LAWRENCE J. HOGAN, JR. Governor

BOYD K. RUTHERFORD Lt. Governor



AL REDMER, JR. Commissioner

NANCY GRODIN Deputy Commissioner

Robert Baron Associate Commissioner Property and Casualty

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202 410-468-2000 1-800-492-6116 TTY: 1-800-735-2258 www.insurance.maryland.gov

September 1, 2017

The Honorable Thomas V. Mike Miller, Jr. President of the Senate State House, Room H-107 100 State Circle Annapolis, Maryland 21401-1991

The Honorable Michael E. Busch Speaker of the House of Delegate State House, H-101 100 State Circle Annapolis, Maryland 21401-1991

Re: Report Required by Insurance Article § 4-405 (MSAR #2976)

President Miller and Speaker Busch:

On behalf of the Maryland Insurance Administration, I am pleased to submit our Annual Report entitled, "Availability & Affordability of Health Care Professional Liability Insurance."

This report originated in 2004 as a result of a Special Session of the Maryland State Legislature that was convened to deal with the medical malpractice insurance coverage crisis. Section 4-405 of the Insurance Article requires the Commissioner to report his findings annually 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 to the Legislative Policy Committee.

Five printed copies of this report have also been mailed to the DLS Library for their records.

Don't hesitate to reach out should you have any questions.

Sincerel

Affred W. Redmer, Jr. Insurance Commissioner

cc: Sarah Albert, Department of Legislative Service (5 copies) Legislative Policy Committee (40 copies) LARRY HOGAN Governor

BOYD K. RUTHERFORD Lt. Governor



AL REDMER, JR. Commissioner

NANCY GRODIN Deputy Commissioner

ROBERT BARON Associate Commissioner Property and Casualty

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202 Phone: 410-468-2340 Fax: 410-468-2307 1-800-492-6116 TTY: 1-800-735-2258 www.insurance.maryland.gov

MSAR # 2976

2017 Report on the Availability & Affordability of Health Care Professional Liability Insurance

Submitted to the Legislative Policy Committee by the Maryland Insurance Administration

> Al Redmer, Jr. Commissioner

September 01, 2017

For further information concerning this document contact:

Robert Baron, Associate Commissioner Maryland Insurance Administration 200 St. Paul Place, Suite 2700 Baltimore, Maryland 21202 410.468.2353

This document is available in alternative format upon request from a qualified individual with a disability. TTY 1-800-735-2258

The Administration's website address is: www.insurance.maryland.gov

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EXECUTIVE SUMMARY

Healthcare professional liability insurance (hereinafter "medical malpractice insurance") covers doctors and other healthcare professionals for liability claims arising from the treatment and care of patients. This annual report is based on data supplied by insurer groups to the Maryland Insurance Administration ("MIA"). The continuous availability and affordability of medical malpractice insurance to practitioners in Maryland is a vital and necessary component of Maryland's health care system.

In 2002 and 2003, rapid and substantial increase in medical malpractice insurance premiums threatened to weaken access to high-quality health care in Maryland. The General Assembly acted in 2004 and 2005 to stabilize the medical malpractice insurance market and to require the MIA to collect relevant data and report annually to the General Assembly on the state of Maryland's medical malpractice market. This data is summarized in <u>Exhibits A through L</u>.

In Maryland, medical malpractice insurance is available to be purchased from admitted insurers, non-admitted (surplus lines) insurers and risk retention groups. All writers of medical malpractice insurance are licensed or authorized by the MIA to conduct business in the state. In 2016, 76 insurer groups wrote medical malpractice insurance policies in Maryland for all types of health care providers. Total medical malpractice premium collected by these insurer groups was \$283,371,985 representing an increase of 2.4% from the prior year. Admitted insurers accounted for 59.5% of the total written premium, while surplus lines insurers and risk retention groups accounted for 10.3% and 30.2% respectively.

While the number of insurer groups engaged in the medical malpractice market in Maryland is substantial and has not fluctuated significantly over the past ten (10) years, the marketplace remains highly concentrated with respect to premium volume. The leading admitted insurer and the leading risk retention group account for 62.5% of the total premium volume collectively. That said, the market's premiums remained stable over the past year as evidenced by the fact that only four (4) insurers made a rate impact filing during fiscal year 2017 (July 1, 2016 through June 30, 2017). These four (4) filings ranged from a decrease of 1.7% to an increase of 3.9% and affected about 5,500 policyholders. The remaining 74 insurer groups, including the two (2) largest, had no rate impact filings in fiscal year 2017. Thus, medical malpractice insurance premiums have again remained affordable and stable in Maryland's market over the past year.

INTRODUCTION

Health care providers are not required by law to purchase and maintain medical malpractice insurance. Providers who elect to not purchase this coverage cannot participate in health care networks supporting preferred provider organizations, health maintenance organizations or managed care organizations.

Medical malpractice insurance premiums began to escalate in 2002 and increased substantially in 2003 and 2004. The General Assembly intervened in 2004 and 2005, including directing the MIA to collect data and report back to the General Assembly on this critical insurance market segment annually. In response, the MIA provides this report each year,

including among other metrics, information about the number of active insurers in the medical malpractice insurance market in Maryland, premium rates for selected medical specialties and data for closed medical malpractice claims.

MARYLAND'S MEDICAL MALPRACTICE INSURANCE MARKET

Admitted insurers, surplus lines insurers and risk retention groups all provide medical malpractice insurance policies to a wide variety of health care professionals in Maryland.¹ Exhibits A1 through A5 provide detailed information about these insurer groups. As in the previous year, in 2016, the top two (2) insurer groups operating in Maryland were an admitted insurer created by the General Assembly², Medical Mutual Liability Insurance Society of Maryland (MMLIS); and, MCIC Vermont (MCIC), a risk retention group organized under Vermont law operating in Maryland as a non-admitted insurer. These two insurers captured 62.56 percent (62.56%) of the market by premium volume, an increase of 1.54 percent (1.54%) over 2015. Exhibit A1 illustrates the 2016 premium and market share data for each insurer group. Exhibit A2 lists the change in written premium for each insurer group by type of license from 2015 to 2016.

Exhibit A3 is a pie chart showing the 2016 market share of the top nine (9) admitted insurers and a pie chart of the top nine (9) insurers including surplus lines insurers and risk retention groups. Exhibit A4 shows the change in market share of the current top five (5) insurers over the period from 2000 - 2016. MMLIS' share of the market dropped by 1.9 percent (1.9%) to 36.3 percent (36.3%), which is its lowest market share since 2003. MCIC's share of the market increased by 3.5 percent (3.5%) to 26.3 percent (26.3%), representing its highest market share at any time during the seventeen (17) year period.

MEDICAL MALPRACTICE INSURANCE PREMIUMS IN MARYLAND

In response to an increase in medical malpractice insurance premium rates between 2001 and 2005, the General Assembly created the Maryland Health Care Provider Rate Stabilization Fund ("Fund"). Insurance Article, Section 19-802 of the Annotated Code of Maryland established the Fund, effective April 1, 2005.³ The Fund subsidized 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 history of MMLIS' rate changes from 1996 through 2016. Of note is that the insurer made no rate changes in eight (8) of the past twelve (12) years, including the immediate past five (5) years and had rate reductions in four of the past twelve (12) years. The sole rate increase over the past twelve (12) years was four percent (4%) in 2012. The premium rates of MMLIS, the State's largest writer of medical malpractice insurance by premium volume, have remained stable over the past twelve (12) years.

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

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

³ The Fund consists primarily of revenues generated by annual premium tax imposed on health maintenance organizations and managed care organizations pursuant to § 6-102 of the Insurance Article.

Medical malpractice insurance premiums vary by specialty, policy limits and practice location. Exhibits B through G provide premium rate comparisons for eighteen (18) different specialties utilizing a base premium for policy limits of \$1MM per incident / \$3MM annual aggregate for the years 2014 - 2017. Although the premium rates may differ among companies within a specialty, these Exhibits indicate stability in medical malpractice insurance premiums during this time period.

<u>Exhibits B through G</u> also highlight the differences in premiums among insurers. To assist providers in comparing medical malpractice insurance premiums, the MIA publishes the *Comparison Guide to Maryland Medical Professional Liability Insurance Rates* ("*Comparison Guide*") on an annual basis. The *Comparison Guide* is available on the MIA's website (www.insurance.maryland.gov) using the following link:

http://www.insurance.maryland.gov/Consumer/Documents/publications/medicalliabilityrateguid e.pdf

The *Comparison Guide* compares general pricing among the major admitted insurers, surplus lines insurers and risk retention groups offering medical malpractice insurance in Maryland.

By law, medical malpractice insurers are required to offer policies with high deductibles: \$25,000, \$50,000 and \$100,000.⁴ Exhibits H and I illustrate that high deductible options are not popular among providers. Although policies having a deductible of less than \$25,000 are sold, liability insurance policies, including medical malpractice insurance policies, are routinely issued with no deductible.

CLOSED CLAIMS

One factor affecting medical malpractice insurance premium rates is the number of claims filed, also known as claim frequency. Admitted insurers are required to submit certain closed claim information on a quarterly basis to the MIA. A claim is a demand for compensation arising from the alleged malpractice of a health care provider or facility. <u>Exhibit J</u> summarizes the closed claim data provided to the MIA by insurer and <u>Exhibit K</u> summarizes the data by specialty.

Between 2009 and 2013 closed claims generally increased among all insurer types (admitted, non-admitted and risk retention groups).⁵ The number of closed claims hit a peak for admitted insurers and risk retention groups in 2013 at 957 and 1,328 respectively. The number of closed claims hit a peak for non-admitted insurers in 2012 at 425. The closed claim totals for 2016 were - 34%, -54% and - 35% off these peak totals for admitted insurers, non-admitted insurers and risk retention groups respectively. Only the admitted carriers experienced an increase in closed claims over last year (+13%).

⁴ Insurance Article, § 19-114 of the Annotated Code of Maryland.

⁵ In 2005, the MIA used one form of on-line reporting, but that tool became unworkable. Since 2009, the data has been collected using a different tool that enables the MIA to access and query the data more easily. This change in systems may have resulted in a change in data collection.

Exhibit <u>L</u> summarizes the number of lawsuits filed by jurisdiction and venue. The number of lawsuits peaked in 2013 and decreased by 41% in 2014 and again by 7% in 2015. In 2016, the number of lawsuits rose by 2% (22 lawsuits).

CONCLUSION

The MIA continues to monitor concentration, availability and affordability trends for the key medical malpractice insurance market in Maryland. The market continues to be relatively stable but remains concentrated with 60% of the written premium acquired by two (2) insurers. Premium rates were level again this year across the market as a whole and within the two (2) largest market share insurers. The eight (8) new insurers that entered the Maryland market in 2014 - 2015 acquired a collective 1.3% market share (\$3.75 MM written premium) in their first year of operation. An additional five (5) insurers entered the market in 2015 – 2016.

The stable rate environment and the continuing availability of coverage in the Maryland market are positive indicators for health care providers. Likewise, the closed claim and filed lawsuit numbers remain substantially below peak levels of 2012 - 2013. This should encourage potential risk bearers that have previously declined to enter or expand their presence in the Maryland market during the previous times of less stability to take advantage of growth opportunities within the State.

EXHIBIT LIST

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Exhibit A2 2015 to 2016	Change in Written Premium by Insurance Group by Type of License from
Exhibit A3	2016 Market Share of the Nine Largest Admitted Carriers 2016 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)
Exhibit A4 - Page 1 Share)	Market Share of the Top Carriers from 2000 to 2016 (Based on 2016 Market
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Exhibit A5	Medical Mutual Rate Change History from 1996 to 2017
Exhibit B	Rate Comparison Charts for Certain Physician Classes from 2014 to 2017
Exhibit C	Rate Comparison Charts for Certain Surgeon Classes from 2014 to 2017
Exhibit D to 2017	Rate Comparison Charts for Psychiatrist (Including Child) Class from 2014
Exhibit E	Rate Comparison Charts for Certain Nursing Classes from 2014 to 2017
Exhibit F 2017	Rate Comparison Charts for Physical Therapists (Employed) from 2014 to
Exhibit G	Rate Comparison Charts for Dentist Class from 2014 to 2017
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 2016
Exhibit K	Number of Closed Claims by Specialty from 2005 to 2016
Exhibit L	Number of Suits Filed by Jurisdiction and Venue from 2005 to 2016

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Exhibit A1	
Page 1	

2016	2016			2016		2016 Surplus	
Premium	Group		2016 Insurance		2016 Admitted	Lines	2016 RRG
Rank	Code	2016 Group Name	Group Premium	Share	Premium	Premiums	Premium
1	377	MEDICAL INS OF MD GRP	102,917,559	36.32%	102,917,559		
2	0	MCIC VT A RECIP RRG	74,348,172	26.24%			74,348,172
3	831	DOCTORS CO GRP	22,041,741	7.78%	20,967,141	1,074,600	
4	2698	PROASSURANCE CORP GRP	11,953,085	4.22%	11,026,429	926,656	
5	31	BERKSHIRE HATHAWAY GRP	9,632,700	3.40%	7,248,610	2,384,090	
6	218	CNA INS GRP	8,905,811	3.14%	7,418,659	1,487,152	
7	184	* MEDICAL INS GRP	4,805,381	1.70%	4,805,381		
8	4509	IRONSHORE GRP	4,711,811	1.66%		4,711,811	
9	1282	NORCAL GRP	3,361,092	1.19%	1,653,070	1,708,022	
10	12	AMERICAN INTL GRP	2,987,506	1.05%	865,034	2,122,472	
11	1154	COVERYS GRP	2,868,538	1.01%	2,239,033	629,505	
12	501	ALLEGHANY GRP	2,833,626	1.00%	1,685,119	1,148,507	
13	4770	CONNECTICUT MEDICAL GRP	2,303,849	0.81%			2,303,849
14	0	PREFERRED PHYSICIANS MEDICAL	2,299,646	0.81%			2,299,646
15	1129	WHITE MOUNTAINS GRP	2,173,137	0.77%		2,173,137	
16	785	MARKEL CORP GRP	2,000,038	0.71%		2,000,038	
17	3239	ALLIED WORLD ASSUR HOLDING GF	1,955,285	0.69%	1,401,018	554,267	
18	508	NATIONAL GRP	1,725,562	0.61%	348,245		1,377,317
19	4725	ENSTAR GRP	1,585,598	0.56%		1,585,598	
20	111	LIBERTY MUT GRP	1,517,316	0.54%	1,203,084	314,232	
21	244	CINCINNATI FIN GRP	1,488,067	0.53%	1,470,794	17,273	
22	626	CHUBB LTD GRP	1,427,627	0.50%	1,090,941	336,686	
23	212	ZURICH INS GRP	1,388,900	0.49%		1,388,900	
24	783	RLI INS GRP	1,173,208	0.41%		1,173,208	
25	98	WR BERKLEY CORP GRP	1,096,390	0.39%	46,322	1,050,068	
26	0	THE MUTUAL RRG INC	1,014,914	0.36%	,		1,014,914
27	0	OPHTHALMIC MUT INS CO RRG	921,492	0.33%			921,492
28	2638	NCMIC GRP	817,248	0.29%	817,248		,
29	0	LONE STAR ALLIANCE RRG	647,668	0.23%			647,668
30	0	CARING COMMUNITIES RECIP RRG	615,887	0.22%			615,887
31	3478	HALLMARK FIN SERV GRP	550,312	0.19%		550,312	
32	0	POSITIVE PHYSICIANS INS EXCH	545,882	0.19%	545,882	,	

2016	2016			2016		2016 Surplus	
Premium	Group		2016 Insurance		2016 Admitted	Lines	2016 RRG
Rank	Code	2016 Group Name	Group Premium	Share	Premium	Premiums	Premium
33	1279	ARCH INS GRP	455,129	0.16%		455,129	
34	0	ORTHOFORUM INS CO RRG	376,707	0.13%			376,707
35	0	KINSALE INS CO	349,152	0.12%		349,152	
36	0	ALLIED PROFESSIONALS INS CO RR	323,623	0.11%			323,623
37	0	OCEANUS INS CO A RRG	311,844	0.11%			311,844
38	0	LANCET IND RRG INC	300,566	0.11%			300,566
39	0	CAPSON PHYSICIANS INS CO	248,846	0.09%	248,846		
40	3494	JAMES RIVER GRP	248,775	0.09%		248,775	
41	0	AMERICAN ASSOC OF OTHODONTIS	223,424	0.08%			223,424
42	1285	XL AMER GRP	212,330	0.07%		212,330	
43	88	THE HANOVER INS GRP	170,286	0.06%	6,930	163,356	
44	413	MAG MUT INS GRP	149,619	0.05%		149,619	
45	4698	ASPEN INS HOLDING GRP	148,663	0.05%	122,613	26,050	
46	4851	CHURCH MUT GRP	148,541	0.05%	148,541		
47	0	PEACE CHURCH RRG INC	134,277	0.05%			134,277
48	0	CONTINUING CARE RRG INC	127,499	0.04%			127,499
49	775	PHARMACISTS MUT GRP	116,849	0.04%	116,849		
50	510	NAVIGATORS GRP	81,310	0.03%	,	81,310	
51	0	SUNLAND RRG INC	79,040	0.03%			79,040
52	0	GALEN INS CO	59,682	0.02%	59,682		,
53	361	MUNICH RE GRP	55,384	0.02%	50,806	4,578	
54	176	STATE FARM GRP	52,470	0.02%	52,470	,	
55	0	FAIRWAY PHYSICIANS INS CO RRG	51,885	0.02%	- , -		51,885
56	0	CARE RRG INC	49,031	0.02%			49,031
57	0	HEALTH CARE INDUSTRY LIAB RECI	43,341	0.02%	43,341		-)
58	0	GREEN HILLS INS CO RRG	34,259	0.01%	,		34,259
59	140	NATIONWIDE CORP GRP	31,032	0.01%	31,032		0.,200
60	796	* QBE INS GRP	28,095	0.01%	0.,002	28,095	
61	866	WESTERN WORLD GRP	27,838	0.01%		27,838	
62	464	* PHYSICIANS INS A MUT GRP	26,270	0.01%		21,000	26,270
63	0	PHYSICIANS CAS RRG INC	21,930	0.01%			21,930
64	0	* ACADEMIC MEDICAL PROFESSIONA	15,194	0.01%	15,194		21,000
04	0		13,134	0.0170	15,194		

Exhibit A	\1
Page	3

2016	2016			2016		2016 Surplus	
Premium	Group		2016 Insurance	Market	2016 Admitted	Lines	2016 RRG
Rank	Code	2016 Group Name	Group Premium	Share	Premium	Premiums	Premium
65	4681	AFFILIATES RISK GRP	12,186	0.00%			12,186
66	0	IRONSHORE RRG (DC) INC	10,346	0.00%			10,346
67	0	VIRGINIA PHYSICIANS RRG INC	8,458	0.00%			8,458
68	0	WELLSPAN RRG	8,000	0.00%			8,000
69	0	URGENT CARE ASSUR CO RRG INC	4,653	0.00%			4,653
70	457	ARGONAUT GRP	4,000	0.00%		4,000	
71	84	AMERICAN FINANCIAL GRP	2,296	0.00%	324	1,972	
72	761	ALLIANZ INS GRP	1,305	0.00%	1,305		
73	158	FAIRFAX FIN GRP	1,134	0.00%		1,134	
74	0	AMERICAN EXCESS INS EXCH RRG	950	0.00%			950
75	4381	* HOUSTON INTL INS GRP	718	0.00%		718	
76	0	HEALTHCARE PROVIDERS INS EXCH	-8,783	0.00%	-8,783		

Industry Totals	283,371,985	168,647,502	29,090,590	85,633,893
		59.51%	10.27%	30.22%

* - Indicates company is new from 2015 to 2016

The following companies had premium in 2015, but not in 2016:

0 DOCTORS & SURGEONS NATL RRG INC

3416 AXIS CAPITAL GRP

0 NATIONAL GUARDIAN RRG INC

Change in Written Premiums by Insurance Group by Type of License from 2015 to 2016

Exhibit A2 Page 1

2016 Premium Rank	2016 Group Code	2016 Group Name	2016 Insurance Group Premium	Group Premium	Admitted Premium	Surplus Lines Premium	RRG Premium
1	377	MEDICAL INS OF MD GRP	102,917,559	-2.70%	-2.70%	n/a	n/a
2	0	MCIC VT A RECIP RRG	74,348,172	18.02%	n/a	n/a	18.02%
3	831	DOCTORS CO GRP	22,041,741	1.97%	5.98%	-41.37%	n/a
4	2698	PROASSURANCE CORP GRP	11,953,085	-32.38%	-36.06%	114.41%	n/a
5	31	BERKSHIRE HATHAWAY GRP	9,632,700	-8.25%	-11.17%	1.91%	n/a
6	218	CNA INS GRP	8,905,811	2.13%	3.52%	-4.28%	n/a
7	184	* MEDICAL INS GRP	4,805,381	n/a	n/a	n/a	n/a
8	4509	IRONSHORE GRP	4,711,811	33.29%	n/a	33.29%	n/a
9	1282	NORCAL GRP	3,361,092	26.95%	15.28%	40.74%	n/a
10	12	AMERICAN INTL GRP	2,987,506	-29.60%	-7.62%	-35.82%	n/a
11	1154	COVERYS GRP	2,868,538	43.18%	12.88%	3047.53%	n/a
12	501	ALLEGHANY GRP	2,833,626	28.44%	7.23%	80.97%	n/a
13	4770	CONNECTICUT MEDICAL GRP	2,303,849	1078.01%	n/a	n/a	1078.01%
14	0	PREFERRED PHYSICIANS MEDICAL	2,299,646	7.53%	n/a	n/a	7.53%
15	1129	WHITE MOUNTAINS GRP	2,173,137	-36.99%	-100.00%	-35.29%	n/a
16	785	MARKEL CORP GRP	2,000,038	-17.85%	n/a	-17.85%	n/a
17	3239	ALLIED WORLD ASSUR HOLDING GF		-31.08%	-12.80%	-54.95%	n/a
18	508	NATIONAL GRP	1,725,562	5.97%	10.64%	-100.00%	n/a
19	4725	ENSTAR GRP	1,585,598	67.26%	n/a	67.26%	n/a
20	111	LIBERTY MUT GRP	1,517,316	4.29%	1.81%	15.05%	n/a
21	244	CINCINNATI FIN GRP	1,488,067	61.78%	61.00%	173.91%	n/a
22	626	CHUBB LTD GRP	1,427,627	-32.13%	-35.02%	-20.72%	n/a
23	212	ZURICH INS GRP	1,388,900	-11.67%	n/a	-11.67%	n/a
24	783	RLI INS GRP	1,173,208	-7.48%	n/a	-7.48%	n/a
25	98	WR BERKLEY CORP GRP	1,096,390	45.38%	-6.19%	48.99%	n/a
26	0	THE MUTUAL RRG INC	1,014,914	18.86%	n/a	n/a	18.86%
27	0	OPHTHALMIC MUT INS CO RRG	921,492	-14.15%	n/a	n/a	-14.15%
28	2638	NCMIC GRP	817,248	-0.02%	-0.02%	n/a	n/a
29	0	LONE STAR ALLIANCE RRG	647,668	28.47%	n/a	n/a	28.47%
30	0	CARING COMMUNITIES RECIP RRG	615,887	19.26%	n/a	n/a	19.26%
31	3478	HALLMARK FIN SERV GRP	550,312	134.20%	n/a	134.20%	n/a
32	0	POSITIVE PHYSICIANS INS EXCH	545,882	693.38%	693.38%	n/a	n/a

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2016 Premium	2016 Group		2016 Insurance	Group	Admitted	Surplus Lines	
Rank	Code	2016 Group Name	Group Premium	Group Premium	Premium	Surplus Lines Premium	RRG Premium
33	1279	ARCH INS GRP	455,129	-34.31%	n/a	-34.31%	n/a
34	0	ORTHOFORUM INS CO RRG	376,707	0.52%	n/a	n/a	0.52%
35	0	KINSALE INS CO	349,152	-12.00%	n/a	-12.00%	n/a
36	0	ALLIED PROFESSIONALS INS CO RR	323,623	-2.26%	n/a	n/a	-2.26%
37	0	OCEANUS INS CO A RRG	311,844	13.26%	n/a	n/a	13.26%
38	0	LANCET IND RRG INC	300,566	35.71%	n/a	n/a	35.71%
39	0	CAPSON PHYSICIANS INS CO	248,846	-3.60%	-3.60%	n/a	n/a
40	3494	JAMES RIVER GRP	248,775	12.03%	n/a	12.03%	n/a
41	0	AMERICAN ASSOC OF OTHODONTIS	223,424	6.02%	n/a	n/a	6.02%
42	1285	XL AMER GRP	212,330	-65.74%	n/a	-65.74%	n/a
43	88	THE HANOVER INS GRP	170,286	4.37%	0.00%	4.56%	n/a
44	413	MAG MUT INS GRP	149,619	1041.08%	n/a	1041.08%	n/a
45	4698	ASPEN INS HOLDING GRP	148,663	-83.11%	-85.18%	-51.17%	n/a
46	4851	CHURCH MUT GRP	148,541	34.36%	34.36%	n/a	n/a
47	0	PEACE CHURCH RRG INC	134,277	-4.67%	n/a	n/a	-4.67%
48	0	CONTINUING CARE RRG INC	127,499	23.25%	n/a	n/a	23.25%
49	775	PHARMACISTS MUT GRP	116,849	217.67%	217.67%	n/a	n/a
50	510	NAVIGATORS GRP	81,310	4.97%	n/a	4.97%	n/a
51	0	SUNLAND RRG INC	79,040	17.36%	n/a	n/a	17.36%
52	0	GALEN INS CO	59,682	47.59%	47.59%	n/a	n/a
53	361	MUNICH RE GRP	55,384	-51.54%	-0.77%	-92.74%	n/a
54	176	STATE FARM GRP	52,470	2.19%	2.19%	n/a	n/a
55	0	FAIRWAY PHYSICIANS INS CO RRG	51,885	1.37%	n/a	n/a	1.37%
56	0	CARE RRG INC	49,031	-48.92%	n/a	n/a	-48.92%
57	0	HEALTH CARE INDUSTRY LIAB RECI	43,341	-5.14%	-5.14%	n/a	n/a
58	0	GREEN HILLS INS CO RRG	34,259	-36.08%	n/a	n/a	-36.08%
59	140	NATIONWIDE CORP GRP	31,032	-3.54%	-3.54%	n/a	n/a
60	796	* QBE INS GRP	28,095	n/a	n/a	n/a	n/a
61	866	WESTERN WORLD GRP	27,838	-19.35%	n/a	-19.35%	n/a
62	464	* PHYSICIANS INS A MUT GRP	26,270	n/a	n/a	n/a	n/a
63	0	PHYSICIANS CAS RRG INC	21,930	-48.77%	n/a	n/a	-48.77%
64	0	* ACADEMIC MEDICAL PROFESSIONA	15,194	n/a	n/a	n/a	n/a

