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# **MEDICAL PROFESSIONAL LIABILITY INSURANCE REPORT**

**Missouri Department of Commerce & Insurance**



**DCI**

Missouri Department of Commerce & Insurance

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# 1 DISCLAIMER

This report is based upon data provided by insurers to the Missouri Department of Commerce & Insurance (DCI). These data include detailed closed claim information that insurers are required to report under Section 383.105 RSMo. DCI makes every possible effort to ensure these data are accurate and complete. However, the accuracy of the report depends largely on the accuracy of the data filed by insurers.

Questions regarding this report should be addressed to the Business Analytics/Statistics Section of the Missouri Department of Commerce & Insurance, P.O. Box 690, Jefferson City, MO 65102-0690. Emails can be sent to [statistics@insurance.mo.gov](mailto:statistics@insurance.mo.gov).

DCI also publishes other reports on the insurance market in Missouri. With this information, DCI aims to facilitate the flow of insurance market information for consumers, insurance companies, and DCI employees.

## ALSO AVAILABLE FROM DCI

- Missouri Complaint Report
- Missouri Health Insurance Report
- Missouri Homeowners Insurance Report
- Missouri Legal Malpractice Report
- Missouri Life, Accident, & Health Supplement Report
- Missouri Mortgage Guaranty Report
- Missouri Private Passenger Automobile Report
- Missouri Products Liability Report
- Missouri Property & Casualty Supplement Report
- Missouri Residential Earthquake Coverage Report

The reports, including this report, are available on the DCI website:  
[www.insurance.mo.gov/reports/](http://www.insurance.mo.gov/reports/).

DCI also maintains the following databases:

- Missouri ZIP code insurance data for homeowners/dwelling fire, farmowners, mobile homes, earthquake, and private passenger automobiles
- Medigap (Medicare supplement) experience data
- Commercial liability experience data

Additional information on the content of these databases is available on DCI's website:  
[www.insurance.mo.gov/reports/](http://www.insurance.mo.gov/reports/).

Aggregate data (non-company specific) is available to the public. Some data are available for a fee. Data requests should be directed to the Business Analytics/Statistics section at [statistics@insurance.mo.gov](mailto:statistics@insurance.mo.gov).

## 2 EXECUTIVE SUMMARY

### 2.1 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.

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.

### 2.2 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.

CLAIMANT	DEFENDANTS	CLAIMS
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	Physician	Physician's excess carrier reports a claim
		Physician's primary carrier reports a claim
	Radiologist	Original claim against a radiologist is closed due to inactivity
		The claim against the radiologist is subsequently reopened due to a filing of a lawsuit
	Hospital	Hospital reports a claim against its self-insured funds
		Hospital's excess carrier reports a claim

Figure 1: This figure shows how a single legal action can turn into six claims.

The scenario in Figure 1 illustrates how a single legal action spawns six 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.

### 2.3 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:

### 2.3.1 PROFITABILITY

- In 2016, medical professional liability insurers returned a loss in Missouri for the first time since 2003. In each subsequent year, underwriting results remained negative until 2023, which returned the highest profit for this line of business since 2015. Nationally, profitability has also remained low in recent years.
- Defense and loss adjustment expenses related to settling claims, the largest expense component for medical professional liability insurance aside from claim payments, represent an additional 23% of premium.

## PROFIT ON INSURANCE TRANSACTIONS

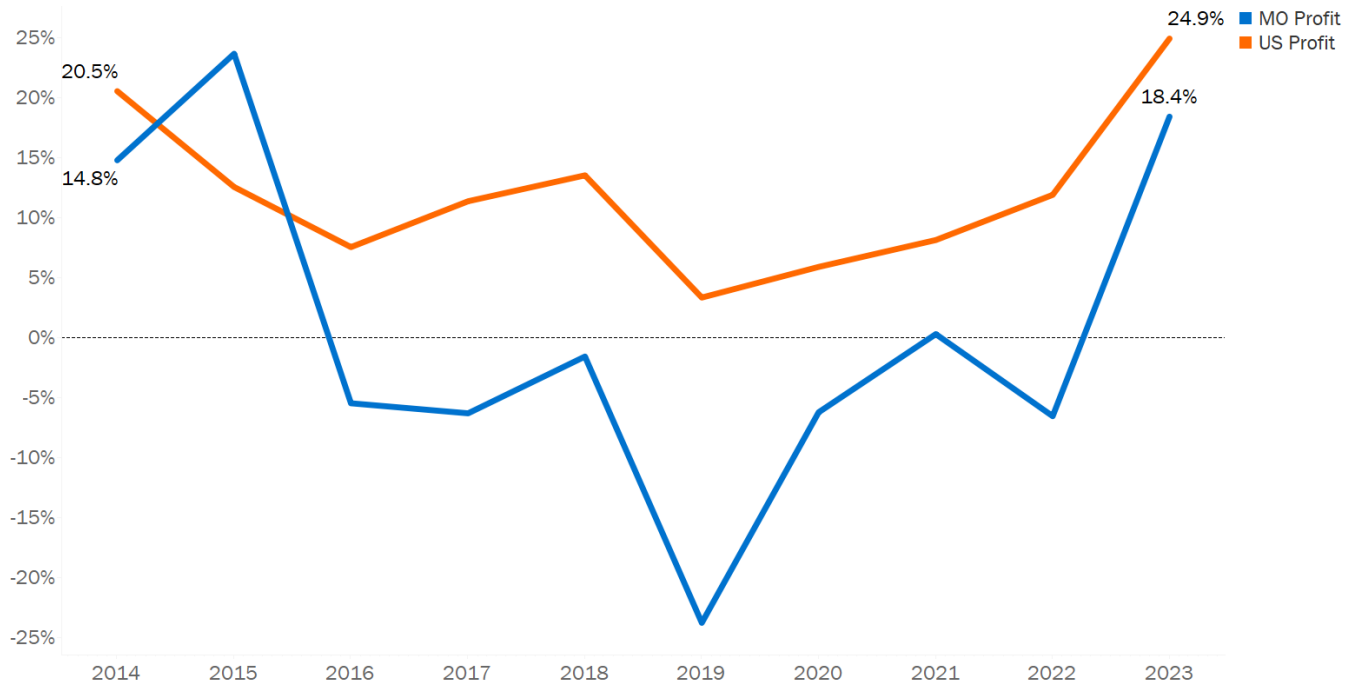


Figure 2: A comparison of MO vs. US profitability of Medical Malpractice insurance.

# RETURN ON NET WORTH

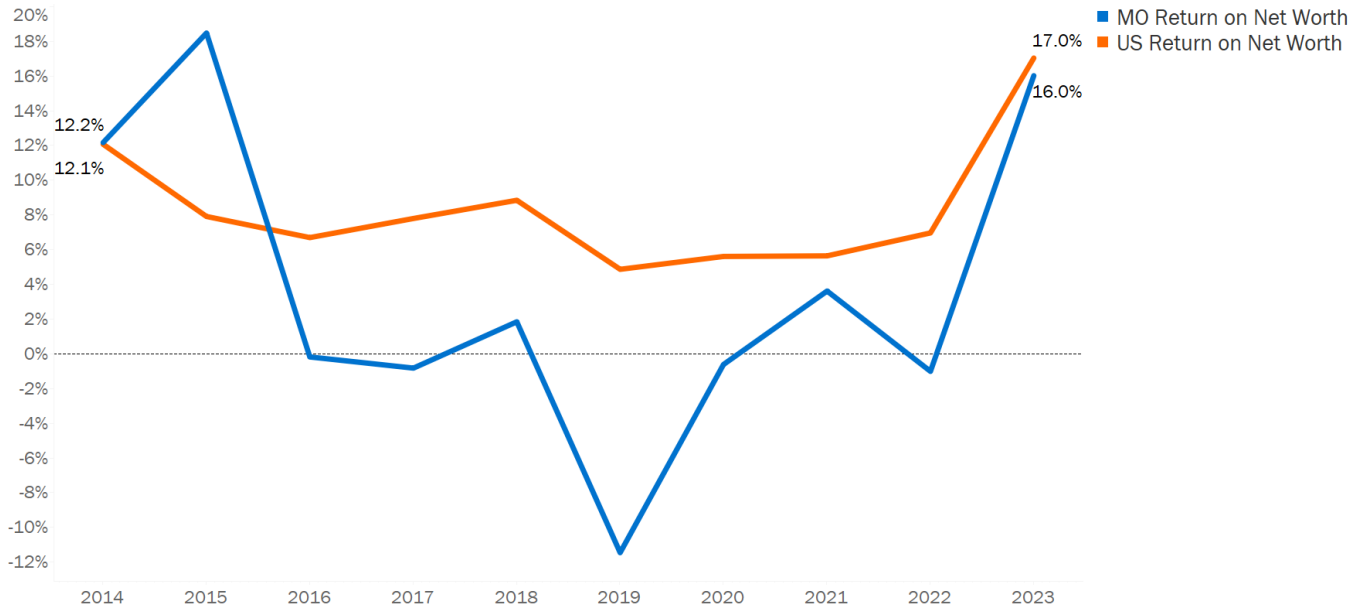


Figure 3: Source: NAIC Profitability Report, 1998-2022. 2023 estimates were produced by DCI using the NAIC profitability formula.

## 2.3.2 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 2023 stood at 511.

# NUMBER OF CLAIMANTS

## NEWLY REPORTED AND CLOSED CLAIMS

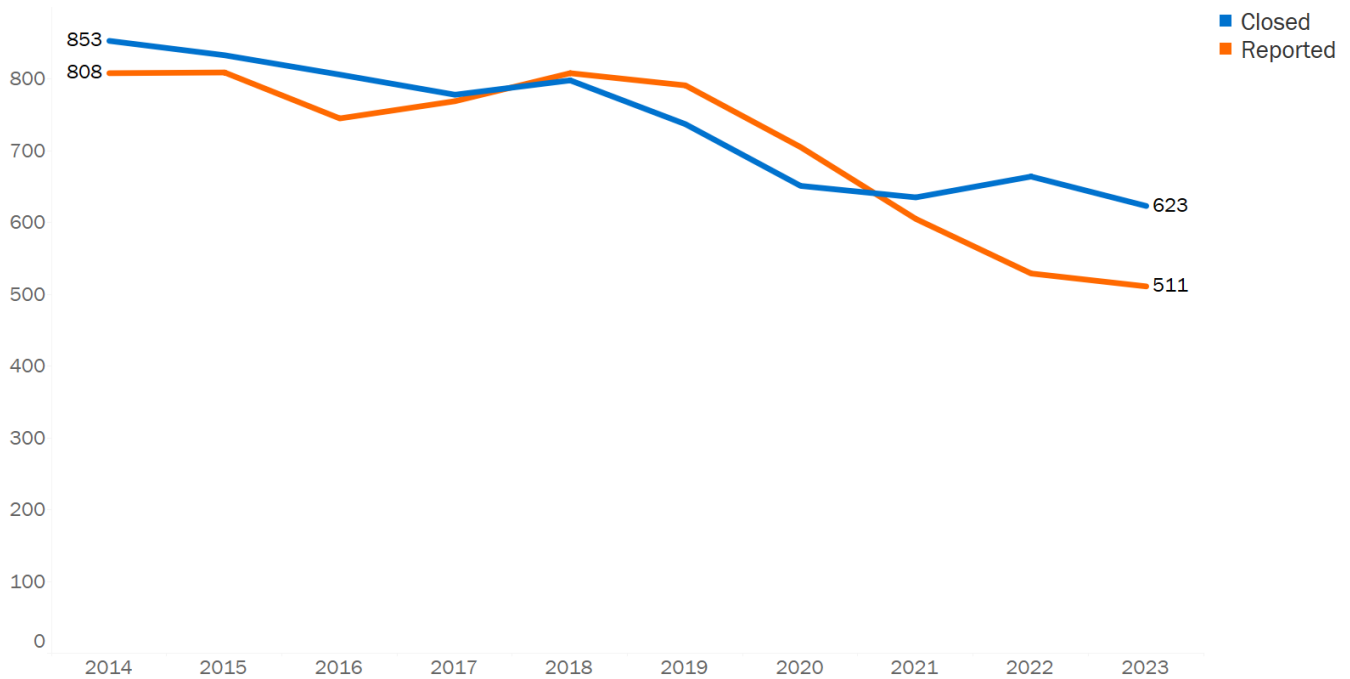


Figure 4

- After a significant increase in 2007, the number of claimants receiving a recovery subsequently declined. However, the average award per claimant has steadily increased over the past decade, fluctuating near \$500,000 during each of the last four years.
- The median amount received by each claimant remained near \$200,000 over the past six years. In 2023, recoveries at the 90th and 99th percentiles were \$1 million and \$7 million respectively.

