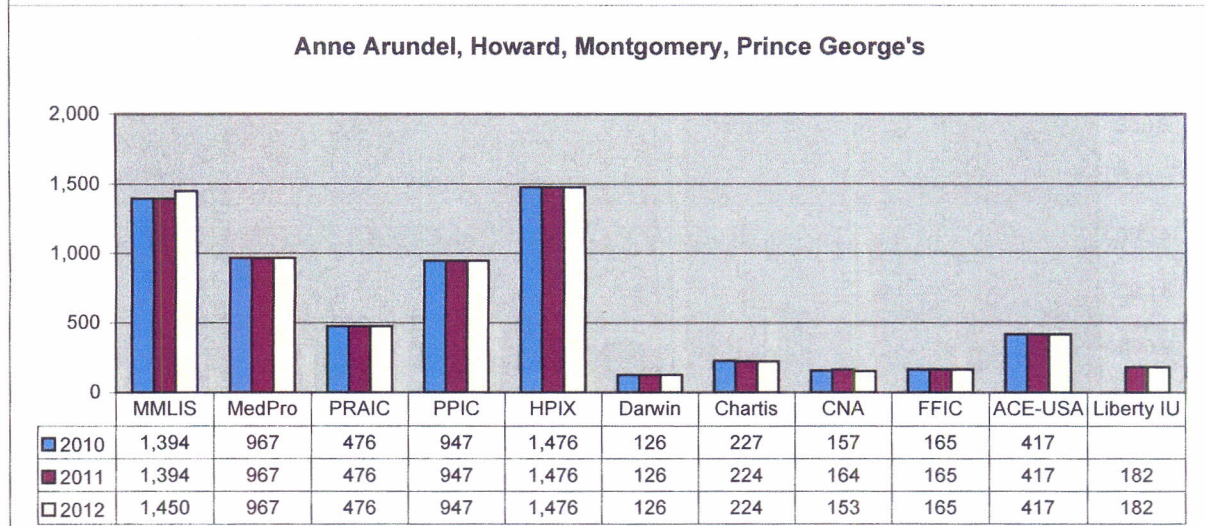
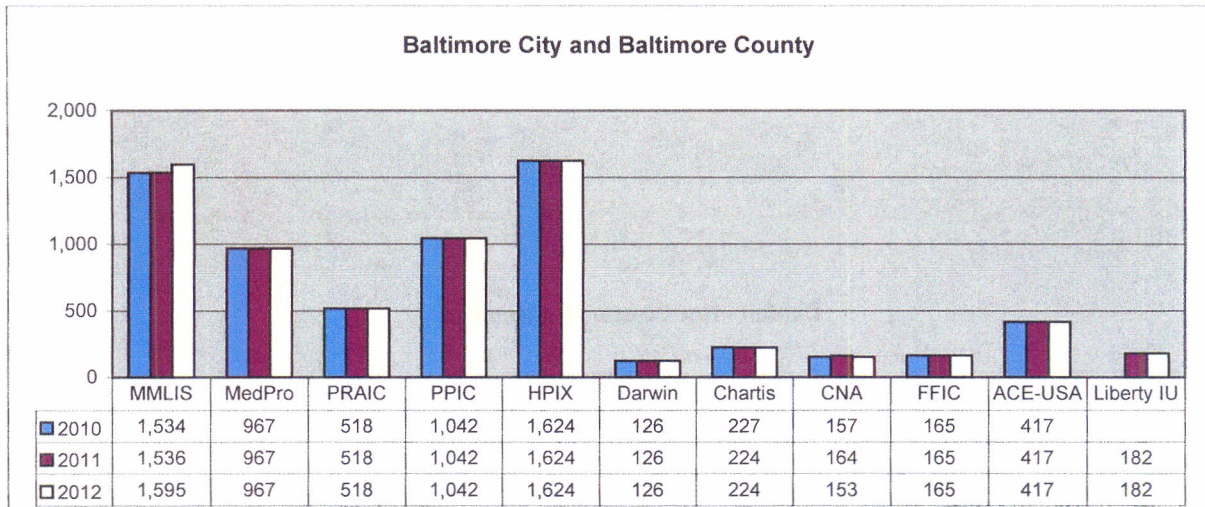
Nurse Practitioner - Class A - Employed



Nurse Anesthetists (Spvs By Ane)

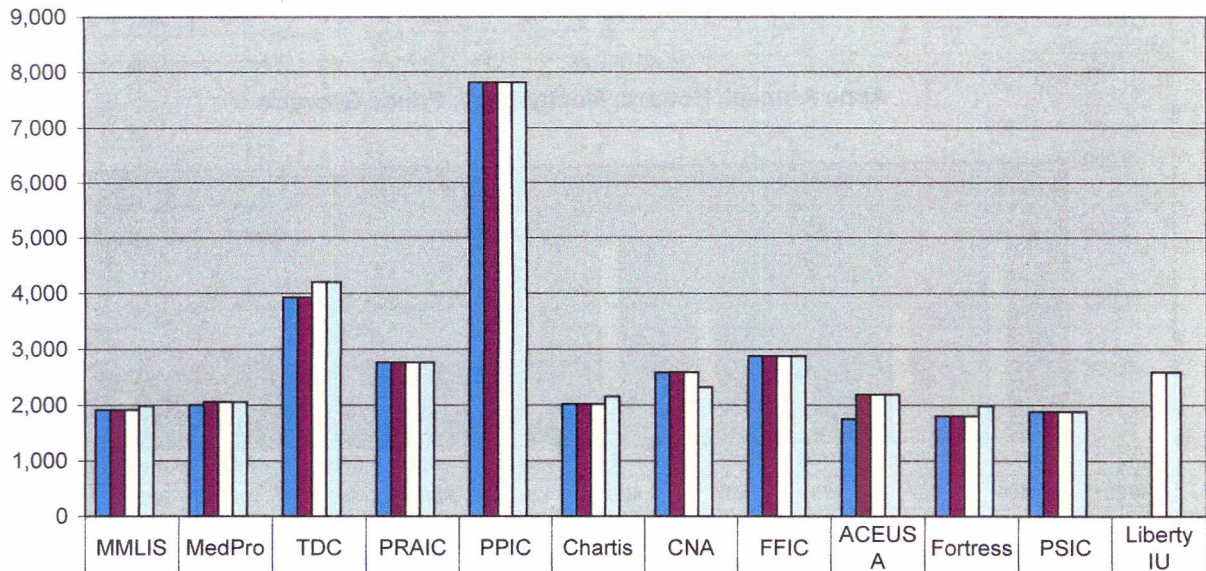


Physical Therapists (Employed)



