

2020 Report on the Availability & Affordability of Health Care Professional Liability Insurance

MSAR # 2976

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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 2019, 62 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 \$300,787,855 representing an increase of 5% from the prior year. Admitted insurers accounted for 49% of the total written premium, while surplus lines insurers and risk retention groups accounted for 18% and 32% 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 56% 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 six insurers made a rate increase filing during fiscal year 2019 (July 1, 2018 through June 30, 2019). These filings resulted in average increases of between 2.5% and 14.8% to a total of 2,591 policyholders. Our two largest insurer groups did not make a rate impact filing in fiscal year 2020. 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 2019, 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 56% of the market by premium volume, which was a decrease of about 3% from the prior fiscal year. Exhibit A1 illustrates the 2019 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 2018 to a slightly less concentrated market and confirms that competition exists in the market.

Exhibit A3 is a pie chart showing the 2019 market share of the top nine admitted insurers and a pie chart of the top nine insurers including surplus lines insurers and risk retention groups. Exhibit A4 shows the change in market share of the current top five insurers over the period from 2005 - 2018. MMLIS' share of the market was 27%, a decrease of 3% from last year while MCIC's share of the market remained at 29%. The total market share of the top two insurer groups remains high at 56% of the market, and continues to be stable.

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 2003 through 2019. Of note is that the sole rate increase since 2009 was 4% in 2012. MMLIS' rates effective January 1, 2018 dropped 2% and its most recent rate filing, effective January 1, 2019, reflects a decrease of

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.

4.4%. The rates of MMLIS, the State's largest admitted writer of medical malpractice insurance by premium volume, have remained stable since 2006.

Medical malpractice insurance premiums vary by specialty, policy limits and practice location. Exhibits B through G provide premium comparisons for twenty (20) different specialties utilizing a base premium for policy limits of \$1MM per incident / \$3MM annual aggregate for the years 2016 - 2019. Although the premium rates 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 deductible options of \$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 often 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 2009⁵ and 2013 closed claims generally increased among all insurer types (admitted, non-admitted and risk retention groups). The number of closed claims hit a peak for admitted insurers 2013 at 957. The number of closed claims hit a peak for non-admitted insurers

⁴ Insurance Article, § 19-114 of the Annotated Code of Maryland. This statute was amended in the 2019 legislative session to limit this requirement to policies with annual premiums of \$5,000 or more effective October 1, 2019.

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.

in 2012 at 425. The closed claim totals for 2018 were -47% and -20% from these peak totals for admitted insurers and non-admitted insurers respectively.

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). For 2017, the number of lawsuits increased by 8%, but was 30% below the peak year of 2014. For 2018, the number of lawsuits was 869, which was a reduction of 6% from the previous year. In 2019, the number of loss suits dropped to 742, a decrease of 15% from the previous year, which was 44% below the peak level in 2013.

CORONAVIRUS (COVID-19)

The COVID-19 pandemic has broad and yet to be fully realized implications for many lines of insurance, including medical malpractice insurance. The MIA is monitoring multiple issues related to the impact of COVID-19 on medical malpractice rates, premiums, and claims, as well as the impact on the financial strength and solvency of entities that write medical malpractice insurance in the State. As of the date of this Report, there is not sufficient data from which to draw conclusions on the impact of the pandemic on medical malpractice insurance or insurers. At this juncture, the MIA does not have a basis to believe that COVID-19 will result in any significant impact on the availability or affordability of medical malpractice insurance in this State. However, the MIA remains in close communication with the industry and is currently monitoring the following information.

- Written and earned premium levels;
- Accelerated pace of provider retirements and closings;
- Claim frequency and severity;
- Scheduling delays in civil litigation trials and court case backlogs;
- Impact of delayed resolutions on aggregate amount of claim reserves; and,
- Terms, cost and availability of reinsurance for medical malpractice insurers.

We anticipate reporting in greater detail on these issues in next year's report.

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 56% of the written premium acquired by two (2) insurers. Premium rates were stable again this year across the market as a whole and within the two (2) largest market share insurers.

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 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

Exhibit A1	2019 Medical Professional Liability Premiums by Insurance Group
Exhibit A2	Change in Written Premium by Insurance Group by Type of License from 2018 to 2019
Exhibit A3	2019 Market Share of the Nine Largest Admitted Carriers 2019 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)
Exhibit A4 - Page 1	Market Share of the Top Carriers from 2005 to 2019 (Based on 2019 Market Share)
Exhibit A4 - Page 2	Industry and MMLIS Written Premiums (in Millions) from 2005 to 2019 Includes Surplus Lines and RRG's Change in Written Premium from the Prior Year for the Industry and MMLIS
Exhibit A4 - Page 3	Market Share by License Type from 2005 to 2019
Exhibit A5	Medical Mutual Rate Change History from 2003 to 2020
Exhibit B	Rate Comparison Charts for Certain Physician Classes from 2017 to 2020
Exhibit C	Rate Comparison Charts for Certain Surgeon Classes from 2017 to 2020
Exhibit D	Rate Comparison Charts for Psychiatrist (Including Child) Class from 2017 to 2020
Exhibit E	Rate Comparison Charts for Certain Nursing Classes from 2017 to 2020
Exhibit F	Rate Comparison Charts for Physical Therapists (Employed) from 2017 to 2020
Exhibit G	Rate Comparison Charts for Dentist Class from 2017 to 2020
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 2019

Exhibit K Number of Closed Claims by Specialty from 2005 to 2019

Exhibit L Number of Suits Filed by Jurisdiction and Venue from 2005 to 2019

2019 Premium	2019 Group		2019 Insurance Group	2019 Market	2019 Admitted	2019 Surplus Lines	2019 RRG
Rank	Code	2019 Group Name	Premium	Share	Premium	Premiums	Premium
1	0	MCIC VT A RECIP RRG	87,303,097	29.02%			87,303,097
2	377	MEDICAL INS OF MD GRP	80,664,246	26.82%	80,664,246		- ,,
3	2698	PROASSURANCE CORP GRP	28,293,984	9.41%	13,777,293	14,516,691	
4	831	DOCTORS CO GRP	23,964,309	7.97%	19,344,082	2,301,186	2,319,041
5	31	BERKSHIRE HATHAWAY GRP	21,605,076	7.18%	8,334,463	13,270,635	-22
6	218	CNA INS GRP	8,726,241	2.90%	5,329,418	3,396,823	
7	1154	COVERYS GRP	4,734,017	1.57%	2,918,289	1,815,728	
8	1282	NORCAL GRP	4,712,988	1.57%	2,297,863	1,420,381	994,744
9	111	LIBERTY MUT GRP	3,880,955	1.29%	1,323,999	2,556,956	
10	501	ALLEGHANY GRP	3,779,420	1.26%	1,516,761	2,262,659	
11	181	SWISS RE GRP	3,154,160	1.05%		3,154,160	
12	184	MEDICAL INS GRP	3,042,899	1.01%	3,042,899		
13	4734	APOLLO GLOBAL MGMT GRP	2,891,713	0.96%	2,425,703	466,010	
14	3478	HALLMARK FIN SERV GRP	2,030,066	0.67%		2,030,066	
15	413	MAG MUT INS GRP	2,006,707	0.67%	1,849,452	157,255	
16	98	WR BERKLEY CORP GRP	1,938,249	0.64%	70,152	1,868,097	
17	158	FAIRFAX FIN GRP	1,851,374	0.62%	1,093,609	757,765	
18	508	NATIONAL GRP	1,792,025	0.60%	435,724		1,356,301
19	626	CHUBB LTD GRP	1,480,397	0.49%	1,059,232	421,165	
20	0	OPHTHALMIC MUT INS CO RRG	1,134,195	0.38%			1,134,195
21	12	AMERICAN INTL GRP	1,073,126	0.36%	186,210	886,916	
22	0	THE MUTUAL RRG INC	1,045,452	0.35%			1,045,452
23	785	MARKEL CORP GRP	1,042,446	0.35%		1,042,446	
24	2638	NCMIC GRP	862,164	0.29%	862,164		
25	4776	TEXAS MEDICAL LIAB TRUST GRP	820,892	0.27%			820,892
26	4904	INTACT FINANCIAL GRP	788,042	0.26%	-7	788,049	
27	4966	INSURANCE CAPITAL GRP	784,948	0.26%	784,948		
28	0	CARING COMMUNITIES RECIP RRG	555,994	0.18%			555,994
29	0	KINSALE INS CO	447,092	0.15%		447,092	
30	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	391,009	0.13%			391,009

2019 Premium Rank	2019 Group Code	2019 Group Name	2019 Insurance Group Premium	2019 Market Share	2019 Admitted Premium	2019 Surplus Lines Premiums	2019 RRG Premium
31	1279	ARCH INS GRP	355,232	0.12%		355,232	
32	0	GRAPH INS GRP RRG LLC	352,714	0.12%			352,714
33	88	THE HANOVER INS GRP	337,589	0.11%	15,457	322,132	
34	244	CINCINNATI FIN GRP	319,265	0.11%	307,969	11,296	
35	0	ALLIED PROFESSIONALS INS CO RRG	294,481	0.10%			294,481
36	212	ZURICH INS GRP	244,885	0.08%		244,885	
37	0	CONTINUING CARE RRG INC	236,906	0.08%			236,906
38	0	AMERICAN ASSOC OF OTHODONTISTS RRG	217,891	0.07%			217,891
39	3494	JAMES RIVER GRP	185,939	0.06%		185,939	
40	464	PHYSICIANS INS A MUT GRP	185,846	0.06%			185,846
41	4851	CHURCH MUT GRP	144,739	0.05%	144,739		
42	4770	CONNECTICUT MEDICAL GRP	142,041	0.05%			142,041
43	2358	* ISMIE GRP	139,531	0.05%		139,531	
44	0	HEALTH CARE INDUSTRY LIAB RECIP INS	134,613	0.04%	134,613		
45	775	PHARMACISTS MUT GRP	130,896	0.04%	130,896		
46	0	PEACE CHURCH RRG INC	127,042	0.04%			127,042
47	91	HARTFORD FIRE & CAS GRP	99,710	0.03%		99,710	
48	796	QBE INS GRP	81,312	0.03%		81,312	
49	0	SUNLAND RRG INC	76,430	0.03%			76,430
50	783	RLI INS GRP	54,602	0.02%		54,602	
51	361	MUNICH RE GRP	53,308	0.02%	38,971	14,337	
52	0	CARE RRG INC	47,350	0.02%			47,350
53	176	STATE FARM GRP	39,703	0.01%	39,703		
54	0	GREEN HILLS INS CO RRG	29,870	0.01%			29,870
55	0	AFFILIATES INS RECIP A RRG	12,121	0.00%			12,121
56	0	ACADEMIC MEDICAL PROFESSIONALS INS E	10,298	0.00%	10,298		
57	0	FRANKLIN CAS INS CO RRG	7,000	0.00%			7,000
58	0	WELLSPAN RRG	7,000	0.00%			7,000

61 3098 TOKIO MARINE HOLDINGS INC GRP 1 0.00% 1 62 4725 ENSTAR GRP -85,265 -0.03% -85,265 Industry Totals 300,787,855 148,145,719 54,983,791 97,658,34	2019 Premium Rank	2019 Group Code	2019 Group Name	2019 Insurance Group Premium	2019 Market Share	2019 Admitted Premium	2019 Surplus Lines Premiums	2019 RRG Premium
61 3098 TOKIO MARINE HOLDINGS INC GRP 1 0.00% 1 62 4725 ENSTAR GRP -85,265 -0.03% -85,265 Industry Totals 300,787,855 148,145,719 54,983,791 97,658,3 49.25% 18.28% 32.47 * - Indicates company is new from 2018 to 2019 OR there is a new company within the group. The following companies/groups merged with (or were purchased by) groups listed above: 510 NAVIGATORS GRP With Hartford - Rank 47 0 ORTHOFORUM INS CO RRG With Mag Mutual - Rank 15 4698 ASPEN HOLDINGS GROUP With Apollo Group - Rank 13 The following companies had premium in 2018, but not in 2019: 0 VIRGINIA PHYSICIANS RRG INC 457 ARGONAUT GRP With Apollo Group - Rank 13 The following companies had premium in 2018, but not in 2019: 0 VIRGINIA PHYSICIANS RRG INC 457 ARGONAUT GRP 414 414 414 414 414 414 416 AXIS CAPITAL GRP 414 414 414 414 414 414 414 414 414 414 414 414 414 414 414 </td <td>59</td> <td>4942</td> <td>BEAZLEY GRP</td> <td>6,572</td> <td>0.00%</td> <td>6,572</td> <td></td> <td></td>	59	4942	BEAZLEY GRP	6,572	0.00%	6,572		
62 4725 ENSTAR GRP -85,265 -0.03% -85,265 Industry Totals 300,787,855 148,145,719 54,983,791 97,658,3 * - Indicates company is new from 2018 to 2019 300,787,855 148,145,719 54,983,791 97,658,3 . * - Indicates company is new from 2018 to 2019 OR there is a new company within the group.	60	0	AMERICAN EXCESS INS EXCH RRG	950	0.00%			950
Industry Totals 300,787,855 148,145,719 54,983,791 97,658,3 * - Indicates company is new from 2018 to 2019 OR there is a new company within the group.	61	3098	TOKIO MARINE HOLDINGS INC GRP	1	0.00%	1		
49.25% 18.28% 32.47 * - Indicates company is new from 2018 to 2019 OR there is a new company within the group. The following companies/groups merged with (or were purchased by) groups listed above: 510 NAVIGATORS GRP With Hartford - Rank 47 0 ORTHOFORUM INS CO RRG With Mag Mutual - Rank 15 4698 ASPEN HOLDINGS GROUP With Apollo Group - Rank 13 The following companies had premium in 2018, but not in 2019: 0 VIRGINIA PHYSICIANS RRG INC 457 ARGONAUT GRP 3416 AXIS CAPITAL GRP	62	4725	ENSTAR GRP	-85,265	-0.03%		-85,265	
OR there is a new company within the group. The following companies/groups merged with (or were purchased by) groups listed above: 510 NAVIGATORS GRP With Hartford - Rank 47 0 ORTHOFORUM INS CO RRG With Mag Mutual - Rank 15 4698 ASPEN HOLDINGS GROUP With Apollo Group - Rank 13 The following companies had premium in 2018, but not in 2019: 0 VIRGINIA PHYSICIANS RRG INC 457 ARGONAUT GRP 3416 AXIS CAPITAL GRP			Industry Totals	300,787,855				97,658,345 32.47%
510 NAVIGATORS GRP With Hartford - Rank 47 0 ORTHOFORUM INS CO RRG With Mag Mutual - Rank 15 4698 ASPEN HOLDINGS GROUP With Apollo Group - Rank 13 The following companies had premium in 2018, but not in 2019: 0 VIRGINIA PHYSICIANS RRG INC 457 ARGONAUT GRP 3416 AXIS CAPITAL GRP								
0 ORTHOFORUM INS CO RRG With Mag Mutual - Rank 15 4698 ASPEN HOLDINGS GROUP With Apollo Group - Rank 13 The following companies had premium in 2018, but not in 2019: 0 VIRGINIA PHYSICIANS RRG INC 457 ARGONAUT GRP 3416 AXIS CAPITAL GRP								
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0 VIRGINIA PHYSICIANS RRG INC 457 ARGONAUT GRP 3416 AXIS CAPITAL GRP		4698	ASPEN HOLDINGS GROUP		With Apollo Gro	oup - Rank 13		
457 ARGONAUT GRP 3416 AXIS CAPITAL GRP		The followi	ng companies had premium in 2018, but not in 2	019:				
3416 AXIS CAPITAL GRP		0	VIRGINIA PHYSICIANS RRG INC					
		457	ARGONAUT GRP					
4381 HOUSTON INTL INS GRP		3416	AXIS CAPITAL GRP					
		4381	HOUSTON INTL INS GRP					

The following companies are in either receivership or have been liquidated:

- 0 LANCET IND RRG INC
- 0 PHYSICIANS CAS RRG INC

2019	2019			2019 Insurance		2019 Surplus	
Premium	Group		2019 Insurance	Group	2019 Admitted	Lines	2019 RRG
Rank	Code	2019 Group Name	Group Premium	Premium	Premium	Premiums	Premium
1	0	MCIC VT A RECIP RRG	87,303,097	5.44%	n/a	n/a	5.44%
2	377	MEDICAL INS OF MD GRP	80,664,246	-5.37%	-5.37%	n/a	n/a
3	2698	PROASSURANCE CORP GRP	28,293,984	97.45%	27.26%	314.31%	n/a
4	831	DOCTORS CO GRP	23,964,309	3.72%	4.27%	-20.60%	40.21%
5	31	BERKSHIRE HATHAWAY GRP	21,605,076	41.83%	17.50%	63.04%	-108.00%
6	218	CNA INS GRP	8,726,241	3.70%	4.62%	2.29%	n/a
7	1154	COVERYS GRP	4,734,017	17.93%	21.50%	12.61%	n/a
8	1282	NORCAL GRP	4,712,988	-18.36%	12.45%	-37.84%	-31.13%
9	111	LIBERTY MUT GRP	3,880,955	-30.15%	-2.26%	-39.15%	n/a
10	501	ALLEGHANY GRP	3,779,420	14.77%	-1.74%	29.33%	n/a
11	181	SWISS RE GRP	3,154,160	-14.61%	n/a	-14.61%	n/a
12	184	MEDICAL INS GRP	3,042,899	66.90%	66.90%	n/a	n/a
13	4734	APOLLO GLOBAL MGMT GRP	2,891,713	-29.88%	-36.67%	58.54%	n/a
14	3478	HALLMARK FIN SERV GRP	2,030,066	42.10%	n/a	42.10%	n/a
15	413	MAG MUT INS GRP	2,006,707	1537.33%	**	28.31%	n/a
16	98	WR BERKLEY CORP GRP	1,938,249	9.51%	1.92%	9.82%	n/a
17	158	FAIRFAX FIN GRP	1,851,374	11.14%	-4.23%	44.64%	n/a
18	508	NATIONAL GRP	1,792,025	1.62%	14.11%	n/a	-1.83%
19	626	CHUBB LTD GRP	1,480,397	-35.24%	1.40%	-66.08%	n/a
20	0	OPHTHALMIC MUT INS CO RRG	1,134,195	13.67%	n/a	n/a	13.67%
21	12	AMERICAN INTL GRP	1,073,126	-36.19%	3.06%	-40.91%	n/a
22	0	THE MUTUAL RRG INC	1,045,452	6.84%	n/a	n/a	6.84%
23	785	MARKEL CORP GRP	1,042,446	-2.29%	n/a	-2.29%	n/a
24	2638	NCMIC GRP	862,164	1.32%	1.32%	n/a	n/a
25	4776	TEXAS MEDICAL LIAB TRUST GRP	820,892	-57.02%	n/a	n/a	-57.02%
26	4904	INTACT FINANCIAL GRP	788,042	-49.62%	n/a	-49.61%	n/a
27	4966	INSURANCE CAPITAL GRP	784,948	561.00%	561.00%	n/a	n/a
28	0	CARING COMMUNITIES RECIP RRG	555,994	-24.70%	n/a	n/a	-24.70%
29	0	KINSALE INS CO	447,092	-1.96%	n/a	-1.96%	n/a
30	0	APPLIED MEDICO LEGAL SOLUTIONS RRG	391,009	85.75%	n/a	n/a	85.75%

	2019	2019			2019 Insurance		2019 Surplus	
F	Premium	Group Code	2010 Crown Name	2019 Insurance	Group Premium	2019 Admitted Premium	Lines Premiums	2019 RRG Premium
	Rank		2019 Group Name	Group Premium				
	31	1279	ARCH INS GRP	355,232	-14.22%	n/a	-14.22%	n/a
	32	0	GRAPH INS GRP RRG LLC	352,714	1062.81%	n/a	n/a	1062.81%
	33	88	THE HANOVER INS GRP	337,589	-23.64%	67.21%	-25.58%	n/a
	34	244	CINCINNATI FIN GRP	319,265	5.29%	5.20%	7.63%	n/a
	35	0	ALLIED PROFESSIONALS INS CO RRG	294,481	6.50%	n/a	n/a	6.50%
	36	212	ZURICH INS GRP	244,885	-56.03%	n/a	-56.03%	n/a
	37	0	CONTINUING CARE RRG INC	236,906	98.72%	n/a	n/a	98.72%
_	38	0	AMERICAN ASSOC OF OTHODONTISTS RRG	217,891	-1.36%	n/a	n/a	-1.36%
	39	3494	JAMES RIVER GRP	185,939	-5.47%	n/a	-5.47%	n/a
	40	464	PHYSICIANS INS A MUT GRP	185,846	-39.69%	n/a	n/a	-39.69%
	41	4851	CHURCH MUT GRP	144,739	5.29%	5.29%	n/a	n/a
	42	4770	CONNECTICUT MEDICAL GRP	142,041	-94.27%	n/a	n/a	-94.27%
	43	2358	* ISMIE GRP	139,531	n/a	n/a	n/a	n/a
	44	0	HEALTH CARE INDUSTRY LIAB RECIP INS	134,613	141.39%	141.39%	n/a	n/a
	45	775	PHARMACISTS MUT GRP	130,896	13.58%	13.58%	n/a	n/a
	46	0	PEACE CHURCH RRG INC	127,042	2.09%	n/a	n/a	2.09%
	47	91	HARTFORD FIRE & CAS GRP	99,710	-1.28%	n/a	-1.28%	n/a
	48	796	QBE INS GRP	81,312	-43.84%	n/a	-43.84%	n/a
	49	0	SUNLAND RRG INC	76,430	-12.09%	n/a	n/a	-12.09%
	50	783	RLI INS GRP	54,602	-88.35%	n/a	-88.35%	n/a
	51	361	MUNICH RE GRP	53,308	10.57%	12.13%	6.55%	n/a
	52	0	CARE RRG INC	47,350	15.47%	n/a	n/a	15.47%
	53	176	STATE FARM GRP	39,703	-8.34%	-8.34%	n/a	n/a
	54	0	GREEN HILLS INS CO RRG	29,870	-19.75%	n/a	n/a	-19.75%
	55	0	AFFILIATES INS RECIP A RRG	12,121	3.89%	n/a	n/a	3.89%
	56	0	ACADEMIC MEDICAL PROFESSIONALS INS E	10,298	-21.57%	-21.57%	n/a	n/a
	57	0	FRANKLIN CAS INS CO RRG	7,000	0.00%	n/a	n/a	0.00%
	58	0	WELLSPAN RRG	7,000	0.00%	n/a	n/a	0.00%
		0		1,000	0.0070	n/a	1/4	0.0070

Exhibit A2 Page 3

2019 Premium Rank	2019 Group Code	2019 Group Name	2019 Insurance Group Premium	2019 Insurance Group Premium	2019 Admitted Premium	2019 Surplus Lines Premiums	2019 RRG Premium
59	4942	BEAZLEY GRP	6,572	121.80%	121.80%	n/a	n/a
60	0	AMERICAN EXCESS INS EXCH RRG	950	0.00%	n/a	n/a	0.00%
61	3098	TOKIO MARINE HOLDINGS INC GRP	1	n/a	n/a	n/a	n/a
62	4725	ENSTAR GRP	-85,265	-104.08%	n/a	-104.08%	n/a
		Industry Totals	300,787,855	5.05%	2.67%	19.47%	1.76%
		 * - Indicates company is new from 2018 to 2019 ** - Company had no admitted premium in 2018 	OR there is a new	company within	the group.		
ſ		ng companies/groups merged with (or were purchase					
	510	NAVIGATORS GRP	V	Vith Hartford - Ra	nk 47		
	0	ORTHOFORUM INS CO RRG		Vith Mag Mutual ·			
	4698	ASPEN HOLDINGS GROUP	V	Vith Apollo Group	o - Rank 13		
I	The followir	ng companies had premium in 2018, but not in 2019:					
	0	VIRGINIA PHYSICIANS RRG INC					
	457	ARGONAUT GRP					
	3416	AXIS CAPITAL GRP					
	4381	HOUSTON INTL INS GRP					
L		ng companies are in either receivership or have beer					
	0	LANCET IND RRG INC	i liquidated.				
	0	PHYSICIANS CAS RRG INC					
l	U						

Exhibit A3

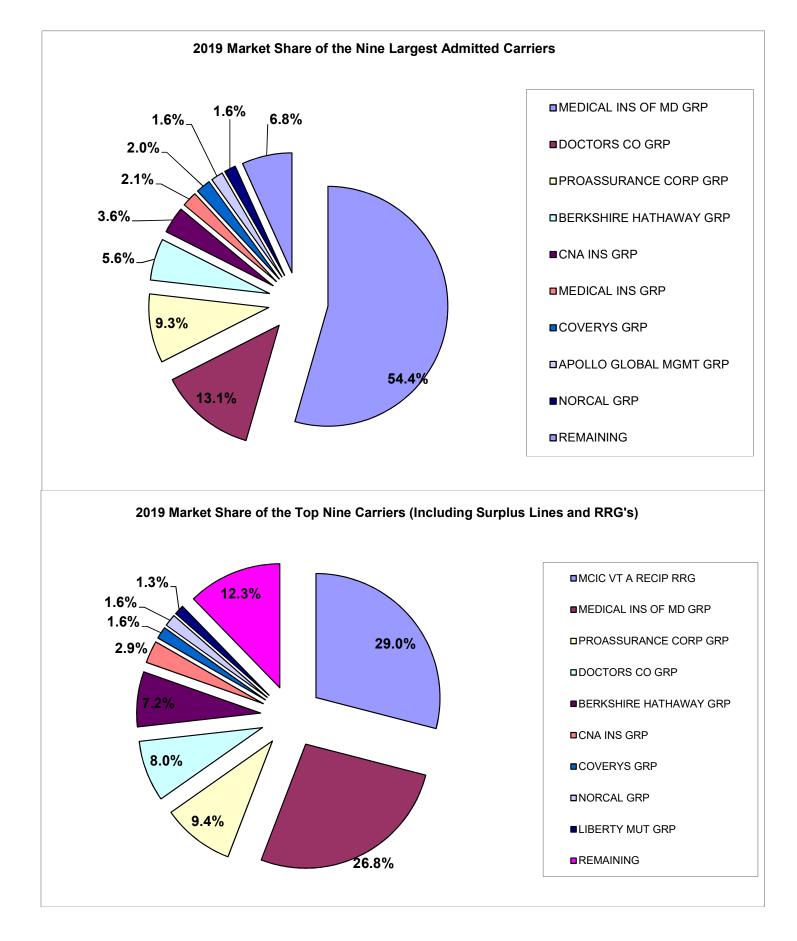
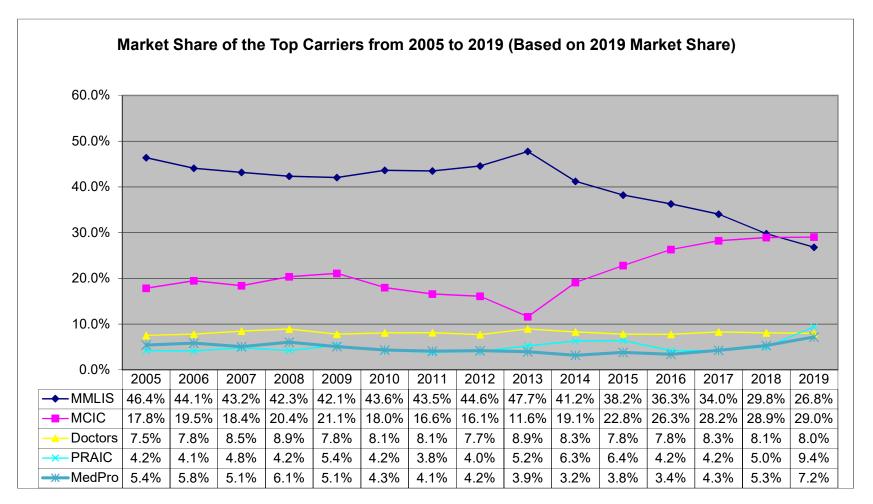