# NUMBER OF CLAIMANTS

## RESOLVED AND RESOLVED WITH PAYMENT

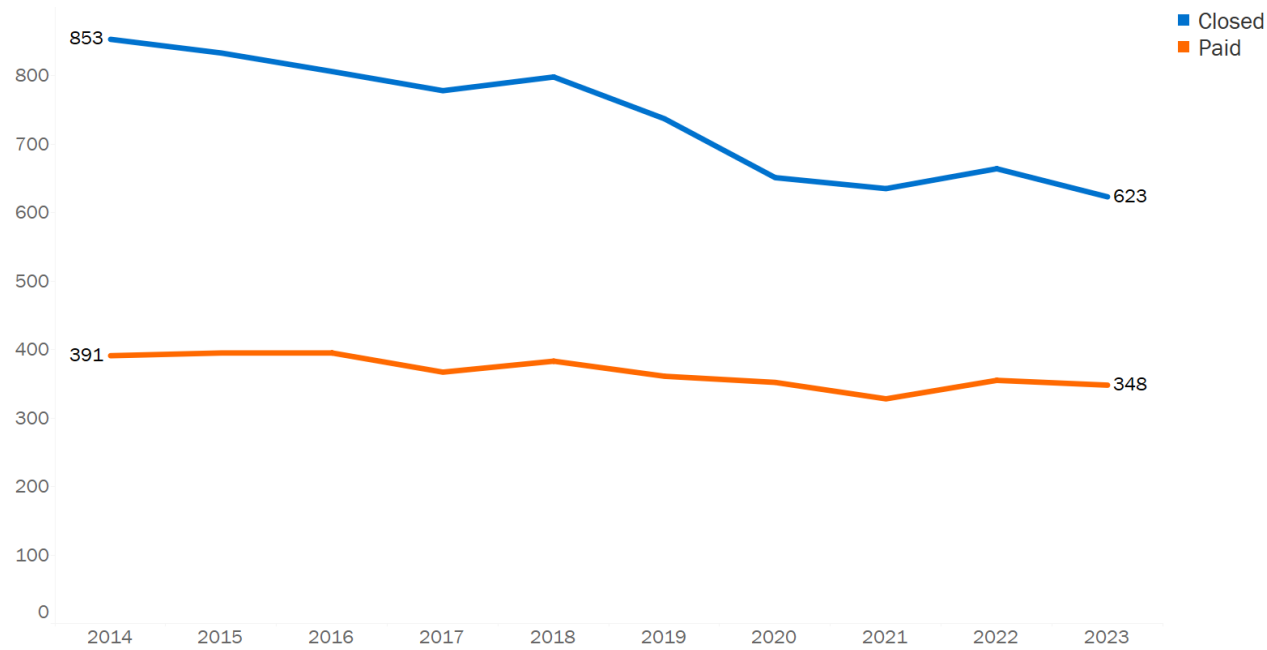


Figure 5

# AVERAGE RECOVERY PER CLAIMANT

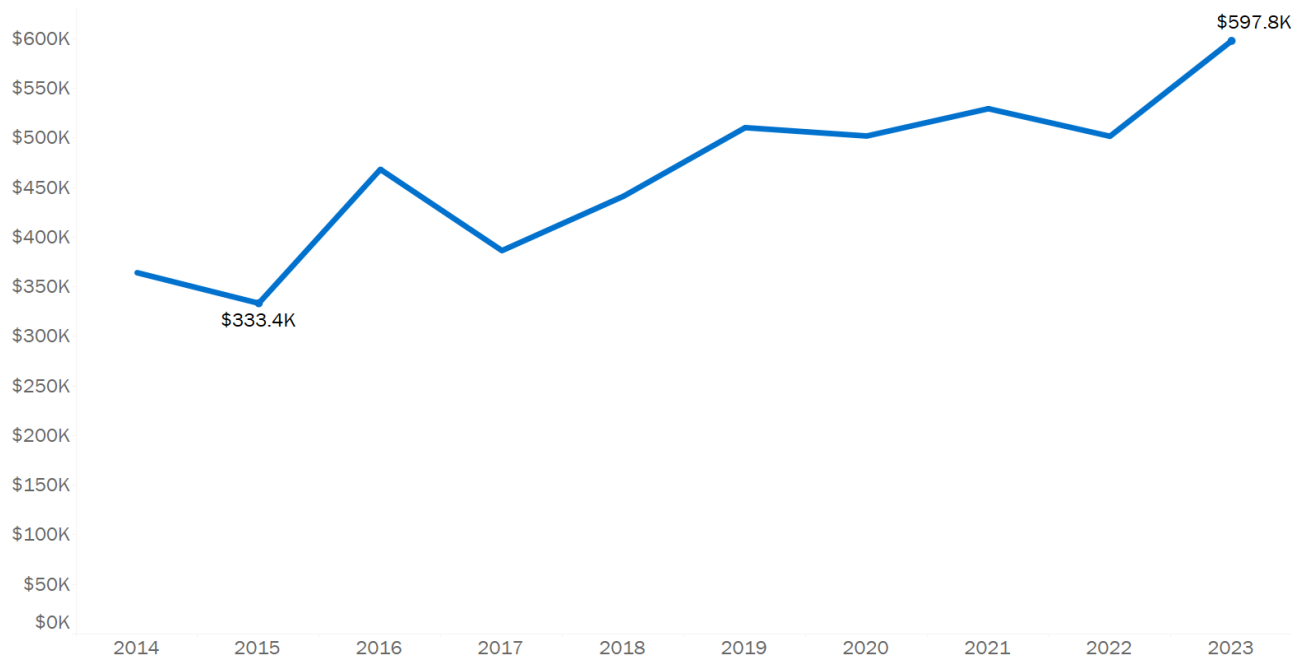


Figure 6

## MEDIAN INDEMNITY PER CLAIMANT

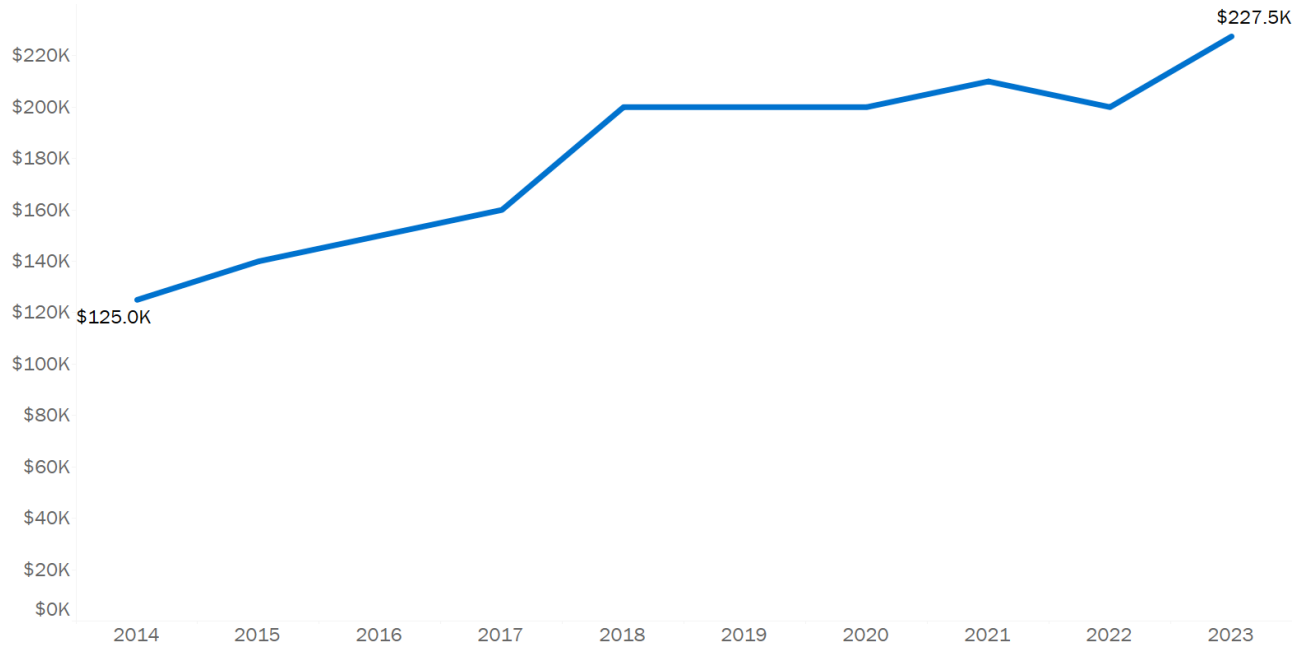


Figure 7

## INDEMNITY PER CLAIMANT - 90th PERCENTILE

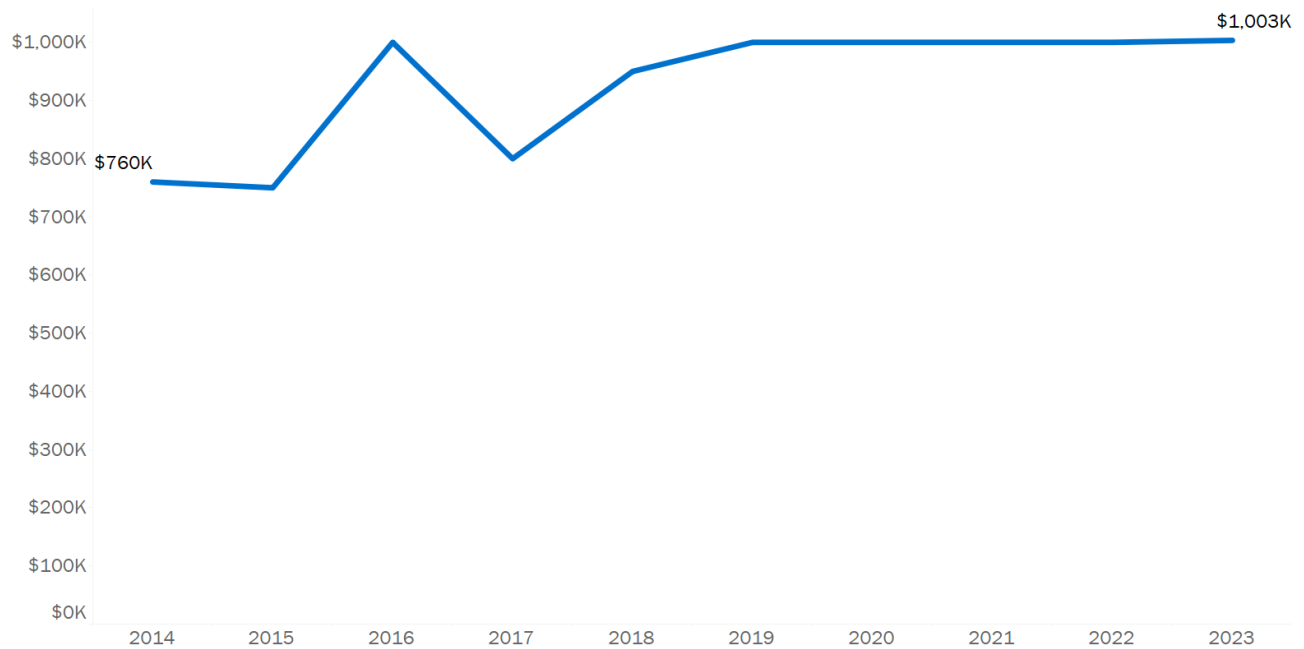


Figure 8



# INDEMNITY PER CLAIMANT - 99th PERCENTILE

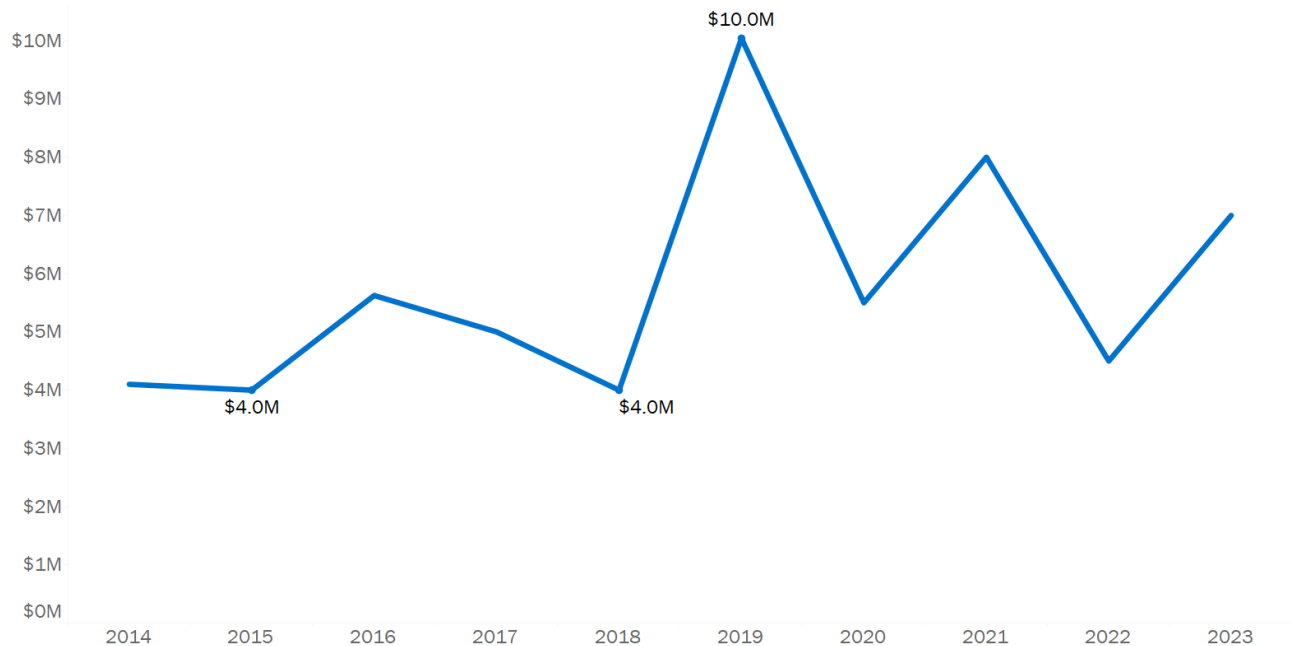


Figure 9

# CLAIMANTS WITH CASES PENDING AT YEAR END

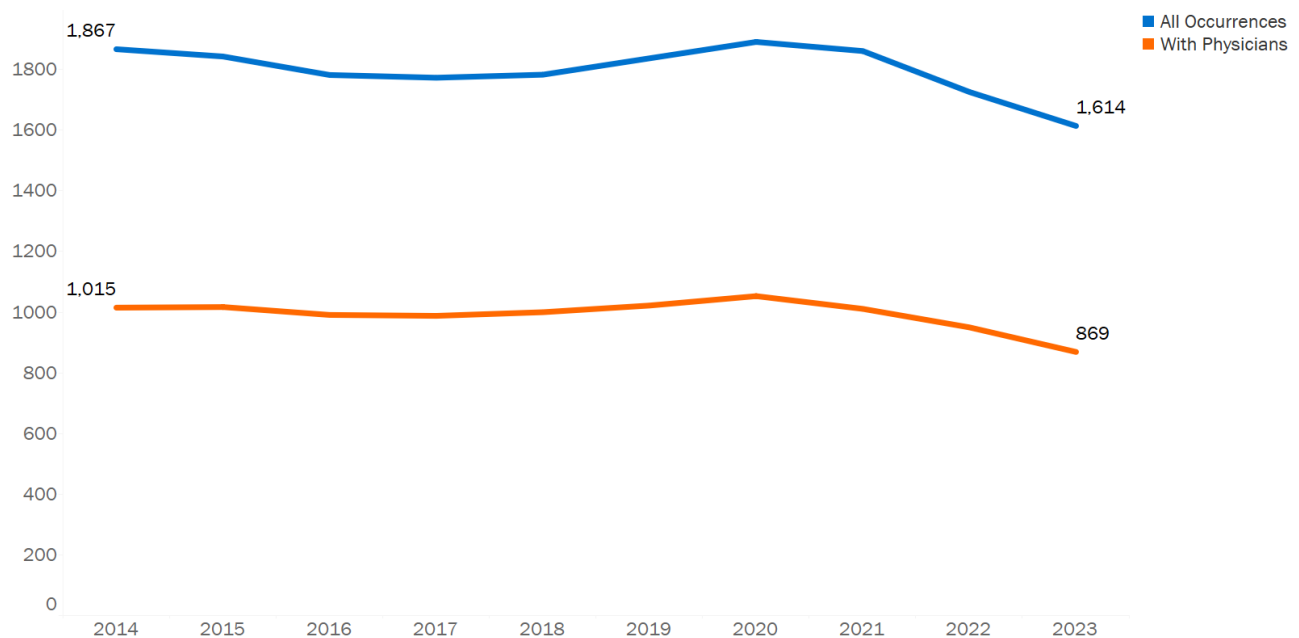


Figure 10

## 2.4 FACTORS IMPACTING THE PRICE OF MEDICAL PROFESSIONAL LIABILITY

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%. For 2023, the caps stood at \$457,749 and \$801,061.

### 3 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

## PRIOR TEN YEARS

Year	Market Segment	Premium Written	Market Share	Premium Earned	Market Share
2014	Licensed	\$118,842,690	82.28%	\$117,910,519	81.35%
	Non–Admitted	\$25,598,079	17.72%	\$27,033,167	18.65%
	Total	\$144,440,769	100.00%	\$144,943,686	100.00%
2015	Licensed	\$114,306,152	80.62%	\$116,671,496	81.32%
	Non–Admitted	\$27,473,479	19.38%	\$26,804,992	18.68%
	Total	\$141,779,631	100.00%	\$143,476,488	100.00%
2016	Licensed	\$113,635,101	79.35%	\$113,264,712	79.57%
	Non–Admitted	\$29,570,516	20.65%	\$29,074,675	20.43%
	Total	\$143,205,617	100.00%	\$142,339,387	100.00%
2017	Licensed	\$110,581,910	78.32%	\$109,178,708	79.49%
	Non–Admitted	\$30,612,399	21.68%	\$28,171,922	20.51%
	Total	\$141,194,309	100.00%	\$137,350,630	100.00%
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	100.00%	\$143,261,762	100.00%
2019	Licensed	\$116,288,335	74.95%	\$111,015,274	74.03%
	Non–Admitted	\$38,873,062	25.05%	\$38,947,721	25.97%
	Total	\$155,161,397	100.00%	\$149,962,995	100.00%
2020	Licensed	\$120,266,764	71.95%	\$117,302,435	72.62%
	Non–Admitted	\$46,891,578	28.05%	\$44,216,583	27.38%
	Total	\$167,158,342	100.00%	\$161,519,018	100.00%
2021	Licensed	\$131,762,052	81.03%	\$130,596,282	80.78%
	Non–Admitted	\$30,839,195	18.97%	\$31,077,301	19.22%
	Total	\$162,601,247	100.00%	\$161,673,583	100.00%
2023	Licensed	\$152,286,818	67.52%	\$153,485,418	69.20%
	Non–Admitted	\$73,267,444	32.48%	\$68,320,536	30.80%
	Total	\$225,554,262	100.00%	\$221,805,954	100.00%

# 2023 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	\$52,946,696	23.5%	NATIONAL FIRE & MARINE INSURANCE COMPANY	\$16,510,836	7.3%
MEDICAL LIABILITY ALLIANCE	\$19,991,376	8.9%	COLUMBIA CASUALTY COMPANY	\$6,936,736	3.1%
MEDICAL PROTECTIVE COMPANY	\$19,774,845	8.8%	IRONSHORE SPECIALTY INSURANCE COMPANY	\$5,069,088	2.2%
DOCTORS COMPANY AN INTERINS EXCHANGE	\$6,866,391	3.0%	PHYSICIANS INSURANCE RISK RETENTION GROUP INC	\$3,145,559	1.4%
NORCAL INSURANCE COMPANY	\$6,403,756	2.8%	ALLIED WORLD SURPLUS LINES INSURANCE COMPANY	\$2,963,887	1.3%
PROASSURANCE INDEMNITY COMPANY INC	\$6,177,710	2.7%	CARING COMMUNITIES, A RECIPROCAL RISK RETENTION GROUP	\$2,919,898	1.3%
MMIC INSURANCE INC	\$4,642,151	2.1%	COVERYS SPECIALTY INSURANCE COMPANY	\$2,561,670	1.1%
KEYSTONE MUTUAL INSURANCE COMPANY	\$4,305,392	1.9%	HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY A RISK RETENTION GROUP	\$2,491,247	1.1%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	\$3,251,062	1.4%	APPLIED MEDICO – LEGAL SOLUTIONS RISK RETENTION GROUP, INC.	\$2,257,711	1.0%
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	\$3,132,923	1.4%	ADMIRAL INSURANCE COMPANY	\$2,096,132	0.9%
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	\$3,033,285	1.3%	THE MUTUAL RISK RETENTION GROUP, INC.	\$1,975,201	0.9%
ISMIE MUTUAL INSURANCE COMPANY	\$2,934,666	1.3%	GENERAL STAR INDEMNITY COMPANY	\$1,849,889	0.8%
PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP	\$2,376,220	1.1%	EVANSTON INSURANCE COMPANY	\$1,601,458	0.7%



Admitted or Licensed Companies			Surplus Lines and Risk Retention Groups		
Company	Premium Written	Market Share	Company	Premium Written	Market Share
HEALTH CARE INDEMNITY INC	\$2,007,194	0.9%	ILLINOIS UNION INSURANCE COMPANY	\$1,509,765	0.7%
MAG MUTUAL INSURANCE COMPANY	\$1,956,982	0.9%	OPHTHALMIC MUTUAL INSURANCE COMPANY (A RISK RETENTION GROUP)	\$1,474,304	0.7%
NCMIC INSURANCE COMPANY	\$1,845,572	0.8%	LONE STAR ALLIANCE, INC., A RISK RETENTION GROUP	\$1,159,690	0.5%
PHYSICIANS INSURANCE MUTUAL	\$1,640,645	0.7%	PROASSURANCE SPECIALTY INSURANCE COMPANY	\$1,092,262	0.5%
DOCTORS DIRECT INSURANCE INC	\$1,186,562	0.5%	BRIDGEWAY INSURANCE COMPANY	\$1,073,985	0.5%
PHARMACISTS MUTUAL INSURANCE COMPANY	\$1,029,017	0.5%	NATIONAL GUARDIAN RISK RETENTION GROUP, INC.	\$1,061,408	0.5%
LIBERTY INSURANCE UNDERWRITERS INC	\$1,000,306	0.4%	OMS NATIONAL INSURANCE COMPANY, RISK RETENTION GROUP	\$980,241	0.4%
PROSELECT INSURANCE COMPANY	\$815,085	0.4%	ENDURANCE AMERICAN SPECIALTY INSURANCE COMPANY	\$976,384	0.4%
CHURCH MUTUAL INSURANCE COMPANY S.I.	\$636,305	0.3%	SAINT LUKES HEALTH SYSTEM RISK RETENTION GROUP	\$909,534	0.4%
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	\$582,848	0.3%	LANDMARK AMERICAN INSURANCE COMPANY	\$884,669	0.4%
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	\$561,505	0.2%	HUDSON EXCESS INSURANCE COMPANY	\$810,743	0.4%
ACE AMERICAN INSURANCE COMPANY	\$548,518	0.2%	HOMESITE INSURANCE COMPANY OF FLORIDA	\$797,242	0.4%
PODIATRY INSURANCE COMPANY OF AMERICA A MUTUAL COM	\$398,178	0.2%	VANTAGE RISK SPECIALTY INSURANCE COMPANY	\$765,277	0.3%
ASPEN AMERICAN INSURANCE COMPANY	\$332,579	0.1%	TDC SPECIALTY INSURANCE COMPANY	\$760,694	0.3%
ALLIED WORLD INSURANCE COMPANY	\$322,349	0.1%	KINSALE INSURANCE COMPANY	\$698,440	0.3%
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	\$268,240	0.1%	LIBERTY SURPLUS INSURANCE CORPORATION	\$458,331	0.2%

Admitted or Licensed Companies				Surplus Lines and Risk Retention Groups		
Company		Premium Written	Market Share	Company	Premium Written	Market Share
			—	LEXINGTON INSURANCE COMPANY	\$361,139	0.2%
			—	EMERGENCY CAPITAL MANAGEMENT, A RISK RETENTION GROUP, LLC	\$351,920	0.2%
			—	GRAPH INSURANCE GROUP A RISK RETENTION GROUP LLC	\$351,612	0.2%
			—	ASPEN SPECIALTY INSURANCE COMPANY	\$327,813	0.1%
			—	PROFESSIONAL SECURITY INSURANCE COMPANY	\$309,542	0.1%
			—	HEALTHCARE PROFESSIONAL LONG TERM CARE RISK RETENTION GROUP INC	\$286,473	0.1%
			—	HAMILTON SELECT INSURANCE INC	\$282,454	0.1%
			—	COPIC A RISK RETENTION GROUP	\$272,070	0.1%
			—	STARSTONE SPECIALTY INSURANCE COMPANY	\$251,900	0.1%

# 2023 MARKET SHARE

## PHYSICIANS & SURGEONS

### ALL LICENSED COMPANIES > 0.1% MARKET SHARE

Company	Premium Written	Market Share
MEDICAL LIABILITY ALLIANCE	\$18,550,811	23.12%
MEDICAL PROTECTIVE COMPANY	\$14,208,778	17.71%
DOCTORS COMPANY AN INTERINS EXCHANGE	\$6,866,391	8.56%
NORCAL INSURANCE COMPANY	\$6,403,756	7.98%
PROASSURANCE INDEMNITY COMPANY INC	\$5,735,939	7.15%
MMIC INSURANCE INC	\$4,673,065	5.83%
KEYSTONE MUTUAL INSURANCE COMPANY	\$4,305,392	5.37%
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	\$3,132,923	3.91%
ISMIE MUTUAL INSURANCE COMPANY	\$2,934,666	3.66%
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	\$2,598,157	3.24%
PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY	\$2,099,528	2.62%
MAG MUTUAL INSURANCE COMPANY	\$1,956,982	2.44%
PHYSICIANS INSURANCE MUTUAL	\$1,640,645	2.05%
DOCTORS DIRECT INSURANCE INC	\$1,186,562	1.48%
LIBERTY INSURANCE UNDERWRITERS INC	\$1,000,305	1.25%
PROSELECT INSURANCE COMPANY	\$803,864	1.00%
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	\$582,848	0.73%
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	\$424,526	0.53%
ASPEN AMERICAN INSURANCE COMPANY	\$332,579	0.41%
ALLIED WORLD INSURANCE COMPANY	\$322,349	0.40%
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	\$262,539	0.33%

# MEDICAL MALPRACTICE PROFITABILITY - MO

ALL WRITERS, INCLUDING EXCESS AND SURPLUS LINES<sup>1</sup>

Year	Premium Earned	Direct Losses Incurred	Defense and Cost Containment Expenses	Other Expenses	Claims + Expenses	Profit on Insurance Transactions	Return on Net Worth
2014	\$145,215,577	31.9%	27.0%	30.3%	89.2%	14.7%	9.7%
2015	\$143,482,089	18.5%	24.8%	32.0%	75.3%	22.9%	13.8%
2016	\$142,371,449	65.3%	22.8%	33.9%	122.0%	(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%)
2021	\$150,052,207	79.3%	29.7%	33.5%	142.5%	0.3%	3.6%
2022	\$195,974,951	62.5%	28.5%	28.7%	119.6%	(6.6%)	(1.0%)
2023	\$221,806,053	37.1%	23.0%	28.2%	88.3%	18.4%	16.0%

<sup>1</sup> Source: NAIC, Profitability by Line by State, 2023 produced by DCI based on the NAIC profitability formula.

