

2020

MEDICAL PROFESSIONAL LIABILITY INSURANCE REPORT

DEPARTMENT OF COMMERCE AND INSURANCE
STATISTICS SECTION
MAY 2021



DCI

Missouri Department of Commerce & Insurance

Executive Summary

Data Sources

This report is based upon data provided by insurers and self-insured hospitals to the Missouri Department of Commerce and Insurance (DCI). These data include open and closed claims that insurance companies and self-insured hospitals are required to report under Section 383.105 RSMo. The DCI 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.

Format of Report

Historically, the DCI 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. For purposes of this report, all individual claims are aggregated for each plaintiff/injured party, as well as for each health care provider implicated in a liability action.

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

Highlights

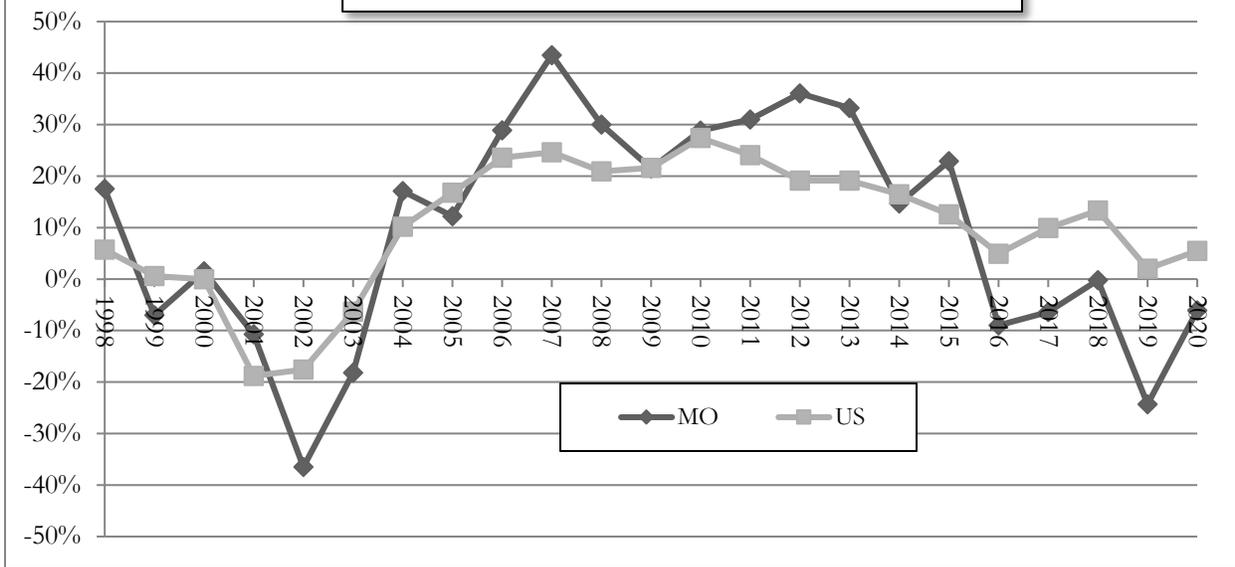
Data for physicians and surgeons, hospitals and other medical care providers are summarized in this report. The category of “other medical care providers” includes, but is not limited to, dentists, nurses, nursing homes, chiropractors, pharmacies, optometrists, podiatrists/chiropractists, clinics, and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

Among the findings of the report are:

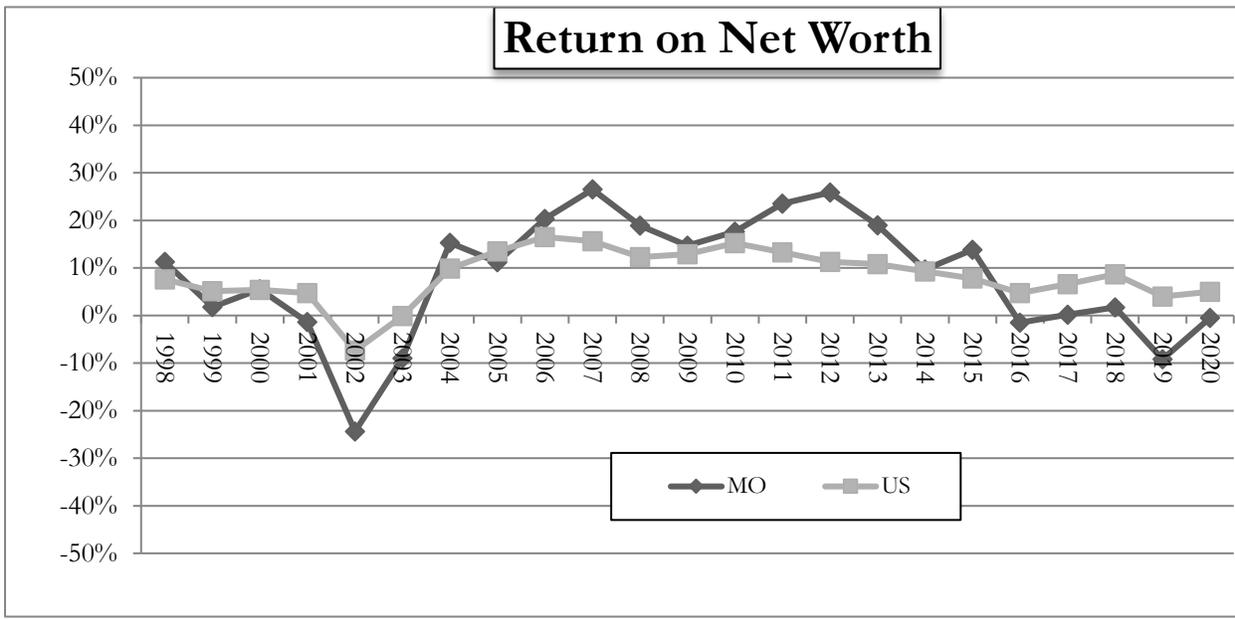
■ **Profitability** In 2016, medical professional liability insurers returned a loss in Missouri for the first time since 2003. In each subsequent year, underwriting results were still negative, though additional revenue such as investment income help defray the underwriting losses. However, in 2019 and 2020, both results were negative again. Losses on insurance transactions (claim costs plus expenses) reached 119 percent of premium in 2019. Nationally, profitability has also been trending downward in recent years.

Incurred claims increased slightly between 2017 and 2018, rising from \$79.7 to \$86.1 million, and reached \$119 million in 2019, though declined to \$96 million in 2020. Defense and adjustment expenses related to settling claims, the largest expense component for medical professional liability insurance aside from claim payments, represent an additional 29 percent of premium (page 6).

Profit on Insurance Transactions

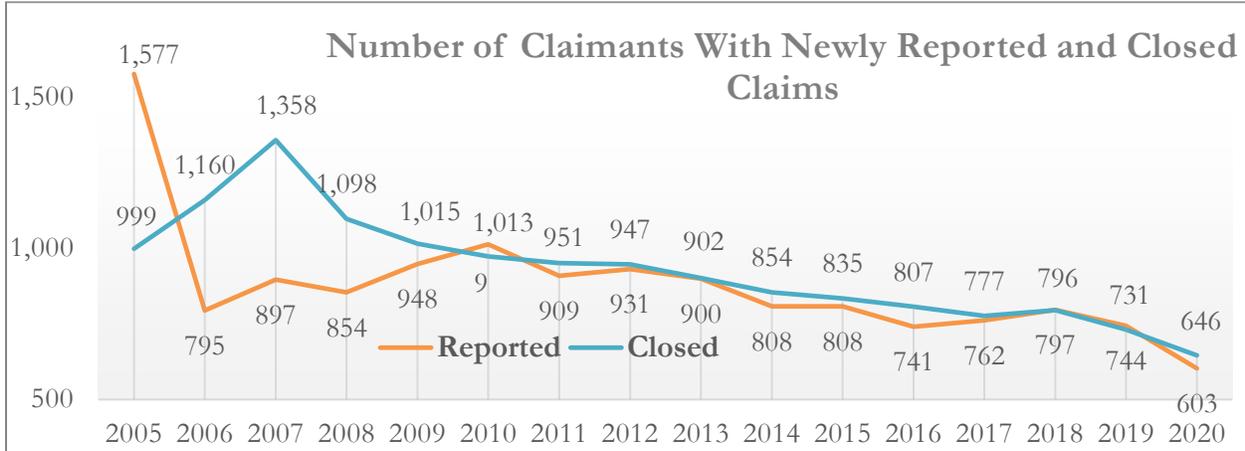


Return on Net Worth



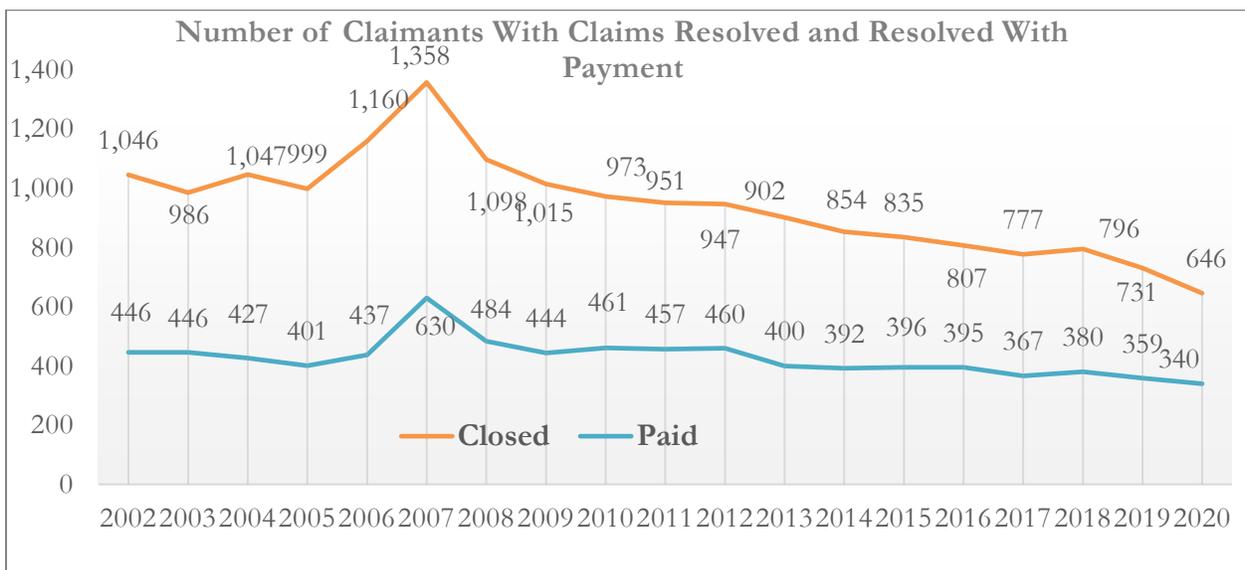
New Incidents Reported and Claims Closed

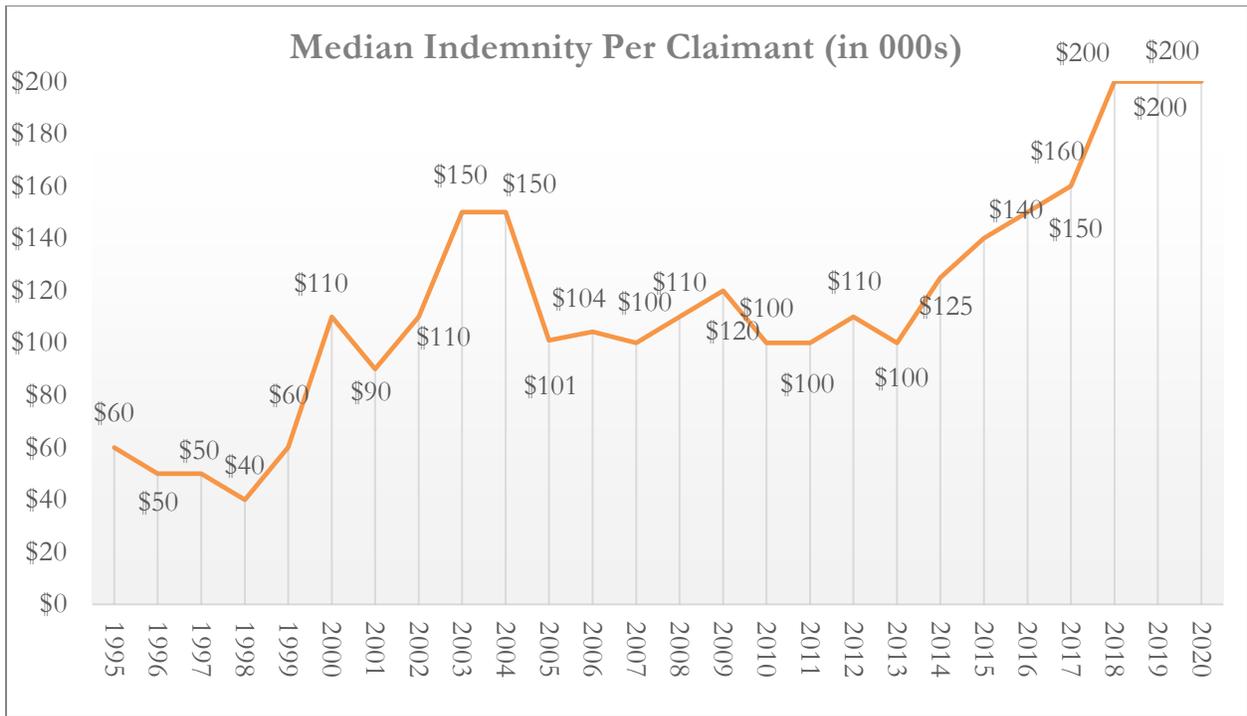
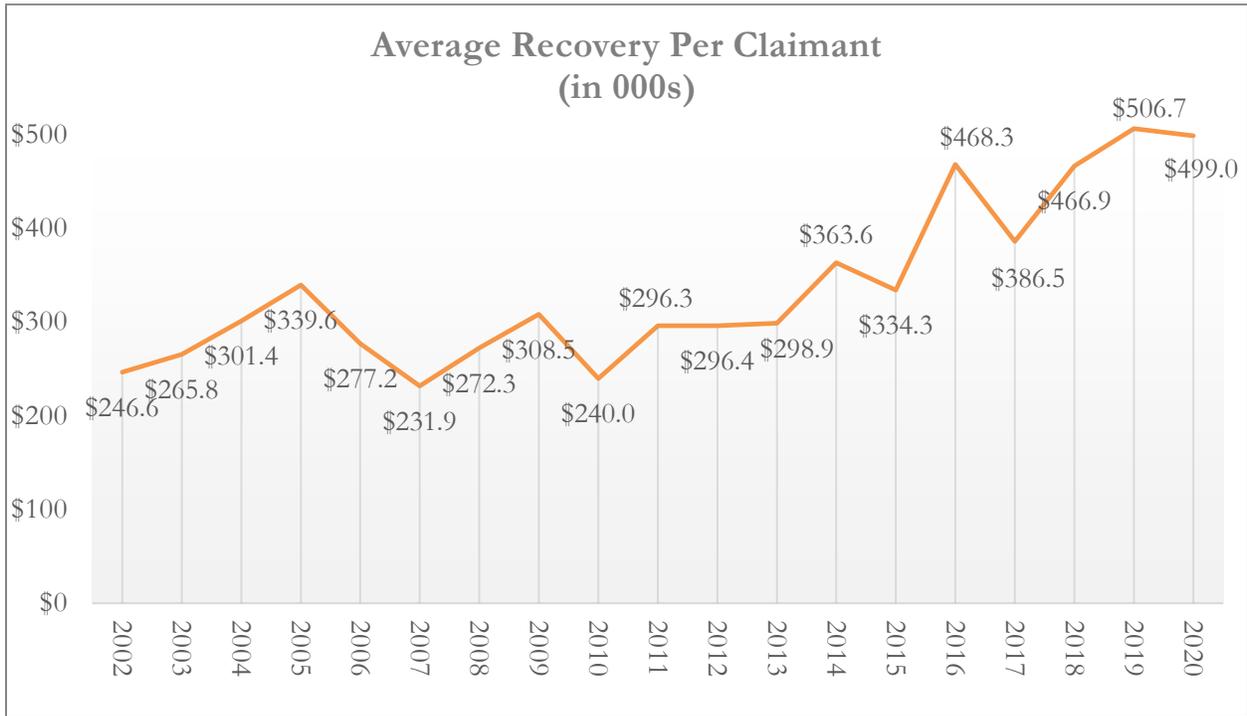
■ **After new claims spiked sharply in 2005, newly-opened claims declined substantially in subsequent years.** Aside from the anomalous 2005 spike in new claims (a direct result of legal changes implemented in that year), the number of claims reported has declined substantially in recent years, and by 2020 stood at 603.

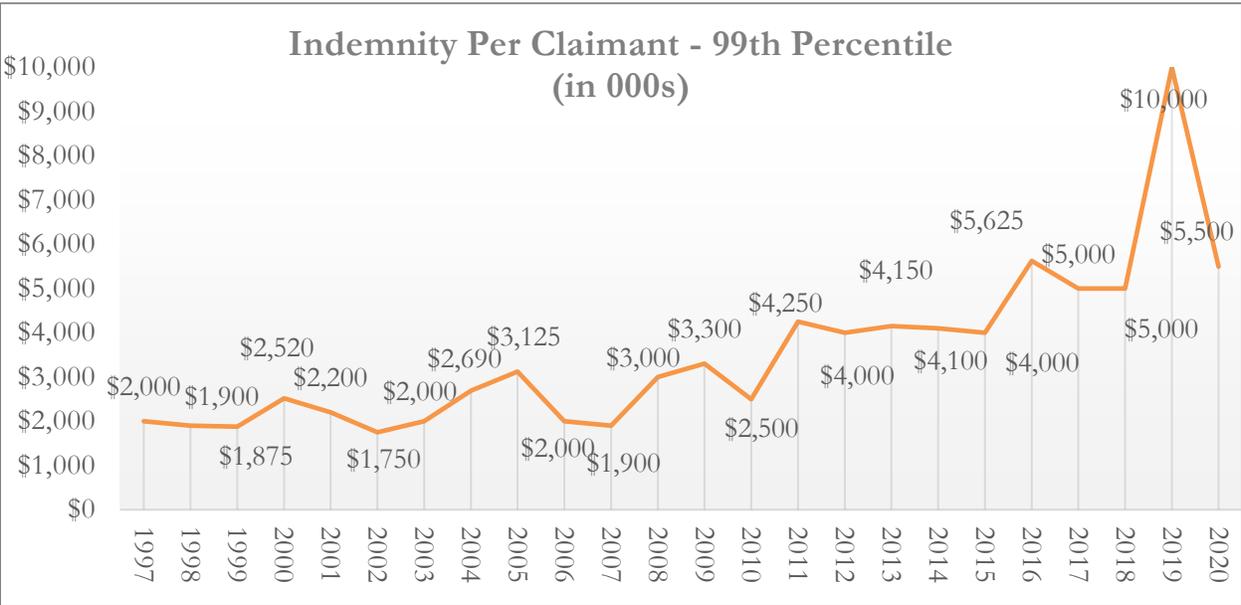
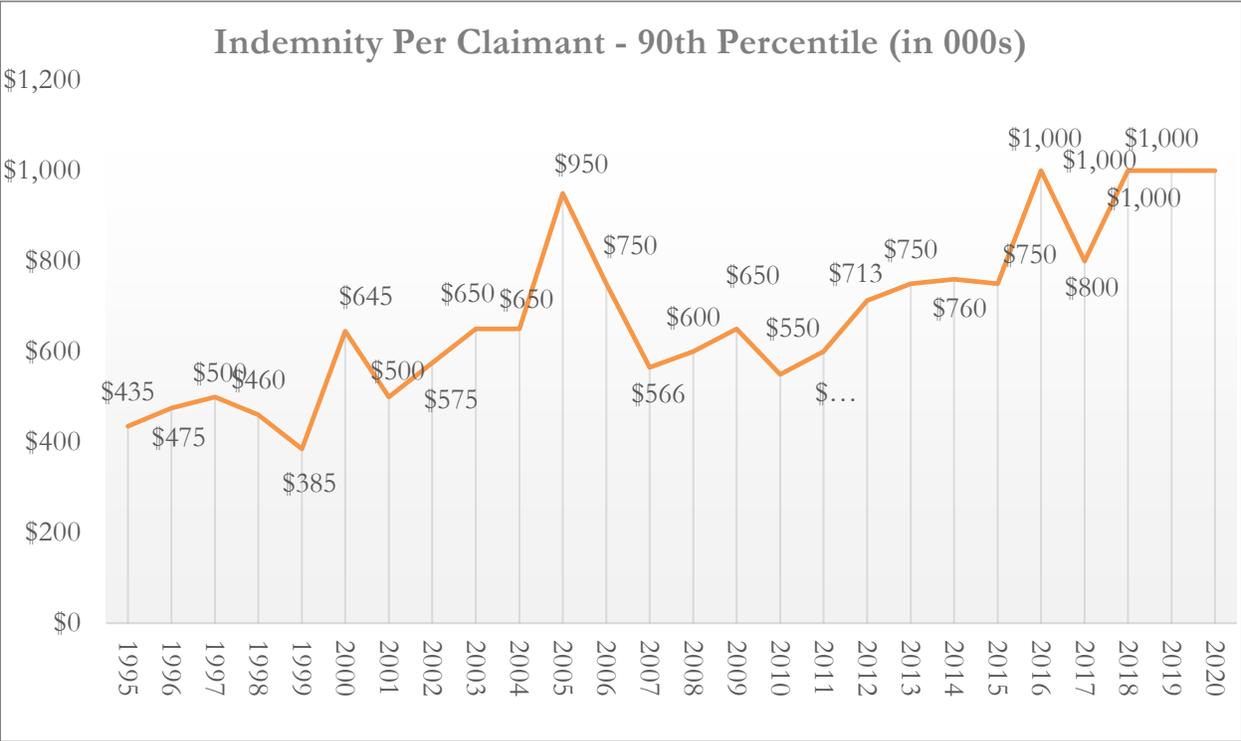


■ **After a significant increase in 2007, the number of claimants receiving a recovery subsequently declined. However, the average award per claimant peaked significantly in 2019, rising to \$506,708, though declined to \$499,035 in 2020.**

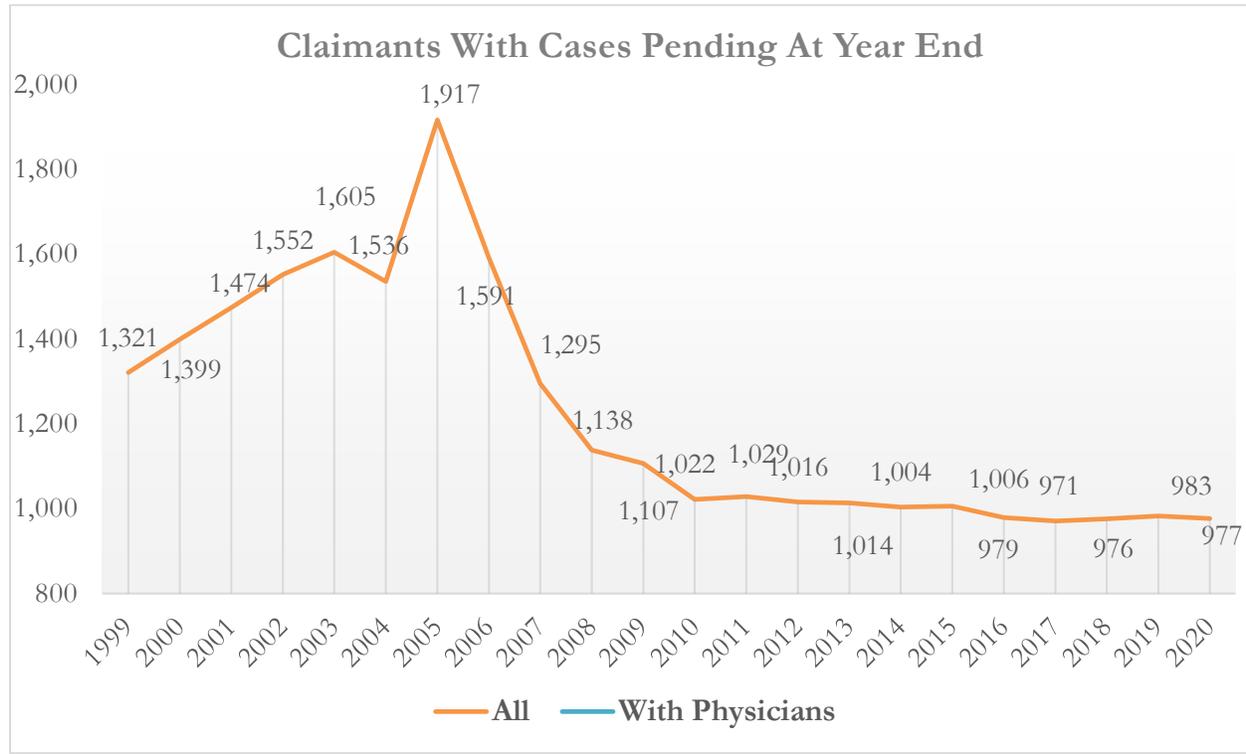
The median amount received by each claimant in each year for the period 2018--2020 stood at \$200,000, up significantly from prior years. In 2020, recoveries at the 90th and 99th percentiles were \$1 million and \$5.5 million respectively.







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



Factors Impacting the Price of Medical Professional Liability Insurance

Many factors affect the cost of claims. 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 or applied separately to each discrete act of malpractice from a single individual (**Scott vs. SSM Healthcare**). In 2005, the legislature lowered the cap to a non-inflation-adjusted amount of \$350,000, and applied it to total recovery from all defendants party to a single liability action. More recently, the Missouri Supreme Court ruled that the cap on non-economic damages was an unconstitutional infringement on the right to a jury trial (*Watts vs. Cox*). In 2015, the MO legislature enacted new caps. For more minor injuries, caps were set at \$400,000. Injuries defined as catastrophic were subject to a higher cap of \$700,000. Both caps are annually adjusted by a constant rate of 1.7 percent. For 2020, the caps stood at \$435,176 and \$761,558.

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 DCI. Every effort was made to code each occurrence according to the most proximate cause of the alleged medical injury, rather than the actions of defendants whose involvement was less central. For example, if an individual received an unintentional cut during surgery, which subsequently led to an undiagnosed infection, the case would be coded as “cut, puncture or tear during surgery.” To date, the DCI has coded nearly 15,000 medical professional liability actions extending back to 2005. Data included in this report are through 2018.

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

Adverse Outcomes by Medical Category			
Closed Occurrences, 2004-2020			
Percent			
Category	Claimants	Claimants With Payment	Total Indemnity
Diagnosis	15.6%	17.7%	24.8%
Anesthesia	1.8%	1.7%	1.8%
Surgery	37.9%	28.9%	29.1%
Medication	8.0%	8.7%	5.6%
IV & Blood Products	1.5%	1.9%	1.1%
Pregnancy & childbirth	4.8%	5.9%	16.4%
Treatment	15.7%	18.3%	14.2%
Other / miscellaneous	14.7%	16.9%	7.0%
Total	100%	100%	100.0%

Across all categories, just a few general types of allegations accounted for more than 90 percent of cases. Interestingly, injuries unrelated to medical treatment were among the largest sources of claims. Since 2005, 1,962 claimants sought compensation for falls on hospital grounds, assaults from medical staff or other patients, and injuries during transport, among other causes. While such injuries have a comparatively lower level of compensation than do other types of injuries, over the period 2005-2020, insurers paid out nearly \$173 million as a result of such claims. Pregnancy and birth-related claims accounted for 6 percent of all claims, but nearly 16 percent of total claim payments. Injuries sustained during surgery or non-surgical treatment also account for a high volume of cases. Among this class of injuries, the most common was *unintentional cut, tear or burn* during the procedure (1,625 cases). Additional types of injuries of this class include cardiovascular side-effects of treatment, such as heart attack, stroke, or embolism; or respiratory side-effect (730 cases), and an assortment of other types of less-defined injuries (667, classed as “Other injury during or as a result of procedure”).

This category excludes other specific types of injuries, such as retained surgical materials (364 cases), and surgeries or other procedures performed on the wrong patient or the wrong body part (159 cases). Claims involving misdiagnoses and other diagnostic issues (excluding physical injuries incurred during a diagnostic test) accounted for 2,892 cases and \$593 million in payments since 2005.

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

Top 20 Most Common Allegation Categories Medical Professional Liability Closed Claims, 2005-2020				
Allegation Type	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Diagnostic Errors	2,914	1,388	\$498,670	6.4
Non-treatment injuries (falls, injury during transport, etc)	1,962	1,159	\$149,161	5.3
Cut, puncture or tear during procedure	1,645	838	\$300,478	5.2
Post-treatment infection	1,334	583	\$286,000	6.0
Pregnancy & Childbirth	970	492	\$899,509	7.0
Inefficacious treatment	859	304	\$288,161	4.9
Adverse reaction to correct medication and dose	796	232	\$332,167	5.2
Medication Error (incorrect med or dose)	737	315	\$258,955	4.8
Cardiovascular / respiratory complication of	733	377	\$551,476	7.2
Improper use of equipment / equipment failure	728	505	\$200,622	4.5
Other physical trauma from treatment	684	255	\$323,842	4.4
Denial of care / patient abandonment	478	59	\$312,026	3.6
Foreign body retained	376	213	\$118,939	3.9
Ethical / legal misconduct	359	148	\$115,636	1.2
Non-administration of necessary care	237	114	\$343,535	6.3

Top 20 Most Common Allegation Categories Medical Professional Liability Closed Claims, 2005-2020				
Allegation Type	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
Informed consent / unnecessary procedure	225	75	\$243,748	4.2
Other problem with surgical site	182	78	\$435,580	4.8
Wrong patient / body part	162	117	\$304,767	4.4
Delay in treatment	72	34	\$432,665	6.8
Communication failure	61	15	\$239,167	6.0
Subtotal	15,514	7,301	\$352,061	5.4
% Top 25 of claims and total payouts	92.1%	93.9%	96.9%	

*Many patient abandonment cases arise from the incarcerated population, and involve allegations of civil rights violations and deliberate denial of necessary medical care.

Among all diagnostic-related cases (most commonly misdiagnoses or failure to diagnose), most involved cancers of various forms (650 cases), of which the most common was breast cancer (136 cases). This category was followed by heart conditions (256 cases), fractures (212 cases), digestive disorder (198 cases) and strokes (187 cases) comprising the top 5. Diagnosing a healthy patient with a condition was the 7th most common diagnostic error, with 85 cases during the period.

Diagnostic-Related Claims, 2005-2020 By Medical Condition					
Infectious / Non-infectious Condition Indicator	Medical Condition	Claimants	Claimants Receiving Payment	Average Payment	Average Injury Severity (1-9 Scale)
NI	All Cancer	650	307	\$414,320	7.2
NI	Heart Condition	256	147	\$408,237	7.9
NI	Fracture	212	69	\$130,348	3.8
NI	Digestive disorders	198	96	\$404,328	5.8
NI	Stroke	187	93	\$559,672	7.1
NI	Embolism/ thrombosis	121	71	\$370,599	7.4
NI	Healthy patient misdiagnosed with condition	82	35	\$162,409	3.5
NI	Traumatic injury to internal organs	73	36	\$372,764	7.1
NI	Hematoma / aneurysm	66	38	\$517,872	8.1
NI	Spine / spinal cord disorder	62	24	\$892,556	5.8
I	Meningitis, encephalitis, and inflammatory	58	40	\$1,625,702	7.7
I	Respiratory infections	55	25	\$276,140	6.8
NI	Unknown or benign neoplasms	54	25	\$370,424	5.3
NI	Traumatic injury to spine	50	23	\$940,297	5.8
NI	Injury to tendons or muscle	44	11	\$85,166	6.0
NI	Diseases of the genitourinary system	37	19	\$497,763	5.8
I	Digestive disorders	37	14	\$103,714	4.6
NI	Diseases of the reproductive system	31	15	\$227,750	5.0
NI	Musculoskeletal disorder - excluding spine	28	8	\$1,511,250	3.9
NI	Visual condition	27	15	\$454,463	5.9
NI	Endocrine, nutritional, and metabolic	26	16	\$956,208	7.6
I	Endocrine, nutritional, and metabolic	26	16	\$956,208	7.6
I	Musculoskeletal infection excluding spine	20	7	\$845,476	6.5
I	Development of septic condition during care	20	14	\$590,678	7.8
NI	Blood and immune disorders	19	12	\$1,482,847	6.7
NI	Diabetes	17	13	\$289,285	7.5
Top 25 Diagnostic Conditions		2,456	1,189	\$378,231	6.9
All Diagnostic Allegations		2,613	1,263	\$478,737	6.5

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(s) or organ function, or loss of vision or hearing.

Medical Outcomes, 2005-2020 With Average Payment > \$500,000			
Outcome	No. of Claimants	Claimants Receiving Payment	Average Payment
Progression of meningitis	15	10	\$3,707,800
Cerebral palsy	69	52	\$2,054,959
Quadriplegia	50	36	\$2,038,458
Paraplegia	129	81	\$1,430,189
Other cognitive or neurological deficit	613	337	\$1,264,334
Hemiplegia	22	11	\$1,218,182
Full loss of hearing	2	2	\$1,037,500
Progression of encephalitis	3	1	\$1,025,000
Wrong site surgery	2	1	\$1,000,000
Coma	11	5	\$930,000
Contraction of meningitis	15	5	\$826,000
Full loss of vision	49	27	\$790,764
Stroke	156	83	\$733,783
Permanent partial loss of organ	301	100	\$721,098
Permanent full loss of organ	32	21	\$676,994
Cauda equine syndrome	17	10	\$620,752
Development of sepsis	74	39	\$606,646
Brachial plexus disorders	86	50	\$502,722
Total	1,673	886	\$1,147,238

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 DCI 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.

New to This Report

The term “never event” was introduced in 2001 by the National Quality Forum (NQF). Categories of “never events” were later developed in conjunction with the Centers for Medicare and Medicaid Services (CMS). In general, such events are defined as unambiguous, readily quantifiable, and preventable. The occurrence of a never event is indicative of a lapse in expected standards of care or a failure of procedures. The list of never events was expanded in 2011, and includes serious events such as wrong site surgery, surgery on the wrong patient, medication errors, falls, and acts of self-harm among others.

In 2016, the DCI began coding medical liability claims data according to never event criteria, based on the narratives submitted by insurers with each claim. Due to limitations of the data (as well as the medical expertise of DCI analysts), such events are divided into “never events” when strict definitional criteria can reasonably be assessed by the information provided, and “never event-type occurrences” when data are indeterminate with respect to such criteria, or when health outcomes do not meet the injury-severity thresholds required for a strict “never event.”

Never Event Type Occurrences, Claims Closed 2016-2020									
		Never events that include assessment of injury severity where applicable				Never event type occurrence without reference to injury severity			
Event description	Definition includes injury severity	Claims Closed	Claims Closed with Payment	Total Paid	Average Payment	Claims Closed	Claims Closed with Payment	Total Paid	Average Payment
Surgical Events									
Wrong body part	N	139	101	\$25,386,426	\$251,351	139	101	\$25,386,426	\$251,351
Wrong patient	N	9	7	\$1,087,000	\$155,286	9	7	\$1,087,000	\$155,286
Wrong procedure	N	5	5	\$342,500	\$68,500	5	5	\$342,500	\$68,500
Foreign object retained	N	406	226	\$27,800,567	\$123,425	406	226	\$27,800,567	\$123,011
Injuries from Improper Use of Devices / Device Malfunction									
Contaminated drugs, devices or Device misuse/malfunction	Y	5	4	\$2,775,000	\$693,750	15	7	\$2,905,000	\$415,000
Air embolism	Y	78	64	\$27,760,085	\$433,751	122	93	\$30,792,194	\$331,099
	Y	27	20	\$10,156,201	\$507,810	27	20	\$10,156,201	\$507,810
Patient Protection Events									
Discharge of incompetent person	N	22	10	\$1,874,875	\$187,488	22	10	\$1,874,875	\$187,488
Patient Elopement	Y	14	12	\$4,398,155	\$366,513	15	12	\$4,398,155	\$366,513
Suicide / self-harm	Y	59	32	\$9,229,167	\$288,411	61	32	\$9,229,167	\$288,411
Care Management Events									
Medication error	Y	280	194	\$64,284,519	\$331,364	612	404	\$67,570,340	\$167,253
Administration of blood products	Y	13	10	\$7,112,000	\$711,200	13	10	\$7,112,000	\$711,200
Maternal death of healthy patient	Y	2	1	\$1,050,000	\$1,050,000	3	2	\$1,058,000	\$529,000
Death of neonate in low risk pregnancy	Y	.	.	.	.	655	338	\$361,918,356	\$1,070,764
Wrong donor sperm or egg	N	1	.	\$0	.	1	.	\$0	.
Falls	Y	739	455	\$76,349,909	\$167,802	1,131	652	\$89,550,775	\$137,348
Pressure ulcers	Y	384	220	\$55,503,590	\$252,289	460	251	\$58,097,090	\$231,463
Loss of biological specimen	Y	.	.	.	.	12	9	\$347,748	\$38,639

Never Event Type Occurrences, Claims Closed 2016-2020									
		Never events that include assessment of injury severity where applicable				Never event type occurrence without reference to injury severity			
Event description	Definition includes injury severity	Claims Closed	Claims Closed with Payment	Total Paid	Average Payment	Claims Closed	Claims Closed with Payment	Total Paid	Average Payment
Environmental Events									
Electric shock	Y	1	1	\$650,000	\$650,000	2	2	\$660,000	\$330,000
Problem with oxygen or other gas	Y	7	7	\$2,080,000	\$297,143	7	7	\$2,080,000	\$297,143
Burns	Y	25	16	\$1,710,295	\$106,893	74	56	\$3,268,176	\$58,360
Injury from restraints / bedrail	Y	4	4	\$1,541,365	\$385,341	4	4	\$1,541,365	\$385,341
Radiological Events									
Metallic object in MRI	Y	5	4	\$468,077	\$117,019	7	5	\$476,827	\$95,365
Criminal Events									
Sexual abuse/assault	N	87	41	\$6,452,068	\$157,368	87	41	\$6,452,068	\$157,368
Assault	Y	4	3	\$587,499	\$195,833	18	13	\$2,174,499	\$167,269

Other never events excluded:

1. Intraoperative /postoperative death in an American Society of Anesthesiologists Class 1 patient – records are generally lacking in detail to determine class of patient. This event is therefore excluded entirely.
2. Care ordered by someone impersonating a health care provider – there are no instances of this type of event in the medical liability records
3. Death or serious injury of a neonate in a low-risk pregnancy – Since details of claims are almost always insufficient to identify a “low-risk pregnancy,” all deaths or serious injuries are classed as “never event-type occurrences” rather than “never events.”

