

# 2014

Missouri

# Medical Professional Liability Insurance Report

Statistics Section  
December 2015



## DIFP

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## Other Publications

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

The following reports are also available:

- *Missouri Market Share Report*
- *Missouri Real Estate Malpractice (Closed Claim Report)*
- *Missouri Legal Malpractice (Closed Claim Report)*
- *Missouri Products Liability (Closed Claim Report)*
- *Missouri Medical Malpractice Insurance Report*
- *Missouri Health Maintenance Organization Report*
- *Missouri Life, Accident & Health Supplement Report*
- *Missouri Property and Casualty Supplement Report*
- *Missouri Commercial Liability Report*
- *Missouri Mortgage Guaranty Report*
- *Missouri Uninsured Automobile Report*

**Databases:** *for data requests, contact the Statistics Section at 573-751-3163. Some data are available for a fee.*

- *Medicare Supplement Experience Data*
- *Property and Casualty Supplement Data*
- *Missouri Zip Code data for homeowners/ dwelling fire, farmowners (dwelling only, mobile home, earthquake, and private passenger automobile insurance).*

Many reports, including this complaint report, are available at no cost on the DIFP website, at <http://insurance.mo.gov/reports/> For paper copies, inquire with the Statistics Section at the above number.

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# Executive Summary

## Data Sources

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

Additional information is derived from the Missouri “supplement to the annual statement” (see <http://insurance.mo.gov/reports/suppdata>). These data contain information about market segment, volume of business, market share, losses and expenses.

## Changes to Report

Beginning in 2012, the format of this report departed substantially from prior reports. The most significant change was that individual claims are no longer reported, but rather counts and other statistics are displayed for *claimants* and *defendants*. A comparison of these various methods of aggregation is presented in the following table.

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

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

**Comparison of Occurrences, Defendants, and Claims**

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

## Highlights

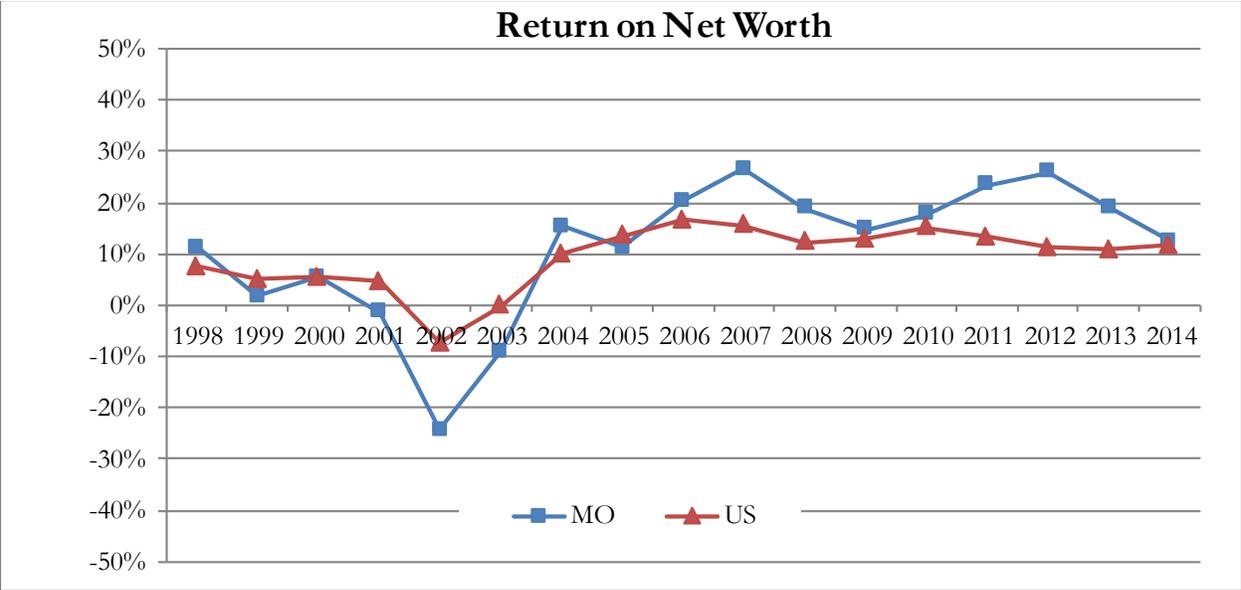
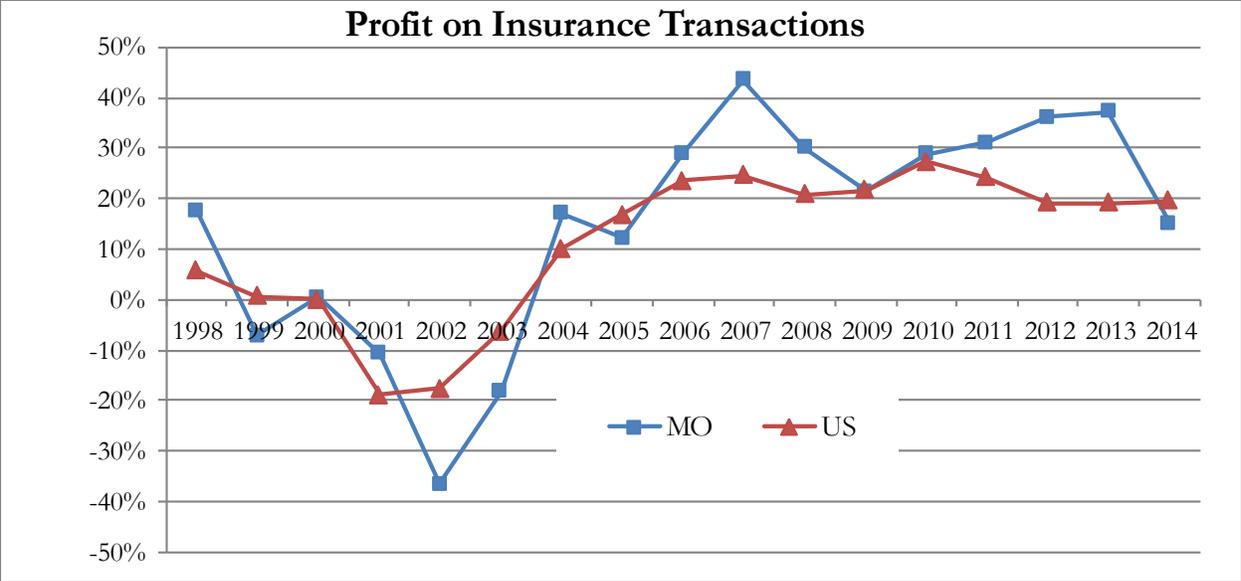
Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics, and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

Among the findings of the report are:

■ **Profitability** Medical professional liability insurers in Missouri returned a profit for a eleventh consecutive year, following depressed returns for the period of 1999-2003. Claims incurred plus loss adjustment and administrative costs amounted to 89.6 percent of earned premium in 2014. These costs had exceeded 100 percent of premium during seven of the eight years preceding 2004 (see page 6).

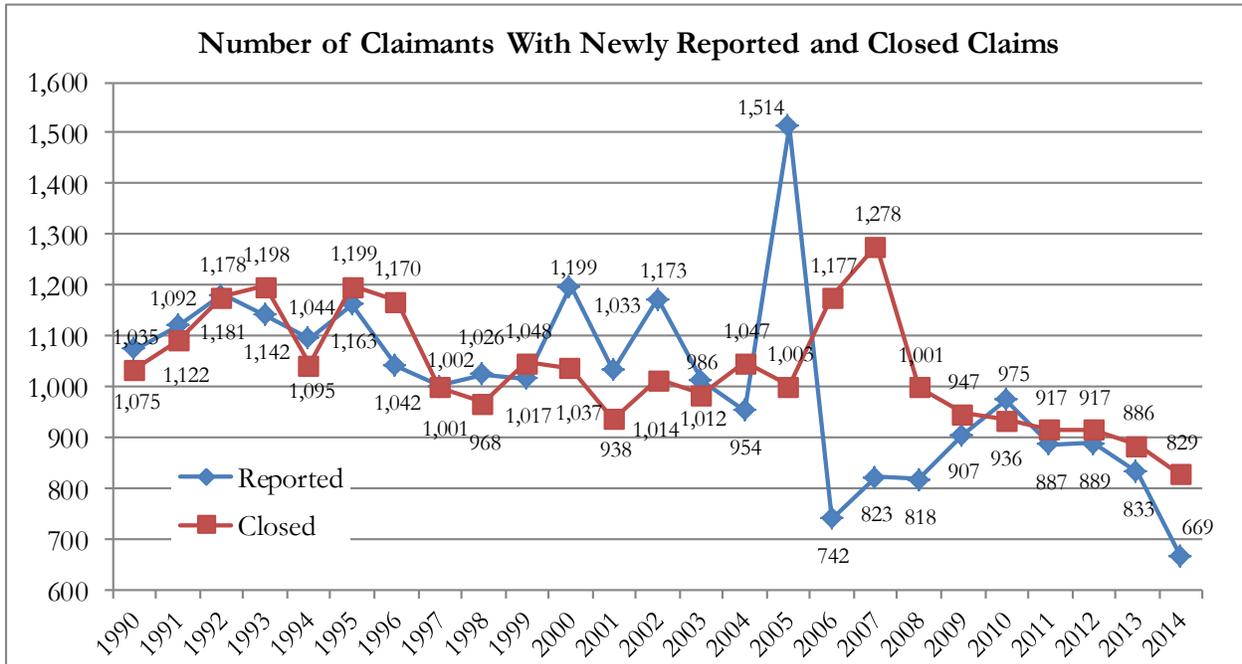
Overall profitability for a line of insurance may be assessed by adjusting Missouri underwriting results to account for expenses and revenues that are not state or line specific, such as investment returns, various unallocated costs, and federal taxes. Estimates produced by DIFP, using the NAIC profitability formula, indicate a profit rate of declined slightly from 19.0 to 12.4 percent of net worth between 2013 and 2014 (pages 6-7).

Incurred claims declined from \$206 million to \$38.5 million between 2004 and 2008, but increased somewhat in subsequent years. In 2014, insurers incurred \$46 million in claims, which amounted to 31.9% of premium. Defense and adjustment expenses related to settling claims, the largest expense component for medical professional liability insurance aside from claim payments, represent an additional 27.0% of premium (page 6).



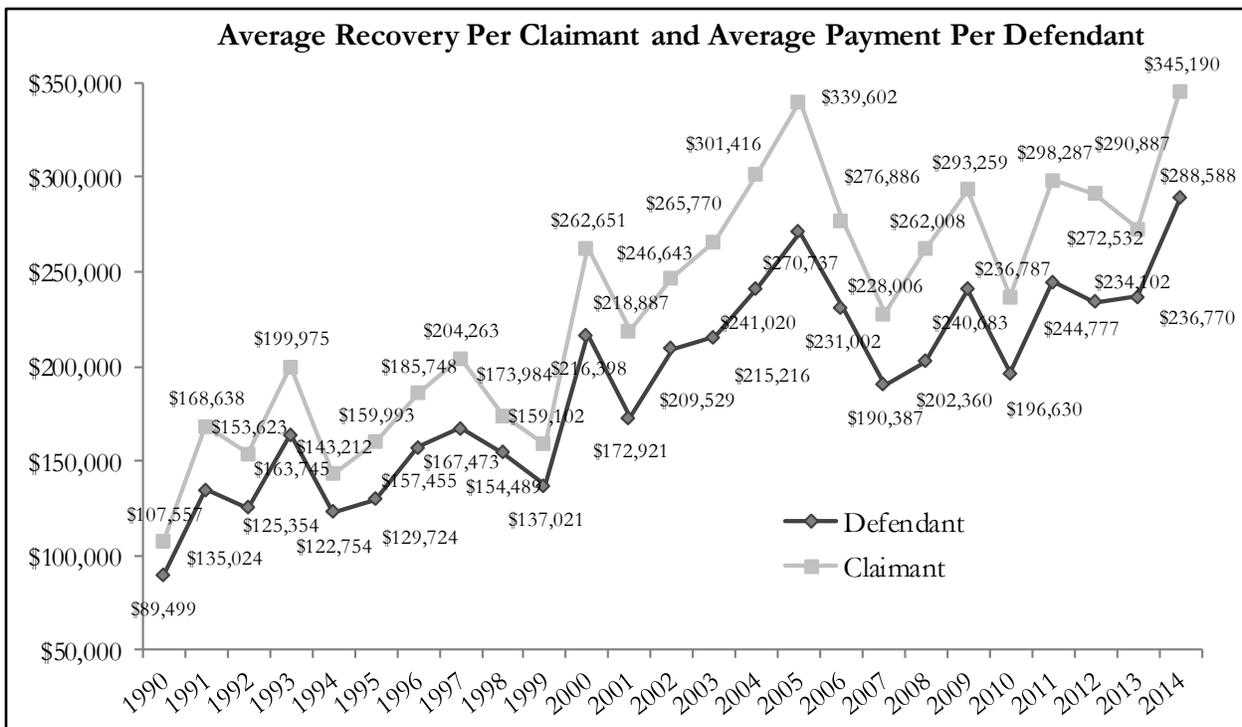
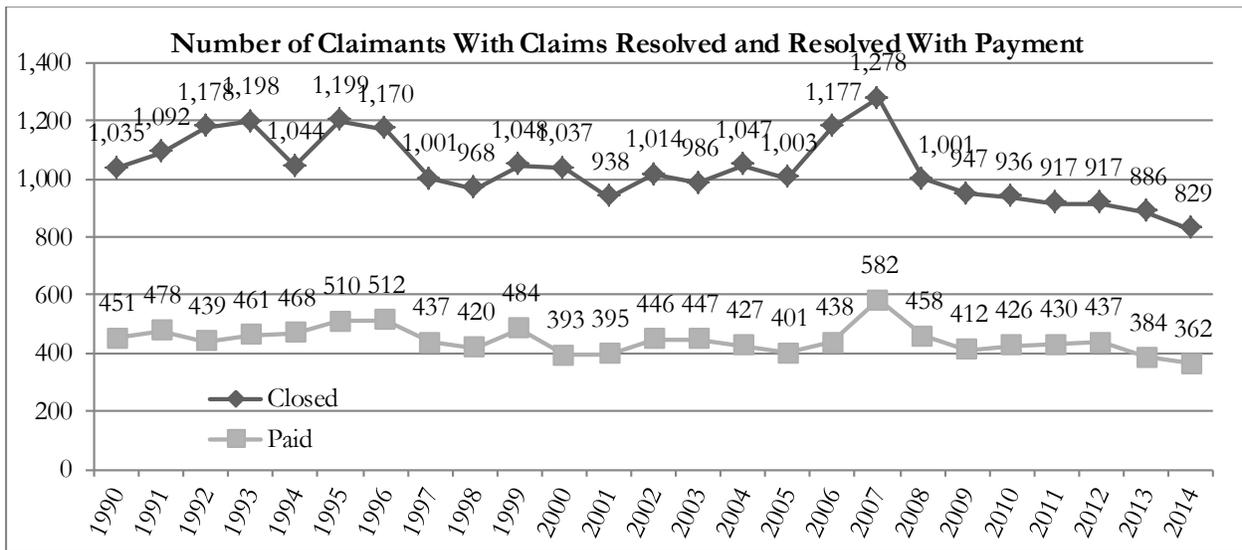
## New Incidents Reported and Closed

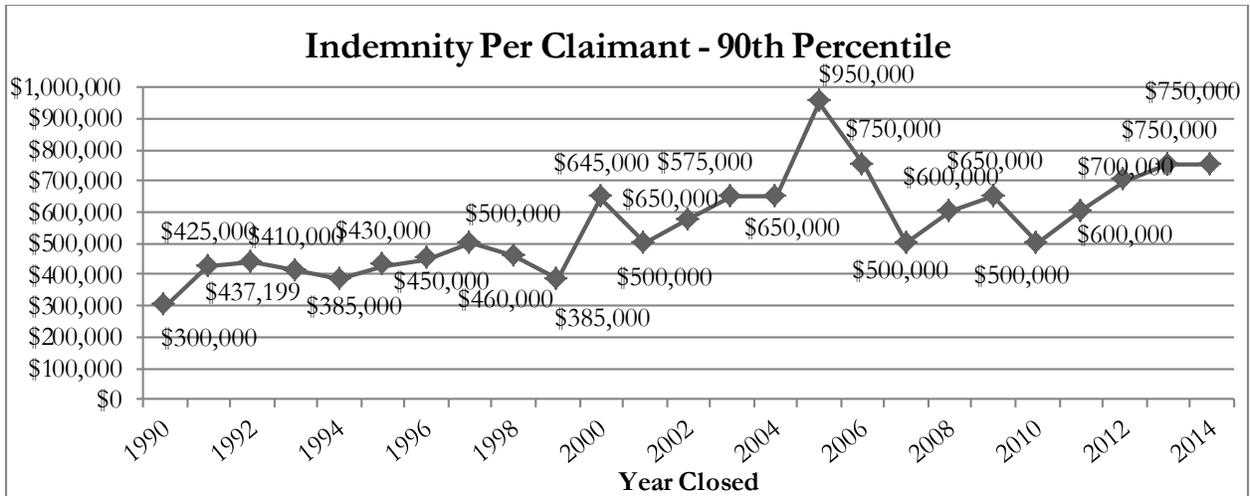
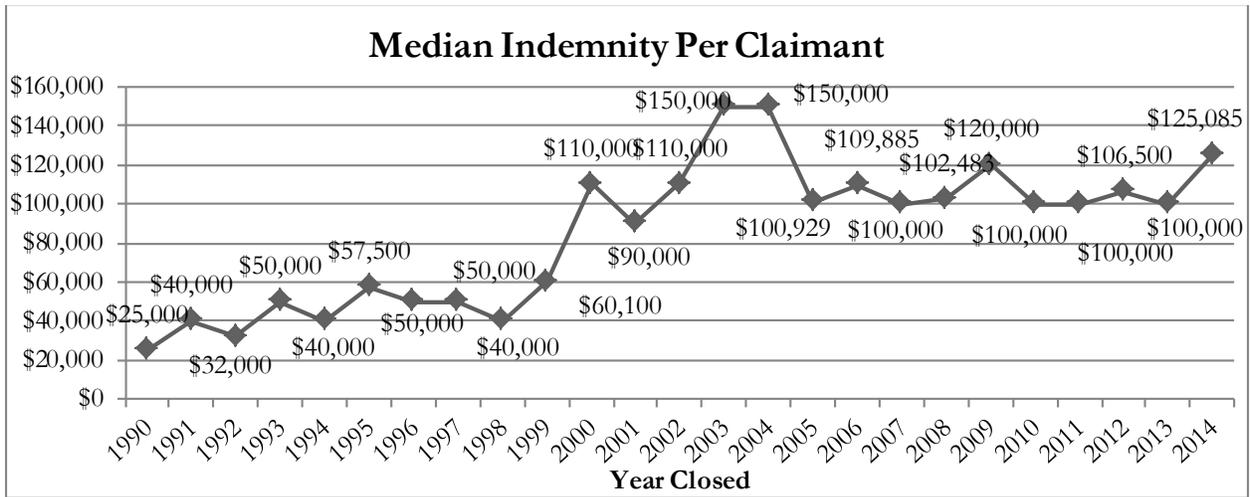
■ After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years. Aside from the anomalous 2005 spike in new claims (a direct result of legal changes implemented in that year), the number of claims reported has declined substantially in recent years, and by 2014 stood at 669.

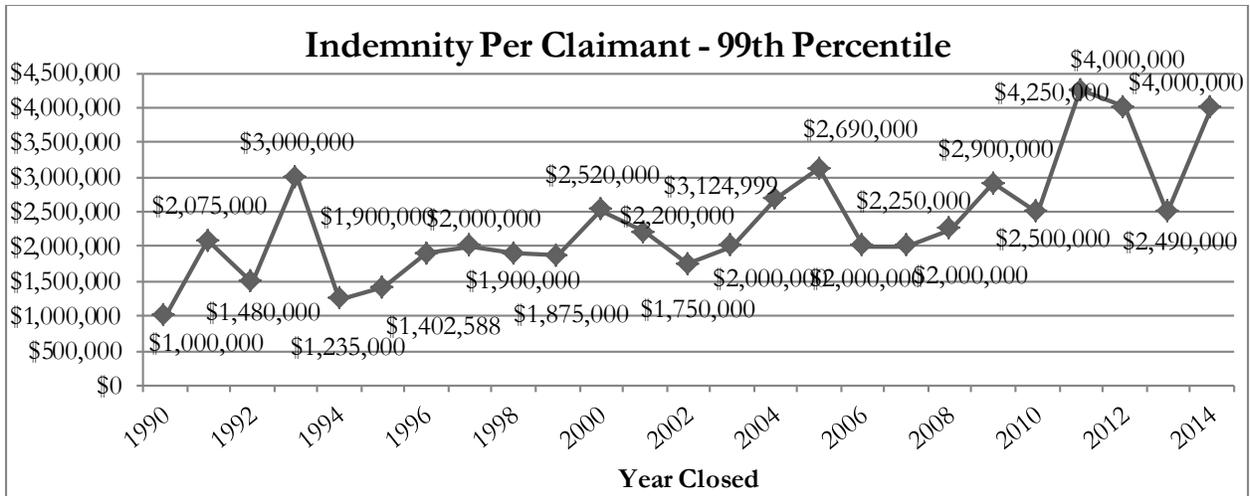


■ After a significant increase in 2007, the number of claimants receiving a recovery subsequently declined. The average award per claimant stood at \$345,190 in 2014.

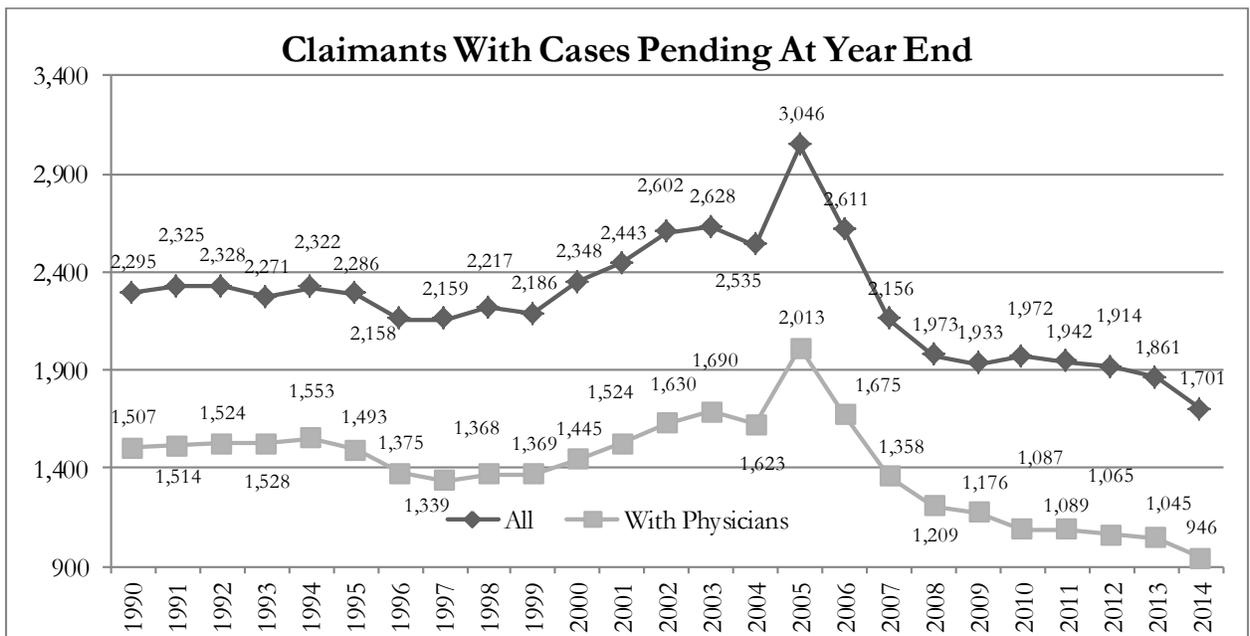
The median amount received by each claimant has remained at or near \$125,085 since 2005. Recoveries at the 90<sup>th</sup> and 99<sup>th</sup> percentiles have not exhibited any clear trends in recent years.







■ The number of claimants with pending actions at the end of a year has declined in every year since 2005, reaching historic lows in 2014.



## **Factors Impacting the Price of Medical Professional Liability Insurance**

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

No conclusions are presented in this report about possible future trends. Given the large annual fluctuations in average payments, several years of data are necessary to make credible future projections. Even with a sufficient time series, analyses are difficult when costs are impacted by moving and contrary forces. The difficulty is augmented by the significant changes that have occurred in Missouri's tort environment, such that prior trends may no longer be operative, and possible emerging new trends are too recent to provide a credible basis for projections. For example, several significant changes occurred with respect to the tort environment over the last decade. Prior to 2002, a single inflation-adjusted cap limited the amount each plaintiff could recover for non-economic damages in a medical liability action. In January of 2002, the Missouri Court of Appeals, Eastern District, ruled that the cap could be "stacked" across defendants (*Scott vs. SSM Healthcare*). In 2005, the legislature lowered the cap to a non-inflation-adjusted amount of \$350,000, and applied it to all defendants party to a single liability action. In 2012, the Missouri Supreme Court ruled that the cap on non-economic damages was an unconstitutional infringement on the right to a jury trial (*Watts vs. Cox*). This year, legislation was passed to reinstate an cap in the amount of \$400,000 for less serious injuries, and \$700,000 for injuries the statute defines as catastrophic. These caps are to annually increase by 1.7 percent.

## Nature and Substance of Allegations and Health Outcomes

Allegation and health outcome data are derived from the narrative of events alleged to have caused an injury that are submitted with each claim form. Narratives are coded according to taxonomies developed by the DIFP. Every effort is made to code each occurrence according to the most proximate cause of the alleged medical injury, rather than the actions of defendants whose involvement was less central or subsequent actions that may have made the injury more severe. For example, if an individual received an unintentional cut during surgery, which subsequently led to an undiagnosed infection, the case would be coded as “cut, puncture or tear during surgery.” To date, the DIFP has coded nearly 12,000 medical professional liability actions extending back to 2002, encompassing over 19,000 medical practitioners.

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

Allegations by Category 2002-2014		
Category of Alleged Medical Error	Occurrences	Paid Occurrences
Surgery	31.6%	30.8%
Diagnosis	17.9%	18.3%
Treatment	17.8%	17.8%
Patient Safety / Ethical Issue	13.9%	14.1%
Medication	9.0%	8.7%
Pregnancy & childbirth	6.3%	6.8%
Anesthesia	1.9%	1.7%
IV & Blood Products	1.6%	2.0%

Across all categories, just a few general types of allegations accounted for more than 85 percent of cases. Interestingly, injuries unrelated to medical treatment were among the largest sources of claims, with nearly 1,300 claimants seeking compensation for falls on hospital grounds, assaults from medical staff or other patients, injuries during transport, among other causes. Over the period 2002-2014, insurers paid out \$97 million as a result of such claims. Pregnancy and birth-related claims accounted for 6.1 percent of all claims, but 16% of total claim payments. Injuries sustained during surgery or non-surgical treatment account for a high volume of cases. Among this class of injuries, the most common was *unintentional cut or tear* during the procedure (1,190 cases).

This category excludes other specific types of injuries, such as retained surgical materials (280 cases), and surgeries or other procedures performed on the wrong patient or the wrong body part (124 cases). Claims involving misdiagnoses and other diagnostic issues (excluding injuries incurred during a diagnostic test) accounted for 2,129 cases and \$401 million in payments.

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

<b>Allegations Medical Professional Liability Closed Claims, 2002-2014</b>				
<b>Allegation Type</b>	<b>Claimants</b>	<b>Claimants Receiving Payment</b>	<b>Average Payment</b>	<b>Average Injury Severity (1-9 Scale)</b>
DiagnosticErrors	2,129	981	\$408,919	6.4
Physical injuries unrelated to medical procedure (falls, etc)	1,292	737	\$132,748	4.9
Unintentional cut, puncture or tear during procedure	1,190	605	\$255,358	4.9
Infection acquired in the course of treatment	949	378	\$259,882	5.6
All pregnancy & childbirth related injuries	753	364	\$697,450	6.5
Inefficacious treatment	651	233	\$226,676	4.8
Adverse reaction to correct medication or medical substance	625	163	\$214,785	5.0
Wrong medication / wrong dose	561	392	\$183,214	4.6
Cardiovascular / respiratory complication of procedure	555	263	\$505,741	7.1
Other treatment-related physical trauma	507	195	\$299,779	4.5
Improper use of equipment / equipment failure	491	212	\$222,657	4.8
Denial of care / patient abandonment	356	39	\$298,294	3.5
Surgical or other foreign body retained	280	165	\$109,092	3.8
Ethical / legal misconduct (breach of privacy, etc)	232	89	\$75,412	1.3
Failure to administer necessary care	187	83	\$304,053	6.4
Lack of informed consent / unnecessary procedure	176	49	\$289,153	4.3
Problem with surgical site (improper dosure, fistula, etc)	133	53	\$463,686	4.9
Wrong patient / body part	124	88	\$229,787	4.4
Communication failure with patient or other practitioner	57	15	\$263,500	5.8
Delay in treatment	50	18	\$448,963	6.1
Inappropriate handling of biological materials	48	42	\$162,749	5.6
All Other	970	310	\$240,436	4.9

**Allegations  
Medical Professional Liability Closed Claims, 2002-2014**

<b>Allegation Type</b>	<b>Total Paid</b>	<b>% of Claimants</b>	<b>% of Claimants Receiving Payment</b>	<b>% of Total Payments</b>
Diagnostic Errors	\$401,149,499	17.3%	17.9%	24.8%
Physical injuries unrelated to medical procedure (falls, etc)	\$97,835,226	10.5%	13.5%	6.0%
Unintentional cut, puncture or tear during procedure	\$154,491,781	9.7%	11.1%	9.5%
Infection acquired in the course of treatment	\$98,235,371	7.7%	6.9%	6.1%
All pregnancy & childbirth related injuries	\$253,871,648	6.1%	6.6%	15.7%
Inefficacious treatment	\$52,815,426	5.3%	4.3%	3.3%
Adverse reaction to correct medication or medical substance	\$35,009,877	5.1%	3.0%	2.2%
Wrong medication / wrong dose	\$71,819,699	4.6%	7.2%	4.4%
Cardiovascular / respiratory complication of procedure	\$133,009,776	4.5%	4.8%	8.2%
Other treatment-related physical trauma	\$58,456,821	4.1%	3.6%	3.6%
Improper use of equipment / equipment failure	\$47,203,308	4.0%	3.9%	2.9%
Denial of care / patient abandonment	\$11,633,449	2.9%	0.7%	0.7%
Surgical or other foreign body retained	\$18,000,234	2.3%	3.0%	1.1%
Ethical / legal misconduct (breach of privacy, etc)	\$6,711,645	1.9%	1.6%	0.4%
Failure to administer necessary care	\$25,236,372	1.5%	1.5%	1.6%
Lack of informed consent / unnecessary procedure	\$14,168,500	1.4%	0.9%	0.9%
Problem with surgical site (improper dosure, fistula, etc)	\$24,575,353	1.1%	1.0%	1.5%
Wrong patient / body part	\$20,221,212	1.0%	1.6%	1.2%
Communication failure with patient or other practitioner	\$3,952,500	0.5%	0.3%	0.2%
Delay in treatment	\$8,081,330	0.4%	0.3%	0.5%
Inappropriate handling of biological materials	\$6,835,463	0.4%	0.8%	0.4%
All Other / Unknown	\$74,535,120	7.9%	5.7%	4.6%

Among all diagnostic-related cases (most of which involve misdiagnoses), most involved cancers of various forms (485 cases). This category was followed by heart conditions (202 cases), digestive disorders (161 cases), fractures (161 cases), and strokes (124 cases) comprising the top 5. Diagnosing a healthy patient with a condition was the 8<sup>th</sup> most common diagnostic error, with 64 cases during the period.

<b>Diagnostic-Related Claims, 2002-2014 By Medical Condition</b>						
<b>Infectious / Non-infectious Condition Indicator</b>	<b>Medical Condition</b>	<b>Claimants</b>	<b>Claimants Receiving Payment</b>	<b>Average Payment</b>	<b>Average Injury Severity (1-9 Scale)</b>	
NI	All Cancers	485	216	\$365,534	7.2	
NI	Heart Condition	202	107	\$431,036	7.9	
NI	Digestive disorders	161	82	\$391,721	5.9	
NI	Fractures	161	50	\$119,368	3.7	
NI	Stroke	124	57	\$519,083	6.6	
NI	Spinal trauma or other spinal disorder	83	32	\$883,068	5.8	
NI	Embolism/ thrombosis	69	39	\$326,305	7.5	
NI	Healthy patient misdiagnosed with condition	64	25	\$141,892	3.6	
NI	Trauma - injury to internal organs	53	29	\$396,810	7.1	
NI	Hematoma / aneurysm	50	30	\$440,422	8.0	
NI	Spine / spinal cord disorder	46	17	\$601,255	5.8	
NI	Unknown or benign neoplasms	43	19	\$427,663	5.4	
I	Respiratory infections	42	20	\$248,125	6.7	
I	Central nervous system, including meningitis	36	22	\$1,094,904	7.9	
NI	Traumatic injury to tendons or muscles	32	7	\$91,143	3.8	
NI	Non-infectious nervous system disorders	29	10	\$635,505	6.3	
NI	Nutritional, and metabolic disorders	24	15	\$486,622	7.6	
NI	Diseases of the genitourinary system	24	14	\$363,036	6.3	
NI	Diseases of the reproductive system	23	11	\$236,023	5.2	
I	Infections of digestive system	21	7	\$60,929	5.1	
NI	Musculoskeletal disorder-excluding spine	18	6	\$615,000	4.3	
NI	Visual condition	15	10	\$587,110	6.1	
NI	Blood and immune disorders	15	8	\$660,208	7.2	
I	Musculoskeletal infection- excluding spine	12	8	\$695,625	5.5	
NI	Ischemia / vascular deficiency	11	7	\$673,571	7.4	
<b>Top 25</b>		<b>1,843</b>	<b>848</b>	<b>\$420,900</b>	<b>6.4</b>	
<b>All Other Diagnostic</b>		<b>332</b>	<b>150</b>	<b>\$333,979</b>	<b>6.1</b>	

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

## Patient Outcomes

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

Medical Outcomes, 2002-2014				
Outcome	No. of Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Quadriplegia	42	30	\$1,898,397	8.0
Cerebral palsy	53	39	\$1,663,022	7.6
Contraction - meningitis	12	1	\$1,600,000	4.9
Paraplegia	98	60	\$1,204,039	7.0
Progression of meningitis	8	5	\$1,080,600	6.1
Full loss of hearing	2	2	\$1,037,500	6.0
Cognitive or neurological deficit	485	243	\$976,467	6.3
Coma	9	5	\$930,000	5.7
Hemiplegia	20	10	\$840,000	6.8
Full loss of vision	43	24	\$813,152	6.7
Loss of organ	25	16	\$710,365	7.0
Stroke	89	43	\$584,714	6.2
Cauda equine syndrome	15	10	\$580,752	6.0
Amputation of hands/feet	31	12	\$575,976	5.7
Amputation of one limb	126	73	\$536,064	6.1
Amputation of two or more limbs	10	6	\$528,064	7.1

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

making life-altering decisions. Even though no *physical* injury has occurred (this case would be coded “1,” or the least severe category on the nine-point injury severity scale), both economic and non-economic damages could be considerable.

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

## Concepts and Definitions

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

### Premium Written vs. Premium Earned

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

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

The difference between written and earned premium can be better illustrated by example. Assume a one-year policy is issued on July 1, 2006, at a cost of \$1,000. At the end of the calendar year, the insurer will report \$1,000 of **written** premium on their financial annual statement. However, only half of the policy term will have elapsed at year-end. As such, only \$500, or one-half of the written premium amount, will be reported as **earned** premium. Earned premium is thus the amount of premium corresponding to the coverage actually offered during the year, since at year-end, half of the policy term will provide coverage in the future. For this reason, **earned premium** is the appropriate figure to use for assessing the performance of policy. For example, losses incurred during a reporting period correspond to elapsed coverage, and (obviously) not to coverage that will be extended at some future date.

### Paid Losses vs. Incurred Losses

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

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

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

### **Components of Profitability**

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

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

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

**Other Revenue and Expenses:** This category includes revenue streams other than premium, losses and expenses, such as investment returns, taxes, and fees. Medical professional liability insurance is a “long tailed” line, meaning that premiums are collected perhaps many years before claims payments will be made. This time lag creates opportunities for significant investment gains, which in turn can partially offset the cost of coverage. Investment returns are thus a significant component of revenue for insurers.

**Profitability:** Insurers are required to annually file a financial statement. This statement contains a “state page,” on which is reported claim costs and expenses directly tied to the operations in each state. However, some expenses and revenues, such as federal taxes and investment returns, are not intrinsically tied to state operations, and are reported as national aggregates. To assess true profitability in a state, national expenses and revenues must be allocated to a state in some non-arbitrary manner. The National Association of Insurance Commissioners (NAIC) has developed a widely-accepted profitability formula that performs these allocations. The NAIC figures through 2010 are reproduced in this report. The 2011 figure was calculated by the DIFP in accordance with the NAIC formula.

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

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

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

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

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

# Section I

## Historical Trends

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

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

The tables and graphs are further categorized by:

### Market Trends

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

### Frequency and Severity

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

### Claim Disposition

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

<b>Licensed and Non-Admitted Market, 2000-2014</b>					
<b>Year</b>	<b>Market Segment</b>	<b>Premium Written</b>	<b>Market Share</b>	<b>Premium Earned</b>	<b>Market Share</b>
2000	Licensed	\$92,838,702	81.7%	\$91,924,281	84.8%
	Non-Admitted	\$20,739,467	18.3%	\$16,493,196	15.2%
	Total	\$113,578,169	100%	\$108,417,477	100%
2001	Licensed	\$109,081,420	81.6%	\$97,022,488	81.3%
	Non-Admitted	\$24,602,498	18.4%	\$22,272,120	18.7%
	Total	\$133,683,918	100.0%	\$119,294,608	100%
2002	Licensed	\$171,916,338	83.9%	\$156,095,527	85.2%
	Non-Admitted	\$33,103,146	16.1%	\$27,180,935	14.8%
	Total	\$205,019,484	100%	\$183,276,462	100%
2003	Licensed	\$186,479,369	82.2%	\$169,969,626	81.6%
	Non-Admitted	\$40,481,669	17.8%	\$38,289,902	18.4%
	Total	\$226,961,038	100%	\$208,259,528	100%
2004	Licensed	\$205,581,129	83.4%	\$202,932,568	83.4%
	Non-Admitted	\$41,074,434	16.7%	\$40,460,141	16.6%
	Total	\$246,655,563	100%	\$243,392,709	100%
2005	Licensed	\$190,032,878	81.7%	\$192,374,067	82.7%
	Non-Admitted	\$42,471,266	18.3%	\$40,308,168	17.3%
	Total	\$232,504,144	100%	\$232,682,235	100%
2006	Licensed	\$189,392,764	79.4%	\$191,237,043	79.8%
	Non-Admitted	\$49,120,606	20.6%	\$48,367,524	20.2%
	Total	\$238,513,370	100%	\$239,604,567	100%
2007	Licensed	\$169,414,624	78.2%	\$173,194,677	78.2%
	Non-Admitted	\$47,184,656	21.8%	\$48,402,085	21.8%
	Total	\$216,599,280	100%	\$221,596,762	100%
2008	Licensed	\$164,271,453	79.4%	\$167,194,346	79.5%
	Non-Admitted	\$42,535,711	20.6%	\$43,249,094	20.6%
	Total	\$206,807,164	100%	\$210,443,440	100%
2009	Licensed	\$155,867,385	76.9%	\$159,184,440	78.4%
	Non-Admitted	\$46,890,108	23.1%	\$43,878,085	21.6%
	Total	\$202,757,493	100%	\$203,062,525	100%
2010	Licensed	\$145,448,052	76.2%	\$145,359,818	75.8%
	Non-Admitted	\$45,522,402	23.8%	\$46,431,961	24.2%
	Total	\$190,970,454	100%	\$191,791,779	100%
2011	Licensed	\$138,335,771	78.4%	\$142,554,798	76.6%
	Non-Admitted	\$38,175,180	21.6%	\$43,605,934	23.4%
	Total	\$176,510,951	100%	\$186,160,732	100%
2012	Licensed	\$129,221,773	80.1%	\$131,620,895	79.9%
	Non-Admitted	\$32,177,497	19.9%	\$33,151,848	20.1%
	Total	\$161,399,270	100%	\$164,772,743	100%
2013	Licensed	\$120,659,064	76.0%	\$126,106,473	74.3%
	Non-Admitted	\$38,175,180	24.0%	\$43,605,934	25.7%
	Total	\$158,834,244	100%	\$169,712,407	100%
2014	Licensed	\$118,842,690	82.3%	\$117,910,519	81.4%
	Non-Admitted	\$25,598,079	17.7%	\$27,033,167	18.7%
	Total	\$144,440,769	100%	\$144,943,686	100%

Market Share, All Companies With > 0.1% Market Share					
Admitted or Licensed Companies			Surplus Lines and Risk Retention Groups		
Company	Premium Written, 2014	Market Share	Company	Premium Written, 2014	Market Share
Missouri Hospital Plan	\$25,563,072	17.70%	National Guardian Risk Retention Group	\$2,435,592	1.69%
Medical Protective Company	\$13,722,673	9.50%	Caring Communities, A RRG	\$1,942,289	1.34%
Missouri Professionals Mutual-Physicians Professional Indemnity Association	\$13,393,936	9.27%	Columbia Casualty Company	\$1,740,547	1.21%
Proassurance Indemnity Company Inc	\$10,746,648	7.44%	Steadfast Insurance Company	\$1,590,152	1.10%
Medical Liability Alliance	\$9,932,470	6.88%	Lexington Insurance Company	\$1,403,946	0.97%
Doctors Company An Interins Exchange	\$8,308,764	5.75%	Health Care Industry Liability Reciprocal Ins	\$1,319,487	0.91%
Medicus Insurance Company	\$6,060,609	4.20%	Illinois Union Insurance Company	\$1,317,300	0.91%
Missouri Doctors Mutual Insurance Company	\$3,731,960	2.58%	Endurance American Specialty Insurance Company	\$1,268,500	0.88%
Norcal Mutual Insurance Company	\$3,294,720	2.28%	Ophthalmic Mutual Insurance Company (A RRG)	\$1,206,450	0.84%
MMIC Insurance Inc	\$2,705,091	1.87%	Evanston Insurance Company	\$995,590	0.69%
American Casualty Company Of Reading PA	\$2,572,424	1.78%	National Fire & Marine Insurance Company	\$846,151	0.59%
Health Care Indemnity Inc	\$2,137,461	1.48%	Saint Lukes Health System Risk Retention Group	\$829,618	0.57%
NCMIC Insurance Company	\$1,752,045	1.21%	Ironshore Specialty Insurance Company	\$785,174	0.54%
Keystone Mutual Insurance Company	\$1,745,058	1.21%	Homeland Insurance Company Of New York	\$776,579	0.54%
Preferred Physicians Medical Risk Retention G	\$1,445,915	1.00%	Oms National Insurance Company, RRG	\$736,296	0.51%
Galen Insurance Company	\$1,320,743	0.91%	Oceanus Insurance Company A Risk Retention Gr	\$718,967	0.50%
Capson Physicians Insurance Company	\$1,296,126	0.90%	Hudson Specialty Insurance Company	\$587,819	0.41%
Ace American Insurance Company	\$1,023,710	0.71%	Orthoforum Insurance Company A Risk Retention	\$586,180	0.41%
Physicians Insurance Mutual	\$886,953	0.61%	Admiral Insurance Company	\$560,707	0.39%
Kansas Medical Mutual Insurance Company	\$793,985	0.55%	Landmark American Insurance Company	\$530,065	0.37%
Liberty Insurance Underwriters Inc	\$789,849	0.55%	Southwest Physicians Risk Retention Group, In	\$375,044	0.26%
Professional Solutions Insurance Company	\$772,555	0.53%	Allied World Surplus Lines Insurance Company	\$324,460	0.22%
Fair American Insurance & Reinsurance Co	\$771,331	0.53%	Arch Specialty Insurance Company	\$310,635	0.22%
MPM Insurance Company Of Kansas	\$708,208	0.49%	Emergency Physicians Insurance Company Risk R	\$293,777	0.20%
Podiatry Insurance Company Of America	\$657,126	0.45%	Torus Specialty Insurance Company	\$251,824	0.17%
Pharmacists Mutual Insurance Company	\$546,229	0.38%	General Star Indemnity Company	\$221,099	0.15%
National Union Fire Insurance Company Of Pitt	\$359,954	0.25%	Princeton Excess And Surplus Lines Insurance	\$211,019	0.15%
Darwin National Assurance Company	\$312,225	0.22%	Allied Professionals Insurance Company, A RRG	\$170,207	0.12%

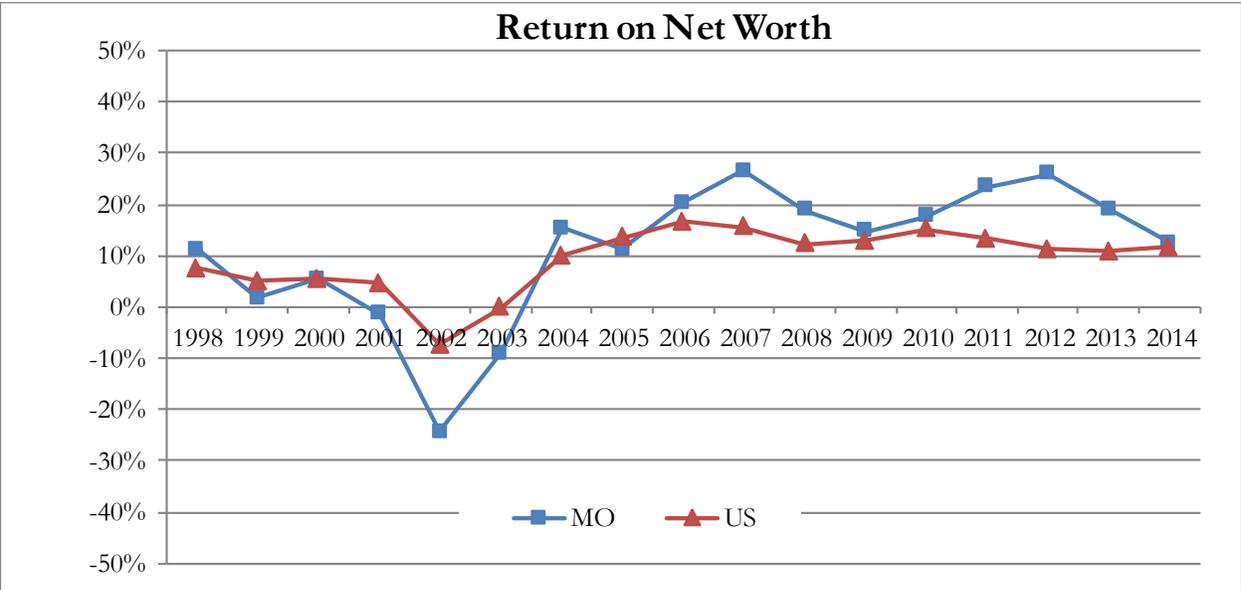
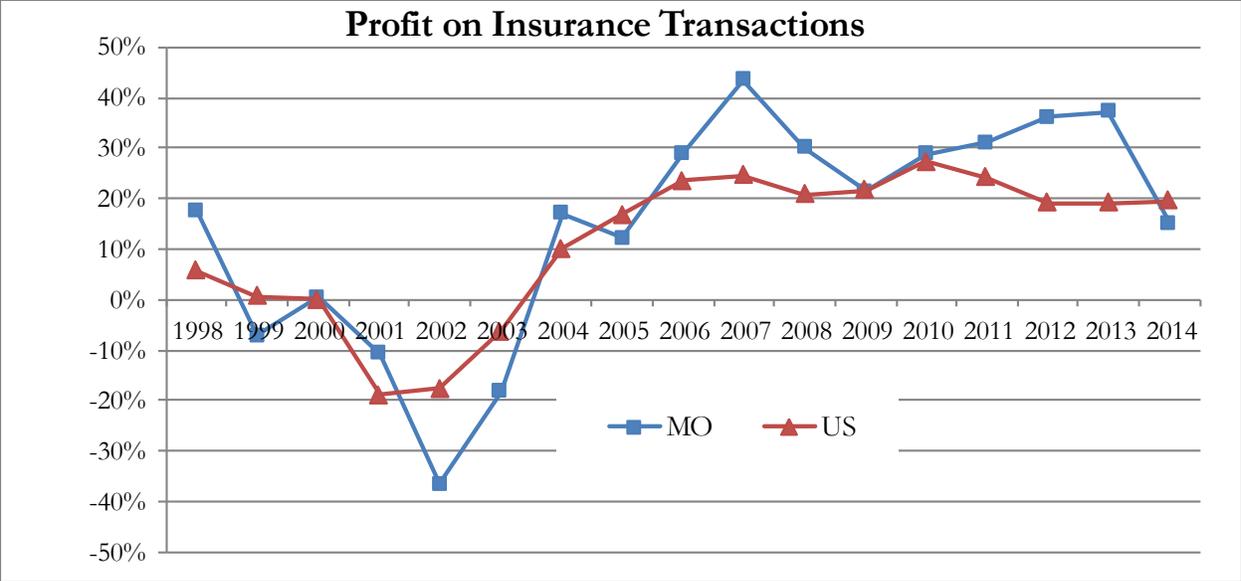
Market Share, All Companies With > 0.1% Market Share					
Admitted or Licensed Companies			Surplus Lines and Risk Retention Groups		
Company	Premium Written, 2014	Market Share	Company	Premium Written, 2014	Market Share
Cincinnati Insurance Company The	\$248,062	0.17%	Kinsale Insurance Company	\$162,973	0.11%
American Alternative Insurance Corporation	\$207,079	0.14%	Proassurance Specialty Insurance Company, Inc	\$158,689	0.11%
Church Mutual Insurance Company	\$185,876	0.13%			
Continental Casualty Company	\$179,479	0.12%			

**Market Share – Physicians & Surgeons Coverage  
(Companies with greater than 0.1% market share)**

<b>Company</b>	<b>Premium Written, 2014</b>	<b>Market Share</b>
Missouri Professionals Mutual-Physicians Professional Indemnity Association	\$13,393,936	17.0%
Medical Protective Company	\$10,704,752	13.5%
Proassurance Indemnity Company Inc	\$10,076,113	12.8%
Medical Liability Alliance	\$9,473,961	12.0%
Doctors Company An Interins Exchange	\$8,308,764	10.5%
Medicus Insurance Company	\$6,060,609	7.7%
Missouri Doctors Mutual Insurance Company	\$3,731,960	4.7%
Norcal Mutual Insurance Company	\$3,294,720	4.2%
MMIC Insurance Inc	\$2,685,091	3.4%
Keystone Mutual Insurance Company	\$1,745,058	2.2%
Preferred Physicians Medical Risk Retention G	\$1,445,915	1.8%
Galen Insurance Company	\$1,320,743	1.7%
Capson Physicians Insurance Company	\$1,296,126	1.6%
Physicians Insurance Mutual	\$886,953	1.1%
Kansas Medical Mutual Insurance Company	\$793,985	1.0%
Liberty Insurance Underwriters Inc	\$789,849	1.0%
Fair American Insurance And Reinsurance Company	\$771,331	1.0%
MPM Insurance Company Of Kansas	\$708,208	0.9%
Professional Solutions Insurance Company	\$602,252	0.8%
National Union Fire Insurance Company Of Pittsburgh	\$359,954	0.5%
Allied World Specialty Insurance Company	\$312,225	0.4%
Atlantic Specialty Insurance Company	\$100,182	0.1%

Medical Professional Liability Profitability in Missouri, 1993-2014 All Writers, Including Excess and Surplus Lines Companies							
Year	Premium Earned	Direct Losses Incurred	Defense and Cost Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
1993	\$115,261,205	54.6%	18.0%	17.2%	89.8%	28.1%	20.3%
1994	\$125,358,976	54.7%	25.6%	18.2%	98.5%	15.4%	12.9%
1995	\$128,910,099	50.9%	30.7%	18.0%	99.6%	16.0%	13.0%
1996	\$130,187,481	92.4%	35.6%	18.1%	146.4%	-11.9%	-1.5%
1997	\$114,373,044	48.4%	16.8%	18.9%	84.1%	30.9%	17.1%
1998	\$102,963,001	59.6%	25.2%	21.6%	106.4%	17.5%	11.3%
1999	\$106,235,829	72.5%	39.3%	23.1%	134.9%	-7.0%	1.8%
2000	\$108,481,154	69.4%	36.6%	22.2%	128.2%	1.5%	5.5%
2001	\$119,299,710	85.9%	30.6%	22.7%	139.2%	-10.7%	-1.4%
2002	\$183,287,756	112.2%	35.5%	19.8%	167.5%	-36.5%	-24.4%
2003	\$208,731,981	89.9%	38.6%	15.7%	144.2%	-18.2%	-9.0%
2004	\$243,395,277	52.0%	24.5%	13.8%	90.3%	17.1%	15.3%
2005	\$232,681,166	49.3%	34.9%	15.7%	99.9%	12.2%	11.2%
2006	\$240,333,213	30.3%	26.6%	18.6%	75.5%	28.9%	20.3%
2007	\$221,616,727	12.9%	17.5%	22.0%	52.4%	43.5%	26.5%
2008	\$210,448,610	18.3%	18.7%	24.5%	61.5%	30.0%	18.9%
2009	\$202,870,012	33.4%	17.9%	25.7%	77.0%	21.5%	14.7%
2010	\$191,884,450	27.3%	14.6%	28.5%	70.4%	28.8%	17.6%
2011	\$186,318,640	21.8%	16.8%	27.8%	66.4%	26.2%	25.1%
2012	\$164,784,580	13.0%	19.9%	28.6%	61.5%	36.1%	25.9%
2013	\$157,541,853	22.5%	11.7%	28.6%	62.8%	33.2%	19.0%
2014	\$145,215,577	31.9%	27.0%	30.8%	89.6%	15.1%	12.4%

\*Source: Data years 1998 – 2013 are from the NAIC, *Profitability by Line by State*. Data year 2014 produced by the DIFP, estimates based on the NAIC profitability formula.



