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Governor

ANTHONY G. BROWN
Lt. Governor



THERESE M. GOLDSMITH
Commissioner

NANCY GRODIN
Deputy Commissioner

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July 28, 2014

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

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

Re: 2014 Report on the Availability and Affordability of
Health Care Medical Professional Liability Insurance– MSAR # 2976

Dear President Miller and Speaker Busch:

Pursuant to Section 4-405(e) of the Insurance Article, the Maryland Insurance Administration (“MIA”) is charged with annually reporting to the Legislative Policy Committee the Commissioner’s findings as to the impact of Chapter 5 of the Acts of the 2004 Special Session of the General Assembly and Chapter 477 of the Acts of the General Assembly of 1994 on the availability of health care malpractice and other liability insurance in the State. The MIA is enclosing its 2014 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

Enclosure

cc: Legislative Policy Committee (37 copies)
Lynne B. Porter, Committee Staff
Sarah T. Albert, Library & Information Services (5 copies)
Nancy J. Egan, Director of Government Relations



**2014 Report on Availability and
Affordability of Health Care Medical
Professional Liability Insurance in
Maryland**

**July 2014
MSAR 2976**

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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 2013, two insurer groups wrote nearly 60 percent of all medical malpractice insurance premiums.

Medical malpractice insurance can be a highly volatile line of business. Medical malpractice insurance premiums increased significantly between 2002 and 2005 then decreased or remained the same through 2013. The largest writer of medical malpractice insurance has not requested any changes to its rates in 2014.

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.¹ In 2013, 67 insurer groups wrote medical malpractice insurance in Maryland. Exhibits A1 through A3 provide detailed information about these insurer groups.

Two companies, Medical Mutual Liability Insurance Society of Maryland (“Medical Mutual”) and MCIC VT INC RRG (“MCIC”), wrote nearly 60 percent of all medical malpractice insurance premiums in 2013. 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 47.8 percent and MCIC wrote 11.6 percent of all medical malpractice insurance in 2013.

Exhibit A4 shows the percentage of medical malpractice insurance premium written by the top four companies from 2000 through 2013. Medical Mutual’s market share has exceeded 40 percent every year from 2004 through 2013, and increased by 3.1 percent from 2012 to 2013.

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.

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

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

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

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

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 2011 through 2014. 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, surplus lines insurers and risk retention groups offering medical malpractice insurance in Maryland.

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

\$25,000. Typically, liability insurance policies, including medical malpractice insurance policies, are issued without deductibles.

Closed Claims

One of the factors driving medical malpractice insurance premiums is claims frequency. Since 2006, admitted insurers have been required to submit certain closed claim information on a quarterly basis to the MIA.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 163.5% from 2005 to 2013, there are significant yearly fluctuations. Some of the fluctuation may be attributable to the manner in which this data has been collected by the MIA;⁵ however, from 2008 through 2013, the period of time in which data has been collected uniformly, the number of closed claims increased overall by 92.7 percent. The percentage increase differs significantly among the types of insurers writing coverage: 75.6 percent for admitted insurers, 200 percent for surplus lines insurers and 9.4 percent for risk retention groups. Surplus lines insurers generally provide coverage for higher-risk health care professionals (e.g. those with prior or poor loss history); therefore, it is anticipated that more claims will be filed against these providers and more claims closed by these insurers.

Conclusion

The number of companies offering medical malpractice insurance in Maryland has remained relatively stable over time, and the premiums have remained relatively stable from 2006 through 2013. There was an average premium increase of 4 percent for

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.

the largest underwriter of medical malpractice insurance in the State in 2012; however, no rate changes were made in 2013 or 2014.

The number of closed claims appears to have increased dramatically between 2005 and 2013. Due to changes in data collection methodology, little credence can be given to the percentage increase over the entire time period; however, between 2008 and 2013, data was collected uniformly and the number of closed claims increased overall by 92.7 percent. This increase is driven primarily by the number of closed claims reported by surplus lines insurers that tend to underwrite higher risk health care professionals.

EXHIBIT LIST

Exhibit A1	2013 Medical Professional Liability Premiums by Insurance Group
Exhibit A2	Change in Written Premium by Insurance Group by Type of License from 2012 to 2013
Exhibit A3	2013 Market Share of the Nine Largest Admitted Carriers 2013 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 2013 (Based on 2013 Market Share)
Exhibit A4 - Page 2	Industry and MMLIS Written Premiums (in Millions) from 2000 to 2013 Includes Surplus Lines and RRG's Change in Written Premium from the Prior Year for the Industry and MMLIS
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Exhibit A5	Medical Mutual Rate Change History from 1996 to 2014
Exhibit B	Rate Comparison Charts for Certain Physician Classes from 2011 to 2014
Exhibit C	Rate Comparison Charts for Certain Surgeon Classes from 2011 to 2014
Exhibit D	Rate Comparison Charts for Psychiatrist (Including Child) Class from 2011 to 2014
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Exhibit F	Rate Comparison Charts for Physical Therapists (Employed) from 2011 to 2014
Exhibit G	Rate Comparison Charts for Dentist Class from 2011 to 2014
Exhibit H	Number of Admitted Policies with Deductible Amounts Mandated under Section 19-114 of the Insurance Article
Exhibit I	Number of Policies with All Other Types of Deductibles, Including Surplus Lines Policies
Exhibit J	Closed Claim Counts by Company from 2005 to 2013
Exhibit K	Number of Closed Claims by Specialty from 2005 to 2013
Exhibit L	Number of Suits Filed by Jurisdiction and Venue from 2005 to 2013

2013 Medical Professional Liability Premiums by Insurance Group

2013 Premium Rank	2013 Group Code	2013 Group Name	2013 Insurance Group Premium	2013 Market Share	2013 Admitted Premium	2013 Surplus Lines Premiums	2013 RRG Premium
1	377	MEDICAL INS OF MD GRP	118,764,040	47.75%	118,764,040		
2	0	MCIC VT INC RRG	28,903,891	11.62%			28,903,891
3	831	DOCTORS CO GRP	22,252,338	8.95%	21,075,892	1,176,446	
4	2698	PROASSURANCE CORP GRP	13,024,623	5.24%	12657867	366756	
5	31	BERKSHIRE HATHAWAY GRP	9,800,308	3.94%	8,800,191	1,000,117	
6	218	CNA INS GRP	7,940,857	3.19%	6875489	1065368	
7	12	AMERICAN INTL GRP	4,104,734	1.65%	1,039,248	3,065,486	
8	1129	WHITE MOUNTAINS GRP	3,718,386	1.49%	70578	3647808	
9	4509	IRONSHORE GRP	3,581,291	1.44%		3,581,291	
10	3239	ALLIED WORLD ASSUR HOLDING GRP	3,433,400	1.38%	1864821	1568579	
11	0	HEALTHCARE PROVIDERS INS EXCH	3,157,109	1.27%	3,157,109		
12	785	MARKEL CORP GRP	2,354,927	0.95%		2354927	
13	501	ALLEGHANY GRP	2,283,990	0.92%	1,478,722	805,268	
14	626	ACE LTD GRP	2,099,182	0.84%	1849722	249460	
15	0	PREFERRED PHYSICIANS MEDICAL RRG	2,072,845	0.83%			2,072,845
16	212	ZURICH INS GRP	1,747,947	0.70%	150	1747797	
17	508	NATIONAL GRP	1,681,789	0.68%	261,411		1,420,378
18	111	LIBERTY MUT GRP	1,306,553	0.53%	1033193	273360	
19	0	FAIRWAY PHYSICIANS INS CO RRG	1,127,832	0.45%			1,127,832
20	783	RLI INS GRP	1,089,005	0.44%		1089005	
21	0	OPHTHALMIC MUT INS CO RRG	979,369	0.39%			979,369
22	4574	CATLIN US INS GRP	948,203	0.38%		948203	
23	361	MUNICH RE GRP	942,799	0.38%	102,419	840,380	
24	98	WR BERKLEY CORP GRP	935,744	0.38%	29548	906196	
25	244	CINCINNATI FIN GRP	819,676	0.33%	813,848	5,828	
26	4701	TORUS INS GRP	785,334	0.32%		785334	
27	2638	NCMIC GRP	756,062	0.30%	756,062		
28	1279	ARCH INS GRP	692,370	0.28%		692370	
29	158	FAIRFAX FIN GRP	686,573	0.28%	686,573		
30	4743	CHRISTUS HLTH GRP	662,201	0.27%	662201		
31	0	KINSALE INS CO	587,611	0.24%		587,611	

2013 Medical Professional Liability Premiums by Insurance Group

2013 Premium Rank	2013 Group Code	2013 Group Name	2013 Insurance Group Premium	2013 Market Share	2013 Admitted Premium	2013 Surplus Lines Premiums	2013 RRG Premium
32	0	CARING COMMUNITIES RECIP RRG	575,853	0.23%			575,853
33	0	* ORTHOFORUM INS CO RRG	440,802	0.18%			440,802
34	4758	MEDSTAR HLTH GRP	401,258	0.16%			401,258
35	3494	JAMES RIVER GRP	381,235	0.15%		381,235	
36	1154	COVERYS GRP	358,279	0.14%	358279		
37	0	OCEANUS INS CO A RRG	327,217	0.13%			327,217
38	88	THE HANOVER INS GRP	315,626	0.13%	52361	263265	
39	0	ALLIED PROFESSIONALS INS CO RRG	309,353	0.12%			309,353
40	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	272,103	0.11%			272,103
41	0	AMERICAN ASSOC OF OTHODONTISTS RRG	235,668	0.09%			235,668
42	0	LANCET IND RRG INC	231,353	0.09%			231,353
43	4698	* ASPEN INS HOLDING GRP	212,844	0.09%	108,844	104,000	
44	0	* THE MUTUAL RRG INC	193,434	0.08%			193,434
45	3478	HALLMARK FIN SERV GRP	149,236	0.06%		149,236	
46	0	PEACE CHURCH RRG INC	146,166	0.06%			146,166
47	0	DOCTORS & SURGEONS NATL RRG INC	104,938	0.04%			104,938
48	38	CHUBB INC GRP	103,210	0.04%		103210	
49	0	NATIONAL MEDICAL PROFESSIONAL RRG IN	96,857	0.04%			96,857
50	0	SUNLAND RRG INC	85,627	0.03%			85,627
51	0	CHURCH MUT INS CO	77,186	0.03%	77,186		
52	0	GREEN HILLS INS CO RRG	71,877	0.03%			71,877
53	0	CARE RRG INC	62,770	0.03%			62,770
54	0	CONTINUING CARE RRG INC	58,929	0.02%			58,929
55	761	ALLIANZ INS GRP	57,030	0.02%	17,981	39,049	
56	176	STATE FARM GRP	51,631	0.02%	51631		
57	866	WESTERN WORLD GRP	38,613	0.02%		38,613	
58	775	PHARMACISTS MUT GRP	33,081	0.01%	33081		
59	1282	NORCAL GRP	24,713	0.01%	24,713		
60	0	URGENT CARE ASSUR CO RRG INC	21,267	0.01%			21,267
61	0	* CAPSON PHYSICIANS INS CO	15,339	0.01%	15,339		
62	457	ARGONAUT GRP	13,209	0.01%		13209	

2013 Medical Professional Liability Premiums by Insurance Group

2013 Premium Rank	2013 Group Code	2013 Group Name	2013 Insurance Group Premium	2013 Market Share	2013 Admitted Premium	2013 Surplus Lines Premiums	2013 RRG Premium
63	4681	AFFILIATES RISK GRP	12,490	0.01%			12,490
64	0	WELLSPAN RRG	8,000	0.00%			8,000
65	1120	EVEREST REINS HOLDINGS GRP	3,373	0.00%	3,373		
66	0	AMERICAN EXCESS INS EXCH RRG	950	0.00%			950
67	796	* QBE INS GRP	306	0.00%		306	
Industry Totals			248,732,812		182,721,872	27,849,713	38,161,227
					73.5%	11.2%	15.3%

* - Indicates company is new from 2012 to 2013

The following companies had premium in 2012, but not in 2013:

0	OBSTETRICIANS & GYNECOLOGISTS RRG OF
867	BALDWIN & LYONS GRP
175	STATE AUTO MUT GRP

Change in Written Premium by Insurance Group by Type of License from 2012 to 2013

2013 Premium Rank	2013 Group Code	2013 Group Name	2013 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premium	RRG Premium
1	377	MEDICAL INS OF MD GRP	118,764,040	-5.86%	-5.86%	n/a	n/a
2	0	MCIC VT INC RRG	28,903,891	-36.62%	n/a	n/a	-36.62%
3	831	DOCTORS CO GRP	22,252,338	2.11%	-1.37%	177.19%	n/a
4	2698	PROASSURANCE CORP GRP	13,024,623	14.44%	15.64%	-15.68%	n/a
5	31	BERKSHIRE HATHAWAY GRP	9,800,308	-17.51%	-10.51%	-51.14%	n/a
6	218	CNA INS GRP	7,940,857	3.83%	2.25%	15.35%	n/a
7	12	AMERICAN INTL GRP	4,104,734	-57.90%	-60.95%	-56.75%	n/a
8	1129	WHITE MOUNTAINS GRP	3,718,386	-24.89%	-63.60%	-23.31%	n/a
9	4509	IRONSHORE GRP	3,581,291	-60.64%	n/a	-60.64%	n/a
10	3239	ALLIED WORLD ASSUR HOLDING GRP	3,433,400	6.43%	45.78%	-19.43%	n/a
11	0	HEALTHCARE PROVIDERS INS EXCH	3,157,109	5.74%	5.74%	n/a	n/a
12	785	MARKEL CORP GRP	2,354,927	-9.84%	n/a	-9.84%	n/a
13	501	ALLEGHANY GRP	2,283,990	232.26%	n/a	17.15%	n/a
14	626	ACE LTD GRP	2,099,182	3.09%	3.80%	-1.90%	n/a
15	0	PREFERRED PHYSICIANS MEDICAL RRG	2,072,845	0.85%	n/a	n/a	0.85%
16	212	ZURICH INS GRP	1,747,947	-5.42%	-99.29%	-4.33%	n/a
17	508	NATIONAL GRP	1,681,789	3.69%	3.88%	n/a	3.66%
18	111	LIBERTY MUT GRP	1,306,553	9.49%	6.73%	21.33%	n/a
19	0	FAIRWAY PHYSICIANS INS CO RRG	1,127,832	3229.59%	n/a	n/a	3229.59%
20	783	RLI INS GRP	1,089,005	659.94%	n/a	659.94%	n/a
21	0	OPHTHALMIC MUT INS CO RRG	979,369	0.31%	n/a	n/a	0.31%
22	4574	CATLIN US INS GRP	948,203	-11.31%	n/a	-11.31%	n/a
23	361	MUNICH RE GRP	942,799	156.53%	-17.52%	245.34%	n/a
24	98	WR BERKLEY CORP GRP	935,744	16.79%	n/a	13.11%	n/a
25	244	CINCINNATI FIN GRP	819,676	12.53%	12.58%	5.68%	n/a
26	4701	TORUS INS GRP	785,334	3.33%	n/a	3.33%	n/a
27	2638	NCMIC GRP	756,062	3.50%	3.50%	n/a	n/a
28	1279	ARCH INS GRP	692,370	-47.44%	n/a	-47.44%	n/a

Change in Written Premium by Insurance Group by Type of License from 2012 to 2013

2013 Premium Rank	2013 Group Code	2013 Group Name	2013 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premium	RRG Premium
29	158	FAIRFAX FIN GRP	686,573	-4.75%	-4.75%	n/a	n/a
30	4743	CHRISTUS HLTH GRP	662,201	-83.47%	-83.47%	n/a	n/a
31	0	KINSALE INS CO	587,611	76.93%	n/a	76.93%	n/a
32	0	CARING COMMUNITIES RECIP RRG	575,853	8.23%	n/a	n/a	8.23%
33	0	* ORTHOFORUM INS CO RRG	440,802	n/a	n/a	n/a	n/a
34	4758	MEDSTAR HLTH GRP	401,258	7.04%	n/a	n/a	7.04%
35	3494	JAMES RIVER GRP	381,235	-7.50%	n/a	-7.50%	n/a
36	1154	COVERYS GRP	358,279	77.85%	77.85%	n/a	n/a
37	0	OCEANUS INS CO A RRG	327,217	38.55%	n/a	n/a	38.55%
38	88	THE HANOVER INS GRP	315,626	6.82%	-82.28%	n/a	n/a
39	0	ALLIED PROFESSIONALS INS CO RRG	309,353	7.97%	n/a	n/a	7.97%
40	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	272,103	-25.62%	n/a	n/a	-25.62%
41	0	AMERICAN ASSOC OF OTHODONTISTS RRG	235,668	6.91%	n/a	n/a	6.91%
42	0	LANCET IND RRG INC	231,353	60.28%	n/a	n/a	60.28%
43	4698	* ASPEN INS HOLDING GRP	212,844	n/a	n/a	n/a	n/a
44	0	* THE MUTUAL RRG INC	193,434	n/a	n/a	n/a	n/a
45	3478	HALLMARK FIN SERV GRP	149,236	-51.14%	n/a	-51.14%	n/a
46	0	PEACE CHURCH RRG INC	146,166	-2.07%	n/a	n/a	-2.07%
47	0	DOCTORS & SURGEONS NATL RRG INC	104,938	73.66%	n/a	n/a	73.66%
48	38	CHUBB INC GRP	103,210	132.15%	n/a	132.15%	n/a
49	0	NATIONAL MEDICAL PROFESSIONAL RRG IN	96,857	-18.77%	n/a	n/a	-18.77%
50	0	SUNLAND RRG INC	85,627	42.57%	n/a	n/a	42.57%
51	0	CHURCH MUT INS CO	77,186	3.98%	3.98%	n/a	n/a
52	0	GREEN HILLS INS CO RRG	71,877	182.88%	n/a	n/a	182.88%
53	0	CARE RRG INC	62,770	-2.07%	n/a	n/a	-2.07%
54	0	CONTINUING CARE RRG INC	58,929	12.00%	n/a	n/a	12.00%
55	761	ALLIANZ INS GRP	57,030	-58.74%	3.74%	-67.70%	n/a
56	176	STATE FARM GRP	51,631	3.25%	3.25%	n/a	n/a

Change in Written Premium by Insurance Group by Type of License from 2012 to 2013

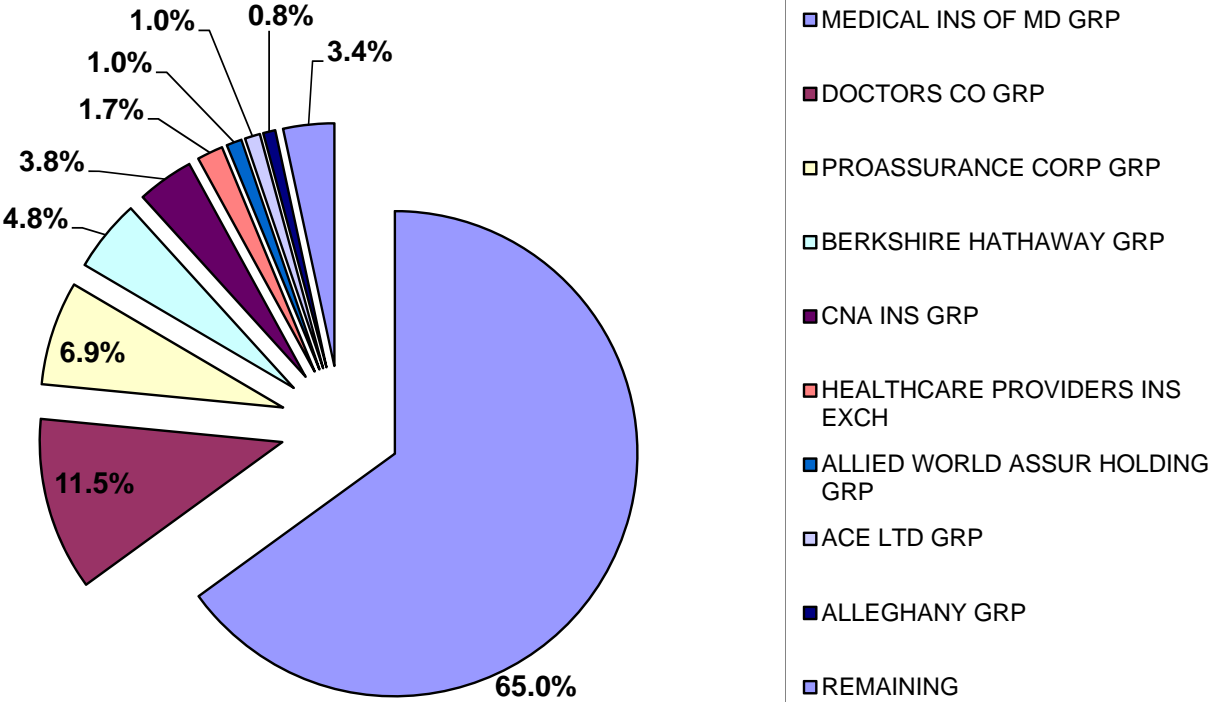
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57	866	WESTERN WORLD GRP	38,613	-24.73%	n/a	-24.73%	n/a
58	775	PHARMACISTS MUT GRP	33,081	2.12%	2.12%	n/a	n/a
59	1282	NORCAL GRP	24,713	-82.85%	-82.85%	n/a	n/a
60	0	URGENT CARE ASSUR CO RRG INC	21,267	-38.28%	n/a	n/a	-38.28%
61	0	* CAPSON PHYSICIANS INS CO	15,339	n/a	n/a	n/a	n/a
62	457	ARGONAUT GRP	13,209	46.38%	n/a	46.38%	n/a
63	4681	AFFILIATES RISK GRP	12,490	-1.31%	n/a	n/a	-1.31%
64	0	WELLSPAN RRG	8,000	-20.00%	n/a	n/a	-20.00%
65	1120	EVEREST REINS HOLDINGS GRP	3,373	11.99%	11.99%	n/a	n/a
66	0	AMERICAN EXCESS INS EXCH RRG	950	11.76%	n/a	n/a	11.76%
67	796	* QBE INS GRP	306	n/a	n/a	n/a	n/a
Industry Totals			248,732,812	-12.13%	-4.98%	-26.62%	-27.75%

* - Indicates company is new from 2012 to 2013

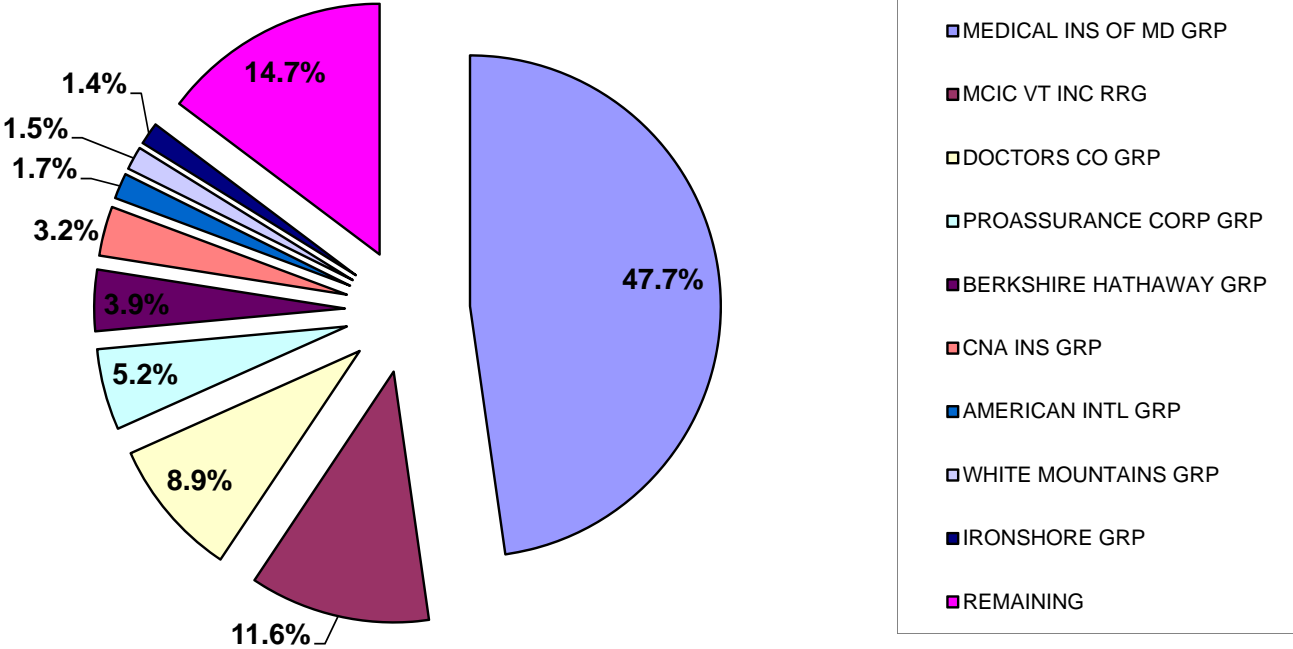
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867	BALDWIN & LYONS GRP
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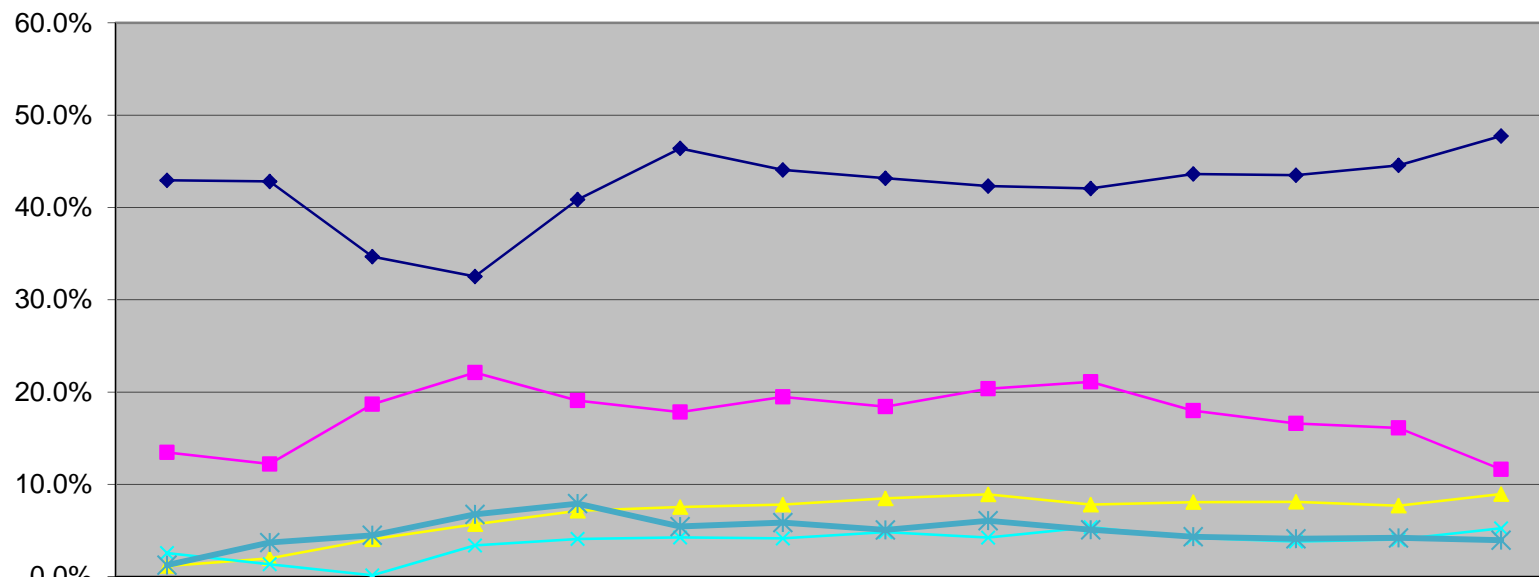
2013 Market Share of the Nine Largest Admitted Carriers



2013 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)



Market Share of the Top Carriers from 2000 to 2013 (Based on 2013 Market Share)

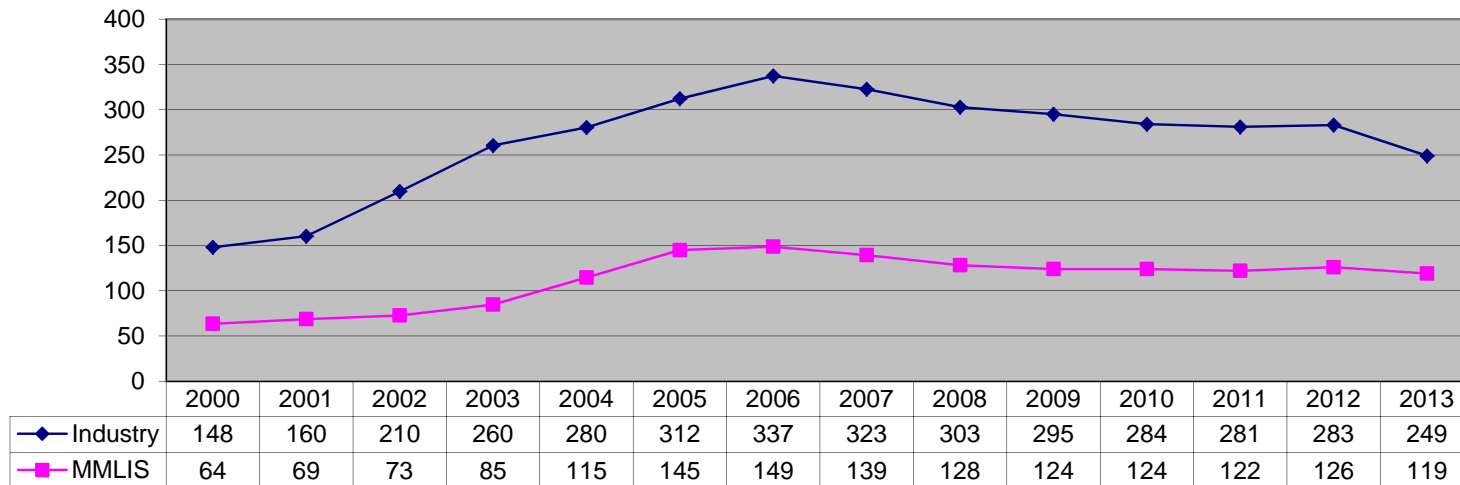


	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012	2013
◆ MMLIS	42.9%	42.8%	34.7%	32.5%	40.9%	46.4%	44.1%	43.2%	42.3%	42.1%	43.6%	43.5%	44.6%	47.7%
■ MCIC	13.5%	12.2%	18.7%	22.1%	19.1%	17.8%	19.5%	18.4%	20.4%	21.1%	18.0%	16.6%	16.1%	11.6%
▲ Doctors	1.1%	2.0%	4.0%	5.7%	7.1%	7.5%	7.8%	8.5%	8.9%	7.8%	8.1%	8.1%	7.7%	8.9%
✧ PRAIC	2.6%	1.3%	0.1%	3.4%	4.1%	4.2%	4.1%	4.8%	4.2%	5.4%	4.2%	3.8%	4.0%	5.2%
✧ MedPro	1.2%	3.7%	4.5%	6.7%	7.9%	5.4%	5.8%	5.1%	6.1%	5.1%	4.3%	4.1%	4.2%	3.9%

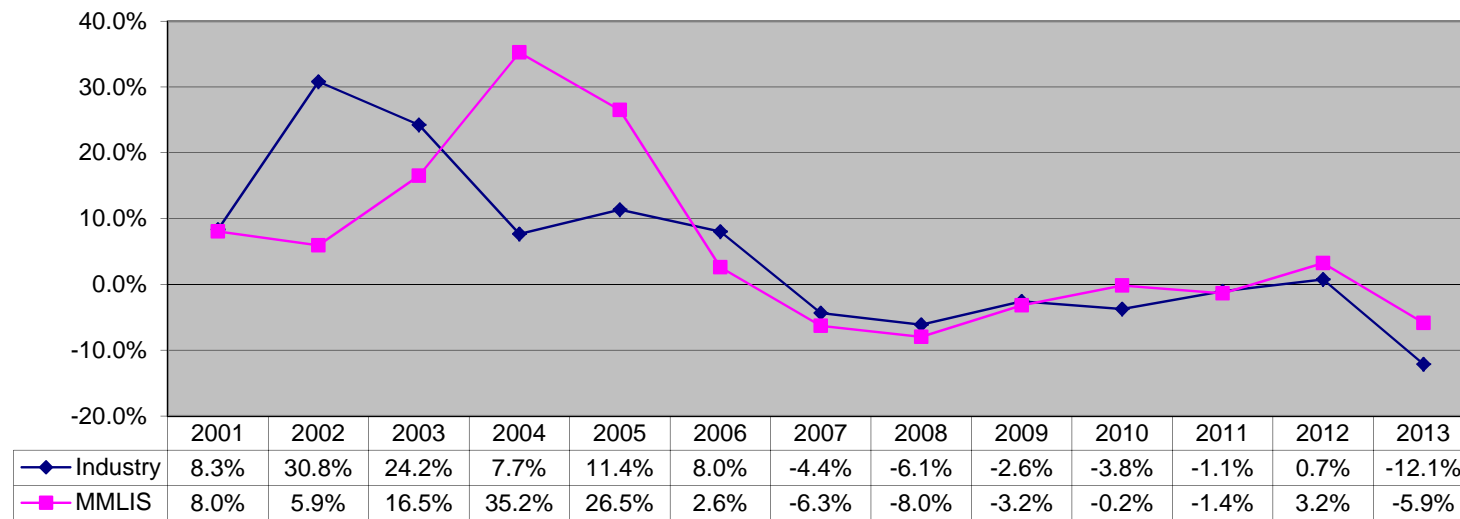
The four carriers listed above are the four of the five largest carriers based on 2013 market share. This does not imply that they are the top 4 of 5 carriers for the entire time period shown above.

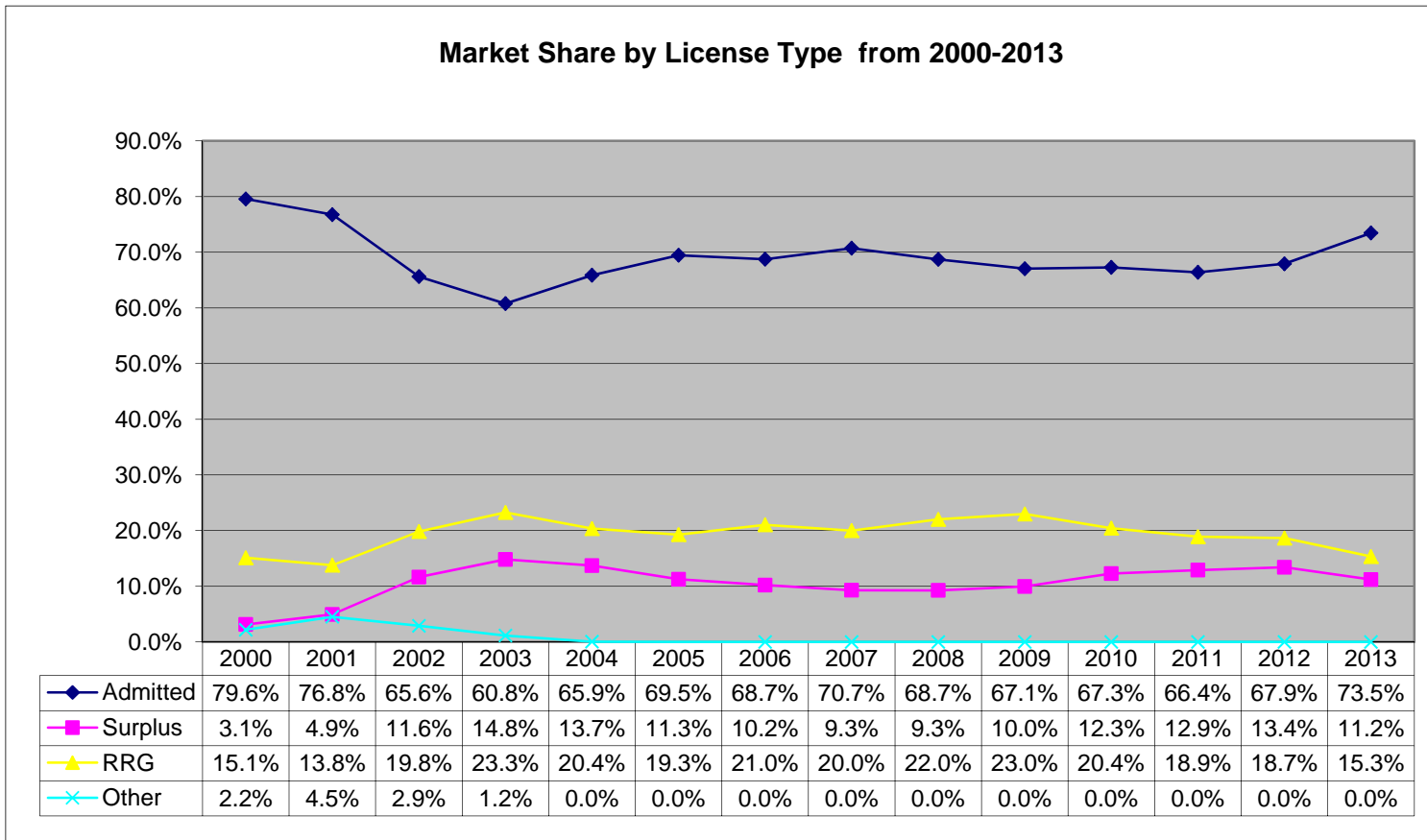
- MMLIS - Medical Mutual Group
- MCIC - MCIC RRG Vermont
- Doctors - The Doctors Company
- MedPro - Medical Protective Insurance Company
- PRAIC - ProAssurance Group

Industry and MMLIS Written Premiums (in Millions) from 2000 to 2013
Includes Surplus Lines and RRG's



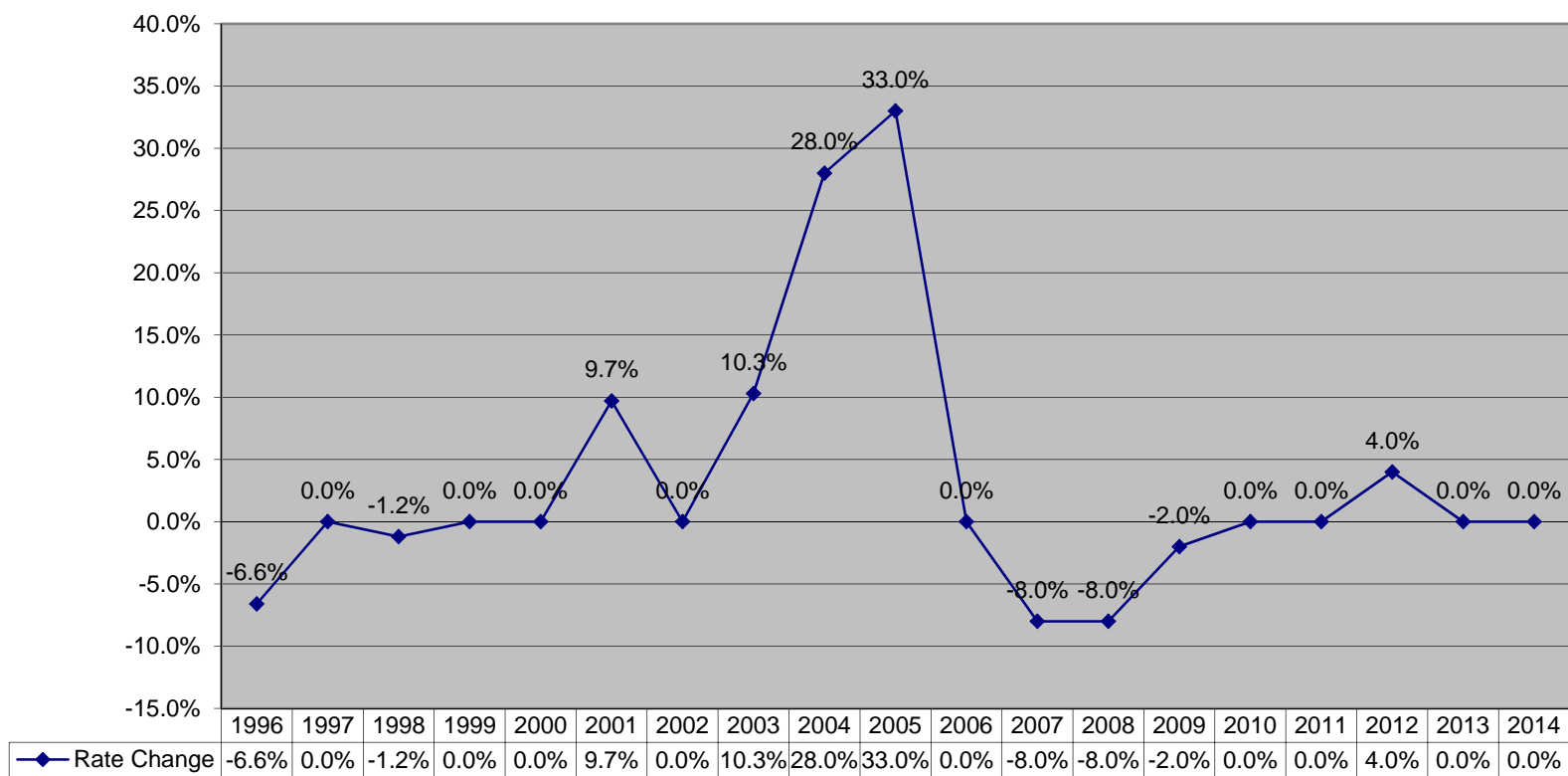
Change in Written Premium from the Prior Year for the Industry and MMLIS





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

Medical Mutual Rate Change History from 1996 to 2014



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
NORCAL	NORCAL Mutual Insurance Company	B, C, D & E B, C, D & E
Medicus	Medicus Insurance Company (2)	
MagMut	MAG Mutual Insurance Company	B, C & D
Proselect	ProSelect Insurance Company	B, C, D & E
FAIRCO	Fair American Insurance and Reinsurance Company	C & D
Aspen	Aspen Insurance Company (2)	B, C & D
Capson	Capson Insurance Company (2)	B, C, D & E
Darwin	Darwin National Assurance Company	D & F
AIG (3)	National Union Fire Insurance Company of Pittsburgh Granite State Insurance Company	C, E & G F
CNA	American Casualty Co of Reading, PA Continental Insurance Company	E & F G
FFIC	Chicago Insurance Company American Insurance Company	E & F G
ACEUSA	ACE American Insurance Company	D, E, F & G
LibertyIU	Liberty Insurance Underwriters	E, F & G

Campmed	Campmed Casualty and Indemnity Company	D
Fortress	Fortress Insurance Company	G
PSIC	Professional Solutions Insurance Company	G

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

(2) - New to 2013.

