LARRY HOGAN Governor

BOYD K. RUTHERFORD Lt. Governor



AL REDMER, JR. Commissioner

NANCY GRODIN Deputy Commissioner

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November 2, 2015

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: 2015 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 2015 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

Al Redmer, Jr. Insurance Commissioner

Enclosure

cc:

Legislative Policy Committee (28 copies) Lynne B. Porter, Committee Staff Sarah T. Albert, Library & Information Services (5 copies) Nancy J. Egan, Director of Government Relations

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2015 Report on Availability and Affordability of Health Care Medical Professional Liability Insurance in Maryland

October 2015 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 but highly concentrated. In 2014, two insurer groups wrote just over 60 percent of all medical malpractice insurance premiums.

Medical malpractice insurance can be a highly volatile line of business. The insurance premiums increased significantly between 2002 and 2005 then decreased or remained the same through 2014. The largest writer of medical malpractice insurance has not requested any changes to its rates in 2015.

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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 the 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. Due to 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 2014, 70 insurer groups wrote medical malpractice

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.

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 just over 60 percent of all medical malpractice insurance premiums in 2014.

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 41.22 percent and MCIC wrote 19.09 percent of all medical malpractice insurance in 2014.

Exhibit A4 shows the percentage of medical malpractice insurance premium written by the top four companies from 2000 through 2014. Medical Mutual's market share has exceeded 40 percent every year from 2004 through 2014, but decreased by 6.5 percentage points from 2013 to 2014.

Medical Malpractice Insurance Premiums

Medical malpractice insurance premiums increased dramatically between 2002 and 2005. In response to these increases, the General Assembly created the Maryland Health Care Rate Stabilization Fund which operated to subsidize medical malpractice insurance premiums paid by eligible health care providers to admitted insurers that elected to participate in the program through calendar year 2008.

Exhibit A5 shows the percentage change in Medical Mutual's rates between 1996 and 2015. Medical malpractice insurance premiums increased the most between 2002 and 2005 then decreased or remained the same through 2011. Medical Mutual requested

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

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

and 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 2015. 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, <u>www.mdinsurance.state.md.us</u>, 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 policies with these deductibles 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.

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Closed Claims

One of the factors driving medical malpractice insurance premiums is claim 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 76.6% from 2005 to 2014, there are 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 2014, the period of time in which data has been collected uniformly, the number of closed claims increased overall by 29.2 percent. The percentage increase differs significantly among the types of insurers writing coverage: 2.8 percent for admitted insurers, 153.6 percent for surplus lines insurers and 43.8 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. The overall closed claim information shows a sharp rise in closed claim data for the period from 2010 to 2013; going from 789 closed claims in 2010 to 1328 in 2013. This increase was driven primarily by the number of closed cardiology claims during the same time period. The cardiology closed claims dropped off in 2014 resulting in the 2014 overall closed claim data decreasing to a level more reflective of year 2010.

⁴ The total number of suits is also reported by company. See Exhibit L. As this Exhibit shows, the total number of suits filed are less than 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.

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 2014. There was an average premium increase of 4 percent for the largest underwriter of medical malpractice insurance in the State in 2012; however, no rate changes were made in 2013, 2014 or 2015.

Though it appears claims have increased significantly between 2005 and 2014, due to changes in data collection methodology, little credence can be given to the percentage increase over the entire period, however between the periods of 2008 to 2014, data was collected uniformly and the number of closed claims increased overall by 29.2 percent. The overall closed claim data shows a sharp rise in closed claim data for the period from 2010 to 2013; going from 789 closed claims in 2010 to 1328 in 2013 driven by the rise in cardiology claims during the same period. In 2014, overall closed claim data decreased to a level more reflective of year 2010.

EXHIBIT LIST

Exhibit A1	2014 Medical Professional Liability Premiums by Insurance Group
Exhibit A2	Change in Written Premium by Insurance Group by Type of License from 2013 to 2014
Exhibit A3	2014 Market Share of the Nine Largest Admitted Carriers 2014 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 2014 (Based on 2014 Market Share)
Exhibit A4 - Page 2	Industry and MMLIS Written Premiums (in Millions) from 2000 to 2014 Includes Surplus Lines and RRG's Change in Written Premium from the Prior Year for the Industry and MMLIS
Exhibit A4 - Page 3	Market Share by License Type from 2000 to 2014
Exhibit A5	Medical Mutual Rate Change History from 1996 to 2015
Exhibit B	Rate Comparison Charts for Certain Physician Classes from 2011 to 2015
Exhibit C	Rate Comparison Charts for Certain Surgeon Classes from 2011 to 2015
Exhibit D	Rate Comparison Charts for Psychiatrist (Including Child) Class from 2011 to 2015
Exhibit E	Rate Comparison Charts for Certain Nursing Classes from 2011 to 2015
Exhibit F	Rate Comparison Charts for Physical Therapists (Employed) from 2011 to 2015
Exhibit G	Rate Comparison Charts for Dentist Class from 2011 to 2015
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 2014
Exhibit K	Number of Closed Claims by Specialty from 2005 to 2014
Exhibit L	Number of Suits Filed by Jurisdiction and Venue from 2005 to 2014

2014 Premium Rank	2014 Group Code	2014 Group Name	2014 Insurance Group Premium	2014 Market Share	2014 Admitted Premium	2014 Surplus Lines Premiums	2014 RRG Premium
1	377	MEDICAL INS OF MD GRP	112,596,183	41.22%	112,596,183		
2	0	MCIC VT A RECIP RRG	52,142,890	19.09%			52,142,890
3	831	DOCTORS CO GRP	22,655,307	8.29%	20,702,629	1,952,678	
4	2698	PROASSURANCE CORP GRP	17,203,643	6.30%	16,572,617	631,026	
5	31	BERKSHIRE HATHAWAY GRP	8,680,581	3.18%	7,744,630	935,951	
6	218	CNA INS GRP	8,288,648	3.03%	7,152,027	1,136,621	
7	12	AMERICAN INTL GRP	4,362,811	1.60%	1,067,876	3,294,935	
8	1129	WHITE MOUNTAINS GRP	3,971,077	1.45%	109,429	3,861,648	
9	4509	IRONSHORE GRP	3,810,278	1.40%		3,810,278	
10	3239	ALLIED WORLD ASSUR HOLDING GRP	3,491,865	1.28%	1,741,895	1,749,970	
11	0	HEALTHCARE PROVIDERS INS EXCH	3,192,136	1.17%	3,192,136		
12	501	ALLEGHANY GRP	2,573,204	0.94%	1,682,258	890,946	
13	626	ACE LTD GRP	2,502,127	0.92%	1,795,028	707,099	
14	0	PREFERRED PHYSICIANS MEDICAL RRG	2,273,155	0.83%			2,273,155
15	785	MARKEL CORP GRP	2,238,513	0.82%		2,238,513	
16	1154	COVERYS GRP	1,842,381	0.67%	1,842,381		
17	1282	NORCAL GRP	1,740,140	0.64%	1,065,491	674,649	
18	508	NATIONAL GRP	1,679,903	0.62%	287,344		1,392,559
19	111	LIBERTY MUT GRP	1,384,839	0.51%	1,038,625	346,214	
20	783	RLI INS GRP	1,358,815	0.50%		1,358,815	
21	212	ZURICH INS GRP	1,315,869	0.48%		1,315,869	
22	98	WR BERKLEY CORP GRP	1,280,617	0.47%	47,804	1,232,813	
23	4725	ENSTAR GRP	1,188,242	0.44%		1,188,242	
24	361	MUNICH RE GRP	1,087,947	0.40%	96,551	991,396	
25	4698	ASPEN INS HOLDING GRP	1,068,308	0.39%	865,130	203,178	
26	0	OPHTHALMIC MUT INS CO RRG	1,053,474	0.39%			1,053,474
27	1279	ARCH INS GRP	837,118	0.31%		837,118	
28	244	CINCINNATI FIN GRP	815,392	0.30%	808,591	6,801	

2014				2014	2014	2014 Surplus	
Premium	2014 Group		2014 Insurance	Market	Admitted	Lines	2014 RRG
Rank	Code	2014 Group Name	Group Premium	Share	Premium	Premiums	Premium
29	2638	NCMIC GRP	779,687	0.29%	779,687		
30	4574	CATLIN US INS GRP	700,358	0.26%		700,358	
31	0	THE MUTUAL RRG INC	605,416	0.22%			605416
32	0	KINSALE INS CO	577,913	0.21%		577,913	
33	0	CARING COMMUNITIES RECIP RRG	493,598	0.18%			493598
34	0	ORTHOFORUM INS CO RRG	350,310	0.13%			350,310
35	0	LANCET IND RRG INC	344,383	0.13%			344383
36	0	ALLIED PROFESSIONALS INS CO RRG	330,647	0.12%			330,647
37	0	OCEANUS INS CO A RRG	302,568	0.11%			302568
38	0	CAPSON PHYSICIANS INS CO	258,841	0.09%	258,841		
39	0	AMERICAN ASSOC OF OTHODONTISTS RRG	203,640	0.07%			203640
40	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	203,204	0.07%			203,204
41	3494	JAMES RIVER GRP	155,146	0.06%		155,146	
42	0	PEACE CHURCH RRG INC	146,784	0.05%			146,784
43	88	THE HANOVER INS GRP	114,274	0.04%	12,703	101,571	
44	0	CHURCH MUT INS CO	102,772	0.04%	102,772		
45	510 *	NAVIGATORS GRP	74,472	0.03%		74,472	
46	0	SUNLAND RRG INC	72,550	0.03%			72,550
47	38	CHUBB INC GRP	72,000	0.03%	72,000		
48	0	CONTINUING CARE RRG INC	71,410	0.03%			71,410
49	0	CARE RRG INC	66,539	0.02%			66539
50	0	NATIONAL MEDICAL PROFESSIONAL RRG IN	66,206	0.02%			66,206
51	0	GREEN HILLS INS CO RRG	53,594	0.02%			53594
52	176	STATE FARM GRP	51,621	0.02%	51,621		
53	3478	HALLMARK FIN SERV GRP	45,869	0.02%		45,869	
54	866	WESTERN WORLD GRP	45,349	0.02%		45,349	
55	761	ALLIANZ INS GRP	44,939	0.02%	18,674	26,265	
56	0	FAIRWAY PHYSICIANS INS CO RRG	40,148	0.01%			40,148

73.1%

12.5%

24.2%

2014 Premium	2014 Group	1		2014 Insurance	2014 Market	2014 Admitted	2014 Surplus Lines	2014 RRG
Rank	Code		2014 Group Name	Group Premium	Share	Premium	Premiums	Premium
57	0	*	PHYSICIANS CAS RRG INC	38,086	0.01%			38086
58	775		PHARMACISTS MUT GRP	36,000	0.01%	36,000		
59	457		ARGONAUT GRP	17,035	0.01%		17,035	
60	4681		AFFILIATES RISK GRP	11,477	0.00%			11,477
61	0		URGENT CARE ASSUR CO RRG INC	10,740	0.00%			10740
62	84	*	AMERICAN FINANCIAL GRP	7,929	0.00%		7,929	
63	0		WELLSPAN RRG	5,000	0.00%			5000
64	3098	*	TOKIO MARINE HOLDINGS INC GRP	4,215	0.00%	4,215		
65	0	*	ACADEMIC MEDICAL PROFESSIONALS INS E	2,762	0.00%	2,762		
66	0		AMERICAN EXCESS INS EXCH RRG	950	0.00%			950
67	0	*	NATIONAL GUARDIAN RRG INC	885	0.00%			885
68	0	*	CENTRAL PA PHYSICIANS RRG INC	676	0.00%			676
69	158		FAIRFAX FIN GRP	-3,566	0.00%	-3,629	63	
70	0		DOCTORS & SURGEONS NATL RRG INC	-8,037	0.00%			-8,037
			Industry Totals	273,133,853		181,744,271	31,116,730	60,272,852

* - Indicates company is new from 2013 to 2014	ŀ
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The following companies had premium in 2013, but not in 2014: CHRISTUS HLTH GRP (Merged with Coverys Group - Rank 16) MEDSTAR HLTH GRP EVEREST REINS HOLDINGS GRP QBE INS GRP

Exhibit A2 Page 1

2014 Premium Rank	2014 Group Code	2014 Group Name	2014 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premium	RRG Premium
1	377	MEDICAL INS OF MD GRP	112,596,183	-5.19%	-5.19%	n/a	n/a
2	0	MCIC VT A RECIP RRG	52,142,890	80.40%	n/a	n/a	80.40%
3	831	DOCTORS CO GRP	22,655,307	1.81%	-1.77%	65.98%	n/a
4	2698	PROASSURANCE CORP GRP	17,203,643	32.09%	30.93%	72.06%	n/a
5	31	BERKSHIRE HATHAWAY GRP	8,680,581	-11.43%	-11.99%	-6.42%	n/a
6	218	CNA INS GRP	8,288,648	4.38%	4.02%	6.69%	n/a
7	12	AMERICAN INTL GRP	4,362,811	6.29%	2.75%	7.48%	n/a
8	1129	WHITE MOUNTAINS GRP	3,971,077	6.80%	55.05%	5.86%	n/a
9	4509	IRONSHORE GRP	3,810,278	6.39%	n/a	6.39%	n/a
10	3239	ALLIED WORLD ASSUR HOLDING GRP	3,491,865	1.70%	-6.59%	11.56%	n/a
11	0	HEALTHCARE PROVIDERS INS EXCH	3,192,136	1.11%	1.11%	n/a	n/a
12	501	ALLEGHANY GRP	2,573,204	12.66%	13.76%	10.64%	n/a
13	626	ACE LTD GRP	2,502,127	19.20%	-2.96%	183.45%	n/a
14	0	PREFERRED PHYSICIANS MEDICAL RRG	2,273,155	9.66%	n/a	n/a	9.66%
15	785	MARKEL CORP GRP	2,238,513	-4.94%	n/a	-4.94%	n/a
16	1154	COVERYS GRP	1,842,381	414.23%	414.23%	n/a	n/a
17	1282	NORCAL GRP	1,740,140	6941.40%	4211.46%	n/a	n/a
18	508	NATIONAL GRP	1,679,903	-0.11%	9.92%	n/a	-1.96%
19	111	LIBERTY MUT GRP	1,384,839	5.99%	0.53%	26.65%	n/a
20	783	RLI INS GRP	1,358,815	24.78%	n/a	24.78%	n/a
21	212	ZURICH INS GRP	1,315,869	-24.72%	-100.00%	-24.71%	n/a
22	98	WR BERKLEY CORP GRP	1,280,617	36.86%	61.78%	36.04%	n/a
23	4725	ENSTAR GRP	1,188,242	51.30%	n/a	51.30%	n/a
24	361	MUNICH RE GRP	1,087,947	15.40%	-5.73%	17.97%	n/a
25	4698	ASPEN INS HOLDING GRP	1,068,308	401.92%	694.83%	95.36%	n/a
26	0	OPHTHALMIC MUT INS CO RRG	1,053,474	7.57%	n/a	n/a	7.57%
27	1279	ARCH INS GRP	837,118	20.91%	n/a	20.91%	n/a
28	244	CINCINNATI FIN GRP	815,392	-0.52%	-0.65%	16.70%	n/a

Exhibit A2 Page 2

2014 Premium Rank	2014 Group Code	2014 Group Name	2014 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premium	RRG Premium
29	2638	NCMIC GRP	779,687	3.12%	3.12%	n/a	n/a
30	4574	CATLIN US INS GRP	700,358	-26.14%	n/a	-26.14%	n/a
31	0	THE MUTUAL RRG INC	605,416	212.98%	n/a	n/a	212.98%
32	0	KINSALE INS CO	577,913	-1.65%	n/a	-1.65%	n/a
33	0	CARING COMMUNITIES RECIP RRG	493,598	-14.28%	n/a	n/a	-14.28%
34	0	ORTHOFORUM INS CO RRG	350,310	-20.53%	n/a	n/a	-20.53%
35	0	LANCET IND RRG INC	344,383	48.86%	n/a	n/a	48.86%
36	0	ALLIED PROFESSIONALS INS CO RRG	330,647	6.88%	n/a	n/a	6.88%
37	0	OCEANUS INS CO A RRG	302,568	-7.53%	n/a	n/a	-7.53%
38	0	CAPSON PHYSICIANS INS CO	258,841	1587.47%	1587.47%	n/a	n/a
39	0	AMERICAN ASSOC OF OTHODONTISTS RRG	203,640	-13.59%	n/a	n/a	-13.59%
40	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	203,204	-25.32%	n/a	n/a	-25.32%
41	3494	JAMES RIVER GRP	155,146	-59.30%	n/a	-59.30%	n/a
42	0	PEACE CHURCH RRG INC	146,784	0.42%	n/a	n/a	0.42%
43	88	THE HANOVER INS GRP	114,274	-63.79%	-75.74%	-61.42%	n/a
44	0	CHURCH MUT INS CO	102,772	33.15%	33.15%	n/a	n/a
45	510 *	NAVIGATORS GRP	74,472	n/a	n/a	n/a	n/a
46	0	SUNLAND RRG INC	72,550	-15.27%	n/a	n/a	-15.27%
47	38	CHUBB INC GRP	72,000	-30.24%	n/a	-100.00%	n/a
48	0	CONTINUING CARE RRG INC	71,410	21.18%	n/a	n/a	21.18%
49	0	CARE RRG INC	66,539	6.00%	n/a	n/a	6.00%
50	0	NATIONAL MEDICAL PROFESSIONAL RRG IN	66,206	-31.65%	n/a	n/a	-31.65%
51	0	GREEN HILLS INS CO RRG	53,594	-25.44%	n/a	n/a	-25.44%
52	176	STATE FARM GRP	51,621	-0.02%	-0.02%	n/a	n/a
53	3478	HALLMARK FIN SERV GRP	45,869	-69.26%	n/a	-69.26%	n/a
54	866	WESTERN WORLD GRP	45,349	17.44%	n/a	17.44%	n/a
55	761	ALLIANZ INS GRP	44,939	-21.20%	3.85%	-32.74%	n/a
56	0	FAIRWAY PHYSICIANS INS CO RRG	40,148	-96.44%	n/a	n/a	-96.44%

Exhibit A2 Page 3

2014						Surplus	
Premium	2014 Group		2014 Insurance	Group	Admitted	Lines	RRG
Rank	Code	2014 Group Name	Group Premium	Premium	Premium	Premium	Premium
57	0 *	PHYSICIANS CAS RRG INC	38,086	n/a	n/a	n/a	n/a
58	775	PHARMACISTS MUT GRP	36,000	8.82%	8.82%	n/a	n/a
59	457	ARGONAUT GRP	17,035	28.97%	n/a	28.97%	n/a
60	4681	AFFILIATES RISK GRP	11,477	-8.11%	n/a	n/a	-8.11%
61	0	URGENT CARE ASSUR CO RRG INC	10,740	-49.50%	n/a	n/a	-49.50%
62	84 *	AMERICAN FINANCIAL GRP	7,929	n/a	n/a	n/a	n/a
63	0	WELLSPAN RRG	5,000	-37.50%	n/a	n/a	-37.50%
64	3098 *	TOKIO MARINE HOLDINGS INC GRP	4,215	n/a	n/a	n/a	n/a
65	0 *	ACADEMIC MEDICAL PROFESSIONALS INS E	2,762	n/a	n/a	n/a	n/a
66	0	AMERICAN EXCESS INS EXCH RRG	950	0.00%	n/a	n/a	0.00%
67	0 *	NATIONAL GUARDIAN RRG INC	885	n/a	n/a	n/a	n/a
68	0 *	CENTRAL PA PHYSICIANS RRG INC	676	n/a	n/a	n/a	n/a
69	158	FAIRFAX FIN GRP	-3,566	-100.52%	-100.53%	n/a	n/a
70	0	DOCTORS & SURGEONS NATL RRG INC	-8,037	-107.66%	n/a	n/a	-107.66%

Industry Totals	273,133,853	9.81%	-0.54%	11.73%	57.94%

* - Indicates company is new from 2013 to 2014

The following companies had premium in 2013, but not in 2014: CHRISTUS HLTH GRP (Merged with Coverys Group - Rank 16) MEDSTAR HLTH GRP EVEREST REINS HOLDINGS GRP QBE INS GRP

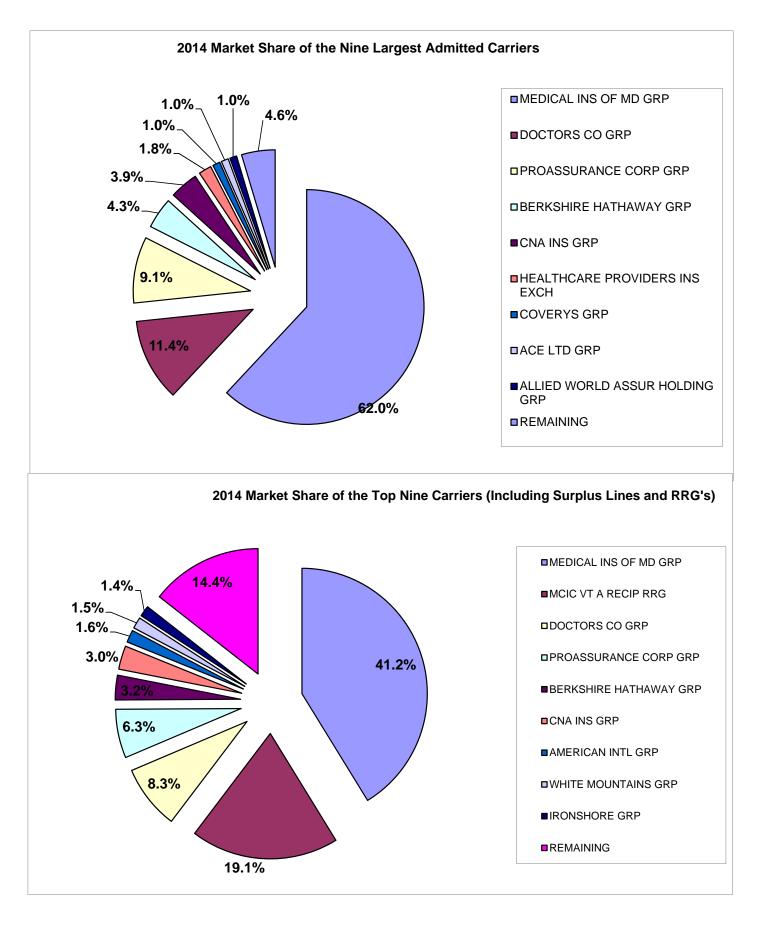
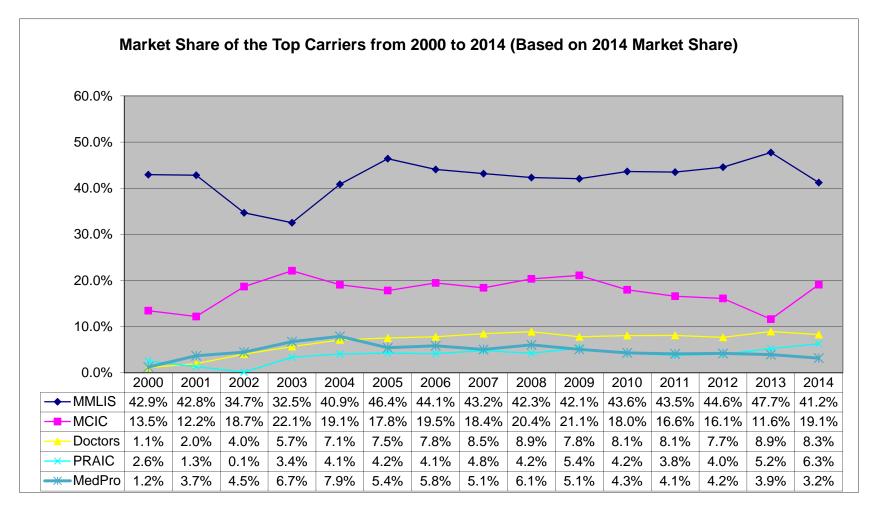