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

<b>Year</b>	<b>Premium Written</b>	<b>Losses Paid</b>	<b>Premium Earned</b>	<b>Losses Incurred</b>	<b>Defense &amp; Cost Containment Expenses Incurred</b>	<b>Dividends</b>	<b>Commission &amp; Brokerage Expense</b>	<b>Taxes &amp; Fees</b>
1998	\$81,825,564	\$70,662,769	\$88,726,009	\$48,377,778	\$19,040,801	\$1,295,442	\$5,388,405	\$2,007,299
1999	\$94,908,930	\$64,440,159	\$93,676,070	\$68,353,075	\$34,866,139	\$1,751,359	\$6,930,847	\$1,951,921
2000	\$92,838,702	\$63,822,268	\$91,969,349	\$65,056,683	\$29,395,964	\$1,765,029	\$6,036,540	\$2,232,929
2001	\$109,081,420	\$76,730,820	\$97,027,591	\$79,038,068	\$25,505,859	\$2,032,104	\$9,442,445	\$2,583,310
2002	\$171,916,338	\$108,669,530	\$156,106,363	\$167,928,367	\$43,358,216	\$2,026,706	\$13,265,133	\$4,307,119
2003	\$186,479,369	\$83,749,882	\$169,970,364	\$164,309,442	\$63,162,582	\$125,396	\$10,516,274	\$2,937,402
2004	\$205,581,129	\$110,138,156	\$202,933,058	\$100,898,891	\$45,574,802	\$115,005	\$12,195,515	\$2,748,213
2004	\$205,581,129	\$110,138,156	\$202,933,058	\$100,898,891	\$45,574,802	\$115,005	\$12,195,515	\$2,748,213
2006	\$189,392,764	\$71,311,677	\$191,945,067	\$64,755,502	\$54,460,185	\$6,917,834	\$12,008,414	\$2,300,687
2007	\$169,414,624	\$79,077,894	\$173,191,830	\$21,078,129	\$30,589,894	\$9,919,356	\$12,054,024	\$1,745,597
2008	\$164,271,453	\$52,799,665	\$167,197,841	\$26,633,904	\$30,723,882	\$12,650,632	\$11,734,877	\$1,954,845
2009	\$155,867,385	\$76,864,434	\$159,189,836	\$47,022,583	\$23,444,743	\$12,713,160	\$11,147,292	\$1,966,249
2010	\$145,448,052	\$44,688,166	\$145,360,026	\$44,309,036	\$17,175,262	\$17,876,034	\$10,177,819	\$1,537,348
2011	\$138,335,771	\$54,208,628	\$142,561,035	\$30,166,874	\$20,619,085	\$12,465,594	\$10,755,805	\$1,254,529
2012	\$129,221,773	\$39,892,506	\$131,629,362	\$12,976,307	\$24,519,084	\$12,141,309	\$9,898,117	\$1,576,914
2013	\$120,659,064	\$45,354,474	\$126,114,168	\$28,725,216	\$11,828,893	\$11,445,600	\$9,342,925	\$1,319,381
2014	\$118,842,690	\$51,180,712	\$117,930,969	\$33,554,372	\$25,692,833	\$12,526,211	\$8,651,706	\$1,820,539

<b>Year</b>	<b>% of Written Premium</b>	<b>% of Earned Premium</b>			
	<b>Direct Losses Paid</b>	<b>Direct Losses Incurred</b>	<b>Defense &amp; Cost Containment Expenses Incurred</b>	<b>Other Underwriting Expenses</b>	<b>Underwriting Results</b>
1998	86.4%	54.5%	21.5%	9.8%	85.8%
1999	67.9%	73.0%	37.2%	11.4%	121.5%
2000	68.7%	70.7%	32.0%	10.9%	113.6%
2001	70.3%	81.5%	26.3%	14.5%	122.2%
2002	63.2%	107.6%	27.8%	12.6%	147.9%
2003	44.9%	96.7%	37.2%	8.0%	141.8%
2004	53.6%	49.7%	22.5%	7.4%	79.6%
2004	53.6%	49.7%	22.5%	7.4%	79.6%
2006	37.7%	33.7%	28.4%	11.1%	73.2%
2007	46.7%	12.2%	17.7%	13.7%	43.5%
2008	32.1%	15.9%	18.4%	15.8%	50.1%
2009	49.3%	29.5%	14.7%	16.2%	60.5%
2010	30.7%	30.5%	11.8%	20.4%	62.7%
2011	39.2%	21.2%	14.5%	17.2%	52.8%
2012	30.9%	9.9%	18.6%	17.9%	46.4%
2013	37.6%	22.8%	9.4%	17.5%	49.7%
2014	43.1%	28.5%	21.8%	19.5%	69.7%

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

<b>Year</b>	<b>Written Premium</b>	<b>Losses Paid</b>	<b>Premium Earned</b>	<b>Losses Incurred</b>	<b>Defense &amp; Cost Containment Expenses Incurred</b>	<b>Dividends</b>	<b>Commission &amp; Brokerage Expenses</b>	<b>Taxes and Fees</b>
1998	\$15,870,718	\$11,380,508	\$14,403,279	\$13,185,053	\$153,478	\$11,177	\$1,450,699	\$74,218
1999	\$10,010,000	\$6,409,396	\$12,559,760	\$8,669,845	\$1,978,069	\$25,337	\$1,061,021	\$104,292
2000	\$20,739,467	\$6,755,710	\$16,511,806	\$10,243,905	\$4,657,976	\$58,534	\$2,568,781	\$108,710
2001	\$24,602,498	\$10,015,312	\$22,272,120	\$23,432,287	\$4,958,791	\$43,698	\$2,398,572	\$149,059
2002	\$33,103,146	\$13,675,522	\$27,181,392	\$37,763,520	\$11,665,223	\$36,996	\$2,628,930	\$258,908
2003	\$40,481,669	\$9,841,245	\$38,761,618	\$25,388,834	\$7,648,244	\$0	\$2,511,248	\$525
2004	\$41,074,434	\$11,967,015	\$40,462,218	\$25,144,578	\$4,811,445	\$0	\$2,955,713	\$201,120
2004	\$41,074,434	\$11,967,015	\$40,462,218	\$25,144,578	\$4,811,445	\$0	\$2,955,713	\$201,120
2006	\$49,120,606	\$21,272,422	\$48,388,148	\$11,085,405	\$2,439,533	\$9,228	\$3,378,131	\$431,077
2007	\$47,184,656	\$11,301,841	\$48,424,897	\$8,415,924	\$5,701,835	\$200,498	\$3,599,954	\$309,966
2008	\$42,535,711	\$12,632,056	\$43,250,769	\$11,858,488	\$3,894,411	\$243,800	\$4,655,756	\$363,755
2009	\$46,890,108	\$26,507,125	\$43,878,085	\$47,985,264	\$51,261,811	\$510,763	\$4,052,908	\$323,852
2010	\$45,522,402	(\$4,315,363)	\$46,471,296	(\$19,142,542)	(\$43,332,592)	\$970,054	\$3,651,213	\$337,354
2011	\$38,175,180	\$9,765,893	\$43,757,605	\$10,532,328	\$4,817,558	\$615,634	\$3,299,246	\$325,939
2012	\$32,177,497	\$16,175,954	\$33,155,218	\$8,190,662	\$4,263,427	\$730,557	\$2,821,852	\$272,281
2013	\$38,175,180	\$9,765,893	\$43,757,605	\$10,532,328	\$4,817,558	\$615,634	\$3,299,246	\$325,939
2014	\$25,598,079	\$16,945,127	\$27,284,608	\$12,767,670	\$7,126,991	\$778,917	\$2,477,782	\$222,097

<b>Year</b>	<b>% of Written Premium</b>	<b>% of Earned Premium</b>			
	<b>Direct Losses Paid</b>	<b>Direct Losses Incurred</b>	<b>Defense &amp; Cost Containment Expenses Incurred</b>	<b>Other Underwriting Expenses</b>	<b>Underwriting Results</b>
1998	71.7%	91.5%	1.1%	10.7%	103.3%
1999	64.0%	69.0%	15.7%	9.5%	94.3%
2000	32.6%	62.0%	28.2%	16.6%	106.8%
2001	40.7%	105.2%	22.3%	11.6%	139.1%
2002	41.3%	138.9%	42.9%	10.8%	192.6%
2003	24.3%	65.5%	19.7%	6.5%	91.7%
2004	29.1%	62.1%	11.9%	7.8%	81.8%
2004	29.1%	62.1%	11.9%	7.8%	81.8%
2006	43.3%	22.9%	5.0%	7.9%	35.8%
2007	24.0%	17.4%	11.8%	8.5%	37.6%
2008	29.7%	27.4%	9.0%	12.2%	48.6%
2009	56.5%	109.4%	116.8%	11.1%	237.3%
2010	-9.5%	-41.2%	-93.2%	10.7%	-123.8%
2011	25.6%	24.1%	11.0%	9.7%	44.8%
2012	50.3%	24.7%	12.9%	11.5%	49.1%
2013	25.6%	24.1%	11.0%	9.7%	44.8%
2014	66.2%	46.8%	26.1%	12.8%	85.7%

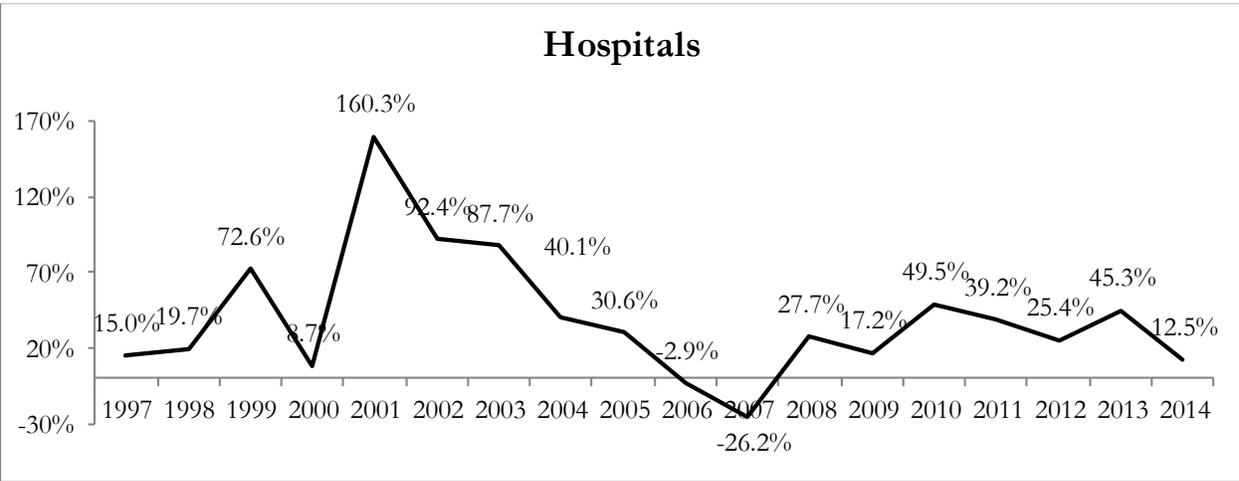
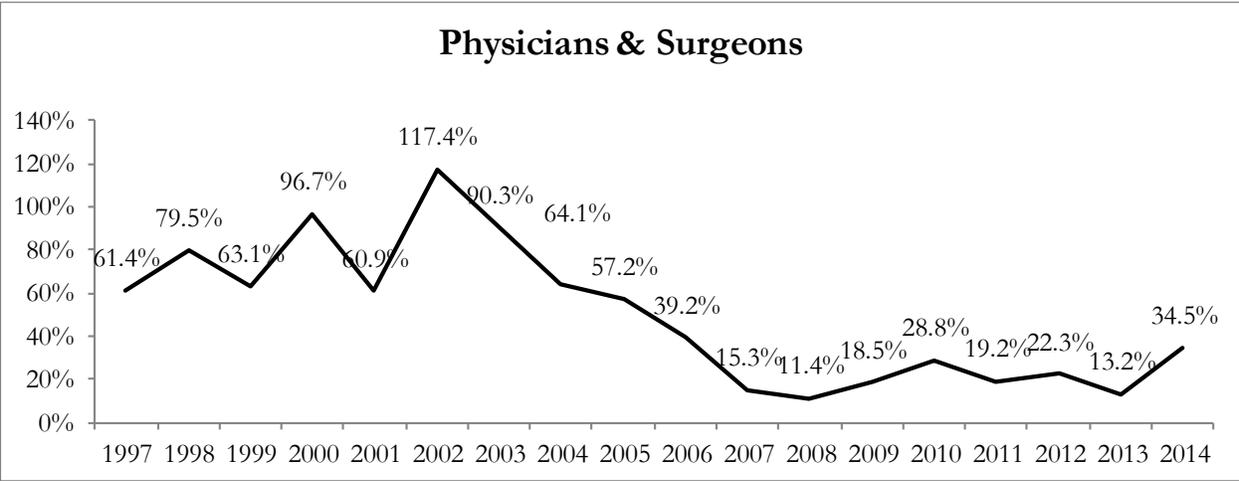
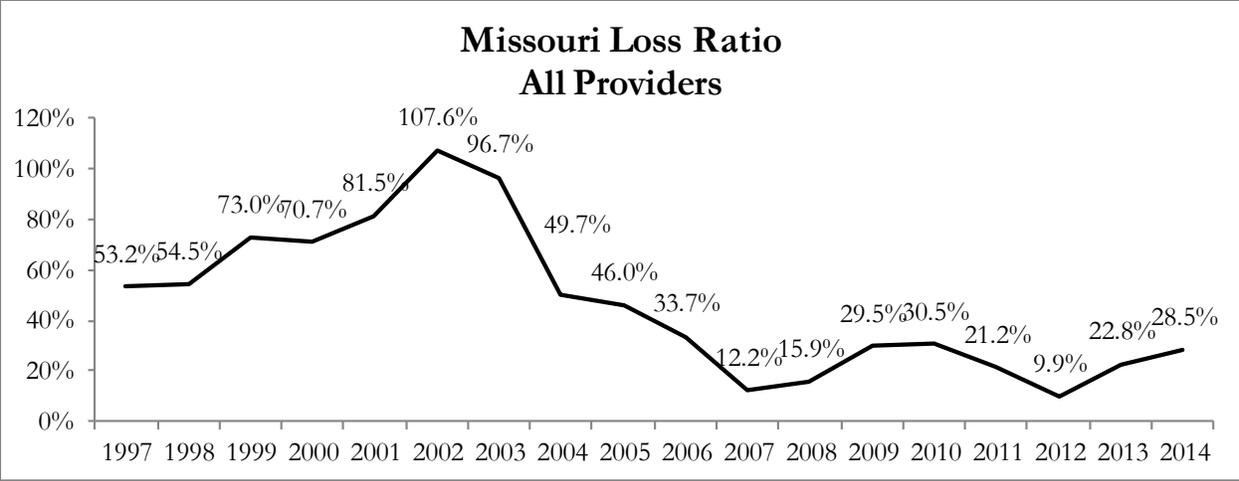
Licensed Medical Professional Liability Market – Physicians & Surgeons							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$62,780,784	\$44,893,158	71.51%	\$63,904,882	\$39,240,977	61.41%	
1998	\$55,760,257	\$50,609,999	90.76%	\$57,215,107	\$45,501,593	79.53%	-11.2%
1999	\$64,853,222	\$43,998,372	67.84%	\$63,998,070	\$40,408,719	63.14%	16.3%
2000	\$61,518,461	\$46,389,410	75.41%	\$62,776,133	\$60,727,760	96.74%	-5.1%
2001	\$77,092,452	\$53,869,948	69.88%	\$67,579,007	\$41,141,286	60.88%	25.3%
2002	\$114,887,033	\$79,431,185	69.14%	\$104,672,745	\$122,930,348	117.44%	49.0%
2003	\$136,418,623	\$52,870,665	38.76%	\$121,324,955	\$109,538,169	90.28%	18.7%
2004	\$142,627,100	\$81,076,868	56.85%	\$142,262,082	\$91,237,441	64.13%	4.6%
2005	\$133,799,432	\$49,802,894	37.22%	\$134,869,365	\$77,185,727	57.23%	-6.2%
2006	\$133,792,923	\$60,700,054	45.37%	\$134,958,248	\$52,960,943	39.24%	0.0%
2007	\$125,881,868	\$53,940,208	42.85%	\$128,191,866	\$19,554,674	15.25%	-5.9%
2008	\$120,777,660	\$41,025,516	33.97%	\$123,366,930	\$14,102,358	11.43%	-4.1%
2009	\$116,573,724	\$45,905,797	39.38%	\$118,482,242	\$21,899,600	18.48%	-3.5%
2010	\$106,905,417	\$31,565,514	29.53%	\$106,166,291	\$30,573,532	28.80%	-8.3%
2011	\$100,511,107	\$36,323,679	36.14%	\$104,503,104	\$20,097,063	19.23%	-6.0%
2012	\$90,030,972	\$29,093,806	32.32%	\$92,044,066	\$20,512,799	22.29%	-10.4%
2013	\$87,488,292	\$32,178,191	36.78%	\$99,226,970	\$13,132,287	13.23%	-2.8%
2014	\$79,013,127	\$36,940,432	46.75%	\$78,298,966	\$26,991,745	34.47%	-9.7%

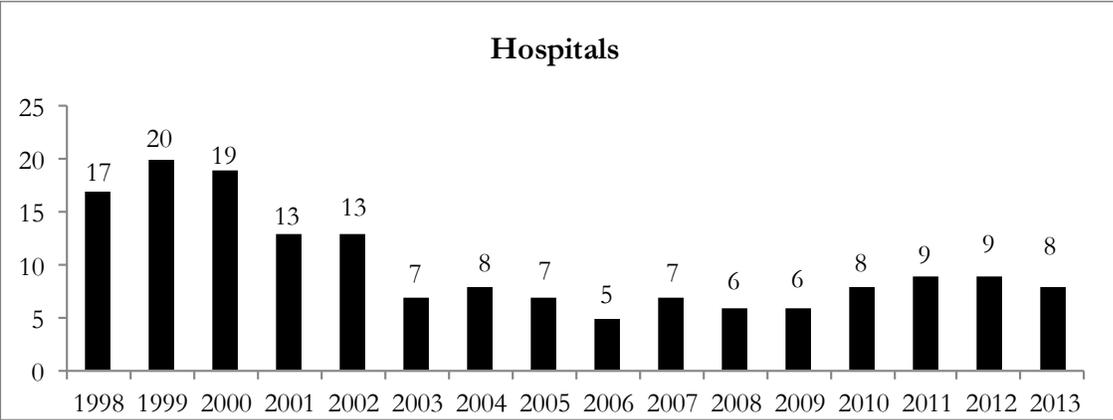
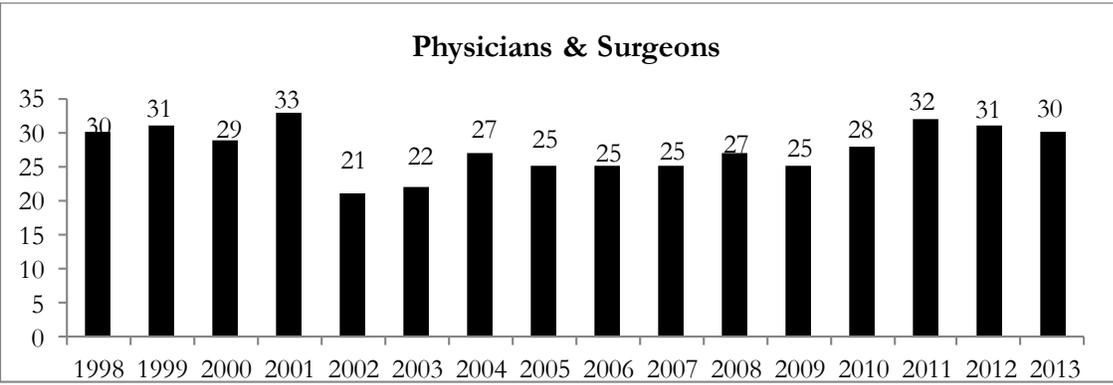
Licensed Medical Professional Liability Market - Dentists							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$3,620,053	\$1,506,555	41.62%	\$3,729,611	\$1,683,415	45.1%	
1998	\$3,387,756	\$1,454,934	42.95%	\$3,310,636	\$567,272	17.1%	-6.4%
1999	\$2,920,816	\$683,189	23.39%	\$3,164,122	(\$638,500)	-20.2%	-13.8%
2000	\$3,232,321	\$696,834	21.56%	\$2,724,126	\$313,442	11.5%	10.7%
2001	\$3,686,464	\$302,962	8.22%	\$3,308,117	\$1,150,895	34.8%	14.1%
2002	\$4,458,209	\$2,443,938	54.82%	\$4,336,659	\$3,014,033	69.5%	20.9%
2003	\$6,830,040	\$1,457,855	21.34%	\$6,462,928	(\$630,815)	-9.8%	53.2%
2004	\$4,439,569	\$347,940	7.84%	\$4,635,168	(\$1,642,942)	-35.4%	-35.0%
2005	\$4,870,943	\$809,022	16.61%	\$4,801,966	\$1,195,919	24.9%	9.7%
2006	\$4,765,149	\$887,696	18.63%	\$4,877,298	\$951,891	19.5%	-2.2%
2007	\$4,704,136	\$589,929	12.54%	\$4,707,542	\$3,886,234	82.6%	-1.3%
2008	\$5,499,407	\$946,223	17.21%	\$5,429,154	\$3,638,721	67.0%	16.9%
2009	\$4,623,630	\$1,864,476	40.32%	\$4,723,201	\$3,445,027	72.9%	-15.9%
2010	\$4,285,875	\$774,347	18.07%	\$4,173,126	\$2,563,010	61.4%	-7.3%
2011	\$4,582,465	\$736,805	16.08%	\$4,660,048	(\$2,064,230)	-44.3%	6.9%
2012	\$3,992,620	\$371,931	9.32%	\$4,040,694	(\$3,430,038)	-84.9%	-12.9%
2013	\$3,924,335	\$1,886,131	48.06%	\$4,064,301	\$2,394,279	58.9%	-1.7%
2014	\$3,705,444	\$427,504	11.54%	\$3,226,524	(\$229,235)	-7.1%	-5.6%

Licensed Medical Professional Liability Market - Nurses							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$1,430,588	\$29,794	2.1%	\$1,073,768	-\$580,638	-54.1%	
1998	\$518,436	\$15,750	3.0%	\$685,261	\$145,484	21.2%	-63.8%
1999	\$701,196	\$277,500	39.6%	\$795,615	\$275,506	34.6%	35.3%
2000	\$492,661	\$999	0.2%	\$419,531	\$933,815	222.6%	-29.7%
2001	\$541,382	\$795,000	146.8%	\$515,088	\$159,655	31.0%	9.9%
2002	\$520,559	\$1,250	0.2%	\$644,834	-\$475,689	-73.8%	-3.8%
2003	\$535,407	\$0	0.0%	\$519,272	\$57,165	11.0%	2.9%
2004	\$581,243	\$345,000	59.4%	\$585,759	\$490,327	83.7%	8.6%
2005	\$413,075	\$0	0.0%	\$432,944	-\$8,469	-2.0%	-28.9%
2006	\$421,601	\$0	0.0%	\$458,201	-\$12,376	-2.7%	2.1%
2007	\$415,168	\$0	0.0%	\$422,461	\$65,415	15.5%	-1.5%
2008	\$1,989,794	\$418	0.0%	\$327,923	-\$31,573	-9.6%	379.3%
2009	\$309,742	\$0	0.0%	\$317,317	\$207,009	65.2%	-84.4%
2010	\$1,711,669	\$522,115	30.5%	\$1,760,654	\$1,062,764	60.4%	452.6%
2011	\$1,734,788	\$156,067	9.0%	\$1,733,699	\$368,452	21.3%	1.4%
2012	\$373,509	\$11,660	3.1%	\$372,591	\$80,779	21.7%	-78.5%
2013	\$2,069,756	\$1,630,000	78.8%	\$1,921,284	-\$768,534	-40.0%	454.1%
2014	\$1,899,970	\$1,105,000	58.2%	\$1,813,223	\$1,520,063	83.8%	-8.2%

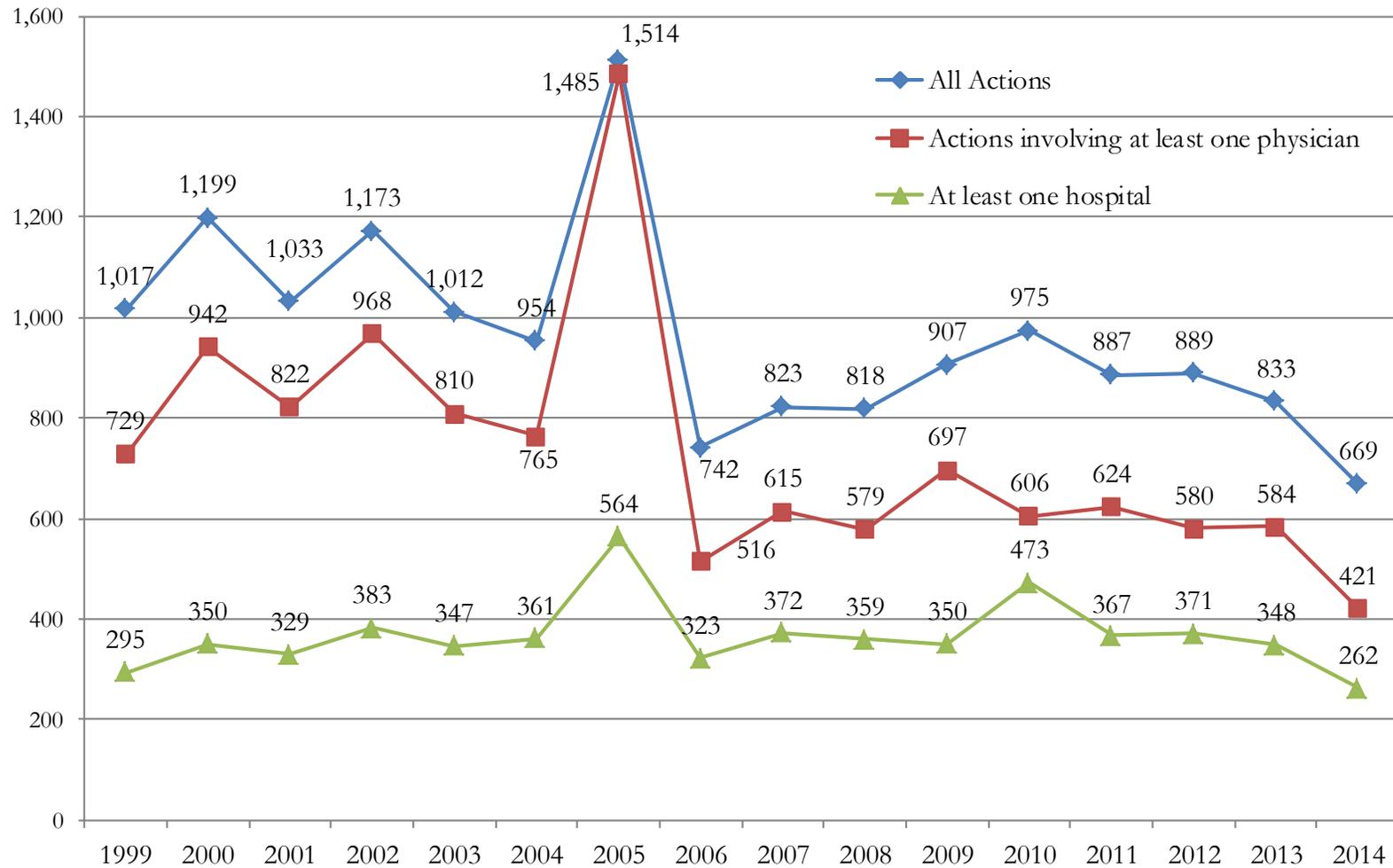
Licensed Medical Professional Liability Market - Hospitals							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$15,248,580	\$3,143,280	20.6%	\$13,199,320	\$1,974,721	15.0%	
1998	\$12,555,794	\$8,428,222	67.1%	\$14,604,144	\$2,875,637	19.7%	-17.7%
1999	\$16,948,592	\$12,870,063	75.9%	\$17,606,187	\$12,774,561	72.6%	35.0%
2000	\$29,795,347	\$12,437,665	41.7%	\$28,200,480	\$2,462,571	8.7%	75.8%
2001	\$17,016,926	\$12,078,108	71.0%	\$16,318,434	\$26,157,360	160.3%	-42.9%
2002	\$34,124,626	\$19,174,786	56.2%	\$29,340,028	\$27,119,153	92.4%	100.5%
2003	\$31,902,636	\$19,299,000	60.5%	\$27,781,676	\$24,359,179	87.7%	-6.5%
2004	\$47,899,466	\$20,485,670	42.8%	\$44,450,629	\$17,843,473	40.1%	50.1%
2005	\$42,269,475	\$8,873,832	21.0%	\$42,048,640	\$12,887,534	30.6%	-11.8%
2006	\$41,885,262	\$9,486,946	22.6%	\$42,430,660	-\$1,215,062	-2.9%	-0.9%
2007	\$28,947,064	\$18,854,499	65.1%	\$30,601,130	-\$8,009,803	-26.2%	-30.9%
2008	\$29,485,159	\$8,780,442	29.8%	\$29,598,095	\$8,197,263	27.7%	1.9%
2009	\$26,500,843	\$12,910,677	48.7%	\$27,951,125	\$4,797,557	17.2%	-10.1%
2010	\$26,921,014	\$10,839,530	40.3%	\$27,263,494	\$13,497,973	49.5%	1.6%
2011	\$26,326,999	\$15,185,561	57.7%	\$26,472,722	\$10,375,129	39.2%	-2.2%
2012	\$26,758,217	\$8,158,460	30.5%	\$27,024,112	\$6,868,410	25.4%	1.6%
2013	\$27,260,542	\$8,753,308	32.1%	\$27,008,248	\$12,224,931	45.3%	1.9%
2014	\$28,011,464	\$8,456,987	30.2%	\$27,930,444	\$3,501,381	12.5%	2.8%

Licensed Medical Professional Liability Market - Other							
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$18,770,001	\$5,714,900	30.4%	\$20,016,056	\$11,955,336	59.7%	
1998	\$9,437,033	\$10,145,048	107.5%	\$12,744,574	-\$904,059	-7.1%	-49.7%
1999	\$9,485,104	\$6,145,886	64.8%	\$8,112,075	\$15,532,787	191.5%	0.5%
2000	-\$2,200,088	\$4,297,362	-195.3%	-\$2,150,922	\$619,095	-28.8%	-123.2%
2001	\$10,744,197	\$9,684,802	90.1%	\$9,306,944	\$10,417,873	111.9%	-588.4%
2002	\$17,925,911	\$7,618,371	42.5%	\$17,112,098	\$15,340,524	89.6%	66.8%
2003	\$10,792,663	\$10,122,365	93.8%	\$13,881,532	\$30,985,744	223.2%	-39.8%
2004	\$10,033,751	\$7,882,678	78.6%	\$10,999,421	-\$7,029,405	-63.9%	-7.0%
2005	\$8,679,953	\$18,094,146	208.5%	\$10,229,416	-\$2,703,356	-26.4%	-13.5%
2006	\$8,527,828	\$236,981	2.8%	\$9,220,658	\$12,070,111	130.9%	-1.8%
2007	\$9,466,389	\$5,693,259	60.1%	\$9,268,831	\$5,581,593	60.2%	11.0%
2008	\$6,519,432	\$2,047,065	31.4%	\$8,475,741	\$727,137	8.6%	-31.1%
2009	\$7,859,446	\$16,183,484	205.9%	\$7,715,954	\$16,673,398	216.1%	20.6%
2010	\$5,624,077	\$986,659	17.5%	\$5,996,463	-\$3,388,244	-56.5%	-28.4%
2011	\$5,180,412	\$1,806,516	34.9%	\$5,191,464	\$1,390,461	26.8%	-7.9%
2012	\$8,066,454	\$2,256,649	28.0%	\$8,147,900	\$804,596	9.9%	55.7%
2013	\$5,270,323	\$1,674,312	31.8%	\$5,440,610	\$1,731,188	31.8%	-34.7%
2014	\$6,212,685	\$4,270,790	68.7%	\$6,661,814	\$2,214,418	33.2%	17.9%

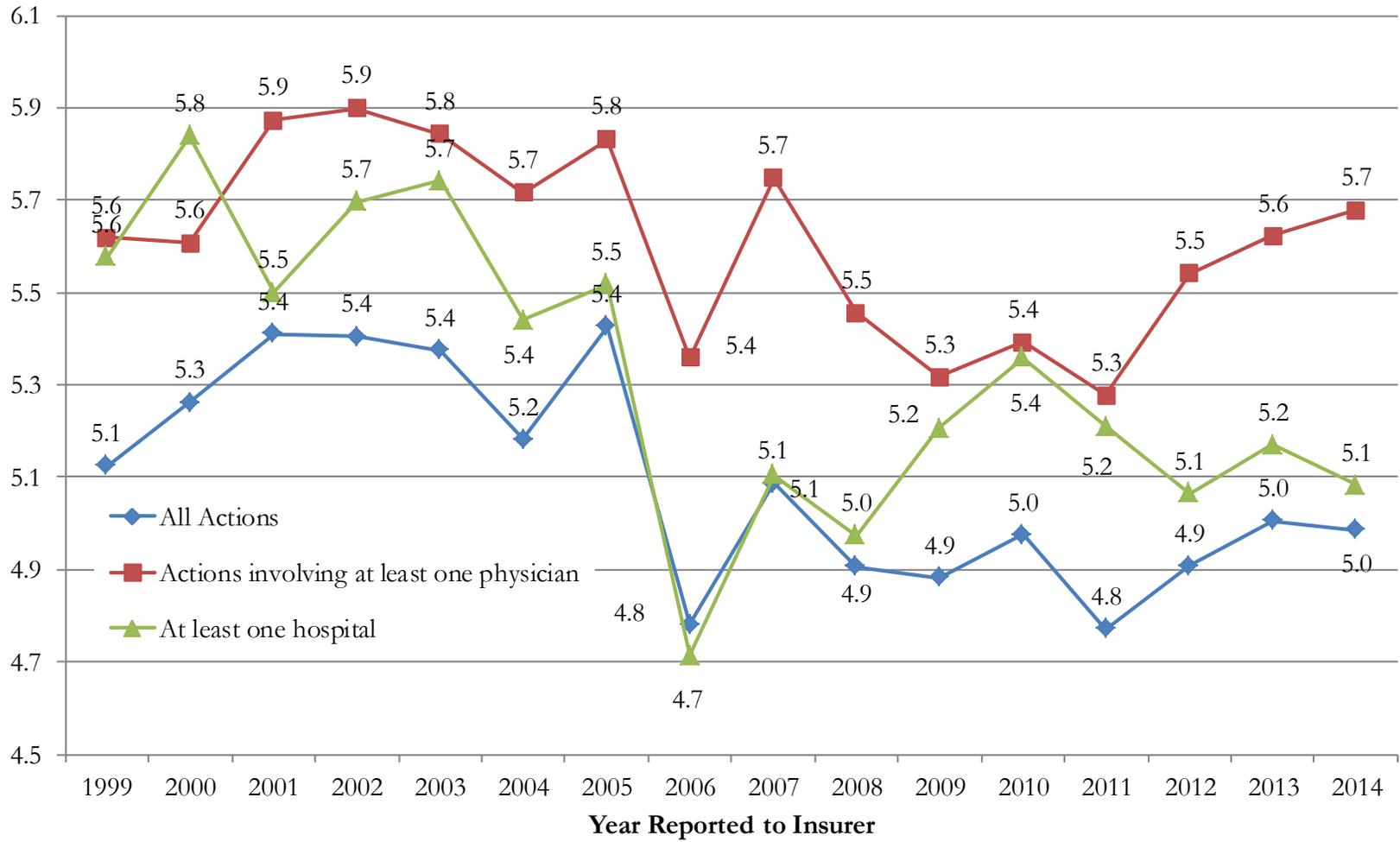




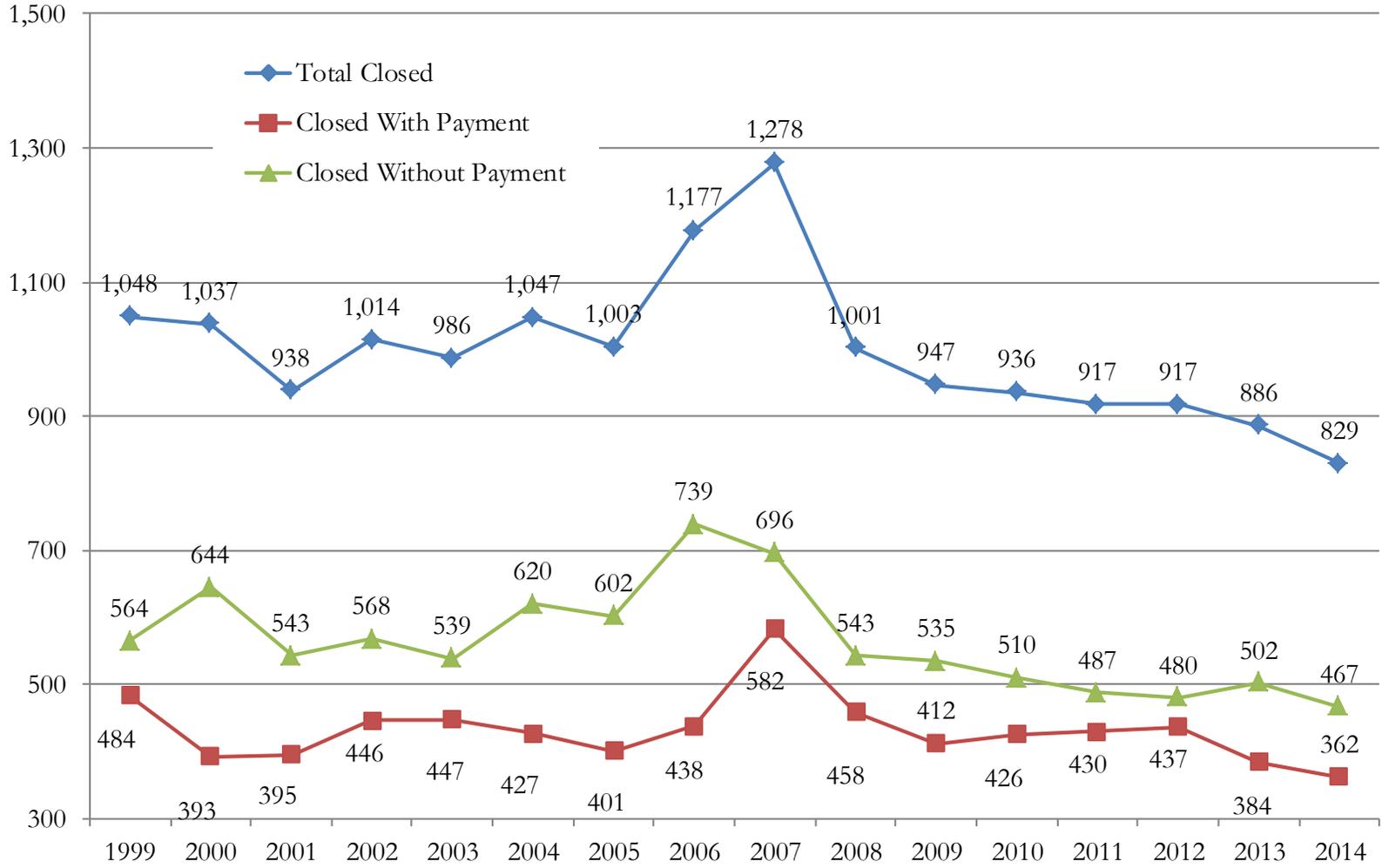
### Number of Individuals Bringing Actions During Year



