Missouri Department of Insurance, Financial Institutions and Professional Registration Medical Malpractice Closed Claim Data

Documentation for Excel file MO P&S Data 1996 to 2008.xls

Reporting Entities: Currently Solvent Licensed Insurers

Aggregation: Summation of occurrences with indemnity payment by year closed

Segment: Physicians & Surgeons and Other Codefendants (Other Health Care

Professionals & Corporations)

Selection of Claims: Occurrences Involving Physicians and Surgeons [See "Selection of Claims for

Aggregation" section of the report.]

Limits Total Limits

Compilation of this data is documented in the report "Medical Malpractice Closed Claim Data Actuarial Compilation, Physicians & Surgeons 1996 to 2008", dated August 6, 2010, by David B. Cox, FCAS, MAAA.

The above report and the accompanying data is a public document. If the report is furnished to another, it is to be distributed in its entirety and the user is requested to use the report in its entirety. Any questions about the report should be directed to David B. Cox, FCAS, MAAA.

Data Elements:

Occurrence Number (<u>OccNo</u>) were determined by an examination of accident dates, and claimant and defendant information. Each occurrence has one or more claims all of which are reported by the same insurer. These occurrences are for the "physicians & surgeons" segment having at least one claim closed with indemnity, as documented in the report.

Injury Date is the year the of occurrence.

Occurrence Report Date (OccReptDate) is the year that the first claim on the occurrence was reported.

Occurrence Close Date (OccCLoDate) for an occurrence is the year that the last claim that closed with indemnity payment was closed.

Indemnity Payments for doctor defendants (DocClaim1 to DocClaim5) are the indemnity payments for each defendant on the occurrence that is a physician or surgeon.

Indemnity Payments for non-doctor defendants (NonDoc1 and NonDoc2) are the indemnity pavements for each defendant on the occurrence that is not a physician or surgeon. These can by corporations or other medical professionals.

Allocated Loss Adjustment Expense (ALAE) Payments for doctor defendants (DocALAE1 to DocALAE5) are the corresponding ALAE pavements for each defendant on the occurrence that is a physician or surgeon.

ALAE Payments for non-doctor defendants (NonDocALAE1 and NonDocALAE2) are the corresponding ALAE pavements for each defendant on the occurrence that is not a physician or surgeon. These can by corporations or other medical professionals.

ALAE on claims closed without indemnity (ALAE No Indem) for an occurrence is the sum of ALAE on all of the claims on the occurrence that closed without indemnity payment. ALAE on claims that remain open beyond 12/31/2008 is not included.