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Executive summary

Claims activity:

New and paid claims drop substantially

- **New claims against medical providers fell more than 14 percent in 2003, reaching a record low.** The number of claims against physicians fell 11 percent, almost matching the lows registered in 2001, 1998 and 1997. New claims against hospitals continued a steady decline since 1991, falling 12.8 percent last year. The number of new claims provides a gauge of future costs that should affect current rates.
- **Claims closed against all providers with payment fell to the second lowest level ever – 504, compared to the all-time low of 455 in 2000.** Last year's total fell 12.5 percent from 2002.
- **Claims closed against physicians with payment fell to the second lowest level on record.** Only the 158 claims paid in 2001 were lower than the 184 last year. The 2003 total fell 20.3 percent from 2002.
- **Claims closed against hospitals with payment reached 124, or about the norm since 1998, when a steep decline began leveling out.** By contrast, paid claims against hospitals totaled 227 in 1989.

Claims payments:

Steep reductions occur in actual losses

- **Payouts to malpractice victims dropped substantially in 2003.** Insurers' overall benefits paid to malpractice victims dropped from \$118.7 million to \$93.5 million last year, or by 21 percent. The decline in payouts produced the lowest cash-flow ratio – the percentage of revenues actually paid in benefits – since 1994. Malpractice insurers paid out 45 cents of each premium dollar in coverage written in 2003 while unlicensed but legal surplus lines insurers paid out only 24 cents. Such low levels usually signal that rate hikes are overshooting losses as an insurance cycle peaks; normal cash-flow levels are in the 60 percent range.
- **Insurers' payouts to victims of physician malpractice dropped more steeply,** from \$79.4 million to \$52.9 million, or by 33 percent. The payout dropped to 39 cents for every \$1 written in physicians' policies.
- **The size of average awards stayed essentially flat in 2003, rising less than 2 percent to \$211,502.** The typical or median award payment in Missouri is lower -- \$125,000. Average awards have stayed on a plateau since 2000, when they jumped dramatically. Average awards rose 8.1 percent last year for claims against physicians; higher economic damages for lost wages and future medical care accounted for all but \$3,050 of the \$18,253 increase in average 2003 awards against physicians.
- **A statistical analysis of average payments shows that the entire increase since 1990 has been accounted for by medical inflation, average wages (lost income) and the increasing severity of injuries suffered by patients.** In 1990, the average claims payment was \$99,621. If wage and medical inflation and injury severity since then are considered, the expected average in 2003 would have been \$209,519; instead, it was a virtually identical \$211,502.

■ **The number of \$1 million-plus awards remained at eight in 2003, or the usual number dating back to 1992.** The high was 11 in 1996. Three awards, all involving hospitals, exceeded \$2 million last year.

■ **The growth of premiums is far outstripping actual losses.** Insurance premiums paid by physicians jumped 121 percent from 2000 (\$61.4 million) to 2003 (\$136.4 million), while actual payments to injured patients rose only 14 percent. All providers' malpractice insurance premiums doubled from 2000 (\$113.5 million) to 2003 (\$227 million). Actual payouts for claims against all providers rose more slowly during that period, from \$70.6 million in 2000 to \$93.5 million, or by 32 percent.

■ **The 2002 Scott decision – which created holes in Missouri's cap on noneconomic damages – continued to have a minimal impact on payouts.** That court ruling created the possibility of more than one cap per malpractice case. Insurance company lobbyists originally raised the prospect that overall losses could double or triple. However, claims reports indicated that the Scott case only affected nine cases last year that involved \$3.1 million, or 1.7 percent of premiums and 3.3 percent of losses. Based on insurer evaluations, the typical case involved death, quadriplegia or severe brain damage with the need for lifetime care and/or a terminal diagnosis. In 2002, the ruling increased payments on 12 claims by \$2.6 million, or 1.5 percent of premiums and 2.2 percent of total losses. The Scott decision is the only major change in how Missouri courts and insurers settle claims in almost two decades.

Estimated or incurred losses hold steady at near-record levels

■ **Insurers maintained a sharp increase in their *estimates* of what they eventually will pay for new claims, despite indicators to the contrary in 2003.** In 2001, licensed insurers in Missouri estimated future losses of \$65.1 million for claims filed that year – but the total jumped to \$167.9 million in 2002 and \$164.3 million in 2003. (These totals also can reflect revised estimates for claims in previous years.) Insurers consequently increased their incurred loss ratio – or estimated payments on current claims as a percentage of current year's revenues – from 81 percent in 2001 to 108 percent in 2002 to 97 percent last year.

■ **Insurers' performance on physician business was much improved in 2003.** Thanks to the \$26.6 million drop in actual payouts and substantial increase in premiums, the cash-flow ratio dropped to only 39 cents in payouts on the premium dollar. The incurred loss ratio, based on *estimates* of future payments, fell from 117 to 90 percent in 2003.

Injury severity

■ **The average paid claim in 2003 involved a permanent, “significant” injury such as deafness, loss of a limb or loss of an organ,** based on insurance company evaluations of the claims. The rating continues the general increase in disability for paid claims over the past 15 years. For paid claims involving physicians, the injuries were more severe.

■ **The number of deaths involved in paid claims dropped substantially from record levels in 2002.** In 2003, claims with deaths reached 166, compared to 209 the previous year, or a decline of 21 percent.

Other trends

■ **After two years of steady premium hikes, health care providers began moving to unlicensed carriers, known as “surplus lines” insurers, in 2003.** These unlicensed, but legal insurance companies accounted for 18 percent of sales in 2003 versus 13 percent the prior year. Earned premium doubled from 2002 to 2003. Policyholders go to surplus lines companies when they can no longer find coverage in the regular commercial market. MDI activated a state-sponsored insurance plan in June to help provide coverage for physicians and other providers who cannot buy regular policies. But because of legal restrictions on that state-sponsored plan, only three physicians had bought its coverage through the end of September; most of the plan’s business so far has involved policies for nursing facilities.

■ **In inflation-adjusted dollars, gross malpractice insurance premiums for physicians now equal the level seen in 1990, although the number of practicing doctors has increased substantially.** The \$121.3 million paid in 2003 compares to an inflation-adjusted \$120.8 million in 1990 and \$134.4 million in 1989.

■ **Unlike with most insurance lines, three-fourths of malpractice claims result in a lawsuit.** The litigation percentage exceeds 81 percent for physicians.

■ **Few malpractice lawsuits result in verdicts by a judge or jury.** Only 5.3 percent of all such cases reach resolution in court; the remainder result in settlements or dismissals.

■ **The average victim waits 47 months, or four years, to receive an award for malpractice after the medical error occurs.** The delay is longer for cases involving physicians – 54 months, or 4½ years.

Background

The report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Insurance. The information draws on open and closed claims data that insurance companies and self-insured hospitals are required to report under Section 383.115 RSMo. The department makes every possible effort to make sure this data is accurate; however, the accuracy of this report still depends largely upon the accuracy of the data filed by the insurers and self-insured hospitals.

Additional information in Section VII was derived from the Page 15 supplement to the annual statement that companies are required to file. This section includes data for the past three years on type of business, company, volume of business, market share and loss ratios.

Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. Other medical care providers include — but are not limited to — dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics and corporations.

The Missouri Medical Malpractice Insurance Report is available at the Missouri State Library and in major depository libraries in the state. Copies are available in Braille, large print or audio cassettes upon request.

Address questions on this report to the Statistics Section, Missouri Department of Insurance, P.O. Box 690, Jefferson City MO 65102-0690.

Section I

Major Historical Trends

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

- All medical care providers
- Physicians & Surgeons only
- Hospitals only

The tables and graphs are further categorized by:

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**Medical Malpractice Insurance
Licensed and Non-Admitted Premium, 1997-2003**

Year	Market	Premium Written	Percent of Written Market	Premium Earned	Percent of Earned Market
1997	Licensed	\$101,850,006	88.6%	\$101,923,637	89.1%
	Non-Admitt	\$13,130,298	11.4%	\$12,449,407	10.9%
	Total	\$114,980,304		\$114,373,044	
1998	Licensed	\$81,659,276	83.7%	\$88,559,722	86.0%
	Non-Admitt	\$15,870,718	16.3%	\$14,403,279	14.0%
	Total	\$97,529,994		\$102,963,001	
1999	Licensed	\$94,908,930	90.5%	\$93,676,069	88.2%
	Non-Admitt	\$10,010,000	9.5%	\$12,559,760	11.8%
	Total	\$104,918,930		\$106,235,829	
2000	Licensed	\$92,838,702	81.7%	\$91,969,348	84.8%
	Non-Admitt	\$20,739,467	18.3%	\$16,511,806	15.2%
	Total	\$113,578,169		\$108,481,154	
2001	Licensed	\$109,081,421	81.6%	\$97,027,590	81.4%
	Non-Admitt	\$24,567,473	18.4%	\$22,237,350	18.6%
	Total	\$133,648,894		\$119,264,940	
2002	Licensed	\$171,916,338	86.6%	\$156,106,364	88.8%
	Non-Admitt	\$26,551,160	13.4%	\$19,747,540	11.2%
	Total	\$198,467,498		\$175,853,904	
2003	Licensed	\$186,491,469	82.2%	\$169,975,583	81.4%
	Non-Admitt	\$40,446,751	17.8%	\$38,733,827	18.6%
	Total	\$226,938,220		\$208,709,410	

MARKET ANALYSIS 2001-2003

(0.1 percent of market or more)

All Medical Care Providers

<u>LICENSED MARKET</u> Company Name	2003	2001	<u>NON-ADMITTED MARKET</u> Company Name	2003	2001
	Market Share	Market Share		Market Share	Market Share
MEDICAL ASSURANCE CO INC THE	14.23%	9.81%	HEALTH CARE INDEMNITY INC	3.08%	0.00%
MEDICAL PROTECTIVE COMPANY	14.17%	8.01%	LEXINGTON INSURANCE COMPANY	2.96%	1.43%
MISSOURI HOSPITAL PLAN	11.83%	0.50%	COLUMBIA CASUALTY COMPANY	1.79%	3.14%
INTERMED INSURANCE COMPANY	10.90%	15.81%	EVANSTON INSURANCE COMPANY	1.71%	3.17%
MISSOURI PHYSICIANS MUTUAL	8.32%		ARCH SPECIALTY INSURANCE COMPANY	1.29%	
DOCTORS COMPANY AN INTERINS EXCHANGE	4.35%	3.70%	TIG SPECIALTY INSURANCE CO	1.05%	0.77%
MID CENTURY INSURANCE COMPANY	2.89%		ST LUKES HEALTH SYSTEM RRG	0.77%	
CHICAGO INSURANCE COMPANY	2.19%	13.47%	RED MOUNTAIN CASUALTY INSURANCE COMPANY INC	0.75%	
MEDICAL LIABILITY ALLIANCE	1.65%	0.01%	EXECUTIVE RISK SPECIALTY INSURANCE CO	0.71%	0.98%
FIRST SPECIALTY INSURANCE CORPORATION	1.44%	0.79%	STEADFAST INSURANCE COMPANY	0.54%	0.06%
TIG INSURANCE COMPANY	1.22%	1.96%	GENERAL STAR INDEMNITY COMPANY	0.52%	
TRUCK INSURANCE EXCHANGE	0.94%	0.60%	OPHTHALMIC MUTUAL INS CO A RRG	0.49%	0.52%
PREFERRED PROFESSIONAL INSURANCE COMPANY	0.88%	0.92%	PROFESSIONAL UNDERWRITERS LIABILITY INS	0.46%	0.71%
CINCINNATI INS CO THE	0.84%	1.39%	AMERICAN INTERNATIONAL SPECIALTY LINES	0.40%	0.00%
AMERICAN CASUALTY CO OF READING PA	0.79%	1.00%	NATIONAL GUARDIAN RRG	0.26%	0.38%
PREFERRED PHYSICIANS MEDICAL RRG INC	0.76%	0.28%	OMS NATIONAL INSURANCE COMPANY RRG	0.21%	0.23%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITT	0.74%	0.24%	LANDMARK AMERICAN INSURANCE COMPANY	0.18%	
NCMIC INSURANCE COMPANY	0.61%	0.73%	WESTERN WORLD INSURANCE COMPANY INC	0.18%	0.15%
ZURICH AMERICAN INSURANCE COMPANY	0.47%	3.39%	EMERGENCY PHYSICIANS INSURANCE CO RRG	0.14%	
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	0.41%		COMMUNITY BLOOD CENTERS EXCHANGE	0.11%	0.11%
KANSAS MEDICAL MUTUAL INS CO	0.35%	0.16%	ADMIRAL INSURANCE COMPANY	0.08%	0.14%
ST PAUL FIRE & MARINE INSURANCE CO	0.35%	4.47%	PACIFIC INSURANCE COMPANY	0.00%	0.11%
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUA	0.30%	0.31%	CLARENDON AMERICA INSURANCE COMPANY	0.00%	1.02%
AMCO INSURANCE COMPANY	0.28%	0.59%	INTERSTATE FIRE & CASUALTY COMPANY	0.00%	0.69%
GULF INSURANCE COMPANY	0.22%	0.34%	AMERICAN HEALTHCARE SPECIALTY INSURANCE COMPA	-0.05%	0.23%
FORTRESS INSURANCE COMPANY	0.18%		EVEREST INDEMNITY INSURANCE COMPANY	-0.16%	
EXECUTIVE RISK INDEMNITY INC	0.16%	0.57%	RECIPROCAL ALLIANCE RISK RETENTION GROUP THE		2.89%
PHARMACISTS MUTUAL INSURANCE COMPANY	0.16%	0.25%	DOCTORS INSURANCE RECIPROCAL RRG		1.19%
ACE AMERICAN INSURANCE COMPANY	0.12%	0.17%			
CHURCH MUTUAL INSURANCE COMPANY	0.11%	0.15%			
CONTINENTAL CASUALTY COMPANY	0.11%	0.78%			
LUMBERMENS MUTUAL CASUALTY CO	0.01%	0.37%			
ST PAUL MERCURY INSURANCE COMPANY	0.01%	0.23%			
NORTH AMERICAN SPECIALTY INS CO	0.00%	2.26%			
OHIC INSURANCE COMPANY	-0.01%	0.58%			
LEGION INSURANCE COMPANY		0.31%			
RECIPROCAL OF AMERICA		7.35%			

BOLD ITALIC - INSOLVENT OR WITHDREW NATIONAL

MARKET ANALYSIS 2001-2003
(0.1 percent of market or more)
Physicians and Surgeons

<u>LICENSED MARKET</u>	2003	2001
Company Name	Market Share	Market Share
MEDICAL ASSURANCE CO INC THE	22.77%	16.22%
MEDICAL PROTECTIVE COMPANY	21.72%	10.82%
INTERMED INSURANCE COMPANY	16.77%	26.12%
MISSOURI PHYSICIANS MUTUAL	13.82%	
DOCTORS COMPANY AN INTERINS EXCHANGE	7.24%	6.41%
<i>MID CENTURY INSURANCE COMPANY</i>	4.80%	
<i>CHICAGO INSURANCE COMPANY</i>	2.78%	23.35%
MEDICAL LIABILITY ALLIANCE	2.75%	0.01%
<i>TRUCK INSURANCE EXCHANGE</i>	1.56%	0.87%
PREFERRED PROFESSIONAL INSURANCE COMPANY	1.47%	1.59%
PREFERRED PHYSICIANS MEDICAL RRG INC	1.26%	0.48%
NCMIC INSURANCE COMPANY	0.86%	
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	0.69%	
KANSAS MEDICAL MUTUAL INS CO	0.59%	0.27%
PODIATRY INS COMPANY OF AMERICA A MUTUAL	0.49%	
ZURICH AMERICAN INSURANCE COMPANY	0.27%	2.32%
<i>ST PAUL FIRE & MARINE INSURANCE COMPANY</i>	0.06%	4.15%
NORTH AMERICAN SPECIALTY INS CO	0.00%	3.85%
MISSOURI HOSPITAL PLAN		0.86%
LUMBERMENS MUTUAL CASUALTY CO		0.65%
<i>LEGION INSURANCE COMPANY</i>		0.53%
CONTINENTAL CASUALTY COMPANY	0.04%	0.44%
OHIC INSURANCE COMPANY	-0.01%	0.36%
NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH	0.00%	0.15%
NATIONAL CASUALTY COMPANY	0.00%	0.14%
GENERAL INSURANCE CO OF AMERICA	0.01%	0.12%

Data is not available on physicians and surgeon coverage in the nonadmitted market.

BOLD - COMPANY WROTE IN 2001 BUT WROTE NO BUSINESS IN 2003

BOLD ITALIC - INSOLVENT OR WITHDREW NATIONAL

MEDICAL MALPRACTICE FINANCIAL RESULTS

TOTAL LICENSED MEDICAL MALPRACTICE MARKET

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1989	\$130,747,373	\$33,296,944	25.47%	\$132,167,696	\$68,867,562	52.11%	-2.78%
1990	\$121,421,077	\$50,278,361	41.41%	\$127,371,871	\$58,030,387	45.56%	-7.13%
1991	\$103,479,443	\$60,144,210	58.12%	\$108,788,193	\$57,589,693	52.94%	-14.78%
1992	\$95,879,384	\$26,230,211	27.36%	\$85,507,277	\$43,621,430	51.01%	-7.34%
1993	\$112,575,838	\$52,571,123	46.70%	\$101,049,704	\$57,543,001	56.95%	17.41%
1994	\$121,896,709	\$52,653,682	43.20%	\$117,860,545	\$65,449,209	55.53%	8.28%
1995	\$118,194,985	\$62,853,046	53.18%	\$122,240,889	\$61,756,820	50.52%	-3.04%
1996	\$118,095,604	\$76,913,780	65.13%	\$123,401,931	\$117,608,550	95.31%	-0.08%
1997	\$101,850,006	\$55,287,687	54.28%	\$101,923,637	\$54,273,811	53.25%	-13.76%
1998	\$81,659,276	\$70,653,953	86.52%	\$88,559,722	\$48,185,927	54.41%	-19.82%
1999	\$94,908,930	\$63,975,010	67.41%	\$93,676,069	\$68,353,073	72.97%	16.23%
2000	\$92,838,702	\$63,822,270	68.75%	\$91,969,348	\$65,056,683	70.74%	-2.18%
2001	\$109,081,421	\$76,730,820	70.34%	\$97,027,590	\$79,027,069	81.45%	17.50%
2002	\$171,916,338	\$108,669,530	63.21%	\$156,106,364	\$167,928,369	107.57%	57.60%
2003	\$186,479,369	\$83,749,885	44.91%	\$169,970,363	\$164,309,442	96.67%	8.47%

TOTAL NON-ADMITTED MEDICAL MALPRACTICE MARKET

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1997	\$13,130,298	\$1,822,393	13.88%	\$12,449,407	\$1,044,798	8.39%	N/A
1998	\$15,870,718	\$11,380,508	71.71%	\$14,403,279	\$13,185,053	91.54%	20.87%
1999	\$10,010,000	\$6,409,396	64.03%	\$12,559,760	\$8,669,845	69.03%	-36.93%
2000	\$20,739,467	\$6,755,710	32.57%	\$16,511,806	\$10,243,905	62.04%	107.19%
2001	\$24,585,506	\$9,562,312	38.89%	\$22,237,350	\$23,645,361	106.33%	18.54%
2002	\$26,551,160	\$10,000,826	37.67%	\$19,747,540	\$26,398,002	133.68%	8.07%
2003	\$40,455,498	\$9,799,245	24.22%	\$38,730,536	\$26,266,682	67.82%	52.37%

MISSOURI LOSS RATIOS OF LICENSED MARKET - FIVE YEAR AVERAGES

LINE	1992-1996	1993-1997	1994-1998	1995-1999	1996-2000	1997-2001	1998-2002	1999-2003
Physicians	71.2%	70.5%	72.7%	75.9%	84.6%	72.0%	87.2%	89.15%
Dentists	28.5%	33.7%	21.1%	13.7%	18.8%	18.9%	26.2%	16.05%
Nurses	10.2%	-15.5%	-8.4%	-29.5%	-11.0%	26.8%	33.9%	32.84%
Hospitals	47.5%	51.6%	52.8%	49.0%	40.3%	51.4%	67.3%	77.88%
Other	48.5%	48.2%	36.7%	55.2%	60.7%	78.3%	90.9%	157.60%
Total	63.0%	63.0%	62.7%	66.1%	70.8%	66.6%	81.3%	89.47%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - PHYSICIANS & SURGEONS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1989	\$94,347,399	\$20,427,172	21.65%	\$94,432,233	\$52,167,681	55.24%	-1.60%
1990	\$84,165,929	\$38,675,519	45.95%	\$89,224,658	\$29,475,693	33.04%	-10.79%
1991	\$70,186,856	\$47,863,151	68.19%	\$75,118,506	\$50,677,766	67.46%	-16.61%
1992	\$69,085,300	\$43,670,444	63.21%	\$63,764,526	\$41,818,995	65.58%	-1.57%
1993	\$81,386,126	\$38,080,181	46.79%	\$68,982,827	\$45,651,292	66.18%	17.81%
1994	\$86,565,579	\$41,893,870	48.40%	\$83,088,562	\$42,955,660	51.70%	6.36%
1995	\$83,826,962	\$50,848,450	60.66%	\$88,245,253	\$51,227,401	58.05%	-3.16%
1996	\$77,903,125	\$60,925,814	78.21%	\$83,119,750	\$94,193,143	113.32%	-7.07%
1997	\$62,780,784	\$44,893,158	71.51%	\$63,904,882	\$39,240,977	61.41%	-19.41%
1998	\$55,760,257	\$50,609,999	90.76%	\$57,215,107	\$45,501,593	79.53%	-11.18%
1999	\$64,853,222	\$43,998,372	67.84%	\$63,998,070	\$40,408,719	63.14%	16.31%
2000	\$61,518,461	\$46,389,410	75.41%	\$62,776,133	\$60,727,760	96.74%	-5.14%
2001	\$77,092,452	\$53,869,948	69.88%	\$67,579,007	\$41,141,286	60.88%	25.32%
2002	\$114,887,033	\$79,431,185	69.14%	\$104,672,745	\$122,930,348	117.44%	49.03%
2003	\$136,418,623	\$52,870,665	38.76%	\$121,324,955	\$109,538,169	90.28%	18.74%

LICENSED MEDICAL MALPRACTICE MARKET - DENTISTS

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1989	\$4,174,384	\$1,053,635	25.24%	\$4,220,221	\$2,075,606	49.18%	-12.07%
1990	\$4,107,526	\$1,231,448	29.98%	\$4,295,865	\$698,385	16.26%	-1.60%
1991	\$3,617,179	\$1,140,249	31.52%	\$3,775,879	\$1,072,613	28.41%	-11.94%
1992	\$3,582,006	\$1,499,906	41.87%	\$3,437,765	\$638,205	18.56%	-0.97%
1993	\$3,668,551	\$1,193,172	32.52%	\$3,501,425	\$2,936,584	83.87%	2.42%
1994	\$3,894,691	\$1,473,996	37.85%	\$3,915,404	\$823,366	21.03%	6.16%
1995	\$3,828,876	\$1,456,855	38.05%	\$3,727,901	-\$389,166	-10.44%	-1.69%
1996	\$3,691,741	\$961,741	26.05%	\$3,623,282	\$1,182,304	32.63%	-3.58%
1997	\$3,620,053	\$1,506,555	41.62%	\$3,729,611	\$1,683,415	45.14%	-1.94%
1998	\$3,387,756	\$1,454,934	42.95%	\$3,310,636	\$567,272	17.13%	-6.42%
1999	\$2,920,816	\$683,189	23.39%	\$3,164,122	-\$638,500	-20.18%	-13.78%
2000	\$3,232,321	\$696,834	21.56%	\$2,724,126	\$313,442	11.51%	10.66%
2001	\$3,686,464	\$302,962	8.22%	\$3,308,117	\$1,150,895	34.79%	14.05%
2002	\$4,458,209	\$2,443,938	54.82%	\$4,336,659	\$3,014,033	69.50%	20.93%
2003	\$6,830,040	\$1,457,855	21.34%	\$6,462,928	-\$630,815	-9.76%	53.20%

MEDICAL MALPRACTICE FINANCIAL RESULTS

LICENSED MEDICAL MALPRACTICE MARKET - NURSES

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1989	\$1,289,259	\$292,117	22.66%	\$1,346,402	\$1,091,754	81.09%	74.61%
1990	\$1,305,653	\$185,397	14.20%	\$1,302,494	\$2,277,769	174.88%	1.27%
1991	\$1,419,653	\$594,628	41.89%	\$1,366,747	-\$1,265,745	-92.61%	8.73%
1992	\$1,683,146	\$440,813	26.19%	\$1,598,772	\$832,658	52.08%	18.56%
1993	\$1,232,602	\$668,092	54.20%	\$1,243,103	-\$274,547	-22.09%	-26.77%
1994	\$1,106,020	\$78,312	7.08%	\$1,180,510	\$1,158,170	98.11%	-10.27%
1995	\$528,556	\$10,000	1.89%	\$440,246	\$127,213	28.90%	-52.21%
1996	\$1,330,065	\$239,635	18.02%	\$1,350,429	-\$1,249,275	-92.51%	151.64%
1997	\$1,430,588	\$29,794	2.08%	\$1,073,768	-\$580,638	-54.07%	7.56%
1998	\$518,436	\$15,750	3.04%	\$685,261	\$145,484	21.23%	-63.76%
1999	\$701,196	\$277,500	39.58%	\$795,615	\$275,506	34.63%	35.25%
2000	\$492,661	\$999	0.20%	\$419,531	\$933,815	222.59%	-29.74%
2001	\$541,382	\$795,000	146.85%	\$515,088	\$159,655	31.00%	9.89%
2002	\$520,559	\$1,250	0.24%	\$644,834	-\$475,689	-73.77%	-3.85%
2003	\$535,407	\$0	0.00%	\$519,272	\$57,165	11.01%	2.85%

LICENSED MEDICAL MALPRACTICE MARKET - HOSPITALS

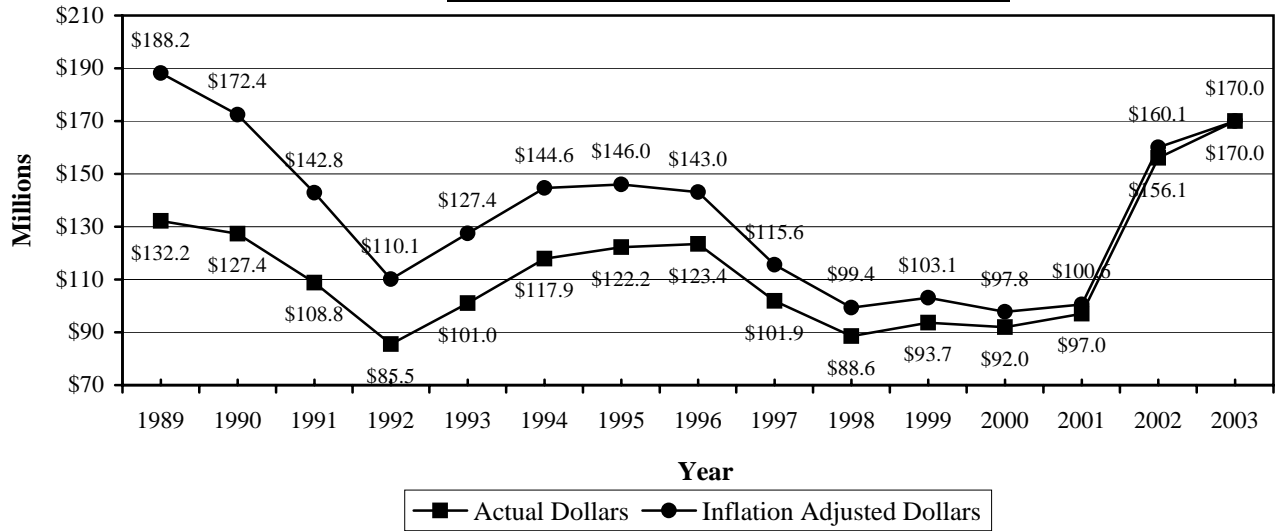
YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1989	\$23,686,313	\$8,122,860	34.29%	\$25,646,666	\$10,190,793	39.74%	-20.51%
1990	\$25,023,712	\$8,294,411	33.15%	\$26,156,225	\$18,638,488	71.26%	5.65%
1991	\$21,789,881	\$7,971,562	36.58%	\$21,816,890	\$6,348,493	29.10%	-12.92%
1992	\$20,523,195	\$12,614,263	61.46%	\$20,474,042	\$1,739,831	8.50%	-5.81%
1993	\$19,304,271	\$8,669,009	44.91%	\$20,140,700	\$4,687,981	23.28%	-5.94%
1994	\$19,734,229	\$4,282,706	21.70%	\$20,439,547	\$17,390,601	85.08%	2.23%
1995	\$17,393,352	\$7,023,734	40.38%	\$17,964,409	\$5,512,291	30.68%	-11.86%
1996	\$17,267,056	\$9,077,866	52.57%	\$18,681,963	\$17,092,106	91.49%	-0.73%
1997	\$15,248,580	\$3,143,280	20.61%	\$13,199,320	\$1,974,721	14.96%	-11.69%
1998	\$12,555,794	\$8,428,222	67.13%	\$14,604,144	\$2,875,637	19.69%	-17.66%
1999	\$16,948,592	\$12,870,063	75.94%	\$17,606,187	\$12,774,561	72.56%	34.99%
2000	\$29,795,347	\$12,437,665	41.74%	\$28,200,480	\$2,462,571	8.73%	75.80%
2001	\$17,016,926	\$12,078,108	70.98%	\$16,318,434	\$26,157,360	160.29%	-42.89%
2002	\$34,124,626	\$19,174,786	56.19%	\$29,340,028	\$27,119,153	92.43%	100.53%
2003	\$31,902,636	\$19,299,000	60.49%	\$27,781,676	\$24,359,179	87.68%	-6.51%

MEDICAL MALPRACTICE FINANCIAL RESULTS

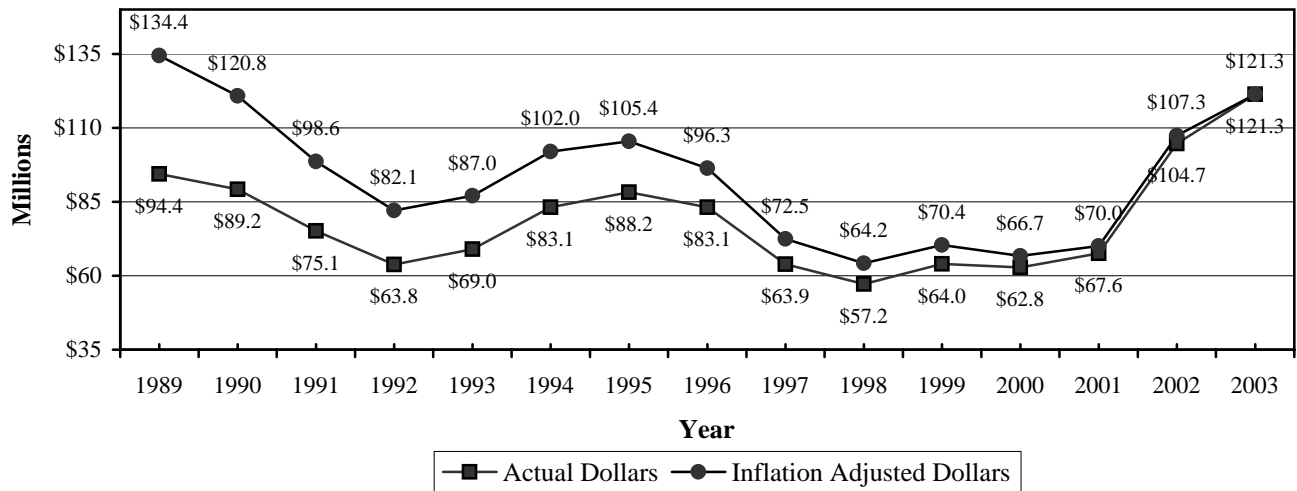
LICENSED MEDICAL MALPRACTICE MARKET - OTHER

YEAR	DIRECT PREMIUM WRITTEN	DIRECT LOSSES PAID	CASH FLOW LOSS RATIO	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	LOSS RATIO	% OF CHANGE IN DIRECT PREMIUM WRITTEN
1989	\$7,250,018	\$3,401,160	46.91%	\$6,522,174	\$3,341,728	51.24%	118.16%
1990	\$6,818,257	\$1,891,586	27.74%	\$6,392,629	\$6,940,052	108.56%	-5.96%
1991	\$6,465,874	\$2,574,620	39.82%	\$6,710,171	\$756,566	11.27%	-5.17%
1992	\$8,127,949	\$1,570,271	19.32%	\$7,167,520	\$5,942,088	82.90%	25.71%
1993	\$6,984,288	\$3,960,669	56.71%	\$7,181,649	\$4,541,691	63.24%	-14.07%
1994	\$10,596,190	\$4,924,798	46.48%	\$9,236,522	\$3,121,412	33.79%	51.71%
1995	\$12,617,239	\$3,514,007	27.85%	\$11,863,080	\$5,279,081	44.50%	19.07%
1996	\$17,903,617	\$5,708,724	31.89%	\$16,626,507	\$6,390,272	38.43%	41.90%
1997	\$18,770,001	\$5,714,900	30.45%	\$20,016,056	\$11,955,336	59.73%	4.84%
1998	\$9,437,033	\$10,145,048	107.50%	\$12,744,574	-\$904,059	-7.09%	-49.72%
1999	\$9,485,104	\$6,145,886	64.80%	\$8,112,075	\$15,532,787	191.48%	0.51%
2000	-\$2,200,088	\$4,297,362	-195.33%	-\$2,150,922	\$619,095	-28.78%	-123.20%
2001	\$10,744,197	\$9,684,802	90.14%	\$9,306,944	\$10,417,873	111.94%	-588.35%
2002	\$17,925,911	\$7,618,371	42.50%	\$17,112,098	\$15,340,524	89.65%	66.84%
2003	\$10,792,663	\$10,122,365	93.79%	\$13,881,532	\$30,997,616	223.30%	-39.79%

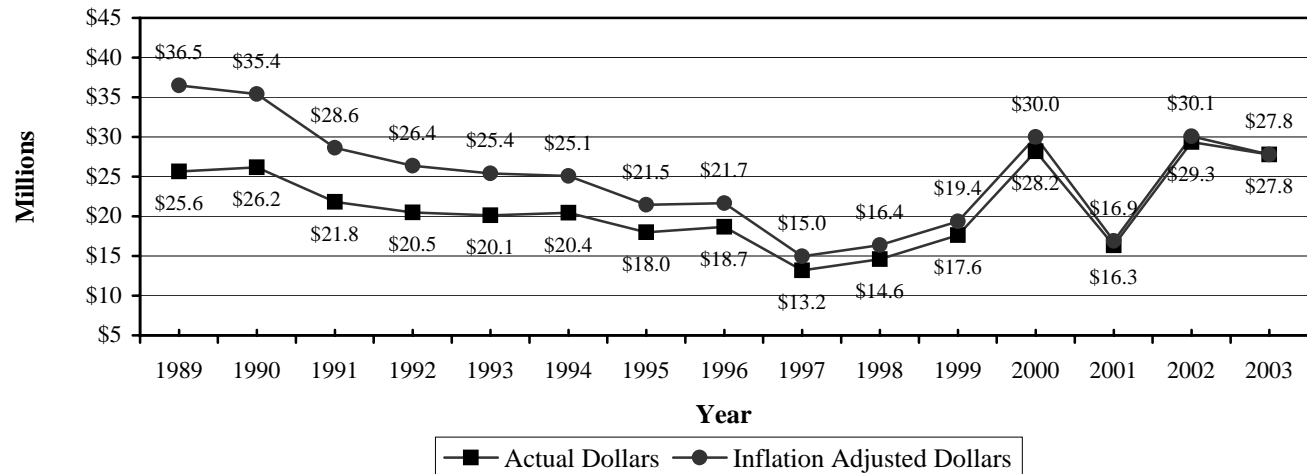
Medical Malpractice
Actual and Inflation Adjusted Premium Earned
All Insured Medical Care Providers



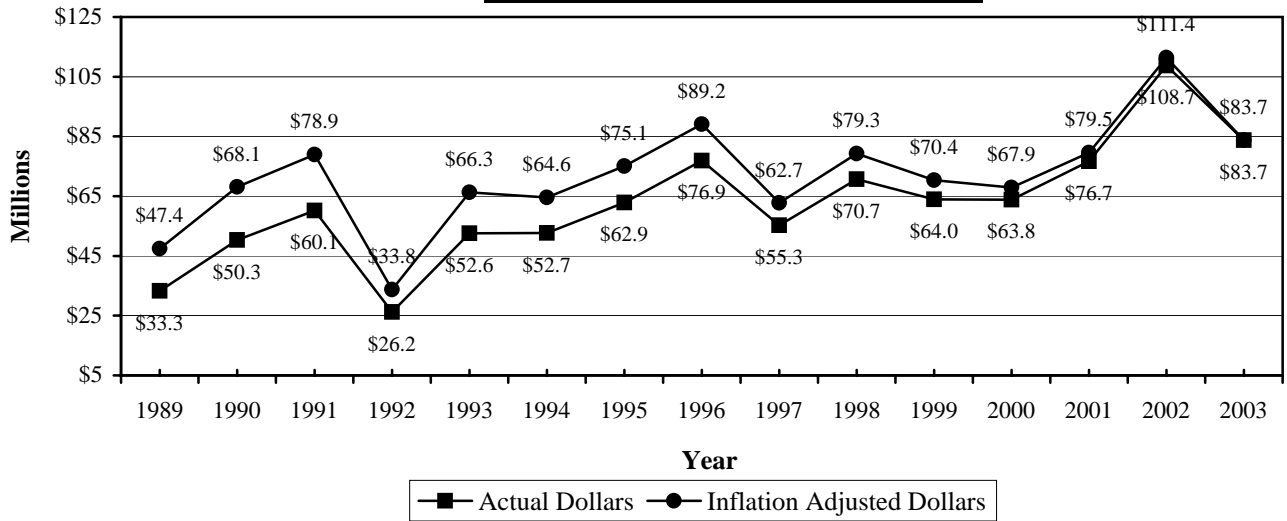
Physicians and Surgeons



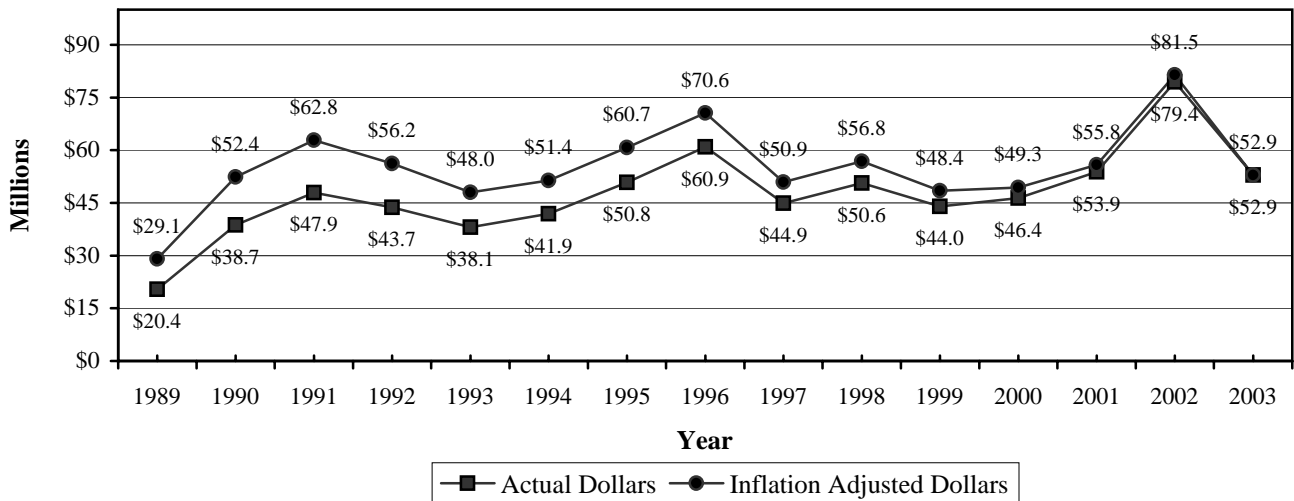
Hospitals



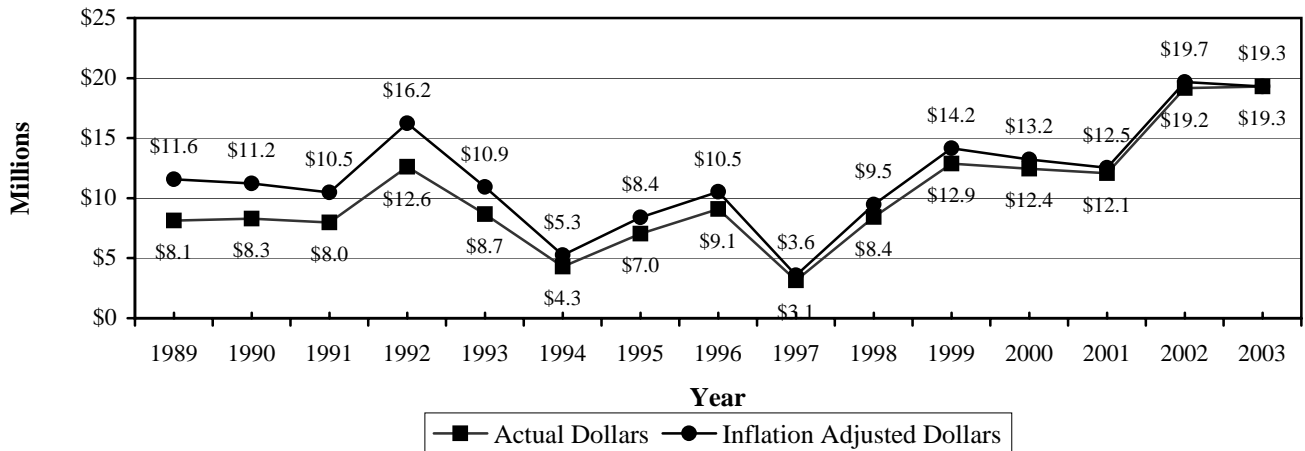
Medical Malpractice
Actual and Inflation Adjusted Paid Losses
All Insured Medical Care Providers



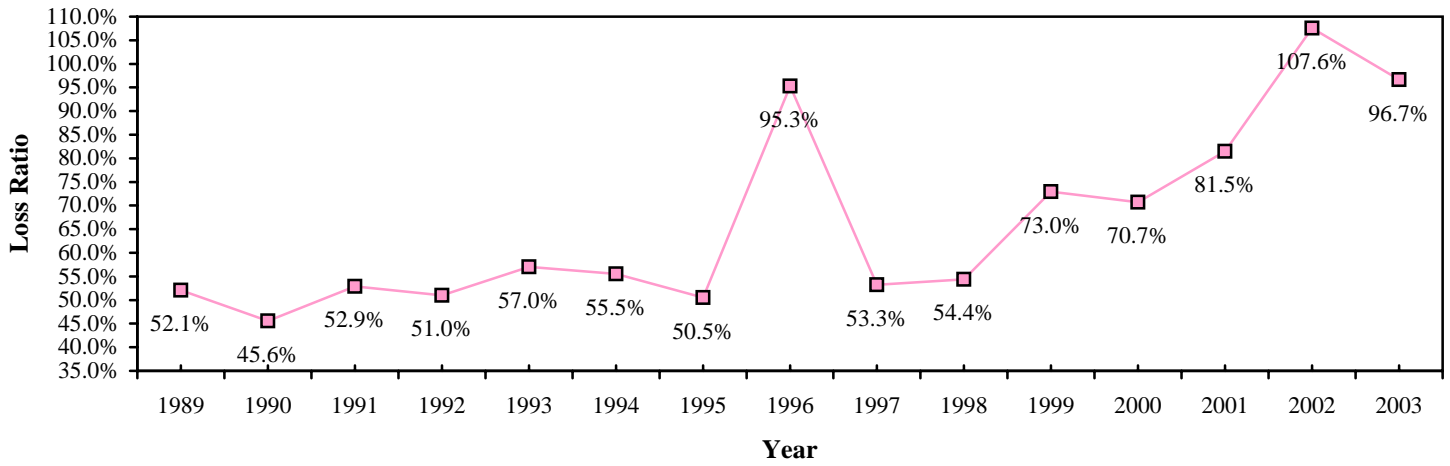
Physicians and Surgeons



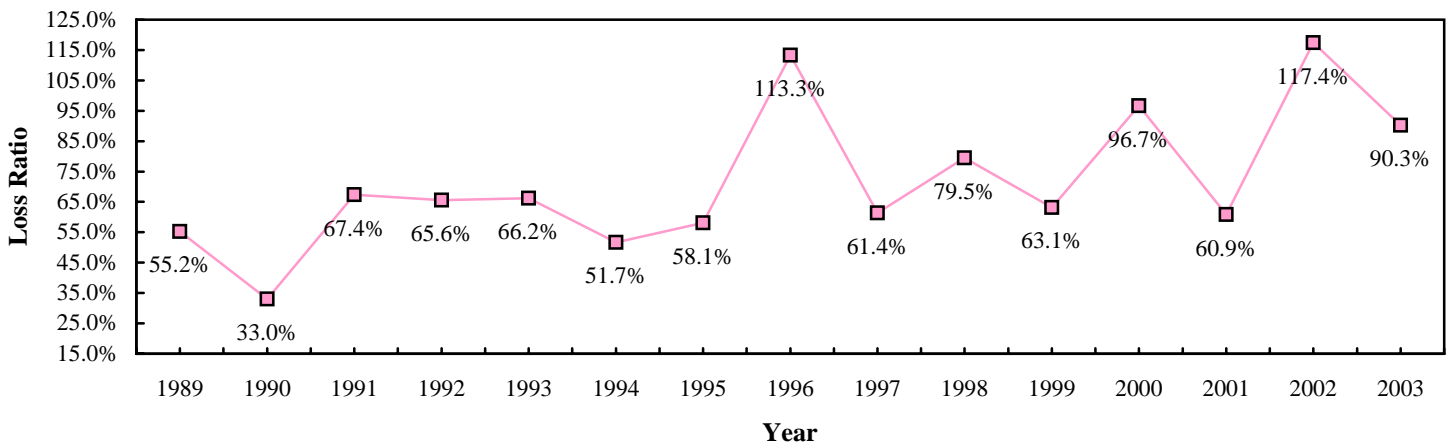
Hospitals



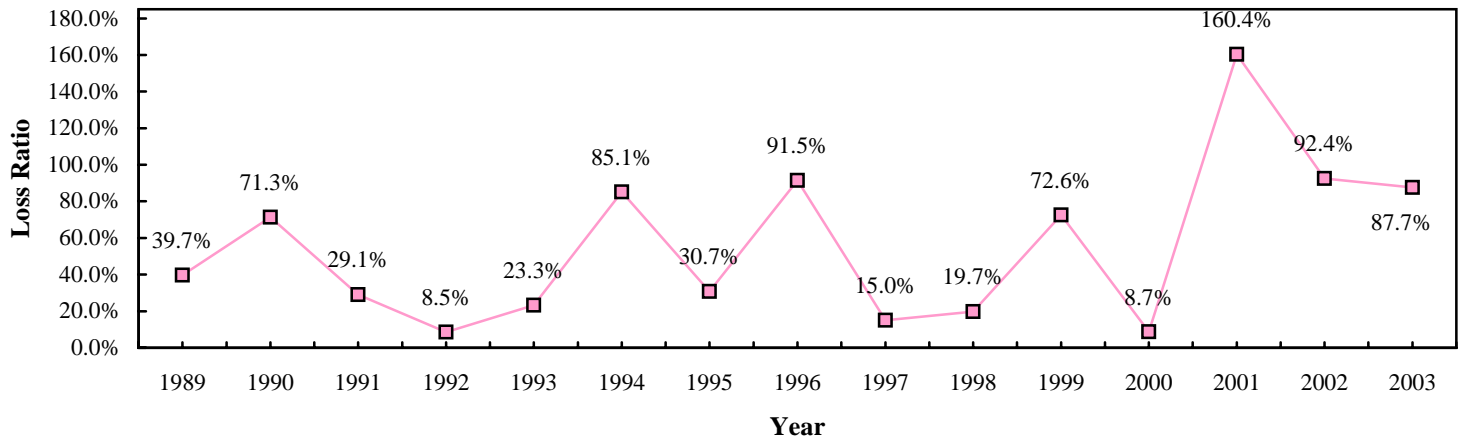
Missouri Loss Ratio All Medical Care Providers