Exhibit A4 Page 1



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

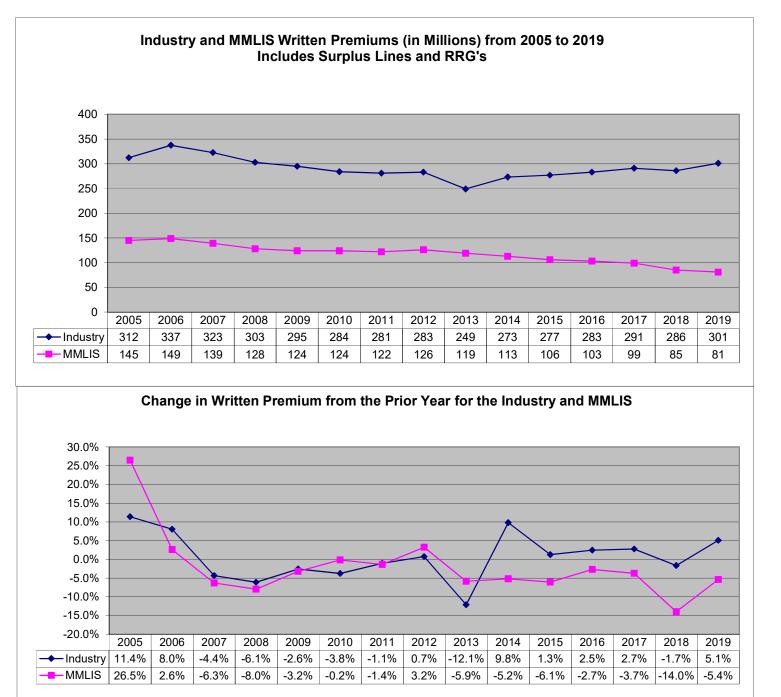
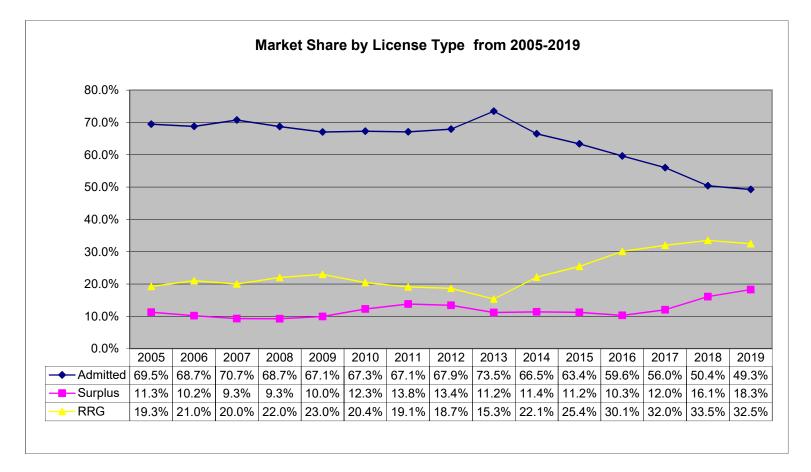
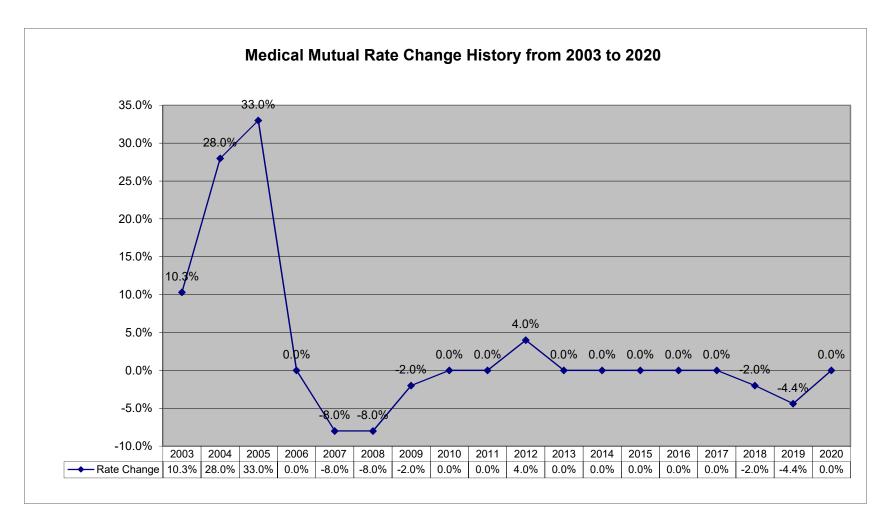


Exhibit A4 Page 3



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.



The above reflects the effective rate change per year. All rate changes are effective on January 1st of each year. For ease of viewing, we have limited the exhibit to the period from 2003 to the present. Data for years 1996 through 2002 can be found in the 2017 Annual Report.

Exhibit A5

Notes for Rate Comparison Charts (Exhibits B through G)

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

Name on Charts		Exhibits
MMLIS	Full Company Name 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 E1, G
PRAIC	ProAssurance Indemnity Company	All
PPIC	Preferred Professional Insurance Company	All
NORCAL	NORCAL Mutual Insurance Company	B, C, D, E1, F
MagMut	MAG Mutual Insurance Company	B, C, E, E1
Proselect	ProSelect Insurance Company	B, C, D, E, E1
FAIRCO	Fair American Insurance and Reinsurance Company	D
Aspen	Aspen Insurance Company	B, C & D
MMICNC	Medical Mutual Insurance Company of North Carolina	B, C, D, E1, F
PPIE	Positive Physicians Insurance Exchange	B, C, D, E1, F
MDANJ	MD Advantage Insurance Company of New Jersey	B, C, E1 to G
Campmed	Campmed Casualty and Indemnity Company	B, D to G
AWAC	Allied World Specialty Insurance Company	D & F
AIG	National Union Fire Insurance Company of Pittsburgh	D & G

Notes for Rate Comparison Charts (Exhibits B through G)

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

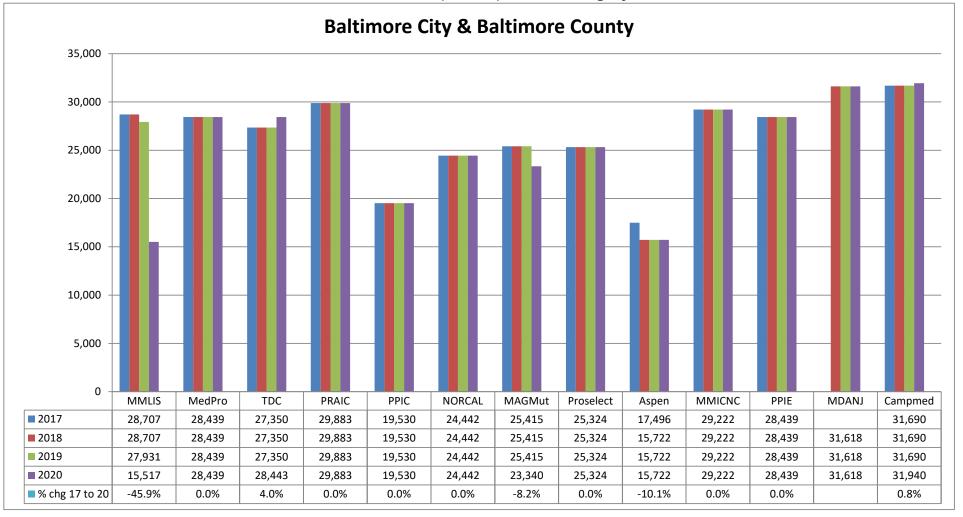
Name on		
Charts	Full Company Name	Exhibits
CNA	American Casualty Co of Reading, PA	E, E1, F
	Continental Insurance Company	G
ACEUSA	ACE American Insurance Company	E & F
BHSIC	Berkshire Hathaway Specialty Insurance Company	E1 & F
Hudson	Hudson Insurance Company	E
LibertyIU	Liberty Insurance Underwriters	E, F & G
Fortress	Fortress Insurance Company	G
PSIC	Professional Solutions Insurance Company	G
Cinfin	Cincinnati Insurance Company	G

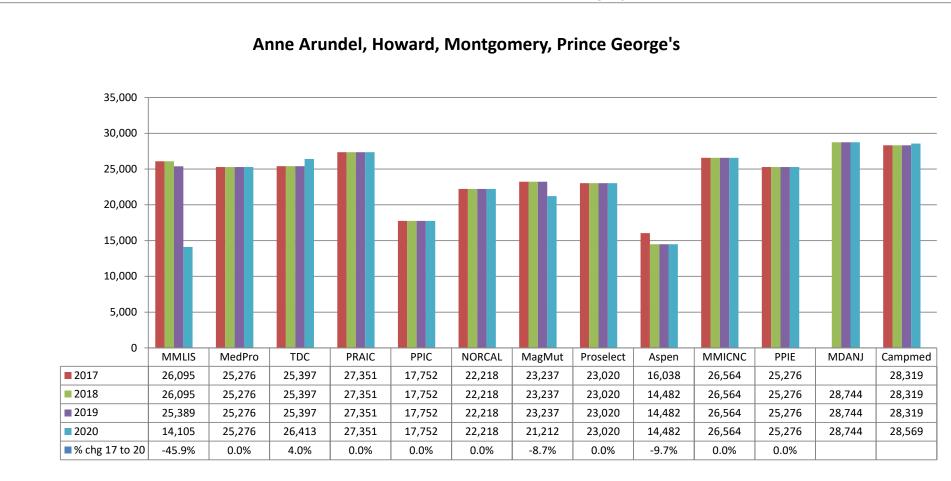
Unless noted otherwise, Exhibit E refers to both Exhibits E and E1

