

2012

Missouri

Medical Professional Liability Insurance Report

**Statistics Section
September 2013**



DIFP

Jeremiah W. (Jay) Nixon
Governor

Department of Insurance,
Financial Institutions &
Professional Registration

John M. Huff
Director

Other Publications

Available from the Missouri Department of Insurance, Financial Institutions & Professional Registration

The Department of Insurance, Financial Institutions & Professional Registration publishes the following reports. Most of these reports are available on-line free-of-charge at <http://insurance.mo.gov/reports/>. Bound copies of the reports are available by sending a written request along with \$35 to:

Department of Insurance, Financial Institutions & Professional Registration
P.O. Box 690
Jefferson City, MO 65102-0690

The Missouri Complaint Index Report

Missouri Department of Insurance Annual Report

Missouri Legal Malpractice (Closed Claim) Report

Missouri Property & Casualty Supplement Data Report

Missouri Life, Accident & Health Supplement Data Report

Missouri Market Share Report

Missouri Product Liability (Closed Claim) Report

Missouri Real Estate Malpractice (Closed Claim) Report

Mortgage Guaranty Report

Missouri Health Maintenance Organization Report

Databases:

Medicare Supplement Experience Data

Commercial Liability Experience Data

Missouri ZIP Code Insurance Data for:

Homeowners/Dwelling Fire

Farmowners (dwelling only)

Mobile Home

Earthquake

Private Passenger Automobile

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

TABLE OF CONTENTS

SECTION	DESCRIPTION	PAGE
	Executive Summary	i
I	Major Historical Trends	1
II	Claim Severity	35
III	Claim Severity by Injury Severity and Lapsed Time to Disposition	47
IV	Indemnity Analysis by Company	67
V	Indemnity Analysis by Medical Specialty	75
VI	Claim Study by Means of Disposition	83
VII	Data by Claimants & Defendants	95
VIII	Nature and Substance of Allegations and Medical Outcomes	113
IX	Market Share and Experience Data by Company	139

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 DIFP makes every possible effort to make sure these data are accurate and complete. However, the accuracy of this report depends largely upon the accuracy of the data filed by insurers and self-insured hospitals.

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, losses and expenses.

Changes to This Year's Report

The format of this report departs substantially from prior reports. The most significant change is that individual claims are no longer reported, but rather counts and other statistics are displayed for *claimants* and *defendants*. A comparison of these various methods of aggregation is presented in the following table.

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 have multiple insurance policies implicated in a single claim (for example, basic and excess policies), and each coverage counted as a single claim. Until recently, all data, such as average awards and the number of claims, were presented solely on a *per claim* basis, since the data did not possess a unique identifier to link claims associated with a single injury or claimant. Recently, the DIFP developed methods to link associated claims for each defendant and each claimant.

The scenario in the following table illustrates how a single legal action spawns 6 claims, even though there are only three defendants. As aggregation on a *per claimant* and a *per defendant* basis is much more meaningful than the traditional *per claim* aggregation, the latter has been dropped from the report. Individuals interested in the traditional claim counts should contact the department.

Comparison of Occurrences, Defendants, and Claims					
Claimant	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
Total	1		3		6

Highlights

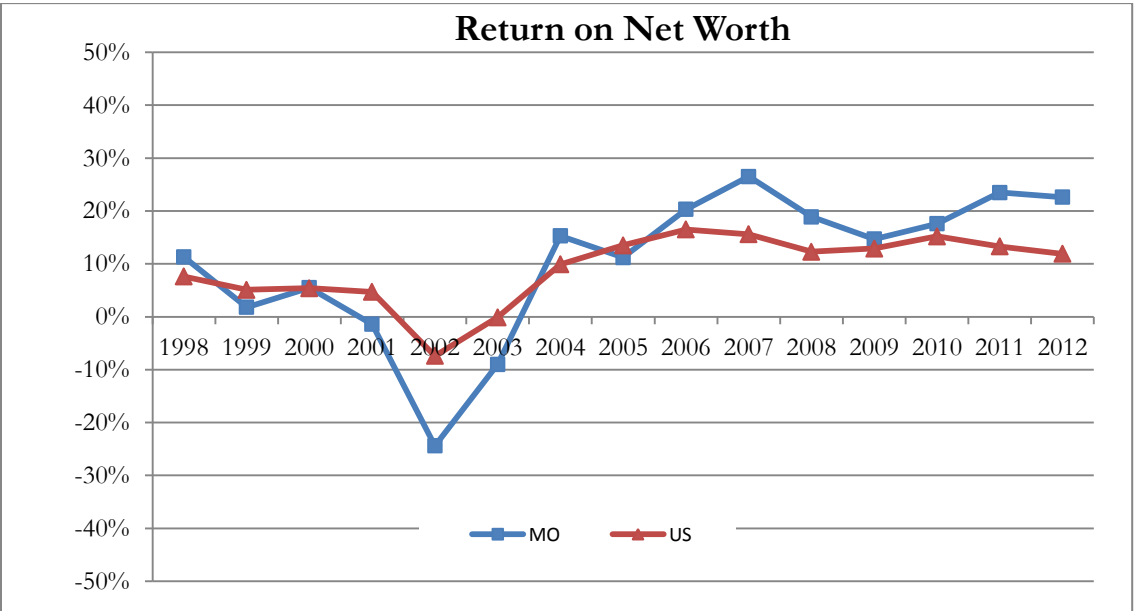
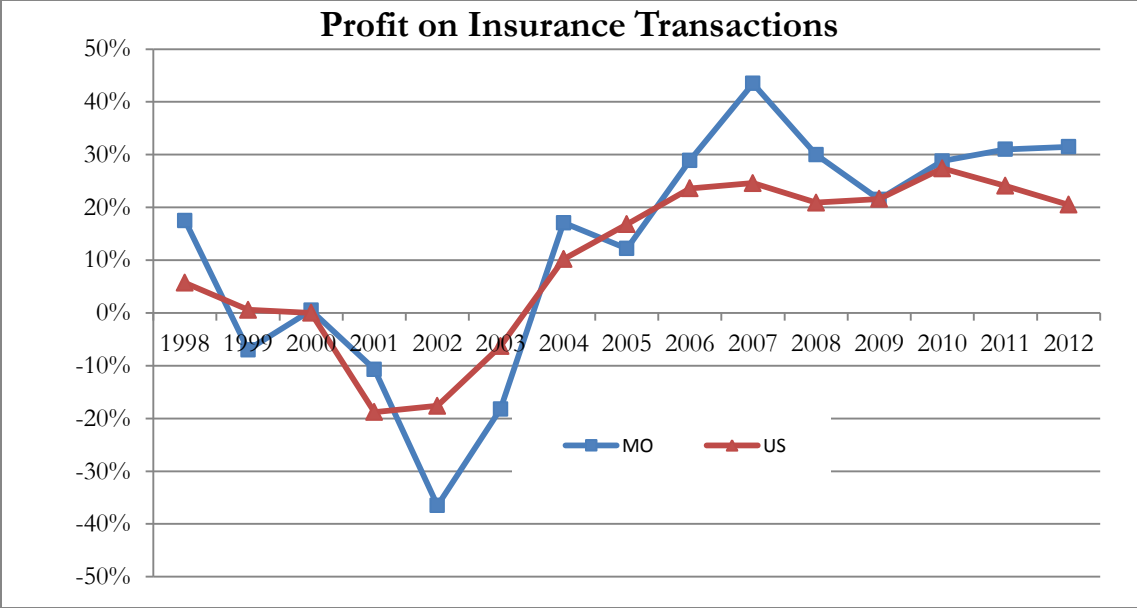
Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics, and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

Among the findings of the report are:

■ **Profitability** Medical professional liability insurers in Missouri returned a profit for a ninth consecutive year, following depressed returns for the period of 1999-2003. Claims incurred plus loss adjustment and administrative costs amounted to 68.5 percent of earned premium in 2012. These costs had exceeded 100 percent of premium during seven of the eight years preceding 2004 (see page 6).

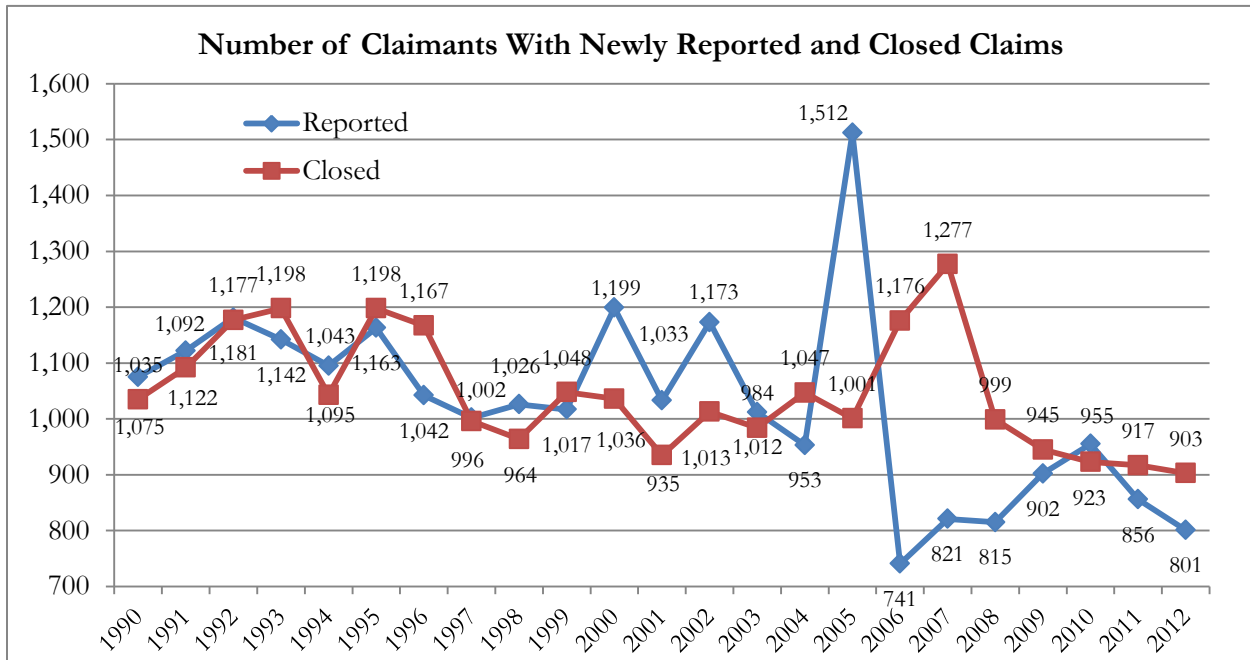
Overall profitability for a line of insurance may be assessed by adjusting Missouri underwriting results to account for expenses and revenues that are not state or line specific, such as investment returns, various unallocated costs, and federal taxes. The National Association of Insurance Commissioners (NAIC) reported that medical professional liability insurance in Missouri produced a return on net worth of 25.1 percent in 2011. Estimates produced by DIFP, using the NAIC profitability formula, indicate a profit rate of 22.6 percent of net worth in 2012 (pages 6-7).

Incurred claims declined from \$206 million to \$38.5 million between 2004 and 2008, but increased somewhat in subsequent years. In 2012, insurers incurred \$52 million in claims, which amounted to 20.2% of premium. Defense and adjustment expenses related to settling claims, the largest expense component for medical professional liability insurance aside from claim payments, represent an additional 19.9% of premium (page 6).



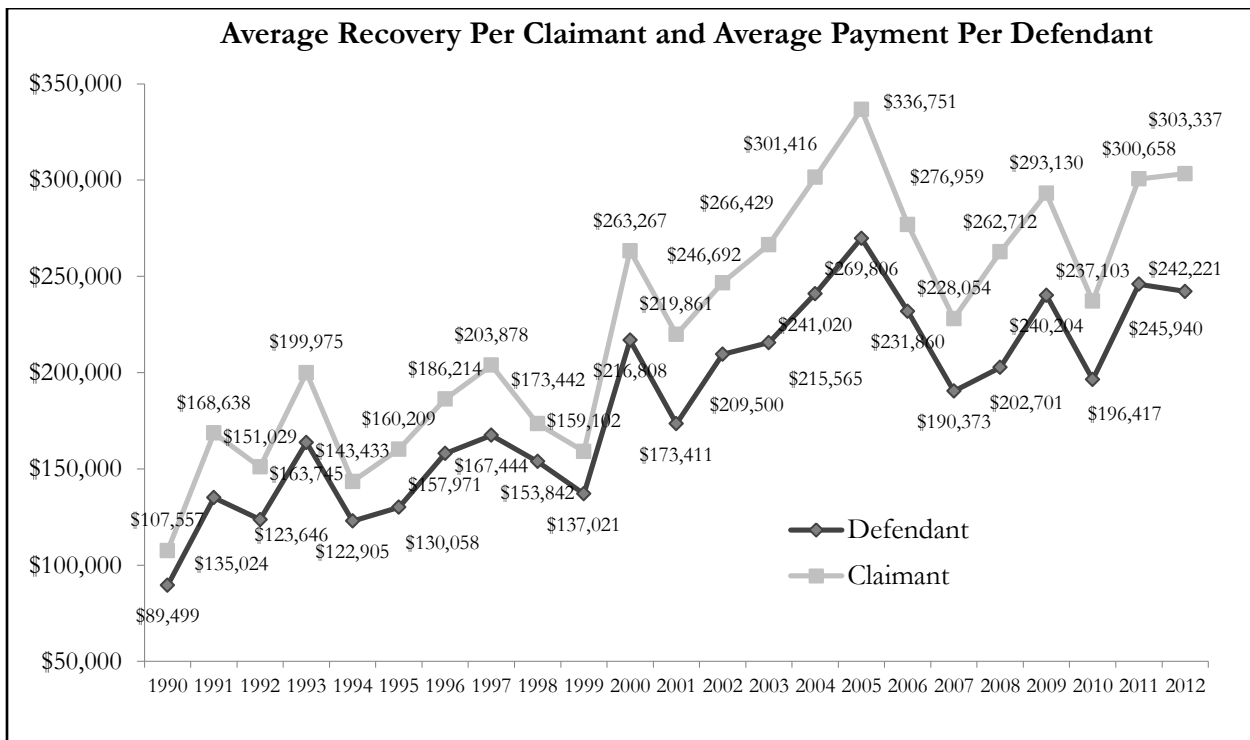
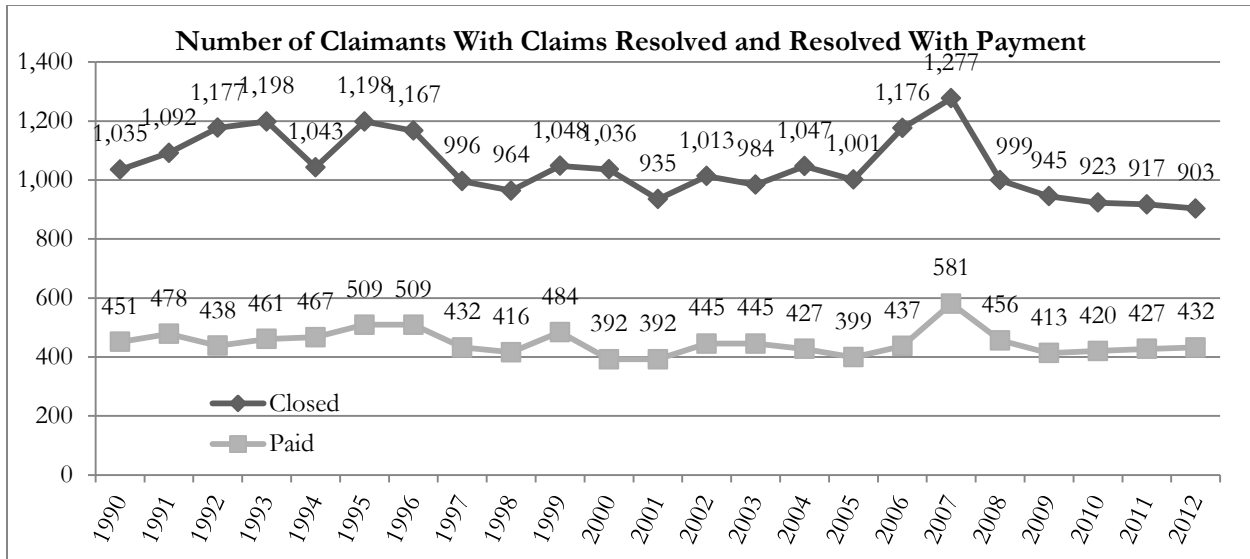
New Incidents Reported and Closed

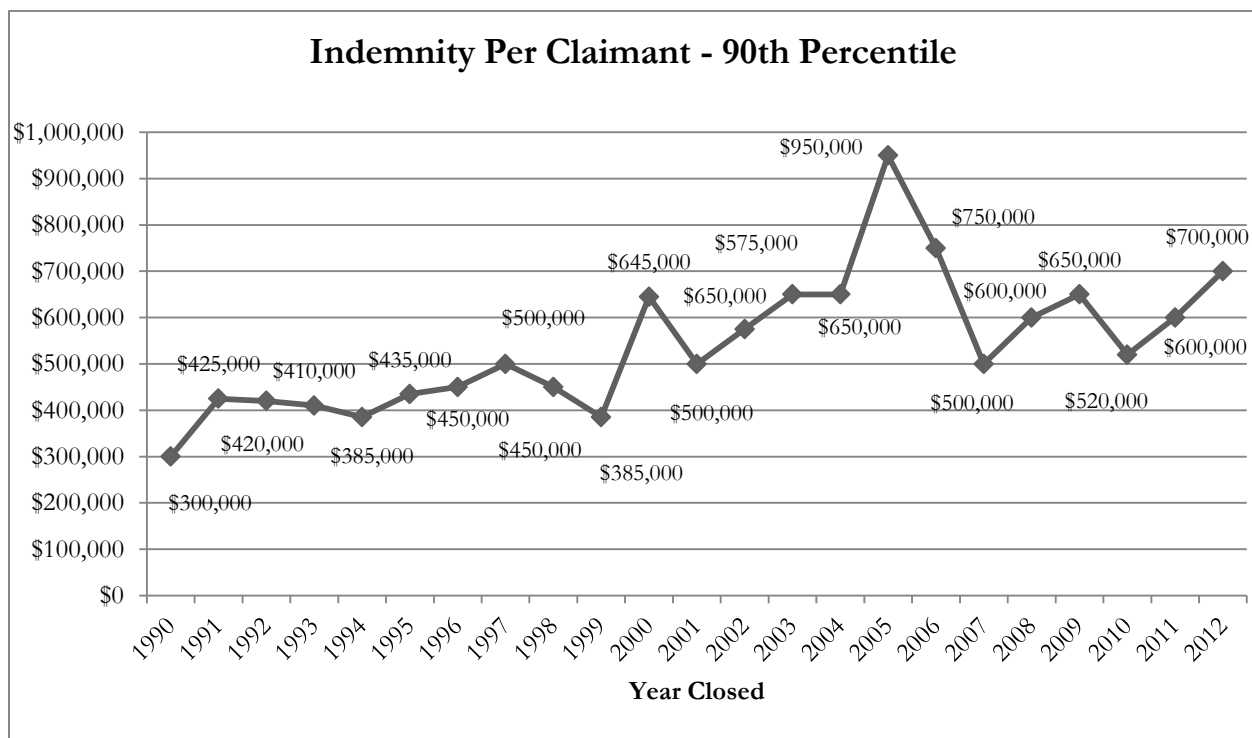
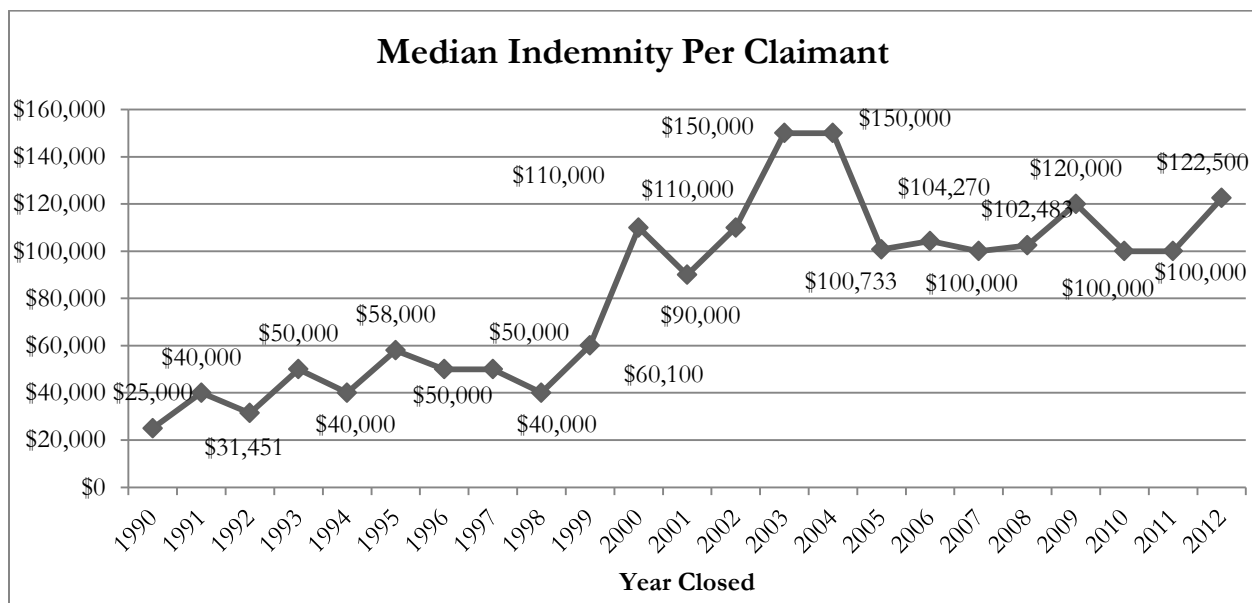
■ After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years. Aside from the anomalous 2005 spike in new claims (directly connected to legal reforms implemented in that year), the number of claims reported has declined substantially in recent years, and by 2012 stood at 801.

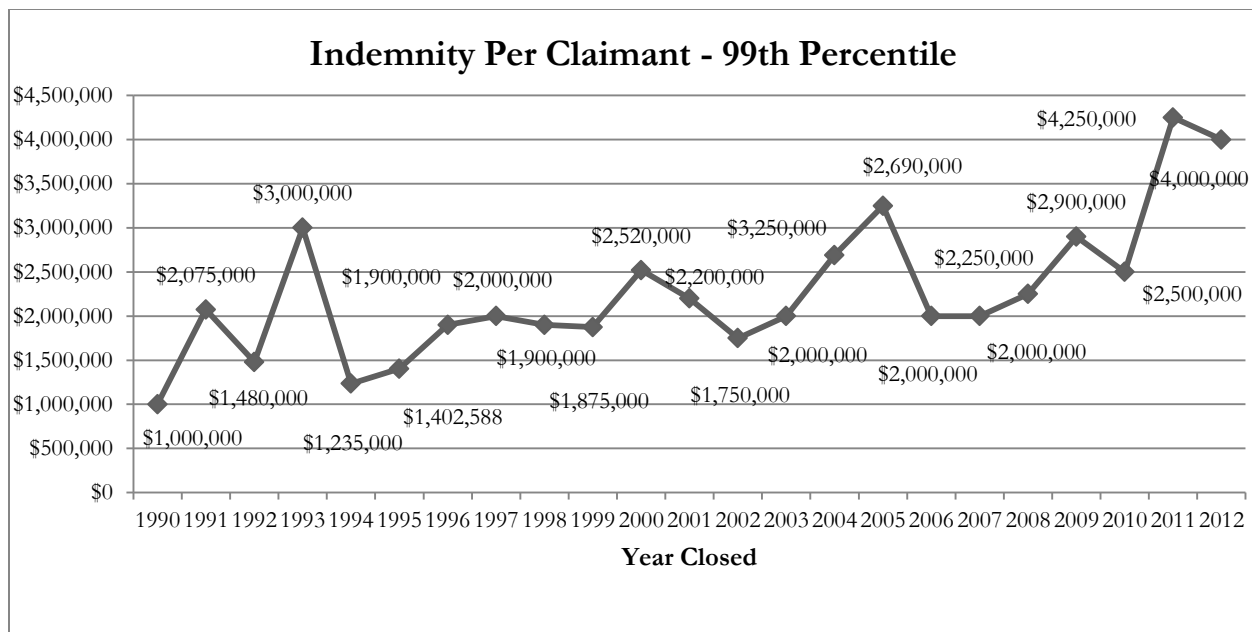


■ After a significant increase in 2007, the number of claimants receiving a recovery subsequently declined. The average award per claimant stood at \$307,584 in 2012.

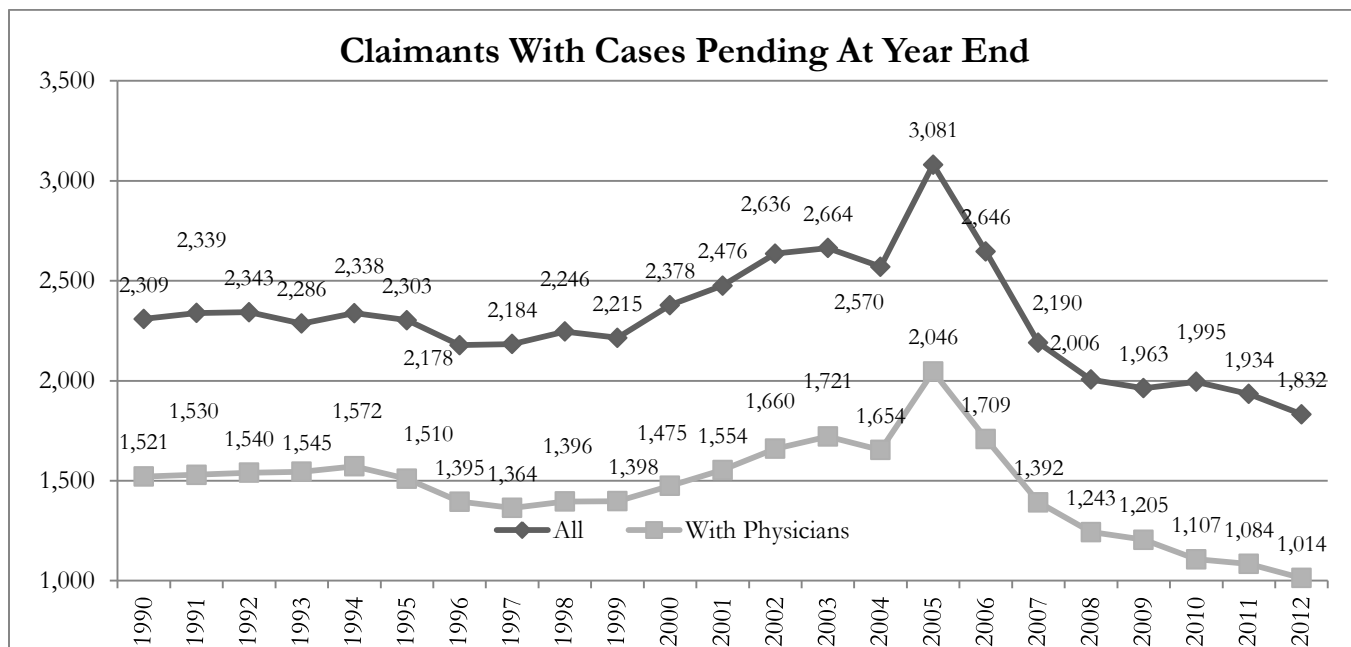
The median amount received by each claimant has remained at or near \$100,000 since 2005. Recoveries at the 90th and 99th percentiles have not exhibited any clear trends in recent years, though the 99th percentile recovery in 2011 and 2012 was significantly higher than prior years.







■ The number of claimants with pending actions at the end of a year has declined substantially since 2005, and in 2012 reached a historic low.



Factors Impacting the Price of Medical Professional Liability 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 possible emerging new trends are too recent to provide a credible basis for projections. For example, several significant changes occurred with respect to the tort environment over the last decade. Prior to 2002, a single inflation-adjusted cap limited the amount each plaintiff could recover for non-economic damages in a medical liability action. In January of 2002, the Missouri Court of Appeals, Eastern District, ruled that the cap could be "stacked" across defendants (*Scott vs. SSM Healthcare*). In 2005, the legislature lowered the cap to a non-inflation-adjusted amount of \$350,000, and applied it to all defendants party to a single liability action. Most recently, the Missouri Supreme Court ruled that the cap on non-economic damages was an unconstitutional infringement on the right to a jury trial (*Watts vs. Cox*).

Nature and Substance of Allegations and Health Outcomes

Allegation and health outcome data are derived from the narrative of events alleged to have caused an injury that are submitted with each claim form. Narratives are coded according to taxonomies developed by the DIFP. 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. For example, if an individual received an unintentional cut during surgery, which subsequently led to an undiagnosed infection, the case would be coded as “cut, puncture or tear during surgery.” To date, the DIFP has coded nearly 11,000 medical professional liability actions extending back to 2002, encompassing over 19,000 medical practitioners.

Following the categories of the National Practitioner Data Bank (NPDB), allegations are grouped into the following eight categories:

Allegations by Category 2002-2012		
Category of Alleged Medical Error	Occurrences	Paid Occurrences
Surgery	31.9%	31.2%
Non-Surgical Treatment	18.7%	17.4%
Diagnosis	18.2%	18.7%
Patient Safety	11.6%	13.2%
Medication	10.0%	9.0%
Pregnancy & childbirth	6.3%	6.9%
IV & Blood Products	1.7%	2.1%
Anesthesia	1.6%	1.6%

Across all categories, just a few general types of allegations accounted for more than 85 percent of cases. Interestingly, injuries unrelated to medical treatment were among the largest sources of claims, with 900 claimants seeking compensation for falls on hospital grounds, assaults from medical staff or other patients, injuries during transport, among other causes. Over the period 2002-2012, insurers paid out \$68.7 million as a result of such claims. Pregnancy and birth-related claims accounted for 6.3 percent of all claims, but nearly 20 percent of total claim payments. Injuries sustained during surgery or non-surgical treatment account for a high volume of cases. Among this class of injuries, the most common was *unintentional cut or tear* during the procedure (895 cases). Additional types of injuries of this class include cardiovascular side-effects, such as heart attack, stroke, or embolism (540 cases), respiratory side-effect (141 cases), and an assortment of other types of less-defined injuries (649, classed as “Other injury during or as a result of procedure”).

This category excludes other specific types of injuries, such as retained surgical materials (258 cases), and surgeries or other procedures performed on the wrong patient or the wrong body part (348 cases). Claims involving misdiagnoses and other diagnostic issues (excluding injuries incurred during a diagnostic test) accounted for 1,246 cases and \$181.6 million in payments.

The following tables include only the broadest classifications of alleged medical errors. Much more detailed tables are included in the body of the report.

Most Common Types of Allegations Medical Professional Liability Closed Claims, 2002-2012				
Allegation Type	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Birth related injuries	656	318	\$744,425	6.5
Physical injuries unrelated to medical procedure (falls, etc.)	900	551	\$124,742	4.9
Unintentional cut or tear during procedure	895	453	\$259,995	5.0
Cardiovascular side-effect of treatment (heart attack, stroke, embolism, etc.)	540	269	\$517,535	7.3
Respiratory side-effect of treatment	141	73	\$563,181	7.6
Other injury during or as a result of procedure	649	299	\$166,419	4.4
Surgical or other foreign body retained	258	150	\$109,854	3.9
Pressure ulcers during care	238	131	\$160,931	6.4
Acquired infection	640	230	\$330,209	5.3
Wrong dose / wrong medication or substance employed	502	340	\$177,578	4.5
Negative side-effect of correct medication or medical substance	560	140	\$187,968	5.0
Ethical problem, breach of regulation	237	70	\$52,870	2.0
Procedure performed on wrong body part or wrong patient	348	163	\$210,040	4.6
Post-operative bleeding or other problem with surgical wound	217	101	\$537,719	5.9
Unnecessary or inefficacious procedure / lack of informed consent	542	157	\$183,415	4.7
Delay in treatment / failure to respond	397	180	\$413,631	6.3
All remaining diagnostic problems not included in a category above	1,246	547	\$331,922	6.2
All other	1,474	536	\$252,779	5.0

Allegation Type	Total Paid	% of Claimants	% of Claimants Receiving Payment	% of Total Payments
All birth related injuries	\$236,726,999	6.3%	6.8%	19.2%
Injuries unrelated to medical procedure (falls, etc.)	\$68,732,756	8.6%	11.7%	5.6%
Unintentional cut or tear during procedure	\$117,777,671	8.6%	9.6%	9.6%
Cardiovascular complication of procedure (heart attack, stroke, embolism, etc)	\$139,217,012	5.2%	5.7%	11.3%
Respiratory complication of procedure	\$41,112,184	1.4%	1.6%	3.3%
Other injury during procedure	\$49,759,403	6.2%	6.4%	4.0%
Surgical or other foreign body retained	\$16,478,163	2.5%	3.2%	1.3%
Pressure ulcers during care	\$21,081,920	2.3%	2.8%	1.7%
Acquired infection	\$75,948,059	6.1%	4.9%	6.2%
Wrong dose / wrong medication or substance employed	\$60,376,631	4.8%	7.2%	4.9%
Negative reaction to correct medication or medical substance	\$26,315,581	5.4%	3.0%	2.1%
Ethical problem, breach of regulation	\$3,700,880	2.3%	1.5%	0.3%
Procedure performed on wrong body part or wrong patient	\$34,236,501	3.3%	3.5%	2.8%
Post-operative bleeding or other problem with surgical wound	\$54,309,573	2.1%	2.1%	4.4%
Unnecessary or inefficacious procedure / lack of informed consent	\$28,796,208	5.2%	3.3%	2.3%
Delay in treatment / failure to respond	\$74,453,584	3.8%	3.8%	6.1%
All remaining diagnostic problems not included in a category above	\$181,561,531	11.9%	11.6%	14.8%
All other	\$135,489,660	14.1%	11.4%	11.0%

Among all diagnostic-related cases (most of which involve misdiagnoses or failure to diagnose), most involved cancers of various forms (426 cases), of which the most common was breast cancer (103 cases). This category was followed by heart conditions (174 cases), digestive disorders (139 cases), fractures (139 cases), and strokes (105 cases) comprising the top 5. Diagnosing a healthy patient with a condition was the 7th most common diagnostic error, with 49 cases during the period.

Diagnostic-Related Claims, 2002-2012 By Medical Condition					
Infectious / Non-infectious Condition Indicator	Medical Condition	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
NI	All cancers	426	196	\$371,404	7.3
NI	Heart Condition	174	93	\$411,386	8.0
NI	Digestive disorders	139	67	\$347,187	6.0
NI	Fractures	139	44	\$112,327	3.7
NI	Stroke	105	50	\$462,921	6.5
NI	Embolism/ thrombosis	59	31	\$311,456	7.7
NI	Healthy patient misdiagnosed with condition	49	20	\$157,459	3.6
NI	Hematoma / aneurysm	48	30	\$437,422	8.0
NI	Traumatic injury to internal organs	48	26	\$411,442	7.2
I	Respiratory infections	39	19	\$254,306	6.8
NI	Non-malignant neoplasms	38	16	\$361,125	5.6
NI	Spine / spinal cord disorder	36	14	\$562,238	5.8
NI	Traumatic injury to spine	33	14	\$1,246,656	5.9
I	Infection - peripheral nervous system	32	20	\$1,181,145	7.8
I	Unknown infection	31	16	\$215,921	5.7
NI	Trauma - injury to tendons or muscle	28	7	\$91,143	3.9
NI	Disorders of the peripheral nervous system	24	8	\$658,756	6.0
NI	Nutritional and metabolic disorders	22	15	\$373,289	7.5
NI	Diseases of the genitourinary system	22	12	\$405,625	6.3
I	Digestive disorders	20	7	\$60,929	5.4
Top 20		1,512	705	\$395,520	6.5
All Diagnostic		1,820	860	\$396,898	6.4

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

Patient Outcomes

The final tables in Section VIII display data on health outcomes attributable to an alleged error. As would be expected, the most severe injuries are associated with the highest payouts. The following table includes all outcomes for which the average indemnity amount exceeded \$500,000. Almost all injuries in this category entail significant life-long impairment, such as significant neurological or spinal injury, loss of limb or organ function, or vision or hearing.

Outcome	No. of Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Progression of meningitis	9	6	\$2,264,667	6.1
Quadriplegia	41	29	\$1,802,307	8.0
Contraction of meningitis while under care	10	1	\$1,600,000	6.2
Cerebral palsy	50	36	\$1,563,552	7.5
Paraplegia	86	51	\$1,202,033	6.9
Full loss of hearing	2	2	\$1,037,500	6.0
Other cognitive or neurological deficit	413	208	\$939,307	6.3
Full loss of vision	35	16	\$855,570	6.5
Coma	9	7	\$746,429	6.1
Permanent full loss of organ function	25	16	\$707,084	6.3
Hemiplegia	16	7	\$657,143	6.8
Amputation of hands/feet	26	11	\$620,423	5.6
ERBS palsy	22	12	\$571,042	5.5
Amputation of two or more limbs	10	6	\$528,064	7.1
Damage from stroke	80	39	\$527,556	6.0
Amputation of one limb	116	65	\$526,979	6.1
Brachial plexus disorders	48	26	\$526,969	5.6
Development of septic condition	36	16	\$509,554	4.5

Generally, average indemnity closely follows the severity of injury attributable to an alleged 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 judgment when interpreting the data displayed in the allegation tables.

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 31st 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, 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 professional liability, 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.

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

Other Expenses: Other expenses consist of sales costs, general business expenses, taxes and fees, and dividends.

Other Revenue and Expenses: This category includes revenue streams other than premium, losses and expenses, such as investment returns, taxes, and fees. Medical professional liability 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 insurers.

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 2010 are reproduced in this report. The 2011 figure was calculated by the DIFP in accordance with the NAIC formula.

Claimants with Claims Reported: The number of claimants that have initiated a claim with insurers during a year, plus prior claims that are reopened. For claimants with multiple claims, the case is considered opened only for the year the initial claim is filed.

Claimants with Cases Closed: The number of cases brought to final settlement during the course of a year. A case is considered closed during the year that the final claim is concluded.

Claimants Receiving a Payment: For closed cases, the number of claimants that received and indemnity payment.

Claimants with Pending Actions: Total number of claimants with at least one claim unresolved at year end, regardless of when the claim were first reported.

Average Indemnity: The average amount paid either to claimants (total claim indemnity / total number of claimants) or the average paid on behalf of defendants (total indemnity / total number of defendants). Average indemnity amounts exclude loss adjustment expenses, such as legal and defense fees.

Section I

Historical Trends

This section contains graphs depicting trends in professional medical liability insurance for:

- All medical providers combined
- Claims involving at least one physician & surgeon
- Claims involving at least one hospital

The tables and graphs are further categorized by:

Market Trends

- Licensed and non-admitted premium
- Analysis of carriers
- Profitability
- Historical premium and losses
- Missouri loss ratios
- Number of medical professional liability writers in Missouri

Frequency and Severity

- Number of new claims reported to insurers
- Average injury severity of new claims reported to insurers
- Number of closed claims
- Average injury severity of closed claims
- Average indemnity of closed claims
- Average loss adjustment expense of closed claims
- Claim by county of jurisdiction

Claim Disposition

- Number of months for paid claims from incident to disposition
- Number of months by injury severity from incident to disposition

Medical Professional Liability Insurance Licensed and Non-Admitted Premium, 2000-2012					
Year	Market	Premium Written	Percent of Written Market	Premium Earned	Percent of Earned Market
2000	Licensed	\$92,838,702	81.7%	\$91,924,281	84.8%
	Non-Admitted	\$20,739,467	18.3%	\$16,493,196	15.2%
	Total	\$113,578,169	100.0%	\$108,417,477	100.0%
2001	Licensed	\$109,081,420	81.6%	\$97,022,488	81.3%
	Non-Admitted	\$24,602,498	18.4%	\$22,272,120	18.7%
	Total	\$133,683,918	100.0%	\$119,294,608	100.0%
2002	Licensed	\$171,916,338	83.9%	\$156,095,527	85.2%
	Non-Admitted	\$33,103,146	16.1%	\$27,180,935	14.8%
	Total	\$205,019,484	100.0%	\$183,276,462	100.0%
2003	Licensed	\$186,479,369	82.2%	\$169,969,626	81.6%
	Non-Admitted	\$40,481,669	17.8%	\$38,289,902	18.4%
	Total	\$226,961,038	100.0%	\$208,259,528	100.0%
2004	Licensed	\$205,581,129	83.3%	\$202,932,568	83.4%
	Non-Admitted	\$41,074,434	16.7%	\$40,460,141	16.6%
	Total	\$246,655,563	100.0%	\$243,392,709	100.0%
2005	Licensed	\$190,032,878	81.7%	\$192,374,067	82.7%
	Non-Admitted	\$42,471,266	18.3%	\$40,308,168	17.3%
	Total	\$232,504,144	100.0%	\$232,682,235	100.0%
2006	Licensed	\$189,392,764	79.4%	\$191,237,043	79.8%
	Non-Admitted	\$49,120,606	20.6%	\$48,367,524	20.2%
	Total	\$238,513,370	100.0%	\$239,604,567	100.0%
2007	Licensed	\$169,414,624	78.2%	\$173,194,677	78.2%
	Non-Admitted	\$47,184,656	21.8%	\$48,402,085	21.8%
	Total	\$216,599,280	100.0%	\$221,596,762	100.0%
2008	Licensed	\$164,271,453	79.4%	\$167,194,346	79.4%
	Non-Admitted	\$42,535,711	20.6%	\$43,249,094	20.6%
	Total	\$206,807,164	100.0%	\$210,443,440	100.0%
2009	Licensed	\$155,867,385	76.9%	\$159,184,440	78.4%
	Non-Admitted	\$46,857,733	23.1%	\$43,862,648	21.6%
	Total	\$202,725,118	100.0%	\$203,047,088	100.0%
2010	Licensed	\$145,448,052	76.1%	\$145,359,818	75.8%
	Non-Admitted	\$45,600,922	23.9%	\$46,510,481	24.2%
	Total	\$191,048,974	100.0%	\$191,870,299	100.0%
2011	Licensed	\$138,335,771	78.4%	\$142,554,798	76.6%
	Non-Admitted	\$38,175,180	21.6%	\$43,605,934	23.4%
	Total	\$176,510,951	100.0%	\$186,160,732	100.0%
2012	Licensed	\$129,221,773	80.1%	\$131,620,895	79.9%
	Non-Admitted	\$32,177,497	19.9%	\$33,151,848	20.1%
	Total	\$167,396,953	100.0%	\$175,226,829	100.0%

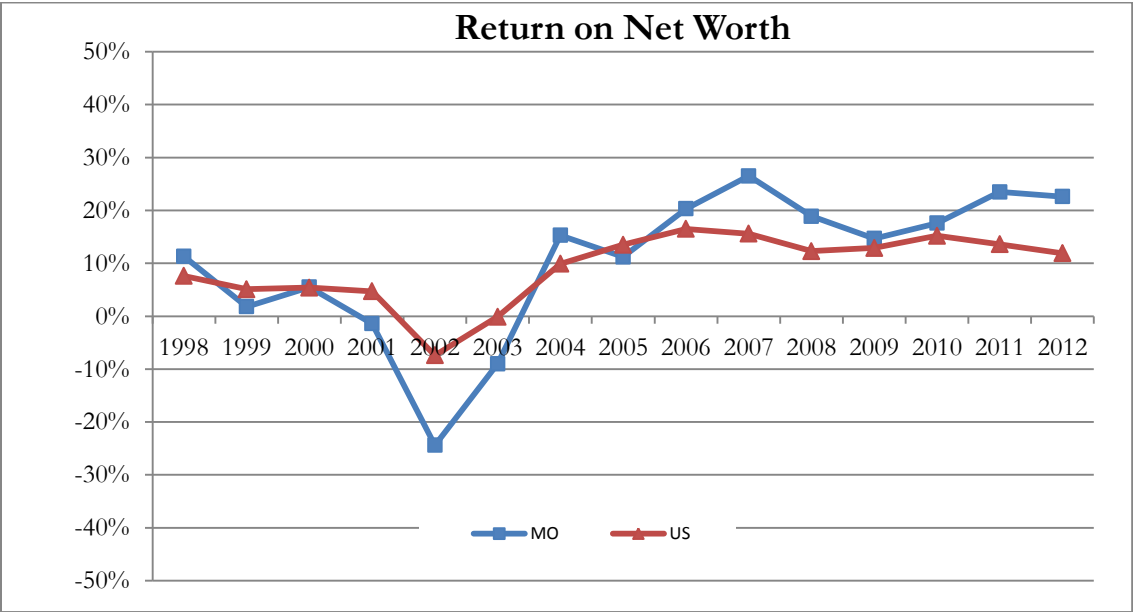
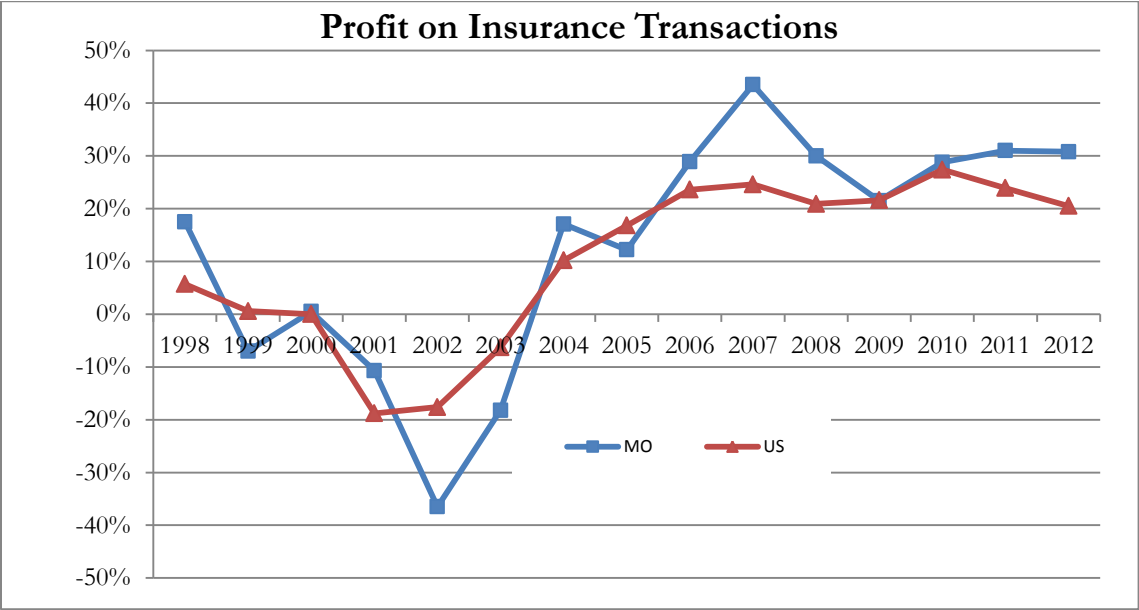
Market Share, 2012 (All Carriers With At Least 0.1% Market Share)					
Licensed Companies	Premium Written, 2012	Market Share	Excess & Surplus Lines Companies	Premium Written, 2012	Market Share
Missouri Hospital Plan	\$25,095,905	15.5%	Columbia Casualty Co	\$2,655,558	1.6%
Missouri Professionals Mutual	\$15,528,356	9.6%	Saint Lukes Health System RRG	\$2,059,068	1.3%
Medical Protective Company	\$15,357,266	9.5%	National Guardian RRG Inc	\$2,007,867	1.2%
Medical Liability Alliance	\$10,914,407	6.8%	Steadfast Ins Co	\$1,922,106	1.2%
Proassurance Indemnity Company Inc	\$9,947,625	6.2%	Hudson Specialty Ins Co	\$1,879,049	1.2%
Medicus Insurance Company	\$8,915,579	5.5%	Caring Communities Recip RRG	\$1,837,642	1.1%
Doctors Company An Interins Exchange	\$8,223,117	5.1%	Ironshore Specialty Ins Co	\$1,443,116	0.9%
Physicians Professional Indemnity Association	\$5,826,081	3.6%	Emergency Physicians Ins Co RRG	\$1,401,808	0.9%
Missouri Doctors Mutual Insurance Company	\$4,502,240	2.8%	Darwin Select Ins Co	\$1,381,068	0.9%
American Casualty Company Of Reading PA	\$2,656,699	1.6%	Evanston Ins Co	\$1,288,766	0.8%
MMIC Insurance Inc	\$2,108,872	1.3%	Admiral Ins Co	\$1,256,207	0.8%
Preferred Physicians Medical RRG Inc	\$2,107,747	1.3%	Illinois Union Ins Co	\$1,246,069	0.8%
Galen Insurance Company	\$2,082,078	1.3%	Ophthalmic Mutual Insurance Company RRG	\$1,165,014	0.7%
Capson Physicians Insurance Company	\$1,574,373	1.0%	Lexington Ins Co	\$1,123,781	0.7%
NCMIC Insurance Company	\$1,453,342	0.9%	Health Care Industry Liability Recip Ins	\$1,075,725	0.7%
Keystone Mutual Insurance Company	\$1,414,800	0.9%	Homeland Ins Co Of NY	\$1,000,288	0.6%
Professional Solutions Insurance Company	\$1,231,683	0.8%	Southwest Physicians RRG Inc	\$1,000,073	0.6%
National Union Fire Insurance Company Of Pitt	\$1,167,411	0.7%	Oceanus Ins Co A RRG	\$862,340	0.5%
Ace American Insurance Company	\$1,023,283	0.6%	OMS National Insurance Company RRG	\$820,021	0.5%
Physicians Insurance Mutual	\$946,719	0.6%	American Safety Indemnity Company	\$736,773	0.5%
Podiatry Insurance Company Of America	\$933,244	0.6%	Landmark American Insurance Company	\$558,465	0.3%
Kansas Medical Mutual Insurance Company	\$906,373	0.6%	General Star Indemnity Company	\$511,649	0.3%
Intermed Insurance Company	\$874,892	0.5%	National Fire & Marine Ins Co	\$511,100	0.3%
Health Care Indemnity Inc	\$864,558	0.5%	Endurance American Specialty Ins Co	\$359,108	0.2%
Liberty Insurance Underwriters Inc	\$780,769	0.5%	Princeton Excess & Surplus Lines Ins	\$251,699	0.2%
Pharmacists Mutual Insurance Company	\$522,032	0.3%	Proassurance Specialty Ins Co	\$234,424	0.1%
Darwin National Assurance Company	\$350,215	0.2%			
Continental Casualty Company	\$289,120	0.2%			
MPM Insurance Company Of Kansas	\$255,787	0.2%			
Church Mutual Insurance Company	\$222,333	0.1%			
Cincinnati Insurance Company The	\$220,311	0.1%			
American Alternative Insurance Corporation	\$206,430	0.1%			

Market Share – Physicians & Surgeons Coverage (Companies with greater than 0.1% market share)		
Company	Premium Written, 2012	Market Share
Missouri Professionals Mutual	\$15,528,356	17.3%
Medical Protective Company	\$12,165,673	13.5%
Medical Liability Alliance	\$10,392,579	11.5%
Proassurance Indemnity Company Inc	\$9,005,928	10.0%
Medicus Insurance Company	\$8,915,579	9.9%
Doctors Company An Interins Exchange	\$8,223,117	9.1%
Physicians Professional Indemnity Association	\$5,826,081	6.5%
Missouri Doctors Mutual Insurance Company	\$4,502,240	5.0%
Preferred Physicians Medical RRG Inc	\$2,107,747	2.3%
MMIC Insurance Inc	\$2,090,831	2.3%
Galen Insurance Company	\$2,082,078	2.3%
Capson Physicians Insurance Company	\$1,574,373	1.8%
Keystone Mutual Insurance Company	\$1,414,800	1.6%
Professional Solutions Insurance Company	\$1,103,289	1.2%
Physicians Insurance Mutual	\$946,719	1.1%
Kansas Medical Mutual Insurance Company	\$906,373	1.0%
National Union Fire Insurance Company Of Pitt	\$844,725	0.9%
Intermed Insurance Company	\$811,990	0.9%
Liberty Insurance Underwriters Inc	\$780,769	0.9%
Darwin National Assurance Company	\$350,215	0.4%
MPM Insurance Company Of Kansas	\$255,787	0.3%

Medical Professional Liability Profitability in Missouri, 1993-2012 All Writers, Including Excess and Surplus Lines Companies							
Year	Premium Earned	Direct Losses Incurred	Defense and Cost 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	18.3%	18.7%	24.5%	61.5%	30.0%	18.9%
2009	\$202,870,012	33.4%	17.9%	25.7%	77.0%	21.5%	14.7%
2010	\$191,884,450	27.3%	14.6%	28.5%	70.4%	28.8%	17.6%
2011	\$186,318,640	21.8%	16.8%	27.8%	66.4%	26.2%	25.1%
2012	\$164,784,580	20.2%	19.9%	28.4%	68.5%	30.8%	22.6%

	1998	1999	2000	2001	2002	2003	2004	2005	2006	2007	2008	2009	2010	2011	2012
Profit on Insurance Transaction															
MO	17.5%	-7.0%	0.5%	-10.7%	-36.5%	18.2%	17.1%	12.2%	28.9%	43.5%	30.0%	21.5%	28.8%	31.0%	30.8%
US	5.7%	0.6%	0.0%	-18.8%	-17.6%	-6.3%	10.2%	16.8%	23.6%	24.6%	20.9%	21.6%	27.4%	23.9%	20.5%
Return on Net Worth															
MO	11.3%	1.8%	5.5%	-1.4%	-24.4%	-9.0%	15.3%	11.2%	20.3%	26.5%	18.9%	14.7%	17.6%	23.5%	22.6%
US	7.6%	5.1%	5.4%	4.7%	-7.4%	-0.1%	9.9%	13.5%	16.5%	15.6%	12.3%	12.9%	15.2%	13.6%	11.9%

*Source; Data years 1998 – 2011 are from the NAIC, *Profitability by Line by State*. Data year 2012 is produced by the DIFP as a preliminary estimate based on the NAIC profitability formula.