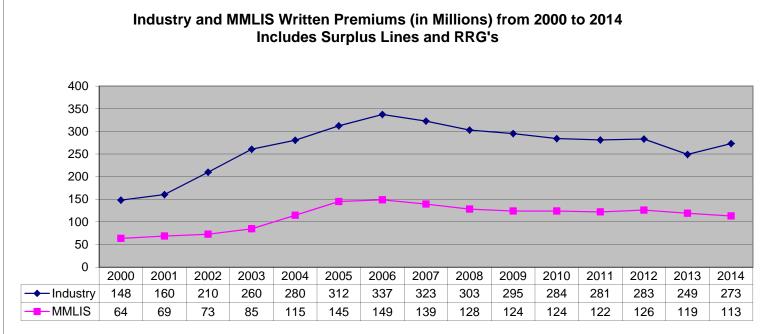
Exhibit A4 Page 1



The four carriers listed above are the four of the five largest carriers based on 2014 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

Exhibit A4 Page 2



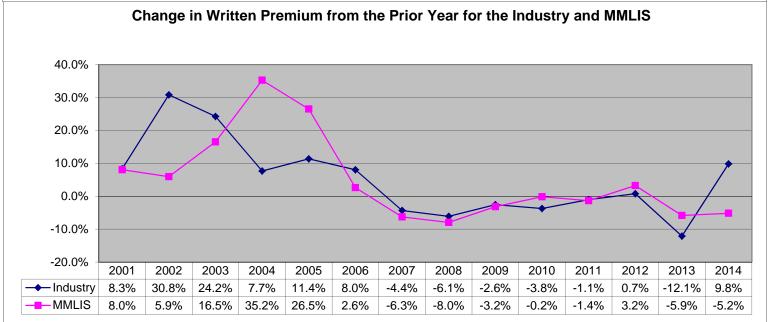
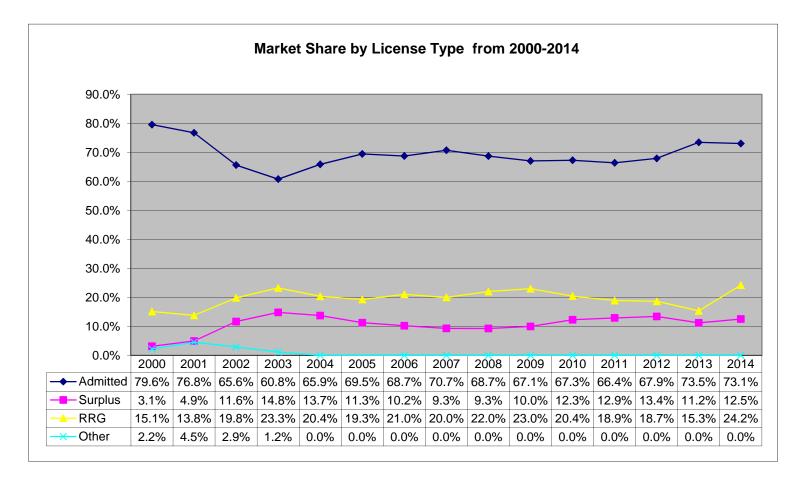
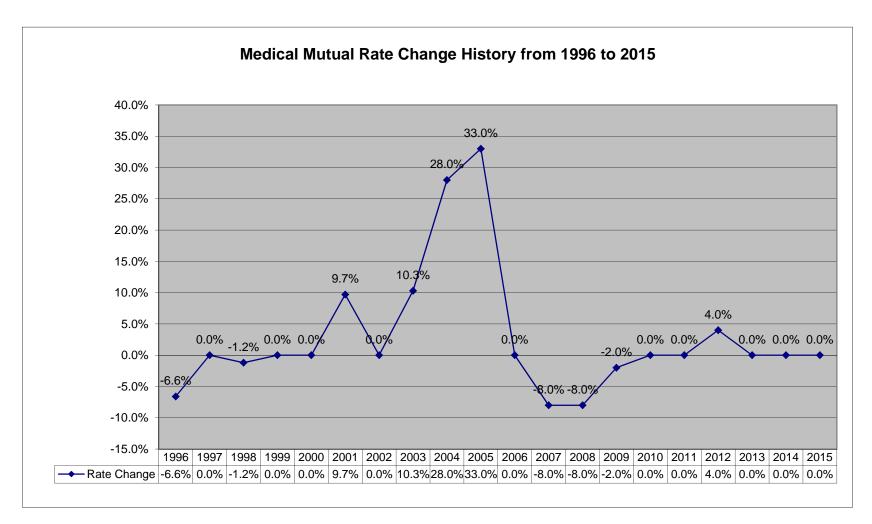


Exhibit A4 Page 3



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.

Exhibit A5



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
Medicus	Medicus Insurance Company (2)	B, C, D & E
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
Galen	Galen Insurance Company (5)	All
AWAC (3)	Allied World Assurance Corporation	D & F
AIG (4)	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
ACEUSA	ACE American Insurance Company	E, F & G

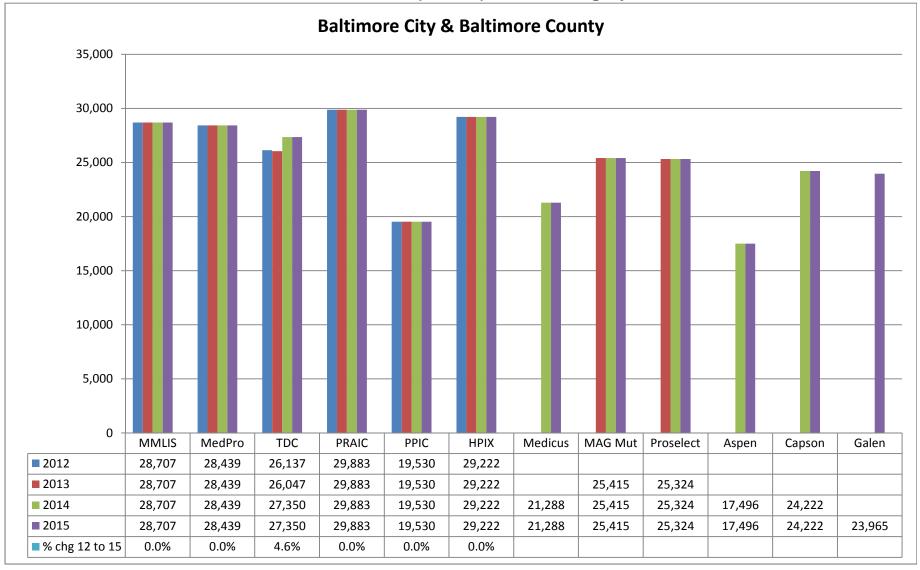
Notes for Rate Comparison Charts (Exhibits B through G)

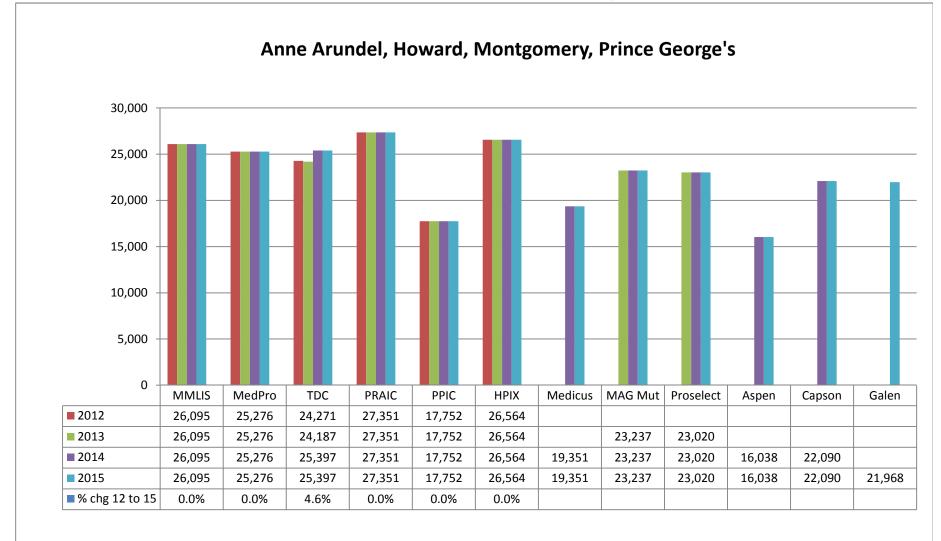
The company names have been abbreviated on the charts for readability purposes.

Name on						
Charts	Full Company Name	Exhibits				
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) - Formerly Darwin National Assurance Company (4) - Known as Chartis in previous year's reports. (5) - New in 2015 						
Notes to Cha	irts					

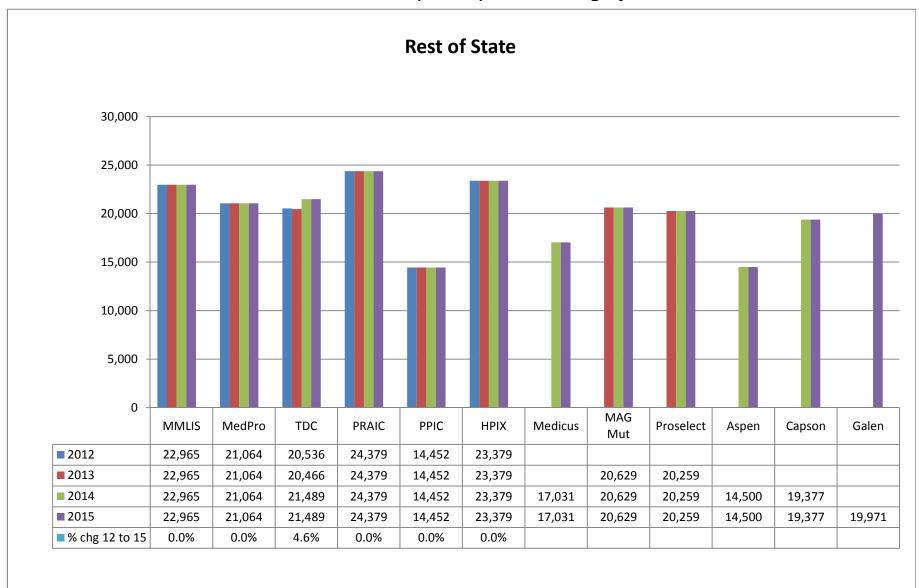
1) Company information not shown if it had no rates for 2015.

2) Percentage change only shown if company had rates for the entire period 2012 to 2015.