# PROFIT ON INSURANCE TRANSACTIONS

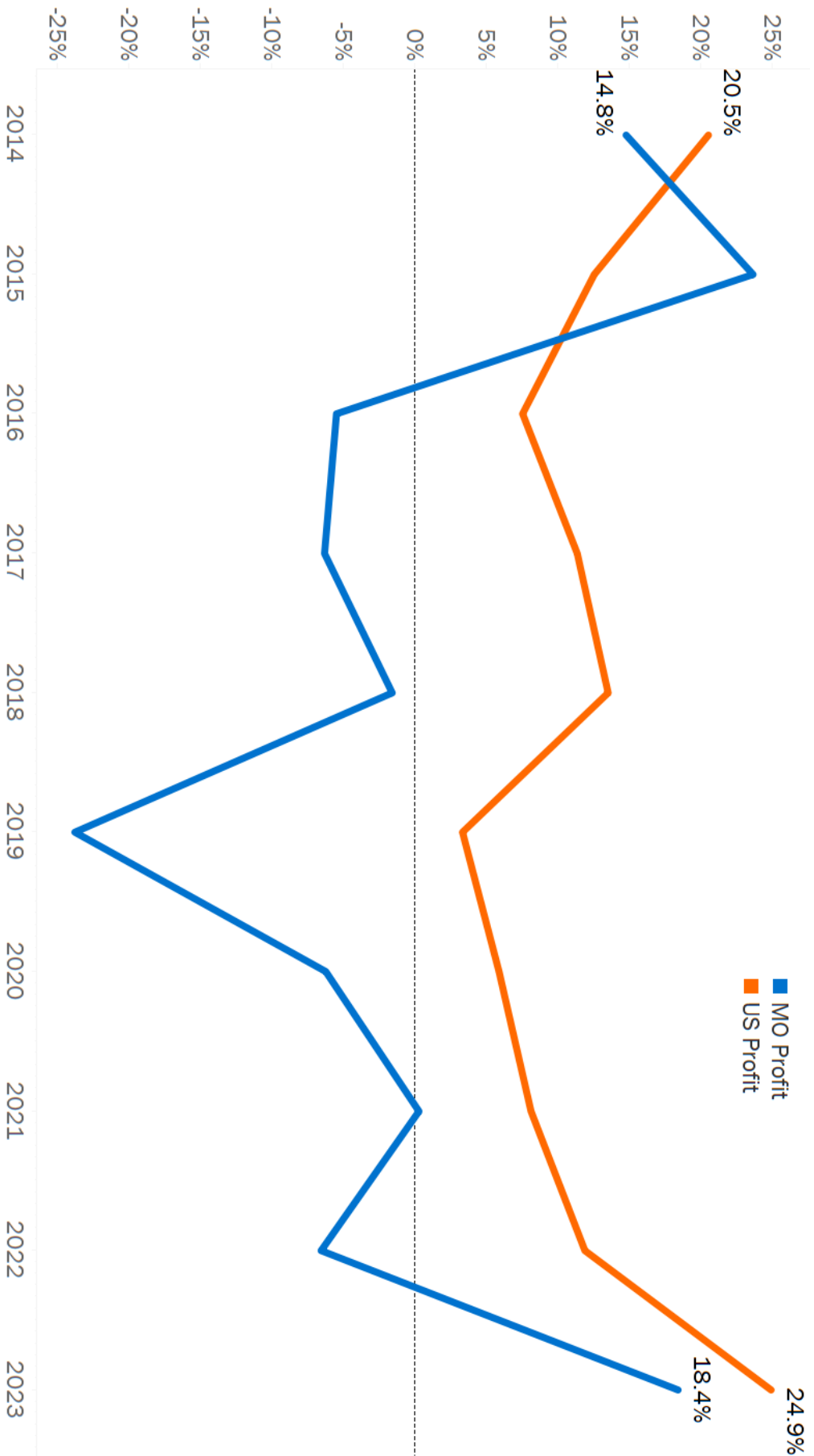


Figure 11: A comparison of MO vs. US profitability of Medical Malpractice insurance



# RETURN ON NET WORTH

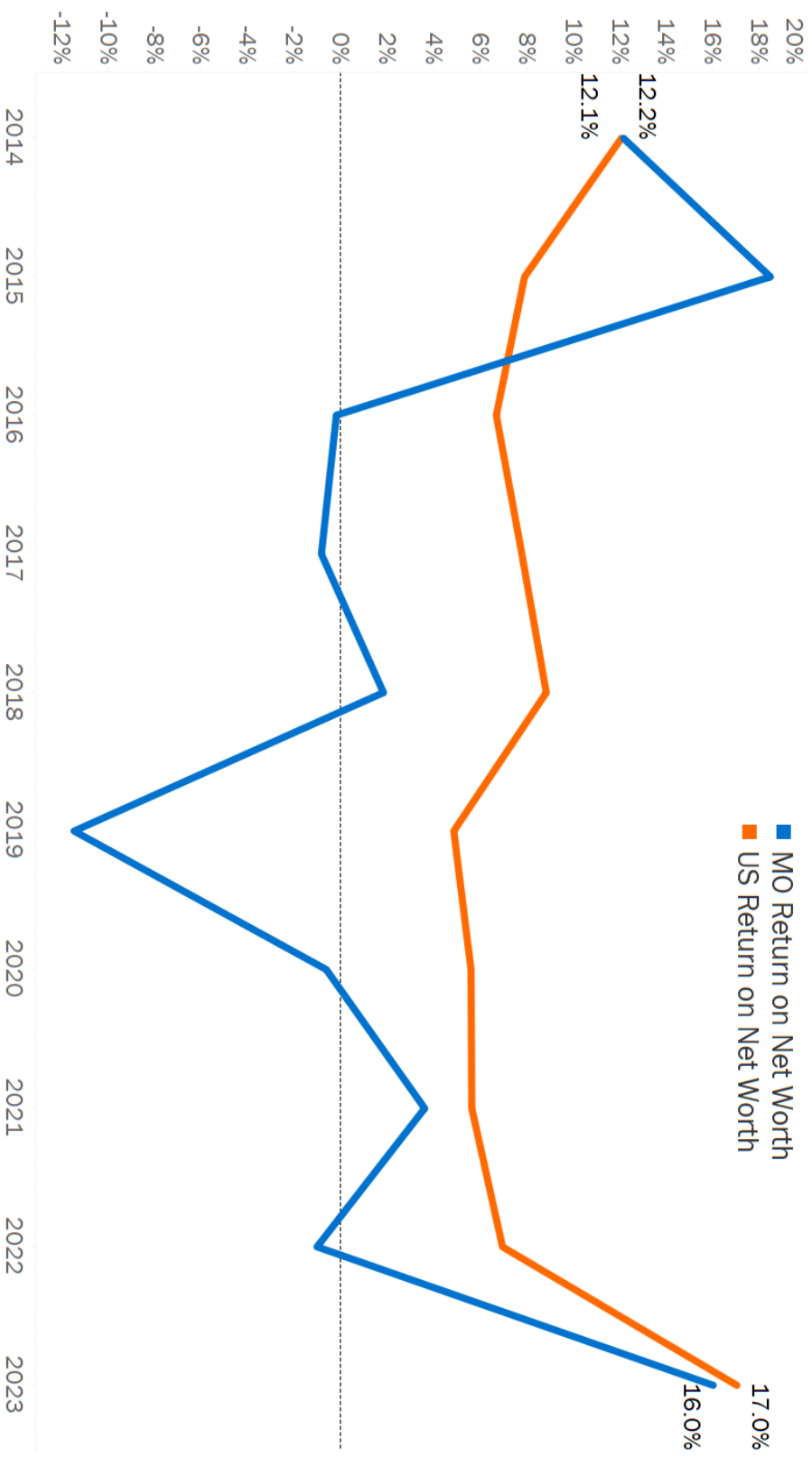


Figure 12: Source: NAIC Profitability Report, 1998-2022. 2023 estimates were produced by DCI using the NAIC profitability formula.

## MEDICAL MALPRACTICE EXPERIENCE - MO

Year	Premium Written	Losses Paid	Premium Earned	Losses Incurred	Defense & Costs Containment Expenses Incurred	Dividends	Commission & Brokerage Expense	Taxes & Fees
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
2021	\$131,762,052	\$61,363,768	\$130,596,282	\$70,878,833	\$17,516,568	\$15,807,294	\$11,130,275	\$1,990,443
2022	\$137,316,292	\$70,273,633	\$132,321,957	\$76,727,379	\$33,448,775	\$14,688,832	\$10,441,738	\$1,897,347
2023	\$152,286,818	\$56,189,780	\$153,485,517	\$50,277,666	\$33,741,713	\$14,171,289	\$10,372,921	\$2,126,953

# MEDICAL MALPRACTICE EXPERIENCE - MO

## AS A PERCENT OF PREMIUM

Year	Direct Losses Paid	Direct Losses Incurred	Defense & Costs Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
2014	43.07%	28.45%	21.79%	19.50%	69.74%
2015	41.85%	19.76%	23.27%	20.16%	63.19%
2016	41.23%	56.81%	13.57%	22.37%	92.75%
2017	44.22%	64.19%	23.36%	21.96%	109.51%
2018	53.09%	47.78%	12.21%	23.09%	83.08%
2019	42.28%	81.01%	21.29%	22.81%	125.11%
2020	46.22%	55.54%	24.21%	22.71%	102.46%
2021	46.57%	54.27%	13.41%	22.15%	89.84%
2022	51.18%	57.99%	25.28%	20.43%	103.69%
2023	36.90%	32.76%	21.98%	17.38%	72.12%

# MEDICAL MALPRACTICE EXPERIENCE - MO

## SURPLUS LINES MARKET

Year	Premium Written	Losses Paid	Premium Earned	Losses Incurred	Defense & Costs Containment Expenses Incurred	Dividends	Commission & Brokerage Expense	Taxes & Fees
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
2021	\$30,839,195	\$19,980,520	\$31,080,622	\$32,243,512	\$7,519,671	\$753,287	\$3,729,099	\$379,193
2022	\$65,477,407	\$44,551,858	\$63,652,994	\$45,771,264	\$10,702,958	\$434,078	\$7,435,071	\$333,659
2023	\$73,267,444	\$21,230,211	\$68,320,536	\$32,046,564	\$9,350,451	\$750,394	\$9,986,379	\$376,598

# MEDICAL MALPRACTICE EXPERIENCE - MO

## SURPLUS LINES MARKET - AS A PERCENT OF PREMIUM

Year	Direct Losses Paid	Direct Losses Incurred	Defense & Costs Containment Expenses Incurred	Other Underwriting Expenses	Underwriting Results
2014	66.20%	46.79%	26.12%	12.75%	85.67%
2015	51.69%	12.91%	19.35%	14.04%	46.30%
2016	59.84%	98.39%	20.21%	15.89%	134.49%
2017	50.38%	34.26%	30.78%	17.35%	82.40%
2018	90.81%	103.34%	13.25%	20.01%	136.60%
2019	58.49%	74.50%	16.68%	15.28%	106.45%
2020	44.29%	70.12%	17.53%	14.82%	102.48%
2021	64.79%	103.74%	24.19%	15.64%	143.58%
2022	68.04%	71.91%	16.81%	12.89%	101.61%
2023	28.98%	46.91%	13.69%	16.27%	76.86%



## PREMIUMS & LOSSES: PHYSICIANS PHYSICIANS & SURGEONS

Year	Direct Written Premium	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
2014	\$79,013,127	\$36,920,432	46.73%	\$78,298,966	\$26,547,745	33.91%	–
2015	\$75,011,759	\$34,298,618	45.72%	\$76,626,408	\$14,585,676	19.03%	(5.1%)
2016	\$71,283,262	\$26,484,714	37.15%	\$72,308,015	\$34,206,657	47.31%	(5.0%)
2017	\$67,940,489	\$24,326,023	35.80%	\$66,673,811	\$40,774,941	61.16%	(4.7%)
2018	\$65,596,340	\$35,664,803	54.37%	\$66,811,659	\$30,431,804	45.55%	(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	35.44%	\$70,030,594	\$41,667,252	59.50%	4.7%
2021	\$74,716,408	\$42,975,873	57.52%	\$76,015,371	\$45,708,872	60.13%	4.2%
2022	\$73,425,947	\$40,619,580	55.32%	\$69,478,176	\$51,344,483	73.90%	(1.7%)
2023	\$80,220,591	\$38,316,103	47.76%	\$81,318,101	\$30,812,190	37.89%	9.3%

## PREMIUMS & LOSSES: DENTISTS

Year	Direct Written Premium	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
2014	\$3,705,444	\$427,504	11.54%	\$3,226,524	\$-229,235	(7.10%)	-
2015	\$4,094,802	\$1,432,031	34.97%	\$4,142,222	\$1,534,063	37.03%	10.5%
2016	\$4,089,461	\$352,294	8.61%	\$4,110,217	\$4,001,382	97.35%	(0.1%)
2017	\$3,824,206	\$493,101	12.89%	\$3,591,286	\$-783,451	(21.82%)	(6.5%)
2018	\$4,089,319	\$193,303	4.73%	\$5,061,792	\$-153,116	(3.02%)	6.9%
2019	\$3,683,589	\$832,951	22.61%	\$3,682,915	\$3,920,035	106.44%	(9.9%)
2020	\$3,707,694	\$3,421,608	92.28%	\$3,698,066	\$1,210,373	32.73%	0.7%
2021	\$3,812,882	\$436,643	11.45%	\$3,757,128	\$1,863,968	49.61%	2.8%
2022	\$3,964,344	\$1,125,407	28.39%	\$3,918,815	\$-89,267	(2.28%)	4.0%
2023	\$6,698,838	\$1,152,470	17.20%	\$6,341,521	\$-707,014	(11.15%)	69.0%

## PREMIUMS & LOSSES: NURSES

Year	Direct Written Premium	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
2014	\$1,899,970	\$1,105,000	58.16%	\$1,813,223	\$1,520,063	83.83%	–
2015	\$1,790,147	\$500,000	27.93%	\$1,950,459	\$–578,037	(29.64%)	(5.8%)
2016	\$2,058,911	\$170,000	8.26%	\$1,998,258	\$385,652	19.30%	15.0%
2017	\$2,086,414	\$319,730	15.32%	\$2,121,115	\$383,267	18.07%	1.3%
2018	\$1,602,926	\$1,860,303	116.06%	\$909,867	\$1,105,821	121.54%	(23.2%)
2019	\$2,076,136	\$465,000	22.40%	\$1,998,640	\$345,983	17.31%	29.5%
2020	\$2,336,183	\$150,000	6.42%	\$2,758,146	\$612,696	22.21%	12.5%
2021	\$3,254,417	\$687,500	21.13%	\$2,967,994	\$645,772	21.76%	39.3%
2022	\$3,990,106	\$1,232,500	30.89%	\$3,681,871	\$1,924,120	52.26%	22.6%
2023	\$1,857,746	\$831,250	44.75%	\$1,621,776	\$2,517,474	155.23%	(53.4%)

## PREMIUMS & LOSSES: HOSPITALS

Year	Direct Written Premium	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
2014	\$28,011,464	\$8,456,987	30.19%	\$27,930,444	\$3,501,381	12.54%	–
2015	\$26,720,496	\$8,514,950	31.87%	\$27,278,471	\$4,664,529	17.10%	(4.6%)
2016	\$28,327,347	\$17,429,362	61.53%	\$27,266,161	\$23,232,734	85.21%	6.0%
2017	\$29,029,936	\$20,467,000	70.50%	\$29,041,237	\$25,501,445	87.81%	2.5%
2018	\$30,861,668	\$16,676,086	54.03%	\$29,762,374	\$14,331,535	48.15%	6.3%
2019	\$34,492,860	\$10,543,909	30.57%	\$33,501,499	\$25,383,878	75.77%	11.8%
2020	\$34,630,502	\$24,881,051	71.85%	\$33,920,691	\$18,864,526	55.61%	0.4%
2021	\$42,215,485	\$14,130,031	33.47%	\$39,993,002	\$17,611,857	44.04%	21.9%
2022	\$42,714,228	\$20,510,261	48.02%	\$41,930,030	\$18,066,197	43.09%	1.2%
2023	\$55,267,900	\$10,274,422	18.59%	\$55,853,091	\$13,732,872	24.59%	29.4%

## PREMIUMS & LOSSES: OTHER

Year	Direct Written Premium	Direct Losses Paid	Cash Flow Loss Ratio	Direct Premiums Earned	Direct Losses Incurred	Loss Ratio	% Change in Direct Written Premium
2014	\$6,212,685	\$4,270,790	68.74%	\$6,661,814	\$2,214,418	33.24%	–
2015	\$6,688,948	\$3,090,778	46.21%	\$6,673,937	\$2,850,289	42.71%	7.7%
2016	\$7,876,120	\$2,417,106	30.69%	\$7,610,797	\$2,535,391	33.31%	17.7%
2017	\$7,700,865	\$3,292,531	42.76%	\$7,779,410	\$4,224,513	54.30%	(2.2%)
2018	\$8,297,553	\$4,240,657	51.11%	\$8,928,073	\$7,541,770	84.47%	7.7%
2019	\$7,513,645	\$502,552	6.69%	\$7,605,101	\$–3,392,090	(44.60%)	(9.4%)
2020	\$7,856,714	\$1,707,596	21.73%	\$7,161,113	\$2,938,631	41.04%	4.6%
2021	\$7,762,593	\$3,133,721	40.37%	\$7,862,390	\$5,186,742	65.97%	(1.2%)
2022	\$13,238,960	\$6,785,885	51.26%	\$13,389,299	\$5,481,845	40.94%	70.5%
2023	\$8,272,655	\$2,760,300	33.37%	\$8,379,616	\$3,931,994	46.92%	(37.5%)