Change in Written Premiums by Insurance Group by Type of License from 2015 to 2016

Exhibit A2 Page 3

2016 Premium	2016 Group		2016 Insurance Group	Group	Admitted	Surplus Lines	
Rank	Code	2016 Group Name	Premium	Premium	Premium	Premium	RRG Premium
65	4681	AFFILIATES RISK GRP	12,186	3.81%	n/a	n/a	3.81%
66	0	IRONSHORE RRG (DC) INC	10,346	1.62%	n/a	n/a	1.62%
67	0	VIRGINIA PHYSICIANS RRG INC	8,458	383.31%	n/a	n/a	383.31%
68	0	WELLSPAN RRG	8,000	100.00%	n/a	n/a	100.00%
69	0	URGENT CARE ASSUR CO RRG INC	4,653	-68.67%	n/a	n/a	-68.67%
70	457	ARGONAUT GRP	4,000	25.00%	n/a	25.00%	n/a
71	84	AMERICAN FINANCIAL GRP	2,296	-82.05%	-95.22%	-71.88%	n/a
72	761	ALLIANZ INS GRP	1,305	-96.99%	-92.42%	-100.00%	n/a
73	158	FAIRFAX FIN GRP	1,134	n/a	n/a	n/a	n/a
74	0	AMERICAN EXCESS INS EXCH RRG	950	0.00%	n/a	n/a	0.00%
75	4381	* HOUSTON INTL INS GRP	718	n/a	n/a	n/a	n/a
76	0	HEALTHCARE PROVIDERS INS EXC	ł -8,783	-100.30%	-100.30%	n/a	n/a

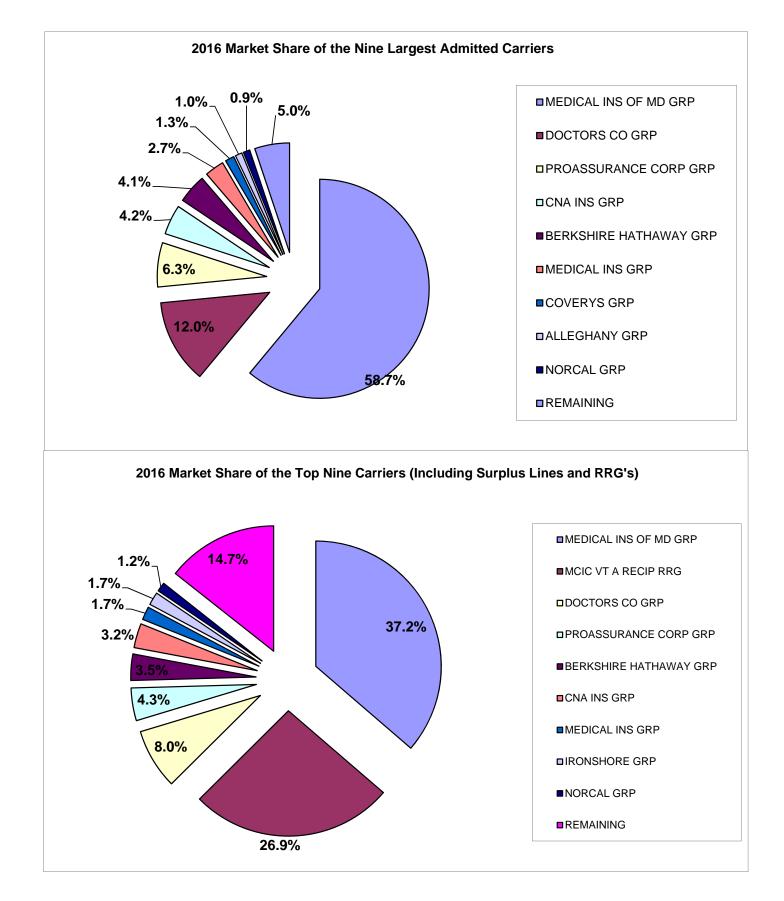
Industry Totals 283	3,371,985 3.59	9% -2.09%	-6.17%	21.83%
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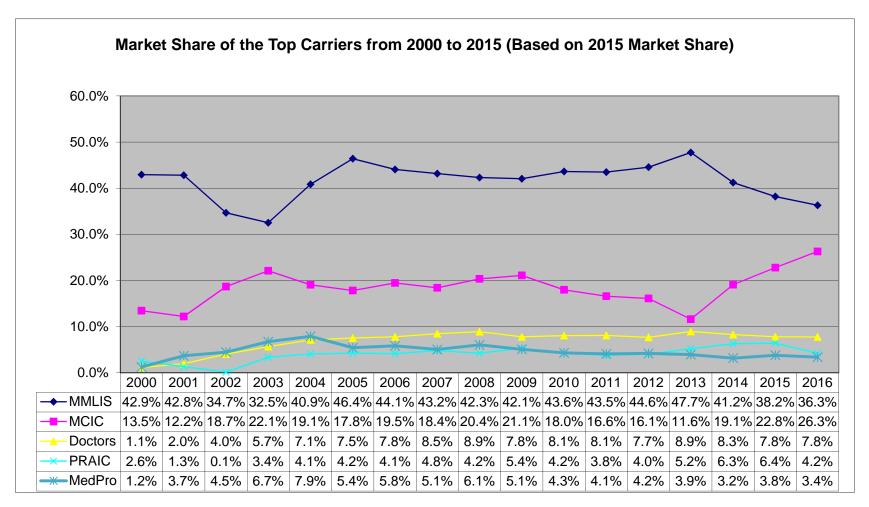
* - Indicates company is new from 2015 to 2016

The following companies had premium in 2015, but not in 2016:

- 0 DOCTORS & SURGEONS NATL RRG INC
- 3416 AXIS CAPITAL GRP
 - 0 NATIONAL GUARDIAN RRG INC

Exhibit A3





The four carriers listed above are the four of the five largest carriers based on 2016 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 (member of the Berkshore/Hathaway Group) PRAIC - ProAssurance Group

Exhibit A4 Page 2

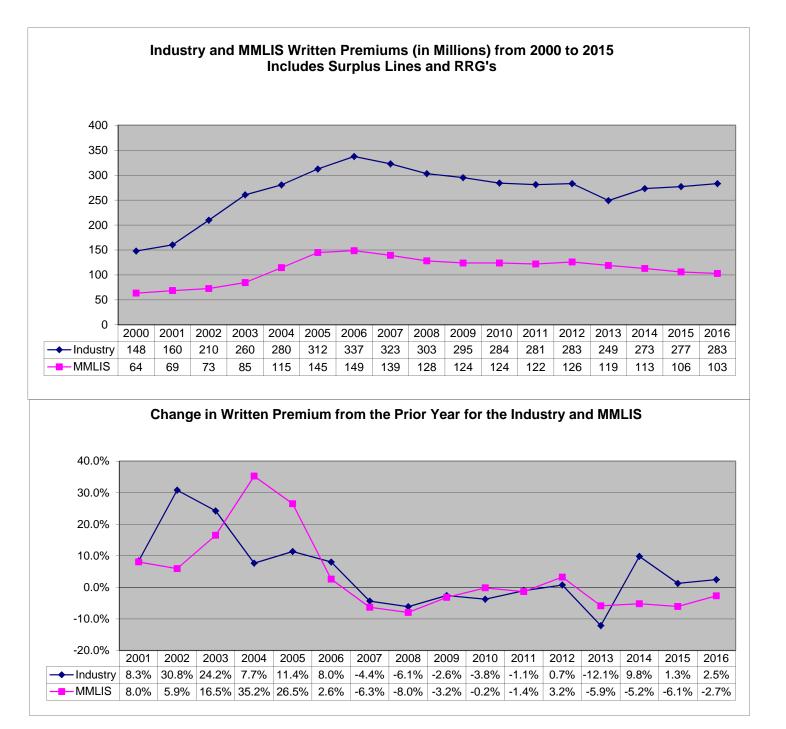
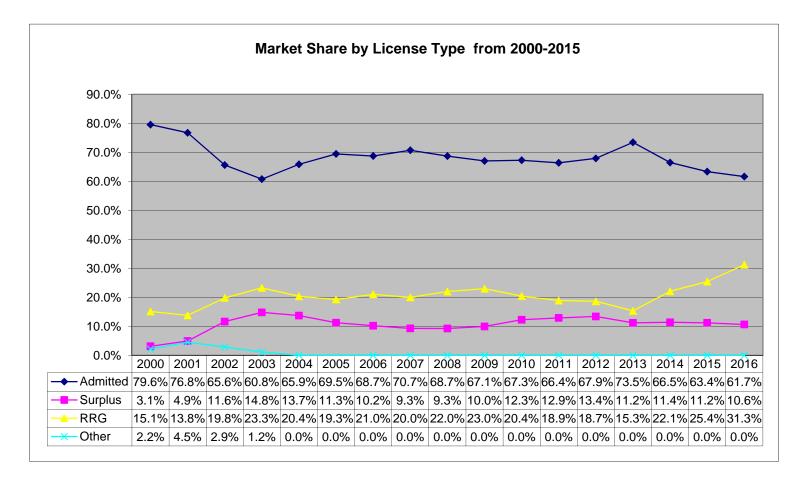
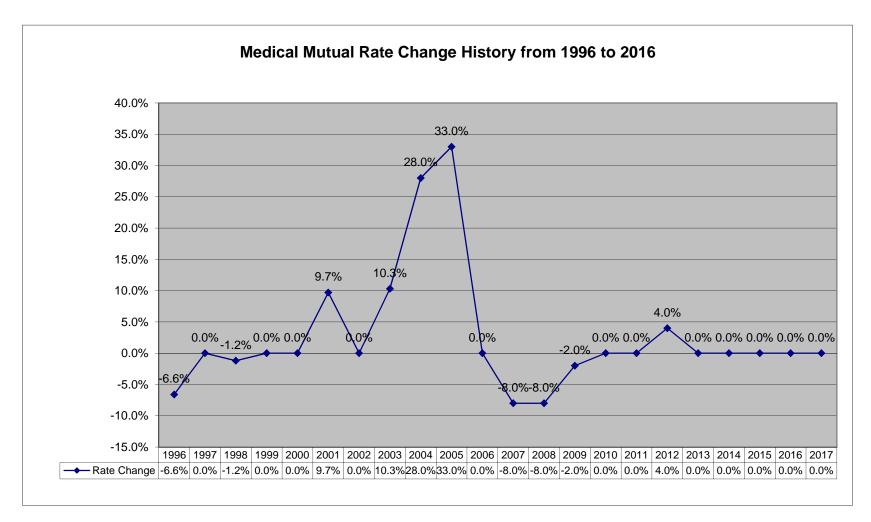


Exhibit A4 Page 3



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
NORCAL	NORCAL Mutual Insurance Company	All
MagMut	MAG Mutual Insurance Company	B, C & D
Proselect	ProSelect Insurance Company	B, C, D & E
FAIRCO	Fair American Insurance and Reinsurance Company	D
Aspen	Aspen Insurance Company	B, C
Capson	Capson Insurance Company	B, C, D & E
MMICNC	Medical Mutual Insurance Company of North Carolina	B, C, D, E, F
PPIE	Positive Physicians Insurance Exchange	B, C, D, E, F
AWAC	Allied World Specialty Insurance Company	D & F
AIG	National Union Fire Insurance Company of Pittsburgh Granite State Insurance Company	D, E & G F
CNA	American Casualty Co of Reading, PA Continental Insurance Company	E & F G
ACEUSA	ACE American Insurance Company	E & F

Notes for Rate Comparison Charts (Exhibits B through G)

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

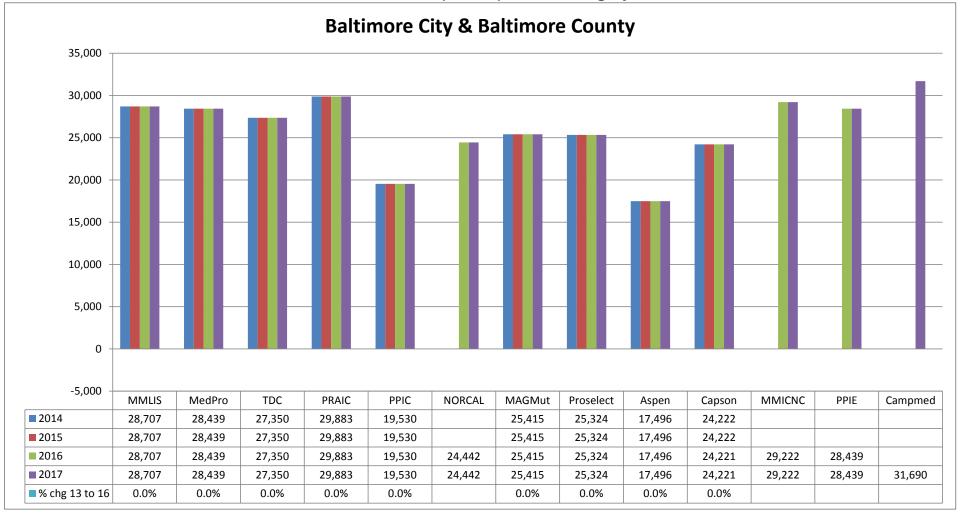
Name on Charts		Eyhihita
LibertyIU	Full Company Name Liberty Insurance Underwriters	Exhibits E, F & G
Campmed	Campmed Casualty and Indemnity Company	B, D & G
Fortress	Fortress Insurance Company	G
PSIC	Professional Solutions Insurance Company	G
Colony	Colony Insurance Company	D, E & G

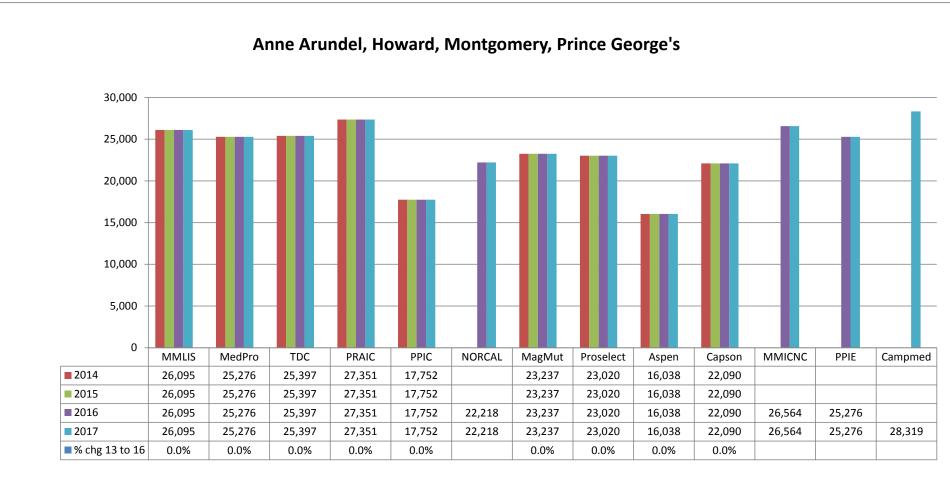
(1) - Member of the Medical Mutual Liability Insurance Society Group

Notes to Charts

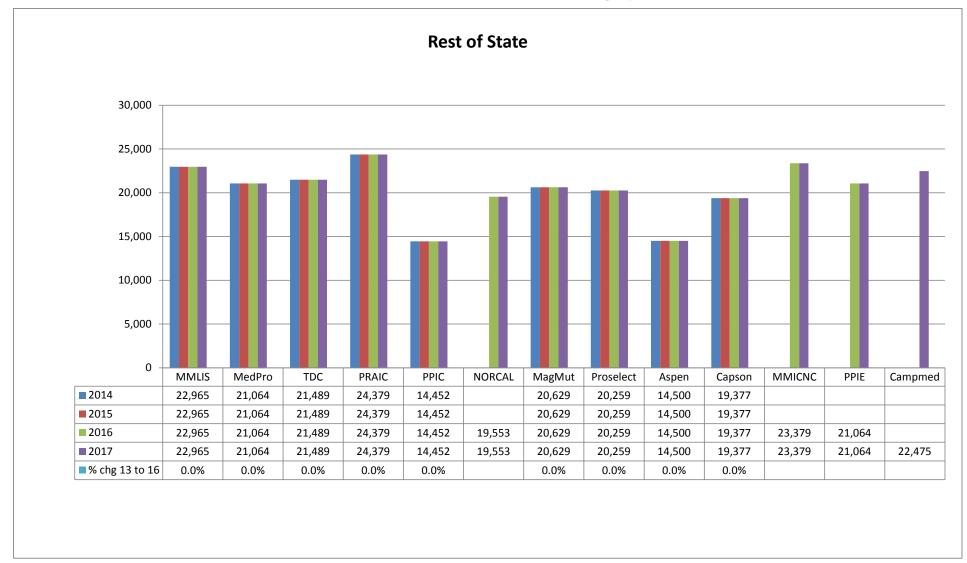
1) Company information not shown if it had no rates for 2017.

2) Percentage change only shown if company had rates for the entire period 2014 to 2017.