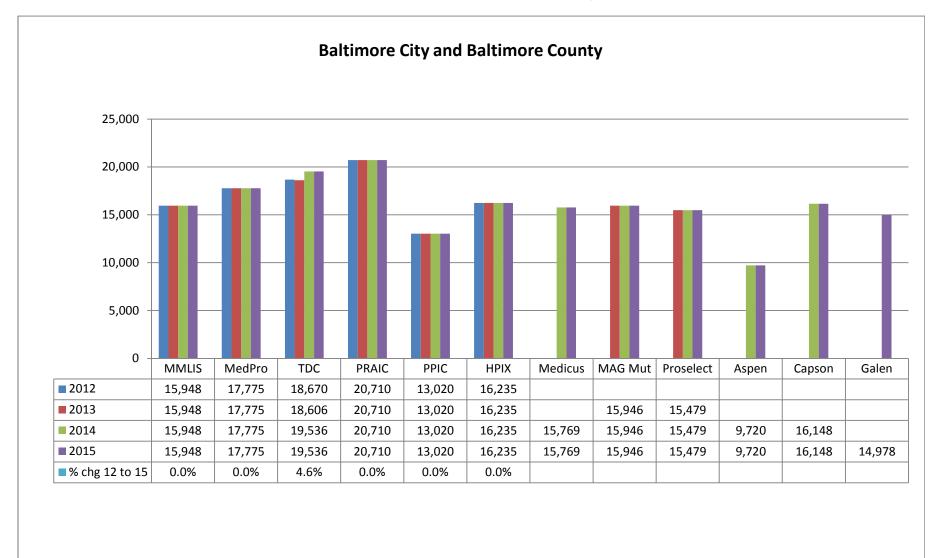




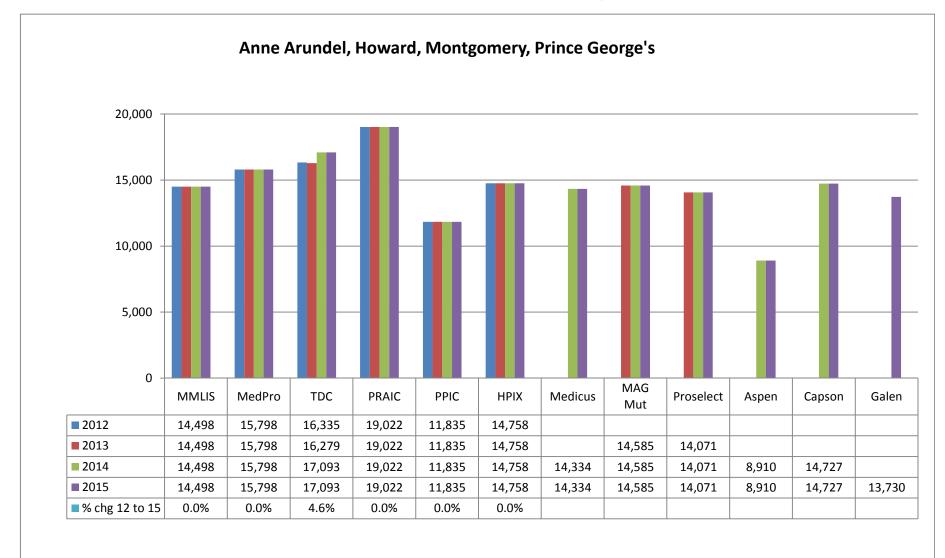
Fam/Gen Prac (No OB) - Minor Surgery



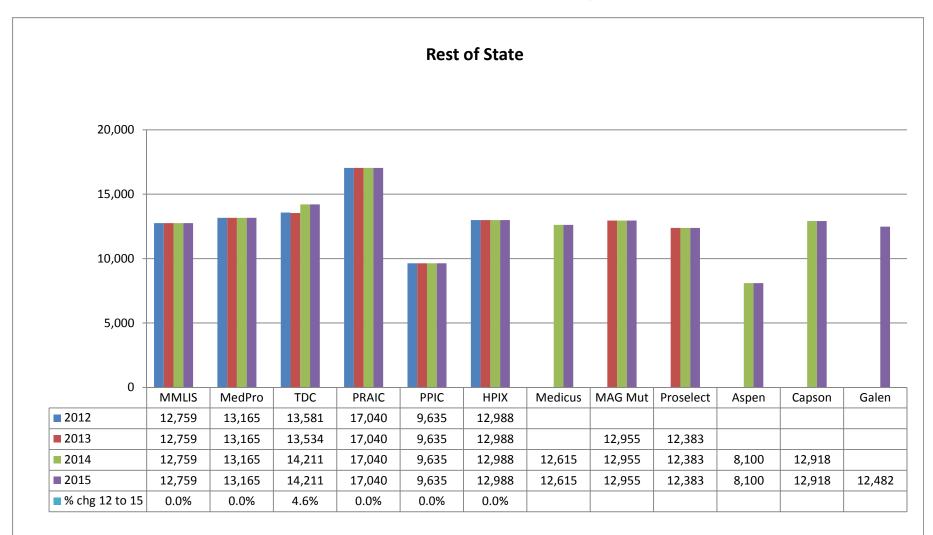
Fam/Gen Prac (No OB) - No Surgery



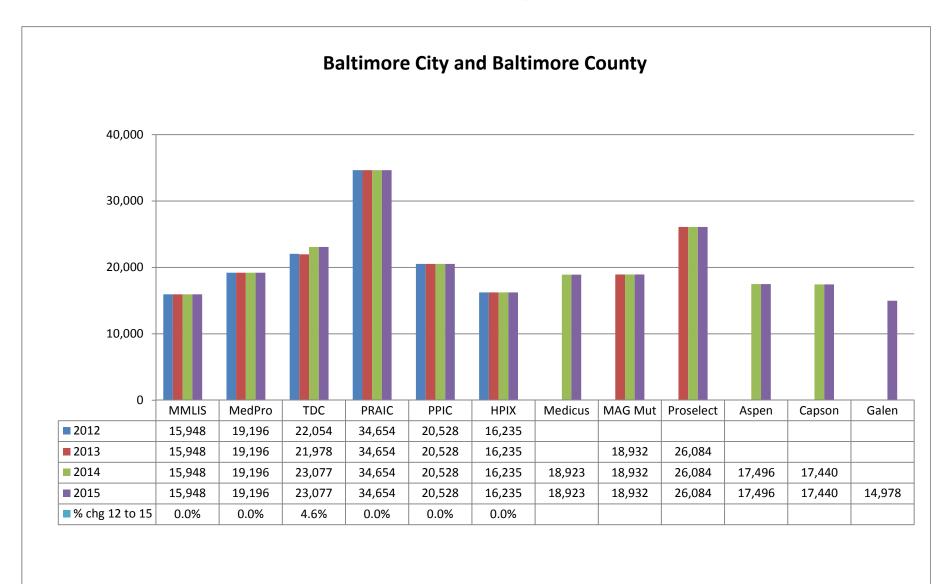
Fam/Gen Prac (No OB) - No Surgery



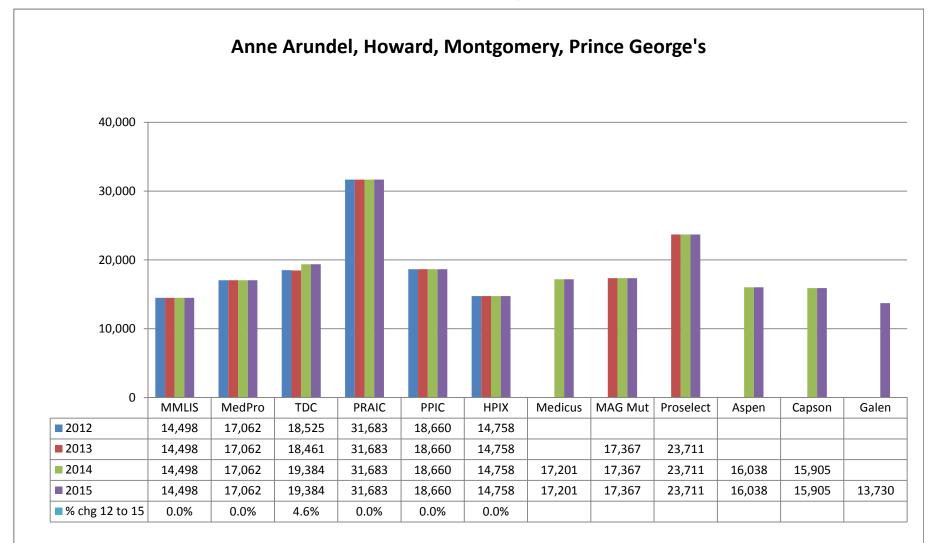
Fam/Gen Prac (No OB) - No Surgery



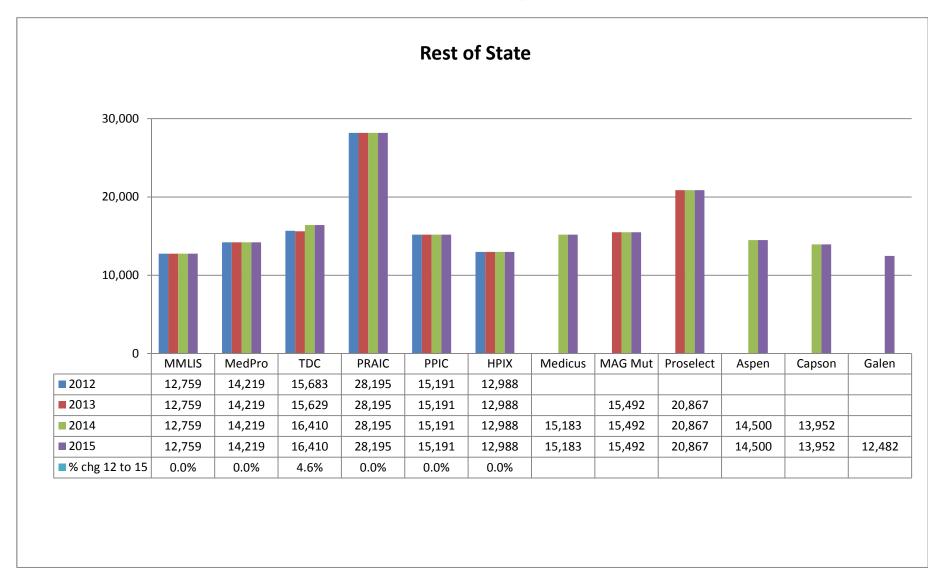
Anesthesiology

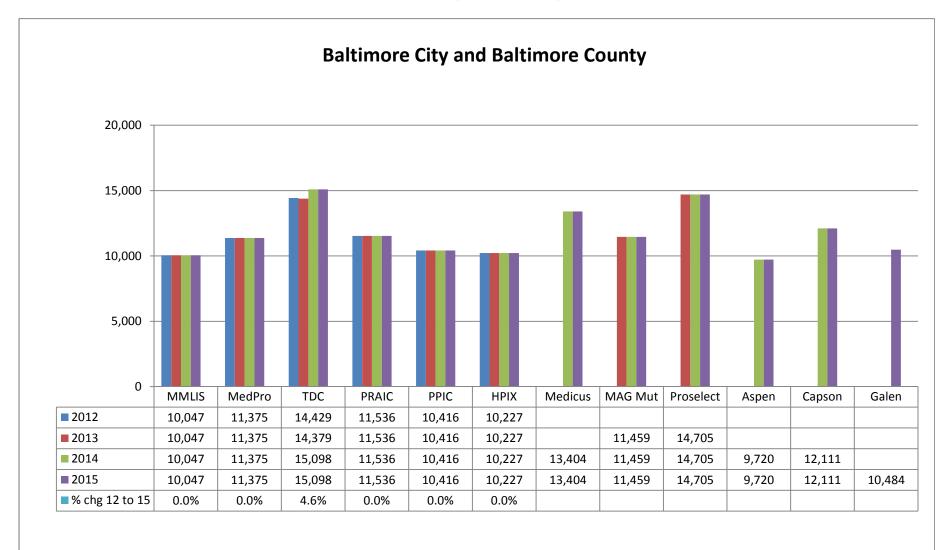


Anesthesiology

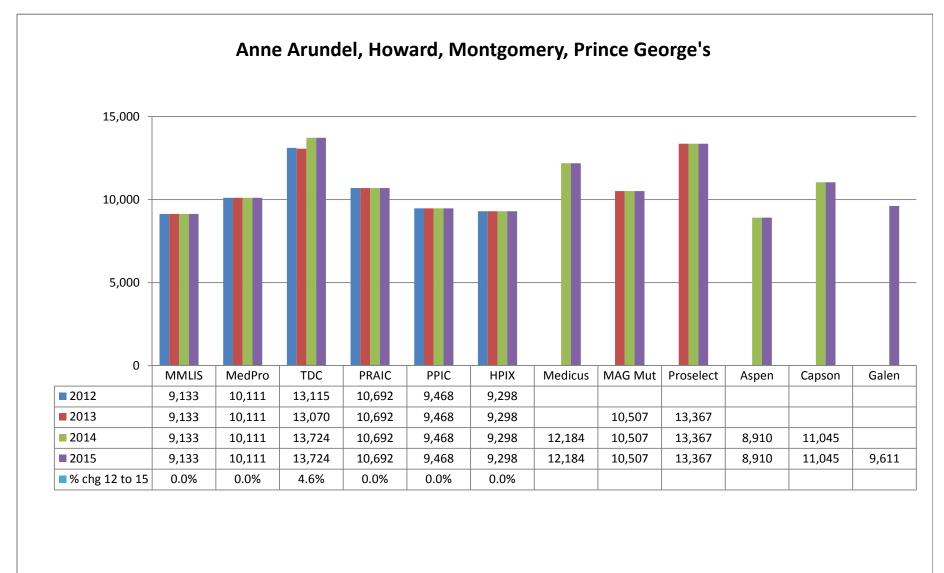


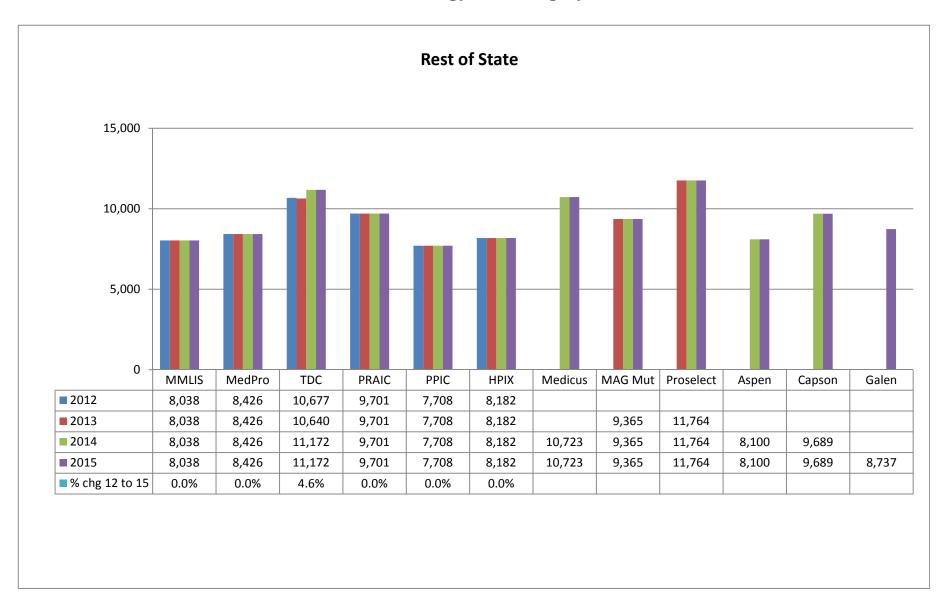
Anesthesiology

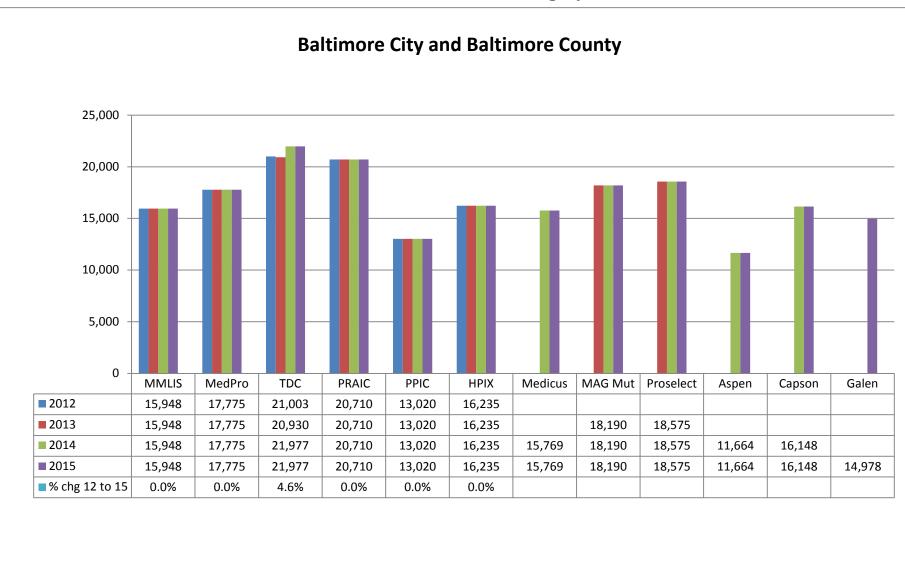


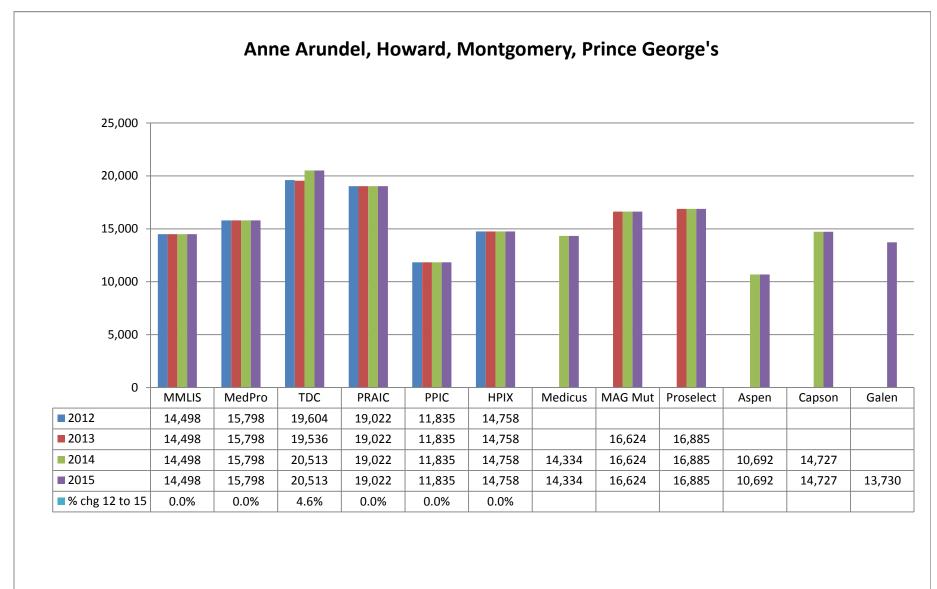


Dermatology · No Surgery

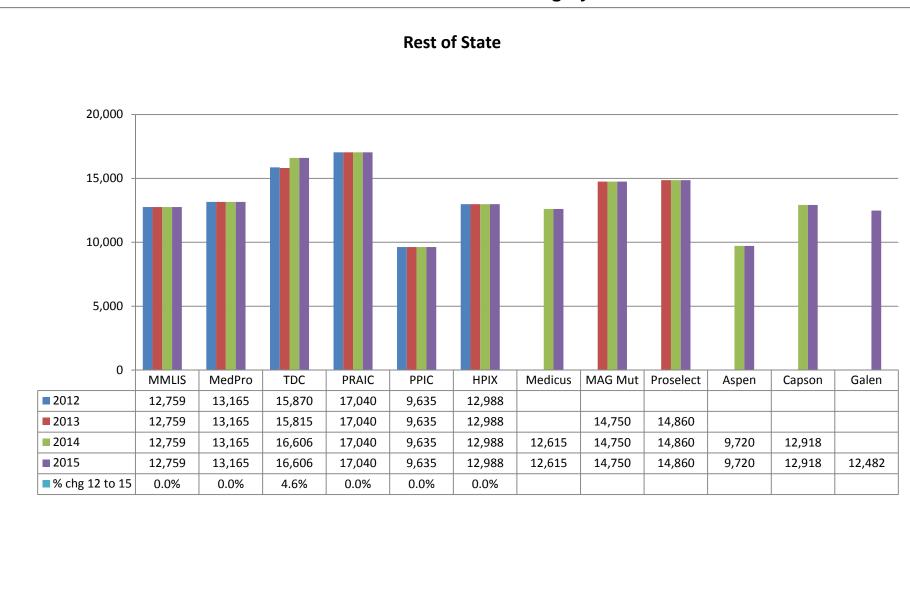




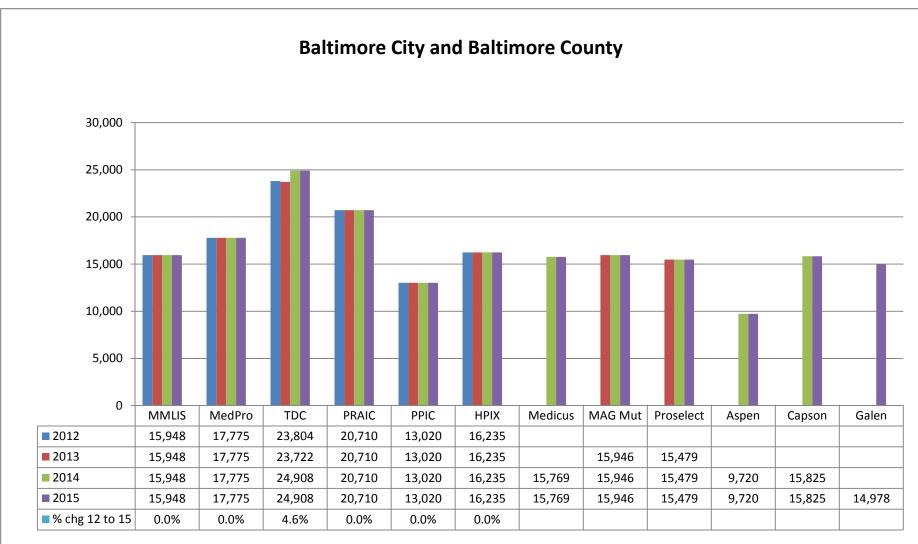




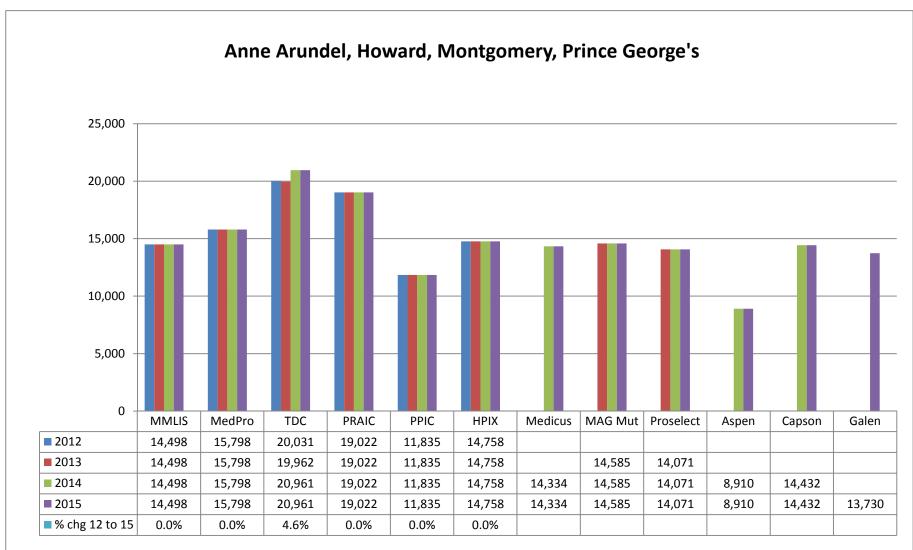
Internal Medicine · No Surgery

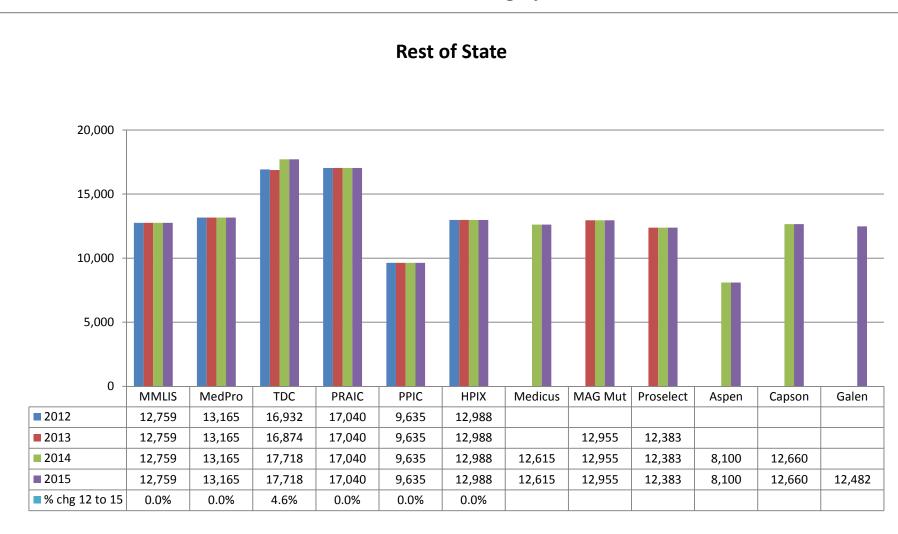


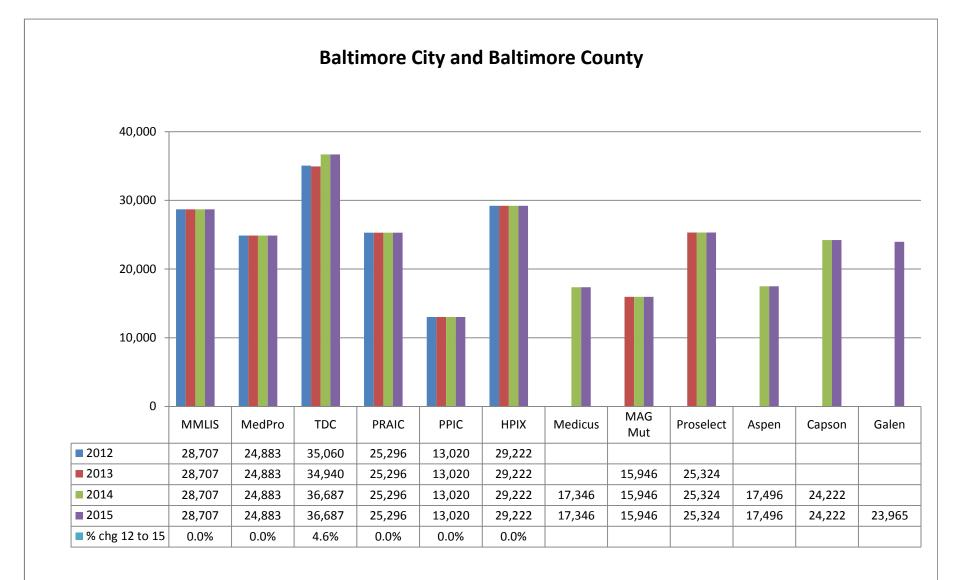
Pediatrics · No Surgery



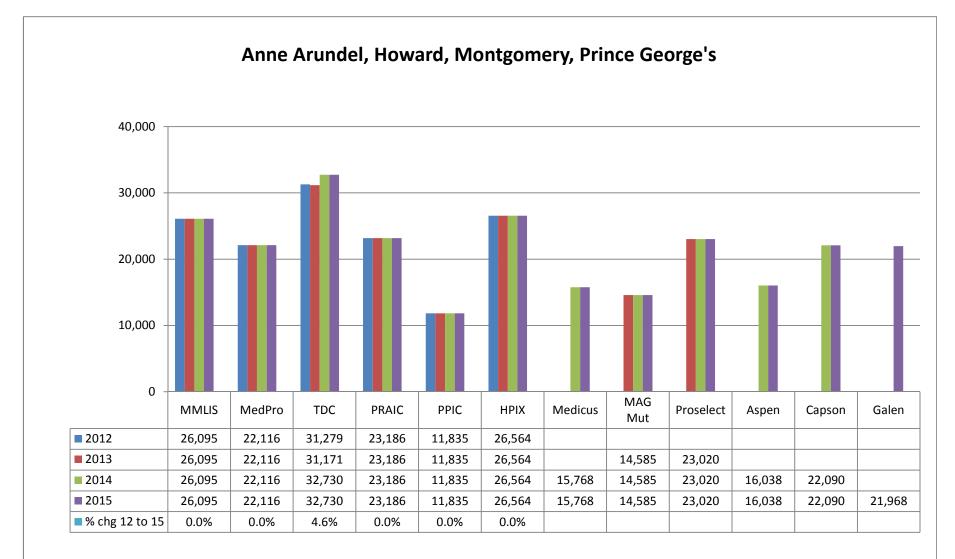
Pediatrics · No Surgery



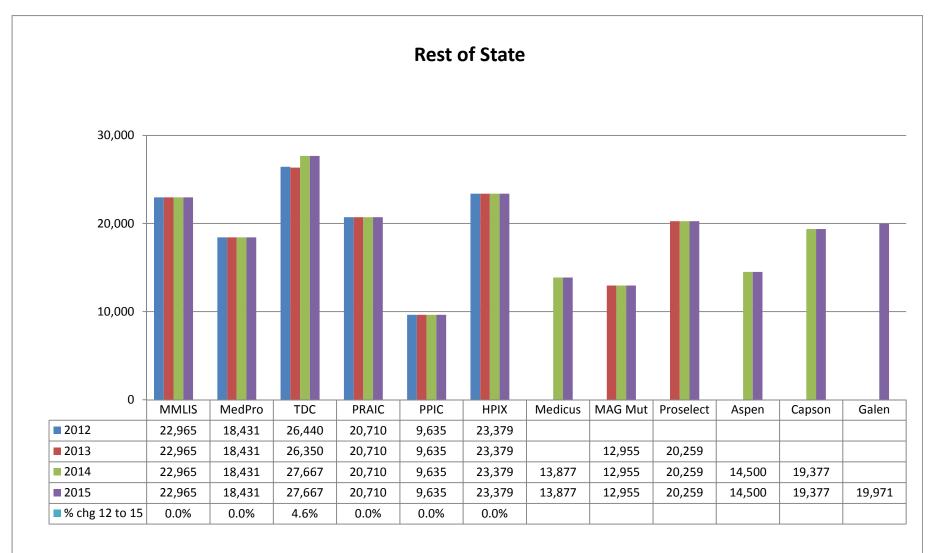




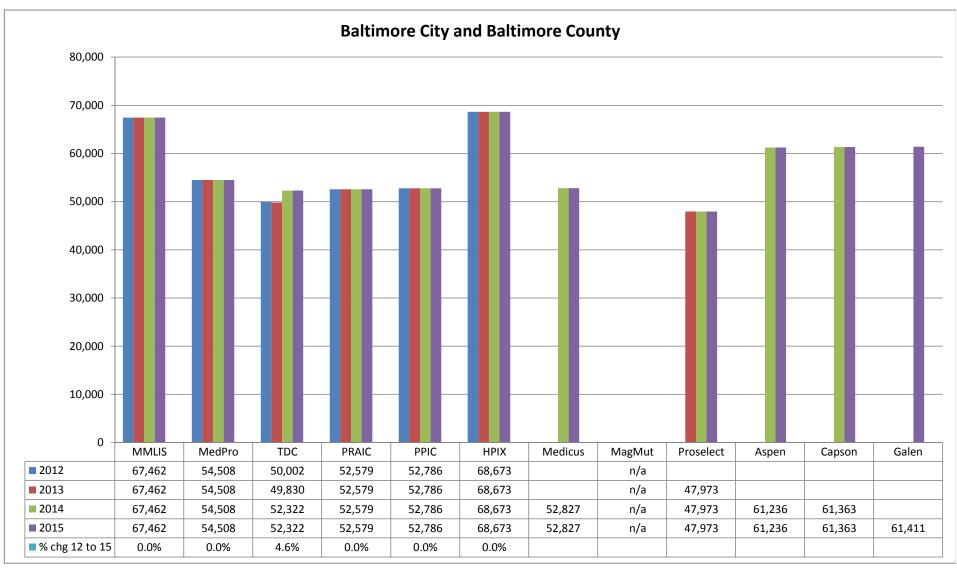
Radiology (Diagnostic) · No Surgery



