

# **2008**

## **Missouri Medical Malpractice Insurance Report**

**Statistics Section  
July 2009**



**DIFP**  
Department of Insurance,  
Financial Institutions &  
Professional Registration

Jeremiah W. (Jay) Nixon  
Governor

John M. Huff  
Director



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1. Medicare Supplement Experience Data
2. Commercial Liability Experience Data
3. Missouri Zip Code Insurance Data for:
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  - Farmowners (dwelling only)
  - Mobile Home
  - Earthquake
  - Private Passenger Automobile

Some data are available to the public for a fee by special request. For additional information, contact the Statistics Section at (573) 751-4126.



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# Executive Summary

## Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance, Financial Institutions and Professional Registration (DIFP). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.105 RSMo. The department makes every possible effort to make sure these data are accurate; however, the accuracy of this report depends largely upon the accuracy of the data filed by the insurers and self-insured hospitals.

*As a caveat, readers are cautioned that claims covered by self-insureds and largely unregulated surplus lines companies and risk retention groups have historically been underreported. One large self-insurer only recently began reporting claims information. Since claims incurred by this entity are not available for the years prior to 2007, they have been omitted from all figures and tables in this report.*

Additional information is derived from the Page 15 supplement to the annual statement. These data contain information about market segment, volume of business, market share, loss ratio, and insurer expenses.

## Concepts and Definitions

Every attempt was made to make this report accessible to a broad readership. As such, technical terminology has been avoided where possible. However, readers should familiarize themselves with a few basic insurance terms.

### Premium Written vs. Premium Earned

**Premium Written:** The cost of coverage for the full policy term, reported as of December 31<sup>st</sup> of the year in which a policy is issued, regardless of whether the policy term extends to future years. Written premium for a year includes premium adjustments, such as cancellations and changes in coverage, during the year for policies issued in the prior year.

**Premium Earned:** The dollar amount associated with the portion of the policy term that has elapsed by year-end.

The difference between written and earned premium can be better illustrated by example. Assume a one-year policy is issued on July 1<sup>st</sup>, 2006, at a cost of \$1,000. At the end of the calendar year, the insurer will report \$1,000 of **written** premium on their financial annual statement. However, only half of the policy term will have elapsed at year-end. As such, only \$500, or one-half of the written premium amount, will be reported as **earned** premium. Earned

premium is thus the amount of premium corresponding to the coverage actually offered during the year, since at year-end, half of the policy term will provide coverage in the future. For this reason, **earned premium** is the appropriate figure to use for assessing the performance of policy. For example, losses incurred during a reporting period correspond to elapsed coverage, and (obviously) not to coverage that will be extended at some future date.

### **Paid Losses vs. Incurred Losses**

**Paid Losses:** The amount of claims payments distributed during the year. In many instances, especially for “long tailed” lines such as medical malpractice, paid losses may correspond to claims that were first opened (perhaps many) years prior to the date of payment. They may also represent payments on structured settlements for claims closed in prior years.

**Incurred Losses** Paid losses plus the change in loss reserves for the year. Reserves are insurers’ expectations about how much will eventually be paid out on claims incurred during the year. This amount includes estimates about the eventual cost of pending claims. Incurred losses also include estimates of losses that have been incurred but not yet reported to the insurer (called “incurred but not reported,” or IBNR). Lastly, incurred loss amounts may reflect adjustments to estimates from prior years, since the true cost of a claim will become clearer as time passes.

The amount of **incurred losses** is the measure of underwriting performance in a given year, since paid losses typically represent losses incurred in prior years. However, it is important to stress that **incurred losses** are *estimates*. The actual amount of total losses incurred during a year won’t be known with certainty until many years in the future, when all pending claims are closed.

### **Components of Profitability**

**Loss Ratio:** The ratio of incurred losses to earned premium.

**Defense and cost containment expenses:** The costs associated with adjudicating a claim, such as legal defense costs or payments for expert testimony.

**Adjusting and other expenses:** Additional expenses associated with administering a claim, such as claims personnel salaries and overhead.

**Loss adjustment expenses:** Defense and cost containment expenses plus adjusting and other expenses. Loss adjustment costs are the most significant expense component for medical malpractice insurance, and in recent years exceeded even the amount of incurred indemnity going to claimants.

**Other Expenses:** In addition to legal costs, other expenses consist primarily of sales costs, general business expenses, taxes and fees, and dividends.

**Other Revenue and Expenses** Medical malpractice insurance is a “long tailed” line, meaning that premiums are collected perhaps many years before claims payments will be made. This time lag creates opportunities for significant investment gains, which in turn can partially offset the cost of coverage. Investment returns are thus a significant component of revenue for malpractice insurers.

**Calculating profitability** Insurers are required to annually file a financial statement. This statement contains a “state page,” on which is reported claim costs and expenses directly tied to the operations in each state. However, some expenses and revenues, such as federal taxes and investment returns, are not intrinsically tied to state operations, and are reported as national aggregates. To assess true profitability in a state, national expenses and revenues must be allocated to a state in some non-arbitrary manner. The National Association of Insurance Commissioners (NAIC) has developed a widely-accepted profitability formula that performs these allocations. The NAIC figures through 2007 are reproduced in this report. The 2008 figure was calculated by the DIFP in accordance with the NAIC formula.

## **Claim Counts**

**Claim:** For purposes of this report, a *claim* corresponds to each insurance policy implicated in a claim. If multiple defendants are named by a single claimant, then each named defendant is considered a separate claim. Reopened claims are counted twice, first as the original claim and second as a new claim reported in the year the claim is reopened. Lastly, multiple policies covering the same individuals will be reported as separate claims. While this method of counting is an essential part of the structure of the DIFP data, it is clearly not optimal in that instances of double-counting for the same incident may occur.

**Defendant** New to this year’s report are tables presenting data by defendant. The tables presenting data by defendant count all claims against a single defendant arising from the same allegation(s) as a single claim, regardless of the number of policies covering the individual.

**Occurrence:** An occurrence consists of an incident or series of incidents leading to alleged harm to a single party. One occurrence thus corresponds to a single plaintiff or injured party, regardless of the number of defendants involved in the occurrence. That is, one *occurrence* can spawn numerous *claims*. Data presented by occurrence treats all related claims and medical practitioners involved in an given injury as a single event.

Historically, the DIFP has had no method of identifying occurrences within the database, since the data contained no unique identifier that would relate each claim to a common occurrence. Building on efforts of recent years, the DIFP recoded a subset of the data based on the gender and date of birth of the injured party, and the date of injury. The data were then subject to considerable manual inspection, and were recoded where necessary based on the

names and residencies of the involved parties, and place of injury. We are confident that the results have a very high degree of reliability, with error rates well below 1 percent. See the section below entitled *New Additions to the Medical Malpractice Report* for further discussion.

Additional information about different methods of counting claims, and the advantages and disadvantages of each method, is presented below.

**Claims Reported:** The number of newly opened claims filed with insurers during a year, plus prior claims that are reopened.

**Claims Closed:** The number of claims brought to final settlement during the course of a year.

**Claims Paid:** Claims closed with an indemnity payment to the claimant.

**Claims Pending:** Total number of claims open at year end, regardless of when the claims were first reported.

**Average Indemnity:** The average amount paid on a claim, or total claim indemnity / total number of claims closed with payment. Average indemnity amounts exclude loss adjustment expenses, such as legal and defense fees.

## Highlights

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics, and corporations.

Among the findings of the report are:

■ **Profitability** Medical malpractice operations in Missouri returned a profit for the fifth consecutive year, following depressed and even negative returns for the period of 1999-2003. Claims incurred plus loss adjustment and administrative costs amounted to 61.9 percent of earned premium in 2008. These costs had exceeded 100 percent of premium during seven of the eight years preceding 2004 (see page 6).

Profitability of the medical malpractice line may be assessed by adjusting Missouri underwriting results to account for expenses and revenues that are not state or line specific, such as investment returns, various unallocated costs, and federal taxes. The National Association of Insurance Commissioners (NAIC) reported that medical malpractice insurance in Missouri

produced a net return of 43.5 percent of earned premium in 2007. Estimates produced by DIFP, using the NAIC profitability formula, indicate a profit on insurance transactions of 31.0 percent of earned premium in 2008. Adjusting this figure for federal taxes and total investment revenue, insurers earned a net return of 24.6 percent of total net worth (pages 6-7).

Incurred claims declined from \$126.6 million to \$28.5 million between 2004 and 2007, but increased slightly to \$39.3 million in 2008. The loss ratio (claims incurred / premium earned) was 18.7 percent in 2008. Losses peaked in 2002, and have declined in every subsequent year through 2007 at an annual average rate of 31.6 percent,<sup>1</sup> but increased by over a third in 2008. In addition, defense and adjustment expenses related to settling claims, the largest expense component for medical malpractice insurance aside from claim payments, decreased between 2005 and 2007 from \$81.2 million to \$38.8 million from 2005 to 2007, but increased slightly to \$39.9 million in 2008 (page 6).

For the licensed market,<sup>2</sup> claim payments decreased while incurred claim costs increased in 2008. Claim *payments* made in 2008, typically for claims opened in prior years, decreased by over a third to \$52.8 million. Claim costs *incurred* in 2008, representing primarily insurers' expectations of future payouts on pending claims, increased 26.4 percent to \$26.6 million. However, incurred losses remained well below losses paid in 2008. Earned premium declined by a more modest 3.5 percent (page 8). For physicians and surgeons, excluding other insured classes such as dentists, nurses, clinics and hospitals, paid claims declined from \$53.9 million to \$41.0 million in 2008, while incurred claims declined from \$19.6 million to \$14.1 million. Incurred claims in 2008 were only 11.4% of the period high of \$122.9 million in 2002 (page 11).

## **New Claims Reported and Claims Closed**

■ **After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years.** One of the most instantly recognizable features of the 2005 claims data is the historically unparalleled spike in the number of new claims (page 18).

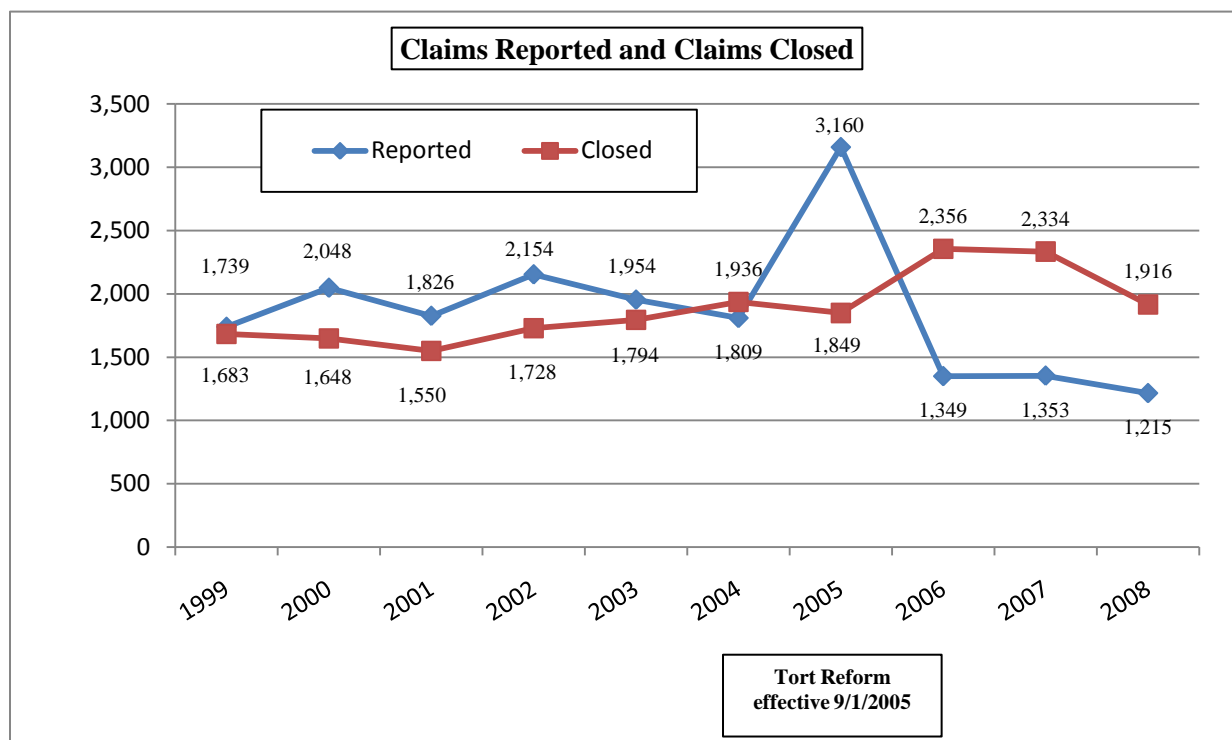
As suggested in prior reports, the large spike in newly-filed claims in 2005 was associated with the implementation of tort reform, which became effective for claims filed after August of that year. A month-by-month analysis of the 2005 claims shows that only August and September evince any significant increase. Reported claims declined rapidly in 2006 and again in 2008. By 2008, new claims were at levels well below the historical average. The elevated number of new claims in 2005 produced a temporary increase in claims closed during the several

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<sup>1</sup> Calculated using the geometric mean, as appropriate for percentage changes over time.

<sup>2</sup> That is, licensed insurers, excluding less-regulated surplus lines entities and risk retention groups.

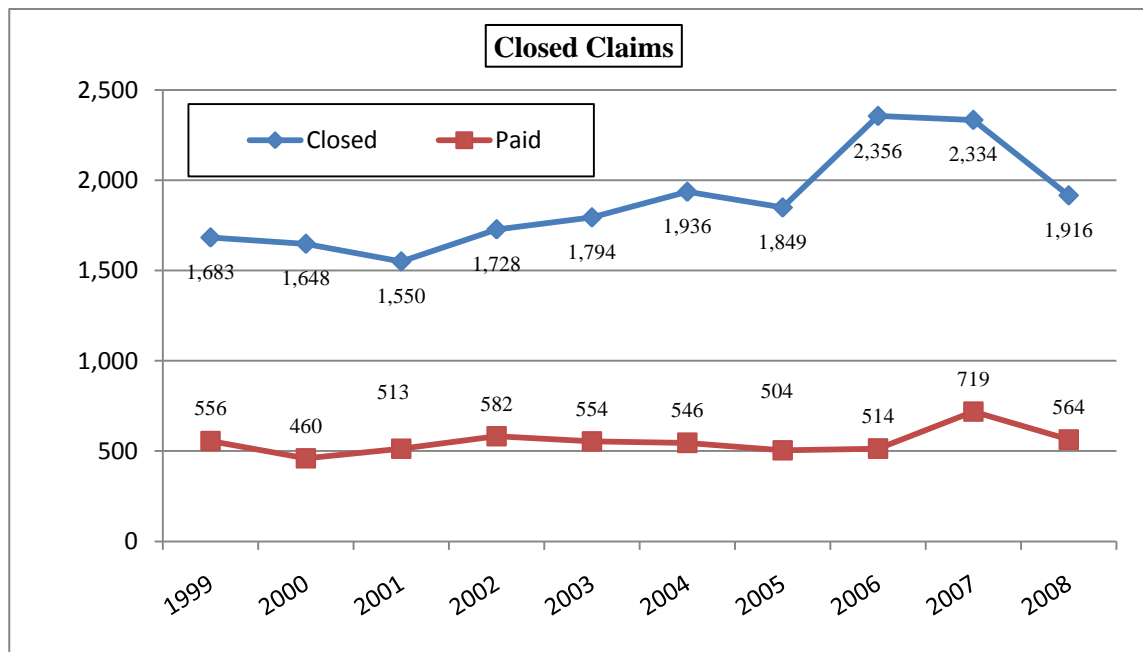
years subsequent to 2005. Thus, claims activity in 2005 and subsequent periods are anomalous and not necessarily reflective of any longer-term trends.



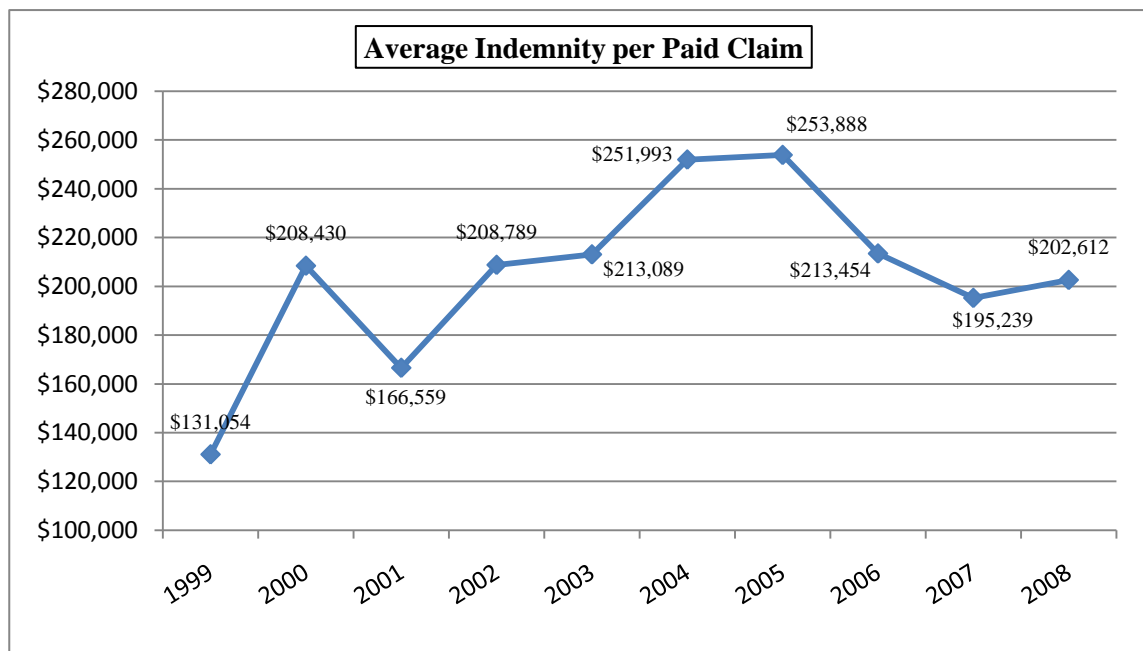
■ After a significant increase in 2007, the number of paid claims declined in 2008 (page 21). Somewhat offsetting the reduction in the number of paid claims, the average award per paid claim increased slightly in 2008 (page 25).

Between 2006 and 2007 the number of paid claims increased from 514 to 719, but declined to 564 in 2008. Average awards increased somewhat in 2008, but to an amount well below the period high. Between 2005 and 2006, average awards declined by 15.9 percent, from \$253,888 to \$213,454, and by an additional 8.5 percent to \$195,239 in 2007. In 2008, this amount increased by 3.8 percent to \$202,612, still well below the period high of \$253,888. Average payments for physicians and surgeons followed the same trend, declining by nearly 20 percent between 2005 and 2007, but increased by over 13 percent in 2008.

The net result of a decline in the number of paid claims and an increase in the average amount of indemnity per each paid claim was a decrease in overall payments in 2008. Indemnity for all claims closed in 2008 totaled \$125.9 million, compared to \$156.2 million for claims closed in 2007.<sup>3</sup>

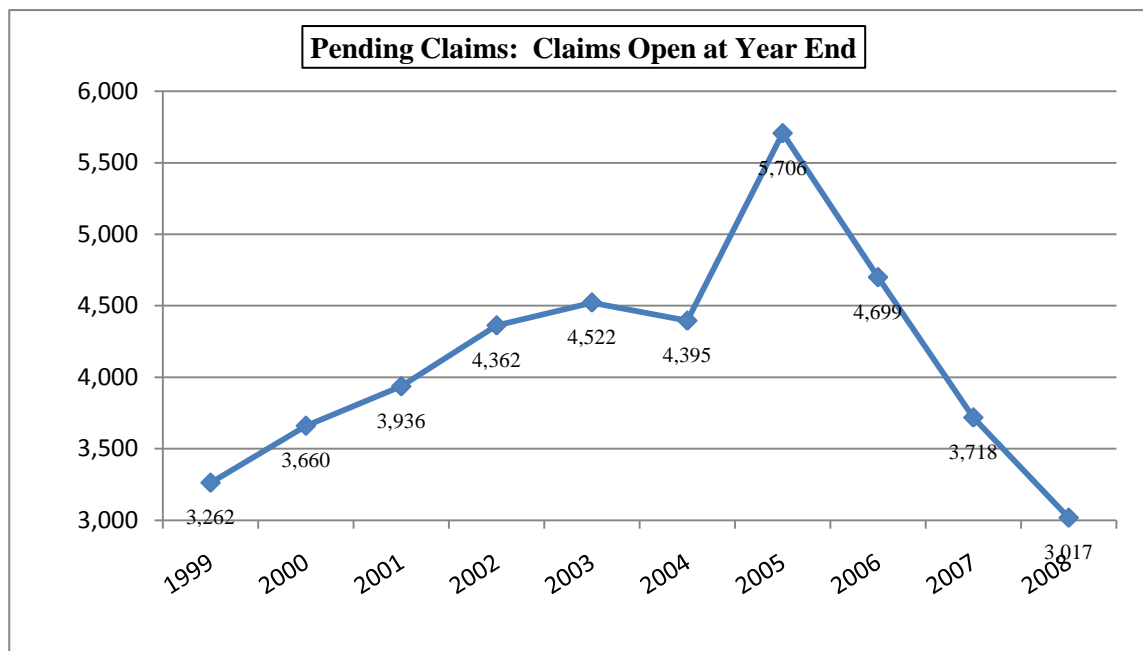


<sup>3</sup> Total payments on claims reported in this section will not equal claim payment amounts reported on the annual financial statement for a given year. The financial statement amounts include payments during a year on claims that were closed in prior years. Similarly, awards reported based on claims closed in 2007 may not be reported on the financial statement until future years if such awards are subject to periodic payouts spread over many years.



■ Pending claims, or the number of claims still open at the end of a year, declined substantially since 2005, and in 2008 reached the lowest level since 1993 (page 19).

As of 2004 (prior to the anomalous claim activity of 2005), the number of claims open at year end was 4,268. By 2008, this figure had declined to 3,017, representing the lowest number of pending claims in twenty-five years. The decline in pending claims, along with newly-reported claims, indicate declining claims pressure on insurer costs and are reflected in the positive profitability figures presented earlier.



## Market Structure

The level of market concentration has not changed significantly over the last 10 years. Including surplus lines and excess writers, the market share of the largest 5 carriers declined from 54.7% to 52.7% between 1999 and 2008.

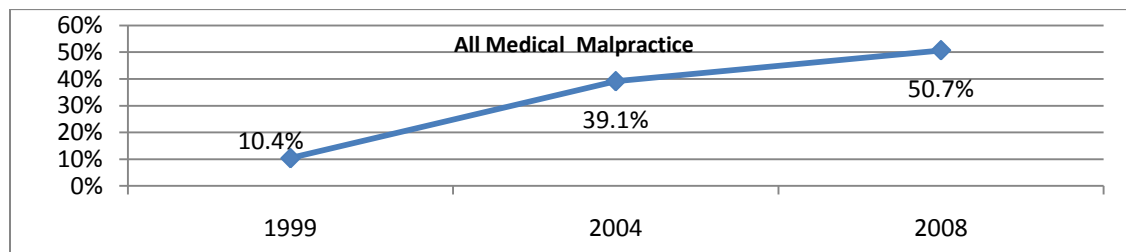
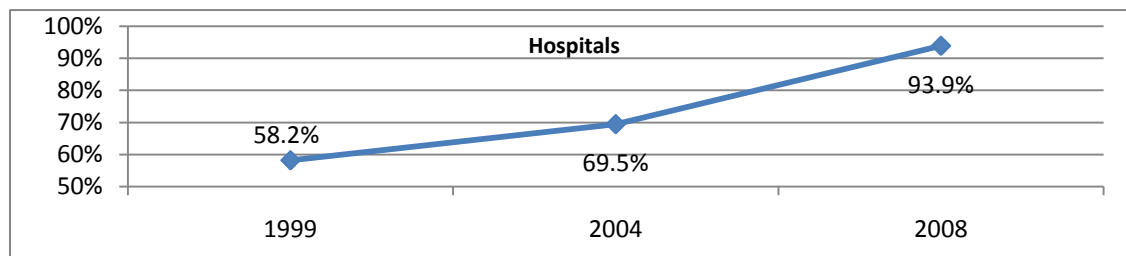
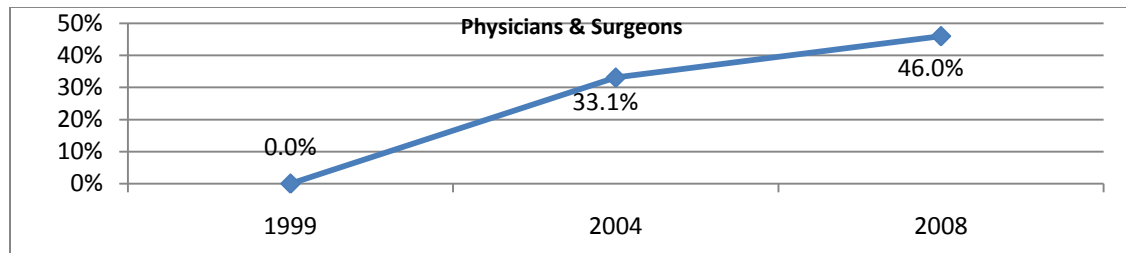
Market Share, Top 5 Writers All Medical Malpractice		
1999	2004	2008
54.7%	56.1%	52.7%

One significant change in the medical malpractice market in Missouri over the past 10 years is the growth of mutual malpractice insurers organized under chapter 383 RSMo (sometimes referred to as “383 companies”). These companies are permitted to assess their current policyholders in the event that premiums are unable to cover losses. This mechanism of transferring risk is by design a substitute for strict capital and surplus requirements that govern more traditional insurers. For the same reason, 383 companies are not covered by the Missouri Property & Casualty Guarantee Fund.

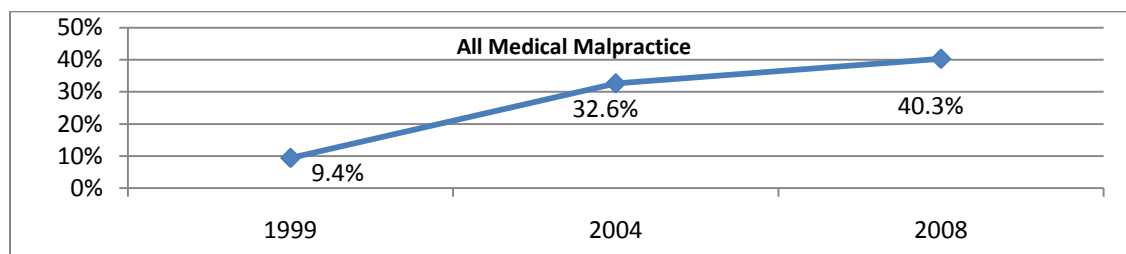
In 1999, there were no 383 companies with a significant market share in physician and surgeon coverage. By 2008, 383 companies were the largest writers of this coverage, with a 46 percent market share among licensed companies. Such companies controlled 96 percent of the

hospital market. Including surplus and excess lines companies, 383 companies represented 40.3 percent of the total medical malpractice market.

### Market Share, 1999 - 2008 Licensed Companies Only



### All Companies, Including Excess and Surplus Lines Writers



## **Factors Impacting the Price of Medical Malpractice Insurance.**

Many factors affect the cost of claims. Until recently, average payments have tended to rise significantly more rapidly than the overall rate of inflation. This report does not undertake a comprehensive, rigorous analysis of various cost factors. Past reports have highlighted inflationary pressures on claim costs. The economic component of indemnity payments consists primarily of lost wages and incurred medical costs, both of which have tended to increase more rapidly than the general rate of inflation.

No conclusions are presented in this report about possible future trends. Given the large annual fluctuations in average payments, several years of data are necessary to make credible future projections. Even with a sufficient time series, analyses are difficult when costs are impacted by moving and contrary forces. The difficulty is augmented by the significant changes that have occurred in Missouri's tort environment, such that prior trends may no longer be operative, and what may be emerging new trends are too recent to provide a solid basis for projections. The level of analysis required to account for multiple causal variables operating within a significantly altered context is beyond the scope of this report.

## **■ Additions to the Medical Malpractice Report**

Several new sections have been added to the medical malpractice report. These additions are related to the implementation of new data requirements mandated by newly-passed legislation. Last year, as part of the process of rulemaking, the medical malpractice data for prior years were recoded to test the utility of various data enhancements. The changes were continued into this year. Most significantly:

**1. Claim vs. Occurrence** Data in this report are aggregated by three different methods: by occurrence, by defendant, and by claim. Historically, the DIFP data consisted of one record for each claim. In many instances, a single injury will produce multiple defendants. In addition, a single defendant may be the subject of multiple related claims. Until recently, all data, such as average awards and the number of claims, were presented *per claim*, since the data did not possess a unique identifier to link claims associated with a single injury or claimant.

Defining a claim on a *per defendant* basis is probably the most common method of tracking claims, as it offers the greatest granularity or specificity of information, and significantly enhances the range of possible analyses. For example, each profession associated with each type of claim can be tracked, whether the defendant is a nurse, anesthesiologist, radiologist, or corporate entity. In addition, the impact of historical features of the Missouri tort environment can be analyzed. For example, prior to 2005, Missouri's cap on noneconomic awards applied to each *incident* of negligence. The courts interpreted this language in such a

way that, for a single claimant, multiple caps could be “stacked” based on multiple defendants associated with a single injury.<sup>4</sup>

On the other hand, analyzing claims on a *per defendant* basis has its own limitations. For example, it was not possible to measure overall compensation injured parties receive from multiple defendants. In addition, clarification of the statutory language effectively repealed the *Scott* decision, so that a single cap applies to each claimant, regardless of the number of defendants. The ability to analyze data on *occurrence, defendant, and claims* basis greatly enhances the range of possible analyses. The comparison of the different methods of accounting for claims is presented in the following table.

Comparison of Occurrences, Defendants, and Claims					
Occurrence	Count	Defendants	Count	Claims	Count
An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries	1	Physician	1	Physician’s primary carrier reports a claim	1
				Physician’s excess carrier reports a claim	1
		Radiologist	1	Original claim against a radiologist is closed due to inactivity	1
				The claim against the radiologist is subsequently reopened due to the filing of a lawsuit	1
		Hospital	1	Hospital reports a claim against its self-insured funds	1
				Hospital’s excess carrier reports a claim	1
<b>Total</b>	<b>1</b>		<b>3</b>		<b>6</b>

4 Assume a radiologist misread an x-ray, and an attending physician subsequently misread an x-ray. By the reasoning of the *Scott* decision, this series of events would be treated as two independent diagnostic errors, each of which would be subject to noneconomic damages up to the cap. In addition, it was possible that multiple instances of alleged negligence by a single defendant could be subject to multiple caps. See *Scott vs. SSM Healthcare*, Missouri Court of Appeals, Eastern District. January, 2002.

**2. Nature and Substance of Malpractice Allegations** In 2004, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code scheme is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this data field has proven quite limited. In many instances it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a description that conveys no additional information beyond knowledge obtained from the mere fact that a claim has been filed.

As part of the data enhancements, additional categories were developed to capture more meaningful details about the nature of allegations of malpractice. As part of the process of perfecting these categories, nearly 7,500 records were recoded based on descriptive narratives submitted with each claim. In addition, new categories were developed to capture greater detail about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

**Readers are cautioned that the numbers derived from the recoding process are not intended to be an absolute accounting of all types of errors.** The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date of the filings on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations. This problem will be remedied once DIFP reporting rules are finalized, which will enhance the level of detail provided with each claim.

## **Data Aggregated by Occurrence**

As discussed above, an “occurrence” represents an event or series of events that are alleged to have produced harm to a claimant. Unlike *claims*, one occurrence corresponds to one claimant, even if multiple practitioners or defendants are implicated in the occurrence. New to this year’s report, data is also presented on a *per defendant* basis to correct for instances in which a single individual may be subject to multiple claims for the same allegation (if, say, both primary and excess insurers file a claim). Data aggregated on defendant and occurrence bases largely mirror the claim trends. A comparison of claims, defendants, and occurrences is displayed in the following table. **Note that claim counts presented here will not equal those presented in other sections of this report. This is because claims are considered closed in**

the year that the corresponding occurrence is closed, even if the actual individual claim was closed in an earlier year.

Closed Malpractice Cases									
Claims, Defendant, and Occurrences, 1990 - 2008									
	Claims			Defendants			Occurrences		
Year	Number	Paid	Average Indemnity	Number	Paid	Average Indemnity	Number	Paid	Average Indemnity
1990	1,471	562	\$86,314	1,424	539	\$89,997	1,035	451	\$107,557
1991	1,705	616	\$130,883	1,648	595	\$135,503	1,093	478	\$168,670
1992	1,847	538	\$122,957	1,783	535	\$123,646	1,178	438	\$151,029
1993	1,836	574	\$160,607	1,778	562	\$164,036	1,197	461	\$199,975
1994	1,728	554	\$120,952	1,656	543	\$123,403	1,042	466	\$143,793
1995	1,976	636	\$128,213	1,853	625	\$130,469	1,197	509	\$160,203
1996	1,954	609	\$155,317	1,853	597	\$158,439	1,163	507	\$186,564
1997	1,660	537	\$161,835	1,573	520	\$167,125	991	428	\$203,049
1998	1,558	481	\$149,933	1,486	465	\$155,092	959	412	\$175,044
1999	1,624	567	\$135,016	1,540	558	\$137,193	1,046	480	\$159,487
2000	1,741	487	\$211,039	1,616	472	\$217,745	1,034	391	\$262,854
2001	1,569	503	\$171,244	1,472	496	\$173,660	935	392	\$219,734
2002	1,666	534	\$205,216	1,575	524	\$209,132	1,013	445	\$246,259
2003	1,710	561	\$211,763	1,635	551	\$215,607	985	446	\$266,366
2004	1,880	542	\$237,254	1,765	535	\$240,359	1,048	428	\$300,448
2005	1,830	507	\$265,777	1,703	498	\$270,580	1,009	401	\$336,032
2006	2,226	530	\$228,841	2,090	524	\$231,462	1,177	438	\$276,908
2007	2,402	704	\$186,516	2,256	694	\$189,203	1,280	578	\$227,175
2008	2,100	592	\$198,624	1,971	581	\$202,385	1,008	449	\$261,883
<b>Total</b>	34,483	10,634	\$170,867	32,677	10,414	\$174,477	20,390	8,598	\$211,329

Additional data for occurrences is presented in the body of the report. Tables include information about the types of defendants involved in occurrences, and those most likely to be assessed some type of liability for each occurrence.

### **Nature and Substance of Allegations and Health Outcomes**

All allegation and health-outcome data are presented on a *per-occurrence* rather than a *per-defendant* basis. Each occurrence represents a single claimant, regardless of the number of defendants. In addition, every effort was made to code each occurrence according to the most proximate cause of the alleged medical injury, rather than the actions of defendants whose involvement was less central.

Allegations are grouped into the following categories:

1. Surgery (excluding anesthesia problems, and surgeries associated with pregnancy and childbirth);
2. Anesthesia (excluding pregnancy and childbirth-related allegations);
3. Medication (excluding medication-related allegations associated with surgery or pregnancy and childbirth);
4. Diagnosis (excluding surgery-, medication-, or pregnancy-related allegations);
5. Pregnancy and childbirth;
6. Non-surgical treatment;
7. Intravenous and blood products; and
8. Allegations unrelated to a specific course of medical treatment, such as falls in a hospital, unethical conduct, or breach of statute or regulation.

In order of prevalence, allegations were distributed as follows:

<b>Category</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>
Surgery	31.9%	31.5%
Treatment	19.7%	16.5%
Diagnosis	18.4%	18.9%
Patient Safety	10.7%	13.2%
Medication	9.3%	8.3%
Pregnancy	7.0%	7.7%
Anesthesia	1.6%	1.9%
IV and Blood	1.5%	2.0%

The most common category of allegation was adverse surgical outcomes, which accounted for nearly a third of all paid occurrences. Of 1,421 adverse surgical outcomes with sufficient narrative detail to permit proper coding, 310 involved an unintentional cut, tear, or burn. Of these, 157 resulted in payments totaling \$48.5 million. An additional 279 occurrences involved some other kind of injury sustained during surgery, such as injuries due to improper patient positioning, equipment malfunctions, or the occurrence of a cardiovascular or respiratory event during surgery. The most common post-surgical adverse outcome was contraction of an infection, resulting in 214 occurrences, of which 60 resulted in payments of \$21.6 million. Additional adverse surgical outcomes, in order of prevalence, were surgeries that failed to achieve their intended result (169), improper placement of a prosthetic or therapeutic device, or using the wrong device or wrong-sized device (93), the retention of surgical materials or other foreign bodies (90 occurrences), and improper closure of surgical site (70).

### **Top Three Adverse Outcomes, by Category**

#### **Surgery – 1,646 Occurrences / 633 Paid Occurrences / Average Indemnity = \$277,100**

1. Unintentional cut, tear or burn (310)
2. Other injury during surgery (279)
3. Contraction of infection (214)

#### **Anesthesia – 83 Occurrences / 39 Paid Occurrences / Average Indemnity = \$306,513**

1. Error during intubation (46)
2. Respiratory or cardiovascular event (other than allergic reaction) (16)
3. Allergic reaction to anesthesia (8)

#### **Medication - 479 Occurrences / 174 Paid Occurrences / Average Indemnity = \$172,364**

1. Negative side-effect of medication, excluding allergic reactions (248)
2. Wrong medication (83)
3. Wrong dosage (74)

This year, the DIFP has begun tracking medications involved in malpractice allegations. For patients alleging an adverse reaction to a given medication, excluding allergic reactions, by far the most common were medications to treat cognitive and affective disorders (98 occurrences). Such medications accounted for slightly over half of all such allegations, though only one claim resulted in a payout.

<b>Medications Producing Adverse Reactions or Side-Effects (Excluding Allergic Reactions)</b>		
<b>Medication Type</b>	<b>% of Occurrences</b>	<b>% of Paid Occurrences</b>
Steroids	3.1%	12.0%
Digestives medications	1.0%	4.0%
Anticoagulants	10.9%	36.0%
Heart medications	2.1%	0.0%
Hypertension medications	1.6%	0.0%
Weight loss medications	4.7%	0.0%
Topical applications	0.5%	0.0%
Adrenaline & related	0.5%	4.0%
Pain management, non-narcotics	2.6%	0.0%
Pain management, narcotics	6.8%	4.0%
Sedatives & relaxants	2.1%	8.0%
Chemotherapy	1.6%	0.0%
Cholesterol agents	2.1%	4.0%
Hormonal treatments	0.5%	0.0%
Vaccines	0.5%	0.0%
Cognitive & affective disorders	51.0%	4.0%
Diabetic medications	1.6%	8.0%
Immune medications	1.6%	4.0%
Antibiotics	2.6%	12.0%
Antifungal agents	0.5%	0.0%
Anti-inflammatory, excluding steroids	2.1%	0.0%
<b>Total Known Medications</b>	<b>100.0%</b>	<b>100.0%</b>

**Diagnosis – 952 Occurrences / 398 Paid Occurrences / Average Indemnity = \$388,284**

The most common misdiagnosed conditions were:

1. Cancer (200)
2. Traumatic injuries (142)
3. Digestive conditions (76)

**Pregnancy and childbirth – 360 Occurrences / 162 Paid Occurrences / Average Indemnity = \$632,224**

1. Injury due to intrauterine hypoxia (47)
2. Injury due to shoulder dystocia (45)
3. Spontaneous abortion / stillbirth (28)

Most birth related adverse outcomes are associated with fetal distress. Common allegations are associated with fetal asphyxiation, or other birth trauma resulting in cerebral palsy, other cognitive or neurological deficit, or injury to the peripheral nervous system. Far fewer cases stemmed from injury to the mother. Greater detail is presented in the ensuing tables.

**Treatment (Non-Surgical) – 1,108 Occurrences / 347 Paid Occurrences / Average Indemnity = \$195,442**

1. Pressure ulcers during course of treatment (122)
2. Cut, puncture, tear or burn (109)
3. Contraction of infection (109)

**IV and Blood Products – 77 Occurrences / 42 Paid Occurrences / Average Indemnity = \$98,070**

1. IV infiltration incidents (37)
2. Infection (10)
3. Cut, puncture or tear (7)

**Patient Safety and Allegations Unrelated to a Specific Course of Medical Treatment – 552 Occurrences / 278 Paid Occurrences / Average Indemnity = \$103,501**

1. Fall while on premises or under care (304)
2. Injury during lifting, transporting, or repositioning (45)
3. Other traumatic injury on premises or under care (32)

Other allegations related to patient safety include breach of patient confidentiality (24), failure to prevent acts of self-harm, including suicide (22), assault by 3<sup>rd</sup> party (20), sexual misconduct (19), other improper (legal, moral, or ethical) conduct (17), and failure to warn of health hazard (12).

Additional tables display data on the most common initial conditions ultimately leading to a claim.

Among allegations related to surgery, musculoskeletal conditions were by far the most common (359, of which 139 were spinal conditions). For diagnostic-related allegations, prevalent conditions were various cancers (202, including cancer of the respiratory system (42), breast cancer (34), and cancer of the digestive organs (29)). Also prevalent among diagnostic-related allegations are cardiovascular conditions (145).

The final tables in Section VIII display data on health outcomes attributable to an alleged error. A total of 5,284 occurrences contained information with sufficient narrative detail to permit coding for injury severity. Of non-fatal injuries, the single most prevalent identifiable outcome was “cuts or other damage to nerves” with 233 occurrences. The lowest payouts are associated with soft-tissue injuries, which averaged \$31,592. At the other extreme, several outcomes had average payouts in excess of \$1 million: quadriplegia (\$1.7 million), contraction of meningitis (\$1.6 million), progression of meningitis (\$8.2 million), cerebral palsy (\$2.0 million). Injuries with payouts exceeding \$500,000 include paraplegia (\$928,123), amputation of two or more limbs (\$652,795), brachial plexus disorders (\$544,482), blindness (\$783,276), and comas (\$717,500). The full range of health outcomes, along with the errors alleged to have produced the outcomes, is presented in the body of the report.

Generally, average indemnity closely follows the severity of injury attributable to a medical error. However, in interpreting average payments by injury severity, readers should recognize that cases departing from this pattern may be explicable by other factors. For example, economic damages, or compensation for monetary losses such as additional medical costs and lost wages, can vary considerably across cases that readers may believe are otherwise comparable. Non-debilitating cases, such as accidental sterilization or cosmetic issues, may entail little or no lost wages or additional medical expense. In these instances, economic damages would be minimal. Indemnity payments would primarily consist of compensation for non-economic injury (pain and suffering, diminished quality of life, loss of consortium, etc). On the other hand, awards for cases involving minimal physical injury can be substantially higher

than might be expected. For example, a healthy person misdiagnosed with a terminal cancer would likely be traumatized, perhaps to the point of making life-altering decisions. Even though no *physical* injury has occurred (this case would be coded “1,” or the least severe category on the nine-point injury severity scale), both economic and non-economic damages could be considerable.

Lastly, it is worth emphasizing that the allegation codes represent a claimant’s version of events (as relayed to DIFP by an insurer). In some instances, events can be readily verified by an insurer. For example, concrete outcomes such as retained surgical material or operations on the wrong patient can be known with a high degree of certainty by all parties. However, fundamental facts of a case may be in dispute in many instances. Whether a patient contracted an infection while under care, or whether it was a pre-existing condition, may not be known with certainty by any of the parties involved in a dispute. Readers should exercise a degree of critical scrutiny when interpreting the data displayed in the allegation tables.



## Section I

### Historical Trends

This section contains graphs depicting trends in the medical malpractice market for:

- All medical care providers
- Physicians & Surgeons
- Hospitals

The tables and graphs are further categorized by:

• Market Trends	Page
○ Licensed and non-admitted premium	3
○ Analysis of carriers	4
○ Profitability	6
○ Historical premium and losses	10
○ Actual and inflation-adjusted earned premium	14
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○ Number of insurance carriers in Missouri	17
• Claim frequency and severity	
○ Number of new claims reported to insurers	18
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○ Number of months by injury severity from incident to disposition	50
○ Lawsuits filed by month	53
○ Percentage of closed claims after lawsuit filed	55
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<b>Medical Malpractice Insurance Licensed and Non-Admitted Premium, 1997-2008</b>					
<b>Year</b>	<b>Market</b>	<b>Premium Written</b>	<b>Percent of Market</b>	<b>Premium Earned</b>	<b>Percent of Market</b>
1997	Licensed	\$101,850,006	88.6%	\$101,923,637	89.1%
	Non-Admitted	\$13,130,298	11.4%	\$12,449,407	10.9%
	Total	\$114,980,304		\$114,373,044	
1998	Licensed	\$81,659,276	83.7%	\$88,559,722	86.0%
	Non-Admitted	\$15,870,718	16.3%	\$14,403,279	14.0%
	Total	\$97,529,994		\$102,963,001	
1999	Licensed	\$94,908,930	90.5%	\$93,676,069	88.2%
	Non-Admitted	\$10,010,000	9.5%	\$12,559,760	11.8%
	Total	\$104,918,930		\$106,235,829	
2000	Licensed	\$92,838,702	81.7%	\$91,969,348	84.8%
	Non-Admitted	\$20,739,467	18.3%	\$16,511,806	15.2%
	Total	\$113,578,169		\$108,481,154	
2001	Licensed	\$109,081,421	81.6%	\$97,027,590	81.3%
	Non-Admitted	\$24,602,498	18.4%	\$22,272,120	18.7%
	Total	\$133,683,919		\$119,299,710	
2002	Licensed	\$171,916,338	83.9%	\$156,106,364	85.2%
	Non-Admitted	\$33,103,146	16.1%	\$27,181,392	14.8%
	Total	\$205,019,484		\$183,287,756	
2003	Licensed	\$186,479,369	82.2%	\$169,970,363	81.4%
	Non-Admitted	\$40,481,669	17.8%	\$38,761,618	18.6%
	Total	\$226,961,038		\$208,731,981	
2004	Licensed	\$205,581,129	83.3%	\$202,933,059	83.4%
	Non-Admitted	\$41,074,434	16.7%	\$40,462,218	16.6%
	Total	\$246,655,563		\$243,395,277	
2005	Licensed	\$190,032,878	81.7%	\$192,382,331	82.7%
	Non-Admitted	\$42,471,266	18.3%	\$40,298,835	17.3%
	Total	\$232,504,144		\$232,681,166	
2006	Licensed	\$189,392,763	79.4%	\$191,945,065	79.9%
	Non-Admitted	\$49,120,606	20.6%	\$48,388,148	20.1%
	Total	\$238,513,369		\$240,333,213	
2007	Licensed	\$169,414,625	78.2%	\$173,191,830	78.1%
	Non-Admitted	\$47,184,656	21.8%	\$48,424,897	21.9%
	Total	\$216,599,281		\$221,616,727	
2008	Licensed	\$164,271,452	79.4%	\$167,197,843	79.4%
	Non-Admitted	\$42,535,711	20.6%	\$43,250,769	20.6%
	Total	\$206,807,163		\$210,448,612	

**Market Share, 2006 and 2008**  
**All medical providers with at least 0.1 percent market share for either year**

<b><u>LICENSED MARKET</u></b>	<b>2008</b>	<b>2006</b>	<b><u>NON-ADMITTED MARKET</u></b>	<b>2008</b>	<b>2006</b>
Missouri Professionals Mutual	20.0%	17.3%	Columbia Casualty Co	2.2%	2.2%
Missouri Hospital Plan	13.4%	13.9%	Hudson Specialty Ins Co	1.9%	2.4%
Medical Assurance Company Inc The	7.6%	9.8%	Evanston Ins Co	1.6%	1.3%
Medical Protective Company	6.9%	6.8%	Saint Lukes Health System RRG	1.5%	1.1%
Medical Liability Alliance	4.7%	3.5%	Health Care Industry Liability Reciprocal Ins	1.4%	0.8%
Physicians Professional Indemnity Association	3.7%	4.4%	National Guardian RRG Inc	1.1%	0.6%
Intermed Insurance Company	3.1%	3.0%	Princeton Excess & Surplus Lines Ins	1.1%	1.1%
Missouri Doctors Mutual Insurance Company	2.5%	1.9%	Landmark American Insurance Company	0.8%	0.5%
Doctors Company An Interins Exchange	2.1%	2.3%	Caring Communities Reciprocal RRG	0.8%	0.8%
American Casualty Company Of Reading PA	1.5%	1.2%	Illinois Union Ins Co	0.8%	1.4%
Preferred Physicians Medical RRG Inc	1.4%	1.2%	Steadfast Ins Co	0.8%	0.6%
Galen Insurance Company	1.4%	0.9%	Ophthalmic Mutual Insurance Co RRG	0.6%	0.6%
Professional Liability Insurance Co Of America	1.4%	1.7%	Admiral Insurance Company	0.6%	0.3%
National Union Fire Insurance Co Of Pittsburgh	1.2%	1.2%	Lexington Insurance Company	0.5%	1.4%
Kansas Medical Mutual Insurance Company	1.1%	1.0%	Emergency Physicians Insurance Co RRG	0.5%	0.8%
Preferred Professional Insurance Company	0.9%	1.4%	Darwin Select Insurance Company	0.4%	0.1%
The Cincinnati Insurance Company	0.8%	0.7%	American Safety Indemnity Company	0.4%	
Podiatry Insurance Company Of America	0.7%	0.6%	OMS National Insurance Company RRG	0.4%	0.3%
NCMIC Insurance Company	0.7%	0.6%	Homeland Insurance Company of NY	0.4%	0.2%
Health Care Indemnity Inc	0.6%	3.3%	Oceanus Insurance Company A RRG	0.3%	0.3%
Physicians Insurance Mutual	0.6%		Everest Indemnity Insurance Co	0.3%	0.5%
Medicus Insurance Company	0.5%		Arch Specialty Insurance Company	0.3%	0.9%
Professional Solutions Insurance Company	0.4%	0.5%	Southwest Physicians RRG Inc	0.3%	
Chicago Insurance Company	0.4%	0.4%	Interstate Fire & Casualty Company	0.2%	0.1%
Ace American Insurance Company	0.3%	0.3%	National Fire & Marine Insurance Company	0.2%	0.3%
Pharmacists Mutual Insurance Company	0.2%	0.2%	Landmark Insurance Company	0.2%	0.3%
Continental Casualty Company	0.2%	0.7%	Western World Insurance Company	0.2%	0.2%
Church Mutual Insurance Company	0.2%	0.1%	Essential RRG Inc	0.1%	0.6%
Darwin National Assurance Company	0.2%	0.1%	Emergency Medicine RRG Inc	0.1%	0.1%
Zurich American Insurance Company	0.1%	-0.1%	General Star Indemnity Company	0.1%	0.1%
Onebeacon Insurance Company	0.1%	0.1%	Community Blood Center Exchange RRG	0.1%	0.1%
Ismie Mutual Insurance Company	0.0%	0.1%	Systems Protection Assurance RRG Inc		0.4%

**Market Share 2006 and 2008**  
**( 0.1 percent or more of market for either year)**  
**Physicians & Surgeons**

<b>Company</b>	<b>2008</b>	<b>2006</b>
Missouri Professionals Mutual	34.3%	30.9%
The Medical Assurance Company Inc	12.2%	16.5%
Medical Protective Company	9.7%	10.2%
Medical Liability Alliance	7.7%	5.9%
Physicians Professional Indemnity Association	6.3%	7.8%
Intermed Insurance Company	4.9%	5.0%
Missouri Doctors Mutual Insurance Company	4.3%	3.5%
Doctors Company An Inter Insurance Exchange	3.6%	4.1%
Preferred Physicians Medical RRG Inc	2.5%	2.2%
Professional Liability Insurance Company Of America	2.4%	3.0%
Galen Insurance Company	2.3%	1.5%
Kansas Medical Mutual Insurance Company	1.9%	1.8%
Preferred Professional Insurance Company	1.6%	2.5%
National Union Fire Insurance Company Of Pittsburgh PA	1.4%	1.5%
Podiatry Insurance Company Of America A Mutual Co	1.3%	1.2%
Physicians Insurance Mutual	1.0%	
Medicus Insurance Company	0.8%	
Professional Solutions Insurance Company	0.7%	0.8%
Darwin National Assurance Company	0.3%	0.2%
Zurich American Insurance Company	0.2%	0.2%
OneBeacon Insurance Company	0.2%	0.2%
Continental Casualty Company	0.1%	0.4%
Keystone Mutual Insurance Company	0.1%	
Ace American Insurance Company		0.5%

**Data are not available for physicians coverage in the nonadmitted market.**

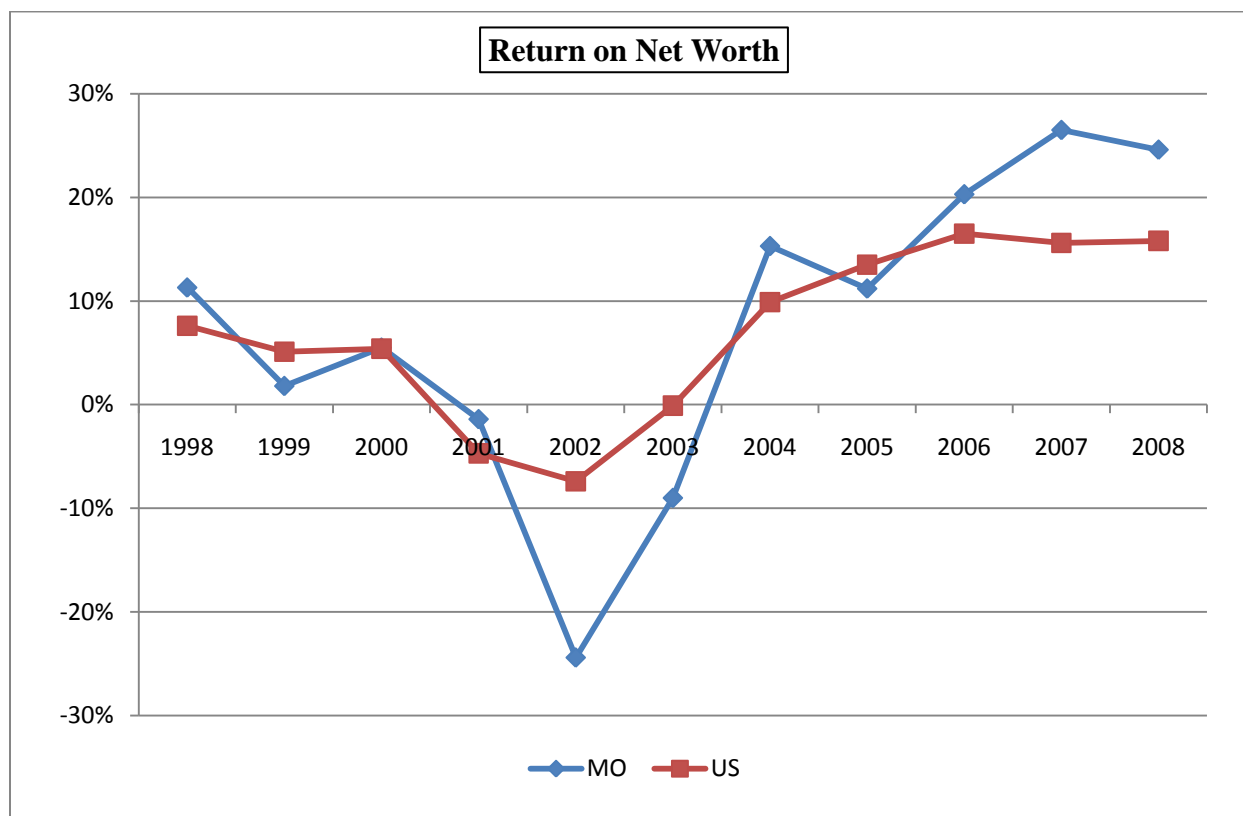
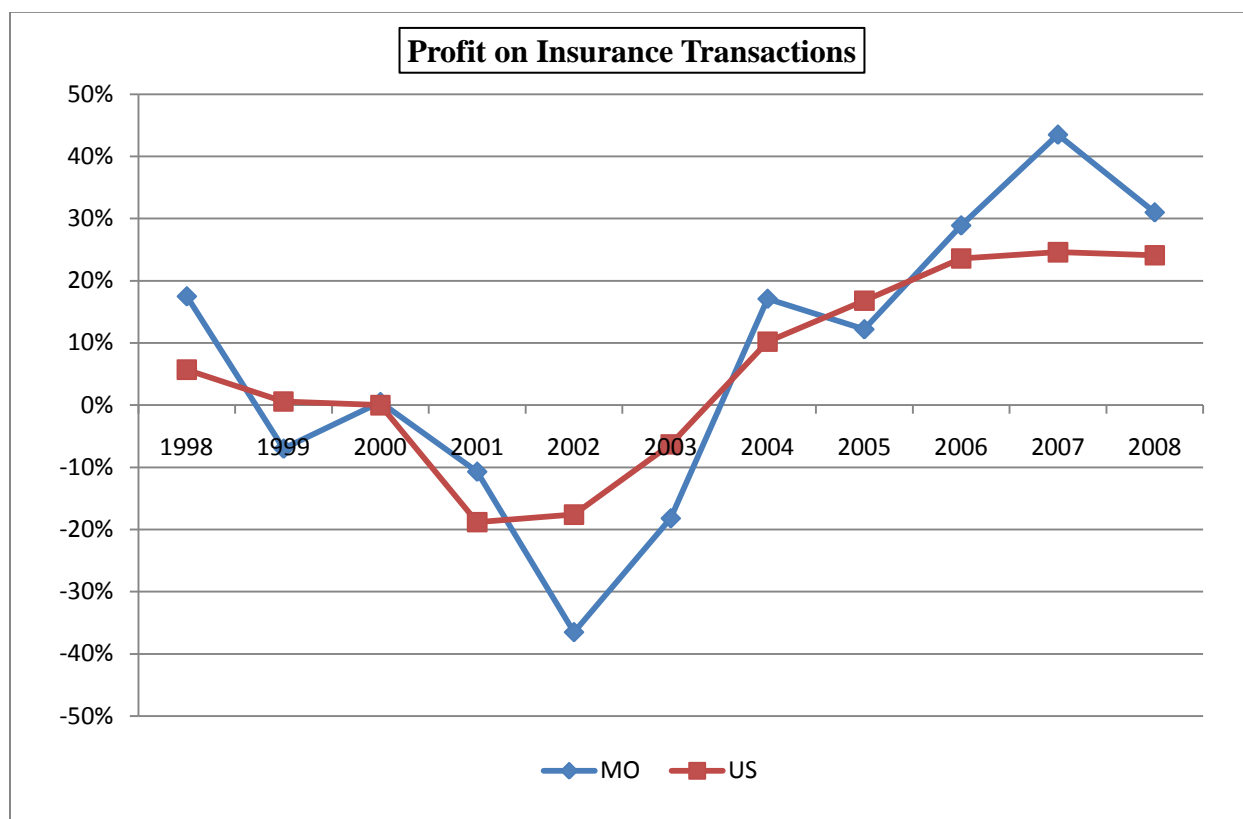
<b>Medical Malpractice Profitability in Missouri, 1993-2008</b> <b>All Writers (Including Excess and Surplus Lines Companies)*</b>							
		Percent of Premium					Percent of Net Worth
Year	Premium Earned	Direct Losses Incurred	Defenses and Costs Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
1993	\$115,261,205	54.6%	18.0%	17.2%	89.8%	28.1%	20.3%
1994	\$125,358,976	54.7%	25.6%	18.2%	98.5%	15.4%	12.9%
1995	\$128,910,099	50.9%	30.7%	18.0%	99.6%	16.0%	13.0%
1996	\$130,187,481	92.4%	35.6%	18.1%	146.4%	-11.9%	-1.5%
1997	\$114,373,044	48.4%	16.8%	18.9%	84.1%	30.9%	17.1%
1998	\$102,963,001	59.6%	25.2%	21.6%	106.4%	17.5%	11.3%
1999	\$106,235,829	72.5%	39.3%	23.1%	134.9%	-7.0%	1.8%
2000	\$108,481,154	69.4%	36.6%	22.2%	128.2%	1.5%	5.5%
2001	\$119,299,710	85.9%	30.6%	22.7%	139.2%	-10.7%	-1.4%
2002	\$183,287,756	112.2%	35.5%	19.8%	167.5%	-36.5%	-24.4%
2003	\$208,731,981	89.9%	38.6%	15.7%	144.2%	-18.2%	-9.0%
2004	\$243,395,277	52.0%	24.5%	13.8%	90.3%	17.1%	15.3%
2005	\$232,681,166	49.3%	34.9%	15.7%	99.9%	12.2%	11.2%
2006	\$240,333,213	30.3%	26.6%	18.6%	75.5%	28.9%	20.3%
2007	\$221,616,727	12.9%	17.5%	22.0%	52.4%	43.5%	26.5%
2008	\$210,448,610	18.7%	19.0%	24.3%	61.9%	31.0%	24.6%

\*Expenses include allocations from items reported as national aggregates on the financial annual statement, and will not equal numbers derived solely from the state page. By allocating expenses and revenues, such as federal taxes and investment income, the figures here are a more accurate representation of the performance of a line of business in a state than unadjusted figures taken directly from the state page.

<b>Medical Malpractice Profitability</b> <b>Missouri and US, 1998-2008</b>											
	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008
<b>Profit on Insurance Transactions</b>											
MO	17.5%	-7.0%	0.5%	-10.7%	-36.5%	-18.2%	17.1%	12.2%	28.9%	43.5%	31.0%
US	5.7%	0.6%	0.0%	-18.8%	-17.6%	-6.3%	10.2%	16.8%	23.6%	24.6%	24.1%
<b>Return on Net Worth</b>											
MO	11.3%	1.8%	5.5%	-1.4%	-24.4%	-9.0%	15.3%	11.2%	20.3%	26.5%	24.6%
US	7.6%	5.1%	5.4%	-4.7%	-7.4%	-0.1%	9.9%	13.5%	16.5%	15.6%	15.8%

Source: NAIC report on Profitability, by Line by State (annual reports, 1993 – 2007).

\*2008 figures are estimates produced by the DIFP based on the NAIC profitability formula.



**Licensed Market  
Medical Malpractice  
Data from the Financial Annual Statement**

<b>Year</b>	<b>Written Premium</b>	<b>Losses Paid</b>	<b>Premium Earned</b>	<b>Losses Incurred</b>	<b>Defense &amp; Cost Containment Expenses Incurred</b>	<b>Dividends</b>	<b>Commission and Brokerage Expenses</b>	<b>Taxes and Fees</b>
1994	121,897,709	52,653,681	117,860,641	65,650,025	25,506,918	2,386,265	6,324,164	1,998,841
1995	118,102,391	63,304,067	122,127,759	62,327,413	32,020,665	1,924,043	6,108,041	2,340,564
1996	117,768,207	76,913,780	123,074,534	117,560,159	35,579,287	1,215,216	6,247,735	2,466,542
1997	101,850,006	55,287,688	101,923,634	54,273,806	12,487,759	1,113,351	5,980,038	1,445,491
1998	81,825,564	70,662,769	88,726,009	48,377,778	19,040,801	1,295,442	5,388,405	2,007,299
1999	94,908,930	64,440,159	93,676,070	68,353,075	34,866,139	1,751,359	6,930,847	1,951,921
2000	92,838,702	63,822,268	91,969,349	65,056,683	29,395,964	1,765,029	6,036,540	2,232,929
2001	109,081,420	76,730,820	97,027,591	79,038,068	25,505,859	2,032,104	9,442,445	2,583,310
2002	171,916,338	108,669,530	156,106,363	167,928,367	43,358,216	2,026,706	13,265,133	4,307,119
2003	186,479,369	83,749,882	169,970,364	164,309,442	63,162,582	125,396	10,516,274	2,937,402
2004	205,581,129	110,138,156	202,933,058	100,898,891	45,574,802	115,005	12,195,515	2,748,213
2005	190,032,878	77,579,894	192,382,329	88,557,355	67,086,045	4,973,045	7,861,996	2,238,778
2006	189,392,764	71,311,677	191,945,067	64,755,502	54,460,185	6,917,834	12,008,414	2,300,687
2007	169,414,624	79,077,894	173,191,830	21,078,129	30,589,894	9,919,356	12,054,024	1,745,597
2008	164,271,453	52,799,665	167,197,841	26,633,904	30,723,882	12,650,632	11,734,877	1,954,845

<b>% of Written Premium</b>		<b>% of Earned Premium</b>			
<b>Year</b>	<b>Direct Losses Paid</b>	<b>Defense &amp; Cost Containment Expenses Incurred</b>			
		<b>Direct Losses Incurred</b>	<b>Other Underwriting Expenses</b>	<b>Underwriting Results</b>	
1994	43.2%	55.7%	21.6%	9.1%	86.4%
1995	53.6%	51.0%	26.2%	8.5%	85.8%
1996	65.3%	95.5%	28.9%	8.1%	132.5%
1997	54.3%	53.3%	12.3%	8.4%	73.9%
1998	86.4%	54.5%	21.5%	9.8%	85.8%
1999	67.9%	73.0%	37.2%	11.4%	121.5%
2000	68.8%	70.7%	32.0%	10.9%	113.6%
2001	70.3%	81.5%	26.3%	14.5%	122.2%
2002	63.2%	107.6%	27.8%	12.6%	147.9%
2003	44.9%	96.7%	37.2%	8.0%	141.8%
2004	53.6%	49.7%	22.5%	7.4%	79.6%
2005	40.8%	46.0%	34.9%	7.8%	88.7%
2006	37.7%	33.7%	28.4%	11.1%	73.2%
2007	46.7%	12.2%	17.7%	13.7%	43.5%
2008	32.1%	15.9%	18.4%	15.8%	50.1%

Data based on state page and does not include expense items that are not reported by line or by state.

**Excess/Surplus Lines Market  
Medical Malpractice  
Data from the Financial Annual Statement**

<b>Year</b>	<b>Written Premium</b>	<b>Losses Paid</b>	<b>Premium Earned</b>	<b>Losses Incurred</b>	<b>Defense &amp; Cost Containment Expenses Incurred</b>	<b>Dividends</b>	<b>Commission and Brokerage Expenses</b>	<b>Taxes and Fees</b>
1997	13,130,298	1,822,393	12,449,407	1,044,798	1,978,426	15,191	965,989	33,317
1998	15,870,718	11,380,508	14,403,279	13,185,053	153,478	11,177	1,450,699	74,218
1999	10,010,000	6,409,396	12,559,760	8,669,845	1,978,069	25,337	1,061,021	104,292
2000	20,739,467	6,755,710	16,511,806	10,243,905	4,657,976	58,534	2,568,781	108,710
2001	24,602,498	10,015,312	22,272,120	23,432,287	4,958,791	43,698	2,398,572	149,059
2002	33,103,146	13,675,522	27,181,392	37,763,520	11,665,223	36,996	2,628,930	258,908
2003	40,481,669	9,841,245	38,761,618	25,388,834	7,648,244	0	2,511,248	525
2004	41,074,434	11,967,015	40,462,218	25,144,578	4,811,445	0	2,955,713	201,120
2005	42,471,266	10,640,596	40,298,835	25,831,775	5,649,669	58,276	3,163,959	204,273
2006	49,120,606	21,272,422	48,388,148	11,085,405	2,439,533	9,228	3,378,131	430,786
2007	47,184,656	9,968,066	48,424,897	10,109,947	6,409,250	200,498	3,599,954	309,966
2008	42,535,711	11,435,862	43,250,769	12,651,844	4,214,592	243,800	4,655,756	363,755

<b>% of Written Premium</b>		<b>% of Earned Premium</b>			
<b>Year</b>	<b>Direct Losses Paid</b>	<b>Defense &amp; Cost Containment Expenses Incurred</b>			
		<b>Direct Losses Incurred</b>	<b>Other Underwriting Expenses</b>	<b>Underwriting Results</b>	
1997	13.9%	8.4%	15.9%	8.2%	32.4%
1998	71.7%	91.5%	1.1%	10.7%	103.3%
1999	64.0%	69.0%	15.8%	9.5%	94.3%
2000	32.6%	62.0%	28.2%	16.6%	106.8%
2001	40.7%	105.2%	22.3%	11.6%	139.1%
2002	41.3%	138.9%	42.9%	10.8%	192.6%
2003	24.3%	65.5%	19.7%	6.5%	91.7%
2004	29.1%	62.1%	11.9%	7.8%	81.8%
2005	25.1%	64.1%	14.0%	8.5%	86.6%
2006	43.3%	22.9%	5.0%	7.9%	35.8%
2007	21.1%	20.9%	13.2%	8.5%	42.6%
2008	26.9%	29.3%	9.7%	12.2%	51.2%

Data based on state page and does not include expense items that are not reported by line or by state.