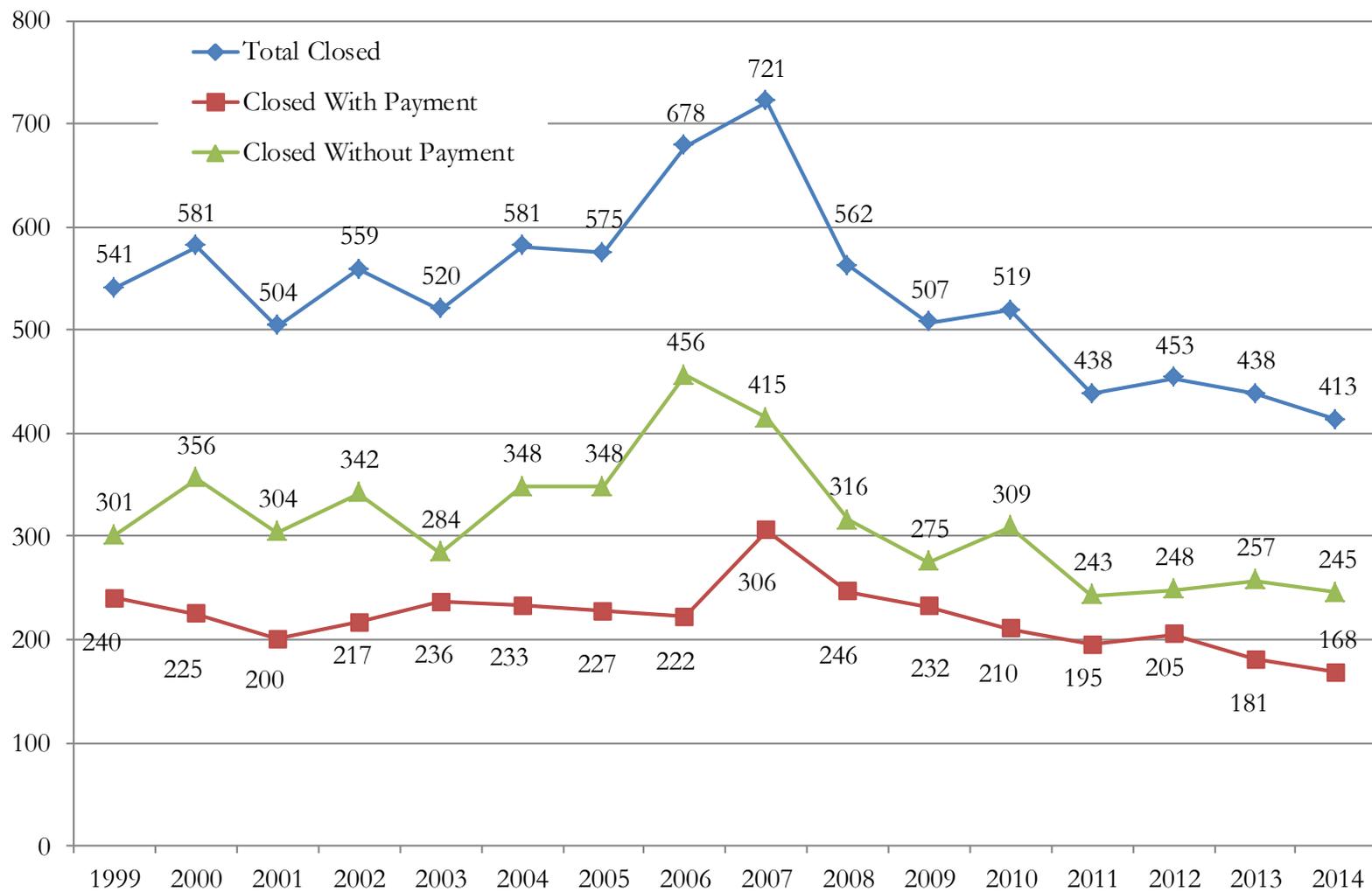
### Average Injury Severity Scale 1 - 9



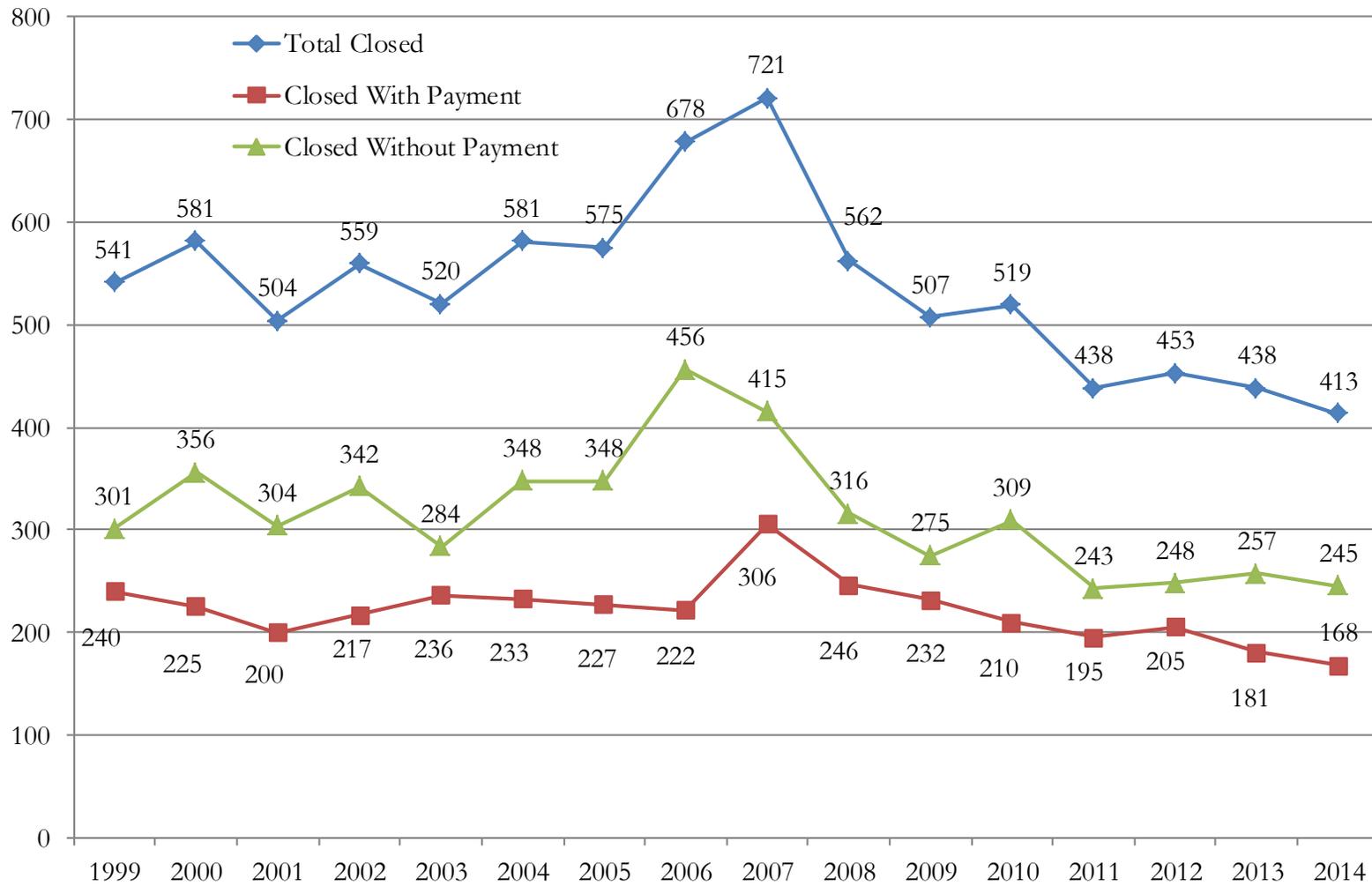
### Closed Medical Liability Actions



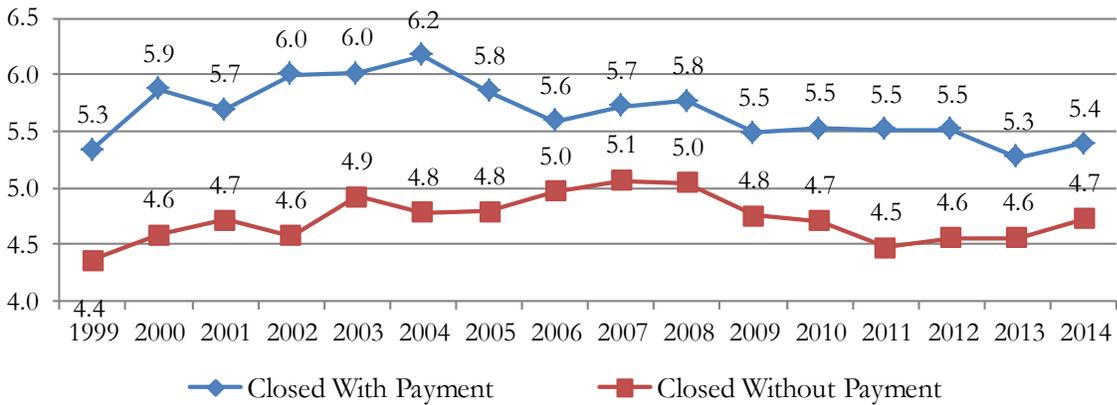
### Closed Cases Involving at least one Physician



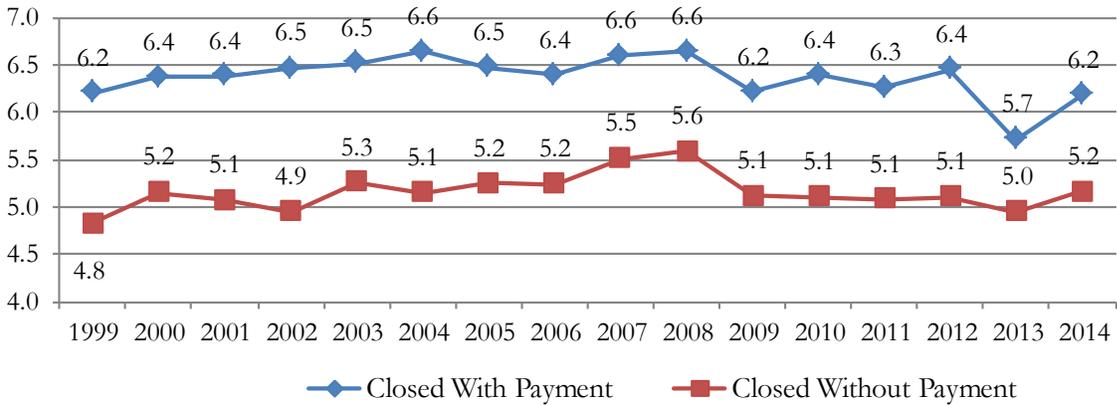
### Closed Cases Involving at least One Hospital



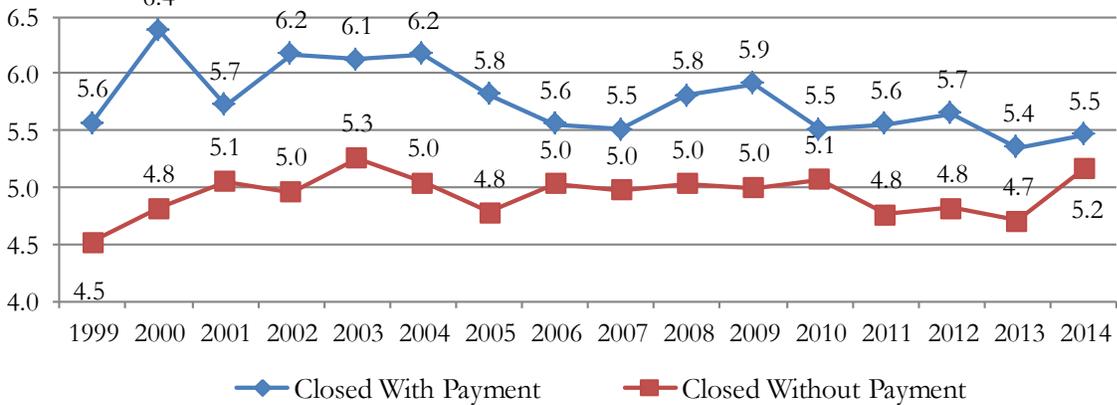
**Average Injury Severity - All Closed Cases**



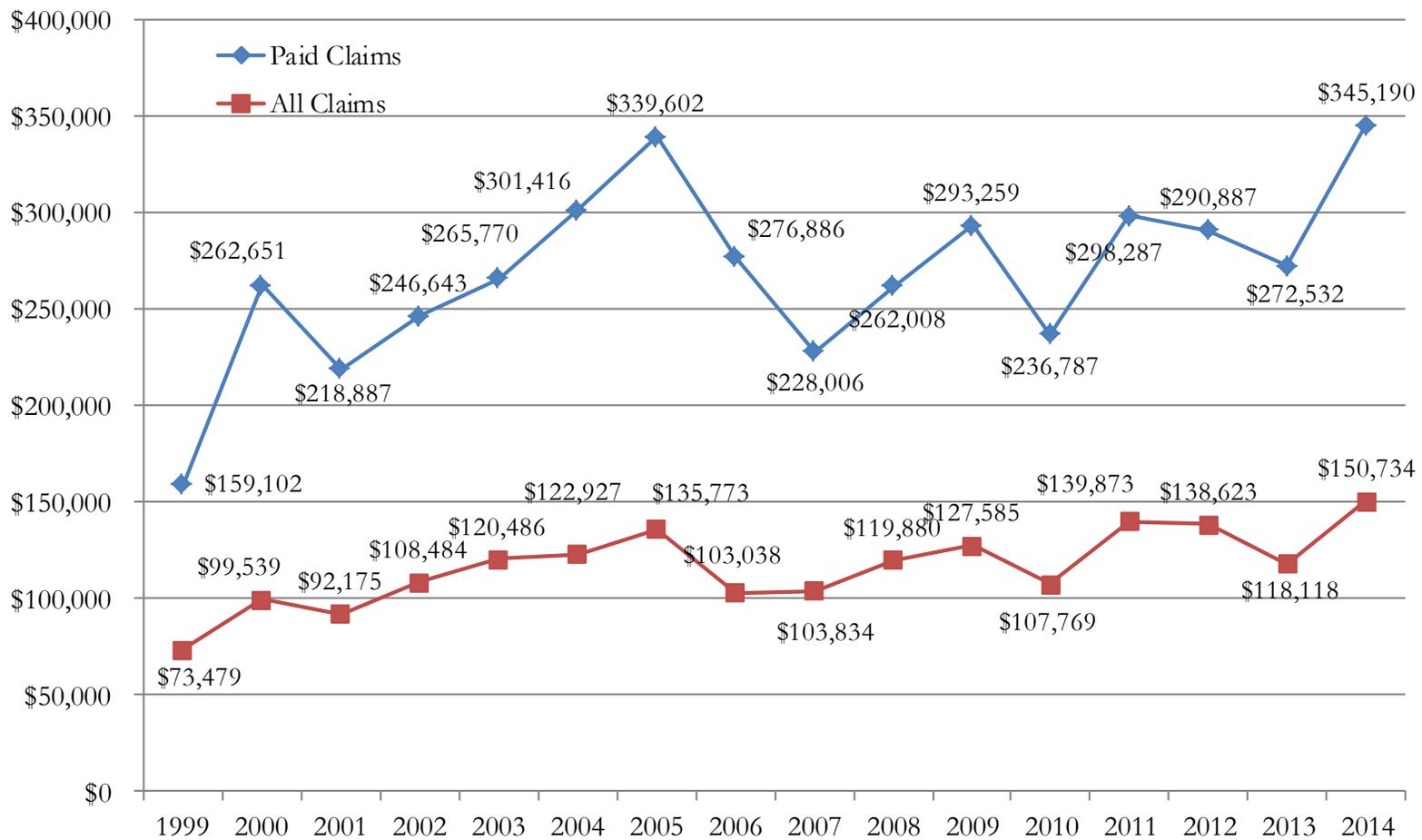
**Cases Involving at least One Physician or Surgeon**



**Cases Involving at least one Hospital**



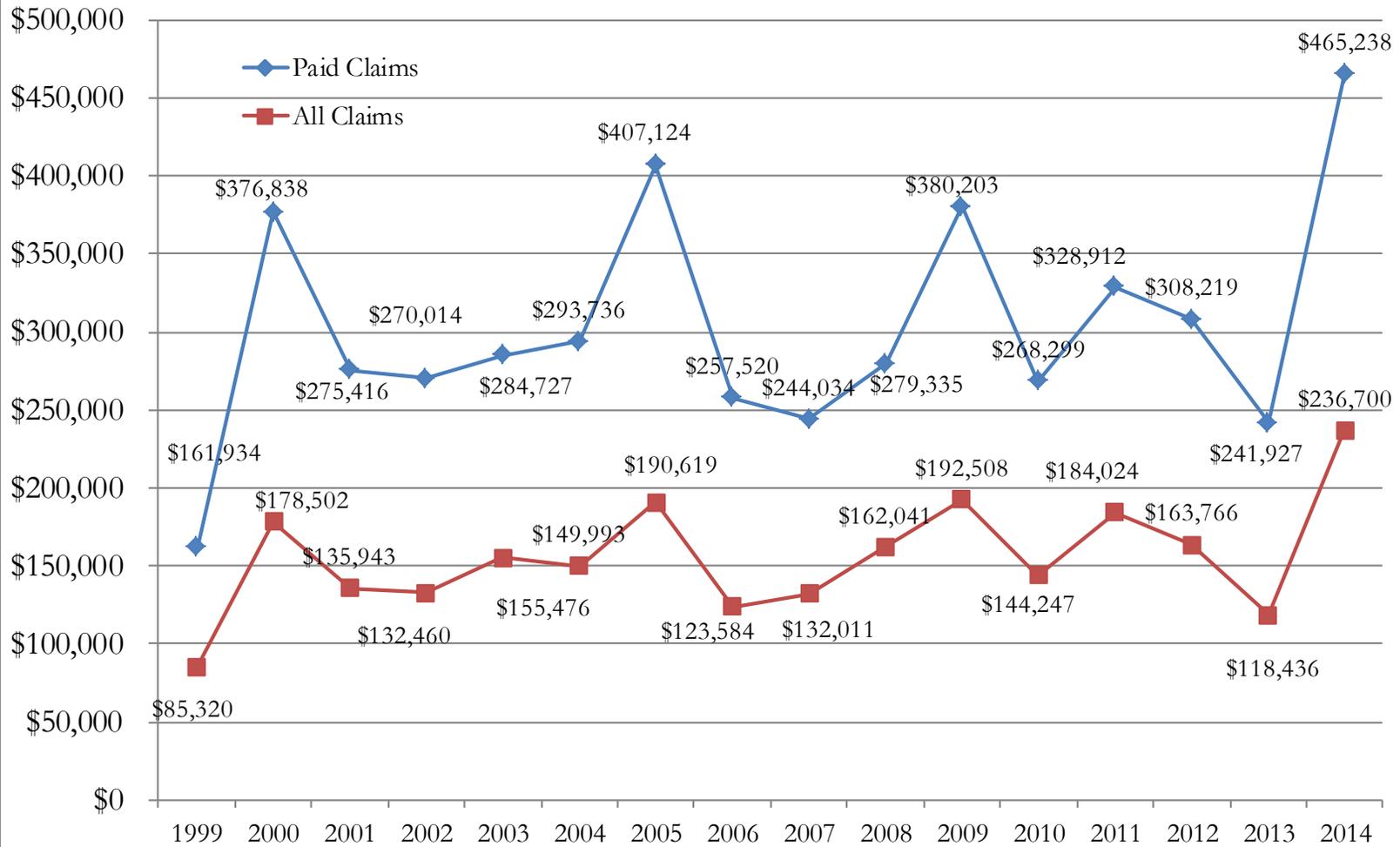
### Average Indemnity Paid All Closed Cases



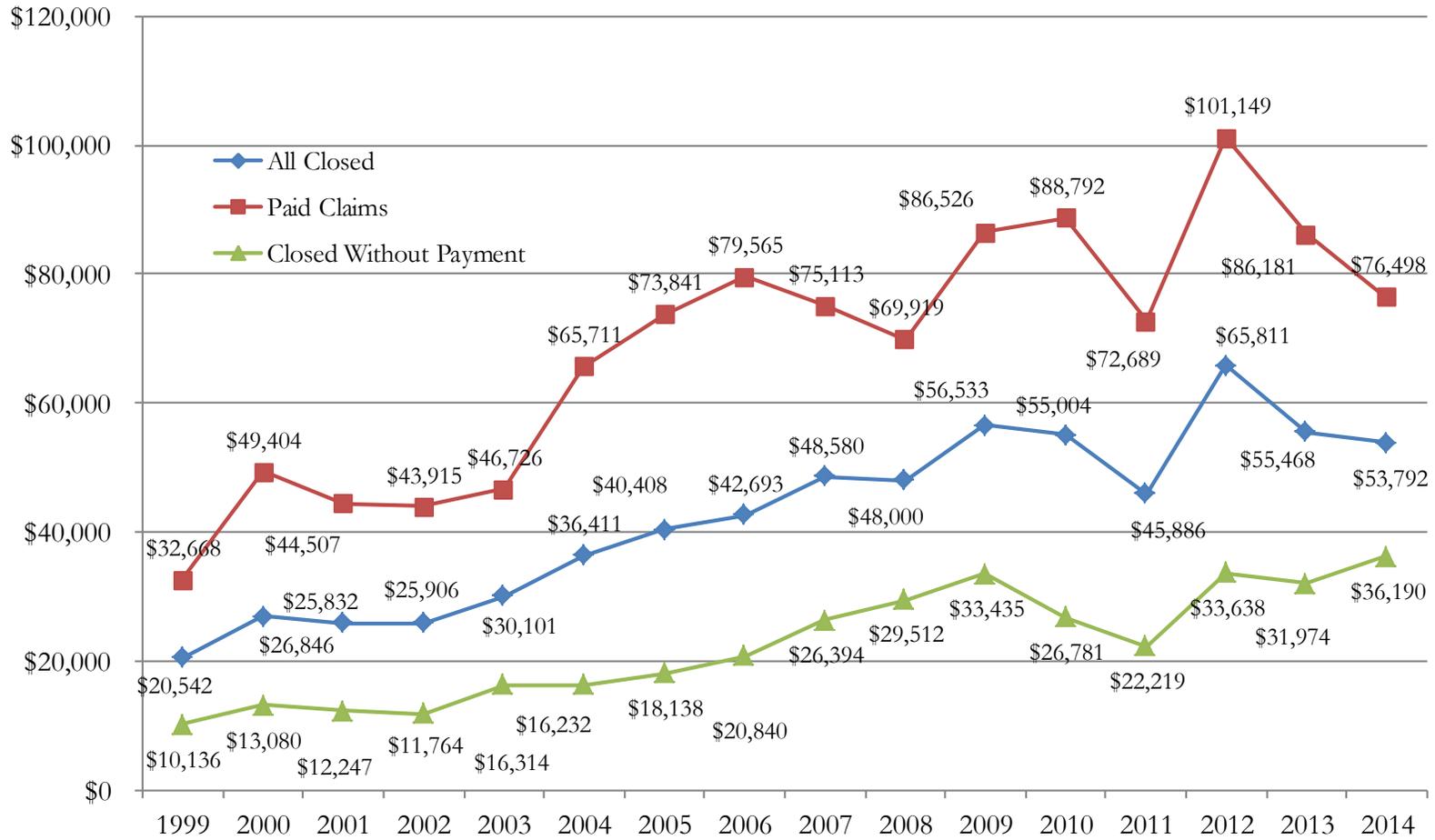
### Average Indemnity Paid - Cases Involving at least One Physician or Surgeon



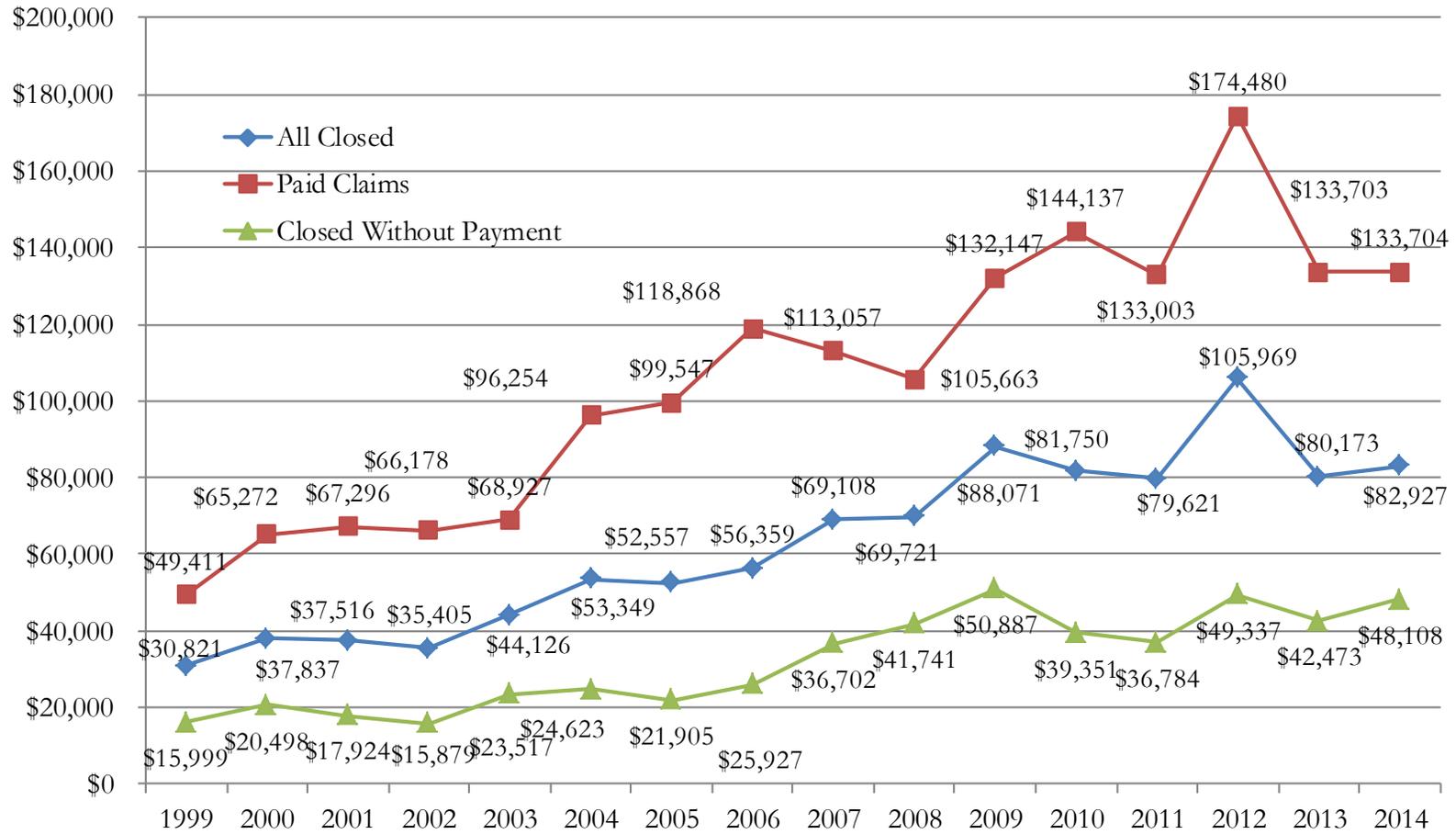
### Average Indemnity Paid - Cases Involving at Least One Hospital



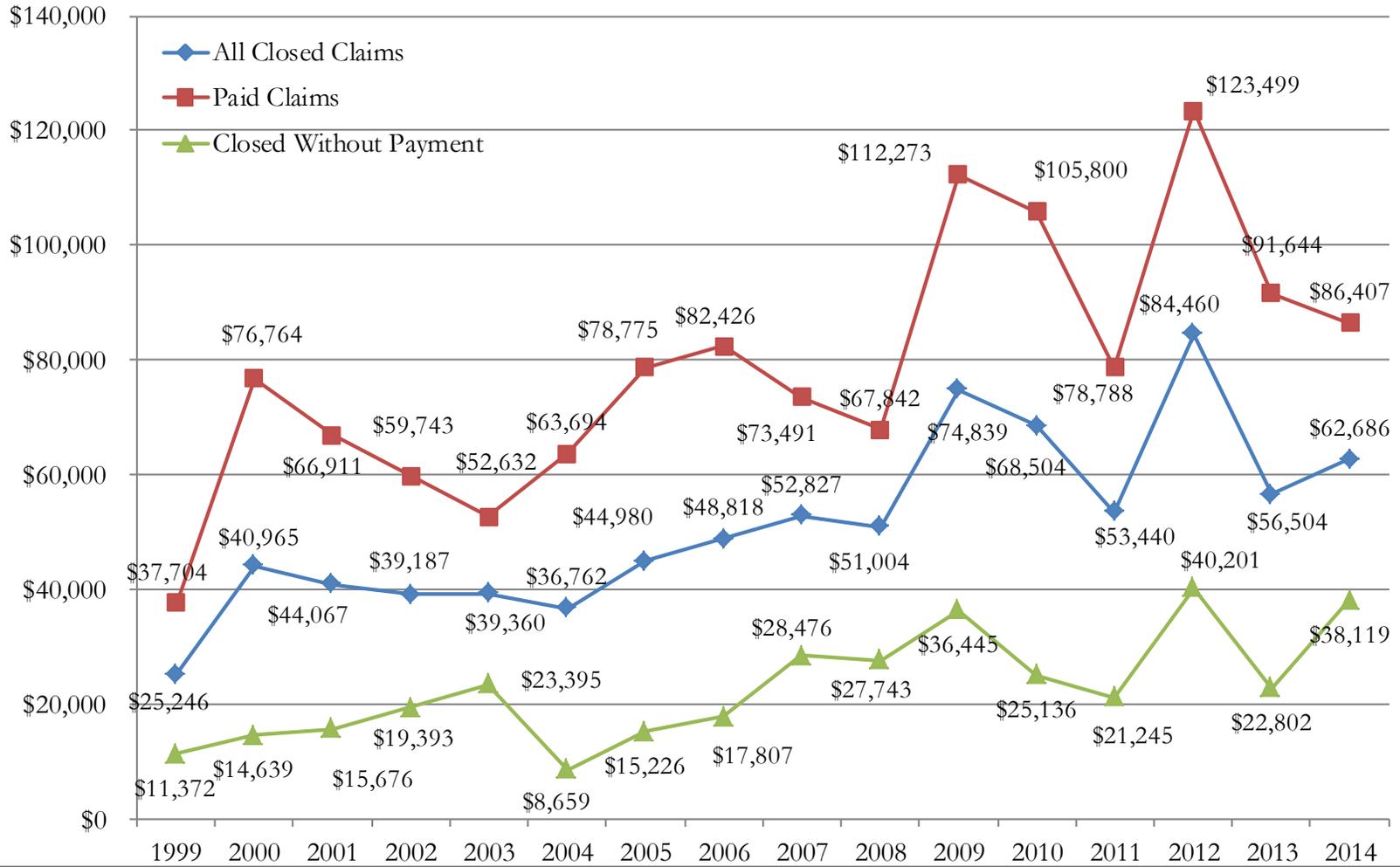
### All Cases - Loss Adjustment Expense



### Cases With A Least One Physician or Surgeon Loss Adjustment Expense



### Cases Involving at Least One Hospital Loss Adjustment Expense



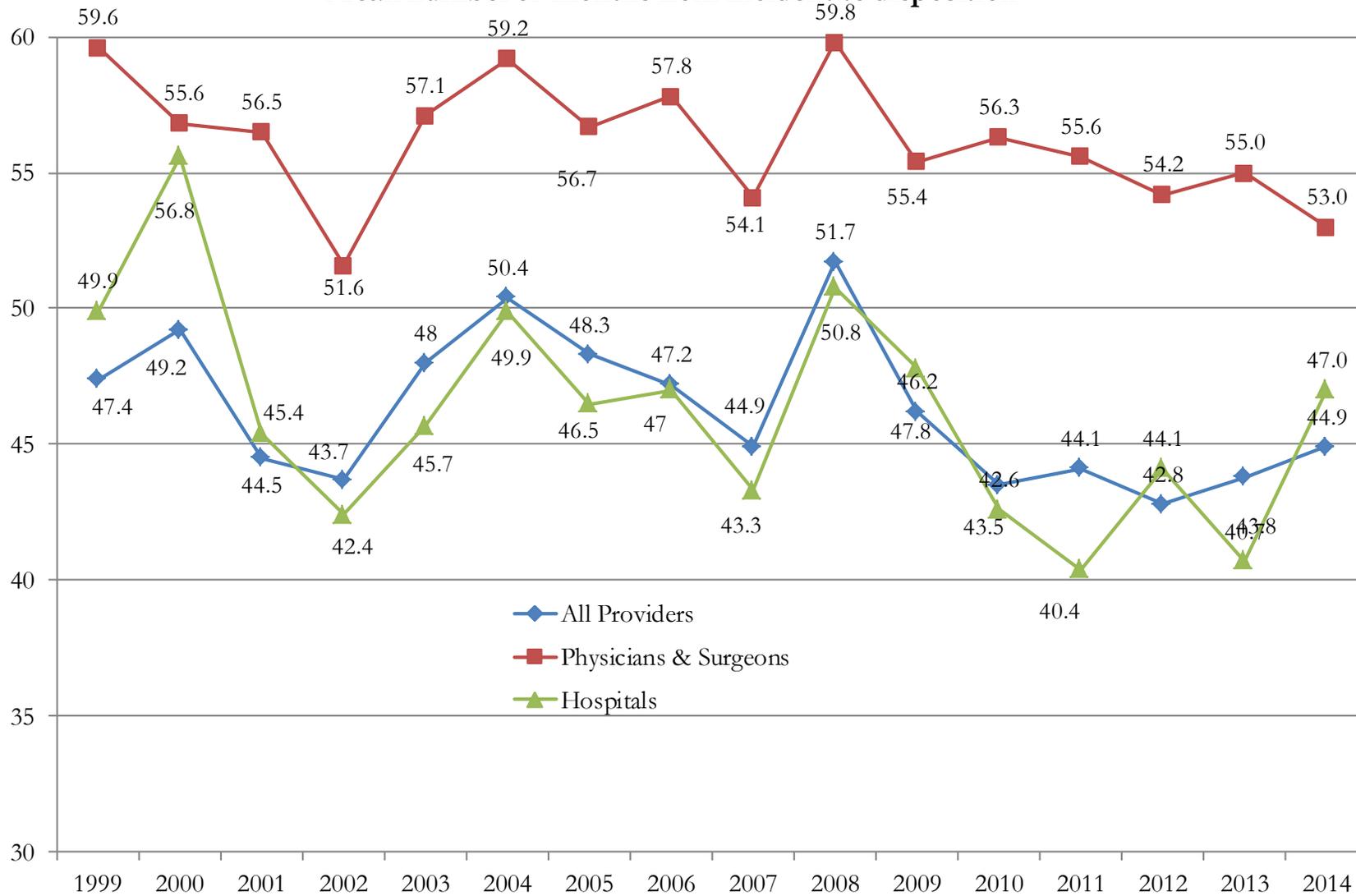
<b>Court Filings by County Prior Fifteen Years</b>				
<b>County</b>	<b>Total Court Filings</b>	<b>Closed With Payment</b>	<b>Total Indemnity</b>	<b>Average Indemnity</b>
Andrew	14	9	\$1,671,500	\$185,722
Atchison	1	1	\$109,492	\$109,492
Audrain	34	15	\$3,289,728	\$219,315
Barry	15	11	\$3,442,289	\$312,935
Barton	6	4	\$780,000	\$195,000
Bates	10	5	\$1,052,000	\$210,400
Benton	1	0	\$0	\$0
Bollinger	2	0	\$0	\$0
Boone	300	142	\$64,493,639	\$454,181
Buchanan	234	106	\$33,937,053	\$320,161
Butler	119	50	\$9,518,096	\$190,362
Caldwell	1	0	\$0	\$0
Callaway	15	4	\$1,720,000	\$430,000
Camden	82	43	\$10,912,809	\$253,786
Cape Girardeau	152	64	\$19,238,992	\$300,609
Carroll	4	1	\$65,000	\$65,000
Carter	4	0	\$0	\$0
Cass	43	26	\$4,895,715	\$188,297
Cedar	7	2	\$153,500	\$76,750
Chariton	1	0	\$0	\$0
Christian	4	1	\$145,000	\$145,000
Clark	4	1	\$50,000	\$50,000
Clay	293	123	\$33,449,482	\$271,947
Clinton	14	5	\$487,500	\$97,500
Cole	174	56	\$18,017,067	\$321,733
Cooper	10	6	\$714,250	\$119,042
Crawford	12	5	\$905,733	\$181,147
Dade	3	2	\$520,000	\$260,000
Dallas	4	1	\$35,000	\$35,000
Daviess	0	0	\$0	\$0
DeKalb	2	2	\$67,000	\$33,500
Dent	8	3	\$252,300	\$84,100
Douglas	1	1	\$9,844	\$9,844
Dunklin	35	21	\$3,536,000	\$168,381
Franklin	35	12	\$3,430,988	\$285,916
Gasconade	3	0	\$0	\$0
Gentry	2	0	\$0	\$0
Greene	568	320	\$126,077,675	\$393,993
Grundy	8	4	\$382,500	\$95,625

<b>Court Filings by County Prior Fifteen Years</b>				
<b>County</b>	<b>Total Court Filings</b>	<b>Closed With Payment</b>	<b>Total Indemnity</b>	<b>Average Indemnity</b>
Harrison	5	1	\$180,000	\$180,000
Henry	15	8	\$2,157,601	\$269,700
Hickory	0	0	\$0	\$0
Holt	2	1	\$87,500	\$87,500
Howard	2	2	\$28,500	\$14,250
Howell	40	18	\$4,756,860	\$264,270
Iron	3	1	\$384,466	\$384,466
Jackson	1,885	1,077	\$385,836,872	\$358,252
Jasper	377	230	\$109,992,508	\$478,228
Jefferson	139	51	\$8,405,500	\$164,814
Johnson	59	36	\$11,495,708	\$319,325
Knox	3	2	\$150,000	\$75,000
Laclede	18	11	\$2,452,000	\$222,909
Lafayette	13	9	\$1,849,000	\$205,444
Lawrence	20	12	\$1,940,000	\$161,667
Lewis	1	0	\$0	\$0
Lincoln	11	4	\$221,000	\$55,250
Linn	9	4	\$469,777	\$117,444
Livingston	9	3	\$275,000	\$91,667
McDonald	4	3	\$125,000	\$41,667
Macon	9	5	\$1,510,000	\$302,000
Madison	22	10	\$2,241,659	\$224,166
Maries	4	2	\$500,000	\$250,000
Marion	53	25	\$13,153,677	\$526,147
Mercer	2	0	\$0	\$0
Miller	6	2	\$83,000	\$41,500
Mississippi	6	1	\$51,398	\$51,398
Moniteau	8	1	\$30,000	\$30,000
Monroe	1	0	\$0	\$0
Montgomery	4	3	\$930,000	\$310,000
Morgan	4	3	\$450,000	\$150,000
New Madrid	11	5	\$581,071	\$116,214
Newton	51	25	\$3,937,500	\$157,500
Nodaway	14	8	\$4,169,350	\$521,169
Oregon	1	1	\$75,000	\$75,000
Osage	2	2	\$34,717	\$17,359
Ozark	2	0	\$0	\$0
Pemiscot	19	8	\$1,807,500	\$225,938
Perry	8	1	\$412,500	\$412,500

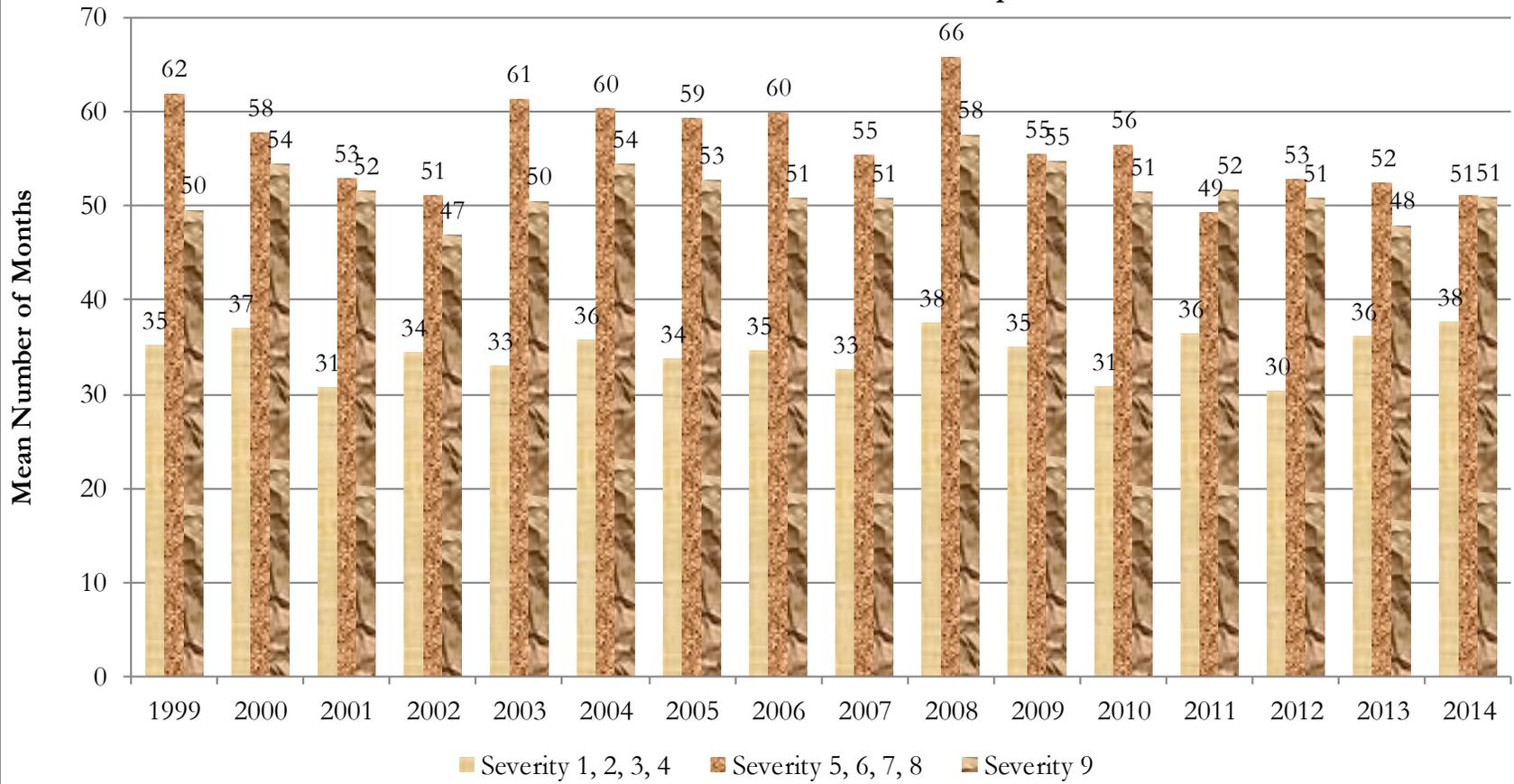
<b>Court Filings by County Prior Fifteen Years</b>				
<b>County</b>	<b>Total Court Filings</b>	<b>Closed With Payment</b>	<b>Total Indemnity</b>	<b>Average Indemnity</b>
Pettis	55	25	\$10,165,761	\$406,630
Phelps	72	41	\$10,579,394	\$258,034
Pike	15	3	\$2,718,500	\$906,167
Platte	31	19	\$2,970,460	\$156,340
Polk	46	27	\$5,765,981	\$213,555
Pulaski	7	6	\$2,874,750	\$479,125
Putnam	1	0	\$0	\$0
Ralls	1	0	\$0	\$0
Randolph	26	15	\$4,360,133	\$290,676
Ray	3	2	\$495,000	\$247,500
Reynolds	2	2	\$302,375	\$151,188
Ripley	8	3	\$504,087	\$168,029
Saint Charles	181	57	\$13,436,021	\$235,720
Saint Clair	22	11	\$1,221,035	\$111,003
Sainte Genevieve	10	5	\$1,204,900	\$240,980
Saint Francois	69	33	\$8,868,096	\$268,730
Saint Louis	1,723	667	\$183,591,608	\$275,250
Saline	28	17	\$8,795,500	\$517,382
Schuyler	1	1	\$100,000	\$100,000
Scotland	5	1	\$5,000	\$5,000
Scott	83	42	\$14,301,771	\$340,518
Shannon	0	0	\$0	\$0
Shelby	1	0	\$0	\$0
Stoddard	10	3	\$625,000	\$208,333
Stone	7	4	\$562,500	\$140,625
Sullivan	1	0	\$0	\$0
Taney	63	32	\$7,523,271	\$235,102
Texas	12	3	\$422,500	\$140,833
Vernon	28	20	\$8,823,519	\$441,176
Warren	3	3	\$3,540,000	\$1,180,000
Washington	8	1	\$250,000	\$250,000
Wayne	4	1	\$220,000	\$220,000
Webster	6	2	\$615,000	\$307,500
Worth	2	1	\$675,000	\$675,000
Wright	1	0	\$0	\$0
Saint Louis City	1,391	629	\$286,399,786	\$455,326
Appellate Court	6	0	\$0	\$0
Federal Court	453	79	\$24,862,126	\$314,710
Guaranty Fund	73	25	\$4,497,648	\$179,906

<b>Court Filings by County Prior Fifteen Years</b>				
<b>County</b>	<b>Total Court Filings</b>	<b>Closed With Payment</b>	<b>Total Indemnity</b>	<b>Average Indemnity</b>
Out Of State	175	62	\$25,063,144	\$404,244
Unknown	50	9	\$2,162,500	\$240,278

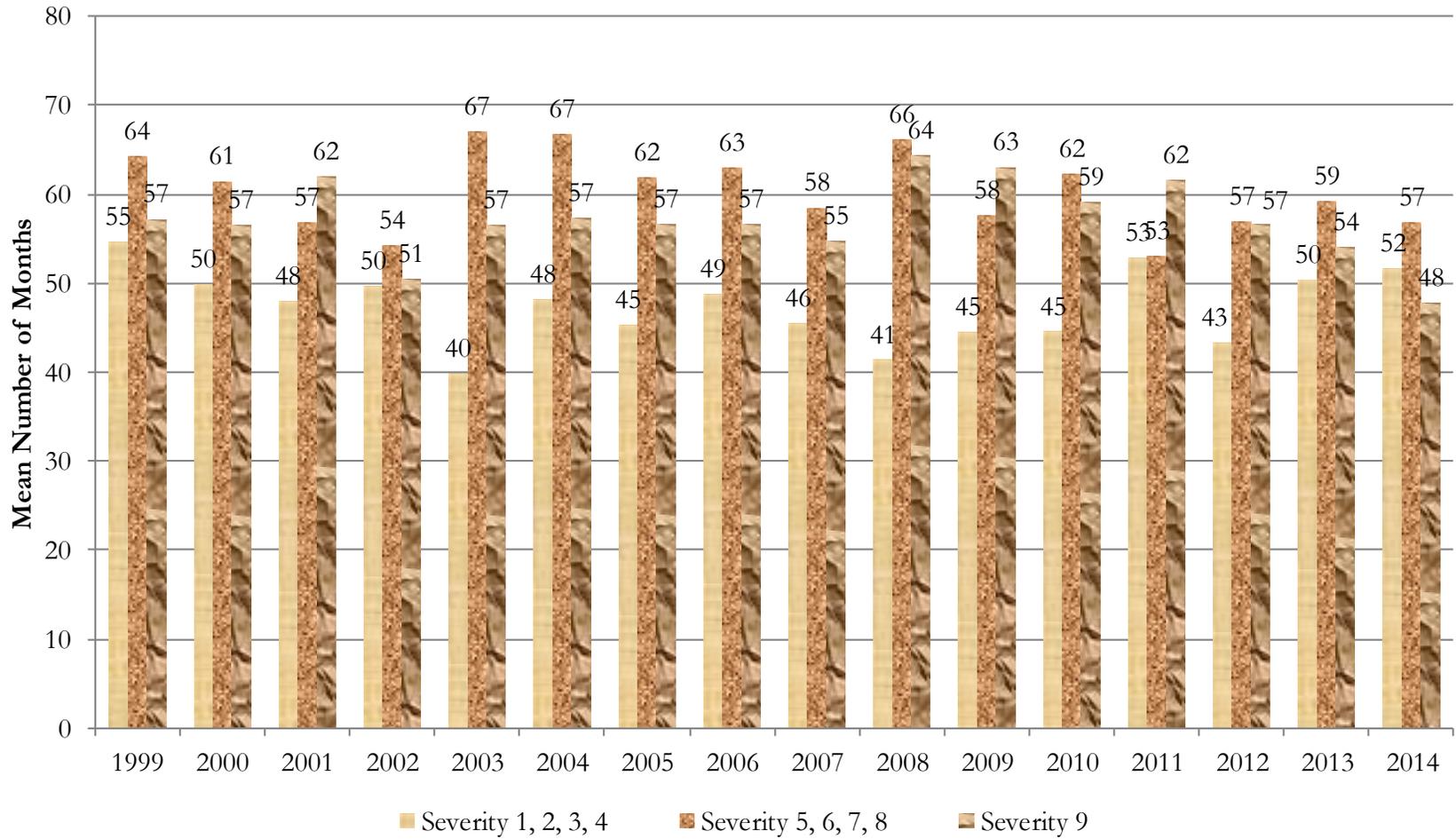
### Closed With Payment Mean number of months from incident to disposition



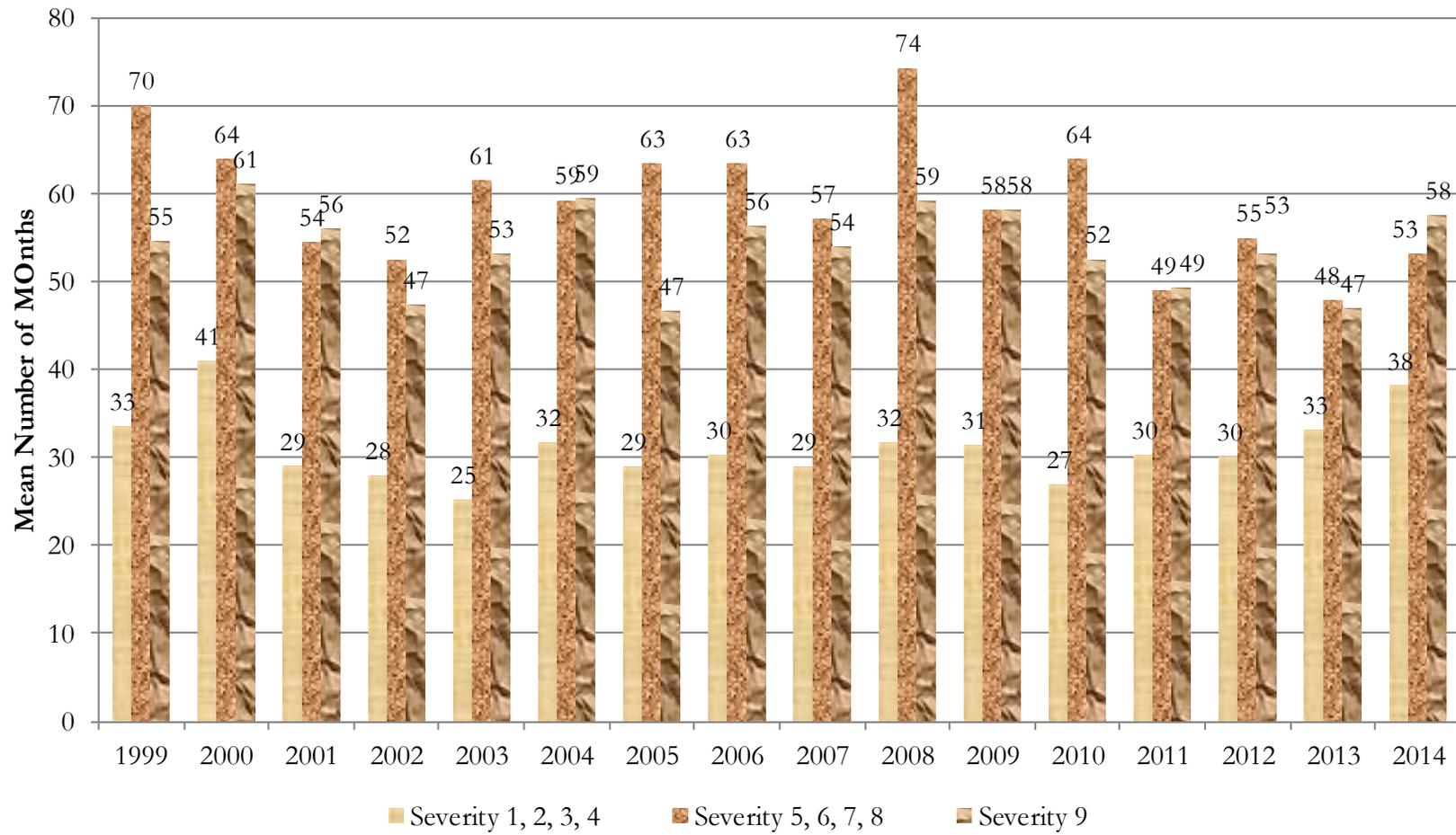
**Bodily Injury Severity of Paid Claims - All Providers**  
**Mean Number of Months from Incident to Disposition**



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



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



## Section II

### Claim Severity

This section classifies individual claim data based on the amount of indemnity paid. The data for all medical providers, physicians & Surgeons, and Hospitals are presented separately for the years 2011, 2012 and 2013. Summaries include:

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

The following terms are used in subsequent tables:

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

Non-economic damages: damages arising from non-monetary harm, including mental anguish, inconvenience, physical impairment, disfigurement, loss of capacity to enjoy life and loss of consortium.