Dentist - Not Otherwise Classified

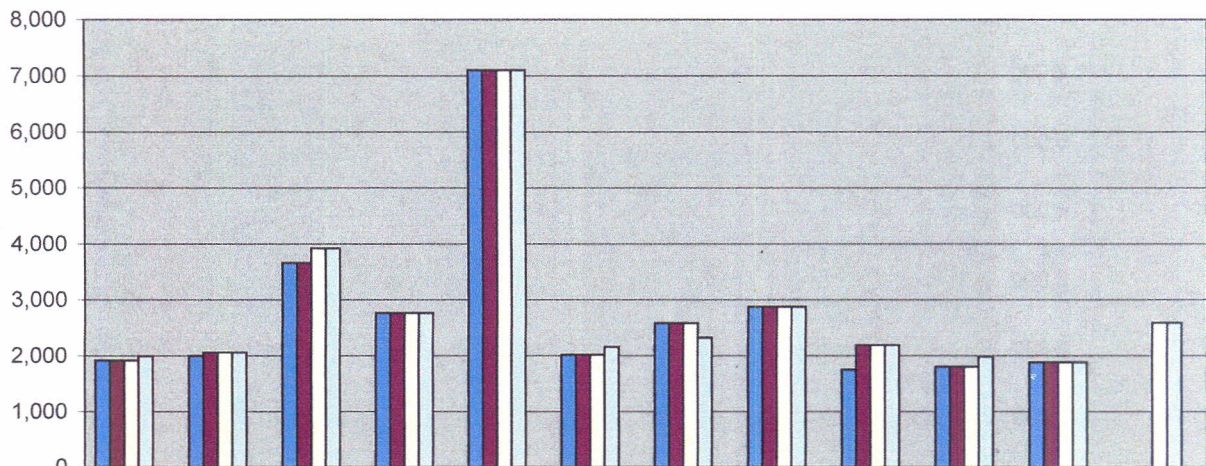
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	Chartis	CNA	FFIC	ACEUS A	Fortress	PSIC	Liberty IU
■ 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
□ 2012	1,990	2,058	4,201	2,762	7,812	2,155	2,322	2,875	2,188	1,983	1,878	2,585
■ % chg 09 to 12	4.0%	3.1%	7.0%	0.0%	0.0%	7.0%	-10.0%	0.0%	25.0%	10.1%	0.0%	

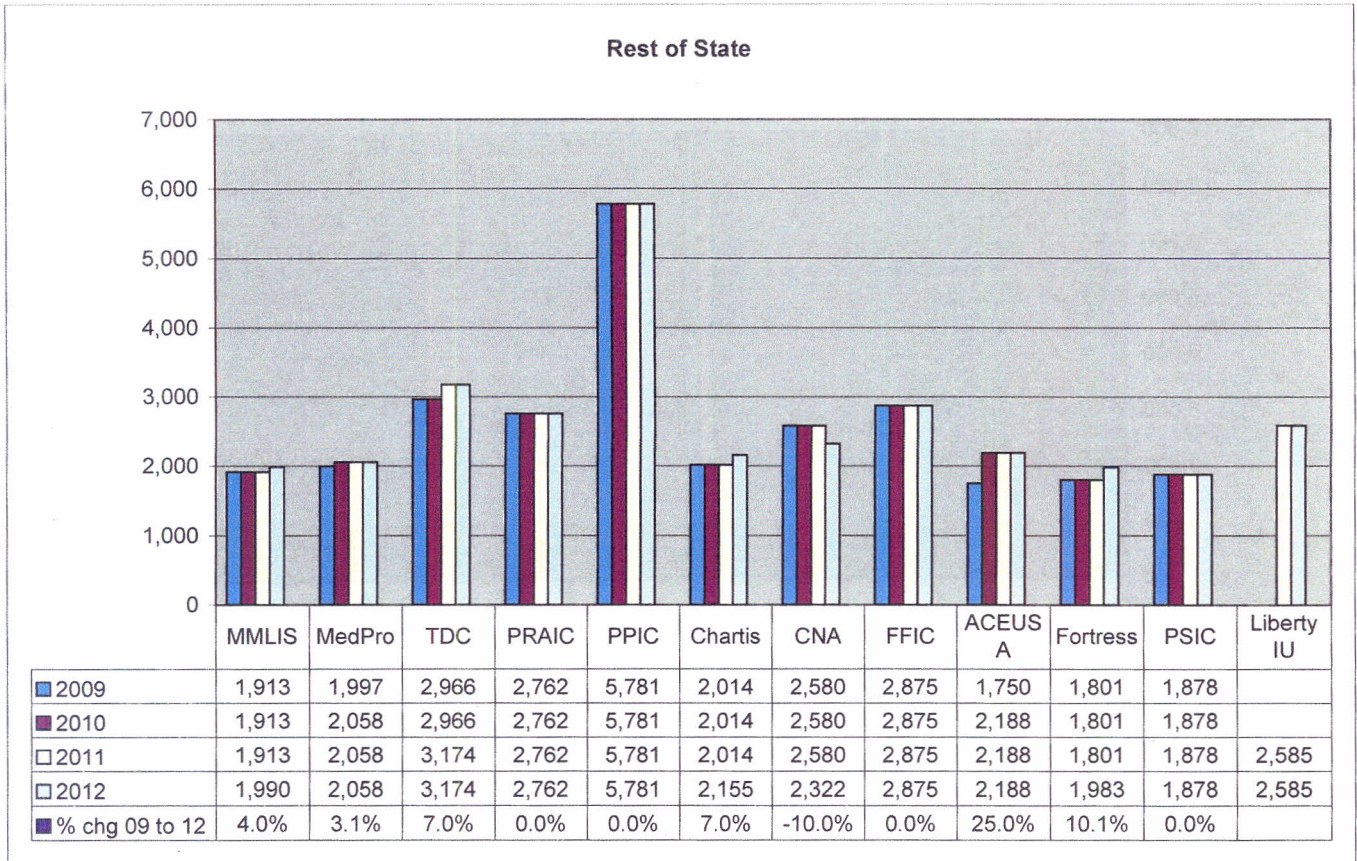
Dentist - Not Otherwise Classified

Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	Chartis	CNA	FFIC	ACEUS A	Fortress	PSIC	Liberty IU
■ 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
□ 2012	1,990	2,058	3,921	2,762	7,101	2,155	2,322	2,875	2,188	1,983	1,878	2,585
■ % chg 09 to 12	4.0%	3.1%	7.0%	0.0%	0.0%	7.0%	-10.0%	0.0%	25.0%	10.1%	0.0%	

Dentist - Not Otherwise Classified



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

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

***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 2011***

ACE American Insurance Co.
American Casualty Co of Reading
American Home Assurance Co.
American Insurance Co.
Campmed Casualty & Indemnity
Catlin Insurance Co., Inc
Chicago Insurance Co.
Continental Casualty Co.
Darwin National Insurance Co.
Everest National Insurance 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
NORCAL Mutual Insurance Co.
OneBeacon Insurance Co.
PACO Assurance Co., Inc.
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.
The Doctors Co., an Interinsurance Exch.
United States Fire Insurance Co.
Zurich American Insurance Co.