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

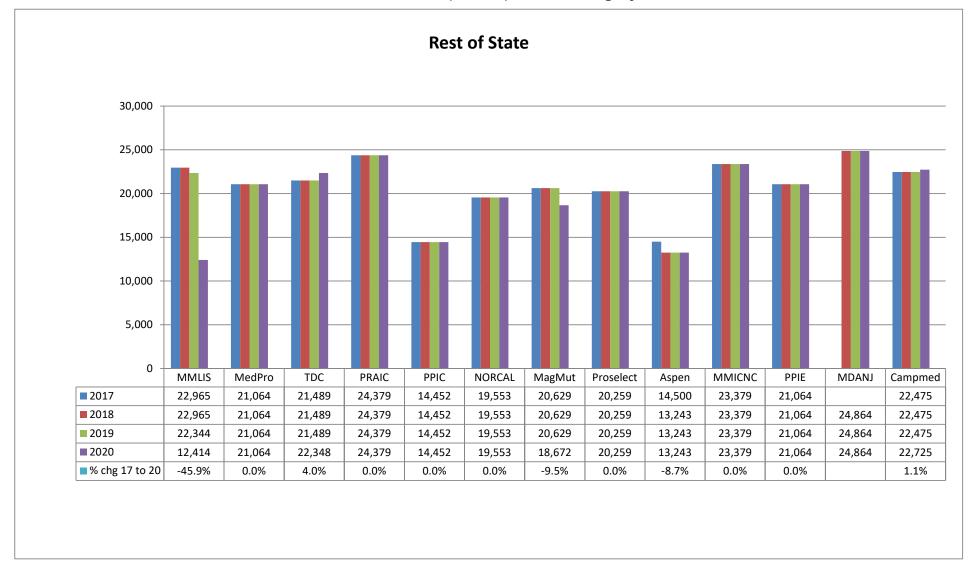
Notes to Charts

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

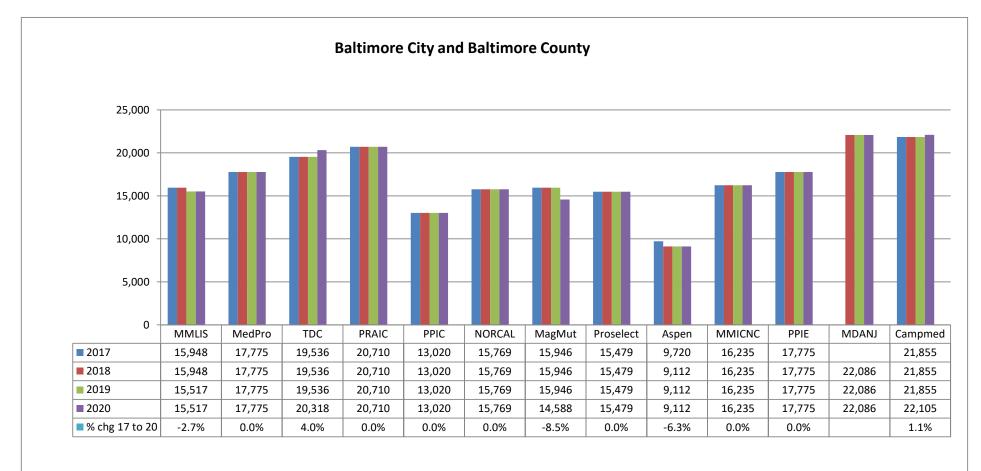




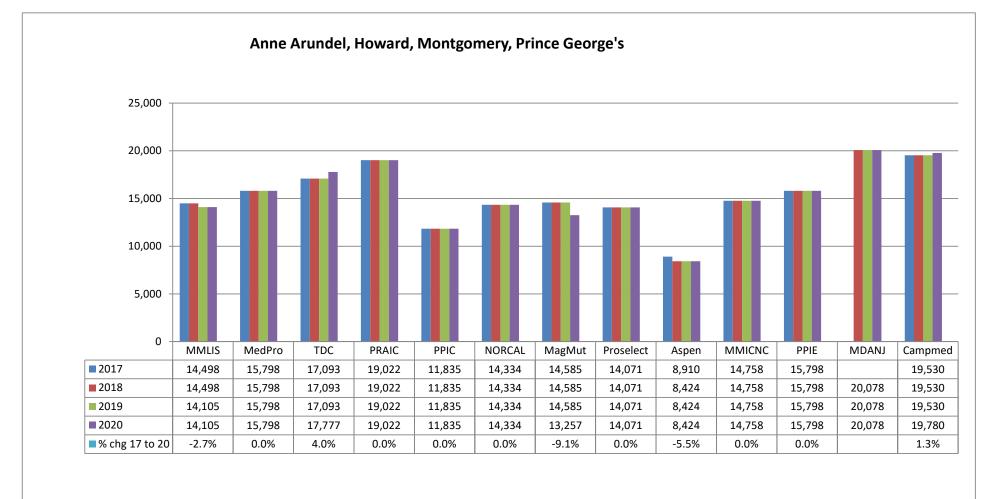
Fam/Gen Prac (No OB) - Minor Surgery



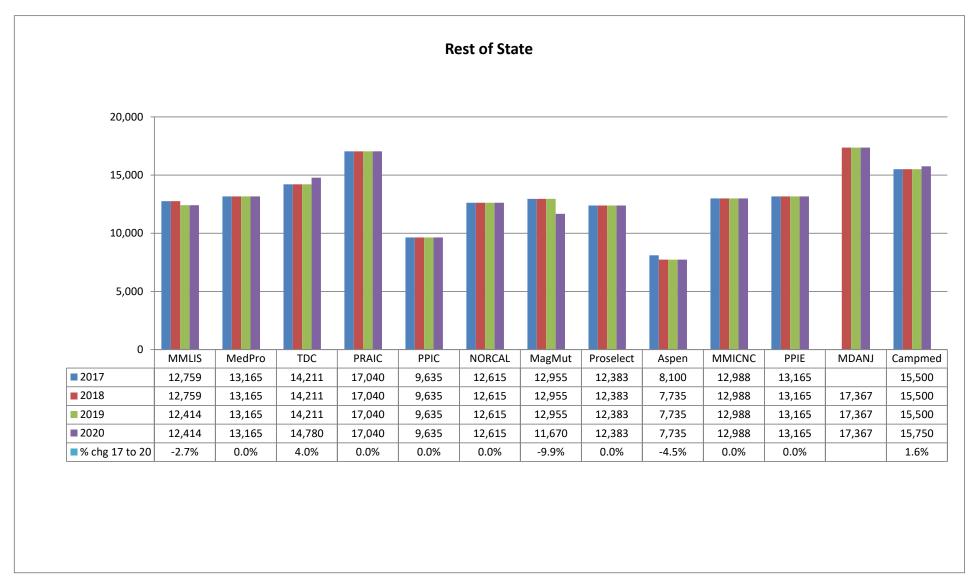
Fam/Gen Prac (No OB) - No Surgery



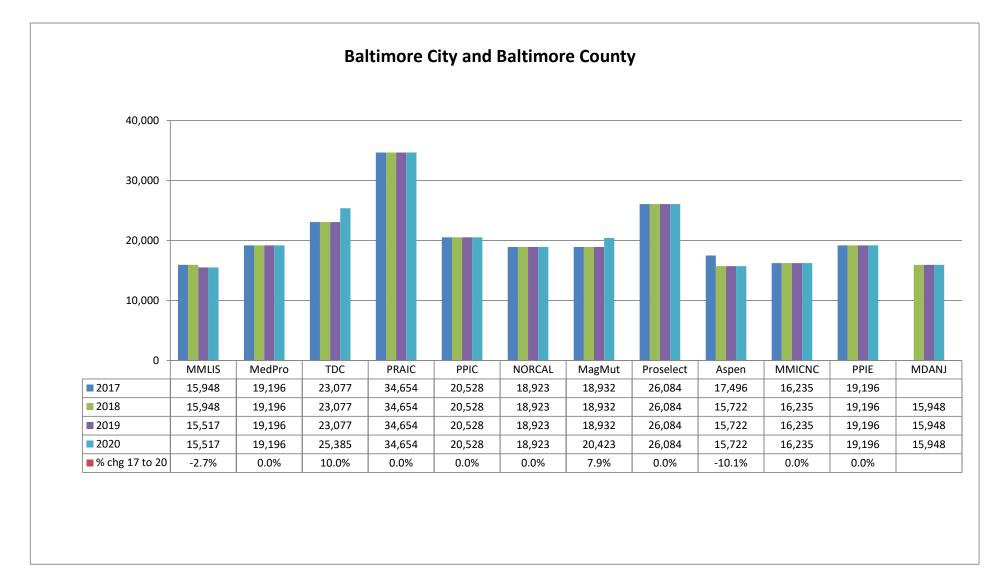
Fam/Gen Prac (No OB) - No Surgery



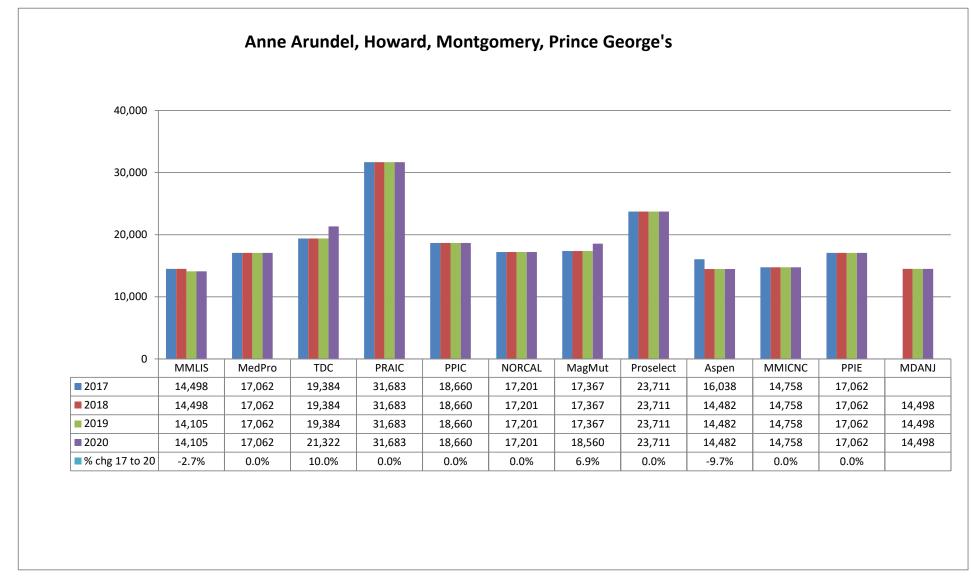
Fam/Gen Prac (No OB) - No Surgery



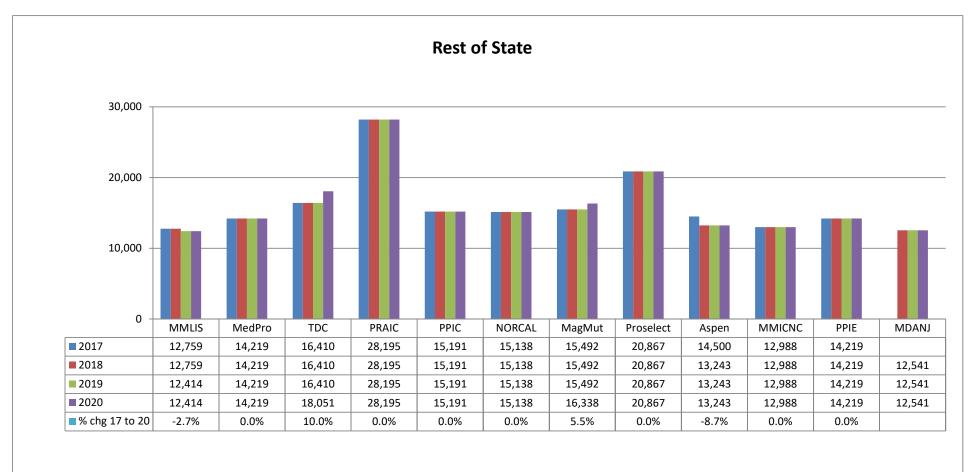
Anesthesiology



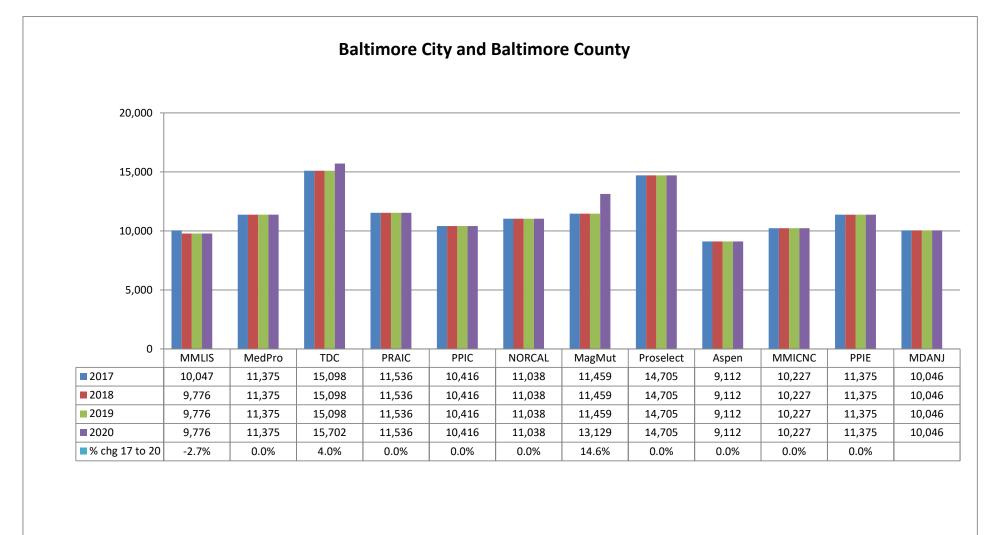
Anesthesiology



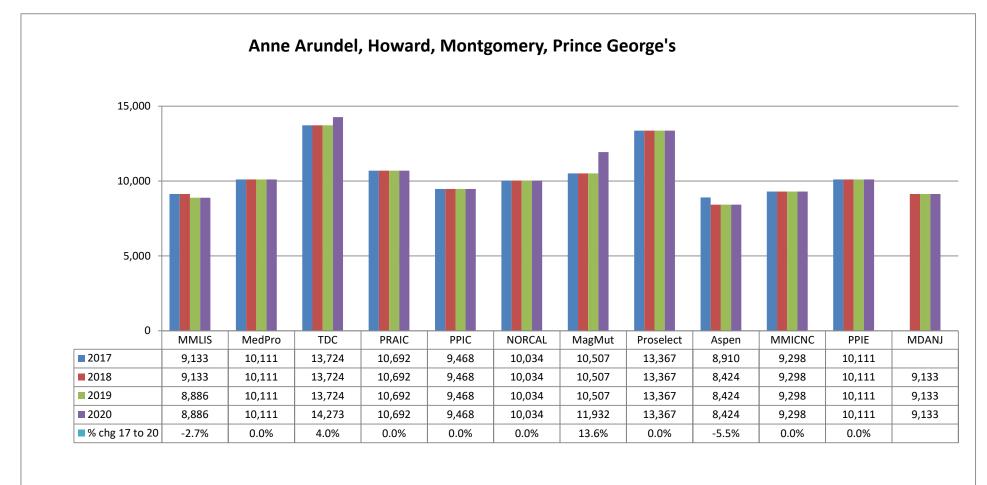
Anesthesiology



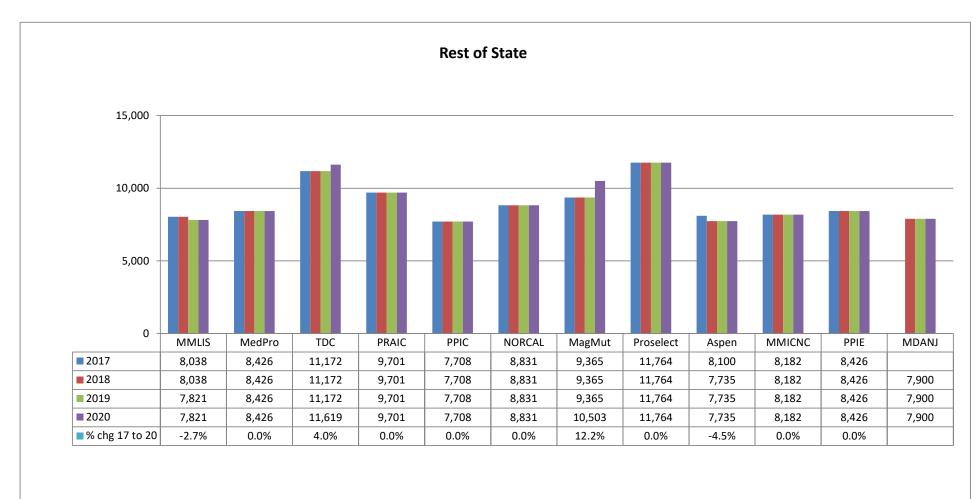
Dermatology · No Surgery

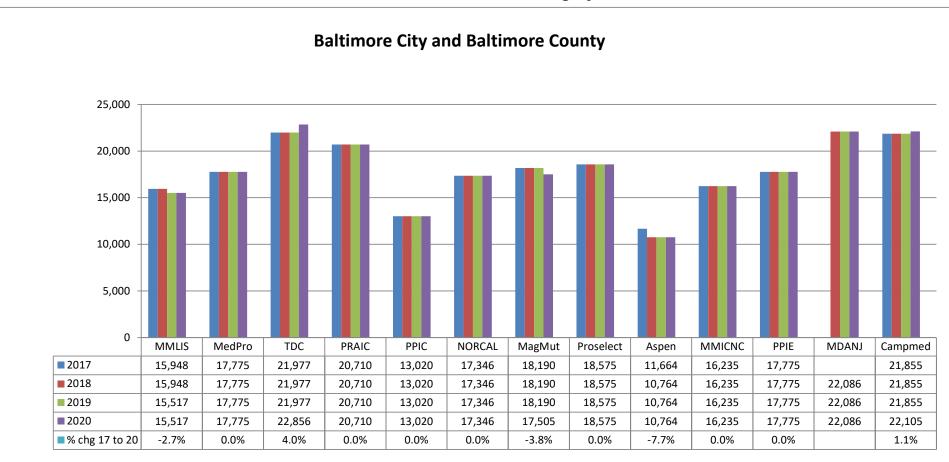


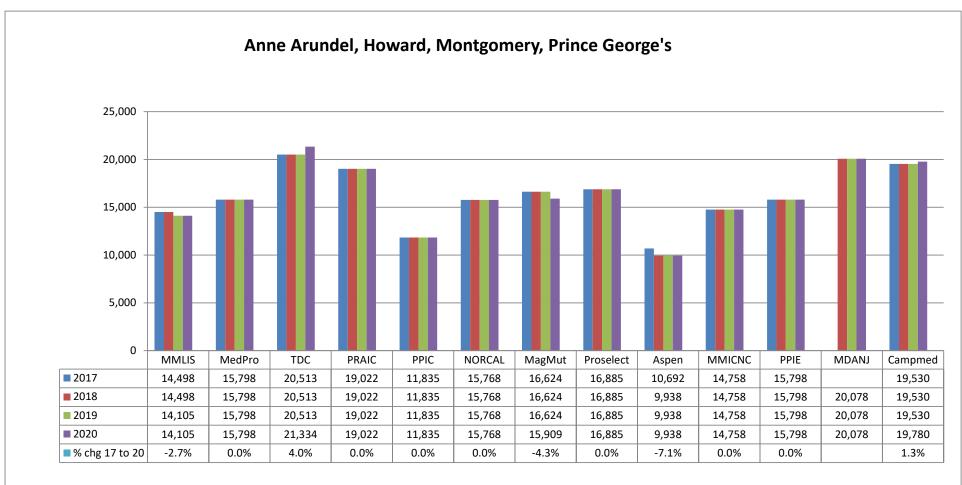
Dermatology · No Surgery



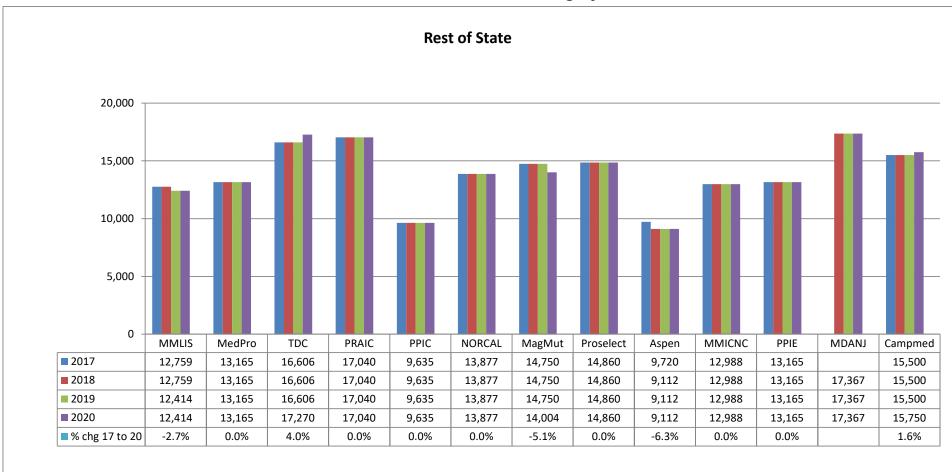
Dermatology · No Surgery



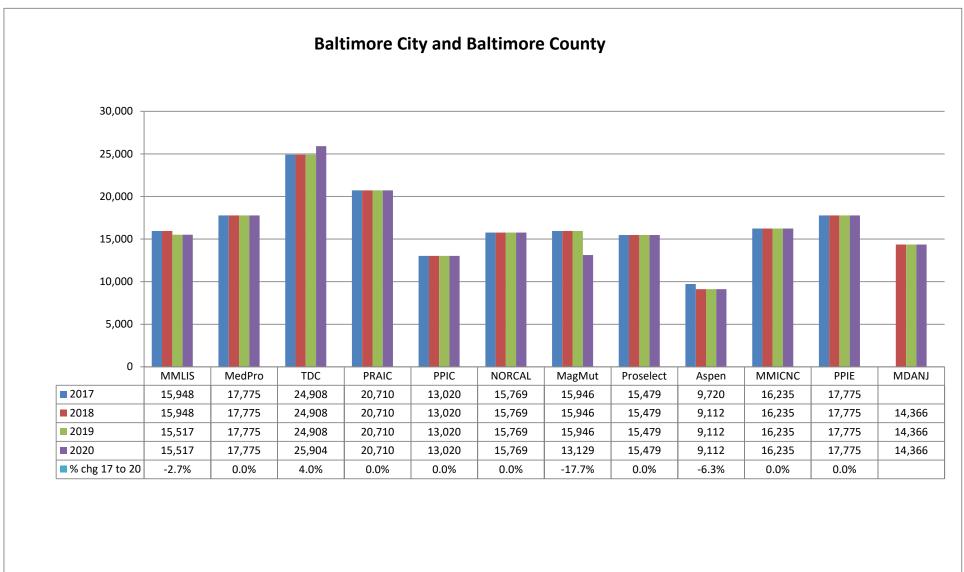




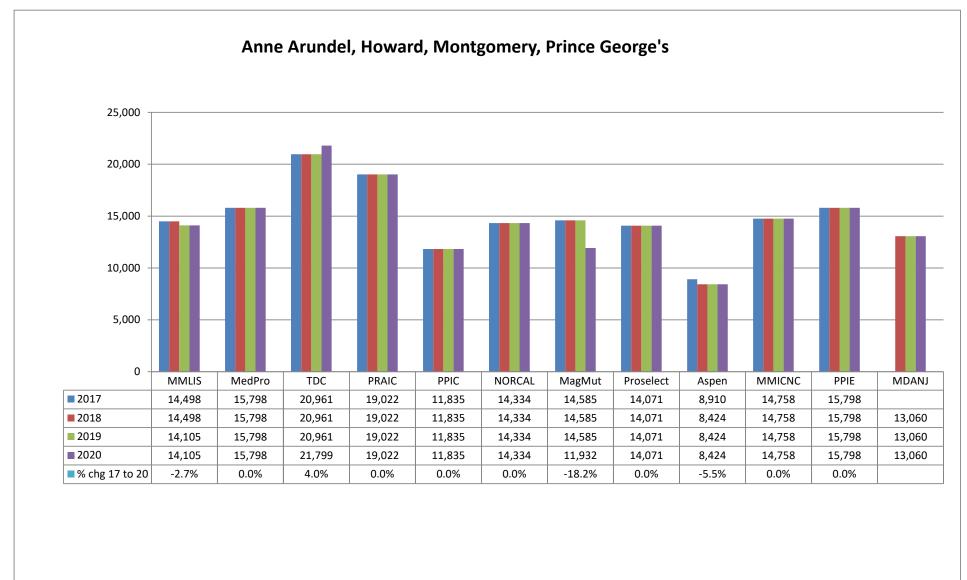
Internal Medicine · No Surgery

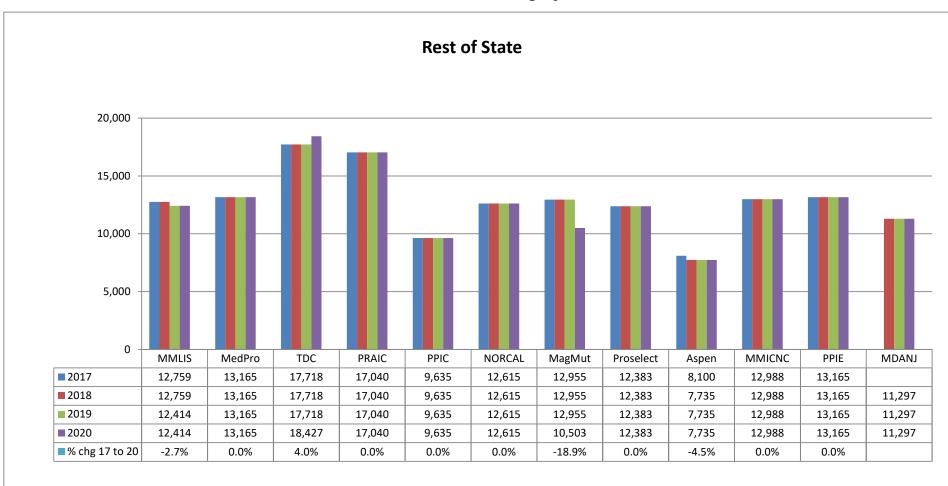


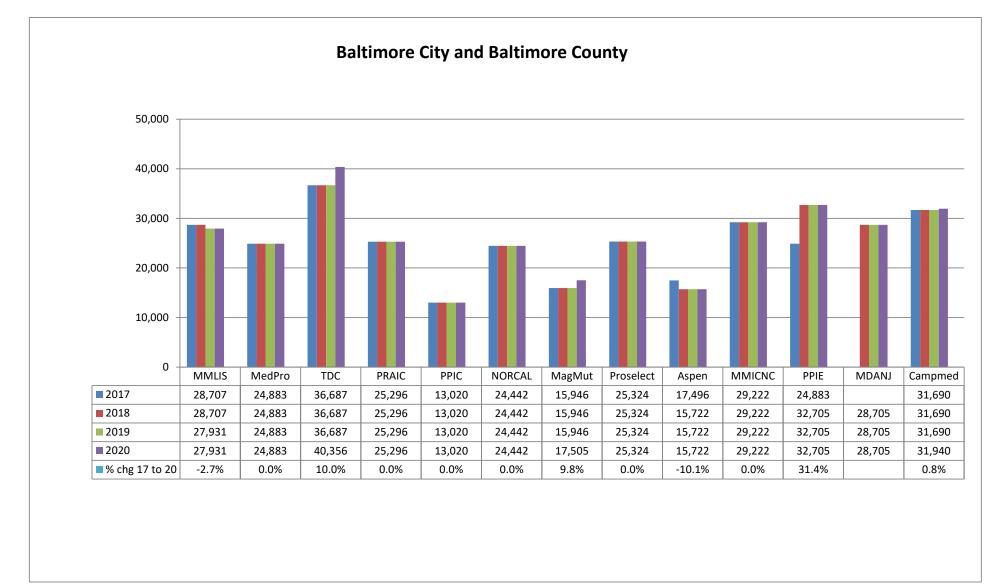
Pediatrics · No Surgery



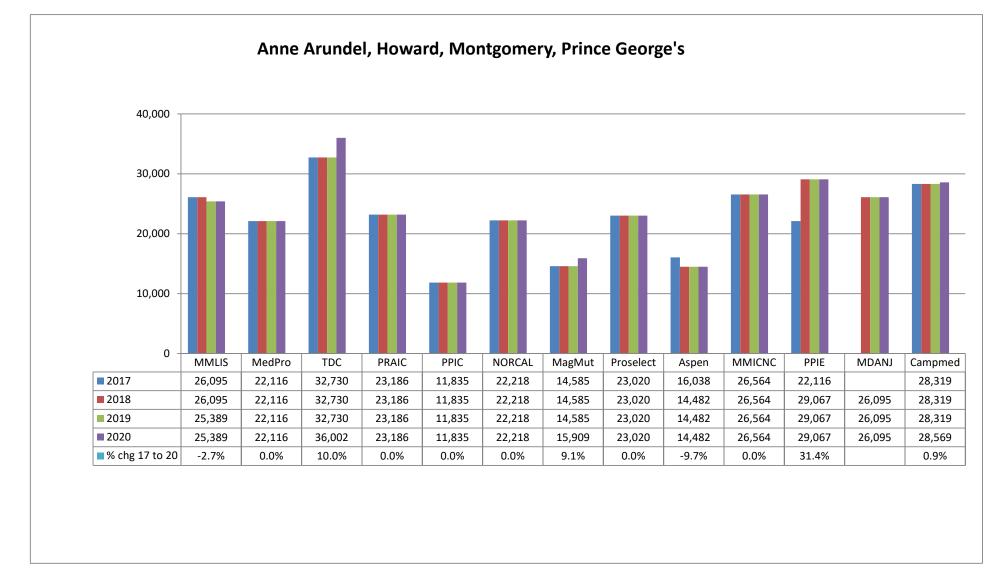
Pediatrics · No Surgery

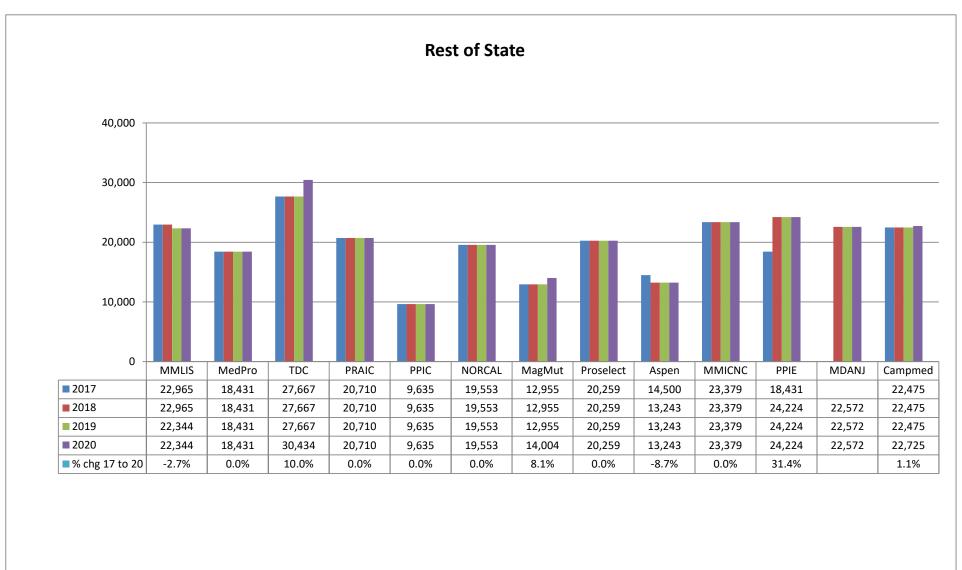




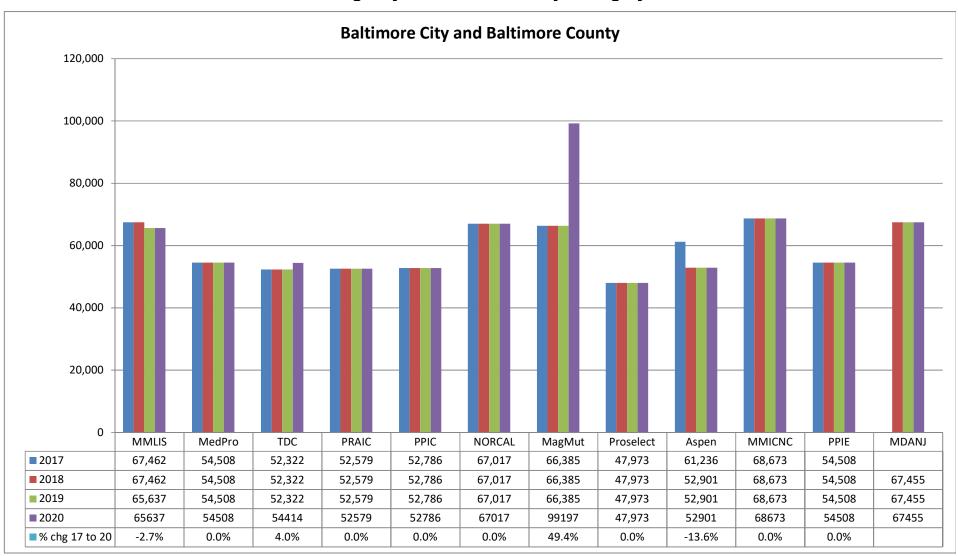


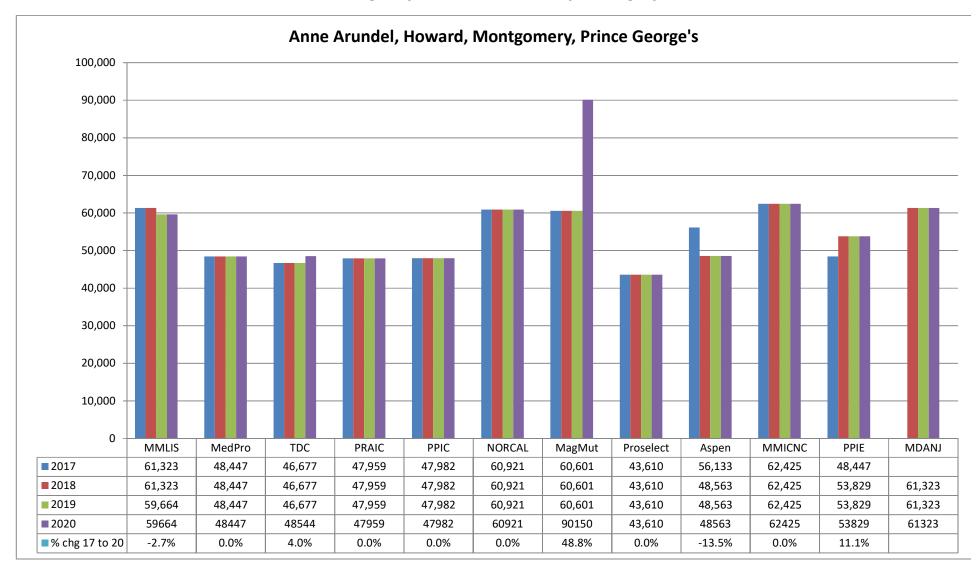
Radiology (Diagnostic) · No Surgery



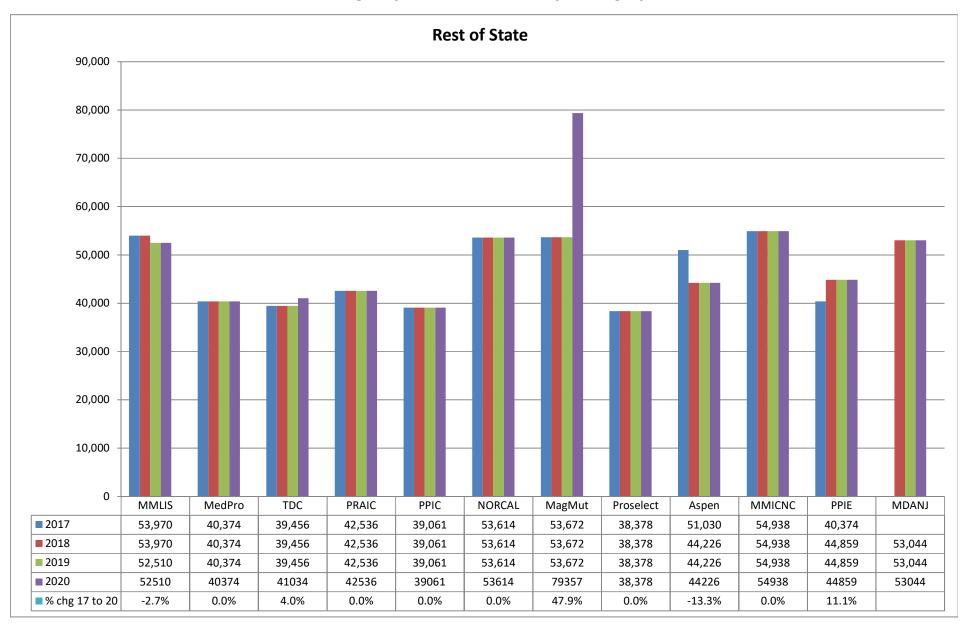


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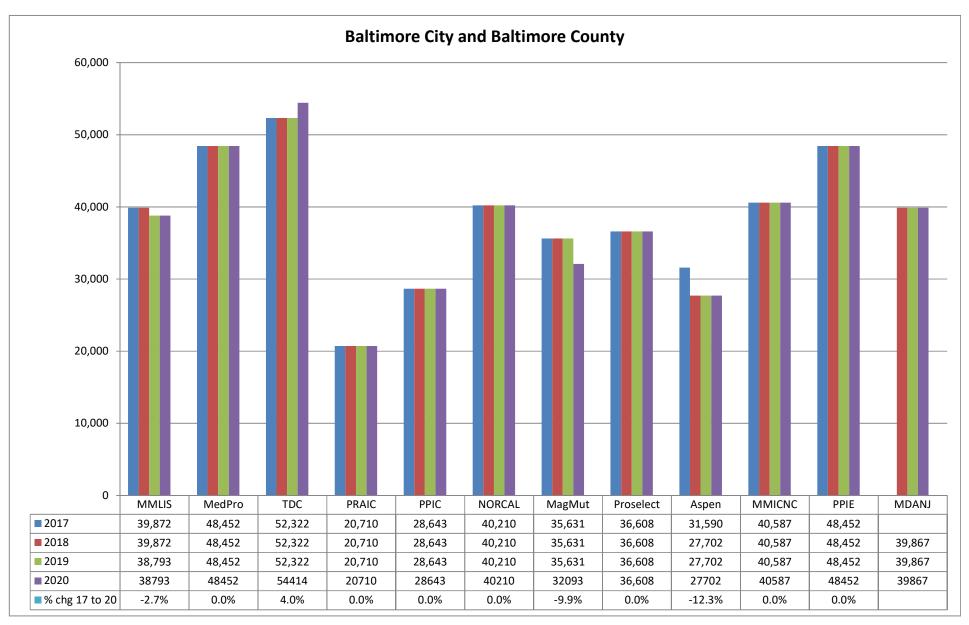




Emergency Medicine - Inc. Major Surgery



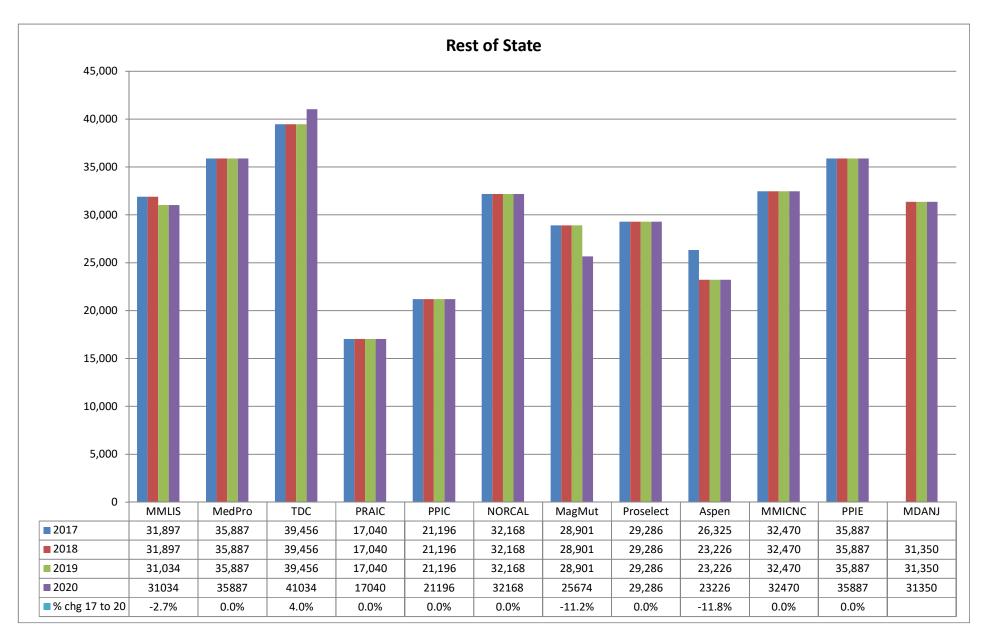
Emergency Medicine (No Major Surgery)