## MEDICAL MALPRACTICE FINANCIAL RESULTS

### TOTAL LICENSED MEDICAL MALPRACTICE MARKET

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1994	\$121,896,709	\$52,653,682	43.2%	\$117,860,545	\$65,449,209	55.5%	8.3%
1995	\$118,194,985	\$62,853,046	53.2%	\$122,240,889	\$61,756,820	50.5%	-3.0%
1996	\$118,095,604	\$76,913,780	65.1%	\$123,401,931	\$117,608,550	95.3%	-0.1%
1997	\$101,850,006	\$55,287,687	54.3%	\$101,923,637	\$54,273,811	53.3%	-13.8%
1998	\$81,659,276	\$70,653,953	86.5%	\$88,559,722	\$48,185,927	54.4%	-19.8%
1999	\$94,908,930	\$63,975,010	67.4%	\$93,676,069	\$68,353,073	73.0%	16.2%
2000	\$92,838,702	\$63,822,270	68.8%	\$91,969,348	\$65,056,683	70.7%	-2.2%
2001	\$109,081,421	\$76,730,820	70.3%	\$97,027,590	\$79,027,069	81.5%	17.5%
2002	\$171,916,338	\$108,669,530	63.2%	\$156,106,364	\$167,928,369	107.6%	57.6%
2003	\$186,479,369	\$83,749,885	44.9%	\$169,970,363	\$164,309,442	96.7%	8.5%
2004	\$205,581,129	\$110,138,156	53.6%	\$202,933,059	\$100,898,894	49.7%	10.2%
2005	\$190,032,878	\$77,579,894	40.8%	\$192,382,331	\$88,557,355	46.0%	-7.6%
2006	\$189,392,764	\$71,311,677	37.7%	\$88,557,355	\$67,086,045	75.8%	-0.3%
2007	\$169,414,625	\$68,966,795	40.7%	\$173,191,830	\$21,078,113	12.2%	-10.6%
2008	\$164,271,452	\$52,799,664	32.1%	\$167,197,843	\$26,633,906	15.9%	-3.0%

### TOTAL NON-ADMITTED MEDICAL MALPRACTICE MARKET\*

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$13,130,298	\$1,822,393	13.9%	\$12,449,407	\$1,044,798	8.4%	N/A
1998	\$15,870,718	\$11,380,508	71.7%	\$14,403,279	\$13,185,053	91.5%	20.9%
1999	\$10,010,000	\$6,409,396	64.0%	\$12,559,760	\$8,669,845	69.0%	-36.9%
2000	\$20,739,467	\$6,755,710	32.6%	\$16,511,806	\$10,243,905	62.0%	107.2%
2001	\$24,602,498	\$10,015,312	40.7%	\$22,272,120	\$23,432,287	105.2%	18.6%
2002	\$33,103,146	\$13,675,522	41.3%	\$27,181,392	\$37,763,520	138.9%	34.6%
2003	\$40,481,669	\$9,841,245	24.3%	\$38,761,618	\$25,388,834	65.5%	22.3%
2004	\$41,074,434	\$11,967,015	29.1%	\$40,462,218	\$25,144,578	62.1%	1.5%
2005	\$42,471,266	\$10,640,596	25.1%	\$40,298,835	\$25,831,775	64.1%	3.4%
2006	\$49,120,606	\$21,272,422	43.3%	\$48,388,148	\$11,085,405	22.9%	15.7%
2007	\$47,184,656	\$10,109,947	21.4%	\$48,424,897	\$9,968,066	20.6%	-3.9%
2008	\$42,535,711	\$11,435,862	26.9%	\$43,250,769	\$12,651,844	29.3%	-9.9%

### MISSOURI LOSS RATIOS OF LICENSED MARKET – FIVE YEAR AVERAGES

LINE	1997-2001	1998-2002	1999-2003	2000-2004	2001-2005	2002-2006	2003-2007	2004-2008
Physicians	72.0%	87.2%	89.2%	85.4%	77.5%	71.1%	53.0%	38.4%
Dentists	18.9%	26.2%	16.0%	10.3%	13.1%	11.5%	14.8%	32.8%
Nurses	26.8%	33.9%	32.8%	43.4%	8.3%	1.9%	24.5%	22.6%
Hospitals	51.4%	67.3%	77.9%	67.0%	67.8%	43.5%	24.5%	15.7%
Other	78.3%	90.9%	157.6%	102.4%	76.4%	79.1%	72.5%	17.6%
<b>Total</b>	<b>66.6%</b>	<b>81.3%</b>	<b>89.5%</b>	<b>80.4%</b>	<b>73.4%</b>	<b>72.7%</b>	<b>53.4%</b>	<b>36.9%</b>

## MEDICAL MALPRACTICE FINANCIAL RESULTS

### LICENSED MEDICAL MALPRACTICE MARKET – PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1994	\$86,565,579	\$41,893,870	48.4%	\$83,088,562	\$42,955,660	51.7%	6.4%
1995	\$83,826,962	\$50,848,450	60.7%	\$88,245,253	\$51,227,401	58.1%	-3.2%
1996	\$77,903,125	\$60,925,814	78.2%	\$83,119,750	\$94,193,143	113.3%	-7.1%
1997	\$62,780,784	\$44,893,158	71.5%	\$63,904,882	\$39,240,977	61.4%	-19.4%
1998	\$55,760,257	\$50,609,999	90.8%	\$57,215,107	\$45,501,593	79.5%	-11.2%
1999	\$64,853,222	\$43,998,372	67.8%	\$63,998,070	\$40,408,719	63.1%	16.3%
2000	\$61,518,461	\$46,389,410	75.4%	\$62,776,133	\$60,727,760	96.7%	-5.1%
2001	\$77,092,452	\$53,869,948	69.9%	\$67,579,007	\$41,141,286	60.9%	25.3%
2002	\$114,887,033	\$79,431,185	69.1%	\$104,672,745	\$122,930,348	117.4%	49.0%
2003	\$136,418,623	\$52,870,665	38.8%	\$121,324,955	\$109,538,169	90.3%	18.7%
2004	\$142,627,100	\$81,076,868	56.9%	\$142,262,082	\$91,237,441	64.1%	4.6%
2005	\$133,799,432	\$49,802,894	37.2%	\$134,869,365	\$77,185,727	57.2%	-6.2%
2006	\$133,792,923	\$60,700,054	45.4%	\$134,958,248	\$52,960,943	39.2%	0.0%
2007	\$125,881,868	\$53,940,208	42.9%	\$128,191,866	\$19,554,674	15.3%	-5.9%
2008	\$120,777,660	\$41,025,516	34.0%	\$123,366,930	\$14,102,358	11.4%	-4.1%

### LICENSED MEDICAL MALPRACTICE MARKET – DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1994	\$3,894,691	\$1,473,996	37.9%	\$3,915,404	\$823,366	21.0%	6.2%
1995	\$3,828,876	\$1,456,855	38.1%	\$3,727,901	-\$389,166	-10.4%	-1.7%
1996	\$3,691,741	\$961,741	26.1%	\$3,623,282	\$1,182,304	32.6%	-3.6%
1997	\$3,620,053	\$1,506,555	41.6%	\$3,729,611	\$1,683,415	45.1%	-1.9%
1998	\$3,387,756	\$1,454,934	43.0%	\$3,310,636	\$567,272	17.1%	-6.4%
1999	\$2,920,816	\$683,189	23.4%	\$3,164,122	-\$638,500	-20.2%	-13.8%
2000	\$3,232,321	\$696,834	21.6%	\$2,724,126	\$313,442	11.5%	10.7%
2001	\$3,686,464	\$302,962	8.2%	\$3,308,117	\$1,150,895	34.8%	14.1%
2002	\$4,458,209	\$2,443,938	54.8%	\$4,336,659	\$3,014,033	69.5%	20.9%
2003	\$6,830,040	\$1,457,855	21.3%	\$6,462,928	-\$630,815	-9.8%	53.2%
2004	\$4,439,569	\$347,940	7.8%	\$4,635,168	-\$1,642,942	-35.5%	-35.0%
2005	\$4,870,943	\$809,022	16.6%	\$4,801,966	\$1,195,919	24.9%	9.7%
2006	\$4,765,149	\$887,696	18.6%	\$4,877,298	\$951,891	19.5%	-2.2%
2007	\$4,704,136	\$589,929	12.5%	\$4,707,542	\$3,886,234	82.6%	-1.3%
2008	\$5,499,407	\$946,223	17.2%	\$5,429,154	\$3,638,721	67.0%	16.9%

## MEDICAL MALPRACTICE FINANCIAL RESULTS

### LICENSED MEDICAL MALPRACTICE MARKET – NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1994	\$1,106,020	\$78,312	7.1%	\$1,180,510	\$1,158,170	98.1%	-10.3%
1995	\$528,556	\$10,000	1.9%	\$440,246	\$127,213	28.9%	-52.2%
1996	\$1,330,065	\$239,635	18.0%	\$1,350,429	-\$1,249,275	-92.5%	151.6%
1997	\$1,430,588	\$29,794	2.1%	\$1,073,768	-\$580,638	-54.1%	7.6%
1998	\$518,436	\$15,750	3.0%	\$685,261	\$145,484	21.2%	-63.8%
1999	\$701,196	\$277,500	39.6%	\$795,615	\$275,506	34.6%	35.3%
2000	\$492,661	\$999	0.2%	\$419,531	\$933,815	222.6%	-29.7%
2001	\$541,382	\$795,000	146.8%	\$515,088	\$159,655	31.0%	9.9%
2002	\$520,559	\$1,250	0.2%	\$644,834	-\$475,689	-73.8%	-3.8%
2003	\$535,407	\$0	0.0%	\$519,272	\$57,165	11.0%	2.9%
2004	\$581,243	\$345,000	59.4%	\$585,759	\$490,327	83.7%	8.6%
2005	\$413,075	\$0	0.0%	\$432,944	-\$8,469	-2.0%	-28.9%
2006	\$421,601	\$0	0.0%	\$458,201	-\$12,376	-2.7%	2.1%
2007	\$415,168	\$0	0.0%	\$422,461	\$65,415	15.5%	-1.5%
2008	\$1,989,794	\$418	0.0%	\$327,923	-\$31,573	-9.6%	379.3%

### LICENSED MEDICAL MALPRACTICE MARKET – HOSPITALS

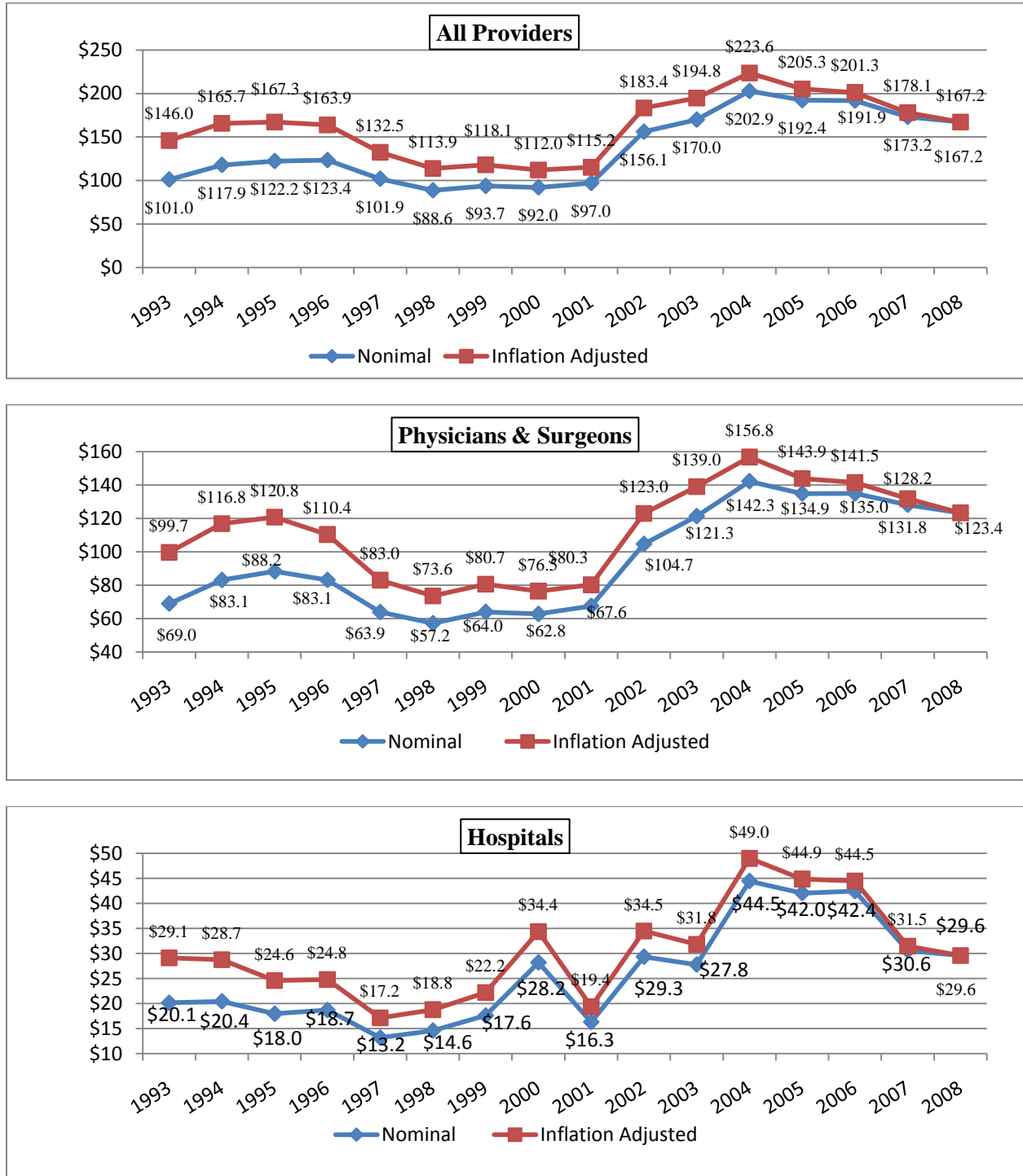
YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1994	\$19,734,229	\$4,282,706	21.7%	\$20,439,547	\$17,390,601	85.1%	2.2%
1995	\$17,393,352	\$7,023,734	40.4%	\$17,964,409	\$5,512,291	30.7%	-11.9%
1996	\$17,267,056	\$9,077,866	52.6%	\$18,681,963	\$17,092,106	91.5%	-0.7%
1997	\$15,248,580	\$3,143,280	20.6%	\$13,199,320	\$1,974,721	15.0%	-11.7%
1998	\$12,555,794	\$8,428,222	67.1%	\$14,604,144	\$2,875,637	19.7%	-17.7%
1999	\$16,948,592	\$12,870,063	75.9%	\$17,606,187	\$12,774,561	72.6%	35.0%
2000	\$29,795,347	\$12,437,665	41.7%	\$28,200,480	\$2,462,571	8.7%	75.8%
2001	\$17,016,926	\$12,078,108	71.0%	\$16,318,434	\$26,157,360	160.3%	-42.9%
2002	\$34,124,626	\$19,174,786	56.2%	\$29,340,028	\$27,119,153	92.4%	100.5%
2003	\$31,902,636	\$19,299,000	60.5%	\$27,781,676	\$24,359,179	87.7%	-6.5%
2004	\$47,899,466	\$20,485,670	42.8%	\$44,450,629	\$17,843,473	40.1%	50.1%
2005	\$42,269,475	\$8,873,832	21.0%	\$42,048,640	\$12,887,534	30.6%	-11.8%
2006	\$41,885,262	\$9,486,946	22.6%	\$42,430,660	-\$1,215,062	-2.9%	-0.9%
2007	\$28,947,064	\$18,854,499	65.1%	\$30,601,130	-\$8,009,803	-26.2%	-30.9%
2008	\$29,485,159	\$8,780,442	3.0%	\$29,598,095	\$8,197,263	27.7%	1.9%

## MEDICAL MALPRACTICE FINANCIAL RESULTS

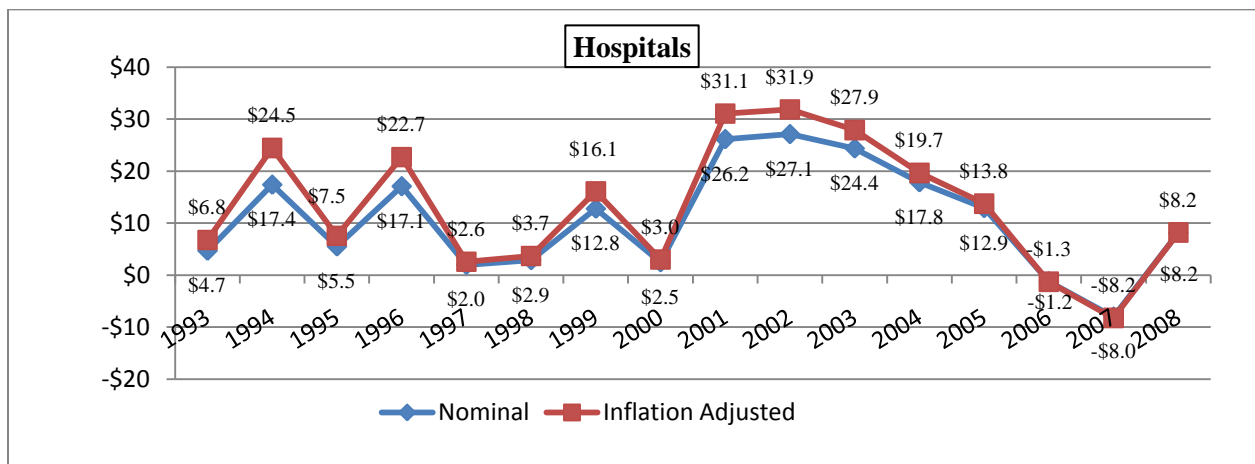
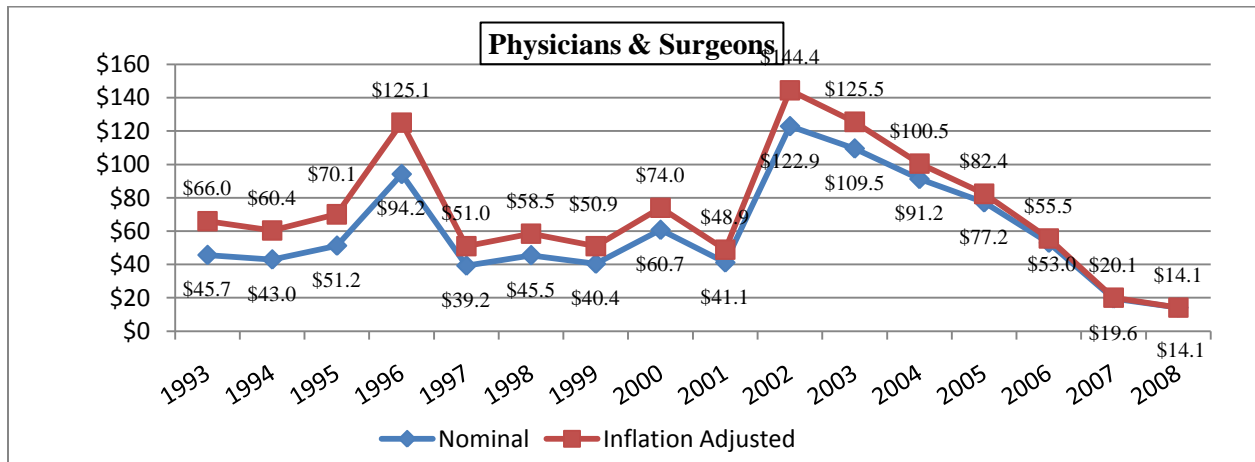
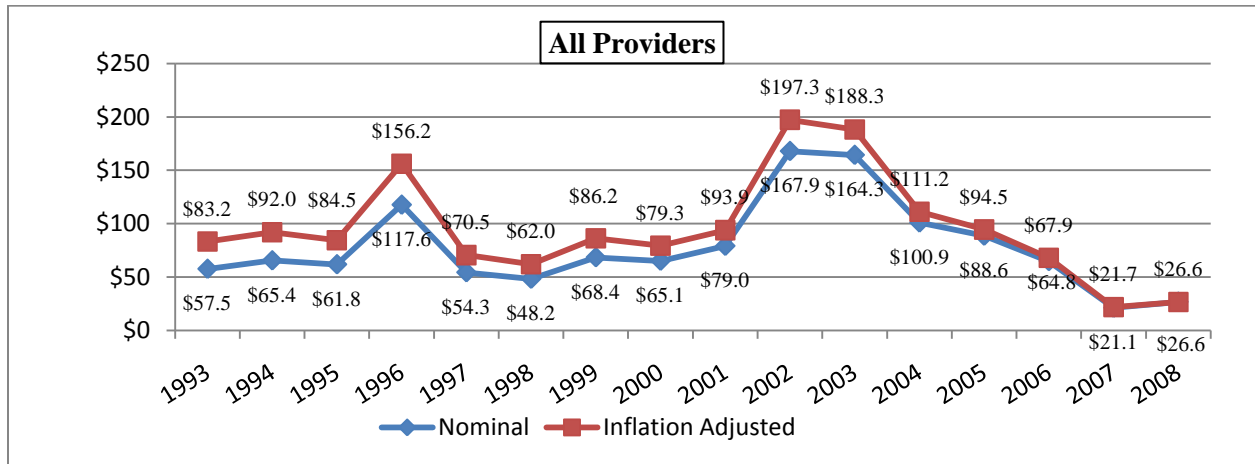
### LICENSED MEDICAL MALPRACTICE MARKET – OTHER

<b>YEAR</b>	<b>DIRECT PREMIUM WRITTEN</b>	<b>DIRECT LOSSES PAID</b>	<b>CASH FLOW LOSS RATIO</b>	<b>DIRECT PREMIUM EARNED</b>	<b>DIRECT LOSSES INCURRED</b>	<b>LOSS RATIO</b>	<b>% OF CHANGE IN DIRECT PREMIUM WRITTEN</b>
1994	\$10,596,190	\$4,924,798	46.5%	\$9,236,522	\$3,121,412	33.8%	51.7%
1995	\$12,617,239	\$3,514,007	27.9%	\$11,863,080	\$5,279,081	44.5%	19.1%
1996	\$17,903,617	\$5,708,724	31.9%	\$16,626,507	\$6,390,272	38.4%	41.9%
1997	\$18,770,001	\$5,714,900	30.4%	\$20,016,056	\$11,955,336	59.7%	4.8%
1998	\$9,437,033	\$10,145,048	107.5%	\$12,744,574	-\$904,059	-7.1%	-49.7%
1999	\$9,485,104	\$6,145,886	64.8%	\$8,112,075	\$15,532,787	191.5%	0.5%
2000	-\$2,200,088	\$4,297,362	-195.3%	-\$2,150,922	\$619,095	-28.8%	-123.2%
2001	\$10,744,197	\$9,684,802	90.1%	\$9,306,944	\$10,417,873	111.9%	-588.4%
2002	\$17,925,911	\$7,618,371	42.5%	\$17,112,098	\$15,340,524	89.6%	66.8%
2003	\$10,792,663	\$10,122,365	93.8%	\$13,881,532	\$30,997,616	223.3%	-39.8%
2004	\$10,033,751	\$7,882,678	78.6%	\$10,999,421	-\$7,029,405	-63.9%	-7.0%
2005	\$8,679,953	\$18,094,146	208.5%	\$10,229,416	-\$2,703,356	-26.4%	-13.5%
2006	\$8,161,923	\$236,981	2.9%	\$9,032,003	\$11,866,301	131.4%	-6.0%
2007	\$9,466,389	\$5,693,259	60.1%	\$9,268,831	\$5,581,593	60.2%	16.0%
2008	\$6,519,432	\$2,047,065	31.4%	\$8,475,741	\$727,137	8.6%	-31.1%

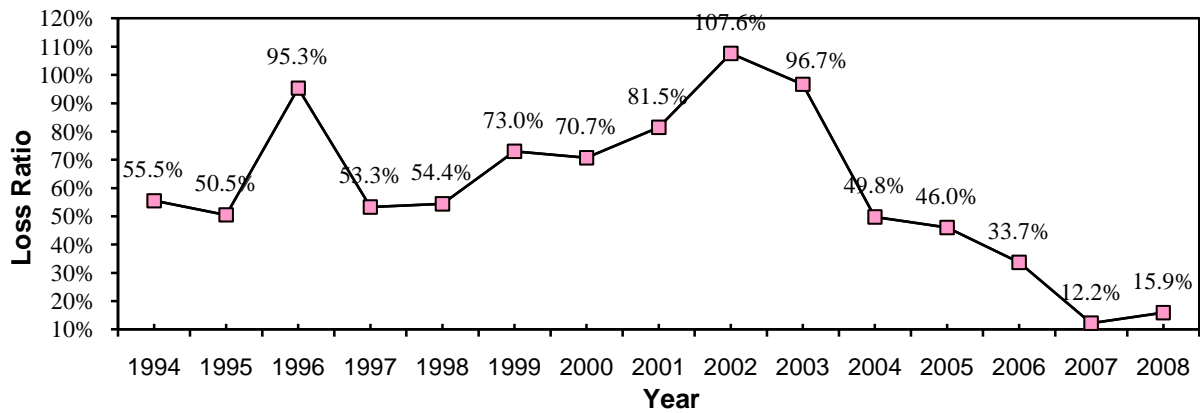
### Medical Malpractice Actual and Inflation Adjusted Earned Premium



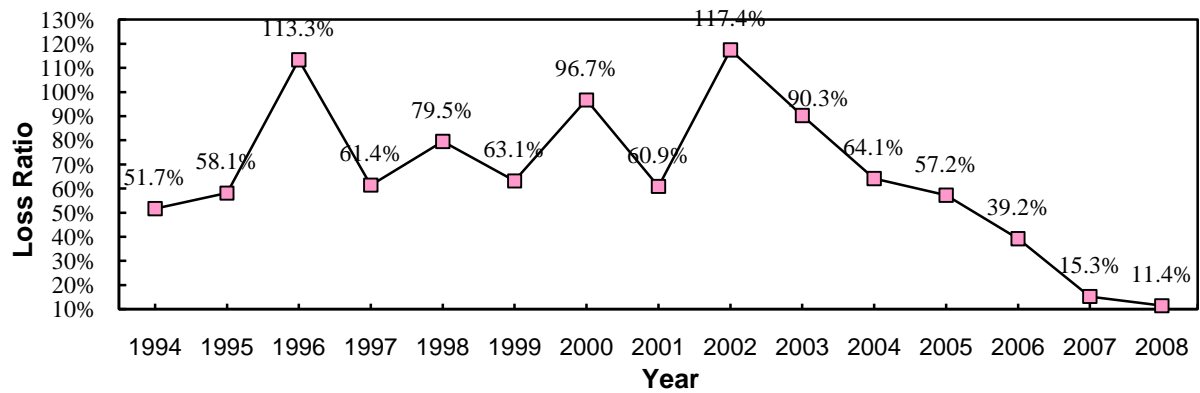
## Medical Malpractice Actual and Inflation Adjusted Incurred Losses



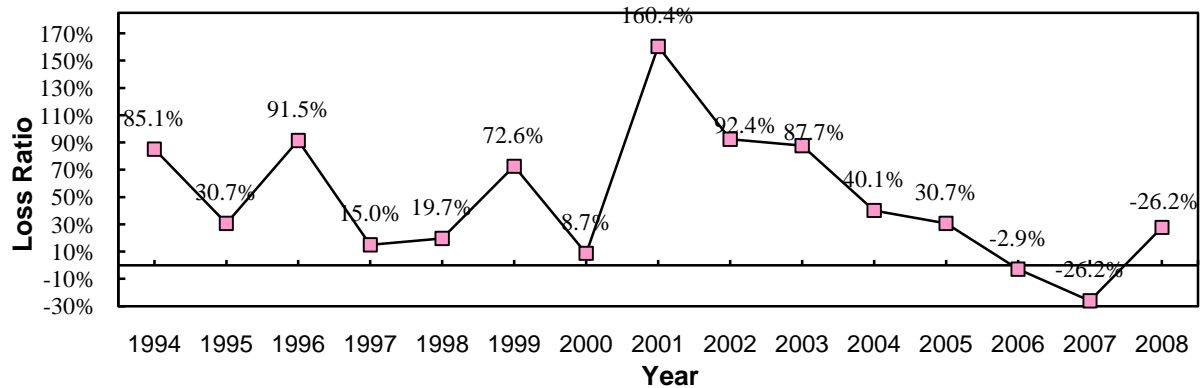
### Missouri Loss Ratio All Medical Care Providers



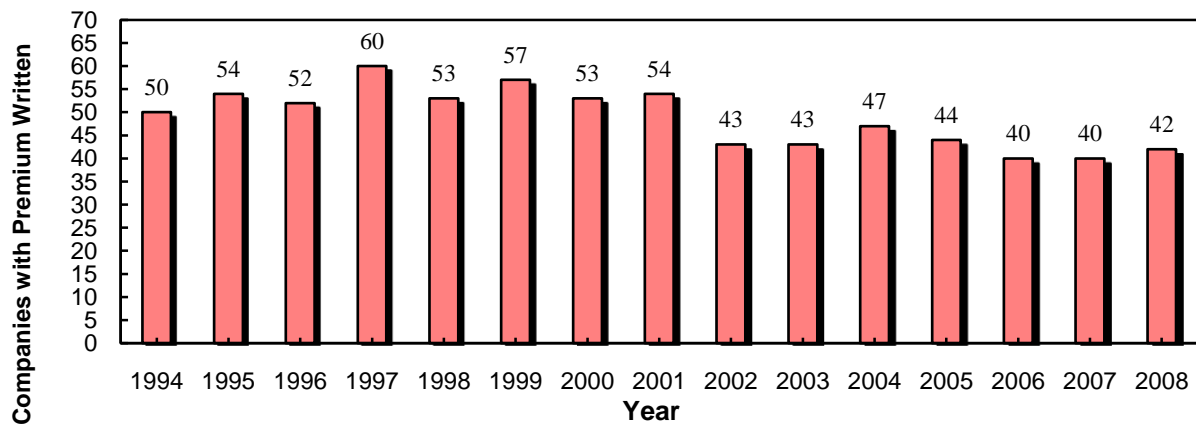
### Physicians & Surgeons



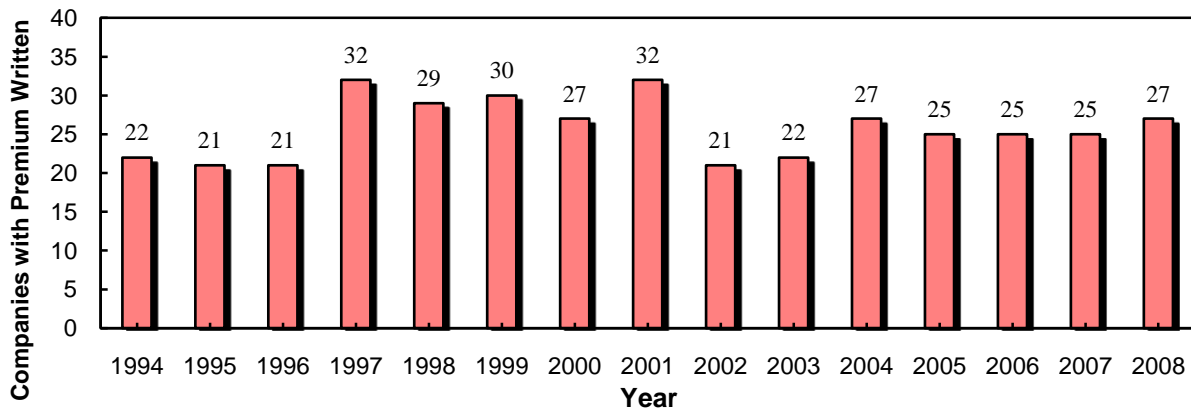
### Hospitals



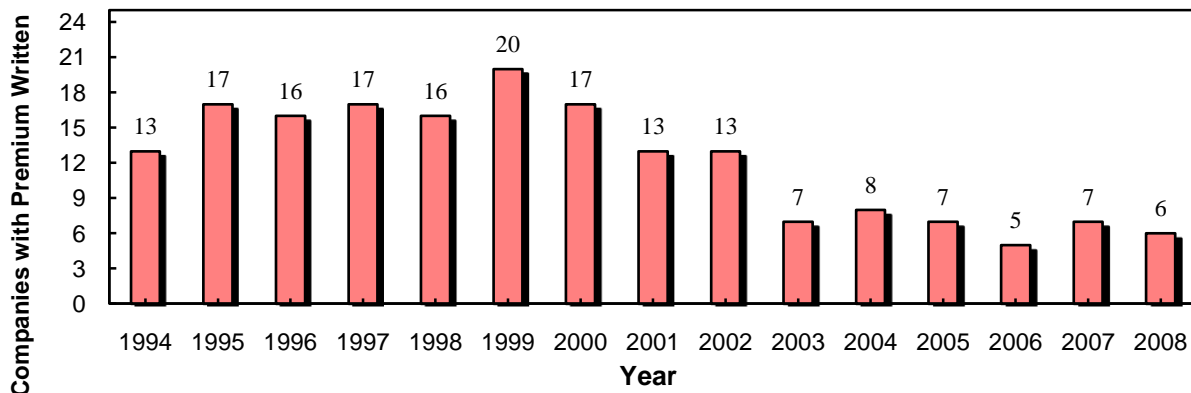
### Companies Writing Medical Malpractice Insurance All Medical Care Providers



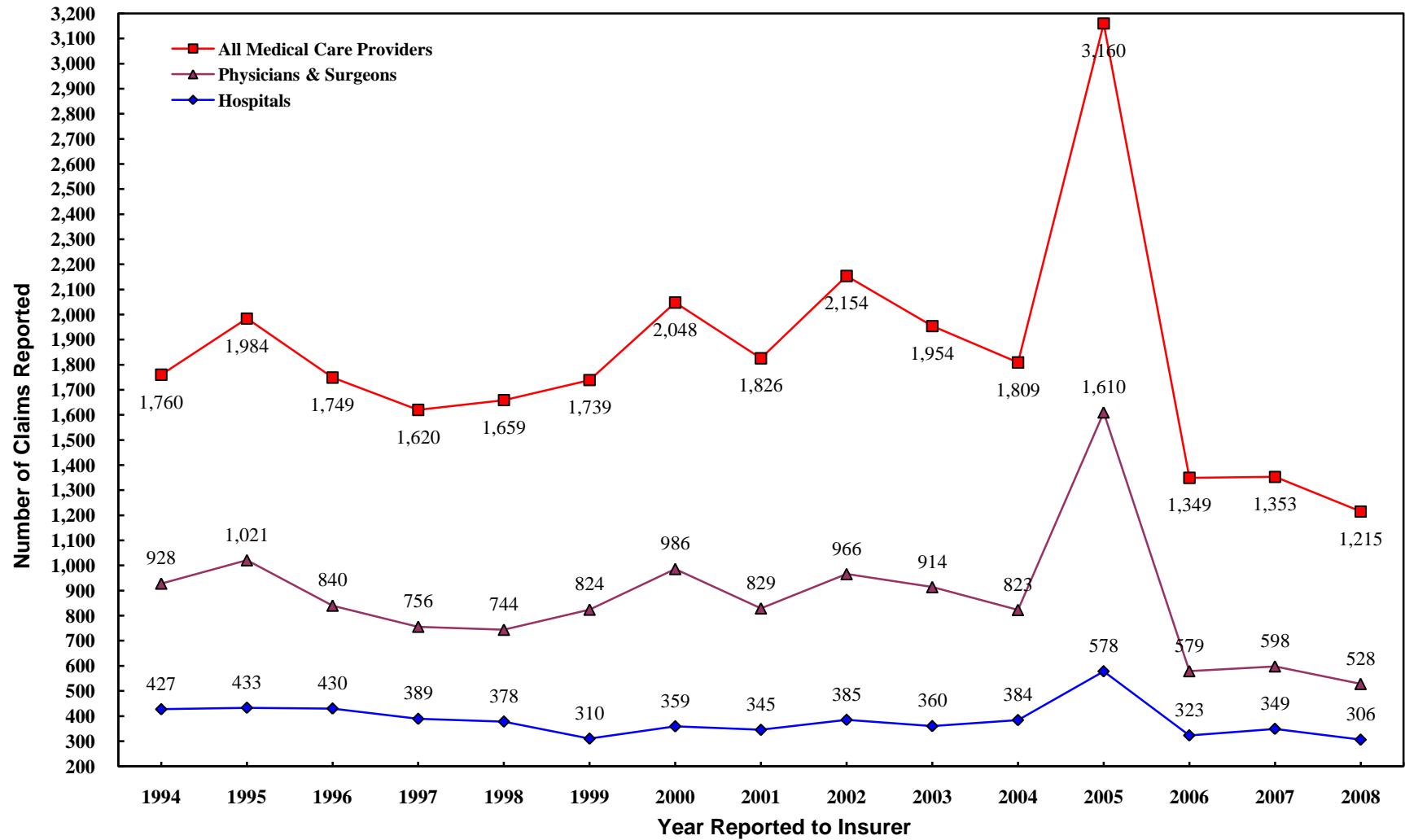
### Physicians & Surgeons



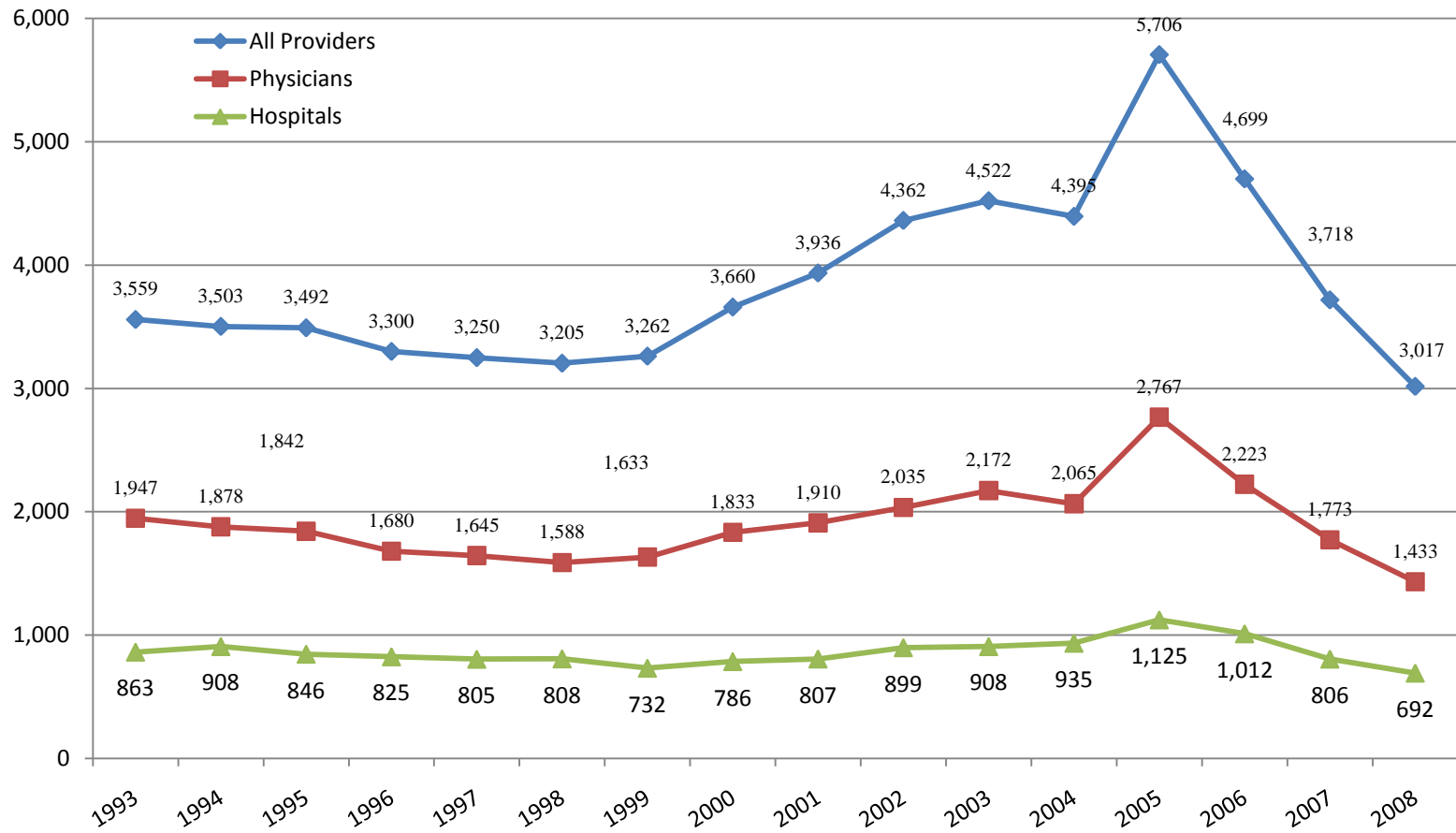
### Hospitals



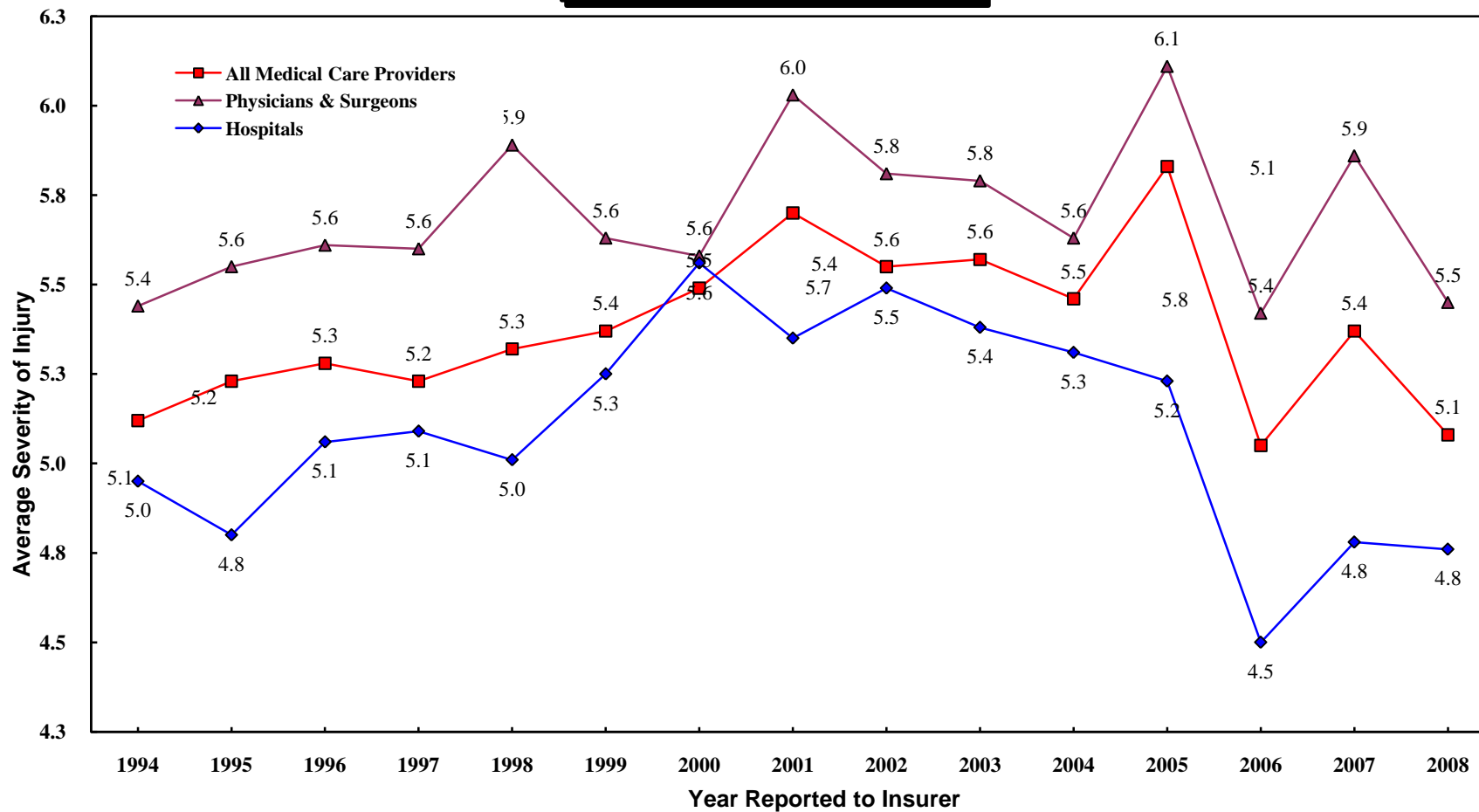
# **Claim Count Reported to Insurer**



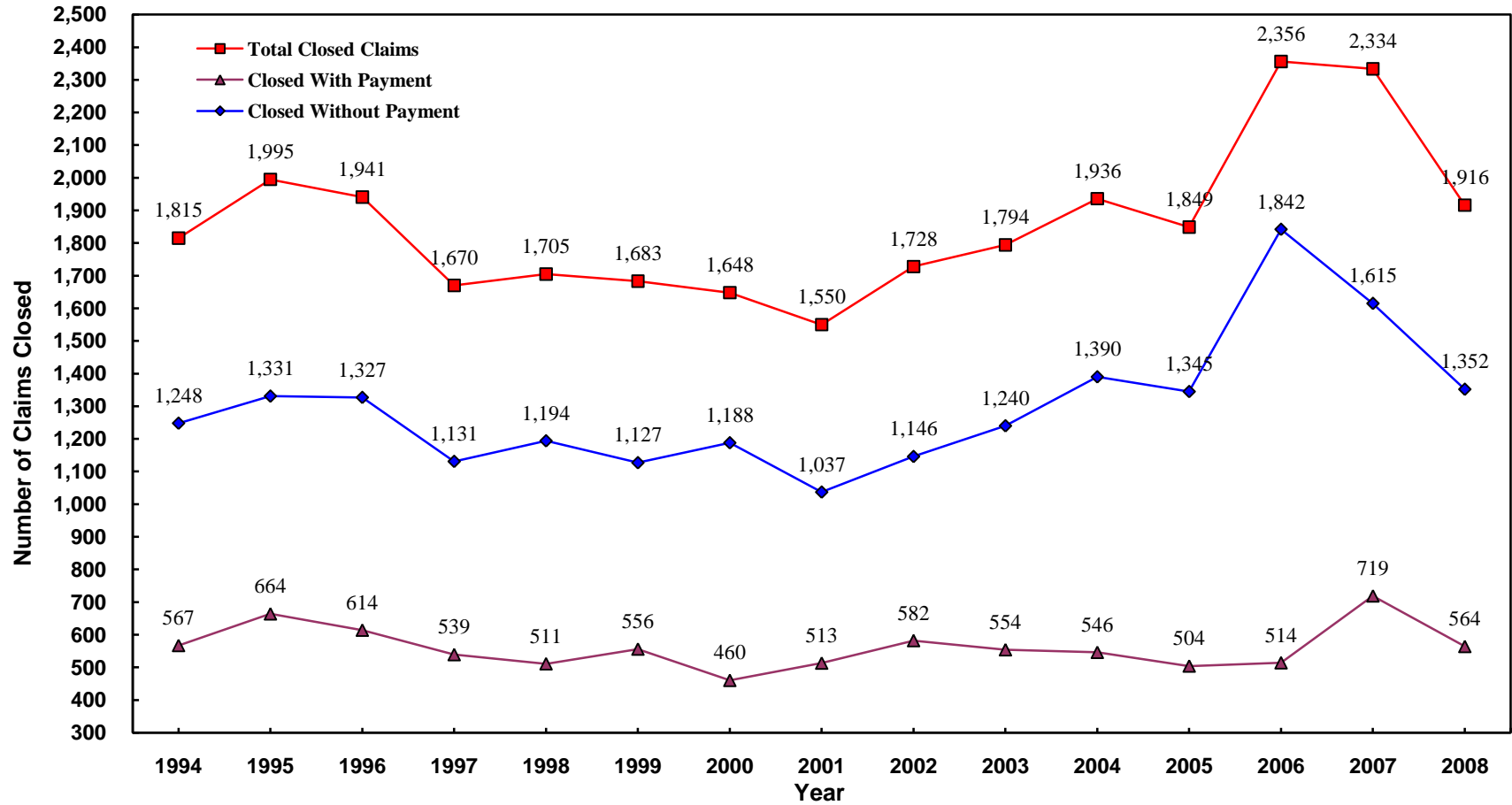
**Pending Claims: Claims Open at Year End**

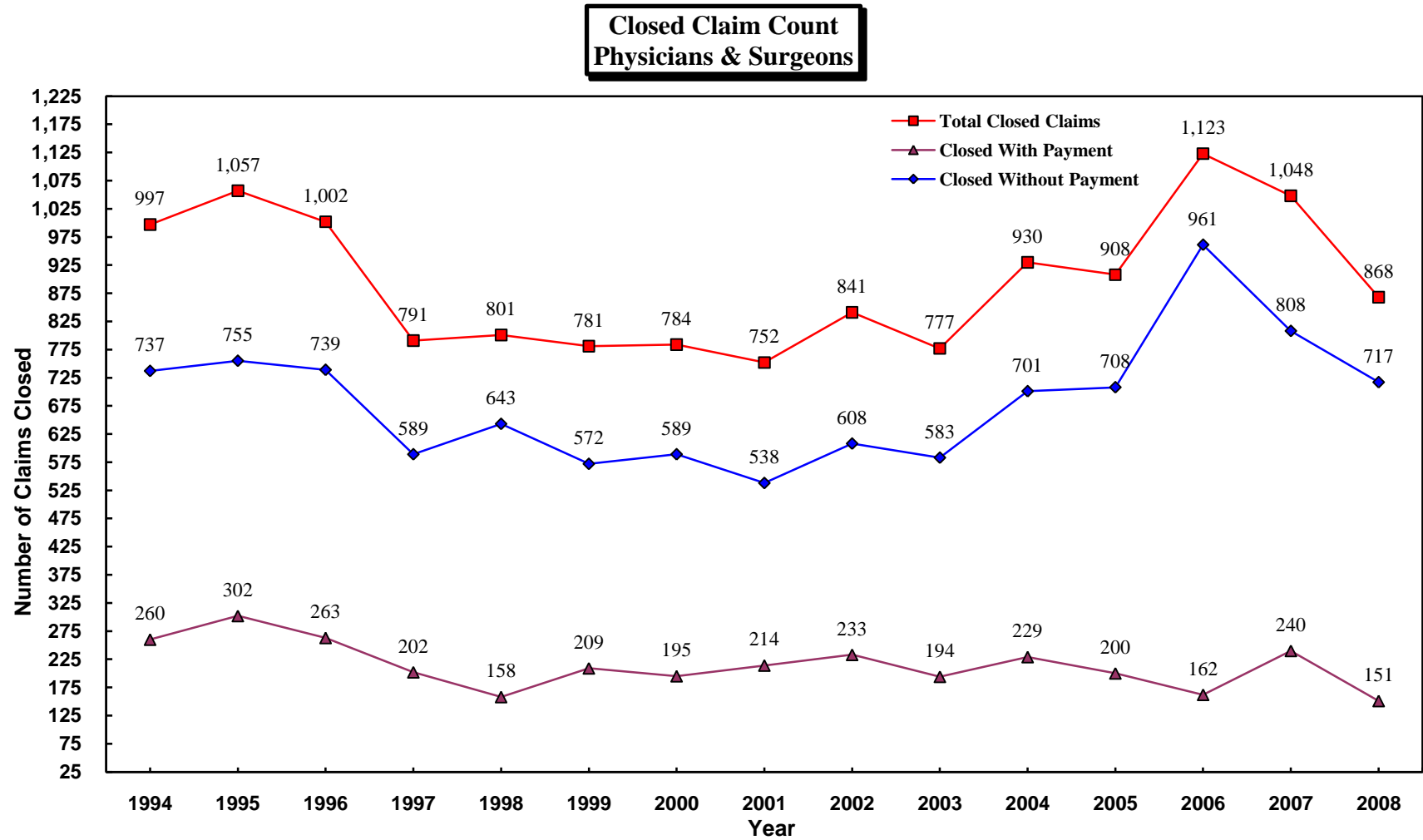


Average Injury Severity of Claims  
Reported to Insurer

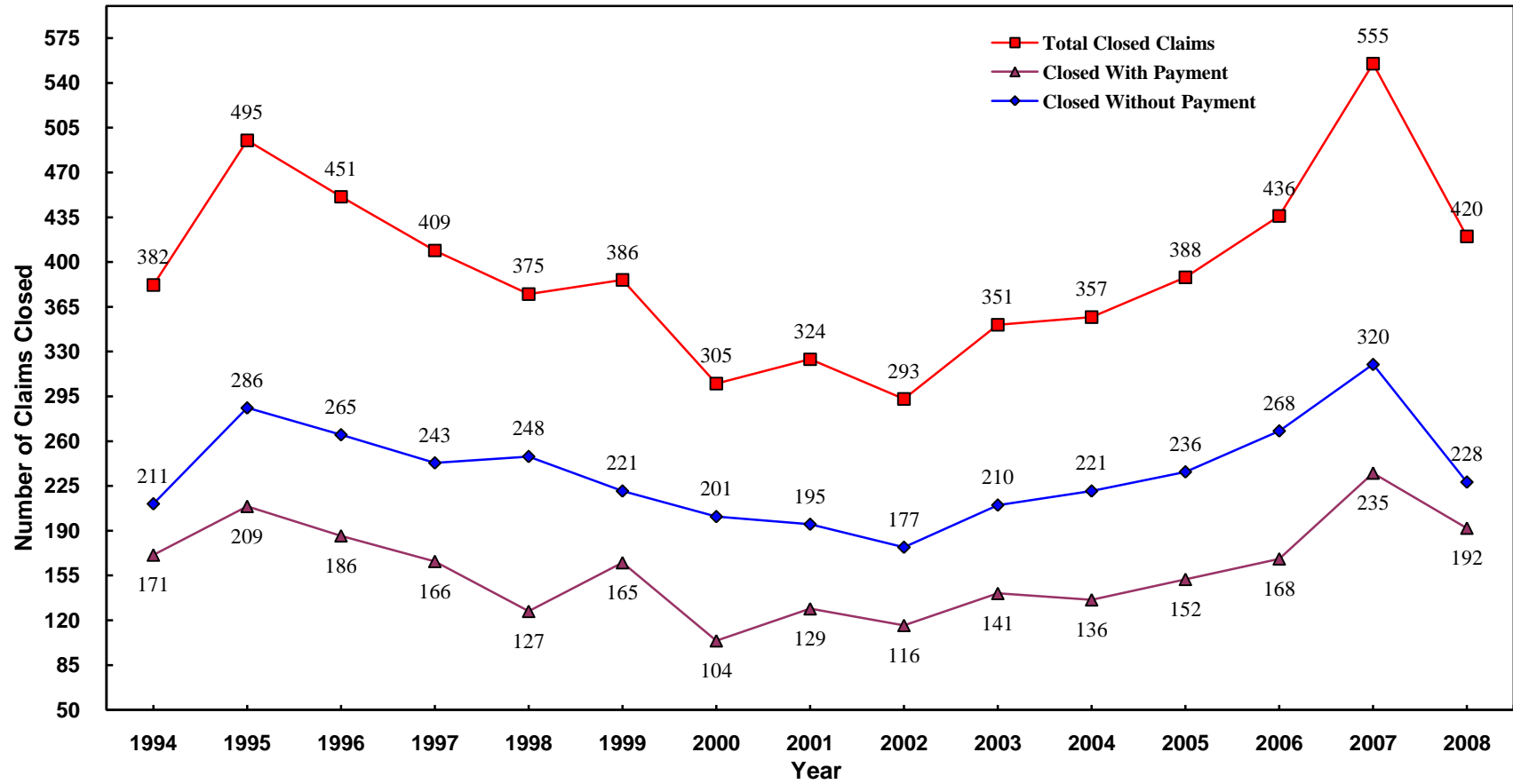


# **Closed Claim Count** **All Medical Care Providers**

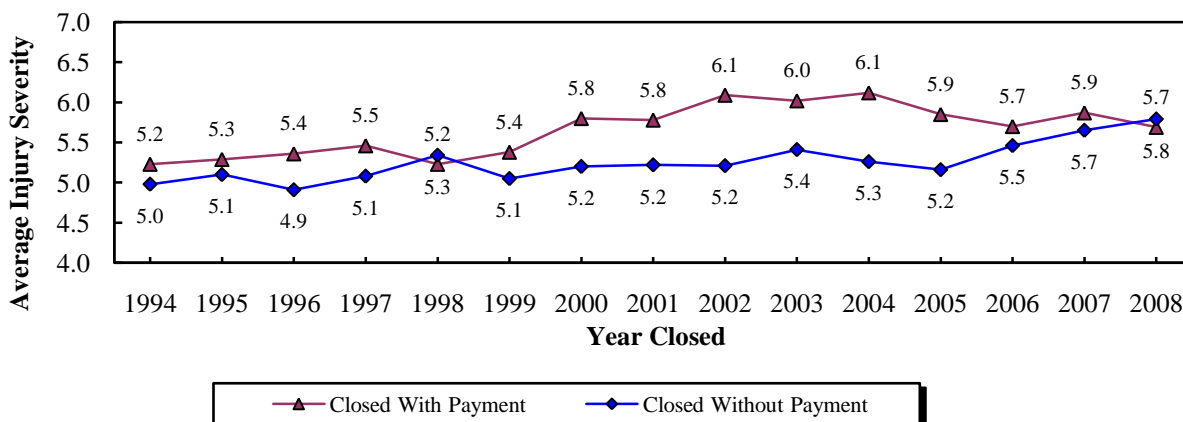




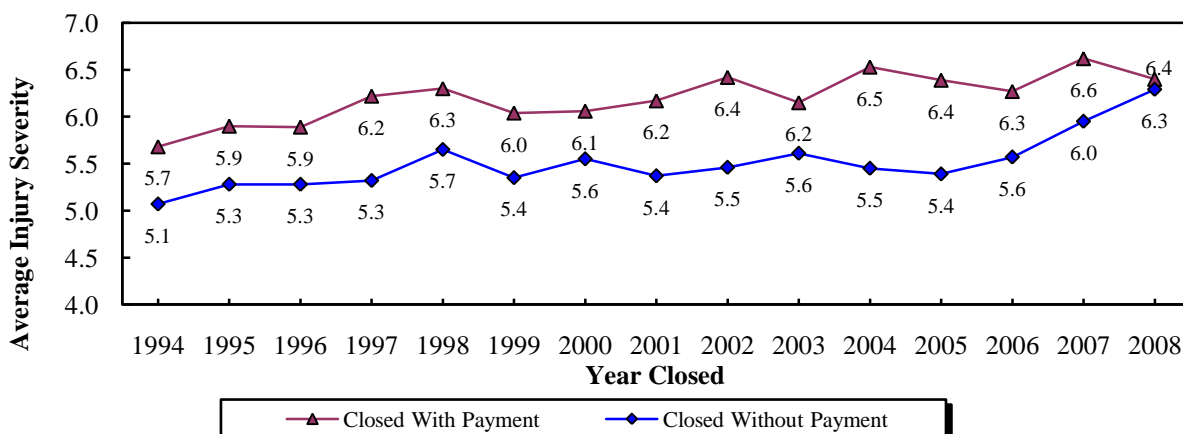
## Closed Claim Count Hospitals



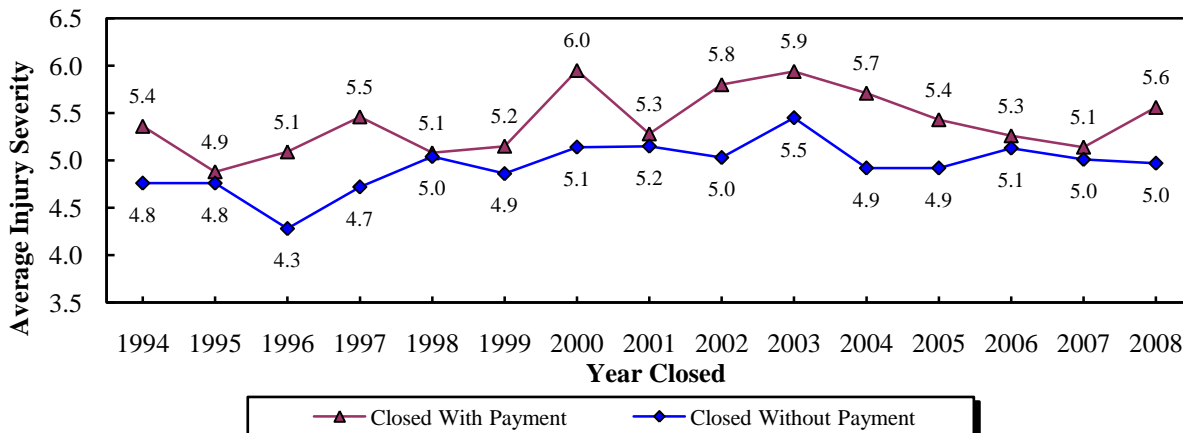
### Average Injury Severity of Closed Claims All Medical Care Providers



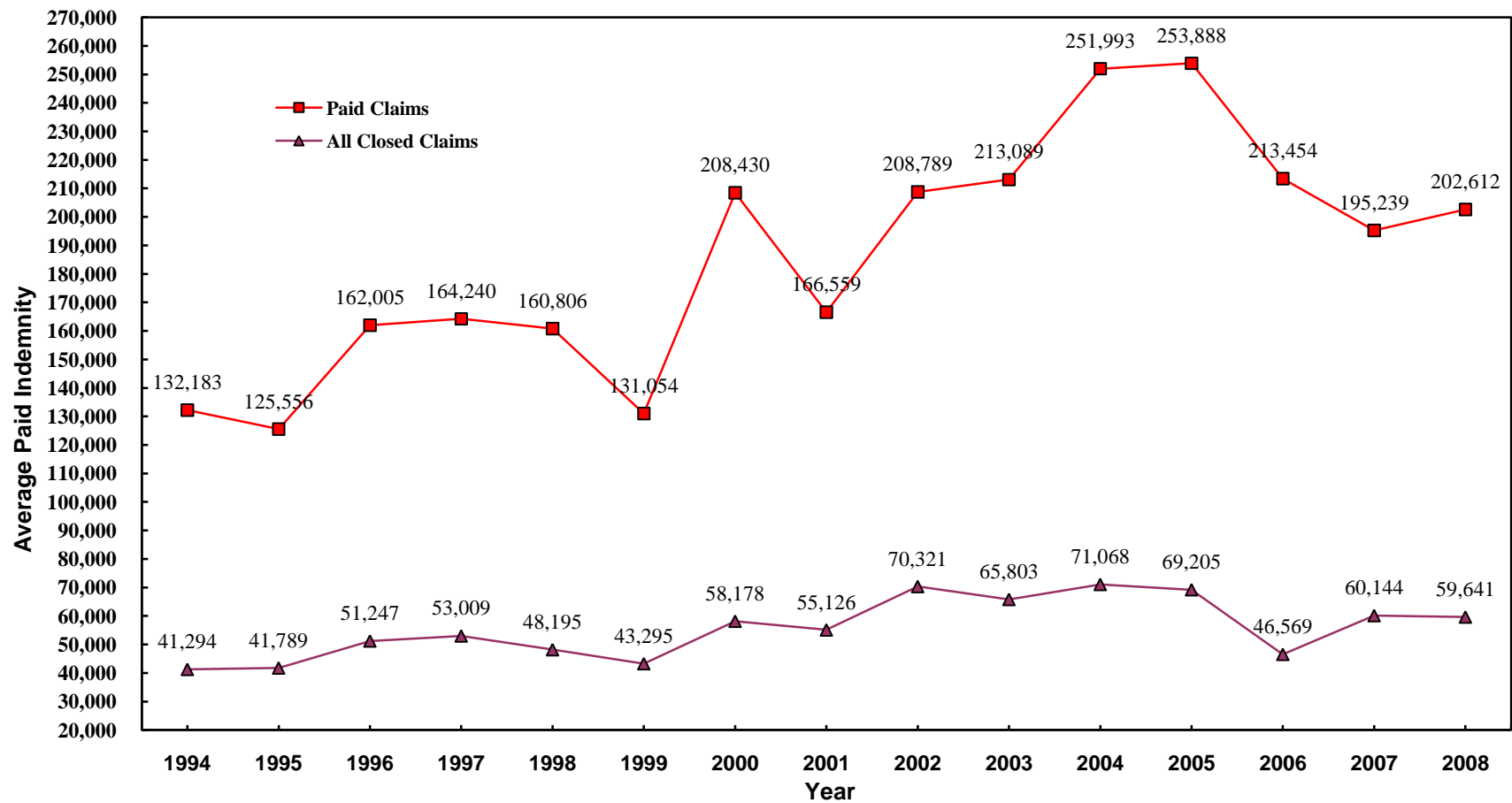
### Physicians and Surgeons



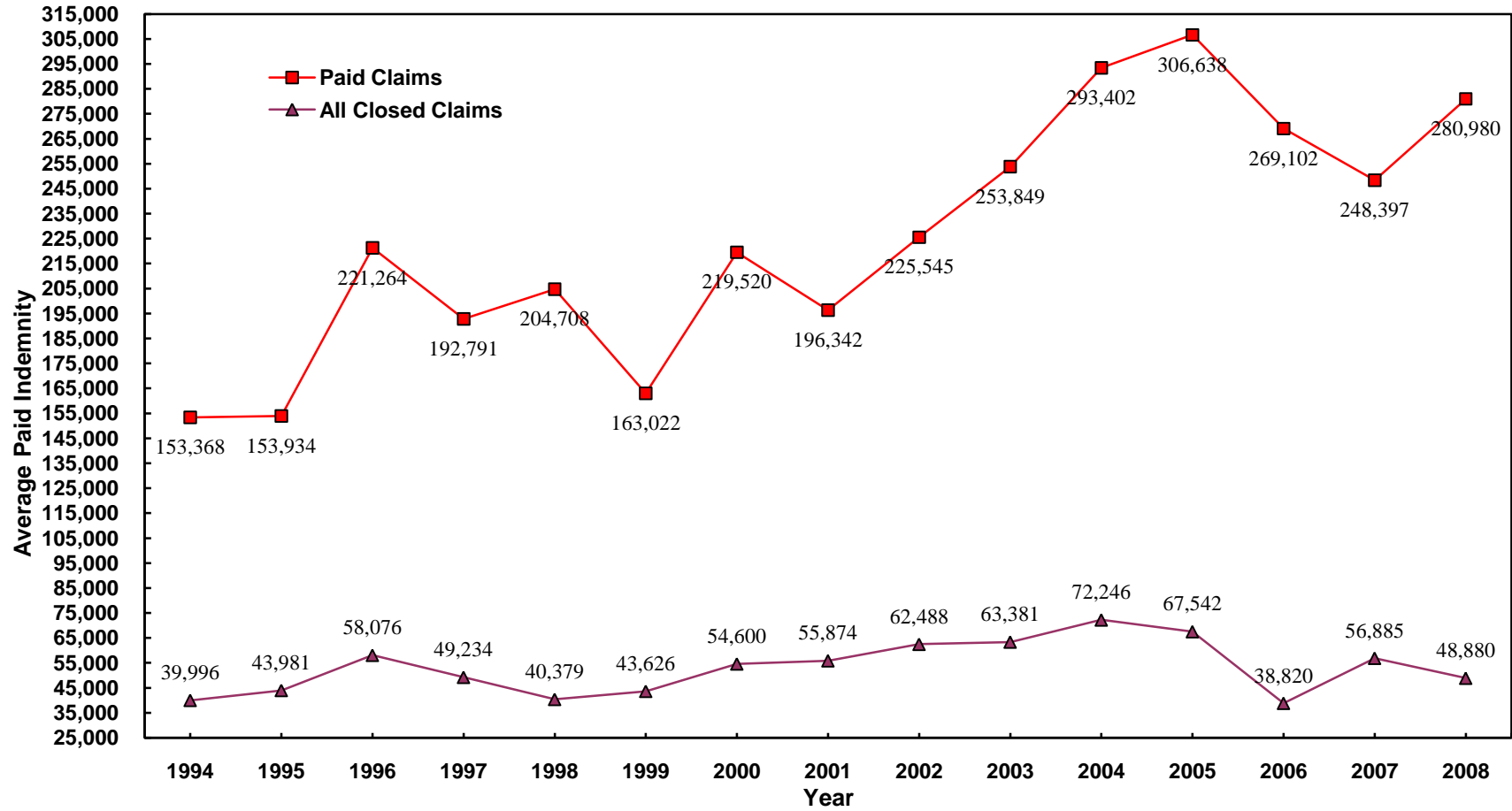
### Hospitals



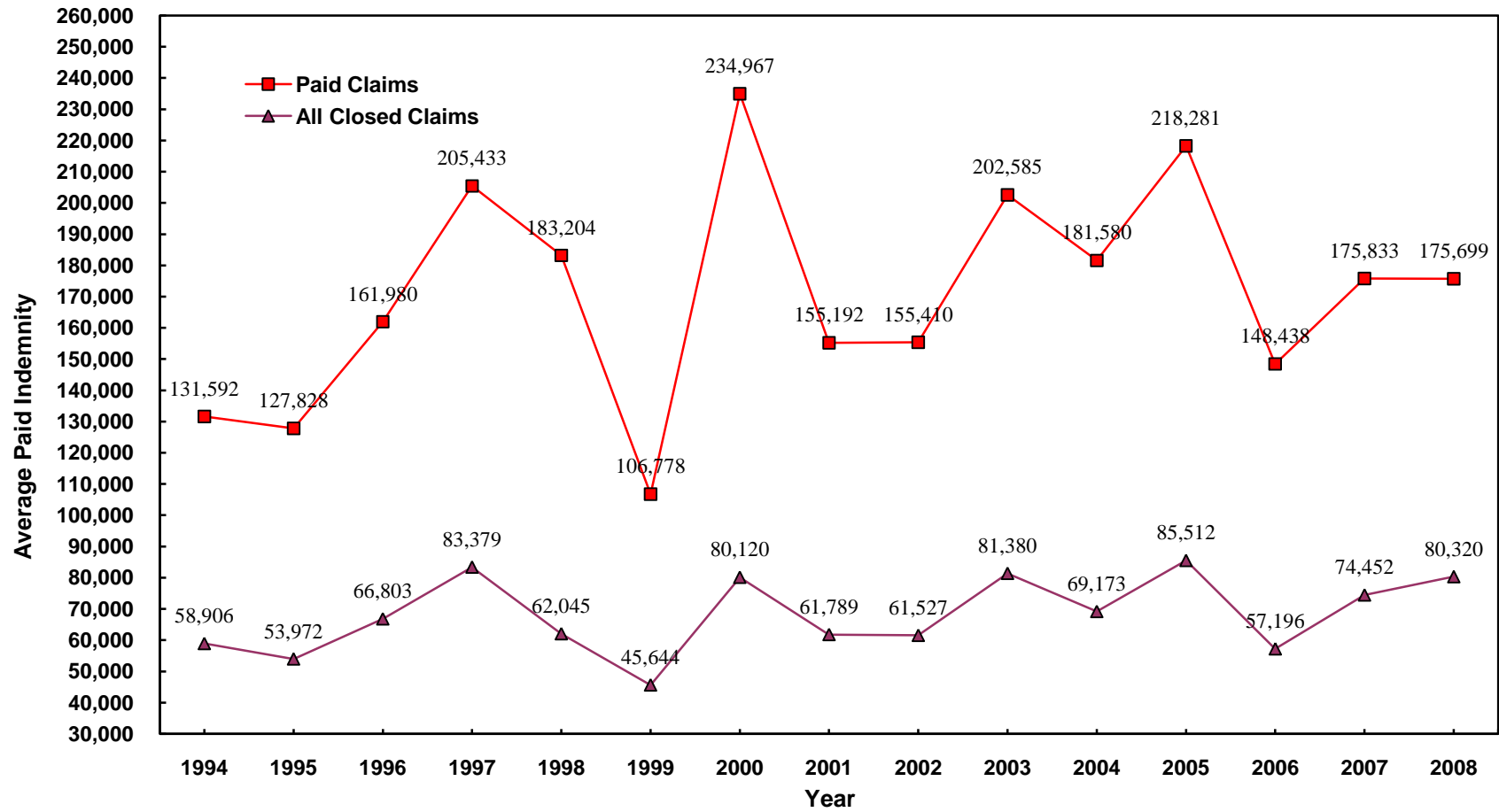
**All Medical Care Providers**  
**Average Indemnity Paid**