(3) - Known as Chartis in previous year's reports.

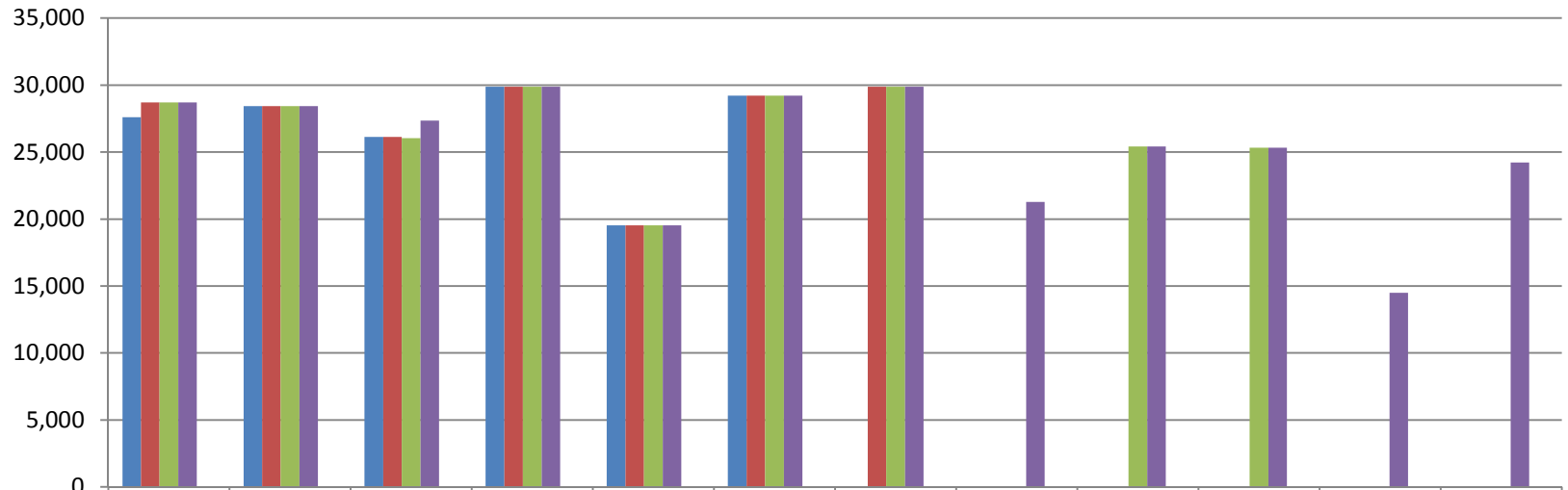
Notes to Charts

1) Company information not shown if it had no rates for 2014.

2) Percentage change only shown if company had rates for the entire period 2011 to 2014.

Fam/Gen Prac (No OB) - Minor Surgery

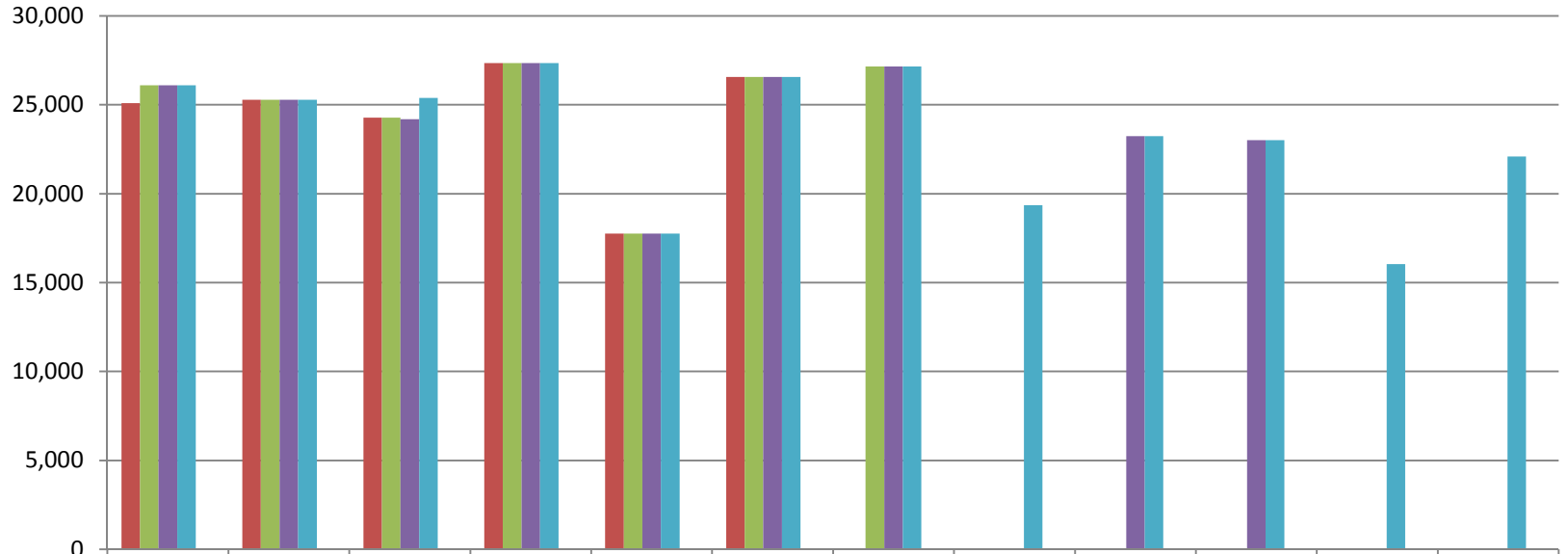
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
■ 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	29,873					
■ 2013	28,707	28,439	26,047	29,883	19,530	29,222	29,873		25,415	25,324		
■ 2014	28,707	28,439	27,350	29,883	19,530	29,222	29,873	21,288	25,415	25,324	14,500	24,222
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Fam/Gen Prac (No OB) - Minor Surgery

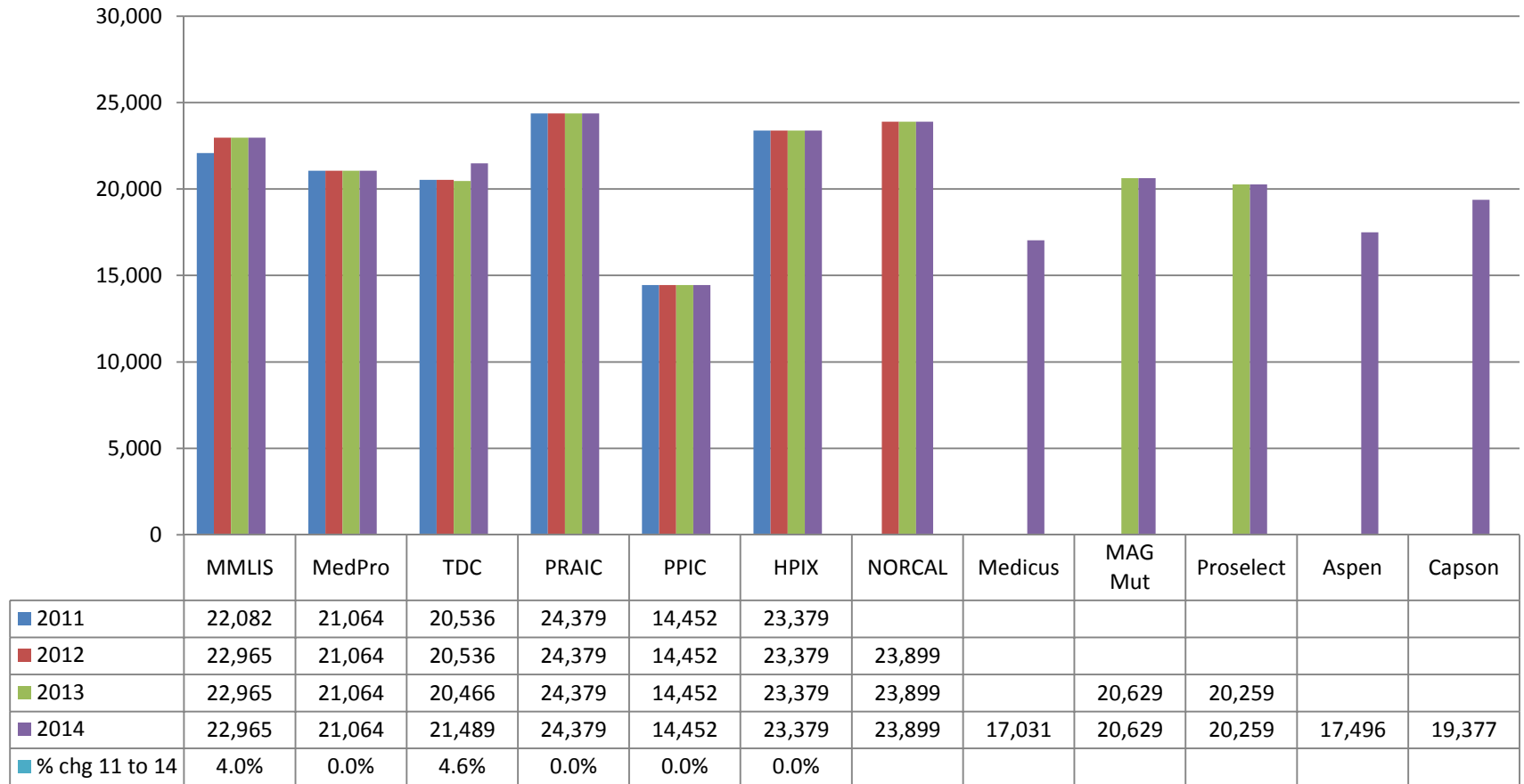
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
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	27,155					
2013	26,095	25,276	24,187	27,351	17,752	26,564	27,155		23,237	23,020		
2014	26,095	25,276	25,397	27,351	17,752	26,564	27,155	19,351	23,237	23,020	16,038	22,090
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

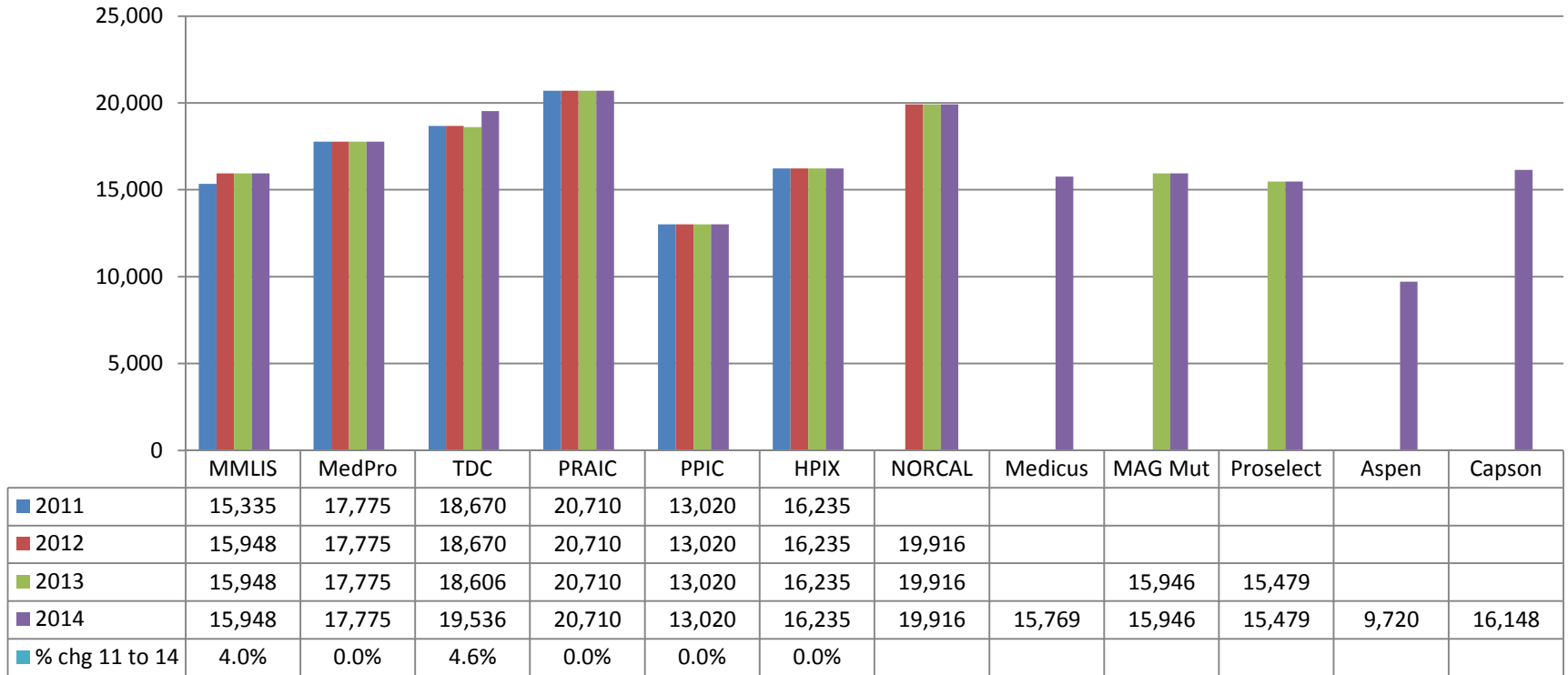
Fam/Gen Prac (No OB) - Minor Surgery

Rest of State



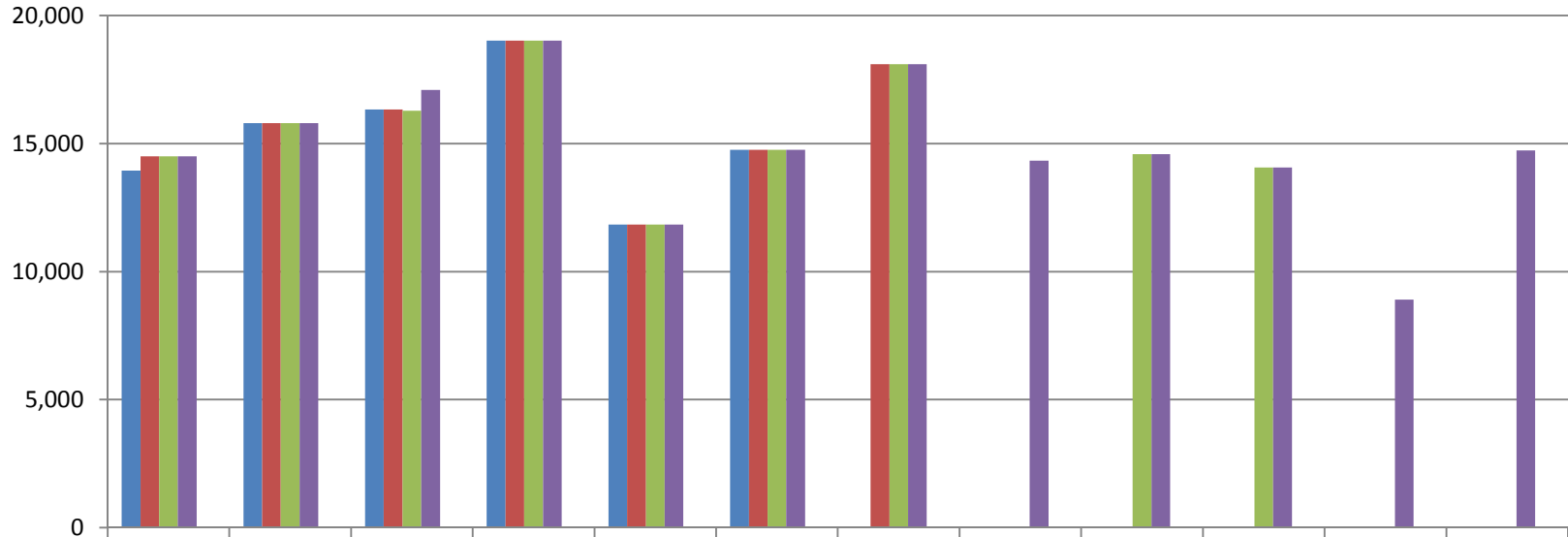
Fam/Gen Prac (No OB) - No Surgery

Baltimore City and Baltimore County



Fam/Gen Prac (No OB) - No Surgery

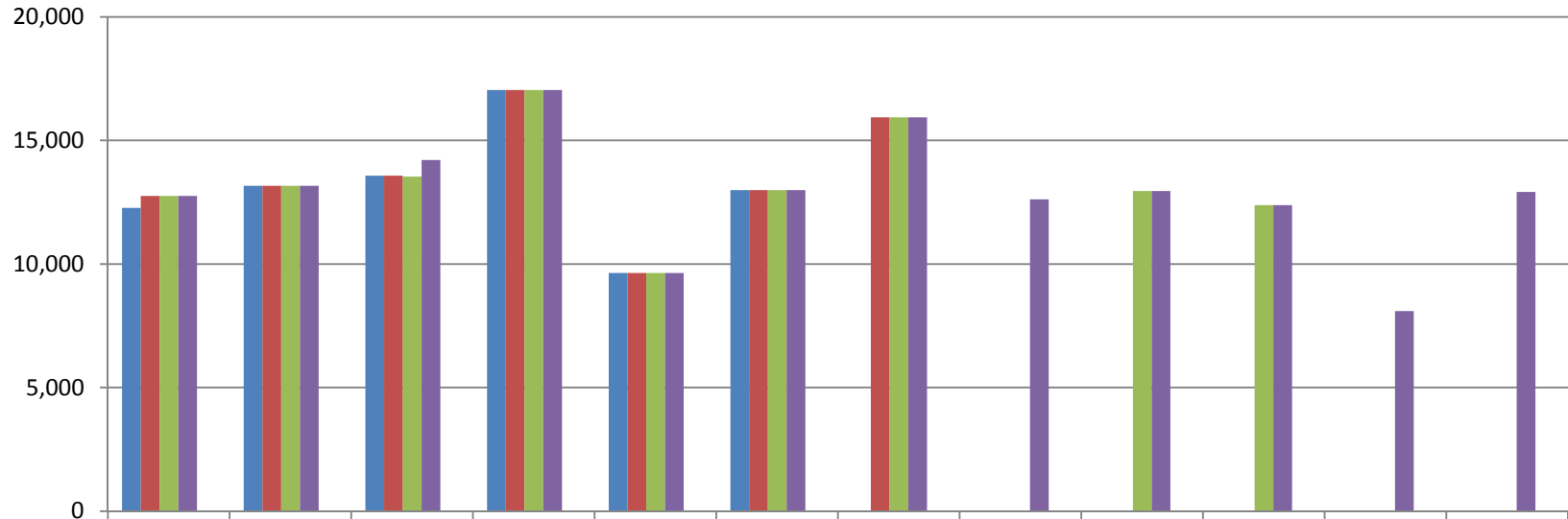
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
■ 2011	13,940	15,798	16,335	19,022	11,835	14,758						
■ 2012	14,498	15,798	16,335	19,022	11,835	14,758	18,103					
■ 2013	14,498	15,798	16,279	19,022	11,835	14,758	18,103		14,585	14,071		
■ 2014	14,498	15,798	17,093	19,022	11,835	14,758	18,103	14,334	14,585	14,071	8,910	14,727
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Fam/Gen Prac (No OB) - No Surgery

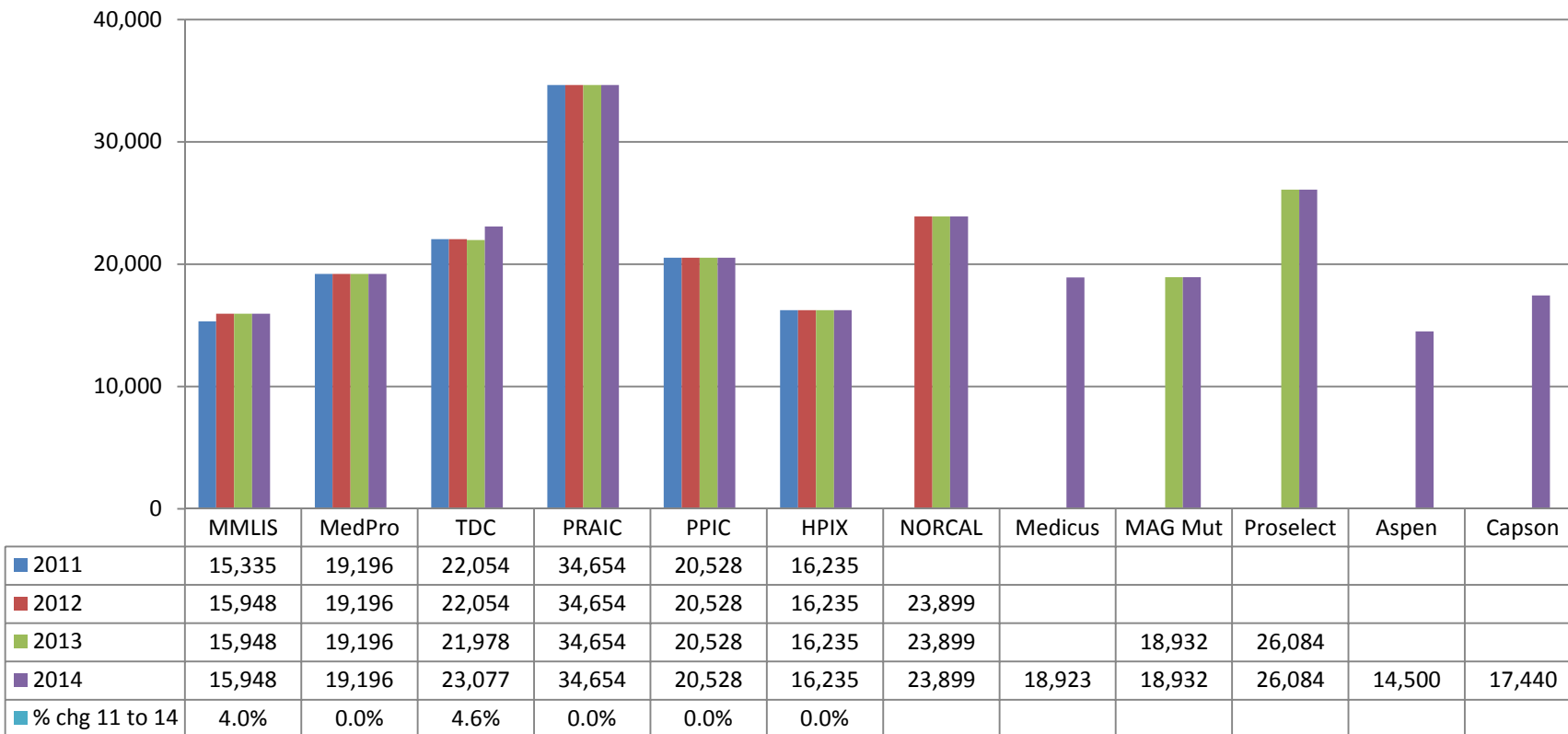
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
■ 2011	12,268	13,165	13,581	17,040	9,635	12,988						
■ 2012	12,759	13,165	13,581	17,040	9,635	12,988	15,932					
■ 2013	12,759	13,165	13,534	17,040	9,635	12,988	15,932		12,955	12,383		
■ 2014	12,759	13,165	14,211	17,040	9,635	12,988	15,932	12,615	12,955	12,383	8,100	12,918
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

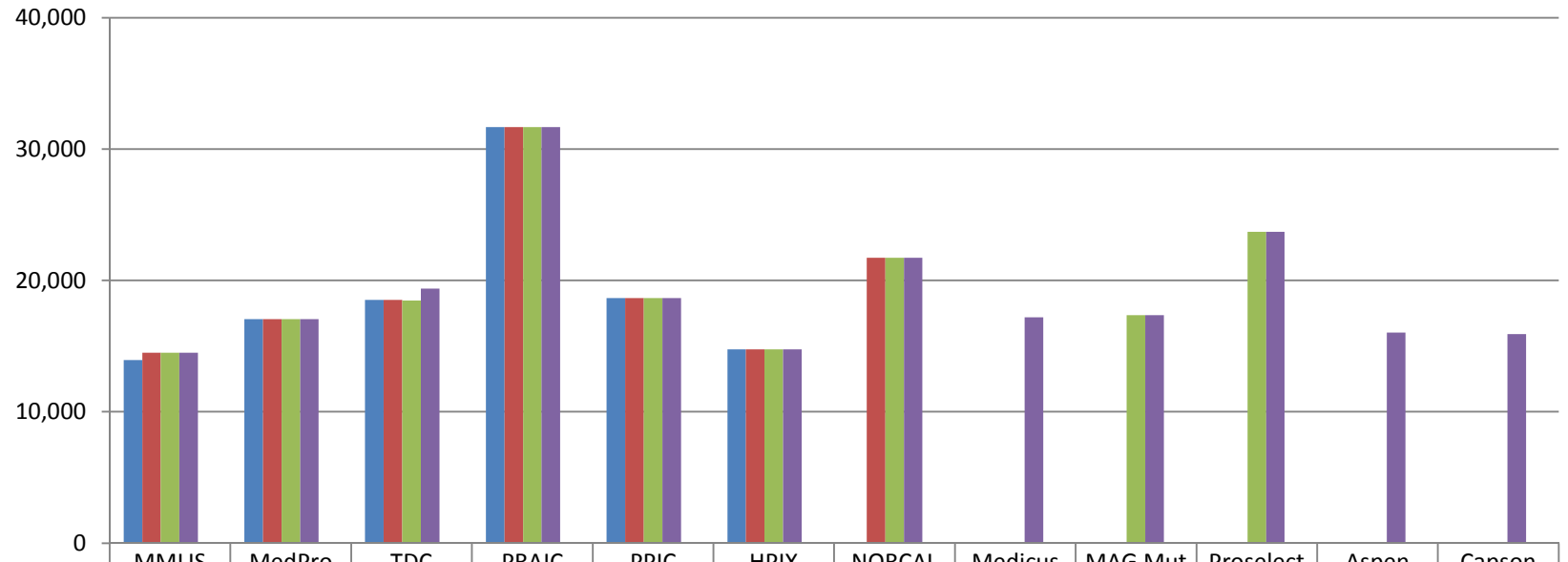
Anesthesiology

Baltimore City and Baltimore County



Anesthesiology

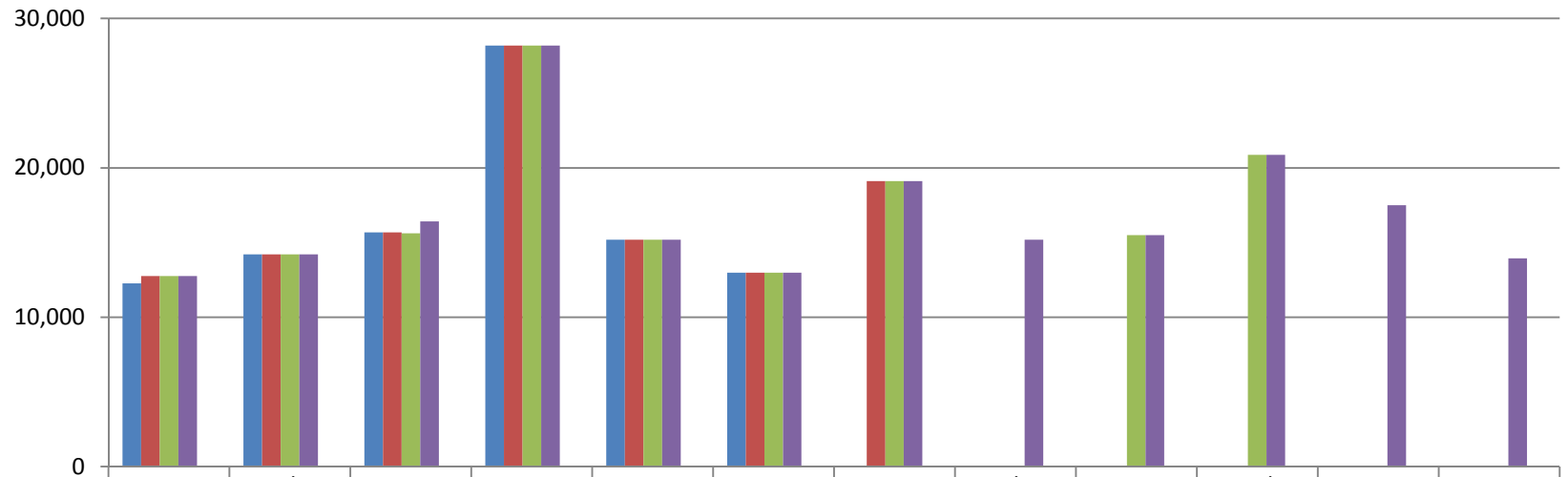
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
2011	13,940	17,062	18,525	31,683	18,660	14,758						
2012	14,498	17,062	18,525	31,683	18,660	14,758	21,724					
2013	14,498	17,062	18,461	31,683	18,660	14,758	21,724		17,367	23,711		
2014	14,498	17,062	19,384	31,683	18,660	14,758	21,724	17,201	17,367	23,711	16,038	15,905
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Anesthesiology

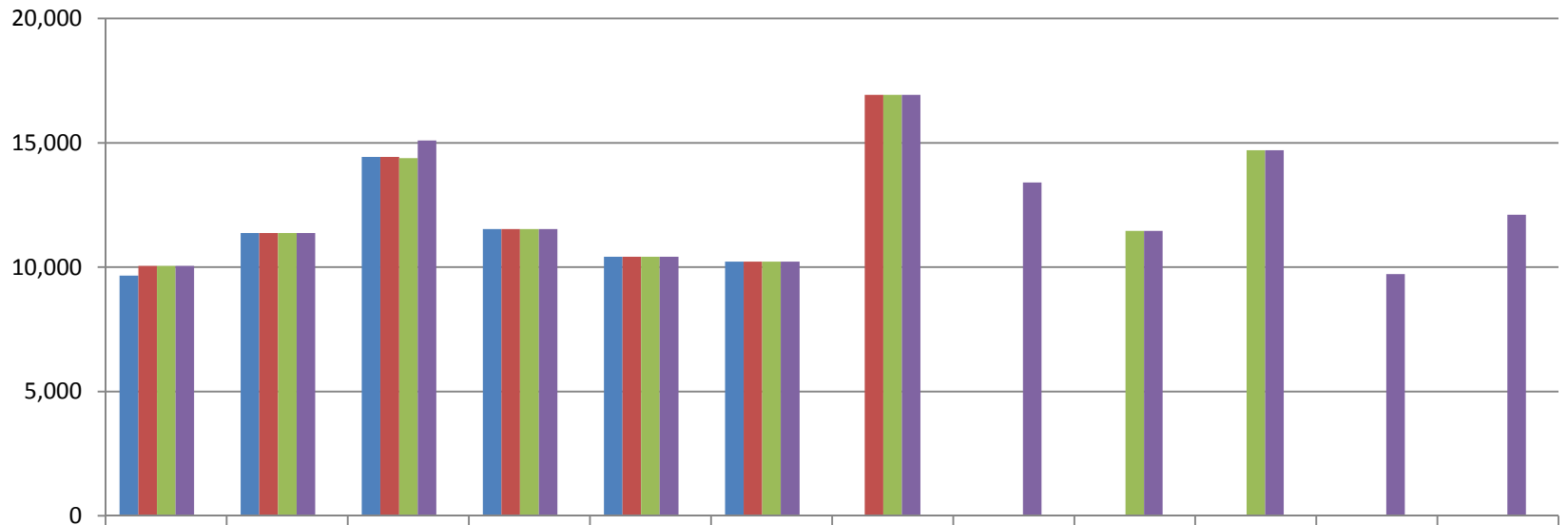
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
■ 2011	12,268	14,219	15,683	28,195	15,191	12,988						
■ 2012	12,759	14,219	15,683	28,195	15,191	12,988	19,119					
■ 2013	12,759	14,219	15,629	28,195	15,191	12,988	19,119		15,492	20,867		
■ 2014	12,759	14,219	16,410	28,195	15,191	12,988	19,119	15,183	15,492	20,867	17,496	13,952
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Dermatology - No Surgery

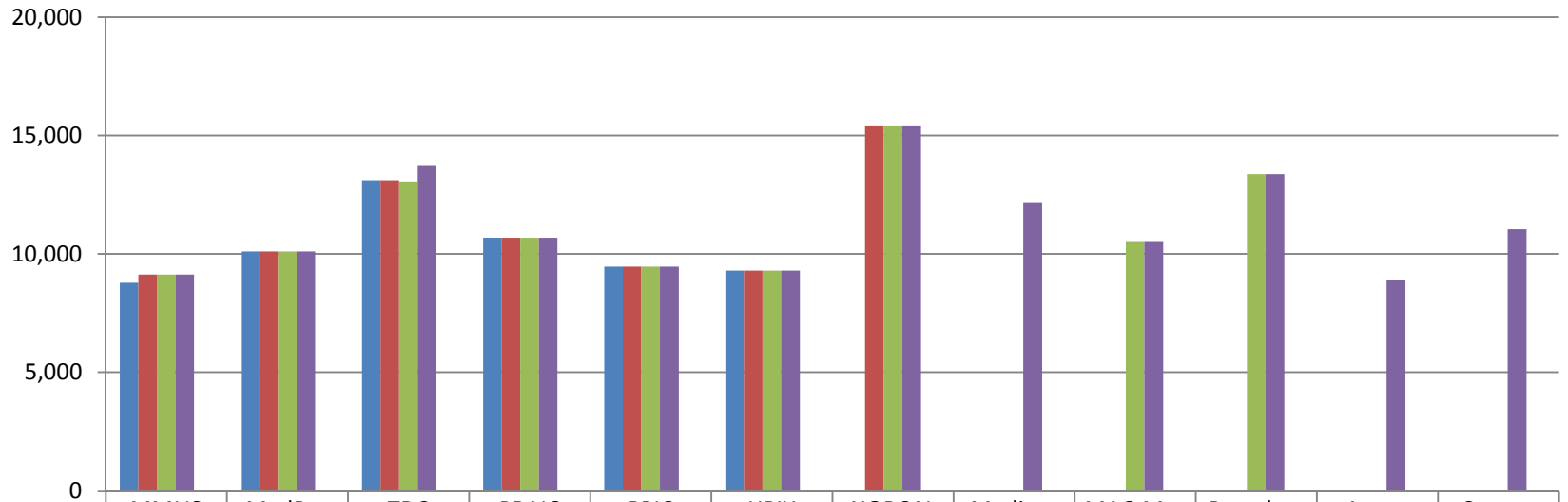
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
■ 2011	9,661	11,375	14,429	11,536	10,416	10,227						
■ 2012	10,047	11,375	14,429	11,536	10,416	10,227	16,928					
■ 2013	10,047	11,375	14,379	11,536	10,416	10,227	16,928		11,459	14,705		
■ 2014	10,047	11,375	15,098	11,536	10,416	10,227	16,928	13,404	11,459	14,705	9,720	12,111
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Dermatology - No Surgery

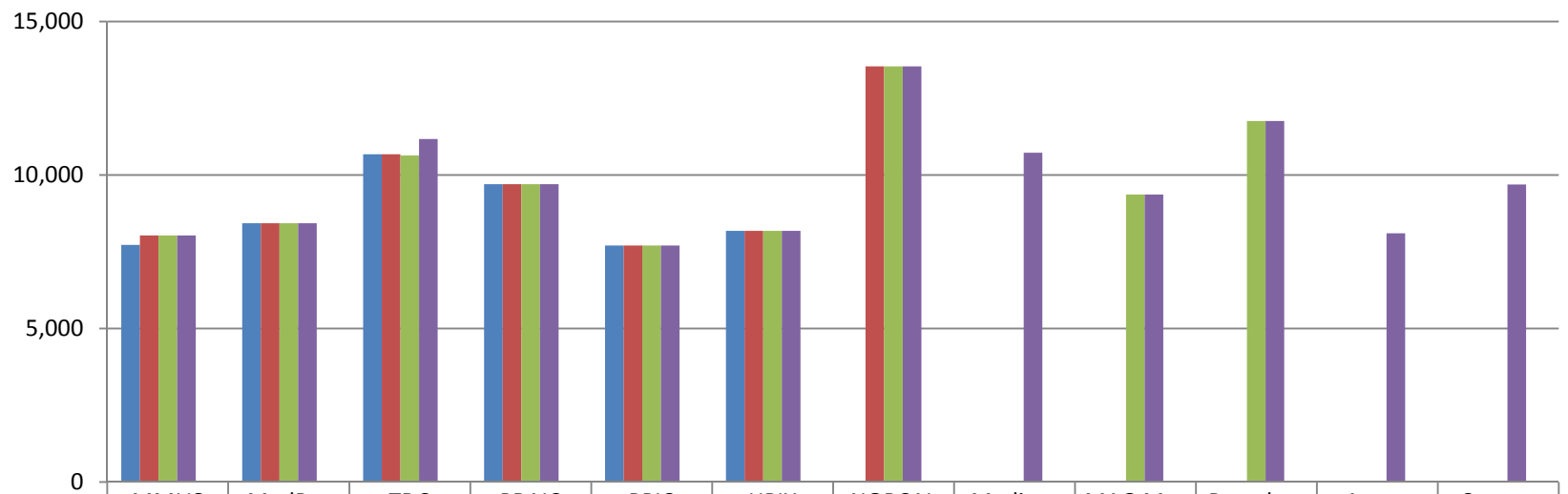
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
■ 2011	8,782	10,111	13,115	10,692	9,468	9,298						
■ 2012	9,133	10,111	13,115	10,692	9,468	9,298	15,388					
■ 2013	9,133	10,111	13,070	10,692	9,468	9,298	15,388		10,507	13,367		
■ 2014	9,133	10,111	13,724	10,692	9,468	9,298	15,388	12,184	10,507	13,367	8,910	11,045
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Dermatology - No Surgery