Physicians & Surgeons

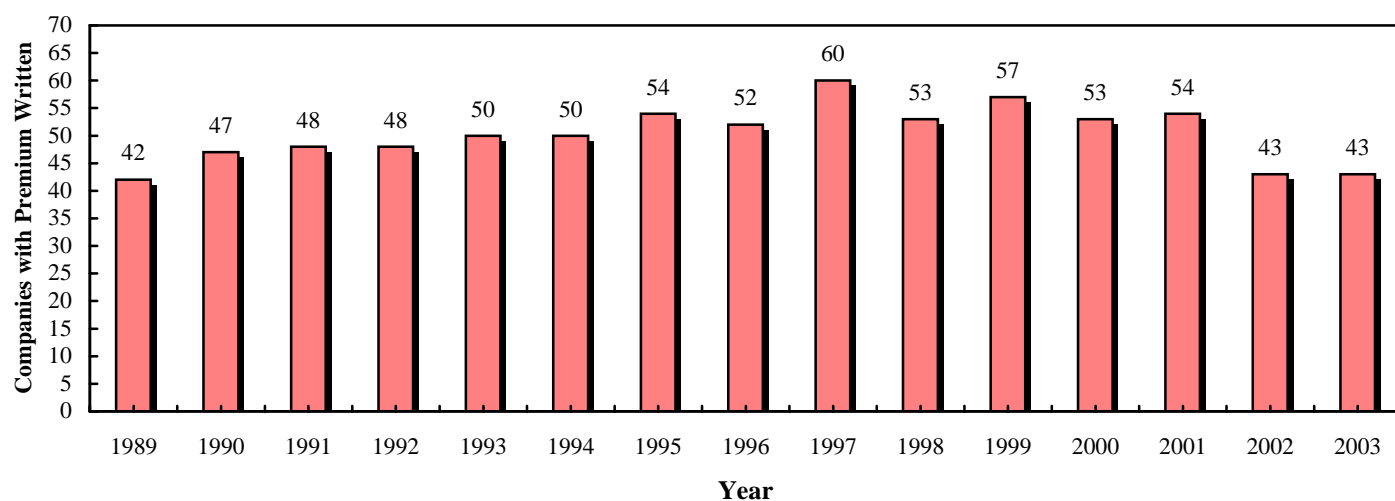


Hospitals

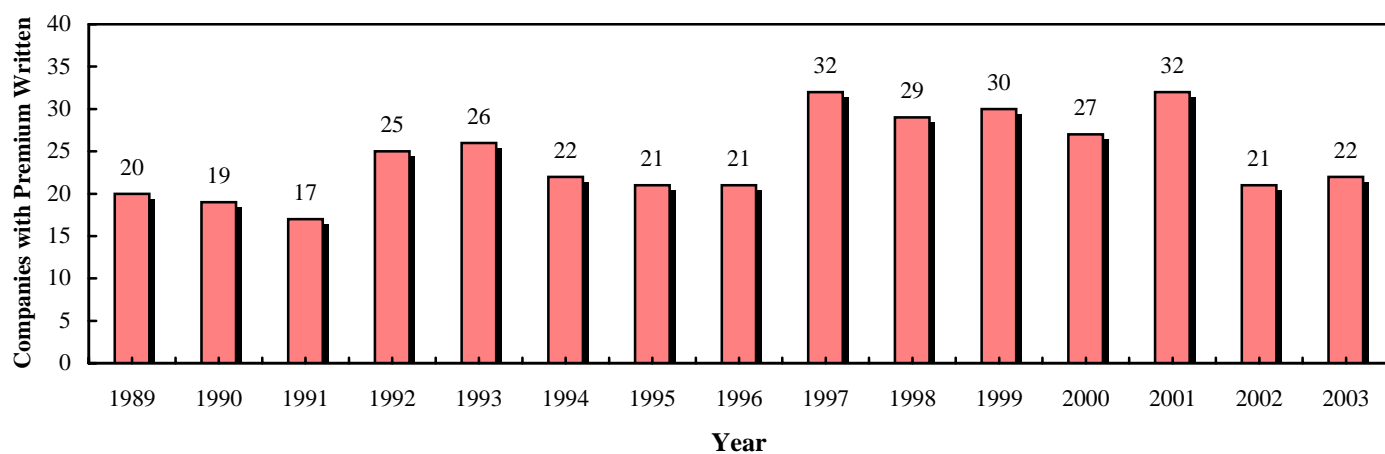


Loss Ratio = Incurred Losses / Earned Premium from Page 15 Supplement

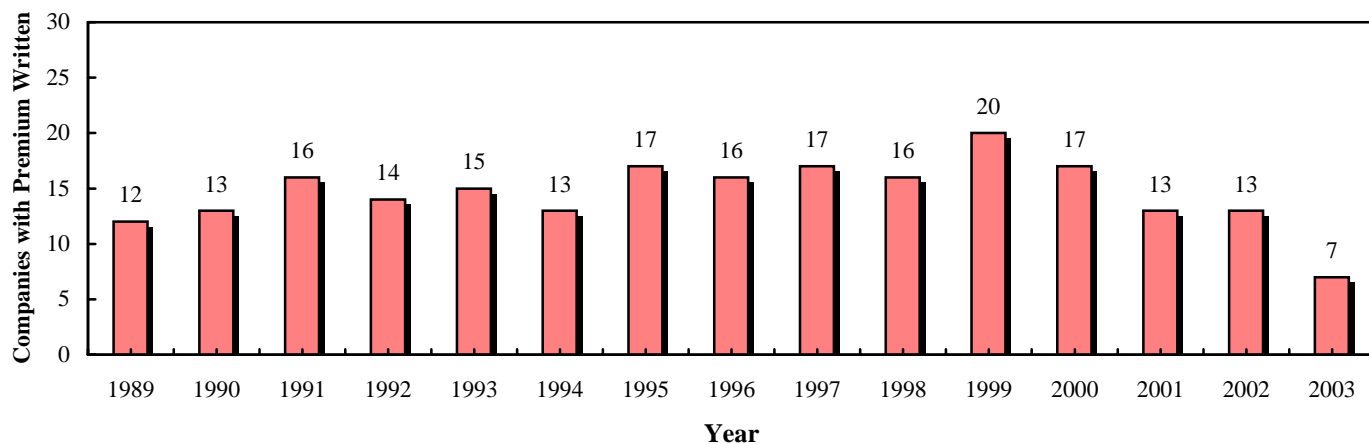
Companies Writing Medical Malpractice Insurance All Medical Care Providers



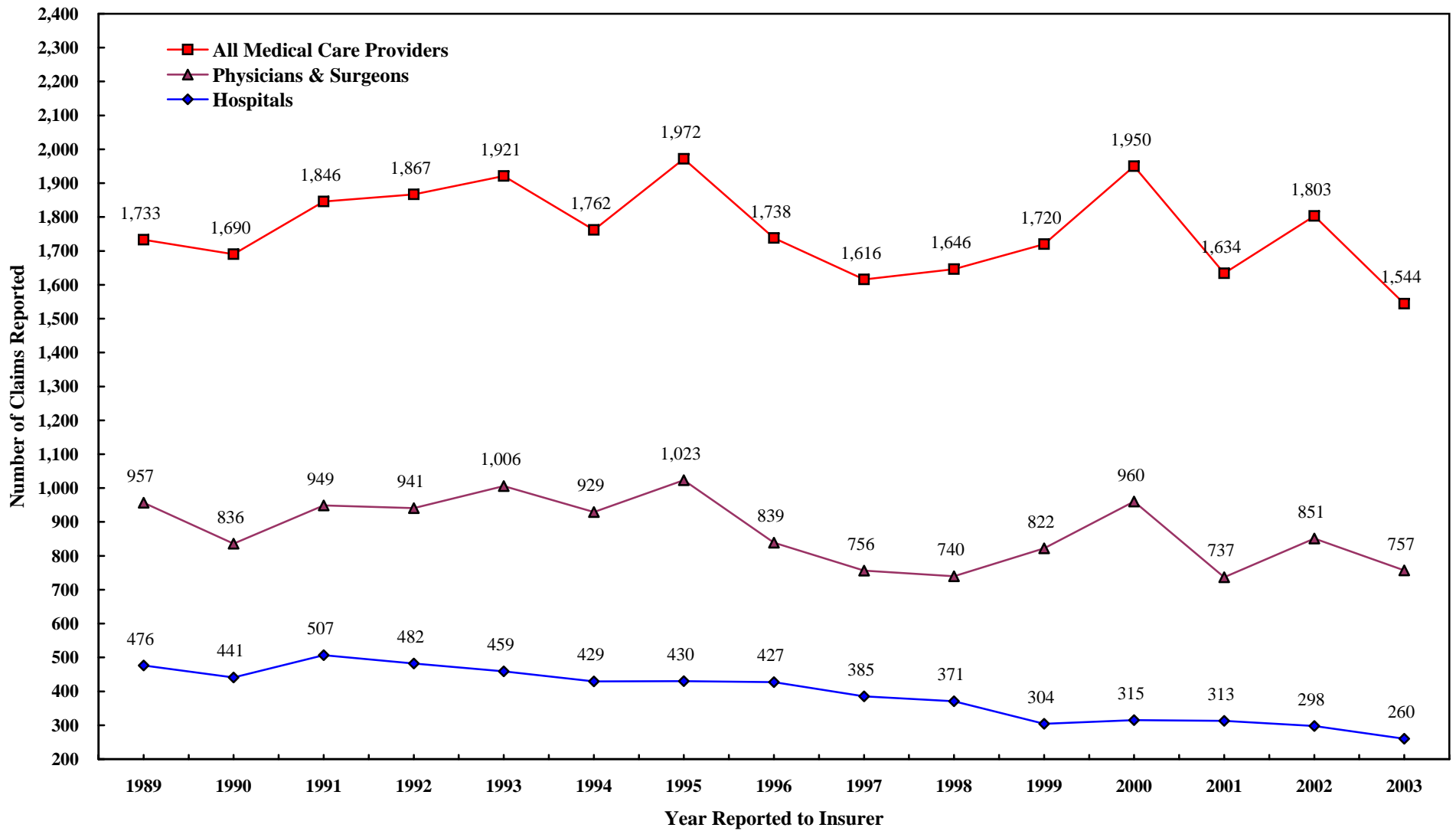
Physicians & Surgeons



Hospitals

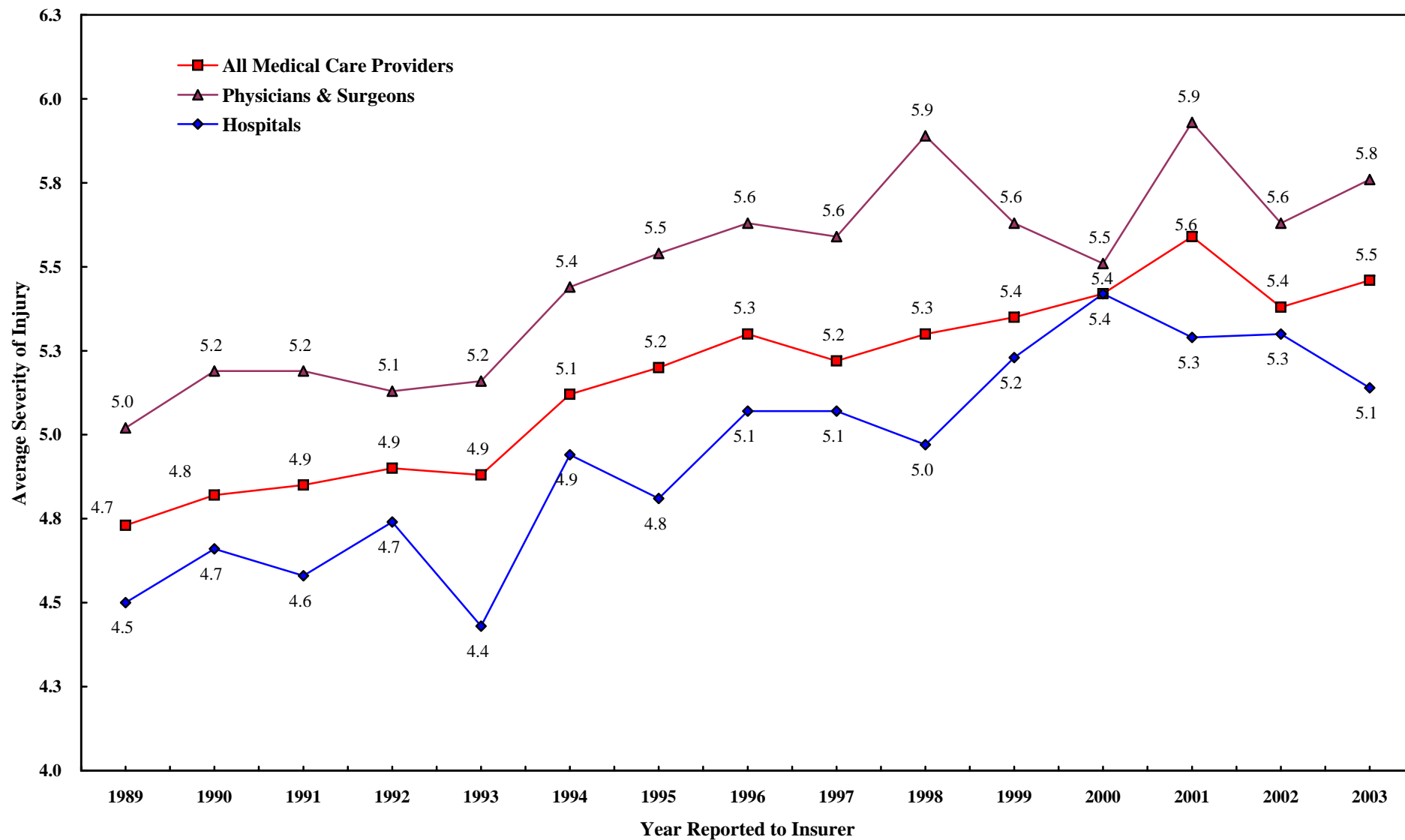


Claim Count Reported to Insurer



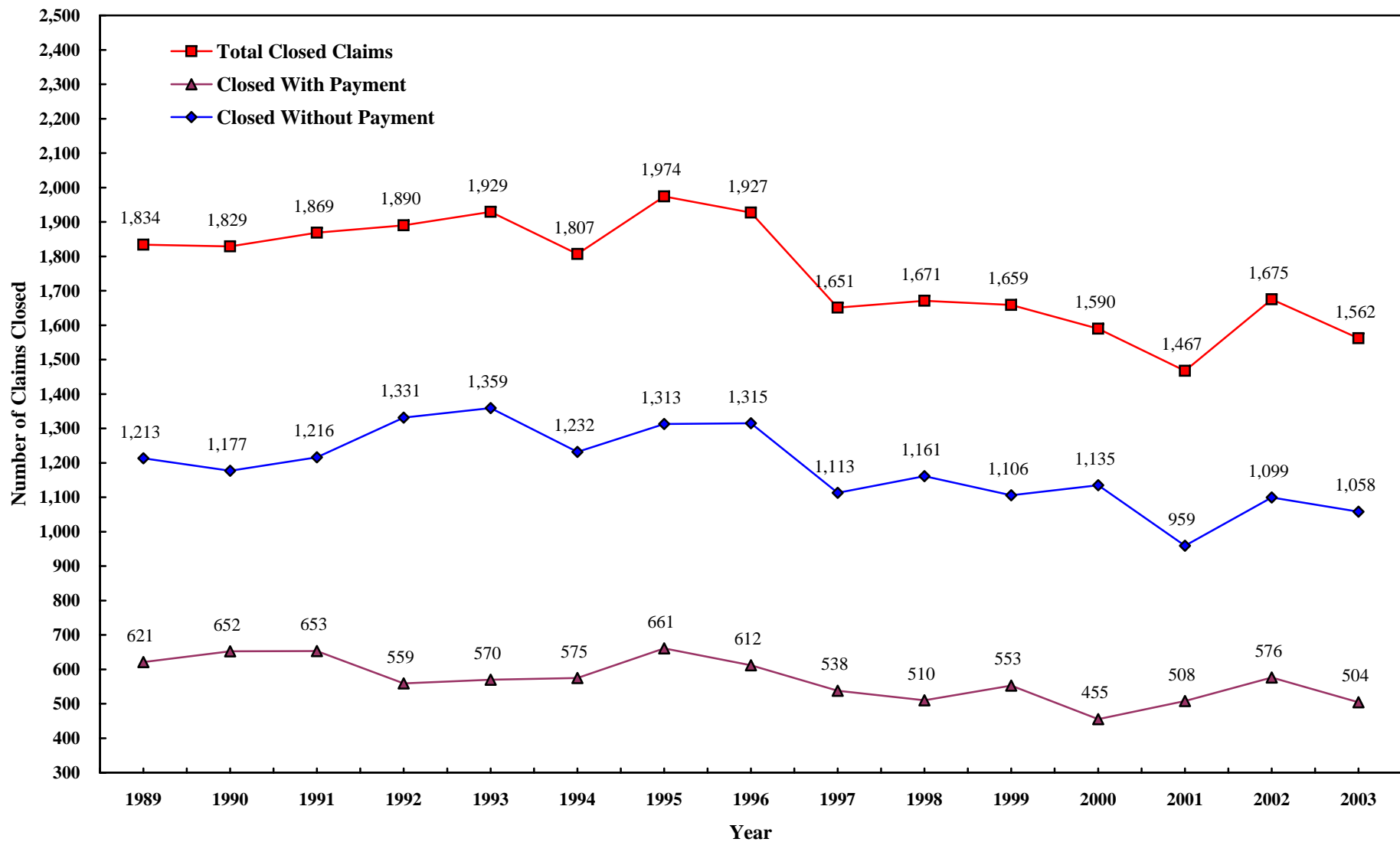
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Average Injury Severity of Claims Reported to Insurer



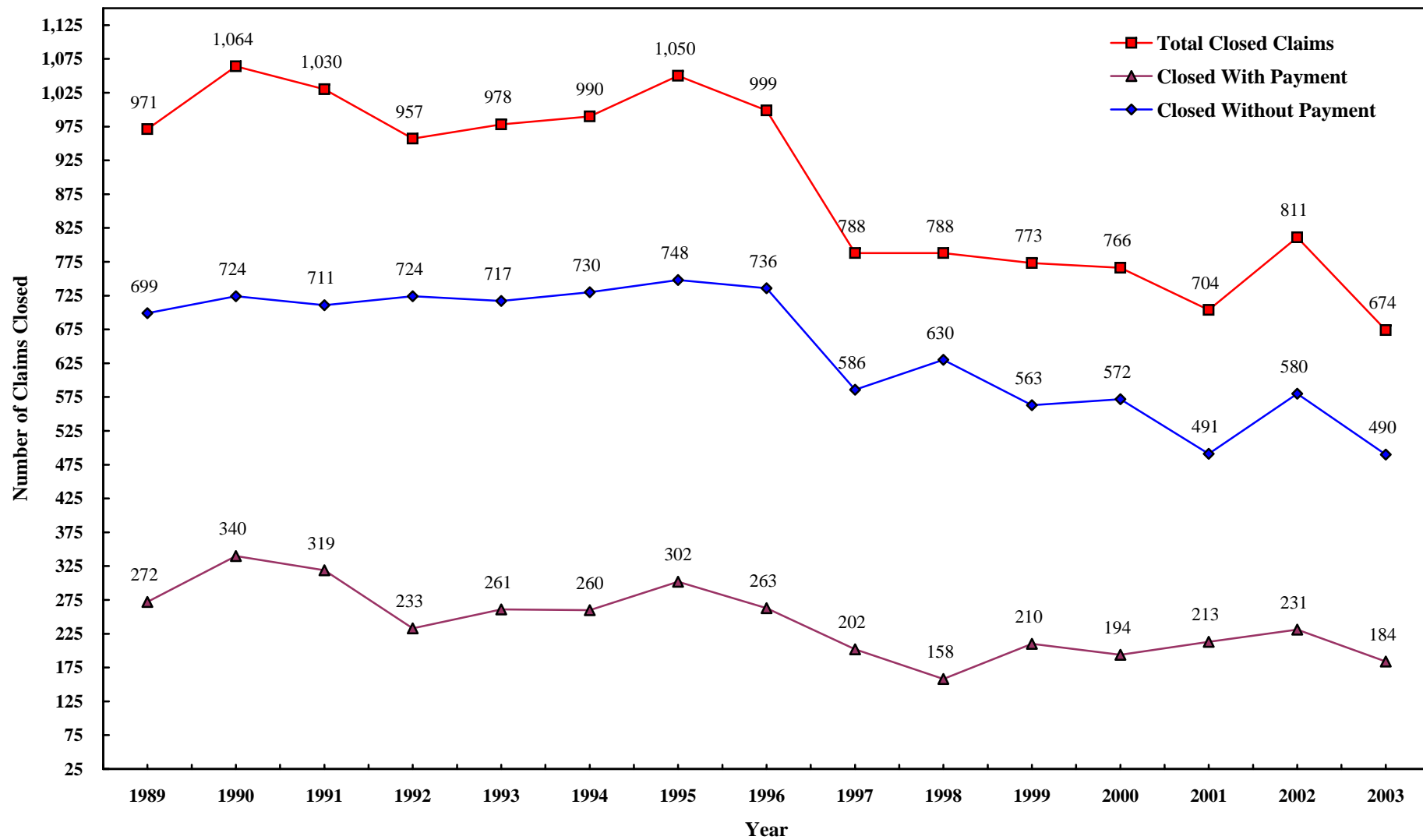
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Closed Claim Count All Medical Care Providers



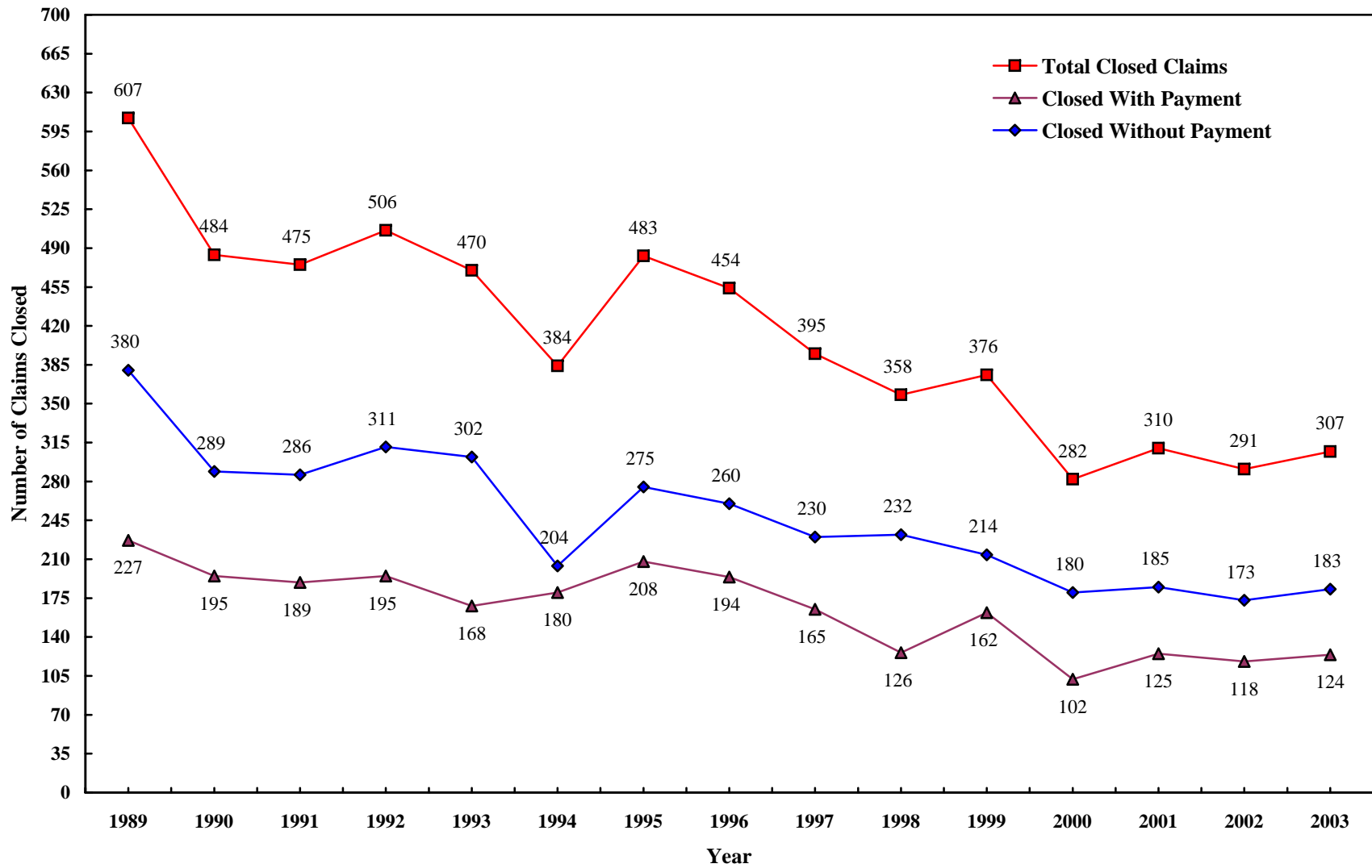
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Closed Claim Count Physicians & Surgeons



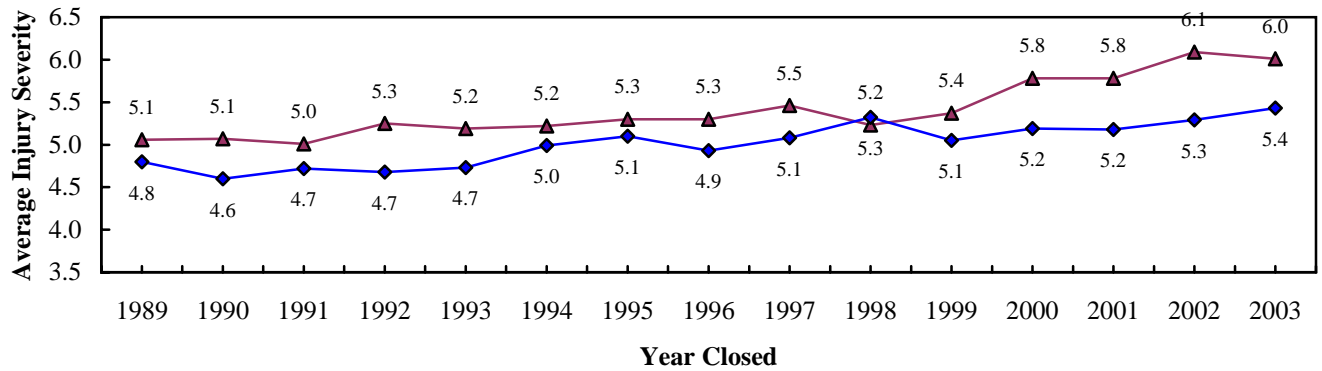
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Closed Claim Count Hospitals



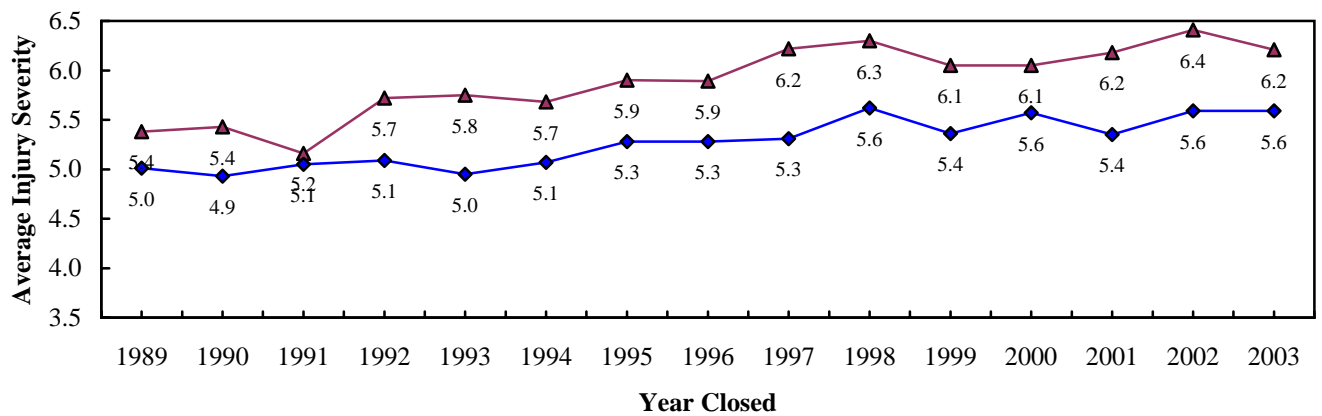
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Average Injury Severity of Closed Claims All Medical Care Providers



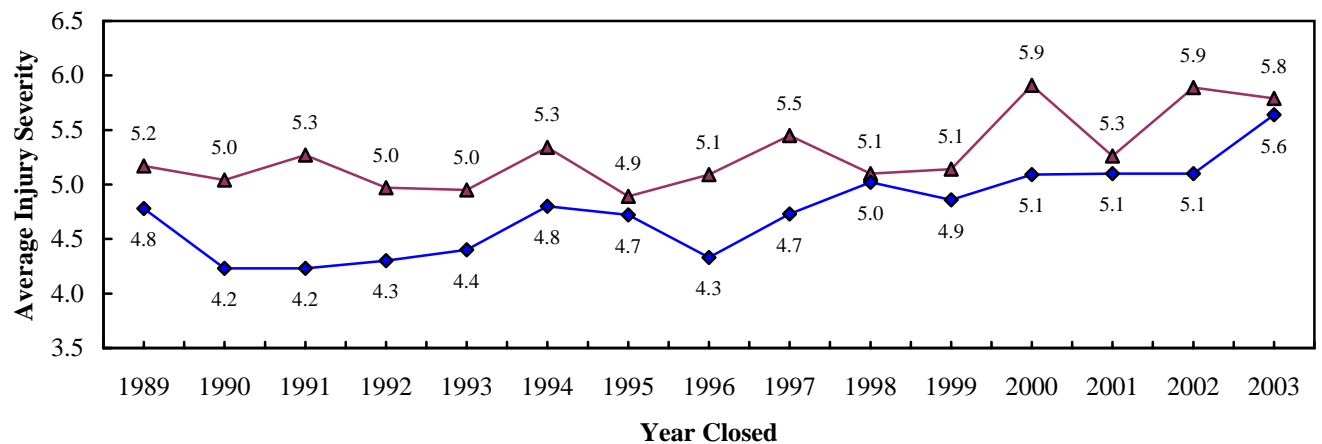
—▲— Closed With Payment —◆— Closed Without Payment

Physicians and Surgeons



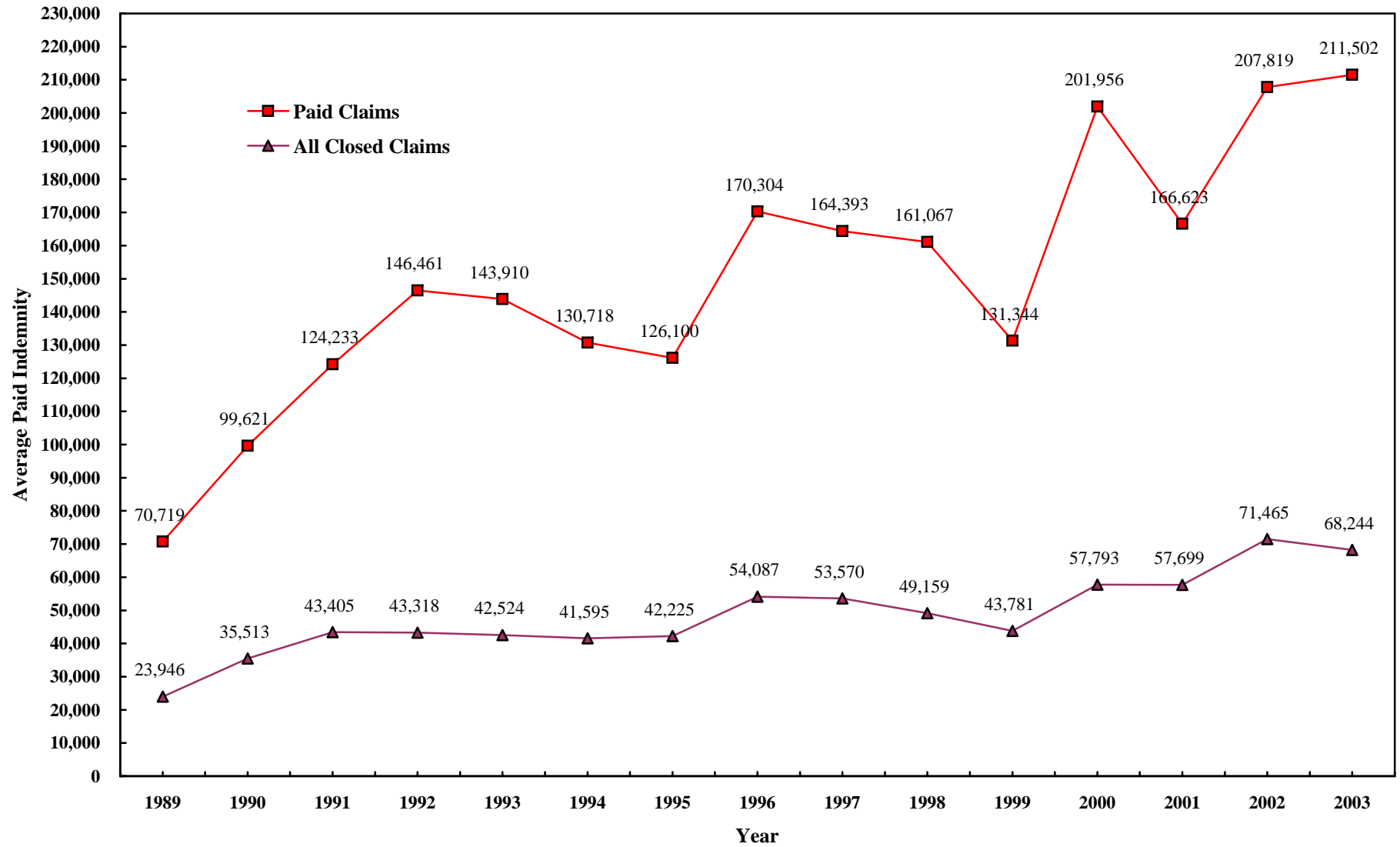
—▲— Closed With Payment —◆— Closed Without Payment

Hospitals



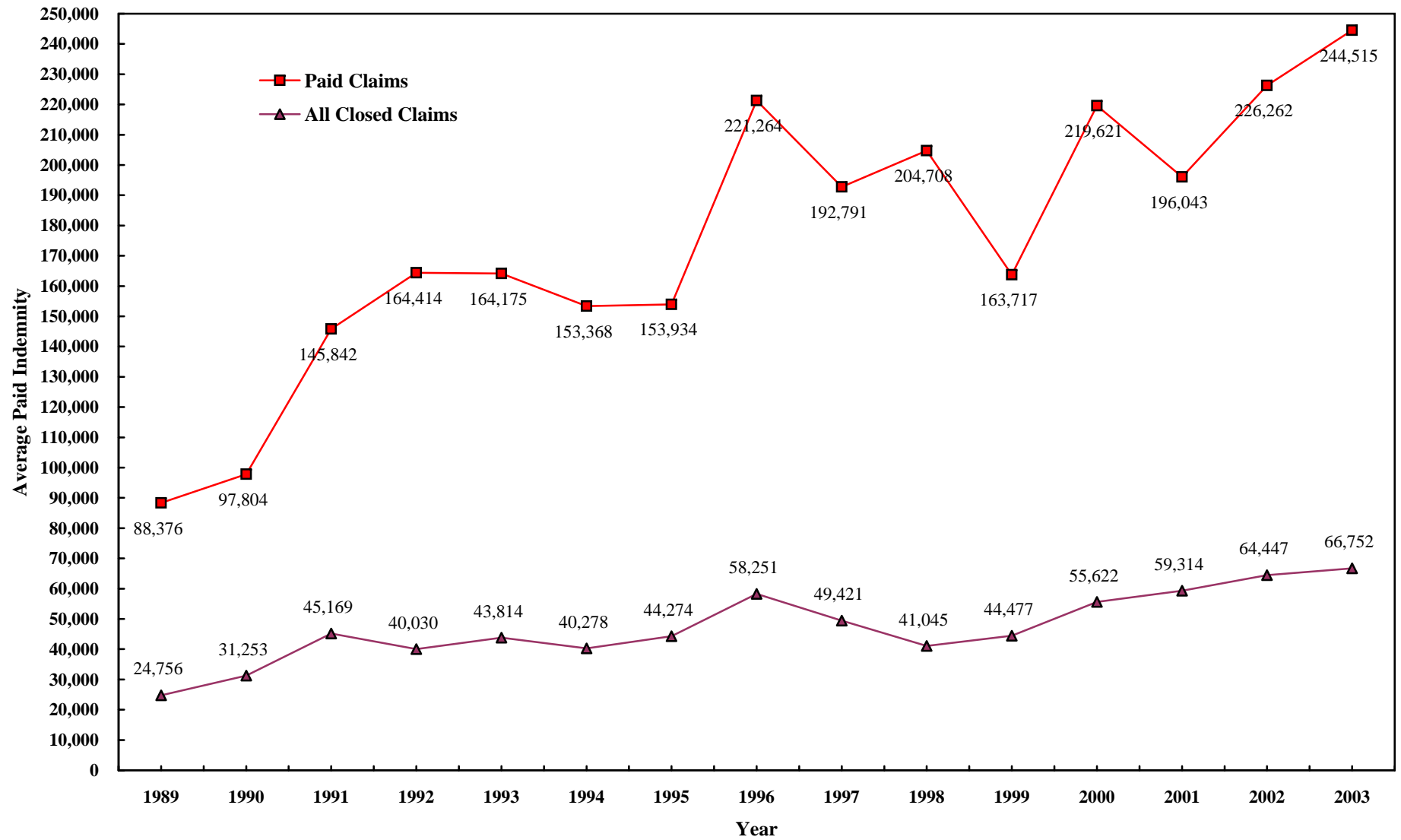
—▲— Closed With Payment —◆— Closed Without Payment

All Medical Care Providers Average Indemnity Paid



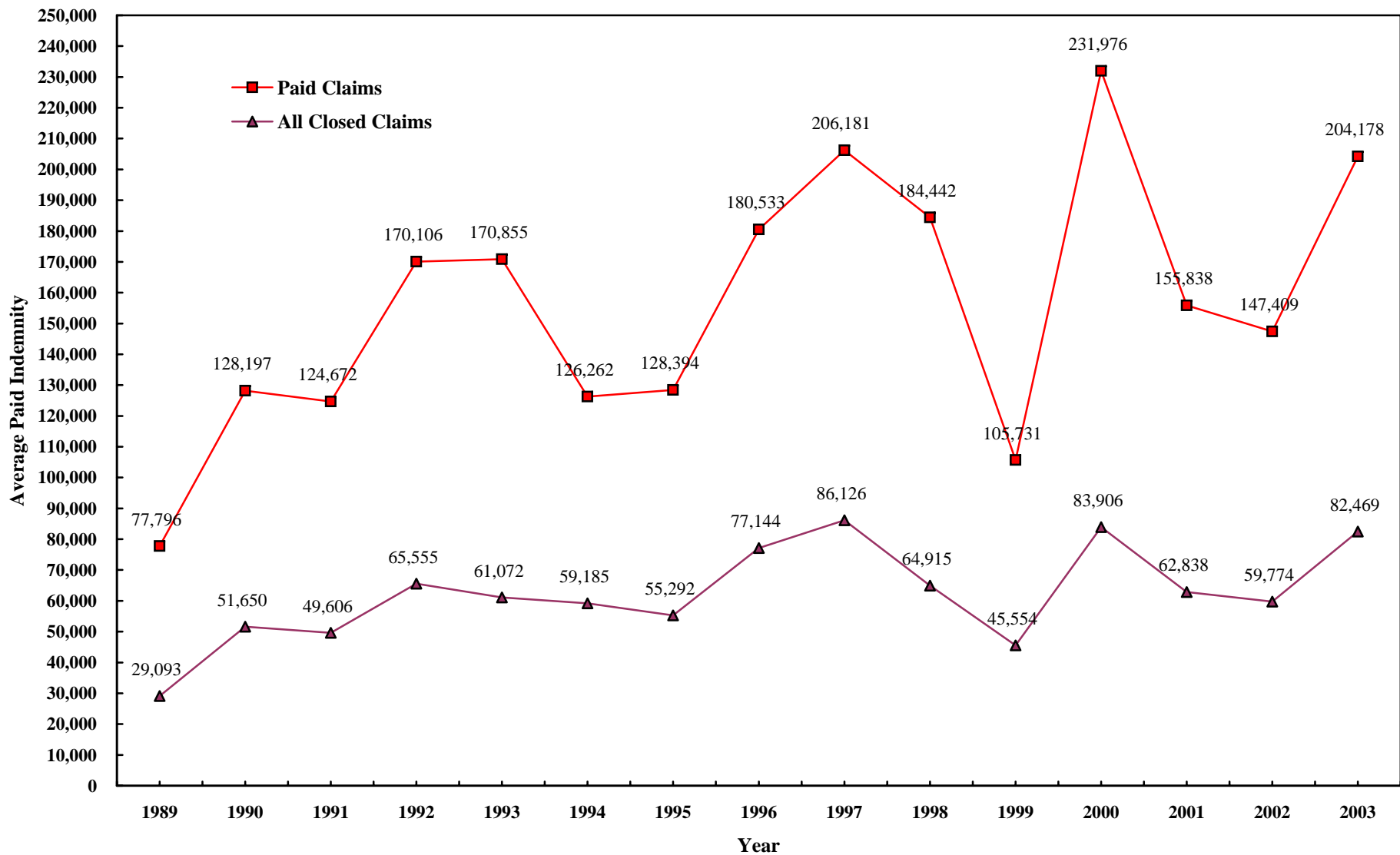
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Physicians & Surgeons Average Indemnity Paid

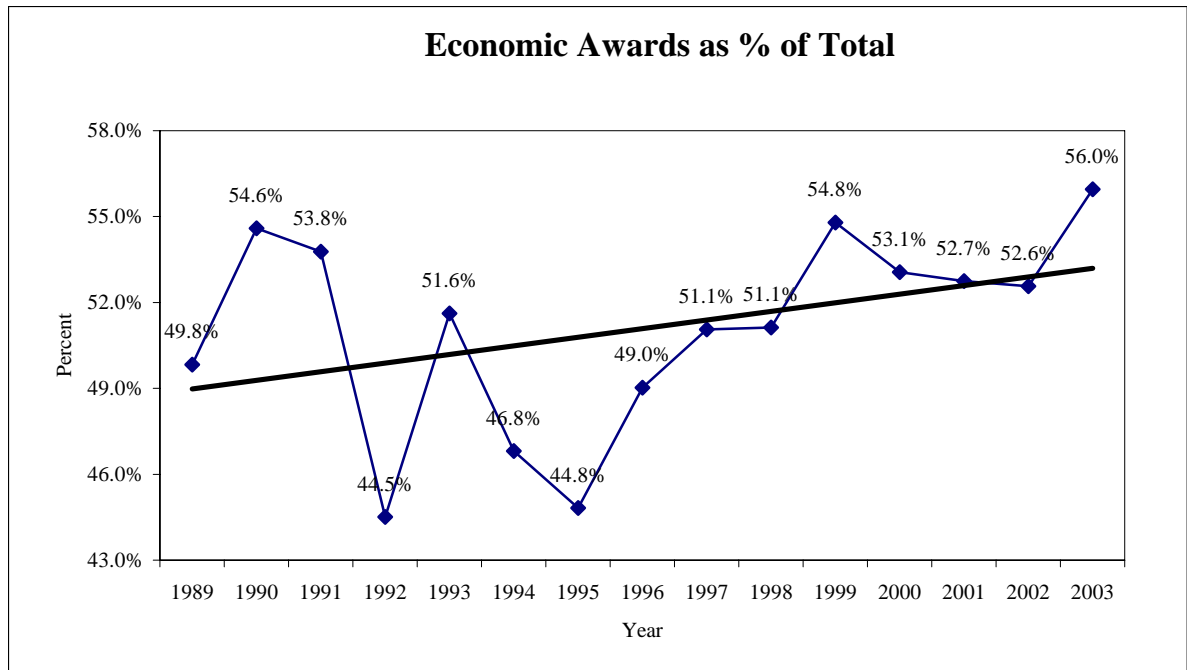


In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Hospitals Average Indemnity Paid



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.