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

Exhibit I
Page 1

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
Lexington Insurance Co.	2006	Surplus Lines	0	0	0	0	10	0	4
Lexington Insurance Co.	2007	Surplus Lines	0	0	0	1	16	0	6
Lexington Insurance Co.	2008	Surplus Lines	0	0	0	7	19	0	5
Lexington Insurance Co.	2009	Surplus Lines	0	0	0	14	30	0	2
Lexington Insurance Co.	2010	Surplus Lines	0	0	0	1	23	0	3
Lexington Insurance Co.	2011	Surplus Lines	0	0	0	1	43	0	5
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
National Fire & Marine Insurance Co.	2011	Surplus Lines	0	0	0	0	4	5	9
General Star Indemnity Co.	2006	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	1	5	2	2
General Star Indemnity Co.	2008	Surplus Lines	0	0	0	1	9	2	3
General Star Indemnity Co.	2009	Surplus Lines	0	5	0	0	11	1	2
General Star Indemnity Co.	2010	Surplus Lines	0	10	0	2	12	2	1
General Star Indemnity Co.	2011	Surplus Lines	0	9	0	0	12	2	2
Nautilus Insurance Company	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Nautilus Insurance Company	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Nautilus Insurance Company	2008	n/a	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
Nautilus Insurance Company	2011	Surplus Lines	0	0	0	0	0	0	2
Admiral Insurance Company	2006	Surplus Lines	0	0	0	7	4	1	1
Admiral Insurance Company	2007	Surplus Lines	0	0	0	16	9	2	3
Admiral Insurance Company	2008	Surplus Lines	0	0	0	14	10	2	0
Admiral Insurance Company	2009	Surplus Lines	0	0	0	13	11	1	0
Admiral Insurance Company	2010	Surplus Lines	0	0	0	16	21	1	3
Admiral Insurance Company	2011	Surplus Lines	0	0	0	19	25	1	2

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

Exhibit I
Page 2

Company Name	Year	Type of Policy	Number with	Number with	Number with	Number with	Number with	Number with
			\$15,000 Deductible	\$20,000 Deductible	\$25,000 Deductible	\$50,000 Deductible	\$100,000 Deductible	\$250,000 Deductible
Lexington Insurance Co.	2006	Surplus Lines	0	0	13	0	0	0
Lexington Insurance Co.	2007	Surplus Lines	0	0	12	0	0	0
Lexington Insurance Co.	2008	Surplus Lines	1	0	7	0	0	0
Lexington Insurance Co.	2009	Surplus Lines	0	0	4	1	2	0
Lexington Insurance Co.	2010	Surplus Lines	0	0	5	1	1	2
Lexington Insurance Co.	2011	Surplus Lines	0	0	4	1	1	0
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
National Fire & Marine Insurance Co.	2011	Surplus Lines	1	1	6	0	1	0
General Star Indemnity Co.	2006	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
General Star Indemnity Co.	2008	Surplus Lines	4	1	0	0	0	0
General Star Indemnity Co.	2009	Surplus Lines	2	0	0	0	0	0
General Star Indemnity Co.	2010	Surplus Lines	0	0	0	0	0	0
General Star Indemnity Co.	2011	Surplus Lines	0	0	0	0	0	0
Nautilus Insurance Company	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Nautilus Insurance Company	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Nautilus Insurance Company	2008	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
Nautilus Insurance Company	2010	Surplus Lines	0	0	0	0	0	0
Nautilus Insurance Company	2011	Surplus Lines	0	0	0	3	0	0
Admiral Insurance Company	2006	Surplus Lines	0	1	0	0	0	0
Admiral Insurance Company	2007	Surplus Lines	0	0	0	0	0	0
Admiral Insurance Company	2008	Surplus Lines	0	0	0	0	0	0
Admiral Insurance Company	2009	Surplus Lines	0	0	0	0	0	0
Admiral Insurance Company	2010	Surplus Lines	2	0	0	0	0	0
Admiral Insurance Company	2011	Surplus Lines	0	1	0	0	0	0

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

Exhibit I
Page 3

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
BerkleyAssurance Company	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
BerkleyAssurance Company	2007	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
BerkleyAssurance Company	2008	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
BerkleyAssurance Company	2009	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
BerkleyAssurance Company	2010	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
BerkleyAssurance Company	2011	Surplus Lines	0	0	0	2	0	0	0
Liberty Surplus Insurance Corp.	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Liberty Surplus Insurance Corp.	2007	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Liberty Surplus Insurance Corp.	2008	Surplus Lines	0	0	0	0	0	0	0
Liberty Surplus Insurance Corp.	2009	Surplus Lines	0	0	0	0	0	0	0
Liberty Surplus Insurance Corp.	2010	Surplus Lines	0	0	0	0	0	0	0
Liberty Surplus Insurance Corp.	2011	Surplus Lines	0	0	0	0	0	0	0
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
Steadfast Insurance Company	2011	Surplus Lines	0	0	0	0	0	0	0
Columbia Casualty Company	2006	Surplus Lines	0	0	0	0	7	0	1
Columbia Casualty Company	2007	Surplus Lines	0	0	0	1	9	0	1
Columbia Casualty Company	2008	Surplus Lines	0	0	0	1	14	1	2
Columbia Casualty Company	2009	Surplus Lines	0	0	0	1	19	0	1
Columbia Casualty Company	2010	Surplus Lines	0	1	0	2	17	0	2
Columbia Casualty Company	2011	Surplus Lines	0	1	0	0	13	1	2
Princeton Excess & Surplus Lines Ins. Co.	2006	Surplus Lines	0	0	0	0	0	0	0
Princeton Excess & Surplus Lines Ins. Co.	2007	Surplus Lines	0	0	0	0	0	0	0
Princeton Excess & Surplus Lines Ins. Co.	2008	Surplus Lines	0	0	0	0	0	0	0
Princeton Excess & Surplus Lines Ins. Co.	2009	Surplus Lines	0	0	0	0	0	0	0
Princeton Excess & Surplus Lines Ins. Co.	2010	Surplus Lines	0	0	0	0	0	0	0
Princeton Excess & Surplus Lines Ins. Co.	2011	Surplus Lines	0	0	0	0	0	0	0