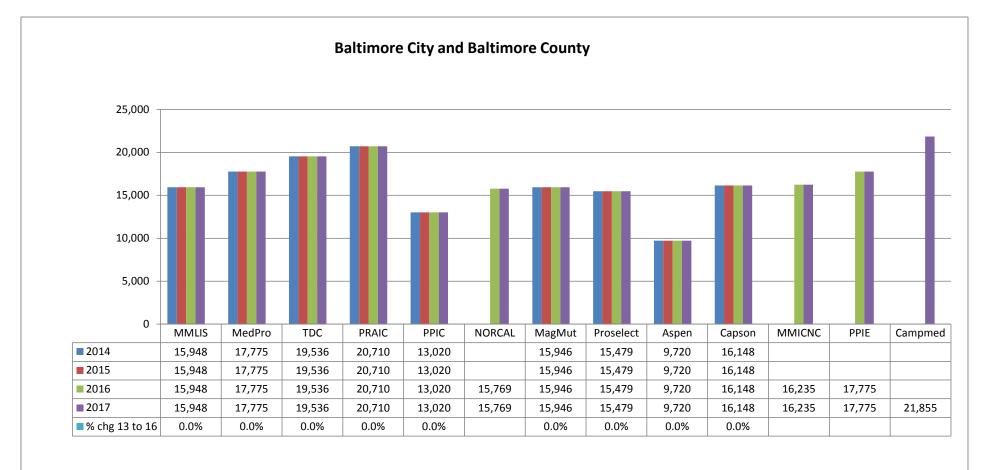




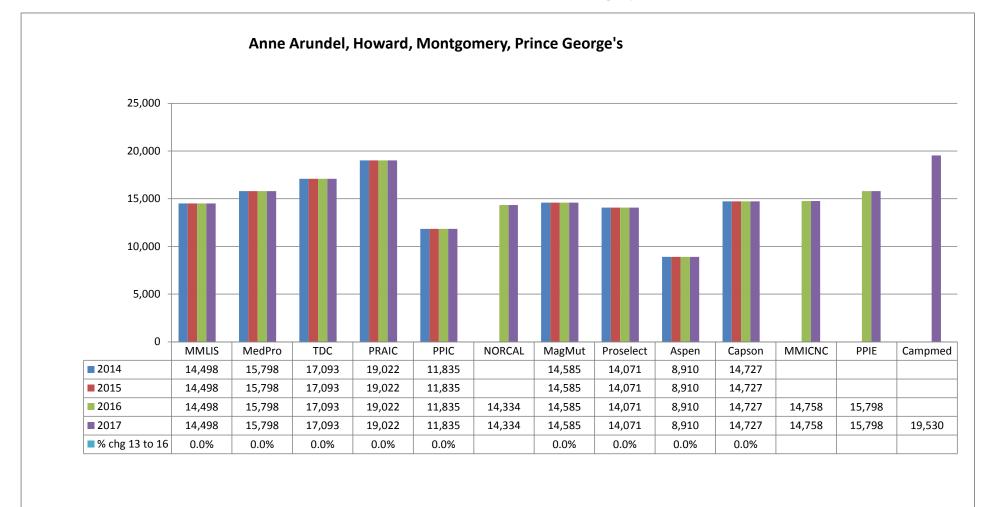
Fam/Gen Prac (No OB) - Minor Surgery



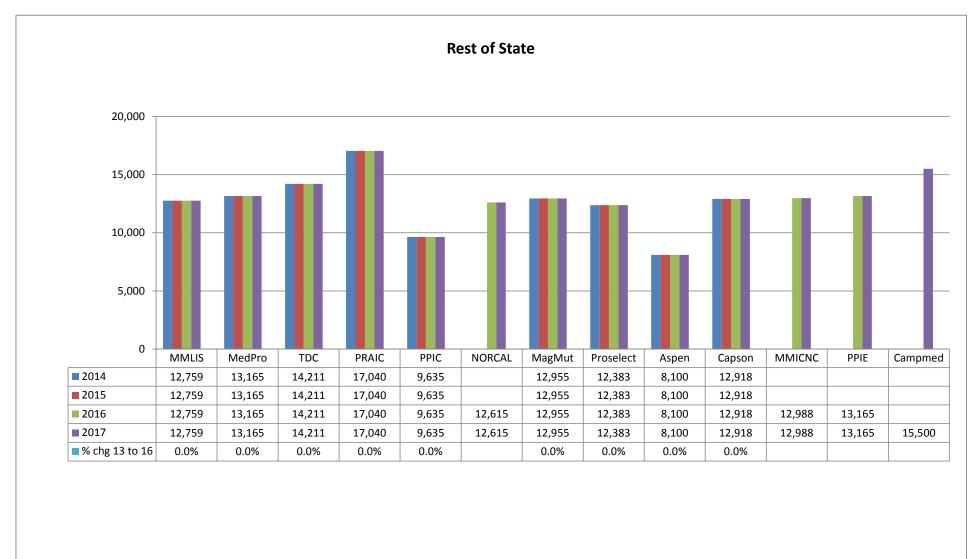
Fam/Gen Prac (No OB) - No Surgery



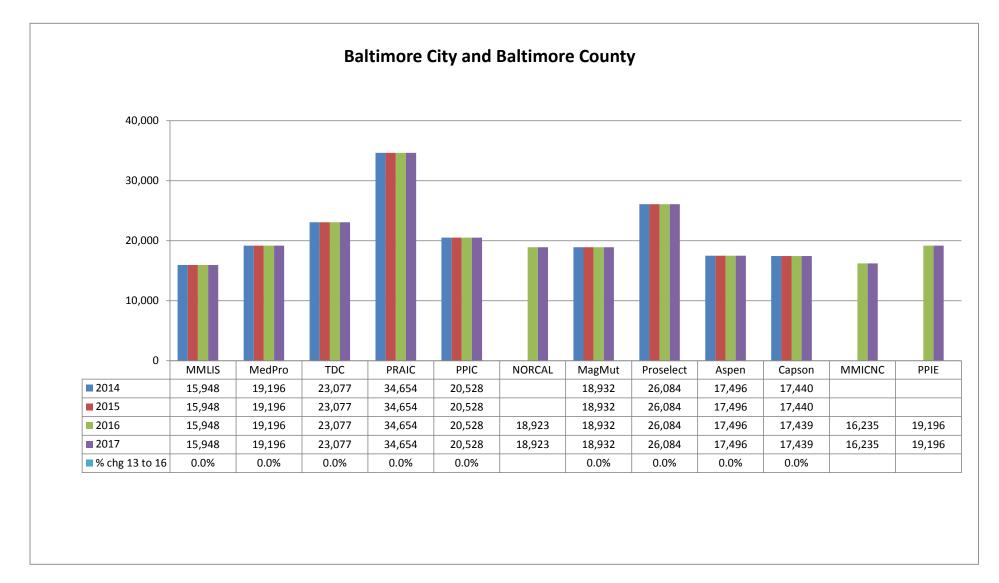
Fam/Gen Prac (No OB) - No Surgery



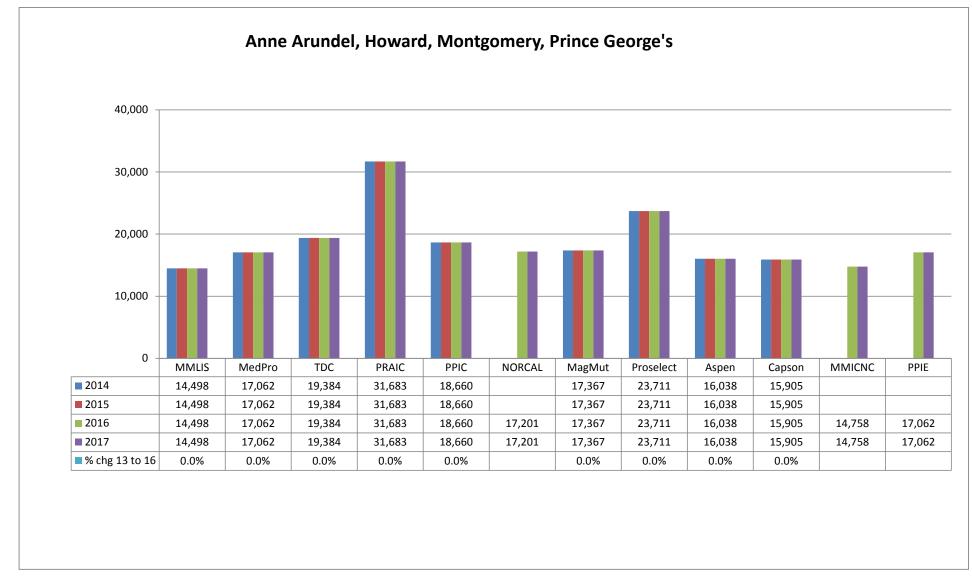
Fam/Gen Prac (No OB) - No Surgery



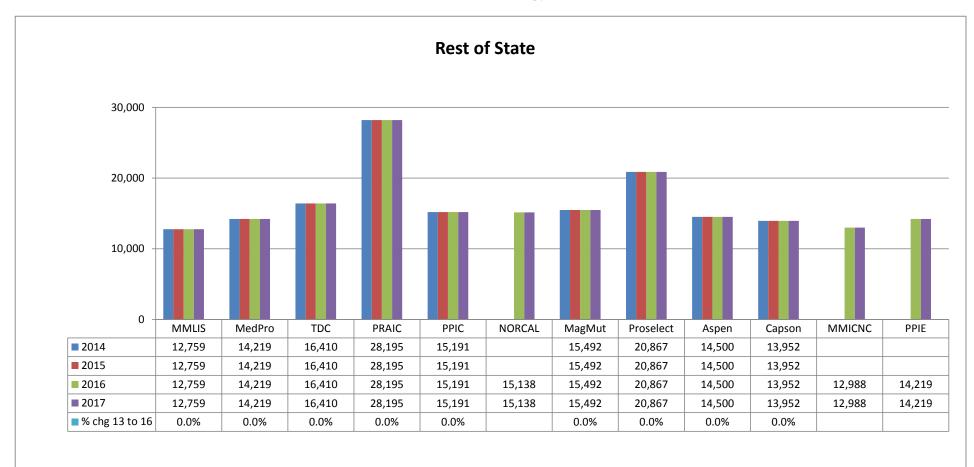
Anesthesiology



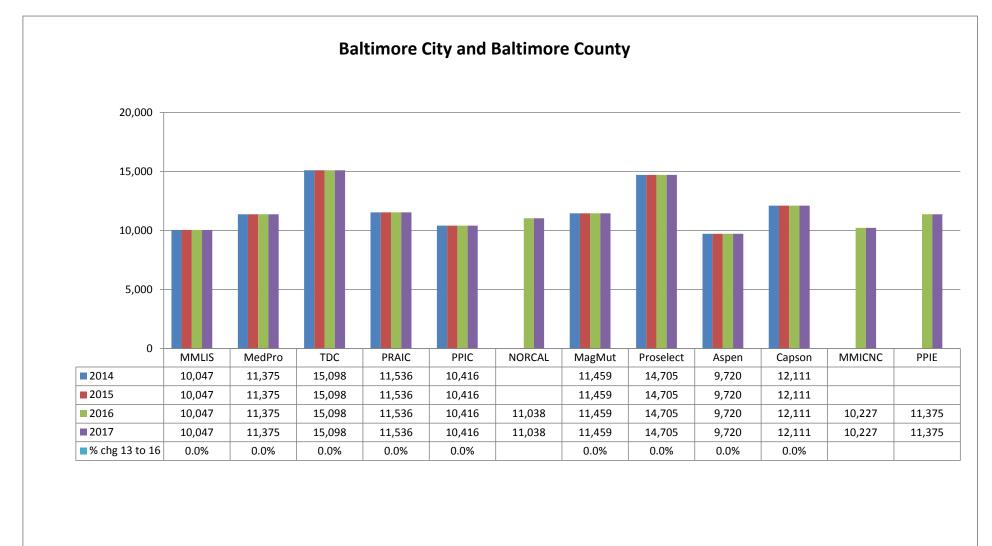
Anesthesiology



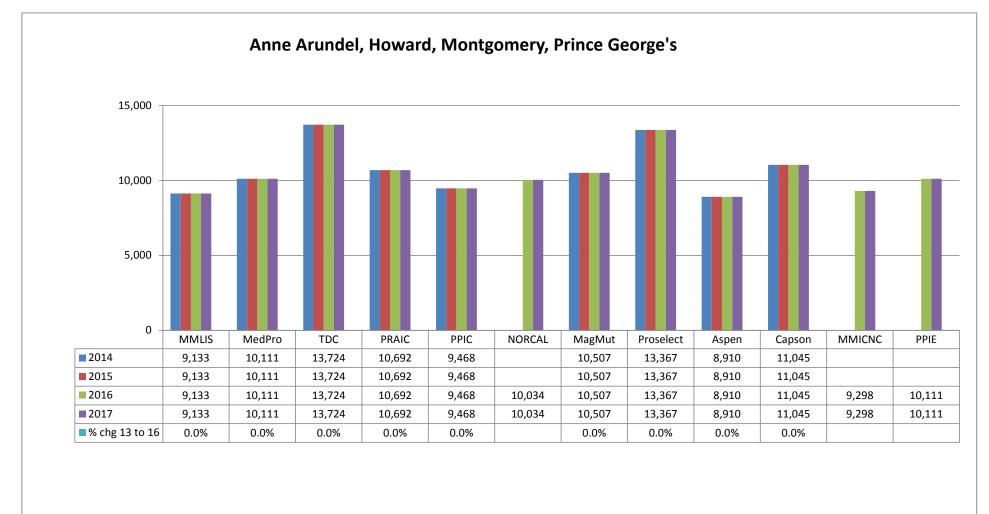
Anesthesiology

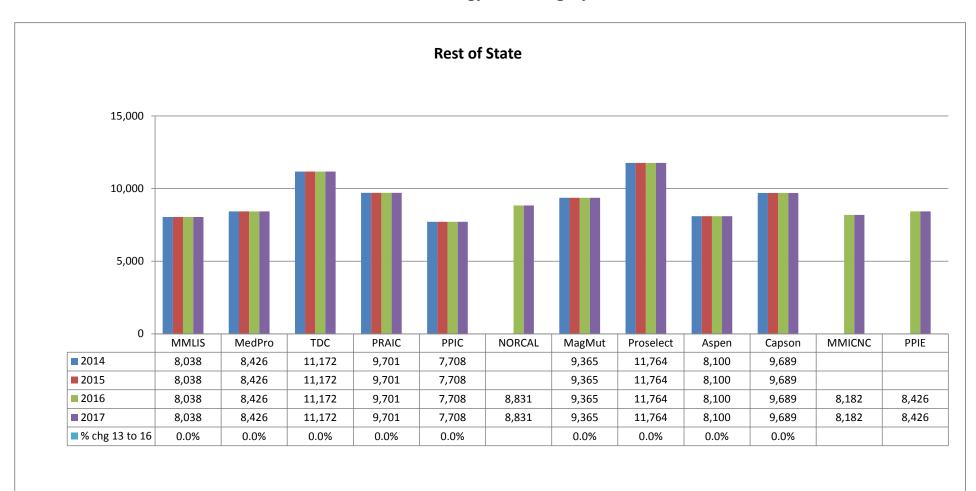


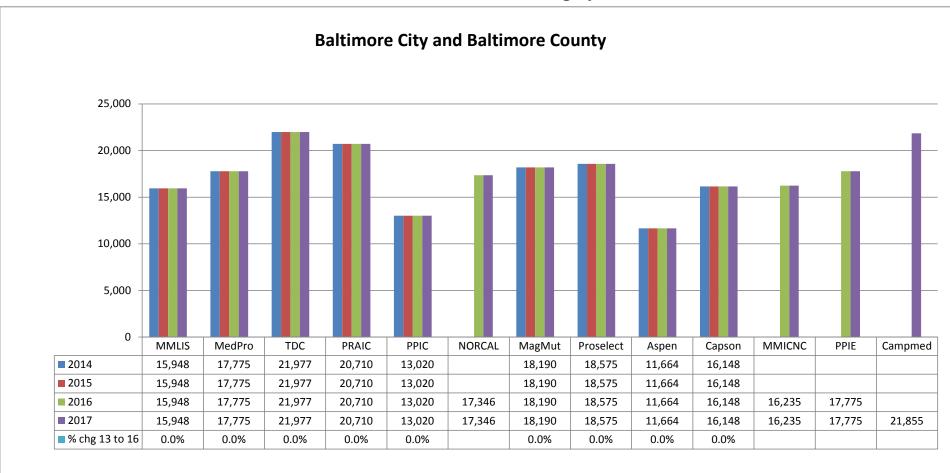
Dermatology · No Surgery

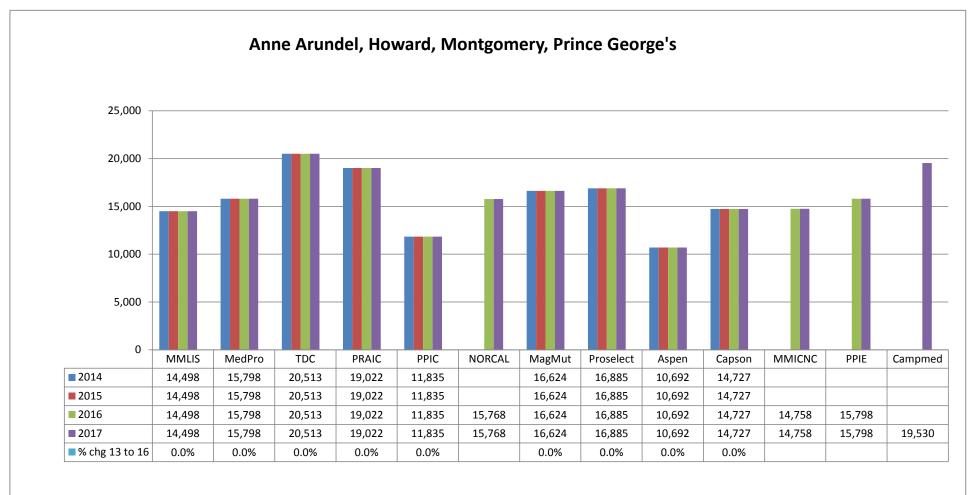


Dermatology · No Surgery

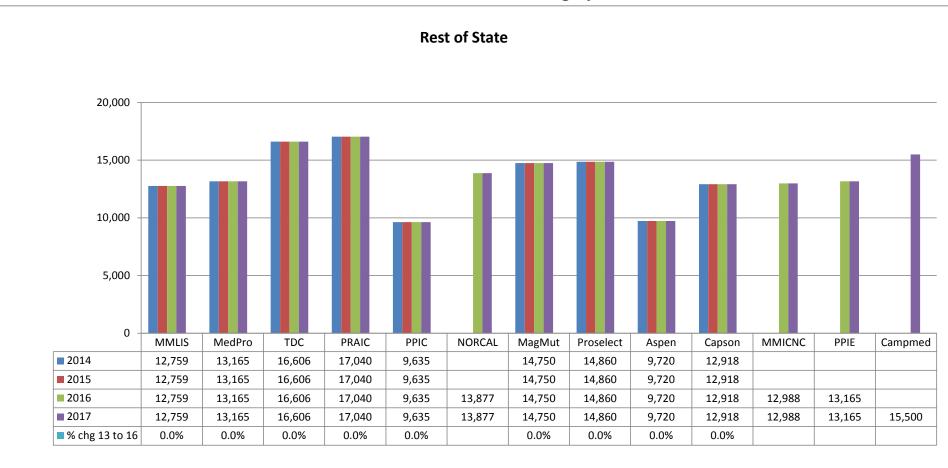




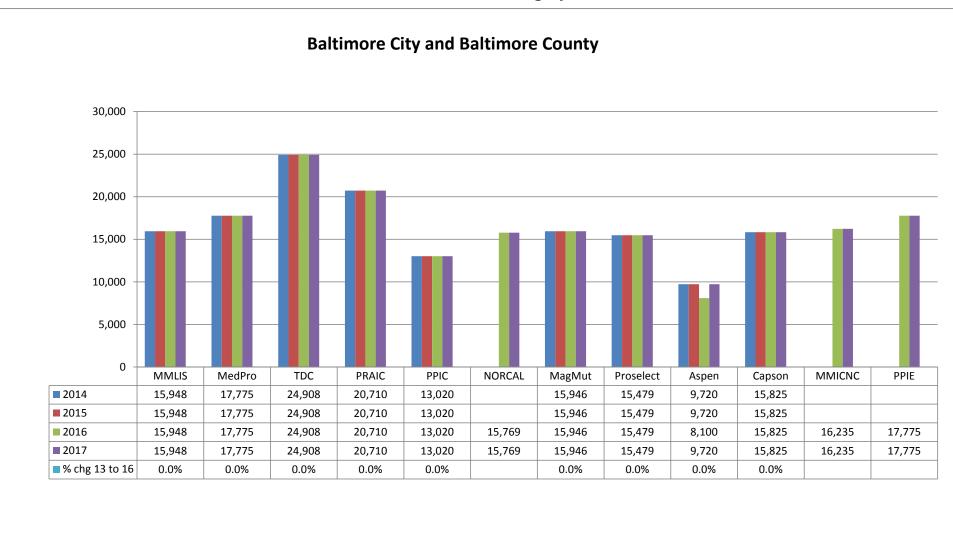




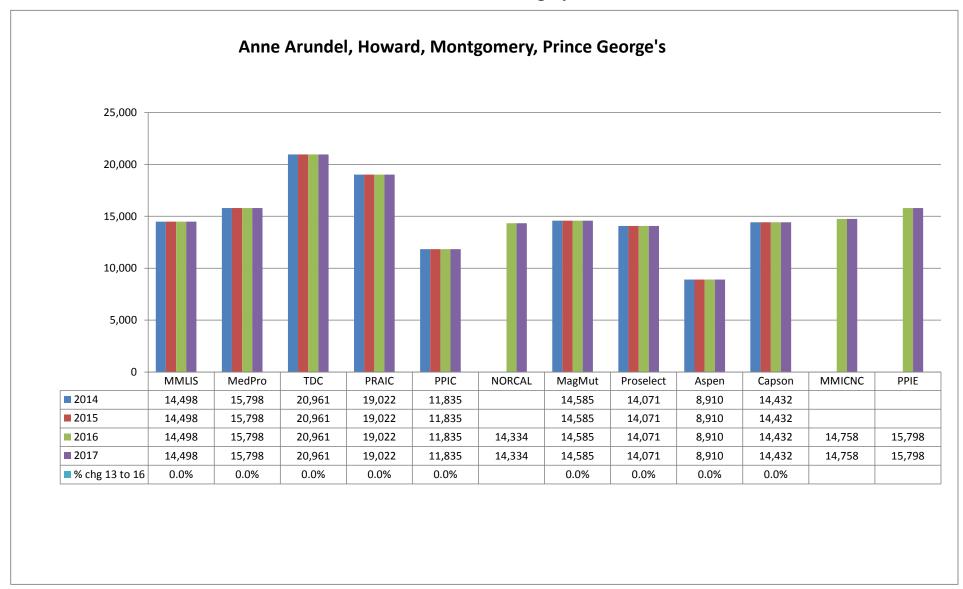
Internal Medicine - No Surgery

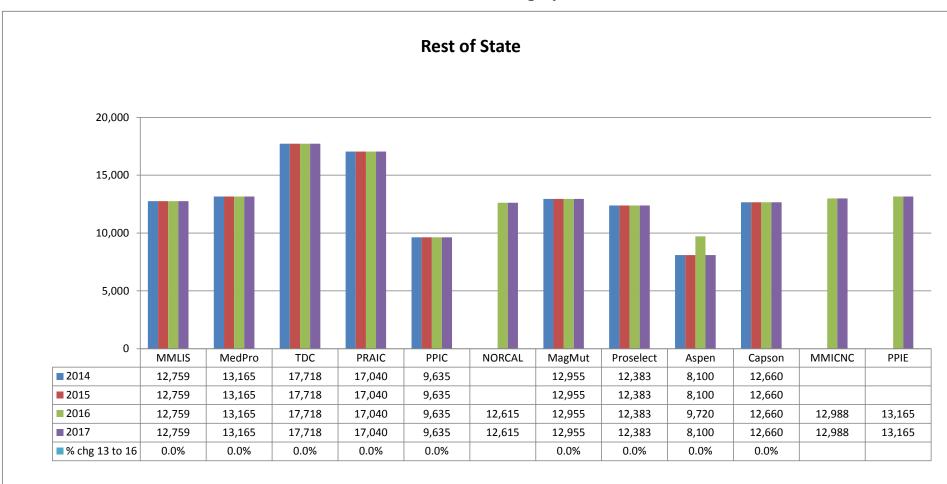


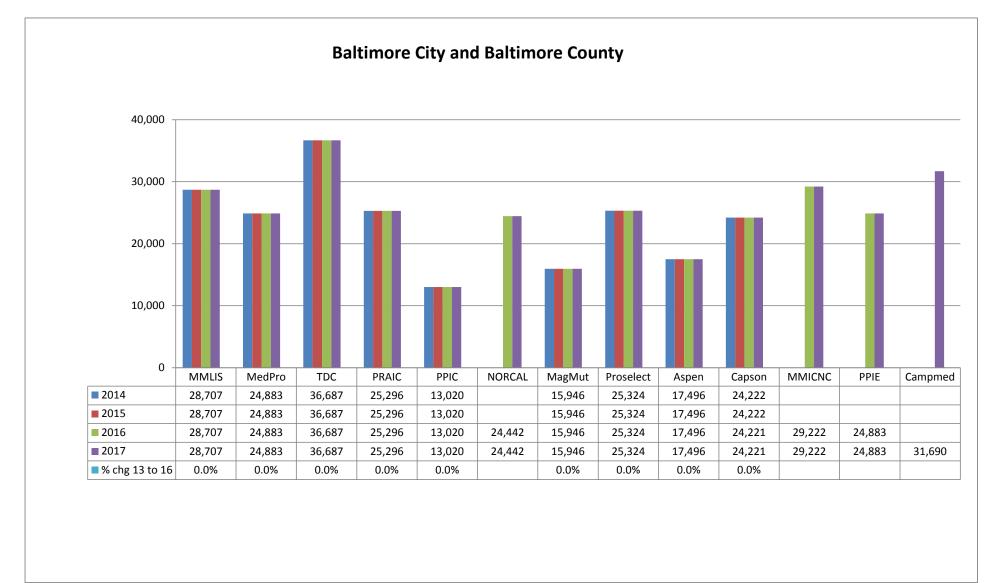
Pediatrics · No Surgery



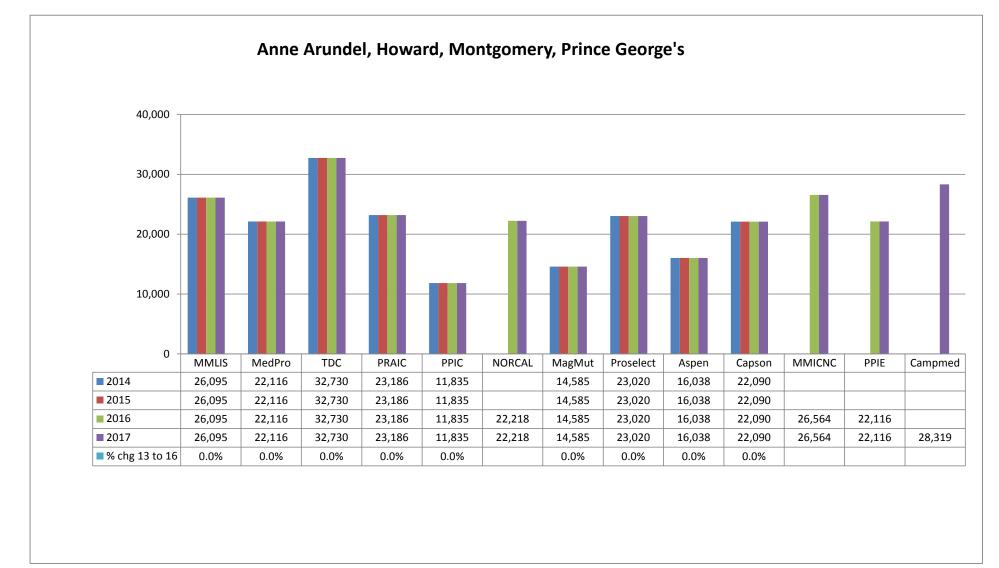
Pediatrics · No Surgery

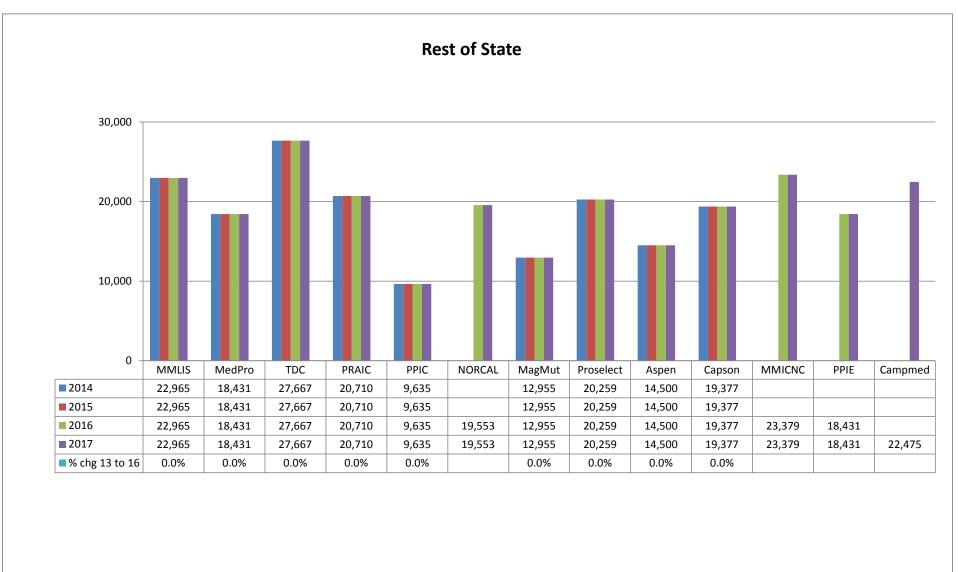




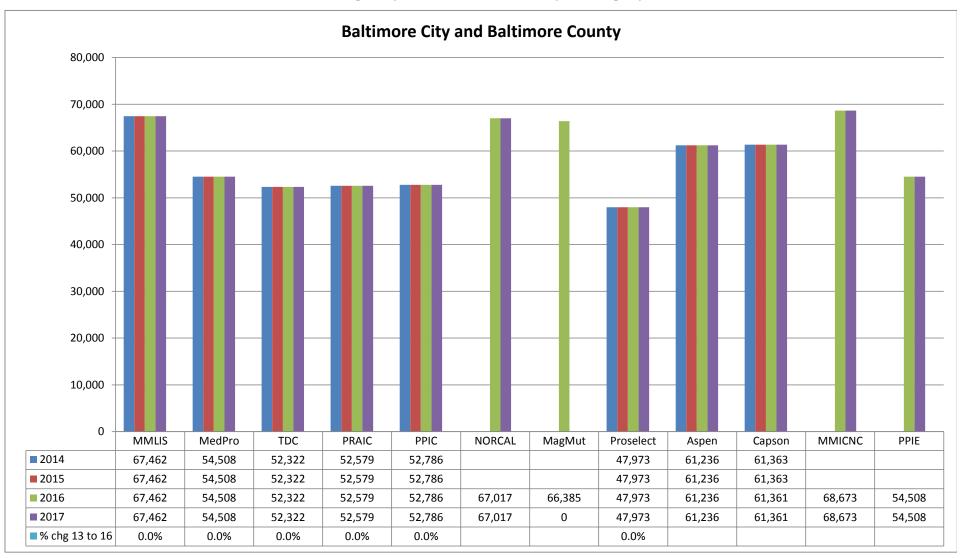


Radiology (Diagnostic) - No Surgery