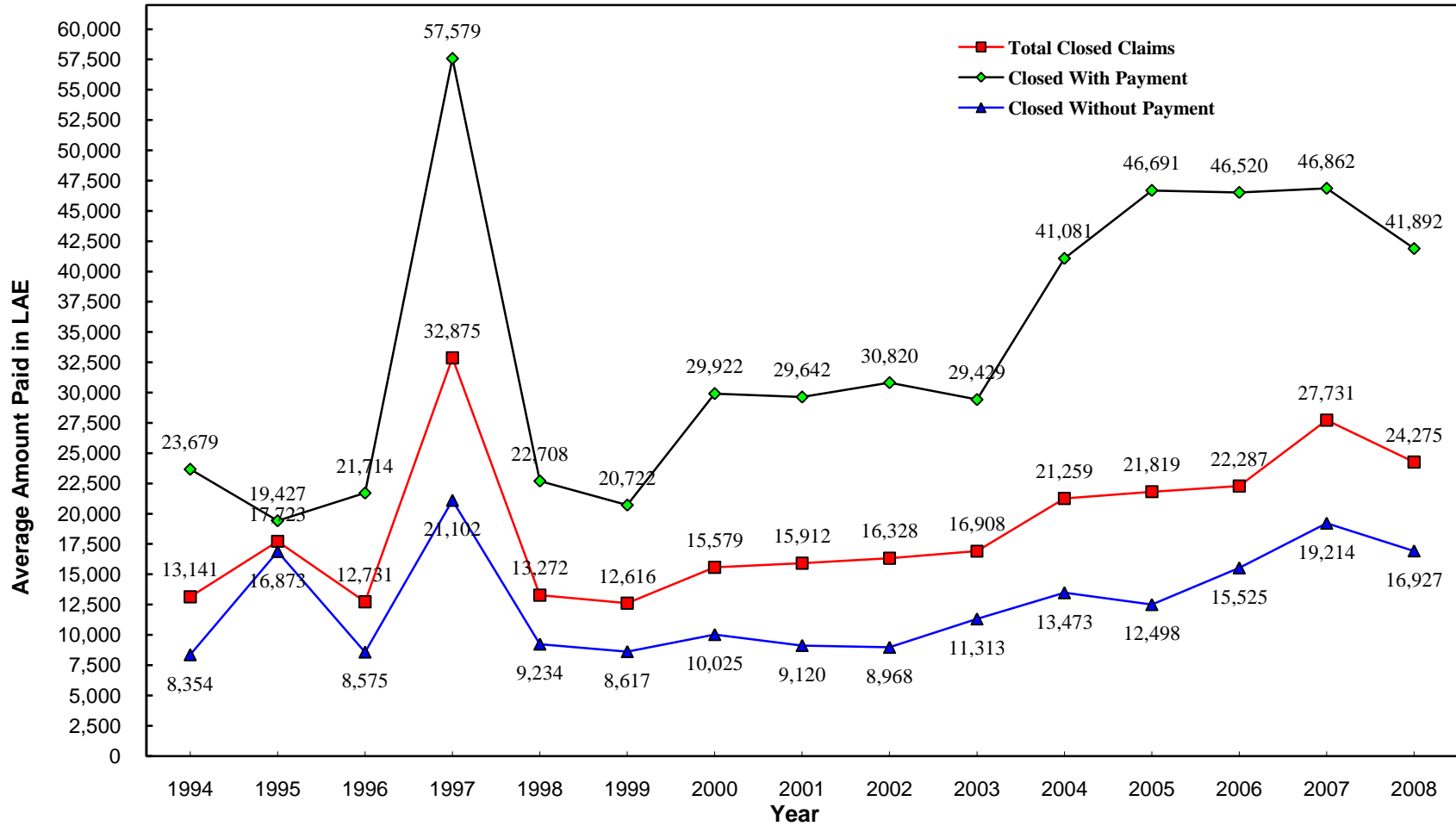
### Physicians & Surgeons Average Indemnity Paid



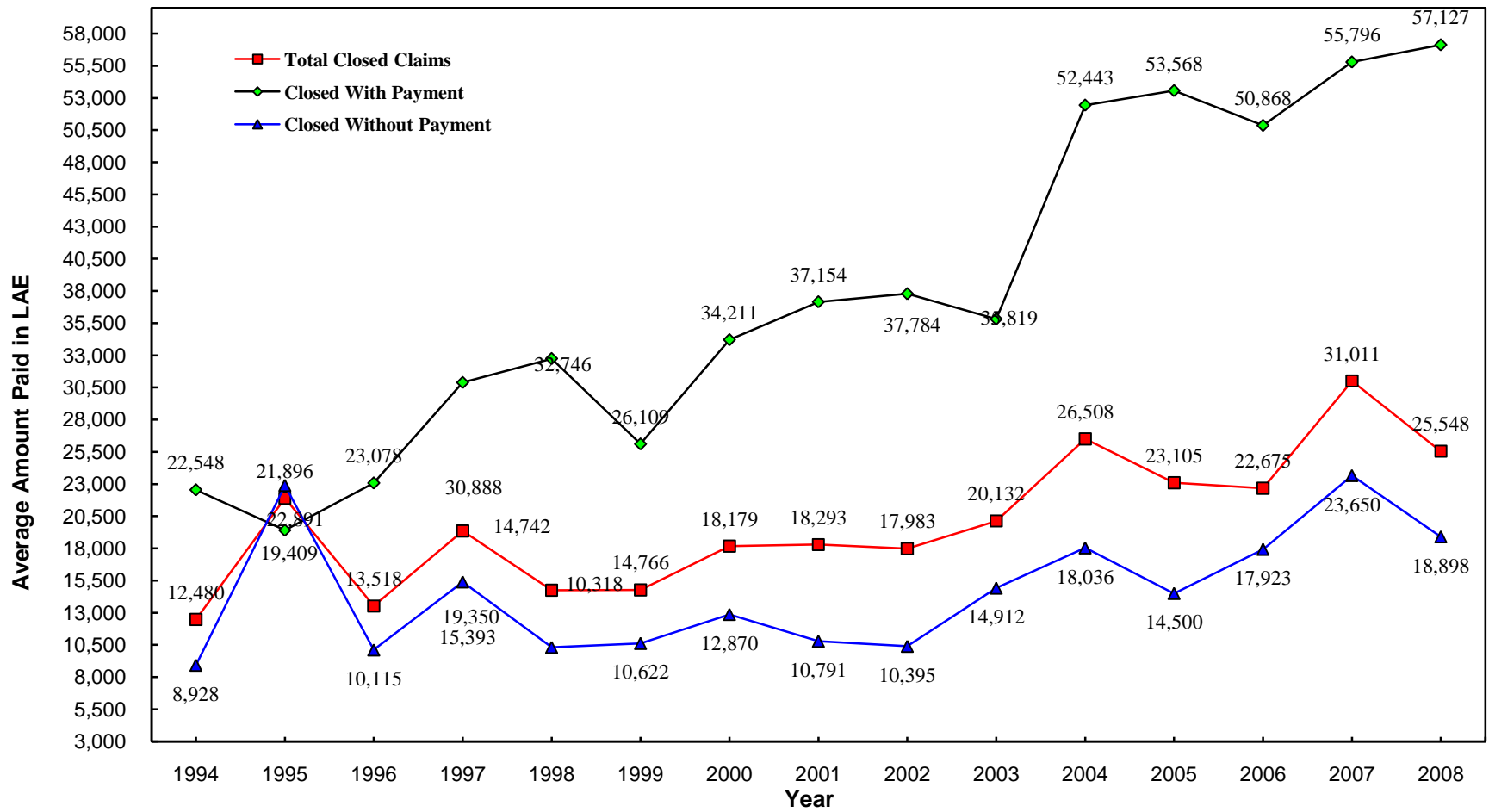
# Hospitals Average Indemnity Paid



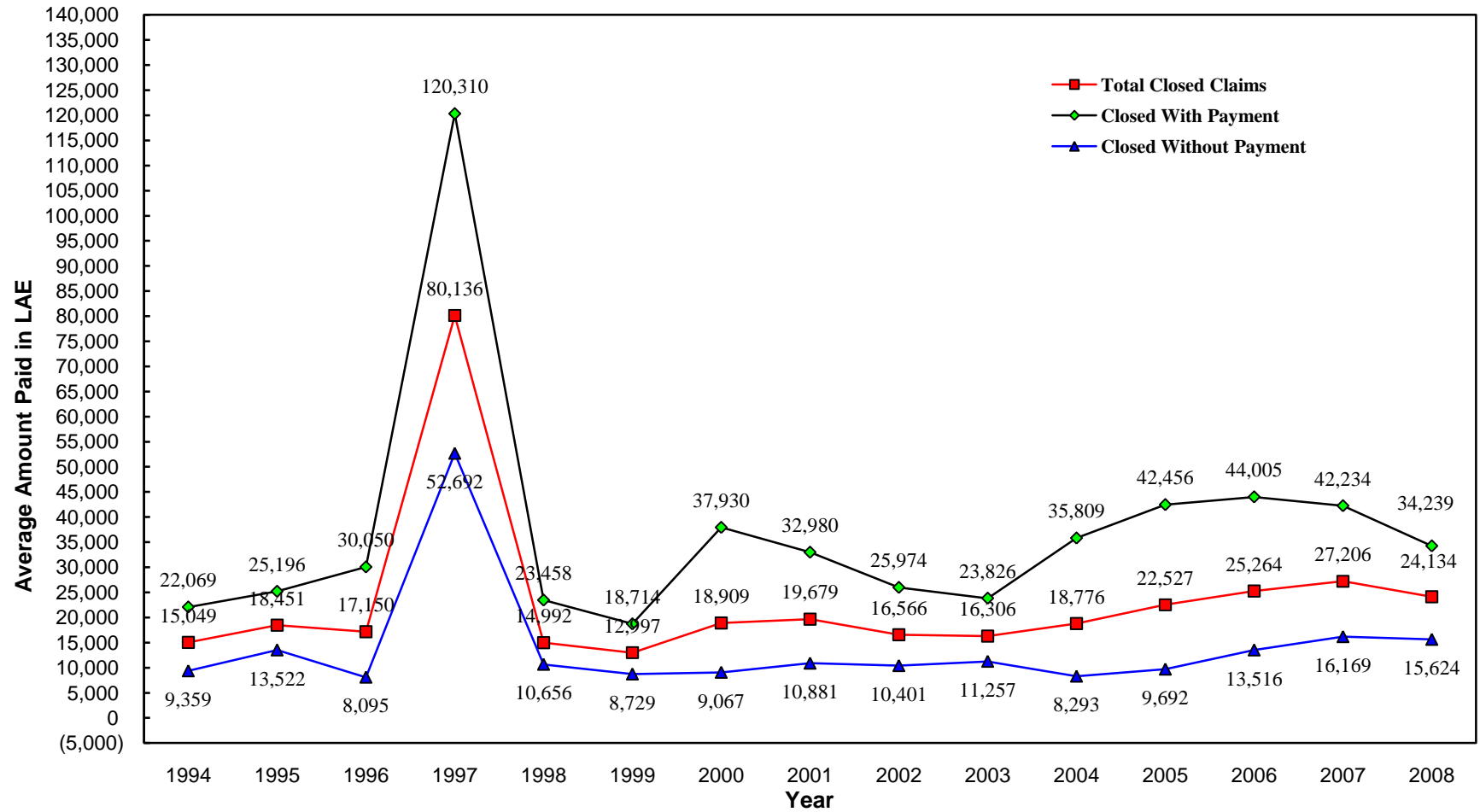
# **Loss Adjustment Expense** All Medical Care Providers



## Loss Adjustment Expense Physicians & Surgeons



## Loss Adjustment Expense Hospitals



Medical Malpractice Claims by County of Jurisdiction, 1994-2008					
All Medical Providers					
County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	Adair	71	24	\$7,817,500	\$325,729
003	Andrew	20	10	\$2,105,559	\$210,556
005	Atchison	5	3	\$45,000	\$15,000
007	Audrain	50	10	\$2,354,000	\$235,400
009	Barry	23	13	\$2,185,505	\$168,116
011	Barton	23	6	\$835,000	\$139,167
013	Bates	19	2	\$252,000	\$126,000
015	Benton	12	6	\$162,000	\$27,000
017	Bollinger	10	0	\$0	\$0
019	Boone	741	166	\$31,235,091	\$188,163
021	Buchanan	484	153	\$34,362,851	\$224,594
023	Butler	203	57	\$6,752,296	\$118,461
025	Caldwell	7	0	\$0	\$0
027	Callaway	27	11	\$2,193,000	\$199,364
029	Camden	132	41	\$5,586,646	\$136,260
031	Cape Girardeau	328	83	\$17,470,260	\$210,485
035	Carter	8	1	\$25,000	\$25,000
037	Cass	59	31	\$6,715,860	\$216,641
039	Cedar	8	3	\$183,500	\$61,167
041	Chariton	8	0	\$0	\$0
043	Christian	24	9	\$2,782,981	\$309,220
045	Clark	14	1	\$50,000	\$50,000
047	Clay	620	174	\$31,511,606	\$181,101
049	Clinton	14	6	\$980,752	\$163,459
051	Cole	290	67	\$11,052,052	\$164,956
053	Cooper	17	11	\$613,250	\$55,750
055	Crawford	17	9	\$1,838,233	\$204,248
057	Dade	14	14	\$3,640,000	\$260,000
059	Dallas	12	3	\$1,505,000	\$501,667
061	Daviess	9	9	\$900,000	\$100,000
063	De Kalb	8	8	\$136,000	\$17,000
065	Dent	16	6	\$1,597,300	\$266,217
067	Douglas	4	3	\$1,390,000	\$463,333
069	Dunklin	43	22	\$2,811,117	\$127,778
071	Franklin	64	10	\$3,165,988	\$316,599
073	Gasconade	7	1	\$87,500	\$87,500
075	Gentry	7	4	\$943,750	\$235,938
077	Greene	1,017	319	\$79,287,518	\$248,550
079	Grundy	6	4	\$642,500	\$160,625
083	Henry	33	10	\$785,000	\$78,500
087	Holt	8	0	\$0	\$0
089	Howard	10	7	\$132,420	\$18,917
091	Howell	78	31	\$5,073,863	\$163,673

Medical Malpractice Claims by County of Jurisdiction, 1994-2008 All Medical Providers					
County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
093	Iron	22	10	\$2,338,754	\$233,875
095	Jackson	4,425	1,499	\$337,241,554	\$224,978
097	Jasper	573	229	\$71,774,182	\$313,424
099	Jefferson	236	55	\$8,266,144	\$150,294
101	Johnson	109	44	\$9,864,499	\$224,193
103	Knox	7	5	\$382,500	\$76,500
105	Laclede	22	8	\$1,015,000	\$126,875
107	Lafayette	24	0	\$0	\$0
109	Lawrence	19	10	\$698,367	\$69,837
113	Lincoln	22	1	\$67,500	\$67,500
115	Linn	22	8	\$86,977	\$10,872
117	Livingston	16	5	\$740,920	\$148,184
119	McDonald	9	1	\$37,500	\$37,500
121	Macon	20	9	\$3,443,000	\$382,556
123	Madison	72	26	\$5,476,385	\$210,630
125	Maries	9	7	\$1,350,000	\$192,857
127	Marion	95	22	\$3,904,605	\$177,482
129	Mercer	3	0	\$0	\$0
131	Miller	18	2	\$83,000	\$41,500
133	Mississippi	6	1	\$51,398	\$51,398
135	Moniteau	8	0	\$0	\$0
139	Montgomery	8	6	\$975,000	\$162,500
141	Morgan	8	7	\$1,590,000	\$227,143
143	New Madrid	29	10	\$1,605,000	\$160,500
145	Newton	112	45	\$5,092,500	\$113,167
147	Nodaway	32	14	\$891,250	\$63,661
149	Oregon	5	5	\$95,000	\$19,000
151	Osage	18	17	\$402,621	\$23,684
153	Ozark	17	0	\$0	\$0
155	Pemiscot	17	5	\$1,150,000	\$230,000
157	Perry	20	3	\$229,500	\$76,500
159	Pettis	107	36	\$6,762,263	\$187,841
161	Phelps	152	42	\$9,357,591	\$222,800
163	Pike	25	5	\$1,608,500	\$321,700
165	Platte	63	23	\$3,796,048	\$165,046
167	Polk	57	27	\$2,899,987	\$107,407
169	Pulaski	33	11	\$2,884,750	\$262,250
171	Putnam	10	5	\$87,500	\$17,500
173	Ralls	4	0	\$0	\$0
175	Randolph	36	16	\$2,932,133	\$183,258
177	Ray	16	2	\$344,000	\$172,000
179	Reynolds	14	5	\$99,875	\$19,975
181	Ripley	23	7	\$346,587	\$49,512
183	St. Charles	325	78	\$13,974,701	\$179,163
185	St. Clair	6	4	\$591,035	\$147,759

<b>Medical Malpractice Claims by County of Jurisdiction, 1994-2008</b> <b>All Medical Providers</b>					
<b>County FIPS Code</b>	<b>County</b>	<b>Total Claims Filed In Court</b>	<b>Claims Closed With Payment</b>	<b>Total Indemnity</b>	<b>Average Indemnity Per Paid Claim</b>
186	Ste. Genevieve	11	4	\$787,500	\$196,875
187	St. Francois	130	33	\$6,130,012	\$185,758
189	St. Louis	3,062	708	\$136,689,671	\$193,065
195	Saline	32	17	\$3,676,500	\$216,265
197	Schuyler	5	5	\$500,000	\$100,000
199	Scotland	10	0	\$0	\$0
201	Scott	189	50	\$9,455,962	\$189,119
205	Shelby	16	0	\$0	\$0
207	Stoddard	31	16	\$2,665,624	\$166,602
209	Stone	18	7	\$787,500	\$112,500
211	Sullivan	8	0	\$0	\$0
213	Taney	110	37	\$5,279,510	\$142,689
215	Texas	32	4	\$535,000	\$133,750
217	Vernon	63	20	\$3,728,019	\$186,401
219	Warren	10	7	\$1,000,000	\$142,857
221	Washington	20	2	\$145,000	\$72,500
223	Wayne	28	5	\$660,000	\$132,000
225	Webster	14	0	\$0	\$0
227	Worth	5	5	\$3,375,000	\$675,000
229	Wright	7	1	\$60,000	\$60,000
510	St. Louis City	3,606	1,080	\$328,571,616	\$304,233
900	Appellate Court	542	214	\$45,628,555	\$213,218
901	Federal Court	1,070	148	\$29,231,703	\$197,512
902	Guaranty Fund	373	143	\$19,576,579	\$136,899
903	Out Of State	259	84	\$26,963,876	\$320,999
999	Not Available	83	19	\$4,640,954	\$244,261

<b>Medical Malpractice Claims by County of Jurisdiction, 2008</b> <b>All Medical Providers</b>					
County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	Adair	10	2	\$1,050,000	\$525,000
007	Audrain	5	2	\$170,000	\$85,000
009	Barry	5	1	\$1,000,000	\$1,000,000
013	Bates	2	1	\$27,000	\$27,000
019	Boone	54	14	\$3,408,647	\$243,475
021	Buchanan	30	11	\$2,017,595	\$183,418
023	Butler	29	7	\$416,708	\$59,530
027	Callaway	3	0	\$0	\$0
029	Camden	9	3	\$230,000	\$76,667
031	Cape Girardeau	13	2	\$15,000	\$7,500
037	Cass	7	2	\$300,000	\$150,000
039	Cedar	1	0	\$0	\$0
043	Christian	1	0	\$0	\$0
047	Clay	61	10	\$1,759,500	\$175,950
049	Clinton	3	3	\$450,000	\$150,000
051	Cole	17	1	\$119,750	\$119,750
055	Crawford	2	0	\$0	\$0
065	Dent	1	0	\$0	\$0
069	Dunklin	3	2	\$425,000	\$212,500
071	Franklin	3	1	\$65,000	\$65,000
077	Greene	72	21	\$5,179,759	\$246,655
089	Howard	3	3	\$45,000	\$15,000
091	Howell	2	0	\$0	\$0
095	Jackson	432	172	\$36,883,089	\$214,437
097	Jasper	42	19	\$11,082,557	\$583,292
099	Jefferson	29	5	\$1,013,500	\$202,700
101	Johnson	8	3	\$325,000	\$108,333
105	Laclede	1	0	\$0	\$0
109	Lawrence	3	1	\$15,000	\$15,000
113	Lincoln	2	0	\$0	\$0
115	Linn	1	1	\$37,500	\$37,500
121	Macon	1	1	\$210,000	\$210,000
123	Madison	3	1	\$200,000	\$200,000
127	Marion	13	2	\$605,000	\$302,500
129	Mercer	1	0	\$0	\$0
143	New Madrid	5	2	\$147,500	\$73,750
145	Newton	4	1	\$165,000	\$165,000
147	Nodaway	4	1	\$180,000	\$180,000
155	Pemiscot	2	1	\$225,000	\$225,000
159	Pettis	6	1	\$462,500	\$462,500
161	Phelps	5	2	\$2,005,000	\$1,002,500
163	Pike	1	1	\$600,000	\$600,000
165	Platte	2	1	\$35,000	\$35,000
167	Polk	6	5	\$551,000	\$110,200

<b>Medical Malpractice Claims by County of Jurisdiction, 2008</b> <b>All Medical Providers</b>					
County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
177	Ray	7	0	\$0	\$0
179	Reynolds	7	1	\$2,375	\$2,375
181	Ripley	4	3	\$45,000	\$15,000
183	St. Charles	14	2	\$495,000	\$247,500
187	St. Francois	11	2	\$50,000	\$25,000
189	St. Louis	241	52	\$10,641,388	\$204,642
195	Saline	9	5	\$811,500	\$162,300
201	Scott	15	5	\$797,500	\$159,500
213	Taney	9	5	\$519,735	\$103,947
215	Texas	13	0	\$0	\$0
217	Vernon	4	0	\$0	\$0
221	Washington	6	0	\$0	\$0
510	St. Louis City	270	60	\$19,080,915	\$318,015
900	Appellate Court	4	0	\$0	\$0
901	Federal Court	63	2	\$425,000	\$212,500
903	Out Of State	19	5	\$1,590,000	\$318,000
999	Not Available	4	0	\$0	\$0

Medical Malpractice Claims by County of Jurisdiction, 2007 All Medical Providers					
County FIPS Code	County	Total Claims Filed In Court	Claims Closed With Payment	Total Indemnity	Average Indemnity Per Paid Claim
001	Adair	4	3	\$2,015,000	\$671,667
003	Andrew	10	1	\$55,000	\$55,000
007	Audrain	5	1	\$150,000	\$150,000
009	Barry	3	2	\$208,172	\$104,086
011	Barton	3	1	\$500,000	\$500,000
013	Bates	1	1	\$225,000	\$225,000
019	Boone	83	10	\$2,795,000	\$279,500
021	Buchanan	29	9	\$4,714,173	\$523,797
023	Butler	30	7	\$810,000	\$115,714
027	Callaway	2	0	\$0	\$0
029	Camden	43	15	\$2,777,501	\$185,167
031	Cape Girardeau	41	5	\$1,250,000	\$250,000
035	Carter	1	0	\$0	\$0
037	Cass	6	4	\$456,379	\$114,095
043	Christian	2	0	\$0	\$0
045	Clark	1	0	\$0	\$0
047	Clay	26	5	\$1,415,000	\$283,000
049	Clinton	2	1	\$325,000	\$325,000
051	Cole	21	2	\$575,000	\$287,500
063	De Kalb	8	8	\$136,000	\$17,000
065	Dent	1	0	\$0	\$0
069	Dunklin	11	4	\$230,000	\$57,500
071	Franklin	9	1	\$107,988	\$107,988
077	Greene	85	29	\$8,994,997	\$310,172
083	Henry	1	0	\$0	\$0
089	Howard	1	1	\$13,500	\$13,500
091	Howell	6	0	\$0	\$0
095	Jackson	469	171	\$38,557,035	\$225,480
097	Jasper	66	28	\$7,045,871	\$251,638
099	Jefferson	25	5	\$1,170,000	\$234,000
101	Johnson	15	3	\$905,000	\$301,667
105	Laclede	2	2	\$185,000	\$92,500
109	Lawrence	1	0	\$0	\$0
117	Livingston	1	0	\$0	\$0
121	Macon	2	1	\$700,000	\$700,000
123	Madison	3	2	\$150,000	\$75,000
127	Marion	13	3	\$36,500	\$12,167
131	Miller	2	2	\$83,000	\$41,500
139	Montgomery	1	0	\$0	\$0
141	Morgan	1	0	\$0	\$0
145	Newton	15	4	\$190,000	\$47,500
147	Nodaway	4	0	\$0	\$0
153	Ozark	16	0	\$0	\$0
155	Pemiscot	7	3	\$625,000	\$208,333
157	Perry	3	0	\$0	\$0

<b>Medical Malpractice Claims by County of Jurisdiction, 2007</b> <b>All Medical Providers</b>					
<b>County FIPS Code</b>	<b>County</b>	<b>Total Claims Filed In Court</b>	<b>Claims Closed With Payment</b>	<b>Total Indemnity</b>	<b>Average Indemnity Per Paid Claim</b>
159	Pettis	17	10	\$1,856,269	\$185,627
161	Phelps	16	3	\$327,500	\$109,167
165	Platte	5	1	\$1,750	\$1,750
167	Polk	6	2	\$870,000	\$435,000
169	Pulaski	1	1	\$18,000	\$18,000
181	Ripley	2	1	\$36,587	\$36,587
183	St. Charles	15	3	\$690,000	\$230,000
185	St. Clair	2	2	\$331,035	\$165,518
186	Ste. Genevieve	2	0	\$0	\$0
187	St. Francois	9	5	\$1,362,500	\$272,500
189	St. Louis	299	69	\$11,678,000	\$169,246
195	Saline	4	3	\$2,050,000	\$683,333
201	Scott	24	9	\$1,170,000	\$130,000
205	Shelby	8	0	\$0	\$0
213	Taney	13	5	\$1,273,000	\$254,600
217	Vernon	6	4	\$605,000	\$151,250
221	Washington	3	0	\$0	\$0
223	Wayne	13	0	\$0	\$0
510	St. Louis City	408	117	\$31,926,067	\$272,872
900	Appellate Court	3	0	\$0	\$0
901	Federal Court	56	5	\$234,455	\$46,891
903	Out Of State	22	4	\$775,000	\$193,750
999	Not Available	6	0	\$0	\$0

<b>Medical Malpractice Claims by County of Jurisdiction, 2006</b> <b>All Medical Providers</b>					
<b>County FIPS Code</b>	<b>County</b>	<b>Total Claims Filed In Court</b>	<b>Claims Closed With Payment</b>	<b>Total Indemnity</b>	<b>Average Indemnity Per Paid Claim</b>
001	Adair	6	0	\$0	\$0
007	Audrain	5	1	\$250,000	\$250,000
009	Barry	1	1	\$15,000	\$15,000
015	Benton	6	0	\$0	\$0
017	Bollinger	10	0	\$0	\$0
019	Boone	64	18	\$2,981,000	\$165,611
021	Buchanan	56	11	\$1,943,781	\$176,707
023	Butler	26	4	\$360,000	\$90,000
025	Caldwell	7	0	\$0	\$0
029	Camden	12	1	\$350,000	\$350,000
031	Cape Girardeau	31	8	\$2,090,000	\$261,250
035	Carter	3	0	\$0	\$0
037	Cass	8	1	\$437,500	\$437,500
039	Cedar	2	1	\$125,000	\$125,000
043	Christian	9	0	\$0	\$0
045	Clark	6	0	\$0	\$0
047	Clay	53	12	\$2,799,600	\$233,300
051	Cole	34	5	\$1,866,417	\$373,283
053	Cooper	6	6	\$324,000	\$54,000
065	Dent	2	1	\$2,300	\$2,300
069	Dunklin	1	1	\$35,000	\$35,000
071	Franklin	8	1	\$200,000	\$200,000
077	Greene	95	26	\$8,090,211	\$311,162
083	Henry	3	0	\$0	\$0
089	Howard	1	0	\$0	\$0
091	Howell	2	0	\$0	\$0
093	Iron	10	0	\$0	\$0
095	Jackson	459	120	\$33,465,212	\$278,877
097	Jasper	51	20	\$3,188,844	\$159,442
099	Jefferson	28	2	\$60,000	\$30,000
101	Johnson	3	1	\$100,000	\$100,000
105	Laclede	1	1	\$80,000	\$80,000
107	Lafayette	11	0	\$0	\$0
113	Lincoln	2	1	\$67,500	\$67,500
115	Linn	1	0	\$0	\$0
117	Livingston	6	0	\$0	\$0
121	Macon	5	0	\$0	\$0
123	Madison	1	0	\$0	\$0
125	Maries	4	4	\$500,000	\$125,000
127	Marion	15	5	\$1,460,000	\$292,000
131	Miller	7	0	\$0	\$0
139	Montgomery	7	6	\$975,000	\$162,500
143	New Madrid	7	0	\$0	\$0
145	Newton	8	2	\$275,000	\$137,500
151	Osage	9	9	\$50,121	\$5,569

<b>Medical Malpractice Claims by County of Jurisdiction, 2006</b> <b>All Medical Providers</b>					
<b>County FIPS Code</b>	<b>County</b>	<b>Total Claims Filed In Court</b>	<b>Claims Closed With Payment</b>	<b>Total Indemnity</b>	<b>Average Indemnity Per Paid Claim</b>
155	Pemiscot	1	0	\$0	\$0
157	Perry	3	0	\$0	\$0
159	Pettis	3	0	\$0	\$0
161	Phelps	10	4	\$506,498	\$126,625
165	Platte	6	2	\$325,000	\$162,500
167	Polk	6	5	\$350,000	\$70,000
169	Pulaski	3	0	\$0	\$0
175	Randolph	4	1	\$350,000	\$350,000
181	Ripley	1	0	\$0	\$0
183	St. Charles	39	5	\$866,770	\$173,354
185	St. Clair	1	0	\$0	\$0
186	Ste. Genevieve	3	1	\$400,000	\$400,000
187	St. Francois	16	3	\$737,500	\$245,833
189	St. Louis	333	51	\$12,301,420	\$241,204
195	Saline	6	1	\$140,000	\$140,000
199	Scotland	1	0	\$0	\$0
201	Scott	19	6	\$1,415,000	\$235,833
209	Stone	9	1	\$275,000	\$275,000
213	Taney	18	6	\$1,452,071	\$242,012
215	Texas	1	0	\$0	\$0
217	Vernon	6	0	\$0	\$0
510	St. Louis City	343	75	\$25,159,039	\$335,454
900	Appellate Court	1	0	\$0	\$0
901	Federal Court	172	2	\$275,000	\$137,500
902	Guaranty Fund	2	1	\$3,103	\$3,103
903	Out Of State	18	4	\$272,500	\$68,125
999	Not Available	2	0	\$0	\$0

**All Medical Providers  
2008 Allegation Categories**

Allegation		Number of Closed Claims	Average Injury Severity Closed Claims	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
<b><u>FAILURE TO TAKE APPROPRIATE ACTION</u></b>								
100	Failure to Use Aseptic Technique	4	4	3	4	1	6	\$200,000
101	Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up)	302	7	237	7	65	8	\$222,243
102	Failure to Delay Case when Indicated	1	5	0	0	1	5	\$50,000
103	Failure to Identify Fetal Distress	20	7	14	6	6	8	\$337,500
104	Failure to Treat Fetal Distress	3	8	2	8	1	8	\$3,300,000
105	Failure to Medicate	5	4	4	4	1	6	\$50,000
106	Failure to Monitor	88	6	52	6	36	6	\$175,619
107	Failure to Order Appropriate Medication	25	5	19	5	6	6	\$222,917
108	Failure to Order Appropriate Test	17	7	15	7	2	8	\$399,975
109	Failure to Perform Preoperative Evaluation	15	7	11	7	4	8	\$389,583
110	Failure to Perform Procedure	13	5	10	6	3	4	\$130,245
112	Failure to Recognize a Complication	64	7	46	7	18	7	\$227,005
113	Failure to Treat	108	6	90	6	18	7	\$319,403
	Subtotal	665	7	503	7	162	7	\$248,858
<b><u>DELAY IN PERFORMANCE</u></b>								
200	Delay in Diagnosis	57	7	43	7	14	6	\$370,500
201	Delay in Performance	17	7	13	7	4	7	\$353,125
202	Delay in Treatment	73	6	63	6	10	6	\$408,545
203	Delay in Treatment of Identified Fetal Distress	15	6	12	6	3	6	\$808,333
	Subtotal	162	6	131	6	31	6	\$422,902
<b><u>ERROR/IMPROPER PERFORMANCE</u></b>								
300	Administration of Blood or Fluid Problems	11	5	4	4	7	6	\$70,480
301	Agent Use or Selection Error	1	3	1	3	0	0	\$0
302	Complimentary or Alternative Medication Problem	5	6	3	4	2	9	\$337,500

**All Medical Providers  
2008 Allegation Categories**

		<b>Number of Closed Claims</b>	<b>Average Injury Severity Closed Claims</b>	<b>Number of Closed Without Payment</b>	<b>Average Injury Severity of Closed Without Payment</b>	<b>Number of Paid Claims</b>	<b>Average Injury Severity of Paid Claims</b>	<b>Average Indemnity of Paid Claims</b>
<b>Allegation</b>								
303	Equipment Utilization Problem	11	4	3	6	8	4	\$35,430
304	Improper Choice of Delivery Method	16	7	10	8	6	7	\$175,431
305	Improper Management	163	6	118	7	45	6	\$290,729
306	Improper Performance	401	5	274	5	127	5	\$117,999
308	Improperly Performed Vaginal Delivery	12	6	10	6	2	7	\$445,000
310	Improperly Performed Test	15	4	11	4	4	5	\$106,619
311	Improper Technique	60	5	38	5	22	5	\$211,410
312	Intubation Problem	7	6	4	6	3	8	\$200,000
314	Pathology Error	2	3	2	3	0	0	\$0
316	Patient History	1	9	1	9	0	0	\$0
317	Problems With Patient Monitoring in Recovery	1	4			1	4	\$60,000
318	Patient Monitoring Problem	31	6	12	5	19	7	\$86,560
319	Patient Position Problem	8	5	3	5	5	4	\$458,000
321	Radiology or Imaging Error	3	4	3	4	0	0	\$0
322	Surgical or Other Foreign Body Retained	37	4	22	4	15	4	\$121,873
323	Wrong Diagnosis or Misdiagnosis (e.g.	39	6	27	6	12	6	\$146,083
324	Wrong Dosage Administered	3	4	2	3	1	7	\$850,000
325	Wrong Dosage Dispensed	15	4	9	5	6	4	\$44,038
326	Wrong Dosage Ordered of Correct Medication	6	7	3	7	3	7	\$121,667
327	Wrong Medication Administered	18	5	13	5	5	5	\$68,500
328	Wrong Medication Dispensed	9	4	4	5	5	3	\$14,900
329	Wrong Medication Ordered	6	7	4	7	2	7	\$110,000
330	Wrong Body Part	6	2	5	2	1	2	\$15,000
332	Wrong Equipment	3	4	1	5	2	4	\$45,000
334	Wrong Procedure or Treatment	34	5	22	5	12	6	\$388,122
Subtotal		924	5	609	5	315	5	\$163,794

**UNNECESSARY/CONTRAINDICATED PROCEDURE**

**All Medical Providers  
2008 Allegation Categories**

		Number of Closed Claims	Average Injury Severity Closed Claims	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
	<b>Allegation</b>							
400	Contraindicated Procedure	3	3	1	3	2	4	\$145,000
401	Surgical or Procedural Clearance Contraindicated	3	6	3	6	0	0	\$0
402	Unnecessary Procedure	18	5	10	5	8	5	\$527,071
404	Unnecessary Treatment	5	4	4	4	1	4	\$5,000
	Subtotal	29	5	18	5	11	5	\$410,142
<b><u>COMMUNICATION/SUPERVISION</u></b>								
500	Communication Problem Between Practitioners	3	6	0	0	3	6	\$38,333
501	Failure to Instruct or Communicate With Patient	13	5	11	5	2	3	\$24,750
502	Failure to Report on Patient Condition	5	5	4	6	1	3	\$50,000
503	Failure to Respond to Patient	4	6	1	1	3	7	\$55,000
504	Failure to Supervise	5	6	2	4	3	7	\$65,833
505	Improper Supervision	3	6	1	5	2	6	\$57,500
	Subtotal	33	5	19	5	14	6	\$49,429
<b><u>CONTINUITY OF CARE/CARE MANAGEMENT</u></b>								
600	Failure/Delay in Admission to Hospital	5	9	5	9	0	0	\$0
601	Failure/Delay in Referral or Consultation	10	8	8	8	2	6	\$103,750
602	Premature Discharge from Institution	8	8	4	7	4	9	\$287,500
	Subtotal	23	8	17	8	6	8	\$226,250
<b><u>BEHAVIOR/LEGAL</u></b>								
702	Breach of Contract or Warranty	2	3	2	3	0	0	\$0
703	Breach of Patient Confidentiality	4	2	3	2	1	1	\$3,000
704	Equipment Malfunction	2	4	0	0	2	4	\$65,000
706	Failure to Ensure Patient Safety (e.g.	27	5	15	5	12	6	\$98,954
707	Failure to Obtain Consent of Lack of Informed	14	5	13	5	1	9	\$488,647
708	Failure to Protect Third Party (e.g.	2	6	0	0	2	6	\$63,750
710	False Imprisonment	2	2	0	0	2	2	\$2,914
711	Improper Conduct	4	2	2	2	2	2	\$27,500

**All Medical Providers  
2008 Allegation Categories**

		<b>Number of Closed Claims</b>	<b>Average Injury Severity Closed Claims</b>	<b>Number of Closed Without Payment</b>	<b>Average Injury Severity of Closed Without Payment</b>	<b>Number of Paid Claims</b>	<b>Average Injury Severity of Paid Claims</b>	<b>Average Indemnity of Paid Claims</b>
	<b>Allegation</b>							
713	Negligent Credentialing	3	5	1	4	2	6	\$9,753
715	Product Liability	4	5	4	5	0	0	\$0
717	Sexual Misconduct	1	1	1	1	0	0	\$0
718	Third Party Claimant	1	3	1	3	0	0	\$0
719	Vicarious Liability	13	6	12	6	1	6	\$675,000
	Subtotal	79	5	54	5	25	5	\$107,677
<b><u>OTHER</u></b>								
899	Cannot be determined from Available Records	1	9	1	9	0	0	\$0
	Subtotal	1	9	1	9	0	0	\$0
<b>TOTAL FOR ALL HEALTH CARE PROVIDERS</b>		1,916	6	1352	6	564	6	\$202,612

**Physician & Surgeons  
2008 Allegation Categories**

		<b>Number of Closed Claims</b>	<b>Average Injury Severity Closed Claims</b>	<b>Number of Closed Without Payment</b>	<b>Average Injury Severity of Closed Without Payment</b>	<b>Number of Paid Claims</b>	<b>Average Injury Severity of Paid Claims</b>	<b>Average Indemnity of Paid Claims</b>
<b><u>FAILURE TO TAKE APPROPRIATE ACTION</u></b>								
100	Failure to Use Aseptic Technique	2	6	1	5	1	6	\$200,000
	Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up or observation)							
101		181	7	154	7	27	8	\$227,474
102	Failure to Delay Case when Indicated	1	5			1	5	\$50,000
103	Failure to Identify Fetal Distress	11	7	7	7	4	8	\$400,000
105	Failure to Medicate	2	8	1	9	1	6	\$50,000
106	Failure to Monitor	34	7	25	7	9	8	\$135,982
107	Failure to Order Appropriate Medication	14	5	12	5	2	5	\$480,625
108	Failure to Order Appropriate Test	11	7	10	7	1	6	\$99,950
109	Failure to Perform Preoperative Evaluation	10	7	8	7	2	9	\$600,000
110	Failure to Perform Procedure	8	5	6	6	2	4	\$192,868
112	Failure to Recognize a Complication	39	7	30	7	9	7	\$173,667
113	Failure to Treat	54	7	51	7	3	9	\$133,333
	Subtotal	367	7	305	7	62	8	\$223,799
<b><u>DELAY IN PERFORMANCE</u></b>								
200	Delay in Diagnosis	29	7	27	7	2	6	\$750,000
201	Delay in Performance	8	8	7	7	1	9	\$125,000
202	Delay in Treatment	42	6	38	6	4	6	\$115,000
203	Delay in Treatment of Identified Fetal Distress	7	7	5	7	2	8	\$1,187,500
	Subtotal	86	6	77	6	9	7	\$495,556
<b><u>ERROR/IMPROPER PERFORMANCE</u></b>								
300	Administration of Blood or Fluid Problems	1	5	1	5	0	0	\$0
302	Complimentary or Alternative Medication Problem	4	7	2	4	2	9	\$337,500

**Physician & Surgeons  
2008 Allegation Categories**

		Number of Closed Claims	Average Injury Severity Closed Claims	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
303	Equipment Utilization Problem	2	7	2	7	0	0	\$0
304	Improper Choice of Delivery Method	4	7	4	7	0	0	\$0
305	Improper Management	87	7	72	7	15	6	\$597,879
306	Improper Performance	158	5	135	5	23	5	\$170,012
308	Improperly Performed Vaginal Delivery	7	6	7	6	0	0	\$0
310	Improperly Performed Test	5	4	2	5	3	4	\$90,000
311	Improper Technique	22	6	18	6	4	5	\$176,875
312	Intubation Problem	3	7	1	7	2	7	\$142,500
314	Pathology Error	1	3	1	3	0	0	\$0
316	Patient History	1	9	1	9	0	0	\$0
317	Problems with Patient Monitoring in Recovery	1	4	0	0	1	4	\$60,000
318	Patient Monitoring Problem	5	6	3	6	2	6	\$300,000
319	Patient Position Problem	1	7	1	7	0	0	\$0
321	Radiology or Imaging Error	1	2	1	2	0	0	\$0
322	Surgical or Other Foreign Body Retained	22	4	17	4	5	4	\$106,119
323	Wrong Diagnosis or Misdiagnosis	18	6	14	6	4	6	\$131,250
325	Wrong Dosage Dispensed	3	7	3	7	0	0	\$0
326	Wrong Dosage Ordered of Correct Medication	3	9	1	9	2	9	\$172,500
327	Wrong Medication Administered	1	9	1	9	0	0	\$0
328	Wrong Medication Dispensed	1	3			1	3	\$16,000
329	Wrong Medication Ordered	2	7	2	7	0	0	\$0
330	Wrong Body Part	1	2	1	2	0	0	\$0
332	Wrong Equipment	1	5	1	5	0	0	\$0
334	Wrong Procedure or Treatment	11	6	6	6	5	5	\$752,492
	Subtotal	366	6	297	6	69	5	\$299,348
<b><u>UNNECESSARY/CONTRAINDICATED PROCEDURE</u></b>								
401	Surgical or Procedural Clearance Contraindicated	2	7	2	7	0	0	\$0

**Physician & Surgeons  
2008 Allegation Categories**

		Number of Closed Claims	Average Injury Severity Closed Claims	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
402	Unnecessary Procedure	12	5	6	5	6	5	\$459,714
404	Unnecessary Treatment	2	6	2	6	0	0	\$0
	Subtotal	16	5	10	6	6	5	459,714
<b><u>COMMUNICATION/SUPERVISION</u></b>								
500	Communication Problem Between Practitioners	1	9			1	9	\$50,000
	Failure to Instruct or Communicate With Patient or							
501	Family	5	5	5	5	0	0	\$0
502	Failure to Report on Patient Condition	1	9	1	9	0	0	\$0
503	Failure to Respond to Patient	2	5	1	1	1	9	\$62,500
504	Failure to Supervise	3	6	2	4	1	9	\$75,000
	Subtotal	12	6	9	5	3	9	\$62,500
<b><u>CONTINUITY OF CARE/CARE MANAGEMENT</u></b>								
600	Failure/Delay in Admission to Hospital	1	9	1	9	0	0	\$0
601	Failure/Delay in Referral or Consultation	1	9	1	9	0	0	\$0
602	Premature Discharge from Institution	2	9	2	9	0	0	\$0
	Subtotal	4	9	4	9	0	0	\$0
<b><u>BEHAVIOR/LEGAL</u></b>								
703	Breach of Patient Confidentiality	2	1	1	1	1	1	\$3,000
	Failure to Ensure Patient Safety (e.g., from Assault,							
706	Falls, Burns, Elopement, etc)	1	9	1	9	0	0	\$0
	Failure to Obtain Consent of Lack of Informed							
707	Consent	10	7	9	7	1	9	\$488,647
711	False Imprisonment	1	1	1	1	0	0	\$0
715	Product Liability	2	5	2	5	0	0	\$0
	Subtotal	16	6	14	6	2	5	\$245,824
<b><u>OTHER</u></b>								
899	Cannot be determined from Available Records	1	9	1	9	0	0	\$0

**Physician & Surgeons  
2008 Allegation Categories**

	<b>Number of Closed Claims</b>	<b>Average Injury Severity Closed Claims</b>	<b>Number of Closed Without Payment</b>	<b>Average Injury Severity of Closed Without Payment</b>	<b>Number of Paid Claims</b>	<b>Average Injury Severity of Paid Claims</b>	<b>Average Indemnity of Paid Claims</b>
Subtotal	1	9	1	9	0	0	\$0
<b>TOTAL PHYSICIANS AND SURGEONS</b>	868	6	717	6	151	6	\$280,980

**Hospitals**  
**2008 Allegation Categories**

		Number of Closed Claims	Average Injury Severity Closed Claims	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
<b><u>FAILURE TO TAKE APPROPRIATE ACTION</u></b>								
100	Failure to Use Aseptic Technique	2	3	2	3	0	0	\$0
101	Failure to Diagnose (i.e. Concluding that patient has no disease or condition worthy of follow-up or observation)	46	6	33	5	13	7	\$278,623
103	Failure to Identify Fetal Distress	4	6	3	4	1	9	\$75,000
104	Failure to Treat Fetal Distress	3	8	2	8	1	8	\$3,300,000
106	Failure to Monitor	35	5	13	5	22	5	\$131,975
107	Failure to Order Appropriate Medication	4	5	3	4	1	9	\$50,000
108	Failure to Order Appropriate Test	1	6	1	6	0	0	\$0
109	Failure to Perform Preoperative Evaluation	3	8	1	9	2	7	\$179,167
110	Failure to Perform Procedure	3	4	2	4	1	4	\$5,000
112	Failure to Recognize a Complication	11	6	8	5	3	8	\$196,030
113	Failure to Treat	22	6	14	7	8	5	\$287,406
	Subtotal	134	6	82	5	52	6	253,870
<b><u>DELAY IN PERFORMANCE</u></b>								
200	Delay in Diagnosis	12	7	4	7	8	7	\$304,375
202	Delay in Treatment	14	5	9	4	5	6	\$680,090
203	Delay in Treatment of Identified Fetal Distress	6	5	5	6	1	4	\$50,000
	Subtotal	32	6	18	5	14	7	420,389
<b><u>ERROR/IMPROPER PERFORMANCE</u></b>								
300	Administration of Blood or Fluid Problems	9	6	2	5	7	6	\$70,480
303	Equipment Utilization Problem	6	4	1	4	5	4	\$45,560
304	Improper Choice of Delivery Method	7	7	2	8	5	7	\$80,517
305	Improper Management	29	6	19	5	10	7	\$285,676
306	Improper Performance	53	4	38	5	15	4	\$56,689
308	Improperly Performed Vaginal Delivery	2	4	2	4			
310	Improperly Performed Test	4	5	3	4	1	9	\$156,474

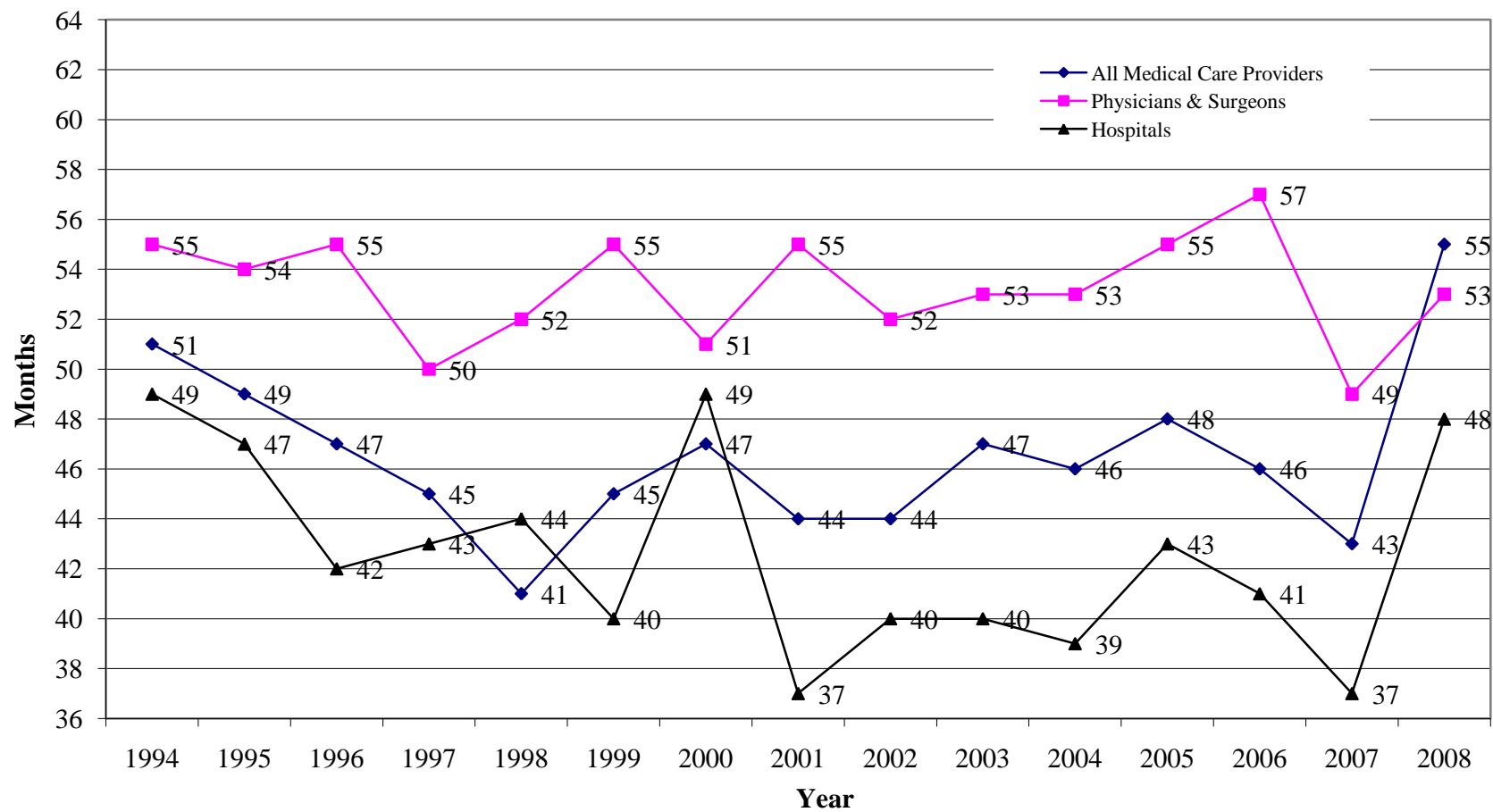
**Hospitals**  
**2008 Allegation Categories**

	Number of Closed Claims	Average Injury Severity Closed Claims	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
311 Improper Technique	13	5	5	4	8	5	\$265,930
312 Intubation Problem	2	6	1	3	1	9	\$315,000
318 Patient Monitoring Problem	21	6	4	5	17	7	\$61,449
319 Patient Position Problem	6	4	2	4	4	4	\$235,000
321 Radiology or Imaging Error	1	8	1	8			
322 Surgical or Other Foreign Body Retained	9	4			9	4	\$88,611
323 Wrong Diagnosis or Misdiagnosis	9	6	5	6	4	6	\$99,500
324 Wrong Dosage Administered	3	4	2	3	1	7	\$850,000
325 Wrong Dosage Dispensed	3	3	3	3			
326 Wrong Dosage Ordered of Correct Medication	2	3	1	4	1	2	\$20,000
327 Wrong Medication Administered	5	3	2	2	3	4	\$29,167
328 Wrong Medication Dispensed	2	4			2	4	\$18,750
329 Wrong Medication Ordered	1	5	1	5			
330 Wrong Body Part	1	2			1	2	\$15,000
332 Wrong Equipment	2	4			2	4	\$45,000
334 Wrong Procedure or Treatment	17	5	14	4	3	9	\$225,000
Subtotal	207	5	108	5	99	5	125,100
<b><u>UNNECESSARY/CONTRAINDICATED PROCEDURE</u></b>							
402 Unnecessary Procedure	1	3	1	3			
404 Unnecessary Treatment	2	3	1	1	1	4	\$5,000
Subtotal	3	3	2	2	1	4	5,000
<b><u>COMMUNICATION/SUPERVISION</u></b>							
500 Communication Problem Between Practitioners	1	5			1	5	\$30,000
501 Failure to Instruct or Communicate With Patient	4	4	2	5	2	3	\$24,750
502 Failure to Report on Patient Condition	2	3	1	3	1	3	\$50,000
503 Failure to Respond to Patient	1	3			1	3	\$40,000
504 Failure to Supervise	2	6			2	6	\$61,250

**Hospitals**  
**2008 Allegation Categories**

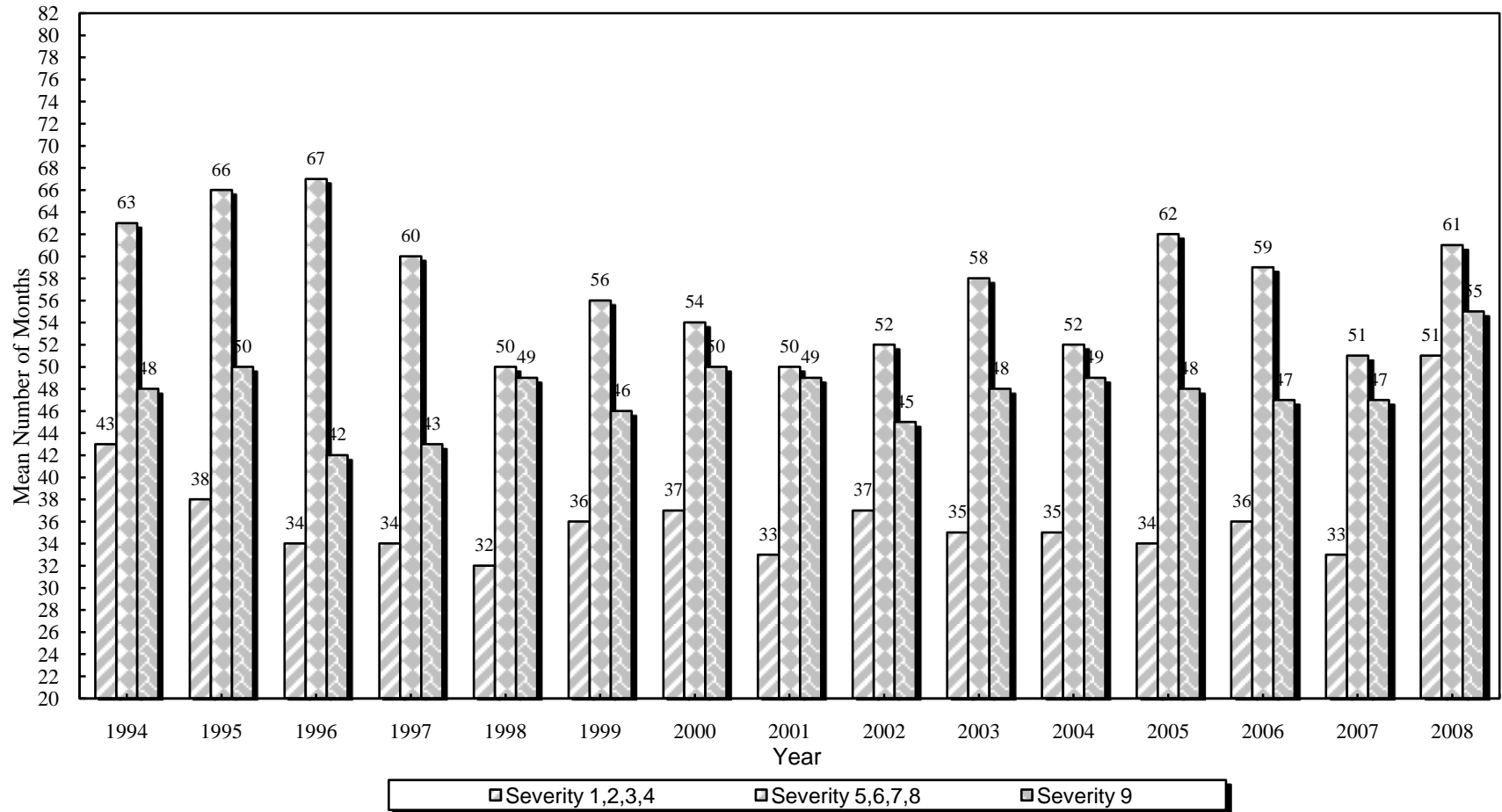
	Number of Closed Claims	Average Injury Severity Closed Claims	Number of Closed Without Payment	Average Injury Severity of Closed Without Payment	Number of Paid Claims	Average Injury Severity of Paid Claims	Average Indemnity of Paid Claims
505 Improper Supervision	1	9			1	9	\$75,000
Subtotal	11	4	3	4	8	5	45,875
<b><u>CONTINUITY OF CARE/CARE MANAGEMENT</u></b>							
600 Failure/Delay in Admission to Hospital	1	9	1	9			
601 Failure/Delay in Referral or Consultation	3	7	3	7			
602 Premature Discharge from Institution	3	9	1	9	2	9	\$325,000
Subtotal	7	8	5	8	2	9	325,000
<b><u>BEHAVIOR/LEGAL</u></b>							
703 Breach of Patient Confidentiality	2	3	2	3			
704 Equipment Malfunction	2	4			2	4	\$65,000
706 Failure to Ensure Patient Safety (e.g., from Assault, Falls, Burns, Elopement, etc)	15	6	5	6	10	6	\$101,895
707 Failure to Obtain Consent or Lack of Informed Consent	1	1	1	1			
708 Failure to Protect Third Party (e.g., Failure to Warn or Protect from Violence)	1	3			1	3	\$42,500
710 False Imprisonment	1	1			1	1	\$2,078
711 Improper Conduct	2	3	1	3	1	3	\$30,000
713 Negligent Credentialing	2	4	1	4	1	3	\$17,130
Subtotal	26	4	10	4	16	5	77,541
<b>TOTAL HOSPITALS</b>	420	5	228	5	192	6	175,699

**Closed Paid Claims**  
Mean number of months from incident to disposition



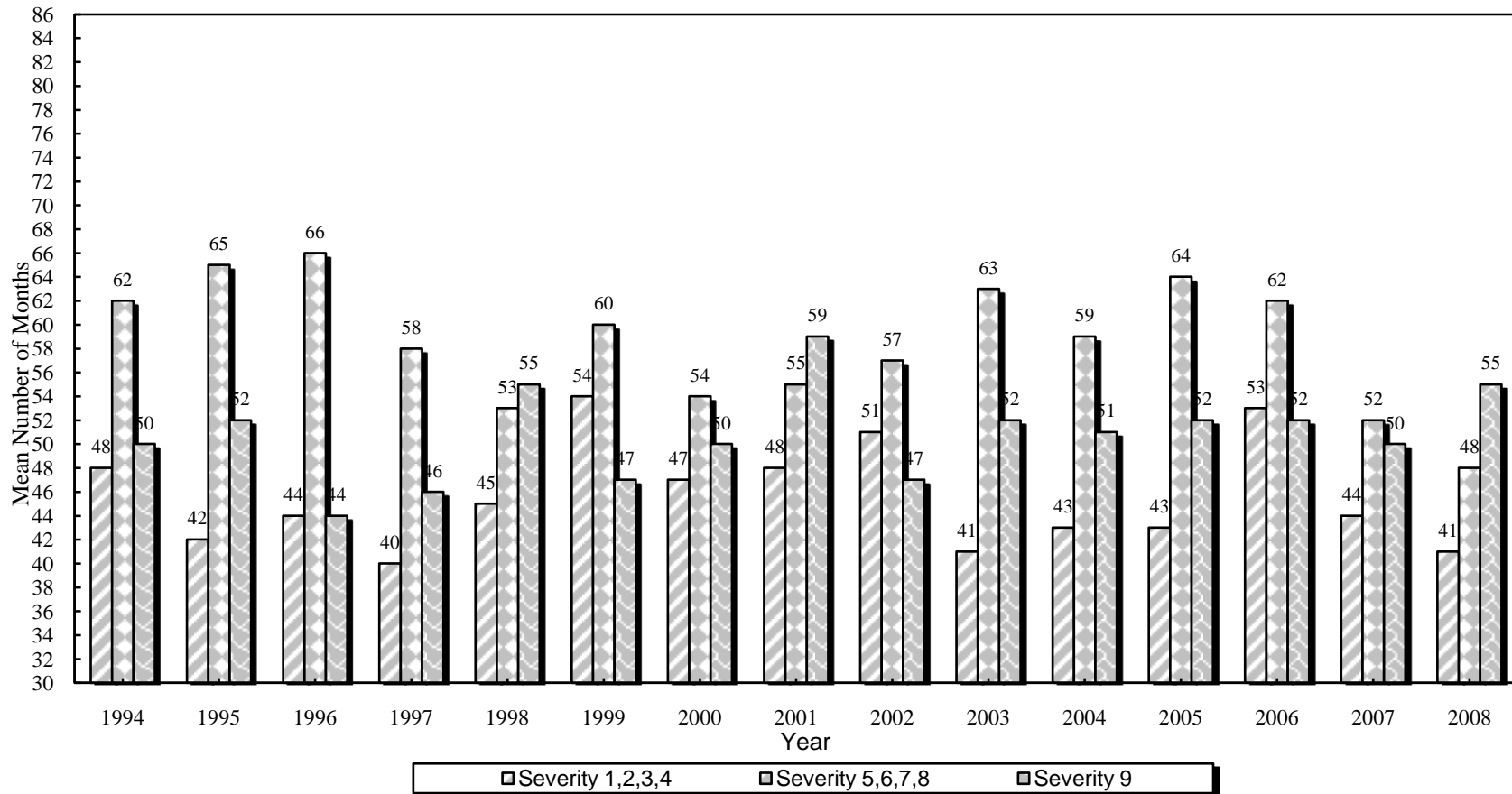
# Bodily Injury Severity of Paid Claims - All Medical Care Providers

Mean number of months from incident to disposition



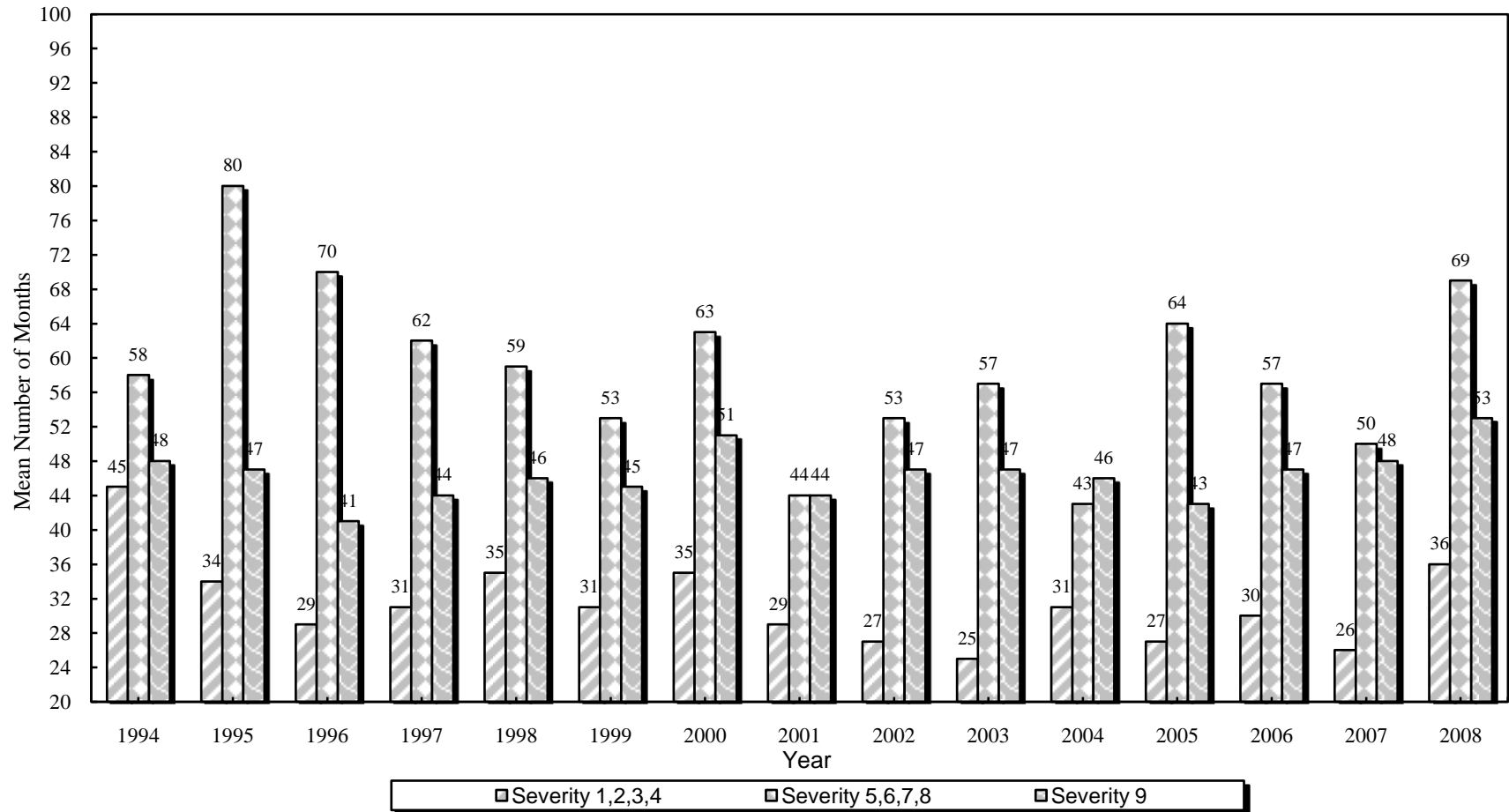
# Bodily Injury Severity of Paid Claims - Physicians and Surgeons

Mean number of months from incident to disposition

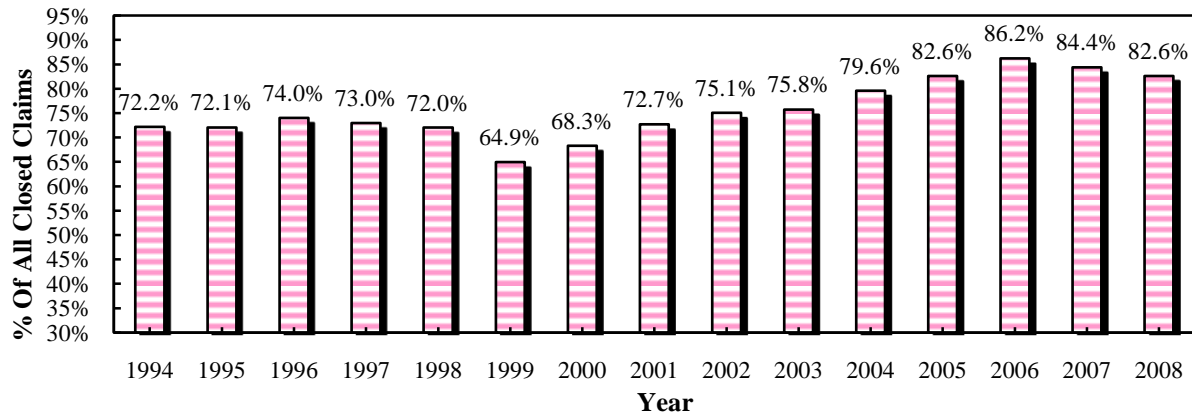


# Bodily Injury Severity of Paid Claims - Hospitals

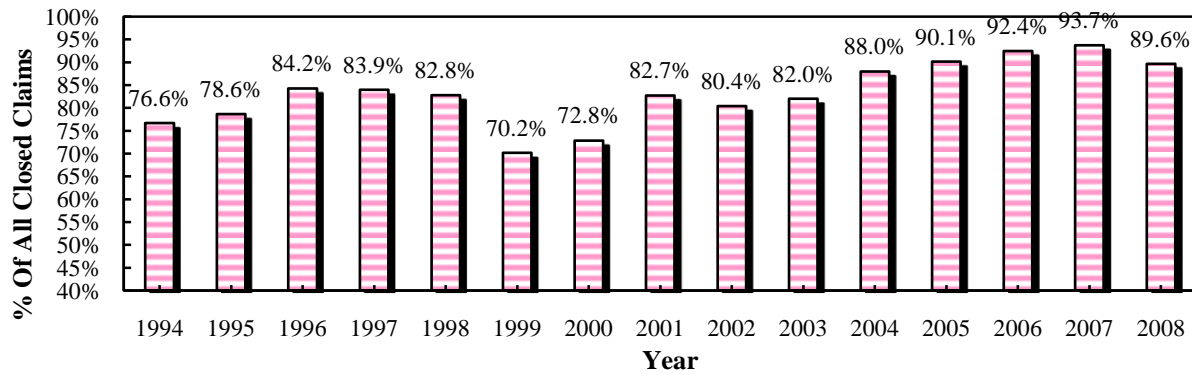
Mean number of months from incident to disposition



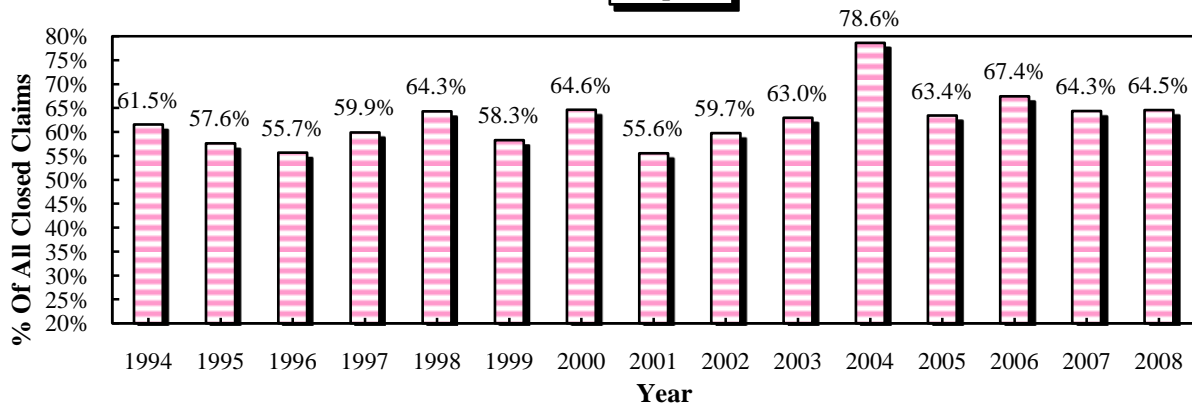
### Percent of Claims With Lawsuits All Medical Care Providers



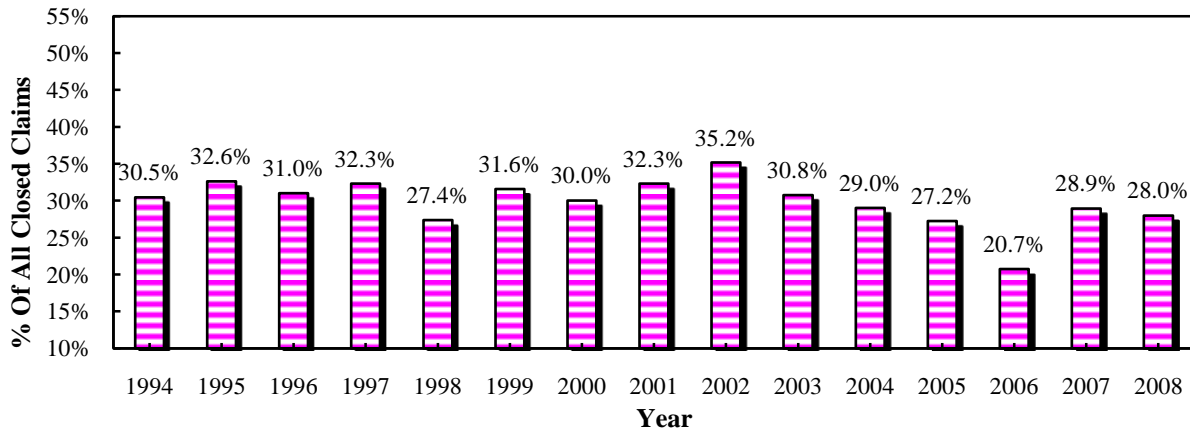
### Physicians & Surgeons



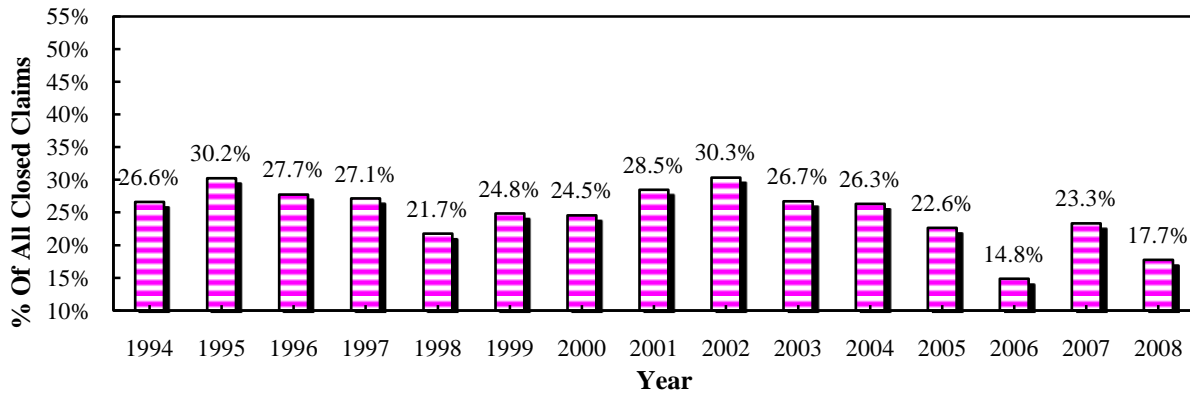
### Hospitals



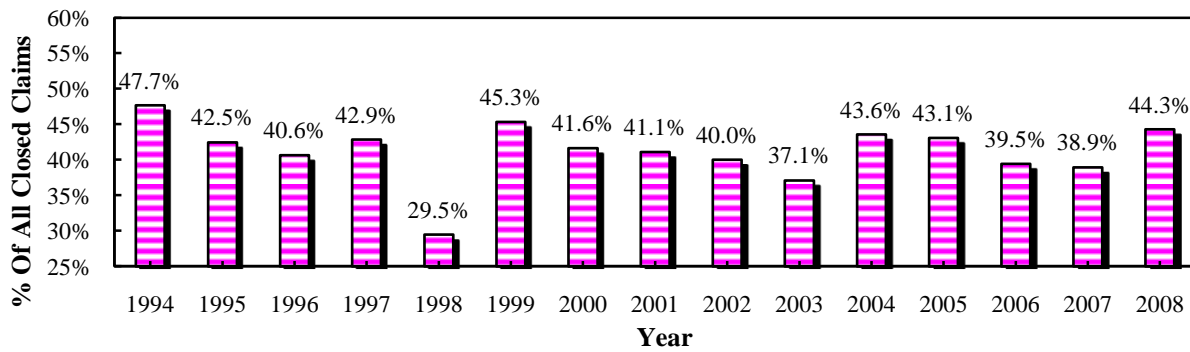
**In Favor of Plaintiff After Lawsuit Filed**  
**All Medical Care Providers**



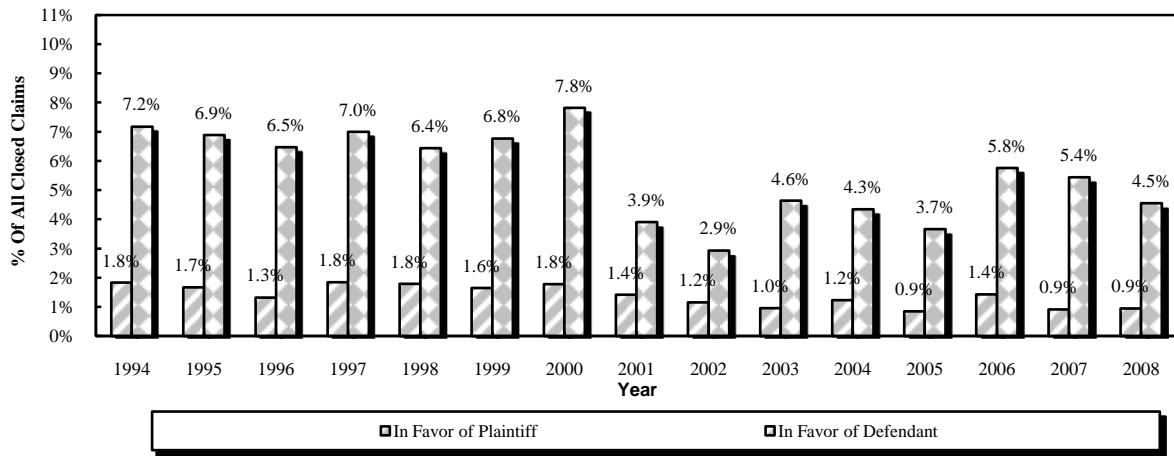
**Physicians & Surgeons**



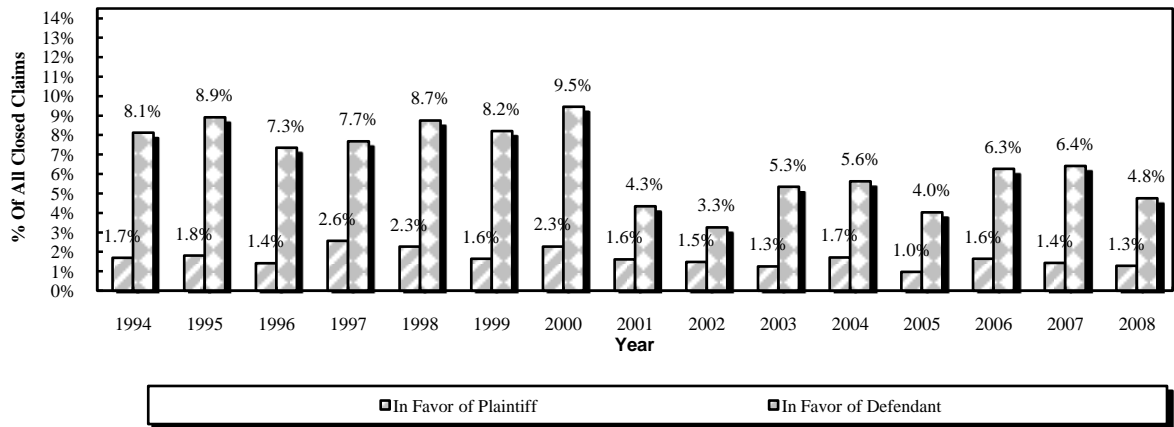
**Hospitals**



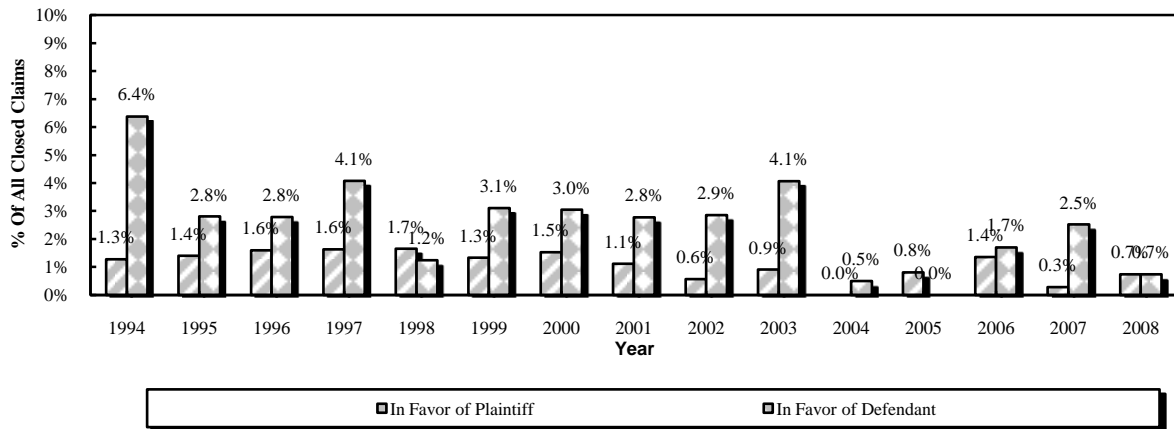
**Claims Closed After Judge/Jury Verdict**  
(based on all lawsuits filed)  
**All Medical Care Providers**



**Physicians and Surgeons**



**Hospitals**



## **Section II**

### **Claim Severity**

This section classifies individual claim data based on the amount of indemnity paid. The data are divided into summaries of All Medical Care Providers and Physicians and Hospitals for the years 2006, 2007 and 2008. Summaries include:

- Average Number of Months from Occurrence to Close
- Number of Claims Reported and Closed
- Cumulative Percentage of Number of Claims on Claims Closed
- Total Indemnity Paid on all Closed Claims
- Cumulative Percentage of Indemnity Paid on Claims Closed
- Average Economic Damage Paid on Closed Claims
- Average Non-economic Damage Paid on Closed Claims
- Average Indemnity Paid per Defendant (Excludes Loss Adjustment Expenses)
- Average Loss Adjustment Expense Paid per Defendant

The following terms are used in subsequent tables:

- Economic damages: damages arising from monetary harm including medical bills, lost wages and lost earning capacity. (Unlimited in amount).
- Non-Economic damages: damages arising from non-monetary harm including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium. (Malpractice insurance does not insure punitive damages.)
- Loss Adjustment Expenses: includes expenses paid to defense counsel and all other allocated loss adjustment expenses, including filing fees, telephone charges, photocopy fees, expenses of defense counsel, etc.