Concepts and Definitions

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

Premium Written vs. Premium Earned

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

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

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

Paid Losses vs. Incurred Losses

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

Incurred Losses: Paid losses plus the change in loss reserves for the year. Reserves are insurers’ expectations about how much will eventually be paid out on pending claims. Incurred losses 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 DCI 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

Licensed and Non-Admitted Market, 2006-2020					
Year	Market Segment	Premium Written	Market Share	Premium Earned	Market Share
2006	Licensed	\$189,392,764	79.4%	\$191,237,043	79.8%
	Non-Admitted	\$49,120,606	20.6%	\$48,367,524	20.2%
	Total	\$238,513,370	100.0%	\$239,604,567	100.0%
2007	Licensed	\$169,414,624	78.2%	\$173,194,677	78.2%
	Non-Admitted	\$47,184,656	21.8%	\$48,402,085	21.8%
	Total	\$216,599,280	100.0%	\$221,596,762	100.0%
2008	Licensed	\$164,271,453	79.4%	\$167,194,346	79.4%
	Non-Admitted	\$42,535,711	20.6%	\$43,249,094	20.6%
	Total	\$206,807,164	100.0%	\$210,443,440	100.0%
2009	Licensed	\$155,867,385	76.9%	\$159,184,440	78.4%
	Non-Admitted	\$46,890,108	23.1%	\$43,878,085	21.6%
	Total	\$202,757,493	100.0%	\$203,062,525	100.0%
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	100.0%	\$191,791,779	100.0%
2011	Licensed	\$138,335,771	78.4%	\$142,554,798	76.6%
	Non-Admitted	\$38,175,180	21.6%	\$43,605,934	23.4%
	Total	\$176,510,951	100.0%	\$186,160,732	100.0%
2012	Licensed	\$129,221,773	80.1%	\$131,620,895	79.9%
	Non-Admitted	\$32,177,497	19.9%	\$33,151,848	20.1%
	Total	\$161,399,270	100.0%	\$164,772,743	100.0%
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	100.0%	\$169,712,407	100.0%
2014	Licensed	\$118,842,690	82.3%	\$117,910,519	81.3%
	Non-Admitted	\$25,598,079	17.7%	\$27,033,167	18.7%
	Total	\$144,440,769	100.0%	\$144,943,686	100.0%
2015	Licensed	\$114,306,152	80.6%	\$116,671,496	81.3%
	Non-Admitted	\$27,473,479	19.4%	\$26,804,992	18.7%
	Total	\$141,779,631	100.0%	\$143,476,488	100.0%
2016	Licensed	\$113,635,101	79.4%	\$113,264,712	79.6%
	Non-Admitted	\$29,570,516	20.6%	\$29,074,675	20.4%
	Total	\$143,205,617	100.0%	\$142,339,387	100.0%
2017	Licensed	\$110,581,910	78.3%	\$109,178,708	79.5%
	Non-Admitted	\$30,612,399	21.7%	\$28,171,922	20.5%
	Total	\$141,194,309	100.0%	\$137,350,630	100.0%
2018	Licensed	\$110,447,806	76.06%	\$111,473,769	77.81%
	Non-Admitted	\$34,757,355	23.94%	\$31,787,993	22.19%
	Total	\$145,205,161	100.0%	\$143,261,762	100.0%
2019	Licensed	\$116,288,335	75.0%	\$111,015,274	74.0%
	Non-Admitted	\$38,873,062	25.1%	\$38,947,721	26.0%
	Total	\$155,161,397	100.0%	\$149,962,995	100.0%
2020	Licensed	\$120,266,764	71.9%	\$117,302,435	72.6%
	Non-Admitted	\$46,891,578	28.1%	\$44,216,583	27.4%
	Total	\$167,158,342	100%	\$161,519,018	100%

2020 Market Share, All Companies With > 0.1% Market Share

Admitted or Licensed Companies			Surplus Lines and Risk Retention Groups		
Company	Premium Written	Market Share	Company	Premium Written	Market Share
Missouri Hospital Plan	\$30,954,945	18.52%	National Fire & Marine Insurance	\$9,888,917	5.92%
Medical Protective Company	\$15,767,392	9.43%	Columbia Casualty Company	\$6,169,963	3.69%
Medical Liability Alliance	\$13,851,298	8.29%	Caring Communities, A Reciprocal Risk	\$3,024,411	1.81%
Norcal Mutual Insurance Company	\$11,587,744	6.93%	Health Care Industry Liability Reciprocal	\$2,566,293	1.54%
Proassurance Indemnity Company Inc	\$8,236,261	4.93%	Illinois Union Insurance Company	\$2,323,671	1.39%
Doctors Company-An Interins. Exch.	\$7,057,497	4.22%	Endurance American Specialty	\$2,253,119	1.35%
MMIC Insurance Inc	\$4,640,991	2.78%	Saint Lukes Health System Risk	\$1,814,006	1.09%
Missouri Doctors Mutual Insurance	\$3,257,239	1.95%	TDC Specialty Insurance Company	\$1,489,625	0.89%
Keystone Mutual Insurance Company	\$3,069,024	1.84%	The Mutual Risk Retention Group, Inc.	\$1,378,376	0.82%
American Casualty Company Of	\$2,673,830	1.60%	Ironshore Specialty Insurance Company	\$1,310,905	0.78%
ISMIE Mutual Insurance Company	\$2,147,404	1.28%	Coverys Specialty Insurance Company	\$1,225,299	0.73%
Preferred Physicians Medical Risk	\$1,711,520	1.02%	Ophthalmic Mutual Insurance Company	\$1,167,347	0.70%
NCMIC Insurance Company	\$1,631,253	0.98%	Hallmark Specialty Insurance Company	\$1,141,232	0.68%
Health Care Indemnity Inc	\$1,573,310	0.94%	Evanston Insurance Company	\$946,795	0.57%
Physicians Insurance Mutual	\$1,353,927	0.81%	Landmark American Insurance	\$912,643	0.55%
Professional Solutions Insurance	\$1,230,279	0.74%	Admiral Insurance Company	\$808,853	0.48%
Mag Mutual Insurance Company	\$1,138,505	0.68%	Oms National Insurance Company, Risk	\$766,395	0.46%
Pharmacists Mutual Insurance Company	\$984,521	0.59%	Graph Insurance Group A Risk	\$725,103	0.43%
Liberty Insurance Underwriters Inc	\$938,941	0.56%	Applied Medico-Legal Solutions Risk	\$625,357	0.37%
Preferred Professional Insurance	\$905,943	0.54%	General Star Indemnity Company	\$595,225	0.36%
Doctors Direct Insurance Inc	\$668,133	0.40%	James River Insurance Company	\$586,108	0.35%
Fair American Insurance And	\$627,402	0.38%	Lone Star Alliance, Inc., A Risk	\$471,799	0.28%
Church Mutual Insurance Company S.I.	\$624,748	0.37%	Hilltop Specialty Insurance Company	\$470,017	0.28%
Ace American Insurance Company	\$506,905	0.30%	Allied World Surplus Lines Insurance	\$381,375	0.23%
Kammco Casualty Company Inc	\$418,941	0.25%	Proassurance Specialty Insurance	\$284,124	0.17%
Proassurance Insurance Company	\$404,400	0.24%	United Specialty Insurance Company	\$269,957	0.16%
Cincinnati Insurance Company The	\$391,518	0.23%	Continuing Care Risk Retention Group,	\$267,722	0.16%
Kansas Medical Mutual Insurance	\$365,854	0.22%	Medchoice Risk Retention Group Inc	\$249,087	0.15%
Allied World Insurance Company	\$315,699	0.19%	Starstone Specialty Insurance Company	\$242,854	0.15%
Continental Insurance Company The	\$308,328	0.18%	Steadfast Insurance Company	\$241,851	0.14%
Aspen American Insurance Company	\$254,546	0.15%	Kinsale Insurance Company	\$225,105	0.13%
			Capitol Specialty Insurance Corporation	\$201,195	0.12%
			Norcal Specialty Insurance Company	\$200,839	0.12%

2020 Market Share – Physicians & Surgeons Coverage
(Companies with greater than 0.1% market share)

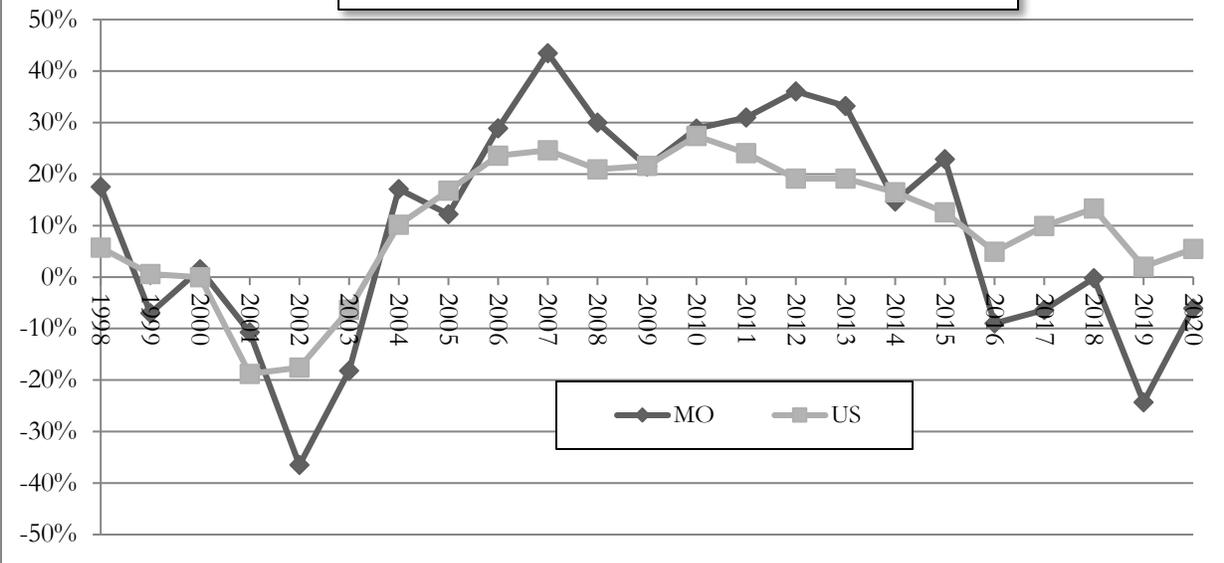
Company	Premium Written, 2019	Market Share
Medical Liability Alliance	\$12,721,776	17.73%
Medical Protective Company	\$11,668,441	16.27%
Norcal Mutual Insurance Company	\$11,587,744	16.15%
Proassurance Indemnity Company Inc	\$7,497,623	10.45%
Doctors Company An Interins Exchange	\$7,057,497	9.84%
Missouri Doctors Mutual Insurance Company	\$3,257,239	4.54%
Mmic Insurance Inc	\$3,128,595	4.36%
Keystone Mutual Insurance Company	\$3,069,024	4.28%
Ismie Mutual Insurance Company	\$2,147,404	2.99%
Preferred Physicians Medical Risk Retention G	\$1,711,520	2.39%
Physicians Insurance Mutual	\$1,353,927	1.89%
Mag Mutual Insurance Company	\$1,138,505	1.59%
Professional Solutions Insurance Company	\$1,054,094	1.47%
Liberty Insurance Underwriters Inc	\$938,941	1.31%
Preferred Professional Insurance Company	\$701,851	0.98%
Doctors Direct Insurance Inc	\$668,133	0.93%
Fair American Insurance And Reinsurance Compa	\$627,402	0.87%
Kansas Medical Mutual Insurance Company	\$333,903	0.47%
Allied World Insurance Company	\$315,699	0.44%
Kammco Casualty Company Inc	\$255,434	0.36%
Aspen American Insurance Company	\$254,546	0.35%
Continental Insurance Company The	\$99,930	0.14%

Medical Professional Liability Profitability in Missouri, 1993-2019
All Writers, Including Excess and Surplus Lines Companies

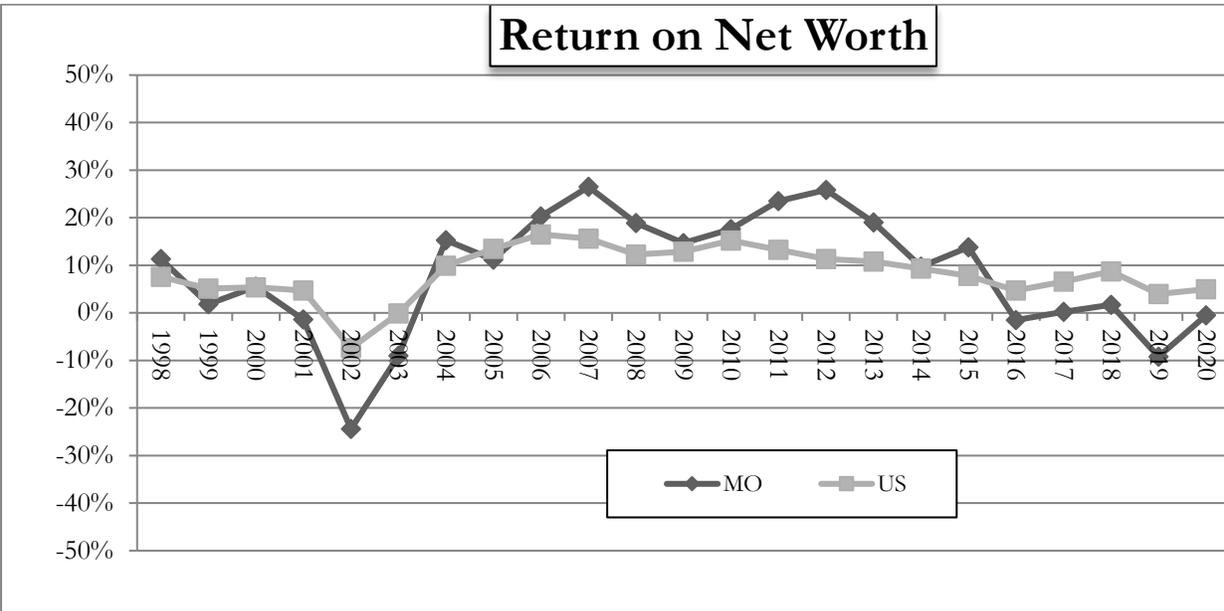
Year	Premium Earned	Direct Losses Incurred	Defense and Cost Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
1993	\$115,261,205	54.6%	18.0%	17.2%	89.8%	28.1%	20.3%
1994	\$125,358,976	54.7%	25.6%	18.2%	98.5%	15.4%	12.9%
1995	\$128,910,099	50.9%	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%
2015	\$143,482,089	18.5%	25.0%	32.4%	75.9%	23.4%	18.3%
2016	\$142,371,449	65.3%	22.8%	34.9%	123.0%	-9.0%	-1.5%
2017	\$137,405,743	58.0%	30.6%	33.6%	122.2%	-6.4%	0.2%
2018	\$143,256,625	60.1%	20.7%	35.3%	116.1%	-1.8%	1.7%
2019	\$150,052,207	79.3%	29.7%	33.5%	142.5%	-19.1%	-9.0%
2020	\$161,924,103	59.4%	28.7%	32.4%	120.5%	-6.1%	-0.5%

*Source: NAIC, *Profitability by Line by State, 2020 produced by DCI based on the NAIC profitability formula.*

Profit on Insurance Transactions



Return on Net Worth



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

Year	Premium Written	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission & Brokerage Expense	Taxes & Fees
1998	\$81,825,564	\$70,662,769	\$88,726,009	\$48,377,778	\$19,040,801	\$1,295,442	\$5,388,405	\$2,007,299
1999	\$94,908,930	\$64,440,159	\$93,676,070	\$68,353,075	\$34,866,139	\$1,751,359	\$6,930,847	\$1,951,921
2000	\$92,838,702	\$63,822,268	\$91,969,349	\$65,056,683	\$29,395,964	\$1,765,029	\$6,036,540	\$2,232,929
2001	\$109,081,420	\$76,730,820	\$97,027,591	\$79,038,068	\$25,505,859	\$2,032,104	\$9,442,445	\$2,583,310
2002	\$171,916,338	\$108,669,530	\$156,106,363	\$167,928,367	\$43,358,216	\$2,026,706	\$13,265,133	\$4,307,119
2003	\$186,479,369	\$83,749,882	\$169,970,364	\$164,309,442	\$63,162,582	\$125,396	\$10,516,274	\$2,937,402
2004	\$205,581,129	\$110,138,156	\$202,933,058	\$100,898,891	\$45,574,802	\$115,005	\$12,195,515	\$2,748,213
2004	\$205,581,129	\$110,138,156	\$202,933,058	\$100,898,891	\$45,574,802	\$115,005	\$12,195,515	\$2,748,213
2006	\$189,392,764	\$71,311,677	\$191,945,067	\$64,755,502	\$54,460,185	\$6,917,834	\$12,008,414	\$2,300,687
2007	\$169,414,624	\$79,077,894	\$173,191,830	\$21,078,129	\$30,589,894	\$9,919,356	\$12,054,024	\$1,745,597
2008	\$164,271,453	\$52,799,665	\$167,197,841	\$26,633,904	\$30,723,882	\$12,650,632	\$11,734,877	\$1,954,845
2009	\$155,867,385	\$76,864,434	\$159,189,836	\$47,022,583	\$23,444,743	\$12,713,160	\$11,147,292	\$1,966,249
2010	\$145,448,052	\$44,688,166	\$145,360,026	\$44,309,036	\$17,175,262	\$17,876,034	\$10,177,819	\$1,537,348
2011	\$138,335,771	\$54,208,628	\$142,561,035	\$30,166,874	\$20,619,085	\$12,465,594	\$10,755,805	\$1,254,529
2012	\$129,221,773	\$39,892,506	\$131,629,362	\$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
2015	\$114,306,152	\$47,836,377	\$116,671,496	\$23,056,528	\$27,145,084	\$12,798,511	\$8,844,017	\$1,880,467
2016	\$113,635,101	\$46,853,477	\$113,293,453	\$64,361,816	\$15,369,598	\$13,532,563	\$8,867,237	\$2,945,972
2017	\$110,581,910	\$48,898,384	\$109,206,859	\$70,100,720	\$25,509,729	\$13,850,168	\$8,515,977	\$1,618,763
2018	\$110,447,806	\$58,635,151	\$111,473,769	\$53,257,813	\$13,615,485	\$15,169,324	\$8,719,723	\$1,847,287
2019	\$116,288,335	\$49,161,519	\$111,015,502	\$89,934,883	\$23,635,587	\$14,880,025	\$8,772,128	\$1,673,268
2020	\$120,266,764	\$55,581,692	\$117,568,609	\$65,293,482	\$28,465,735	\$15,505,077	\$9,264,729	\$1,934,388

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

Year	% of Written Premium	% of Earned Premium			
	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses	Other Underwriting Expenses	Underwriting Results
1998	86.4%	54.5%	21.5%	9.8%	85.8%
1999	67.9%	73.0%	37.2%	11.4%	121.5%
2000	68.7%	70.7%	32.0%	10.9%	113.6%
2001	70.3%	81.5%	26.3%	14.5%	122.2%
2002	63.2%	107.6%	27.8%	12.6%	147.9%
2003	44.9%	96.7%	37.2%	8.0%	141.8%
2004	53.6%	49.7%	22.5%	7.4%	79.6%
2005	40.8%	46.0%	34.9%	7.8%	88.7%
2006	37.7%	33.7%	28.4%	11.1%	73.2%
2007	46.7%	12.2%	17.7%	13.7%	43.5%
2008	32.1%	15.9%	18.4%	15.8%	50.1%
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%
2015	41.8%	19.8%	23.3%	20.2%	63.2%
2016	41.2%	56.8%	13.6%	22.4%	92.7%
2017	44.2%	64.2%	23.4%	22.0%	109.5%
2018	53.1%	47.8%	12.2%	23.1%	83.1%
2019	42.3%	81.0%	21.3%	22.8%	125.1%
2020	46.2%	55.5%	24.2%	22.7%	102.5%

**Surplus Lines Market
Medical Professional Liability
Data form the Financial Annual Statement**

Year	Premium Written	Losses Paid	Premium Earned	Losses Incurred	Defense & Cost Containment Expenses Incurred	Dividends	Commission & Brokerage Expense	Taxes & Fees
1998	\$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
2015	\$27,473,479	\$14,200,191	\$26,810,593	\$3,461,894	\$5,187,063	\$524,416	\$2,999,177	\$241,037
2016	\$29,570,516	\$17,696,029	\$29,077,996	\$28,608,485	\$5,877,708	\$753,287	\$3,603,085	\$264,828
2017	\$30,612,399	\$15,421,747	\$28,198,884	\$9,660,617	\$8,680,400	\$779,163	\$3,892,186	\$222,163
2018	\$34,757,355	\$31,564,269	\$31,815,905	\$32,877,443	\$4,215,241	\$573,256	\$5,411,507	\$381,899
2019	\$38,873,062	\$22,738,319	\$39,036,705	\$29,080,800	\$6,511,067	\$452,957	\$5,284,120	\$227,190
2020	\$46,891,578	\$20,769,146	\$44,216,583	\$31,004,953	\$7,753,195	\$478,698	\$5,755,531	\$318,968

**Surplus Lines Market
Medical Professional Liability
Data form the Financial Annual Statement**

Year	% of Written Premium	% of Earned Premium			
	Direct Losses Paid	Direct Losses Incurred	Defense & Cost Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
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%
2015	51.7%	12.9%	19.3%	14.0%	46.3%
2016	59.8%	98.4%	20.2%	15.9%	134.5%
2017	50.4%	34.3%	30.8%	17.4%	82.4%
2018	90.8%	103.3%	13.2%	20.0%	136.6%
2019	58.5%	74.5%	16.7%	15.3%	106.5%
2020	44.3%	70.1%	17.5%	14.8%	102.5%

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	71.5%	\$63,904,882	\$39,240,977	61.4%	
1998	\$55,760,257	\$50,609,999	90.8%	\$57,215,107	\$45,501,593	79.5%	-11.2%
1999	\$64,853,222	\$43,998,372	67.8%	\$63,998,070	\$40,408,719	63.1%	16.3%
2000	\$61,518,461	\$46,389,410	75.4%	\$62,776,133	\$60,727,760	96.7%	-5.1%
2001	\$77,092,452	\$53,869,948	69.9%	\$67,579,007	\$41,141,286	60.9%	25.3%
2002	\$114,887,033	\$79,431,185	69.1%	\$104,672,745	\$122,930,348	117.4%	49.0%
2003	\$136,418,623	\$52,870,665	38.8%	\$121,324,955	\$109,538,169	90.3%	18.7%
2004	\$142,627,100	\$81,076,868	56.9%	\$142,262,082	\$91,237,441	64.1%	4.6%
2005	\$133,799,432	\$49,802,894	37.2%	\$134,869,365	\$77,185,727	57.2%	-6.2%
2006	\$133,792,923	\$60,700,054	45.4%	\$134,958,248	\$52,960,943	39.2%	0.0%
2007	\$125,881,868	\$53,940,208	42.9%	\$128,191,866	\$19,554,674	15.3%	-5.9%
2008	\$120,777,660	\$41,025,516	34.0%	\$123,366,930	\$14,102,358	11.4%	-4.1%
2009	\$116,573,724	\$45,905,797	39.4%	\$118,482,242	\$21,899,600	18.5%	-3.5%
2010	\$106,905,417	\$31,565,514	29.5%	\$106,166,291	\$30,573,532	28.8%	-8.3%
2011	\$100,511,107	\$36,323,679	36.1%	\$104,503,104	\$20,097,063	19.2%	-6.0%
2012	\$90,030,972	\$29,093,806	32.3%	\$92,044,066	\$20,512,799	22.3%	-10.4%
2013	\$87,488,292	\$32,178,191	36.8%	\$99,226,970	\$13,132,287	13.2%	-2.8%
2014	\$79,013,127	\$36,940,432	46.8%	\$78,298,966	\$26,991,745	34.5%	-9.7%
2015	\$75,011,759	\$34,298,618	45.7%	\$76,626,408	\$14,585,676	19.0%	-5.1%
2016	\$71,283,262	\$26,484,714	37.2%	\$72,308,015	\$34,206,657	47.3%	-5.0%
2017	\$67,940,489	\$24,326,023	35.8%	\$66,673,811	\$40,774,941	61.2%	-4.7%
2018	\$65,596,340	\$35,664,803	54.37%	\$66,811,659	\$30,431,804	45.5%	-3.5%
2019	\$68,522,104	\$36,817,108	53.73%	\$64,227,345	\$63,677,079	99.14%	4.5%
2020	\$71,735,671	\$25,421,437	35.4%	\$70,030,594	\$41,667,252	59.5%	4.7%

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	41.6%	\$3,729,611	\$1,683,415	45.1%	
1998	\$3,387,756	\$1,454,934	43.0%	\$3,310,636	\$567,272	17.1%	-6.4%
1999	\$2,920,816	\$683,189	23.4%	\$3,164,122	-\$638,500	-20.2%	-13.8%
2000	\$3,232,321	\$696,834	21.6%	\$2,724,126	\$313,442	11.5%	10.7%
2001	\$3,686,464	\$302,962	8.2%	\$3,308,117	\$1,150,895	34.8%	14.1%
2002	\$4,458,209	\$2,443,938	54.8%	\$4,336,659	\$3,014,033	69.5%	20.9%
2003	\$6,830,040	\$1,457,855	21.3%	\$6,462,928	-\$630,815	-9.8%	53.2%
2004	\$4,439,569	\$347,940	7.8%	\$4,635,168	-\$1,642,942	-35.4%	-35.0%
2005	\$4,870,943	\$809,022	16.6%	\$4,801,966	\$1,195,919	24.9%	9.7%
2006	\$4,765,149	\$887,696	18.6%	\$4,877,298	\$951,891	19.5%	-2.2%
2007	\$4,704,136	\$589,929	12.5%	\$4,707,542	\$3,886,234	82.6%	-1.3%
2008	\$5,499,407	\$946,223	17.2%	\$5,429,154	\$3,638,721	67.0%	16.9%
2009	\$4,623,630	\$1,864,476	40.3%	\$4,723,201	\$3,445,027	72.9%	-15.9%
2010	\$4,285,875	\$774,347	18.1%	\$4,173,126	\$2,563,010	61.4%	-7.3%
2011	\$4,582,465	\$736,805	16.1%	\$4,660,048	-\$2,064,230	-44.3%	6.9%
2012	\$3,992,620	\$371,931	9.3%	\$4,040,694	-\$3,430,038	-84.9%	-12.9%
2013	\$3,924,335	\$1,886,131	48.1%	\$4,064,301	\$2,394,279	58.9%	-1.7%
2014	\$3,705,444	\$427,504	11.5%	\$3,226,524	-\$229,235	-7.1%	-5.6%
2015	\$4,094,802	\$1,432,031	35.0%	\$4,142,222	\$1,534,063	37.0%	10.5%
2016	\$4,089,461	\$352,294	8.6%	\$4,110,217	\$4,001,382	97.4%	-0.1%
2017	\$3,824,206	\$493,101	12.9%	\$3,591,286	-\$783,451	-21.8%	-6.5%
2018	\$4,089,319	\$193,303	4.7%	\$5,061,792	-\$153,116	-3.0%	6.9%
2019	\$3,683,589	\$832,951	22.6%	\$3,682,915	\$3,920,035	106.4%	-9.9%
2020	\$3,707,694	\$3,421,608	92.3%	\$3,698,066	\$1,210,373	32.7%	0.7%

Licensed Medical Professional Liability Market - Nurses

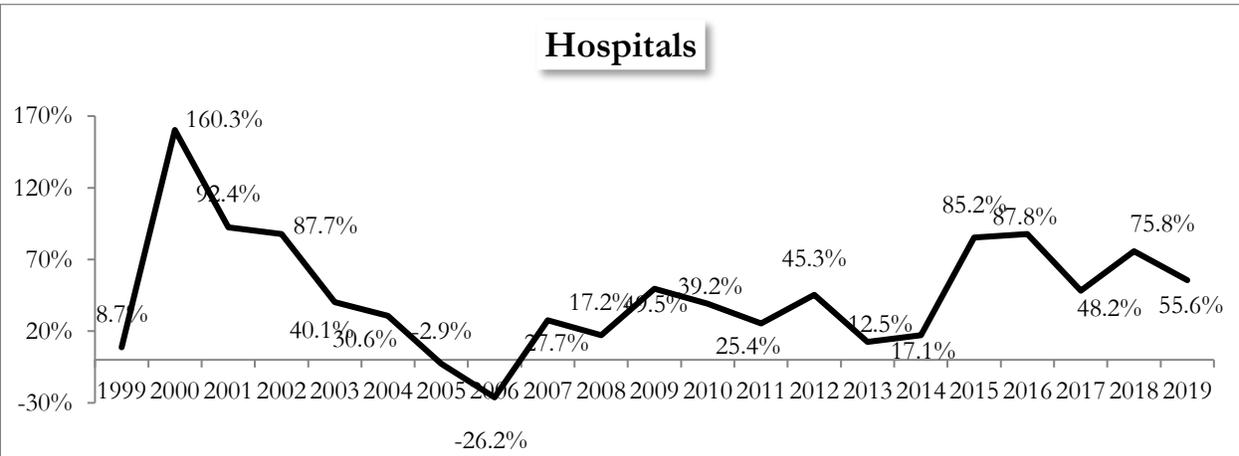
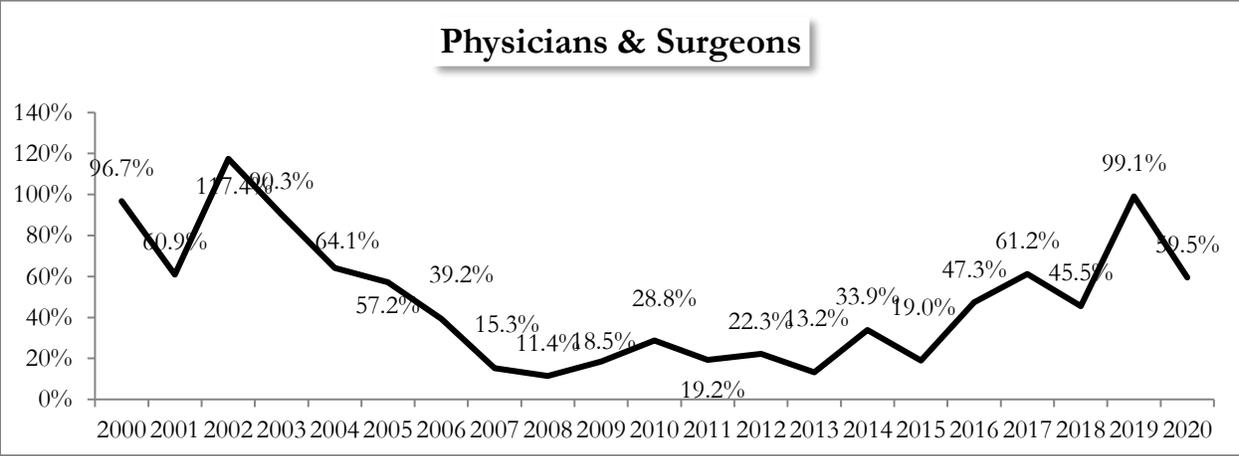
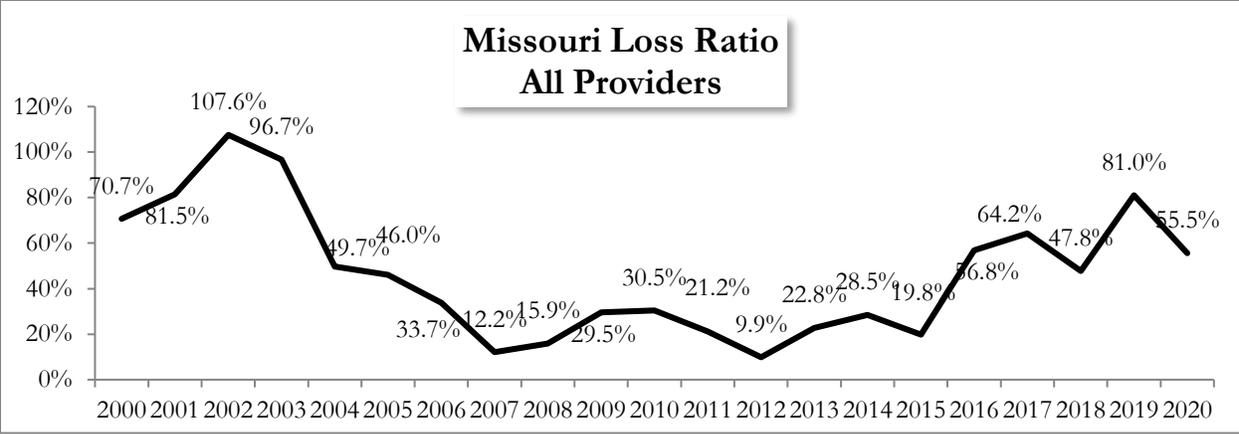
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$1,430,588	\$29,794	2.1%	\$1,073,768	-\$580,638	-54.1%	
1998	\$518,436	\$15,750	3.0%	\$685,261	\$145,484	21.2%	-63.8%
1999	\$701,196	\$277,500	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%
2015	\$1,790,147	\$500,000	27.9%	\$1,950,459	-\$578,037	29.6%	-5.8%
2016	\$2,058,911	\$170,000	8.3%	\$1,998,258	\$385,652	19.3%	15.0%
2017	\$2,086,414	\$319,730	15.3%	\$2,121,115	\$383,267	18.1%	1.3%
2018	\$1,602,926	\$1,860,303	116.1%	\$909,867	\$1,105,821	121.5%	-23.2%
2019	\$2,076,136	\$465,000	22.4%	\$1,998,640	\$345,983	17.3%	29.5%
2020	\$2,336,183	\$150,000	6.4%	\$2,758,146	\$612,696	22.2%	12.5%

Licensed Medical Professional Liability Market - Hospitals

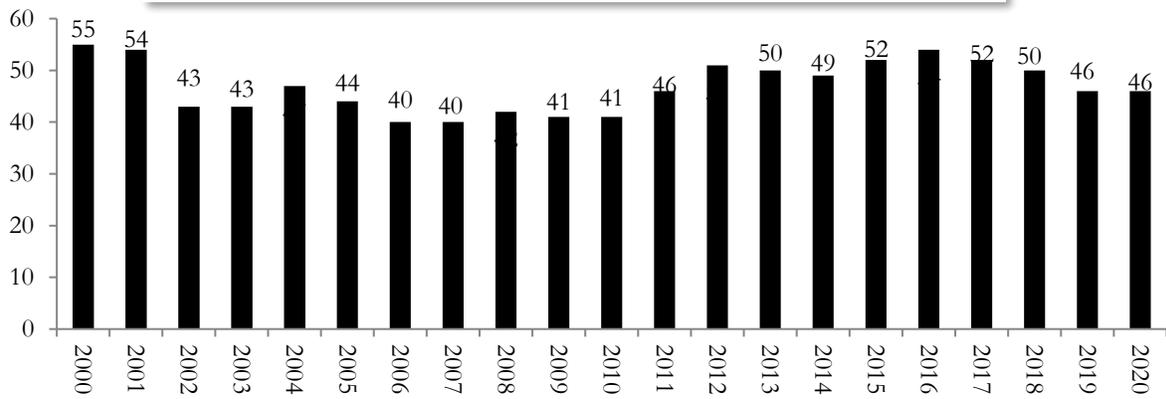
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$15,248,580	\$3,143,280	20.6%	\$13,199,320	\$1,974,721	15.0%	
1998	\$12,555,794	\$8,428,222	67.1%	\$14,604,144	\$2,875,637	19.7%	-17.7%
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%
2015	\$26,720,496	\$8,514,950	31.9%	\$27,278,471	\$4,664,529	17.1%	-4.6%
2016	\$28,327,347	\$17,429,362	61.5%	\$27,266,161	\$23,232,734	85.2%	6.0%
2017	\$29,029,936	\$20,467,000	70.5%	\$29,041,237	\$25,501,445	87.8%	2.5%
2018	\$30,861,668	\$16,676,086	54.0%	\$29,762,374	\$14,331,535	48.2%	6.3%
2019	\$34,492,860	\$10,543,909	30.6%	\$33,501,499	\$25,383,878	75.8%	11.8%
2020	\$34,630,502	\$24,881,051	71.8%	\$33,920,691	\$18,864,526	55.6%	0.40%

Licensed Medical Professional Liability Market - Other

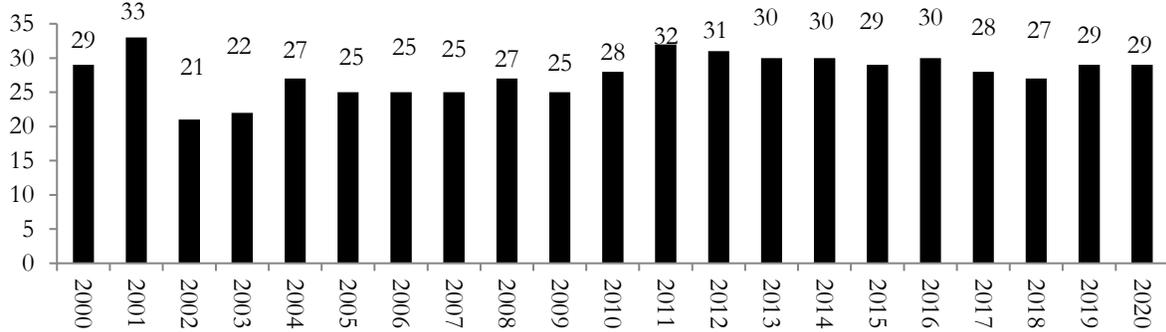
Year	Direct Premium Written	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premium Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
1997	\$18,770,001	\$5,714,900	30.4%	\$20,016,056	\$11,955,336	59.7%	
1998	\$9,437,033	\$10,145,048	107.5%	\$12,744,574	-\$904,059	-7.1%	-49.7%
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%
2015	\$6,688,948	\$3,090,778	46.2%	\$6,673,937	\$2,850,289	42.7%	7.7%
2016	\$7,876,120	\$2,417,106	30.7%	\$7,610,797	\$2,535,391	33.3%	17.7%
2017	\$7,700,865	\$3,292,531	42.8%	\$7,779,410	\$4,224,513	54.3%	-2.2%
2018	\$8,297,553	\$4,240,657	51.1%	\$8,928,073	\$7,541,770	84.5%	7.7%
2019	\$7,513,645	\$502,552	6.7%	\$7,605,101	-\$3,392,090	-44.6%	-9.4%
2020	\$7,856,714	\$1,707,596	21.7%	\$7,161,113	\$2,938,631	41.0%	4.6%



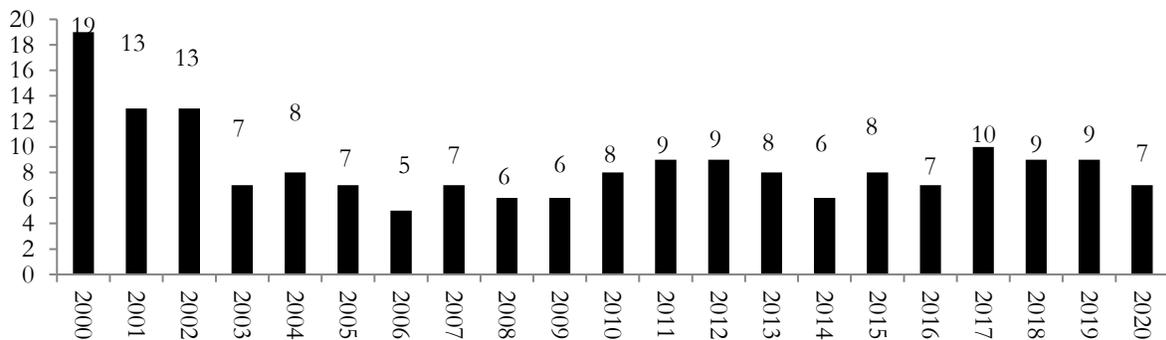
**Companies Writing Medical Professional Liability Coverage in Missouri
Total Licensed Market**