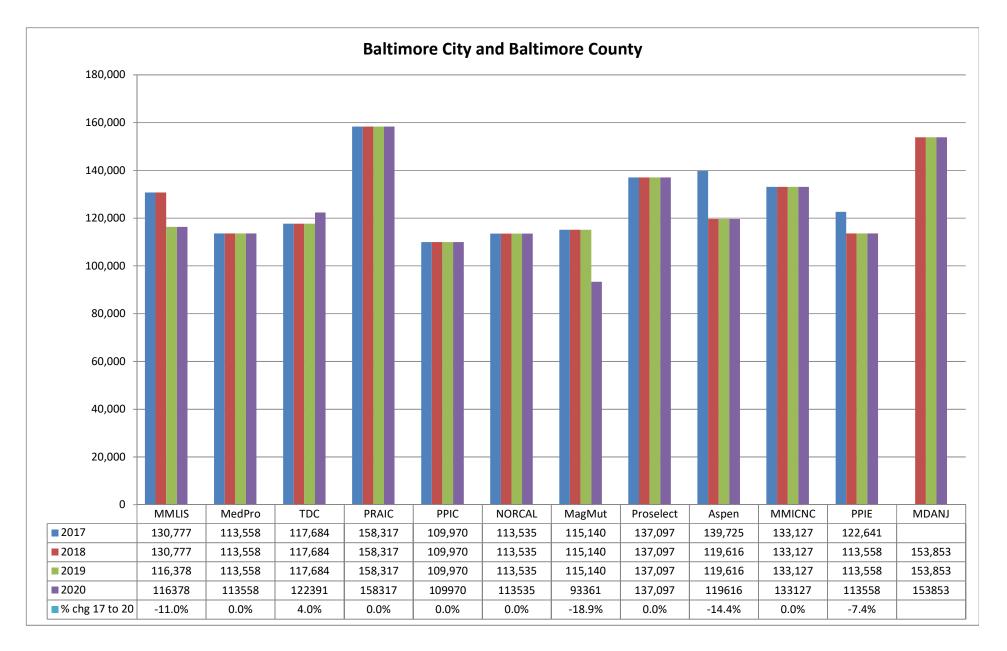
Emergency Medicine (No Major Surgery)



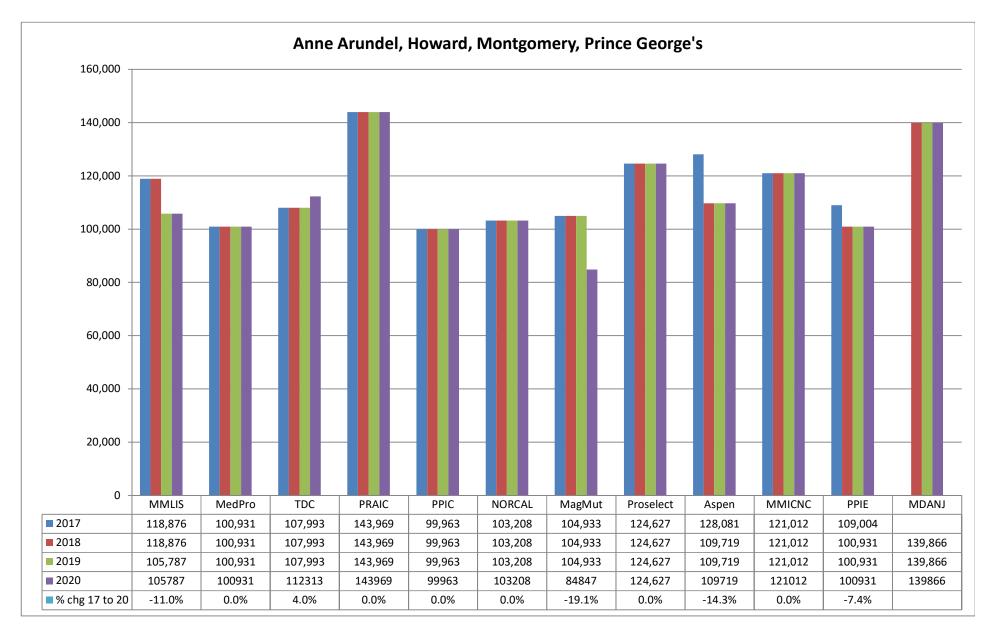
Emergency Medicine (No Major Surgery)



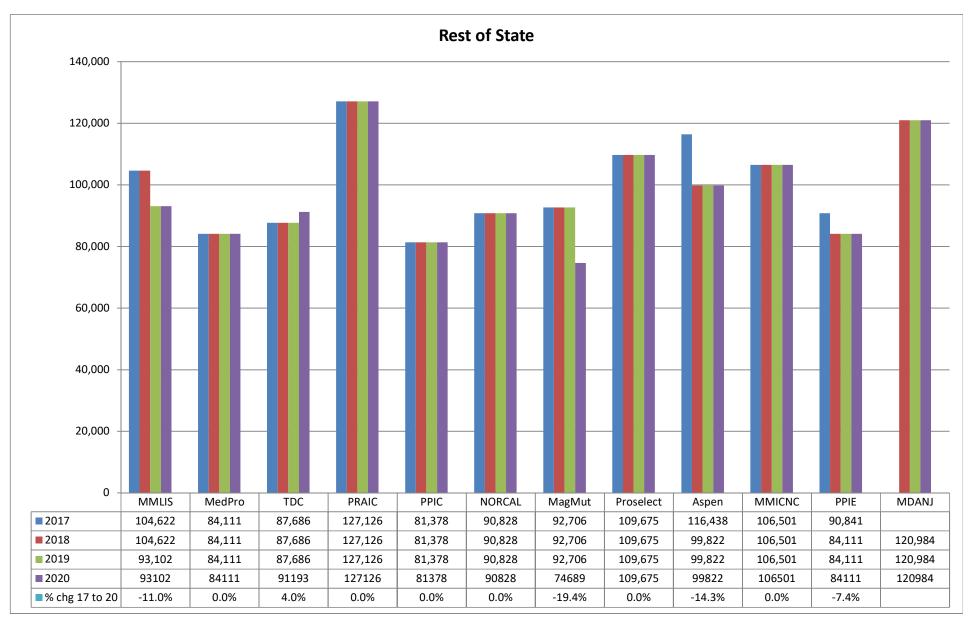
Obstetrics/Gynecology - Surgery



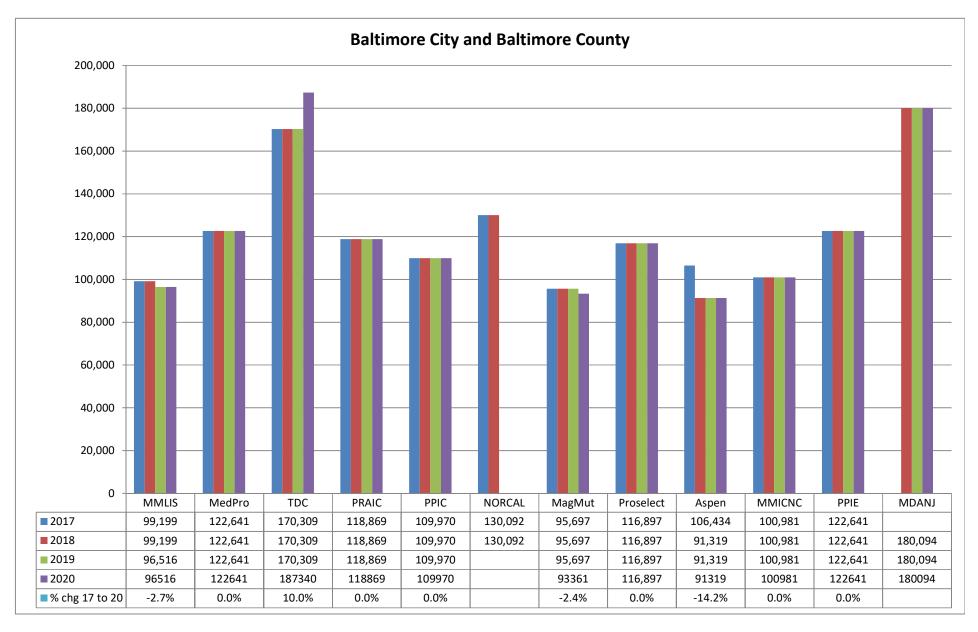
Obstetrics/Gynecology - Surgery



Obstetrics/Gynecology - Surgery



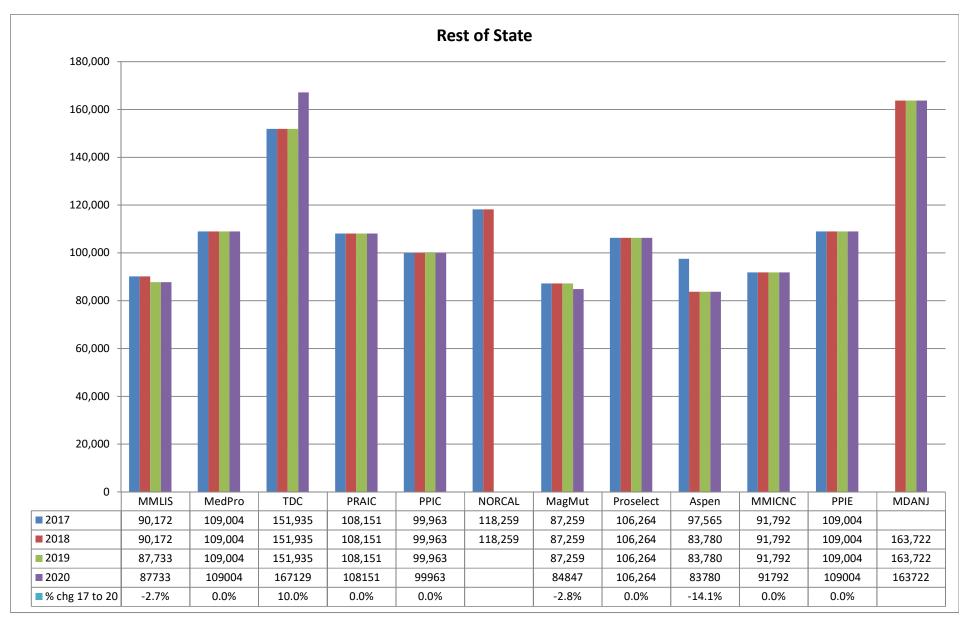
Neurology (including child) - Surgery



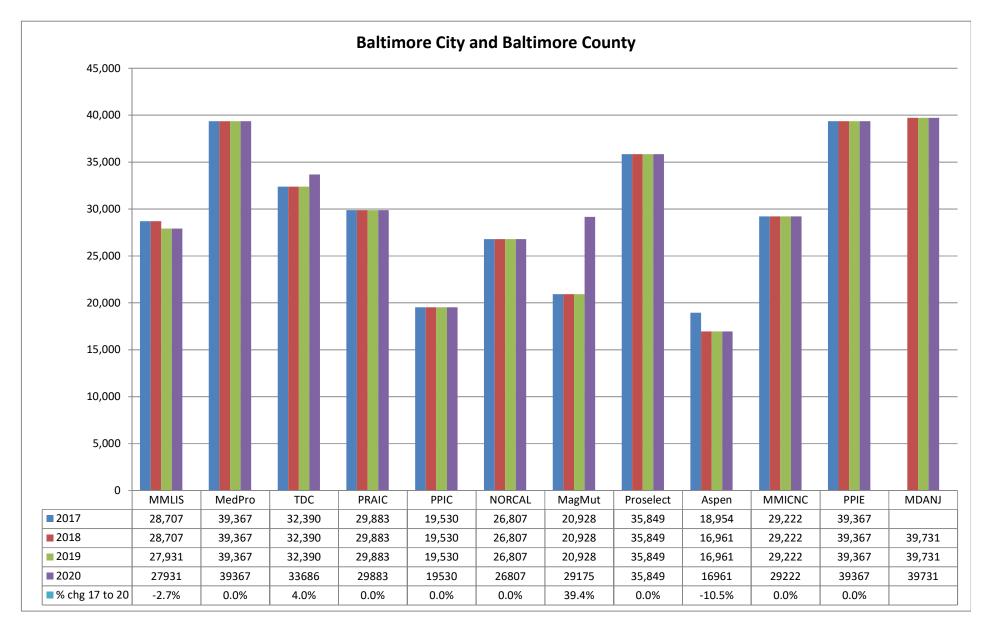
Neurology (including child) - Surgery



Neurology (including child) - Surgery



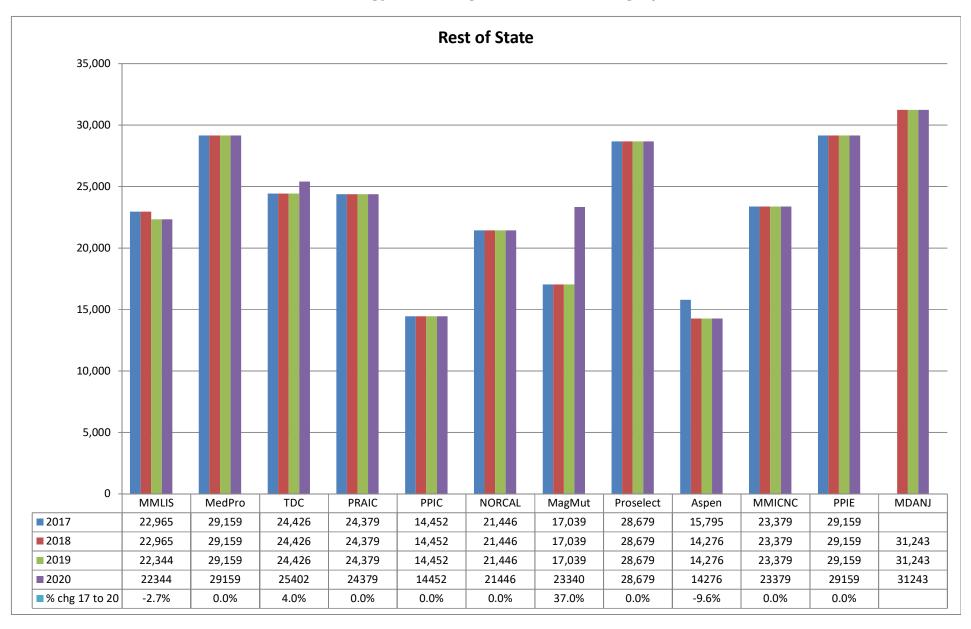
Neurology (including child) - Minor Surgery



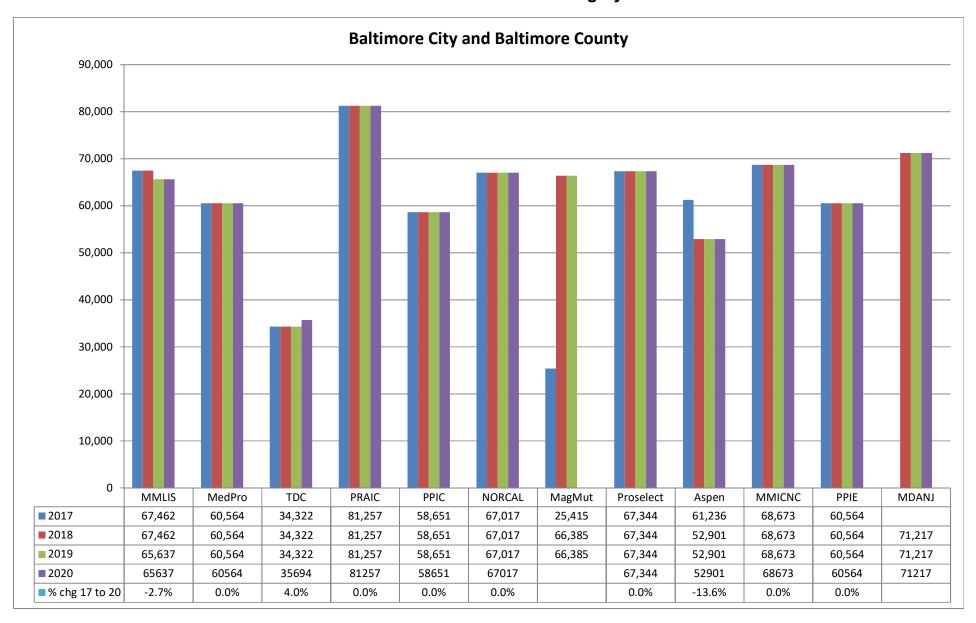
Neurology (including child) - Minor Surgery



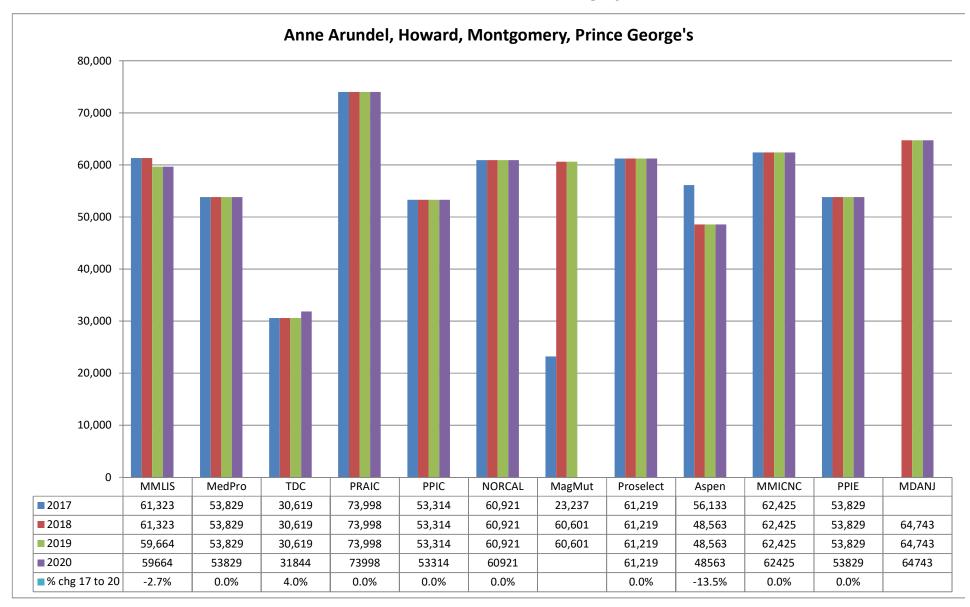
Neurology (including child) - Minor Surgery