**Licensed Market
Medical Professional Liability
Data from the Financial Annual Statement**

Year	Premium Written	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission & Brokerage Expense	Taxes & Fees
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
2004	\$205,581,129	\$110,138,156	\$202,933,058	\$100,898,891	\$45,574,802	\$115,005	\$12,195,515	\$2,748,213
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
2009	\$155,867,385	\$76,864,434	\$159,189,836	\$47,022,583	\$23,444,743	\$12,713,160	\$11,147,292	\$1,966,249
2010	\$145,448,052	\$44,688,166	\$145,360,026	\$44,309,036	\$17,175,262	\$17,876,034	\$10,177,819	\$1,537,348
2011	\$138,335,771	\$54,208,628	\$142,561,035	\$30,166,874	\$20,619,085	\$12,465,594	\$10,755,805	\$1,254,529
2012	\$129,221,773	\$39,892,506	\$131,629,362	\$24,836,548	\$24,519,084	\$12,141,309	\$9,898,117	\$1,576,914

	% of Written Premium	% of Earned Premium			
Year	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
1998	86.4%	54.5%	21.5%	9.8%	85.8%
1999	67.9%	73.0%	37.2%	11.4%	121.5%
2000	68.7%	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%
2004	53.6%	49.7%	22.5%	7.4%	79.6%
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%
2009	49.3%	29.5%	14.7%	16.2%	60.5%
2010	30.7%	30.5%	11.8%	20.4%	62.7%
2011	39.2%	21.2%	14.5%	17.2%	52.8%
2012	30.9%	18.9%	18.6%	17.9%	55.4%

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

Year	Written Premium	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission & Brokerage Expenses	Taxes and Fees
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
2004	\$41,074,434	\$11,967,015	\$40,462,218	\$25,144,578	\$4,811,445	\$0	\$2,955,713	\$201,120
2006	\$49,120,606	\$21,272,422	\$48,388,148	\$11,085,405	\$2,439,533	\$9,228	\$3,378,131	\$431,077
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
2009	\$46,857,733	\$26,507,125	\$43,862,648	\$47,916,060	\$51,262,415	\$510,763	\$4,049,988	\$367,119
2010	\$45,600,922	-\$4,315,363	\$46,549,816	-\$19,076,608	-\$43,289,983	\$970,054	\$3,651,213	\$337,354
2011	\$38,175,180	\$9,765,893	\$43,757,605	\$10,532,328	\$4,817,558	\$615,634	\$3,299,246	\$325,939
2012	\$32,177,497	\$16,175,954	\$33,155,218	\$8,190,662	\$4,263,427	\$730,557	\$2,281,852	\$272,281

% of Written Premium		% of Earned Premium			
Year	Direct Losses Paid	Defense & Cost Containment Expenses Incurred		Other Underwriting Expenses	Underwriting Results
		Direct Losses Incurred	Expenses Incurred		
1998	71.7%	91.5%	1.1%	10.7%	103.3%
1999	64.0%	69.0%	15.7%	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%
2004	29.1%	62.1%	11.9%	7.8%	81.8%
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%
2009	56.6%	109.2%	116.9%	11.2%	237.3%
2010	-9.5%	-41.0%	-93.0%	10.7%	-123.3%
2011	25.6%	24.1%	11.0%	9.7%	44.8%
2012	50.3%	24.7%	12.9%	11.5%	49.1%

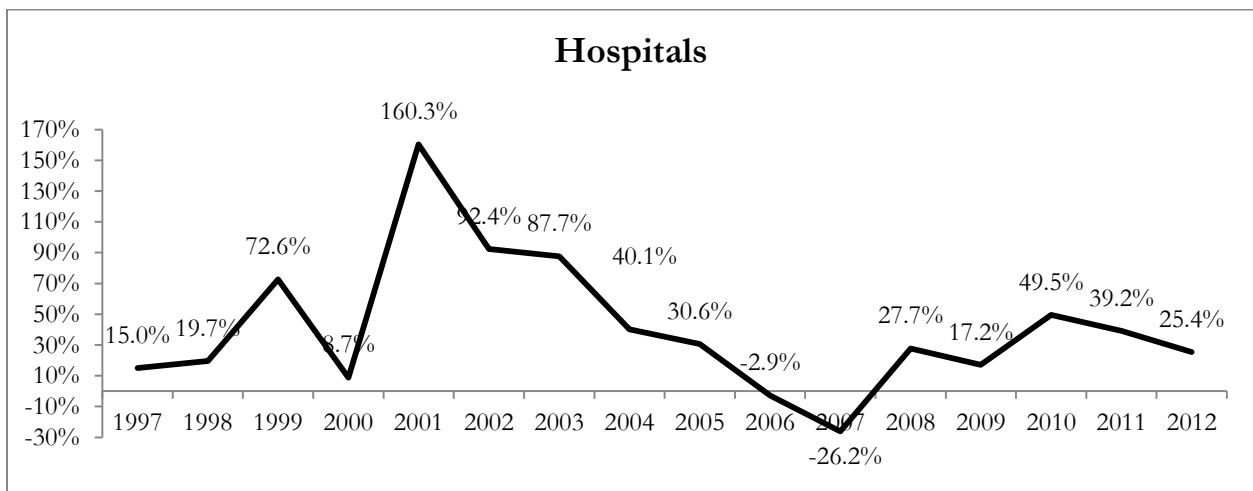
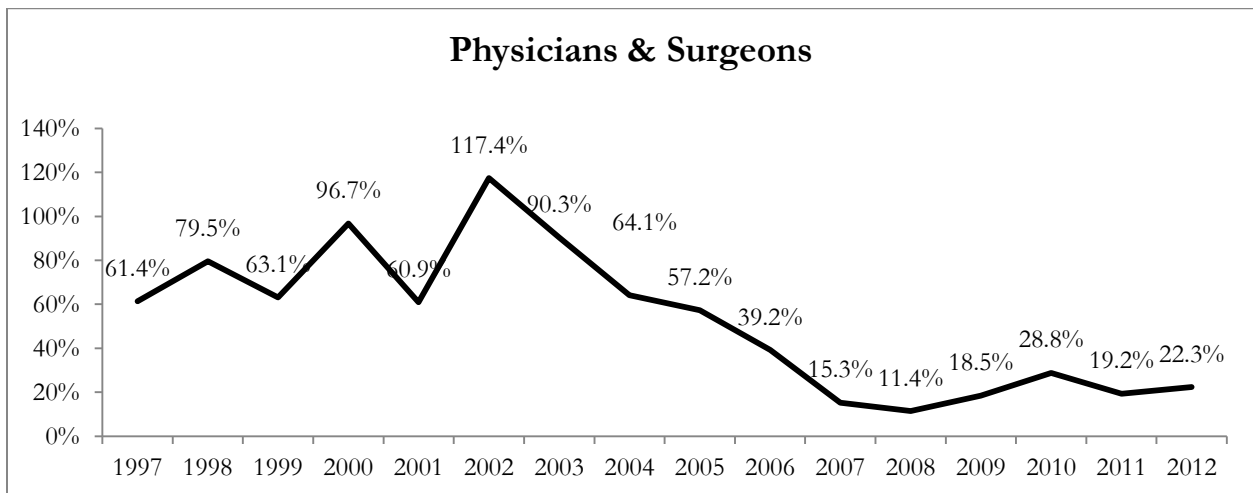
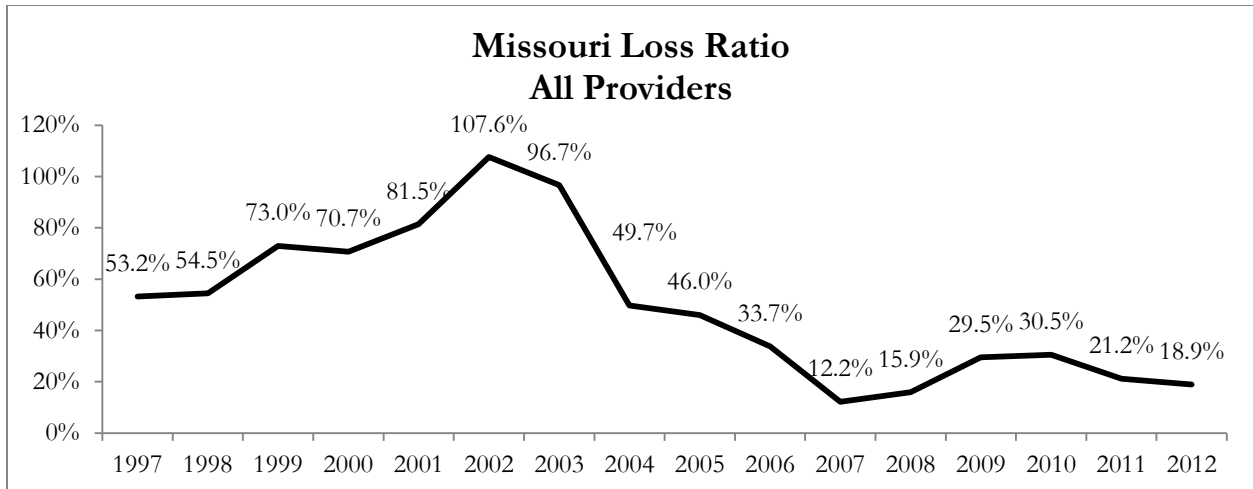
Licensed Medical Professional Liability Market – Physicians & Surgeons							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$62,780,784	\$44,893,158	71.51%	\$63,904,882	\$39,240,977	61.4%	
1998	\$55,760,257	\$50,609,999	90.76%	\$57,215,107	\$45,501,593	79.5%	-11.8%
1999	\$64,853,222	\$43,998,372	67.84%	\$63,998,070	\$40,408,719	63.1%	16.3%
2000	\$61,518,461	\$46,389,410	75.41%	\$62,776,133	\$60,727,760	96.7%	-5.1%
2001	\$77,092,452	\$53,869,948	69.88%	\$67,579,007	\$41,141,286	60.9%	25.3%
2002	\$114,887,033	\$79,431,185	69.14%	\$104,672,745	\$122,930,348	117.4%	49.0%
2003	\$136,418,623	\$52,870,665	38.76%	\$121,324,955	\$109,538,169	90.3%	18.7%
2004	\$142,627,100	\$81,076,868	56.85%	\$142,262,082	\$91,237,441	64.1%	4.6%
2005	\$133,799,432	\$49,802,894	37.22%	\$134,869,365	\$77,185,727	57.2%	-6.2%
2006	\$133,792,923	\$60,700,054	45.37%	\$134,958,248	\$52,960,943	39.2%	0.0%
2007	\$125,881,868	\$53,940,208	42.85%	\$128,191,866	\$19,554,674	15.3%	-5.9%
2008	\$120,777,660	\$41,025,516	33.97%	\$123,366,930	\$14,102,358	11.4%	-4.1%
2009	\$116,573,724	\$45,905,797	39.38%	\$118,482,242	\$21,899,600	18.5%	-3.5%
2010	\$106,905,417	\$31,565,514	29.53%	\$106,166,291	\$30,573,532	28.8%	-8.3%
2011	\$100,511,107	\$36,323,679	36.14%	\$104,503,104	\$20,097,063	19.2%	-6.0%
2012	\$90,030,972	\$29,093,806	32.32%	\$92,044,066	\$20,512,799	22.3%	-10.4%

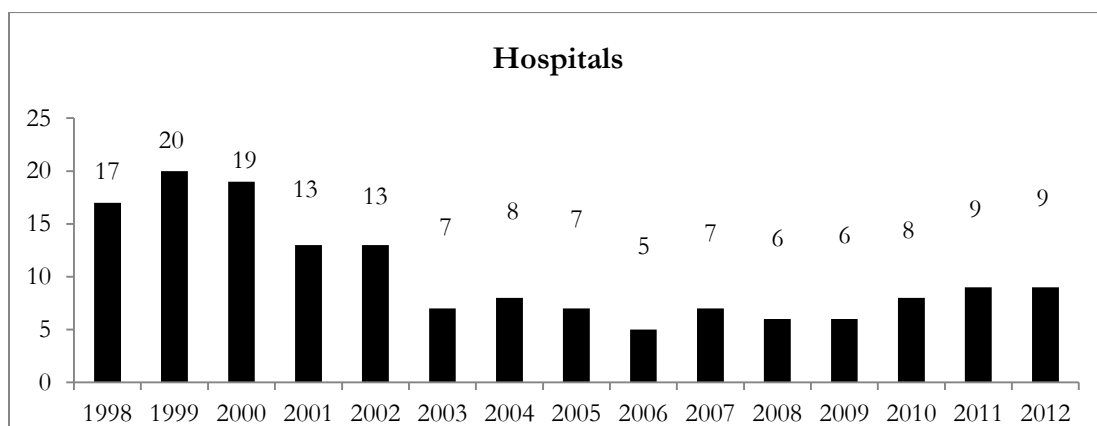
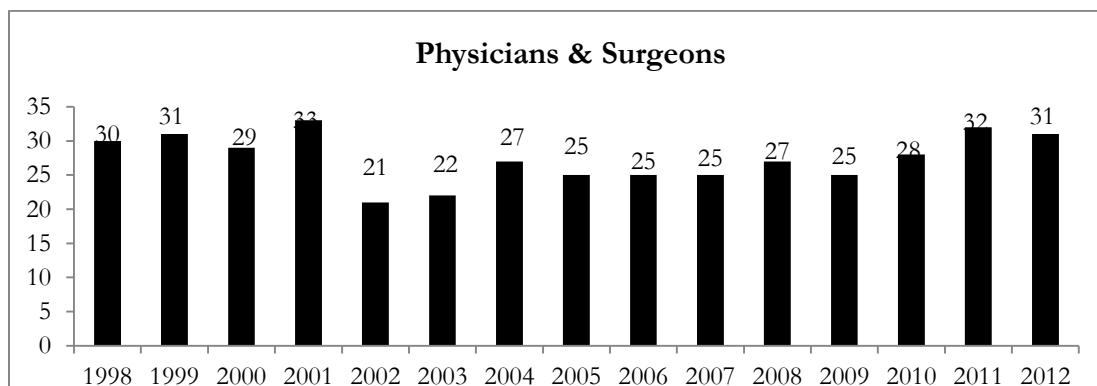
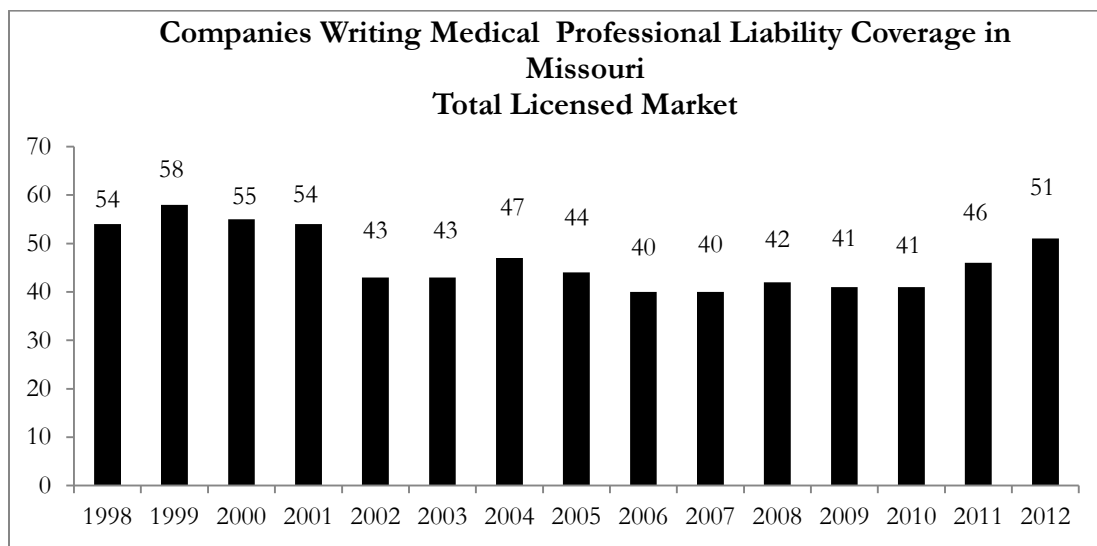
Licensed Medical Professional Liability Market - Dentists							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$3,620,053	\$1,506,555	41.62%	\$3,729,611	\$1,683,415	45.1%	
1998	\$3,387,756	\$1,454,934	42.95%	\$3,310,636	\$567,272	17.1%	-6.4%
1999	\$2,920,816	\$683,189	23.39%	\$3,164,122	-\$638,500	-20.2%	-13.8%
2000	\$3,232,321	\$696,834	21.56%	\$2,724,126	\$313,442	11.5%	10.7%
2001	\$3,686,464	\$302,962	8.22%	\$3,308,117	\$1,150,895	34.8%	14.1%
2002	\$4,458,209	\$2,443,938	54.82%	\$4,336,659	\$3,014,033	69.5%	20.9%
2003	\$6,830,040	\$1,457,855	21.34%	\$6,462,928	-\$630,815	-9.8%	53.2%
2004	\$4,439,569	\$347,940	7.84%	\$4,635,168	-\$1,642,942	-35.4%	-35.0%
2005	\$4,870,943	\$809,022	16.61%	\$4,801,966	\$1,195,919	24.9%	9.7%
2006	\$4,765,149	\$887,696	18.63%	\$4,877,298	\$951,891	19.5%	-2.2%
2007	\$4,704,136	\$589,929	12.54%	\$4,707,542	\$3,886,234	82.6%	-1.3%
2008	\$5,499,407	\$946,223	17.21%	\$5,429,154	\$3,638,721	67.0%	16.9%
2009	\$4,623,630	\$1,864,476	40.32%	\$4,723,201	\$3,445,027	72.9%	-15.9%
2010	\$4,285,875	\$774,347	18.07%	\$4,173,126	\$2,563,010	61.4%	-7.3%
2011	\$4,582,465	\$736,805	16.08%	\$4,660,048	-\$2,064,230	-44.3%	6.9%
2012	\$3,992,620	\$371,931	9.32%	\$4,040,694	-\$3,430,038	-84.9%	-12.9%

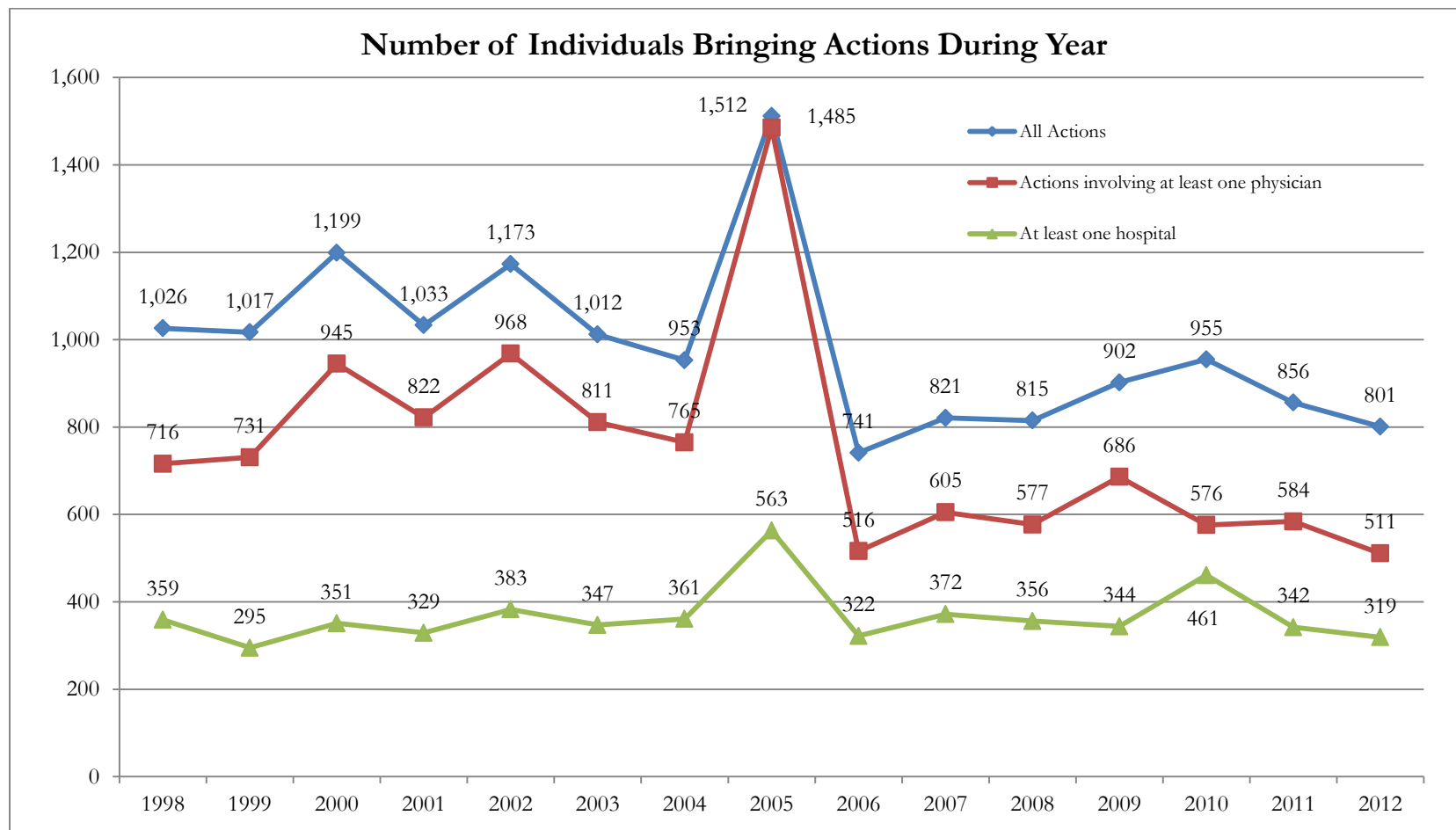
Licensed Medical Professional Liability Market - Nurses							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$1,430,588	\$29,794	2.08%	\$1,073,768	(\$580,638)	-54.1%	
1998	\$518,436	\$15,750	3.04%	\$685,261	\$145,484	21.2%	-63.8%
1999	\$701,196	\$277,500	39.58%	\$795,615	\$275,506	34.6%	35.3%
2000	\$492,661	\$999	0.20%	\$419,531	\$933,815	222.6%	-29.7%
2001	\$541,382	\$795,000	146.85%	\$515,088	\$159,655	31.0%	9.9%
2002	\$520,559	\$1,250	0.24%	\$644,834	(\$475,689)	-73.8%	-3.9%
2003	\$535,407	\$0	0.00%	\$519,272	\$57,165	11.0%	2.8%
2004	\$581,243	\$345,000	59.36%	\$585,759	\$490,327	83.7%	8.6%
2005	\$413,075	\$0	0.00%	\$432,944	(\$8,469)	-2.0%	-28.9%
2006	\$421,601	\$0	0.00%	\$458,201	(\$12,376)	-2.7%	2.1%
2007	\$415,168	\$0	0.00%	\$422,461	\$65,415	15.5%	-1.5%
2008	\$1,989,794	\$418	0.02%	\$327,923	(\$31,573)	-9.6%	379.3%
2009	\$309,742	\$0	0.00%	\$317,317	\$207,009	65.2%	-84.4%
2010	\$1,711,669	\$522,115	30.50%	\$1,760,654	\$1,062,764	60.4%	452.6%
2011	\$1,734,788	\$156,067	9.00%	\$1,733,699	\$368,452	21.3%	1.4%
2012	\$373,509	\$11,660	3.12%	\$372,591	\$80,779	21.7%	-78.4%

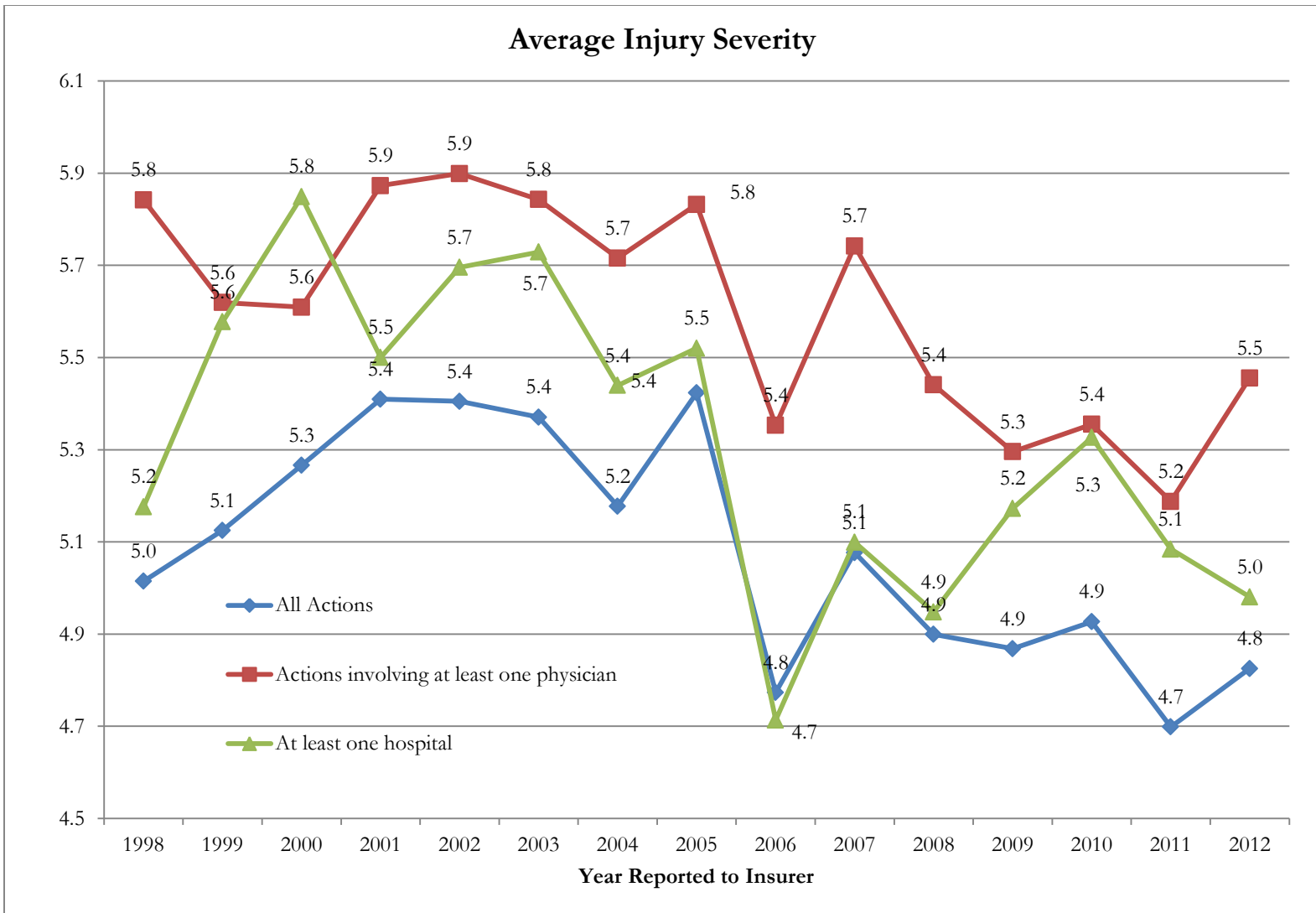
Licensed Medical Professional Liability Market - Hospitals							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$15,248,580	\$3,143,280	20.61%	\$13,199,320	\$1,974,721	15.0%	
1998	\$12,555,794	\$8,428,222	67.13%	\$14,604,144	\$2,875,637	19.7%	-17.6%
1999	\$16,948,592	\$12,870,063	75.94%	\$17,606,187	\$12,774,561	72.6%	34.9%
2000	\$29,795,347	\$12,437,665	41.74%	\$28,200,480	\$2,462,571	8.7%	75.8%
2001	\$17,016,926	\$12,078,108	70.98%	\$16,318,434	\$26,157,360	160.3%	-42.9%
2002	\$34,124,626	\$19,174,786	56.19%	\$29,340,028	\$27,119,153	92.4%	100.5%
2003	\$31,902,636	\$19,299,000	60.49%	\$27,781,676	\$24,359,179	87.7%	-6.5%
2004	\$47,899,466	\$20,485,670	42.77%	\$44,450,629	\$17,843,473	40.1%	50.1%
2005	\$42,269,475	\$8,873,832	20.99%	\$42,048,640	\$12,887,534	30.7%	-11.8%
2006	\$41,885,262	\$9,486,946	22.65%	\$42,430,660	(\$1,215,062)	-2.9%	-0.9%
2007	\$28,947,064	\$18,854,499	65.13%	\$30,601,130	(\$8,009,803)	-26.2%	-30.9%
2008	\$29,485,159	\$8,780,442	29.78%	\$29,598,095	\$8,197,263	27.7%	1.9%
2009	\$26,500,843	\$12,910,677	48.72%	\$27,951,125	\$4,797,557	17.2%	-10.1%
2010	\$26,921,014	\$10,839,530	40.26%	\$27,263,494	\$13,497,973	49.5%	1.6%
2011	\$26,326,999	\$15,185,561	57.68%	\$26,472,722	\$10,375,129	39.2%	-2.2%
2012	\$26,758,217	\$8,158,460	30.49%	\$27,024,112	\$6,868,410	25.4%	1.6%

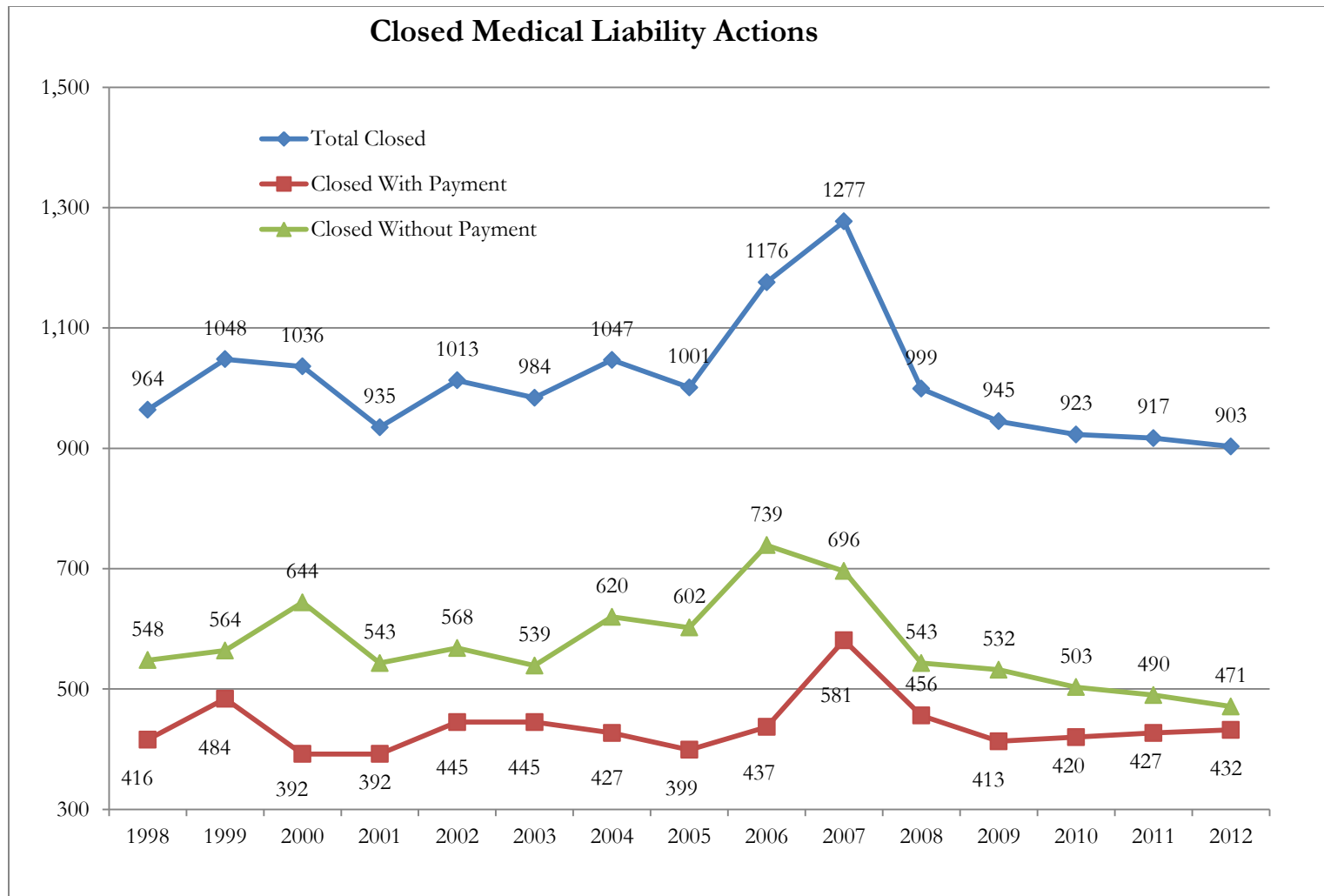
Licensed Medical Professional Liability Market - Other							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium from Prior Year
1997	\$18,770,001	\$5,714,900	30.45%	\$20,016,056	\$11,955,336	59.7%	
1998	\$9,437,033	\$10,145,048	107.50%	\$12,744,574	-\$904,059	-7.1%	-49.7%
1999	\$9,485,104	\$6,145,886	64.80%	\$8,112,075	\$15,532,787	191.5%	0.5%
2000	-\$2,200,088	\$4,297,362	-195.33%	-\$2,150,922	\$619,095	-28.8%	-123.2%
2001	\$10,744,197	\$9,684,802	90.14%	\$9,306,944	\$10,417,873	111.9%	-588.3%
2002	\$17,925,911	\$7,618,371	42.50%	\$17,112,098	\$15,340,524	89.7%	66.8%
2003	\$10,792,663	\$10,122,365	93.79%	\$13,881,532	\$30,985,744	223.2%	-39.8%
2004	\$10,033,751	\$7,882,678	78.56%	\$10,999,421	-\$7,029,405	-63.9%	-7.0%
2005	\$8,679,953	\$18,094,146	208.46%	\$10,229,416	-\$2,703,356	-26.4%	-13.5%
2006	\$8,527,828	\$236,981	2.78%	\$9,220,658	\$12,070,111	130.9%	-1.8%
2007	\$9,466,389	\$5,693,259	60.14%	\$9,268,831	\$5,581,593	60.2%	11.0%
2008	\$6,519,432	\$2,047,065	31.40%	\$8,475,741	\$727,137	8.6%	-31.1%
2009	\$7,859,446	\$16,183,484	205.91%	\$7,715,954	\$16,673,398	216.1%	20.6%
2010	\$5,624,077	\$986,659	17.54%	\$5,996,463	-\$3,388,244	-56.5%	-28.4%
2011	\$5,180,412	\$1,806,516	34.87%	\$5,191,464	\$1,390,461	26.8%	-7.9%
2012	\$8,066,454	\$2,256,649	27.98%	\$8,147,900	\$804,596	9.9%	55.7%



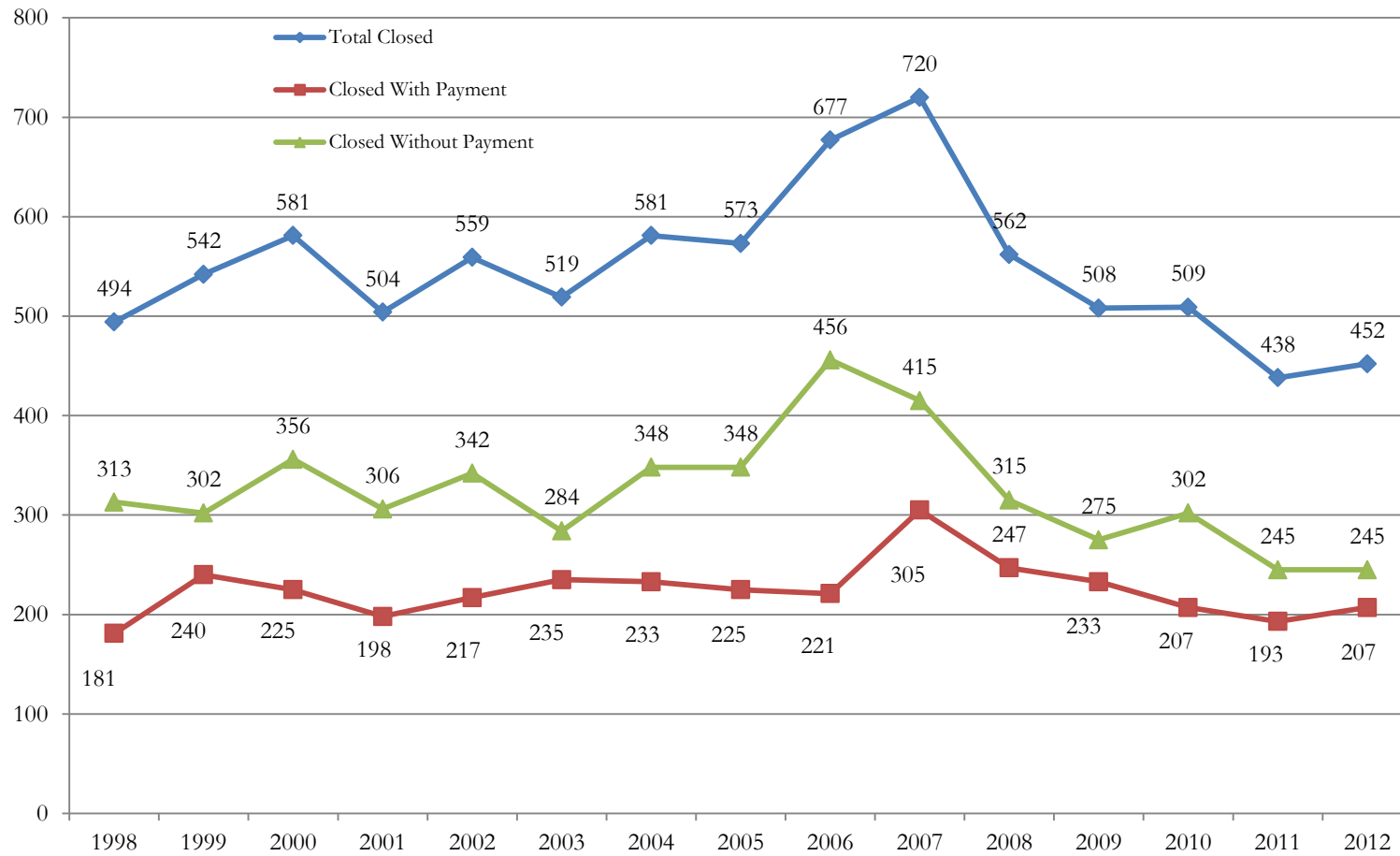




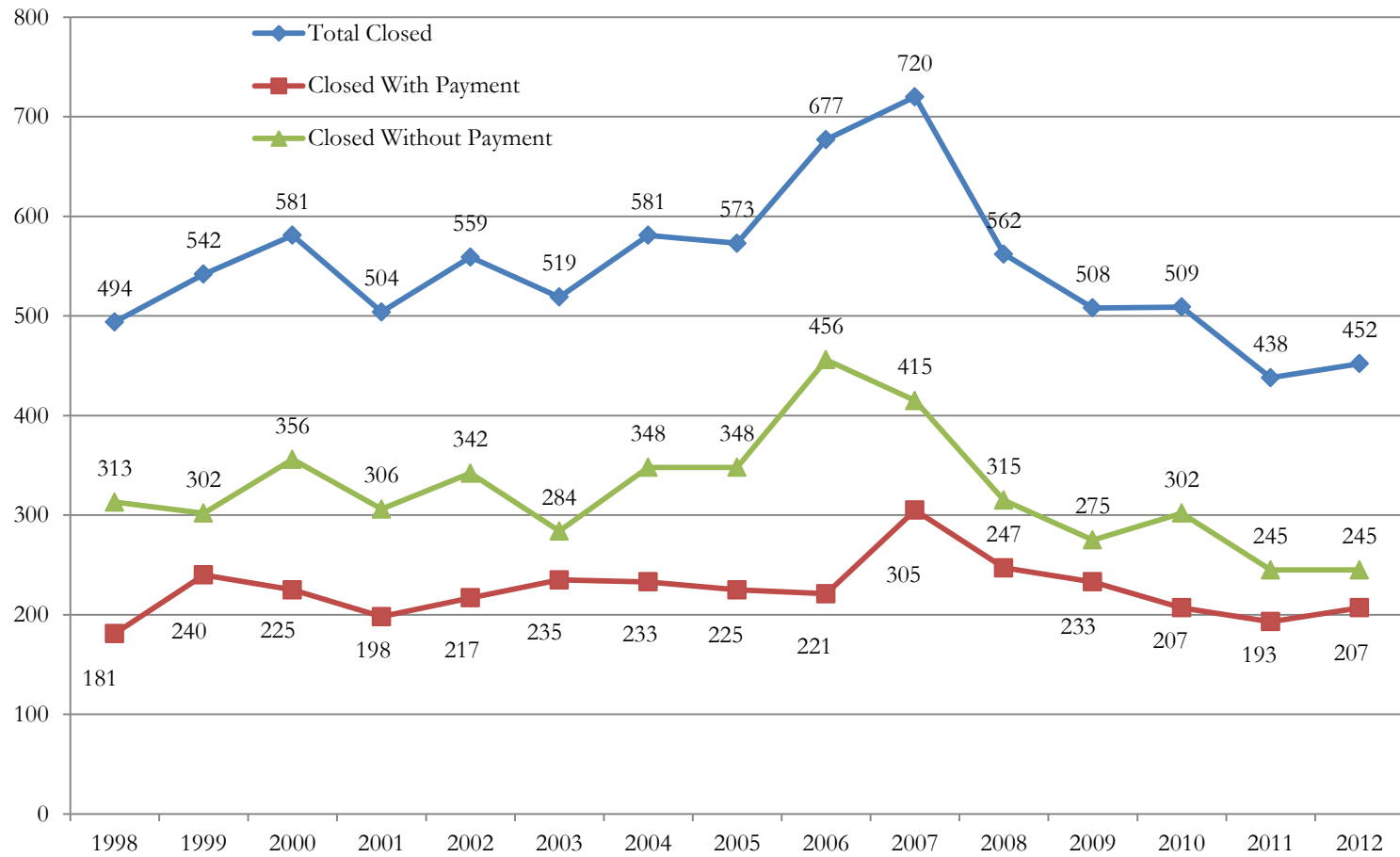




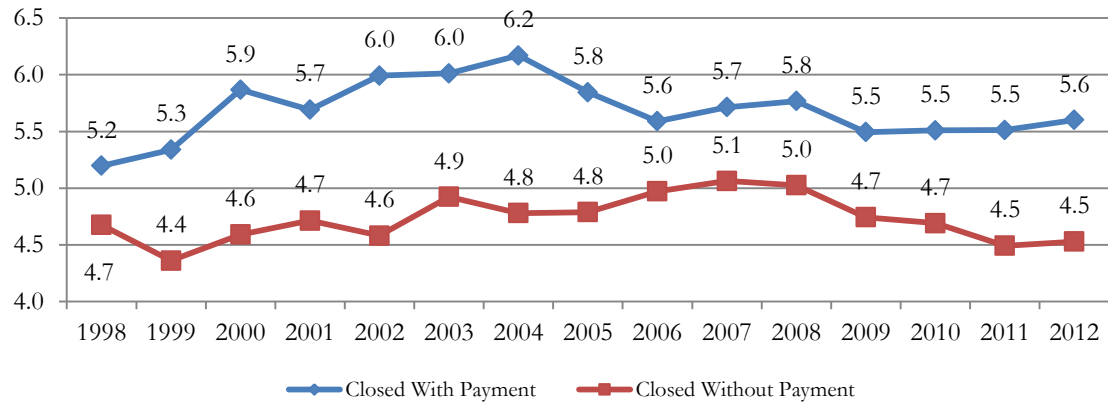
Closed Cases Involving at least one Physician