**Damages by Category and
Non-economic Damages Exceeding \$250,000
(includes insured and self-insured entities)**

Year	Total Indemnity	Economic Damages	Non-economic Damages	Non-economic Damages Exceeding \$250,000	% of Total Damages	% of Non-economic Damages
1989	\$43,916,237	\$21,882,070	\$22,034,167	\$2,830,955	6.45%	12.85%
1990	\$64,952,967	\$35,459,578	\$29,493,389	\$5,734,258	8.83%	19.44%
1991	\$81,124,089	\$43,622,123	\$37,501,966	\$8,189,215	10.09%	21.84%
1992	\$81,871,513	\$36,438,356	\$45,433,157	\$16,081,915	19.64%	35.40%
1993	\$82,028,491	\$42,338,210	\$39,690,281	\$10,277,275	12.53%	25.89%
1994	\$75,162,646	\$35,183,934	\$39,978,712	\$8,993,080	11.96%	22.49%
1995	\$83,351,964	\$37,357,165	\$45,994,799	\$8,258,718	9.91%	17.96%
1996	\$104,226,324	\$51,094,086	\$53,132,238	\$16,995,293	16.31%	31.99%
1997	\$88,443,279	\$45,158,091	\$43,285,188	\$10,509,984	11.88%	24.28%
1998	\$82,144,382	\$41,998,989	\$40,145,393	\$12,428,266	15.13%	30.96%
1999	\$72,633,291	\$39,795,388	\$32,837,903	\$5,320,132	7.32%	16.20%
2000	\$91,890,075	\$48,760,095	\$43,129,980	\$10,125,106	11.02%	23.48%
2001	\$84,644,529	\$44,647,327	\$39,997,202	\$8,143,102	9.62%	20.36%
2002	\$119,703,906	\$62,929,969	\$56,773,937	\$14,003,584	11.70%	24.67%
2003	\$106,597,062	\$59,641,730	\$46,955,332	\$9,877,455	9.27%	21.04%

This chart shows the impact of the American Medical Association's proposal to limit non-economic damages to \$250,000 on the Missouri market.

**Damages by Category and
Non-economic Damages Exceeding Cap
(includes insured and self-insured entities)**

Year	Total Indemnity	Economic Damages	Non- economic Damages	Non-economic Damages Exceeding \$250,000	% of Total Damages	% of Non- economic Damages
1989	\$43,916,237	\$21,882,070	\$22,034,167	\$1,334,574	3.04%	6.06%
1990	\$64,952,967	\$35,459,578	\$29,493,389	\$3,044,187	4.69%	10.32%
1991	\$81,124,089	\$43,622,123	\$37,501,966	\$3,359,460	4.14%	8.96%
1992	\$81,871,513	\$36,438,356	\$45,433,157	\$9,952,166	12.16%	21.91%
1993	\$82,028,491	\$42,338,210	\$39,690,281	\$5,322,845	6.49%	13.41%
1994	\$75,162,646	\$35,183,934	\$39,978,712	\$4,668,148	6.21%	11.68%
1995	\$83,351,964	\$37,357,165	\$45,994,799	\$2,402,185	2.88%	5.22%
1996	\$104,226,324	\$51,094,086	\$53,132,238	\$9,249,925	8.87%	17.41%
1997	\$88,443,279	\$45,158,091	\$43,285,188	\$2,766,209	3.13%	6.39%
1998	\$82,144,382	\$41,998,989	\$40,145,393	\$5,791,295	7.05%	14.43%
1999	\$72,633,291	\$39,795,388	\$32,837,903	\$609,621	0.84%	1.86%
2000	\$91,890,075	\$48,760,095	\$43,129,980	\$2,166,721	2.36%	5.02%
2001	\$84,644,529	\$44,647,327	\$39,997,202	\$2,929,415	3.46%	7.32%
2002	\$119,703,906	\$62,929,969	\$56,773,937	\$2,558,511	2.14%	4.51%
2003	\$106,597,062	\$59,641,730	\$46,955,332	\$3,091,049	2.90%	6.58%

Medical Malpractice Awards, 1988- 2003

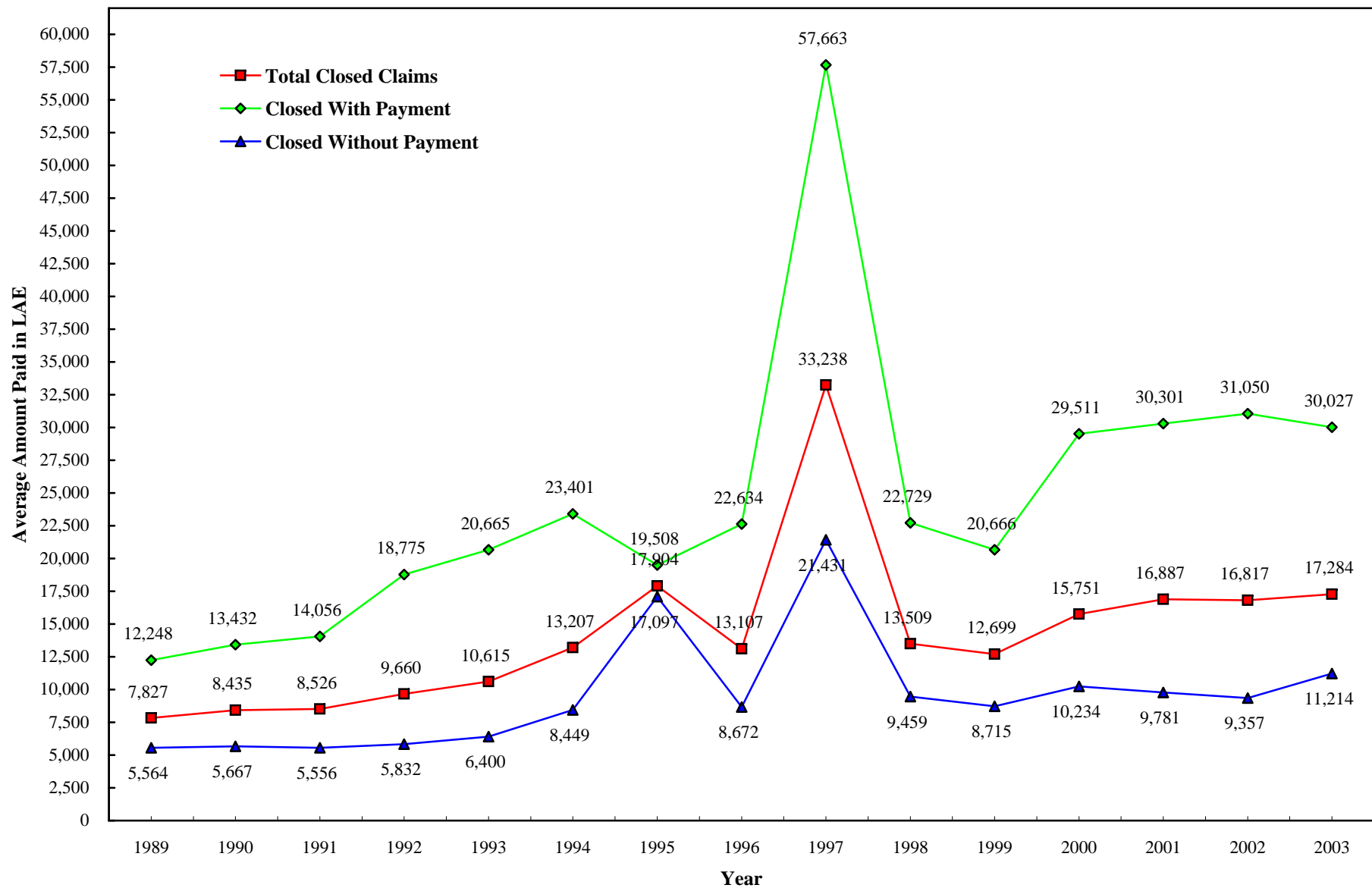
Year	Total Closed Claims	Number Closed Above \$250,000 non-economic damages	Number Exceeding Missouri's Non-economic Cap	Missouri's inflation-adjusted noneconomic Cap
1989	1,834	17	7	\$391,000
1990	1,829	28	12	\$401,000
1991	1,869	40	15	\$430,000
1992	1,890	42	23	\$446,000
1993	1,929	35	15	\$462,000
1994	1,807	36	9	\$474,000
1995	1,974	48	12	\$482,000
1996	1,927	54	18	\$492,000
1997	1,651	51	8	\$502,000
1998	1,671	39	9	\$513,000
1999	1,659	34	4	\$517,000
2000	1,590	52	9	\$528,000
2001	1,467	37	5	\$540,000
2002	1,675	70	12	\$547,000
2003	1,562	47	9	\$557,000

Multimillion-dollar Awards in Missouri

Year	Claims Closed	Claims Closed With Payment	\$1 Million-plus Award	\$2 Million-plus Awards
1989	1,834	621	2	
1990	1,829	652	3	1
1991	1,869	653	7	
1992	1,890	559	8	3
1993	1,929	570	8	2
1994	1,807	575	4	2
1995	1,974	661	4	
1996	1,927	612	11	5
1997	1,651	538	8	2
1998	1,671	510	8	3
1999	1,659	553	3	1
2000	1,590	455	8	
2001	1,467	508	9	1
2002	1,675	576	6	2
2003	1,562	504	8	3

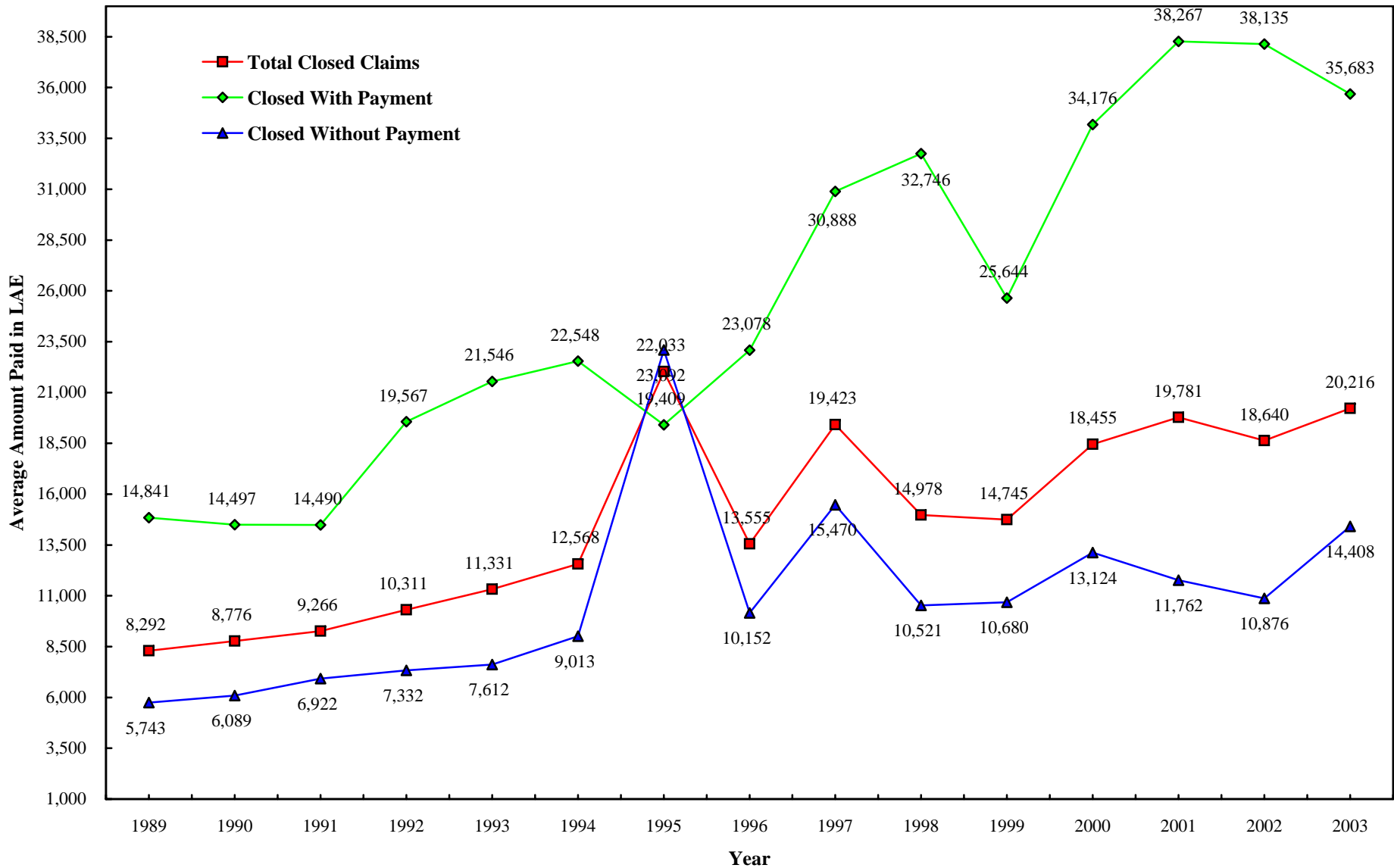
These awards include both economic and non-economic damages.

Loss Adjustment Expense All Medical Care Providers



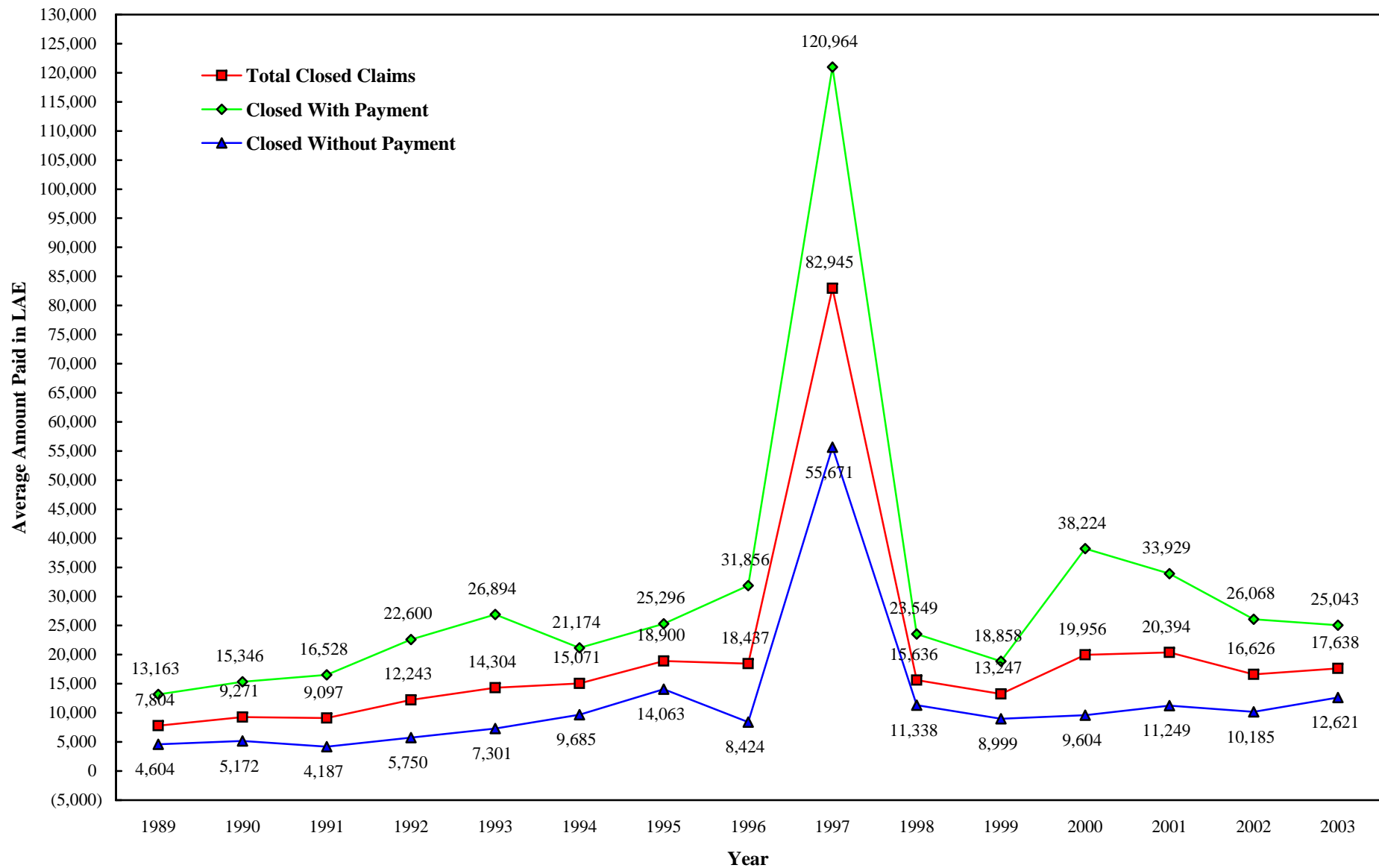
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Loss Adjustment Expense Physicians & Surgeons



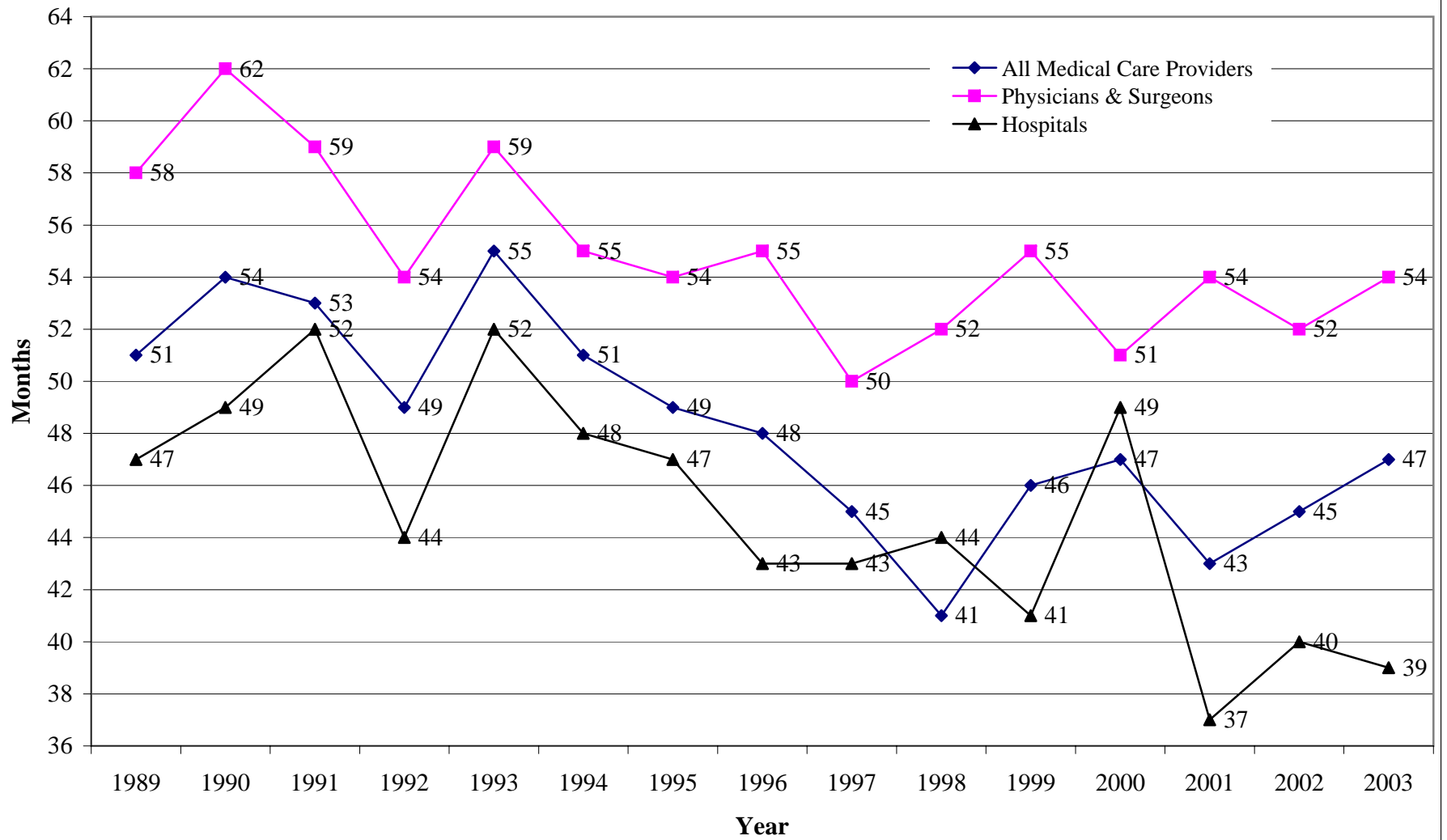
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Loss Adjustment Expense Hospitals



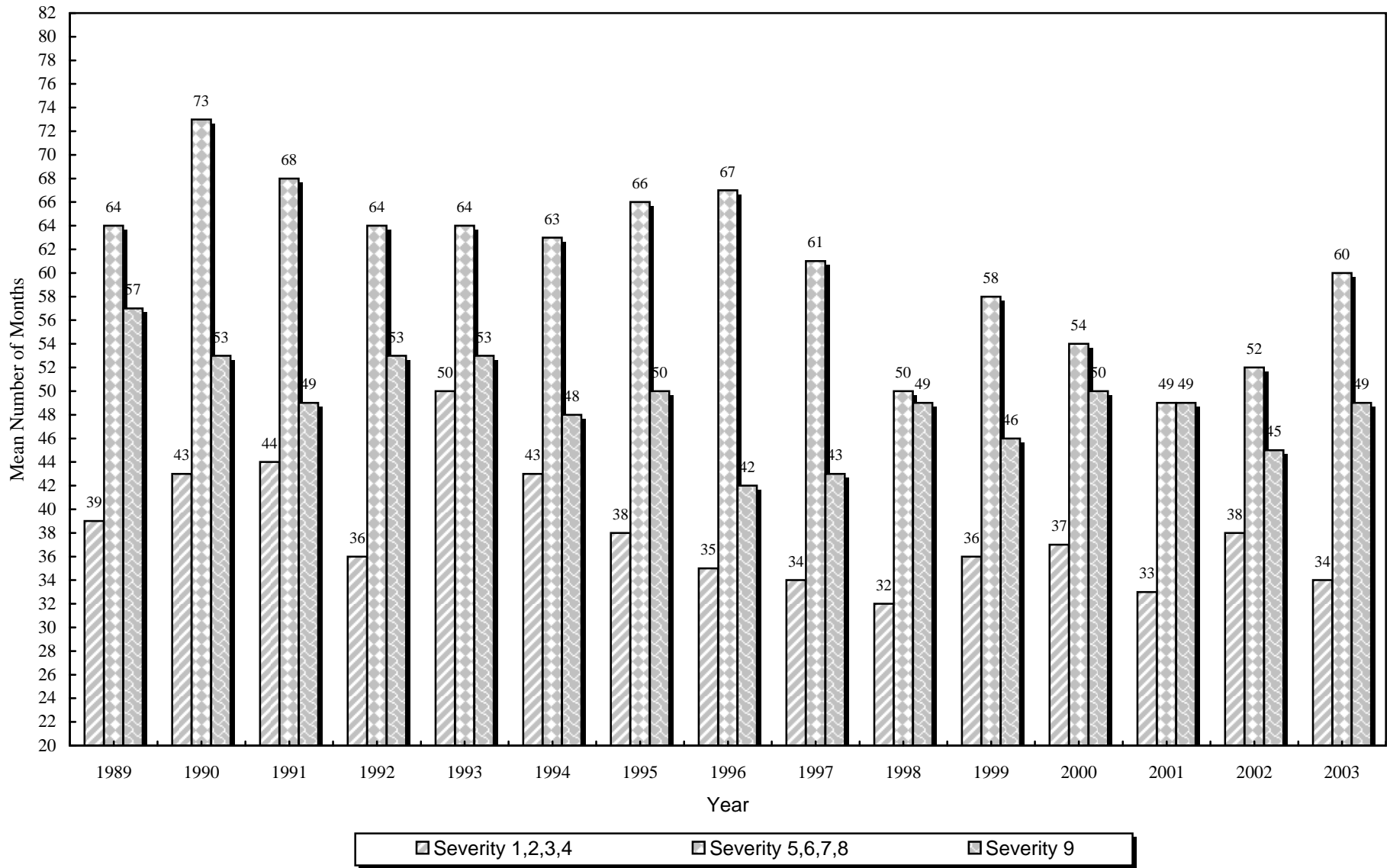
In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Closed Paid Claims
Mean number of months from incident to disposition



Bodily Injury Severity of Paid Claims - All Medical Care Providers

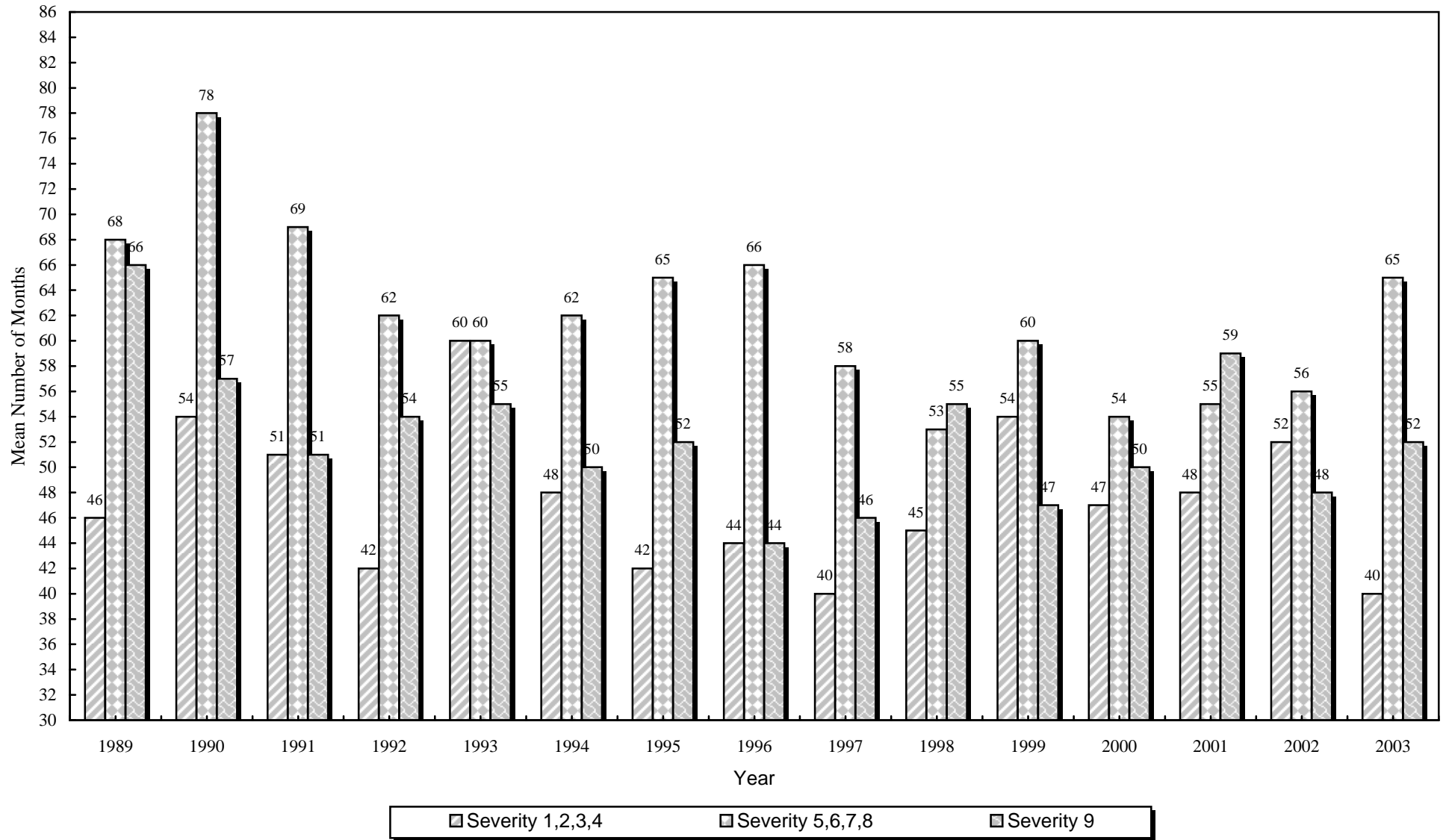
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

Bodily Injury Severity of Paid Claims - Physicians and Surgeons

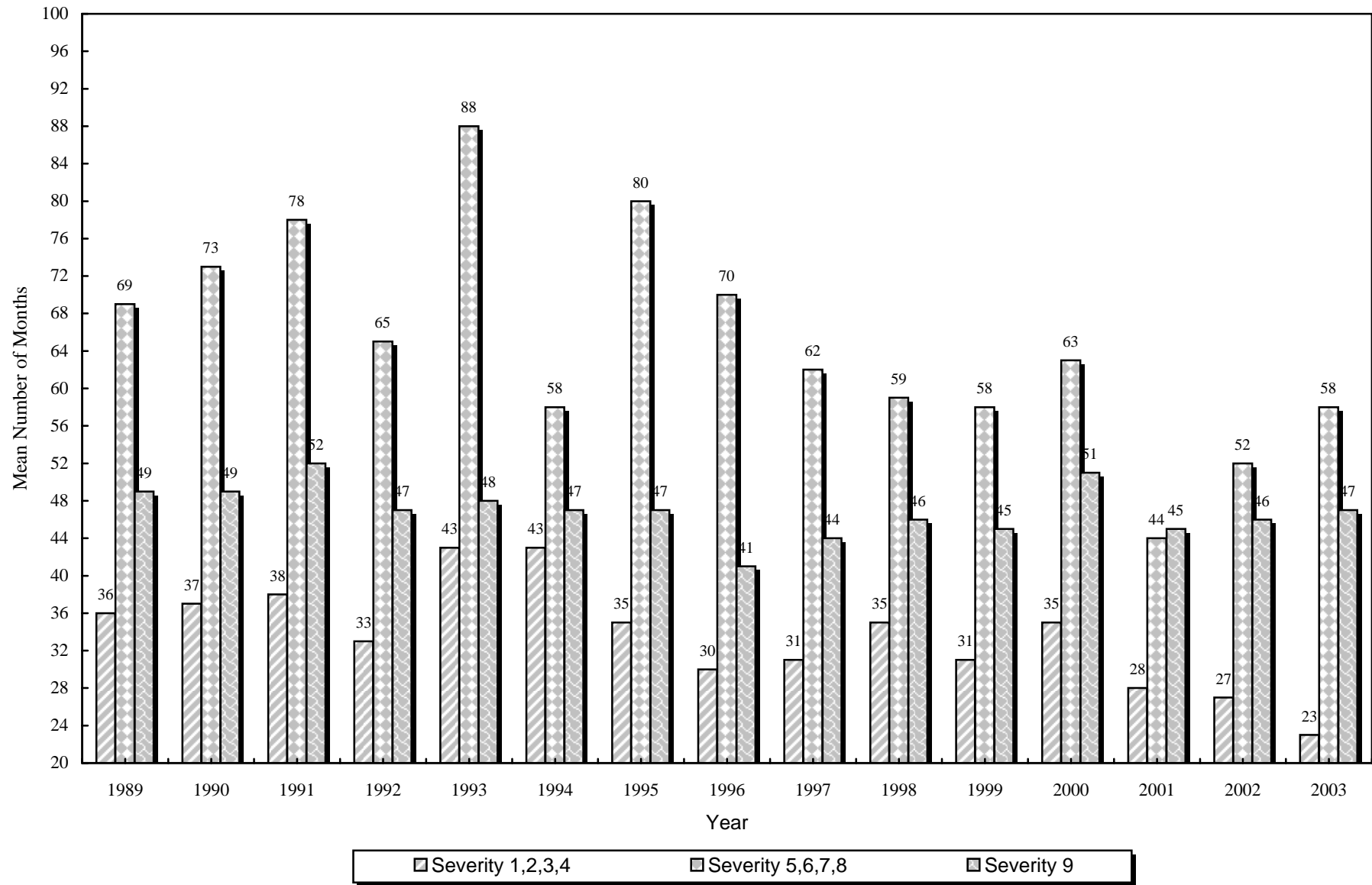
Mean number of months from incident to disposition



See Section III for the definitions of the severity categories.

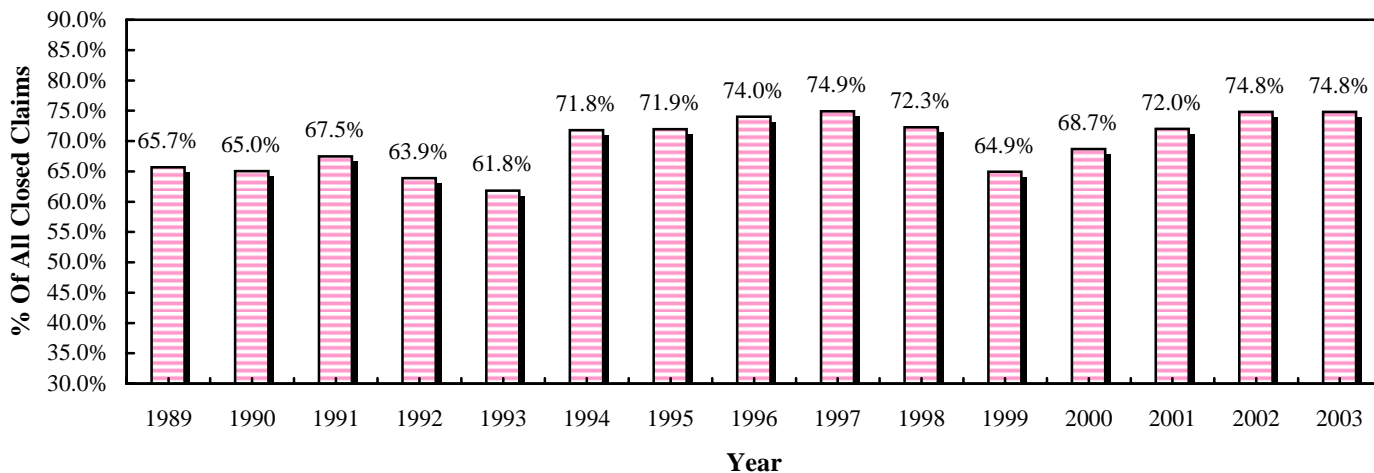
Bodily Injury Severity of Paid Claims - Hospitals

Mean number of months from incident to disposition

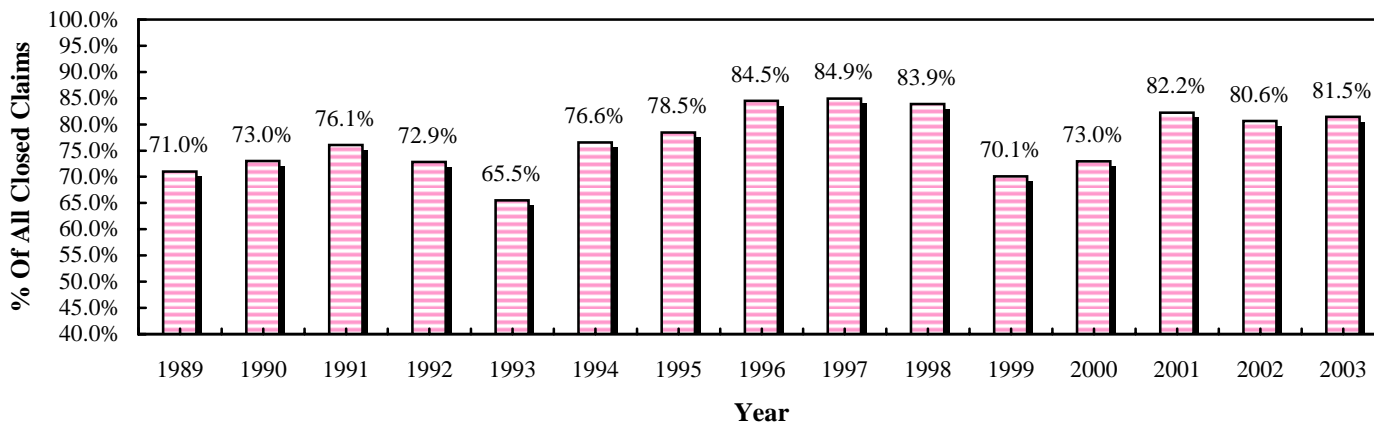


See Section III for the definitions of the severity categories.

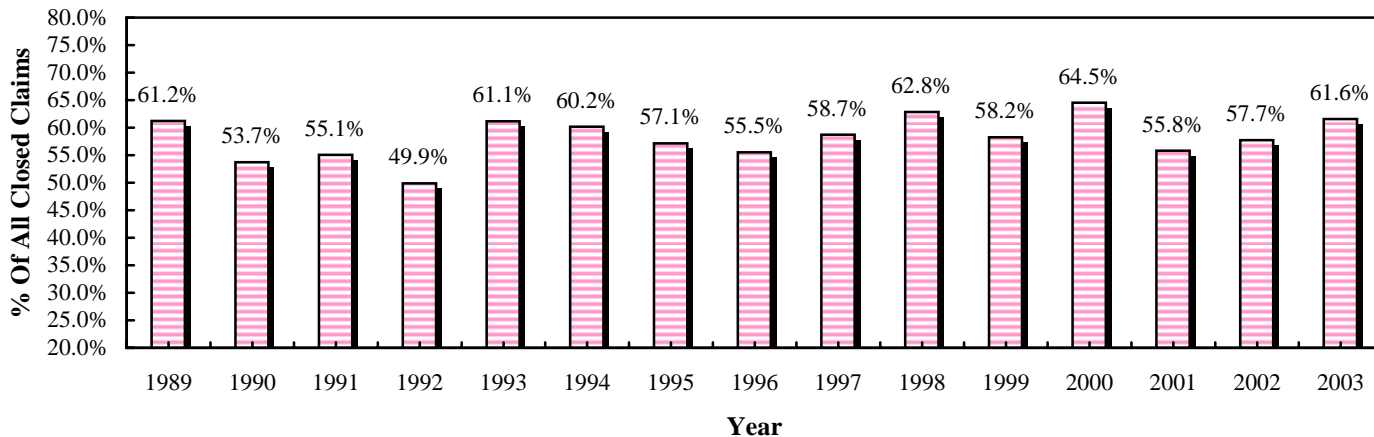
Claims Closed After Lawsuit Filed All Medical Care Providers



Physicians & Surgeons

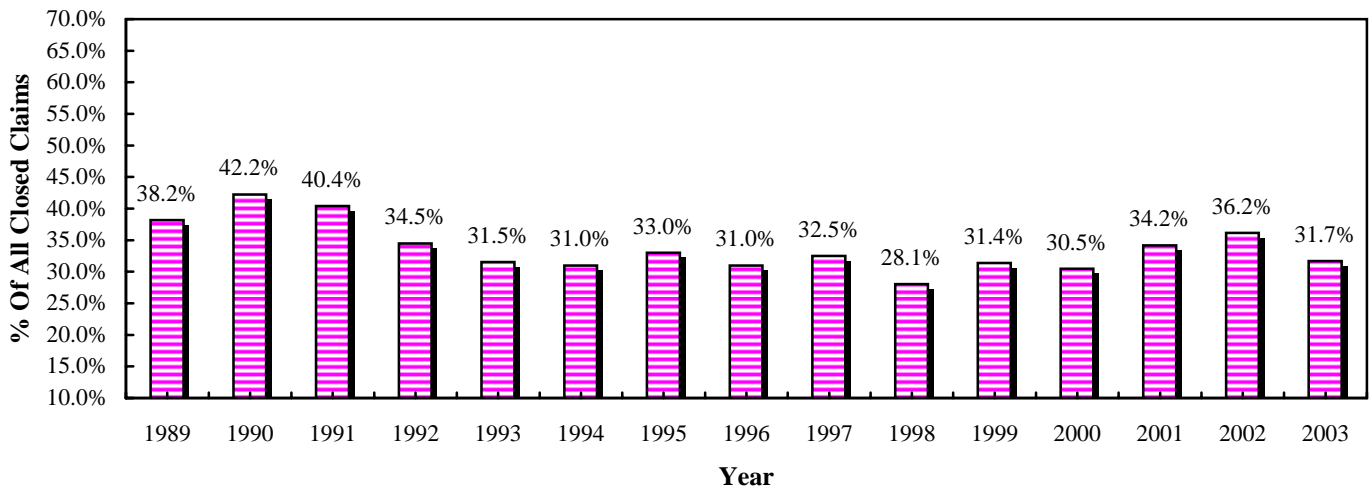


Hospitals

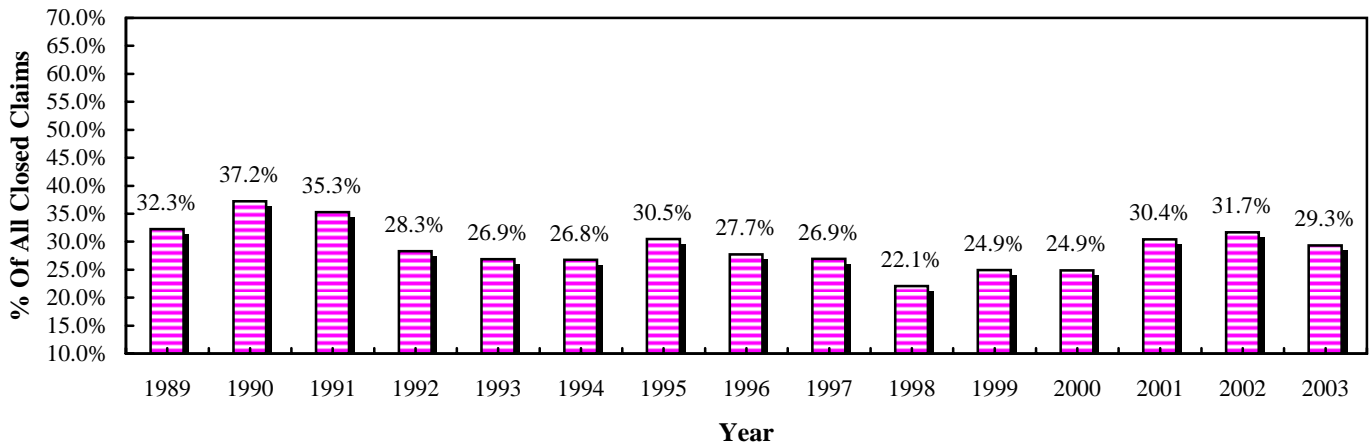


In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

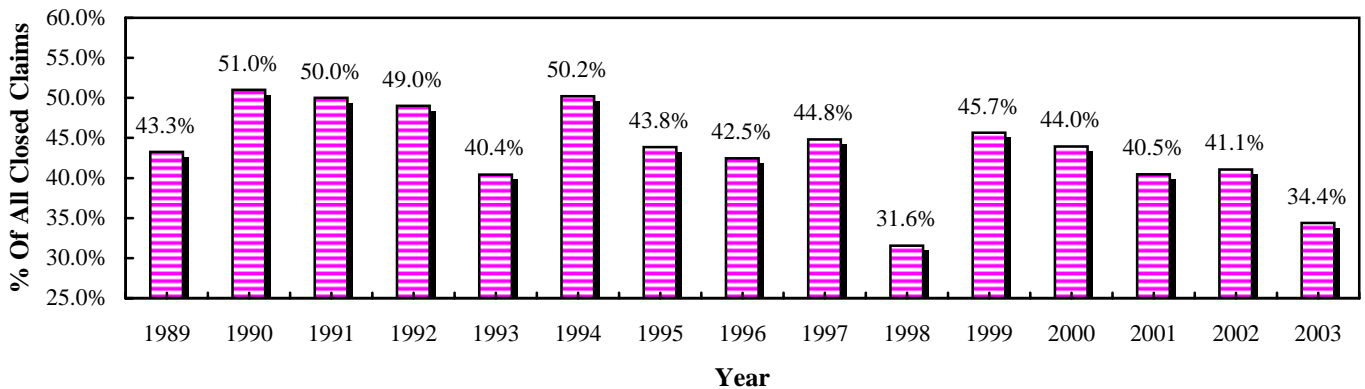
In Favor of Plaintiff After Lawsuit Filed
All Medical Care Providers



Physicians & Surgeons



Hospitals

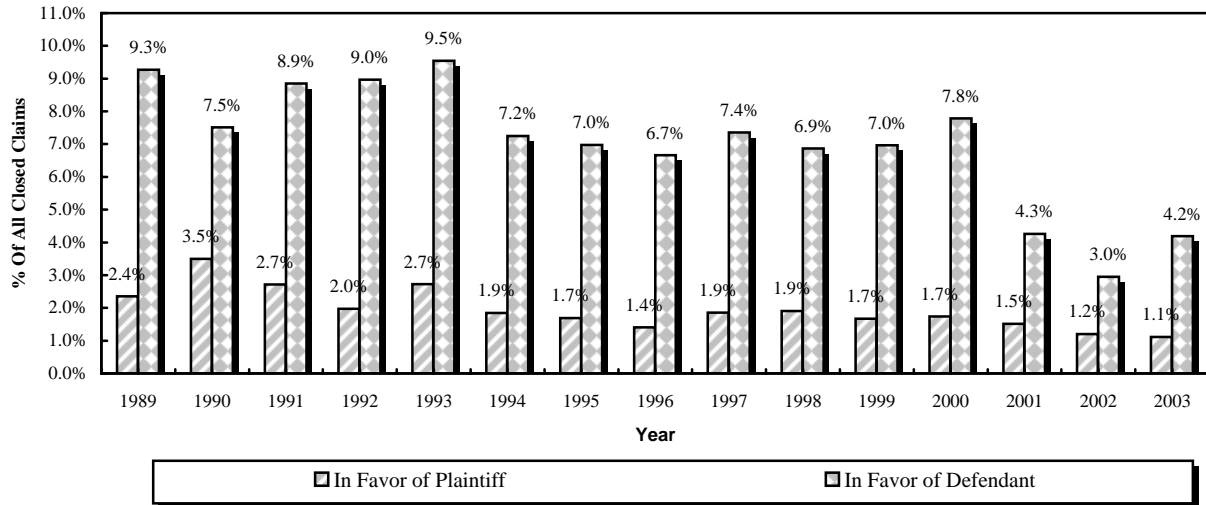


In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

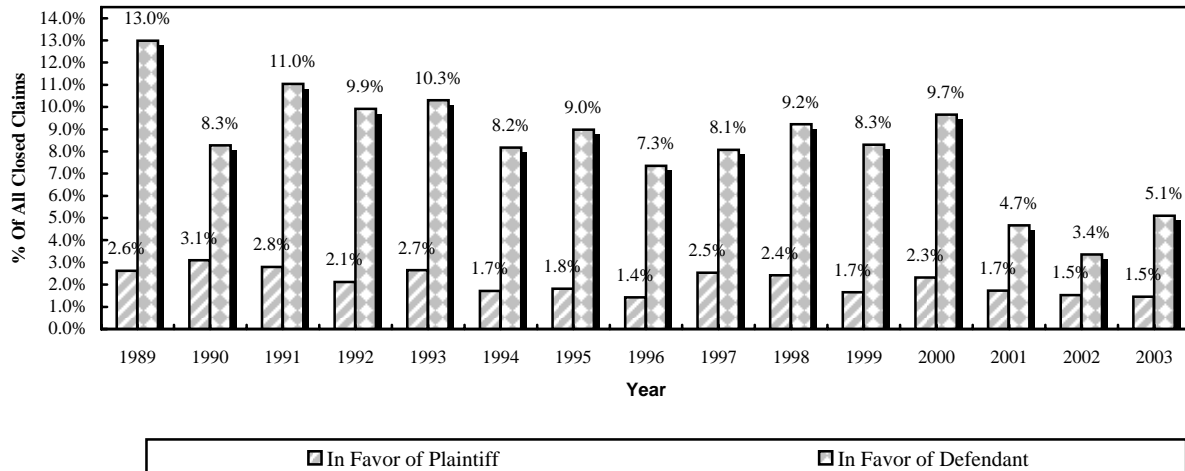
Claims Closed After Judge/Jury Verdict

(based on all lawsuits filed)

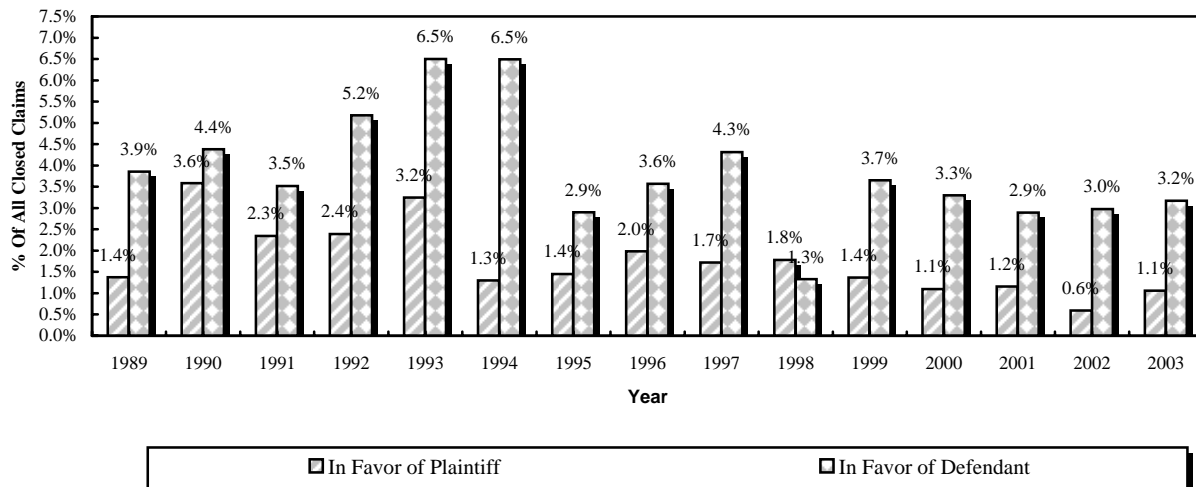
All Medical Care Providers



Physicians and Surgeons



Hospitals



In 1986, the reporting law was revised requiring self-insured hospitals to file their claim data.