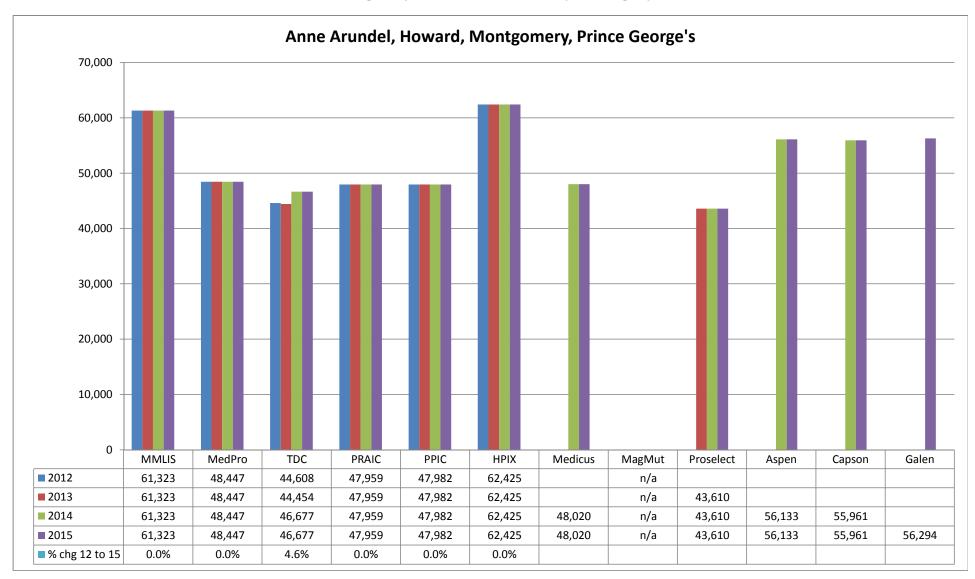
Radiology (Diagnostic) - No Surgery



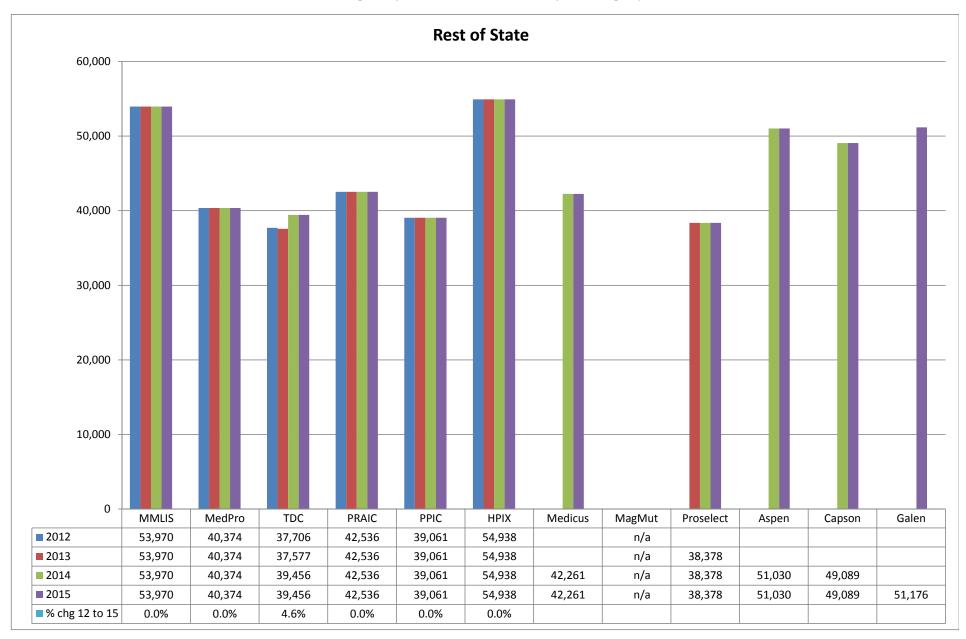
Emergency Medicine - Inc. Major Surgery



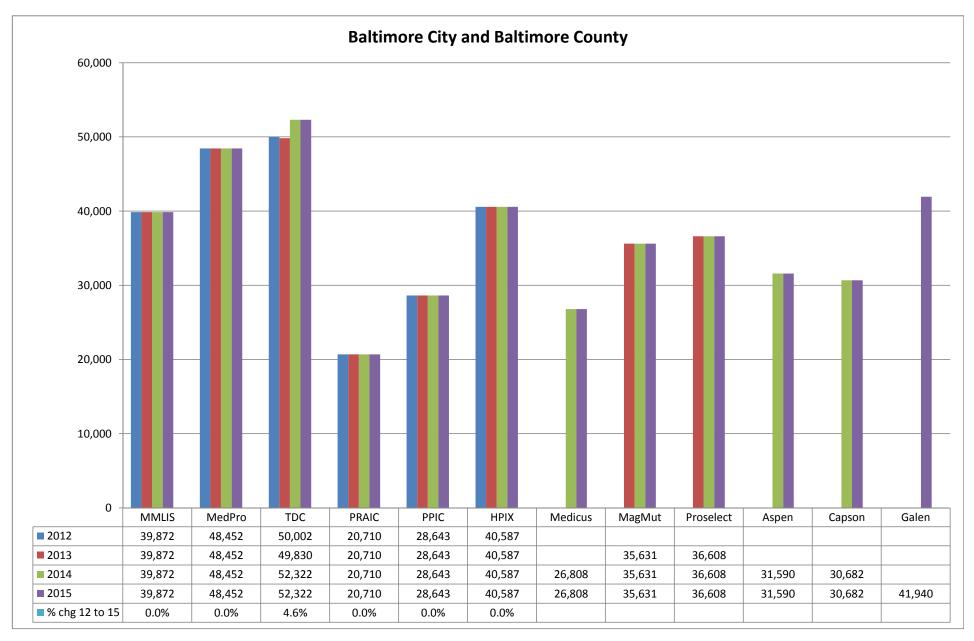
Emergency Medicine - Inc. Major Surgery



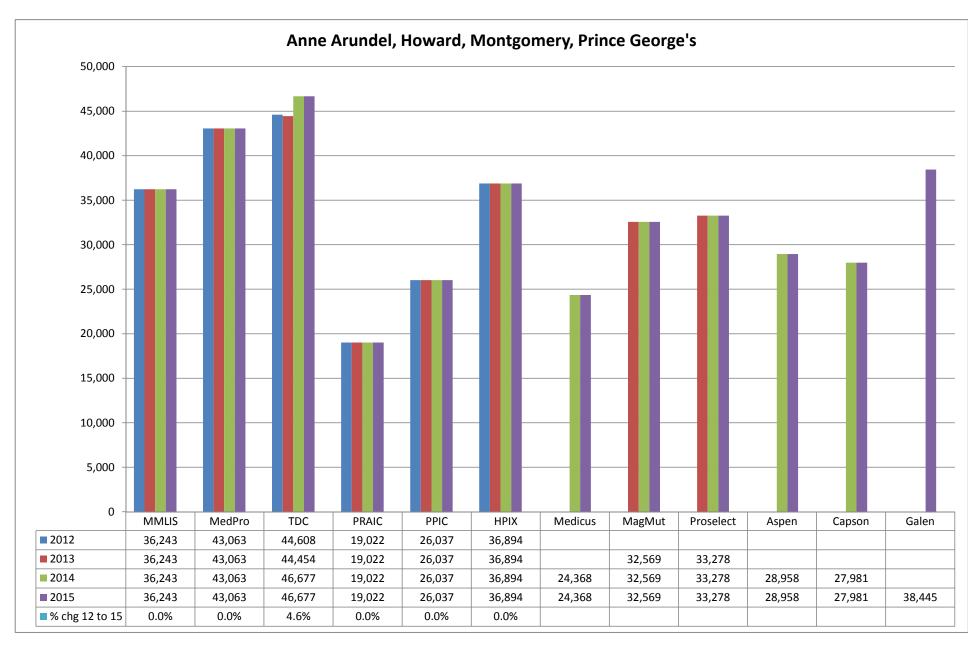
Emergency Medicine - Inc. Major Surgery



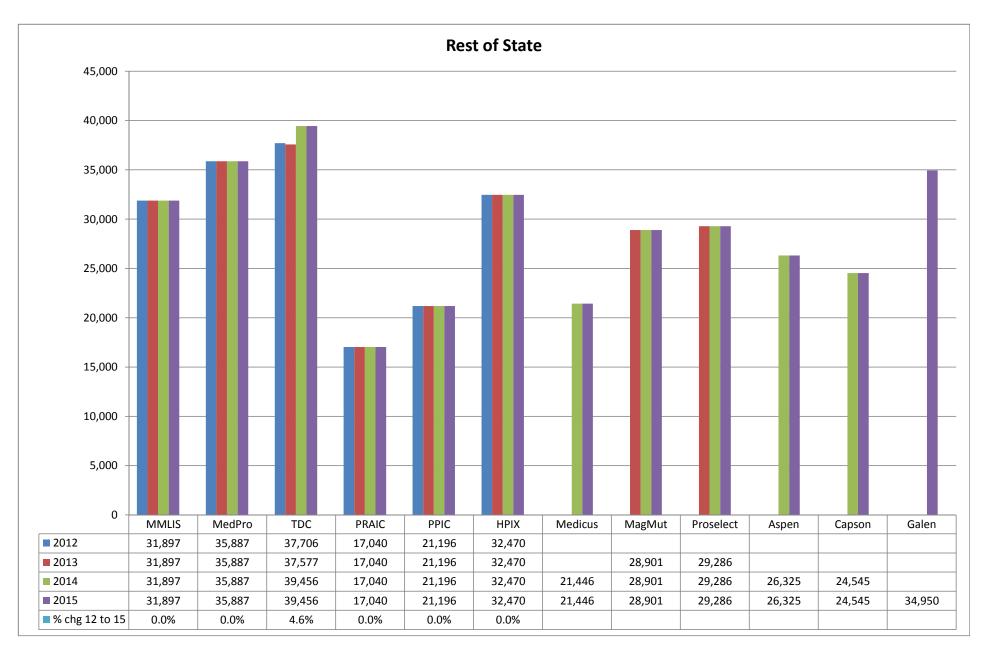
Emergency Medicine (No Major Surgery)



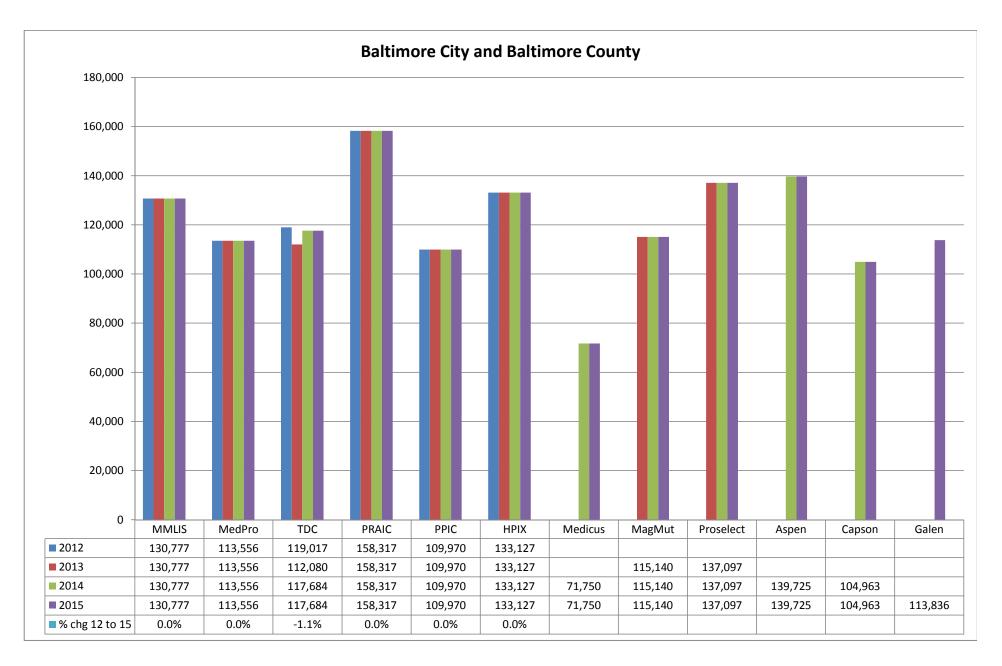
Emergency Medicine (No Major Surgery)



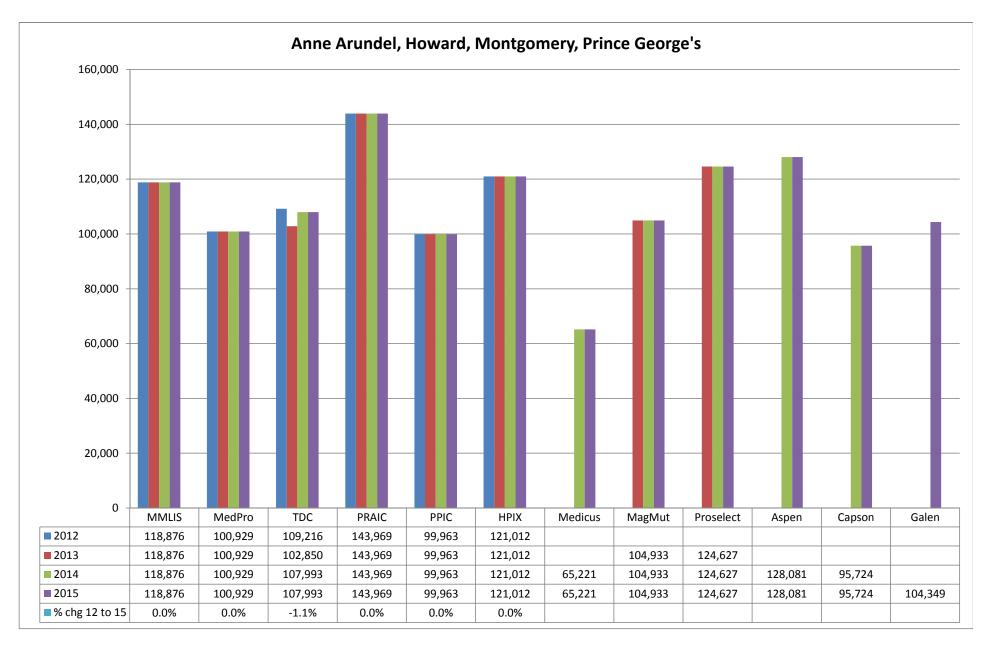
Emergency Medicine (No Major Surgery)



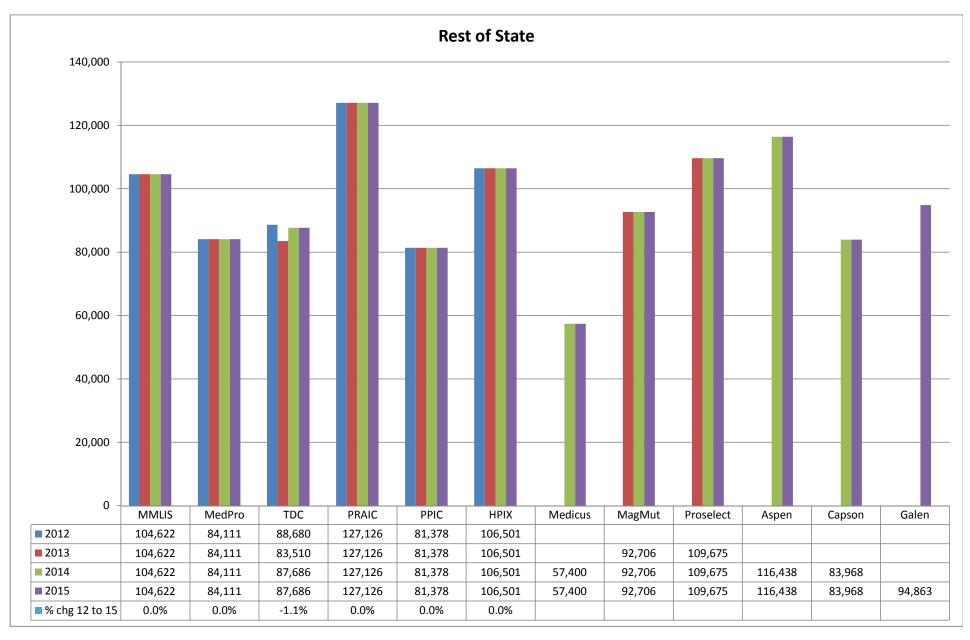
Obstetrics/Gynecology - Surgery

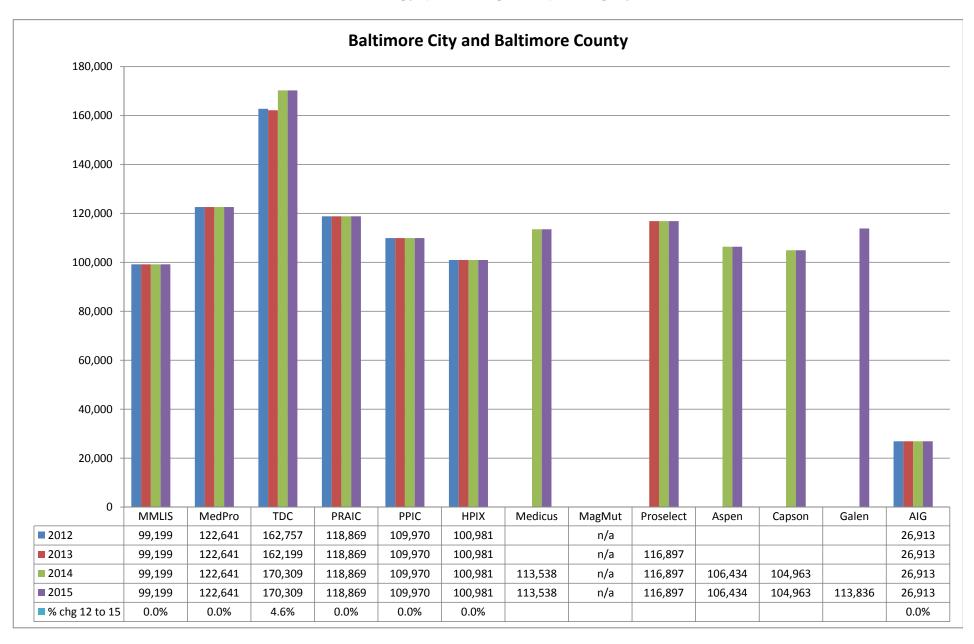


Obstetrics/Gynecology - Surgery

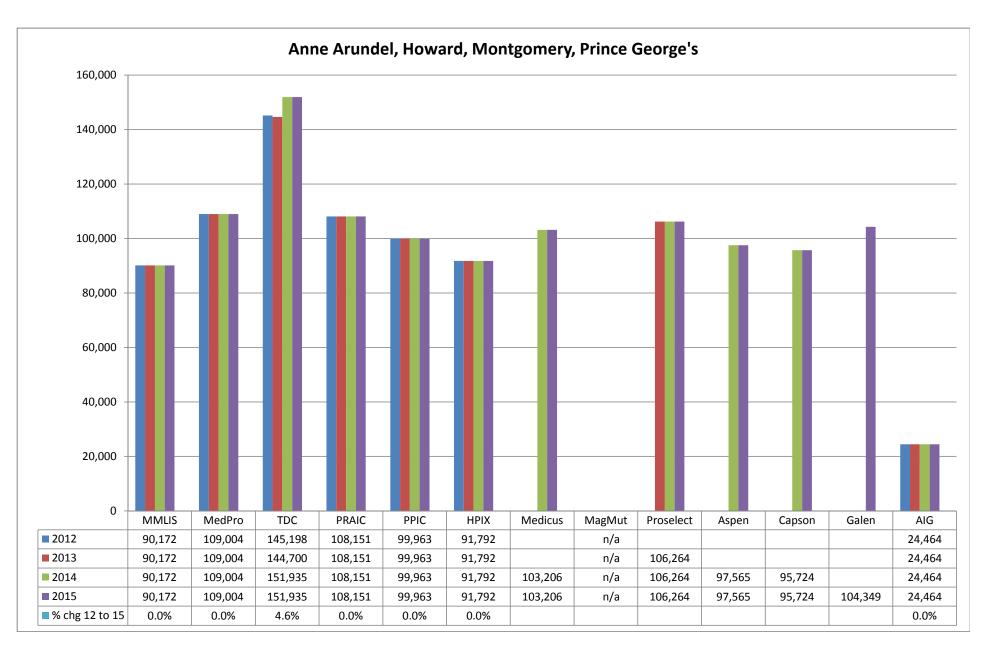


Obstetrics/Gynecology - Surgery

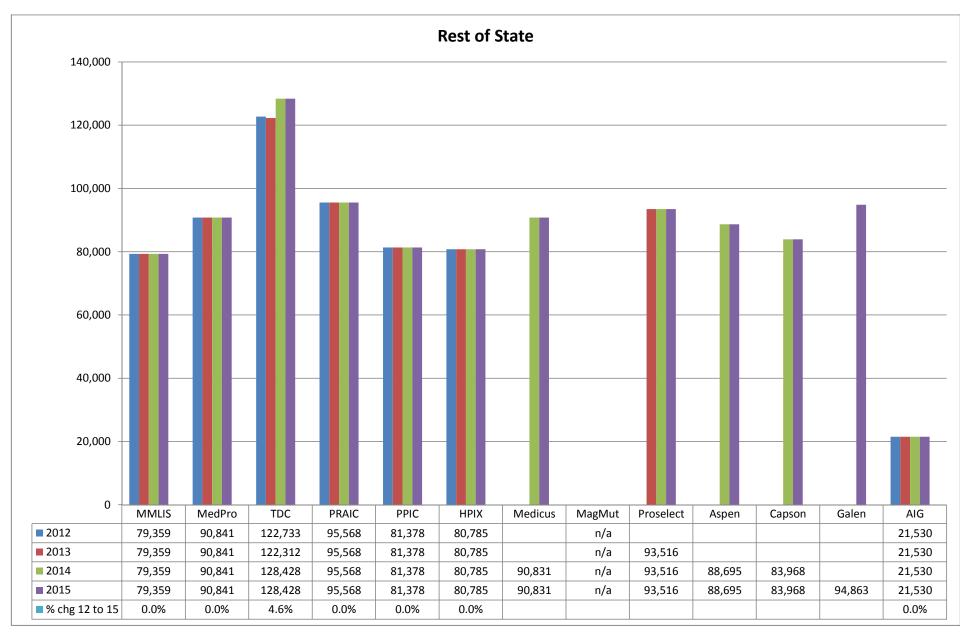


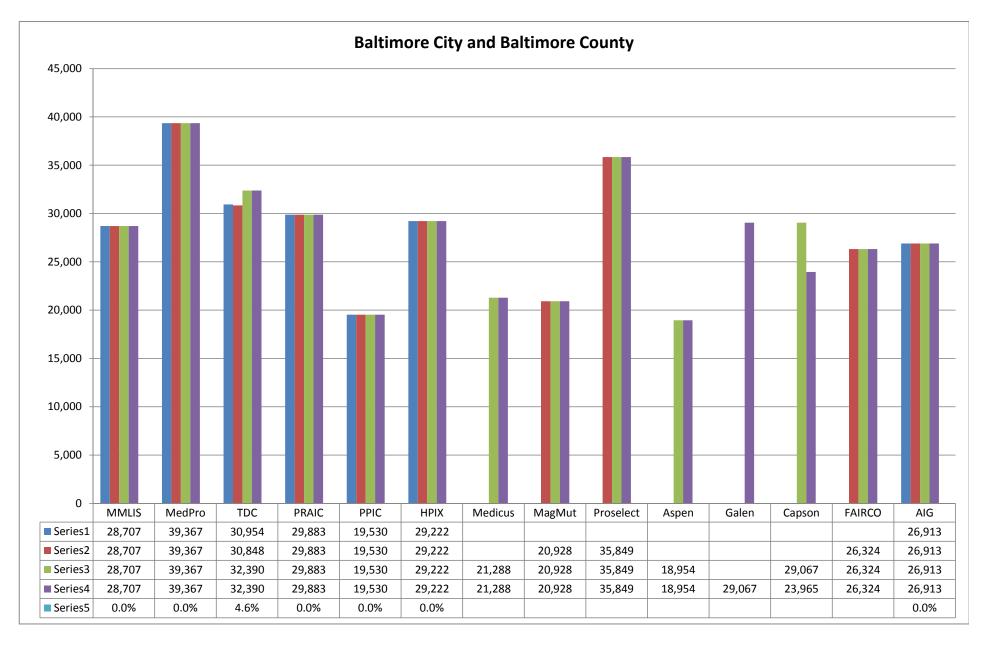


Neurology (including child) - Surgery

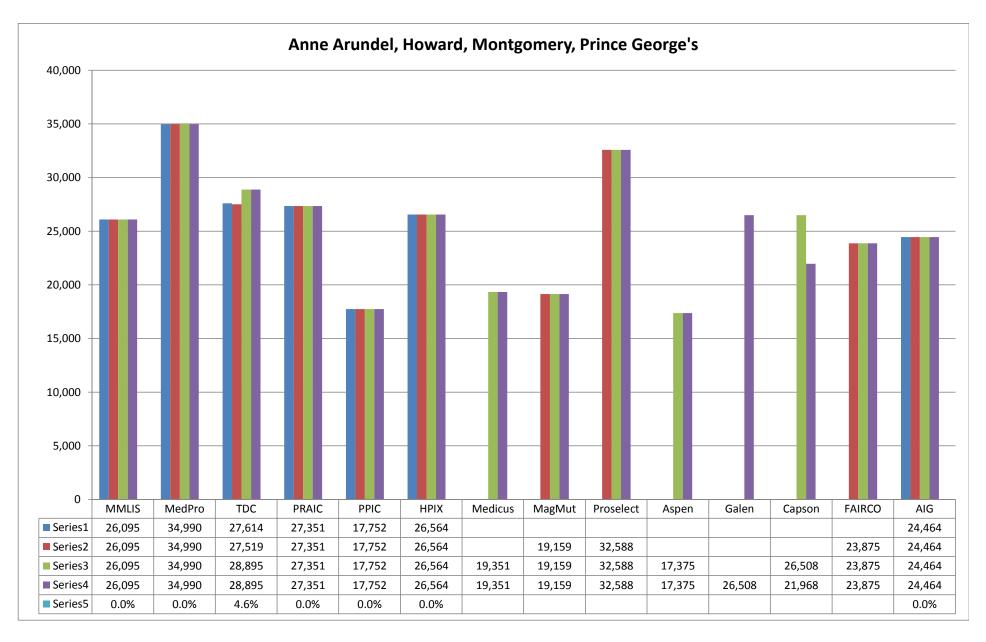


Neurology (including child) - Surgery

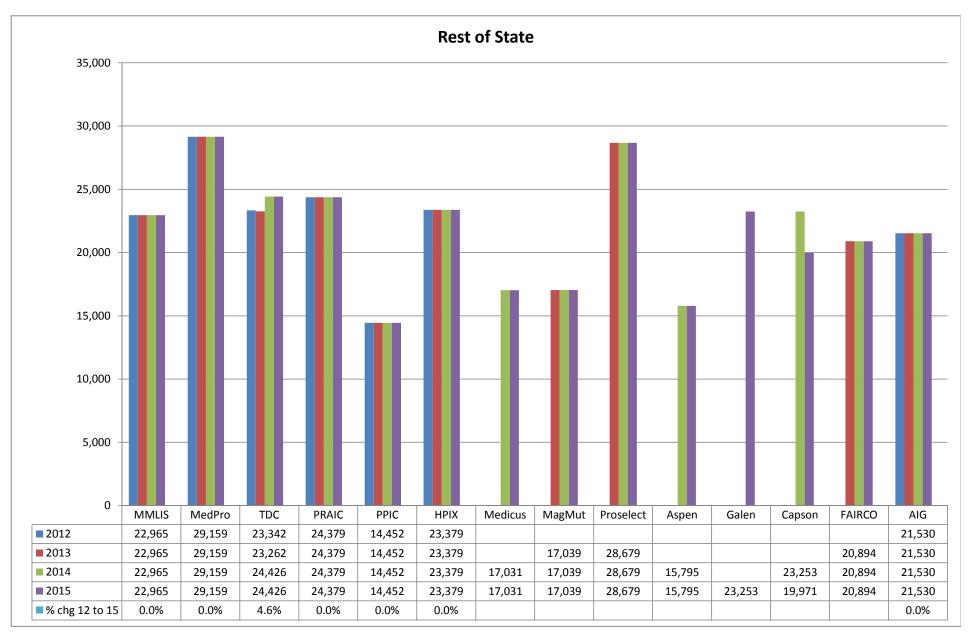




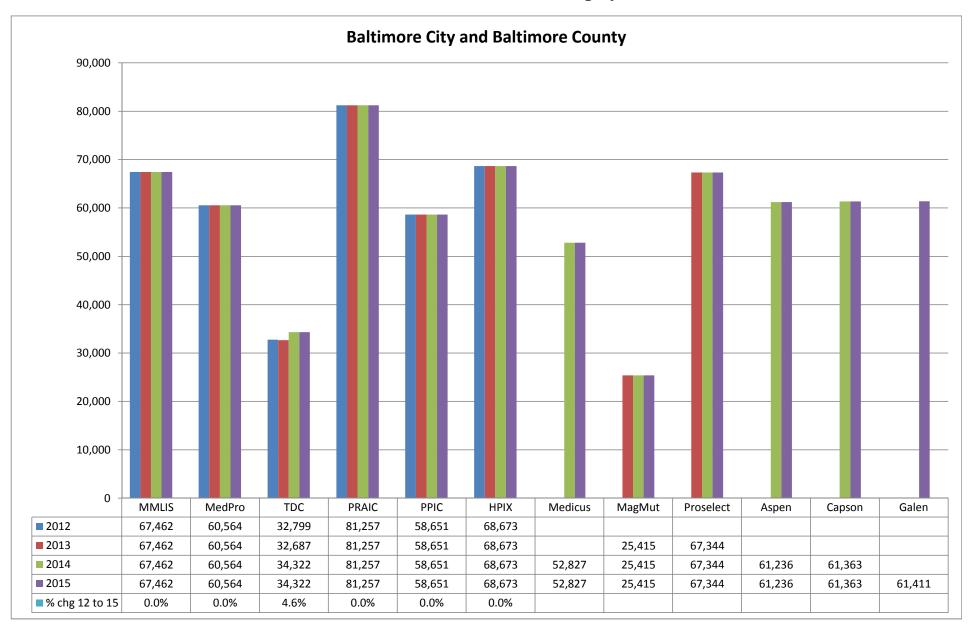
Neurology (including child) - Minor Surgery