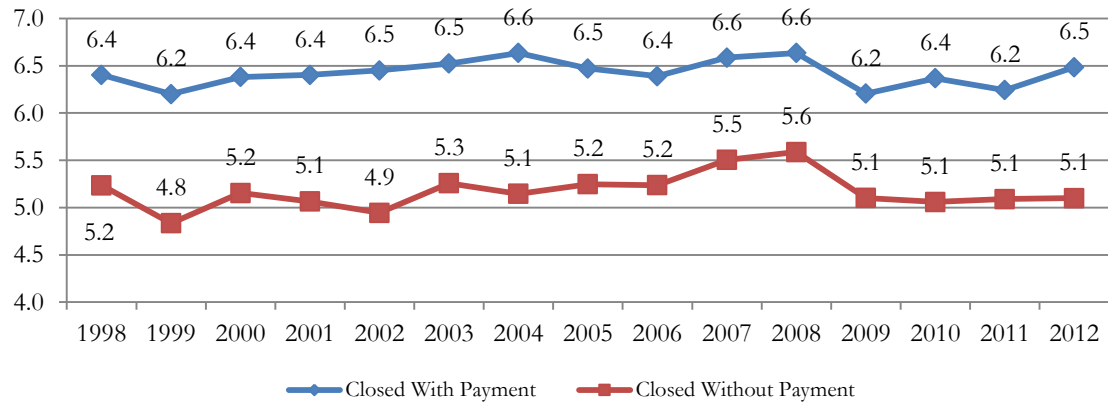
Closed Cases Involving at least One Hospital



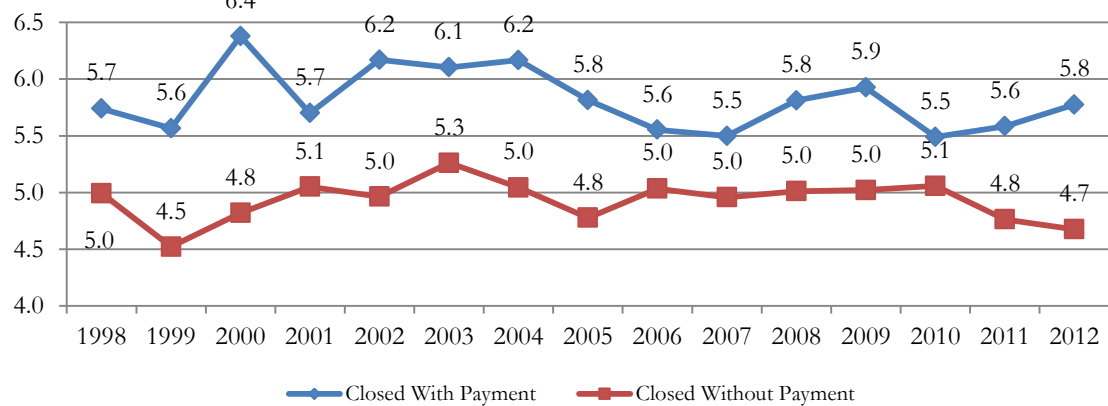
Average Injury Severity - All Closed Cases

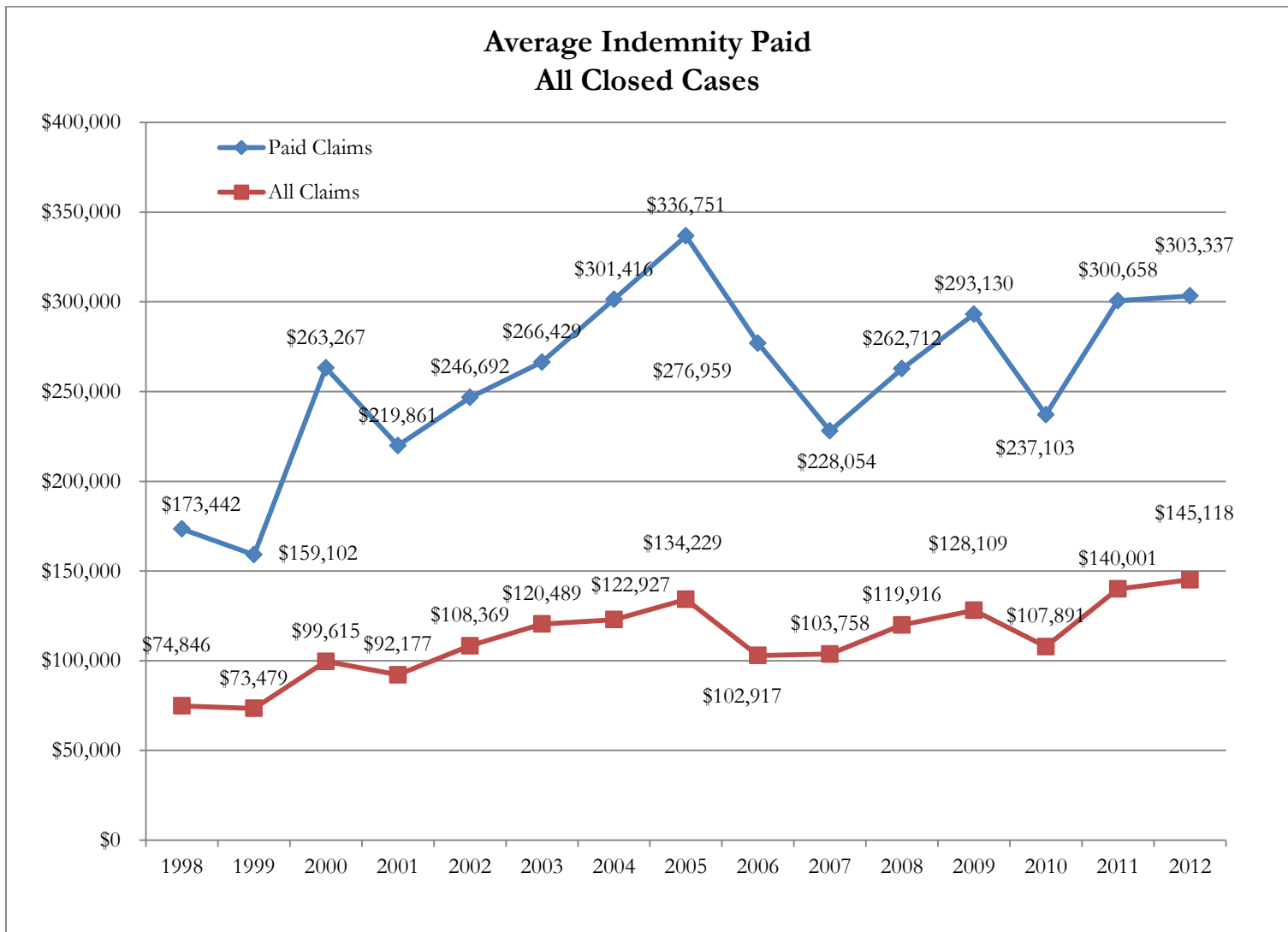


Cases Involving at least One Physician or Surgeon



Cases Involving at least one Hospital

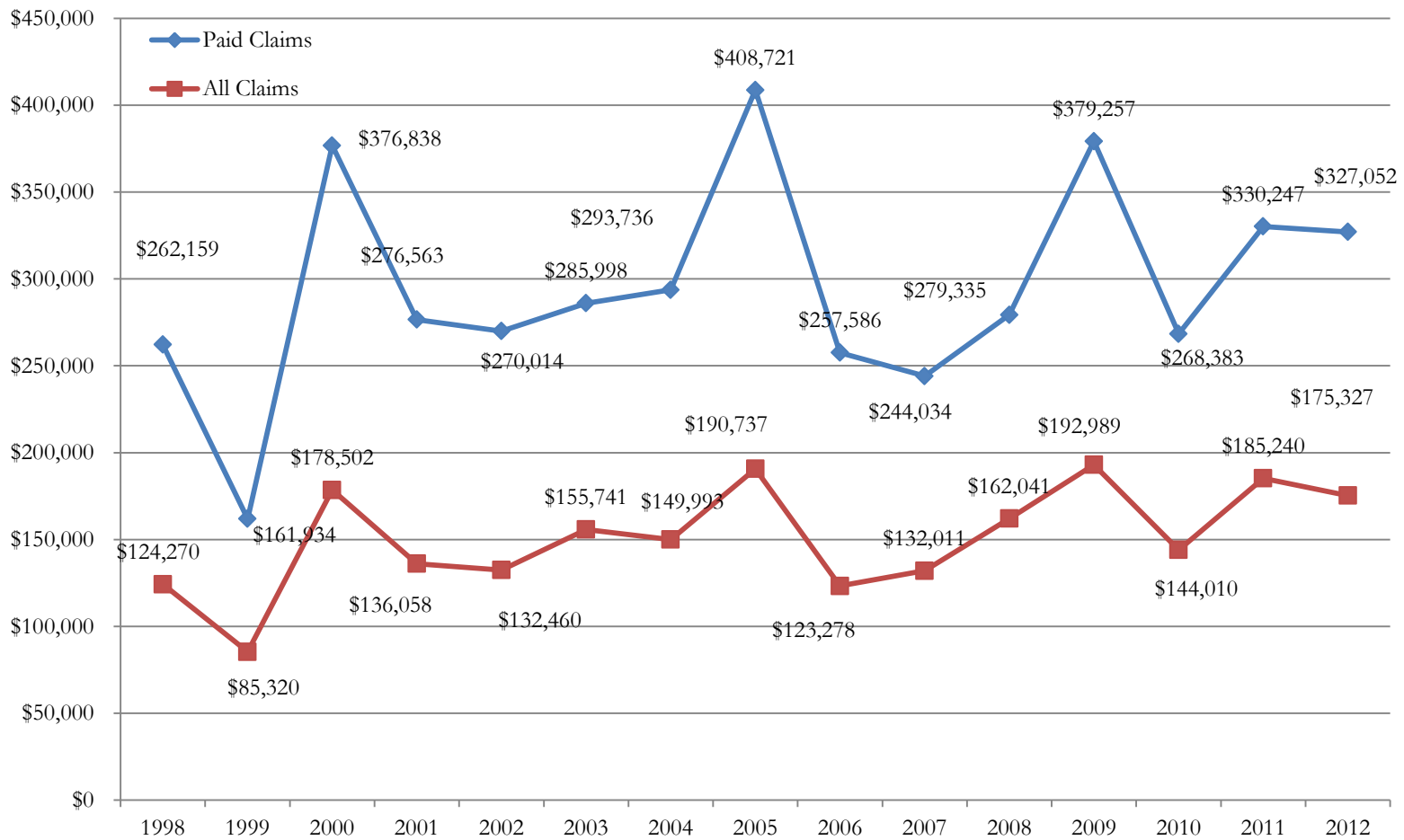




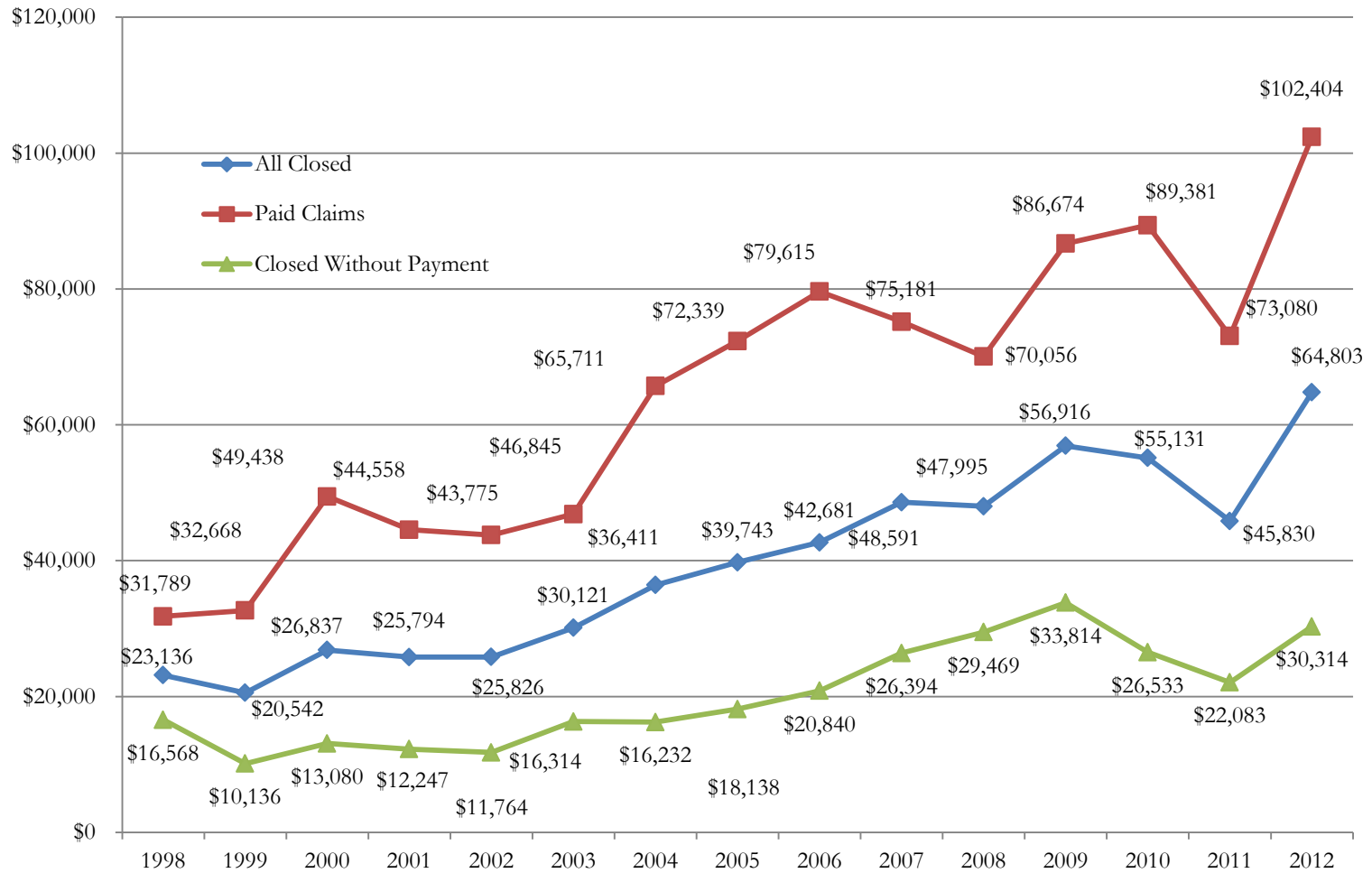
Average Indemnity Paid - Cases Involving at least One Physician or Surgeon



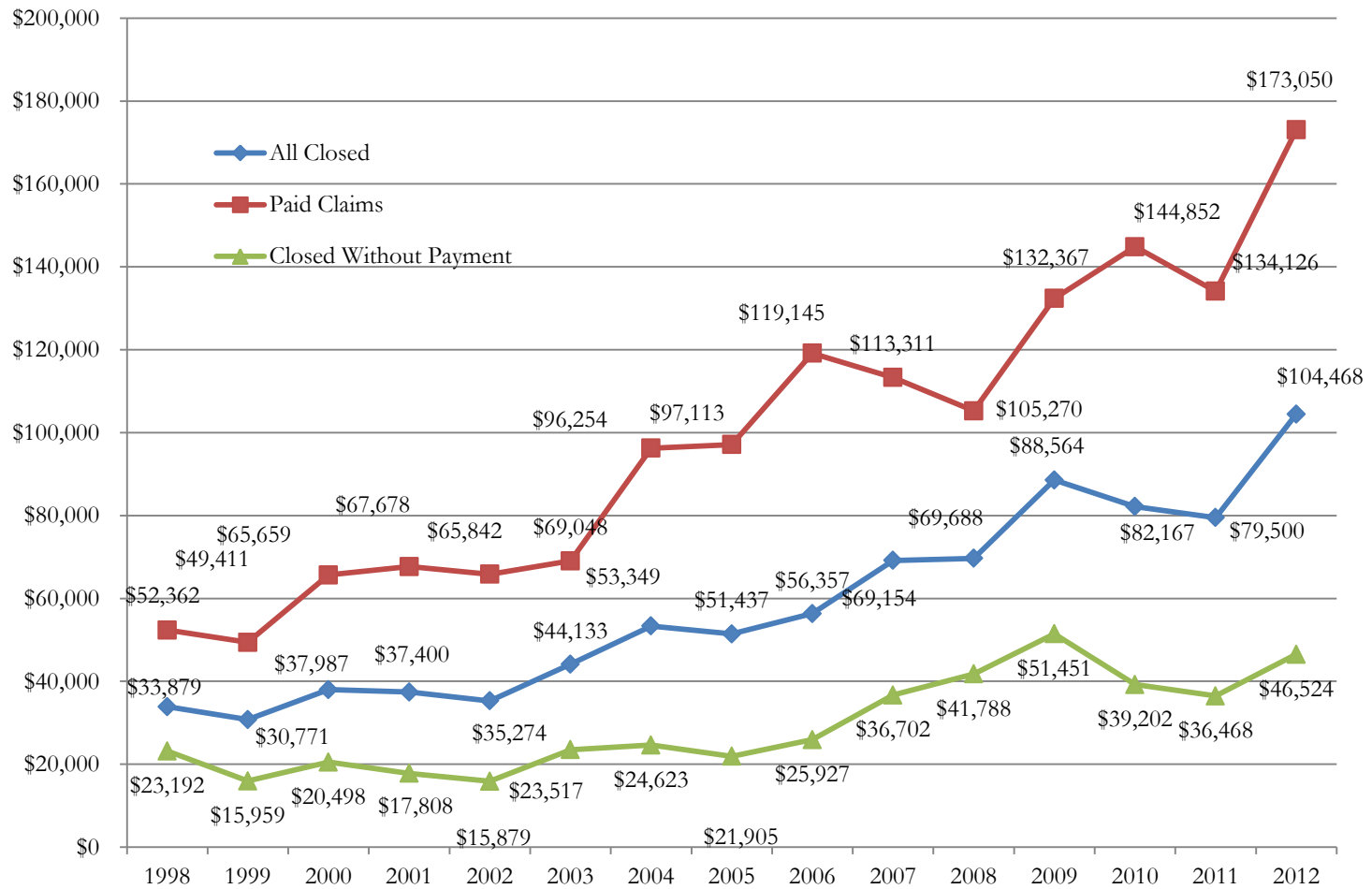
Average Indemnity Paid - Cases Involving at Least One Hospital



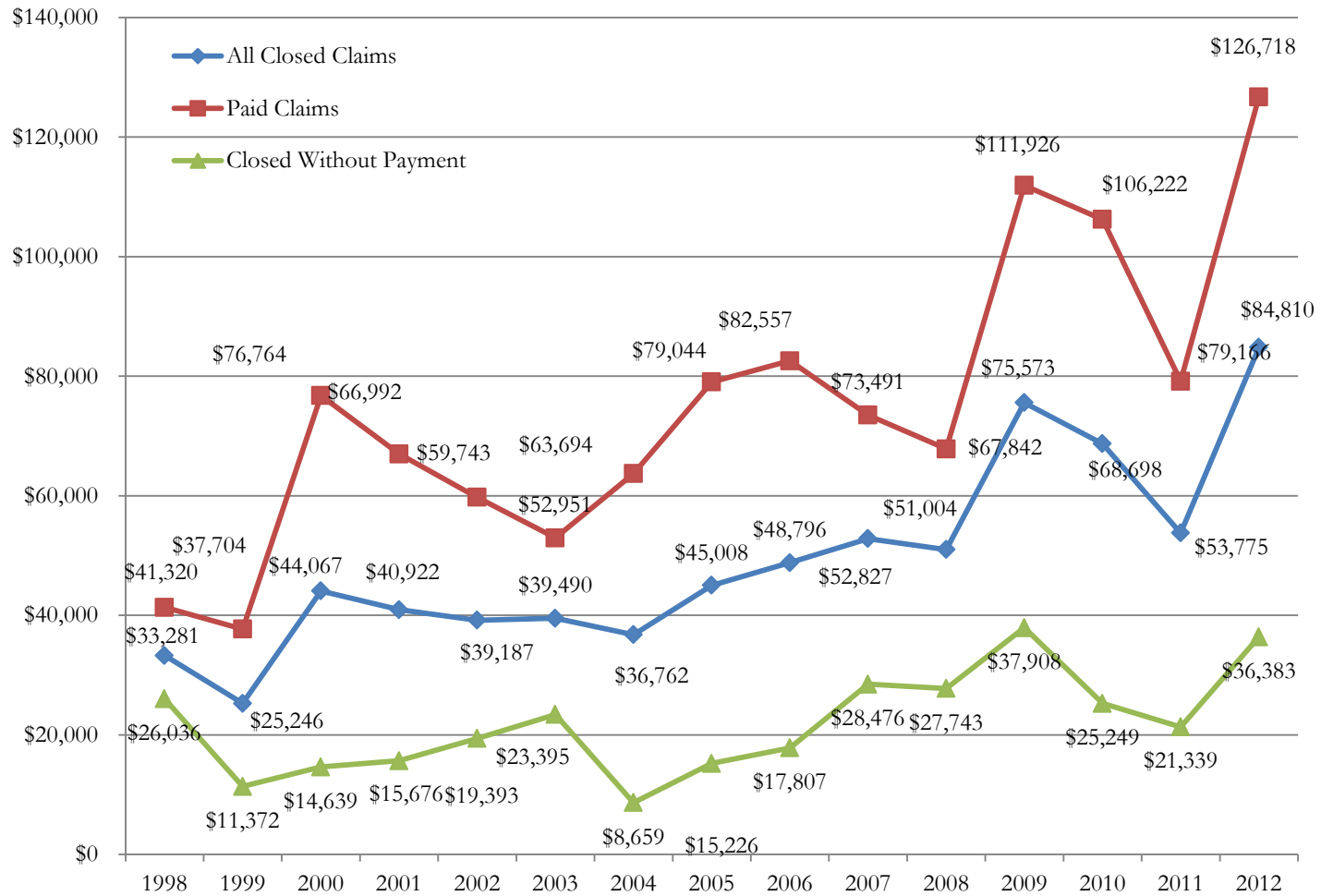
All Cases - Loss Adjustment Expense



Cases With A Least One Physician or Surgeon Loss Adjustment Expense



Cases Involving at Least One Hospital Loss Adjustment Expense

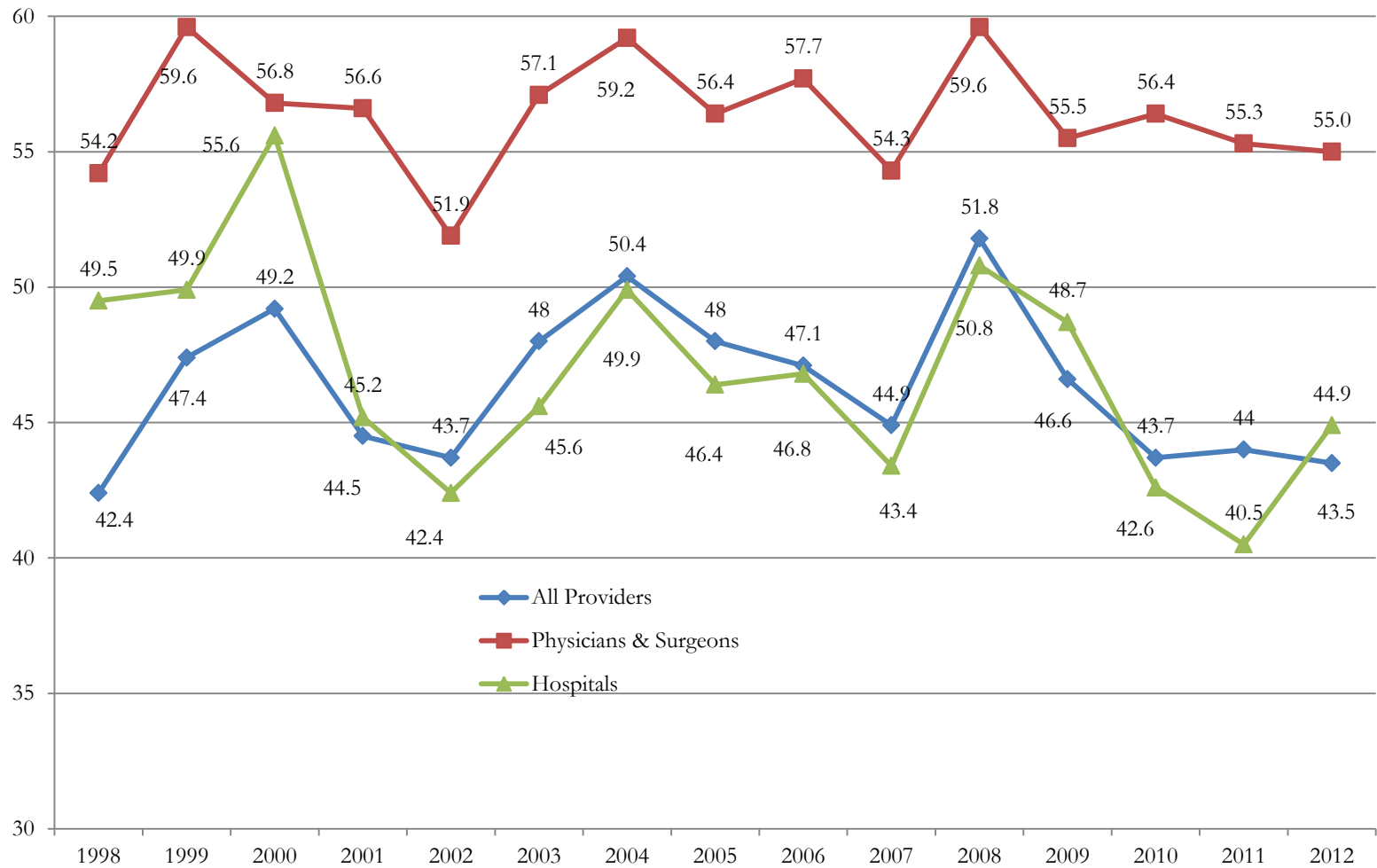


Medical Professional Liability – Court Filings Closed Between 1998 - 2012				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Adair	32	15	\$6,740,651	\$449,377
Andrew	19	12	\$1,899,000	\$158,250
Atchison	2	1	\$15,000	\$15,000
Audrain	30	13	\$3,119,728	\$239,979
Barry	15	10	\$2,192,289	\$219,229
Barton	8	5	\$980,000	\$196,000
Bates	9	4	\$577,000	\$144,250
Benton	2	1	\$17,500	\$17,500
Bollinger	2	0	\$0	\$0
Boone	318	144	\$55,412,415	\$384,808
Buchanan	240	111	\$34,748,554	\$313,050
Butler	127	54	\$9,765,596	\$180,844
Caldwell	1	0	\$0	\$0
Callaway	13	4	\$1,720,000	\$430,000
Camden	72	38	\$9,582,809	\$252,179
Cape Girardeau	149	60	\$15,507,010	\$258,450
Carroll	2	0	\$0	\$0
Carter	3	0	\$0	\$0
Cass	37	24	\$4,305,715	\$179,405
Cedar	6	2	\$153,500	\$76,750
Chariton	0	0	\$0	\$0
Christian	4	0	\$0	\$0
Clark	4	1	\$50,000	\$50,000
Clay	288	122	\$31,849,899	\$261,065
Clinton	11	6	\$855,752	\$142,625
Cole	162	61	\$17,510,284	\$287,054
Cooper	10	5	\$609,250	\$121,850
Crawford	13	6	\$943,233	\$157,206
Dade	3	2	\$520,000	\$260,000
Dallas	4	1	\$35,000	\$35,000
Daviess	0	0	\$0	\$0
DeKalb	2	2	\$67,000	\$33,500
Dent	10	5	\$1,372,300	\$274,460
Douglas	2	2	\$1,209,844	\$604,922
Dunklin	35	20	\$3,545,250	\$177,263
Franklin	39	11	\$3,220,988	\$292,817
Gasconade	5	0	\$0	\$0
Gentry	3	0	\$0	\$0
Greene	565	318	\$113,662,374	\$357,429
Grundy	6	2	\$10,000	\$5,000
Harrison	5	1	\$180,000	\$180,000

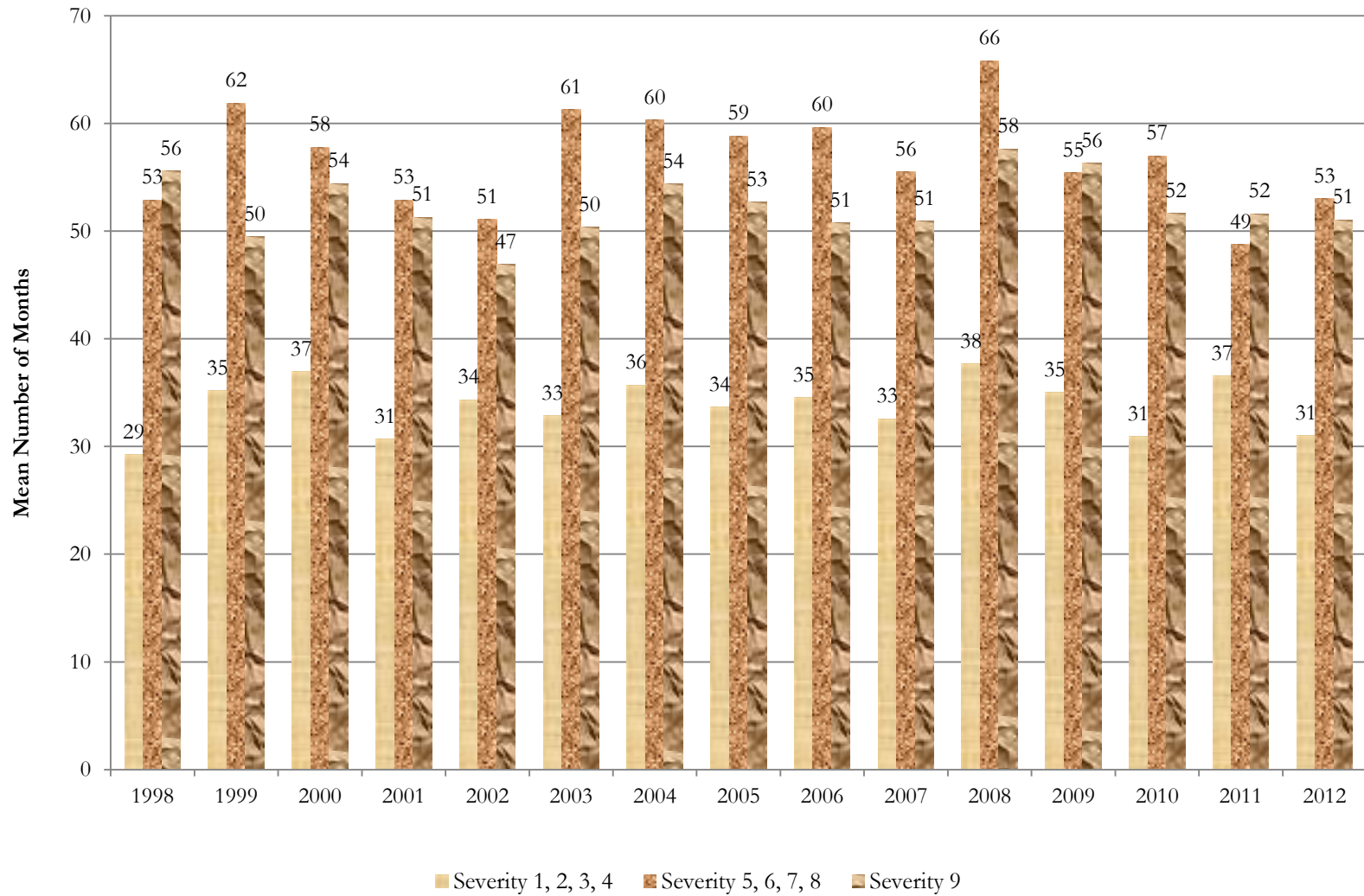
Medical Professional Liability – Court Filings Closed Between 1998 - 2012				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Henry	18	8	\$1,042,601	\$130,325
Hickory	0	0	\$0	\$0
Holt	2	1	\$87,500	\$87,500
Howard	2	2	\$28,500	\$14,250
Howell	45	21	\$5,961,860	\$283,898
Iron	3	1	\$384,466	\$384,466
Jackson	2,063	1,158	\$392,265,835	\$338,744
Jasper	362	219	\$109,582,635	\$500,377
Jefferson	136	55	\$10,780,744	\$196,014
Johnson	74	44	\$16,148,207	\$367,005
Knox	3	2	\$350,000	\$175,000
Laclede	16	11	\$2,452,000	\$222,909
Lafayette	11	8	\$1,391,500	\$173,938
Lawrence	18	10	\$1,243,367	\$124,337
Lewis	1	0	\$0	\$0
Lincoln	11	3	\$153,500	\$51,167
Linn	11	6	\$870,977	\$145,163
Livingston	9	5	\$868,000	\$173,600
McDonald	4	3	\$125,000	\$41,667
Macon	10	7	\$2,543,000	\$363,286
Madison	26	12	\$2,321,220	\$193,435
Maries	3	2	\$500,000	\$250,000
Marion	54	24	\$13,233,951	\$551,415
Mercer	2	0	\$0	\$0
Miller	5	2	\$83,000	\$41,500
Mississippi	6	1	\$51,398	\$51,398
Moniteau	7	2	\$55,000	\$27,500
Monroe	3	0	\$0	\$0
Montgomery	5	3	\$930,000	\$310,000
Morgan	7	3	\$450,000	\$150,000
New Madrid	15	9	\$1,438,571	\$159,841
Newton	55	28	\$3,058,500	\$109,232
Nodaway	17	8	\$915,350	\$114,419
Oregon	1	1	\$35,000	\$35,000
Osage	2	2	\$34,717	\$17,359
Ozark	2	0	\$0	\$0
Pemiscot	18	8	\$1,854,699	\$231,837
Perry	9	2	\$529,000	\$264,500
Pettis	57	24	\$9,515,762	\$396,490
Phelps	74	38	\$10,050,138	\$264,477
Pike	12	2	\$618,500	\$309,250
Platte	30	18	\$2,693,198	\$149,622
Polk	43	27	\$5,107,229	\$189,157
Pulaski	11	6	\$3,656,000	\$609,333

Medical Professional Liability – Court Filings Closed Between 1998 - 2012				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Putnam	2	1	\$17,500	\$17,500
Ralls	1	0	\$0	\$0
Randolph	30	16	\$3,670,133	\$229,383
Ray	4	3	\$414,000	\$138,000
Reynolds	3	3	\$339,875	\$113,292
Ripley	10	4	\$1,034,087	\$258,522
Saint Charles	185	63	\$13,747,086	\$218,208
Saint Clair	34	14	\$1,469,145	\$104,939
Sainte Genevieve	11	6	\$1,244,900	\$207,483
Saint Francois	64	27	\$7,086,036	\$262,446
Saint Louis	1,742	661	\$167,453,047	\$253,333
Saline	25	14	\$6,221,500	\$444,393
Schuyler	1	1	\$100,000	\$100,000
Scotland	5	1	\$5,000	\$5,000
Scott	87	44	\$13,834,590	\$314,423
Shannon	0	0	\$0	\$0
Shelby	2	0	\$0	\$0
Stoddard	14	6	\$1,530,624	\$255,104
Stone	8	5	\$662,500	\$132,500
Sullivan	2	0	\$0	\$0
Taney	69	33	\$7,359,370	\$223,011
Texas	15	4	\$457,500	\$114,375
Vernon	29	20	\$7,724,519	\$386,226
Warren	3	3	\$3,540,000	\$1,180,000
Washington	8	1	\$500,000	\$500,000
Wayne	4	2	\$365,000	\$182,500
Webster	7	2	\$615,000	\$307,500
Worth	2	1	\$675,000	\$675,000
Wright	3	0	\$0	\$0
Saint Louis City	1,547	720	\$309,357,865	\$429,664
Appellate Court	8	0	\$0	\$0
Federal Court	474	82	\$28,108,625	\$342,788
Guaranty Fund	241	106	\$18,300,349	\$172,645
Out Of State	154	62	\$26,246,753	\$423,335
Unknown	56	13	\$4,153,954	\$319,535

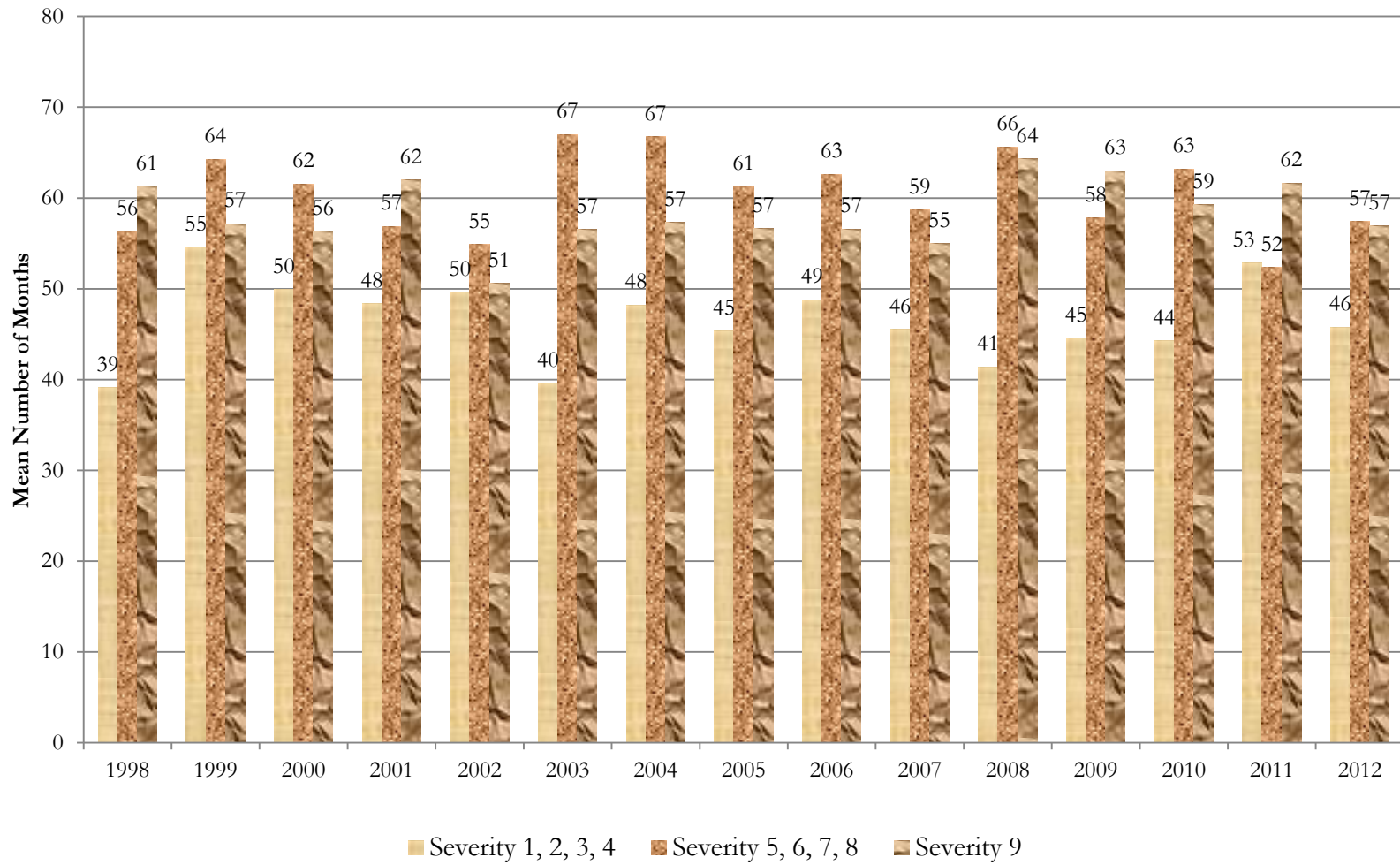
Closed With Payment
Mean number of months from incident to disposition



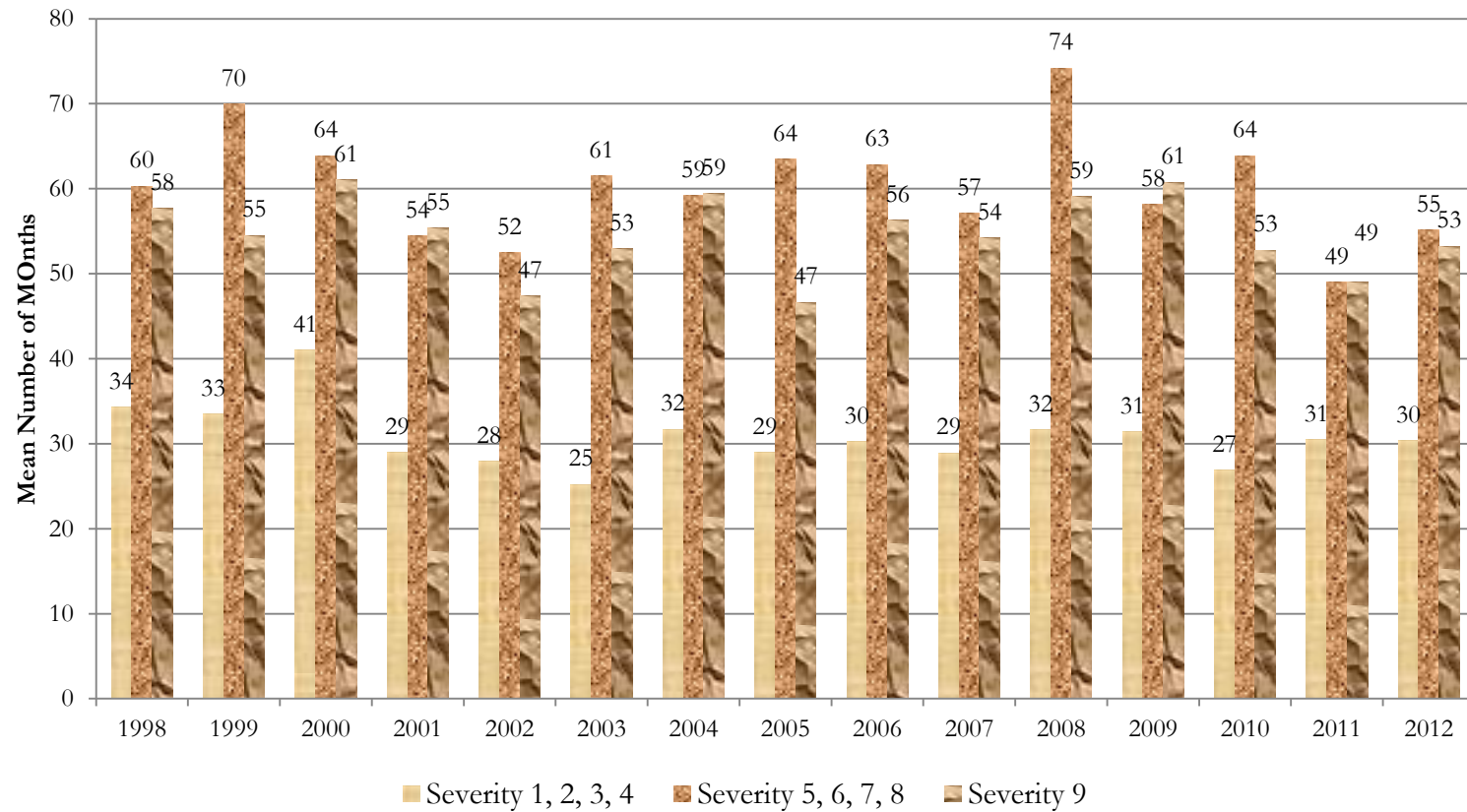
Bodily Injury Severity of Paid Claims - All Providers **Mean Number of Months from Incident to Disposition**



Bodily Injury Severity of Paid Claims - Physicians & Surgeons **Mean Number of Months from Incident to Disposition**



Bodily Injury Severity of Paid Claims - Hospitals **Mean Number of Months from Incident to Disposition**



Section II

Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data for all medical providers, physicians & surgeons, and hospitals are presented separately for the most recent three years. Summaries include:

- Average number of months from incident to close
- Number of claims reported and closed
- Cumulative percentage of number of claims
- Total indemnity paid
- Cumulative percentage of indemnity paid for closed claims
- Average economic damages
- Average non-economic damages
- Average indemnity
- Average loss adjustment expense

The following terms are used in subsequent tables:

Economic damages: damages arising from monetary harm including medical bills, lost wages, and lost earning capacity.

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.

Loss adjustment expenses: expense paid to defense counsel and all other allocated loss adjustment expenses, such as filing fees, telephone charges, and fees for expert witnesses.