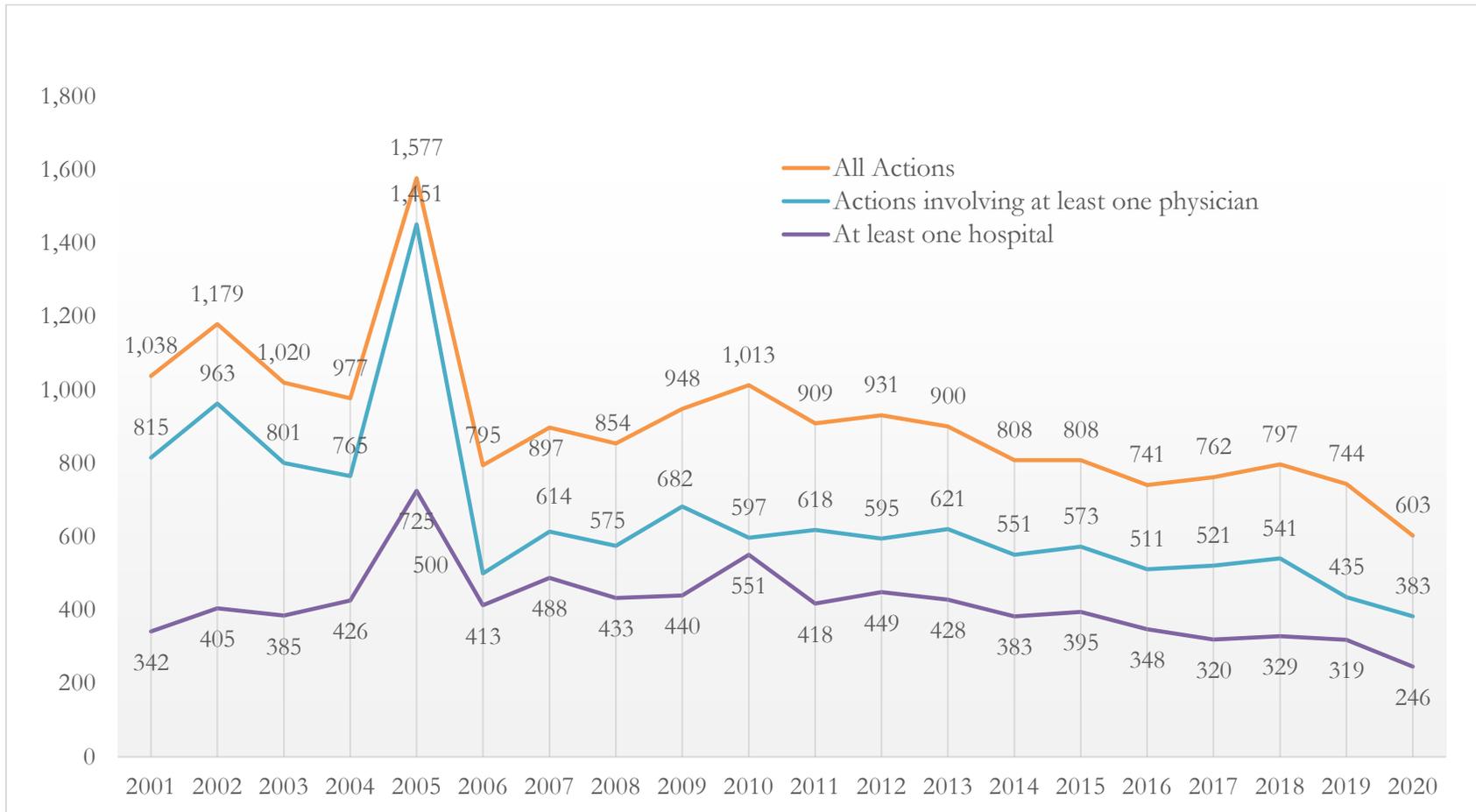


Physicians & Surgeons

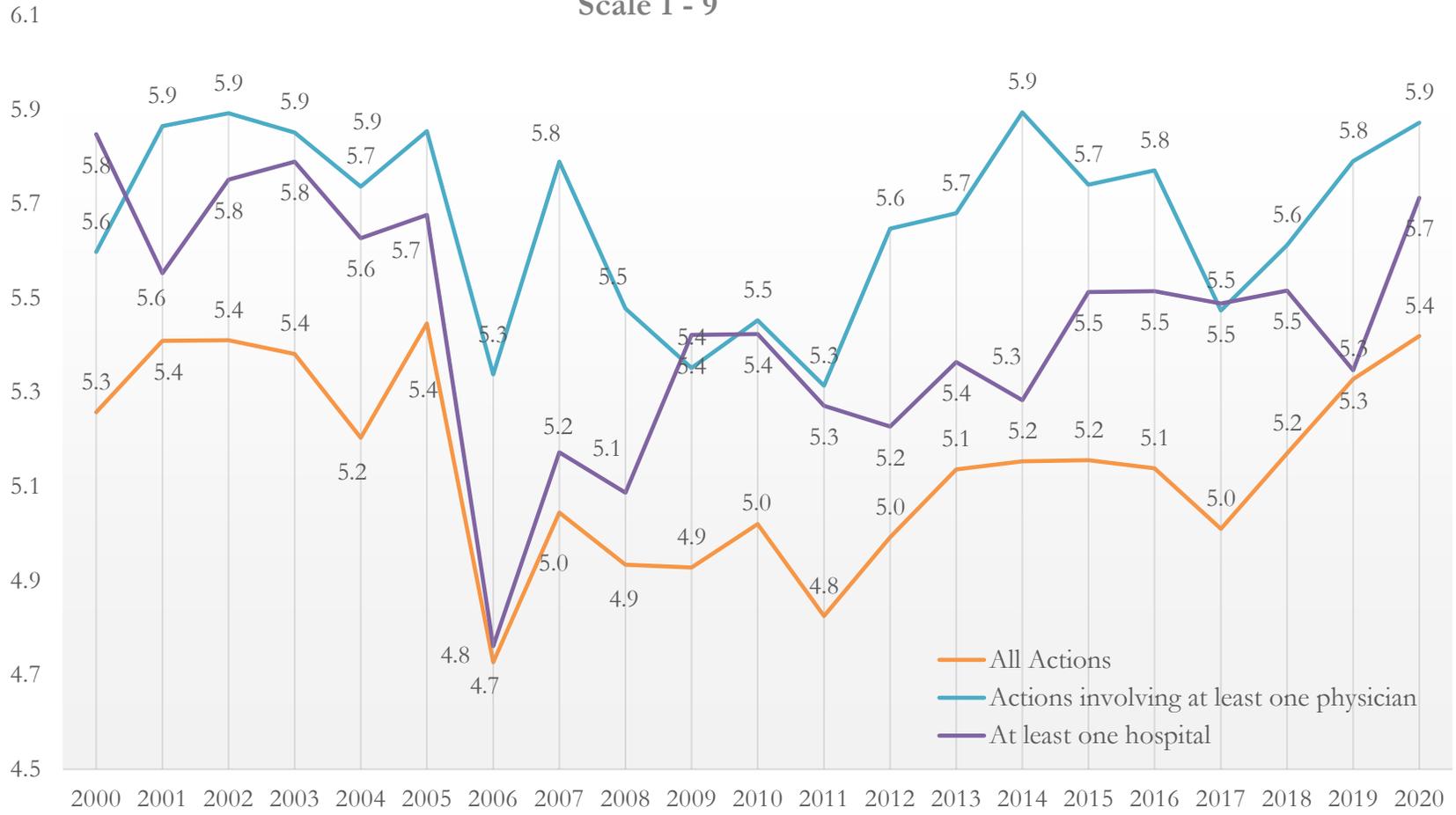


Hospitals

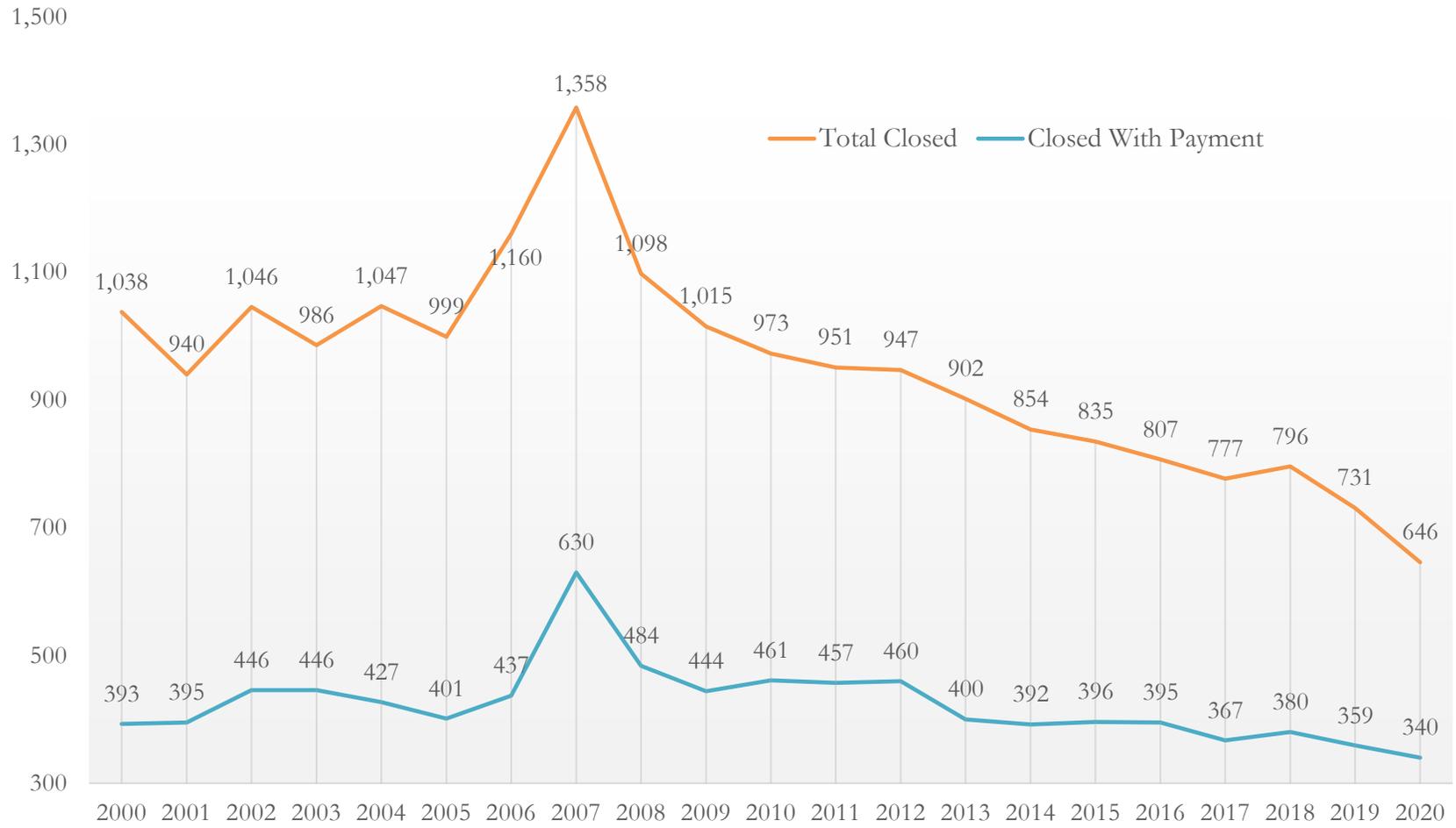




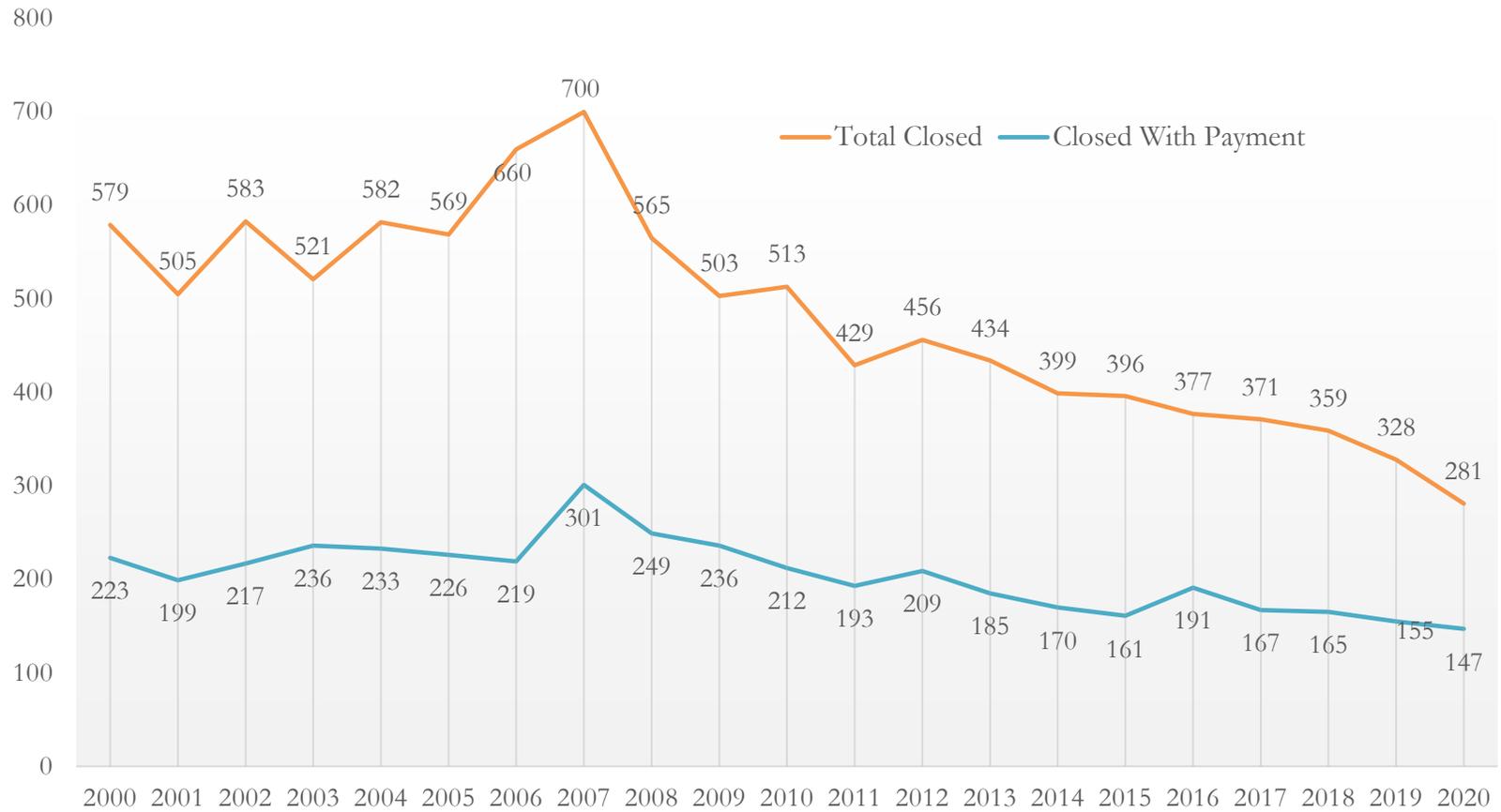
Average Injury Severity
Scale 1 - 9



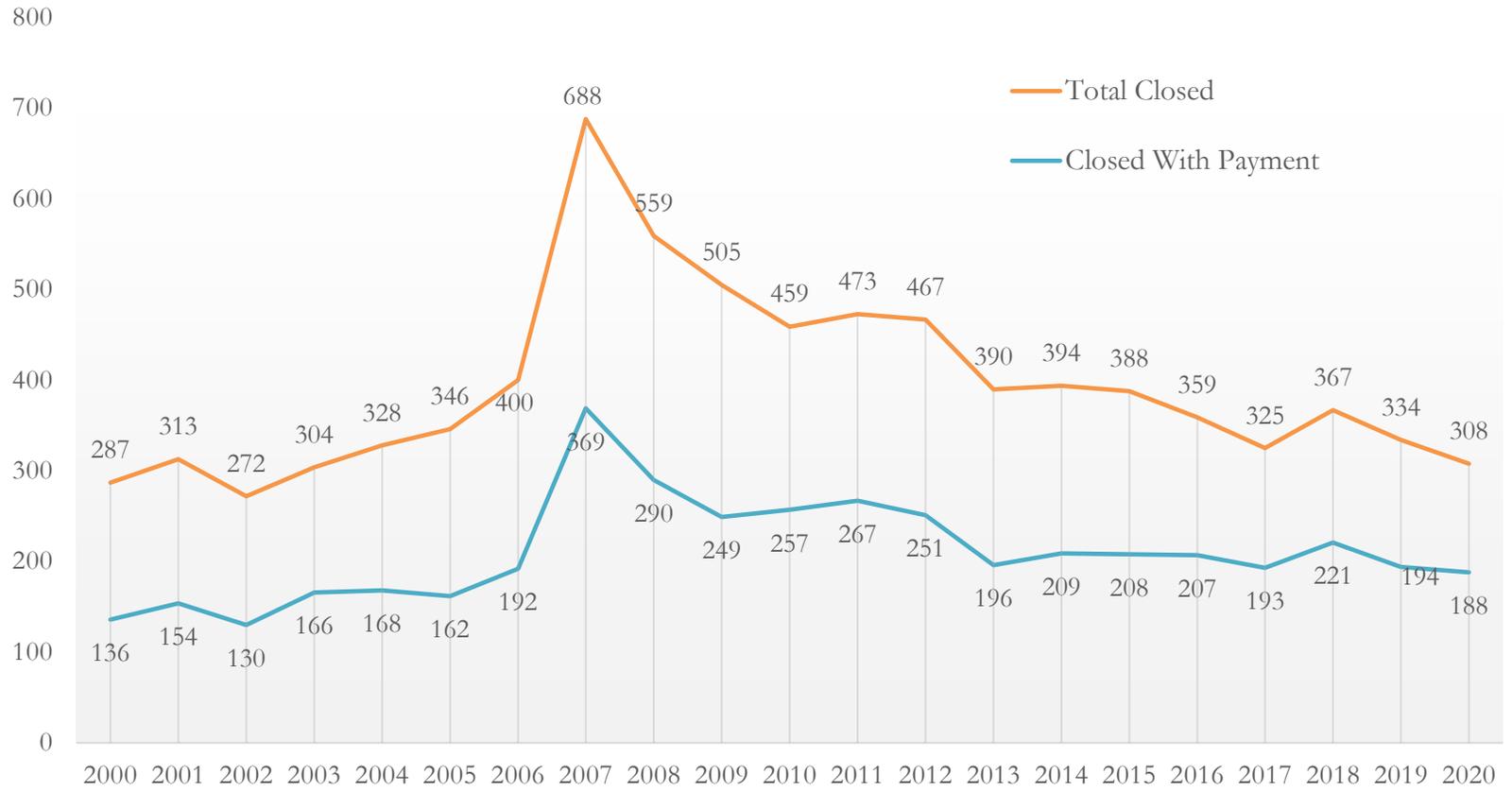
Closed Medical Liability Actions

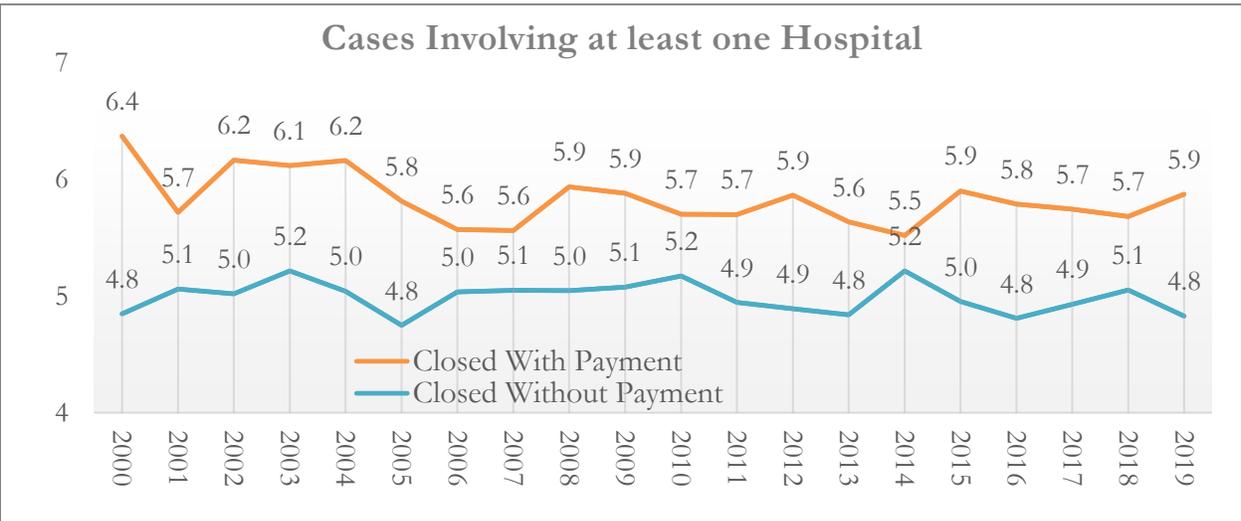
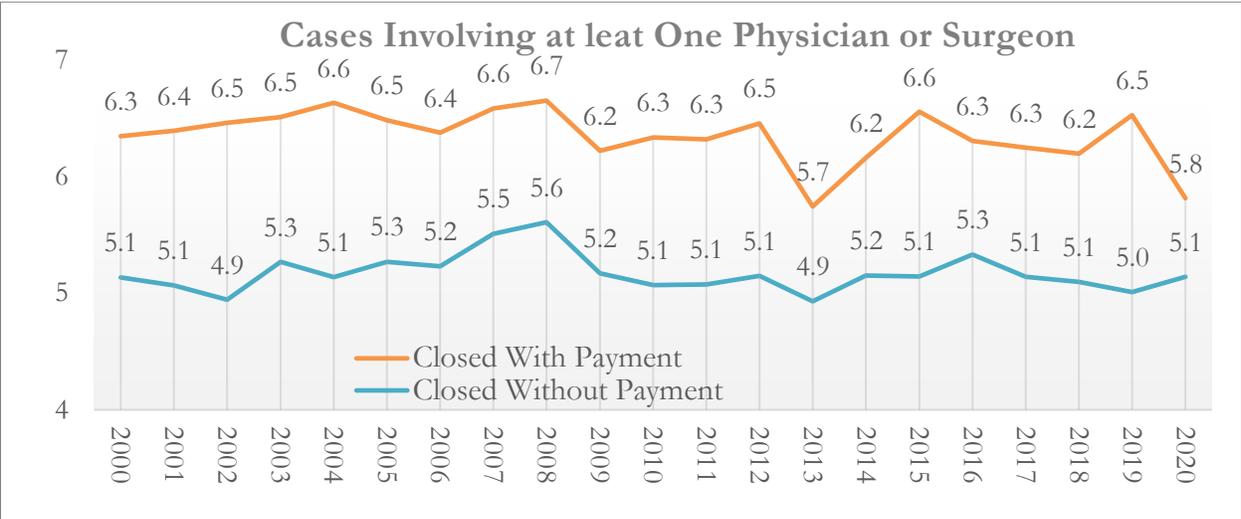
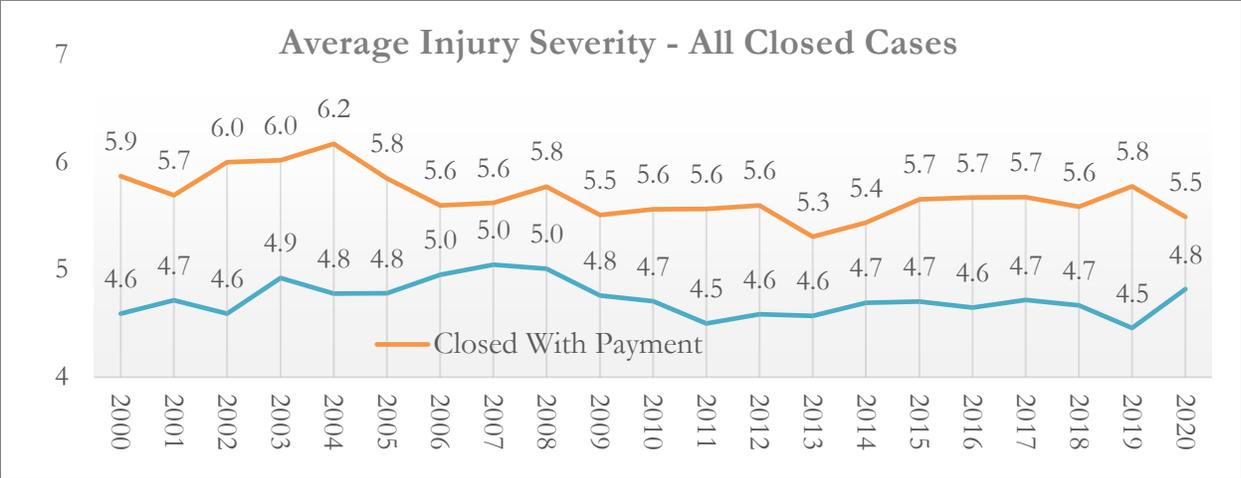


Closed Cases Involving at least one Physician



Closed Cases Involving at least One Hospital

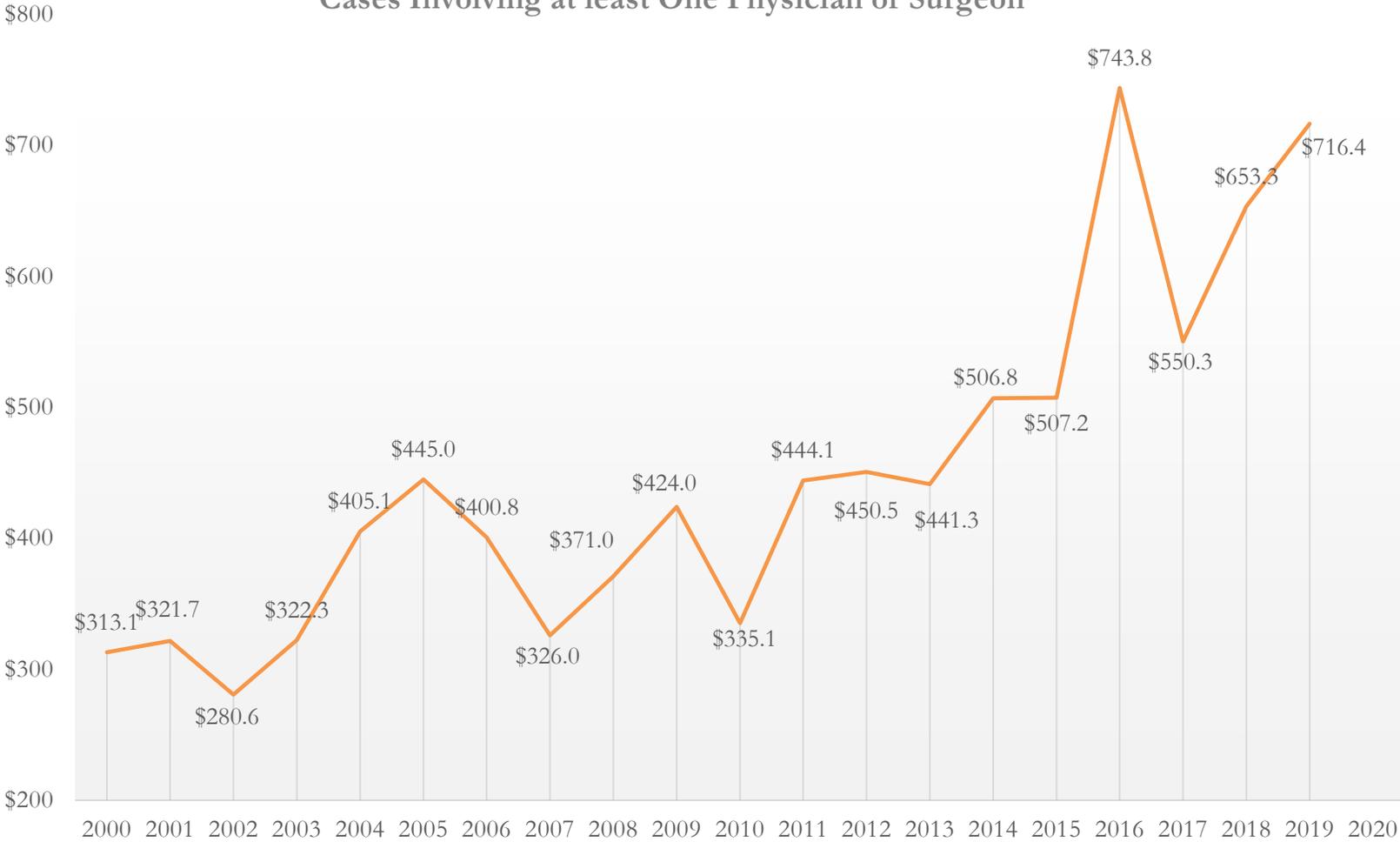




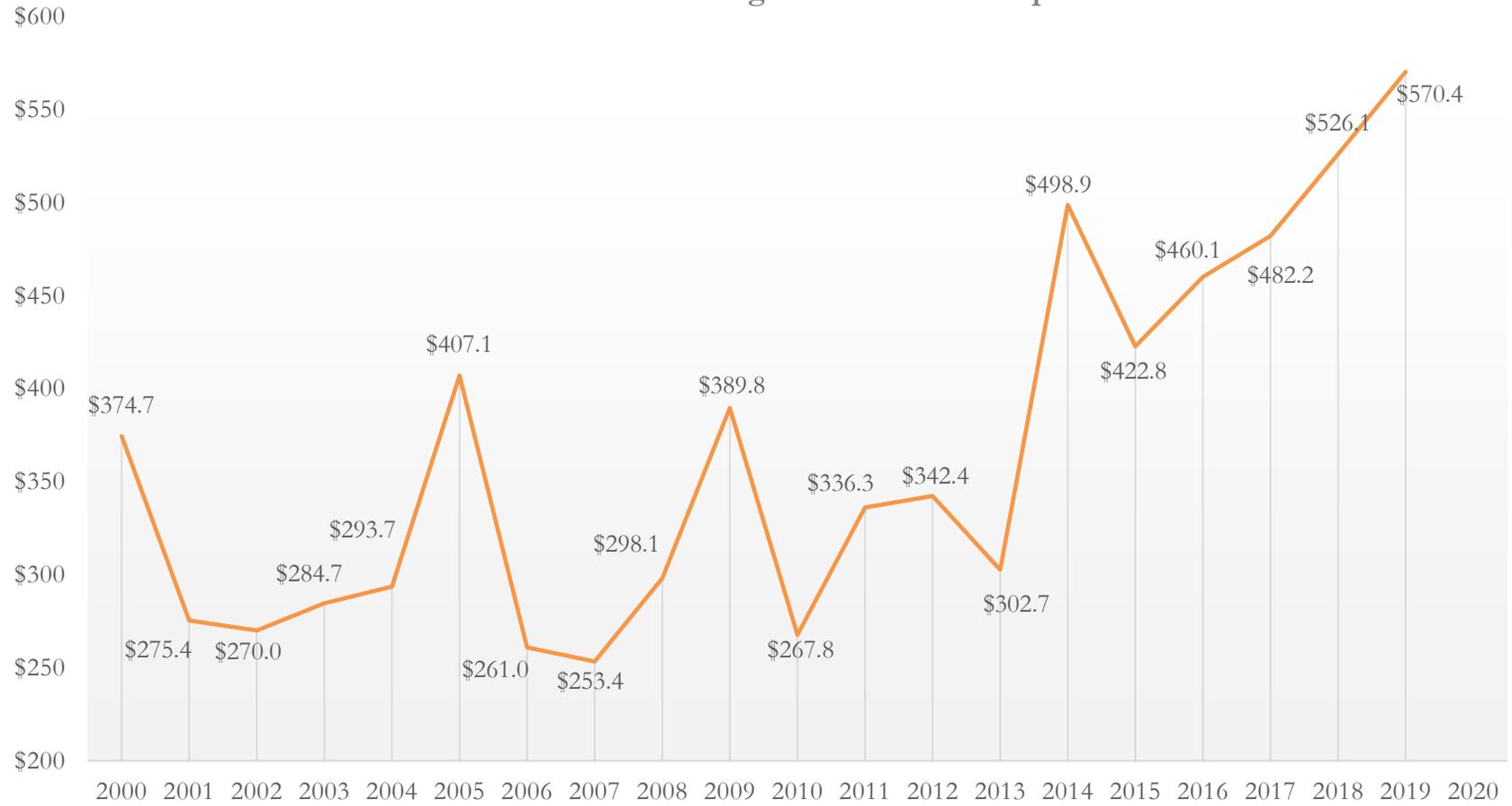
Average Indemnity Paid (in 000s) All Closed Cases



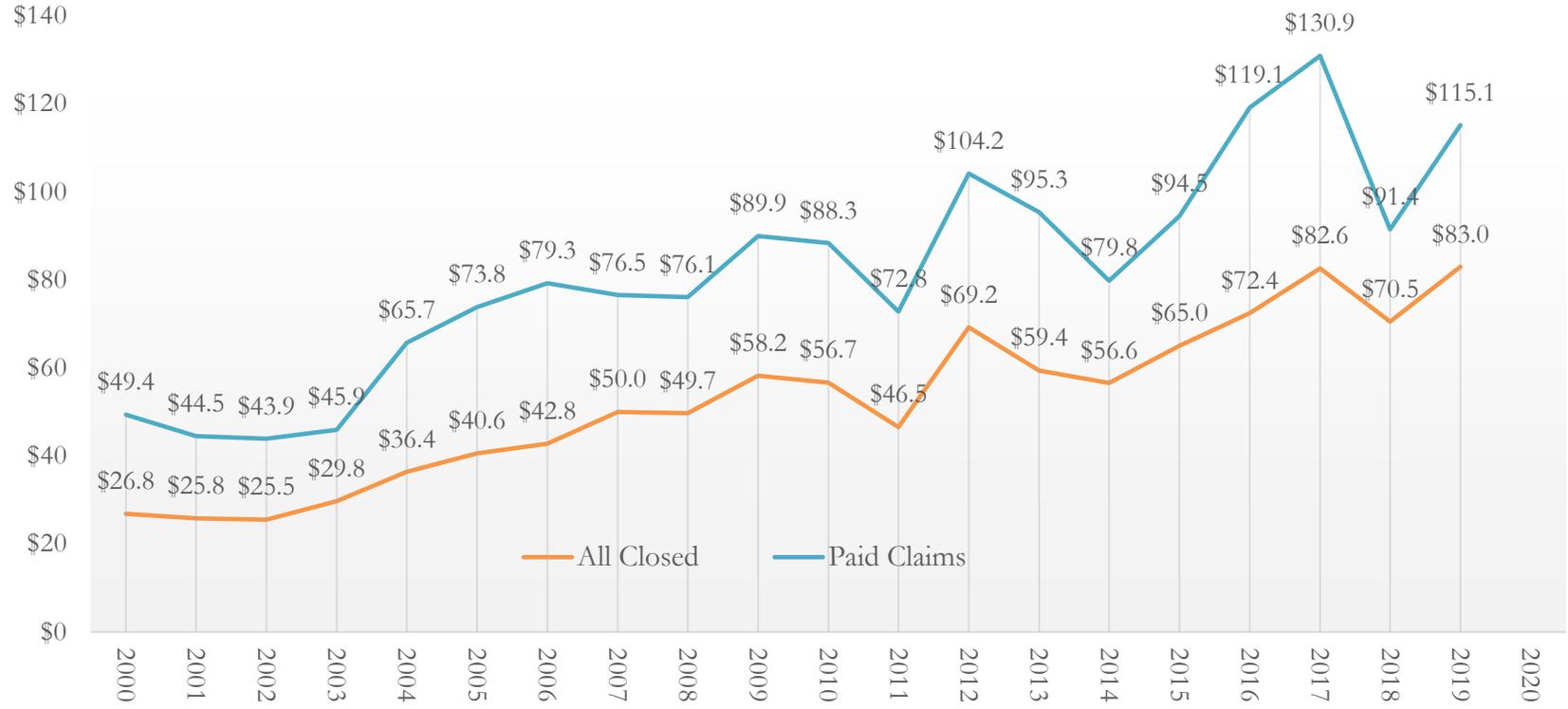
Average Indemnity Paid (in 000's)
Cases Involving at least One Physician or Surgeon



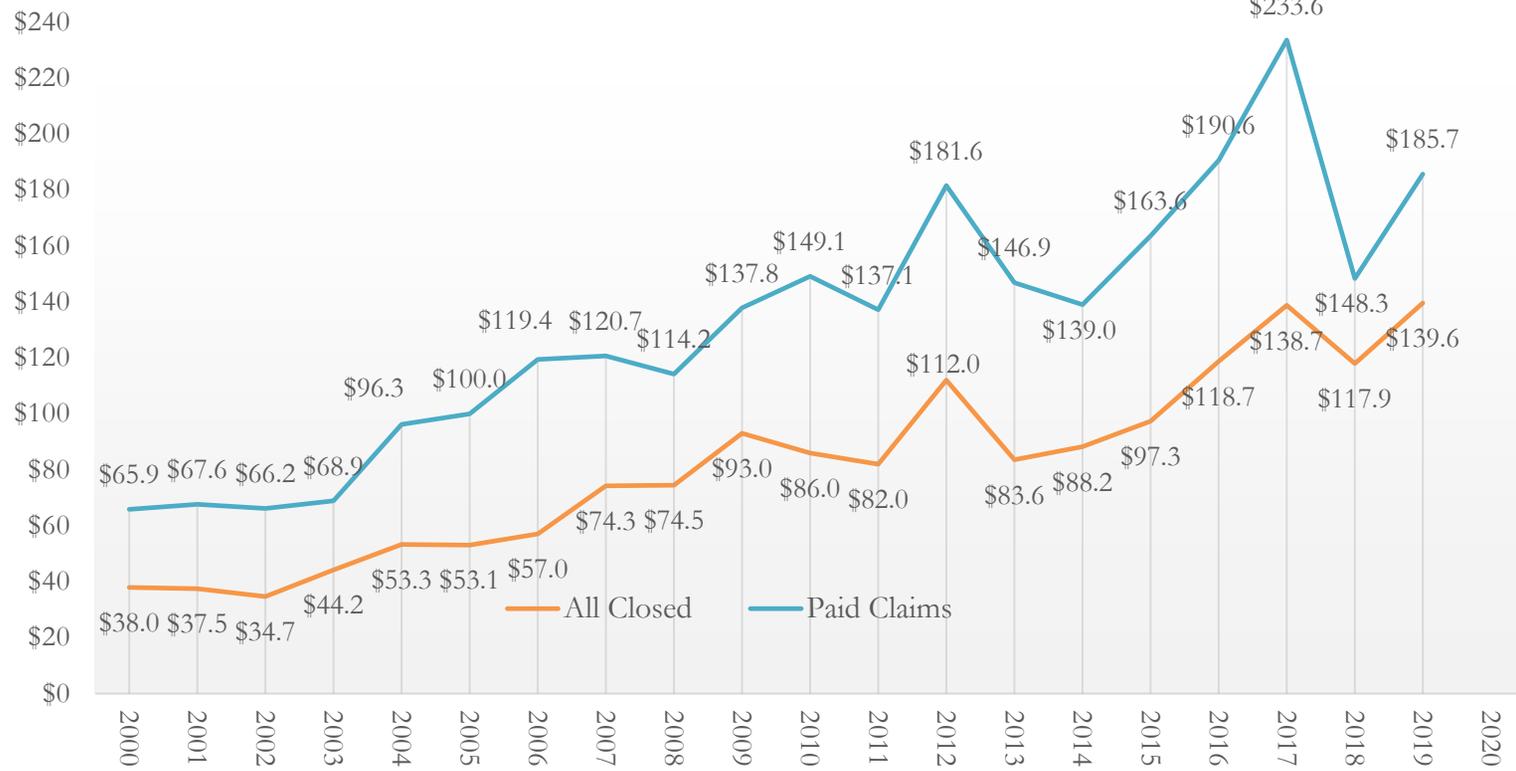
Average Indemnity Paid (in 000's)
Cases Involving at Least One Hospital



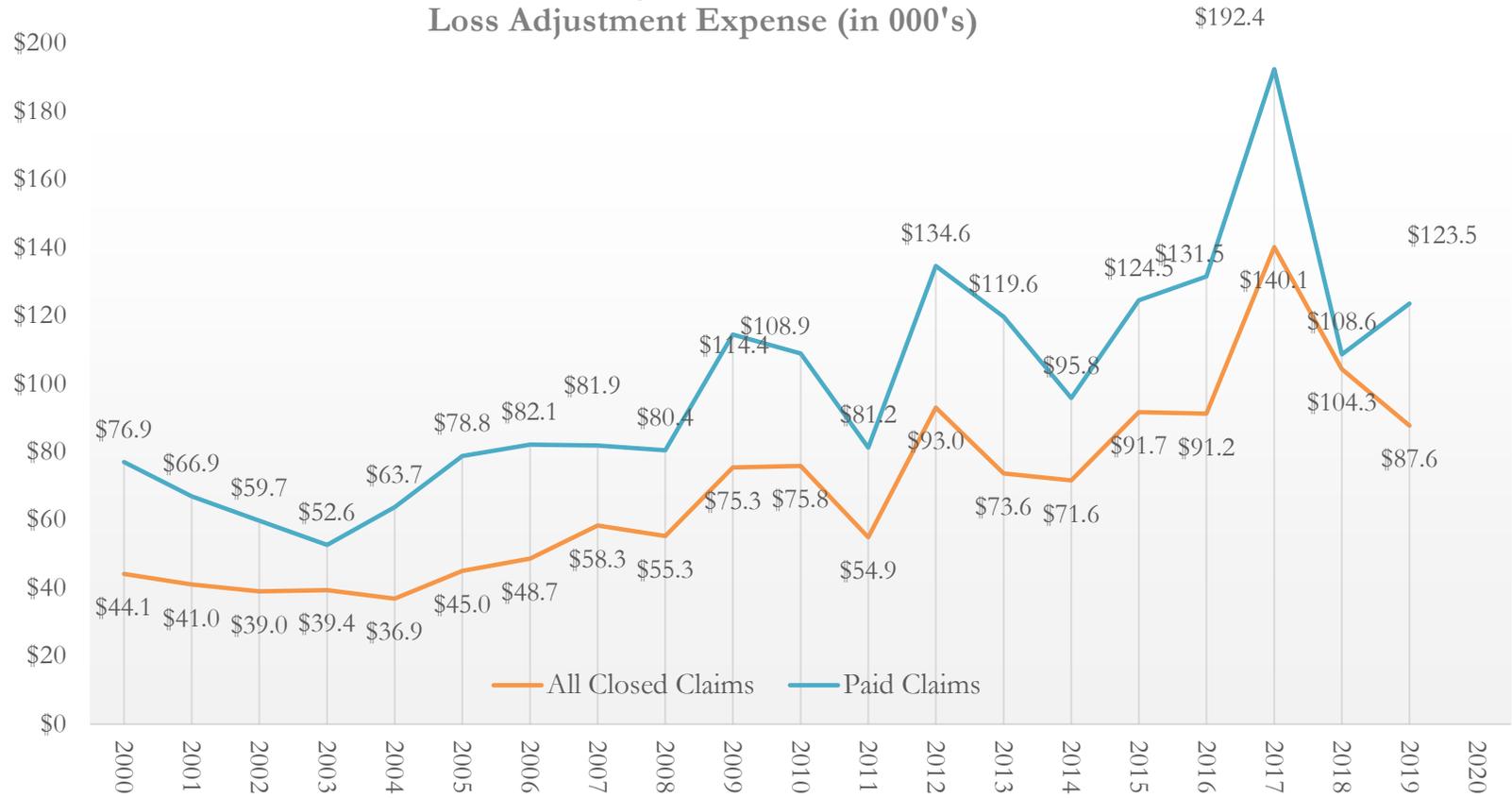
All Cases - Loss Adjustment Expense (in \$000's)



Cases With A Least One Physician or Surgeon
Loss Adjustment Expense (in 000's)



Cases Involving at Least One Hospital Loss Adjustment Expense (in 000's)



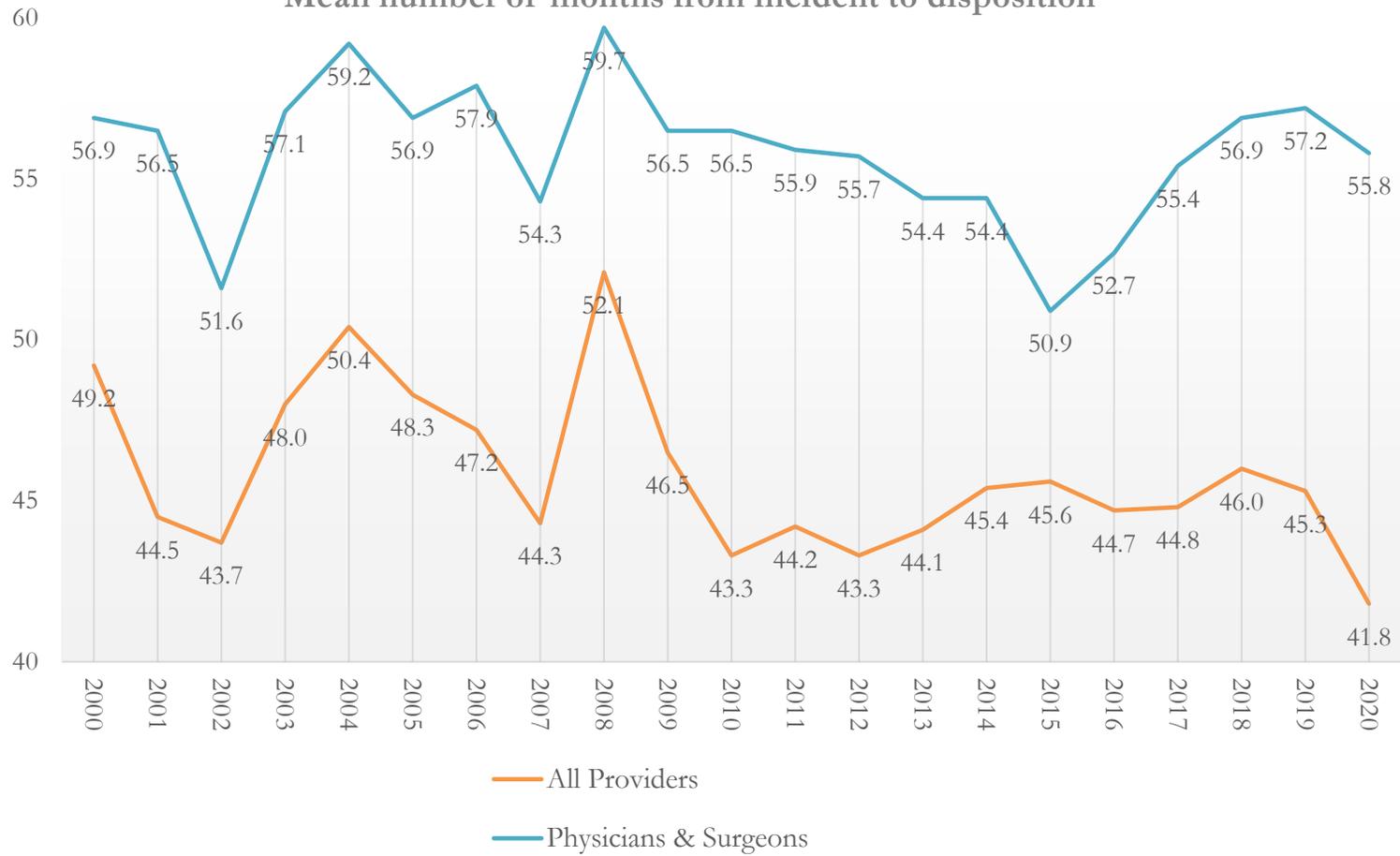
Court Filings by County Prior Ten Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Adair	29	19	\$7,318,625	\$385,191
Andrew	1	1	\$250,000	\$250,000
Atchison	5	4	\$1,045,742	\$261,436
Audrain	23	11	\$2,871,083	\$261,008
Barry	9	6	\$1,989,203	\$331,534
Barton	4	3	\$350,000	\$116,667
Bates	4	4	\$1,612,500	\$403,125
Benton	4	2	\$65,000	\$32,500
Bollinger	1	0	\$0	\$0
Boone	185	104	\$89,809,001	\$863,548
Buchanan	116	67	\$37,110,500	\$553,888
Butler	44	26	\$9,167,000	\$352,577
Caldwell	0	0	\$0	\$0
Callaway	8	3	\$590,000	\$196,667
Camden	53	30	\$7,497,500	\$249,917
Cape Girardeau	89	45	\$17,901,991	\$397,822
Carroll	6	4	\$1,410,000	\$352,500
Carter	1	0	\$0	\$0
Cass	46	27	\$7,189,826	\$266,290
Cedar	4	1	\$250,000	\$250,000
Chariton	1	0	\$0	\$0
Christian	3	2	\$245,000	\$122,500
Clark	0	0	\$0	\$0
Clay	215	103	\$33,809,666	\$328,249
Clinton	20	12	\$5,032,500	\$419,375
Cole	122	42	\$16,153,558	\$384,609
Cooper	2	1	\$105,000	\$105,000
Crawford	11	5	\$332,500	\$66,500
Dade	0	0	\$0	\$0
Dallas	2	1	\$200,000	\$200,000
Daviess	1	1	\$251,410	\$251,410
Dekalb	2	2	\$150,000	\$75,000
Dent	3	2	\$250,000	\$125,000
Douglas	1	0	\$0	\$0
Dunklin	21	12	\$10,391,755	\$865,980
Franklin	29	11	\$5,668,511	\$515,319
Gasconade	3	1	\$65,000	\$65,000
Gentry	7	4	\$1,028,815	\$257,204
Greene	377	235	\$122,053,382	\$519,376

Court Filings by County Prior Ten Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Grundy	7	4	\$5,722,500	\$1,430,625
Harrison	2	1	\$180,000	\$180,000
Henry	15	7	\$3,175,000	\$453,571
Hickory	2	1	\$125,000	\$125,000
Holt	1	1	\$135,000	\$135,000
Howard	1	0	\$0	\$0
Howell	26	17	\$8,248,360	\$485,198
Iron	2	1	\$300,000	\$300,000
Jackson	873	511	\$284,230,558	\$556,224
Jasper	180	114	\$67,246,963	\$589,886
Jefferson	70	27	\$3,310,000	\$122,593
Johnson	31	18	\$4,849,500	\$269,417
Knox	3	2	\$70,000	\$35,000
Laclede	14	8	\$2,701,495	\$337,687
Lafayette	17	11	\$2,137,500	\$194,318
Lawrence	11	7	\$1,927,500	\$275,357
Lewis	2	1	\$142,000	\$142,000
Lincoln	4	1	\$67,500	\$67,500
Linn	7	4	\$840,000	\$210,000
Livingston	16	6	\$2,355,000	\$392,500
McDonald	2	1	\$5,500,000	\$5,500,000
Macon	2	0	\$0	\$0
Madison	6	3	\$1,961,689	\$653,896
Maries	1	0	\$0	\$0
Marion	23	11	\$7,703,300	\$700,300
Mercer	0	0	\$0	\$0
Miller	3	0	\$0	\$0
Mississippi	4	2	\$110,000	\$55,000
Moniteau	2	1	\$10,000	\$10,000
Monroe	0	0	\$0	\$0
Montgomery	1	0	\$0	\$0
Morgan	1	1	\$110,000	\$110,000
New Madrid	3	1	\$187,500	\$187,500
Newton	26	14	\$5,857,000	\$418,357
Nodaway	14	6	\$3,735,700	\$622,617
Oregon	1	1	\$75,000	\$75,000
Osage	1	0	\$0	\$0
Ozark	0	0	\$0	\$0
Pemiscot	9	4	\$667,500	\$166,875