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

Exhibit I
Page 4

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
BerkleyAssurance Company	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
BerkleyAssurance Company	2007	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
BerkleyAssurance Company	2008	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
BerkleyAssurance Company	2009	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
BerkleyAssurance Company	2010	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
BerkleyAssurance Company	2011	Surplus Lines	0	0	0	0	0	0
Liberty Surplus Insurance Corp.	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Liberty Surplus Insurance Corp.	2007	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Liberty Surplus Insurance Corp.	2008	Surplus Lines	0	0	0	0	0	0
Liberty Surplus Insurance Corp.	2009	Surplus Lines	0	0	0	0	0	0
Liberty Surplus Insurance Corp.	2010	Surplus Lines	0	0	0	0	0	0
Liberty Surplus Insurance Corp.	2011	Surplus Lines	0	0	0	0	0	0
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
Steadfast Insurance Company	2011	Surplus Lines	0	0	1	1	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
Columbia Casualty Company	2011	Surplus Lines	0	0	0	0	0	0
Princeton Excess & Surplus Lines Ins. Co.	2006	Surplus Lines	0	0	0	0	0	0
Princeton Excess & Surplus Lines Ins. Co.	2007	Surplus Lines	0	0	0	0	0	0
Princeton Excess & Surplus Lines Ins. Co.	2008	Surplus Lines	0	0	0	0	0	0
Princeton Excess & Surplus Lines Ins. Co.	2009	Surplus Lines	0	0	0	0	0	0
Princeton Excess & Surplus Lines Ins. Co.	2010	Surplus Lines	0	0	0	0	0	0
Princeton Excess & Surplus Lines Ins. Co.	2011	Surplus Lines	0	0	0	0	0	0

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

Exhibit I
Page 5

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
Professional Security Insurance Company	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Professional Security Insurance Company	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Professional Security Insurance Company	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Professional Security Insurance Company	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Professional Security Insurance Company	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Professional Security Insurance Company	2011	Surplus Lines	0	0	0	0	0	0	0
Landmark American Insurance Company	2006	Surplus Lines	0	0	0	8	17	1	3
Landmark American Insurance Company	2007	Surplus Lines	0	0	0	10	24	1	5
Landmark American Insurance Company	2008	Surplus Lines	0	1	0	23	17	1	8
Landmark American Insurance Company	2009	Surplus Lines	0	1	0	24	11	1	10
Landmark American Insurance Company	2010	Surplus Lines	0	1	0	19	11	1	7
Landmark American Insurance Company	2011	Surplus Lines	0	2	0	22	9	0	5
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	8
Illinois Union Insurance Company	2011	Surplus Lines	0	0	0	0	1	0	9
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
Interstate Fire & Casualty Ins Co	2011	Surplus Lines	0	0	0	3	3	0	1
Evanston Insurance Co.	2006	Surplus Lines	0	6	0	9	19	0	4
Evanston Insurance Co.	2007	Surplus Lines	0	5	0	8	14	1	8
Evanston Insurance Co.	2008	Surplus Lines	0	3	0	11	18	1	5
Evanston Insurance Co.	2009	Surplus Lines	0	4	0	10	20	0	5
Evanston Insurance Co.	2010	Surplus Lines	0	5	0	14	25	0	6
Evanston Insurance Co.	2011	Surplus Lines	0	4	0	14	22	0	4

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

Exhibit I
Page 6

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
Professional Security Insurance Company	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Professional Security Insurance Company	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Professional Security Insurance Company	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Professional Security Insurance Company	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Professional Security Insurance Company	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Professional Security Insurance Company	2011	Surplus Lines	0	0	0	0	0	0
Landmark American Insurance Company	2006	Surplus Lines	1	0	0	1	0	0
Landmark American Insurance Company	2007	Surplus Lines	1	0	0	3	0	0
Landmark American Insurance Company	2008	Surplus Lines	1	0	0	2	0	0
Landmark American Insurance Company	2009	Surplus Lines	1	0	0	3	2	0
Landmark American Insurance Company	2010	Surplus Lines	1	0	0	1	3	0
Landmark American Insurance Company	2011	Surplus Lines	0	0	0	1	3	0
Illinois Union Insurance Company	2006	Surplus Lines	0	0	0	0	0	0
Illinois Union Insurance Company	2007	Surplus Lines	0	0	0	0	0	0
Illinois Union Insurance Company	2008	Surplus Lines	0	0	0	0	0	0
Illinois Union Insurance Company	2009	Surplus Lines	0	0	0	0	0	0
Illinois Union Insurance Company	2010	Surplus Lines	0	0	3	1	0	3
Illinois Union Insurance Company	2011	Surplus Lines	0	0	4	1	1	1
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
Interstate Fire & Casualty Ins Co	2011	Surplus Lines	0	0	0	0	0	0
Evanston Insurance Co.	2006	Surplus Lines	0	0	0	0	0	1
Evanston Insurance Co.	2007	Surplus Lines	0	1	0	1	0	1
Evanston Insurance Co.	2008	Surplus Lines	0	0	1	1	0	1
Evanston Insurance Co.	2009	Surplus Lines	0	0	0	1	0	1
Evanston Insurance Co.	2010	Surplus Lines	0	0	0	1	0	1
Evanston Insurance Co.	2011	Surplus Lines	0	0	0	1	0	1

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

Exhibit I
Page 7

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

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

Exhibit I
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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
Essex Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0
Essex Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0
Essex Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0
Essex Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0
Essex Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
Essex Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0
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
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
Homeland Insurance Co. of New York	2006	Surplus Lines	0	0	0	0	0	0
Homeland Insurance Co. of New York	2007	Surplus Lines	0	0	1	2	1	0
Homeland Insurance Co. of New York	2008	Surplus Lines	0	0	1	1	1	0
Homeland Insurance Co. of New York	2009	Surplus Lines	0	0	0	4	0	0
Homeland Insurance Co. of New York	2010	Surplus Lines	0	0	0	4	0	1
Homeland Insurance Co. of New York	2011	Surplus Lines	0	0	1	2	3	1
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
Arch Specialty Insurance Company	2011	Surplus Lines	1	0	4	2	0	0

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

Exhibit I
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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., Inc.	2006	Surplus Lines	0	0	0	0	0	0	9
ProAssurance Specialty Insurance Co., Inc.	2007	Surplus Lines	0	0	0	0	0	0	2
ProAssurance Specialty Insurance Co., Inc.	2008	Surplus Lines	0	0	0	0	0	0	1
ProAssurance Specialty Insurance Co., Inc.	2009	Surplus Lines	0	0	0	0	1	0	1
ProAssurance Specialty Insurance Co., Inc.	2010	Surplus Lines	0	0	0	0	1	0	0
ProAssurance Specialty Insurance Co., Inc.	2011	Surplus Lines	0	0	0	0	0	0	1
Allied World Assurance Company	2006	Surplus Lines	N/A	N/A	N/A	N/A	N/A	N/A	N/A
Allied World Assurance Company	2007	Surplus Lines	0	0	0	0	0	0	0
Allied World Assurance Company	2008	Surplus Lines	0	0	0	0	0	0	0
Allied World Assurance Company	2009	Surplus Lines	0	0	0	0	0	0	0
Allied World Assurance Company	2010	Surplus Lines	0	0	0	0	0	0	0
Allied World Assurance Company	2011	Surplus Lines	0	0	0	0	1	0	0
Darwin Select Insurance Co.	2006	Surplus Lines	0	0	0	0	1	0	3
Darwin Select Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	5
Darwin Select Insurance Co.	2008	Surplus Lines	0	0	0	0	6	0	5
Darwin Select Insurance Co.	2009	Surplus Lines	0	0	0	0	11	0	4
Darwin Select Insurance Co.	2010	Surplus Lines	0	0	0	0	11	0	7
Darwin Select Insurance Co.	2011	Surplus Lines	0	0	0	0	5	0	8
Hallmark Specialty Insurance Company	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2009	n/a	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
Hallmark Specialty Insurance Company	2011	Surplus Lines	0	0	0	0	5	5	1
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
James River Insurance Company	2011	Surplus Lines	0	1	0	27	13	0	2