**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**

**SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT**

**CLOSED IN 2008 FOR ALL MEDICAL CARE PROVIDERS**

<b>Indemnity Range</b>	<b>Average Months</b>	<b>Number of Closed Claims</b>	<b>Cum % of Claims</b>	<b>Indemnity Paid</b>	<b>Cum % of Indemnity Paid</b>	<b>Average Economic Damages</b>	<b>Average Non-Economic Damages</b>	<b>Indemnity Per Defendant</b>	<b>Expense Per Defendant</b>
NONE	51	1,352	70.6%	0	0.0%	0	0	0	16,927
1-999	9	4	70.8%	1,314	0.0%	216	113	329	0
1,000-1,999	13	3	70.9%	4,480	0.0%	833	660	1,493	1,795
2,000-2,999	37	10	71.5%	24,087	0.0%	1,024	1,385	2,409	4,296
3,000-3,999	16	13	72.1%	43,765	0.1%	1,158	2,208	3,367	1,966
4,000-4,999	23	3	72.3%	13,800	0.1%	4,600	0	4,600	1,596
5,000-5,999	48	13	73.0%	68,528	0.1%	231	5,041	5,271	1,571
6,000-6,999	57	3	73.1%	19,000	0.2%	3,467	2,867	6,333	72,216
7,000-7,999	32	9	73.6%	67,584	0.2%	2,728	4,782	7,509	41,939
8,000-8,999	25	3	73.8%	25,250	0.2%	4,367	4,050	8,417	189,233
9,000-9,999	57	2	73.9%	18,000	0.3%	6,500	2,500	9,000	21,520
10,000-19,999	46	42	76.0%	585,099	0.8%	4,102	9,829	13,931	19,535
20,000-29,999	58	33	77.8%	755,242	1.4%	9,382	13,504	22,886	21,689
30,000-39,999	62	27	79.2%	902,803	2.2%	13,849	19,588	33,437	33,358
40,000-49,999	64	22	80.3%	961,315	3.1%	12,694	31,002	43,696	14,858
50,000-59,999	67	33	82.1%	1,720,617	4.6%	19,170	32,970	52,140	34,136
60,000-69,999	55	24	83.3%	1,515,051	5.9%	22,180	40,948	63,127	26,342
70,000-79,999	62	36	85.2%	2,695,810	8.2%	25,581	49,302	74,884	33,035
80,000-89,999	74	12	85.8%	1,002,199	9.1%	20,011	63,505	83,517	20,624
90,000-99,999	64	10	86.3%	964,722	10.0%	30,645	65,828	96,472	61,187
100,000-199,999	60	93	91.2%	13,086,198	21.4%	52,460	88,252	140,712	43,343
200,000-299,999	55	70	94.8%	15,742,055	35.2%	90,416	134,471	224,887	52,155
300,000-399,999	46	18	95.8%	6,034,735	40.5%	107,054	228,209	335,263	47,759
400,000-499,999	42	22	96.9%	9,643,053	48.9%	212,645	225,676	438,321	56,907
500,000-999,999	55	43	99.2%	28,527,347	73.9%	364,222	299,205	663,427	92,535
1,000,000-1,999,999	79	11	99.7%	13,255,875	85.5%	947,770	257,309	1,205,080	108,113
2,000,000-2,999,999	59	3	99.9%	6,045,000	90.8%	965,000	1,050,000	2,015,000	115,557
3,000,000-3,999,999	68	1	100.0%	3,300,000	93.7%	1,650,000	1,650,000	3,300,000	397,183
OVER 4,000,000	48	1	100.0%	7,250,000	100.0%	6,713,900	536,100	7,250,000	46,278
<b>TOTAL</b>	<b>52</b>	<b>1,916</b>	<b>0.0%</b>	<b>114,272,929</b>	<b>0.0%</b>	<b>30,811</b>	<b>28,831</b>	<b>59,641</b>	<b>24,275</b>
<b>TOTAL (PAID ONLY)</b>	<b>55</b>	<b>564</b>	<b>0.0%</b>	<b>114,272,929</b>	<b>0.0%</b>	<b>104,668</b>	<b>97,943</b>	<b>202,612</b>	<b>41,892</b>

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT**  
**CLOSED IN 2008 FOR PHYSICIANS AND SURGEONS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	53	717	82.6%	0	0.0%	0	0	0	18,898
2,000-2,999	16	1	82.7%	2,674	0.0%	2,674	0	2,674	1,173
3,000-3,999	25	3	83.1%	9,500	0.0%	0	3,167	3,167	1,220
4,000-4,999	22	1	83.2%	4,850	0.0%	4,850	0	4,850	2,987
6,000-6,999	58	1	83.3%	6,000	0.1%	0	6,000	6,000	113,946
7,000-7,999	49	2	83.5%	15,000	0.1%	3,750	3,750	7,500	102,429
10,000-19,999	41	6	84.2%	82,250	0.3%	3,933	9,775	13,708	12,896
20,000-29,999	63	6	84.9%	142,500	0.6%	12,583	11,167	23,750	34,527
30,000-39,999	52	4	85.4%	135,000	0.9%	26,250	7,500	33,750	42,445
40,000-49,999	58	4	85.8%	175,505	1.4%	22,002	21,875	43,876	43,433
50,000-59,999	59	8	86.8%	401,619	2.3%	19,585	30,617	50,202	73,147
60,000-69,999	32	8	87.7%	489,000	3.5%	23,425	37,700	61,125	30,814
70,000-79,999	53	10	88.8%	746,250	5.2%	28,356	46,269	74,625	52,190
80,000-89,999	26	1	88.9%	85,000	5.4%	0	85,000	85,000	25,363
90,000-99,999	75	3	89.3%	286,617	6.1%	23,333	72,206	95,539	34,669
100,000-199,999	52	27	92.4%	3,931,520	15.4%	32,884	112,728	145,612	42,495
200,000-299,999	59	32	96.1%	7,177,555	32.3%	81,192	143,107	224,299	49,870
300,000-399,999	53	5	96.7%	1,754,735	36.4%	60,000	290,947	350,947	65,108
400,000-499,999	42	8	97.6%	3,574,147	44.8%	221,100	225,668	446,768	59,646
500,000-999,999	58	15	99.3%	9,383,282	66.9%	375,842	249,710	625,552	137,206
1,000,000-1,999,999	73	4	99.8%	4,775,000	78.2%	941,250	252,500	1,193,750	117,964
2,000,000-2,999,999	124	1	99.9%	2,000,000	82.9%	1,200,000	800,000	2,000,000	66,349
OVER 4,000,000	48	1	100.0%	7,250,000	100.0%	6,713,900	536,100	7,250,000	46,278
<b>TOTAL</b>	<b>53</b>	<b>868</b>	<b>0.0%</b>	<b>42,428,004</b>	<b>0.0%</b>	<b>27,507</b>	<b>21,373</b>	<b>48,880</b>	<b>25,548</b>
<b>TOTAL (PAID ONLY)</b>	<b>53</b>	<b>151</b>	<b>0.0%</b>	<b>42,428,004</b>	<b>0.0%</b>	<b>158,120</b>	<b>122,860</b>	<b>280,980</b>	<b>57,127</b>

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT**  
**CLOSED IN 2008 FOR HOSPITALS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	43	228	54.3%	0	0.0%	0	0	0	15,624
1-999	12	1	54.5%	450	0.0%	0	450	450	0
1,000-1,999	16	2	55.0%	2,700	0.0%	360	990	1,350	2,693
2,000-2,999	12	5	56.2%	11,156	0.0%	896	1,336	2,231	4,039
3,000-3,999	13	5	57.4%	17,192	0.1%	1,473	1,965	3,438	2,937
4,000-4,999	22	1	57.6%	4,450	0.1%	4,450	0	4,450	1,800
5,000-5,999	18	7	59.3%	35,000	0.2%	0	5,000	5,000	1,012
6,000-6,999	56	2	59.8%	13,000	0.3%	5,200	1,300	6,500	51,351
7,000-7,999	8	4	60.7%	30,084	0.3%	2,388	5,134	7,521	973
8,000-8,999	25	3	61.4%	25,250	0.4%	4,367	4,050	8,417	189,233
10,000-19,999	28	19	66.0%	255,040	1.2%	4,021	9,403	13,423	8,802
20,000-29,999	54	12	68.8%	265,167	2.0%	12,289	9,809	22,097	15,304
30,000-39,999	64	12	71.7%	404,092	3.2%	14,094	19,580	33,674	43,503
40,000-49,999	66	11	74.3%	467,943	4.5%	10,817	31,723	42,540	4,636
50,000-59,999	63	12	77.1%	628,116	6.4%	19,129	33,214	52,343	16,737
60,000-69,999	57	5	78.3%	322,058	7.4%	13,554	50,857	64,412	21,169
70,000-79,999	62	11	81.0%	826,919	9.8%	36,484	38,690	75,174	34,670
80,000-89,999	109	1	81.2%	84,214	10.1%	25,264	58,950	84,214	0
90,000-99,999	62	4	82.1%	389,356	11.2%	20,362	76,978	97,339	8,475
100,000-199,999	54	31	89.5%	4,256,982	23.8%	76,164	61,158	137,322	44,800
200,000-299,999	41	14	92.9%	3,104,500	33.0%	96,351	125,399	221,750	52,863
300,000-399,999	43	8	94.8%	2,725,000	41.1%	125,500	215,125	340,625	38,782
400,000-499,999	38	5	96.0%	2,113,906	47.4%	248,777	174,005	422,781	56,492
500,000-999,999	56	11	98.6%	7,751,659	70.4%	331,682	373,015	704,696	35,004
1,000,000-1,999,999	94	4	99.5%	4,700,000	84.3%	871,775	303,225	1,175,000	105,104
2,000,000-2,999,999	24	1	99.8%	2,000,000	90.2%	0	2,000,000	2,000,000	280,321
3,000,000-3,999,999	68	1	100.0%	3,300,000	100.0%	1,650,000	1,650,000	3,300,000	397,183
<b>TOTAL</b>	<b>45</b>	<b>420</b>	<b>0.0%</b>	<b>33,734,234</b>	<b>0.0%</b>	<b>38,359</b>	<b>41,960</b>	<b>80,320</b>	<b>24,134</b>
<b>TOTAL (PAID ONLY)</b>	<b>48</b>	<b>192</b>	<b>0.0%</b>	<b>33,734,234</b>	<b>0.0%</b>	<b>83,911</b>	<b>91,788</b>	<b>175,699</b>	<b>34,239</b>

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT**  
**CLOSED IN 2007 FOR ALL MEDICAL CARE PROVIDERS**

Indemnity Range	Average Months	<i>Number of</i> Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	51	1,615	69.2%	0	0.0%	0	0	0	19,214
1-999	7	6	69.5%	2,923	0.0%	193	294	487	9
1,000-1,999	13	10	69.9%	12,983	0.0%	561	738	1,298	4,480
2,000-2,999	10	13	70.4%	31,447	0.0%	1,368	1,051	2,419	731
3,000-3,999	22	5	70.7%	16,501	0.1%	1,393	1,907	3,300	6,007
4,000-4,999	7	6	70.9%	25,935	0.1%	2,231	2,092	4,323	2,930
5,000-5,999	33	19	71.7%	95,650	0.1%	2,942	2,092	5,034	27,549
6,000-6,999	15	4	71.9%	24,354	0.2%	4,315	1,774	6,089	0
7,000-7,999	35	7	72.2%	52,440	0.2%	3,501	3,991	7,491	8,141
8,000-8,999	31	2	72.3%	16,356	0.2%	4,907	3,272	8,178	9,812
9,000-9,999	14	2	72.4%	18,500	0.2%	2,850	6,400	9,250	31
10,000-19,999	34	74	75.5%	1,003,882	0.9%	6,955	6,611	13,566	14,910
20,000-29,999	40	37	77.1%	879,932	1.6%	10,636	13,146	23,782	39,928
30,000-39,999	46	37	78.7%	1,244,385	2.4%	14,135	19,497	33,632	29,371
40,000-49,999	37	16	79.4%	704,766	2.9%	16,182	27,866	44,048	25,654
50,000-59,999	45	52	81.6%	2,641,465	4.8%	21,177	29,620	50,797	45,272
60,000-69,999	33	15	82.3%	941,978	5.5%	27,810	34,989	62,799	16,184
70,000-79,999	43	30	83.6%	2,225,500	7.1%	37,275	36,908	74,183	36,742
80,000-89,999	41	19	84.4%	1,597,229	8.2%	40,342	43,722	84,065	35,827
90,000-99,999	38	8	84.7%	741,667	8.8%	12,500	80,208	92,708	14,150
100,000-199,999	47	117	89.7%	16,115,600	20.2%	64,872	72,869	137,740	47,153
200,000-299,999	50	98	93.9%	22,598,030	36.3%	105,161	125,431	230,592	61,342
300,000-399,999	49	52	96.1%	17,041,840	48.5%	142,356	185,372	327,728	68,782
400,000-499,999	43	18	96.9%	7,956,373	54.1%	244,154	197,867	442,021	77,109
500,000-999,999	59	50	99.1%	33,001,339	77.6%	324,456	335,571	660,027	86,884
1,000,000-1,999,999	59	19	99.9%	22,651,909	93.8%	818,311	373,895	1,192,206	129,762
2,000,000-2,999,999	38	2	100.0%	5,483,838	97.7%	2,578,667	163,253	2,741,919	510,021
3,000,000-3,999,999	26	1	100.0%	3,250,000	100.0%	2,675,000	575,000	3,250,000	98,100
<b>TOTAL</b>	<b>48</b>	<b>2,334</b>	<b>0.0%</b>	<b>140,376,822</b>	<b>0.0%</b>	<b>31,983</b>	<b>28,162</b>	<b>60,144</b>	<b>27,731</b>
<b>TOTAL (PAID ONLY)</b>	<b>43</b>	<b>719</b>	<b>0.0%</b>	<b>140,376,822</b>	<b>0.0%</b>	<b>103,821</b>	<b>91,418</b>	<b>195,239</b>	<b>46,862</b>

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT  
CLOSED IN 2007 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	53	808	77.1%	0	0.0%	0	0	0	23,650
3,000-3,999	49	1	77.2%	3,000	0.0%	3,000	0	3,000	30,033
5,000-5,999	44	2	77.4%	10,000	0.0%	5,000	0	5,000	10,604
7,000-7,999	29	2	77.6%	14,940	0.1%	7,470	0	7,470	7,660
10,000-19,999	48	18	79.3%	243,277	0.5%	9,166	4,350	13,515	15,948
20,000-29,999	48	10	80.3%	246,618	0.9%	11,412	13,250	24,662	31,599
30,000-39,999	51	11	81.3%	370,000	1.5%	13,647	19,989	33,636	37,584
40,000-49,999	48	2	81.5%	81,900	1.6%	23,075	17,875	40,950	19,870
50,000-59,999	48	18	83.2%	922,000	3.2%	19,108	32,114	51,222	58,877
60,000-69,999	40	5	83.7%	317,696	3.7%	22,247	41,293	63,539	20,898
70,000-79,999	46	6	84.3%	445,000	4.5%	49,167	25,000	74,167	47,703
80,000-89,999	41	6	84.8%	499,000	5.3%	39,167	44,000	83,167	28,315
90,000-99,999	42	6	85.4%	555,000	6.2%	16,667	75,833	92,500	18,622
100,000-199,999	52	41	89.3%	5,681,489	15.8%	71,505	67,068	138,573	60,307
200,000-299,999	48	49	94.0%	10,966,130	34.2%	103,181	120,618	223,799	53,839
300,000-399,999	54	23	96.2%	7,479,368	46.7%	147,146	178,044	325,190	88,690
400,000-499,999	34	5	96.7%	2,146,373	50.3%	139,126	290,149	429,275	74,406
500,000-999,999	57	25	99.1%	16,596,672	78.1%	278,741	385,126	663,867	80,720
1,000,000-1,999,999	55	10	100.0%	13,036,909	100.0%	931,691	372,000	1,303,691	99,548
TOTAL	52	1,048	0.0%	59,615,372	0.0%	28,570	28,315	56,885	31,011
TOTAL (PAID ONLY)	49	240	0.0%	59,615,372	0.0%	124,756	123,641	248,397	55,796

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT**  
**CLOSED IN 2007 FOR HOSPITALS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	44	320	57.7%	0	0.0%	0	0	0	16,169
1-999	9	3	58.2%	1,600	0.0%	267	267	533	0
1,000-1,999	10	6	59.3%	6,906	0.0%	451	700	1,151	1,861
2,000-2,999	8	8	60.7%	19,347	0.1%	1,918	500	2,418	1,040
3,000-3,999	12	3	61.3%	10,001	0.1%	1,322	2,011	3,334	0
4,000-4,999	10	3	61.8%	12,781	0.1%	2,327	1,933	4,260	5,843
5,000-5,999	19	9	63.4%	45,500	0.2%	2,028	3,028	5,056	911
6,000-6,999	7	1	63.6%	6,240	0.3%	6,240	0	6,240	0
7,000-7,999	37	3	64.1%	22,500	0.3%	3,000	4,500	7,500	9,691
8,000-8,999	31	2	64.5%	16,356	0.3%	4,907	3,272	8,178	9,812
9,000-9,999	14	2	64.9%	18,500	0.4%	2,850	6,400	9,250	31
10,000-19,999	28	35	71.2%	481,856	1.6%	5,654	8,113	13,767	11,511
20,000-29,999	36	12	73.3%	280,814	2.2%	12,771	10,630	23,401	49,294
30,000-39,999	38	14	75.9%	469,656	3.4%	14,851	18,696	33,547	29,628
40,000-49,999	35	8	77.3%	346,916	4.2%	17,991	25,373	43,365	36,472
50,000-59,999	45	15	80.0%	764,465	6.1%	19,506	31,458	50,964	31,778
60,000-69,999	18	2	80.4%	134,298	6.4%	47,401	19,748	67,149	4,009
70,000-79,999	38	11	82.3%	823,000	8.4%	37,674	37,144	74,818	31,375
80,000-89,999	44	11	84.3%	929,444	10.6%	44,972	39,523	84,495	40,316
90,000-99,999	25	1	84.5%	90,000	10.8%	0	90,000	90,000	909
100,000-199,999	40	34	90.6%	4,517,839	21.8%	63,775	69,103	132,878	37,656
200,000-299,999	45	16	93.5%	3,765,300	30.9%	105,843	129,489	235,331	69,268
300,000-399,999	44	12	95.7%	3,933,644	40.4%	158,191	169,613	327,804	53,812
400,000-499,999	54	6	96.8%	2,650,000	46.8%	290,000	151,667	441,667	111,247
500,000-999,999	85	7	98.0%	4,700,000	58.2%	401,054	270,375	671,429	93,727
1,000,000-1,999,999	68	8	99.5%	8,540,000	78.9%	689,625	377,875	1,067,500	172,467
2,000,000-2,999,999	38	2	99.8%	5,483,838	92.1%	2,578,667	163,253	2,741,919	510,021
3,000,000-3,999,999	26	1	100.0%	3,250,000	100.0%	2,675,000	575,000	3,250,000	98,100
<b>TOTAL</b>	<b>41</b>	<b>555</b>	<b>0.0%</b>	<b>41,320,801</b>	<b>0.0%</b>	<b>46,370</b>	<b>28,082</b>	<b>74,452</b>	<b>27,206</b>
<b>TOTAL (PAID ONLY)</b>	<b>37</b>	<b>235</b>	<b>0.0%</b>	<b>41,320,801</b>	<b>0.0%</b>	<b>109,511</b>	<b>66,322</b>	<b>175,833</b>	<b>42,234</b>

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT**  
**CLOSED IN 2006 FOR ALL MEDICAL CARE PROVIDERS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	45	1,842	78.2%	0	0.0%	0	0	0	15,525
1-999	7	5	78.4%	2,565	0.0%	401	112	513	74
1,000-1,999	13	10	78.8%	12,679	0.0%	683	585	1,268	182
2,000-2,999	27	7	79.1%	16,800	0.0%	702	1,698	2,400	5,814
3,000-3,999	30	8	79.5%	26,755	0.1%	2,788	557	3,344	7,300
4,000-4,999	20	6	79.7%	24,500	0.1%	1,847	2,237	4,083	4,962
5,000-5,999	31	16	80.4%	81,376	0.2%	3,090	1,996	5,086	21,468
6,000-6,999	21	5	80.6%	31,746	0.2%	3,390	2,960	6,349	8,146
7,000-7,999	32	6	80.9%	44,750	0.2%	4,242	3,217	7,458	6,755
8,000-8,999	27	2	80.9%	17,250	0.2%	8,625	0	8,625	8,451
10,000-19,999	38	44	82.8%	574,747	0.8%	6,047	7,016	13,062	17,799
20,000-29,999	47	47	84.8%	1,118,562	1.8%	12,620	11,179	23,799	31,334
30,000-39,999	52	18	85.6%	607,110	2.3%	15,849	17,879	33,728	26,461
40,000-49,999	50	8	85.9%	328,500	2.6%	11,750	29,313	41,063	31,027
50,000-59,999	61	30	87.2%	1,547,723	4.0%	22,810	28,780	51,591	41,451
60,000-69,999	61	13	87.7%	809,998	4.8%	26,519	35,788	62,308	35,956
70,000-79,999	46	18	88.5%	1,344,000	6.0%	24,182	50,485	74,667	46,968
80,000-89,999	51	5	88.7%	415,000	6.4%	50,490	32,510	83,000	44,838
90,000-99,999	53	8	89.1%	735,000	7.1%	45,625	46,250	91,875	37,900
100,000-199,999	48	75	92.2%	10,183,296	16.3%	73,158	62,620	135,777	43,915
200,000-299,999	56	59	94.7%	13,391,250	28.5%	97,426	129,545	226,970	67,870
300,000-399,999	44	26	95.8%	8,699,882	36.5%	116,623	217,988	334,611	62,456
400,000-499,999	50	26	96.9%	11,193,785	46.7%	207,659	222,871	430,530	45,368
500,000-999,999	49	54	99.2%	35,542,341	79.1%	368,897	289,295	658,192	95,635
1,000,000-1,999,999	54	17	100.0%	19,965,938	97.3%	655,154	519,313	1,174,467	100,491
3,000,000-3,999,999	44	1	100.0%	3,000,000	100.0%	2,500,000	500,000	3,000,000	300,535
<b>TOTAL</b>	<b>45</b>	<b>2,356</b>	<b>0.0%</b>	<b>109,715,553</b>	<b>0.0%</b>	<b>24,067</b>	<b>22,502</b>	<b>46,569</b>	<b>22,287</b>
<b>TOTAL (PAID ONLY)</b>	<b>46</b>	<b>514</b>	<b>0.0%</b>	<b>109,715,553</b>	<b>0.0%</b>	<b>110,313</b>	<b>103,142</b>	<b>213,454</b>	<b>46,520</b>

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT**  
**CLOSED IN 2006 FOR PHYSICIANS AND SURGEONS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	46	961	85.6%	0	0.0%	0	0	0	17,923
3,000-3,999	38	4	85.9%	13,407	0.0%	2,543	809	3,352	13,385
4,000-4,999	30	1	86.0%	4,000	0.0%	4,000	0	4,000	8,715
5,000-5,999	12	2	86.2%	10,000	0.1%	2,530	2,471	5,000	1,625
10,000-19,999	56	4	86.6%	50,000	0.2%	2,500	10,000	12,500	39,190
20,000-29,999	73	11	87.5%	285,333	0.8%	11,061	14,879	25,939	40,898
30,000-39,999	61	4	87.9%	142,788	1.2%	16,947	18,750	35,697	16,123
40,000-49,999	77	2	88.1%	80,000	1.3%	20,000	20,000	40,000	9,281
50,000-59,999	53	14	89.3%	720,652	3.0%	28,102	23,373	51,475	30,471
60,000-69,999	73	5	89.8%	305,000	3.7%	28,900	32,100	61,000	46,020
70,000-79,999	55	7	90.4%	520,000	4.9%	26,654	47,632	74,286	52,177
80,000-89,999	45	2	90.6%	172,500	5.3%	86,250	0	86,250	32,593
90,000-99,999	52	3	90.8%	277,500	5.9%	62,500	30,000	92,500	33,258
100,000-199,999	52	25	93.1%	3,547,190	14.1%	82,831	59,057	141,888	40,779
200,000-299,999	63	24	95.2%	5,287,500	26.2%	119,325	100,987	220,313	48,230
300,000-399,999	43	9	96.0%	3,039,882	33.2%	120,759	217,006	337,765	65,562
400,000-499,999	56	14	97.2%	6,061,285	47.1%	249,050	183,899	432,949	40,317
500,000-999,999	60	24	99.4%	15,627,486	82.9%	353,522	297,624	651,145	94,898
1,000,000-1,999,999	55	7	100.0%	7,450,000	100.0%	822,286	242,000	1,064,286	98,494
<b>TOTAL</b>	<b>47</b>	<b>1,123</b>	<b>0.0%</b>	<b>43,594,523</b>	<b>0.0%</b>	<b>22,344</b>	<b>16,476</b>	<b>38,820</b>	<b>22,675</b>
<b>TOTAL (PAID ONLY)</b>	<b>57</b>	<b>162</b>	<b>0.0%</b>	<b>43,594,523</b>	<b>0.0%</b>	<b>154,888</b>	<b>114,214</b>	<b>269,102</b>	<b>50,868</b>

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT**  
**CLOSED IN 2006 FOR HOSPITALS**

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	41	268	61.5%	0	0.0%	0	0	0	13,516
1-999	5	3	62.2%	1,621	0.0%	520	20	540	123
1,000-1,999	5	2	62.6%	2,000	0.0%	390	610	1,000	707
2,000-2,999	25	5	63.8%	12,000	0.1%	800	1,600	2,400	7,203
3,000-3,999	11	1	64.0%	3,048	0.1%	1,828	1,220	3,048	1,593
4,000-4,999	6	2	64.5%	8,000	0.1%	2,400	1,600	4,000	913
5,000-5,999	36	9	66.5%	45,807	0.3%	3,201	1,889	5,090	26,434
6,000-6,999	23	4	67.4%	25,246	0.4%	3,862	2,450	6,312	10,182
7,000-7,999	32	4	68.4%	29,500	0.5%	4,425	2,950	7,375	9,922
10,000-19,999	31	23	73.6%	296,469	1.7%	6,900	5,989	12,890	9,262
20,000-29,999	35	22	78.7%	506,650	3.7%	11,075	11,955	23,030	31,462
30,000-39,999	49	10	81.0%	327,500	5.0%	17,150	15,600	32,750	24,682
40,000-49,999	71	1	81.2%	42,500	5.2%	30,000	12,500	42,500	149,210
50,000-59,999	67	2	81.7%	105,000	5.6%	21,750	30,750	52,500	74,645
60,000-69,999	63	4	82.6%	252,498	6.7%	37,875	25,250	63,125	18,956
70,000-79,999	37	5	83.7%	370,000	8.1%	27,900	46,100	74,000	46,396
80,000-89,999	65	2	84.2%	162,500	8.8%	32,750	48,500	81,250	75,839
90,000-99,999	52	2	84.6%	185,000	9.5%	5,000	87,500	92,500	45,133
100,000-199,999	42	31	91.7%	3,999,621	25.6%	69,228	59,792	129,020	39,595
200,000-299,999	61	14	95.0%	3,290,000	38.8%	128,421	106,579	235,000	105,934
300,000-399,999	48	9	97.0%	3,070,000	51.1%	156,389	184,722	341,111	91,251
400,000-499,999	27	3	97.7%	1,200,000	55.9%	160,000	240,000	400,000	36,550
500,000-999,999	49	5	98.9%	3,068,000	68.2%	297,598	316,002	613,600	80,029
1,000,000-1,999,999	73	4	99.8%	4,934,595	88.0%	202,189	1,031,460	1,233,649	172,743
3,000,000-3,999,999	44	1	100.0%	3,000,000	100.0%	2,500,000	500,000	3,000,000	300,535
<b>TOTAL</b>	<b>41</b>	<b>436</b>	<b>0.0%</b>	<b>24,937,555</b>	<b>0.0%</b>	<b>26,874</b>	<b>30,322</b>	<b>57,196</b>	<b>25,264</b>
<b>TOTAL (PAID ONLY)</b>	<b>41</b>	<b>168</b>	<b>0.0%</b>	<b>24,937,555</b>	<b>0.0%</b>	<b>69,744</b>	<b>78,694</b>	<b>148,438</b>	<b>44,005</b>



## **Section III**

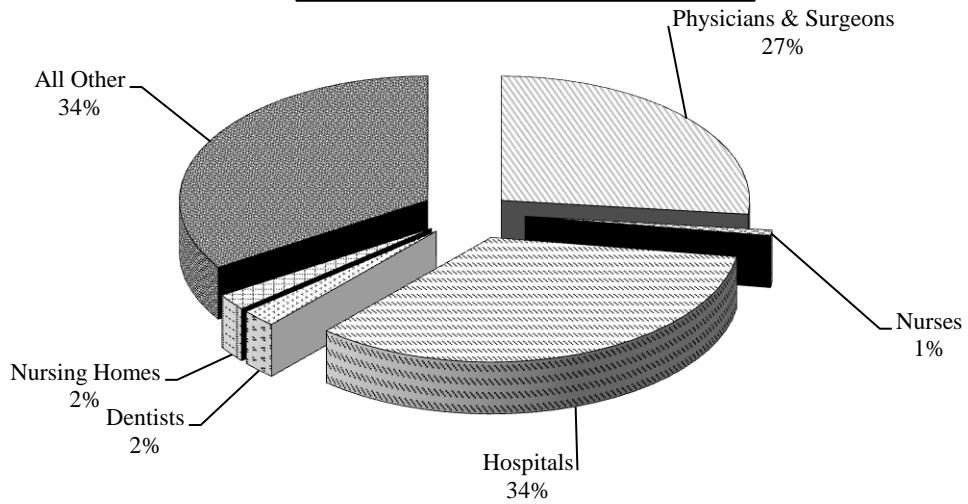
### **Claim Severity by Injury Severity and Lapsed Time to Disposition**

This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the months from incident to disposition for all medical care providers, physicians and hospitals. The following define the severity categories:

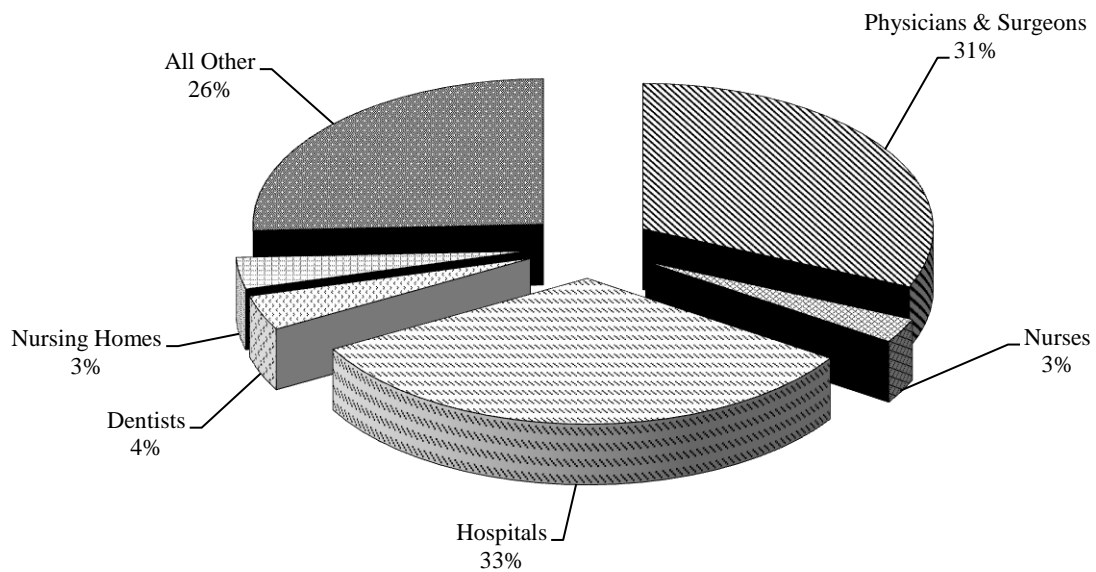
- **Severity 1, 2, 3, 4** - emotional distress, insignificant or temporary injury, including contusions, minor scars, infections, fracture, burns, drug side effect.
- **Severity 5, 6, 7, 8** - permanent injuries, such as loss of limb, damage to organs, deafness, blindness, brain damage, paraplegia.
- **Severity 9** - death.



**Percentage of Paid  
Claims by Profession - 2008**



**Percentage of Paid  
Claims by Profession - 2007**



Missouri Department of Insurance, Financial Institutions and Professional Registration  
Bodily Injury Claim Indemnity Comparisons  
All Medical Care Providers

Severity 1,2,3,4

Profession Type	2008		2008-2007		2007		2007-2006		2006		2006-2005	
	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
CHIROPRACTORS	5	28,800	(28.57)	(1.54)	7	29,250	16.67	11.32	6	26,277	20.00	(18.52)
CLINICS/CORP	76	83,354	85.37	(33.52)	41	125,379	32.26	26.05	31	99,469	29.17	64.58
DENTISTS	11	35,003	(21.43)	30.64	14	26,793	(22.22)	30.74	18	20,493	100.00	(53.65)
HOSPITALS	96	87,684	(23.20)	30.84	125	67,014	43.68	31.39	87	51,005	26.09	(43.89)
NURSES	1	60,000	(83.33)	40.35	6	42,750	100.00	(55.00)	3	95,000	(50.00)	360.02
NURSING HOMES	7	76,556	75.00	(23.44)	4	99,996	0.00	22.39	4	81,700	0.00	46.55
OPTOMETRIST	1	15,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
PHARMACIES	7	15,152	(58.82)	(56.10)	17	34,516	54.55	153.98	11	13,590	10.00	(27.67)
PHYS & SURG	33	175,965	(32.65)	6.27	49	165,587	25.64	55.98	39	106,157	(18.75)	(27.39)
PODIATRIST/CHIROPODIST	3	311,667	0.00	187.69	3	108,333	(25.00)	115.59	4	50,250	(33.33)	(35.67)
TOTAL	240	94,752	(9.77)	5.99	266	89,395	31.03	38.00	203	64,778	12.15	(28.08)

Severity 5,6,7,8

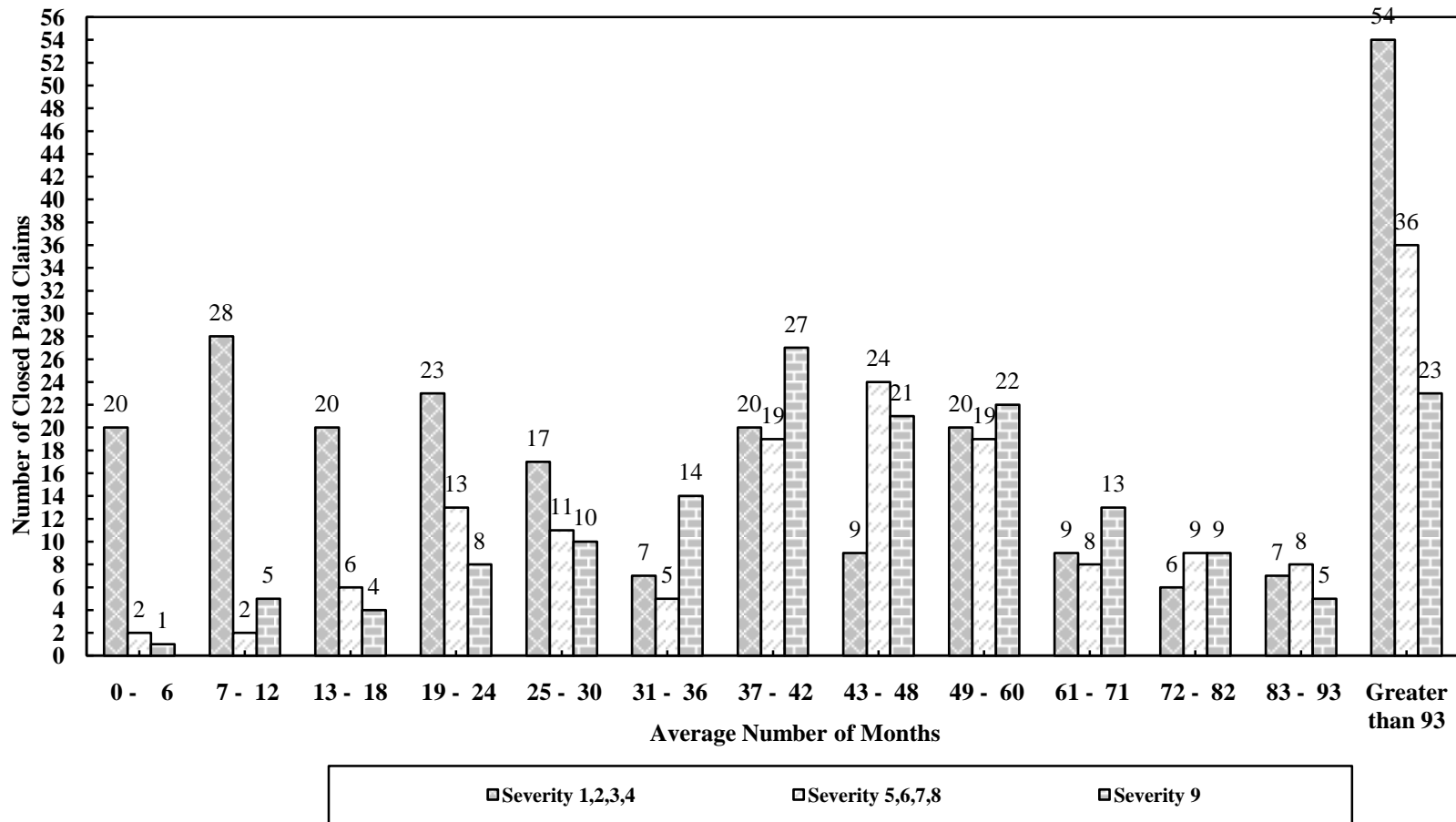
Profession Type	2008		2008-2007		2007		2007-2006		2006		2006-2005	
	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
CHIROPRACTORS	0	0	0.00	0.00	2	645,000	0.00	658.82	2	85,000	100.00	166.67
CLINICS/CORP	53	365,005	(11.67)	54.27	60	236,608	66.67	(40.18)	36	395,516	0.00	(24.59)
DENTISTS	2	22,500	(33.33)	4.93	3	21,442	200.00	152.26	1	8,500	(80.00)	(92.43)
HOSPITALS	37	429,436	(28.85)	(1.33)	52	435,224	26.83	36.27	41	319,380	(18.00)	(13.79)
NURSES	2	237,500	(77.78)	58.92	9	149,444	125.00	(40.07)	4	249,384	(20.00)	26.71
NURSING HOMES	1	175,000	(66.67)	8.25	3	161,667	0.00	0.00	0	0	0.00	0.00
OPTOMETRIST	0	0	0.00	0.00	0	0	0.00	0.00	1	79,000	0.00	0.00
PHARMACIES	0	0	0.00	0.00	0	0	0.00	0.00	2	170,000	100.00	1,600.00
PHYS & SURG	63	393,969	(35.71)	13.96	98	345,718	34.25	4.15	73	331,937	(18.89)	(19.42)
PODIATRIST/CHIROPODIST	4	372,500	33.33	19.52	3	311,667	0.00	(5.56)	3	330,000	50.00	193.33
TOTAL	162	384,194	(29.57)	18.09	230	325,338	41.10	(2.07)	163	332,206	(15.54)	(16.75)

Severity 9

Profession Type	2008		2008-2007		2007		2007-2006		2006		2006-2005	
	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
CHIROPRACTORS	0	0	0.00	0.00	1	225,000	0.00	0.00	0	0	0.00	0.00
CLINICS/CORP	40	177,539	(20.00)	(12.41)	50	202,689	38.89	(45.03)	36	368,722	71.43	67.88
DENTISTS	0	0	0.00	0.00	2	652,500	100.00	13.48	1	575,000	0.00	(17.86)
HOSPITALS	59	159,787	1.72	(10.13)	58	177,799	45.00	(3.96)	40	185,138	21.21	(27.11)
NURSES	1	230,000	(83.33)	162.01	6	87,783	(14.29)	(79.06)	7	419,286	75.00	44.72
NURSING HOMES	4	152,500	(60.00)	10.90	10	137,506	(28.57)	(35.91)	14	214,536	75.00	3.85
PHARMACIES	2	49,000	(33.33)	(45.56)	3	90,000	0.00	0.00	0	0	0.00	0.00
PHYS & SURG	55	214,565	(40.86)	13.24	93	189,476	86.00	(37.77)	50	304,460	(19.35)	9.53
PODIATRIST/CHIROPODIST	1	25,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	162	180,822	(27.35)	(3.46)	223	187,309	50.68	(34.64)	148	286,594	13.85	7.55

# Lapsed Months From Incident to Disposition

## 2008 Closed Paid Claims - All Health Care Providers



Missouri Department of Insurance, Financial Institutions and Professional Registration

Bodily Injury Claim Indemnity Comparisons

All Medical Care Providers

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2008	2008-2007		2007		2007-2006		2006		2006-2005		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	20	14,340	(31.03)	16.73	29	12,284	31.82	31.18	22	9,365	37.50	20.02
7- 12	28	29,570	(34.88)	6.55	43	27,753	59.26	152.98	27	10,970	12.50	(24.13)
13- 18	20	60,399	5.26	65.08	19	36,587	11.76	(32.41)	17	54,134	(10.53)	68.40
19- 24	23	79,883	(11.54)	22.35	26	65,291	73.33	(31.23)	15	94,937	0.00	36.34
25- 30	17	75,772	(43.33)	27.08	30	59,625	66.67	8.08	18	55,167	28.57	6.27
31- 36	7	47,154	(66.67)	(57.29)	21	110,412	75.00	16.29	12	94,944	(14.29)	18.85
37- 42	20	133,475	(9.09)	26.06	22	105,882	10.00	24.28	20	85,195	(16.67)	(9.96)
43- 48	9	144,000	(47.06)	(49.83)	17	287,015	0.00	168.55	17	106,875	54.55	2.67
49- 60	20	252,680	(13.04)	154.33	23	99,350	0.00	10.56	23	89,857	9.52	(67.95)
61- 71	9	251,000	(35.71)	46.11	14	171,786	16.67	37.87	12	124,599	71.43	10.26
72- 82	6	218,456	(40.00)	34.19	10	162,799	25.00	231.58	8	49,097	0.00	(60.91)
83- 93	7	91,071	40.00	(37.43)	5	145,555	(28.57)	90.45	7	76,429	133.33	(26.63)
94-104	3	23,833	(50.00)	(69.89)	6	79,167	200.00	417.38	2	15,302	(33.33)	(94.47)
105-115	45	68,665	0.00	0.00	0	0	0.00	0.00	1	62,498	0.00	56.25
116-126	3	47,936	0.00	0.00	0	0	0.00	0.00	2	33,750	0.00	0.00
127-137	1	265,595	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
149-159	1	15,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
215-225	1	150,000	0.00	(85.00)	1	1,000,000	0.00	0.00	0	0	0.00	0.00
TOTAL	240	94,752	(9.77)	5.99	266	89,395	31.03	38.00	203	64,778	12.15	(28.08)

Severity 5,6,7,8

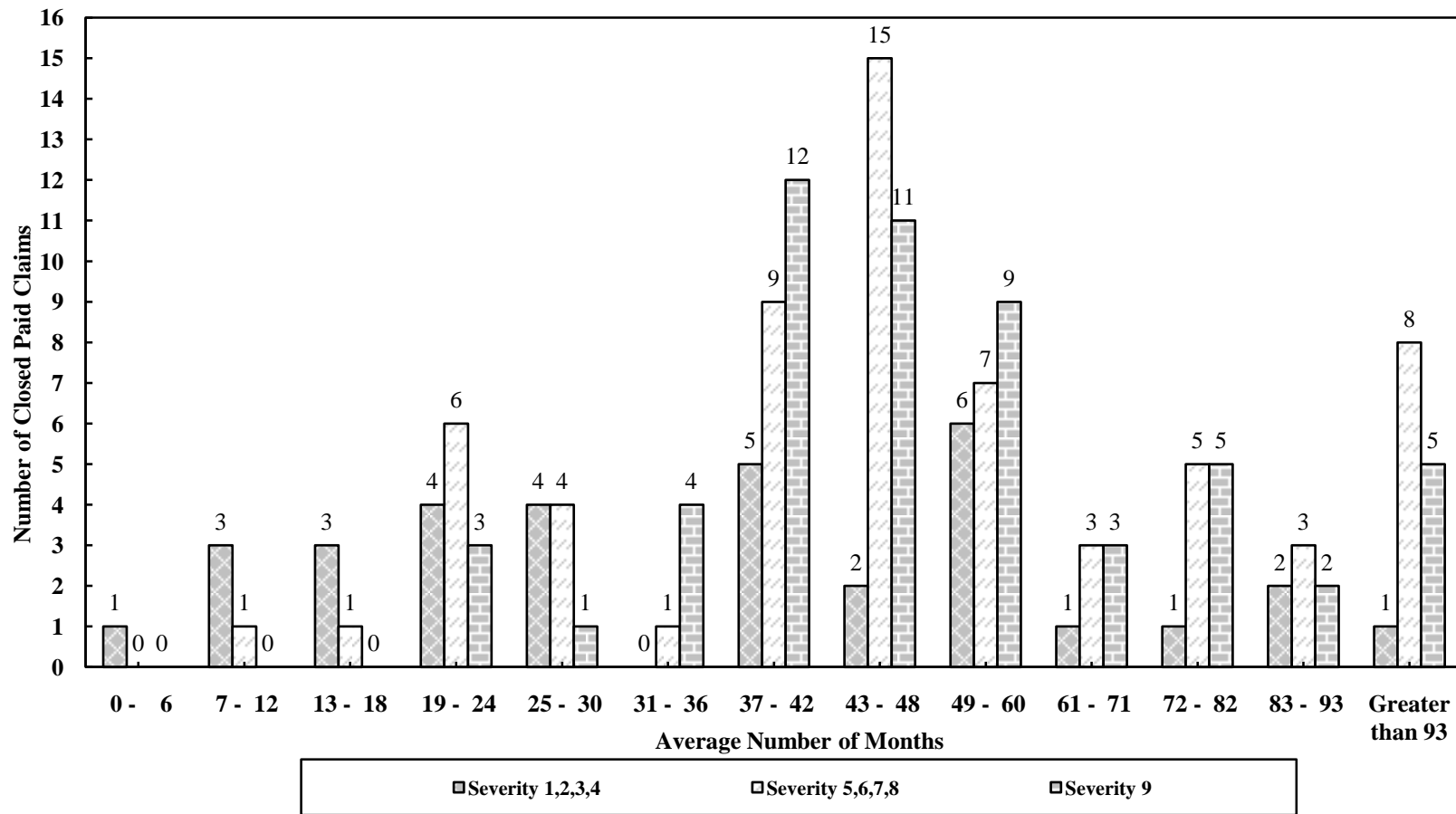
Lapsed Mths From Incident to Disposition	2008	2008-2007		2007		2007-2006		2006		2006-2005		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	2	17,500	0.00	0.00	0	0	0.00	0.00	1	7,500	0.00	0.00
7- 12	2	81,250	(66.67)	(49.35)	6	160,417	100.00	104.79	3	78,333	50.00	25.33
13- 18	6	305,417	(33.33)	230.22	9	92,488	125.00	(73.95)	4	355,000	(33.33)	(47.89)
19- 24	13	355,501	8.33	213.68	12	113,333	50.00	(59.11)	8	277,188	(20.00)	35.00
25- 30	11	390,227	(54.17)	(0.59)	24	392,558	200.00	(20.03)	8	490,864	(55.56)	(12.85)
31- 36	5	492,800	(82.14)	(18.34)	28	603,476	180.00	158.89	10	233,100	(16.67)	(43.08)
37- 42	19	269,954	(29.63)	(19.65)	27	335,962	125.00	58.63	12	211,792	(36.84)	(27.52)
43- 48	24	750,940	(7.69)	126.14	26	332,068	85.71	(29.48)	14	470,893	(26.32)	16.57
49- 60	19	214,111	(36.67)	(15.56)	30	253,575	(26.83)	(25.68)	41	341,199	13.89	(25.04)
61- 71	8	719,994	(71.43)	116.85	28	332,021	33.33	(29.58)	21	471,468	(12.50)	55.89
72- 82	9	395,556	(43.75)	87.52	16	210,938	23.08	(20.19)	13	264,313	(27.78)	(15.28)
83- 93	8	340,938	(27.27)	98.28	11	171,944	(15.38)	(13.63)	13	199,071	85.71	(42.30)
94-104	6	287,493	50.00	12.74	4	255,000	33.33	(33.77)	3	385,000	(40.00)	92.31
105-115	23	124,260	2200.00	65.68	1	75,000	(66.67)	(60.87)	3	191,667	(25.00)	(36.87)
116-126	3	916,667	(25.00)	103.70	4	450,000	0.00	4.73	4	429,688	33.33	(38.38)
127-137	0	0	0.00	0.00	1	600,000	0.00	215.79	1	190,000	0.00	0.00
138-148	2	165,625	0.00	0.00	0	0	0.00	0.00	1	225,000	0.00	(88.75)
149-159	0	0	0.00	0.00	1	709,173	0.00	0.00	0	0	0.00	0.00
182-192	0	0	0.00	0.00	0	0	0.00	0.00	2	450,000	0.00	0.00
203-214	0	0	0.00	0.00	0	0	0.00	0.00	1	200,000	0.00	0.00
215-225	2	950,000	0.00	49.02	2	637,500	0.00	0.00	0	0	0.00	0.00
TOTAL	162	384,194	(29.57)	18.09	230	325,338	41.10	(2.07)	163	332,206	(15.54)	(16.75)

**Missouri Department of Insurance, Financial Institutions and Professional Registration**  
**Bodily Injury Claim Indemnity Comparisons**  
**All Medical Care Providers**

**Severity 9**

Lapsed Mths From Incident to Disposition	2008		2008-2007		2007		2007-2006		2006		2006-2005	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	1	3,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
7- 12	5	217,118	25.00	(28.81)	4	305,000	(20.00)	(17.34)	5	369,000	150.00	(22.32)
13- 18	4	272,500	(60.00)	55.85	10	174,848	25.00	(55.00)	8	388,563	100.00	(2.86)
19- 24	8	173,750	(27.27)	14.10	11	152,273	(21.43)	(72.64)	14	556,643	250.00	14.92
25- 30	10	112,622	(68.75)	(36.77)	32	178,108	220.00	(43.01)	10	312,500	25.00	(21.63)
31- 36	14	148,324	(51.72)	(19.34)	29	183,879	70.59	(36.85)	17	291,176	0.00	36.54
37- 42	27	225,204	17.39	10.21	23	204,348	43.75	(6.05)	16	217,500	6.67	(28.08)
43- 48	21	248,862	(4.55)	40.78	22	176,777	100.00	(42.60)	11	307,955	(31.25)	30.12
49- 60	22	216,250	(54.17)	(4.79)	48	227,135	60.00	(12.49)	30	259,555	(6.25)	0.51
61- 71	13	173,282	(27.78)	3.11	18	168,056	(5.26)	3.93	19	161,699	46.15	(35.07)
72- 82	9	111,296	(10.00)	(16.50)	10	133,283	0.00	(50.17)	10	267,500	(9.09)	136.16
83- 93	5	47,000	66.67	(48.26)	3	90,833	(25.00)	52.98	4	59,375	33.33	(76.64)
94-104	7	93,214	(22.22)	(32.07)	9	137,222	800.00	(69.51)	1	450,000	0.00	0.00
105-115	11	108,366	450.00	(35.78)	2	168,750	100.00	382.14	1	35,000	(50.00)	(94.72)
116-126	1	111,275	0.00	0.00	0	0	0.00	0.00	1	420,547	0.00	236.44
138-148	4	253,125	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
160-170	0	0	0.00	0.00	1	200,000	0.00	0.00	0	0	0.00	0.00
171-181	0	0	0.00	0.00	1	200,000	0.00	0.00	0	0	0.00	0.00
203-214	0	0	0.00	0.00	0	0	0.00	0.00	1	50,000	0.00	0.00
TOTAL	162	180,822	(27.35)	(3.46)	223	187,309	50.68	(34.64)	148	286,594	13.85	7.55

# **Lapsed Months From Incident to Disposition** **2008 Closed Paid Claims - Physicians & Surgeons**



Missouri Department of Insurance, Financial Institutions and Professional Registration

Bodily Injury Claim Indemnity Comparisons

Physicians and Surgeons

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2008		2008-2007		2007		2007-2006		2006		2006-2005	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	1	60,000	0.00	1100.00	1	5,000	0.00	(90.00)	1	50,000	(66.67)	123.88
7- 12	3	11,333	0.00	(17.41)	3	13,722	50.00	174.43	2	5,000	0.00	(89.19)
13- 18	3	142,558	0.00	0.00	0	0	0.00	0.00	3	18,935	50.00	(62.33)
19- 24	4	109,963	(20.00)	(2.25)	5	112,488	400.00	3113.90	1	3,500	(80.00)	(97.60)
25- 30	4	129,500	0.00	91.85	4	67,500	100.00	18.42	2	57,000	(33.33)	(49.71)
31- 36	0	0	0.00	0.00	7	146,450	600.00	(63.84)	1	405,000	(80.00)	289.95
37- 42	5	100,650	(16.67)	(41.74)	6	172,750	0.00	53.57	6	112,487	(14.29)	(11.53)
43- 48	2	150,000	(66.67)	(64.06)	6	417,333	50.00	96.39	4	212,500	0.00	(1.85)
49- 60	6	394,792	(14.29)	250.93	7	112,500	75.00	(38.57)	4	183,125	(42.86)	17.75
61- 71	1	350,000	(75.00)	321.69	4	83,000	(20.00)	0.54	5	82,558	66.67	(63.03)
72- 82	1	379,735	(50.00)	(35.36)	2	587,500	(33.33)	634.38	3	80,000	0.00	(65.25)
83- 93	2	80,000	100.00	(20.00)	1	100,000	(75.00)	(19.60)	4	124,375	300.00	42.14
94-104	0	0	0.00	0.00	3	91,667	50.00	499.07	2	15,302	0.00	(96.29)
116-126	0	0	0.00	0.00	0	0	0.00	0.00	1	62,500	0.00	0.00
127-137	1	265,595	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	33	175,965	(32.65)	6.27	49	165,587	25.64	55.98	39	106,157	(18.75)	(27.39)

Severity 5,6,7,8

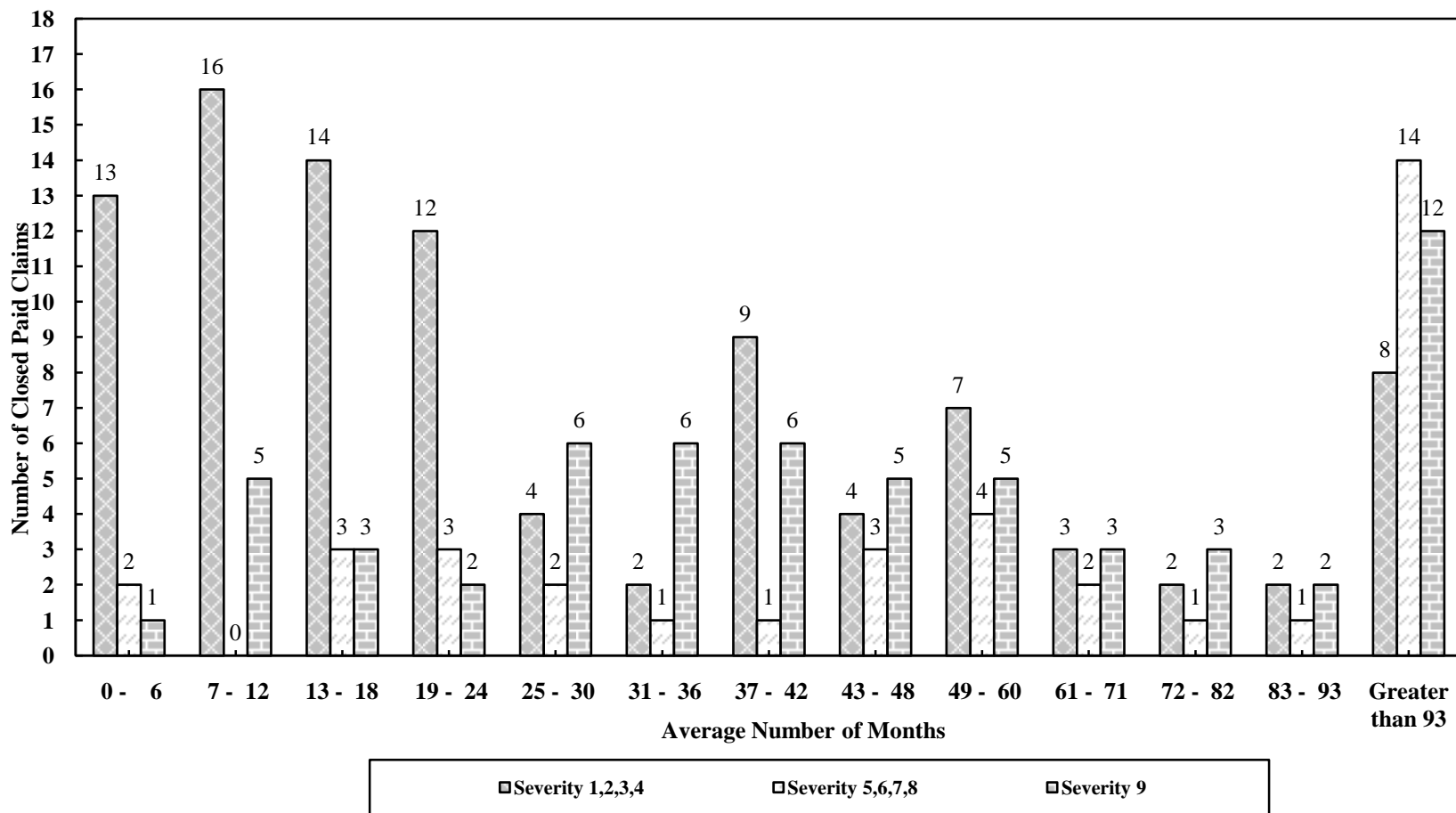
Lapsed Mths From Incident to Disposition	2008		2008-2007		2007		2007-2006		2006		2006-2005	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
7- 12	1	62,500	0.00	(3.85)	1	65,000	0.00	(56.67)	1	150,000	0.00	66.67
13- 18	1	487,500	0.00	290.00	1	125,000	(50.00)	(75.49)	2	510,000	0.00	(0.97)
19- 24	6	100,000	200.00	(21.57)	2	127,500	(33.33)	(63.57)	3	350,000	200.00	(69.57)
25- 30	4	313,750	(60.00)	16.46	10	269,407	400.00	13.43	2	237,500	(80.00)	(46.78)
31- 36	1	64,000	(93.33)	(88.34)	15	548,900	275.00	109.10	4	262,500	(20.00)	(41.67)
37- 42	9	248,500	(30.77)	26.89	13	195,844	160.00	(31.76)	5	287,000	(50.00)	(21.84)
43- 48	15	821,719	87.50	64.96	8	498,125	100.00	21.12	4	411,250	(55.56)	14.36
49- 60	7	100,731	(61.11)	(62.97)	18	272,001	(21.74)	(14.32)	23	317,462	21.05	(46.93)
61- 71	3	483,317	(78.57)	15.73	14	417,614	75.00	(16.32)	8	499,063	(20.00)	158.07
72- 82	5	249,000	(37.50)	10.36	8	225,625	0.00	(31.80)	8	330,808	0.00	0.65
83- 93	3	69,167	(40.00)	(71.65)	5	244,000	(16.67)	104.52	6	119,306	50.00	(28.24)
94-104	2	274,980	0.00	0.00	0	0	0.00	0.00	2	575,000	(50.00)	139.33
105-115	1	1,000,000	0.00	0.00	0	0	0.00	0.00	1	500,000	0.00	(33.33)
116-126	2	1,050,000	0.00	40.00	2	750,000	0.00	650.00	2	100,000	0.00	(79.84)
138-148	2	165,625	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
149-159	0	0	0.00	0.00	1	709,173	0.00	0.00	0	0	0.00	0.00
182-192	0	0	0.00	0.00	0	0	0.00	0.00	1	700,000	0.00	0.00
203-214	0	0	0.00	0.00	0	0	0.00	0.00	1	200,000	0.00	0.00
215-225	1	200,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	63	393,969	(35.71)	13.96	98	345,718	34.25	4.15	0	0	0.00	0.00

**Missouri Department of Insurance, Financial Institutions and Professional Registration**  
**Bodily Injury Claim Indemnity Comparisons**  
**Physicians and Surgeons**

**Severity 9**

Lapsed Mths From Incident to Disposition	2008		2008-2007		2007		2007-2006		2006		2006-2005	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of		Number of Paid Claims	Average Indemnity Per Claim	Percent Change of		Number of Paid Claims	Average Indemnity Per Claim	Percent Change of	
			Claims Paid	Ave Indemnity			Claims Paid	Ave Indemnity			Claims Paid	Ave Indemnity
7- 12	0	0	0.00	0.00	0	0	0.00	0.00	2	600,000	0.00	0.00
13- 18	0	0	0.00	0.00	4	150,000	100.00	(81.68)	2	818,750	0.00	72.37
19- 24	3	127,500	50.00	142.86	2	52,500	(33.33)	(83.59)	3	320,000	0.00	0.00
25- 30	1	200,000	(90.91)	21.75	11	164,277	1000.00	(49.45)	1	325,000	(66.67)	(13.33)
31- 36	4	145,209	(63.64)	(43.35)	11	256,318	120.00	(4.32)	5	267,900	(28.57)	70.48
37- 42	12	274,209	33.33	30.92	9	209,444	80.00	85.35	5	113,000	(28.57)	(70.41)
43- 48	11	243,585	83.33	47.50	6	165,139	20.00	(33.28)	5	247,500	(37.50)	53.60
49- 60	9	198,611	(70.00)	(8.94)	30	218,100	172.73	(30.89)	11	315,605	(38.89)	15.33
61- 71	3	262,882	(57.14)	43.29	7	183,464	40.00	(37.44)	5	293,256	0.00	(35.12)
72- 82	5	115,333	(28.57)	(9.20)	7	127,024	(12.50)	(51.61)	8	262,500	33.33	97.24
83- 93	2	32,500	0.00	(59.38)	2	80,000	100.00	60.00	1	50,000	(50.00)	(83.67)
94-104	1	250,000	(50.00)	150.00	2	100,000	100.00	(77.78)	1	450,000	0.00	0.00
105-115	3	233,333	50.00	38.27	2	168,750	0.00	0.00	0	0	0.00	0.00
116-126	0	0	0.00	0.00	0	0	0.00	0.00	1	420,547	0.00	236.44
138-148	1	500,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	55	214,565	(40.86)	13.24	93	189,476	86.00	(37.77)	50	304,460	(19.35)	9.53

# **Lapsed Months From Incident to Disposition** **2008 Closed Paid Claims - Hospitals**



Missouri Department of Insurance, Financial Institutions and Professional Registration

Bodily Injury Claim Indemnity Comparisons

Hospitals

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2008		2008-2007		2007		2007-2006		2006		2006-2005	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	13	15,196	(18.75)	(2.57)	16	15,597	6.67	61.32	15	9,668	50.00	91.44
7- 12	16	38,913	(50.00)	35.86	32	28,642	68.42	119.46	19	13,051	46.15	30.99
13- 18	14	33,236	7.69	(17.41)	13	40,242	62.50	(60.71)	8	102,435	(11.11)	295.85
19- 24	12	77,830	(14.29)	45.65	14	53,438	250.00	185.00	4	18,750	(33.33)	(45.90)
25- 30	4	102,408	(76.47)	105.60	17	49,809	88.89	38.57	9	35,944	28.57	(9.65)
31- 36	2	11,039	(75.00)	(89.70)	8	107,174	100.00	4.56	4	102,500	(20.00)	339.70
37- 42	9	121,667	28.57	29.21	7	94,164	75.00	(16.76)	4	113,125	(33.33)	103.52
43- 48	4	64,000	(20.00)	(81.40)	5	344,000	(16.67)	314.87	6	82,917	100.00	537.82
49- 60	7	321,621	75.00	1448.10	4	20,775	(33.33)	(76.32)	6	87,750	20.00	(90.41)
61- 71	3	216,333	0.00	59.07	3	136,000	(25.00)	(22.56)	4	175,625	300.00	602.50
72- 82	2	420,000	0.00	409.09	2	82,500	(50.00)	131.58	4	35,625	100.00	(57.89)
83- 93	2	107,500	100.00	616.67	1	15,000	(50.00)	9.09	2	13,750	100.00	(81.67)
94-104	2	31,250	0.00	(66.22)	2	92,500	0.00	0.00	0	0	0.00	0.00
116-126	2	51,931	0.00	0.00	0	0	0.00	0.00	1	62,498	0.00	56.25
127-137	3	47,936	0.00	0.00	0	0	0.00	0.00	1	5,000	0.00	0.00
215-225	1	150,000	0.00	(85.00)	1	1,000,000	0.00	0.00	0	0	0.00	0.00
TOTAL	96	87,684	(23.20)	30.84	125	67,014	43.68	31.39	87	51,005	26.09	(43.89)

Severity 5,6,7,8

Lapsed Mths From Incident to Disposition	2008		2008-2007		2007		2007-2006		2006		2006-2005	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	2	17,500	0.00	0.00	0	0	0.00	0.00	1	7,500	0.00	0.00
7- 12	0	0	0.00	0.00	2	87,500	100.00	25.00	1	70,000	0.00	0.00
13- 18	3	305,000	(25.00)	340.78	4	69,195	0.00	0.00	0	0	0.00	0.00
19- 24	3	951,483	(40.00)	563.05	5	143,500	25.00	37.49	4	104,375	(20.00)	(29.36)
25- 30	2	105,000	(60.00)	(88.88)	5	944,463	66.67	426.76	3	179,297	0.00	20.33
31- 36	1	850,000	(80.00)	(23.61)	5	1,112,768	0.00	337.24	5	254,500	400.00	239.33
37- 42	1	500,000	(66.67)	(63.94)	3	1,386,667	50.00	516.30	2	225,000	(50.00)	51.26
43- 48	3	791,667	(70.00)	155.07	10	310,377	233.33	(70.81)	3	1,063,333	(57.14)	94.22
49- 60	4	217,000	(33.33)	72.66	6	125,681	100.00	(11.28)	3	141,667	(50.00)	145.66
61- 71	2	1,680,000	0.00	841.18	2	178,500	(77.78)	(48.63)	9	347,500	28.57	(39.88)
72- 82	1	125,000	(50.00)	(21.88)	2	160,000	(33.33)	(27.78)	3	221,533	(40.00)	(30.62)
83- 93	1	235,000	(66.67)	169.72	3	87,126	(25.00)	(76.08)	4	364,274	100.00	(51.43)
94-104	2	337,500	(33.33)	4.38	3	323,333	0.00	0.00	0	0	0.00	0.00
105-115	10	53,670	0.00	0.00	0	0	0.00	0.00	1	25,000	(66.67)	(83.85)
116-126	1	650,000	0.00	0.00	0	0	0.00	0.00	1	1,250,000	0.00	13.64
127-137	0	0	0.00	0.00	1	600,000	0.00	0.00	0	0	0.00	0.00
182-192	0	0	0.00	0.00	0	0	0.00	0.00	1	200,000	0.00	0.00
215-225	1	1,700,000	0.00	161.54	1	650,000	0.00	0.00	0	0	0.00	0.00
TOTAL	37	429,436	(28.85)	(1.33)	52	435,224	26.83	36.27	41	319,380	(18.00)	(13.79)

Missouri Department of Insurance, Financial Institutions and Professional Registration  
 Bodily Injury Claim Indemnity Comparisons  
 Hospitals  
 Severity 9

Lapsed Mths From Incident to Disposition	2008		2008-2007		Number of Paid Claims	2007		2007-2006		Number of Paid Claims	2006		2006-2005	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity		Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Average Indemnity Per Claim		Percent Change of Claims Paid	Ave Indemnity		
0- 6	1	3,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00		
7- 12	5	217,118	150.00	24.07	2	175,000	0.00	0.00	0	0	0.00	0.00		
13- 18	3	146,667	50.00	(42.65)	2	255,739	0.00	0.00	0	0	0.00	0.00		
19- 24	2	232,500	0.00	(9.71)	2	257,500	(50.00)	(57.67)	4	608,250	33.33	47.45		
25- 30	6	86,037	(14.29)	18.83	7	72,402	16.67	(56.56)	6	166,667	100.00	(60.78)		
31- 36	6	200,889	0.00	25.16	6	160,500	50.00	13.63	4	141,250	(42.86)	(39.53)		
37- 42	6	168,750	(14.29)	9.29	7	154,400	0.00	9.17	7	141,429	133.33	(36.91)		
43- 48	5	347,332	(44.44)	95.17	9	177,963	0.00	0.00	0	0	0.00	0.00		
49- 60	5	201,000	(37.50)	(35.44)	8	311,354	(11.11)	297.47	9	78,333	80.00	(63.22)		
61- 71	3	241,667	(62.50)	73.28	8	139,469	14.29	(9.39)	7	153,929	40.00	40.83		
72- 82	3	133,333	50.00	(3.73)	2	138,500	100.00	(72.30)	1	500,000	(50.00)	440.54		
83- 93	2	28,750	0.00	0.00	0	0	0.00	0.00	1	100,000	0.00	0.00		
94-104	6	67,083	20.00	(62.73)	5	180,000	0.00	0.00	0	0	0.00	0.00		
105-115	4	56,089	0.00	0.00	0	0	0.00	0.00	1	35,000	0.00	0.00		
116-126	1	111,275	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00		
149-159	1	37,500	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00		
TOTAL	59	159,787	1.72	(10.13)	58	177,799	45.00	(3.96)	40	185,138	21.21	(27.11)		

## **Section IV**

### **Indemnity Analysis by Company**

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid by each company and self-insured hospital reporting closed claim data.