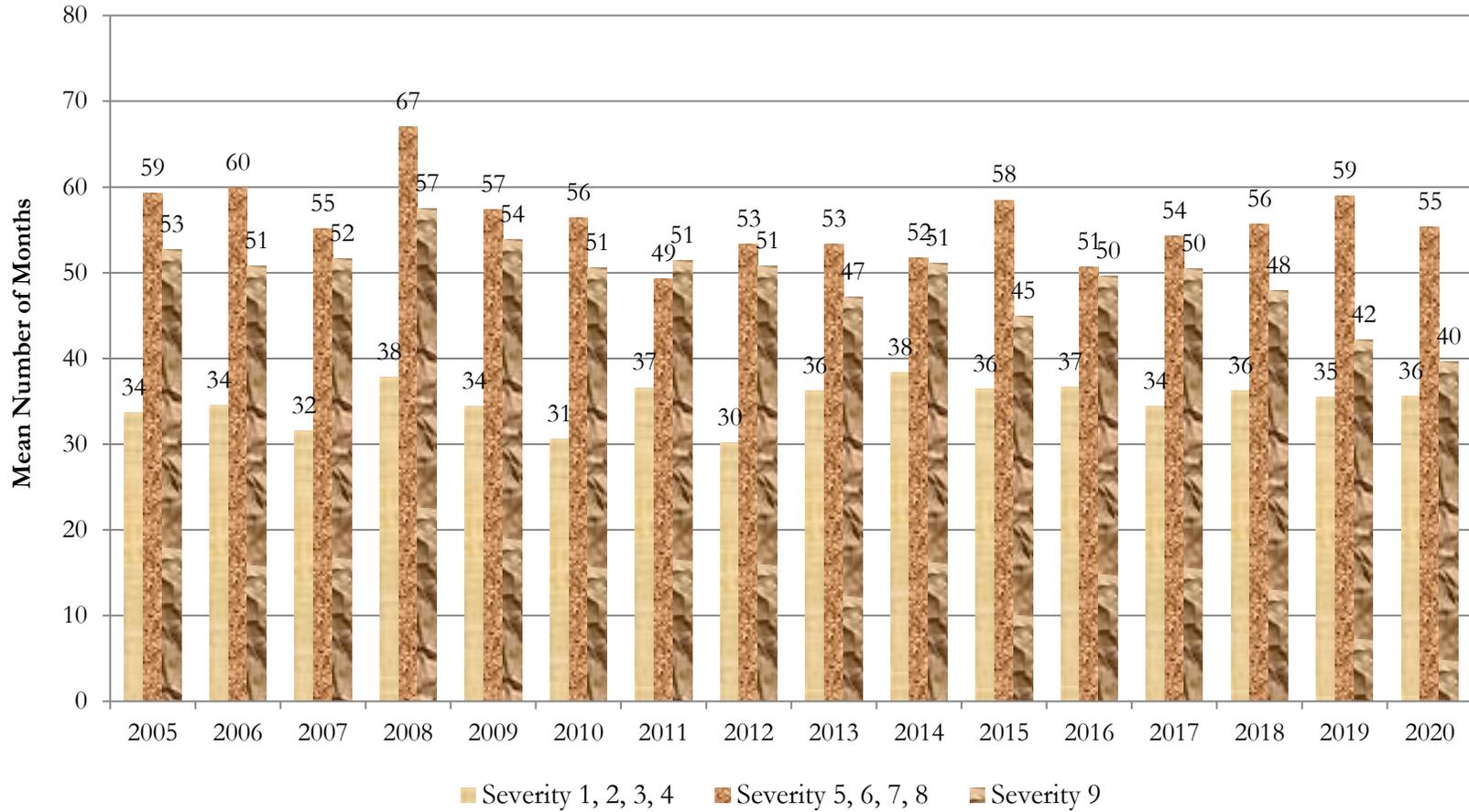
Court Filings by County Prior Ten Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Perry	5	1	\$525,000	\$525,000
Pettis	17	13	\$4,148,250	\$319,096
Phelps	43	20	\$3,826,350	\$191,318
Pike	7	2	\$2,230,000	\$1,115,000
Platte	40	21	\$8,130,749	\$387,179
Polk	21	11	\$3,801,152	\$345,559
Pulaski	5	3	\$1,093,750	\$364,583
Putnam	1	0	\$0	\$0
Ralls	2	1	\$50,000	\$50,000
Randolph	11	7	\$2,395,000	\$342,143
Ray	6	5	\$1,279,500	\$255,900
Reynolds	0	0	\$0	\$0
Ripley	5	3	\$388,000	\$129,333
Saint Charles	146	70	\$20,210,256	\$288,718
Saint Clair	10	5	\$1,550,000	\$310,000
Sainte Genevieve	7	3	\$2,850,000	\$950,000
Saint Francois	39	21	\$10,159,873	\$483,803
Saint Louis	1,166	532	\$220,762,718	\$414,968
Saline	23	13	\$5,993,099	\$461,008
Schuyler	0	0	\$0	\$0
Scotland	3	1	\$500,000	\$500,000
Scott	37	23	\$10,349,089	\$449,960
Shannon	1	1	\$80,000	\$80,000
Shelby	0	0	\$0	\$0
Stoddard	4	4	\$805,000	\$201,250
Stone	2	0	\$0	\$0
Sullivan	1	0	\$0	\$0
Taney	36	15	\$3,769,949	\$251,330
Texas	15	5	\$2,221,500	\$444,300
Vernon	10	10	\$5,627,500	\$562,750
Warren	1	1	\$70,000	\$70,000
Washington	6	2	\$700,000	\$350,000
Wayne	3	2	\$370,002	\$185,001
Webster	5	1	\$450,000	\$450,000
Worth	1	0	\$0	\$0
Wright	1	0	\$0	\$0
Saint Louis City	539	279	\$181,928,043	\$652,072
Appellate Court	3	0	\$0	\$0
Federal Court	242	43	\$16,977,257	\$394,820

Court Filings by County Prior Ten Years				
County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Out Of State	86	41	\$10,644,773	\$259,629

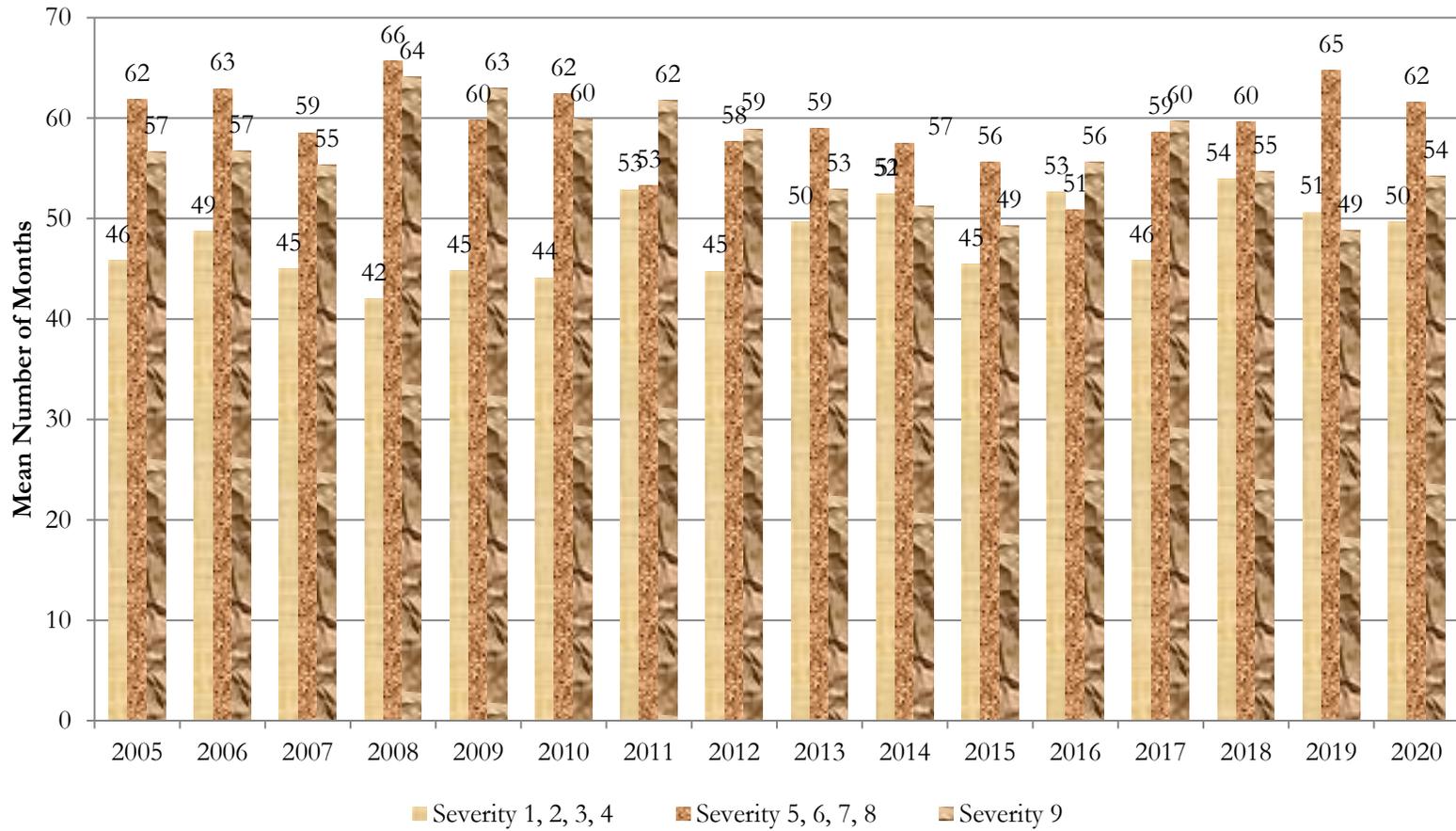
Closed With Payment
Mean number of months from incident to disposition



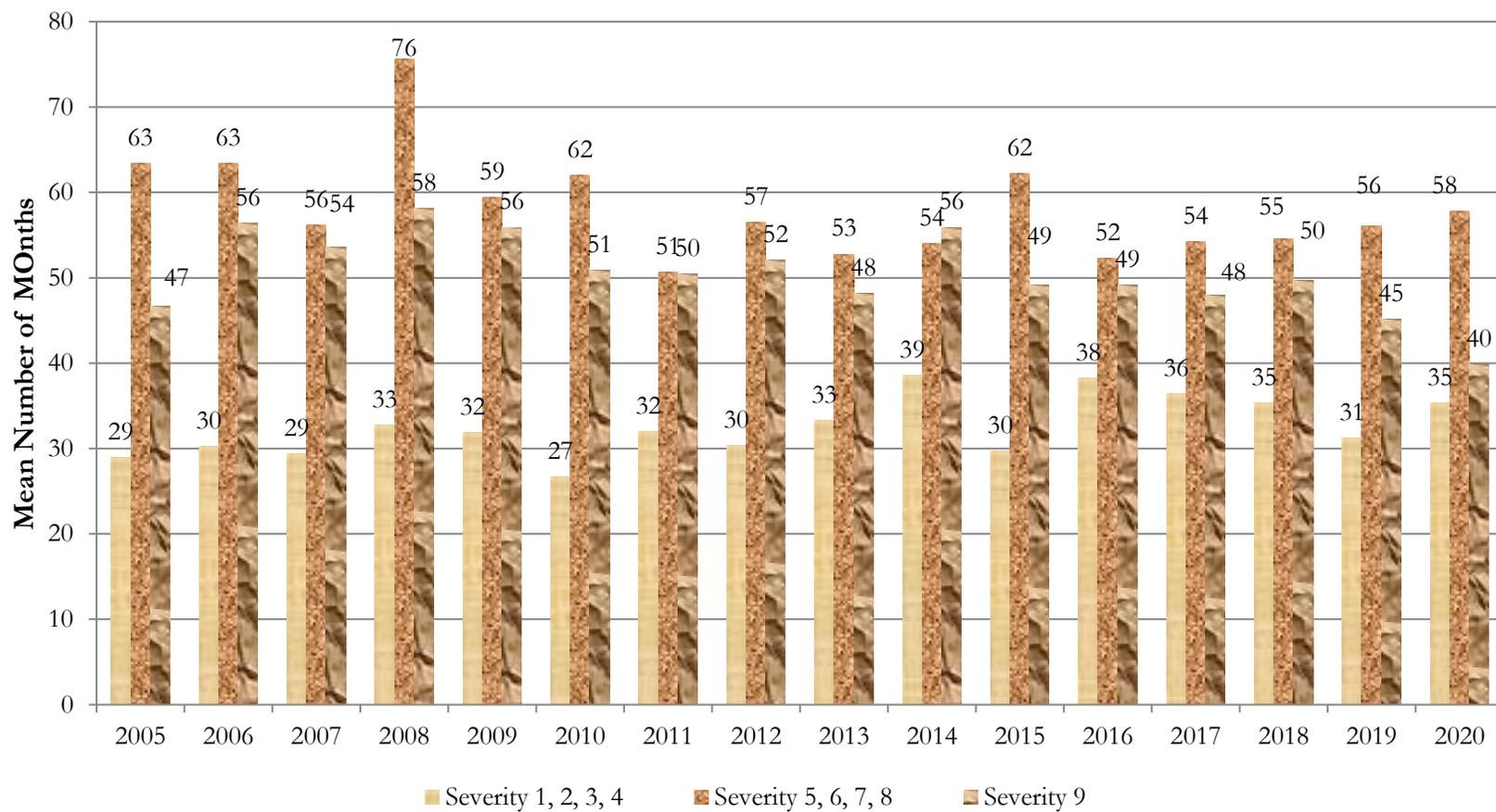
Bodily Injury Severity of Paid Claims - All Providers
Mean Number of Months from Incident to Disposition



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 preceding three years. Summaries include:

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

The following terms are used in subsequent tables:

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

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

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

Summary by Indemnity Range Awarded to Each Injured Party, All Cases Closed in 2020

Indemnity Range	Average Months	Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	44	306	47.4%	\$0	0.0%	\$0	\$0	\$0	\$27,807
1,000 - 1,999	12	6	48.3%	\$5,357	0.0%	\$476	\$417	\$893	\$725
2,000 - 2,999	18	4	48.9%	\$9,580	0.0%	\$683	\$1,712	\$2,395	\$6,668
3,000 - 3,999	68	2	49.2%	\$7,616	0.0%	\$3,390	\$418	\$3,808	\$5,123
4,000 - 4,999	20	5	50.0%	\$21,667	0.0%	\$2,333	\$1,100	\$4,333	\$2,400
5,000 - 5,999	18	10	51.6%	\$51,588	0.1%	\$2,080	\$2,520	\$5,159	\$3,644
6,000 - 6,999	89	2	51.9%	\$12,500	0.1%	\$0	\$6,250	\$6,250	\$8,311
7,000 - 7,999	25	2	52.2%	\$14,000	0.1%	\$0	\$7,000	\$7,000	\$5,298
8,000 - 8,999	19	1	52.3%	\$8,000	0.1%	\$4,480	\$3,520	\$8,000	\$0
9,000 - 9,999	185	1	52.5%	\$9,500	0.1%	\$4,750	\$4,750	\$9,500	\$16,199
10,000 - 19,999	23	17	55.1%	\$230,500	0.2%	\$6,006	\$7,552	\$13,559	\$12,455
20,000 - 29,999	32	12	57.0%	\$286,007	0.4%	\$8,226	\$15,608	\$23,834	\$15,157
30,000 - 39,999	36	5	57.7%	\$166,000	0.5%	\$3,750	\$22,750	\$33,200	\$17,882
40,000 - 49,999	31	5	58.5%	\$212,500	0.6%	\$15,520	\$26,980	\$42,500	\$28,891
50,000 - 59,999	41	11	60.2%	\$550,000	0.9%	\$16,810	\$33,190	\$50,000	\$98,826
60,000 - 69,999	29	9	61.6%	\$577,500	1.3%	\$23,902	\$40,265	\$64,167	\$6,468
70,000 - 79,999	40	11	63.3%	\$817,000	1.8%	\$20,211	\$54,062	\$74,273	\$20,741
80,000 - 89,999	45	3	63.8%	\$257,500	1.9%	\$21,266	\$64,568	\$85,833	\$48,665
90,000 - 99,999	38	3	64.2%	\$277,500	2.1%	\$47,083	\$45,417	\$92,500	\$65,406
100,000 -199,999	40	57	73.1%	\$8,243,737	6.9%	\$45,497	\$99,130	\$144,627	\$51,209
200,000 - 299,999	42	45	80.0%	\$10,377,500	13.1%	\$97,835	\$132,776	\$230,611	\$62,469
300,000 - 399,999	49	31	84.8%	\$10,438,679	19.2%	\$117,867	\$218,865	\$336,732	\$104,753
400,000 - 499,999	50	16	87.3%	\$6,815,370	23.2%	\$29,498	\$396,463	\$425,961	\$117,730
500,000 - 999,999	47	46	94.4%	\$29,427,936	40.6%	\$248,005	\$391,733	\$639,738	\$145,160
1,000,000 - 1,999,999	65	17	97.1%	\$20,816,734	52.8%	\$456,173	\$768,341	\$1,224,514	\$306,022
2,000,000 - 2,999,999	54	8	98.3%	\$19,200,000	64.1%	\$1,726,375	\$673,625	\$2,400,000	\$468,624
3,000,000 - 3,999,999	43	2	98.6%	\$6,700,000	68.1%	\$2,000,000	\$1,350,000	\$3,350,000	\$418,114
Over 4,000,000	55	9	100.0%	\$54,137,577	100.00%	\$3,984,123	\$2,031,163	\$6,015,286	\$2,295,276
Total	43	646	.	\$169,671,848	.	\$131,783	\$130,800	\$262,650	\$91,283
Total (Paid Only)	42	340	.	\$169,671,848	.	\$250,387	\$248,520	\$499,035	\$148,411

**Summary by Indemnity Range Awarded to Each Injured Party
Closed in 2020, Cases Involving at least One Physician or Surgeon**

Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
1,000 - 1,999	16	1	48.0%	\$1,335	0.0%	\$1,335	\$0	\$1,335	\$0
5,000 - 5,999	39	1	48.4%	\$5,500	0.0%	\$0	\$5,500	\$5,500	\$18,769
6,000 - 6,999	30	1	48.8%	\$6,250	0.0%	\$0	\$6,250	\$6,250	\$5,250
9,000 - 9,999	185	1	49.1%	\$9,500	0.0%	\$4,750	\$4,750	\$9,500	\$16,199
10,000 - 19,999	41	5	50.9%	\$64,000	0.1%	\$7,600	\$5,200	\$12,800	\$34,458
20,000 - 29,999	33	1	51.3%	\$25,000	0.1%	\$10,000	\$15,000	\$25,000	\$7,601
30,000 - 39,999	31	2	52.0%	\$60,000	0.2%	\$0	\$30,000	\$30,000	\$8,825
40,000 - 49,999	72	1	52.3%	\$40,000	0.2%	\$22,400	\$17,600	\$40,000	\$127,783
50,000 - 59,999	70	3	53.4%	\$150,000	0.3%	\$28,000	\$22,000	\$50,000	\$315,193
60,000 - 69,999	36	2	54.1%	\$130,000	0.5%	\$2,500	\$62,500	\$65,000	\$6,402
70,000 - 79,999	56	5	55.9%	\$370,000	0.8%	\$18,500	\$55,500	\$74,000	\$32,116
80,000 - 89,999	55	2	56.6%	\$172,500	1.0%	\$31,875	\$54,375	\$86,250	\$42,025
100,000 -199,999	49	18	63.0%	\$2,549,500	3.3%	\$27,039	\$114,600	\$141,639	\$84,895
200,000 - 299,999	49	22	70.8%	\$5,060,000	8.0%	\$108,343	\$121,657	\$230,000	\$96,975
300,000 - 399,999	58	20	77.9%	\$6,633,179	14.1%	\$117,135	\$214,524	\$331,659	\$149,655
400,000 - 499,999	56	10	81.5%	\$4,253,370	18.0%	\$42,797	\$382,540	\$425,337	\$151,140
500,000 - 999,999	56	27	91.1%	\$17,277,615	33.9%	\$248,831	\$391,081	\$639,912	\$198,804
1,000,000 - 1,999,999	80	12	95.4%	\$14,481,734	47.3%	\$432,825	\$773,986	\$1,206,811	\$272,226
2,000,000 - 2,999,999	59	5	97.2%	\$11,850,000	58.2%	\$1,672,200	\$697,800	\$2,370,000	\$667,077
3,000,000 - 3,999,999	43	2	97.9%	\$6,700,000	64.4%	\$2,000,000	\$1,350,000	\$3,350,000	\$418,114
Over 4,000,000	60	6	100.0%	\$38,600,000	100.0%	\$4,709,000	\$1,724,333	\$6,433,333	\$3,404,63
Total	52	281	.	\$108,439,48	.	\$208,149	\$177,756	\$385,906	\$172,260
Total (Paid Only)	56	147	.	\$108,439,48	.	\$397,891	\$339,793	\$737,684	\$292,303

**Summary by Indemnity Range Awarded to Each Injured Party
Closed in 2020, 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	56	120	39.0%	\$0	0.0%	\$0	\$0	\$0	\$44,240
1,000 - 1,999	12	5	40.6%	\$4,022	0.0%	\$305	\$500	\$804	\$870
2,000 - 2,999	21	3	41.6%	\$7,080	0.0%	\$911	\$1,449	\$2,360	\$8,058
3,000 - ,3999	127	1	41.9%	\$3,800	0.0%	\$2,964	\$836	\$3,800	\$10,246
4,000 - 4,999	18	2	42.5%	\$8,500	0.0%	\$250	\$1,750	\$4,250	\$5,900
5,000 - 5,999	12	4	43.8%	\$20,500	0.0%	\$2,700	\$2,425	\$5,125	\$388
6,000 - 6,999	147	1	44.2%	\$6,250	0.0%	\$0	\$6,250	\$6,250	\$11,371
7,000 - 7,999	36	1	44.5%	\$7,000	0.1%		\$7,000	\$7,000	\$9,945
8,000 - 8,999	19	1	44.8%	\$8,000	0.1%	\$4,480	\$3,520	\$8,000	\$0
9,000 - 9,999	185	1	45.1%	\$9,500	0.1%	\$4,750	\$4,750	\$9,500	\$16,199
10,000 - 19,999	22	9	48.1%	\$117,000	0.2%	\$4,651	\$8,349	\$13,000	\$3,888
20,000 - 29,999	33	6	50.0%	\$145,000	0.3%	\$6,500	\$17,667	\$24,167	\$11,083
30,000 - 39,999	19	1	50.3%	\$35,000	0.3%		\$35,000	\$35,000	\$15,336
40,000 - 49,999	25	2	51.0%	\$87,500	0.4%	\$12,600	\$31,150	\$43,750	\$3,086
50,000 - 59,999	41	10	54.2%	\$500,000	0.8%	\$15,991	\$34,010	\$50,000	\$105,002
60,000 - 69,999	19	3	55.2%	\$195,000	0.9%	\$35,700	\$29,300	\$65,000	\$1,658
70,000 - 79,999	27	5	56.8%	\$372,000	1.2%	\$25,464	\$48,936	\$74,400	\$3,123
80,000 - 89,999	28	1	57.1%	\$87,500	1.3%	\$43,750	\$43,750	\$87,500	\$25,400
90,000 - 99,999	55	1	57.5%	\$95,000	1.4%	\$50,000	\$45,000	\$95,000	\$144,375
100,000 -199,999	43	30	67.2%	\$4,362,987	4.9%	\$36,034	\$109,399	\$145,433	\$63,991
200,000 - 299,999	42	21	74.0%	\$4,862,500	8.8%	\$106,659	\$124,889	\$231,548	\$68,311
300,000 - 399,999	56	14	78.6%	\$4,751,179	12.7%	\$118,641	\$220,729	\$339,370	\$165,795
400,000 - 499,999	46	13	82.8%	\$5,592,000	17.2%	\$9,777	\$420,377	\$430,154	\$120,919
500,000 - 999,999	47	28	91.9%	\$18,307,822	31.9%	\$226,719	\$427,132	\$653,851	\$159,150
1,000,000 - 1,999,999	59	9	94.8%	\$10,921,734	40.7%	\$516,660	\$696,866	\$1,213,526	\$419,747
2,000,000 - 2,999,999	54	5	96.43%	\$12,650,000	50.94%	\$1,892,200	\$637,800	\$2,530,000	\$348,786
3,000,000 - 3,999,999	43	2	97.08%	\$6,700,000	56.34%	\$2,000,000	\$1,350,000	\$3,350,000	\$418,114
Over 4,000,000	55	9	100.00%	\$54,137,577	100.00%	\$3,984,123	\$2,031,163	\$6,015,286	\$2,295,276
Total	48	308		\$123,994,451		\$214,438	\$188,126	\$402,579	\$147,665
Total (Paid Only)	43	188		\$123,994,451		\$351,314	\$308,207	\$659,545	\$213,680

Summary by Indemnity Range Awarded to Each Injured Party, All Cases Closed in 2019

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	372	50.9%	\$0	0.0%	\$0	\$0	\$0	\$51,936
1,000 - 1,999	13	9	52.1%	\$10,878	0.0%	\$577	\$631	\$1,209	\$539
2,000 - 2,999	31	5	52.8%	\$11,543	0.0%	\$653	\$1,656	\$2,309	\$59,381
3,000 - ,3999	19	2	53.1%	\$6,500	0.0%	\$1,775	\$1,475	\$3,250	\$433
5,000 - 5,999	33	8	54.2%	\$40,500	0.0%	\$1,494	\$3,569	\$5,063	\$4,679
7,000 - 7,999	31	3	54.6%	\$22,000	0.1%	\$2,500	\$4,833	\$7,333	\$4,562
8,000 - 8,999	13	2	54.9%	\$16,500	0.1%	\$2,280	\$5,970	\$8,250	\$3,936
9,000 - 9,999	5	2	55.1%	\$18,488	0.1%	\$9,244	\$0	\$9,244	\$0
10,000 - 19,999	31	9	56.4%	\$118,000	0.1%	\$4,782	\$8,329	\$13,111	\$55,878
20,000 - 29,999	37	13	58.1%	\$308,000	0.3%	\$5,515	\$18,177	\$23,692	\$24,573
30,000 - 39,999	48	10	59.5%	\$327,500	0.5%	\$10,892	\$21,858	\$32,750	\$105,917
40,000 - 49,999	23	2	59.8%	\$80,000	0.5%	\$20,000	\$20,000	\$40,000	\$0
50,000 - 59,999	43	9	61.0%	\$450,000	0.8%	\$11,838	\$38,162	\$50,000	\$92,206
60,000 - 69,999	48	8	62.1%	\$495,000	1.1%	\$16,825	\$45,050	\$61,875	\$28,874
70,000 - 79,999	39	13	63.9%	\$962,500	1.6%	\$17,035	\$51,235	\$74,038	\$61,345
80,000 - 89,999	47	3	64.3%	\$252,500	1.7%	\$40,000	\$44,167	\$84,167	\$25,398
90,000 - 99,999	39	6	65.1%	\$559,999	2.0%	\$47,133	\$46,201	\$93,333	\$95,445
100,000 -199,999	46	60	73.3%	\$8,127,500	6.5%	\$65,290	\$69,335	\$135,458	\$56,065
200,000 - 299,999	48	60	81.5%	\$13,686,250	14.0%	\$95,834	\$129,354	\$228,104	\$62,281
300,000 - 399,999	52	37	86.6%	\$12,176,250	20.7%	\$136,327	\$192,220	\$329,088	\$89,510
400,000 - 499,999	37	23	89.7%	\$9,812,008	26.1%	\$147,862	\$278,747	\$426,609	\$61,248
500,000 - 999,999	56	34	94.4%	\$23,919,941	39.3%	\$268,118	\$435,410	\$703,528	\$156,168
1,000,000 - 1,999,999	50	26	98.0%	\$32,414,749	57.1%	\$539,628	\$707,093	\$1,246,721	\$285,792
2,000,000 - 2,999,999	59	6	98.8%	\$14,150,000	64.9%	\$996,270	\$1,212,063	\$2,358,333	\$203,001
3,000,000 - 3,999,999	72	3	99.2%	\$10,650,000	70.7%	\$1,683,333	\$1,866,667	\$3,550,000	\$304,127
Over 4,000,000	73	6	100.0%	\$53,291,609	100.0%	\$4,089,726	\$4,792,209	\$8,881,935	\$1,648,849
Total	44	731		\$181,908,215		\$106,714	\$140,465	\$248,848	\$82,976
Total (Paid Only)	45	359		\$181,908,215		\$217,293	\$286,017	\$506,708	\$115,141
None	43	372	50.9%	\$0	0.0%	\$0	\$0	\$0	\$51,936

**Summary by Indemnity Range Awarded to Each Injured Party
Closed in 2019, Cases Involving at least Physician or Surgeon**

Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	51	173	52.7%	\$0	0.0%	\$0	\$0	\$0	\$98,296
2,000 - 2,999	67	1	53.1%	\$2,000	0.0%	\$0	\$2,000	\$2,000	\$293,320
5,000 - 5,999	51	1	53.4%	\$5,000	0.0%	\$650	\$4,350	\$5,000	\$25,788
7,000 - 7,999	35	2	54.0%	\$15,000	0.0%	\$3,750	\$3,750	\$7,500	\$6,568
8,000 - 8,999	15	1	54.3%	\$8,000	0.0%	\$4,000	\$4,000	\$8,000	\$0
10,000 - 19,999	46	2	54.9%	\$22,500	0.1%	\$5,000	\$6,250	\$11,250	\$221,514
20,000 - 29,999	45	4	56.1%	\$100,500	0.1%	\$6,000	\$19,125	\$25,125	\$58,348
30,000 - 39,999	61	3	57.0%	\$97,500	0.2%	\$840	\$31,660	\$32,500	\$331,546
50,000 - 59,999	54	4	58.2%	\$200,000	0.4%	\$12,500	\$37,500	\$50,000	\$206,631
60,000 - 69,999	68	2	58.8%	\$120,000	0.5%	\$31,800	\$28,200	\$60,000	\$87,358
70,000 - 79,999	67	3	59.8%	\$217,500	0.7%	\$36,167	\$36,333	\$72,500	\$210,469
90,000 - 99,999	71	2	60.4%	\$185,000	0.9%	\$14,000	\$78,500	\$92,500	\$274,667
100,000 -199,999	60	17	65.6%	\$2,335,000	3.0%	\$70,762	\$63,650	\$137,353	\$106,362
200,000 - 299,999	59	27	73.8%	\$6,248,750	8.6%	\$81,846	\$143,108	\$231,435	\$106,967
300,000 - 399,999	66	20	79.9%	\$6,580,000	14.5%	\$128,938	\$199,063	\$329,000	\$136,491
400,000 - 499,999	40	12	83.5%	\$5,162,500	19.2%	\$187,944	\$242,264	\$430,208	\$63,422
500,000 - 999,999	59	24	90.9%	\$17,534,941	35.0%	\$301,042	\$429,581	\$730,623	\$193,127
1,000,000 - 1,999,999	50	20	97.0%	\$24,414,749	57.0%	\$676,534	\$544,204	\$1,220,737	\$260,642
2,000,000 - 2,999,999	64	5	98.5%	\$11,650,000	67.5%	\$1,095,524	\$1,054,476	\$2,330,000	\$194,134
3,000,000 - 3,999,999	58	1	98.8%	\$3,900,000	71.0%	\$0	\$3,900,000	\$3,900,000	\$96,307
Over 4,000,000	79	4	100.0%	\$32,250,000	100.0%	\$2,592,186	\$5,470,314	\$8,062,500	\$1,373,274
Total	54	328	.	\$111,048,940	.	\$137,645	\$197,428	\$338,564	\$139,590
Total (Paid Only)	57	155	.	\$111,048,940	.	\$291,275	\$417,782	\$716,445	\$185,680

Summary by Indemnity Range Awarded to Each Injured Party - Cases Involving at least Hospital Closed in 2019

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	49	140	41.9%	\$0	0.0%	\$0	\$0	\$0	\$37,921
1,000 - 1,999	13	7	44.0%	\$8,286	0.0%	\$486	\$698	\$1,184	\$179
2,000 - 2,999	22	4	45.2%	\$9,543	0.0%	\$816	\$1,570	\$2,386	\$897
3,000 - ,3999	14	1	45.5%	\$3,000	0.0%	\$1,800	\$1,200	\$3,000	\$98
5,000 - 5,999	35	4	46.7%	\$20,000	0.0%	\$1,575	\$3,425	\$5,000	\$2,911
9,000 - 9,999	5	2	47.3%	\$18,488	0.1%	\$9,244	\$0	\$9,244	\$0
10,000 - 19,999	41	4	48.5%	\$56,500	0.1%	\$2,450	\$11,675	\$14,125	\$120,956
20,000 - 29,999	39	11	51.8%	\$258,000	0.3%	\$5,245	\$18,209	\$23,455	\$25,649
30,000 - 39,999	62	4	53.0%	\$130,000	0.5%	\$11,600	\$20,900	\$32,500	\$14,978
40,000 - 49,999	23	2	53.6%	\$80,000	0.5%	\$20,000	\$20,000	\$40,000	\$0
50,000 - 59,999	37	5	55.1%	\$250,000	0.8%	\$10,000	\$40,000	\$50,000	\$106,431
60,000 - 69,999	48	5	56.6%	\$310,000	1.0%	\$14,920	\$47,080	\$62,000	\$21,871
70,000 - 79,999	40	9	59.3%	\$667,500	1.6%	\$19,000	\$55,167	\$74,167	\$82,931
80,000 - 89,999	55	2	59.9%	\$165,000	1.8%	\$60,000	\$22,500	\$82,500	\$23,746
90,000 - 99,999	23	4	61.1%	\$374,999	2.1%	\$63,699	\$30,051	\$93,750	\$5,834
100,000 -199,999	43	26	68.9%	\$3,460,000	5.3%	\$70,679	\$62,398	\$133,077	\$57,194
200,000 - 299,999	48	21	75.2%	\$4,957,500	9.7%	\$71,843	\$155,895	\$236,071	\$83,022
300,000 - 399,999	45	24	82.3%	\$7,966,250	16.9%	\$136,373	\$195,554	\$331,927	\$102,223
400,000 - 499,999	32	12	85.9%	\$5,159,508	21.6%	\$97,792	\$332,167	\$429,959	\$57,794
500,000 - 999,999	54	19	91.6%	\$13,520,000	33.8%	\$235,649	\$475,930	\$711,579	\$173,171
1,000,000 - 1,999,999	56	18	97.0%	\$22,190,000	53.9%	\$516,009	\$716,769	\$1,232,778	\$268,758
2,000,000 - 2,999,999	34	3	97.9%	\$8,150,000	61.2%	\$1,252,902	\$1,463,765	\$2,716,667	\$248,628
3,000,000 - 3,999,999	72	3	98.8%	\$10,650,000	70.9%	\$1,683,333	\$1,866,667	\$3,550,000	\$304,127
Over 4,000,000	66	4	100.0%	\$32,250,000	100.0%	\$3,592,186	\$4,470,314	\$8,062,500	\$1,373,274
Total	46	334		\$110,654,574		\$136,507	\$194,270	\$331,301	\$87,625
Total (Paid Only)	43	194		\$110,654,574		\$235,017	\$334,465	\$570,384	\$123,494

**Summary by Indemnity Range Awarded to Each Injured Party
Closed in 2018, All Cases**

Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non-Economic Damages	Average Indemnity	Average Expense
None	45	416	52.3%	\$0	0.0%	\$0	\$0	\$0	\$51,387
1,000 - 1,999	10	8	53.3%	\$6,584	0.0%	\$498	\$325	\$823	\$93
2,000 - 2,999	13	3	53.6%	\$7,500	0.0%	\$917	\$1,583	\$2,500	\$116
3,000 - ,3999	5	1	53.8%	\$3,500	0.0%	\$0	\$3,500	\$3,500	\$0
4,000 - 4,999	63	2	54.0%	\$8,250	0.0%	\$1,063	\$1,063	\$4,125	\$9,249
5,000 - 5,999	28	5	54.7%	\$26,317	0.0%	\$1,600	\$3,663	\$5,263	\$38,043
6,000 - 6,999	12	3	55.0%	\$19,200	0.0%	\$4,647	\$1,753	\$6,400	\$1,590
7,000 - 7,999	33	4	55.5%	\$29,500	0.1%	\$5,198	\$2,178	\$7,375	\$3,729
8,000 - 8,999	13	2	55.8%	\$16,000	0.1%	\$2,240	\$5,760	\$8,000	\$127
10,000 - 19,999	30	15	57.7%	\$202,576	0.2%	\$4,356	\$8,871	\$13,505	\$14,442
20,000 - 29,999	34	22	60.4%	\$524,900	0.5%	\$8,550	\$14,173	\$23,859	\$11,573
30,000 - 39,999	66	8	61.4%	\$248,133	0.6%	\$18,166	\$12,851	\$31,017	\$44,092
40,000 - 49,999	28	7	62.3%	\$299,500	0.8%	\$17,679	\$25,107	\$42,786	\$21,205
50,000 - 59,999	43	13	63.9%	\$664,500	1.2%	\$20,519	\$30,596	\$51,115	\$47,765
60,000 - 69,999	30	9	65.1%	\$558,500	1.5%	\$27,607	\$34,448	\$62,056	\$65,098
70,000 - 79,999	37	16	67.1%	\$1,190,349	2.1%	\$18,018	\$51,691	\$74,397	\$60,607
80,000 - 89,999	46	4	67.6%	\$333,833	2.3%	\$20,750	\$62,708	\$83,458	\$12,366
90,000 - 99,999	50	8	68.6%	\$735,000	2.8%	\$40,675	\$51,200	\$91,875	\$60,263
100,000 -199,999	46	56	75.6%	\$7,781,897	7.1%	\$57,625	\$75,806	\$138,962	\$84,511
200,000 - 299,999	50	54	82.4%	\$13,007,000	14.5%	\$101,059	\$139,811	\$240,870	\$88,775
300,000 - 399,999	42	40	87.4%	\$13,241,440	21.9%	\$101,957	\$218,246	\$331,036	\$66,364
400,000 - 499,999	53	19	89.8%	\$8,067,000	26.5%	\$164,740	\$259,839	\$424,579	\$96,424
500,000 - 999,999	68	42	95.1%	\$28,416,733	42.5%	\$292,643	\$381,565	\$676,589	\$153,283
1,000,000 - 1,999,999	54	21	97.7%	\$28,997,491	58.8%	\$802,925	\$577,908	\$1,380,833	\$216,845
2,000,000 - 2,999,999	60	9	98.9%	\$21,100,000	70.7%	\$1,091,527	\$1,252,917	\$2,344,444	\$202,019
3,000,000 - 3,999,999	56	4	99.4%	\$14,175,000	78.7%	\$2,313,215	\$1,230,535	\$3,543,750	\$447,852
Over 4,000,000	49	5	100.00%	\$37,773,768	100.0%	\$3,540,754	\$3,014,000	\$7,554,754	\$445,231
Total	45	796		\$177,434,471		\$105,045	\$110,386	\$222,908	\$70,512
Total (Paid Only)	46	380		\$177,434,471		\$220,042	\$231,230	\$466,933	\$91,449

Summary by Indemnity Range Awarded to Each Injured Party Closed in 2018, Cases Involving at least One Physician or Surgeon									
Indemnity Range	Average Months	Number of Closed Claims	Cumulative % of Claims	Indemnity Paid	Cumulative % of Indemnity Paid	Average Economic Damages	Average Non- Economic Damages	Average Indemnity	Average Expense
None	49	194	54.0%	\$0	0.0%	\$0	\$0	\$0	\$92,096
5,000 - 5,999	55	2	54.6%	\$10,000	0.0%	\$2,500	\$2,500	\$5,000	\$89,797
7,000 - 7,999	40	1	54.9%	\$7,500	0.0%	\$7,500	\$0	\$7,500	\$12,902
10,000 - 19,999	48	4	56.0%	\$51,000	0.1%	\$5,150	\$7,600	\$12,750	\$42,443
20,000 - 29,999	47	5	57.4%	\$122,500	0.2%	\$7,600	\$16,900	\$24,500	\$22,948
30,000 - 39,999	55	3	58.2%	\$95,000	0.3%	\$18,267	\$13,400	\$31,667	\$106,314
40,000 - 49,999	47	2	58.8%	\$82,500	0.3%	\$30,625	\$10,625	\$41,250	\$59,054
50,000 - 59,999	56	4	59.9%	\$205,000	0.5%	\$13,063	\$38,188	\$51,250	\$90,492
60,000 - 69,999	42	2	60.5%	\$122,500	0.7%	\$15,000	\$46,250	\$61,250	\$273,221
70,000 - 79,999	56	7	62.4%	\$512,849	1.1%	\$17,143	\$56,121	\$73,264	\$127,805
90,000 - 99,999	71	3	63.2%	\$275,000	1.4%	\$61,667	\$30,000	\$91,667	\$54,674
100,000 -199,999	53	24	69.9%	\$3,425,327	4.6%	\$62,031	\$67,786	\$142,722	\$153,425
200,000 - 299,999	56	25	76.9%	\$6,152,500	10.3%	\$128,887	\$117,213	\$246,100	\$104,234
300,000 - 399,999	46	22	83.0%	\$7,630,864	17.3%	\$112,259	\$214,902	\$346,857	\$86,632
400,000 - 499,999	60	11	86.1%	\$4,635,000	21.6%	\$193,017	\$228,346	\$421,364	\$115,242
500,000 - 999,999	73	25	93.0%	\$15,920,877	36.4%	\$266,461	\$366,375	\$636,835	\$162,000
1,000,000 - 1,999,999	61	14	96.9%	\$17,952,500	53.1%	\$617,625	\$664,696	\$1,282,321	\$254,081
2,000,000 - 2,999,999	62	5	98.3%	\$10,650,000	62.9%	\$1,076,900	\$1,053,100	\$2,130,000	\$164,454
3,000,000 - 3,999,999	52	3	99.2%	\$11,175,000	73.3%	\$2,417,620	\$1,307,380	\$3,725,000	\$493,692
Over 4,000,000	50	3	100.0%	\$28,773,768	100.0%	\$3,567,923	\$4,356,667	\$9,591,256	\$739,334
Total	53	359	.	\$107,799,685	.	\$135,174	\$148,827	\$300,278	\$117,932
Total (Paid Only)	57	165	.	\$107,799,685	.	\$294,107	\$323,812	\$653,331	\$148,310