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



**Summary by Indemnity Range Awarded to Each Injured Party, All Cases Closed in 2014**

<b>Indemnity Range</b>	<b>Average Months</b>	<b>Closed Claims</b>	<b>Cumulative % of Claims</b>	<b>Indemnity Paid</b>	<b>Cumulative % of Indemnity Paid</b>	<b>Average Economic Damages</b>	<b>Average Non-Economic Damages</b>	<b>Average Indemnity</b>	<b>Average Expense</b>
None	45	467	56.3%	\$0	0.00%	\$0	\$0	\$0	\$36,190
1,000 - 1,999	36	17	58.4%	\$20,526	0.02%	\$277	\$930	\$1,207	\$468
2,000 - 2,999	34	3	58.8%	\$6,500	0.02%	\$467	\$1,700	\$2,167	\$8,273
3,000 - ,3999	8	3	59.1%	\$10,661	0.03%	\$3,054	\$500	\$3,554	\$219
4,000 - 4,999	12	4	59.6%	\$17,000	0.04%	\$2,233	\$2,017	\$4,250	\$6,808
5,000 - 5,999	22	8	60.6%	\$41,787	0.08%	\$2,383	\$2,840	\$5,223	\$6,391
7,000 - 7,999	29	4	61.0%	\$29,500	0.10%	\$4,000	\$3,375	\$7,375	\$2,341
8,000 - 8,999	30	2	61.3%	\$16,826	0.11%	\$1,081	\$7,332	\$8,413	\$8,519
10,000 - 19,999	46	19	63.6%	\$257,156	0.32%	\$5,422	\$8,113	\$13,535	\$16,561
20,000 - 29,999	36	24	66.5%	\$556,627	0.77%	\$8,737	\$14,456	\$23,193	\$12,331
30,000 - 39,999	34	16	68.4%	\$518,223	1.18%	\$13,037	\$19,352	\$32,389	\$86,075
40,000 - 49,999	46	7	69.2%	\$304,736	1.42%	\$10,560	\$32,974	\$43,534	\$21,488
50,000 - 59,999	49	14	70.9%	\$701,530	1.99%	\$18,138	\$31,971	\$50,109	\$84,059
60,000 - 69,999	41	8	71.9%	\$505,500	2.39%	\$34,868	\$28,319	\$63,188	\$53,440
70,000 - 79,999	48	14	73.6%	\$1,031,451	3.22%	\$44,902	\$28,773	\$73,675	\$53,615
80,000 - 89,999	44	7	74.4%	\$593,563	3.69%	\$49,783	\$35,011	\$84,795	\$42,840
90,000 - 99,999	46	7	75.3%	\$643,000	4.21%	\$29,486	\$62,371	\$91,857	\$33,789
100,000 -199,999	42	58	82.3%	\$8,045,545	10.64%	\$54,483	\$84,233	\$138,716	\$49,585
200,000 - 299,999	57	44	87.6%	\$10,088,500	18.72%	\$72,799	\$156,485	\$229,284	\$98,355
300,000 - 399,999	49	22	90.2%	\$7,116,461	24.41%	\$123,629	\$199,846	\$323,476	\$131,120
400,000 - 499,999	54	16	92.2%	\$6,700,500	29.77%	\$112,159	\$306,623	\$418,781	\$142,570
500,000 - 999,999	48	40	97.0%	\$26,834,881	51.25%	\$246,511	\$424,361	\$670,872	\$104,742
1,000,000 - 1,999,999	52	11	98.3%	\$15,209,200	63.42%	\$715,431	\$667,224	\$1,382,655	\$113,932
2,000,000 - 2,999,999	34	5	98.9%	\$10,685,000	71.97%	\$753,000	\$1,384,000	\$2,137,000	\$105,986
3,000,000 - 3,999,999	85	5	99.5%	\$15,874,000	84.67%	\$1,895,790	\$1,279,010	\$3,174,800	\$488,529
Over 4,000,000	62	4	100.0%	\$19,150,070	100.00%	\$1,675,000	\$3,112,518	\$4,787,518	\$434,948
<b>Total</b>	<b>45</b>	<b>829</b>		<b>\$124,958,743</b>		<b>\$61,429</b>	<b>\$89,305</b>	<b>\$150,734</b>	<b>\$53,792</b>
<b>Total (Paid Only)</b>	<b>45</b>	<b>362</b>		<b>\$124,958,743</b>		<b>\$140,676</b>	<b>\$204,514</b>	<b>\$345,190</b>	<b>\$76,498</b>

**Summary by Indemnity Range Awarded to Each Injured Party  
Closed in 2014, Cases Involving at least One Physician or Surgeon**

<b>Indemnity Range</b>	<b>Average Months</b>	<b>Number of Closed Claims</b>	<b>Cumulative % of Claims</b>	<b>Indemnity Paid</b>	<b>Cumulative % of Indemnity Paid</b>	<b>Average Economic Damages</b>	<b>Average Non-Economic Damages</b>	<b>Average Indemnity</b>	<b>Average Expense</b>
None	49	245	59.3%	\$0	0.0%	\$0	\$0	\$0	\$48,108
2,000 - 2,999	61	1	59.6%	\$2,000	0.0%	\$0	\$2,000	\$2,000	\$21,315
7,000 - 7,999	19	1	59.8%	\$7,500	0.0%	\$7,500	\$0	\$7,500	\$4,239
10,000 - 19,999	60	5	61.0%	\$57,500	0.1%	\$2,520	\$8,980	\$11,500	\$10,720
20,000 - 29,999	47	5	62.2%	\$114,700	0.2%	\$9,903	\$13,037	\$22,940	\$26,834
30,000 - 39,999	47	6	63.7%	\$190,000	0.5%	\$17,083	\$14,583	\$31,667	\$190,819
40,000 - 49,999	54	1	63.9%	\$49,900	0.5%	\$0	\$49,900	\$49,900	\$145,118
50,000 - 59,999	52	8	65.9%	\$401,350	1.0%	\$23,095	\$27,074	\$50,169	\$143,125
60,000 - 69,999	26	1	66.1%	\$60,000	1.1%	\$60,000	\$0	\$60,000	\$7,290
70,000 - 79,999	57	7	67.8%	\$510,000	1.7%	\$39,804	\$33,054	\$72,857	\$92,047
80,000 - 89,999	29	3	68.5%	\$259,560	2.0%	\$33,367	\$53,153	\$86,520	\$43,640
90,000 - 99,999	56	2	69.0%	\$188,000	2.3%	\$45,000	\$49,000	\$94,000	\$70,612
100,000 -199,999	43	29	76.0%	\$4,171,949	7.4%	\$55,523	\$88,337	\$143,860	\$70,828
200,000 - 299,999	67	27	82.6%	\$6,107,500	14.9%	\$96,581	\$129,623	\$226,204	\$122,353
300,000 - 399,999	58	14	86.0%	\$4,486,291	20.4%	\$186,221	\$134,228	\$320,449	\$162,030
400,000 - 499,999	54	16	89.8%	\$6,700,500	28.7%	\$112,159	\$306,623	\$418,781	\$142,570
500,000 - 999,999	48	26	96.1%	\$17,150,152	49.8%	\$280,710	\$378,912	\$659,621	\$141,903
1,000,000 - 1,999,999	54	7	97.8%	\$10,158,741	62.3%	\$824,249	\$627,000	\$1,451,249	\$144,163
2,000,000 - 2,999,999	33	2	98.3%	\$4,500,000	67.8%	\$440,000	\$1,810,000	\$2,250,000	\$113,260
3,000,000 - 3,999,999	82	4	99.3%	\$12,374,000	83.1%	\$1,669,738	\$1,423,762	\$3,093,500	\$579,551
Over 4,000,000	51	3	100.0%	\$13,750,000	100.0%	\$2,233,333	\$2,350,000	\$4,583,333	\$579,931
<b>Total</b>	<b>51</b>	<b>413</b>		<b>\$81,239,643</b>		<b>\$89,182</b>	<b>\$107,524</b>	<b>\$196,706</b>	<b>\$82,927</b>
<b>Total (Paid Only)</b>	<b>53</b>	<b>168</b>		<b>\$81,239,643</b>		<b>\$219,240</b>	<b>\$264,330</b>	<b>\$483,569</b>	<b>\$133,704</b>

**Summary by Indemnity Range Awarded to Each Injured Party  
Closed in 2014, Cases Involving at least One Hospital**

<b>Indemnity Range</b>	<b>Average Months</b>	<b>Number of Closed Claims</b>	<b>Cumulative % of Claims</b>	<b>Indemnity Paid</b>	<b>Cumulative % of Indemnity Paid</b>	<b>Average Economic Damages</b>	<b>Average Non-Economic Damages</b>	<b>Average Indemnity</b>	<b>Average Expense</b>
None	46	168	49.12%	\$0	0.00%	\$0	\$0	\$0	\$38,119
1,000 - 1,999	40	15	53.51%	\$17,239	0.02%	\$227	\$922	\$1,149	\$521
2,000 - 2,999	43	2	54.09%	\$4,500	0.03%	\$700	\$1,550	\$2,250	\$12,399
3,000 - 3,999	6	1	54.39%	\$3,916	0.03%	\$3,916	\$0	\$3,916	\$628
4,000 - 4,999	12	1	54.68%	\$4,250	0.04%	\$0	\$4,250	\$4,250	\$14,135
5,000 - 5,999	35	3	55.56%	\$15,500	0.06%	\$1,850	\$3,317	\$5,167	\$9,070
7,000 - 7,999	70	1	55.85%	\$7,000	0.06%	\$0	\$7,000	\$7,000	\$0
10,000 - 19,999	30	8	58.19%	\$105,500	0.20%	\$6,488	\$6,700	\$13,188	\$8,421
20,000 - 29,999	47	10	61.11%	\$228,338	0.48%	\$7,582	\$15,252	\$22,834	\$4,669
30,000 - 39,999	29	8	63.45%	\$263,000	0.80%	\$13,569	\$19,306	\$32,875	\$122,580
40,000 - 49,999	43	5	64.91%	\$213,316	1.07%	\$6,480	\$36,183	\$42,663	\$1,059
50,000 - 59,999	55	9	67.54%	\$450,180	1.62%	\$22,909	\$27,111	\$50,020	\$118,001
60,000 - 69,999	20	2	68.13%	\$127,500	1.78%	\$33,825	\$29,925	\$63,750	\$27,706
70,000 - 79,999	37	5	69.59%	\$366,451	2.23%	\$16,240	\$57,050	\$73,290	\$31,771
80,000 - 89,999	44	4	70.76%	\$339,063	2.65%	\$45,651	\$39,115	\$84,766	\$30,455
90,000 - 99,999	67	2	71.35%	\$180,000	2.87%	\$25,200	\$64,800	\$90,000	\$16,599
100,000 -199,999	45	24	78.36%	\$3,463,823	7.15%	\$46,224	\$98,102	\$144,326	\$31,468
200,000 - 299,999	60	15	82.75%	\$3,582,500	11.58%	\$109,373	\$129,460	\$238,833	\$118,281
300,000 - 399,999	38	11	85.96%	\$3,605,170	16.03%	\$79,304	\$248,439	\$327,743	\$108,463
400,000 - 499,999	59	10	88.89%	\$4,143,000	21.15%	\$119,454	\$294,846	\$414,300	\$185,843
500,000 - 999,999	49	20	94.74%	\$13,372,631	37.67%	\$190,273	\$478,359	\$668,632	\$81,858
1,000,000 - 1,999,999	69	6	96.49%	\$9,749,459	49.71%	\$543,333	\$1,081,577	\$1,624,910	\$173,062
2,000,000 - 2,999,999	29	4	97.66%	\$8,685,000	60.44%	\$721,250	\$1,450,000	\$2,171,250	\$75,853
3,000,000 - 3,999,999	91	4	98.83%	\$12,874,000	76.34%	\$1,987,238	\$1,231,262	\$3,218,500	\$532,311
Over 4,000,000	62	4	100.00%	\$19,150,070	100.00%	\$1,675,000	\$3,112,518	\$4,787,518	\$434,948
<b>Total</b>	<b>46</b>	<b>342</b>		<b>\$80,951,406</b>		<b>\$88,559</b>	<b>\$148,141</b>	<b>\$236,700</b>	<b>\$62,686</b>
<b>Total (Paid Only)</b>	<b>47</b>	<b>174</b>		<b>\$80,951,406</b>		<b>\$174,065</b>	<b>\$291,173</b>	<b>\$465,238</b>	<b>\$86,407</b>

**Summary by Indemnity Range Awarded to Each Injured Party  
Closed in 2013, All Cases**

<b>Indemnity Range</b>	<b>Average Months</b>	<b>Number of Closed Claims</b>	<b>Cumulative % of Claims</b>	<b>Indemnity Paid</b>	<b>Cumulative % of Indemnity Paid</b>	<b>Average Economic Damages</b>	<b>Average Non-Economic Damages</b>	<b>Average Indemnity</b>	<b>Average Expense</b>
None	41	502	56.7%	\$0	0.0%	\$0	\$0	\$0	\$31,974
1,000 - 1,999	23	22	59.1%	\$22,063	0.0%	\$541	\$462	\$1,003	\$15,539
2,000 - 2,999	28	6	59.8%	\$14,346	0.0%	\$1,624	\$767	\$2,391	\$1,128
3,000 - ,3999	28	9	60.8%	\$30,429	0.1%	\$1,403	\$1,978	\$3,381	\$32,032
4,000 - 4,999	18	3	61.2%	\$13,000	0.1%	\$3,133	\$1,200	\$4,333	\$51
5,000 - 5,999	19	6	61.9%	\$31,191	0.1%	\$1,749	\$3,450	\$5,199	\$900
6,000 - 6,999	7	1	62.0%	\$6,500	0.1%	\$0	\$6,500	\$6,500	\$0
7,000 - 7,999	21	4	62.4%	\$30,281	0.1%	\$2,402	\$5,169	\$7,570	\$4,939
8,000 - 8,999	20	3	62.8%	\$24,625	0.2%	\$3,841	\$4,367	\$8,208	\$1,932
10,000 - 19,999	33	33	66.5%	\$428,986	0.6%	\$4,075	\$8,924	\$13,000	\$20,494
20,000 - 29,999	43	25	69.3%	\$585,863	1.1%	\$5,553	\$17,882	\$23,435	\$46,503
30,000 - 39,999	47	14	70.9%	\$482,522	1.6%	\$10,771	\$23,695	\$34,466	\$71,966
40,000 - 49,999	56	12	72.2%	\$507,000	2.1%	\$11,983	\$30,267	\$42,250	\$50,914
50,000 - 59,999	44	18	74.3%	\$944,631	3.0%	\$16,633	\$35,291	\$52,480	\$33,519
60,000 - 69,999	49	9	75.3%	\$565,000	3.5%	\$17,850	\$44,928	\$62,778	\$65,385
70,000 - 79,999	43	12	76.6%	\$892,500	4.4%	\$11,737	\$62,638	\$74,375	\$41,893
80,000 - 89,999	38	8	77.5%	\$682,011	5.0%	\$44,125	\$41,126	\$85,251	\$49,413
90,000 - 99,999	57	6	78.2%	\$555,818	5.6%	\$35,856	\$56,781	\$92,636	\$45,842
100,000 -199,999	47	78	87.0%	\$10,871,680	16.0%	\$46,317	\$93,064	\$139,381	\$81,616
200,000 - 299,999	49	28	90.2%	\$6,443,000	22.1%	\$88,762	\$141,345	\$230,107	\$119,697
300,000 - 399,999	47	18	92.2%	\$6,175,000	28.0%	\$160,313	\$182,743	\$343,056	\$93,260
400,000 - 499,999	53	17	94.1%	\$7,388,500	35.1%	\$269,870	\$164,747	\$434,618	\$187,978
500,000 - 999,999	55	25	97.0%	\$17,455,490	51.7%	\$326,609	\$371,611	\$698,220	\$252,563
1,000,000 - 1,999,999	59	21	99.3%	\$26,612,009	77.2%	\$509,530	\$757,709	\$1,267,239	\$201,403
2,000,000 - 2,999,999	40	3	99.7%	\$6,590,000	83.5%	\$1,063,333	\$1,133,333	\$2,196,667	\$162,158
Over 4,000,000	65	3	100.0%	\$17,300,000	100.0%	\$3,050,000	\$2,716,667	\$5,766,667	\$327,160
<b>Total</b>	<b>42</b>	<b>886</b>		<b>\$104,652,445</b>		<b>\$52,584</b>	<b>\$65,523</b>	<b>\$118,118</b>	<b>\$55,468</b>
<b>Total (Paid Only)</b>	<b>44</b>	<b>384</b>		<b>\$104,652,445</b>		<b>\$121,326</b>	<b>\$151,181</b>	<b>\$272,532</b>	<b>\$86,181</b>

**Summary by Indemnity Range Awarded to Each Injured Party  
Closed in 2013, Cases Involving at least Physician or Surgeon**

<b>Indemnity Range</b>	<b>Average Months</b>	<b>Number of Closed Claims</b>	<b>Cumulative % of Claims</b>	<b>Indemnity Paid</b>	<b>Cumulative % of Indemnity Paid</b>	<b>Average Economic Damages</b>	<b>Average Non-Economic Damages</b>	<b>Average Indemnity</b>	<b>Average Expense</b>
None	45	257	58.7%	\$0	0.0%	\$0	\$0	\$0	\$42,473
1,000 - 1,999	61	3	59.4%	\$5,234	0.0%	\$1,745	\$0	\$1,745	\$94,554
2,000 - 2,999	7	1	59.6%	\$2,286	0.0%	\$2,286	\$0	\$2,286	\$0
3,000 - ,3999	84	1	59.8%	\$3,653	0.0%	\$3,653	\$0	\$3,653	\$276,307
10,000 - 19,999	34	7	61.4%	\$95,000	0.1%	\$6,254	\$7,317	\$13,571	\$39,498
20,000 - 29,999	56	11	63.9%	\$268,000	0.5%	\$5,796	\$18,568	\$24,364	\$61,591
30,000 - 39,999	69	5	65.1%	\$177,534	0.7%	\$11,720	\$23,787	\$35,507	\$115,234
40,000 - 49,999	70	6	66.4%	\$250,000	1.1%	\$11,883	\$29,783	\$41,667	\$78,597
50,000 - 59,999	52	10	68.7%	\$531,651	1.8%	\$16,500	\$36,665	\$53,165	\$44,011
60,000 - 69,999	58	4	69.6%	\$247,500	2.1%	\$18,300	\$43,575	\$61,875	\$94,492
70,000 - 79,999	41	6	71.0%	\$450,000	2.7%	\$7,875	\$67,125	\$75,000	\$53,813
80,000 - 89,999	46	3	71.7%	\$257,500	3.0%	\$56,500	\$29,333	\$85,833	\$98,074
90,000 - 99,999	75	4	72.6%	\$367,500	3.5%	\$35,375	\$56,500	\$91,875	\$68,438
100,000 -199,999	53	44	82.7%	\$6,344,813	11.9%	\$41,812	\$102,388	\$144,200	\$96,036
200,000 - 299,999	49	15	86.1%	\$3,445,500	16.5%	\$105,035	\$124,665	\$229,700	\$178,026
300,000 - 399,999	55	9	88.1%	\$3,030,000	20.5%	\$200,821	\$135,846	\$336,667	\$96,310
400,000 - 499,999	51	14	91.3%	\$6,138,500	28.7%	\$318,771	\$119,693	\$438,464	\$224,116
500,000 - 999,999	61	18	95.4%	\$12,513,000	45.3%	\$349,605	\$345,562	\$695,167	\$267,802
1,000,000 - 1,999,999	64	15	98.9%	\$19,397,986	71.0%	\$505,008	\$788,191	\$1,293,199	\$182,723
2,000,000 - 2,999,999	49	2	99.3%	\$4,590,000	77.1%	\$1,345,000	\$950,000	\$2,295,000	\$243,238
Over 4,000,000	65	3	100.0%	\$17,300,000	100.0%	\$3,050,000	\$2,716,667	\$5,766,667	\$327,160
<b>Total</b>	<b>49</b>	<b>438</b>	.	<b>\$75,415,657</b>	.	<b>\$82,736</b>	<b>\$89,445</b>	<b>\$172,182</b>	<b>\$80,173</b>
<b>Total (Paid Only)</b>	<b>55</b>	<b>181</b>	.	<b>\$75,415,657</b>	.	<b>\$200,213</b>	<b>\$216,448</b>	<b>\$416,661</b>	<b>\$133,703</b>

**Summary by Indemnity Range Awarded to Each Injured Party  
Closed in 2013, Cases Involving at least Hospital**

<b>Indemnity Range</b>	<b>Average Months</b>	<b>Number of Closed Claims</b>	<b>Cumulative % of Claims</b>	<b>Indemnity Paid</b>	<b>Cumulative % of Indemnity Paid</b>	<b>Average Economic Damages</b>	<b>Average Non-Economic Damages</b>	<b>Average Indemnity</b>	<b>Average Expense</b>
None	43	171	51.04%	\$0	0.00%	\$0	\$0	\$0	\$22,802
1,000 - 1,999	32	12	54.63%	\$12,248	0.03%	\$463	\$558	\$1,021	\$27,953
2,000 - 2,999	32	5	56.12%	\$12,060	0.06%	\$1,492	\$920	\$2,412	\$1,353
3,000 - 3,999	35	2	56.72%	\$7,375	0.08%	\$1,750	\$1,938	\$3,688	\$4,885
5,000 - 5,999	14	4	57.91%	\$21,191	0.13%	\$1,673	\$3,625	\$5,298	\$1,349
7,000 - 7,999	20	3	58.81%	\$22,781	0.19%	\$1,452	\$6,141	\$7,594	\$4,080
8,000 - 8,999	18	2	59.40%	\$16,500	0.23%	\$4,620	\$3,630	\$8,250	\$2,899
10,000 - 19,999	34	16	64.18%	\$220,230	0.79%	\$2,723	\$11,041	\$13,764	\$14,526
20,000 - 29,999	39	14	68.36%	\$329,863	1.62%	\$6,019	\$17,543	\$23,562	\$56,686
30,000 - 39,999	34	7	70.45%	\$236,887	2.22%	\$8,170	\$25,671	\$33,841	\$56,041
40,000 - 49,999	51	6	72.24%	\$252,000	2.85%	\$7,167	\$34,833	\$42,000	\$48,712
50,000 - 59,999	37	9	74.93%	\$461,651	4.01%	\$16,667	\$33,517	\$51,295	\$44,531
60,000 - 69,999	62	4	76.12%	\$250,000	4.64%	\$25,900	\$36,600	\$62,500	\$118,695
70,000 - 79,999	32	1	76.42%	\$75,000	4.83%	\$45,000	\$30,000	\$75,000	\$67,990
80,000 - 89,999	37	3	77.31%	\$259,000	5.49%	\$26,500	\$59,833	\$86,333	\$47,323
90,000 - 99,999	28	2	77.91%	\$188,318	5.96%	\$35,000	\$59,159	\$94,159	\$0
100,000 -199,999	36	26	85.67%	\$3,767,622	15.46%	\$57,650	\$87,259	\$144,909	\$83,987
200,000 - 299,999	54	13	89.55%	\$3,008,000	23.04%	\$135,659	\$95,726	\$231,385	\$191,047
300,000 - 399,999	37	7	91.64%	\$2,365,000	29.00%	\$111,671	\$226,186	\$337,857	\$74,620
400,000 - 499,999	55	4	92.84%	\$1,713,500	33.32%	\$147,125	\$281,250	\$428,375	\$69,594
500,000 - 999,999	58	12	96.42%	\$8,192,765	53.97%	\$322,083	\$360,647	\$682,730	\$280,931
1,000,000 - 1,999,999	53	11	99.70%	\$12,764,023	86.14%	\$320,909	\$839,457	\$1,160,366	\$259,464
Over 4,000,000	80	1	100.00%	\$5,500,000	100.00%	\$5,150,000	\$350,000	\$5,500,000	\$164,856
<b>Total</b>	<b>42</b>	<b>335</b>		<b>\$39,676,014</b>		<b>\$53,405</b>	<b>\$65,001</b>	<b>\$118,436</b>	<b>\$56,504</b>
<b>Total (Paid Only)</b>	<b>41</b>	<b>164</b>		<b>\$39,676,014</b>		<b>\$109,089</b>	<b>\$132,777</b>	<b>\$241,927</b>	<b>\$91,644</b>

**Summary by Indemnity Range Awarded to Each Injured Party  
Closed in 2012, All Cases**

<b>Indemnity Range</b>	<b>Average Months</b>	<b>Number of Closed Claims</b>	<b>Cumulative % of Claims</b>	<b>Indemnity Paid</b>	<b>Cumulative % of Indemnity Paid</b>	<b>Average Economic Damages</b>	<b>Average Non-Economic Damages</b>	<b>Average Indemnity</b>	<b>Average Expense</b>
None	41	480	52.34%	\$0	0.00%	\$0	\$0	\$0	\$33,638
1,000 - 1,999	10	17	54.20%	\$17,563	0.01%	\$410	\$623	\$1,033	\$251
2,000 - 2,999	22	11	55.40%	\$23,691	0.03%	\$1,044	\$1,109	\$2,154	\$6,610
3,000 - 3,999	24	10	56.49%	\$32,963	0.06%	\$1,646	\$1,650	\$3,296	\$4,985
4,000 - 4,999	12	2	56.71%	\$8,500	0.07%	\$1,094	\$3,156	\$4,250	\$33
5,000 - 5,999	32	8	57.58%	\$41,865	0.10%	\$1,961	\$3,272	\$5,233	\$30,337
6,000 - 6,999	23	3	57.91%	\$18,084	0.11%	\$3,609	\$2,419	\$6,028	\$17,880
7,000 - 7,999	27	3	58.23%	\$22,000	0.13%	\$4,300	\$3,033	\$7,333	\$6,753
8,000 - 8,999	16	4	58.67%	\$33,120	0.16%	\$6,402	\$1,879	\$8,280	\$4,917
9,000 - 9,999	32	5	59.21%	\$46,200	0.19%	\$3,639	\$5,601	\$9,240	\$2,750
10,000 - 19,999	29	27	62.16%	\$346,548	0.46%	\$6,342	\$6,493	\$12,835	\$50,991
20,000 - 29,999	39	29	65.32%	\$671,086	0.99%	\$9,715	\$13,425	\$23,141	\$23,681
30,000 - 39,999	38	16	67.07%	\$515,655	1.40%	\$13,083	\$19,145	\$32,228	\$9,303
40,000 - 49,999	38	13	68.48%	\$560,455	1.84%	\$12,702	\$30,410	\$43,112	\$16,495
50,000 - 59,999	41	19	70.56%	\$963,313	2.60%	\$19,779	\$30,922	\$50,701	\$50,650
60,000 - 69,999	44	14	72.08%	\$881,996	3.29%	\$24,312	\$38,688	\$63,000	\$46,287
70,000 - 79,999	52	14	73.61%	\$1,025,000	4.10%	\$35,005	\$38,210	\$73,214	\$48,985
80,000 - 89,999	36	2	73.83%	\$160,000	4.22%	\$3,027	\$76,974	\$80,000	\$41,297
90,000 - 99,999	66	5	74.37%	\$475,500	4.60%	\$23,640	\$71,460	\$95,100	\$53,103
100,000 - 199,999	47	70	82.01%	\$9,698,270	12.23%	\$64,028	\$74,519	\$138,547	\$102,491
200,000 - 299,999	49	56	88.11%	\$13,017,000	22.47%	\$103,178	\$129,268	\$232,446	\$89,255
300,000 - 399,999	51	27	91.06%	\$8,842,000	29.42%	\$139,376	\$188,105	\$327,481	\$153,525
400,000 - 499,999	51	13	92.48%	\$5,579,961	33.81%	\$228,724	\$200,504	\$429,228	\$97,744
500,000 - 999,999	55	44	97.27%	\$29,045,355	56.66%	\$324,211	\$334,630	\$660,122	\$226,427
1,000,000 - 1,999,999	50	13	98.69%	\$14,987,541	68.45%	\$707,670	\$445,218	\$1,152,888	\$363,400
2,000,000 - 2,999,999	65	7	99.45%	\$15,085,954	80.32%	\$1,412,249	\$742,887	\$2,155,136	\$693,716
Over 4,000,000	62	5	100.00%	\$25,017,912	100.00%	\$3,628,582	\$1,375,000	\$5,003,582	\$304,561
<b>Total</b>	<b>42</b>	<b>917</b>	<b>.</b>	<b>\$127,117,532</b>	<b>.</b>	<b>\$77,174</b>	<b>\$61,388</b>	<b>\$138,623</b>	<b>\$65,811</b>
<b>Total (Paid Only)</b>	<b>43</b>	<b>437</b>	<b>.</b>	<b>\$127,117,532</b>	<b>.</b>	<b>\$161,942</b>	<b>\$128,816</b>	<b>\$290,887</b>	<b>\$101,149</b>

**Summary by Indemnity Range Awarded to Each Injured Party  
Closed in 2012, Cases Involving at least One Physician or Surgeon**

<b>Indemnity Range</b>	<b>Average Months</b>	<b>Number of Closed Claims</b>	<b>Cumulative % of Claims</b>	<b>Indemnity Paid</b>	<b>Cumulative % of Indemnity Paid</b>	<b>Average Economic Damages</b>	<b>Average Non-Economic Damages</b>	<b>Average Indemnity</b>	<b>Average Expense</b>
None	47	248	54.8%	\$0	0.0%	\$0	\$0	\$0	\$49,337
2,000 - 2,999	23	1	55.0%	\$2,500	0.0%	\$0	\$2,500	\$2,500	\$26,406
3,000 - ,3999	30	1	55.2%	\$3,250	0.0%	\$3,250	\$0	\$3,250	\$26,220
5,000 - 5,999	46	2	55.6%	\$10,651	0.0%	\$2,988	\$2,338	\$5,326	\$111,555
9,000 - 9,999	14	1	55.9%	\$9,200	0.0%	\$9,200	\$0	\$9,200	\$35
10,000 - 19,999	48	6	57.2%	\$69,500	0.1%	\$7,500	\$4,083	\$11,583	\$168,272
20,000 - 29,999	50	9	59.2%	\$207,000	0.3%	\$13,831	\$9,169	\$23,000	\$59,229
30,000 - 39,999	58	2	59.6%	\$65,000	0.4%	\$17,500	\$15,000	\$32,500	\$16,457
40,000 - 49,999	40	3	60.3%	\$126,334	0.6%	\$22,247	\$19,864	\$42,111	\$31,637
50,000 - 59,999	46	9	62.3%	\$461,313	1.1%	\$17,877	\$33,380	\$51,257	\$81,946
60,000 - 69,999	55	7	63.8%	\$434,167	1.6%	\$11,571	\$50,452	\$62,024	\$70,023
70,000 - 79,999	56	6	65.1%	\$435,000	2.1%	\$44,971	\$27,530	\$72,500	\$72,104
80,000 - 89,999	25	1	65.3%	\$80,000	2.2%	\$0	\$80,000	\$80,000	\$0
90,000 - 99,999	78	3	66.0%	\$286,500	2.5%	\$36,000	\$59,500	\$95,500	\$45,627
100,000 -199,999	53	36	74.0%	\$5,026,520	8.1%	\$73,156	\$66,470	\$139,626	\$134,264
200,000 - 299,999	57	39	82.6%	\$9,170,000	18.5%	\$133,104	\$102,024	\$235,128	\$111,216
300,000 - 399,999	51	19	86.8%	\$6,194,500	25.5%	\$128,324	\$197,702	\$326,026	\$169,877
400,000 - 499,999	58	9	88.7%	\$3,883,370	29.9%	\$279,203	\$152,282	\$431,486	\$129,188
500,000 - 999,999	59	31	95.6%	\$20,067,855	52.5%	\$393,816	\$251,716	\$647,350	\$293,889
1,000,000 - 1,999,999	51	10	97.8%	\$11,987,541	66.0%	\$910,971	\$287,783	\$1,198,754	\$414,964
2,000,000 - 2,999,999	65	7	99.3%	\$15,085,954	83.1%	\$1,412,249	\$742,887	\$2,155,136	\$693,716
Over 4,000,000	65	3	100.0%	\$15,017,912	100.0%	\$3,330,971	\$1,675,000	\$5,005,971	\$115,839
<b>Total</b>	<b>50</b>	<b>453</b>	<b>.</b>	<b>\$88,624,067</b>	<b>.</b>	<b>\$121,152</b>	<b>\$74,362</b>	<b>\$195,638</b>	<b>\$105,969</b>
<b>Total (Paid Only)</b>	<b>54</b>	<b>205</b>	<b>.</b>	<b>\$88,624,067</b>	<b>.</b>	<b>\$267,716</b>	<b>\$164,322</b>	<b>\$432,313</b>	<b>\$174,480</b>

Summary by Indemnity Range Awarded to Each Injured Party									
Closed in 2012, Cases Involving at least One Hospital									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	43	187	46.9%	\$0	0.0%	\$0	\$0	\$0	\$40,201
1,000 - 1,999	9	7	48.6%	\$5,881	0.0%	\$460	\$380	\$840	\$590
2,000 - 2,999	26	5	49.9%	\$11,041	0.0%	\$997	\$1,211	\$2,208	\$1,099
3,000 - 3,999	20	5	51.1%	\$16,500	0.1%	\$1,200	\$2,100	\$3,300	\$1,035
5,000 - 5,999	55	3	51.9%	\$16,151	0.1%	\$325	\$5,059	\$5,384	\$74,119
6,000 - 6,999	3	1	52.1%	\$6,024	0.1%	\$6,024		\$6,024	
7,000 - 7,999	24	2	52.6%	\$14,500	0.1%	\$2,700	\$4,550	\$7,250	\$3,248
8,000 - 8,999	13	2	53.1%	\$16,300	0.1%	\$6,550	\$1,600	\$8,150	\$5,496
9,000 - 9,999	46	2	53.6%	\$18,500	0.2%	\$2,660	\$6,590	\$9,250	\$1,554
10,000 - 19,999	31	15	57.4%	\$192,048	0.5%	\$7,068	\$5,735	\$12,803	\$72,612
20,000 - 29,999	40	14	60.9%	\$322,982	1.0%	\$10,076	\$12,994	\$23,070	\$26,052
30,000 - 39,999	43	12	63.9%	\$377,500	1.5%	\$11,525	\$19,933	\$31,458	\$9,654
40,000 - 49,999	31	8	65.9%	\$350,455	2.1%	\$8,604	\$35,203	\$43,807	\$5,777
50,000 - 59,999	35	8	67.9%	\$401,000	2.7%	\$29,616	\$20,509	\$50,125	\$45,599
60,000 - 69,999	49	9	70.2%	\$566,100	3.5%	\$28,841	\$34,059	\$62,900	\$43,914
70,000 - 79,999	52	6	71.7%	\$445,000	4.2%	\$36,414	\$37,753	\$74,167	\$27,649
90,000 - 99,999	105	2	72.2%	\$187,500	4.5%	\$54,000	\$39,750	\$93,750	\$64,647
100,000 -199,999	47	32	80.2%	\$4,581,000	11.5%	\$61,170	\$81,986	\$143,156	\$114,730
200,000 - 299,999	48	24	86.2%	\$5,618,500	20.1%	\$85,292	\$148,812	\$234,104	\$79,758
300,000 - 399,999	56	11	89.0%	\$3,652,500	25.7%	\$177,182	\$154,864	\$332,045	\$105,907
400,000 - 499,999	37	4	90.0%	\$1,659,091	28.3%	\$223,864	\$190,909	\$414,773	\$85,912
500,000 - 999,999	56	24	96.0%	\$16,642,500	53.7%	\$309,045	\$384,392	\$693,438	\$315,972
1,000,000 - 1,999,999	49	8	98.0%	\$9,637,541	68.5%	\$932,463	\$272,229	\$1,204,693	\$466,891
2,000,000 - 2,999,999	71	6	99.5%	\$12,585,954	87.7%	\$1,272,624	\$825,035	\$2,097,659	\$747,317
Over 4,000,000	56	2	100.0%	\$8,017,912	100.0%	\$1,258,956	\$2,750,000	\$4,008,956	\$178,189
<b>Total</b>	<b>43</b>	<b>399</b>		<b>\$65,342,480</b>		<b>\$83,212</b>	<b>\$80,554</b>	<b>\$163,766</b>	<b>\$84,460</b>
<b>Total (Paid Only)</b>	<b>44</b>	<b>212</b>		<b>\$65,342,480</b>		<b>\$156,611</b>	<b>\$151,608</b>	<b>\$308,219</b>	<b>\$123,499</b>

## **Section III**

### **Average Payments by Injury Severity And Lapsed Time to Disposition**

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

#### **Temporary Injuries (1 – 4)**

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

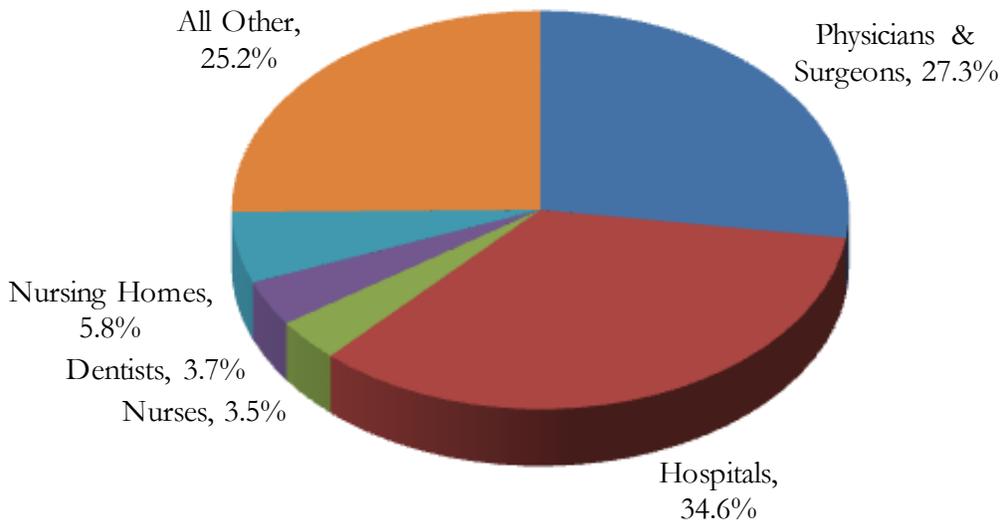
#### **Permanent Non-Fatal Injuries (5 – 8)**

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

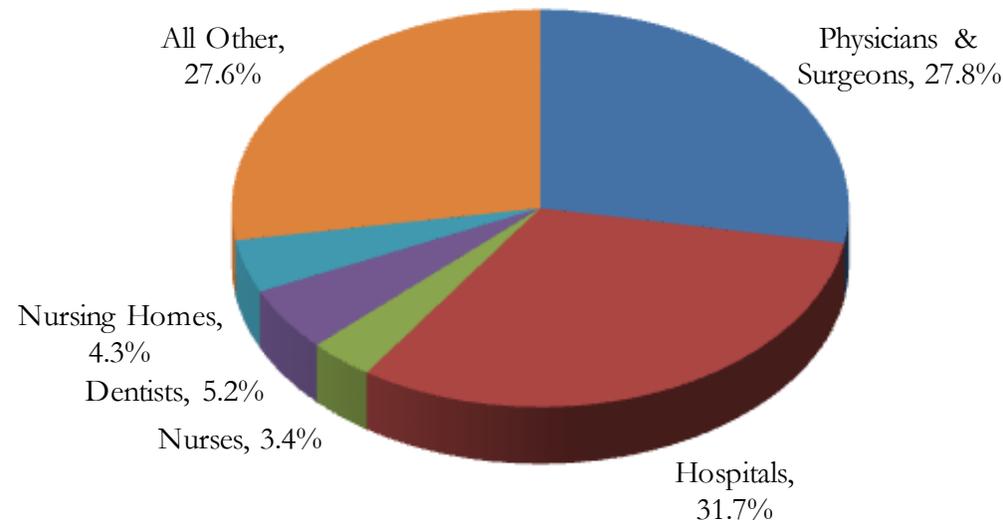
#### **Fatalities – 9**



### Malpractic Payments by Provider Type 2014



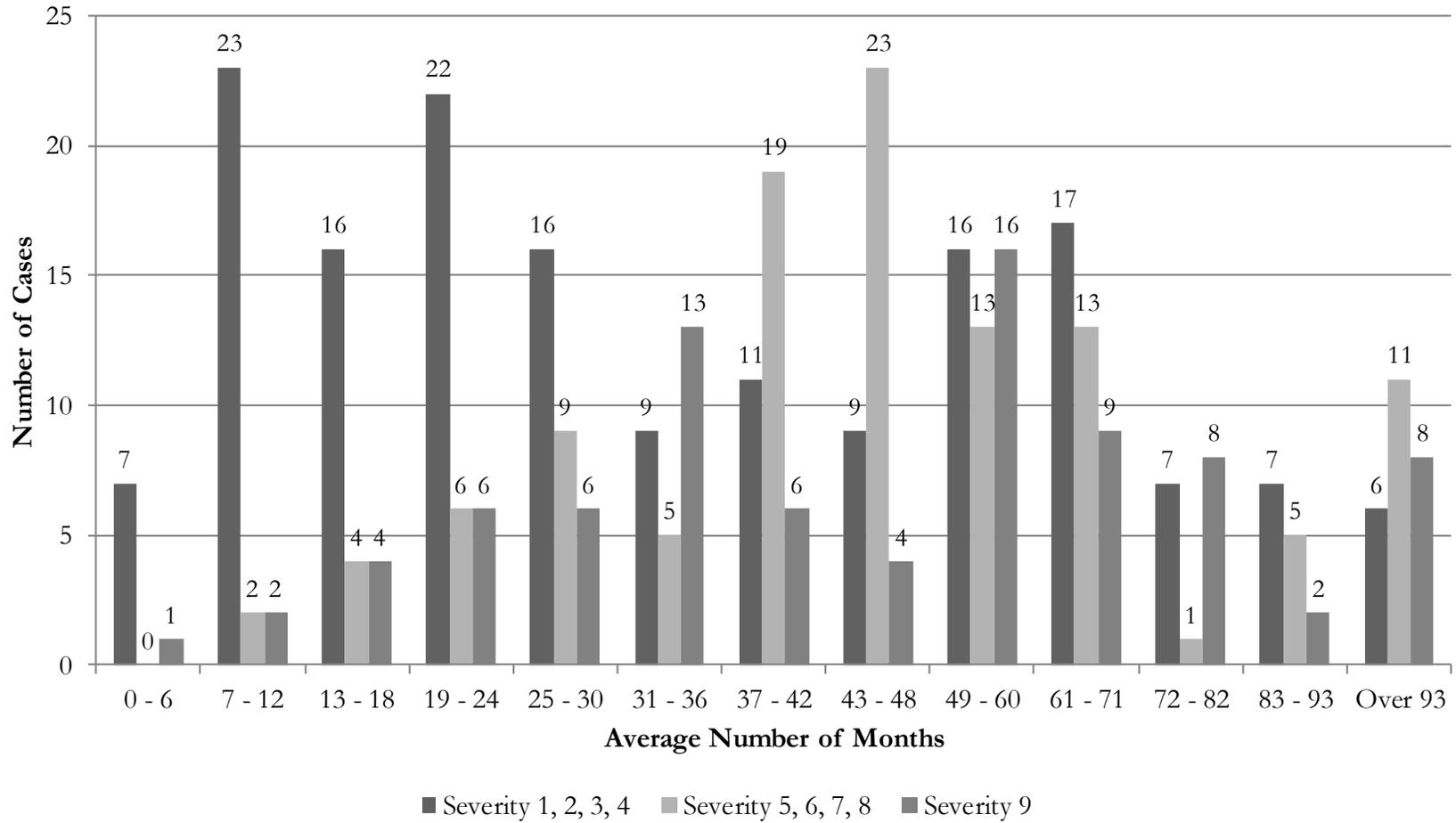
### Malpractic Payments by Provider Type 2013



Claims by Provider Type												
Profession Type	2014		2013 - 2014		2013		2012 - 2013		2012		2011 - 2012	
	Paid Claims	Average Indemnity	%	%	Paid Claims	Average Indemnity	%	%	Paid Claims	Average Indemnity	%	%
			Change, Paid Claims	Change, Average Indemnity			Change, Paid Claims	Change, Average Indemnity			Change, Paid Claims	Change, Average Indemnity
<b>Severity 1, 2, 3, 4 (Temporary Injuries)</b>												
Chiropractors	5	\$16,000	66.7%	-70.2%	3	\$53,632	200.0%	-73.2%	1	\$200,000	-50.0%	215.0%
Clinics & Corporations	33	\$156,640	6.5%	-3.5%	31	\$162,269	-35.4%	14.3%	48	\$141,988	17.1%	15.9%
Dentists	15	\$36,350	-28.6%	-6.2%	21	\$38,732	61.5%	92.0%	13	\$20,168	18.2%	-58.8%
Hospitals	75	\$157,403	8.7%	154.9%	69	\$61,757	-15.9%	-8.8%	82	\$67,743	-17.2%	-33.9%
Nurses	4	\$94,071	33.3%	23.8%	3	\$75,993	50.0%	461.2%	2	\$13,542	0.0%	-46.7%
Nursing Homes	10	\$96,333	25.0%	-7.9%	8	\$104,564	-27.3%	19.8%	11	\$87,270	57.1%	-9.3%
Optometrists	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$125,000	.	.
Pharmacies	5	\$14,880	-44.4%	-30.9%	9	\$21,534	-30.8%	129.8%	13	\$9,371	30.0%	-38.9%
Physicians & Surgeons	26	\$156,140	-43.5%	1.9%	46	\$153,222	109.1%	79.3%	22	\$85,441	-21.4%	-49.8%
Podiatrist/Chiropracist	3	\$62,333	200.0%	38.5%	1	\$45,000	.	.	0	\$0	-100.0%	-100.0%
<b>Subtotal</b>	<b>176</b>	<b>\$132,161</b>	<b>-7.9%</b>	<b>35.6%</b>	<b>191</b>	<b>\$97,473</b>	<b>-1.0%</b>	<b>18.0%</b>	<b>193</b>	<b>\$82,622</b>	<b>-5.4%</b>	<b>-23.5%</b>
<b>Severity 5, 6, 7, 8 (Permanent Injuries)</b>												
Chiropractors	0	\$0	-100.0%	-100.0%	1	\$690,000	-66.7%	137.9%	3	\$290,000	200.0%	-27.5%
Clinics & Corporations	36	\$500,192	-12.2%	8.6%	41	\$460,720	-16.3%	18.5%	49	\$388,928	8.9%	-21.0%
Dentists	1	\$32,500	-50.0%	36.7%	2	\$23,767	100.0%	-81.0%	1	\$125,000	-66.7%	841.7%
Hospitals	44	\$648,414	12.8%	167.7%	39	\$242,222	-27.8%	-40.7%	54	\$408,508	17.4%	-34.9%
Nurses	3	\$391,667	-50.0%	-61.0%	6	\$1,004,167	-14.3%	1812.7%	7	\$52,500	16.7%	-36.7%
Nursing Homes	3	\$245,000	200.0%	263.0%	1	\$67,500	-75.0%	18.7%	4	\$56,875	0.0%	-60.4%
Optometrists	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Pharmacies	4	\$86,875	300.0%	768.8%	1	\$10,000	.	.	0	\$0	.	.
Physicians & Surgeons	62	\$373,536	21.6%	-13.4%	51	\$431,323	-38.6%	-5.8%	83	\$458,017	38.3%	40.3%
Podiatrist/Chiropracist	1	\$7,500	0.0%	-91.7%	1	\$90,000	-50.0%	-52.0%	2	\$187,500	100.0%	87.5%
<b>Subtotal</b>	<b>154</b>	<b>\$467,493</b>	<b>7.7%</b>	<b>16.7%</b>	<b>143</b>	<b>\$400,445</b>	<b>-29.6%</b>	<b>0.2%</b>	<b>203</b>	<b>\$399,494</b>	<b>22.3%</b>	<b>-8.1%</b>
<b>Severity 9 (Fatality)</b>												

Claims by Provider Type												
Profession Type	2014		2013 - 2014		2013		2012 - 2013		2012		2011 - 2012	
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Chiropractors	0	\$0	-100.0%	-100.0%	1	\$100,000	.	.	0	\$0	.	.
Clinics & Corporations	22	\$216,541	-33.3%	-7.3%	33	\$233,648	-5.7%	2.0%	35	\$229,012	-2.8%	-1.4%
Dentists	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Hospitals	31	\$469,105	-3.1%	19.0%	32	\$394,186	-30.4%	156.8%	46	\$153,511	-14.8%	-11.2%
Nurses	8	\$137,250	33.3%	-39.7%	6	\$227,500	50.0%	1.7%	4	\$223,750	-33.3%	-0.6%
Nursing Homes	12	\$179,042	20.0%	47.5%	10	\$121,349	-9.1%	0.1%	11	\$121,191	-15.4%	-14.2%
Pharmacies	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$2,237	.	.
Physicians & Surgeons	30	\$238,400	15.4%	7.5%	26	\$221,870	-48.0%	-13.1%	50	\$255,337	11.1%	-12.5%
Podiatrist/Chiropodist	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
<b>Subtotal</b>	<b>103</b>	<b>\$288,395</b>	<b>-4.6%</b>	<b>8.3%</b>	<b>108</b>	<b>\$266,402</b>	<b>-26.5%</b>	<b>30.2%</b>	<b>147</b>	<b>\$204,586</b>	<b>-4.5%</b>	<b>-7.4%</b>