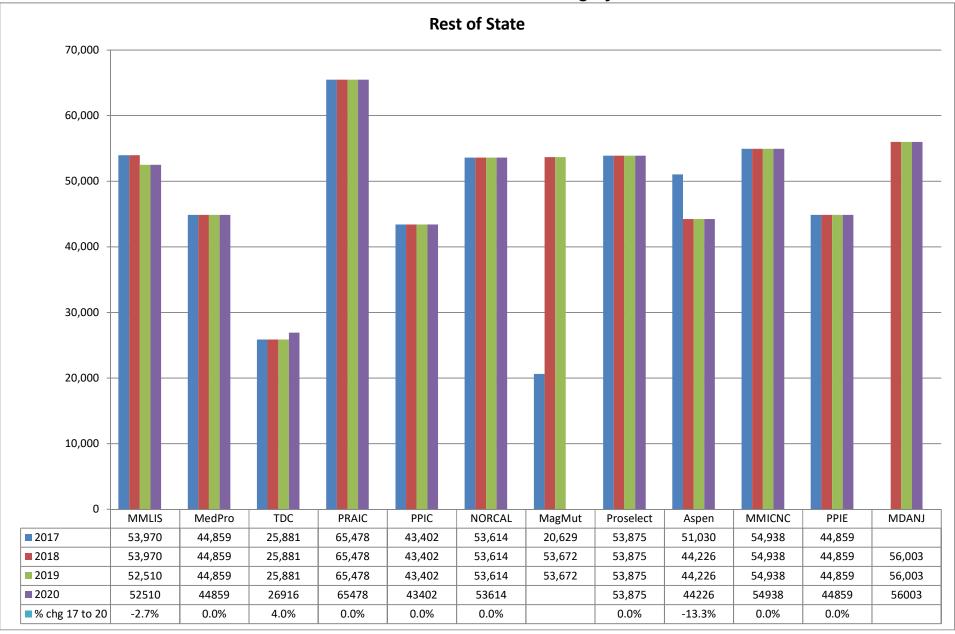
Cardiovascular Disease - Surgery



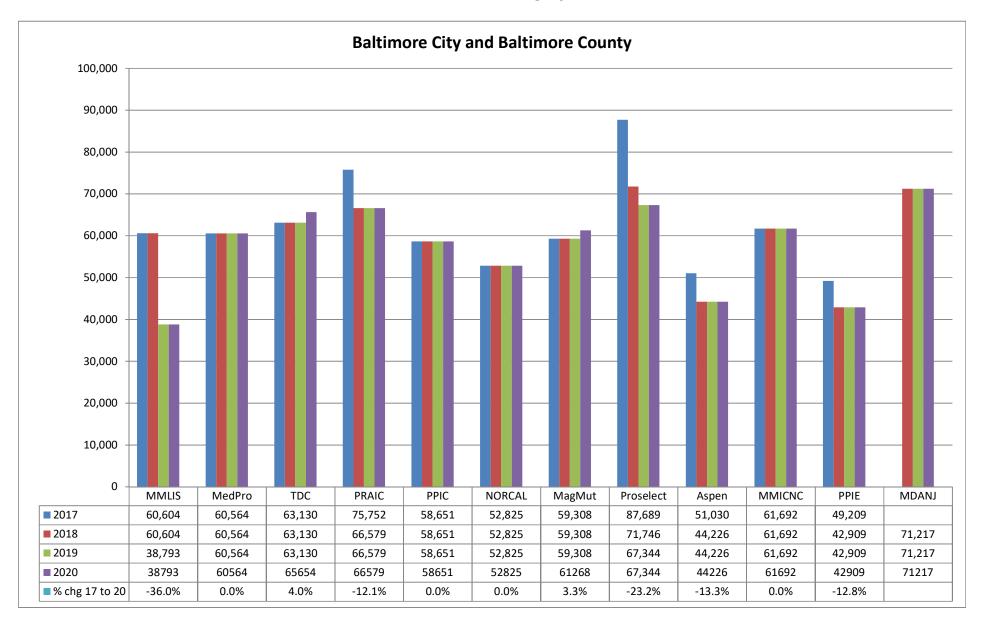
Cardiovascular Disease - Surgery

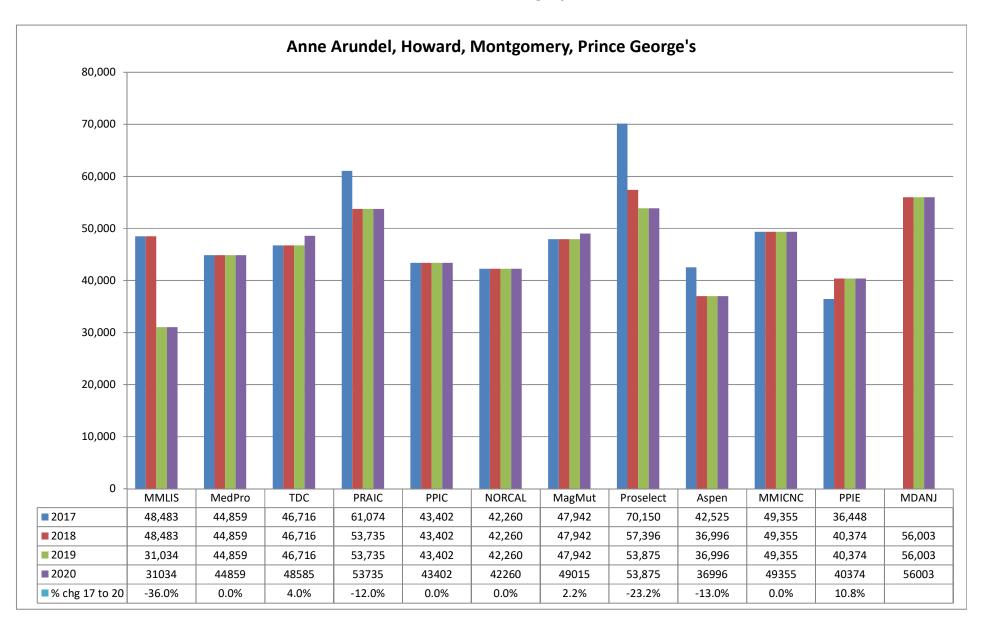


Cardiovascular Disease - Surgery

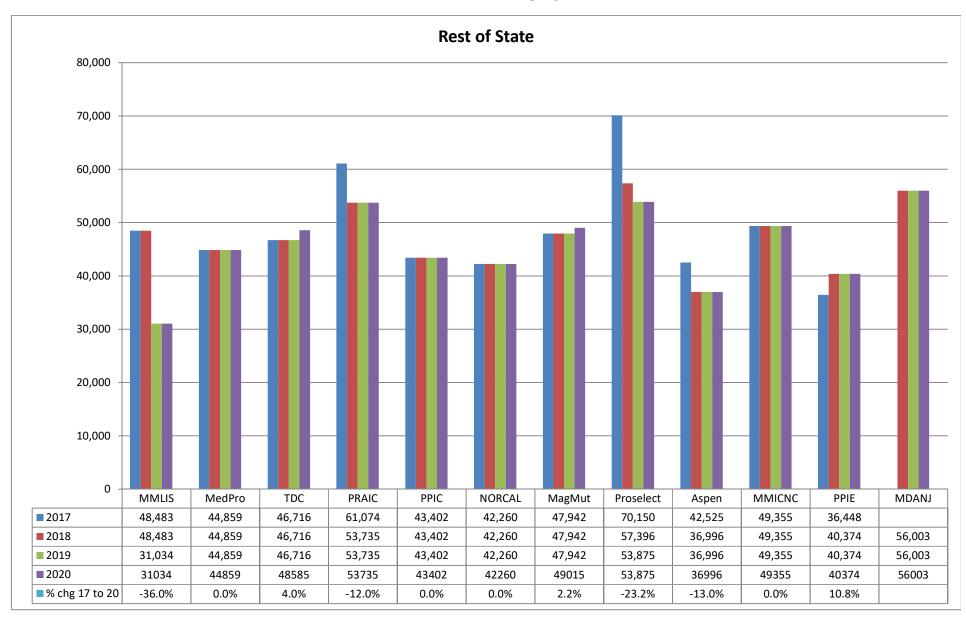


Orthopedic Surgery

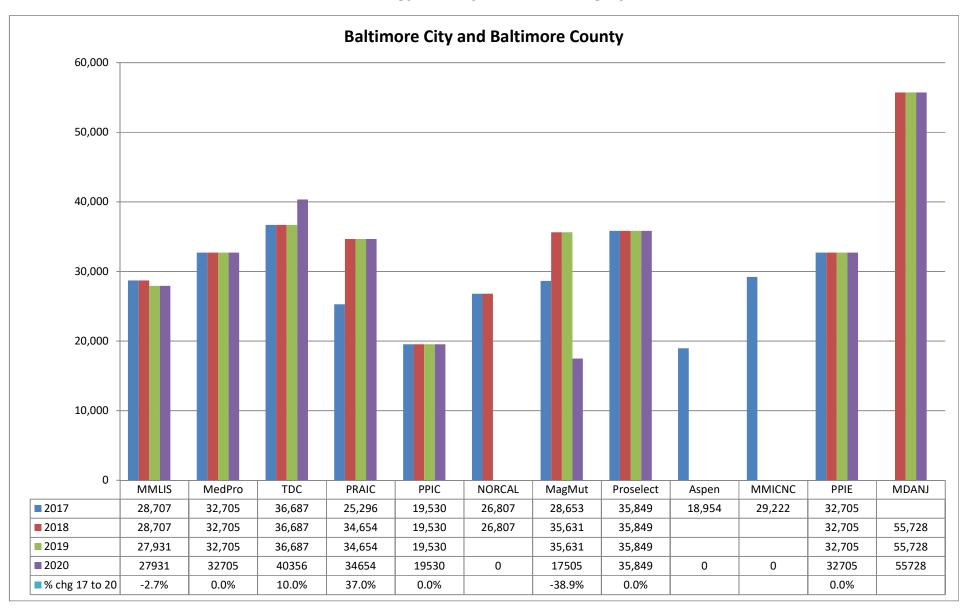




Orthopedic Surgery



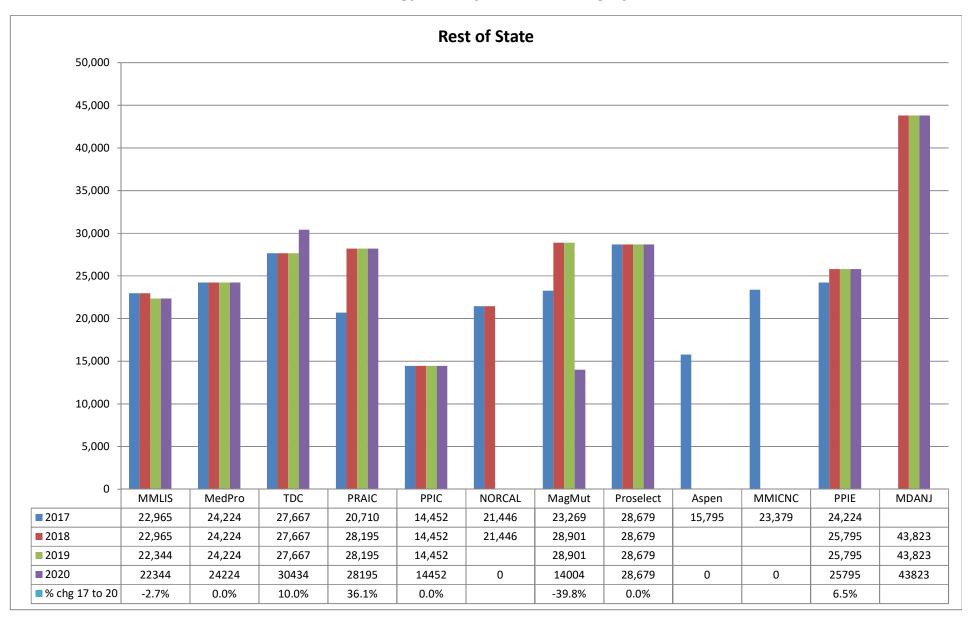
Radiology (incl dye) - Minor Surgery

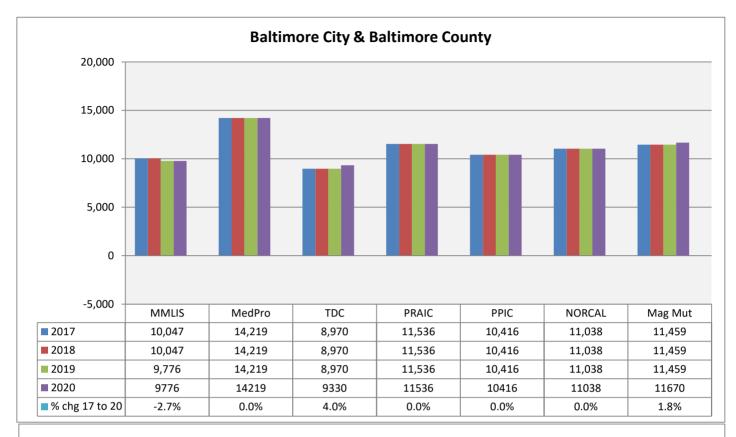


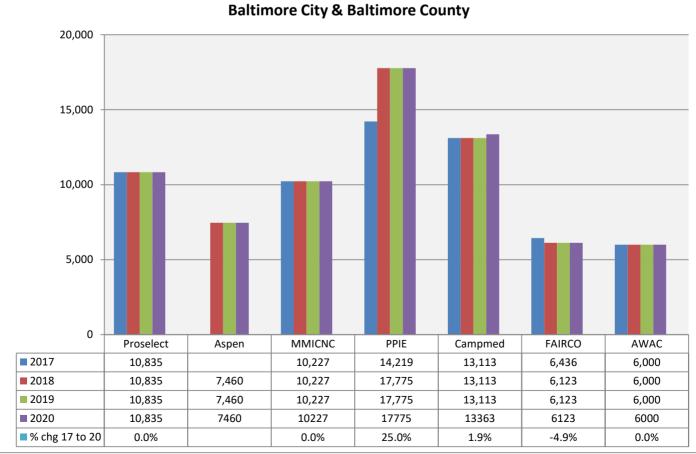
Radiology (incl dye) - Minor Surgery

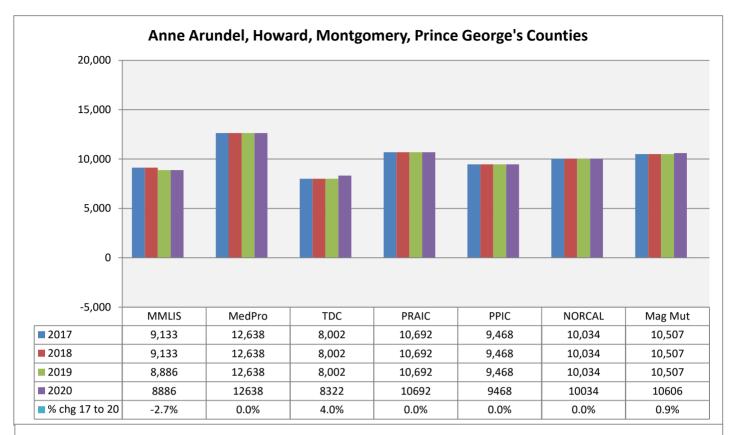


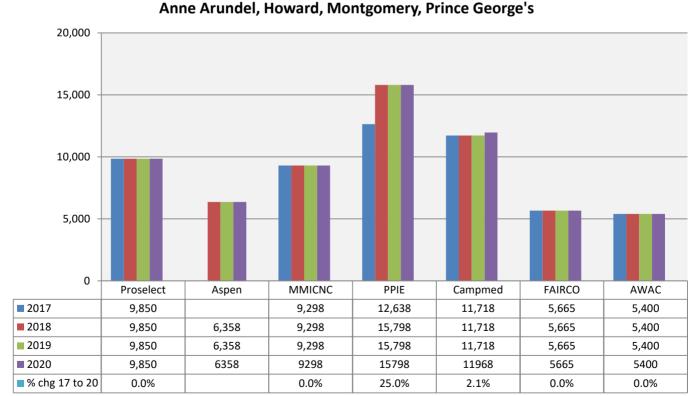
Radiology (incl dye) - Minor Surgery



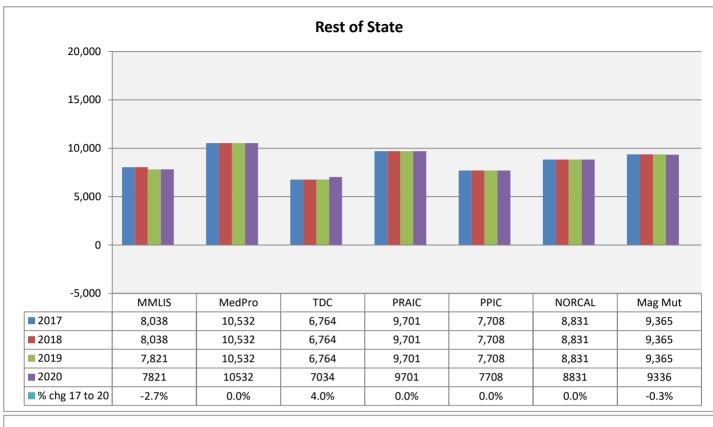


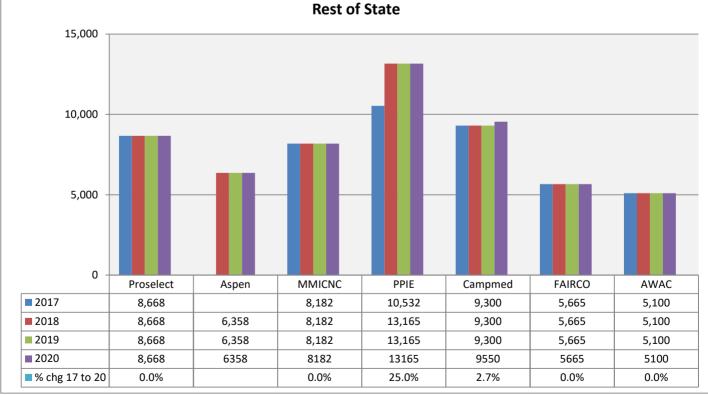


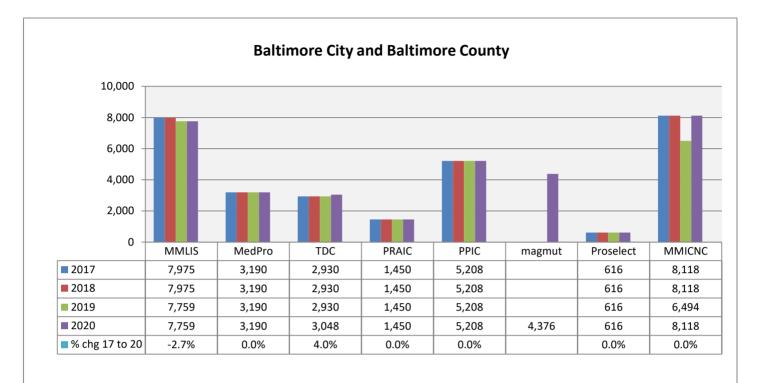


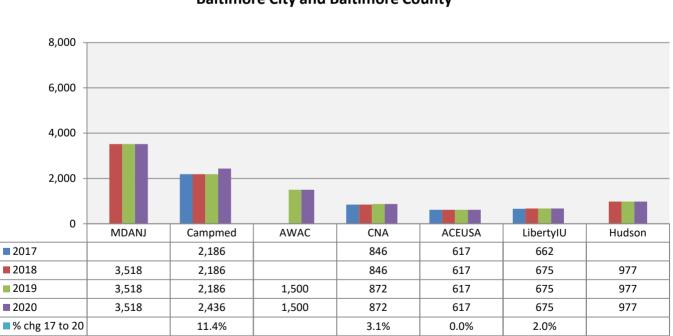


Anne Arundel, Howard, Montgomery, Prince George's



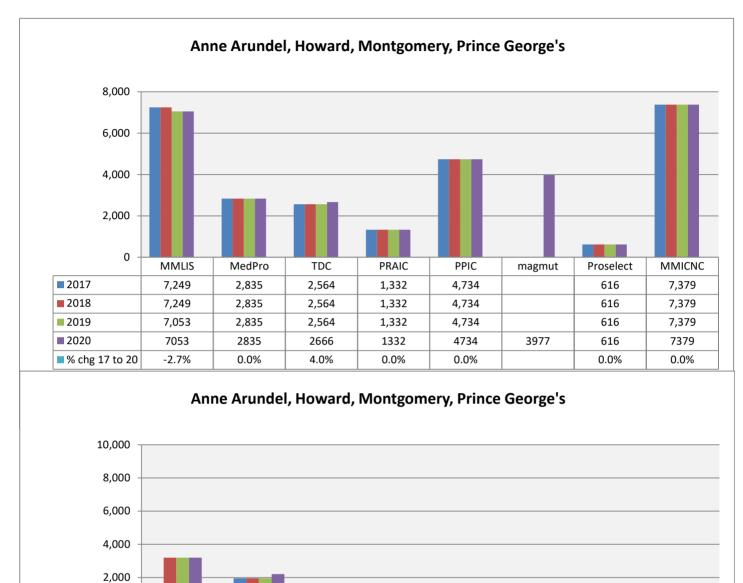


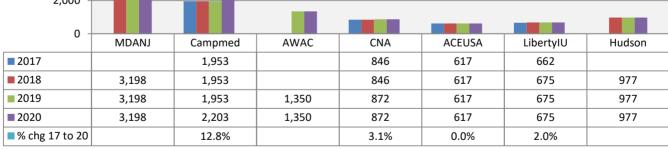


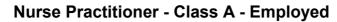


Baltimore City and Baltimore County

Nurse Practitioner - Class A - Employed







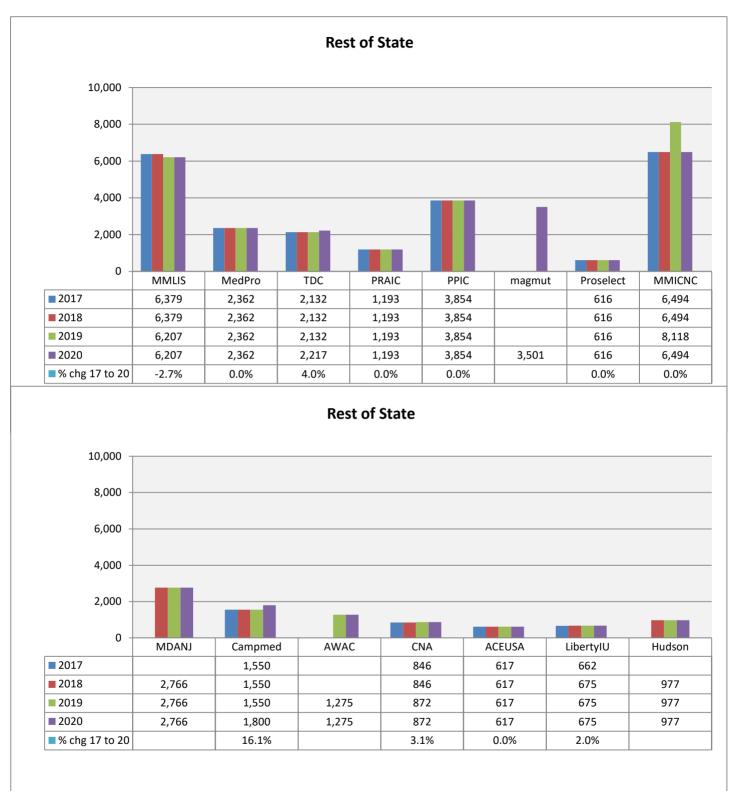
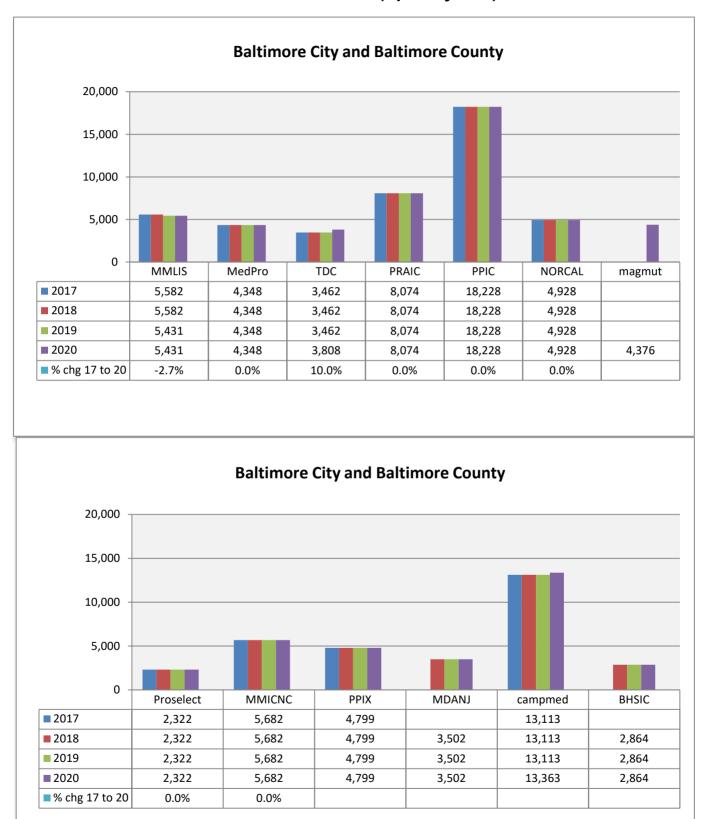
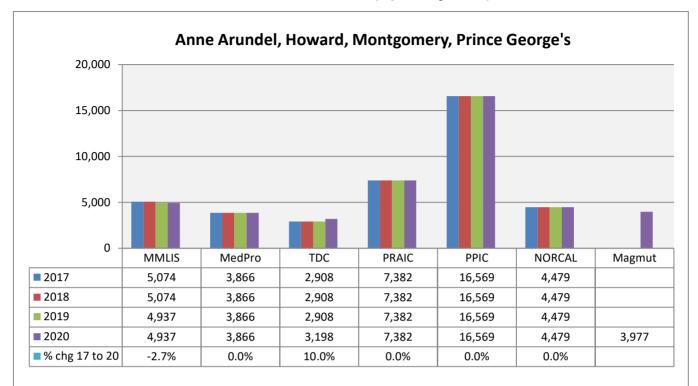


Exhibit E1 Page 1

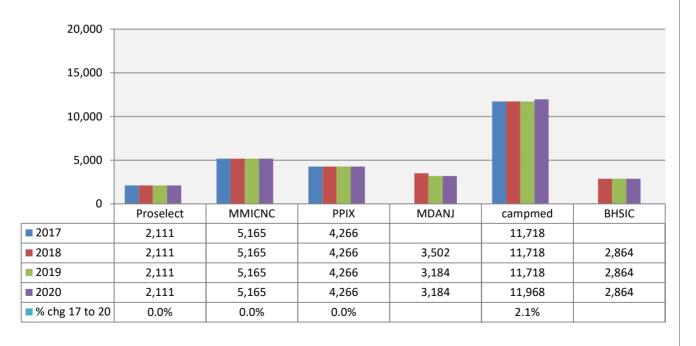


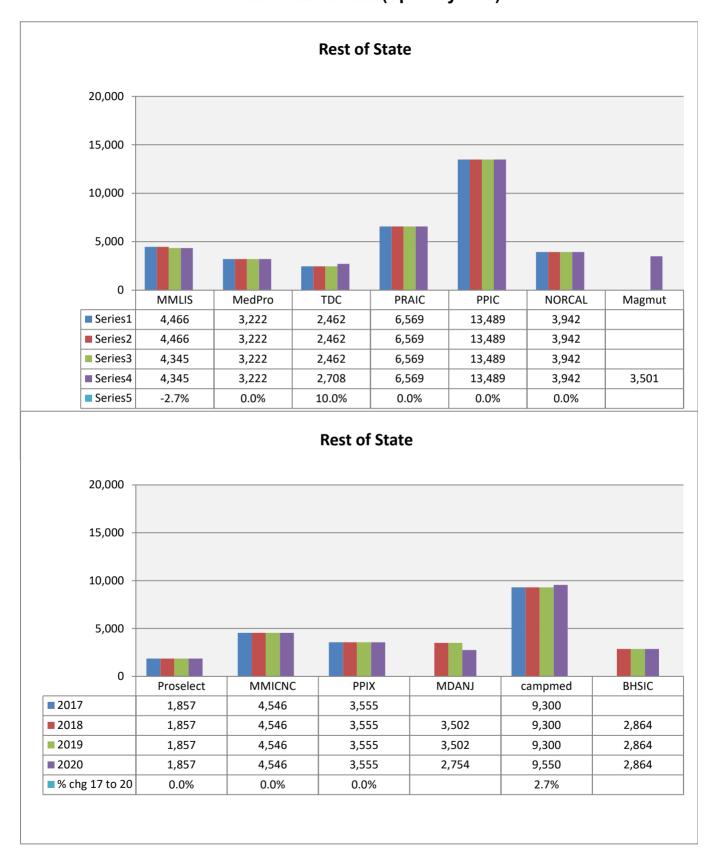
Nurse Anesthetists (Spvs By Ane)



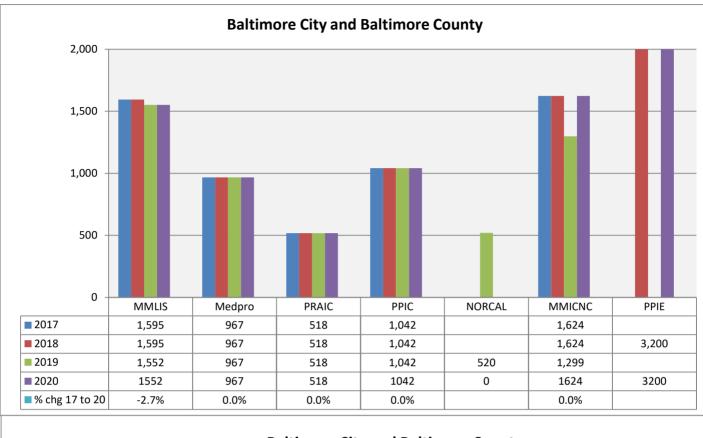
Nurse Anesthetists (Spvs By Ane)

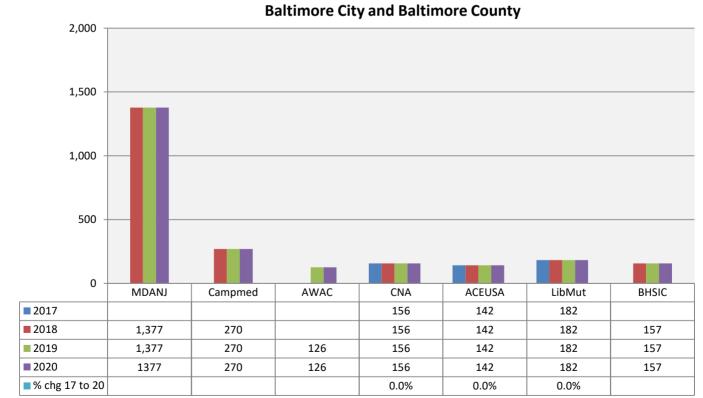
Anne Arundel, Howard, Montgomery, Prince George's

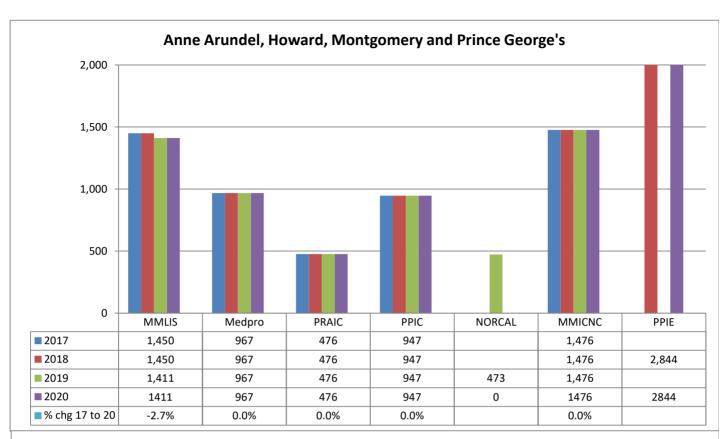


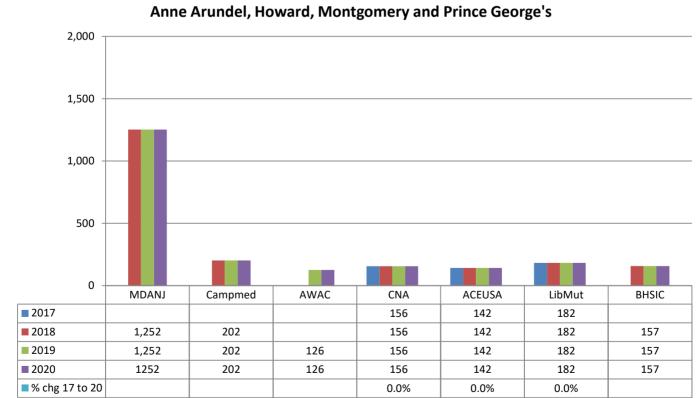


Nurse Anesthetists (Spvs By Ane)