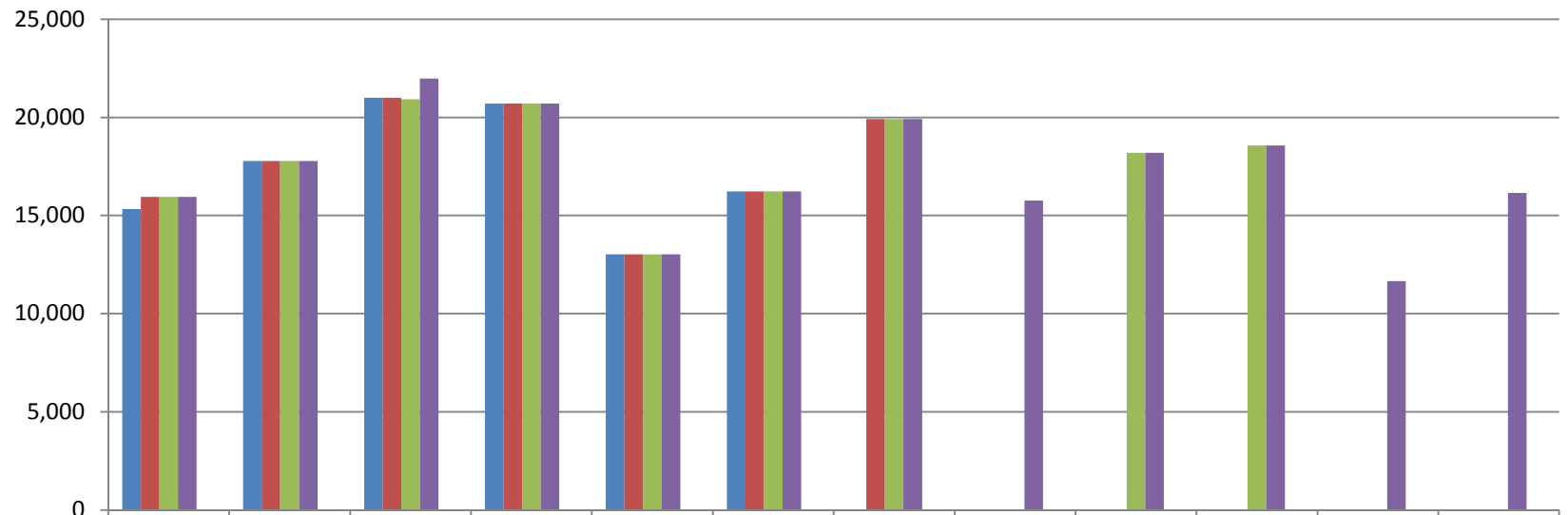
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
■ 2011	7,729	8,426	10,677	9,701	7,708	8,182						
■ 2012	8,038	8,426	10,677	9,701	7,708	8,182	13,543					
■ 2013	8,038	8,426	10,640	9,701	7,708	8,182	13,543		9,365	11,764		
■ 2014	8,038	8,426	11,172	9,701	7,708	8,182	13,543	10,723	9,365	11,764	8,100	9,689
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Internal Medicine - No Surgery

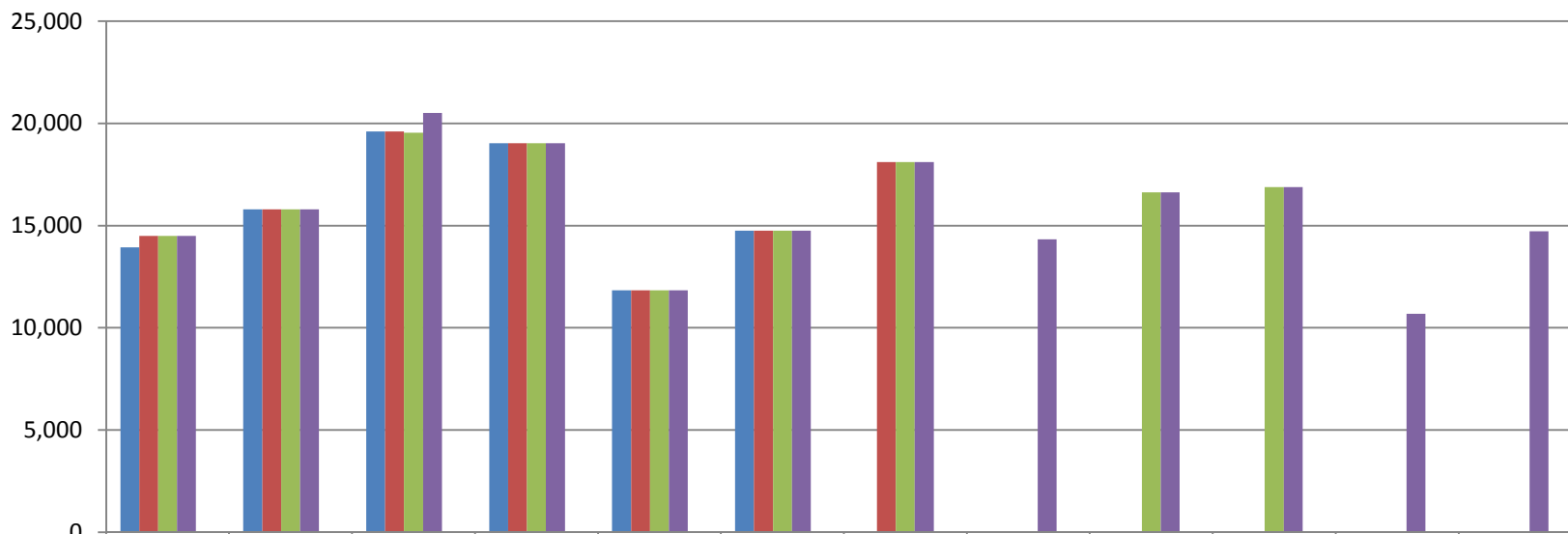
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
■ 2011	15,335	17,775	21,003	20,710	13,020	16,235						
■ 2012	15,948	17,775	21,003	20,710	13,020	16,235	19,916					
■ 2013	15,948	17,775	20,930	20,710	13,020	16,235	19,916		18,190	18,575		
■ 2014	15,948	17,775	21,977	20,710	13,020	16,235	19,916	15,769	18,190	18,575	11,664	16,148
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Internal Medicine - No Surgery

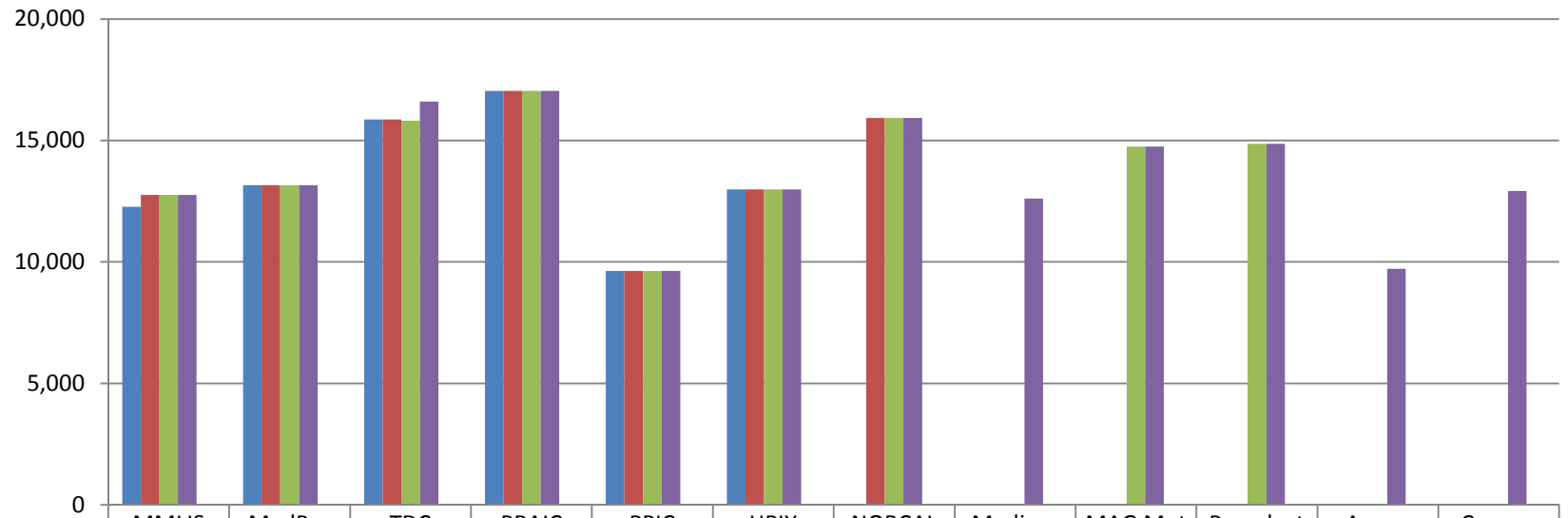
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
2011	13,940	15,798	19,604	19,022	11,835	14,758						
2012	14,498	15,798	19,604	19,022	11,835	14,758	18,103					
2013	14,498	15,798	19,536	19,022	11,835	14,758	18,103		16,624	16,885		
2014	14,498	15,798	20,513	19,022	11,835	14,758	18,103	14,334	16,624	16,885	10,692	14,727
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Internal Medicine - No Surgery

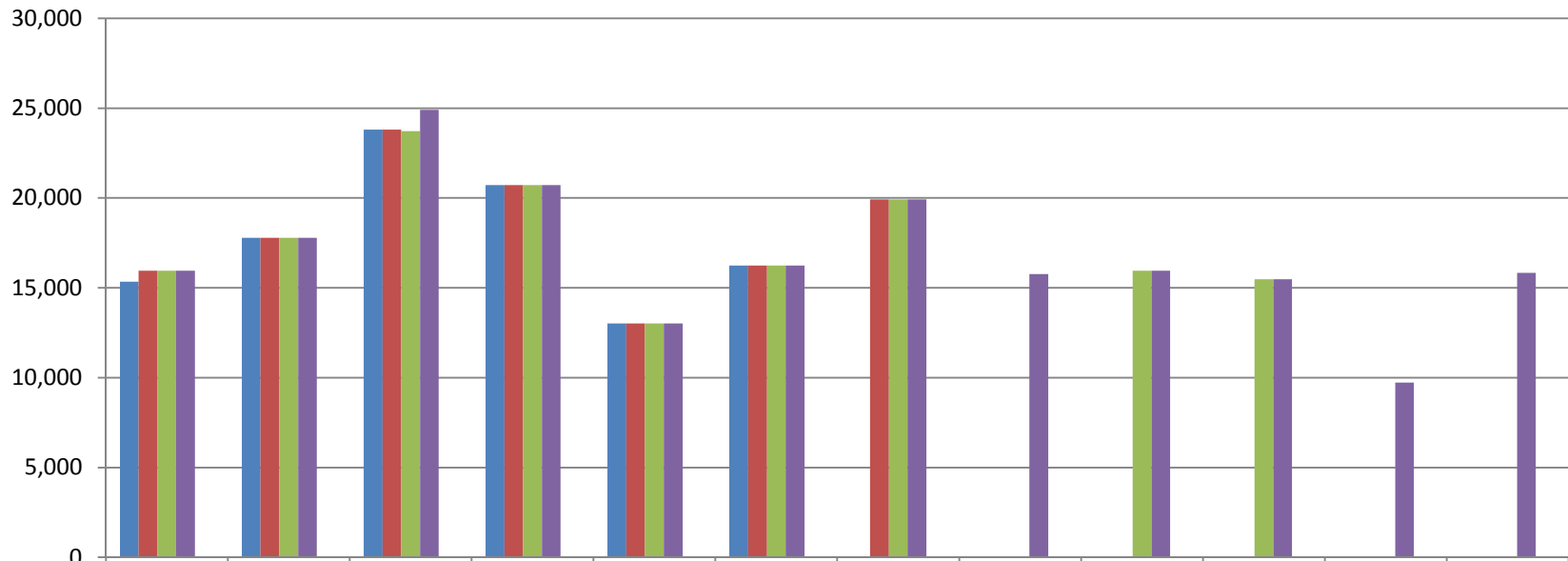
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
■ 2011	12,268	13,165	15,870	17,040	9,635	12,988						
■ 2012	12,759	13,165	15,870	17,040	9,635	12,988	15,932					
■ 2013	12,759	13,165	15,815	17,040	9,635	12,988	15,932		14,750	14,860		
■ 2014	12,759	13,165	16,606	17,040	9,635	12,988	15,932	12,615	14,750	14,860	9,720	12,918
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Pediatrics - No Surgery

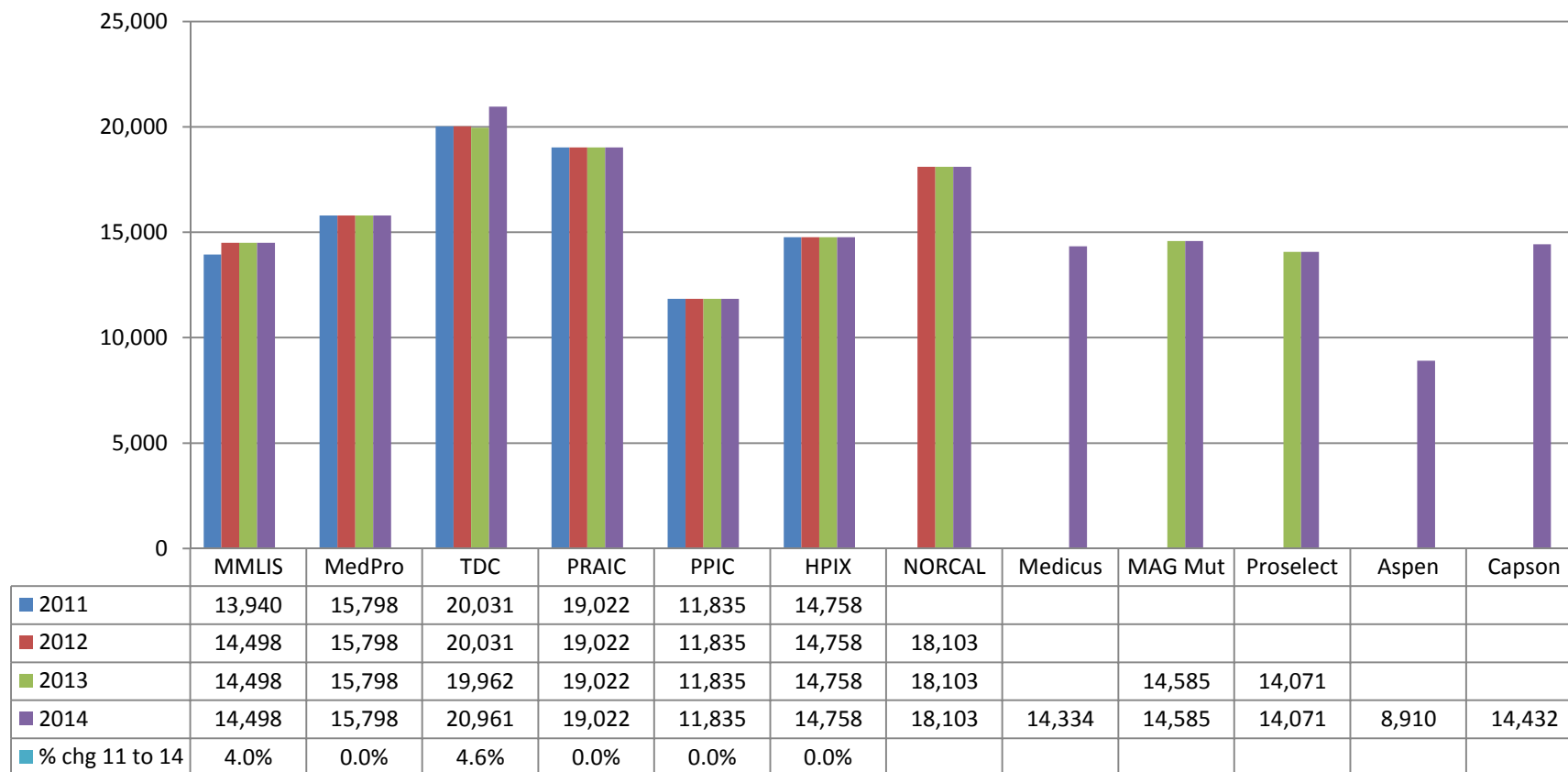
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
■ 2011	15,335	17,775	23,804	20,710	13,020	16,235						
■ 2012	15,948	17,775	23,804	20,710	13,020	16,235	19,916					
■ 2013	15,948	17,775	23,722	20,710	13,020	16,235	19,916		15,946	15,479		
■ 2014	15,948	17,775	24,908	20,710	13,020	16,235	19,916	15,769	15,946	15,479	9,720	15,825
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

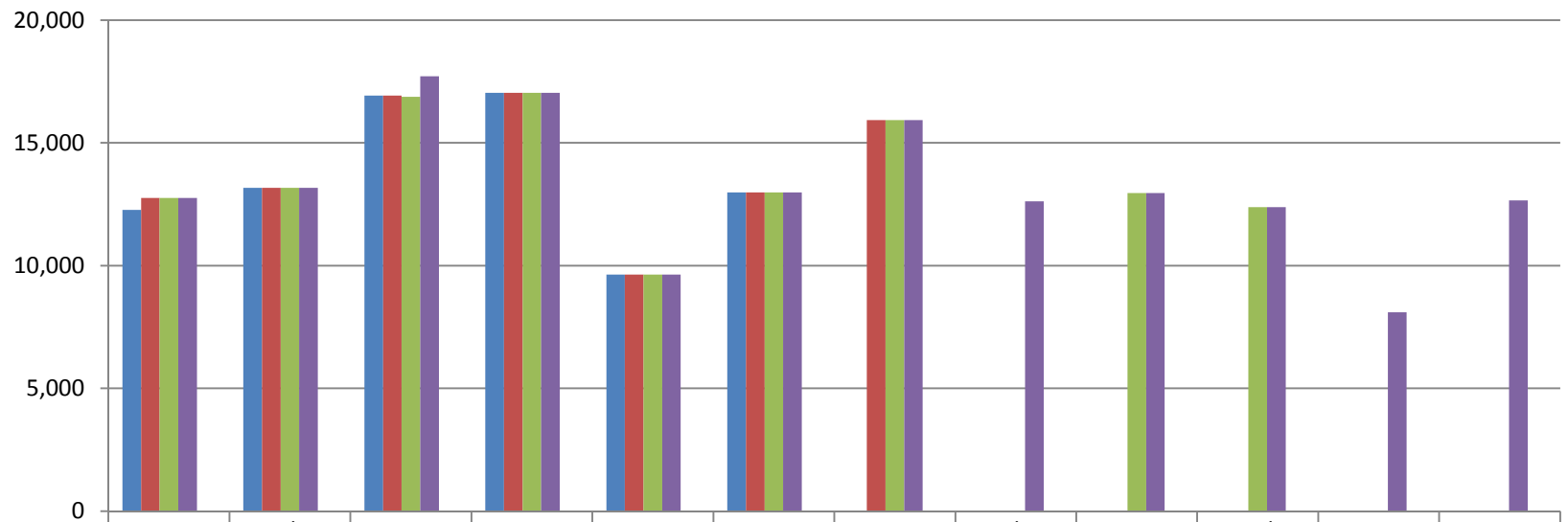
Pediatrics - No Surgery

Anne Arundel, Howard, Montgomery, Prince George's



Pediatrics - No Surgery

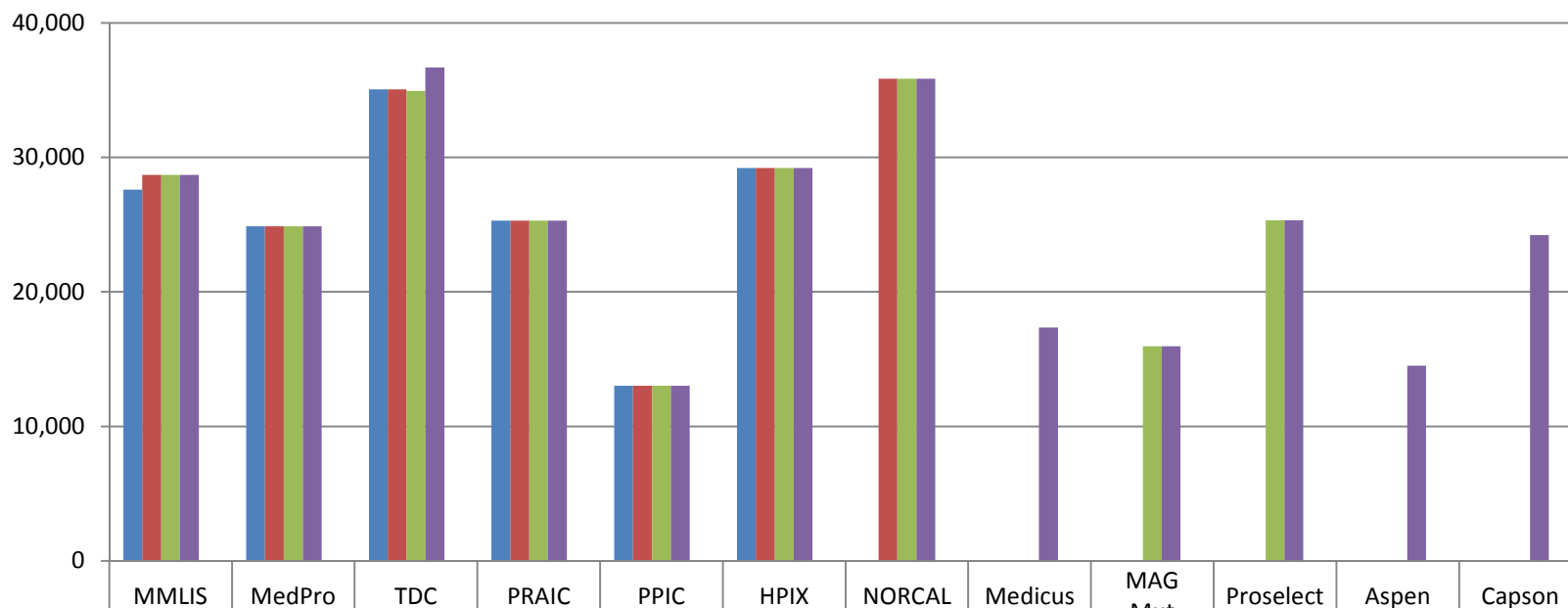
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
2011	12,268	13,165	16,932	17,040	9,635	12,988						
2012	12,759	13,165	16,932	17,040	9,635	12,988	15,932					
2013	12,759	13,165	16,874	17,040	9,635	12,988	15,932		12,955	12,383		
2014	12,759	13,165	17,718	17,040	9,635	12,988	15,932	12,615	12,955	12,383	8,100	12,660
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Radiology (Diagnostic) - No Surgery

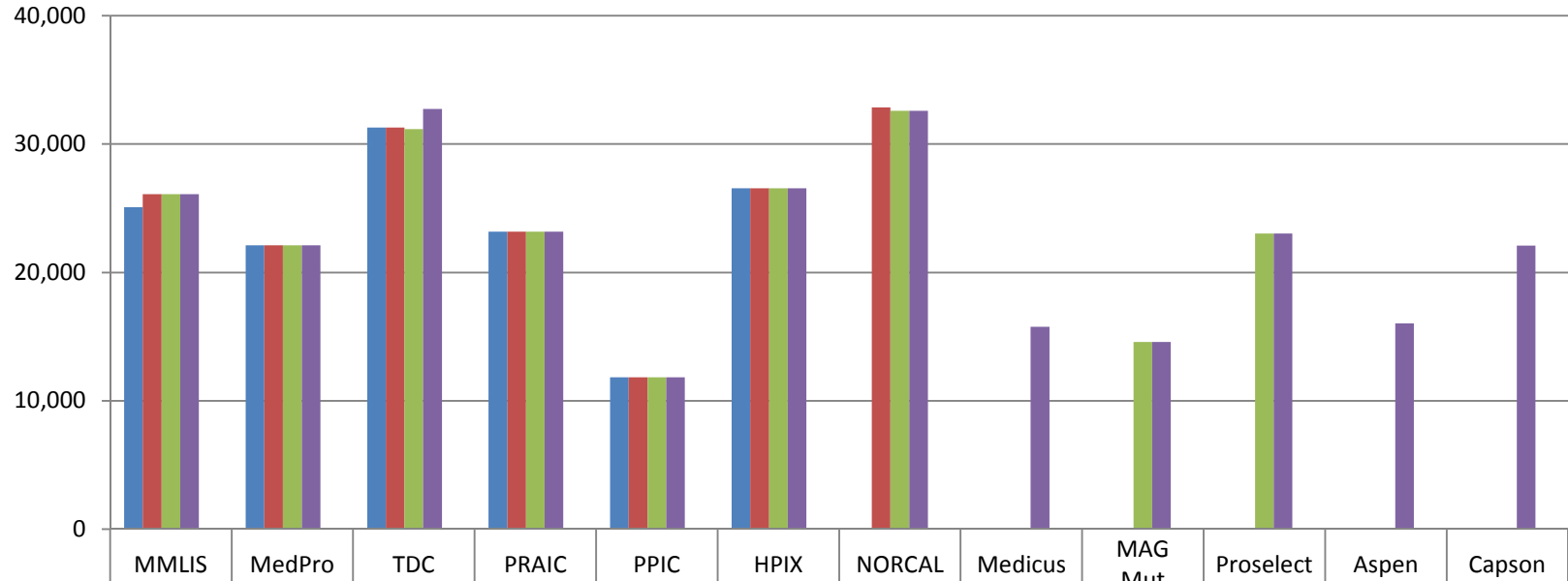
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
■ 2011	27,603	24,883	35,060	25,296	13,020	29,222						
■ 2012	28,707	24,883	35,060	25,296	13,020	29,222	35,848					
■ 2013	28,707	24,883	34,940	25,296	13,020	29,222	35,848		15,946	25,324		
■ 2014	28,707	24,883	36,687	25,296	13,020	29,222	35,848	17,346	15,946	25,324	14,500	24,222
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Radiology (Diagnostic) - No Surgery

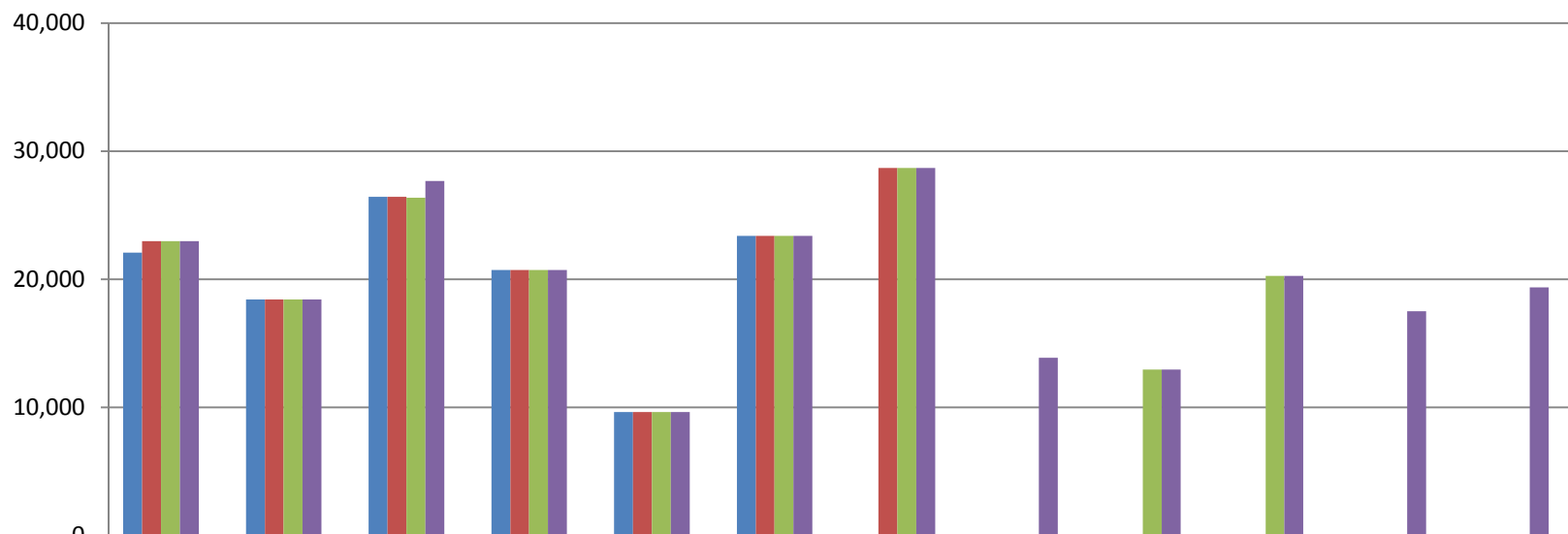
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
2011	25,091	22,116	31,279	23,186	11,835	26,564						
2012	26,095	22,116	31,279	23,186	11,835	26,564	32,856					
2013	26,095	22,116	31,171	23,186	11,835	26,564	32,586		14,585	23,020		
2014	26,095	22,116	32,730	23,186	11,835	26,564	32,586	15,768	14,585	23,020	16,038	22,090
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Radiology (Diagnostic) - No Surgery

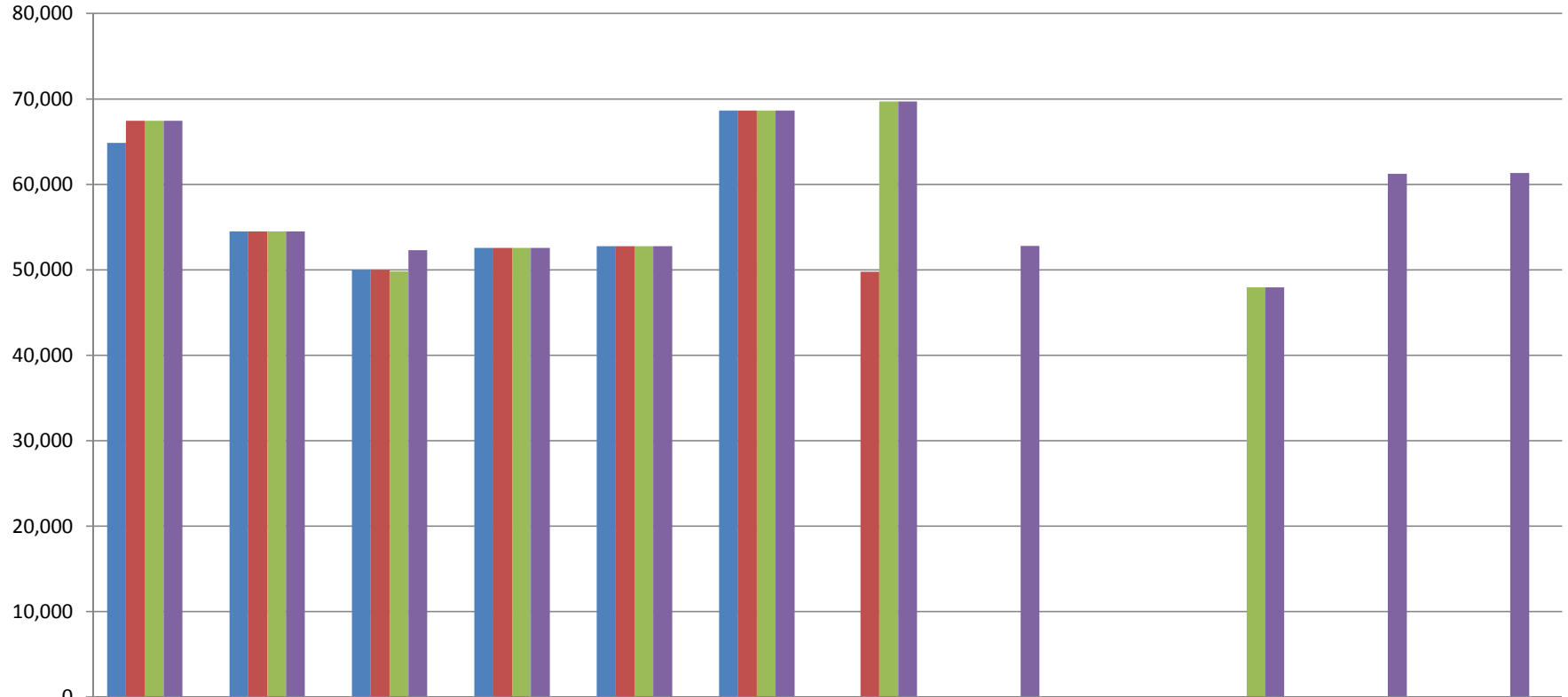
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MAG Mut	Proselect	Aspen	Capson
2011	22,082	18,431	26,440	20,710	9,635	23,379						
2012	22,965	18,431	26,440	20,710	9,635	23,379	28,678					
2013	22,965	18,431	26,350	20,710	9,635	23,379	28,678		12,955	20,259		
2014	22,965	18,431	27,667	20,710	9,635	23,379	28,678	13,877	12,955	20,259	17,496	19,377
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Emergency Medicine - Inc. Major Surgery

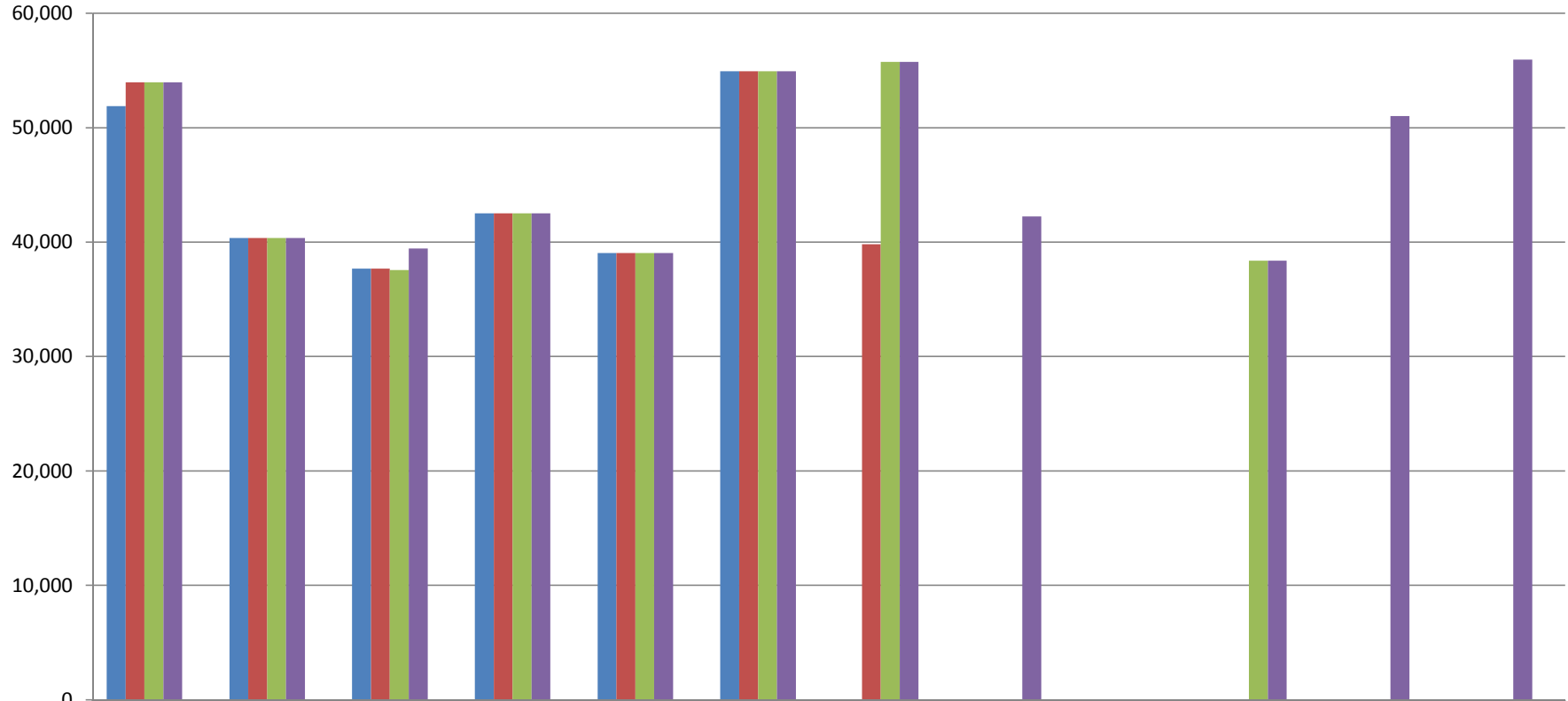
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
■ 2011	64,867	54,509	50,002	52,579	52,786	68,673						
■ 2012	67,462	54,508	50,002	52,579	52,786	68,673	49,789					
■ 2013	67,462	54,508	49,830	52,579	52,786	68,673	69,705			47,973		
■ 2014	67,462	54,508	52,322	52,579	52,786	68,673	69,705	52,827		47,973	61,236	61,363
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Emergency Medicine - Inc. Major Surgery