## Lapsed Months from Incident to Disposition 2014 Paid Incidents - All Cases



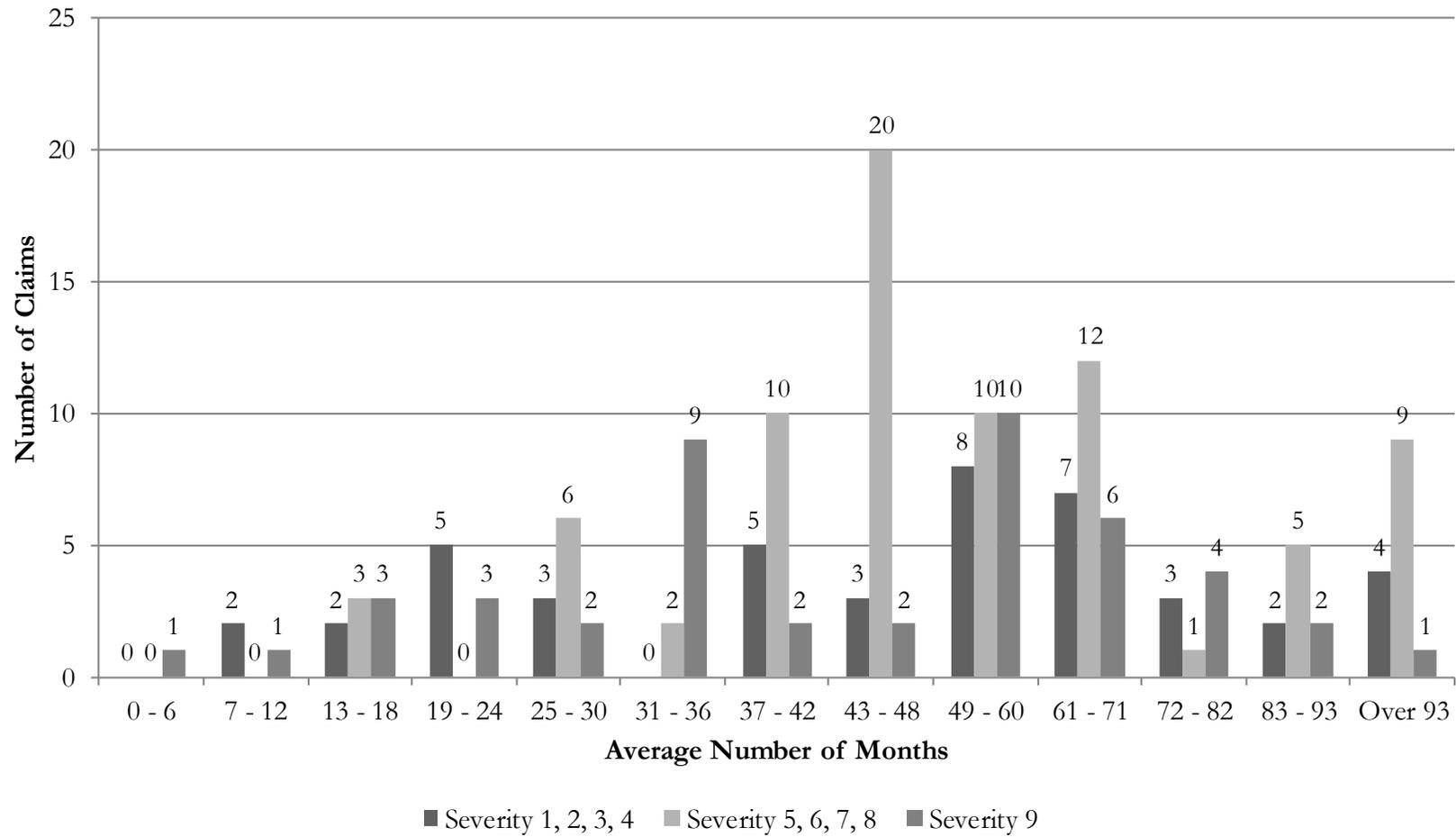
Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition												
All Cases												
	2014		2013 - 2014		2013		2012 - 2013		2012		2011 - 2012	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
<b>Severity 1, 2, 3, 4 (Temporary Injuries)</b>												
0 - 6	7	\$6,573	-30.0%	-50.1%	10	\$13,168	-28.6%	283.2%	14	\$3,436	0.0%	-43.0%
7 - 12	23	\$33,023	21.1%	181.5%	19	\$11,731	-17.4%	-42.9%	23	\$20,559	4.5%	-19.6%
13 - 18	16	\$69,322	-27.3%	89.7%	22	\$36,542	-15.4%	2.6%	26	\$35,621	-16.1%	-22.5%
19 - 24	22	\$56,093	144.4%	30.1%	9	\$43,123	-66.7%	-47.1%	27	\$81,561	68.8%	-25.0%
25 - 30	16	\$74,832	-20.0%	-46.2%	20	\$139,146	-25.9%	10.6%	27	\$125,770	35.0%	2.1%
31 - 36	9	\$209,278	-55.0%	21.8%	20	\$171,811	25.0%	71.1%	16	\$100,414	-5.9%	15.8%
37 - 42	11	\$188,115	-26.7%	-4.0%	15	\$196,035	87.5%	203.6%	8	\$64,578	-55.6%	-66.2%
43 - 48	9	\$151,444	-30.8%	-25.6%	13	\$203,440	44.4%	83.2%	9	\$111,056	-18.2%	-75.9%
48 - 60	16	\$194,429	-27.3%	104.6%	22	\$95,028	22.2%	-53.8%	18	\$205,601	-30.8%	38.8%
61 - 71	17	\$62,460	41.7%	-66.4%	12	\$185,835	140.0%	414.8%	5	\$36,100	-37.5%	-54.4%
72 - 82	7	\$220,396	40.0%	384.3%	5	\$45,506	25.0%	-38.2%	4	\$73,625	33.3%	-63.4%
83 - 93	7	\$233,987	133.3%	648.3%	3	\$31,271	50.0%	-77.7%	2	\$140,000	-33.3%	70.1%
94 - 104	2	\$2,706,285	-50.0%	1904.7%	4	\$135,000	100.0%	8.0%	2	\$125,000		
105 - 115	2	\$311,250	100.0%	730.0%	1	\$37,500	0.0%	-85.0%	1	\$250,000		
116 - 126	1	\$10,000			0	\$0			0	\$0	-100.0%	-100.0%
127 - 137	1	\$200,000	0.0%	10699.1%	1	\$1,852			0	\$0		
138 - 148	0	\$0	-100.0%	-100.0%	1	\$45,000			0	\$0	-100.0%	-100.0%
149 - 159	0	\$0			0	\$0			0	\$0		
160 - 170	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	0	\$0			0	\$0	-100.0%	-100.0%	2	\$411,250	100.0%	356.9%

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition												
All Cases												
	2014		2013 - 2014		2013		2012 - 2013		2012		2011 - 2012	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
193 - 203	0	\$0			0	\$0			0	\$0		
204 - 214	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
<b>Subtotal</b>	<b>166</b>	<b>\$140,122</b>	<b>-6.2%</b>	<b>33.2%</b>	<b>177</b>	<b>\$105,183</b>	<b>-3.8%</b>	<b>21.4%</b>	<b>184</b>	<b>\$86,664</b>	<b>-6.1%</b>	<b>-23.0%</b>
Severity 5, 6, 7 & 8 (Permanent Injuries)												
0 - 6	0	\$0	-100.0%	-100.0%	1	\$780	.	.	0	\$0	-100.0%	-100.0%
7 - 12	2	\$22,500	-50.0%	-32.6%	4	\$33,375	33.3%	-90.0%	3	\$333,333	50.0%	1538.1%
13 - 18	4	\$1,031,365	-20.0%	220.6%	5	\$321,700	25.0%	287.4%	4	\$83,038	-20.0%	-94.3%
19 - 24	6	\$330,833	0.0%	30.7%	6	\$253,083	50.0%	65.3%	4	\$153,125	-50.0%	-11.1%
25 - 30	9	\$301,056	-30.8%	41.6%	13	\$212,552	-18.8%	-58.4%	16	\$511,408	100.0%	104.2%
31 - 36	5	\$889,000	66.7%	-62.2%	3	\$2,350,000	-62.5%	330.5%	8	\$545,938	-46.7%	11.7%
37 - 42	19	\$610,035	111.1%	41.4%	9	\$431,389	-30.8%	59.8%	13	\$270,024	30.0%	-75.8%
43 - 48	23	\$394,481	76.9%	47.9%	13	\$266,733	-43.5%	-48.3%	23	\$515,887	27.8%	11.0%
48 - 60	13	\$1,019,731	-48.0%	79.5%	25	\$568,060	-13.8%	-32.6%	29	\$843,392	38.1%	-15.2%
61 - 71	13	\$807,742	0.0%	54.1%	13	\$524,231	8.3%	-21.3%	12	\$665,888	200.0%	0.4%
72 - 82	1	\$200,000	-88.9%	-81.8%	9	\$1,097,685	50.0%	64.4%	6	\$667,500	0.0%	5.8%
83 - 93	5	\$826,800	0.0%	594.2%	5	\$119,100	-28.6%	-79.5%	7	\$580,714	0.0%	196.2%
94 - 104	6	\$710,000	100.0%	-38.0%	3	\$1,145,000	-25.0%	-24.3%	4	\$1,512,839	33.3%	78.0%
105 - 115	1	\$250,000			0	\$0	-100.0%	-100.0%	3	\$912,500	0.0%	11.7%
116 - 126	2	\$160,000	100.0%	-40.3%	1	\$268,000			0	\$0	-100.0%	-100.0%
127 - 137	1	\$3,100,000	0.0%	520.0%	1	\$500,000			0	\$0		
138 - 148	0	\$0	-100.0%	-100.0%	1	\$95,000	0.0%	-83.5%	1	\$575,000	-50.0%	98.3%
149 - 159	1	\$1,999,000	0.0%	1899.0%	1	\$100,000			0	\$0		
160 - 170	0	\$0			0	\$0	-100.0%	-100.0%	1	\$144,000		
171 - 181	0	\$0			0	\$0			0	\$0		

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition												
All Cases												
	2014		2013 - 2014		2013		2012 - 2013		2012		2011 - 2012	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
182 - 192	0	\$0	-100.0%	-100.0%	1	\$950,000	0.0%	58.3%	1	\$600,000		
193 - 203	0	\$0			0	\$0			0	\$0		
204 - 214	0	\$0			0	\$0	-100.0%	-100.0%	1	\$600,000		
215 - 225	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0			0	\$0			0	\$0		
<b>Subtotal</b>	<b>111</b>	<b>\$648,593</b>	<b>-2.6%</b>	<b>29.1%</b>	<b>114</b>	<b>\$502,313</b>	<b>-16.2%</b>	<b>-15.8%</b>	<b>136</b>	<b>\$596,303</b>	<b>18.3%</b>	<b>-5.0%</b>
Severity 9 (Fatal)												
0 - 6	1	\$100,000			0	\$0			0	\$0	-100.0%	-100.0%
7 - 12	2	\$130,000	-33.3%	2.6%	3	\$126,667	50.0%	-41.1%	2	\$215,000	-33.3%	43.3%
13 - 18	4	\$878,125	300.0%	485.4%	1	\$150,000	-50.0%	-80.2%	2	\$755,750	-33.3%	789.1%
19 - 24	6	\$188,333	20.0%	46.6%	5	\$128,500	-16.7%	-49.2%	6	\$252,833	20.0%	-19.0%
25 - 30	6	\$279,583	-53.8%	4.1%	13	\$268,471	85.7%	-45.6%	7	\$493,458	-50.0%	126.0%
31 - 36	13	\$708,181	85.7%	350.9%	7	\$157,070	-56.3%	-57.0%	16	\$365,438	14.3%	32.5%
37 - 42	6	\$231,667	-53.8%	-27.0%	13	\$317,308	-43.5%	50.5%	23	\$210,815	91.7%	-15.5%
43 - 48	4	\$215,323	-50.0%	-57.5%	8	\$507,188	-38.5%	125.1%	13	\$225,364	30.0%	-16.4%
48 - 60	16	\$291,379	-5.9%	28.8%	17	\$226,313	-15.0%	64.1%	20	\$137,950	-4.8%	-39.8%
61 - 71	9	\$130,833	-25.0%	-38.4%	12	\$212,458	9.1%	1.7%	11	\$208,909	0.0%	-16.0%
72 - 82	8	\$177,250	14.3%	-81.0%	7	\$930,714	75.0%	447.1%	4	\$170,125	-50.0%	30.0%
83 - 93	2	\$225,000	-60.0%	65.4%	5	\$136,000	66.7%	81.3%	3	\$75,000	-25.0%	-95.6%
94 - 104	2	\$852,720	100.0%	262.9%	1	\$235,000	-66.7%	127.4%	3	\$103,333	50.0%	25.3%
105 - 115	4	\$444,375	300.0%	-55.6%	1	\$1,000,000	0.0%	300.0%	1	\$250,000	-75.0%	-59.8%
116 - 126	1	\$1,500			0	\$0	-100.0%	-100.0%	2	\$1,117,977	-50.0%	1016.0%
127 - 137	0	\$0			0	\$0	-100.0%	-100.0%	1	\$12,500	0.0%	-87.5%
138 - 148	0	\$0			0	\$0	-100.0%	-100.0%	2	\$352,500		
149 - 159	1	\$375,000			0	\$0			0	\$0	-100.0%	-100.0%

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition												
All Cases												
	2014		2013 - 2014		2013		2012 - 2013		2012		2011 - 2012	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0	-100.0%	-100.0%	1	\$60,000		
182 - 192	0	\$0			0	\$0			0	\$0		
193 - 203	0	\$0			0	\$0			0	\$0		
204 - 214	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0			0	\$0			0	\$0		
<b>Subtotal</b>	<b>85</b>	<b>\$349,466</b>	<b>-8.6%</b>	<b>13.0%</b>	<b>93</b>	<b>\$309,370</b>	<b>-20.5%</b>	<b>20.4%</b>	<b>117</b>	<b>\$257,044</b>	<b>-1.7%</b>	<b>-10.1%</b>

## Lapsed Months from Incident to Disposition 2014 Paid Claims Involving At Least One Physician or Surgeon



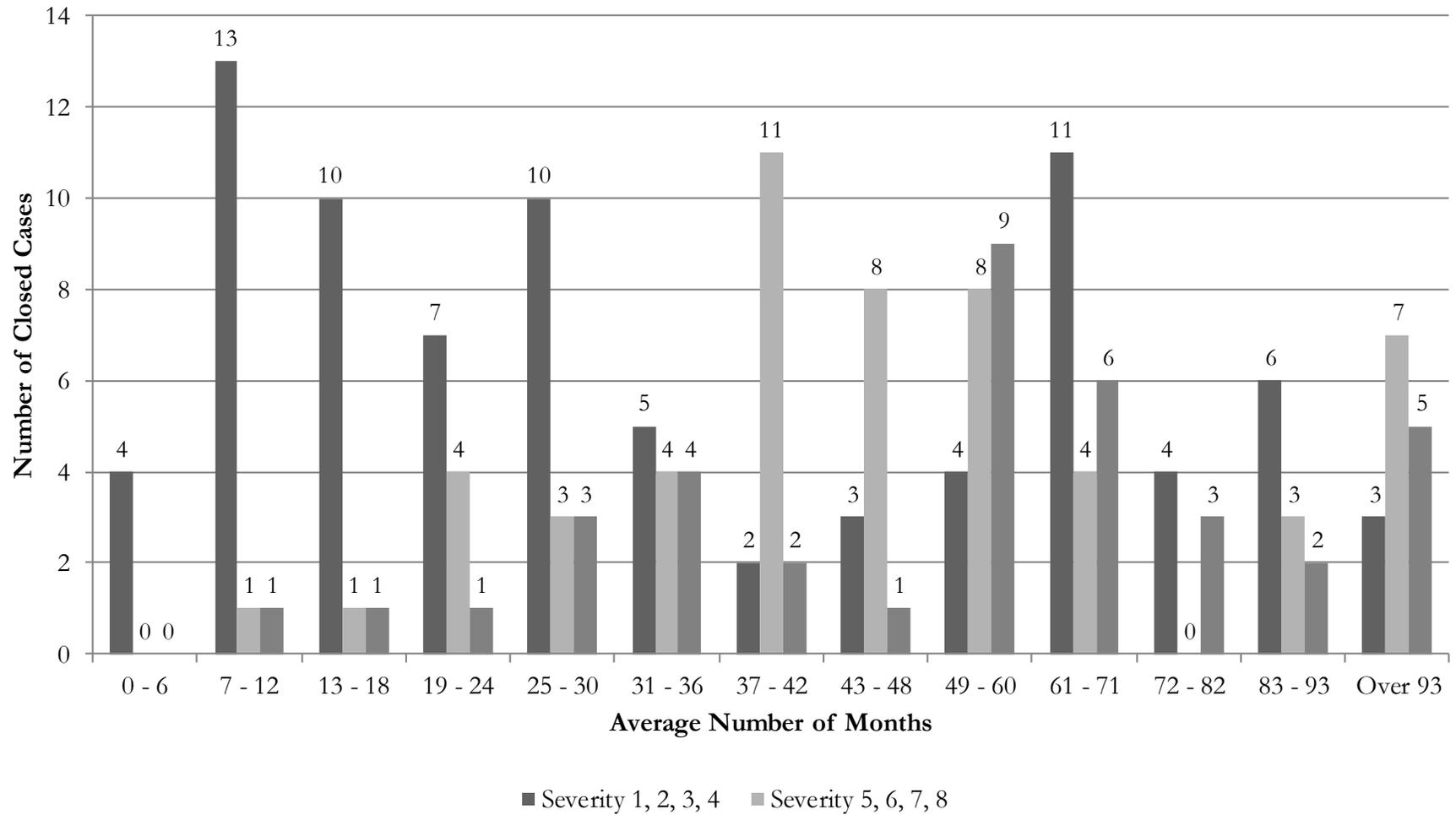
Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
Months from Injury to Disposition	2014		2013-2014		2013		2012-2013		2012		2011-2012	
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
<b>Severity 1, 2, 3, 4 (Temporary Injuries)</b>												
0 - 6	0	\$0			0	\$0	-100.0%	-100.0%	1	\$10,000		
7 - 12	2	\$63,565	0.0%	45.6%	2	\$43,643	100.0%	81.8%	1	\$24,000	-66.7%	-81.9%
13 - 18	2	\$68,750	0.0%	525.0%	2	\$11,000	-60.0%	-72.0%	5	\$39,340	150.0%	-50.8%
19 - 24	5	\$18,500			0	\$0	-100.0%	-100.0%	4	\$179,709	33.3%	126.5%
25 - 30	3	\$80,000	-25.0%	84.6%	4	\$43,346	0.0%	-4.7%	4	\$45,500	-33.3%	-64.0%
31 - 36	0	\$0	-100.0%	-100.0%	10	\$264,000	100.0%	18.6%	5	\$222,650	66.7%	588.6%
37 - 42	5	\$317,000	-28.6%	-8.5%	7	\$346,393	600.0%	889.7%	1	\$35,000	-85.7%	-90.7%
43 - 48	3	\$173,333	-57.1%	-27.5%	7	\$238,929	75.0%	13.8%	4	\$210,000	-42.9%	-67.1%
48 - 60	8	\$283,080	-27.3%	198.9%	11	\$94,705	37.5%	-49.3%	8	\$186,875	-27.3%	13.2%
61 - 71	7	\$66,367	-22.2%	-70.4%	9	\$224,447	350.0%	259.1%	2	\$62,500	0.0%	-72.4%
72 - 82	3	\$461,592	50.0%	350.3%	2	\$102,500			0	\$0	-100.0%	-100.0%
83 - 93	2	\$207,500	0.0%	343.1%	2	\$46,827	100.0%	-81.3%	1	\$250,000	0.0%	150.0%
94 - 104	1	\$12,500	0.0%	-50.0%	1	\$25,000	0.0%	0.0%	1	\$25,000		
105 - 115	1	\$600,000	0.0%	1500.0%	1	\$37,500	0.0%	-85.0%	1	\$250,000		
116 - 126	1	\$10,000			0	\$0			0	\$0	-100.0%	-100.0%
127 - 137	1	\$200,000	0.0%	10699.1%	1	\$1,852			0	\$0		
138 - 148	0	\$0	-100.0%	-100.0%	1	\$45,000			0	\$0	-100.0%	-100.0%
149 - 159	0	\$0			0	\$0			0	\$0		
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	0	\$0			0	\$0	-100.0%	-100.0%	1	\$97,500		
193 - 203	0	\$0			0	\$0			0	\$0		
204 - 214	0	\$0			0	\$0			0	\$0		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2014		2013-2014		2013		2012-2013		2012		2011-2012	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Over 225	0	\$0			0	\$0			0	\$0	-100.0%	-100.0%
<b>Subtotal</b>	<b>44</b>	<b>\$183,037</b>	<b>-26.7%</b>	<b>4.7%</b>	<b>60</b>	<b>\$174,828</b>	<b>53.8%</b>	<b>27.2%</b>	<b>39</b>	<b>\$137,494</b>	<b>-23.5%</b>	<b>-41.1%</b>
Severity 1, 2, 3, 4 (Permanent Injuries)												
7 - 12	0	\$0			0	\$0			0	\$0		
13 - 18	3	\$883,333	50.0%	91.8%	2	\$460,500	100.0%	67.5%	1	\$275,000	-50.0%	6.8%
19 - 24	0	\$0	-100.0%	-100.0%	3	\$408,333	50.0%	49.8%	2	\$272,500	-50.0%	47.9%
25 - 30	6	\$269,167	-14.3%	44.9%	7	\$185,714	-41.7%	-69.8%	12	\$614,377	140.0%	153.9%
31 - 36	2	\$647,500	0.0%	-76.7%	2	\$2,775,000	-71.4%	362.0%	7	\$600,714	-30.0%	63.5%
37 - 42	10	\$716,817	42.9%	96.2%	7	\$365,357	-12.5%	83.8%	8	\$198,789	-11.1%	-81.0%
43 - 48	20	\$373,403	122.2%	23.2%	9	\$303,059	-57.1%	-41.6%	21	\$519,186	40.0%	8.3%
48 - 60	10	\$1,290,800	-44.4%	123.4%	18	\$577,916	-18.2%	-17.3%	22	\$698,790	29.4%	-26.4%
61 - 71	12	\$874,471	33.3%	53.0%	9	\$571,667	28.6%	12.5%	7	\$507,950	133.3%	-29.2%
72 - 82	1	\$200,000	-88.9%	-81.8%	9	\$1,097,685	50.0%	64.4%	6	\$667,500	0.0%	5.8%
83 - 93	5	\$826,800	66.7%	356.8%	3	\$181,000	-57.1%	-68.8%	7	\$580,714	16.7%	173.8%
94 - 104	4	\$187,500	33.3%	-83.6%	3	\$1,145,000	-25.0%	-24.3%	4	\$1,512,839	300.0%	202.6%
105 - 115	1	\$250,000			0	\$0	-100.0%	-100.0%	2	\$1,193,750	-33.3%	46.2%
116 - 126	2	\$160,000	100.0%	-40.3%	1	\$268,000			0	\$0	-100.0%	-100.0%
127 - 137	1	\$3,100,000	0.0%	520.0%	1	\$500,000			0	\$0		
138 - 148	0	\$0	-100.0%	-100.0%	1	\$95,000	0.0%	-83.5%	1	\$575,000	0.0%	51.3%
149 - 159	1	\$1,999,000	0.0%	1899.0%	1	\$100,000			0	\$0		
160 - 170	0	\$0			0	\$0	-100.0%	-100.0%	1	\$144,000		
171 - 181	0	\$0			0	\$0			0	\$0		
182 - 192	0	\$0	-100.0%	-100.0%	1	\$950,000	0.0%	58.3%	1	\$600,000		
193 - 203	0	\$0			0	\$0			0	\$0		
204 - 214	0	\$0			0	\$0	-100.0%	-100.0%	1	\$600,000		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2014		2013-2014		2013		2012-2013		2012		2011-2012	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
215 - 225	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0			0	\$0			0	\$0		
<b>Subtotal</b>	<b>78</b>	<b>\$696,806</b>	<b>1.3%</b>	<b>17.7%</b>	<b>77</b>	<b>\$592,191</b>	<b>-25.2%</b>	<b>-2.0%</b>	<b>103</b>	<b>\$604,346</b>	<b>24.1%</b>	<b>1.1%</b>
Severity 9 (Fatalities)												
0 - 6	1	\$100,000			0	\$0			0	\$0		
7 - 12	1	\$150,000	0.0%	900.0%	1	\$15,000			0	\$0	-100.0%	-100.0%
13 - 18	3	\$1,133,333			0	\$0	-100.0%	-100.0%	1	\$936,500		
19 - 24	3	\$273,333	200.0%	76.3%	1	\$155,000	0.0%	-22.5%	1	\$200,000		
25 - 30	2	\$466,250	-60.0%	47.3%	5	\$316,524	25.0%	-41.6%	4	\$542,302	-33.3%	122.6%
31 - 36	9	\$664,594	125.0%	259.2%	4	\$185,000	-55.6%	-60.7%	9	\$470,556	12.5%	51.2%
37 - 42	2	\$450,000	-33.3%	-15.6%	3	\$533,333	-75.0%	65.5%	12	\$322,250	300.0%	109.0%
43 - 48	2	\$255,646	-60.0%	-64.9%	5	\$729,000	-16.7%	139.0%	6	\$305,000	-25.0%	15.1%
48 - 60	10	\$305,500	42.9%	29.1%	7	\$236,664	-46.2%	32.4%	13	\$178,692	18.2%	-35.8%
61 - 71	6	\$168,333	-25.0%	-31.2%	8	\$244,750	60.0%	-9.7%	5	\$271,000	-28.6%	-21.2%
72 - 82	4	\$287,500	-33.3%	-73.1%	6	\$1,069,167	200.0%	288.8%	2	\$275,000	-50.0%	59.0%
83 - 93	2	\$225,000	0.0%	38.5%	2	\$162,500	100.0%	62.5%	1	\$100,000	-50.0%	-97.0%
94 - 104	0	\$0	-100.0%	-100.0%	1	\$235,000	-50.0%	154.1%	2	\$92,500	100.0%	-31.5%
105 - 115	0	\$0	-100.0%	-100.0%	1	\$1,000,000	0.0%	300.0%	1	\$250,000	-75.0%	-59.8%
116 - 126	0	\$0			0	\$0	-100.0%	-100.0%	2	\$1,117,977	-50.0%	1016.0%
127 - 137	0	\$0			0	\$0	-100.0%	-100.0%	1	\$12,500	0.0%	-87.5%
138 - 148	0	\$0			0	\$0	-100.0%	-100.0%	2	\$352,500		
149 - 159	1	\$375,000			0	\$0			0	\$0	-100.0%	-100.0%
160 - 170	0	\$0			0	\$0			0	\$0		
171 - 181	0	\$0			0	\$0	-100.0%	-100.0%	1	\$60,000		
182 - 192	0	\$0			0	\$0			0	\$0		

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2014		2013-2014		2013		2012-2013		2012		2011-2012	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
193 - 203	0	\$0			0	\$0			0	\$0		
204 -214	0	\$0			0	\$0			0	\$0		
Over 225	0	\$0			0	\$0			0	\$0		
<b>Subtotal</b>	<b>46</b>	<b>\$409,460</b>	<b>4.5%</b>	<b>-6.8%</b>	<b>44</b>	<b>\$439,256</b>	<b>-30.2%</b>	<b>31.7%</b>	<b>63</b>	<b>\$333,558</b>	<b>3.3%</b>	<b>-11.5%</b>

## Lapsed Months from Incident to Disposition 2014 Paid Claims, Cases Involving At Least One Hospital



Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2014			2013 - 2014, % Change		2013		2012 - 2013, % Change		2012		2011 - 2013, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
<b>Severity 1, 2, 3, 4 (Temporary)</b>												
0 - 6	4	\$3,310	-42.9%	-79.1%	7	\$15,840	40.0%	284.5%	5	\$4,120	-16.7%	-55.3%
7 - 12	13	\$39,141	85.7%	166.7%	7	\$14,676	-46.2%	-24.4%	13	\$19,415	18.2%	-29.4%
13 - 18	10	\$53,884	-23.1%	2.2%	13	\$52,726	8.3%	-1.6%	12	\$53,583	-40.0%	27.9%
19 - 24	7	\$87,526	40.0%	405.8%	5	\$17,304	-68.8%	-73.0%	16	\$64,024	60.0%	-46.4%
25 - 30	10	\$73,231	25.0%	136.0%	8	\$31,031	-38.5%	-58.8%	13	\$75,245	30.0%	-49.4%
31 - 36	5	\$213,000	-50.0%	146.2%	10	\$86,523	100.0%	7.5%	5	\$80,500	-54.5%	3.9%
37 - 42	2	\$312,500	-66.7%	129.2%	6	\$136,333	100.0%	82.5%	3	\$74,707	-75.0%	17.6%
43 - 48	3	\$161,667	-40.0%	-42.3%	5	\$280,000	150.0%	4.7%	2	\$267,500	-71.4%	-57.8%
48 - 60	4	\$182,500	-20.0%	34.4%	5	\$135,775	-54.5%	-47.9%	11	\$260,682	10.0%	109.9%
61 - 71	11	\$58,484	120.0%	-79.0%	5	\$279,000	66.7%	551.4%	3	\$42,833	0.0%	62.7%
72 - 82	4	\$347,444	100.0%	5446.2%	2	\$6,265	0.0%	-82.0%	2	\$34,750	.	.
83 - 93	6	\$239,652	500.0%	149682.4%	1	\$160	0.0%	-99.5%	1	\$30,000	-50.0%	-59.2%
94 - 104	2	\$2,706,285	0.0%	1130.1%	2	\$220,000	100.0%	-2.2%	1	\$225,000	.	.
105 - 115	1	\$22,500	.	.	0	\$0	.	.	0	\$0	.	.
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
127 - 137	0	\$0	-100.0%	-100.0%	1	\$1,852	.	.	0	\$0	.	.
138 - 148	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$97,500	.	.
204 - 214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
<b>Subtotal</b>	<b>82</b>	<b>\$173,378</b>	<b>6.5%</b>	<b>95.0%</b>	<b>77</b>	<b>\$88,902</b>	<b>-12.5%</b>	<b>4.3%</b>	<b>88</b>	<b>\$85,207</b>	<b>-14.6%</b>	<b>-23.0%</b>
<b>Severity 5, 6, 7, 8 (Permanent)</b>												

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital													
2014			2013 - 2014, % Change		2013		2012 - 2013, % Change		2012		2011 - 2013, % Change		
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	
0 - 6	0	\$0	-100.0%	-100.0%	1	\$780	.	.	0	\$0	-100.0%	-100.0%	
7 - 12	1	\$40,000	-66.7%	-2.8%	3	\$41,167	50.0%	-89.0%	2	\$375,000	100.0%	987.7%	
13 - 18	1	\$1,475,459	0.0%	127.0%	1	\$650,000	-50.0%	2263.6%	2	\$27,500	100.0%	-99.4%	
19 - 24	4	\$283,750	0.0%	8.8%	4	\$260,875	100.0%	673.0%	2	\$33,750	-50.0%	-81.0%	
25 - 30	3	\$78,333	-57.1%	-66.7%	7	\$235,097	16.7%	-55.9%	6	\$532,917	20.0%	170.9%	
31 - 36	4	\$962,500	.	.	0	\$0	-100.0%	-100.0%	5	\$676,000	-28.6%	-7.9%	
37 - 42	11	\$928,182	266.7%	96.4%	3	\$472,500	-25.0%	11.2%	4	\$425,000	-42.9%	-71.8%	
43 - 48	8	\$411,195	14.3%	172.8%	7	\$150,714	-50.0%	-79.7%	14	\$742,708	55.6%	28.1%	
48 - 60	8	\$1,227,688	-20.0%	117.5%	10	\$564,352	-16.7%	1.5%	12	\$555,833	100.0%	-54.0%	
61 - 71	4	\$1,222,663	-20.0%	49.5%	5	\$818,000	0.0%	-35.0%	5	\$1,259,130	150.0%	366.3%	
72 - 82	0	\$0	-100.0%	-100.0%	2	\$543,750	-33.3%	-42.4%	3	\$943,333	0.0%	7.8%	
83 - 93	3	\$1,194,667	50.0%	998.5%	2	\$108,750	-50.0%	-78.1%	4	\$497,500	0.0%	190.5%	
94 - 104	4	\$1,043,750	.	.	0	\$0	-100.0%	-100.0%	1	\$20,000	-50.0%	-98.0%	
105 - 115	0	\$0	.	.	0	\$0	-100.0%	-100.0%	2	\$1,300,000	.	.	
116 - 126	1	\$250,000	0.0%	-6.7%	1	\$268,000	.	.	0	\$0	-100.0%	-100.0%	
127 - 137	1	\$3,100,000	.	.	0	\$0	.	.	0	\$0	.	.	
138 - 148	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%	
149 - 159	1	\$1,999,000	.	.	0	\$0	.	.	0	\$0	.	.	
160 - 170	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$144,000	.	.	
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
182 - 192	0	\$0	-100.0%	-100.0%	1	\$950,000	0.0%	58.3%	1	\$600,000	.	.	
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
204 - 214	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$600,000	.	.	
215 - 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.	
Over 225	0	\$0	.	.	0	\$0	.	.	0.0%	\$0	.	.	

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2014			2013 - 2014, % Change		2013		2012 - 2013, % Change		2012		2011 - 2013, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
<b>Subtotal</b>	<b>54</b>	<b>\$889,911</b>	<b>14.9%</b>	<b>129.9%</b>	<b>47</b>	<b>\$387,074</b>	<b>-27.7%</b>	<b>-39.1%</b>	<b>65</b>	<b>\$635,347</b>	<b>20.4%</b>	<b>-17.1%</b>
<b>Severity 9 (Fatalities)</b>												
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
7 - 12	1	\$150,000	.	.	0	\$0	-100.0%	-100.0%	1	\$225,000	-66.7%	50.0%
13 - 18	1	\$2,500,000	0.0%	1566.7%	1	\$150,000	.	.	0	\$0	-100.0%	-100.0%
19 - 24	1	\$500,000	-66.7%	215.8%	3	\$158,333	-25.0%	-39.4%	4	\$261,125	-20.0%	-16.3%
25 - 30	3	\$220,000	-50.0%	-20.1%	6	\$275,437	20.0%	-42.3%	5	\$477,508	-28.6%	115.2%
31 - 36	4	\$1,681,250	0.0%	815.0%	4	\$183,750	-55.6%	-57.2%	9	\$429,000	12.5%	72.8%
37 - 42	2	\$165,000	-60.0%	-62.3%	5	\$438,000	-37.5%	220.4%	8	\$136,688	100.0%	-55.3%
43 - 48	1	\$150,000	0.0%	-57.1%	1	\$350,000	-87.5%	34.0%	8	\$261,217	100.0%	4.0%
48 - 60	9	\$365,619	-25.0%	85.5%	12	\$197,121	71.4%	-2.0%	7	\$201,071	-12.5%	-0.7%
61 - 71	6	\$127,917	100.0%	-6.4%	3	\$136,667	-57.1%	-36.0%	7	\$213,429	0.0%	109.8%
72 - 82	3	\$151,000	0.0%	-92.5%	3	\$2,016,667	50.0%	2990.7%	2	\$65,250	-60.0%	-58.2%
83 - 93	2	\$225,000	100.0%	800.0%	1	\$24,999	-50.0%	-60.0%	2	\$62,500	-50.0%	-96.3%
94 - 104	1	\$986,689	0.0%	319.9%	1	\$235,000	0.0%	88.0%	1	\$125,000	.	.
105 - 115	3	\$571,667	.	.	0	\$0	-100.0%	-100.0%	1	\$250,000	-50.0%	-61.9%
116 - 126	1	\$1,500	.	.	0	\$0	-100.0%	-100.0%	1	\$2,010,954	-50.0%	1260.1%
127 - 137	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$12,500	0.0%	-87.5%
138 - 148	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$230,000	.	.
149 - 159	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$60,000	.	.
182 - 192	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2014			2013 - 2014, % Change		2013		2012 - 2013, % Change		2012		2011 - 2013, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
Subtotal	38	\$491,559	-5.0%	34.3%	40	\$365,952	-32.2%	30.5%	59	\$280,453	-7.8%	-9.9%

## **Section IV**

### **Indemnity Analysis by Company**

Section IV contains the total number of claims reported to the insurer, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), then total economic damage paid and the total non-economic damage paid by each company. Self-insured hospitals are reported in aggregate.

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



**Medical Malpractice Actions by Company, 2014  
(Sorted by Descending Number of Closed Claims)**

<b>Name</b>	<b>Number Reported</b>	<b>Number Closed</b>	<b>Number Paid</b>	<b>Total Indemnity</b>
All Self-Insured Entities	272	343	181	\$70,729,934
Missouri Hospital Plan	128	145	46	\$15,632,497
Missouri Professionals Mutual-Physicians Professional Indemnity Association	51	83	33	\$11,237,500
Medical Protective Company	51	62	17	\$4,003,017
Proassurance Indemnity Company	37	60	13	\$3,312,291
Doctors Company An Interins. Exchange	33	35	3	\$1,400,000
Medical Liability Alliance	31	28	10	\$6,063,850
Medicus Insurance Company	23	28	6	\$1,680,000
Columbia Casualty Company	21	24	15	\$2,658,002
Physicians Professional Indemnity Association	13	23	12	\$1,630,000
Lexington Insurance Company	9	19	6	\$1,383,000
American Casualty Company Of Reading Pennsylvania	8	19	6	\$1,117,500
Missouri Doctors Mutual Insurance Company	17	17	3	\$525,000
National Union Fire Insurance Company Of Pittsburg PA	13	11	5	\$373,459
Everest Indemnity Insurance Company	0	10	2	\$225,000
St Lukes Health System Risk Retention Group	16	10	6	\$1,540,000
Preferred Physicians Medical Risk Retention Group	3	10	2	\$215,000
Intermed Insurance Company	1	9	3	\$1,146,000
Pharmacists Mutual Insurance Company	8	8	7	\$381,401
Cincinnati Insurance Company The	1	7	2	\$212,500
Allied World Specialty Insurance Company	2	7	3	\$207,500
MMIC Insurance Inc	14	7	0	\$0
Professional Solutions Insurance Company	4	6	2	\$325,000
Galen Insurance Company	6	6	2	\$236,284
NCMIC Insurance Company	5	6	3	\$76,000
Continental Casualty Company	10	6	3	\$265,289
Essex Insurance Company	6	6	0	\$0
Proassurance Specialty Insurance Inc	2	5	3	\$300,000
General Star Indemnity Company	0	5	1	\$7,500
Podiatry Insurance Company Of America	2	4	1	\$25,000
Evanston Insurance Company	2	4	2	\$601,048
Fortress Insurance Company	2	3	1	\$75,000
Emergency Physicians Insurance Co RRG	3	3	0	\$0
Health Care Industry Liability Reciprocal Insurance Co RRG	4	3	3	\$385,000
Emergency Medicine Risk Retention Group Inc	0	3	0	\$0
Oceanus Insurance Company RRG	5	3	1	\$7,500
Physicians Insurance Mutual	3	3	2	\$300,000
Ace American Insurance Company	2	3	2	\$170,000

**Medical Malpractice Actions by Company, 2014**  
**(Sorted by Descending Number of Closed Claims)**

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Allied World Surplus Lines Insurance Company	0	3	1	\$475,000
Admiral Insurance Company	6	3	1	\$70,000
Ironshore Speciality Insurance Company	3	3	2	\$985,000
Homeland Insurance Company Of New York	1	3	2	\$110,000
Hudson Specialty Insurance Company	2	3	1	\$986,689
Missouri Medical Malpractice Joint Underwriting Association	1	2	2	\$343,500
Liberty Insurance Underwriters Inc	7	2	0	\$0
Steadfast Insurance Company	7	2	2	\$5,239
Centennial Casualty Company	1	2	2	\$268,174
Oms National Insurance Company RRG	6	2	1	\$150,000
Paco Assurance Company Inc	1	1	1	\$4,000
Orthoforum Insurance Company A Risk Retention Group	0	1	0	\$0
Church Mutual Insurance Company	0	1	0	\$0
American Alternative Insurance Corporation	0	1	0	\$0
National Fire & Marine Insurance Company	4	1	0	\$0
Chicago Insurance Company	1	1	0	\$0
St Paul Fire & Marine Insurance Company	1	1	0	\$0
TDC Specialty Insurance Company	0	1	1	\$1,259,741
Kansas Medical Mutual Insurance Company	2	1	0	\$0
Zurich Insurance Company	3	0	0	\$0
Granite State Insurance Company	1	0	0	\$0
Atlantic Specialty Insurance Company	1	0	0	\$0
Citizens Insurance Company Of America	1	0	0	\$0

<b>Medical Malpractice Actions by Company, 2013</b>				
<b>Name</b>	<b>Number Reported</b>	<b>Number Closed</b>	<b>Number Paid</b>	<b>Total Indemnity</b>
All Self-Insured Entities	350	368	185	\$72,709,249
Missouri Hospital Plan	124	117	34	\$4,375,367
Missouri Professionals Mutual-Physicians Professional Indemnity Association	70	105	29	\$9,644,158
Medical Protective Company	76	71	8	\$1,771,786
Proassurance Indemnity Company Inc	41	37	2	\$48,500
Medical Liability Alliance	25	36	13	\$4,853,401
Physicians Professional Indemnity Association	30	36	14	\$2,243,653
Doctors Company An Interins Exchange	47	31	14	\$1,377,524
Columbia Casualty Company	23	27	11	\$474,351
Lexington Insurance Company	22	24	3	\$460,000
Everest Indemnity Insurance Company	2	21	4	\$2,040,500
Continental Casualty Company	14	17	9	\$336,404
Missouri Doctors Mutual Insurance Company	18	16	10	\$1,840,500
American Casualty Company Of Reading Pennsylvania	11	14	7	\$748,500
Intermed Insurance Company	2	14	4	\$1,401,852
Pharmacists Mutual Insurance Company	6	13	9	\$226,308
NCMIC Insurance Company	6	11	4	\$260,895
St Lukes Health System Risk Retention Group	13	9	5	\$760,000
Preferred Physicians Medical Risk Retention Group	7	9	0	\$0
Galen Insurance Company	7	8	3	\$390,000
Evanston Insurance Company	1	8	3	\$1,350,000
Cincinnati Insurance Company The	2	7	6	\$450,250
Emergency Physicians Insurance Co RRG	2	7	3	\$1,098,000
MMIC Insurance Inc	9	7	0	\$0
Hudson Specialty Insurance Company	1	7	4	\$1,082,765
National Union Fire Insurance Company Of Pittsburgh	8	6	3	\$22,067
Fortress Insurance Company	1	5	2	\$130,000
Health Care Industry Liability Reciprocal Ins Co RRG	5	5	0	\$0
Podiatry Insurance Company Of America	3	5	2	\$135,000
Preferred Professional Insurance Company	0	5	3	\$1,165,000
Allied World Surplus Lines Insurance Company	3	4	1	\$1,500
Kansas Medical Mutual Insurance Company	1	4	2	\$95,000
Medicus Insurance Company	30	3	0	\$0
Southwest Physicians Risk Retention Group Inc	0	3	2	\$1,029,500
Ace American Insurance Company	2	3	1	\$40,000
Admiral Insurance Company	4	3	1	\$50,000

<b>Medical Malpractice Actions by Company, 2013</b>				
<b>Name</b>	<b>Number Reported</b>	<b>Number Closed</b>	<b>Number Paid</b>	<b>Total Indemnity</b>
Ironshore Speciality Insurance Company	2	3	2	\$312,736
Oms National Insurance Company Rrg	5	3	1	\$10,000
Lloyds Syndicate #2987	0	3	2	\$160,000
Emergency Medicine Risk Retention Group Inc	7	2	0	\$0
Oceanus Insurance Company RRG	2	2	1	\$25,000
Missouri Medical Malpractice JUA	2	2	2	\$239,000
Zurich American Insurance Company	0	2	1	\$225,000
Allied World Specialty Insurance Company	2	2	1	\$37,500
Church Mutual Insurance Company	0	2	1	\$200,000
National Fire & Marine Insurance Company	0	2	2	\$110,000
Chicago Insurance Company	4	2	0	\$0
General Star Indemnity Company	4	2	2	\$38,000
Paco Assurance Company Inc	1	1	0	\$0
Professional Solutions Insurance Company	5	1	1	\$500,000
Capson Physicians Insurance Company	9	1	0	\$0
American Alternative Insurance Corporation	0	1	1	\$40,000
Liberty Insurance Underwriters Inc	2	1	0	\$0
Arch Specialty Insurance Company	0	1	0	\$0
Firemans Fund Insurance Company	0	1	1	\$2,689
TIG Insurance Company	1	1	0	\$0
Homeland Insurance Company Of New York	6	1	1	\$109,492
Tdc Specialty Insurance Company	0	1	0	\$0
Centennial Casualty Company	0	1	1	\$118,174
Essex Insurance Company	3	1	0	\$0
Proassurance Specialty Insurance Inc	8	0	0	\$0
Physicians Insurance Mutual	2	0	0	\$0
Orthoforum Insurance Company A Risk Retention Group	1	0	0	\$0
St Paul Fire & Marine Insurance Company	1	0	0	\$0
Steadfast Insurance Company	3	0	0	\$0
Health Care Indemnity Inc	1	0	0	\$0

<b>Medical Malpractice Actions by Company, 2012</b>				
<b>Name</b>	<b>Number Reported</b>	<b>Number Closed</b>	<b>Number Paid</b>	<b>Total Indemnity</b>
All Self-Insured Entities	373	435	234	\$79,605,567
Missouri Professionals Mutual-Physicians Professional Indemnity Association	95	123	51	\$12,473,139
Missouri Hospital Plan	151	122	42	\$6,436,009
Proassurance Indemnity Company Inc	42	52	11	\$2,882,116
Medical Protective Company	62	45	17	\$3,355,000
Physicians Professional Indemnity Association	31	35	15	\$3,942,825
Intermed Insurance Company	10	33	5	\$1,852,204
Medical Liability Alliance	36	32	7	\$1,181,145
Lexington Insurance Company	46	28	3	\$1,160,000
Columbia Casualty Company	22	22	10	\$646,405
Continental Casualty Company	17	21	7	\$420,000
Pharmacists Mutual Insurance Company	18	16	14	\$124,063
Doctors Company An Interins Exchange	21	16	6	\$571,774
Everest Indemnity Insurance Company	4	14	2	\$425,000
Preferred Physicians Medical Risk Retention Group	8	14	3	\$300,000
Missouri Doctors Mutual Insurance Company	13	13	3	\$225,000
American Casualty Company Of Reading Pennsylvania	12	13	5	\$422,083
Allied World Surplus Lines Insurance Company	7	13	5	\$1,154,500
St Lukes Health System Risk Retention Group	10	9	5	\$635,000
Galen Insurance Company	11	8	2	\$277,500
Cincinnati Insurance Company The	2	7	6	\$893,231
Professional Solutions Insurance Company	3	7	4	\$540,000
Health Care Industry Liability Reciprocal Ins Co RRG	5	7	5	\$523,500
Oms National Insurance Company RRG	4	7	0	\$0
Fortress Insurance Company	6	6	2	\$23,312
Hudson Specialty Insurance Company	5	6	4	\$984,300
Missouri Medical Malpractice Joint Underwriting Association	0	5	3	\$602,500
National Union Fire Insurance Company Of Pittsburg Pa	4	5	2	\$30,000
Admiral Insurance Company	2	5	2	\$675,000
Homeland Insurance Company Of New York	2	5	3	\$217,500
Essex Insurance Company	5	5	0	\$0
Emergency Physicians Insurance Co RRG	6	4	1	\$200,000
Emergency Medicine Risk Retention Group Inc	0	4	1	\$350,000
Podiatry Insurance Company Of America	4	4	1	\$300,000

Medical Malpractice Actions by Company, 2012				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Ace American Insurance Company	2	4	2	\$349,000
NCMIC Insurance Company	11	3	2	\$620,000
Paco Assurance Company Inc	0	2	2	\$325,000
Professional Liability Insurance Company Of America	0	2	1	\$300,000
Arch Specialty Insurance Company	2	2	0	\$0
Onebeacon Insurance Company	1	2	1	\$8,000
Chicago Insurance Company	2	2	1	\$450,000
Ironshore Speciality Insurance Company	6	2	1	\$100,000
Illinois Union Insurance Company	0	2	2	\$104,000
Evanston Insurance Company	4	2	0	\$0
Health Care Indemnity Inc	0	2	1	\$100,000
Oceanus Insurance Company RRG	1	1	1	\$325,000
Zurich American Insurance Company	3	1	1	\$187,500
MMIC Insurance Inc	5	1	1	\$1,000,000
Truck Insurance Exchange	0	1	1	\$575,000
St Paul Fire & Marine Insurance Company	0	1	0	\$0
TIG Insurance Co Of Michigan	0	1	0	\$0
AIG Specialty Insurance Company	0	1	1	\$225,000
Kansas Medical Mutual Insurance Company	2	1	0	\$0
Preferred Professional Insurance Company	4	1	1	\$400,000
General Star Indemnity Company	3	1	1	\$525,000
Lloyds Syndicate #2987	0	1	1	\$20,000
Proassurance Specialty Insurance Inc	2	0	0	\$0
Medicus Insurance Company	25	0	0	\$0
Physicians Insurance Mutual	2	0	0	\$0
Community Blood Centers Exchange	1	0	0	\$0
Allied World Specialty Insurance Company	3	0	0	\$0
Church Mutual Insurance Company	3	0	0	\$0
American Alternative Insurance Corporation	1	0	0	\$0
National Fire & Marine Insurance Company	2	0	0	\$0
Firemans Fund Insurance Company	1	0	0	\$0
Centennial Casualty Company	2	0	0	\$0

## **Section V**

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

This exhibit contains the total number of claims reported to each insurers, total number of closed claims, the number of claims closed with payment, the total indemnity paid (economic + non-economic), the total economic damage paid and the total non-economic damage paid for each medical specialty.