Time Series Analysis
Average Indemnity per Paid Claim, 1990-2003

Variable	Parameter Estimate	Significance Level (P-Value)
Intercept	-623,279	.0001
CPI-Health Care, Lagged One Year	\$3,097	.0040
Missouri Average Annual Wages, Lagged One Year	\$6.4	.049
Average Injury Severity	\$28,413	.0001
Number of Years Since 1990	-\$31,860	.0001
<i>Autocorrelative coefficients not shown</i>		

R-Squared: .3049

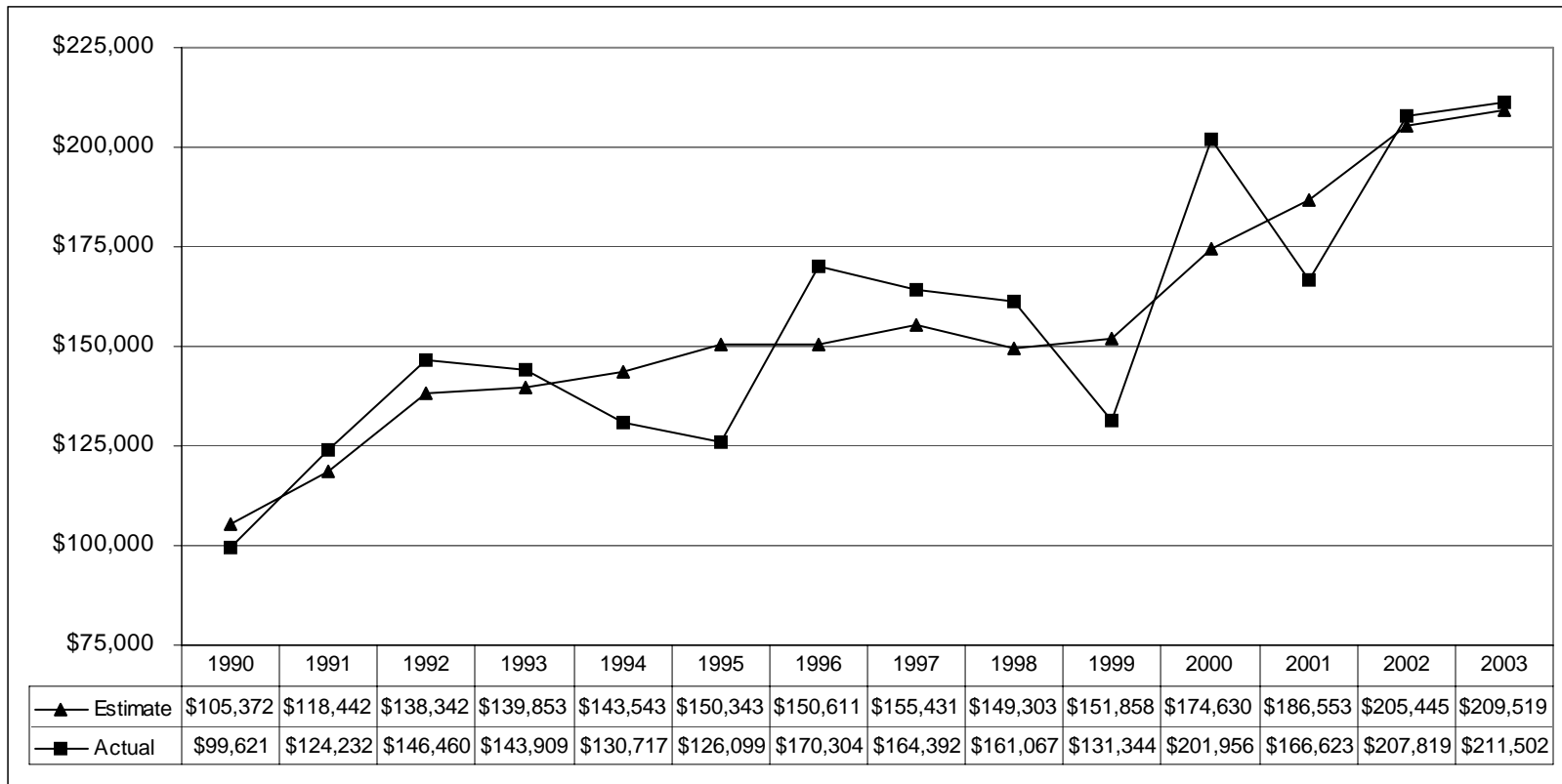
Model is a time series analysis, or a model used to model data whose values are arrayed across time. Such models are a form of multiple regression that make corrections for temporal correlation of observations (i.e. the fact that 2003 value will be closer to 2002 value than to the 1990 value).

Parameter estimates can be interrelated as the impact of a one unit increase in the value of an independent variable on average indemnity. For example, a one dollar increase in average wages is associated with a \$6.40 increase in average indemnities. A one unit increase in the Health Care CPI is associated with a \$3,097 increase in average indemnity. An increase in average injury severity by one is associated with a \$28,413 increase in average payments.

The variable labeled “number of years since 1990” is added to identify any residual trends since 1990 **not accounted for by the other variables**. If there were additional factors behind rising awards (such as more generous juries, or whatever), this variable would be positive. Since it is negative, it is safe to say that “the other variables account for all of the increases in their entirety,” or perhaps analogously, “average indemnity awards actually increased **less** rapidly than would be indicated by the other variables.

Below is a chart juxtaposing the values predicted by the model (based on values for average injury severity, average wages, and the health care CPI), with the actual historical values.

Time Series Analysis
Model Estimates vs Actual Values
1990-2003



Time Series Variables	1990	1991	1992	1993	1994	1995	1996	1997	1998	1999	2000	2001	2002	2003
Year	0	1	2	3	4	5	6	7	8	9	10	11	12	13
Medical CPI-Lagged	145.6	159	171.7	181	191.5	201.7	210	218.4	226.4	233.9	245.7	256.8	268.2	279.1
Average Wages - Lagged	\$20,900	\$21,716	\$22,574	\$23,550	\$23,898	\$24,628	\$25,669	\$26,609	\$27,780	\$28,907	\$29,958	\$31,384	\$32,422	\$33,118
Severity	5.07	5.01	5.25	5.19	5.22	5.30	5.30	5.46	5.23	5.37	5.77	5.78	6.09	6.01
<i>Estimate</i>	\$105,372	\$118,442	\$138,342	\$139,853	\$143,543	\$150,343	\$150,611	\$155,431	\$149,303	\$151,858	\$174,630	\$186,553	\$205,445	\$209,519
<i>Actual</i>	\$99,621	\$124,232	\$146,460	\$143,909	\$130,717	\$126,099	\$170,304	\$164,392	\$161,067	\$131,344	\$201,956	\$166,623	\$207,819	\$211,502

Source: *Medical CPI for St Louis, and Average Annual Wages for Missouri* from the US Department of Labor, Bureau of Labor Statistics
Average Injury Severity: Missouri Department of Insurance Medical Malpractice Claims Data

Section II

Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data are divided into summaries of All Medical Care Providers, Physicians and Hospitals for the years 2001, 2002 and 2003. Summaries include:

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

The following terms are used in subsequent tables:

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

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2003 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	44	1058	67.7%	0	0.0%	0	0	0	11,214
1-999	9	7	68.2%	3,065	0.0%	252	186	438	400
1,000-1,999	22	6	68.6%	9,029	0.0%	713	792	1,505	2,975
2,000-2,999	26	11	69.3%	28,067	0.0%	1,074	1,477	2,552	2,781
3,000-3,999	19	9	69.9%	31,651	0.1%	1,610	1,907	3,517	1,379
4,000-4,999	50	5	70.2%	21,973	0.1%	2,225	2,169	4,395	8,613
5,000-5,999	32	13	71.0%	66,470	0.2%	2,886	2,227	5,113	8,268
6,000-6,999	20	3	71.2%	18,643	0.2%	4,748	1,467	6,214	8
7,000-7,999	30	11	71.9%	82,002	0.2%	4,774	2,681	7,455	12,532
8,000-8,999	278	1	72.0%	8,000	0.3%	6,400	1,600	8,000	0
9,000-9,999	9	1	72.0%	9,948	0.3%	4,974	4,974	9,948	0
10,000-19,999	32	29	73.9%	366,402	0.6%	5,285	7,349	12,635	10,103
20,000-29,999	41	26	75.5%	625,823	1.2%	10,637	13,433	24,070	17,261
30,000-39,999	38	22	77.0%	740,411	1.9%	15,309	18,346	33,655	17,734
40,000-49,999	49	16	78.0%	654,787	2.5%	16,667	24,257	40,924	26,639
50,000-59,999	52	26	79.6%	1,328,500	3.8%	19,552	31,545	51,096	36,818
60,000-69,999	42	7	80.1%	444,000	4.2%	41,607	21,822	63,429	22,201
70,000-79,999	45	15	81.1%	1,105,804	5.2%	39,715	34,005	73,720	22,200
80,000-89,999	73	6	81.4%	517,717	5.7%	54,850	31,437	86,286	18,987
90,000-99,999	41	7	81.9%	640,000	6.3%	26,086	65,343	91,429	50,064
100,000-199,999	51	94	87.9%	13,093,484	18.6%	58,884	80,409	139,292	29,295
200,000-299,999	45	76	92.8%	17,511,008	35.0%	116,730	113,678	230,408	39,662
300,000-399,999	57	35	95.0%	11,241,000	45.5%	182,188	138,983	321,171	30,451
400,000-499,999	70	21	96.4%	9,057,406	54.0%	228,948	202,357	431,305	53,174
500,000-999,999	55	41	99.0%	27,055,451	79.4%	431,140	228,749	659,889	50,123
1,000,000-1,999,999	74	12	99.7%	13,026,383	91.6%	725,403	360,129	1,085,532	67,927
2,000,000-2,999,999	45	4	100.0%	8,910,038	100.0%	1,142,426	1,085,083	2,227,510	123,125
TOTAL	45	1562		106,597,062		38,183	30,061	68,244	17,284
TOTAL (PAID ONLY)	47	504		106,597,062		118,337	93,165	211,502	30,027

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2003 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	47	490	72.7%	0	0.0%	0	0	0	14,408
2,000-2,999	27	2	73.0%	5,000	0.0%	750	1,750	2,500	2,937
4,000-4,999	71	1	73.2%	4,173	0.0%	0	4,173	4,173	11,338
5,000-5,999	53	1	73.3%	5,000	0.0%	0	5,000	5,000	11,107
6,000-6,999	13	1	73.4%	6,000	0.0%	1,600	4,400	6,000	0
7,000-7,999	64	3	73.9%	22,200	0.1%	4,900	2,500	7,400	31,920
9,000-9,999	9	1	74.0%	9,948	0.1%	4,974	4,974	9,948	0
10,000-19,999	39	12	75.8%	142,500	0.4%	5,417	6,458	11,875	10,909
20,000-29,999	40	7	76.9%	164,970	0.8%	4,354	19,213	23,567	10,412
30,000-39,999	40	7	77.9%	245,556	1.4%	12,139	22,941	35,079	21,367
40,000-49,999	41	3	78.3%	120,000	1.6%	23,533	16,467	40,000	49,533
50,000-59,999	56	10	79.8%	512,500	2.8%	23,228	28,022	51,250	46,950
60,000-69,999	54	2	80.1%	127,500	3.0%	27,500	36,250	63,750	44,330
70,000-79,999	49	5	80.9%	370,000	3.9%	51,500	22,500	74,000	23,447
80,000-89,999	79	3	81.3%	260,000	4.4%	61,333	25,333	86,667	19,326
90,000-99,999	33	3	81.8%	275,000	5.1%	14,067	77,600	91,667	10,793
100,000-199,999	55	39	87.5%	5,642,407	17.6%	63,705	80,972	144,677	30,042
200,000-299,999	49	34	92.6%	7,834,508	35.0%	125,319	105,107	230,427	36,092
300,000-399,999	49	14	94.7%	4,495,000	45.0%	233,084	87,988	321,071	25,861
400,000-499,999	71	11	96.3%	4,705,902	55.5%	266,309	161,500	427,809	57,007
500,000-999,999	68	18	99.0%	12,516,673	83.3%	496,417	198,954	695,371	62,426
1,000,000-1,999,999	91	7	100.0%	7,525,891	100.0%	654,325	420,802	1,075,127	94,619
TOTAL	49	674		44,990,728		40,799	25,953	66,752	20,216
TOTAL (PAID ONLY)	54	184		44,990,728		149,448	95,066	244,515	35,683

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2003 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	45	183	59.6%	0	0.0%	0	0	0	12,621
1-999	16	2	60.3%	241	0.0%	121	0	121	1,387
1,000-1,999	9	3	61.2%	4,496	0.0%	670	829	1,499	917
2,000-2,999	26	4	62.5%	10,000	0.1%	1,063	1,438	2,500	4,397
3,000-3,999	14	5	64.2%	16,778	0.1%	1,192	2,163	3,356	1,532
5,000-5,999	37	7	66.5%	35,500	0.3%	2,864	2,207	5,071	13,371
6,000-6,999	39	1	66.8%	6,000	0.3%	6,000	0	6,000	0
7,000-7,999	16	5	68.4%	37,000	0.4%	3,934	3,466	7,400	1,935
10,000-19,999	25	10	71.7%	140,402	1.0%	6,533	7,508	14,040	7,837
20,000-29,999	30	9	74.6%	212,500	1.8%	12,800	10,811	23,611	12,637
30,000-39,999	39	6	76.6%	206,000	2.6%	17,747	16,587	34,333	16,707
40,000-49,999	54	7	78.8%	294,600	3.8%	20,241	21,845	42,086	19,473
50,000-59,999	45	10	82.1%	511,000	5.8%	19,526	31,574	51,100	25,920
60,000-69,999	27	2	82.7%	125,000	6.3%	43,700	18,800	62,500	2,748
70,000-79,999	31	3	83.7%	216,500	7.2%	44,013	28,153	72,167	5,563
80,000-89,999	53	2	84.4%	172,717	7.9%	67,549	18,810	86,359	6,425
90,000-99,999	51	1	84.7%	90,000	8.2%	50,400	39,600	90,000	119,048
100,000-199,999	43	16	89.9%	2,237,680	17.1%	66,975	72,880	139,855	27,949
200,000-299,999	40	11	93.5%	2,553,000	27.1%	96,955	135,136	232,091	39,481
300,000-399,999	43	3	94.5%	950,000	30.9%	197,807	118,860	316,667	36,255
400,000-499,999	163	2	95.1%	945,000	34.6%	251,000	221,500	472,500	63,753
500,000-999,999	50	9	98.1%	5,143,605	54.9%	269,516	301,996	571,512	49,413
1,000,000-1,999,999	57	2	98.7%	2,500,000	64.8%	771,027	478,973	1,250,000	37,158
2,000,000-2,999,999	45	4	100.0%	8,910,038	100.0%	1,142,426	1,085,083	2,227,510	123,125
TOTAL	42	307		25,318,057		41,883	40,587	82,469	17,638
TOTAL (PAID ONLY)	39	124		25,318,057		103,693	100,484	204,178	25,043

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2002 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	44	1,099	65.6%	0	0.0%	0	0	0	9,357
1-999	20	7	66.0%	4,394	0.0%	460	167	628	988
1,000-1,999	21	8	66.5%	9,612	0.0%	612	590	1,202	2,454
2,000-2,999	21	18	67.6%	42,421	0.1%	1,199	1,158	2,357	6,706
3,000-3,999	19	9	68.1%	30,608	0.1%	1,824	1,577	3,401	1,879
4,000-4,999	18	5	68.4%	22,351	0.1%	3,856	614	4,470	1,560
5,000-5,999	37	12	69.1%	60,062	0.1%	2,232	2,773	5,005	11,960
6,000-6,999	25	4	69.4%	24,071	0.2%	2,648	3,370	6,018	4,109
7,000-7,999	43	9	69.9%	67,000	0.2%	2,520	4,925	7,444	13,727
9,000-9,999	69	3	70.1%	28,900	0.2%	6,213	3,420	9,633	13,678
10,000-19,999	40	40	72.5%	544,171	0.7%	7,105	6,500	13,604	16,504
20,000-29,999	35	38	74.8%	904,935	1.5%	8,391	15,423	23,814	10,770
30,000-39,999	48	26	76.3%	847,253	2.2%	21,028	11,558	32,587	31,386
40,000-49,999	55	14	77.1%	592,000	2.7%	17,979	24,307	42,286	19,566
50,000-59,999	46	25	78.6%	1,266,250	3.7%	20,593	30,057	50,650	25,749
60,000-69,999	46	9	79.2%	568,650	4.2%	37,897	25,286	63,183	26,973
70,000-79,999	43	26	80.7%	1,938,000	5.8%	34,849	39,689	74,538	24,902
80,000-89,999	39	8	81.2%	673,187	6.4%	34,673	49,475	84,148	20,514
90,000-99,999	58	9	81.7%	841,000	7.1%	53,841	39,604	93,444	17,653
100,000-199,999	49	107	88.1%	14,123,292	18.9%	57,909	74,084	131,993	39,507
200,000-299,999	48	75	92.6%	17,379,785	33.4%	123,793	107,937	231,730	40,249
300,000-399,999	46	42	95.1%	13,583,858	44.7%	155,797	167,628	323,425	48,961
400,000-499,999	49	18	96.2%	7,760,683	51.2%	124,900	306,249	431,149	48,634
500,000-999,999	50	48	99.0%	32,838,116	78.7%	327,715	356,412	684,127	48,597
1,000,000-1,999,999	66	14	99.9%	15,353,340	91.5%	685,953	410,714	1,096,667	60,591
2,000,000-2,999,999	43	1	99.9%	2,199,967	93.3%	1,254,369	945,598	2,199,967	13,347
OVER 4,000,000	45	1	100.0%	8,000,000	100.0%	8,000,000	0	8,000,000	0
TOTAL	44	1,675		119,703,906		37,570	33,895	71,465	16,817
TOTAL (PAID ONLY)	45	576		119,703,906		109,253	98,566	207,819	31,050

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2002 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	46	580	71.5%	0	0.0%	0	0	0	10,876
1-999	96	1	71.6%	699	0.0%	699	0	699	4,165
1,000-1,999	3	1	71.8%	1,000	0.0%	1,000	0	1,000	417
2,000-2,999	37	1	71.9%	2,500	0.0%	1,000	1,500	2,500	9,297
5,000-5,999	44	2	72.1%	10,000	0.0%	125	4,875	5,000	23,666
7,000-7,999	56	4	72.6%	30,000	0.1%	2,202	5,298	7,500	14,532
10,000-19,999	49	12	74.1%	160,688	0.4%	6,737	6,654	13,391	13,412
20,000-29,999	46	14	75.8%	344,768	1.1%	10,170	14,457	24,626	11,990
30,000-39,999	54	15	77.7%	502,253	2.0%	26,701	6,783	33,484	42,673
40,000-49,999	79	5	78.3%	212,000	2.4%	23,000	19,400	42,400	21,977
50,000-59,999	46	12	79.8%	611,250	3.6%	21,340	29,597	50,938	28,463
60,000-69,999	53	3	80.2%	189,900	4.0%	38,480	24,820	63,300	29,138
70,000-79,999	45	15	82.0%	1,115,000	6.1%	34,992	39,342	74,333	23,957
80,000-89,999	39	2	82.2%	170,000	6.4%	28,400	56,600	85,000	22,446
90,000-99,999	49	4	82.7%	376,000	7.1%	55,641	38,359	94,000	20,683
100,000-199,999	60	42	87.9%	5,612,252	17.9%	73,754	59,871	133,625	48,079
200,000-299,999	49	43	93.2%	9,704,785	36.4%	133,835	91,857	225,693	42,543
300,000-399,999	56	18	95.4%	5,675,000	47.3%	215,286	99,992	315,278	66,269
400,000-499,999	49	6	96.2%	2,713,350	52.5%	102,962	349,263	452,225	19,528
500,000-999,999	43	23	99.0%	16,735,176	84.5%	421,919	305,697	727,616	58,229
1,000,000-1,999,999	73	8	100.0%	8,100,000	100.0%	754,381	258,119	1,012,500	24,636
TOTAL	48	811		52,266,621		38,238	26,209	64,447	18,640
TOTAL (PAID ONLY)	52	231		52,266,621		134,246	92,016	226,262	38,135

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2002 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	46	173	59.5%	0	0.0%	0	0	0	10,185
1-999	17	2	60.1%	1,350	0.0%	365	311	675	1,356
1,000-1,999	22	3	61.2%	3,500	0.0%	730	437	1,167	899
2,000-2,999	17	6	63.2%	14,421	0.1%	1,497	907	2,404	9,476
3,000-3,999	22	5	65.0%	16,858	0.2%	1,888	1,484	3,372	2,882
5,000-5,999	46	5	66.7%	25,062	0.4%	2,107	2,906	5,012	15,938
6,000-6,999	10	1	67.0%	6,000	0.4%	2,520	3,480	6,000	2,072
7,000-7,999	35	4	68.4%	29,500	0.6%	3,343	4,033	7,375	14,512
9,000-9,999	105	1	68.7%	9,500	0.6%	3,990	5,510	9,500	5,866
10,000-19,999	26	9	71.8%	132,363	1.4%	8,253	6,454	14,707	14,536
20,000-29,999	32	11	75.6%	250,000	2.8%	8,086	14,642	22,727	10,250
30,000-39,999	40	3	76.6%	90,000	3.3%	10,867	19,133	30,000	19,609
40,000-49,999	29	4	78.0%	167,500	4.3%	17,175	24,700	41,875	16,366
50,000-59,999	40	6	80.1%	300,000	6.0%	21,667	28,333	50,000	10,994
60,000-69,999	32	3	81.1%	186,250	7.1%	35,378	26,705	62,083	16,185
70,000-79,999	48	4	82.5%	298,000	8.8%	35,300	39,200	74,500	10,484
80,000-89,999	40	4	83.9%	334,787	10.7%	35,147	48,550	83,697	16,369
90,000-99,999	66	1	84.2%	95,000	11.3%	53,200	41,800	95,000	36,420
100,000-199,999	45	17	90.0%	2,040,101	23.0%	60,620	59,386	120,006	42,692
200,000-299,999	54	9	93.1%	2,107,500	35.1%	64,422	169,744	234,167	47,803
300,000-399,999	42	8	95.9%	2,647,500	50.3%	116,663	214,275	330,938	48,888
400,000-499,999	54	4	97.3%	1,664,000	59.9%	42,105	373,895	416,000	47,083
500,000-999,999	73	6	99.3%	4,026,693	83.1%	262,952	408,164	671,116	27,801
1,000,000-1,999,999	56	2	100.0%	2,948,340	100.0%	619,152	855,019	1,474,170	162,616
TOTAL	44	291		17,394,225		22,046	37,728	59,774	16,626
TOTAL (PAID ONLY)	40	118		17,394,225		54,368	93,040	147,409	26,068

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2001 FOR ALL MEDICAL CARE PROVIDERS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	45	959	65.4%	0	0.0%	0	0	0	9,781
1-999	12	14	66.3%	9,013	0.0%	515	129	644	370
1,000-1,999	10	13	67.2%	17,577	0.0%	797	555	1,352	415
2,000-2,999	21	18	68.4%	43,521	0.1%	1,536	882	2,418	2,889
3,000-3,999	25	10	69.1%	33,232	0.1%	1,437	1,887	3,323	2,205
4,000-4,999	21	6	69.5%	24,250	0.2%	1,408	2,634	4,042	3,817
5,000-5,999	37	8	70.1%	40,779	0.2%	1,841	3,256	5,097	4,387
6,000-6,999	20	3	70.3%	18,103	0.2%	3,154	2,880	6,034	9,087
7,000-7,999	37	4	70.6%	29,500	0.3%	3,893	3,483	7,375	14,999
8,000-8,999	39	4	70.8%	33,500	0.3%	3,625	4,750	8,375	2,783
9,000-9,999	16	2	71.0%	18,000	0.3%	3,600	5,400	9,000	0
10,000-19,999	36	50	74.4%	635,294	1.1%	6,374	6,332	12,706	15,158
20,000-29,999	49	28	76.3%	665,965	1.9%	12,047	11,737	23,784	28,581
30,000-39,999	45	22	77.8%	713,325	2.7%	17,390	15,034	32,424	13,894
40,000-49,999	62	15	78.8%	642,450	3.5%	26,668	16,162	42,830	46,462
50,000-59,999	61	21	80.2%	1,063,000	4.7%	25,292	25,327	50,619	24,724
60,000-69,999	48	15	81.3%	947,906	5.8%	26,985	36,208	63,194	34,927
70,000-79,999	45	21	82.7%	1,563,436	7.7%	26,685	47,765	74,449	29,181
80,000-89,999	40	4	83.0%	330,833	8.1%	27,429	55,279	82,708	8,714
90,000-99,999	40	5	83.3%	459,500	8.6%	38,820	53,080	91,900	19,137
100,000-199,999	47	101	90.2%	13,639,101	24.7%	59,038	76,003	135,041	36,250
200,000-299,999	51	66	94.7%	15,621,578	43.2%	131,018	105,672	236,691	46,566
300,000-399,999	48	31	96.8%	10,478,033	55.6%	141,912	196,089	338,001	32,244
400,000-499,999	40	10	97.5%	4,322,499	60.7%	139,481	292,769	432,250	28,528
500,000-999,999	50	23	99.1%	13,895,000	77.1%	350,691	253,440	604,130	61,806
1,000,000-1,999,999	54	12	99.9%	14,399,134	94.1%	900,761	299,167	1,199,928	113,628
2,000,000-2,999,999	37	1	99.9%	2,000,000	96.5%	2,000,000	0	2,000,000	0
3,000,000-3,999,999	67	1	100.0%	3,000,000	100.0%	0	3,000,000	3,000,000	0
TOTAL	45	1,467		84,644,529		30,434	27,265	57,699	16,887
TOTAL (PAID ONLY)	43	508		84,644,529		87,888	78,735	166,623	30,301

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2001 FOR PHYSICIANS AND SURGEONS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	48	491	69.7%	0	0.0%	0	0	0	11,762
1-999	19	3	70.2%	1,392	0.0%	214	250	464	1,613
1,000-1,999	8	2	70.5%	2,451	0.0%	1,226	0	1,226	0
2,000-2,999	42	1	70.6%	2,750	0.0%	0	2,750	2,750	17,353
3,000-3,999	56	1	70.7%	3,500	0.0%	0	3,500	3,500	4,304
5,000-5,999	21	2	71.0%	10,000	0.1%	1,050	3,950	5,000	1,167
6,000-6,999	51	1	71.2%	6,103	0.1%	3,103	3,000	6,103	26,425
10,000-19,999	48	17	73.6%	223,179	0.6%	8,099	5,029	13,128	14,405
20,000-29,999	55	12	75.3%	284,750	1.3%	12,328	11,401	23,729	31,193
30,000-39,999	69	6	76.1%	198,000	1.8%	21,290	11,711	33,000	23,349
40,000-49,999	61	11	77.7%	482,450	2.9%	30,957	12,902	43,859	32,503
50,000-59,999	72	10	79.1%	503,000	4.1%	26,414	23,887	50,300	24,077
60,000-69,999	58	7	80.1%	447,906	5.2%	28,797	35,190	63,987	50,091
70,000-79,999	51	10	81.5%	742,936	7.0%	23,222	51,072	74,294	34,052
80,000-89,999	31	2	81.8%	163,333	7.4%	36,483	45,184	81,667	8,026
90,000-99,999	49	1	82.0%	92,000	7.6%	0	92,000	92,000	0
100,000-199,999	55	46	88.5%	6,154,841	22.3%	65,266	68,535	133,801	40,840
200,000-299,999	60	35	93.5%	8,334,403	42.3%	151,455	86,671	238,126	52,673
300,000-399,999	52	21	96.5%	7,192,500	59.5%	151,948	190,552	342,500	34,759
400,000-499,999	43	7	97.4%	3,047,499	66.8%	180,071	255,286	435,357	26,146
500,000-999,999	55	13	99.3%	7,665,000	85.2%	360,385	229,231	589,615	62,228
1,000,000-1,999,999	52	4	99.9%	4,199,134	95.2%	924,784	125,000	1,049,784	146,695
2,000,000-2,999,999	37	1	100.0%	2,000,000	100.0%	2,000,000	0	2,000,000	0
TOTAL	50	704		41,757,127		35,045	24,269	59,314	19,781
TOTAL (PAID ONLY)	54	213		41,757,127		115,830	80,213	196,043	38,267

MISSOURI DEPARTMENT OF INSURANCE
SUMMARY BY AMOUNT OF INDEMNITY AWARDED FOR EACH DEFENDANT
CLOSED IN 2001 FOR HOSPITALS

Indemnity Range	Average Months	Number of Closed Claims	Cum % of Claims	Indemnity Paid	Cum % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity Per Defendant	Average Expense Per Defendant
NONE	42	185	59.7%	0	0.0%	0	0	0	11,249
1-999	3	2	60.3%	1,131	0.0%	140	426	566	150
1,000-1,999	13	6	62.3%	7,751	0.1%	598	694	1,292	889
2,000-2,999	14	9	65.2%	21,277	0.2%	1,494	870	2,364	635
3,000-3,999	16	5	66.8%	17,502	0.2%	1,671	1,829	3,500	1,845
4,000-4,999	22	2	67.4%	8,000	0.3%	1,960	2,040	4,000	6,020
5,000-5,999	55	3	68.4%	15,000	0.4%	3,117	1,883	5,000	5,426
6,000-6,999	6	1	68.7%	6,000	0.4%	3,360	2,640	6,000	762
7,000-7,999	32	3	69.7%	22,000	0.5%	3,757	3,577	7,333	15,587
8,000-8,999	3	1	70.0%	8,000	0.6%	8,000	0	8,000	0
10,000-19,999	25	12	73.9%	141,500	1.3%	6,145	5,647	11,792	18,069
20,000-29,999	46	9	76.8%	218,715	2.4%	10,014	14,288	24,302	32,686
30,000-39,999	35	9	79.7%	286,992	3.9%	14,802	17,086	31,888	12,316
50,000-59,999	75	4	81.0%	205,000	4.9%	21,750	29,500	51,250	29,774
60,000-69,999	29	1	81.3%	60,000	5.2%	25,200	34,800	60,000	52,086
70,000-79,999	40	9	84.2%	670,500	8.7%	29,796	44,704	74,500	25,345
80,000-89,999	50	2	84.8%	167,500	9.5%	18,375	65,375	83,750	9,402
90,000-99,999	42	2	85.5%	180,000	10.5%	37,800	52,200	90,000	35,154
100,000-199,999	47	19	91.6%	2,475,013	23.2%	46,142	84,121	130,264	56,308
200,000-299,999	44	12	95.5%	2,742,375	37.2%	112,587	115,944	228,531	65,732
300,000-399,999	38	4	96.8%	1,335,533	44.1%	91,250	242,633	333,883	19,251
500,000-999,999	50	5	98.4%	2,690,000	57.9%	183,660	354,340	538,000	95,740
1,000,000-1,999,999	55	4	99.7%	5,200,000	84.6%	925,000	375,000	1,300,000	155,022
3,000,000-3,999,999	67	1	100.0%	3,000,000	100.0%	0	3,000,000	3,000,000	0
TOTAL	40	310		19,479,789		26,008	36,830	62,838	20,394
TOTAL (PAID ONLY)	37	125		19,479,789		64,499	91,339	155,838	33,929

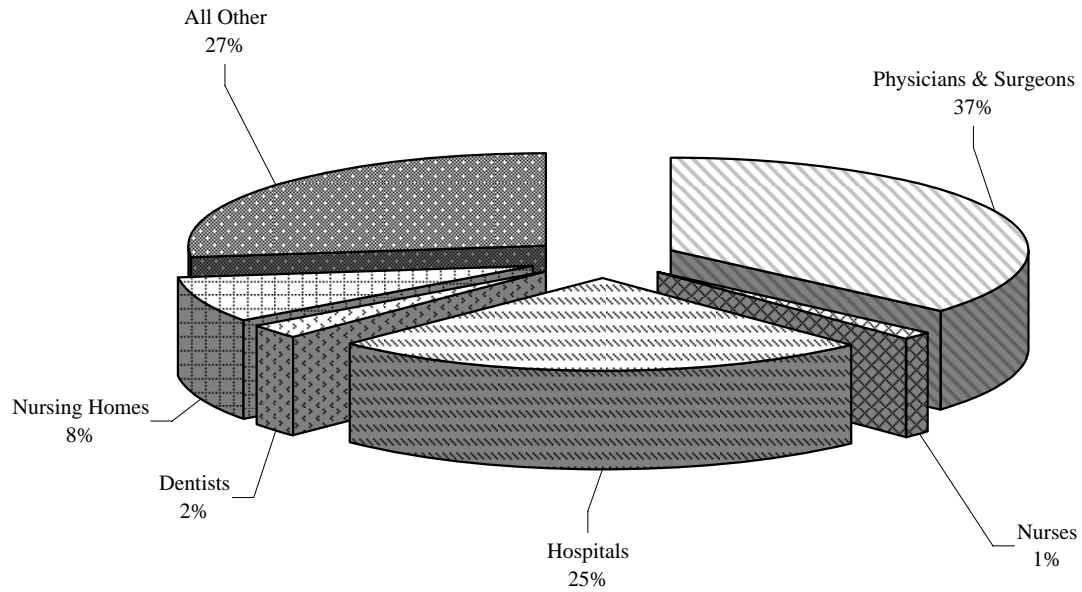
Section III

Claim Severity by Injury Severity And Lapsed Time to Disposition

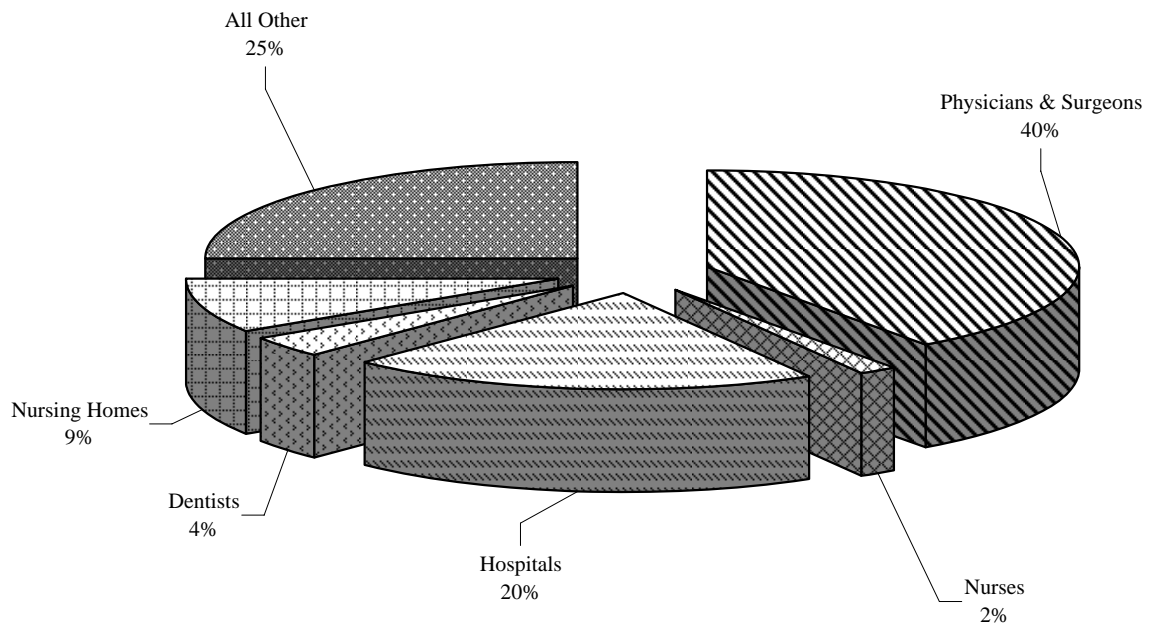
This section illustrates the paid claim count, the average paid indemnity (economic + non-economic), the percent change of paid claims, and the percent change of the average paid indemnity by bodily injury severity for the past four years. These tables are displayed by the major business classifications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

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

**Percentage of Paid
Claims by Profession - 2003**



**Percentage of Paid
Claims by Profession - 2002**



Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Profession Type	2003		2003-2002		2002		2002-2001		2001		2001-2000	
	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
CLINICS/CORP	36	92,912	(14.29)	12.44	42	82,634	55.56	108.94	27	39,550	0.00	(53.43)
PHYS & SURG	52	138,126	(14.75)	(6.42)	61	147,596	17.31	40.41	52	105,121	(7.14)	23.88
HOSPITALS	55	42,453	14.58	(18.75)	48	52,248	(20.00)	11.39	60	46,905	57.89	(48.86)
NURSES	1	50,000	(66.67)	361.54	3	10,833	(25.00)	(52.77)	4	22,938	300.00	45,775.00
NURSING HOMES	12	132,222	9.09	18.76	11	111,338	83.33	(65.17)	6	319,667	(60.00)	98.52
DENTISTS	8	21,166	(52.94)	33.81	17	15,818	(10.53)	48.81	19	10,630	35.71	(75.85)
PHARMACIES	9	13,008	28.57	150.51	7	5,193	133.33	(60.84)	3	13,260	(62.50)	106.87
OPTOMETRIST	0	0	0.00	0.00	1	67,500	0.00	0.00	0	0	0.00	0.00
CHIROPRACTORS	2	6,850	(50.00)	(58.80)	4	16,625	(42.86)	188.35	7	5,766	(36.36)	(76.14)
PODIATRIST/CHIROPODIST	2	39,750	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	177	84,060	(8.76)	(2.22)	194	85,971	8.99	31.46	178	65,395	4.71	(19.90)

Severity 5,6,7,8

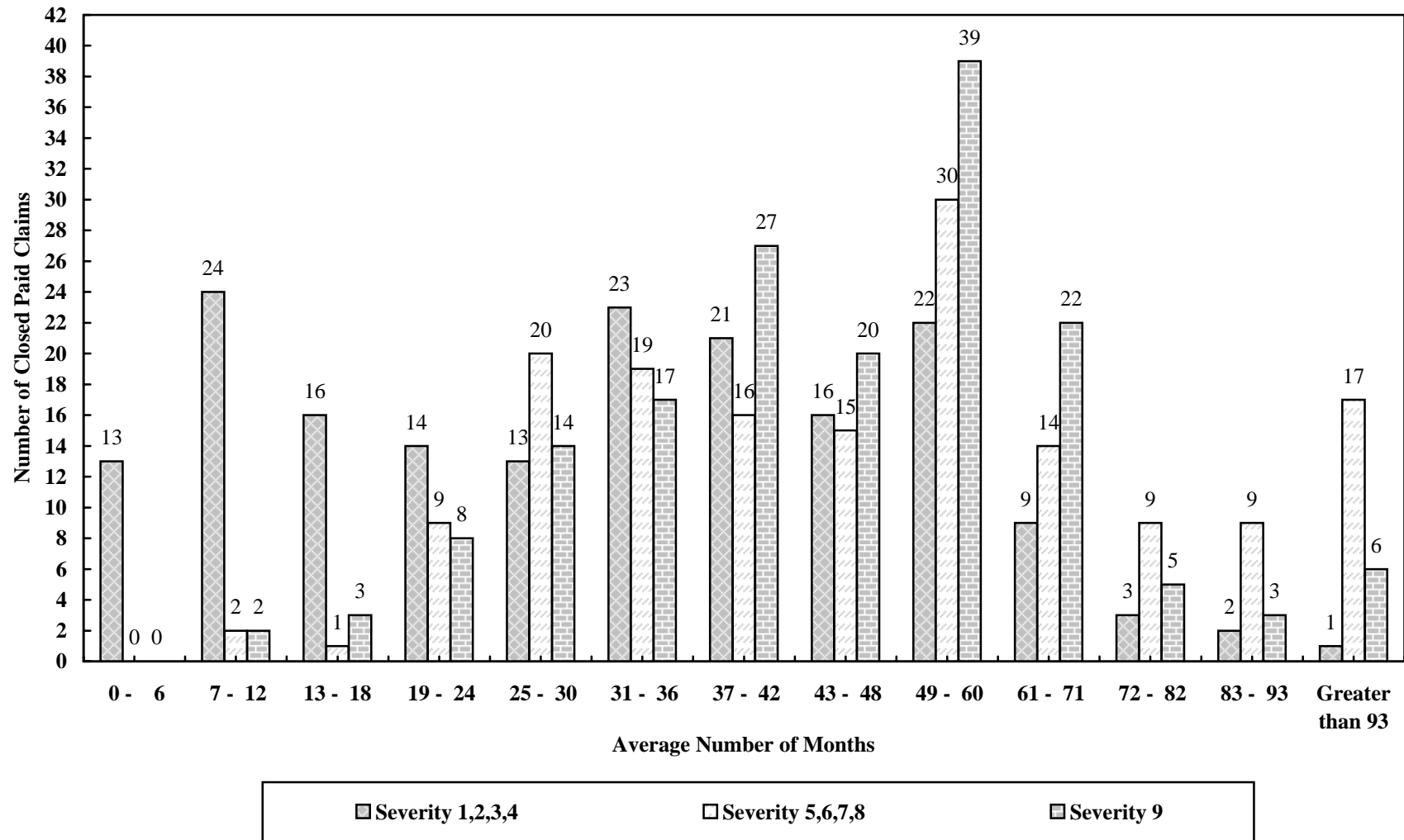
Profession Type	2003		2003-2002		2002		2002-2001		2001		2001-2000	
	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
CLINICS/CORP	47	273,601	6.82	(15.09)	44	322,241	37.50	27.59	32	252,550	33.33	(42.44)
PHYS & SURG	76	292,632	(10.59)	(5.13)	85	308,462	(15.00)	20.92	100	255,093	13.64	(15.47)
HOSPITALS	27	483,229	(12.90)	130.21	31	209,905	(18.42)	(9.89)	38	232,943	8.57	(40.94)
NURSES	4	130,000	33.33	4.84	3	124,000	(57.14)	(34.65)	7	189,743	250.00	48.84
NURSING HOMES	2	262,500	(60.00)	1.35	5	259,000	(16.67)	46.60	6	176,667	100.00	13.07
DENTISTS	3	250,000	(25.00)	16.96	4	213,750	33.33	682.01	3	27,333	(70.00)	(24.49)
OPTOMETRIST	0	0	0.00	0.00	0	0	0.00	0.00	1	800,000	0.00	0.00
CHIROPRACTORS	2	69,000	0.00	0.00	0	0	0.00	0.00	4	115,000	0.00	0.00
PODIATRIST/CHIROPODIST	0	0	0.00	0.00	1	926,500	0.00	1,753.00	1	50,000	0.00	0.00
TOTAL	161	311,052	(6.94)	6.87	173	291,060	(9.90)	20.90	192	240,745	18.52	(24.97)