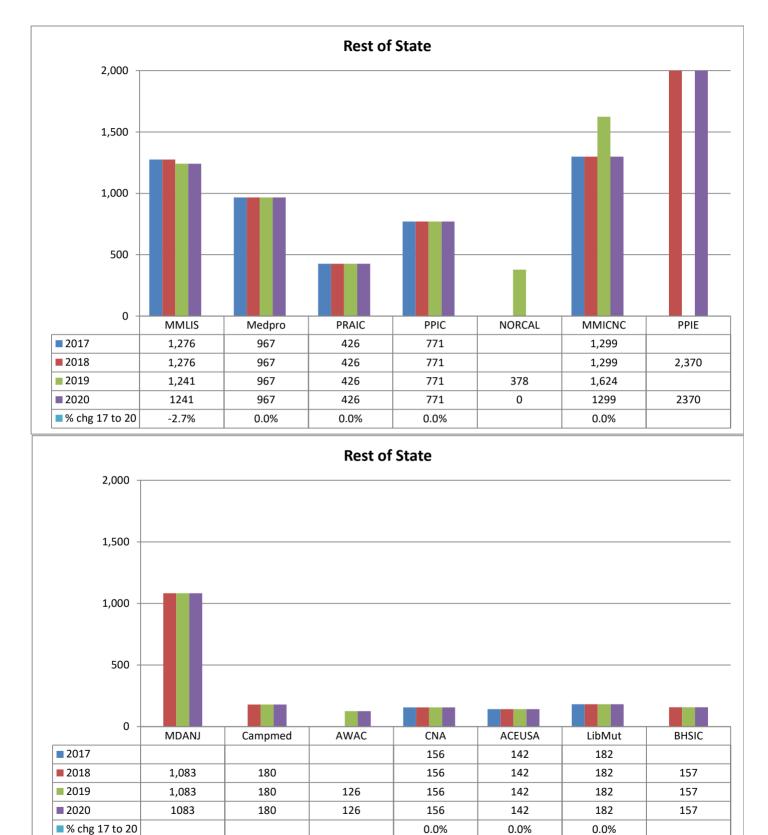


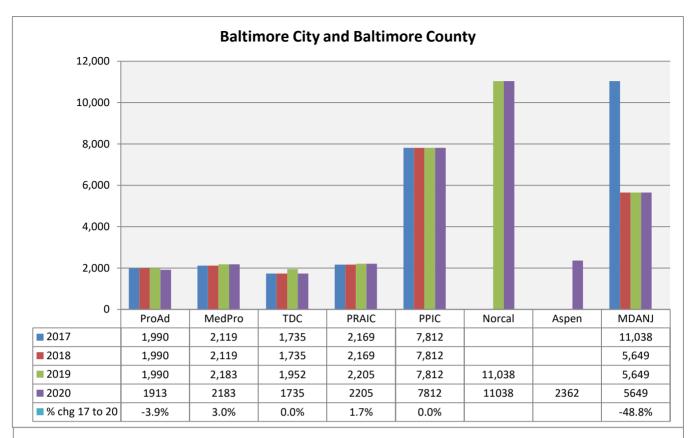


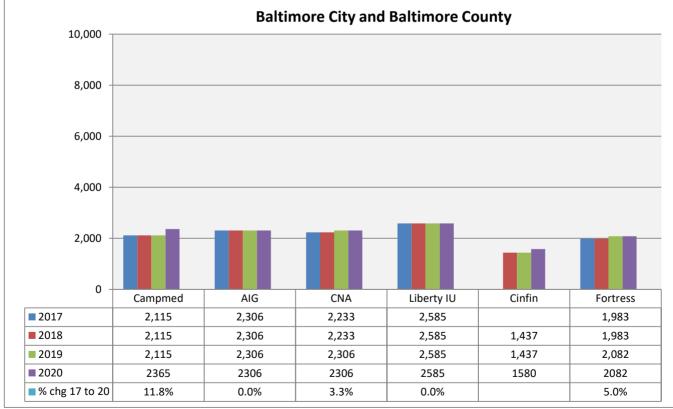




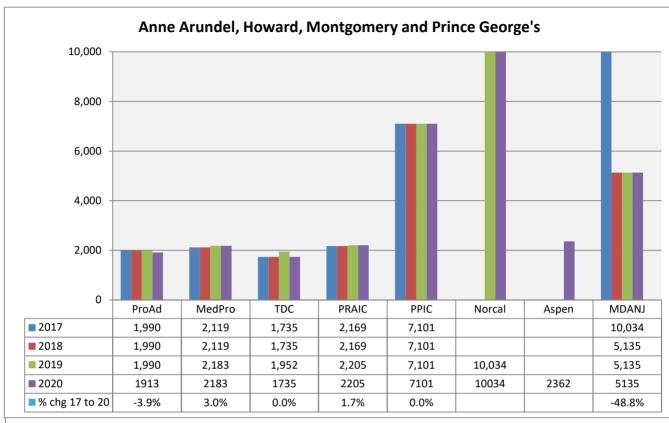


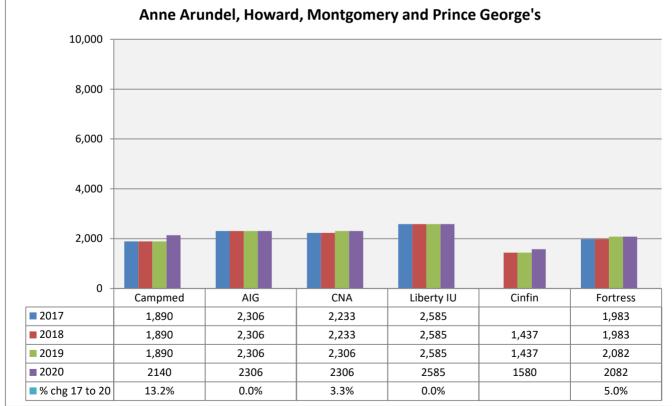


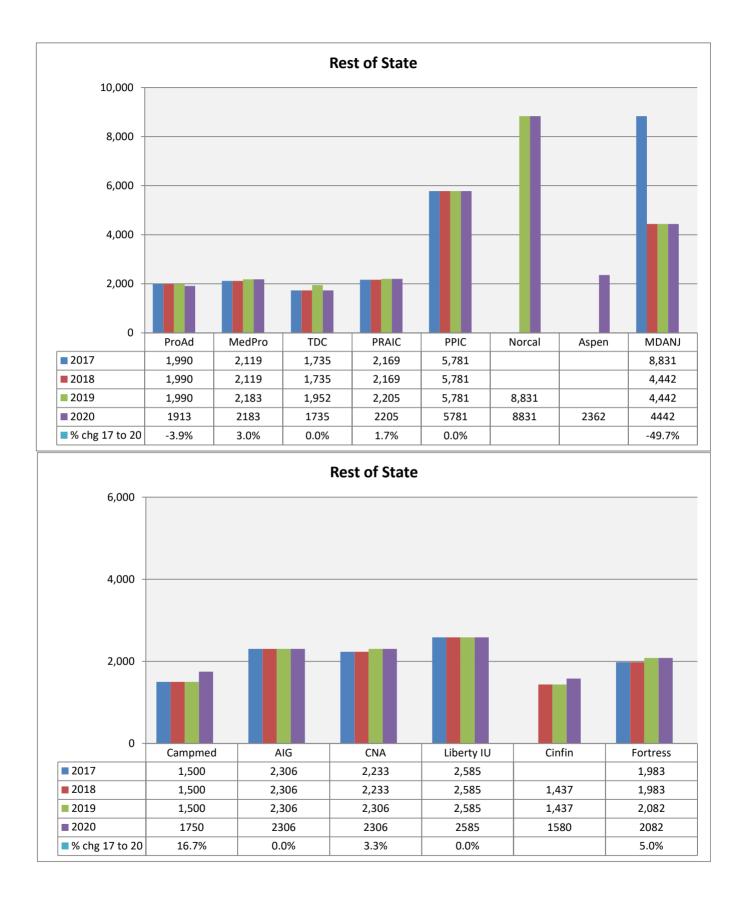












Number of Admitted Policies with Deductible Amounts Mandated under Section 19-114 of the Insurance Article

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
National Union Fire Insurance Co.	all other	0	0	0
National Union Fire Insurance Co.	2008	0	0	1
Cincinnati Insurance Co.	all other	0	0	0
Cincinnati Insurance Co.	2009	1	0	0
Cincinnati Insurance Co.	2010	1	0	0
Cincinnati Insurance Co.	2011	2	0	0
Cincinnati Insurance Co.	2012	2	0	0
Cincinnati Insurance Co.	2013	1	0	0
Cincinnati Insurance Co.	2014	1	0	0
Cincinnati Insurance Co.	2015	1	0	0
Cincinnati Insurance Co.	2016	1	0	0
Cincinnati Insurance Co.	2017	1	0	0
Cincinnati Insurance Co.	2018	1	0	0
Cincinnati Insurance Co.	2019	1	0	0
Cincinnati Casualty Co.	2015	1	0	0
Cincinnati Casualty Co.	2016	1	0	0
Cincinnati Casualty Co.	2017	1	0	0
Cincinnati Casualty Co.	2018	0	0	0
Cincinnati Casualty Co.	2019	0	0	0
The Doctors Company, an Interinsurance Exch.	all other	0	0	0
The Doctors Company, an Interinsurance Exch.	2015	1	0	0
The Doctors Company, an Interinsurance Exch.	2016	1	0	0
The Doctors Company, an Interinsurance Exch.	2017	1	0	0
The Doctors Company, an Interinsurance Exch.	2018	1	0	0
The Doctors Company, an Interinsurance Exch.	2019	1	0	0

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

		Number with \$25,000	Number with \$50,000	Number with
Company Name	Year	Deductible	Deductible	\$100,000 Deductible
NCMIC Insurance Co.	2006	0	1	1
NCMIC Insurance Co.	2007	2	1	1
NCMIC Insurance Co.	2008	1	1	1
NCMIC Insurance Co.	2009	2	1	1
NCMIC Insurance Co.	2010	2	1	1
NCMIC Insurance Co.	2011	1	1	1
NCMIC Insurance Co.	2012	1	1	1
NCMIC Insurance Co.	2013	2	1	1
NCMIC Insurance Co.	2014	2	1	0
NCMIC Insurance Co.	2015	2	1	0
NCMIC Insurance Co.	2016	1	1	1
NCMIC Insurance Co.	2017	2	1	1
NCMIC Insurance Co.	2018	2	1	1
NCMIC Insurance Co.	2019	2	1	1
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ProAssurance Indemnity Co.	2012	0	0	1
ProAssurance Indemnity Co.	2013	0	0	1
ProAssurance Indemnity Co.	2014	0	0	1
ProAssurance Indemnity Co.	2015	0	0	1
ProAssurance Indemnity Co.	2016	0	0	1
ProAssurance Indemnity Co.	2017	0	0	1
ProAssurance Indemnity Co.	2018	0	0	1
ProAssurance Indemnity Co.	2019	1	1	0

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

Company Name	Year	Number with \$25,000 Deductible	Number with \$50,000 Deductible	Number with \$100,000 Deductible
American Alternative Insurance Corp.	all other	0	0	0
American Alternative Insurance Corp.	2008	1	0	0
American Alternative Insurance Corp.	2009	1	0	0
American Alternative Insurance Corp.	2010	1	0	0
American Alternative Insurance Corp.	2011	1	0	0
American Alternative Insurance Corp.	2012	1	0	0
American Alternative Insurance Corp.	2013	1	0	0
American Alternative Insurance Corp.	2014	1	0	0
American Alternative Insurance Corp.	2015	0	0	1
American Alternative Insurance Corp.	2016	0	0	1
American Alternative Insurance Corp.	2017	0	0	1
American Alternative Insurance Corp.	2018	0	0	0
American Alternative Insurance Corp.	2019	0	0	0
Medical Protective Co.	2006	0	0	1
Medical Protective Co.	2007	0	0	1
Medical Protective Co.	2008	1	0	0
Medical Protective Co.	2009	1	0	0
Medical Protective Co.	2010	1	0	0
Medical Protective Co.	2011	1	0	0
Medical Protective Co.	all other	0	0	0
Hudson Insurance Co.	all other	0	0	0
Hudson Insurance Co.	2017	5	1	6
Hudson Insurance Co.	2018	7	1	8
Hudson Insurance Co.	2019	8	3	8
American Home Assurance Co.	all other	0	0	0
American Home Assurance Co.	2019	6	1	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 2019 *

ACE American Insurance Co. Allied World Insurance Company Allied World Specialty Insurance Co. American Casualty Co of Reading Aspen American Insurance Co. Atlantic Specialty Insurance Co. Beazley Insurance Co. Berkshire Hathaway Specialty Insurance Co. Campmed Casualty Insurance Co. Capitol Indemnity Corp. Continental Casualty Co. Fair American Insurance and Reinsurance Co. Fortress Insurance Co. Granite State Insurance Co. ISMIE Mutual Insurance Co. Liberty Insurance Underwriters Inc. MAG Mutual Insurance Co. MDAdvantage Insurance Co. of NJ Medical Mutual Insurance Co. of NC Medical Mutual Liability Insurance Society of MD Medicus Insurance Co. NORCAL Mutual Insurance Co. ProAssurance Insurance Co. Of America Positive Physicians Insurance Exchange Preferred Professional Insurance Co. Professional Solutions Insurance Co. Professionals Advocate Insurance Co. ProSelect Insurance Co. State Farm Fire & Casualty Co. State Volunteer Mutual Insurance Co.

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

Company Name	Year	Type of Policy		Number with \$2,500 Deductible			Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Admiral Insurance Co.	2006	Surplus Lines	0	7	4	1	1	0	0
Admiral Insurance Co.	2007	Surplus Lines	0	16	9	2	3	0	0
Admiral Insurance Co.	2008	Surplus Lines	0	14	10	2	0	0	0
Admiral Insurance Co.	2009	Surplus Lines	0	13	11	1	0	0	0
Admiral Insurance Co.	2010	Surplus Lines	0	16	21	1	3	0	0
Admiral Insurance Co.	2011	Surplus Lines	0	19	25	1	2	0	0
Admiral Insurance Co.	2012	Surplus Lines	0	26	17	1	3	1	0
Admiral Insurance Co.	2013	Surplus Lines	1	29	14	0	3	1	0
Admiral Insurance Co.	2014	Surplus Lines	1	35	14	0	1	1	0
Admiral Insurance Co.	2015	Surplus Lines	2	32	12	0	3	1	0
Admiral Insurance Co.	2016	Surplus Lines	0	0	1	0	0	0	0
Admiral Insurance Co.	2017	Surplus Lines	2	57	20	0	4	0	0
Admiral Insurance Co.	2018	Surplus Lines	3	80	16	0	4	0	0
Admiral Insurance Co.	2019	Surplus Lines	7	84	13	0	6	0	2
AIX Specialty Insurance Co. AIX Specialty Insurance Co. Allied World Assurance Co.	2014 2019 2019	Surplus Lines Surplus Lines Surplus Lines	2 0 0	0 0 0	0 0 1	0 0 0	0 0 0	0 0 0	0 0 0
Allied World Surplus Lines Ins. Co.	2006	Surplus Lines	0	0	1	0	3	1	0
Allied World Surplus Lines Ins. Co.	2007	Surplus Lines	0	0	0	0	5	3	0
Allied World Surplus Lines Ins. Co.	2008	Surplus Lines	0	0	6	0	5	5	0
Allied World Surplus Lines Ins. Co.	2009	Surplus Lines	0	0	11	0	4	5	0
Allied World Surplus Lines Ins. Co.	2010	Surplus Lines	0	0	11	0	7	2	0
Allied World Surplus Lines Ins. Co.	2011	Surplus Lines	0	0	5	0	8	2	0
Allied World Surplus Lines Ins. Co.	2012	Surplus Lines	0	1	8	0	7	1	0
Allied World Surplus Lines Ins. Co.	2013	Surplus Lines	0	1	5	0	7	5	0
Allied World Surplus Lines Ins. Co.	2014	Surplus Lines	0	1	9	0	9	5	0
Allied World Surplus Lines Ins. Co.	2015	Surplus Lines	0	0	2	0	4	4	0
Allied World Surplus Lines Ins. Co.	2016	Surplus Lines	0	1	3	0	3	3	0
Allied World Surplus Lines Ins. Co.	2017	Surplus Lines	0	1	4	0	5	2	0
Allied World Surplus Lines Ins. Co.	2018	Surplus Lines	0	2	2	0	4	3	0
Allied World Surplus Lines Ins. Co.	2019	Surplus Lines	0	2	6	0	5	3	0

Company Name	Year	Type of Policy		Number with \$2,500 Deductible			Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
American Alternative Insurance Corp.	2007	Admitted	0	1	0	0	0	0	0
American Alternative Insurance Corp	2008	Admitted	0	9	0	0	0	0	0
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Arch Specialty Insurance Co.	2006	Surplus Lines	1	12	0	0	6	1	0
Arch Specialty Insurance Co.	2007	Surplus Lines	1	11	0	0	3	2	0
Arch Specialty Insurance Co.	2008	Surplus Lines	3	13	0	0	9	0	0
Arch Specialty Insurance Co.	2009	Surplus Lines	3	9	1	0	2	0	0
Arch Specialty Insurance Co.	2010	Surplus Lines	0	0	4	0	2	3	3
Arch Specialty Insurance Co.	2011	Surplus Lines	0	0	1	0	0	1	0
Arch Specialty Insurance Co.	2012	Surplus Lines	0	0	1	0	0	1	2
Arch Specialty Insurance Co.	2013	Surplus Lines	0	0	0	0	0	1	1
Arch Specialty Insurance Co.	2014	Surplus Lines	0	0	0	0	0	3	2
Arch Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	0	2	1
Arch Specialty Insurance Co.	2016	Surplus Lines	0	0	0	0	1	2	0
Arch Specialty Insurance Co.	2017	Surplus Lines	0	0	0	0	1	1	1
Arch Specialty Insurance Co.	2018	Surplus Lines	0	0	0	0	2	2	1
Arch Specialty Insurance Co.	2019	Surplus Lines	0	0	1	0	3	2	1
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AspenSpecialty Insurance Co.	2018	Surplus Lines	4	8	10	0	1	0	0
AspenSpecialty Insurance Co.	2019	Surplus Lines	3	12	16	0	1	0	1
Beazley (Lloyds Syndicates)	2013	Surplus Lines	0	4	0	0	0	0	0
Beazley (Lloyds Syndicates)	2014	Surplus Lines	0	4	0	0	0	0	0
Beazley (Lloyds Syndicates)	2015	Surplus Lines	0	0	0	0	3	1	0
Beazley (Lloyds Syndicates)	2016	Surplus Lines	11	17	1	0	1	1	3
Beazley (Lloyds Syndicates)	2017	Surplus Lines	20	27	2	0	1	1	1
Beazley (Lloyds Syndicates)	2018	Surplus Lines	18	25	3	0	1	1	1
Beazley (Lloyds Syndicates)	2019	Surplus Lines	17	27	3	0	0	1	1

Company Name	Year	Type of Policy		Number with \$2,500 Deductible		• •	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Berkley Assurance Co.	2011	Surplus Lines	0	2	0	0	0	0	0
Berkley Assurance Co.	2012	Surplus Lines	0	2	0	0	0	0	0
Berkley Assurance Co.	2013	Surplus Lines	0	4	1	0	0	0	0
Berkley Assurance Co.	2014	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2015	Surplus Lines	0	4	0	0	0	0	0
Berkley Assurance Co.	2016	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2017	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2018	Surplus Lines	0	1	0	0	0	0	0
Berkley Assurance Co.	2019	Surplus Lines	0	1	0	0	0	0	0
Campmed Casualty Insurance Co.	2011	Admitted	1	1	0	0	0	0	0
Campmed Casualty Insurance Co.	2012	Admitted	1	1	0	0 0	0	0	0
Capitol Specialty Insurance Corp.	2017	Surplus Lines	4	4	3	0	1	3	0
Capitol Specialty Insurance Corp.	2018	Surplus Lines	3	1	3	0	2	1	0
Capitol Specialty Insurance Corp.	2019	Surplus Lines	4	1	6	0	3	1	0
Cincinnati Specialty Underwriters Co.	2011	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2011	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2012	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2013	Surplus Lines	0	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2014	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2015	Surplus Lines	1	1	2	0	0	0	0
Cincinnati Specialty Underwriters Co.	2010	Surplus Lines	2	1	2	0	0	0	0
Cincinnati Specialty Underwriters Co.	2017	Surplus Lines	2	1	- 1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2018	Surplus Lines	2	1	1	0	0	0	0
Cincinnati Speciaity Onderwriters CO.	2013		5			0	0	0	0
Colony Insurance Co.	2014	Surplus Lines	1	1	0	0	0	0	0
Colony Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0
Colony Insurance Co.	2016	Surplus Lines	1	0	0	0	0	0	0

Company Name	Year	Type of Policy	Number with \$1,000 Deductible		Number with \$5,000	Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Columbia Casualty Co.	2006	Surplus Lines	0	0	8	0	1	0	0
Columbia Casualty Co.	2000	Surplus Lines	0	1	10	0	1	0	0
Columbia Casualty Co.	2007	Surplus Lines	0	1	10	1	1	0	0
Columbia Casualty Co.	2008	Surplus Lines	0	1	14	0	ے 1	0	0
Columbia Casualty Co.	2009	Surplus Lines	1	2	19	0	2	0	0
	2010		0	2	17	0	2	0	0
Columbia Casualty Co.	2011	Surplus Lines	0	0	14	0	2	0	0
Columbia Casualty Co.		Surplus Lines	· ·	0		-	_	Ũ	0
Columbia Casualty Co.	2013	Surplus Lines	2	1	17	0	2	0	0
Columbia Casualty Co.	2014	Surplus Lines	2	0	17	0	0	0	0
Columbia Casualty Co.	2015	Surplus Lines	2	0	14	0	0	0	0
Columbia Casualty Co.	2016	Surplus Lines	1	0	11	0	0	0	0
Columbia Casualty Co.	2017	Surplus Lines	1	0	7	0	0	0	0
Columbia Casualty Co.	2018	Surplus Lines	0	1	4	0	0	0	0
Columbia Casualty Co.	2019	Surplus Lines	0	1	6	0	0	0	0
Coverys Specialty Ins Co	2018	Surplus Lines	0	0	0	0	0	0	1
Coverys Specialty Ins Co	2019	Surplus Lines	0						0
Evanston Insurance Co.	2006	Surplus Lines	6	9	19	0	4	0	0
Evanston Insurance Co.	2008	Surplus Lines	5	9	19	0	4 8	0	0
Evanston Insurance Co.	2007	Surplus Lines	3	o 11	14	1	о 5	0	1
Evanston Insurance Co.	2008	Surplus Lines	3 4	10	20	0	5 5	0	1
	2009	•	4 5	10	20 25	0	5 6	0	1
Evanston Insurance Co.		Surplus Lines	5			-	0 4	0	1
Evanston Insurance Co.	2011	Surplus Lines	•	14	22	0	-	Ũ	1
Evanston Insurance Co.	2012	Surplus Lines	2	12	26	0	3	0	0
Evanston Insurance Co.	2013	Surplus Lines	2	9	21	0	3	0	0
Evanston Insurance Co.	2014	Surplus Lines	1	8	22	0	3	0	0
Evanston Insurance Co.	2015	Surplus Lines	0	/	17	0	2	0	0
Evanston Insurance Co.	2016	Surplus Lines	0	7	18	0	2	0	0
Evanston Insurance Co.	2017	Surplus Lines	5	9	14	0	1	0	0
Evanston Insurance Co.	2018	Surplus Lines	7	8	8	0	2	0	0
Evanston Insurance Co.	2019	Surplus Lines	4	6	7	0	2	0	0

Company Name	Year	Type of Policy		Number with \$2,500 Deductible	•		Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Fortress Insurance Co.	2013	Admitted	0	0	1	0	0	0	0
Fortress Insurance Co.	2014	Admitted	0	0	1	0	0	0	0
Fortress Insurance Co.	2015	Admitted	0	0	1	0	0	0	0
Fortress Insurance Co.	2016	Admitted	0	0	0	0	0	0	0
Gemini Insurance Co.	2017	Surplus Lines	1	1	0	0	0	0	0
General Star Indemnity Co.	2007	Surplus Lines	0	1	5	2	2	0	0
General Star Indemnity Co.	2008	Surplus Lines	0	1	9	2	3	0	0
General Star Indemnity Co.	2009	Surplus Lines	5	0	11	1	2	0	0
General Star Indemnity Co.	2010	Surplus Lines	10	2	12	2	1	0	0
General Star Indemnity Co.	2011	Surplus Lines	9	0	12	2	2	0	0
General Star Indemnity Co.	2012	Surplus Lines	10	0	12	1	1	0	0
General Star Indemnity Co.	2013	Surplus Lines	10	0	16	1	3	0	0
General Star Indemnity Co.	2014	Surplus Lines	11	0	15	1	5	0	0
General Star Indemnity Co.	2015	Surplus Lines	11	2	9	1	2	0	0
General Star Indemnity Co.	2016	Surplus Lines	3	2	9	0	3	0	0
General Star Indemnity Co.	2017	Surplus Lines	0	2	15	1	7	0	0
General Star Indemnity Co.	2018	Surplus Lines	0	7	14	0	12	0	0
General Star Indemnity Co.	2019	Surplus Lines	0	7	17	0	23	0	0
Hallmark Specialty Insurance Co.	2010	Surplus Lines	0	1	2	1	0	0	0
Hallmark Specialty Insurance Co.	2011	Surplus Lines	0	0	5	5	1	0	0
Hallmark Specialty Insurance Co.	2012	Surplus Lines	0	0	7	4	2	0	0
Hallmark Specialty Insurance Co.	2013	Surplus Lines	0	0	5	1	0	0	0
Hallmark Specialty Insurance Co.	2014	Surplus Lines	0	0	5	2	1	0	0
Hallmark Specialty Insurance Co.	2015	Surplus Lines	0	0	4	2	2	0	0
Hallmark Specialty Insurance Co.	2016	Surplus Lines	0	3	6	1	4	0	1
Hallmark Specialty Insurance Co.	2017	Surplus Lines	0	4	2	0	3	1	0
Hallmark Specialty Insurance Co.	2018	Surplus Lines	0	3	5	0	3	0	0
Hallmark Specialty Insurance Co.	2019	Surplus Lines	0	4	8	0	3	0	0

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible		Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Homeland Insurance Co. of NY	2006	Surplus Lines	0	0	0	0	0	0	0
Homeland Insurance Co. of NY	2007	Surplus Lines	0	1	2	0	0	1	2
Homeland Insurance Co. of NY	2008	Surplus Lines	0	1	1	0	0	1	1
Homeland Insurance Co. of NY	2009	Surplus Lines	0	1	1	0	1	0	4
Homeland Insurance Co. of NY	2010	Surplus Lines	0	0	3	0	5	0	4
Homeland Insurance Co. of NY	2011	Surplus Lines	0	1	7	0	1	1	2
Homeland Insurance Co. of NY	2012	Surplus Lines	0	1	5	0	2	3	2
Homeland Insurance Co. of NY	2013	Surplus Lines	0	5	7	0	4	3	1
Homeland Insurance Co. of NY	2014	Surplus Lines	0	4	5	0	3	3	3
Homeland Insurance Co. of NY	2015	Surplus Lines	0	2	4	0	3	4	5
Homeland Insurance Co. of NY	2016	Surplus Lines	0	2	5	0	3	3	4
Homeland Insurance Co. of NY	2017	Surplus Lines	0	2	5	0	1	3	2
Homeland Insurance Co. of NY	2018	Surplus Lines	0	1	1	0	1	2	0
Homeland Insurance Co. of NY	2019	Surplus Lines	0	0	1	0	0	2	0
Hudson Specialty Insurance Co.	2017	Surplus Lines	0	0	1	0	0	0	0
Illinois Union Insurance Co.	2006	Surplus Lines	0	1	1	1	0	0	0
Illinois Union Insurance Co.	2007	Surplus Lines	0	1	1	1	0	0	0
Illinois Union Insurance Co.	2008	Surplus Lines	0	4	1	0	0	0	0
Illinois Union Insurance Co.	2009	Surplus Lines	0	2	1	0	1	1	0
Illinois Union Insurance Co.	2010	Surplus Lines	0	1	1	0	2	1	0
Illinois Union Insurance Co.	2011	Surplus Lines	0	0	1	0	2	3	1
Illinois Union Insurance Co.	2012	Surplus Lines	0	0	0	0	3	2	1
Illinois Union Insurance Co.	2013	Surplus Lines	0	0	0	0	2	3	1
Illinois Union Insurance Co.	2014	Surplus Lines	0	0	1	0	2	2	1
Illinois Union Insurance Co.	2015	Surplus Lines	0	0	0	0	2	4	0
Illinois Union Insurance Co.	2016	Surplus Lines	0	0	0	0	1	3	0
Illinios Union Insurance Co.	2017	Surplus Lines	0	0	0	0	1	1	0
Illinios Union Insurance Co.	2018	Surplus Lines	0	1	1	0	4	1	0
Illinios Union Insurance Co.	2019	Surplus Lines	0	1	1	0	3	0	0