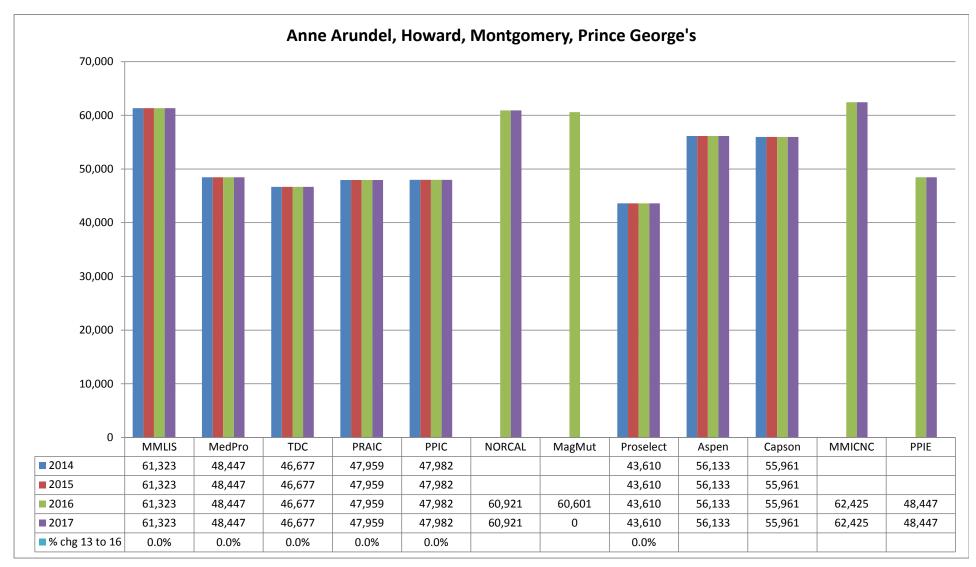




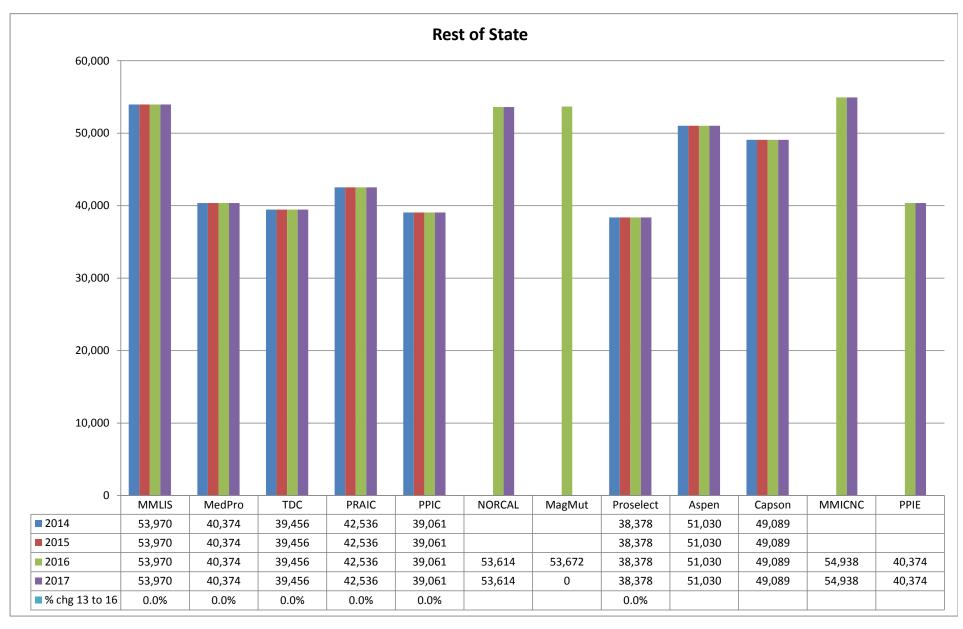
Emergency Medicine - Inc. Major Surgery



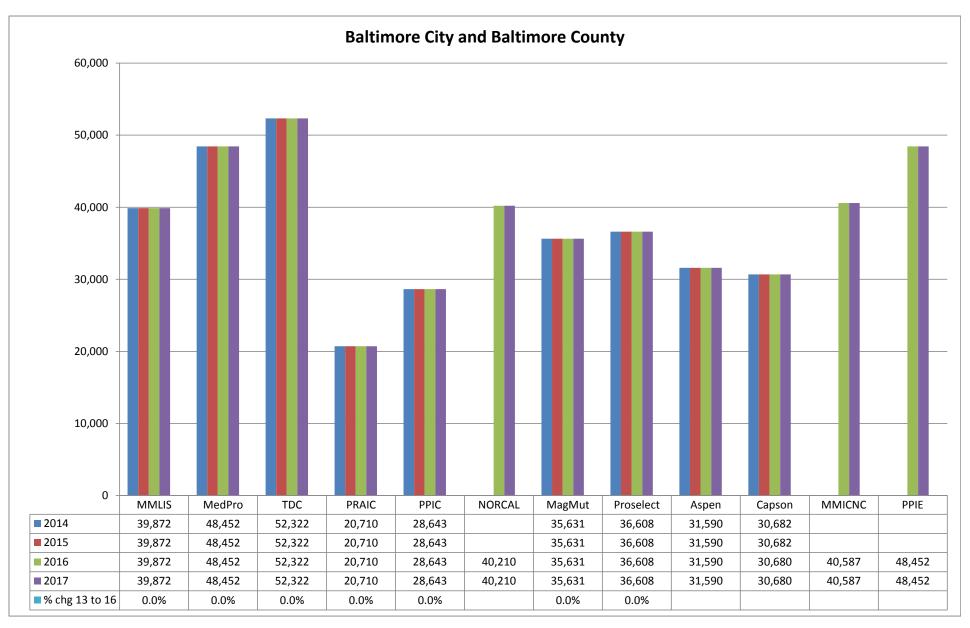
Emergency Medicine - Inc. Major Surgery



Emergency Medicine - Inc. Major Surgery



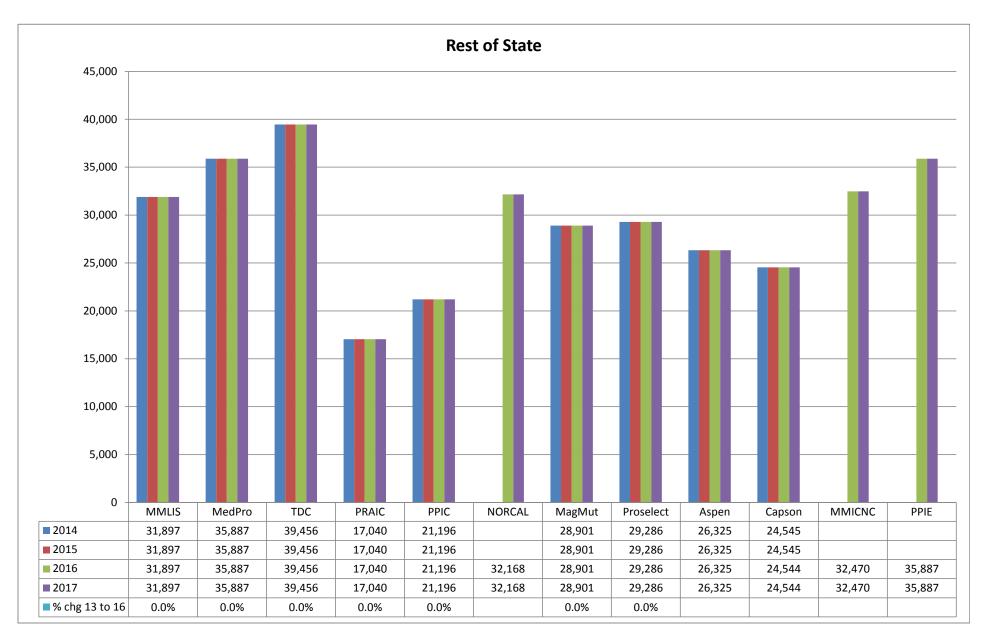
Emergency Medicine (No Major Surgery)



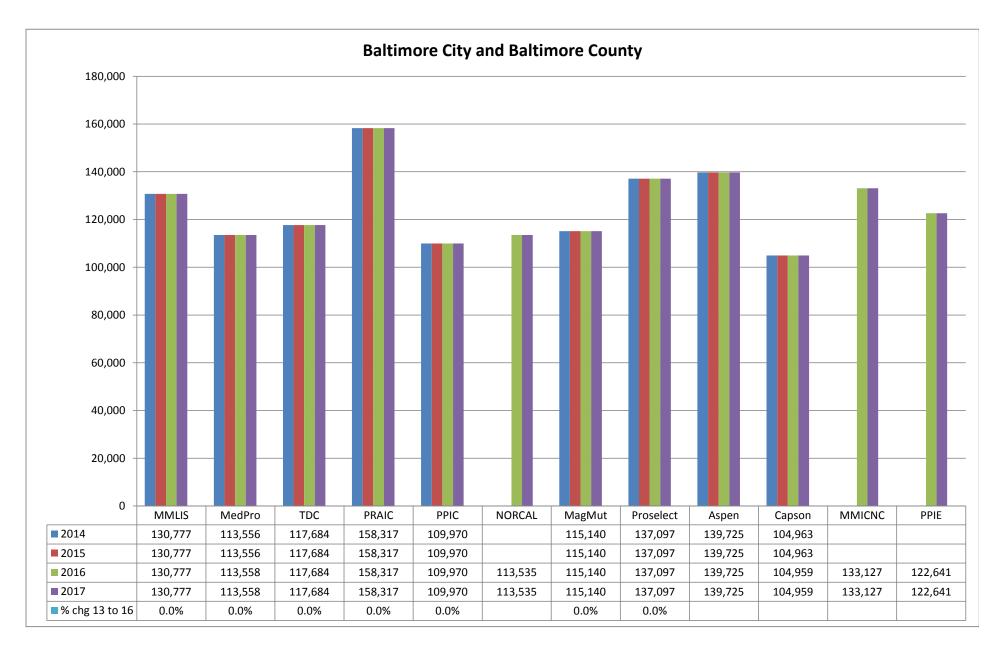
Emergency Medicine (No Major Surgery)



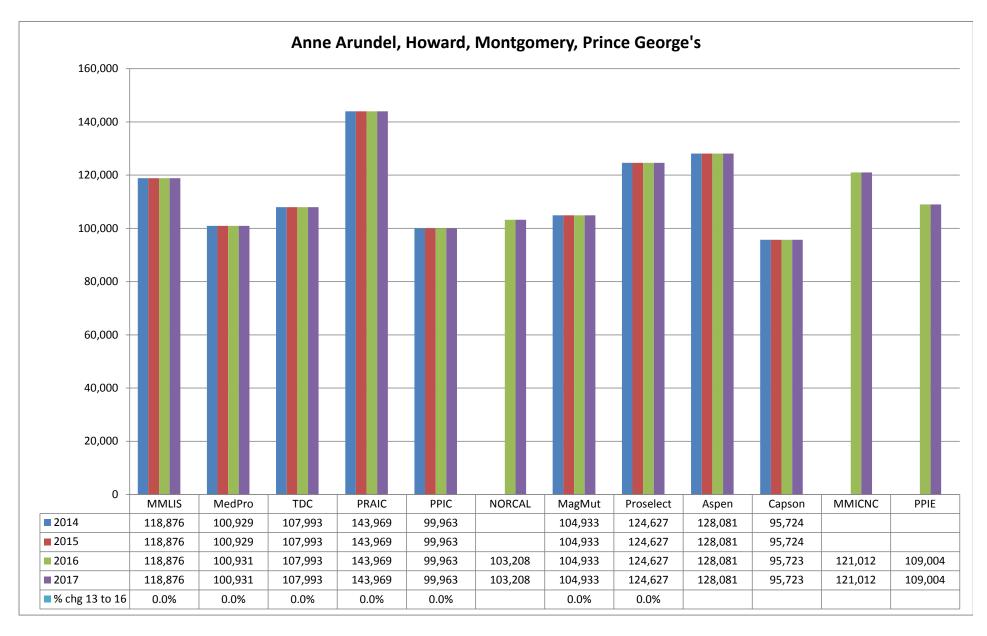
Emergency Medicine (No Major Surgery)



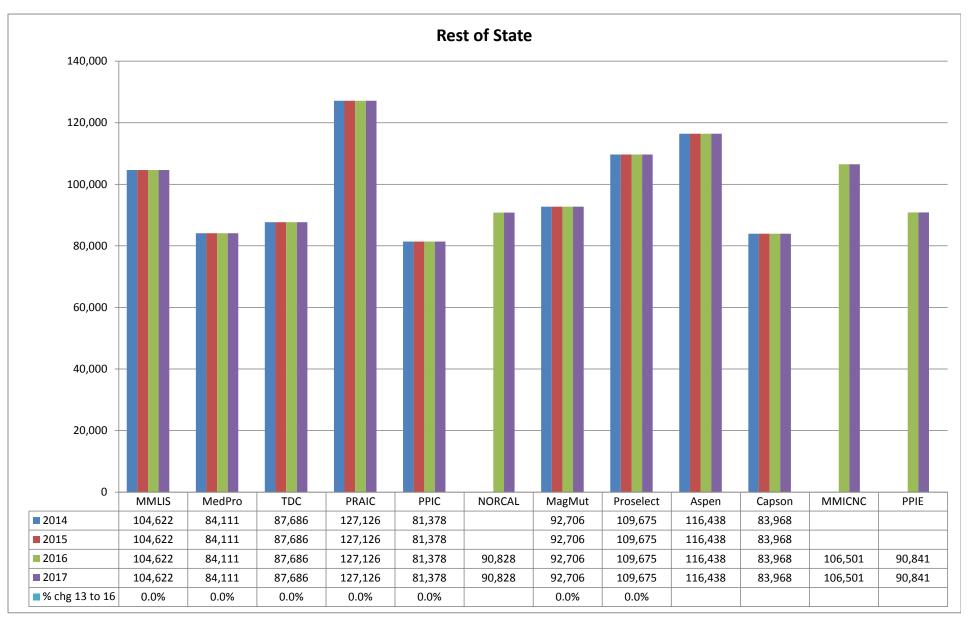
Obstetrics/Gynecology - Surgery



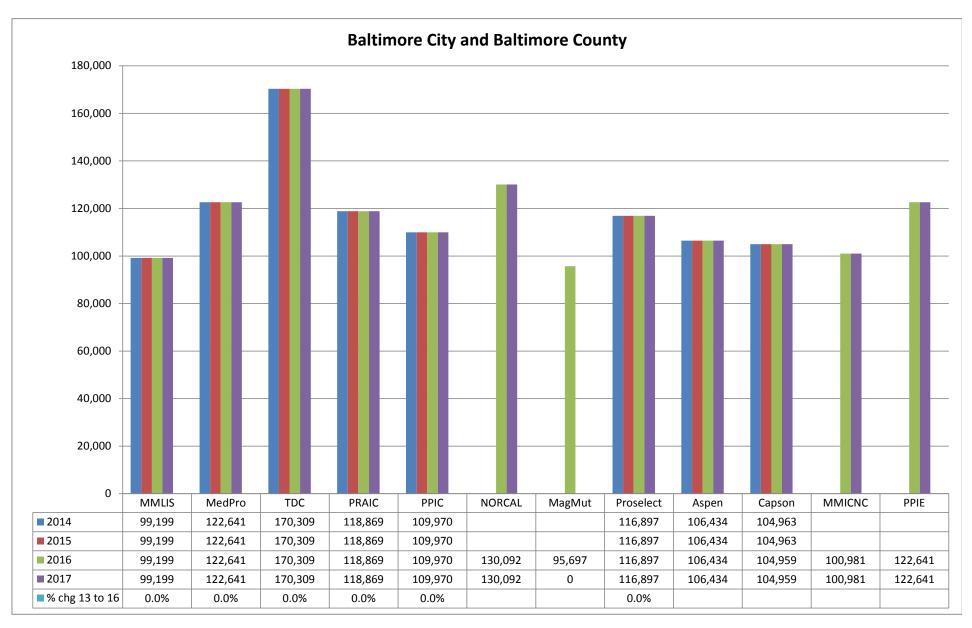
Obstetrics/Gynecology - Surgery



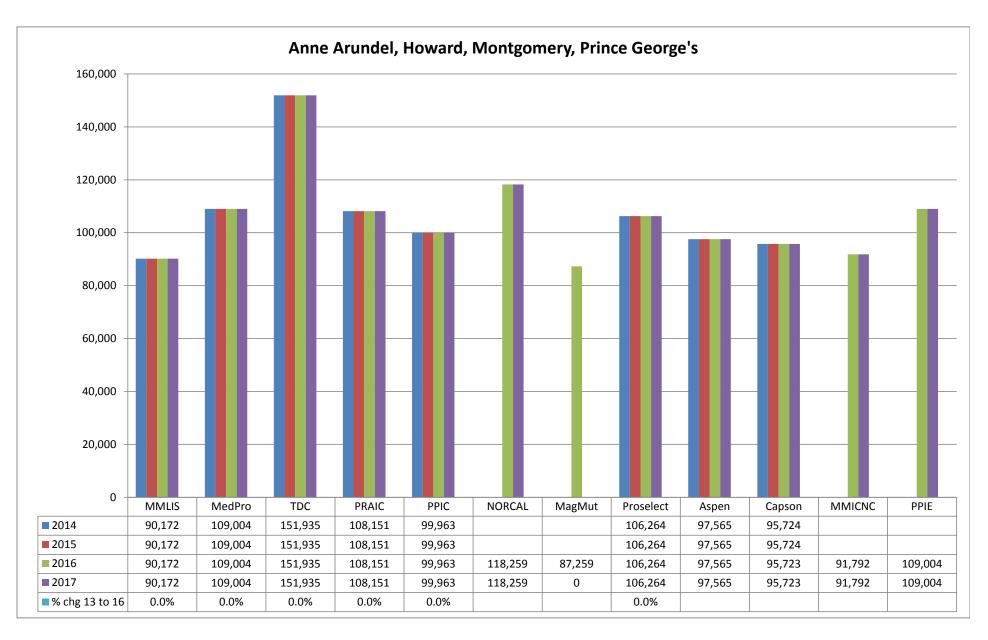
Obstetrics/Gynecology - Surgery



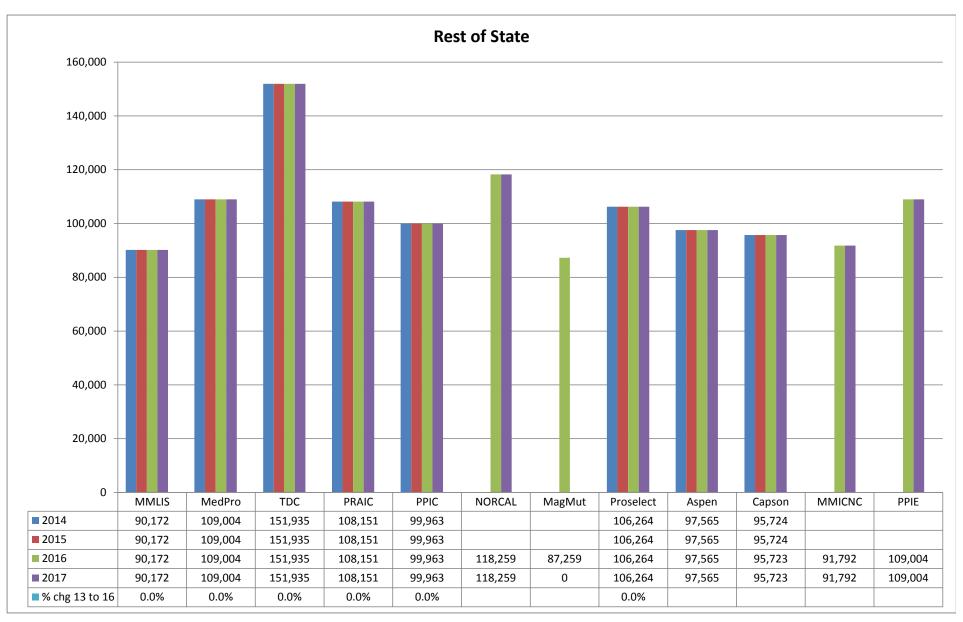
Neurology (including child) - Surgery



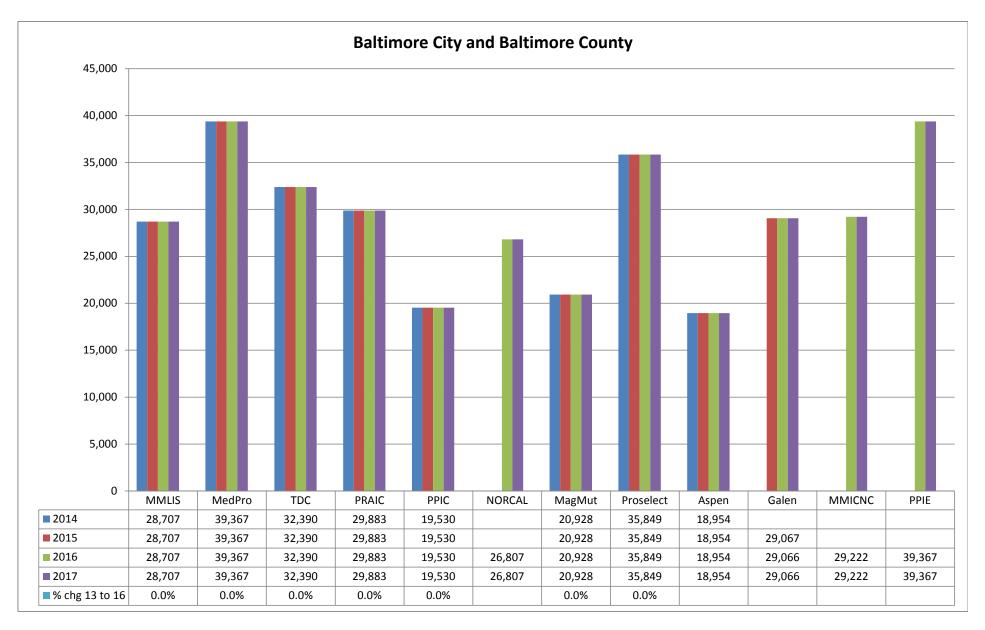
Neurology (including child) - Surgery



Neurology (including child) - Surgery



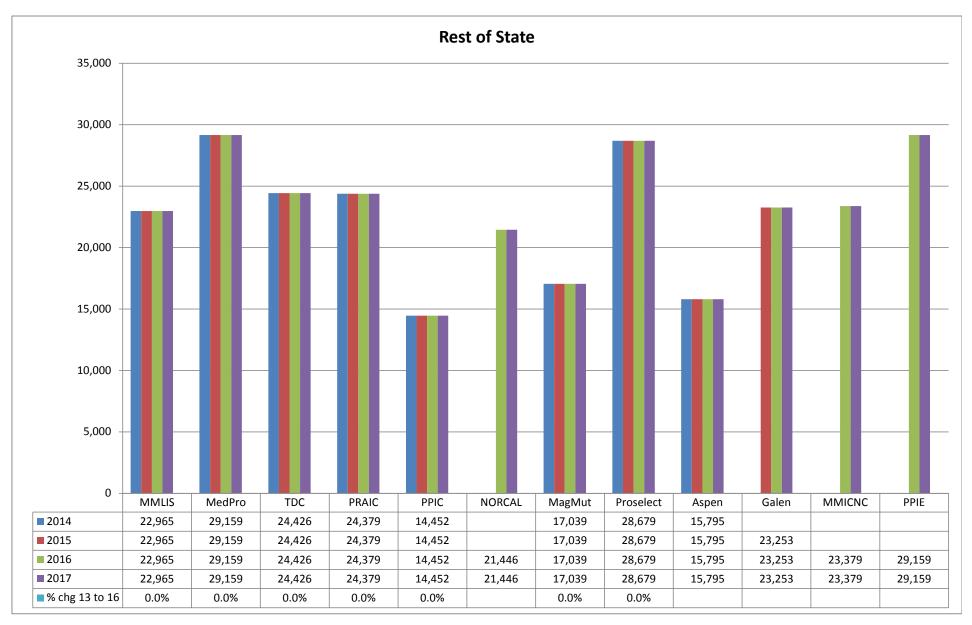
Neurology (including child) - Minor Surgery



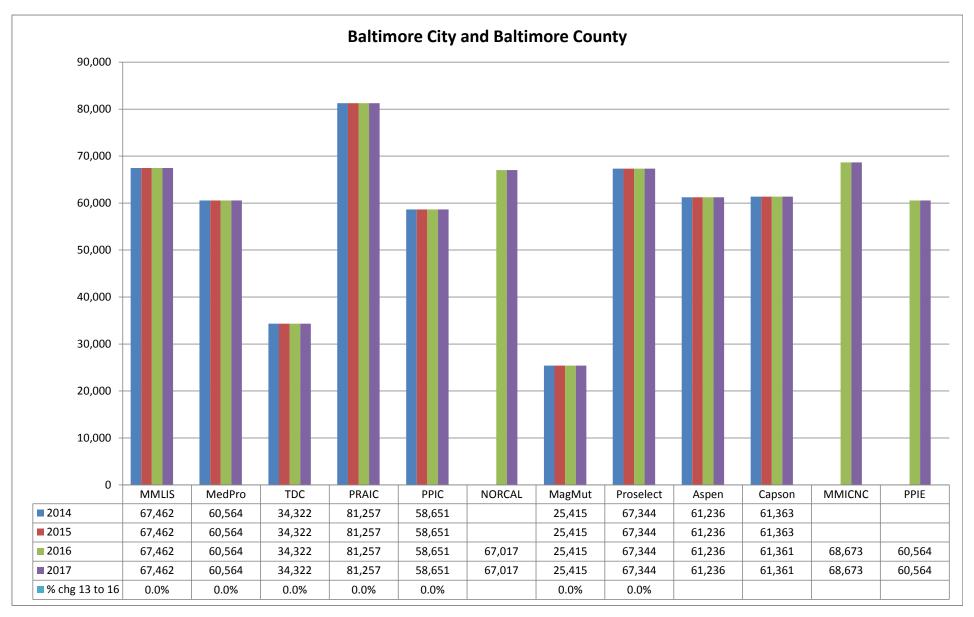
Neurology (including child) - Minor Surgery



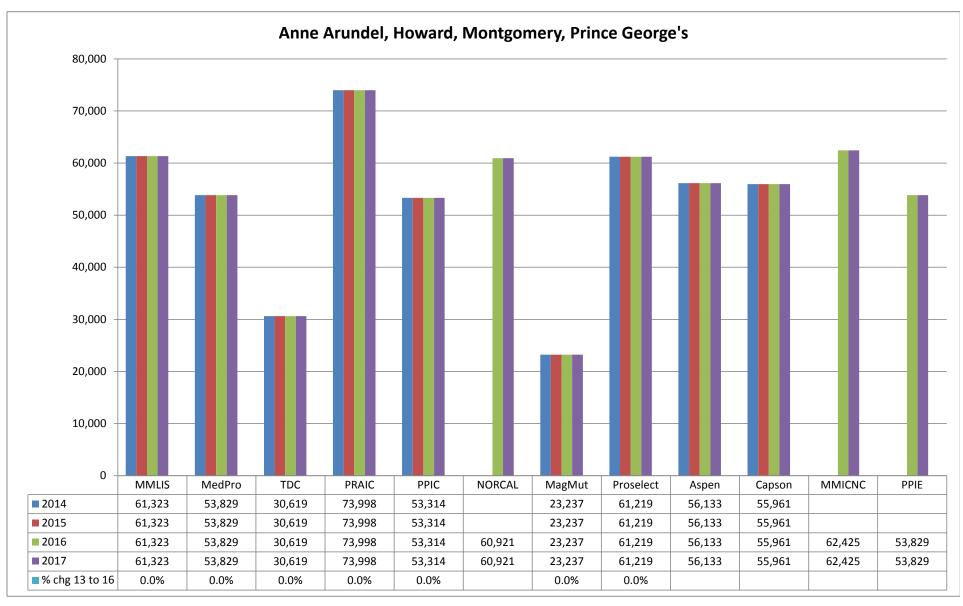
Neurology (including child) - Minor Surgery