Severity 9

Profession Type	2003		2003-2002		2002		2002-2001		2001		2001-2000	
	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Claims Paid	Percent Change of Ave Indemnity
CLINICS/CORP	35	249,642	(22.22)	(41.76)	45	428,653	36.36	174.37	33	156,231	32.00	(42.71)
PHYS & SURG	56	278,002	(34.12)	38.64	85	200,518	39.34	13.45	61	176,746	22.00	(21.77)
HOSPITALS	42	236,570	7.69	10.11	39	214,853	44.44	(25.76)	27	289,396	(6.90)	31.70
NURSES	2	237,500	(33.33)	114.60	3	110,671	200.00	47.56	1	75,000	(66.67)	172.73
NURSING HOMES	27	209,666	(27.03)	1.71	37	206,148	146.67	12.83	15	182,700	0.00	108.64
DENTISTS	1	200,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
PHARMACIES	1	11,500	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
CHIROPRACTORS	0	0	0.00	0.00	0	0	0.00	0.00	1	215,000	0.00	0.00
PODIATRIST/CHIROPODIST	2	525,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	166	250,837	(20.57)	(0.47)	209	252,020	51.45	29.86	138	194,067	12.20	(8.31)

Lapsed Months From Incident to Disposition

2003 Closed Paid Claims - All Health Care Providers



Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2003		2003-2002		2002		2002-2001		2001		2001-2000	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	13	7,604	30.00	74.82	10	4,350	(62.96)	(25.24)	27	5,818	42.11	98.90
7- 12	24	24,915	26.32	78.94	19	13,924	0.00	(17.55)	19	16,887	72.73	64.04
13- 18	16	35,580	(40.74)	15.49	27	30,807	68.75	(2.78)	16	31,686	(30.43)	(55.82)
19- 24	14	90,287	(33.33)	19.37	21	75,636	5.00	(29.38)	20	107,103	42.86	9.63
25- 30	13	89,962	(23.53)	(0.72)	17	90,615	(10.53)	47.41	19	61,474	5.56	(11.09)
31- 36	23	80,681	109.09	(53.15)	11	172,227	(42.11)	126.18	19	76,145	46.15	(13.02)
37- 42	21	123,762	(4.55)	10.52	22	111,981	175.00	91.22	8	58,563	(33.33)	(34.08)
43- 48	16	127,032	23.08	36.47	13	93,083	116.67	1.99	6	91,264	(50.00)	(25.71)
49- 60	22	143,699	(12.00)	(13.67)	25	166,461	19.05	145.44	21	67,822	50.00	(47.59)
61- 71	9	118,054	125.00	(3.63)	4	122,500	(50.00)	(23.08)	8	159,255	(42.86)	(0.71)
72- 82	3	101,667	(70.00)	4.60	10	97,192	100.00	(53.71)	5	209,980	(54.55)	516.91
83- 93	2	77,500	(60.00)	(36.73)	5	122,494	0.00	0.00	0	0	0.00	0.00
94-104	0	0	0.00	0.00	7	58,451	16.67	(61.85)	6	153,208	500.00	412.40
105-115	0	0	0.00	0.00	1	9,500	0.00	(76.25)	1	40,000	0.00	440.54
116-126	0	0	0.00	0.00	1	150,000	0.00	233.33	1	45,000	0.00	(90.00)
127-137	0	0	0.00	0.00	1	37,000	0.00	0.00	0	0	0.00	0.00
138-148	0	0	0.00	0.00	0	0	0.00	0.00	1	100,000	(50.00)	316.67
149-159	0	0	0.00	0.00	0	0	0.00	0.00	1	30,000	0.00	0.00
215-225	1	8,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	177	84,060	(8.76)	(2.22)	194	85,971	8.99	31.46	178	65,395	4.71	(19.90)

Severity 5,6,7,8

Lapsed Mths From Incident to Disposition	2003		2003-2002		2002		2002-2001		2001		2001-2000	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	0	0	0.00	0.00	0	0	0.00	0.00	2	5,316	0.00	0.00
7- 12	2	39,974	(33.33)	110.39	3	19,000	(62.50)	(73.34)	8	71,276	60.00	(87.36)
13- 18	1	10,000	(87.50)	(94.37)	8	177,504	33.33	91.90	6	92,500	0.00	(31.27)
19- 24	9	324,833	(18.18)	116.25	11	150,215	10.00	(50.92)	10	306,080	(33.33)	53.71
25- 30	20	227,075	185.71	(0.91)	7	229,170	(56.25)	4.57	16	219,156	23.08	(37.49)
31- 36	19	353,952	5.56	28.30	18	275,889	(14.29)	71.29	21	161,066	75.00	(42.49)
37- 42	16	265,744	(36.00)	(13.43)	25	306,960	(7.41)	6.88	27	287,190	80.00	(5.56)
43- 48	15	229,333	(44.44)	(31.59)	27	335,240	17.39	133.84	23	143,365	15.00	(42.48)
49- 60	30	379,932	15.38	35.58	26	280,221	(21.21)	(13.20)	33	322,826	32.00	20.18
61- 71	14	313,810	(6.67)	(14.30)	15	366,168	(6.25)	(29.98)	16	522,921	(11.11)	46.64
72- 82	9	311,964	(25.00)	(3.44)	12	323,066	(20.00)	70.73	15	189,224	7.14	(42.39)
83- 93	9	292,969	12.50	10.04	8	266,250	33.33	586.25	6	38,798	(14.29)	(92.81)
94-104	4	246,250	(20.00)	6.29	5	231,671	400.00	363.34	1	50,000	(50.00)	(81.82)
105-115	3	227,500	200.00	(12.50)	1	260,000	(66.67)	(34.72)	3	398,261	50.00	(33.62)
116-126	1	475,000	(80.00)	13.10	5	420,000	0.00	0.00	0	0	0.00	0.00
127-137	0	0	0.00	0.00	1	525,000	(66.67)	530.00	3	83,333	0.00	0.00
138-148	2	556,250	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
149-159	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
160-170	1	300,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
171-181	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
182-192	1	155,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
215-225	5	632,359	400.00	(42.51)	1	1,100,000	(50.00)	340.00	2	250,000	0.00	(43.57)
TOTAL	161	311,052	(6.94)	6.87	173	291,060	(9.90)	20.90	192	240,745	18.52	(24.97)

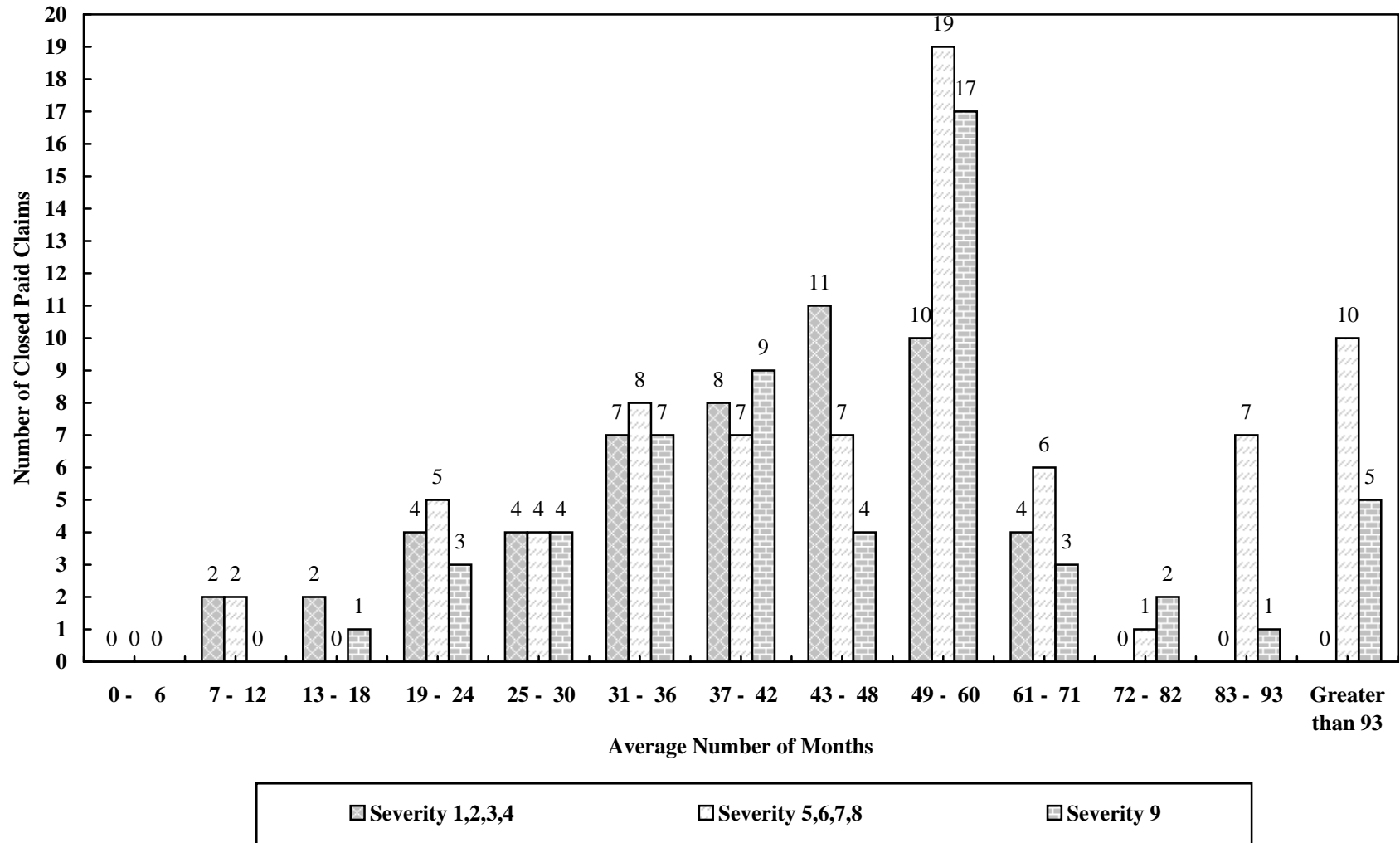
Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
All Medical Care Providers

Severity 9

Lapsed Mths From Incident to Disposition	2003		2003-2002		2002		2002-2001		2001		2001-2000	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	0	0	0.00	0.00	0	0	0	0	1	10,000	0.00	0.00
7- 12	2	355,677	100.00	255.68	1	100,000	(66.67)	(34.07)	3	151,667	0.00	(50.44)
13- 18	3	350,000	(70.00)	19.76	10	292,250	66.67	27.85	6	228,583	100.00	(54.16)
19- 24	8	205,313	(55.56)	(3.54)	18	212,840	100.00	(12.39)	9	242,944	80.00	27.87
25- 30	14	331,071	(51.72)	41.95	29	233,226	81.25	(9.11)	16	256,594	0.00	42.92
31- 36	17	353,206	(22.73)	53.73	22	229,750	83.33	56.20	12	147,083	(25.00)	(53.96)
37- 42	27	226,294	12.50	(9.54)	24	250,165	33.33	7.11	18	233,565	28.57	14.66
43- 48	20	274,250	(13.04)	(48.63)	23	533,830	64.29	312.85	14	129,305	(6.67)	(6.72)
49- 60	39	223,056	(2.50)	30.72	40	170,634	100.00	10.23	20	154,804	11.11	(17.37)
61- 71	22	231,582	10.00	5.62	20	219,250	17.65	0.67	17	217,782	13.33	32.34
72- 82	5	191,500	(44.44)	(18.89)	9	236,111	(35.71)	39.05	14	169,805	75.00	(32.93)
83- 93	3	126,667	(62.50)	(2.31)	8	129,661	60.00	(59.48)	5	320,000	(16.67)	44.38
94-104	3	36,417	200.00	5,109.80	1	699	0.00	(97.47)	1	27,681	0.00	0.00
105-115	1	175,000	(75.00)	(47.96)	4	336,250	0.00	0.00	0	0	0.00	0.00
116-126	1	500,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
138-148	1	85,000	0.00	0.00	0	0	0.00	0.00	1	20,000	0.00	0.00
215-225	0	0	0.00	0.00	0	0	0.00	0.00	1	50,000	(50.00)	113.89
TOTAL	166	250,837	(20.57)	(0.47)	209	252,020	51.45	29.86	138	194,067	12.20	(8.31)

Lapsed Months From Incident to Disposition

2003 Closed Paid Claims - Physicians & Surgeons



Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2003	2003-2002		2002		2002-2001		2001		2001-2000		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	0	0	0.00	0.00	2	4,250	(33.33)	(83.22)	3	25,333	50.00	656.78
7- 12	2	11,250	0.00	0.00	0	0	0.00	0.00	3	22,898	200.00	281.63
13- 18	2	10,500	(50.00)	(90.67)	4	112,500	100.00	41.87	2	79,296	(66.67)	229.25
19- 24	4	70,000	(33.33)	(74.55)	3	275,000	50.00	581.96	2	40,325	(33.33)	9.98
25- 30	4	195,000	0.00	19.08	4	163,750	(50.00)	219.12	8	51,313	60.00	(1.32)
31- 36	7	98,394	40.00	(70.85)	5	337,500	(37.50)	250.42	8	96,313	166.67	248.12
37- 42	8	146,563	0.00	(25.03)	8	195,500	700.00	160.67	1	75,000	(85.71)	102.29
43- 48	11	114,319	450.00	8.88	2	105,000	0.00	(41.40)	2	179,167	(60.00)	45.07
49- 60	10	204,600	(37.50)	95.05	16	104,657	100.00	19.00	8	87,950	33.33	(19.35)
61- 71	4	228,578	33.33	71.43	3	133,333	(40.00)	(35.21)	5	205,808	(37.50)	(14.09)
72- 82	0	0	0.00	0.00	6	128,670	50.00	(35.66)	4	199,975	(33.33)	1,859.00
83- 93	0	0	0.00	0.00	3	88,300	0.00	0.00	0	0	0.00	0.00
94-104	0	0	0.00	0.00	3	101,633	0.00	(59.91)	3	253,500	200.00	747.83
105-115	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
116-126	0	0	0.00	0.00	1	150,000	0.00	233.33	1	45,000	0.00	0.00
127-137	0	0	0.00	0.00	1	37,000	0.00	0.00	0	0	0.00	0.00
138-148	0	0	0.00	0.00	0	0	0.00	0.00	1	100,000	0.00	122.22
149-159	0	0	0.00	0.00	0	0	0.00	0.00	1	30,000	0.00	0.00
TOTAL	52	138,126	(14.75)	(6.42)	61	147,596	17.31	40.41	52	105,121	(7.14)	23.88

Severity 5,6,7,8

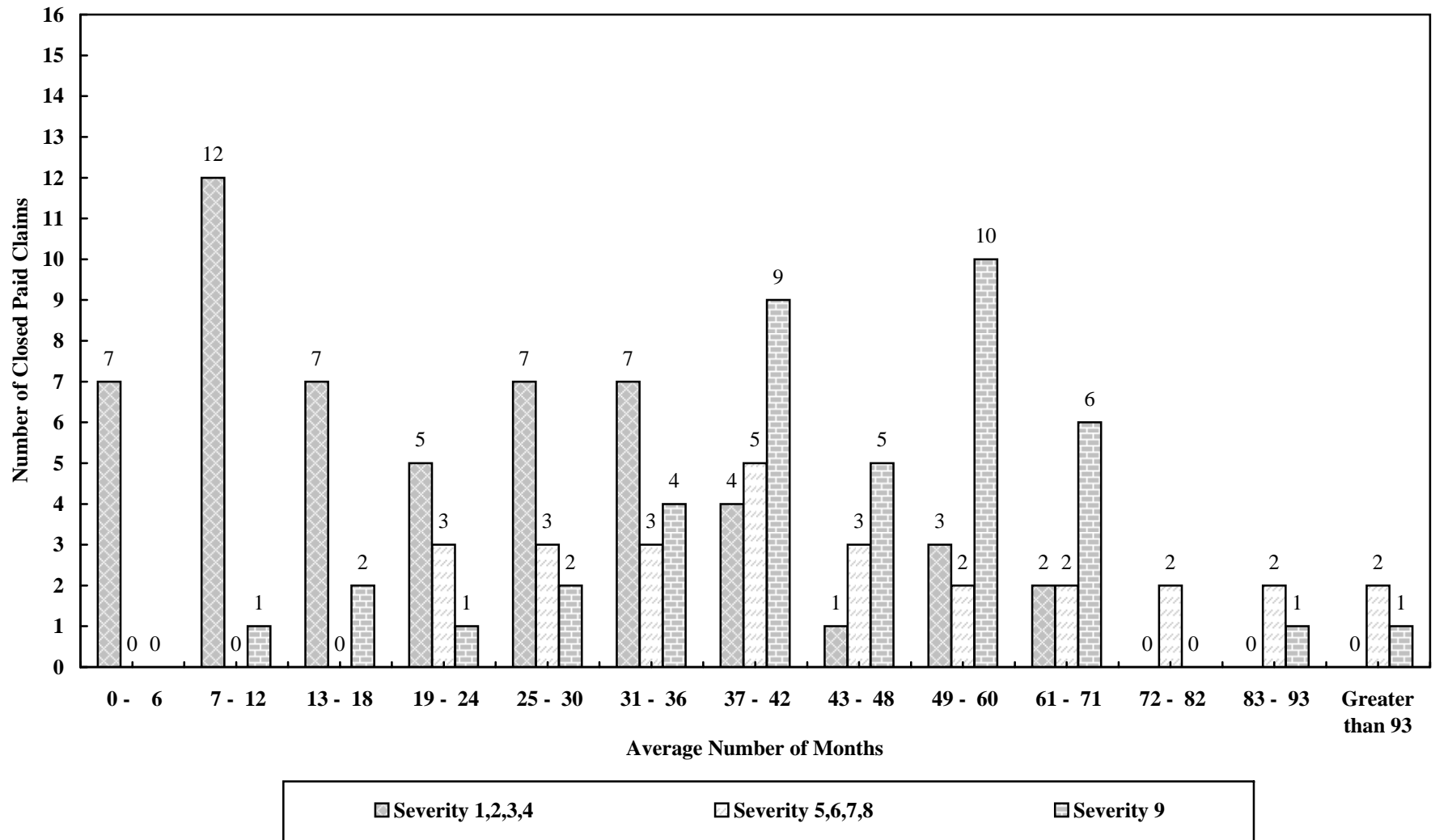
Lapsed Mths From Incident to Disposition	2003		2003-2002		2002		2002-2001		2001		2001-2000	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of		Number of Paid Claims	Average Indemnity Per Claim	Percent Change of		Number of Paid Claims	Average Indemnity Per Claim	Percent Change of	
			Claims Paid	Ave Indemnity			Claims Paid	Ave Indemnity			Claims Paid	Ave Indemnity
7- 12	2	39,974	0.00	0.00	0	0	0.00	0.00	3	135,000	200.00	500.00
13- 18	0	0	0.00	0.00	4	291,563	0.00	0.00	0	0	0.00	0.00
19- 24	5	455,500	66.67	314.09	3	110,000	(25.00)	79.53	4	537,500	0.00	77.32
25- 30	4	56,875	33.33	(79.93)	3	283,333	(66.67)	(13.12)	9	326,111	0.00	21.41
31- 36	8	180,000	(20.00)	(47.60)	10	343,500	11.11	254.15	9	96,993	50.00	(66.18)
37- 42	7	137,129	(22.22)	(67.60)	9	423,222	(40.00)	24.94	15	338,750	36.36	13.67
43- 48	7	246,429	(50.00)	(15.29)	14	290,893	16.67	72.43	12	168,700	33.33	(47.68)
49- 60	19	380,862	72.73	12.18	11	339,508	(38.89)	22.02	18	278,236	12.50	10.21
61- 71	6	196,250	(40.00)	(30.10)	10	280,768	25.00	(35.99)	8	438,642	(20.00)	48.37
72- 82	1	350,000	(87.50)	14.55	8	305,536	(38.46)	59.62	13	191,413	44.44	(51.13)
83- 93	7	270,286	0.00	4.82	7	257,857	75.00	379.73	4	53,750	33.33	(87.78)
94-104	2	375,000	(33.33)	423.26	3	71,667	200.00	43.33	1	50,000	(50.00)	(81.82)
105-115	2	41,250	0.00	0.00	0	0	0.00	0.00	1	170,000	(50.00)	(71.67)
116-126	1	475,000	(50.00)	111.11	2	225,000	0.00	0.00	0	0	0.00	0.00
127-137	0	0	0.00	0.00	0	0	0.00	0.00	1	100,000	0.00	0.00
138-148	1	1,000,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
171-181	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
182-192	1	155,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
215-225	3	803,931	200.00	(26.92)	1	1,100,000	(50.00)	340.00	2	250,000	100.00	11.11
TOTAL	76	292,632	(10.59)	(5.13)	85	308,462	(15.00)	20.92	100	255,093	13.64	(15.47)

Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
Physicians and Surgeons

Severity 9

Lapsed Mths From Incident to Disposition	2003	2003-2002		2002		2002-2001		2001		2001-2000		
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
7- 12	0	0	0.00	0.00	0	0	0.00	0.00	1	250,000	(50.00)	(40.69)
13- 18	1	150,000	(50.00)	(76.47)	2	637,500	0.00	203.57	2	210,000	0.00	0.00
19- 24	3	293,333	(50.00)	160.74	6	112,500	500.00	(62.50)	1	300,000	0.00	0.00
25- 30	4	418,750	(55.56)	84.29	9	227,222	125.00	(18.12)	4	277,500	(33.33)	52.05
31- 36	7	482,143	16.67	76.39	6	273,333	100.00	105.00	3	133,333	(66.67)	(41.46)
37- 42	9	125,904	(25.00)	(43.52)	12	222,917	140.00	(0.34)	5	223,666	(28.57)	(8.44)
43- 48	4	370,000	(66.67)	153.35	12	146,042	20.00	7.84	10	135,427	100.00	63.79
49- 60	17	280,441	(5.56)	67.59	18	167,333	80.00	11.10	10	150,618	25.00	(52.75)
61- 71	3	200,000	(70.00)	(28.83)	10	281,000	11.11	15.23	9	243,867	50.00	22.76
72- 82	2	228,750	(33.33)	70.50	3	134,167	(70.00)	(31.47)	10	195,790	400.00	(41.37)
83- 93	1	225,000	(75.00)	47.23	4	152,822	0.00	511.29	4	25,000	0.00	(86.75)
94-104	2	32,500	100.00	4,549.50	1	699	0.00	0.00	0	0	0.00	0.00
105-115	1	175,000	(50.00)	141.38	2	72,500	0.00	0.00	0	0	0.00	0.00
116-126	1	500,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
138-148	1	85,000	0.00	0.00	0	0	0.00	0.00	1	20,000	0.00	0.00
215-225	0	0	0.00	0.00	0	0	0.00	0.00	1	50,000	0.00	139.51
TOTAL	56	278,002	(34.12)	38.64	85	200,518	39.34	13.45	61	176,746	22.00	(21.77)

Lapsed Months From Incident to Disposition **2003 Closed Paid Claims - Hospitals**



Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
Hospitals

Severity 1,2,3,4

Lapsed Mths From Incident to Disposition	2003		2003-2002		2002		2002-2001		2001		2001-2000	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	7	10,678	600.00	408.48	1	2,100	(90.00)	(39.04)	10	3,445	150.00	257.93
7- 12	12	30,234	20.00	76.22	10	17,156	11.11	(35.81)	9	26,725	50.00	162.61
13- 18	7	32,357	(50.00)	137.85	14	13,604	250.00	12.20	4	12,125	33.33	(55.91)
19- 24	5	41,027	(50.00)	(25.39)	10	54,986	(9.09)	25.28	11	43,891	450.00	46.30
25- 30	7	19,214	133.33	169.83	3	7,121	(50.00)	(86.20)	6	51,583	100.00	(38.10)
31- 36	7	57,000	0.00	0.00	0	0	0.00	0.00	2	55,546	(33.33)	(82.20)
37- 42	4	122,500	300.00	308.33	1	30,000	(75.00)	(54.02)	4	65,250	100.00	(70.17)
43- 48	1	50,000	(50.00)	207.69	2	16,250	0.00	(80.30)	2	82,500	(50.00)	(37.67)
49- 60	3	100,417	0.00	(76.28)	3	423,333	(50.00)	391.85	6	86,069	20.00	(29.16)
61- 71	2	45,500	0.00	0.00	0	0	0.00	0.00	3	81,667	0.00	32.43
72- 82	0	0	0.00	0.00	0	0	0.00	0.00	1	250,000	(50.00)	140.96
83- 93	0	0	0.00	0.00	1	147,568	0.00	0.00	0	0	0.00	0.00
94-104	0	0	0.00	0.00	2	41,500	0.00	(44.67)	2	75,000	0.00	0.00
105-115	0	0	0.00	0.00	1	9,500	0.00	0.00	0	0	0.00	0.00
TOTAL	55	42,453	14.58	(18.75)	48	52,248	(20.00)	11.39	60	46,905	57.89	(48.86)

Severity 5,6,7,8

Lapsed Mths From Incident to Disposition	2003		2003-2002		2002		2002-2001		2001		2001-2000	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	0	0	0.00	0.00	0	0	0.00	0.00	2	5,316	0.00	0.00
7- 12	0	0	0.00	0.00	2	27,250	(33.33)	27.73	3	21,333	200.00	(98.10)
13- 18	0	0	0.00	0.00	3	83,344	50.00	75.46	2	47,500	0.00	0.00
19- 24	3	48,667	200.00	4766.70	1	1,000	0.00	(99.70)	1	333,333	(75.00)	580.27
25- 30	3	129,333	200.00	(76.56)	1	551,693	(66.67)	2388.80	3	22,167	50.00	(97.18)
31- 36	3	1,358,902	0.00	0.00	0	0	0.00	0.00	4	216,250	33.33	22.41
37- 42	5	436,900	(16.67)	223.63	6	135,000	100.00	(29.22)	3	190,733	0.00	(9.68)
43- 48	3	180,000	(25.00)	16.32	4	154,750	0.00	36.64	4	113,250	(20.00)	(38.79)
49- 60	2	321,869	(33.33)	221.87	3	100,000	(66.67)	(51.48)	9	206,111	350.00	7.77
61- 71	2	1,041,667	(50.00)	136.97	4	439,585	0.00	(60.55)	4	1,114,344	(33.33)	101.54
72- 82	2	820,090	(33.33)	138.28	3	344,167	0.00	0.00	0	0	0.00	0.00
83- 93	2	372,361	100.00	14.57	1	325,000	0.00	6400.00	1	5,000	(50.00)	(99.48)
94-104	1	150,000	0.00	(62.50)	1	400,000	0.00	0.00	0	0	0.00	0.00
105-115	0	0	0.00	0.00	1	260,000	0.00	949.06	1	24,784	0.00	0.00
116-126	0	0	0.00	0.00	1	145,000	0.00	0.00	0	0	0.00	0.00
127-137	0	0	0.00	0.00	0	0	0.00	0.00	1	50,000	0.00	0.00
149-159	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
160-170	0	0	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
215-225	1	450,000	0.00	0.00	0	0	0.00	0.00	0	0	0.00	0.00
TOTAL	27	483,229	(12.90)	130.21	31	209,905	(18.42)	(9.89)	38	232,943	8.57	(40.94)

Missouri Department of Insurance
Bodily Injury Claim Indemnity Comparisons
Hospitals
Severity 9

Lapsed Mths From Incident to Disposition	2003		2003-2002		2002		2002-2001		2001		2001-2000	
	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity	Number of Paid Claims	Average Indemnity Per Claim	Percent Change of Claims Paid	Ave Indemnity
0- 6	0	0	0.00	0.00	0	0	0.00	0.00	1	10,000	0.00	0.00
7- 12	1	542,363	0.00	0.00	0	0	0.00	0.00	1	55,000	0.00	0.00
13- 18	2	450,000	(33.33)	131.26	3	194,583	0.00	0.00	0	0	0.00	0.00
19- 24	1	25,000	(75.00)	(81.31)	4	133,750	33.33	(53.61)	3	288,333	200.00	(11.28)
25- 30	2	112,500	(71.43)	(58.79)	7	273,000	75.00	(26.09)	4	369,375	100.00	247.65
31- 36	4	108,375	(33.33)	(43.43)	6	191,583	200.00	(14.85)	2	225,000	0.00	200.00
37- 42	9	362,315	800.00	19.77	1	302,500	(66.67)	(39.30)	3	498,333	0.00	139.43
43- 48	5	350,000	400.00	14.75	1	305,000	(50.00)	2,495.70	2	11,750	(60.00)	(94.52)
49- 60	10	128,500	11.11	23.69	9	103,889	125.00	(40.85)	4	175,625	(20.00)	80.13
61- 71	6	244,167	200.00	41.55	2	172,500	(50.00)	(37.70)	4	276,875	0.00	63.40
72- 82	0	0	0.00	0.00	2	400,000	100.00	300.00	1	100,000	(66.67)	(73.15)
83- 93	1	5,000	(50.00)	(96.80)	2	156,250	100.00	(89.58)	1	1,500,000	0.00	1,900.00
94-104	1	44,250	0.00	0.00	0	0	0.00	0.00	1	27,681	0.00	0.00
105-115	0	0	0.00	0.00	2	600,000	0.00	0.00	0	0	0.00	0.00
TOTAL	42	236,570	7.69	10.11	39	214,853	44.44	(25.76)	27	289,396	(6.90)	31.70

Section IV

Indemnity Analysis by Company

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

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

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

2003

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
CHICAGO INSURANCE COMPANY	103	260	65	18,963,596	10,674,722	8,288,874
INTERMED INSURANCE COMPANY	341	192	39	10,014,574	8,163,715	1,850,859
MEDICAL ASSURANCE CO INC THE	188	183	45	8,625,976	5,743,730	2,882,246
RECIPROCAL OF AMERICA	2	113	20	1,762,069	854,109	907,960
MEDICAL PROTECTIVE COMPANY	187	95	35	6,945,508	4,900,826	2,044,682
MISSOURI HOSPITAL PLAN	166	76	46	8,318,023	3,861,128	4,456,895
CURATORS OF THE UNIVERSITY OF MISSOURI	76	60	15	1,994,948	790,371	1,204,577
PHICO INSURANCE COMPANY	0	58	28	3,322,239	3,322,239	0
DOCTORS COMPANY AN INTERINS EXCHANGE	69	46	4	623,755	344,654	279,101
COLUMBIA CASUALTY COMPANY	5	45	21	3,878,500	1,155,000	2,723,500
CONTINENTAL CASUALTY COMPANY	12	38	17	3,936,000	1,609,500	2,326,500
ST PAUL FIRE & MARINE INSURANCE CO	14	32	9	3,113,186	2,465,877	647,309
SSM HEALTH CARE SYSTEM	1	31	20	7,324,248	4,686,705	2,637,543
TRUCK INSURANCE EXCHANGE	26	28	5	297,500	26,776	270,724
NORTH AMERICAN SPECIALTY INS CO	25	25	0	0	0	0
PREFERRED PROFESSIONAL INSURANCE COMPANY	22	23	7	2,775,000	2,107,200	667,800
ST LUKES HOSPITAL - KANSAS CITY	13	21	9	559,750	313,460	246,290
CINCINNATI INS CO THE	10	20	16	2,834,522	429,237	2,405,285
MISSOURI PHYSICIANS ASSOCIATES	4	17	5	2,156,793	997,680	1,159,113
NCMIC INSURANCE COMPANY	20	16	4	151,700	67,100	84,600
PHARMACISTS MUTUAL INSURANCE COMPANY	17	15	10	128,576	77,726	50,850
AMERICAN CASUALTY CO OF READING PA	18	15	5	977,500	285,100	692,400
MID CENTURY INSURANCE COMPANY	41	15	1	38,851	0	38,851
PODIATRY INS COMPANY OF AMERICA A MUTUAL COMPANY	12	13	3	1,110,000	287,745	822,255
ST JOHNS REGIONAL MEDICAL CENTER	10	12	6	651,000	85,000	566,000
PACIFIC INSURANCE COMPANY	0	11	5	2,250,000	1,993,600	256,400
OHIC INSURANCE COMPANY	4	10	5	785,000	25,917	759,083
TRANSPORTATION INSURANCE COMPANY	0	10	5	672,500	320,000	352,500
ST PAUL MERCURY INSURANCE COMPANY	0	7	4	139,059	24,059	115,000
ZURICH AMERICAN INSURANCE COMPANY	0	7	7	1,834,000	0	1,834,000
EXECUTIVE RISK INDEMNITY INC	2	6	5	882,490	0	882,490
FIREMANS FUND INSURANCE COMPANY	1	6	5	845,000	150,000	695,000
COX MEDICAL CENTER	4	6	6	3,528,000	1,218,000	2,310,000
LEXINGTON INSURANCE COMPANY	3	5	4	415,312	2,812	412,500
PREFERRED PHYSICIANS MEDICAL RRG INC	10	5	0	0	0	0
MISSOURI PROFESSIONAL LIABILITY INSASSO	0	4	1	450,000	252,000	198,000
TIG INSURANCE COMPANY	13	4	0	0	0	0
NATIONAL UNION FIRE INS CO OF PITTSBURGH PENNSYLVANIA	1	4	4	1,975,000	1,342,939	632,061
MEDICAL LIABILITY ALLIANCE	4	3	2	156,667	69,833	86,834
NORTH KANSAS CITY HOSPITAL	8	3	2	180,000	105,000	75,000
HEALTH CARE INDEMNITY INC	28	3	1	3,750	0	3,750
TIG SPECIALTY INSURANCE CO	1	2	2	115,000	0	115,000
CHURCH MUTUAL INSURANCE COMPANY	0	2	2	375,000	0	375,000
ST PAUL GUARDIAN INSURANCE COMPANY	0	2	2	625,000	304,000	321,000
GULF INSURANCE COMPANY	1	2	1	19,500	10,000	9,500
NATIONAL FIRE INS CO OF HARTFORD	0	2	2	35,970	15,970	20,000
RECIPROCAL ALLIANCE RISK RET GROUP THE	0	1	0	0	0	0
EVANSTON INSURANCE COMPANY	1	1	0	0	0	0
WESTERN INDEMNITY INSURANCE COMPANY	0	1	0	0	0	0
AMERICAN INTERNATIONAL SPECIALTY LINES	4	1	1	150,000	10,000	140,000
ACE AMERICAN INSURANCE COMPANY	0	1	1	40,000	5,000	35,000
CONTINENTAL INSURANCE COMPANY THE	1	1	0	0	0	0
ILLINOIS NATIONAL INSURANCE COMPANY	0	1	1	250,000	250,000	0
EVEREST INDEMNITY INSURANCE COMPANY	27	1	0	0	0	0
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0	1	1	366,000	293,000	73,000
GENERAL STAR INDEMNITY COMPANY	4	0	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INS	2	0	0	0	0	0
SELF-INSURED TRUST OF HEALTH MIDWEST	6	0	0	0	0	0
LIBERTY HOSPITAL	3	0	0	0	0	0
KANSAS MEDICAL MUTUAL INS CO	11	0	0	0	0	0
HEARTLAND HEALTH	5	0	0	0	0	0
MISSOURI PHYSICIANS MUTUAL	16	0	0	0	0	0
PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	2	0	0	0	0	0
TOTAL	1,544	1,562	504	106,597,062	59,641,730	46,955,332

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

2002

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MEDICAL ASSURANCE CO INC THE	199	221	46	10,084,286	5,853,651	4,230,635
INTERMED INSURANCE COMPANY	377	208	60	14,431,973	11,457,257	2,974,716
MEDICAL PROTECTIVE COMPANY	226	174	58	10,780,757	8,471,100	2,309,657
CHICAGO INSURANCE COMPANY	224	135	53	11,771,055	6,673,274	5,097,781
MISSOURI HOSPITAL PLAN	87	90	33	6,651,973	2,673,937	3,978,036
PHICO INSURANCE COMPANY	0	70	4	695,000	695,000	0
TRUMAN MEDICAL CENTER	24	64	11	2,431,500	1,087,500	1,344,000
RECIPROCAL OF AMERICA	108	59	29	1,993,834	1,019,779	974,055
CONTINENTAL CASUALTY COMPANY	10	58	33	6,057,767	2,167,949	3,889,818
NORTH AMERICAN SPECIALTY INS CO	64	47	0	0	0	0
DOCTORS COMPANY AN INTERINS EXCHANGE	53	46	13	3,931,640	2,452,707	1,478,933
ST PAUL FIRE & MARINE INSURANCE CO	30	45	19	11,075,250	8,794,051	2,281,199
CURATORS OF THE UNIVERSITY OF MISSOURI	50	44	5	115,450	57,725	57,725
COLUMBIA CASUALTY COMPANY	4	43	22	5,888,833	2,140,000	3,748,833
MISSOURI PHYSICIANS ASSOCIATES	1	40	12	1,725,000	770,000	955,000
SSM HEALTH CARE SYSTEM	9	31	14	1,601,537	100,663	1,500,874
PIE MUTUAL INSURANCE CO THE	0	28	12	761,987	761,987	0
CINCINNATI INS CO THE	19	28	20	2,793,609	316,706	2,476,903
PREFERRED PROFESSIONAL INSURANCE COMPANY	20	22	3	600,000	75,000	525,000
AMERICAN CASUALTY CO OF READING PA	19	17	8	387,013	8,400	378,613
TIG SPECIALTY INSURANCE CO	15	15	3	1,170,833	280,941	889,892
TRANSPORTATION INSURANCE COMPANY	7	12	9	2,932,676	1,165,348	1,767,328
PACIFIC INSURANCE COMPANY	0	11	8	1,405,000	142,242	1,262,758
MEDICAL LIABILITY ALLIANCE	3	11	4	600,000	285,600	314,400
ST PAUL MERCURY INSURANCE COMPANY	5	11	7	2,190,000	414,133	1,775,867
ST LUKES HOSPITAL - KANSAS CITY	24	10	7	1,094,000	612,640	481,360
TIG INSURANCE COMPANY	20	10	2	940,000	375,000	565,000
CHILDRENS MERCY HOSPITAL	0	9	2	550,000	0	550,000
PHARMACISTS MUTUAL INSURANCE COMPANY	17	8	7	36,350	4,724	31,626
NCMIC INSURANCE COMPANY	13	7	4	66,500	33,250	33,250
ZURICH AMERICAN INSURANCE COMPANY	3	7	7	1,000,000	45,000	955,000
RECIPROCAL ALLIANCE RISK RET GROUP THE	1	6	5	1,855,000	617,650	1,237,350
EXECUTIVE RISK INDEMNITY INC	7	6	4	430,000	55,000	375,000
PREFERRED PHYSICIANS MEDICAL RRG INC	6	6	4	801,752	259,261	542,491
CONTINENTAL INSURANCE COMPANY THE	1	6	4	965,000	479,000	486,000
CLARENDON AMERICA INSURANCE COMPANY	2	5	2	245,000	0	245,000
OHIC INSURANCE COMPANY	6	5	5	1,310,000	207,000	1,103,000
CHURCH MUTUAL INSURANCE COMPANY	2	4	2	525,000	0	525,000
ACE FIRE UNDERWRITERS INSURANCE COMPANY	0	4	4	720,000	36,000	684,000
FIREMANS FUND INSURANCE COMPANY	4	4	2	118,500	52,000	66,500
GULF INSURANCE COMPANY	1	4	1	926,500	0	926,500
HEALTH CARE INDEMNITY INC	0	4	1	60,000	5,047	54,953
LEXINGTON INSURANCE COMPANY	4	3	2	43,145	645	42,500
WESTERN INDEMNITY INSURANCE COMPANY	0	3	2	90,000	0	90,000
ST LOUIS UNIVERSITY MEDICAL CENTER	0	3	2	660,000	0	660,000
GRANITE STATE INSURANCE COMPANY	0	3	2	1,019,538	569,545	449,993
COMMONWEALTH INSURANCE COMPANY	10	2	0	0	0	0
MISSOURI PROFESSIONAL LIABILITY INSASSO	1	2	0	0	0	0
AMERICAN INTERNATIONAL INS CO	0	2	2	110,000	0	110,000
ILLINOIS NATIONAL INSURANCE COMPANY	0	2	2	495,000	25,000	470,000
AMERICAN CONTINENTAL INSURANCE CO	0	2	2	310,000	205,000	105,000
TRUCK INSURANCE EXCHANGE	36	2	0	0	0	0
KNEIBERT CLINIC L.L.C.	8	2	1	95,000	53,200	41,800
NORTH KANSAS CITY HOSPITAL	7	2	2	116,363	25,000	91,363
COX MEDICAL CENTER	4	2	2	60,000	20,000	40,000
DOCTORS INSURANCE RECIPROCAL RRG	0	1	1	150,000	84,000	66,000
DEACONESS HOSPITAL	0	1	1	600,000	336,000	264,000
ST PAUL PROPERTY & CASUALTY INS CO	0	1	0	0	0	0
FRONTIER INSURANCE COMPANY	0	1	0	0	0	0
ST PAUL GUARDIAN INSURANCE COMPANY	2	1	1	4,851	4,481	370
STANDARD FIRE INSURANCE COMPANY	0	1	1	1,100,000	412,500	687,500
AMERICAN HOME ASSURANCE COMPANY	0	1	1	388,858	250,000	138,858
GREAT AMERICAN INSURANCE COMPANY	0	1	1	35,000	7,500	27,500
NATIONAL UNION FIRE INS CO OF PITTSBURGH PENNSYLVANIA	0	1	1	155,576	15,576	140,000
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0	1	1	550,000	275,000	275,000
PODIATRY INS COMPANY OF AMERICA A MUTUAL COMPANY	10	0	0	0	0	0

**DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS**

2002

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
EVANSTON INSURANCE COMPANY	1	0	0	0	0	0
PROFESSIONAL UNDERWRITERS LIABILITY INS	3	0	0	0	0	0
AMERICAN INTERNATIONAL SPECIALTY LINES	2	0	0	0	0	0
DEPAUL HEALTH CENTER	1	0	0	0	0	0
SELF-INSURED TRUST OF HEALTH MIDWEST	16	0	0	0	0	0
MID CENTURY INSURANCE COMPANY	25	0	0	0	0	0
NATIONAL FIRE INS CO OF HARTFORD	1	0	0	0	0	0
EVEREST INDEMNITY INSURANCE COMPANY	8	0	0	0	0	0
HEARTLAND HEALTH	1	0	0	0	0	0
ST JOHNS REGIONAL MEDICAL CENTER	2	0	0	0	0	0
TOTAL	1,803	1,675	576	119,703,906	62,929,969	56,773,937

DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS

2001

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
MEDICAL ASSURANCE CO INC THE	192	202	43	8,390,404	5,004,313	3,386,091
MISSOURI HOSPITAL PLAN	5	164	61	7,507,457	3,537,679	3,969,778
INTERMED INSURANCE COMPANY	283	151	39	6,576,573	5,867,073	709,500
MEDICAL PROTECTIVE COMPANY	187	147	46	6,215,862	3,915,801	2,300,061
CONTINENTAL CASUALTY COMPANY	29	83	32	5,744,875	2,769,442	2,975,433
CHICAGO INSURANCE COMPANY	187	77	23	3,517,611	1,259,046	2,258,565
MISSOURI PHYSICIANS ASSOCIATES	8	74	28	4,806,250	2,403,125	2,403,125
TRUMAN MEDICAL CENTER	71	60	18	2,298,854	1,454,804	844,050
ST LOUIS UNIVERSITY MEDICAL CENTER	0	47	9	996,997	82,506	914,491
COLUMBIA CASUALTY COMPANY	25	39	22	4,187,021	1,996,527	2,190,494
CURATORS OF THE UNIVERSITY OF MISSOURI	38	38	7	1,315,436	657,718	657,718
TRANSPORTATION INSURANCE COMPANY	8	35	14	1,863,332	564,941	1,298,391
CINCINNATI INS CO THE	15	28	14	3,591,495	1,235,161	2,356,334
PIE MUTUAL INSURANCE CO THE	0	27	16	3,206,300	3,206,300	0
SSM HEALTH CARE SYSTEM	24	26	11	2,384,700	1,072,000	1,312,700
ST PAUL FIRE & MARINE INSURANCE CO	34	25	11	635,858	351,537	284,321
DOCTORS COMPANY AN INTERINS EXCHANGE	50	19	8	457,532	299,482	158,050
NCMIC INSURANCE COMPANY	14	19	12	715,359	265,680	449,679
PACIFIC INSURANCE COMPANY	2	18	5	1,101,451	451,451	650,000
AMERICAN CASUALTY CO OF READING PA	21	18	10	1,409,954	392,456	1,017,498
RECIPROCAL OF AMERICA	190	16	8	68,250	31,448	36,802
ST LUKES HOSPITAL - KANSAS CITY	9	12	9	1,918,000	1,074,080	843,920
TIG SPECIALTY INSURANCE CO	23	11	2	440,000	212,500	227,500
MEDICAL LIABILITY ALLIANCE	3	10	5	436,091	182,658	253,433
CHILDRENS MERCY HOSPITAL	14	9	3	3,525,000	0	3,525,000
CONTINENTAL INSURANCE COMPANY THE	3	9	3	1,797,500	1,500,000	297,500
AMERICAN CONTINENTAL INSURANCE CO	1	9	5	2,515,000	1,920,500	594,500
WESTERN INDEMNITY INSURANCE COMPANY	3	8	3	215,242	142	215,100
ST PAUL MERCURY INSURANCE COMPANY	9	8	7	1,193,080	253,945	939,135
ZURICH AMERICAN INSURANCE COMPANY	8	8	8	682,885	39,385	643,500
HEALTH CARE INDEMNITY INC	0	8	2	68,750	34,375	34,375
RECIPROCAL ALLIANCE RISK RET GROUP THE	22	7	0	0	0	0
PREFERRED PROFESSIONAL INSURANCE COMPANY	24	7	5	1,630,631	0	1,630,631
PROFESSIONAL MEDICAL INSURANCE COMPANY	0	6	2	50,000	33,000	17,000
PHARMACISTS MUTUAL INSURANCE COMPANY	7	6	3	39,779	17,691	22,088
PREFERRED PHYSICIANS MEDICAL RRG INC	4	4	0	0	0	0
NATIONAL UNION FIRE INS CO OF PITTSBURGH PENNSYLVANIA	1	4	3	525,000	470,000	55,000
ST ANTHONYS MEDICAL CENTER	0	3	0	0	0	0
OHIC INSURANCE COMPANY	8	3	1	137,500	43,500	94,000
TIG INSURANCE COMPANY	8	3	1	75,000	0	75,000
NATIONAL FIRE INS CO OF HARTFORD	0	3	1	13,000	1,061	11,939
ST LUKES HOSPITAL - CHESTERFIELD	0	2	0	0	0	0
GULF INSURANCE COMPANY	2	2	1	50,000	0	50,000
ILLINOIS NATIONAL INSURANCE COMPANY	0	2	1	20,000	0	20,000
KNEIBERT CLINIC L.L.C.	3	2	1	75,000	42,000	33,000
PROFESSIONAL UNDERWRITERS LIABILITY INS	0	1	1	125,000	2,000	123,000
AMERICAN INTERNATIONAL SPECIALTY LINES	1	1	1	40,000	1,000	39,000
DEACONESS HOSPITAL	0	1	0	0	0	0
MISSOURI PROFESSIONAL LIABILITY INSASSO	0	1	0	0	0	0
FRONTIER INSURANCE COMPANY	0	1	1	3,000	1,000	2,000
FIREMANS FUND INSURANCE COMPANY	7	1	0	0	0	0
LEGION INSURANCE COMPANY	0	1	1	77,500	0	77,500
LAWRENCEVILLE PROPERTY AND CASUALTY COMPANY	0	1	1	2,000,000	2,000,000	0
PODIATRY INS COMPANY OF AMERICA A MUTUAL COMPANY	2	0	0	0	0	0
DOCTORS INSURANCE RECIPROCAL RRG	2	0	0	0	0	0
LEXINGTON INSURANCE COMPANY	2	0	0	0	0	0
COMMONWEALTH INSURANCE COMPANY	3	0	0	0	0	0
CLARENDON AMERICA INSURANCE COMPANY	4	0	0	0	0	0
DEPAUL HEALTH CENTER	1	0	0	0	0	0
SELF-INSURED TRUST OF HEALTH MIDWEST	2	0	0	0	0	0
CLARENDON NATIONAL INS CO	1	0	0	0	0	0
EXECUTIVE RISK INDEMNITY INC	2	0	0	0	0	0
ST PAUL PROPERTY & CASUALTY INS CO	1	0	0	0	0	0
CHURCH MUTUAL INSURANCE COMPANY	6	0	0	0	0	0
NORTH AMERICAN SPECIALTY INS CO	47	0	0	0	0	0
GRANITE STATE INSURANCE COMPANY	1	0	0	0	0	0

**DEPARTMENT OF INSURANCE
COMPANY INDEMNITY ANALYSIS**

2001

Company Name	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
ST PAUL GUARDIAN INSURANCE COMPANY	1	0	0	0	0	0
ACE FIRE UNDERWRITERS INSURANCE COMPANY	1	0	0	0	0	0
TRUCK INSURANCE EXCHANGE	2	0	0	0	0	0
AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	1	0	0	0	0	0
NORTH KANSAS CITY HOSPITAL	4	0	0	0	0	0
ST JOHNS REGIONAL MEDICAL CENTER	4	0	0	0	0	0
COX MEDICAL CENTER	4	0	0	0	0	0
TOTAL	1,634	1,467	508	84,644,529	44,647,327	39,997,202

Section V

Indemnity Analysis by Professional Specialty

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

The data are ranked in descending order by the total number of paid claims closed for the past three years (2001 through 2003).