# MO LOSS RATIOS: ALL PROVIDERS

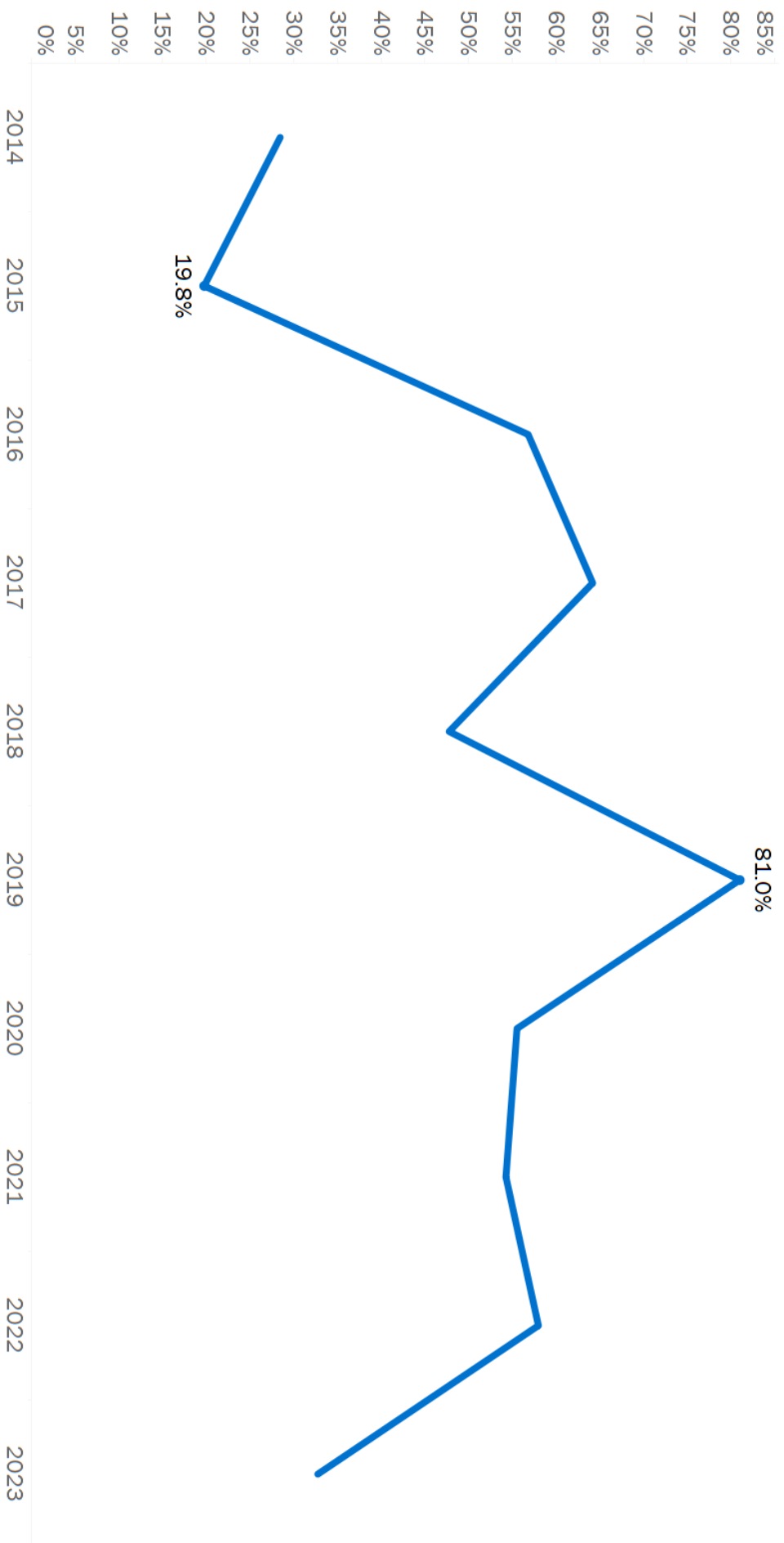


Figure 13

# MO LOSS RATIOS: PHYSICIANS

## PHYSICIANS & SURGEONS

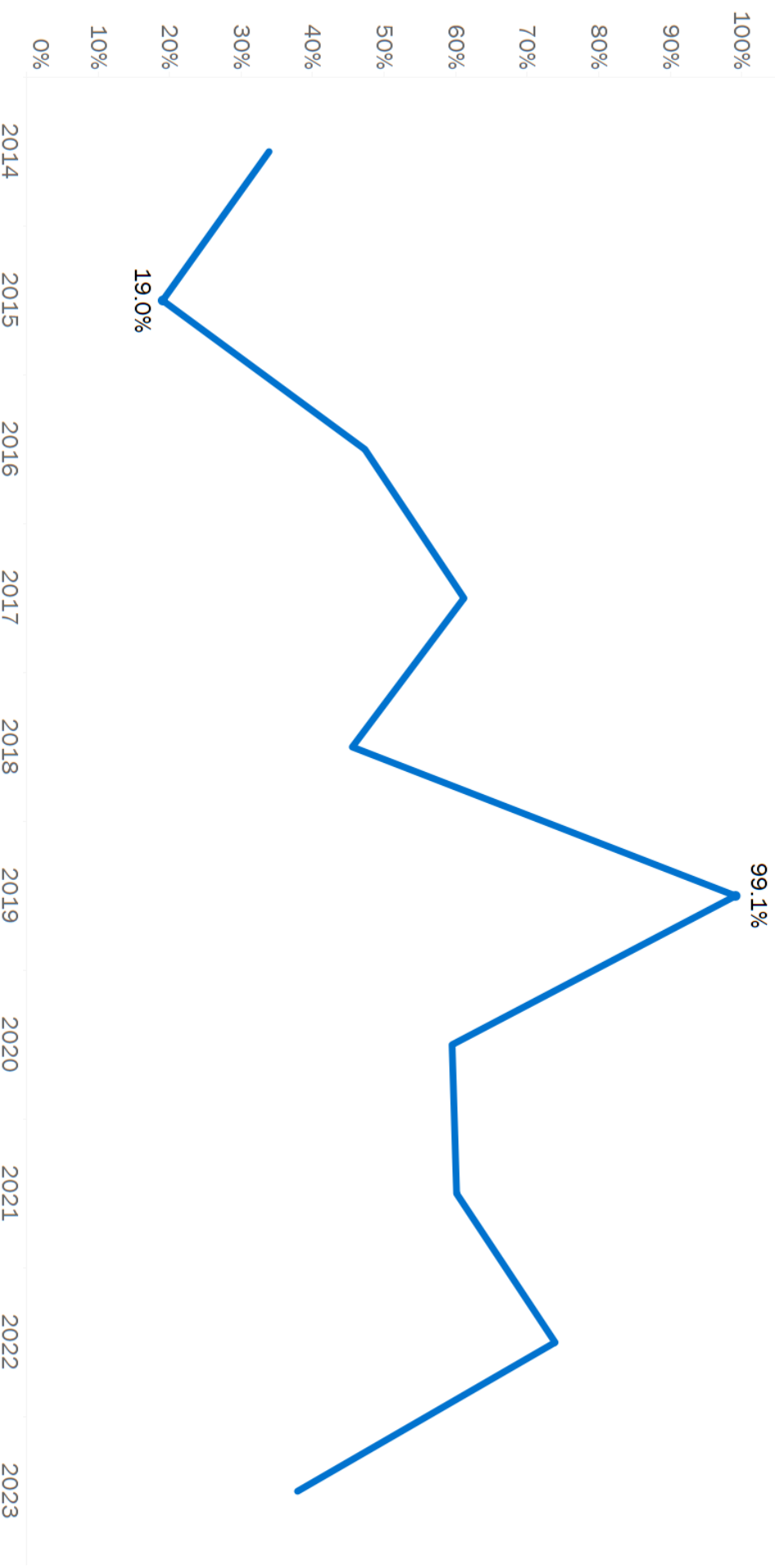


Figure 14

# MO LOSS RATIOS: HOSPITALS

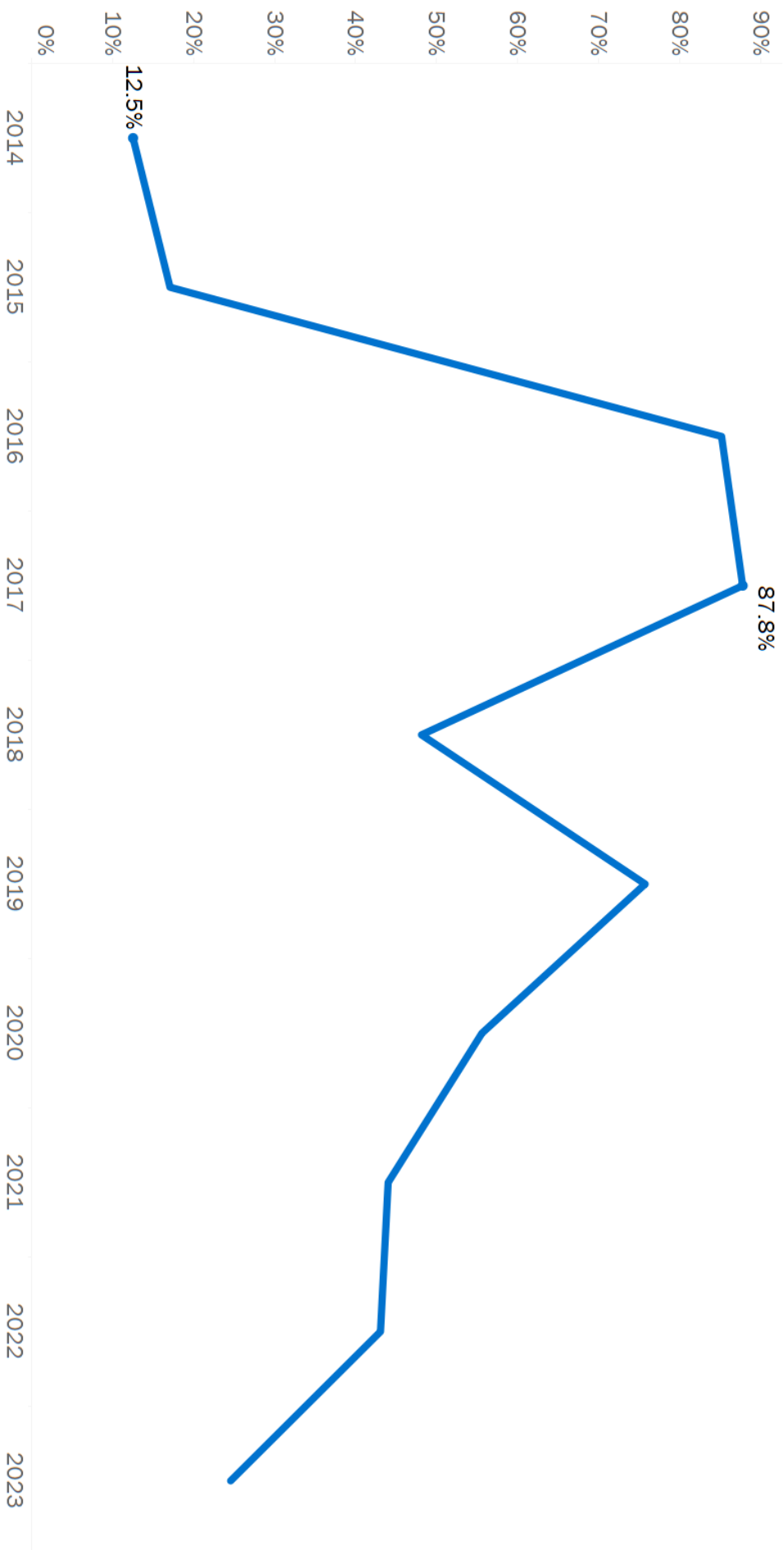


Figure 15



# NUMBER OF COMPANIES WRITING TOTAL LICENSED MARKET

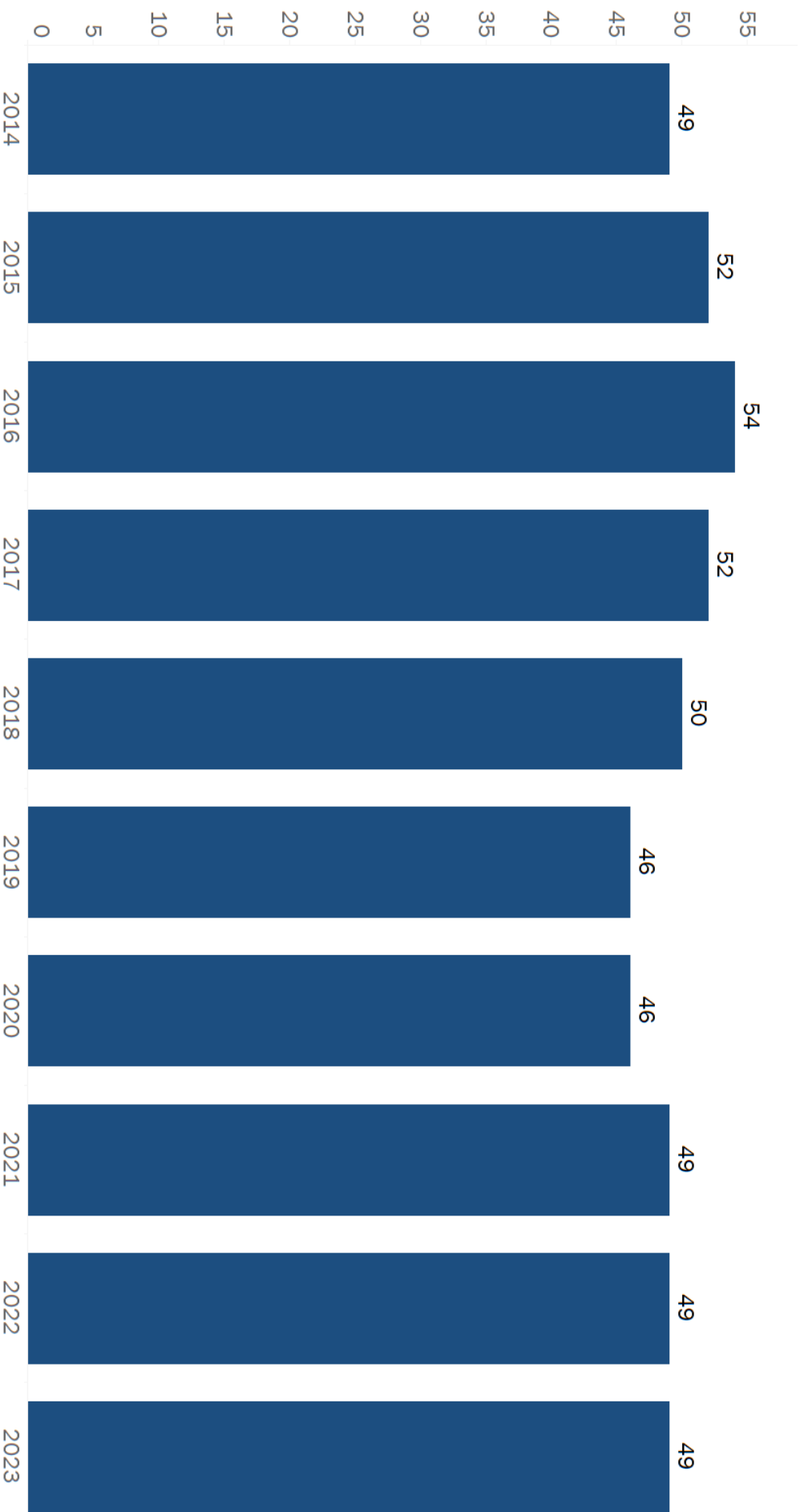


Figure 16

# NUMBER OF COMPANIES WRITING PHYSICIANS & SURGEONS

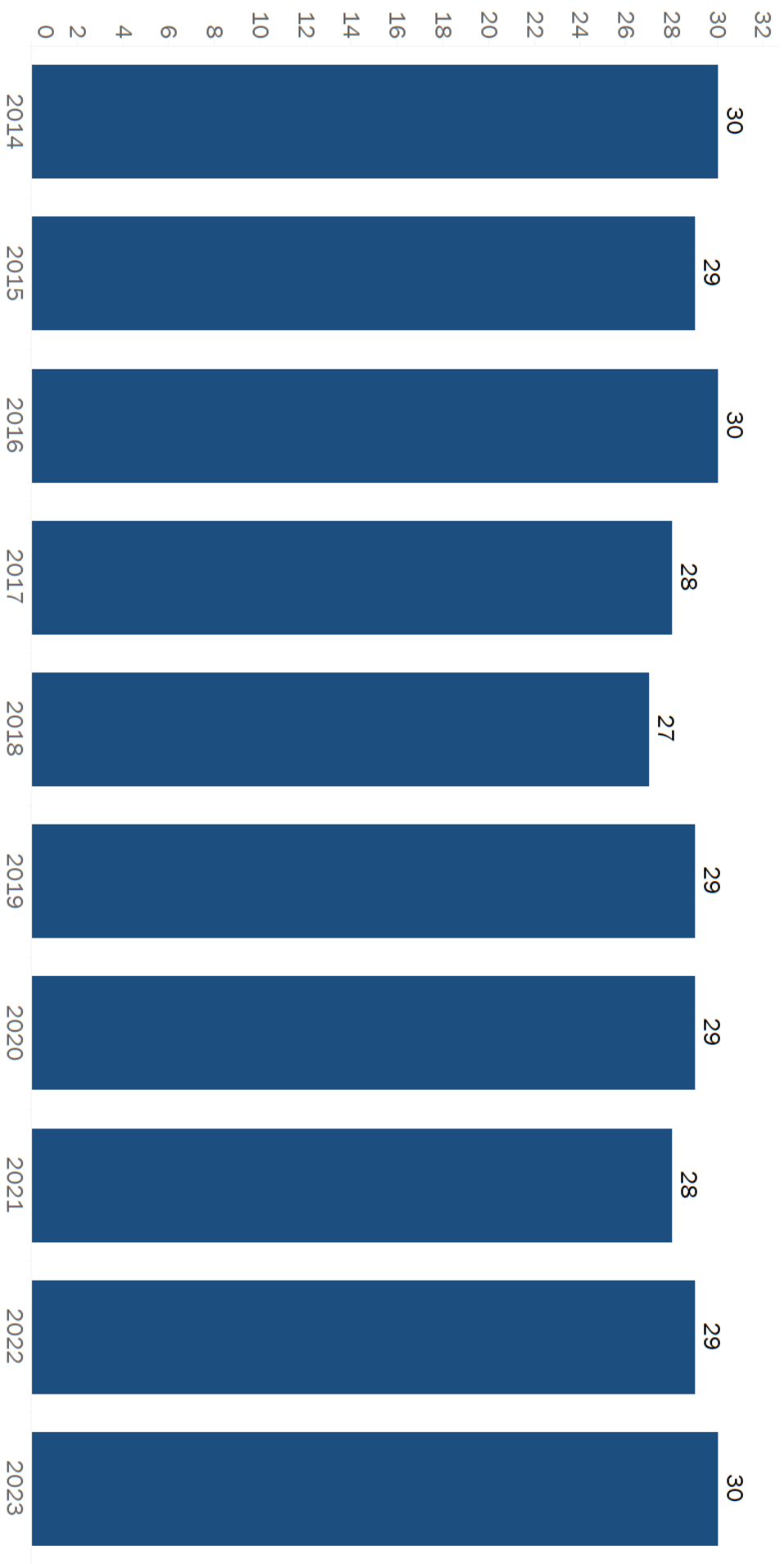


Figure 17

# NUMBER OF COMPANIES WRITING HOSPITALS

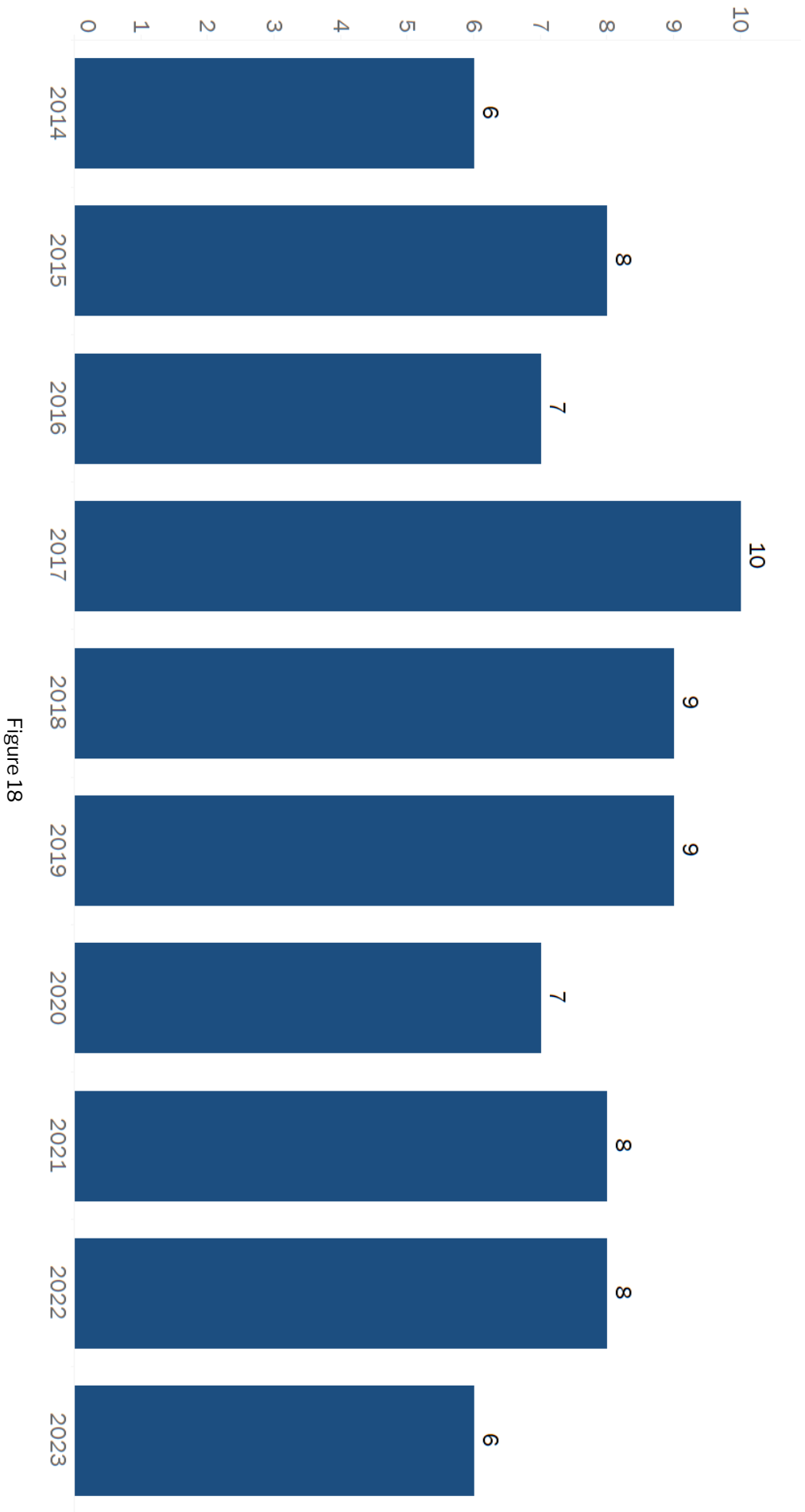


Figure 18

# NUMBER OF INDIVIDUALS WITH ACTIONS

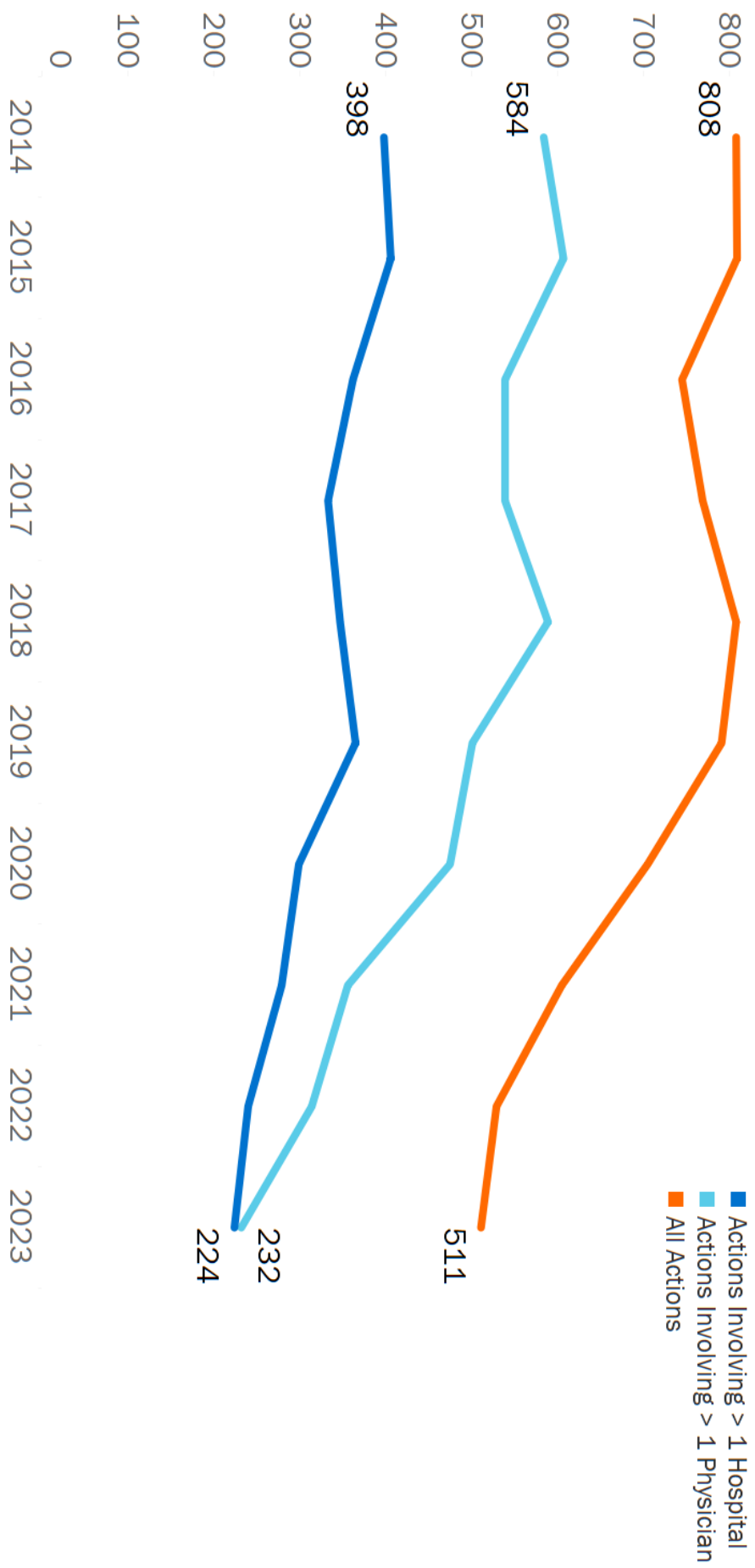


Figure 19

# ALL CLOSED CASES

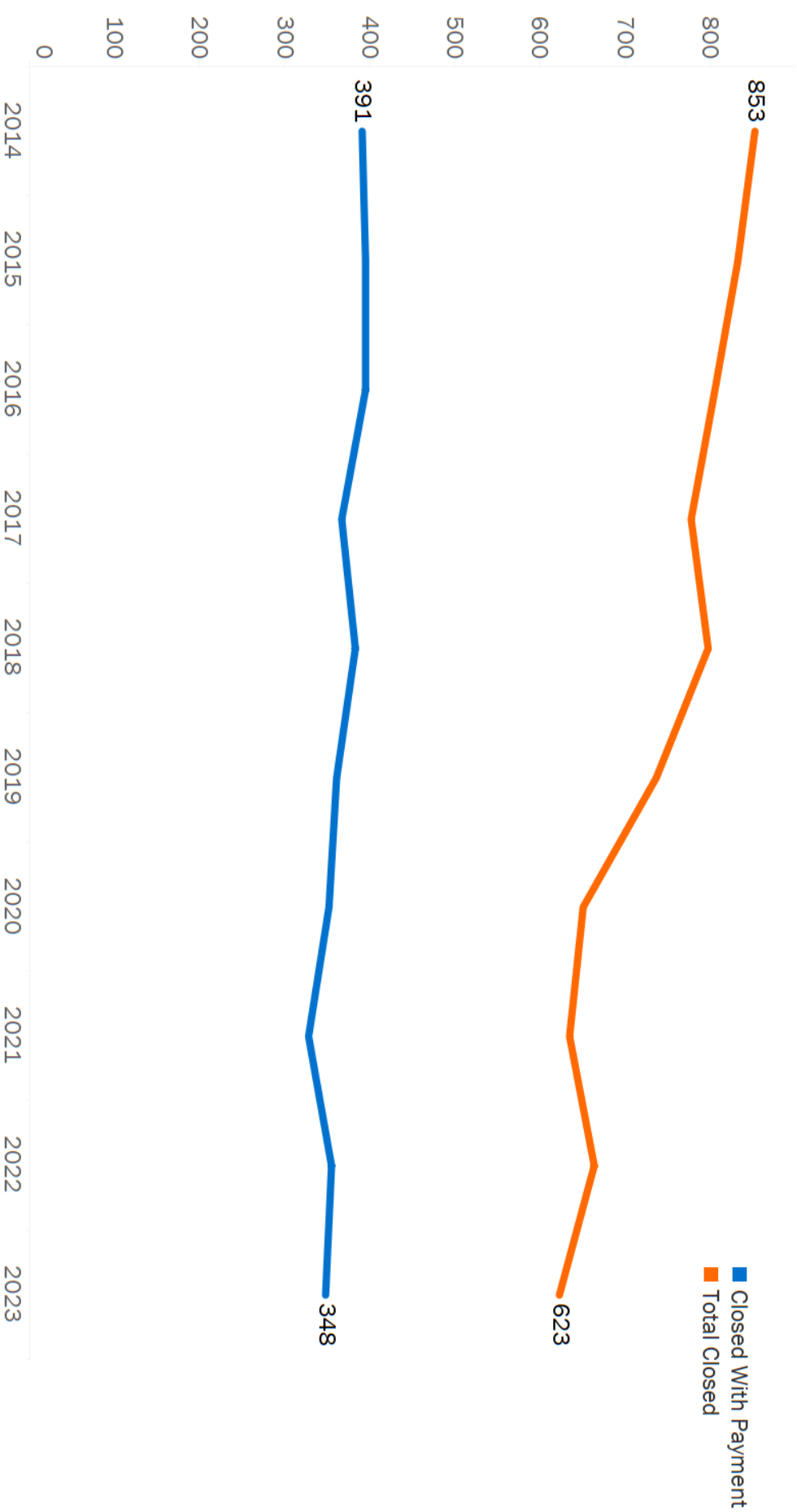


Figure 20

# CLOSED CASES

## AT LEAST ONE PHYSICIAN

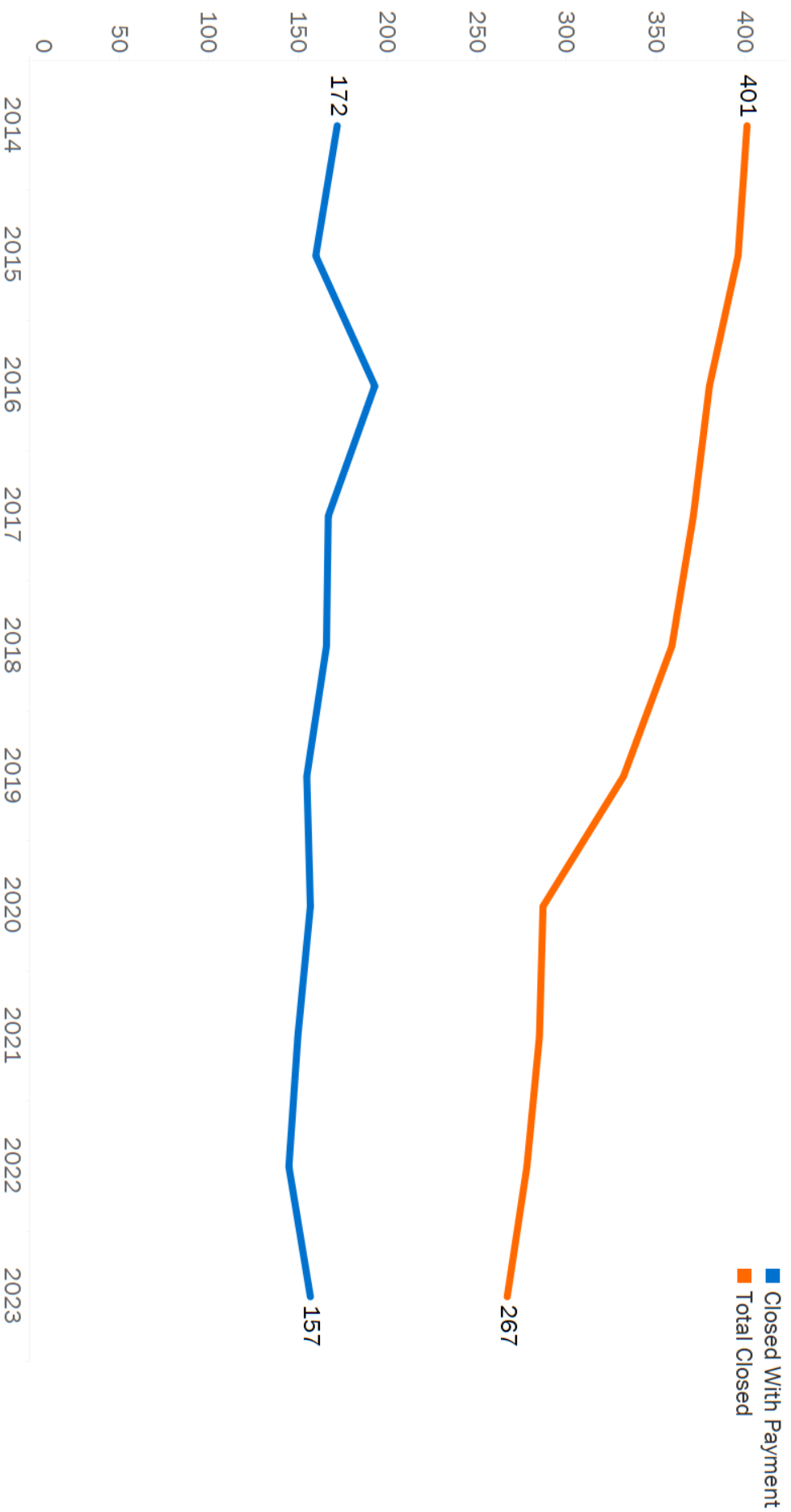


Figure 21

# CLOSED CASES

## AT LEAST ONE HOSPITAL

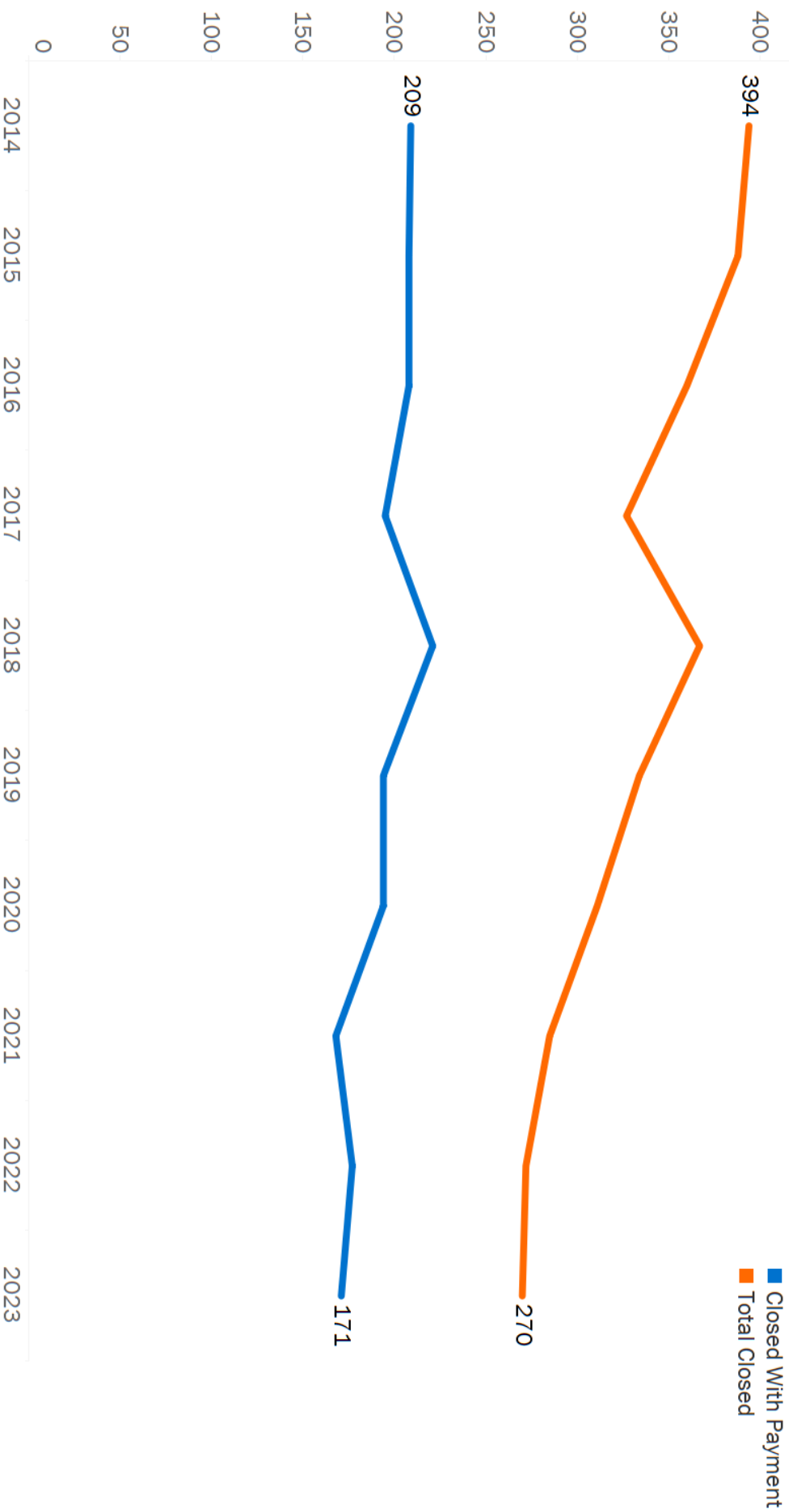


Figure 22

# AVERAGE INDEMNITY PAID

ALL CLOSED

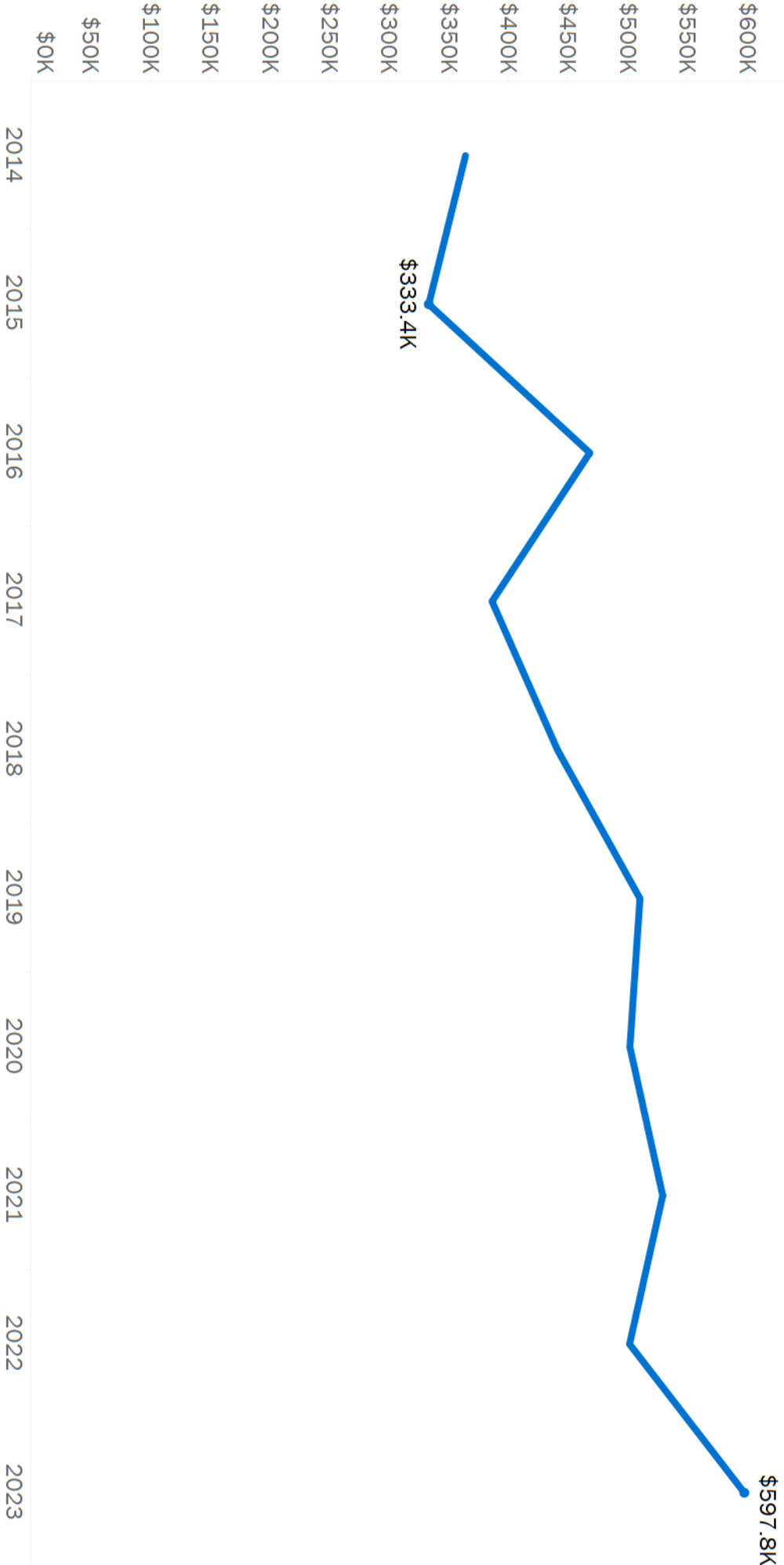


Figure 23



## AVERAGE INDEMNITY PAID AT LEAST ONE PHYSICIAN

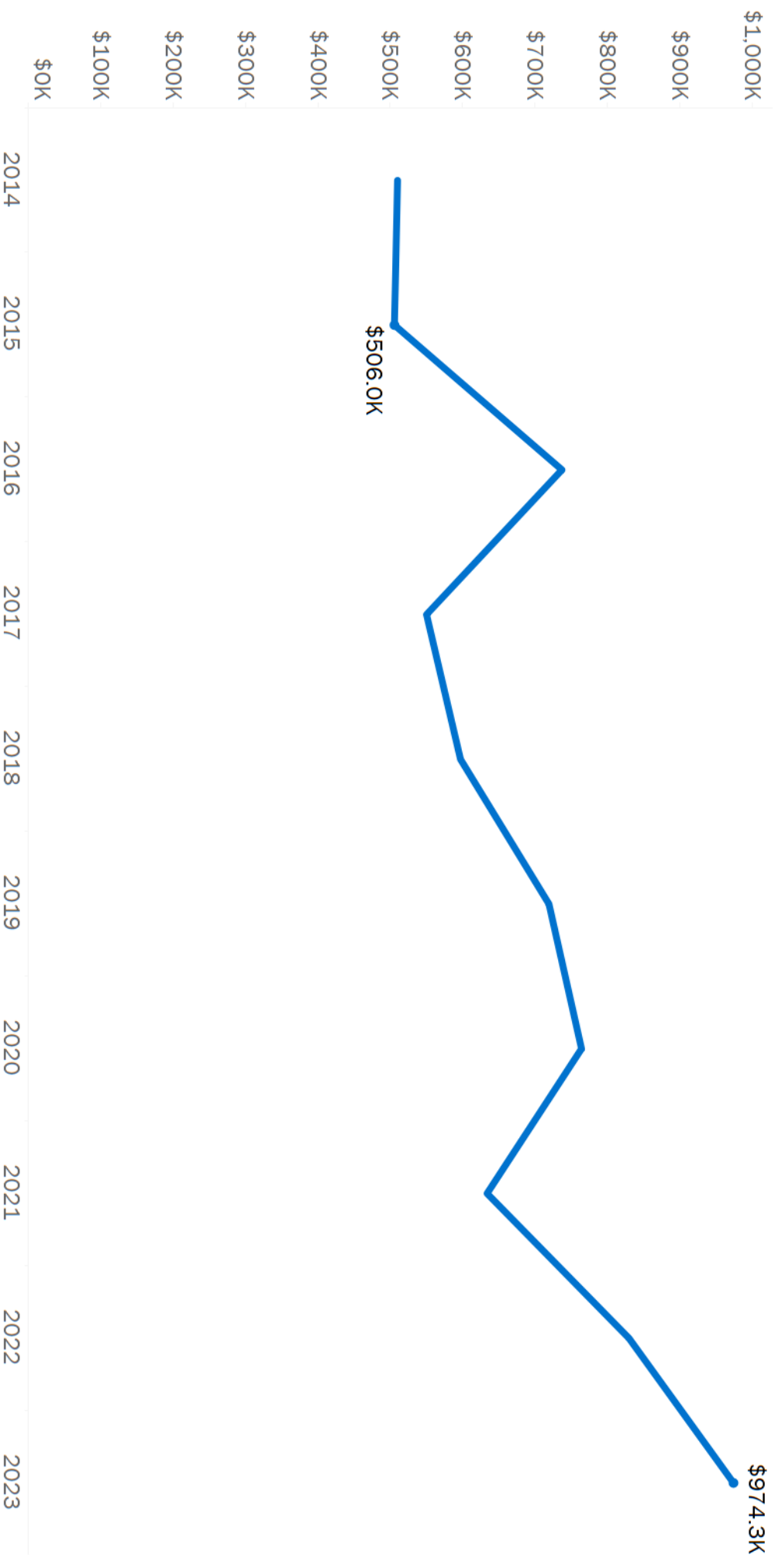


Figure 24

# AVERAGE INDEMNITY PAID AT LEAST ONE HOSPITAL

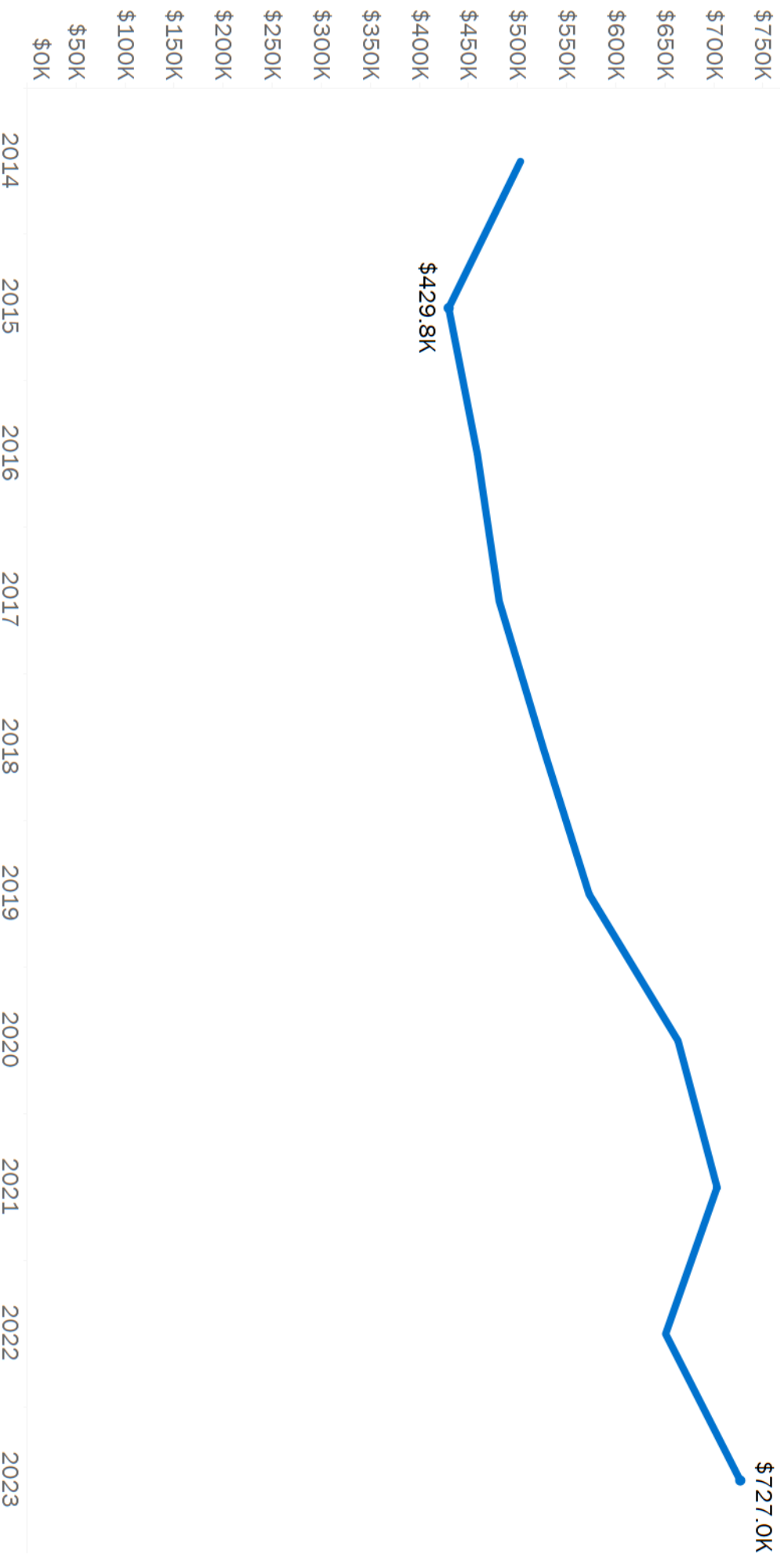


Figure 25

# LOSS ADJUSTMENT EXPENSE

## ALL CASES

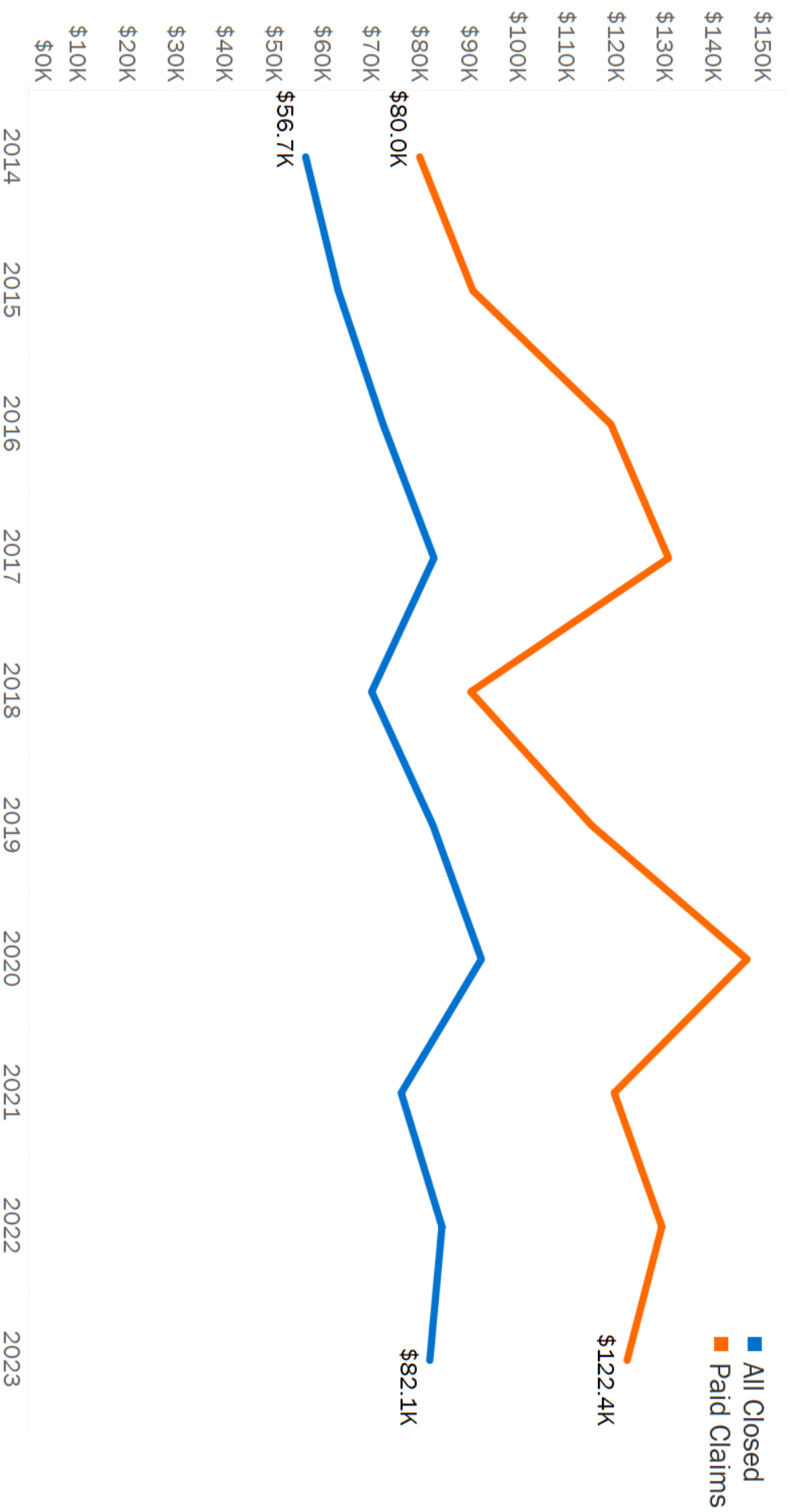


Figure 26

# LOSS ADJUSTMENT EXPENSE AT LEAST ONE PHYSICIAN

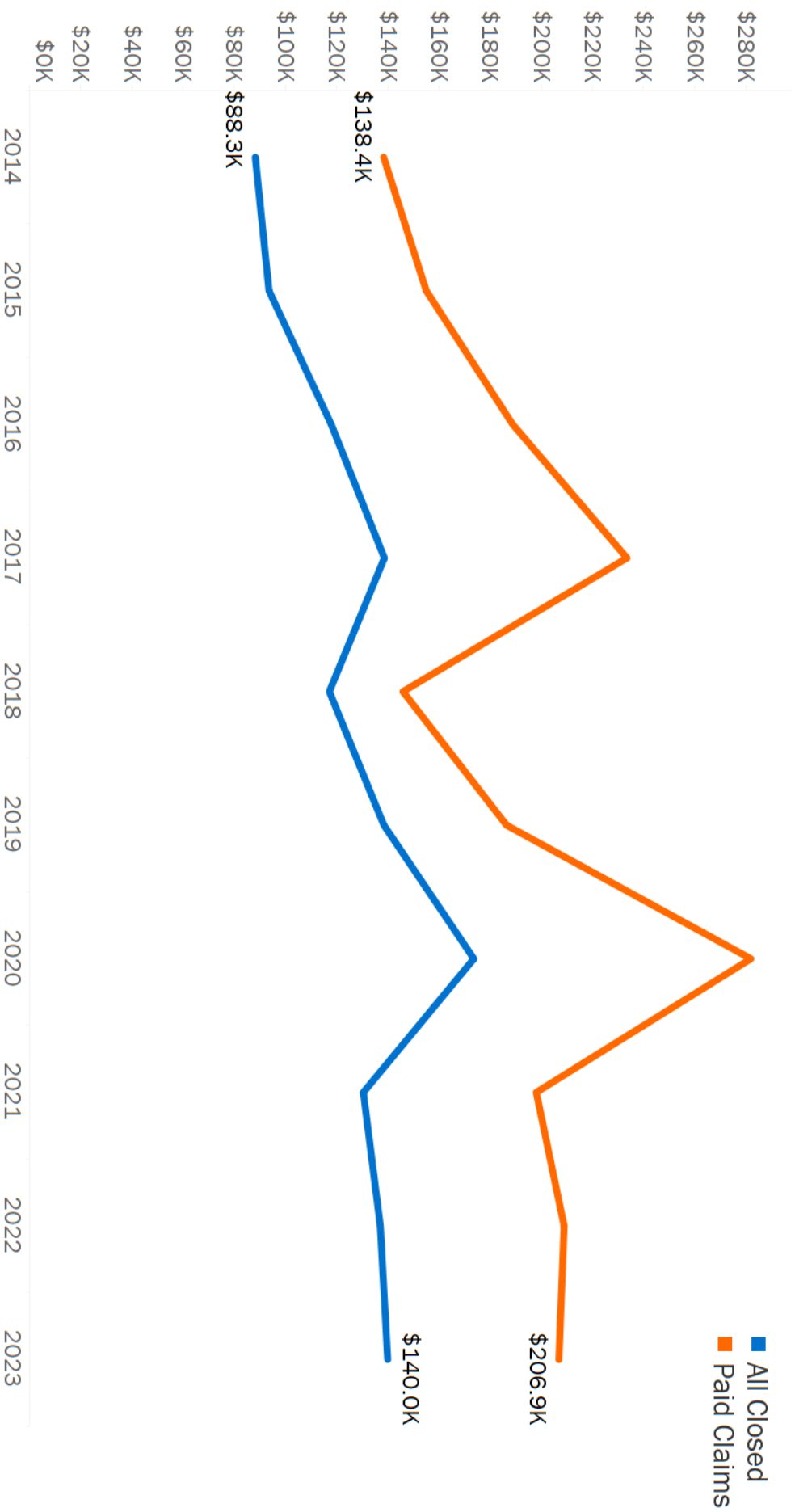


Figure 27

# LOSS ADJUSTMENT EXPENSE

## AT LEAST ONE HOSPITAL

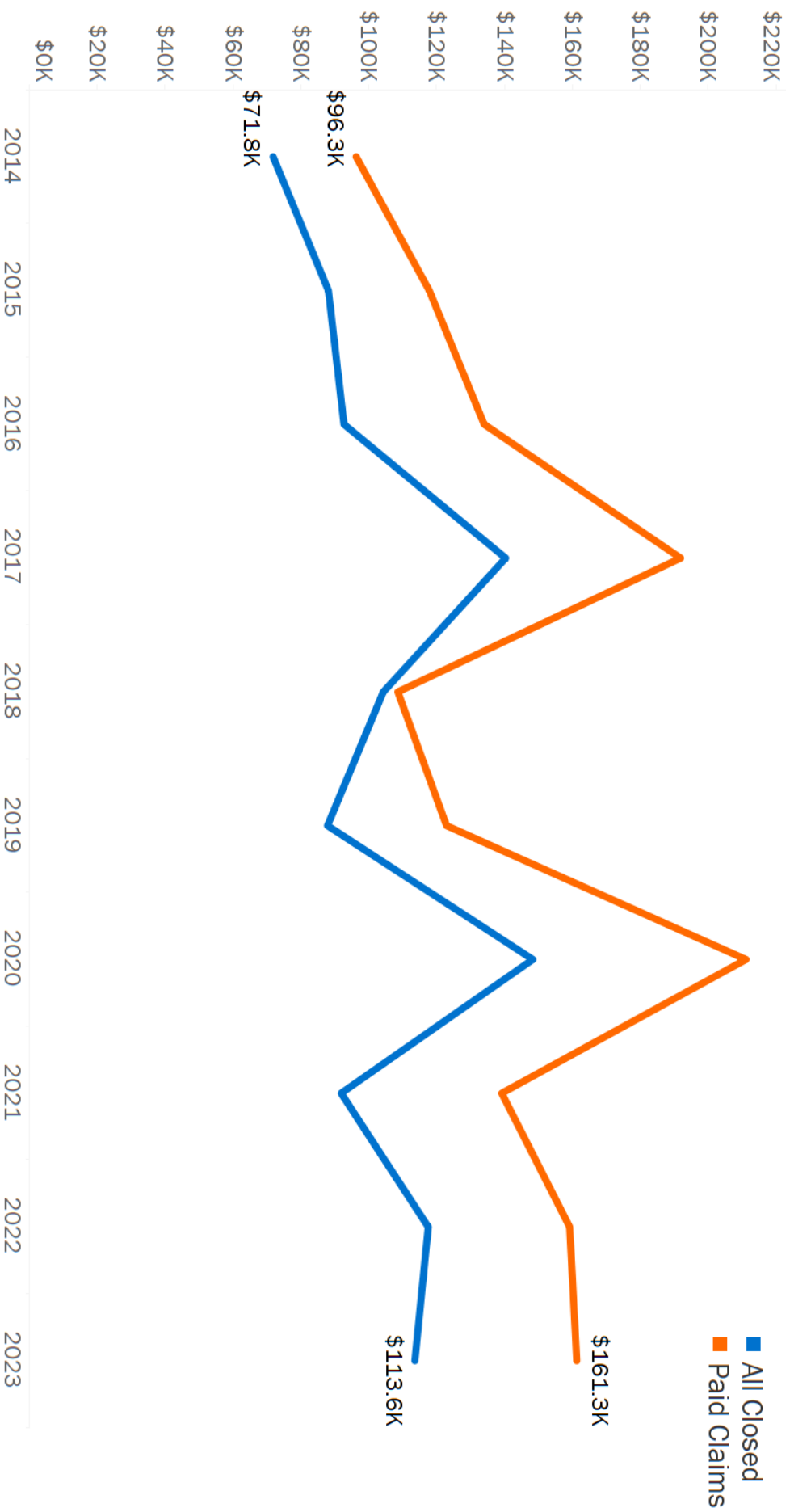


Figure 28

# COURT FILINGS BY COUNTY

## PRIOR TEN YEARS

County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Adair	17	13	\$5,382,974	\$414,075
Andrew	3	3	\$515,000	\$171,667
Atchison	4	3	\$936,250	\$312,083