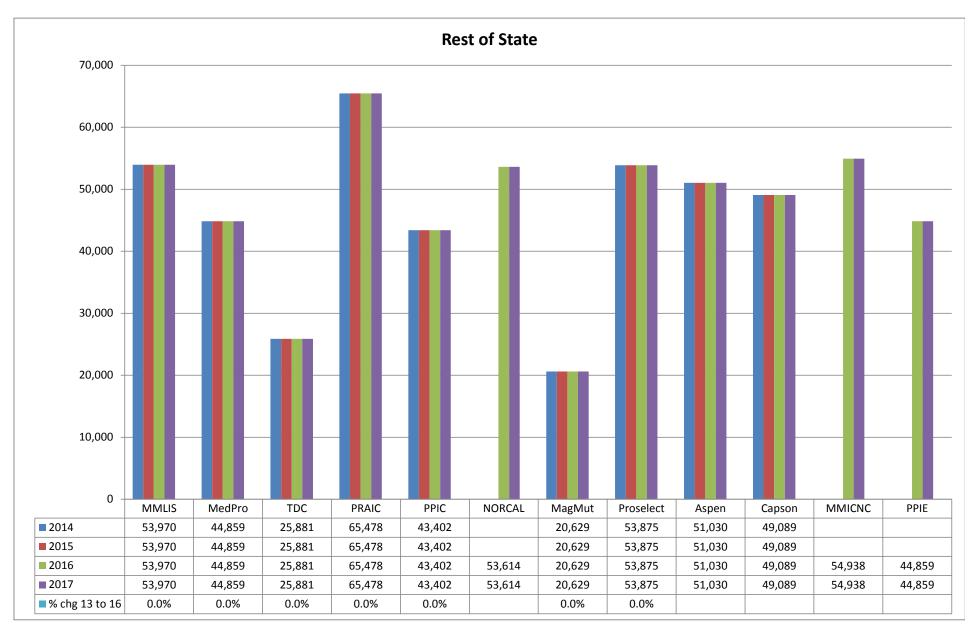
Cardiovascular Disease - Surgery



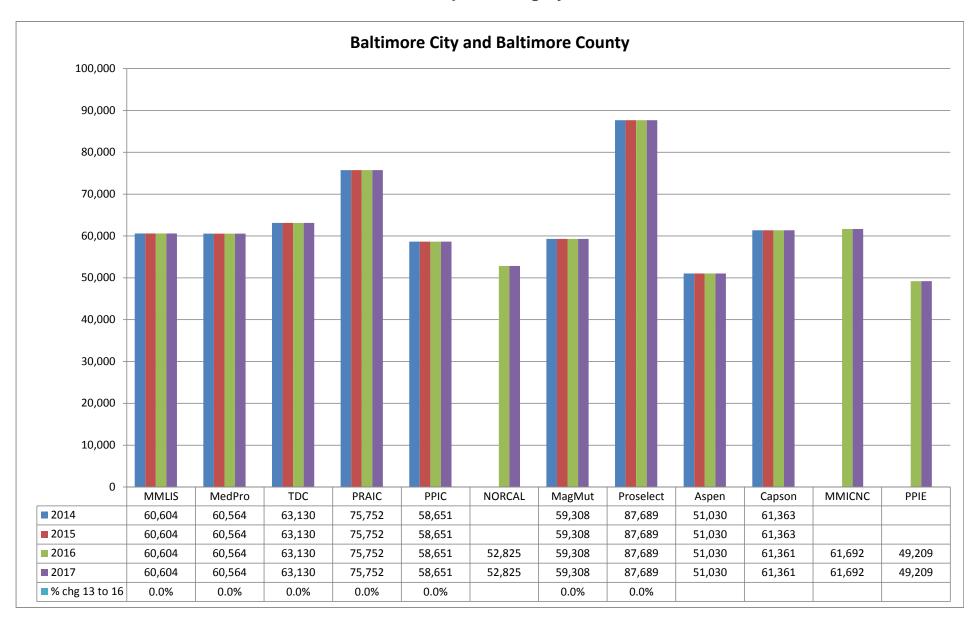
Cardiovascular Disease - Surgery

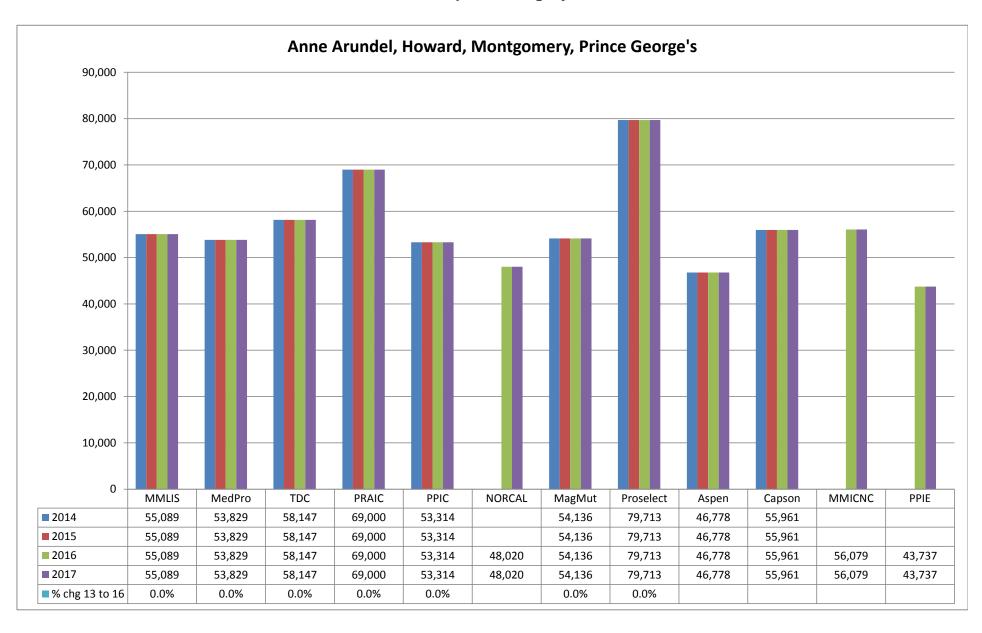


Cardiovascular Disease - Surgery

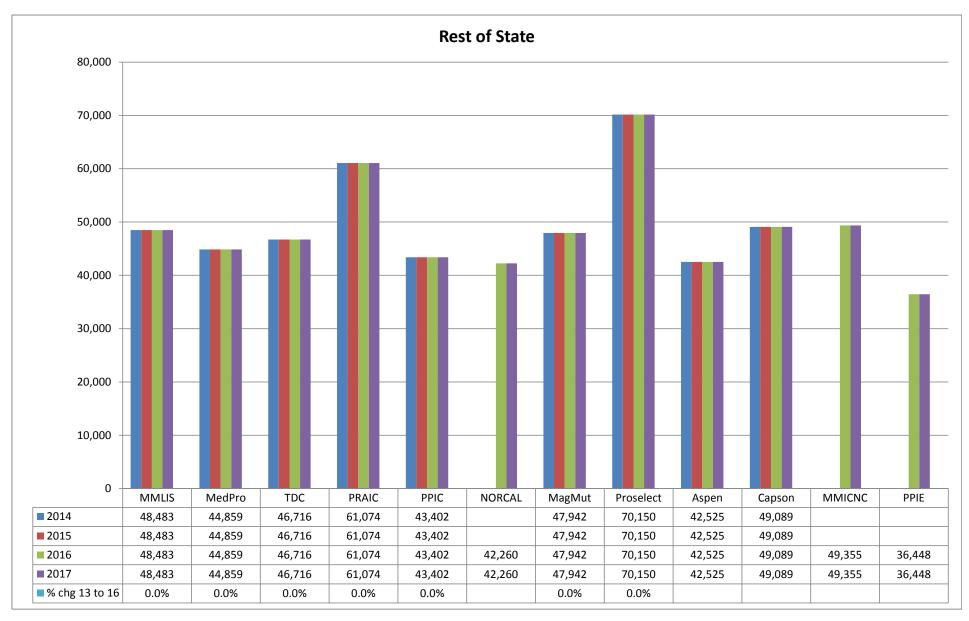


Orthopedic Surgery

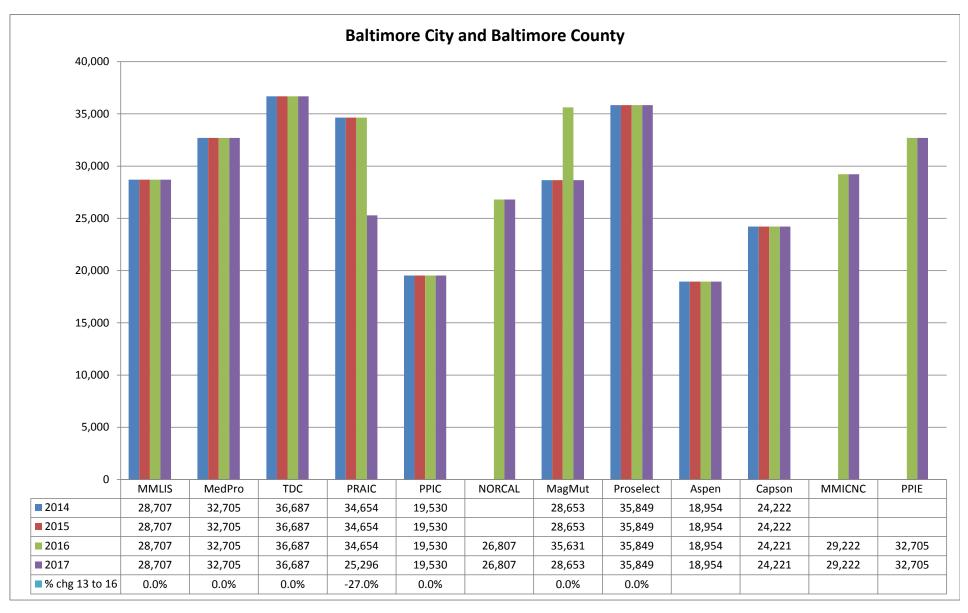




Orthopedic Surgery



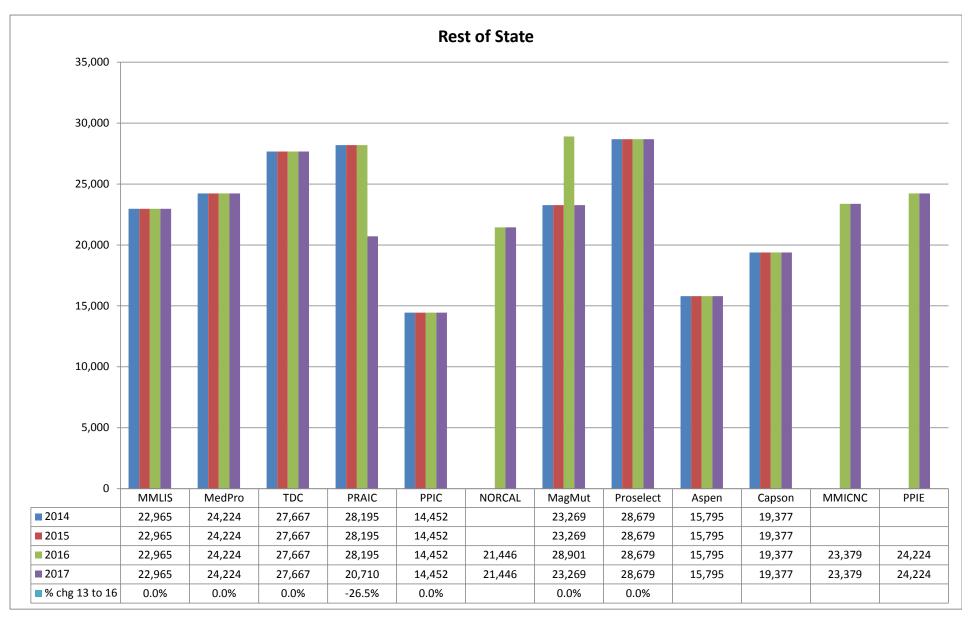
Radiology (incl dye) - Minor Surgery

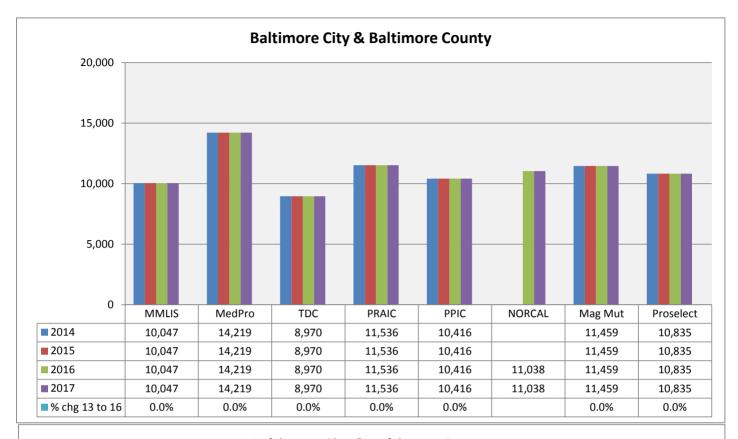


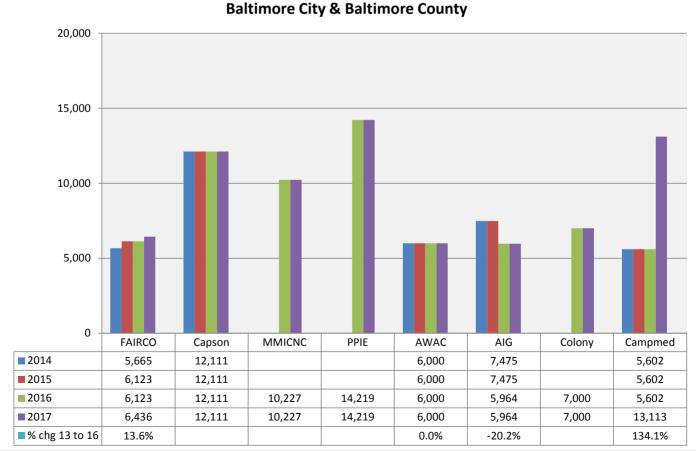
Radiology (incl dye) - Minor Surgery



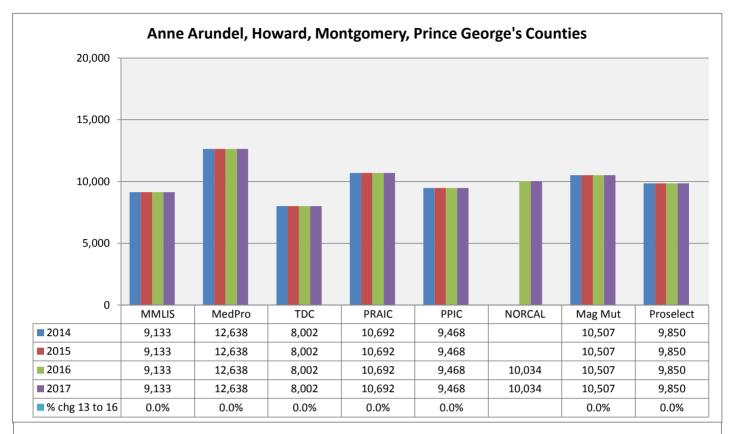
Radiology (incl dye) - Minor Surgery

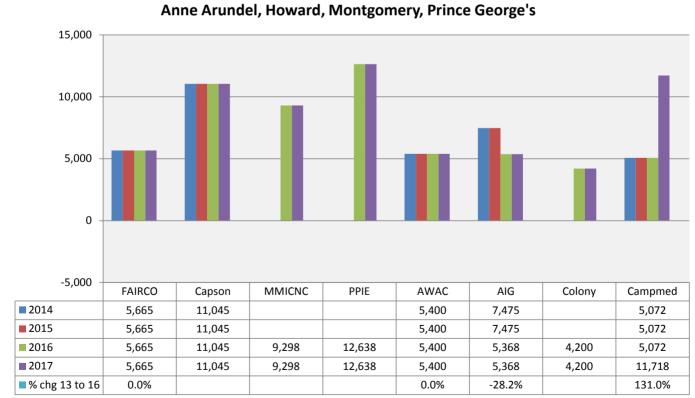


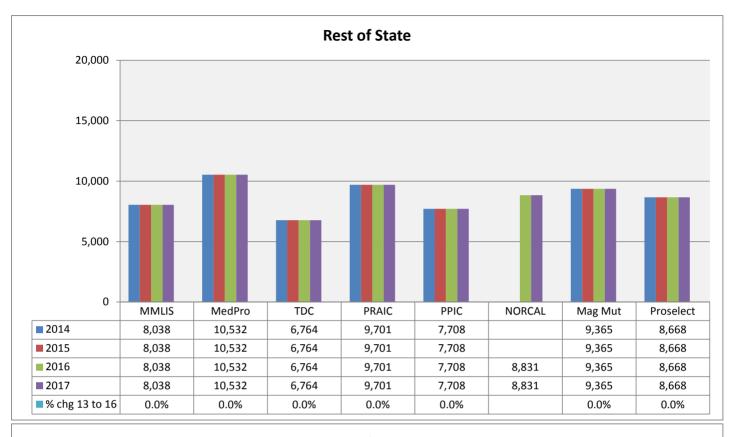


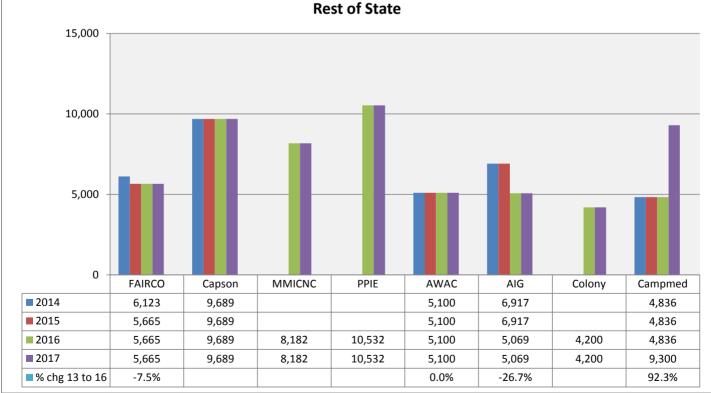


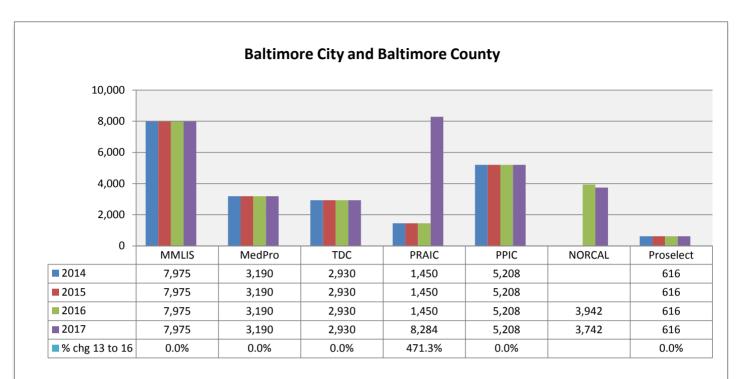


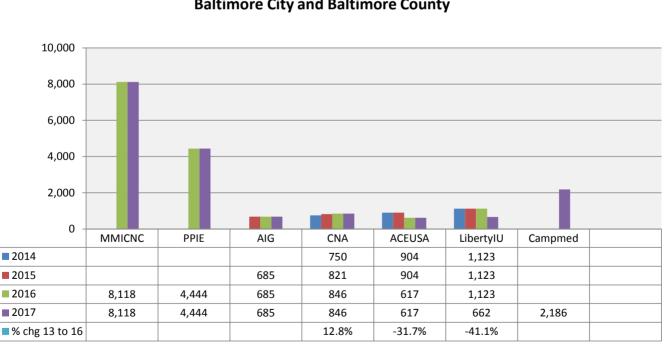




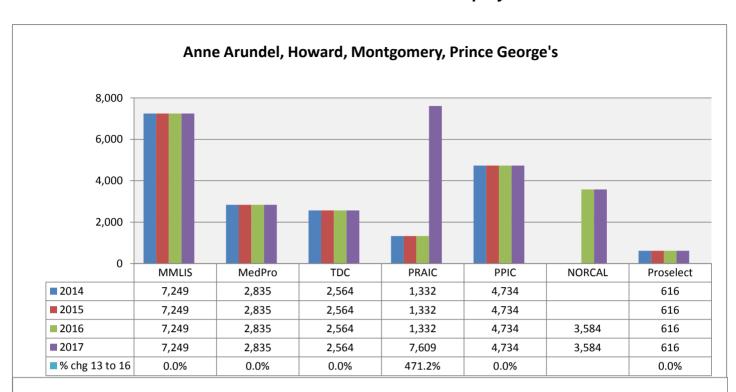




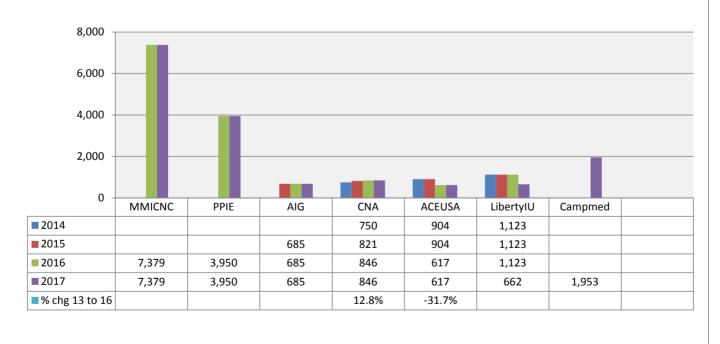


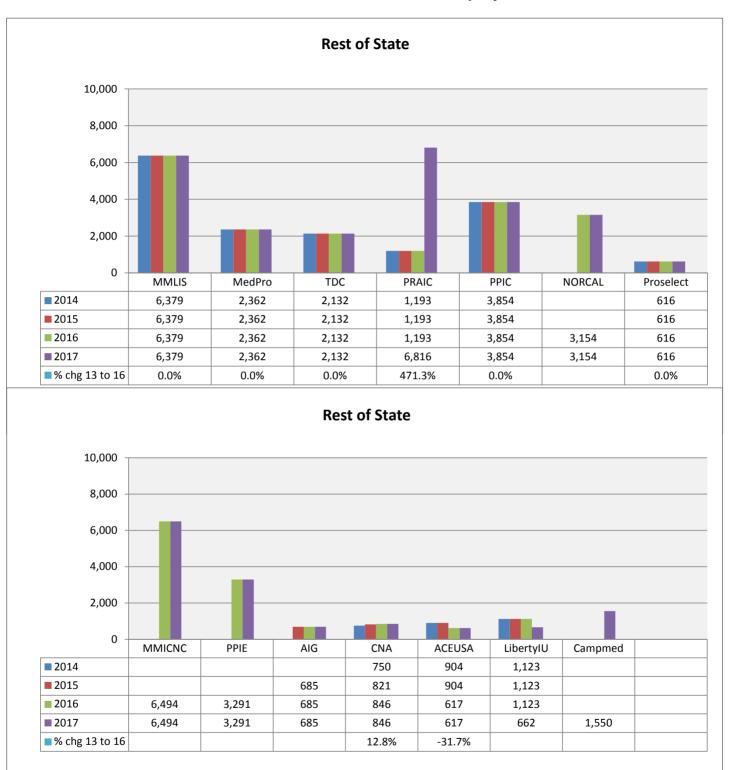


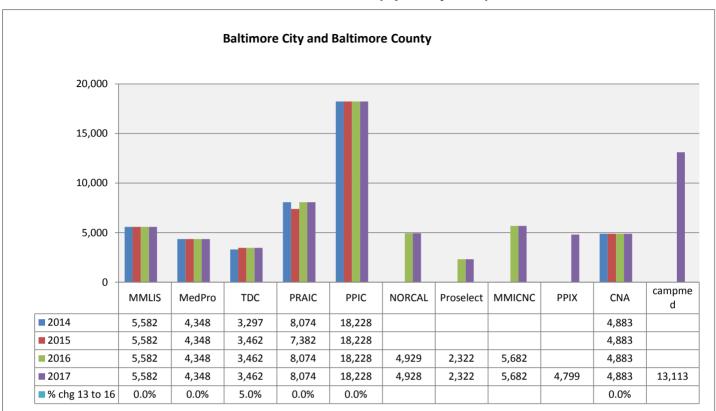
Baltimore City and Baltimore County

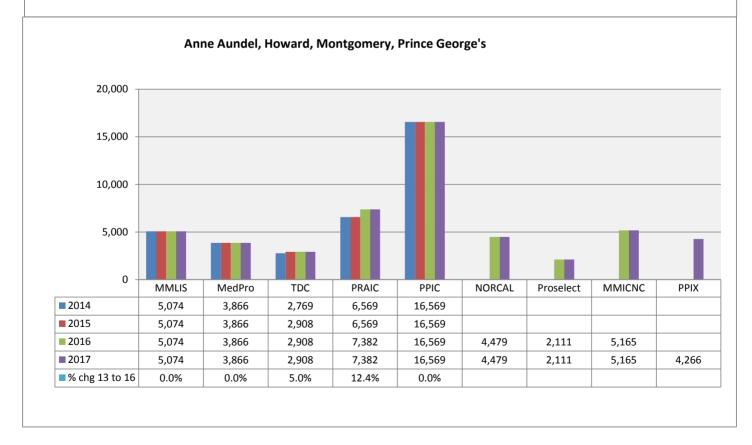




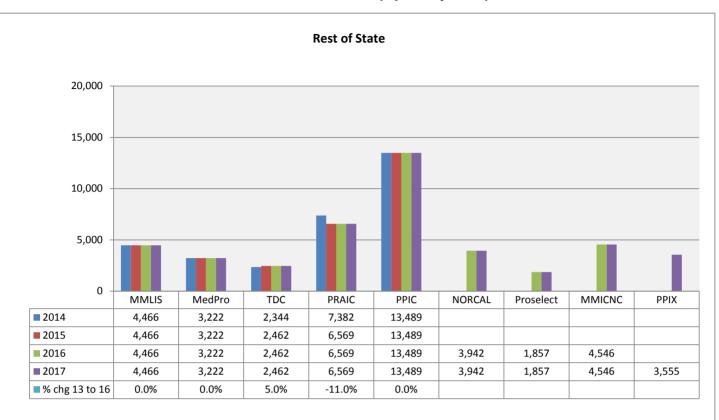


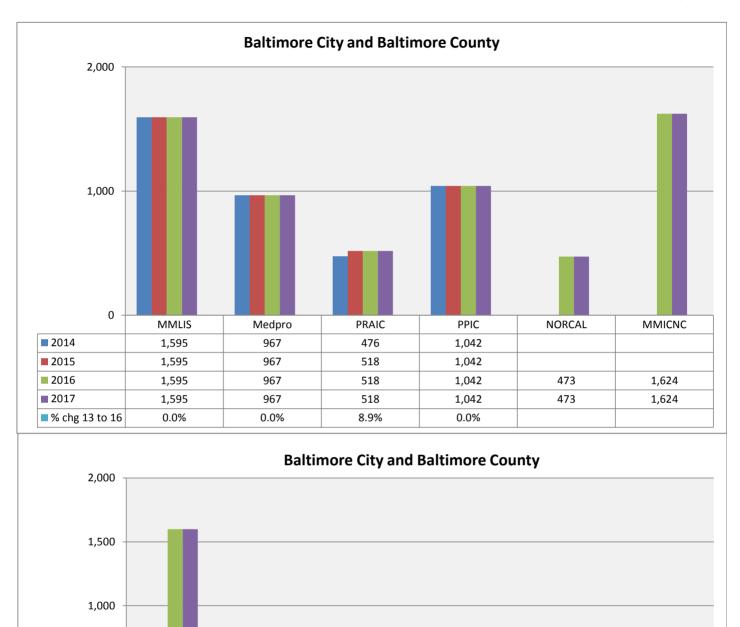


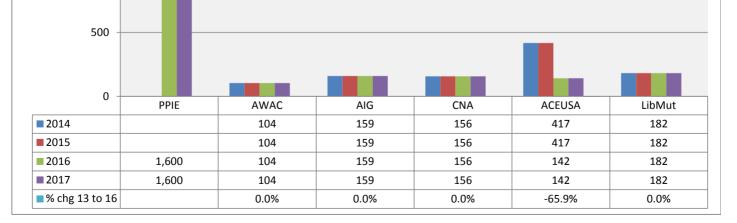




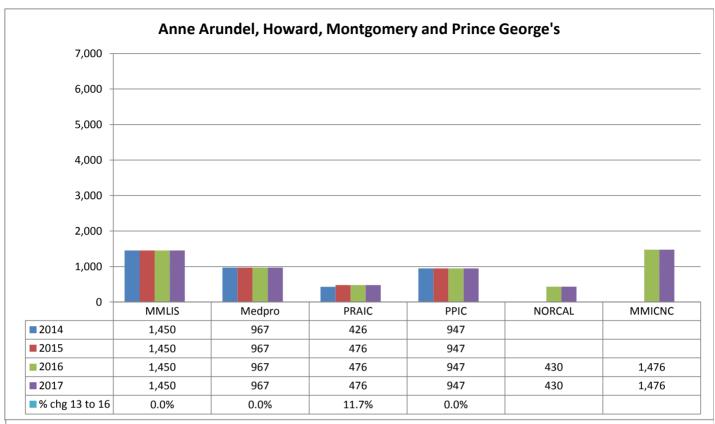
Nurse Anesthetists (Spvs By Ane)