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2003	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	314	266	69	12,981,489	8,482,758	4,498,731
80612 HOSPITAL NOT PROFIT BED	216	249	108	24,195,253	12,600,589	11,594,664
80143 SURGERY GENERAL NOC M.D.	57	86	28	7,892,573	4,418,938	3,473,635
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	53	64	21	7,098,253	4,771,502	2,326,751
80257 INTERNAL MED NO SURGERY M.D.	65	64	15	1,519,955	1,012,500	507,455
93215 HOSPITAL GOVERNMENT BED	37	53	13	859,087	413,985	445,102
80420 FAMILY PHYSICIAN NO SURGERY M.D.	38	52	16	4,240,000	3,443,500	796,500
80154 SURGERY ORTHOPEDIC M.D.	50	45	9	1,242,448	808,974	433,474
80211 DENTIST NOC	54	44	8	633,355	416,755	216,600
80268 PHYSICIANS NO SURGERY NOC M.D.	70	41	12	1,873,167	601,609	1,271,558
80924 NURSE HOME NOT PROFIT BED	9	37	30	5,972,637	955,698	5,016,939
80152 SURGERY NEUROLOGY M.D.	37	35	12	3,916,580	2,664,173	1,252,407
80151 ANESTHESIOLOGY M.D.	30	32	7	3,623,391	1,671,778	1,951,613
80102 EMERGENCY MED NO SURGERY M.D.	15	20	5	873,000	576,600	296,400
80998 NURSE NOC	19	19	3	700,000	420,000	280,000
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	18	18	3	368,333	148,376	219,957
80421 FAMILY PHYSICIAN MINOR SURG M.D.	12	17	2	525,000	280,000	245,000
80145 SURGERY UROLOGICAL M.D.	23	16	3	263,500	82,184	181,316
80410 CHIROPRACTORS	20	16	4	151,700	67,100	84,600
59112 PHARMACISTS	17	15	10	128,576	77,726	50,850
80156 SURGERY PLASTIC M.D.	19	15	4	600,000	175,000	425,000
80993 CHIROPDIST	12	15	4	1,129,500	297,745	831,755
80266 PATHOLOGY NO SURGERY M.D.	6	14	1	500,000	400,000	100,000
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	4	13	4	1,917,500	1,291,336	626,164
80964 NURSES - RNS	21	13	3	325,000	70,000	255,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	9	12	1	200,000	0	200,000
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	26	12	4	655,000	615,000	40,000
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	18	12	3	265,000	107,500	157,500
80923 NURSE HOME FOR PROFIT BED	4	12	11	1,800,000	407,456	1,392,544
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	7	11	6	1,891,691	1,404,191	487,500
80144 SURGERY THORACIC M.D.	4	10	4	337,500	205,000	132,500
80261 NEUROLOGY NO SURGERY M.D.	14	10	2	1,025,492	800,000	225,492
80114 SURGERY OPHTHALMOLOGY M.D.	10	9	1	200,000	100,000	100,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	8	9	2	188,700	25,000	163,700
80117 SURGERY GENERAL PRACTICE M.D.	9	8	2	95,138	37,638	57,500
80210 DENTIST ORAL SURGERY	10	8	4	485,970	101,970	384,000
80241 GASTROENTEROLOGY NO SURGERY M.D.	1	8	2	1,010,000	784,000	226,000
80269 PULMONARY DISEASE NO SURGERY M.D.	5	8	3	716,667	421,333	295,334
80285 LARYNGOLOGY MINOR SURG M.D.	0	8	8	1,745,008	1,396,006	349,002
80267 PEDIATRICS NO SURGERY M.D.	6	7	4	1,085,000	563,016	521,984
80284 INTERNAL MED MINOR SURG M.D.	9	7	2	550,000	550,000	0
80617 HOSPITAL NOT PROFIT VISITS	0	7	5	719,717	226,417	493,300
84257 INTERNAL MED NO SURGERY D.O.	3	7	1	165,000	165,000	0
84420 FAMILY PHYSICIAN NO SURGERY D.O.	12	6	2	1,075,000	975,000	100,000
80141 SURGERY CARDIAC M.D.	5	5	2	180,000	0	180,000
80157 EMERGENCY MED MAJOR SURG M.D.	2	5	2	375,000	220,000	155,000
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	5	5	2	550,000	440,000	110,000
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	3	5	1	15,000	15,000	0
80287 NEPHROLOGY MINOR SURG M.D.	3	5	0	0	0	0
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	1	5	3	453,882	38,537	415,345
80249 PSYCHIATRY M.D.	3	4	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	4	4	2	215,000	80,000	135,000
84102 EMERGENCY MED NO SURGERY D.O.	5	4	0	0	0	0
84154 SURGERY ORTHOPEDIC D.O.	2	4	1	40,000	12,000	28,000
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	0	4	1	240,000	192,000	48,000
80146 SURGERY VASCULAR M.D.	13	3	1	225,000	100,000	125,000
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	2	3	0	0	0	0
80167 SURGERY GYNECOLOGY M.D.	7	3	1	500,000	250,000	250,000
80235 PHYSIATRY M.D.	6	3	1	650,000	215,000	435,000
80246 INFECT DISEASE NO SURGERY M.D.	5	3	1	125,000	52,500	72,500
80256 DERMATOLOGY NO SURGERY M.D.	2	3	1	50,000	8,600	41,400
80941 EMERGENCY EMTS	5	3	1	40,000	9,200	30,800
80960 NURSE ANESTHETISTS	4	3	2	500,000	420,000	80,000
84143 SURGERY GENERAL NOC D.O.	1	3	2	32,500	1,200	31,300
80115 SURGERY COLON AND RECTAL M.D.	3	2	1	215,000	120,000	95,000
80158 SURGERY OTOLOGY M.D.	0	2	0	0	0	0
80169 SURGERY HAND M.D.	0	2	0	0	0	0
80170 SURGERY HEAD AND NECK M.D.	0	2	1	250,000	0	250,000

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2003	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80236 PUBLIC HEALTH M.D.	1	2	0	0	0	0
80245 HEMATOLOGY NO SURGERY M.D.	5	2	2	425,000	390,000	35,000
80260 NEPHROLOGY NO SURGERY M.D.	7	2	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	1	2	2	525,000	140,000	385,000
80278 HEMATOLOGY MINOR SURG M.D.	0	2	1	750,000	600,000	150,000
80292 PATHOLOGY MINOR SURG M.D.	0	2	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	1	2	1	267,000	0	267,000
80610 HOSPITAL FOR PROFIT VISITS	0	2	1	100,000	50,000	50,000
80715 MEDICAL OR X-RAY LABORATORY	0	2	1	1,000,000	820,000	180,000
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	3	2	0	0	0	0
84249 PSYCHIATRY D.O.	2	2	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	0	2	2	450,000	269,240	180,760
84282 DERMATOLOGY MINOR SURGERY D.O.	0	2	2	180,000	15,000	165,000
84284 INTERNAL MED MINOR SURG D.O.	2	2	1	25,000	0	25,000
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	0	1	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	1	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	1	1	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	1	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	0	1	0	0	0	0
80321 TEACHING PHYSICIAN NO SURGERY	0	1	1	300,000	50,000	250,000
80322 TEACHING PHYSICIAN MINOR SURGERY	0	1	1	100,000	100,000	0
80425 PHYS NO MAJ SURG LASERS THERAPY M.D.	3	1	0	0	0	0
80938 PHYSIOTHERAPISTS	0	1	1	2,500	100	2,400
80963 NURSES - LPNS	2	1	0	0	0	0
80995 PHYSIOTHERAPISTS	0	1	0	0	0	0
84151 ANESTHESIOLOGY D.O.	0	1	0	0	0	0
84157 EMERGENCY MED MAJOR SURG D.O.	1	1	0	0	0	0
84235 PHYSICAL MED AND REHABILITATION D.O.	1	1	0	0	0	0
84268 PHYSICIANS NO SURGERY NOC D.O.	17	1	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	1	0	0	0	0
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	0	1	0	0	0	0
99999 HMO RELATED	0	1	1	75,000	0	75,000
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	1	0	0	0	0	0
80171 SURGERY TRAUMATIC M.D.	1	0	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	4	0	0	0	0	0
80212 DENTIST EMPLOYED ORAL SURGERY	1	0	0	0	0	0
80233 OCCUPATIONAL MED M.D.	3	0	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	0	0	0	0	0
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	1	0	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	0	0	0	0	0
80611 HOSPITAL FOR PROFIT BED	7	0	0	0	0	0
80950 PARTNERSHIP LIABILITY CHIROPDIST	1	0	0	0	0	0
80951 NURSE HOME FOR PROFIT VISITS	1	0	0	0	0	0
80994 OPTOMETRISTS	1	0	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	1	0	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	7	0	0	0	0	0
84267 PEDIATRICS NO SURGERY D.O.	1	0	0	0	0	0
84269 PULMONARY DISEASE NO SURGERY D.O.	1	0	0	0	0	0
84277 GYNECOLOGY MINOR SURG D.O.	1	0	0	0	0	0
84278 HEMATOLOGY MINOR SURG D.O.	2	0	0	0	0	0
84291 OTORHINOLARYNGOLOGY MINOR SURG D.O.	1	0	0	0	0	0
84421 FAMILY PHYSICIAN MINOR SURG D.O.	4	0	0	0	0	0
93216 HOSPITAL GOVERNMENT VISITS	1	0	0	0	0	0
Total	1,544	1,562	504	106,597,062	59,641,730	46,955,332

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2002	Number	Number	Number	Indemnity	Economic	Non-Economic
PROFESSION SPECIALTY	Reported To Insurer	of Closed Reports	Of Paid Claims	Total Amount	Damages Amount	Damages Amount
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	375	262	75	15,415,312	9,981,516	5,433,796
80612 HOSPITAL NOT PROFIT BED	234	206	95	14,693,092	5,557,328	9,135,764
80153 SURGERY OBSTETRICS GYNCOLOGY M.D.	58	77	32	8,498,921	5,573,631	2,925,290
80268 PHYSICIANS NO SURGERY NOC M.D.	111	75	8	3,412,500	1,908,944	1,503,556
93215 HOSPITAL GOVERNMENT BED	59	70	22	3,991,133	1,669,534	2,321,599
80143 SURGERY GENERAL NOC M.D.	76	68	28	7,667,420	2,944,446	4,722,974
80211 DENTIST NOC	68	60	20	1,108,900	444,621	664,279
80257 INTERNAL MED NO SURGERY M.D.	89	59	23	4,824,000	3,429,286	1,394,714
80924 NURSE HOME NOT PROFIT BED	26	52	46	8,166,221	1,026,054	7,140,167
80154 SURGERY ORTHOPEDIC M.D.	37	43	16	2,783,071	1,389,754	1,393,317
80420 FAMILY PHYSICIAN NO SURGERY M.D.	37	42	12	2,388,750	1,570,547	818,203
80152 SURGERY NEUROLOGY M.D.	33	32	13	2,800,500	1,675,494	1,125,006
80156 SURGERY PLASTIC M.D.	9	30	7	642,000	293,500	348,500
80151 ANESTHESIOLOGY M.D.	35	29	9	1,876,752	1,030,511	846,241
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	35	25	11	1,884,100	1,634,100	250,000
80998 NURSE NOC	25	24	5	392,500	60,000	332,500
80261 NEUROLOGY NO SURGERY M.D.	20	19	3	1,175,000	1,060,000	115,000
84420 FAMILY PHYSICIAN NO SURGERY D.O.	13	19	10	1,118,750	373,200	745,550
80102 EMERGENCY MED NO SURGERY M.D.	18	18	6	1,150,000	412,000	738,000
80114 SURGERY OPHTHALMOLOGY M.D.	6	16	7	1,670,000	341,084	1,328,916
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	13	16	1	7,500	3,750	3,750
80294 PHYSICIAN MINOR SURGERY NOC M.D.	3	16	0	0	0	0
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	9	15	2	1,082,676	153,014	929,662
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	12	14	0	0	0	0
80267 PEDIATRICS NO SURGERY M.D.	16	14	4	447,500	323,500	124,000
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	20	13	2	235,000	16,800	218,200
80249 PSYCHIATRY M.D.	11	13	4	532,000	446,378	85,622
80421 FAMILY PHYSICIAN MINOR SURG M.D.	10	13	5	495,000	331,550	163,450
80964 NURSES - RNS	17	13	2	100,400	0	100,400
80144 SURGERY THORACIC M.D.	7	12	4	1,163,000	195,000	968,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	8	12	2	550,000	400,000	150,000
80210 DENTIST ORAL SURGERY	8	12	1	15,000	10,000	5,000
80617 HOSPITAL NOT PROFIT VISITS	7	12	0	0	0	0
80145 SURGERY UROLOGICAL M.D.	16	11	5	665,833	125,000	540,833
80923 NURSE HOME FOR PROFIT BED	10	11	7	1,980,959	447,959	1,533,000
80117 SURGERY GENERAL PRACTICE M.D.	8	10	3	1,215,000	684,320	530,680
84257 INTERNAL MED NO SURGERY D.O.	5	10	1	699	699	0
59112 PHARMACISTS	17	8	7	36,350	4,724	31,626
80146 SURGERY VASCULAR M.D.	7	8	4	1,166,863	236,863	930,000
80235 PHYSIATRY M.D.	2	8	2	15,000	0	15,000
80266 PATHOLOGY NO SURGERY M.D.	14	8	2	1,025,000	401,000	624,000
80167 SURGERY GYNCOLOGY M.D.	6	7	4	1,371,303	637,065	734,238
80269 PULMONARY DISEASE NO SURGERY M.D.	5	7	3	760,000	415,000	345,000
80284 INTERNAL MED MINOR SURG M.D.	6	7	2	1,197,000	500,000	697,000
80410 CHIROPRACTORS	13	7	4	66,500	33,250	33,250
80141 SURGERY CARDIAC M.D.	9	6	0	0	0	0
80241 GASTROENTEROLOGY NO SURGERY M.D.	10	6	1	200,000	160,000	40,000
80260 NEPHROLOGY NO SURGERY M.D.	5	6	2	400,000	300,000	100,000
84143 SURGERY GENERAL NOC D.O.	0	6	2	239,000	138,300	100,700
84284 INTERNAL MED MINOR SURG D.O.	0	6	2	975,000	457,242	517,758
80246 INFECT DISEASE NO SURGERY M.D.	6	4	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	0	4	3	425,000	355,000	70,000
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	6	4	2	1,875,000	1,500,000	375,000
80274 GASTROENTEROLOGY MINOR SURG M.D.	12	4	0	0	0	0
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	11	4	0	0	0	0
80611 HOSPITAL FOR PROFIT BED	0	4	1	45,000	18,900	26,100
80993 CHIROPODIST	11	4	1	926,500	0	926,500
84102 EMERGENCY MED NO SURGERY D.O.	3	4	0	0	0	0
84154 SURGERY ORTHOPEDIC D.O.	4	4	3	169,000	148,606	20,394
84421 FAMILY PHYSICIAN MINOR SURG D.O.	2	4	2	155,000	85,255	69,745
80115 SURGERY COLON AND RECTAL M.D.	3	3	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	1	3	0	0	0	0
80169 SURGERY HAND M.D.	1	3	0	0	0	0
80245 HEMATOLOGY NO SURGERY M.D.	4	3	1	275,000	270,000	5,000
80277 GYNCOLOGY MINOR SURG M.D.	1	3	1	125,000	75,000	50,000
80278 HEMATOLOGY MINOR SURG M.D.	0	3	2	226,250	39,282	186,968
80289 OPHTHALMOLOGY MINOR SURG M.D.	3	3	0	0	0	0
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	2	3	1	7,500	3,750	3,750

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2002	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	1	3	2	195,000	156,000	39,000
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	2	3	1	36,500	5,300	31,200
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	2	3	2	500,000	405,000	95,000
80715 MEDICAL OR X-RAY LABORATORY	1	3	1	125,000	21,051	103,949
80963 NURSES - LPNS	3	3	2	243,613	3,400	240,213
84151 ANESTHESIOLOGY D.O.	2	3	1	1,000	1,000	0
80104 SURGERY GASTROENTEROLOGY M.D.	2	2	2	325,000	0	325,000
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	0	2	2	1,019,538	569,545	449,993
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	2	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	2	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	4	2	1	7,500	750	6,750
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	1	2	2	1,175,000	1,062,523	112,477
80279 INFECT DISEASE MINOR SURG M.D.	0	2	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	9	2	2	750,000	600,000	150,000
80287 NEPHROLOGY MINOR SURG M.D.	3	2	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	0	2	1	182,500	10,000	172,500
80425 PHYS NO MAJ SURG LASERS THERAPY M.D.	2	2	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	1	2	0	0	0	0
80960 NURSE ANESTHETISTS	2	2	0	0	0	0
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	3	2	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	1	2	0	0	0	0
84268 PHYSICIANS NO SURGERY NOC D.O.	13	2	1	30,000	24,000	6,000
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	0	2	2	80,000	0	80,000
80157 EMERGENCY MED MAJOR SURG M.D.	4	1	1	350,000	333,143	16,857
80166 SURGERY ABDOMINAL M.D.	1	1	0	0	0	0
80233 OCCUPATIONAL MED M.D.	1	1	0	0	0	0
80236 PUBLIC HEALTH M.D.	3	1	1	8,000,000	8,000,000	0
80240 FORENSIC MEDICINE M.D.	0	1	1	300,000	150,000	150,000
80254 ALLERGY M.D.	1	1	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	0	1	0	0	0	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	0	1	1	210,000	105,000	105,000
80272 ENDOCRINOLOGY MINOR SURG M.D.	0	1	1	15,000	15,000	0
80282 DERMATOLOGY MINOR SURGERY M.D.	0	1	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	1	1	0	0	0	0
80288 NEUROLOGY MINOR SURG M.D.	1	1	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	1	0	0	0	0
80293 PEDIATRICS MINOR SURG M.D.	2	1	0	0	0	0
80453 OUTPATIENT SURGICAL FACILITY NOT OSTEO	0	1	0	0	0	0
80711 MEDICAL LABORATORY TECHNICIANS	1	1	0	0	0	0
80925 SANITARIUM FOR PROFIT BED	0	1	0	0	0	0
80994 OPTOMETRISTS	0	1	1	67,500	67,500	0
80995 PHYSIOTHERAPISTS	0	1	1	3,000	3,000	0
84145 SURGERY UROLOGICAL D.O.	0	1	0	0	0	0
84233 OCCUPATIONAL MED D.O.	0	1	1	100,000	100,000	0
84235 PHYSICAL MED AND REHABILITATION D.O.	1	1	1	22,000	5,000	17,000
84249 PSYCHIATRY D.O.	0	1	0	0	0	0
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	0	1	1	125,000	0	125,000
84282 DERMATOLOGY MINOR SURGERY D.O.	0	1	0	0	0	0
99999 HMO RELATED	1	1	1	10,000	0	10,000
80108 SURGERY NEPHROLOGY M.D.	2	0	0	0	0	0
80158 SURGERY OTOLOGY M.D.	3	0	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	1	0	0	0	0	0
80170 SURGERY HEAD AND NECK M.D.	2	0	0	0	0	0
80172 PHYS OR SURG MAJOR SURGERY M.D.	1	0	0	0	0	0
80243 GERIATRICS NO SURGERY M.D.	1	0	0	0	0	0
80250 PSYCHOANALYSIS M.D.	1	0	0	0	0	0
80938 PHYSIOTHERAPISTS	2	0	0	0	0	0
80941 EMERGENCY EMTS	3	0	0	0	0	0
84136 ADD CHARGE RADIATION THERAPY D.O.*	1	0	0	0	0	0
84144 SURGERY THORACIC D.O.	1	0	0	0	0	0
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	2	0	0	0	0	0
84422 PHYS NO MAJ SURG ANGIOGRAPHY D.O.	1	0	0	0	0	0
84803 CLINICS OUTP ONLY OSTEOPATH VISITS	2	0	0	0	0	0
Total	1,803	1,675	576	119,703,906	62,929,969	56,773,937

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2001	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
80612 HOSPITAL NOT PROFIT BED	218	231	100	18,425,935	7,445,365	10,980,570
80999 ADD CHG CORP/PARTNERSHIP LIABILITY M.D.	287	172	56	7,562,555	5,015,061	2,547,494
93215 HOSPITAL GOVERNMENT BED	91	84	27	2,646,854	1,603,612	1,043,242
80143 SURGERY GENERAL NOC M.D.	73	73	26	5,213,115	2,905,019	2,308,096
80257 INTERNAL MED NO SURGERY M.D.	59	72	17	2,952,701	1,897,088	1,055,613
80211 DENTIST NOC	59	62	19	221,962	101,132	120,830
80268 PHYSICIANS NO SURGERY NOC M.D.	59	62	10	3,189,583	2,891,541	298,042
80153 SURGERY OBSTETRICS GYNECOLOGY M.D.	74	59	29	7,995,812	5,205,072	2,790,740
80420 FAMILY PHYSICIAN NO SURGERY M.D.	38	57	10	1,675,500	835,000	840,500
80154 SURGERY ORTHOPEDIC M.D.	42	52	18	2,539,717	1,003,075	1,536,642
80924 NURSE HOME NOT PROFIT BED	33	38	26	5,713,495	1,603,097	4,110,398
80152 SURGERY NEUROLOGY M.D.	30	24	5	972,500	590,000	382,500
84420 FAMILY PHYSICIAN NO SURGERY D.O.	10	22	2	76,500	40,000	36,500
80151 ANESTHESIOLOGY M.D.	21	20	6	2,079,900	2,054,900	25,000
80156 SURGERY PLASTIC M.D.	23	20	7	459,750	178,750	281,000
80410 CHIROPRACTORS	14	19	12	715,359	265,680	449,679
80280 RADIOLOGY DIAGNOSTIC MINOR SURG M.D.	22	18	5	650,000	453,000	197,000
80964 NURSES - RNS	18	18	6	325,704	149,871	175,833
80102 EMERGENCY MED NO SURGERY M.D.	19	17	10	2,381,981	1,478,887	903,094
80210 DENTIST ORAL SURGERY	10	17	3	62,000	62,000	0
80266 PATHOLOGY NO SURGERY M.D.	11	16	6	458,000	247,760	210,240
80284 INTERNAL MED MINOR SURG M.D.	5	15	2	525,000	261,500	263,500
80146 SURGERY VASCULAR M.D.	6	14	3	535,000	250,000	285,000
80422 PHYS NO MAJ SURG ANGIOGRAPHY M.D.	15	14	2	325,000	100,000	225,000
80421 FAMILY PHYSICIAN MINOR SURG M.D.	17	13	6	362,400	181,150	181,250
80114 SURGERY OPHTHALMOLOGY M.D.	11	12	3	437,718	62,859	374,859
80249 PSYCHIATRY M.D.	12	11	2	150,000	50,000	100,000
80261 NEUROLOGY NO SURGERY M.D.	8	11	3	740,000	615,700	124,300
80281 CARDIOVASCULAR DISEASE MINOR SURG M.D.	10	11	4	1,315,270	19,309	1,295,961
80998 NURSE NOC	35	11	4	1,105,000	1,010,000	95,000
80150 SURGERY CARDIOVASCULAR DISEASE M.D.	7	10	3	419,000	124,000	295,000
80253 RADIOLOGY DIAGNOSTIC NO SURGERY M.D.	27	10	4	1,080,000	527,500	552,500
80144 SURGERY THORACIC M.D.	7	9	5	1,374,799	699,800	674,999
80159 SURGERY OTORHINOLARYNGOLOGY M.D.	1	9	4	937,400	674,900	262,500
59112 PHARMACISTS	7	7	3	39,779	17,691	22,088
80117 SURGERY GENERAL PRACTICE M.D.	6	7	4	570,650	490,000	80,650
80145 SURGERY UROLOGICAL M.D.	14	7	2	460,000	176,448	283,552
80267 PEDIATRICS NO SURGERY M.D.	6	7	3	362,500	83,750	278,750
80269 PULMONARY DISEASE NO SURGERY M.D.	5	6	3	412,500	235,000	177,500
84143 SURGERY GENERAL NOC D.O.	2	6	5	977,885	200,285	777,600
84284 INTERNAL MED MINOR SURG D.O.	3	6	1	30,000	30,000	0
80260 NEPHROLOGY NO SURGERY M.D.	6	5	0	0	0	0
84281 CARDIOVASCULAR DISEASE MINOR SURG D.O.	2	5	2	147,500	12,500	135,000
80157 EMERGENCY MED MAJOR SURG M.D.	5	4	2	375,000	275,000	100,000
80235 PHYSIATRY M.D.	10	4	0	0	0	0
80241 GASTROENTEROLOGY NO SURGERY M.D.	14	4	1	195,000	100,000	95,000
84253 RADIOLOGY DIAGNOSTIC NO SURGERY D.O.	3	4	3	712,500	675,000	37,500
80176 PHYS OR SURG MAJOR SURGERY M.D. GROUP 5	19	3	0	0	0	0
80256 DERMATOLOGY NO SURGERY M.D.	2	3	0	0	0	0
80274 GASTROENTEROLOGY MINOR SURG M.D.	7	3	0	0	0	0
80613 CLINICS OUTP ONLY FOR PROFIT VISITS	3	3	2	140,000	90,500	49,500
80993 CHIROPDIST	5	3	1	50,000	0	50,000
80994 OPTOMETRISTS	0	3	1	800,000	22,585	777,415
84153 SURGERY OBSTETRICS GYNECOLOGY D.O.	1	3	2	356,091	44,558	311,533
84154 SURGERY ORTHOPEDIC D.O.	8	3	2	284,000	284,000	0
84257 INTERNAL MED NO SURGERY D.O.	5	3	1	133,333	96,000	37,333
84268 PHYSICIANS NO SURGERY NOC D.O.	7	3	1	500,000	225,000	275,000
99999 HMO RELATED	2	3	2	230,833	6,000	224,833
80116 PHYSICIAN OR SURGEONS ASSISTANTS M.D.	0	2	0	0	0	0
80141 SURGERY CARDIAC M.D.	1	2	1	3,500	0	3,500
80167 SURGERY GYNECOLOGY M.D.	6	2	2	499,900	307,503	192,397
80243 GERIATRICS NO SURGERY M.D.	2	2	1	5,000	0	5,000
80244 GYNECOLOGY NO SURGERY M.D.	2	2	0	0	0	0
80255 CARDIOVASCULAR DISEASE NO SURGERY M.D.	0	2	0	0	0	0
80277 GYNECOLOGY MINOR SURG M.D.	3	2	0	0	0	0
80289 OPHTHALMOLOGY MINOR SURG M.D.	3	2	1	77,718	38,859	38,859
80322 TEACHING PHYSICIAN MINOR SURGERY	0	2	0	0	0	0
80617 HOSPITAL NOT PROFIT VISITS	5	2	1	32,000	13,440	18,560

DEPARTMENT OF INSURANCE
PROFESSION SPECIALTY ANALYSIS

ALL COMPANIES FOR YEAR: 2001	Number Reported To Insurer	Number of Closed Reports	Number Of Paid Claims	Indemnity Total Amount	Economic Damages Amount	Non-Economic Damages Amount
PROFESSION SPECIALTY						
84102 EMERGENCY MED NO SURGERY D.O.	3	2	1	36,000	18,000	18,000
84421 FAMILY PHYSICIAN MINOR SURG D.O.	1	2	1	20,000	3,000	17,000
93216 HOSPITAL GOVERNMENT VISITS	1	2	0	0	0	0
80104 SURGERY GASTROENTEROLOGY M.D.	0	1	0	0	0	0
80115 SURGERY COLON AND RECTAL M.D.	0	1	0	0	0	0
80158 SURGERY OTOLOGY M.D.	1	1	0	0	0	0
80233 OCCUPATIONAL MED M.D.	2	1	0	0	0	0
80238 ENDOCRINOLOGY NO SURGERY M.D.	1	1	0	0	0	0
80245 HEMATOLOGY NO SURGERY M.D.	5	1	0	0	0	0
80246 INFECT DISEASE NO SURGERY M.D.	7	1	0	0	0	0
80259 NEOPLASTIC DISEASE NO SURGERY M.D.	0	1	1	20,000	20,000	0
80265 OTORHINOLARYNGOLOGY NO SURGERY M.D.	0	1	1	40,000	20,000	20,000
80278 HEMATOLOGY MINOR SURG M.D.	2	1	1	327,500	114,000	213,500
80288 NEUROLOGY MINOR SURG M.D.	0	1	1	45,000	30,000	15,000
80293 PEDIATRICS MINOR SURG M.D.	0	1	1	50,000	25,000	25,000
80327 TEACHING PHYSICIAN MAJOR SURGERY GROUP 5	2	1	0	0	0	0
80431 PHYS NO MAJ SURG SHOCK THERAPY M.D.	0	1	0	0	0	0
80449 PHYS NO MAJ SURG RADIOPAQUE DYE INJECTION MD	2	1	1	200,000	200,000	0
80715 MEDICAL OR X-RAY LABORATORY	4	1	0	0	0	0
80941 EMERGENCY EMTS	1	1	1	35,000	10,000	25,000
80942 EMERGENCY EMTS	0	1	1	3,080	3,080	0
80960 NURSE ANESTHETISTS	1	1	0	0	0	0
80963 NURSES - LPNS	2	1	1	1,750	0	1,750
80995 PHYSIOTHERAPISTS	1	1	1	50,000	0	50,000
84144 SURGERY THORACIC D.O.	0	1	0	0	0	0
84150 SURGERY CARDIOVASCULAR DISEASE D.O.	0	1	0	0	0	0
84151 ANESTHESIOLOGY D.O.	1	1	0	0	0	0
84152 SURGERY NEUROLOGY D.O.	0	1	0	0	0	0
84156 SURGERY PLASTIC D.O.	0	1	1	250,000	0	250,000
84235 PHYSICAL MED AND REHABILITATION D.O.	0	1	0	0	0	0
84261 NEUROLOGY NO SURGERY D.O.	1	1	0	0	0	0
84274 GASTROENTEROLOGY MINOR SURG D.O.	0	1	0	0	0	0
84276 GERIATRICS MINOR SURGERY D.O.	0	1	1	175,000	7,500	167,500
84280 RADIOLOGY DIAGNOSTIC MINOR SURG D.O.	0	1	1	240,000	120,000	120,000
84282 DERMATOLOGY MINOR SURGERY D.O.	1	1	1	130,000	50,000	80,000
84999 ADD CHG CORP/PARTNERSHIP LIABILITY D.O.	0	1	0	0	0	0
80129 ADD CHG EMPLOYED PHYSICIAN ASSISTANT M.D.	1	0	0	0	0	0
80155 SURGERY PLASTIC-OTORHINOLARYNGOLOGY MD	1	0	0	0	0	0
80162 ADD CHG INSURED PHYS SHOCK THERAPY M.D.	1	0	0	0	0	0
80166 SURGERY ABDOMINAL M.D.	1	0	0	0	0	0
80168 SURGERY OBSTETRICS M.D.	1	0	0	0	0	0
80169 SURGERY HAND M.D.	2	0	0	0	0	0
80231 GEN PREVENTIVE MED NO SURG M.D.	1	0	0	0	0	0
80252 RHEUMATOLOGY NO SURGERY M.D.	4	0	0	0	0	0
80263 OPHTHALMOLOGY NO SURGERY M.D.	1	0	0	0	0	0
80279 INFECT DISEASE MINOR SURG M.D.	2	0	0	0	0	0
80282 DERMATOLOGY MINOR SURGERY M.D.	1	0	0	0	0	0
80283 INTENSIVE CARE MEDICINE M.D.	1	0	0	0	0	0
80285 LARYNGOLOGY MINOR SURG M.D.	4	0	0	0	0	0
80291 OTORHINOLARYNGOLOGY MINOR SURG M.D.	1	0	0	0	0	0
80292 PATHOLOGY MINOR SURG M.D.	5	0	0	0	0	0
80294 PHYSICIAN MINOR SURGERY NOC M.D.	14	0	0	0	0	0
80321 TEACHING PHYSICIAN NO SURGERY	3	0	0	0	0	0
80323 TEACHING PHYSICIAN MAJOR SURGERY GROUP 1	1	0	0	0	0	0
80425 PHYS NO MAJ SURG LASERS THERAPY M.D.	2	0	0	0	0	0
80610 HOSPITAL FOR PROFIT VISITS	1	0	0	0	0	0
80611 HOSPITAL FOR PROFIT BED	1	0	0	0	0	0
80614 CLINICS OUTP ONLY NOT PROFIT VISITS	1	0	0	0	0	0
80923 NURSE HOME FOR PROFIT BED	8	0	0	0	0	0
84176 PHYS OR SURG MAJOR SURGERY D.O. GROUP 5	1	0	0	0	0	0
Total	1,634	1,467	508	84,644,529	44,647,327	39,997,202

Section VI

Claim Study by Means of Disposition

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

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

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2003**

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	134	26.6%	13	32	5	49,585	33,852	83,427	6,703
Lawsuits Settled Before Trial	357	70.8%	21	52	7	138,467	113,983	252,450	34,814
Total Settled	491	97.4%	19	47	6	114,210	92,112	206,322	27,142
Court Dispositions									
Judgment for Plaintiff	10	2.0%	17	52	6	296,450	123,968	420,418	120,830
Judgment for Plaintiff After Appeal	3	0.6%	23	92	6	200,000	162,950	362,950	199,429
Total Court Dispositions	13	2.6%	18	61	6	274,192	132,964	407,156	138,968
Total Paid Claim Dispositions	504	100.0%	19	47	6	118,337	93,165	211,502	30,027
In Favor of Defendant									
Claims Closed Before Litigation	260	24.6%	13	31	5				2,972
Lawsuits Closed or Abandoned Before Trial	749	70.8%	24	47	6				9,649
Court Dispositions									
Direct Verdict for Defendant	9	0.9%	27	60	6				87,071
Judgment for Defendant	33	3.1%	30	64	6				62,456
Judgment for Defendant After Appeal	7	0.7%	18	97	6				145,714
Total Court Dispositions	49	4.6%	27	68	6				78,871
Total Unpaid Claim Dispositions	1,058	100.0%	22	44	5				11,214

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2003**

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	23	12.5%	13	32	5	83,086	40,209	123,295	4,297
Lawsuits Settled Before Trial	153	83.2%	23	56	6	147,418	99,183	246,602	35,450
Total Settled	176	95.7%	22	53	6	139,011	91,477	230,488	31,379
Court Dispositions									
Judgment for Plaintiff	5	2.7%	17	52	7	486,500	180,700	667,200	88,943
Judgment for Plaintiff After Appeal	3	1.6%	23	92	6	200,000	162,950	362,950	199,429
Total Court Dispositions	8	4.3%	19	67	7	379,063	174,044	553,106	130,375
Total Paid Claim Dispositions	184	100.0%	22	54	6	149,448	95,066	244,515	35,683
In Favor of Defendant									
Claims Closed Before Litigation	102	20.8%	15	36	5				2,157
Lawsuits Closed or Abandoned Before Trial	360	73.5%	25	48	6				12,006
Court Dispositions									
Direct Verdict for Defendant	5	1.0%	32	58	7				57,767
Judgment for Defendant	17	3.5%	30	65	6				76,177
Judgment for Defendant After Appeal	6	1.2%	17	101	6				155,682
Total Court Dispositions	28	5.7%	28	71	7				89,926
Total Unpaid Claim Dispositions	490	100.0%	23	47	6				14,408

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2003**

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	59	47.6%	10	27	4	30,673	40,026	70,699	7,488
Lawsuits Settled Before Trial	63	50.8%	18	49	7	173,465	158,863	332,328	40,365
Total Settled	122	98.4%	14	39	6	104,410	101,393	205,802	24,465
Court Dispositions									
Judgment for Plaintiff	2	1.6%	14	57	6	60,000	45,090	105,090	60,245
Total Court Dispositions	2	1.6%	14	57	6	60,000	45,090	105,090	60,245
Total Paid Claim Dispositions	124	100.0%	14	39	6	103,693	100,484	204,178	25,043
In Favor of Defendant									
Claims Closed Before Litigation	59	32.2%	9	29	5				5,661
Lawsuits Closed or Abandoned Before Trial	118	64.5%	27	52	6				10,462
Court Dispositions									
Direct Verdict for Defendant	3	1.6%	19	61	6				152,759
Judgment for Defendant	2	1.1%	6	52	7				98,448
Judgment for Defendant After Appeal	1	0.5%	20	69	4				85,907
Total Court Dispositions	6	3.3%	15	59	6				123,513
Total Unpaid Claim Dispositions	183	100.0%	21	45	6				12,621

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2002**

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	123	21.4%	10	27	4	31,782	37,060	68,842	6,079
Lawsuits Settled Before Trial	438	76.0%	19	49	7	128,827	108,473	237,300	35,926
Total Settled	561	97.4%	17	44	6	107,550	92,815	200,365	29,382
Court Dispositions									
Judgment for Plaintiff	11	1.9%	20	54	5	147,908	321,548	469,455	84,525
Judgment for Plaintiff After Appeal	4	0.7%	17	64	6	241,897	291,884	533,782	117,885
Total Court Dispositions	15	2.6%	19	57	5	172,972	313,637	486,609	93,421
Total Paid Claim Dispositions	576	100.0%	17	45	6	109,253	98,566	207,819	31,050
In Favor of Defendant									
Claims Closed Before Litigation	299	27.2%	13	36	5				1,928
Lawsuits Closed or Abandoned Before Trial	763	69.4%	25	47	6				9,813
Court Dispositions									
Direct Verdict for Defendant	7	0.6%	22	53	6				34,167
Judgment for Defendant	23	2.1%	16	53	6				70,225
Judgment for Defendant After Appeal	7	0.6%	27	71	5				52,212
Total Court Dispositions	37	3.4%	19	56	6				59,995
Total Unpaid Claim Dispositions	1,099	100.0%	21	44	5				9,357

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2002**

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	24	10.4%	18	55	5	69,990	31,229	101,220	11,830
Lawsuits Settled Before Trial	197	85.3%	20	52	7	139,898	90,444	230,342	39,503
Total Settled	221	95.7%	20	52	6	132,306	84,014	216,320	36,498
Court Dispositions									
Judgment for Plaintiff	9	3.9%	20	52	5	169,665	298,743	468,408	73,838
Judgment for Plaintiff After Appeal	1	0.4%	19	74	7	244,286	0	244,286	78,546
Total Court Dispositions	10	4.3%	20	54	5	117,127	268,869	445,996	74,309
Total Paid Claim Dispositions	231	100.0%	20	52	6	134,246	92,016	226,262	38,135
In Favor of Defendant									
Claims Closed Before Litigation	133	22.9%	15	36	5				2,528
Lawsuits Closed or Abandoned Before Trial	425	73.3%	25	48	6				10,407
Court Dispositions									
Direct Verdict for Defendant	3	0.5%	35	59	6				32,408
Judgment for Defendant	13	2.2%	17	64	7				83,636
Judgment for Defendant After Appeal	6	1.0%	27	70	6				60,745
Total Court Dispositions	22	3.8%	22	65	7				70,407
Total Unpaid Claim Dispositions	580	100.0%	23	46	6				10,876

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2002**

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	49	41.5%	7	21	5	28,905	29,968	58,874	5,399
Lawsuits Settled Before Trial	68	57.6%	17	53	7	63,026	125,372	188,398	37,640
Total Settled	117	99.2%	13	40	6	48,736	85,416	134,153	24,138
Court Dispositions									
Judgment for Plaintiff After Appeal	1	0.8%	7	63	8	713,303	985,037	1,698,340	251,934
Total Court Dispositions	1	0.8%	7	63	8	713,303	985,037	1,698,340	251,934
Total Paid Claim Dispositions	118	100.0%	13	40	6	54,368	93,040	147,409	26,068
In Favor of Defendant									
Claims Closed Before Litigation	74	42.8%	12	36	4				1,753
Lawsuits Closed or Abandoned Before Trial	94	54.3%	27	54	6				12,554
Court Dispositions									
Direct Verdict for Defendant	3	1.7%	10	47	7				28,260
Judgment for Defendant	2	1.2%	20	54	8				183,726
Total Court Dispositions	5	2.9%	14	50	7				90,446
Total Unpaid Claim Dispositions	173	100.0%	20	46	5				10,185

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2001**

ALL MEDICAL CARE PROVIDERS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	147	28.9%	9	26	4	49,381	32,961	82,343	7,586
Lawsuits Settled Before Trial	345	67.9%	20	50	6	99,481	95,282	194,763	36,442
Total Settled	492	96.9%	17	43	6	84,512	76,662	161,174	27,820
Court Dispositions									
Direct Verdict for Plaintiff	1	0.2%	36	99	9	15,501	12,180	27,681	138,504
Judgment NWS Verdict for Defendant	1	0.2%	57	76	9	0	162,500	162,500	18,044
Judgment for Plaintiff	12	2.4%	12	59	7	219,320	133,338	352,659	104,721
Judgment for Plaintiff After Appeal	2	0.4%	16	72	8	209,974	252,464	462,438	146,036
Total Court Dispositions	16	3.1%	17	64	7	191,706	142,479	334,185	106,579
Total Paid Claim Dispositions	508	100.0%	17	43	6	87,888	78,735	166,623	30,301
In Favor of Defendant									
Claims Closed Before Litigation	264	27.5%	13	31	4				1,582
Lawsuits Closed or Aandoned Before Trial	651	67.9%	26	50	5				9,868
Court Dispositions									
Direct Verdict for Defendant	6	0.6%	25	48	7				64,269
Judgment NWS Verdict for Plaintiff	3	0.3%	26	51	6				10,756
Judgment for Defendant	32	3.3%	23	57	6				58,391
Judgment for Defendant After Appeal	3	0.3%	26	117	4				84,192
Total Court Dispositions	44	4.6%	24	59	6				57,704
Total Unpaid Claim Dispositions	959	100.0%	22	45	5				9,781

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2001**

PHYSICIANS AND SURGEONS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	37	17.4%	14	42	4	137,788	73,578	211,366	14,598
Lawsuits Settled Before Trial	166	77.9%	24	57	7	102,285	76,012	178,296	38,911
Total Settled	203	95.3%	22	54	6	108,756	75,568	184,324	34,480
Court Dispositions									
Judgment for Plaintiff	9	4.2%	11	59	7	253,260	153,896	407,156	113,426
Judgment for Plaintiff After Appeal	1	0.5%	25	80	9	315,000	360,000	675,000	130,750
Total Court Dispositions	10	4.7%	12	61	7	259,434	174,506	433,940	115,158
Total Paid Claim Dispositions	213	100.0%	22	54	6	115,830	80,213	196,043	38,267
In Favor of Defendant									
Claims Closed Before Litigation	88	17.9%	19	35	4				1,253
Lawsuits Closed or Aandoned Before Trial	376	76.6%	27	50	5				10,256
Court Dispositions									
Direct Verdict for Defendant	2	0.4%	30	44	7				27,968
Judgment NWS Verdict for Plaintiff	1	0.2%	27	34	5				735
Judgment for Defendant	22	4.5%	25	692	7				73,444
Judgment for Defendant After Appeal	2	0.4%	27	128	4				68,098
Total Court Dispositions	27	5.5%	26	65	6				66,986
Total Unpaid Claim Dispositions	491	100.0%	25	48	5				11,762