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

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



<b>Indemnity by Specialty / Entity Type, 2014</b>				
<b>Sorted by Number of Closed Actions</b>				
<b>Specialty</b>	<b>Reported</b>	<b>Closed</b>	<b>Closed with Payment</b>	<b>Total Indemnity</b>
Hospitals	268	346	157	\$51,087,479
Misc . Corporations / Partnership, etc	171	227	53	\$19,458,946
General Physician / Surgeon	115	111	24	\$4,643,813
Nurses (excluding anesthesiologist)	38	68	16	\$3,264,284
Clinics - Outpatient Only, No Surgery	46	60	25	\$6,784,168
Dentists	50	52	25	\$694,745
Orthopedics	37	49	10	\$1,928,910
OB / GYN	32	47	20	\$5,887,500
Cardiologists / Vascular Specialists	18	46	9	\$1,715,000
Emergency Medicine	37	46	12	\$2,242,060
Internal Medicine	38	44	8	\$1,317,500
Radiology	51	35	9	\$3,500,934
Anesthesiology	18	30	7	\$745,000
Neurology	14	24	9	\$6,502,500
Physicians - Misc.	3	23	3	\$700,000
Urologists	12	20	3	\$1,481,000
Clinics - Outpatient - Surgery	22	19	8	\$1,061,870
Nursing Homes	3	19	14	\$1,520,826
Podiatrists	7	19	4	\$194,500
Skilled Nursing Facilities	18	17	16	\$2,967,711
Gastroenterology	10	14	1	\$200,000
Pharmacists / Pharmacies	11	11	10	\$1,166,401
Cosmetic Surgery	8	10	0	\$0
Hospitalists	6	9	2	\$1,609,741
Chiropractor	7	9	5	\$80,000
Physicians / Surgeons Assistants	5	8	3	\$3,054,250
Otorhinolaryngology	10	7	4	\$1,200,000
Pathology	5	7	1	\$200,000
Pulmonologists	3	7	1	\$30,000
Nurse Anesthetists	12	7	0	\$0
Physical Medicine	3	6	2	\$40,000
Psychologists	1	6	2	\$200,000
Ophthalmology	13	4	2	\$875,000
Pediatricians	4	4	1	\$300,000
All other (speech therapists, massage therapists, etc.)	11	4	2	\$95,750
Cardiac Centers	0	3	0	\$0
Infectious Disease	1	2	0	\$0
Allergy / Immunologists	1	2	0	\$0

<b>Indemnity by Specialty / Entity Type, 2014</b>				
<b>Sorted by Number of Closed Actions</b>				
<b>Specialty</b>	<b>Reported</b>	<b>Closed</b>	<b>Closed with Payment</b>	<b>Total Indemnity</b>
Dermatology	3	2	0	\$0
Blood Banks	1	2	0	\$0
Optometrists	2	2	0	\$0
Occupational Medicine	1	1	0	\$0
Forensic / Legal Medicine	0	1	0	\$0
Hematology	0	1	0	\$0
Psychiatry	4	1	1	\$7,500
Nephrology	5	1	0	\$0
Geriatrics	1	1	0	\$0
Oncology	3	1	0	\$0
Rehabilitation Hospitals Alcohol / Drug Rehabilitation Centers	2	1	0	\$0
EMT	0	1	0	\$0
HMO Related	0	1	0	\$0
Nuclear Medicine	1	0	0	\$0
Endocrinology	1	0	0	\$0
Hospices	1	0	0	\$0
Radiologists - Non-Physicians (techs, etc.)	4	0	1	\$135,000

<b>Indemnity by Specialty of Individual / Entity Type, 2013</b>				
<b>Sorted by Number of Closed Actions</b>				
<b>Specialty</b>	<b>Reported</b>	<b>Closed</b>	<b>Closed with Payment</b>	<b>Total Indemnity</b>
Hospitals	345	349	204	\$42,802,202
Misc. Corporations / Partnership, etc	217	230	85	\$30,327,489
General Physician / Surgeon	123	177	39	\$13,800,626
Clinics - Outpatient Only, No Surgery	63	97	36	\$11,322,264
Nurses (excluding anesthesiologist)	58	84	27	\$11,454,264
Dentists	71	69	32	\$1,118,216
Internal Medicine	42	57	16	\$4,793,486
OB / GYN	58	50	20	\$7,154,500
Orthopedics	53	43	8	\$2,526,852
Emergency Medicine	60	36	19	\$3,488,246
Cosmetic Surgery	15	30	17	\$1,606,176
Cardiologists / Vascular Specialists	39	27	8	\$979,500
Radiology	39	27	4	\$2,940,000
Nursing Homes	14	27	20	\$2,116,829
Anesthesiology	27	22	4	\$95,000
Neurology	32	21	8	\$3,222,500
Ophthalmology	11	18	4	\$1,065,000
Chiropractor	7	15	6	\$540,895
Pathology	5	13	2	\$400,000
Pharmacists / Pharmacies	8	12	11	\$419,833
Podiatrists	15	12	3	\$435,000
Hospitalists	13	11	1	\$3,401
Otorhinolaryngology	9	11	2	\$578,500
Gastroenterology	9	11	2	\$337,286
Physicians - Misc.	6	11	5	\$1,465,000
Physicians / Surgeons Assistants	11	10	8	\$2,342,365
Urologists	20	9	3	\$895,764
Clinics - Outpatient - Surgery	21	8	5	\$1,229,500
Psychiatry	5	7	3	\$595,000
Skilled Nursing Facilities	18	7	12	\$1,521,500
Pulmonologists	9	6	1	\$30,000
Dermatology	2	5	0	\$0
Endocrinology	0	4	1	\$500,000
Physical Medicine	3	3	1	\$4,500
Hematology	2	3	1	\$200,000
Psychologists	3	3	2	\$65,000
Nephrology	6	3	1	\$17,500
Occupational Medicine	1	2	0	\$0
Pediatricians	3	2	5	\$1,200,000
Intensive Care Physicians	0	2	0	\$0

<b>Indemnity by Specialty of Individual / Entity Type, 2013</b>				
<b>Sorted by Number of Closed Actions</b>				
<b>Specialty</b>	<b>Reported</b>	<b>Closed</b>	<b>Closed with Payment</b>	<b>Total Indemnity</b>
Oncology	3	2	1	\$940,000
Cardiac Centers	4	2	1	\$1,000
Nurse Anesthetists	5	2	1	\$40,000
All other (speech therapists, massage therapists, etc.)	7	2	2	\$270,000
Pharmacologists	0	1	0	\$0
Infectious Disease	2	1	1	\$25,000
Allergy / Immunologists	1	1	0	\$0
Nuclear Medicine	0	1	0	\$0
Geriatrics	1	1	0	\$0
Radiologists - Non-Physicians (techs, etc.)	1	1	0	\$0
EMT	0	1	1	\$40,000
Mental Institutions	0	1	0	\$0
Optometrists	0	1	0	\$0

<b>Indemnity by Specialty of Individual / Entity Type, 2012</b>				
<b>Sorted by Number of Closed Actions</b>				
<b>Specialty</b>	<b>Reported</b>	<b>Closed</b>	<b>Closed with Payment</b>	<b>Total Indemnity</b>
Hospitals	381	452	282	\$60,606,103
Misc. Corporations / Partnership, etc.	229	192	87	\$19,938,199
General Physician / Surgeon	146	152	50	\$18,355,375
Clinics - Outpatient Only, No Surgery	99	115	72	\$13,604,232
Nurses (excluding anesthesiologist)	83	66	26	\$3,918,480
Dentists	55	62	28	\$1,529,099
OB / GYN	54	54	19	\$10,240,791
Internal Medicine	52	54	14	\$2,602,622
Emergency Medicine	57	49	23	\$5,133,370
Neurology	23	47	20	\$8,782,454
Orthopedics	48	45	16	\$2,880,910
Physicians - Misc.	13	44	14	\$2,735,000
Radiology	30	36	8	\$3,135,500
Anesthesiology	27	33	9	\$1,452,825
Nursing Homes	29	32	38	\$4,678,363
Cardiologists / Vascular Specialists	33	30	9	\$7,380,000
Gastroenterology	17	22	6	\$762,286
Pharmacists / Pharmacies	15	19	19	\$1,058,563
Cosmetic Surgery	15	17	8	\$1,248,913
Urologists	20	11	4	\$1,899,250
Pulmonologists	8	11	1	\$50,000
Physical Medicine	12	10	4	\$163,700
Ophthalmology	6	10	6	\$1,285,000
Hospitalists	6	7	0	\$0
Nuclear Medicine	1	7	0	\$0
Pediatricians	3	7	1	\$890,000
Nurse Anesthetists	4	7	2	\$206,583
Podiatrists	11	7	3	\$450,000
Otorhinolaryngology	6	6	2	\$320,000
Chiropractor	15	5	6	\$1,138,895
Infectious Disease	2	4	1	\$25,000
Psychologists	3	4	1	\$175,000
Physicians / Surgeons Assistants	9	3	4	\$3,416,365
Hematology	2	3	2	\$175,020
Pathology	7	3	0	\$0
Dermatology	5	3	1	\$15,000
Oncology	1	3	0	\$0
Nephrology	0	2	0	\$0
Geriatrics	2	2	2	\$275,000
Intensive Care Physicians	2	2	0	\$0

<b>Indemnity by Specialty of Individual / Entity Type, 2012</b>				
<b>Sorted by Number of Closed Actions</b>				
<b>Specialty</b>	<b>Reported</b>	<b>Closed</b>	<b>Closed with Payment</b>	<b>Total Indemnity</b>
Clinics - Outpatient - Surgery	6	2	3	\$975,000
Skilled Nursing Facilities	7	2	5	\$190,000
Midwives	0	2	0	\$0
Sports Medicine	1	1	0	\$0
Occupational Medicine	1	1	0	\$0
Public Health	0	1	0	\$0
Psychiatry	1	1	1	\$99,000
Otology	0	1	0	\$0
Endocrinology	1	1	0	\$0
Rehabilitation Hospitals	0	1	1	\$25,000
Optometrists	2	1	1	\$125,000
Pharmacologists	1	0	0	\$0
Forensic / Legal Medicine	1	0	0	\$0
Radiologists - Non-Physicians (techs, etc.)	2	0	0	\$0
EMT	1	0	0	\$0
Mental Institutions	1	0	0	\$0
Blood Banks	2	0	0	\$0
All other (speech therapists, massage therapists,	4	0	1	\$150,000
HMO Related	1	0	0	\$0

## Section VI

# Claim Study by Means of Disposition

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

- Number of closed cases
- Percentage of claims by means of disposition
- Average number of months from incident to report
- Average number of months from incident to disposition
- Average bodily injury severity
- Average economic damage amounts per case
- Average non-economic damage amounts per case
- Average total indemnity per case
- Average loss adjustment expense per case



Means of Disposition, All Cases, 2014									
Disposition	Claim Reports		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
<b>Incidents Resulting in Payment</b>									
Claims settled before litigation	95	26.2%	7	21	3.9	\$90,909	\$89,588	\$180,497	\$17,700
Settled before judgment	262	72.4%	18	53	5.9	\$148,743	\$243,119	\$391,862	\$92,214
Settled after verdict	3	0.8%	29	77	6	\$790,584	\$407,416	\$1,198,000	\$530,613
<b>Total Settled</b>	<b>360</b>	<b>99.4%</b>	<b>15</b>	<b>45</b>	<b>5.4</b>	<b>\$138,830</b>	<b>\$203,973</b>	<b>\$342,803</b>	<b>\$76,204</b>
Judgment for plaintiff	1	0.3%	34	47	6	\$826,000	\$5,000	\$831,000	\$201,986
Judgment for plaintiff after appeal	1	0.3%	4	97	9	\$120,000	\$598,750	\$718,750	\$56,960
Total Court Dispositions	2	0.6%	19	72	7.5	\$473,000	\$301,875	\$774,875	\$129,473
<b>Total paid claim dispositions</b>	<b>362</b>	<b>100.0%</b>	<b>15</b>	<b>45</b>	<b>5.4</b>	<b>\$140,676</b>	<b>\$204,514</b>	<b>\$345,190</b>	<b>\$76,498</b>
<b>Closed Without Payment</b>									
Claims closed before litigation	186	39.8%	13	32	3.9				\$6,657
Lawsuit closed or abandoned before trial	258	55.2%	25	51	5.2				\$38,617
Total disposed before trial	444	95.1%	20	43	4.6				\$25,228
Direct verdict for defendant	5	1.1%	35	101	7.6				\$278,988
Judgment for defendant	17	3.6%	24	74	5.9				\$246,568
Judgment for defendant after appeal	1	0.2%	107	165	5				\$113,033
Total Court Dispositions	23	4.9%	30	84	6.3				\$247,810
<b>Total unpaid claim dispositions</b>	<b>467</b>	<b>100.0%</b>	<b>20</b>	<b>45</b>	<b>4.7</b>				<b>\$36,190</b>

Means of Disposition, Cases Involving At Least One Physician or Surgeon, 2014									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
<b>Incidents Closed With Payment</b>									
Claims settled before litigation	18	10.7%	10	26	5	\$399,594	\$262,890	\$662,483	\$51,613
Settled before judgment	146	86.9%	18	56	6.3	\$181,108	\$263,343	\$444,452	\$135,202
Settled after verdict	3	1.8%	29	77	6	\$790,584	\$407,416	\$1,198,000	\$530,613
<b>Total Settled</b>	<b>167</b>	<b>99.4%</b>	<b>18</b>	<b>53</b>	<b>6.2</b>	<b>\$215,606</b>	<b>\$265,883</b>	<b>\$481,489</b>	<b>\$133,296</b>
Judgment for plaintiff	1	0.6%	34	47	6	\$826,000	\$5,000	\$831,000	\$201,986
<b>Total Court Dispositions</b>	<b>1</b>	<b>0.6%</b>	<b>34</b>	<b>47</b>	<b>6</b>	<b>\$826,000</b>	<b>\$5,000</b>	<b>\$831,000</b>	<b>\$201,986</b>
<b>Total paid claim dispositions</b>	<b>168</b>	<b>100.0%</b>	<b>18</b>	<b>53</b>	<b>6.2</b>	<b>\$219,240</b>	<b>\$264,330</b>	<b>\$483,569</b>	<b>\$133,704</b>
<b>Claims Closed Without Payment</b>									
Claims closed before litigation	60	24.5%	17	37	4				\$14,865
Lawsuit closed or abandoned before trial	168	68.6%	24	50	5.4				\$36,610
<b>Total not disposed by court</b>	<b>228</b>	<b>93.1%</b>	<b>22</b>	<b>47</b>	<b>5</b>				<b>\$30,888</b>
Direct verdict for defendant	3	1.2%	19	72	9				\$214,400
Judgment for defendant	13	5.3%	28	86	6.6				\$306,755
Judgment for defendant after appeal	1	0.4%	107	165	5				\$113,033
<b>Total Court Dispositions</b>	<b>17</b>	<b>6.9%</b>	<b>31</b>	<b>88</b>	<b>6.9</b>				<b>\$279,062</b>
<b>Total unpaid claim dispositions</b>	<b>245</b>	<b>100.0%</b>	<b>23</b>	<b>49</b>	<b>5.2</b>				<b>\$48,108</b>

Means of Disposition, Cases Involving At Least One Hospital, 2014									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
<b>Incidents Closed With Payment</b>									
Claims settled before litigation	45	25.9%	5	22	3.5	\$148,873	\$119,383	\$268,257	\$19,379
Settled before judgment	128	73.6%	17	56	6	\$167,101	\$345,444	\$512,546	\$99,985
Settled after verdict	1	0.6%	1	87	6	\$2,198,952	\$1,075,048	\$3,274,000	\$1,364,738
<b>Total Settled</b>	<b>174</b>	<b>100.0%</b>	<b>14</b>	<b>47</b>	<b>5.4</b>	<b>\$174,065</b>	<b>\$291,173</b>	<b>\$465,238</b>	<b>\$86,407</b>
<b>Total paid claim dispositions</b>	<b>174</b>	<b>100.0%</b>	<b>14</b>	<b>47</b>	<b>5.4</b>	<b>\$174,065</b>	<b>\$291,173</b>	<b>\$465,238</b>	<b>\$86,407</b>
<b>Incidents Closed Without Payment</b>									
Claims closed before litigation	88	52.4%	12	34	4.4				\$11,851
Lawsuit closed or abandoned before	75	44.6%	24	55	6				\$49,041
<b>Total not disposed by court</b>	<b>163</b>	<b>97.0%</b>	<b>17</b>	<b>44</b>	<b>5.2</b>				<b>\$28,963</b>
Direct verdict for defendant	2	1.2%	58	145	6.5				\$479,302
Judgment for defendant	3	1.8%	22	73	8				\$241,463
<b>Total Court Dispositions</b>	<b>5</b>	<b>3.0%</b>	<b>37</b>	<b>102</b>	<b>7.4</b>				<b>\$336,599</b>
<b>Total unpaid claim dispositions</b>	<b>168</b>	<b>100.0%</b>	<b>18</b>	<b>46</b>	<b>5.2</b>				<b>\$38,119</b>

Means of Disposition, All Cases, 2013									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
<b>Incidents Closed With Payment</b>									
Claims settled before litigation	117	30.5%	10	23	4.1	\$41,320	\$75,194	\$116,600	\$6,286
Settled before judgment	264	68.8%	18	53	5.8	\$153,239	\$185,702	\$338,940	\$117,885
Settled after verdict	2	0.5%	19	69	6	\$149,748	\$115,252	\$265,000	\$435,129
<b>Total Settled</b>	<b>383</b>	<b>99.7%</b>	<b>16</b>	<b>44</b>	<b>5.3</b>	<b>\$119,031</b>	<b>\$151,576</b>	<b>\$270,633</b>	<b>\$85,450</b>
Judgment for plaintiff	1	0.3%	25	71	8	\$1,000,000		\$1,000,000	\$366,301
<b>Total Court Dispositions</b>	<b>1</b>	<b>0.3%</b>	<b>25</b>	<b>71</b>	<b>8</b>	<b>\$1,000,000</b>		<b>\$1,000,000</b>	<b>\$366,301</b>
<b>Total paid claim dispositions</b>	<b>384</b>	<b>100.0%</b>	<b>16</b>	<b>44</b>	<b>5.3</b>	<b>\$121,326</b>	<b>\$151,181</b>	<b>\$272,532</b>	<b>\$86,181</b>
<b>Incidents Closed Without Payment</b>									
Claims closed before litigation	190	37.8%	13	32	3.8				\$9,459
Lawsuit closed or abandoned before	285	56.8%	22	47	5				\$37,095
Settled after verdict	3	0.6%	19	43	3.3				\$118,296
<b>Total not disposed by court</b>	<b>478</b>	<b>95.2%</b>	<b>19</b>	<b>41</b>	<b>4.5</b>				<b>\$26,620</b>
Direct verdict for defendant	9	1.8%	12	60	5.4				\$147,799
Judgment for defendant	14	2.8%	13	49	5.1				\$142,628
Judgment for defendant after appeal	1	0.2%	50	95	1				
<b>Total Court Dispositions</b>	<b>24</b>	<b>4.8%</b>	<b>14</b>	<b>55</b>	<b>5</b>				<b>\$138,624</b>
<b>Total unpaid claim dispositions</b>	<b>502</b>	<b>100.0%</b>	<b>19</b>	<b>41</b>	<b>4.6</b>				<b>\$31,974</b>

Means of Disposition, All Involving At Least One Physician or Surgeon, 2013									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
<b>Incidents Closed With Payment</b>									
Claims settled before litigation	26	14.40%	11	28	5.5	\$143,409	\$208,752	\$352,162	\$11,681
Settled before judgment	153	84.50%	22	59	5.7	\$205,261	\$220,095	\$425,356	\$148,957
Settled after verdict	1	0.60%	15	92	7	\$105,000	\$75,000	\$180,000	\$739,760
<b>Total Settled</b>	<b>180</b>	<b>99.40%</b>	<b>20</b>	<b>55</b>	<b>5.7</b>	<b>\$195,770</b>	<b>\$217,651</b>	<b>\$413,420</b>	<b>\$132,411</b>
Judgment for plaintiff	1	0.60%	25	71	8	\$1,000,000		\$1,000,000	\$366,301
<b>Total Court Dispositions</b>	<b>1</b>	<b>0.60%</b>	<b>25</b>	<b>71</b>	<b>8</b>	<b>\$1,000,000</b>		<b>\$1,000,000</b>	<b>\$366,301</b>
<b>Total paid claim dispositions</b>	<b>181</b>	<b>100.00</b>	<b>20</b>	<b>55</b>	<b>5.7</b>	<b>\$200,213</b>	<b>\$216,448</b>	<b>\$416,661</b>	<b>\$133,703</b>
<b>Incidents Closed Without Payment</b>									
Claims closed before litigation	51	19.80%	15	32	4.1				\$5,153
Lawsuit closed or abandoned before	191	74.30%	23	48	5.1				\$42,680
Settled after verdict	2	0.80%	17	52	3.5				\$173,071
<b>Total not disposed by court</b>	<b>244</b>	<b>94.90%</b>	<b>21</b>	<b>45</b>	<b>4.9</b>				<b>\$35,905</b>
Direct verdict for defendant	6	2.30%	13	59	6.2				\$198,025
Judgment for defendant	6	2.30%	12	47	6				\$161,109
Judgment for defendant after appeal	1	0.40%	50	95	1				
<b>Total Court Dispositions</b>	<b>13</b>	<b>5.10%</b>	<b>15</b>	<b>56</b>	<b>5.7</b>				<b>\$165,754</b>
<b>Total unpaid claim dispositions</b>	<b>257</b>	<b>100.00</b>	<b>21</b>	<b>45</b>	<b>5</b>				<b>\$42,473</b>

Means of Disposition, Cases Involving At Least One Hospital, 2013									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
<b>Incidents Closed With Payment</b>									
Claims settled before litigation	63	38.4%	7	21	4.1	\$27,300	\$63,403	\$90,862	\$7,178
Settled before judgment	100	61.0%	17	52	6.2	\$160,657	\$177,060	\$337,717	\$138,377
Settled after verdict	1	0.6%	15	92	7	\$105,000	\$75,000	\$180,000	\$739,760
<b>Total Settled</b>	<b>164</b>	<b>100.0%</b>	<b>13</b>	<b>41</b>	<b>5.4</b>	<b>\$109,089</b>	<b>\$132,777</b>	<b>\$241,927</b>	<b>\$91,644</b>
<b>Total paid claim dispositions</b>	<b>164</b>	<b>100%</b>	<b>13</b>	<b>41</b>	<b>5.4</b>	<b>\$109,089</b>	<b>\$132,777</b>	<b>\$241,927</b>	<b>\$91,644</b>
<b>Incidents Closed Without Payment</b>									
Claims closed before litigation	93	54.4%	12	32	3.9				\$6,969
Lawsuit closed or abandoned before	77	45.0%	24	54	5.7				\$40,563
<b>Total not disposed by court</b>	<b>170</b>	<b>99.4%</b>	<b>17</b>	<b>42</b>	<b>4.7</b>				<b>\$22,185</b>
Direct verdict for defendant	1	0.6%	2	97	3				\$127,695
<b>Total Court Dispositions</b>	<b>1</b>	<b>0.6%</b>	<b>2</b>	<b>97</b>	<b>3</b>				<b>\$127,695</b>
<b>Total unpaid claim dispositions</b>	<b>171</b>	<b>100.%</b>	<b>17</b>	<b>43</b>	<b>4.7</b>				<b>\$22,802</b>

Means of Disposition, All Cases, 2012									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
<b>Incidents Closed With Payment</b>									
Claims settled before litigation	128	29.3%	9	22	3.6	\$19,605	\$39,713	\$59,318	\$7,041
Settled before judgment	301	68.9%	17	51	6.3	\$218,162	\$165,818	\$384,168	\$130,050
<b>Total Settled</b>	<b>429</b>	<b>98.2%</b>	<b>15</b>	<b>42</b>	<b>5.5</b>	<b>\$158,919</b>	<b>\$128,193</b>	<b>\$287,243</b>	<b>\$93,348</b>
Direct verdict for plaintiff	1	0.2%	24	95	7	\$20,500	\$179,500	\$200,000	\$187,071
Judgment for plaintiff	6	1.4%	18	63	6.7	\$204,317	\$75,569	\$279,886	\$255,870
Judgment for plaintiff after appeal	1	0.2%	25	116	9	\$1,345,746	\$665,208	\$2,010,954	\$2,433,620
<b>Total Court Dispositions</b>	<b>8</b>	<b>1.8%</b>	<b>20</b>	<b>74</b>	<b>7</b>	<b>\$324,018</b>	<b>\$162,265</b>	<b>\$486,283</b>	<b>\$519,489</b>
<b>Total paid claim dispositions</b>	<b>437</b>	<b>100%</b>	<b>15</b>	<b>43</b>	<b>5.5</b>	<b>\$161,942</b>	<b>\$128,816</b>	<b>\$290,887</b>	<b>\$101,149</b>
<b>Incidents Closed Without Payment</b>									
Claims closed before litigation	184	38.3%	10	28	3.7				\$1,823
Lawsuit closed or abandoned before	265	55.2%	23	48	5				\$39,809
<b>Total not disposed by court</b>	<b>449</b>	<b>93.5%</b>	<b>18</b>	<b>40</b>	<b>4.5</b>				<b>\$24,242</b>
Direct verdict for defendant	7	1.5%	11	59	6.3				\$181,339
Judgment for defendant	20	4.2%	12	44	5.2				\$174,375
Judgment for defendant after appeal	4	0.8%	8	58	8.5				\$126,180
<b>Total Court Dispositions</b>	<b>31</b>	<b>6.5%</b>	<b>11</b>	<b>49</b>	<b>5.9</b>				<b>\$169,729</b>
<b>Total unpaid claim dispositions</b>	<b>480</b>	<b>100%</b>	<b>18</b>	<b>41</b>	<b>4.6</b>				<b>\$33,638</b>

Means of Disposition, Cases Involving At Least One Physician, 2012									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
<b>Incidents Closed With Payment</b>									
Claims settled before litigation	18	8.8%	16	36	3.8	\$31,091	\$40,300	\$71,391	\$14,055
Settled before judgment	181	88.3%	20	55	6.7	\$286,852	\$176,084	\$463,248	\$175,068
<b>Total Settled</b>	<b>199</b>	<b>97.1%</b>	<b>19</b>	<b>54</b>	<b>6.4</b>	<b>\$263,718</b>	<b>\$163,802</b>	<b>\$427,804</b>	<b>\$160,504</b>
Direct verdict for plaintiff	1	0.5%	24	95	7	\$20,500	\$179,500	\$200,000	\$187,071
Judgment for plaintiff	4	2.0%	21	57	8	\$258,879	\$61,169	\$320,048	\$301,871
Judgment for plaintiff after appeal	1	0.5%	25	116	9	\$1,345,746	\$665,208	\$2,010,954	\$2,433,620
<b>Total Court Dispositions</b>	<b>6</b>	<b>2.9%</b>	<b>22</b>	<b>73</b>	<b>8</b>	<b>\$400,294</b>	<b>\$181,564</b>	<b>\$581,858</b>	<b>\$638,029</b>
<b>Total paid claim dispositions</b>	<b>205</b>	<b>100%</b>	<b>19</b>	<b>54</b>	<b>6.4</b>	<b>\$267,716</b>	<b>\$164,322</b>	<b>\$432,313</b>	<b>\$174,480</b>
<b>Incidents Closed Without Payment</b>									
Claims closed before litigation	55	22.2%	14	35	4.2				\$2,505
Lawsuit closed or abandoned before	169	68.1%	25	50	5.2				\$41,750
<b>Total not disposed by court</b>	<b>224</b>	<b>90.3%</b>	<b>22</b>	<b>46</b>	<b>5</b>				<b>\$32,114</b>
Direct verdict for defendant	6	2.4%	12	68	6.8				\$211,147
Judgment for defendant	16	6.5%	13	50	5.9				\$217,560
Judgment for defendant after appeal	2	0.8%	12	45	8				\$147,111
<b>Total Court Dispositions</b>	<b>24</b>	<b>9.7%</b>	<b>13</b>	<b>54</b>	<b>6.3</b>				<b>\$210,086</b>
<b>Total unpaid claim dispositions</b>	<b>248</b>	<b>100%</b>	<b>21</b>	<b>47</b>	<b>5.1</b>				<b>\$49,337</b>

Means of Disposition, Cases Involving At Least One Hospital, 2012									
Disposition	Cases Closed		Average Months		Average Injury Severity	Average Paid			
	Claims	Percent	Incident to Report	Incident to Disposition		Economic Damages	Non-Economic Damages	Indemnity	Expense
<b>Incidents Closed With Payment</b>									
Claims settled before litigation	65	30.70%	9	24	3.9	\$18,898	\$37,625	\$56,522	\$7,874
Settled before judgment	142	67.00%	18	52	6.4	\$207,208	\$202,934	\$410,143	\$157,322
<b>Total Settled</b>	<b>207</b>	<b>97.60%</b>	<b>16</b>	<b>43</b>	<b>5.6</b>	<b>\$148,077</b>	<b>\$151,026</b>	<b>\$299,102</b>	<b>\$110,394</b>
Judgment for plaintiff	4	1.90%	14	60	5.5	\$300,975	\$53,353	\$354,328	\$224,162
Judgment for plaintiff after appeal	1	0.50%	25	116	9	\$1,345,746	\$665,208	\$2,010,954	\$2,433,620
<b>Total Court Dispositions</b>	<b>5</b>	<b>2.40%</b>	<b>17</b>	<b>72</b>	<b>6.2</b>	<b>\$509,929</b>	<b>\$175,724</b>	<b>\$685,653</b>	<b>\$666,053</b>
<b>Total paid claim dispositions</b>	<b>212</b>	<b>100.0%</b>	<b>16</b>	<b>44</b>	<b>5.6</b>	<b>\$156,611</b>	<b>\$151,608</b>	<b>\$308,219</b>	<b>\$123,499</b>
<b>Incidents Closed Without Payment</b>									
Claims closed before litigation	81	43.3%	7	30	4				\$2,676
Lawsuit closed or abandoned before	96	51.3%	25	51	5.3				\$51,078
<b>Total not disposed by court</b>	<b>177</b>	<b>94.7%</b>	<b>17</b>	<b>41</b>	<b>4.7</b>				<b>\$28,928</b>
Direct verdict for defendant	3	1.6%	15	85	6				\$239,316
Judgment for defendant	4	2.1%	13	57	5.5				\$367,247
Judgment for defendant after appeal	3	1.6%	3	60	9				\$70,166
<b>Total Court Dispositions</b>	<b>10</b>	<b>5.3%</b>	<b>11</b>	<b>66</b>	<b>6.7</b>				<b>\$239,743</b>
<b>Total unpaid claim dispositions</b>	<b>187</b>	<b>100.00</b>	<b>17</b>	<b>42</b>	<b>4.8</b>				<b>\$40,201</b>

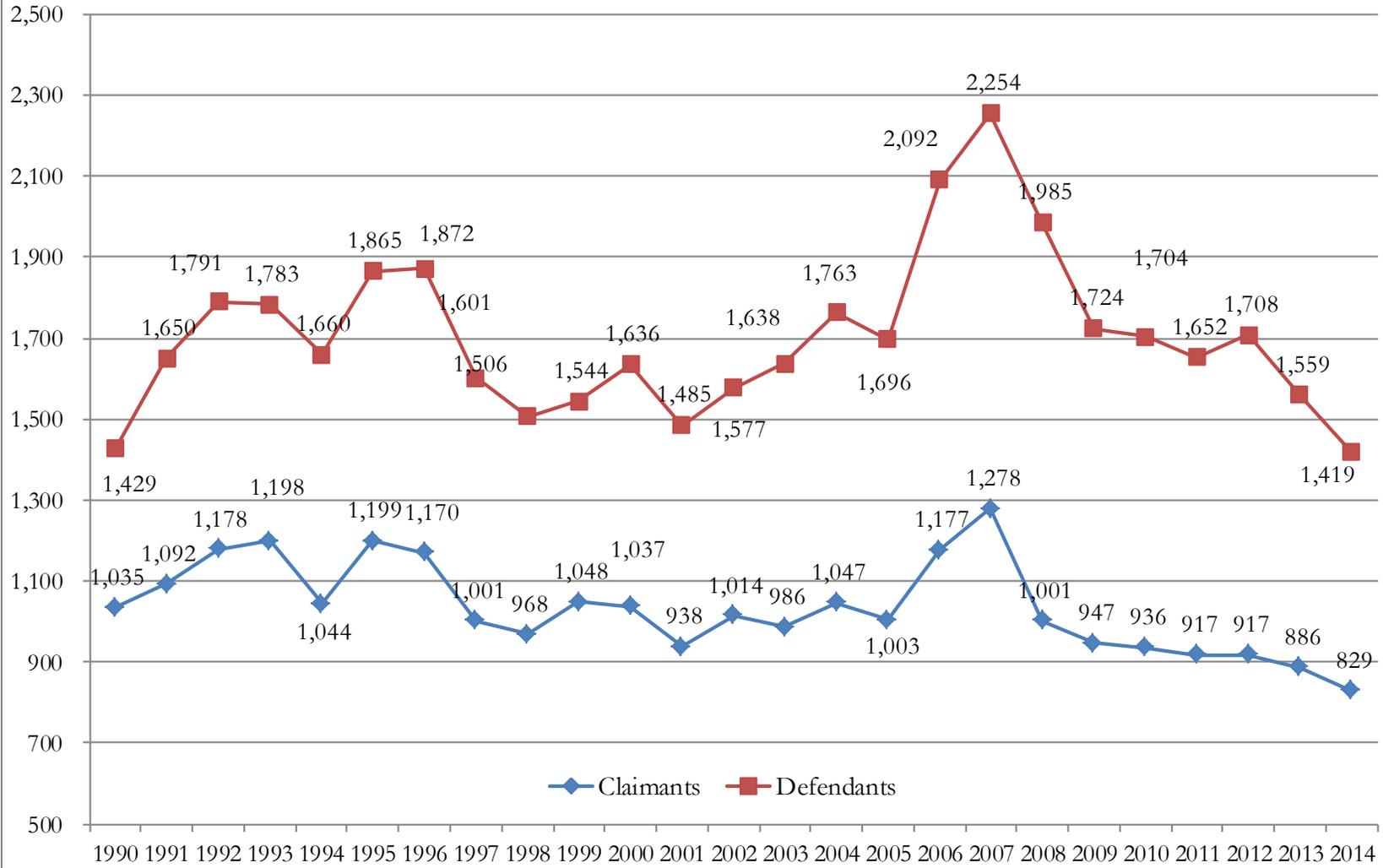
## Section VII

### Analysis by Occurrence and Defendant

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

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

### Defendant and Claimant Count, By Year Closed



Defendants by Type 1990-2014										
	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
Year Case Was Closed	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	1,035	451	\$48,508,270	\$107,557	826	442	161	281	184	77
1991	1,092	478	\$80,609,076	\$168,638	922	505	223	296	200	101
1992	1,178	439	\$67,440,716	\$153,623	931	663	197	245	226	67
1993	1,198	461	\$92,188,436	\$199,975	907	650	226	264	218	81
1994	1,044	468	\$67,023,431	\$143,212	889	600	171	250	223	73
1995	1,199	510	\$81,596,615	\$159,993	996	699	170	293	261	75
1996	1,170	512	\$95,102,860	\$185,748	965	707	200	268	263	73
1997	1,001	437	\$89,262,936	\$204,263	766	672	163	202	259	72
1998	968	420	\$73,073,271	\$173,984	702	623	181	137	253	83
1999	1,048	484	\$77,005,522	\$159,102	706	683	155	210	289	63
2000	1,037	393	\$103,221,836	\$262,651	801	676	159	207	225	45
2001	938	395	\$86,460,489	\$218,887	684	661	140	200	247	53
2002	1,014	446	\$110,002,907	\$246,643	761	685	131	201	280	44
2003	986	447	\$118,799,306	\$265,770	730	760	148	208	302	42
2004	1,047	427	\$128,704,434	\$301,416	827	760	176	223	255	56
2005	1,003	401	\$136,180,518	\$339,602	820	694	182	196	247	60
2006	1,177	438	\$121,275,893	\$276,886	979	884	229	173	288	64
2007	1,278	582	\$132,699,469	\$228,006	1,032	1,028	194	232	389	76
2008	1,001	458	\$119,999,675	\$262,008	908	892	185	162	392	39
2009	947	412	\$120,822,788	\$293,259	752	791	181	155	293	54
2010	936	426	\$100,871,371	\$236,787	768	781	155	141	327	45
2011	917	430	\$128,263,359	\$298,287	659	804	189	133	345	46
2012	917	437	\$127,117,532	\$290,887	721	815	172	155	340	48
2013	886	384	\$104,652,445	\$272,532	632	732	195	123	264	55
2014	829	362	\$124,958,743	\$345,190	546	712	161	118	266	49

\*A case is considered closed only when the last claim against the last defendant is closed.

Cases Involving At Least One Physician Defendant, Closed 1990-2014*										
Year Closed	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	574	241	\$30,726,876	\$127,497	826	112	9	281	43	4
1991	631	270	\$60,075,895	\$222,503	922	197	35	296	71	17
1992	674	246	\$53,736,373	\$218,441	931	304	19	245	91	5
1993	667	252	\$67,266,804	\$266,932	907	265	33	264	71	11
1994	638	262	\$51,660,982	\$197,179	889	299	24	250	75	8
1995	736	293	\$63,770,921	\$217,648	996	327	33	293	100	11
1996	690	293	\$68,390,019	\$233,413	965	336	41	268	90	16
1997	553	229	\$70,822,477	\$309,268	766	317	21	202	106	8
1998	497	184	\$50,275,731	\$273,238	702	276	14	137	88	3
1999	541	240	\$54,021,376	\$225,089	706	267	16	210	89	3
2000	581	225	\$70,913,034	\$315,169	801	315	21	207	93	2
2001	504	200	\$64,239,819	\$321,199	684	282	28	200	83	11
2002	559	217	\$60,898,939	\$280,640	761	289	23	201	81	6
2003	520	236	\$76,069,069	\$322,327	730	363	23	208	118	6
2004	581	233	\$94,393,306	\$405,121	827	372	30	223	93	11
2005	575	227	\$100,584,047	\$443,102	820	355	46	196	111	13
2006	678	222	\$88,892,272	\$400,416	979	489	64	173	123	8
2007	721	306	\$93,738,618	\$306,335	1032	565	49	232	164	16
2008	562	246	\$90,534,536	\$368,027	908	513	62	162	195	5
2009	507	232	\$96,331,197	\$415,221	752	437	54	155	159	6
2010	519	210	\$69,433,806	\$330,637	768	427	40	141	147	3
2011	438	195	\$84,494,922	\$433,307	659	393	77	133	138	11
2012	453	205	\$88,624,067	\$432,313	721	415	53	155	138	5
2013	438	181	\$75,415,657	\$416,661	632	359	66	123	94	12
2014	413	168	\$81,239,643	\$483,569	546	347	52	118	99	10

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

Cases Involving At Least One Payment Made on Behalf of a Physician Defendant, Closed 1990-2014										
Year Closed	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	229	229	\$28,344,126	\$123,773	354	58	6	281	32	3
1991	243	243	\$52,346,864	\$215,419	387	89	17	296	42	13
1992	207	207	\$47,782,874	\$230,835	314	116	7	245	52	
1993	221	221	\$62,092,452	\$280,961	332	97	17	264	41	6
1994	223	223	\$48,361,653	\$216,868	324	113	14	250	39	5
1995	256	256	\$55,829,056	\$218,082	359	121	17	293	58	8
1996	244	244	\$61,066,911	\$250,274	350	119	24	268	40	14
1997	180	180	\$57,761,609	\$320,898	249	102	5	202	40	2
1998	127	127	\$33,115,745	\$260,754	176	76	2	137	27	
1999	192	192	\$44,453,963	\$231,531	253	89	7	210	35	3
2000	184	184	\$59,843,903	\$325,239	255	104	13	207	44	2
2001	170	170	\$54,623,300	\$321,314	245	118	9	200	55	7
2002	177	177	\$52,936,844	\$299,078	252	106	7	201	39	5
2003	189	189	\$66,283,798	\$350,708	284	148	10	208	61	3
2004	192	192	\$87,623,411	\$456,372	302	139	8	223	51	5
2005	175	175	\$87,682,017	\$501,040	270	140	15	196	59	8
2006	152	152	\$65,123,400	\$428,443	249	139	5	173	49	3
2007	207	207	\$70,049,826	\$338,405	321	157	21	232	56	13
2008	146	146	\$69,281,143	\$474,528	256	129	13	162	59	3
2009	146	146	\$64,462,802	\$441,526	217	136	8	155	67	3
2010	129	129	\$50,452,262	\$391,103	213	118	8	141	56	1
2011	112	112	\$59,693,455	\$532,977	208	101	19	133	46	6
2012	132	132	\$66,444,675	\$503,369	222	119	11	155	62	3
2013	113	113	\$45,914,299	\$406,321	165	79	8	123	24	5
2014	113	113	\$55,149,353	\$488,047	145	102	15	118	40	7

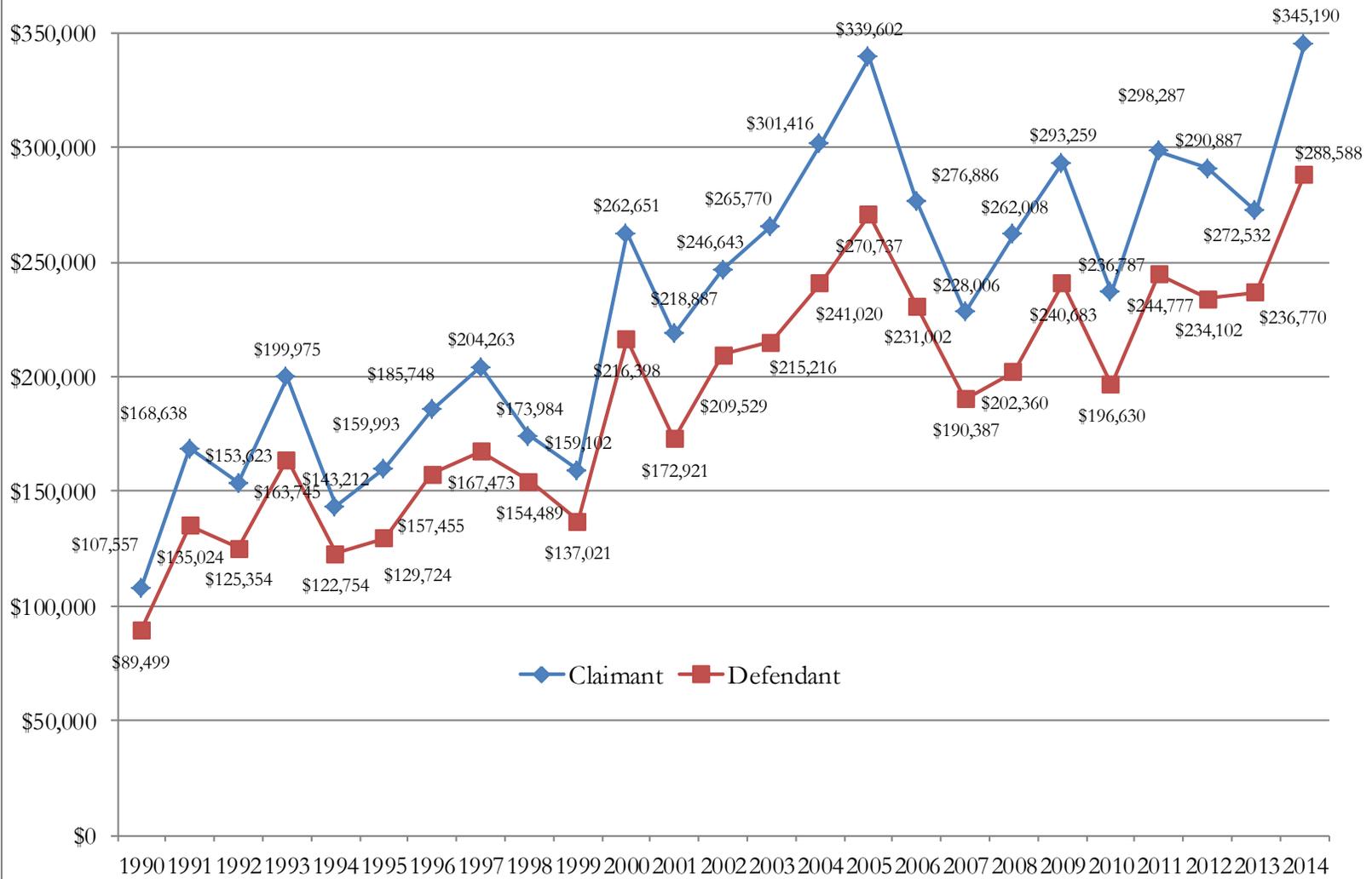
**Cases Involving At Least One Institutional Defendant  
(Including Nursing Homes, Hospitals, Clinics & Group Practices)  
Closed 1990-2014**

Year Closed	Claimants				Defendants			Defendants With Payment Made on Their Behalf		
	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	431	205	\$26,452,622	\$129,037	174	442	8	67	184	2
1991	473	226	\$47,940,412	\$212,126	288	505	25	91	200	9
1992	602	260	\$50,521,109	\$194,312	434	663	25	117	226	4
1993	587	247	\$69,694,585	\$282,164	355	650	26	100	218	4
1994	528	274	\$44,839,004	\$163,646	403	600	32	104	223	10
1995	617	294	\$54,163,344	\$184,229	429	699	29	111	261	12
1996	627	316	\$64,893,163	\$205,358	449	707	36	109	263	14
1997	567	273	\$68,931,780	\$252,497	391	672	26	94	259	8
1998	545	273	\$59,869,106	\$219,301	348	623	25	67	253	4
1999	606	310	\$52,450,674	\$169,196	336	683	19	84	289	4
2000	576	245	\$79,778,099	\$325,625	395	676	22	91	225	2
2001	549	270	\$66,151,752	\$245,006	325	661	29	105	247	12
2002	586	313	\$86,248,579	\$275,555	361	685	16	92	280	6
2003	624	327	\$93,081,105	\$284,652	383	760	26	113	302	9
2004	623	302	\$104,195,247	\$345,017	439	760	33	125	255	14
2005	592	277	\$109,172,786	\$394,126	447	694	37	114	247	11
2006	728	328	\$100,775,111	\$307,241	585	884	59	105	288	13
2007	853	433	\$103,435,430	\$238,881	657	1028	49	131	389	15
2008	675	361	\$102,954,137	\$285,192	595	892	48	92	392	4
2009	643	313	\$101,069,236	\$322,905	512	791	45	100	293	7
2010	645	336	\$85,968,226	\$255,858	517	781	43	86	327	5
2011	672	358	\$117,693,342	\$328,752	444	804	80	91	345	13
2012	680	357	\$107,066,719	\$299,907	496	815	45	105	340	7
2013	626	293	\$90,665,027	\$309,437	431	732	66	66	264	11
2014	601	288	\$113,723,072	\$394,872	380	712	62	78	266	11

**Cases Involving At Least One Payment Made on Behalf of an Institutional Defendant  
(Including Nursing Homes, Hospitals, Clinics & Group Practices)  
Closed 1990-2014**