The past three years are recorded separately, and the companies are listed in descending order by the number of paid claims.



**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**COMPANY INDEMNITY ANALYSIS**

**2008**

<b>Company Name</b>	<b>Number Reported To Insurer</b>	<b>Number of Closed Reports</b>	<b>Number Of Paid Claims</b>	<b>Indemnity Total Amount</b>	<b>Economic Damages Amount</b>	<b>Non- Economic Damages Amount</b>
MISSOURI PROFESSIONALS MUTUAL	204	283	60	9,926,547	5,932,492	3,994,055
MEDICAL ASSURANCE COMPANY INC THE	57	177	22	3,143,271	1,551,917	1,591,354
MISSOURI HOSPITAL PLAN	153	160	46	8,595,199	5,049,119	3,546,080
MEDICAL PROTECTIVE COMPANY	71	120	29	4,098,270	826,786	3,271,484
INTERMED INSURANCE COMPANY	30	108	9	875,595	291,446	584,149
CONTINENTAL CASUALTY COMPANY	9	48	18	1,741,251	741,776	999,475
HEALTH CARE INDEMNITY INC	25	46	14	2,215,500	1,776,465	439,035
EVEREST INDEMNITY INSURANCE COMPANY	28	45	5	1,972,500	0	1,972,500
COMMUNITY BLOOD CENTERS EXCHANGE	0	44	44	2,949,997	0	2,949,997
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	33	44	12	3,130,500	2,106,500	1,024,000
DOCTORS COMPANY AN INTERINS EXCHANGE	21	33	7	3,227,999	3,194,499	33,500
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	13	21	3	856,950	407,235	449,715
LEXINGTON INSURANCE COMPANY	11	17	6	1,063,005	775,930	287,075
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	20	17	3	1,795,000	1,625,000	170,000
PREFERRED PHYSICIANS MEDICAL RRG INC	18	16	2	416,000	0	416,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	0	15	6	2,326,500	987,250	1,339,250
EMERGENCY PHYSICIANS INSURANCE CO RRG	12	15	1	155,000	0	155,000
PHARMACISTS MUTUAL INSURANCE COMPANY	12	13	7	106,063	47,765	58,298
CHICAGO INSURANCE COMPANY	1	13	8	2,375,000	1,061,596	1,313,404
COLUMBIA CASUALTY COMPANY	5	12	8	907,500	219,675	687,825
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	19	12	3	515,000	145,875	369,125
MEDICAL LIABILITY ALLIANCE	27	12	4	847,500	508,500	339,000
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	2	12	6	2,785,000	1,695,000	1,090,000
OMS NATIONAL INSURANCE COMPANY RRG	5	10	0	0	0	0
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	7	9	7	2,425,000	1,167,950	1,257,050
ARCH SPECIALTY INSURANCE COMPANY	0	9	1	80,000	28,000	52,000
NCMIC INSURANCE COMPANY	7	9	5	474,000	72,000	402,000
HUDSON SPECIALTY INSURANCE COMPANY	3	9	1	5,000	0	5,000
RECIPROCAL OF AMERICA	0	7	6	2,290,000	1,374,000	916,000
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	9	6	4	2,158,231	1,916,564	241,667
TRUCK INSURANCE EXCHANGE	2	6	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	2	6	0	0	0	0
CINCINNATI INSURANCE COMPANY THE	3	5	1	7,500	0	7,500
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	6	5	3	860,000	157,000	703,000
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	11	5	3	1,075,000	337,500	737,500
OCEANUS INSURANCE COMPANY RRG	1	5	2	71,500	0	71,500
TIG INSURANCE COMPANY	0	4	1	500,000	250,000	250,000
AMERICAN INSURANCE COMPANY THE	9	4	0	0	0	0
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE CO RRG	5	4	3	124,639	16,354	108,285
IRONSHORE SPECIALITY INSURANCE COMPANY	0	3	0	0	0	0
PREFERRED PROFESSIONAL INSURANCE COMPANY	6	3	2	69,119	0	69,119
MID CENTURY INSURANCE COMPANY	2	3	2	107,500	27,500	80,000
EVEREST NATIONAL INSURANCE COMPANY	0	2	1	175,000	0	175,000
PACO ASSURANCE COMPANY INC	1	2	1	54,000	37,460	16,540
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	3	2	1	700,000	700,000	0
ESSEX INSURANCE COMPANY	3	1	0	0	0	0
EVANSTON INSURANCE COMPANY	3	1	1	50,000	0	50,000
ILLINOIS UNION INSURANCE COMPANY	2	1	0	0	0	0
STEADFAST INSURANCE COMPANY	1	1	1	15,000	2,000	13,000
PROVIDERS INS CO	0	1	0	0	0	0
GRANITE STATE INSURANCE COMPANY	0	1	0	0	0	0
ACE AMERICAN INSURANCE COMPANY	3	1	1	16,000	4,578	11,422

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**COMPANY INDEMNITY ANALYSIS**

**2008**

<b>Company Name</b>	<b>Number Reported To Insurer</b>	<b>Number of Closed Reports</b>	<b>Number Of Paid Claims</b>	<b>Indemnity Total Amount</b>	<b>Economic Damages Amount</b>	<b>Non- Economic Damages Amount</b>
CONTINENTAL INSURANCE COMPANY THE	0	1	1	1,700,000	1,200,000	500,000
TRANSPORTATION INSURANCE COMPANY	0	1	1	200,000	0	200,000
TRAVELERS INDEMNITY COMPANY	0	1	0	0	0	0
PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPANY THE	0	1	1	1,430,875	1,430,875	0
FORTRESS INSURANCE COMPANY	2	1	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	0	1	1	75,000	0	75,000
NATIONAL FIRE AND MARINE INSURANCE COMPANY	7	0	0	0	0	0
AMERICAN ALTERNATIVE INSURANCE CORPORATION	2	0	0	0	0	0
CHURCH MUTUAL INSURANCE COMPANY	1	0	0	0	0	0
PROASSURANCE COMPANY OF WISCONSIN INC	1	0	0	0	0	0
GALEN INSURANCE COMPANY	8	0	0	0	0	0
SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC	3	0	0	0	0	0
MEDICUS INSURANCE COMPANY	2	0	0	0	0	0
ALL SELF INSURED	324	502	190	43,584,418	21,366,357	22,218,061
TOTAL	1,215	1,916	564	114,272,929	59,032,964	55,239,965

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
COMPANY INDEMNITY ANALYSIS**

**2007**

<b>Company Name</b>	<b>Number Reported To Insurer</b>	<b>Number of Closed Reports</b>	<b>Number Of Paid Claims</b>	<b>Indemnity Total Amount</b>	<b>Economic Damages Amount</b>	<b>Non- Economic Damages Amount</b>
MISSOURI PROFESSIONALS MUTUAL	215	285	86	19,543,119	11,918,310	7,624,809
MISSOURI HOSPITAL PLAN	172	233	73	9,398,080	5,638,847	3,759,233
MEDICAL ASSURANCE COMPANY INC THE	123	205	29	6,361,366	3,562,424	2,798,942
INTERMED INSURANCE COMPANY	22	176	33	5,751,500	3,880,687	1,870,813
MEDICAL PROTECTIVE COMPANY	71	136	39	5,235,169	1,121,966	4,113,203
HEALTH CARE INDEMNITY INC	31	89	52	11,873,693	10,348,296	1,525,397
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	43	53	10	1,487,500	834,686	652,814
DOCTORS COMPANY AN INTERINS EXCHANGE	20	51	13	4,178,946	3,066,180	1,112,766
MEDICAL LIABILITY ALLIANCE	23	47	12	4,013,256	2,407,953	1,605,303
CHICAGO INSURANCE COMPANY	4	37	17	3,470,553	962,000	2,508,553
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	12	29	9	659,700	313,438	346,262
HUDSON SPECIALTY INSURANCE COMPANY	9	26	6	2,181,601	735,000	1,446,601
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	4	24	4	674,165	344,165	330,000
PHARMACISTS MUTUAL INSURANCE COMPANY	15	23	18	636,777	169,661	467,116
MID CENTURY INSURANCE COMPANY	0	21	5	840,000	390,000	450,000
EVEREST INDEMNITY INSURANCE COMPANY	28	20	3	975,000	358,000	617,000
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	3	19	1	35,000	0	35,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	2	19	6	1,237,500	565,000	672,500
COLUMBIA CASUALTY COMPANY	8	18	9	1,097,500	294,500	803,000
CONTINENTAL CASUALTY COMPANY	19	18	6	1,116,940	483,958	632,982
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	11	16	2	660,000	577,817	82,183
PREFERRED PROFESSIONAL INSURANCE COMPANY	5	16	6	2,532,500	581,250	1,951,250
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	15	15	2	192,500	157,046	35,454
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	9	14	4	1,062,500	205,000	857,500
NCMIC INSURANCE COMPANY	6	13	7	946,750	473,375	473,375
CINCINNATI INSURANCE COMPANY THE	5	12	6	892,060	64,874	827,186
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1	10	7	635,000	232,000	403,000
LEXINGTON INSURANCE COMPANY	16	9	4	539,500	5,000	534,500
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	7	8	3	713,500	0	713,500
PREFERRED PHYSICIANS MEDICAL RRG INC	11	7	4	528,476	9,466	519,010
TRUCK INSURANCE EXCHANGE	1	7	0	0	0	0
OMS NATIONAL INSURANCE COMPANY RRG	5	5	1	1,075,000	714,000	361,000
ARCH SPECIALTY INSURANCE COMPANY	1	5	5	72,915	72,915	0
RECIPROCAL OF AMERICA	0	5	3	168,879	101,327	67,552
NATIONAL GUARDIAN RISK RETENTION GROUP INC	0	5	5	1,440,000	0	1,440,000
FORTRESS INSURANCE COMPANY	1	5	0	0	0	0
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE CO RRG	9	5	5	380,000	62,573	317,427
ACE AMERICAN INSURANCE COMPANY	1	4	3	730,500	210,000	520,500
TIG INSURANCE COMPANY	0	4	2	400,000	249,882	150,118
TRAVELERS INDEMNITY COMPANY	0	4	4	600,000	94,877	505,123
DARWIN NATIONAL ASSURANCE COMPANY	0	3	0	0	0	0
ISMIE MUTUAL INSURANCE COMPANY	2	3	0	0	0	0
EMERGENCY PHYSICIANS INSURANCE CO RRG	3	3	0	0	0	0
ILLINOIS UNION INSURANCE COMPANY	0	2	0	0	0	0
CLARENDON AMERICA INSURANCE COMPANY	0	2	1	37,774	0	37,774
STEADFAST INSURANCE COMPANY	0	2	2	330,000	65,000	265,000
MISSOURI PROFESSIONAL LIABILITY INSASSO	0	2	1	1,000,000	600,000	400,000
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0	2	1	85,000	36,000	49,000
CONTINENTAL INSURANCE COMPANY THE	0	2	0	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	0	2	1	75,000	0	75,000

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**COMPANY INDEMNITY ANALYSIS**

**2007**

<b>Company Name</b>	<b>Number Reported To Insurer</b>	<b>Number of Closed Reports</b>	<b>Number Of Paid Claims</b>	<b>Indemnity Total Amount</b>	<b>Economic Damages Amount</b>	<b>Non- Economic Damages Amount</b>
PACO ASSURANCE COMPANY INC	0	2	0	0	0	0
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	5	2	0	0	0	0
APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	0	2	1	84,000	49,000	35,000
GALEN INSURANCE COMPANY	3	2	0	0	0	0
EVANSTON INSURANCE COMPANY	2	1	1	700,000	350,000	350,000
GENERAL STAR INDEMNITY COMPANY	0	1	1	95,000	0	95,000
INTERSTATE FIRE & CASUALTY COMPANY	0	1	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY	0	1	0	0	0	0
IRONSHORE SPECIALITY INSURANCE COMPANY	0	1	1	500,000	500,000	0
MISSOURI PHYSICIANS ASSOCIATES	0	1	0	0	0	0
FIREMANS FUND INSURANCE COMPANY	0	1	1	17,000	0	17,000
TRANSPORTATION INSURANCE COMPANY	0	1	1	15,000	0	15,000
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	2	1	1	40,150	40,150	0
CAPITOL SPECIALTY INSURANCE CORPORATION	0	1	0	0	0	0
CARING COMMUNITIES A RECIPROCAL RISK RETENTION GROUP	0	1	1	64,984	0	64,984
ESSEX INSURANCE COMPANY	2	0	0	0	0	0
GRANITE STATE INSURANCE COMPANY	1	0	0	0	0	0
EVEREST NATIONAL INSURANCE COMPANY	1	0	0	0	0	0
AMERICAN INSURANCE COMPANY THE	1	0	0	0	0	0
PRINCETON EXCESS AND SURPLUS LINES INSURANCE COMPANY THE	1	0	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	1	0	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	6	0	0	0	0	0
SOUTHWEST PHYSICIANS RISK RETENTION GROUP INC	1	0	0	0	0	0
MEDICUS INSURANCE COMPANY	1	0	0	0	0	0
ALL SELF INSURED	393	594	201	42,995,469	21,800,714	21,194,755
<b>TOTAL</b>	<b>1,353</b>	<b>2,334</b>	<b>719</b>	<b>140,376,822</b>	<b>74,647,337</b>	<b>65,729,485</b>

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**COMPANY INDEMNITY ANALYSIS**

**2006**

<b>Company Name</b>	<b>Number Reported To Insurer</b>	<b>Number of Closed Reports</b>	<b>Number Of Paid Claims</b>	<b>Indemnity Total Amount</b>	<b>Economic Damages Amount</b>	<b>Non- Economic Damages Amount</b>
MISSOURI PROFESSIONALS MUTUAL	218	376	50	12,180,789	6,783,699	5,397,090
INTERMED INSURANCE COMPANY	40	219	32	9,105,750	7,392,194	1,713,556
MEDICAL PROTECTIVE COMPANY	105	195	42	9,288,912	4,699,993	4,588,919
MISSOURI HOSPITAL PLAN	131	184	61	6,589,784	3,953,870	2,635,914
MEDICAL ASSURANCE COMPANY INC THE	78	180	21	6,850,517	4,404,437	2,446,080
EVEREST INDEMNITY INSURANCE COMPANY	67	115	1	205,000	0	205,000
HEALTH CARE INDEMNITY INC	47	97	30	4,394,881	2,184,981	2,209,900
DOCTORS COMPANY AN INTERINS EXCHANGE	29	71	15	7,831,755	5,422,681	2,409,074
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	36	57	2	1,050,000	630,000	420,000
CHICAGO INSURANCE COMPANY	5	52	18	6,464,659	4,885,007	1,579,652
MEDICAL LIABILITY ALLIANCE	19	30	5	777,500	466,500	311,000
RECIPROCAL OF AMERICA	0	29	10	890,000	534,000	356,000
TRUCK INSURANCE EXCHANGE	4	26	3	1,425,000	779,334	645,666
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	18	22	4	216,500	11,269	205,231
LEXINGTON INSURANCE COMPANY	8	21	5	1,335,322	175,700	1,159,622
NCMIC INSURANCE COMPANY	10	20	9	406,660	203,330	203,330
PHARMACISTS MUTUAL INSURANCE COMPANY	16	20	11	384,492	104,354	280,138
COLUMBIA CASUALTY COMPANY	10	19	6	815,000	378,715	436,285
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	8	15	5	1,095,000	536,554	558,446
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	8	12	0	0	0	0
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	12	11	2	675,000	337,500	337,500
CINCINNATI INSURANCE COMPANY THE	4	11	6	1,074,963	8,500	1,066,463
NORTH AMERICAN SPECIALTY INSURANCE COMPANY	7	11	0	0	0	0
HUDSON SPECIALTY INSURANCE COMPANY	5	11	2	315,000	0	315,000
CONTINENTAL CASUALTY COMPANY	15	10	1	450,000	225,000	225,000
MID CENTURY INSURANCE COMPANY	2	10	3	785,000	343,333	441,667
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	2	10	7	1,105,000	50,000	1,055,000
OMS NATIONAL INSURANCE COMPANY RRG	5	9	1	20,000	5,000	15,000
OHIC INSURANCE COMPANY	0	8	5	648,750	22,000	626,750
PREFERRED PROFESSIONAL INSURANCE COMPANY	4	7	2	375,000	235,000	140,000
TIG INSURANCE COMPANY	0	7	2	29,500	25,000	4,500
PREFERRED PHYSICIANS MEDICAL RRG INC	4	6	1	400,000	50,000	350,000
ST PAUL FIRE & MARINE INSURANCE COMPANY	31	6	4	284,179	199,179	85,000
IRONSHORE SPECIALITY INSURANCE COMPANY	0	5	4	85,000	0	85,000
ACE AMERICAN INSURANCE COMPANY	4	5	2	310,000	0	310,000
PACO ASSURANCE COMPANY INC	3	5	2	96,000	13,981	82,019
EVANSTON INSURANCE COMPANY	3	4	2	207,071	94,571	112,500
FIREMANS FUND INSURANCE COMPANY	0	4	4	172,250	45,700	126,550
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	6	4	0	0	0	0
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1	3	1	950,000	475,000	475,000
ARCH SPECIALTY INSURANCE COMPANY	2	2	1	15,000	15,000	0
DARWIN NATIONAL ASSURANCE COMPANY	1	2	0	0	0	0
CLARENDON NATIONAL INSURANCE COMPANY	0	2	0	0	0	0
MISSOURI PHYSICIANS ASSOCIATES	1	2	0	0	0	0
INTERSTATE INDEMNITY COMPANY	0	2	1	100,000	100,000	0
PHICO INSURANCE COMPANY	0	2	1	3,103	0	3,103
AMERICAN HOME ASSURANCE COMPANY	0	2	0	0	0	0
TRAVELERS INDEMNITY COMPANY	0	2	0	0	0	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**COMPANY INDEMNITY ANALYSIS**

**2006**

<b>Company Name</b>	<b>Number Reported To Insurer</b>	<b>Number of Closed Reports</b>	<b>Number Of Paid Claims</b>	<b>Indemnity Total Amount</b>	<b>Economic Damages Amount</b>	<b>Non- Economic Damages Amount</b>
ISMIE MUTUAL INSURANCE COMPANY	1	2	0	0	0	0
GENERAL STAR INDEMNITY COMPANY	0	1	1	275,000	10,000	265,000
ILLINOIS UNION INSURANCE COMPANY	2	1	1	5,000	0	5,000
PACIFIC INSURANCE COMPANY	0	1	0	0	0	0
CLARENDON AMERICA INSURANCE COMPANY	0	1	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INSURANCE COMPANY	0	1	1	600,000	100,000	500,000
EXECUTIVE RISK INDEMNITY INC	0	1	0	0	0	0
MISSOURI PROFESSIONAL LIABILITY INSASSO	0	1	0	0	0	0
CHURCH MUTUAL INSURANCE COMPANY	1	1	0	0	0	0
FRONTIER INSURANCE COMPANY	1	1	0	0	0	0
AMERICAN INSURANCE COMPANY THE	0	1	1	1,333	1,333	0
NATIONAL CASUALTY COMPANY	0	1	0	0	0	0
ZURICH AMERICAN INSURANCE COMPANY	0	1	1	364,882	7,000	357,882
RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	0	1	1	150,000	100,000	50,000
FORTRESS INSURANCE COMPANY	5	1	0	0	0	0
CAPITOL SPECIALTY INSURANCE CORPORATION	0	1	1	200,000	50,000	150,000
EMERGENCY PHYSICIANS INSURANCE CO RRG	3	1	0	0	0	0
APPLIED MEDICO-LEGAL SOLUTIONS RRG INC	0	1	0	0	0	0
EMERGENCY MEDICINE RISK RETENTION GROUP INC	0	1	0	0	0	0
INTERSTATE FIRE & CASUALTY COMPANY	1	0	0	0	0	0
AMERICAN ALTERNATIVE INSURANCE CORPORATION	2	0	0	0	0	0
GRANITE STATE INSURANCE COMPANY	1	0	0	0	0	0
EVEREST NATIONAL INSURANCE COMPANY	1	0	0	0	0	0
PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	6	0	0	0	0	0
NATIONAL GUARDIAN RISK RETENTION GROUP INC	1	0	0	0	0	0
PROASSURANCE COMPANY OF WISCONSIN INC	2	0	0	0	0	0
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE CO RRG	4	0	0	0	0	0
OCEANUS INSURANCE COMPANY RRG	1	0	0	0	0	0
GALEN INSURANCE COMPANY	2	0	0	0	0	0
CARING COMMUNITIES A RECIPROCAL RISK RETENTION GROUP	1	0	0	0	0	0
ALL SELF INSURED	345	413	123	28,711,001	10,641,103	18,069,898
<b>TOTAL</b>	<b>1,349</b>	<b>2,356</b>	<b>514</b>	<b>109,715,553</b>	<b>56,700,818</b>	<b>53,014,735</b>

## **Section V**

### **Indemnity Analysis by Professional Specialty**

This exhibit contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and total non-economic damage paid by profession specialty code. The profession specialty code is a uniform rating/underwriting code developed by Insurance Services Office (ISO).

The data are ranked in descending order by the total number of paid claims closed for the past three years (2006- 2008).



**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2008	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
80612 HOSPITAL NOT PROFIT BED	216	334	152	29,023,407	14,865,418	14,157,989
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	101	206	61	13,543,992	7,484,997	6,058,995
80611 HOSPITAL FOR PROFIT BED	71	84	41	6,819,685	2,221,707	4,597,978
80257 INTERNAL MED NO SURGERY M.D.	26	66	9	2,110,839	1,201,058	909,781
80211 DENTIST NOC	44	63	11	305,780	143,280	162,500
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	58	61	26	5,287,813	3,039,110	2,248,703
80143 SURGERY GENERAL NOC M.D.	45	54	13	2,361,055	794,500	1,566,555
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	34	54	10	2,603,055	1,741,394	861,661
93215 HOSPITAL GOVERNMENT BED	32	52	13	870,642	492,385	378,257
80102 EMERGENCY MED NO SURGERY M.D.	39	44	6	1,120,000	90,000	1,030,000
80420 FAMILY PHYSICIAN NO SURGERY M.D.	23	44	6	1,041,667	85,000	956,667
80992 BLOOD BANKS	0	44	44	2,949,997	0	2,949,997
80268 PHYSICIANS NO SURGERY NOC M.D.	21	42	10	3,459,750	1,625,084	1,834,666
80964 NURSES - RNS	28	39	3	535,000	245,875	289,125
80154 SURGERY ORTHOPEDIC M.D.	18	38	8	2,696,564	2,248,564	448,000
80151 ANESTHESIOLOGY M.D.	25	37	8	3,543,500	1,842,000	1,701,500
80172 PHYS OR SURG MAJOR SURGERY M.D.	11	26	3	1,662,125	1,533,435	128,690
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	20	26	4	755,000	280,000	475,000
84420 FAMILY PHYSICIAN NO SURGERY D.O.	21	22	2	75,000	75,000	0
80152 SURGERY NEUROLOGY M.D.	19	20	5	2,090,000	1,475,000	615,000
80117 SURGERY GENERAL PRACTICE M.D.	7	19	6	492,500	263,209	229,291
80145 SURGERY UROLOGICAL M.D.	14	18	3	353,750	179,600	174,150
84102 EMERGENCY MED NO SURGERY D.O.	11	18	7	1,477,500	10,900	1,466,600
59112 PHARMACISTS	14	17	9	204,063	47,765	156,298
80421 FAMILY PHYSICIAN MINOR SURG M.D.	6	17	3	1,537,500	1,094,025	443,475
80923 NURSE HOME FOR PROFIT BED	13	17	10	970,889	175,539	795,350
80998 NURSE NOC	14	17	0	0	0	0
80210 DENTIST ORAL SURGERY	11	16	2	124,250	82,500	41,750
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	10	16	2	103,450	50,000	53,450
80284 INTERNAL MED MINOR SURG M.D.	12	16	4	1,241,647	335,000	906,647
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	10	15	2	275,000	228,951	46,049
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	14	14	0	0	0	0
80236 PUBLIC HEALTH M.D.	0	13	6	2,326,500	987,250	1,339,250
80274 GASTROENTEROLOGY MINOR SURG M.D.	13	13	1	200,000	0	200,000
80249 PSYCHIATRY M.D.	3	12	2	75,000	50,000	25,000
80267 PEDIATRICS NO SURGERY M.D.	7	11	5	900,000	10,000	890,000
80993 CHIROPODIST	12	11	8	2,450,000	1,167,950	1,282,050
80278 HEMATOLOGY MINOR SURG M.D.	0	10	1	200,000	200,000	0
80146 SURGERY VASCULAR M.D.	3	9	1	125,000	0	125,000
80410 CHIROPRACTORS	10	9	5	144,000	114,038	29,962
84268 PHYSICIANS NO SURGERY NOC D.O.	2	9	5	832,500	369,500	463,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	2	8	3	2,000,000	1,800,000	200,000
80283 INTENSIVE CARE MEDICINE M.D.	2	8	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	0	8	1	1,000,000	700,000	300,000
80963 NURSES - LPNS	9	8	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	6	8	2	115,000	27,300	87,700
80141 SURGERY CARDIAC M.D.	6	7	0	0	0	0
80156 SURGERY PLASTIC M.D.	21	7	1	12,500	7,500	5,000
80277 GYNECOLOGY MINOR SURG M.D.	1	7	0	0	0	0
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	0	7	3	7,480,000	6,883,900	596,100
84257 INTERNAL MED NO SURGERY D.O.	3	7	2	560,000	330,315	229,685
80157 EMERGENCY MED MAJOR SURG M.D.	1	6	1	200,000	13,649	186,351
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	5	6	2	7,524	7,524	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2008	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
80617 HOSPITAL NOT PROFIT VISITS	3	6	4	1,307,500	765,000	542,500
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	1	6	1	300,000	300,000	0
84154 SURGERY ORTHOPEDIC D.O.	1	6	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	4	6	1	25,000	25,000	0
84278 HEMATOLOGY MINOR SURG D.O.	0	6	0	0	0	0
80115 SURGERY COLON AND RECTAL M.D.	5	5	0	0	0	0
80144 SURGERY THORACIC M.D.	2	5	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	1	5	0	0	0	0
80261 NEUROLOGY NO SURGERY M.D.	2	5	0	0	0	0
80960 NURSE ANESTHETISTS	7	5	1	230,000	0	230,000
80994 OPTOMETRISTS	2	5	2	140,000	57,000	83,000
84284 INTERNAL MED MINOR SURG D.O.	1	5	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	1	4	0	0	0	0
80235 PHYSIATRY M.D.	7	4	1	200,000	0	200,000
80245 HEMATOLOGY NO SURGERY M.D.	0	4	1	200,000	200,000	0
80260 NEPHROLOGY NO SURGERY M.D.	1	4	0	0	0	0
80266 PATHOLOGY NO SURGERY M.D.	5	4	0	0	0	0
80269 PULMONARY DISEASE NO SURGERY M.D.	3	4	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	4	1	64,000	0	64,000
84143 SURGERY GENERAL NOC D.O.	5	4	1	225,000	70,903	154,097
84151 ANESTHESIOLOGY D.O.	4	4	1	142,500	142,500	0
80114 SURGERY OPHTHALMOLOGY M.D.	7	3	1	60,000	36,000	24,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	3	1	17,500	0	17,500
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	3	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	0	3	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	4	3	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	6	3	1	400,000	0	400,000
80941 EMERGENCY EMTS	0	3	1	80,000	28,000	52,000
84241 GASTROENTEROLOGY NO SURGERY D.O.	0	3	1	75,000	75,000	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	3	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	3	1	3,750	0	3,750
80238 ENDOCRINOLOGY NO SURGERY M.D.	0	2	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	2	2	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	3	2	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	0	2	1	125,000	0	125,000
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	0	2	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	1	2	1	18,500	18,500	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	0	2	1	6,000	0	6,000
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	0	2	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	0	2	1	450,000	250,000	200,000
80108 SURGERY NEPHROLOGY M.D.	1	1	0	0	0	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	2	1	1	75,000	0	75,000
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	0	1	0	0	0	0
80163 ADD CHG EMPLOYED PHYS RADIATION THERAPY M.D.	0	1	1	125,000	111,683	13,317
80165 ADD CHG INSURED PHYS RADIATION THERAPY M.D.	0	1	0	0	0	0
80213 DENTIST EMPLOYED NOC	4	1	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	0	1	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	0	1	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80287 NEPHROLOGY MINOR SURG M.D.	1	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	0	1	0	0	0	0
80713 X-RAY TECHNICIANS	0	1	0	0	0	0
80924 NURSE HOME NOT PROFIT BED	5	1	1	175,000	100,000	75,000

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2008	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
80938 PHYSIOTHERAPISTS	2	1	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	1	1	1	175,000	71,560	103,440
80995 PHYSIOTHERAPISTS	0	1	1	150,000	11,596	138,404
84157 EMERGENCY MED MAJOR SURG D.O.	1	1	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	0	1	0	0	0	0
84177 ADD CHG EMPLOYED PHYSICIAN D.O.	2	1	1	775,000	150,000	625,000
84235 PHYSICAL MED AND REHABILITATION D.O.	0	1	1	85,000	0	85,000
84249 PSYCHIATRY D.O.	3	1	0	0	0	0
84261 NEUROLOGY NO SURGERY D.O.	2	1	0	0	0	0
84277 GYNECOLOGY MINOR SURG D.O.	2	1	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	0	1	1	379,735	0	379,735
84293 PEDIATRICS MINOR SURG D.O.	0	1	0	0	0	0
99999 HMO RELATED	0	1	0	0	0	0
80105 SURGERY GERIATRICS M.D.	1	0	0	0	0	0
80233 OCCUPATIONAL MED M.D.	1	0	0	0	0	0
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	0	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	0	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80272 ENDOCRINOLOGY MINOR SURG M.D.	1	0	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	1	0	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	1	0	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	2	0	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	2	0	0	0	0	0
TOTAL	1,215	1,916	564	114,272,929	59,032,964	55,239,965

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2007	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
80612 HOSPITAL NOT PROFIT BED	250	460	176	34,855,991	20,153,523	14,702,468
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	107	284	80	17,163,514	8,919,393	8,244,121
80611 HOSPITAL FOR PROFIT BED	74	120	67	9,519,565	6,530,547	2,989,018
80143 SURGERY GENERAL NOC M.D.	48	94	24	5,495,278	2,717,510	2,777,768
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	38	85	23	6,019,666	3,614,269	2,405,397
80257 INTERNAL MED NO SURGERY M.D.	38	82	23	3,672,619	1,399,333	2,273,286
80211 DENTIST NOC	51	63	15	605,102	130,582	474,520
80268 PHYSICIANS NO SURGERY NOC M.D.	28	60	16	3,056,816	1,841,752	1,215,064
80154 SURGERY ORTHOPEDIC M.D.	37	56	11	935,500	122,500	813,000
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	65	56	19	3,446,185	2,480,417	965,768
93215 HOSPITAL GOVERNMENT BED	42	53	21	2,542,412	1,490,047	1,052,365
80964 NURSES - RNS	25	51	16	1,643,200	621,726	1,021,474
80420 FAMILY PHYSICIAN NO SURGERY M.D.	37	47	12	1,736,946	924,033	812,913
80151 ANESTHESIOLOGY M.D.	16	39	7	451,976	134,466	317,510
80102 EMERGENCY MED NO SURGERY M.D.	32	36	10	2,524,000	529,000	1,995,000
80249 PSYCHIATRY M.D.	5	31	0	0	0	0
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	14	27	6	922,000	554,417	367,583
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	15	26	7	1,960,000	715,000	1,245,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	9	26	10	4,445,000	4,095,000	350,000
59112 PHARMACISTS	18	25	20	856,777	199,661	657,116
84420 FAMILY PHYSICIAN NO SURGERY D.O.	18	25	9	2,745,000	1,371,109	1,373,891
80152 SURGERY NEUROLOGY M.D.	17	24	7	1,313,553	815,000	498,553
80993 CHIROPODIST	12	23	6	1,260,000	672,694	587,306
80156 SURGERY PLASTIC M.D.	9	22	7	1,205,678	670,178	535,500
80145 SURGERY UROLOGICAL M.D.	6	20	6	2,581,666	701,153	1,880,513
80284 INTERNAL MED MINOR SURG M.D.	12	19	2	235,834	143,500	92,334
80923 NURSE HOME FOR PROFIT BED	25	19	13	2,063,060	241,922	1,821,138
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	11	17	2	1,005,000	430,000	575,000
80267 PEDIATRICS NO SURGERY M.D.	13	16	2	1,050,000	200,000	850,000
80410 CHIROPRACTORS	5	16	10	1,719,750	713,375	1,006,375
80236 PUBLIC HEALTH M.D.	2	15	5	1,100,000	550,000	550,000
80998 NURSE NOC	14	15	3	185,000	135,000	50,000
80266 PATHOLOGY NO SURGERY M.D.	4	14	2	600,000	517,969	82,031
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	19	14	1	375,000	120,000	255,000
80144 SURGERY THORACIC M.D.	6	13	2	52,500	34,122	18,378
80172 PHYS OR SURG MAJOR SURGERY M.D.	12	13	4	2,062,500	18,018	2,044,482
80274 GASTROENTEROLOGY MINOR SURG M.D.	8	13	3	1,409,173	467,300	941,873
84257 INTERNAL MED NO SURGERY D.O.	3	12	5	129,440	69,440	60,000
80210 DENTIST ORAL SURGERY	9	11	4	1,139,327	727,327	412,000
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	8	11	3	529,167	49,094	480,073
80117 SURGERY GENERAL PRACTICE M.D.	8	10	4	2,960,000	2,229,050	730,950
80141 SURGERY CARDIAC M.D.	2	10	2	800,000	704,762	95,238
80235 PHYSIATRY M.D.	2	10	1	25,000	0	25,000
84268 PHYSICIANS NO SURGERY NOC D.O.	8	10	3	2,475,000	1,117,000	1,358,000
80157 EMERGENCY MED MAJOR SURG M.D.	9	9	2	205,000	185,000	20,000
80261 NEUROLOGY NO SURGERY M.D.	5	9	2	64,165	28,655	35,510
80963 NURSES - LPNS	4	9	2	300,000	250,000	50,000
84421 FAMILY PHYSICIAN MINOR SURG D.O.	7	9	2	560,000	500,000	60,000
80167 SURGERY GYNECOLOGY M.D.	3	8	1	18,946	18,946	0
84102 EMERGENCY MED NO SURGERY D.O.	10	8	3	1,426,909	1,378,909	48,000
80114 SURGERY OPHTHALMOLOGY M.D.	2	7	1	3,000	3,000	0
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	1	7	2	365,000	200,000	165,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	7	1	75,000	30,000	45,000

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2007	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
80269 PULMONARY DISEASE NO SURGERY M.D.	7	7	0	0	0	0
80924 NURSE HOME NOT PROFIT BED	2	7	4	196,984	95,000	101,984
80146 SURGERY VASCULAR M.D.	7	6	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	15	6	1	260,000	90,000	170,000
80293 PEDIATRICS MINOR SURG M.D.	3	6	0	0	0	0
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	2	6	0	0	0	0
84151 ANESTHESIOLOGY D.O.	2	6	1	91,667	33,333	58,334
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	1	5	0	0	0	0
84143 SURGERY GENERAL NOC D.O.	7	5	3	937,500	456,250	481,250
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	1	4	1	55,000	41,460	13,540
80168 SURGERY OBSTETRICS M.D.	1	4	2	725,000	0	725,000
80260 NEPHROLOGY NO SURGERY M.D.	4	4	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	2	4	0	0	0	0
80994 OPTOMETRISTS	1	4	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	6	4	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	1	4	1	175,000	50,000	125,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	3	3	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	3	3	1	300,000	0	300,000
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	3	1	350,000	219,882	130,118
80243 GERIATRICS NO SURGERY M.D.	0	3	1	30,000	30,000	0
80283 INTENSIVE CARE MEDICINE M.D.	1	3	1	95,000	0	95,000
80287 NEPHROLOGY MINOR SURG M.D.	0	3	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	2	3	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	0	3	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	0	3	0	0	0	0
84154 SURGERY ORTHOPEDIC D.O.	3	3	2	455,000	146,000	309,000
84172 PHYS OR SURG MAJOR SURGERY D.O.	0	3	3	580,000	500,000	80,000
84284 INTERNAL MED MINOR SURG D.O.	0	3	0	0	0	0
80115 SURGERY COLON AND RECTAL M.D.	1	2	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	0	2	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	13	2	1	200,000	10,000	190,000
80617 HOSPITAL NOT PROFIT VISITS	13	2	1	15,000	0	15,000
80938 PHYSIOTHERAPISTS	1	2	0	0	0	0
80960 NURSE ANESTHETISTS	1	2	0	0	0	0
84167 SURGERY GYNECOLOGY D.O.	0	2	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	2	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	0	2	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	2	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	1	0	0	0	0
80169 SURGERY HAND M.D.	0	1	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	2	1	0	0	0	0
80233 OCCUPATIONAL MED M.D.	0	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80240 FORENSIC MEDICINE M.D.	0	1	1	421,373	33,130	388,243
80244 GYNECOLOGY NO SURGERY M.D.	0	1	1	250,000	0	250,000
80245 HEMATOLOGY NO SURGERY M.D.	4	1	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	2	1	0	0	0	0
80254 ALLERGY M.D.	0	1	1	175,000	100,000	75,000
80256 DERMATOLOGY NO SURGERY M.D.	1	1	1	12,500	10,000	2,500
80278 HEMATOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	0	1	1	200,000	125,000	75,000
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	1	1	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	1	1	0	0	0	0
80941 EMERGENCY EMTS	0	1	1	14,583	14,583	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2007	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
80950 PARTNERSHIP LIABILITY CHIROPDIST	0	1	0	0	0	0
84131 MILITARY NO SURGERY D.O.	0	1	1	200,000	100,000	100,000
84144 SURGERY THORACIC D.O.	0	1	0	0	0	0
84145 SURGERY UROLOGICAL D.O.	0	1	0	0	0	0
84148 ADD CHG EMPLOYED TECH RADIUM D.O.	0	1	1	20,000	2,000	18,000
84155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY DO	0	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	0	1	0	0	0	0
84249 PSYCHIATRY D.O.	0	1	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	0	1	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	0	1	1	275,000	75,000	200,000
84277 GYNECOLOGY MINOR SURG D.O.	1	1	0	0	0	0
84278 HEMATOLOGY MINOR SURG D.O.	0	1	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	0	1	1	450,000	50,000	400,000
84293 PEDIATRICS MINOR SURG D.O.	0	1	0	0	0	0
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	0	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	1	0	0	0	0	0
80173 PHYS OR SURG MAJOR SURGERY M.D. GROUP 2	1	0	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	0	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	1	0	0	0	0	0
84233 OCCUPATIONAL MED D.O.	1	0	0	0	0	0
84289 OPHTHALMOLOGY MINOR SURG D.O.	1	0	0	0	0	0
84453 OUTPATIENT SURGICAL FACILITY OSTEOPATHIC	1	0	0	0	0	0
TOTAL	1,353	2,334	719	140,376,822	74,647,337	65,729,485

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**

**PROFESSION SPECIALTY ANALYSIS**

<b>ALL COMPANIES FOR YEAR: 2006</b>	<b>Number</b>	<b>Number</b>	<b>Number</b>	<b>Indemnity</b>	<b>Economic</b>	<b>Non-Economic</b>
<b>PROFESSION SPECIALTY</b>	<b>Reported To Insurer</b>	<b>of Closed Reports</b>	<b>Of Paid Claims</b>	<b>Total Amount</b>	<b>Damages Amount</b>	<b>Damages Amount</b>
80612 HOSPITAL NOT PROFIT BED	249	371	135	23,736,856	12,252,600	11,484,256
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	114	325	57	17,524,800	9,280,087	8,244,713
80143 SURGERY GENERAL NOC M.D.	44	111	20	5,944,873	3,543,128	2,401,745
80257 INTERNAL MED NO SURGERY M.D.	42	88	10	3,849,500	1,395,500	2,454,000
80611 HOSPITAL FOR PROFIT BED	70	72	34	5,595,881	1,902,781	3,693,100
80154 SURGERY ORTHOPEDIC M.D.	46	71	19	4,650,500	3,672,109	978,391
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	38	69	12	3,863,804	2,862,363	1,001,441
80964 NURSES - RNS	44	69	5	1,144,000	40,000	1,104,000
80211 DENTIST NOC	48	60	18	924,618	196,057	728,561
80420 FAMILY PHYSICIAN NO SURGERY M.D.	23	56	9	1,664,652	585,000	1,079,652
93215 HOSPITAL GOVERNMENT BED	33	54	16	1,118,494	682,936	435,558
80151 ANESTHESIOLOGY M.D.	14	48	9	2,937,986	1,912,986	1,025,000
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	42	45	11	3,327,500	2,225,671	1,101,829
80249 PSYCHIATRY M.D.	22	44	2	32,333	32,333	0
80268 PHYSICIANS NO SURGERY NOC M.D.	31	44	4	290,000	217,500	72,500
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	14	38	5	660,000	551,334	108,666
84420 FAMILY PHYSICIAN NO SURGERY D.O.	16	36	6	1,100,000	975,000	125,000
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	12	30	4	1,500,000	793,000	707,000
80102 EMERGENCY MED NO SURGERY M.D.	18	29	6	2,012,500	900,000	1,112,500
80152 SURGERY NEUROLOGY M.D.	8	29	5	2,775,000	1,358,468	1,416,532
80998 NURSE NOC	8	28	7	2,035,000	745,500	1,289,500
80284 INTERNAL MED MINOR SURG M.D.	13	27	2	500,000	187,220	312,780
80156 SURGERY PLASTIC M.D.	17	24	5	952,920	322,920	630,000
80993 CHIROPDIST	10	24	7	1,191,000	550,535	640,465
59112 PHARMACISTS	19	23	13	489,492	143,069	346,423
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	9	23	3	762,500	500,000	262,500
80421 FAMILY PHYSICIAN MINOR SURG M.D.	10	23	0	0	0	0
80145 SURGERY UROLOGICAL M.D.	17	22	5	2,928,238	2,143,238	785,000
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	14	21	1	40,000	40,000	0
80410 CHIROPRACTORS	13	20	8	327,660	163,830	163,830
84268 PHYSICIANS NO SURGERY NOC D.O.	5	18	3	241,000	58,369	182,631
80210 DENTIST ORAL SURGERY	12	16	2	27,750	12,750	15,000
84154 SURGERY ORTHOPEDIC D.O.	12	16	4	1,269,882	429,426	840,456
80923 NURSE HOME FOR PROFIT BED	10	15	10	2,608,750	32,200	2,576,550
80963 NURSES - LPNS	8	13	1	135,000	0	135,000
80144 SURGERY THORACIC M.D.	3	11	0	0	0	0
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	5	11	1	450,000	225,000	225,000
80141 SURGERY CARDIAC M.D.	2	10	1	625,000	400,000	225,000
80157 EMERGENCY MED MAJOR SURG M.D.	7	10	1	250,000	0	250,000
80267 PEDIATRICS NO SURGERY M.D.	14	10	2	250,000	75,000	175,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	11	10	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	3	10	0	0	0	0
80924 NURSE HOME NOT PROFIT BED	9	10	7	665,550	22,000	643,550
84257 INTERNAL MED NO SURGERY D.O.	6	10	1	15,000	0	15,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	2	9	1	135,000	23,000	112,000
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	7	9	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	1	9	1	637,500	389,250	248,250
80261 NEUROLOGY NO SURGERY M.D.	4	8	2	1,150,000	1,050,000	100,000
80960 NURSE ANESTHETISTS	4	8	1	903,534	903,534	0
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	2	7	3	235,000	100,000	135,000
80269 PULMONARY DISEASE NO SURGERY M.D.	5	7	1	420,547	333,467	87,080
80288 NEUROLOGY MINOR SURG M.D.	2	7	0	0	0	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2006	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
84284 INTERNAL MED MINOR SURG D.O.	1	7	0	0	0	0
80117 SURGERY GENERAL PRACTICE M.D.	14	6	0	0	0	0
80235 PHYSIATRY M.D.	4	6	1	1,000	269	731
80245 HEMATOLOGY NO SURGERY M.D.	0	6	0	0	0	0
80260 NEPHROLOGY NO SURGERY M.D.	5	6	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	5	6	2	50,000	10,000	40,000
80115 SURGERY COLON AND RECTAL M.D.	1	5	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	0	5	0	0	0	0
80266 PATHOLOGY NO SURGERY M.D.	1	5	1	232,500	112,500	120,000
80293 PEDIATRICS MINOR SURG M.D.	0	5	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	4	5	3	875,000	248,834	626,166
80425 PHYS NO MAJ SURG RADIATION THERAPY M.D.	2	5	1	57,071	57,071	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	0	5	3	407,788	407,788	0
80114 SURGERY OPHTHALMOLOGY M.D.	4	4	0	0	0	0
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY	1	4	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	8	4	1	3,000	3,000	0
80233 OCCUPATIONAL MED M.D.	0	4	0	0	0	0
80244 GYNECOLOGY NO SURGERY M.D.	1	4	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	5	4	0	0	0	0
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	4	4	1	450,000	100,000	350,000
84102 EMERGENCY MED NO SURGERY D.O.	4	4	0	0	0	0
84143 SURGERY GENERAL NOC D.O.	1	4	0	0	0	0
84151 ANESTHESIOLOGY D.O.	2	4	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	2	3	0	0	0	0
80169 SURGERY HAND M.D.	0	3	0	0	0	0
80250 PSYCHOANALYSIS M.D.	1	3	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	2	3	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	0	3	1	50,000	30,000	20,000
80617 HOSPITAL NOT PROFIT VISITS	3	3	1	19,895	11,937	7,958
80950 PARTNERSHIP LIABILITY CHIROPODIST	1	3	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	0	3	0	0	0	0
80146 SURGERY VASCULAR M.D.	1	2	1	50,000	50,000	0
80168 SURGERY OBSTETRICS M.D.	1	2	2	1,025,000	500,000	525,000
80212 DENTIST EMPLOYED ORAL SURGERY	0	2	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	0	2	1	110,000	10,000	100,000
80236 PUBLIC HEALTH M.D.	30	2	2	170,679	170,679	0
80243 GERIATRICS NO SURGERY M.D.	2	2	1	500,000	0	500,000
80254 ALLERGY M.D.	0	2	1	950,000	475,000	475,000
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	3	2	0	0	0	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	1	2	0	0	0	0
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP	0	2	2	215,000	175,000	40,000
80944 EMPLOYED OPTOMETRISTS	0	2	0	0	0	0
80994 OPTOMETRISTS	3	2	1	79,000	39,500	39,500
84167 SURGERY GYNECOLOGY D.O.	0	2	1	100,000	20,579	79,421
84249 PSYCHIATRY D.O.	0	2	1	200,000	1,000	199,000
84261 NEUROLOGY NO SURGERY D.O.	0	2	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	2	2	1	5,000	3,000	2,000
80106 SURGERY LARYNGOLOGY M.D.	0	1	0	0	0	0
80107 SURGERY NEOPLASTIC M.D.	0	1	1	5,000	1,000	4,000
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.	2	1	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	1	1	0	0	0	0
80170 SURGERY HEAD AND NECK M.D.	0	1	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	0	1	0	0	0	0
80177 ADD CHG EMPLOYED PHYSICIAN M.D.	1	1	0	0	0	0

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION**  
**PROFESSION SPECIALTY ANALYSIS**

ALL COMPANIES FOR YEAR: 2006	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80240 FORENSIC MEDICINE M.D.	0	1	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	0	1	1	200,000	25,000	175,000
80287 NEPHROLOGY MINOR SURG M.D.	3	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	1	1	0	0	0	0
80446 PHYS NO MAJ SURG NEEDLE BIOPSY M.D.	0	1	0	0	0	0
80713 X-RAY TECHNICIANS	3	1	0	0	0	0
80715 MEDICAL OR X-RAY LABORATORY	1	1	0	0	0	0
80938 PHYSIOTHERAPISTS	1	1	1	500	0	500
80941 EMERGENCY EMTS	0	1	1	3,500	3,500	0
80945 EMPLOYED PHYSIOTHERAPISTS	0	1	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	0	1	1	56,000	16,000	40,000
84152 SURGERY NEUROLOGY D.O.	1	1	0	0	0	0
84172 PHYS OR SURG MAJOR SURGERY D.O.	3	1	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	2	1	0	0	0	0
84254 ALLERGY D.O.	0	1	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	1	1	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	1	1	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	0	1	0	0	0	0
84293 PEDIATRICS MINOR SURG D.O.	0	1	0	0	0	0
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	1	1	0	0	0	0
80165 ADD CHG INSURED PHYS RADIATION THERAPY	1	0	0	0	0	0
80213 DENTIST EMPLOYED NOC	1	0	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0	0	0	0
80286 NEOPLASTIC DISEASE MINOR SURG M.D.	1	0	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	2	0	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	1	0	0	0	0	0
80995 PHYSIOTHERAPISTS	1	0	0	0	0	0
84145 SURGERY UROLOGICAL D.O.	1	0	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	2	0	0	0	0	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	1	0	0	0	0	0
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	2	0	0	0	0	0
TOTAL	1,349	2,356	514	109,715,553	56,700,818	53,014,735



## **Section VI**

### **Claim Study by Means of Disposition**

This section contains a thorough claim study by means of disposition. We have two exhibits containing the claim study by means of disposition for physicians and surgeons and for hospitals. Within each disposition type, the following data is presented:

- Number of Claims Closed
- Percentage of Claims by Means of Disposition
- Average Number of Months from Incident to Report
- Average Number of Months from Incident to Disposition
- Average Bodily Injury Severity (Severity codes defined in Section III)
- Average Economic Damage Paid per Claim
- Average Non-Economic Damage Paid per Claim
- Average Total Indemnity Paid per Claim (Economic + Non-Economic)
- Average Loss Adjustment Expense Paid per Claim



**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2008**

**ALL MEDICAL CARE PROVIDERS**

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	121	21.5%	8	27	4	333,648	37,451	71,098	6,250
Lawsuits Settled Before Trial	428	75.9%	21	62	6	124,582	111,667	236,248	48,264
Total Settled	549	97.3%	18	54	6	104,540	95,309	199,849	39,004
Court Dispositions									
Direct Verdict for Plaintiff	3	0.5%	19	63	3	131,283	316,578	447,861	109,321
Judgment for Plaintiff	8	1.4%	21	62	6	96,082	126,919	223,000	152,596
Judgment for Plaintiff After Appeal	3	0.5%	46	124	8	119,524	237,500	357,024	166,200
Total Court Dispositions	15	2.7%	27	79	6	109,373	194,339	303,712	147,569
Total Paid Claim Dispositions	564	100.0%	18	55	6	104,668	97,943	202,612	41,892
In Favor of Defendant									
Claims Closed Before Litigation	212	15.7%	9	25	4				1,806
Lawsuits Closed or Abandoned Before Trial	1068	79.0%	26	56	6				16,826
Court Dispositions									
Direct Verdict for Defendant	9	0.7%	22	61	8				76,797
Judgment for Defendant	55	4.1%	20	58	5				56,228
Judgment for Defendant After Appeal	8	0.6%	21	83	7				93,492
Total Court Dispositions	72	5.3%	21	61	5				62,940
Total Unpaid Claim Dispositions	1352	100.0%	23	51	6				16,927

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2008**

**PHYSICIANS AND SURGEONS**

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	13	8.6%	8	16	3	41,340	37,046	78,386	2,845
Lawsuits Settled Before Trial	128	84.8%	19	55	7	172,840	128,369	301,208	53,468
Total Settled	141	93.4%	18	51	6	160,715	119,949	280,664	48,801
Court Dispositions									
Direct Verdict for Defendant	1	0.7%	16	79	3	0	379,735	379,735	208,115
Judgment for Plaintiff	6	4.0%	22	66	6	122,859	93,225	216,083	164,950
Judgment for Plaintiff After Appeal	3	2.0%	45	114	7	159,365	233,333	392,698	182,454
Total Court Dispositions	10	6.6%	28	81	6	121,525	163,908	285,433	174,518
Total Paid Claim Dispositions	151	100.0%	19	53	6	158,120	122,860	280,980	57,127
In Favor of Defendant									
Claims Closed Before Litigation	77	10.7%	11	29	4				1,994
Lawsuits Closed or Abandoned Before Trial	603	84.1%	27	55	7				16,946
Court Dispositions									
Direct Verdict for Defendant	5	0.7%	19	57	7				54,450
Judgment for Defendant	26	3.6%	18	59	5				83,018
Judgment for Defendant After Appeal	6	0.8%	20	80	7				124,542
Total Court Dispositions	37	5.2%	18	62	6				85,891
Total Unpaid Claim Dispositions	717	100.0%	25	53	6				18,898

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2008**

**HOSPITALS**

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	72	37.5%	7	26	4	39,943	36,901	76,844	7,453
Lawsuits Settled Before Trial	118	61.5%	20	61	6	108,823	122,004	230,827	50,148
Total Settled	190	99.0%	15	47	6	82,721	89,754	172,476	33,968
Court Dispositions									
Direct Verdict for Plaintiff	2	1.0%	21	55	3	196,925	285,000	481,925	59,924
Total Paid Claim Dispositions	2	1.0%	21	55	3	196,925	285,000	481,925	59,924
Total Paid Claim Dispositions	192	100.0%	15	48	6	83,911	91,788	175,699	34,239
In Favor of Defendant									
Claims Closed Before Litigation	77	33.8%	7	23	3				2,678
Lawsuits Closed or Abandoned Before Trial	149	65.4%	21	53	6				21,914
Court Dispositions									
Direct Verdict for Defendant	1	0.4%	13	52	9				32,216
Judgment for Defendant	1	0.4%	1	60	3				58,744
Total Court Dispositions	2	0.9%	7	56	6				45,480
Total Unpaid Claim Dispositions	228	100.0%	16	43	5				15,624

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2007**

**ALL MEDICAL CARE PROVIDERS**

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	149	20.7%	5	15	4	22,306	31,343	53,649	4,098
Lawsuits Settled Before Trial	552	76.8%	19	50	6	126,463	105,314	231,777	56,492
Total Settled	701	97.5%	16	43	6	104,324	89,591	193,915	45,356
Court Dispositions									
Direct Verdict for Plaintiff	1	0.1%	5	43	9	450,000	0	450,000	127,404
Judgment NWS Verdict for Defendant	1	0.1%	0	57	6	100,000	100,000	200,000	135,236
Judgment for Plaintiff	12	1.7%	15	52	6	32,919	151,912	184,831	81,421
Judgment for Plaintiff After Appeal	4	0.6%	33	98	5	142,794	250,749	393,543	164,929
Total Court Dispositions	18	2.5%	17	62	6	84,234	162,552	246,786	105,523
Total Paid Claim Dispositions	719	100.0%	16	43	6	103,821	91,418	195,239	46,862
In Favor of Defendant									
Claims Closed Before Litigation	216	13.4%	11	28	4				2,153
Lawsuits Closed or Abandoned Before Trial	1292	80.0%	24	53	6				17,228
Court Dispositions									
Direct Verdict for Defendant	16	1.0%	15	51	6				67,280
Judgment NWS Verdict for Plaintiff	1	0.1%	10	33	9				61,250
Judgment for Defendant	78	4.8%	21	65	6				70,782
Judgment for Defendant After Appeal	12	0.7%	40	128	5				137,394
Total Court Dispositions	107	6.6%	22	70	6				77,640
Total Unpaid Claim Dispositions	1615	100.0%	23	51	6				19,214

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2007**

**PHYSICIANS AND SURGEONS**

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	11	4.6%	7	18	4	10,188	20,821	31,010	2,493
Lawsuits Settled Before Trial	215	89.6%	18	50	7	134,201	127,934	262,134	54,524
Total Settled	226	94.2%	18	48	7	128,165	122,720	250,885	51,991
Court Dispositions									
Judgment NWS Verdict for Defendant	1	0.4%	0	57	6	100,000	100,000	200,000	135,236
Judgment for Plaintiff	10	4.2%	16	54	5	39,395	134,727	174,122	88,217
Judgment for Plaintiff After Appeal	3	1.3%	42	109	6	160,767	163,958	324,724	207,840
Total Court Dispositions	14	5.8%	20	66	6	69,732	138,510	208,243	117,209
Total Paid Claim Dispositions	240	100.0%	18	49	7	124,756	123,641	248,397	55,796
In Favor of Defendant									
Claims Closed Before Litigation	55	6.8%	11	29	4				516
Lawsuits Closed or Abandoned Before Trial	690	85.4%	24	53	6				19,595
Court Dispositions									
Direct Verdict for Defendant	7	0.9%	15	46	6				43,542
Judgment NWS Verdict for Plaintiff	1	0.1%	10	33	9				61,250
Judgment for Defendant	45	5.6%	24	72	7				94,188
Judgment for Defendant After Appeal	10	1.2%	44	123	5				95,553
Total Court Dispositions	63	7.8%	26	77	6				88,255
Total Unpaid Claim Dispositions	808	100.0%	23	53	6				23,650

MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2007

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	96	40.9%	5	14	4	18,310	26,461	44,772	3,200
Lawsuits Settled Before Trial	138	58.7%	20	52	6	170,488	94,532	265,020	68,771
Total Settled	237	100.9%	14	37	5	108,056	66,606	174,662	41,870
Court Dispositions									
Direct Verdict for Plaintiff	1	0.4%	5	43	9	450,000	0	450,000	127,404
Total Paid Claim Dispositions	1	0.4%	5	43	9	450,000	0	450,000	127,404
Total Paid Claim Dispositions	235	100.0%	14	37	5	109,511	66,322	175,833	42,234
In Favor of Defendant									
Claims Closed Before Litigation	102	31.9%	8	25	4				3,597
Lawsuits Closed or Abandoned Before Trial	209	65.3%	24	51	5				16,510
Court Dispositions									
Direct Verdict for Defendant	5	1.6%	13	50	6				111,414
Judgment for Defendant	2	0.6%	9	41	4				53,218
Judgment NWS Verdict for Plaintiff	2	0.6%	23	151	7				346,600
Total Court Dispositions	9	2.8%	14	70	5				150,745
Total Unpaid Claim Dispositions	320	100.0%	18	44	5				16,169

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2006**

**ALL MEDICAL CARE PROVIDERS**

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	93	18.1%	7	16	3	18,143	18,510	36,653	1,563
Lawsuits Settled Before Trial	392	76.3%	19	52	6	122,633	120,492	243,124	52,437
Total Settled	485	94.4%	17	45	6	102,596	100,937	203,533	42,682
Court Dispositions									
Direct Verdict for Plaintiff	4	0.8%	17	51	6	186,250	176,250	362,500	67,015
Judgment NWS Verdict for Defendant	2	0.4%	19	58	8	163,870	250,000	413,870	178,921
Judgment for Plaintiff	16	3.1%	16	61	6	278,783	58,433	337,216	69,825
Judgment for Plaintiff After Appeal	7	1.4%	22	87	8	201,185	274,367	475,553	209,672
Total Court Dispositions	29	5.6%	18	66	7	239,364	140,017	379,381	110,717
Total Paid Claim Dispositions	514	100.0%	17	46	6	110,313	103,142	213,454	46,520
In Favor of Defendant									
Claims Closed Before Litigation	232	12.6%	12	29	4				1,013
Lawsuits Closed or Abandoned Before Trial	1493	81.1%	23	45	6				12,099
Court Dispositions									
Direct Verdict for Defendant	10	0.5%	18	45	5				23,178
Judgment NWS Verdict for Plaintiff	2	0.1%	22	60	8				65,354
Judgment for Defendant	77	4.2%	26	69	6				84,584
Judgment for Defendant After Appeal	28	1.5%	26	82	6				122,243
Total Court Dispositions	117	6.4%	25	70	6				88,020
Total Unpaid Claim Dispositions	1842	100.0%	22	45	5				15,525

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2006**

**PHYSICIANS AND SURGEONS**

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	8	4.9%	9	16	4	93,733	40,868	134,601	1,267
Lawsuits Settled Before Trial	135	83.3%	21	57	6	150,222	112,553	262,775	45,965
Total Settled	143	88.3%	20	54	6	147,106	108,598	255,704	43,499
Court Dispositions									
Direct Verdict for Plaintiff	1	0.6%	25	53	3	70,000	155,000	225,000	40,671
Judgment NWS Verdict for Defendant	1	0.6%	18	50	6	2,740	500,000	502,740	0
Judgment for Plaintiff	10	6.2%	17	69	6	275,928	78,493	354,420	68,282
Judgment for Plaintiff After Appeal	5	3.1%	23	97	9	185,893	263,216	449,109	241,945
Total Court Dispositions	17	10.5%	19	75	7	221,264	162,118	383,382	113,719
Total Paid Claim Dispositions	162	100.0%	20	57	6	154,888	114,214	269,102	50,868
In Favor of Defendant									
Claims Closed Before Litigation	77	8.0%	18	34	4				617
Lawsuits Closed or Abandoned Before Trial	819	85.2%	23	45	6				12,356
Court Dispositions									
Direct Verdict for Defendant	4	0.4%	17	37	5				18,211
Judgment NWS Verdict for Plaintiff	1	0.1%	21	59	7				96,613
Judgment for Defendant	42	4.4%	26	67	6				100,881
Judgment for Defendant After Appeal	18	1.9%	21	82	6				147,222
Total Court Dispositions	65	6.8%	24	69	6				108,561
Total Unpaid Claim Dispositions	961	100.0%	23	46	6				17,923

**MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION  
DISPOSITION OF CLAIM - 2006**

**HOSPITALS**

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	52	31.0%	6	12	3	15,678	11,773	27,452	1,246
Lawsuits Settled Before Trial	112	66.7%	18	53	6	93,096	106,771	199,867	57,957
Total Settled	164	97.6%	14	40	5	68,549	76,650	145,199	39,975
Court Dispositions									
Direct Verdict for Plaintiff	2	1.2%	15	60	7	0	275,000	275,000	99,225
Judgment NWS Verdict for Defendant	1	0.6%	19	65	9	325,000	0	325,000	357,841
Judgment for Plaintiff	1	0.6%	25	64	5	150,000	100,000	250,000	280,691
Total Court Dispositions	4	2.4%	19	62	7	118,750	162,500	281,250	209,245
Total Paid Claim Dispositions	168	100.0%	14	41	5	69,744	78,694	148,438	44,005
In Favor of Defendant									
Claims Closed Before Litigation	90	33.6%	6	24	4				1,719
Lawsuits Closed or Abandoned Before Trial	173	64.6%	23	48	6				16,621
Direct Verdict for Defendant	2	0.7%	28	68	8				57,175
Judgment NWS Verdict for Plaintiff	1	0.4%	22	60	9				34,095
Judgment for Defendant	2	0.7%	11	60	6				221,829
Total Court Dispositions	5	1.9%	20	63	7				118,420
Total Unpaid Claim Dispositions	268	100.0%	17	41	5				13,516



## Section VII

### Analysis by Occurrence and Defendant

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Previous sections of this report present data on the number of claims. A claim corresponds to a single practitioner or institution against whom a demand for damages has been made. In fact, multiple claims may be associated with the same practitioner for the same incident. For example, a primary insurer may report a claim for a given insured. That same insured's excess carrier may report an additional claim if it also makes a payment over and above the liability assumed by the primary carrier. In addition, if an insurer closes and subsequently reopens a claim, two claims are counted in the DIFP database.