Neurology (including child) - Minor Surgery



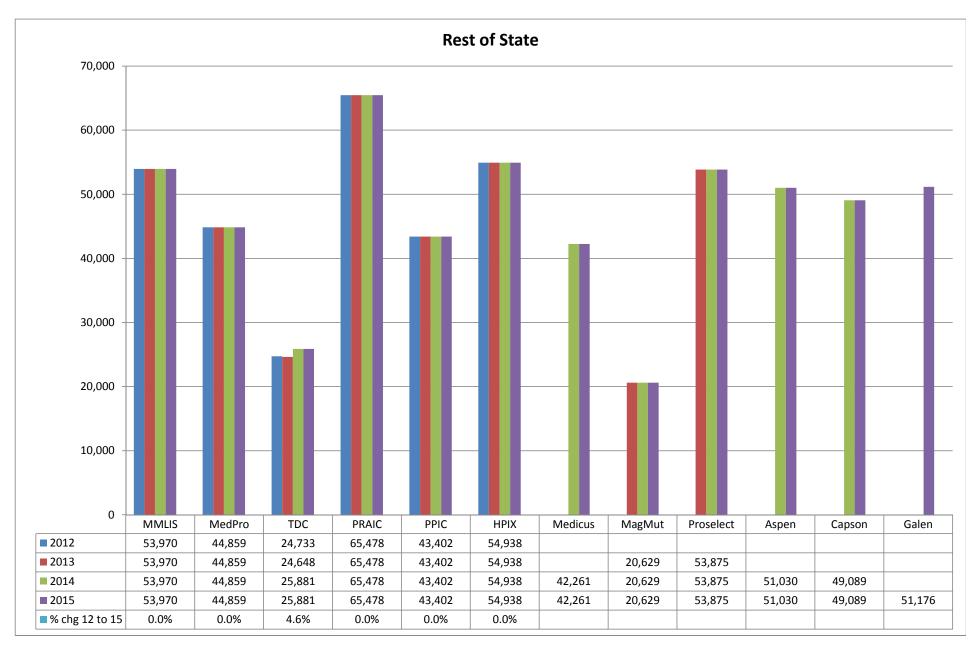
Cardiovascular Disease - Surgery



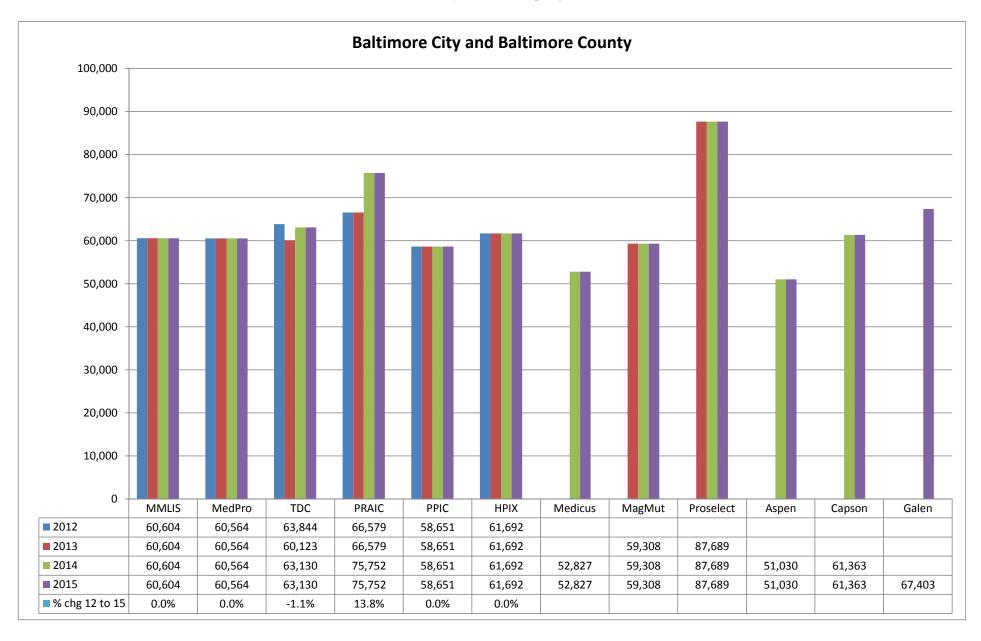
Cardiovascular Disease - Surgery

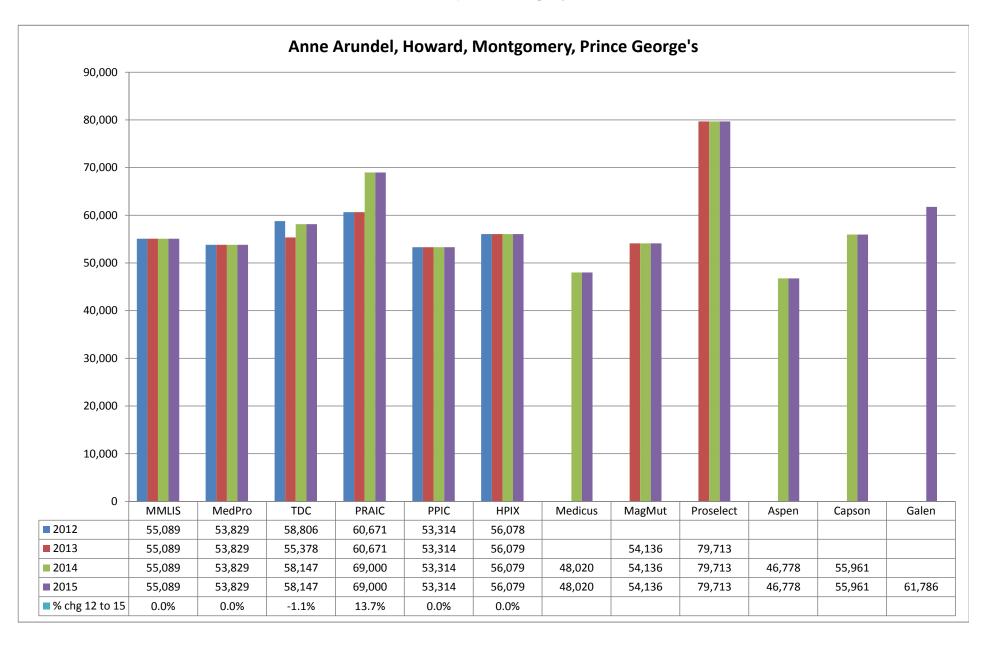


Cardiovascular Disease - Surgery

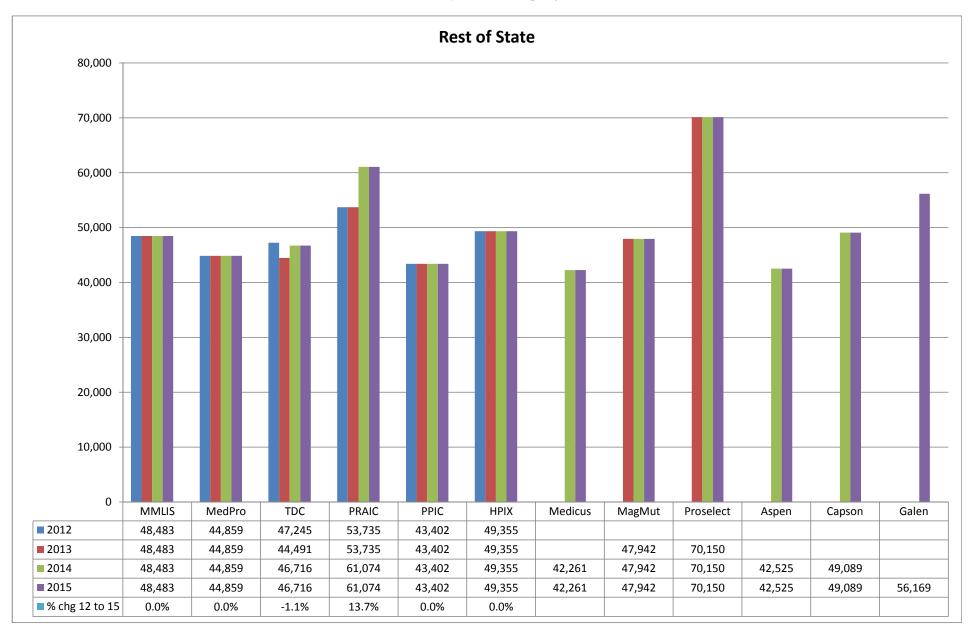


Orthopedic Surgery

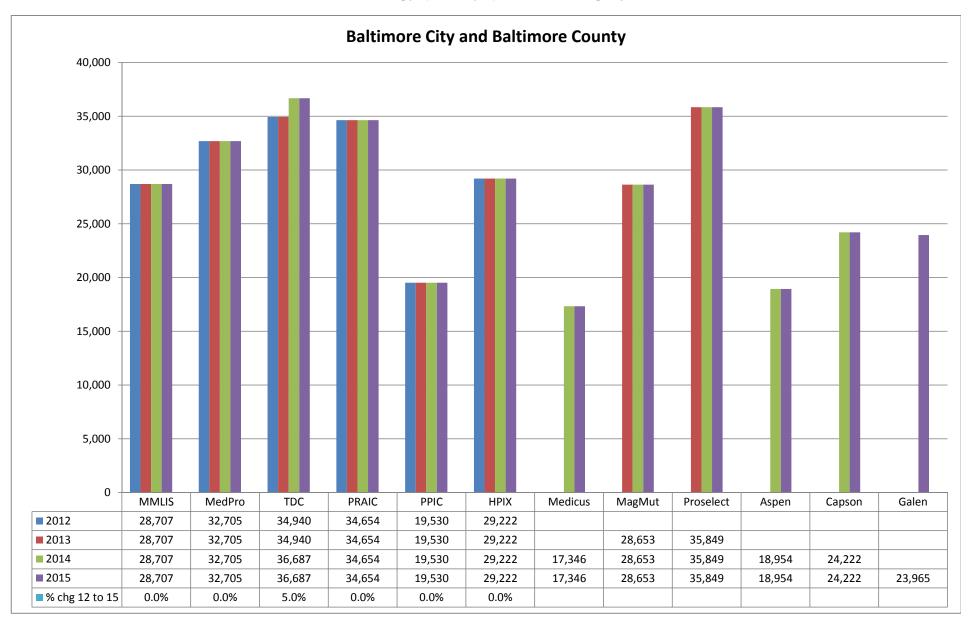




Orthopedic Surgery



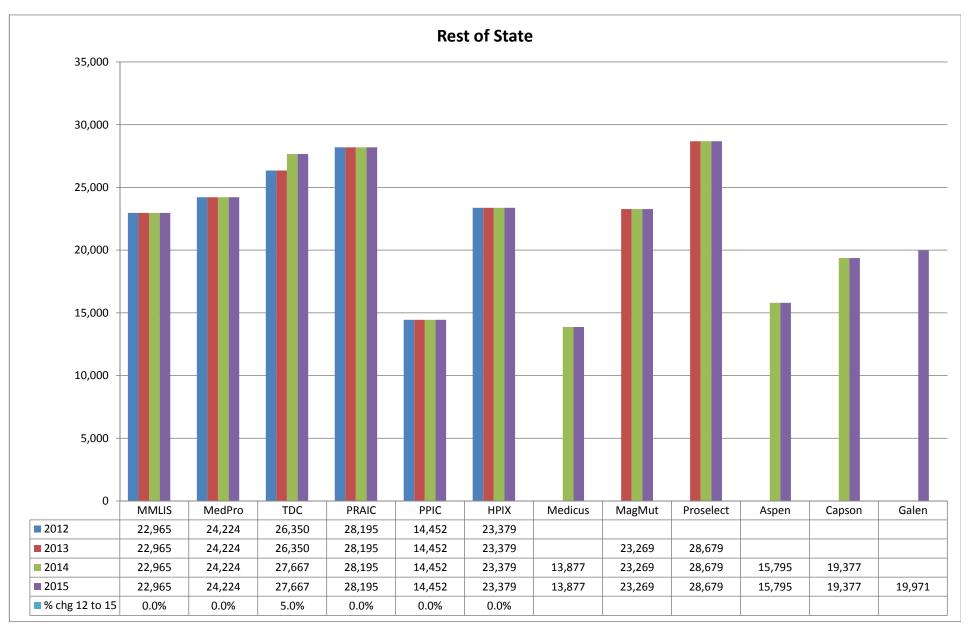
Radiology (incl dye) - Minor Surgery

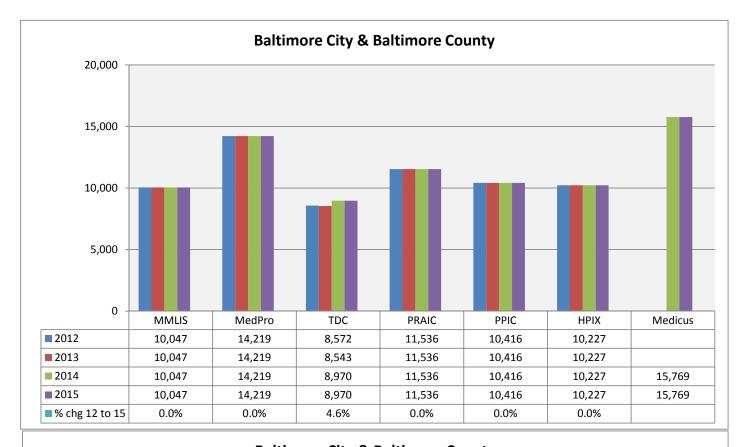


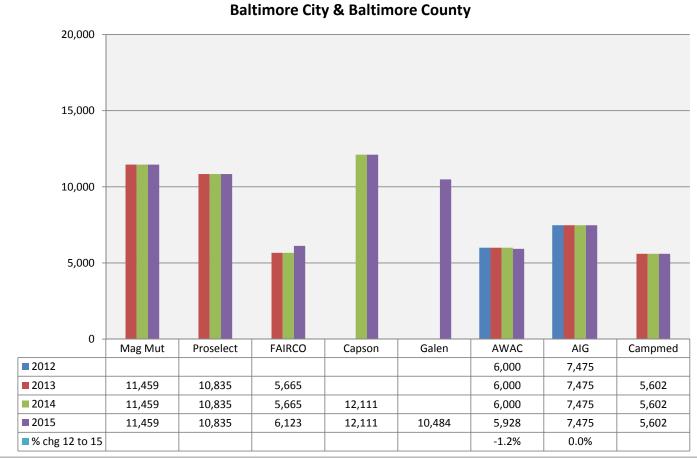
Radiology (incl dye) - Minor Surgery



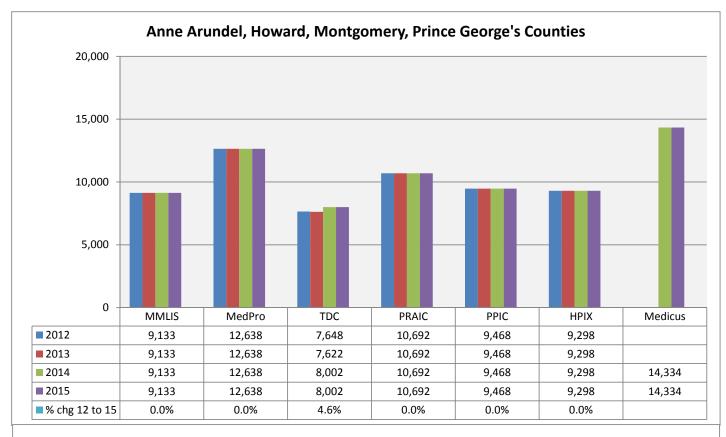
Radiology (incl dye) - Minor Surgery

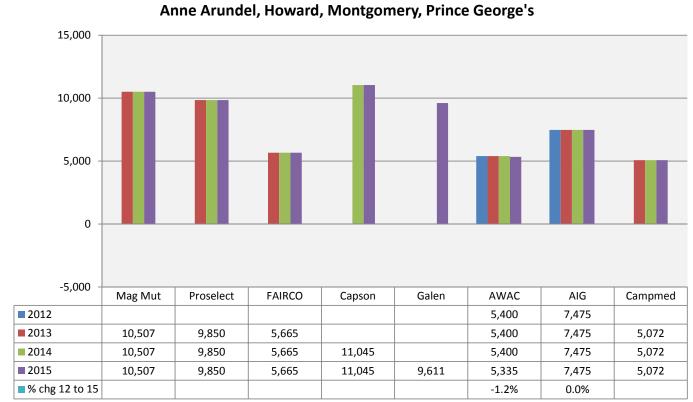


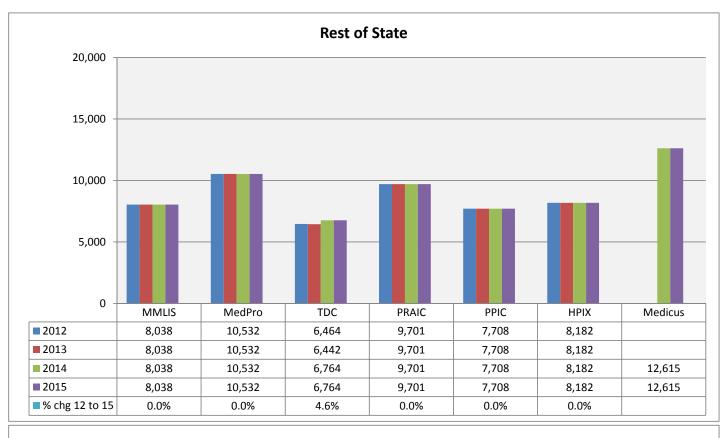


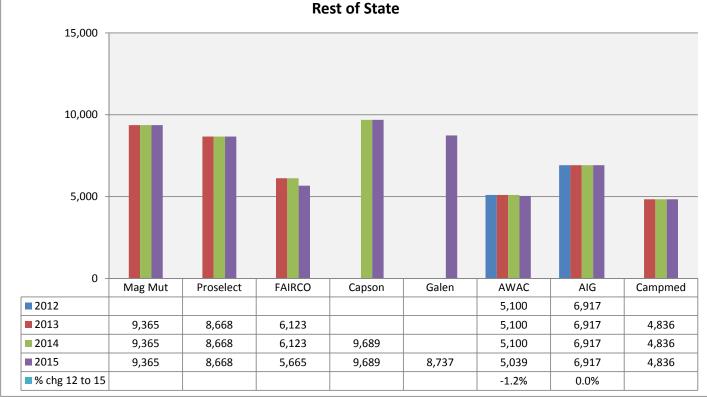


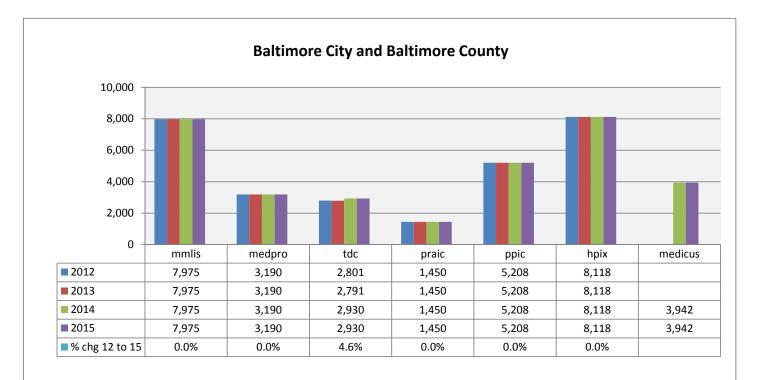


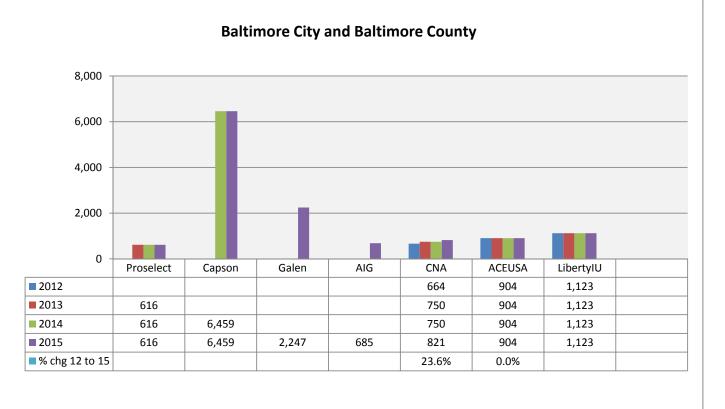






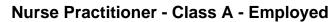


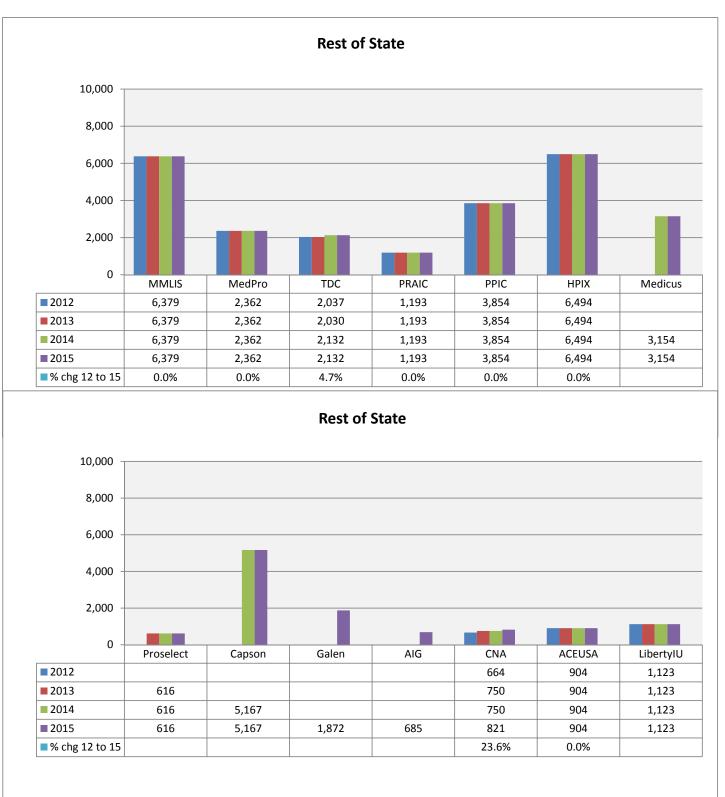


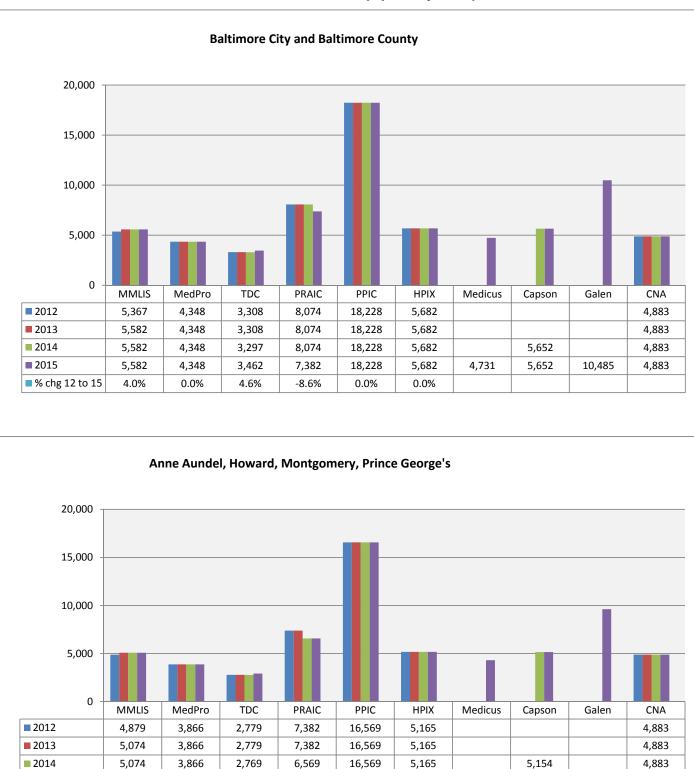


Nurse Practitioner - Class A - Employed









2015

% chg 12 to 15

5,074

4.0%

3,866

0.0%

2,908

4.6%

6,569

-11.0%

16,569

0.0%

5,165

0.0%

4,300

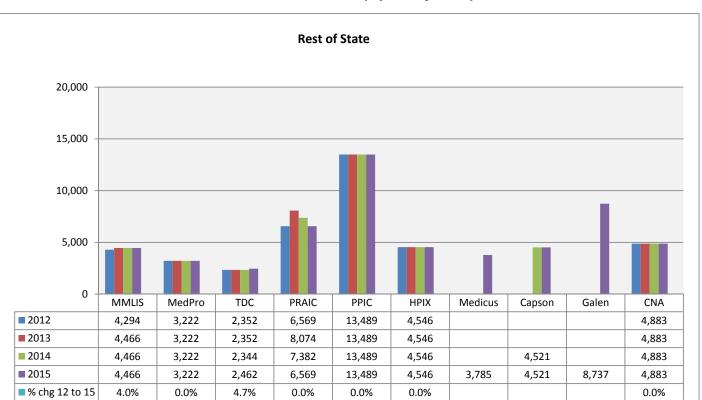
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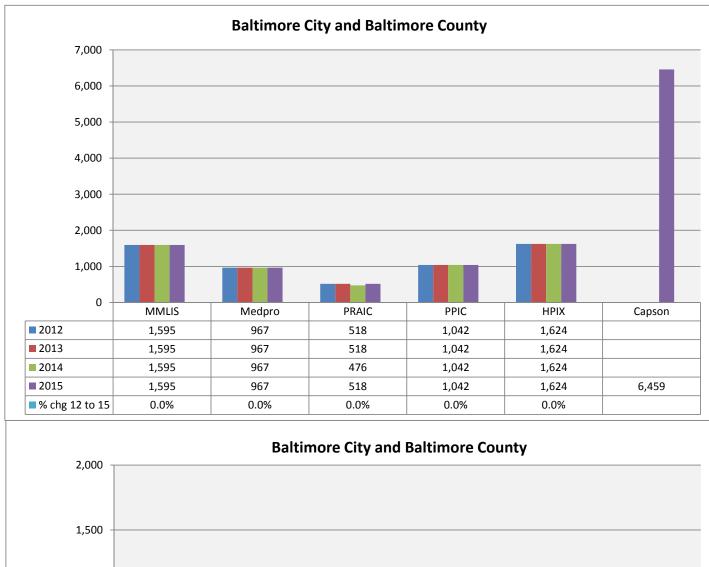
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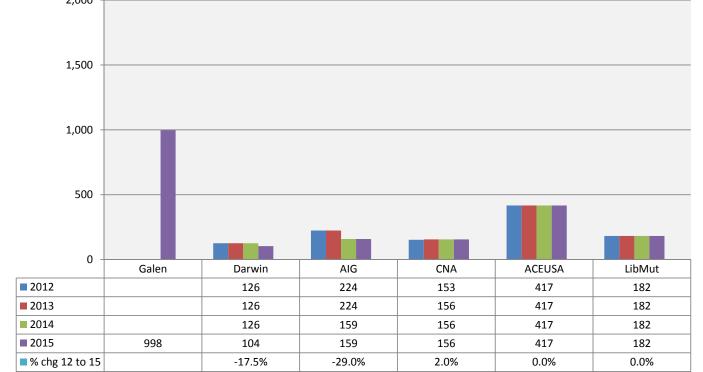
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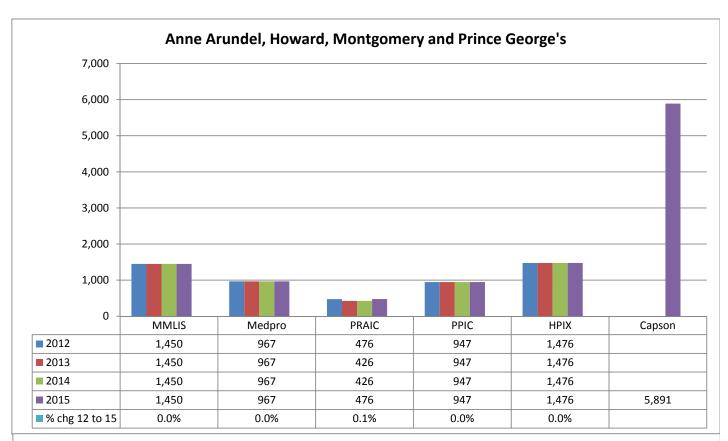
0.0%

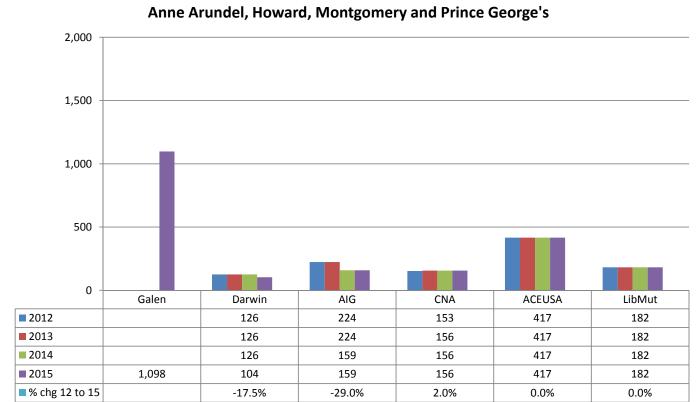
Nurse Anesthetists (Spvs By Ane)

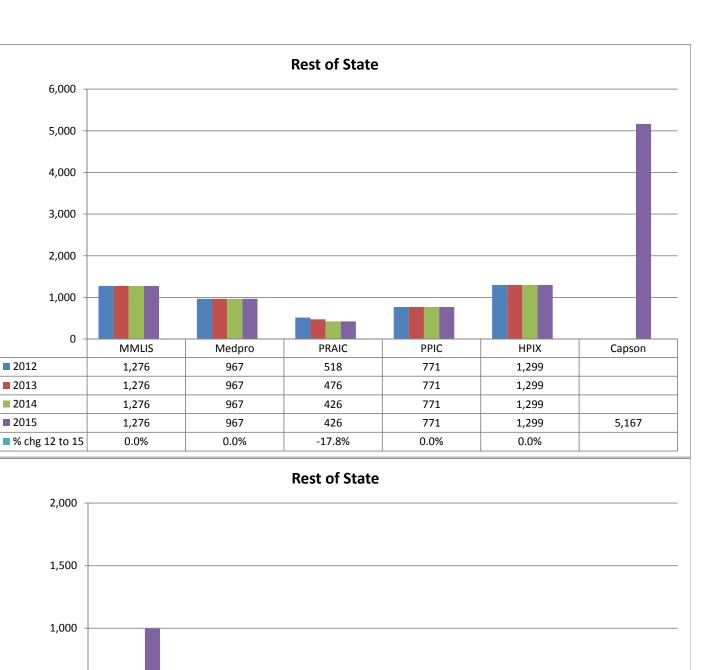


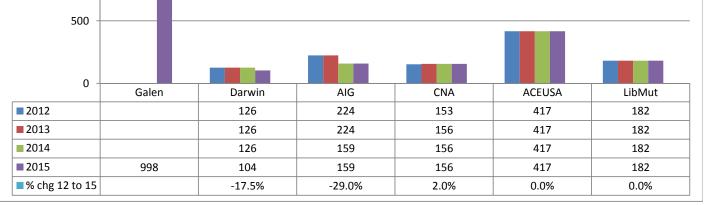


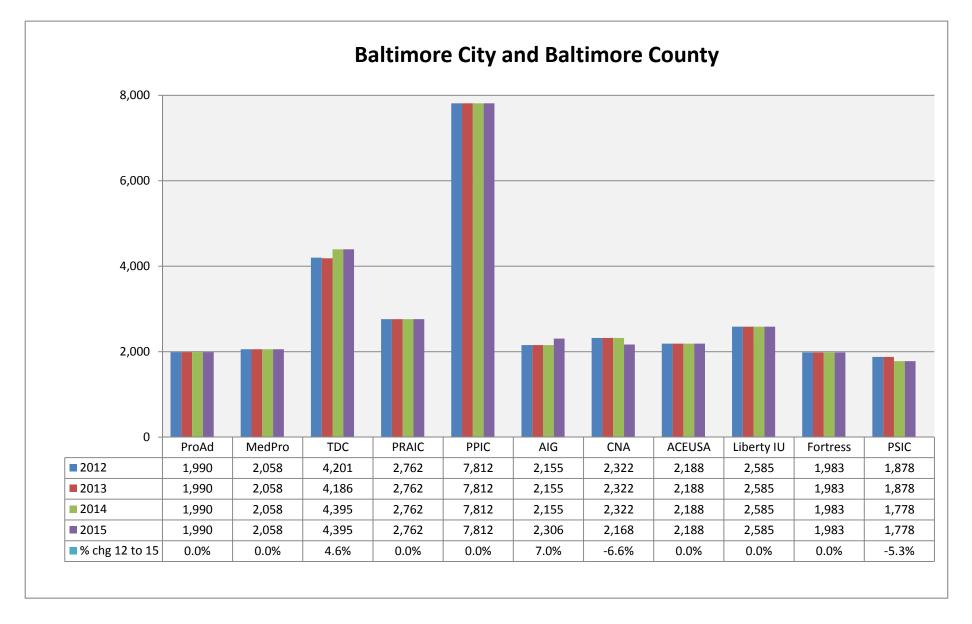


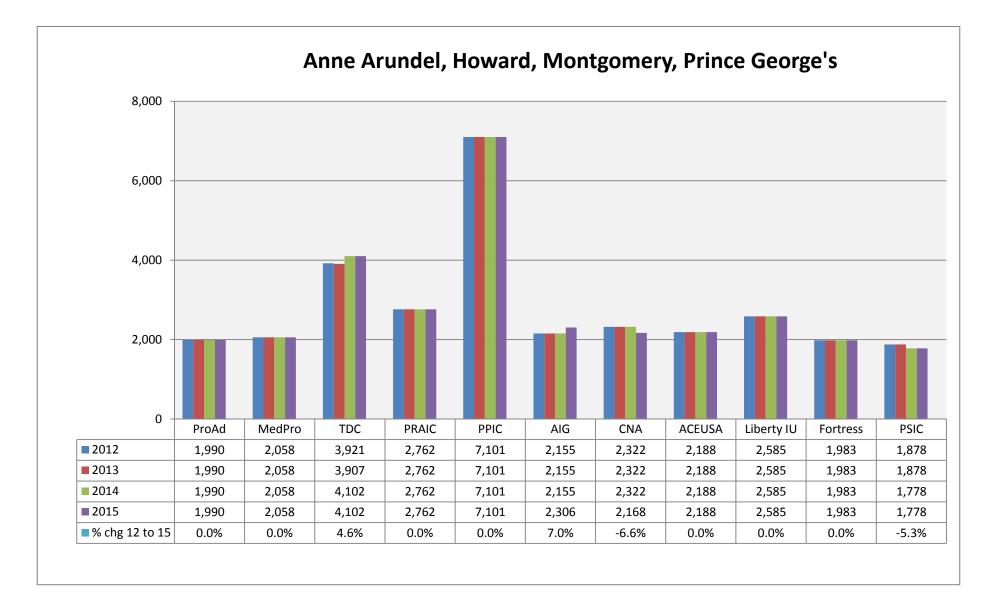






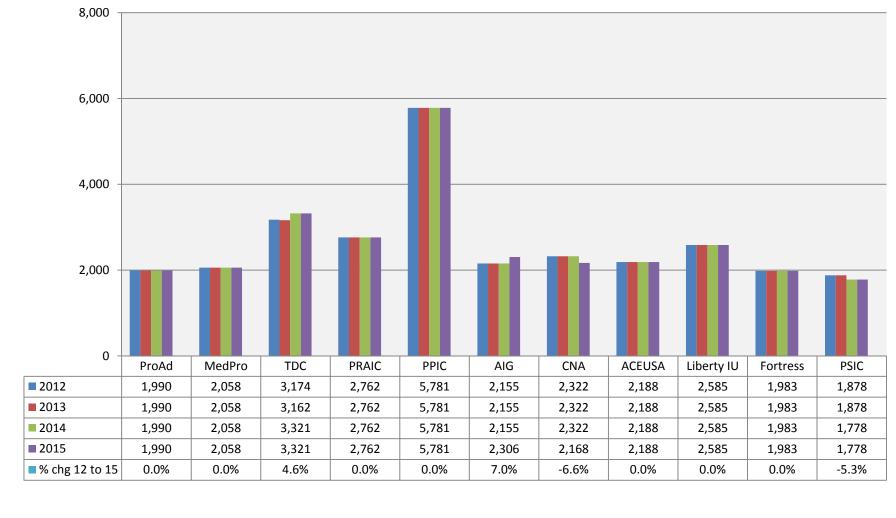






Rest of State





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

		Number with	Number with	Number with
Company Name	Year	\$25,000 Deductible	\$50,000 Deductible	\$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
National Union Fire Insurance Co.	2014	0	0	0
Medical Protective Insurance Co.	2006	0	0	1
Medical Protective Insurance Co.	2007	0	0	1
Medical Protective Insurance Co.	2008	1	0	0
Medical Protective Insurance Co.	2009	1	0	0
Medical Protective Insurance Co.	2010	1	0	0
Medical Protective Insurance Co.	2011	1	0	0
Medical Protective Insurance Co.	2012	0	0	0
Medical Protective Insurance Co.	2013	0	0	0
Medical Protective Insurance Co.	2014	0	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
Cincinnati Insurance Co.	2014	1	0	0

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

		Number with	Number with	Number with
Company Name	Year	\$25,000 Deductible	\$50,000 Deductible	\$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
American Alternative Insurance Corp.	2014	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
NCMIC Insurance Co.	2014	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 2014 *

ACE American Insurance Co. Allied World Specialty Insurance Co. American Casualty Co of Reading American Home Assurance Co. American Insurance Co. Aspen American Insurance Co. Atlantic Specialty Insurance Co. Campmed Casualty & Indemnity Capson Physicians Insurance Co. Catlin Indemnity Co. Catlin Insurance Co., Inc. Continental Casualty Co. Fair American Insurance and Reinsurance 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 2014 *

NORCAL Mutual Insurance Co. PACO Assurance Co., Inc. 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 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.

Company Name	Veer	Tune of Policy	Number with \$500	Number with \$1,000	Number with \$1,500 Deductible	Number with \$2,500	Number with \$5,000	Number with \$7,500	Number with \$10,000
Admiral Insurance Co.	Year 2006	Type of Policy Surplus Lines		0	0		Deductible		Deductible
Admiral Insurance Co.	2008	Surplus Lines	0	0	0	16	4 9	2	3
Admiral Insurance Co.	2007	Surplus Lines	0	0	0	14	9 10	2	0
Admiral Insurance Co.	2008	Surplus Lines	0	0	0	14	10	2	0
Admiral Insurance Co.	2009	Surplus Lines	0	0	0	16	21	1	3
Admiral Insurance Co.	2010	Surplus Lines	0	0	0	19	21	1	2
Admiral Insurance Co.	2011	Surplus Lines	0	0	0	19 26	25 17	1	2
Admiral Insurance Co.	2012	Surplus Lines	0	0	0	26 29	14	1	3 3
Admiral Insurance Co.	2013		0	1	0	29 35	14	0	3
Admiral insurance Co.	2014	Surplus Lines	0		0	30	14	0	
Allied World Surplus Lines Insurance Co.	2006	Surplus Lines	0	0	0	0	1	0	3
Allied World Surplus Lines Insurance Co.	2000	Surplus Lines	0 0	0	0	0 0	0	Ő	5
Allied World Surplus Lines Insurance Co.	2008	Surplus Lines	0	0	0	0	6	0 0	5
Allied World Surplus Lines Insurance Co.	2009	Surplus Lines	0	0	0	0	11	0	4
Allied World Surplus Lines Insurance Co.	2010	Surplus Lines	0	0	0	0	11	0	7
Allied World Surplus Lines Insurance Co.	2011	Surplus Lines	0	0	0	0	5	0	8
Allied World Surplus Lines Insurance Co.	2012	Surplus Lines	0	0	0	1	8	0	7
Allied World Surplus Lines Insurance Co.	2013	Surplus Lines	0	0	0	1	5	0	7
Allied World Surplus Lines Insurance Co.	2014	Surplus Lines	0	0	0	1	9	0	9
· · · · · ·		1							
American Alternative Insurance Corp.	2006	n/a	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	n/a	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2010	n/a	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2011	n/a	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2012	n/a	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2013	n/a	0	0	0	0	0	0	0