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2012 for all Medical Providers									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	40	471	52.16%	\$0	0.00%	\$0	\$0	\$0	\$30,314
1,000 - 1,999	10	15	53.82%	\$14,563	0.01%	\$353	\$618	\$971	\$71
2,000 - 2,999	22	11	55.04%	\$23,691	0.03%	\$1,044	\$1,109	\$2,154	\$6,610
3,000 - ,3999	25	8	55.92%	\$26,961	0.05%	\$2,058	\$1,313	\$3,370	\$3,924
4,000 - 4,999	12	2	56.15%	\$8,500	0.06%	\$1,094	\$3,156	\$4,250	\$33
5,000 - 5,999	32	8	57.03%	\$41,865	0.09%	\$1,961	\$3,272	\$5,233	\$30,337
6,000 - 6,999	23	3	57.36%	\$18,084	0.10%	\$3,609	\$2,419	\$6,028	\$17,880
7,000 - 7,999	24	2	57.59%	\$14,500	0.11%	\$2,700	\$4,550	\$7,250	\$3,248
8,000 - 8,999	16	4	58.03%	\$33,120	0.14%	\$6,402	\$1,879	\$8,280	\$4,917
9,000 - 9,999	23	3	58.36%	\$27,700	0.16%	\$4,291	\$4,942	\$9,233	\$3,548
10,000 - 19,999	29	27	61.35%	\$346,548	0.42%	\$6,342	\$6,493	\$12,835	\$50,991
20,000 - 29,999	39	27	64.34%	\$615,586	0.89%	\$9,243	\$13,557	\$22,799	\$23,930
30,000 - 39,999	37	15	66.00%	\$485,655	1.26%	\$12,835	\$19,542	\$32,377	\$6,016
40,000 - 49,999	36	12	67.33%	\$515,455	1.66%	\$13,528	\$29,427	\$42,955	\$14,421
50,000 - 59,999	41	20	69.55%	\$1,019,964	2.44%	\$18,790	\$32,208	\$50,998	\$48,219
60,000 - 69,999	44	14	71.10%	\$881,996	3.11%	\$24,312	\$38,688	\$63,000	\$46,287
70,000 - 79,999	52	14	72.65%	\$1,025,000	3.89%	\$35,005	\$38,210	\$73,214	\$48,985
80,000 - 89,999	36	2	72.87%	\$160,000	4.01%	\$3,027	\$76,974	\$80,000	\$41,297
90,000 - 99,999	66	5	73.42%	\$475,500	4.38%	\$23,640	\$71,460	\$95,100	\$53,103
100,000 -199,999	47	71	81.28%	\$9,858,045	11.90%	\$62,281	\$76,564	\$138,846	\$101,539
200,000 - 299,999	49	57	87.60%	\$13,265,000	22.02%	\$106,991	\$125,729	\$232,719	\$81,840
300,000 - 399,999	52	26	90.48%	\$8,517,000	28.52%	\$144,737	\$182,840	\$327,577	\$149,573
400,000 - 499,999	51	15	92.14%	\$6,429,961	33.43%	\$234,894	\$193,770	\$428,664	\$91,170
500,000 - 999,999	57	45	97.12%	\$29,645,355	56.05%	\$320,007	\$337,527	\$658,786	\$231,095
1,000,000 -	50	13	98.56%	\$14,987,541	67.49%	\$707,670	\$445,218	\$1,152,888	\$363,400
2,000,000 -	63	8	99.45%	\$17,585,954	80.91%	\$1,374,193	\$824,051	\$2,198,244	\$638,013
Over 4,000,000	62	5	100.00%	\$25,017,912	100.00%	\$3,628,582	\$1,375,000	\$5,003,582	\$301,927
Total	41	903	.	\$131,041,456	.	\$80,571	\$64,485	\$145,118	\$64,803
Total (Paid Only)	43	432	.	\$131,041,456	.	\$168,415	\$134,791	\$303,337	\$102,404

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2012, Cases Involving At Least One Physician or Surgeon									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	46	245	54.20%	\$0	0.00%	\$0	\$0	\$0	\$46,524
2,000 - 2,999	23	1	54.42%	\$2,500	0.00%	\$0	\$2,500	\$2,500	\$26,406
3,000 - ,3999	30	1	54.65%	\$3,250	0.01%	\$3,250	\$0	\$3,250	\$26,220
5,000 - 5,999	46	2	55.09%	\$10,651	0.02%	\$2,988	\$2,338	\$5,326	\$111,555
9,000 - 9,999	14	1	55.31%	\$9,200	0.03%	\$9,200	\$0	\$9,200	\$35
10,000 - 19,999	48	6	56.64%	\$69,500	0.10%	\$7,500	\$4,083	\$11,583	\$168,272
20,000 - 29,999	53	8	58.41%	\$179,000	0.30%	\$13,460	\$8,915	\$22,375	\$65,635
30,000 - 39,999	58	2	58.85%	\$65,000	0.37%	\$17,500	\$15,000	\$32,500	\$16,457
40,000 - 49,999	32	2	59.29%	\$81,334	0.46%	\$31,974	\$8,694	\$40,667	\$26,763
50,000 - 59,999	46	10	61.50%	\$517,964	1.02%	\$16,089	\$35,708	\$51,796	\$73,954
60,000 - 69,999	55	7	63.05%	\$434,167	1.49%	\$11,571	\$50,452	\$62,024	\$70,023
70,000 - 79,999	56	6	64.38%	\$435,000	1.96%	\$44,971	\$27,530	\$72,500	\$72,104
80,000 - 89,999	25	1	64.60%	\$80,000	2.05%	\$0	\$80,000	\$80,000	\$0
90,000 - 99,999	78	3	65.27%	\$286,500	2.36%	\$36,000	\$59,500	\$95,500	\$45,627
100,000 -199,999	53	36	73.23%	\$5,086,295	7.87%	\$69,684	\$71,602	\$141,286	\$133,161
200,000 - 299,999	57	39	81.86%	\$9,143,000	17.78%	\$134,271	\$100,165	\$234,436	\$101,675
300,000 - 399,999	52	18	85.84%	\$5,869,500	24.14%	\$135,454	\$190,630	\$326,083	\$165,077
400,000 - 499,999	57	11	88.27%	\$4,733,370	29.27%	\$278,439	\$151,867	\$430,306	\$114,507
500,000 - 999,999	61	32	95.35%	\$20,667,855	51.67%	\$385,728	\$258,381	\$645,870	\$298,344
1,000,000 - 1,999,999	51	10	97.57%	\$11,987,541	64.66%	\$910,971	\$287,783	\$1,198,754	\$414,964
2,000,000 - 2,999,999	63	8	99.34%	\$17,585,954	83.72%	\$1,374,193	\$824,051	\$2,198,244	\$638,013
Over 4,000,000	65	3	100.00%	\$15,017,912	100.00%	\$3,330,971	\$1,675,000	\$5,005,971	\$111,450
Total	50	452	.	\$92,265,493	.	\$125,167	\$78,836	\$204,127	\$104,468
Total (Paid Only)	55	207	.	\$92,265,493	.	\$273,311	\$172,144	\$445,727	\$173,050

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2012, Cases Involving At Least One Hospital									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	42	180	46.39%	\$0	0.00%	\$0	\$0	\$0	\$36,383
1,000 - 1,999	7	5	47.68%	\$2,881	0.00%	\$308	\$268	\$576	\$187
2,000 - 2,999	26	5	48.97%	\$11,041	0.02%	\$997	\$1,211	\$2,208	\$1,099
3,000 - ,3999	24	4	50.00%	\$13,500	0.04%	\$1,500	\$1,875	\$3,375	\$1,293
5,000 - 5,999	55	3	50.77%	\$16,151	0.06%	\$325	\$5,059	\$5,384	\$74,119
6,000 - 6,999	3	1	51.03%	\$6,024	0.07%	\$6,024	\$0	\$6,024	\$0
7,000 - 7,999	24	2	51.55%	\$14,500	0.09%	\$2,700	\$4,550	\$7,250	\$3,248
8,000 - 8,999	13	2	52.06%	\$16,300	0.12%	\$6,550	\$1,600	\$8,150	\$5,496
10,000 - 19,999	31	15	55.93%	\$192,048	0.40%	\$7,068	\$5,735	\$12,803	\$72,612
20,000 - 29,999	41	13	59.28%	\$295,482	0.83%	\$9,667	\$13,063	\$22,729	\$25,451
30,000 - 39,999	42	11	62.11%	\$347,500	1.35%	\$11,045	\$20,545	\$31,591	\$5,205
40,000 - 49,999	31	8	64.18%	\$350,455	1.86%	\$8,604	\$35,203	\$43,807	\$5,777
50,000 - 59,999	37	9	66.49%	\$457,651	2.53%	\$26,325	\$24,525	\$50,850	\$40,757
60,000 - 69,999	49	9	68.81%	\$566,100	3.37%	\$28,841	\$34,059	\$62,900	\$43,914
70,000 - 79,999	52	6	70.36%	\$445,000	4.02%	\$36,414	\$37,753	\$74,167	\$27,649
90,000 - 99,999	105	2	70.88%	\$187,500	4.30%	\$54,000	\$39,750	\$93,750	\$64,647
100,000 -199,999	48	33	79.38%	\$4,765,775	11.30%	\$59,316	\$85,101	\$144,417	\$111,253
200,000 - 299,999	45	24	85.57%	\$5,643,500	19.60%	\$94,146	\$141,000	\$235,146	\$63,127
300,000 - 399,999	56	11	88.40%	\$3,652,500	24.97%	\$177,182	\$154,864	\$332,045	\$105,907
400,000 - 499,999	37	4	89.43%	\$1,659,091	27.41%	\$223,864	\$190,909	\$414,773	\$85,912
500,000 - 999,999	59	24	95.62%	\$16,642,500	51.87%	\$299,670	\$393,767	\$693,438	\$334,157
1,000,000 - 1,999,999	49	8	97.68%	\$9,637,541	66.04%	\$932,463	\$272,229	\$1,204,693	\$466,891
2,000,000 - 2,999,999	67	7	99.48%	\$15,085,954	88.21%	\$1,249,078	\$906,058	\$2,155,136	\$675,999
Over 4,000,000	56	2	100.00%	\$8,017,912	100.00%	\$1,258,956	\$2,750,000	\$4,008,956	\$171,605
Total	43	388	.	\$68,026,906	.	\$88,293	\$87,034	\$175,327	\$84,810
Total (Paid Only)	45	208	.	\$68,026,906	.	\$164,700	\$162,352	\$327,052	\$126,718

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2011, All Cases									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	39	490	53.44%	\$0	0.00%	\$0	\$0	\$0	\$22,083
1,000 - 1,999	15	14	54.96%	\$14,740	0.01%	\$687	\$366	\$1,053	\$2,475
2,000 - 2,999	14	10	56.05%	\$23,578	0.03%	\$1,239	\$1,119	\$2,358	\$1,214
3,000 - ,3999	28	5	56.60%	\$17,493	0.04%	\$2,247	\$1,252	\$3,499	\$2,224
4,000 - 4,999	11	6	57.25%	\$25,845	0.06%	\$2,168	\$2,139	\$4,308	\$829
5,000 - 5,999	40	9	58.23%	\$45,461	0.10%	\$1,051	\$4,000	\$5,051	\$25,421
6,000 - 6,999	10	6	58.89%	\$37,770	0.13%	\$3,856	\$2,440	\$6,295	\$131
7,000 - 7,999	20	6	59.54%	\$44,200	0.16%	\$2,450	\$4,917	\$7,367	\$9,983
9,000 - 9,999	41	5	60.09%	\$46,368	0.20%	\$6,208	\$3,066	\$9,274	\$7,715
10,000 - 19,999	45	29	63.25%	\$384,396	0.50%	\$5,939	\$7,316	\$13,255	\$11,327
20,000 - 29,999	39	18	65.21%	\$419,500	0.83%	\$4,783	\$18,522	\$23,306	\$32,783
30,000 - 39,999	47	23	67.72%	\$756,863	1.41%	\$11,656	\$21,251	\$32,907	\$19,146
40,000 - 49,999	39	9	68.70%	\$390,458	1.72%	\$24,278	\$19,106	\$43,384	\$44,886
50,000 - 59,999	50	17	70.56%	\$893,073	2.41%	\$22,220	\$30,314	\$52,534	\$67,176
60,000 - 69,999	56	9	71.54%	\$562,500	2.85%	\$24,889	\$37,611	\$62,500	\$66,261
70,000 - 79,999	38	18	73.50%	\$1,351,303	3.91%	\$26,520	\$48,553	\$75,072	\$36,278
80,000 - 89,999	35	6	74.15%	\$492,683	4.29%	\$23,181	\$58,933	\$82,114	\$28,944
90,000 - 99,999	53	9	75.14%	\$854,730	4.95%	\$44,930	\$50,040	\$94,970	\$42,805
100,000 -199,999	54	72	82.99%	\$9,445,674	12.31%	\$48,633	\$82,557	\$131,190	\$98,859
200,000 - 299,999	45	56	89.09%	\$12,988,157	22.43%	\$75,459	\$156,473	\$231,931	\$68,665
300,000 - 399,999	51	20	91.28%	\$6,705,000	27.65%	\$171,236	\$164,014	\$335,250	\$84,003
400,000 - 499,999	41	18	93.24%	\$7,758,500	33.70%	\$293,960	\$137,067	\$431,028	\$102,484
500,000 - 999,999	48	38	97.38%	\$24,866,500	53.06%	\$408,233	\$246,148	\$654,382	\$108,920
1,000,000 - 1,999,999	58	12	98.69%	\$16,785,842	66.14%	\$873,709	\$525,112	\$1,398,820	\$352,407
2,000,000 - 2,999,999	66	4	99.13%	\$8,350,000	72.64%	\$1,568,750	\$518,750	\$2,087,500	\$349,621
3,000,000 - 3,999,999	45	3	99.45%	\$9,750,000	80.24%	\$1,675,000	\$1,575,000	\$3,250,000	\$67,404
Over 4,000,000	49	5	100.00%	\$25,370,225	100.00%	\$4,240,920	\$833,125	\$5,074,045	\$328,900
Total	41	917	.	\$128,380,859	.	\$84,446	\$55,555	\$140,001	\$45,830
Total (Paid Only)	44	427	.	\$128,380,859	.	\$181,352	\$119,306	\$300,658	\$73,080

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2011, Cases Involving At Least One Physician & Surgeon									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	46	245	55.9%	\$0	0.0%	\$0	\$0	\$0	\$36,468
1,000 - 1,999	34	1	56.2%	\$1,000	0.0%	\$0	\$1,000	\$1,000	\$22,290
2,000 - 2,999	23	1	56.4%	\$2,500	0.0%	\$0	\$2,500	\$2,500	\$550
5,000 - 5,999	116	1	56.6%	\$5,000	0.0%	\$0	\$5,000	\$5,000	\$221,072
7,000 - 7,999	28	1	56.9%	\$7,500	0.0%	\$0	\$7,500	\$7,500	\$16,131
10,000 - 19,999	88	8	58.7%	\$104,000	0.1%	\$6,494	\$6,506	\$13,000	\$21,080
20,000 - 29,999	43	7	60.3%	\$152,000	0.3%	\$6,328	\$15,386	\$21,714	\$62,573
30,000 - 39,999	58	9	62.3%	\$299,189	0.7%	\$12,769	\$20,474	\$33,243	\$42,655
40,000 - 49,999	44	5	63.5%	\$222,000	0.9%	\$35,000	\$9,400	\$44,400	\$74,373
50,000 - 59,999	45	7	65.1%	\$369,686	1.4%	\$29,500	\$23,312	\$52,812	\$135,038
60,000 - 69,999	53	5	66.2%	\$315,000	1.8%	\$25,500	\$37,500	\$63,000	\$93,249
70,000 - 79,999	44	7	67.8%	\$522,583	2.4%	\$23,254	\$51,401	\$74,655	\$66,500
80,000 - 89,999	41	2	68.3%	\$165,000	2.6%	\$4,603	\$77,897	\$82,500	\$52,746
90,000 - 99,999	46	4	69.2%	\$375,300	3.0%	\$53,353	\$40,472	\$93,825	\$91,472
100,000 -199,999	63	37	77.6%	\$4,993,644	8.9%	\$54,466	\$80,497	\$134,963	\$171,745
200,000 - 299,999	51	33	85.2%	\$7,555,295	17.8%	\$78,267	\$150,681	\$228,948	\$87,233
300,000 - 399,999	57	13	88.1%	\$4,505,000	23.2%	\$227,055	\$119,484	\$346,538	\$109,520
400,000 - 499,999	52	11	90.6%	\$4,868,500	28.9%	\$328,881	\$113,710	\$442,591	\$142,379
500,000 - 999,999	54	23	95.9%	\$15,296,500	47.0%	\$488,820	\$176,245	\$665,065	\$138,484
1,000,000 - 1,999,999	64	10	98.2%	\$13,537,500	63.0%	\$973,450	\$380,300	\$1,353,750	\$370,561
2,000,000 - 2,999,999	66	2	98.6%	\$4,350,000	68.1%	\$2,062,500	\$112,500	\$2,175,000	\$513,943
3,000,000 - 3,999,999	43	2	99.1%	\$6,500,000	75.8%	\$2,512,500	\$737,500	\$3,250,000	\$101,107
Over 4,000,000	57	4	100.0%	\$20,470,225	100.0%	\$4,163,650	\$953,906	\$5,117,556	\$392,864
Total	50	438	.	\$84,617,422	.	\$134,829	\$58,362	\$193,190	\$79,500
Total (Paid Only)	56	193	.	\$84,617,422	.	\$305,984	\$132,448	\$438,432	\$134,126

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2011, Cases Involving At Least One Hospital									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	38	173	43.91%	\$0	0.00%	\$0	\$0	\$0	\$21,339
1,000 - 1,999	20	6	45.43%	\$7,260	0.01%	\$606	\$604	\$1,210	\$2,059
2,000 - 2,999	19	3	46.19%	\$6,500	0.02%	\$1,633	\$533	\$2,167	\$3,634
3,000 - ,3999	20	4	47.21%	\$13,993	0.04%	\$2,808	\$690	\$3,498	\$2,780
4,000 - 4,999	11	4	48.22%	\$16,700	0.06%	\$1,775	\$2,400	\$4,175	\$766
5,000 - 5,999	34	7	50.00%	\$35,461	0.11%	\$1,352	\$3,714	\$5,066	\$1,103
6,000 - 6,999	13	1	50.25%	\$6,000	0.12%	\$1,113	\$4,887	\$6,000	\$0
7,000 - 7,999	19	5	51.52%	\$36,700	0.17%	\$2,940	\$4,400	\$7,340	\$8,753
9,000 - 9,999	41	5	52.79%	\$46,368	0.23%	\$6,208	\$3,066	\$9,274	\$7,715
10,000 - 19,999	33	13	56.09%	\$170,564	0.47%	\$5,550	\$7,570	\$13,120	\$9,447
20,000 - 29,999	41	13	59.39%	\$309,500	0.89%	\$4,674	\$19,134	\$23,808	\$38,825
30,000 - 39,999	41	12	62.44%	\$405,513	1.44%	\$11,104	\$22,689	\$33,793	\$17,958
40,000 - 49,999	39	6	63.96%	\$257,958	1.80%	\$17,167	\$25,826	\$42,993	\$49,288
50,000 - 59,999	47	8	65.99%	\$419,137	2.37%	\$19,424	\$32,968	\$52,392	\$63,108
60,000 - 69,999	60	5	67.26%	\$310,000	2.80%	\$24,500	\$37,500	\$62,000	\$93,611
70,000 - 79,999	32	4	68.27%	\$302,303	3.21%	\$32,463	\$43,113	\$75,576	\$24,823
80,000 - 89,999	32	5	69.54%	\$412,319	3.78%	\$21,613	\$60,851	\$82,464	\$21,878
90,000 - 99,999	56	4	70.56%	\$386,500	4.31%	\$52,775	\$43,850	\$96,625	\$83,568
100,000 -199,999	45	39	80.46%	\$4,988,642	11.14%	\$46,417	\$81,497	\$127,914	\$103,895
200,000 - 299,999	39	29	87.82%	\$6,709,562	20.33%	\$62,810	\$168,555	\$231,364	\$79,334
300,000 - 399,999	62	8	89.85%	\$2,755,000	24.11%	\$222,151	\$122,224	\$344,375	\$109,505
400,000 - 499,999	39	9	92.13%	\$3,850,000	29.38%	\$233,466	\$194,312	\$427,778	\$88,836
500,000 - 999,999	40	17	96.45%	\$11,200,000	44.73%	\$320,941	\$337,882	\$658,824	\$111,693
1,000,000 - 1,999,999	64	4	97.46%	\$5,805,842	52.68%	\$641,437	\$810,024	\$1,451,461	\$510,467
2,000,000 - 2,999,999	66	4	98.48%	\$8,350,000	64.13%	\$1,568,750	\$518,750	\$2,087,500	\$349,621
3,000,000 - 3,999,999	45	3	99.24%	\$9,750,000	77.48%	\$1,675,000	\$1,575,000	\$3,250,000	\$67,404
Over 4,000,000	45	3	100.00%	\$16,432,725	100.00%	\$4,594,242	\$883,333	\$5,477,575	\$381,319
Total	40	394	.	\$72,984,547	.	\$106,076	\$79,164	\$185,240	\$53,775
Total (Paid Only)	40	221	.	\$72,984,547	.	\$189,112	\$141,134	\$330,247	\$79,166

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2010, All Cases									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	44	502	54.45%	\$0	0.00%	\$0	\$0	\$0	\$26,586
1,000 - 1,999	19	17	56.29%	\$15,553	0.02%	\$650	\$265	\$915	\$5,468
2,000 - 2,999	9	9	57.27%	\$20,067	0.04%	\$1,250	\$980	\$2,230	\$72
3,000 - 3,999	27	4	57.70%	\$13,250	0.05%	\$1,513	\$1,800	\$3,313	\$4,522
4,000 - 4,999	14	5	58.24%	\$21,616	0.07%	\$1,883	\$2,440	\$4,323	\$1,240
5,000 - 5,999	20	11	59.44%	\$55,750	0.13%	\$2,173	\$2,895	\$5,068	\$10,515
6,000 - 6,999	24	5	59.98%	\$31,327	0.16%	\$3,165	\$3,100	\$6,265	\$826
7,000 - 7,999	35	11	61.17%	\$82,500	0.24%	\$3,956	\$3,544	\$7,500	\$67,462
8,000 - 8,999	27	1	61.28%	\$8,500	0.25%	\$0	\$8,500	\$8,500	\$4,955
9,000 - 9,999	10	2	61.50%	\$19,103	0.27%	\$1,302	\$8,250	\$9,552	\$2,252
10,000 - 19,999	31	31	64.86%	\$406,750	0.68%	\$6,254	\$6,867	\$13,121	\$25,609
20,000 - 29,999	36	28	67.90%	\$668,750	1.35%	\$9,719	\$14,165	\$23,884	\$28,682
30,000 - 39,999	37	17	69.74%	\$558,625	1.91%	\$11,801	\$21,060	\$32,860	\$25,459
40,000 - 49,999	47	7	70.50%	\$305,300	2.22%	\$12,971	\$30,643	\$43,614	\$70,815
50,000 - 59,999	42	16	72.23%	\$822,643	3.04%	\$20,791	\$29,374	\$51,415	\$41,574
60,000 - 69,999	56	12	73.54%	\$738,000	3.78%	\$29,673	\$31,827	\$61,500	\$86,829
70,000 - 79,999	58	18	75.49%	\$1,336,495	5.13%	\$21,057	\$53,193	\$74,250	\$66,138
80,000 - 89,999	56	4	75.92%	\$346,998	5.47%	\$0	\$74,250	\$86,750	\$55,894
90,000 - 99,999	51	9	76.90%	\$836,336	6.31%	\$45,285	\$47,642	\$92,926	\$70,968
100,000 - 199,999	45	79	85.47%	\$11,227,715	17.59%	\$64,953	\$77,170	\$142,123	\$92,612
200,000 - 299,999	50	51	91.00%	\$11,801,034	29.44%	\$122,693	\$108,700	\$231,393	\$88,710
300,000 - 399,999	52	25	93.71%	\$8,136,188	37.61%	\$129,569	\$195,878	\$325,448	\$195,734
400,000 - 499,999	63	12	95.01%	\$5,329,316	42.96%	\$296,105	\$148,005	\$444,110	\$223,647
500,000 - 999,999	57	26	97.83%	\$18,223,280	61.26%	\$363,326	\$337,569	\$700,895	\$100,860
1,000,000 - 1,999,999	66	12	99.13%	\$15,911,254	77.24%	\$848,613	\$477,325	\$1,325,938	\$461,056
2,000,000 - 2,999,999	79	5	99.67%	\$11,667,021	88.95%	\$1,468,888	\$864,516	\$2,333,404	\$439,461
3,000,000 - 3,999,999	78	2	99.89%	\$6,750,000	95.73%	\$2,365,000	\$1,010,000	\$3,375,000	\$194,988
Over 4,000,000	35	1	100.00%	\$4,250,000	100.00%	\$3,550,000	\$700,000	\$4,250,000	\$105,372
Total	44	923	.	\$99,583,371	.	\$60,512	\$47,420	\$108,008	\$55,191
Total (Paid Only)	44	420	.	\$99,583,371	.	\$132,837	\$104,099	\$237,103	\$89,381

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2010, Cases Involving at least One Physician or Surgeon									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	48	301	59.3%	\$0	0.0%	\$0	\$0	\$0	\$39,332
1,000 - 1,999	127	1	59.5%	\$74	0.0%	\$74	\$0	\$74	\$8,728
3,000 - ,3999	49	1	59.7%	\$3,000	0.0%	\$500	\$2,500	\$3,000	\$1,558
5,000 - 5,999	26	2	60.0%	\$10,000	0.0%	\$625	\$4,375	\$5,000	\$23,968
6,000 - 6,999	28	1	60.2%	\$6,500	0.0%	\$0	\$6,500	\$6,500	\$2,002
7,000 - 7,999	45	2	60.6%	\$15,000	0.1%	\$6,689	\$812	\$7,500	\$228,932
10,000 - 19,999	47	8	62.2%	\$107,500	0.2%	\$8,578	\$4,859	\$13,438	\$58,017
20,000 - 29,999	38	15	65.2%	\$348,750	0.7%	\$8,515	\$14,735	\$23,250	\$43,856
30,000 - 39,999	50	5	66.1%	\$164,750	1.0%	\$6,815	\$26,135	\$32,950	\$40,020
40,000 - 49,999	51	3	66.7%	\$132,800	1.2%	\$26,267	\$18,000	\$44,267	\$109,340
50,000 - 59,999	56	6	67.9%	\$300,000	1.6%	\$25,000	\$25,000	\$50,000	\$65,001
60,000 - 69,999	74	7	69.3%	\$438,000	2.2%	\$31,500	\$31,071	\$62,571	\$99,081
70,000 - 79,999	71	8	70.9%	\$596,495	3.1%	\$29,674	\$44,888	\$74,562	\$99,468
80,000 - 89,999	62	2	71.3%	\$170,000	3.3%	\$0	\$85,000	\$85,000	\$59,111
90,000 - 99,999	62	3	71.9%	\$281,000	3.8%	\$43,767	\$49,900	\$93,667	\$90,594
100,000 -199,999	54	43	80.3%	\$6,165,785	12.7%	\$73,084	\$70,307	\$143,390	\$120,034
200,000 - 299,999	48	40	88.2%	\$9,420,784	26.4%	\$135,656	\$99,863	\$235,520	\$97,648
300,000 - 399,999	58	17	91.5%	\$5,593,497	34.6%	\$138,089	\$190,940	\$329,029	\$263,892
400,000 - 499,999	72	9	93.3%	\$3,953,316	40.3%	\$338,796	\$100,462	\$439,257	\$297,746
500,000 - 999,999	67	18	96.9%	\$12,098,280	58.0%	\$333,849	\$338,278	\$672,127	\$99,793
1,000,000 - 1,999,999	67	10	98.8%	\$13,711,254	77.9%	\$1,008,336	\$362,790	\$1,371,125	\$496,307
2,000,000 - 2,999,999	79	5	99.8%	\$11,667,021	94.9%	\$1,468,888	\$864,516	\$2,333,404	\$439,461
3,000,000 - 3,999,999	123	1	100.0%	\$3,500,000	100.0%	\$2,180,000	\$1,320,000	\$3,500,000	\$356,896
Total	52	509	.	\$68,683,806	.	\$80,012	\$55,192	\$135,204	\$82,329
Total (Paid Only)	56	207	.	\$68,683,806	.	\$196,359	\$135,447	\$331,806	\$144,852

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2010, Cases Involving at least One Hospital									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	47	171	46.3%	\$0	0.0%	\$0	\$0	\$0	\$25,249
1,000 - 1,999	14	11	49.3%	\$9,181	0.0%	\$517	\$318	\$835	\$7,544
2,000 - 2,999	15	3	50.1%	\$7,000	0.0%	\$900	\$1,433	\$2,333	\$209
3,000 - ,3999	6	2	50.7%	\$6,500	0.0%	\$900	\$2,350	\$3,250	\$181
4,000 - 4,999	6	2	51.2%	\$8,000	0.1%	\$2,400	\$1,600	\$4,000	\$2,180
5,000 - 5,999	20	7	53.1%	\$35,000	0.1%	\$2,486	\$2,514	\$5,000	\$15,733
6,000 - 6,999	27	3	53.9%	\$18,000	0.2%	\$4,000	\$2,000	\$6,000	\$710
7,000 - 7,999	44	7	55.8%	\$52,500	0.3%	\$4,877	\$2,623	\$7,500	\$105,512
9,000 - 9,999	13	1	56.1%	\$9,603	0.3%	\$1,103	\$8,500	\$9,603	\$3,745
10,000 - 19,999	32	17	60.7%	\$227,500	0.7%	\$6,818	\$6,564	\$13,382	\$31,333
20,000 - 29,999	35	13	64.2%	\$317,000	1.3%	\$10,779	\$13,606	\$24,385	\$38,409
30,000 - 39,999	20	6	65.9%	\$200,000	1.7%	\$18,500	\$14,833	\$33,333	\$19,162
40,000 - 49,999	42	3	66.7%	\$122,500	1.9%	\$17,333	\$23,500	\$40,833	\$54,400
50,000 - 59,999	52	5	68.0%	\$255,000	2.4%	\$32,000	\$15,000	\$51,000	\$67,208
60,000 - 69,999	44	5	69.4%	\$302,500	3.0%	\$31,448	\$29,052	\$60,500	\$86,288
70,000 - 79,999	49	6	71.0%	\$450,000	3.8%	\$29,000	\$46,000	\$75,000	\$71,055
80,000 - 89,999	12	1	71.3%	\$87,500	4.0%	\$0	\$87,500	\$87,500	\$2,500
90,000 - 99,999	60	2	71.8%	\$180,000	4.3%	\$90,000	\$0	\$90,000	\$83,197
100,000 -199,999	48	39	82.4%	\$5,470,960	14.6%	\$62,162	\$78,119	\$140,281	\$100,184
200,000 - 299,999	47	21	88.1%	\$4,910,000	23.8%	\$135,403	\$98,406	\$233,810	\$105,662
300,000 - 399,999	47	12	91.3%	\$3,921,000	31.2%	\$160,549	\$166,201	\$326,750	\$249,763
400,000 - 499,999	80	7	93.2%	\$3,121,816	37.1%	\$323,895	\$122,079	\$445,974	\$333,714
500,000 - 999,999	58	13	96.8%	\$9,850,000	55.6%	\$357,323	\$400,369	\$757,692	\$78,524
1,000,000 - 1,999,999	63	7	98.6%	\$9,411,254	73.3%	\$681,750	\$662,715	\$1,344,465	\$395,435
2,000,000 - 2,999,999	79	3	99.5%	\$6,667,021	85.9%	\$1,239,813	\$982,527	\$2,222,340	\$676,574
3,000,000 - 3,999,999	32	1	99.7%	\$3,250,000	92.0%	\$2,550,000	\$700,000	\$3,250,000	\$33,080
Over 4,000,000	35	1	100.0%	\$4,250,000	100.0%	\$3,550,000	\$700,000	\$4,250,000	\$105,372
Total	45	369	.	\$53,139,835	.	\$80,944	\$63,012	\$144,010	\$68,698
Total (Paid Only)	43	198	.	\$53,139,835	.	\$150,851	\$117,431	\$268,383	\$106,222

Section III

Average Payments 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 average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications and by the month from incident to disposition for all medical care providers, physicians and hospitals. Severity categories are defined as follows:

Temporary Injuries (1 – 4)

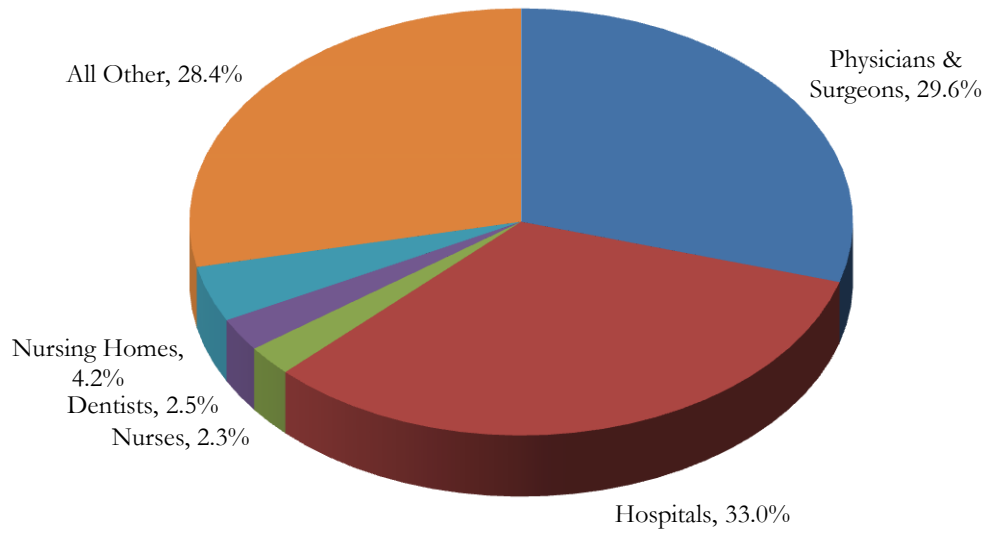
1. Emotional only - fright, no physical damage. Examples include breach of patient confidentiality, misdiagnosing a healthy patient with a condition, inappropriate legal or ethical behavior.
2. Insignificant – Lacerations, minor contusions, rash. No delay in recovery.
3. Minor – Infections, misset fracture, fall in hospital. Recovery is delayed.
4. Major – burns, surgical material retained, drug side-effect, temporary brain damage. Recovery delayed.

Permanent Non-Fatal Injuries (5 – 8)

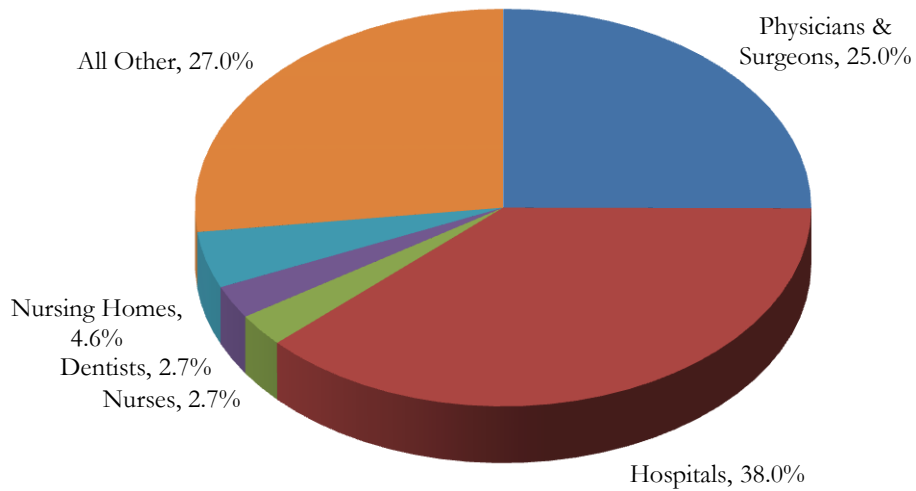
5. Minor – Loss of fingers, damage to internal organs. Injuries are non-disabling.
6. Significant – Deafness, loss of limb, loss of eye, one kidney or lung
7. Major – Paraplegia, blindness, loss of two limbs, significant brain damage
8. Grave – quadriplegia, severe brain damage, life-long care or fatal prognosis.

Fatalities – 9

Percentage of Providers With Malpractice Payment 2012



Percentage of Providers With Malpractice Payment 2011

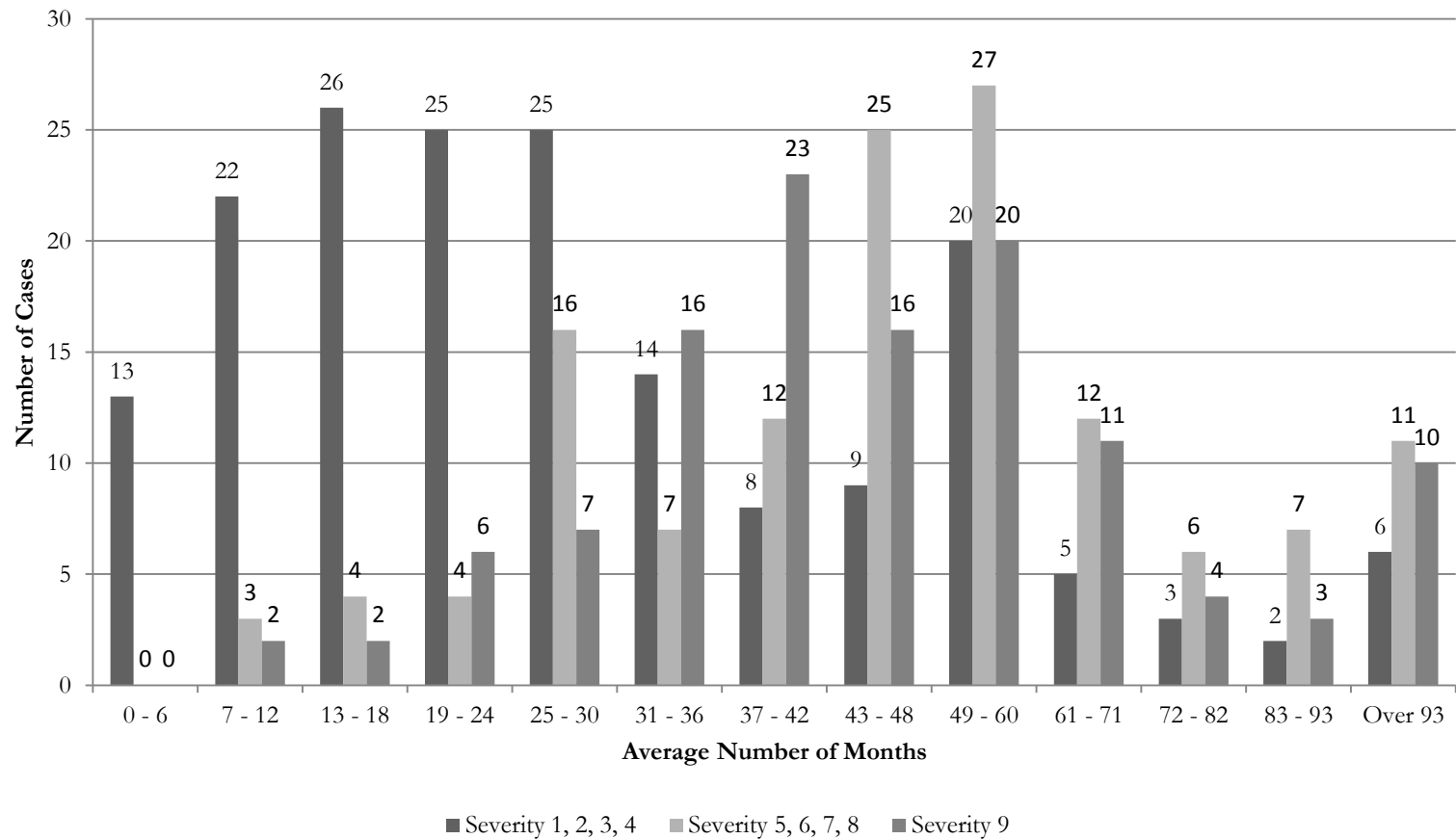


Indemnity by Bodily Injury Severity and Provider Type												
	2012		2011 – 2012, % Change		2011		2010 – 2011, % Change		2010		2009 – 2010, % Change	
Profession Type	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
Severity 1, 2, 3, 4												
Chiropractors	1	\$200,000	-50.0%	215.0%	2	\$63,500	-50.0%	299.9%	4	\$15,877	0.0%	-53.6%
Clinics & Corp	48	\$141,988	17.1%	15.9%	41	\$122,474	-6.8%	5.5%	44	\$116,099	15.8%	31.1%
Dentists	13	\$27,629	18.2%	-43.6%	11	\$48,980	-21.4%	21.3%	14	\$40,369	-17.6%	97.7%
Hospitals	76	\$74,444	-22.4%	-28.0%	98	\$103,405	5.4%	57.8%	93	\$65,511	31.0%	-21.4%
Nurses	2	\$13,542	0.0%	-46.7%	2	\$25,400	-33.3%	-49.1%	3	\$49,873	-25.0%	41.5%
Nursing Homes	10	\$95,248	42.9%	-1.0%	7	\$96,239	75.0%	-15.4%	4	\$113,750	-33.3%	132.9%
Optometrists	1	\$125,000			0	\$0			0	\$0		
Pharmacies	13	\$9,371	30.0%	-38.9%	10	\$15,337	-16.7%	96.3%	12	\$7,813	-14.3%	-78.1%
Phys & Surg	23	\$107,596	-17.9%	-36.7%	28	\$170,048	-6.7%	18.5%	30	\$143,478	-28.6%	-4.3%
Podiatrist	0	\$0	-100.0%	-100.0%	4	\$145,375	300.0%	-3.1%	1	\$150,000	-50.0%	57.9%
Total	187	\$89,483	-7.9%	-17.6%	203	\$108,579	-1.0%	31.1%	205	\$82,840	3.5%	-4.6%
Severity 5, 6, 7, 8												
Chiropractors	3	\$290,000	200.0%	-27.5%	1	\$400,000	-50.0%	240.4%	2	\$117,500	0.0%	-9.6%
Clinics & Corp	48	\$394,531	6.7%	-19.8%	45	\$492,143	7.1%	77.3%	42	\$277,637	2.4%	-16.4%
Dentists	0	\$0	-100.0%	-100.0%	3	\$13,274	200.0%	-59.2%	1	\$32,500	-66.7%	-74.2%
Hospitals	54	\$417,767	17.4%	-33.4%	46	\$627,088	27.8%	11.0%	36	\$564,769	-26.5%	-15.7%
Nurses	7	\$52,500	16.7%	-36.7%	6	\$83,000	.	.	0	\$0	.	.
Nursing Homes	4	\$56,875	0.0%	-60.4%	4	\$143,750	33.3%	-6.7%	3	\$154,063	200.0%	-16.7%
Optometrists	0	\$0	.	.	0	\$0	.	.	0	\$0	-	-100.0%
Pharmacies	0	\$0	.	.	0	\$0	-100.0%	-100.0%	2	\$190,500	.	.
Phys & Surg	85	\$467,240	44.1%	40.8%	59	\$331,898	-1.7%	-11.8%	60	\$376,348	-6.3%	-0.3%
Podiatrist	2	\$187,500	100.0%	87.5%	1	\$100,000	-50.0%	66.7%	2	\$60,000	0.0%	-38.5%
Total	203	\$409,124	23.0%	-6.5%	165	\$437,499	11.5%	16.0%	148	\$377,054	-9.2%	-14.2%
Severity 9 (Fatality)												
Chiropractors	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.

Indemnity by Bodily Injury Severity and Provider Type												
	2012		2011 – 2012, % Change		2011		2010 – 2011, % Change		2010		2009 – 2010, % Change	
Profession Type	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
Clinics & Corp	35	\$229,012	-5.4%	0.1%	37	\$228,689	-22.9%	41.5%	48	\$161,562	65.5%	-15.6%
Dentists	0	\$0	.	.	0	\$0	.	.	0	\$0	-	-100.0%
Hospitals	48	\$154,024	-12.7%	-11.1%	55	\$173,343	22.2%	-13.1%	45	\$199,466	-6.3%	6.2%
Nurses	4	\$223,750	-33.3%	-0.6%	6	\$225,000	500.0%	-55.0%	1	\$500,000	-50.0%	150.0%
Nursing Homes	11	\$121,191	-15.4%	-14.2%	13	\$141,188	44.4%	10.5%	9	\$127,815	-18.2%	-32.4%
Pharmacies	1	\$2,237	.	.	0	\$0	-100.0%	-100.0%	2	\$75,000	100.0%	316.7%
Phys & Surg	52	\$261,863	20.9%	-13.2%	43	\$301,656	-12.2%	78.8%	49	\$168,691	-2.0%	-36.9%
Podiatrist	0	\$0	.	.	0	\$0	.	.	0	\$0	-	-100.0%
Total	151	\$206,992	-1.9%	-6.7%	154	\$221,766	0.0%	27.4%	154	\$174,007	7.7%	-22.8%

Lapsed Months from Incident to Disposition

2012 Paid Incidents - All Cases



Average Indemnity by Bodily Injury and Months to Disposition All Cases												
	2012		2011 – 2012, % Change		2011		2010 – 2011, % Change		2010		2009 – 2010, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Severity 1, 2, 3, 4												
0 - 6	13	\$3,585	0.0%	-41.3%	13	\$6,107	-23.5%	-69.2%	17	\$19,814	142.9%	206.5%
7 - 12	22	\$21,357	0.0%	-16.5%	22	\$25,578	-24.1%	42.4%	29	\$17,965	16.0%	-17.4%
13 - 18	26	\$35,621	-16.1%	-22.5%	31	\$45,959	34.8%	-24.9%	23	\$61,162	21.1%	5.5%
14 - 24	25	\$87,666	56.3%	-19.4%	16	\$108,700	-36.0%	79.2%	25	\$60,648	8.7%	-2.7%
25 - 30	25	\$134,592	25.0%	9.2%	20	\$123,208	-33.3%	76.8%	30	\$69,689	87.5%	79.5%
31 - 36	14	\$112,259	-17.6%	29.5%	17	\$86,698	88.9%	-55.1%	9	\$192,931	-25.0%	36.4%
37 - 42	8	\$64,578	-55.6%	-66.2%	18	\$190,959	80.0%	36.2%	10	\$140,200	-56.5%	-25.3%
43 - 48	9	\$111,056	-18.2%	-75.9%	11	\$460,327	-31.3%	296.3%	16	\$116,159	23.1%	-0.6%
48 - 60	20	\$217,779	-23.1%	47.0%	26	\$148,159	116.7%	34.9%	12	\$109,792	-45.5%	-12.3%
61 - 71	5	\$36,100	-37.5%	-54.4%	8	\$79,199	14.3%	-3.8%	7	\$82,286	-12.5%	15.9%
72 - 82	3	\$95,000	0.0%	-52.8%	3	\$201,333	0.0%	231.0%	3	\$60,833	-25.0%	-78.2%
83 - 93	2	\$140,000	-33.3%	70.1%	3	\$82,301	200.0%	-90.2%	1	\$843,725	-83.3%	424.9%
94 - 104	2	\$125,000	.	.	0	\$0	-100.0%	-100.0%	2	\$890,000	100.0%	4844.4%
105 - 115	1	\$250,000	.	.	0	\$0	-100.0%	-100.0%	2	\$50,000	-33.3%	-53.0%
116 - 126	1	\$223,000	0.0%	20.5%	1	\$185,000	0.0%	-21.0%	1	\$234,034	.	.
127 - 137	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$154,354	.	.
138 - 148	0	\$0	-100.0%	-100.0%	1	\$30,000	.	.	0	\$0	-100.0%	-100.0%
149 - 159	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
160 - 170	0	\$0	-100.0%	-100.0%	1	\$5,000	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	2	\$411,250	100.0%	356.9%	1	\$90,000	.	.	0	\$0	.	.
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
204 - 214	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$725,000	.	.
Over 225	0	\$0	-100.0%	-100.0%	3	\$50,000	200.0%	-75.1%	1	\$200,750	.	.