**MISSOURI DEPARTMENT OF INSURANCE
DISPOSITION OF CLAIM - 2001**

HOSPITALS

Disposition	Claim Reports		Average Months		Average Severity	Average Paid			
	Number	Percent	Incident to Report	Incident to Disposition		Economic Damage	Non-Economic Damage	Indemnity	Expense
In Favor of Plaintiff									
Claims Settled Before Litigation	53	42.4%	7	20	4	14,178	19,234	33,412	6,421
Lawsuits Settled Before Trial	70	56.0%	16	48	6	102,722	146,298	249,020	51,442
Total Settled	123	98.4%	12	36	5	64,569	91,547	156,116	32,043
Court Dispositions									
Direct Verdict for Plaintiff	1	0.8%	36	99	9	15,501	12,180	27,681	138,504
Judgment for Plaintiff After Appeal	1	0.8%	7	63	7	104,947	144,928	249,875	161,321
Total Court Dispositions	2	1.6%	22	81	8	60,224	78,554	138,778	149,913
Total Paid Claim Dispositions	125	100.0%	13	37	5	64,499	91,339	155,838	33,929
In Favor of Defendant									
Claims Closed Before Litigation	84	45.4%	9	30	4				2,619
Lawsuits Closed or Aandoned Before Trial	96	51.9%	24	52	6				14,892
Court Dispositions									
Direct Verdict for Defendant	2	1.1%	26	72	7				140,151
Judgment NWS Verdict for Plaintiff	1	0.5%	24	84	7				30,798
Judgment for Defendant	1	0.5%	23	41	3				3,923
Judgment for Defendant After Appeal	1	0.5%	24	96	4				116,382
Total Court Dispositions	5	2.7%	25	73	5				86,281
Total Unpaid Claim Dispositions	185	100.0%	18	42	5				11,249

Section VII

Market Share and Experience Data by Company

This section contains the written premium, earned premium, paid losses, incurred losses, market share and loss ratio of all Medical Malpractice writers in Missouri. The data was derived from the Page 15 Supplement of the Annual Statement. In addition to a total for medical malpractice insurance, the data is broken down into five categories of malpractice insurance:

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

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

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	17.31%	32,283,293	30,485,992	18,380,397	8,207,055	16,815,690	55.16%
0350	11843	MEDICAL PROTECTIVE COMPANY	17.24%	32,147,335	25,941,194	4,331,444	10,371,258	12,969,039	49.99%
0861	27642	MISSOURI HOSPITAL PLAN	14.40%	26,846,780	22,475,433	6,328,855	4,368,098	14,024,043	62.40%
1272	33367	INTERMED INSURANCE COMPANY	13.27%	24,740,731	30,519,494	6,293,234	9,452,901	27,348,759	89.61%
0000	11582	MISSOURI PHYSICIANS MUTUAL	10.12%	18,873,274	4,838,701	1,687,327	0	2,805,640	57.98%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	5.29%	9,873,431	8,930,470	7,652,971	621,000	7,397,091	82.83%
0212	21687	MID CENTURY INSURANCE COMPANY	3.51%	6,550,946	6,331,377	0	0	0	0.00%
0761	22810	CHICAGO INSURANCE COMPANY	2.67%	4,979,017	8,332,619	2,954,670	17,574,164	25,953,543	311.47%
0861	10686	MEDICAL LIABILITY ALLIANCE	2.01%	3,746,800	2,989,237	272,512	156,667	1,165,167	38.98%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	1.75%	3,265,820	2,955,323	636,728	0	6,634,851	224.51%
0158	25534	TIG INSURANCE COMPANY	1.48%	2,758,071	4,251,889	2,010,217	2,480,880	3,592,285	84.49%
0212	21709	TRUCK INSURANCE EXCHANGE	1.14%	2,123,967	2,068,140	3,748,618	282,439	9,995,785	483.32%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.08%	2,005,015	1,823,859	1,088,388	2,675,000	4,730,123	259.35%
0244	10677	CINCINNATI INS CO THE	1.02%	1,903,772	1,822,203	316,383	2,072,350	1,786,843	98.06%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.96%	1,785,921	1,672,471	82,935	1,033,058	2,286,190	136.70%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.92%	1,718,869	1,752,424	339,223	0	752,528	42.94%
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTBURGH	0.90%	1,682,342	1,387,898	218,618	1,783,780	636,150	45.84%
2638	15865	NCMIC INSURANCE COMPANY	0.74%	1,373,579	839,529	1,198,329	151,700	1,381,184	164.52%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.57%	1,063,372	2,783,331	738,712	2,723,730	6,092,796	218.90%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	0.50%	938,833	570,259	49,000	0	279,000	48.93%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.43%	803,049	803,049	248,957	0	16,543	2.06%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.43%	801,304	1,582,566	570,488	1,358,186	1,889,841	119.42%
0000	14460	PODIATRY INS CO OF AMERICA A MUTUA	0.36%	675,224	588,567	218,436	1,110,000	974,969	165.65%
0140	19100	AMCO INSURANCE COMPANY	0.34%	640,743	1,237,769	219,003	1,223	324,614	26.23%
3321	22217	GULF INSURANCE COMPANY	0.26%	490,915	493,663	(63,454)	29,500	1,385,258	280.61%
0508	10801	FORTRESS INSURANCE COMPANY	0.21%	400,585	143,720	66,669	0	55,822	38.84%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.20%	371,883	448,191	209,491	413,503	2,082,981	464.75%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.20%	370,228	363,362	9,040	2,500	38,680	10.65%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.15%	280,112	333,122	89,220	75,000	229,155	68.79%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.14%	257,243	236,430	(99,804)	375,000	(48,885)	-20.68%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.14%	257,190	362,912	(1,481,529)	2,592,660	(2,675,448)	-737.22%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.06%	116,125	69,908	(12,215)	13,094	(163,159)	-233.39%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.06%	112,819	109,751	5,114	0	18,239	16.62%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.03%	60,093	39,902	17,770	0	22,289	55.86%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.03%	58,425	44,725	(18,135)	0	(24,045)	-53.76%
0350	34207	WESTPORT INSURANCE CORPORATION	0.02%	41,015	36,080	(489)	0	1,097	3.04%
0553	24872	CONNECTICUT INDEMNITY COMPANY THE	0.02%	29,919	30,945	4,632	0	8,301	26.83%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.01%	24,048	226,859	(3,518)	0	(17,591)	-7.75%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.01%	14,177	15,535	9,390	7,500	(8,040)	-51.75%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.01%	13,129	19,158	(36,019)	126,667	85,358	445.55%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	6,627	6,548	195	0	342	5.22%
0000	10222	PACO ASSURANCE COMPANY INC	0.00%	5,073	3,906	0	0	0	0.00%
0158	18864	FAIRMONT INSURANCE COMPANY	0.00%	1,688	1,688	1,000	2,000	2,000	118.48%
3321	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(26,173)	366,000	(71,722)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(990,211)	0	(175,123)	N/A
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	637	0	0	N/A
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	737	(23,257)	0	20,463	2776.53%
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(5,108)	0	4,508	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(202)	0	471	N/A

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	(125)	0	(1,557)	N/A
0091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	(35)	(662)	(662)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	3,648	0	3,234	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	1,151	0	600	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(79,677)	0	(242,324)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(859)	0	(2,589)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	4,737	35,971	(19,376)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	184,822	256,986	327,639	N/A
0517	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	(3,193)	0	(100,000)	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	134,014	820,002	(174,701)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(20)	0	286	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(2,324)	0	(4,335)	N/A
3321	21296	ASSOCIATES INSURANCE COMPANY	0.00%	0	0	133,903	0	1,225,000	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	0	(6)	0	(19,865)	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	(41)	0	583	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,216)	0	2,613	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	3,796	0	28,655	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	42,102	263,500	(498,641)	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(2)	0	(4)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(155)	0	(332)	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(7,000)	0	0	N/A
3321	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	2,628,832	0	9,290,491	N/A
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	(5,703)	0	(17,124)	N/A
0164	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(11)	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	1	0	0	0	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	575,385	28,610	299,329	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,217,061	1,668,283	(2,401,044)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(109,501)	327,437	(1,839,341)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	303,920	(151,158)	2,448,546	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(3,959)	0	(5,328)	N/A
3321	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(2,164)	0	15,930	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	141	0	0	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	(1,313)	4,646	683,504	9,899,003	5,869,507	126334.63%
1210	35602	OHIC INSURANCE COMPANY	-0.01%	(12,100)	(5,220)	223,055	175,000	(499,362)	9566.32%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	186,491,469	169,975,583	62,939,525	83,574,885	164,808,804	96.96%

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	22.77%	31,056,652	29,399,356	18,408,214	8,314,555	16,841,139	57.28%
0350	11843	MEDICAL PROTECTIVE COMPANY	21.72%	29,633,352	23,460,996	3,368,871	9,946,258	12,921,039	55.07%
1272	33367	INTERMED INSURANCE COMPANY	16.77%	22,879,772	28,223,866	6,531,181	8,340,401	28,382,815	100.56%
0000	11582	MISSOURI PHYSICIANS MUTUAL	13.82%	18,853,736	4,834,238	1,687,327	0	2,805,640	58.04%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	7.24%	9,873,431	8,930,470	7,652,971	621,000	7,397,091	82.83%
0212	21687	MID CENTURY INSURANCE COMPANY	4.80%	6,550,946	6,331,377	0	0	0	0.00%
0761	22810	CHICAGO INSURANCE COMPANY	2.78%	3,791,263	6,344,856	2,249,828	13,381,812	19,762,273	311.47%
0861	10686	MEDICAL LIABILITY ALLIANCE	2.75%	3,747,159	2,980,462	272,512	156,667	1,165,167	39.09%
0212	21709	TRUCK INSURANCE EXCHANGE	1.56%	2,123,967	2,068,140	3,765,648	282,439	9,988,292	482.96%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.47%	2,005,015	1,823,859	1,088,388	2,675,000	4,730,123	259.35%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	1.26%	1,718,869	1,752,424	339,223	0	752,528	42.94%
2638	15865	NCMIC INSURANCE COMPANY	0.86%	1,171,658	666,309	85,000	0	270,000	40.52%
0000	11704	PHYSICIANS PROFESSIONAL INDEMNITY ASSOCIATION	0.69%	938,833	570,259	49,000	0	279,000	48.93%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.59%	803,049	803,049	248,957	0	16,543	2.06%
0000	14460	PODIATRY INS COMPANY OF AMERICA A MUTUA	0.49%	675,224	588,567	218,436	1,110,000	974,969	165.65%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	0.27%	375,072	2,205,125	765,236	2,086,500	3,949,533	179.11%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.06%	85,062	155,911	323,480	815,000	1,369,643	878.48%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.04%	51,137	100,075	(954,904)	2,217,547	(59,815)	-59.77%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.03%	47,357	40,450	61,802	0	248,400	614.09%
0553	24872	CONNECTICUT INDEMNITY COMPANY THE	0.02%	29,919	30,945	4,632	0	8,301	26.83%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.01%	14,177	15,535	9,390	7,500	(8,040)	-51.75%
0000	10222	PACO ASSURANCE COMPANY INC	0.00%	5,073	3,906	0	0	0	0.00%
3321	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	0	(26,173)	366,000	(71,722)	N/A
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	0	0	(990,211)	0	(175,123)	N/A
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	637	0	0	N/A
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	60	N/A
0012	19445	NATIONAL UNION FIRE INS CO OF PITTSBURGH	0.00%	0	0	0	33,780	32,372	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	3,648	0	3,234	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	1,151	0	600	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(79,677)	0	(242,324)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(859)	0	(2,589)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	1,577	0	14,863	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	147,175	256,986	328,007	N/A
0517	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	(3,193)	0	(100,000)	N/A
3321	21296	ASSOCIATES INSURANCE COMPANY	0.00%	0	0	133,903	0	1,225,000	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	42,102	263,500	(310,501)	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(2)	0	(4)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	(155)	0	(332)	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	1,217,061	1,668,283	(2,282,340)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(83,708)	327,437	(1,793,131)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	138,000	0	1,187,552	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	0	(3,959)	0	(5,328)	N/A
1210	35602	OHIC INSURANCE COMPANY	-0.01%	(12,100)	(5,220)	223,055	0	(64,766)	1240.73%
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	136,418,623	121,324,955	46,895,564	52,870,665	109,538,169	90.28%

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0350	11843	MEDICAL PROTECTIVE COMPANY	36.81%	2,513,983	2,432,586	856,410	415,000	-115,000	-4.73%
1272	33367	INTERMED INSURANCE COMPANY	27.25%	1,860,959	2,295,628	-237,947	1,112,500	-1,034,056	-45.04%
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH	17.44%	1,190,991	877,496	0	0	653,136	74.43%
2698	33391	MEDICAL ASSURANCE CO INC THE	8.72%	595,812	545,021	-62,697	-107,500	-57,360	-10.52%
0508	10801	FORTRESS INSURANCE COMPANY	5.87%	400,585	143,720	66,669	0	55,822	38.84%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.65%	112,819	109,751	5,114	0	18,239	16.62%
0244	10677	CINCINNATI INS CO THE	1.28%	87,215	79,186	14,864	37,855	10,413	13.15%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.94%	64,218	35,398	0	0	32,397	91.52%
0000	11582	MISSOURI PHYSICIANS MUTUAL	0.15%	10,052	1,761	0	0	0	0.00%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	-125	0	-1,557	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	-188,140	N/A
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	4,586	-1,512	0	-4,709	N/A
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	-0.10%	-6,594	-62,205	0	0	0	0.00%
TOTAL DENTISTS BUSINESS			100.00%	6,830,040	6,462,928	640,776	1,457,855	-630,815	-9.76%

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	94.12%	502,932	431,845	0	0	0	0.00%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	4.10%	21,930	64,778	30,867	0	59,702	92.16%
0000	11582	MISSOURI PHYSICIANS MUTUAL	1.78%	9,486	2,702	0	0	0	0.00%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.41%	2,198	20,735	0	0	0	0.00%
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	1	0	0	0	0.00%
0244	10677	CINCINNATI INS CO THE	-0.21%	(1,139)	(789)	(249,225)	0	(2,537)	321.55%
TOTAL NURSES BUSINESS			100.00%	534,348	499,325	30,867	0	59,702	11.96%

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	84.15%	26,846,780	22,475,433	6,328,855	4,368,098	14,024,043	62.40%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	10.24%	3,265,820	2,955,323	636,728	0	6,634,851	224.51%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	2.16%	688,300	578,206	(26,524)	637,230	2,143,263	370.67%
0244	10677	CINCINNATI INS CO THE	2.06%	658,529	654,456	(3,485)	863,163	201,007	30.71%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.88%	280,112	333,122	89,220	75,000	229,155	68.79%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.40%	127,897	109,770	34,880	0	31,911	29.07%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.11%	35,198	101,234	(348,300)	18,000	(518,473)	-512.15%
0350	11843	MEDICAL PROTECTIVE COMPANY	0.00%	0	47,612	106,163	10,000	163,000	342.35%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.00%	0	737	(23,257)	0	20,463	2776.53%
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	4,448	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	471	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	0	0	1,000	N/A
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH	0.00%	0	0	0	1,750,000	51,000	N/A
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	(214,580)	0	(450,320)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	0	0	4,796	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	(8,028)	0	75,328	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	134,014	820,002	(174,701)	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	947,383	9,919,700	371,769	N/A
3321	22217	GULF INSURANCE COMPANY	0.00%	0	0	0	0	277,398	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	(1,216)	0	2,613	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	3,796	0	28,655	N/A
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	0	457,105	175,824	249,304	222,413	48.66%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	(448)	0	(1,492)	N/A
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	0	0	(15,309)	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	68,678	209,491	413,503	1,388,430	2021.65%
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(15,880)	0	62,126	N/A
1210	35602	OHIC INSURANCE COMPANY	0.00%	0	0	0	175,000	(434,596)	N/A
3321	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(2,164)	0	15,930	N/A
		TOTAL HOSPITAL BUSINESS	100.00%	31,902,636	27,781,676	8,022,472	19,299,000	24,359,179	87.68%

MISSOURI DEPARTMENT OF INSURANCE
2003 PAGE 26 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0158	25534	TIG INSURANCE COMPANY	25.56%	2,758,071	4,251,889	2,010,217	2,480,880	3,592,285	84.49%
0218	20427	AMERICAN CASUALTY CO OF READING PA	16.11%	1,738,564	1,632,021	235,713	1,033,058	2,488,110	152.46%
0761	22810	CHICAGO INSURANCE COMPANY	11.01%	1,187,754	1,987,763	704,842	4,192,352	6,191,270	311.47%
0244	10677	CINCINNATI INS CO THE	10.74%	1,159,167	1,089,350	554,229	1,171,332	1,577,960	144.85%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	6.43%	694,312	900,186	41,829	293,882	242,792	26.97%
0140	19100	AMCO INSURANCE COMPANY	5.94%	640,743	1,237,769	219,003	1,223	324,614	26.23%
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH	4.55%	491,351	510,402	218,618	0	(100,358)	-19.66%
3321	22217	GULF INSURANCE COMPANY	4.55%	490,915	493,663	(63,454)	29,500	1,107,860	224.42%
0038	35181	EXECUTIVE RISK INDEMNITY INC	3.45%	371,883	379,513	0	0	694,551	183.01%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	3.43%	370,228	363,362	9,040	2,500	38,680	10.65%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	2.38%	257,243	236,430	(99,804)	375,000	(48,885)	-20.68%
2638	15865	NCMIC INSURANCE COMPANY	1.87%	201,921	173,220	1,113,329	151,700	1,111,184	641.49%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.58%	170,855	161,603	(178,325)	357,113	(2,097,160)	-1297.72%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.56%	60,093	39,902	17,770	0	22,289	55.86%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.54%	58,425	44,725	(18,135)	0	(24,045)	-53.76%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.48%	51,907	34,510	(12,215)	13,094	(196,556)	-569.56%
0350	34207	WESTPORT INSURANCE CORPORATION	0.38%	41,015	36,080	(489)	0	1,097	3.04%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.26%	28,444	268,329	(3,518)	0	(17,591)	-6.56%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.12%	13,129	19,158	(35,571)	126,667	86,850	453.34%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.06%	6,627	6,548	195	0	342	5.22%
0158	18864	FAIRMONT INSURANCE COMPANY	0.02%	1,688	1,688	1,000	2,000	2,000	118.48%
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(5,108)	0	0	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(202)	0	0	N/A
0091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	(35)	(662)	(662)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	3,160	35,971	(39,035)	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	45,675	0	(75,696)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(20)	0	286	N/A
0158	21113	UNITED STATES FIRE INSURANCE COMPANY	0.00%	0	0	(2,324)	0	(4,335)	N/A
0212	21709	TRUCK INSURANCE EXCHANGE	0.00%	0	0	(17,030)	0	7,493	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	0	(6)	0	(19,865)	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	0	(41)	0	583	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	0	(7,000)	0	0	N/A
3321	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	2,628,832	0	9,290,491	N/A
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	(5,703)	0	(1,815)	N/A
0164	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(11)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	575,385	28,610	299,329	N/A
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.00%	0	0	0	0	(118,704)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(25,793)	0	(46,210)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	181,800	(151,158)	1,198,868	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	141	0	0	N/A
0861	10686	MEDICAL LIABILITY ALLIANCE	0.00%	(359)	8,775	0	0	0	0.00%
0761	21873	FIREMANS FUND INSURANCE COMPANY	-0.01%	(1,313)	4,646	(263,879)	(20,697)	5,497,738	118332.72%
TOTAL OTHER BUSINESS			100.00%	10,792,663	13,881,532	7,822,126	10,122,365	30,985,744	223.22%

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
1272	33367	INTERMED INSURANCE COMPANY	17.89%	30,751,977	29,247,303	4,552,677	14,171,973	30,206,912	103.28%
2698	33391	MEDICAL ASSURANCE CO INC THE	13.84%	23,786,400	17,139,584	8,542,865	9,839,524	17,166,511	100.16%
0761	22810	CHICAGO INSURANCE COMPANY	10.22%	17,563,964	20,658,537	5,512,280	13,675,260	32,121,202	155.49%
0861	27642	MISSOURI HOSPITAL PLAN	9.06%	15,572,770	8,906,470	3,183,563	11,626,503	13,675,913	153.55%
0350	11843	MEDICAL PROTECTIVE COMPANY	8.94%	15,365,790	13,653,526	5,534,885	16,330,158	10,926,806	80.03%
0212	21709	TRUCK INSURANCE EXCHANGE	8.94%	15,364,120	15,233,601	1,342,338	7,500	1,160,600	7.62%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	4.85%	8,339,932	8,339,932	4,455,706	183,929	10,614,542	127.27%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	4.68%	8,047,234	4,637,754	-91,546	3,367,541	3,216,722	69.36%
0158	25534	TIG INSURANCE COMPANY	4.49%	7,721,674	6,229,472	986,412	944,320	5,960,523	95.68%
0212	21687	MID CENTURY INSURANCE COMPANY	2.98%	5,123,916	4,552,173	0	0	0	0.00%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.47%	4,241,024	8,790,133	1,107,323	10,806,756	13,567,831	154.35%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	1.55%	2,656,573	3,950,422	910,395	707,000	3,779,418	95.67%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	1.41%	2,426,451	1,657,605	-12,088	0	-410,647	-24.77%
0861	10686	MEDICAL LIABILITY ALLIANCE	1.10%	1,896,000	825,468	100,549	375,000	835,000	101.15%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	0.99%	1,707,100	1,647,844	952,521	800,000	2,862,299	173.70%
0244	10677	CINCINNATI INS CO THE	0.92%	1,588,325	1,789,698	-325,491	3,192,116	3,896,916	217.74%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.88%	1,520,966	1,438,657	285,408	786,244	173,137	12.03%
0140	19100	AMCO INSURANCE COMPANY	0.64%	1,103,948	895,176	1,591	5,000	21,488	2.40%
2638	15865	NCMIC INSURANCE COMPANY	0.61%	1,056,198	1,017,083	296,131	74,964	488,814	48.06%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.51%	882,801	788,208	245,627	801,753	17,534	2.22%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.46%	794,756	763,820	3,403,994	4,675,706	6,381,500	835.47%
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH	0.45%	771,932	398,174	236,248	12,420	1,363,284	342.38%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.38%	653,299	405,699	392,364	355,000	330,257	81.40%
3321	22217	GULF INSURANCE COMPANY	0.35%	606,941	571,168	-91,247	0	143,203	25.07%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.24%	407,247	507,101	0	0	2,031	0.40%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.21%	357,748	248,056	60,609	40,000	15,039	6.06%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.20%	350,007	338,826	-13,140	0	-11,452	-3.38%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.17%	290,701	290,701	82,516	0	59,072	20.32%
1210	35602	OHIC INSURANCE COMPANY	0.16%	266,577	270,200	509,082	1,970,000	3,648,070	1350.14%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.14%	246,400	246,283	80,264	525,000	552,185	224.21%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.10%	169,196	166,353	591,191	809,739	8,505,953	5113.19%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.05%	81,628	70,178	-138,643	1,000,788	41,283	58.83%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.03%	58,464	188,460	-749,586	1,259,021	-1,109,086	-588.50%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.02%	37,237	26,054	20,982	0	46,760	179.47%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.02%	36,931	92,609	16,695	0	98,011	105.83%
0553	24872	CONNECTICUT INDEMNITY COMPANY THE	0.02%	28,665	27,231	1,965	0	6,466	23.74%
0350	34207	WESTPORT INSURANCE CORPORATION	0.01%	17,121	11,538	-8	0	2,542	22.03%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.01%	12,411	44,333	-17,701	0	-38,914	-87.78%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.00%	7,271	1,081	0	0	0	0.00%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	6,001	5,933	76	0	134	2.26%
0000	10222	PACO ASSURANCE COMPANY INC	0.00%	3,369	3,032	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	317	317	932,595	0	93,308	29434.70%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	44	150	-415	0	-726	-484.00%
3321	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	195	206,317	550,000	612,329	314014.87%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	2,978	35,000	0	N/A
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	-23,593	0	-2,675	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	-5,147	1,100,000	531	N/A
0091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	35	662	662	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	138	0	149	N/A

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-218	0	-204	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	53	0	133	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	515	0	1,561	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	1,019	1,253	0	231	22.67%
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	578,798	3,006,514	1,774,253	N/A
0517	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	7,000	0	0	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	207,825	720,000	821,256	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	-22	0	-87	N/A
0158	21113	UNITED STATES FIRE INSURANCE CO	0.00%	0	0	328	0	-2,087	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	0	-710	0	-30,557	N/A
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	543	0	0	0	0.00%
1129	21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	0	0	-7,456	0	-18,064	N/A
1129	21970	ONEBEACON INSURANCE COMPANY	0.00%	0	0	-2,552	0	-6,177	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-2,346	0	-1,498	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-1,125	0	2,616	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	-41,400	795,000	535,215	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	186	0	584	N/A
0164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	-7	0	-567	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	8,240	8,000	0	8,000	97.09%
3321	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	15,035	0	1,231	N/A
0164	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	-67	N/A
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	35	0	0	0	0.00%
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	150,438	0	-256,525	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	241,678	2,666,847	-3,771,148	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-255,572	1,065,000	-1,808,885	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	-401	-1,566	-3,110	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	804	-4,508	0	-6,554	-815.17%
1129	40134	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	0	0	-1,331	0	-3,222	N/A
0164	41521	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	0	0	0	0	54	N/A
3321	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	-3,475	0	-2,828	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	68	0	0	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	-477	24,196	-132,694	388,858	-340,766	-1408.36%
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	-4,611	-4,611	4,445	0	14,144	-306.74%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	171,916,338	156,106,364	43,841,520	108,669,530	167,928,369	107.57%

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
1272	33367	INTERMED INSURANCE COMPANY	25.32%	29,090,294	27,666,925	4,429,145	14,159,473	29,387,279	106.22%
2698	33391	MEDICAL ASSURANCE CO INC THE	19.99%	22,971,149	16,419,707	8,260,603	8,590,774	16,599,319	101.09%
0761	22810	CHICAGO INSURANCE COMPANY	14.21%	16,326,246	18,667,009	5,123,834	13,217,259	25,259,497	135.32%
0350	11843	MEDICAL PROTECTIVE COMPANY	11.32%	13,001,925	11,314,161	4,897,838	16,165,658	9,609,306	84.93%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	7.10%	8,154,943	8,154,943	4,356,873	183,929	10,447,732	128.12%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	7.00%	8,047,234	4,637,754	-91,546	3,367,541	3,216,722	69.36%
0212	21687	MID CENTURY INSURANCE COMPANY	4.46%	5,123,916	4,552,173	0	0	0	0.00%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	2.66%	3,051,852	6,355,592	794,847	8,667,500	13,981,186	219.98%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	1.99%	2,281,573	1,373,365	639,953	175,000	2,061,826	150.13%
0861	10686	MEDICAL LIABILITY ALLIANCE	1.64%	1,882,616	821,217	100,549	375,000	835,000	101.68%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.49%	1,707,100	1,647,844	952,521	800,000	2,862,299	173.70%
0212	21709	TRUCK INSURANCE EXCHANGE	1.32%	1,512,490	1,321,609	1,317,237	0	1,153,100	87.25%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.77%	882,801	788,208	245,627	801,753	17,534	2.22%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.25%	290,701	290,701	82,516	0	59,072	20.32%
1210	35602	OHIC INSURANCE COMPANY	0.23%	266,577	270,200	509,082	1,970,000	3,648,070	1350.14%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.16%	187,848	226,373	2,509,456	4,173,706	4,004,993	1769.20%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.03%	38,486	38,279	-71,400	130,231	-263,547	-688.49%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.03%	36,931	92,609	16,695	0	98,011	105.83%
0553	24872	CONNECTICUT INDEMNITY COMPANY THE	0.02%	28,665	27,231	1,965	0	6,466	23.74%
0000	10222	PACO ASSURANCE COMPANY INC	0.00%	3,369	3,032	0	0	0	0.00%
0140	11991	NATIONAL CASUALTY COMPANY	0.00%	317	317	932,595	0	93,308	29434.70%
3321	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	0	195	206,317	550,000	612,329	314014.87%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	2,978	35,000	0	N/A
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	-35	N/A
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH	0.00%	0	923	0	0	-388,971	-42142.04%
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	0	138	0	149	N/A
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	0	-218	0	-204	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	53	0	133	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	515	0	1,561	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	0	-2,187	0	-12,674	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	556,780	3,006,514	1,675,033	N/A
0517	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	7,000	0	0	N/A
1129	21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	0	0	-7,456	0	-18,064	N/A
1129	21970	ONEBEACON INSURANCE COMPANY	0.00%	0	0	-2,552	0	-6,177	N/A
3321	22217	GULF INSURANCE COMPANY	0.00%	0	1,547	0	0	2,981	192.70%
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	-41,400	795,000	346,792	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	186	0	584	N/A
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	27	0	0	0	0.00%
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	140,218	2,246,847	-822,385	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	-346,778	20,000	-1,528,101	N/A
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.00%	0	804	-4,508	0	-6,554	-815.17%
1129	40134	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	0	0	-1,331	0	-3,222	N/A
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	114,887,033	104,672,745	35,516,145	79,431,185	122,930,348	117.44%

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0350	11843	MEDICAL PROTECTIVE COMPANY	47.27%	2,107,508	2,075,820	351,049	164,500	1,453,500	70.02%
1272	33367	INTERMED INSURANCE COMPANY	37.27%	1,661,683	1,580,378	123,532	12,500	819,633	51.86%
2698	33391	MEDICAL ASSURANCE CO INC THE	9.81%	437,145	475,687	327,502	1,248,750	658,100	138.35%
0012	23809	GRANITE STATE INSURANCE COMPANY	1.83%	81,628	70,178	-138,643	1,000,788	41,283	58.83%
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH	1.83%	81,390	20,973	0	0	31,986	152.51%
0244	10677	CINCINNATI INS CO THE	1.50%	66,655	63,822	71,599	17,400	-129,847	-203.45%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.40%	17,686	44,085	-1,963	0	-48,319	-109.60%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.10%	4,470	5,566	0	0	0	0.00%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	44	150	-415	0	-726	-484.00%
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	0.00%	0	0	0	0	188,423	N/A
TOTAL DENTISTS BUSINESS			100.00%	4,458,209	4,336,659	732,661	2,443,938	3,014,033	69.50%

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2698	33391	MEDICAL ASSURANCE CO INC THE	61.44%	319,840	234,888	0	0	0	0.00%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	34.24%	178,219	388,538	24,005	0	-416,098	-107.09%
0244	10677	CINCINNATI INS CO THE	4.32%	22,500	21,373	-297,119	1,250	-59,591	-278.81%
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	0	35	0	0	0	0.00%
TOTAL NURSES BUSINESS			100.00%	520,559	644,799	(273,114)	1,250	(475,689)	-73.77%

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	MISSOURI HOSPITAL PLAN	45.63%	15,572,770	8,906,470	3,183,563	11,626,503	13,675,913	153.55%
0212	21709	TRUCK INSURANCE EXCHANGE	40.57%	13,845,945	13,845,945	0	0	0	0.00%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	7.11%	2,426,451	1,657,605	-12,088	0	-410,647	-24.77%
0244	10677	CINCINNATI INS CO THE	2.07%	705,123	991,003	-229,952	1,804,459	1,968,832	198.67%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.36%	463,478	401,958	634,771	457,000	639,827	159.18%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	1.10%	375,000	2,577,057	270,442	532,000	1,717,592	66.65%
0626	22667	ACE AMERICAN INSURANCE COMPANY	1.05%	357,748	248,056	60,609	40,000	15,039	6.06%
0350	11843	MEDICAL PROTECTIVE COMPANY	0.75%	256,357	263,545	285,998	0	-136,000	-51.60%
2698	33391	MEDICAL ASSURANCE CO INC THE	0.17%	58,266	9,302	-39,883	0	-80,144	-861.58%
3321	22217	GULF INSURANCE COMPANY	0.17%	57,800	102,526	-8,690	0	69,472	67.76%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.02%	5,212	18,619	-7,434	0	-16,343	-87.78%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	0.00%	475	275,233	104,386	1,691,265	-562,511	-204.38%
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	1	1	-15,630	300,000	-235,813	-23581300.00%
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	-2,640	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	1,100,000	531	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	0	0	-311,142	N/A
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH	0.00%	0	0	0	12,420	1,282,420	N/A
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	0	179,015	0	355,318	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	14,772	0	20,950	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	128,851	446,400	509,179	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.00%	0	0	334,564	809,739	8,472,407	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	0	-2,346	0	-1,498	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	-1,125	0	2,616	N/A
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	-1,182	0	-3,939	N/A
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	0	0	12,645	N/A
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.00%	0	42,708	392,364	355,000	127,767	299.16%
3321	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	0	0	9,322	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	68	0	0	N/A
TOTAL HOSPITAL BUSINESS			100.00%	34,124,626	29,340,028	5,271,073	19,174,786	27,119,153	92.43%

MISSOURI DEPARTMENT OF INSURANCE
2002 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0158	25534	TIG INSURANCE COMPANY	43.08%	7,721,674	6,229,472	986,412	944,320	5,960,523	95.68%
0218	20427	AMERICAN CASUALTY CO OF READING PA	8.27%	1,482,480	1,400,378	177,793	656,013	81,366	5.81%
0761	22810	CHICAGO INSURANCE COMPANY	6.90%	1,237,718	1,991,528	388,446	458,001	6,861,705	344.54%
0140	19100	AMCO INSURANCE COMPANY	6.16%	1,103,948	895,176	1,591	5,000	21,488	2.40%
2638	15865	NCMIC INSURANCE COMPANY	5.89%	1,056,198	1,017,083	296,131	74,964	488,814	48.06%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	5.54%	992,792	1,726,685	186,048	447,991	613,573	35.53%
0244	10677	CINCINNATI INS CO THE	4.43%	794,047	713,500	129,981	1,369,007	2,117,522	296.78%
0012	19445	NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURGH	3.85%	690,542	376,278	236,248	0	437,849	116.36%
0038	35181	EXECUTIVE RISK INDEMNITY INC	3.64%	653,299	362,991	0	0	202,490	55.78%
3321	22217	GULF INSURANCE COMPANY	3.06%	549,141	467,095	(82,557)	0	70,750	15.15%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	2.25%	402,777	501,535	0	0	2,031	0.40%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	1.95%	350,007	338,826	(13,140)	0	(11,452)	-3.38%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	1.37%	246,400	246,283	80,264	525,000	552,185	224.21%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	1.03%	184,989	184,989	98,833	0	166,810	90.17%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.94%	169,196	166,353	256,627	0	33,546	20.17%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.80%	143,430	135,489	259,767	45,000	1,736,680	1281.79%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.33%	58,464	188,433	(748,404)	1,259,021	(1,105,147)	-586.49%
0361	19720	AMERICAN ALTERNATIVE INS CORP	0.21%	37,237	26,054	20,982	0	46,760	179.47%
0350	34207	WESTPORT INSURANCE CORPORATION	0.10%	17,121	11,538	(8)	0	2,542	22.03%
0861	10686	MEDICAL LIABILITY ALLIANCE	0.07%	13,384	4,251	0	0	0	0.00%
0761	21857	AMERICAN INSURANCE COMPANY THE	0.04%	7,271	1,081	0	0	0	0.00%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.04%	7,199	25,714	(10,267)	0	(22,571)	-87.78%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.03%	6,001	5,933	76	0	134	2.26%
0212	21709	TRUCK INSURANCE EXCHANGE	0.03%	5,685	66,047	25,101	7,500	7,500	11.36%
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	78,974	273,600	312,077	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	0	(710)	0	(30,557)	N/A
3321	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	(3,475)	0	(12,150)	N/A
0091	19682	HARTFORD FIRE INSURANCE COMPANY	0.00%	0	0	35	662	662	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	(401)	(1,566)	(3,110)	N/A
2698	33391	MEDICAL ASSURANCE CO INC THE	0.00%	0	0	(5,357)	0	(10,764)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	101,460	420,000	(2,948,763)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	1,019	3,440	0	12,905	1266.44%
0761	21881	NATIONAL SURETY CORPORATION	0.00%	0	543	0	0	0	0.00%
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(22)	0	(87)	N/A
0164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	0	(7)	0	(567)	N/A
0164	41521	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	0	0	0	0	54	N/A
3321	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(5,147)	0	0	N/A
0158	25496	TIG INDEMNITY COMPANY	0.00%	0	8,240	8,000	0	8,000	97.09%
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	7,246	0	78,270	N/A
3321	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(23,593)	0	0	N/A
3321	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	15,035	0	1,231	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	150,438	0	(256,525)	N/A
0164	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(67)	N/A
0158	21113	UNITED STATES FIRE INSURANCE CO	0.00%	0	0	328	0	(2,087)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	(1)	(1)	106,836	745,000	(44,971)	4497100.00%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	(477)	24,196	(132,694)	388,858	(29,624)	-122.43%
3321	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	-0.03%	(4,611)	(4,611)	4,445	0	1,499	-32.51%
TOTAL OTHER BUSINESS			100.00%	17,925,911	17,112,098	2,594,755	7,618,371	15,340,524	89.65%

MISSOURI DEPARTMENT OF INSURANCE
2001 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
1272	33367	INTERMED INSURANCE COMPANY	19.38%	21,137,673	15,825,483	4,230,499	6,658,323	14,553,850	91.96%
0761	22810	CHICAGO INSURANCE COMPANY	16.50%	18,003,103	15,288,563	3,011,117	5,469,066	11,225,786	73.43%
2698	33391	MEDICAL ASSURANCE CO INC THE	12.02%	13,107,844	12,961,373	6,755,686	5,530,000	5,460,902	42.13%
0350	11843	MEDICAL PROTECTIVE COMPANY	9.81%	10,702,729	10,662,532	334,491	13,265,422	(3,087,405)	-28.96%
0000	33812	RECIPROCAL OF AMERICA	9.00%	9,821,554	9,328,003	4,458,943	752,061	10,335,003	110.80%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	5.48%	5,972,392	5,488,487	448,468	1,050,000	3,634,835	66.23%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	4.53%	4,940,116	3,652,901	302,881	163,150	1,561,030	42.73%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	4.16%	4,534,255	4,819,653	205,367	2,967,885	5,462,106	113.33%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	2.77%	3,019,023	3,019,023	279,928	0	1,340,830	44.41%
0158	25534	TIG INSURANCE COMPANY	2.40%	2,621,838	2,086,608	478,973	75,000	1,639,352	78.57%
0244	10677	CINCINNATI INS CO THE	1.70%	1,852,926	1,582,153	1,480,516	2,992,495	4,862,307	307.32%
0218	20427	AMERICAN CASUALTY CO OF READING PA	1.23%	1,340,733	1,306,776	156,371	1,441,678	868,605	66.47%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.13%	1,227,476	1,204,176	(45,087)	1,630,631	968,531	80.43%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	0.96%	1,052,444	999,985	(20,789)	0	391,377	39.14%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.95%	1,041,149	1,845,069	1,635,175	5,387,489	7,053,834	382.31%
2638	15865	NCMIC INSURANCE COMPANY	0.89%	974,382	929,862	(126,132)	732,650	(66,979)	-7.20%
0212	21709	TRUCK INSURANCE EXCHANGE	0.74%	804,395	563,882	30,003	1,000	(88,200)	-15.64%
0140	19100	AMCO INSURANCE COMPANY	0.72%	783,075	245,358	0	0	1,000	0.41%
1210	35602	OHIC INSURANCE COMPANY	0.71%	771,612	888,173	108,349	137,500	1,073,468	120.86%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.70%	764,320	679,103	132,491	17,000	355,254	52.31%
0861	27642	MISSOURI HOSPITAL PLAN	0.61%	663,855	828,335	(368,962)	8,198,518	(1,328,456)	-160.38%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.46%	499,371	194,344	0	0	(2,031)	-1.05%
0041	22217	GULF INSURANCE COMPANY	0.41%	449,697	470,738	259,549	976,500	1,149,323	244.15%
1172	24422	LEGION INSURANCE COMPANY	0.38%	410,269	341,447	72,202	0	71,619	20.98%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.34%	371,885	366,579	(71,618)	0	584,457	159.44%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	0.30%	328,176	324,778	(16,434)	0	(22,304)	-6.87%
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH	0.29%	317,289	229,633	166,123	464,656	795,063	346.23%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.28%	307,470	295,518	513,922	2,030,522	2,370,574	802.18%
0626	22667	ACE AMERICAN INSURANCE COMPANY	0.20%	222,955	211,824	20,285	425	92,498	43.67%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.19%	210,750	210,750	89,910	0	83,676	39.70%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	0.19%	202,798	192,955	241,151	0	620,049	321.34%
0140	11991	NATIONAL CASUALTY COMPANY	0.10%	104,217	176,325	54,256	3,190	96,931	54.97%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.09%	93,305	83,674	45,082	0	8,045	9.61%
0164	12246	AMERICAN CONTINENTAL INSURANCE CO	0.08%	89,548	(1,367,242)	280,048	2,675,950	1,213,018	-88.72%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.07%	74,368	49,694	3,172	2,387	(89,329)	-179.76%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.06%	66,590	66,772	987	0	(132,543)	-198.50%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.05%	57,871	59,097	160,465	18,750	904,753	1530.96%
0158	25496	TIG INDEMNITY COMPANY	0.03%	28,584	22,003	5,000	0	8,000	36.36%
0553	24872	CONNECTICUT INDEMNITY COMPANY THE	0.02%	26,395	24,881	702	0	2,265	9.10%
1166	28916	LAWRENCEVILLE PROPERTY AND CASUALTY COMPANY	0.02%	19,774	449,526	520,165	2,000,000	1,213,717	270.00%
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.01%	12,295	12,544	(1,295)	0	(5,656)	-45.09%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.01%	11,600	30,431	129,163	258,672	812,911	2671.33%
0957	19720	AMERICAN ALTERNATIVE INS CORP	0.01%	11,407	6,240	375	0	4,581	73.41%
0350	34207	WESTPORT INSURANCE CORPORATION	0.01%	10,456	7,468	3,597	0	10,631	142.35%
0861	10686	MEDICAL LIABILITY ALLIANCE	0.01%	8,418	171,531	66,894	361,091	180,088	104.99%
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.01%	8,046	50,502	10,433	13,000	(78,579)	-155.60%
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.01%	6,173	17,473	786,270	2,265,833	825,968	0.00%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.00%	3,761	3,561	801	0	1,404	39.43%
0041	21296	ASSOCIATES INSURANCE COMPANY	0.00%	3,137	22,793	0	0	0	0.00%

MISSOURI DEPARTMENT OF INSURANCE
2001 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
TOTAL MEDICAL MALPRACTICE

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	2,681	3,554	(116)	0	(1,346)	-37.87%
0000	10222	PACO ASSURANCE COMPANY INC	0.00%	2,589	826	0	0	0	0.00%
0761	21881	NATIONAL SURETY CORPORATION	0.00%	1,003	460	0	0	0	0.00%
0041	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	243	104,940	59,083	0	464,458	442.59%
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	61	25	0	0	0	0.00%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	833	0	0	N/A
0748	18023	STAR INSURANCE COMPANY	0.00%	0	0	(277)	0	(485)	0.00%
0041	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(66,695)	0	(421,949)	N/A
0041	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(2,573)	0	831,655	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	53	2,026	0	1,146	2162.26%
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	2,748	1,125	0	841	30.60%
0329	20010	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	0	0	(6,144)	0	(5,526)	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(1,108)	0	(3,368)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(483)	0	(1,470)	N/A
0517	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	20,000	0	75,000	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	292,459	2,050,000	2,645,049	N/A
0158	21083	INTERNATIONAL INSURANCE COMPANY	0.00%	0	0	(44)	0	(110)	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(13)	0	(319)	N/A
0158	21113	UNITED STATES FIRE INSURANCE CO	0.00%	0	0	(279)	0	(3,876)	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	974	(1,532)	0	36,004	3696.51%
1129	21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	0	0	(2,599)	0	(10,996)	N/A
1129	21970	ONEBEACON INSURANCE COMPANY	0.00%	0	0	(738)	0	(3,333)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	1,253	(2,451)	0	(6,074)	N/A
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	58,623	450,000	(61,598)	N/A
0553	24678	ROYAL INDEMNITY COMPANY	0.00%	0	0	(13,876)	11,326	11,326	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(1)	0	(1)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	354	0	0	N/A
0164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	75	(9)	0	3	N/A
0041	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(4,261)	0	151	N/A
0041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	(11,234)	0	(139,310)	N/A
0164	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(55)	0.00%
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	9,771	0	(14,786)	N/A
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(1,374,801)	4,968,750	(1,577,208)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(561,867)	1,700,000	606,030	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	(272)	0	(3,713)	N/A
1129	40134	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	0	0	(424)	0	(1,848)	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	(217)	0	(405)	N/A
0164	41521	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	0	0	(3)	0	(7)	N/A
0041	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	1,765	0	(1,850)	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	1,458	0	0	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	-0.02%	(18,655)	(18,655)	280,887	9,900	(310,120)	1662.40%
TOTAL MEDICAL MALPRACTICE BUSINESS			100.00%	109,081,421	97,027,590	25,505,860	76,730,820	79,038,069	81.46%