Audrain	19	11	\$2,865,000	\$260,455
Barry	8	6	\$1,375,833	\$229,306
Barton	5	3	\$350,000	\$116,667
Bates	4	4	\$1,612,500	\$403,125
Benton	5	2	\$65,000	\$32,500
Bollinger	0	0	\$0	\$0
Boone	189	99	\$95,072,941	\$960,333
Buchanan	111	75	\$53,897,238	\$718,630
Butler	51	34	\$8,929,000	\$262,618
Caldwell	0	0	\$0	\$0
Callaway	9	3	\$715,000	\$238,333
Camden	48	30	\$16,200,500	\$540,017
Cape Girardeau	81	44	\$24,264,491	\$551,466
Carroll	6	4	\$1,410,000	\$352,500
Carter	0	0	\$0	\$0
Cass	60	36	\$11,582,572	\$321,738
Cedar	3	2	\$1,150,000	\$575,000
Chariton	2	1	\$130,000	\$130,000
Christian	5	4	\$725,000	\$181,250
Clark	0	0	\$0	\$0
Clay	166	82	\$32,805,952	\$400,073
Clinton	20	13	\$6,807,500	\$523,654
Cole	98	39	\$12,070,058	\$309,489
Cooper	2	2	\$866,558	\$433,279
Crawford	12	7	\$655,000	\$93,571
Dade	0	0	\$0	\$0
Dallas	2	1	\$200,000	\$200,000
Daviess	1	1	\$251,410	\$251,410
Dekalb	2	2	\$425,000	\$212,500
Dent	2	1	\$100,000	\$100,000
Douglas	0	0	\$0	\$0
Dunklin	10	6	\$8,782,255	\$1,463,709

County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Franklin	35	14	\$4,868,111	\$347,722
Gasconade	1	1	\$65,000	\$65,000
Gentry	7	5	\$1,042,315	\$208,463
Greene	293	176	\$121,543,843	\$690,590
Grundy	5	4	\$5,722,500	\$1,430,625
Harrison	0	0	\$0	\$0
Henry	14	7	\$2,587,500	\$369,643
Hickory	2	1	\$125,000	\$125,000
Holt	3	3	\$810,000	\$270,000
Howard	2	1	\$125,000	\$125,000
Howell	25	19	\$13,370,000	\$703,684
Iron	3	1	\$300,000	\$300,000
Jackson	734	457	\$260,910,988	\$570,921
Jasper	140	93	\$65,244,883	\$701,558
Jefferson	54	18	\$1,980,000	\$110,000
Johnson	26	16	\$5,565,604	\$347,850
Knox	4	3	\$250,000	\$83,333
Laclede	9	5	\$1,914,495	\$382,899
Lafayette	15	9	\$1,380,000	\$153,333
Lawrence	11	10	\$3,252,500	\$325,250
Lewis	1	1	\$142,000	\$142,000
Lincoln	5	1	\$450,000	\$450,000