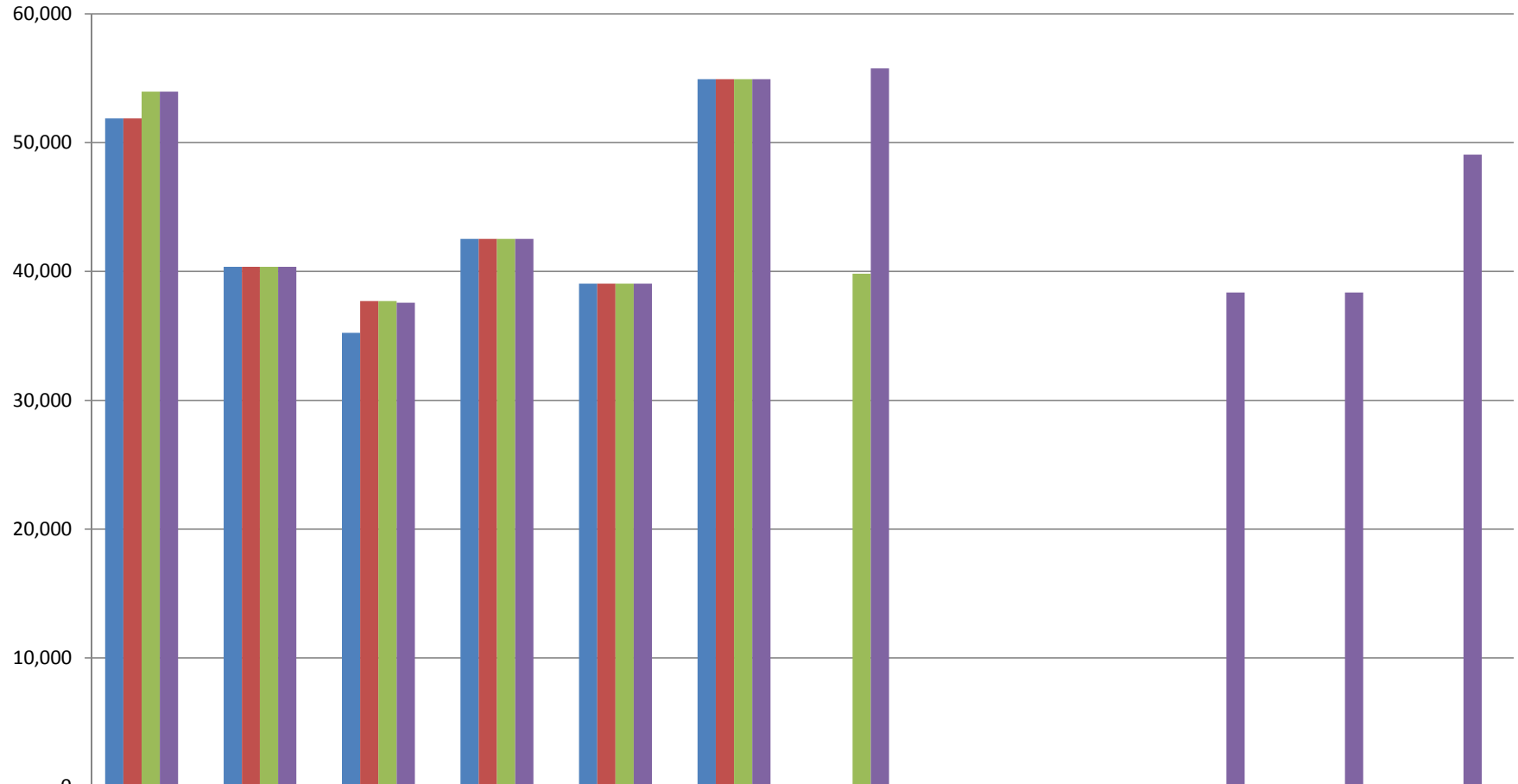
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
2011	51,894	40,374	37,706	42,536	39,061	54,938						
2012	53,970	40,374	37,706	42,536	39,061	54,938	39,831					
2013	53,970	40,374	37,577	42,536	39,061	54,938	55,764			38,378		
2014	53,970	40,374	39,456	42,536	39,061	54,938	55,764	42,261		38,378	51,030	55,961
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Emergency Medicine - Inc. Major Surgery

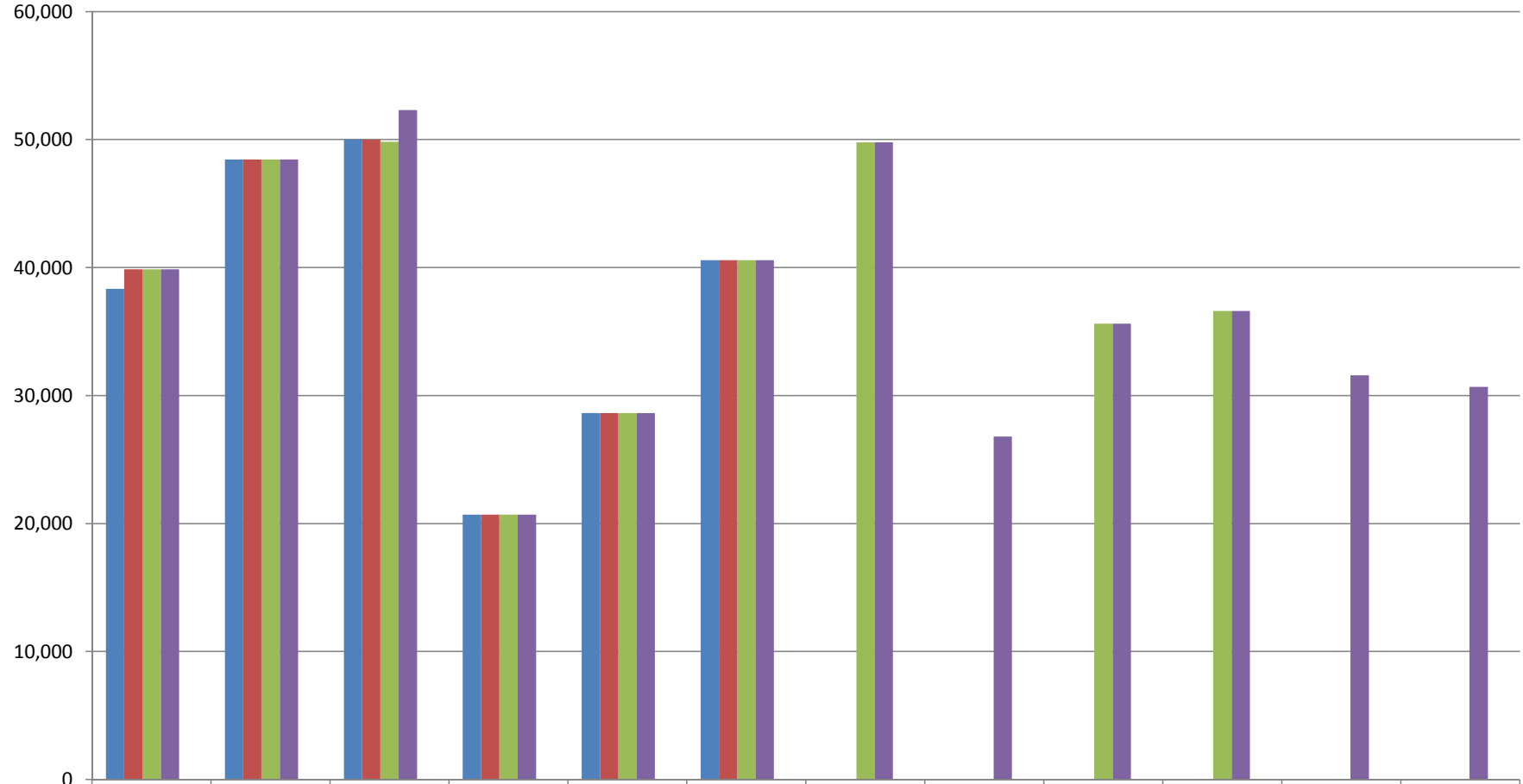
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
2011	51,894	40,374	35,240	42,536	39,061	54,938						
2012	51,894	40,374	37,706	42,536	39,061	54,938						
2013	53,970	40,374	37,706	42,536	39,061	54,938	39,831					
2014	53,970	40,374	37,577	42,536	39,061	54,938	55,764			38,378	38,378	49,089
% chg 11 to 14	4.0%	0.0%	6.6%	0.0%	0.0%	0.0%						

Emergency Medicine (No Major Surgery)

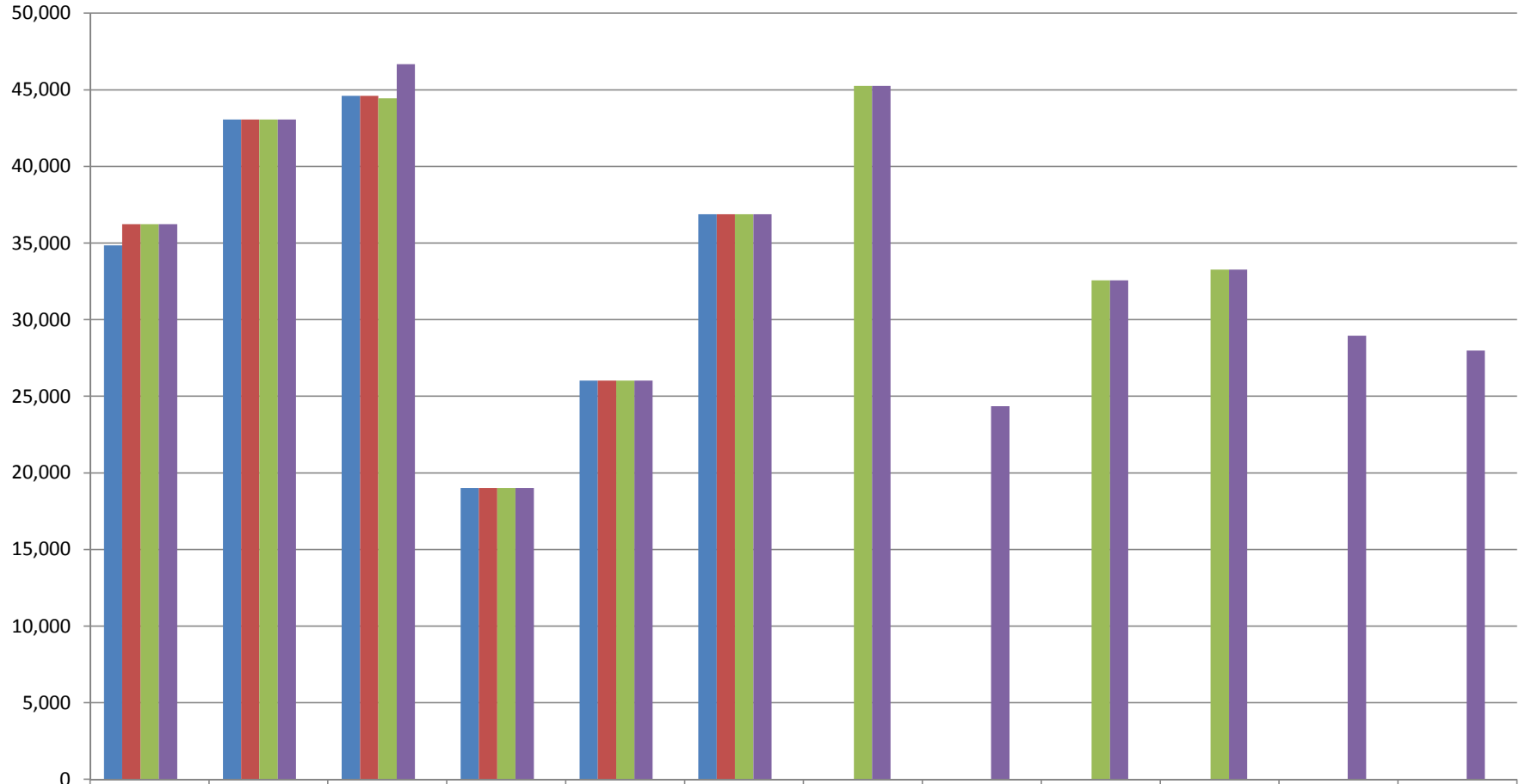
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
■ 2011	38,338	48,452	50,002	20,710	28,643	40,587						
■ 2012	39,872	48,452	50,002	20,710	28,643	40,587						
■ 2013	39,872	48,452	49,830	20,710	28,643	40,587	49,789		35,631	36,608		
■ 2014	39,872	48,452	52,322	20,710	28,643	40,587	49,789	26,808	35,631	36,608	31,590	30,682
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Emergency Medicine (No Major Surgery)

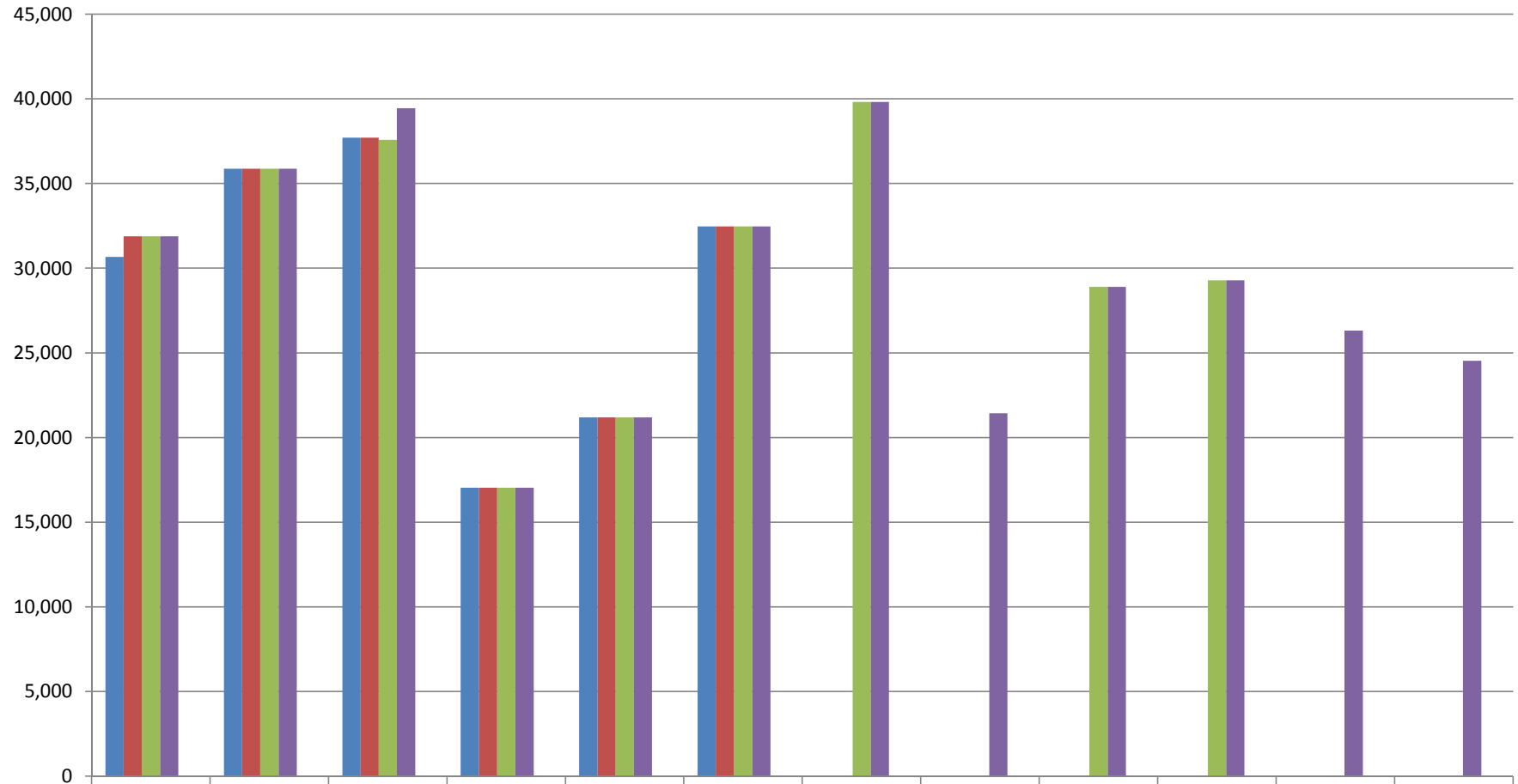
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
■ 2011	34,849	43,063	44,608	19,022	26,037	36,894						
■ 2012	36,243	43,063	44,608	19,022	26,037	36,894						
■ 2013	36,243	43,063	44,454	19,022	26,037	36,894	45,258		32,569	33,278		
■ 2014	36,243	43,063	46,677	19,022	26,037	36,894	45,258	24,368	32,569	33,278	28,958	27,981
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Emergency Medicine (No Major Surgery)

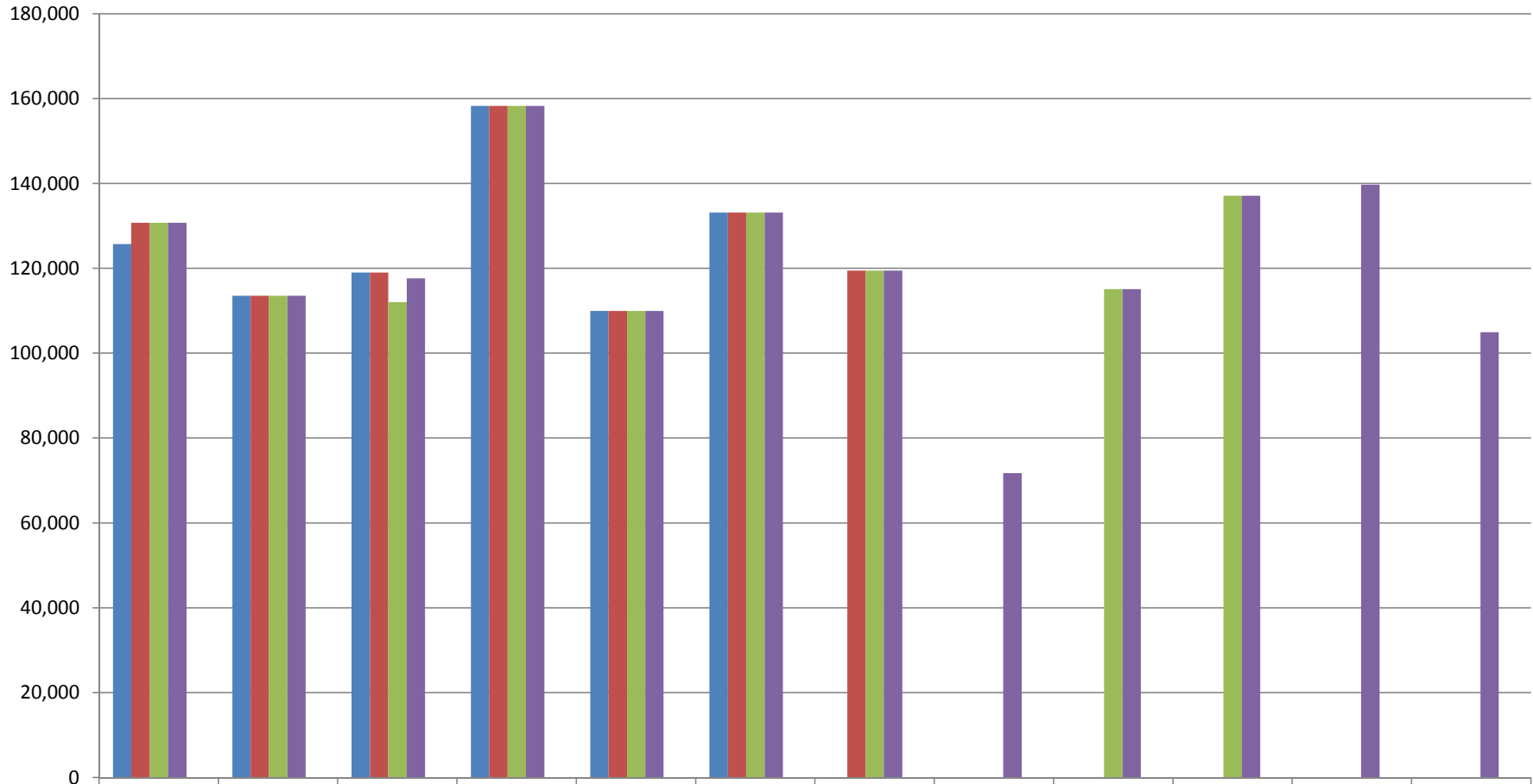
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
■ 2011	30,670	35,887	37,706	17,040	21,196	32,470						
■ 2012	31,897	35,887	37,706	17,040	21,196	32,470						
■ 2013	31,897	35,887	37,577	17,040	21,196	32,470	39,831		28,901	29,286		
■ 2014	31,897	35,887	39,456	17,040	21,196	32,470	39,831	21,446	28,901	29,286	26,325	24,545
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Obstetrics/Gynecology - Surgery

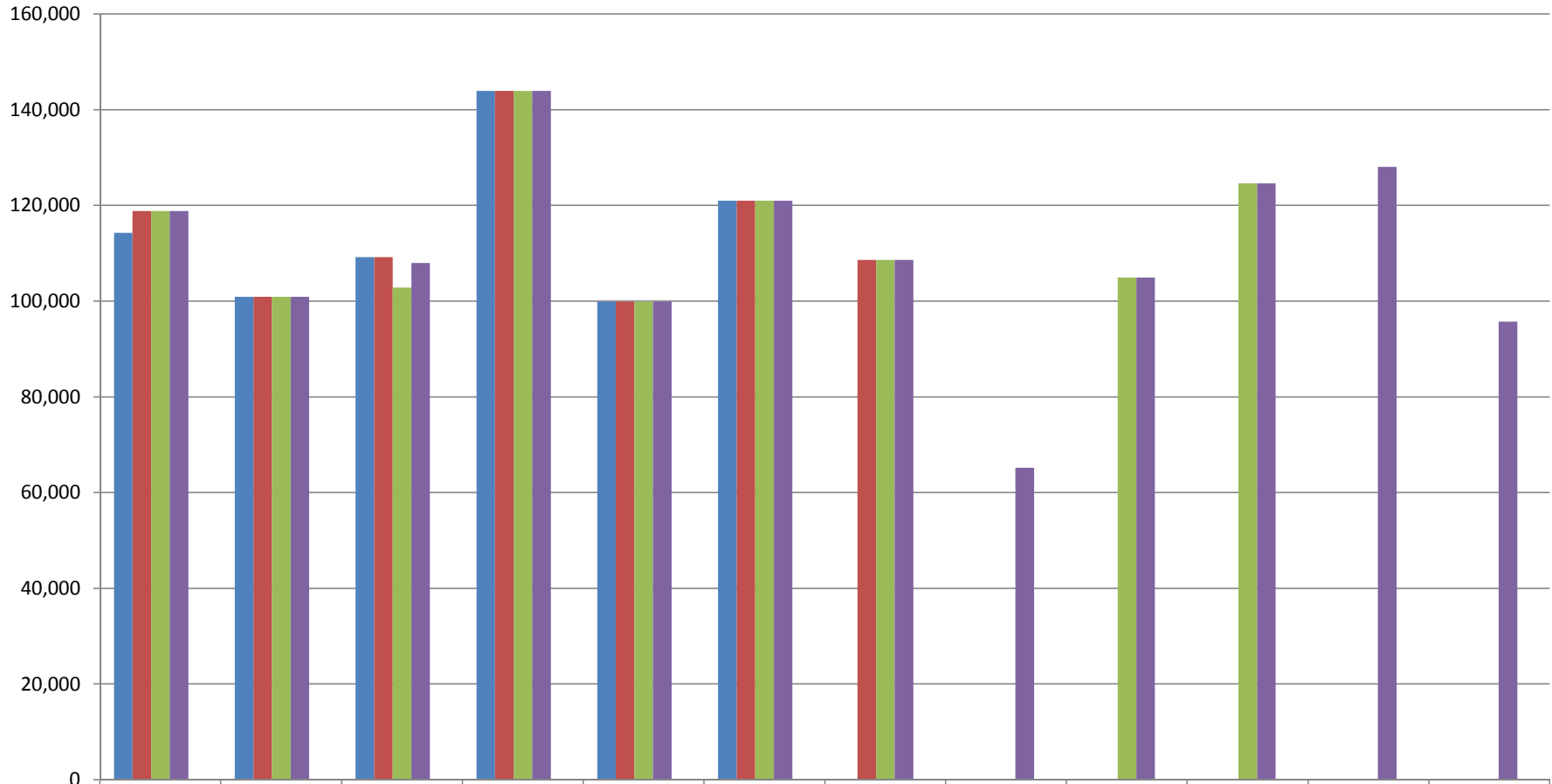
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
■ 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	119,494					
■ 2013	130,777	113,556	112,080	158,317	109,970	133,127	119,494		115,140	137,097		
■ 2014	130,777	113,556	117,684	158,317	109,970	133,127	119,494	71,750	115,140	137,097	139,725	104,963
■ % chg 11 to 14	4.0%	0.0%	-1.1%	0.0%	0.0%	0.0%						

Obstetrics/Gynecology - Surgery

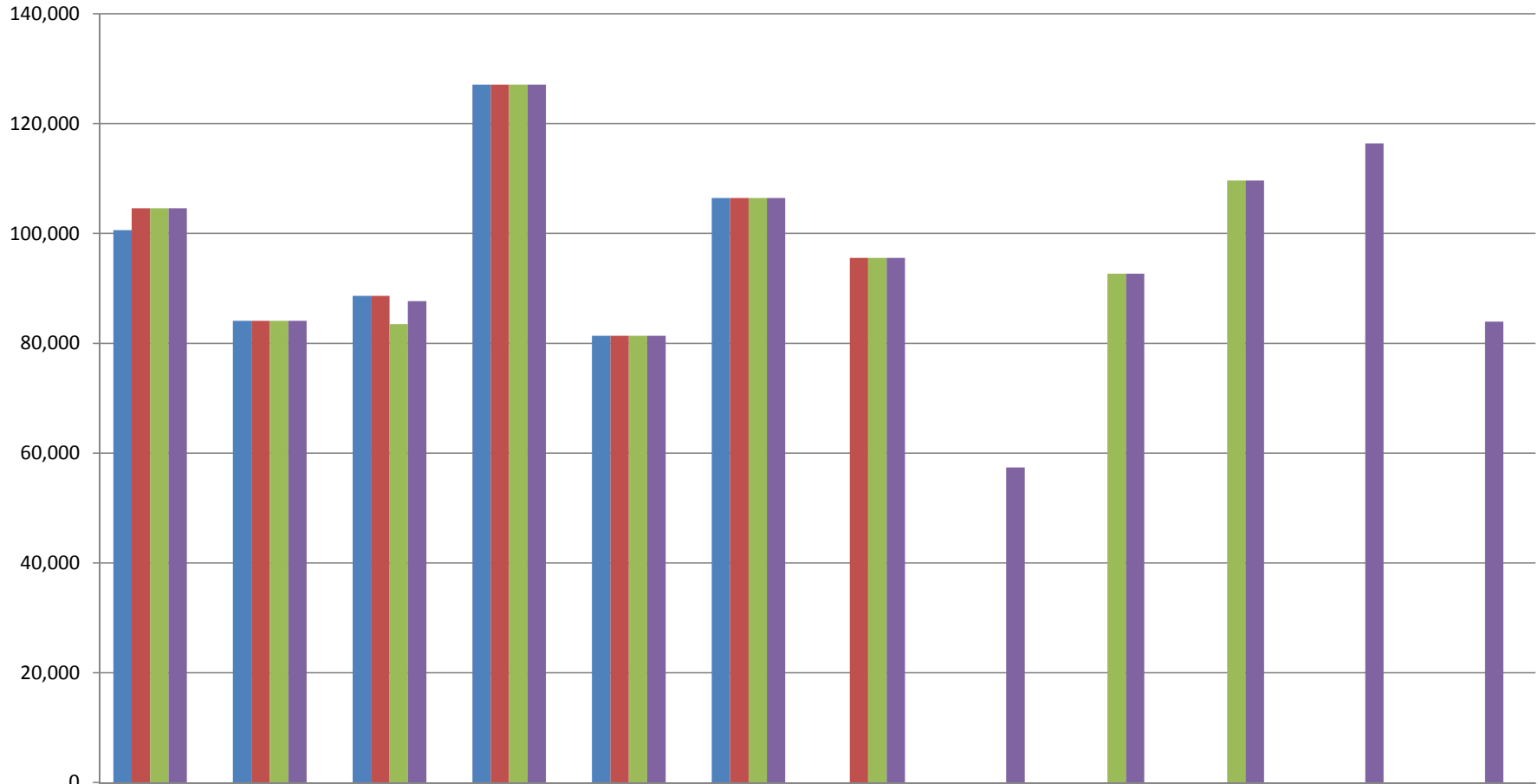
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
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	108,620					
2013	118,876	100,929	102,850	143,969	99,963	121,012	108,620		104,933	124,627		
2014	118,876	100,929	107,993	143,969	99,963	121,012	108,620	65,221	104,933	124,627	128,081	95,724
% chg 11 to 14	4.0%	0.0%	-1.1%	0.0%	0.0%	0.0%						

Obstetrics/Gynecology - Surgery

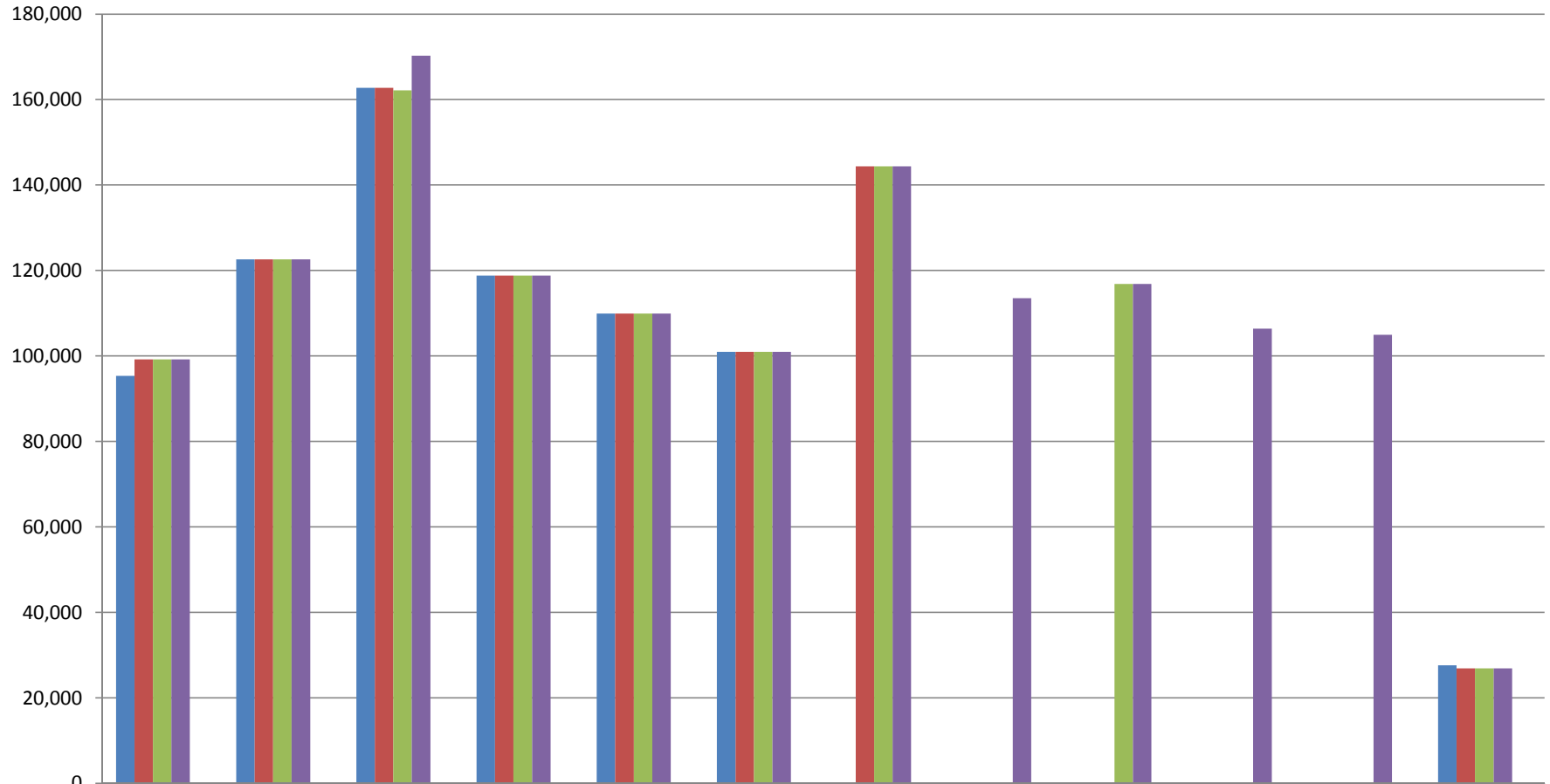
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
■ 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	95,595					
■ 2013	104,622	84,111	83,510	127,126	81,378	106,501	95,595		92,706	109,675		
■ 2014	104,622	84,111	87,686	127,126	81,378	106,501	95,595	57,400	92,706	109,675	116,438	83,968
■ % chg 11 to 14	4.0%	0.0%	-1.1%	0.0%	0.0%	0.0%						

Neurology (including child) - Surgery

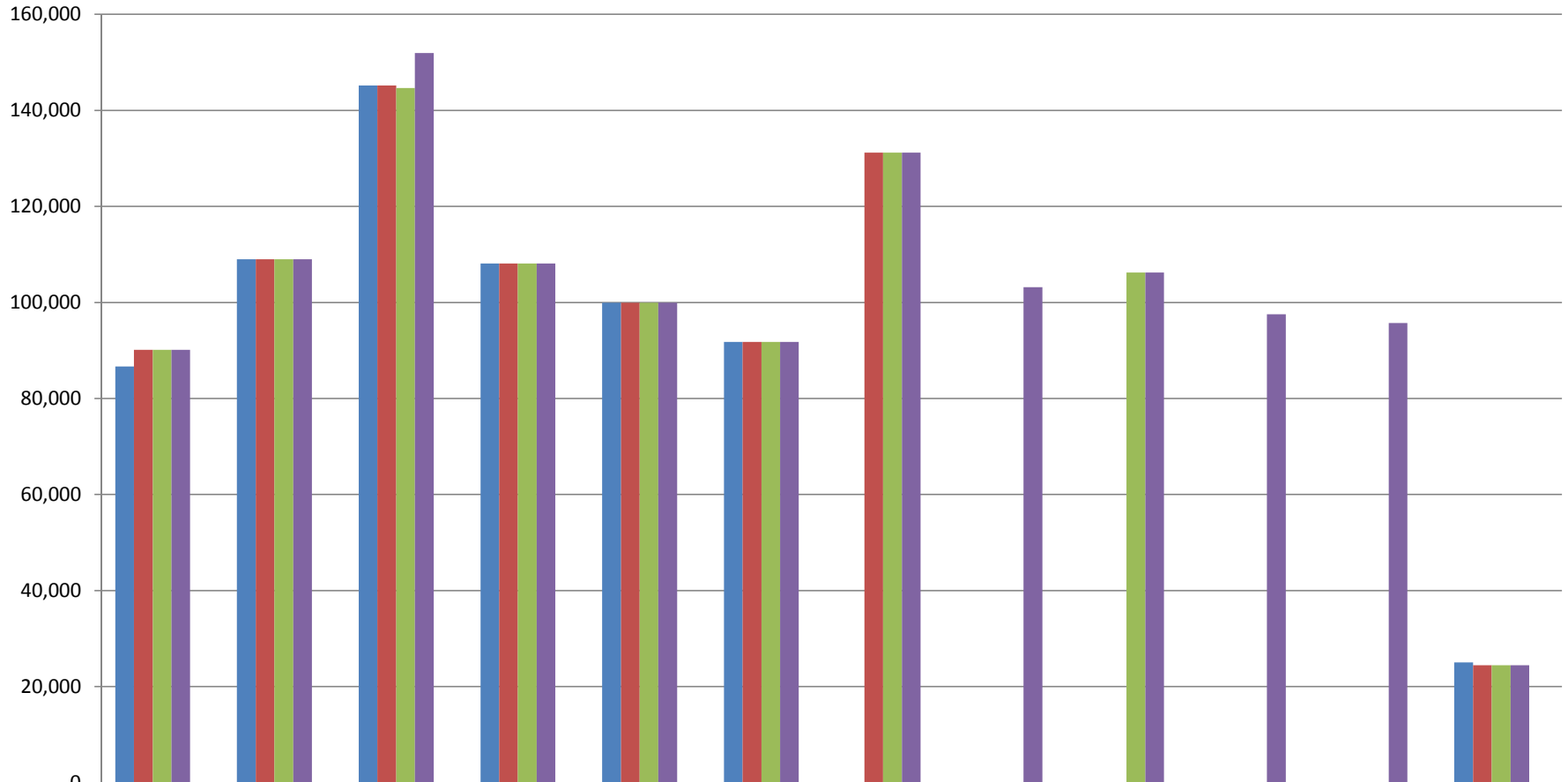
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	Proselect	Aspen	Capson	AIG
■ 2011	95,384	122,641	162,757	118,869	109,970	100,981						27,603
■ 2012	99,199	122,641	162,757	118,869	109,970	100,981	144,388					26,913
■ 2013	99,199	122,641	162,199	118,869	109,970	100,981	144,388		116,897			26,913
■ 2014	99,199	122,641	170,309	118,869	109,970	100,981	144,388	113,538	116,897	106,434	104,963	26,913
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						-2.5%

Neurology (including child) - Surgery

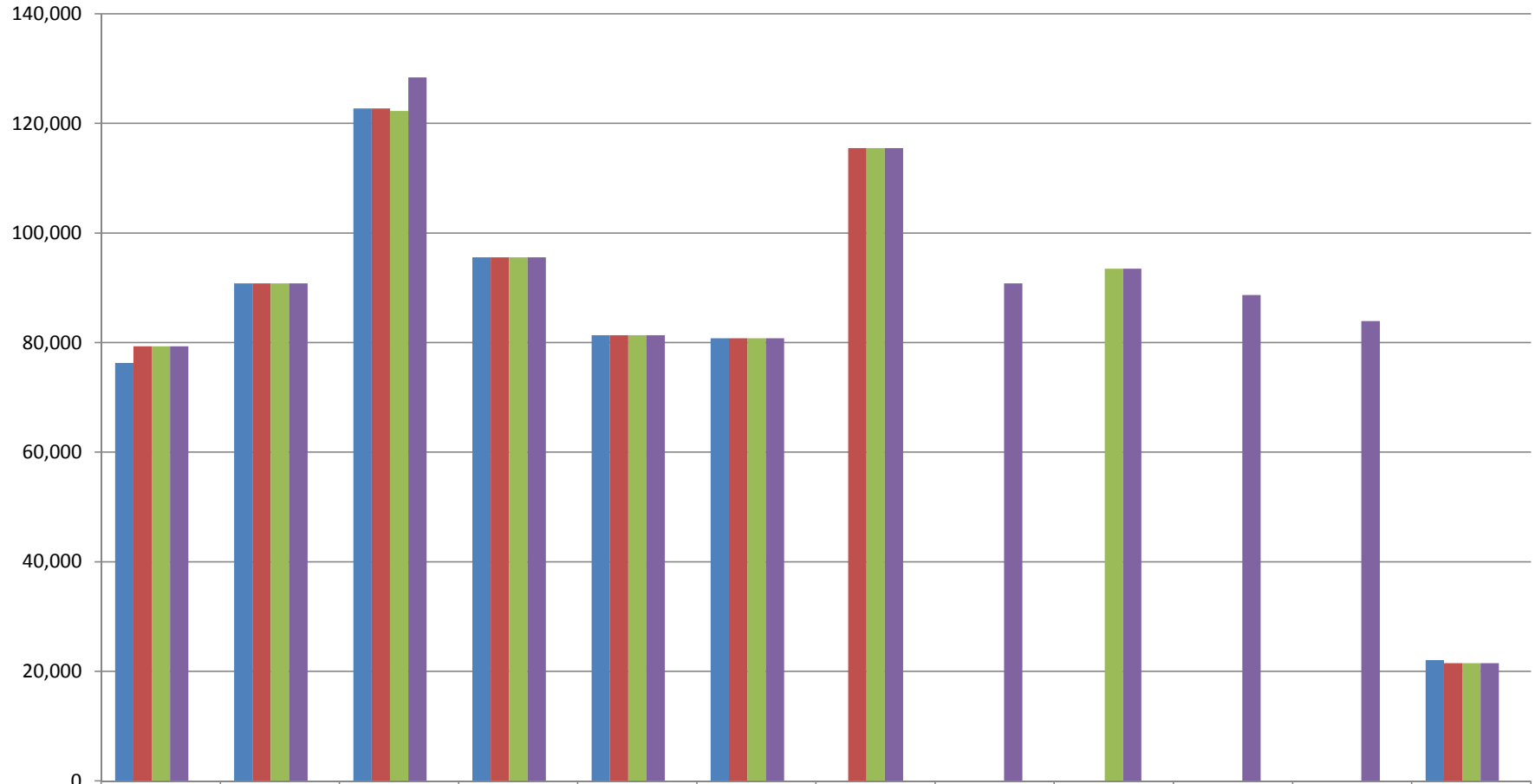
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	Proselect	Aspen	Capson	AIG
■ 2011	86,704	109,004	145,198	108,151	99,963	91,792						25,091
■ 2012	90,172	109,004	145,198	108,151	99,963	91,792	131,249					24,464
■ 2013	90,172	109,004	144,700	108,151	99,963	91,792	131,249		106,264			24,464
■ 2014	90,172	109,004	151,935	108,151	99,963	91,792	131,249	103,206	106,264	97,565	95,724	24,464
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						-2.5%