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

Exhibit I
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Company Name	Year	Type of Policy	Number	Number	Number	Number	Number	Number
			with \$15,000 Deductible	with \$20,000 Deductible	with \$25,000 Deductible	with \$50,000 Deductible	with \$100,000 Deductible	with \$250,000 Deductible
ProAssurance Specialty Insurance Co., Inc.	2006	Surplus Lines	0	0	1	0	0	0
ProAssurance Specialty Insurance Co., Inc.	2007	Surplus Lines	0	0	0	0	0	0
ProAssurance Specialty Insurance Co., Inc.	2008	Surplus Lines	0	0	0	0	0	0
ProAssurance Specialty Insurance Co., Inc.	2009	Surplus Lines	0	0	0	0	0	0
ProAssurance Specialty Insurance Co., Inc.	2010	Surplus Lines	0	0	1	0	0	0
ProAssurance Specialty Insurance Co., Inc.	2011	Surplus Lines	0	0	1	1	0	0
Allied World Assurance Company	2006	Surplus Lines	N/A	N/A	N/A	N/A	N/A	N/A
Allied World Assurance Company	2007	Surplus Lines	0	0	0	0	0	0
Allied World Assurance Company	2008	Surplus Lines	0	0	0	0	0	0
Allied World Assurance Company	2009	Surplus Lines	0	0	0	0	0	0
Allied World Assurance Company	2010	Surplus Lines	0	0	0	0	0	0
Allied World Assurance Company	2011	Surplus Lines	0	0	0	0	0	0
Darwin Select Insurance Co.	2006	Surplus Lines	0	0	1	0	0	0
Darwin Select Insurance Co.	2007	Surplus Lines	0	0	3	0	0	0
Darwin Select Insurance Co.	2008	Surplus Lines	0	0	5	0	0	0
Darwin Select Insurance Co.	2009	Surplus Lines	1	0	5	0	0	0
Darwin Select Insurance Co.	2010	Surplus Lines	1	0	2	0	1	0
Darwin Select Insurance Co.	2011	Surplus Lines	1	0	2	0	1	0
Hallmark Specialty Insurance Company	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Company	2009	n/a	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
Hallmark Specialty Insurance Company	2011	Surplus Lines	1	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
James River Insurance Company	2011	Surplus Lines	0	0	0	0	0	0

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

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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	0	0	0
Ironshore Specialty Insurance Company	2011	Surplus Lines	0	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2009	Surplus Lines	0	0	0	1	6	1	8
Catlin Specialty Insurance Co.	2010	Surplus Lines	0	0	0	3	5	0	13
Catlin Specialty Insurance Co.	2011	Surplus Lines	0	0	0	4	5	0	11
Cincinnati Specialty Underwriters Co.	2006	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
Cincinnati Specialty Underwriters Co.	2008	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
Cincinnati Specialty Underwriters Co.	2010	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	1	0	0
Rockhill Insurance Company	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Company	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Company	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Company	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Company	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Company	2011	Surplus Lines	0	0	0	0	2	0	0

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

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Company Name	Year	Type of Policy	Number	Number	Number	Number	Number	Number
			with \$15,000 Deductible	with \$20,000 Deductible	with \$25,000 Deductible	with \$50,000 Deductible	with \$100,000 Deductible	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
Ironshore Specialty Insurance Company	2011	Surplus Lines	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2009	Surplus Lines	1	1	1	0	2	0
Catlin Specialty Insurance Co.	2010	Surplus Lines	3	1	2	0	1	1
Catlin Specialty Insurance Co.	2011	Surplus Lines	3	0	1	0	1	0
Cincinnati Specialty Underwriters Co.	2006	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
Cincinnati Specialty Underwriters Co.	2008	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
Cincinnati Specialty Underwriters Co.	2010	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
Rockhill Insurance Company	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Company	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Company	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Company	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Company	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Company	2011	Surplus Lines	0	0	0	0	0	0

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

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Company Name	Year	Type of Policy	Number	Number	Number	Number	Number	Number	Number
			with \$500 Deductible	with \$1,000 Deductible	with \$1,500 Deductible	with \$2,500 Deductible	with \$5,000 Deductible	with \$7,500 Deductible	with \$10,000 Deductible
Healthcare Providers Insurance Exchange	2006	n/a	0	0	0	0	0	0	0
Healthcare Providers Insurance Exchange	2007	n/a	0	0	0	0	0	0	0
Healthcare Providers Insurance Exchange	2008	n/a	0	0	0	0	0	0	0
Healthcare Providers Insurance Exchange	2009	Admitted/Large Group	0	0	0	0	0	0	0
Healthcare Providers Insurance Exchange	2010	Admitted/Large Group	0	0	0	0	0	0	0
Healthcare Providers Insurance Exchange	2011	Admitted/Large Group	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2006	n/a	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2007	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2008	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2009	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2010	Admitted/Multi-risk	0	0	0	0	0	0	0
National Union Fire Insurance Co	2006	Admitted	0	0	0	4	2	0	1
National Union Fire Insurance Co	2007	Admitted	0	0	0	3	2	0	1
National Union Fire Insurance Co	2008	Admitted	0	0	0	1	1	0	0
National Union Fire Insurance Co	2009	Admitted	0	0	0	2	1	0	0
National Union Fire Insurance Co	2010	Admitted	0	0	0	4	1	0	2
National Union Fire Insurance Co	2011	Admitted	0	1	0	3	14	0	0
Campmed Casualty & Indemnity	2006	n/a	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2007	n/a	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2008	n/a	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2009	n/a	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2010	n/a	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2011	Admitted	1	0	0	0	0	0	0
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
American Alternative Insurance Corp.	2011	Admitted	0	0	0	0	0	0	0