Summary by Indemnity Range Awarded to Each Injured Party									
Closed in 2018, 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	53	146	39.8%	\$0	0.0%	\$0	\$0	\$0	\$97,795
1,000 - 1,999	8	6	41.4%	\$4,332	0.0%	\$339	\$383	\$722	\$124
2,000 - 2,999	17	2	42.0%	\$5,000	0.0%	\$750	\$1,750	\$2,500	\$0
3,000 - ,3999	5	1	42.2%	\$3,500	0.0%	\$0	\$3,500	\$3,500	\$0
5,000 - 5,999	34	3	43.1%	\$15,720	0.0%	\$1,000	\$4,240	\$5,240	\$59,735
6,000 - 6,999	12	3	43.9%	\$19,200	0.0%	\$4,647	\$1,753	\$6,400	\$1,590
7,000 - 7,999	16	1	44.1%	\$7,500	0.1%	\$4,500	\$3,000	\$7,500	\$2,012
8,000 - 8,999	13	2	44.7%	\$16,000	0.1%	\$2,240	\$5,760	\$8,000	\$127
10,000 - 19,999	26	8	46.9%	\$114,052	0.2%	\$5,601	\$8,655	\$14,257	\$6,842
20,000 - 29,999	41	12	50.1%	\$284,900	0.4%	\$7,717	\$16,025	\$23,742	\$16,741
30,000 - 39,999	35	2	50.7%	\$60,000	0.5%	\$8,400	\$21,600	\$30,000	\$134,719
40,000 - 49,999	26	2	51.2%	\$85,000	0.5%	\$0	\$42,500	\$42,500	\$4,579
50,000 - 59,999	36	7	53.1%	\$359,500	0.8%	\$16,393	\$34,964	\$51,357	\$39,838
60,000 - 69,999	25	4	54.2%	\$247,500	1.1%	\$21,250	\$40,625	\$61,875	\$9,873
70,000 - 79,999	37	9	56.7%	\$667,849	1.6%	\$22,500	\$51,705	\$74,205	\$78,013
80,000 - 89,999	40	1	57.0%	\$83,000	1.7%	\$3,000	\$80,000	\$83,000	\$17,887
90,000 - 99,999	46	5	58.3%	\$460,000	2.1%	\$46,080	\$45,920	\$92,000	\$75,982
100,000 -199,999	46	30	66.5%	\$4,208,763	5.7%	\$51,476	\$83,613	\$140,292	\$72,957
200,000 - 299,999	56	30	74.7%	\$7,170,000	11.9%	\$104,234	\$134,766	\$239,000	\$112,531
300,000 - 399,999	42	26	81.7%	\$8,500,576	19.2%	\$87,274	\$239,671	\$326,945	\$78,600
400,000 - 499,999	45	11	84.7%	\$4,720,000	23.3%	\$115,745	\$313,346	\$429,091	\$108,418
500,000 - 999,999	72	32	93.5%	\$21,537,441	41.8%	\$350,043	\$319,877	\$673,045	\$166,329
1,000,000 - 1,999,999	46	13	97.0%	\$18,844,991	58.0%	\$856,942	\$592,673	\$1,449,615	\$236,706
2,000,000 - 2,999,999	49	4	98.1%	\$9,900,000	66.5%	\$690,311	\$1,784,689	\$2,475,000	\$306,055
3,000,000 - 3,999,999	56	4	99.2%	\$14,175,000	78.7%	\$2,313,215	\$1,230,535	\$3,543,750	\$447,852
Over 4,000,000	55	3	100.0%	\$24,773,768	100.0%	\$4,507,923	\$2,083,333	\$8,257,923	\$545,941
Total	49	367	.	\$116,263,592	.	\$155,075	\$147,398	\$316,795	\$104,282
Total (Paid Only)	46	221	.	\$116,263,592	.	\$257,522	\$244,774	\$526,080	\$108,568

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)

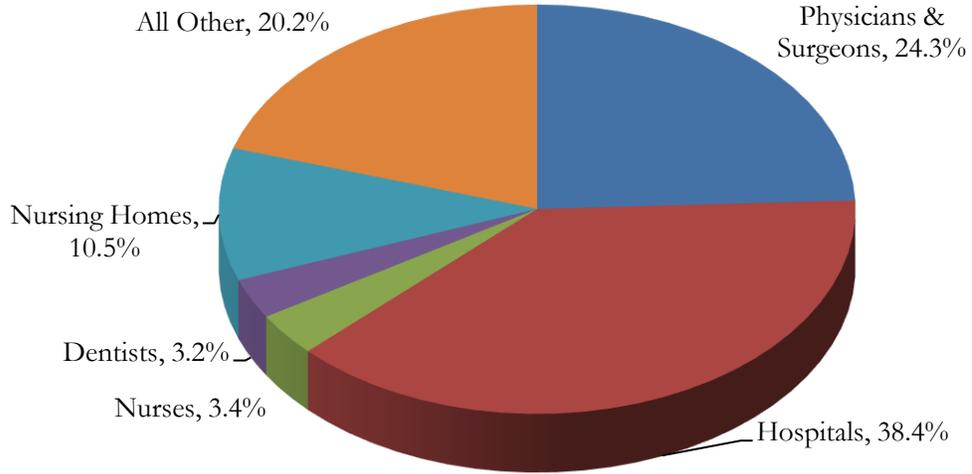
1. Emotional only - fright, no physical damage. Examples include breach of patient confidentiality, misdiagnosing a healthy patient with a condition, inappropriate legal or ethical behavior.
2. Insignificant – Lacerations, minor contusions, rash. No delay in recovery.
3. Minor – Infections, misset fracture, 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)

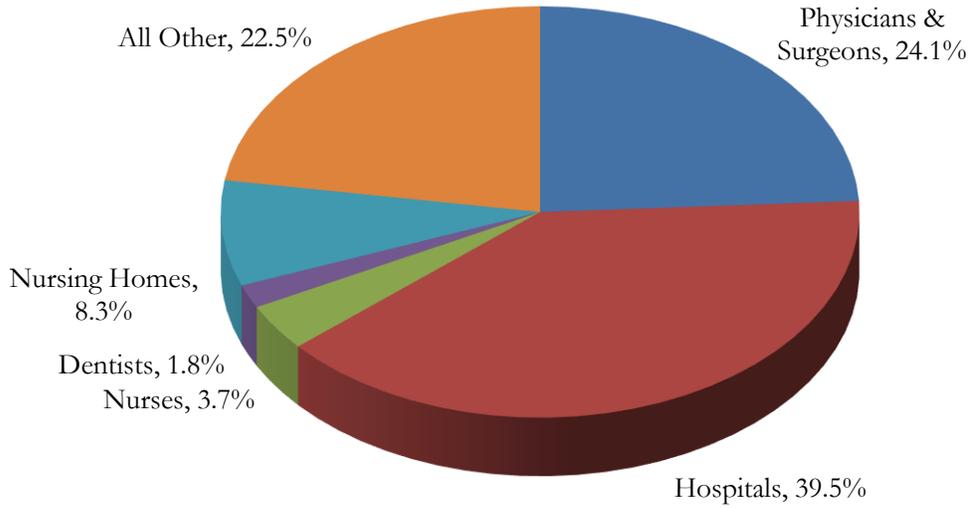
5. Minor – Loss of fingers, damage to internal organs. Injuries are non-disabling.
6. Significant – Deafness, loss of limb, loss of eye, one kidney or lung
7. Major – Paraplegia, blindness, loss of two limbs, significant brain damage
8. Grave – quadriplegia, severe brain damage, life-long care or fatal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

Fatalities – 9

Malpractice Payments by Provider Type 2020



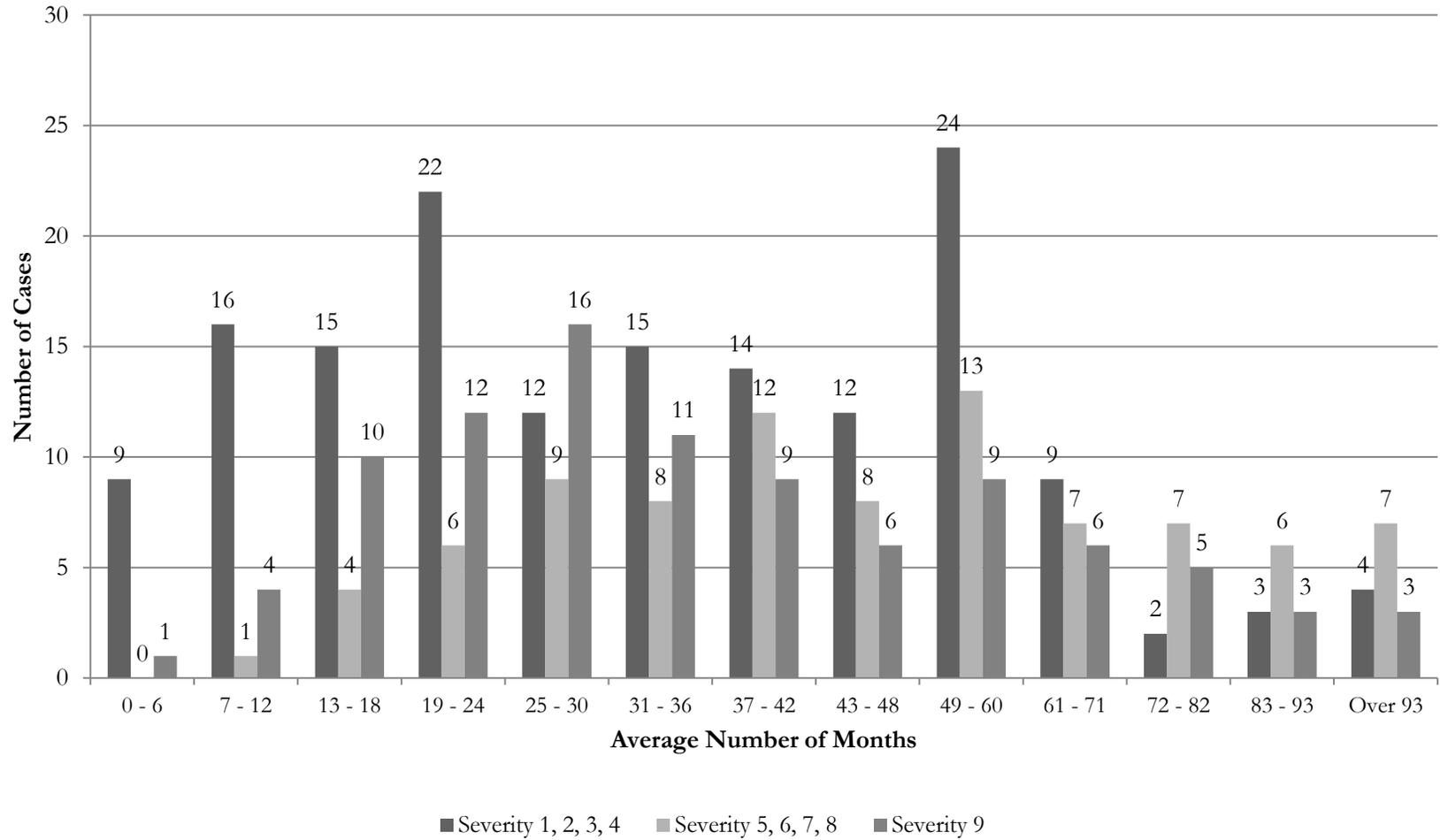
Malpractice Payments by Provider Type 2019



Claims by Provider Type												
Profession Type	2020		2019 – 2020		2019		2018 – 2019		2018		2017 - 2018	
	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
Severity 1, 2, 3, 4 (Temporary Injuries)												
Chiropractors	3	\$29,833	200.0%	-70.2%	1	\$100,000	0.0%	3900.0%	1	\$2,500	-75.0%	-6.6%
Clinics & Corporations	37	\$228,433	8.8%	86.7%	34	\$122,324	-2.9%	-53.4%	35	\$262,541	-2.8%	-6.4%
Dentists	10	\$289,571	66.7%	195.5%	6	\$98,000	-25.0%	216.9%	8	\$30,926	14.3%	-62.0%
Hospitals	73	\$130,866	4.3%	-15.5%	70	\$154,819	-13.6%	4.5%	81	\$148,121	17.4%	21.8%
Nurses	4	\$172,964	-69.2%	53.5%	13	\$112,692	116.7%	18.7%	6	\$94,958	20.0%	-46.9%
Nursing Homes	11	\$158,773	22.2%	4.3%	9	\$152,255	50.0%	56.5%	6	\$97,292	-60.0%	0.0%
Optometrists	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Pharmacies	2	\$37,500	100.0%	435.7%	1	\$7,000	-66.7%	-92.9%	3	\$98,333	-40.0%	-62.6%
Physicians & Surgeons	32	\$261,069	77.8%	20.6%	18	\$216,386	-30.8%	-61.2%	26	\$557,290	-10.3%	-13.1%
Podiatrist/Chiropracist	0	\$0	-100.0%	-100.0%	1	\$8,500	0.0%	-88.7%	1	\$75,000	0.0%	-40.7%
Subtotal	172	\$185,221	12.4%	26.3%	153	\$146,602	-8.4%	-34.6%	167	\$224,250	-2.3%	0.4%
Severity 5, 6, 7, 8 (Permanent Injuries)												
Chiropractors	1	\$90,000	0.0%	-48.6%	1	\$175,000	-66.7%	-52.3%	3	\$366,667	200.0%	319.0%
Clinics & Corporations	21	\$567,262	-52.3%	-14.6%	44	\$664,068	15.8%	22.0%	38	\$544,537	35.7%	-0.3%
Dentists	3	\$866,667	200.0%	687.9%	1	\$110,000	-66.7%	175.0%	3	\$40,000	.	.
Hospitals	43	\$1,355,335	-20.4%	30.9%	54	\$1,035,148	-14.3%	31.0%	63	\$790,231	10.5%	36.0%
Nurses	7	\$211,429	250.0%	-11.0%	2	\$237,500	-50.0%	-8.2%	4	\$258,750	-50.0%	26.3%
Nursing Homes	0	\$0	-100.0%	-100.0%	3	\$208,333	.	.	0	\$0	-100.0%	-100.0%
Optometrists	0	\$0	-100.0%	-100.0%	1	\$1,800	.	.	0	\$0	.	.
Pharmacies	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Physicians & Surgeons	43	\$504,957	-25.9%	-28.3%	58	\$703,838	-4.9%	53.6%	61	\$458,229	8.9%	-14.3%
Podiatrist/Chiropracist	1	\$180,000	.	.	0	\$0	-100.0%	-100.0%	4	\$241,987	300.0%	61.3%
Subtotal	119	\$808,866	-27.4%	4.2%	164	\$776,381	-6.8%	34.4%	176	\$577,568	13.5%	10.5%

Claims by Provider Type												
Profession Type	2020		2019 – 2020		2019		2018 – 2019		2018		2017 - 2018	
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Severity 9 (Fatality)												
Chiropractors	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Clinics & Corporations	18	\$294,693	20.0%	22.6%	15	\$240,333	-51.6%	-12.1%	31	\$273,395	40.9%	34.8%
Dentists	0	\$0	-100.0%	-100.0%	1	\$300,000	.	.	0	\$0	.	.
Hospitals	42	\$424,770	-12.5%	48.3%	48	\$286,469	-2.0%	-14.0%	49	\$333,237	-2.0%	-8.6%
Nurses	3	\$229,167	200.0%	-38.9%	1	\$375,000	-75.0%	265.9%	4	\$102,500	0.0%	-68.9%
Nursing Homes	32	\$304,364	33.3%	62.0%	24	\$187,865	33.3%	-24.3%	18	\$248,333	-14.3%	-0.8%
Pharmacies	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$25,000	.	.
Physicians & Surgeons	25	\$319,474	-13.8%	-3.6%	29	\$331,466	7.4%	3.8%	27	\$319,409	-22.9%	23.5%
Podiatrist/Chiropracist	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Subtotal	120	\$346,323	1.7%	27.1%	118	\$272,472	-9.2%	-7.6%	130	\$294,868	-1.5%	1.6%

Lapsed Months from Incident to Disposition 2019 Paid Incidents - All Cases



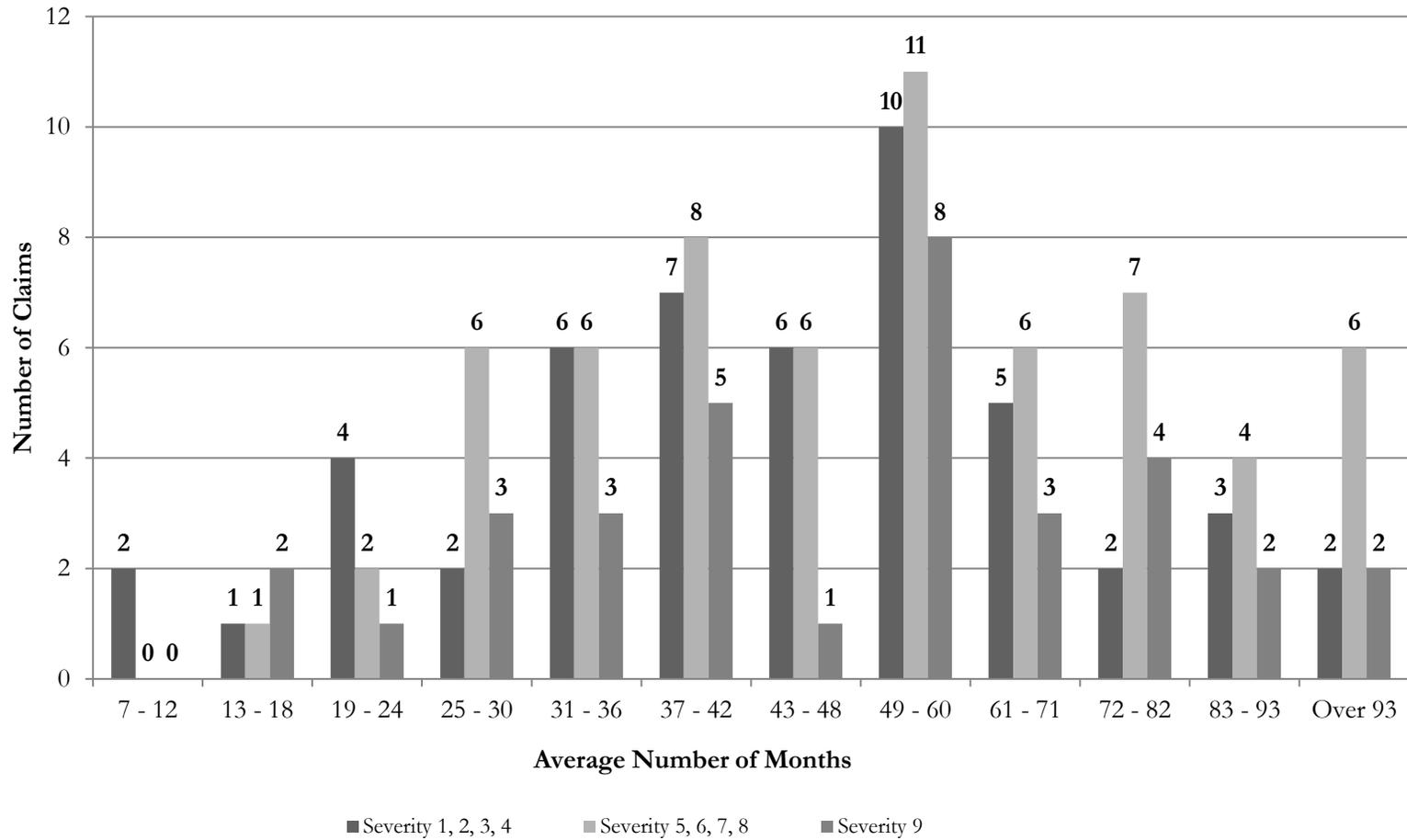
Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition												
All Cases												
Months from Injury to Disposition	2020		2019 – 2020		2019		2018 – 2019		2018		2017 - 2019	
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Severity 1, 2, 3, 4 (Temporary Injuries)												
0 - 6	9	\$5,800	-10.0%	-72.8%	10	\$21,323	-16.7%	224.2%	12	\$6,578	300.0%	-83.7%
7 - 12	16	\$130,775	45.5%	113.2%	11	\$61,343	-31.3%	0.9%	16	\$60,822	14.3%	62.0%
13 - 18	15	\$200,256	-16.7%	79.6%	18	\$111,513	50.0%	187.8%	12	\$38,752	-33.3%	-49.6%
19 - 24	22	\$159,154	29.4%	27.1%	17	\$125,205	-5.6%	25.0%	18	\$100,128	-21.7%	31.0%
25 - 30	12	\$94,461	-36.8%	-18.2%	19	\$115,500	-20.8%	-44.0%	24	\$206,219	41.2%	8.4%
31 - 36	15	\$170,739	25.0%	-47.0%	12	\$322,042	71.4%	-77.7%	7	\$1,442,143	-56.3%	917.4%
37 - 42	14	\$171,107	100.0%	-59.8%	7	\$425,643	-22.2%	94.8%	9	\$218,487	-47.1%	-10.4%
43 - 48	12	\$230,000	71.4%	92.8%	7	\$119,269	-46.2%	14.1%	13	\$104,531	0.0%	-45.2%
48 - 60	24	\$291,265	71.4%	36.8%	14	\$212,857	-26.3%	-37.1%	19	\$338,381	11.8%	105.5%
61 - 71	9	\$361,620	0.0%	176.5%	9	\$130,778	28.6%	-83.5%	7	\$792,143	-22.2%	268.8%
72 - 82	2	\$1,332,000	-60.0%	702.4%	5	\$166,000	25.0%	-35.2%	4	\$256,250	100.0%	192.9%
83 - 93	3	\$319,457	-40.0%	-5.5%	5	\$338,188	25.0%	83.1%	4	\$184,750	300.0%	361.9%
94 - 104	2	\$237,500	100.0%	-53.4%	1	\$510,000	0.0%	284.9%	1	\$132,500	-50.0%	17.8%
105 - 115	0	\$0	-100.0%	-100.0%	3	\$115,000	200.0%	130.0%	1	\$50,000	0.0%	-94.3%
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
127 - 137	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
138 - 148	1	\$6,250	.	.	0	\$0	.	.	0	\$0	.	.
149 - 159	0	\$0	.	.	0	\$0	-100.0%	-100.0%	2	\$637,500	100.0%	27.5%
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	1	\$9,500	.	.	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	-100.0%	-100.0%	1	\$565,000	.	.

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition												
All Cases												
Months from Injury to Disposition	2020		2019 – 2020		2019		2018 – 2019		2018		2017 - 2019	
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Subtotal	157	\$202,917	13.8%	24.8%	138	\$162,537	-8.0%	-34.9%	150	\$249,665	-2.6%	71.1%
Severity 5, 6, 7 & 8 (Permanent Injuries)												
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
7 - 12	1	\$25,000	.	.	0	\$0	-100.0%	-100.0%	1	\$600,000	-50.0%	1094.0%
13 - 18	4	\$179,375	-42.9%	61.0%	7	\$111,400	-12.5%	-38.5%	8	\$181,250	300.0%	98.6%
19 - 24	6	\$272,917	-25.0%	-71.4%	8	\$953,125	14.3%	230.0%	7	\$288,808	40.0%	89.4%
25 - 30	9	\$350,000	125.0%	-77.0%	4	\$1,525,000	0.0%	784.1%	4	\$172,500	-42.9%	-80.6%
31 - 36	8	\$1,016,875	-38.5%	-18.1%	13	\$1,241,154	8.3%	63.3%	12	\$760,034	9.1%	-43.1%
37 - 42	12	\$868,958	9.1%	-38.3%	11	\$1,408,523	-31.3%	288.6%	16	\$362,500	33.3%	-30.6%
43 - 48	8	\$1,766,875	-52.9%	153.0%	17	\$698,456	0.0%	-32.9%	17	\$1,040,676	-5.6%	21.5%
48 - 60	13	\$946,538	-45.8%	89.5%	24	\$499,375	9.1%	-65.3%	22	\$1,437,498	0.0%	178.2%
61 - 71	7	\$2,165,368	-12.5%	634.0%	8	\$295,000	-60.0%	-64.9%	20	\$839,943	150.0%	49.0%
72 - 82	7	\$2,558,571	0.0%	-2.9%	7	\$2,634,516	-12.5%	452.2%	8	\$477,125	100.0%	119.6%
83 - 93	6	\$805,000	-25.0%	-48.3%	8	\$1,556,250	33.3%	99.3%	6	\$780,833	20.0%	-64.2%
94 - 104	3	\$1,466,667	50.0%	762.7%	2	\$170,000	.	.	0	\$0	-100.0%	-100.0%
105 - 115	0	\$0	-100.0%	-100.0%	2	\$742,500	0.0%	160.5%	2	\$285,000	0.0%	128.0%
116 - 126	0	\$0	-100.0%	-100.0%	3	\$184,167	0.0%	-82.5%	3	\$1,050,000	50.0%	-58.8%
127 - 137	0	\$0	-100.0%	-100.0%	2	\$7,750,000	0.0%	969.0%	2	\$725,000	100.0%	190.0%
138 - 148	0	\$0	-100.0%	-100.0%	2	\$550,000	100.0%	-45.0%	1	\$1,000,000	-50.0%	281.0%
149 - 159	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
160 - 170	0	\$0	-100.0%	-100.0%	1	\$1,900,000	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	-100.0%	-100.0%	2	\$575,000	.	.
182 - 192	2	\$762,500	0.0%	-46.1%	2	\$1,415,000	.	.	0	\$0	.	.
193 - 203	1	\$900,000	.	.	0	\$0	.	.	0	\$0	.	.
204 - 214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition												
All Cases												
Months from Injury to Disposition	2020		2019 – 2020		2019		2018 – 2019		2018		2017 - 2019	
	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	1	\$1,000,000	0.0%	166.7%	1	\$375,000	0.0%	1053.8%	1	\$32,500	.	.
Subtotal	88	\$1,093,808	-27.9%	4.8%	122	\$1,043,659	-7.6%	35.5%	132	\$770,090	21.1%	3.6%
Severity 9 (Fatal)												
0 - 6	1	\$767,822	.	.	0	\$0	.	.	0	\$0	.	.
7 - 12	4	\$381,250	33.3%	281.3%	3	\$100,000	200.0%	-20.6%	1	\$126,000	0.0%	129.1%
13 - 18	10	\$242,000	100.0%	-55.9%	5	\$548,500	-16.7%	-14.8%	6	\$643,750	500.0%	543.8%
19 - 24	12	\$520,146	-25.0%	21.4%	16	\$428,438	166.7%	-8.5%	6	\$468,333	-25.0%	80.0%
25 - 30	16	\$402,031	45.5%	-7.4%	11	\$434,091	10.0%	34.2%	10	\$323,500	-9.1%	8.2%
31 - 36	11	\$283,864	22.2%	-15.9%	9	\$337,639	-25.0%	-15.7%	12	\$400,729	9.1%	67.7%
37 - 42	9	\$1,021,859	-25.0%	220.5%	12	\$318,792	9.1%	19.8%	11	\$266,182	0.0%	36.5%
43 - 48	6	\$356,167	-50.0%	23.8%	12	\$287,708	-20.0%	-25.9%	15	\$388,167	66.7%	21.5%
48 - 60	9	\$390,556	-18.2%	151.6%	11	\$155,227	-21.4%	-13.6%	14	\$179,709	-39.1%	-41.9%
61 - 71	6	\$481,398	-33.3%	223.9%	9	\$148,611	0.0%	-83.5%	9	\$900,974	-30.8%	94.8%
72 - 82	5	\$213,136	-16.7%	-31.7%	6	\$312,083	20.0%	66.0%	5	\$188,000	-16.7%	-40.3%
83 - 93	3	\$350,000	50.0%	-26.3%	2	\$475,000	0.0%	20.3%	2	\$395,000	-33.3%	15.6%
94 - 104	0	\$0	-100.0%	-100.0%	2	\$547,500	-50.0%	54.9%	4	\$353,359	33.3%	69.6%
105 - 115	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$250,000	0.0%	104.7%
116 - 126	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$175,000	-50.0%	-95.7%
127 - 137	2	\$126,900	.	.	0	\$0	.	.	0	\$0	.	.
138 - 148	1	\$942,615	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
149 - 159	0	\$0	-100.0%	-100.0%	1	\$200,000	.	.	0	\$0	.	.
160 - 170	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$547,022	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.

Average Indemnity by Injury Severity (1 to 9 Scale) and Months to Disposition												
All Cases												
Months from Injury to Disposition	2020		2019 – 2020		2019		2018 – 2019		2018		2017 - 2019	
	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	.	.
Subtotal	95	\$437,461	-4.0%	34.7%	99	\$324,765	1.0%	-17.0%	98	\$391,152	-5.8%	6.2%

Lapsed Months from Incident to Disposition 2020 Paid Claims Involving At Least One Physician or Surgeon



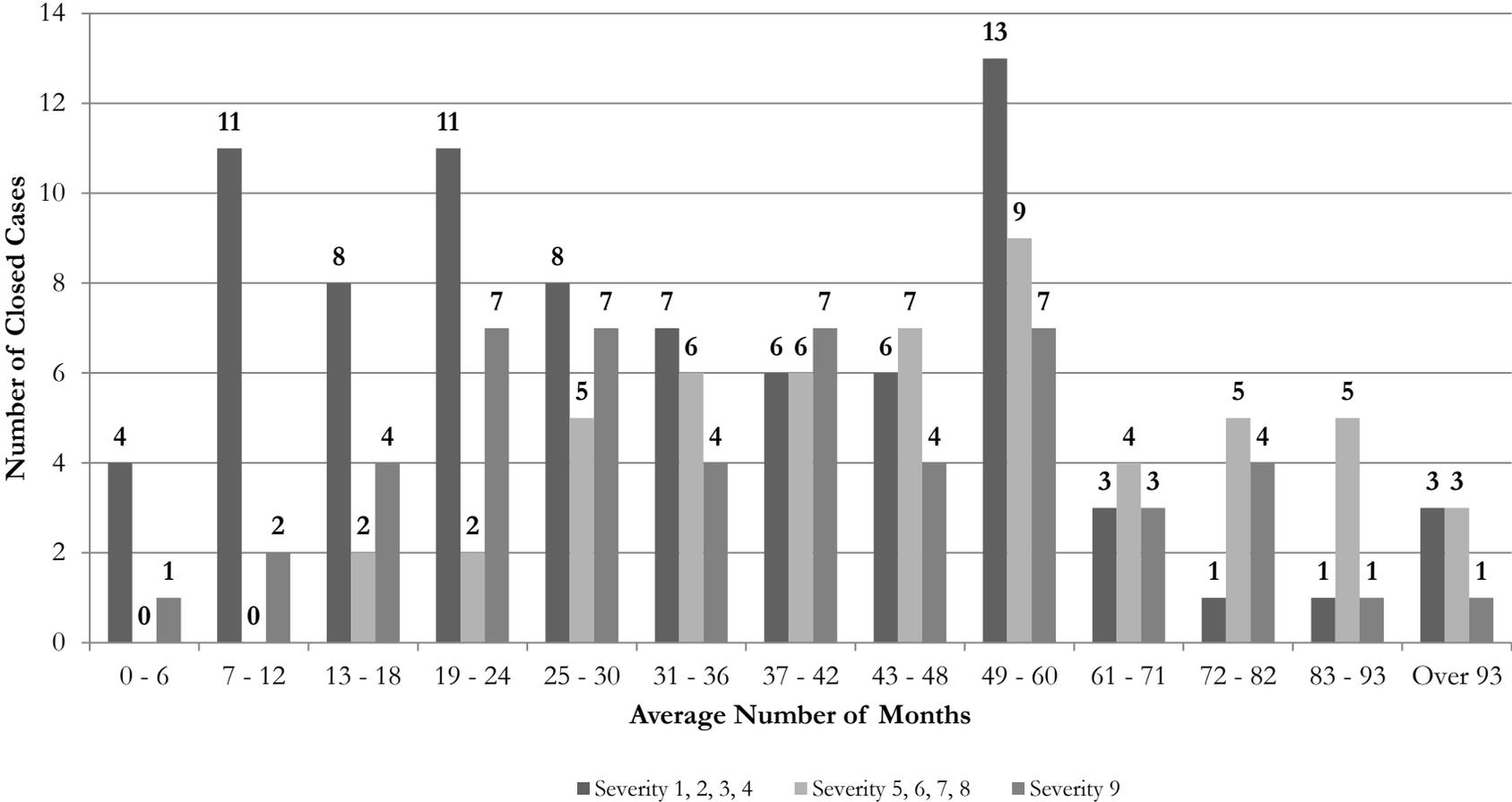
Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
Months from Injury to Disposition	2020		2019 – 2020		2019		2018 – 2019		2018		2017 - 2018	
	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Severity 1, 2, 3, 4 (Temporary Injuries)												
0 - 6	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$25,000	.	.
7 - 12	2	\$82,500	.	.	0	\$0	-100.0%	-100.0%	1	\$350,000	-50.0%	133.3%
13 - 18	1	\$1,335	-50.0%	-82.8%	2	\$7,750	100.0%	-92.3%	1	\$100,000	-50.0%	-57.9%
19 - 24	4	\$277,500	300.0%	23.3%	1	\$225,000	-50.0%	847.4%	2	\$23,750	-33.3%	-53.3%
25 - 30	2	\$176,250	-33.3%	182.0%	3	\$62,500	-50.0%	-90.1%	6	\$630,000	0.0%	351.3%
31 - 36	6	\$246,042	100.0%	-57.8%	3	\$583,333	50.0%	-87.3%	2	\$4,577,500	-50.0%	3507.9%
37 - 42	7	\$261,500	75.0%	-7.2%	4	\$281,875	33.3%	-45.0%	3	\$512,833	-40.0%	216.6%
43 - 48	6	\$247,500	200.0%	-12.0%	2	\$281,250	-66.7%	242.6%	6	\$82,083	0.0%	-75.5%
48 - 60	10	\$508,500	66.7%	310.9%	6	\$123,750	-25.0%	-48.8%	8	\$241,529	0.0%	13.8%
61 - 71	5	\$372,000	66.7%	115.9%	3	\$172,333	50.0%	4.4%	2	\$165,000	-60.0%	-48.8%
72 - 82	2	\$1,332,000	-50.0%	629.9%	4	\$182,500	300.0%	-69.6%	1	\$600,000	-50.0%	585.7%
83 - 93	3	\$319,457	0.0%	-23.4%	3	\$416,980	0.0%	70.2%	3	\$245,000	200.0%	512.5%
94 - 104	1	\$75,000	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
105 - 115	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
127 - 137	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
138 - 148	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
149 - 159	0	\$0	.	.	0	\$0	-100.0%	-100.0%	2	\$637,500	100.0%	27.5%
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	1	\$9,500	.	.	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	-100.0%	-100.0%	1	\$565,000	.	.

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Physician or Surgeon												
	2020		2019 – 2020		2019		2018 – 2019		2018		2017 - 2018	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Subtotal	50	\$341,449	61.3%	48.9%	31	\$229,305	-20.5%	-57.3%	39	\$536,557	-15.2%	164.9%
Severity 5, 6, 7, 8 (Permanent Injuries)												
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
7 - 12	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$600,000	.	.
13 - 18	1	\$300,000	0.0%	-40.0%	1	\$500,000	-50.0%	90.5%	2	\$262,500	.	.
19 - 24	2	\$297,500	-50.0%	-80.1%	4	\$1,493,750	100.0%	106.0%	2	\$725,000	0.0%	157.8%
25 - 30	6	\$316,667	200.0%	-67.5%	2	\$975,000	100.0%	188.9%	1	\$337,500	-50.0%	-87.1%
31 - 36	6	\$685,000	-33.3%	-51.5%	9	\$1,412,222	12.5%	92.3%	8	\$734,427	33.3%	-43.3%
37 - 42	8	\$1,178,125	60.0%	56.5%	5	\$752,750	-58.3%	91.2%	12	\$393,750	71.4%	-44.9%
43 - 48	6	\$2,305,833	-40.0%	166.6%	10	\$864,875	42.9%	-4.9%	7	\$909,857	-46.2%	0.9%
48 - 60	11	\$1,057,273	-45.0%	85.5%	20	\$570,000	42.9%	-66.3%	14	\$1,693,571	-22.2%	188.5%
61 - 71	6	\$1,395,000	0.0%	337.1%	6	\$319,167	-57.1%	-54.2%	14	\$697,355	100.0%	12.0%
72 - 82	7	\$2,558,571	75.0%	70.6%	4	\$1,500,000	0.0%	163.7%	4	\$568,750	33.3%	158.9%
83 - 93	4	\$943,750	-20.0%	-60.1%	5	\$2,365,000	-16.7%	202.9%	6	\$780,833	50.0%	-70.8%
94 - 104	2	\$975,000	0.0%	473.5%	2	\$170,000	.	.	0	\$0	-100.0%	-100.0%
105 - 115	0	\$0	-100.0%	-100.0%	2	\$742,500	0.0%	160.5%	2	\$285,000	100.0%	185.0%
116 - 126	0	\$0	-100.0%	-100.0%	2	\$266,250	-33.3%	-74.6%	3	\$1,050,000	.	.
127 - 137	0	\$0	-100.0%	-100.0%	1	\$12,500,000	.	.	0	\$0	-100.0%	-100.0%
138 - 148	0	\$0	-100.0%	-100.0%	1	\$110,000	0.0%	-89.0%	1	\$1,000,000	0.0%	100.0%
149 - 159	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
160 - 170	0	\$0	-100.0%	-100.0%	1	\$1,900,000	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	-100.0%	-100.0%	2	\$575,000	.	.
182 - 192	2	\$762,500	0.0%	-46.1%	2	\$1,415,000	.	.	0	\$0	.	.
193 - 203	1	\$900,000	.	.	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												
Months from Injury to Disposition	2020		2019 – 2020		2019		2018 – 2019		2018		2017 - 2018	
	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	1	\$1,000,000	0.0%	166.7%	1	\$375,000	.	.	0	\$0	.	.
Subtotal	63	\$1,225,794	-19.2%	12.8%	78	\$1,086,667	-1.3%	29.7%	79	\$837,783	11.3%	-2.5%
Severity 9 (Fatalities)												
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
7 - 12	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
13 - 18	2	\$550,000	100.0%	22.2%	1	\$450,000	-50.0%	-65.4%	2	\$1,300,000	.	.
19 - 24	1	\$190,000	-75.0%	-79.0%	4	\$906,250	100.0%	192.3%	2	\$310,000	.	.
25 - 30	3	\$325,000	-25.0%	-57.0%	4	\$756,250	33.3%	51.3%	3	\$500,000	-40.0%	82.5%
31 - 36	3	\$545,000	0.0%	32.1%	3	\$412,500	-40.0%	30.2%	5	\$316,750	-16.7%	-7.0%
37 - 42	5	\$525,347	-50.0%	59.2%	10	\$330,050	100.0%	15.6%	5	\$285,600	66.7%	141.4%
43 - 48	1	\$400,000	-85.7%	21.6%	7	\$328,929	-22.2%	25.6%	9	\$261,944	200.0%	74.8%
48 - 60	8	\$422,500	33.3%	145.5%	6	\$172,083	0.0%	2.7%	6	\$167,599	-50.0%	-26.6%
61 - 71	3	\$309,000	-40.0%	64.8%	5	\$187,500	0.0%	-86.3%	5	\$1,367,754	-44.4%	305.4%
72 - 82	4	\$222,670	300.0%	-78.3%	1	\$1,025,000	-66.7%	469.4%	3	\$180,000	0.0%	-64.2%
83 - 93	2	\$412,500	0.0%	-13.2%	2	\$475,000	100.0%	9400.0%	1	\$5,000	-66.7%	-98.5%
94 - 104	0	\$0	-100.0%	-100.0%	2	\$547,500	-50.0%	54.9%	4	\$353,359	100.0%	28.5%
105 - 115	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$250,000	0.0%	104.7%
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
127 - 137	1	\$250,000	.	.	0	\$0	.	.	0	\$0	.	.
138 - 148	1	\$942,615	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
149 - 159	0	\$0	-100.0%	-100.0%	1	\$200,000	.	.	0	\$0	.	.
160 - 170	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$547,022	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
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												
	2020		2019 – 2020		2019		2018 – 2019		2018		2017 - 2018	
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	.	.
Subtotal	34	\$415,942	-26.1%	-0.2%	46	\$416,967	-2.1%	-5.3%	47	\$440,193	-6.0%	2.1%

Lapsed Months from Incident to Disposition 2020 Paid Claims, Cases Involving At Least One Hospital



Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2020			2019 - 2020, % Change		2019		2018 - 2019, % Change		2018		2017 - 2018, % Change	
Months from Injury to Disposition	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity	Paid Claims	Average Indemnity
Severity 1, 2, 3, 4 (Temporary)												
0 - 6	4	\$2,597	-50.0%	-89.4%	8	\$24,529	0.0%	687.0%	8	\$3,117	300.0%	-73.3%
7 - 12	11	\$174,053	57.1%	170.0%	7	\$64,468	-22.2%	22.8%	9	\$52,506	80.0%	336.6%
13 - 18	8	\$33,813	-33.3%	-77.1%	12	\$147,371	50.0%	271.3%	8	\$39,688	-33.3%	-55.5%
19 - 24	11	\$142,118	22.2%	15.4%	9	\$123,109	-35.7%	21.8%	14	\$101,058	133.3%	-10.7%
25 - 30	8	\$95,940	-27.3%	-29.5%	11	\$136,091	10.0%	-45.4%	10	\$249,250	-16.7%	5.5%
31 - 36	7	\$141,405	16.7%	-47.2%	6	\$267,835	200.0%	-2.6%	2	\$275,000	-60.0%	254.8%
37 - 42	6	\$101,667	100.0%	-86.1%	3	\$730,000	0.0%	348.8%	3	\$162,667	-62.5%	-27.4%
43 - 48	6	\$225,417	200.0%	574.1%	2	\$33,441	-77.8%	-66.8%	9	\$100,711	125.0%	54.7%
48 - 60	13	\$244,615	116.7%	3.7%	6	\$235,833	-40.0%	-28.8%	10	\$331,110	-16.7%	107.0%
61 - 71	3	\$319,859	0.0%	65.4%	3	\$193,333	0.0%	-87.9%	3	\$1,600,000	-40.0%	1059.4%
72 - 82	1	\$2,650,000	0.0%	1666.7%	1	\$150,000	-66.7%	-37.9%	3	\$241,667	200.0%	141.7%
83 - 93	1	\$350,000	-50.0%	6.1%	2	\$330,000	100.0%	65.0%	1	\$200,000	0.0%	400.0%
94 - 104	1	\$400,000	0.0%	-21.6%	1	\$510,000	0.0%	284.9%	1	\$132,500	-50.0%	17.8%
105 - 115	0	\$0	-100.0%	-100.0%	2	\$72,500	.	.	0	\$0	-100.0%	-100.0%
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
127 - 137	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
138 - 148	1	\$6,250	.	.	0	\$0	.	.	0	\$0	.	.
149 - 159	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$25,000	.	.
160 - 170	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	1	\$9,500	.	.	0	\$0	.	.	0	\$0	.	.
204 -214	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$565,000	.	.