Neurology (including child) - Surgery

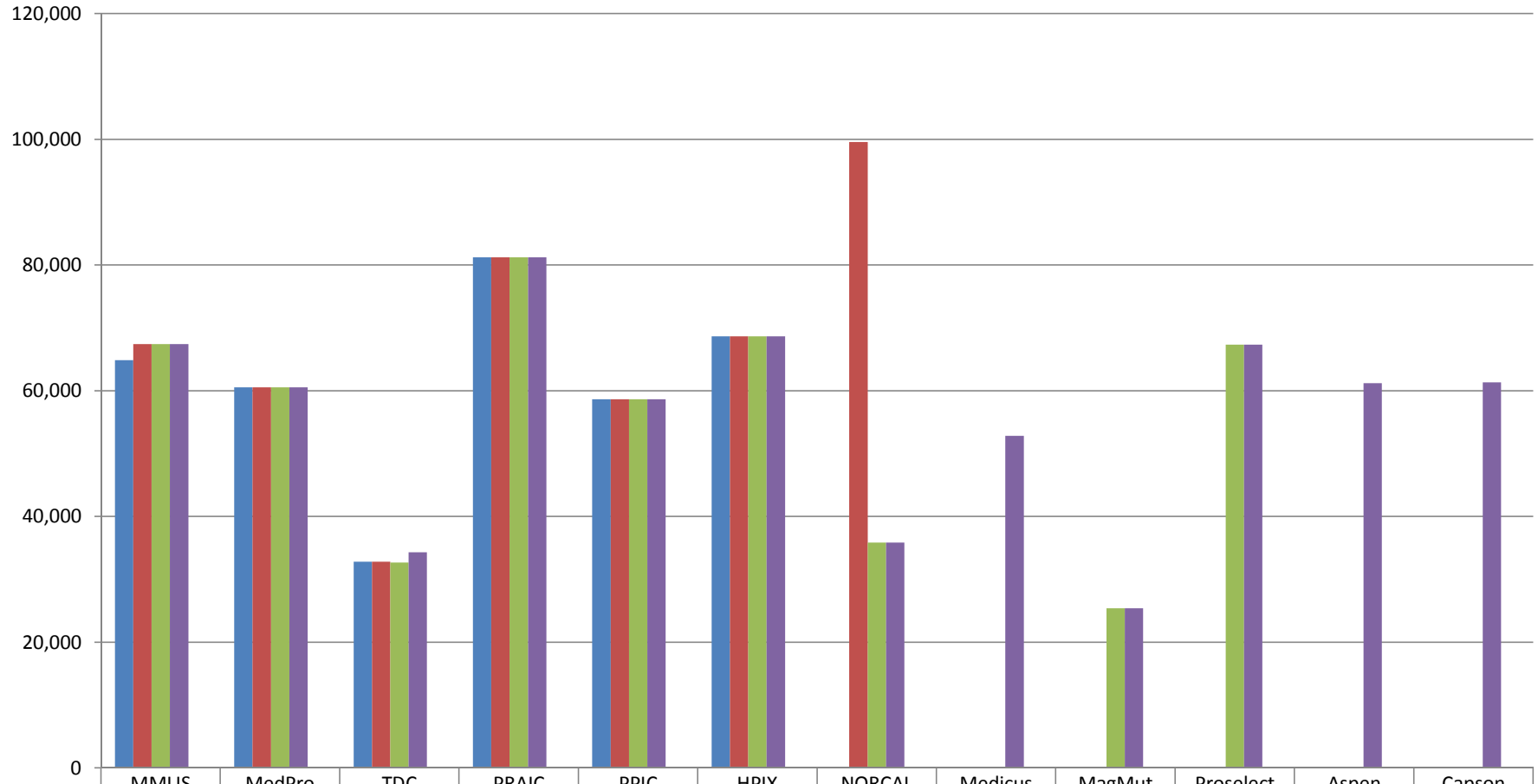
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	Proselect	Aspen	Capson	AIG
2011	76,307	90,841	122,733	95,568	81,378	80,785						22,082
2012	79,359	90,841	122,733	95,568	81,378	80,785	115,511					21,530
2013	79,359	90,841	122,312	95,568	81,378	80,785	115,511		93,516			21,530
2014	79,359	90,841	128,428	95,568	81,378	80,785	115,511	90,831	93,516	88,695	83,968	21,530
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						-2.5%

Cardiovascular Disease - Surgery

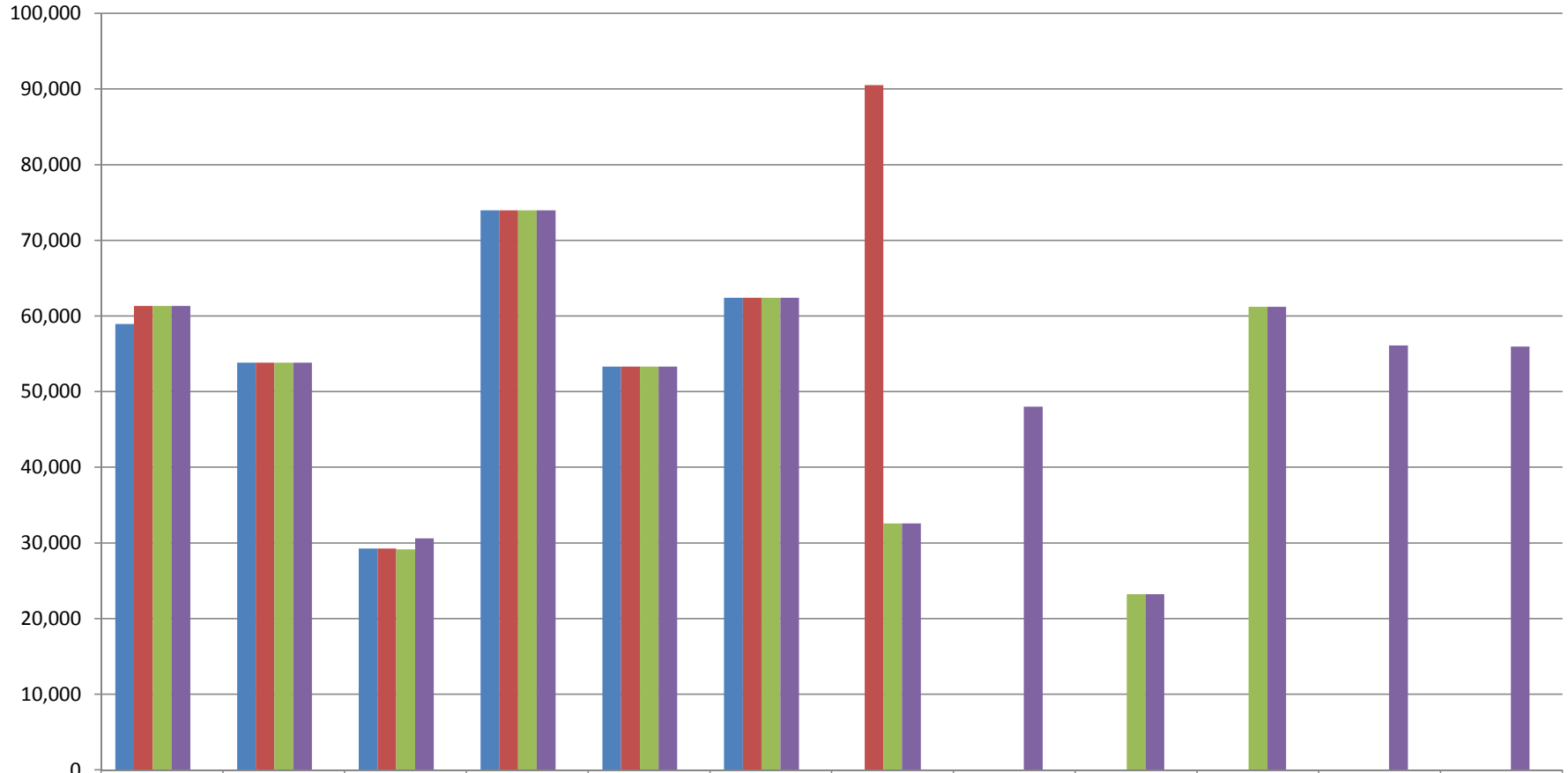
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
2011	64,867	60,564	32,799	81,257	58,651	68,673						
2012	67,462	60,564	32,799	81,257	58,651	68,673	99,578					
2013	67,462	60,564	32,687	81,257	58,651	68,673	35,848		25,415	67,344		
2014	67,462	60,564	34,322	81,257	58,651	68,673	35,848	52,827	25,415	67,344	61,236	61,363
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Cardiovascular Disease - Surgery

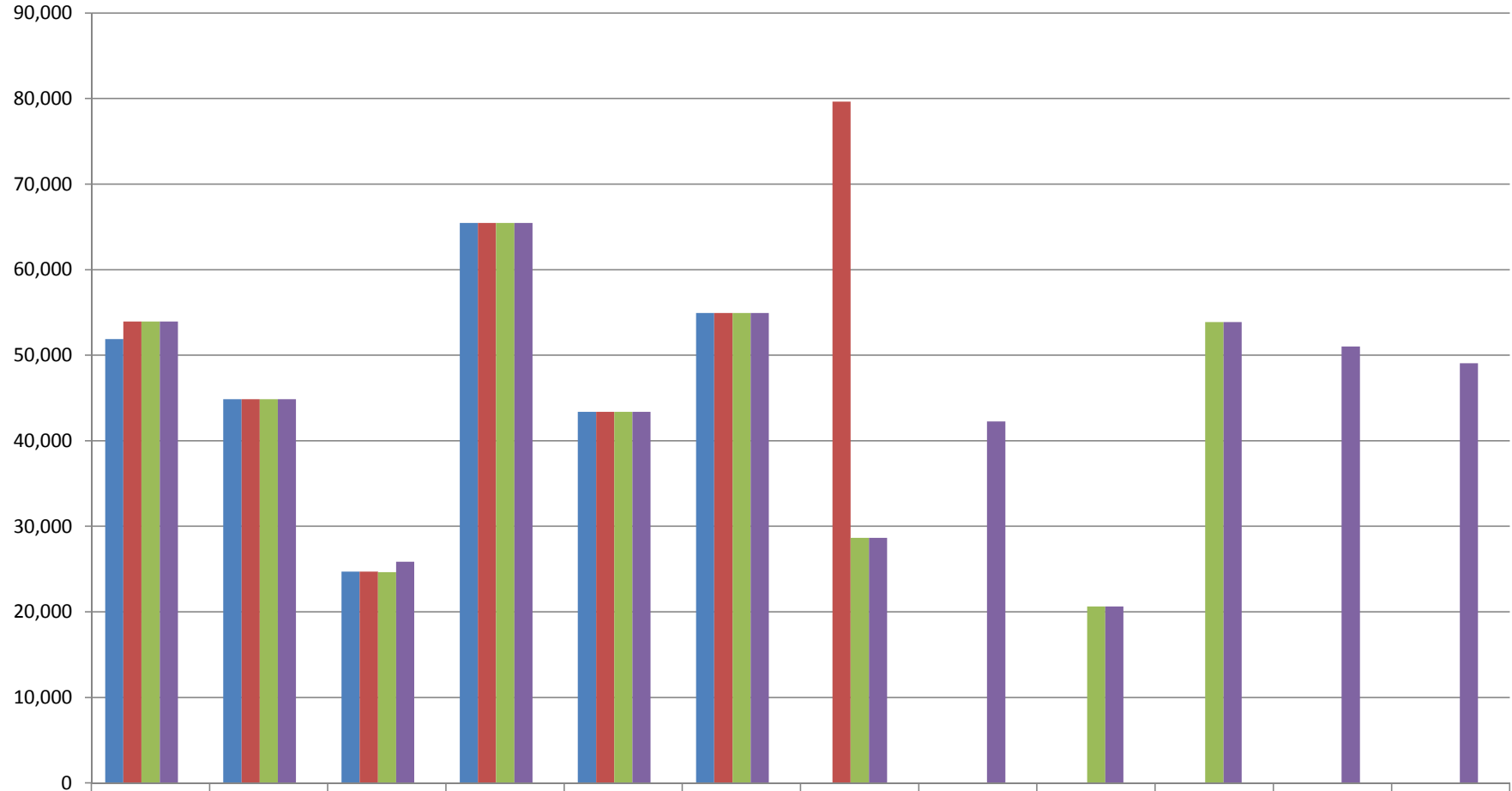
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
2011	58,964	53,829	29,261	73,998	53,314	62,425						
2012	61,323	53,829	29,261	73,998	53,314	62,425	90,516					
2013	61,323	53,829	29,161	73,998	53,314	62,425	32,586		23,237	61,219		
2014	61,323	53,829	30,619	73,998	53,314	62,425	32,586	48,020	23,237	61,219	56,133	55,961
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Cardiovascular Disease - Surgery

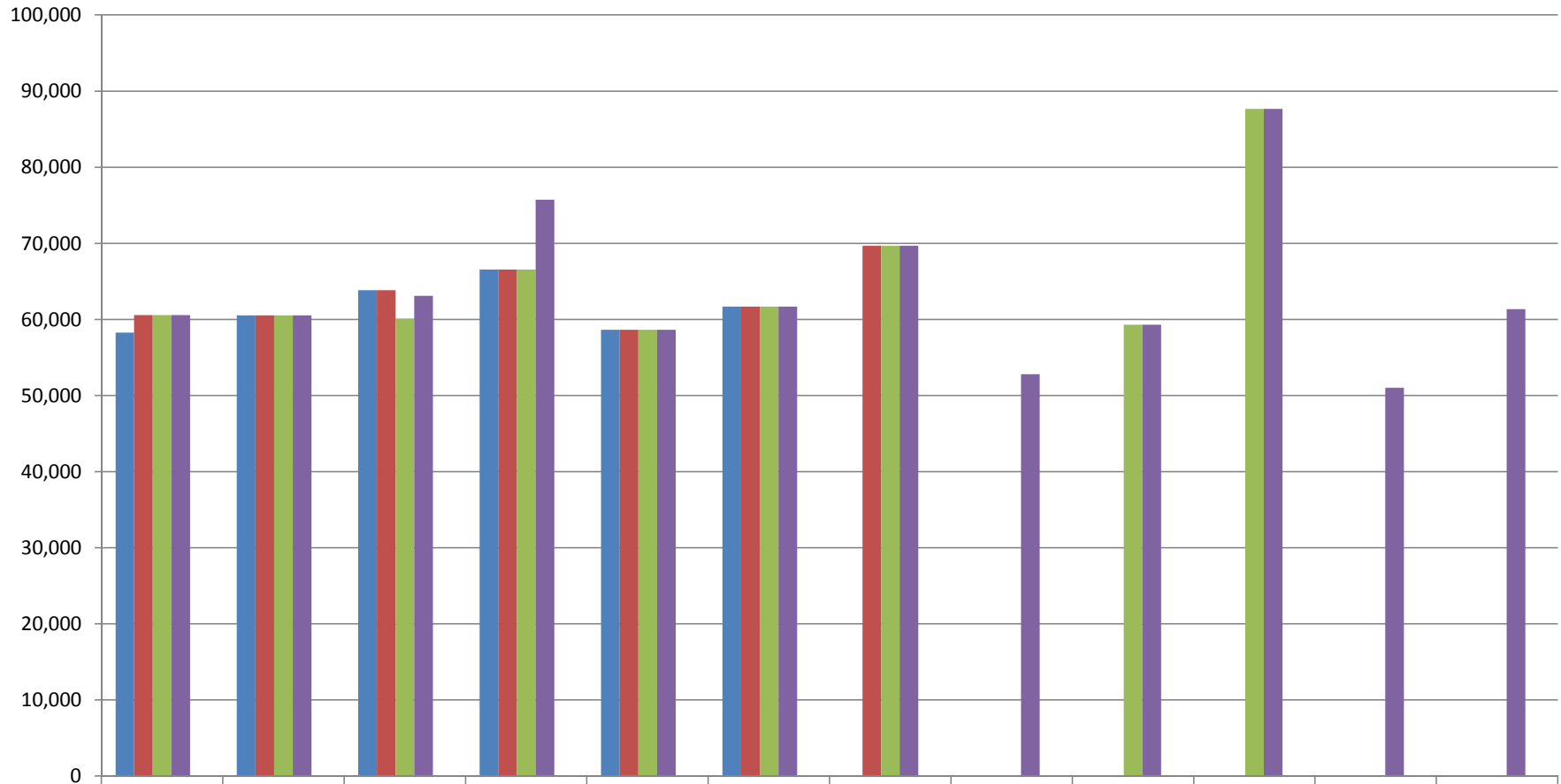
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
2011	51,894	44,859	24,733	65,478	43,402	54,938						
2012	53,970	44,859	24,733	65,478	43,402	54,938	79,662					
2013	53,970	44,859	24,648	65,478	43,402	54,938	28,678		20,629	53,875		
2014	53,970	44,859	25,881	65,478	43,402	54,938	28,678	42,261	20,629	53,875	51,030	49,089
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%						

Orthopedic Surgery

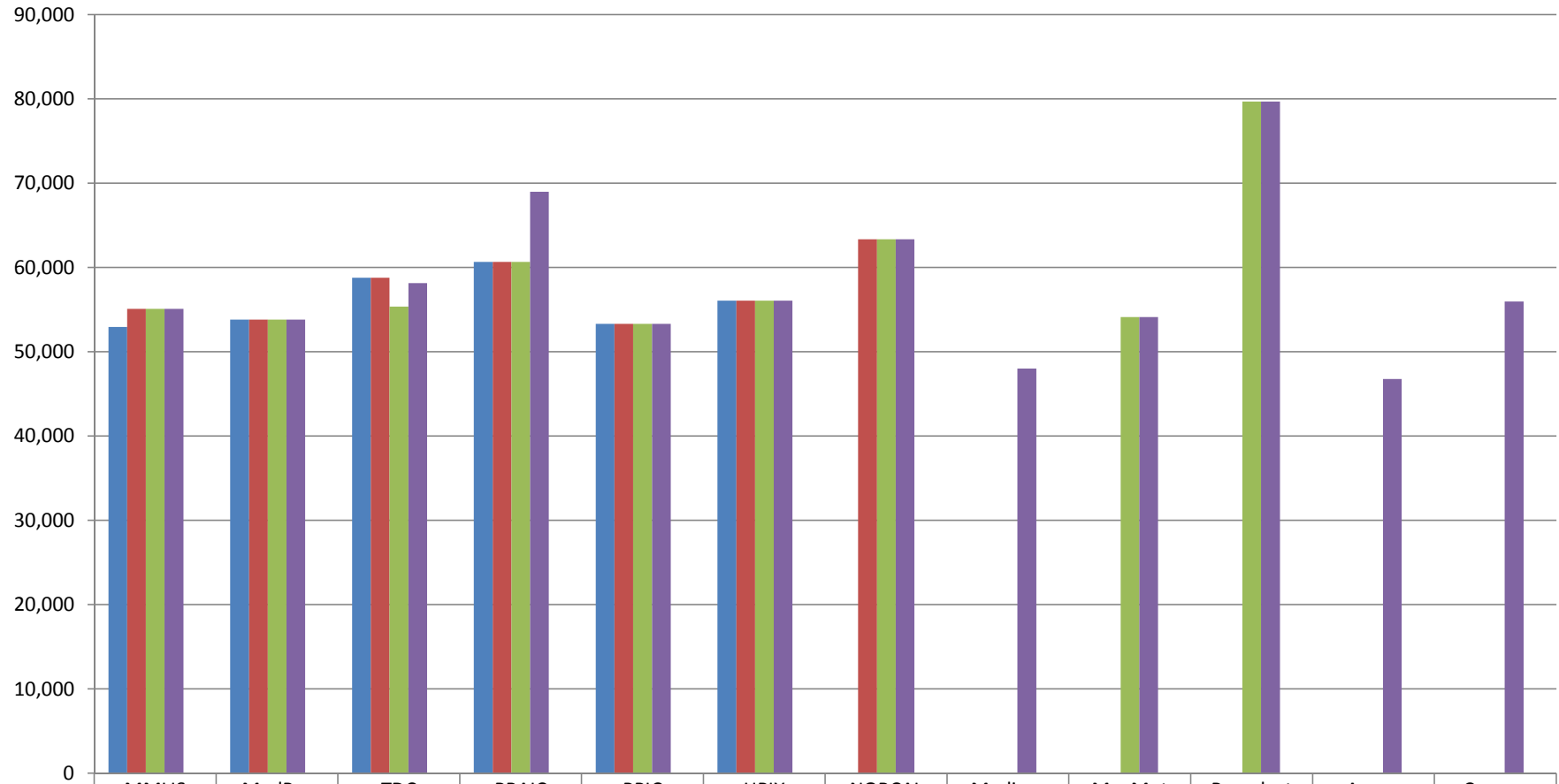
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
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	69,705					
2013	60,604	60,564	60,123	66,579	58,651	61,692	69,705		59,308	87,689		
2014	60,604	60,564	63,130	75,752	58,651	61,692	69,705	52,827	59,308	87,689	51,030	61,363
% chg 11 to 14	4.0%	0.0%	-1.1%	13.8%	0.0%	0.0%						

Orthopedic Surgery

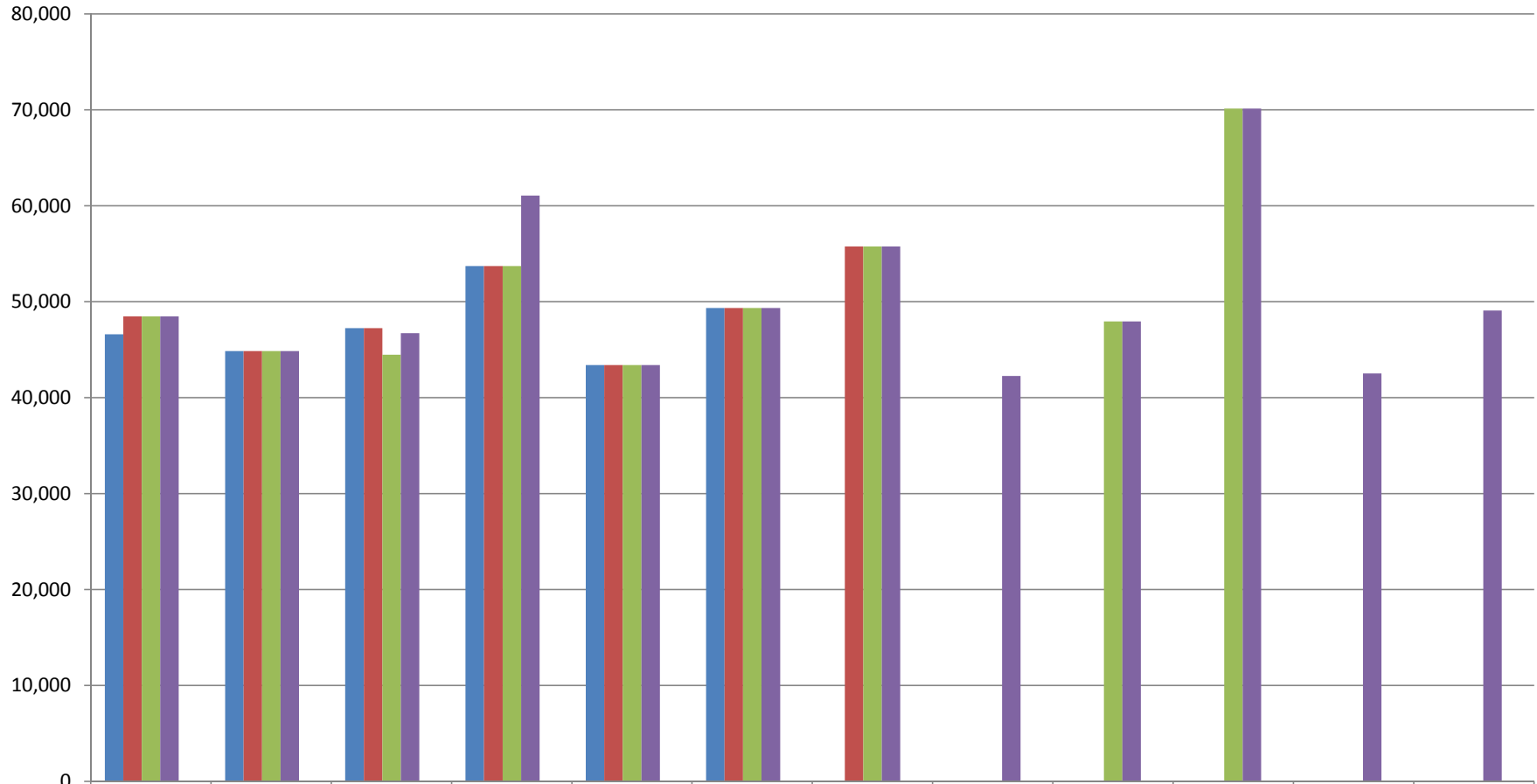
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
■ 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	63,361					
■ 2013	55,089	53,829	55,378	60,671	53,314	56,079	63,361		54,136	79,713		
■ 2014	55,089	53,829	58,147	69,000	53,314	56,079	63,361	48,020	54,136	79,713	46,778	55,961
■ % chg 11 to 14	4.0%	0.0%	-1.1%	13.7%	0.0%	0.0%						

Orthopedic Surgery

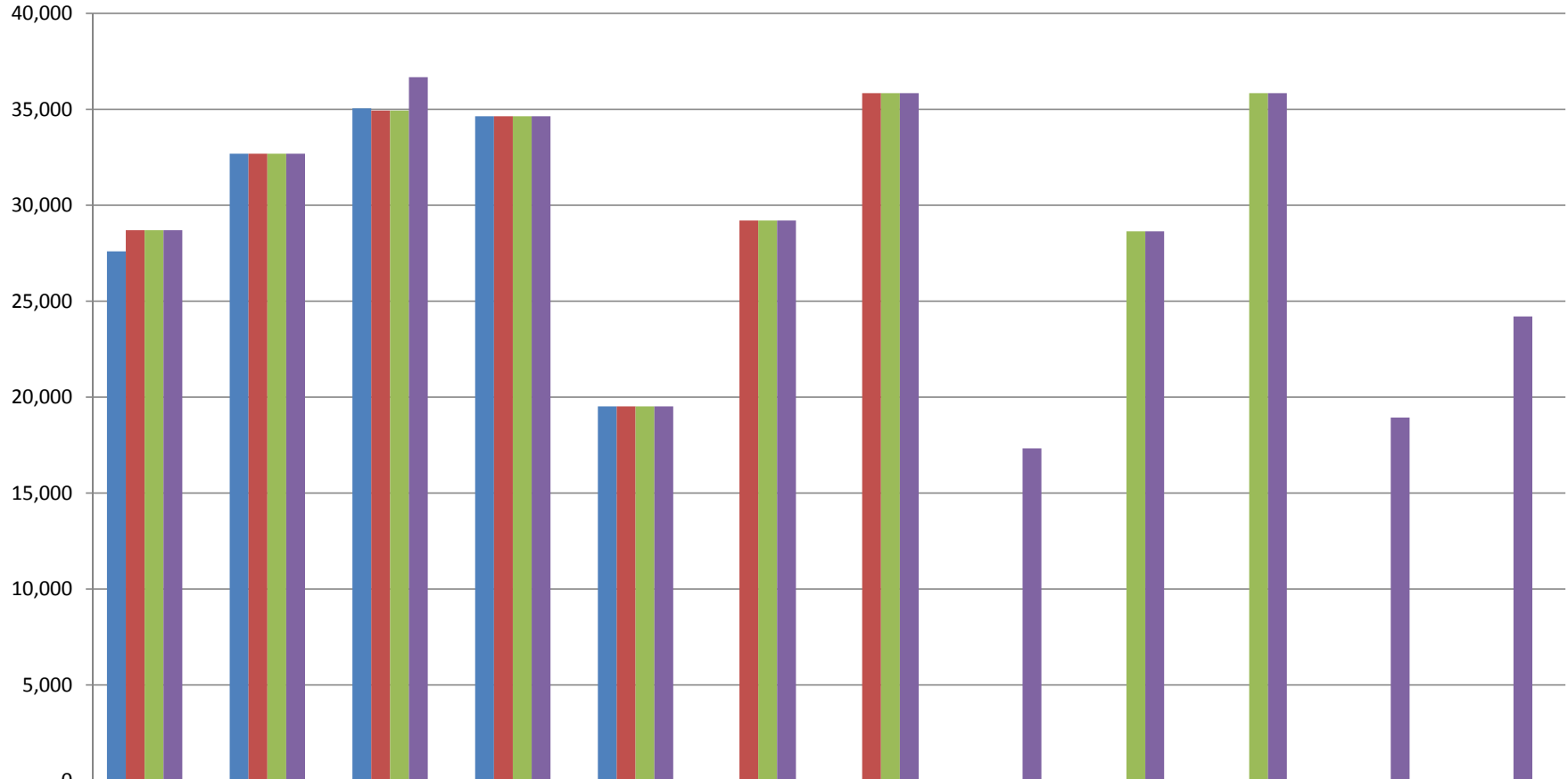
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
■ 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	55,764					
■ 2013	48,483	44,859	44,491	53,735	43,402	49,355	55,764		47,942	70,150		
■ 2014	48,483	44,859	46,716	61,074	43,402	49,355	55,764	42,261	47,942	70,150	42,525	49,089
■ % chg 11 to 14	4.0%	0.0%	-1.1%	13.7%	0.0%	0.0%						

Radiology (incl dye) - Minor Surgery

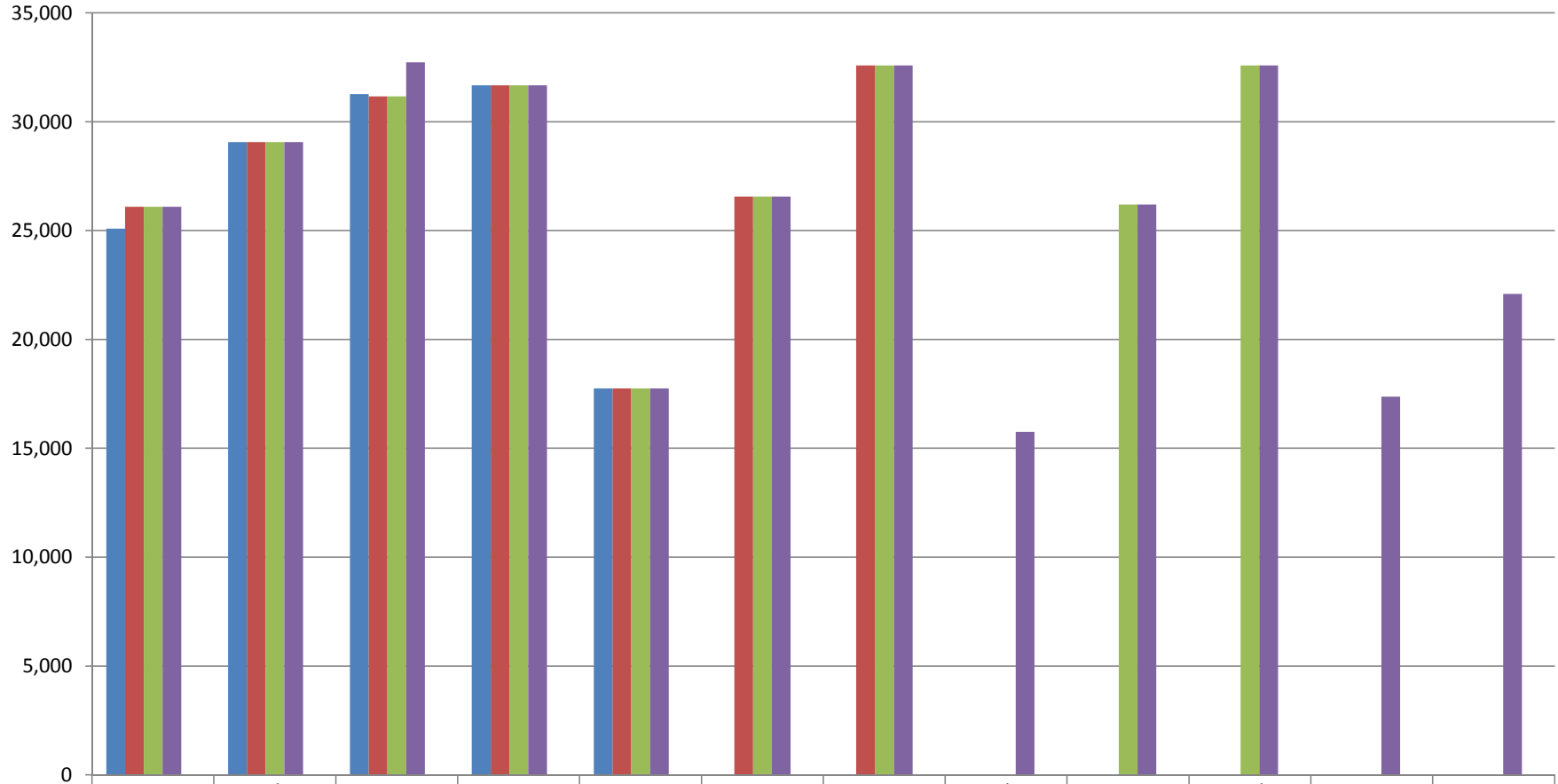
Baltimore City and Baltimore County



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
■ 2011	27,603	32,705	35,061	34,654	19,530							
■ 2012	28,707	32,705	34,940	34,654	19,530	29,222	35,848					
■ 2013	28,707	32,705	34,940	34,654	19,530	29,222	35,848		28,653	35,849		
■ 2014	28,707	32,705	36,687	34,654	19,530	29,222	35,848	17,346	28,653	35,849	18,954	24,222
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%							

Radiology (incl dye) - Minor Surgery

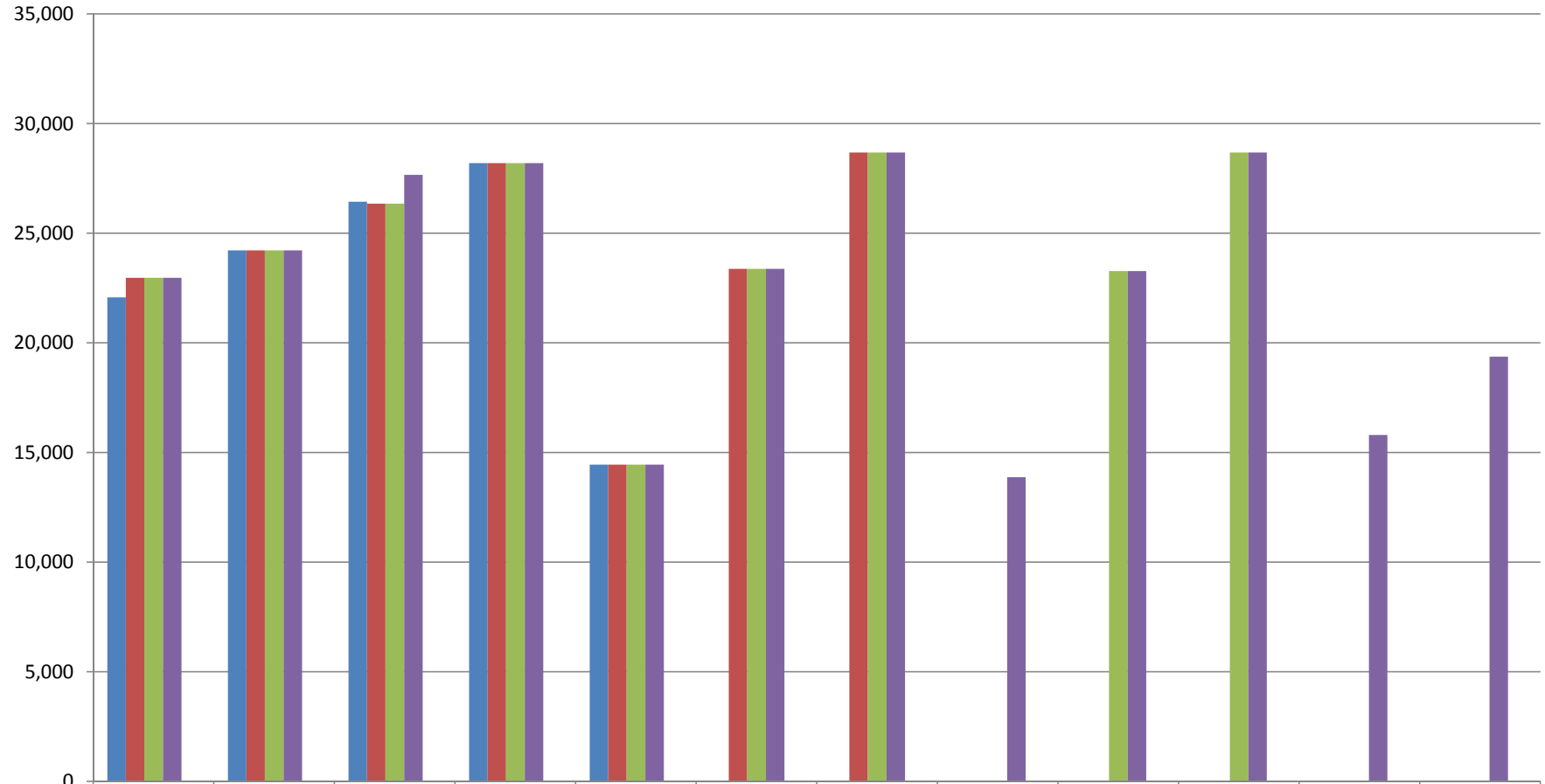
Anne Arundel, Howard, Montgomery, Prince George's



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
■ 2011	25,091	29,067	31,278	31,683	17,752							
■ 2012	26,095	29,067	31,171	31,683	17,752	26,564	32,586					
■ 2013	26,095	29,067	31,171	31,683	17,752	26,564	32,586		26,204	32,588		
■ 2014	26,095	29,067	32,730	31,683	17,752	26,564	32,586	15,768	26,204	32,588	17,375	22,090
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%							