Linn	4	3	\$650,000	\$216,667
Livingston	18	7	\$4,480,000	\$640,000
McDonald	3	2	\$5,510,000	\$2,755,000
Macon	4	2	\$310,000	\$155,000
Madison	7	3	\$1,961,689	\$653,896
Maries	1	0	\$0	\$0
Marion	20	9	\$2,240,963	\$248,996
Mercer	0	0	\$0	\$0
Miller	4	0	\$0	\$0
Mississippi	3	2	\$110,000	\$55,000
Moniteau	2	1	\$10,000	\$10,000
Monroe	0	0	\$0	\$0
Montgomery	0	0	\$0	\$0
Morgan	1	1	\$13,500	\$13,500
New Madrid	2	1	\$187,500	\$187,500
Newton	24	13	\$6,857,000	\$527,462
Nodaway	12	6	\$3,910,700	\$651,783

County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Oregon	1	1	\$75,000	\$75,000
Osage	1	0	\$0	\$0
Ozark	0	0	\$0	\$0
Pemiscot	8	5	\$1,107,500	\$221,500
Perry	4	2	\$975,000	\$487,500
Pettis	21	15	\$4,410,750	\$294,050
Phelps	33	16	\$3,121,155	\$195,072
Pike	4	1	\$130,000	\$130,000
Platte	40	20	\$7,717,278	\$385,864
Polk	19	13	\$5,166,152	\$397,396
Pulaski	5	3	\$1,093,750	\$364,583
Putnam	0	0	\$0	\$0
Ralls	2	1	\$50,000	\$50,000
Randolph	8	6	\$1,395,000	\$232,500
Ray	8	5	\$1,354,500	\$270,900
Reynolds	0	0	\$0	\$0
Ripley	4	2	\$55,500	\$27,750
Saint Charles	159	83	\$31,855,256	\$383,798
Saint Clair	9	5	\$1,462,500	\$292,500
Sainte Genevieve	5	3	\$2,850,000	\$950,000
Saint Francois	32	19	\$9,112,060	\$479,582
Saint Louis	1,012	478	\$230,348,077	\$481,900
Saline	19	13	\$4,613,099	\$354,854
Schuyler	0	0	\$0	\$0
Scotland	3	2	\$900,000	\$450,000
Scott	40	28	\$13,282,370	\$474,370
Shannon	1	1	\$80,000	\$80,000
Shelby	0	0	\$0	\$0
Stoddard	5	5	\$855,000	\$171,000
Stone	2	0	\$0	\$0
Sullivan	0	0	\$0	\$0
Taney	28	14	\$7,011,812	\$500,844
Texas	19	6	\$2,721,500	\$453,583
Vernon	7	7	\$2,541,500	\$363,071
Warren	2	2	\$195,000	\$97,500
Washington	8	5	\$1,428,000	\$285,600
Wayne	4	2	\$370,002	\$185,001
Webster	5	1	\$200,000	\$200,000
Worth	0	0	\$0	\$0