This section presents two alternative methods of aggregating the data, only recently available to DIFP's efforts to more effectively code the data. First, data are presented on a *per defendant* basis, such that a single practitioner is not counted more than once, regardless of the number of claims against that practitioner. Secondly, data are presented on a *per occurrence* basis, where an occurrence corresponds to a single injured party (or in rare cases, more than one injured party as in the case of a mother and child both injured during childbirth). A single occurrence may include multiple claims as well as multiple defendants. The table below illustrates the different methods of aggregating the DIFP claims data. See the executive summary for further discussion.

Comparison of Occurrences, Defendants, and Claims					
Occurrence	Count	Defendants	Count	Claims	Count
An individual brings a claim against a physician, a radiologist, and a hospital, all of whom are alleged to have contributed to a given injury or related injuries	1	Physician	1	Physician's primary carrier reports a claim	1
				Physicians excess carrier reports a claim	1
		Radiologist	1	Original claim against a radiologist is closed due to	1
				The claim against the radiologist is subsequently reopened due to the filing of a lawsuit	1
		Hospital	1	Hospital reports a claim against its self-insured funds	1
				Hospital's excess carrier reports a claim	1
<b>Total</b>	<b>1</b>		<b>3</b>		<b>6</b>

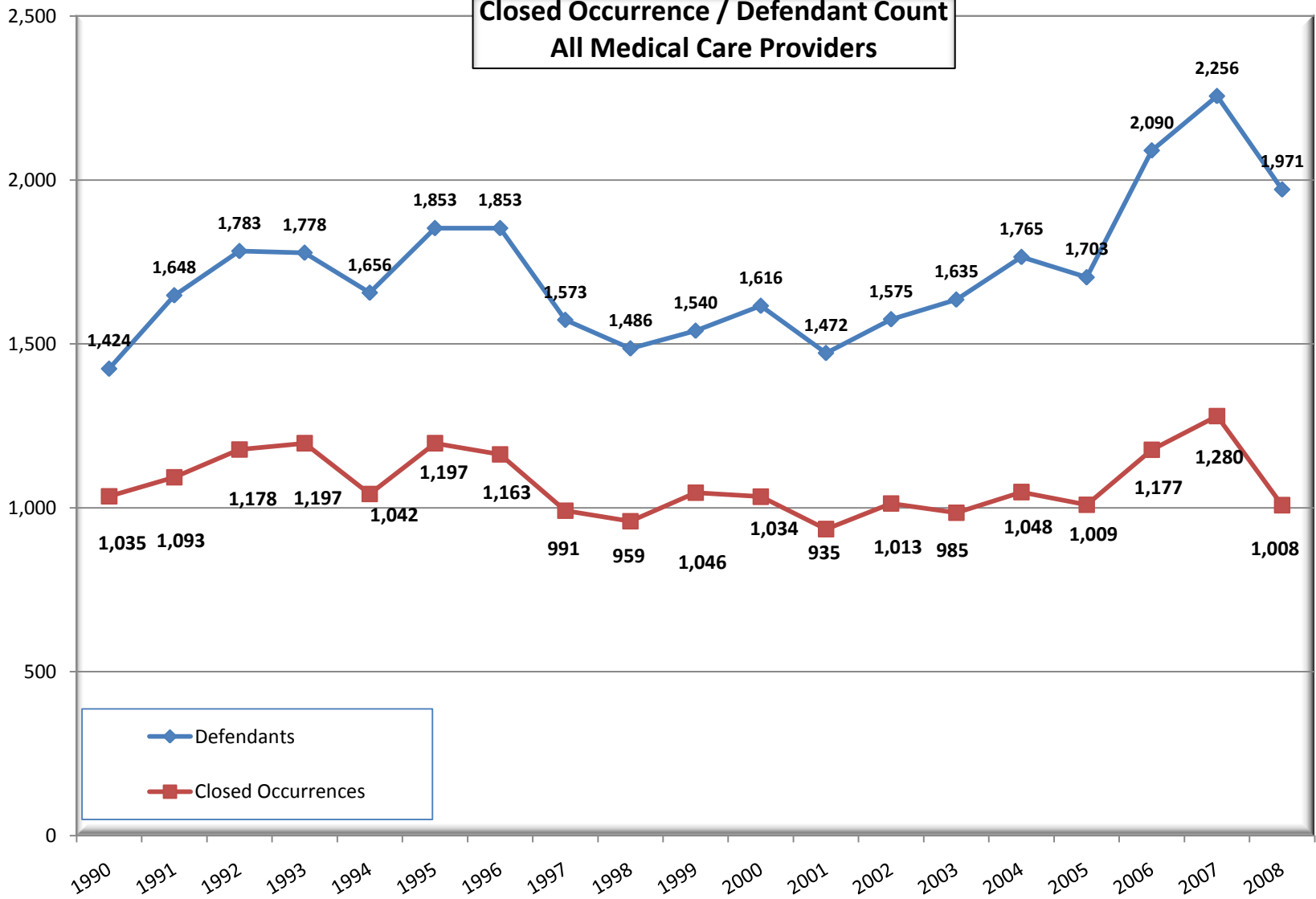


**Note that the number of closed claims present here will not equal the number presented elsewhere.** This is because an occurrence is considered closed only when the last claim associated with the occurrence is closed. It is not uncommon for defendants to settle at different times of the course of adjudication or for some defendants to be removed and others added. Claims are here considered closed in the year in which the occurrence is closed, regardless of when the individual claim was closed.

	Claims			Defendants			Occurrences		
Year	Number	Paid	Avg Indemnity	Number	Paid	Avg Indemnity	Number	Paid	Avg Indemnity
1990	1,471	562	\$86,314	1,424	539	\$89,997	1,035	451	\$107,557
1991	1,705	616	\$130,883	1,648	595	\$135,503	1,093	478	\$168,670
1992	1,847	538	\$122,957	1,783	535	\$123,646	1,178	438	\$151,029
1993	1,836	574	\$160,607	1,778	562	\$164,036	1,197	461	\$199,975
1994	1,728	554	\$120,952	1,656	543	\$123,403	1,042	466	\$143,793
1995	1,976	636	\$128,213	1,853	625	\$130,469	1,197	509	\$160,203
1996	1,954	609	\$155,317	1,853	597	\$158,439	1,163	507	\$186,564
1997	1,660	537	\$161,835	1,573	520	\$167,125	991	428	\$203,049
1998	1,558	481	\$149,933	1,486	465	\$155,092	959	412	\$175,044
1999	1,624	567	\$135,016	1,540	558	\$137,193	1,046	480	\$159,487
2000	1,741	487	\$211,039	1,616	472	\$217,745	1,034	391	\$262,854
2001	1,569	503	\$171,244	1,472	496	\$173,660	935	392	\$219,734
2002	1,666	534	\$205,216	1,575	524	\$209,132	1,013	445	\$246,259
2003	1,710	561	\$211,763	1,635	551	\$215,607	985	446	\$266,366
2004	1,880	542	\$237,254	1,765	535	\$240,359	1,048	428	\$300,448
2005	1,830	507	\$265,777	1,703	498	\$270,580	1,009	401	\$336,032
2006	2,226	530	\$228,841	2,090	524	\$231,462	1,177	438	\$276,908
2007	2,402	704	\$186,516	2,256	694	\$189,203	1,280	578	\$227,175
2008	2,100	592	\$198,624	1,971	581	\$202,385	1,008	449	\$261,883
<b>Total</b>	34,483	10,634	\$170,867	32,677	10,414	\$174,477	20,390	8,598	\$211,329

**Closed Occurrence / Defendant Count  
All Medical Care Providers**

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Closed Occurrences 1990 - 2008											
	Occurrences*			Indemnity		Defendants			Defendants With Payment Made on Their Behalf		
Year	Number	Paid	Unpaid	Total Indemnity	Avg Indemnity	Physician	Institutional	All Other	Physician	Institutional	All Other
1990	1,035	451	584	\$48,508,270	\$107,557	830	433	161	280	182	77
1991	1,093	478	615	\$80,624,076	\$168,670	929	497	222	296	198	101
1992	1,178	438	740	\$66,150,716	\$151,029	933	653	197	245	223	67
1993	1,197	461	736	\$92,188,436	\$199,975	907	645	226	264	217	81
1994	1,042	466	576	\$67,007,631	\$143,793	888	597	171	249	221	73
1995	1,197	509	688	\$81,543,215	\$160,203	998	686	169	291	260	74
1996	1,163	507	656	\$94,587,860	\$186,564	957	696	200	267	257	73
1997	991	428	563	\$86,905,170	\$203,049	755	654	164	198	249	73
1998	959	412	547	\$72,117,985	\$175,044	693	612	181	135	247	83
1999	1,046	480	566	\$76,553,822	\$159,487	709	675	156	211	284	63
2000	1,034	391	643	\$102,775,836	\$262,854	793	665	158	207	220	45
2001	935	392	543	\$86,135,578	\$219,734	684	647	141	199	243	54
2002	1,013	445	568	\$109,585,407	\$246,259	764	678	133	204	275	45
2003	985	446	539	\$118,799,306	\$266,366	729	756	150	209	300	42
2004	1,048	428	620	\$128,591,934	\$300,448	831	758	176	223	256	56
2005	1,009	401	608	\$134,749,018	\$337,075	825	692	186	192	246	60
2006	1,177	438	739	\$121,285,893	\$276,172	981	875	234	174	286	64
2007	1,280	578	702	\$131,306,998	\$227,175	1,039	1,023	194	232	385	77
2008	1,008	449	559	\$117,585,675	\$261,883	907	871	193	165	377	39
<b>Total</b>	20,390	8,598	11,792	\$1,817,002,82	\$211,329	16,152	13,113	3,412	4,241	4,926	1,247

\*An occurrence is considered closed only when the last claim associated with the occurrence is closed. It is not uncommon for defendants to settle at different times over the course of adjudication, or for some defendants to be removed and others added at different times.

Closed Occurrences With At Least One Physician Defendant 1990 – 2008**											
	Occurrences*			Indemnity		Defendants			Defendants With Payment Made on Their Behalf		
Year	Number	Paid	Unpaid	Total Indemnity	Avg Indemnity	Physician	Institutional	All Other	Physician	Institutional	All Other
1990	580	242	338	\$31,226,876	\$129,037	830	110	9	280	42	4
1991	631	270	361	\$60,090,895	\$222,559	929	188	34	296	69	17
1992	675	245	430	\$52,446,373	\$214,067	933	296	19	245	88	5
1993	666	253	413	\$67,356,804	\$266,232	907	260	33	264	71	11
1994	638	262	376	\$51,660,982	\$197,179	888	298	24	249	75	8
1995	737	292	445	\$63,780,921	\$218,428	998	318	33	291	98	11
1996	686	291	395	\$68,283,284	\$234,650	957	329	41	267	88	16
1997	547	223	324	\$67,289,711	\$301,748	755	307	21	198	100	8
1998	492	179	313	\$49,671,981	\$277,497	693	270	14	135	85	3
1999	542	239	303	\$53,898,376	\$225,516	709	262	16	211	87	3
2000	579	224	355	\$70,892,034	\$316,482	793	307	20	207	89	2
2001	503	198	305	\$64,014,908	\$323,308	684	274	28	199	81	11
2002	563	220	343	\$62,646,439	\$284,757	764	288	25	204	80	7
2003	520	236	284	\$76,144,069	\$322,644	729	360	25	209	117	6
2004	582	234	348	\$94,490,806	\$403,807	831	370	30	223	94	11
2005	579	226	353	\$99,102,547	\$438,507	825	351	49	192	108	13
2006	678	222	456	\$88,902,272	\$400,461	981	480	69	174	121	8
2007	726	306	420	\$93,553,618	\$305,731	1,039	565	49	232	165	16
2008	570	247	323	\$89,347,036	\$361,729	907	504	62	165	191	5
<b>Total</b>	<b>11,494</b>	<b>4,609</b>	<b>6,885</b>	<b>\$1,304,799,932</b>	<b>\$283,098</b>	<b>16,152</b>	<b>6,137</b>	<b>601</b>	<b>4,241</b>	<b>1,849</b>	<b>165</b>

\*An occurrence is considered closed only when the last claim associated with the occurrences is closed.

\*\*This and the following tables are not mutually exclusive. For example, the category “closed occurrences with at least one *paid* physician defendant” is a subset of the category “closed occurrences with at least on physician defendant.”

Closed Occurrences With At Least One Payment Made on Behalf of a Physician Defendant 1990 – 2008**											
	Occurrences*			Indemnity		Defendants			Defendants With Payment Made on Their Behalf		
Year	Number	Paid	Unpaid	Total Indemnity	Avg Indemnity	Physician	Institutional	All Other	Physician	Institutional	All Other
1990	231	231	NA	\$28,869,126	\$124,975	356	56	6	280	32	3
1991	243	243	NA	\$52,361,864	\$215,481	392	82	16	296	40	13
1992	208	208	NA	\$47,919,874	\$230,384	315	116	7	245	52	0
1993	222	222	NA	\$62,182,452	\$280,101	332	97	17	264	41	6
1994	223	223	NA	\$48,361,653	\$216,868	323	113	14	249	39	5
1995	255	255	NA	\$55,839,056	\$218,977	358	116	17	291	56	8
1996	243	243	NA	\$61,040,176	\$251,194	347	114	24	267	39	14
1997	177	177	NA	\$56,442,443	\$318,884	242	96	5	198	37	2
1998	124	124	NA	\$32,810,745	\$264,603	170	73	2	135	26	0
1999	193	193	NA	\$44,795,963	\$232,103	256	91	7	211	36	3
2000	184	184	NA	\$59,972,903	\$325,940	255	100	12	207	41	2
2001	169	169	NA	\$54,448,389	\$322,180	245	113	9	199	54	7
2002	180	180	NA	\$54,684,344	\$303,802	254	104	8	204	38	6
2003	189	189	NA	\$66,358,798	\$351,105	283	147	12	209	60	3
2004	192	192	NA	\$87,623,411	\$456,372	302	139	8	223	51	5
2005	172	172	NA	\$86,200,517	\$495,405	263	137	15	192	56	8
2006	153	153	NA	\$65,078,400	\$425,349	250	138	5	174	47	3
2007	207	207	NA	\$69,864,826	\$337,511	321	153	21	232	57	13
2008	149	149	NA	\$69,018,643	\$463,212	252	126	13	165	58	3
<b>Total</b>	3,714	3,714		\$1,103,873,583	\$297,220	5,516	2,111	218	4,241	860	104

\*An occurrence is considered closed only when the last claim associated with the occurrences is closed.

\*\*This and the following tables are not mutually exclusive. For example, the category “closed occurrences with at least one *paid* physician defendant” is a subset of the category “closed occurrences with at least on physician defendant.”

Closed Occurrences With At Least One Institutional Defendant (Including Nursing Homes, Hospitals, Clinics, and Group Practices) 1990 – 2008**											
	Occurrences*			Indemnity		Defendants			Defendants With Payment Made on Their Behalf		
Year	Number	Paid	Unpaid	Total Indemnity	Avg Indemnity	Physician	Institutional	All Other	Physician	Institutional	All Other
1990	422	201	221	\$25,487,622	\$126,804	172	433	8	65	182	2
1991	469	223	246	\$47,915,412	\$214,867	282	497	24	89	198	9
1992	595	258	337	\$49,204,109	\$190,714	426	653	25	116	223	4
1993	584	246	338	\$69,604,585	\$282,945	354	645	26	100	217	4
1994	525	272	253	\$44,823,204	\$164,791	402	597	32	104	221	10
1995	609	290	319	\$53,592,444	\$184,802	425	686	28	106	260	11
1996	618	308	310	\$63,014,898	\$204,594	440	696	36	105	257	14
1997	555	262	293	\$66,906,512	\$255,368	382	654	26	89	249	8
1998	536	265	271	\$57,213,820	\$215,901	339	612	25	64	247	4
1999	599	306	293	\$51,996,974	\$169,925	332	675	20	85	284	4
2000	570	241	329	\$78,443,851	\$325,493	384	665	21	88	220	2
2001	540	264	276	\$65,191,841	\$246,939	318	647	28	102	243	11
2002	580	307	273	\$83,458,579	\$271,852	359	678	16	90	275	6
2003	623	326	297	\$93,081,105	\$285,525	382	756	28	114	300	9
2004	622	303	319	\$104,082,747	\$343,507	438	758	33	125	256	14
2005	590	276	314	\$107,391,286	\$389,099	441	692	38	109	242	11
2006	721	327	394	\$100,200,111	\$306,422	576	875	60	105	286	13
2007	850	425	425	\$100,442,959	\$236,336	661	1,023	46	128	385	14
2008	672	352	320	\$100,320,137	\$285,000	589	871	48	95	377	4
Total	11,280	5,452	5,828	\$1,362,372,196	\$249,885	7,702	13,113	568	1,879	4,922	154

\*An occurrence is considered closed only when the last claim associated with the occurrences is closed.

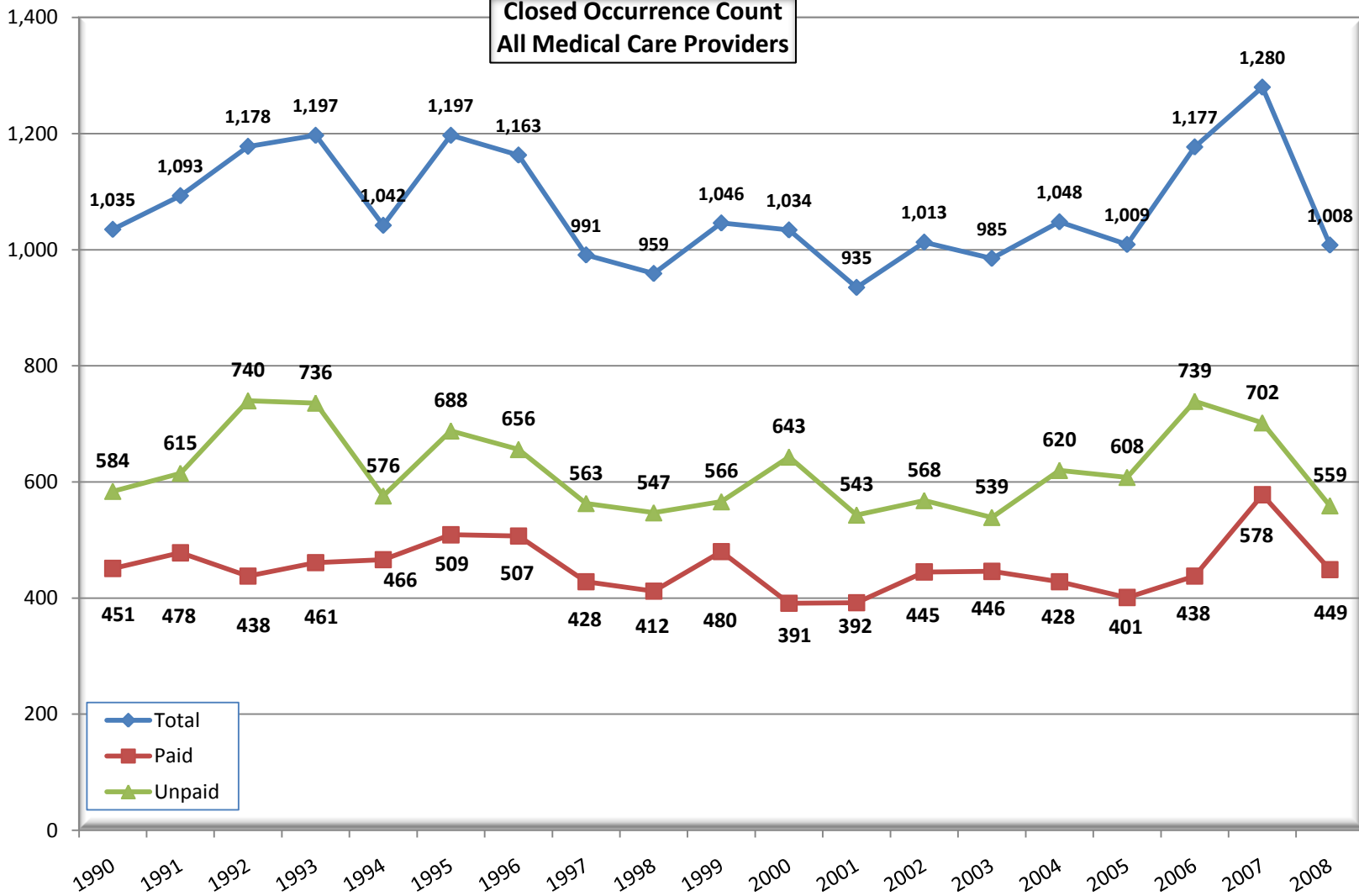
\*\*This and the following tables are not mutually exclusive. For example, the category “closed occurrences with at least one *paid* physician defendant” is a subset of the category “closed occurrences with at least on physician defendant.”

<b>Closed Occurrences With At Least One Payment Made on Behalf of An Institutional Defendant</b> <b>(Including Nursing Homes, Hospitals, Clinics, and Group Practices)</b> <b>1990 – 2008**</b>											
	<b>Occurrences*</b>			<b>Indemnity</b>		<b>Defendants</b>			<b>Defendants With Payment Made on Their Behalf</b>		
<b>Year</b>	<b>Number</b>	<b>Paid</b>	<b>Unpaid</b>	<b>Total Indemnity</b>	<b>Avg Indemnity</b>	<b>Physician</b>	<b>Institutional</b>	<b>All Other</b>	<b>Physician</b>	<b>Institutional</b>	<b>All Other</b>
1990	179	179	NA	\$22,413,665	\$125,216	71	187	2	39	182	2
1991	189	189	NA	\$41,628,199	\$220,255	116	202	12	53	198	5
1992	213	213	NA	\$41,924,507	\$196,829	151	243	11	62	223	3
1993	203	203	NA	\$56,884,798	\$280,221	126	237	15	54	217	1
1994	212	212	NA	\$33,793,947	\$159,405	105	254	20	42	221	5
1995	243	243	NA	\$43,593,645	\$179,398	142	287	15	55	260	9
1996	247	247	NA	\$49,173,539	\$199,083	159	284	15	44	257	8
1997	218	218	NA	\$53,947,512	\$247,466	137	276	8	40	249	4
1998	228	228	NA	\$49,747,585	\$218,191	117	266	11	25	247	2
1999	263	263	NA	\$45,875,912	\$174,433	116	314	10	36	284	2
2000	200	200	NA	\$67,691,808	\$338,459	130	252	10	43	220	1
2001	227	227	NA	\$55,454,199	\$244,292	110	285	13	64	243	8
2002	258	258	NA	\$70,475,216	\$273,160	123	305	7	37	275	2
2003	273	273	NA	\$80,285,669	\$294,087	163	351	8	57	300	6
2004	239	239	NA	\$82,578,543	\$345,517	140	308	8	58	256	6
2005	228	228	NA	\$89,138,273	\$390,957	163	288	15	56	246	5
2006	270	270	NA	\$83,779,472	\$310,294	196	358	38	46	286	8
2007	363	363	NA	\$86,178,187	\$237,405	243	449	17	61	385	8
2008	319	319	NA	\$87,750,797	\$275,081	258	449	19	58	377	2
<b>Total</b>	<b>4,572</b>	<b>4,572</b>	<b>NA</b>	<b>\$1,142,315,473</b>	<b>\$249,850</b>	<b>2,766</b>	<b>5,595</b>	<b>254</b>	<b>930</b>	<b>4,926</b>	<b>87</b>

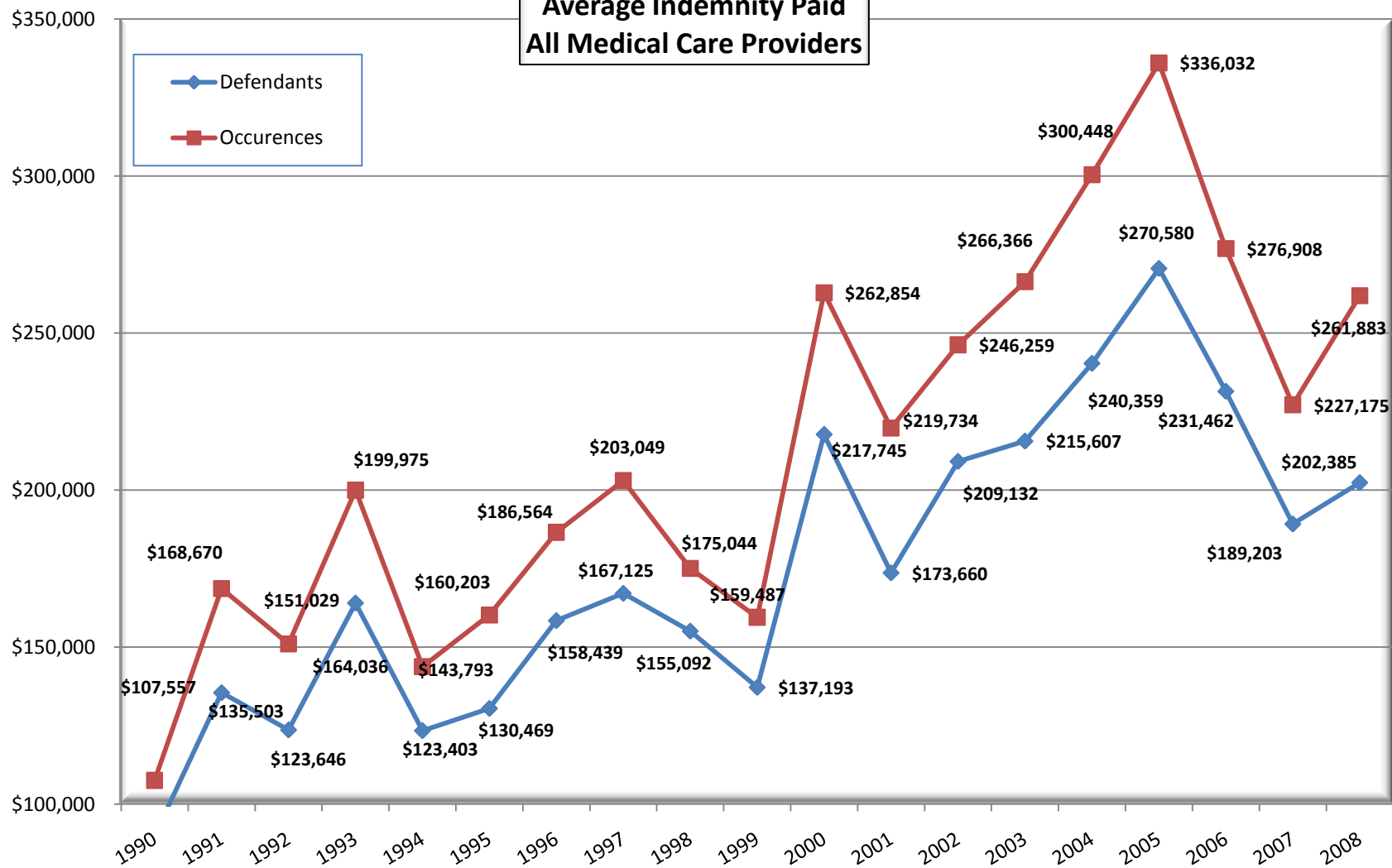
\*An occurrence is considered closed only when the last claim associated with the occurrences is closed.

\*\*This and the following tables are not mutually exclusive. For example, the category “closed occurrences with at least one *paid* physician defendant” is a subset of the category “closed occurrences with at least on physician defendant.”

**Closed Occurrence Count  
All Medical Care Providers**



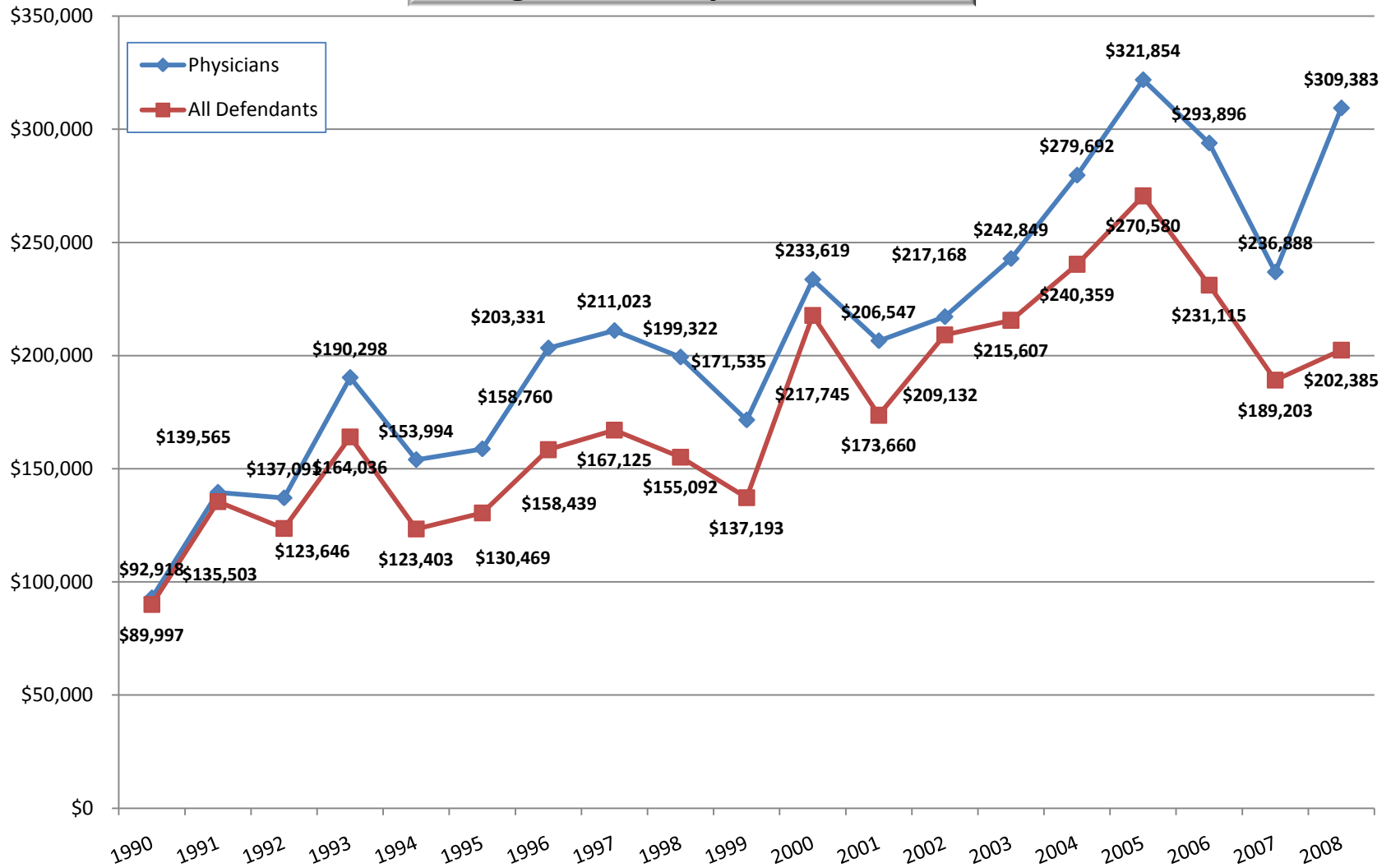
# **Average Indemnity Paid All Medical Care Providers**



Number of Defendants, 1990 - 2008												
	Physicians & Surgeons			Institutions (Including Hospitals, Nursing Homes, Clinics, & Group Practices)			All Other			All Medical Care Providers		
Year Occurrence Was Closed*	Defs.	Defs. with Payment	Average Indemnity	Defs.	Defs. with Payment	Average Indemnity	Defs.	Defs. with Payment	Average Indemnity	Defs.	Defs. with Payment	Average Indemnity
1990	830	280	\$92,918	433	182	\$108,079	161	77	\$36,633	1,424	539	\$89,997
1991	929	296	\$139,565	497	198	\$169,883	222	101	\$56,198	1,648	595	\$135,503
1992	933	245	\$137,091	653	223	\$136,548	197	67	\$31,541	1,783	535	\$123,646
1993	907	264	\$190,298	645	217	\$181,744	226	81	\$31,005	1,778	562	\$164,036
1994	888	249	\$153,994	597	221	\$107,342	171	73	\$67,679	1,656	543	\$123,403
1995	998	291	\$158,760	686	260	\$120,758	169	74	\$53,340	1,853	625	\$130,469
1996	957	267	\$203,331	696	257	\$145,242	200	73	\$40,705	1,853	597	\$158,439
1997	755	198	\$211,023	654	249	\$173,360	164	73	\$26,795	1,573	520	\$167,125
1998	693	135	\$199,322	612	247	\$172,262	181	83	\$32,059	1,486	465	\$155,092
1999	709	211	\$171,535	675	284	\$133,314	156	63	\$39,663	1,540	558	\$137,193
2000	793	207	\$233,619	665	220	\$240,059	158	45	\$35,639	1,616	472	\$217,745
2001	684	199	\$206,547	647	243	\$171,176	141	54	\$63,647	1,472	496	\$173,660
2002	764	204	\$217,168	678	275	\$224,560	133	45	\$78,421	1,575	524	\$209,132
2003	729	209	\$242,849	756	300	\$209,549	150	42	\$123,313	1,635	551	\$215,607
2004	831	223	\$279,692	758	256	\$245,177	176	56	\$61,698	1,765	535	\$240,359
2005	825	192	\$321,854	692	246	\$267,841	186	60	\$117,736	1,703	498	\$270,580
2006	981	174	\$293,896	875	286	\$219,942	234	64	\$113,196	2,090	524	\$231,462
2007	1,039	232	\$236,888	1,023	385	\$178,244	194	77	\$100,324	2,256	694	\$189,203
2008	907	165	\$309,383	871	377	\$165,817	193	39	\$103,187	1,971	581	\$202,385
<b>Total</b>	<b>16,152</b>	<b>4,241</b>	<b>\$202,948</b>	<b>13,113</b>	<b>4,926</b>	<b>\$178,835</b>	<b>3,412</b>	<b>1,247</b>	<b>\$60,432</b>	<b>32,677</b>	<b>10,414</b>	<b>\$174,477</b>

\*Each defendant is associated with the year the occurrence was closed, regardless of whether the claim against an individual practitioner was closed in an earlier year.

# Average Indemnity Per Defendant

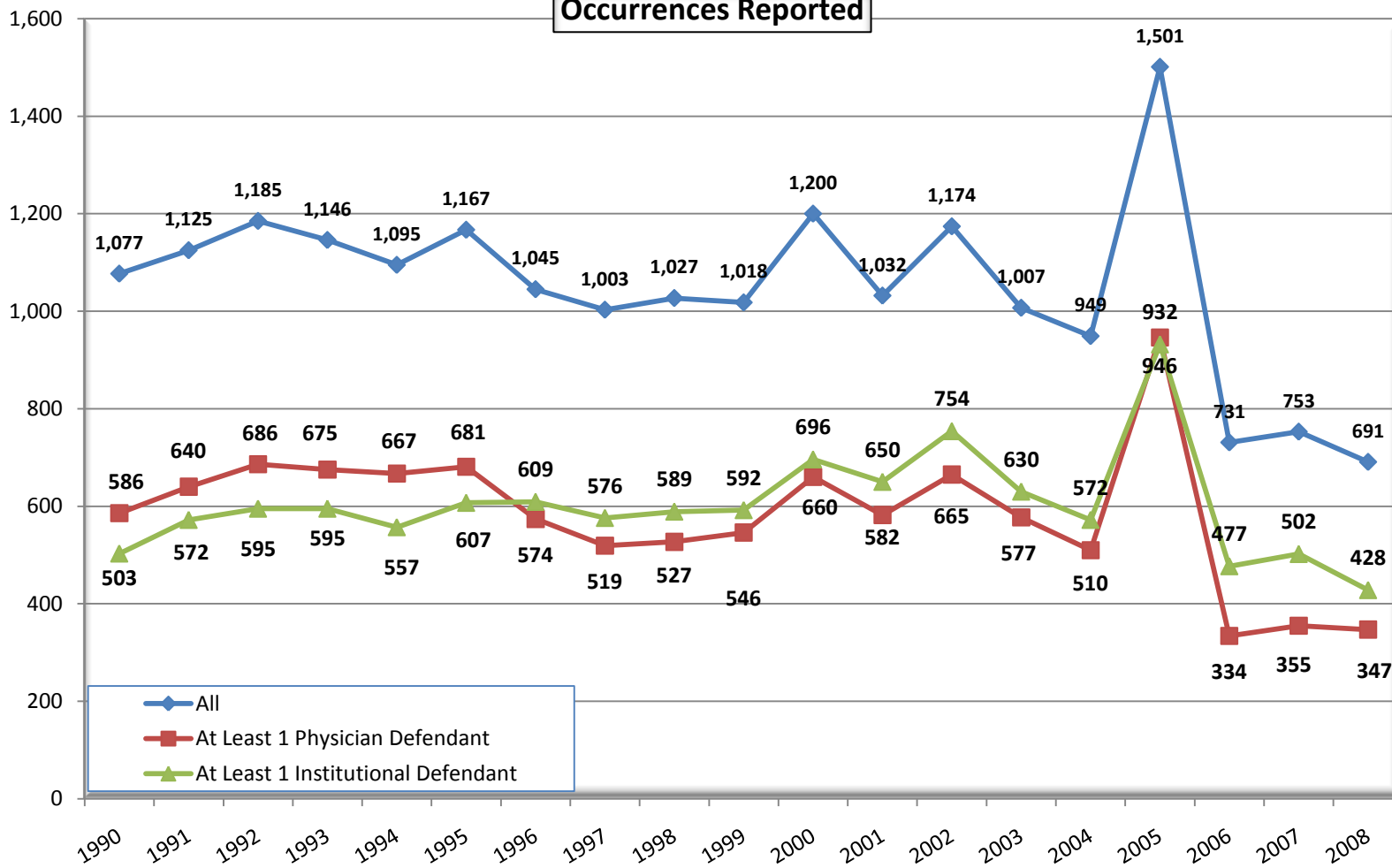


<b>Occurrences Reported &amp; Associated Number of Defendants*</b> <b>1990 - 2008</b>					
<b>Year</b>	<b>Reported Occurrences</b>	<b>Physician Defendants</b>	<b>Institutional Defendants</b>	<b>All Other Defendants</b>	<b>Total</b>
1990	1,077	801	557	242	1,600
1991	1,125	910	644	192	1,746
1992	1,185	906	679	197	1,782
1993	1,146	943	676	185	1,804
1994	1,095	906	635	163	1,704
1995	1,167	942	710	187	1,839
1996	1,045	785	708	139	1,632
1997	1,003	707	658	166	1,531
1998	1,027	716	718	164	1,598
1999	1,018	732	704	169	1,605
2000	1,200	940	876	158	1,974
2001	1,032	821	796	172	1,789
2002	1,174	968	932	176	2,076
2003	1,007	801	771	185	1,758
2004	949	748	689	214	1,651
2005	1,501	1,452	1,166	253	2,871
2006	731	506	521	147	1,174
2007	753	526	563	130	1,219
2008	691	453	484	127	1,064

\*Occurrences are considered reported in the year in which a claim has been filed against the first defendant involved in the occurrence. All other defendants are displayed by the same report year, even if they were not named in the claim until a subsequent year.

Occurrences Reported

131

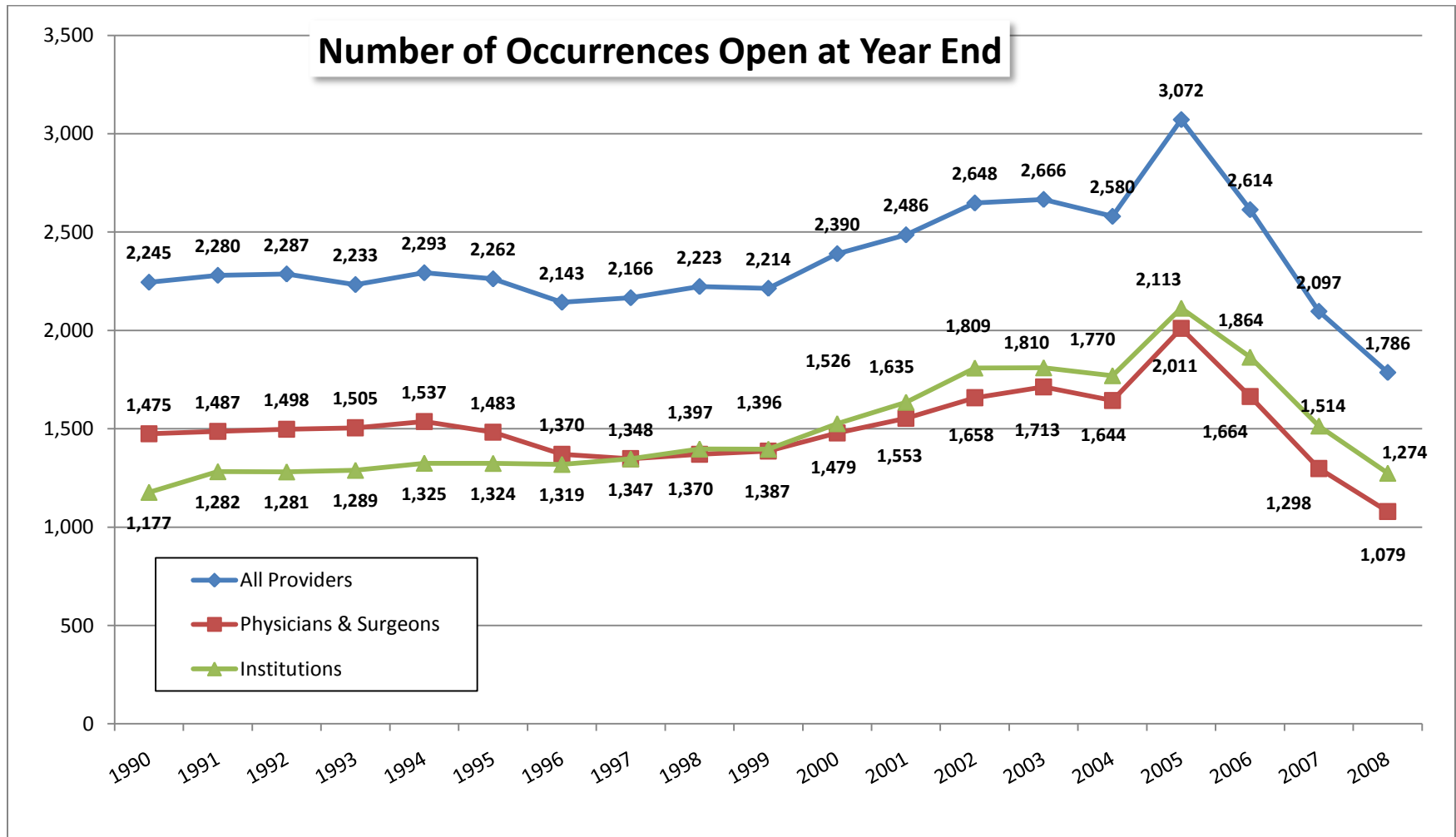


<b>Reported Occurrences, 1990 - 2008</b>					
<b>Occurrences With At Least One Physician Defendant*</b>					
		<b>Defendants</b>			
<b>Year Reported</b>	<b>Occurrences</b>	<b>Physicians</b>	<b>Institutions</b>	<b>All Other</b>	<b>Total</b>
1990	586	801	235	26	1,062
1991	640	910	283	34	1,227
1992	686	906	312	23	1,241
1993	675	943	323	24	1,290
1994	667	906	303	24	1,233
1995	681	942	319	31	1,292
1996	574	785	315	11	1,111
1997	519	707	269	21	997
1998	527	716	318	14	1,048
1999	546	732	311	37	1,080
2000	660	940	389	25	1,354
2001	582	821	414	41	1,275
2002	665	968	487	42	1,473
2003	577	801	432	54	1,282
2004	510	748	360	57	1,162
2005	946	1,452	708	89	2,247
2006	334	506	207	38	751
2007	355	526	244	26	792
2008	347	453	204	25	682

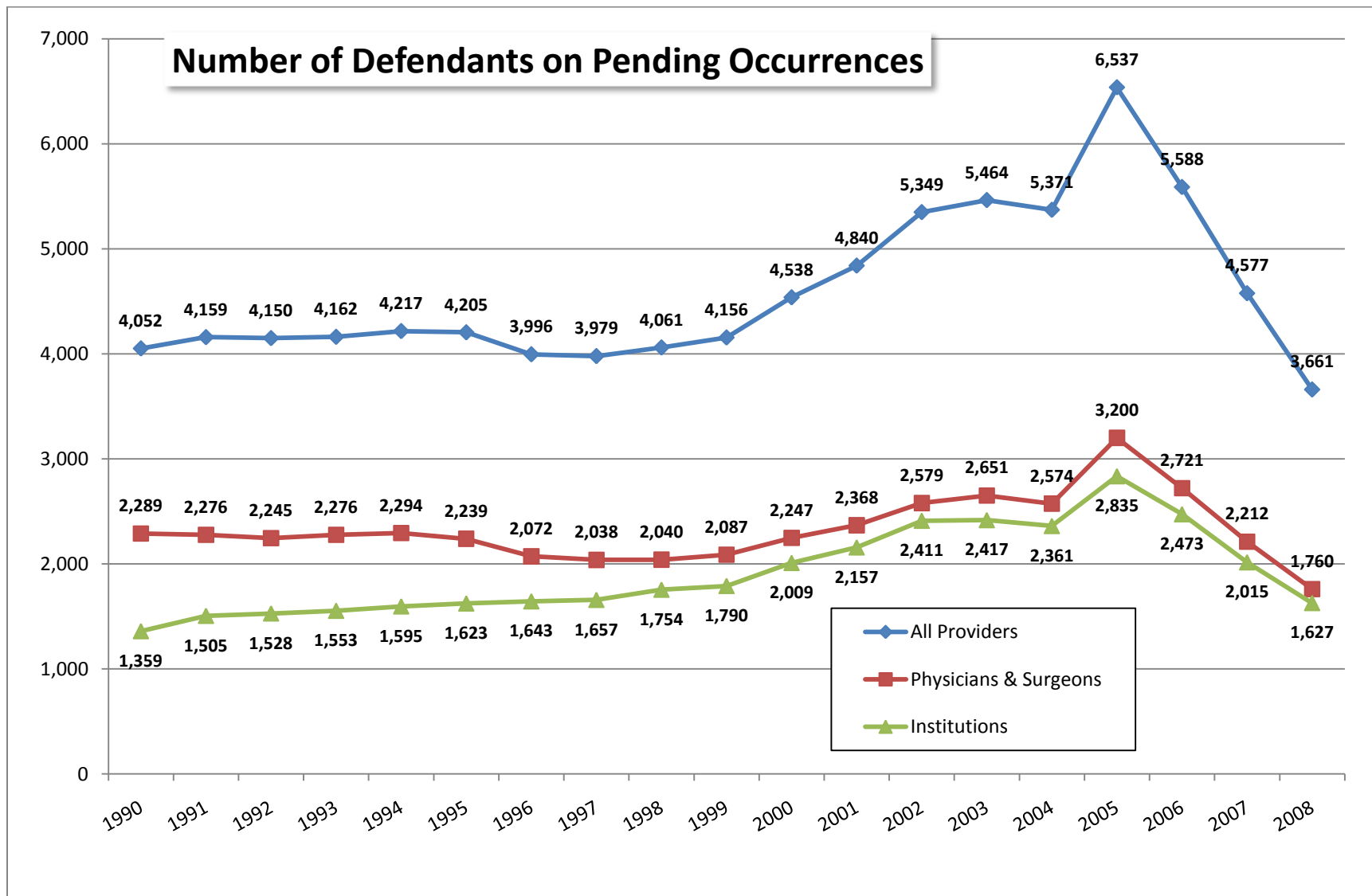
\*Occurrences are considered reported in the year in which a claim has been filed against the first defendant involved in the occurrence. All other defendants are displayed by the same report year, even if they were not named in the claim until a subsequent year.

<b>Reported Occurrences, 1990 - 2008</b> <b>Occurrences With At Least One Institutional Defendant*</b>					
<b>Year Reported</b>	<b>Occurrences</b>	<b>Physicians</b>	<b>Institutions</b>	<b>All Other</b>	<b>Total</b>
1990	503	300	557	33	890
1991	572	395	644	22	1,061
1992	595	392	679	22	1,093
1993	595	444	676	25	1,145
1994	557	398	635	26	1,059
1995	607	415	710	34	1,159
1996	609	398	708	24	1,130
1997	576	332	658	28	1,018
1998	589	351	718	17	1,086
1999	592	366	704	33	1,103
2000	696	458	876	29	1,363
2001	650	465	796	28	1,289
2002	754	588	932	47	1,567
2003	630	467	771	54	1,292
2004	572	431	689	56	1,176
2005	932	900	1,166	66	2,132
2006	477	282	521	29	832
2007	502	312	563	31	906
2008	428	232	484	21	737

\*Occurrences are considered reported in the year in which a claim has been filed against the first defendant involved in the occurrence. All other defendants are displayed by the same report year, even if they were not named in the claim until a subsequent year.



Claims that are reopened are not counted as pending during the interval between the closing of the original claim and the reopen date. To do otherwise would artificially deflate the claim counts for the most recent year compared to earlier years, since some recently closed claims will be reopened in the future.





## Section VIII

### Nature and Substance of Allegations and Outcomes

In 2004, the DIFP added a new data field derived from the “allegation codes” used by the National Practitioner Databank (NPDB). The allegation code is a rudimentary typology that captures information about the nature and substance of the alleged medical error or omission. However, this field has proven quite limited. In many instances, it captures information at such a high level of generality as to be nearly tautological. For example, a high percentage of claims were coded as *improper performance*, a descriptions that conveys no additional information beyond the knowledge obtained from the mere fact that a claim has been filed.

As part of data enhancements, additional typologies were developed to capture more meaningful details about the nature of allegations of malpractice. As part of the process of perfecting these typologies, over 5,000 records were manually reviewed and allegation and outcome codes were derived from the written narratives that accompanying each claim that is filed with the DIFP. In addition, new classifications were developed to capture greater information about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

**Readers are cautioned that the figures presented in the following tables are not intended to be an absolute accounted of all types of errors.** The number of occurrences will not reconciles with those presented in other sections of the report. This is because the data were produced prior to the due date for the filing on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations.



Malpractice Occurrences by Category of Alleged Error Closed Occurrences, 2004 - 2008						
Category	Occurrences	Paid Occurrences	Average Indemnity Per Occurrence	Defendants	Defendants with Indemnity Payment	Average Indemnity Per Defendant
Anesthesia Errors	83	39	\$306,513	165	55	\$217,345
Diagnostic Errors	952	398	\$388,284	1,988	545	\$383,554
IV & Blood Product	77	42	\$98,070	97	45	\$91,532
Medication Related	479	174	\$172,364	693	209	\$143,499
Patient Safety (falls, etc)	552	278	\$103,501	705	294	\$97,868
Pregnancy	360	162	\$632,224	695	217	\$471,983
Surgery	1,646	663	\$277,100	2,988	805	\$228,220
Treatment: Non-surgical	1,018	347	\$195,442	1,601	407	\$166,630
<b>Total Known</b>	5,167	2,103	\$277,380	8,932	2,576	\$226,360
Unknown	331	83	\$170,253	428	87	\$162,426
<b>Total</b>	5,498	2,186	\$273,313	9,360	2,664	\$224,272

Malpractice Occurrences by Category of Alleged Error Closed Occurrences, 2004-2007 Column Percents					
Category	Occurrences	Paid Occurrences	Total Indemnity	Defendants	Defendants with Indemnity Payment
Anesthesia Errors	1.6%	1.9%	2.0%	1.8%	2.1%
Diagnostic Errors	18.4%	18.9%	26.5%	22.3%	21.1%
IV & Blood Product	1.5%	2.0%	0.7%	1.1%	1.7%
Medication Related	9.3%	8.3%	5.1%	7.8%	8.1%
Patient Safety (falls, etc)	10.7%	13.2%	4.9%	7.9%	11.4%
Pregnancy	7.0%	7.7%	17.6%	7.8%	8.4%
Surgery	31.9%	31.5%	31.5%	33.5%	31.2%
Treatment: Non-surgical	19.7%	16.5%	11.6%	17.9%	15.8%
<b>Total Known</b>	100.0%	100.0%	100.0%	100.0%	100.0%

Allegations 2004 - 2008				
Allegation	Occurrences	Paid Occurrences	Average Indemnity (Paid Only)	Average Injury (1 - 9) (All)
<b>Diagnostic Issues by Condition – Infection Related</b>				
Myocardial infarction	1			9.0
Integumentary system - skin, hair, nails etc	1			6.0
Auditory condition	2			5.5
Visual condition	2			4.0
Other or unknown nervous system disorders	16	13	\$1,287,226	8.2
Spine / spinal cord disorder	6	3	\$1,319,444	6.3
Musculoskeletal disorder order- excluding spine	2	2	\$262,500	6.0
Respiratory infections	21	12	\$298,750	6.4
Digestive disorders	6	2	\$68,250	5.7
Diseases of the genitourinary system	2			6.0
Diseases of the reproductive system	3	1	\$18,946	6.3
Development of gangrene or other necrotizing condition	1	1	\$733,000	9.0
Staph infection	1	1	\$1,155,850	9.0
Development of septic condition during care	6	4	\$591,250	7.5
Unknown Infectious Condition	18	9	\$137,092	6.2
<b>Diagnostic Issues by Condition – Not Infection Related</b>				
Hematoma / aneurysm	28	16	\$343,825	7.8
Embolism/ thrombosis	34	17	\$320,681	7.5
Ischemia / vascular deficiency	10	5	\$705,000	7.3
Hypoxia	1	1	\$150,000	6.0
Myocardial infarction	32	16	\$477,181	8.1
Stroke	31	11	\$382,727	6.3
Integumentary system - skin, hair, nails etc	1	1	\$125,000	4.0
Auditory condition	1			3.0
Visual condition	10	6	\$749,167	6.7
Other or unknown nervous system disorders	17	5	\$319,009	5.8
Spine / spinal cord disorder	17	9	\$430,000	6.0
Musculoskeletal disorder order- excluding spine	4	2	\$25,000	3.8
Compartment syndrome	4	4	\$109,375	5.0
Cancer – oral	7			8.1
Cancer - digestive tract	29	10	\$502,800	7.4
Cancer - respiratory tract	42	14	\$396,689	8.3
Cancer - bone and cartilage	14	5	\$750,400	7.2
Cancer - skin	13	3	\$128,333	6.0
Cancer - mesothelial and soft tissue	1			9.0
Cancer - breast	34	9	\$372,889	6.1
Cancer - reproductive organs	20	11	\$316,578	7.9
Cancer - kidney, bladder and related	11	6	\$230,317	6.6
Cancer - central nervous system	4	1	\$625,000	6.3
Cancer - Thyroid and other endocrine glands	4	1	\$888,321	7.5
Cancer - Hodgkin, lymphoma, and related	4			7.0

Allegations 2004 - 2008				
Allegation	Occurrences	Paid Occurrences	Average Indemnity (Paid Only)	Average Injury (1 - 9) (All)
Cancer - unknown type	16	6	\$299,397	6.0
Cancer - ill defined	1	1	\$35,000	6.0
Unknown or benign neoplasm	22	8	\$214,063	5.6
Blood and immune disorders	4	3	\$872,222	8.0
Diabetes	10	7	\$391,186	8.2
Endocrine, nutritional, and metabolic disorders	8	3	\$77,778	7.5
Respiratory infections	1	1	\$85,000	9.0
Other respiratory conditions	5	2	\$1,000,000	7.2
Digestive disorders	76	33	\$355,417	5.6
Diseases of the genitourinary system	13	5	\$727,000	5.9
Diseases of the reproductive system	12	7	\$285,893	5.2
Poison, exposure to toxin	2			6.5
Other respiratory distress	2	1	\$659,107	8.0
Healthy patient misdiagnosed with condition	18	6	\$165,833	3.4
Development of gangrene or other necrotizing condition	1	1	\$17,000	5.0
Staph infection contracted during care	1			9.0
Other infection contracted during care	1	1	\$140,000	5.0
Trauma - fracture	78	23	\$61,251	3.6
Trauma - Cuts, burns, abrasions	4	1	\$200,000	4.0
Trauma - neurological	4	4	\$96,604	4.3
Trauma - spine	16	9	\$882,020	5.8
Trauma - sprains or other soft tissue injury	1			3.0
Trauma - injury to tendons or muscle	15	2	\$240,000	3.9
Trauma - injury to nerves	1			5.0
Trauma - injury to internal organs	21	13	\$517,692	7.3
Trauma - details unknown	2	1	\$170,000	3.0
Unknown	156	59	\$252,334	6.4
<b>Subtotal-Diagnostic</b>	<b>952</b>	<b>398</b>	<b>\$388,284</b>	<b>6.3</b>
<b>Allegations Related to Anesthesia</b>				
Wrong dosage administered	1	1	\$1,147,915	9.0
Wrong agent administered	1	1	\$225,000	9.0
Allergic reaction to agent / medication	3	1	\$1,750	4.0
Other negative side-effect of agents / medications	5	3	\$168,167	4.8
Cut, puncture, tear during injection	1			4.0
Cut, puncture, tear during other catheterization	1			5.0
Injury from aspiration	1	1	\$25,000	5.0
Other respiratory distress	8	4	\$540,000	7.4
Anesthetic or intra-operative awareness	2	1	\$16,000	1.0
Other inadequate anesthetization	2	1	\$60,000	6.0
Failure to timely / properly intubate	12	9	\$493,944	7.8
Premature extubation	4	3	\$275,913	6.0
Injury during intubation	30	7	\$134,905	3.8

Allegations 2004 - 2008				
Allegation	Occurrences	Paid Occurrences	Average Indemnity (Paid Only)	Average Injury (1 - 9) (All)
Injury from equipment malfunction	2	1	\$35,000	6.0
Error resulting in hematoma / aneurysm	1	1	\$300,000	9.0
Error resulting in ischemia / vascular deficiency	2	1	\$175,000	5.5
Error resulting in hypoxia	4	3	\$352,083	7.0
Error resulting in myocardial infarction	2			6.0
Unknown Error / Outcome	1	1	\$30,000	9.0
<b>Subtotal - Anesthesia</b>	<b>83</b>	<b>39</b>	<b>\$306,513</b>	<b>5.5</b>
<b>Surgical Misadventures</b>				
Cut, puncture, tear during surgery	286	146	\$311,766	5.2
Cut, puncture, tear during injection	3	2	\$125,000	6.0
Cut, puncture, tear during heart catheterization	20	9	\$308,864	7.0
Cut, puncture, tear during other medical procedure	1			5.0
Foreign body retained - surgery related	89	56	\$98,217	3.9
Foreign body retained - during heart catheterization	1			4.0
Overdose of radiation	2	1	\$478,328	5.5
Inappropriate temperature in local application	7	5	\$113,584	4.1
Contaminated substance taken or injected	1	1	\$375,000	7.0
Failure in suture or ligature	1			4.0
Failure to introduce or remove other medical implement	2	1	\$70,000	3.5
Improper placement of prosthetic device	50	16	\$366,254	4.6
Incorrect prosthetic device, or wrong size	24	7	\$203,821	4.9
Improper placement of therapeutic device	17	6	\$180,000	5.7
Incorrect therapeutic device, or wrong size	2	1	\$27,000	3.0
Injury from equipment failure	12	1	\$57,071	4.0
Did not consent to procedure	6	4	\$86,250	4.7
Failure to identify or treat compartment syndrome	14	8	\$497,813	6.1
Procedure performed on wrong body part	29	22	\$95,534	4.0
Misset fracture or non-union	31	16	\$164,206	4.3
Sutures, staples, etc improperly placed	24	10	\$556,500	5.2
Other improper closure of surgical site	46	22	\$410,959	5.4
Injury from aspiration	5	3	\$64,855	7.8
Other respiratory distress	8	3	\$355,333	8.0
Development of fistula	17	10	\$263,310	4.4
Failure to stabilize prior to transfer / discharge	1	1	\$225,000	9.0
Treatment did not have intended effect	169	49	\$151,663	4.6
Failure to warn of risks of procedure	3	1	\$150,000	4.3
Allergic reaction to medical materials, excluding medications	3	1	\$475,000	4.3
Wrong patient	2	1	\$122,000	5.0
Inappropriate handling of transplantable material	24	20	\$127,443	6.4
Aborted surgery	4	2	\$87,750	3.0
Unnecessary surgery or procedure	46	14	\$209,464	4.3

Allegations 2004 - 2008				
Allegation	Occurrences	Paid Occurrences	Average Indemnity (Paid Only)	Average Injury (1 - 9) (All)
Pressure ulcers during care	6	3	\$101,667	6.2
Development of gangrene or other necrotizing condition	10	2	\$712,500	4.4
Staph infection contracted during care	28	6	\$161,926	5.0
Other infection contracted during care	158	46	\$316,769	4.9
Development of septic condition during care	18	6	\$1,020,833	7.6
Excess blood loss during surgery or treatment	12	4	\$774,097	6.6
Postoperative bleeding	24	9	\$872,624	7.2
Other problem with surgical site	7			3.4
Failed sterilization	5	2	\$26,500	2.8
Accidental or unnecessary sterilization	4			4.8
Failure to timely / properly intubate	1			3.0
Delay in scheduling surgery	1			5.0
Failure to monitor	2	1	\$187,500	9.0
Failure to ensure proper nutrition or hydration - surgical complications	4	1	\$50,000	8.3
G-tube or feeding tube improperly placed or malfunction	7	4	\$66,000	6.7
Failure in follow-up outpatient care	3			4.0
Physician delay or failure to respond to call	1	1	\$5,500	3.0
Other surgical injury - central nervous system	6	2	\$1,097,500	7.3
Other injury incidental to medical procedure	2			3.5
Injury from improper operation of equipment	1	1	\$300,000	5.0
Injury from equipment malfunction	1	1	\$450	4.0
Injury from patient positioning	17	8	\$250,047	4.2
Other surgical injury - fracture	3			5.0
Other surgical injury - internal organ	10	2	\$140,000	4.7
Other surgical injury - non-fracture musculoskeletal injury	2			5.0
Other surgical injury - nerve injury	30	4	\$85,000	4.7
Other surgical injury - peripheral nervous system	6	4	\$266,868	5.2
Other surgical injury - impaired vision	3	1	\$500,000	4.3
Other surgical injury - morphology problem / disfigurement	1			5.0
Other surgical injury -hematoma / aneurysm	17	10	\$838,938	6.8
Other surgical injury embolism/ thrombosis	25	13	\$266,538	7.5
Other surgical injury ischemia / vascular deficiency	24	6	\$412,877	6.3
Other surgical injury-hypoxia	5	1	\$270,738	7.8
Other surgical injury-myocardial infarction	21	11	\$503,106	8.2
Other surgical injury-stroke	6	3	\$190,000	7.0
Unknown	225	72	\$219,627	4.9
<b>Subtotal - Surgery</b>	<b>1,646</b>	<b>663</b>	<b>\$277,380</b>	<b>5.1</b>
<b>Medication Misadventures</b>				
Medication administered via the wrong route	1			9.0
Wrong dosage administered	74	46	\$263,553	4.4

Allegations 2004 - 2008				
Allegation	Occurrences	Paid Occurrences	Average Indemnity (Paid Only)	Average Injury (1 - 9) (All)
Wrong medication administered	83	58	\$26,799	3.4
All acts of self harm (alleged related to medication)	2	1	\$2,375	9.0
Allergic reaction to medication	23	14	\$175,300	4.1
Interaction of two or more medications	24	16	\$266,094	7.3
Addiction or withdrawal issues	8	3	\$35,000	4.0
Injury from excessive use of medication	9	3	\$286,976	6.0
Incorrect dilution of fluid	1			9.0
Other injury unrelated to medical treatment	1			3.0
Other adverse reaction - steroids	6	3	\$206,667	4.3
Other adverse reaction - digestives medications	2	1	\$500,000	7.5
Other adverse reaction - anticoagulants	21	9	\$340,556	6.8
Other adverse reaction - Heart medications	4			8.3
Other adverse reaction - hypertension medications	3			2.3
Other adverse reaction - weight loss medications	9			5.3
Other adverse reaction - topical applications	1			3.0
Other adverse reaction - adrenaline & related	1	1	\$900,000	6.0
Other adverse reaction - Pain management, non-narcotics	5			5.2
Other adverse reaction - Pain management, narcotics	13	1	\$150,000	6.5
Other adverse reaction - Sedatives & relaxants	4	2	\$237,500	8.5
Other adverse reaction - chemotherapy	3			5.0
Other adverse reaction - cholesterol agents	4	1	\$50,000	4.0
Other adverse reaction - Hormonal treatments	1			1.0
Other adverse reaction - vaccines	1			6.0
Other adverse reaction - Cognitive & affective disorders	98	1	\$2,500	4.4
Other adverse reaction - diabetic medications	3	2	\$35,500	6.0
Other adverse reaction - Immune medications	3	1	\$325,000	5.3
Other adverse reaction - antibiotics	5	3	\$543,333	6.0
Other adverse reaction - antifungal agents	1			5.0
Other adverse reaction - anti-inflammatory, excluding steroids	4			4.3
Other negative side-effect of unknown medications	55	7	\$108,224	4.7
Unknown	6	1	\$87,500	5.2
<b>Subtotal - Medication</b>	<b>479</b>	<b>174</b>	<b>\$172,364</b>	<b>4.7</b>
<b>IV &amp; Blood Products</b>				
Hematoma / aneurysm resulting from IV	1			4.0
Embolism/ thrombosis resulting from IV	4	2	\$550	3.0
Wrong dosage administered	2	2	\$11,250	2.0
IV infiltration event	37	21	\$114,809	4.5
Cut, puncture, tear during injection	7	2	\$5,767	3.6
Foreign body retained - during injection	4	4	\$35,000	3.5
Excessive amount of blood or other fluid	1	1	\$275,000	4.0
Inappropriate temperature in local application	1	1	\$55,000	5.0

Allegations 2004 - 2008				
Allegation	Occurrences	Paid Occurrences	Average Indemnity (Paid Only)	Average Injury (1 - 9) (All)
Incorrect blood type	2	1	\$950,000	5.0
Compartment syndrome as complication of IV	2			4.0
Procedure performed on wrong body part	1	1	\$12,500	5.0
Staph infection contracted during care	4	1	\$35,000	4.8
Other infection contracted during care	5	4	\$42,575	3.4
Development of septic condition during care	1			9.0
Not applicable, no allegation of medical injury	1	1	\$15,000	1.0
Unknown	4	1	\$20,000	4.3
<b>Subtotal - IV &amp; Blood Products</b>	<b>77</b>	<b>42</b>	<b>\$98,070</b>	<b>4.2</b>
Pregnancy & Childbirth				
Failure to diagnose / treat ectopic pregnancy	9	5	\$101,100	5.2
Spontaneous abortion / stillbirth	28	16	\$119,465	8.0
Complications w/ abortion	4	3	\$43,333	6.3
Complications w hypertension	1			6.0
Eclampsia	9	3	\$197,167	7.0
Infections	21	7	\$1,271,729	6.0
Complications of gestational diabetes	3	2	\$237,500	8.7
Other maternal complications related to pregnancy	1	1	\$195,000	9.0
Complications of multiple gestation	4	1	\$300,000	8.5
Complications from disproportion	5	1	\$3,513,838	6.4
Fetal abnormality or damage	4	1	\$1,925,000	7.5
RH Isoimmunization	2	2	\$136,329	5.0
Complications of placental disorders	20	9	\$938,704	7.4
Complications from prolonged pregnancy	1	1	\$85,000	5.0
Pre-term labor	14	3	\$630,000	6.9
Failed induction of labor	1	1	\$450,000	8.0
Prolonged labor	4	2	\$1,560,000	6.3
Shoulder dystocia	45	25	\$615,497	5.9
Other obstructed labor	5	3	\$167,500	6.2
Umbilical cord complications	1	1	\$100,000	9.0
Other obstetric trauma	2	1	\$400,000	9.0
Postpartum hemorrhage	3	1	\$350,000	6.3
Retained placenta and membranes	1			3.0
Fetus / newborn affected by maternal condition unrelated to pregnancy	4	1	\$3,124,999	8.0
Deficient fetal growth rate	1	1	\$400,000	5.0
Intracranial laceration or hemorrhage due to birth injury	5	2	\$463,750	6.2
Other birth injuries to central nervous system	20	10	\$806,281	7.0
Birth injury to peripheral nervous system	10	4	\$650,000	5.7
Other birth injuries	1	1	\$1,300,000	7.0
Intrauterine hypoxia	47	22	\$1,196,141	7.4
Respiratory distress of newborn	1	1	\$175,000	9.0

Allegations 2004 - 2008				
Allegation	Occurrences	Paid Occurrences	Average Indemnity (Paid Only)	Average Injury (1 - 9) (All)
Pulmonary hemorrhage originating in the perinatal period	1	1	\$158,000	8.0
Hemorrhagic disease of fetus or newborn	1			9.0
Hemolytic disease of fetus or newborn	1			9.0
Kernicterus	1	1	\$3,000,000	8.0
Metabolic / endocrine disorders of fetus or newborn	1	1	\$250,000	7.0
Seizure disorder of infant	2	1	\$100,000	7.0
Mix-up of newborn at discharge	1			1.0
Reaction to medication	7			7.3
Cut, tear, perforation during childbirth	12	5	\$439,935	4.1
Retained surgical or other material	8	4	\$83,125	3.8
Cardiovascular complications of pregnancy	5	1	\$875,000	9.0
Wrong dosage administered	1			2.0
Sutures, staples, etc improperly placed	1	1	\$85,000	3.0
Other improper closure of surgical site	2	1	\$7,500	3.0
Development of fistula	1			5.0
Failure to stabilize prior to transfer / discharge	2	1	\$100,000	9.0
Other inadequate anesthetization	3	1	\$20,400	3.0
Development of gangrene or other necrotizing condition	2	1	\$275,000	7.5
Development of septic condition during care	1	1	\$450,000	9.0
Injury to fetus or mother due to procedure unrelated to pregnancy	2	1	\$230,000	7.5
Other injury unrelated to medical treatment	1	1	\$16,500	3.0
Unknown	27	9	\$217,778	6.4
<b>Subtotal - Pregnancy &amp; Childbirth</b>	<b>360</b>	<b>162</b>	<b>\$632,224</b>	<b>6.6</b>
<b>Treatment Related (Non-Surgery)</b>				
Agent use or selection error	1			9.0
Wrong dosage administered	1	1	\$950,000	9.0
Infiltration during injection, catheterization or other procedure	4	3	\$56,667	4.0
Cut, puncture, tear during injection	34	16	\$131,844	4.0
Cut, puncture, tear during endoscopic exam	34	13	\$160,538	5.8
Cut, puncture, tear during other catheterization	20	6	\$101,250	5.4
Cut, puncture, tear during other medical procedure	21	15	\$90,800	3.8
Foreign body retained - during injection	1			2.0
Foreign body retained - during other medical procedure	2	2	\$100,000	3.5
Excessive amount of blood or other fluid	3	1	\$230,000	7.3
Overdose of radiation during therapy	4	1	\$87,500	5.3
Dosage failure in electroshock therapy	3	1	\$953,000	6.0
Inappropriate temperature in local application	13	9	\$40,458	3.7
Non-administration of necessary drug or other substance	9	1	\$250,000	4.7
Contaminated substance taken or injected	1			1.0
Wrong fluid used in transfusion	4	4	\$313,750	5.3