American Alternative Insurance Corp.	2014	n/a	0	0	0	0	0	0	0

			Number with \$15,000	Number with \$20,000	Number with \$25,000	Number with \$50,000	Number with \$100,000	Number with \$250,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible	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
Admiral Insurance Co.	2014	Surplus Lines	0	0	1	0	0	0
Allied World Surplus Lines Insurance Co.	2006	Surplus Lines	0	0	1	0	0	0
Allied World Surplus Lines Insurance Co.	2007	Surplus Lines	0	0	3	0	0	0
Allied World Surplus Lines Insurance Co.	2008	Surplus Lines	0	0	5	0	0	0
Allied World Surplus Lines Insurance Co.	2009	Surplus Lines	1	0	5	0	0	0
Allied World Surplus Lines Insurance Co.	2010	Surplus Lines	1	0	2	0	1	0
Allied World Surplus Lines Insurance Co.	2011	Surplus Lines	1	0	2	0	1	0
Allied World Surplus Lines Insurance Co.	2012	Surplus Lines	0	0	1	0	1	0
Allied World Surplus Lines Insurance Co.	2013	Surplus Lines	0	0	5	0	2	0
Allied World Surplus Lines Insurance Co.	2014	Surplus Lines	0	0	5	0	2	0
American Alternative Insurance Corp.	2006	n/a	0	0	0	0	0	0
American Alternative Insurance Corp.	2000	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2007	Admitted	0	0	0	0	0	0
American Alternative Insurance Corp.	2000	n/a	0	0	0	0	0	0
American Alternative Insurance Corp.	2003	n/a	0	0	0	0	0	0
American Alternative Insurance Corp.	2010	n/a	0	0	0	0	0	0
American Alternative Insurance Corp.	2011	n/a	0	0	0	0	0	0
American Alternative Insurance Corp.	2012	n/a	0	0	0	0	0	0
American Alternative Insurance Corp.	2013	n/a	0	0	0	0	0	0
American Alternative insurance COIP.	2014	11/a	0	0	0	0	0	0

			Number with \$500	Number with \$1,000	Number with \$1,500	Number with \$2,500	Number with \$5,000	Number with \$7,500	Number with \$10,000
Company Name	Year	Type of Policy		. ,	Deductible				
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
Arch Specialty Ins Co.	2014	Surplus Lines	0	0	0	0	0	0	0
Beazley (Lloyds Syndicates)	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2011	n/a	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
Beazley (Lloyds Syndicates)	2014	Surplus Lines	0	0	0	4	0	0	0
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
Berkley Assurance Co.	2014	Surplus Lines	0	0	0	3	0	0	0

			Number with \$15,000	Number with \$20,000	Number with \$25,000	Number with \$50,000	Number with \$100,000	Number with \$250,000
Company Name	Year	Type of Policy		Deductible	Deductible	Deductible	Deductible	Deductible
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
Arch Specialty Ins Co.	2014	Surplus Lines	0	0	3	2	0	0
Beazley (Lloyds Syndicates)	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates) Beazley (Lloyds Syndicates)	2000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates) Beazley (Lloyds Syndicates)	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates) Beazley (Lloyds Syndicates)	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Beazley (Lloyds Syndicates)	2011	Surplus Lines	0	0	0	0	0	0
	2012	Surplus Lines	-	0			0	0
Beazley (Lloyds Syndicates)		•	0 0	0	0 0	0 0	0	0
Beazley (Lloyds Syndicates)	2014	Surplus Lines	0	0	0	0	0	0
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
Berkley Assurance Co.	2014	Surplus Lines	0	0	0	0	0	0

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
Campmed Casualty & Indemnity	2006	Admitted	0	0	0	0	0	0	0
Campmed Casualty & Indemnity	2007	Admitted	0	0 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
Campmed Casualty & Indemnity	2014	Admitted	0	0	0	0	0	0	0
		<u> </u>							,
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
Catlin Specialty Insurance Co.	2014	Surplus Lines	0	0	0	4	11	0	4
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
Cincinnati Specialty Underwriters Co.	2014	Surplus Lines	1	0	0	1	1	0	0

			Number with \$15,000	Number with \$20,000	Number with \$25,000	Number with \$50,000	Number with \$100,000	Number with \$250,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
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
Campmed Casualty & Indemnity	2014	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
Catlin Specialty Insurance Co.	2014	Surplus Lines	1	0	2	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
Cincinnati Specialty Underwriters Co.	2014	Surplus Lines	0	0	0	0	0	0

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
Colony Insurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co.	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co.	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co.	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co.	2011	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co.	2012	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co.	2013	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co.	2014	Surplus Lines	0	1	0	1	0	0	0
Columbia Casualty Co.	2006	Surplus Lines	0	0	0	0	8	0	1
Columbia Casualty Co.	2000	Surplus Lines	0	0	0	1	10	0	1
Columbia Casualty Co.	2007	Surplus Lines	0	0	0	1	14	1	2
Columbia Casualty Co.	2000	Surplus Lines	0	0	0	1	19	0	1
Columbia Casualty Co.	2000	Surplus Lines	0	1	0	2	17	0	2
Columbia Casualty Co.	2010	Surplus Lines	0	0	0	0	14	1	2
Columbia Casualty Co.	2011	Surplus Lines	0	0	0	0	19	Ö	2
Columbia Casualty Co.	2012	Surplus Lines	0	2	0	1	17	0	2
Columbia Casualty Co.	2010	Surplus Lines	0	2	0	0	17	0	0
			2	2	2	<u>^</u>	40	<u>^</u>	
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
Evanston Insurance Co.	2014	Surplus Lines	0	1	0	8	22	0	3