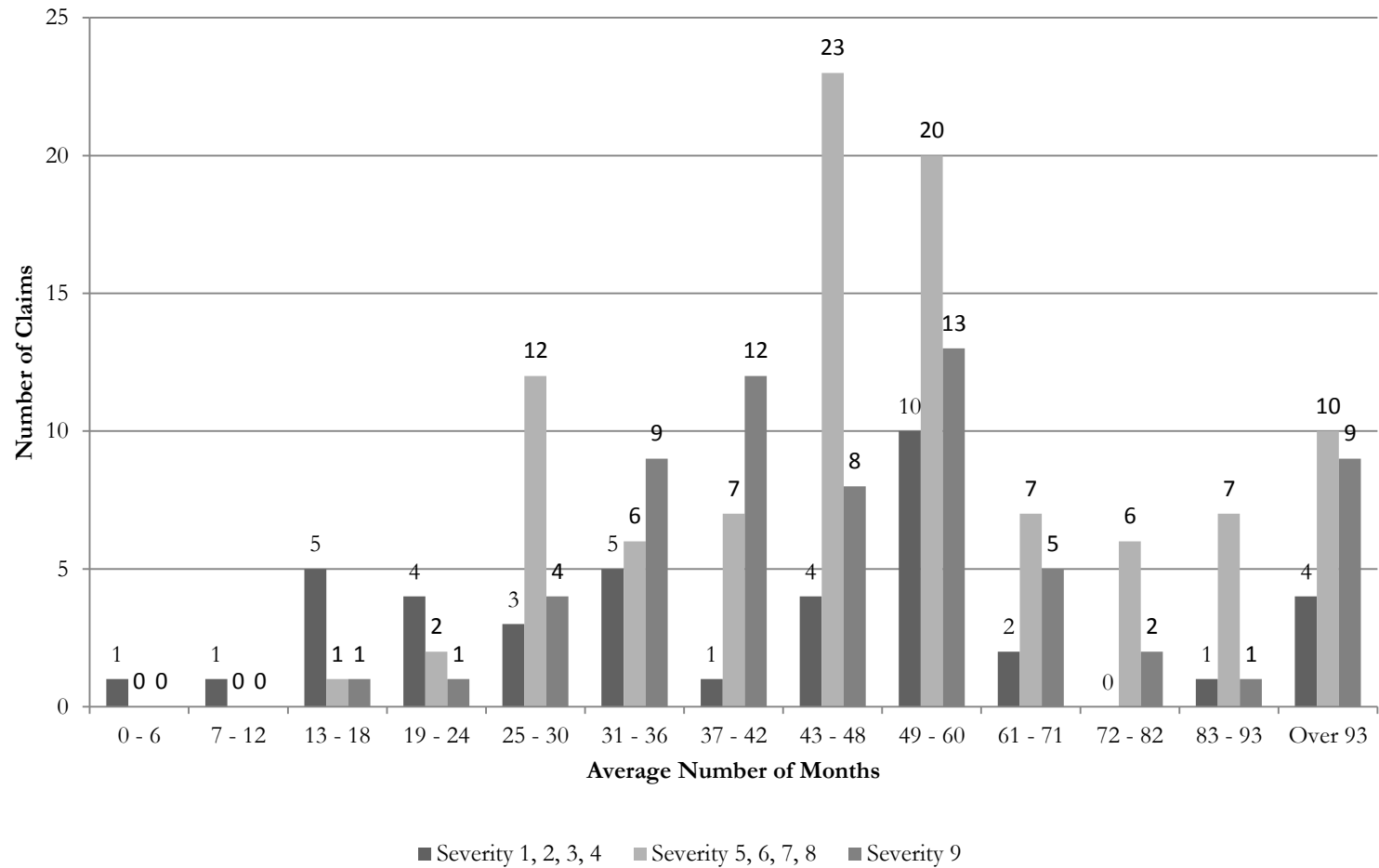
Average Indemnity by Bodily Injury and Months to Disposition All Cases												
	2012		2011 – 2012, % Change		2011		2010 – 2011, % Change		2010		2009 – 2010, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Subtotal	178	\$94,008	-8.7%	-16.8%	195	\$113,034	2.6%	26.5%	190	\$89,380	3.8%	-4.8%
Severity 5, 6, 7 and 8												
0 - 6	0	\$0	-100.0%	-100.0%	2	\$62,500	100.0%	6150.0%	1	\$1,000	.	.
7 - 12	3	\$333,333	50.0%	1538.1%	2	\$20,349	100.0%	-64.1%	1	\$56,643	-66.7%	-33.6%
13 - 18	4	\$83,038	-20.0%	-94.3%	5	\$1,468,000	150.0%	1487.0%	2	\$92,500	-66.7%	-73.0%
14 - 24	4	\$153,125	-50.0%	-11.1%	8	\$172,148	100.0%	72.8%	4	\$99,625	0.0%	-44.9%
25 - 30	16	\$511,408	100.0%	104.2%	8	\$250,443	-11.1%	37.4%	9	\$182,222	50.0%	-78.6%
31 - 36	7	\$577,500	-53.3%	18.2%	15	\$488,667	25.0%	-41.7%	12	\$838,059	9.1%	136.6%
37 - 42	12	\$250,859	20.0%	-77.5%	10	\$1,116,265	-9.1%	77.4%	11	\$629,091	-38.9%	9.3%
43 - 48	25	\$592,616	38.9%	27.5%	18	\$464,861	260.0%	-40.8%	5	\$785,000	-72.2%	89.8%
48 - 60	27	\$899,569	35.0%	-13.8%	20	\$1,043,788	-13.0%	277.6%	23	\$276,435	4.5%	-70.6%
61 - 71	12	\$665,888	200.0%	0.4%	4	\$663,125	-71.4%	54.3%	14	\$429,643	27.3%	-25.5%
72 - 82	6	\$667,500	0.0%	5.8%	6	\$630,833	-14.3%	-18.3%	7	\$772,594	-36.4%	10.8%
83 - 93	7	\$580,714	0.0%	196.2%	7	\$196,071	16.7%	-50.6%	6	\$397,000	.	.
94 - 104	4	\$1,512,839	33.3%	78.0%	3	\$850,000	-25.0%	2.8%	4	\$826,874	100.0%	298.5%
105 - 115	3	\$912,500	0.0%	11.7%	3	\$816,667	200.0%	1533.3%	1	\$50,000	0.0%	-94.4%
116 - 126	0	\$0	-100.0%	-100.0%	1	\$175,000	-83.3%	-86.1%	6	\$1,260,363	500.0%	8902.6%
127 - 137	0	\$0	.	.	0	\$0	-100.0%	-100.0%	2	\$535,000	100.0%	202.0%
138 - 148	1	\$575,000	-50.0%	98.3%	2	\$290,000	.	.	0	\$0	.	.
149 - 159	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$468,316	0.0%	33.8%
160 - 170	1	\$144,000	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	1	\$600,000	.	.	0	\$0	.	.	0	\$0	.	.
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%

Average Indemnity by Bodily Injury and Months to Disposition												
All Cases												
	2012		2011 – 2012, % Change		2011		2010 – 2011, % Change		2010		2009 – 2010, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
204 -214	1	\$600,000	.	.	0	\$0	.	.	0	\$0	.	.
215 - 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
Subtotal	134	\$619,793	17.5%	-2.1%	114	\$633,222	4.6%	23.7%	109	\$511,963	-9.9%	-13.5%
Severity 9												
0 - 6	0	\$0	-100.0%	-100.0%	2	\$175,000	.	.	0	\$0	.	.
7 - 12	2	\$215,000	-33.3%	43.3%	3	\$150,000	-25.0%	-52.7%	4	\$317,000	100.0%	21.9%
13 - 18	2	\$755,750	-33.3%	789.1%	3	\$85,000	0.0%	-32.0%	3	\$125,000	-25.0%	-64.1%
14 - 24	6	\$252,833	20.0%	-19.0%	5	\$312,000	-54.5%	20.7%	11	\$258,409	450.0%	29.2%
25 - 30	7	\$493,458	-50.0%	126.0%	14	\$218,357	7.7%	-19.2%	13	\$270,385	30.0%	-17.4%
31 - 36	16	\$365,438	14.3%	26.0%	14	\$290,068	40.0%	74.8%	10	\$165,950	11.1%	-51.2%
37 - 42	23	\$210,815	91.7%	-15.5%	12	\$249,375	-42.9%	49.6%	21	\$166,667	90.9%	-9.1%
43 - 48	16	\$241,337	60.0%	-10.5%	10	\$269,500	-9.1%	-31.4%	11	\$392,985	-31.3%	41.2%
48 - 60	20	\$137,950	0.0%	-41.8%	20	\$237,047	25.0%	12.1%	16	\$211,481	-30.4%	-25.0%
61 - 71	11	\$208,909	0.0%	-16.0%	11	\$248,835	57.1%	8.9%	7	\$228,571	-12.5%	-55.4%
72 - 82	4	\$170,125	-50.0%	30.0%	8	\$130,875	14.3%	-5.8%	7	\$139,000	16.7%	-38.3%
83 - 93	3	\$75,000	-25.0%	-95.6%	4	\$1,707,250	0.0%	399.5%	4	\$341,813	-50.0%	5.6%
94 - 104	3	\$103,333	50.0%	25.3%	2	\$82,500	-50.0%	-20.1%	4	\$103,314	300.0%	-17.3%
105 - 115	1	\$500,000	-75.0%	-19.6%	4	\$621,674	100.0%	12.1%	2	\$554,765	-33.3%	552.7%
116 - 126	2	\$1,117,977	-50.0%	1016.0%	4	\$100,175	0.0%	54.1%	4	\$65,000	300.0%	-75.9%
127 - 137	1	\$12,500	0.0%	-87.5%	1	\$100,000	-50.0%	2540.6%	2	\$3,787	-33.3%	-99.2%
138 - 148	2	\$352,500	.	.	0	\$0	-100.0%	-100.0%	1	\$125,000	.	.
149 - 159	0	\$0	-100.0%	-100.0%	1	\$225,000	.	.	0	\$0	.	.
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.

Average Indemnity by Bodily Injury and Months to Disposition All Cases												
	2012		2011 – 2012, % Change		2011		2010 – 2011, % Change		2010		2009 – 2010, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
171 - 181	1	\$60,000	.	.	0	\$0	-100.0%	-100.0%	1	\$75,000	.	.
182 - 192	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
204 -214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Subtotal	120	\$260,465	1.7%	-10.0%	118	\$289,424	-2.5%	30.7%	121	\$221,464	11.0%	-25.1%

Lapsed Months from Incident to Disposition

2012 Paid Claims Involving At Least One Physician or Surgeon



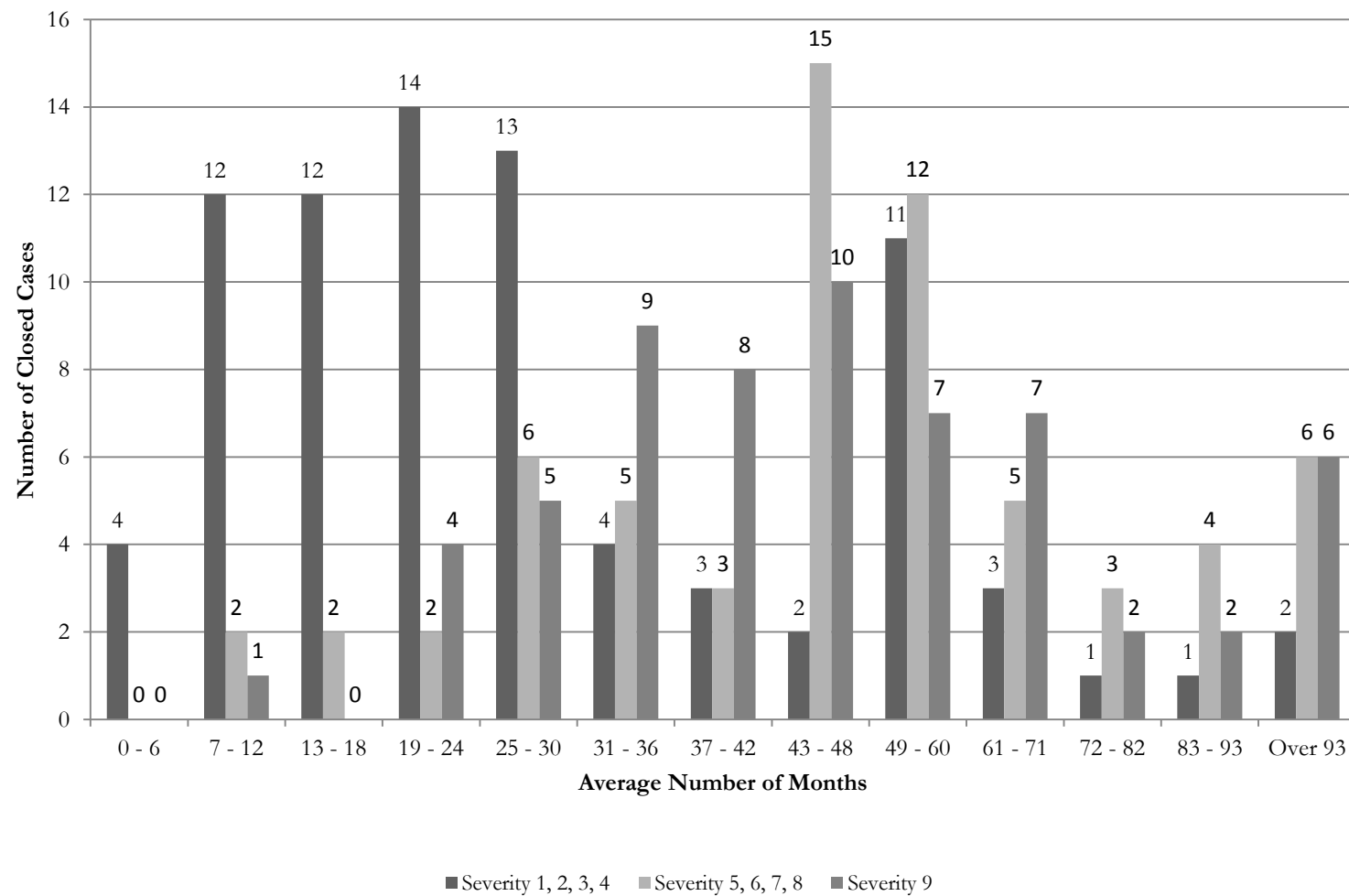
Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2012		2011 – 2012, % Change		2011		2010 – 2011, % Change		2010		2009 – 2010, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Severity 1, 2, 3, 4												
0 - 6	1	\$10,000			0	\$0	-100.0%	-100.0%	1	\$10,000		
7 - 12	1	\$24,000	-66.7%	-81.9%	3	\$132,267	0.0%	833.6%	3	\$14,167	0.0%	-48.2%
13 - 18	5	\$39,340	150.0%	-50.8%	2	\$80,000	-66.7%	-40.6%	6	\$134,789	20.0%	19.8%
14 - 24	4	\$179,709	33.3%	126.5%	3	\$79,333	-50.0%	-30.9%	6	\$114,792	-14.3%	-14.5%
25 - 30	3	\$51,333	-50.0%	-59.4%	6	\$126,500	20.0%	-0.7%	5	\$127,400	0.0%	67.6%
31 - 36	5	\$222,650	66.7%	588.6%	3	\$32,333	-57.1%	-86.3%	7	\$236,071	16.7%	0.4%
37 - 42	1	\$35,000	-85.7%	-90.7%	7	\$375,062	133.3%	114.3%	3	\$175,000	-70.0%	-36.4%
43 - 48	4	\$210,000	-42.9%	-67.1%	7	\$638,214	-22.2%	457.8%	9	\$114,422	50.0%	-1.9%
48 - 60	10	\$207,978	-9.1%	26.0%	11	\$165,041	83.3%	58.3%	6	\$104,250	-57.1%	-34.3%
61 - 71	2	\$62,500	0.0%	-72.4%	2	\$226,798	-60.0%	108.1%	5	\$109,000	0.0%	24.6%
72 - 82	0	\$0	-100.0%	-100.0%	2	\$277,000	100.0%	3593.3%	1	\$7,500	-50.0%	-98.6%
83 - 93	1	\$250,000	0.0%	150.0%	1	\$100,000	0.0%	-88.1%	1	\$843,725	-75.0%	262.5%
94 - 104	1	\$25,000			0	\$0	-100.0%	-100.0%	2	\$890,000		
105 - 115	1	\$250,000			0	\$0	-100.0%	-100.0%	1	\$75,000	0.0%	316.7%
116 - 126	1	\$223,000	0.0%	20.5%	1	\$185,000	0.0%	-21.0%	1	\$234,034		
127 - 137	0	\$0			0	\$0			0	\$0		
138 - 148	0	\$0	-100.0%	-100.0%	1	\$30,000			0	\$0	-100.0%	-100.0%
149 - 159	0	\$0			0	\$0			0	\$0		
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	1	\$97,500			0	\$0			0	\$0		
193 - 203	0	\$0			0	\$0			0	\$0		
204 - 214	0	\$0			0	\$0	-100.0%	-100.0%	1	\$725,000		
Over 225	0	\$0	-100.0%	-100.0%	2	\$12,500	.	.	0	\$0		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2012		2011 – 2012, % Change		2011		2010 – 2011, % Change		2010		2009 – 2010, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Total	41	\$149,806	-19.6%	-35.8%	51	\$233,466	-12.1%	32.4%	58	\$176,380	-15.9%	4.0%
Severity 5, 6, 7, 8												
0 - 6	0	\$0	-100.0%	-100.0%	1	\$95,000			0	\$0		
7 - 12	0	\$0			0	\$0			0	\$0		
13 - 18	1	\$275,000	-50.0%	6.8%	2	\$257,500	100.0%	106.0%	1	\$125,000	-66.7%	-78.9%
14 - 24	2	\$272,500	-50.0%	47.9%	4	\$184,250	300.0%	-1.7%	1	\$187,500	-66.7%	-15.2%
25 - 30	12	\$614,377	140.0%	153.9%	5	\$242,000	0.0%	-15.4%	5	\$286,000	25.0%	-75.5%
31 - 36	6	\$646,667	-40.0%	76.0%	10	\$367,500	42.9%	21.3%	7	\$303,074	0.0%	-36.3%
37 - 42	6	\$165,052	-33.3%	-84.2%	9	\$1,046,034	28.6%	54.5%	7	\$677,143	-53.3%	0.0%
43 - 48	22	\$626,723	46.7%	30.7%	15	\$479,500	275.0%	-47.1%	4	\$906,250	-71.4%	86.2%
48 - 60	20	\$760,169	25.0%	-24.6%	16	\$1,007,859	14.3%	218.2%	14	\$316,786	-22.2%	-71.2%
61 - 71	6	\$575,942	100.0%	-19.7%	3	\$717,500	-72.7%	57.0%	11	\$457,045	0.0%	-20.7%
72 - 82	6	\$667,500	0.0%	5.8%	6	\$630,833	0.0%	-28.8%	6	\$886,359	-33.3%	7.7%
83 - 93	7	\$580,714	16.7%	173.8%	6	\$212,083	50.0%	-34.4%	4	\$323,125		
94 - 104	4	\$1,512,839	300.0%	202.6%	1	\$500,000	-66.7%	-54.0%	3	\$1,085,832	50.0%	423.3%
105 - 115	2	\$1,193,750	-33.3%	46.2%	3	\$816,667	200.0%	1533.3%	1	\$50,000	0.0%	-94.4%
116 - 126	0	\$0	-100%	-100.0%	1	\$175,000	-83.3%	-86.1%	6	\$1,260,363	500.0%	8902.6%
127 - 137	0	\$0			0	\$0	-100.0%	-100.0%	2	\$535,000	100.0%	202.0%
138 - 148	1	\$575,000	0.0%	51.3%	1	\$380,000			0	\$0		
149 - 159	0	\$0			0	\$0	-100.0%	-100.0%	1	\$468,316	0.0%	33.8%
160 - 170	1	\$144,000			0	\$0			0	\$0	-100.0%	-100.0%
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	1	\$600,000			0	\$0			0	\$0		
193 - 203	0	\$0			0	\$0			0	\$0		
204 - 214	1	\$600,000			0	\$0			0	\$0		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2012		2011 – 2012, % Change		2011		2010 – 2011, % Change		2010		2009 – 2010, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
215 - 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
Subtotal	101	\$635,670	23.2%	5.1%	82	\$604,690	12.3%	8.4%	73	\$557,673	-21.5%	-18.6%
Severity 9												
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
7 - 12	0	\$0	-100.0%	-100.0%	1	\$200,000	0.0%	-10.3%	1	\$223,000	0.0%	-44.3%
13 - 18	1	\$936,500	.	.	0	\$0	.	.	0	\$0	.	.
14 - 24	1	\$200,000	.	.	0	\$0	-100.0%	-100.0%	4	\$318,750	100.0%	59.4%
25 - 30	4	\$542,302	-33.3%	122.6%	6	\$243,667	0.0%	25.5%	6	\$194,167	20.0%	-36.4%
31 - 36	9	\$470,556	12.5%	39.9%	8	\$336,250	60.0%	57.5%	5	\$213,500	25.0%	-46.8%
37 - 42	12	\$322,250	300.0%	109.0%	3	\$154,167	-78.6%	0.5%	14	\$153,393	133.3%	-17.3%
43 - 48	8	\$310,831	0.0%	17.3%	8	\$265,000	0.0%	-34.3%	8	\$403,125	-11.1%	45.4%
48 - 60	13	\$178,692	30.0%	-40.3%	10	\$299,500	-23.1%	22.3%	13	\$244,808	-7.1%	-18.2%
61 - 71	5	\$271,000	-28.6%	-21.2%	7	\$343,884	16.7%	37.6%	6	\$250,000	-25.0%	-51.2%
72 - 82	2	\$275,000	-50.0%	59.0%	4	\$173,000	0.0%	-2.9%	4	\$178,250	-33.3%	-20.9%
83 - 93	1	\$100,000	-50.0%	-97.0%	2	\$3,375,000	-33.3%	660.0%	3	\$444,083	-57.1%	38.8%
94 - 104	2	\$92,500	100.0%	-31.5%	1	\$135,000	-66.7%	18.0%	3	\$114,418	200.0%	-8.5%
105 - 115	1	\$500,000	-75.0%	-19.6%	4	\$621,674	100.0%	12.1%	2	\$554,765	-33.3%	552.7%
116 - 126	2	\$1,117,977	-50.0%	1016.0%	4	\$100,175	0.0%	54.1%	4	\$65,000	300.0%	-75.9%
127 - 137	1	\$12,500	0.0%	-87.5%	1	\$100,000	0.0%	135035.1%	1	\$74	-66.7%	-100.0%
138 - 148	2	\$352,500	.	.	0	\$0	-100.0%	-100.0%	1	\$125,000	.	.
149 - 159	0	\$0	-100.0%	-100.0%	1	\$225,000	.	.	0	\$0	.	.
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
171 - 181	1	\$60,000	.	.	0	\$0	-100.0%	-100.0%	1	\$75,000	.	.
182 - 192	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2012		2011 – 2012, % Change		2011		2010 – 2011, % Change		2010		2009 – 2010, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
204 -214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Total	65	\$337,243	8.3%	-12.5%	60	\$385,435	-21.1%	65.1%	76	\$233,469	7.0%	-24.0%

Lapsed Months from Incident to Disposition 2012 Paid Claims, Cases Involving At Least One Hospital



Average Indemnity by Bodily Injury Level and Disposition Time
Cases Involving At Least One Hospital

	2012		2011 - 2012, % Change		2011		2010 - 2011, % Change		2010		2009 - 2010, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
Severity 1, 2, 3, 4												
0 - 6	4	\$4,775	-20.0%	-52.5%	5	\$10,060	-37.5%	-73.4%	8	\$37,882	300.0%	373.5%
7 - 12	12	\$20,783	9.1%	-24.5%	11	\$27,510	-45.0%	51.9%	20	\$18,112	25.0%	29.4%
13 - 18	12	\$53,583	-40.0%	27.9%	20	\$41,893	25.0%	-47.6%	16	\$79,914	33.3%	17.0%
14 - 24	14	\$72,420	40.0%	-39.3%	10	\$119,339	-23.1%	130.7%	13	\$51,735	85.7%	-48.0%
25 - 30	13	\$75,245	30.0%	-49.4%	10	\$148,738	-28.6%	51.9%	14	\$97,941	180.0%	308.1%
31 - 36	4	\$93,750	-63.6%	21.1%	11	\$77,443	83.3%	-66.9%	6	\$233,750	50.0%	17.4%
37 - 42	3	\$74,707	-75.0%	17.6%	12	\$63,528	140.0%	-45.7%	5	\$117,000	-50.0%	-57.8%
43 - 48	2	\$267,500	-71.4%	-57.8%	7	\$633,371	75.0%	705.6%	4	\$78,625	-20.0%	-55.4%
48 - 60	11	\$274,752	10.0%	121.3%	10	\$124,167	233.3%	243.3%	3	\$36,167	-57.1%	-72.3%
61 - 71	3	\$42,833	0.0%	62.7%	3	\$26,333	-25.0%	-76.3%	4	\$111,250	0.0%	216.5%
72 - 82	1	\$60,000	.	.	0	\$0	-100.0%	-100.0%	2	\$53,750	100.0%	-92.5%
83 - 93	1	\$30,000	-50.0%	-59.2%	2	\$73,452	.	.	0	\$0	-100.0%	-100.0%
94 - 104	1	\$225,000	.	.	0	\$0	.	.	0	\$0	.	.
105 - 115	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$75,000	0.0%	-75.0%
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
127 - 137	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$154,354	.	.
138 - 148	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
160 - 170	0	\$0	-100.0%	-100.0%	1	\$5,000	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	1	\$97,500	.	.	0	\$0	.	.	0	\$0	.	.
204 - 214	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$725,000	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Subtotal	82	\$92,695	-19.6%	-17.0%	102	\$111,685	4.1%	38.5%	98	\$80,663	27.3%	-32.7%
Severity 5, 6, 7, 8												
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.

**Average Indemnity by Bodily Injury Level and Disposition Time
Cases Involving At Least One Hospital**

	2012		2011 - 2012, % Change		2011		2010 - 2011, % Change		2010		2009 - 2010, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
7 - 12	0	\$0			0	\$0			0	\$0		
13 - 18	1	\$275,000	-50.0%	6.8%	2	\$257,500	100.0%	106.0%	1	\$125,000	-66.7%	-78.9%
14 - 24	2	\$272,500	-50.0%	47.9%	4	\$184,250	300.0%	-1.7%	1	\$187,500	-66.7%	-15.2%
25 - 30	12	\$614,377	140.0%	153.9%	5	\$242,000	0.0%	-15.4%	5	\$286,000	25.0%	-75.5%
31 - 36	6	\$646,667	-40.0%	76.0%	10	\$367,500	42.9%	21.3%	7	\$303,074	0.0%	-36.3%
37 - 42	7	\$155,759	-22.2%	-85.1%	9	\$1,046,034	28.6%	54.5%	7	\$677,143	-53.3%	0.0%
43 - 48	23	\$602,301	53.3%	25.6%	15	\$479,500	275.0%	-47.1%	4	\$906,250	-71.4%	86.2%
48 - 60	20	\$760,169	25.0%	-24.6%	16	\$1,007,859	14.3%	218.2%	14	\$316,786	-22.2%	-71.2%
61 - 71	7	\$507,950	133.3%	-29.2%	3	\$717,500	-72.7%	57.0%	11	\$457,045	0.0%	-20.7%
72 - 82	6	\$667,500	0.0%	5.8%	6	\$630,833	0.0%	-28.8%	6	\$886,359	-33.3%	7.7%
83 - 93	7	\$580,714	16.7%	173.8%	6	\$212,083	50.0%	-34.4%	4	\$323,125		
94 - 104	4	\$1,512,839	300.0%	202.6%	1	\$500,000	-66.7%	-54.0%	3	\$1,085,832	50.0%	423.3%
105 - 115	2	\$1,193,750	-33.3%	46.2%	3	\$816,667	200.0%	1533.3%	1	\$50,000	0.0%	-94.4%
116 - 126	0	\$0	-100.0%	-100.0%	1	\$175,000	-83.3%	-86.1%	6	\$1,260,363	500.0%	8902.6%
127 - 137	0	\$0			0	\$0	-100.0%	-100.0%	2	\$535,000	100.0%	202.0%
138 - 148	1	\$575,000	0.0%	51.3%	1	\$380,000			0	\$0		
149 - 159	0	\$0			0	\$0	-100.0%	-100.0%	1	\$468,316	0.0%	33.8%
160 - 170	1	\$144,000			0	\$0			0	\$0	-100.0%	-100.0%
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	1	\$600,000			0	\$0			0	\$0		
193 - 203	0	\$0			0	\$0			0	\$0		
204 - 214	1	\$600,000			0	\$0			0	\$0		
215 - 225	0	\$0			0	\$0			0.0%	\$0		
Over 225	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
Subtotal	101	\$635,670	23.2%	5.1%	82	\$604,690	12.3%	8.4%	73	\$557,673	-21.5%	-18.6%
Severity 9												

Average Indemnity by Bodily Injury Level and Disposition Time
Cases Involving At Least One Hospital

	2012		2011 - 2012, % Change		2011		2010 - 2011, % Change		2010		2009 - 2010, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
7 - 12	0	\$0	-100.0%	-100.0%	1	\$200,000	0.0%	-10.3%	1	\$223,000	0.0%	-44.3%
13 - 18	1	\$936,500	.	.	0	\$0	.	.	0	\$0	.	.
14 - 24	1	\$200,000	.	.	0	\$0	-100.0%	-100.0%	4	\$318,750	100.0%	59.4%
25 - 30	4	\$542,302	-33.3%	122.6%	6	\$243,667	0.0%	25.5%	6	\$194,167	20.0%	-36.4%
31 - 36	9	\$470,556	12.5%	39.9%	8	\$336,250	60.0%	57.5%	5	\$213,500	25.0%	-46.8%
37 - 42	12	\$322,250	300.0%	109.0%	3	\$154,167	-78.6%	0.5%	14	\$153,393	133.3%	-17.3%
43 - 48	8	\$310,831	0.0%	17.3%	8	\$265,000	0.0%	-34.3%	8	\$403,125	-11.1%	45.4%
48 - 60	13	\$178,692	30.0%	-40.3%	10	\$299,500	-23.1%	22.3%	13	\$244,808	-7.1%	-18.2%
61 - 71	5	\$271,000	-28.6%	-21.2%	7	\$343,884	16.7%	37.6%	6	\$250,000	-25.0%	-51.2%
72 - 82	2	\$275,000	-50.0%	59.0%	4	\$173,000	0.0%	-2.9%	4	\$178,250	-33.3%	-20.9%
83 - 93	1	\$100,000	-50.0%	-97.0%	2	\$3,375,000	-33.3%	660.0%	3	\$444,083	-57.1%	38.8%
94 - 104	2	\$92,500	100.0%	-31.5%	1	\$135,000	-66.7%	18.0%	3	\$114,418	200.0%	-8.5%
105 - 115	1	\$500,000	-75.0%	-19.6%	4	\$621,674	100.0%	12.1%	2	\$554,765	-33.3%	552.7%
116 - 126	2	\$1,117,977	-50.0%	1016.0%	4	\$100,175	0.0%	54.1%	4	\$65,000	300.0%	-75.9%
127 - 137	1	\$12,500	0.0%	-87.5%	1	\$100,000	0.0%	135035.1%	1	\$74	-66.7%	-100.0%
138 - 148	2	\$352,500	.	.	0	\$0	-100.0%	-100.0%	1	\$125,000	.	.
149 - 159	0	\$0	-100.0%	-100.0%	1	\$225,000	.	.	0	\$0	.	.
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
171 - 181	1	\$60,000	.	.	0	\$0	-100.0%	-100.0%	1	\$75,000	.	.
182 - 192	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
204 -214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Total	65	\$337,243	8.3%	-12.5%	60	\$385,435	-21.1%	65.1%	76	\$233,469	7.0%	-24.0%

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), then total economic damage paid and the total non-economic damage paid by each company. Self-insured hospitals are reported in aggregate.

Each of the past three years is reported separately, and the companies are listed in descending order by the number of paid claims.

Please note that the total number of claimants reported in this section will tend to be higher than those reported elsewhere. This is because this section treats each combination of company / claimant as a single claimant (so that results can be reported by company).

Company Indemnity Analysis, 2012						
Name	Number Reported	Number Closed	Number Paid	Total Indemnity	Economic Damages	Non-Economic Damages
All Self-Insured Entities	302	430	232	\$82,088,067	\$45,378,407	\$36,709,660
Missouri Professionals Mutual	91	128	51	\$12,473,139	\$10,128,438	\$2,344,701
Missouri Hospital Plan	150	123	42	\$6,436,009	\$3,850,263	\$2,585,746
Proassurance Indemnity Company Inc	42	53	11	\$3,132,116	\$2,168,732	\$963,384
Medical Protective Company	62	45	20	\$4,078,000	\$1,312,832	\$2,765,168
Physicians Professional Indemnity	31	35	15	\$3,942,825	\$2,924,312	\$1,018,513
Intermed Insurance Company	10	33	5	\$1,852,204	\$1,386,996	\$465,208
Medical Liability Alliance	35	32	7	\$1,181,145	\$708,687	\$472,458
Lexington Insurance Company	44	27	3	\$1,160,000	\$0	\$1,160,000
Columbia Casualty Company	20	22	10	\$646,405	\$179,679	\$466,726
Continental Casualty Company	14	20	7	\$420,000	\$10,000	\$410,000
Doctors Company An Interins Exchange	20	17	6	\$571,774	\$136,419	\$379,000
Pharmacists Mutual Insurance Company	18	16	14	\$124,063	\$46,139	\$77,924
Preferred Physicians Medical Inc	7	14	3	\$300,000	\$235,000	\$65,000
American Casualty Company Of Reading	10	13	5	\$422,083	\$67,710	\$354,373
Darwin Select Insurance Company	6	13	5	\$1,154,500	\$0	\$1,154,500
Everest Indemnity Insurance Company	4	12	2	\$425,000	\$0	\$425,000
Missouri Doctors Mutual Insurance	13	12	3	\$225,000	\$55,000	\$170,000
St Lukes Health System Risk Retention	9	10	5	\$635,000	\$600,000	\$35,000
Fortress Insurance Company	6	7	2	\$23,312	\$23,312	\$0
Professional Solutions Insurance	3	7	4	\$540,000	\$245,000	\$295,000
Health Care Industry Liability Reciprocal	2	7	5	\$523,500	\$62,559	\$460,941
Cincinnati Insurance Company The	2	6	5	\$890,229	\$0	\$890,229
Galen Insurance Company	10	6	2	\$277,500	\$151,250	\$126,250
Hudson Specialty Insurance Company	5	6	4	\$984,300	\$0	\$984,300
OMS National Insurance Company RRG	4	6	0	\$0	\$0	\$0
Admiral Insurance Company	1	5	2	\$675,000	\$325,000	\$350,000
Essex Insurance Company	5	5	0	\$0	\$0	\$0
Emergency Physicians Insurance Co RRG	6	4	1	\$200,000	\$0	\$200,000
Podiatry Insurance Company Of America	4	4	1	\$300,000	\$300,000	\$0
National Union Fire Insurance Company	4	4	2	\$30,000	\$30,000	\$0
Ace American Insurance Company	2	4	2	\$349,000	\$150,000	\$199,000
Homeland Insurance Company Of New	2	4	3	\$217,500	\$6,053	\$211,447
Emergency Medicine Risk Retention	0	3	1	\$350,000	\$0	\$350,000
NCMIC Insurance Company	11	3	2	\$620,000	\$310,000	\$310,000
Paco Assurance Company Inc	0	2	2	\$325,000	\$315,000	\$10,000
Professional Liability Insurance Company	0	2	1	\$300,000	\$0	\$300,000
Arch Specialty Insurance Company	2	2	0	\$0	\$0	\$0
Onebeacon Insurance Company	1	2	1	\$8,000	\$3,686	\$4,314
Chicago Insurance Company	2	2	1	\$450,000	\$100,000	\$350,000

Company Indemnity Analysis, 2012						
Name	Number Reported	Number Closed	Number Paid	Total Indemnity	Economic Damages	Non- Economic Damages
Ironshore Speciality Insurance Company	4	2	1	\$100,000	\$42,464	\$57,536
Illinois Union Insurance Company	0	2	2	\$104,000	\$0	\$104,000
Evanston Insurance Company	4	2	0	\$0	\$0	\$0
Health Care Indemnity Inc	0	2	1	\$100,000	\$100,000	\$0
Zurich American Insurance Company	3	1	1	\$187,500	\$93,750	\$93,750
MMIC Insurance Inc	5	1	1	\$1,000,000	\$1,000,000	\$0
Truck Insurance Exchange	0	1	1	\$575,000	\$0	\$575,000
TIG Insurance Co Of Michigan	0	1	0	\$0	\$0	\$0
Chartis Specialty Insurance Company	0	1	1	\$225,000	\$0	\$225,000
Kansas Medical Mutual Insurance	2	1	0	\$0	\$0	\$0
Preferred Professional Insurance	4	1	1	\$400,000	\$400,000	\$0
General Star Indemnity Company	3	1	1	\$525,000	\$0	\$525,000
Lloyds Syndicate #2987	0	1	1	\$20,000	\$15,000	\$5,000
Allied World National Assurance	1	0	0	\$0	\$0	\$0
Medicus Insurance Company	25	0	0	\$0	\$0	\$0
Darwin National Assurance Company	2	0	0	\$0	\$0	\$0
Church Mutual Insurance Company	3	0	0	\$0	\$0	\$0
American Alternative Insurance	1	0	0	\$0	\$0	\$0
Liberty Insurance Underwriters Inc	1	0	0	\$0	\$0	\$0
National Fire And Marine Insurance	2	0	0	\$0	\$0	\$0
Firemans Fund Insurance Company	1	0	0	\$0	\$0	\$0
Centennial Casualty Company	1	0	0	\$0	\$0	\$0

Company Indemnity Analysis, 2011						
Name	Number Reported	Number Closed	Number Paid	Total Indemnity	Economic Damages	Non-Economic Damages
All Self-Insured Entities	328	429	237	\$73,245,791	\$38,418,502	\$34,827,289
Missouri Professionals Mutual	131	123	49	\$15,353,150	\$13,849,893	\$1,503,257
Missouri Hospital Plan	123	116	51	\$13,083,423	\$9,510,544	\$3,572,879
Proassurance Indemnity Company Inc	42	65	15	\$3,974,720	\$3,317,584	\$657,136
Medical Protective Company	44	53	21	\$3,838,015	\$2,331,175	\$1,506,840
Intermed Insurance Company	19	33	9	\$2,231,450	\$905,650	\$1,325,800
Doctors Company An Interins Exchange	38	26	5	\$1,194,395	\$1,040,800	\$153,595
Preferred Physicians Medical RRG Inc	8	22	5	\$1,650,000	\$775,000	\$875,000
Physicians Professional Indemnity	30	21	11	\$4,276,000	\$2,706,645	\$1,569,355
Pharmacists Mutual Insurance Company	21	21	11	\$154,008	\$49,542	\$104,466
Lexington Insurance Company	29	17	4	\$955,000	\$730,000	\$225,000
Continental Casualty Company	16	17	4	\$256,395	\$208,395	\$48,000
Columbia Casualty Company	24	17	8	\$1,070,322	\$568,466	\$501,856
Medical Liability Alliance	31	16	5	\$1,702,500	\$1,021,500	\$681,000
Missouri Doctors Mutual Insurance	16	14	6	\$245,000	\$63,320	\$181,680
Galen Insurance Company	7	12	2	\$525,000	\$311,211	\$213,789
American Casualty Company Of Reading	13	12	5	\$924,000	\$530,000	\$394,000
Everest Indemnity Insurance Company	17	11	0	\$0	\$0	\$0
Medicus Insurance Company	5	10	2	\$519,500	\$325,000	\$194,500
NCMIC Insurance Company	6	9	3	\$527,000	\$264,500	\$262,500
Darwin Select Insurance Company	10	8	2	\$59,936	\$20,000	\$39,936
Cincinnati Insurance Company The	9	6	5	\$1,034,000	\$0	\$1,034,000
Professional Liability Insurance Company	0	6	3	\$720,000	\$0	\$720,000
Podiatry Insurance Company Of America	6	6	4	\$651,500	\$580,068	\$71,432
National Union Fire Insurance Company	4	6	2	\$240,000	\$10,000	\$230,000
St Lukes Health System Risk Retention	6	5	3	\$2,500,000	\$2,200,000	\$300,000
Emergency Physicians Insurance Co RRG	5	5	0	\$0	\$0	\$0
Health Care Industry Liability Reciprocal	1	5	3	\$430,000	\$20,939	\$409,061
Chicago Insurance Company	2	5	1	\$499,000	\$0	\$499,000
Homeland Insurance Company Of New	2	5	2	\$305,000	\$198,168	\$106,832
Evanston Insurance Company	4	5	0	\$0	\$0	\$0
OMS National Insurance Company RRG	4	5	2	\$39,116	\$39,116	\$0
Missouri Medical Malpractice Joint	3	4	3	\$371,083	\$6,083	\$365,000
Professional Solutions Insurance	8	4	1	\$216,000	\$108,000	\$108,000
National Fire And Marine Insurance	2	4	0	\$0	\$0	\$0
Ace American Insurance Company	5	4	2	\$42,500	\$0	\$42,500
Kansas Medical Mutual Insurance	0	4	0	\$0	\$0	\$0
Health Care Indemnity Inc	1	4	1	\$9,000	\$3,572	\$5,428
Nautilus Insurance Company	0	3	0	\$0	\$0	\$0
Admiral Insurance Company	6	3	1	\$150,000	\$0	\$150,000

Company Indemnity Analysis, 2011						
Name	Number Reported	Number Closed	Number Paid	Total Indemnity	Economic Damages	Non-Economic Damages
Preferred Professional Insurance	2	3	1	\$50,000	\$0	\$50,000
Hudson Specialty Insurance Company	2	3	0	\$0	\$0	\$0
Proassurance Specialty Insurance Inc	1	2	0	\$0	\$0	\$0
Oceanus Insurance Company RRG	1	2	2	\$32,500	\$25,000	\$7,500
Proassurance Company Of Wisconsin Inc	0	2	1	\$200,000	\$125,000	\$75,000
St Paul Fire & Marine Insurance	0	2	2	\$80,000	\$10,000	\$70,000
Illinois Union Insurance Company	1	2	2	\$540,000	\$0	\$540,000
Essex Insurance Company	5	2	0	\$0	\$0	\$0
Fortress Insurance Company	3	1	0	\$0	\$0	\$0
Emergency Medicine Risk Retention	3	1	0	\$0	\$0	\$0
Southwest Physicians Risk Retention	2	1	0	\$0	\$0	\$0
Darwin National Assurance Company	1	1	0	\$0	\$0	\$0
Church Mutual Insurance Company	1	1	1	\$55,000	\$11,000	\$44,000
American Home Assurance Company	0	1	1	\$12,500	\$0	\$12,500
Arch Specialty Insurance Company	3	1	0	\$0	\$0	\$0
Onebeacon Insurance Company	1	1	0	\$0	\$0	\$0
Greater New York Mutual Ins Co	0	1	1	\$247,500	\$100,000	\$147,500
Granite State Insurance Company	0	1	0	\$0	\$0	\$0
Ironshore Speciality Insurance Company	6	1	0	\$0	\$0	\$0
Ismie Mutual Insurance Company	0	1	1	\$25,000	\$0	\$25,000
Centennial Casualty Company	0	1	1	\$25,000	\$0	\$25,000
Lloyds Syndicate #2003	0	1	0	\$0	\$0	\$0
Paco Assurance Company Inc	1	0	0	\$0	\$0	\$0
MMIC Insurance Inc	2	0	0	\$0	\$0	\$0
Professional Underwriters Liability	1	0	0	\$0	\$0	\$0
General Star Indemnity Company	2	0	0	\$0	\$0	\$0
Lloyds Syndicate #2987	1	0	0	\$0	\$0	\$0

Claims by Company, 2010

Name	Number Reported	Number Closed	Number Paid	Total Indemnity	Economic Damages	Non- Economic Damages
All Self-Insured Entities	453	397	208	\$45,879,559	\$22,214,056	\$23,665,503
Missouri Professionals Mutual	137	163	61	\$13,349,457	\$10,825,066	\$2,524,391
Missouri Hospital Plan	149	134	62	\$19,734,146	\$13,965,487	\$5,748,659
Proassurance Indemnity Company	60	83	20	\$7,412,100	\$5,723,991	\$1,688,109
Medical Protective Company	62	57	22	\$2,919,816	\$649,632	\$2,270,184
Intermed Insurance Company	18	36	10	\$2,113,500	\$2,066,000	\$47,500
Doctors Company An Interins	16	29	10	\$2,932,004	\$1,998,693	\$933,311
Everest Indemnity Insurance	27	27	0	\$0	\$0	\$0
Physicians Professional Indemnity	30	26	12	\$1,093,300	\$420,802	\$672,498
Medical Liability Alliance	24	24	7	\$2,155,000	\$1,343,000	\$812,000
Continental Casualty Company	16	20	5	\$135,074	\$9,315	\$125,759
Pharmacists Mutual Insurance	23	18	14	\$540,882	\$211,249	\$329,633
American Casualty Company Of	16	18	3	\$503,626	\$253,626	\$250,000
Columbia Casualty Company	20	16	7	\$1,357,375	\$1,210,169	\$147,206
Evanston Insurance Company	7	13	4	\$194,500	\$88,250	\$106,250
Lexington Insurance Company	31	12	4	\$264,498	\$65,000	\$149,498
Health Care Indemnity Inc	1	12	7	\$1,448,700	\$1,448,700	\$0
Preferred Physicians Medical RRG	21	9	1	\$7,500	\$0	\$7,500
Professional Solutions Insurance	6	8	3	\$925,000	\$462,500	\$462,500
Galen Insurance Company	8	8	3	\$86,000	\$37,000	\$49,000
Medicus Insurance Company	6	8	0	\$0	\$0	\$0
NCMIC Insurance Company	4	8	5	\$295,577	\$240,077	\$55,500
Emergency Physicians Insurance	3	7	0	\$0	\$0	\$0
Podiatry Insurance Company Of	7	7	3	\$183,000	\$103,000	\$80,000
Kansas Medical Mutual Insurance	2	7	0	\$0	\$0	\$0
Professional Liability Insurance	1	6	1	\$57,497	\$0	\$57,497
Preferred Professional Insurance	2	6	2	\$400,000	\$0	\$400,000
St Lukes Health System Risk	9	5	3	\$2,112,500	\$1,688,000	\$424,500
Health Care Industry Liability	6	5	4	\$595,000	\$95,761	\$499,239
Missouri Medical Malpractice Joint	4	4	1	\$312,691	\$27,975	\$284,716
National Union Fire Insurance	4	4	2	\$95,500	\$50,500	\$45,000
Chicago Insurance Company	5	4	1	\$62,500	\$0	\$62,500
St Paul Fire & Marine Insurance	0	4	1	\$25,000	\$22,750	\$2,250
Hudson Specialty Insurance	7	4	1	\$1,000	\$1,000	\$0
General Star Indemnity Company	2	4	1	\$220,000	\$0	\$220,000
OMS National Insurance	6	4	1	\$11,000	\$5,000	\$6,000
Cincinnati Insurance Company	5	3	2	\$272,500	\$0	\$272,500
Darwin Select Insurance Company	4	3	1	\$33,518	\$0	\$33,518
Proassurance Specialty Insurance	0	2	1	\$85,000	\$0	\$85,000
Missouri Doctors Mutual	19	2	1	\$62,500	\$62,500	\$0

Claims by Company, 2010						
Name	Number Reported	Number Closed	Number Paid	Total Indemnity	Economic Damages	Non- Economic Damages
National Fire And Marine	1	2	0	\$0	\$0	\$0
Arch Specialty Insurance	1	2	1	\$140,000	\$0	\$140,000
Admiral Insurance Company	0	2	1	\$23,000	\$8,000	\$15,000
North American Specialty	0	2	0	\$0	\$0	\$0
Homeland Insurance Company Of	3	2	1	\$150,000	\$0	\$150,000
Centennial Casualty Company	2	2	2	\$182,836	\$4,511	\$178,325
Paco Assurance Company Inc	2	1	1	\$2,932	\$2,932	\$0
Princeton Excess And Surplus	0	1	0	\$0	\$0	\$0
Emergency Medicine Risk	3	1	0	\$0	\$0	\$0
Zurich American Insurance	0	1	1	\$415,000	\$415,000	\$0
Nautilus Insurance Company	2	1	0	\$0	\$0	\$0
American Home Assurance	0	1	0	\$0	\$0	\$0
Truck Insurance Exchange	0	1	0	\$0	\$0	\$0
Ace American Insurance	2	1	1	\$75,000	\$0	\$75,000
Proassurance Company Of	1	1	0	\$0	\$0	\$0
Chartis Specialty Insurance	0	1	1	\$35,000	\$0	\$35,000
Illinois Union Insurance Company	0	1	0	\$0	\$0	\$0
Professional Underwriters Liability	0	1	1	\$150,000	\$9,321	\$140,679
Essex Insurance Company	1	1	0	\$0	\$0	\$0
American Equity Insurance Co	0	1	1	\$3,000,000	\$2,000,000	\$1,000,000
Fortress Insurance Company	2	0	0	\$0	\$0	\$0
Oceanus Insurance Company	1	0	0	\$0	\$0	\$0
Southwest Physicians Risk	4	0	0	\$0	\$0	\$0
Darwin National Assurance	2	0	0	\$0	\$0	\$0
MMIC Insurance Inc	1	0	0	\$0	\$0	\$0
American Alternative Insurance	1	0	0	\$0	\$0	\$0
Onebeacon Insurance Company	1	0	0	\$0	\$0	\$0
Ironshore Speciality Insurance	2	0	0	\$0	\$0	\$0
TIG Insurance Co Of Michigan	1	0	0	\$0	\$0	\$0
Lloyds Syndicate #2987	2	0	0	\$0	\$0	\$0

Section V

Indemnity Analysis by Professional Specialty

This exhibit contains the total number of claims reported to each insurers, 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 for each medical specialty.