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

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Company Name	Year	Type of Policy	Number	Number	Number	Number	Number	Number
			with \$15,000 Deductible	with \$20,000 Deductible	with \$25,000 Deductible	with \$50,000 Deductible	with \$100,000 Deductible	with \$250,000 Deductible
Healthcare Providers Insurance Exchange	2006	n/a	0	0	0	0	0	0
Healthcare Providers Insurance Exchange	2007	n/a	0	0	0	0	0	0
Healthcare Providers Insurance Exchange	2008	n/a	0	0	0	0	0	0
Healthcare Providers Insurance Exchange	2009	Admitted/Large Group	0	0	0	0	1	0
Healthcare Providers Insurance Exchange	2010	Admitted/Large Group	0	0	0	0	1	0
Healthcare Providers Insurance Exchange	2011	Admitted/Large Group	0	0	0	0	1	0
ProAssurance Indemnity Co., Inc.	2006	n/a	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2007	Admitted/Multi-risk	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2008	Admitted/Multi-risk	0	0	0	1	0	0
ProAssurance Indemnity Co., Inc.	2009	Admitted/Multi-risk	0	0	2	2	0	0
ProAssurance Indemnity Co., Inc.	2010	Admitted/Multi-risk	0	1	1	1	0	0
National Union Fire Insurance Co	2006	Admitted	0	0	0	0	0	0
National Union Fire Insurance Co	2007	Admitted	0	0	0	0	0	0
National Union Fire Insurance Co	2008	Admitted	0	0	0	0	0	0
National Union Fire Insurance Co	2009	Admitted	0	0	0	0	0	0
National Union Fire Insurance Co	2010	Admitted	0	0	0	0	0	0
National Union Fire Insurance Co	2011	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2006	n/a	0	0	0	0	0	0
Campmed Casualty & Indemnity	2007	n/a	0	0	0	0	0	0
Campmed Casualty & Indemnity	2008	n/a	0	0	0	0	0	0
Campmed Casualty & Indemnity	2009	n/a	0	0	0	0	0	0
Campmed Casualty & Indemnity	2010	n/a	0	0	0	0	0	0
Campmed Casualty & Indemnity	2011	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2006	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2007	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2008	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2009	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2010	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2011	Admitted	0	0	0	0	0	0

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

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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 Indemnity Co., Inc.	2009	Admitted	0	0	0	0	1	0	1
ProAssurance Indemnity Co., Inc.	2010	Admitted	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2011	Admitted	0	0	0	0	0	0	1
Professionals Advocate Insurance Company	2006	Consent to Rate (Admitted)	0	0	0	0	0	0	0
Professionals Advocate Insurance Company	2007	Consent to Rate (Admitted)	0	0	0	0	0	0	0
Professionals Advocate Insurance Company	2008	Consent to Rate (Admitted)	0	0	0	0	0	0	0
Professionals Advocate Insurance Company	2009	Consent to Rate (Admitted)	0	0	0	0	0	0	0
Professionals Advocate Insurance Company	2010	Consent to Rate (Admitted)	0	0	0	0	0	0	0
Professionals Advocate Insurance Company	2011	Consent to Rate (Admitted)	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	1
Medical Mutual Liability Insurance Society of MD	2007	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Insurance Society of MD	2008	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Insurance Society of MD	2009	Consent to Rate (Admitted)	0	0	0	0	0	0	1
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
ProAssurance Specialty Insurance Co., Inc.	2009	Surplus/Multi-risk	0	0	0	0	0	0	1

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

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Company Name	Year	Type of Policy	Number	Number	Number	Number	Number	Number
			with \$15,000 Deductible	with \$20,000 Deductible	with \$25,000 Deductible	with \$50,000 Deductible	with \$100,000 Deductible	with \$250,000 Deductible
ProAssurance Indemnity Co., Inc.	2009	Admitted	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2010	Admitted	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2011	Admitted	0	0	0	0	0	0
Professionals Advocate Insurance Company	2006	Consent to Rate (Admitted)	0	0	0	0	0	0
Professionals Advocate Insurance Company	2007	Consent to Rate (Admitted)	0	0	0	0	0	0
Professionals Advocate Insurance Company	2008	Consent to Rate (Admitted)	0	0	0	0	0	0
Professionals Advocate Insurance Company	2009	Consent to Rate (Admitted)	0	0	0	0	0	0
Professionals Advocate Insurance Company	2010	Consent to Rate (Admitted)	0	0	0	0	0	0
Professionals Advocate Insurance Company	2011	Consent to Rate (Admitted)	0	0	0	0	0	0
Medical Mutual Liability Insurance Society of MD	2006	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Insurance Society of MD	2007	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Insurance Society of MD	2008	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Insurance Society of MD	2009	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Insurance Society of MD	2010	Consent to Rate (Admitted)	0	0	0	0	0	0
Medical Mutual Liability Insurance Society of MD	2011	Consent to Rate (Admitted)	0	0	0	0	0	0
ProAssurance Specialty Insurance Co., Inc.	2009	Surplus/Multi-risk	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
Lexington Insurance Co.	2006	Surplus Lines		
Lexington Insurance Co.	2007	Surplus Lines		
Lexington Insurance Co.	2008	Surplus Lines		
Lexington Insurance Co.	2009	Surplus Lines	\$500,000	1
Lexington Insurance Co.	2010	Surplus Lines	\$500,000	3
Lexington Insurance Co.	2011	Surplus Lines	\$500,000	1
National Fire & Marine Insurance Company	2006	Surplus Lines		
National Fire & Marine Insurance Company	2007	Surplus Lines		
National Fire & Marine Insurance Company	2008	Surplus Lines	\$75,000	1
National Fire & Marine Insurance Company	2009	Surplus Lines		
National Fire & Marine Insurance Company	2010	Surplus Lines		
National Fire & Marine Insurance Company	2011	Surplus Lines		
Admiral Insurance Company	2006	Surplus Lines		
Admiral Insurance Company	2007	Surplus Lines	\$3,500	1
Admiral Insurance Company	2008	Surplus Lines	\$3,500	1
Admiral Insurance Company	2009	Surplus Lines	\$3,500	1
Admiral Insurance Company	2010	Surplus Lines	\$3,500	1
Admiral Insurance Company	2011	Surplus Lines	\$3,500	1
Nautilus Insurance Company	2006	n/a		
Nautilus Insurance Company	2007	n/a		
Nautilus Insurance Company	2008	n/a		
Nautilus Insurance Company	2009	Surplus Lines	\$200,000	1
Nautilus Insurance Company	2010	Surplus Lines	\$200,000	1
Nautilus Insurance Company	2011	Surplus Lines		
Illinois Union Insurance Company	2006	Surplus Lines		
Illinois Union Insurance Company	2007	Surplus Lines		
Illinois Union Insurance Company	2008	Surplus Lines		
Illinois Union Insurance Company	2009	Surplus Lines		
Illinois Union Insurance Company	2010	Surplus Lines	\$250,000	1
Illinois Union Insurance Company	2011	Surplus Lines	\$250,000	1

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

Company Name	Year	Type of Policy	Deductible	
			Amount	Count
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

	Year	Type of Policy	Deductible Amounts		
			\$500,000	\$1,000,000	\$2,000,000
Homeland Insurance Co. of New York	2006	Surplus Lines	1	1	0
Homeland Insurance Co. of New York	2007	Surplus Lines	1	2	0
Homeland Insurance Co. of New York	2008	Surplus Lines	0	0	0
Homeland Insurance Co. of New York	2009	Surplus Lines	0	1	1
Homeland Insurance Co. of New York	2010	Surplus Lines	0	0	1
Homeland Insurance Co. of New York	2011	Surplus Lines	0	0	1