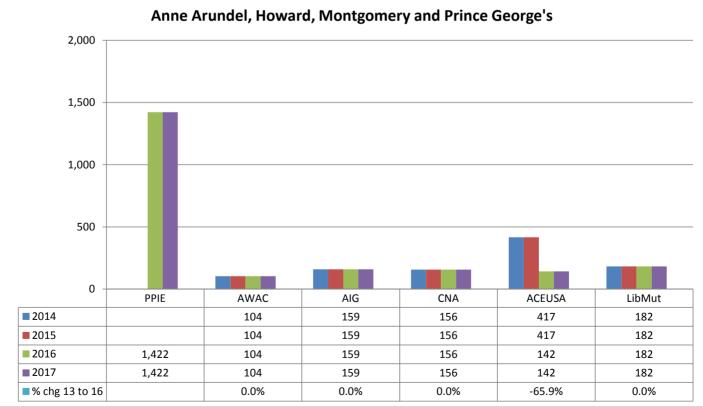




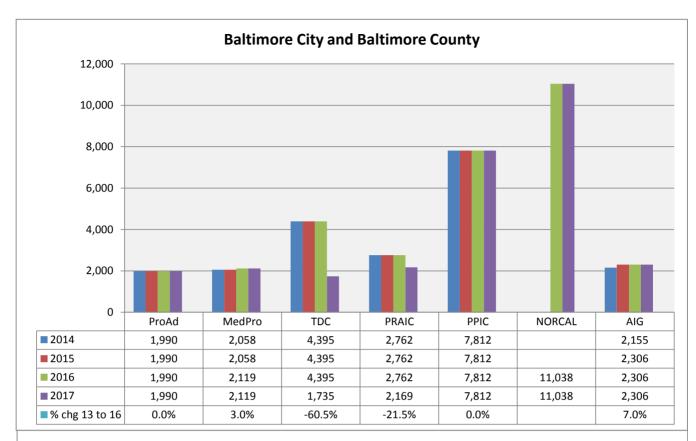


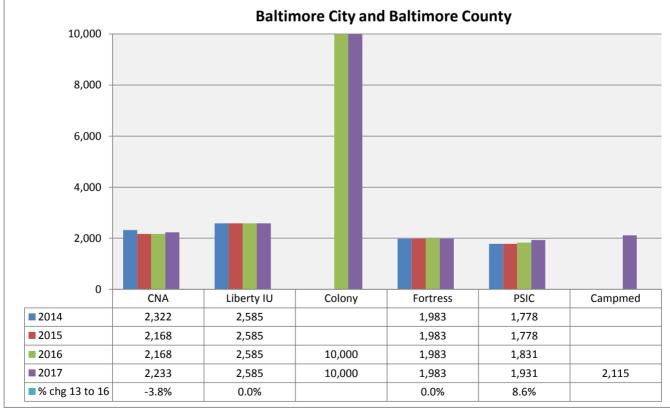




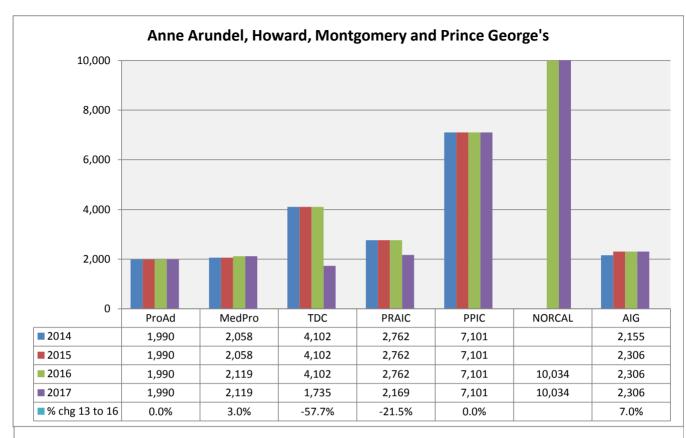






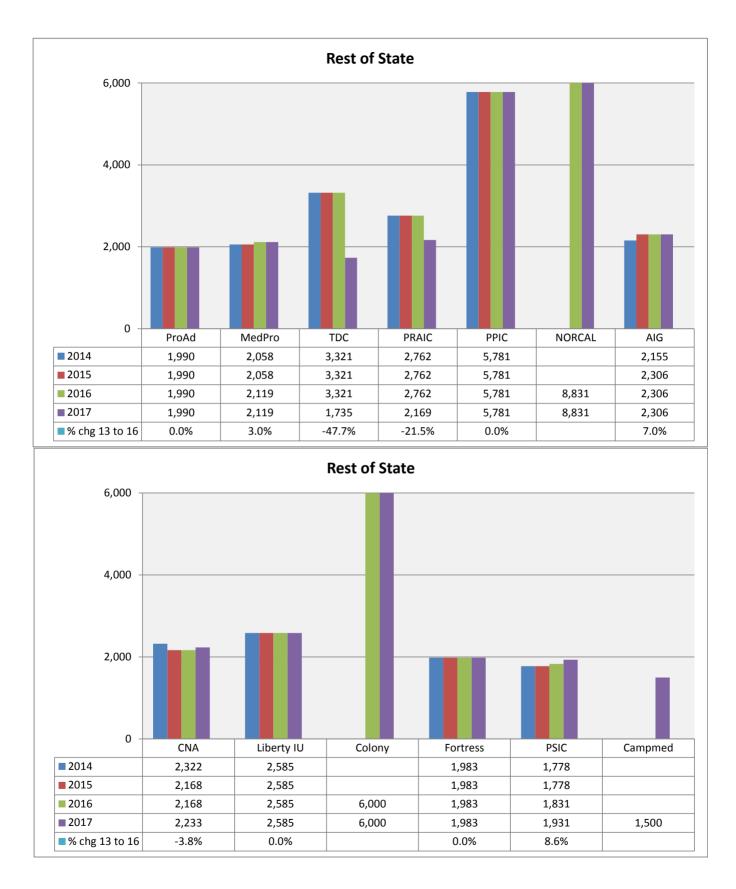






Anne Arundel, Howard, Montgomery and Prince George's 6,000 4,000 2,000 0 CNA Liberty IU Colony Fortress PSIC Campmed 2014 2,322 2,585 1,983 1,778 2015 1,778 2,168 2,585 1,983 2016 2,168 2,585 6,000 1,983 1,831 2017 2,233 2,585 6,000 1,983 1,931 1,890 % chg 13 to 16 -3.8% 0.0% 0.0% 8.6%





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
National Union Fire Insurance Co.	2015	0	0	0
National Union Fire Insurance Co.	2016	0	0	0
Cincinnati Insurance Company	2006	0	0	0
Cincinnati Insurance Company	2007	0	0	0
Cincinnati Insurance Company	2008	0	0	0
Cincinnati Insurance Company	2009	1	0	0
Cincinnati Insurance Company	2010	1	0	0
Cincinnati Insurance Company	2011	2	0	0
Cincinnati Insurance Company	2012	2	0	0
Cincinnati Insurance Company	2013	1	0	0
Cincinnati Insurance Company	2014	1	0	0
Cincinnati Insurance Company	2015	1	0	0
Cincinnati Insurance Company	2016	1	0	0
Cincinnati Casualty Company	2015	1	0	0
Cincinnati Casualty Company	2016	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
The Doctors Company, an Interinsurance Exchange	2006	0	0	0
The Doctors Company, an Interinsurance Exchange	2007	0	0	0
The Doctors Company, an Interinsurance Exchange	2008	0	0	0
The Doctors Company, an Interinsurance Exchange	2009	0	0	0
The Doctors Company, an Interinsurance Exchange	2010	0	0	0
The Doctors Company, an Interinsurance Exchange	2011	0	0	0
The Doctors Company, an Interinsurance Exchange	2012	0	0	0
The Doctors Company, an Interinsurance Exchange	2013	0	0	0
The Doctors Company, an Interinsurance Exchange	2014	0	0	0
The Doctors Company, an Interinsurance Exchange	2015	1	0	0
The Doctors Company, an Interinsurance Exchange	2016	1	0	0
NCMIC Insurance Company	2006	0	1	1
NCMIC Insurance Company	2007	2	1	1
NCMIC Insurance Company	2008	1	1	1
NCMIC Insurance Company	2009	2	1	1
NCMIC Insurance Company	2010	2	1	1
NCMIC Insurance Company	2010	1	1	1
NCMIC Insurance Company	2012	1	1	1
NCMIC Insurance Company	2012	2	1	1
NCMIC Insurance Company	2010	2	1	0
NCMIC Insurance Company	2015	2	1	0
NCMIC Insurance Company	2016	1	1	1
	2010	I	I	I
ProAssurance Indemnity Company, Inc.	2012	0	0	1
ProAssurance Indemnity Company, Inc.	2013	0	0	1
ProAssurance Indemnity Company, Inc.	2014	0	0	1
ProAssurance Indemnity Company, Inc.	2015	0	0	1

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

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
American Alternative Insurance Corporation	2006	0	0	0
American Alternative Insurance Corporation	2007	0	0	0
American Alternative Insurance Corporation	2008	1	0	0
American Alternative Insurance Corporation	2009	1	0	0
American Alternative Insurance Corporation	2010	1	0	0
American Alternative Insurance Corporation	2011	1	0	0
American Alternative Insurance Corporation	2012	1	0	0
American Alternative Insurance Corporation	2013	1	0	0
American Alternative Insurance Corporation	2014	1	0	0
American Alternative Insurance Corporation	2015	0	0	1
American Alternative Insurance Corporation	2016	0	0	1
Medical Protective Co.	2006	0	0	1
Medical Protective Co.	2007	0	0	1
Medical Protective Co.	2008	1	0	0
Medical Protective Co.	2009	1	0	0
Medical Protective Co.	2010	1	0	0
Medical Protective Co.	2011	1	0	0
Medical Protective Co.	2012	0	0	0
Medical Protective Co.	2013	0	0	0
Medical Protective Co.	2014	0	0	0
Medical Protective Co.	2015	0	0	0
Medical Protective Co.	2016	0	0	0

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 2016 *

ACE American Insurance Co. Allied World Specialty Insurance Co. American Casualty Co of Reading American Home Insurance Co. Aspen American Insurance Co. Atlantic Specialty Insurance Co. Beazley Insurance Co. Campmed Casualty Insurance Co. Capson Physicians Insurance Co. Colony Specialty Insurance Co. Continental Casualty Co. Fair American Insurance and Reinsurance Co. Fortress Insurance Co. Granite State Insurance Co. Hudson Insurance Co. Liberty Insurance Underwriters Inc. MAG Mutual Insurance Co. Medical Mutual Insurance Co. of NC Medical Mutual Liability Insurance Society of MD Medicus Insurance Co. NORCAL Mutual Insurance Co. PACO Assurance Co., Inc. Podiatry Insurance Co. of America Positive Physicians Insurance Exchange Preferred Professional Insurance Co. Professional Solutions Insurance Co. Professionals Advocate Insurance Co. ProSelect Insurance Co.

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

			Number 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
Admiral Insurance Co.	2006	Surplus Lines	0	0	0	7	4	1	1
Admiral Insurance Co.	2007	Surplus Lines	0	0	0	16	9	2	3
Admiral Insurance Co.	2008	Surplus Lines	0	0	0	14	10	2	0
Admiral Insurance Co.	2009	Surplus Lines	0	0	0	13	11	1	0
Admiral Insurance Co.	2010	Surplus Lines	0	0	0	16	21	1	3
Admiral Insurance Co.	2011	Surplus Lines	0	0	0	19	25	1	2
Admiral Insurance Co.	2012	Surplus Lines	0	0	0	26	17	1	3
Admiral Insurance Co.	2013	Surplus Lines	0	1	0	29	14	0	3
Admiral Insurance Co.	2014	Surplus Lines	0	1	0	35	14	0	1
Admiral Insurance Co.	2015	Surplus Lines	0	2	0	32	12	0	3
Admiral Insurance Co.	2016	Surplus Lines	0	0	0	0	1	0	0
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AIX Specialty	2013	Surplus Lines	0	0	0	0	0	0	0
AIX Specialty	2014	Surplus Lines	0	2	0	0	0	0	0
AIX Specialty	2015	Surplus Lines	0	0	0	0	0	0	0
AIX Specialty	2016	Surplus Lines	0	0	0	0	0	0	0
				-	-	-		-	-
Allied World Surplus Lines Ins. Co.	2014	Surplus Lines	0	0	0	1	9	0	9
Allied World Surplus Lines Ins. Co.	2015	Surplus Lines	0	0	0	0	2	0	4
Allied World Surplus Lines Ins. Co.	2016	Surplus Lines	0	0	0	1	3	0	3
American Alternative Insurance Corp.	2007	Admitted	0	0	0	1	0	0	0
American Alternative Insurance Corp.	2007	Admitted	0 0	0	0 0	9	0	0	0
American Alternative Insurance Corp	2006	Aumilieu	0	0	0	9	0	0	0
Arch Specialty Insurance Co.	2006	Surplus Lines	2	1	0	12	0	0	6
Arch Specialty Insurance Co.	2007	Surplus Lines	0	1	0	11	0	0	3
Arch Specialty Insurance Co.	2008	Surplus Lines	0	3	0	13	0	0	9
Arch Specialty Insurance Co.	2009	Surplus Lines	0	3	0	9	1	0	2
Arch Specialty Insurance Co.	2010	Surplus Lines	0	0	0	0	4	0	2
Arch Specialty Insurance Co.	2011	Surplus Lines	0	0	0	0	1	0	0
Arch Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	1	0	0
Arch Specialty Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0
Arch Specialty Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	0
Arch Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0
Arch Specialty Insurance Co.	2016	Surplus Lines	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	Type of Policy	Year	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Admiral Insurance Co.	Surplus Lines	2006	0	1	0	0	0	0
Admiral Insurance Co.	Surplus Lines	2007	0	0	0	0	0	0
Admiral Insurance Co.	Surplus Lines	2008	0	0	0	0	0	0
Admiral Insurance Co.	Surplus Lines	2009	0	0	0	0	0	0
Admiral Insurance Co.	Surplus Lines	2010	2	0	0	0	0	0
Admiral Insurance Co.	Surplus Lines	2011	0	1	0	0	0	0
Admiral Insurance Co.	Surplus Lines	2012	0	1	1	0	0	0
Admiral Insurance Co.	Surplus Lines	2013	0	0	1	0	0	0
Admiral Insurance Co.	Surplus Lines	2014	0	0	1	0	0	0
Admiral Insurance Co.	Surplus Lines	2015	0	0	1	0	0	0
Admiral Insurance Co.	Surplus Lines	2016	0	0	0	0	0	0
AIX Specialty	Surplus Lines	2013	0	0	0	0	0	0
AIX Specialty	Surplus Lines	2014	0	0	0	0	0	0 0
AIX Specialty	Surplus Lines	2015	0	0	0	0	0	0
AIX Specialty	Surplus Lines	2016	0	0	0	0	0	0
				-				-
Allied World Surplus Lines Ins. Co.	Surplus Lines	2014	0	0	5	0	2	0
Allied World Surplus Lines Ins. Co.	Surplus Lines	2015	0	0	4	0	1	0
Allied World Surplus Lines Ins. Co.	Surplus Lines	2016	0	0	3	0	1	0
American Alternative Insurance Corp.	Admitted	2007	0	0	0	0	0	0
American Alternative Insurance Corp	Admitted	2008	0	0	0	0	0	0
Arch Specialty Insurance Co.	Surplus Lines	2006	4	0	1	0	0	0
Arch Specialty Insurance Co.	Surplus Lines	2007	3	1	2	0	0	0
Arch Specialty Insurance Co.	Surplus Lines	2008	4	0	0	0	0	0
Arch Specialty Insurance Co.	Surplus Lines	2009	4	0	0	0	0	0
Arch Specialty Insurance Co.	Surplus Lines	2010	1	0	3	3	0	0 0
Arch Specialty Insurance Co.	Surplus Lines	2011	0	0	1	0	0	0
Arch Specialty Insurance Co.	Surplus Lines	2012	2	0	1	2	0	0
Arch Specialty Insurance Co.	Surplus Lines	2013	1	0	1	1	0	0
Arch Specialty Insurance Co.	Surplus Lines	2014	0 0	0	3	2	0	0 0
Arch Specialty Insurance Co.	Surplus Lines	2015	0	0	2	1	0	0 0
Arch Specialty Insurance Co.	Surplus Lines	2016	0	0	2	0	0	0

Company Name	Year	Type of Policy	Number with \$500	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
	2013				0			Deductible	Deductible
Beazley (Lloyds Syndicates)		Surplus Lines	0	Ũ	v	4	Ū	0	0
Beazley (Lloyds Syndicates)	2014	Surplus Lines	0	0	0	4	0	0	0
Beazley (Lloyds Syndicates)	2015	Surplus Lines	0	0	0	0	0	0	3
Beazley (Lloyds Syndicates)	2016	Surplus Lines	0	11	0	17	1	0	1
Parklay Assurance Co	2011	Curplus Linco	0	0	0	2	0	0	0
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
Berkley Assurance Co.	2015	Surplus Lines	0	0	0	4	0	0	0
Berkley Assurance Co.	2016	Surplus Lines	0	0	0	3	0	0	0
	0044	A 1							
Campmed Casualty Insurance Co.	2011	Admitted	0	1	0	1	0	0	0
Campmed Casualty Insurance Co.	2012	Admitted	0	1	0	1	0	0	0
Campmed Casualty Insurance Co.	2013	Admitted	0	0	0	0	0	0	0
Campmed Casualty Insurance Co.	2014	Admitted	0	0	0	0	0	0	0
Campmed Casualty Insurance Co.	2015	Admitted	0	0	0	0	0	0	0
Campmed Casualty Insurance Co.	2016	Admitted	0	0	0	0	0	0	0
			•		•				
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
Cincinnati Specialty Underwriters Co.	2015	Surplus Lines	1	0	0	0	1	0	0
Cincinnati Specialty Underwriters Co.	2016	Surplus Lines	1	1	0	1	2	0	0
	0011	Ocumel - L'erre	~	4	0		0	0	
Colony Insurance Co.	2014	Surplus Lines	0	1	0	1	0	0	0
Colony Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	U
Colony Insurance Co.	2016	Surplus Lines	0	1	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	Type of Policy	Year	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Beazley (Lloyds Syndicates)	Surplus Lines	2013	0	0	0	0	0	0
Beazley (Lloyds Syndicates)	Surplus Lines	2014	0	0	0	0	0	0
Beazley (Lloyds Syndicates)	Surplus Lines	2015	1	0	1	0	0	0
Beazley (Lloyds Syndicates)	Surplus Lines	2016	2	0	1	3	1	0
Berkley Assurance Co.	Surplus Lines	2011	0	0	0	0	0	0
Berkley Assurance Co.	Surplus Lines	2012	0	0	0	0	0	0
Berkley Assurance Co.	Surplus Lines	2013	0	0	0	0	0	0
Berkley Assurance Co.	Surplus Lines	2014	0	0	0	0	0	0
Berkley Assurance Co.	Surplus Lines	2015	0	0	0	0	0	0
Berkley Assurance Co.	Surplus Lines	2016	0	0	0	0	0	0
Campmed Casualty Insurance Co.	Admitted	2011	0	0	0	0	0	0
Campmed Casualty Insurance Co.	Admitted	2012	0	0	0	0	0	0
Campmed Casualty Insurance Co.	Admitted	2013	0	0	0	0	0	0
Campmed Casualty Insurance Co.	Admitted	2014	0	0	0	0	0	0
Campmed Casualty Insurance Co.	Admitted	2015	0	0	0	0	0	0
Campmed Casualty Insurance Co.	Admitted	2016	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	Surplus Lines	2011	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	Surplus Lines	2012	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	Surplus Lines	2013	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	Surplus Lines	2014	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	Surplus Lines	2015	0	0	0	0	0	0
Cincinnati Specialty Underwriters Co.	Surplus Lines	2016	0	0	0	0	0	0
Colony Insurance Co.	Surplus Lines	2014	0	0	0	0	0	0
Colony Insurance Co.	Surplus Lines	2015	0	0	0	0	0	0
Colony Insurance Co.	Surplus Lines	2016	0	0	0	0	0	0