			Number with \$15,000	Number with \$20,000	Number with \$25,000	Number with \$50,000	Number with \$100,000	Number with \$250,000
	/ear	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a
J	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co. 2	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co. 2	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co. 2	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co. 2	2011	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co. 2	2012	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co. 2	2013	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Colony Insurance Co. 2	2014	Surplus Lines	0	0	0	0	0	0
Columbia Casualty Co. 2	2006	Surplus Lines	0	0	0	0	0	0
	2007	Surplus Lines	1	2	0	0	0	0
	2008	Surplus Lines	1	1	0	0 0	0	0
5	2009	Surplus Lines	0	0	0	0	0	0
-	2010	Surplus Lines	0	0	0	0	0	0
	2011	Surplus Lines	0	0	0	0	0	0
	2012	Surplus Lines	0	0	0	0	0	0
	2013	Surplus Lines	0	0	0	0	0	0
	2014	Surplus Lines	0	0	0	0	0	0
Evanston Insurance Co. 2	2006	Surplus Lines	0	0	0	0	0	1
	2007	Surplus Lines	0	1	0	1	0	1
	2008	Surplus Lines	0	0	1	1	0	1
	2009	Surplus Lines	0	0	0	1	0	1
	2010	Surplus Lines	0	0	0	1	0	1
	2011	Surplus Lines	0	0	0	1	0	1
	2012	Surplus Lines	0	0	0	0	0	2
	2013	Surplus Lines	0	0	0	0	0	1
	2014	Surplus Lines	0	0	0	0	1	1

			Number with \$500	Number with \$1,000	Number with \$1,500	Number with \$2,500	Number with \$5,000	Number with \$7,500	Number with \$10,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	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
General Star Indemnity Co.	2014	Surplus Lines	0	11	0	0	15	1	5
Hallmark Specialty Insurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
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
Hallmark Specialty Insurance Co.	2014	Surplus Lines	0	0	0	0	5	2	1
Healthcare Providers Insurance Exch.	2006	n/a	0	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2000	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.	2009	Admitted / Large G	-	0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2000	Admitted / Large G		0	0	Ő	0	0	0
Healthcare Providers Insurance Exch.	2010	Admitted / Large G		0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2011	Admitted / Large G		0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2012	Admitted / Large G		0	0	0	0	0	0
Healthcare Providers Insurance Exch.	2014	Admitted / Large G		0	0	0	0	0	0

			Number with \$15,000	Number with \$20,000	Number with \$25,000	Number with \$50,000	Number with \$100,000	Number with \$250,000
Company Name	Year	Type of Policy		Deductible	Deductible	Deductible	Deductible	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
General Star Indemnity Co.	2014	Surplus Lines	0	0	0	0	0	0
Hallmark Specialty Insurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2000	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Hallmark Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	0	0
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
Hallmark Specialty Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0
	0000		0	0	0	0	0	0
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 G		0	0	0	1	0
Healthcare Providers Insurance Exch.	2010	Admitted / Large G		0	0	0	1	0
Healthcare Providers Insurance Exch.	2011	Admitted / Large G		0	0	0	1	0
Healthcare Providers Insurance Exch.	2012	Admitted / Large G		0	0	0	1	0
Healthcare Providers Insurance Exch.	2013	Admitted / Large G		0	0	0	1	0
Healthcare Providers Insurance Exch.	2014	Admitted / Large G	0	0	0	0	1	0

			Number with \$500	Number with \$1,000	Number with \$1,500	Number with \$2,500	Number with \$5,000	Number with \$7,500	Number with \$10,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Homeland Insurance Co. of New York	2006	Surplus	0	0	0	0	0	0	0
Homeland Insurance Co. of New York	2007	Surplus	0	0	0	1	2	0	0
Homeland Insurance Co. of New York	2008	Surplus	0	0	0	1	1	0	0
Homeland Insurance Co. of New York	2009	Surplus	0	0	0	1	1	0	1
Homeland Insurance Co. of New York	2010	Surplus	0	0	0	0	3	0	5
Homeland Insurance Co. of New York	2011	Surplus	0	0	0	1	7	0	1
Homeland Insurance Co. of New York	2012	Surplus	0	0	0	1	5	0	2
Homeland Insurance Co. of New York	2013	Surplus	0	0	0	5	7	0	4
Homeland Insurance Co. of New York	2014	Surplus	0	0	0	4	5	0	3
Illinios Union Insurance Co.	2006	Surplus Lines	0	0	0	1	1	1	0
Illinios Union Insurance Co.	2007	Surplus Lines	0	0	0	1	1	1	0
Illinios Union Insurance Co.	2008	Surplus Lines	0	0	0	4	1	0	0
Illinios Union Insurance Co.	2009	Surplus Lines	0	0	0	2	1	0	1
Illinios Union Insurance Co.	2010	Surplus Lines	0	0	0	1	1	0	2
Illinios Union Insurance Co.	2011	Surplus Lines	0	0	0	0	1	0	2
Illinios Union Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	3
Illinios Union Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	2
Illinios Union Insurance Co.	2014	Surplus Lines	0	0	0	0	1	0	2
Ironshore Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	2000	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	6	0	0
Ironshore Specialty Insurance Co.	2012	Surplus Lines	0	0	0	1	5	0	2
Ironshore Specialty Insurance Co.	2013	Surplus Lines	0	0	0	1	4	0	2

			Number with \$15,000	Number with \$20,000	Number with \$25,000	Number with \$50,000	Number with \$100,000	Number with \$250,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Homeland Insurance Co. of New York	2006	Surplus	0	0	0	0	0	0
Homeland Insurance Co. of New York	2007	Surplus	0	0	1	2	1	0
Homeland Insurance Co. of New York	2008	Surplus	0	0	1	1	1	0
Homeland Insurance Co. of New York	2009	Surplus	0	0	0	4	0	0
Homeland Insurance Co. of New York	2010	Surplus	0	0	0	4	0	1
Homeland Insurance Co. of New York	2011	Surplus	0	0	1	2	3	1
Homeland Insurance Co. of New York	2012	Surplus	2	0	3	2	1	1
Homeland Insurance Co. of New York	2013	Surplus	0	0	3	1	1	1
Homeland Insurance Co. of New York	2014	Surplus	0	0	3	3	1	1
Illinios Union Insurance Co.	2006	Surplus Lines	0	0	0	0	0	0
Illinios Union Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0
Illinios Union Insurance Co.	2008	Surplus Lines	0	0	0	0	0	0
Illinios Union Insurance Co.	2009	Surplus Lines	0	0	1	0	0	0
Illinios Union Insurance Co.	2010	Surplus Lines	0	0	1	0	0	0
Illinios Union Insurance Co.	2011	Surplus Lines	0	0	3	1	0	0
Illinios Union Insurance Co.	2012	Surplus Lines	0	0	2	1	0	0
Illinios Union Insurance Co.	2013	Surplus Lines	0	0	3	1	0	0
Illinios Union Insurance Co.	2014	Surplus Lines	0	0	2	1	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
Ironshore Specialty Insurance Co.	2014	Surplus Lines	0	0	0	1	0	0

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
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
James River Insurance Co.	2014	Surplus Lines	0	0	0	16	11	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
Landmark American Insurance Co.	2014	Surplus Lines	0	4	0	18	16	0	7
Lexington Insurance	2006	Surplus Lines	0	0	0	0	10	0	4
Lexington Insurance	2007	Surplus Lines	0	0	0	1	16	0	6
Lexington Insurance	2008	Surplus Lines	0	0	0	7	19	0	5
Lexington Insurance	2009	Surplus Lines	0	0	0	14	30	0	2
Lexington Insurance	2010	Surplus Lines	0	0	0	1	23	0	3
Lexington Insurance	2011	Surplus Lines	0	0	0	1	43	0	5
Lexington Insurance	2012	Surplus Lines	0	0	0	0	11	0	2
Lexington Insurance	2013	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance	2014	Surplus Lines	0	0	0	0	0	0	0

			Number with \$15,000	Number with \$20,000	Number with \$25,000	Number with \$50,000	Number with \$100,000	Number with \$250,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
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
James River Insurance Co.	2014	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
Landmark American Insurance Co.	2014	Surplus Lines	2	0	2	1	0	0
Lexington Insurance	2006	Surplus Lines	0	0	13	0	0	0
Lexington Insurance	2007	Surplus Lines	0	0	12	0	0	0
Lexington Insurance	2008	Surplus Lines	1	0	7	0	0	0
Lexington Insurance	2009	Surplus Lines	0	0	4	1	2	0
Lexington Insurance	2010	Surplus Lines	0	0	5	1	1	2
Lexington Insurance	2011	Surplus Lines	0	0	4	1	1	0
Lexington Insurance	2012	Surplus Lines	0	0	1	1	2	0
Lexington Insurance	2013	Surplus Lines	0	0	0	0	0	0
Lexington Insurance	2014	Surplus Lines	0	0	0	0	0	0

			Number with \$500	Number with \$1,000	Number with \$1,500	Number with \$2,500	Number with \$5,000	Number with \$7,500	Number with \$10,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Medical Mutual Liability Ins. Society of MD	2006	Consent to Rate (A	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society of MD	2007	Consent to Rate (A	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society of MD	2008	Consent to Rate (A	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society of MD	2009	Consent to Rate (A	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
Medical Mutual Liability Ins. Society of MD	2014	n/a	0	0	0	0	0	0	0
Medical Protective Insurance Co.	2006	Admitted	0	0	0	0	0	0	0
Medical Protective Insurance Co.	2007	Admitted	0	0	0	0	0	0	0
Medical Protective Insurance Co.	2008	Admitted	0	0	0	0	0	0	0
Medical Protective Insurance Co.	2009	Admitted	0	0	0	0	0	0	0
Medical Protective Insurance Co.	2010	Admitted	0	0	0	0	0	0	0
Medical Protective Insurance Co.	2011	Admitted	0	0	0	0	0	0	0
Medical Protective Insurance Co.	2012	Admitted	0	0	0	0	0	0	0
Medical Protective Insurance Co.	2013	Admitted	0	0	0	0	0	0	0
Medical Protective Insurance Co.	2014	Admitted	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.	2000	Surplus Lines	Õ	Ő	0	0	1	3	8
National Fire & Marine Insurance Co.	2008	Surplus Lines	0 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	Õ	0	0	4	5	7
National Fire & Marine Insurance Co.	2012	Surplus Lines	0	Õ	0	0	9	1	9
National Fire & Marine Insurance Co.	2013	Surplus Lines	0	0	0	1	1	1	1
National Fire & Marine Insurance Co.	2014	Surplus Lines	0	0	0	4	3	1	2

			Number with \$15,000	Number with \$20,000	Number with \$25,000	Number with \$50,000	Number with \$100,000	Number with \$250,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Medical Mutual Liability Ins. Society of MD	2006	Consent to Rate (A	0	0	1	0	0	0
Medical Mutual Liability Ins. Society of MD	2007	Consent to Rate (A	0	0	1	0	0	0
Medical Mutual Liability Ins. Society of MD	2008	Consent to Rate (A	0	0	1	0	0	0
Medical Mutual Liability Ins. Society of MD	2009	Consent to Rate (A	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
Medical Mutual Liability Ins. Society of MD	2014	n/a	0	0	0	0	0	0
Medical Protective Insurance Co.	2006	Admitted	0	0	0	0	0	0
Medical Protective Insurance Co.	2007	Admitted	0	0	0	0	0	0
Medical Protective Insurance Co.	2008	Admitted	0	0	0	0	0	0
Medical Protective Insurance Co.	2009	Admitted	0	0	0	0	0	0
Medical Protective Insurance Co.	2010	Admitted	0	0	0	0	0	0
Medical Protective Insurance Co.	2011	Admitted	0	0	0	0	0	0
Medical Protective Insurance Co.	2012	Admitted	0	0	0	0	0	0
Medical Protective Insurance Co.	2013	Admitted	0	0	0	0	0	0
Medical Protective Insurance Co.	2014	Admitted	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.	2000	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.	2000	Surplus Lines	1	1	6	1	0	0
National Fire & Marine Insurance Co.	2003	Surplus Lines	0	1	7	0	0	0
National Fire & Marine Insurance Co.	2010	Surplus Lines	1	1	6	0	1	0
National Fire & Marine Insurance Co.	2011	Surplus Lines	2	0	4	1	1	0
National Fire & Marine Insurance Co.	2012	Surplus Lines	0	0	2	0	0	0
National Fire & Marine Insurance Co.	2013	Surplus Lines	0	0	1	0	0	0

			Number with \$500	Number with \$1,000	Number with \$1,500	Number with \$2,500	Number with \$5,000	Number with \$7,500	Number with \$10,000
Company Name	Year	Type of Policy			Deductible				Deductible
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
National Union Fire Insurance Co.	2014	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
Nautilus Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2006	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 Indemnity Co., Inc.	2014	Admitted	0	0	0	0	0	0	0

	Veen	Type of Doliny	Number with \$15,000	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
Company Name National Union Fire Insurance Co.	Year 2006	Type of Policy Admitted						
National Union Fire Insurance Co.	2008	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.	2010	Admitted	Ő	0	0	0	0	0 0
	2011	/ tariittee	Ū	0	•	0	•	Ŭ
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
Nautilus Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2006	Admitted	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2008	Admitted	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2003	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	õ

O americana Nama			Number with \$500	Number with \$1,000	Number with \$1,500	Number with \$2,500	Number with \$5,000	Number with \$7,500	Number with \$10,000
Company Name	Year	Type of Policy			Deductible				
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
ProAssurance Specialty Insurance Co.	2014	Surplus Lines	0	0	0	0	1	0	1
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
Rockhill Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	0
Steadfast Insurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Steadfast Insurance Co.	2000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Steadfast Insurance Co.	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Steadfast Insurance Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Steadfast Insurance Co.	2000	n/a	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Steadfast Insurance Co.	2010	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.	2012	Surplus Lines	0	0	0	0	1	0	2
Steadfast Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0

			Number with \$15,000	Number with \$20,000	Number with \$25,000	Number with \$50,000	Number with \$100,000	Number with \$250,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
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
ProAssurance Specialty Insurance Co.	2014	Surplus Lines	0	0	0	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
Rockhill Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0
Steadfast Insurance Co.	2006	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Steadfast Insurance Co.	2007	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Steadfast Insurance Co.	2008	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Steadfast Insurance Co.	2009	n/a	n/a	n/a	n/a	n/a	n/a	n/a
Steadfast Insurance Co.	2010	n/a	n/a	n/a	n/a	n/a	n/a	n/a
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
Steadfast Insurance Co.	2014	Surplus Lines	0	0	1	0	0	0

Company Name	Veen	Turne of Doliny	Number with \$500	Number with \$1,000	Number with \$1,500 Deductible	Number with \$2,500	Number with \$5,000	Number with \$7,500	Number with \$10,000
TDC Specialty Insurance Co.	Year 2006	Type of Policy Surplus Lines	0 0	Deductible 0	0	0	17		10
TDC Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	15	0	4
			0	0	0	1	15	0	4
TDC Specialty Insurance Co.	2008	Surplus Lines Surplus Lines	•	v		1	8	1	2 3
TDC Specialty Insurance Co.	2009		0	0	0	0	-	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
TDC Specialty Insurance Co.	2014	Surplus Lines	0	0	0	0	7	3	3
	0000	0				0	-	•	
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
Western World Insurance Co.	2014	Surplus Lines	2	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 with \$15,000	Number with \$20,000	Number with \$25,000	Number with \$50,000	Number with \$100,000	Number with \$250,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible	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
TDC Specialty Insurance Co.	2014	Surplus Lines	1	0	1	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
Western World Insurance Co.	2014	Surplus Lines	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

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Companies with no Policies in Force with Deductible Amounts Listed Above for the Time Period From 2006 to 2014 *

AIX Specialty Insurance 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

			Deductible	
Company Name	Year	Type of Policy	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		
Admiral Insurance Co.	2014	Surplus Lines		
Fortress Insurance Co.	2013	Admitted	\$15,000 aggregate	1
Fortress Insurance Co.	2014	Admitted	\$15,000 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	1
Lexington Insurance Co.	2011	Surplus Lines	\$500,000	1
Lexington Insurance Co.	2012	Surplus Lines		
Lexington Insurance Co.	2013	Surplus Lines		
Lexington Insurance Co.	2014	Surplus Lines		
Medical Protective Insurance Co.	2006	Admitted	\$500,000	1

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

			Deductible					
Company Name	Year	Type of Policy	Amount	Count				
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						
National Fire & Marine Insurance Co.	2014	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						
Nautilus Insurance Co.	2014	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				
Western World Insurance Co.	2014	Surplus Lines	\$250	5				

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

			Number with \$200,000	Number with \$500,000	Number with \$1,000,000	Number with \$2,000,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible
Homeland Insurance Co. of New York	2006	Surplus	0	1	1	0
Homeland Insurance Co. of New York	2007	Surplus	0	1	2	0
Homeland Insurance Co. of New York	2008	Surplus	0	0	0	0
Homeland Insurance Co. of New York	2009	Surplus	0	0	1	1
Homeland Insurance Co. of New York	2010	Surplus	0	0	0	1
Homeland Insurance Co. of New York	2011	Surplus	0	0	0	1
Homeland Insurance Co. of New York	2012	Surplus	2	0	0	1
Homeland Insurance Co. of New York	2013	Surplus	2	0	0	0
Homeland Insurance Co. of New York	2014	Surplus	0	0	0	0

Closed Claim Counts by Company from 2005 to 2014

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Totals
ACE American Insurance Company					5	7	3	4	3	4	26
American Casualty Co Of Reading PA				2	6	12	15	21	3	4	63
American Home Assurance Company										1	1
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	1	27
Continental Casualty Company		5	17	23	42	49	97	68	67	60	428
Darwin National Assurance Company				2	4	1	3	9	2	5	26
Doctors Company An Inter Insurance Exch	44	65	80	73	107	99	95	97	104	67	831
Firemans Fund Insurance Company						1					1
Fortress Insurance Company				6		3	4	3	3	5	24
Granite State Insurance Co				1		1			1	3	6
Hanover Insurance Company										1	1
Healthcare Providers Ins Exch (f/k/a MD HPIX)			5	5	20	32	40	94	222	88	506
Liberty Insurance Underwriters Inc										1	1
Medical Mutual Liability Insurance Soc Of MD	314	256	246	290	272	271	317	254	235	216	2671
Medical Protective Company	51	49	84	68	53	57	62	50	40	41	555
National Union Fire Ins Co of Pittsburg, PA		1			5	1	10	2	5	9	33
NCMIC Insurance Company			1	3	3	4	2	2	2	2	19
Norcal Mutual Insurance Company										2	2
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	9	92
Preferred Professional Insurance Co	4	7	9	8	9	7	32	28	205	5	314
ProAssurance Indemnity Company					23	20	38	25	33	22	161
ProAssurance National Capital	13	78	57	43	21	8	2	5	4	0	231
Professionals Advocate Insurance Co	9	8	8	3	7	12	8	11	13	14	93
St Paul Fire & Marine Insurance Co	1										1
Truck Insurance Exchange	3	2	1	1	1						8
TOTALS for Admitted Carriers	<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>560</u>	<u>6139</u>

Closed Claim Counts by Company from 2005 to 2014

Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Totals
Admiral Insurance Company							3	1	2	2	8
Allied World Surplus Lines Insurance Co.				1		5	6	16	9	8	45
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	4	27
Colony Insurance Company										2	2
Columbia Casualty Company	4	4	3	4	2	15	12	13	10	1	68
Evanston Insurance Company						7	5	3	34	82	131
Everest Indemnity Insurance Company	12	31	107	73	129	82	61	117	68	30	710
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	4	6
Homeland Insurance Co of NY						1	2	7	15	13	38
Hudson Specialty Company								6	3	2	11
Illinois Union Insurance Company						1	2	3		1	7
Interstate Fire and Casualty Company			1								1
Ironshore Specialty Insurance Company								8	8	7	23
James River Insurance Company									1		1
Landmark American Insurance Company					2					1	3
Lexington Insurance Company	31	30	34	21	20	24	85	241	164	108	758
Liberty Surplus Insurance Corporation							2		1		3
Mount Hawley Insurance CO										1	1
National Fire & Marine Insurance Company			1	7	5	4	8	1	6	6	38
Nautilus Insurance Company								1	5	2	8
PMSLIC Insurance Company										2	2
ProAssurance Specialty Ins Co									2	4	6
TDC Specialty Insurance					1	1				3	5
Torus Specialty Insurance Co										1	1
Various Underwriters at Lloyds (WL)		2	1	2			1				6
TOTALS for Surplus Lines Carriers	<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>284</u>	<u>1962</u>

Closed Claim Counts by Company from 2005 to 2014

Exhibit J Page 3

Other Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Totals
AMN - as Self-Insured Carrier				1							1
Applied Medico-Legal Solutions RRG							1	1	1	1	4
Catlin Insurance Agency (Lloyds)						4	8	2	1		15
Cen-Mar Assurance / Carroll Hospital Center				2		6	5	4	2	6	25
Correctional Medical Services - a Self insured carrier										6	6
EmCare, Inc							11	11	21	13	56
Healthcare Safety & Protection RRG								2			2
MFA Physicians Insurance Company, Ltd.		2	3	1	3	5			1	3	18
MHM Services, Inc. (self-insured)										1	1
OHIC Insurance Company	2	47	35	26	3	19					132
OrthoForum Insurance Company RRG										7	7
RDA Sterling Healthcare - as Self-Insured Carrier	5		1					4			10
Sheridan Healthcare, Inc. (self-insured)										1	1
St. Joseph Hospital /CHI (self-insured)							8	9	9	8	34
TIG Insurance Company				1							1
Travelers Indemnity Company				1							1
Valiant Insurance Company						1	1	1			3
Total for Other Carriers	<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>46</u>	<u>317</u>
Grand Total - All Carrier Types	<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>890</u>	<u>8418</u>

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

Number of Closed Claims by Specialty from 2005 to 2014

Specialty	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Totals
Administrative Medicine	1	19	3	4		2	2	1			32
Allergy/Immunology							1		3	1	5
Ambulance Service				1	2			1		6	10
Anesthesiology	15	20	12	20	16	21	16	15	21	20	176
Blank / Other		27	1	1							29
Cardiology	21	18	18	25	26	46	93	103	413	92	855
Cardiovascular Disease						1					1
Corporation				1							1
Dental - dental specialty incl surgery						2	2	2	2	6	14
Dental - dentist	6	5	14	25	43	65	59	49	55	65	386
Dental - other					1		10	5	9	3	28
Dermatology	7	2		6	6	6	3	6		2	38
Emergency Room Medicine	30	29	40	44	46	37	51	56	52	43	428
Endocrinology		1		1	3			4			9
Family/General Practice - Incl OB	2			1	6	3	4	46	12	6	80
Family/General Practice - No OB	25	18	17	25	64	38	42	60	66	40	395
Gastroenterology	11	11	8	7	16	11	9	24	23	11	131
General Preventive Medicine		2			1			1			4
Geneticist					1						1
Geriatrics					1				1	1	3
Gynecology	12	14	8	10	11	10	16	16	8	13	118
Health Care Facility					2	5	7	17	25	21	77
Hematology			1	1	6		4	1	1	1	15
Hospital					19	15	16	19	28	32	129
Hospitalist/House Staff	1		1	2	2	3	2	7	9	8	35
Imaging center					2		2				4
Infectious Diseases						2	6	4	2	3	17
Intensive Care Medicine	3	10	3	9		2	3	2	4	3	39
Internal Medicine	66	58	46	71	69	79	78	53	63	47	630
Lab/Diagnostic (not imaging)					1					1	2
Laryngology							1				1
Neoplastic Diseases	1				1	2	3		1	1	9
Nephrology		1	2	3	2	10	3	5	5	4	35
Neurology	6	8	13	16	15	20	25	25	20	18	166
Not a physician/surgeon	13	17	84	78	80	99	107	153	92	70	793
Nurse - all other	3	2	16	11	32	29	60	74	52	24	303
Nurse Anesthetist			2	5	1	3	3	2	1	2	19
Nurse Midwife			1			2		2		1	6