Radiology (incl dye) - Minor Surgery

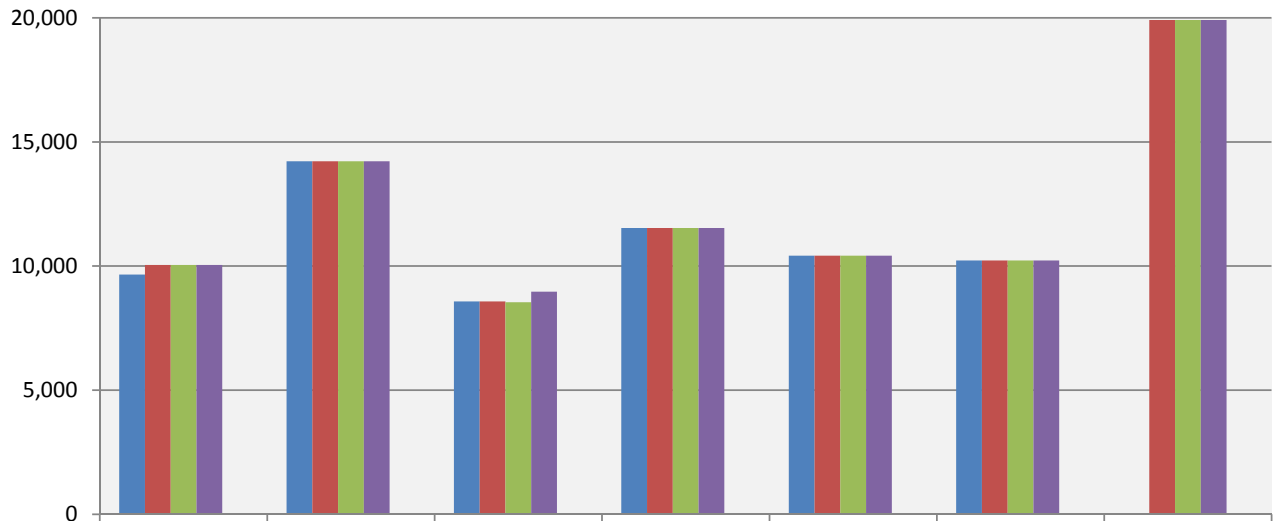
Rest of State



	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	MagMut	Proselect	Aspen	Capson
■ 2011	22,082	24,224	26,440	28,195	14,452							
■ 2012	22,965	24,224	26,350	28,195	14,452	23,379	28,678					
■ 2013	22,965	24,224	26,350	28,195	14,452	23,379	28,678		23,269	28,679		
■ 2014	22,965	24,224	27,667	28,195	14,452	23,379	28,678	13,877	23,269	28,679	15,795	19,377
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%							

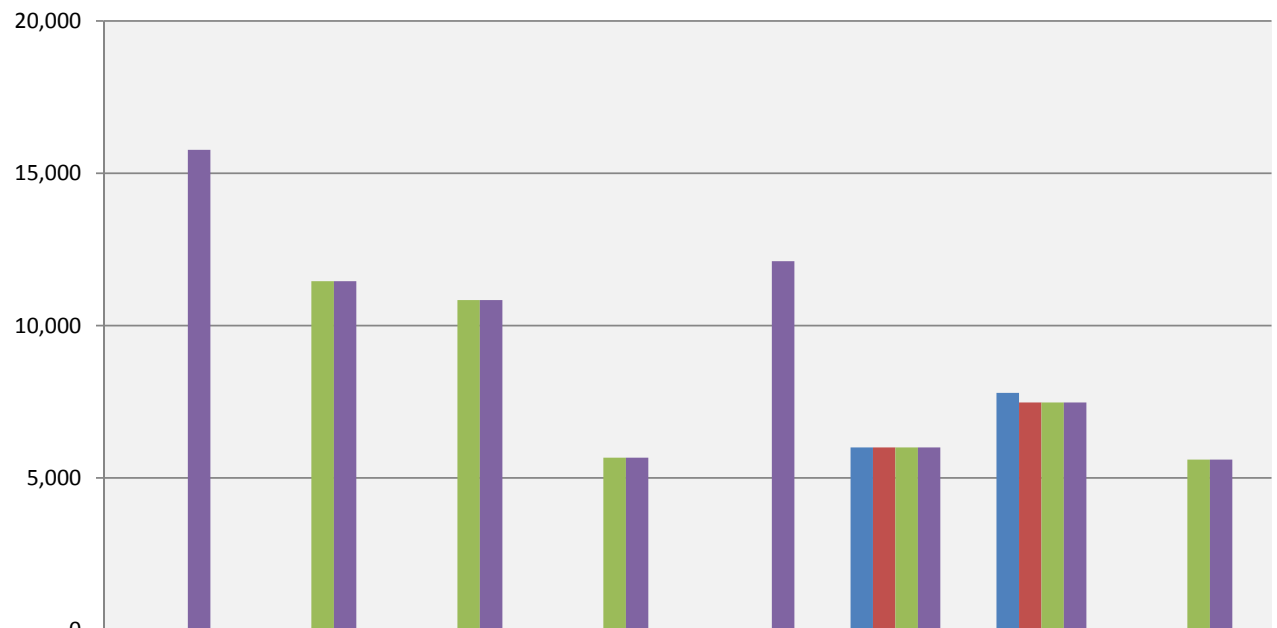
Psychiatrist (Including Child)

Baltimore City & Baltimore County



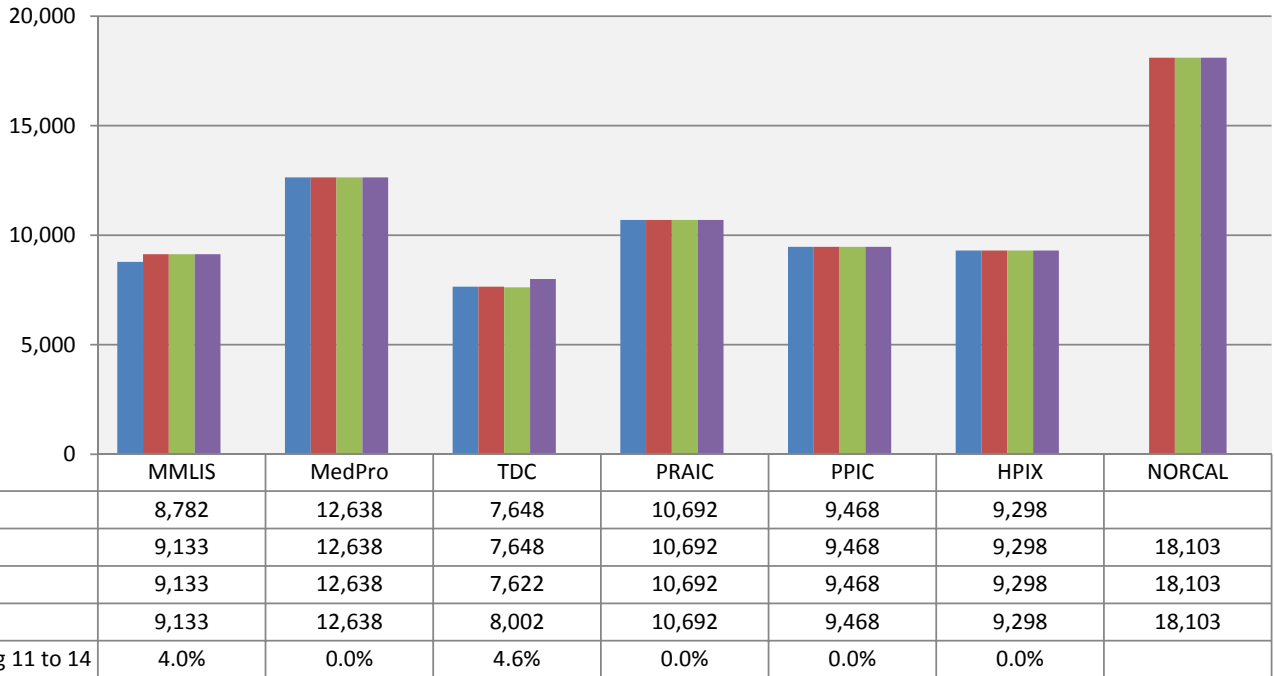
	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL
2011	9,661	14,219	8,572	11,536	10,416	10,227	
2012	10,047	14,219	8,572	11,536	10,416	10,227	19,916
2013	10,047	14,219	8,543	11,536	10,416	10,227	19,916
2014	10,047	14,219	8,970	11,536	10,416	10,227	19,916
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	0.0%	

Baltimore City & Baltimore County

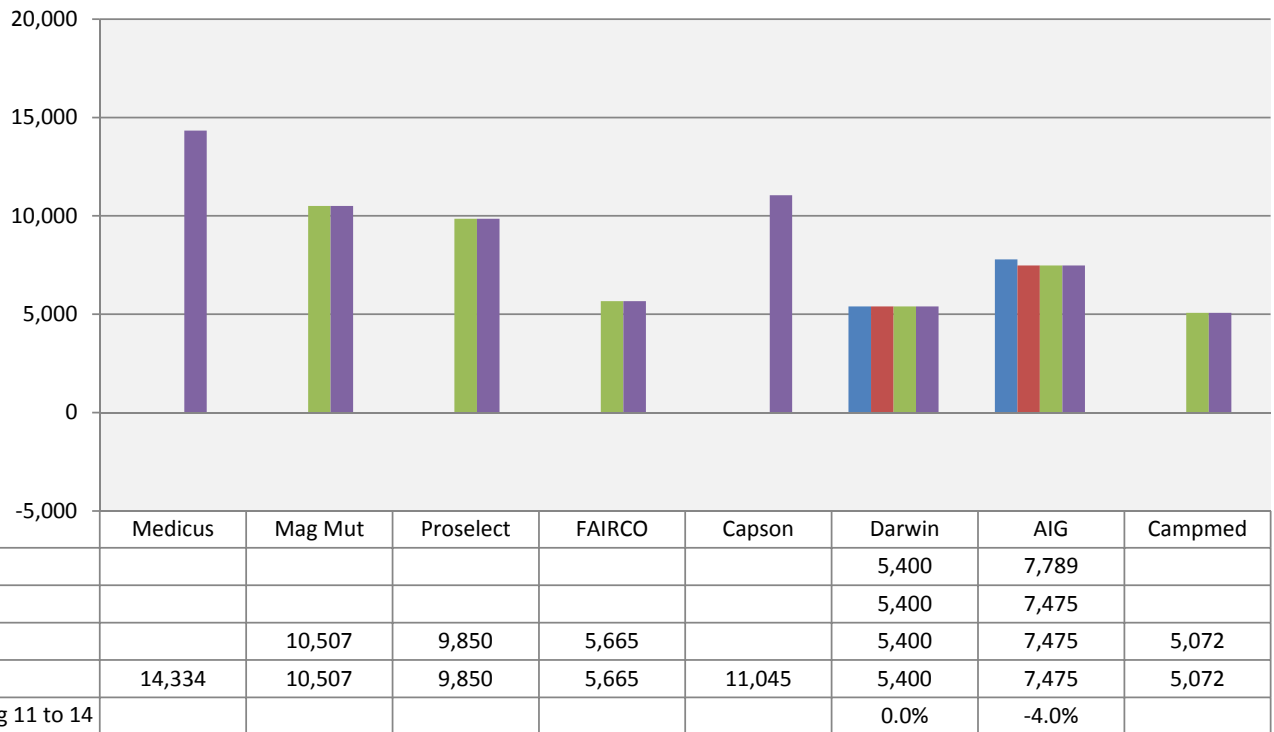


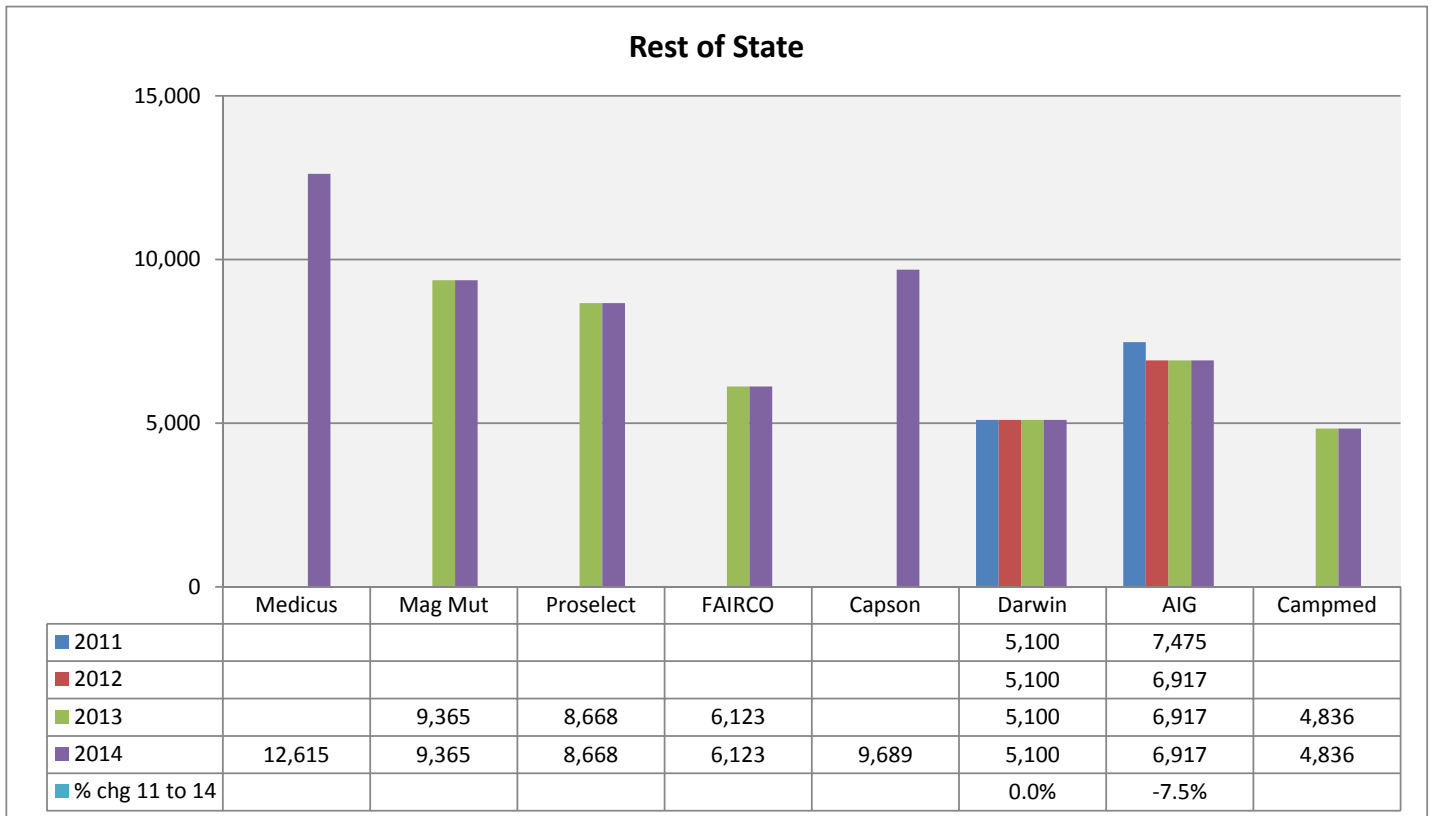
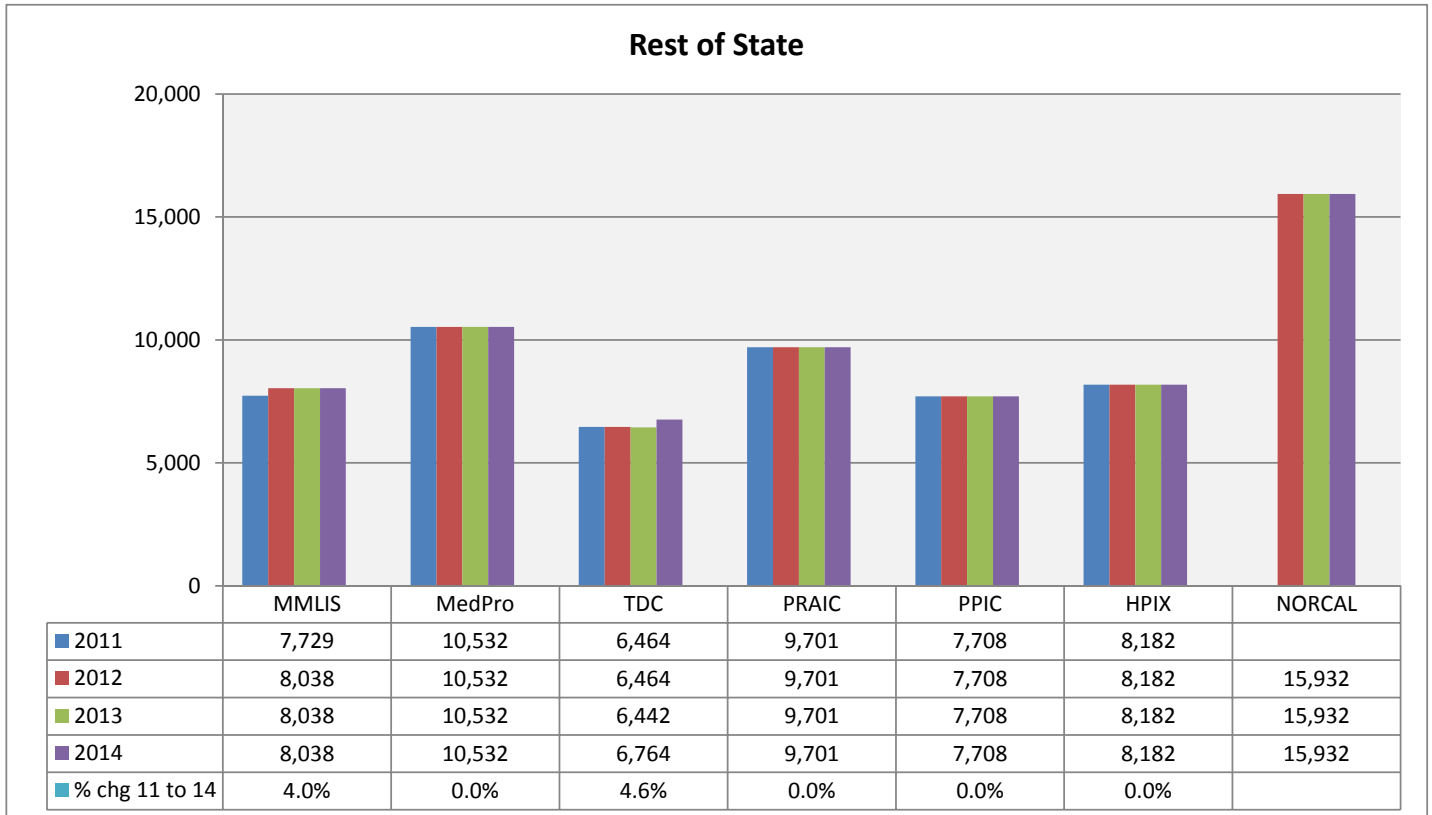
	Medicus	Mag Mut	Proselect	FAIRCO	Capson	Darwin	AIG	Campmed
2011						6,000	7,789	
2012						6,000	7,475	
2013		11,459	10,835	5,665		6,000	7,475	5,602
2014	15,769	11,459	10,835	5,665	12,111	6,000	7,475	5,602
% chg 11 to 14						0.0%	-4.0%	

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



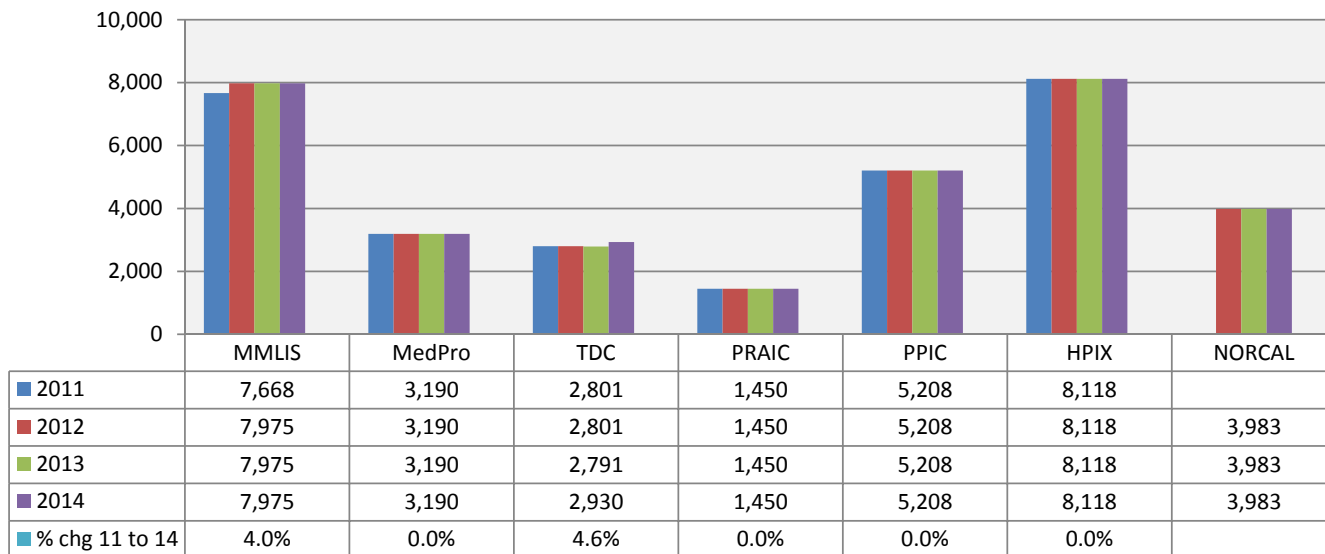
Anne Arundel, Howard, Montgomery, Prince George's



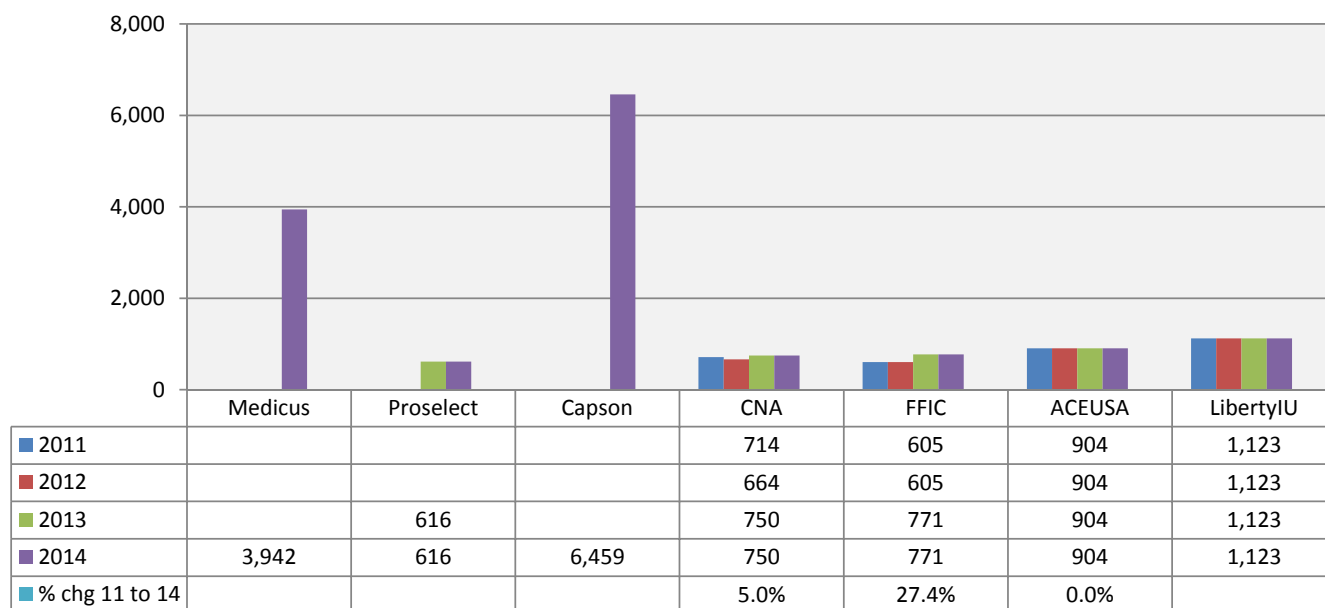


Nurse Practitioner - Class A - Employed

Baltimore City and Baltimore County

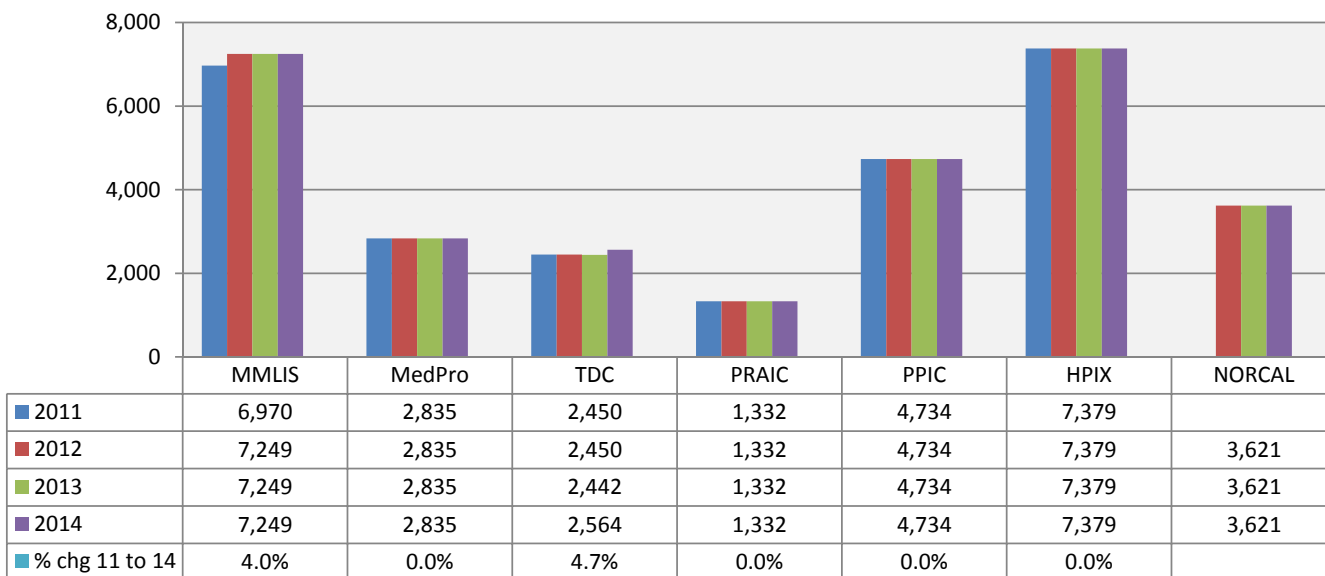


Baltimore City and Baltimore County

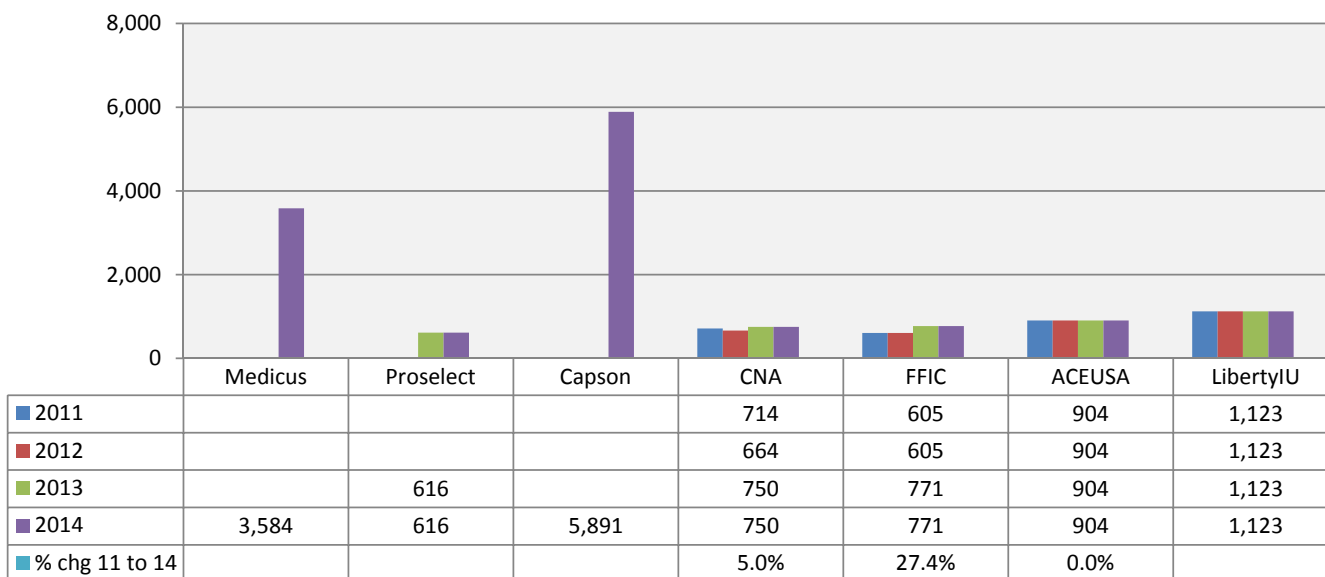


Nurse Practitioner - Class A - Employed

Anne Arundel, Howard, Montgomery, Prince George's

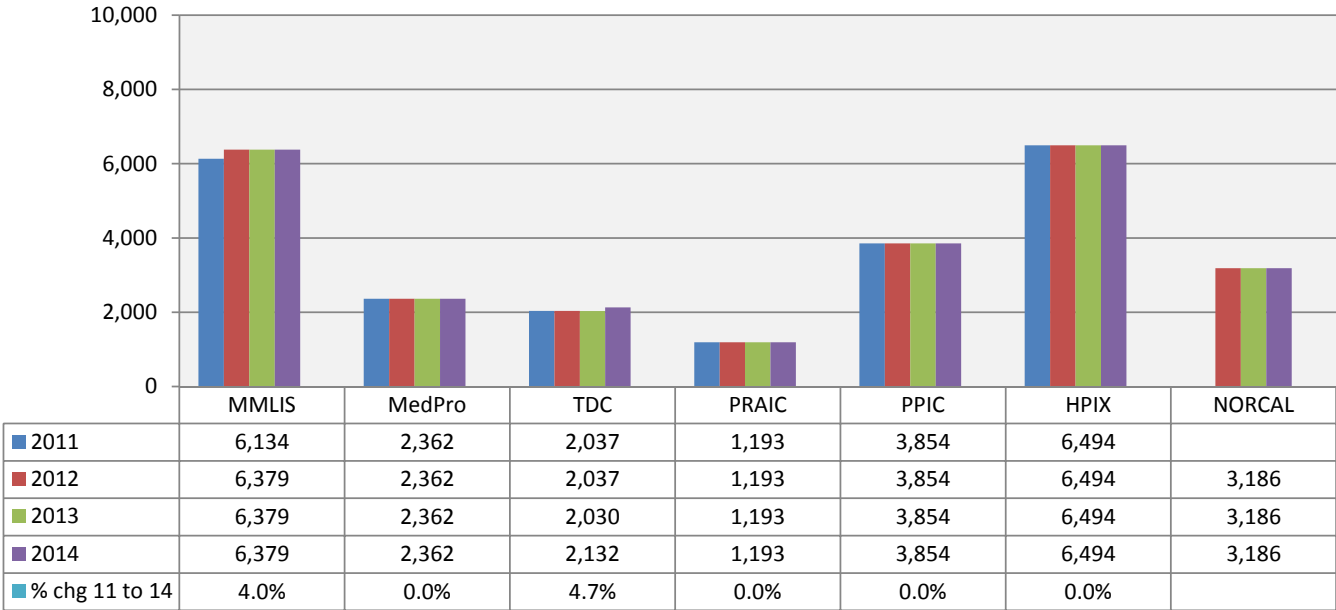


Anne Arundel, Howard, Montgomery, Prince George's

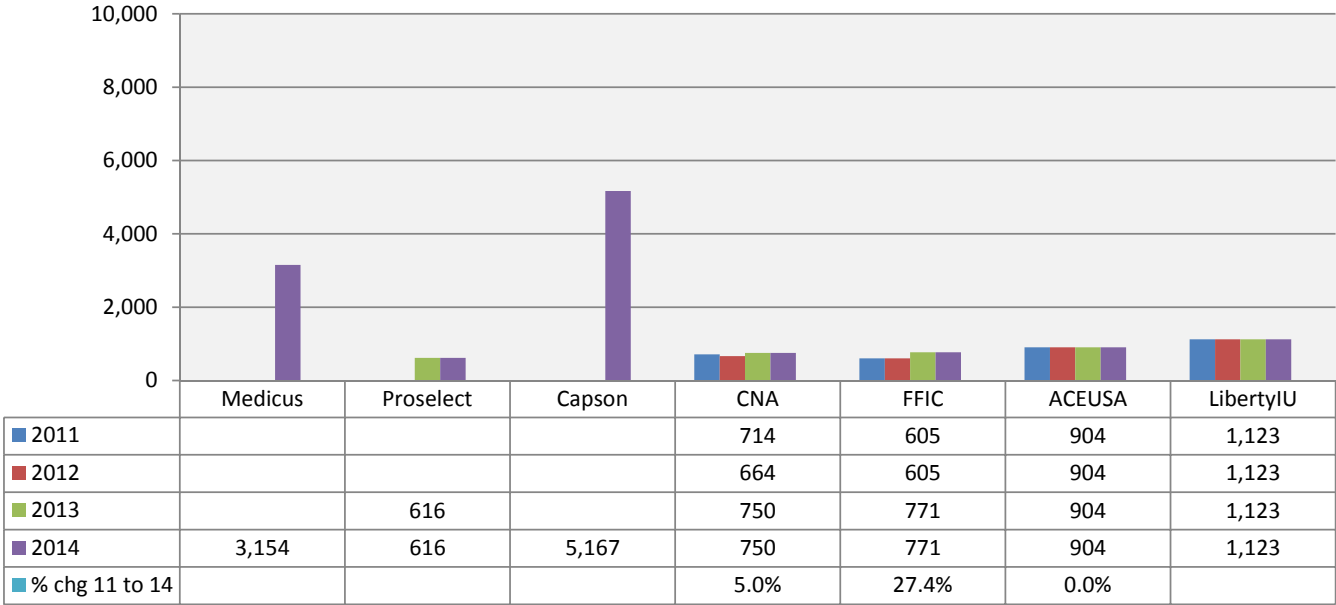


Nurse Practitioner - Class A - Employed

Rest of State

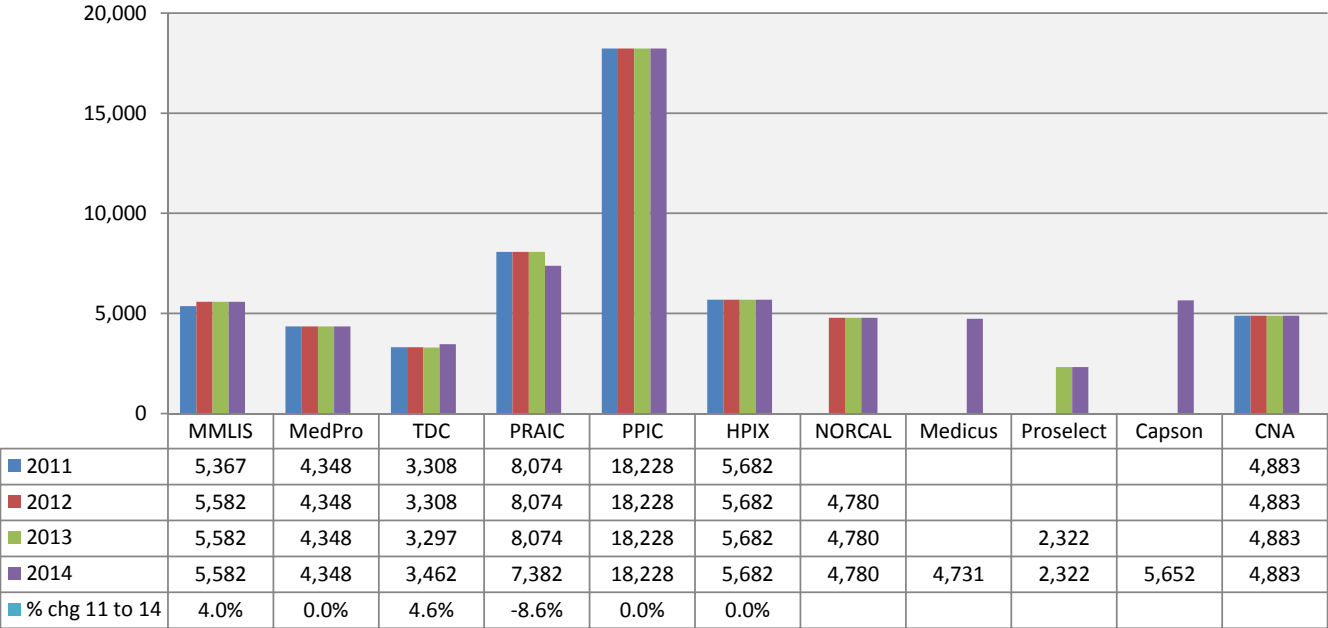


Rest of State

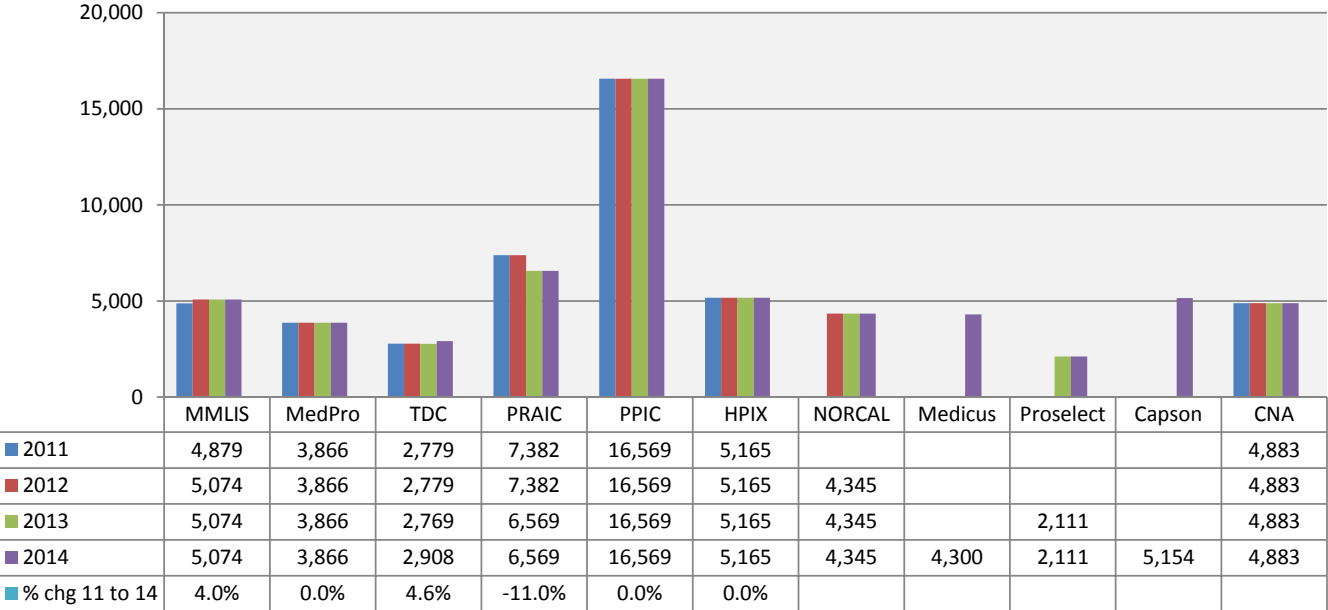


Nurse Anesthetists (Spvs By Ane)