Company Name	Year	Type of Policy	Number with \$500	Number with \$1,000	Number with \$1,500	Number with \$2,500 Deductible	Number with \$5,000	Number with \$7,500	Number with \$10,000 Doductible
Columbia Casualty Co.	2006	Surplus Lines	0	0	0	0	8		
Columbia Casualty Co.	2006	Surplus Lines	0	0	0	0	8 10	0	1
	2007 2008	Surplus Lines	0	0	0	1	10	1	2
Columbia Casualty Co. Columbia Casualty Co.	2008	Surplus Lines	0	0	0	1	14	0	2
		•	-	0	· ·	1		0	1
Columbia Casualty Co.	2010	Surplus Lines	0	1	0	2	17	0	2
Columbia Casualty Co.	2011	Surplus Lines	0	0	0	0	14	1	2
Columbia Casualty Co.	2012	Surplus Lines	0	0	0	0	19	0	2
Columbia Casualty Co.	2013	Surplus Lines	0	2	0	1	17	0	2
Columbia Casualty Co.	2014	Surplus Lines	0	2	0	0	17	0	0
Columbia Casualty Co.	2015	Surplus Lines	0	2	0	0	14	0	0
Columbia Casualty Co.	2016	Surplus Lines	0	1	0	0	11	0	0
Darwin Select Insurance Co.	2006	Surplus Lines	0	0	0	0	1	0	3
Darwin Select Insurance Co.	2007	Surplus Lines	0	0	0	0	0	0	5
Darwin Select Insurance Co.	2008	Surplus Lines	0	0	0	0	6	0	5
Darwin Select Insurance Co.	2009	Surplus Lines	0	0	0	0	11	0	4
Darwin Select Insurance Co.	2010	Surplus Lines	0	0	0	0	11	0	7
Darwin Select Insurance Co.	2011	Surplus Lines	0	0	0	0	5	0	8
Darwin Select Insurance Co.	2012	Surplus Lines	0	0	0	1	8	0	7
Darwin Select Insurance Co.	2013	Surplus Lines	0	0	0	1	5	0	7
				-		-			
Evanston Insurance Co.	2006	Surplus Lines	0	6	0	9	19	0	4
Evanston Insurance Co.	2007	Surplus Lines	0	5	0	8	14	1	8
Evanston Insurance Co.	2008	Surplus Lines	0	3	0	11	18	1	5
Evanston Insurance Co.	2009	Surplus Lines	0	4	0	10	20	0	5
Evanston Insurance Co.	2010	Surplus Lines	0	5	0	14	25	0	6
Evanston Insurance Co.	2011	Surplus Lines	0	4	0	14	22	0	4
Evanston Insurance Co.	2012	Surplus Lines	0	2	0	12	26	0	3
Evanston Insurance Co.	2013	Surplus Lines	0	2	0	9	21	0	3
Evanston Insurance Co.	2014	Surplus Lines	0	1	0	8	22	0	3
Evanston Insurance Co.	2015	Surplus Lines	0	0	0	7	17	0	2
Evanston Insurance Co.	2016	Surplus Lines	0	0	0	7	18	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	Type of Policy	Year	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Columbia Casualty Co.	Surplus Lines	2006	0	0	0	0	0	0
Columbia Casualty Co.	Surplus Lines	2007	1	2	0	0	0	0
Columbia Casualty Co.	Surplus Lines	2008	1	1	0	0	0	0
Columbia Casualty Co.	Surplus Lines	2009	0	0	0	0	0	0
Columbia Casualty Co.	Surplus Lines	2010	0	0	0	0	0	0
Columbia Casualty Co.	Surplus Lines	2011	0	0	0	0	0	0
Columbia Casualty Co.	Surplus Lines	2012	0	0	0	0	0	0
Columbia Casualty Co.	Surplus Lines	2013	0	0	0	0	0	0
Columbia Casualty Co.	Surplus Lines	2014	0	0	0	0	0	0
Columbia Casualty Co.	Surplus Lines	2015	0	0	0	0	0	0
Columbia Casualty Co.	Surplus Lines	2016	0	0	0	0	0	0
Darwin Select Insurance Co.	Surplus Lines	2006	0	0	1	0	0	0
Darwin Select Insurance Co.	Surplus Lines	2007	0	0	3	0	0	0
Darwin Select Insurance Co.	Surplus Lines	2008	0	0	5	0	0	0
Darwin Select Insurance Co.	Surplus Lines	2009	1	0	5	0	0	0
Darwin Select Insurance Co.	Surplus Lines	2010	1	0	2	0	1	0
Darwin Select Insurance Co.	Surplus Lines	2011	1	0	2	0	1	0
Darwin Select Insurance Co.	Surplus Lines	2012	0	0	1	0	1	0
Darwin Select Insurance Co.	Surplus Lines	2013	0	0	5	0	2	0
	·							
Evanston Insurance Co.	Surplus Lines	2006	0	0	0	0	0	1
Evanston Insurance Co.	Surplus Lines	2007	0	1	0	1	0	1
Evanston Insurance Co.	Surplus Lines	2008	0	0	1	1	0	1
Evanston Insurance Co.	Surplus Lines	2009	0	0	0	1	0	1
Evanston Insurance Co.	Surplus Lines	2010	0	0	0	1	0	1
Evanston Insurance Co.	Surplus Lines	2011	0	0	0	1	0	1
Evanston Insurance Co.	Surplus Lines	2012	0	0	0	0	0	2
Evanston Insurance Co.	Surplus Lines	2013	0	0	0	0	0	1
Evanston Insurance Co.	Surplus Lines	2014	0	0	0	0	1	1
Evanston Insurance Co.	Surplus Lines	2015	0	0	0	0	1	1
Evanston Insurance Co.	Surplus Lines	2016	0	0	0	0	0	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				
Fortress Insurance Co.	2013	Admitted	0	0	0	0	1	0	0
Fortress Insurance Co.	2014	Admitted	0	0	0	0	1	0	0
Fortress Insurance Co.	2015	Admitted	0	0	0	0	1	0	0
Fortress Insurance Co.	2016	Admitted	0	0	0	0	0	0	0
General Star Indemnity Co.	2007	Surplus Lines	0	0	0	1	5	2	2
General Star Indemnity Co.	2007	Surplus Lines	0	0	0	1	9	2	2
General Star Indemnity Co.	2008	Surplus Lines	0	5	0	0	9 11	2 1	2
General Star Indemnity Co.	2009	Surplus Lines	0	10	0	2	12	2	2
General Star Indemnity Co.	2010	Surplus Lines	0	9	0	0	12	2	2
General Star Indemnity Co.	2011	Surplus Lines	0	9 10	0	0	12	2 1	1
General Star Indemnity Co.	2012	Surplus Lines	0	10	0	0	16	1	3
General Star Indemnity Co.	2013	Surplus Lines	0	10	0	0	15	1	5
General Star Indemnity Co.	2014	Surplus Lines	0	11	0	2	9	1	2
General Star Indemnity Co.	2015	Surplus Lines	0	3	0	2	9	0	3
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
Hallmark Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	4	2	2
Hallmark Specialty Insurance Co.	2016	Surplus Lines	0	0	1	3	6	1	4
Homeland Insurance Co. of NY	2006	Surplus	0	0	0	0	0	0	0
Homeland Insurance Co. of NY	2000	Surplus	0	0	0	1	2	0	0
Homeland Insurance Co. of NY	2008	Surplus	0	0	0	1	1	0	0
Homeland Insurance Co. of NY	2009	Surplus	0	0	0	1	1	0	1
Homeland Insurance Co. of NY	2010	Surplus	0	0	0	0	3	0	5
Homeland Insurance Co. of NY	2011	Surplus	0	0	0	1	7	0	1
Homeland Insurance Co. of NY	2011	Surplus	0	0	0	1	5	0	2
Homeland Insurance Co. of NY	2012	Surplus	0	0	0	5	7	0	4
Homeland Insurance Co. of NY	2014	Surplus	0	0	0	4	5	0	3
Homeland Insurance Co. of NY	2015	Surplus	0	0	0	2	4	0	3
Homeland Insurance Co. of NY	2016	Surplus	0	0	0	2	5	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
Company Name	Type of Policy	Year	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Fortress Insurance Co.	Admitted	2013	0	0	0	0	0	0
Fortress Insurance Co.	Admitted	2014	0	0	0	0	0	0
Fortress Insurance Co.	Admitted	2015	0	0	0	0	0	0
Fortress Insurance Co.	Admitted	2016	0	0	0	0	0	0
General Star Indemnity Co.	Surplus Lines	2007	1	0	0	0	0	0
General Star Indemnity Co.	•	2007	4	1			0	0
	Surplus Lines	2008	4	0	0	0	0	0
General Star Indemnity Co. General Star Indemnity Co.	Surplus Lines	2009	2	0	0	0 0	0	0
General Star Indemnity Co.	Surplus Lines Surplus Lines	2010	0	0	0 0	0	0	0
General Star Indemnity Co.	Surplus Lines	2011	0	0	0	0	0	0
General Star Indemnity Co.	Surplus Lines	2012	0	0	0	0	0	0
General Star Indemnity Co.	Surplus Lines	2013	0	0	0	0	0	0
General Star Indemnity Co.	Surplus Lines	2014	0	0	0	0	0	0
General Star Indemnity Co.	Surplus Lines	2015	0	0	0	0	0	0
		2010	0	0	0	0	0	0
Hallmark Specialty Insurance Co.	Surplus Lines	2010	0	0	0	0	0	0
Hallmark Specialty Insurance Co.	Surplus Lines	2011	1	0	0	0	0	0
Hallmark Specialty Insurance Co.	Surplus Lines	2012	2	0	0	0	0	0
Hallmark Specialty Insurance Co.	Surplus Lines	2013	2	0	0	0	0	0
Hallmark Specialty Insurance Co.	Surplus Lines	2014	0	0	0	0	0	0
Hallmark Specialty Insurance Co.	Surplus Lines	2015	0	0	0	0	0	0
Hallmark Specialty Insurance Co.	Surplus Lines	2016	0	0	0	1	0	0
Homeland Insurance Co. of NY	Surplus	2006	0	0	0	0	0	0
Homeland Insurance Co. of NY	Surplus	2000	0	0	1	2	1	0
Homeland Insurance Co. of NY	Surplus	2007	0	0	1	1	1	0
Homeland Insurance Co. of NY	Surplus	2000	0	0	0	4	0	0
Homeland Insurance Co. of NY	Surplus	2003	0	0	0	4	0	1
Homeland Insurance Co. of NY	Surplus	2010	0	0	1	2	3	1
Homeland Insurance Co. of NY	Surplus	2011	2	0	3	2	1	1
Homeland Insurance Co. of NY	Surplus	2012	0	0	3	1	1	1
Homeland Insurance Co. of NY	Surplus	2013	0	0	3	3	1	1
Homeland Insurance Co. of NY	Surplus	2014	0 0	0	4	5	0	1
Homeland Insurance Co. of NY	Surplus	2016	0	0	3	4	1	1

Company Name	Year	Type of Policy	Number with \$500 Deductible	Number with \$1,000 Deductible	Number with \$1,500 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible	Number with \$7,500 Deductible	Number with \$10,000 Deductible
Illinois Union Insurance Co.	2006	Surplus Lines	0	0	0	1	1	1	0
Illinois Union Insurance Co.	2007	Surplus Lines	0	0	0	1	1	1	0
Illinois Union Insurance Co.	2008	Surplus Lines	0	0	0	4	1	0	0
Illinois Union Insurance Co.	2009	Surplus Lines	0	0	0	2	1	0	1
Illinois Union Insurance Co.	2010	Surplus Lines	0	0	0	1	1	0	2
Illinois Union Insurance Co.	2011	Surplus Lines	0	0	0	0	1	0	2
Illinois Union Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	3
Illinois Union Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	2
Illinois Union Insurance Co.	2014	Surplus Lines	0	0	0	0	1	0	2
Illinois Union Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	2
Illinois Union Insurance Co.	2016	Surplus Lines	0	0	0	0	0	0	1
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Ironshore Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	6	0	0
Ironshore Specialty Insurance Co.	2013	Surplus Lines	0	0	0	1	5	0	2
Ironshore Specialty Insurance Co.	2014	Surplus Lines	0	0	0	1	4	0	2
Ironshore Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	3	4	0
Ironshore Specialty Insurance Co.	2016	Surplus Lines	0	0	0	1	3	0	1
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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
James River Insurance Co.	2015	Surplus Lines	0	0	0	13	9	0	2
James River Insurance Co.	2016	Surplus Lines	0	0	0	18	5	0	2

Company Name	Type of Policy	Year	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
Illinois Union Insurance Co.	Surplus Lines	2006	0	0	0	0	0	0
Illinois Union Insurance Co.	Surplus Lines	2000	0	0	0	0	0	0
Illinois Union Insurance Co.	Surplus Lines	2007	0	0	0	0	0	0
Illinois Union Insurance Co.	Surplus Lines	2009	0	0	1	0	0	0
Illinois Union Insurance Co.	Surplus Lines	2000	0	0	1	0	0	0
Illinois Union Insurance Co.	Surplus Lines	2010	0	0	3	1	0	0
Illinois Union Insurance Co.	Surplus Lines	2011	0	0	2	1	0	0
Illinois Union Insurance Co.	Surplus Lines	2012	0	0	3	1	0	0
Illinois Union Insurance Co.	Surplus Lines	2010	0	0	2	1	0	0
Illinois Union Insurance Co.	Surplus Lines	2014	0	0	4	0	0	0
Illinois Union Insurance Co.	Surplus Lines	2016	0	0 0	3	0	0 0	0
		2010	Ŭ	0	0	0	0	Ũ
Ironshore Specialty Insurance Co.	Surplus Lines	2012	0	0	0	0	0	0
Ironshore Specialty Insurance Co.	Surplus Lines	2013	0	0	1	0	0	0
Ironshore Specialty Insurance Co.	Surplus Lines	2014	0	0	0	1	0	0
Ironshore Specialty Insurance Co.	Surplus Lines	2015	1	0	0	2	1	1
Ironshore Specialty Insurance Co.	Surplus Lines	2016	0	0	2	1	4	0
James River Insurance Co.	Surplus Lines	2006	0	0	0	0	0	0
James River Insurance Co.	Surplus Lines	2007	0	0	0	0	0	0
James River Insurance Co.	Surplus Lines	2008	0	0	0	0	0	0
James River Insurance Co.	Surplus Lines	2009	0	1	0	0	0	0
James River Insurance Co.	Surplus Lines	2010	0	0	0	0	0	0
James River Insurance Co.	Surplus Lines	2011	0	0	0	0	0	0
James River Insurance Co.	Surplus Lines	2012	0	0	0	0	0	0
James River Insurance Co.	Surplus Lines	2013	0	0	0	0	0	0
James River Insurance Co.	Surplus Lines	2014	0	0	0	0	0	0
James River Insurance Co.	Surplus Lines	2015	0	0	0	0	0	0
James River Insurance Co.	Surplus Lines	2016	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
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
Landmark American Insurance Co.	2015	Surplus Lines	0	5	0	18	17	0	3
Landmark American Insurance Co.	2016	Surplus Lines	0	4	0	24	21	0	4
Lexington Insurance Co.	2006	Surplus Lines	0	0	0	0	10	0	4
Lexington Insurance Co.	2007	Surplus Lines	0	0	0	1	16	0	6
Lexington Insurance Co.	2008	Surplus Lines	0	0	0	7	19	0	5
Lexington Insurance Co.	2009	Surplus Lines	0	0	0	14	30	0	2
Lexington Insurance Co.	2010	Surplus Lines	0	0	0	1	23	0	3
Lexington Insurance Co.	2011	Surplus Lines	0	0	0	1	43	0	5
Lexington Insurance Co.	2012	Surplus Lines	0	0	0	0	11	0	2
Lexington Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2016	Surplus Lines	0	0	0	0	0	0	1
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Medical Mutual Liability Ins. Society	2006	Consent to Rate/Admitted	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society	2007	Consent to Rate/Admitted	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society	2008	Consent to Rate/Admitted	0	0	0	0	0	0	1
Medical Mutual Liability Ins. Society	2009	Consent to Rate/Admitted	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	Type of Policy	Year	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Landmark American Insurance Co.	Surplus Lines	2006	1	0	0	1	0	0
Landmark American Insurance Co.	Surplus Lines	2007	1	0	0	1	0	0
Landmark American Insurance Co.	Surplus Lines	2008	1	0	0	1	0	0
Landmark American Insurance Co.	Surplus Lines	2009	1	0	0	1	1	0
Landmark American Insurance Co.	Surplus Lines	2010	1	0	1	1	1	0
Landmark American Insurance Co.	Surplus Lines	2011	0	0	2	1	1	0
Landmark American Insurance Co.	Surplus Lines	2012	2	0	0	1	1	0
Landmark American Insurance Co.	Surplus Lines	2013	3	0	2	1	0	0
Landmark American Insurance Co.	Surplus Lines	2014	2	0	2	1	0	0
Landmark American Insurance Co.	Surplus Lines	2015	0	0	3	1	0	0
Landmark American Insurance Co.	Surplus Lines	2016	0	0	4	1	0	0
Lexington Insurance Co.	Surplus Lines	2006	0	0	13	0	0	0
Lexington Insurance Co.	Surplus Lines	2007	0	0	12	0	0	0
Lexington Insurance Co.	Surplus Lines	2008	1	0	7	0	0	0
Lexington Insurance Co.	Surplus Lines	2009	0	0	4	1	2	0
Lexington Insurance Co.	Surplus Lines	2010	0	0	5	1	1	2
Lexington Insurance Co.	Surplus Lines	2011	0	0	4	1	1	0
Lexington Insurance Co.	Surplus Lines	2012	0	0	1	1	2	0
Lexington Insurance Co.	Surplus Lines	2013	0	0	0	0	0	0
Lexington Insurance Co.	Surplus Lines	2014	0	0	0	0	0	0
Lexington Insurance Co.	Surplus Lines	2015	0	0	0	0	0	0
Lexington Insurance Co.	Surplus Lines	2016	0	0	0	1	1	0
Medical Mutual Liability Ins. Society	Consent to Rate/Admitted	2006	0	0	1	0	0	0
Medical Mutual Liability Ins. Society	Consent to Rate/Admitted	2007	0	0	1	0	0	0
Medical Mutual Liability Ins. Society	Consent to Rate/Admitted	2008	0	0	1	0	0	0
Medical Mutual Liability Ins. Society	Consent to Rate/Admitted	2009	0	0	1	0	0	0

Company Name	Year	Type of Policy	Number with \$500	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
National Fire & Marine Insurance Co.	2006	Surplus Lines	0	0	0	0	0	1	10
National Fire & Marine Insurance Co.	2000	Surplus Lines	0	0	0	0	1	3	8
National Fire & Marine Insurance Co.	2007	Surplus Lines	0	0	0	0	1	5	3
National Fire & Marine Insurance Co.	2000	Surplus Lines	0	0	0	0	3	6	5
National Fire & Marine Insurance Co.	2000	Surplus Lines	0	0	0	0	3	5	6
National Fire & Marine Insurance Co.	2010	Surplus Lines	0	0	0	0	4	5	7
National Fire & Marine Insurance Co.	2012	Surplus Lines	0	0	0	0	9	1	9
National Fire & Marine Insurance Co.	2012	Surplus Lines	ů 0	0 0	0	1	1	1	1
National Fire & Marine Insurance Co.	2014	Surplus Lines	0	0	0	4	3	1	2
National Fire & Marine Insurance Co.	2015	Surplus Lines	0	0	0	5	5	1	2
National Fire & Marine Insurance Co.	2016	Surplus Lines	0	0	0	7	13	0	3
National Union Fire & Marine	2009	Admitted	0	0	0	1	1	0	0
National Union Fire & Marine	2010	Admitted	0	0	0	1	1	0	0
National Union Fire & Marine	2011	Admitted	0	1	0	2	1	0	0
National Union Fire & Marine	2012	Admitted	0	0	0	2	1	0	0
National Union Fire & Marine	2013	Admitted	0	0	0	1	1	0	1
National Union Fire & Marine	2014	Admitted	0	0	0	1	1	0	1
National Union Fire & Marine	2015	Admitted	0	0	0	1	2	0	1
National Union Fire & Marine	2016	Admitted	0	1	0	1	2	0	1
Nautilus Insurance Co.	2011	Surplus Lines	0	0	0	0	0	0	3
Nautilus Insurance Co.	2012	Surplus Lines	0	0	0	0	0	0	1
Nautilus Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	1
Nautilus Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	1
Nautilus Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	1
Nautilus Insurance Co.	2016	Surplus Lines	0	0	0	0	0	0	2

Company Name	Type of Policy	Year	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
National Fire & Marine Insurance Co.	Surplus Lines	2006	0	0	4	0	0	0
National Fire & Marine Insurance Co.	Surplus Lines	2007	0	1	6	0	0	0
National Fire & Marine Insurance Co.	Surplus Lines	2008	0	1	8	0	0	0
National Fire & Marine Insurance Co.	Surplus Lines	2009	1	1	6	1	0	0
National Fire & Marine Insurance Co.	Surplus Lines	2010	0	1	7	0	0	0
National Fire & Marine Insurance Co.	Surplus Lines	2011	1	1	6	0	1	0
National Fire & Marine Insurance Co.	Surplus Lines	2012	2	0	4	1	1	0
National Fire & Marine Insurance Co.	Surplus Lines	2013	0	0	2	0	0	0
National Fire & Marine Insurance Co.	Surplus Lines	2014	0	0	1	0	0	0
National Fire & Marine Insurance Co.	Surplus Lines	2015	1	0	0	0	0	0
National Fire & Marine Insurance Co.	Surplus Lines	2016	0	0	1	0	0	0
				-	-	-	-	
National Union Fire & Marine	Admitted	2009	0	0	0	0	0	0
National Union Fire & Marine	Admitted	2010	0	0	0	0	0	0
National Union Fire & Marine	Admitted	2011	0	0	0	0	0	0
National Union Fire & Marine	Admitted	2012	0	0	0	0	0	0
National Union Fire & Marine	Admitted	2013	0	0	0	0	0	0
National Union Fire & Marine	Admitted	2014	0	0	0	0	0	0
National Union Fire & Marine	Admitted	2015	0	0	0	0	0	0
National Union Fire & Marine	Admitted	2016	0	0	0	0	0	0
Nautilus Insurance Co.	Surplus Lines	2011	0	0	0	4	0	0
Nautilus Insurance Co.	Surplus Lines	2011	0	0	0	4	0	0
Nautilus Insurance Co.	Surplus Lines	2012	0	0	0	0	0	0
Nautilus Insurance Co.	•		0	0	0	0	0	0
	Surplus Lines	2014	U	•	•	0	0	0
Nautilus Insurance Co.	Surplus Lines	2015	0	0	0	0	0	0
Nautilus Insurance Co.	Surplus Lines	2016	0	0	0	0	U	U

	Vaaa	Type 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
Company Name	Year	Type of Policy					Deductible		Deductible
ProAssurance Indemnity Co., Inc.	2009	Admitted	0	0	0	0	1	0	1
ProAssurance Indemnity Co., Inc.	2010	Admitted	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2011	Admitted	0	0	0	0	1	0	1
ProAssurance Indemnity Co., Inc.	2012	Admitted	0	0	0	0	1	0	1
ProAssurance Indemnity Co., Inc.	2013	Admitted	0	0	0	0	1	0	1
ProAssurance Indemnity Co., Inc.	2014	Admitted	0	0	0	0	1	0	0
ProAssurance Indemnity Co., Inc.	2015	Admitted	0	0	0	0	1	0	0
ProAssurance Indemnity Co., Inc.	2006	Admitted/Multi-risk	0	0	0	0	0	0	1
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	0
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 Indemnity Co., Inc.	2011	Admitted/Multi-risk	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2012	Admitted/Multi-risk	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2013	Admitted/Multi-risk	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2014	Admitted/Multi-risk	0	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2015	Admitted/Multi-risk	0	0	0	0	0	0	0
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	40	0	9	12	0	2
ProAssurance Specialty Insurance Co	2010	Surplus Lines	0	43	0	13	15	1	5
ProAssurance Specialty Insurance Co	2011	Surplus Lines	0	32	0	10	3	0	2
ProAssurance Specialty Insurance Co	2012	Surplus Lines	0	0	0	0	0	0	1
ProAssurance Specialty Insurance Co	2013	Surplus Lines	0	22	0	10	3	0	1
ProAssurance Specialty Insurance Co	2014	Surplus Lines	0	17	0	9	4	0	1
ProAssurance Specialty Insurance Co	2015	Surplus Lines	0	19	0	9	5	0	1
ProAssurance Specialty Insurance Co	2016	Surplus Lines	0	22	0	9	4	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	Type of Policy	Year	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
ProAssurance Indemnity Co., Inc.	Admitted	2009	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	Admitted	2010	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	Admitted	2011	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	Admitted	2012	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	Admitted	2013	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	Admitted	2014	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	Admitted	2015	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	Admitted/Multi-risk	2006	0	0	1	1	0	0
ProAssurance Indemnity Co., Inc.	Admitted/Multi-risk	2000	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	Admitted/Multi-risk	2007	0	0	0	1	0	0
ProAssurance Indemnity Co., Inc.	Admitted/Multi-risk	2009	0	0	2	2	0	0
ProAssurance Indemnity Co., Inc.	Admitted/Multi-risk	2000	0	1	2	1	0	0
ProAssurance Indemnity Co., Inc.	Admitted/Multi-risk	2010	0	0	0	1	0	0
ProAssurance Indemnity Co., Inc.	Admitted/Multi-risk	2012	0	0	0	1	0 0	0
ProAssurance Indemnity Co., Inc.	Admitted/Multi-risk	2012	0	0	0	1	0	0
ProAssurance Indemnity Co., Inc.	Admitted/Multi-risk	2014	0	0	0	1	0 0	0
ProAssurance Indemnity Co., Inc.	Admitted/Multi-risk	2015	0	0 0	0	1	0 0	0
		2010	0	0	0	I	0	
ProAssurance Specialty Insurance Co	•	2006	0	0	1	0	0	0
ProAssurance Specialty Insurance Co	Surplus Lines	2007	0	0	0	0	0	0
ProAssurance Specialty Insurance Co	Surplus Lines	2008	0	0	0	0	0	0
ProAssurance Specialty Insurance Co	Surplus Lines	2009	0	0	0	0	0	0
ProAssurance Specialty Insurance Co	Surplus Lines	2010	0	0	2	0	0	0
ProAssurance Specialty Insurance Co		2011	0	0	1	1	0	0
ProAssurance Specialty Insurance Co	Surplus Lines	2012	0	0	1	1	0	0
ProAssurance Specialty Insurance Co	Surplus Lines	2013	0	0	2	1	0	0
ProAssurance Specialty Insurance Co	Surplus Lines	2014	0	0	0	1	0	0
ProAssurance Specialty Insurance Co		2015	0	0	0	1	0	0
ProAssurance Specialty Insurance Co	Surplus Lines	2016	0	0	2	1	0	0

Company Name	Veer	Type 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 Doductible
Steadfast Insurance Co.	Year								
	2011	Surplus Lines	0	0	0	0	0	0	0
Steadfast Insurance Co.	2012	Surplus Lines	0	0	0	0	1	0	2
Steadfast Insurance Co.	2013	Surplus Lines	0	0	0	0	1	0	2
Steadfast Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	1
Steadfast Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	1
Steadfast Insurance Co.	2016	Surplus Lines	0	0	0	0	0	0	1
TDC Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	17	0	10
		•	0	0	0	0		0	
TDC Specialty Insurance Co. TDC Specialty Insurance Co.	2007	Surplus Lines Surplus Lines	0	0	0	0	15 17	0	4 2
TDC Specialty Insurance Co.	2008 2009	Surplus Lines	0	0	0	0	8	1	2
		•	•	Ũ	Ũ	v	-	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
TDC Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	6	2	2
TDC Specialty Insurance Co.	2016	Surplus Lines	0	0	0	0	4	1	1
Western World Insurance Co.	2006	Surplus Lines	5	0	0	0	0	0	0
Western World Insurance Co.	2000	Surplus Lines	4	0	0	0	0	0	0
Western World Insurance Co.	2007	Surplus Lines	2	0	0	0	0	0	0
Western World Insurance Co.	2008	Surplus Lines	5	0	0	0	0	0	0
Western World Insurance Co.	2009	Surplus Lines	5 4	0	0	0	0	0	0
Western World Insurance Co.		•	•	0	0	0	0	0	0
Western World Insurance Co.	2011 2012	Surplus Lines Surplus Lines	8 7	0	0	0	0	0	0
Western World Insurance Co.	2012	•	7 13	U	0	0	0	0	0
		Surplus Lines		0	0	Ū	0	0	0
Western World Insurance Co.	2014	Surplus Lines	2	0	0	0	0	U	U
Western World Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	U
Western World Insurance Co.	2016	Surplus Lines	0	0	0	0	0	0	0

Company Name	Type of Policy	Year	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible	Number with \$250,000 Deductible
Steadfast Insurance Co.		2011		0	Deductible	Deductible		0
Steadfast Insurance Co.	Surplus Lines	2011	0	0	1	1	0	0
Steadfast Insurance Co.	Surplus Lines Surplus Lines	2012	0	0	1	1	0	0
Steadfast Insurance Co.	•	2013	0	0	1	1	0	0
Steadfast Insurance Co.	Surplus Lines Surplus Lines	2014	0	0	1	1	0	ů,
	•		0	0	1	1	0	0 0
Steadfast Insurance Co.	Surplus Lines	2016	0	0	I	I	0	0
TDC Specialty Insurance Co.	Surplus Lines	2006	1	0	6	0	0	0
TDC Specialty Insurance Co.	Surplus Lines	2007	1	0	2	0	0	0
TDC Specialty Insurance Co.	Surplus Lines	2008	1	0	1	0	0	0
TDC Specialty Insurance Co.	Surplus Lines	2009	1	0	1	0	0	0
TDC Specialty Insurance Co.	Surplus Lines	2010	0	0	0	0	0	0
TDC Specialty Insurance Co.	Surplus Lines	2011	0	0	0	0	0	0
TDC Specialty Insurance Co.	Surplus Lines	2012	0	0	0	0	0	0
TDC Specialty Insurance Co.	Surplus Lines	2013	1	0	3	0	0	0
TDC Specialty Insurance Co.	Surplus Lines	2014	1	0	1	0	0	0
TDC Specialty Insurance Co.	Surplus Lines	2015	0	0	0	0	0	0
TDC Specialty Insurance Co.	Surplus Lines	2016	0	0	0	0	0	0
Western World Insurance Co.	Surplus Lines	2006	0	0	0	0	0	0
Western World Insurance Co.	Surplus Lines	2000	0	0	0	0	0	0
Western World Insurance Co.	Surplus Lines	2008	0	0	0 0	0	0	0
Western World Insurance Co.	Surplus Lines	2009	0	0	0	0	0	0
Western World Insurance Co.	Surplus Lines	2010	0	0	0	0	0	0
Western World Insurance Co.	Surplus Lines	2010	0	0 0	0 0	0	0	0
Western World Insurance Co.	Surplus Lines	2012	0	0	0	0	0	õ
Western World Insurance Co.	Surplus Lines	2012	0	0	0	0	0	õ
Western World Insurance Co.	Surplus Lines	2010	0	0	0	0	0	0
Western World Insurance Co.	Surplus Lines	2015	0	0 0	0 0	0 0	0	0
Western World Insurance Co.	Surplus Lines	2016	0	0	0	0	0	0

Companies with no Policies in Force with Deductible Amounts Listed Above for the Time Period From 2006 to 2016 *

NORCAL Specialty Insurance Co. Liberty Surplus Insurance Corp. The Princeton Excess and Surplus Lines Insurance Co. Professional Security Insurance Co. Aspen Specialty Insurance Co. Coverys Specialty Insurance Co.