MISSOURI DEPARTMENT OF INSURANCE
2001 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
1272	33367	INTERMED INSURANCE COMPANY	26.12%	20,133,815	15,073,908	4,178,961	6,633,323	14,376,548	95.37%
0761	22810	CHICAGO INSURANCE COMPANY	23.35%	18,003,103	15,288,563	3,011,117	5,469,066	11,225,786	73.43%
2698	33391	MEDICAL ASSURANCE CO INC THE	16.22%	12,503,738	12,355,369	6,439,826	5,425,000	5,205,580	42.13%
0350	11843	MEDICAL PROTECTIVE COMPANY	10.82%	8,342,069	8,440,276	219,413	12,260,460	(4,089,367)	-48.45%
0831	34495	DOCTORS COMPANY AN INTERINS EXCHANGE	6.41%	4,940,116	3,652,901	302,881	163,150	1,561,030	42.73%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	4.15%	3,201,632	3,257,867	274,772	205,000	1,267,025	38.89%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	3.85%	2,969,023	2,969,023	279,928	0	1,321,208	44.50%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	2.32%	1,784,930	2,369,712	234,241	455,385	2,491,716	105.15%
0000	36234	PREFERRED PROFESSIONAL INSURANCE COMPANY	1.59%	1,227,476	1,204,176	(45,087)	1,630,631	968,531	80.43%
0212	21709	TRUCK INSURANCE EXCHANGE	0.87%	673,488	461,145	30,003	0	(89,400)	-19.39%
0861	27642	MISSOURI HOSPITAL PLAN	0.86%	663,855	828,335	(368,962)	8,198,518	(1,328,456)	-160.38%
0108	22977	LUMBERMENS MUTUAL CASUALTY CO	0.65%	499,371	194,344	0	0	(2,031)	-1.05%
1172	24422	LEGION INSURANCE COMPANY	0.53%	410,269	341,447	72,202	0	71,619	20.98%
0000	44083	PREFERRED PHYSICIANS MEDICAL RRG INC	0.48%	371,885	366,579	(71,618)	0	584,457	159.44%
0218	20443	CONTINENTAL CASUALTY COMPANY	0.44%	340,343	965,437	(68,069)	4,538,219	7,790,842	806.98%
1210	35602	OHIC INSURANCE COMPANY	0.36%	278,507	269,225	39,005	0	210,238	78.09%
0000	34703	KANSAS MEDICAL MUTUAL INS CO	0.27%	210,750	210,750	89,910	0	83,676	39.70%
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH	0.15%	116,734	126,002	165,379	264,656	574,656	456.07%
0140	11991	NATIONAL CASUALTY COMPANY	0.14%	104,217	176,325	54,256	3,190	96,931	54.97%
0163	24732	GENERAL INSURANCE CO OF AMERICA	0.12%	93,305	83,674	45,082	0	8,045	9.61%
0164	12246	AMERICAN CONTINENTAL INSURANCE CO	0.09%	67,137	(1,431,661)	77,243	2,317,500	851,021	-59.44%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.08%	57,871	59,097	160,465	18,750	0	0.00%
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.05%	36,377	(21,223)	87,797	227,700	139,990	0.00%
0553	24872	CONNECTICUT INDEMNITY COMPANY THE	0.03%	26,395	24,881	702	0	2,265	9.10%
1166	28916	LAWRENCEVILLE PROPERTY AND CASUALTY COMPANY	0.03%	19,774	15,292	4,932	0	(269,872)	-1764.79%
1125	39152	AMERICAN HEALTHCARE INDEMNITY COMPANY	0.02%	12,295	12,544	(1,295)	0	(5,656)	-45.09%
0861	10686	MEDICAL LIABILITY ALLIANCE	0.01%	8,368	163,537	66,894	361,091	180,088	110.12%
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.01%	6,173	17,438	0	2,265,833	796,406	4567.07%
0041	21296	ASSOCIATES INSURANCE COMPANY	0.00%	3,137	22,793	0	0	0	0.00%
0000	10222	PACO ASSURANCE COMPANY INC	0.00%	2,589	826	0	0	0	0.00%
0041	22217	GULF INSURANCE COMPANY	0.00%	2,061	2,227	1,228	0	0	0.00%
0041	10819	AMERICAN EQUITY SPECIALTY INSURANCE COMPANY	0.00%	243	104,940	59,083	0	464,458	442.59%
0108	27138	KEMPER CASUALTY INSURANCE COMPANY	0.00%	61	25	0	0	0	0.00%
0084	16691	GREAT AMERICAN INSURANCE COMPANY	0.00%	0	0	833	0	0	N/A
0041	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	(5,570)	N/A
0163	19690	AMERICAN ECONOMY INSURANCE COMPANY	0.00%	0	53	2,026	0	1,146	2162.26%
0163	19704	AMERICAN STATES INSURANCE COMPANY	0.00%	0	2,748	1,125	0	841	30.60%
0329	20010	ACCEPTANCE INDEMNITY INSURANCE CO	0.00%	0	0	(6,144)	0	(5,526)	N/A
0038	20281	FEDERAL INSURANCE COMPANY	0.00%	0	0	(1,108)	0	(3,368)	N/A
0038	20397	VIGILANT INSURANCE COMPANY	0.00%	0	0	(483)	0	(1,470)	N/A
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.00%	0	(10,913)	(9,373)	0	(9,177)	84.09%
0517	20532	CLARENDON NATIONAL INS CO	0.00%	0	0	20,000	0	75,000	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	0	0	(319)	N/A
0158	21113	UNITED STATES FIRE INSURANCE CO	0.00%	0	0	(279)	0	(3,876)	N/A
1129	21962	PENNSYLVANIA GENERAL INSURANCE COMPANY	0.00%	0	0	(2,599)	0	(10,996)	N/A
1129	21970	ONEBEACON INSURANCE COMPANY	0.00%	0	0	(738)	0	(3,333)	N/A
0553	24678	ROYAL INDEMNITY COMPANY	0.00%	0	0	(13,876)	11,326	11,326	N/A
0163	24724	FIRST NATIONAL INS CO OF AMERICA	0.00%	0	0	(1)	0	(1)	N/A
0163	24740	SAFECO INSURANCE CO OF AMERICA	0.00%	0	0	354	0	0	N/A

MISSOURI DEPARTMENT OF INSURANCE
2001 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Physicians & Surgeons

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	(1,747,446)	3,411,250	(2,122,532)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	(956,225)	N/A
1129	40134	POTOMAC INSURANCE CO OF ILLINOIS	0.00%	0	0	(424)	0	(1,848)	N/A
0012	23817	ILLINOIS NATIONAL INSURANCE COMPANY	-0.02%	(18,655)	(18,655)	280,887	9,900	(310,120)	1662.40%
TOTAL PHYSICIANS & SURGEONS BUSINESS			100.00%	77,092,452	67,579,007	13,863,043	53,869,948	41,141,286	60.88%

MISSOURI DEPARTMENT OF INSURANCE
2001 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Dentists

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0350	11843	MEDICAL PROTECTIVE COMPANY	55.97%	2,063,295	1,948,681	(4,926)	154,962	(48,038)	-2.47%
1272	33367	INTERMED INSURANCE COMPANY	27.23%	1,003,858	751,575	51,538	25,000	177,302	23.59%
2698	33391	MEDICAL ASSURANCE CO INC THE	13.15%	484,758	449,231	234,147	105,000	255,322	56.84%
0244	10677	CINCINNATI INS CO THE	1.92%	70,617	79,181	22,455	18,000	(45,481)	-57.44%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	1.73%	63,936	79,449	(23,501)	0	(91,617)	-115.32%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.00%	0	0	0	0	(1,346)	0.00%
0012	23809	GRANITE STATE INSURANCE COMPANY	0.00%	0	0	0	0	904,753	0.00%
TOTAL DENTISTS BUSINESS			100.00%	3,686,464	3,308,117	279,713	302,962	1,150,895	34.79%

MISSOURI DEPARTMENT OF INSURANCE
2001 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE

MEDICAL MALPRACTICE - Nurses

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	77.09%	417,325	352,847	(46,469)	670,000	49,409	14.00%
2698	33391	MEDICAL ASSURANCE CO INC THE	22.05%	119,348	156,773	81,713	0	0	0.00%
0244	10677	CINCINNATI INS CO THE	0.87%	4,709	5,468	565,517	125,000	110,246	2016.20%
TOTAL NURSES BUSINESS			100.00%	541,382	515,088	600,761	795,000	159,655	31.00%

MISSOURI DEPARTMENT OF INSURANCE
2001 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Hospitals

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	33812	RECIPROCAL OF AMERICA	57.72%	9,821,554	9,328,003	4,458,943	752,061	10,335,003	110.80%
0212	16535	ZURICH AMERICAN INSURANCE COMPANY	16.16%	2,749,325	2,449,941	(28,874)	2,512,500	2,970,390	121.24%
0244	10677	CINCINNATI INS CO THE	7.58%	1,289,273	1,063,215	747,762	1,520,000	2,152,556	202.46%
0350	34916	FIRST SPECIALTY INSURANCE CORPORATION	6.18%	1,052,444	999,985	(20,789)	0	391,377	39.14%
0218	20443	CONTINENTAL CASUALTY COMPANY	3.42%	581,493	631,641	0	193,000	82,152	13.01%
1210	35602	OHIC INSURANCE COMPANY	2.90%	493,105	618,948	69,344	137,500	863,230	139.47%
0350	11843	MEDICAL PROTECTIVE COMPANY	1.75%	297,365	273,575	120,004	850,000	1,050,000	383.81%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	1.56%	265,977	14,114	108,121	0	1,777,405	12593.21%
0626	22667	ACE AMERICAN INSURANCE COMPANY	1.31%	222,955	211,824	20,285	425	92,498	43.67%
0041	22217	GULF INSURANCE COMPANY	0.64%	108,800	92,039	50,747	0	(319,000)	-346.59%
0038	35181	EXECUTIVE RISK INDEMNITY INC	0.59%	101,122	118,961	132,491	17,000	293,747	246.93%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.16%	27,968	28,046	414	0	(55,668)	-198.49%
0164	12246	AMERICAN CONTINENTAL INSURANCE CO	0.04%	7,500	38,171	193,743	358,450	359,604	942.09%
0041	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	0	0	(416,379)	N/A
0041	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	0	0	831,655	N/A
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.00%	0	0	0	0	180,800	N/A
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH	0.00%	0	0	0	200,000	425,000	N/A
0218	20427	AMERICAN CASUALTY CO OF READING PA	0.00%	0	14,484	0	0	13,102	90.46%
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	0	0	0	3,577	N/A
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	181,324	1,271,000	2,116,039	N/A
0158	21083	INTERNATIONAL INSURANCE COMPANY	0.00%	0	0	(44)	0	(110)	N/A
0626	22713	INSURANCE COMPANY OF NORTH AMERICA	0.00%	0	1,253	(2,451)	0	(6,074)	-484.76%
0626	22748	PACIFIC EMPLOYERS INSURANCE COMPANY	0.00%	0	0	58,623	450,000	(61,598)	N/A
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	0.00%	0	0	(2,423)	0	(8,078)	N/A
0041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	0	0	(124,543)	N/A
1166	28916	LAWRENCEVILLE PROPERTY AND CASUALTY COMPANY	0.00%	0	434,234	515,233	2,000,000	1,483,589	341.66%
0659	32654	MISSOURI PHYSICIANS ASSOCIATES	0.00%	0	0	372,645	1,557,500	545,324	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	0	0	34,651	N/A
0212	40142	AMERICAN ZURICH INSURANCE COMPANY	0.00%	0	0	(217)	0	(405)	N/A
0041	42811	GULF UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	1,765	0	(1,850)	N/A
0626	43575	INDEMNITY INSURANCE CO OF NORTH AMERICA	0.00%	0	0	1,458	0	0	N/A
0761	21873	FIREMANS FUND INSURANCE COMPANY	-0.01%	(1,955)	0	122,834	258,672	1,160,366	0.00%
		TOTAL HOSPITAL BUSINESS	100.00%	17,016,926	16,318,434	7,100,938	12,078,108	26,168,360	160.36%

MISSOURI DEPARTMENT OF INSURANCE
2001 PAGE 24 SUPPLEMENT EXPERIENCE WITH MARKET SHARE
MEDICAL MALPRACTICE - Other

NAIC Group	NAIC Code	Company Name	Market Share	Direct Written Premium	Direct Earned Premium	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0158	25534	TIG INSURANCE COMPANY	24.40%	2,621,838	2,086,608	478,973	75,000	1,639,352	78.57%
0164	24767	ST PAUL FIRE & MARINE INSURANCE CO	18.83%	2,023,522	1,784,210	135,545	175,000	632,613	35.46%
0218	20427	AMERICAN CASUALTY CO OF READING PA	12.14%	1,304,356	1,313,515	68,574	1,213,978	715,513	54.47%
2638	15865	NCMIC INSURANCE COMPANY	9.07%	974,382	929,862	(126,132)	732,650	(66,979)	-7.20%
0140	19100	AMCO INSURANCE COMPANY	7.29%	783,075	245,358	0	0	1,000	0.41%
0038	35181	EXECUTIVE RISK INDEMNITY INC	6.17%	663,198	560,142	0	0	61,507	10.98%
0244	10677	CINCINNATI INS CO THE	4.55%	488,327	434,289	144,782	1,329,495	2,644,986	609.04%
0041	22217	GULF INSURANCE COMPANY	3.15%	338,836	376,472	207,574	976,500	1,468,323	390.02%
0775	13714	PHARMACISTS MUTUAL INSURANCE COMPANY	3.05%	328,176	324,778	(16,434)	0	(22,304)	-6.87%
0164	24791	ST PAUL MERCURY INSURANCE COMPANY	2.86%	307,470	295,518	516,345	2,030,522	2,378,652	804.91%
0000	18767	CHURCH MUTUAL INSURANCE COMPANY	1.89%	202,798	192,955	241,151	0	620,049	321.34%
0012	19445	NATIONAL UNION FIRE INS COMPANY OF PITTSBURGH	1.87%	200,555	103,631	744	0	(204,593)	-197.42%
0212	21709	TRUCK INSURANCE EXCHANGE	1.22%	130,907	102,737	0	1,000	1,200	1.17%
0218	20443	CONTINENTAL CASUALTY COMPANY	1.11%	119,313	247,991	1,703,244	656,270	(819,160)	-330.32%
0012	19380	AMERICAN HOME ASSURANCE COMPANY	0.69%	74,368	49,694	3,172	2,387	(270,129)	-543.58%
0181	29874	NORTH AMERICAN SPECIALTY INS CO	0.47%	50,000	50,000	0	0	19,622	39.24%
0626	18279	BANKERS STANDARD INSURANCE COMPANY	0.36%	38,622	38,726	573	0	(76,875)	-198.51%
0158	25496	TIG INDEMNITY COMPANY	0.27%	28,584	22,003	5,000	0	8,000	36.36%
0164	12246	AMERICAN CONTINENTAL INSURANCE CO	0.14%	14,911	26,248	9,062	0	2,393	9.12%
0761	21873	FIREMANS FUND INSURANCE COMPANY	0.13%	13,555	30,431	6,329	0	(347,455)	0.00%
0957	19720	AMERICAN ALTERNATIVE INS CORP	0.11%	11,407	6,240	375	0	4,581	73.41%
0350	34207	WESTPORT INSURANCE CORPORATION	0.10%	10,456	7,468	3,597	0	10,631	142.35%
0218	20478	NATIONAL FIRE INS CO OF HARTFORD	0.07%	8,046	61,415	19,806	13,000	(69,402)	-113.00%
0748	16551	SAVERS PROPERTY & CASUALTY INS CO	0.04%	3,761	3,561	801	0	1,404	39.43%
0012	19429	INSURANCE CO OF THE STATE OF PA	0.02%	2,681	3,554	(116)	0	0	0.00%
0761	21881	NATIONAL SURETY CORPORATION	0.01%	1,003	460	0	0	0	0.00%
0861	10686	MEDICAL LIABILITY ALLIANCE	0.00%	50	7,994	0	0	0	0.00%
0748	18023	STAR INSURANCE COMPANY	0.00%	0	0	(277)	0	(485)	N/A
0041	19038	TRAVELERS CASUALTY AND SURETY CO	0.00%	0	0	(66,695)	0	0	N/A
0041	19070	STANDARD FIRE INSURANCE COMPANY	0.00%	0	0	(2,573)	0	0	N/A
0218	20494	TRANSPORTATION INSURANCE COMPANY	0.00%	0	35	786,270	0	25,985	74242.86%
0626	20702	ACE FIRE UNDERWRITERS INSURANCE COMPANY	0.00%	0	0	111,135	779,000	529,010	N/A
0158	21105	NORTH RIVER INSURANCE COMPANY THE	0.00%	0	0	(13)	0	0	N/A
0761	21849	AMERICAN AUTOMOBILE INSURANCE CO	0.00%	0	974	(1,532)	0	36,004	3696.51%
0164	24775	ST PAUL GUARDIAN INSURANCE COMPANY	0.00%	0	75	(9)	0	3	N/A
0041	25658	TRAVELERS INDEMNITY COMPANY	0.00%	0	0	(4,261)	0	151	N/A
0041	25674	TRAVELERS INDEMNITY CO OF ILLINOIS	0.00%	0	0	(11,234)	0	(14,767)	N/A
0164	25887	UNITED STATES FIDELITY & GUARANTY CO	0.00%	0	0	0	0	(55)	N/A
0091	29459	TWIN CITY FIRE INS CO	0.00%	0	0	9,771	0	(14,786)	N/A
0218	35289	CONTINENTAL INSURANCE COMPANY THE	0.00%	0	0	(561,867)	1,700,000	1,527,604	N/A
0785	38970	MARKEL INSURANCE COMPANY	0.00%	0	0	(272)	0	(3,713)	N/A
0164	41521	ST PAUL PROPERTY & CASUALTY INS CO	0.00%	0	0	(3)	0	(7)	N/A
TOTAL OTHER BUSINESS			100.00%	10,744,197	9,306,944	3,661,405	9,684,802	10,417,873	111.94%

Section VIII

Trends Excluding Self Insureds

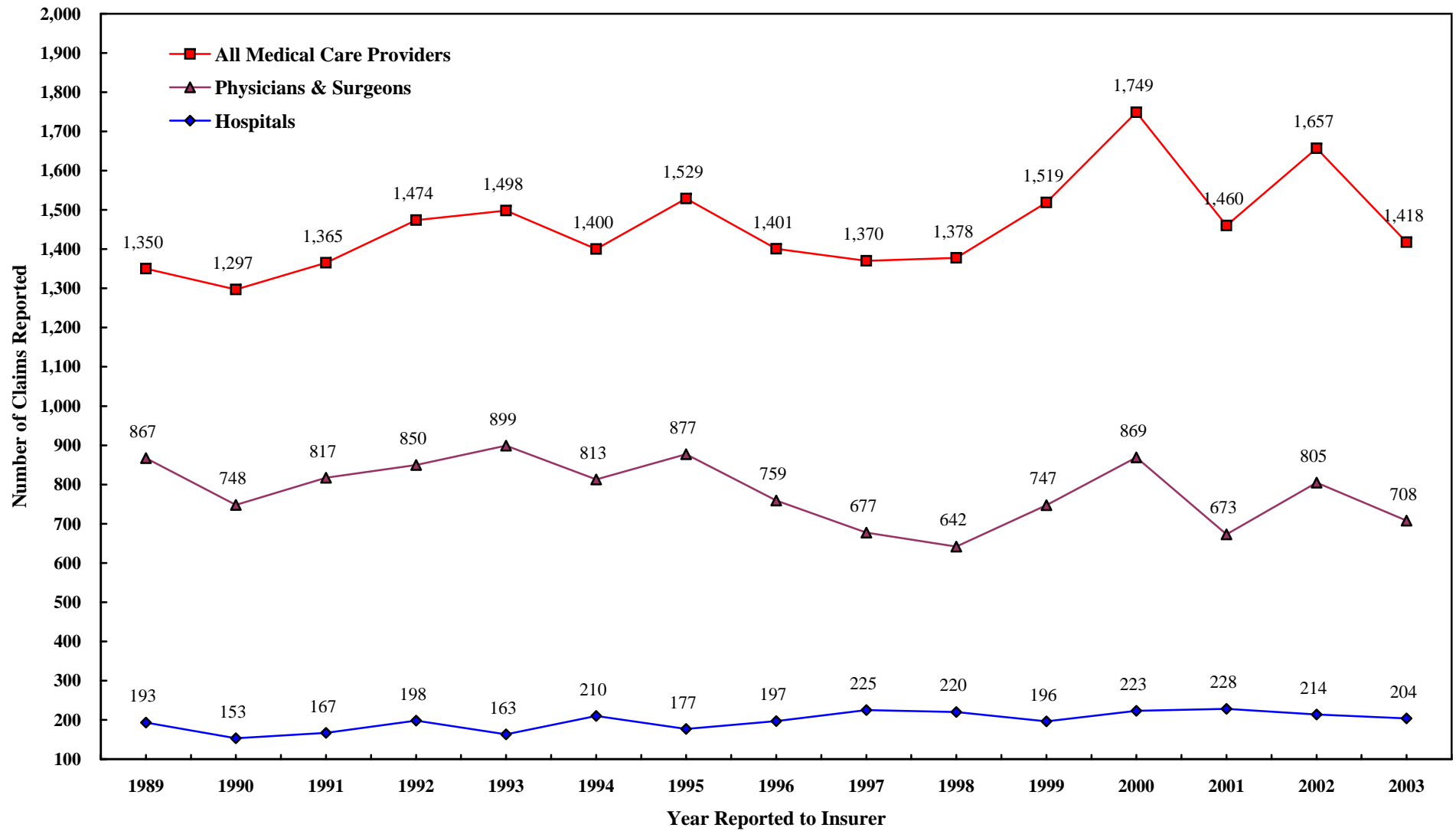
This section contains graphs depicting trends in the medical malpractice insurance market excluding the self insureds for:

- All medical care providers
- Physicians & Surgeons only
- Hospitals only

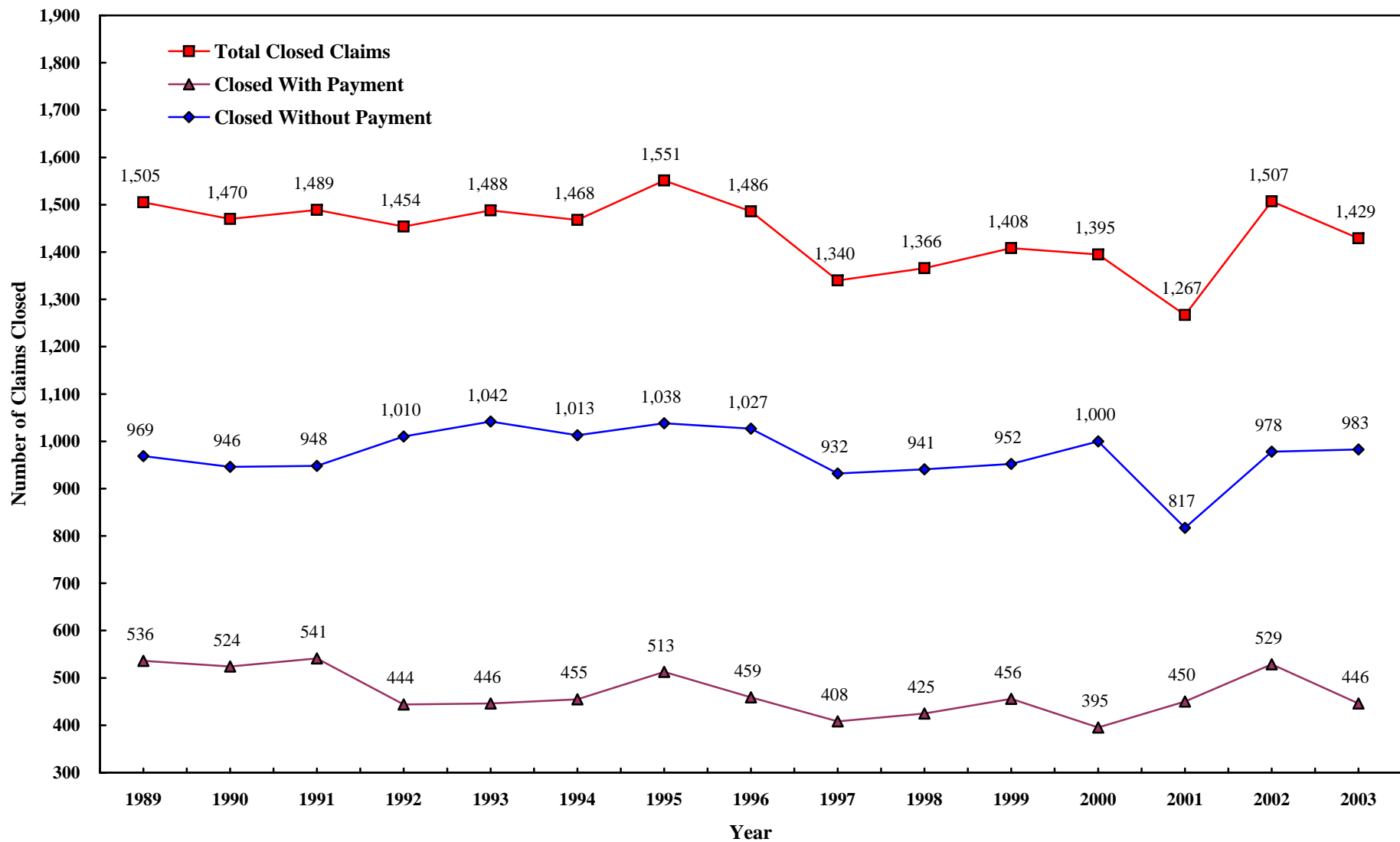
The tables and graphs are further categorized by:

- Claim count
- Closed claim count
- Average indemnity paid
- Impact of medical malpractice awards

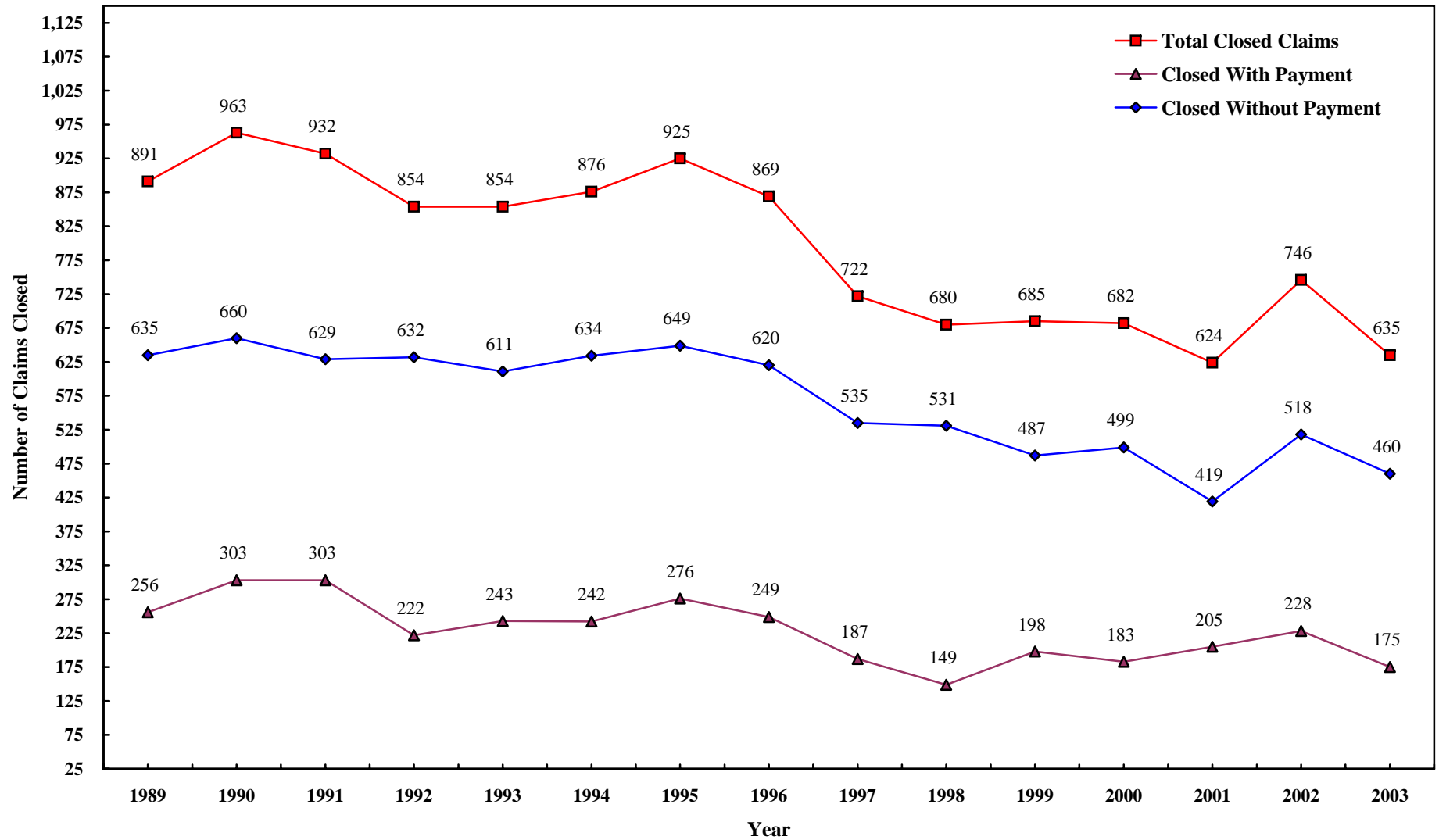
Claim Count
Reported to Insurer Excludes Self Insureds



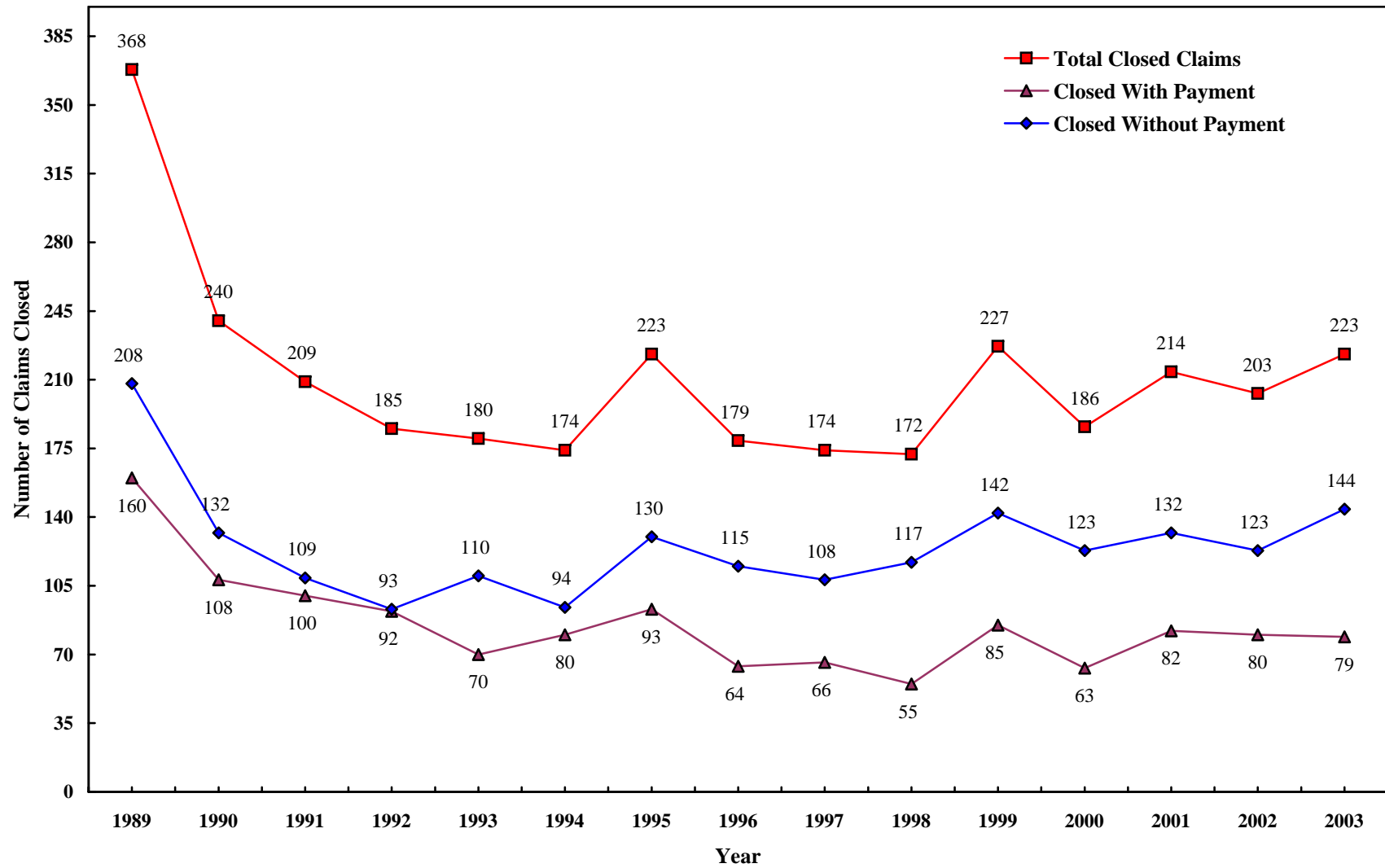
Closed Claim Count
All Medical Care Providers Excludes Self Insureds



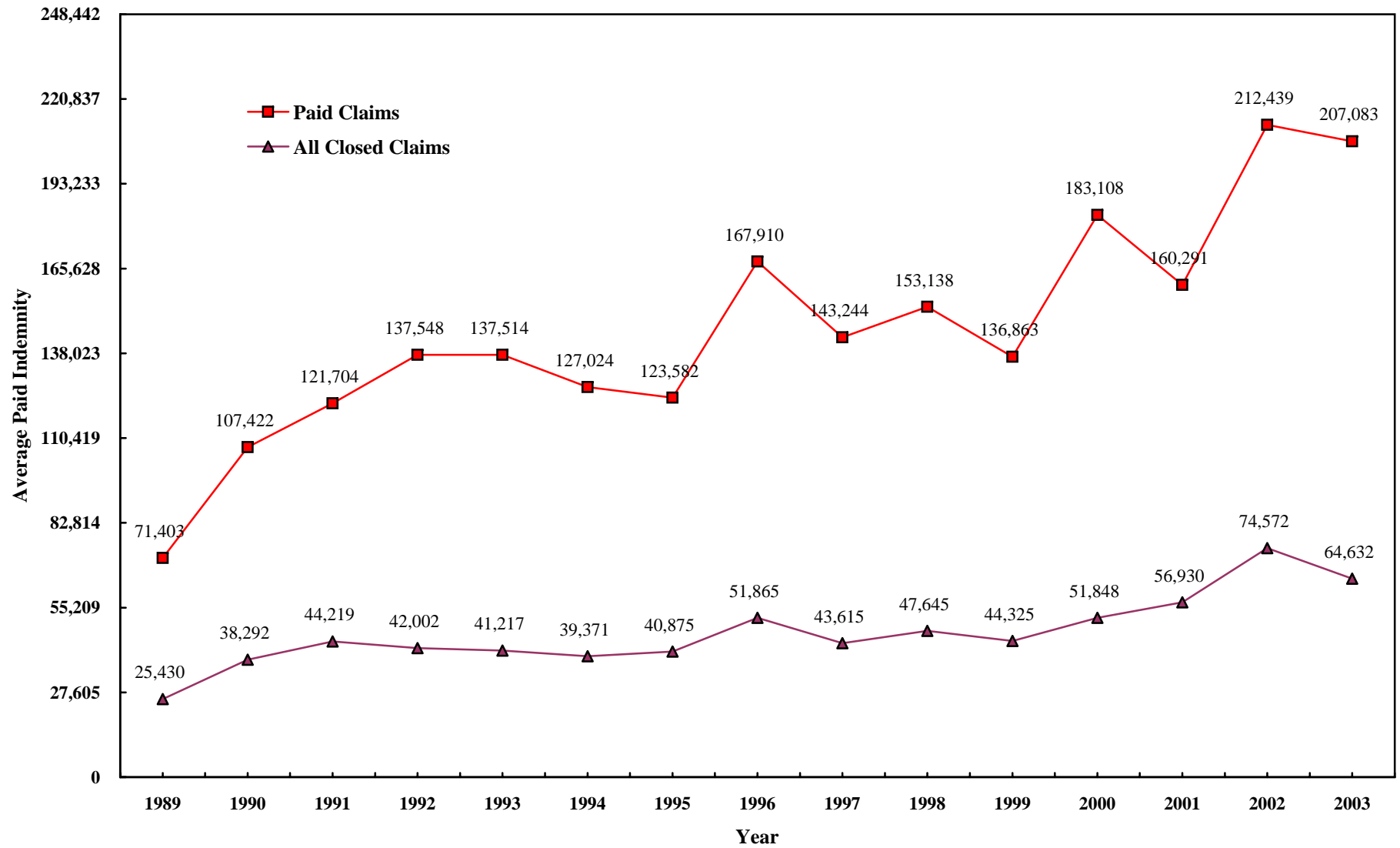
Closed Claim Count
Physicians & Surgeons Excludes Self Insureds



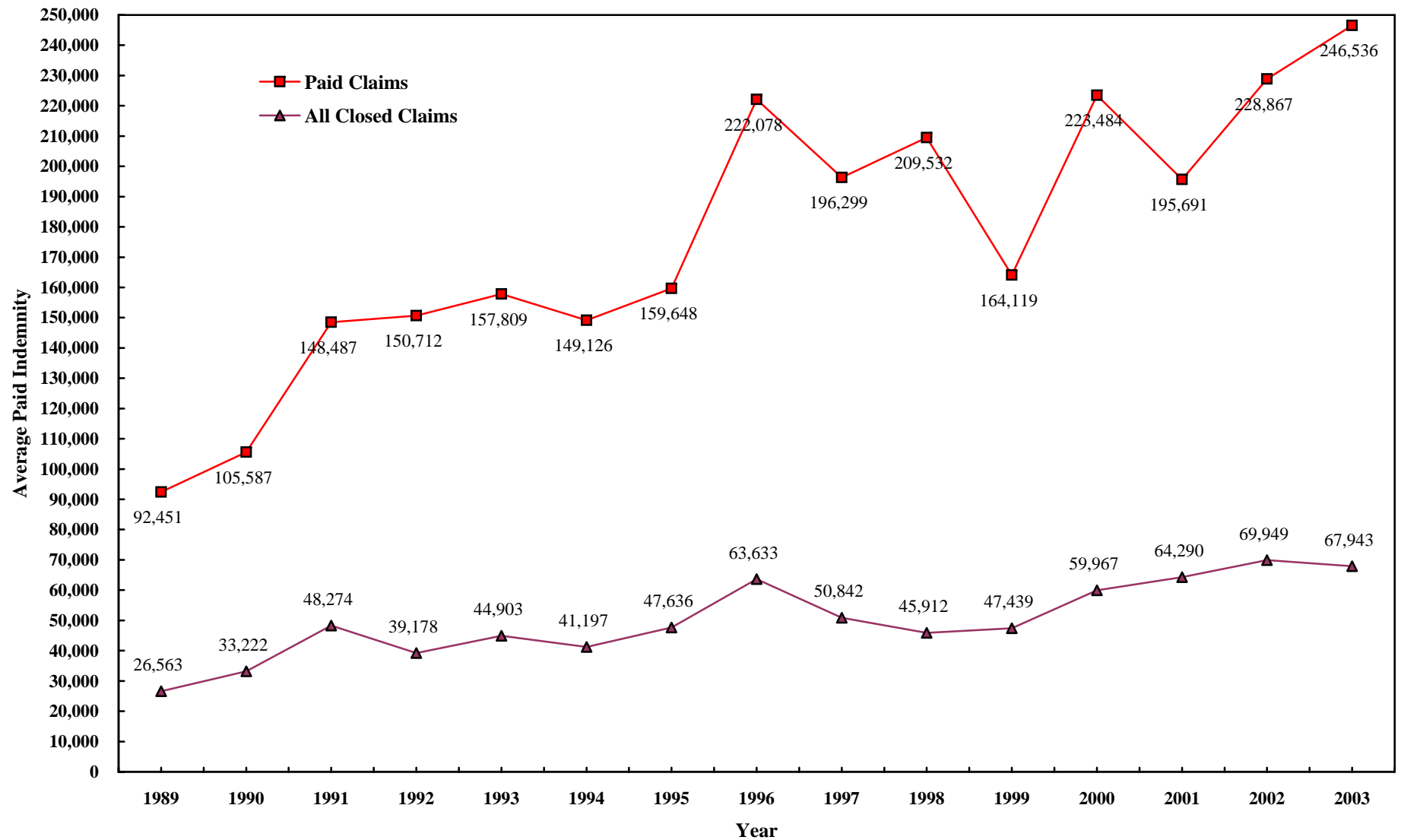
Closed Claim Count
Hospitals Excludes Self Insureds



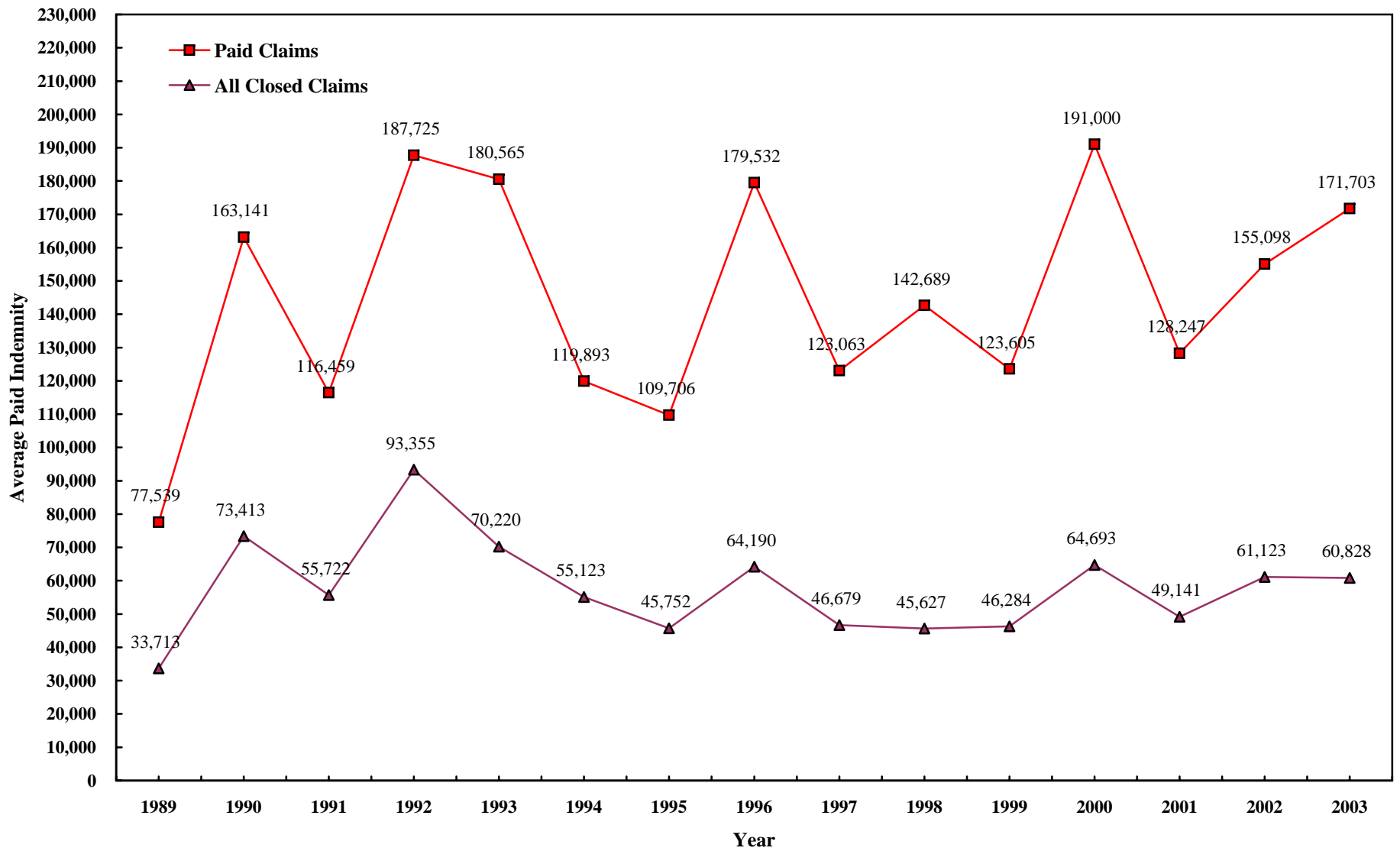
All Medical Care Providers
Average Indemnity Paid Excludes Self Insureds



Physicians & Surgeons
Average Indemnity Paid Excludes Self Insureds



Hospitals
Average Indemnity Paid Excludes Self Insureds



Impact of Legislative Proposals on Missouri Awards of \$250,000
Excludes Self-Insureds

Year Claim Closed	Claims W/ Noneconomic Awards in Excess of \$250,000	Total Paid in Excess of \$250,000	Total Noneconomic Damages Paid	Total Indemnity Paid	Estimated "Savings" of \$250,000 Cap on Noneconomic Damages As a Percent of Noneconomic Awards	
					As a Percent of Total Awards	As a Percent of Total Awards
1989	15	\$2,734,831	\$20,120,991	\$38,272,066	13.60%	7.10%
1990	24	\$4,615,510	\$25,368,941	\$56,289,011	18.20%	8.20%
1991	40	\$7,975,715	\$33,858,518	\$65,841,561	23.60%	12.10%
1992	34	\$7,651,580	\$31,620,587	\$61,071,229	24.20%	12.50%
1993	31	\$7,523,458	\$32,354,769	\$61,331,331	23.30%	12.30%
1994	33	\$5,845,932	\$29,555,979	\$57,795,973	19.60%	10.10%
1995	41	\$5,220,837	\$35,072,062	\$63,397,380	14.90%	8.20%
1996	47	\$12,565,294	\$40,764,994	\$77,070,881	30.80%	16.30%
1997	41	\$5,226,989	\$29,942,794	\$58,443,615	17.50%	8.90%
1998	32	\$7,607,778	\$28,730,193	\$65,083,617	26.50%	11.70%
1999	32	\$4,775,132	\$26,601,859	\$62,409,423	18.00%	7.70%
2000	42	\$5,925,106	\$32,244,252	\$72,327,494	18.40%	8.20%
2001	39	\$4,243,902	\$31,866,323	\$72,130,542	13.30%	5.90%
2002	64	\$13,145,084	\$51,742,815	\$112,380,056	25.40%	11.70%
2003	47	\$7,489,592	\$39,915,922	\$92,359,116	18.80%	8.10%

Definition of Terms

Cash Flow Loss Ratio – Direct paid losses divided by direct written premium.

Economic Damages – The amount of damages arising from pecuniary harm including, without limitation, medical damages and those damages arising from lost wages and lost earning capacity.

Direct Incurred Losses – Total indemnity costs of insured claims, including both sums already paid and estimates of those yet to be paid, before reinsurance has been ceded and/or assumed.

Direct Losses Paid – Total indemnity costs of insured claims, including amounts paid in the current year for claims arising from coverage in prior years, before reinsurance has been ceded and/or assumed.

Direct Premium Earned – The part of premiums attributable to the coverage already provided in a given period before reinsurance has been ceded, and/or assumed.

Direct Premium Written – Amount charged when a policyholder contracts for insurance coverage before reinsurance has been ceded and/or assumed.

Loss Ratio – Direct incurred losses divided by direct earned premium.

Non-Economic Damages – The amount of damages arising from non-pecuniary harm including, without limitation, pain, suffering, mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium.

Non-Admitted Market – Sales by surplus lines carriers and risk retention groups. Surplus lines carriers have no Missouri license, and MDI does not approve policy forms or review rates. These insurers, however, have a license in at least one state and have demonstrated the financial ability to write policies for hard-to-obtain coverage in Missouri. Risk retention groups – whose members have similar needs for liability coverage – are organized under federal law and exempt from regulation except by the state that they chose as the domicile for their license.