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2020			2019 - 2020, % Change		2019		2018 - 2019, % Change		2018		2017 - 2018, % 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	82	\$183,341	12.3%	8.4%	73	\$169,107	-12.0%	-14.5%	83	\$197,895	9.2%	37.2%
Severity 5, 6, 7, 8 (Permanent)												
0 - 6	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
7 - 12	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
13 - 18	2	\$146,250	-60.0%	163.0%	5	\$55,600	66.7%	-38.2%	3	\$90,000	200.0%	350.0%
19 - 24	2	\$257,500	-50.0%	-82.7%	4	\$1,491,250	-20.0%	629.8%	5	\$204,331	400.0%	155.4%
25 - 30	5	\$380,000	25.0%	-75.1%	4	\$1,525,000	33.3%	1036.6%	3	\$134,167	-50.0%	-86.5%
31 - 36	6	\$1,222,500	20.0%	-32.3%	5	\$1,805,000	-44.4%	90.1%	9	\$949,490	50.0%	-35.6%
37 - 42	6	\$1,420,833	50.0%	-53.3%	4	\$3,045,000	-60.0%	578.6%	10	\$448,750	-9.1%	-17.3%
43 - 48	7	\$1,967,857	-22.2%	130.3%	9	\$854,444	12.5%	-52.3%	8	\$1,793,125	-11.1%	230.5%
48 - 60	9	\$1,060,000	-25.0%	82.9%	12	\$579,583	-14.3%	-66.4%	14	\$1,725,357	16.7%	148.5%
61 - 71	4	\$3,346,894	0.0%	2112.8%	4	\$151,250	-69.2%	-81.6%	13	\$820,854	225.0%	6.4%
72 - 82	5	\$3,557,000	0.0%	116.9%	5	\$1,640,000	-16.7%	199.1%	6	\$548,333	200.0%	77.2%
83 - 93	5	\$930,000	25.0%	337.6%	4	\$212,500	-20.0%	-60.4%	5	\$537,000	66.7%	-83.0%
94 - 104	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
105 - 115	0	\$0	-100.0%	-100.0%	1	\$985,000	-50.0%	245.6%	2	\$285,000	.	.
116 - 126	0	\$0	-100.0%	-100.0%	2	\$163,750	.	.	0	\$0	-100.0%	-100.0%
127 - 137	0	\$0	-100.0%	-100.0%	2	\$7,750,000	0.0%	969.0%	2	\$725,000	.	.
138 - 148	0	\$0	-100.0%	-100.0%	1	\$990,000	.	.	0	\$0	-100.0%	-100.0%
149 - 159	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
160 - 170	0	\$0	-100.0%	-100.0%	1	\$1,900,000	.	.	0	\$0	.	.
171 - 181	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$750,000	.	.
182 - 192	2	\$762,500	.	.	0	\$0	.	.	0	\$0	.	.
193 - 203	1	\$900,000	.	.	0	\$0	.	.	0	\$0	.	.
204 -214	0	\$0	.	.	0	\$0	.	.	0.0%	\$0	.	.

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2020			2019 - 2020, % Change		2019		2018 - 2019, % Change		2018		2017 - 2018, % 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
215 - 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Subtotal	54	\$1,483,890	-14.3%	20.5%	63	\$1,230,960	-22.2%	37.3%	81	\$896,829	30.6%	-1.0%
Severity 9 (Fatalities)												
0 - 6	1	\$767,822	.	.	0	\$0	.	.	0	\$0	.	.
7 - 12	2	\$600,000	0.0%	336.4%	2	\$137,500	.	.	0	\$0	.	.
13 - 18	4	\$340,000	100.0%	-62.2%	2	\$900,000	0.0%	260.0%	2	\$250,000	100.0%	150.0%
19 - 24	7	\$595,786	0.0%	79.4%	7	\$332,143	75.0%	-46.0%	4	\$615,000	0.0%	115.5%
25 - 30	7	\$479,286	16.7%	-21.2%	6	\$608,333	0.0%	45.4%	6	\$418,333	20.0%	52.7%
31 - 36	4	\$321,875	0.0%	-26.8%	4	\$439,688	-55.6%	6.7%	9	\$412,083	28.6%	59.4%
37 - 42	7	\$1,223,819	-22.2%	323.5%	9	\$288,944	80.0%	-0.6%	5	\$290,600	-37.5%	29.2%
43 - 48	4	\$421,750	-55.6%	24.8%	9	\$338,056	-10.0%	-20.7%	10	\$426,250	42.9%	23.1%
48 - 60	7	\$454,286	40.0%	199.9%	5	\$151,500	0.0%	-37.3%	5	\$241,519	-50.0%	-41.6%
61 - 71	3	\$753,797	-50.0%	409.6%	6	\$147,917	-14.3%	-87.2%	7	\$1,155,181	75.0%	79.3%
72 - 82	4	\$191,420	0.0%	-49.4%	4	\$378,125	33.3%	64.4%	3	\$230,000	-40.0%	-28.7%
83 - 93	1	\$225,000	-50.0%	-52.6%	2	\$475,000	0.0%	20.3%	2	\$395,000	0.0%	-12.2%
94 - 104	0	\$0	-100.0%	-100.0%	1	\$1,000,000	-50.0%	174.0%	2	\$365,000	100.0%	386.7%
105 - 115	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$250,000	.	.
116 - 126	0	\$0	.	.	0	\$0	.	.	0	\$0	-100.0%	-100.0%
127 - 137	1	\$3,800	.	.	0	\$0	.	.	0	\$0	.	.
138 - 148	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
149 - 159	0	\$0	-100.0%	-100.0%	1	\$200,000	.	.	0	\$0	.	.
160 - 170	0	\$0	.	.	0	\$0	-100.0%	-100.0%	1	\$547,022	.	.
171 - 181	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
182 - 192	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.

Average Indemnity by Bodily Injury Level and Disposition Time Cases Involving At Least One Hospital												
2020			2019 - 2020, % Change		2019		2018 - 2019, % Change		2018		2017 - 2018, % 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
193 - 203	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Over 225	0	\$0	.	.	0	\$0	.	.	0	\$0	.	.
Subtotal	52	\$554,431	-10.3%	54.9%	58	\$357,918	1.8%	-25.0%	57	\$477,108	3.6%	1.1%

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, 2020
Sorted by Descending Number of Paid Claims

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self-Insured Entities	286	282	160	\$92,875,508
Missouri Hospital Plan	63	92	41	\$20,154,533
Columbia Casualty Company	33	51	39	\$10,741,698
Norcal Mutual Insurance Company	36	39	25	\$6,931,120
Medical Liability Alliance	46	35	20	\$8,753,800
Proassurance Indemnity Company Inc	32	27	10	\$3,455,500
Medical Protective Company	54	58	9	\$3,678,626
St Lukes Health System Risk Retention Group	8	17	7	\$1,601,335
Doctors Company An Interins. Exchange	22	21	6	\$2,842,615
Zurich American Insurance Company	0	7	5	\$1,714,000
NCMIC Insurance Company	9	6	4	\$179,500
American Casualty Company Of Reading Pennsylvania	8	9	3	\$1,000,000
Allied World Surplus Lines Insurance Company	1	3	2	\$475,000
Continental Casualty Company	7	7	2	\$310,000
Evanston Insurance Company	0	2	2	\$39,088
Health Care Industry Liability Reciprocal Insurance	5	2	2	\$340,000
Homeland Insurance Company Of New York	0	2	2	\$525,000
Ironshore Speciality Insurance Company	4	6	2	\$150,000
Keystone Mutual Insurance Company	12	4	2	\$25,000
Medicus Insurance Company	0	5	2	\$600,000
Professional Solutions Insurance Company	7	4	2	\$335,000
Centennial Casualty Company	0	1	1	\$40,000
Cincinnati Casualty Company The	0	1	1	\$175,000
Cincinnati Insurance Company The	2	1	1	\$10,000
Cincinnati Specialty Underwriters Insurance Company The	0	1	1	\$190,000
Coverys Specialty Insurance Company	6	1	1	\$25,000
Hilltop Specialty Insurance Company	4	1	1	\$5,000,000
Hudson Excess Insurance Company	1	1	1	\$25,000
Landmark American Insurance Company	0	1	1	\$100,000
Lexington Insurance Company	3	5	1	\$4,500
MMIC Insurance Inc	26	16	1	\$150,000
National Fire & Marine Insurance Company	18	14	1	\$150,000
National Union Fire Insurance Company Of Pittsburg Pa	0	1	1	\$75,000
Norcal Specialty Insurance Company	0	1	1	\$10,000
Preferred Physicians Medical Risk Retention Group A	4	5	1	\$1,400,000
Preferred Professional Insurance Company	2	2	1	\$975,000
Proassurance Specialty Insurance Inc	5	2	1	\$187,500
Steadfast Insurance Company	0	1	1	\$750,000
TDC Specialty Insurance Company	4	2	1	\$295,000
Admiral Insurance Company	4	4	0	\$0

Medical Malpractice Actions by Company, 2020
Sorted by Descending Number of Paid Claims

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Allied World Insurance Company	1	0	0	\$0
Applied Medico-Legal Solutions RRG Inc	2	2	0	\$0
Arch Specialty Insurance Company	7	3	0	\$0
Church Mutual Insurance Company S.I.	0	1	0	\$0
Emergency Physicians Insurance Exchange Risk Retention	1	0	0	\$0
Fair American Insurance And Reinsurance Company	1	0	0	\$0
Fortress Insurance Company	0	1	0	\$0
General Star Indemnity Company	1	0	0	\$0
ISMIE Mutual Insurance Company	15	2	0	\$0
Kansas Medical Mutual Insurance Company	1	2	0	\$0
Liberty Insurance Underwriters Inc	1	0	0	\$0
Liberty Surplus Insurance Corporation	0	1	0	\$0
Lone Star Alliance Inc A Risk Retention Group	2	0	0	\$0
Medchoice Risk Retention Group Inc	2	1	0	\$0
Missouri Medical Malpractice Joint Underwriting	1	2	0	\$0
Mt Hawley Insurance Company	0	1	0	\$0
Oms National Insurance Company RRG	5	5	0	\$0
Paco Assurance Company Inc	1	1	0	\$0
Pharmacists Mutual Insurance Company	3	1	0	\$0
Physicians Insurance Mutual	2	1	0	\$0
Physicians Standard Insurance Company	1	3	0	\$0
Proassurance Insurance Company Of America	3	0	0	\$0

Medical Malpractice Actions by Company, 2019				
Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self-Insured Entities	338	380	195	\$110,210,070
Missouri Hospital Plan	94	92	45	\$22,745,381
Columbia Casualty Company	57	43	31	\$4,849,250
Norcal Mutual Insurance Company	44	43	25	\$13,397,500
Medical Liability Alliance	39	40	22	\$7,745,000
St Lukes Health System Risk Retention Group	25	22	16	\$7,991,250
Continental Casualty Company	4	12	7	\$2,267,500
Proassurance Indemnity Company Inc	31	33	7	\$2,280,000
Doctors Company An Interins. Exchange	48	24	5	\$1,730,000
Medical Protective Company	67	43	5	\$1,213,000
MMIC Insurance Inc	19	12	5	\$765,000
Zurich American Insurance Company	1	5	4	\$490,000
American Casualty Company Of Reading Pennsylvania	11	6	3	\$235,000
Health Care Industry Liability Reciprocal Insurance Company	6	6	3	\$575,792
Keystone Mutual Insurance Company	7	6	3	\$2,473,749
Medicus Insurance Company	0	3	3	\$2,950,000
Preferred Physicians Medical Risk Retention Group A Mutual	8	14	3	\$397,500
Allied World Specialty Insurance Company	0	2	2	\$250,000
Centennial Casualty Company	1	2	2	\$210,000
Liberty Insurance Underwriters Inc	2	2	2	\$201,800
Missouri Medical Malpractice Joint Underwriting Association	3	2	2	\$1,150,000
Steadfast Insurance Company	0	3	2	\$300,000
Allied World Surplus Lines Insurance Company	1	1	1	\$75,000
Arch Specialty Insurance Company	8	4	1	\$7,500
Capson Physicians Insurance Company	0	3	1	\$425,000
Cincinnati Casualty Company The	0	1	1	\$7,000
Cincinnati Insurance Company The	1	1	1	\$5,500
Evanston Insurance Company	0	1	1	\$175,000
Fair American Insurance And Reinsurance Company	0	2	1	\$35,000
Galen Insurance Company	0	3	1	\$50,000
Health Care Indemnity Inc	0	1	1	\$900,000
Ironshore Specialty Insurance Company	3	1	1	\$50,000
Kansas Medical Mutual Insurance Company	3	1	1	\$125,000
Landmark American Insurance Company	0	1	1	\$400,000
Massachusetts Bay Insurance Company	0	1	1	\$210,000
NCMIC Insurance Company	6	5	1	\$175,000
Paco Assurance Company Inc	0	1	1	\$125,000
Pharmacists Mutual Insurance Company	6	2	1	\$225,000
Physicians Insurance Mutual	0	3	1	\$80,000
Preferred Professional Insurance Company	2	1	1	\$47,500

Medical Malpractice Actions by Company, 2019				
Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Proassurance Insurance Company Of America	1	1	1	\$8,500
Proassurance Specialty Insurance Inc	3	2	1	\$950,000
Professional Solutions Insurance Company	7	2	1	\$300,000
TDC Specialty Insurance Company	2	1	1	\$110,000
Admiral Insurance Company	3	4	0	\$0
Allied World Insurance Company	0	1	0	\$0
American Alternative Insurance Corporation	1	0	0	\$0
Applied Medico-Legal Solutions RRG Inc	1	1	0	\$0
Axis Surplus Insurance Company	1	1	0	\$0
Church Mutual Insurance Company S.I.	2	0	0	\$0
Coverys Specialty Insurance Company	4	1	0	\$0
Fortress Insurance Company	1	1	0	\$0
Hallmark Specialty Insurance Co	1	0	0	\$0
Hilltop Specialty Insurance Company	1	0	0	\$0
Homeland Insurance Company Of New York	3	6	0	\$0
Illinois Union Insurance Company	0	1	0	\$0
Intermed Insurance Company	0	1	0	\$0
Ismie Mutual Insurance Company	7	2	0	\$0
Lexington Insurance Company	0	13	0	\$0
Liberty Surplus Insurance Corporation	2	0	0	\$0
Medchoice Risk Retention Group Inc	1	0	0	\$0
Missouri Doctors Mutual Insurance Company	2	0	0	\$0
Missouri Professionals Mutual-Physicians Professional	0	11	0	\$0
National Fire & Marine Insurance Company	15	11	0	\$0
National Union Fire Insurance Company Of Pittsburg Pa	0	2	0	\$0
Norcal Specialty Insurance Company	3	2	0	\$0
Oms National Insurance Company RRG	6	2	0	\$0
Physicians Standard Insurance Company	22	5	0	\$0

Medical Malpractice Actions by Company, 2018				
Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
All Self-Insured Entities	331	332	191	\$103,176,638
Missouri Hospital Plan	91	132	58	\$30,209,872
Norcal Mutual Insurance Company	48	62	17	\$10,335,555
Medical Liability Alliance	36	30	12	\$5,212,500
Doctors Company An Interins Exchange	42	31	11	\$2,672,500
St Lukes Health System Risk Retention Group	28	27	11	\$4,991,825
Columbia Casualty Company	41	23	10	\$2,876,883
Missouri Professionals Mutual-Physicians Professional	12	38	9	\$1,748,398
Continental Casualty Company	10	16	8	\$967,500
Medical Protective Company	70	41	6	\$575,000
Missouri Doctors Mutual Insurance Company	6	14	6	\$1,207,500
Allied World Surplus Lines Insurance Company	1	6	5	\$492,000
Proassurance Indemnity Company Inc	30	41	5	\$2,234,436
American Casualty Company Of Reading Pennsylvania	4	9	4	\$1,069,999
Ironshore Speciality Insurance Company	2	5	4	\$798,500
Medicus Insurance Company	0	11	4	\$1,621,865
Arch Specialty Insurance Company	20	10	3	\$291,000
Galen Insurance Company	0	4	3	\$409,733
Kansas Medical Mutual Insurance Company	1	5	3	\$1,550,000
Keystone Mutual Insurance Company	6	5	3	\$425,000
Lloyds Of London Syndicate #2001	2	5	3	\$415,000
MMIC Insurance Inc	25	15	3	\$1,037,500
NCMIC Insurance Company	8	7	3	\$327,500
Physicians Insurance Mutual	3	4	3	\$815,000
Ace American Insurance Company	0	2	2	\$585,000
Capson Physicians Insurance Company	4	5	2	\$70,000
Cincinnati Insurance Company The	4	2	2	\$310,000
Emergency Medicine Risk Retention Group Inc	0	2	2	\$1,025,000
Evanston Insurance Company	1	4	2	\$137,500
Health Care Industry Liability Reciprocal Insurance	2	4	2	\$350,000
Hilltop Specialty Insurance Company	0	4	2	\$5,300,000
Homeland Insurance Company Of New York	4	4	2	\$345,000
Massachusetts Bay Insurance Company	1	2	2	\$283,333
Missouri Medical Malpractice Joint Underwriting	1	2	2	\$700,000
Oms National Insurance Company RRG	5	2	2	\$35,000
Pharmacists Mutual Insurance Company	3	4	2	\$285,000
Steadfast Insurance Company	0	3	2	\$2,373,309
Zurich American Insurance Company	6	3	2	\$290,000
Admiral Insurance Company	3	1	1	\$50,000
Allied World Specialty Insurance Company	0	2	1	\$4,000

Medical Malpractice Actions by Company, 2018				
Sorted by Descending Number of Paid Claims				
Name	Number Reported	Number Closed	Number Paid	Total Indemnity
Centennial Casualty Company	2	1	1	\$126,000
Chicago Insurance Company	0	1	1	\$70,000
Hudson Excess Insurance Company	3	1	1	\$15,024
Intermed Insurance Company	0	1	1	\$125,000
Liberty Insurance Underwriters Inc	1	1	1	\$90,000
Paco Assurance Company Inc	0	1	1	\$775,000
Physicians Professional Indemnity Association	0	1	1	\$125,000
Physicians Standard Insurance Company	24	2	1	\$187,500
Preferred Physicians Medical Risk Retention Group A	9	8	1	\$70,000
Preferred Professional Insurance Company	4	2	1	\$100,000
Proassurance Insurance Company Of America	1	1	1	\$75,000
Proassurance Specialty Insurance Inc	7	1	1	\$150,000
Professional Solutions Insurance Company	7	2	1	\$40,000
TDC Specialty Insurance Company	1	1	1	\$15,000
Allied World Insurance Company	2	3	0	\$0
American Alternative Insurance Corporation	1	1	0	\$0
Cincinnati Casualty Company The	1	0	0	\$0
Cincinnati Specialty Underwriters Insurance Company The	1	0	0	\$0
Coverys Specialty Insurance Company	1	0	0	\$0
Emergency Physicians Insurance Exchange Risk Retention	0	1	0	\$0
Essex Insurance Company	0	1	0	\$0
Fortress Insurance Company	0	1	0	\$0
Illinois Union Insurance Company	1	1	0	\$0
ISMIE Mutual Insurance Company	1	0	0	\$0
James River Insurance Company	0	1	0	\$0
Lexington Insurance Company	17	22	0	\$0
Mt Hawley Insurance Company	1	0	0	\$0
National Fire & Marine Insurance Company	15	7	0	\$0
National Union Fire Insurance Company Of Pittsburg Pa	1	1	0	\$0
Orthoforum Insurance Company A Risk Retention Group	0	1	0	\$0

Section V

Indemnity Analysis by Professional Specialty

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

Indemnity by Specialty / Entity Type, 2020				
Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Hospitals	262	333	171	\$79,100,605
Corporations / Partnership, etc	224	210	67	\$26,561,549
General Physician / Surgeon	96	89	27	\$8,645,000
Skilled Nursing Facilities	39	47	40	\$12,000,198
Dentists	46	40	13	\$5,495,714
Orthopedics	28	38	12	\$3,033,370
Emergency Medicine	47	34	14	\$4,328,165
Nurses (excluding anesthesiologist)	46	34	13	\$2,413,108
Internal Medicine	47	29	10	\$2,480,115
OB / GYN	32	28	12	\$6,546,250
Radiology	27	26	6	\$2,800,000
Anesthesiology	12	24	5	\$1,488,835
Cardiologists / Vascular Specialists	21	23	6	\$3,015,000
Neurology	10	14	0	\$0
Clinics - Outpatient - Surgery	22	14	4	\$745,000
Clinics - Outpatient Only, No Surgery	16	14	6	\$1,132,257
Nursing Homes	14	13	7	\$1,087,500
Hospitalists	18	9	1	\$100,000
Ophthalmology	6	9	1	\$225,000
Urologists	7	8	1	\$75,000
Pediatricians	14	8	4	\$4,200,000
Physicians - Misc.	5	8	1	\$1,000,000
Chiropractor	11	8	4	\$179,500
All other (speech therapists, massage therapists)	23	8	2	\$600,000
Cosmetic Surgery	11	7	2	\$732,000
Nurse Anesthetists	4	7	2	\$437,500
Otorhinolaryngology	4	6	1	\$250,000
Physicians/Surgeons Assistants	6	5	2	\$320,000
Psychiatry	7	5	2	\$210,000
Pathology	6	5	0	\$0
Gastroenterology	6	5	0	\$0
Pharmacists/Pharmacies	4	4	3	\$87,500
Physical Medicine	2	4	1	\$245,000
Pulmonologists	2	4	0	\$0
Dermatology	1	4	1	\$5,500
Podiatrists	7	4	1	\$180,000
Hematology	1	2	0	\$0
Infectious Disease	3	2	0	\$0
Rehabilitation Hospitals	2	2	2	\$1,025,000

Indemnity by Specialty / Entity Type, 2020				
Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Psychologists	0	1	0	\$0
Geriatrics	3	1	0	\$0
Oncology	8	1	0	\$0
Sanitarium - not hospital or mental health related	0	1	1	\$95,000
EMT	2	1	0	\$0
Mental Institutions	2	1	1	\$25,000
Blood Banks	0	1	0	\$0
Nephrology	3	0	0	\$0
Nuclear Medicine	1	0	0	\$0
Intensive Care Physicians	3	0	0	\$0
Radiologists - Non-Physicians (techs, etc)	4	0	0	\$0

Indemnity by Specialty / Entity Type, 2019				
Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Hospitals	333	369	249	\$109,735,918
Corporations/Partnership, etc	272	249	71	\$33,130,859
General Physician/Surgeon	98	106	32	\$23,117,190
Nurses (excluding anesthesiologist)	49	66	13	\$1,604,358
Emergency Medicine	45	51	22	\$6,204,234
Orthopedics	61	49	15	\$4,502,250
Skilled Nursing Facilities	58	49	63	\$15,464,698
Dentists	55	43	12	\$1,731,626
OB/GYN	44	37	16	\$10,245,000
Radiology	24	34	8	\$3,617,500
Internal Medicine	33	32	7	\$2,192,615
Anesthesiology	25	28	8	\$2,563,210
Clinics - Outpatient - Surgery	16	28	12	\$3,692,500
Neurology	19	27	7	\$4,862,500
Cardiologists/Vascular Specialists	25	24	5	\$1,075,000
Clinics - Outpatient Only, No Surgery	15	22	11	\$1,951,875
Physicians - Misc.	4	20	2	\$550,000
Hospitalists	14	16	3	\$1,600,000
Physicians/Surgeons Assistants	11	14	12	\$2,735,000
Urologists	13	13	0	\$0
Psychiatry	5	9	4	\$610,000
Chiropractor	9	9	3	\$280,000
Nurse Anesthetists	12	9	2	\$425,000
All other (speech therapists, message therapists,	12	9	7	\$984,500
Ophthalmology	10	8	4	\$925,000
Pediatricians	4	8	0	\$0
Gastroenterology	7	8	2	\$157,500
Nursing Homes	20	8	4	\$615,000
Otorhinolaryngology	6	7	3	\$1,445,000
Cosmetic Surgery	10	5	1	\$925,000
Physical Medicine	4	5	0	\$0
Dermatology	3	5	1	\$5,500
Psychologists	2	4	2	\$85,000
Oncology	2	4	1	\$200,000
Radiologists - Non-Physicians (techs, etc)	1	4	1	\$300,000
Pharmacists / Pharmacies	7	3	3	\$297,000
Pathology	4	3	0	\$0
Endocrinology	1	3	0	\$0
Hematology	0	2	1	\$500,000
Infectious Disease	1	2	0	\$0

Indemnity by Specialty / Entity Type, 2019				
Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Geriatrics	3	2	0	\$0
Intensive Care Physicians	2	2	0	\$0
Alcohol / Drug Rehabilitation Centers	0	2	2	\$250,000
Podiatrists	5	2	1	\$8,500
Occupational Medicine	0	1	0	\$0
Pulmonologists	4	1	0	\$0
Hospices	0	1	0	\$0
Rehabilitation Hospitals	0	1	1	\$50,000
Cardiac Centers	0	1	0	\$0
Optometrists	1	1	1	\$1,800
Allergy / Immunologists	1	0	0	\$0
Nephrology	4	0	1	\$125,000
EMT	4	0	1	\$425,000
Blood Banks	1	0	0	\$0

Indemnity by Specialty of Individual / Entity Type, 2018				
Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Hospitals	325	331	277	\$82,194,788
Corporations / Partnership, etc	256	269	111	\$35,641,086
General Physician / Surgeon	97	122	43	\$13,123,330
Orthopedics	69	59	22	\$4,963,500
OB/GYN	35	58	17	\$7,047,500
Dentists	59	44	16	\$995,294
Emergency Medicine	61	43	28	\$9,300,484
Nurses (excluding anesthesiologist)	45	43	17	\$2,325,119
Skilled Nursing Facilities	39	35	46	\$10,283,750
Internal Medicine	39	32	9	\$1,044,564
Cardiologists/Vascular Specialists	33	30	7	\$5,872,150
Radiology	33	28	10	\$3,812,500
Neurology	15	27	9	\$6,022,500
Clinics - Outpatient Only, No Surgery	19	23	9	\$1,590,500
Clinics - Outpatient - Surgery	29	22	16	\$10,010,334
Anesthesiology	17	20	8	\$2,522,500
Pediatricians	12	17	8	\$10,909,044
Urologists	9	14	4	\$1,000,000
All other (speech therapists, massage therapists, etc)	16	14	7	\$805,000
Gastroenterology	9	13	2	\$350,000
Nursing Homes	7	13	6	\$698,001
Nurse Anesthetists	4	10	3	\$725,000
Physicians / Surgeons Assistants	11	9	5	\$1,130,597
Cosmetic Surgery	5	9	3	\$355,000
Hospitalists	14	9	4	\$1,037,000
Otorhinolaryngology	6	9	1	\$90,000
Chiropractor	11	8	8	\$1,409,500
Pharmacists/Pharmacies	9	7	9	\$342,500
Dermatology	3	6	1	\$500,000
Podiatrists	6	6	4	\$305,000
Psychiatry	14	4	4	\$450,000
Ophthalmology	7	4	1	\$250,000
Physicians - Misc.	11	4	2	\$365,000
Infectious Disease	6	3	0	\$0
Nephrology	0	3	0	\$0
Pathology	5	3	0	\$0
Psychologists	4	2	1	\$100,000
Allergy/Immunologists	0	2	1	\$75,000
Pulmonologists	1	2	0	\$0

Indemnity by Specialty of Individual / Entity Type, 2018				
Sorted by Number of Closed Actions				
Specialty	Reported	Closed	Closed with Payment	Total Indemnity
Oncology	4	2	0	\$0
Radiologists - Non-Physicians (techs, etc)	3	2	1	\$300,000
Physical Medicine	13	1	0	\$0
Hematology	2	1	0	\$0
Geriatrics	4	1	0	\$0
Hospices	0	1	0	\$0
Cardiac Centers	1	1	0	\$0
Lab Techs - Non-Physicians	0	1	0	\$0
Mental Institutions	1	1	0	\$0
Occupational Medicine	1	0	0	\$0
Intensive Care Physicians	1	0	0	\$0
Rehabilitation Hospitals	3	0	0	\$0
Sanitarium - not hospital or mental health related	1	0	0	\$0
Blood Banks	1	0	0	\$0
Optometrists	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, 2020									
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
Incidents Resulting in Payment									
Claims settled before litigation	96	28.2%	7	23	4.4	\$83,627	\$159,571	\$243,303	\$22,931
Settled before judgment	243	71.5%	18	49	5.9	\$316,801	\$283,499	\$600,438	\$198,150
Total Settled	339	99.7%	15	42	5.5	\$250,769	\$248,405	\$499,302	\$148,531
Judgment for plaintiff	1	0.3%	0	90	4	\$120,870	\$287,500	\$408,370	\$107,813
Total Court Dispositions	1	0.3%	0	90	4	\$120,870	\$287,500	\$408,370	\$107,813
Total paid claim dispositions	340	100.0%	15	42	5.5	\$250,387	\$248,520	\$499,035	\$148,411
Closed Without Payment									
Claims closed before litigation	115	37.6%	10	31	3.9	.	.	.	\$3,819
Lawsuit closed or abandoned before trial	171	55.9%	24	46	5.3	.	.	.	\$31,201
Total not disposed by court	286	93.5%	18	40	4.7	.	.	.	\$20,191
Direct verdict for defendant	3	1.0%	33	76	8	.	.	.	\$103,435
Judgment for defendant	6	2.0%	25	76	4.7	.	.	.	\$115,963
Judgment for defendant after appeal	8	2.6%	67	158	6.9	.	.	.	\$194,924
Total Court Dispositions	17	5.6%	46	114	6.3	.	.	.	\$150,910
Total unpaid claim dispositions	303	100.0%	20	44	4.8	.	.	.	\$27,807

Means of Disposition, Cases Involving At Least One Physician or Surgeon, 2020									
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
Incidents Closed With Payment									
Claims settled before litigation	13	8.8%	12	38	4.5	\$94,507	\$148,096	\$242,603	\$105,664
Settled before judgment	133	90.5%	23	57	6	\$429,628	\$358,923	\$788,551	\$311,933
Total Settled	146	99.3%	22	56	5.8	\$399,788	\$340,151	\$739,939	\$293,566
Judgment for plaintiff	1	0.7%	0	90	4	\$120,870	\$287,500	\$408,370	\$107,813
Total Court Dispositions	1	0.7%	0	90	4	\$120,870	\$287,500	\$408,370	\$107,813
Total paid claim dispositions	147	100.0%	22	56	5.8	\$397,891	\$339,793	\$737,684	\$292,303
Claims Closed Without Payment									
Claims closed before litigation	32	23.9%	12	36	4.7	.	.	.	\$7,631
Lawsuit closed or abandoned before	93	69.4%	28	50	5.2	.	.	.	\$36,180
Total not disposed by court	124	93.3%	24	46	5.1	.	.	.	\$28,871
Direct verdict for defendant	3	2.2%	33	76	8	.	.	.	\$103,435
Judgment for defendant	3	2.2%	19	66	3.7	.	.	.	\$150,649
Judgment for defendant after appeal	2	1.5%	3	52	4.5	.	.	.	\$448,631
Total Court Dispositions	8	6.0%	20	66	5.5	.	.	.	\$207,439
Total unpaid claim dispositions	132	100.0%	23	47	5.1	.	.	.	\$40,572

Means of Disposition, Cases Involving At Least One Hospital, 2020									
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
Incidents Closed With Payment									
Claims settled before litigation	65	34.6%	7	24	4.5	\$47,897	\$196,515	\$244,482	\$25,698
Settled before judgment	123	65.4%	18	53	6.2	\$511,656	\$367,231	\$878,887	\$313,020
Total Settled	188	100.0%	14	43	5.6	\$351,314	\$308,207	\$659,545	\$213,680
Total paid claim dispositions	188	100.0%	14	43	5.6	\$351,314	\$308,207	\$659,545	\$213,680
Incidents Closed Without Payment									
Claims closed before litigation	50	41.7%	8	33	4	.	.	.	\$2,188
Lawsuit closed or abandoned before	61	50.8%	27	58	6.3	.	.	.	\$53,443
Total not disposed by court	111	92.5%	18	47	5.3	.	.	.	\$30,355
Judgment for defendant	2	1.7%	51	154	8	.	.	.	\$189,967
Judgment for defendant after appeal	7	5.8%	76	178	7.4	.	.	.	\$222,770
Total Court Dispositions	9	7.5%	70	173	7.6	.	.	.	\$215,481
Total unpaid claim dispositions	120	100.0%	22	56	5.5	.	.	.	\$44,240

Means of Disposition, All Cases, 2019									
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
Incidents Closed With Payment									
Claims settled before litigation	90	25.1%	11	25	4.5	\$70,173	\$98,021	\$168,193	\$9,428
Settled before judgment	263	73.3%	18	52	6.2	\$230,215	\$352,584	\$587,437	\$150,223
Settled after verdict	3	0.8%	24	63	8.3	\$3,380,536	\$37,500	\$3,418,036	\$170,615
Total Settled	356	99.2%	16	45	5.8	\$216,302	\$285,573	\$505,302	\$114,800
Judgment for plaintiff	1	0.3%	14	85	4	.	\$590,941	\$590,941	\$185,597
Total Court Dispositions	1	0.3%	14	85	4	.	\$590,941	\$590,941	\$185,597
Total paid claim dispositions	357	100.0%	17	45	5.8	\$217,293	\$286,017	\$506,708	\$115,141
Incidents Closed Without Payment									
Claims closed before litigation	126	33.9%	15	33	3.5	.	.	.	\$3,638
Lawsuit closed or abandoned before	224	60.2%	22	46	4.8	.	.	.	\$64,470
Settled after verdict	2	0.5%	12	16	4.5	.	.	.	\$1,923
Total not disposed by court	352	94.6%	19	41	4.4	.	.	.	\$42,339
Direct verdict for defendant	9	2.4%	33	97	6.4	.	.	.	\$278,964
Judgment for defendant	9	2.4%	35	70	6.7	.	.	.	\$196,984
Judgment for defendant after appeal	1	0.3%	20	128	3	.	.	.	\$52,159
Total Court Dispositions	19	5.1%	33	86	6.4	.	.	.	\$228,194
Total unpaid claim dispositions	371	100%	20	43	4.5	.	.	.	\$51,936

Means of Disposition, All Involving At Least One Physician or Surgeon, 2019									
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
Incidents Closed With Payment									
Claims settled before litigation	9	5.50%	3	35	5.2	\$1,110,000	\$751,667	\$1,861,667	\$101,470
Settled before judgment	149	90.30%	21	57	6.2	\$253,512	\$301,649	\$592,674	\$149,299
Settled after verdict	1	0.60%	23	55	4	.	.	\$153,634	\$44,108
Total Settled	159	96.40%	20	56	6.1	\$300,398	\$325,224	\$661,743	\$145,930
Direct verdict for plaintiff	1	0.60%	23	53	9	.	\$145,594	\$145,594	.
Judgment for plaintiff	3	1.80%	57	100	7.3	\$110,000	\$257,341	\$400,674	\$91,387
Judgment for plaintiff after appeal	1	1%	19	44	9	\$30,000	\$30,000	\$60,000	\$524,425
Total Court Dispositions	5	3.00%	42	80	8	\$72,000	\$189,523	\$281,523	\$159,717
Total paid claim dispositions	164	100.00	20	57	6.2	\$294,107	\$323,812	\$653,331	\$148,310
Incidents Closed Without Payment									
Claims closed before litigation	26	13.40%	14	29	3.6	.	.	.	\$4,642
Lawsuit closed or abandoned before	150	77.30%	25	50	5.3	.	.	.	\$39,331
Total not disposed by court	176	90.70%	24	47	5.1	.	.	.	\$34,207
Direct verdict for defendant	6	3.10%	17	69	6	.	.	.	\$210,516
Judgment notwithstanding verdict for	1	0.50%	6	53	5	.	.	.	\$112,308
Judgment for defendant	8	4.10%	24	72	5.4	.	.	.	\$1,289,483
Judgment for defendant after appeal	1	1%	43	114	9	.	.	.	\$108,321
Total Court Dispositions	16	8.20%	21	73	5.8	.	.	.	\$737,474
Total unpaid claim dispositions	192	100.00	23	49	5.1	.	.	.	\$92,096

Means of Disposition, Cases Involving At Least One Hospital, 2019									
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
Incidents Closed With Payment									
Claims settled before litigation	62	32.0%	10	23	4.6	\$85,341	\$107,051	\$192,392	\$8,456
Settled before judgment	130	67.0%	16	53	6.4	\$309,247	\$447,205	\$757,798	\$176,321
Settled after verdict	2	1%	20	53	9	\$50,000	\$56,250	\$106,250	\$255,922
Total Settled	194	100%	14	43	5.9	\$235,017	\$334,465	\$570,384	\$123,494
Total paid claim dispositions	194	100.0%	14	43	5.9	\$235,017	\$334,465	\$570,384	\$123,494
Incidents Closed Without Payment									
Claims closed before litigation	48	34.3%	11	38	4	.	.	.	\$5,728
Lawsuit closed or abandoned before	88	62.9%	22	52	5.2	.	.	.	\$37,795
Total not disposed by court	136	97.1%	18	47	4.8	.	.	.	\$26,477
Direct verdict for defendant	3	2.1%	54	129	5.7	.	.	.	\$439,798
Judgment for defendant	1	0.7%	2	43	9	.	.	.	\$388,751
Total Court Dispositions	4	2.9%	41	107	6.5	.	.	.	\$427,036
Total unpaid claim dispositions	140	100.0%	19	49	4.8	.	.	.	\$37,921

Means of Disposition, All Cases, 2018									
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
Incidents Closed With Payment									
Claims settled before litigation	88	23.20%	9	25	4.5	\$144,794	\$159,957	\$305,935	\$22,035
Settled before judgment	282	74.20%	18	52	5.9	\$238,942	\$250,248	\$509,025	\$109,370
Settled after verdict	3	0.80%	22	45	6.3	\$898,330	\$283,333	\$1,232,875	\$137,868
Total Settled	373	98.20%	16	45	5.5	\$222,034	\$229,212	\$466,933	\$88,995
Direct verdict for plaintiff	1	0.30%	23	53	9	.	\$145,594	\$145,594	.
Judgment for plaintiff	3	0.80%	57	100	7.3	\$110,000	\$257,341	\$400,674	\$91,387
Judgment for plaintiff after appeal	1	0%	19	44	9	\$30,000	\$30,000	\$60,000	\$524,425
Total Court Dispositions	5	1.30%	42	80	8	\$72,000	\$189,523	\$281,523	\$159,717
Total paid claim dispositions	378	100.00	17	46	5.6	\$220,042	\$231,230	\$466,933	\$91,449
Incidents Closed Without Payment									
Claims closed before litigation	104	25.00%	11	31	3.9	.	.	.	\$2,680
Lawsuit closed or abandoned before	290	69.70%	23	48	4.9	.	.	.	\$31,671
Total not disposed by court	394	94.70%	20	43	4.6	.	.	.	\$24,019
Direct verdict for defendant	7	1.70%	16	69	6.4	.	.	.	\$180,442
Judgment notwithstanding verdict for	1	0.20%	6	53	5	.	.	.	\$112,308
Judgment for defendant	10	2.40%	22	64	4.8	.	.	.	\$1,037,056
Judgment for defendant after appeal	2	1%	42	87	9	.	.	.	\$60,438
Total Court Dispositions	20	4.80%	21	67	5.8	.	.	.	\$593,342
Total unpaid claim dispositions	414	100.00	20	45	4.7	.	.	.	\$51,387

Means of Disposition, Cases Involving At Least One Physician, 2018									
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
Incidents Closed With Payment									
Claims settled before litigation	9	5.50%	3	35	5.2	\$1,110,000	\$751,667	\$1,861,667	\$101,470
Settled before judgment	149	90.30%	21	57	6.2	\$253,512	\$301,649	\$592,674	\$149,299
Settled after verdict	1	0.60%	23	55	4	.	.	\$153,634	\$44,108
Total Settled	159	96.40%	20	56	6.1	\$300,398	\$325,224	\$661,743	\$145,930
Direct verdict for plaintiff	1	0.60%	23	53	9	.	\$145,594	\$145,594	.
Judgment for plaintiff	3	1.80%	57	100	7.3	\$110,000	\$257,341	\$400,674	\$91,387
Judgment for plaintiff after appeal	1	1%	19	44	9	\$30,000	\$30,000	\$60,000	\$524,425
Total Court Dispositions	5	3.00%	42	80	8	\$72,000	\$189,523	\$281,523	\$159,717
Total paid claim dispositions	164	100.00	20	57	6.2	\$294,107	\$323,812	\$653,331	\$148,310
Incidents Closed Without Payment									
Claims closed before litigation	26	13.40%	14	29	3.6	.	.	.	\$4,642
Lawsuit closed or abandoned before	150	77.30%	25	50	5.3	.	.	.	\$39,331
Total not disposed by court	176	90.70%	24	47	5.1	.	.	.	\$34,207
Direct verdict for defendant	6	3.10%	17	69	6	.	.	.	\$210,516
Judgment notwithstanding verdict for	1	0.50%	6	53	5	.	.	.	\$112,308
Judgment for defendant	8	4.10%	24	72	5.4	.	.	.	\$1,289,483
Judgment for defendant after appeal	1	1%	43	114	9	.	.	.	\$108,321
Total Court Dispositions	16	8.20%	21	73	5.8	.	.	.	\$737,474
Total unpaid claim dispositions	192	100.00	23	49	5.1	.	.	.	\$92,096

Means of Disposition, Cases Involving At Least One Hospital, 2018									
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
Incidents Closed With Payment									
Claims settled before litigation	56	25.3%	10	25	4.5	\$215,006	\$177,742	\$392,748	\$23,985
Settled before judgment	158	71.5%	17	52	6	\$262,296	\$263,311	\$558,241	\$136,309
Settled after verdict	2	0.9%	21	40	7.5	\$1,347,496	\$425,000	\$1,772,496	\$184,748
Total Settled	216	97.7%	15	45	5.6	\$260,084	\$242,624	\$526,579	\$107,637
Direct verdict for plaintiff	1	0.5%	23	53	9	.	\$145,594	\$145,594	.
Judgment for plaintiff	3	1%	57	100	7.3	\$110,000	\$257,341	\$400,674	\$91,387
Total Court Dispositions	4	1.8%	48	88	7.8	\$82,500	\$229,404	\$336,904	\$68,540
Total paid claim dispositions	220	100.0%	16	46	5.7	\$257,522	\$244,774	\$526,080	\$108,568
Claims settled before litigation	56	25.3%	10	25	4.5	\$215,006	\$177,742	\$392,748	\$23,985
Incidents Closed Without Payment									
Claims closed before litigation	30	20.5%	10	43	4.7	.	.	.	\$4,689
Lawsuit closed or abandoned before	111	76.0%	21	54	5	.	.	.	\$36,865
Total not disposed by court	141	96.6%	18	52	5	.	.	.	\$30,019
Direct verdict for defendant	2	1.4%	7	59	7.5	.	.	.	\$275,734
Judgment for defendant	2	1.4%	10	92	8	.	.	.	\$4,692,769
Judgment for defendant after appeal	1	1%	43	114	9	.	.	.	\$108,321
Total Court Dispositions	5	3.40%	15	83	8	.	.	.	\$2,009,065
Total unpaid claim dispositions	146	100.00	18	53	5.1	.	.	.	\$97,795

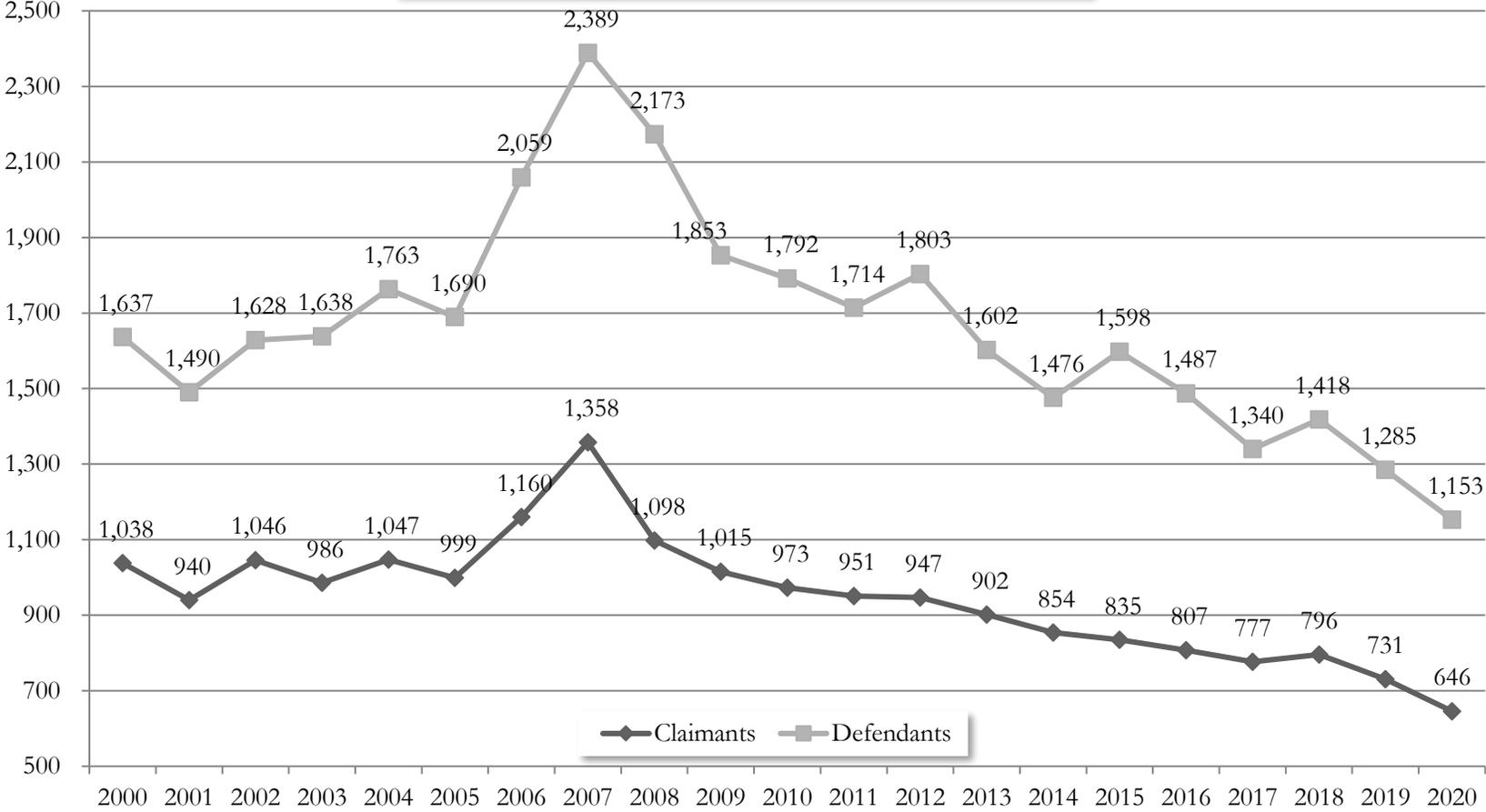
Section VII

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 DCI database.