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

			Number with \$250	Number with \$3,500	Number with \$75,000	Number with \$150,000	Number with \$200,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible
Beazley (Lloyds Syndicates)	2015	Surplus Lines					
Beazley (Lloyds Syndicates)	2016	Surplus Lines					
		- · · · ·					
Homeland Insurance Co. of New York	2006	Surplus Lines					
Homeland Insurance Co. of New York	2007	Surplus Lines					
Homeland Insurance Co. of New York	2008	Surplus Lines					
Homeland Insurance Co. of New York	2009	Surplus Lines					
Homeland Insurance Co. of New York	2010	Surplus Lines					
Homeland Insurance Co. of New York	2011	Surplus Lines					
Homeland Insurance Co. of New York	2012	Surplus Lines					2
Homeland Insurance Co. of New York	2013	Surplus Lines					2
Lexington Insurance Co.	2010	Surplus Lines					
Lexington Insurance Co.	2011	Surplus Lines					
							_
Nautilus Insurance Co.	2009	Surplus Lines					2
Nautilus Insurance Co.	2010	Surplus Lines					2
	0000	0	4.4				
Western World Insurance Co.	2006	Surplus Lines	11				
Western World Insurance Co.	2007	Surplus Lines	8				
Western World Insurance Co.	2008	Surplus Lines	1				
Western World Insurance Co.	2009	Surplus Lines	8				
Western World Insurance Co.	2010	Surplus Lines	4				
Western World Insurance Co.	2011	Surplus Lines	6				
Western World Insurance Co.	2012	Surplus Lines	8				
Western World Insurance Co.	2013	Surplus Lines	8				
Western World Insurance Co.	2014	Surplus Lines	5				
Western World Insurance Co.	2015	Surplus Lines	2				
Western World Insurance Co.	2015	Surplus Lines	2				

Company Name	Year	Type of Policy	Number with \$500,000 Deductible	Number with \$1,000,000 Deductible	Number with \$2,000,000 Deductible	Number with \$15,000 Aggregate Deductible
Beazley (Lloyds Syndicates)	2015	Surplus Lines		1		
Beazley (Lloyds Syndicates)	2016	Surplus Lines		1		
Homeland Insurance Co. of New York	2006	Surplus Lines	1	1	0	
Homeland Insurance Co. of New York	2007	Surplus Lines	1	2	0	
Homeland Insurance Co. of New York	2008	Surplus Lines	0	0	0	
Homeland Insurance Co. of New York	2009	Surplus Lines	0	1	1	
Homeland Insurance Co. of New York	2010	Surplus Lines	0	0	1	
Homeland Insurance Co. of New York	2011	Surplus Lines	0	0	1	
Homeland Insurance Co. of New York	2012	Surplus Lines	0	0	1	
Homeland Insurance Co. of New York	2013	Surplus Lines	0	0	0	
Lexington Insurance Co.	2010	Surplus Lines	1			
Lexington Insurance Co.	2011	Surplus Lines	1			
		<u> </u>				
Nautilus Insurance Co.	2009	Surplus Lines				
Nautilus Insurance Co.	2010	Surplus Lines				
	0000	0				
Western World Insurance Co.	2006	Surplus Lines				
Western World Insurance Co.	2007	Surplus Lines				
Western World Insurance Co.	2008	Surplus Lines				
Western World Insurance Co.	2009	Surplus Lines				
Western World Insurance Co.	2010	Surplus Lines				
Western World Insurance Co.	2011	Surplus Lines				
Western World Insurance Co.	2012	Surplus Lines				
Western World Insurance Co.	2013	Surplus Lines				
Western World Insurance Co.	2014	Surplus Lines				
Western World Insurance Co.	2015	Surplus Lines				
Western World Insurance Co.	2015	Surplus Lines				

			Number with \$250	Number with \$3,500	Number with \$75,000	Number with	Number with \$200,000
Company Name	Year	Type of Policy		Deductible		\$150,000 Deductible	
Admiral Insurance Co.	2007	Surplus Lines		1			
Admiral Insurance Co.	2008	Surplus Lines		1			
Admiral Insurance Co.	2009	Surplus Lines		1			
Admiral Insurance Co.	2010	Surplus Lines		1			
Admiral Insurance Co.	2011	Surplus Lines		1			
National Fire & Marine Insurance Co.	2008	Surplus Lines			1		
National Fire & Marine Insurance Co.	2015	Surplus Lines					1
National Fire & Marine Insurance Co.	2016	Surplus Lines					1
Fortress Insurance Co.	2013	Admitted (Aggregeate)					
Fortress Insurance Co.	2014	Admitted (Aggregeate)					
Fortress Insurance Co.	2015	Admitted (Aggregeate)					
Ironshore Specialty Insurance Co.	2016	Surplus Lines				1	

Company Name	Year	Type of Policy	Number with \$500,000 Deductible	 Number with \$2,000,000 Deductible	Number with \$15,000 Aggregate Deductible
Admiral Insurance Co.	2007	Surplus Lines			
Admiral Insurance Co.	2008	Surplus Lines			
Admiral Insurance Co.	2009	Surplus Lines			
Admiral Insurance Co.	2010	Surplus Lines			
Admiral Insurance Co.	2011	Surplus Lines			
National Fire & Marine Insurance Co.	2008	Surplus Lines			
National Fire & Marine Insurance Co.	2015	Surplus Lines			
National Fire & Marine Insurance Co.	2016	Surplus Lines			
Fortress Insurance Co.	2013	Admitted (Aggregeate)			1
Fortress Insurance Co.	2014	Admitted (Aggregeate)			1
Fortress Insurance Co.	2015	Admitted (Aggregeate)			1
Ironshore Specialty Insurance Co.	2016	Surplus Lines			

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Totals
ACE American Insurance Company					5	7	3	4	3	4	3	1	30
American Casualty Co Of Reading PA				2	6	12	15	21	3	4	8	10	81
American Home Assurance Company										1		1	2
American Insurance Company					2	1							3
Arch Insurance Company			1										1
Aspen American Insurance Co.											3	2	5
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	2	2	31
Continental Casualty Company		5	17	23	42	49	97	68	67	60	40	59	527
Allied World Specialty Insurance Co.				2	4	1	3	9	2	5	2	4	32
Doctors Company An Inter Insurance Exch	44	65	80	73	107	99	95	97	104	67	93	89	1013
FAIRCO Insurance Co.											1		1
Firemans Fund Insurance Company						1							1
Fortress Insurance Company				6		3	4	3	3	5	3	8	35
Granite State Insurance Co				1		1			1	3	3		9
Hanover Insurance Company										1			1
Healthcare Providers Ins Exch			5	5	20	32	40	94	222	88	23	95	624
Liberty Insurance Underwriters Inc										1		1	2
Massachusetts Bay Insurance Co.											1		1
Medical Mutual Liability Insurance Soc Of MD	314	256	246	290	272	271	317	254	235	216	255	223	3149
Medical Protective Company	51	49	84	68	53	57	62	50	40	41	36	29	620
Medicus Insurance Co.											1	1	2
National Union Fire Ins Co of Pittsburg, PA		1			5	1	10	2	5	9	12	17	62
NCMIC Insurance Company			1	3	3	4	2	2	2	2	5	4	28
Norcal Mutual Insurance Company										2	1		3
OneBeacon Insurance Co						1		1			3		5
PACO Assurance Company						1	1						2

2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Totals
							1					1
2	2	14	13	14	9	8	11	10	9	10	13	115
4	7	9	8	9	7	32	28	205	5	3	3	320
											2	2
										1	7	8
				23	20	38	25	33	22	21	30	212
13	78	57	43	21	8	2	5	4		1	2	234
9	8	8	3	7	12	8	11	13	14	24	22	139
											3	3
1												1
3	2	1	1	1								8
444	474	523	545	598	607	742	689	957	560	555	628	7322
	2 4 13 9 1 3	2 2 4 7 13 78 9 8 1 3 2	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	$ \begin{array}{cccccccccccccccccccccccccccccccccccc$	$\begin{array}{c ccccccccccccccccccccccccccccccccccc$							

Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Totals
Admiral Insurance Company							3	1	2	2			8
AIX Specialty Insurance Co.											2		2
Allied World Surplus Lines Insurance Co.				1		5	6	16	9	8	2	6	53
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	2		29
Colony Insurance Company										2	3	3	8
Columbia Casualty Company	4	4	3	4	2	15	12	13	10	1	5	9	82
Coverys Specialty Insurance Company												35	35
Evanston Insurance Company						7	5	3	34	82	85	71	287
Everest Indemnity Insurance Company	12	31	107	73	129	82	61	117	68	30	2		712
Everest National Insurance Company	1	2											3
Executive Risk Indemnity Company		1	3	2	1								7
General Star Indemnity Company					1	2		1			2	1	7
Hallmark Specialty Insurance Company							1		1	4		1	7
Homeland Insurance Co of NY						1	2	7	15	13	20	14	72
Hudson Specialty Company								6	3	2			11
Illinois Union Insurance Company						1	2	3		1	1	1	9
Interstate Fire and Casualty Company			1										1
Ironshore Specialty Insurance Company								8	8	7	4	12	39
James River Insurance Company									1		1		2
Landmark American Insurance Company					2					1		1	4
Lexington Insurance Company	31	30	34	21	20	24	85	241	164	108	96	25	879
Liberty Surplus Insurance Corporation							2		1		1	2	6
Mount Hawley Insurance CO										1	2	4	7
National Fire & Marine Insurance Company			1	7	5	4	8	1	6	6	4	7	49
Nautilus Insurance Company								1	5	2		1	9
PMSLIC Insurance Company										2			2
ProAssurance Specialty Ins Co									2	4	2	1	9
TDC Specialty Insurance					1	1				3	1	1	7
Torus Specialty Insurance Co										1	1	1	3
Various Underwriters at Lloyds (WL)		2	1	2			1					1	7
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>236</u>	<u>197</u>	<u>2395</u>

Other Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Totals
AMN - as Self-Insured Carrier				1									1
Applied Medico-Legal Solutions RRG							1	1	1	1	2		6
Benevis (self-insured)												3	3
Catlin Insurance Agency (Lloyds)						4	8	2	1			1	16
Cen-Mar Assurance / Carroll Hospital Center				2		6	5	4	2	6			25
Correctional Medical Services - a Self insured carrier										6	8	9	23
EmCare, Inc							11	11	21	13	22	12	90
Hanger, Inc (self-insured)												1	1
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	3		4
OHIC Insurance Company	2	47	35	26	3	19							132
OrthoForum Insurance Company RRG										7	5	5	17
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	9	3	46
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>49</u>	<u>34</u>	<u>400</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>840</u>	<u>859</u>	<u>10117</u>

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

Number of Closed Claims by Specialty from 2005 to 2016

Specialty	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Totals
Administrative Medicine	1	19	3	4		2	2	1					32
Allergy/Immunology							1		3	1	3		8
Ambulance Service				1	2			1		6	3	5	18
Anesthesiology	15	20	12	20	16	21	16	15	21	20	7	18	201
Blank / Other		27	1	1									29
Cardiology	21	18	18	25	26	46	93	103	413	92	21	105	981
Cardiovascular Disease						1							1
Corporation				1									1
Dental - dental specialty incl surgery						2	2	2	2	6	3	3	20
Dental - dentist	6	5	14	25	43	65	59	49	55	65	70	87	543
Dental - other					1		10	5	9	3	1		29
Dermatology	7	2		6	6	6	3	6		2	8	8	54
Emergency Room Medicine	30	29	40	44	46	37	51	56	52	43	43	39	510
Endocrinology		1		1	3			4			1	1	11
Family/General Practice - Incl OB	2			1	6	3	4	46	12	6	6	1	87
Family/General Practice - No OB	25	18	17	25	64	38	42	60	66	40	27	11	433
Gastroenterology	11	11	8	7	16	11	9	24	23	11	14	12	157
General Preventive Medicine		2			1			1					4
Geneticist					1								1
Geriatrics					1				1	1		1	4
Gynecology	12	14	8	10	11	10	16	16	8	13	7	11	136
Health Care Facility					2	5	7	17	25	21	16	18	111
Hematology			1	1	6		4	1	1	1	2	1	18
Hospital					19	15	16	19	28	32	21	8	158
Hospitalist/House Staff	1		1	2	2	3	2	7	9	8	10	12	57
Imaging center					2		2						4
Infectious Diseases						2	6	4	2	3	1	4	22
Intensive Care Medicine	3	10	3	9		2	3	2	4	3	5	2	46
Internal Medicine	66	58	46	71	69	79	78	53	63	47	66	65	761
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		6	41
Neurology	6	8	13	16	15	20	25	25	20	18	16	19	201
Not a physician/surgeon	13	17	84	78	80	99	107	153	92	70	75	36	904
Nurse - all other	3	2	16	11	32	29	60	74	52	24	19	24	346
Nurse Anesthetist			2	5	1	3	3	2	1	2	4	2	25
Nurse Midwife			1			2		2		1	2	3	11

Number of Closed Claims by Specialty from 2005 to 2016

Specialty	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Totals
Nurse Practitioner						8	6	7	8	5	2	6	42
Nutrition				1									1
OB/GYN	50	68	48	45	46	53	51	50	41	52	39	27	570
Obstetrics	3	1			5	2	1	5	3	2		2	24
Obstetrics - birthing/facility							1		1				2
On Staff Physician - Prison/Correctional	36	39	55	41	11	3	4		3			6	198
Oncology			1		1						2	0	4
Ophthalmology	1	12	4	7	9	9	7	9	13	3	10	18	102
Orthopedic	38	39	22	44	51	34	28	37	29	26	34	54	436
Other - not MPL claim		6	1	1									8
Otorhinolaryngology	1	2	3	2	6	3	5	8	6	5	8	1	50
Pathology	3	2	3	4	8	3	6	4	2	3	2	1	41
Pediatrics	7	10	7	9	6	9	18	8	9	11	6	7	107
Physical Medicine and Rehabilitation			3	3	6	4	3	10	4	3	6	10	52
Physician - not otherwise classed	10	3	21	21	24	13	19	31	19	19	23	23	226
Physician's Assistant		1	1		9	10	14	46	49	23	13	14	180
Prison/Correctional Services	7	16	64	20	6	7	13	39	49	96	91	81	489
Psychiatrist						3	5	4	1	7	5	9	34
Psychologist						4	7	1	2		1	1	16
Public Health				4		1			1				6
Pulmonary Diseases	4	3	5	7	7	8	15	6	9	8	14	8	94
Radiology	15	39	41	30	25	21	36	28	39	21	22	25	342
Rehabilitation - other						2	1	3	2	1	2	2	13
Rheumatology			1	3	2	1		3		3	2	1	16
Surgeon - not otherwise classed	41	46	45	44	46	53	65	61	43	39	73	49	605
Tech/Assistant/Other related								3	2	1	2		8
Thoracic	6	5	5	6	7	3	8	4	3	2	6		55
Unknown	4	1	5								2		12
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	1	1	10
Urology	13	12	9	16	15	18	19	18	11	9	19	4	163
Vascular	15	12	9	12	16	3	8	10	10	5	4	7	111
TOTALS	504	599	719	689	781	789	971	1148	1328	890	840	859	10117

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

Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Totals
Allegany County Arbitration	2	2	4	2	2	0	2	1	23	14	0	2	54
Allegany County Circuit Court	3	6	3	4	21	8	14	9	10	1	1	6	86
Allegany County District Court	1	0	0	0	3	9	17	2	4	0	0	5	41
Allegany County Small Caims Court	0	0	0	0	0	0	1	5	0	0	1		7
Anne Arundel County Arbitration	4	0	1	1	0	4	4	8	5	2	4	2	35
Anne Arundel County Circuit Court	37	49	37	31	42	34	49	31	24	26	22	20	402
Anne Arundel County District Court	3	2	3	0	1	4	2	8	2	1	11	1	38
Anne Arundel - other/unknown	0	1	0	0	0	0	0	0	0	0	0	2	3
Baltimore City Arbitration	3	5	9	2	10	13	24	19	27	9	0	10	131
Baltimore City Circuit Court	49	56	58	85	80	110	93	76	98	82	60	61	908
Baltimore City District Court	0	1	1	1	3	4	2	10	16	49	2	3	92
Baltimore City, MD - Other	1	4	0	2	1	0	0		0	0	0	0	8
Baltimore County Arbitration	5	3	0	0	5	6	22	16	38	13	11	25	144
Baltimore County Circuit Court	70	59	58	49	72	79	95	131	414	87	85	158	1357
Baltimore County District Court	2	5	1	0	11	7	3	12	2	2	8	5	58
Baltimore County - unknown/other	2	6	0	0	1	1	0	0	0	0	1	2	13
Baltimore County - Small Claims Court	0	0	0	0	1	1	1	0	0	0	0	1	4
Baltimore - unknown Arbitration	0	0	0	0	0	0	0	0	0	1	3	0	4
Baltimore MD Circuit Court	4	10	5	9	0	0	0	0	0	0	1	0	29
Baltimore - unknown, District Court	0	0	0	0	2	0	0	0	12	0	0	0	14
Baltimore, MD unknown which court	1	5	1	0	0	2	1	0	0	0	0	1	11
Baltimore unknown - other	0	0	0	0	0	0	0	0	0	0	0	1	1
Calvert County Arbitration	0	0	0	0	1	2	1	0	0	0	0	0	4
Calvert County Circuit Court	10	4	12	10	2	5	8	5	8	7	3	7	81
Calvert County District Court	1	0	0	2	0	0	0	0	0	1	0	0	4
Caroline County Arbitration	0	1	0	0	0	0	0	0	0	0	0		1
Caroline County Circuit Court	0	2	0	0	1	2	1	0	0	0	0		6
Carroll County Arbitration	0	0	0	0	0	2	0	0	0	6	0	0	8
Carroll County Circuit Court	3	7	5	12	3	13	20	6	11	16	7	7	110
Cecil County Arbitration	0	0	0	0	0	0	0	2	2	11	1	0	16
Cecil County Circuit Court	3	3	1	2	7	5	1	6	6	0	9	9	52
Cecil County District Court	0	0	0	0	0	1	0	0	0	0	0	0	1
Cecil County - other/unknown	0	0	0	0	0	0	0	0	0	0	0	1	1

Exhibit	L
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Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Totals
Charles County Arbitration	0	0	0	1	1	0	0	0	0	1	0	0	3
Charles County Circuit Court	7	11	5	4	2	10	9	11	7	1	8	5	80
Charles County District Court	1	0	0	0	0	0	0	0	0	1	1	0	3
Charles County Small Claims Court	0	0	0	0	0	0	1	0	0	0	0	0	1
Dorchester County Circuit Court	1	0	2	0	0	0	1	1	0	0	5	1	11
Dorchester County District Court	0	0	0	1	2	1	0	0		0	0	0	4
Frederick County Arbitration	0	0	1	1	0	0	1	1	3	2	10	3	22
Frederick County Circuit Court	21	15	9	17	26	17	14	10	16	8	12	8	173
Frederick County District Court	1	0	1	0	1	0	0	1	0	0	1	0	5
Frederick County - unknown	0	1	0	0	0	0	0	0	0	0	0	0	1
Frederick MD State Circuit Court	0	1	0	0	0	0	0	0	0	0	0	0	1
Garrett County Circuit Court	2	1	0	0	0	0	3	5	1	0	0	1	13
Garrett County District Court	0	0	0	0	0	0	0	0	3	0	0	0	3
Harford County Arbitration	1	0	2	4	7	1	11	0	2	3	1	0	32
Harford County Circuit Court	11	11	15	9	12	22	9	14	12	16	11	21	163
Harford County District Court	0	0	0	0	0	0	0	0	0	0	1	1	2
Harford County - other/unknown	0	0	0	0	0	0	0	0	0	0	0	2	2
Howard County Arbitration	1	0	0	0	1	2	0	0	6	0	2	1	13
Howard County Circuit Court	6	7	7	10	8	12	9	10	13	5	6	9	102
Howard County District Court	0	0	4	0	0	2	6	1	1	1	2	1	18
Kent County Arbitration	0	4	0	0	2	0	0	0	0	0	2	0	8
Kent County Circuit Court	1	1	4	2	5	0	1	0	0	2	3	1	20
Montgomery County Arbitration	2	1	10	20	9	12	13	4	9	6	8	13	107
Montgomery County Circuit Court	41	39	51	56	62	52	95	82	59	53	78	46	714
Montgomery County District Court	1	0	1	1	5	4	4	4	5	6	2	5	38
Montgomery County Small Claims Court	0	2	0	0	0	0	1		0	0	1		4
Montgomery County - other/unknown	0										0	1	1
Prince George's County Arbitration	4	8	5	8	3	7	4	14	9	13	6	4	85
Prince George's County Circuit Court	49	73	70	95	86	71	96	59	52	49	68	71	839
Prince George's County District Court	2	0	0	2	1	4	5	4	10	25	7	4	64
Prince George's County - unknown / Other	0	5	0	5	0	0	0	0	0	2	0	0	12
Prince George's County Small Claims Court	0	0	0	0	0	0	1	2	3	1	0	0	7

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Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Totals
Queen Anne's County Arbitration	0	0	0	2	0	0	0	0	0	0	0	0	2
Queen Anne's County Circuit Court	0	0	3	1	0	0	0	0	0	0	3	0	7
Queen Anne's County District Court	0	0	0	0	0	1	0	0	0	0	0	0	1
St. Mary's County Arbitration	0	0	0	0	1	0	0	2	0	0	0	0	3
St. Mary's County Circuit Court	7	5	6	5	3	2	2	1	7	5	6	7	56
St. Mary's County District Court	0	0	0	1	1	0	0	0	0	0	0	0	2
Somerset County Circuit Court	0	0	1	1	2	2	0	2	0	1	0	0	9
Somerset County District Court	0	0	0	0	8	7	7	0	0	3	0	1	26
Somerset County Small Claims Court	0	0	0	0	0	0	1	0	0	0	0	0	1
Talbot County Arbitration	0	0	0	0	0	0	0	1	0	0	0	5	6
Talbot County Circuit Court	11	13	13	2	3	4	3	2	6	5	7	4	73
Washington County Arbitration	3	1	2	0	4	4	3	1	2	2	1	0	23
Washington County Circuit Court	13	9	8	9	6	1	4	13	1	2	11	9	86
Washington County District Court	0	0	0	2	12	13	15	3	2	4	0	1	52
Washington County Small Claims Court	0	0	0	0	1	0	0	0	0	0	0	0	1
Wicomico County Arbitration	0	0	1	1	0	0	1	5	5	1	7	0	21
Wicomico County Circuit Court	14	10	16	12	18	14	30	21	11	13	16	9	184
Wicomico County District Court	0	0	0	0	1	1	2	1	1	0	0	0	6
Worcester County Arbitration	0	0	0	0	0	0	1	1	0	0	0	1	3
Worcester County Circuit Court	3	0	0	1	4	4	2	1	2	1	3	1	22
Worcester County District Court	0	0	0	0	0	0	0	0	0	0	0	6	6
Totals for Maryland Courts	407	449	436	485	566	582	716	624	950	560	519	571	6865
Claims not resulting in a suit	52	86	126	88	96	138	131	224	150	152	132	125	1500

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Jurisdiction	2005	2006	2007	2008	2009	2010	2011	2012	2013	2014	2015	2016	Totals
OTHER COURTS or JURISDICTIONS													
Maryland Health Claims ADR (County unknowr	13	22	41	33	28	10	18	53	54	52	53	42	419
Maryland Board of Physicians	0	0	1	0	0	0	0	0	0	0	0	0	1
Maryland Dental Board	0	0	1	0	0	0	0	0	0	0	0	0	1
Mediation	0	0	0	5	0	0	0	0	0	0	0	0	5
Maryland Court of Special Appeals	1	0	1	1	1	0	1	0	0	0	0	0	5
US District Court for Maryland	17	24	74	66	87	48	81	225	119	86	108	96	1031
US Supreme Court	0	0	1	0	0	0	0	0	0	0	0	0	1
Out of State Courts	4	3	10	0	1	0	4	7	54	10	12	12	117
Other Courts	8	11	14	11	2	11	18	15	0	29	12	12	143
Total Other Courts or Jurisdictions	43	60	143	116	119	69	122	300	227	177	185	162	1723
GRAND TOTALS	502	595	705	689	781	789	969	1148	1327	889	836	858	10088
	502												0
Court Information Not Provided / Unknown	2	4	14				2		1	1	4	1	29