Company Name	Year	Type of Policy	•	Number with \$2,500 Deductible	•	•	•	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Ironshore Specialty Insurance Co.	2012	Surplus Lines	0	0	6	0	0	0	0
Ironshore Specialty Insurance Co.	2013	Surplus Lines	0	1	5	0	2	1	0
Ironshore Specialty Insurance Co.	2014	Surplus Lines	0	1	4	0	2	0	1
Ironshore Specialty Insurance Co.	2015	Surplus Lines	0	0	3	4	0	0	2
Ironshore Specialty Insurance Co.	2016	Surplus Lines	0	1	3	0	1	2	1
Ironshore Specialty Insurance Co.	2017	Surplus Lines	0	1	3	0	3	4	1
Ironshore Specialty Insurance Co.	2018	Surplus Lines	0	1	5	0	3	2	2
Ironshore Specialty Insurance Co.	2019	Surplus Lines	0	1	2	0	3	2	0
James River Insurance Co.	2006	Surplus Lines	0	0	16	0	8	0	0
James River Insurance Co.	2000	Surplus Lines	0	3	16	0	0 8	0	0
James River Insurance Co.	2008	Surplus Lines	0	2	14	0	5	0	0
James River Insurance Co.	2009	Surplus Lines	1	25	14	0	2	0	0
James River Insurance Co.	2000	Surplus Lines	1	39	10	0	2	0	0
James River Insurance Co.	2010	Surplus Lines	1	27	13	0	2	0	0
James River Insurance Co.	2012	Surplus Lines	1	17	17	0	2	0	0
James River Insurance Co.	2013	Surplus Lines	0	17	18	0	1	0	0
James River Insurance Co.	2014	Surplus Lines	0	16	11	0	1	0	0
James River Insurance Co.	2015	Surplus Lines	0	13	9	0	2	0	0
James River Insurance Co.	2016	Surplus Lines	0	18	5	0	2	0	0
James River Insurance Co.	2017	Surplus Lines	1	24	6	0	0	0	0
James River Insurance Co.	2018	Surplus Lines	5	20	7	0	1	0	0
James River Insurance Co.	2019	Surplus Lines	9	26	6	0	0	0	0

				Number with \$2,500			Number with \$10,000	Number with \$25,000	Number with \$50,000
Company Name	Year	Type of Policy		Deductible		Deductible		Deductible	Deductible
Landmark American Insurance Co.	2006	Surplus Lines	0	6	12	1	3	0	1
Landmark American Insurance Co.	2007	Surplus Lines	0	9	16	1	5	0	1
Landmark American Insurance Co.	2008	Surplus Lines	1	17	13	1	5	0	1
Landmark American Insurance Co.	2009	Surplus Lines	1	21	8	1	5	0	1
Landmark American Insurance Co.	2010	Surplus Lines	1	19	8	1	4	1	1
Landmark American Insurance Co.	2011	Surplus Lines	2	18	9	0	4	2	1
Landmark American Insurance Co.	2012	Surplus Lines	2	15	11	0	5	0	1
Landmark American Insurance Co.	2013	Surplus Lines	4	13	12	0	5	2	1
Landmark American Insurance Co.	2014	Surplus Lines	4	18	16	0	7	2	1
Landmark American Insurance Co.	2015	Surplus Lines	5	18	17	0	3	3	1
Landmark American Insurance Co.	2016	Surplus Lines	4	24	21	0	4	4	1
Landmark American Insurance Co.	2017	Surplus Lines	4	29	29	0	4	7	1
Landmark American Insurance Co.	2018	Surplus Lines	3	35	27	0	3	7	1
Landmark American Insurance Co.	2019	Surplus Lines	2	41	32	0	3	7	1
Lexington Insurance Co.	2006	Surplus Lines	0	0	10	0	4	13	0
Lexington Insurance Co.	2007	Surplus Lines	0	1	16	0	6	12	0
Lexington Insurance Co.	2008	Surplus Lines	0	7	19	0	5	7	0
Lexington Insurance Co.	2009	Surplus Lines	0	14	30	0	2	4	1
Lexington Insurance Co.	2010	Surplus Lines	0	1	23	0	3	5	1
Lexington Insurance Co.	2011	Surplus Lines	0	1	43	0	5	4	1
Lexington Insurance Co.	2012	Surplus Lines	0	0	11	0	2	1	1
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	1	0	1
Lexington Insurance Co.	2017	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2018	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2019	Surplus Lines	0	0	0	0	1	0	1
Medical Mutual Liability Ins. Society	2006	Consent to Rate/Admitted	0	0	0	0	1	1	0
Medical Mutual Liability Ins. Society	2007	Consent to Rate/Admitted	0	0	0	0	1	1	0
Medical Mutual Liability Ins. Society	2008	Consent to Rate/Admitted	0	0	0	0	1	1	0
Medical Mutual Liability Ins. Society	2009	Consent to Rate/Admitted	0	0	0	0	1	1	0

Company Name	Year	Type of Policy		Number with \$2,500 Deductible		• •	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Mt Hawley Insurance Co.	2018	Surplus Lines	0	1	4	1	0	1	1
Mt Hawley Insurance Co.	2010	Surplus Lines	0	0		0	0	0	0
	2013		0	0	I	0	0	0	0
National Fire & Marine Insurance Co.	2006	Surplus Lines	0	0	0	1	10	4	0
National Fire & Marine Insurance Co.	2007	Surplus Lines	0	0	1	3	8	6	0
National Fire & Marine Insurance Co.	2008	Surplus Lines	0	0	1	5	3	8	0
National Fire & Marine Insurance Co.	2009	Surplus Lines	0	0	3	6	5	6	1
National Fire & Marine Insurance Co.	2010	Surplus Lines	0	0	3	5	6	7	0
National Fire & Marine Insurance Co.	2011	Surplus Lines	0	0	4	5	7	6	0
National Fire & Marine Insurance Co.	2012	Surplus Lines	0	0	9	1	9	4	1
National Fire & Marine Insurance Co.	2013	Surplus Lines	0	1	1	1	1	2	0
National Fire & Marine Insurance Co.	2014	Surplus Lines	0	4	3	1	2	1	0
National Fire & Marine Insurance Co.	2015	Surplus Lines	0	5	5	1	2	0	0
National Fire & Marine Insurance Co.	2016	Surplus Lines	0	7	13	0	3	1	0
National Fire & Marine Insurance Co.	2017	Surplus Lines	0	3	8	1	2	3	0
National Union Fire & Marine Ins. Co.	2009	Admitted	0	1	1	0	0	0	0
National Union Fire & Marine Ins. Co.	2010	Admitted	0	1	1	0	0	0	0
National Union Fire & Marine Ins. Co.	2011	Admitted	1	2	1	0	0	0	0
National Union Fire & Marine Ins. Co.	2012	Admitted	0	2	1	0	0	0	0
National Union Fire & Marine Ins. Co.	2013	Admitted	0	1	1	0	1	0	0
National Union Fire & Marine Ins. Co.	2014	Admitted	0	1	1	0	1	0	0
National Union Fire & Marine Ins. Co.	2015	Admitted	0	1	2	0	1	0	0
National Union Fire & Marine Ins. Co.	2016	Admitted	1	1	2	0	1	0	0
National Union Fire & Marine Ins. Co.	2017	Admitted	1	1	1	0	1	0	0
National Union Fire & Marine Ins. Co.	2017	Admitted	0						0
National Union Fire & Marine Ins. Co.	2017	Admitted	0	2	11	0	4	6	1
Nautilus Insurance Co.	2011	Surplus Lines	0	0	0	0	3	0	4
Nautilus Insurance Co.	2012	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2013	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2014	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2015	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2016	Surplus Lines	0	0	0	0	2	0	0

Company Name	Year	Type of Policy		Number with \$2,500 Deductible		Number with \$7,500 Deductible		Number with \$25,000 Deductible	Number with \$50,000 Deductible
NORCAL Specialty Insurance Co.	2018	Surplus Lines	0	0	0	0	0	1	0
NORCAL Specialty Insurance Co.	2019	Surplus Lines	0	0	0	0	0	1	0
Pharmacists Mutual Insurance Co.	2018	Admitted	4	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2019	Admitted	4	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2009	Admitted	0	0	1	0	1	0	0
ProAssurance Indemnity Co., Inc.	2010	Admitted	0	0	0	0	1	0	0
ProAssurance Indemnity Co., Inc.	2011	Admitted	0	0	1	0	1	0	0
ProAssurance Indemnity Co., Inc.	2012	Admitted	0	0	1	0	1	0	0
ProAssurance Indemnity Co., Inc.	2013	Admitted	0	0	1	0	1	0	0
ProAssurance Indemnity Co., Inc.	2014	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2015	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2017	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2018	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2019	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2006	Admitted/Multi-risk	0	0	0	0	1	1	1
ProAssurance Indemnity Co., Inc.	2007	Admitted/Multi-risk	0	0	0	0	1	0	0
ProAssurance Indemnity Co., Inc.	2008	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2009	Admitted/Multi-risk	0	0	0	0	1	2	2
ProAssurance Indemnity Co., Inc.	2010	Admitted/Multi-risk	0	0	0	0	0	2	1
ProAssurance Indemnity Co., Inc.	2011	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2012	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2013	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2014	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2015	Admitted/Multi-risk	0	0	0	0	0	0	1

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Company Name	Year	Type of Policy		Number with \$2,500 Deductible		•	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
ProAssurance Specialty Insurance Co.	2006	Surplus Lines	0	0	0	0	9	1	0
ProAssurance Specialty Insurance Co.	2007	Surplus Lines	0	0	0	0	2	0	0
ProAssurance Specialty Insurance Co.	2008	Surplus Lines	0	0	0	0	1	0	0
ProAssurance Specialty Insurance Co.	2009	Surplus Lines	40	9	12	0	2	0	0
ProAssurance Specialty Insurance Co.	2010	Surplus Lines	43	13	15	1	5	2	0
ProAssurance Specialty Insurance Co.	2011	Surplus Lines	32	10	3	0	2	1	1
ProAssurance Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	1	1	1
ProAssurance Specialty Insurance Co.	2013	Surplus Lines	22	10	3	0	1	2	1
ProAssurance Specialty Insurance Co.	2014	Surplus Lines	17	9	4	0	1	0	1
ProAssurance Specialty Insurance Co.	2015	Surplus Lines	19	9	5	0	1	0	1
ProAssurance Specialty Insurance Co.	2016	Surplus Lines	22	9	4	0	0	2	1
ProAssurance Specialty Insurance Co.,	2017	Surplus Lines	19	11	5	0	0	3	0
ProAssurance Specialty Insurance Co.,	2018	Surplus Lines	20	20	6	0	0	1	2
ProAssurance Specialty Insurance Co.,	2019	Surplus Lines	0	0	3	0	1	1	1
Steadfast Insurance Co.	2011	Surplus Lines	0	0	0	0	0	1	1
Steadfast Insurance Co.	2012	Surplus Lines	0	0	1	0	2	1	1
Steadfast Insurance Co.	2013	Surplus Lines	0	0	1	0	2	1	1
Steadfast Insurance Co.	2014	Surplus Lines	0	0	0	0	1	1	1
Steadfast Insurance Co.	2015	Surplus Lines	0	0	0	0	1	1	1
Steadfast Insurance Co.	2016	Surplus Lines	0	0	0	0	1	1	1
Steadfast Insurance Co.	2017	Surplus Lines	0	0	0	0	1	1	0
Steadfast Insurance Co.	2018	Surplus Lines	0	0	0	0	1	2	0
Steadfast Insurance Co.	2019	Surplus Lines	0	0	0	0	0	1	1

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Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible	Number with \$5,000 Deductible			Number with \$25,000 Deductible	Number with \$50,000 Deductible
TDC Specialty Insurance Co.	2006	Surplus Lines	0	0	17	0	10	6	0
TDC Specialty Insurance Co.	2007	Surplus Lines	0	0	15	0	4	2	0
TDC Specialty Insurance Co.	2008	Surplus Lines	0	1	17	0	2	1	0
TDC Specialty Insurance Co.	2009	Surplus Lines	0	0	8	1	3	1	0
TDC Specialty Insurance Co.	2010	Surplus Lines	0	0	9	1	1	0	0
TDC Specialty Insurance Co.	2011	Surplus Lines	0	2	11	1	3	0	0
TDC Specialty Insurance Co.	2012	Surplus Lines	0	1	12	3	4	0	0
TDC Specialty Insurance Co.	2013	Surplus Lines	0	1	9	2	3	3	0
TDC Specialty Insurance Co.	2014	Surplus Lines	0	0	7	3	3	1	0
TDC Specialty Insurance Co.	2015	Surplus Lines	0	0	6	2	2	0	0
TDC Specialty Insurance Co.	2016	Surplus Lines	0	0	4	1	1	0	0
TDC Specialty Insurance Co.	2017	Surplus Lines	2	2	5	0	1	0	0
TDC Specialty Insurance Co.	2018	Surplus Lines	6	5	8	1	3	2	2
TDC Specialty Insurance Co.	2019	Surplus Lines	5	8	7	2	0	3	1

Policy Counts For Less Commonly Used Deductibles

Company Name	Year	Number with \$250 Deductible	Number with \$500 Deductible		Number with \$3,500 Deductible	Number with \$15,000 Deductible	Number with \$20,000 Deductible	Number with \$75,000 Deductible	Number with \$100,000 Deductible
All Carriers with Listed Deductibles	2006	11	7			6	1		0
All Carriers with Listed Deductibles	2007	8	4		1	7	5		1
All Carriers with Listed Deductibles	2008	7	2		1	12	3	1	1
All Carriers with Listed Deductibles	2009	8	5		1	10	2		3
All Carriers with Listed Deductibles	2010	4	4		1	5	1		3
All Carriers with Listed Deductibles	2011	6	8		1	3	2		7
All Carriers with Listed Deductibles	2012	8	7			10	1		6
All Carriers with Listed Deductibles	2013	8	14			7			3
All Carriers with Listed Deductibles	2014	5	3			3			4
All Carriers with Listed Deductibles	2015	2	1			3			3
All Carriers with Listed Deductibles	2016	2	1	1		2			8
All Carriers with Listed Deductibles	2017	2	1	2		2		1	4
All Carriers with Listed Deductibles	2018	5	1	3		6		2	2
All Carriers with Listed Deductibles	2019	2	1	1		8	1	1	
TOTALS		78	59	7	5	84	16	5	45

Policy Counts For Less Commonly Used Deductibles

Company Name	Year	Number with \$150,000 Deductible	Number with \$200,000 Deductible	Number with \$250,000 Deductible	Number with \$500,000 Deductible	Number with \$1,000,000 Deductible	Number with \$2,000,000 Deductible	Number with \$15,000 aggregate Deductible
All Carriers with Listed Deductibles	2006			1	1	1		
All Carriers with Listed Deductibles	2007			1				
All Carriers with Listed Deductibles	2008			1				
All Carriers with Listed Deductibles	2009		2	1		1	1	
All Carriers with Listed Deductibles	2010		2	4	1		1	
All Carriers with Listed Deductibles	2011			2	1		1	9
All Carriers with Listed Deductibles	2012		2	3			1	
All Carriers with Listed Deductibles	2013		2	2				1
All Carriers with Listed Deductibles	2014			2				1
All Carriers with Listed Deductibles	2015		1	3		1		1
All Carriers with Listed Deductibles	2016	1	1	3		1		
All Carriers with Listed Deductibles	2017			3		1		
All Carriers with Listed Deductibles	2018			2				
All Carriers with Listed Deductibles	2019			3	1			

1

TOTALS

10 31 4 5

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Companies with no Policies in Force with Deductible Amounts Listed Thoughtout Exhibit I for the Time Period 2006 to 2019 *

Coverys Specialty Insurance Co. ISMIE Indemnity Co. Liberty Surplus Insurance Corp. Nautilus Insurance Company Professional Security Insurance Co. The Princeton Excess and Surplus Lines 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.

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012
ACE American Insurance Company		1	3	2	5	7	3	4
Allied World Insurance Company								
Allied World Specialty Insurance Co.				2	4	1	3	9
American Casualty Co Of Reading PA				2	6	12	15	21
American Home Assurance Company								
American Insurance Company				2	2	1		
Arch Insurance Company			1					
Aspen American Insurance Co.								
Beazley Insurance Company								
Campmed Casualty & Indemnity Co Inc MD				1				
Capson Physicians Insuarnce Company								
Chicago Insurance Company		1		1		1	2	1
Cincinnati Insurance Company	3			2	4	9	3	2
Continental Casualty Company		5	17	23	42	49	97	68
Doctors Company An Inter Insurance Exch	45	65	80	73	107	99	95	97
FAIRCO Insurance Co.								
Firemans Fund Insurance Company						1		
Fortress Insurance Company				6		3	4	3
Granite State Insurance Co				1		1		
Hanover Insurance Company								
Healthcare Providers Ins Exch			5	5	20	32	40	94
Liberty Insurance Underwriters Inc								
Massachusetts Bay Insurance Co.								
Medical Mutual Insurance Company of NC								
Medical Mutual Liability Insurance Soc Of MD	314	256	246	290	272	271	317	254
Medical Protective Company	48	49	83	66	53	57	62	50
Medicus Insurance Co.								
National Union Fire Ins Co of Pittsburg, PA		1			5	1	10	2
NCMIC Insurance Company			1	3	3	4	2	2
Norcal Mutual Insurance Company								
OneBeacon Insurance Co						1		1
PACO Assurance Company						1	1	

Admitted Carriers	2013	2014	2015	2016	2017	2018	2019	TOTALS
ACE American Insurance Company	3	4	3	1	2	1	2	41
Allied World Insurance Company						5	1	6
Allied World Specialty Insurance Co.	2	5	2	4	2			34
American Casualty Co Of Reading PA	3	4	8	10	6	10	12	109
American Home Assurance Company		1		1	1			3
American Insurance Company								5
Arch Insurance Company								1
Aspen American Insurance Co.			3	2	1			6
Beazley Insurance Company						1	4	5
Campmed Casualty & Indemnity Co Inc MD								1
Capson Physicians Insuarnce Company					1			1
Chicago Insurance Company	2							8
Cincinnati Insurance Company	3	1	2	2	8	4	9	52
Continental Casualty Company	67	60	40	59	59	34	22	642
Doctors Company An Inter Insurance Exch	104	67	93	89	74	132	66	1286
FAIRCO Insurance Co.			1		5	3	4	13
Firemans Fund Insurance Company								1
Fortress Insurance Company	3	5	3	8	12	3	5	55
Granite State Insurance Co	1	3	3					9
Hanover Insurance Company		1						1
Healthcare Providers Ins Exch	222	88	23	95	16			640
Liberty Insurance Underwriters Inc		1		1		2	1	5
Massachusetts Bay Insurance Co.			1					1
Medical Mutual Insurance Company of NC					4	5	10	19
Medical Mutual Liability Insurance Soc Of MD	235	216	255	223	243	185	161	3738
Medical Protective Company	40	41	36	29	39	28	41	722
Medicus Insurance Co.			1	1	1	1	2	6
National Union Fire Ins Co of Pittsburg, PA	5	9	12	17	14	10	6	92
NCMIC Insurance Company	2	2	5	4	3	8	1	40
Norcal Mutual Insurance Company		2	1		2	6	3	14
OneBeacon Insurance Co			3					5
PACO Assurance Company								2

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012
Philadelphia Indemnity Insurance Company								1
Podiatry Insurance Company Of America	2	2	14	13	14	9	8	11
Positive Physicians Insurance Exchange								
Preferred Professional Insurance Co	4	7	8	8	9	7	32	28
Princeton Insurance Co.								
ProAssurance Casualty Company								
ProAssurance Indemnity Company					23	20	38	25
ProAssurance National Capital	13	78	55	43	21	8	2	5
Professionals Advocate Insurance Co	9	8	7	3	7	12	8	11
ProSelect Insurance Company								
St Paul Fire & Marine Insurance Co	1							
Truck Insurance Exchange	3	2	1	1	1			
TOTALS for Admitted Carriers	<u>442</u>	<u>475</u>	<u>521</u>	<u>547</u>	<u>598</u>	<u>607</u>	<u>742</u>	<u>689</u>

	Exhibit J
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Admitted Carriers	2013	2014	2015	2016	2017	2018	2019	TOTALS
Philadelphia Indemnity Insurance Company								1
Podiatry Insurance Company Of America	10	9	10	13	10	13	4	142
Positive Physicians Insurance Exchange							2	
Preferred Professional Insurance Co	205	5	3	3	5	7	1	332
Princeton Insurance Co.				2	15	1		18
ProAssurance Casualty Company			1	7	3	8	2	21
ProAssurance Indemnity Company	33	22	21	30	29	34	36	311
ProAssurance National Capital	4		1	2	0		1	233
Professionals Advocate Insurance Co	13	14	24	22	24	10	11	183
ProSelect Insurance Company				3	9	4	5	21
St Paul Fire & Marine Insurance Co								1
Truck Insurance Exchange					2			10
TOTALS for Admitted Carriers	<u>957</u>	<u>560</u>	<u>555</u>	<u>628</u>	<u>590</u>	<u>515</u>	<u>412</u>	<u>8838</u> *

* This is the total of closed claims for admitted insurers for 2005 to 2019

Exhibit	J
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Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012
Admiral Insurance Company							3	1
AIX Specialty Insurance Co.								
Allied World Surplus Lines Insurance Co.				1		5	6	16
American International Specialty Lines Ins Co	5	6	4	2	4	2		
Arch Specialty Insurance Company			9	7	12	1		
AXIS Specialty Insurance Co.								
Catlin Specialty Insurance Company						2	7	7
Colony Insurance Company								
Colony Specialty Insurance Co								
Columbia Casualty Company	4	4	3	4	2	15	12	13
Coverys Specialty Insurance Company								
Evanston Insurance Company					6	7	5	3
Everest Indemnity Insurance Company	12	31	107	73	129	82	61	117
Everest National Insurance Company	1	2						
Executive Risk Indemnity Company		1	3	2	1			
General Star Indemnity Company					1	2		1
Hallmark Specialty Insurance Company							1	
Homeland Insurance Co of NY						1	2	7
Hudson Specialty Company								6
Illinois Union Insurance Company						1	2	3
Interstate Fire and Casualty Company			1					
Ironshore Specialty Insurance Company								8
James River Insurance Company					1			
Landmark American Insurance Company					2			
Lexington Insurance Company	31	30	34	21	20	24	85	241
Liberty Surplus Insurance Corporation							2	
Mount Hawley Insurance CO								
National Fire & Marine Insurance Company			1	7	5	4	8	1
Nautilus Insurance Company								1
Norcal Specialty Insurance Copany								
ProAssurance Specialty Ins Co								
TDC Specialty Insurance				1	1	1		
Torus Specialty Insurance Co								
Various Underwriters at Lloyds (WL)				1			1	
TOTALS for Surplus Lines Carriers	<u>53</u>	<u>74</u>	<u>162</u>	<u>119</u>	<u>184</u>	<u>147</u>	<u>195</u>	<u>425</u>

Surplus Lines Carriers	2013	2014	2015	2016	2017	2018	2019	TOTALS
Admiral Insurance Company	2	2			3	3	1	15
AIX Specialty Insurance Co.			2					2
Allied World Surplus Lines Insurance Co.	9	8	2	6	61	6	2	122
American International Specialty Lines Ins Co								23
Arch Specialty Insurance Company					1			30
AXIS Specialty Insurance Co.					1	1		2
Catlin Specialty Insurance Company	7	4	4					31
Colony Insurance Company		2	3	3		1	1	10
Colony Specialty Insurance Co						2		2
Columbia Casualty Company	10	1	5	9	5	6	2	95
Coverys Specialty Insurance Company				35	123	231	213	602
Evanston Insurance Company	34	82	85	71	38	3	6	340
Everest Indemnity Insurance Company	68	30	2					712
Everest National Insurance Company								3
Executive Risk Indemnity Company								7
General Star Indemnity Company			2	1		1		8
Hallmark Specialty Insurance Company	1	4		1	2	3	1	13
Homeland Insurance Co of NY	15	13	20	14	7	13	7	99
Hudson Specialty Company	3	2						11
Illinois Union Insurance Company		1	1	1	1	2	5	17
Interstate Fire and Casualty Company								1
Ironshore Specialty Insurance Company	8	7	4	12	12	5	12	68
James River Insurance Company	1		1					3
Landmark American Insurance Company		1		1	1		2	7
Lexington Insurance Company	164	108	96	25	28	16	16	939
Liberty Surplus Insurance Corporation	1		1	2	2	4		12
Mount Hawley Insurance CO		1	2	4		2	3	12
National Fire & Marine Insurance Company	6	6	4	7	11	9	2	71
Nautilus Insurance Company	5	2		1	2	2		13
Norcal Specialty Insurance Copany		2			6	12	8	28
ProAssurance Specialty Ins Co	2	4	2	1	5	15	11	40
TDC Specialty Insurance		3	1	1	1	1	4	14
Torus Specialty Insurance Co		1	1	1				3
Various Underwriters at Lloyds (WL)				1			2	5
TOTALS for Surplus Lines Carriers	<u>336</u>	<u>284</u>	<u>238</u>	<u>197</u>	<u>310</u>	<u>338</u>	<u>298</u>	<u>3360</u> *