Baltimore City and Baltimore County

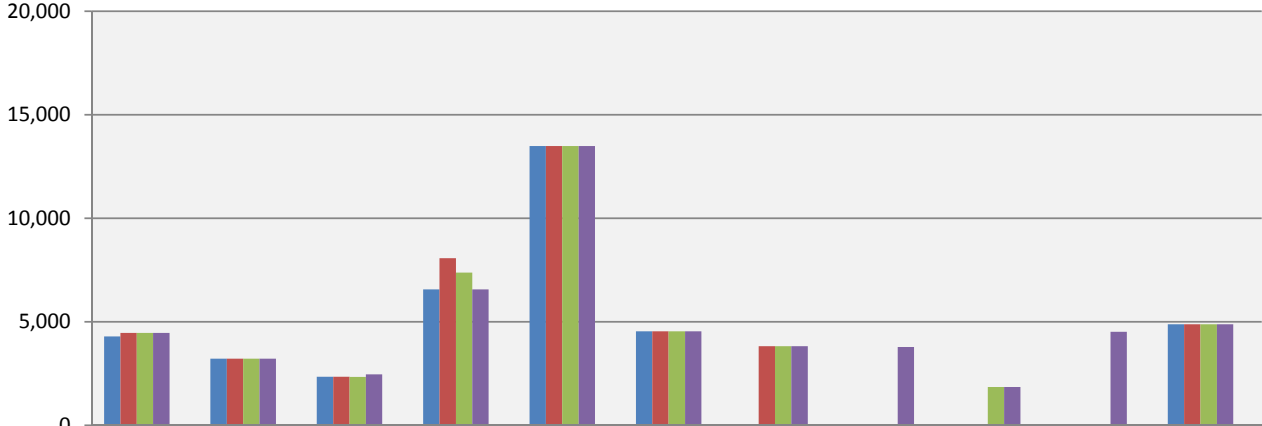


Anne Aundel, Howard, Montgomery, Prince George's



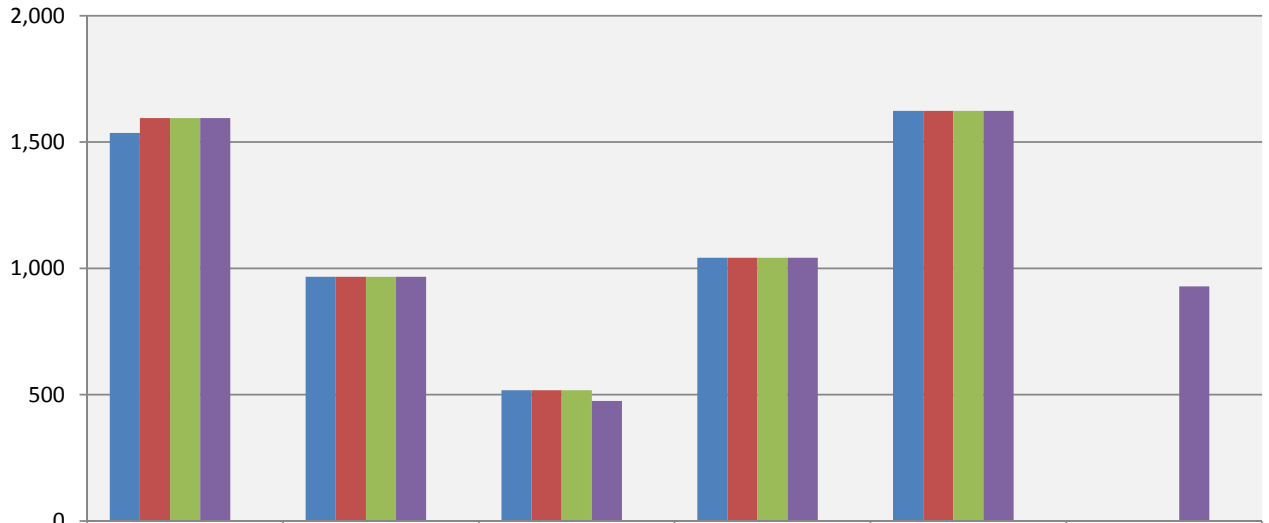
Nurse Anesthetists (Spvs By Ane)

Rest of State



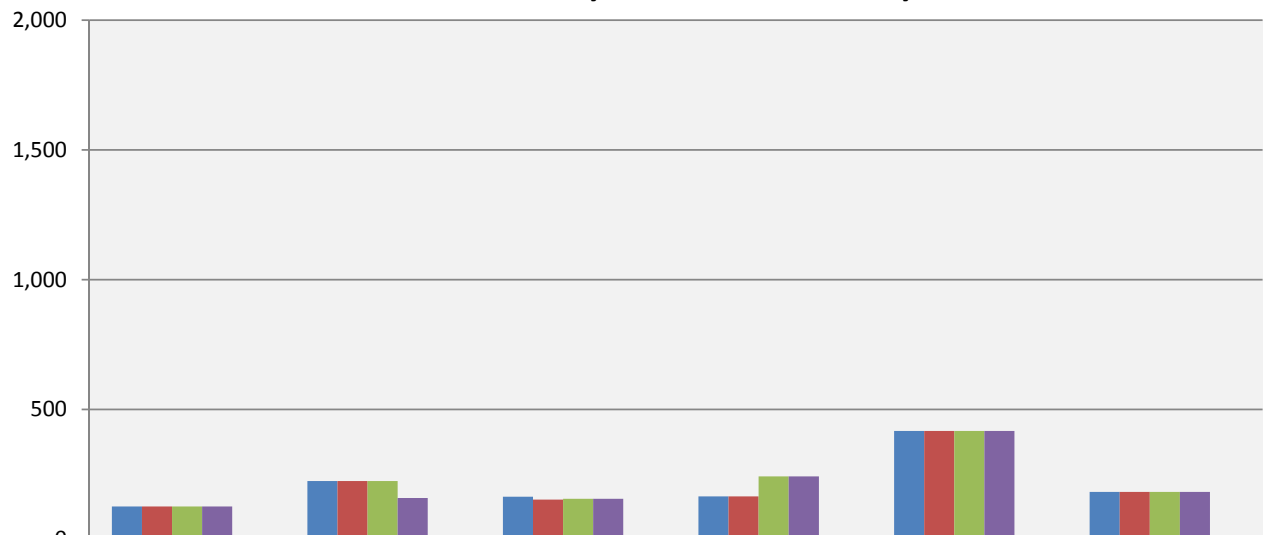
	MMLIS	MedPro	TDC	PRAIC	PPIC	HPIX	NORCAL	Medicus	Proselect	Capson	CNA
■ 2011	4,294	3,222	2,352	6,569	13,489	4,546					4,883
■ 2012	4,466	3,222	2,352	8,074	13,489	4,546	3,824				4,883
■ 2013	4,466	3,222	2,344	7,382	13,489	4,546	3,824		1,857		4,883
■ 2014	4,466	3,222	2,462	6,569	13,489	4,546	3,824	3,785	1,857	4,521	4,883
■ % chg 11 to 14	4.0%	0.0%	4.7%	0.0%	0.0%	0.0%					

Baltimore City and Baltimore County



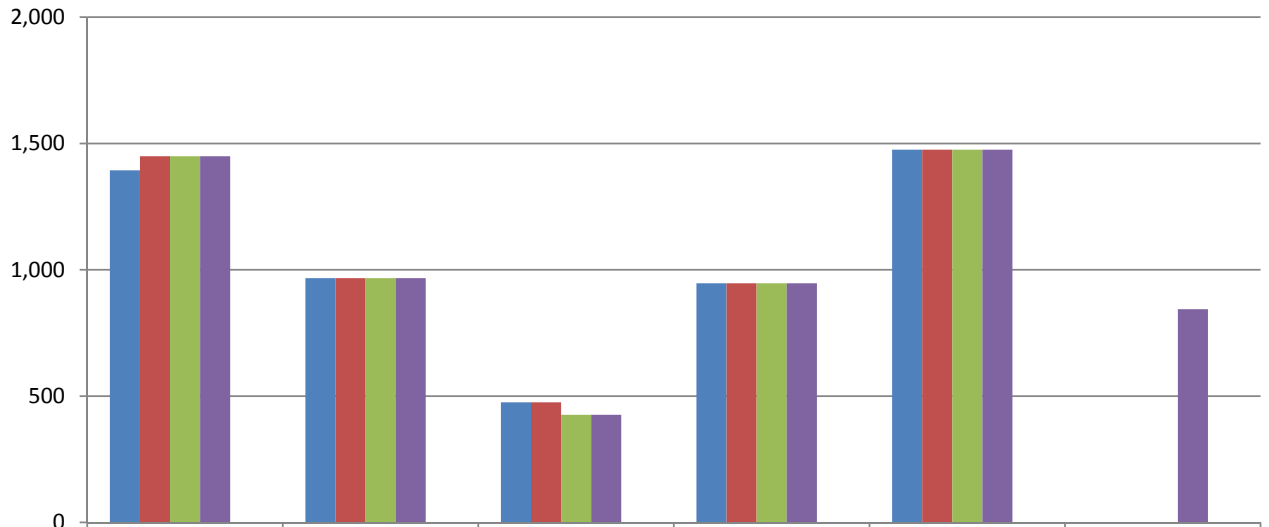
	MMLIS	MedPro	PRAIC	PPIC	HPIX	Proselect
2011	1,536	967	518	1,042	1,624	
2012	1,595	967	518	1,042	1,624	
2013	1,595	967	518	1,042	1,624	
2014	1,595	967	476	1,042	1,624	929
% chg 11 to 14	3.8%	0.0%	-8.2%	0.0%	0.0%	

Baltimore City and Baltimore County



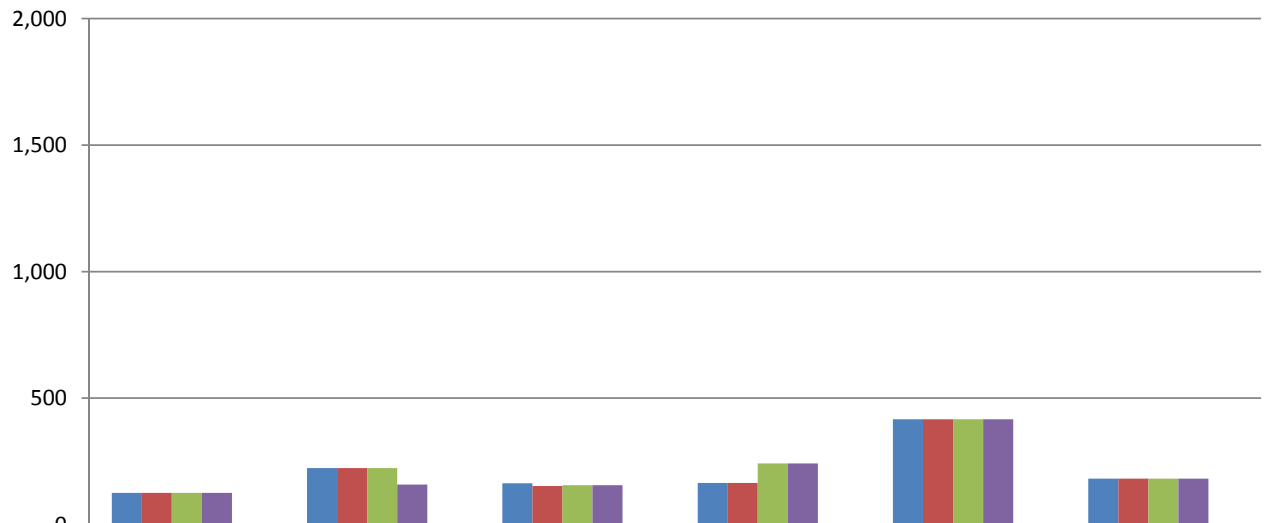
	Darwin	AIG	CNA	FFIC	ACEUSA	LibertyIU
2011	126	224	164	165	417	182
2012	126	224	153	165	417	182
2013	126	224	156	242	417	182
2014	126	159	156	242	417	182
% chg 11 to 14	0.0%	-29.0%	-4.9%	46.7%	0.0%	0.0%

Anne Arundel, Howard, Montgomery and Prince George's

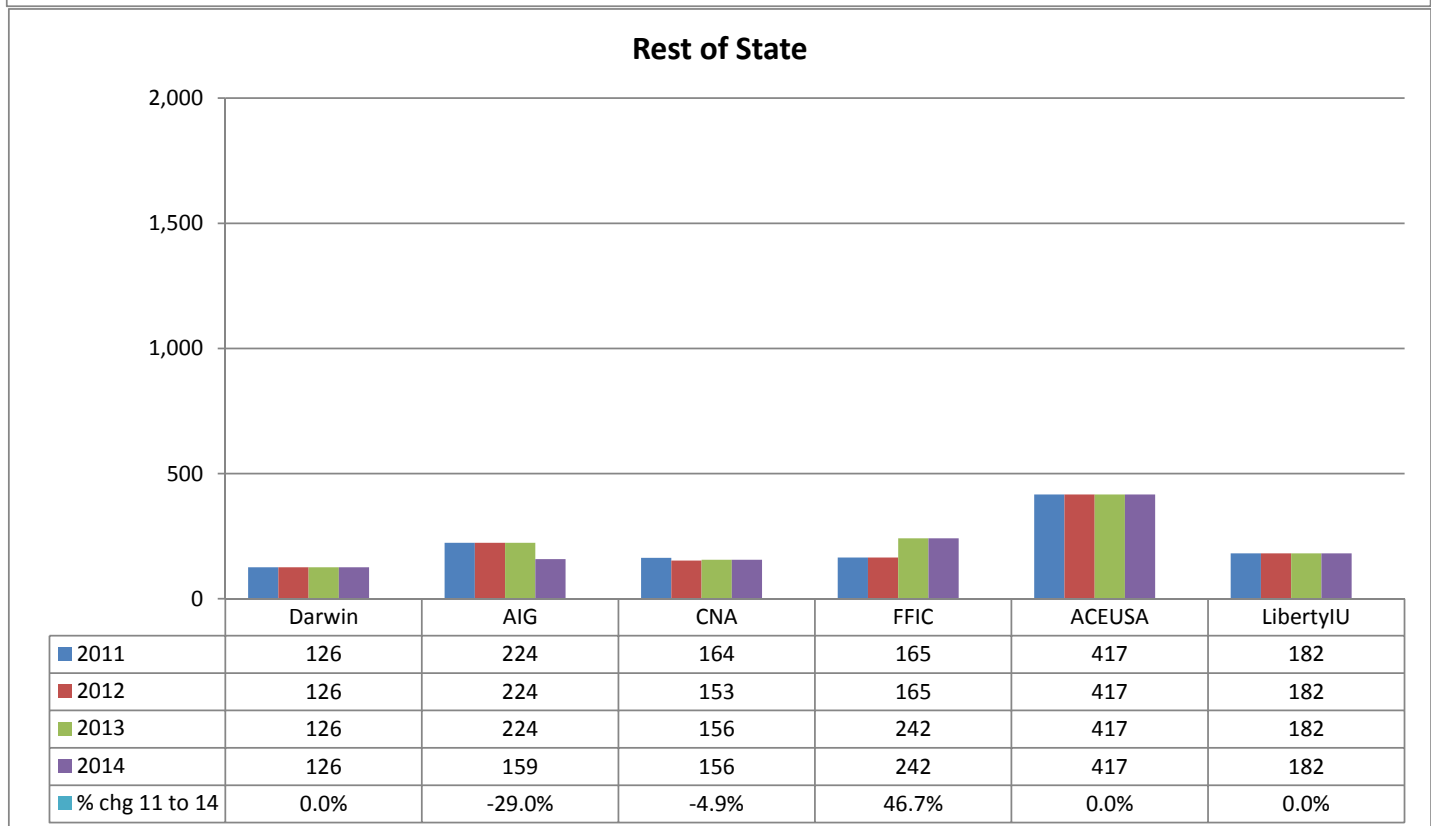
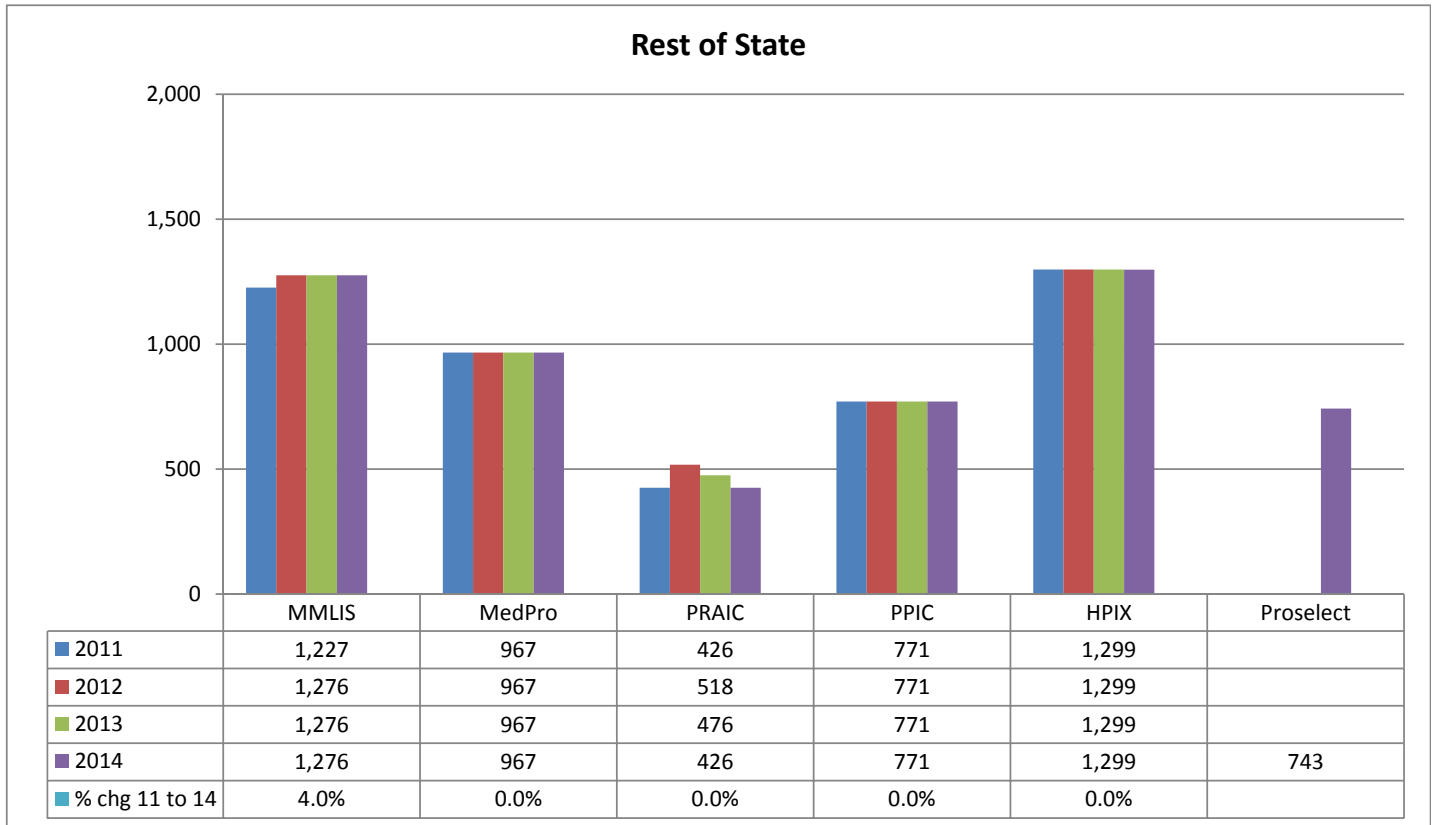


	MMLIS	MedPro	PRAIC	PPIC	HPIX	Proselect
■ 2011	1,394	967	476	947	1,476	
■ 2012	1,450	967	476	947	1,476	
■ 2013	1,450	967	426	947	1,476	
■ 2014	1,450	967	426	947	1,476	844
■ % chg 11 to 14	4.0%	0.0%	-10.5%	0.0%	0.0%	

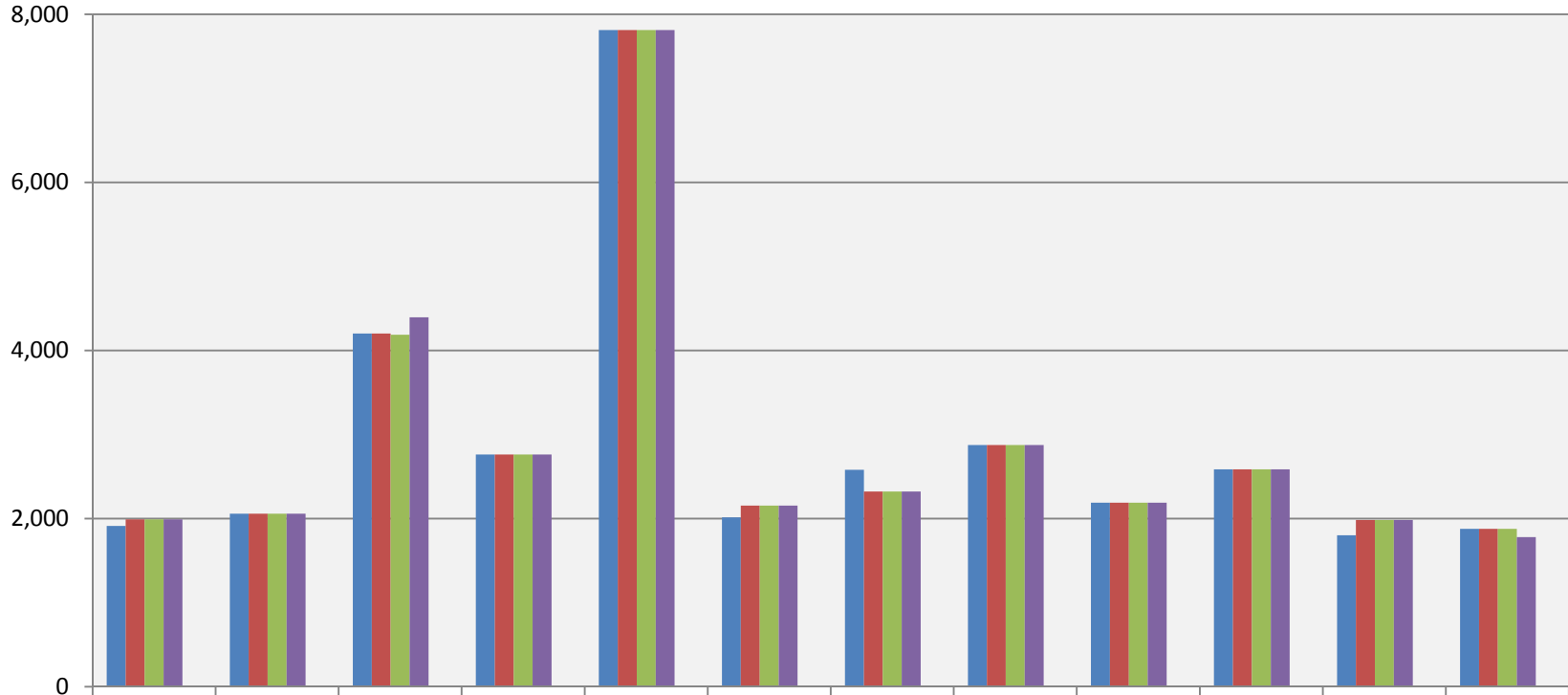
Anne Arundel, Howard, Montgomery and Prince George's



	Darwin	AIG	CNA	FFIC	ACEUSA	LibertyIU
■ 2011	126	224	164	165	417	182
■ 2012	126	224	153	165	417	182
■ 2013	126	224	156	242	417	182
■ 2014	126	159	156	242	417	182
■ % chg 11 to 14	0.0%	-29.0%	-4.9%	46.7%	0.0%	0.0%

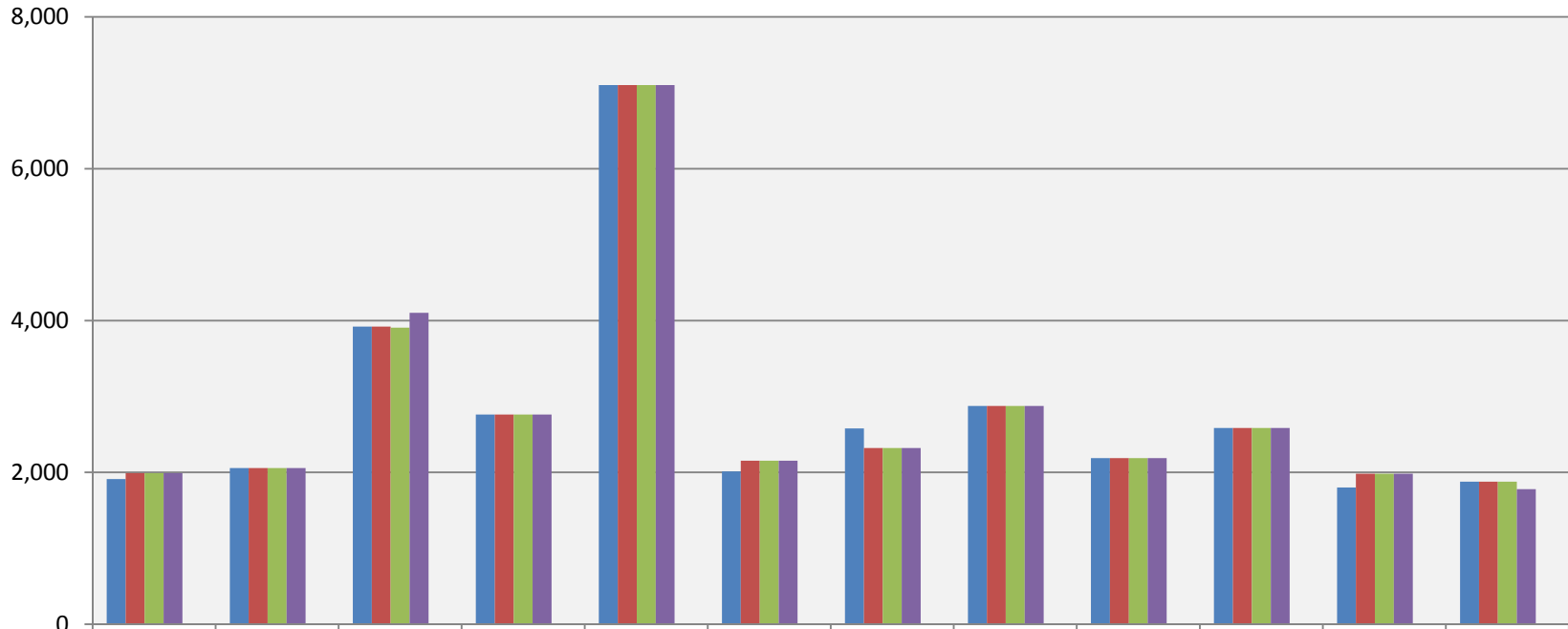


Baltimore City and Baltimore County



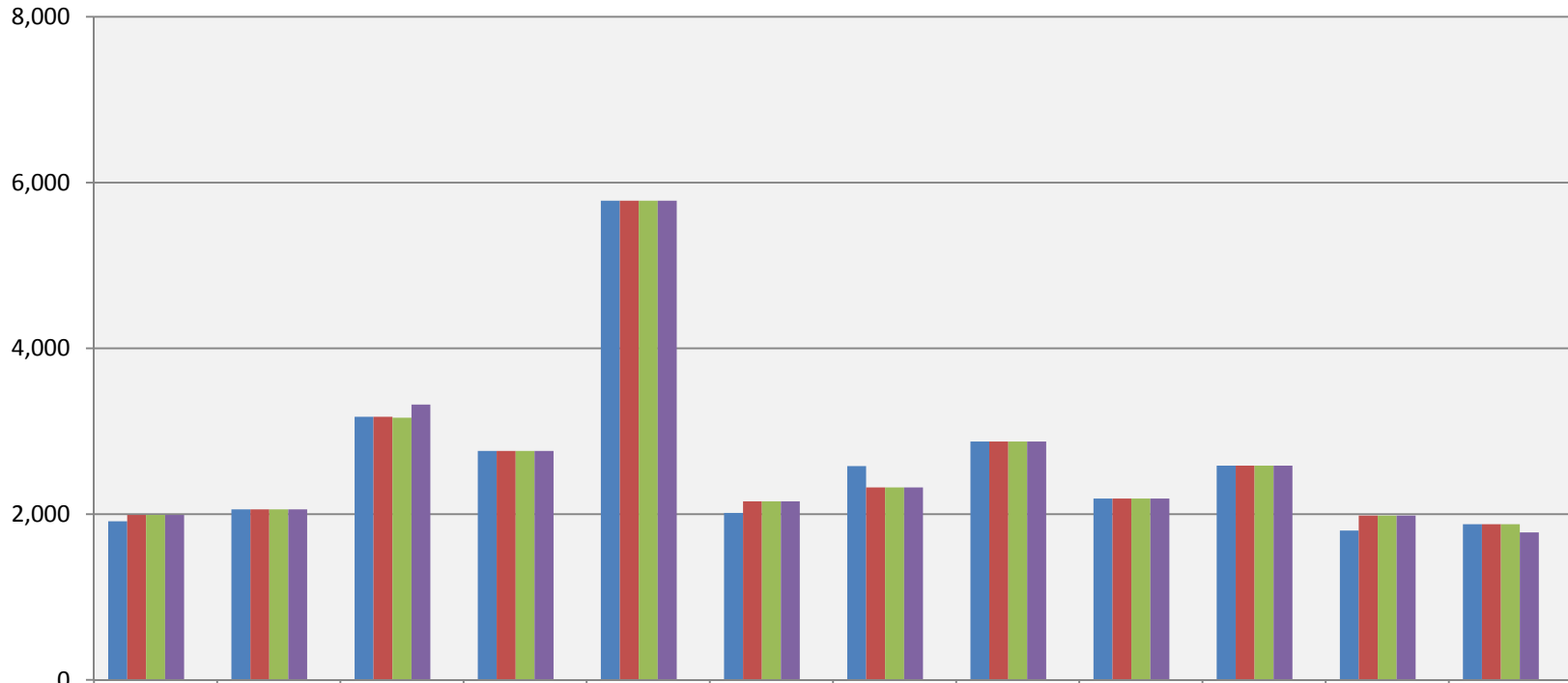
	ProAd	MedPro	TDC	PRAIC	PPIC	AIG	CNA	FFIC	ACEUSA	Liberty IU	Fortress	PSIC
2011	1,913	2,058	4,201	2,762	7,812	2,014	2,580	2,875	2,188	2,585	1,801	1,878
2012	1,990	2,058	4,201	2,762	7,812	2,155	2,322	2,875	2,188	2,585	1,983	1,878
2013	1,990	2,058	4,186	2,762	7,812	2,155	2,322	2,875	2,188	2,585	1,983	1,878
2014	1,990	2,058	4,395	2,762	7,812	2,155	2,322	2,875	2,188	2,585	1,983	1,778
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	7.0%	-10.0%	0.0%	0.0%	0.0%	10.1%	-5.3%

Anne Arundel, Howard, Montgomery, Prince George's



	ProAd	MedPro	TDC	PRAIC	PPIC	AIG	CNA	FFIC	ACEUSA	Liberty IU	Fortress	PSIC
■ 2011	1,913	2,058	3,921	2,762	7,101	2,014	2,580	2,875	2,188	2,585	1,801	1,878
■ 2012	1,990	2,058	3,921	2,762	7,101	2,155	2,322	2,875	2,188	2,585	1,983	1,878
■ 2013	1,990	2,058	3,907	2,762	7,101	2,155	2,322	2,875	2,188	2,585	1,983	1,878
■ 2014	1,990	2,058	4,102	2,762	7,101	2,155	2,322	2,875	2,188	2,585	1,983	1,778
■ % chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	7.0%	-10.0%	0.0%	0.0%	0.0%	10.1%	-5.3%

Rest of State



	ProAd	MedPro	TDC	PRAIC	PPIC	AIG	CNA	FFIC	ACEUSA	Liberty IU	Fortress	PSIC
2011	1,913	2,058	3,174	2,762	5,781	2,014	2,580	2,875	2,188	2,585	1,801	1,878
2012	1,990	2,058	3,174	2,762	5,781	2,155	2,322	2,875	2,188	2,585	1,983	1,878
2013	1,990	2,058	3,162	2,762	5,781	2,155	2,322	2,875	2,188	2,585	1,983	1,878
2014	1,990	2,058	3,321	2,762	5,781	2,155	2,322	2,875	2,188	2,585	1,983	1,778
% chg 11 to 14	4.0%	0.0%	4.6%	0.0%	0.0%	7.0%	-10.0%	0.0%	0.0%	0.0%	10.1%	-5.3%

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

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
American Alternative Insurance Corp.	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
American Alternative Insurance Corp.	2012	1	0	0
American Alternative Insurance Corp.	2013	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
Cincinnati Insurance Co.	2012	2	0	0
Cincinnati Insurance Co.	2013	1	0	0
Medical Protective Co.	2006	0	0	1
Medical Protective Co.	2007	0	0	1
Medical Protective Co.	2008	1	0	0
Medical Protective Co.	2009	1	0	0
Medical Protective Co.	2010	1	0	0
Medical Protective Co.	2011	1	0	0
Medical Protective Co.	2012	0	0	0
Medical Protective Co.	2013	0	0	0

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

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
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
National Union Fire Insurance Co.	2012	0	0	0
National Union Fire Insurance Co.	2013	0	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
NCMIC Insurance Co.	2012	1	1	1
NCMIC Insurance Co.	2013	2	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 2013 ****

ACE American Insurance Co.
American Casualty Co of Reading
American Home Assurance Co.
American Insurance Co.
Aspen American Insurance Co.
Atlantic Specialty Insurance Co.
Beazley Insurance Co., Inc.
Campmed Casualty & Indemnity
Capson Physicians Insurance Co.
Catlin Indemnity Co.
Catlin Insurance Co., Inc.
Chicago Insurance Co.
Continental Casualty Co.
Darwin National Insurance
Fair American Insurance and Reinsurance Co.
Fireman's Fund Insurance Co.
Fortress Insurance Co.
Granite State Insurance Co.
Great Divide Insurance Co.
Healthcare Providers Insurance Exchange
Liberty Insurance Underwriters Inc.
MAG Mutual Insurance Co.
Medical Mutual Liability Insurance Society of Maryland
Medicus Insurance Co.

***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 2013 ****

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 Exchange
United States Fire Insurance Co.
Zurich American Insurance Co.