Allegations 2004 - 2008				
Allegation	Occurrences	Paid Occurrences	Average Indemnity (Paid Only)	Average Injury (1 - 9) (All)
Performance of inappropriate operation or procedure	2	1	\$4,000	3.5
Improper placement of therapeutic device	7	2	\$181,250	3.7
Incorrect therapeutic device, or wrong size	1	1	\$43,500	4.0
Non-administration of necessary care or other omission	8	4	\$192,500	4.8
Injury from equipment failure	3	1	\$10,000	3.7
Did not consent to procedure	2	1	\$5,000	1.0
Failure to identify or treat compartment syndrome	5	3	\$348,200	4.6
Procedure performed on wrong body part	1			4.0
Misset fracture or non-union	22	4	\$28,910	4.0
Sutures, staples, etc improperly placed	2			2.5
Other improper closure of surgical site	3	2	\$27,250	3.3
Injury from aspiration	14	5	\$552,500	8.1
Other respiratory distress	6	2	\$951,250	8.0
Failure to stabilize prior to transfer / discharge	13	3	\$167,691	7.5
Treatment did not have intended effect	46	9	\$128,165	5.3
Allergic reaction to medical materials, excluding medications	8	5	\$46,088	3.9
Wrong patient	4	3	\$35,000	3.0
Unnecessary surgery or procedure	5			3.0
Pressure ulcers during care	122	52	\$173,353	6.8
Development of gangrene or other necrotizing condition	11	4	\$282,413	5.7
Staph infection contracted during care	9	1	\$35,000	3.8
Other infection contracted during care	67	16	\$135,747	4.7
Development of septic condition during care	10	6	\$182,472	8.8
Failed sterilization	1			2.0
Failure to timely / properly intubate	8	7	\$421,429	8.9
Delay in scheduling surgery	3	2	\$299,982	8.0
Other Delay	18	2	\$413,200	14.8
Failure to monitor	7	3	\$586,500	8.3
Delay in transport	2			5.5
Failed resuscitation	3	1	\$1,700,000	8.7
Other failure to effectively treat	51	11	\$206,552	4.2
Failure to communicate with patient	2	1	\$50,000	6.5
Abuse / neglect	4	2	\$181,250	6.0
Refusal to treat / indifference	72	3	\$91,958	2.1
Failure to ensure proper nutrition or hydration	5	3	\$124,333	6.4
G-tube or feeding tube improperly placed or malfunction	7	1	\$200,000	7.4
Failure to make timely or appropriate referral	8	3	\$450,000	6.9
Delay in emergency department	6	1	\$525,000	3.5
Failure in follow-up care	11	3	\$383,333	5.5
Injury during physical therapy	85	40	\$125,342	3.7
Injury during intubation	1			9.0

Allegations 2004 - 2008				
Allegation	Occurrences	Paid Occurrences	Average Indemnity (Paid Only)	Average Injury (1 - 9) (All)
Injury from patient positioning	2			3.5
Other injury incidental to medical procedure	5	1	\$30,000	3.8
Injury from improper operation of equipment	4	1	\$4,000	4.0
Injury from equipment malfunction	1			2.0
Treatment failure resulting in hematoma / aneurysm	9	5	\$125,222	7.6
Treatment failure resulting in embolism/ thrombosis	11	5	\$254,516	4.5
Treatment failure resulting in ischemia / vascular deficiency	6	1	\$400,000	6.5
Treatment failure resulting in hypoxia	3	2	\$275,000	9.0
Treatment failure resulting in myocardial infarction	25	12	\$429,306	8.2
Treatment failure resulting in stroke	15	3	\$508,333	6.8
Unknown	117	36	\$158,689	5.5
<b>Subtotal - Non-surgical Treatment</b>	<b>1,018</b>	<b>347</b>	<b>\$195,442</b>	<b>5.3</b>
<b>Patient Safety / Misc.</b>				
Assault & battery	11	5	\$52,200	2.1
Breach of patient confidentiality	24	9	\$12,422	1.4
Breach of specific regulation	14	2	\$25,474	1.3
False imprisonment	5	2	\$3,539	1.8
Other legal or ethical misconduct	17	4	\$82,375	1.2
Religious issues	3	1	\$25,000	2.3
Sexual misconduct	19	7	\$146,179	1.6
Failure to prevent acts of self-harm	22	9	\$335,000	8.7
Injury from aspiration	1			9.0
Failure to warn of health hazard	12			5.0
Abuse / neglect	1			9.0
Refusal to treat / indifference	1			2.0
EMTALA violation	1			1.0
Fall while under care or on premises	304	163	\$95,984	4.8
Harmed by 3rd party	20	11	\$34,987	5.7
Injury during transporting or repositioning	45	32	\$99,160	4.3
Injury from improper operation of equipment	4	1	\$10,000	5.0
Injury while restraining patient or by security	3	1	\$40,000	3.3
Failure to prevent elopement from facility	3	3	\$533,333	9.0
Other physical injury unrelated to medical treatment	32	25	\$122,828	5.6
Unknown	10	3	\$25,600	1.6
<b>Subtotal - Patient Safety / Misc.</b>	<b>552</b>	<b>278</b>	<b>\$103,501</b>	<b>4.4</b>
<b>Unknown</b>	<b>331</b>	<b>83</b>	<b>\$170,253</b>	<b>5.2</b>
<b>Total</b>	<b>5,498</b>	<b>2186</b>	<b>\$273,313</b>	<b>5.3</b>

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
Allegation	Occurrences	Paid Occurrences	Defendants	Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants With Payments Who were Physicians or Surgeons
<b>Diagnostic Issues by Condition - Infection Related</b>						
Myocardial infarction	1		1		100.0%	
Integumentary system - skin, hair, nails etc	1		1			
Auditory condition	2		6		50.0%	
Visual condition	2		2			
Other or unknown nervous system disorders	16	13	49	21	53.1%	23.8%
Spine / spinal cord disorder	6	3	16	8	68.8%	50.0%
Musculoskeletal disorder order- excluding spine	2	2	7	3	28.6%	
Respiratory infections	21	12	37	15	54.1%	33.3%
Digestive disorders	6	2	9	3	66.7%	66.7%
Diseases of the genitourinary system	2		2		50.0%	
Diseases of the reproductive system	3	1	7	1	57.1%	100.0%
Development of gangrene or other necrotizing condition	1	1	1	1		
Staph infection	1	1	3	2	66.7%	100.0%
Development of septic condition during care	6	4	19	6	52.6%	83.3%
Unknown	18	9	28	10	50.0%	20.0%
<b>Diagnostic Issues by Condition - Not Infection Related</b>						
Hematoma / aneurysm	28	16	57	22	52.6%	50.0%
Embolism/ thrombosis	34	17	91	26	57.1%	50.0%
Ischemia / vascular deficiency	10	5	24	8	62.5%	75.0%
Hypoxia	1	1	2	1		
Myocardial infarction	32	16	67	24	50.7%	58.3%
Stroke	31	11	75	12	52.8%	58.3%
Integumentary system - skin, hair, nails etc	1	1	1	1		
Auditory condition	1		1		100.0%	

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
<b>Allegation</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>	<b>Defendants</b>	<b>Total Defendants with Payments</b>	<b>% of Defendants Who were Physicians or Surgeons</b>	<b>% of Defendants With Payments Who were Physicians or Surgeons</b>
Visual condition	10	6	23	8	65.2%	50.0%
Other or unknown nervous system disorders	17	5	40	9	57.5%	55.6%
Spine / spinal cord disorder	17	9	33	13	60.6%	46.2%
Musculoskeletal disorder order- excluding spine	4	2	6	2	50.0%	
Compartment syndrome	4	4	8	5	37.5%	20.0%
Cancer - oral	7		16		62.5%	
Cancer - digestive tract	29	10	85	13	60.0%	53.8%
Cancer - respiratory tract	42	14	96	19	66.7%	68.4%
Cancer - bone and cartilage	14	5	26	9	57.7%	77.8%
Cancer - skin	13	3	24	4	66.7%	50.0%
Cancer - mesothelial and soft tissue	1		1			
Cancer - breast	34	9	69	11	52.2%	27.3%
Cancer - reproductive organs	20	11	46	15	41.3%	46.7%
Cancer - kidney, bladder and related	11	6	19	8	57.9%	50.0%
Cancer - central nervous system	4	1	9	1	44.4%	
Cancer - Thyroid and other endocrine glands	4	1	9	1	88.9%	
Cancer - Hodgkins, lymphoma, and related	4		6		50.0%	
Cancer - unknown type	16	6	29	7	55.2%	71.4%
Cancer - ill defined	1	1	1	1	100.0%	100.0%
Unknown or benign neoplasms	22	8	40	10	62.5%	60.0%
Blood and immune disorders	4	3	9	6	44.4%	33.3%
Diabetes	10	7	22	11	59.1%	45.5%
Endocrine, nutritional, and metabolic disorders	8	3	14	3	57.1%	33.3%
Respiratory infections	1	1	1	1	100.0%	100.0%
Other respiratory conditions	5	2	11	4	63.6%	25.0%

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
Allegation	Occurrences	Paid Occurrences	Defendants	Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants With Payments Who were Physicians or Surgeons
Digestive disorders	76	33	193	50	61.1%	50.0%
Diseases of the genitourinary system	13	5	21	8	42.9%	37.5%
Diseases of the reproductive system	12	7	28	12	50.0%	16.7%
Poison, exposure to toxin	2		3		33.3%	
Other respiratory distress	2	1	3	2	66.7%	50.0%
Healthy patient misdiagnosed with condition	18	6	24	6	66.7%	83.3%
Development of gangrene or other necrotizing condition	1	1	1	1		
Staph infection contracted during care	1		5		60.0%	
Other infection contracted during care	1	1	3	2	66.7%	50.0%
Trauma - fracture	78	23	140	29	45.0%	41.4%
Trauma - Cuts, burns, abrasions	4	1	7	1	42.9%	100.0%
Trauma - neurological	4	4	7	4	57.1%	50.0%
Trauma - spine	16	9	41	14	63.4%	78.6%
Trauma - sprains or other soft tissue injury	1		1		100.0%	
Trauma - injury to tendons or muscle	15	2	19	3	52.6%	33.3%
Trauma - injury to nerves	1		1			
Trauma - injury to internal organs	21	13	55	19	56.4%	52.6%
Trauma - details unknown	2	1	2	1	100.0%	100.0%
Unknown	156	59	285	68	47.7%	39.7%
<b>Subtotal - Diagnostic</b>	<b>952</b>	<b>398</b>	<b>1,988</b>	<b>545</b>	<b>54.7%</b>	<b>47.7%</b>
<b>Allegations Related to Anesthesia</b>						
Wrong dosage administered	1	1	6	6	33.3%	33.3%
Wrong medication administered	1	1	1	1	100.0%	100.0%
Allergic reaction to medication	3	1	6	1	50.0%	
Other negative side-effect of medications	5	3	7	3	28.6%	

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
Allegation	Occurrences	Paid Occurrences	Defendants	Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants With Payments Who were Physicians or Surgeons
Cut, puncture, tear during injection	1		1			
Cut, puncture, tear during other catheterization	1		6		33.3%	
Injury from aspiration	1	1	3	2	66.7%	50.0%
Other respiratory distress	8	4	21	6	33.3%	50.0%
Anesthetic or intra-operative awareness	2	1	3	1	33.3%	
Other inadequate anesthetization	2	1	4	1	50.0%	
Failure to timely / properly intubate	12	9	32	14	53.1%	42.9%
Premature extubation	4	3	5	3	40.0%	66.7%
Injury during intubation	30	7	42	8	33.3%	
Injury from equipment malfunction	2	1	6	1	50.0%	
Error resulting in hematoma / aneurysm	1	1	2	1	50.0%	
Error resulting in ischemia / vascular deficiency	2	1	4	3	25.0%	33.3%
Error resulting in hypoxia	4	3	10	3	40.0%	33.3%
Error resulting in myocardial infarction	2		4		50.0%	
Unknown	1	1	2	1	100.0%	100.0%
<b>Subtotal - Anesthesia</b>	<b>83</b>	<b>39</b>	<b>165</b>	<b>55</b>	<b>41.2%</b>	<b>32.7%</b>
<b>Surgical Misadventures</b>						
Cut, puncture, tear during surgery	286	146	501	168	54.9%	54.8%
Cut, puncture, tear during injection	3	2	5	2	80.0%	100.0%
Cut, puncture, tear during heart catheterization	20	9	46	13	45.7%	23.1%
Cut, puncture, tear during other medical procedure	1		1		100.0%	
Foreign body retained - surgery related	89	56	159	67	41.5%	34.3%
Foreign body retained - during heart catheterization	1		1			
Overdose of radiation during therapy	2	1	5	1	80.0%	100.0%
Inappropriate temperature in local application	7	5	13	6	38.5%	16.7%

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
Allegation	Occurrences	Paid Occurrences	Defendants	Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants With Payments Who were Physicians or Surgeons
Contaminated substance taken or injected	1	1	1	1		
Failure in suture or ligature	1		2		50.0%	
Failure to introduce or remove other medical implement	2	1	5	3	20.0%	33.3%
Improper placement of prosthetic device	50	16	77	18	55.8%	33.3%
Incorrect prosthetic device, or wrong size	24	7	35	8	60.0%	25.0%
Improper placement of therapeutic device	17	6	42	6	57.1%	50.0%
Incorrect therapeutic device, or wrong size	2	1	4	2	50.0%	50.0%
Injury from equipment failure	12	1	28	1	64.3%	
Did not consent to procedure	6	4	11	4	54.5%	75.0%
Failure to identify or treat compartment syndrome	14	8	48	17	50.0%	58.8%
Procedure performed on wrong body part	29	22	53	27	47.2%	48.1%
Misset fracture or non-union	31	16	45	20	46.7%	45.0%
Sutures, staples, etc improperly placed	24	10	36	10	61.1%	40.0%
Other improper closure of surgical site	46	22	78	25	69.2%	80.0%
Injury from aspiration	5	3	11	4	45.5%	25.0%
Other respiratory distress	8	3	24	4	29.2%	25.0%
Development of fistula	17	10	28	11	57.1%	63.6%
Failure to stabilize prior to transfer / discharge	1	1	1	1		
Treatment did not have intended effect	169	49	248	53	58.5%	56.6%
Failure to warn of risks of procedure	3	1	6	1	33.3%	100.0%
Allergic reaction to medical materials, excluding medications	3	1	8	1	50.0%	
Wrong patient	2	1	8	2	25.0%	100.0%
Inappropriate handling of transplantable material	24	20	49	32	20.4%	
Aborted surgery	4	2	6	2	33.3%	50.0%
Unnecessary surgery or procedure	46	14	81	17	46.9%	35.3%

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
Allegation	Occurrences	Paid Occurrences	Defendants	Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants With Payments Who were Physicians or Surgeons
Pressure ulcers during care	6	3	12	4	50.0%	50.0%
Development of gangrene or other necrotizing condition	10	2	38	4	65.8%	75.0%
Staph infection contracted during care	28	6	61	6	50.8%	50.0%
Other infection contracted during care	158	46	272	55	44.5%	38.2%
Development of septic condition during care	18	6	58	14	60.3%	42.9%
Excess blood loss during surgery or treatment	12	4	19	4	57.9%	75.0%
Postoperative bleeding	24	9	65	15	58.5%	40.0%
Other problem with surgical site	7		9		88.9%	
Failed sterilization	5	2	7	2	57.1%	50.0%
Accidental or unnecessary sterilization	4		13		46.2%	
Failure to timely / properly intubate	1		1			
Delay in scheduling surgery	1		1		100.0%	
Failure to monitor	2	1	3	1	33.3%	
Failure to ensure proper nutrition or hydration	4	1	5	1	40.0%	
G-tube or feeding tube improperly placed or malfunction	7	4	16	4	50.0%	50.0%
Failure in follow-up care	3		8		62.5%	
Physician delay or failure to respond to call	1	1	1	1		
Other surgical injury - central nervous system	6	2	12	3	58.3%	66.7%
Other injury incidental to medical procedure	2		5		60.0%	
Injury from improper operation of equipment	1	1	1	1	100.0%	100.0%
Injury from equipment malfunction	1	1	1	1		
Other surgical injury - fracture	3		6		50.0%	
Other surgical injury - internal organ	10	2	16	2	56.3%	100.0%
Other surgical injury - non-fracture musculoskeletal injury	2		4		75.0%	
Other surgical injury - nerve injury	30	4	52	4	59.6%	50.0%

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
Allegation	Occurrences	Paid Occurrences	Defendants	Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants With Payments Who were Physicians or Surgeons
Injury from patient positioning	17	8	27	9	37.0%	11.1%
Other surgical injury - peripheral nervous system	6	4	9	4	55.6%	75.0%
Other surgical injury - impaired vision	3	1	5	1	20.0%	100.0%
Other surgical injury - morphology problem / disfigurement	1		1		100.0%	
Hematoma / aneurysm	17	10	51	20	45.1%	55.0%
Embolism/ thrombosis	25	13	62	15	56.5%	20.0%
Ischemia / vascular deficiency	24	6	57	9	63.2%	55.6%
Hypoxia	5	1	11	1	63.6%	
Myocardial infarction	21	11	50	16	50.0%	25.0%
Stroke	6	3	20	4	55.0%	
Not applicable, no allegation of medical injury	4		5		60.0%	
Unknown	221	72	338	77	49.1%	42.9%
<b>Subtotal - Surgery</b>	<b>1,646</b>	<b>663</b>	<b>2,988</b>	<b>805</b>	<b>51.9%</b>	<b>44.5%</b>
Medication Related Misadventures						
Medication administered via the wrong route	1		1		100.0%	
Wrong dosage administered	74	46	106	56	24.5%	12.5%
Wrong medication administered	83	58	86	58	10.5%	5.2%
All acts of self harm (alleged related to medication)	2	1	3	1	33.3%	
Allergic reaction to medication	23	14	33	17	36.4%	35.3%
Interaction of two or more medications	24	16	58	28	48.3%	39.3%
Addiction or withdrawal issues	8	3	14	3	42.9%	
Injury from excessive use of medication	9	3	14	4	64.3%	50.0%
Incorrect dilution of fluid	1		2		50.0%	
Other injury unrelated to medical treatment	1		3			
Other adverse reaction - steroids	6	3	11	5	54.5%	40.0%

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
Allegation	Occurrences	Paid Occurrences	Defendants	Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants With Payments Who were Physicians or Surgeons
Other adverse reaction - digestives medications	2	1	5	1	60.0%	100.0%
Other adverse reaction - anticoagulants	21	9	30	13	50.0%	53.8%
Other adverse reaction - Heart medications	4		6		50.0%	
Other adverse reaction - hypertension medications	3		6		83.3%	
Other adverse reaction - weight loss medications	9		10		50.0%	
Other adverse reaction - topical applications	1		1		100.0%	
Other adverse reaction - adrenaline & related	1	1	1	1		
Other adverse reaction - Pain management, non-narcotics	5		9		44.4%	
Other adverse reaction - Pain management, narcotics	13	1	36	2	50.0%	
Other adverse reaction - Sedatives & relaxants	4	2	6	2	50.0%	
Other adverse reaction - chemotherapy	3		6		50.0%	
Other adverse reaction - cholesterol agents	4	1	5	1	60.0%	
Other adverse reaction - Hormonal treatments	1		2		100.0%	
Other adverse reaction - vaccines	1		2		50.0%	
Other adverse reaction - Cognitive & affective disorders	98	1	125	1	88.0%	
Other adverse reaction - diabetic medications	3	2	3	2	66.7%	50.0%
Other adverse reaction - Immune medications	3	1	4	2	25.0%	
Other adverse reaction - antibiotics	5	3	10	4	40.0%	25.0%
Other adverse reaction - antifungal agents	1		1		100.0%	
Other adverse reaction - anti-inflammatory, excluding steroids	4		6		50.0%	
Other negative side-effect of unknown medications	55	7	82	7	65.9%	14.3%
Unknown	6	1	6	1	33.3%	
<b>Subtotal - Medication</b>	<b>479</b>	<b>174</b>	<b>693</b>	<b>209</b>	<b>49.4%</b>	<b>20.1%</b>
<b>IV &amp; Blood Products</b>						
Hematoma / aneurysm resulting from IV	1		1			

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
Allegation	Occurrences	Paid Occurrences	Defendants	Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants With Payments Who were Physicians or Surgeons
Embolism/ thrombosis resulting from IV	4	2	4	2		
Wrong dosage administered	2	2	2	2		
IV infiltration event	37	21	47	23	14.9%	4.3%
Cut, puncture, tear during injection	7	2	9	2	44.4%	
Foreign body retained - during injection	4	4	5	4		
Excessive amount of blood or other fluid	1	1	2	1		
Inappropriate temperature in local application	1	1	3	2	33.3%	
Incorrect blood type	2	1	4	1	75.0%	
Failure to identify or treat compartment syndrome	2		3		33.3%	
Procedure performed on wrong body part	1	1	1	1		
Staph infection contracted during care	4	1	4	1	25.0%	
Other infection contracted during care	5	4	6	4	16.7%	
Development of septic condition during care	1		1		100.0%	
Not applicable, no allegation of medical injury	1	1	1	1		
Unknown	4	1	4	1		
<b>Subtotal - IV &amp; Blood Products</b>	<b>77</b>	<b>42</b>	<b>97</b>	<b>45</b>	<b>19.6%</b>	<b>2.2%</b>
<b>Pregnancy &amp; Childbirth</b>						
Failure to diagnose / treat ectopic pregnancy	9	5	32	6	53.1%	50.0%
Spontaneous abortion / stillbirth	28	16	47	18	38.3%	22.2%
Complications w/ abortion	4	3	10	3	60.0%	66.7%
Complications w hypertension	1		3		66.7%	
Eclampsia	9	3	17	4	70.6%	75.0%
Infections	21	7	45	9	46.7%	33.3%
Complications of gestational diabetes	3	2	7	3	28.6%	33.3%
Other maternal complications related to pregnancy	1	1	3	1	100.0%	100.0%

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
<b>Allegation</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>	<b>Defendants</b>	<b>Total Defendants with Payments</b>	<b>% of Defendants Who were Physicians or Surgeons</b>	<b>% of Defendants With Payments Who were Physicians or Surgeons</b>
Complications of multiple gestation	4	1	6	1	50.0%	100.0%
Complications from disproportion	5	1	7	2	57.1%	50.0%
Fetal abnormality or damage	4	1	9	2	55.6%	100.0%
Rh Isoimmunization	2	2	4	2	50.0%	50.0%
Complications of placental disorders	20	9	40	15	47.5%	46.7%
Complications from prolonged pregnancy	1	1	1	1		
Pre-term labor	14	3	25	4	36.0%	
Failed induction of labor	1	1	1	1	100.0%	100.0%
Prolonged labor	4	2	7	2	42.9%	
Shoulder dystocia	45	25	93	32	48.4%	56.3%
Other obstructed labor	5	3	8	5	75.0%	100.0%
Umbilical cord complications	1	1	6	1	66.7%	100.0%
Other obstetric trauma	2	1	7	2	14.3%	
Postpartum hemorrhage	3	1	5	1	40.0%	
Retained placenta and membranes	1		1			
Fetus / newborn affected by maternal condition unrelated to pregnancy	4	1	15	8	66.7%	50.0%
Deficient fetal growth rate	1	1	2	2	50.0%	50.0%
Intracranial laceration or hemorrhage due to birth injury	5	2	8	2	25.0%	
Other birth injuries to central nervous system	20	10	31	13	38.7%	38.5%
Birth injury to peripheral nervous system	10	4	23	5	56.5%	60.0%
Other birth injuries	1	1	2	1	50.0%	
Intrauterine hypoxia	47	22	97	32	43.3%	46.9%
Respiratory distress of newborn	1	1	1	1	100.0%	100.0%
Pulmonary hemorrhage originating in the perinatal period	1	1	1	1	100.0%	100.0%

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
Allegation	Occurrences	Paid Occurrences	Defendants	Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants With Payments Who were Physicians or Surgeons
Hemorrhagic disease of fetus or newborn	1		2		100.0%	
Hemolytic disease of fetus or newborn	1		1			
Kernicterus	1	1	1	1		
Metabolic / endocrine disorders of fetus or newborn	1	1	2	1	50.0%	
Seizure disorder of infant	2	1	3	1		
Mix-up of newborn at discharge	1		1			
Reaction to medication	7		11		36.4%	
Cut, tear, perforation	12	5	17	5	29.4%	
Retained surgical or other material	8	4	10	5	50.0%	40.0%
Cardiovascular complications of pregnancy	5	1	8	3	62.5%	66.7%
Wrong dosage administered	1		1		100.0%	
Sutures, staples, etc improperly placed	1	1	1	1	100.0%	100.0%
Other improper closure of surgical site	2	1	3	1		
Development of fistula	1		2		50.0%	
Failure to stabilize prior to transfer / discharge	2	1	2	1		
Other inadequate anesthetization	3	1	5	1	40.0%	
Development of gangrene or other necrotizing condition	2	1	10	3	70.0%	100.0%
Development of septic condition during care	1	1	2	1	50.0%	100.0%
Injury to fetus or mother due to procedure unrelated to pregnancy	2	1	3	1	66.7%	100.0%
Other injury unrelated to medical treatment	1	1	2	2	50.0%	50.0%
Unknown	27	9	44	10	52.3%	50.0%
<b>Subtotal - Pregnancy &amp; Child Birth</b>	<b>360</b>	<b>162</b>	<b>695</b>	<b>217</b>	<b>47.3%</b>	<b>46.1%</b>
<b>Treatment Related (Non-surgery)</b>						
Agent use or selection error	1		2		50.0%	

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
<b>Allegation</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>	<b>Defendants</b>	<b>Total Defendants with Payments</b>	<b>% of Defendants Who were Physicians or Surgeons</b>	<b>% of Defendants With Payments Who were Physicians or Surgeons</b>
Wrong dosage administered	1	1	2	2		
Infiltration during injection, catheterization or other procedure	4	3	8	3	37.5%	
Cut, puncture, tear during injection	34	16	49	17	40.8%	29.4%
Cut, puncture, tear during endoscopic exam	34	13	60	15	60.0%	46.7%
Cut, puncture, tear during other catheterization	20	6	32	7	37.5%	42.9%
Cut, puncture, tear during other medical procedure	21	15	28	16	21.4%	6.3%
Foreign body retained - during injection	1		1		100.0%	
Foreign body retained - during other medical procedure	2	2	2	2	50.0%	50.0%
Excessive amount of blood or other fluid	3	1	7	2	85.7%	100.0%
Overdose of radiation during therapy	4	1	6	1	83.3%	100.0%
Dosage failure in electroshock therapy	3	1	6	2	50.0%	
Inappropriate temperature in local application	13	9	15	9	6.7%	
Non-administration of necessary drug or other substance	9	1	23	1	52.2%	
Contaminated substance taken or injected	1		1			
Wrong fluid used in transfusion	4	4	7	6	42.9%	50.0%
Performance of inappropriate operation or procedure	2	1	2	1		
Improper placement of therapeutic device	7	2	9	3	33.3%	
Incorrect therapeutic device, or wrong size	1	1	1	1		
Non-administration of necessary care or other omission	8	4	8	4	50.0%	50.0%
Injury from equipment failure	3	1	5	1	20.0%	
Did not consent to procedure	2	1	2	1		
Failure to identify or treat compartment syndrome	5	3	15	3	53.3%	33.3%
Procedure performed on wrong body part	1		1		100.0%	
Misset fracture or non-union	22	4	36	4	44.4%	25.0%
Sutures, staples, etc improperly placed	2		2			

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
<b>Allegation</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>	<b>Defendants</b>	<b>Total Defendants with Payments</b>	<b>% of Defendants Who were Physicians or Surgeons</b>	<b>% of Defendants With Payments Who were Physicians or Surgeons</b>
Other improper closure of surgical site	3	2	4	2	75.0%	50.0%
Injury from aspiration	14	5	34	7	61.8%	28.6%
Other respiratory distress	6	2	12	5	41.7%	20.0%
Failure to stabilize prior to transfer / discharge	13	3	21	4	61.9%	50.0%
Treatment did not have intended effect	46	9	71	12	45.1%	58.3%
Allergic reaction to medical materials, excluding medications	8	5	8	5	12.5%	20.0%
Wrong patient	4	3	4	3		
Unnecessary surgery or procedure	5		6		66.7%	
Pressure ulcers during care	122	52	200	63	41.0%	22.2%
Development of gangrene or other necrotizing condition	11	4	22	4	54.5%	50.0%
Staph infection contracted during care	9	1	20	2	60.0%	
Other infection contracted during care	67	16	86	17	33.7%	17.6%
Development of septic condition during care	10	6	19	8	52.6%	37.5%
Failed sterilization	1		2		50.0%	
Failure to timely / properly intubate	8	7	13	8	38.5%	12.5%
Delay in scheduling surgery	3	2	5	3	80.0%	66.7%
Other Delay	18	2	31	2	51.6%	
Failure to monitor	7	3	12	4	75.0%	50.0%
Delay in transport	2		2			
Failed resuscitation	3	1	3	1		
Other failure to effectively treat	51	11	101	18	61.4%	55.6%
Failure to communicate with patient	2	1	2	1	100.0%	100.0%
Abuse / neglect	4	2	6	4	16.7%	25.0%
Refusal to treat / indifference	72	3	148	3	54.7%	
Failure to ensure proper nutrition or hydration	5	3	5	3	20.0%	

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
Allegation	Occurrences	Paid Occurrences	Defendants	Total Defendants with Payments	% of Defendants Who were Physicians or Surgeons	% of Defendants With Payments Who were Physicians or Surgeons
G-tube or feeding tube improperly placed or malfunction	7	1	8	1	50.0%	100.0%
Failure to make timely or appropriate referral	8	3	16	4	37.5%	25.0%
Delay in Emergency Department	6	1	11	2	36.4%	50.0%
Failure in follow-up care	11	3	20	3	55.0%	33.3%
Injury during physical therapy	85	40	93	41	5.4%	2.4%
Injury during intubation	1		2		50.0%	
Injury from patient positioning	2		3		33.3%	
Other injury incidental to medical procedure	5	1	5	1	60.0%	
Injury from improper operation of equipment	4	1	5	1	20.0%	
Injury from equipment malfunction	1		1			
Treatment failure resulting in hematoma / aneurysm	9	5	16	6	43.8%	16.7%
Treatment failure resulting embolism/ thrombosis	11	5	15	6	26.7%	16.7%
Treatment failure resulting ischemia / vascular deficiency	6	1	10	1	40.0%	
Treatment failure resulting hypoxia	3	2	5	3	40.0%	
Treatment failure resulting myocardial infarction	25	12	51	15	49.0%	60.0%
Treatment failure resulting stroke	15	3	23	6	65.2%	66.7%
Unknown	117	36	150	37	33.3%	27.0%
<b>Subtotal - Non-surgical Treatment</b>	<b>1,018</b>	<b>347</b>	<b>1,601</b>	<b>407</b>	<b>43.2%</b>	<b>27.0%</b>
<b>Patient Safety / Misc.</b>						
Assault & battery	11	5	11	5	27.3%	
Breach of patient confidentiality	24	9	27	9	37.0%	22.2%
Breach of specific regulation	14	2	15	2	6.7%	50.0%
False imprisonment	5	2	7	2	28.6%	
Other legal or ethical misconduct	17	4	20	4	25.0%	25.0%
Religious issues	3	1	3	1	66.7%	100.0%

Occurrence and Defendant By Allegation Closed Occurrences, 2004-2008						
<b>Allegation</b>	<b>Occurrences</b>	<b>Paid Occurrences</b>	<b>Defendants</b>	<b>Total Defendants with Payments</b>	<b>% of Defendants Who were Physicians or Surgeons</b>	<b>% of Defendants With Payments Who were Physicians or Surgeons</b>
Sexual misconduct	19	7	25	9	32.0%	11.1%
Failure to prevent acts of self harm	22	9	63	10	44.4%	20.0%
Injury from aspiration	1		1			
Failure to warn of health hazard	12		12		100.0%	
Abuse / neglect	1		1			
Refusal to treat / indifference	1		1			
EMTALA violation	1		1			
Fall while under care or on premises	304	163	373	171	17.7%	5.3%
Harmed by 3rd party	20	11	30	11	40.0%	
Injury during transporting or repositioning	45	32	52	35	5.8%	5.7%
Injury from improper operation of equipment	4	1	4	1	25.0%	
Injury while restraining patient or by security	3	1	3	1	66.7%	
Elopement from facility	3	3	3	3		
Other physical injury unrelated to medical treatment	32	25	39	27	17.9%	3.7%
Unknown	10	3	14	3	33.3%	
<b>Subtotal - Patient Safety / Misc.</b>	<b>552</b>	<b>278</b>	<b>705</b>	<b>294</b>	<b>23.1%</b>	<b>8.8%</b>
<b>Unknown</b>	<b>331</b>	<b>83</b>	<b>428</b>	<b>87</b>	<b>35.0%</b>	<b>23.0%</b>
<b>Total</b>	<b>5,498</b>	<b>2,186</b>	<b>9,360</b>	<b>2,664</b>	<b>47.0%</b>	<b>35.1%</b>

Surgery Related Occurrences by Initial Condition Closed Occurrences 2004-2008				
Condition	Occurrences	Paid Occurrences	Average Indemnity (Closed With Pmt Only)	Average Injury Severity (1-9) (All Closed)
<b>Infectious Conditions</b>				
Acute upper respiratory infections	5	2	\$180,500	4.3
Middle ear, mastoid, or inner ear	2	2	\$153,750	5.0
Heart disease	1			9.0
Skin infections	1	1	\$3,103	4.0
<b>Subtotal</b>	<b>9</b>	<b>5</b>	<b>\$134,321</b>	<b>4.4</b>
<b>Gastrointestinal Conditions</b>				
Gastro-esophageal diseases	8	3	\$584,333	4.5
Other diseases of stomach	2			5.0
Diseases of the appendix	15	10	\$327,137	5.1
Hernia	35	14	\$174,686	4.9
Crohn's disease	1			4.0
Ulcerative colitis	2	2	\$350,000	7.0
Other noninfective gastroenteritis and colitis	3	2	\$268,750	7.7
Paralytic ileus and obstructions without hernia	10	5	\$425,224	8.5
Diverticular disease of intestine	11	6	\$424,682	5.6
Fissure and fistula	5	4	\$100,625	4.8
Other disorders of intestine	2			8.0
Gallbladder and pancreas	96	47	\$373,176	5.1
Other digestive disorders	4	2	\$387,500	4.5
<b>Subtotal</b>	<b>194</b>	<b>95</b>	<b>\$337,879</b>	<b>5.3</b>
<b>Genitourinary Conditions</b>				
Renal tubulo-interstitial disease	4	1	\$20,000	7.0
Renal failure	5	3	\$291,667	7.6
Other diseases of kidney or ureter	7	2	\$197,500	4.3
Other diseases of urinary system	7	1	\$200,000	5.0
Other disorders of genitourinary tract	2	1	\$622	4.0
<b>Subtotal</b>	<b>25</b>	<b>8</b>	<b>\$186,328</b>	<b>5.6</b>
<b>Integumentary Conditions</b>				
Skin infections	2	1	\$200,000	5.0
Disorders of skin appendages	5	3	\$73,167	3.8
<b>Subtotal</b>	<b>7</b>	<b>4</b>	<b>\$104,875</b>	<b>3.4</b>
<b>Auditory / Visual Conditions</b>				
Disease of the eye	38	13	\$96,352	4.7
Middle ear, mastoid, or inner ear	6	2	\$212,500	5.2
<b>Subtotal</b>	<b>44</b>	<b>15</b>	<b>\$111,838</b>	<b>4.8</b>

Surgery Related Occurrences by Initial Condition Closed Occurrences 2004-2008				
Condition	Occurrences	Paid Occurrences	Average Indemnity (Closed With Pmt Only)	Average Injury Severity (1-9) (All Closed)
<b>Neurological / Nervous System Conditions</b>				
Inflammatory central nervous diseases	4	2	\$175,000	6.3
Cerebrovascular diseases	8	6	\$1,052,401	6.9
Migraine and headache syndromes	1			3.0
Sleep disorders	1			9.0
Nerve, nerve root and plexus disorders	4	1	\$50,000	6.0
Other - hydrocephalus	3			9.0
<b>Subtotal</b>	<b>21</b>	<b>9</b>	<b>\$746,045</b>	<b>6.8</b>
<b>Musculoskeletal Conditions</b>				
Musculoskeletal - excluding spine	219	90	\$184,531	4.3
Musculoskeletal - spine	139	41	\$458,899	5.3
Soft tissue disorders	1			4.0
<b>Subtotal</b>	<b>359</b>	<b>131</b>	<b>\$270,402</b>	<b>4.7</b>
<b>Cardiovascular Conditions</b>				
Heart disease	114	39	\$306,110	6.8
Atherosclerosis	2			5.0
Aortic aneurysm and dissections	10	5	\$845,000	6.2
Other aneurysm	1			7.0
other peripheral vascular diseases	1			6.0
Arterial embolism and thrombosis	1			7.0
Phlebitis and thrombophlebitis	1			3.0
Portal vein thrombosis	1	1	\$900,000	6.0
Varicose veins of lower extremities	2			3.0
Hemorrhoids	2	2	\$606,250	5.5
<b>Subtotal</b>	<b>135</b>	<b>47</b>	<b>\$388,847</b>	<b>6.5</b>
<b>Metabolic or Endocrine Disorder</b>				
Disorders of thyroid gland	9	6	\$162,413	5.9
Diabetes	5	1	\$450,000	6.8
Disorders of the endocrine glands	3	2	\$457,500	7.3
Malnutrition / dehydration	1	1	\$50,000	9.0
Obesity	24	16	\$480,869	7.0
Other metabolic disorders	2			5.0
<b>Subtotal</b>	<b>44</b>	<b>26</b>	<b>\$387,822</b>	<b>6.7</b>
<b>Neoplasms &amp; Cancer</b>				
Oral	4	3	\$303,333	6.5
Digestive organs	3			7.3

Surgery Related Occurrences by Initial Condition Closed Occurrences 2004-2008				
Condition	Occurrences	Paid Occurrences	Average Indemnity (Closed With Pmt Only)	Average Injury Severity (1-9) (All Closed)
Respiratory organs	6	3	\$279,167	8.0
Bone and cartilage	1	1	\$355,607	6.0
Skin	2	2	\$27,500	3.5
Breast	7	2	\$15,000	6.1
Female reproductive system	5	2	\$424,855	5.6
Male reproductive system	3	2	\$397,498	6.7
Urinary tract, including kidney & bladder	1			4.0
Eye, brain, other central nervous system	1			7.0
Lymphoid and related, including Hodgkin	21	17	\$120,588	7.0
Urinary tract, including kidney & bladder	34	15	\$409,816	5.5
<b>Subtotal</b>	<b>88</b>	<b>47</b>	<b>\$255,958</b>	<b>6.2</b>
<b>Respiratory Condition</b>				
Other diseases of respiratory system	4	3	\$333,333	5.8
<b>Subtotal</b>	<b>4</b>	<b>3</b>	<b>\$333,333</b>	<b>5.8</b>
<b>Reproductive Condition</b>				
Diseases of male reproductive system	2			5.0
Disease of the female reproductive system	90	31	\$218,641	4.6
<b>Subtotal</b>	<b>92</b>	<b>31</b>	<b>\$218,641</b>	<b>4.6</b>
<b>Physical Trauma</b>				
Fracture	66	26	\$257,379	5.0
Dislocation	1			6.0
Cuts, burns, abrasions to skin	3	2	\$52,500	3.0
Injury to tendons or muscle	16	5	\$192,400	4.1
Injury to nerves	2	1	\$95,000	7.0
Injury to internal organs	13	4	\$203,125	6.5
Other physical injury or trauma	2	2	\$27,180	4.5
<b>Subtotal</b>	<b>103</b>	<b>40</b>	<b>\$218,018</b>	<b>5.0</b>
<b>Misc. / Other</b>				
Cosmetic surgery	69	24	\$165,222	3.9
Voluntary sterilization	12	3	\$210,000	4.6
Not applicable (alleges did not have diagnosed illness, unnecessary treatment, etc)	14	4	\$166,375	3.7
Undiagnosed	5	4	\$228,875	8.2
Other unknown non-infectious condition	133	65	\$344,619	5.3
<b>Subtotal</b>	<b>233</b>	<b>100</b>	<b>\$285,766</b>	<b>4.8</b>
Unknown	288	102	\$193,709	4.6

Surgery Related Occurrences by Initial Condition Closed Occurrences 2004-2008				
Condition	Occurrences	Paid Occurrences	Average Indemnity (Closed With Pmt Only)	Average Injury Severity (1-9) (All Closed)
Total	1,646	663	\$277,100	5.1

Diagnostic Related Occurrences by Initial Condition Closed Occurrences, 2004-2008				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
<b>Infectious Conditions</b>				
Disease of the eye	2			4.0
Middle ear, mastoid, or inner ear	2			5.5
Heart disease	3	2	\$325,000	9.0
Acute upper respiratory infections	2	2	\$350,000	9.0
Influenza and pneumonia	13	8	\$326,250	6.2
Other lower respiratory infections	6	2	\$137,500	6.0
Chronic lower respiratory diseases	1			9.0
Gastro-esophageal diseases	1	1	\$109,000	4.0
Diseases of the appendix	2			4.5
Diseases of the liver	1			3.0
Other digestive disorders	2	1	\$27,500	9.0
Skin infections	1			6.0
Musculoskeletal - excluding spine	3	1	\$500,000	4.7
Musculoskeletal - spine	6	3	\$1,319,444	6.3
Other diseases of kidney or ureter	1			9.0
Diseases of urinary system	1			3.0
Diseases of male reproductive organs	1			5.0
Noninflammatory diseases of female pelvic organs	1	1	\$18,946	5.0
Abnormal findings-skin	1			9.0
Progression of staph infection	5	4	\$83,000	6.0
Progression of meningitis	9	7	\$1,586,349	8.9
Progression of encephalitis	1	1	\$415,000	9.0
Other central nervous system diseases	6	5	\$1,042,900	7.0
Progression of septic condition	2	2	\$132,500	9.0
Infectious disease - NOC	9	5	\$626,535	6.9
Unknown	7	3	\$377,667	6.3
<b>Subtotal</b>	<b>89</b>	<b>48</b>	<b>\$634,279</b>	<b>6.7</b>
<b>Gastrointestinal Conditions</b>				
Gastro-esophageal diseases	3			6.3
Gastric or peptic ulcer	2	1	\$2,250,000	6.0
Other diseases of stomach	1			9.0
Diseases of the appendix	24	14	\$172,236	4.4
Hernia	2	1	\$70,000	4.0
Crohn's disease	1	1	\$709,173	6.0
Ulcerative colitis	2			7.5
Other noninfective gastroenteritis and colitis	2	1	\$850,000	5.0
Vascular disorders of the intestine	1	1	\$30,000	3.0
Paralytic ileus and obstructions without hernia	15	9	\$361,476	7.9
Diverticular disease of intestine	5	2	\$512,500	5.8
Fissure and fistula	2	1	\$450,000	4.0
Diseases of the liver	2			7.0
Gallbladder and pancreas	12	2	\$340,000	4.8

Diagnostic Related Occurrences by Initial Condition Closed Occurrences, 2004-2008				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Other digestive disorders	2			6.5
<b>Subtotal</b>	<b>76</b>	<b>33</b>	<b>\$355,417</b>	<b>5.6</b>
<b>Genitourinary Condition</b>				
Glomerular disease	1	1	\$875,000	8.0
Renal tubulo-interstitial disease	4			4.3
Renal failure	2	1	\$460,000	7.0
Urolithiasis	1	1	\$300,000	6.0
Other diseases of kidney or ureter	4	2	\$1,000,000	5.8
Other diseases of urinary system	1			9.0
<b>Subtotal</b>	<b>13</b>	<b>5</b>	<b>\$727,000</b>	<b>5.9</b>
<b>Auditory / Visual Condition</b>				
Disease of the eye	10	6	\$749,167	6.7
Middle ear, mastoid, or inner ear	1			3.0
<b>Subtotal</b>	<b>11</b>	<b>6</b>	<b>\$749,167</b>	<b>6.3</b>
<b>Neurological / Nervous System Disorder</b>				
Inflammatory central nervous diseases (incl. meningitis)	3			6.7
Multiple sclerosis	1			2.0
Epilepsy and related syndromes	3			8.3
Transient cerebral ischemic attacks, vascular	1	1	\$40,000	6.0
Cerebrovascular diseases	51	23	\$329,372	6.9
Sleep disorders	1			1.0
Nerve, nerve root and plexus disorders	1			3.0
Cerebral palsy	1	1	\$75,000	6.0
Cauda Equina Syndrome	3	3	\$493,348	5.0
Other - hydrocephalus	2			5.5
<b>Subtotal</b>	<b>67</b>	<b>28</b>	<b>\$327,521</b>	<b>6.6</b>
<b>Musculoskeletal</b>				
Musculoskeletal - excluding spine	6	3	\$133,333	4.5
Musculoskeletal - spine	17	9	\$430,000	6.0
<b>Subtotal</b>	<b>23</b>	<b>12</b>	<b>\$355,833</b>	<b>5.6</b>
<b>Cardiovascular Condition</b>				
Hypertensive diseases	2	2	\$337,500	7.5
Heart disease	77	36	\$382,004	7.6
Atherosclerosis	3	1	\$200,000	7.7
Aortic aneurysm and dissections	15	10	\$557,000	8.1
Other aneurysm	3			5.0
other peripheral vascular diseases	6	2	\$108,500	6.0
Arterial embolism and thrombosis	19	9	\$266,028	7.7
other disorders of arteries	2	2	\$1,275,000	8.0
Phlebitis and thrombophlebitis	7	2	\$505,000	6.1
Portal vein thrombosis	9	6	\$256,003	7.1
<b>Subtotal</b>	<b>143</b>	<b>70</b>	<b>\$398,635</b>	<b>7.5</b>
<b>Metabolic / Endocrine Condition</b>				

Diagnostic Related Occurrences by Initial Condition Closed Occurrences, 2004-2008				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Disorders of the endocrine glands	1			3.0
Malnutrition / dehydration	2	2	\$41,667	7.5
Obesity	1			9.0
Nutritional, hemolytic, & aplastic anemias	2	2	\$1,083,334	9.0
Coagulation defects	1	1	\$450,000	9.0
Immune system disorders	1			5.0
Diabetes	10	7	\$391,186	8.2
Other metabolic disorders	4	1	\$150,000	8.3
<b>Subtotal</b>	<b>22</b>	<b>13</b>	<b>\$429,869</b>	<b>7.9</b>
<b>Neoplasms &amp; Cancer</b>				
Oral	7			8.1
Digestive organs	29	10	\$502,800	7.4
Respiratory organs	42	14	\$396,689	8.3
Bone and articular cartilage	14	5	\$750,400	7.2
Skin	13	3	\$128,333	6.0
Mesothelial and soft tissue	1			9.0
Breast	34	9	\$372,889	6.1
Female reproductive system	13	7	\$342,122	7.8
Male reproductive system	7	4	\$271,875	8.1
Urinary tract, including kidney & bladder	11	6	\$230,317	6.6
Eye, brain, other central nervous system	4	1	\$625,000	6.3
Thyroid & other endocrine glands	4	1	\$888,321	7.5
Ill-defined or unspecified sites	1	1	\$35,000	6.0
Lymphoid and related, including Hodgkin	5	1	\$300,000	7.2
Benign	11	2	\$151,250	5.6
Unknown	6	3	\$251,667	5.5
<b>Subtotal</b>	<b>202</b>	<b>67</b>	<b>\$385,742</b>	<b>7.1</b>
<b>Respiratory Condition</b>				
Influenza and pneumonia	1	1	\$85,000	9.0
Lung diseases due to external agents	1	1	\$1,800,000	9.0
Other diseases of pleura	2	1	\$200,000	9.0
Other diseases of respiratory system	2			4.5
Other skin disorders	1	1	\$125,000	4.0
<b>Subtotal</b>	<b>7</b>	<b>4</b>	<b>\$552,500</b>	<b>7.0</b>
<b>Reproductive Condition</b>				
Male reproductive condition	7	4	\$70,625	5.0
Female reproductive condition	4	2	\$846,875	5.0
<b>Subtotal</b>	<b>11</b>	<b>6</b>	<b>\$329,375</b>	<b>5.0</b>
<b>Trauma</b>				
Fracture	93	33	\$255,799	3.9
Cuts, burns, abrasions to skin	5	2	\$103,750	4.2
Sprains, other soft tissue injury	1			3.0
Injury to tendons or muscle	19	6	\$144,403	4.0
Injury to nerves	2			5.5

Diagnostic Related Occurrences by Initial Condition Closed Occurrences, 2004-2008				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Injury to internal organs	23	14	\$551,114	7.2
Poisoning and other external	2			6.5
<b>Subtotal</b>	<b>145</b>	<b>55</b>	<b>\$313,289</b>	<b>4.5</b>
<b>Misc. / Other</b>				
Not applicable (alleges did not have diagnosed illness, unnecessary treatment, etc)	15	4	\$237,500	4.0
Other non-infectious condition	38	16	\$192,805	5.4
<b>Subtotal</b>	<b>53</b>	<b>20</b>	<b>\$201,744</b>	<b>5.0</b>
<b>Total Known</b>	<b>862</b>	<b>367</b>	<b>\$404,725</b>	<b>6.3</b>
Unknown	90	31	\$193,644	6.1
<b>Total</b>	<b>952</b>	<b>398</b>	<b>\$388,284</b>	<b>6.3</b>

Medication Related Occurrences Closed Occurrences, 2004-2008				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
<b>Infectious Conditions</b>				
Other lower respiratory infections	1	1	\$1,300,000	7.0
Chronic lower respiratory diseases	1	1	\$30,000	6.0
Diseases of the liver	1			3.0
Skin infections	1	1	\$375,000	5.0
Disorders of skin appendages	1			5.0
Other diseases of urinary system	1			9.0
Reproductive	1			3.0
Infectious disease - NOC	5	4	\$40,283	3.6
Unknown	9	8	\$368,461	5.3
<b>Subtotal</b>	<b>21</b>	<b>15</b>	<b>\$320,922</b>	<b>5.0</b>
<b>Gastrointestinal</b>				
Gastro-esophageal diseases	1			9.0
Crohn's disease	1	1	\$500,000	6.0
Ulcerative colitis	1	1	\$135,000	9.0
Diverticular disease of intestine	1			9.0
Gallbladder and pancreas	1			3.0
<b>Subtotal</b>	<b>5</b>	<b>2</b>	<b>\$317,500</b>	<b>7.2</b>
<b>Genitourinary</b>				
Glomerular disease	1			9.0
Renal tubulo-interstitial disease	1	1	\$100,000	9.0
Renal failure	2	2	\$92,500	6.5
Diseases of female pelvic organs	4	2	\$201,000	4.5
Other disorders of genitourinary tract	1	1	\$4,154	2.0
<b>Subtotal</b>	<b>9</b>	<b>6</b>	<b>\$115,192</b>	<b>5.7</b>
<b>Integumentary</b>				
Skin	2	1	\$18,000	2.5
<b>Subtotal</b>	<b>2</b>	<b>1</b>	<b>\$18,000</b>	<b>2.5</b>
<b>Auditory / Visual</b>				
Disease of the eye	2			4.5
<b>Subtotal</b>	<b>2</b>			<b>4.5</b>
<b>Neurological / Nervous System Condition</b>				
Extrapyramidal, incl. Parkinson	1	1	\$250,000	5.0
Epilepsy and related syndromes	1	1	\$4,000	2.0
Migraine and headache syndromes	1			5.0
<b>Subtotal</b>	<b>3</b>	<b>2</b>	<b>\$127,000</b>	<b>4.0</b>
<b>Musculoskeletal</b>				

Medication Related Occurrences Closed Occurrences, 2004-2008				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
Musculoskeletal - excluding spine	14	4	\$283,750	4.9
Musculoskeletal - spine	6	3	\$254,167	7.2
<b>Subtotal</b>	<b>20</b>	<b>7</b>	<b>\$271,071</b>	<b>5.6</b>
<b>Cardiovascular</b>				
Hypertensive diseases	5	1	\$950,000	3.8
Heart disease	17	2	\$136,250	6.8
Cerebrovascular diseases	4	3	\$368,333	7.5
Atherosclerosis	4	2	\$75,465	5.0
Arterial embolism and thrombosis	2			9.0
Other arterial disorder	1	1	\$15,000	5.0
Phlebitis and thrombophlebitis	2			8.0
Portal vein thrombosis	1	1	\$185,000	5.0
<b>Subtotal</b>	<b>36</b>	<b>10</b>	<b>\$267,843</b>	<b>6.4</b>
<b>Metabolic / Endocrine</b>				
Diabetes	8	2	\$32,000	5.4
Other disorders of glucose regulation	1			9.0
Disorders of the endocrine glands	1			1.0
Obesity	10			5.3
Nutritional, hemolytic, & aplastic anemias	1			9.0
Immune system disorders	1			3.0
<b>Subtotal</b>	<b>22</b>	<b>2</b>	<b>\$32,000</b>	<b>5.4</b>
<b>Neoplasms &amp; Cancer</b>				
Respiratory organs	1	1	\$25,000	9.0
Breast	1			9.0
Lymphoid and related, including Hodgkin	1			3.0
<b>Subtotal</b>	<b>3</b>	<b>1</b>	<b>\$25,000</b>	<b>7.0</b>
<b>Respiratory</b>				
Chronic lower respiratory diseases	1			9.0
Lung diseases due to external agents	1	1	\$87,500	3.0
<b>Subtotal</b>	<b>2</b>	<b>1</b>	<b>\$87,500</b>	<b>6.0</b>
<b>Trauma</b>				
Fracture	2			5.0
Cuts, burns, abrasions to skin	2	2	\$210,000	6.5
Injury to tendons or muscle	1	1	\$80,000	4.0
Injury to internal organs	2	1	\$490,000	8.5
Poisoning and other external agents cause of injury	2			4.5

Medication Related Occurrences Closed Occurrences, 2004-2008				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
<b>Subtotal</b>	<b>9</b>	<b>4</b>	<b>\$247,500</b>	<b>5.9</b>
<b>Behavioral</b>				
Substance abuse	5	1	\$675,000	8.0
Schizophrenia and related disorders	73	3	\$163,847	4.5
Affective disorders	34	4	\$78,035	4.3
Neurotic or stress related (anxiety, phobia, OCD)	3	1	\$6,255	4.0
Hyperkinetic and childhood behavioral disorders	1	1	\$5,000	4.0
<b>Subtotal</b>	<b>116</b>	<b>10</b>	<b>\$148,993</b>	<b>4.6</b>
<b>Misc. / Other</b>				
Cosmetic surgery	2			3.5
Not applicable	1			6.0
Unknown non-infectious condition	55	30	\$153,362	5.5
<b>Subtotal</b>	<b>58</b>	<b>30</b>	<b>\$153,362</b>	<b>5.4</b>
<b>Total Known</b>	<b>558</b>	<b>152</b>	<b>\$209,681</b>	<b>5.2</b>
Unknown	171	83	\$141,520	3.9
<b>Total Known</b>	<b>479</b>	<b>174</b>	<b>\$172,364</b>	<b>4.7</b>

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
<b>Wrong Medication</b>				
Pain management - narcotic	1	1	\$1,057	2.0
Behavioral - not related to substance abuse	5	4	\$18,638	2.8
Behavioral - excluding substance abuse, affective & cognitive disorders	2	2	\$4,500	3.0
Diabetes agents	2	1	\$3,000	6.0
Immunity related medications	1			5.0
Antibiotics	1	1	\$6,000	3.0
Anti-inflammatory - excluding steroids	1	1	\$100,000	9.0
Steroids	2			1.0
Anti-coagulants	1	1	\$5,000	2.0
Adrenaline & related	1	1	\$27,000	4.0
Cholesterol management agents	1			2.0
Unknown	65	46	\$28,885	3.4
<b>Subtotal - Wrong Medication</b>	<b>83</b>	<b>58</b>	<b>\$26,799</b>	<b>3.4</b>
<b>Wrong Dosage</b>				
Pain management - narcotic	15	11	\$400,136	6.4
Sedatives & relaxants	1			3.0
Chemotherapy & cancer agents	2	1	\$25,000	6.5
Behavioral - not related to substance abuse	5	3	\$86,918	4.0
Behavioral - substance abuse	3	1	\$675,000	9.0
Diabetes agents	3			5.0
Antibiotics	2	1	\$100,733	3.0
Antifungal	1	1	\$850,000	9.0
Ulcer & digestive medications	1	1	\$60	1.0
Anti-coagulants	8	6	\$77,733	4.0
Heart failure & rhythm regulation	2	1	\$170,000	6.5
Unknown	32	20	\$258,699	3.0
<b>Subtotal - Wrong Dosage</b>	<b>75</b>	<b>46</b>	<b>\$263,553</b>	<b>4.3</b>
<b>Administered Via Wrong Route</b>				
Unknown	1			9.0
<b>Subtotal</b>	<b>1</b>			<b>9.0</b>
<b>Allergic Reactions</b>				
Pain management- non-narcotic	2	1	\$16,000	2.5
Behavioral - not related to substance abuse	1	1	\$14,165	4.0
Antibiotics	10	6	\$222,506	4.6
Anti-inflammatory - excluding steroids	1	1	\$52,500	4.0
Hypertension control medications	1	1	\$950,000	5.0
All topical medications	1	1	\$20,000	4.0

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
Unknown	7	3	\$22,167	3.7
<b>Subtotal - Allergic Reactions</b>	<b>144</b>	<b>89</b>	<b>\$238,630</b>	<b>4.0</b>
Interaction Between Medications				
Pain management - narcotic	1	1	\$15,000	5.0
Chemotherapy & cancer agents	1	1	\$175,000	9.0
Behavioral - not related to substance abuse	2	1	\$475,000	9.0
Behavioral - substance abuse	1			4.0
Anti-coagulants	7	3	\$188,333	6.9
Unknown	12	10	\$302,750	7.5
<b>Subtotal - Interactions</b>	<b>24</b>	<b>16</b>	<b>\$266,094</b>	<b>7.3</b>
Injury from excessive use of medication				
Pain management - narcotic	1			9.0
Behavioral - not related to substance abuse	1			9.0
Antibiotics	2	1	\$750,000	5.0
Antiparasitic agents	1	1	\$100,929	7.0
Anti-inflammatory - excluding steroids	1			3.0
Steroids	1			4.0
Hormonal medications	1			5.0
Unknown	1	1	\$10,000	7.0
<b>Subtotal - Excessive use</b>	<b>9</b>	<b>3</b>	<b>\$286,976</b>	<b>6.0</b>
Addiction or withdrawal issues				
Pain management - narcotic	7	2	\$27,500	4.1
Unknown	1	1	\$50,000	3.0
<b>Subtotal - Addiction</b>	<b>8</b>	<b>3</b>	<b>\$35,000</b>	<b>4.0</b>
Acts of self-harm attributed to medication				
Behavioral - excluding substance abuse, affective & cognitive disorders	1	1	\$2,375	9.0
Unknown	1			9.0
<b>Subtotal - Self Harm</b>	<b>2</b>	<b>1</b>	<b>\$2,375</b>	<b>9.0</b>
Other injury attributed to medication (accidents, etc)				
Pain management - narcotic	1			3.0
<b>Subtotal</b>	<b>1</b>			<b>3.0</b>
Other negative reaction to medication				
Pain management- non-narcotic	5			5.2
Pain management - narcotic	13	1	\$150,000	6.5
Sedatives & relaxants	4	2	\$237,500	8.5
Chemotherapy & cancer agents	3			5.0
Behavioral - not related to substance abuse	99	1	\$2,500	4.4

Medication Related Occurrences by Medication Type				
Medication	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
Diabetes agents	3	2	\$35,500	6.0
Immunity related medications	3	1	\$325,000	5.3
Antibiotics	5	3	\$543,333	6.0
Antifungal	1			5.0
Anti-inflammatory - excluding steroids	4			4.3
Steroids	6	3	\$206,667	4.3
Ulcer & digestive medications	2	1	\$500,000	7.5
Anti-coagulants	21	9	\$340,556	6.8
Heart failure & rhythm regulation	4			8.3
Hypertension control medications	3			2.3
Weight loss	9			5.3
All topical medications	1			3.0
Adrenaline & related	1	1	\$900,000	6.0
Cholesterol management agents	4	1	\$50,000	4.0
Hormonal medications	1			1.0
Vaccines	1			6.0
Unknown	54	7	\$108,224	4.8
<b>Subtotal</b>	<b>247</b>	<b>32</b>	<b>\$267,065</b>	<b>5.0</b>
Unknown problem with medication				
Adrenaline & related	1	1	\$87,500	3.0
Pain management - narcotic	1			3.0
Unknown	4			6.3
<b>Subtotal - Unknown</b>	<b>6</b>	<b>1</b>	<b>\$87,500</b>	<b>5.2</b>
<b>Total</b>	<b>479</b>	<b>174</b>	<b>\$172,364</b>	<b>4.7</b>

Treatment (non-surgical) Related Occurrences Closed Occurrences, 2004-2008				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
<b>Infectious Conditions</b>				
Infectious disease - NOC	7	1	\$310,000	5.3
Immune system disorders	1			1.0
Inflammatory central nervous diseases (incl. meningitis, etc)	1			7.0
Middle ear, mastoid, or inner ear	1			5.0
Acute upper respiratory infections	5	1	\$1,862,500	5.6
Influenza and pneumonia	6	3	\$216,667	8.5
Other lower respiratory infections	2	1	\$1,000	2.5
Diseases of the liver	12			2.3
Gallbladder and pancreas	1	1	\$100,000	9.0
Skin infections	5	2	\$265,000	4.8
Musculoskeletal - excluding spine	1			4.0
Other diseases of urinary system	2			6.5
Diseases of male reproductive organs	1	1	\$125,000	7.0
Other disorders of genitourinary tract	1			4.0
Infectious disease - NOC	1			2.0
Unknown or undiagnosed	8	3	\$158,333	6.4
<b>Subtotal</b>	<b>55</b>	<b>13</b>		
<b>Gastrointestinal</b>				
Gastro-esophageal diseases	4	3	\$395,833	7.0
Diseases of the appendix	1			1.0
Hernia	5			2.2
Ulcerative colitis	1			1.0
Other noninfective gastroenteritis and colitis	3	1	\$175,000	5.0
Paralytic ileus and obstructions without hernia	4	1	\$550,000	9.0
Constipation	2			6.0
Other disorders of intestine	1	1	\$15,000	4.0
Diseases of the liver	1			3.0
Gallbladder and pancreas	1			9.0
Other digestive disorders	2			2.5
<b>Subtotal</b>	<b>25</b>	<b>6</b>		
<b>Genitourinary</b>				
Renal failure	15	7	\$139,393	7.1
Other diseases of kidney or ureter	2	1	\$250,000	5.0
Other disorders of genitourinary tract	1	1	\$600,000	3.0
<b>Subtotal</b>	<b>18</b>	<b>9</b>		
<b>Integumentary</b>				

Treatment (non-surgical) Related Occurrences Closed Occurrences, 2004-2008				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
Skin condition	4	1	\$1,400	2.5
Other skin disorders	2	1	\$50,000	7.5
<b>Subtotal</b>	<b>6</b>	<b>2</b>		
Auditory / Visual Condition				
Disease of the eye	5	3	\$594,477	4.4
Middle ear, mastoid, or inner ear	2	1	\$150,000	5.0
<b>Subtotal</b>	<b>7</b>	<b>4</b>		
Neurological / Nervous System				
Inflammatory central nervous diseases (incl. meningitis, etc)	1	1	\$350,000	9.0
Extrapyramidal, incl. Parkinson	2			6.0
Multiple sclerosis	1	1	\$43,500	4.0
Epilepsy and related syndromes	5	3	\$340,000	9.0
Migraine and headache syndromes	1			1.0
Cerebral palsy	1	1	\$50,000	9.0
Cerebrovascular diseases	13	4	\$125,000	6.6
<b>Subtotal</b>	<b>24</b>	<b>10</b>		
Musculoskeletal				
Musculoskeletal - excluding spine	62	30	\$150,967	3.8
Musculoskeletal - spine	30	11	\$324,705	4.3
Musculoskeletal and connective tissue	2			5.0
<b>Subtotal</b>	<b>94</b>	<b>41</b>		
Cardiovascular				
Hypertensive diseases	3			7.0
Heart disease	43	19	\$406,646	7.1
Aortic aneurysm and dissections	3			7.0
Arterial embolism and thrombosis	1			5.0
other disorders of arteries	2			5.5
Other arterial disorder	1			9.0
Phlebitis and thromophlebitis	4	1	\$10,000	4.8
Varicose veins of lower extremities	1	1	\$50,000	4.0
Other disorders of veins	1	1	\$80,000	4.0
<b>Subtotal</b>	<b>59</b>	<b>22</b>		
Metabolic / Endocrine				
Obesity	23	10	\$267,965	6.3
Other disorders of glucose regulation	3	1	\$250,000	8.3
Disorders of the endocrine glands	1	1	\$700,000	9.0
Malnutrition / dehydration	1	1	\$750,000	9.0

Treatment (non-surgical) Related Occurrences Closed Occurrences, 2004-2008				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
Other nutritional deficiencies	2	1	\$950,000	9.0
Nutritional, hemolytic, & aplastic anemias	1			9.0
<b>Subtotal</b>	<b>31</b>	<b>14</b>		
<b>Neoplasms &amp; Cancer</b>				
Digestive organs	6			6.2
Respiratory organs	3	1	\$50,000	6.0
Skin	1	1	\$100,000	4.0
Breast	3	2	\$116,250	6.0
Male reproductive system	1			9.0
Urinary tract, including kidney & bladder	1			9.0
Eye, brain, other central nervous system	1			9.0
Thyroid & other endocrine glands	3	1	\$475,000	6.0
Lymphoid and related, including Hodgkin	1			9.0
Other neoplasms	6			2.8
<b>Subtotal</b>	<b>26</b>	<b>5</b>		
<b>Respiratory</b>				
Chronic lower respiratory diseases	1			9.0
Other diseases of respiratory system	2			2.0
<b>Subtotal</b>	<b>3</b>			
<b>Reproductive</b>				
Diseases of male reproductive organs	1			6.0
<b>Subtotal</b>	<b>1</b>			<b>6.0</b>
<b>Trauma</b>				
Fracture	60	11	\$59,765	7.1
Dislocation	2			3.5
Cuts, burns, abrasions to skin	41	10	\$140,260	4.2
Sprains, other soft tissue injury	2			1.5
Injury to tendons or muscle	14	3	\$96,905	3.9
Injury to nerves	1			1.0
Injury to internal organs	22	5	\$191,993	6.6
Poisoning and external agents cause of injury	12	3	\$126,667	4.3
Other physical injury or trauma	3			7.7
<b>Subtotal</b>	<b>157</b>	<b>32</b>		
<b>Behavioral</b>				
Substance abuse	1	1	\$245,000	3.0
Schizophrenia and delusional disorders	4			3.0
Affective disorders	7	1	\$953,000	4.7

Treatment (non-surgical) Related Occurrences Closed Occurrences, 2004-2008				
Initial Condition	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
<b>Subtotal</b>	<b>12</b>	<b>2</b>		
<b>Misc. / Other</b>				
Cosmetic surgery	6	4	\$23,110	3.2
Sterilization	4			2.5
Not applicable (misdiagnosed with condition, etc.)	19	11	\$51,116	3.9
Unknown non-infectious condition	259	100	\$164,679	5.9
<b>Subtotal</b>	<b>288</b>	<b>115</b>		
<b>Total Known</b>	<b>806</b>	<b>275</b>		
Unknown	212	72	\$165,245	4.5
<b>Total</b>	<b>1,018</b>	<b>347</b>	<b>\$195,442</b>	<b>5.3</b>

Outcomes of Alleged Medical Error Closed Occurrences, 2004-2008				
Outcome	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
<b>Emotional distress, pain-no lasting physical effects</b>				
Emotional distress	133	34	\$24,733	1.1
Physical pain, little loss of function	60	15	\$34,310	2.7
<b>Subtotal</b>	<b>193</b>	<b>49</b>	<b>\$27,665</b>	<b>1.6</b>
<b>Tissue and Musculoskeletal Injuries</b>				
Skin - burns, lacerations, etc	170	84	\$31,592	3.2
Soft tissue injury	25	13	\$118,326	3.8
Fracture from error	183	106	\$86,766	3.6
Skeletal problem from error	88	29	\$33,122	3.4
Fracture complicated by error	107	30	\$52,722	5.2
Skeletal problem complicated by error	115	26	\$105,850	3.6
Partial loss of function of limb	15	7	\$259,469	4.8
Full loss of function of limb	9	4	\$500,000	5.8
Amputation of fingers/toes	29	15	\$187,442	5.2
Amputation of hands/feet	12	5	\$217,930	6.0
Amputation of one limb	64	28	\$485,264	6.1
Amputation of two or more limbs	5	3	\$652,795	7.2
Amputation of other body part	60	32	\$436,492	5.5
Disfigurement / cosmetic	29	13	\$92,109	3.9
Other morphology problem	86	36	\$175,244	4.5
<b>Subtotal</b>	<b>997</b>	<b>431</b>	<b>\$147,148</b>	<b>4.2</b>
<b>Neurological / nervous system impairment</b>				
Other nervous system impairment	4	1	\$150,000	5.3
Cut, perforation, or tear of nerve	18	8	\$262,218	4.9
Other damage to nerve	215	71	\$258,220	4.7
ERBS palsy	12	6	\$468,750	5.6
Cauda equine syndrome	9	6	\$326,253	5.6
Brachial plexus disorders	29	17	\$544,482	5.9
Cerebral palsy	21	13	\$2,032,988	7.4
Monoplegia - lower limb	1			6.0
Hemiplegia	12	4	\$375,000	6.9
Paraplegia	47	24	\$928,123	6.9
Quadriplegia	35	26	\$1,743,727	8.0
other cognitive or neurological deficit	192	80	\$481,259	6.2
<b>Subtotal</b>	<b>595</b>	<b>256</b>	<b>\$658,785</b>	<b>5.8</b>
<b>Cardiovascular/ circulatory outcomes</b>				
Damage to veins or arteries	10	3	\$135,667	4.1
Internal bleeding	61	18	\$243,967	4.4