Data are ranked in descending order by the total number of paid claims.

Data presented in this section are based on each individual / entity with a payment made on their behalf. Data are not aggregated by incident, as in other sections. For example, if a single incident resulted in a payment by both a hospital and physician, each payment will be reported separately rather than added together.

Indemnity by Specialty of Individual / Entity With Payment Made on Their Behalf, 2012						
Specialty	Reported	Closed	Closed with Payment	Total Indemnity	Economic Damages	Non- Economic Damages
Hospitals	350	440	210	\$44,514,157	\$21,045,283	\$23,468,874
Corporations / Partnerships	182	192	66	\$15,023,058	\$7,863,192	\$7,103,511
General Physician / Surgeon	137	150	34	\$13,796,875	\$10,088,254	\$3,708,621
Clinics - Outpatient Only, No Surgery	92	117	54	\$10,538,407	\$4,904,802	\$5,633,605
Nurses (excluding anesthesiologist)	76	65	15	\$1,325,980	\$349,525	\$976,455
Dentists	58	62	18	\$504,402	\$333,277	\$171,125
OB / GYN	56	54	14	\$9,198,291	\$7,493,291	\$1,705,000
Internal Medicine	49	54	11	\$2,112,622	\$1,570,643	\$541,979
Emergency Medicine	52	48	16	\$3,633,370	\$312,245	\$3,321,125
Neurology / Neurosurgeons	20	47	16	\$7,637,454	\$5,449,641	\$2,187,813
Orthopedics	37	44	14	\$2,376,000	\$1,463,865	\$912,135
Physicians - Misc.	16	44	13	\$2,758,000	\$1,509,121	\$1,248,879
Radiology	26	36	7	\$1,265,500	\$865,550	\$399,950
Anesthesiology	25	32	5	\$777,825	\$503,628	\$274,197
Nursing Homes	22	32	26	\$3,532,080	\$366,819	\$3,165,261
Cardiologists / Vascular Specialists	31	30	5	\$6,765,000	\$5,510,043	\$1,254,957
Gastroenterology	19	22	6	\$762,286	\$387,386	\$374,900
Pharmacists / Pharmacies	15	19	15	\$127,563	\$46,639	\$80,924
Cosmetic Surgery	11	17	8	\$1,248,913	\$584,325	\$664,588
Urologists	19	11	1	\$468,250	\$468,250	\$0
Pulmonologists	6	11	1	\$50,000	\$0	\$50,000
Physical Medicine	12	10	2	\$144,200	\$9,200	\$135,000
Ophthalmology	5	8	2	\$550,000	\$20,500	\$529,500
Hospitalists	5	7	0	\$0	\$0	\$0
Nuclear Medicine	2	7	2	\$470,000	\$120,000	\$350,000
Pediatricians	3	7	1	\$890,000	\$0	\$890,000
Nurse Anesthetists	2	7	2	\$206,583	\$56,583	\$150,000
Podiatrists	9	7	2	\$375,000	\$350,678	\$24,322
Otorhinolaryngology	6	6	1	\$20,000	\$12,000	\$8,000
Chiropractor	14	5	5	\$1,070,895	\$660,895	\$410,000
Hematology	2	4	2	\$175,020	\$87,012	\$88,008
Infectious Disease	1	4	0	\$0	\$0	\$0
Psychologists	3	4	0	\$0	\$0	\$0
Physicians / Surgeons Assistants	6	3	2	\$560,000	\$35,000	\$525,000
Pathology	7	3	0	\$0	\$0	\$0
Dermatology	5	3	1	\$15,000	\$0	\$15,000
Oncology	1	3	0	\$0	\$0	\$0
Nephrology	0	2	0	\$0	\$0	\$0
Endocrinology	1	2	0	\$0	\$0	\$0
Geriatrics	2	2	1	\$225,000	\$125,000	\$100,000

Indemnity by Specialty of Individual / Entity With Payment Made on Their Behalf, 2012						
Specialty	Reported	Closed	Closed with Payment	Total Indemnity	Economic Damages	Non- Economic Damages
Intensive Care Physicians	2	2	0	\$0	\$0	\$0
Midwives	0	2	0	\$0	\$0	\$0
Sports Medicine	1	1	0	\$0	\$0	\$0
Occupational Medicine	1	1	0	\$0	\$0	\$0
Psychiatry	1	1	1	\$99,000	\$0	\$99,000
Otology	0	1	0	\$0	\$0	\$0
Rehabilitation Hospitals	0	1	1	\$25,000	\$0	\$25,000
Skilled Nursing Facilities	1	1	0	\$0	\$0	\$0
Optometrists	3	1	1	\$125,000	\$115,000	\$10,000
Pharmacologists	1	0	0	\$0	\$0	\$0
Forensic / Legal Medicine	1	0	0	\$0	\$0	\$0
Clinics - Outpatient - Surgery	4	0	0	\$0	\$0	\$0
Radiologists - Non-Physicians (techs, etc.)	2	0	0	\$0	\$0	\$0
EMT	1	0	0	\$0	\$0	\$0
Mental Institutions	1	0	0	\$0	\$0	\$0
All other (speech therapists, massage therapists, etc.)	1	0	0	\$0	\$0	\$0
HMO Related	1	0	0	\$0	\$0	\$0

Indemnity by Specialty of Individual / Entity With Payment Made on Their Behalf, 2011						
Specialty	Reported	Closed	Closed with Payment	Total Indemnity	Economic Damages	Noneconomic Damages
Hospitals	372	459	285	\$65,565,053	\$32,772,770	\$32,792,283
Corporations / Partnerships	150	151	52	\$11,990,079	\$7,544,043	\$4,446,036
General Physician / Surgeon	147	130	43	\$10,279,645	\$6,061,845	\$4,217,800
Clinics - Outpatient Only, No Surgery	114	115	67	\$21,946,745	\$13,598,038	\$8,348,707
OB / GYN	53	70	23	\$9,579,000	\$6,597,476	\$2,981,524
Physicians - Misc.	62	65	27	\$5,610,500	\$3,699,108	\$1,911,392
Nurses (excluding anesthesiologist)	91	61	19	\$2,395,500	\$1,287,500	\$1,108,000
Dentists	59	53	23	\$1,086,971	\$699,513	\$387,458
Internal Medicine	58	53	14	\$1,856,949	\$791,262	\$1,065,687
Emergency Medicine	36	45	11	\$2,750,750	\$1,973,495	\$777,255
Orthopedics	39	43	6	\$1,235,000	\$706,211	\$528,789
Nursing Homes	28	35	33	\$3,912,777	\$622,103	\$3,290,674
Anesthesiology	19	33	6	\$2,438,750	\$1,650,000	\$788,750
Radiology	23	33	11	\$2,900,700	\$1,233,622	\$1,667,078
Cardiologists / Vascular Specialists	30	30	4	\$685,000	\$435,000	\$250,000
Neurology / Neurosurgeons	30	26	11	\$5,336,500	\$4,140,200	\$1,196,300
Pharmacists / Pharmacies	22	25	22	\$356,800	\$211,910	\$144,890
Gastroenterology	13	21	2	\$380,000	\$30,000	\$350,000
Cosmetic Surgery	24	17	12	\$1,730,550	\$730,813	\$999,737
Ophthalmology	9	12	3	\$766,095	\$150,000	\$616,095
Otorhinolaryngology	14	12	3	\$223,500	\$212,000	\$11,500
Podiatrists	11	11	6	\$726,500	\$607,568	\$118,932
Urologists	12	8	2	\$618,250	\$618,250	\$0
Psychiatry	0	8	3	\$112,500	\$80,000	\$32,500
Chiropractor	10	8	5	\$1,327,000	\$689,500	\$637,500
Nurse Anesthetists	9	8	2	\$35,800	\$18,300	\$17,500
Hospitalists	5	7	1	\$3,401	\$2,040	\$1,361
Pediatricians	4	7	1	\$200,000	\$200,000	\$0
Dermatology	3	7	0	\$0	\$0	\$0
Clinics - Outpatient - Surgery	4	6	3	\$246,401	\$30,783	\$215,618
Physical Medicine	7	5	1	\$75,000	\$24,000	\$51,000
Pathology	6	5	1	\$300,000	\$145,000	\$155,000
Nuclear Medicine	3	4	2	\$650,000	\$581,687	\$68,313
Pulmonologists	6	4	2	\$70,000	\$15,000	\$55,000
Hematology	2	3	1	\$425,000	\$425,000	\$0
Nephrology	5	3	0	\$0	\$0	\$0
EMT	0	3	2	\$780,000	\$500,000	\$280,000
Occupational Medicine	2	2	1	\$140,000	\$30,000	\$110,000
Infectious Disease	3	2	0	\$0	\$0	\$0

Indemnity by Specialty of Individual / Entity With Payment Made on Their Behalf, 2011						
Specialty	Reported	Closed	Closed with Payment	Total Indemnity	Economic Damages	Noneconomic Damages
Psychologists	6	2	2	\$52,500	\$0	\$52,500
Intensive Care Physicians	0	2	0	\$0	\$0	\$0
Public Health	0	1	1	\$98,000	\$55,530	\$42,470
Endocrinology	2	1	0	\$0	\$0	\$0
Geriatrics	1	1	0	\$0	\$0	\$0
Optometrists	2	1	1	\$125,000	\$115,000	\$10,000
Physicians / Surgeons Assistants	1	0	0	\$0	\$0	\$0
Otology	1	0	0	\$0	\$0	\$0
Oncology	2	0	0	\$0	\$0	\$0
Rehabilitation Hospitals	1	0	1	\$25,000	\$0	\$25,000
Skilled Nursing Facilities	2	0	1	\$450,000	\$95,000	\$355,000
Midwives	1	0	0	\$0	\$0	\$0

Indemnity by Specialty of Individual / Entity With Payment Made on Their Behalf, 2010						
Specialty	Reported	Closed	Closed with Payment	Total Indemnity	Economic Damages	Noneconomic Damages
Hospitals	513	410	362	\$85,732,034	\$45,772,390	\$39,939,644
Corporations / Partnership	174	147	66	\$12,875,565	\$7,174,831	\$5,700,734
General Physician / Surgeon	171	141	46	\$14,252,230	\$8,624,472	\$5,627,758
Clinics - Outpatient Only, No Surgery	112	116	85	\$21,564,563	\$11,229,172	\$10,335,391
Internal Medicine	58	88	25	\$6,490,016	\$3,891,450	\$2,598,566
OB / GYN	57	83	26	\$7,447,038	\$5,559,365	\$1,887,673
Nurses (excluding anesthesiologist)	93	68	11	\$1,385,501	\$188,628	\$1,196,873
Emergency Medicine	48	56	16	\$2,299,370	\$32,000	\$2,267,370
Physicians - Misc.	38	56	19	\$7,265,620	\$4,421,740	\$2,843,880
Dentists	51	48	26	\$1,156,854	\$791,123	\$365,731
Radiology	39	48	14	\$2,352,000	\$1,470,936	\$881,064
Cardiologists / Vascular Specialists	31	47	11	\$2,477,500	\$1,290,500	\$1,187,000
Neurology / Neurosurgeons	36	45	23	\$9,592,500	\$7,831,600	\$1,760,900
Orthopedics	35	37	14	\$2,930,000	\$1,810,300	\$1,119,700
Anesthesiology	30	29	7	\$1,705,825	\$1,411,825	\$294,000
Gastroenterology	17	25	4	\$460,000	\$245,500	\$214,500
Nursing Homes	28	23	27	\$3,279,097	\$793,088	\$2,486,009
Otorhinolaryngology	8	21	4	\$1,257,800	\$757,800	\$500,000
Pharmacists / Pharmacies	26	20	22	\$677,542	\$231,509	\$446,033
Urologists	4	16	4	\$1,288,000	\$285,100	\$1,002,900
Cosmetic Surgery	13	15	7	\$905,834	\$566,356	\$339,478
Pediatricians	12	14	4	\$1,340,000	\$200,000	\$1,140,000
Podiatrists	13	14	7	\$1,175,000	\$978,568	\$196,432
Chiropractor	6	12	10	\$970,509	\$680,009	\$290,500
Physical Medicine	7	11	1	\$75,000	\$24,000	\$51,000
Psychiatry	5	11	6	\$959,000	\$331,464	\$627,536
Nurse Anesthetists	5	9	5	\$917,120	\$252,120	\$665,000
Pulmonologists	6	8	2	\$65,000	\$21,000	\$44,000
Ophthalmology	5	7	0	\$0	\$0	\$0
Physicians / Surgeons Assistants	3	5	1	\$525,000	\$0	\$525,000
Infectious Disease	3	5	1	\$62,500	\$50,000	\$12,500
Pathology	4	5	2	\$1,060,000	\$1,000,000	\$60,000
Dermatology	4	5	1	\$15,000	\$0	\$15,000
Nuclear Medicine	4	4	1	\$400,000	\$100,000	\$300,000
Endocrinology	1	4	1	\$350,000	\$210,000	\$140,000
Geriatrics	2	4	1	\$250,000	\$150,000	\$100,000
Clinics - Outpatient - Surgery	4	4	4	\$364,274	\$59,074	\$305,200
EMT	2	3	0	\$0	\$0	\$0
Occupational Medicine	0	2	0	\$0	\$0	\$0

Indemnity by Specialty of Individual / Entity With Payment Made on Their Behalf, 2010						
Specialty	Reported	Closed	Closed with Payment	Total Indemnity	Economic Damages	Noneconomic Damages
Hematology	1	2	1	\$110,020	\$66,012	\$44,008
Nephrology	4	2	1	\$17,500	\$0	\$17,500
Public Health	1	1	1	\$98,000	\$55,530	\$42,470
Optometrists	1	1	0	\$0	\$0	\$0
Hospitalists	7	0	0	\$0	\$0	\$0
Psychologists	1	0	0	\$0	\$0	\$0
Intensive Care Physicians	1	0	0	\$0	\$0	\$0
Skilled Nursing Facilities	2	0	0	\$0	\$0	\$0
Midwives	2	0	0	\$0	\$0	\$0

Section VI

Claim Study by Means of Disposition

This sections presents claims data by means of disposition. Data are presented separately for cases involving hospitals, and physicians & surgeons. Each table displays:

- Number of closed cases
- 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
- Average economic damage amounts per case
- Average non-economic damage amounts per case
- Average total indemnity per case
- Average loss adjustment expense per case

Means of Disposition, All Cases, 2012									
Claim Reports			Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Resulting in Payment									
Claims settled before litigation	119	27.5%	8	22	3.7	\$20,801	\$42,096	\$62,896	\$6,845
Settled before judgment	305	70.6%	17	51	6.3	\$221,928	\$170,237	\$392,349	\$128,748
Total Settled	424	98.1%	15	43	5.6	\$165,479	\$134,272	\$299,885	\$94,535
Direct verdict for plaintiff	1	0.2%	24	95	7	\$20,500	\$179,500	\$200,000	\$187,071
Judgment for plaintiff	6	1.4%	18	63	6.7	\$204,317	\$75,569	\$279,886	\$255,870
Judgment for plaintiff after appeal	1	0.2%	25	116	9	\$1,345,746	\$665,208	\$2,010,954	\$2,433,620
Total Court Dispositions	8	1.9%	20	74	7	\$324,018	\$162,265	\$486,283	\$519,489
Total paid claim dispositions	432	100.0%	15	43	5.6	\$168,415	\$134,791	\$303,337	\$102,404
Closed Without Payment									
Claims closed before litigation	180	38.2%	10	29	3.7				\$1,568
Lawsuit closed or abandoned before trial	261	55.4%	22	46	5				\$35,892
Total closed without trial	441	93.6%	17	39	4.5				\$21,883
Direct verdict for defendant	7	1.5%	11	59	6.3				\$189,337
Judgment for defendant	19	4.0%	13	43	4.7				\$147,253
Judgment for defendant after appeal	4	0.8%	8	58	8.5				\$126,180
Total Court Dispositions	30	6.4%	12	49	5.6				\$154,263
Total unpaid claim dispositions	471	100.0%	17	40	4.5				\$30,314

Means of Disposition, Cases Involving At Least One Physician or Surgeon, 2012									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	16	7.70%	17	36	3.8	\$33,752	\$42,000	\$75,752	\$12,801
Settled before judgment	185	89.40%	19	56	6.6	\$289,911	\$183,094	\$473,310	\$171,829
Total Settled	201	97.10%	19	54	6.4	\$269,521	\$171,863	\$441,663	\$159,170
Direct verdict for plaintiff	1	0.50%	24	95	7	\$20,500	\$179,500	\$200,000	\$187,071
Judgment for plaintiff	4	1.90%	21	57	8	\$258,879	\$61,169	\$320,048	\$301,871
Judgment for plaintiff after appeal	1	0.50%	25	116	9	\$1,345,746	\$665,208	\$2,010,954	\$2,433,620
Total Court Dispositions	6	2.90%	22	73	8	\$400,294	\$181,564	\$581,858	\$638,029
Total paid claim dispositions	207	100.00	19	55	6.5	\$273,311	\$172,144	\$445,727	\$173,050
Incidents Closed Without Payment									
Claims closed before litigation	53	21.60%	13	35	4.3				\$2,476
Lawsuit closed or abandoned before	169	69.00%	24	48	5.2				\$40,584
Total closed without trial	222	90.60%	22	45	5				\$31,486
Direct verdict for defendant	6	2.40%	12	68	6.8				\$220,478
Judgment for defendant	15	6.10%	14	48	5.3				\$186,085
Judgment for defendant after appeal	2	0.80%	12	45	8				\$147,111
Total Court Dispositions	23	9.40%	13	53	6				\$191,668
Total unpaid claim dispositions	245	100.0%	21	46	5.1				\$46,524

Means of Disposition, Cases Involving At Least One Hospital, 2012									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	60	28.8%	9	24	4	\$20,356	\$40,469	\$60,824	\$8,425
Settled before judgment	143	68.8%	18	52	6.5	\$213,194	\$213,024	\$426,218	\$157,493
Total Settled	203	97.6%	15	44	5.7	\$156,197	\$162,023	\$318,220	\$113,434
Judgment for plaintiff	4	1.9%	14	60	5.5	\$300,975	\$53,353	\$354,328	\$224,162
Judgment for plaintiff after appeal	1	0.5%	25	116	9	\$1,345,746	\$665,208	\$2,010,954	\$2,433,620
Total Court Dispositions	5	2.4%	17	72	6.2	\$509,929	\$175,724	\$685,653	\$666,053
Total paid claim dispositions	208	100.0%	15	45	5.8	\$164,700	\$162,352	\$327,052	\$126,718
Incidents Closed Without Payment									
Claims closed before litigation	78	43.3%	7	30	3.9				\$2,424
Lawsuit closed or abandoned before	93	51.7%	23	50	5.2				\$45,075
Total closed without trial	171	95.0%	16	40	4.6				\$25,620
Direct verdict for defendant	3	1.7%	15	85	6				\$257,978
Judgment for defendant	3	1.7%	16	57	4.3				\$394,519
Judgment for defendant after appeal	3	1.7%	3	60	9				\$70,166
Total Court Dispositions	9	5.0%	11	67	6.4				\$240,888
Total unpaid claim dispositions	180	100.0%	15	42	4.7				\$36,383

Means of Disposition, All Cases, 2011								
	Cases Closed		Average Months			Average Paid		
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity Expense
Incidents Closed With Payment								
Claims settled before litigation	126	29.5%	7	21	3.9	\$30,531	\$39,211	\$69,742 \$8,943
Settled before judgment	291	68.1%	19	53	6.2	\$250,601	\$151,261	\$401,862 \$92,354
Total Settled	417	97.7%	16	43	5.5	\$184,105	\$117,404	\$301,509 \$67,151
Judgment for plaintiff	7	1.6%	20	58	5.3	\$75,168	\$103,265	\$178,433 \$184,562
Judgment for plaintiff after appeal	3	0.7%	21	122	9	\$46,457	\$421,043	\$467,500 \$637,070
Total Court Dispositions	10	2.3%	20	77	6.4	\$66,555	\$198,599	\$265,153 \$320,314
Total paid claim dispositions	427	100.0%	16	44	5.5	\$181,352	\$119,306	\$300,658 \$73,080
Incidents Closed Without Payment								
Claims closed before litigation	195	39.8%	8	25	3.7			\$1,593
Lawsuit closed or abandoned before	266	54.3%	22	47	5			\$25,008
Total closed without trial	461	94.1%	16	37	4.5			\$15,103
Direct verdict for defendant	3	0.6%	10	33	3			\$85,301
Judgment for defendant	21	4.3%	24	60	4.8			\$110,920
Judgment for defendant after appeal	5	1.0%	18	103	6.6			\$254,555
Total Court Dispositions	29	5.9%	22	65	4.9			\$133,035
Total unpaid claim dispositions	490	100.0%	17	39	4.5			\$22,083

Means of Disposition, All Involving At Least One Physician or Surgeon, 2011								
	Cases Closed		Average Months			Average Paid		
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity Expense
Incidents Closed With Payment								
Claims settled before litigation	18	9.30%	7	31	4	\$42,277	\$53,195	\$95,472 \$40,221
Settled before judgment	167	86.50%	22	57	6.5	\$345,445	\$135,907	\$481,352 \$132,075
Total Settled	185	95.90%	20	54	6.2	\$315,948	\$127,859	\$443,807 \$123,138
Judgment for plaintiff	5	2.60%	22	60	5.8	\$93,066	\$129,071	\$222,137 \$238,921
Judgment for plaintiff after appeal	3	1.60%	21	122	9	\$46,457	\$421,043	\$467,500 \$637,070
Total Court Dispositions	8	4.10%	21	83	7	\$75,588	\$238,561	\$314,148 \$388,227
Total paid claim dispositions	193	100.00%	20	56	6.2	\$305,984	\$132,448	\$438,432 \$134,126
Incidents Closed Without Payment								
Claims closed before litigation	54	22.00%	10	28	3.8			\$2,672
Lawsuit closed or abandoned before	165	67.30%	24	48	5.5			\$30,422
Total closed without trial	219	89.40%	21	43	5.1			\$23,580
Direct verdict for defendant	2	0.80%	13	34	3			\$97,048
Judgment for defendant	19	7.80%	26	64	5.1			\$121,252
Judgment for defendant after appeal	5	2.00%	18	103	6.6			\$254,555
Total Court Dispositions	26	10.60%	23	69	5.2			\$145,026
Total unpaid claim dispositions	245	100.00%	21	46	5.1			\$36,468

Means of Disposition, Cases Involving At Least One Hospital, 2011								
	Cases Closed		Average Months			Average Paid		
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity Expense
Incidents Closed With Payment								
Claims settled before litigation	67	30.30%	8	23	4	\$29,653	\$49,838	\$79,491 \$10,859
Settled before judgment	148	67.00%	18	46	6.2	\$267,411	\$178,988	\$446,399 \$98,434
Total Settled	215	97.30%	15	39	5.5	\$193,319	\$138,741	\$332,060 \$71,143
Judgment for plaintiff	3	1.40%	18	52	4.7	\$30,282	\$32,750	\$63,032 \$96,208
Judgment for plaintiff after appeal	3	1.40%	21	122	9	\$46,457	\$421,043	\$467,500 \$637,070
Total Court Dispositions	6	2.70%	19	87	6.8	\$38,369	\$226,897	\$265,266 \$366,639
Total paid claim dispositions	221	100.00%	15	40	5.6	\$189,112	\$141,134	\$330,247 \$79,166
Incidents Closed Without Payment								
Claims closed before litigation	92	53.20%	8	26	4			\$2,011
Lawsuit closed or abandoned before	77	44.50%	24	51	5.6			\$37,104
Total closed without trial	169	97.70%	15	38	4.8			\$18,000
Direct verdict for defendant	1	0.60%	4	30	3			\$61,809
Judgment for defendant	3	1.70%	12	86	5.7			\$195,962
Total Court Dispositions	4	2.30%	10	72	5			\$162,424
Total unpaid claim dispositions	173	100.00%	15	38	4.8			\$21,339

Means of Disposition, All Cases, 2010									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	120	28.60%	6	16	3.7	\$21,674	\$30,903	\$52,577	\$7,540
Settled before judgment	286	68.10%	18	53	6.3	\$166,518	\$125,936	\$292,699	\$111,973
Total Settled	406	96.70%	15	42	5.5	\$123,707	\$97,848	\$221,727	\$81,106
Direct verdict for plaintiff	1	0.20%	65	120	4	\$139,543	\$94,491	\$234,034	\$147,823
Judgment notwithstanding verdict for	2	0.50%	19	67	5.5	\$35,250	\$72,500	\$107,750	\$386,672
Judgment for plaintiff	9	2.10%	22	79	5.6	\$491,814	\$283,660	\$775,475	\$302,798
Judgment for plaintiff after appeal	2	0.50%	25	129	8	\$465,211	\$601,500	\$1,066,711	\$482,351
Total Court Dispositions	14	3.30%	25	87	5.8	\$397,628	\$285,388	\$683,016	\$329,361
Total paid claim dispositions	420	100.00%	15	44	5.5	\$132,837	\$104,099	\$237,103	\$89,381
Incidents Closed Without Payment									
Claims closed before litigation	176	35.00%	11	28	3.6				\$1,476
Lawsuit closed or abandoned before	282	56.10%	23	51	5.3				\$25,875
Total closed without trial	458	91.10%	18	42	4.7				\$16,499
Direct verdict for defendant	7	1.40%	21	61	5.7				\$115,201
Judgment for defendant	35	7.00%	29	65	4.9				\$122,656
Judgment for defendant after appeal	3	0.60%	6	73	6.3				\$230,093
Total Court Dispositions	45	8.90%	27	65	5.1				\$128,659
Total unpaid claim dispositions	503	100.00%	19	44	4.7				\$26,533

Means of Disposition, Cases Involving At Least One Physician, 2010									
	Cases Closed		Average Months			Average Paid			
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Incidents Closed With Payment									
Claims settled before litigation	21	10.10%	7	19	3.8	\$46,919	\$38,628	\$85,547	\$32,073
Settled before judgment	173	83.60%	22	58	6.7	\$198,116	\$134,283	\$332,399	\$144,125
Total Settled	194	93.70%	20	54	6.4	\$181,750	\$123,929	\$305,678	\$131,996
Direct verdict for plaintiff	1	0.50%	65	120	4	\$139,543	\$94,491	\$234,034	\$147,823
Judgment notwithstanding verdict for	2	1.00%	19	67	5.5	\$35,250	\$72,500	\$107,750	\$386,672
Judgment for plaintiff	8	3.90%	25	83	5.6	\$530,791	\$319,118	\$849,909	\$311,403
Judgment for plaintiff after appeal	2	1.00%	25	129	8	\$465,211	\$601,500	\$1,066,711	\$482,351
Total Court Dispositions	13	6.30%	27	90	5.8	\$414,369	\$307,341	\$721,710	\$336,699
Total paid claim dispositions	207	100.00%	20	56	6.4	\$196,359	\$135,447	\$331,806	\$144,852
Incidents Closed Without Payment									
Claims closed before litigation	76	25.20%	12	27	3.9				\$1,840
Lawsuit closed or abandoned before	196	64.90%	23	53	5.4				\$32,241
Total closed without trial	272	90.10%	20	46	5				\$23,747
Direct verdict for defendant	6	2.00%	20	63	5.8				\$134,402
Judgment for defendant	22	7.30%	28	76	5.8				\$181,882
Judgment for defendant after appeal	2	0.70%	2	83	8				\$286,030
Total Court Dispositions	30	9.90%	25	74	5.9				\$179,329
Total unpaid claim dispositions	302	100.00%	20	48	5.1				\$39,202

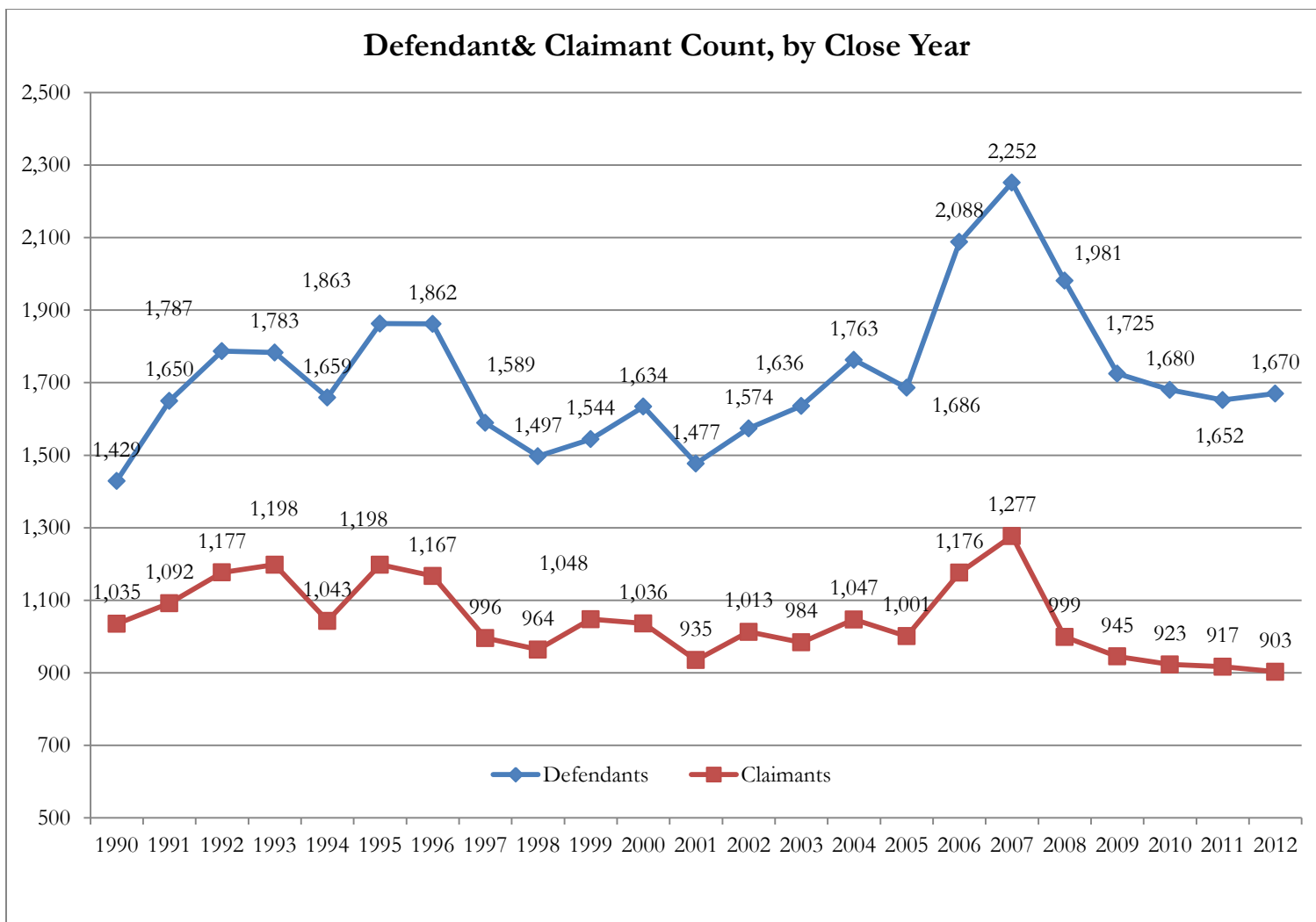
Means of Disposition, Cases Involving At Least One Hospital, 2010								
	Cases Closed		Average Months			Average Paid		
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity Expense
Incidents Closed With Payment								
Claims settled before litigation	67	33.80%	5	14	3.7	\$25,064	\$36,831	\$61,895 \$7,048
Settled before judgment	126	63.60%	18	55	6.3	\$204,524	\$143,825	\$348,508 \$140,148
Total Settled	193	97.50%	13	41	5.4	\$142,224	\$106,682	\$249,010 \$93,943
Judgment notwithstanding verdict for	1	0.50%	17	80	9	\$70,500	\$60,000	\$130,500 \$683,439
Judgment for plaintiff	3	1.50%	41	110	6.7	\$514,393	\$466,245	\$980,639 \$607,381
Judgment for plaintiff after appeal	1	0.50%	24	119	7	\$805,421	\$1,203,000	\$2,008,421 \$395,499
Total Court Dispositions	5	2.50%	33	106	7.2	\$483,820	\$532,347	\$1,016,167 \$580,216
Total paid claim dispositions	198	100.00%	14	43	5.5	\$150,851	\$117,431	\$268,383 \$106,222
Incidents Closed Without Payment								
Claims closed before litigation	58	33.90%	12	33	3.4			\$1,625
Lawsuit closed or abandoned before	103	60.20%	20	54	5.9			\$33,283
Total closed without trial	161	94.20%	17	47	5			\$21,878
Direct verdict for defendant	1	0.60%	4	29	9			\$60,791
Judgment for defendant	7	4.10%	30	61	5.1			\$54,942
Judgment for defendant after appeal	2	1.20%	8	71	5			\$174,911
Total Court Dispositions	10	5.80%	23	60	5.5			\$79,521
Total unpaid claim dispositions	171	100.00%	18	47	5.1			\$25,249

Section VII

Analysis by Claimant and Defendant

An occurrence represents an event or series of events that are alleged to have produced harm to a claimant. Previous reports presented data on the number of claims. A claim corresponds to a single policy against which a demand for damages has been made, or may otherwise be liable for payout. 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 report 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 policies implicated in the claim. Secondly, data are presented on a *per claimant* basis, which 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). See the executive summary for further discussion.



Cases Closed, 1990-2012											
	Claimants*					Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Unpaid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	1,035	451	584	\$48,508,270	\$107,557	833	434	162	282	183	77
1991	1,092	478	614	\$80,609,076	\$168,638	930	497	223	297	199	101
1992	1,177	438	739	\$66,150,716	\$151,029	934	656	197	244	224	67
1993	1,198	461	737	\$92,188,436	\$199,975	909	648	226	265	217	81
1994	1,043	467	576	\$66,983,431	\$143,433	889	599	171	250	222	73
1995	1,198	509	689	\$81,546,615	\$160,209	1,001	693	169	294	259	74
1996	1,167	509	658	\$94,782,860	\$186,214	960	702	200	267	260	73
1997	996	432	564	\$88,075,436	\$203,878	762	664	163	199	255	72
1998	964	416	548	\$72,152,021	\$173,442	697	619	181	136	250	83
1999	1,048	484	564	\$77,005,522	\$159,102	709	680	155	211	288	63
2000	1,036	392	644	\$103,200,836	\$263,267	801	674	159	207	224	45
2001	935	392	543	\$86,185,489	\$219,861	684	653	140	199	245	53
2002	1,013	445	568	\$109,777,907	\$246,692	760	683	131	201	279	44
2003	984	445	539	\$118,560,806	\$266,429	730	758	148	208	300	42
2004	1,047	427	620	\$128,704,434	\$301,416	827	760	176	223	255	56
2005	1,001	399	602	\$134,363,518	\$336,751	812	692	182	191	247	60
2006	1,176	437	739	\$121,030,893	\$276,959	977	882	229	171	287	64
2007	1,277	581	696	\$132,499,469	\$228,054	1,031	1,027	194	231	389	76
2008	999	456	543	\$119,796,536	\$262,712	908	887	186	163	389	39
2009	945	413	532	\$121,062,788	\$293,130	754	790	181	156	294	54
2010	923	420	503	\$99,583,371	\$237,103	754	772	154	139	324	44
2011	917	427	490	\$128,380,859	\$300,658	660	802	190	130	346	46
2012	903	432	471	\$131,041,456	\$303,337	709	798	163	160	334	47

*A case is considered closed for each claimant only when the last claim against the last defendant is closed.

Cases Involving At Least One Physician Defendant, Closed 1990-2012*											
	Claimants*					Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Unpaid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	578	241	337	\$30,726,876	\$127,497	833	110	9	282	42	4
1991	631	270	361	\$60,075,895	\$222,503	930	189	35	297	70	17
1992	675	245	430	\$52,446,373	\$214,067	934	300	19	244	89	5
1993	668	253	415	\$67,356,804	\$266,232	909	264	33	265	71	11
1994	638	262	376	\$51,660,982	\$197,179	889	299	24	250	75	8
1995	739	294	445	\$63,920,921	\$217,418	1,001	325	33	294	100	11
1996	688	291	397	\$68,083,284	\$233,963	960	332	41	267	88	16
1997	550	226	324	\$69,709,977	\$308,451	762	313	21	199	104	8
1998	494	181	313	\$49,364,481	\$272,732	697	274	14	136	86	3
1999	542	240	302	\$54,021,376	\$225,089	709	265	16	211	88	3
2000	581	225	356	\$70,992,034	\$315,520	801	316	21	207	93	2
2001	504	198	306	\$64,064,819	\$323,560	684	281	27	199	83	10
2002	559	217	342	\$60,873,939	\$280,525	760	288	23	201	81	6
2003	519	235	284	\$75,905,569	\$323,002	730	362	23	208	117	6
2004	581	233	348	\$94,393,306	\$405,121	827	372	30	223	93	11
2005	573	225	348	\$98,767,047	\$438,965	812	353	46	191	111	13
2006	677	221	456	\$88,647,272	\$401,119	977	487	64	171	122	8
2007	720	305	415	\$93,538,618	\$306,684	1,031	564	49	231	164	16
2008	562	247	315	\$91,022,036	\$368,510	908	512	62	163	195	5
2009	508	233	275	\$97,231,197	\$417,301	754	438	54	156	159	6
2010	509	207	302	\$68,683,806	\$331,806	754	420	40	139	146	3
2011	438	193	245	\$84,617,422	\$438,432	660	392	77	130	140	11
2012	452	207	245	\$92,265,493	\$445,727	709	408	46	160	139	4

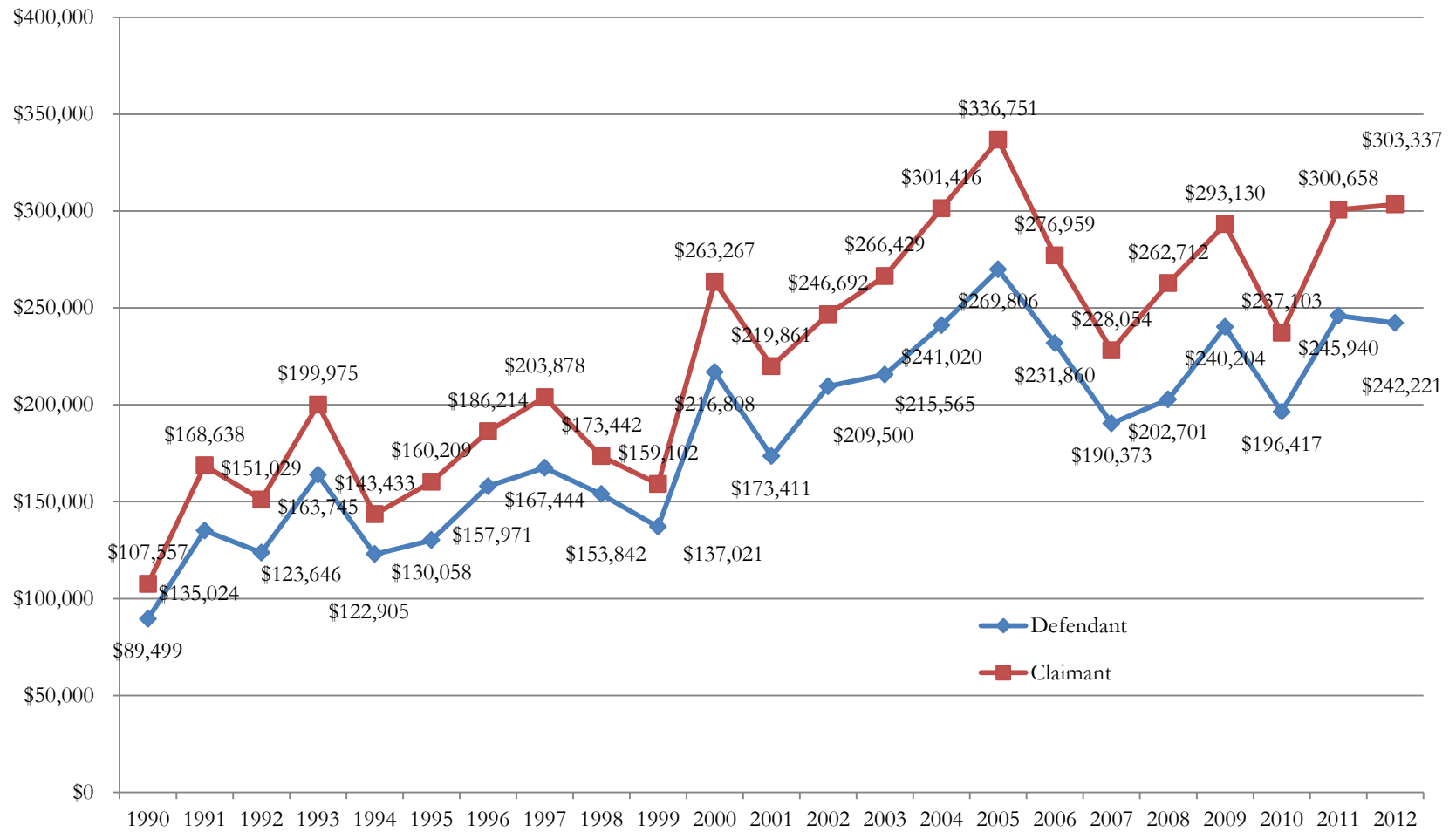
*The tables in this section are not mutually exclusive. For example, the category “closed cases with at least one paid physician defendant” is a subset of the category “closed cases involving at least one physician.”