County	Total Court Filings	Closed With Payment	Total Indemnity	Average Indemnity
Wright	2	1	\$1,250,000	\$1,250,000
Saint Louis City	448	235	\$265,915,947	\$1,131,557
Appellate Court	1	0	\$0	\$0
Federal Court	211	50	\$19,729,613	\$394,592
Guaranty Fund	1	1	\$47,500	\$47,500
Out Of State	67	33	\$8,126,169	\$246,248
Unknown	25	12	\$9,834,777	\$819,565

# MEAN NUMBER OF MONTHS: INCIDENT TO DISPOSITION

CLOSED WITH PAYMENT

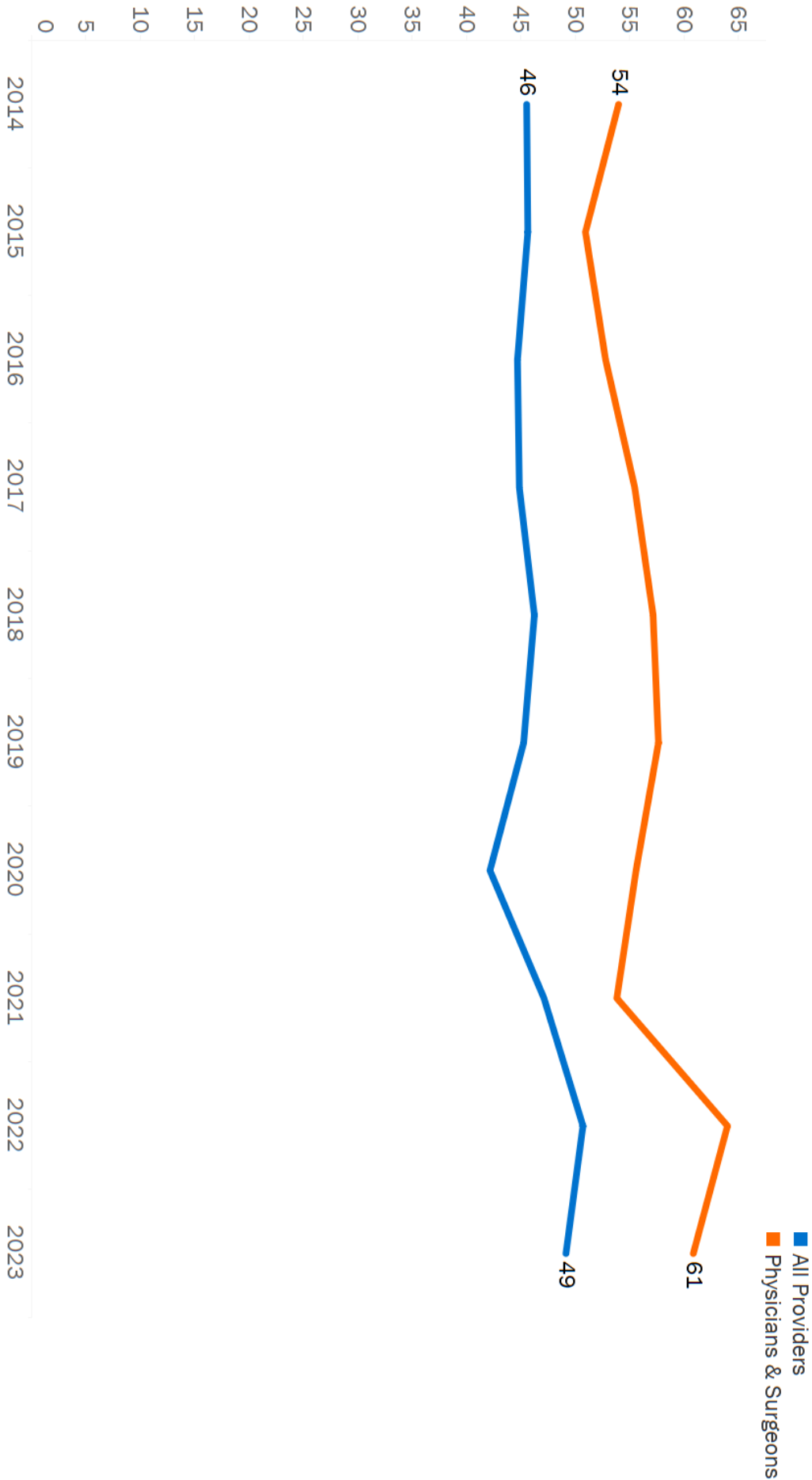


Figure 29

# MEAN NUMBER OF MONTHS: INCIDENT TO DISPOSITION

## BODILY INJURY SEVERITY - ALL PROVIDERS

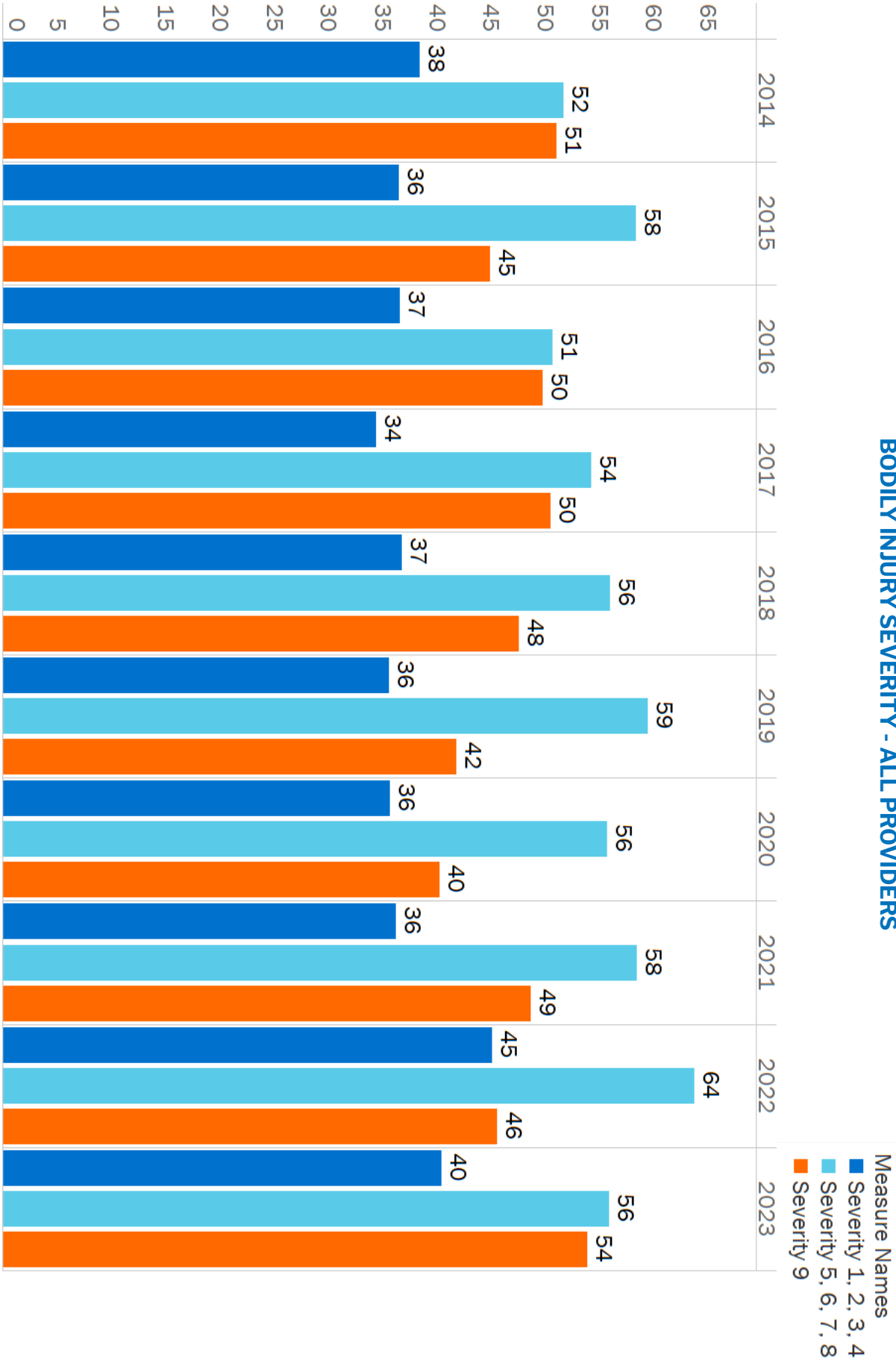


Figure 30

# MEAN NUMBER OF MONTHS: INCIDENT TO DISPOSITION

BODILY INJURY SEVERITY - PHYSICIANS & SURGEONS

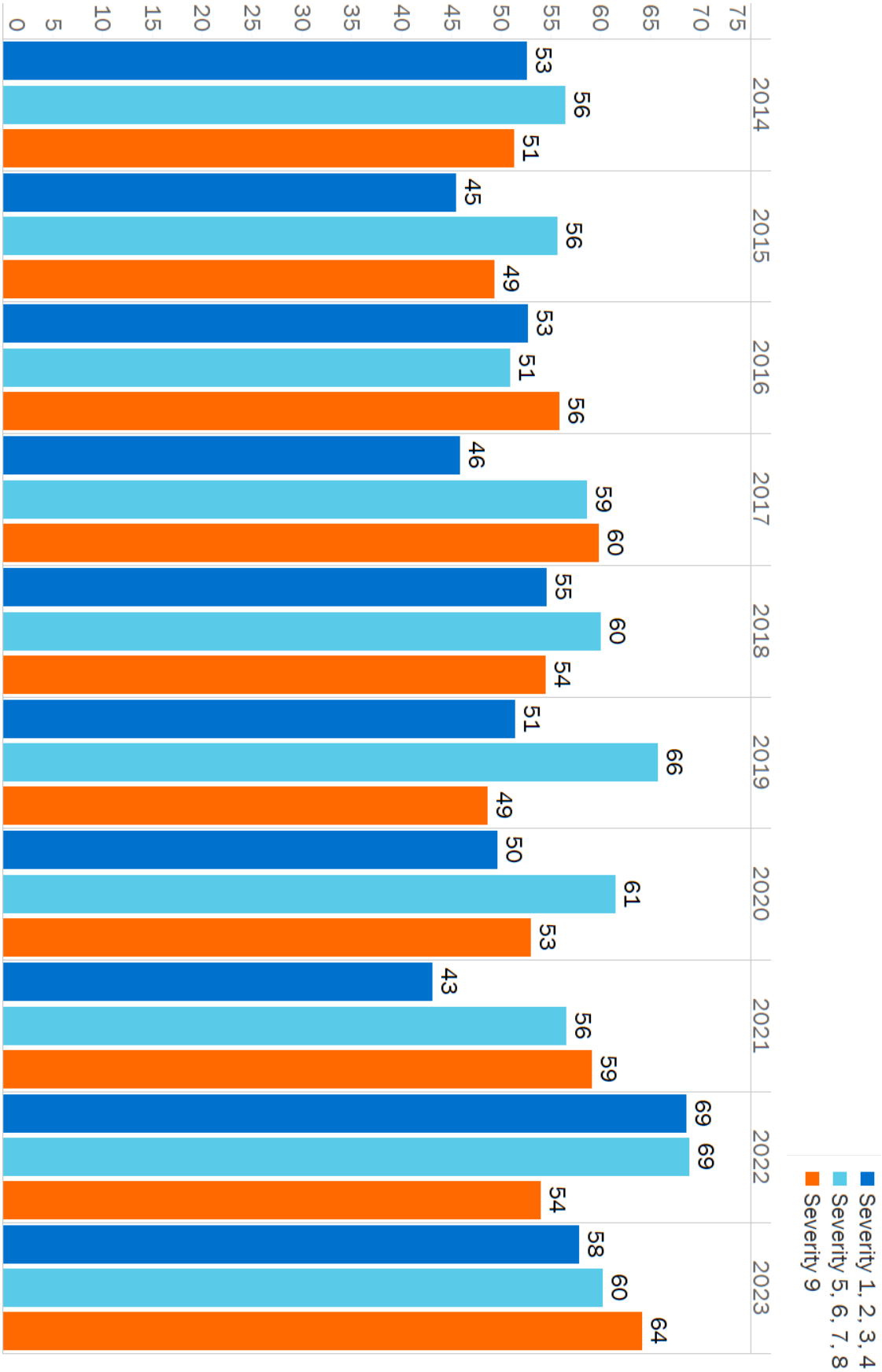


Figure 31

# MEAN NUMBER OF MONTHS: INCIDENT TO DISPOSITION

## BODILY INJURY SEVERITY - HOSPITALS

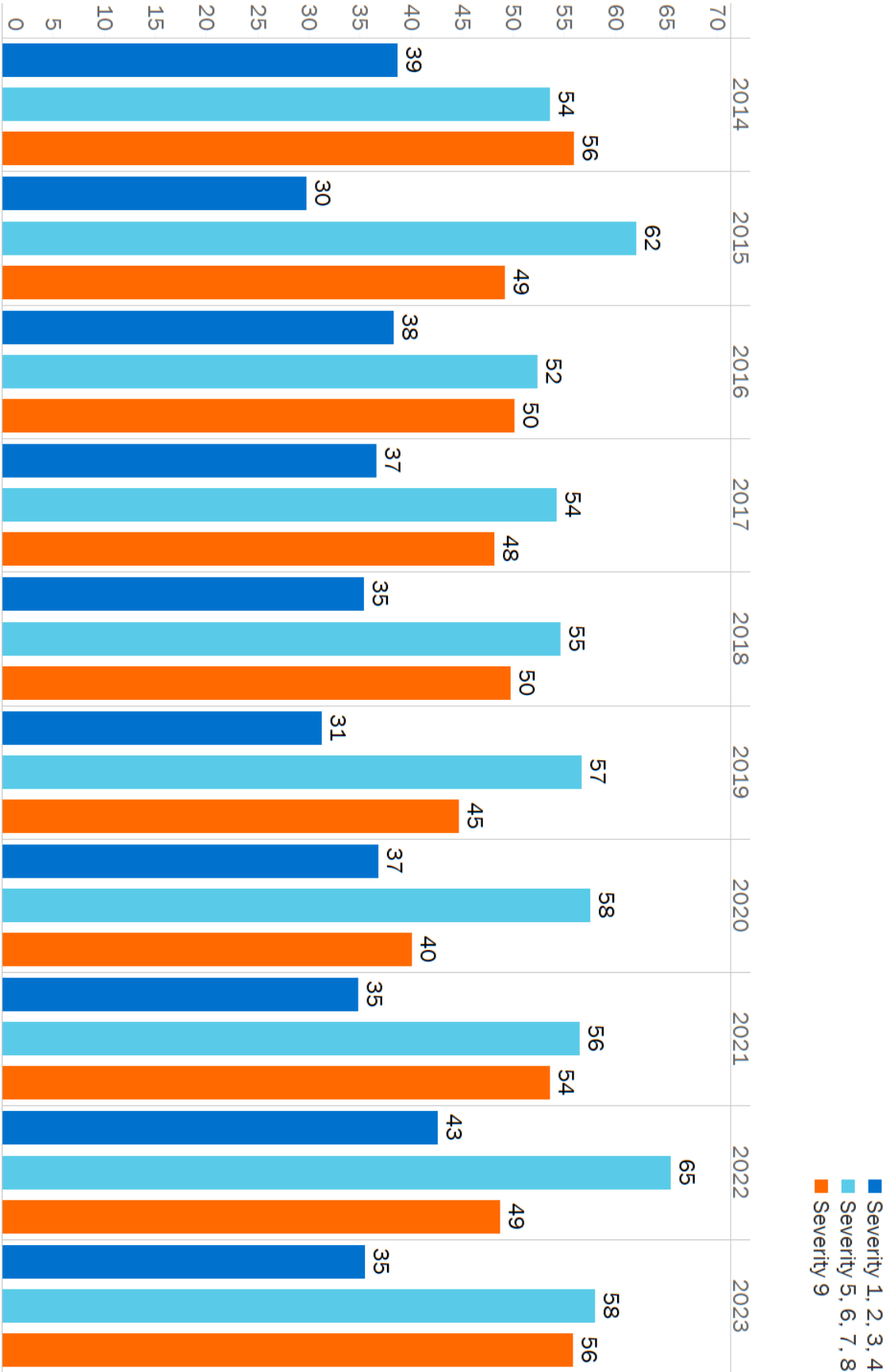


Figure 32

## 4 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 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 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

ALL CLOSED CASES: 2023

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	45	275	44.1%	\$0	0.0%	\$0	\$0	\$0	\$30,978
1,000 – 1,999	14	4	44.8%	\$5,156	0.0%	\$764	\$525	\$1,289	\$511
2,000 – 2,999	19	7	45.9%	\$16,452	0.0%	\$601	\$1,750	\$2,350	\$9,843
3,000 – 3,999	24	1	46.1%	\$3,750	0.0%	\$0	\$3,750	\$3,750	
4,000 – 4,999	16	1	46.2%	\$4,599	0.0%	\$3,081	\$1,518	\$4,599	\$1,200
5,000 – 5,999	12	4	46.9%	\$20,000	0.0%	\$2,650	\$2,350	\$5,000	\$32
6,000 – 6,999	49	4	47.5%	\$25,735	0.0%	\$1,563	\$4,871	\$6,434	\$81,159
7,000 – 7,999	57	2	47.8%	\$14,500	0.0%	\$0	\$7,250	\$7,250	\$19,771
10,000 – 19,999	32	16	50.4%	\$195,327	0.1%	\$3,955	\$8,253	\$12,208	\$27,263
20,000 – 29,999	45	8	51.7%	\$195,000	0.2%	\$7,404	\$15,929	\$24,375	\$23,391
30,000 – 39,999	44	8	53.0%	\$258,413	0.4%	\$9,288	\$23,014	\$32,302	\$42,589
40,000 – 49,999	33	4	53.6%	\$170,000	0.4%	\$8,950	\$33,550	\$42,500	\$11,796
50,000 – 59,999	61	10	55.2%	\$505,000	0.7%	\$6,500	\$44,000	\$50,500	\$76,250
60,000 – 69,999	38	5	56.0%	\$322,167	0.8%	\$15,000	\$49,433	\$64,433	\$87,741
70,000 – 79,999	40	7	57.1%	\$524,904	1.1%	\$15,654	\$59,332	\$74,986	\$169,213
80,000 – 89,999	45	5	57.9%	\$419,741	1.3%	\$15,134	\$68,814	\$83,948	\$85,804
90,000 – 99,999	52	4	58.6%	\$368,750	1.5%	\$22,969	\$69,219	\$92,188	\$69,780
100,000 – 199,999	49	63	68.7%	\$8,368,320	5.5%	\$34,463	\$96,066	\$132,830	\$41,540
200,000 – 299,999	52	49	76.6%	\$11,608,904	11.1%	\$97,537	\$139,380	\$236,916	\$88,610
300,000 – 399,999	53	35	82.2%	\$11,719,584	16.7%	\$102,865	\$231,981	\$334,845	\$103,783

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
400,000 – 499,999	47	22	85.7%	\$9,127,500	21.1%	\$174,228	\$240,658	\$414,886	\$92,559
500,000 – 999,999	54	47	93.3%	\$31,305,820	36.1%	\$286,434	\$363,418	\$666,081	\$168,361
1,000,000 – 1,999,999	54	28	97.8%	\$37,033,400	53.9%	\$774,640	\$547,982	\$1,322,621	\$307,552
2,000,000 – 2,999,999	53	5	98.6%	\$11,000,000	59.2%	\$626,000	\$1,574,000	\$2,200,000	\$207,978
3,000,000 – 3,999,999	48	2	98.9%	\$6,000,000	62.1%	\$699,470	\$2,300,531	\$3,000,000	\$327,923
Over 4,000,000	96	7	100.0%	\$78,838,677	100.0%	\$5,996,181	\$5,266,487	\$11,262,668	\$1,030,287
Total	47	623		\$208,051,699		\$155,241	\$177,240	\$333,951	\$82,055
Total (Paid Only)	49	348		\$208,051,699		\$277,917	\$317,300	\$597,850	\$122,418