Year Closed	Claimants				Defendants			Defendants With Payment Made on Their Behalf		
	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1990	181	181	\$22,938,665.00	\$126,733	72	189	2	39	184	2
1991	181	181	\$22,938,665.00	\$126,733	72	189	2	39	184	2
1992	189	189	\$41,613,199	\$220,176	113	206	13	52	200	5
1993	215	215	\$43,241,507	\$201,123	153	247	11	63	226	3
1994	204	204	\$56,974,798	\$279,288	124	240	15	54	218	1
1995	214	214	\$33,809,747	\$157,989	105	257	20	42	223	5
1996	245	245	\$43,839,545	\$178,937	144	289	16	57	261	10
1997	252	252	\$49,716,804	\$197,289	164	290	15	45	263	8
1998	228	228	\$55,222,780	\$242,205	144	292	8	44	259	4
1999	234	234	\$52,297,871	\$223,495	121	273	11	26	253	2
2000	267	267	\$46,329,612	\$173,519	116	319	10	35	289	2
2001	204	204	\$68,896,156	\$337,726	134	260	11	46	225	1
2002	231	231	\$56,089,110	\$242,810	112	294	14	65	247	9
2003	263	263	\$73,040,216	\$277,719	124	311	7	38	280	2
2004	274	274	\$80,285,669	\$293,013	162	353	8	56	302	6
2005	238	238	\$82,691,043	\$347,441	138	306	8	58	255	6
2006	228	228	\$89,402,773	\$392,117	164	289	15	57	247	5
2007	273	273	\$84,154,472	\$308,258	201	362	38	49	288	8
2008	367	367	\$88,010,658	\$239,811	242	454	18	60	389	8
2009	329	329	\$90,872,297	\$276,208	266	470	20	56	392	2
2010	273	273	\$91,100,590	\$333,702	231	360	25	61	293	3
2011	306	306	\$74,447,171	\$243,291	222	381	20	53	327	4
2012	327	327	\$108,936,642	\$333,140	205	401	39	57	345	10
2013	318	318	\$90,214,862	\$283,695	218	387	19	64	340	1
2014	254	254	\$77,381,053	\$304,650	145	298	37	26	264	6

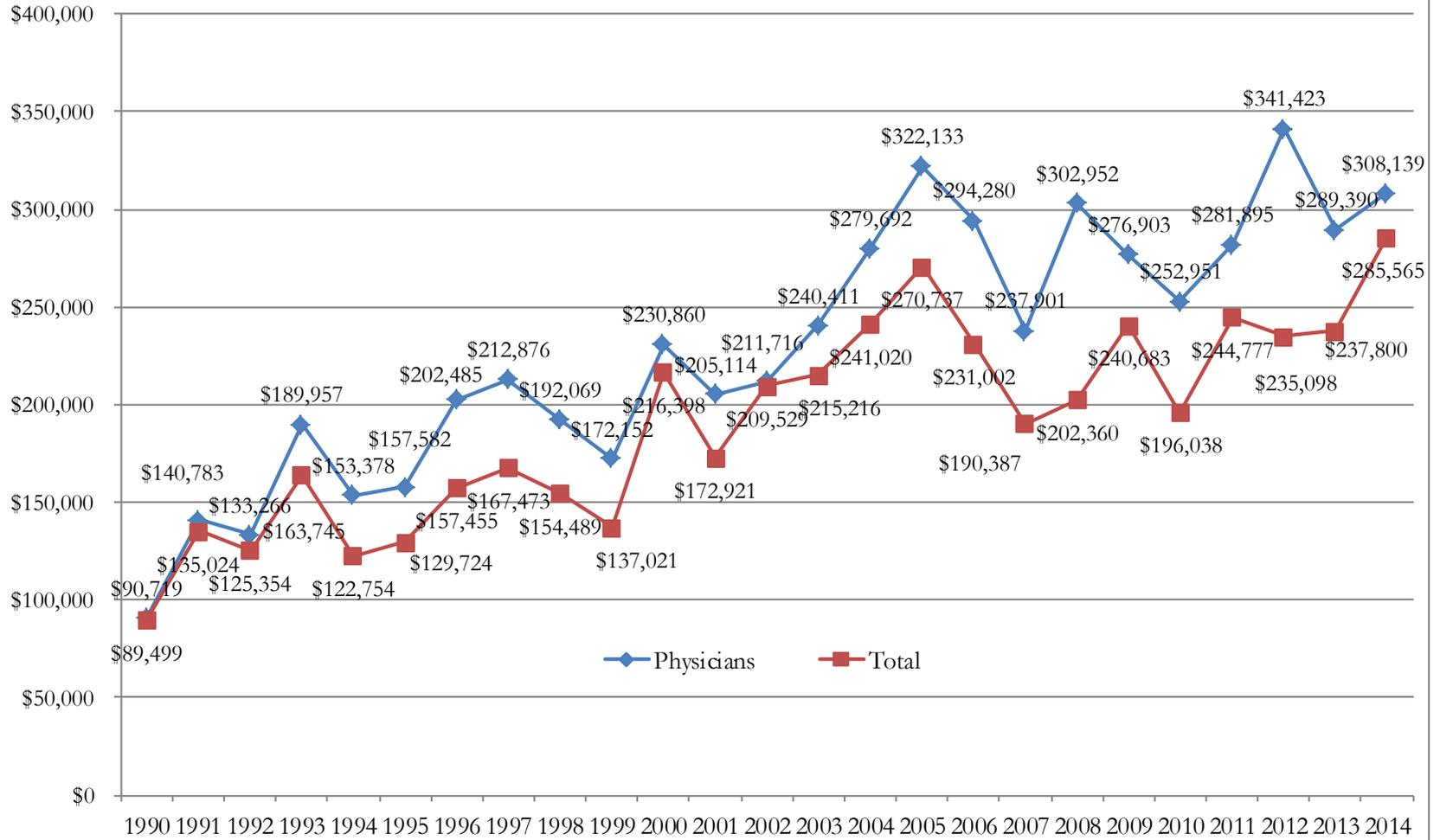
**Average Payment Received by Claimant, and Paid on Behalf of Defendant**



Number of Defendants, 1990 – 2014*												
	Physicians			Institutions (Including Nursing Homes, Hospitals, Clinics, & Group Practices)			All Other (Nurses, Pharmacists, etc.)			Total		
Year	Defs.	With Payment	Average Indemnity	Defs.	With Payment	Average Indemnity	Defs.	With Payment	Average Indemnity	Defs.	With Payment	Average Indemnity
1990	826	281	\$90,719	442	184	\$109,757	161	77	\$36,633	1,429	542	\$89,499
1991	922	296	\$140,783	505	200	\$169,234	223	101	\$50,402	1,650	597	\$135,024
1992	931	245	\$133,266	663	226	\$144,589	197	67	\$31,541	1,791	538	\$125,354
1993	907	264	\$189,957	650	218	\$181,323	226	81	\$31,005	1,783	563	\$163,745
1994	889	250	\$153,378	600	223	\$106,450	171	73	\$67,679	1,660	546	\$122,754
1995	996	293	\$157,582	699	261	\$120,586	170	75	\$52,695	1,865	629	\$129,724
1996	965	268	\$202,485	707	263	\$143,975	200	73	\$40,705	1,872	604	\$157,455
1997	766	202	\$212,876	672	259	\$171,095	163	72	\$27,063	1,601	533	\$167,473
1998	702	137	\$192,069	623	253	\$174,304	181	83	\$32,059	1,506	473	\$154,489
1999	706	210	\$172,152	683	289	\$132,716	155	63	\$39,663	1,544	562	\$137,021
2000	801	207	\$230,860	676	225	\$239,245	159	45	\$35,639	1,636	477	\$216,398
2001	684	200	\$205,114	661	247	\$170,256	140	53	\$63,858	1,485	500	\$172,921
2002	761	201	\$211,716	685	280	\$228,640	131	44	\$77,931	1,577	525	\$209,529
2003	730	208	\$240,411	760	302	\$210,645	148	42	\$123,313	1,638	552	\$215,216
2004	827	223	\$279,692	760	255	\$246,580	176	56	\$61,698	1,763	534	\$241,020
2005	820	196	\$322,133	694	247	\$267,119	182	60	\$117,736	1,696	503	\$270,737
2006	979	173	\$294,280	884	288	\$219,170	229	64	\$113,196	2,092	525	\$231,002
2007	1032	232	\$237,901	1028	389	\$181,161	194	76	\$92,565	2,254	697	\$190,387
2008	908	162	\$302,952	892	392	\$171,217	185	39	\$97,546	1,985	593	\$202,360
2009	752	155	\$276,903	791	293	\$250,969	181	54	\$80,904	1,724	502	\$240,683
2010	768	141	\$252,951	781	327	\$191,932	155	45	\$54,301	1,704	513	\$196,630
2011	659	133	\$281,895	804	345	\$251,977	189	46	\$83,463	1,652	524	\$244,777
2012	721	155	\$339,755	815	340	\$209,073	172	48	\$70,226	1,708	543	\$234,102
2013	632	123	\$283,043	732	264	\$227,536	195	55	\$177,611	1,559	442	\$236,770
2014	546	118	\$291,279	712	266	\$325,806	161	49	\$80,070	1,419	433	\$288,588

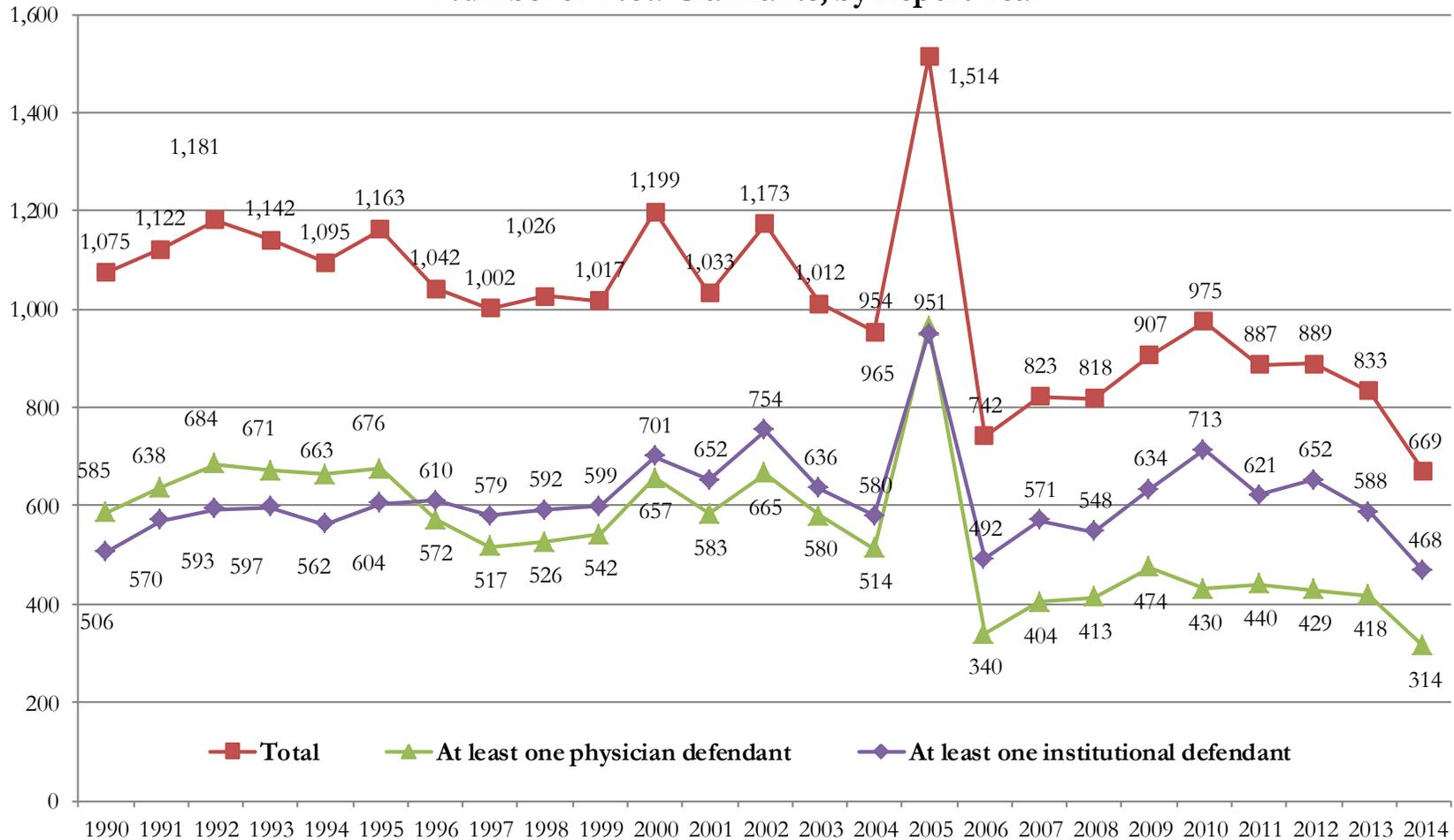
\*Each defendant is counted in the year the occurrence was closed, regardless of whether the claim against the individual practitioner was closed in an earlier year.

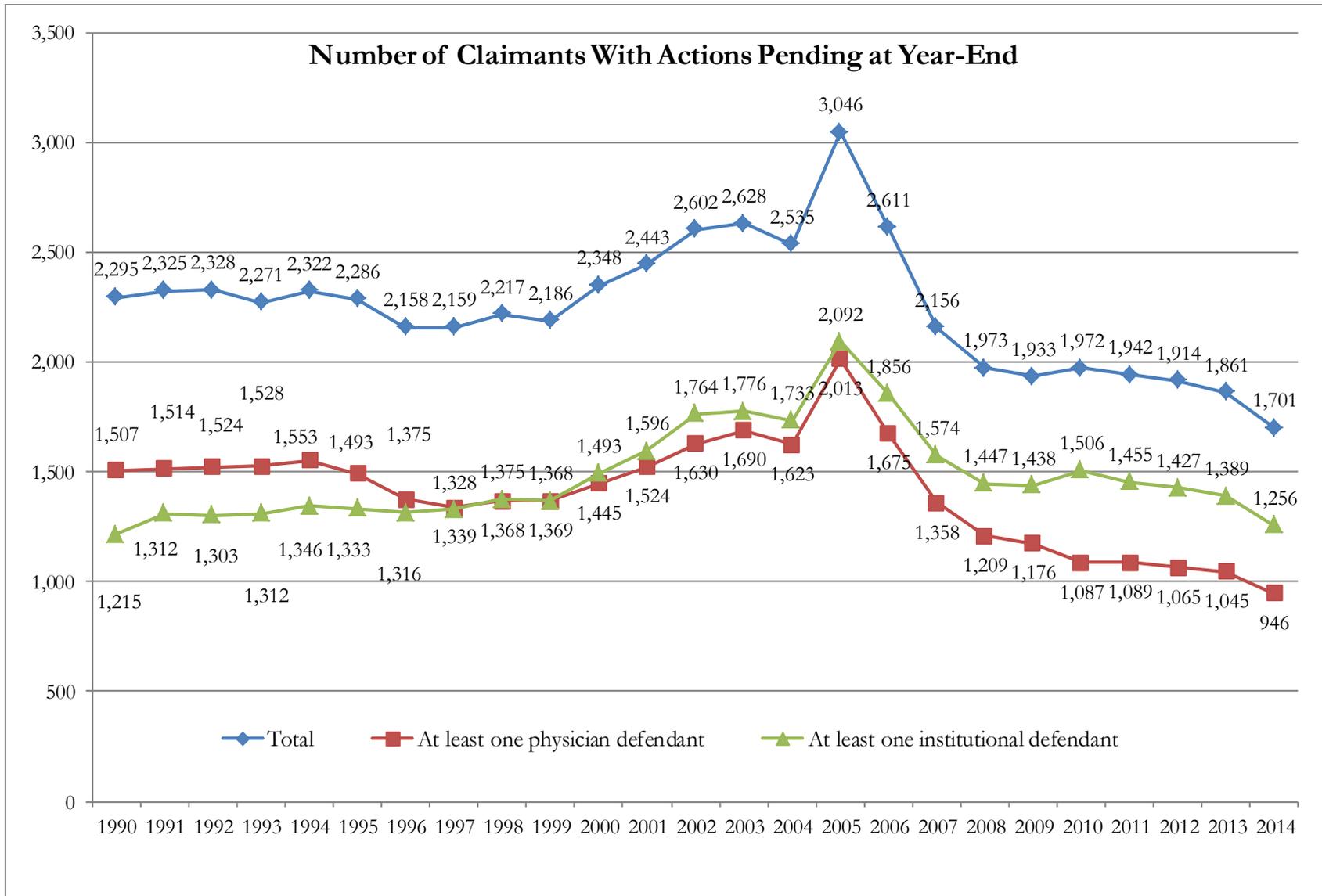
### Average Indemnity Per Defendant

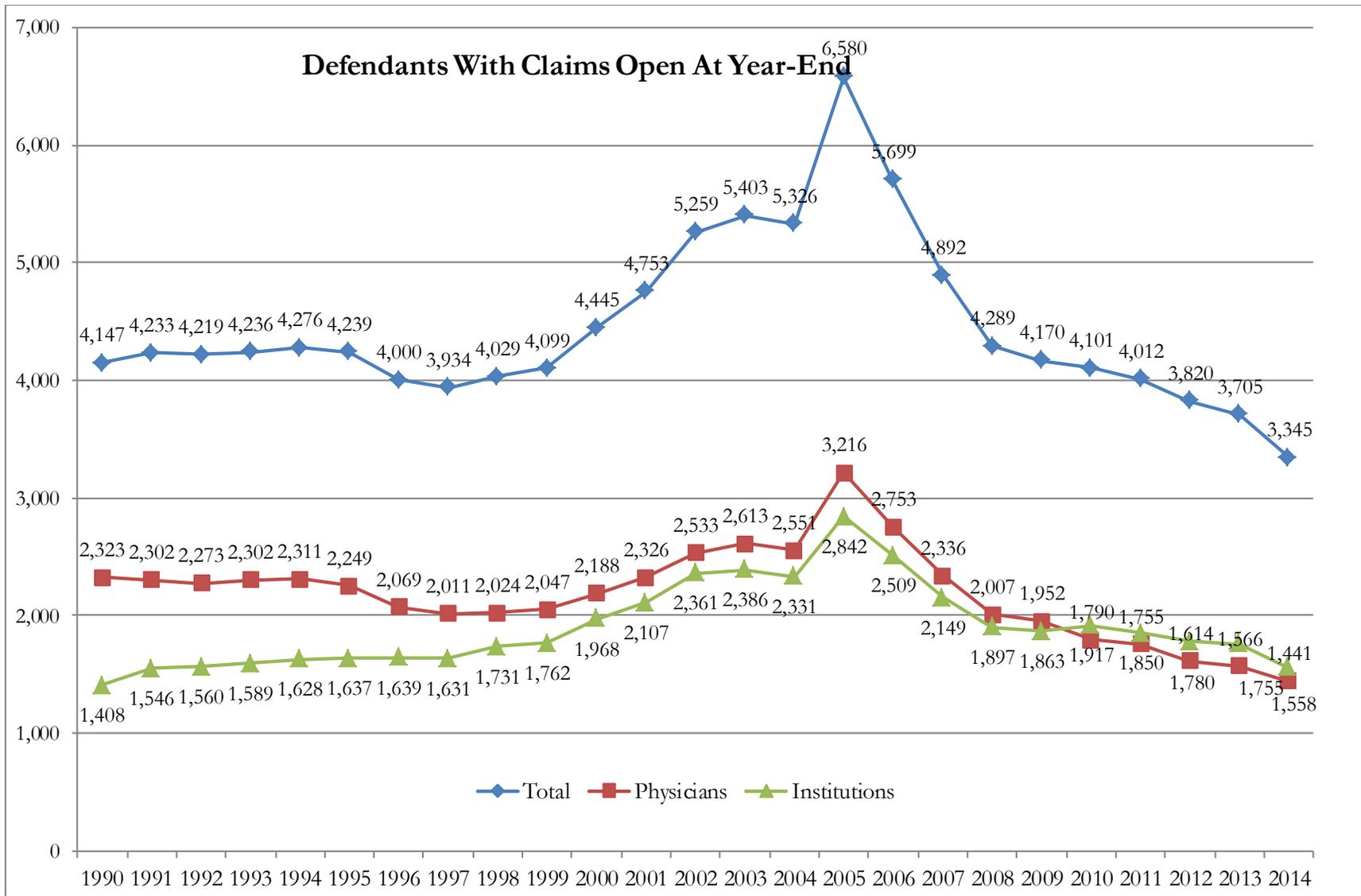


Claimants and Associated Number of Defendants By Report Year					
Year Reported	Claimants	Defendants			Total
		Physicians	Institutions	All Other	
1990	1,075	798	561	243	1,602
1991	1,122	901	643	192	1,736
1992	1,181	902	677	198	1,777
1993	1,142	936	680	185	1,801
1994	1,095	898	639	163	1,700
1995	1,163	934	708	186	1,828
1996	1,042	785	709	139	1,633
1997	1,002	708	664	163	1,535
1998	1,026	715	723	163	1,601
1999	1,017	729	714	171	1,614
2000	1,199	942	882	158	1,982
2001	1,033	822	800	171	1,793
2002	1,173	968	939	176	2,083
2003	1,012	810	785	187	1,782
2004	954	765	705	216	1,686
2005	1,514	1485	1205	260	2,950
2006	742	516	551	144	1,211
2007	823	615	668	164	1,447
2008	818	579	640	163	1,382
2009	907	697	757	151	1,605
2010	975	606	835	194	1,635
2011	887	624	737	202	1,563
2012	889	580	745	191	1,516
2013	833	584	707	153	1,444
2014	669	421	515	123	1,059

### Number of New Claimants, by Report Year







## Section VIII

### Nature and Substance of Allegations and Outcomes

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

As part of data enhancements, additional typologies were developed to capture more meaningful details about the nature of allegations of malpractice. As of 2011, over 15,000 records have been manually reviewed and allegation and outcome codes were derived from the written narratives that accompany each claim that is filed with the DIFP. In addition, new classifications were developed to capture greater information about the nature and severity of injuries than was captured by the traditional 9-point injury severity scale. Basic tables derived from the recoded data are presented in this report.

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

<b>Adverse Outcomes by Medical Category Closed Occurrences, 2002-2014</b>			
<b>Category</b>	<b>Claimants</b>	<b>Claimants With Payment</b>	<b>Average Indemnity Per Paid Claimant</b>
Diagnosis	2,129	981	\$408,919
Anesthesia	224	89	\$282,493
Surgery	3,773	1,654	\$307,074
Medication	1,068	466	\$176,940
IV & Blood Products	186	106	\$159,535
Pregnancy & childbirth	753	364	\$697,450
Treatment	2,128	954	\$223,453
Patient Safety / Ethical Issue	1,663	756	\$128,550
<b>Total</b>	<b>11,925</b>	<b>5,370</b>	<b>\$297,539</b>

<b>Category</b>	<b>Claimants</b>	<b>Claimants With Payment</b>	<b>Total Indemnity</b>
Diagnosis	17.9%	18.3%	25.1%
Anesthesia	1.9%	1.7%	1.6%
Surgery	31.6%	30.8%	31.8%
Medication	9.0%	8.7%	5.2%
IV & Blood Products	1.6%	2.0%	1.1%
Pregnancy & childbirth	6.3%	6.8%	15.9%
Treatment	17.8%	17.8%	13.3%
Patient Safety / Ethical Issue	13.9%	14.1%	6.1%
<b>Total</b>	<b>100.0%</b>	<b>100.0%</b>	<b>100.0%</b>

Allegations by Category, 2002-2014				
Allegation	Claimants	Claimants With Payments	Average Indemnity	Average Injury Severity (1-9 Scale)
<b>Diagnostic Related Allegations</b>				
<b>Infectious Conditions</b>				
Heart Condition	9	4	\$408,750	8.4
Integumentary system - skin, hair, nails etc	7	2	\$600,000	4.1
Auditory condition	4			5.8
Visual condition	2	1	\$3,000	5.0
Meningitis, encephalitis, and inflammatory conditions of central nervous system	1			7.0
Other or unknown nervous system disorders	35	22	\$1,094,904	7.9
Spine / spinal cord disorder	12	5	\$1,013,667	6.7
Musculoskeletal disorder order- excluding spine	12	8	\$695,625	5.5
Blood and immune disorders	2	2	\$900,000	8.0
Diabetes	1	1	\$500,000	7.0
Respiratory infections	45	22	\$248,125	6.7
Other respiratory conditions	1	1	\$235,000	9.0
Digestive disorders	21	7	\$60,929	5.1
Diseases of the genitourinary system	7	3	\$115,833	7.4
Diseases of the reproductive system	5	4	\$179,737	6.0
Other respiratory distress	1	1	\$75,000	9.0
Development of gangrene or other necrotizing condition	1	1	\$733,000	9.0
Staph infection	2	1	\$1,155,850	9.0
Septic condition	10	7	\$677,143	7.6
Septic condition	1			9.0
Other infection	1	1	\$140,000	5.0
Unknown	36	19	\$394,148	6.0
<b>Subtotal - Infectious Conditions</b>	<b>213</b>	<b>109</b>	<b>\$557,269</b>	<b>6.6</b>
<b>Cardiovascular Conditions</b>				
Hematoma / aneurysm	50	30	\$440,422	8.0
Heart Condition	202	107	\$431,036	7.9
Embolism/ thrombosis	69	39	\$326,305	7.5
Ischemia / vascular deficiency	11	7	\$673,571	7.4
Stroke	124	57	\$519,083	6.6
<b>Subtotal</b>	<b>456</b>	<b>240</b>	<b>\$443,176</b>	<b>7.5</b>
<b>Cancers</b>				
Cancer - oral	17	3	\$180,000	7.4
Cancer - digestive tract	69	31	\$492,876	7.3
Cancer - respiratory tract	86	42	\$410,636	7.9
Cancer - bone and cartilage	22	12	\$388,031	7.4
Cancer - skin	35	14	\$408,214	6.3
Cancer - mesothelium and soft tissue	2			7.5

<b>Allegations by Category, 2002-2014</b>				
<b>Allegation</b>	<b>Claimants</b>	<b>Claimants With Payments</b>	<b>Average Indemnity</b>	<b>Average Injury Severity (1-9 Scale)</b>
Cancer - breast	114	45	\$413,121	7.2
Cancer - reproductive organs	34	18	\$389,936	7.9
Cancer - kidney, bladder and related	26	12	\$264,742	6.6
Cancer - central nervous system	11	7	\$162,243	7.5
Cancer - Thyroid and other endocrine glands	23	12	\$337,568	6.6
Cancer - Hodgkin's, lymphoma, and related	10	3	\$604,500	7.5
Cancer - unknown type	36	17	\$253,008	6.3
<b>Subtotal - Cancer</b>	<b>485</b>	<b>216</b>	<b>\$386,688</b>	<b>6.2</b>
<b>Traumatic Injuries</b>				
Fracture	161	50	\$119,368	3.7
Dislocation w/out fracture	6	4	\$318,750	4.8
Cuts, burns, abrasions	2	1	\$200,000	4.0
Neurological	4	4	\$96,604	4.3
Spine	37	15	\$1,202,456	5.8
Peripheral nervous system	1			5.0
Sprains or other soft tissue injury	1			3.0
Injury to tendons or muscle	32	7	\$91,143	3.8
Injury to nerves	1			5.0
Injury to internal organs	53	29	\$396,810	7.1
Details unknown	3	1	\$170,000	3.7
<b>Subtotal</b>	<b>301</b>	<b>111</b>	<b>\$343,983</b>	<b>4.6</b>
<b>Misc. Conditions</b>				
Unknown or benign neoplasms	43	19	\$427,663	5.4
Integumentary system - skin, hair, nails etc	1	1	\$125,000	4.0
Auditory condition	3	1	\$45,000	4.7
Visual condition	15	10	\$587,110	6.1
Other or unknown nervous system disorders	29	10	\$635,505	6.3
Spine / spinal cord disorder	46	17	\$601,255	5.8
Musculoskeletal disorder order- excluding spine	18	6	\$615,000	4.3
Compartment syndrome	9	7	\$205,000	5.2
Blood and immune disorders	15	8	\$660,208	7.2
Diabetes	11	6	\$334,184	6.4
Endocrine, nutritional, and metabolic disorders	24	15	\$486,622	7.6
Other respiratory conditions	7	4	\$839,928	6.4
Digestive disorders	161	82	\$391,721	5.9
Diseases of the genitourinary system	24	14	\$363,036	6.3
Diseases of the reproductive system	23	11	\$236,023	5.2
Poison, exposure to toxin	7	3	\$136,667	6.6
Other respiratory distress	1			9.0
Development of fistula	1	1	\$35,000	3.0
Healthy patient misdiagnosed with condition	64	25	\$141,892	3.6
Unknown	169	62	\$232,423	6.0

<b>Allegations by Category, 2002-2014</b>				
<b>Allegation</b>	<b>Claimants</b>	<b>Claimants With Payments</b>	<b>Average Indemnity</b>	<b>Average Injury Severity (1-9 Scale)</b>
<b>Subtotal</b>	<b>671</b>	<b>302</b>	<b>\$466,735</b>	<b>5.7</b>
<b>Complications of Anesthesia</b>				
<b>Intubation Injuries</b>				
Failure to timely / properly intubate	10	9	\$695,667	8.6
Premature extubation	7	5	\$270,548	7.3
Physical Injury during intubation	107	27	\$50,172	3.2
Endotracheal tube wrongly placed	2	1	\$175,000	3.0
<b>Subtotal</b>	<b>126</b>	<b>42</b>	<b>\$217,699</b>	<b>3.9</b>
<b>Dosage / Medication Errors</b>				
Wrong dosage administered	6	4	\$451,979	5.3
Wrong medication administered	2	2	\$17,500	2.5
Medication error	1	1	\$2,304	3.0
Injection into wrong body part	1			4.0
<b>Subtotal</b>	<b>10</b>	<b>7</b>	<b>\$263,603</b>	<b>4.4</b>
<b>Cardiovascular / Respiratory Complications of Anesthesia</b>				
Hematoma / aneurysm	1	1	\$300,000	9.0
Ischemia / vascular deficiency	5	3	\$622,333	6.6
Hypoxia	16	6	\$466,875	7.1
Myocardial infarction	2			6.0
Stroke	1			7.0
<b>Subtotal</b>	<b>25</b>	<b>10</b>	<b>\$496,825</b>	<b>7.0</b>
<b>Other Anesthesia Complications</b>				
Allergic reaction to medication	8	3	\$225,583	4.8
Other negative side-effect of anesthesia	12	3	\$306,667	4.6
Cut, puncture, tear during injection	2	1	\$690,000	5.5
Injury from aspiration	2	1	\$25,000	5.5
Other respiratory distress	13	7	\$459,528	7.4
Anesthetic or intra-operative awareness	12	7	\$42,861	1.3
Other inadequate anesthetization	9	6	\$548,599	6.0
Injury from equipment malfunction	2	1	\$35,000	6.0
Unknown	3	1	\$30,000	9.0
<b>Subtotal</b>	<b>39</b>	<b>22</b>	<b>\$312,423</b>	<b>5.3</b>
<b>Surgical Complications</b>				
<b>Cardiovascular / Respiratory Complications of Surgery</b>				
Hematoma / aneurysm	25	16	\$645,453	6.6
Embolism/ thrombosis	62	29	\$280,952	7.2
Ischemia / vascular deficiency	51	25	\$687,291	6.7
Hypoxia	28	15	\$1,086,405	7.5
Myocardial infarction	52	26	\$455,410	8.1
Stroke	26	10	\$248,946	6.7
Excess blood loss during surgery or treatment	18	7	\$936,270	6.8

<b>Allegations by Category, 2002-2014</b>				
<b>Allegation</b>	<b>Claimants</b>	<b>Claimants With Payments</b>	<b>Average Indemnity</b>	<b>Average Injury Severity (1-9 Scale)</b>
Postoperative bleeding	94	44	\$539,525	7.0
Injury from aspiration	15	5	\$165,613	6.3
Other respiratory distress	18	9	\$391,278	7.4
<b>Subtotal</b>	<b>389</b>	<b>186</b>	<b>\$542,612</b>	<b>7.1</b>
<b>Complications With Prosthetic / Therapeutic or Other Devices</b>				
Improper placement of prosthetic device	134	47	\$320,781	4.6
Incorrect prosthetic device, or wrong size	59	19	\$136,382	4.2
Improper placement of therapeutic device	50	21	\$196,449	5.6
Incorrect therapeutic device, or wrong size	4	2	\$338,500	5.3
Defective implant	13	2	\$137,500	3.9
<b>Subtotal</b>	<b>260</b>	<b>91</b>	<b>\$249,949</b>	<b>4.7</b>
<b>Informed Consent Issues</b>				
Treatment lacked salutary effect	318	89	\$166,513	4.3
Failure to warn of risks of procedure	5	1	\$150,000	4.2
Unnecessary surgery or procedure	125	40	\$332,088	4.6
Did not consent to procedure	16	5	\$119,000	3.9
<b>Subtotal</b>	<b>464</b>	<b>135</b>	<b>\$213,690</b>	<b>4.4</b>
<b>Surgical Trauma</b>				
Cut, puncture, tear during heart catheterization	33	14	\$566,948	6.5
Cut, puncture, tear during other surgery	703	373	\$312,851	5.2
Cut, puncture, tear during injection	11	4	\$82,500	4.9
Injury from patient positioning	49	20	\$274,113	4.4
Injury from improper operation of equipment	6	4	\$201,019	4.5
Injury from equipment malfunction	31	11	\$146,167	5.8
Inappropriate temperature in local application	8	6	\$95,665	4.1
Other surgical injury - central nervous system	17	9	\$862,222	6.8
Other surgical injury - veins or arteries	1	1	\$202,000	9.0
Other injury incidental to medical procedure	33	18	\$261,361	4.5
Other surgical injury - fracture	10	2	\$30,000	3.9
Other surgical injury - internal organ	32	10	\$179,996	5.2
Other surgical injury - non-fracture musculoskeletal injury	2			5.0
Other surgical injury - nerve injury	105	41	\$382,538	5.0
Other surgical injury - peripheral nervous system	9	6	\$547,079	5.4
Other surgical injury - impaired vision	14	6	\$287,500	5.1
Other surgical injury - morphology problem / disfigurement	6	3	\$366,667	5.3
<b>Subtotal</b>	<b>1070</b>	<b>528</b>	<b>\$321,490</b>	<b>5.2</b>
<b>Surgical Infections</b>				
Development of gangrene or other necrotizing condition	19	7	\$371,429	5.5
Staph infection contracted during care	48	14	\$304,007	5.1

<b>Allegations by Category, 2002-2014</b>				
<b>Allegation</b>	<b>Claimants</b>	<b>Claimants With Payments</b>	<b>Average Indemnity</b>	<b>Average Injury Severity (1-9 Scale)</b>
Other infection contracted during care	346	116	\$353,651	5.2
Development of septic condition during care	40	14	\$715,887	6.9
<b>Subtotal</b>	<b>453</b>	<b>151</b>	<b>\$383,457</b>	<b>5.3</b>
<b>Problems with Surgical Site</b>				
Failure in suture or ligature	3	1	\$225,000	4.0
Sutures, staples, etc improperly placed	52	27	\$633,583	5.4
Other improper closure of surgical site	77	36	\$400,964	5.2
Other problem with surgical site	22	7	\$148,214	3.8
<b>Subtotal</b>	<b>154</b>	<b>71</b>	<b>\$462,027</b>	<b>5.1</b>
<b>Misc. Surgical Issues</b>				
Foreign body retained - during heart catheterization	3	1	\$80,000	4.0
Foreign body retained - other surgery	253	151	\$113,496	3.9
Procedure performed on wrong body part	96	72	\$194,156	4.2
Wrong patient	2	1	\$122,000	5.0
Contaminated substance taken or injected	7	3	\$213,333	3.0
Wrong fluid used in transfusion	1	1	\$175,000	6.0
Failure to introduce or remove other medical implement	3	1	\$70,000	3.7
Non-administration of necessary care or other omission	2	1	\$10,000	4.0
Failure to identify or treat compartment syndrome	21	12	\$511,884	6.5
Misset fracture or non-union	92	39	\$234,658	4.3
Development of fistula	36	13	\$321,393	4.5
Failure to stabilize prior to transfer / discharge	2	1	\$225,000	9.0
Allergic reaction to medical materials, excluding medications	13	4	\$140,375	3.2
Inappropriate handling of transplantable material	43	40	\$170,362	6.1
Aborted surgery	23	8	\$68,418	3.6
Pressure ulcers during care	19	11	\$172,955	4.5
Other problem in post-surgical care	16	5	\$426,000	6.3
Failed sterilization	12	6	\$68,500	1.9
Accidental or unnecessary sterilization	6			5.0
Delay in scheduling surgery	1			2.0
Retained body part	2	1	\$85,000	3.5
Failure to ensure proper nutrition or hydration	1			5.0
G-tube or feeding tube improperly placed or malfunction	16	11	\$151,182	7.3
Physician delay or failure to respond to call	1	1	\$5,500	3.0
<b>Subtotal</b>	<b>671</b>	<b>383</b>	<b>\$172,407</b>	<b>4.4</b>
Unknown	312	109	\$260,376	5.0

<b>Allegations by Category, 2002-2014</b>				
<b>Allegation</b>	<b>Claimants</b>	<b>Claimants With Payments</b>	<b>Average Indemnity</b>	<b>Average Injury Severity (1-9 Scale)</b>
<b>Medication-Related Allegations</b>				
<b>Dosage / Medication Errors</b>				
Wrong dosage administered	204	136	\$211,636	5.0
Wrong medication administered	220	151	\$40,050	3.3
Unknown dosage / medication error	13	7	\$152,714	4.1
Agent use or selection error	1	1	\$1,200,000	9.0
Medication administered via the wrong route	5	4	\$1,667,495	7.4
Incorrect dilution of fluid	2			8.5
Allergic reaction to medication	65	32	\$132,826	4.3
Interaction of two or more medications	45	24	\$258,938	6.5
Addiction or withdrawal issues	13	3	\$21,667	3.4
Injection into wrong body part	4	2	\$1,293,750	6.3
Injury from excessive use of medication	34	17	\$211,544	5.7
Physical accident attributed to medicine	7	2	\$5,512	3.7
Premature cessation of medications	1			1.0
Excess blood loss during surgery or treatment	1	1	\$183	9.0
Injury from improper operation of equipment	3	2	\$426,250	3.7
Injury from equipment malfunction	2	1	\$1,250,000	5.5
<b>Subtotal</b>	<b>620</b>	<b>383</b>		
<b>Adverse Reactions to Correct Dose and Medication</b>				
Steroids	13	5	\$140,000	4.4
Anti-seizure medications	4	3	\$355,000	5.3
Digestives medications	6	3	\$312,500	6.0
Anticoagulants	53	19	\$349,433	5.4
Heart medications	10	2	\$116,250	7.7
Hypertension medications	6			5.0
Weight loss medications	29			3.7
Topical applications	1			3.0
Adrenaline & related	3	2	\$525,000	5.3
Pain management, non-narcotics	16	1	\$100,000	6.1
Pain management, narcotics	26	8	\$116,201	6.2
Sedatives & relaxants	4	2	\$267,500	7.3
Chemotherapy	6	1	\$5,000	7.0
Cholesterol agents	7	1	\$100,000	4.7
Hormonal treatments	3			4.7
Vaccines	2			6.0
Cognitive & affective disorders	109	2	\$11,250	4.5
Medications used to treat substance abuse	1			9.0
Diabetic medications	7	2	\$35,500	5.0
Immune medications	3	1	\$325,000	5.3
Antibiotics	20	6	\$338,333	5.1
Antifungal agents	1			5.0

<b>Allegations by Category, 2002-2014</b>				
<b>Allegation</b>	<b>Claimants</b>	<b>Claimants With Payments</b>	<b>Average Indemnity</b>	<b>Average Injury Severity (1-9 Scale)</b>
Antiviral agents	2	2	\$658,000	5.0
Antiparasitic agents	2	1	\$40,000	5.5
Anti-inflammatory, excluding steroids	5			4.0
Other negative side-effect of medications	110	22	\$176,532	4.8
<b>Subtotal</b>	<b>449</b>	<b>83</b>	<b>\$240,747</b>	<b>5.0</b>
<b>IV &amp; Blood Products</b>				
IV infiltration event	106	61	\$88,758	4.2
Embolism/ thrombosis	9	4	\$285,275	3.9
Wrong agent administered	1	1	\$19,500	4.0
Injection into wrong body part	4	4	\$104,375	4.3
Cut, puncture, tear during injection	27	11	\$35,093	3.5
Foreign body retained during injection	3	3	\$21,667	3.7
Excessive amount of blood or other fluid	1	1	\$275,000	4.0
Incorrect dilution of fluid	1	1	\$54,000	4.0
Inappropriate temperature in local application	2	2	\$77,500	4.5
Contaminated substance taken or injected	3	1	\$15,000	3.3
Incorrect blood type	9	8	\$835,875	7.2
Failure to identify or treat compartment syndrome	2			4.0
Staph infection contracted during care	6	3	\$678,667	5.0
Other infection contracted during care	6	5	\$45,060	3.3
Development of septic condition during care	1			9.0
Injury from improper operation of equipment	1			3.0
Unknown	4	1	\$20,000	4.3
<b>Pregnancy &amp; Childbirth</b>				
Not applicable, no allegation of medical injury	1	1	\$7,500	1.0
Ectopic pregnancy	28	10	\$140,900	4.1
Spontaneous abortion / stillbirth	44	21	\$152,945	7.9
Complications w/ abortion	7	3	\$43,333	5.4
Complications w hypertension	1			6.0
Eclampsia	17	8	\$663,932	7.5
Infections	37	14	\$1,294,143	6.2
Complications of gestational diabetes	4	2	\$237,500	8.8
Other maternal complications related to pregnancy	2	2	\$210,000	9.0
Complications of multiple gestation	4	1	\$300,000	8.5
Complications from disproportion	17	10	\$817,973	5.7
Fetal abnormality or damage	9	3	\$883,333	6.7
Other fetal problems	2			9.0
Rh Isoimmunization	2	2	\$136,329	5.0
Complications of placental disorders	49	23	\$1,070,553	7.9
Complications from prolonged pregnancy	1	1	\$85,000	5.0

<b>Allegations by Category, 2002-2014</b>				
<b>Allegation</b>	<b>Claimants</b>	<b>Claimants With Payments</b>	<b>Average Indemnity</b>	<b>Average Injury Severity (1-9 Scale)</b>
Pre-term labor	21	8	\$409,063	6.9
Failed induction of labor	2	2	\$2,741,363	7.5
Prolonged labor	8	5	\$1,213,800	6.6
Shoulder dystocia	85	45	\$556,054	5.8
Other obstructed labor	8	5	\$187,000	6.1
Umbilical cord complications	3	1	\$175,000	7.0
Other obstetric trauma	4	2	\$275,000	7.0
Postpartum hemorrhage	4	2	\$475,000	7.0
Retained placenta and membranes	3			3.3
Fetus / newborn affected by maternal condition unrelated to pregnancy	7	3	\$1,115,000	7.4
Deficient fetal growth rate	2	1	\$400,000	7.0
Intracranial laceration or hemorrhage due to birth injury	10	6	\$682,917	6.5
Other birth injuries to central nervous system	19	13	\$864,832	7.1
Birth injury to peripheral nervous system	17	9	\$507,222	5.9
Other birth injuries	3	3	\$471,667	7.0
Intrauterine hypoxia	106	61	\$1,321,732	7.5
Respiratory distress of newborn	1	1	\$300,000	9.0
Pulmonary hemorrhage originating in the perinatal period	1	1	\$425,000	8.0
Hemolytic disease of fetus or newborn	1			9.0
Kernicterus	1	1	\$3,000,000	8.0
Metabolic / endocrine disorders of fetus or newborn	1	1	\$250,000	7.0
Seizure disorder of infant	2	1	\$100,000	7.0
Mix-up of newborn at discharge	1			1.0
Reaction to medication	2	1	\$50,000	9.0
Cut, tear, perforation	27	9	\$372,469	4.2
Retained surgical or other material	26	16	\$145,004	3.5
Cardiovascular complications of pregnancy	11	5	\$1,282,003	8.1
Wrong dosage administered	1			2.0
Inappropriate temperature in local application	1	1	\$10,000	3.0
Improper placement of therapeutic device	1			2.0
Failure to identify or treat compartment syndrome	1			3.0
Sutures, staples, etc improperly placed	1	1	\$85,000	3.0
Other improper closure of surgical site	2	1	\$7,500	3.0
Other respiratory distress	1			4.0
Development of fistula	3			4.3
Failure to stabilize prior to transfer / discharge	3	1	\$100,000	9.0
Other inadequate anesthetization	5	2	\$26,450	2.4
Unnecessary surgery or procedure	1			9.0

<b>Allegations by Category, 2002-2014</b>				
<b>Allegation</b>	<b>Claimants</b>	<b>Claimants With Payments</b>	<b>Average Indemnity</b>	<b>Average Injury Severity (1-9 Scale)</b>
Development of gangrene or other necrotizing condition	4	1	\$275,000	5.8
Development of septic condition during care	1	1	\$450,000	9.0
Postoperative bleeding	3	1	\$25,000	6.7
Other problem with surgical site	1			5.0
Failure to timely / properly intubate	1	1	\$300,000	7.0
Failed resuscitation	1			9.0
Retained body part	2			4.5
Physician delay or failure to respond to call	1	1	\$1,725,000	7.0
Injury to fetus or mother due to procedure unrelated to pregnancy	14	3	\$110,000	6.9
Injury from patient positioning	1			1.0
Other injury incidental to medical procedure	3	2	\$475,000	7.7
Injury from equipment malfunction	1			3.0
Other injury unrelated to medical treatment	1	1	\$16,500	3.0
Unknown	98	44	\$454,476	7.0
<b>Complications of Non-Surgical Treatment</b>				
<b>Cardiovascular / Respiratory Complications</b>				
Hematoma / aneurysm	12	5	\$146,650	7.6
Embolism/ thrombosis	22	11	\$238,243	5.6
Ischemia / vascular deficiency	9	3	\$391,667	6.7
Hypoxia	9	6	\$300,167	8.6
Myocardial infarction	35	19	\$382,018	8.2
Stroke	28	7	\$755,000	7.2
<b>Subtotal</b>	<b>115</b>	<b>51</b>	<b>\$370,064</b>	<b>7.3</b>
<b>Allegations Related to Medical &amp; Biological Agents</b>				
Excessive amount of blood or other fluid	3	1	\$230,000	7.3
Incorrect dilution of fluid	3	2	\$47,500	4.0
Overdose of radiation during therapy	72	59	\$239,894	6.6
Inadvertent exposure to radiation	2	2	\$42,500	6.5
Dosage failure in electroshock therapy	4	3	\$543,167	5.3
Other dosage failure	4	2	\$683,354	5.0
Inappropriate temperature in local application	22	18	\$30,353	3.6
Wrong fluid used in transfusion	5	5	\$287,000	4.8
Allergic reaction to medical materials, excluding medications	19	9	\$68,799	4.5
Inappropriate handling of transplantable material	3	1	\$20,000	1.0
Contaminated substance taken or injected	2			3.5
<b>Subtotal</b>	<b>139</b>	<b>102</b>	<b>\$197,848</b>	<b>5.5</b>
<b>Problem With Medical Equipment</b>				
Improper placement of prosthetic device	2	1	\$20,000	4.5
Incorrect prosthetic device, or wrong size	2	1	\$2,000	2.5

<b>Allegations by Category, 2002-2014</b>				
<b>Allegation</b>	<b>Claimants</b>	<b>Claimants With Payments</b>	<b>Average Indemnity</b>	<b>Average Injury Severity (1-9 Scale)</b>
Improper placement of therapeutic device	21	12	\$165,340	4.4
Incorrect therapeutic device, or wrong size	4	1	\$43,500	3.0
Injury from improper operation of equipment	23	15	\$54,770	5.1
Injury from equipment malfunction	16	7	\$259,357	5.7
<b>Subtotal</b>	<b>68</b>	<b>37</b>	<b>\$126,665</b>	<b>4.8</b>
<b>Physical Injuries Resulting from Procedure</b>				
Extravasation from injection	5	4	\$63,802	3.2
Injection into wrong body part	8	3	\$248,333	6.0
Other negative side-effect of medications	1			4.0
Cut, puncture, tear during injection	108	47	\$213,942	4.3
Cut, puncture, tear during endoscopic exam	86	32	\$258,693	5.3
Cut, puncture, tear during other catheterization	49	19	\$110,189	4.7
Cut, puncture, tear during other medical procedure	60	39	\$58,239	3.7
Injury during physical therapy	162	72	\$101,075	3.7
Injury during intubation	1	1	\$8,000	3.0
Injury from patient positioning	10			3.5
Failure to ensure proper nutrition or hydration	16	7	\$124,952	8.0
Other injury incidental to medical procedure	34	15	\$57,283	3.7
<b>Subtotal</b>	<b>540</b>	<b>239</b>	<b>\$136,895</b>	<b>4.3</b>
<b>Infections &amp; Related</b>				
Pressure ulcers during care	247	135	\$166,621	6.4
Development of gangrene or other necrotizing condition	22	10	\$311,065	5.7
Staph infection contracted during care	15	2	\$30,000	3.8
Other infection contracted during care	153	47	\$126,921	4.8
Development of septic condition during care	23	12	\$339,361	8.0
Other failure of sterile precautions	2	1	\$42,500	3.0
<b>Subtotal</b>	<b>462</b>	<b>207</b>	<b>\$172,679</b>	<b>5.8</b>
<b>Retention of Foreign Object</b>				
Foreign body retained - during injection	3			3.0
Foreign body retained - during endoscopic exam	1	1	\$35,000	3.0
Foreign body retained - during other catheterization	1			3.0
Foreign body retained - during other medical procedure	14	8	\$74,670	3.1
<b>Subtotal</b>	<b>28</b>	<b>109679</b>	<b>\$6</b>	<b>2.1</b>
<b>Delays &amp; Other Omissions</b>				
Delay in scheduling treatment	7	4	\$372,402	8.0
Delay in transport	7	2	\$50,000	7.3
Delay in Emergency Department	19	7	\$798,760	5.5
Physician delay or failure to respond to call	2	1	\$58,500	9.0