This report presents two alternative methods of aggregating the data, only recently available to DCI'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 DCI claims data. See the executive summary for further discussion.

Defendant and Claimant Count, By Year Closed



Closed Malpractice Actions by Type of Defendants 1997-2020										
	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
1997	1,006	437	\$89,262,936	\$204,263	769	677	163	201	260	72
1998	1,013	420	\$73,473,271	\$174,936	747	645	182	136	255	83
1999	1,049	484	\$77,005,522	\$159,102	708	683	155	210	289	63
2000	1,038	393	\$103,221,836	\$262,651	797	681	159	204	228	45
2001	940	395	\$86,460,489	\$218,887	685	665	140	199	248	53
2002	1,046	446	\$110,002,907	\$246,643	791	705	132	201	280	44
2003	986	446	\$118,549,306	\$265,806	732	758	148	208	301	42
2004	1,047	427	\$128,704,434	\$301,416	828	759	176	223	255	56
2005	999	401	\$136,180,518	\$339,602	813	695	182	195	248	60
2006	1,160	437	\$121,150,893	\$277,233	952	878	229	171	289	64
2007	1,358	630	\$146,117,552	\$231,933	989	1,209	191	221	473	74
2008	1,098	484	\$131,808,834	\$272,332	914	1,071	188	158	441	41
2009	1,015	444	\$136,972,345	\$308,496	749	924	180	153	341	54
2010	973	461	\$110,650,766	\$240,023	756	881	155	141	374	45
2011	951	457	\$135,429,805	\$296,345	634	893	187	129	389	46
2012	947	460	\$136,354,747	\$296,423	711	924	168	143	388	48
2013	902	400	\$119,541,016	\$298,853	615	798	189	123	291	56
2014	854	392	\$142,547,594	\$363,642	532	782	162	117	311	48
2015	835	396	\$132,394,679	\$334,330	588	814	196	122	309	69
2016	807	395	\$184,995,318.00	\$468,343	570	730	187	138	301	63
2017	777	367	\$141,827,194.00	\$386,450	517	707	116	120	302	36
2018	796	380	\$177,434,471.00	\$466,933	505	780	133	114	321	38
2019	731	359	\$181,908,215.00	\$506,708	452	715	118	105	301	29
2020	646	340	\$169,671,848.00	\$499,035	403	651	99	100	277	34

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

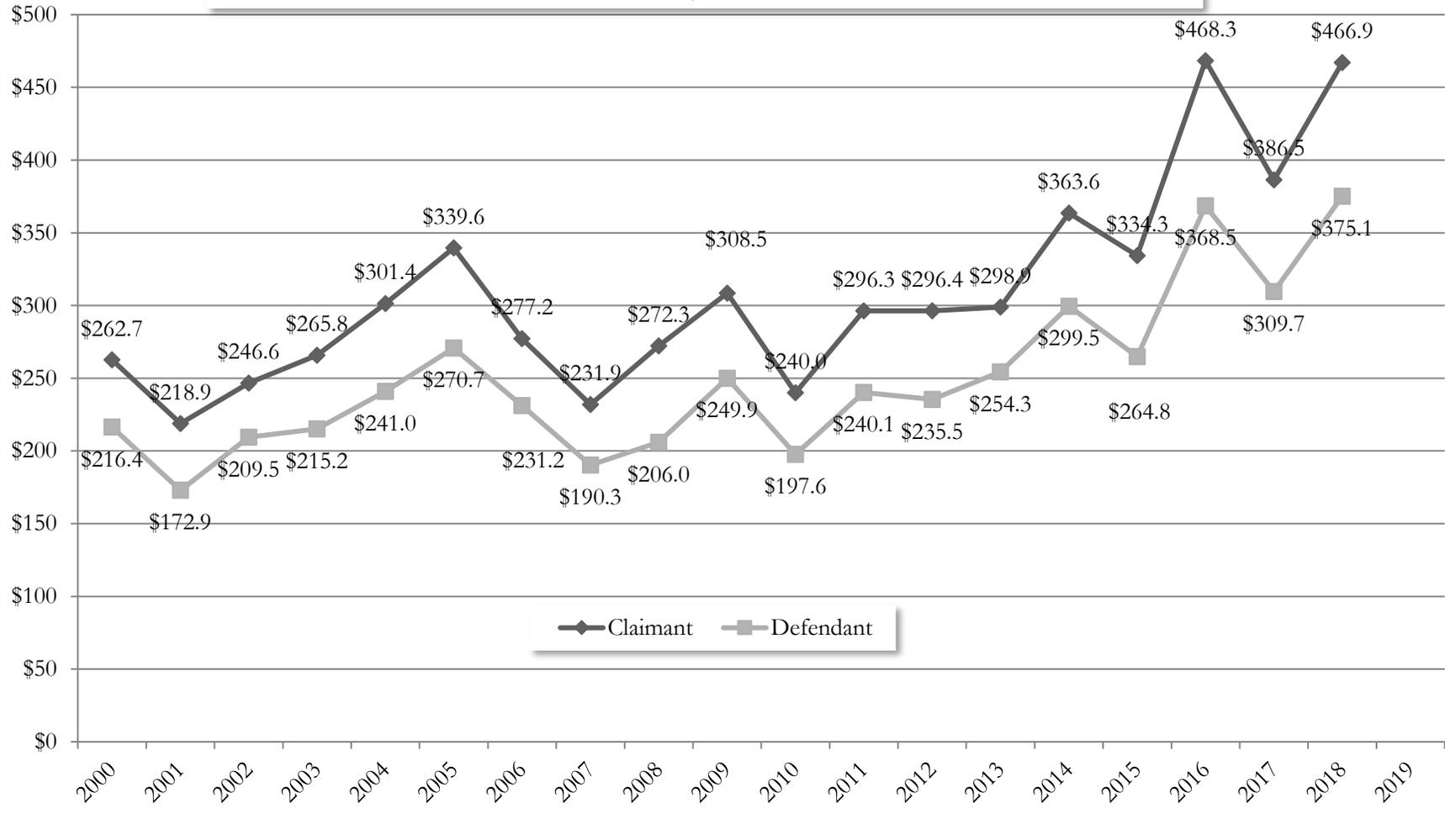
Cases Involving At Least One Physician Defendant, Closed 1997-2020										
	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1997	556	228	\$70,821,499	\$310,621	769	320	21	201	106	8
1998	530	183	\$50,669,231	\$276,881	747	284	15	136	89	3
1999	542	240	\$54,021,376	\$225,089	708	267	16	210	89	3
2000	579	223	\$69,813,034	\$313,063	797	317	21	204	94	2
2001	505	199	\$64,014,819	\$321,683	685	285	28	199	83	11
2002	583	217	\$60,898,939	\$280,640	791	301	24	201	81	6
2003	521	236	\$76,069,069	\$322,327	732	363	23	208	118	6
2004	582	233	\$94,393,306	\$405,121	828	372	30	223	93	11
2005	569	226	\$100,559,047	\$444,952	813	354	46	195	111	13
2006	660	219	\$87,767,272	\$400,764	952	481	64	171	122	8
2007	700	301	\$98,118,404	\$325,975	989	613	48	221	182	16
2008	565	249	\$92,372,370	\$370,973	914	569	63	158	213	5
2009	503	236	\$100,065,247	\$424,005	749	476	53	153	173	6
2010	513	212	\$71,038,316	\$335,086	756	465	40	141	158	3
2011	429	193	\$85,717,945	\$444,134	634	417	76	129	147	11
2012	456	209	\$94,160,400	\$450,528	711	481	51	143	165	5
2013	434	185	\$81,632,740	\$441,258	615	395	62	123	107	12
2014	399	170	\$86,158,143	\$506,813	532	361	53	117	110	10
2015	396	161	\$81,654,850	\$507,173	588	389	56	122	99	16
2016	377	191	\$142,063,757	\$743,789	570	367	61	138	132	14
2017	371	167	\$91,898,148	\$550,288	517	321	35	120	115	9
2018	359	165	\$107,799,685.00	\$653,331	505	352	44	114	120	7
2019	328	155	\$111,048,940.00	\$716,445	452	326	40	105	109	5
2020	281	147	\$108,439,483.00	\$737,684	403	274	34	100	94	12

Cases Involving At Least One Payment Made on Behalf of a Physician Defendant, Closed 1997-2020										
	Claimants*				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1997	179	179	\$57,760,631	\$322,685	248	102	5	201	40	2
1998	126	126	\$33,509,245	\$265,946	175	77	2	136	28	
1999	192	192	\$44,453,963	\$231,531	253	89	7	210	35	3
2000	181	181	\$58,661,903	\$324,099	251	104	13	204	44	2
2001	169	169	\$54,398,300	\$321,883	244	118	9	199	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	174	174	\$87,657,017	\$503,776	269	140	15	195	59	8
2006	150	150	\$64,123,400	\$427,489	246	139	5	171	49	3
2007	198	198	\$69,625,408	\$351,643	307	167	21	221	63	13
2008	142	142	\$67,051,477	\$472,194	244	130	13	158	60	3
2009	144	144	\$64,461,135	\$447,647	211	139	8	153	69	3
2010	129	129	\$50,190,262	\$389,072	211	129	8	141	58	1
2011	110	110	\$59,668,978	\$542,445	200	106	19	129	49	6
2012	129	129	\$69,222,975	\$536,612	205	138	11	143	75	3
2013	113	113	\$47,289,299	\$418,489	160	84	8	123	26	5
2014	110	110	\$59,937,853	\$544,890	144	106	14	117	46	7
2015	110	110	\$63,832,275	\$580,293	163	121	13	122	45	11
2016	117	117	\$98,686,787	\$843,477	183	110	22	138	49	7
2017	106	106	\$67,680,226	\$638,493	156	98	13	120	47	5
2018	104	104	\$89,005,341	\$855,821	164	112	8	114	55	2
2019	96	96	\$77,753,940	\$809,937	138	95	6	105	36	4
2020	89	89	\$62,640,483.00	\$703,826	129	83	10	100	34	6

Cases Involving At Least One Institutional Defendant (Including Nursing Homes, Hospitals, Clinics & Group Practices) Closed 1997-2020										
	Claimants				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1997	571	274	\$68,932,758	\$251,579	393	677	26	94	260	8
1998	563	275	\$60,326,106	\$219,368	364	645	27	68	255	4
1999	606	310	\$52,450,674	\$169,196	336	683	19	84	289	4
2000	580	248	\$80,960,099	\$326,452	395	681	22	91	228	2
2001	551	271	\$66,376,752	\$244,933	326	665	29	105	248	12
2002	602	313	\$86,248,579	\$275,555	374	705	17	92	280	6
2003	623	326	\$92,831,105	\$284,758	383	758	26	113	301	9
2004	622	302	\$104,195,247	\$345,017	439	759	33	125	255	14
2005	593	278	\$109,197,786	\$392,798	445	695	37	114	248	11
2006	720	328	\$101,575,111	\$309,680	569	878	59	104	289	13
2007	964	493	\$120,641,810	\$244,710	658	1209	48	131	473	15
2008	786	391	\$115,302,963	\$294,892	632	1071	51	92	441	6
2009	728	348	\$117,853,738	\$338,660	533	924	44	101	341	7
2010	699	376	\$97,102,621	\$258,252	526	881	46	90	374	6
2011	719	389	\$125,589,788	\$322,853	438	893	82	91	389	13
2012	727	387	\$119,048,134	\$307,618	517	924	44	103	388	7
2013	653	308	\$105,633,598	\$342,966	433	798	64	66	291	11
2014	638	320	\$131,844,423	\$412,014	383	782	63	78	311	11
2015	632	331	\$118,186,721	\$357,060	422	814	74	88	309	23
2016	593	312	\$145,481,016	\$466,285	403	730	60	92	301	13
2017	575	302	\$122,229,788	\$404,734	332	707	33	78	302	7
2018	625	328	\$158,400,199	\$482,927	373	780	62	86	321	14
2019	589	315	\$154,968,225	\$491,963	327	715	63	71	301	14
2020	510	294	\$154,194,692	\$524,472	283	651	48	67	277	14

Cases Involving At Least One Payment Made on Behalf of an Institutional Defendant (Including Nursing Homes, Hospitals, Clinics & Group Practices) Closed 1997-2020										
	Claimants				Defendants			Defendants With Payment Made on Their Behalf		
Year Closed	Total	Paid	Total Indemnity	Average Payment	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
1997	229	229	\$55,223,758	\$241,152	144	293	8	44	260	4
1998	236	236	\$52,754,871	\$223,538	122	275	11	27	255	2
1999	267	267	\$46,329,612	\$173,519	116	319	10	35	289	2
2000	207	207	\$70,078,156	\$338,542	135	263	11	46	228	1
2001	232	232	\$56,314,110	\$242,733	112	295	14	65	248	9
2002	263	263	\$73,040,216	\$277,719	124	311	7	38	280	2
2003	273	273	\$80,035,669	\$293,171	162	352	8	56	301	6
2004	238	238	\$82,691,043	\$347,441	138	306	8	58	255	6
2005	229	229	\$89,427,773	\$390,514	164	290	15	57	248	5
2006	274	274	\$85,029,472	\$310,327	198	363	38	49	289	8
2007	428	428	\$107,210,371	\$250,492	242	555	18	63	473	8
2008	358	358	\$102,771,123	\$287,070	282	534	21	56	441	2
2009	308	308	\$108,005,147	\$350,666	245	422	25	61	342	3
2010	343	343	\$84,648,036	\$246,787	225	441	21	53	375	5
2011	356	356	\$116,173,088	\$326,329	197	459	40	55	389	10
2012	349	349	\$102,996,277	\$295,118	233	458	17	64	388	1
2013	271	271	\$92,534,624	\$341,456	153	336	37	27	291	6
2014	280	280	\$117,939,711	\$421,213	147	359	22	35	311	9
2015	278	278	\$101,853,995	\$366,381	139	385	30	38	310	12
2016	271	271	\$122,641,916	\$452,553	170	350	29	47	302	10
2017	271	271	\$106,041,744	\$391,298	139	346	13	51	299	3
2018	286	286	\$145,969,525	\$510,383	151	368	22	52	317	5
2019	249	249	\$97,551,116	\$391,772	138	307	21	32	270	2
2020	49	49	\$16,691,053	\$340,634	27	67	3	7	52	

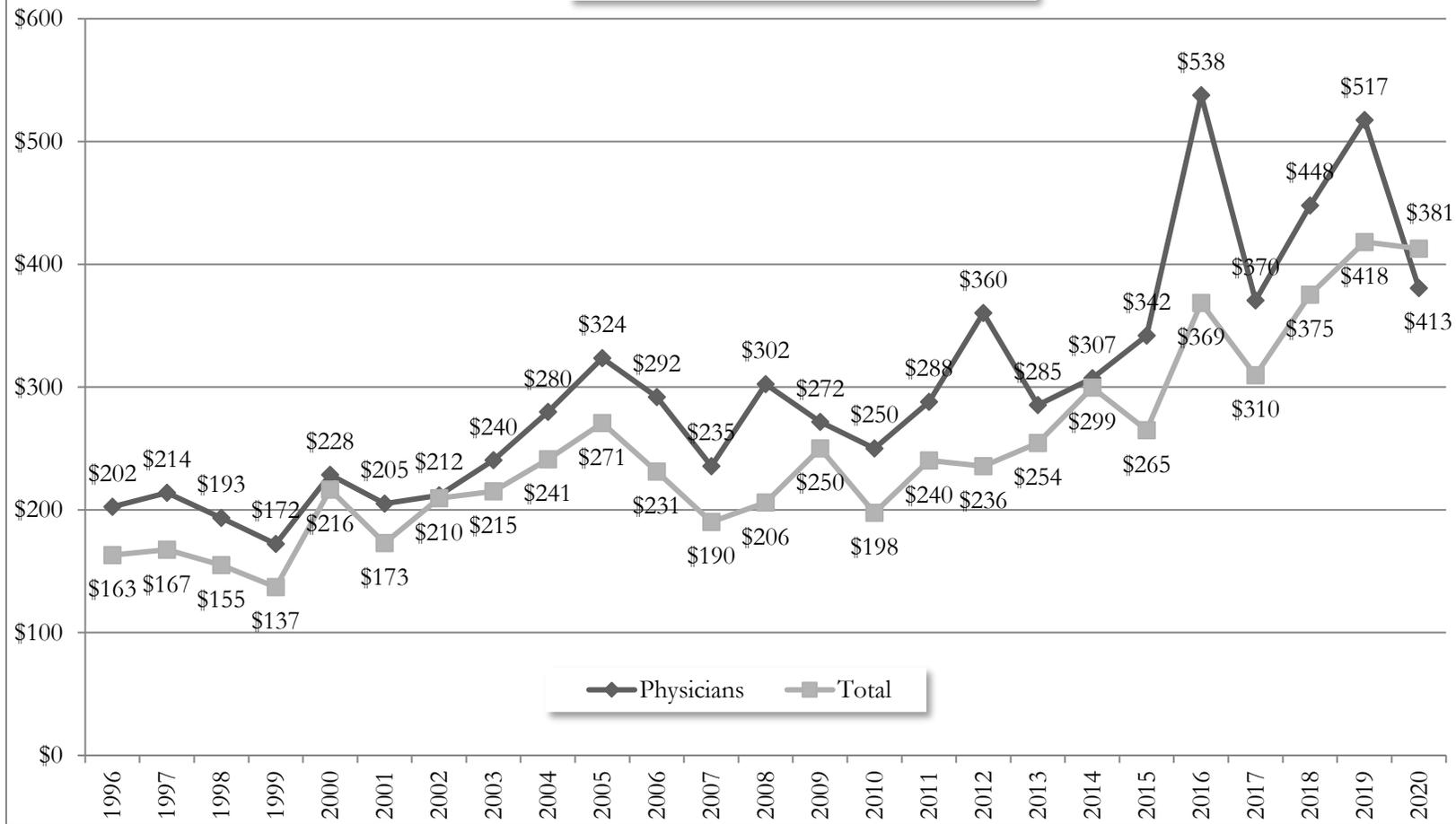
**Average Payment Received by Claimant, and Paid on Behalf of Defendant
in \$000s**



Number of Defendants, 1996 – 2020*												
	Physicians			Institutions (Including Nursing Homes, Hospitals, Clinics, & Group Practices)			All Other (Nurses, Pharmacists, etc.)			Total		
Year	Defs. With		Average	Defs. With		Average	Defs. With		Average	Defs. With		Average
	Defs.	Payment	Indemnity	Defs.	Payment	Indemnity	Defs.	Payment	Indemnity	Defs.	Payment	Indemnity
1997	769	201	\$213,930	677	260	\$170,440	163	72	\$27,063	1,609	533	\$167,473
1998	747	136	\$193,433	645	255	\$174,531	182	83	\$32,059	1,574	474	\$155,007
1999	708	210	\$172,152	683	289	\$132,716	155	63	\$39,663	1,546	562	\$137,021
2000	797	204	\$228,460	681	228	\$241,281	159	45	\$35,639	1,637	477	\$216,398
2001	685	199	\$205,014	665	248	\$170,477	140	53	\$63,858	1,490	500	\$172,921
2002	791	201	\$211,716	705	280	\$228,640	132	44	\$77,931	1,628	525	\$209,529
2003	732	208	\$240,411	758	301	\$210,514	148	42	\$123,313	1,638	551	\$215,153
2004	828	223	\$279,692	759	255	\$246,580	176	56	\$61,698	1,763	534	\$241,020
2005	813	195	\$323,656	695	248	\$266,143	182	60	\$117,736	1,690	503	\$270,737
2006	952	171	\$291,873	878	289	\$221,439	229	64	\$113,196	2,059	524	\$231,204
2007	989	221	\$235,497	1209	473	\$184,329	191	74	\$93,040	2,389	768	\$190,257
2008	914	158	\$302,407	1071	441	\$181,574	188	41	\$96,446	2,173	640	\$205,951
2009	749	153	\$271,667	924	341	\$266,975	180	54	\$80,904	1,853	548	\$249,950
2010	756	141	\$250,029	881	374	\$195,062	155	45	\$54,301	1,792	560	\$197,591
2011	634	129	\$288,000	893	389	\$242,772	187	46	\$83,463	1,714	564	\$240,124
2012	711	143	\$360,290	924	388	\$209,955	168	48	\$70,226	1,803	579	\$235,500
2013	615	123	\$285,340	798	291	\$256,583	189	56	\$174,618	1,602	470	\$254,343
2014	532	117	\$307,260	782	311	\$330,249	162	48	\$81,061	1,476	476	\$299,470
2015	588	122	\$341,974	814	309	\$255,015	196	69	\$172,092	1,598	500	\$264,789
2016	570	138	\$537,675	730	301	\$322,646	187	63	\$217,138	1,487	502	\$368,517
2017	517	120	\$370,493	707	302	\$306,333	116	36	\$134,875	1340	458	\$309,666
2018	505	114	\$447,943	780	321	\$378,571	133	38	\$127,569	1418	473	\$375,126
2019	452	105	\$517,429	715	301	\$411,870	118	29	\$124,321	1285	435	\$418,180
2020	403	100	\$380,542	651	277	\$443,423	99	34	\$258,517	1153	411	\$412,827

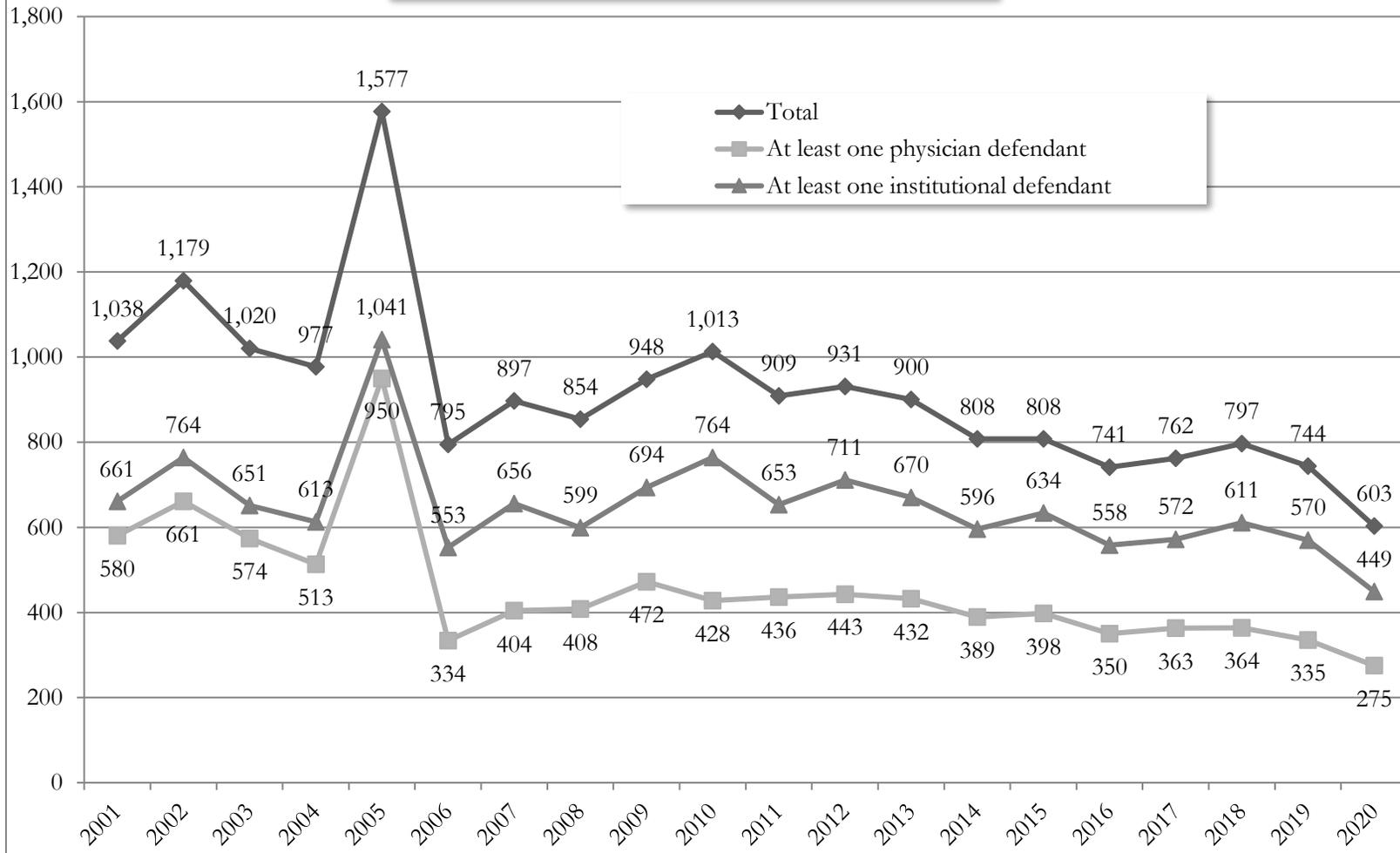
*Each defendant is counted in the year the occurrence was closed, regardless of whether the claim against the individual practitioner was closed in an earlier year.

Average Indemnity Per Defendant

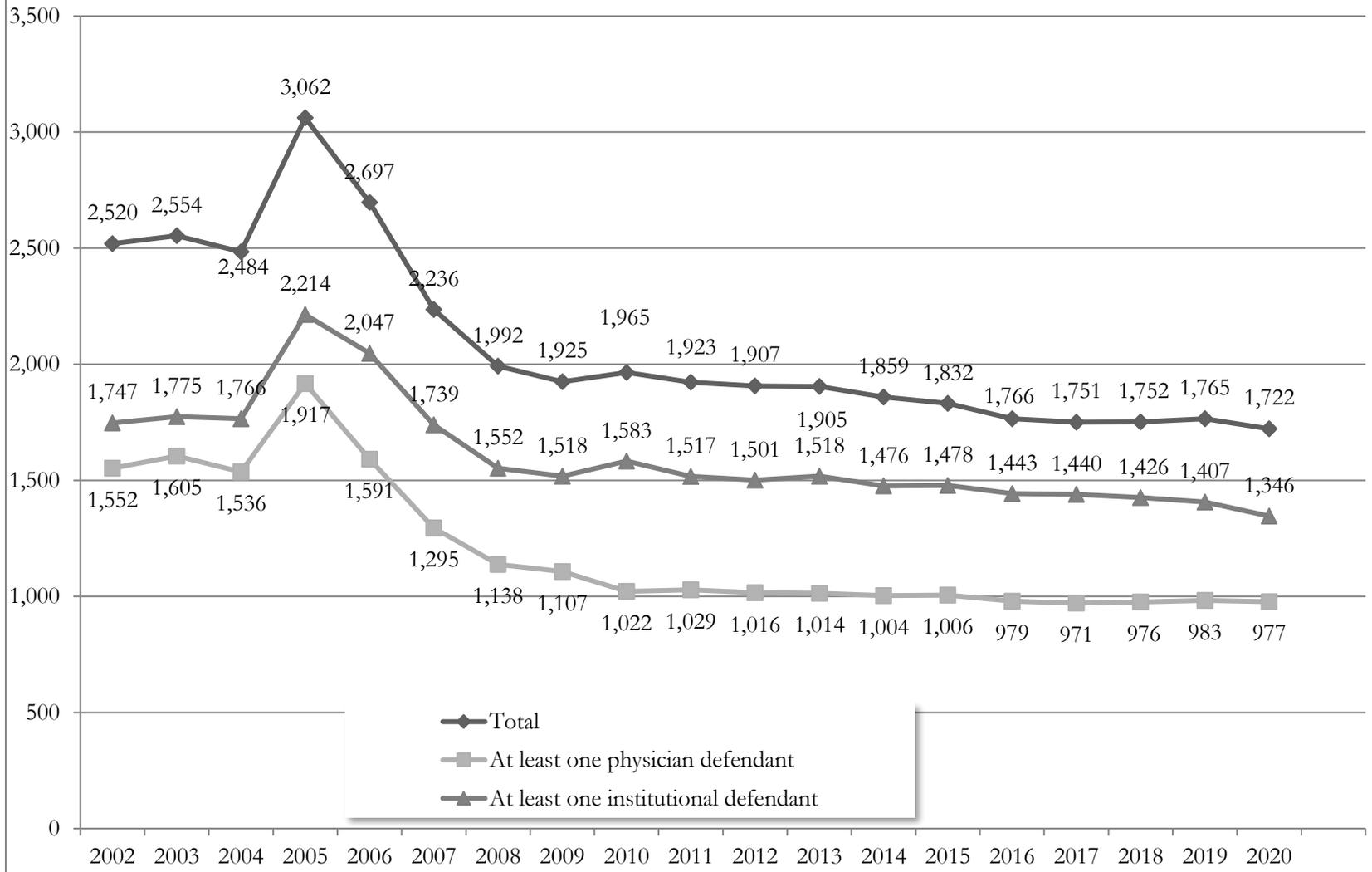


Claimants and Associated Number of Defendants By Report Year					
		Defendants			
Year Reported	Claimants	Physicians	Institutions	All Other	Total
1992	1,192	902	693	198	1,793
1993	1,148	933	692	185	1,810
1994	1,097	896	643	163	1,702
1995	1,163	934	708	186	1,828
1996	1,040	782	710	139	1,631
1997	1,001	708	663	163	1,534
1998	1,027	711	729	163	1,603
1999	1,018	729	721	171	1,621
2000	1,201	940	890	158	1,988
2001	1,038	815	818	171	1,804
2002	1,179	963	960	176	2,099
2003	1,020	801	832	187	1,820
2004	977	765	777	216	1,758
2005	1,577	1451	1386	260	3,097
2006	795	500	644	144	1,288
2007	897	614	794	165	1,573
2008	854	575	723	162	1,460
2009	948	682	870	151	1,703
2010	1,013	597	934	201	1,732
2011	909	618	804	202	1,624
2012	931	595	857	198	1,650
2013	900	621	854	181	1,656
2014	808	551	732	148	1,431
2015	808	573	808	136	1,517
2016	741	511	708	122	1,341
2017	762	521	711	134	1,366
2018	797	541	769	157	1,467
2019	744	435	697	133	1,265
2020	603	383	563	110	1,056

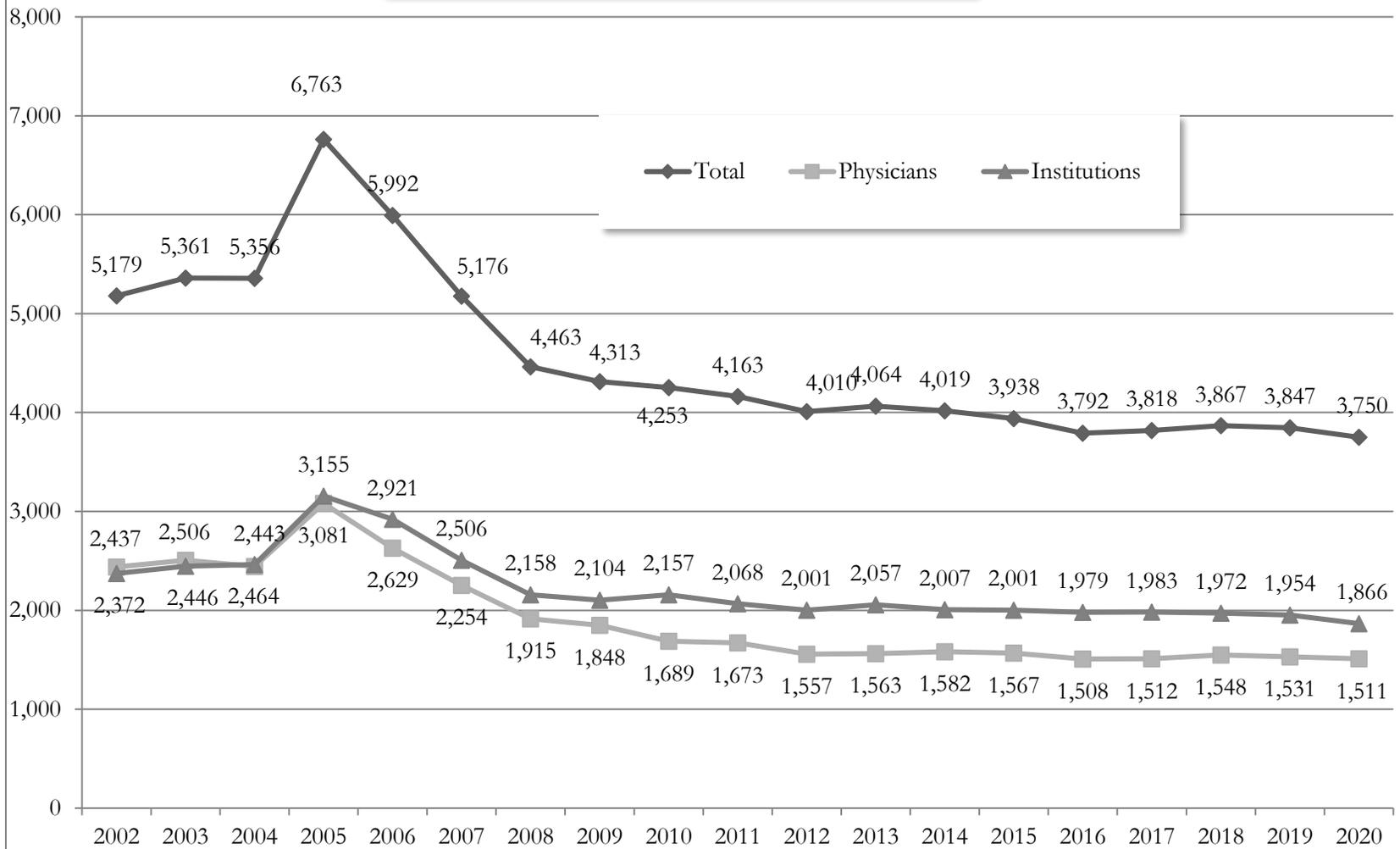
Number of New Claimants, by Report Year



Number of Claimants With Actions Pending at Year-End



Defendants With Claims Open At Year-End



Section VIII

Nature and Substance of Allegations and Outcomes

Recently, the DCI 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 to be 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. To date, over 13,000 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 DCI. 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 accounting of all types of errors. The number of occurrences will not reconcile with those presented in other sections of the report. This is because the data were produced prior to the due date for the filing on which the remainder of the report is based. In addition, some records had to be discarded due to missing or incomplete narratives. However, the numbers should provide readers with a good sense of typical allegations, as well as their relative (if not absolute) frequencies. The figures should be interpreted as an *undercount* of the true and (currently) unknown frequencies of various allegations.