Closed Claim Counts by Company from 2005 to 2011

Exhibit J
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Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	Totals
ACE American Insurance Company					5	7	3	15
American Casualty Co Of Reading PA				2	6	12	15	35
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	2	5
Cincinnati Insurance Company	3			2	4	9	3	21
Continental Casualty Company		5	17	23	42	49	97	233
Darwin National Assurance Company				2	4	1	3	10
Doctors Company An Inter Insurance Exch	44	65	80	73	107	99	95	563
Firemans Fund Insurance Company						1		1
Fortress Insurance Company				6		3	4	13
Granite State Insurance Co				1		1		2
Healthcare Providers Ins Exch (f/k/a MD HPIX)			5	5	20	32	40	102
Medical Mutual Liability Insurance Soc Of MD	314	256	246	290	272	271	317	1966
Medical Protective Company	51	49	84	68	53	57	62	424
National Union Fire Ins Co of Pittsburg, PA		1			5	1	10	17
NCMIC Insurance Company			1	3	3	4	2	13
PACO Assurance Company						1	1	2
Podiatry Insurance Company Of America	2	2	14	13	14	9	8	62
Preferred Professional Insurance Co	4	7	9	8	9	7	32	76
ProAssurance Indemnity Company					23	20	38	81
ProAssurance National Capital	13	78	57	43	21	8	2	222
Professionals Advocate Insurance Co	9	8	8	3	7	12	8	55
St Paul Fire & Marine Insurance Co	1							1
Truck Insurance Exchange	3	2	1	1	1			8
Valiant Insurance Company						1	1	2
TOTALS for Admitted Carriers	444	474	523	545	598	607	743	3934

Closed Claim Counts by Company from 2005 to 2011

Exhibit J
Page 2

Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	Totals
Admiral Insurance Company							3	3
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	9
Columbia Casualty Company	4	4	3	4	2	15	12	44
Darwin Select Insurance Company				1		5	6	12
Evanston Insurance Company						7	5	12
Everest Indemnity Insurance Company	12	31	107	73	129	82	61	495
Everest National Insurance Company	1	2						3
Executive Risk Indemnity Company		1	3	2	1			7
General Star Indemnity Company					1	2		3
Hallmark Specialty Insurance Company							1	1
Homeland Insurance Co of NY						1	2	3
Illinois Union Insurance Company						1	2	3
Interstate Fire and Casualty Company			1					1
Landmark American Insurance Company					2			2
Lexington Insurance Company	31	30	34	21	20	24	85	245
Liberty Surplus Insurance Corporation							2	2
National Fire & Marine Insurance Company			1	7	5	4	8	25
OneBeacon Insurance Co						1		1
Professional Underwriters Liability Insurance Co					1	1		2
Various Underwriters at Lloyds (WL)		2	1	2			1	6
TOTALS for Surplus Lines Carriers	53	76	157	112	177	148	195	918

Closed Claim Counts by Company from 2005 to 2011

Exhibit J
Page 3

Other Lines Carriers	2005	2006	2007	2008	2009	2010	2011	Totals
AMN - as Self-Insured Carrier				1				1
Applied Medico-Legal Solutions RRG							1	1
Cen-Mar Assurance / Carroll Hospital Center				2		6	5	13
Catlin Insurance Agency (Lloyds)						4	8	12
EmCare, Inc							11	11
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
St. Joseph Hospital /CHI (self-insured)							8	8
TIG Insurance Company				1				1
Travelers Indemnity Company				1				1
Total for Other Carriers	7	49	39	32	6	34	33	200
Grand Total - All Carrier Types	504	599	719	689	781	789	971	5052

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

Number of Closed Claims by Specialty from 2005 to 2011

Exhibit K
Page 1

Specialty	2005	2006	2007	2008	2009	2010	2011	Totals
Administrative Medicine	1	19	3	4		2	2	31
Allergy/Immunology							1	1
Ambulance Service				1	2			3
Anesthesiology	15	20	12	20	16	21	16	120
Blank / Other		27	1	1				29
Cardiology	21	18	18	25	26	46	93	247
Cardiovascular Disease						1		1
Corporation				1				1
Dental - dental specialty incl surgery						2	2	4
Dental - dentist	6	5	14	25	43	65	59	217
Dental - other					1		10	11
Dermatology	7	2		6	6	6	3	30
Emergency Room Medicine	30	29	40	44	46	37	51	277
Endocrinology		1		1	3			5
Family/General Practice - Incl OB	2			1	6	3	4	16
Family/General Practice - No OB	25	18	17	25	64	38	42	229
Gastroenterology	11	11	8	7	16	11	9	73
General Preventive Medicine		2			1			3
Geneticist					1			1
Geriatrics					1			1
Gynecology	12	14	8	10	11	10	16	81
Health Care Facility					2	5	7	14
Hematology			1	1	6		4	12
Hospital					19	15	16	50
Hospitalist/House Staff	1		1	2	2	3	2	11
Imaging center					2		2	4
Infectious Diseases						2	6	8
Intensive Care Medicine	3	10	3	9		2	3	30
Internal Medicine	66	58	46	71	69	79	78	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 2011

Exhibit K
Page 2

Specialty	2005	2006	2007	2008	2009	2010	2011	Totals
Nephrology		1	2	3	2	10	3	21
Neurology	6	8	13	16	15	20	25	103
Not a physician/surgeon	13	17	84	78	80	99	107	478
Nurse - all other	3	2	16	11	32	29	60	153
Nurse Anesthetist			2	5	1	3	3	14
Nurse Midwife			1			2		3
Nurse Practitioner						8	6	14
Nutrition				1				1
OB/GYN	50	68	48	45	46	53	51	361
Obstetrics	3	1			5	2	1	12
Obstetrics - birthing/facility							1	1
On Staff Physician - Prison/Correctional	36	39	55	41	11	3	4	189
Oncology			1		1			2
Ophthalmology	1	12	4	7	9	9	7	49
Orthopedic	38	39	22	44	51	34	28	256
Other - not MPL claim		6	1	1				8
Otorhinolaryngology	1	2	3	2	6	3	5	22
Pathology	3	2	3	4	8	3	6	29
Pediatrics	7	10	7	9	6	9	18	66
Physical Medicine and Rehabilitation			3	3	6	4	3	19
Physician - not otherwise classed	10	3	21	21	24	13	19	111
Physician's Assistant		1	1		9	10	14	35
Prison/Correctional Services	7	16	64	20	6	7	13	133
Psychiatrist						3	5	8
Psychologist						4	7	11
Public Health				4		1		5
Pulmonary Diseases	4	3	5	7	7	8	15	49
Radiology	15	39	41	30	25	21	36	207
Rehabilitation - other						2	1	3
Rheumatology			1	3	2	1		7
Surgeon - not otherwise classed	41	46	45	44	46	53	65	340
Thoracic	6	5	5	6	7	3	8	40