Number of Closed Claims by Specialty from 2005 to 2014

Specialty	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Totals
Nurse Practitioner						8	6	7	8	5	34
Nutrition				1							1
OB/GYN	50	68	48	45	46	53	51	50	41	52	504
Obstetrics	3	1			5	2	1	5	3	2	22
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	3	74
Orthopedic	38	39	22	44	51	34	28	37	29	26	348
Other - not MPL claim		6	1	1							8
Otorhinolaryngology	1	2	3	2	6	3	5	8	6	5	41
Pathology	3	2	3	4	8	3	6	4	2	3	38
Pediatrics	7	10	7	9	6	9	18	8	9	11	94
Physical Medicine and Rehabilitation			3	3	6	4	3	10	4	3	36
Physician - not otherwise classed	10	3	21	21	24	13	19	31	19	19	180
Physician's Assistant		1	1		9	10	14	46	49	23	153
Prison/Correctional Services	7	16	64	20	6	7	13	39	49	96	317
Psychiatrist						3	5	4	1	7	20
Psychologist						4	7	1	2		14
Public Health				4		1			1		6
Pulmonary Diseases	4	3	5	7	7	8	15	6	9	8	72
Radiology	15	39	41	30	25	21	36	28	39	21	295
Rehabilitation - other						2	1	3	2	1	9
Rheumatology			1	3	2	1		3		3	13
Surgeon - not otherwise classed	41	46	45	44	46	53	65	61	43	39	483
Tech/Assistant/Other related								3	2	1	6
Thoracic	6	5	5	6	7	3	8	4	3	2	49
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	1	8
Urology	13	12	9	16	15	18	19	18	11	9	140
Vascular	15	12	9	12	16	3	8	10	10	5	100
TOTALS	504	599	719	689	781	789	971	1148	1328	890	8418

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

Allegany County Arbitration 2 2 4 2 2 0 2 1 23 14 52 Allegany County District Court 1 0 0 0 3 9 17 2 4 0 36 Allegany County District Court 0 0 0 0 0 0 1 15 0 0 6 Anne Arundel County Dirivation 4 0 1 1 0 4 4 8 5 2 29 Anne Arundel County Dirivatic Court 3 2 3 0 1 4 2 8 2 1 26 Anne Arundel County Dirivatic Court 3 5 9 2 10 13 24 19 27 9 121 Battimore City District Court 0 1 1 1 3 4 2 10 16 49 87 Battimore City District Court 70 <td< th=""><th>Jurisdiction</th><th>2005</th><th>2006</th><th>2007</th><th>2008</th><th>2009</th><th>2010</th><th>2011</th><th>2012</th><th>2013</th><th>2014</th><th>Totals</th></td<>	Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Totals
Allegany County District Court 1 0 0 0 3 9 17 2 4 0 36 Allegany County Small Caims Court 0 0 0 0 0 0 1 5 0 0 6 Anne Arundel County Circuit Court 37 49 37 31 42 34 49 31 24 26 360 Anne Arundel County Diricit Court 3 2 3 0 1 49 31 24 26 360 Anne Arundel County Diricit Court 3 5 9 2 10 0 0 0 1 1 Battimore City Diricit Court 0 1 1 1 3 4 2 10 16 49 87 Battimore City District Court 70 59 58 49 72 79 95 131 414 87 1114 Battimore County Distric Court 2 6	Allegany County Arbitration	2	2	4	2	2	0	2	1	23	14	52
Allagary County Small Caims Court 0 0 0 0 0 1 1 0 4 4 8 5 2 29 Anne Arundel County District Court 37 49 37 31 42 34 49 31 24 26 360 Anne Arundel County District Court 3 2 3 0 1 4 2 8 2 1 26 360 Anne Arundel County District Court 3 5 9 2 10 13 24 19 27 9 121 Battimore City Circuit Court 49 56 58 85 80 110 93 76 98 82 787 Battimore City District Court 1 1 1 3 4 2 10 16 49 37 184 Battimore County Circuit Court 70 59 58 49 72 79 95 131 414 87	Allegany County Circuit Court	3	6	3	4	21	8	14	9	10	1	79
Anne Arundel County Arbitration 4 0 1 1 0 4 4 8 5 2 29 Anne Arundel County Circuit Court 37 49 37 31 42 34 49 31 24 26 360 Anne Arundel County District Court 3 2 3 0 1 4 2 8 2 1 26 Anne Arundel - unknown 0 1 0 0 0 0 0 0 0 0 1 26 58 27 9 121 26 79 95 131 24 19 27 9 121 18 11 1 3 4 2 10 16 49 87 Battimore City District Court 0 1 1 1 3 12 2 2 45 5 1 0 1 1 1 0 0 0 0 0 <td< td=""><td>Allegany County District Court</td><td>1</td><td>0</td><td>0</td><td>0</td><td>3</td><td>9</td><td>17</td><td>2</td><td>4</td><td>0</td><td>36</td></td<>	Allegany County District Court	1	0	0	0	3	9	17	2	4	0	36
Anne Arundel County Circuit Court 37 49 37 31 42 34 49 31 24 26 360 Anne Arundel County District Court 3 2 3 0 1 4 2 8 2 1 26 Anne Arundel - unknown 0 1 0 0 0 0 0 0 0 1 1 Battimore City Arbitration 3 5 9 2 10 13 24 19 27 9 121 Battimore City Arbitration 0 1 1 1 3 4 2 10 16 49 87 Battimore County Arbitration 5 3 0 0 5 6 22 16 38 13 108 Battimore County Circuit Court 70 59 58 49 72 79 95 131 414 87 1114 Batitinore County - Innknown 2	Allegany County Small Caims Court	0	0	0	0	0	0	1	5	0	0	6
Anne Arundel County District Court 3 2 3 0 1 4 2 8 2 1 26 Anne Arundel - unknown 0 1 0	Anne Arundel County Arbitration	4	0	1	1	0	4	4	8	5	2	29
Anne Arundel - unknown 0 1 0 0 0 0 0 0 1 Baltimore City Arbitration 3 5 9 2 10 13 24 19 27 9 121 Battimore City Circuit Court 49 56 58 85 80 110 93 76 98 82 787 Battimore City District Court 0 1 1 1 3 4 2 10 16 49 87 Battimore County Circuit Court 70 59 58 49 72 79 95 131 414 87 1114 Battimore County District Court 2 6 0 0 1 1 0	Anne Arundel County Circuit Court	37	49	37	31	42	34	49	31	24	26	360
Baltimore City Arbitration 3 5 9 2 10 13 24 19 27 9 121 Baltimore City Circuit Court 0 1 1 1 3 4 2 10 16 49 87 Baltimore City District Court 0 1 4 0 2 1 0 0 0 8 Baltimore County Arbitration 5 3 0 0 5 6 22 16 38 13 108 Baltimore County Arbitration 5 3 0 0 11 7 3 12 2 2 45 Baltimore County Circuit Court 2 6 0 0 1 1 0 <	Anne Arundel County District Court	3	2	3	0	1	4	2	8	2	1	26
Baltimore City Circuit Court 49 56 58 85 80 110 93 76 98 82 787 Batimore City District Court 0 1 1 1 3 4 2 10 16 49 87 Batimore City, MD - Other 1 4 0 2 1 0 0 0 8 Batimore County Circuit Court 70 59 58 49 72 79 95 131 414 87 1114 Baltimore County Virtict Court 2 5 1 0 11 7 3 12 2 2 45 Baltimore County Vintict Court 0 0 0 0 0 0 0 0 0 0 1 1 1 0 0 0 0 0 1 1 1 1 1 1 1 1 1 1 1 1 1 1	Anne Arundel - unknown	0	1	0	0	0	0	0	0	0	0	1
Baltimore City District Court 0 1 1 1 3 4 2 10 16 49 87 Baltimore City, MD - Other 1 4 0 2 1 0 0 0 8 Baltimore County Arbitration 5 3 0 0 5 6 22 16 38 13 108 Baltimore County District Court 2 5 1 0 11 7 3 12 2 2 45 Baltimore County Jistrict Court 2 6 0 0 1 1 0	Baltimore City Arbitration	3	5	9	2	10	13	24	19	27	9	121
Baltimore City District Court 0 1 1 1 3 4 2 10 16 49 87 Baltimore City, MD - Other 1 4 0 2 1 0 0 0 8 Baltimore County Arbitration 5 3 0 0 5 6 22 16 38 13 108 Baltimore County District Court 2 5 1 0 11 7 3 12 2 2 45 Baltimore County Jistrict Court 2 6 0 0 1 1 0	Baltimore City Circuit Court	49	56	58	85	80	110	93	76	98	82	787
Baltimore County Arbitration53005622163813108Baltimore County Circuit Court70595849727995131414871114Baltimore County District Court25101173122245Baltimore County - unknown260011000010Baltimore County - Small Claims Court000000003Baltimore - unknown Arbitration000000003Baltimore - unknown, District Court41059000028Baltimore - unknown, District Court151000012014Baltimore - unknown, District Court15100001414Baltimore - unknown, District Court15100001414Baltimore - unknown which court151000001414Baltimore - unknown, District Court100012100014Baltimore - unknown, District Court100012100014Baltimore - unknown, Dist		0	1	1	1	3	4	2	10	16	49	87
Baltimore County Circuit Court70595849727995131414871114Baltimore County District Court25101173122245Baltimore County - unknown26001100010Baltimore County - small Clains Court000001110003Baltimore - unknown Arbitration0000000000111Baltimore - unknown Arbitration0000000000111Baltimore - unknown, District Court4105900000111Baltimore, MD unknown, bistrict Court0000001110011Calvert County Arbitration000000011100111Calvert County Arbitration0000000014110001111111111111111111111111111 <td< td=""><td>Baltimore City, MD - Other</td><td>1</td><td>4</td><td>0</td><td>2</td><td>1</td><td>0</td><td>0</td><td></td><td>0</td><td>0</td><td>8</td></td<>	Baltimore City, MD - Other	1	4	0	2	1	0	0		0	0	8
Baltimore County District Court 2 5 1 0 11 7 3 12 2 2 45 Baltimore County - unknown 2 6 0 0 1 1 0 0 0 10 Baltimore County - Small Claims Court 0 0 0 0 1 1 0 0 0 3 Baltimore - unknown Arbitration 0 0 0 0 0 0 0 0 0 0 2 0 0 0 28 Baltimore - unknown, District Court 4 10 5 9 0 0 0 0 28 Baltimore, Unknown which court 1 5 1 0 0 2 1 0 0 20 14 Baltimore, Unknown which court 1 5 1 0 0 2 1 0 0 4 Calvert County Arbitration 0 0 0	Baltimore County Arbitration	5	3	0	0	5	6	22	16	38	13	108
Baltimore County - unknown 2 6 0 1 1 0 0 0 10 Baltimore County - Small Claims Court 0 0 0 0 1 1 1 0 0 0 3 Baltimore - unknown Arbitration 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 0	Baltimore County Circuit Court	70	59	58	49	72	79	95	131	414	87	1114
Baltimore County - unknown 2 6 0 1 1 0 0 0 10 Baltimore County - Small Claims Court 0 0 0 0 1 1 1 0 0 0 3 Baltimore - unknown Arbitration 0 0 0 0 0 0 0 0 0 0 0 0 1 1 1 0	Baltimore County District Court	2	5	1	0	11	7	3	12	2	2	45
Baltimore County - Small Claims Court 0 0 0 1 1 1 0 0 0 3 Baltimore - unknown Arbitration 0 0 0 0 0 0 0 0 0 0 1 1 Baltimore - unknown Arbitration 0 0 0 0 0 0 0 0 0 0 0 2 0 0 0 0 2 0 0 0 14 Baltimore - unknown, District Court 1 5 1 0 0 0 0 0 0 10 Calvert County Arbitration 0 <td></td> <td>2</td> <td>6</td> <td>0</td> <td>0</td> <td>1</td> <td>1</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>10</td>		2	6	0	0	1	1	0	0	0	0	10
Baltimore MD Circuit Court 4 10 5 9 0 0 0 0 28 Baltimore - unknown, District Court 0 0 0 0 2 0 0 12 0 14 Baltimore, MD unknown which court 1 5 1 0 0 2 1 0 0 0 10 Calvert County Arbitration 0 0 0 0 1 2 1 0 0 0 4 Calvert County Circuit Court 10 4 12 10 2 5 8 5 8 7 71 Calvert County District Court 1 0 0 0 0 0 0 0 0 1 4 Caroline County arbitration 0 1 0 0 0 0 0 0 0 1 1 6 11 16 96 Caroline County Circuit Court 3	Baltimore County - Small Claims Court	0	0	0	0	1	1	1	0	0	0	3
Baltimore - unknown, District Court 0 0 0 2 0 0 12 0 14 Baltimore, MD unknown which court 1 5 1 0 0 2 1 0 0 0 10 Calvert County Arbitration 0 0 0 0 1 2 1 0 0 0 4 Calvert County Arbitration 10 4 12 10 2 5 8 5 8 7 71 Calvert County District Court 1 0 0 2 0 0 0 0 0 1 4 Caroline County District Court 1 0 0 0 0 0 0 0 0 0 0 1 4 Caroline County Arbitration 0 2 0 0 0 0 0 0 0 0 0 0 0 0 0 0 0	Baltimore - unknown Arbitration	0	0	0	0	0	0	0	0	0	1	1
Baltimore, MD unknown which court151002100010Calvert County Arbitration00001210004Calvert County Circuit Court104121025858771Calvert County District Court10020000014Caroline County arbitration01000000014Caroline County Arbitration01000000014Caroline County Arbitration00000000014Caroline County Arbitration00000000014Caroline County Circuit Court37512313206111696Caroline County Arbitration000000011566034Caroline County Circuit Court331275166034Caroline County Circuit Court331275166034Cecil County Arbitration000011000 <t< td=""><td>Baltimore MD Circuit Court</td><td>4</td><td>10</td><td>5</td><td>9</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>0</td><td>28</td></t<>	Baltimore MD Circuit Court	4	10	5	9	0	0	0	0	0	0	28
Calvert County Arbitration00001210004Calvert County Circuit Court104121025858771Calvert County District Court10020000014Caroline County arbitration01000000014Caroline County Arbitration010000000014Caroline County Arbitration0000000000014Carroll County Arbitration000000000688Carroll County Arbitration000000000688Carroll County Circuit Court331275166034Cecil County District Court331275166034Cecil County District Court000001100013Charles County Arbitration00011000013312109117167Charles Cou	Baltimore - unknown, District Court	0	0	0	0	2	0	0	0	12	0	14
Calvert County Circuit Court104121025858771Calvert County District Court1002000014Caroline County arbitration01000000014Caroline County Arbitration010000000014Caroline County Arbitration00000000068Carroll County Arbitration0000000068Carroll County Arbitration0000000068Cacil County Arbitration0000000068Cecil County Arbitration0000000221115Cecil County District Court331275166034Cecil County District Court000001100013Charles County Arbitration00011000133Charles County Circuit Court711542109117167Charles County District Court	Baltimore, MD unknown which court	1	5	1	0	0	2	1	0	0	0	10
Calvert County District Court1002000014Caroline County arbitration010000000014Caroline County Circuit Court020012100014Caroline County Circuit Court020012100014Caroline County Arbitration0020012100068Carroll County Arbitration000000000068Carroll County Circuit Court37512313206111696Cecil County Arbitration000000000221115Cecil County District Court331275166034Cecil County District Court00000000013Charles County Arbitration000011000013Charles County District Court711542109117167Charles County District Court1000 <td>Calvert County Arbitration</td> <td>0</td> <td>0</td> <td>0</td> <td>0</td> <td>1</td> <td>2</td> <td>1</td> <td>0</td> <td>0</td> <td>0</td> <td>4</td>	Calvert County Arbitration	0	0	0	0	1	2	1	0	0	0	4
Caroline County arbitration01000000001Caroline County Circuit Court02001210006Carroll County Arbitration000000200068Carroll County Circuit Court37512313206111696Cecil County Arbitration000000221115Cecil County Arbitration000000221115Cecil County Circuit Court331275166034Cecil County District Court00000100013Charles County Arbitration0001100013Charles County Arbitration0001100013Charles County Circuit Court711542109117167Charles County District Court10000000012	Calvert County Circuit Court	10	4	12	10	2	5	8	5	8	7	71
Caroline County arbitration01000000001Caroline County Circuit Court02001210006Carroll County Arbitration000000200068Carroll County Circuit Court37512313206111696Cecil County Arbitration000000221115Cecil County Arbitration000000221115Cecil County Circuit Court331275166034Cecil County District Court00000100013Charles County Arbitration0001100013Charles County Arbitration0001100013Charles County Circuit Court711542109117167Charles County District Court10000000012	Calvert County District Court	1	0	0	2	0	0	0	0	0	1	4
Carroll County Arbitration00000200068Carroll County Circuit Court37512313206111696Cecil County Arbitration0000000221115Cecil County Circuit Court331275166034Cecil County District Court0000010001Charles County Arbitration0001100013Charles County Arbitration0001100013Charles County Circuit Court711542109117167Charles County District Court1000000012		0	1	0	0	0	0	0	0	0	0	1
Carroll County Arbitration00000200068Carroll County Circuit Court37512313206111696Cecil County Arbitration0000000221115Cecil County Circuit Court331275166034Cecil County District Court0000010001Charles County Arbitration0001100013Charles County Arbitration0001100013Charles County Circuit Court711542109117167Charles County District Court100000012	Caroline County Circuit Court	0	2	0	0	1	2	1	0	0	0	6
Cecil County Arbitration0000000221115Cecil County Circuit Court331275166034Cecil County District Court0000010001Charles County Arbitration0001100013Charles County Circuit Court711542109117167Charles County District Court1000000012		0	0	0	0	0	2	0	0	0	6	8
Cecil County Circuit Court 3 3 1 2 7 5 1 6 6 0 34 Cecil County District Court 0 0 0 0 0 1 6 6 0 34 Cecil County District Court 0 0 0 0 0 1 0 0 0 1 Charles County Arbitration 0 0 0 0 1 1 0 0 0 1 3 Charles County Circuit Court 7 11 5 4 2 10 9 11 7 1 67 Charles County District Court 1 0 0 0 0 0 0 0 1 2	Carroll County Circuit Court	3	7	5	12	3	13	20	6	11	16	96
Cecil County Circuit Court331275166034Cecil County District Court0000010001Charles County Arbitration0001100013Charles County Circuit Court711542109117167Charles County District Court1000000012	Cecil County Arbitration	0	0	0	0	0	0	0	2	2	11	15
Cecil County District Court 0 0 0 0 1 0 0 0 1 Charles County Arbitration 0 0 0 1 1 0 0 0 1 3 Charles County Arbitration 7 11 5 4 2 10 9 11 7 1 67 Charles County District Court 1 0 0 0 0 0 0 1 2		3	3	1	2	7	5	1	6	6	0	34
Charles County Arbitration 0 0 0 1 1 0 0 0 1 3 Charles County Circuit Court 7 11 5 4 2 10 9 11 7 1 67 Charles County District Court 1 0 0 0 0 0 0 0 1 2		0	0	0	0	0	1	0	0	0	0	1
Charles County Circuit Court 7 11 5 4 2 10 9 11 7 1 67 Charles County District Court 1 0 0 0 0 0 0 0 1 2		0	0	0	1	1	0	0	0	0	1	3
Charles County District Court 1 0 0 0 0 0 0 0 1 2		7			4	2	10			7	1	67
•		1	0	0	0	0	0	0	0	0	1	2
	Charles County Small Claims Court	0	0	0	0	0	0	1	0	0	0	1

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Totals
Dorchester County Circuit Court	1	0	2	0	0	0	1	1	0	0	5
Dorchester County District Court	0	0	0	1	2	1	0	0		0	4
Frederick County Arbitration	0	0	1	1	0	0	1	1	3	2	9
Frederick County Circuit Court	21	15	9	17	26	17	14	10	16	8	153
Frederick County District Court	1	0	1	0	1	0	0	1	0	0	4
Frederick County - unknown	0	1	0	0	0	0	0	0	0	0	1
Frederick MD State Circuit Court	0	1	0	0	0	0	0	0	0	0	1
Garrett County Circuit Court	2	1	0	0	0	0	3	5	1	0	12
Garrett County District Court	0	0	0	0	0	0	0	0	3	0	3
Harford County Arbitration	1	0	2	4	7	1	11	0	2	3	31
Harford County Circuit Court	11	11	15	9	12	22	9	14	12	16	131
Howard County Arbitration	1	0	0	0	1	2	0	0	6	0	10
Howard County Circuit Court	6	7	7	10	8	12	9	10	13	5	87
Howard County District Court	0	0	4	0	0	2	6	1	1	1	15
Kent County Arbitration	0	4	0	0	2	0	0	0	0	0	6
Kent County Circuit Court	1	1	4	2	5	0	1	0	0	2	16
Montgomery County Arbitration	2	1	10	20	9	12	13	4	9	6	86
Montgomery County Circuit Court	41	39	51	56	62	52	95	82	59	53	590
Montgomery County District Court	1	0	1	1	5	4	4	4	5	6	31
Montgomery County Small Claims Court	0	2	0	0	0	0	1		0	0	3
Prince George's County Arbitration	4	8	5	8	3	7	4	14	9	13	75
Prince George's County Circuit Court	49	73	70	95	86	71	96	59	52	49	700
Prince George's County District Court	2	0	0	2	1	4	5	4	10	25	53
Prince George's County - unknown / Other	0	5	0	5	0	0	0	0	0	2	12
Prince George's County Small Claims Court	0	0	0	0	0	0	1	2	3	1	7
Queen Anne's County Arbitration	0	0	0	2	0	0	0	0	0	0	2
Queen Anne's County Circuit Court	0	0	3	1	0	0	0	0	0	0	4
Queen Anne's County District Court	0	0	0	0	0	1	0	0	0	0	1
St. Mary's County Arbitration	0	0	0	0	1	0	0	2	0	0	3
St. Mary's County Circuit Court	7	5	6	5	3	2	2	1	7	5	43
St. Mary's County District Court	0	0	0	1	1	0	0	0	0	0	2
Somerset County Circuit Court	0	0	1	1	2	2	0	2	0	1	9
Somerset County District Court	0	0	0	0	8	7	7	0	0	3	25
Somerset County Small Claims Court	0	0	0	0	0	0	1	0	0	0	1

Exhibit	L
Page	3

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Totals
Talbot County Arbitration	0	0	0	0	0	0	0	1	0	0	1
Talbot County Circuit Court	11	13	13	2	3	4	3	2	6	5	62
Washington County Arbitration	3	1	2	0	4	4	3	1	2	2	22
Washington County Circuit Court	13	9	8	9	6	1	4	13	1	2	66
Washington County District Court	0	0	0	2	12	13	15	3	2	4	51
Washington County Small Claims Court	0	0	0	0	1	0	0	0	0	0	1
Wicomico County Arbitration	0	0	1	1	0	0	1	5	5	1	14
Wicomico County Circuit Court	14	10	16	12	18	14	30	21	11	13	159
Wicomico County District Court	0	0	0	0	1	1	2	1	1	0	6
Worcester County Arbitration	0	0	0	0	0	0	1	1	0	0	2
Worcester County Circuit Court	3	0	0	1	4	4	2	1	2	1	18
Totals for Maryland Courts	407	449	436	485	566	582	716	624	950	560	5775
	407	443	430	405	500	302	710	024	330	500	5115
Claims not resulting in a suit	52	86	126	88	96	138	131	224	150	152	1243

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	Totals
OTHER COURTS or JURISDICTIONS											
Maryland Health Claims ADR (County unknown)	13	22	41	33	28	10	18	53	54	52	324
Maryland Board of Physicians	0	0	1	0	0	0	0	0	0	0	1
Maryland Dental Board	0	0	1	0	0	0	0	0	0	0	1
Mediation	0	0	0	5	0	0	0	0	0	0	5
Maryland Court of Special Appeals	1	0	1	1	1	0	1	0	0	0	5
US District Court for Maryland	17	24	74	66	87	48	81	225	119	86	827
US Supreme Court	0	0	1	0	0	0	0	0	0	0	1
Out of State Courts	4	3	10	0	1	0	4	7	54	10	93
Other Courts	8	11	14	11	2	11	18	15	0	29	119
Total Other Courts or Jurisdictions	43	60	143	116	119	69	122	300	227	177	1376
GRAND TOTALS	502	595	705	689	781	789	969	1148	1327	889	8394
											0
Court Information Not Provided / Unknown	2	4	14				2		1	1	24

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

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