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

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

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
Admiral Insurance Co.	2006	Surplus Lines	0	0	0	7	4	1	1
Admiral Insurance Co.	2007	Surplus Lines	0	0	0	16	9	2	3
Admiral Insurance Co.	2008	Surplus Lines	0	0	0	14	10	2	0
Admiral Insurance Co.	2009	Surplus Lines	0	0	0	13	11	1	0
Admiral Insurance Co.	2010	Surplus Lines	0	0	0	16	21	1	3
Admiral Insurance Co.	2011	Surplus Lines	0	0	0	19	25	1	2
Admiral Insurance Co.	2012	Surplus Lines	0	0	0	26	17	1	3
Admiral Insurance Co.	2013	Surplus Lines	0	1	0	29	14	0	3
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
American Alternative Insurance Corp.	2012	Admitted	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2013	Admitted	0	0	0	0	0	0	0
Arch Specialty Ins Co.	2006	Surplus Lines	2	1	0	12	0	0	6
Arch Specialty Ins Co.	2007	Surplus Lines	0	1	0	11	0	0	3
Arch Specialty Ins Co.	2008	Surplus Lines	0	3	0	13	0	0	9
Arch Specialty Ins Co.	2009	Surplus Lines	0	3	0	9	1	0	2
Arch Specialty Ins Co.	2010	Surplus Lines	0	0	0	0	4	0	2
Arch Specialty Ins Co.	2011	Surplus Lines	0	0	0	0	1	0	0
Arch Specialty Ins Co.	2012	Surplus Lines	0	0	0	0	1	0	0
Arch Specialty Ins Co.	2013	Surplus Lines	0	0	0	0	0	0	0
Beazley (Lloyds Syndicates)	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2007	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2008	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2009	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2010	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2011	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2012	Surplus Lines	0	0	0	0	0	0	0
Beazley (Lloyds Syndicates)	2013	Surplus Lines	0	0	0	4	0	0	0

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

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
Admiral Insurance Co.	2006	Surplus Lines	0	1	0	0	0	0
Admiral Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0
Admiral Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0
Admiral Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0
Admiral Insurance Co.	2010	Surplus Lines	2	0	0	0	0	0
Admiral Insurance Co.	2011	Surplus Lines	0	1	0	0	0	0
Admiral Insurance Co.	2012	Surplus Lines	0	1	1	0	0	0
Admiral Insurance Co.	2013	Surplus Lines	0	0	1	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
American Alternative Insurance Corp.	2012	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2013	Admitted	0	0	0	0	0	0
Arch Specialty Ins Co.	2006	Surplus Lines	4	0	1	0	0	0
Arch Specialty Ins Co.	2007	Surplus Lines	3	1	2	0	0	0
Arch Specialty Ins Co.	2008	Surplus Lines	4	0	0	0	0	0
Arch Specialty Ins Co.	2009	Surplus Lines	4	0	0	0	0	0
Arch Specialty Ins Co.	2010	Surplus Lines	1	0	3	3	0	0
Arch Specialty Ins Co.	2011	Surplus Lines	0	0	1	0	0	0
Arch Specialty Ins Co.	2012	Surplus Lines	2	0	1	2	0	0
Arch Specialty Ins Co.	2013	Surplus Lines	1	0	1	1	0	0
Beazley (Lloyds Syndicates)	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2007	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2008	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2009	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2010	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2011	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2012	Surplus Lines	0	0	0	0	0	0
Beazley (Lloyds Syndicates)	2013	Surplus Lines	0	0	0	0	0	0

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

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
Berkley Assurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2011	Surplus Lines	0	0	0	2	0	0	0
Berkley Assurance Co.	2012	Surplus Lines	0	0	0	2	0	0	0
Berkley Assurance Co.	2013	Surplus Lines	0	0	0	4	1	0	0
Campmed Casualty & Indemnity	2006	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2007	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2008	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2009	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2010	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2011	Admitted	0	1	0	1	0	0	0
Campmed Casualty & Indemnity	2012	Admitted	0	1	0	1	0	0	0
Campmed Casualty & Indemnity	2013	Admitted	0	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Catlin Specialty Insurance Co.	2007	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Catlin Specialty Insurance Co.	2008	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
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
Catlin Specialty Insurance Co.	2012	Surplus Lines	0	0	0	2	8	0	9
Catlin Specialty Insurance Co.	2013	Surplus Lines	0	0	0	2	9	1	6
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
Cincinnati Specialty Underwriters Co.	2012	Surplus Lines	0	0	0	0	1	0	0
Cincinnati Specialty Underwriters Co.	2013	Surplus Lines	1	0	0	0	1	0	0

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

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
Berkley Assurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Berkley Assurance Co.	2011	Surplus Lines	0	0	0	0	0	0
Berkley Assurance Co.	2012	Surplus Lines	0	0	0	0	0	0
Berkley Assurance Co.	2013	Surplus Lines	0	0	0	0	0	0
Campmed Casualty & Indemnity	2006	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2007	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2008	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2009	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2010	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2011	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2012	Admitted	0	0	0	0	0	0
Campmed Casualty & Indemnity	2013	Admitted	0	0	0	0	0	0
Catlin Specialty Insurance Co.	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Catlin Specialty Insurance Co.	2007	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Catlin Specialty Insurance Co.	2008	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
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
Catlin Specialty Insurance Co.	2012	Surplus Lines	1	0	2	0	1	0
Catlin Specialty Insurance Co.	2013	Surplus Lines	1	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
Cincinnati Specialty Underwriters Co.	2012	Surplus Lines	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	2013	Surplus Lines	0	0	0	0	0	0

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

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
Columbia Casualty Co.	2006	Surplus Lines	0	0	0	0	7	0	1
Columbia Casualty Co.	2007	Surplus Lines	0	0	0	1	9	0	1
Columbia Casualty Co.	2008	Surplus Lines	0	0	0	1	14	1	2
Columbia Casualty Co.	2009	Surplus Lines	0	0	0	1	19	0	1
Columbia Casualty Co.	2010	Surplus Lines	0	1	0	2	17	0	2
Columbia Casualty Co.	2011	Surplus Lines	0	1	0	0	13	1	2
Columbia Casualty Co.	2012	Surplus Lines	0	0	0	0	20	0	2
Columbia Casualty Co.	2013	Surplus Lines	0	2	0	1	17	0	2
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
Darwin Select Insurance Co.	2012	Surplus Lines	0	0	0	1	8	0	7
Darwin Select Insurance Co.	2013	Surplus Lines	0	0	0	1	5	0	7
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
Evanston Insurance Co.	2012	Surplus Lines	0	2	0	12	26	0	3
Evanston Insurance Co.	2013	Surplus Lines	0	2	0	9	21	0	3
Fortress Insurnace Co.	2006	Admitted	0	0	0	0	0	0	0
Fortress Insurnace Co.	2007	Admitted	0	0	0	0	0	0	0
Fortress Insurnace Co.	2008	Admitted	0	0	0	0	0	0	0
Fortress Insurnace Co.	2009	Admitted	0	0	0	0	0	0	0
Fortress Insurnace Co.	2010	Admitted	0	0	0	0	0	0	0
Fortress Insurnace Co.	2011	Admitted	0	0	0	0	0	0	0
Fortress Insurnace Co.	2012	Admitted	0	0	0	0	0	0	0
Fortress Insurnace Co.	2013	Admitted	0	0	0	0	1	0	0

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

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
Columbia Casualty Co.	2006	Surplus Lines	0	0	0	0	0	0
Columbia Casualty Co.	2007	Surplus Lines	1	1	0	0	0	0
Columbia Casualty Co.	2008	Surplus Lines	1	1	0	0	0	0
Columbia Casualty Co.	2009	Surplus Lines	0	0	0	0	0	0
Columbia Casualty Co.	2010	Surplus Lines	0	0	0	0	0	0
Columbia Casualty Co.	2011	Surplus Lines	0	0	0	0	0	0
Columbia Casualty Co.	2012	Surplus Lines	0	0	0	0	0	0
Columbia Casualty Co.	2013	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
Darwin Select Insurance Co.	2012	Surplus Lines	0	0	1	0	1	0
Darwin Select Insurance Co.	2013	Surplus Lines	0	0	5	0	2	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
Evanston Insurance Co.	2012	Surplus Lines	0	0	0	0	0	2
Evanston Insurance Co.	2013	Surplus Lines	0	0	0	0	0	1
Fortress Insurnace Co.	2006	Admitted	0	0	0	0	0	0
Fortress Insurnace Co.	2007	Admitted	0	0	0	0	0	0
Fortress Insurnace Co.	2008	Admitted	0	0	0	0	0	0
Fortress Insurnace Co.	2009	Admitted	0	0	0	0	0	0
Fortress Insurnace Co.	2010	Admitted	0	0	0	0	0	0
Fortress Insurnace Co.	2011	Admitted	0	0	0	0	0	0
Fortress Insurnace Co.	2012	Admitted	0	0	0	0	0	0
Fortress Insurnace Co.	2013	Admitted	0	0	0	0	0	0

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

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
General Star Indemnity Co.	2006	Surplus Lines	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
General Star Indemnity Co.	2012	Surplus Lines	0	10	0	0	12	1	1
General Star Indemnity Co.	2013	Surplus Lines	0	10	0	0	16	1	3
Hallmark Specialty Insurance Co.	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2007	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2008	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2009	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2010	Surplus Lines	0	0	0	1	2	1	0
Hallmark Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	5	5	1
Hallmark Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	7	4	2
Hallmark Specialty Insurance Co.	2013	Surplus Lines	0	0	0	0	5	1	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
Homeland Insurance Co. of New York	2012	Surplus Lines	0	0	0	1	5	0	2
Homeland Insurance Co. of New York	2013	Surplus Lines	0	0	0	5	7	0	4
Illinois Union Insurance Co.	2010	Surplus Lines	0	0	0	1	1	0	2
Illinois Union Insurance Co.	2011	Surplus Lines	0	0	0	0	1	0	2
Illinois Union Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	3
Illinois Union Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	2
Illinois Union Insurance Co.	2009	Surplus Lines	0	0	0	2	1	0	1
Illinois Union Insurance Co.	2006	Surplus Lines	0	0	0	1	1	1	0
Illinois Union Insurance Co.	2007	Surplus Lines	0	0	0	1	1	1	0
Illinois Union Insurance Co.	2008	Surplus Lines	0	0	0	4	1	0	0

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

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
General Star Indemnity Co.	2006	Surplus Lines	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
General Star Indemnity Co.	2012	Surplus Lines	0	0	0	0	0	0
General Star Indemnity Co.	2013	Surplus Lines	0	0	0	0	0	0
Hallmark Specialty Insurance Co.	2006	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2007	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2008	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2009	Surplus Lines	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
Hallmark Specialty Insurance Co.	2011	Surplus Lines	1	0	0	0	0	0
Hallmark Specialty Insurance Co.	2012	Surplus Lines	2	0	0	0	0	0
Hallmark Specialty Insurance Co.	2013	Surplus Lines	2	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
Homeland Insurance Co. of New York	2012	Surplus Lines	2	0	3	2	1	1
Homeland Insurance Co. of New York	2013	Surplus Lines	0	0	3	1	1	1
Illinois Union Insurance Co.	2010	Surplus Lines	0	0	1	0	0	0
Illinois Union Insurance Co.	2011	Surplus Lines	0	0	2	1	0	0
Illinois Union Insurance Co.	2012	Surplus Lines	0	0	3	1	0	0
Illinois Union Insurance Co.	2013	Surplus Lines	0	0	2	1	0	0
Illinois Union Insurance Co.	2009	Surplus Lines	0	0	1	0	0	0
Illinois Union Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0
Illinois Union Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0
Illinois Union Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0

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

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
Interstate Fire & Casualty Insurance Co.	2006	Surplus Lines	0	0	0	0	5	0	2
Interstate Fire & Casualty Insurance Co.	2007	Surplus Lines	0	0	0	0	6	0	1
Interstate Fire & Casualty Insurance Co.	2008	Surplus Lines	0	0	0	0	6	0	2
Interstate Fire & Casualty Insurance Co.	2009	Surplus Lines	0	0	0	0	6	0	2
Interstate Fire & Casualty Insurance Co.	2010	Surplus Lines	0	0	0	0	5	0	1
Interstate Fire & Casualty Insurance Co.	2011	Surplus Lines	0	0	0	3	3	0	1
Interstate Fire & Casualty Insurance Co.	2012	Surplus Lines	0	1	0	1	4	0	1
Interstate Fire & Casualty Insurance Co.	2013	Surplus Lines	0	0	0	0	2	0	1
Ironshore Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	6	0	0
Ironshore Specialty Insurance Co.	2013	Surplus Lines	0	0	0	1	5	0	2
James River Insurance Co.	2006	Surplus Lines	0	0	0	0	16	0	8
James River Insurance Co.	2007	Surplus Lines	0	0	0	3	16	0	8
James River Insurance Co.	2008	Surplus Lines	0	0	0	2	14	0	5
James River Insurance Co.	2009	Surplus Lines	0	1	0	25	18	0	2
James River Insurance Co.	2010	Surplus Lines	0	1	0	39	17	0	2
James River Insurance Co.	2011	Surplus Lines	0	1	0	27	13	0	2
James River Insurance Co.	2012	Surplus Lines	0	1	0	17	17	0	2
James River Insurance Co.	2013	Surplus Lines	0	0	0	17	18	0	1
Landmark American Insurance Co.	2006	Surplus Lines	0	0	0	6	12	1	3
Landmark American Insurance Co.	2007	Surplus Lines	0	0	0	9	16	1	5
Landmark American Insurance Co.	2008	Surplus Lines	0	1	0	17	13	1	5
Landmark American Insurance Co.	2009	Surplus Lines	0	1	0	21	8	1	5
Landmark American Insurance Co.	2010	Surplus Lines	0	1	0	19	8	1	4
Landmark American Insurance Co.	2011	Surplus Lines	0	2	0	18	9	0	4
Landmark American Insurance Co.	2012	Surplus Lines	0	2	0	15	11	0	5
Landmark American Insurance Co.	2013	Surplus Lines	0	4	0	13	12	0	5

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

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
Interstate Fire & Casualty Insurance Co.	2006	Surplus Lines	0	0	1	1	0	0
Interstate Fire & Casualty Insurance Co.	2007	Surplus Lines	0	0	1	1	0	0
Interstate Fire & Casualty Insurance Co.	2008	Surplus Lines	0	0	1	1	0	0
Interstate Fire & Casualty Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0
Interstate Fire & Casualty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
Interstate Fire & Casualty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0
Interstate Fire & Casualty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0
Interstate Fire & Casualty Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2013	Surplus Lines	0	0	1	0	0	0
James River Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0
James River Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0
James River Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0
James River Insurance Co.	2009	Surplus Lines	0	1	0	0	0	0
James River Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
James River Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0
James River Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0
James River Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0
Landmark American Insurance Co.	2006	Surplus Lines	1	0	0	1	0	0
Landmark American Insurance Co.	2007	Surplus Lines	1	0	0	1	0	0
Landmark American Insurance Co.	2008	Surplus Lines	1	0	0	1	0	0
Landmark American Insurance Co.	2009	Surplus Lines	1	0	0	1	1	0
Landmark American Insurance Co.	2010	Surplus Lines	1	0	1	1	1	0
Landmark American Insurance Co.	2011	Surplus Lines	0	0	2	1	1	0
Landmark American Insurance Co.	2012	Surplus Lines	2	0	0	1	1	0
Landmark American Insurance Co.	2013	Surplus Lines	3	0	2	1	0	0

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

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
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
Lexington Insurance Co.	2012	Surplus Lines	0	0	0	0	11	0	2
Lexington Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0
National Fire & Marine Insurance Co.	2006	Surplus Lines	0	0	0	0	0	1	10
National Fire & Marine Insurance Co.	2007	Surplus Lines	0	0	0	0	1	3	8
National Fire & Marine Insurance Co.	2008	Surplus Lines	0	0	0	0	1	5	3
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	7
National Fire & Marine Insurance Co.	2012	Surplus Lines	0	0	0	0	9	1	9
National Fire & Marine Insurance Co.	2013	Surplus Lines	0	0	0	1	1	1	1
National Union Fire Insurance Co.	2006	Admitted	0	0	0	0	0	0	0
National Union Fire Insurance Co.	2007	Admitted	0	0	0	0	0	0	0
National Union Fire Insurance Co.	2008	Admitted	0	0	0	0	0	0	0
National Union Fire Insurance Co.	2009	Admitted	0	0	0	1	1	0	0
National Union Fire Insurance Co.	2010	Admitted	0	0	0	1	1	0	0
National Union Fire Insurance Co.	2011	Admitted	0	1	0	2	1	0	0
National Union Fire Insurance Co.	2012	Admitted	0	0	0	2	1	0	0
National Union Fire Insurance Co.	2013	Admitted	0	0	0	1	1	0	1
Nautilus Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0
Nautilus Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	0
Nautilus Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	0
Nautilus Insurance Co.	2009	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2010	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	4
Nautilus Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	2
Nautilus Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	2

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

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
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
Lexington Insurance Co.	2012	Surplus Lines	0	0	1	1	2	0
Lexington Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0
National Fire & Marine Insurance Co.	2006	Surplus Lines	0	0	4	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
National Fire & Marine Insurance Co.	2012	Surplus Lines	2	0	4	1	1	0
National Fire & Marine Insurance Co.	2013	Surplus Lines	0	0	2	0	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
National Union Fire Insurance Co.	2012	Admitted	0	0	0	0	0	0
National Union Fire Insurance Co.	2013	Admitted	0	0	0	0	0	0
Nautilus Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0
Nautilus Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0
Nautilus Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0
Nautilus Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0
Nautilus Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
Nautilus Insurance Co.	2011	Surplus Lines	0	0	0	4	0	0
Nautilus Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0
Nautilus Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0

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

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
ProAssurance Indemnity Co., Inc.	2006	Admitted	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2007	Admitted	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2008	Admitted	0	0	0	0	0	0	0
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
ProAssurance Indemnity Co., Inc.	2012	Admitted	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2013	Admitted	0	0	0	0	0	0	1
ProAssurance Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	9
ProAssurance Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	2
ProAssurance Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0	1
ProAssurance Specialty Insurance Co.	2009	Surplus Lines	0	0	0	0	1	0	1
ProAssurance Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	1	0	0
ProAssurance Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	1
ProAssurance Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	0
ProAssurance Specialty Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0
Rockhill Insurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Co.	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Co.	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Co.	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Co.	2011	Surplus Lines	0	0	0	0	2	0	0
Rockhill Insurance Co.	2012	Surplus Lines	0	0	0	0	2	0	0
Rockhill Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0
Steadfast Insurance Co.	2006	n/a	0	0	0	0	0	0	0
Steadfast Insurance Co.	2007	n/a	0	0	0	0	0	0	0
Steadfast Insurance Co.	2008	n/a	0	0	0	0	0	0	0
Steadfast Insurance Co.	2009	n/a	0	0	0	0	0	0	0
Steadfast Insurance Co.	2010	n/a	0	0	0	0	0	0	0
Steadfast Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	0
Steadfast Insurance Co.	2012	Surplus Lines	0	0	0	0	1	0	2
Steadfast Insurance Co.	2013	Surplus Lines	0	0	0	0	1	0	2

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

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
ProAssurance Indemnity Co., Inc.	2006	Admitted	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2007	Admitted	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2008	Admitted	0	0	0	0	0	0
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
ProAssurance Indemnity Co., Inc.	2012	Admitted	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2013	Admitted	0	0	0	0	0	0
ProAssurance Specialty Insurance Co.	2006	Surplus Lines	0	0	1	0	0	0
ProAssurance Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0
ProAssurance Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0
ProAssurance Specialty Insurance Co.	2009	Surplus Lines	0	0	0	0	0	0
ProAssurance Specialty Insurance Co.	2010	Surplus Lines	0	0	1	0	0	0
ProAssurance Specialty Insurance Co.	2011	Surplus Lines	0	0	1	1	0	0
ProAssurance Specialty Insurance Co.	2012	Surplus Lines	0	0	1	1	0	0
ProAssurance Specialty Insurance Co.	2013	Surplus Lines	0	0	1	1	0	0
Rockhill Insurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Co.	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Co.	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Co.	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Rockhill Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0
Rockhill Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0
Rockhill Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0
Steadfast Insurance Co.	2006	n/a	0	0	0	0	0	0
Steadfast Insurance Co.	2007	n/a	0	0	0	0	0	0
Steadfast Insurance Co.	2008	n/a	0	0	0	0	0	0
Steadfast Insurance Co.	2009	n/a	0	0	0	0	0	0
Steadfast Insurance Co.	2010	n/a	0	0	0	0	0	0
Steadfast Insurance Co.	2011	Surplus Lines	0	0	1	1	0	0
Steadfast Insurance Co.	2012	Surplus Lines	0	0	1	1	0	0
Steadfast Insurance Co.	2013	Surplus Lines	0	0	1	1	0	0

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

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
TDC Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	17	0	10
TDC Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	15	0	4
TDC Specialty Insurance Co.	2008	Surplus Lines	0	0	0	1	17	0	2
TDC Specialty Insurance Co.	2009	Surplus Lines	0	0	0	0	8	1	3
TDC Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	9	1	1
TDC Specialty Insurance Co.	2011	Surplus Lines	0	0	0	2	11	1	3
TDC Specialty Insurance Co.	2012	Surplus Lines	0	0	0	1	12	3	4
TDC Specialty Insurance Co.	2013	Surplus Lines	0	0	0	1	9	2	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
Western World Insurance Co.	2012	Surplus Lines	7	0	0	0	0	0	0
Western World Insurance Co.	2013	Surplus Lines	13	0	0	0	0	0	0

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

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
TDC Specialty Insurance Co.	2006	Surplus Lines	1	0	6	0	0	0
TDC Specialty Insurance Co.	2007	Surplus Lines	1	0	2	0	0	0
TDC Specialty Insurance Co.	2008	Surplus Lines	1	0	1	0	0	0
TDC Specialty Insurance Co.	2009	Surplus Lines	1	0	1	0	0	0
TDC Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
TDC Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0
TDC Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0
TDC Specialty Insurance Co.	2013	Surplus Lines	1	0	3	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
Western World Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0
Western World Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0

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

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
Healthcare Providers Insurance Exch.	2006	N/A	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2007	N/A	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2008	N/A	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2009	Admitted/Large Group	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2010	Admitted/Large Group	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2011	Admitted/Large Group	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2012	Admitted/Large Group	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2013	Admitted/Large Group	0	0	0	0	0	0	0
Medical Mutual Liability Ins. Society of Md	2006	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society of Md	2007	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society of Md	2008	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society of Md	2009	Consent to Rate (Admitted)	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society of Md	2010	n/a	0	0	0	0	0	0	0
Medical Mutual Liability Ins. Society of Md	2011	n/a	0	0	0	0	0	0	0
Medical Mutual Liability Ins. Society of Md	2012	n/a	0	0	0	0	0	0	0
Medical Mutual Liability Ins. Society of Md	2013	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
ProAssurance Specialty Insurance Co.	2009	Surplus/Multi-risk	0	0	0	0	0	0	1

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

Company Name	Year	Type of Policy	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
Healthcare Providers Insurance Exch.	2006	N/A	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2007	N/A	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2008	N/A	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2009	Admitted/Large Group	0	0	0	0	1	0
Healthcare Providers Insurance Exch.	2010	Admitted/Large Group	0	0	0	0	1	0
Healthcare Providers Insurance Exch.	2011	Admitted/Large Group	0	0	0	0	1	0
Healthcare Providers Insurance Exch.	2012	Admitted/Large Group	0	0	0	0	1	0
Healthcare Providers Insurance Exch.	2013	Admitted/Large Group	0	0	0	0	1	0
Medical Mutual Liability Ins. Society of Md	2006	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Ins. Society of Md	2007	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Ins. Society of Md	2008	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Ins. Society of Md	2009	Consent to Rate (Admitted)	0	0	1	0	0	0
Medical Mutual Liability Ins. Society of Md	2010	n/a	0	0	0	0	0	0
Medical Mutual Liability Ins. Society of Md	2011	n/a	0	0	0	0	0	0
Medical Mutual Liability Ins. Society of Md	2012	n/a	0	0	0	0	0	0
Medical Mutual Liability Ins. Society of Md	2013	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
ProAssurance Specialty Insurance Co.	2009	Surplus/Multi-risk	0	0	0	0	0	0

***Companies with no Policies in Force with Deductible
Amounts Listed Above for the Time Period From
2006 to 2013 ****

AIX Specialty Insurance Co.
American Safety Indemnity Co.
Aspen Specialty Insurance Co.
Essex Insurance Co.
Liberty Surplus Insurance Corp.
Medical Protective Co.
PMSLIC Insurance Co.
Professional Security Insurance Co.
The Princeton Excess & Surplus Lines Ins. Co.

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

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

Company Name	Year	Type of Policy	Deductible Amount	Count
Admiral Insurance Co.	2006	Surplus Lines		
Admiral Insurance Co.	2007	Surplus Lines	\$3,500	1
Admiral Insurance Co.	2008	Surplus Lines	\$3,500	1
Admiral Insurance Co.	2009	Surplus Lines	\$3,500	1
Admiral Insurance Co.	2010	Surplus Lines	\$3,500	1
Admiral Insurance Co.	2011	Surplus Lines	\$3,500	1
Admiral Insurance Co.	2012	Surplus Lines		
Admiral Insurance Co.	2013	Surplus Lines		
Fortress Insurance Co.	2013	Admitted	\$15000 aggregate	1
Lexington Insurance Co.	2006	Surplus Lines		
Lexington Insurance Co.	2007	Surplus Lines		
Lexington Insurance Co.	2008	Surplus Lines		
Lexington Insurance Co.	2009	Surplus Lines		
Lexington Insurance Co.	2010	Surplus Lines	\$500,000	3
Lexington Insurance Co.	2011	Surplus Lines	\$500,000	1
Lexington Insurance Co.	2012	Surplus Lines		
Lexington Insurance Co.	2013	Surplus Lines		
Medical Protective Co.	2006	Admitted	\$500,000	1
Medical Protective Co.	2007	Admitted		
Medical Protective Co.	2008	Admitted		
Medical Protective Co.	2009	Admitted		
Medical Protective Co.	2010	Admitted		
Medical Protective Co.	2011	Admitted		
Medical Protective Co.	2012	Admitted		
Medical Protective Co.	2013	Admitted		

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

Company Name	Year	Type of Policy	Deductible Amount	Count
National Fire & Marine Insurance Co.	2006	Surplus Lines		
National Fire & Marine Insurance Co.	2007	Surplus Lines		
National Fire & Marine Insurance Co.	2008	Surplus Lines	\$75,000	1
National Fire & Marine Insurance Co.	2009	Surplus Lines		
National Fire & Marine Insurance Co.	2010	Surplus Lines		
National Fire & Marine Insurance Co.	2011	Surplus Lines		
National Fire & Marine Insurance Co.	2012	Surplus Lines		
National Fire & Marine Insurance Co.	2013	Surplus Lines		
Nautilus Insurance Co.	2006	Surplus Lines		
Nautilus Insurance Co.	2007	Surplus Lines		
Nautilus Insurance Co.	2008	Surplus Lines		
Nautilus Insurance Co.	2009	Surplus Lines	\$200,000	1
Nautilus Insurance Co.	2010	Surplus Lines	\$200,000	1
Nautilus Insurance Co.	2011	Surplus Lines		
Nautilus Insurance Co.	2012	Surplus Lines		
Nautilus Insurance Co.	2013	Surplus Lines		
Western World Insurance Co.	2006	Surplus Lines	\$250	11
Western World Insurance Co.	2007	Surplus Lines	\$250	8
Western World Insurance Co.	2008	Surplus Lines	\$250	7
Western World Insurance Co.	2009	Surplus Lines	\$250	8
Western World Insurance Co.	2010	Surplus Lines	\$250	4
Western World Insurance Co.	2011	Surplus Lines	\$250	6
Western World Insurance Co.	2012	Surplus Lines	\$250	8
Western World Insurance Co.	2013	Surplus Lines	\$250	8

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

Company Name	Year	Type of Policy	Number with \$1,000,000 Deductible	Number with \$2,000,000 Deductible
Homeland Insurance Co. of New York	2006	Surplus Lines	1	0
Homeland Insurance Co. of New York	2007	Surplus Lines	2	0
Homeland Insurance Co. of New York	2008	Surplus Lines	0	0
Homeland Insurance Co. of New York	2009	Surplus Lines	1	1
Homeland Insurance Co. of New York	2010	Surplus Lines	0	1
Homeland Insurance Co. of New York	2011	Surplus Lines	0	1
Homeland Insurance Co. of New York	2012	Surplus Lines	0	1
Homeland Insurance Co. of New York	2013	Surplus Lines	0	0

Closed Claim Counts by Company from 2005 to 2013

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	Totals
ACE American Insurance Company					5	7	3	4	3	22
American Casualty Co Of Reading PA				2	6	12	15	21	3	59
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	1	2	8
Cincinnati Insurance Company	3			2	4	9	3	2	3	26
Continental Casualty Company		5	17	23	42	49	97	68	67	368
Darwin National Assurance Company				2	4	1	3	9	2	21
Doctors Company An Inter Insurance Exch	44	65	80	73	107	99	95	97	104	764
Firemans Fund Insurance Company						1				1
Fortress Insurance Company				6		3	4	3	3	19
Granite State Insurance Co				1		1			1	3
Healthcare Providers Ins Exch (f/k/a MD HPIX)			5	5	20	32	40	94	222	418
Medical Mutual Liability Insurance Soc Of MD	314	256	246	290	272	271	317	254	235	2455
Medical Protective Company	51	49	84	68	53	57	62	50	40	514
National Union Fire Ins Co of Pittsburg, PA		1			5	1	10	2	5	24
NCMIC Insurance Company			1	3	3	4	2	2	2	17
OneBeacon Insurance Co						1		1		2
PACO Assurance Company						1	1			2
Philadelphia Indemnity Insurance Company								1		1
Podiatry Insurance Company Of America	2	2	14	13	14	9	8	11	10	83
Preferred Professional Insurance Co	4	7	9	8	9	7	32	28	205	309
ProAssurance Indemnity Company					23	20	38	25	33	139
ProAssurance National Capital	13	78	57	43	21	8	2	5	4	231
Professionals Advocate Insurance Co	9	8	8	3	7	12	8	11	13	79
St Paul Fire & Marine Insurance Co	1									1
Truck Insurance Exchange	3	2	1	1	1					8
<u>TOTALS for Admitted Carriers</u>	<u>444</u>	<u>474</u>	<u>523</u>	<u>545</u>	<u>598</u>	<u>607</u>	<u>742</u>	<u>689</u>	<u>957</u>	<u>5579</u>

Closed Claim Counts by Company from 2005 to 2013

Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	Totals
Admiral Insurance Company							3	1	2	6
American International Specialty Lines Ins Co	5	6	4	2	4	2				23
Arch Specialty Insurance Company			3		12	1				16
Catlin Specialty Insurance Company						2	7	7	7	23
Columbia Casualty Company	4	4	3	4	2	15	12	13	10	67
Darwin Select Insurance Company				1		5	6	16	9	37
Evanston Insurance Company						7	5	3	34	49
Everest Indemnity Insurance Company	12	31	107	73	129	82	61	117	68	680
Everest National Insurance Company	1	2								3
Executive Risk Indemnity Company		1	3	2	1					7
General Star Indemnity Company					1	2		1		4
Hallmark Specialty Insurance Company							1		1	2
Homeland Insurance Co of NY						1	2	7	15	25
Hudson Specialty Company								6	3	9
Illinois Union Insurance Company						1	2	3		6
Interstate Fire and Casualty Company			1							1
Ironshore Specialty Insurance Company								8	8	16
James River Insurance Company									1	1
Landmark American Insurance Company					2					2
Lexington Insurance Company	31	30	34	21	20	24	85	241	164	650
Liberty Surplus Insurance Corporation							2		1	3
National Fire & Marine Insurance Company			1	7	5	4	8	1	6	32
Nautilus Insurance Company								1	5	6
ProAssurance Specialty Ins Co									2	2
Professional Underwriters Liability Insurance Co					1	1				2
Various Underwriters at Lloyds (WL)		2	1	2			1			6
<u>TOTALS for Surplus Lines Carriers</u>	<u>53</u>	<u>76</u>	<u>157</u>	<u>112</u>	<u>177</u>	<u>147</u>	<u>195</u>	<u>425</u>	<u>336</u>	<u>1678</u>

Closed Claim Counts by Company from 2005 to 2013

Other Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	Totals
AMN - as Self-Insured Carrier				1						1
Applied Medico-Legal Solutions RRG							1	1	1	3
Cen-Mar Assurance / Carroll Hospital Center				2		6	5	4	2	19
Catlin Insurance Agency (Lloyds)						4	8	2	1	15
EmCare, Inc							11	11	21	43
Healthcare Safety & Protection RRG								2		2
MFA Physicians Insurance Company, Ltd.		2	3	1	3	5			1	15
RDA Sterling Healthcare - as Self-Insured Carrier	5		1					4		10
St. Joseph Hospital /CHI (self-insured)							8	9	9	26
OHIC Insurance Company	2	47	35	26	3	19				132
TIG Insurance Company				1						1
Travelers Indemnity Company				1						1
Valiant Insurance Company						1	1	1		3
<u>Total for Other Carriers</u>	<u>7</u>	<u>49</u>	<u>39</u>	<u>32</u>	<u>6</u>	<u>35</u>	<u>34</u>	<u>34</u>	<u>35</u>	<u>271</u>
<u>Grand Total - All Carrier Types</u>	<u>504</u>	<u>599</u>	<u>719</u>	<u>689</u>	<u>781</u>	<u>789</u>	<u>971</u>	<u>1148</u>	<u>1328</u>	<u>7528</u>

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

Number of Closed Claims by Specialty from 2005 to 2013

Specialty	2005	2006	2007	2008	2009	2010	2011	2012	2013	Totals
Administrative Medicine	1	19	3	4		2	2	1		32
Allergy/Immunology							1		3	4
Ambulance Service				1	2			1		4
Anesthesiology	15	20	12	20	16	21	16	15	21	156
Blank / Other		27	1	1						29
Cardiology	21	18	18	25	26	46	93	103	413	763
Cardiovascular Disease						1				1
Corporation				1						1
Dental - dental specialty incl surgery						2	2	2	2	8
Dental - dentist	6	5	14	25	43	65	59	49	55	321
Dental - other					1		10	5	9	25
Dermatology	7	2		6	6	6	3	6		36
Emergency Room Medicine	30	29	40	44	46	37	51	56	52	385
Endocrinology		1		1	3			4		9
Family/General Practice - Incl OB	2			1	6	3	4	46	12	74
Family/General Practice - No OB	25	18	17	25	64	38	42	60	66	355
Gastroenterology	11	11	8	7	16	11	9	24	23	120
General Preventive Medicine		2			1			1		4
Geneticist					1					1
Geriatrics					1				1	2
Gynecology	12	14	8	10	11	10	16	16	8	105
Health Care Facility					2	5	7	17	25	56
Hematology			1	1	6		4	1	1	14
Hospital					19	15	16	19	28	97
Hospitalist/House Staff	1		1	2	2	3	2	7	9	27
Imaging center					2		2			4
Infectious Diseases						2	6	4	2	14
Intensive Care Medicine	3	10	3	9		2	3	2	4	36
Internal Medicine	66	58	46	71	69	79	78	53	63	583
Lab/Diagnostic (not imaging)					1					1
Laryngology							1			1
Neoplastic Diseases	1				1	2	3		1	8

Number of Closed Claims by Specialty from 2005 to 2013

Specialty	2005	2006	2007	2008	2009	2010	2011	2012	2013	Totals
Nephrology		1	2	3	2	10	3	5	5	31
Neurology	6	8	13	16	15	20	25	25	20	148
Not a physician/surgeon	13	17	84	78	80	99	107	153	92	723
Nurse - all other	3	2	16	11	32	29	60	74	52	279
Nurse Anesthetist			2	5	1	3	3	2	1	17
Nurse Midwife			1			2		2		5
Nurse Practitioner						8	6	7	8	29
Nutrition				1						1
OB/GYN	50	68	48	45	46	53	51	50	41	452
Obstetrics	3	1			5	2	1	5	3	20
Obstetrics - birthing/facility							1		1	2
On Staff Physician - Prison/Correctional	36	39	55	41	11	3	4		3	192
Oncology			1		1					2
Ophthalmology	1	12	4	7	9	9	7	9	13	71
Orthopedic	38	39	22	44	51	34	28	37	29	322
Other - not MPL claim		6	1	1						8
Otorhinolaryngology	1	2	3	2	6	3	5	8	6	36
Pathology	3	2	3	4	8	3	6	4	2	35
Pediatrics	7	10	7	9	6	9	18	8	9	83
Physical Medicine and Rehabilitation			3	3	6	4	3	10	4	33
Physician - not otherwise classed	10	3	21	21	24	13	19	31	19	161
Physician's Assistant		1	1		9	10	14	46	49	130
Prison/Correctional Services	7	16	64	20	6	7	13	39	49	221
Psychiatrist						3	5	4	1	13
Psychologist						4	7	1	2	14
Public Health				4		1			1	6
Pulmonary Diseases	4	3	5	7	7	8	15	6	9	64
Radiology	15	39	41	30	25	21	36	28	39	274
Rehabilitation - other						2	1	3	2	8
Rheumatology			1	3	2	1		3		10
Surgeon - not otherwise classed	41	46	45	44	46	53	65	61	43	444
Tech/Assistant/Other related								3	2	5
Thoracic	6	5	5	6	7	3	8	4	3	47

Number of Closed Claims by Specialty from 2005 to 2013

Specialty	2005	2006	2007	2008	2009	2010	2011	2012	2013	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		1	7
Urology	13	12	9	16	15	18	19	18	11	131
Vascular	15	12	9	12	16	3	8	10	10	95
TOTALS	504	599	719	689	781	789	971	1148	1328	7528

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 2013

Exhibit L

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Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	Totals
Allegany County Arbitration	2	2	4	2	2	0	2	1	23	15
Allegany County Circuit Court	3	6	3	4	21	8	14	9	10	68
Allegany County District Court	1	0	0	0	3	9	17	2	4	32
Allegany County Small Claims Court	0	0	0	0	0	0	1	5	0	6
Anne Arundel County Arbitration	4	0	1	1	0	4	4	8	5	22
Anne Arundel County Circuit Court	37	49	37	31	42	34	49	31	24	310
Anne Arundel County District Court	3	2	3	0	1	4	2	8	2	23
Anne Arundel - unknown	0	1	0	0	0	0	0	0	0	1
Baltimore City Arbitration	3	5	9	2	10	13	24	19	27	85
Baltimore City Circuit Court	49	56	58	85	80	110	93	76	98	607
Baltimore City District Court	0	1	1	1	3	4	2	10	16	22
Baltimore City, MD - Other	1	4	0	2	1	0	0	0	0	8
Baltimore County Arbitration	5	3	0	0	5	6	22	16	38	57
Baltimore County Circuit Court	70	59	58	49	72	79	95	131	414	613
Baltimore County District Court	2	5	1	0	11	7	3	12	2	41
Baltimore County - unknown	2	6	0	0	1	1	0	0	0	10
Baltimore County - Small Claims Court	0	0	0	0	1	1	1	0	0	3
Baltimore MD Circuit Court	4	10	5	9	0	0	0	0	0	28
Baltimore - unknown, District Court	0	0	0	0	2	0	0	0	12	2
Baltimore, MD unknown which court	1	5	1	0	0	2	1	0	0	10
Calvert County Arbitration	0	0	0	0	1	2	1	0	0	4
Calvert County Circuit Court	10	4	12	10	2	5	8	5	8	56
Calvert County District Court	1	0	0	2	0	0	0	0	0	3
Caroline County arbitration	0	1	0	0	0	0	0	0	0	1
Caroline County Circuit Court	0	2	0	0	1	2	1	0	0	6
Carroll County Arbitration	0	0	0	0	0	2	0	0	0	2
Carroll County Circuit Court	3	7	5	12	3	13	20	6	11	69
Cecil County Arbitration	0	0	0	0	0	0	0	2	2	2
Cecil County Circuit Court	3	3	1	2	7	5	1	6	6	28
Cecil County District Court	0	0	0	0	0	1	0	0	0	1
Charles County Arbitration	0	0	0	1	1	0	0	0	0	2
Charles County Circuit Court	7	11	5	4	2	10	9	11	7	59
Charles County District Court	1	0	0	0	0	0	0	0	0	1
Charles County Small Claims Court	0	0	0	0	0	0	1	0	0	1
Dorchester County Circuit Court	1	0	2	0	0	0	1	1	0	5
Dorchester County District Court	0	0	0	1	2	1	0	0	0	4

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2013

Exhibit L

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Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	Totals
Frederick County Arbitration	0	0	1	1	0	0	1	1	3	4
Frederick County Circuit Court	21	15	9	17	26	17	14	10	16	129
Frederick County District Court	1	0	1	0	1	0	0	1	0	4
Frederick County - unknown	0	1	0	0	0	0	0	0	0	1
Frederick MD State Circuit Court	0	1	0	0	0	0	0	0	0	1
Garrett County Circuit Court	2	1	0	0	0	0	3	5	1	11
Harford County Arbitration	1	0	2	4	7	1	11	0	2	26
Harford County Circuit Court	11	11	15	9	12	22	9	14	12	103
Howard County Arbitration	1	0	0	0	1	2	0	0	6	4
Howard County Circuit Court	6	7	7	10	8	12	9	10	13	69
Howard County District Court	0	0	4	0	0	2	6	1	1	13
Kent County Arbitration	0	4	0	0	2	0	0		0	6
Kent County Circuit Court	1	1	4	2	5	0	1		0	14
Montgomery County Arbitration	2	1	10	20	9	12	13	4	9	71
Montgomery County Circuit Court	41	39	51	56	62	52	95	82	59	478
Montgomery County District Court	1	0	1	1	5	4	4	4	5	20
Montgomery County Small Claims Court	0	2	0	0	0	0	1		0	3
Prince George's County Arbitration	4	8	5	8	3	7	4	14	9	53
Prince George's County Circuit Court	49	73	70	95	86	71	96	59	52	599
Prince George's County District Court	2	0	0	2	1	4	5	4	10	18
Prince George's County - unknown	0	5	0	5	0	0	0	0	0	10
Prince George's County Small Claims Court	0	0	0	0	0	0	1	2	3	3
Queen Anne's County Arbitration	0	0	0	2	0	0	0	0	0	2
Queen Anne's County Circuit Court	0	0	3	1	0	0	0	0	0	4
Queen Anne's County District Court	0	0	0	0	0	1	0	0	0	1
St. Mary's County Arbitration	0	0	0	0	1	0	0	2	0	3
St. Mary's County Circuit Court	7	5	6	5	3	2	2	1	7	31
St. Mary's County District Court	0	0	0	1	1	0	0	0	0	2
Somerset County Circuit Court	0	0	1	1	2	2	0	2	0	8
Somerset County District Court	0	0	0	0	8	7	7	0	0	22
Somerset County Small Claims Court	0	0	0	0	0	0	1	0	0	1

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2013

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	Totals
Talbot County Arbitration	0	0	0	0	0	0	0	1	0	1
Talbot County Circuit Court	11	13	13	2	3	4	3	2	6	51
Washington County Arbitration	3	1	2	0	4	4	3	1	2	18
Washington County Circuit Court	13	9	8	9	6	1	4	13	1	63
Washington County District Court	0	0	0	2	12	13	15	3	2	45
Washington County Small Claims Court	0	0	0	0	1	0	0	0	0	1
Wicomico County Arbitration	0	0	1	1	0	0	1	5	5	8
Wicomico County Circuit Court	14	10	16	12	18	14	30	21	11	135
Wicomico County District Court	0	0	0	0	1	1	2	1	1	5
Worcester County Arbitration	0	0	0	0	0	0	1	1	0	2
Worcester County Circuit Court	3	0	0	1	4	4	2	1	2	15
Totals for Maryland Courts	407	449	436	485	566	582	716	624	950	5215
Claims not resulting in a suit	52	86	126	88	96	138	131	224	150	1091

Number of Suits Filed by Jurisdiction and Venue from 2005 to 2013

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Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	Totals
OTHER COURTS or JURISDICTIONS										
Maryland Health Claims ADR (County unknown)	13	22	41	33	28	10	18	53	54	272
Maryland Board of Physicians	0	0	1	0	0	0	0	0	0	1
Maryland Dental Board	0	0	1	0	0	0	0	0	0	1
Mediation	0	0	0	5	0	0	0	0	0	5
Maryland Court of Special Appeals	1	0	1	1	1	0	1	0	0	5
US District Court for Maryland	17	24	74	66	87	48	81	225	119	741
US Supreme Court	0	0	1	0	0	0	0	0	0	1
Out of State Courts	4	3	10	0	1	0	4	7	54	83
Other Courts	8	11	14	11	2	11	18	15	0	90
Total Other Courts or Jurisdictions	43	60	143	116	119	69	122	300	227	1199
GRAND TOTALS	502	595	705	689	781	789	969	1148	1327	7505
Court Information Not Provided / Unknown	2	4	14				2		1	23

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).