Number of Closed Claims by Specialty from 2005 to 2011

Exhibit K
Page 3

Specialty	2005	2006	2007	2008	2009	2010	2011	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	102
Vascular	15	12	9	12	16	3	8	75
TOTALS	504	599	719	689	781	789	971	5052

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 2011

Exhibit L
Page 1

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	Totals
Allegany County Arbitration	2	2	4	2	2	0	2	14
Allegany County Circuit Court	3	6	3	4	21	8	14	59
Allegany County District Court	1	0	0	0	3	9	17	30
Allegany County Small Claims Court	0	0	0	0	0	0	1	1
Anne Arundel County Arbitration	4	0	1	1	0	4	4	14
Anne Arundel County Circuit Court	37	49	37	31	42	34	49	279
Anne Arundel County District Court	3	2	3	0	1	4	2	15
Anne Arundel - unknown	0	1	0	0	0	0	0	1
Baltimore City Arbitration	3	5	9	2	10	13	24	66
Baltimore City Circuit Court	49	56	58	85	80	110	93	531
Baltimore City District Court	0	1	1	1	3	4	2	12
Baltimore City, MD - Other	1	4	0	2	1	0	0	8
Baltimore County Arbitration	5	3	0	0	5	6	22	41
Baltimore County Circuit Court	70	59	58	49	72	79	95	482
Baltimore County District Court	2	5	1	0	11	7	3	29
Baltimore County - unknown	2	6	0	0	1	1	0	10
Baltimore County - Small Claims Court	0	0	0	0	1	1	1	3
Baltimore MD Circuit Court	4	10	5	9	0	0	0	28
Baltimore - unknown, District Court	0	0	0	0	2	0	0	2
Baltimore, MD unknown which court	1	5	1	0	0	2	1	10
Calvert County Arbitration	0	0	0	0	1	2	1	4
Calvert County Circuit Court	10	4	12	10	2	5	8	51
Calvert County District Court	1	0	0	2	0	0	0	3
Caroline County arbitration	0	1	0	0	0	0	0	1
Caroline County Circuit Court	0	2	0	0	1	2	1	6
Carroll County Arbitration	0	0	0	0	0	2	0	2
Carroll County Circuit Court	3	7	5	12	3	13	20	63
Cecil County Circuit Court	3	3	1	2	7	5	1	22
Cecil County District Court	0	0	0	0	0	1	0	1
Charles County Arbitration	0	0	0	1	1	0	0	2
Charles County Circuit Court	7	11	5	4	2	10	9	48
Charles County District Court	1	0	0	0	0	0	0	1
Charles County Small Claims Court	0	0	0	0	0	0	1	1
Dorchester County Circuit Court	1	0	2	0	0	0	1	4
Dorchester County District Court	0	0	0	1	2	1	0	4

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2011

Exhibit L
Page 2

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	Totals
Frederick County Arbitration	0	0	1	1	0	0	1	3
Frederick County Circuit Court	21	15	9	17	26	17	14	119
Frederick County District Court	1	0	1	0	1	0	0	3
Frederick County - unknown	0	1	0	0	0	0	0	1
Frederick MD State Circuit Court	0	1	0	0	0	0	0	1
Garrett County Circuit Court	2	1	0	0	0	0	3	6
Harford County Arbitration	1	0	2	4	7	1	11	26
Harford County Circuit Court	11	11	15	9	12	22	9	89
Howard County Arbitration	1	0	0	0	1	2	0	4
Howard County Circuit Court	6	7	7	10	8	12	9	59
Howard County District Court	0	0	4	0	0	2	6	12
Kent County Arbitration	0	4	0	0	2	0	0	6
Kent County Circuit Court	1	1	4	2	5	0	1	14
Montgomery County Arbitration	2	1	10	20	9	12	13	67
Montgomery County Circuit Court	41	39	51	56	62	52	95	396
Montgomery County District Court	1	0	1	1	5	4	4	16
Montgomery County Small Claims Court	0	2	0	0	0	0	1	3
Prince George's County Arbitration	4	8	5	8	3	7	4	39
Prince George's County Circuit Court	49	73	70	95	86	71	96	540
Prince George's County District Court	2	0	0	2	1	4	5	14
Prince George's County - unknown	0	5	0	5	0	0	0	10
Prince George's County Small Claims Court	0	0	0	0	0	0	1	1
Queen Anne's County Arbitration	0	0	0	2	0	0	0	2
Queen Anne's County Circuit Court	0	0	3	1	0	0	0	4
Queen Anne's County District Court	0	0	0	0	0	1	0	1
St. Mary's County Arbitration	0	0	0	0	1	0	0	1
St. Mary's County Circuit Court	7	5	6	5	3	2	2	30
St. Mary's County District Court	0	0	0	1	1	0	0	2
Somerset County Circuit Court	0	0	1	1	2	2	0	6
Somerset County District Court	0	0	0	0	8	7	7	22
Somerset County Small Claims Court	0	0	0	0	0	0	1	1
Talbot County Circuit Court	11	13	13	2	3	4	3	49
Washington County Arbitration	3	1	2	0	4	4	3	17
Washington County Circuit Court	13	9	8	9	6	1	4	50
Washington County District Court	0	0	0	2	12	13	15	42
Washington County Small Claims Court	0	0	0	0	1	0	0	1

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2011

Exhibit L
Page 3

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	Totals
Wicomico County Arbitration	0	0	1	1	0	0	1	3
Wicomico County Circuit Court	14	10	16	12	18	14	30	114
Wicomico County District Court	0	0	0	0	1	1	2	4
Worcester County Arbitration	0	0	0	0	0	0	1	1
Worcester County Circuit Court	3	0	0	1	4	4	2	14
Totals for Maryland Courts	407	449	436	485	566	582	716	3641
Claims not resulting in a suit	52	86	126	88	96	138	131	717
OTHER COURTS or JURISDICTIONS								
Maryland Health Claims ADR (County unknown)	13	22	41	33	28	10	18	165
Maryland Board of Physicians	0	0	1	0	0	0	0	1
Maryland Dental Board	0	0	1	0	0	0	0	1
Mediation	0	0	0	5	0	0	0	5
Maryland Court of Special Appeals	1	0	1	1	1	0	1	5
US District Court for Maryland	17	24	74	66	87	48	81	397
US Supreme Court	0	0	1	0	0	0	0	1
Out of State Courts	4	3	10	0	1	0	4	22
Other Courts	8	11	14	11	2	11	18	75
Total Other Courts or Jurisdictions	43	60	143	116	119	69	122	672
GRAND TOTALS	502	595	705	689	781	789	969	5030
Court Information Not Provided / Unknown	2	4	14				2	22

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.