Adverse Outcomes by Medical Category			
Closed Occurrences, 2004-2020			
Percent			
Category	Claimants	Claimants With Payment	Total Indemnity
Diagnosis	15.6%	17.7%	24.8%
Anesthesia	1.8%	1.7%	1.8%
Surgery	37.9%	28.9%	29.1%
Medication	8.0%	8.7%	5.6%
IV & Blood Products	1.5%	1.9%	1.1%
Pregnancy & childbirth	4.8%	5.9%	16.4%
Treatment	15.7%	18.3%	14.2%
Other / miscellaneous	14.7%	16.9%	7.0%
Total	100%	100%	100.0%

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Alleged Diagnostic Failures				
Infectious Conditions				
Meningitis, encephalitis, and inflammatory conditions of central nervous system	58	40	\$1,625,702	7.7
Respiratory infections	55	25	\$276,140	6.8
Digestive disorders	37	14	\$103,714	4.6
Spine/spinal cord disorder	20	7	\$845,476	6.5
Development of septic condition during care	20	14	\$590,678	7.8
Musculoskeletal disorder order- excluding spine	16	11	\$769,091	5.5
Heart Condition	15	7	\$526,423	8.0
Integumentary system - skin, hair, nails etc	12	3	\$436,667	4.5
Diseases of the genitourinary system	10	5	\$69,960	6.0
Diseases of the reproductive system	6	4	\$179,737	6.5
Auditory condition	4	1	\$65,000	5.8
Visual condition	3	2	\$149,000	5.3
Blood and immune disorders	3	3	\$833,333	8.3
Other respiratory conditions	1	1	\$235,000	9.0
Other respiratory distress	1	1	\$75,000	9.0
Development of gangrene or other necrotizing condition	1	1	\$733,000	9.0
Staph infection contracted during care	1	1	\$1,155,850	9.0
Other infection contracted during care	1			4.0
Subtotal	264	140	\$765,407	6.6
Diagnostic Allegations - Non-Infectious Conditions				
Cardiovascular Conditions				
Heart Condition	256	147	\$408,237	7.9
Stroke	187	93	\$559,672	7.1
Embolism/thrombosis	121	71	\$370,599	7.4
Hematoma/aneurysm	66	38	\$517,872	8.1
Ischemia/vascular deficiency	9	6	\$686,167	7.0
Transient cerebral ischemic attacks and related	2	1	\$815,000	7.0
Subtotal	641	356	\$831,447	7.6
Cancer				
Breast	136	59	\$471,872	7.0
Lung	112	57	\$388,231	8.7
Digestive Track	88	40	\$492,252	7.2

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Skin	54	28	\$451,682	6.2
Reproductive Organs	43	20	\$389,693	7.8
Unknown or Benign	39	19	\$244,007	6.5
Unknown Type	40	20	\$233,556	6.5
Kidney, Bladder and Related	35	16	\$611,057	6.5
Thyroid and other endocrine glands	28	13	\$336,602	6.3
Bone and cartilage	24	13	\$473,567	7.3
Oral	21	6	\$317,500	7.0
Central nervous system	17	13	\$289,285	7.5
Hodgkin's lymphoma and related	11	3	\$604,500	7.4
Mesothelial and soft tissue	2			7.5
Subtotal	650	307	\$414,320	7.2
Traumatic Injuries				
Fracture	212	69	\$130,348	3.8
Injury to internal organs	73	36	\$372,764	7.1
Spine	50	23	\$940,297	5.8
Injury to tendons or muscle	44	11	\$85,166	6.0
Dislocation w/out fracture	6	4	\$318,750	4.8
Trauma - details unknown	5	2	\$90,000	4.4
Neurological	4	4	\$96,604	4.3
Cuts, burns, abrasions	3	1	\$200,000	3.3
Peripheral nervous system	2			5.0
Sprains or other soft tissue injury	1			3.0
Subtotal	400	150	\$313,457	4.9
Nervous System Disorders				
Meningitis, encephalitis, and inflammatory conditions of central nervous system	9	3	\$1,778,333	7.0
Hydrocephalus	6	2	\$1,225,000	7.5
Epilepsy and related syndromes	4	1	\$250,000	7.5
Guillain-Barre and related syndromes	3			6.0
Multiple sclerosis	1			2.0
Nerve root and plexus disorders	1			3.0
Cerebral palsy	1	1	\$75,000	6.0
Subtotal	25	7	\$1,158,571	6.7
Misc				
Digestive disorders	198	96	\$404,328	5.8
Healthy patient misdiagnosed with condition	82	35	\$162,409	3.5

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Spine/spinal cord disorder	62	24	\$892,556	5.8
Unknown or benign neoplasms	54	25	\$370,424	5.3
Diseases of the genitourinary system	37	19	\$497,763	5.8
Diseases of the reproductive system	31	15	\$227,750	5.0
Musculoskeletal disorder order- excluding spine	28	8	\$1,511,250	3.9
Visual condition	27	15	\$454,463	5.9
Endocrine, nutritional, and metabolic disorders	26	16	\$956,208	7.6
Blood and immune disorders	19	12	\$1,482,847	6.7
Diabetes	16	9	\$328,345	6.4
Compartment syndrome	13	9	\$256,666	5.4
Respiratory infections	14	8	\$626,619	6.8
Poison, exposure to toxin	10	4	\$111,000	5.5
Auditory condition	3	1	\$45,000	4.7
Integumentary system - skin, hair, nails etc	2	1	\$125,000	3.5
Development of septic condition during care	2	1	\$350,000	9.0
Wrong medication administered	1	1	\$125,000	9.0
Diagnostic results mixed up with another patient	1	1	\$315,000	3.0
Other respiratory distress	1			9.0
Allergic reaction to medical materials, excluding medications	1			6.0
Staph infection contracted during care	1			9.0
Other infection contracted during care	1	1	\$140,000	5.0
Excess blood loss during surgery or treatment	1			9.0
Accidental or unnecessary sterilization	1	1	\$1,032	5.0
Delay in Emergency Department	1	1	\$300,000	9.0
Subtotal	633	303	\$502,241	5.5
Total Diagnostic Related Allegations	2,613	1,263	\$478,737	6.5
Anesthesia Related Allegations				
Intubation Problems				
Injury during intubation	165	38	\$65,575	3.1
Failure to timely/properly intubate	13	12	\$629,667	8.6
Premature extubation	10	8	\$478,468	7.8
Endotracheal tube wrongly placed	2	1	\$175,000	3.0
Subtotal	190	59	\$238,146	3.7
Administration Error				
Wrong dosage administered	10	4	\$451,979	6.2
Wrong medication administered	2	2	\$17,500	3.0

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Medication error	1	1	\$2,304	3.0
Injection into wrong body part	1			4.0
Subtotal	14	7	\$263,603	5.4
Respiratory / Cardiovascular Complication				
Hypoxia	22	13	\$1,127,308	7.1
Other respiratory distress	13	7	\$459,528	7.4
Ischemia/vascular deficiency	5	4	\$504,250	6.6
Myocardial infarction	4	2	\$512,500	6.0
Hematoma/aneurysm Stroke	1	1	\$300,000	9.0
	1			7.0
Subtotal	46	27	\$785,692	7.1
Misc.				
Other negative side-effect of medications	13	3	\$306,667	4.5
Anesthetic or intra-operative awareness	13	7	\$42,861	1.3
Other inadequate anesthetization	12	8	\$435,199	6.8
Allergic reaction to medication	9	4	\$296,271	4.6
Injury from equipment malfunction	3	2	\$55,000	7.0
Cut, puncture, tear during injection	2	1	\$690,000	5.5
Injury from aspiration	2	1	\$25,000	5.5
Pathology specimen lost	1			3.0
Subtotal	55	26	\$258,142	4.4
Total Anesthesia Related Allegations	305	119	\$368,245	4.4
Surgery Related Allegations				
Cardiovascular / Respiratory Complications of Surgery				
Postoperative bleeding	116	57	\$593,692	6.9
Embolism/thrombosis	89	48	\$305,476	7.3
Ischemia/vascular deficiency	62	33	\$706,705	6.9
Myocardial infarction	61	31	\$435,183	8.1
Hypoxia	45	26	\$968,792	8.0
Stroke	34	14	\$327,318	6.9
Hematoma/aneurysm	33	25	\$523,514	6.8
Excess blood loss during surgery or treatment	21	10	\$749,389	6.9
Other respiratory distress	19	10	\$369,650	7.5
Injury from aspiration	18	6	\$288,011	6.5

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Subtotal	498	260	\$542,664	7.2
Complications With Implanted Prosthetic, Therapeutic or Other Devices				
Improper placement of prosthetic device	2,016	79	\$380,801	4.7
Incorrect prosthetic device, or wrong size	88	29	\$191,797	4.2
Improper placement of therapeutic device	81	37	\$317,161	5.5
Defective implant	39	7	\$115,911	4.3
Incorrect therapeutic device, or wrong size	6	2	\$338,500	4.8
Failure to introduce or remove other medical implement	3	1	\$70,000	3.7
Subtotal	2,233	155	\$315,734	4.7
Informed Consent Issues / Unnecessary Treatment				
Treatment lacked salutary effect	376	100	\$199,786	4.3
Unnecessary surgery or procedure	151	50	\$311,555	4.5
Did not consent to procedure	18	6	\$128,333	4.1
Failure to warn of risks of procedure	9	3	\$75,833	3.8
Subtotal	554	159	\$229,898	4.3
Surgical Trauma				
Cut, puncture, tear during surgery	961	526	\$362,592	5.4
Other surgical injury - nerve injury	129	48	\$407,376	5.0
Injury from patient positioning	66	27	\$249,007	4.3
Other injury incidental to medical procedure	40	19	\$260,763	4.6
Cut, puncture, tear during heart catheterization	37	14	\$761,174	6.4
Other surgical injury - internal organ	35	11	\$216,793	5.1
Injury from equipment malfunction	34	13	\$141,282	5.7
Other surgical injury - central nervous system	23	13	\$1,594,044	6.9
Other surgical injury - fracture	15	5	\$69,700	3.7
Other surgical injury - impaired vision	15	8	\$264,375	4.9
Other surgical injury - peripheral nervous system	12	7	\$540,353	5.5
Cut, puncture, tear during injection	11	4	\$82,500	4.9
Other surgical injury - morphology problem/ disfigurement	9	5	\$261,000	5.4
Injury from improper operation of equipment	8	5	\$170,815	5.1
Other surgical injury - non-fracture musculoskeletal injury	3			5.0
Cut, puncture, tear during endoscopic exam	1	1	\$500,000	5.0
Cut, puncture, tear during other catheterization	1			6.0

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Other surgical injury - veins or arteries	1	1	\$202,000	9.0
Traumatic injury during intubation	1			2.0
Subtotal	1,402	707	\$377,642	5.3
Surgical Infections				
Other infection contracted during care	463	155	\$356,811	5.0
Staph infection contracted during care	58	16	\$295,537	5.1
Development of septic condition during care	51	20	\$578,496	6.5
Development of gangrene or other necrotizing condition	21	7	\$371,429	5.5
Pressure ulcers during care	8	3	\$148,560	3.9
Subtotal	601	201	\$371,393	5.1
Problems with Surgical Site				
Improper closure of surgical site	81	38	\$406,571	5.2
Sutures, staples, etc improperly placed	64	36	\$567,129	5.2
Development of fistula	46	19	\$440,295	4.5
Other problem with surgical site	34	10	\$123,750	3.8
Failure in suture or ligature	4	1	\$225,000	5.3
Subtotal	229	104	\$439,369	4.8
Misc. Surgical Issues				
Foreign body retained - surgery related	329	191	\$117,810	3.9
Misset fracture or non-union	137	52	\$218,109	4.3
Procedure performed on wrong body part	128	95	\$304,486	4.3
Inappropriate handling of transplantable material	44	39	\$174,602	6.2
Aborted surgery	31	13	\$52,565	3.3
Failure to identify or treat compartment syndrome	30	18	\$562,367	6.0
G-tube or feeding tube improperly placed or malfunction	28	20	\$242,228	7.6
Other problem in post-surgical care	24	10	\$382,500	6.3
Allergic reaction to medical materials, excluding medications	18	4	\$151,625	3.4
Failed sterilization	14	7	\$59,011	1.8
Retained body part	12	5	\$73,000	3.3
Inappropriate temperature in local application	9	7	\$105,213	4.0
Contaminated substance taken or injected	8	3	\$213,333	3.1
Accidental or unnecessary sterilization	6			5.0
Foreign body retained - during heart catheterization	4	2	\$790,000	3.5
Non-administration of necessary care or other omission	3	2	\$205,000	5.7

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Pathology specimen lost	2	1	\$50,000	2.0
Failure to stabilize prior to transfer /discharge	2	1	\$225,000	9.0
Wrong patient	2	1	\$122,000	5.0
Not applicable, no allegation of medical injury	1			1.0
Overdose of radiation during therapy	1			6.0
Wrong fluid used in transfusion	1	1	\$175,000	6.0
Anesthetic or intra-operative awareness	1	1	\$150,000	1.0
Insurance coverage or monetary dispute	1			1.0
Failure to ensure proper nutrition or hydration	1			5.0
Physician delay or failure to respond to call	1	1	\$5,500	3.0
Subtotal	838	474	\$199,437	4.4
Total Surgery Related Allegations	6,355	2,060	\$343,910	5.0
Allegations Related to Medication				
Dosage/Medication Errors				
Wrong medication administered	279	198	\$47,271	3.3
Wrong dosage administered	276	186	\$228,152	5.1
Medication error	13	7	\$117,000	4.5
Medication administered via the wrong route	7	5	\$1,351,996	5.9
Injection into wrong body part	4	2	\$1,293,750	6.3
Incorrect dilution of fluid	2			8.5
Agent use or selection error	1	1	\$1,200,000	9.0
Wrong patient	1	1	\$25,000	3.0
Injury from improper operation of equipment	1			3.0
Subtotal	584	400	\$157,968	4.3
Adverse Reaction to Correct Medication & Dose By Medication Type				
Cognitive & affective disorders	112	2	\$55,000	4.5
Anticoagulants	70	29	\$301,663	6.1
Pain management, narcotics	32	9	\$126,068	6.4
Weight loss medications	31			3.5
Antibiotics	30	13	\$360,000	4.9
Steroids	17	8	\$136,250	4.5
Pain management, non-narcotics	16	1	\$100,000	6.1
Heart medications	14	5	\$182,500	7.8
Cholesterol agents	9	1	\$100,000	4.3
Digestives medications	8	3	\$312,500	5.5
Chemotherapy	8	2	\$152,500	7.0

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Diabetic medications	8	2	\$35,500	5.5
Anti-seizure medications	7	3	\$355,000	5.1
Anti-inflammatory, excluding steroids	7	1	\$156,099	5.0
Hypertension medications	6			5.0
Sedatives & relaxants	5	2	\$267,500	6.0
Anti-parasitic agents	4	1	\$40,000	4.5
Adrenaline & related	3	2	\$525,000	5.3
Hormonal treatments	3			4.7
Immune medications	3	1	\$325,000	5.3
Antiviral agents	3	3	\$773,667	4.7
Vaccines	2			6.0
Topical applications	1			3.0
Substance abuse	1			9.0
Antifungal agents	1			5.0
Subtotal	401	88	\$269,101	5.2
Misc. Medication-related Allegations				
Other negative side-effect of medications	123	30	\$427,919	4.9
Allergic reaction to medication	83	38	\$153,367	4.6
Interaction of two or more medications	51	25	\$250,450	6.5
Addiction or withdrawal issues	47	16	\$1,234,856	4.1
Injury from excessive use of medication	39	18	\$224,236	5.8
Accident attributed to medicine	11	2	\$5,512	4.8
Premature cessation of medications	2	1	\$100,000	3.0
Unnecessary surgery or procedure	2	1	\$60,331	2.0
Cut, puncture, tear during injection	1			3.0
Foreign body retained - surgery related	1	1	\$100,000	4.0
Improper placement of therapeutic device	1			6.0
Excess blood loss during surgery or treatment	1	1	\$183	9.0
Other Delay	1			2.0
Other failure to effectively treat	1	1	\$215,000	9.0
Injury from equipment malfunction	1	1	\$1,250,000	7.0
Subtotal	365	135	\$373,757	5.1
Total Medication Related Allegations	1,350	623	\$220,426	4.8
IV & Blood Products				
IV infiltration event	147	84	\$118,186	6.2
Cut, puncture, tear during injection	34	14	\$57,573	3.5
Embolism/thrombosis	11	6	\$815,910	3.9

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Incorrect blood type	11	9	\$759,667	7.3
Other infection contracted during care	8	5	\$45,060	3.8
Staph infection contracted during care	6	3	\$678,667	5.0
Excessive amount of blood or other fluid	4	1	\$275,000	6.8
Contaminated substance taken or injected	4	2	\$82,500	3.5
Unknown	4	1	\$20,000	4.3
Injection into wrong body part	3	3	\$79,167	4.7
Foreign body retained - during injection	3	3	\$21,667	3.7
Inappropriate temperature in local application	2	2	\$77,500	4.5
Failure to identify or treat compartment syndrome	2			4.0
Wrong dosage administered	1	1	\$125,000	3.0
Wrong medication administered	1	1	\$19,500	4.0
Medication error	1	1	\$600,000	6.0
Other negative side-effect of medications	1			9.0
Cut, puncture, tear during other catheterization	1			3.0
Cut, puncture, tear during other medical procedure	1			2.0
Incorrect dilution of fluid	1	1	\$54,000	4.0
Allergic reaction to medical materials, excluding medications	1			2.0
Development of septic condition during care	1			9.0
Injury from improper operation of equipment	1			3.0
Total IV & Blood Products	249	137	\$193,018	5.4
Pregnancy & Childbirth				
Intrauterine hypoxia	138	89	\$1,732,194	7.5
Shoulder dystocia	110	61	\$625,450	5.8
Complications of placental disorders	59	31	\$1,459,362	9.4
Spontaneous abortion/stillbirth	53	26	\$223,472	7.8
Infections	45	21	\$1,177,224	6.3
Cut, tear, perforation	35	13	\$623,248	4.4
Retained surgical or other material	32	18	\$147,226	3.6
Ectopic pregnancy	29	11	\$134,909	4.3
Pre-term labor	25	10	\$379,952	7.1
Other birth injuries to central nervous system	24	17	\$1,090,754	7.3
Birth injury to peripheral nervous system	23	13	\$466,154	19.1
Eclampsia	20	9	\$1,951,275	7.4
Complications from disproportion	17	10	\$817,973	5.7
Injury to fetus or mother due to procedure unrelated to pregnancy	16	4	\$94,250	6.8

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Intracranial laceration or hemorrhage due to birth injury	14	6	\$682,917	6.1
Cardiovascular complications of pregnancy	13	6	\$1,328,120	7.6
Fetal abnormality or damage	10	4	\$668,750	6.9
Other obstructed labor	9	6	\$168,333	6.4
Other injury incidental to medical procedure	9	2	\$475,000	7.3
Prolonged labor	8	5	\$1,213,800	6.6
Fetus/newborn affected by maternal condition unrelated to pregnancy	8	4	\$873,750	7.6
Complications w/ abortion	7	3	\$43,333	5.4
Complications of gestational diabetes	5	3	\$233,333	8.8
Complications of multiple gestation	5	1	\$300,000	7.0
Other inadequate anesthetization	5	2	\$26,450	2.4
Development of gangrene or other necrotizing condition	5	2	\$1,062,500	5.8
Rh Isoimmunization	4	4	\$1,611,915	6.0
Umbilical cord complications	4	2	\$1,037,500	7.0
Other obstetric trauma	4	2	\$275,000	7.0
Postpartum hemorrhage	4	2	\$475,000	7.0
Failure to stabilize prior to transfer /discharge	4	2	\$75,000	7.5
Failed induction of labor	3	3	\$2,227,575	7.0
Retained placenta and membranes	3			3.3
Other birth injuries	3	3	\$471,667	7.0
Development of fistula	3			4.3
Postoperative bleeding	3	1	\$25,000	6.7
Breach of patient confidentiality	2	2	\$6,100	1.0
Other maternal complications related to pregnancy	2	2	\$210,000	9.0
Other fetal problems	2			9.0
Deficient fetal growth rate	2	1	\$400,000	7.0
Pulmonary hemorrhage originating in the perinatal period	2	2	\$487,500	8.5
Seizure disorder of infant	2	1	\$100,000	7.0
Reaction to medication	2	1	\$50,000	9.0
Other improper closure of surgical site	2	1	\$7,500	3.0
Other respiratory distress	2	1	\$3,500,000	5.5
Unnecessary surgery or procedure	2	1	\$150,000	9.0
Other problem with surgical site	2			5.0
Failed resuscitation	2	2	\$395,000	9.0
Retained body part	2			4.5

Nature of Allegations, 2005-2020					
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)	
Not applicable, no allegation of medical injury	1	1	\$7,500	1.0	
Complications w hypertension	1			6.0	
Complications from prolonged pregnancy	1	1	\$85,000	5.0	
Respiratory distress of newborn	1	1	\$300,000	9.0	
Hemolytic disease of fetus or newborn	1			9.0	
Kernicterus	1	1	\$3,000,000	8.0	
Neonatal Jaundice	1	1	\$3,850,000	7.0	
Metabolic/endocrine disorders of fetus or newborn	1	1	\$250,000	7.0	
Mix-up of newborn at discharge	1			1.0	
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	
Development of septic condition during care	1	1	\$450,000	9.0	
Failure to timely/properly intubate	1	1	\$300,000	7.0	
Physician delay or failure to respond to call	1	1	\$1,725,000	7.0	
Injury from patient positioning	1			1.0	
Injury from improper operation of equipment	1	1	\$93,000	5.0	
Injury from equipment malfunction	1			3.0	
Other injury unrelated to medical treatment	1	1	\$16,500	3.0	
Total - Pregnancy Related	806	423	\$943,953	7.0	
Allegations Related to Non-Surgical Treatment/ Procedures					
Cardiovascular/Respiratory Complications					
Myocardial infarction	43	22	\$421,379	8.1	
Embolism/ thrombosis	34	16	\$594,417	5.6	
Injury from aspiration	30	14	\$319,666	7.7	
Stroke	28	9	\$706,111	7.0	
Hematoma/aneurysm	16	8	\$369,781	7.4	
Other respiratory distress Hypoxia	16	9	\$523,611	8.1	
Ischemia/vascular deficiency	14	8	\$303,250	8.4	
	9	3	\$391,667	6.7	
Subtotal	190	89	\$459,360	7.3	
Allegations Related to Medical & Biological Agents (Excluding Medication)					
Excessive amount of blood or other fluid	2	1	\$230,000	6.5	

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Incorrect dilution of fluid	3	2	\$47,500	4.0
Overdose of radiation during therapy	81	67	\$362,791	5.8
Inadvertent exposure to radiation	2	2	\$42,500	6.5
Dosage failure in electroshock therapy	5	3	\$543,167	4.8
Allergic reaction to medication	1			3.0
Wrong dosage administered	6	2	\$683,354	4.0
Wrong fluid used in transfusion	5	5	\$287,000	4.8
Failure of sterile precautions	4	2	\$25,500	2.8
Contaminated substance taken or injected	2			3.5
Subtotal	111	84	\$347,609	5.4
Problems With Equipment and Devices				
Injury from improper operation of equipment	33	21	\$78,515	5.0
Improper placement of therapeutic device	26	14	\$154,934	4.2
Injury from equipment malfunction	18	11	\$203,909	5.7
G-tube or feeding tube improperly placed or malfunction	13	5	\$1,875,000	7.5
Improper placement of prosthetic device	10	2	\$47,500	3.3
Incorrect therapeutic device, or wrong size	4	1	\$43,500	3.0
Inappropriate handling of transplantable material	4	1	\$20,000	1.0
Incorrect prosthetic device, or wrong size	3	2	\$6,000	2.7
Defective implant	1			5.0
Injury from equipment failure	1	1	\$33,500	4.0
Subtotal	113	58	\$269,653	4.8
Physical Injuries Resulting from Procedure				
Injury during physical therapy	233	111	\$137,759	3.7
Cut, puncture, tear during injection	148	73	\$238,481	4.4
Cut, puncture, tear during endoscopic exam	115	42	\$278,471	5.0
Cut, puncture, tear during other medical procedure	84	47	\$66,045	3.5
Cut, puncture, tear during other catheterization	61	22	\$190,481	4.5
Other injury incidental to medical procedure	53	25	\$44,249	3.3
Inappropriate temperature in local application	29	24	\$29,386	3.5
Injury from patient positioning	12	1	\$150,000	3.7
Injection into wrong body part	8	4	\$227,500	5.8
Extravasation from injection	6	4	\$63,802	3.0
Injury during intubation	6	3	\$94,333	3.5
Procedure performed on wrong body part	5	3	\$678,333	3.6
Subtotal	760	359	\$159,152	4.1

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Infections and Related				
Pressure ulcers during care	391	244	\$214,318	7.1
Other infection contracted during care	202	80	\$254,488	6.4
Development of septic condition during care	43	24	\$539,566	7.9
Development of gangrene or other necrotizing condition	22	10	\$311,065	5.7
Staph infection contracted during care	19	3	\$20,083	3.7
Subtotal	677	361	\$245,909	6.8
Retention of Foreign Object				
During other medical procedure	16	9	\$74,151	3.1
During injection	4			2.8
During endoscopic exam	1	1	\$35,000	3.0
During other catheterization	1			3.0
Subtotal	22	10	\$70,236	3.0
Delays and Other Omissions				
Non-administration of necessary drug or other substance	6	2	\$162,500	7.7
Failure to stabilize prior to transfer /discharge	37	18	\$364,560	7.5
Failure to monitor	13	8	\$398,688	7.9
Failure in follow-up care	15	4	\$356,250	6.2
Physician delay or failure to respond to call	3	2	\$154,250	9.0
Delay in scheduling surgery	11	6	\$306,601	8.4
Other Delay	17	7	\$355,974	6.6
Delay in transport	9	4	\$402,069	7.3
Delay in Emergency Department	30	14	\$604,065	6.2
Non-administration of necessary care or other omission	183	83	\$321,727	6.5
Failure to timely/properly intubate	33	25	\$519,520	8.5
Failure to communicate with patient	4	1	\$50,000	7.3
Failure to make timely or appropriate referral	12	6	\$299,167	6.0
Failure to ensure proper nutrition or hydration	24	11	\$568,152	7.5
Other failure to effectively treat	29	13	\$161,236	6.6
Subtotal	425	203	\$364,969	6.9
Misc.				
Treatment lacked salutary effect	143	53	\$451,174	5.8
Misset fracture or non-union	59	25	\$119,718	4.1
Allergic reaction to medical materials, excluding medications	26	11	\$62,426	4.0

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Unnecessary surgery or procedure	20	9	\$124,056	3.8
Failed resuscitations	15	9	\$518,778	8.8
Did not consent to procedure	9	3	\$6,667	2.1
Failure to identify or treat compartment syndrome	9	7	\$191,729	5.0
Not applicable, no allegation of medical injury	8	4	\$22,063	1.6
Sutures, staples, etc improperly placed	7	2	\$3,750	3.0
Wrong patient	5	4	\$85,000	4.2
Aborted procedure	4	1	\$12,500	3.0
Performance of inappropriate operation or procedure	3	2	\$67,000	4.3
Failure to consult diagnostic results	3	2	\$255,000	2.7
Pathology specimen lost	3	3	\$7,500	1.7
Other problem with surgical site	3			2.5
Failure to warn of risks of procedure	2			2.5
Failed sterilization	2			1.5
Improper phone of other remote instructions	2	2	\$150,000	6.0
Deficient monitoring of patient status	2	2	\$253,449	5.0
Premature extubation	2	1	\$175,000	6.5
Incorrect blood type	1			3.0
Development of fistula	1	1	\$123,000	6.0
Postoperative bleeding	1	1	\$225,000	6.0
Subtotal	330	142	\$261,860	4.9
Total Non-Surgical Treatment Allegations	2,629	1,307	\$264,427	5.6
Patient Safety / Legal / Ethical Issues				
Fall while under care or on premises	1,081	673	\$133,313	5.5
Civil rights originating among incarcerated population	404	34	\$306,351	3.3
Injury during transporting or repositioning	176	119	\$107,553	4.2
Other injury unrelated to medical treatment	130	93	\$118,073	5.1
Breach of patient confidentiality	110	57	\$69,777	1.1
Other legal or ethical misconduct	109	34	\$121,152	1.3
All acts of self-harm	79	43	\$273,234	8.4
Sexual misconduct	77	39	\$180,162	1.2
Patient harmed by 3rd party	57	33	\$96,435	4.2
Assault & battery	32	18	\$139,556	2.6
False imprisonment	29	6	\$17,821	1.2
Failure to warn of health hazard	28	2	\$8,750	5.7
Refusal to treat/indifference	24	3	\$258,167	3.7
Breach of specific regulation	21	6	\$255,825	1.7

Nature of Allegations, 2005-2020				
Allegation	Claimants	Claimants Receiving Pmt	Avg Pmt	Avg. Injury Severity (1-9)
Not applicable, no allegation of medical injury	19	6	\$140,689	1.3
Injury from aspiration	17	9	\$481,111	8.2
Insurance coverage or monetary dispute	15	2	\$224,116	1.2
Elopement from facility	15	12	\$366,513	6.3
Patient abandonment	6	1	\$153,255	2.8
Abuse/neglect	6	2	\$181,250	6.3
Injury while restraining patient	6	3	\$103,352	4.2
Patient harmed third party	5	1	\$20,000	3.2
Other respiratory distress	5	4	\$359,583	9.0
Religious issues	4	3	\$46,500	2.0
Wrongful life/birth	4	2	\$55,000	1.0
EMTALA violation	3	2	\$16,000	2.3
Failure to ensure proper nutrition or hydration	3	1	\$2,500	7.3
Total Patient Safety / Legal /Ethical Allegations	2,465	1,208	\$141,974	4.4
Total Allegations	16,772	7,140	\$341,329	5.3

Injury / Outcomes, 2005-2020				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Emotional distress	694	240	\$91,423	1.1
Physical pain, little loss of function	242	89	\$42,175	2.5
Subtotal	936	329	\$92,108	1.5
Tissue and Musculoskeletal Injuries				
Skin - burns, lacerations, etc	628	342	\$67,930	3.3
Soft tissue injury	51	22	\$75,124	3.3
Fracture from error	662	387	\$88,013	3.5
Skeletal problem from error	342	126	\$79,637	3.3
Fracture complicated by error	257	84	\$98,743	4.1
Skeletal problem complicated by error	304	72	\$184,024	3.7
Partial loss of function of limb	65	34	\$322,382	5.2
Full loss of function of limb	26	16	\$397,844	5.8
Amputation of fingers/toes	79	37	\$138,206	5.1
Amputation of hands/feet	36	14	\$511,372	5.8
Amputation of one limb	180	100	\$543,694	6.1
Amputation of two or more limbs	13	7	\$559,769	7.1
Amputation of other body part	206	97	\$447,946	7.1
Disfigurement/cosmetic	49	21	\$149,377	4.0
Other morphology problem	467	173	\$187,275	4.4
Subtotal	3,365	1532	\$168,014	4.1
Neurological / nervous system impairment				
Other nervous system impairment	7	3	\$241,667	4.7
Cut, perforation, or tear of nerve	42	22	\$266,625	5.3
Other damage to nerve	755	331	\$311,896	5.6
ERBS palsy	27	15	\$489,500	6.0
Cauda equine syndrome	17	10	\$620,752	6.0
Brachial plexus disorders	86	50	\$502,722	5.7
Cerebral palsy	69	52	\$2,054,959	7.6
Monoplegia - lower limb	3	1	\$30,000	6.0
Hemiplegia	22	11	\$1,218,182	6.8
Paraplegia	129	81	\$1,430,189	7.0
Quadriplegia	50	36	\$2,038,458	8.0
Other cognitive or neurological	613	337	\$1,264,334	6.3
Subtotal	1,820	949	\$931,626	6.1
Cardiovascular/ circulatory outcomes				
Damage to veins or arteries	23	9	\$134,465	4.3

Injury / Outcomes, 2005-2020				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Internal bleeding	168	60	\$321,293	4.1
Embolism/thrombosis	67	22	\$129,159	4.0
Ruptured aneurism	4	1	\$1,375	5.3
Stroke	156	83	\$733,783	6.1
Myocardial infarction	68	27	\$315,697	4.8
Other ischemic or anoxic event	2	1	\$5,000	4.5
Subtotal	488	203	\$456,963	4.8
Contraction or progression of infection while under care				
Contraction - staph infection	62	14	\$59,703	3.6
Progression- staph infection	11	4	\$62,750	3.8
Contraction - meningitis	15	5	\$826,000	4.9
Progression - meningitis	15	10	\$3,707,800	6.1
Contraction - encephalitis	1			4.0
Progression - encephalitis	3	1	\$1,025,000	6.7
Contraction - peritonitis	18	11	\$369,136	4.6
Contraction - hepatitis	5	1	\$50,000	4.4
Progression - hepatitis	11			2.0
Progression - cancer	420	199	\$421,343	6.1
Contraction - sepsis	74	39	\$606,646	8.5
Progression - sepsis	6	5	\$324,899	4.8
Contraction - gangrene / necrotizing condition	36	20	\$304,509	4.8
Progression - gangrene / necrotizing condition	1			4.0
Contraction - other infection	585	215	\$206,957	4.4
Progression - other infection	88	21	\$153,592	3.4
Progression - non-infectious condition	95	28	\$239,178	3.3
Subtotal	1,446	573	\$378,830	4.9
Damage to internal organs				
Cut, perforation, tear to internal organ	588	259	\$341,131	4.3
Leakage from internal organ	48	26	\$169,781	4.0
Temp - partial loss of organ	91	27	\$115,897	3.5
Temp - full loss of organ	21	9	\$203,611	4.0
Perm - partial loss of organ	301	100	\$721,098	5.3
Perm - full loss of organ	32	21	\$676,994	9.2
Subtotal	1,081	442	\$416,416	4.6

Injury/Outcomes, 2005-2020				
Outcome	Claimants	Claimants With Payment	Average Payment	Avg. Injury Severity (1-9)
Hearing and vision loss				
Partial - loss of vision	195	81	\$249,701	5.3
Full - loss of vision	49	27	\$790,764	6.7
Partial - loss of hearing	40	17	\$213,735	4.9
Full - loss of hearing	2	2	\$1,037,500	6.0
Subtotal	286	127	\$372,323	5.5
Malnutrition / dehydration	5	3	\$31,467	3.6
Subtotal	5	3	\$31,467	3.6
Misc.				
Partial loss of mobility	8	2	\$187,500	5.1
Respiratory distress	80	36	\$183,951	3.8
Accidental / unnecessary sterilization	14	3	\$236,250	5.5
Coma	11	5	\$930,000	5.7
Injury primarily psychological	16	7	\$103,450	2.1
Legal or ethical issue	7	3	\$13,833	2.1
Unnecessary surgery - no complications	90	30	\$193,192	3.9
Unnecessary surgery - complications	15	3	\$216,667	4.1
Additional surgery necessary	962	435	\$158,709	4.3
Wrong site surgery	2	1	\$1,000,000	5.0
Unknown	2,206	813	\$172,250	3.3
Subtotal	3,411	1338	\$171,633	3.6
Death	3,810	2210	\$316,939	9.0

Section IX

Premium and Loss Data by Company

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

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

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

Total Malpractice Premium and Losses, 2020

Insurer	Premium Written	Market Share	Premium Earned	Incurred Losses	Loss Ratio
Missouri Hospital Plan	\$30,954,945	25.7%	\$29,577,812	\$24,922,012	84.26%
Medical Protective Company	\$15,767,392	13.1%	\$15,317,872	\$6,167,903	40.27%
Medical Liability Alliance	\$13,851,298	11.5%	\$13,374,174	\$9,709,499	72.60%
Norcal Mutual Insurance Company	\$11,587,744	9.6%	\$11,443,362	\$5,397,054	47.16%
Proassurance Indemnity Company Inc	\$8,236,261	6.8%	\$7,640,871	\$6,844,570	89.58%
Doctors Company An Interins Exchange	\$7,057,497	5.9%	\$7,073,913	\$7,149,918	101.07%
MMIC Insurance Inc	\$4,640,991	3.9%	\$4,331,513	\$2,498,888	57.69%
Missouri Doctors Mutual Insurance Company	\$3,257,239	2.7%	\$3,524,686	\$495,082	14.05%
Keystone Mutual Insurance Company	\$3,069,024	2.6%	\$2,820,532	\$1,033,509	36.64%
American Casualty Company Of Reading PA	\$2,673,830	2.2%	\$2,586,724	\$1,142,470	44.17%
ISMIE Mutual Insurance Company	\$2,147,404	1.8%	\$2,067,582	\$985,754	47.68%
Preferred Physicians Medical Risk Retention G	\$1,711,520	1.4%	\$1,695,143	\$462,686	27.29%
NCMIC Insurance Company	\$1,631,253	1.4%	\$1,642,121	\$1,212,651	73.85%
Health Care Indemnity Inc	\$1,573,310	1.3%	\$1,573,310	-\$6,975,898	-443.39%
Physicians Insurance Mutual	\$1,353,927	1.1%	\$1,284,988	-\$50,000	-3.89%
Professional Solutions Insurance Company	\$1,230,279	1.0%	\$1,206,836	\$1,746,459	144.71%
Mag Mutual Insurance Company	\$1,138,505	0.9%	\$1,038,431	\$455,644	43.88%
Pharmacists Mutual Insurance Company	\$984,521	0.8%	\$1,022,529	-\$36,359	-3.56%
Liberty Insurance Underwriters Inc	\$938,941	0.8%	\$924,439	\$450,103	48.69%
Preferred Professional Insurance Company	\$905,943	0.8%	\$887,618	-\$424,650	-47.84%
Doctors Direct Insurance Inc	\$668,133	0.6%	\$517,096	\$8,251	1.60%
Fair American Insurance And Reinsurance	\$627,402	0.5%	\$623,352	-\$15,272	-2.45%
Church Mutual Insurance Company S.I.	\$624,748	0.5%	\$572,700	\$86,793	15.16%
Ace American Insurance Company	\$506,905	0.4%	\$510,155	-\$144,395	-28.30%
Kammco Casualty Company Inc	\$418,941	0.3%	\$425,021	\$968,911	227.97%
Proassurance Insurance Company Of America	\$404,400	0.3%	\$401,251	\$35,505	8.85%
Cincinnati Insurance Company The	\$391,518	0.3%	\$396,883	-\$27,091	-6.83%
Kansas Medical Mutual Insurance Company	\$365,854	0.3%	\$372,402	\$655,542	176.03%
Allied World Insurance Company	\$315,699	0.3%	\$323,914	-\$8,338	-2.57%
Continental Insurance Company The	\$308,328	0.3%	\$280,772	\$37,262	13.27%
Aspen American Insurance Company	\$254,546	0.2%	\$251,555	\$0	0.00%
Great Divide Insurance Company	\$159,906	0.1%	\$154,111	\$145,161	94.19%
National Union Fire Insurance Company Of	\$85,006	0.1%	\$43,373	\$632,800	1458.97%
Continental Casualty Company	\$75,397	0.1%	\$1,031,002	\$792,452	76.86%
American Home Assurance Company	\$63,775	0.1%	\$65,661	-\$79,525	-121.11%
Berkshire Hathaway Specialty Insurance	\$55,877	0.0%	\$45,264	\$15,241	33.67%
Fortress Insurance Company	\$55,754	0.0%	\$59,624	\$15,343	25.73%
Medmal Direct Insurance Company	\$52,063	0.0%	\$49,701	-\$44,999	-90.54%
Cincinnati Casualty Company The	\$39,672	0.0%	\$36,234	\$7,278	20.09%
State Farm Fire And Casualty Company	\$36,190	0.0%	\$37,688	\$502	1.33%
Beazley Insurance Company Inc	\$14,212	0.0%	\$12,133	\$16,544	136.36%
Cincinnati Indemnity Company Inc	\$10,911	0.0%	\$12,346	\$2,184	17.69%
Hudson Insurance Company	\$7,570	0.0%	\$6,656	\$1,978	29.72%
Campmed Casualty & Indemnity Company Inc	\$6,593	0.0%	\$6,184	\$7,042	113.87%
General Insurance Company Of America	\$5,225	0.0%	\$5,011	\$2,818	56.24%
Hartford Fire Insurance Company	\$315	0.0%	\$61	\$0	0.00%

Total Malpractice Premium and Losses, 2020					
Insurer	Premium Written	Market Share	Premium Earned	Incurred Losses	Loss Ratio
Physicians & Surgeons Malpractice, 2020					
Insurer	Premium Written	Market Share	Premium Earned	Incurred Losses	Loss Ratio
Medical Liability Alliance	\$12,721,776	17.7%	\$12,363,030	\$9,030,962	73.0%
Medical Protective Company	\$11,668,441	16.3%	\$11,355,141	\$5,763,086	50.8%
Norcal Mutual Insurance Company	\$11,587,744	16.2%	\$11,443,362	\$5,397,054	47.2%
Proassurance Indemnity Company Inc	\$7,497,623	10.5%	\$6,917,333	\$6,396,437	92.5%
Doctors Company- An Interins. Exchange	\$7,057,497	9.8%	\$7,073,913	\$7,149,918	101.1%
Missouri Doctors Mutual Insurance Company	\$3,257,239	4.5%	\$3,524,686	\$495,082	14.0%
MMIC Insurance Inc	\$3,128,595	4.4%	\$3,067,158	\$2,481,653	80.9%
Keystone Mutual Insurance Company	\$3,069,024	4.3%	\$2,820,532	\$1,033,509	36.6%
Ismie Mutual Insurance Company	\$2,147,404	3.0%	\$2,067,582	\$985,754	47.7%
Preferred Physicians Medical Risk Retention G	\$1,711,520	2.4%	\$1,695,143	\$462,686	27.3%
Physicians Insurance Mutual	\$1,353,927	1.9%	\$1,284,988	(\$50,000)	-3.9%
Mag Mutual Insurance Company	\$1,138,505	1.6%	\$1,038,431	\$455,644	43.9%
Professional Solutions Insurance Company	\$1,054,094	1.5%	\$990,072	\$1,539,606	155.5%
Liberty Insurance Underwriters Inc	\$938,941	1.3%	\$924,439	\$450,103	48.7%
Preferred Professional Insurance Company	\$701,851	1.0%	\$683,466	(\$328,876)	-48.1%
Doctors Direct Insurance Inc	\$668,133	0.9%	\$517,096	\$8,251	1.6%
Fair American Insurance And Reinsurance Compa	\$627,402	0.9%	\$623,352	(\$15,272)	-2.4%
Kansas Medical Mutual Insurance Company	\$333,903	0.5%	\$339,030	\$655,542	193.4%
Allied World Insurance Company	\$315,699	0.4%	\$323,914	(\$8,338)	-2.6%
Kammco Casualty Company Inc	\$255,434	0.4%	\$255,434	\$50,000	19.6%
Aspen American Insurance Company	\$254,546	0.4%	\$251,555	\$0	0.0%
Continental Insurance Company The	\$99,930	0.1%	\$99,251	(\$1,851)	-1.9%
American Home Assurance Company	\$63,775	0.1%	\$65,661	(\$79,525)	-
Medmal Direct Insurance Company	\$52,063	0.1%	\$49,701	(\$44,999)	-90.5%
Beazley Insurance Company Inc	\$14,212	0.0%	\$12,133	\$16,544	136.4%
Cincinnati Insurance Company The	\$8,543	0.0%	\$8,560	\$530	6.2%
Campmed Casualty & Indemnity Company Inc	\$5,316	0.0%	\$5,130	\$5,000	97.5%
General Insurance Company Of America	\$2,219	0.0%	\$2,221	\$1,249	56.2%
Hartford Fire Insurance Company	\$315	0.0%	\$61	\$0	0.0%

Malpractice for Hospitals, 2020					
Insurer	Premium Written	Market Share	Premium Earned	Incurred Losses	Loss Ratio
Missouri Hospital Plan	\$30,954,945	89.4%	\$29,577,812	\$24,922,012	84.3%
Health Care Indemnity Inc	\$1,573,310	4.5%	\$1,573,310	-\$6,975,898	-443.4%
MMIC Insurance Inc	\$1,512,396	4.4%	\$1,264,355	\$17,235	1.4%
Medical Liability Alliance	\$465,704	1.3%	\$369,371	\$13,009	3.5%
Continental Casualty Company	\$74,486	0.2%	\$1,029,263	\$791,832	76.9%
Proassurance Indemnity Company Inc	\$44,912	0.1%	\$45,951	\$41,162	89.6%
Ace American Insurance Company	\$4,749	0.0%	\$8,378	-\$31,871	-380.4%

Dentists, 2020					
Insurer	Premium Written	Market Share	Premium Earned	Incurred Losses	Loss Ratio
Medical Protective Company	\$2,953,370	79.66%	\$2,891,587	\$198,558	6.87%
Proassurance Indemnity Company Inc	\$240,460	6.49%	\$266,498	\$332,975	124.94%
Professional Solutions Insurance Company	\$176,185	4.75%	\$216,764	\$206,853	95.43%
American Casualty Company Of Reading	\$118,688	3.20%	\$111,811	\$526,395	470.79%
Cincinnati Insurance Company The	\$112,391	3.03%	\$104,036	-\$36,146	-34.74%
Fortress Insurance Company	\$55,754	1.50%	\$59,624	\$15,343	25.73%
Cincinnati Casualty Company The	\$29,048	0.78%	\$26,697	\$5,990	22.44%
Cincinnati Indemnity Company Inc	\$8,531	0.23%	\$8,716	\$2,157	24.75%
State Farm Fire And Casualty Company	\$6,666	0.18%	\$5,876	\$502	8.54%
Pharmacists Mutual Insurance Company	\$6,601	0.18%	\$6,457	-\$2,110	-32.68%

Nurses, 2020					
Insurer	Premium Written	Market Share	Premium Earned	Incurred Losses	Loss Ratio
Medical Protective Company	\$1,145,581	49.0%	\$1,071,144	\$206,259	19.3%
American Casualty Company Of Reading	\$646,483	27.7%	\$1,172,701	\$324,902	27.7%
Proassurance Indemnity Company Inc	\$453,266	19.4%	\$411,089	\$73,996	18.0%
Cincinnati Insurance Company The	\$52,719	2.3%	\$49,985	\$5,406	10.8%
State Farm Fire And Casualty Company	\$29,524	1.3%	\$31,812	\$0	0.0%
Hudson Insurance Company	\$7,570	0.3%	\$6,656	\$1,978	29.7%
Cincinnati Casualty Company The	\$675	0.0%	\$673	\$132	19.6%
Cincinnati Indemnity Company Inc	\$365	0.0%	\$552	\$23	4.2%

All Other Providers, 2020						
Insurer	Premium Written	Market Share	Premium Earned	Incurred Losses	Loss Ratio	
American Casualty Company Of Reading	\$1,908,659	24.3%	\$1,302,212	\$291,173	22.4%	
NCMIC Insurance Company	\$1,631,253	20.8%	\$1,642,121	\$1,212,651	73.8%	
Pharmacists Mutual Insurance Company	\$977,920	12.4%	\$1,016,072	-\$34,249	-3.4%	
Medical Liability Alliance	\$663,818	8.4%	\$641,773	\$665,528	103.7%	
Church Mutual Insurance Company S.I.	\$624,748	8.0%	\$572,700	\$86,793	15.2%	
Ace American Insurance Company	\$502,156	6.4%	\$501,777	-\$112,524	-22.4%	
Proassurance Insurance Company Of America	\$404,400	5.1%	\$401,251	\$35,505	8.8%	
Cincinnati Insurance Company The	\$217,865	2.8%	\$234,302	\$3,119	1.3%	
Continental Insurance Company The	\$208,398	2.7%	\$181,521	\$39,113	21.5%	
Preferred Professional Insurance Company	\$204,092	2.6%	\$204,152	-\$95,774	-46.9%	
Kammco Casualty Company Inc	\$163,507	2.1%	\$169,587	\$918,911	541.9%	
Great Divide Insurance Company	\$159,906	2.0%	\$154,111	\$145,161	94.2%	
National Union Fire Insurance Company Of Pitt	\$85,006	1.1%	\$43,373	\$632,800	1459.0%	
Berkshire Hathaway Specialty Insurance	\$55,877	0.7%	\$45,264	\$15,241	33.7%	
Kansas Medical Mutual Insurance Company	\$31,951	0.4%	\$33,372	\$0	0.0%	
Cincinnati Casualty Company The	\$9,949	0.1%	\$8,864	\$1,156	13.0%	
General Insurance Company Of America	\$3,006	0.0%	\$2,790	\$1,569	56.2%	
Cincinnati Indemnity Company Inc	\$2,015	0.0%	\$3,078	\$4	0.1%	
Campmed Casualty & Indemnity Company Inc	\$1,277	0.0%	\$1,054	\$2,042	193.7%	
Continental Casualty Company	\$911	0.0%	\$1,739	\$620	35.7%	

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