<b>Allegations by Category, 2002-2014</b>				
<b>Allegation</b>	<b>Claimants</b>	<b>Claimants With Payments</b>	<b>Average Indemnity</b>	<b>Average Injury Severity (1-9 Scale)</b>
Failure to timely / properly intubate	24	18	\$541,000	8.3
Failure to make timely or appropriate referral	11	5	\$312,000	5.7
Other Delay	12	3	\$278,800	5.8
Deficient monitoring of patient status	1	1	\$500,000	9.0
Failure to stabilize prior to transfer / discharge	27	15	\$387,472	7.2
Failure to warn of risks of procedure	2			2.5
Failure in follow-up care	12	4	\$356,250	5.8
Non-administration of necessary drug or other substance	5	1	\$250,000	7.4
<b>Subtotal</b>	<b>129</b>	<b>61</b>	<b>\$448,539</b>	<b>6.8</b>
<b>Misc.</b>				
Performance of inappropriate operation or procedure	3	2	\$67,000	4.3
Non-administration of necessary care or other omission	150	64	\$276,432	6.5
Pathology specimen lost	1	1	\$1,000	1.0
Did not consent to procedure	10	2	\$5,000	2.0
Failure to identify or treat compartment syndrome	7	5	\$228,420	4.9
Procedure performed on wrong body part	4	2	\$1,015,000	4.0
Misset fracture or non-union	50	22	\$98,771	4.1
Sutures, staples, etc improperly placed	5			3.2
Injury from aspiration	24	11	\$328,439	7.4
Other respiratory distress	16	9	\$523,611	8.1
Development of fistula	1	1	\$123,000	6.0
Treatment lacked salutary effect	91	28	\$174,209	5.6
Wrong patient	5	4	\$85,000	4.2
Aborted procedure	2	1	\$12,500	3.0
Unnecessary procedure	12	1	\$130,000	3.8
Failed sterilization	1			2.0
Improper phone of other remote instructions	3	3	\$300,000	7.0
Failure to monitor	12	7	\$437,071	7.8
Failure to warn of health hazard	12			7.0
Failure to communicate with patient	2	1	\$50,000	6.5
Failed resuscitation	12	7	\$437,000	8.8
Other failure to effectively treat	29	13	\$161,236	6.6
Premature extubation	2	1	\$175,000	6.5
G-tube or feeding tube improperly placed or malfunction	13	5	\$1,875,000	7.5
No clear allegation of medical error or injury	3	2	\$37,500	1.0
<b>Subtotal</b>	<b>470</b>	<b>192</b>	<b>\$290,521</b>	<b>5.9</b>
Unknown	182	53	\$316,287	5.2

<b>Allegations by Category, 2002-2014</b>				
<b>Allegation</b>	<b>Claimants</b>	<b>Claimants With Payments</b>	<b>Average Indemnity</b>	<b>Average Injury Severity (1-9 Scale)</b>
<b>Patient Safety / Breach of Ethical or Regulatory Standard</b>				
Patient abandonment	6	1	\$153,255	2.8
Assault & battery	23	12	\$65,583	2.5
Breach of patient confidentiality	87	45	\$46,659	1.1
Breach of specific regulation	16	4	\$370,612	1.4
False imprisonment	18	4	\$13,231	1.3
Other legal or ethical misconduct	60	16	\$85,180	1.3
Religious issues	3	2	\$31,250	2.3
Sexual misconduct	47	18	\$91,736	1.3
Not applicable, no allegation of medical injury	6	2	\$11,500	1.0
All acts of self-harm	54	28	\$323,121	8.5
Patient harmed third party	3			2.0
Accident attributed to medicine	1			9.0
Civil rights allegations originating among incarcerated population	310	21	\$230,208	3.1
Injury from aspiration	12	4	\$570,000	7.8
Failure to communicate with patient	1			7.0
Abuse / neglect	6	2	\$181,250	6.3
Insurance coverage or monetary dispute	10	1	\$13,232	1.3
Refusal to treat / indifference	15	1	\$760,000	3.9
EMTALA violation	2	1	\$2,000	2.0
Failure to ensure proper nutrition or hydration	1	1	\$2,500	4.0
Fall while under care or on premises	700	419	\$129,116	4.8
Harmed by 3rd party	46	25	\$100,914	4.6
Injury during transporting or repositioning	111	67	\$76,401	4.2
Injury from equipment malfunction	1	1	\$40,000	9.0
Injury while restraining patient or by security	5	3	\$103,352	4.2
Elopement from facility	11	11	\$308,923	7.3
Other injury unrelated to medical treatment	93	68	\$103,081	5.1
Unknown	2			9.0
<b>Unknown Category</b>				
Unknown	392	104	\$190,657	4.7

<b>Injury Severity by Source, 2002-2014</b>				
<b>Outcome</b>	<b>Claimants</b>	<b>Claimants Receiving Payment</b>	<b>Average Payment</b>	<b>Average Injury Severity (1-9 Scale)</b>
<b>Surgery Related</b>				
Emotional distress	27	8	\$56,375	1.2
Physical pain, little loss of function	23	7	\$35,123	2.9
Skin - burns, lacerations, etc.	140	74	\$47,506	3.4
Soft tissue injury	12	6	\$95,382	3.7
Fracture from error	16	6	\$109,682	3.8
Skeletal problem from error	27	10	\$133,076	4.5
Fracture complicated by error	28	10	\$79,375	4.1
Skeletal problem complicated by error	93	22	\$197,138	4.1
Partial loss of function of limb	35	16	\$348,518	5.4
Full loss of function of limb	15	9	\$553,889	5.8
Amputation of fingers/toes	13	4	\$217,061	5.2
Amputation of hands/feet	3	2	\$375,000	6.3
Amputation of one limb	45	23	\$556,755	6.0
Amputation of two or more limbs	2	2	\$585,000	7.0
Amputation of other body part	65	34	\$416,800	5.5
Disfigurement / cosmetic	42	19	\$152,601	4.1
Other morphology problem	211	85	\$166,791	4.5
Cut, perforation, or tear of nerve	30	17	\$282,824	5.4
Other damage to nerve	303	127	\$327,121	5.0
Cauda equine syndrome	8	5	\$623,494	5.9
Brachial plexus disorders	2	1	\$210,000	5.0
Monoplegia - lower limb	3	1	\$30,000	6.0
Hemiplegia	7	4	\$1,006,250	6.9
Paraplegia	39	25	\$1,382,695	6.9
Quadriplegia	10	8	\$1,880,863	8.0
other cognitive or neurological deficit	86	37	\$1,083,664	6.2
Damage to veins or arteries	11	3	\$149,396	4.8
Internal bleeding	42	11	\$360,731	4.2
Embolism/thrombosis	14	4	\$209,375	4.8
Ruptured aneurism	2			5.0
Stroke	21	8	\$549,314	6.2
Myocardial infarction	9	3	\$325,000	5.2
Contraction - staph infection	27	8	\$52,137	3.6
Contraction - meningitis	6	1	\$1,600,000	5.2
Contraction - encephalitis	1			4.0
Contraction - peritonitis	11	6	\$234,250	4.4
Contraction - hepatitis	2	1	\$50,000	5.0
Progression - cancer	29	22	\$191,067	5.1

<b>Injury Severity by Source, 2002-2014</b>				
<b>Outcome</b>	<b>Claimants</b>	<b>Claimants Receiving Payment</b>	<b>Average Payment</b>	<b>Average Injury Severity (1-9 Scale)</b>
Contraction - sepsis	23	8	\$574,609	4.3
Contraction - gangrene / necrotizing condition	12	6	\$330,417	5.0
Contraction - other infection	212	61	\$227,250	3.9
Progression - non-infectious condition	4			5.0
Cut, perforation, tear to internal organ	253	113	\$314,849	4.5
Leakage from internal organ	18	8	\$257,500	3.8
Temp - partial loss of organ	29	6	\$142,871	3.7
Temp - full loss of organ	4	1	\$17,500	4.3
Perm - partial loss of organ	96	39	\$447,063	5.4
Perm - full loss of organ	11	7	\$818,143	14.8
Partial loss of mobility	4	1	\$200,000	4.8
Partial - loss of vision	83	34	\$249,993	5.3
Full - loss of vision	13	7	\$752,598	6.7
Partial - loss of hearing	8	6	\$172,917	5.1
Full - loss of hearing	1	1	\$225,000	6.0
Respiratory distress	8	2	\$22,250	4.0
Accidental / unnecessary sterilization	10	2	\$132,500	5.6
Coma	1	1	\$225,000	4.0
Unnecessary surgery - no complications	57	16	\$102,894	4.0
Unnecessary surgery - complications	8	1	\$50,000	4.0
Additional surgery necessary	581	265	\$135,135	4.5
Wrong site surgery	1	1	\$1,000,000	5.0
Unknown	300	103	\$197,171	3.8
Death	560	322	\$360,032	9.0
<b>Subtotal</b>	<b>3,757</b>	<b>1640</b>	<b>\$307,015</b>	<b>5.3</b>
<b>Anesthesia Related</b>				
Emotional distress	8	4	\$19,382	1.0
Physical pain, little loss of function	13	4	\$56,201	2.1
Skin - burns, lacerations, etc	3	1	\$3,048	3.0
Fracture from error	19	6	\$1,515	2.9
Skeletal problem from error	46	10	\$16,948	2.4
Fracture complicated by error	9	3	\$5,098	2.4
Skeletal problem complicated by error	1			2.0
Amputation of two or more limbs	1	1	\$690,000	7.0
Amputation of other body part	1			3.0
Cut, perforation, or tear of nerve	1	1	\$502,740	6.0
Other damage to nerve	10	1	\$600,000	5.0
other cognitive or neurological deficit	27	15	\$688,969	6.6
Stroke	1			7.0
Myocardial infarction	1			3.0
Cut, perforation, tear to internal organ	13	4	\$102,950	4.1
Temp - partial loss of organ	1	1	\$1,750	4.0

<b>Injury Severity by Source, 2002-2014</b>				
<b>Outcome</b>	<b>Claimants</b>	<b>Claimants Receiving Payment</b>	<b>Average Payment</b>	<b>Average Injury Severity (1-9 Scale)</b>
Perm - partial loss of organ	4	1	\$200,000	5.8
Partial - loss of vision	1	1	\$100,000	5.0
Full - loss of vision	1	1	\$1,667,000	6.0
Respiratory distress	9	3	\$20,000	3.3
Injury primarily psychological	1	1	\$110,000	4.0
Additional surgery necessary	3	2	\$99,215	3.7
Unknown	8	2	\$20,000	3.1
Death	40	27	\$386,571	9.0
<b>Subtotal</b>	<b>222</b>	<b>89</b>	<b>\$290,482</b>	<b>4.5</b>
<b>Medication Related</b>				
Emotional distress	51	16	\$7,577	1.2
Physical pain, little loss of function	51	26	\$20,765	2.5
Skin - burns, lacerations, etc.	19	8	\$85,453	3.4
Soft tissue injury	1			3.0
Fracture from error	4	2	\$68,750	3.0
Skeletal problem from error	13	4	\$119,564	3.9
Fracture complicated by error	2	1	\$237,500	5.5
Skeletal problem complicated by error	1			3.0
Partial loss of function of limb	1			6.0
Amputation of fingers/toes	1			5.0
Amputation of hands/feet	2	1	\$55,000	6.0
Amputation of one limb	2	2	\$405,000	6.5
Amputation of other body part	2	2	\$900,000	6.5
Disfigurement / cosmetic	1			4.0
Other morphology problem	3			3.7
Other damage to nerve	5	1	\$197,500	5.4
Cauda equine syndrome	1	1	\$85,000	7.0
Hemiplegia	1	1	\$1,250,000	7.0
Paraplegia	5	2	\$692,233	7.0
Quadriplegia	1	1	\$875,000	8.0
other cognitive or neurological deficit	48	27	\$549,754	5.1
Other nervous system impairment	1	1	\$100,000	5.0
Damage to veins or arteries	2	1	\$27,000	4.5
Internal bleeding	17	8	\$87,519	3.9
Embolism/thrombosis	1			4.0
Stroke	15	5	\$290,000	6.1
Myocardial infarction	11	4	\$92,202	4.5
Other ischemic or anoxic event	1	1	\$5,000	4.0
Progression - cancer	2			6.5
Contraction - sepsis	1	1	\$85,000	5.0
Contraction - gangrene / necrotizing condition	3	2	\$389,587	5.3
Progression - other infection	3	3	\$48,450	3.7

<b>Injury Severity by Source, 2002-2014</b>					
<b>Outcome</b>	<b>Claimants</b>	<b>Claimants Receiving Payment</b>	<b>Average Payment</b>	<b>Average Injury Severity (1-9 Scale)</b>	
Progression - non-infectious condition	1	1	\$5,000	2.0	
Cut, perforation, tear to internal organ	15	1	\$140,000	4.8	
Temp - partial loss of organ	18	7	\$138,137	3.4	
Temp - full loss of organ	6	3	\$165,833	3.8	
Perm - partial loss of organ	75	8	\$193,750	5.0	
Perm - full loss of organ	5	2	\$758,973	6.4	
Partial loss of mobility	1	1	\$175,000	5.0	
Partial - loss of vision	14	5	\$194,630	5.0	
Full - loss of vision	3	1	\$1,804,000	6.7	
Partial - loss of hearing	6	3	\$611,667	5.2	
Respiratory distress	24	12	\$133,308	3.7	
Coma	2	2	\$21,250	3.0	
Death for cause NOC	1			4.0	
Injury primarily psychological	3	1	\$280,000	3.7	
Additional surgery necessary	1			4.0	
Unknown	412	187	\$71,204	3.2	
Death	218	111	\$273,399	9.0	
<b>Subtotal</b>	<b>1,077</b>	<b>466</b>	<b>\$176,412</b>	<b>4.7</b>	
<b>Diagnosis Related</b>					
Emotional distress	23	6	\$4,143	1.1	
Physical pain, little loss of function	15	2	\$55,000	2.9	
Skin - burns, lacerations, etc	5			4.2	
Soft tissue injury	1	1	\$30,000	3.0	
Fracture from error	4	1	\$32,500	3.3	
Skeletal problem from error	34	9	\$242,111	3.8	
Fracture complicated by error	76	23	\$47,295	3.5	
Skeletal problem complicated by error	43	10	\$148,442	4.1	
Partial loss of function of limb	12	8	\$302,500	5.2	
Full loss of function of limb	2			5.5	
Amputation of fingers/toes	5	3	\$85,833	5.0	
Amputation of hands/feet	9	3	\$176,667	5.6	
Amputation of one limb	30	21	\$653,015	6.1	
Amputation of two or more limbs	2	2	\$350,000	7.0	
Amputation of other body part	59	28	\$571,628	5.4	
Disfigurement / cosmetic	2	1	\$200,000	4.0	
Other morphology problem	54	17	\$122,865	4.1	
Cut, perforation, or tear of nerve	1			5.0	
Other damage to nerve	34	14	\$233,750	4.8	
Cauda equine syndrome	4	3	\$835,015	6.5	
Cerebral palsy	1			7.0	
Hemiplegia	6	3	\$141,667	6.8	
Paraplegia	35	19	\$1,383,074	6.9	
Quadriplegia	10	7	\$2,462,143	8.0	

Injury Severity by Source, 2002-2014				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
other cognitive or neurological deficit	107	45	\$798,847	6.1
Other nervous system impairment	1			6.0
Damage to veins or arteries	1			3.0
Internal bleeding	22	5	\$316,000	4.4
Embolism/thrombosis	11	1	\$750	4.1
Ruptured aneurism	1			7.0
Stroke	29	16	\$798,750	6.4
Myocardial infarction	18	11	\$377,727	4.9
Contraction - staph infection	1			4.0
Progression- staph infection	7	3	\$75,333	3.9
Progression - meningitis	8	5	\$1,080,600	6.1
Contraction - peritonitis	1	1	\$25,000	5.0
Progression - cancer	279	121	\$394,709	6.3
Contraction - sepsis	8	6	\$337,500	3.8
Contraction - gangrene / necrotizing condition	1			3.0
Progression - gangrene / necrotizing condition	1			4.0
Contraction - other infection	9	2	\$590,000	3.8
Progression - other infection	27	6	\$200,742	4.0
Progression - non-infectious condition	36	11	\$105,180	3.6
Cut, perforation, tear to internal organ	27	13	\$162,243	4.0
Leakage from internal organ	26	16	\$128,832	4.0
Temp - partial loss of organ	18	3	\$218,333	3.5
Temp - full loss of organ	4	3	\$199,167	3.8
Perm - partial loss of organ	48	19	\$377,682	5.3
Perm - full loss of organ	6	6	\$603,483	6.5
Partial - loss of vision	21	12	\$332,383	5.8
Full - loss of vision	16	11	\$689,366	6.8
Partial - loss of hearing	7	2	\$97,500	4.9
Full - loss of hearing	1	1	\$1,850,000	6.0
Respiratory distress	7	3	\$151,111	4.6
Accidental / unnecessary sterilization	1	1	\$443,750	6.0
Injury primarily psychological	1			1.0
Legal or ethical issue	1	1	\$35,000	1.0
Unnecessary surgery - no complications	10	4	\$221,375	4.1
Unnecessary surgery - complications	3			4.7
Additional surgery necessary	36	12	\$98,125	3.9
Unknown	104	28	\$179,403	3.7
Death	746	417	\$359,803	9.0
<b>Subtotal</b>	<b>2,118</b>	<b>966</b>	<b>\$405,710</b>	<b>6.4</b>
<b>Non-surgical Treatment</b>				
Emotional distress	54	10	\$12,060	1.1

Injury Severity by Source, 2002-2014				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Physical pain, little loss of function	39	14	\$13,836	2.5
Skin - burns, lacerations, etc	177	97	\$47,699	3.4
Soft tissue injury	12	3	\$182,333	3.5
Fracture from error	45	21	\$22,560	3.4
Skeletal problem from error	48	13	\$80,279	3.6
Fracture complicated by error	36	6	\$20,009	8.2
Skeletal problem complicated by error	53	12	\$74,580	3.4
Partial loss of function of limb	7	2	\$96,250	4.3
Full loss of function of limb	4	3	\$130,000	6.3
Amputation of fingers/toes	30	14	\$154,909	5.2
Amputation of hands/feet	13	3	\$80,571	5.6
Amputation of one limb	43	22	\$357,000	6.0
Amputation of two or more limbs	4			7.3
Amputation of other body part	23	6	\$161,250	6.5
Disfigurement / cosmetic	2	1	\$37,500	3.5
Other morphology problem	55	24	\$122,781	4.3
Cut, perforation, or tear of nerve	8	3	\$85,000	4.8
Other damage to nerve	100	42	\$170,836	4.4
Cauda equine syndrome	1			5.0
Brachial plexus disorders	2	1	\$10,000	3.0
Hemiplegia	5	1	\$200,000	6.6
Paraplegia	13	10	\$661,206	7.0
Quadriplegia	2	2	\$1,150,000	8.0
other cognitive or neurological deficit	48	34	\$1,291,793	6.1
Damage to veins or arteries	2			4.0
Internal bleeding	18	4	\$9,188	3.8
Embolism/thrombosis	12	6	\$18,763	3.8
Ruptured aneurism	1			5.0
Stroke	21	12	\$520,265	5.9
Myocardial infarction	9	1	\$30,000	4.3
Other ischemic or anoxic event	1			5.0
Contraction - staph infection	13			3.5
Progression- staph infection	2	1	\$25,000	2.5
Contraction - meningitis	3			4.7
Contraction - peritonitis	1			7.0
Contraction - hepatitis	3			4.0
Progression - hepatitis	11			2.0
Progression - cancer	14	6	\$142,495	5.4
Contraction - sepsis	11	5	\$554,200	5.2
Contraction - gangrene / necrotizing condition	7	5	\$205,000	4.6
Contraction - other infection	165	66	\$140,478	3.8
Progression - other infection	19	4	\$90,955	2.9

<b>Injury Severity by Source, 2002-2014</b>					
<b>Outcome</b>	<b>Claimants</b>	<b>Claimants Receiving Payment</b>	<b>Average Payment</b>	<b>Average Injury Severity (1-9 Scale)</b>	
Progression - non-infectious condition	20	4	\$97,273	2.7	
Cut, perforation, tear to internal organ	75	24	\$175,776	4.2	
Leakage from internal organ	2	1	\$275,000	5.0	
Temp - partial loss of organ	19	7	\$71,898	3.3	
Temp - full loss of organ	2			3.5	
Perm - partial loss of organ	19	6	\$1,073,750	5.4	
Perm - full loss of organ	2	1	\$500,000	5.0	
Malnutrition / dehydration	4	3	\$31,467	2.8	
Partial loss of mobility	2			5.5	
Partial - loss of vision	18	7	\$360,071	5.6	
Full - loss of vision	8	3	\$731,144	6.4	
Partial - loss of hearing	11	5	\$96,300	4.7	
Respiratory distress	14	7	\$329,036	3.8	
Coma	4	1	\$1,862,500	6.8	
Injury primarily psychological	1			1.0	
Legal or ethical issue	1			3.0	
Unnecessary surgery - no complications	2	1	\$1,800,000	5.0	
Additional surgery necessary	56	20	\$69,715	3.8	
Unknown	309	95	\$111,970	3.2	
Death	646	351	\$247,174	9.0	
<b>Subtotal</b>	<b>2,352</b>	<b>990</b>	<b>\$228,687</b>	<b>5.4</b>	
<b>IV and Blood Products Related</b>					
Emotional distress	1	1	\$15,000	1.0	
Physical pain, little loss of function	3	2	\$8,250	3.3	
Skin - burns, lacerations, etc	25	12	\$80,932	3.6	
Soft tissue injury	2	2	\$46,971	4.0	
Fracture from error	1			4.0	
Skeletal problem from error	7	4	\$24,500	3.4	
Partial loss of function of limb	1	1	\$135,000	6.0	
Full loss of function of limb	2	1	\$100,000	6.0	
Amputation of fingers/toes	1	1	\$300,000	5.0	
Amputation of hands/feet	3	2	\$2,575,000	6.0	
Amputation of one limb	1	1	\$1,100,000	6.0	
Amputation of other body part	1	1	\$100,000	6.0	
Other morphology problem	1	1	\$31,000	5.0	
Cut, perforation, or tear of nerve	2	1	\$50,000	5.5	
Other damage to nerve	58	29	\$77,854	4.2	
Paraplegia	1			7.0	
Quadriplegia	1	1	\$2,000,000	8.0	
other cognitive or neurological deficit	1	1	\$1,000,000	8.0	
Damage to veins or arteries	2	1	\$40,000	3.0	
Internal bleeding	1			3.0	
Embolism/thrombosis	10	4	\$51,275	3.6	

<b>Injury Severity by Source, 2002-2014</b>					
<b>Outcome</b>	<b>Claimants</b>	<b>Claimants Receiving Payment</b>	<b>Average Payment</b>	<b>Average Injury Severity (1-9 Scale)</b>	
Contraction - staph infection	5	2	\$18,000	3.4	
Contraction - gangrene / necrotizing condition	4	4	\$17,125	4.3	
Contraction - other infection	9	7	\$38,400	3.7	
Temp - partial loss of organ	1			3.0	
Respiratory distress	1	1	\$140,000	3.0	
Additional surgery necessary	10	7	\$51,643	3.8	
Unknown	21	14	\$113,599	3.7	
Death	10	6	\$147,000	9.0	
<b>Subtotal</b>	<b>186</b>	<b>107</b>	<b>\$158,978</b>	<b>4.3</b>	
<b>Pregnancy &amp; Childbirth</b>					
Emotional distress	10	2	\$10,000	1.0	
Physical pain, little loss of function	14	3	\$17,833	2.8	
Skin - burns, lacerations, etc	14	8	\$51,756	3.2	
Fracture from error	2			3.0	
Skeletal problem from error	1			1.0	
Fracture complicated by error	1			3.0	
Amputation of fingers/toes	1	1	\$55,000	5.0	
Amputation of other body part	6	1	\$10,000	4.7	
Other morphology problem	5	3	\$153,333	5.8	
Other damage to nerve	19	5	\$236,000	5.0	
ERBS palsy	24	12	\$404,375	6.0	
Cauda equine syndrome	1	1	\$100,000	5.0	
Brachial plexus disorders	51	30	\$521,040	6.0	
Cerebral palsy	52	39	\$1,663,022	7.7	
Hemiplegia	1	1	\$2,500,000	7.0	
Paraplegia	6	5	\$1,090,000	7.2	
Quadriplegia	18	11	\$1,772,273	8.0	
other cognitive or neurological deficit	156	77	\$1,124,271	6.8	
Other nervous system impairment	3	1	\$250,000	4.7	
Internal bleeding	3			3.0	
Embolism/thrombosis	1			3.0	
Contraction - staph infection	2	1	\$135,000	3.5	
Progression- staph infection	2			5.0	
Contraction - meningitis	3			4.7	
Contraction - gangrene / necrotizing condition	2			4.0	
Contraction - other infection	12	2	\$23,550	3.5	
Cut, perforation, tear to internal organ	20	10	\$310,100	4.6	
Leakage from internal organ	1	1	\$18,000	5.0	
Temp - partial loss of organ	1	1	\$85,000	3.0	
Temp - full loss of organ	1	1	\$220,000	4.0	
Perm - partial loss of organ	5	2	\$75,000	5.8	

Injury Severity by Source, 2002-2014				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Perm - full loss of organ	2			6.0
Partial - loss of vision	4	1	\$155,000	5.5
Full - loss of vision	2	1	\$1,000,000	6.5
Respiratory distress	1			4.0
Accidental / unnecessary sterilization	3			5.0
Death for cause NOC	8	5	\$96,000	4.0
Injury primarily psychological	1	1	\$20,400	4.0
Additional surgery necessary	38	16	\$153,138	3.8
Unknown	46	15	\$365,336	4.8
Death	208	106	\$363,526	9.0
<b>Subtotal</b>	<b>751</b>	<b>363</b>	<b>\$699,100</b>	<b>6.6</b>
<b>Patient Safety</b>				
Emotional distress	292	95	\$52,904	1.1
Physical pain, little loss of function	36	10	\$19,452	2.2
Skin - burns, lacerations, etc	65	44	\$51,284	3.0
Soft tissue injury	13	7	\$55,500	2.8
Fracture from error	338	210	\$85,029	3.5
Skeletal problem from error	63	34	\$23,675	3.0
Fracture complicated by error	21	8	\$38,797	3.0
Skeletal problem complicated by error	28	6	\$128,275	3.0
Partial loss of function of limb	1	1	\$650,000	6.0
Amputation of fingers/toes	6	2	\$18,078	5.3
Amputation of hands/feet	1	1	\$185,000	6.0
Amputation of one limb	4	3	\$908,333	6.0
Amputation of two or more limbs	1	1	\$608,384	7.0
Amputation of other body part	2			7.0
Other morphology problem	3			4.3
Other damage to nerve	3	1	\$10,000	4.0
Brachial plexus disorders	1			4.0
other cognitive or neurological deficit	7	5	\$654,000	6.0
Internal bleeding	19	11	\$677,696	4.3
Embolism/thrombosis	1			3.0
Stroke	2	2	\$137,500	6.0
Myocardial infarction	2			5.5
Progression - cancer	1			8.0
Contraction - sepsis	1			5.0
Contraction - other infection	2	1	\$10,000	2.0
Progression - other infection	7			2.3
Progression - non-infectious condition	12			2.3
Cut, perforation, tear to internal organ	3			3.0
Temp - partial loss of organ	2	1	\$30,000	3.5
Perm - partial loss of organ	11			5.0
Partial - loss of vision	3	2	\$176,250	4.0

Injury Severity by Source, 2002-2014				
Outcome	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Partial - loss of hearing	1			5.0
Respiratory distress	4	2	\$166,250	5.0
Coma	2	1	\$2,520,000	7.0
Injury primarily psychological	9	4	\$78,438	1.4
Legal or ethical issue	5	2	\$3,250	2.2
Additional surgery necessary	4	3	\$50,000	3.8
Unknown	224	84	\$67,257	3.0
Death	317	208	\$204,248	9.0
<b>Subtotal</b>	<b>1,517</b>	<b>749</b>	<b>\$126,394</b>	<b>4.1</b>
<b>Unknown</b>				
Skin - burns, lacerations, etc	3	1	\$15,000	4.7
Fracture from error	2			3.0
Skeletal problem from error	1			4.0
Amputation of one limb	1	1	\$125,000	6.0
Amputation of other body part	1	1	\$453,238	5.0
Other damage to nerve	3	3	\$300,000	5.0
other cognitive or neurological deficit	4	1	\$300,000	5.3
Contraction - other infection	1	1	\$425,000	5.0
Perm - partial loss of organ	2	1	\$750,000	4.5
Partial - loss of vision	1	1	\$100,000	6.0
Partial - loss of hearing	2			6.0
Respiratory distress	1			3.0
Unknown	268	67	\$174,827	2.8
Death	122	40	\$203,392	9.0
<b>Subtotal</b>	<b>412</b>	<b>117</b>	<b>\$195,874</b>	<b>4.8</b>

## **Section IX**

### **Premium and Loss Data by Company**

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

Physicians & Surgeons

Hospitals

Dentists

Nurses

All Other

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

**All Medical Malpractice**

NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	Missouri Hospital Plan	21.5%	\$25,563,072	\$25,433,499	\$6,509,148	\$9,217,768	\$5,407,633	21.3%
0031	11843	Medical Protective Company	11.5%	\$13,722,673	\$11,237,826	\$1,683,242	\$9,192,974	\$6,272,974	55.8%
		Missouri Professionals Mutual-Physicians							
0000	11582	Professional Indemnity Association	11.3%	\$13,393,936	\$13,932,149	\$4,313,962	\$14,442,589	\$3,435,562	24.7%
2698	33391	Proassurance Indemnity Company Inc	9.0%	\$10,746,648	\$10,816,422	\$1,102,895	\$2,247,981	\$1,466,524	13.6%
0861	10686	Medical Liability Alliance	8.4%	\$9,932,470	\$10,163,600	\$1,957,504	\$5,693,850	\$2,300,649	22.6%
0831	34495	Doctors Company An Interins Exchange	7.0%	\$8,308,764	\$8,546,826	\$1,443,558	-\$5,786,025	\$4,979,393	58.3%
1282	12754	Medicus Insurance Company	5.1%	\$6,060,609	\$8,913,451	\$1,542,614	\$2,180,000	\$5,505,809	61.8%
0000	11964	Missouri Doctors Mutual Insurance Company	3.1%	\$3,731,960	\$3,955,331	\$1,423,060	\$450,000	\$1,355,808	34.3%
1282	33200	Norcal Mutual Insurance Company	2.8%	\$3,294,720	\$561,383	\$176,001	\$0	\$334,001	59.5%
0000	16942	MMIC Insurance Inc	2.3%	\$2,705,091	\$2,846,543	\$918,218	\$0	\$2,848,281	100.1%
0218	20427	American Casualty Company Of Reading PA	2.2%	\$2,572,424	\$2,623,636	\$362,296	\$1,840,115	\$1,910,535	72.8%
0000	35904	Health Care Indemnity Inc	1.8%	\$2,137,461	\$2,137,461	\$11,972	\$9,745	-\$1,544,114	-72.2%
2638	15865	NCMIC Insurance Company	1.5%	\$1,752,045	\$1,690,467	\$627,903	\$76,000	\$487,566	28.8%
0000	13073	Keystone Mutual Insurance Company	1.5%	\$1,745,058	\$1,558,736	\$419,601	\$2,500	\$62,576	4.0%
0000	44083	Preferred Physicians Medical Risk Retention Group	1.2%	\$1,445,915	\$1,463,547	-\$85,220	\$215,000	-\$57,804	-3.9%
0000	12361	Galen Insurance Company	1.1%	\$1,320,743	\$1,345,035	\$233,095	\$51,285	-\$422,278	-31.4%
0000	19348	Capson Physicians Insurance Company	1.1%	\$1,296,126	\$1,490,747	\$961,891	\$475,000	\$1,456,327	97.7%
0626	22667	Ace American Insurance Company	0.9%	\$1,023,710	\$1,041,465	\$162,051	\$170,000	\$165,912	15.9%
0000	13194	Physicians Insurance Mutual	0.7%	\$886,953	\$873,605	\$309,076	\$300,000	\$105,000	12.0%
0000	34703	Kansas Medical Mutual Insurance Company	0.7%	\$793,985	\$793,985	-\$124,569	\$50,000	\$80,621	10.2%
0111	19917	Liberty Insurance Underwriters Inc	0.7%	\$789,849	\$819,104	\$114,278	\$622	-\$159,172	-19.4%
2638	11127	Professional Solutions Insurance Company	0.7%	\$772,555	\$829,858	\$396,323	\$325,000	\$6,930	0.8%
0501	35157	Fair American Insurance And Reinsurance Co	0.6%	\$771,331	\$812,118	\$135,755	\$0	\$589,344	72.6%
0000	13816	MPM Insurance Company Of Kansas	0.6%	\$708,208	\$541,028	\$26,564	\$0	-\$72,897	-13.5%
2698	14460	Podiatry Insurance Company Of America	0.6%	\$657,126	\$699,267	\$49,497	\$26,135	\$5,485	0.8%
0775	13714	Pharmacists Mutual Insurance Company	0.5%	\$546,229	\$591,429	\$85,019	\$1,165,500	\$1,154,450	195.2%
0012	19445	National Union Fire Insurance Company Of Pitt.	0.3%	\$359,954	\$344,631	\$227,070	\$15,000	-\$237,066	-68.8%
3239	16624	Allied World Specialty Insurance Company	0.3%	\$312,225	\$324,202	\$115,202	\$7,500	\$9,600	3.0%
0244	10677	Cincinnati Insurance Company The	0.2%	\$248,062	\$256,971	\$80,036	\$150,421	-\$173,777	-67.6%
0361	19720	American Alternative Insurance Corporation	0.2%	\$207,079	\$212,246	\$433	\$0	\$11,454	5.4%

**All Medical Malpractice**

NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0000	18767	Church Mutual Insurance Company	0.2%	\$185,876	\$176,269	-\$16,226	\$0	-\$101,490	-57.6%
0218	20443	Continental Casualty Company	0.2%	\$179,479	\$185,815	\$88,956	\$278,748	\$68,788	37.0%
0508	10801	Fortress Insurance Company	0.1%	\$101,035	\$110,021	\$38,174	\$75,000	\$36,054	32.8%
1129	27154	Atlantic Specialty Insurance Company	0.1%	\$100,182	\$97,866	\$11,697	\$3,860	\$3,623	3.7%
2698	10222	Paco Assurance Company Inc	0.1%	\$75,946	\$75,071	\$9,342	\$4,934	\$9,694	12.9%
0012	19380	American Home Assurance Company	0.1%	\$67,800	\$70,726	\$48,913	\$0	\$1,573	2.2%
0098	25224	Great Divide Insurance Company	0.1%	\$61,722	\$59,112	\$4,568	\$0	\$21,037	35.6%
0176	25143	State Farm Fire And Casualty Company	0.0%	\$58,396	\$61,959	-\$383	\$0	-\$142,190	-229.5%
1154	36234	Preferred Professional Insurance Company	0.0%	\$55,694	\$61,217	-\$35,677	\$0	-\$96,135	-157.0%
1120	10120	Everest National Insurance Company	0.0%	\$38,035	\$37,432	\$5,087	\$0	\$14,479	38.7%
0012	23809	Granite State Insurance Company	0.0%	\$37,793	\$54,891	-\$2,253	\$0	-\$29,693	-54.1%
0244	23280	Cincinnati Indemnity Company Inc	0.0%	\$24,556	\$16,103	\$1,061	\$0	\$4,684	29.1%
0140	22209	Freedom Specialty Insurance Company	0.0%	\$19,843	\$18,714	\$3,263	\$0	-\$37	-0.2%
2358	32921	Ismie Mutual Insurance Company	0.0%	\$19,679	\$19,903	\$252,834	\$0	\$478,057	2401.9%
0111	24732	General Insurance Company Of America	0.0%	\$3,310	\$4,488	-\$743	\$0	-\$1,475	-32.9%
0761	21857	American Insurance Company The	0.0%	\$2,273	\$1,845	\$18,112	\$0	\$136,723	7410.5%
0244	28665	Cincinnati Casualty Company The	0.0%	\$2,167	\$1,716	\$301	\$0	\$549	32.0%
0158	25054	Hudson Insurance Company	0.0%	\$1,164	\$341	\$0	\$0	\$221	64.8%
0761	22810	Chicago Insurance Company	0.0%	\$759	\$715	\$178,433	\$0	\$278,696	38978.5%

**Physicians & Surgeons**

NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
		Missouri Professionals Mutual-Physicians							
0000	11582	Professional Indemnity Association	17.0%	\$13,393,936	\$13,932,149	\$4,313,962	\$14,442,589	\$3,435,562	24.7%
0031	11843	Medical Protective Company	13.5%	\$10,704,752	\$8,417,006	\$1,144,755	\$9,015,759	\$6,903,259	82.0%
2698	33391	Proassurance Indemnity Company Inc	12.8%	\$10,076,113	\$10,131,798	\$969,305	\$2,301,507	\$1,523,701	15.0%
0861	10686	Medical Liability Alliance	12.0%	\$9,473,961	\$9,698,910	\$1,957,504	\$3,606,350	\$1,526,119	15.7%
0831	34495	Doctors Company An Interins Exchange	10.5%	\$8,308,764	\$8,546,826	\$1,443,558	-\$5,786,025	\$4,979,393	58.3%
1282	12754	Medicus Insurance Company	7.7%	\$6,060,609	\$8,913,451	\$1,542,614	\$2,180,000	\$5,505,809	61.8%
0000	11964	Missouri Doctors Mutual Insurance Company	4.7%	\$3,731,960	\$3,955,331	\$1,423,060	\$450,000	\$1,355,808	34.3%
1282	33200	Norcal Mutual Insurance Company	4.2%	\$3,294,720	\$561,383	\$176,001	\$0	\$334,001	59.5%
0000	16942	MMIC Insurance Inc	3.4%	\$2,685,091	\$2,826,543	\$920,921	\$0	\$2,854,361	101.0%
0000	13073	Keystone Mutual Insurance Company	2.2%	\$1,745,058	\$1,558,736	\$419,601	\$2,500	\$62,576	4.0%
0000	44083	Preferred Physicians Medical RRG	1.8%	\$1,445,915	\$1,463,547	-\$85,220	\$215,000	-\$57,804	-3.9%
0000	12361	Galen Insurance Company	1.7%	\$1,320,743	\$1,345,035	\$233,095	\$51,285	-\$422,278	-31.4%
0000	19348	Capson Physicians Insurance Company	1.6%	\$1,296,126	\$1,490,747	\$961,891	\$475,000	\$1,456,327	97.7%
0000	13194	Physicians Insurance Mutual	1.1%	\$886,953	\$873,605	\$309,076	\$300,000	\$105,000	12.0%
0000	34703	Kansas Medical Mutual Insurance Company	1.0%	\$793,985	\$793,985	-\$124,569	\$50,000	\$80,621	10.2%
0111	19917	Liberty Insurance Underwriters Inc	1.0%	\$789,849	\$819,104	\$114,278	\$622	-\$159,172	-19.4%
0501	35157	Fair American Insurance And Reinsurance Co	1.0%	\$771,331	\$812,118	\$135,755	\$0	\$589,344	72.6%
0000	13816	MPM Insurance Company Of Kansas	0.9%	\$708,208	\$541,028	\$26,564	\$0	-\$72,897	-13.5%
2638	11127	Professional Solutions Insurance Company	0.8%	\$602,252	\$674,073	\$386,685	\$325,000	\$13,099	1.9%
0012	19445	National Union Fire Insurance Co. Of Pitt.	0.5%	\$359,954	\$344,631	\$227,070	\$15,000	-\$237,066	-68.8%
3239	16624	Allied World Specialty Insurance Company	0.4%	\$312,225	\$324,202	\$115,202	\$7,500	\$9,600	3.0%
1129	27154	Atlantic Specialty Insurance Company	0.1%	\$100,182	\$97,866	\$11,697	\$3,860	\$3,623	3.7%
1154	36234	Preferred Professional Insurance Company	0.1%	\$55,694	\$61,217	-\$35,677	\$0	-\$96,135	-157.0%
0012	23809	Granite State Insurance Company	0.0%	\$37,793	\$54,891	-\$2,253	\$0	-\$29,693	-54.1%
0140	22209	Freedom Specialty Insurance Company	0.0%	\$19,843	\$18,714	\$3,263	\$0	-\$37	-0.2%
2358	32921	Ismie Mutual Insurance Company	0.0%	\$19,679	\$19,903	\$252,834	\$0	\$478,057	2401.9%
0218	20443	Continental Casualty Company	0.0%	\$8,623	\$13,021	\$0	\$253,459	-\$6,500	-49.9%
0626	22667	Ace American Insurance Company	0.0%	\$5,834	\$5,027	\$48,892	\$0	\$50,057	995.8%
0111	24732	General Insurance Company Of America	0.0%	\$2,219	\$3,453	-\$572	\$0	-\$1,135	-32.9%
1120	10120	Everest National Insurance Company	0.0%	\$755	\$666	\$102	\$0	\$290	43.5%

Physicians & Surgeons									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
		Total	100.0%	\$79,013,127	\$78,298,966	\$16,889,394	\$27,909,406	\$30,183,890	38.5%

Hospitals									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0861	27642	Missouri Hospital Plan	91.3%	\$25,563,072	\$25,433,499	\$6,509,148	\$9,217,768	\$5,407,633	21.3%
0000	35904	Health Care Indemnity Inc	7.6%	\$2,137,461	\$2,137,461	\$11,972	\$9,745	-\$1,544,114	-72.2%
0361	19720	American Alternative Insurance Corp	0.7%	\$207,079	\$212,246	\$433	\$0	\$11,454	5.4%
2698	33391	Proassurance Indemnity Company	0.3%	\$81,047	\$124,684	\$43,411	-\$53,526	-\$133,095	-106.7%
0000	16942	MMIC Insurance Inc	0.1%	\$20,000	\$20,000	-\$2,703	\$0	-\$6,080	-30.4%
0626	22667	Ace American Insurance Company	0.0%	\$2,805	\$2,805	-\$2,993	\$0	-\$3,064	-109.2%
<b>Total</b>			<b>100.0%</b>	<b>\$28,011,464</b>	<b>\$27,930,695</b>	<b>\$6,559,268</b>	<b>\$9,173,987</b>	<b>\$3,732,734</b>	<b>13.4%</b>

<b>Dentists</b>									
<b>NAIC Group Code</b>	<b>NAIC Co Code</b>	<b>Company Name</b>	<b>Market Share</b>	<b>Direct Premium Written</b>	<b>Direct Premium Earned</b>	<b>Loss Adjustment Expense</b>	<b>Direct Paid Losses</b>	<b>Direct Incurred Losses</b>	<b>Loss Ratio</b>
0031	11843	Medical Protective Company	73.5%	\$2,724,443	\$2,280,842	\$599,487	\$177,215	-\$241,285	-10.6%
2698	33391	Proassurance Indemnity Company Inc	9.7%	\$358,987	\$328,618	\$30,179	\$0	\$2,167	0.7%
0218	20443	Continental Casualty Company	4.6%	\$170,856	\$172,794	\$88,956	\$25,289	\$75,288	43.6%
2638	11127	Professional Solutions Insurance Company	4.6%	\$170,303	\$155,785	\$9,638	\$0	-\$6,169	-4.0%
0508	10801	Fortress Insurance Company	2.7%	\$101,035	\$110,021	\$38,174	\$75,000	\$36,054	32.8%
0244	10677	Cincinnati Insurance Company The	2.4%	\$90,680	\$92,364	\$87,675	\$150,000	-\$97,974	-106.1%
0012	19380	American Home Assurance Company	1.8%	\$67,800	\$70,726	\$48,913	\$0	\$1,573	2.2%
0244	23280	Cincinnati Indemnity Company Inc	0.2%	\$8,423	\$2,913	\$592	\$0	\$945	32.4%
0775	13714	Pharmacists Mutual Insurance Company	0.2%	\$6,627	\$5,879	\$0	\$0	\$0	0.0%
0176	25143	State Farm Fire And Casualty Company	0.1%	\$4,123	\$4,866	-\$383	\$0	-\$383	-7.9%
0244	28665	Cincinnati Casualty Company The	0.1%	\$2,167	\$1,716	\$301	\$0	\$549	32.0%
<b>Total</b>			<b>100.0%</b>	<b>\$3,705,444</b>	<b>\$3,226,524</b>	<b>\$903,532</b>	<b>\$427,504</b>	<b>-\$229,235</b>	<b>-7.1%</b>

Nurses									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
0218	20427	American Casualty Company Of Reading PA	70.3%	\$1,336,408	\$1,318,673	\$290,904	\$1,105,000	\$1,585,979	120.3%
0031	11843	Medical Protective Company	13.3%	\$252,468	\$176,934	\$108,000	\$0	-\$7,000	-4.0%
2698	33391	Proassurance Indemnity Company Inc	12.1%	\$230,501	\$231,322	\$60,000	\$0	\$73,751	31.9%
0176	25143	State Farm Fire And Casualty Company	2.9%	\$54,273	\$57,093	\$0	\$0	-\$141,807	-248.4%
0244	10677	Cincinnati Insurance Company The	0.9%	\$16,651	\$19,481	\$617	\$0	\$5,619	28.8%
1120	10120	Everest National Insurance Company	0.3%	\$5,280	\$5,978	\$814	\$0	\$2,317	38.8%
0244	23280	Cincinnati Indemnity Company Inc	0.2%	\$3,225	\$3,401	\$449	\$0	\$983	28.9%
0158	25054	Hudson Insurance Company	0.1%	\$1,164	\$341	\$0	\$0	\$221	64.8%
<b>Total</b>			<b>100.0%</b>	<b>\$1,899,970</b>	<b>\$1,813,223</b>	<b>\$460,784</b>	<b>\$1,105,000</b>	<b>\$1,520,063</b>	<b>83.8%</b>

All Other Providers									
NAIC Group Code	NAIC Co Code	Company Name	Market Share	Direct Premium Written	Direct Premium Earned	Loss Adjustment Expense	Direct Paid Losses	Direct Incurred Losses	Loss Ratio
2638	15865	NCMIC Insurance Company	28.2%	\$1,752,045	\$1,690,467	\$627,903	\$76,000	\$487,566	28.8%
0218	20427	American Casualty Company Of Reading	19.9%	\$1,236,016	\$1,304,963	\$71,392	\$735,115	\$324,556	24.9%
0626	22667	Ace American Insurance Company	16.3%	\$1,015,071	\$1,033,633	\$116,152	\$170,000	\$118,919	11.5%
2698	14460	Podiatry Insurance Company Of America	10.6%	\$657,126	\$699,267	\$49,497	\$26,135	\$5,485	0.8%
0775	13714	Pharmacists Mutual Insurance Company	8.7%	\$539,602	\$585,550	\$85,019	\$1,165,500	\$1,154,450	197.2%
0861	10686	Medical Liability Alliance	7.4%	\$458,509	\$464,690	\$0	\$2,087,500	\$774,530	166.7%
0000	18767	Church Mutual Insurance Company	3.0%	\$185,876	\$176,269	-\$16,226	\$0	-\$101,490	-57.6%
0244	10677	Cincinnati Insurance Company The	2.3%	\$140,731	\$145,126	-\$8,256	\$421	-\$81,422	-56.1%
2698	10222	Paco Assurance Company Inc	1.2%	\$75,946	\$75,071	\$9,342	\$4,934	\$9,694	12.9%
0098	25224	Great Divide Insurance Company	1.0%	\$61,722	\$59,112	\$4,568	\$0	\$21,037	35.6%
0031	11843	Medical Protective Company	0.7%	\$41,010	\$363,044	-\$169,000	\$0	-\$382,000	-105.2%
1120	10120	Everest National Insurance Company	0.5%	\$32,000	\$30,788	\$4,171	\$0	\$11,872	38.6%
0244	23280	Cincinnati Indemnity Company Inc	0.2%	\$12,908	\$9,789	\$20	\$0	\$2,756	28.2%
0761	21857	American Insurance Company The	0.0%	\$2,273	\$1,845	\$18,112	\$0	\$136,723	7410.5%
0111	24732	General Insurance Company Of America	0.0%	\$1,091	\$1,035	-\$171	\$0	-\$340	-32.9%
0761	22810	Chicago Insurance Company	0.0%	\$759	\$715	\$178,433	\$0	\$278,696	38978.5%
<b>Total</b>			<b>100.0%</b>	<b>\$6,212,685</b>	<b>\$6,641,364</b>	<b>\$970,956</b>	<b>\$4,265,605</b>	<b>\$2,761,032</b>	<b>41.6%</b>

## **Insurance Consumer Hotline**

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

**[difp.mo.gov](http://difp.mo.gov)**

**800-726-7390**



# DIFP

Department of Insurance,  
Financial Institutions &  
Professional Registration

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PO Box 690  
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**DECEMBER 2015**