* This is the total of closed claims for surplus lines insurers for 2005 to 2019

Other Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012
AMN - as Self-Insured Carrier				1				
Applied Medico-Legal Solutions RRG							1	1
Benevis (self-insured)								
Catlin Insurance Agency (Lloyds)						4	8	2
Cen-Mar Assurance / Carroll Hospital Center				2		6	5	4
Correctional Medical Services - a Self insured carrier								
EmCare, Inc							11	11
Fundamental Clinic & Operational (self-insured)								
Hanger, Inc (self-insured)								
Healthcare Safety & Protection RRG								2
Lancet Indemnity RRG								
MFA Physicians Insurance Company, Ltd.		2	3	1	3	5		
MHM Services, Inc. (self-insured)								
Pediatrix Medical Group (self-insured)								
OHIC Insurance Company	2	47	35	26	3	19		
OrthoForum Insurance Company RRG								
ProAssurance American Mutual RRG								
RDA Sterling Healthcare - as Self-Insured Carrier	5		1					4
Sheridan Healthcare, Inc. (self-insured)								
St. Joseph Hospital /CHI (self-insured)							8	9
TIG Insurance Company				1				
Travelers Indemnity Company				1				
Valiant Insurance Company						1	1	1
Venta, Inc (self-insured)								
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>
Grand Total - All Carrier Types	<u>502</u>	<u>598</u>	<u>722</u>	<u>698</u>	<u>788</u>	<u>789</u>	<u>971</u>	<u>1148</u>

Other Lines Carriers	2013	2014	2015	2016	2017	2018	2019	TOTALS
AMN - as Self-Insured Carrier								1
Applied Medico-Legal Solutions RRG	1	1	2			5	9	20
Benevis (self-insured)				3	1		2	6
Catlin Insurance Agency (Lloyds)	1			1				16
Cen-Mar Assurance / Carroll Hospital Center	2	6						25
Correctional Medical Services - a Self insured carri		6	8	9				23
EmCare, Inc	21	13	22	12	17	10	11	128
Fundamental Clinic & Operational (self-insured)						1	4	5
Hanger, Inc (self-insured)				1				1
Healthcare Safety & Protection RRG								2
Lancet Indemnity RRG							1	1
MFA Physicians Insurance Company, Ltd.	1	3						18
MHM Services, Inc. (self-insured)		1	3					4
Pediatrix Medical Group (self-insured)							4	4
OHIC Insurance Company								132
OrthoForum Insurance Company RRG		7	5	5	7	2		26
ProAssurance American Mutual RRG							1	1
RDA Sterling Healthcare - as Self-Insured Carrier								10
Sheridan Healthcare, Inc. (self-insured)		1						1
St. Joseph Hospital /CHI (self-insured)	9	8	9	3				46
TIG Insurance Company								1
Travelers Indemnity Company								1
Valiant Insurance Company								3
Venta, Inc (self-insured)					1			1
Total for Other Carriers	<u>35</u>	<u>46</u>	<u>49</u>	<u>34</u>	<u>26</u>	<u>18</u>	<u>32</u>	<u>476</u>
Grand Total - All Carrier Types	<u>1328</u>	<u>890</u>	<u>842</u>	<u>859</u>	<u>926</u>	<u>871</u>	<u>742</u>	<u>12674</u> *

* This is the total of closed claims for all insurers for 2005 to 2019

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Specialty **	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
Administrative Medicine		2				1		
Allergy/Immunology							1	
Ambulance Service				3	2			1
Anesthesiology	15	20	16	20	16	21	16	14
Cardiology	19	17	24	24	26	46	93	103
Cardiovascular Disease						1		
Corporation - type unknown/other				11	69	65	84	63
Dental - dental specialty incl surgery		1		2		2	2	2
Dental - dentist	12	12	19	25	43	65	59	49
Dental - other					1		10	5
Dermatology	7	2		6	6	5	3	6
Emergency Room Medicine	30	37	47	43	46	37	49	56
Endocrinology		1		1	3			4
Facility - Health Care (General)	1	10	6	11	5	1	1	3
Facility - Hospice	2	1		1				1
Facility - Nursing Home	1		1	4	4	9	6	8
Facility - Physical Therapy			1	2			1	1
Facility - Podiatric			1	1	1			
Facility - Psychiatric/Mental Health		1			1	1	6	1
Facility - Rehabilitation	5	2		3	1	3	1	3
Facility - Skilled Care								
acility - unknown type/not listed						6	4	8
Family/General Practice - Incl OB	2			1	6	3	4	46
Family/General Practice - No OB	24	18	25	26	61	38	42	60
Gastroenterology	11	10	8	7	16	11	9	24
General Preventive Medicine		2			1			
Geneticist					1			
Geriatrics								
Gynecology	12	14	9	10	11	10	16	16
Hematology			1	1	6		4	1
Hospital	6	34	62	36	18	31	16	30
Hospitalist/House Staff	1		2	2	2	3	2	7
maging center		13	15	7	3		3	
nfectious Diseases						2	6	4

								•
Specialty **	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
In-home Care Provider - All Other							1	1
In-home Care Provider - Rehab					2			
Intensive Care Medicine	3	10	4	9		2	3	2
Internal Medicine	68	55	58	70	69	79	78	53
Lab/Diagnostic (not imaging)					1			
Laryngology							1	
Neoplastic Diseases	1				1	2	3	
Nephrology		1	3	3	2	10	3	5
Neurology	6	8	16	18	15	20	25	25
Not a physician/surgeon		2	1		1	2	19	77
Nurse - all other	3	3	17	16	34	27	60	71
Nurse Anesthetist		2	2	5	1	3	3	3
Nurse Midwife			1			2		2
Nurse Practitioner	1	1				8	6	6
Nutrition				1				
OB/GYN	52	69	57	43	46	53	51	50
Obstetrics	3	1	1	1	5	2	1	5
Obstetrics - birthing/facility							1	
On Staff Physician - Prison/Correctional	36	40	55	54	11	3	4	
Oncology			3		1			
Ophthalmology	1	12	8	7	9	9	7	9
Optometric Facility								
Orthopedic	38	39	27	46	51	34	28	37
Otorhinolaryngology	1	7	3	2	6	3	5	8
Pathology	3	2	3	4	8	2	6	4
Pediatrics	7	10	7	9	6	9	18	8
Physical Medicine and Rehabilitation			2	3	4	4	2	9
Physician - not otherwise classed	7	7	27	27	23	21	17	28
Physician's Assistant		1	1		9	10	14	45
Prison/Correctional Services	7	16	64	21	6	7	13	39
Psychiatrist	4	3	4	3	3	3	5	7
Psychologist						4	3	1
Public Health								
Pulmonary Diseases	4	3	5	7	7	8	15	6

Specialty **	<u>2005</u>	<u>2006</u>	<u>2007</u>	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>
Radiology	15	27	29	28	25	21	36	28
Rehabilitation - other						1		1
Rheumatology			1	3	2	1		3
Surgeon - not otherwise classed	60	48	50	34	48	53	65	61
Surgical Center - other/unknown type	1	4	8	3	3		1	3
Tech/Assistant/Other related					2		1	3
Thoracic	6	5	5	6	7	3	8	4
Urgent Care Medicine		1				1	3	1
Urology	12	12	14	16	15	18	19	17
Vascular	15	12	9	12	16	3	8	10
TOTAL	5 502	598	722	698	788	789	971	1148

** Specialty includes Group specialties like Corporations

Specialty **	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	TOTALS
Administrative Medicine					1		1	5
Allergy/Immunology	3	1	3			7	1	16
Ambulance Service		6	3	5	1		4	25
Anesthesiology	21	19	7	17	22	65	19	308
Cardiology	413	92	21	105	30	10	14	1037
Cardiovascular Disease								1
Corporation - type unknown/other	83	48	57	23	6	4	13	526
Dental - dental specialty incl surgery	3	6	4	3	6	11	13	55
Dental - dentist	55	65	70	87	104	47	51	763
Dental - other	8	3	1			3	3	34
Dermatology		2	8	8	2	3	2	60
Emergency Room Medicine	52	43	45	39	39	45	48	656
Endocrinology			1	1				11
Facility - Health Care (General)	4	5	1	7	22	5	3	85
Facility - Hospice				1				6
Facility - Nursing Home	6	7	7	9	10	15	25	112
Facility - Physical Therapy		2				1	1	9
Facility - Podiatric	1		1	1		3	2	11
Facility - Psychiatric/Mental Health		1	1	2		1		15
Facility - Rehabilitation	6	11	5	3	4	3	1	51
Facility - Skilled Care			4				3	7
Facility - unknown type/not listed	11	1	2		2	3	2	39
Family/General Practice - Incl OB	12	6	6	1		1	3	91
Family/General Practice - No OB	66	40	25	11	21	16	8	481
Gastroenterology	23	11	14	12	15	13	10	194
General Preventive Medicine						1		4
Geneticist								1
Geriatrics		1				1		2
Gynecology	8	13	7	11	7	11	8	163
Hematology	1	1	2	1		1	1	20
Hospital	29	34	21	8	9	11	6	351
Hospitalist/House Staff	9	8	10	12	6	18	4	86
Imaging center						3	2	46
Infectious Diseases	2	3	1	4	5	2	1	30

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Specialty **	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	TOTALS
In-home Care Provider - All Other	2	4	5		2	2	5	22
In-home Care Provider - Rehab			1	1		1		5
Intensive Care Medicine	4	3	5	2	2	10	3	62
Internal Medicine	63	44	66	65	38	43	28	877
Lab/Diagnostic (not imaging)		1			1		1	4
Laryngology								1
Neoplastic Diseases	1	1			1		1	11
Nephrology	5	4		6	3	10	3	58
Neurology	20	18	16	19	4	10	11	231
Not a physician/surgeon	5	11	6	14	13	9	5	165
Nurse - all other	49	22	18	22	35	38	49	464
Nurse Anesthetist	1	3	4	3	2	3		35
Nurse Midwife		1	2	3	2	1	2	16
Nurse Practitioner	8	5	2	6	15	49	45	152
Nutrition								1
OB/GYN	41	51	39	26	43	36	33	690
Obstetrics	3	2	1	2	7	6		40
Obstetrics - birthing/facility	1				2		2	6
On Staff Physician - Prison/Correctional	3			6	40	70	49	371
Oncology			2		2	2		10
Ophthalmology	13	3	10	18	9	2	7	124
Optometric Facility					1		1	2
Orthopedic	29	26	34	55	31	26	26	527
Otorhinolaryngology	6	5	8	1	8	6	4	73
Pathology	2	3	2	1	2	1	3	46
Pediatrics	9	11	6	7	9	15	8	139
Physical Medicine and Rehabilitation	4	2	6	10	70	7	3	126
Physician - not otherwise classed	21	21	23	20	22	22	14	300
Physician's Assistant	49	23	13	14	15	22	12	228
Prison/Correctional Services	49	96	91	81	66	61	65	682
Psychiatrist	1	7	4	8	10	5	3	70
Psychologist	2		1		1	5	3	20
Public Health	1							1
Pulmonary Diseases	9	8	14	8	6	17	10	127

Specialty **	<u>2013</u>	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>TOTALS</u>	
Radiology	39	21	22	25	30	27	36	409	
Rehabilitation - other	on - other		1			3			
Rheumatology		3	2	1	1	2	1	20	
Surgeon - not otherwise classed	42	37	71	48	48	32	29	726	
Surgical Center - other/unknown type	3	7	10	4	51	4	7	109	
Tech/Assistant/Other related	2	1	1		2		1	13	
Thoracic	3	2	6		1	2	3	61	
Urgent Care Medicine	1	1	1	1	4	8	2	24	
Urology	11	9	19	4	7	6	8	187	
Vascular	10	5	4	7	7	7	10	135	
TOTALS	1328	890	842	859	926	871	742	12674	
* This is the total of closed claims for all insurers for 2005 to 2019									

** Specialty includes Group specialties like

Corporations

Jurisdiction		2005	2006	2007	2008	2009	2010	2011	2012
Allegany County	Arbitration	2	3	4	2	2	0	2	1
Allegany County	Circuit Court	3	4	3	4	21	8	14	9
Allegany County	District Court	1	0	0	0	2	9	17	2
Allegany County	Small Claims Court	0	0	0	0	0	0	1	5
Anne Arundel County	Arbitration	4	0	1	1	1	4	4	8
Anne Arundel County	Circuit Court	37	49	38	31	36	34	49	31
Anne Arundel County	District Court	3	2	4		6	4	2	8
Anne Arundel County	Unknown	0	1	0	0	0	0	0	0
Baltimore - unknown	Arbitration	0	1	0	0	0	0	0	0
Baltimore - unknown	Circuit Court	4	10	5	9	0	0	0	0
Baltimore - unknown	District Court	0	0	0	0	0	0	0	0
Baltimore - unknown	Unknown / other	1	4	1	0	2	2	1	0
Baltimore City	Arbitration	3	5	9	2	10	13	24	19
Baltimore City	Circuit Court	49	62	61	86	82	110	93	76
Baltimore City	District Court		0	1	1	2	4	2	10
Baltimore City	Unknown / other	0	4	0	2	0	0	0	10
Baltimore County	Arbitration	7	3	0	0	6	6	22	16
Baltimore County	Circuit Court	70	37	61	50	74	79	22 95	131
Baltimore County	District Court	70 0	5	2	0	11	79	95 3	12
Baltimore County	Small Claims Court	0	0	2	0	0	1	1	0
Baltimore County	Unknown / other	2	6	0	0	1	1	0	0
Ballimore County	Unknown / Uner	2	0	0	0	1	1	0	0
Calvert County	Arbitration	0	0	0	0	1	2	1	0
Calvert County	Circuit Court	10	26	9	10	2	5	8	5
Calvert County	District Court	1	0	0	2	0	0	0	0
Caroline County	Arbitration	0	1	0	0	0	0	0	0
Caroline County	Circuit Court	0	2	0	0	1	2	1	0
Carroll County	Arbitration	0	0	0	0	0	2	0	0
Carroll County	Circuit Court	3	5	4	12	3	13	20	6

Jurisdiction		2013	2014	2015	2016	2017	2018	2019	Totals
Allegany County	Arbitration	23	14	0	2	1	1		57
Allegany County	Circuit Court	10	1	1	6	5	20	16	125
Allegany County	District Court	4	0	0	5	7	12	15	74
Allegany County	Small Claims Court	0	0	1	0	0	0	0	7
Anne Arundel County	Arbitration	5	2	4	2	3	6	0	45
Anne Arundel County	Circuit Court	24	26	22	20	36	50	40	523
Anne Arundel County	District Court	2	1	11	1	5	1	3	53
Anne Arundel County	Unknown	0	0	0	2	0	0	0	3
Baltimore - unknown	Arbitration	0	1	0	0	0	0	0	2
Baltimore - unknown	Circuit Court	0	0	3	0	0	0	0	31
Baltimore - unknown	District Court	12	0	0	0	0	0	2	14
Baltimore - unknown	Unknown / other	0	0	3	2	0	0	0	16
Baltimore City	Arbitration	27	9	0	10	4	10	9	154
Baltimore City	Circuit Court	98	82	60	61	80	45	60	1105
Baltimore City	District Court	16	49	2	3	4	2	2	99
Baltimore City	Unknown / other	0	0	0	0	0	0	0	6
Baltimore County	Arbitration	38	13	11	25	21	22	9	199
Baltimore County	Circuit Court	414	87	85	158	190	69	62	1662
Baltimore County	District Court	2	2	8	5	5	6	0	68
Baltimore County	Small Claims Court	0	0	0	1	0	0	2	5
Baltimore County	Unknown / other	0	0	1	2	2	2	0	17
Calvert County	Arbitration	0	0	0	0	0	2	1	7
Calvert County	Circuit Court	8	7	3	7	2	3	1	106
Calvert County	District Court	0	1	0	0	0	1	0	5
Caroline County	Arbitration	0	0	0	0	0	0	0	1
Caroline County	Circuit Court	0	0	0	0	1	0	0	7
Carroll County	Arbitration	0	6	0	0	0	0	1	9
Carroll County	Circuit Court	11	16	7	7	9	19	11	146

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Jurisdiction		2005	2006	2007	2008	2009	2010	2011	2012
Cecil County	Arbitration	0	0	0	0	0	0	0	2
Cecil County	Circuit Court	3	2	1	2	7	5	1	6
Cecil County	District Court	0	0	0	0	0	1	0	0
Cecil County	Unknown / other	0	0	0	0	0	0	0	0
Charles County	Arbitration	0	0	0	1	1	0	0	0
Charles County	Circuit Court	7	8	5	4	2	10	9	11
Charles County	District Court	1	0	0	0	0	0	0	0
Charles County	Small Claims Court	0	0	0	0	0	0	1	0
Dorchester County	Circuit Court	1	0	2	0	2	0	1	1
Dorchester County	District Court	0	0	0	1	0	1	0	0
Frederick County	Arbitration	0	0	1	1	0	0	1	1
Frederick County	Circuit Court	21	16	10	17	26	17	14	10
Frederick County	District Court	1	0	1	0	1	0	0	10
Frederick County	Unknown / other	0	1	0	Ũ	0	0 0	0 0	0
Frederick MD	State Circuit Court	0	0	0	0	0	0	0	0
Garrett County	Circuit Court	2	1	0	0	0	0	3	5
Garrett County	District Court	0	0	0	0	0	0	0	0
Harford County	Arbitration	1	0	2	4	7	1	11	0
Harford County	Circuit Court	11	11	16	9	12	22	9	14
Harford County	District Court	0	0	0	0 0	0	0	0	0
Harford County	Unknown / other	0	Ŭ Ŭ	Ŭ Ŭ	Ũ	0 0	0	0	0
		-	-	-	-	-		-	
Howard County	Arbitration	1	0	0	1	1	2	0	0
Howard County	Circuit Court	6	7	9	10	8	12	9	10
Howard County	District Court	0	0	4	0	0	2	6	1
Howard County	Small Claims Court	0	0	0	0	0	0	0	0
Kent County	Arbitration	0	4	0	0	2	0	0	0
Kent County	Circuit Court	1	1	4	2	5	0	1	0

Jurisdiction		2013	2014	2015	2016	2017	2018	2019	Totals
Cecil County	Arbitration	2	11	1	0	0	0	0	16
Cecil County	Circuit Court	6	0	9	9	7	5	1	64
Cecil County	District Court	0	0	0	0	0	0	1	2
Cecil County	Unknown / other	0	0	0	1	0			1
Charles County	Arbitration	0	1	0	0	0	0	4	7
Charles County	Circuit Court	7	1	8	5	4	7	2	90
Charles County	District Court	0	1	1	0	0	0	2	5
Charles County	Small Claims Court	0	0	0	0	0	0	0	1
Dorchester County	Circuit Court	0	0	5	1	0	1	0	14
Dorchester County	District Court	0	0	0	0	0	0	0	2
Frederick County	Arbitration	3	2	10	3	4	0	1	27
Frederick County	Circuit Court	16	8	12	8	11	13	10	209
Frederick County	District Court	0	0	1	0	1	0	0	6
Frederick County	Unknown / other	0	0	0	0	0	0	0	1
Frederick MD	State Circuit Court	0	0	0	0	0	0	0	0
Garrett County	Circuit Court	1	0	0	1	0	0	1	14
Garrett County	District Court	3	0	0	0	0	0		3
Harford County	Arbitration	2	3	1	0	1	2	1	36
Harford County	Circuit Court	12	16	11	21	18	48	11	241
Harford County	District Court	0	0	1	1	0	0	1	3
Harford County	Unknown / other	0	0	0	2	0	0	0	2
Howard County	Arbitration	6	0	2	1	4	1	3	22
Howard County	Circuit Court	13	5	6	9	21	18	12	155
Howard County	District Court	1	1	2	1	2	0	0	20
Howard County	Small Claims Court	0	0	0	0	0	0	1	1
Kent County	Arbitration	0	0	2	0	0	0	0	8
Kent County	Circuit Court	0	2	3	1	1	0	0	21

Jurisdiction		2005	2006	2007	2008	2009	2010	2011	2012
Montgomery County	Arbitration	2	1	10	20	9	12	13	4
Montgomery County	Circuit Court	42	40	51	58	63	52	95	82
Montgomery County	District Court	0	0	1	1	6	4	4	4
Montgomery County	Small Claims Court	0	2	0	0	0	0	1	
Montgomery County	other/unknown	0	0	0	0	1	0	0	0
Prince George's County	Arbitration	4	8	5	8	3	7	4	14
Prince George's County	Circuit Court	49	73	70	98	85	71	97	59
Prince George's County	District Court	2	0	0	2	1	4	5	4
Prince George's County	Small Claims Court	0	0	0	0	0	0	1	2
Prince George's County	other / unknown	0	5	0	5	0	0	0	0
Queen Anne's County	Arbitration	0	0	0	2	0	0	0	0
Queen Anne's County	Circuit Court	0	0	3	1	0	0	0	0
Queen Anne's County	District Court	0	0	0	0	0	1	0	0
Somerset County	Circuit Court	0	0	1	1	2	2	0	2
Somerset County	District Court	0	0	0	0	8	7	7	0
Somerset County	Small Claims Court	0	0	0	0	0	0	1	0
St. Mary's County	Arbitration	0	0	0	0	1	0	0	2
St. Mary's County	Circuit Court	7	5	6	5	3	2	2	1
St. Mary's County	District Court	0	0	0	1	1	0	0	0
Talbot County	Arbitration	0	0	0	0	0	0	0	1
Talbot County	Circuit Court	11	15	13	2	3	4	3	2
Washington County	Arbitration	3	1	2	0	4	4	3	1
Washington County	Circuit Court	13	9	13	9	6	1	4	13
Washington County	District Court	0	0	0	2	12	13	15	3
Washington County	Small Claims Court	0	0	0	0	1	0	0	0
Wicomico County	Arbitration	0	0	1	1	0	0	1	5
Wicomico County	Circuit Court	14	10	15	12	18	14	30	21
Wicomico County	District Court	0	0	0	0	1	1	2	1

Jurisdiction		2013	2014	2015	2016	2017	2018	2019	Totals
Montgomery County	Arbitration	9	6	8	13	8	10	11	136
Montgomery County	Circuit Court	59	53	78	46	56	56	59	890
Montgomery County	District Court	5	6	2	5	6	0	3	47
Montgomery County	Small Claims Court	0	0	1	0	0	0	1	5
Montgomery County	other/unknown	0	0	0	1	0	0	0	2
Prince George's County	Arbitration	9	13	6	4	13	5	5	108
Prince George's County	Circuit Court	52	49	68	71	50	64	45	1001
Prince George's County	District Court	52 10	49 25	7	4	3	4	43	78
Prince George's County	Small Claims Court	3	23 1	0	4	0	4	0	78
Prince George's County	other / unknown	5 0	2	0	0	1	1	0	14
Philice George's County		0	Z	0	0	I	1	0	14
Queen Anne's County	Arbitration	0	0	0	0	0	0	0	2
Queen Anne's County	Circuit Court	0	0	3	0	0	0	1	8
Queen Anne's County	District Court	0	0	0	0	0	0	0	1
Somerset County	Circuit Court	0	1	0	0	0	0	0	0 9
Somerset County	District Court	0	3	0	1	0	3	1	30
Somerset County	Small Claims Court	0	0	0	0	0	0	0	30 1
Somerset County		0	0	0	0	0	0	0	I
St. Mary's County	Arbitration	0	0	0	0	0	0	0	3
St. Mary's County	Circuit Court	7	5	6	7	3	4	6	69
St. Mary's County	District Court	0	0	0	0	0	1	0	3
Talket County	A white ation	0	0	0	F	0	0	0	0
Talbot County	Arbitration	0	0	0	5	0	0	0	6
Talbot County	Circuit Court	6	5	7	4	5	2	5	87
Washington County	Arbitration	2	2	1	0	0	2	4	29
Washington County	Circuit Court	1	2	11	9	7	10	4	112
Washington County	District Court	2	4	0	1	0	1	3	56
Washington County	Small Claims Court	0	0	0	0	0	0	0	1
Wicomico County	Arbitration	5	1	7	0	2	3	3	29
Wicomico County	Circuit Court	11	13	16	9	2 9	8	6	29
Wicomico County	District Court	1	0	0	9	9 2	0	1	200
vaconico County		I	U	U	U	2	U	I	9

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Jurisdiction		2005	2006	2007	2008	2009	2010	2011	2012
Worcester County	Arbitration	0	0	0	0	0	0	1	1
Worcester County	Circuit Court	3	0	1	1	4	4	2	1
Worcester County	District Court	0	0	0	0	0	0	0	0
Worcester County	Small Claims Court	0	0	0	0	0	0	0	0
TOTALS		407	450	450	493	569	582	717	624
Claims not resulting i	n a suit	27	64	99	78	97	138	131	224
ela literi e contra literi e c			•••	•••		••			
OTHER COURTS or J	URISDICTIONS								
Maryland Health Claim	s ADR (County unknown)	13	23	45	28	28	10	18	53
Maryland Court of Spe		1		1	1	1	0	1	0
US District Court for M	aryland	17	24	74	62	87	48	81	225
US Supreme Court		0	0	1	0	0	0	0	0
Out of State Courts		5	3	11	6	3	0	15	7
011 0 1									
Other Courts		32	34	41	30	3	11	8	15
Total Other Courts o	r Jurisdictions	68	84	173	127	122	69	123	300
GRAND TOTALS		502	598	722	698	788	789	971	1148
		002	000	1 66	000	100	100	571	1140
Court Information Not I	Provided / Unknown	0	0	0	0	0	0	0	0

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Jurisdiction		2013	2014	2015	2016	2017	2018	2019	Totals
Worcester County	Arbitration	0	0	0	1	0	0	0	3
Worcester County	Circuit Court	2	1	3	1	3	0	3	29
Worcester County	District Court	0	0	0	6	2	0	0	8
Worcester County	Small Claims Court	0	0	0	0	0	0	2	2
TOTALS		950	560	521	571	619	540	455	8508
Claims not resulting in a suit		150	152	132	125	128	117	88	1750
OTHER COURTS or J									
Maryland Health Claim	s ADR (County unknown)	54	52	53	42	41	39	21	520
Maryland Court of Spe	cial Appeals	0	0	0	0	0	0	1	6
US District Court for M		119	86	108	96	113	158	169	1467
US Supreme Court		0	0	0	0	0	0		1
Out of State Courts		54	10	12	13	8	7		154
Other Courts		0	30	16	12	16	8	8	264
Total Other Courts o	r Jurisdictions	227	178	189	163	178	212	199	2412
GRAND TOTALS		1327	890	842	859	925	869	742	12670
Court Information Not I	Provided / Unknown	1	0	0	0	1	2	0	4