Cases Involving At Least One Payment Made on Behalf of a Physician Defendant, Closed 1990-2012											
	Claimants*					Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Unpaid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	230	230	N/A	\$28,369,126.00	\$123,344	358	56	6	282	32	3
1991	243	243	N/A	\$52,346,864.00	\$215,419	393	83	17	297	41	13
1992	207	207	N/A	\$47,892,874.00	\$231,367	314	116	7	244	52	
1993	222	222	N/A	\$62,182,452.00	\$280,101	333	97	17	265	41	6
1994	223	223	N/A	\$48,361,653.00	\$216,868	324	113	14	250	39	5
1995	257	257	N/A	\$55,979,056.00	\$217,817	361	120	17	294	58	8
1996	243	243	N/A	\$60,840,176.00	\$250,371	347	116	24	267	39	14
1997	177	177	N/A	\$56,649,109.00	\$320,051	245	98	5	199	38	2
1998	126	126	N/A	\$32,915,745.00	\$261,236	174	76	2	136	27	
1999	193	193	N/A	\$44,793,963.00	\$232,093	256	91	7	211	36	3
2000	184	184	N/A	\$59,922,903.00	\$325,668	255	105	13	207	44	2
2001	169	169	N/A	\$54,498,300.00	\$322,475	244	117	9	199	55	7
2002	177	177	N/A	\$52,911,844.00	\$298,937	251	105	7	201	39	5
2003	188	188	N/A	\$66,120,298.00	\$351,704	284	147	10	208	60	3
2004	192	192	N/A	\$87,623,411.00	\$456,372	302	139	8	223	51	5
2005	173	173	N/A	\$85,865,017.00	\$496,330	262	138	15	191	59	8
2006	151	151	N/A	\$64,878,400.00	\$429,658	246	138	5	171	48	3
2007	206	206	N/A	\$69,849,826.00	\$339,077	320	156	21	231	56	13
2008	147	147	N/A	\$69,768,643.00	\$474,617	257	130	13	163	59	3
2009	147	147	N/A	\$65,362,802.00	\$444,645	218	136	8	156	67	3
2010	127	127	N/A	\$49,937,262.00	\$393,207	212	115	8	139	56	1
2011	109	109	N/A	\$59,515,955.00	\$546,018	205	100	19	130	46	6
2012	134	134	N/A	\$70,469,675.00	\$525,893	226	120	11	160	62	3

Cases Involving At Least One Institutional Defendant (Including Nursing Homes, Hospitals, Clinics & Group Practices) Closed 1990-2012											
	Claimants					Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Unpaid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	424	202	222	\$25,987,622	\$128,652	172	434	8	65	183	2
1991	468	223	245	\$47,900,412	\$214,800	282	497	25	89	199	9
1992	598	259	339	\$49,231,109	\$190,082	431	656	25	116	224	4
1993	586	246	340	\$69,604,585	\$282,945	356	648	26	100	217	4
1994	527	273	254	\$44,799,004	\$164,099	403	599	32	104	222	10
1995	613	292	321	\$53,963,344	\$184,806	431	693	28	111	259	11
1996	623	312	311	\$64,559,898	\$206,923	443	702	36	107	260	14
1997	563	269	294	\$67,944,280	\$252,581	388	664	26	92	255	8
1998	542	270	272	\$59,147,856	\$219,066	345	619	25	67	250	4
1999	604	310	294	\$52,450,674	\$169,196	335	680	19	85	288	4
2000	575	244	331	\$79,323,199	\$325,095	393	674	22	90	224	2
2001	544	267	277	\$65,864,252	\$246,683	324	653	29	104	245	12
2002	584	311	273	\$85,823,579	\$275,960	359	683	16	91	279	6
2003	623	326	297	\$93,006,105	\$285,295	384	758	26	114	300	9
2004	623	302	321	\$104,195,247	\$345,017	439	760	33	125	255	14
2005	590	275	315	\$107,355,786	\$390,385	439	692	37	109	247	11
2006	726	327	399	\$100,530,111	\$307,432	581	882	59	103	287	13
2007	852	432	420	\$103,235,430	\$238,971	656	1,027	49	130	389	15
2008	672	359	313	\$102,750,998	\$286,214	595	887	48	93	389	4
2009	642	313	329	\$100,409,236	\$320,796	514	790	46	100	294	7
2010	637	330	307	\$84,143,226	\$254,979	506	772	44	83	324	5
2011	670	357	313	\$117,978,342	\$330,472	442	802	80	90	346	13
2012	668	352	316	\$110,540,645	\$314,036	485	798	47	109	334	7

Cases Involving At Least One Payment Made on Behalf of an Institutional Defendant (Including Nursing Homes, Hospitals, Clinics & Group Practices) Closed 1990-2012											
	Claimants					Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Unpaid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	180	180	N/A	\$22,913,665	\$127,298	71	188	2	39	183	2
1991	189	189	N/A	\$41,613,199	\$220,176	116	203	13	53	199	5
1992	214	214	N/A	\$41,951,507	\$196,035	152	244	11	62	224	3
1993	203	203	N/A	\$56,884,798	\$280,221	125	238	15	54	217	1
1994	213	213	N/A	\$33,769,747	\$158,543	105	256	20	42	222	5
1995	243	243	N/A	\$43,639,545	\$179,587	144	287	15	57	259	9
1996	249	249	N/A	\$49,568,539	\$199,070	159	287	15	44	260	8
1997	224	224	N/A	\$54,975,280	\$245,425	142	284	8	42	255	4
1998	231	231	N/A	\$51,576,621	\$223,275	118	269	11	26	250	2
1999	267	267	N/A	\$46,329,612	\$173,519	117	318	10	36	288	2
2000	203	203	N/A	\$68,796,156	\$338,897	134	257	11	46	224	1
2001	229	229	N/A	\$55,926,610	\$244,221	112	289	14	65	245	9
2002	262	262	N/A	\$72,840,216	\$278,016	124	310	7	38	279	2
2003	273	273	N/A	\$80,210,669	\$293,812	163	351	8	57	300	6
2004	238	238	N/A	\$82,691,043	\$347,441	138	306	8	58	255	6
2005	228	228	N/A	\$89,402,773	\$392,117	164	289	15	57	247	5
2006	272	272	N/A	\$83,909,472	\$308,491	198	361	38	47	287	8
2007	367	367	N/A	\$88,010,658	\$239,811	242	454	18	60	389	8
2008	326	326	N/A	\$90,181,658	\$276,631	266	466	20	56	389	2
2009	273	273	N/A	\$90,440,590	\$331,284	231	360	26	61	294	3
2010	303	303	N/A	\$73,677,171	\$243,159	218	377	20	53	324	4
2011	327	327	N/A	\$109,231,642	\$334,042	206	402	39	57	346	10
2012	313	313	N/A	\$92,641,788	\$295,980	217	382	19	67	334	1

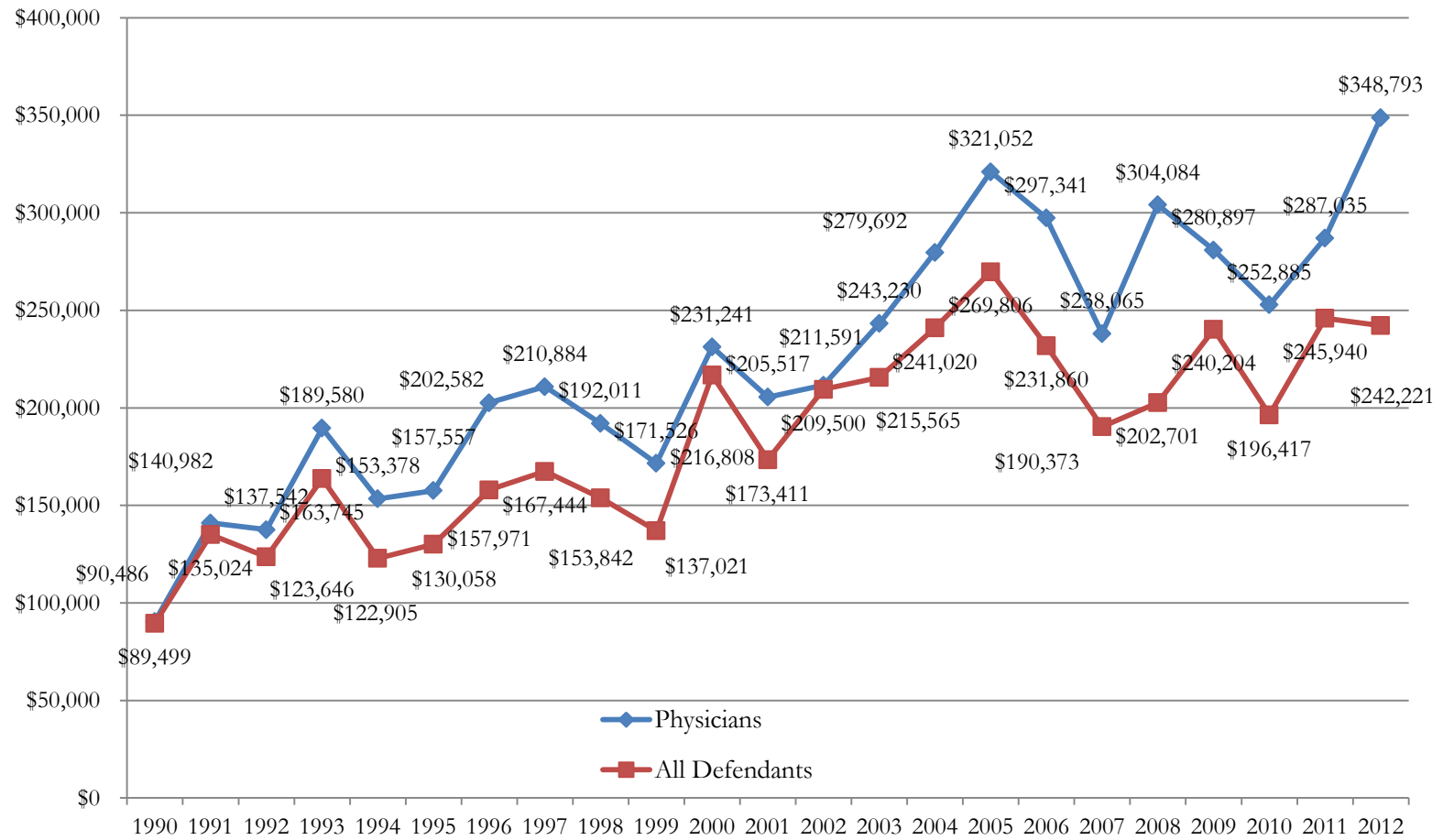
Average Indemnity Recieved by Claimants & Paid on Behalf of Defendants



Number of Defendants, 1990 – 2012*												
	Physicians			Institutions (Including Nursing Homes, Hospitals, Clinics, & Group Practices)			All Other (Nurses, Pharmacists, etc.)			Total		
Year	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	833	282	\$90,486	434	183	\$110,221	162	77	\$36,633	1,429	542	\$89,499
1991	930	297	\$140,982	497	199	\$169,079	223	101	\$50,402	1,650	597	\$135,024
1992	934	244	\$137,542	656	224	\$136,059	197	67	\$31,541	1,787	535	\$123,646
1993	909	265	\$189,580	648	217	\$181,744	226	81	\$31,005	1,783	563	\$163,745
1994	889	250	\$153,378	599	222	\$106,750	171	73	\$67,679	1,659	545	\$122,905
1995	1,001	294	\$157,557	693	259	\$120,764	169	74	\$53,340	1,863	627	\$130,058
1996	960	267	\$202,582	702	260	\$145,085	200	73	\$40,705	1,862	600	\$157,971
1997	762	199	\$210,884	664	255	\$173,180	163	72	\$27,063	1,589	526	\$167,444
1998	697	136	\$192,011	619	250	\$173,511	181	83	\$32,059	1,497	469	\$153,842
1999	709	211	\$171,526	680	288	\$133,038	155	63	\$39,663	1,544	562	\$137,021
2000	801	207	\$231,241	674	224	\$239,867	159	45	\$35,639	1,634	476	\$216,808
2001	684	199	\$205,517	653	245	\$170,983	140	53	\$64,093	1,477	497	\$173,411
2002	760	201	\$211,591	683	279	\$228,742	131	44	\$77,931	1,574	524	\$209,500
2003	730	208	\$243,230	758	300	\$209,299	148	42	\$123,313	1,636	550	\$215,565
2004	827	223	\$279,692	760	255	\$246,580	176	56	\$61,698	1,763	534	\$241,020
2005	812	191	\$321,052	692	247	\$267,119	182	60	\$117,736	1,686	498	\$269,806
2006	977	171	\$297,341	882	287	\$219,307	229	64	\$113,196	2,088	522	\$231,860
2007	1,031	231	\$238,065	1,027	389	\$181,161	194	76	\$92,565	2,252	696	\$190,373
2008	908	163	\$304,084	887	389	\$170,762	186	39	\$97,546	1,981	591	\$202,701
2009	754	156	\$280,897	790	294	\$247,871	181	54	\$80,904	1,725	504	\$240,204
2010	754	139	\$252,885	772	324	\$191,333	154	44	\$55,467	1,680	507	\$196,417
2011	660	130	\$287,035	802	346	\$252,101	190	46	\$83,463	1,652	522	\$245,940
2012	709	160	\$348,793	798	334	\$215,245	163	47	\$71,124	1,670	541	\$242,221

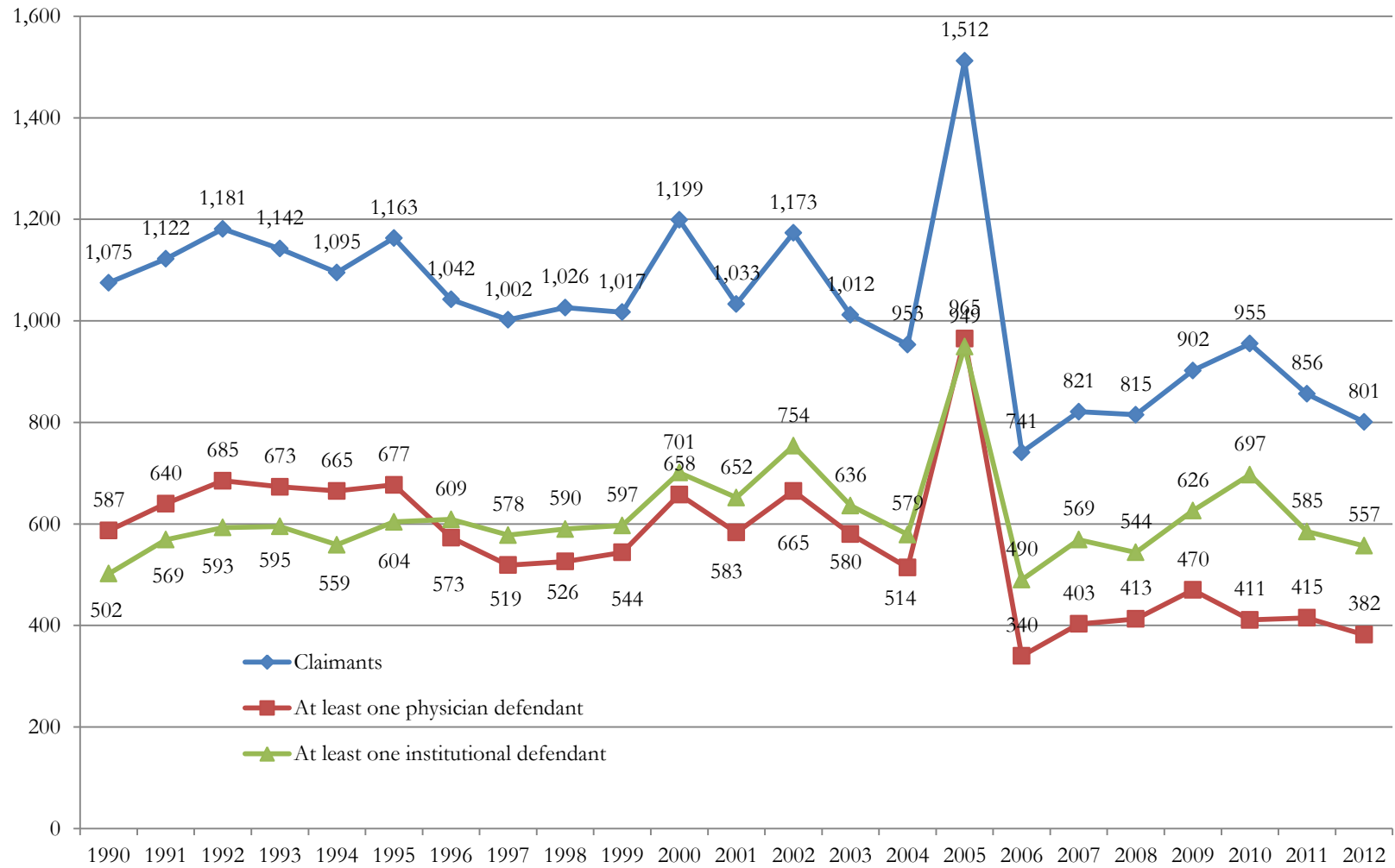
*Each defendant is counted in the year the occurrence was closed, regardless of whether the claim against the individual practitioner was closed in an earlier year.

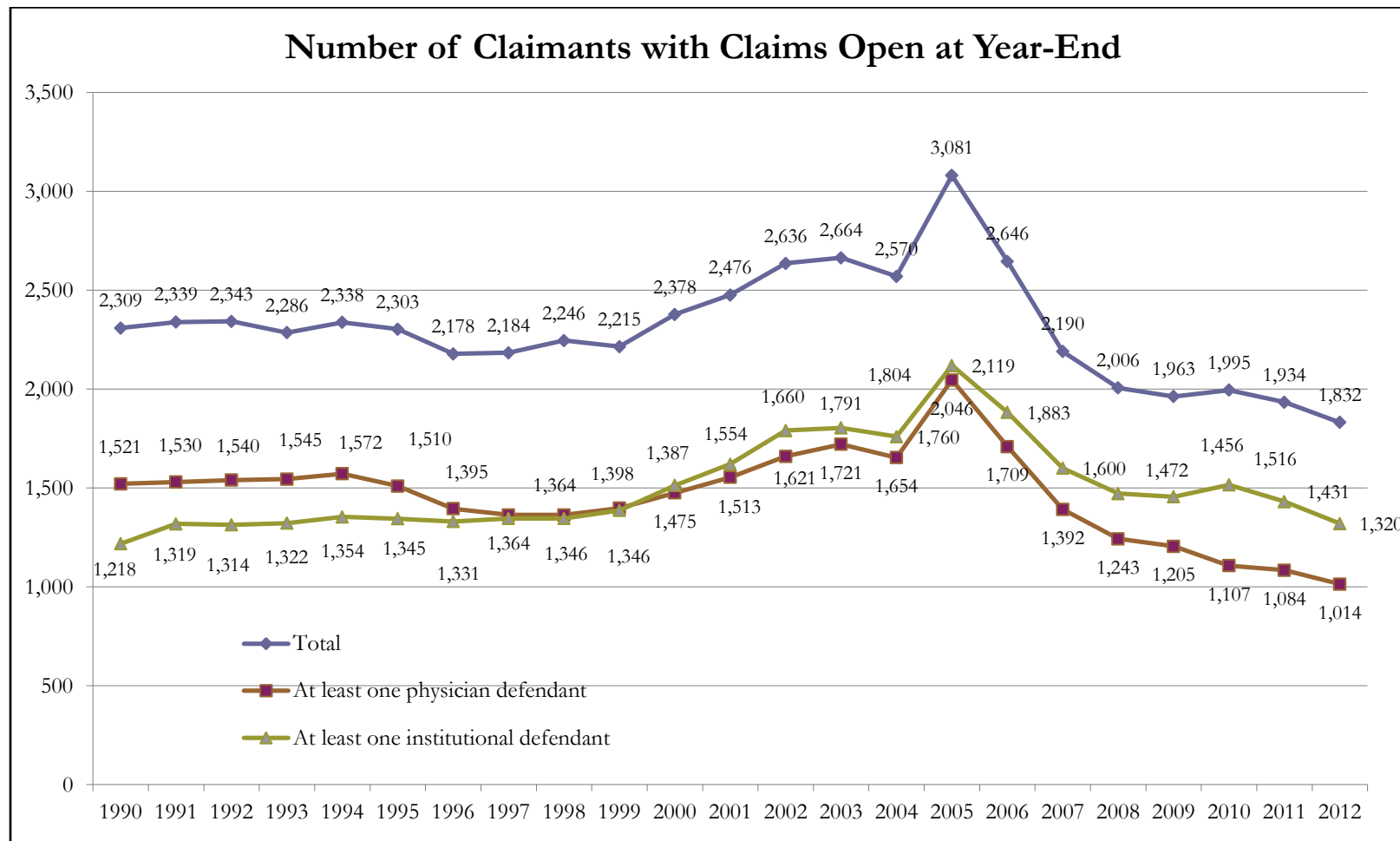
Average Indemnity Per Defendant



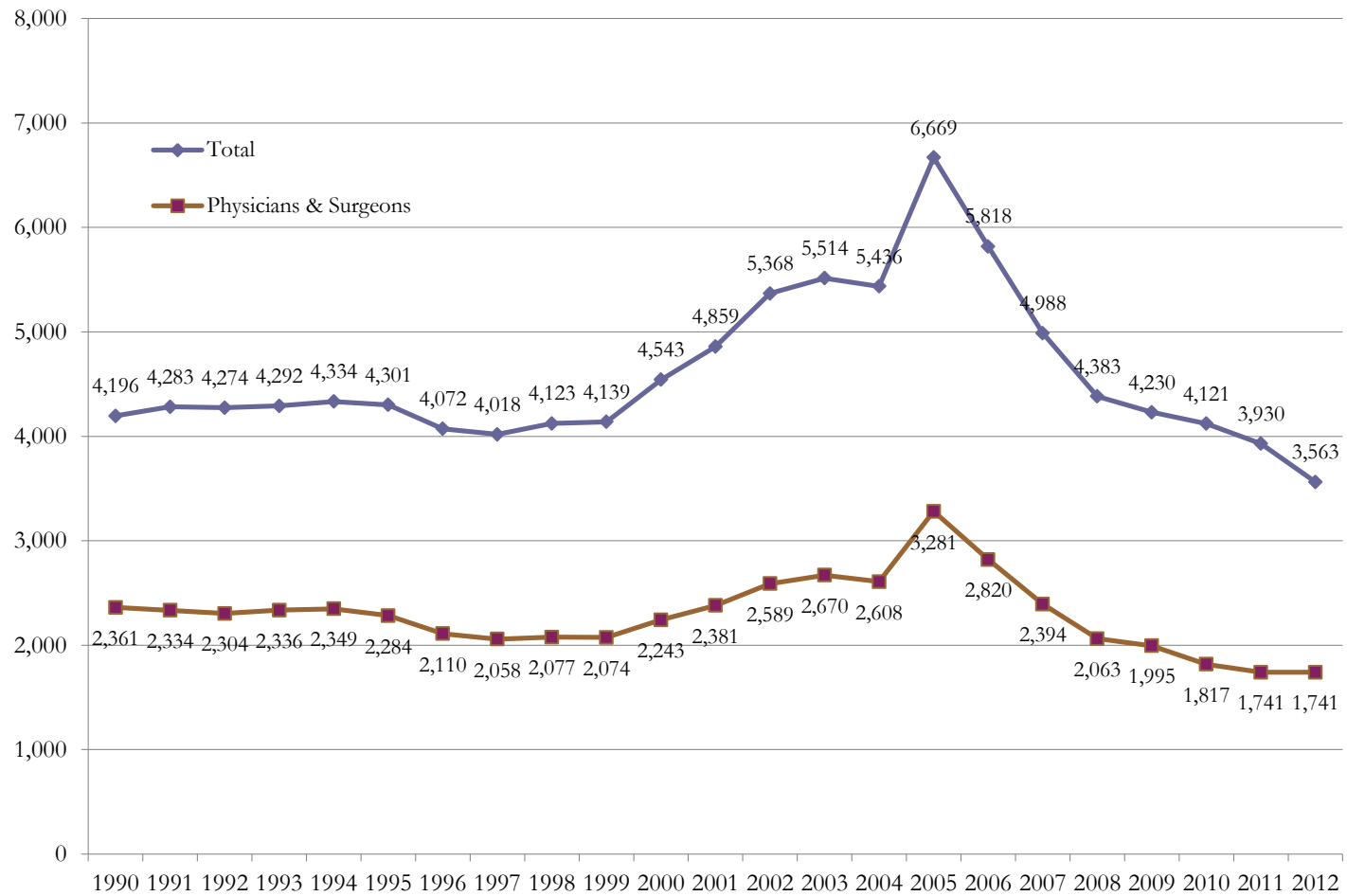
Claimants and Associated Number of Defendants By Report Year					
		Defendants			
Year Reported	Claimants	Physicians	Institutions	All Other	Total
1990	1,075	803	556	243	1,602
1991	1,122	903	642	192	1,737
1992	1,181	904	676	198	1,778
1993	1,142	941	676	185	1,802
1994	1,095	902	636	163	1,701
1995	1,163	936	708	186	1,830
1996	1,042	786	708	139	1,633
1997	1,002	710	662	163	1,535
1998	1,026	716	722	164	1,602
1999	1,017	731	712	171	1,614
2000	1,199	945	881	158	1,984
2001	1,033	822	800	171	1,793
2002	1,173	968	939	176	2,083
2003	1,012	811	784	187	1,782
2004	953	765	704	216	1,685
2005	1,512	1,485	1,204	260	2,949
2006	741	516	547	144	1,207
2007	821	605	660	157	1,422
2008	815	577	636	163	1,376
2009	902	686	741	145	1,572
2010	955	576	806	189	1,571
2011	856	584	679	198	1,461
2012	801	511	619	173	1,303

Claimants, by Report Year





Defendants With Claims Open At Year End



Section VIII

Nature and Substance of Allegations and Outcomes

Recently, 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 description 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 of 2011, over 15,000 records have been manually reviewed and allegation and outcome codes were derived from the written narratives that accompany 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 reconcile 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.

Adverse Outcomes by Medical Category Closed Occurrences, 2002-2012			
Category	Claimants	Claimants With Payment	Average Indemnity Per Paid Claimant
Diagnosis	1,820	860	396,989
Anesthesia	184	83	293,819
Surgery	3,198	1,418	296,575
Medication	946	404	165,111
IV & Blood Products	157	92	150,750
Pregnancy & Childbirth	663	322	743,980
Non-Surgical Treatment	1,780	913	216,123
Patient Safety / Ethical	1,391	632	115,772
Total Known	10,139	4,624	293,095
Unknown	579	147	181,486
Total	10,718	4,771	289,657

Category	Claimants	Claimants With Payment	Total Indemnity
Diagnosis	17.0%	18.0%	24.7%
Anesthesia	1.7%	1.7%	1.8%
Surgery	29.8%	29.7%	30.4%
Medication	8.8%	8.5%	4.8%
IV & Blood Products	1.5%	1.9%	1.0%
Pregnancy & Childbirth	6.2%	6.7%	17.3%
Non-Surgical Treatment	16.6%	17.0%	12.7%
Patient Safety / Ethical	13.0%	13.2%	5.3%
Total Known	94.6%	96.9%	98.1%

Allegations by Category, 2002 - 2012				
Nature of Allegation	Closed	Closed With Payment	Average Payment	Average Injury Severity (1-9 Scale)
Diagnostic Allegations by Condition - Infectious Conditions				
Central nervous system	1			7.0
Spine / spinal cord	11	5	\$1,013,667	6.6
Other nervous system	32	20	\$1,181,145	7.8
Heart	9	5	\$447,000	8.4
Integumentary system - skin, hair, nails	6	2	\$600,000	4.5
Auditory	3			5.7
Musculoskeletal disorder order- excluding spine	8	6	\$709,167	6.1
Blood and immune disorders	2	1	\$800,000	8.0
Diabetes	1	1	\$500,000	7.0
Respiratory infections	39	19	\$254,306	6.8
Digestive disorders	20	7	\$60,929	5.4
Diseases of the genitourinary system	6	3	\$145,833	7.2
Diseases of the reproductive system	6	5	\$190,789	6.5
Gangrene or other necrotizing condition	1	1	\$733,000	9.0
Staph infection	2	1	\$1,155,850	9.0
Septic condition	9	5	\$556,000	7.3
Unknown Infection	31	16	\$215,921	5.7
Diagnostic Allegations - Non-infectious Conditions				
Hematoma / aneurysm	48	30	\$437,422	8.0
Heart Condition	174	93	\$411,386	8.0
Embolism/ thrombosis	59	31	\$311,456	7.7
Ischemia / vascular deficiency	11	7	\$673,571	7.4
Stroke	105	50	\$462,921	6.5
Integumentary system - skin, hair, nails	1	1	\$125,000	4.0
Auditory condition	2	1	\$45,000	4.0
Visual condition	15	10	\$587,110	6.4
Spine / spinal cord disorder	36	14	\$562,238	5.8
Disorders of the peripheral nervous system	24	8	\$658,756	6.0
Musculoskeletal disorder order- excluding spine	13	5	\$538,000	3.8
Compartment syndrome	8	6	\$214,167	5.4
Cancer - oral	14	2	\$120,000	7.5
Cancer - digestive tract	56	28	\$444,327	7.3
Cancer - respiratory tract	77	34	\$304,020	8.0
Cancer - bone and cartilage	22	12	\$388,031	7.4
Cancer - skin	32	14	\$408,214	6.5
Cancer - soft tissue	1			9.0
Cancer - breast	103	42	\$416,677	7.3
Cancer - reproductive organs	29	16	\$410,866	7.9
Cancer - kidney, bladder and related	21	12	\$264,742	6.6
Cancer - central nervous system	8	5	\$220,140	7.6

Allegations by Category, 2002 - 2012				
Nature of Allegation	Closed	Closed With Payment	Average Payment	Average Injury Severity (1-9 Scale)
Cancer - Thyroid and other endocrine glands	22	12	\$410,485	6.4
Cancer - Hodgkin's, lymphoma, and related	10	3	\$604,500	7.5
Cancer - unknown type	31	16	\$269,675	6.3
Unknown or benign neoplasms	38	16	\$361,125	5.6
Blood and immune disorders	13	8	\$660,208	6.9
Diabetes	11	7	\$404,717	6.9
Endocrine, nutritional, and metabolic disorders	22	15	\$373,289	7.5
Respiratory conditions	9	4	\$683,323	7.7
Digestive disorders	139	67	\$347,187	6.0
Diseases of the genitourinary system	22	12	\$405,625	6.3
Diseases of the reproductive system	18	9	\$260,694	5.2
Trauma - fracture	139	44	\$112,327	3.7
Trauma - dislocation w/out fracture	5	3	\$333,333	4.6
Trauma - Cuts, burns, abrasions	1	1	\$200,000	5.0
Trauma - neurological	4	4	\$96,604	4.3
Trauma - spine	33	14	\$1,246,656	5.9
Trauma - peripheral nervous system	1			5.0
Trauma - sprains or other soft tissue injury	1			3.0
Trauma - injury to tendons or muscle	28	7	\$91,143	3.9
Trauma - injury to nerves	1			5.0
Trauma - injury to internal organs	48	26	\$411,442	7.2
Trauma - details unknown	3	1	\$170,000	3.7
Poison, exposure to toxin	7	3	\$136,667	6.6
Healthy patient misdiagnosed with condition	49	20	\$157,459	3.6
Unknown	119	50	\$245,604	6.0
Subtotal - Diagnostic Allegations	1,820	860	\$396,898	6.4
Complications of Anesthesia				
Wrong dosage administered	5	5	\$451,979	6.8
Wrong anesthesia administered	2	2	\$17,500	2.5
Anesthetic or intra-operative awareness	10	7	\$42,861	1.4
Other inadequate anesthetization	9	6	\$548,599	6.0
Injection into wrong body part	1			4.0
Cut, puncture, tear during injection	2	1	\$690,000	5.5
Cardiovascular complications of Anesthesia				
Hematoma / aneurysm	1	1	\$300,000	9.0
Ischemia / vascular deficiency	4	2	\$921,000	6.0
Hypoxia	8	5	\$296,250	7.5
Myocardial infarction	2			6.0
Stroke	1			7.0
Respiratory complications of Anesthesia				
Injury from aspiration	1	1	\$25,000	5.0
Other respiratory distress	14	8	\$458,337	7.2
Other reactions to Anesthesia				

Allegations by Category, 2002 - 2012				
Nature of Allegation	Closed	Closed With Payment	Average Payment	Average Injury Severity (1-9 Scale)
Allergic reaction	5	2	\$138,375	4.4
Other negative side-effect	11	3	\$306,667	4.2
Intubation / Equipment Problems				
Injury during intubation	86	24	\$49,972	3.2
Premature extubation	7	4	\$269,435	7.0
Other improper intubation	12	10	\$695,667	8.6
Injury from equipment malfunction	2	1	\$35,000	6.0
Unknown	1	1	\$30,000	9.0
Subtotal - Anesthesia	184	83	\$293,819	5.3
Surgical Complications				
Unintentional cut, puncture, tear during surgery	578	313	\$306,387	5.2
Unintentional cut, puncture, tear during heart catheterization	32	11	\$274,979	6.4
Unintentional cut, puncture, tear during injection	11	4	\$82,500	4.9
Wrong body part	80	62	\$168,926	4.2
Wrong patient	2	1	\$122,000	5.0
Foreign body retained	229	135	\$109,602	3.9
Injury from patient positioning	40	17	\$141,898	4.3
Cardiovascular / Respiratory Complications During Surgery				
Hematoma / aneurysm	23	16	\$645,453	6.8
Embolism/ thrombosis	54	25	\$290,704	7.2
Ischemia / vascular deficiency	45	22	\$723,739	6.9
Hypoxia	18	10	\$1,504,608	7.6
Myocardial infarction	50	26	\$446,756	8.1
Stroke	21	8	\$236,182	6.8
Injury from aspiration	15	5	\$165,613	6.3
Other respiratory distress	17	8	\$436,500	7.5
Surgical Infections				
Pressure ulcers during care	17	9	\$168,611	4.5
Development of gangrene or other necrotizing condition	14	4	\$450,000	5.3
Staph infection contracted during care	44	11	\$220,645	5.0
Development of septic condition during care	37	11	\$820,219	7.0
Other infection contracted during care	298	106	\$334,299	5.3
Hemorrhage / Surgical Wound Issues				
Excess blood loss during surgery or treatment	17	6	\$758,981	7.2
Postoperative bleeding	73	34	\$573,612	6.9
Other problem with surgical site	20	6	\$109,583	3.8
Sutures, staples, etc. improperly placed	46	25	\$639,030	5.3
Failure in suture or ligature	3	1	\$225,000	4.0
Development of fistula	31	12	\$298,592	4.5
Other improper closure of surgical site	74	35	\$390,991	5.3
Problems with Biological Materials or Surgical Equipment				

Allegations by Category, 2002 - 2012				
Nature of Allegation	Closed	Closed With Payment	Average Payment	Average Injury Severity (1-9 Scale)
Improper placement of prosthetic device	104	39	\$336,535	4.6
Incorrect prosthetic device, or wrong size	47	14	\$150,911	4.2
Improper placement of therapeutic device	42	17	\$195,496	5.5
Incorrect therapeutic device, or wrong size	5	2	\$338,500	5.2
Defective implant	9			3.7
Contaminated substance taken or injected	5	2	\$312,500	3.8
Injury from improper operation of equipment	3	3	\$253,025	4.7
Injury from equipment malfunction	25	8	\$151,334	5.6
G-tube or feeding tube improperly placed or malfunction	15	11	\$151,182	7.1
Inappropriate handling of transplantable material	43	40	\$170,362	6.1
Pathology specimen lost	1	1	\$13,577	2.0
Allergic reaction to medical materials, excluding medications	10	3	\$185,500	3.2
Inappropriate temperature in local application	8	6	\$95,665	4.1
Failure to introduce or remove other medical implement	3	1	\$70,000	3.7
Delays / Monitoring Issues				
Failure to stabilize prior to transfer / discharge	2	1	\$225,000	9.0
Physician delay or failure to respond to call	1	1	\$5,500	3.0
Other problem in post-surgical care	16	5	\$426,000	6.5
Failure to identify or treat compartment syndrome	17	11	\$467,510	6.4
Other traumatic surgical injuries of unknown provenance				
Central nervous system	16	8	\$845,000	6.8
Veins or arteries	1	1	\$202,000	9.0
Fracture	7	1	\$35,000	4.1
Misplaced fracture or non-union	80	37	\$243,288	4.3
Internal organ	28	9	\$199,969	5.4
Non-fracture musculoskeletal injury	2			5.0
Nerve injury	86	32	\$402,080	5.0
Peripheral nervous system	8	5	\$316,494	5.4
Impaired vision	12	6	\$287,500	5.2
Morphology problem / disfigurement	4	2	\$225,000	5.3
Other physical injury	27	15	\$246,967	4.6
Miscellaneous surgical allegations				
Failed sterilization	10	5	\$76,200	1.9
Accidental or unnecessary sterilization	6			5.0
Failure to warn of risks of procedure	5	1	\$150,000	4.2
Did not consent to procedure	10	4	\$86,250	4.6
Aborted surgery	19	7	\$78,071	3.7
Unnecessary surgery	99	33	\$269,879	4.5
Treatment did not have salutary effect	297	82	\$154,962	4.4
Non-administration of necessary care or other	1	1	\$10,000	2.0

Allegations by Category, 2002 - 2012				
Nature of Allegation	Closed	Closed With Payment	Average Payment	Average Injury Severity (1-9 Scale)
omission				
Unknown	235	81	\$228,542	5.0
Subtotal - Surgery	3,198	1,418	\$296,575	5.1
Complications of Medication				
Wrong dosage administered	175	118	\$220,672	4.9
Wrong medication administered	190	133	\$39,603	3.3
Incorrect dilution of fluid	2			8.5
Unknown prescription error	13	7	\$152,714	4.1
Allergic reaction to medication	58	30	\$140,848	4.3
Interaction of two or more medications	43	22	\$275,545	6.5
Addiction or withdrawal issues	12	3	\$21,667	3.5
Injection into wrong body part	4	2	\$1,293,750	6.3
Injury from excessive use of medication	30	14	\$243,757	5.6
Physical accident attributed to medicine	4	2	\$5,512	3.5
Injury from improper operation of equipment	3	2	\$426,250	3.7
Injury from equipment malfunction	2	1	\$1,250,000	5.5
Premature cessation of medications	1			1.0
Adverse reaction to medications of the correct type and dosage				
Steroids	10	5	\$140,000	4.3
Anti-seizure medications	1			4.0
Digestives medications	4	2	\$252,500	6.0
Anticoagulants	47	15	\$317,948	5.3
Heart medications	9	2	\$116,250	7.6
Hypertension medications	5			5.4
Weight loss medications	29			3.7
Topical applications	1			3.0
Adrenaline & related	3	2	\$525,000	5.3
Pain management, non-narcotics	15	1	\$100,000	5.9
Pain management, narcotics	25	7	\$122,087	6.1
Sedatives & relaxants	4	2	\$267,500	7.3
Chemotherapy	6	1	\$5,000	7.0
Cholesterol agents	7	1	\$100,000	4.7
Hormonal treatments	1			6.0
Vaccines	2			6.0
Cognitive & affective medications	107	2	\$11,250	4.5
Diabetic medications	7	2	\$35,500	5.0
Immune medications	3	1	\$325,000	5.3
Antibiotics	18	6	\$318,700	4.7
Antifungal agents	1			5.0
Antiviral agents	1	1	\$51,000	4.0
Anti-parasitic agents	2	1	\$40,000	5.5
Anti-inflammatory, excluding steroids	5			4.0
Medication administered via the wrong route	2	1	\$1,000,000	9.0

Allegations by Category, 2002 - 2012				
Nature of Allegation	Closed	Closed With Payment	Average Payment	Average Injury Severity (1-9 Scale)
Negative side-effect of unknown medications	89	17	\$191,328	4.7
Unknown medication error	5	1	\$337,500	6.8
Subtotal - Medications	946	404	\$165,111	4.6
Problems with IV & Blood Products				
Embolism/ thrombosis	9	4	\$285,275	3.9
IV infiltration event	89	52	\$85,886	4.3
Injection into wrong body part	4	4	\$104,375	4.3
Cut, puncture, tear during injection	18	9	\$42,557	3.7
Foreign body retained during injection	3	3	\$21,667	3.7
Excessive amount of blood or other fluid	1	1	\$275,000	4.0
Incorrect dilution of fluid	1	1	\$54,000	4.0
Inappropriate temperature	2	2	\$77,500	4.5
Contaminated substance taken or injected	3	1	\$15,000	3.3
Incorrect blood type	9	8	\$833,875	7.0
Compartment syndrome	2			4.0
Staph infection contracted during care	5	2	\$18,000	4.4
Other infection contracted during care	5	4	\$42,575	3.4
Development of septic condition during care	1			9.0
Unknown	5	1	\$20,000	4.3
Subtotal - IV & Blood Products	157	92	\$150,750	4.3
Complications of Pregnancy & Childbirth				
Ectopic pregnancy	27	9	\$141,278	4.1
Spontaneous abortion / stillbirth	33	18	\$154,269	7.9
Complications w/ abortion	6	3	\$43,333	5.7
Eclampsia	18	7	\$615,923	7.5
Complications w hypertension	1			6.0
Cardiovascular complications of pregnancy	11	5	\$1,063,743	8.1
Complications of gestational diabetes	4	2	\$237,500	8.8
Complications of multiple gestation	4	1	\$300,000	8.5
Complications from disproportion	17	9	\$902,192	5.8
Other maternal complications related to pregnancy	2	2	\$210,000	9.0
Complications from infections	31	13	\$1,388,885	6.2
Fetal abnormality or damage	11	4	\$758,333	6.7
RH Isoimmunization	2	2	\$136,329	5.0
Complications of placental disorders	45	23	\$1,070,553	7.9
Complications from prolonged pregnancy	1	1	\$85,000	5.0
Injury from pre-term labor	20	7	\$463,929	7.1
Failed induction of labor	2	2	\$2,741,363	7.5
Shoulder dystocia	71	35	\$638,641	5.9
Other obstructed labor	15	9	\$564,333	6.4
Umbilical cord complications	3	1	\$175,000	7.0
Laceration or hemorrhage due to birth injury	9	5	\$804,500	6.9
Birth injuries to central nervous system	19	13	\$864,832	7.1

Allegations by Category, 2002 - 2012				
Nature of Allegation	Closed	Closed With Payment	Average Payment	Average Injury Severity (1-9 Scale)
Birth injury to peripheral nervous system	15	7	\$527,143	5.9
Other obstetric trauma	7	4	\$476,250	7.0
Retained placenta and membranes	5			3.3
Postpartum hemorrhage	4	2	\$475,000	7.0
Fetus / newborn affected by maternal condition unrelated to pregnancy	7	3	\$1,115,000	7.4
Deficient fetal growth rate	2	1	\$400,000	7.0
Intrauterine hypoxia	98	56	\$1,421,217	7.6
Respiratory distress of newborn	1	1	\$300,000	9.0
Pulmonary hemorrhage originating in the perinatal period	1	1	\$425,000	8.0
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
Reaction to medication	2	1	\$50,000	9.0
Cut, tear, perforation	24	9	\$372,469	4.1
Retained surgical or other material	22	13	\$207,158	3.5
Wrong dosage administered	1			2.0
Improper placement of therapeutic device	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
Other respiratory distress	1			4.0
Development of fistula	3			4.3
Failure to stabilize prior to transfer / discharge	2	1	\$100,000	9.0
Other inadequate anesthetization	5	2	\$26,450	2.4
Unnecessary surgery or procedure	1			9.0
Development of gangrene or other necrotizing condition	4	1	\$275,000	5.8
Development of septic condition during care	1	1	\$450,000	9.0
Postoperative bleeding	1			5.0
Other problem with surgical site	1			5.0
Physician delay or failure to respond to call	1	1	\$1,725,000	7.0
Injury to fetus or mother due to procedure unrelated to pregnancy	11	2	\$152,500	7.8
Injury from equipment malfunction	1			3.0
Other injury incidental to medical procedure	4	3	\$475,000	7.7
Mix-up of newborn at discharge	1			1.0
Unknown	76	37	\$386,304	7.0
Subtotal - Pregnancy & Childbirth	663	322	\$743,980	5.8
Complications of Non-Surgical Treatment				
Cardiovascular / respiratory complications				
Hematoma / aneurysm	12	5	\$146,650	7.6

Allegations by Category, 2002 - 2012				
Nature of Allegation	Closed	Closed With Payment	Average Payment	Average Injury Severity (1-9 Scale)
Embolism/ thrombosis	18	9	\$232,852	5.3
Ischemia / vascular deficiency	8	2	\$337,500	6.6
Hypoxia	7	5	\$320,200	8.4
Myocardial infarction	32	18	\$364,352	8.2
Stroke	23	6	\$864,167	6.9
Injury from aspiration	24	11	\$337,075	7.4
Other respiratory distress	16	9	\$523,611	8.1
Medical and Biological Agent Allegations				
Excessive amount of fluid	3	1	\$230,000	7.3
Incorrect dilution of fluid	3	2	\$47,500	4.0
Overdose of radiation during therapy	44	35	\$275,056	6.7
Other dosage error	4	2	\$683,354	5.0
Inadvertent exposure to radiation	2	2	\$42,500	6.5
Contaminated substance taken or injected	2			3.5
Wrong fluid used in transfusion	5	5	\$287,000	4.8
Allergic reaction to medical materials, excluding medications	16	8	\$33,649	4.3
Inappropriate handling of transplantable material	3	1	\$20,000	1.0
Problems with medical equipment				
Injury from improper operation of equipment	20	12	\$56,795	5.2
Injury from equipment malfunction	13	7	\$259,357	5.6
Improper placement of prosthetic device	2	1	\$20,000	4.5
Incorrect prosthetic device, or wrong size	1			3.0
Improper placement of therapeutic device	21	11	\$180,343	4.7
Incorrect therapeutic device, or wrong size	2	1	\$43,500	4.0
Injury from electroshock therapy	4	3	\$543,167	5.3
Inappropriate temperature in local application	20	16	\$28,522	3.6
Feeding tube improperly placed or malfunction	10	4	\$1,343,750	7.1
Infections				
Pressure ulcers during care	221	123	\$160,686	6.7
Development of gangrene or other necrotizing condition	20	8	\$333,582	5.7
Staph infection contracted during care	11	2	\$30,000	4.0
Other infection contracted during care	129	37	\$115,954	4.7
Development of septic condition during care	21	12	\$345,611	8.0
Other infection contracted during care	1			2.0
Physical Injuries During Care				
Extravasation from injection	5	4	\$63,802	3.2
Injection into wrong body part	8	3	\$248,333	6.0
Cut, puncture, tear during injection	81	35	\$165,947	4.3
Cut, puncture, tear during endoscopic exam	77	31	\$259,296	5.4
Cut, puncture, tear during other catheterization	43	15	\$134,153	4.9
Cut, puncture, tear during other medical procedure	51	32	\$53,037	3.6

Allegations by Category, 2002 - 2012				
Nature of Allegation	Closed	Closed With Payment	Average Payment	Average Injury Severity (1-9 Scale)
Excess blood loss during treatment	1	1	\$183	9.0
Foreign body retained - during injection	2			3.5
Foreign body retained - during endoscopic exam	1	1	\$35,000	3.0
Foreign body retained during catheterization	1			3.0
Foreign body retained - during other medical procedure	13	7	\$56,766	3.1
Procedure performed on wrong body part	2	1	\$150,000	4.0
Sutures, staples, etc., improperly placed	5			3.2
Wrong patient	5	4	\$85,000	4.2
Other injury during medical procedure	31	15	\$83,677	3.7
Injury from patient positioning	8			3.4
Injury during physical therapy	142	64	\$110,912	3.7
Other problem with surgical site	1			2.0
Informed Consent and Appropriate Procedure				
Did not consent to procedure	9	3	\$6,667	1.9
Failure to warn of risks of procedure	2			2.5
Treatment did not have salutary effect	82	25	\$186,278	5.6
Performance of inappropriate operation or procedure	3	2	\$67,000	4.3
Unnecessary procedure	10	1	\$130,000	3.9
Aborted procedure	2	1	\$12,500	3.0
Patient Monitoring & Delays				
Delay in scheduling surgery	6	4	\$372,402	7.8
Delay in transport	7	2	\$50,000	7.3
Delay in Emergency Department	14	4	\$100,331	5.0
Failure to timely / properly intubate	22	18	\$357,667	8.3
Other Delay	11	3	\$278,800	5.5
Failure to ensure proper nutrition or hydration	16	8	\$134,333	8.0
Non-administration of necessary drug or other substance	5	1	\$250,000	7.4
Non-administration of necessary care or other omission	114	53	\$285,149	6.6
Failure to communicate with patient	2	1	\$50,000	6.5
Failure to make timely or appropriate referral	10	4	\$387,500	6.3
Failure in follow-up care	12	4	\$356,250	5.8
Physician delay or failure to respond to call	1	1	\$58,500	9.0
Failure to stabilize prior to transfer / discharge	23	13	\$427,852	7.1
Improper phone of other remote instructions	3	3	\$300,000	7.0
Other deficient monitoring of patient status	12	7	\$479,929	7.9
Miscellaneous				
Development of compartment syndrome	5	3	\$348,200	4.6
Misset fracture or non-union	47	20	\$69,898	4.1
Development of fistula	1	1	\$123,000	6.0
Failure to warn of health hazard	12			7.0

Allegations by Category, 2002 - 2012				
Nature of Allegation	Closed	Closed With Payment	Average Payment	Average Injury Severity (1-9 Scale)
Failed resuscitation	10	5	\$583,000	8.7
Other failure to effectively treat	29	13	\$161,236	6.6
Unknown	115	42	\$366,791	5.7
Subtotal - Non-Surgical Treatment	1,780	813	\$216,123	5.6
Patient Safety and Legal / Ethical Allegations				
Abuse / neglect	7	3	\$153,333	6.9
EMTALA violation	2	1	\$2,000	2.0
Patient abandonment	16	1	\$153,255	3.2
Assault & battery	20	11	\$70,773	2.6
Breach of patient confidentiality	63	24	\$20,030	1.1
Breach of other specific regulation	14	4	\$370,612	1.5
False imprisonment	16	4	\$13,231	1.4
Other legal or ethical misconduct	34	7	\$87,500	1.2
Religious issues	3	2	\$31,250	2.3
Sexual misconduct	41	18	\$91,736	1.3
Wrongful life / birth, failed contraception	2			1.0
All acts of self-harm	48	25	\$335,495	8.5
Patient harmed third party	3			2.0
Civil rights originating among incarcerated population	262	14	\$162,884	3.2
Injury from aspiration	7	1	\$150,000	8.1
Failure to warn of health hazard	16	2	\$8,750	4.8
Insurance coverage or monetary dispute	4	1	\$13,232	1.0
Fall while under care or on premises	599	365	\$113,954	4.8
Harmed by 3rd party	39	20	\$90,368	4.8
Injury during transporting or repositioning	94	58	\$81,591	4.2
Injury while restraining patient or by security	5	3	\$103,352	4.2
Elopement from facility	8	7	\$304,643	7.3
Other injury unrelated to medical treatment	72	55	\$106,565	4.9
Unknown	16	6	\$24,433	2.2
Subtotal - Patient Safety and Legal / Ethical Allegations	1,391	632	\$115,772	4.1
Unknown	579	147	\$181,486	5.4
Total	10,718	4,771	\$289,657	5.3