Outcomes of Alleged Medical Error Closed Occurrences, 2004-2008				
Outcome	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
Embolism/thrombosis	28	8	\$14,210	3.9
Ruptured aneurism	2			6.0
Stroke	26	15	\$542,801	5.5
Myocardial infarction	18	8	\$251,875	4.9
Other ischemic or anoxic event	1	1	\$5,000	4.0
<b>Subtotal</b>	<b>146</b>	<b>53</b>	<b>\$284,417</b>	<b>4.6</b>
<b>Contraction or progression of various conditions while under care</b>				
Contraction - staph infection	29	5	\$61,420	3.5
Progression- staph infection	6	2	\$76,750	4.0
Contraction - meningitis	5	1	\$1,600,000	5.0
Progression - meningitis	1	1	\$8,185,000	8.0
Contraction - peritonitis	7	3	\$230,167	4.4
Contraction - hepatitis	4	1	\$50,000	4.5
Progression - hepatitis	10			1.9
Progression - cancer	129	48	\$356,263	5.8
Contraction - sepsis	15	8	\$418,250	4.3
Contraction - gangrene / necrotizing condition	14	8	\$208,522	4.4
Contraction - other infection	192	59	\$147,323	3.9
Progression - other infection	24	7	\$164,547	3.3
Progression - non-infectious condition	32	4	\$97,375	2.9
<b>Subtotal</b>	<b>468</b>	<b>147</b>	<b>\$294,791</b>	<b>4.3</b>
<b>Damage to internal organs</b>				
Cut, perforation, tear to internal organ	164	64	\$242,841	4.4
Leakage from internal organ	27	14	\$189,951	3.7
Temp - partial loss of organ	34	10	\$79,562	3.5
Temp - full loss of organ	2	1	\$10,000	3.0
Perm - partial loss of organ	135	22	\$349,273	5.0
Perm - full loss of organ	9	8	\$696,987	6.4
<b>Subtotal</b>	<b>371</b>	<b>119</b>	<b>\$271,148</b>	<b>4.6</b>
<b>Hearing and vision loss</b>				
Partial - loss of vision	58	21	\$275,408	5.4
Full - loss of vision	14	7	\$783,276	6.7
Partial - loss of hearing	17	8	\$152,938	4.6
Full - loss of hearing	1	1	\$225,000	6.0
<b>Subtotal</b>	<b>90</b>	<b>37</b>	<b>\$343,649</b>	<b>5.5</b>
<b>Nutritional issues</b>				
Malnutrition / dehydration	4	3	\$31,467	2.8
<b>Subtotal</b>	<b>4</b>	<b>3</b>	<b>\$31,467</b>	<b>2.8</b>

Outcomes of Alleged Medical Error Closed Occurrences, 2004-2008				
Outcome	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity
Other / misc				
Partial loss of mobility	9	3	\$126,667	4.9
Respiratory distress	22	9	\$162,045	4.1
Accidental / unnecessary sterilization	10	3	\$236,250	4.9
Coma	5	4	\$717,500	7.0
Injury primarily psychological	12	5	\$56,830	2.1
Legal or ethical issue	7	2	\$20,000	2.0
Unnecessary surgery - no complications	31	11	\$99,573	3.8
Unnecessary surgery - complications	8			3.9
Additional surgery necessary	256	112	\$145,493	3.9
<b>Subtotal</b>	<b>360</b>	<b>149</b>	<b>\$155,247</b>	<b>3.9</b>
<b>Death</b>	<b>1,319</b>	<b>631</b>	<b>\$148,812</b>	<b>9.0</b>
<b>Total Known</b>	<b>4,543</b>	<b>1,875</b>	<b>\$296,656</b>	<b>5.7</b>
Unknown	955	311	\$132,275	3.5
<b>Total</b>	<b>5,498</b>	<b>2,186</b>	<b>\$273,313</b>	<b>5.3</b>

Outcomes by Alleged Error Closed Occurrences, 2004-2008				
Injury	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Surgery Related				
Emotional distress	9	2	\$26,500	1.3
Other nervous system impairment	1	1	\$150,000	4.0
Damage to veins or arteries	5	1	\$340,000	4.6
Internal bleeding	24	5	\$545,120	4.5
Embolism/thrombosis	5			5.2
Stroke	6	4	\$672,378	5.7
Myocardial infarction	4	2	\$350,000	5.0
Physical pain, little loss of function	11	3	\$60,833	2.5
Contraction - staph infection	15	3	\$79,033	3.4
Contraction - meningitis	3	1	\$1,600,000	6.0
Contraction - peritonitis	6	3	\$230,167	4.0
Contraction - hepatitis	2	1	\$50,000	5.0
Progression - cancer	15	13	\$153,321	5.5
Contraction - sepsis	6	2	\$1,075,000	4.3
Contraction - gangrene / necrotizing condition	7	3	\$76,667	4.0
Contraction - other infection	99	24	\$176,012	4.0
Progression - non-infectious condition	1			4.0
Cut, perforation, tear to internal organ	109	49	\$281,904	4.5
Leakage from internal organ	10	3	\$238,333	3.2
Temp - partial loss of organ	12	3	\$92,498	3.8
Perm - partial loss of organ	35	11	\$454,773	5.3
Perm - full loss of organ	2	2	\$557,500	6.5
Partial loss of mobility	4	1	\$200,000	4.8
Partial - loss of vision	34	10	\$220,107	5.2
Full - loss of vision	2	1	\$500,000	6.5
Partial - loss of hearing	4	3	\$169,167	5.0
Full - loss of hearing	1	1	\$225,000	6.0
Respiratory distress	3	1	\$15,000	3.3
Accidental / unnecessary sterilization	8	2	\$132,500	4.9
Coma	1	1	\$500,000	8.0
Unnecessary surgery - no complications	26	10	\$99,530	3.9
Unnecessary surgery - complications	6			3.3
Additional surgery necessary	198	97	\$156,554	3.9
Skin - burns, lacerations, etc	61	27	\$46,282	3.4
Soft tissue injury	9	4	\$120,573	3.9
Fracture from error	8	4	\$372,648	4.6

Outcomes by Alleged Error Closed Occurrences, 2004-2008				
Injury	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Skeletal problem from error	10	5	\$81,257	3.8
Fracture complicated by error	14	8	\$92,969	4.2
Skeletal problem complicated by error	54	10	\$173,104	3.9
Partial loss of function of limb	6	3	\$396,262	5.2
Full loss of function of limb	5	3	\$623,333	5.6
Amputation of fingers/toes	9	4	\$275,811	5.4
Amputation of hands/feet	2	2	\$375,000	7.0
Amputation of one limb	19	5	\$303,772	5.9
Amputation of two or more limbs	1	1	\$1,150,000	7.0
Amputation of other body part	32	17	\$471,945	5.4
Disfigurement / cosmetic	27	12	\$97,702	3.9
Other morphology problem	57	24	\$139,167	4.5
Cut, perforation, or tear of nerve	14	7	\$227,857	5.3
Other damage to nerve	117	31	\$299,647	4.8
Cauda equine syndrome	7	4	\$279,368	5.4
Monoplegia - lower limb	1			6.0
Hemiplegia	3	2	\$550,000	7.0
Paraplegia	18	8	\$1,006,128	6.9
Quadriplegia	10	8	\$1,708,363	7.9
Other cognitive or neurological deficit	28	9	\$300,000	6.2
Unknown	201	69	\$187,911	3.9
Death	259	133	\$356,997	9.0
<b>Subtotal</b>	<b>1,646</b>	<b>663</b>	<b>\$277,100</b>	<b>5.1</b>
<b>Anesthesia Related</b>				
Emotional distress	1	1	\$16,000	1.0
Damage to veins or arteries	1			5.0
Myocardial infarction	1			3.0
Physical pain, little loss of function	5			2.0
Cut, perforation, tear to internal organ	6	3	\$78,333	5.2
Temp - partial loss of organ	1	1	\$1,750	4.0
Perm - partial loss of organ	1	1	\$200,000	6.0
Respiratory distress	3	2	\$15,250	4.0
Injury primarily psychological	1	1	\$110,000	1.0
Skin - burns, lacerations, etc	1	1	\$3,048	3.0
Fracture from error	2	1	\$522	2.0
Skeletal problem from error	14			2.9
Fracture complicated by error	1	1	\$3,265	2.0

Outcomes by Alleged Error Closed Occurrences, 2004-2008				
Injury	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Skeletal problem complicated by error	1			2.0
Cut, perforation, or tear of nerve	1	1	\$502,740	6.0
Other damage to nerve	6			4.7
other cognitive or neurological deficit	9	6	\$599,375	6.1
Unknown	2			3.0
Death	26	20	\$362,746	9.0
<b>Subtotal</b>	<b>83</b>	<b>39</b>	<b>\$306,513</b>	<b>5.5</b>
Medication Related				
Emotional distress	5	1	\$2,500	1.8
Damage to veins or arteries	1	1	\$27,000	4.0
Internal bleeding	11	7	\$79,329	4.0
Embolism/thrombosis	1			3.0
Stroke	8	2	\$192,500	5.5
Myocardial infarction	4	3	\$331,667	5.0
Other ischemic or anoxic event	1	1	\$5,000	4.0
Physical pain, little loss of function	13	7	\$34,754	2.8
Progression - cancer	1			5.0
Contraction - sepsis	1	1	\$85,000	5.0
Progression - other infection	1	1	\$20,000	4.0
Cut, perforation, tear to internal organ	14			4.7
Temp - partial loss of organ	3	2	\$180,000	3.3
Temp - full loss of organ	2	1	\$10,000	3.0
Perm - partial loss of organ	55			4.8
Partial loss of mobility	1	1	\$175,000	3.0
Partial - loss of vision	7	3	\$235,000	5.1
Partial - loss of hearing	1	1	\$375,000	5.0
Respiratory distress	7	2	\$477,500	4.0
Coma	2	2	\$253,750	5.5
Injury primarily psychological	2			3.0
Skin - burns, lacerations, etc	8	3	\$19,333	2.5
Fracture from error	1			3.0
Skeletal problem from error	7	2	\$28,128	3.9
Skeletal problem complicated by error	1			3.0
Amputation of one limb	1	1	\$10,000	7.0
Amputation of other body part	2	2	\$900,000	6.5
Disfigurement / cosmetic	1			4.0
Other damage to nerve	3	1	\$750,000	6.3

Outcomes by Alleged Error Closed Occurrences, 2004-2008				
Injury	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Cauda equine syndrome	1	1	\$85,000	7.0
Paraplegia	2			7.0
Quadriplegia	1	1	\$875,000	8.0
Other cognitive or neurological deficit	17	7	\$348,571	5.4
Unknown	212	91	\$91,638	3.4
Death	81	29	\$350,774	9.0
<b>Subtotal</b>	<b>479</b>	<b>174</b>	<b>\$113,901</b>	<b>3.2</b>
Diagnosis Related				
Emotional distress	5			1.0
Other nervous system impairment	1			6.0
Damage to veins or arteries	1			3.0
Internal bleeding	9	1	\$30,000	4.7
Embolism/thrombosis	6			4.3
Ruptured aneurism	1			7.0
Stroke	6	4	\$778,750	6.3
Myocardial infarction	4	3	\$106,667	5.5
Physical pain, little loss of function	2			4.0
Contraction - staph infection	1			4.0
Progression- staph infection	3	2	\$76,750	4.0
Progression - meningitis	1	1	\$8,185,000	8.0
Progression - cancer	106	33	\$440,378	5.8
Contraction - sepsis	3	3	\$288,333	3.7
Contraction - gangrene / necrotizing condition	1	1	\$709,173	6.0
Contraction - other infection	4	1	\$180,000	3.5
Progression - other infection	13	4	\$244,207	3.8
Progression - non-infectious condition	16	3	\$48,167	3.2
Cut, perforation, tear to internal organ	2			4.0
Leakage from internal organ	16	10	\$192,631	3.9
Temp - partial loss of organ	10	2	\$28,188	3.5
Perm - partial loss of organ	25	9	\$273,222	5.0
Perm - full loss of organ	5	5	\$792,179	6.8
Partial loss of mobility	2	1	\$5,000	5.5
Partial - loss of vision	10	5	\$477,500	6.1
Full - loss of vision	8	5	\$682,900	6.8
Partial - loss of hearing	4	1	\$150,000	4.5
Respiratory distress	3	1	\$28,333	5.0
Accidental / unnecessary sterilization	1	1	\$443,750	6.0

Outcomes by Alleged Error Closed Occurrences, 2004-2008				
Injury	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Injury primarily psychological	1			1.0
Legal or ethical issue	1	1	\$35,000	1.0
Unnecessary surgery - no complications	4	1	\$100,000	3.3
Unnecessary surgery - complications	2			5.5
Additional surgery necessary	19	4	\$61,000	4.1
Skin - burns, lacerations, etc	4			3.5
Soft tissue injury	1	1	\$30,000	3.0
Skeletal problem from error	3	1	\$75,000	4.3
Fracture complicated by error	58	16	\$37,860	3.4
Skeletal problem complicated by error	22	6	\$70,822	4.1
Partial loss of function of limb	6	4	\$156,875	4.8
Full loss of function of limb	2			5.5
Amputation of fingers/toes	5	3	\$139,000	5.0
Amputation of hands/feet	3			6.0
Amputation of one limb	19	10	\$753,852	6.2
Amputation of two or more limbs	1	1	\$200,000	7.0
Amputation of other body part	19	8	\$392,681	5.4
Other morphology problem	13	5	\$261,018	4.2
Cut, perforation, or tear of nerve	1			2.0
Other damage to nerve	18	10	\$280,000	4.6
Cauda equine syndrome	1	1	\$755,045	5.0
Hemiplegia	5	1	\$150,000	6.8
Paraplegia	18	10	\$712,593	6.7
Quadriplegia	4	4	\$2,275,000	8.0
Other cognitive or neurological deficit	49	23	\$350,483	6.0
Unknown	68	17	\$104,289	3.8
Death	336	175	\$377,056	9.0
<b>Subtotal</b>	<b>952</b>	<b>398</b>	<b>\$388,284</b>	<b>6.3</b>
<b>Treatment Related</b>				
Emotional distress	34	1	\$5,000	1.1
Damage to veins or arteries	1			3.0
Internal bleeding	10	3	\$321,000	4.3
Embolism/thrombosis	9	6	\$18,763	3.6
Ruptured aneurism	1			5.0
Stroke	4	3	\$489,167	5.0
Myocardial infarction	5			4.8
Physical pain, little loss of function	17	3	\$15,258	2.6

Outcomes by Alleged Error Closed Occurrences, 2004-2008				
Injury	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Contraction - staph infection	8	1	\$35,000	3.5
Progression- staph infection	1			2.0
Contraction - meningitis	1			3.0
Contraction - peritonitis	1			7.0
Contraction - hepatitis	2			4.0
Progression - hepatitis	10			1.9
Progression - cancer	7	2	\$287,500	6.0
Contraction - sepsis	5	2	\$123,000	4.6
Contraction - gangrene / necrotizing condition	4	3	\$241,667	4.5
Contraction - other infection	76	27	\$151,218	4.0
Progression - other infection	10	2	\$77,500	2.7
Progression - non-infectious condition	13	1	\$245,000	2.4
Cut, perforation, tear to internal organ	26	9	\$143,444	4.1
Temp - partial loss of organ	7	1	\$15,000	3.3
Perm - partial loss of organ	3			5.3
Perm - full loss of organ	1	1	\$500,000	5.0
Malnutrition / dehydration	4	3	\$31,467	2.8
Partial loss of mobility	2			5.5
Partial - loss of vision	4	2	\$195,000	6.0
Full - loss of vision	4	1	\$1,568,431	6.8
Partial - loss of hearing	7	3	\$63,667	4.3
Respiratory distress	4	1	\$24,570	3.3
Coma	2	1	\$1,862,500	8.0
Injury primarily psychological	1	1	\$100,000	3.0
Legal or ethical issue	1			2.0
Unnecessary surgery - no complications	1			3.0
Additional surgery necessary	24	4	\$33,875	4.0
Skin - burns, lacerations, etc	58	28	\$20,842	3.2
Soft tissue injury	8	2	\$243,500	3.9
Fracture from error	21	11	\$20,785	3.6
Skeletal problem from error	23	4	\$32,603	3.7
Fracture complicated by error	28	2	\$35,319	9.8
Skeletal problem complicated by error	32	8	\$74,214	3.0
Partial loss of function of limb	3			4.0
Full loss of function of limb	2	1	\$130,000	6.5
Amputation of fingers/toes	13	6	\$209,204	5.2
Amputation of hands/feet	6	2	\$77,326	5.7

Outcomes by Alleged Error Closed Occurrences, 2004-2008				
Injury	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Amputation of one limb	22	9	\$341,111	6.0
Amputation of two or more limbs	2			7.5
Amputation of other body part	3	2	\$220,000	6.0
Disfigurement / cosmetic	1	1	\$25,000	4.0
Other morphology problem	13	5	\$250,738	4.3
Cut, perforation, or tear of nerve	1			3.0
Other damage to nerve	39	15	\$234,751	4.5
Hemiplegia	4	1	\$250,000	7.0
Paraplegia	3	1	\$400,000	7.0
Quadriplegia	2	2	\$1,150,000	8.0
other cognitive or neurological deficit	9	5	\$614,600	5.2
Unknown	134	41	\$128,604	3.0
Death	281	120	\$247,905	9.0
<b>Subtotal</b>	<b>1,018</b>	<b>347</b>	<b>\$195,442</b>	<b>5.3</b>
IV and Blood Products Related				
Emotional distress	2	2	\$8,750	1.0
Damage to veins or arteries	1	1	\$40,000	3.0
Embolism/thrombosis	6	2	\$550	3.2
Stroke	1	1	\$275,000	4.0
Contraction - staph infection	4	1	\$35,000	3.5
Contraction - gangrene / necrotizing condition	2	1	\$4,000	4.5
Contraction - other infection	6	5	\$33,060	3.3
Additional surgery necessary	3	2	\$45,000	3.3
Skin - burns, lacerations, etc	5	2	\$45,000	3.8
Soft tissue injury	3	3	\$56,314	3.7
Fracture from error	1			4.0
Skeletal problem from error	5	3	\$28,167	3.6
Amputation of one limb	1	1	\$1,100,000	6.0
Amputation of other body part	1	1	\$100,000	6.0
Other damage to nerve	21	9	\$88,697	4.4
Unknown	11	7	\$162,759	4.2
Death	4	1	\$10,000	9.0
<b>Subtotal</b>	<b>77</b>	<b>42</b>	<b>\$98,070</b>	<b>4.2</b>
Patient Safety				
Emotional distress	74	26	\$28,247	1.1
Internal bleeding	6	2	\$58,750	4.2
Stroke	1	1	\$210,000	4.0

Outcomes by Alleged Error Closed Occurrences, 2004-2008				
Injury	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Physical pain, little loss of function	4	2	\$21,550	2.3
Contraction - other infection	1	1	\$10,000	2.0
Progression - non-infectious condition	2			3.0
Cut, perforation, tear to internal organ	1			4.0
Perm - partial loss of organ	11			5.0
Partial - loss of vision	1			1.0
Respiratory distress	1	1	\$330,000	7.0
Injury primarily psychological	6	2	\$26,875	1.7
Legal or ethical issue	5	1	\$5,000	2.2
Additional surgery necessary	2	1	\$50,000	4.0
Skin - burns, lacerations, etc	26	18	\$33,918	3.0
Soft tissue injury	4	3	\$123,333	3.8
Fracture from error	149	90	\$83,083	3.6
Skeletal problem from error	26	14	\$14,863	3.0
Fracture complicated by error	6	3	\$52,750	3.7
Skeletal problem complicated by error	5	2	\$1,200	3.8
Amputation of fingers/toes	2	2	\$18,078	5.0
Amputation of hands/feet	1	1	\$185,000	6.0
Amputation of one limb	1	1	\$225,000	6.0
Amputation of two or more limbs	1	1	\$608,384	7.0
Other damage to nerve	1	1	\$10,000	4.0
Paraplegia	1			7.0
Other cognitive or neurological deficit	2	1	\$550,000	5.0
Unknown	85	26	\$36,867	3.2
Death	127	78	\$202,816	9.0
<b>Subtotal</b>	<b>552</b>	<b>278</b>	<b>\$103,501</b>	<b>4.4</b>
<b>Pregnancy &amp; Childbirth</b>				
<b>Pregnancy - Non-fatal Injury to Child</b>				
Emotional distress	2	1	\$12,500	1.0
Other nervous system impairment	2			5.5
Internal bleeding	1			7.0
Physical pain, little loss of function	1			3.0
Progression- staph infection	2			5.0
Contraction - other infection	1	1	\$29,600	5.0
Temp - partial loss of organ	1	1	\$85,000	3.0
Perm - partial loss of organ	1			6.0
Partial - loss of vision	1			7.0

Outcomes by Alleged Error Closed Occurrences, 2004-2008				
Injury	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
Respiratory distress	1	1	\$75,000	5.0
Additional surgery necessary	1			7.0
Skin - burns, lacerations, etc	2	1	\$16,500	4.0
Amputation of other body part	1	1	\$10,000	5.0
Other morphology problem	3	2	\$205,000	6.0
Other damage to nerve	5	1	\$250,000	5.4
ERBS palsy	12	6	\$468,750	5.6
Brachial plexus disorders	28	17	\$544,482	5.9
Cerebral palsy	21	13	\$2,032,988	7.4
Paraplegia	5	5	\$1,340,000	7.0
Quadriplegia	18	11	\$1,763,182	8.0
other cognitive or neurological deficit	73	28	\$638,824	6.8
Unknown	26	9	\$380,981	4.6
<b>Subtotal</b>	<b>208</b>	<b>98</b>	<b>\$885,684</b>	<b>6.3</b>
Pregnancy - Fatal Injury to Child				
Death	86	43	\$274,183	9.0
Pregnancy - Non-fatal Injury to Mother				
Emotional distress	1			1.0
Embolism/thrombosis	1			3.0
Physical pain, little loss of function	7			3.1
Contraction - staph infection	1			4.0
Contraction - meningitis	1			4.0
Contraction - other infection	5			3.0
Cut, perforation, tear to internal organ	6	3	\$67,500	4.5
Leakage from internal organ	1	1	\$18,000	5.0
Perm - partial loss of organ	2	1	\$22,500	6.0
Perm - full loss of organ	1			6.0
Accidental / unnecessary sterilization	1			4.0
Injury primarily psychological	1	1	\$20,400	4.0
Additional surgery necessary	9	4	\$147,500	4.1
Skin - burns, lacerations, etc	4	3	\$9,167	2.8
Amputation of other body part	1			5.0
Cut, perforation, or tear of nerve	1			4.0
Other damage to nerve	3	1	\$65,000	4.0
Brachial plexus disorders	1			7.0
Other cognitive or neurological deficit	3			6.0
Unknown	2	1	\$17,500	3.5

Outcomes by Alleged Error Closed Occurrences, 2004-2008				
Injury	Occurrences	Paid Occurrences	Average Indemnity	Average Injury Severity (1-9)
<b>Subtotal</b>	<b>52</b>	<b>15</b>	<b>\$64,227</b>	<b>4.0</b>
<b>Pregnancy - Fatal Injury to Mother</b>				
Death	14	6	\$478,333	9.0
<b>Total Pregnancy &amp; Childbirth</b>	<b>360</b>	<b>162</b>	<b>\$559,447</b>	<b>4.6</b>
<b>Injuries of Unknown Origin</b>				
Perm - partial loss of organ	2			4.5
Partial - loss of vision	1	1	\$100,000	6.0
Partial - loss of hearing	1			6.0
Skin - burns, lacerations, etc	1	1	\$15,000	5.0
Fracture from error	1			3.0
Amputation of one limb	1	1	\$125,000	6.0
Amputation of other body part	1	1	\$453,238	5.0
Other damage to nerve	2	2	\$425,000	5.0
Other cognitive or neurological deficit	1			4.0
Death	106	27	\$197,961	9.0
<b>Subtotal</b>	<b>117</b>	<b>33</b>	<b>\$208,733</b>	<b>8.6</b>
<b>Unknown Outcomes</b>	<b>214</b>	<b>50</b>	<b>\$144,857</b>	<b>3.4</b>
<b>Total</b>	<b>5,498</b>	<b>2,186</b>	<b>\$273,313</b>	<b>5.3</b>

## **Section IX**

### **Market Share and Experience Data by Company**

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all medical malpractice writers in Missouri. The data were derived from the Missouri Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

- Physicians & Surgeons
- Hospitals
- Dentists
- Nurses
- All Other

The reports are presented in descending order of market share by company. The data for this exhibit is independent of the closed claim data used in all preceding tables.



MISSOURI DEPARTMENT OF INSURANCE, FINANCIAL INSTITUTIONS AND PROFESSIONAL REGISTRATION

2008 PAGE 20 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	25.23%	41,440,608	41,932,862	8,871,922	13,578,813	12,727,246	30.35%
0861	27642	MISSOURI HOSPITAL PLAN	16.86%	27,694,921	27,807,037	2,028,491	5,389,442	12,407,608	44.62%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	9.60%	15,772,583	17,309,002	(3,408,509)	2,297,205	(2,889,387)	-16.69%
0031	11843	MEDICAL PROTECTIVE COMPANY	8.75%	14,369,929	15,112,690	3,060,247	3,608,271	2,212,271	14.64%
0861	10686	MEDICAL LIABILITY ALLIANCE	5.92%	9,719,728	9,129,139	1,376,297	1,837,500	7,136,702	78.17%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	4.66%	7,650,968	8,507,578	3,005,161	3,131,670	3,720,466	43.73%
1272	33367	INTERMED INSURANCE COMPANY	3.86%	6,343,561	6,345,774	7,222,292	875,595	(709,270)	-11.18%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.17%	5,209,548	4,904,803	794,585	1,795,000	1,316,244	26.84%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.65%	4,345,242	4,584,740	560,658	3,581,949	(5,166,935)	-112.70%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.89%	3,099,031	3,174,918	65,002	1,441,427	(1,517,311)	-47.79%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.81%	2,978,734	3,003,457	(73,531)	751,000	(2,273,019)	-75.68%
0000	12361	GALEN INSURANCE COMPANY	1.74%	2,855,371	2,773,007	387,689	0	730,256	26.33%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	1.73%	2,844,400	3,691,951	1,739,325	2,369,554	6,594,554	178.62%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.46%	2,391,088	2,645,262	668,358	531,743	1,191,434	45.04%
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.43%	2,343,624	2,343,624	234,952	1,184,450	1,085,260	46.31%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.19%	1,952,686	1,869,882	437,988	69,119	909,844	48.66%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.07%	1,753,046	1,777,334	35,782	(44,249)	(785,584)	-44.20%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.93%	1,534,135	1,515,819	378,760	2,205,000	1,846,479	121.81%
2638	15865	NCMIC INSURANCE COMPANY	0.83%	1,365,622	1,354,781	146,982	274,000	812,520	59.97%
0000	35904	HEALTH CARE INDEMNITY INC	0.82%	1,339,265	1,183,029	2,095,556	2,765,000	(1,661,451)	-140.44%
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.71%	1,158,227	386,076	0	0	0	0.00%
0000	12754	MEDICUS INSURANCE COMPANY	0.61%	1,000,948	481,111	49,120	0	23,277	4.84%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.56%	927,427	930,440	432,508	675,000	583,171	62.68%
0761	22810	CHICAGO INSURANCE COMPANY	0.56%	913,992	927,900	1,204,307	2,457,000	(1,322,635)	-142.54%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.41%	680,052	730,339	919,145	16,000	229,173	31.38%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.26%	421,244	415,317	(970)	820	19,327	4.65%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.22%	364,018	451,393	(33,287)	292,761	(3,699,464)	-819.57%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.21%	350,835	326,172	(59,151)	0	(31,679)	-9.71%
3239	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.19%	316,078	320,614	10,864	0	(44,817)	-13.98%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.13%	220,288	238,114	(184,907)	575,000	55,133	23.15%
1129	21970	ONEBEACON INSURANCE COMPANY	0.11%	185,231	179,588	804	27	127,378	70.93%
0508	10801	FORTRESS INSURANCE COMPANY	0.09%	148,724	176,229	16,965	0	171,320	97.21%
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.08%	132,985	89,512	0	0	0	0.00%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.06%	100,460	99,330	155,885	0	527,892	531.45%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.05%	86,882	87,413	3,629	0	(5,128)	-5.87%

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	80,111	78,660	0	0	314	0.40%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.04%	59,368	59,722	38,828	0	(286,326)	-479.43%
3504	10222	PACO ASSURANCE COMPANY INC	0.03%	54,745	58,018	16,533	54,000	61,722	106.38%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.01%	21,509	103,266	(196,896)	0	(1,431,499)	-1386.22%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.01%	20,669	68,301	13,741	0	(7,565)	-11.08%
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.01%	13,888	10,841	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.01%	9,681	9,302	1,227	0	1,322	14.21%
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	(7)	0	(12)	NA
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(6,324)	0	(4,989)	NA
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	(11,482)	0	681	NA
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(516)	0	31	NA
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	(9,434)	0	1,563	NA
0012	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0	0	0	0	1	NA
0111	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(122)	0	(162)	NA
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(175)	0	(169)	NA
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	0	0	5,026	NA
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	3,427	(83,551)	0	(872,733)	-25466.38%
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(3,227)	0	(15,597)	NA
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	3	NA
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(1)	0	52	NA
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	4	0	(8)	NA
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	97,358	95,000	715,276	NA
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	(77,695)	0	51,338	NA
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	0	0	60	NA
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	(323)	0	(1,028)	NA
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	149,158	480,000	(142,238)	NA
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	(52)	0	(207)	NA
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(29)	0	(576)	NA
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	1,644	0	85,008	NA
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	(3,049)	0	(4,295)	NA
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	70	0	1,015	NA
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	(1,500)	0	0	NA
0553	24678	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	12,961	0	(19,702)	NA

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	69	(637)	0	(3,527)	-5111.59%
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	176,195	2,341,500	(2,115,283)	NA
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	41	0	52	NA
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	17,666	0	42,160	NA
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(476)	0	(887)	NA
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(876,704)	(1,978,433)	(2,677,435)	NA
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	30,835	0	(42,586)	NA
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	43	0	(42)	NA
c	29459	TWIN CITY FIRE INSURANCE COMPANY	0.00%	0	0	(101)	0	0	NA
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	(1,535,212)	148,500	(2,366,496)	NA
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(59,000)	0	(59,000)	NA
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	354,219	0	1,572,456	NA
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	536,787	0	(93,017)	NA
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(9,415)	0	(147,629)	NA
0831	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(53)	0	(79)	NA
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	9,153	0	67,838	NA
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	479	0	200	NA
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	164,271,452	167,197,843	30,714,301	52,799,664	26,565,947	15.89%

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	34.31%	41,440,608	41,932,862	8,871,922	13,578,813	12,727,246	30.35%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	12.19%	14,728,754	16,226,612	(3,295,364)	2,296,787	(2,908,704)	-17.93%
0031	11843	MEDICAL PROTECTIVE COMPANY	9.68%	11,696,188	12,443,857	1,854,411	3,205,241	1,924,741	15.47%
0861	10686	MEDICAL LIABILITY ALLIANCE	7.72%	9,325,266	8,729,753	1,376,297	1,762,500	6,922,222	79.29%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	6.33%	7,650,968	8,507,578	3,005,161	3,131,670	3,720,466	43.73%
1272	33367	INTERMED INSURANCE COMPANY	4.93%	5,958,899	5,960,978	6,784,345	860,595	(3,469,254)	-58.20%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	4.31%	5,209,548	4,904,803	794,585	1,795,000	1,316,244	26.84%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.60%	4,345,242	4,584,740	560,658	3,581,949	(5,166,935)	-112.70%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	2.47%	2,978,734	3,003,457	(73,531)	751,000	(2,273,019)	-75.68%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.36%	2,844,400	3,691,951	1,739,325	2,369,554	6,594,554	178.62%
0000	12361	GALEN INSURANCE COMPANY	2.33%	2,809,676	2,749,061	387,689	0	730,256	26.56%
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.94%	2,343,624	2,343,624	234,952	1,184,450	1,085,260	46.31%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.62%	1,952,686	1,869,882	437,988	69,119	909,844	48.66%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	1.42%	1,713,502	1,954,533	478,959	518,050	855,590	43.77%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	1.27%	1,534,135	1,515,819	378,760	2,205,000	1,846,479	121.81%
0000	13194	PHYSICIANS INSURANCE MUTUAL	0.96%	1,158,227	386,076	0	0	0	0.00%
0000	12754	MEDICUS INSURANCE COMPANY	0.83%	1,000,948	481,111	49,120	0	23,277	4.84%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.73%	885,124	897,453	425,970	675,000	567,915	63.28%
3239	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.26%	316,078	320,614	10,864	0	(44,817)	-13.98%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.18%	220,288	54,570	(186,400)	0	(253,329)	-464.23%
1129	21970	ONEBEACON INSURANCE COMPANY	0.15%	185,231	179,588	804	27	127,378	70.93%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.13%	157,037	235,784	0	245,194	(1,906,312)	-808.50%
0000	13073	KEYSTONE MUTUAL INSURANCE COMPANY	0.11%	132,985	89,512	0	0	0	0.00%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.08%	100,460	99,330	155,885	0	527,892	531.45%
3504	10222	PACO ASSURANCE COMPANY INC	0.05%	54,745	58,018	16,533	54,000	61,722	106.38%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.02%	21,509	103,266	(196,896)	0	(1,431,499)	-1386.22%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.01%	12,798	10,586	0	0	0	0.00%
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0	0	(33,775)	200,000	63,062	NA
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	9	NA
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.00%	0	28,055	0	0	(994,251)	-3543.94%
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	3,427	(83,551)	0	(308,408)	-8999.36%
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	1	NA
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(1)	0	21	NA
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	97,358	95,000	715,276	NA
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	(76,949)	0	52,163	NA

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	35,958	0	(142,159)	NA
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(29)	0	(576)	NA
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	1,692	0	87,430	NA
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	1,156,576	1,950,000	(1,168,635)	NA
0553	24678	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	12,961	0	(19,702)	NA
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	30	(384)	0	(1,177)	-3923.33%
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	115,708	2,326,500	(1,722,110)	NA
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(859,170)	(1,978,433)	(2,627,294)	NA
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	(1,535,212)	148,500	(2,366,496)	NA
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(59,000)	0	(59,000)	NA
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	7,066	NA
0000	35904	HEALTH CARE INDEMNITY INC	0.00%	0	0	126,128	0	100,000	NA
0831	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(53)	0	(79)	NA
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	120,777,660	123,366,930	22,710,347	41,025,516	14,102,437	11.43%

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	93.93%	27,694,921	27,807,037	2,028,491	5,389,442	12,407,608	44.62%
0000	35904	HEALTH CARE INDEMNITY INC	4.54%	1,339,265	1,183,029	1,969,428	2,765,000	(1,761,451)	-148.89%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	1.42%	419,416	409,257	(80,591)	0	(68,317)	-16.69%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.05%	14,809	0	0	0	(1,079,939)	NA
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	0.05%	14,571	13,051	4,073	0	35,228	269.93%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.01%	2,177	2,177	(102,061)	0	(25,447)	-1168.90%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	0	0	(35,617)	0	(156,267)	NA
0031	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	0	57,000	0	60,000	NA
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	183,544	1,493	575,000	308,462	168.06%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(2,865)	0	(2,260)	NA
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	672	NA
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	31	NA
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(18)	0	(5)	NA
0218	20443	CONTINENTAL CASUALTY COMPANY	0.00%	0	0	0	36,000	(1,756,978)	NA
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	0	0	(528,944)	NA
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	2	NA
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	27	NA
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	(127)	0	32	NA
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(52)	0	(2,690)	NA
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	(53,072)	15,000	(437,672)	NA
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(35,068)	0	(118,784)	NA
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	0	0	(100)	NA
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	(38)	NA
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	354,219	0	1,572,456	NA
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	0	0	(143,667)	NA
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	(104,696)	NA
		TOTAL HOSPITAL BUSINESS	100.00%	29,485,159	29,598,095	4,105,233	8,780,442	8,197,263	27.70%

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	48.77%	2,673,741	2,668,833	1,148,836	403,030	227,530	8.53%
0761	22810	CHICAGO INSURANCE COMPANY	16.67%	913,992	927,900	47,731	507,000	297,155	32.02%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	9.26%	507,558	553,469	141,873	13,693	198,571	35.88%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	7.59%	416,342	437,837	(21,046)	0	56,654	12.94%
1272	33367	INTERMED INSURANCE COMPANY	7.02%	384,662	384,796	437,947	15,000	2,759,984	717.26%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.92%	160,221	0	0	0	0	NA
0508	10801	FORTRESS INSURANCE COMPANY	2.71%	148,724	176,229	16,965	0	171,320	97.21%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.77%	97,218	91,117	54,593	7,500	(14,940)	-16.40%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.58%	86,882	87,413	3,629	0	(5,128)	-5.87%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.93%	50,975	55,208	33,339	0	(69,697)	-126.24%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.77%	42,303	32,987	6,538	0	15,256	46.25%
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.25%	13,888	10,841	0	0	0	0.00%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	2,901	2,524	0	0	314	12.44%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	(1,165)	0	1,702	NA
		TOTAL DENTISTS BUSINESS	100.00%	5,482,618	5,415,789	1,870,405	946,223	3,636,705	67.15%

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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	85.64%	1,701,927	0	0	0	0	NA
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	10.47%	208,071	235,296	(11,508)	418	30,980	13.17%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	3.89%	77,210	76,136	0	0	0	0.00%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.13%	2,586	16,491	0	0	(62,553)	-379.32%
		TOTAL NURSES BUSINESS	100.00%	1,987,208	311,432	(11,508)	418	30,980	9.95%

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0244	10677	CINCINNATI INSURANCE COMPANY THE	25.16%	1,640,444	1,659,140	16,806	(51,749)	(551,824)	-33.26%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	21.20%	1,382,295	3,146,863	65,002	1,441,427	556,879	17.70%
2638	15865	NCMIC INSURANCE COMPANY	20.95%	1,365,622	1,354,781	180,757	74,000	749,458	55.32%
0626	22667	ACE AMERICAN INSURANCE COMPANY	10.40%	677,875	728,162	1,021,206	16,000	254,620	34.97%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	6.46%	421,244	415,317	(970)	820	19,327	4.65%
0861	10686	MEDICAL LIABILITY ALLIANCE	6.05%	394,462	399,386	0	75,000	214,480	53.70%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	5.38%	350,835	326,172	(59,151)	0	(31,679)	-9.71%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	2.38%	155,457	124,209	43,453	0	102,045	82.16%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.72%	46,760	215,609	(33,287)	11,567	(36,174)	-16.78%
0000	12361	GALEN INSURANCE COMPANY	0.70%	45,695	23,946	0	0	0	0.00%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.32%	20,669	68,301	13,741	0	(7,565)	-11.08%
0140	11991	NATIONAL CASUALTY COMPANY	0.15%	9,681	9,302	1,227	0	1,322	14.21%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.13%	8,393	4,514	5,489	0	(216,629)	-4799.05%
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	(7)	0	(12)	NA
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(3,459)	0	(2,729)	NA
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	(11,482)	0	0	NA
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(516)	0	0	NA
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	(9,434)	0	1,563	NA
0012	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0	0	0	0	1	NA
0111	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(122)	0	(162)	NA
0111	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(157)	0	(164)	NA
0218	20478	NATIONAL FIRE INSURANCE COMPANY OF HARTFORD	0.00%	0	0	0	0	5,026	NA
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	0	0	(35,381)	NA
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(3,227)	0	(15,597)	NA
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	4	NA
0626	21121	WESTCHESTER FIRE INSURANCE COMPANY	0.00%	0	0	4	0	(8)	NA
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	(746)	0	(825)	NA
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	0	0	60	NA
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	0	(323)	0	(1,028)	NA
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	114,492	480,000	(1,813)	NA
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	(52)	0	(207)	NA
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	4	0	268	NA
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	0	0	(451,155)	NA

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	(3,049)	0	(4,295)	NA
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	70	0	1,015	NA
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	(1,500)	0	0	NA
0111	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	0	39	(253)	0	(2,350)	-6025.64%
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	113,559	0	44,499	NA
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	41	0	52	NA
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	17,666	0	42,160	NA
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(476)	0	(887)	NA
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	17,534	0	68,643	NA
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	30,835	0	(42,486)	NA
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	43	0	(4)	NA
0091	29459	TWIN CITY FIRE INSURANCE COMPANY	0.00%	0	0	(101)	0	0	NA
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	536,787	0	50,650	NA
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(9,415)	0	(49,999)	NA
0181	39845	WESTPORT INSURANCE CORPORATION	0.00%	0	0	9,153	0	67,838	NA
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	479	0	200	NA
TOTAL OTHER BUSINESS			100.00%	6,519,432	8,475,741	1,513,718	2,047,065	658,448	7.77%

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	24.33%	41,213,754	40,557,555	8,290,656	19,173,288	11,543,072	28.46%
0861	27642	MISSOURI HOSPITAL PLAN	17.22%	29,166,787	30,621,490	1,740,627	6,139,242	3,093,181	10.10%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	11.29%	19,130,582	20,410,682	5,761,242	5,415,615	1,498,632	7.34%
0031	11843	MEDICAL PROTECTIVE COMPANY	9.21%	15,609,756	16,148,674	3,852,472	5,010,170	3,269,608	20.25%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.56%	9,415,129	10,276,201	3,052,125	1,577,385	3,286,962	31.99%
0861	10686	MEDICAL LIABILITY ALLIANCE	5.25%	8,887,121	8,911,953	223,377	2,678,256	838,356	9.41%
1272	33367	INTERMED INSURANCE COMPANY	4.07%	6,890,822	7,092,317	2,468,664	5,356,500	(115,384)	-1.63%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2.72%	4,601,506	4,161,075	568,059	192,500	534,657	12.85%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.60%	4,405,522	4,820,547	(752,437)	4,128,945	9,557,861	198.27%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.57%	4,350,105	4,214,959	583,360	1,062,500	447,500	10.62%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.96%	3,318,989	3,129,737	1,469,926	758,106	2,697,930	86.20%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.76%	2,975,404	3,031,408	732,919	193,476	961,350	31.71%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLVANIA	1.56%	2,638,748	2,649,116	375,652	999,578	497,976	18.80%
0000	12361	GALEN INSURANCE COMPANY	1.55%	2,621,485	2,591,299	309,828	0	1,471,931	56.80%
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.44%	2,435,339	2,435,339	65,032	674,165	350,037	14.37%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.40%	2,367,952	2,260,299	(758,715)	2,282,500	(214,302)	-9.48%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.02%	1,732,308	1,739,678	(1,095,632)	729,491	(1,106,077)	-63.58%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.95%	1,605,328	1,578,752	117,916	685,000	779,682	49.39%
2638	15865	NCMIC INSURANCE COMPANY	0.80%	1,360,033	1,382,925	131,101	946,750	(519,732)	-37.58%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.63%	1,073,920	1,091,127	207,665	0	1,213,389	111.21%
0761	22810	CHICAGO INSURANCE COMPANY	0.55%	934,825	944,671	155,852	3,106,285	(3,469,344)	-367.25%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.44%	750,516	712,640	331,809	723,435	1,005,632	141.11%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.24%	411,713	402,813	20,051	5,784	28,327	7.03%
0000	35904	HEALTH CARE INDEMNITY INC	0.21%	355,268	346,035	1,953,985	11,233,997	(5,512,954)	-1593.18%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.19%	314,613	318,087	(97,030)	0	(4,018,527)	-1263.34%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.19%	314,096	294,296	50,130	0	97,312	33.07%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.19%	313,973	317,903	(16,181)	0	(72,508)	-22.81%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.14%	241,968	210,648	(82,263)	175,000	(1,515,702)	-719.54%
0508	10801	FORTRESS INSURANCE COMPANY	0.12%	196,460	185,939	83,972	0	86,567	46.56%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.06%	107,810	96,873	17,251	0	67,949	70.14%
1129	21970	ONEBEACON INSURANCE COMPANY	0.06%	103,740	184,569	1,738	11,030	84,433	45.75%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.05%	88,654	89,356	12,342	0	15,089	16.89%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.05%	84,808	83,735	0	0	714	0.85%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.04%	66,416	58,100	49,204	85,000	111,882	192.57%

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0012	23809	GRANITE STATE INSURANCE COMPANY	0.04%	61,650	60,987	76,670	0	28,352	46.49%
3504	10222	PACO ASSURANCE COMPANY INC	0.03%	55,953	46,533	(2,226)	0	(66,725)	-143.39%
0000	12754	MEDICUS INSURANCE COMPANY	0.03%	46,654	22,220	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.01%	8,771	5,261	(3,556)	0	(12,203)	-231.95%
0163	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	4,386	4,429	(2,059)	0	(3,415)	-77.11%
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.00%	1,182	649	0	0	0	0.00%
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	(56)	0	(97)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(563)	0	7,486	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	(11,896)	0	(39,477)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(27)	0	24	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	(20,181)	0	(13,617)	N/A
0012	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0	0	(3)	0	(23)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	773	0	352	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	143	0	34	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	(3,427)	194,031	15,000	790,814	-23075.98%
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(45,767)	0	57,706	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	(206)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(7)	0	(1,962)	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	(457,447)	847,500	(757,959)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	353,760	0	(950,500)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	(1,867)	0	(1,708)	N/A
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	104	(35)	0	860	826.92%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	233,410	17,000	(343,859)	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	476	14	0	61	12.82%
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(400)	0	1,486	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	503	0	3,552	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	(5,410)	0	(14,859)	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	(70)	0	(1,015)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	350	0	0	N/A
0553	24678	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	17,663	0	21,582	N/A
0163	24740	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	0	0	(27)	0	(20)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	189,727	1,237,500	1,045,042	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(35)	0	(48)	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	(4,784)	0	42,052	N/A

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	503	0	(27)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(142,665)	2,062,500	(222,691)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	48,236	600,000	(93,196)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	(891)	0	(5,208)	N/A
0091	29459	TWIN CITY FIRE INSURANCE COMPANY	0.00%	0	0	101	0	0	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	(245,917)	533,175	(2,357,402)	N/A
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(179,498)	0	(454,367)	N/A
0181	34207	WESTPORT INSURANCE CORPORATION	0.00%	0	0	(3,988)	0	(11,965)	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	117,782	0	739,232	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	119,121	40,000	125,502	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(11,912)	(361,066)	(2,324,628)	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(6)	0	(10)	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(135)	0	165	N/A
0218	20443	CONTINENTAL CASUALTY COMPANY	-0.50%	(849,421)	(296,200)	553,838	742,288	(1,104,501)	372.89%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	169,414,625	173,191,830	30,589,894	79,077,895	21,078,113	12.17%

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	32.74%	41,213,754	40,557,555	8,290,656	19,173,288	11,543,072	28.46%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	14.23%	17,910,767	19,169,599	5,000,086	5,415,615	1,561,167	8.14%
0031	11843	MEDICAL PROTECTIVE COMPANY	10.24%	12,893,304	13,427,576	3,240,365	4,456,741	2,541,679	18.93%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	7.48%	9,415,129	10,276,201	3,052,125	1,577,385	3,286,962	31.99%
0861	10686	MEDICAL LIABILITY ALLIANCE	6.79%	8,552,164	8,528,843	223,377	2,678,256	319,876	3.75%
1272	33367	INTERMED INSURANCE COMPANY	5.15%	6,480,455	6,669,950	2,127,753	5,356,500	(2,386,068)	-35.77%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.66%	4,601,506	4,161,075	568,059	192,500	534,657	12.85%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	3.50%	4,405,522	4,820,547	(752,437)	4,128,945	9,557,861	198.27%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	3.46%	4,350,105	4,214,959	583,360	1,062,500	447,500	10.62%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	2.36%	2,975,404	3,031,408	732,919	193,476	961,350	31.71%
0000	12361	GALEN INSURANCE COMPANY	2.01%	2,530,380	2,545,101	309,828	0	1,471,931	57.83%
0000	34703	KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1.93%	2,435,339	2,435,339	65,032	674,165	350,037	14.37%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.88%	2,367,952	2,260,299	(758,715)	2,282,500	(214,302)	-9.48%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLVANIA	1.53%	1,924,815	1,920,039	0	874,674	690,890	35.98%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	1.28%	1,605,328	1,578,752	117,916	685,000	779,682	49.39%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.83%	1,050,938	1,078,244	205,176	0	1,207,580	112.00%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.25%	314,613	318,087	(97,030)	0	(4,018,527)	-1263.34%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.25%	314,096	294,296	50,130	0	97,312	33.07%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.22%	271,683	427,424	482,199	611,939	(99,622)	-23.31%
1129	21970	ONEBEACON INSURANCE COMPANY	0.08%	103,740	184,569	1,738	11,030	84,433	45.75%
3504	10222	PACO ASSURANCE COMPANY INC	0.04%	55,953	46,533	(2,226)	0	(66,725)	-143.39%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.04%	50,794	72,127	109,736	20,000	450,914	625.17%
0000	12754	MEDICUS INSURANCE COMPANY	0.04%	46,654	22,220	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.01%	8,771	5,261	(3,556)	0	(12,203)	-231.95%
0163	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.00%	2,702	2,702	(91)	0	(869)	-32.16%
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0	0	4,981	0	(30,057)	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	148,800	99,427	0	(376,948)	-253.33%
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	(56)	0	(97)	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	(521)	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	(20,181)	0	(13,617)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	(3,427)	97,136	15,000	321,127	-9370.50%
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	0	0	7,246	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	(76)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(7)	0	(350)	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	(457,447)	847,500	(757,959)	N/A

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	355,191	0	(951,186)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(400)	0	1,486	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	503	0	3,552	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	1,088,394	2,273,585	(5,031,532)	N/A
0553	24678	ARROWOOD INDEMNITY COMPANY	0.00%	0	0	17,663	0	21,582	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	153,227	1,237,500	844,458	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	(2,213)	(106,236)	0	0	0.00%
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	(245,917)	533,175	(2,357,402)	N/A
0000	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(179,498)	0	(454,367)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(8,870)	(361,066)	(859,242)	N/A
0000	35904	HEALTH CARE INDEMNITY INC	0.00%	0	0	35,367	0	100,000	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(6)	0	(10)	N/A
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	125,881,868	128,191,866	24,379,671	53,940,208	19,554,674	15.25%

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MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	100.76%	29,166,787	30,621,490	1,740,627	6,139,242	3,093,181	10.10%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	1.61%	466,838	470,802	(11,129)	0	144,258	30.64%
0000	35904	HEALTH CARE INDEMNITY INC	1.23%	355,268	346,035	1,918,618	11,233,997	(5,612,954)	-1622.08%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.84%	241,968	61,720	(181,690)	175,000	(1,138,754)	-1845.03%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.23%	66,416	58,100	49,204	85,000	111,882	192.57%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLVANIA	0.02%	6,716	2,505	0	0	3,480	138.92%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.00%	1,103	1,103	331,809	0	67,570	6126.02%
0244	10677	CINCINNATI INSURANCE COMPANY THE	0.00%	0	0	92,809	370,560	(277,767)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(563)	0	7,486	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	0	0	(38,956)	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	128	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(1)	0	2	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	8	0	(3)	N/A
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.00%	0	0	108,738	0	688,135	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	68,275	0	438,493	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	0	0	50,460	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	(113)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	(1,416)	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	242,885	0	(1,025,000)	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	839,437	792,700	(3,195,039)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	36,118	0	113,690	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	0	0	(4,656)	N/A
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	0	117,782	0	739,232	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	10,350	0	10,904	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(3,042)	0	(1,465,386)	N/A
0218	20443	CONTINENTAL CASUALTY COMPANY	-4.69%	(1,358,032)	(960,625)	(11,507)	58,000	(718,660)	74.81%
		TOTAL HOSPITAL BUSINESS	100.00%	28,947,064	30,601,130	5,348,728	18,854,499	(8,009,803)	-26.17%

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	57.75%	2,716,452	2,721,098	612,107	553,429	727,929	26.75%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLVANIA	14.26%	670,910	689,865	0	0	(104,505)	-15.15%
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	9.44%	444,030	444,145	781,241	0	(211,655)	-47.65%
1272	33367	INTERMED INSURANCE COMPANY	8.72%	410,367	422,367	340,911	0	2,270,684	537.61%
0508	10801	FORTRESS INSURANCE COMPANY	4.18%	196,460	185,939	83,972	0	86,567	46.56%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.88%	88,654	88,130	12,342	0	20,303	23.04%
0244	10677	CINCINNATI INSURANCE COMPANY THE	1.76%	82,694	73,542	89,689	36,500	1,062,036	1444.12%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.31%	61,650	60,987	76,670	0	28,352	46.49%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.49%	22,982	12,883	2,489	0	5,809	45.09%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.19%	8,755	7,937	0	0	714	9.00%
1313	18813	DENTISTS BENEFITS INSURANCE COMPANY	0.03%	1,182	649	0	0	0	N/A
		TOTAL DENTISTS BUSINESS	100.00%	4,704,136	4,707,542	1,999,421	589,929	3,886,234	82.55%

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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE COMPANY INC THE	74.41%	308,947	326,136	(8,956)	0	4,862	1.49%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	18.32%	76,053	75,798	0	0	0	0.00%
0244	10677	CINCINNATI INSURANCE COMPANY THE	7.27%	30,168	20,527	2,447	0	60,553	294.99%
		TOTAL NURSES BUSINESS	100.00%	415,168	422,461	(6,509)	0	65,415	15.48%

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	34.52%	3,268,195	3,057,610	1,251,452	738,106	1,558,881	50.98%
0244	10677	CINCINNATI INSURANCE COMPANY THE	17.11%	1,619,446	1,645,609	(1,280,577)	322,431	(1,950,899)	-118.55%
2638	15865	NCMIC INSURANCE COMPANY	14.37%	1,360,033	1,382,925	126,120	946,750	(489,675)	-35.41%
0761	22810	CHICAGO INSURANCE COMPANY	9.88%	934,825	944,671	(1,771,979)	40,000	4,757,227	503.59%
0626	22667	ACE AMERICAN INSURANCE COMPANY	7.92%	749,413	711,537	0	723,435	938,062	131.84%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	4.35%	411,713	402,813	20,051	5,784	28,327	7.03%
0861	10686	MEDICAL LIABILITY ALLIANCE	3.54%	334,957	383,110	0	0	518,480	135.33%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	3.32%	313,973	317,903	(16,181)	0	(72,508)	-22.81%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.50%	236,928	237,001	83,146	72,349	(286,219)	-120.77%
0761	21857	AMERICAN INSURANCE COMPANY THE	1.14%	107,810	96,873	17,251	0	67,949	70.14%
0000	12361	GALEN INSURANCE COMPANY	0.96%	91,105	46,198	0	0	0	0.00%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLVANIA	0.38%	36,307	36,707	375,652	124,904	(91,889)	-250.33%
0163	24732	GENERAL INSURANCE COMPANY OF AMERICA	0.02%	1,684	1,727	(1,968)	0	(2,546)	-147.42%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.00%	0	128	0	0	0	0.00%
3548	19038	TRAVELERS CASUALTY AND SURETY COMPANY	0.00%	0	0	(11,896)	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(27)	0	(104)	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	1,226	0	0	(5,214)	-425.29%
0012	19429	INSURANCE COMPANY OF THE STATE OF PENNSYLVANIA	0.00%	0	0	(3)	0	(23)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	774	0	350	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	135	0	37	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	28,620	0	31,194	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(45,767)	0	0	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	(17)	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	0	0	(196)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	(1,431)	0	686	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	(1,867)	0	(1,708)	N/A
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	0	104	(35)	0	860	826.92%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	(9,475)	17,000	681,141	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	476	14	0	61	12.82%
0108	22918	AMERICAN MOTORISTS INSURANCE COMPANY	0.00%	0	0	(5,410)	0	(14,859)	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY COMPANY	0.00%	0	0	(70)	0	(1,015)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	350	0	0	N/A
0163	24740	SAFECO INSURANCE COMPANY OF AMERICA	0.00%	0	0	(27)	0	(20)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE COMPANY	0.00%	0	0	382	0	86,894	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(35)	0	(48)	N/A

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	2,213	101,452	0	42,052	1900.23%
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	503	0	(27)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(142,665)	2,062,500	(222,691)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	48,236	600,000	(93,196)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	(891)	0	(552)	N/A
0091	29459	TWIN CITY FIRE INSURANCE COMPANY	0.00%	0	0	101	0	0	N/A
0181	34207	WESTPORT INSURANCE CORPORATION	0.00%	0	0	(3,988)	0	(11,965)	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	0	108,771	40,000	114,598	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(135)	0	165	N/A
TOTAL OTHER BUSINESS			100.00%	9,466,389	9,268,831	(1,131,417)	5,693,259	5,581,593	60.22%

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	21.79%	41,270,790	42,401,218	10,309,914	11,622,627	22,870,377	53.94%
0861	27642	MISSOURI HOSPITAL PLAN	17.44%	33,039,047	33,776,275	1,835,262	4,491,547	3,820,046	11.31%
2698	33391	MEDICAL ASSURANCE CO INC THE	12.29%	23,272,154	25,596,403	14,638,731	4,642,069	3,385,253	13.23%
0031	11843	MEDICAL PROTECTIVE COMPANY	8.59%	16,278,171	17,572,313	4,097,398	9,921,574	7,676,636	43.69%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	5.53%	10,468,408	9,344,594	2,205,178	1,057,500	2,526,127	27.03%
0861	10686	MEDICAL LIABILITY ALLIANCE	4.39%	8,306,644	7,432,026	922,161	1,455,000	5,095,500	68.56%
0000	35904	HEALTH CARE INDEMNITY INC	4.16%	7,882,305	7,886,147	2,446,707	2,723,249	1,618,427	20.52%
1272	33367	INTERMED INSURANCE COMPANY	3.74%	7,084,217	8,511,104	1,836,475	10,180,750	2,125,016	24.97%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	2.93%	5,545,685	4,810,434	(98,632)	7,536,755	7,351,048	152.81%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	2.44%	4,613,024	3,881,254	722,088	0	66,294	1.71%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.10%	3,970,894	3,768,764	195,994	0	904,650	24.00%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.78%	3,362,106	3,321,459	184,620	625,000	512,529	15.43%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	1.56%	2,959,624	2,872,306	569,756	293,283	1,427,835	49.71%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.53%	2,904,338	2,884,083	1,211,942	400,000	1,680,130	58.26%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLVANIA	1.53%	2,893,616	2,747,602	651,409	150,000	1,066,559	38.82%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.28%	2,429,333	2,429,333	(162,132)	675,000	(2,329,830)	-95.90%
0000	12361	GALEN INSURANCE COMPANY	1.08%	2,038,422	1,402,275	183,325	0	608,000	43.36%
0244	10677	CINCINNATI INS CO THE	0.92%	1,739,382	1,756,850	(1,256,794)	868,734	(34,907)	-1.99%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.89%	1,692,015	1,441,254	603,230	567,615	2,866,678	198.90%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	0.82%	1,545,037	1,206,197	282,435	1,095,000	809,637	67.12%
2638	15865	NCMIC INSURANCE COMPANY	0.73%	1,389,575	1,386,946	1,026,508	406,660	(260,205)	-18.76%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.61%	1,147,741	1,269,607	(11,475)	950,000	759,718	59.84%
0761	22810	CHICAGO INSURANCE COMPANY	0.51%	961,304	953,531	2,399,976	6,869,900	(4,478,325)	-469.66%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.35%	661,733	636,632	202,415	592,500	212,358	33.36%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.21%	398,805	392,090	(2,431)	7,500	(2,821)	-0.72%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.18%	343,730	338,377	(42,008)	0	(150,577)	-44.50%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.15%	285,503	254,997	50,172	0	97,393	38.19%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.14%	269,066	335,957	1,442,719	0	5,305,070	1579.09%
1129	21970	ONEBEACON INSURANCE COMPANY	0.12%	226,660	116,822	679	0	70,178	60.07%
0508	10801	FORTRESS INSURANCE COMPANY	0.09%	177,622	154,024	39,432	0	37,220	24.17%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.05%	94,565	89,421	9,011	0	19,627	21.95%
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.04%	82,232	82,736	0	0	1,190	1.44%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.04%	76,558	75,865	17,214	23,833	5,086	6.70%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.03%	62,805	62,815	64,049	(616)	(7,903)	-12.58%
0361	19720	AMERICAN ALTERNATIVE INSURANCE CORPORATION	0.03%	58,984	56,334	59,897	0	103,933	184.49%

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NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
3504	10222	PACO ASSURANCE COMPANY INC	0.02%	42,991	329,863	(10,567)	96,000	(77,399)	-23.46%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	4,265	6,789	(7,233)	0	(10,674)	-157.22%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.00%	2,506	2,541	497	0	62	2.44%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	2,001	494	57,664	405,000	415,060	84020.24%
0761	21881	NATIONAL SURETY CORPORATION	0.00%	1,039	644	108	0	139	21.58%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(7,899)	0	(19,892)	N/A
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	(118)	0	(208)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(24,242)	0	1,243	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(2,576)	0	1,953	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(90)	0	128	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	(17,307)	220,000	(15,074)	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(42)	0	(533)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(296)	0	(224)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(144)	0	(250)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(23,128)	0	(27,679)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	33,315	(58,444)	559,255	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(6,830)	0	(4,699)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(26)	0	269	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(698)	0	1,422	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	913,405	989,099	(1,920,957)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	779,170	425,000	(408,646)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	(800)	0	0	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	48,638	(150,250)	(1,000,251)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,085)	0	(25,202)	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(5,042)	0	(6,854)	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	0	0	8,462	0	19,153	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	0	0	(69,431)	0	(281,411)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	3,533	0	0	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	3	0	(14)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	1,121,528	280,579	3,955,451	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	167	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	(10,687)	0	161,029	N/A
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	0	0	1,057	0	3,171	N/A

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TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(1,176)	0	(1,697)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(10,575)	(1,168,565)	(1,046,386)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(34,589)	0	(157,484)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	0	0	523	0	5,502	N/A
0212	26247	AMERICAN GUARANTEE & LIABILITY INS CO	0.00%	0	0	17	0	106	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	0	(6)	0	(27)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(47,894)	0	0	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	4,862,943	2,060,496	6,994,735	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(278,277)	0	(1,920,036)	N/A
0181	34207	WESTPORT INSURANCE CORPORATION	0.00%	0	23,711	(4,509)	0	(13,530)	-57.06%
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	478,971	(53,006)	0	(609,564)	-127.27%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	205,342	(96,339)	0	(249,837)	-121.67%
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(13,427)	0	(2,647,532)	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	(51,032)	629,530	(2,047,099)	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(438)	0	(657)	N/A
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(205)	0	1,420	N/A
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	-0.10%	(192,134)	(351,335)	773,812	427,752	(628,889)	179.00%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	189,392,763	191,945,065	54,460,186	71,311,677	64,755,507	33.74%

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	MISSOURI PROFESSIONALS MUTUAL	30.85%	41,270,790	42,401,218	10,309,914	11,622,627	22,870,377	53.94%
2698	33391	MEDICAL ASSURANCE CO INC THE	16.51%	22,094,203	24,346,668	12,836,904	4,638,769	2,968,575	12.19%
0031	11843	MEDICAL PROTECTIVE COMPANY	10.15%	13,581,338	14,866,214	3,753,944	9,114,891	6,877,953	46.27%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	7.82%	10,468,408	9,344,594	2,205,178	1,057,500	2,526,127	27.03%
0861	10686	MEDICAL LIABILITY ALLIANCE	5.94%	7,940,739	7,243,371	922,161	1,455,000	4,891,690	67.53%
1272	33367	INTERMED INSURANCE COMPANY	5.02%	6,717,835	8,070,926	1,754,587	10,113,000	2,030,262	25.16%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	4.14%	5,545,685	4,810,434	(98,632)	7,536,755	7,351,048	152.81%
0000	11964	MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	3.45%	4,613,024	3,881,254	722,088	0	66,294	1.71%
0000	12513	PROFESSIONAL LIABILITY INSURANCE COMPANY OF AMERICA	2.97%	3,970,894	3,768,764	195,994	0	904,650	24.00%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	2.51%	3,362,106	3,321,459	184,620	625,000	512,529	15.43%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	2.17%	2,904,338	2,884,083	1,211,942	400,000	1,680,130	58.26%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	1.82%	2,429,333	2,429,333	(162,132)	675,000	(2,329,830)	-95.90%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLVANIA	1.49%	1,989,927	1,820,997	0	(25,000)	1,006,567	55.28%
0000	12361	GALEN INSURANCE COMPANY	1.46%	1,952,576	1,359,353	183,325	0	608,000	44.73%
3504	14460	PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COMPANY	1.15%	1,545,037	1,206,197	282,435	1,095,000	809,637	67.12%
2638	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.85%	1,140,493	1,267,601	(11,475)	950,000	758,646	59.85%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.49%	661,733	636,632	202,415	592,500	212,358	33.36%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.41%	554,127	499,245	291,018	547,398	1,152,778	230.90%
0501	16624	DARWIN NATIONAL ASSURANCE COMPANY	0.21%	285,503	254,997	50,172	0	97,393	38.19%
2358	32921	ISMIE MUTUAL INSURANCE COMPANY	0.20%	269,066	335,957	1,442,719	0	5,305,070	1579.09%
1129	21970	ONEBEACON INSURANCE COMPANY	0.17%	226,660	116,822	679	0	70,178	60.07%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.15%	196,358	43,486	174,422	689,882	(665,765)	-1530.99%
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	0.05%	66,503	43,585	15,476	0	46,864	107.52%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	4,265	6,789	(155)	0	(793)	-11.68%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	2,001	494	57,664	405,000	415,060	84020.24%
3548	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(7,899)	0	(19,892)	N/A
2638	15865	NCMIC INSURANCE COMPANY	0.00%	0	0	0	0	(387,290)	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	26	N/A
0140	19100	AMCO INSURANCE COMPANY	0.00%	0	0	(17,307)	220,000	(15,074)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(23,128)	0	(27,679)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	24,126	(58,444)	464,616	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(26)	0	269	N/A
0212	21687	MID CENTURY INSURANCE COMPANY	0.00%	0	0	913,405	989,099	(1,920,957)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	777,045	425,000	(408,169)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,085)	0	(25,202)	N/A

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MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	(5,042)	0	(6,854)	N/A
0761	22810	CHICAGO INSURANCE COMPANY	0.00%	0	0	1,310,241	5,399,902	(11,066,363)	N/A
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	1,259,003	170,679	3,287,189	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	(2,213)	(106,236)	0	0	0.00%
0553	24902	SECURITY INSURANCE COMPANY OF HARTFORD	0.00%	0	0	1,057	0	3,171	N/A
0181	29874	NORTH AMERICAN SPECIALTY INSURANCE COMPANY	0.00%	0	0	4,862,943	2,060,496	6,994,735	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(278,277)	0	(1,920,036)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(13,272)	0	(2,202,847)	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	(1,342)	0	(53,841)	N/A
0000	35904	HEALTH CARE INDEMNITY INC	0.00%	0	0	151,177	0	100,000	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(438)	0	(657)	N/A
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	(19)	(12)	0	0	0	0.00%
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	133,792,923	134,958,248	45,370,208	60,700,054	52,960,943	39.24%

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MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	MEDICAL PROTECTIVE COMPANY	56.59%	2,696,833	2,706,099	343,454	806,683	798,683	29.51%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLVANIA	17.50%	834,103	870,053	0	0	18,199	2.09%
2698	33391	MEDICAL ASSURANCE CO INC THE	9.62%	458,385	479,448	1,216,468	3,300	281,312	58.67%
1272	33367	INTERMED INSURANCE COMPANY	7.69%	366,382	440,178	81,888	67,750	94,754	21.53%
0508	10801	FORTRESS INSURANCE COMPANY	3.73%	177,622	154,024	39,432	0	37,220	24.17%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	1.86%	88,500	84,582	9,011	0	13,364	15.80%
0244	10677	CINCINNATI INS CO THE	1.40%	66,792	72,197	22,469	9,963	13,384	18.54%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.32%	62,805	62,815	0	0	(7,287)	-11.60%
0176	11127	PROFESSIONAL SOLUTIONS INSURANCE COMPANY	0.15%	7,248	2,006	0	0	1,072	53.44%
0012	25143	STATE FARM FIRE AND CASUALTY COMPANY	0.14%	6,479	5,896	0	0	1,190	20.18%
0012	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	(300,000)	N/A
		TOTAL DENTISTS BUSINESS	100.00%	4,765,149	4,877,298	1,712,722	887,696	951,891	19.52%

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MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	77.86%	328,255	364,188	0	0	0	N/A
0176	25143	STATE FARM FIRE AND CASUALTY COMPANY	17.97%	75,753	76,840	0	0	0	0.00%
0244	10677	CINCINNATI INS CO THE	4.17%	17,593	17,173	0	0	(12,376)	0.00%
		TOTAL NURSES BUSINESS	100.00%	421,601	458,201	0	0	(12,376)	-2.70%

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	33.93%	2,893,121	2,828,721	533,329	293,283	1,316,678	46.55%
0244	10677	CINCINNATI INS CO THE	19.41%	1,654,997	1,667,480	(1,265,478)	59,771	(133,457)	-8.00%
2638	15865	NCMIC INSURANCE COMPANY	16.29%	1,389,575	1,386,946	1,026,508	406,660	127,085	9.16%
0761	22810	CHICAGO INSURANCE COMPANY	11.27%	961,304	953,531	299,580	224,998	11,372,419	1192.66%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	4.68%	398,805	392,090	(2,431)	7,500	(2,821)	-0.72%
0861	10686	MEDICAL LIABILITY ALLIANCE	4.29%	365,905	188,655	0	0	203,810	108.03%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	4.03%	343,730	338,377	(42,008)	0	(150,577)	-44.50%
0218	20443	CONTINENTAL CASUALTY COMPANY	2.75%	234,273	239,825	183,962	9,217	487,524	203.28%
0000	12361	GALEN INSURANCE COMPANY	1.01%	85,846	42,922	0	0	0	0.00%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.90%	76,558	75,865	17,214	23,833	5,086	6.70%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH PENNSYLVANIA	0.82%	69,586	56,552	651,409	175,000	42,793	75.67%
3504	10222	PACO ASSURANCE COMPANY INC	0.50%	42,991	329,863	(10,567)	96,000	(77,399)	-23.46%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.07%	6,065	4,839	0	0	6,263	129.43%
0761	21865	ASSOCIATED INDEMNITY CORPORATION	0.03%	2,506	2,541	497	0	62	2.44%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.02%	1,508	1,558	0	0	0	0.00%
0761	21881	NATIONAL SURETY CORPORATION	0.01%	1,039	644	108	0	139	21.58%
3548	25674	TRAVELERS PROPERTY CASUALTY COMPANY OF AMERICA	0.00%	19	12	523	0	583	4858.33%
0748	16551	SAVERS PROPERTY & CASUALTY INSURANCE COMPANY	0.00%	0	0	(118)	0	(208)	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	0	(24,242)	0	1,243	N/A
3548	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(2,576)	0	0	N/A
3548	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(90)	0	0	N/A
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(42)	0	(533)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	(297)	0	(223)	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	(156)	0	(261)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	1,330	0	4,187	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(6,830)	0	(4,699)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	2,125	0	(477)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE COMPANY	0.00%	0	0	(800)	0	0	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	(41,220)	0	1,025,999	N/A
0108	22918	AMERICAN MOTORISTS INSURANCE CO	0.00%	0	0	8,462	0	19,153	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.00%	0	0	(69,431)	0	(281,411)	N/A
0012	23809	GRANITE STATE INSURANCE COMPANY	0.00%	0	0	64,049	(616)	(616)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	3,533	0	0	N/A
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.00%	0	0	(7,078)	0	(9,881)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	3	0	(14)	N/A

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MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
3548	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	0	(225,787)	109,900	21,700	N/A
3548	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	0	0	167	N/A
3548	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	2,213	95,549	0	161,029	7276.50%
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(1,176)	0	(1,697)	N/A
0158	25534	TIG INSURANCE COMPANY	0.00%	0	0	(10,575)	(1,168,565)	(1,046,386)	N/A
3548	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(34,589)	0	(157,384)	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	0	(6)	0	(27)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	(47,894)	0	0	N/A
0181	34207	WESTPORT INSURANCE CORPORATION	0.00%	0	23,711	(4,509)	0	(13,530)	-57.06%
0181	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.00%	0	478,971	(53,006)	0	(609,564)	-127.27%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	205,342	(96,339)	0	(236,064)	-114.96%
3548	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(205)	0	1,420	N/A
		TOTAL OTHER BUSINESS	100.00%	8,527,828	9,220,658	940,731	236,981	12,070,111	130.90%