Nature of Injuries, 2002-2012				
Outcome	No. of Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Emotional distress, pain-no lasting physical effects				
Emotional distress	375	105	\$33,652	1.1
Physical pain, little loss of function	179	58	\$25,957	2.5
Subtotal	554	163	\$30,914	1.6
Tissue and Musculoskeletal Injuries				
Skin - burns, lacerations, etc.	378	209	\$42,463	3.3
Soft tissue injury	41	19	\$85,881	3.3
Fracture caused by error	368	209	\$76,830	3.5
Fracture complicated by error	147	45	\$53,550	4.7
Skeletal problem caused by error	190	74	\$59,863	3.3
Skeletal problem complicated by error	175	41	\$147,301	3.7
Partial loss of function of limb	43	19	\$278,357	5.1
Full loss of function of limb	22	11	\$472,727	5.9
Amputation of fingers/toes	51	25	\$141,425	5.1
Amputation of hands/feet	26	11	\$620,423	5.6
Amputation of one limb	116	65	\$526,979	6.1
Amputation of two or more limbs	10	6	\$528,064	7.1
Loss of other body part	132	63	\$401,019	5.6
Cosmetic condition	47	21	\$149,377	4.0
Other morphology problem	291	115	\$148,041	4.4
Subtotal	2,037	933	\$153,419	4.1
Neurological / nervous system impairment				
Cut, perforation, or tear of nerve	35	19	\$275,039	5.2
Other damage to nerve	449	183	\$245,191	4.7
ERBS palsy	22	12	\$571,042	5.5
Cauda equine syndrome	12	8	\$338,440	5.7
Brachial plexus disorders	48	26	\$526,969	5.6
Cerebral palsy	50	36	\$1,563,552	7.5
Monoplegia - lower limb	3	1	\$30,000	5.7
Hemiplegia	16	7	\$657,143	6.8
Paraplegia	86	51	\$1,202,033	6.9
Quadriplegia	41	29	\$1,802,307	8.0
Other cognitive or neurological deficit	413	208	\$939,307	6.3
Other nervous system impairment	6	2	\$132,500	4.8
Subtotal	1,181	582	\$762,004	5.8
Cardiovascular/ circulatory outcomes				
Damage to veins or arteries	15	4	\$111,797	4.1
Internal bleeding	106	32	\$207,850	4.1
Embolism/thrombosis	45	12	\$47,932	4.0
Ruptured aneurism	4	1	\$1,375	5.3

Nature of Injuries, 2002-2012				
Outcome	No. of Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Stroke	80	39	\$527,556	6.0
Myocardial infarction	38	14	\$338,129	4.7
Other ischemic or anoxic event	2	1	\$5,000	4.5
Subtotal	290	103	\$320,276	4.7
Contraction or progression of various conditions				
Contraction - staph infection	44	11	\$52,554	3.5
Progression- staph infection	11	4	\$62,750	3.8
Contraction - meningitis	10	1	\$1,600,000	5.0
Progression - meningitis	9	6	\$2,264,667	6.1
Contraction - encephalitis	1			4.0
Contraction - peritonitis	11	6	\$159,250	4.5
Contraction - hepatitis	6	1	\$50,000	4.8
Progression - hepatitis	11			2.0
Progression - cancer	299	146	\$322,420	6.1
Contraction - sepsis	36	16	\$509,554	4.5
Contraction - gangrene / necrotizing condition	21	13	\$156,552	4.4
Contraction - other infection	344	125	\$168,295	3.9
Progression - other infection	44	10	\$190,000	3.3
Progression - non-infectious condition	63	13	\$118,525	3.1
Subtotal	910	352	\$280,573	4.6
Damage to internal organs				
Cut, perforation, tear to internal organ	331	146	\$282,401	4.4
Leakage from internal organ	48	26	\$209,781	4.0
Temporary partial loss of organ function	82	22	\$133,604	3.4
Temporary full loss of organ function	14	5	\$217,500	3.8
Permanent partial loss of organ function	235	68	\$421,738	5.2
Permanent full loss of organ function	25	16	\$707,084	10.1
Subtotal	735	283	\$320,506	4.7
Loss of hearing or vision				
Partial loss of vision	120	52	\$280,496	5.4
Full loss of vision	35	16	\$855,570	6.5
Partial loss of hearing	31	14	\$151,214	5.0
Full loss of hearing	2	2	\$1,037,500	6.0
Subtotal	188	84	\$386,511	5.5
Other				
Partial loss of mobility	8	2	\$187,500	4.8
Respiratory distress	58	23	\$119,322	3.7
Accidental / unnecessary sterilization	14	3	\$236,250	5.1
Coma	9	7	\$746,429	6.1
Injury primarily psychological	17	8	\$103,019	2.0
Legal or ethical issue	7	3	\$13,833	2.0
Unnecessary surgery – no complications	61	21	\$200,110	3.9

Nature of Injuries, 2002-2012				
Outcome	No. of Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Unnecessary surgery – complications	12	1	\$50,000	4.3
Corrective surgery necessary	633	276	\$134,676	3.8
Wrong site surgery	1	1	\$1,000,000	5.0
Malnutrition / dehydration	4	3	\$31,467	2.8
Unknown	1,538	536	\$124,219	2.8
Subtotal	2,358	881	\$134,986	3.1
Death	2,460	1,387	\$297,722	9.0

Type of Injury by Source of Injury				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Surgery Related				
Emotional distress	23	6	\$67,667	1.2
Physical pain, little loss of function	23	6	\$40,143	3.0
Skin - burns, lacerations, etc.	120	64	\$42,914	3.3
Soft tissue injury	12	6	\$95,382	3.5
Fracture from error	15	5	\$126,618	3.9
Skeletal problem from error	19	9	\$87,227	4.4
Fracture complicated by error	25	9	\$84,861	4.2
Skeletal problem complicated by error	74	17	\$197,473	4.0
Partial loss of function of limb	26	11	\$366,026	5.3
Full loss of function of limb	13	7	\$594,286	5.8
Amputation of fingers/toes	14	5	\$263,649	5.3
Amputation of hands/feet	3	2	\$375,000	6.3
Amputation of one limb	41	19	\$450,072	6.0
Amputation of two or more limbs	2	2	\$585,000	7.0
Loss of other body part	53	31	\$433,157	5.5
Disfigurement / cosmetic	42	19	\$152,601	4.0
Other morphology problem	183	77	\$161,808	4.5
Cut, perforation, or tear of nerve	28	16	\$291,750	5.4
Other damage to nerve	258	103	\$301,879	4.9
Cauda equine syndrome	8	5	\$323,494	5.6
Brachial plexus disorders	1	1	\$210,000	5.0
Monoplegia - lower limb	3	1	\$30,000	5.7
Hemiplegia	5	3	\$500,000	7.0
Paraplegia	32	19	\$1,538,546	6.9
Quadriplegia	11	9	\$2,091,322	8.0
Other cognitive or neurological deficit	73	31	\$936,293	6.3
Other nervous system impairment	1	1	\$165,000	4.0
Damage to veins or arteries	9	2	\$190,094	4.6
Internal bleeding	40	11	\$374,367	4.3
Embolism/thrombosis	11	2	\$128,750	5.0
Ruptured aneurism	1			5.0
Stroke	15	6	\$594,919	5.9
Myocardial infarction	8	2	\$350,000	4.8
Contraction - staph infection	26	7	\$53,157	3.5
Contraction - meningitis	5	1	\$1,600,000	5.2
Contraction - encephalitis	1			4.0
Contraction - peritonitis	9	5	\$186,100	4.1
Contraction - hepatitis	2	1	\$50,000	5.0
Progression - cancer	29	25	\$203,864	5.1
Contraction - sepsis	17	5	\$684,374	4.4

Type of Injury by Source of Injury				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Contraction - gangrene	8	4	\$95,625	4.4
Contraction - other infection	181	56	\$238,892	4.0
Progression - non-infectious condition	4			4.0
Cut, perforation, tear to internal organ	200	99	\$316,441	4.4
Leakage from internal organ	18	8	\$257,500	3.7
Temporary partial loss of organ	26	5	\$151,445	3.6
Temporary full loss of organ	2			3.5
Permanent partial loss of organ	84	37	\$421,742	5.3
Permanent full loss of organ	11	7	\$919,929	14.9
Partial loss of mobility	4	1	\$200,000	4.8
Partial loss of vision	69	28	\$238,382	5.2
Full loss of vision	11	5	\$833,637	6.5
Partial loss of hearing	8	6	\$172,917	5.1
Full loss of hearing	1	1	\$225,000	6.0
Respiratory distress	8	1	\$15,000	3.8
Accidental / unnecessary sterilization	10	2	\$132,500	5.0
Coma	2	2	\$362,500	6.0
Unnecessary surgery - no complications	51	17	\$195,106	3.8
Unnecessary surgery - complications	9	1	\$50,000	3.9
Additional surgery necessary	495	225	\$139,385	3.8
Wrong site surgery	1	1	\$1,000,000	5.0
Unknown	227	77	\$164,472	3.8
Death	485	283	\$331,182	9.0
Subtotal	3,197	1,418	\$296,554	5.1
Anesthesia Related				
Emotional distress	7	4	\$19,382	1.0
Physical pain, little loss of function	12	4	\$56,201	2.1
Skin - burns, lacerations, etc.	3	1	\$3,048	3.0
Fracture from error	15	5	\$1,118	2.6
Skeletal problem from error	38	9	\$2,164	2.4
Fracture complicated by error	6	3	\$5,098	2.7
Skeletal problem complicated by error	1			2.0
Amputation of two or more limbs	1	1	\$690,000	7.0
Removal of other body part	1			3.0
Cut, perforation, or tear of nerve	1	1	\$502,740	6.0
Other damage to nerve	8	1	\$450,000	4.9
other cognitive or neurological deficit	21	13	\$662,656	6.5
Stroke	1			7.0
Myocardial infarction	1			3.0
Cut, perforation, tear to internal organ	11	4	\$127,500	4.3
Temporary partial loss of organ	1	1	\$1,750	4.0
Permanent partial loss of organ	2	1	\$200,000	5.5

Type of Injury by Source of Injury				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Partial loss of vision	1	1	\$100,000	5.0
Full loss of vision	1	1	\$1,667,000	6.0
Respiratory distress	8	3	\$20,000	3.5
Injury primarily psychological	1	1	\$110,000	1.0
Additional surgery necessary	1	1	\$98,430	4.0
Unknown	6	2	\$20,000	3.0
Death	36	26	\$385,631	9.0
Subtotal	184	83	\$282,128	4.6
Medication Related				
Emotional distress	49	15	\$6,549	1.3
Physical pain, little loss of function	46	23	\$23,083	2.5
Skin - burns, lacerations, etc.	14	6	\$25,083	3.0
Soft tissue injury	1			3.0
Fracture from error	3	2	\$68,750	3.0
Skeletal problem from error	10	3	\$134,418	3.8
Fracture complicated by error	2	1	\$237,500	5.5
Skeletal problem complicated by error	1			3.0
Partial loss of function of limb	1			6.0
Amputation of fingers/toes	1			5.0
Amputation of hands/feet	1	1	\$55,000	6.0
Amputation of one limb	2	2	\$405,000	6.5
Removal of other body part	2	2	\$900,000	6.5
Disfigurement / cosmetic	1			4.0
Other morphology problem	3			3.3
Other damage to nerve	5	2	\$473,750	5.8
Cauda equine syndrome	1	1	\$85,000	7.0
Paraplegia	4	1	\$384,466	7.0
Quadriplegia	1	1	\$875,000	8.0
other cognitive or neurological deficit	39	22	\$386,403	4.9
Other nervous system impairment	1	1	\$100,000	5.0
Damage to veins or arteries	1	1	\$27,000	4.0
Internal bleeding	11	7	\$78,593	4.0
Embolism/thrombosis	1			3.0
Stroke	15	5	\$290,000	5.9
Myocardial infarction	10	5	\$253,761	4.7
Other ischemic or anoxic event	1	1	\$5,000	4.0
Progression - cancer	2			6.5
Contraction - sepsis	1	1	\$85,000	5.0
Contraction - gangrene / necrotizing condition	1	1	\$709,173	6.0
Progression - other infection	2	2	\$72,500	4.5
Progression - non-infectious condition	1	1	\$5,000	2.0
Cut, perforation, tear to internal organ	14			4.7

Type of Injury by Source of Injury				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Temporary partial loss of organ	15	5	\$188,662	3.2
Temporary full loss of organ	6	2	\$153,750	4.0
Permanent partial loss of organ	74	7	\$164,286	4.9
Permanent full loss of organ	4	1	\$252,945	6.5
Partial loss of mobility	1	1	\$175,000	3.0
Partial loss of vision	12	4	\$177,500	5.4
Full loss of vision	3	1	\$1,804,000	6.7
Partial loss of hearing	4	2	\$299,000	4.5
Respiratory distress	21	10	\$159,025	3.7
Coma	2	2	\$21,250	3.0
Death for cause NOC	1			4.0
Injury primarily psychological	3	1	\$280,000	3.7
Unknown	365	169	\$70,290	3.2
Death	186	92	\$300,123	9.0
Subtotal	945	404	\$165,111	4.7
Diagnosis Related				
Emotional distress	16	4	\$3,560	1.1
Physical pain, little loss of function	13	1	\$100,000	2.9
Skin - burns, lacerations, etc.	4			4.5
Soft tissue injury	1	1	\$30,000	3.0
Fracture from error	3	1	\$32,500	3.3
Skeletal problem from error	23	6	\$216,500	3.8
Fracture complicated by error	69	23	\$48,446	3.4
Skeletal problem complicated by error	34	8	\$138,741	4.1
Partial loss of function of limb	9	6	\$171,250	5.0
Full loss of function of limb	4	1	\$750,000	5.8
Amputation of fingers/toes	6	4	\$114,375	5.0
Amputation of hands/feet	8	3	\$176,667	5.5
Amputation of one limb	27	20	\$679,415	6.1
Amputation of two or more limbs	2	2	\$350,000	7.0
Removal of other body part	44	21	\$405,028	5.5
Disfigurement / cosmetic	2	1	\$200,000	4.0
Other morphology problem	47	14	\$139,128	4.0
Cut, perforation, or tear of nerve	1			2.0
Other damage to nerve	31	14	\$211,786	4.6
Cauda equine syndrome	2	2	\$502,523	5.5
Cerebral palsy	1	1	\$250,000	7.0
Hemiplegia	4	1	\$150,000	6.8
Paraplegia	32	18	\$1,262,765	6.8
Quadriplegia	8	6	\$1,795,833	8.0
Other cognitive or neurological deficit	91	42	\$738,096	6.1
Other nervous system impairment	1			6.0

Type of Injury by Source of Injury				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Damage to veins or arteries	1			3.0
Internal bleeding	18	3	\$226,667	4.2
Embolism/thrombosis	9			4.4
Ruptured aneurism	2	1	\$1,375	5.5
Stroke	28	16	\$617,500	6.2
Myocardial infarction	11	6	\$455,833	5.0
Contraction - staph infection	1			4.0
Progression- staph infection	7	3	\$75,333	3.9
Progression - meningitis	8	6	\$2,264,667	6.5
Contraction - peritonitis	1	1	\$25,000	5.0
Progression - cancer	251	114	\$356,551	6.2
Contraction - sepsis	6	5	\$375,000	3.8
Contraction - other infection	6	2	\$178,225	4.0
Progression - other infection	21	5	\$280,000	3.9
Progression - non-infectious condition	30	9	\$128,000	3.7
Cut, perforation, tear to internal organ	21	12	\$184,753	4.1
Leakage from internal organ	26	16	\$193,832	4.1
Temporary partial loss of organ	18	3	\$218,333	3.5
Temporary full loss of organ	4	2	\$280,000	3.8
Permanent partial loss of organ	42	16	\$322,264	5.2
Permanent full loss of organ	7	7	\$588,699	6.6
Partial loss of mobility	1			5.0
Partial loss of vision	18	12	\$425,300	6.0
Full loss of vision	10	7	\$622,357	6.8
Partial loss of hearing	7	2	\$97,500	4.9
Full loss of hearing	1	1	\$1,850,000	6.0
Respiratory distress	4	1	\$28,333	4.8
Accidental / unnecessary sterilization	1	1	\$443,750	6.0
Coma	1	1	\$75,000	8.0
Injury primarily psychological	1			1.0
Legal or ethical issue	1	1	\$35,000	1.0
Unnecessary surgery - no complications	10	4	\$221,375	4.3
Unnecessary surgery - complications	3			5.3
Additional surgery necessary	35	10	\$107,250	3.9
Unknown	69	19	\$138,927	3.8
Death	654	372	\$360,409	9.0
Subtotal	1,817	858	\$395,588	6.5
Treatment Related				
Emotional distress	23	6	\$8,500	1.1
Physical pain, little loss of function	29	12	\$15,075	2.6
Skin - burns, lacerations, etc	152	83	\$45,056	3.4
Soft tissue injury	12	3	\$182,333	3.5

Type of Injury by Source of Injury				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Fracture from error	35	16	\$24,922	3.4
Skeletal problem from error	44	13	\$80,279	3.6
Fracture complicated by error	18	4	\$25,767	3.5
Skeletal problem complicated by error	31	10	\$84,746	3.9
Partial loss of function of limb	6	1	\$100,000	3.8
Full loss of function of limb	3	2	\$95,000	6.3
Amputation of fingers/toes	25	12	\$126,560	5.1
Amputation of hands/feet	12	3	\$1,718,217	5.4
Amputation of one limb	37	19	\$387,053	6.0
Amputation of two or more limbs	4			7.3
Removal of other body part	23	6	\$161,250	6.5
Disfigurement / cosmetic	2	1	\$37,500	3.5
Other morphology problem	49	19	\$111,671	4.2
Cut, perforation, or tear of nerve	3	1	\$5,000	4.3
Other damage to nerve	81	33	\$190,337	4.4
Cauda equine syndrome	1			5.0
Brachial plexus disorders	3	1	\$10,000	2.7
Hemiplegia	6	2	\$225,000	6.7
Paraplegia	12	8	\$438,383	7.0
Quadriplegia	2	2	\$1,150,000	8.0
other cognitive or neurological deficit	36	25	\$1,186,238	5.9
Damage to veins or arteries	2			4.0
Internal bleeding	16	3	\$321,000	3.8
Embolism/thrombosis	11	6	\$18,763	3.5
Ruptured aneurism	1			5.0
Stroke	19	10	\$519,018	5.8
Myocardial infarction	6	1	\$30,000	4.2
Other ischemic or anoxic event	1			5.0
Contraction - staph infection	9	1	\$35,000	3.6
Progression- staph infection	1	1	\$25,000	3.0
Contraction - meningitis	3			4.7
Contraction - peritonitis	1			7.0
Contraction - hepatitis	3			6.0
Progression - hepatitis	2			3.0
Progression - cancer	13	7	\$189,996	5.5
Contraction - sepsis	11	5	\$554,200	4.9
Contraction - gangrene / necrotizing condition	6	4	\$218,750	4.5
Contraction - other infection	136	58	\$121,234	3.8
Progression - other infection	6	2	\$115,000	3.7
Progression - non-infectious condition	12	3	\$127,941	2.5
Cut, perforation, tear to internal organ	63	22	\$191,470	4.1
Leakage from internal organ	2	1	\$275,000	5.0

Type of Injury by Source of Injury				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Temporary partial loss of organ	18	6	\$77,833	3.4
Temporary full loss of organ	1			3.0
Permanent partial loss of organ	16	5	\$1,283,500	5.4
Permanent full loss of organ	2	1	\$500,000	5.0
Malnutrition / dehydration	4	3	\$31,467	2.8
Partial loss of mobility	2			5.5
Partial loss of vision	14	4	\$372,500	5.6
Full loss of vision	7	2	\$846,716	6.3
Partial loss of hearing	9	5	\$96,300	5.0
Respiratory distress	11	5	\$101,165	3.4
Coma	2	1	\$1,862,500	7.5
Injury primarily psychological	2	1	\$100,000	2.0
Legal or ethical issue	1			2.0
Additional surgery necessary	53	18	\$71,906	3.8
Unknown	147	62	\$131,058	3.5
Death	531	296	\$229,932	9.0
Subtotal	1,793	815	\$222,234	5.5
IV and Blood Products Related				
Emotional distress	1	1	\$15,000	1.0
Physical pain, little loss of function	2	1	\$15,000	4.0
Skin - burns, lacerations, etc.	17	8	\$56,625	3.6
Soft tissue injury	2	2	\$46,971	4.0
Fracture from error	1			4.0
Skeletal problem from error	7	4	\$24,500	3.4
Partial loss of function of limb	1	1	\$135,000	6.0
Full loss of function of limb	2	1	\$100,000	6.0
Amputation of fingers/toes	1	1	\$150,000	6.0
Amputation of hands/feet	1	1	\$150,000	6.0
Amputation of one limb	1	1	\$1,100,000	6.0
Removal of other body part	1	1	\$100,000	6.0
Other morphology problem	1	1	\$31,000	5.0
Cut, perforation, or tear of nerve	1	1	\$50,000	5.0
Other damage to nerve	44	24	\$79,490	4.3
other cognitive or neurological deficit	1	1	\$1,000,000	8.0
Damage to veins or arteries	2	1	\$40,000	3.0
Internal bleeding	1			3.0
Embolism/thrombosis	11	4	\$51,275	3.5
Stroke	1	1	\$275,000	4.0
Contraction - staph infection	5	2	\$18,000	3.4
Contraction - gangrene / necrotizing condition	4	4	\$17,125	4.3
Contraction - other infection	8	6	\$35,633	3.8
Temporary partial loss of organ	1			3.0

Type of Injury by Source of Injury				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Respiratory distress	1	1	\$140,000	3.0
Additional surgery necessary	9	6	\$55,250	3.8
Unknown	19	12	\$130,782	3.7
Death	10	5	\$121,400	9.0
Subtotal	156	91	\$97,637	4.3
Pregnancy & Childbirth				
Emotional distress	6	1	\$12,500	1.0
Physical pain, little loss of function	3	1	\$20,000	2.7
Skin - burns, lacerations, etc.	5	3	\$80,500	3.0
Fracture from error	2			3.0
Amputation of fingers/toes	1	1	\$55,000	5.0
Removal of other body part	2	1	\$10,000	5.0
Other morphology problem	5	3	\$153,333	5.8
Other damage to nerve	10	1	\$250,000	5.2
ERBS palsy	22	12	\$571,042	5.5
Brachial plexus disorders	42	24	\$561,716	5.8
Cerebral palsy	49	35	\$1,601,082	7.5
Paraplegia	6	5	\$1,090,000	7.2
Quadriplegia	19	11	\$1,772,273	8.0
other cognitive or neurological deficit	134	66	\$1,260,092	6.9
Other nervous system impairment	3			4.7
Internal bleeding	2			4.5
Progression- staph infection	2			5.0
Contraction - meningitis	1			6.0
Contraction - other infection	1	1	\$29,600	5.0
Cut, perforation, tear to internal organ	1	1	\$150,000	5.0
Leakage from internal organ	1			3.0
Temporary partial loss of organ	1	1	\$85,000	3.0
Temporary full loss of organ	1	1	\$220,000	4.0
Permanent partial loss of organ	1			6.0
Partial loss of vision	3	1	\$155,000	5.7
Full loss of vision	1			6.0
Respiratory distress	2	1	\$75,000	4.5
Death for cause NOC	1			5.0
Additional surgery necessary	3	1	\$113,851	4.7
Unknown	29	12	\$428,546	4.8
Death	8	4	\$750,000	9.0
Death	24	16	\$906,705	9.0
Emotional distress	4	1	\$7,500	1.0
Physical pain, little loss of function	10	2	\$16,750	2.8
Skin - burns, lacerations, etc.	6	4	\$40,638	3.0
Removal of other body part	3			4.3

Type of Injury by Source of Injury				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Cut, perforation, or tear of nerve	1			4.0
Other damage to nerve	5	1	\$65,000	4.4
Brachial plexus disorders	1			7.0
Hemiplegia	1	1	\$2,500,000	7.0
other cognitive or neurological deficit	5	1	\$650,000	6.0
Internal bleeding	2			3.5
Embolism/thrombosis	1			3.0
Contraction - staph infection	1	1	\$135,000	3.0
Contraction - meningitis	1			4.0
Contraction - gangrene / necrotizing condition	2			4.0
Contraction - other infection	9	1	\$17,500	3.1
Cut, perforation, tear to internal organ	18	8	\$351,688	4.4
Leakage from internal organ	1	1	\$18,000	5.0
Permanent partial loss of organ	4	2	\$75,000	5.8
Permanent full loss of organ	1			6.0
Full loss of vision	1			7.0
Accidental / unnecessary sterilization	3			5.0
Injury primarily psychological	1	1	\$20,400	4.0
Additional surgery necessary	31	12	\$229,017	3.8
Unknown	2	1	\$62,500	4.5
Death	157	82	\$239,906	8.7
Subtotal	662	322	\$739,335	6.6
Patient Safety				
Emotional distress	246	67	\$42,559	1.1
Physical pain, little loss of function	40	8	\$19,941	2.2
Skin - burns, lacerations, etc.	56	39	\$34,948	3.0
Soft tissue injury	13	7	\$55,500	2.8
Fracture from error	293	180	\$82,500	3.5
Skeletal problem from error	49	30	\$26,048	3.0
Fracture complicated by error	27	5	\$35,175	9.7
Skeletal problem from error	49	30	\$26,048	3.0
Skeletal problem complicated by error	34	6	\$120,817	2.6
Amputation of fingers/toes	3	2	\$18,078	5.0
Amputation of hands/feet	1	1	\$185,000	6.0
Amputation of one limb	7	3	\$908,333	6.1
Amputation of two or more limbs	1	1	\$608,384	7.0
Removal of other body part	2			7.0
Other morphology problem	3	1	\$5,000	3.3
Other damage to nerve	4	1	\$10,000	2.5
Brachial plexus disorders	1			4.0
other cognitive or neurological deficit	9	5	\$654,000	6.0
Internal bleeding	16	8	\$42,500	3.7

Type of Injury by Source of Injury				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Embolism/thrombosis	1			3.0
Stroke	1	1	\$210,000	4.0
Myocardial infarction	2			5.0
Contraction - staph infection	2			3.5
Progression- staph infection	1			2.0
Progression - meningitis	1			3.0
Contraction - hepatitis	1			1.0
Progression - hepatitis	9			1.8
Progression - cancer	4			5.8
Contraction - sepsis	1			5.0
Contraction - other infection	3	1	\$10,000	2.7
Progression - other infection	15	1	\$125,000	2.3
Progression - non-infectious condition	16			2.3
Cut, perforation, tear to internal organ	2			3.0
Temporary partial loss of organ	2	1	\$30,000	3.0
Permanent partial loss of organ	11			5.0
Partial loss of vision	3	2	\$176,250	4.0
Full loss of vision	1			6.0
Partial loss of hearing	2			5.0
Respiratory distress	2	1	\$330,000	5.0
Coma	2	1	\$2,520,000	7.0
Injury primarily psychological	9	4	\$78,438	1.4
Legal or ethical issue	5	2	\$3,250	2.2
Additional surgery necessary	6	3	\$50,000	3.8
Unknown	206	70	\$66,577	2.9
Death	271	182	\$197,029	9.0
Subtotal	1,384	633	\$115,390	4.1
Unknown origin of injury				
Skin - burns, lacerations, etc.	2	1	\$15,000	5.5
Fracture from error	1			3.0
Amputation of one limb	1	1	\$125,000	6.0
Removal of other body part	1	1	\$453,238	5.0
Other damage to nerve	3	3	\$300,000	5.0
other cognitive or neurological deficit	3	1	\$300,000	5.3
Permanent partial loss of organ	1			6.0
Partial loss of hearing	2			6.0
Respiratory distress	1			3.0
Death	99	30	\$199,793	9.0
Unknown injury	465	110	\$178,117	3.5
Subtotal	579	417	\$186,258	4.5

Section IX

Premium and Loss Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all licensed medical malpractice writers in Missouri (i.e. excluding excess and surplus lines carriers). The data were derived from the Missouri Supplement to the Annual Statement. Data are presented for five market segments:

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

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

Total Medical Malpractice									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	Missouri Hospital Plan	19.4%	\$25,095,905	\$25,420,525	\$3,709,522	\$3,066,210	\$6,874,112	27.0%
0000	11582	Missouri Professionals Mutual	12.0%	\$15,528,356	\$22,540,032	\$17,198,421	\$14,025,320	\$20,798,831	92.3%
0031	11843	Medical Protective Company	11.9%	\$15,357,266	\$14,433,511	\$2,152,529	\$3,235,500	\$842,786	5.8%
0861	10686	Medical Liability Alliance	8.4%	\$10,914,407	\$11,302,663	\$1,393,511	\$3,266,145	\$5,531,247	48.9%
2698	33391	Proassurance Indemnity Company Inc	7.7%	\$9,947,625	\$9,193,428	-\$4,727,854	\$1,756,154	-\$4,628,605	-50.3%
1282	12754	Medicus Insurance Company	6.9%	\$8,915,579	\$6,417,314	\$1,565,553	\$0	\$2,391,106	37.3%
0831	34495	Doctors Company An Interins Exchange	6.4%	\$8,223,117	\$6,046,520	\$552,881	\$71,774	-\$3,010,768	-49.8%
0000	11704	Physicians Professional Indemnity Association	4.5%	\$5,826,081	\$6,425,199	\$2,382,629	\$4,067,825	\$2,153,834	33.5%
0000	11964	Missouri Doctors Mutual Insurance Company	3.5%	\$4,502,240	\$4,558,436	\$1,142,386	\$225,000	\$585,090	12.8%
0218	20427	American Casualty Company Of Reading PA	2.1%	\$2,656,699	\$2,685,251	\$344,883	\$437,378	\$2,614,002	97.3%
0000	16942	MMIC Insurance Inc	1.6%	\$2,108,872	\$1,842,351	\$264,524	\$0	\$888,192	48.2%
0000	44083	Preferred Physicians Medical RRG Inc	1.6%	\$2,107,747	\$2,092,692	-\$163,288	\$300,000	-\$798,411	-38.2%
0000	12361	Galen Insurance Company	1.6%	\$2,082,078	\$2,060,751	\$624,186	\$227,753	\$2,355,568	114.3%
0000	19348	Capson Physicians Insurance Company	1.2%	\$1,574,373	\$548,362	\$58,963	\$0	\$42,713	7.8%
2638	15865	NCMIC Insurance Company	1.1%	\$1,453,342	\$1,454,702	\$972,836	\$620,000	\$1,184,513	81.4%
0000	13073	Keystone Mutual Insurance Company	1.1%	\$1,414,800	\$1,182,340	\$275,757	\$170,000	\$9,553	0.8%
2638	11127	Professional Solutions Insurance Company	1.0%	\$1,231,683	\$1,139,855	\$131,778	\$415,000	\$445,749	39.1%
0012	19445	National Union Fire Insurance Company Of Pitt	0.9%	\$1,167,411	\$1,188,580	-\$178,777	\$754,630	-\$709,262	-59.7%
0626	22667	Ace American Insurance Company	0.8%	\$1,023,283	\$1,009,389	-\$436,330	\$99,000	\$196,559	19.5%
0000	13194	Physicians Insurance Mutual	0.7%	\$946,719	\$992,363	\$285,401	\$0	\$1,000,000	100.8%
2698	14460	Podiatry Insurance Company Of America	0.7%	\$933,244	\$994,572	\$231,867	\$89,830	\$262,716	26.4%
0000	34703	Kansas Medical Mutual Insurance Company	0.7%	\$906,373	\$916,946	-\$83,180	\$200,000	-\$603,037	-65.8%
0831	33367	Intermed Insurance Company	0.7%	\$874,892	\$2,752,776	-\$1,164,933	\$766,250	-\$15,068,267	-547.4%
0000	35904	Health Care Indemnity Inc	0.7%	\$864,558	\$864,558	-\$810,975	\$3,750,000	\$2,014,227	233.0%
0111	19917	Liberty Insurance Underwriters Inc	0.6%	\$780,769	\$801,669	\$40,304	\$0	\$399,257	49.8%
0775	13714	Pharmacists Mutual Insurance Company	0.4%	\$522,032	\$516,208	\$57,503	\$25,081	\$125,581	24.3%
3239	16624	Darwin National Assurance Company	0.3%	\$350,215	\$361,868	\$147,287	\$0	\$68,409	18.9%
0218	20443	Continental Casualty Company	0.2%	\$289,120	\$301,711	\$144,335	\$178,570	-\$71,418	-23.7%
0000	13816	MPM Insurance Company Of Kansas	0.2%	\$255,787	\$199,661	\$23,277	\$0	\$37,500	18.8%
0000	18767	Church Mutual Insurance Company	0.2%	\$222,333	\$256,691	\$35,978	\$0	\$38,636	15.1%

Total Medical Malpractice									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0244	10677	Cincinnati Insurance Company The	0.2%	\$220,311	\$217,654	\$61,269	\$337,406	\$297,370	136.6%
0361	19720	American Alternative Insurance Corporation	0.2%	\$206,430	\$174,589	-\$41,460	\$0	-\$90,433	-51.8%
0508	10801	Fortress Insurance Company	0.1%	\$135,264	\$144,711	\$39,139	\$33,312	\$38,658	26.7%
2698	10222	Paco Assurance Company Inc	0.1%	\$84,024	\$98,116	\$26,867	\$325,958	\$34,829	35.5%
0012	19380	American Home Assurance Company	0.1%	\$73,735	\$76,170	\$2,829	\$0	\$16,193	21.3%
1129	21970	Onebeacon Insurance Company	0.1%	\$72,523	\$103,754	\$14,963	\$8,000	\$6,836	6.6%
0176	25143	State Farm Fire And Casualty Company	0.1%	\$71,413	\$73,408	\$10,950	\$11,660	\$95,671	130.3%
0012	23809	Granite State Insurance Company	0.0%	\$59,915	\$61,048	\$10,293	\$0	\$148,219	242.8%
1129	27154	Atlantic Specialty Insurance Company	0.0%	\$50,701	\$20,332	\$89	\$0	\$8,822	43.4%
1120	10120	Everest National Insurance Company	0.0%	\$34,353	\$12,937	\$666	\$0	\$1,897	14.7%
0140	22209	Freedom Specialty Insurance Company	0.0%	\$31,190	\$19,174	\$1,345	\$0	\$5,944	31.0%
4743	36234	Preferred Professional Insurance Company	0.0%	\$26,571	\$36,091	\$79,214	\$400,000	\$406,868	1127.3%
0212	16535	Zurich American Insurance Company	0.0%	\$19,686	\$19,629	\$363	\$0	\$4,215	21.5%
2358	32921	Ismie Mutual Insurance Company	0.0%	\$19,679	\$19,903	-\$9,859	\$0	-\$13,239	-66.5%
0140	42587	Depositors Insurance Company	0.0%	\$18,700	\$7,013	\$2,664	\$0	\$6,157	87.8%
0098	25224	Great Divide Insurance Company	0.0%	\$10,417	\$3,581	\$699	\$0	\$1,524	42.6%
0761	22810	Chicago Insurance Company	0.0%	\$3,468	\$4,462	-\$176,290	\$0	-\$275,158	-616.7%
0111	24732	General Insurance Company Of America	0.0%	\$3,229	\$2,880	\$178	\$0	\$456	15.8%
0244	23280	Cincinnati Indemnity Company Inc	0.0%	\$1,854	\$17,909	\$5,366	\$0	\$11,404	63.7%
0244	28665	Cincinnati Casualty Company The	0.0%	\$778	\$421	\$116	\$0	\$246	58.4%
0761	21857	American Insurance Company The	0.0%	\$625	\$443	\$19	\$0	-\$3,763	-849.4%
Total			100.0%	\$129,221,772	\$131,615,149	\$26,200,394	\$38,863,756	\$26,673,129	20.3%

Physicians & Surgeons									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	11582	Missouri Professionals Mutual	17.2%	\$15,528,356	\$22,540,032	\$17,198,421	\$14,025,320	\$20,798,831	92.3%
0031	11843	Medical Protective Company	13.5%	\$12,165,673	\$11,275,031	\$275,465	\$2,948,000	\$1,020,786	9.1%
0861	10686	Medical Liability Alliance	11.5%	\$10,392,579	\$10,832,622	\$1,393,511	\$3,266,145	\$5,492,077	50.7%
2698	33391	Proassurance Indemnity Company Inc	10.0%	\$9,005,928	\$8,249,695	-\$4,242,526	\$1,142,153	-\$4,616,804	-56.0%
1282	12754	Medicus Insurance Company	9.9%	\$8,915,579	\$6,417,314	\$1,565,553	\$0	\$2,391,106	37.3%
0831	34495	Doctors Company An Interins Exchange	9.1%	\$8,223,117	\$6,046,520	\$552,881	\$71,774	-\$3,010,768	-49.8%
0000	11704	Physicians Professional Indemnity Association	6.5%	\$5,826,081	\$6,425,199	\$2,382,629	\$4,067,825	\$2,153,834	33.5%
0000	11964	Missouri Doctors Mutual Insurance Company	5.0%	\$4,502,240	\$4,558,436	\$1,142,386	\$225,000	\$585,090	12.8%
0000	44083	Preferred Physicians Medical RRG Inc	2.3%	\$2,107,747	\$2,092,692	-\$163,288	\$300,000	-\$798,411	-38.2%
0000	16942	MMIC Insurance Inc	2.3%	\$2,090,831	\$1,821,514	\$262,196	\$0	\$881,198	48.4%
0000	12361	Galen Insurance Company	2.3%	\$2,082,078	\$2,060,751	\$624,186	\$227,753	\$2,355,568	114.3%
0000	19348	Capson Physicians Insurance Company	1.7%	\$1,574,373	\$548,362	\$58,963	\$0	\$42,713	7.8%
0000	13073	Keystone Mutual Insurance Company	1.6%	\$1,414,800	\$1,182,340	\$275,757	\$170,000	\$9,553	0.8%
2638	11127	Professional Solutions Insurance Company	1.2%	\$1,103,289	\$1,031,123	\$130,357	\$415,000	\$483,972	46.9%
0000	13194	Physicians Insurance Mutual	1.1%	\$946,719	\$992,363	\$285,401	\$0	\$1,000,000	100.8%
0000	34703	Kansas Medical Mutual Insurance Company	1.0%	\$906,373	\$916,946	-\$83,180	\$200,000	-\$603,037	-65.8%
0012	19445	National Union Fire Insurance Company Of Pitt	0.9%	\$844,725	\$903,394	-\$129,179	\$744,632	-\$513,214	-56.8%
0831	33367	Intermed Insurance Company	0.9%	\$811,990	\$2,554,860	-\$927,338	\$765,000	-\$11,995,002	-469.5%
0111	19917	Liberty Insurance Underwriters Inc	0.9%	\$780,769	\$801,669	\$40,304	\$0	\$399,257	49.8%
3239	16624	Darwin National Assurance Company	0.4%	\$350,215	\$361,868	\$147,287	\$0	\$68,409	18.9%
0000	13816	MPM Insurance Company Of Kansas	0.3%	\$255,787	\$199,661	\$23,277	\$0	\$37,500	18.8%
1129	21970	Onebeacon Insurance Company	0.1%	\$72,523	\$103,754	\$14,963	\$8,000	\$6,836	6.6%
1129	27154	Atlantic Specialty Insurance Company	0.1%	\$50,701	\$20,332	\$89	\$0	\$8,822	43.4%
4743	36234	Preferred Professional Insurance Company	0.0%	\$26,571	\$36,091	\$79,214	\$400,000	\$406,868	1127.3%
2358	32921	Ismie Mutual Insurance Company	0.0%	\$19,679	\$19,903	-\$9,859	\$0	-\$13,239	-66.5%
0098	25224	Great Divide Insurance Company	0.0%	\$10,417	\$3,581	\$699	\$0	\$1,524	42.6%
0218	20443	Continental Casualty Company	0.0%	\$8,623	\$32,762	\$94,735	\$117,204	-\$170,397	-520.1%
0626	22667	Ace American Insurance Company	0.0%	\$4,567	\$4,726	-\$3,989	\$0	\$1,797	38.0%
0244	10677	Cincinnati Insurance Company The	0.0%	\$4,204	\$4,204	\$465	\$0	\$1,165	27.7%

Physicians & Surgeons									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
1120	10120	Everest National Insurance Company	0.0%	\$2,219	\$942	\$47	\$0	\$133	14.1%
0111	24732	General Insurance Company Of America	0.0%	\$2,219	\$0	\$0	\$0	\$0	
Total			100.0%	\$90,030,972	\$92,038,687	\$20,989,427	\$29,093,806	\$16,426,167	17.8%

Hospitals									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	Missouri Hospital Plan	93.8%	\$25,095,905	\$25,420,525	\$3,709,522	\$3,066,210	\$6,874,112	27.0%
0000	35904	Health Care Indemnity Inc	3.2%	\$864,558	\$864,558	-\$810,975	\$3,750,000	\$2,014,227	233.0%
2698	33391	Proassurance Indemnity Company Inc	1.6%	\$419,601	\$411,060	-\$211,393	\$602,500	\$342,967	83.4%
0361	19720	American Alternative Insurance Corporation	0.8%	\$206,430	\$174,589	-\$41,460	\$0	-\$90,433	-51.8%
0218	20443	Continental Casualty Company	0.3%	\$91,372	\$88,517	\$29,098	\$36,000	\$36,044	40.7%
0861	10686	Medical Liability Alliance	0.1%	\$30,238	\$7,622	\$0	\$0	\$0	0.0%
0012	19445	National Union Fire Insurance Company Of Pitt	0.1%	\$29,674	\$33,638	-\$4,544	\$0	-\$18,028	-53.6%
0000	16942	MMIC Insurance Inc	0.1%	\$18,041	\$20,837	\$2,328	\$0	\$6,994	33.6%
0626	22667	Ace American Insurance Company	0.0%	\$2,398	\$2,398	\$84,667	\$0	-\$38,141	-1590.5%
Total			100.0%	\$26,758,217	\$27,023,744	\$2,757,243	\$7,454,710	\$9,127,742	33.8%

Dentists									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0031	11843	Medical Protective Company	66.0%	\$2,636,262	\$2,587,007	\$1,784,623	\$287,500	-\$213,000	-8.2%
2698	33391	Proassurance Indemnity Company Inc	7.8%	\$310,448	\$324,618	-\$256,756	\$11,501	-\$323,837	-99.8%
0012	19445	National Union Fire Insurance Company Of Pitt	7.4%	\$294,200	\$252,736	-\$45,054	\$10,000	-\$178,742	-70.7%
0218	20443	Continental Casualty Company	4.7%	\$189,125	\$180,432	\$20,502	\$25,366	\$62,935	34.9%
0508	10801	Fortress Insurance Company	3.4%	\$135,264	\$144,711	\$39,139	\$33,312	\$38,658	26.7%
2638	11127	Professional Solutions Insurance Company	3.2%	\$128,394	\$108,732	\$1,421	\$0	-\$38,223	-35.2%
0244	10677	Cincinnati Insurance Company The	2.3%	\$92,846	\$99,194	\$87,690	\$3,002	\$130,525	131.6%
0012	19380	American Home Assurance Company	1.8%	\$73,735	\$76,170	\$2,829	\$0	\$16,193	21.3%
0831	33367	Intermed Insurance Company	1.6%	\$62,902	\$197,916	-\$237,595	\$1,250	-\$3,073,265	-1552.8%
0012	23809	Granite State Insurance Company	1.5%	\$59,915	\$61,048	\$10,293	\$0	\$148,219	242.8%
0176	25143	State Farm Fire And Casualty Company	0.1%	\$5,711	\$6,359	\$253	\$0	\$253	4.0%
0775	13714	Pharmacists Mutual Insurance Company	0.1%	\$3,040	\$1,350	\$0	\$0	\$0	0.0%
0244	28665	Cincinnati Casualty Company The	0.0%	\$778	\$421	\$116	\$0	\$246	58.4%
Total			100.0%	\$3,992,620	\$4,040,694	\$1,407,461	\$371,931	-\$3,430,038	-84.9%

Nurses									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	Proassurance Indemnity Company Inc	56.7%	\$211,648	\$208,055	-\$17,179	\$0	-\$30,931	-14.9%
0031	11843	Medical Protective Company	20.0%	\$74,673	\$78,952	\$40,000	\$0	\$10,000	12.7%
0176	25143	State Farm Fire And Casualty Company	17.6%	\$65,702	\$67,049	\$10,697	\$11,660	\$95,418	142.3%
0244	10677	Cincinnati Insurance Company The	4.1%	\$15,455	\$15,783	\$2,567	\$0	\$5,419	34.3%
1120	10120	Everest National Insurance Company	1.4%	\$5,186	\$1,888	\$100	\$0	\$284	15.0%
0244	23280	Cincinnati Indemnity Company Inc	0.2%	\$845	\$864	\$277	\$0	\$589	68.2%
Total			100.0%	\$373,509	\$372,591	\$36,462	\$11,660	\$80,779	21.7%

All Other Providers									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	10686	Medical Liability Alliance	6.1%	\$491,590	\$462,419	\$0	\$0	\$39,170	8.5%
0218	20427	American Casualty Company Of Reading PA	32.9%	\$2,656,699	\$2,685,251	\$344,883	\$437,378	\$2,614,002	97.3%
2638	15865	NCMIC Insurance Company	18.0%	\$1,453,342	\$1,454,702	\$972,836	\$620,000	\$1,184,513	81.4%
0626	22667	Ace American Insurance Company	12.6%	\$1,016,318	\$1,002,265	-\$517,008	\$99,000	\$232,903	23.2%
2698	14460	Podiatry Insurance Company Of America	11.6%	\$933,244	\$994,572	\$231,867	\$89,830	\$262,716	26.4%
0775	13714	Pharmacists Mutual Insurance Company	6.4%	\$518,992	\$514,858	\$57,503	\$25,081	\$125,581	24.4%
0031	11843	Medical Protective Company	6.0%	\$480,658	\$492,521	\$52,441	\$0	\$25,000	5.1%
0000	18767	Church Mutual Insurance Company	2.8%	\$222,333	\$256,691	\$35,978	\$0	\$38,636	15.1%
0244	10677	Cincinnati Insurance Company The	1.3%	\$107,806	\$98,473	-\$29,453	\$334,404	\$160,261	162.7%
2698	10222	Paco Assurance Company Inc	1.0%	\$84,024	\$98,116	\$26,867	\$325,958	\$34,829	35.5%
0140	22209	Freedom Specialty Insurance Company	0.4%	\$31,190	\$19,174	\$1,345	\$0	\$5,944	31.0%
1120	10120	Everest National Insurance Company	0.3%	\$26,948	\$10,107	\$519	\$0	\$1,480	14.6%
0212	16535	Zurich American Insurance Company	0.2%	\$19,686	\$19,629	\$363	\$0	\$4,215	21.5%
0140	42587	Depositors Insurance Company	0.2%	\$18,700	\$7,013	\$2,664	\$0	\$6,157	87.8%
0761	22810	Chicago Insurance Company	0.0%	\$3,468	\$4,462	-\$176,290	\$0	-\$275,158	-6166.7%
0111	24732	General Insurance Company Of America	0.0%	\$1,010	\$2,880	\$178	\$0	\$456	15.8%
0244	23280	Cincinnati Indemnity Company Inc	0.0%	\$1,009	\$17,045	\$5,089	\$0	\$10,815	63.4%
0761	21857	American Insurance Company The	0.0%	\$625	\$443	\$19	\$0	-\$3,763	-849.4%
0012	19445	National Union Fire Insurance Company Of Pitt	0.0%	-\$1,188	-\$1,188	\$0	-\$2	\$722	-60.8%
Total			100.0%	\$8,066,454	\$8,139,433	\$1,009,801	\$1,931,649	\$4,468,479	-60.8%

Insurance Consumer Hotline

Contact DIFP's Insurance Consumer Hotline
if you have questions about your insurance policy
or to file a complaint against an
insurance company or agent:

difp.mo.gov

800-726-7390



DIFP

Department of Insurance,
Financial Institutions &
Professional Registration

Harry S Truman Building, Room 530
301 W. High St.
PO Box 690
Jefferson City, MO 65102

SEPTEMBER 2013