# SUMMARY BY INDEMNITY RANGE

## PHYSICIANS & SURGEONS: 2023

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	52	110	41.2%	\$0	0.0%	\$0	\$0	\$0	\$44,505
5,000 – 5,999	9	1	41.6%	\$5,000	0.0%	\$4,250	\$750	\$5,000	\$0
6,000 – 6,999	89	1	41.9%	\$6,738	0.0%	\$0	\$6,738	\$6,738	\$255,393
10,000 – 19,999	49	5	43.8%	\$57,500	0.0%	\$2,750	\$8,750	\$11,500	\$29,763
20,000 – 29,999	29	1	44.2%	\$25,000	0.1%	\$0	\$25,000	\$25,000	\$120,482
30,000 – 39,999	64	2	44.9%	\$60,000	0.1%	\$0	\$30,000	\$30,000	\$77,306
40,000 – 49,999	56	1	45.3%	\$45,000	0.1%	\$0	\$45,000	\$45,000	\$46,527
50,000 – 59,999	82	5	47.2%	\$255,000	0.3%	\$10,000	\$41,000	\$51,000	\$90,984
60,000 – 69,999	47	3	48.3%	\$190,500	0.4%	\$25,000	\$38,500	\$63,500	\$115,879
70,000 – 79,999	88	1	48.7%	\$75,000	0.5%	\$10,000	\$65,000	\$75,000	\$1,069,702
80,000 – 89,999	81	2	49.4%	\$162,741	0.6%	\$7,500	\$73,871	\$81,371	\$203,348
90,000 – 99,999	63	1	49.8%	\$93,750	0.6%	\$46,875	\$46,875	\$93,750	\$86,278
100,000 – 199,999	52	25	59.2%	\$3,618,820	3.0%	\$33,330	\$105,622	\$144,753	\$60,695
200,000 – 299,999	72	19	66.3%	\$4,531,045	6.0%	\$84,574	\$153,902	\$238,476	\$112,995
300,000 – 399,999	63	17	72.7%	\$5,705,000	9.7%	\$114,282	\$221,306	\$335,588	\$128,903
400,000 – 499,999	47	10	76.4%	\$4,145,000	12.4%	\$223,075	\$191,425	\$414,500	\$135,605
500,000 – 999,999	59	32	88.4%	\$21,543,039	26.5%	\$241,308	\$431,912	\$673,220	\$212,420
1,000,000 – 1,999,999	56	21	96.3%	\$28,608,400	45.2%	\$767,640	\$594,664	\$1,362,305	\$382,156
2,000,000 – 2,999,999	57	4	97.8%	\$9,000,000	51.1%	\$447,500	\$1,802,500	\$2,250,000	\$178,559
Over 4,000,000	107	6	100.0%	\$74,838,677	100.0%	\$6,462,388	\$6,010,725	\$12,473,113	\$1,108,360

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
Total	57	267		\$152,966,210		\$266,799	\$305,565	\$572,907	\$140,020
Total (Paid Only)	61	157		\$152,966,210		\$453,728	\$519,656	\$974,307	\$206,942

# SUMMARY BY INDEMNITY RANGE

HOSPITALS: 2023

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	47	99	36.7%	\$0	0.0%	\$0	\$0	\$0	\$31,204
1,000 – 1,999	15	3	37.8%	\$3,600	0.0%	\$500	\$700	\$1,200	\$0
2,000 – 2,999	17	3	38.9%	\$6,952	0.0%	\$817	\$1,500	\$2,317	\$19,060
3,000 – 3,999	24	1	39.3%	\$3,750	0.0%	\$0	\$3,750	\$3,750	
5,000 – 5,999	14	3	40.4%	\$15,000	0.0%	\$2,117	\$2,883	\$5,000	\$43
6,000 – 6,999	38	2	41.1%	\$12,500	0.0%	\$3,125	\$3,125	\$6,250	\$20,750
7,000 – 7,999	45	1	41.5%	\$7,000	0.0%	\$0	\$7,000	\$7,000	\$18,637
10,000 – 19,999	31	10	45.2%	\$132,827	0.1%	\$4,269	\$9,014	\$13,283	\$30,581
20,000 – 29,999	42	4	46.7%	\$95,000	0.2%	\$6,475	\$17,275	\$23,750	\$31,750
30,000 – 39,999	37	4	48.1%	\$137,000	0.3%	\$18,575	\$15,675	\$34,250	\$37,848
40,000 – 49,999	40	3	49.3%	\$130,000	0.4%	\$11,933	\$31,400	\$43,333	\$15,522
50,000 – 59,999	53	5	51.1%	\$255,000	0.6%	\$3,000	\$48,000	\$51,000	\$70,771
60,000 – 69,999	18	1	51.5%	\$65,000	0.7%	\$0	\$65,000	\$65,000	\$0
70,000 – 79,999	35	5	53.3%	\$374,904	1.0%	\$21,916	\$53,065	\$74,981	\$214,718
80,000 – 89,999	47	2	54.1%	\$167,000	1.1%	\$36,645	\$46,855	\$83,500	\$168,469
90,000 – 99,999	29	1	54.4%	\$95,000	1.2%	\$25,000	\$70,000	\$95,000	\$48,011
100,000 – 199,999	50	26	64.1%	\$3,423,000	4.0%	\$44,272	\$87,382	\$131,654	\$47,168
200,000 – 299,999	50	20	71.5%	\$4,781,680	7.8%	\$110,701	\$128,383	\$239,084	\$76,218
300,000 – 399,999	49	16	77.4%	\$5,327,084	12.1%	\$148,641	\$184,302	\$332,943	\$123,283
400,000 – 499,999	51	13	82.2%	\$5,382,500	16.4%	\$150,559	\$263,479	\$414,038	\$102,068

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
500,000 – 999,999	55	22	90.4%	\$14,457,665	28.1%	\$311,594	\$345,573	\$657,167	\$253,560
1,000,000 – 1,999,999	55	16	96.3%	\$20,903,400	44.9%	\$720,233	\$586,229	\$1,306,463	\$344,025
2,000,000 – 2,999,999	59	3	97.4%	\$6,700,000	50.3%	\$950,000	\$1,283,333	\$2,233,333	\$243,438
3,000,000 – 3,999,999	49	1	97.8%	\$3,000,000	52.7%	\$1,398,939	\$1,601,061	\$3,000,000	\$496,462
Over 4,000,000	96	6	100.0%	\$58,838,677	100.0%	\$4,128,878	\$5,677,568	\$9,806,446	\$1,109,788
Total	48	270		\$124,314,539		\$205,629	\$254,796	\$460,424	\$113,586
Total (Paid Only)	48	171		\$124,314,539		\$324,677	\$402,309	\$726,986	\$161,281

# SUMMARY BY INDEMNITY RANGE

ALL CLOSED CASES: 2022

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	46	309	46.5%	\$0	0.0%	\$0	\$0	\$0	\$32,865
1,000 – 1,999	49	5	47.3%	\$3,712	0.0%	\$325	\$417	\$742	\$4,001
2,000 – 2,999	8	2	47.6%	\$4,612	0.0%	\$1,306	\$1,000	\$2,306	
3,000 – 3,999	14	1	47.7%	\$3,500	0.0%		\$3,500	\$3,500	\$1,581
4,000 – 4,999	5	1	47.9%	\$4,451	0.0%	\$4,451	\$0	\$4,451	\$0
5,000 – 5,999	46	3	48.3%	\$15,000	0.0%	\$2,167	\$2,167	\$5,000	\$33,583
6,000 – 6,999	68	2	48.6%	\$13,320	0.0%	\$4,035	\$2,626	\$6,660	\$6,260
7,000 – 7,999	25	2	48.9%	\$15,000	0.0%	\$2,438	\$5,063	\$7,500	\$2,072
9,000 – 9,999	11	1	49.1%	\$9,000	0.0%	\$4,500	\$4,500	\$9,000	\$0
10,000 – 19,999	35	13	51.1%	\$193,750	0.1%	\$5,048	\$9,856	\$14,904	\$35,526
20,000 – 29,999	50	16	53.5%	\$372,237	0.4%	\$3,707	\$19,558	\$23,265	\$71,756
30,000 – 39,999	68	8	54.7%	\$269,917	0.5%	\$15,913	\$17,827	\$33,740	\$24,126
40,000 – 49,999	50	7	55.7%	\$295,500	0.7%	\$23,443	\$18,771	\$42,214	\$24,641
50,000 – 59,999	62	14	57.8%	\$709,600	1.1%	\$16,714	\$33,971	\$50,686	\$63,624
60,000 – 69,999	80	7	58.9%	\$430,500	1.3%	\$17,788	\$43,712	\$61,500	\$82,405
70,000 – 79,999	56	11	60.5%	\$813,000	1.8%	\$38,291	\$35,618	\$73,909	\$59,413
80,000 – 89,999	38	6	61.4%	\$487,500	2.0%	\$38,742	\$42,508	\$81,250	\$82,399
90,000 – 99,999	51	4	62.0%	\$371,500	2.3%	\$45,210	\$47,665	\$92,875	\$75,062
100,000 – 199,999	50	59	70.9%	\$8,193,970	6.9%	\$51,155	\$86,624	\$138,881	\$114,230
200,000 – 299,999	49	63	80.4%	\$14,357,113	14.9%	\$86,240	\$137,285	\$227,891	\$74,721

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
300,000 – 399,999	46	30	84.9%	\$9,894,278	20.5%	\$121,766	\$198,043	\$329,809	\$117,822
400,000 – 499,999	44	17	87.5%	\$7,307,500	24.6%	\$137,691	\$292,162	\$429,853	\$93,554
500,000 – 999,999	52	43	94.0%	\$27,558,053	40.0%	\$257,059	\$372,198	\$640,885	\$286,888
1,000,000 – 1,999,999	66	23	97.4%	\$29,247,500	56.5%	\$529,736	\$741,894	\$1,271,630	\$283,644
2,000,000 – 2,999,999	66	6	98.3%	\$13,300,000	63.9%	\$674,272	\$1,209,062	\$2,216,667	\$379,000
3,000,000 – 3,999,999	42	7	99.4%	\$21,680,000	76.1%	\$1,939,214	\$1,129,357	\$3,097,143	\$208,710
Over 4,000,000	39	4	100.0%	\$42,550,000	100.0%	\$3,818,648	\$6,818,852	\$10,637,500	\$446,630
Total	49	664		\$178,100,513		\$108,764	\$154,427	\$268,224	\$84,547
Total (Paid Only)	51	355		\$178,100,513		\$203,434	\$288,843	\$501,692	\$129,532

# SUMMARY BY INDEMNITY RANGE

## PHYSICIANS & SURGEONS: 2022

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	57	133	47.8%	\$0	0.0%	\$0	\$0	\$0	\$58,797
5,000 – 5,999	78	1	48.2%	\$5,000	0.0%	\$0	\$5,000	\$5,000	\$100,749
10,000 – 19,999	57	5	50.0%	\$66,500	0.1%	\$6,050	\$7,250	\$13,300	\$92,029
20,000 – 29,999	70	4	51.4%	\$90,000	0.1%	\$10,030	\$12,471	\$22,500	\$98,089
30,000 – 39,999	203	2	52.2%	\$65,917	0.2%	\$9,300	\$23,659	\$32,959	\$76,046
40,000 – 49,999	124	1	52.5%	\$40,000	0.2%	\$40,000	\$0	\$40,000	\$96,109
50,000 – 59,999	81	3	53.6%	\$150,000	0.3%	\$22,000	\$28,000	\$50,000	\$90,229
60,000 – 69,999	118	3	54.7%	\$185,500	0.5%	\$27,500	\$34,333	\$61,833	\$155,431
70,000 – 79,999	37	1	55.0%	\$75,000	0.6%	\$49,500	\$25,500	\$75,000	\$20,757
80,000 – 89,999	67	1	55.4%	\$80,000	0.6%	\$25,000	\$55,000	\$80,000	\$401,187
90,000 – 99,999	64	3	56.5%	\$274,000	0.9%	\$60,280	\$31,053	\$91,333	\$98,621
100,000 –199,999	67	12	60.8%	\$1,645,000	2.2%	\$41,154	\$95,929	\$137,083	\$95,007
200,000 – 299,999	64	24	69.4%	\$5,553,808	6.8%	\$115,124	\$116,285	\$231,409	\$113,238
300,000 – 399,999	46	18	75.9%	\$5,964,663	11.8%	\$133,898	\$197,472	\$331,370	\$150,396
400,000 – 499,999	50	10	79.5%	\$4,295,000	15.4%	\$153,850	\$275,650	\$429,500	\$103,036
500,000 – 999,999	62	27	89.2%	\$16,671,308	29.2%	\$253,542	\$363,914	\$617,456	\$380,209
1,000,000 – 1,999,999	69	20	96.4%	\$25,247,500	50.2%	\$528,447	\$733,928	\$1,262,375	\$308,469
2,000,000 – 2,999,999	63	2	97.1%	\$5,200,000	54.5%	\$1,040,815	\$1,559,186	\$2,600,000	\$249,526
3,000,000 – 3,999,999	54	4	98.6%	\$12,180,000	64.6%	\$1,406,125	\$1,588,875	\$3,045,000	\$332,569
Over 4,000,000	39	4	100.0%	\$42,550,000	100.0%	\$3,818,648	\$6,818,852	\$10,637,500	\$446,630

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
Total	61	278		\$120,339,196		\$173,142	\$259,013	\$432,875	\$137,131
Total (Paid Only)	64	145		\$120,339,196		\$331,956	\$496,590	\$829,925	\$208,982



# SUMMARY BY INDEMNITY RANGE

HOSPITALS: 2022

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	47	95	34.9%	\$0	0.0%	\$0	\$0	\$0	\$39,908
1,000 – 1,999	49	5	36.8%	\$3,712	0.0%	\$325	\$417	\$742	\$4,001
2,000 – 2,999	8	2	37.5%	\$4,612	0.0%	\$1,306	\$1,000	\$2,306	
3,000 – 3,999	14	1	37.9%	\$3,500	0.0%		\$3,500	\$3,500	\$1,581
5,000 – 5,999	56	2	38.6%	\$10,000	0.0%	\$2,500	\$2,500	\$5,000	\$50,375
6,000 – 6,999	102	1	39.0%	\$6,500	0.0%	\$3,500	\$3,000	\$6,500	\$5,700
7,000 – 7,999	25	2	39.7%	\$15,000	0.0%	\$2,438	\$5,063	\$7,500	\$2,072
10,000 – 19,999	38	7	42.3%	\$101,500	0.1%	\$5,874	\$8,626	\$14,500	\$44,673
20,000 – 29,999	52	6	44.5%	\$137,500	0.2%	\$5,020	\$17,897	\$22,917	\$64,998
30,000 – 39,999	49	5	46.3%	\$169,000	0.4%	\$14,740	\$19,060	\$33,800	\$21,879
40,000 – 49,999	25	4	47.8%	\$168,000	0.5%	\$25,400	\$16,600	\$42,000	\$1,948
50,000 – 59,999	80	5	49.6%	\$250,000	0.8%	\$20,200	\$29,800	\$50,000	\$68,832
60,000 – 69,999	48	2	50.4%	\$123,000	0.9%	\$10,000	\$51,500	\$61,500	\$144,415
70,000 – 79,999	50	7	52.9%	\$523,000	1.3%	\$34,100	\$40,614	\$74,714	\$47,759
80,000 – 89,999	41	4	54.4%	\$322,500	1.6%	\$48,113	\$32,513	\$80,625	\$109,102
90,000 – 99,999	64	3	55.5%	\$274,000	1.8%	\$60,280	\$31,053	\$91,333	\$98,621
100,000 – 199,999	62	23	64.0%	\$3,185,970	4.6%	\$61,811	\$76,710	\$138,520	\$72,275
200,000 – 299,999	49	25	73.2%	\$5,617,632	9.5%	\$102,172	\$122,533	\$224,705	\$79,654
300,000 – 399,999	44	14	78.3%	\$4,612,500	13.5%	\$118,285	\$211,179	\$329,464	\$188,255
400,000 – 499,999	42	8	81.2%	\$3,432,500	16.5%	\$119,750	\$309,313	\$429,063	\$118,827

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
500,000 – 999,999	57	22	89.3%	\$13,729,058	28.4%	\$248,164	\$375,884	\$624,048	\$431,407
1,000,000 – 1,999,999	76	16	95.2%	\$21,047,500	46.6%	\$578,902	\$736,567	\$1,315,469	\$278,817
2,000,000 – 2,999,999	55	4	96.7%	\$9,300,000	54.7%	\$1,011,407	\$1,313,593	\$2,325,000	\$430,052
3,000,000 – 3,999,999	43	6	98.9%	\$18,680,000	70.9%	\$2,179,083	\$900,917	\$3,113,333	\$238,010
Over 4,000,000	28	3	100.0%	\$33,500,000	100.0%	\$5,031,530	\$6,135,136	\$11,166,667	\$395,588
Total	51	272		\$115,216,984		\$200,455	\$222,401	\$423,592	\$117,536
Total (Paid Only)	53	177		\$115,216,984		\$308,044	\$341,769	\$650,943	\$159,201

# SUMMARY BY INDEMNITY RANGE

ALL CLOSED CASES: 2021

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	43	307	48.3%	\$0	0.0%	\$0	\$0	\$0	\$29,672
1,000 – 1,999	11	6	49.3%	\$7,004	0.0%	\$799	\$368	\$1,167	\$536
3,000 – 3,999	37	2	49.6%	\$6,500	0.0%	\$3,250	\$0	\$3,250	\$9,599
4,000 – 4,999	8	2	49.9%	\$8,500	0.0%	\$0	\$4,250	\$4,250	\$0
5,000 – 5,999	41	8	51.2%	\$40,400	0.0%	\$975	\$4,075	\$5,050	\$8,960
6,000 – 6,999	98	1	51.3%	\$6,000	0.0%	\$3,000	\$3,000	\$6,000	\$325
8,000 – 8,999	19	1	51.5%	\$8,000	0.0%	\$5,000	\$3,000	\$8,000	\$4,082
9,000 – 9,999	39	1	51.7%	\$9,248	0.0%	\$5,248	\$4,000	\$9,248	\$0
10,000 – 19,999	32	15	54.0%	\$188,656	0.2%	\$4,865	\$7,713	\$12,577	\$12,022
20,000 – 29,999	51	13	56.1%	\$305,586	0.3%	\$5,573	\$17,934	\$23,507	\$48,464
30,000 – 39,999	29	11	57.8%	\$353,130	0.5%	\$12,285	\$19,818	\$32,103	\$6,489
40,000 – 49,999	42	6	58.7%	\$253,604	0.7%	\$467	\$41,801	\$42,267	\$41,488
50,000 – 59,999	26	6	59.7%	\$300,000	0.9%	\$4,833	\$45,167	\$50,000	\$11,184
60,000 – 69,999	50	5	60.5%	\$304,000	1.0%	\$11,664	\$49,136	\$60,800	\$26,893
70,000 – 79,999	40	11	62.2%	\$810,000	1.5%	\$35,250	\$38,386	\$73,636	\$54,588
80,000 – 89,999	112	1	62.4%	\$80,000	1.5%	\$16,600	\$58,400	\$80,000	\$26,470
90,000 – 99,999	63	3	62.8%	\$284,000	1.7%	\$0	\$61,667	\$94,667	\$81,793
100,000 – 199,999	42	58	72.0%	\$8,130,250	6.4%	\$40,390	\$94,417	\$140,177	\$41,463
200,000 – 299,999	47	47	79.4%	\$10,945,833	12.7%	\$82,950	\$149,940	\$232,890	\$76,512
300,000 – 399,999	46	26	83.5%	\$8,747,000	17.7%	\$114,116	\$222,307	\$336,423	\$63,262

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
400,000 – 499,999	43	23	87.1%	\$10,026,800	23.5%	\$150,935	\$285,013	\$435,948	\$257,483
500,000 – 999,999	52	44	94.0%	\$29,010,791	40.2%	\$203,333	\$456,003	\$659,336	\$234,382
1,000,000 – 1,999,999	71	25	98.0%	\$31,705,786	58.5%	\$396,242	\$853,322	\$1,268,231	\$255,469
2,000,000 – 2,999,999	110	5	98.7%	\$10,810,000	64.7%	\$1,518,080	\$643,920	\$2,162,000	\$348,163
3,000,000 – 3,999,999	93	1	98.9%	\$3,000,000	66.4%	\$1,500,000	\$1,500,000	\$3,000,000	\$2,121,044
Over 4,000,000	67	7	100.0%	\$58,325,001	100.0%	\$6,052,166	\$2,279,977	\$8,332,143	\$407,667
Total	45	635		\$173,666,089		\$131,961	\$140,139	\$273,490	\$76,213
Total (Paid Only)	47	328		\$173,666,089		\$255,474	\$271,306	\$529,470	\$119,774

# SUMMARY BY INDEMNITY RANGE

## PHYSICIANS & SURGEONS: 2021

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	47	135	47.4%	\$0	0.0%	\$0	\$0	\$0	\$55,370
5,000 – 5,999	95	1	47.7%	\$5,000	0.0%	\$0	\$5,000	\$5,000	\$0
8,000 – 8,999	19	1	48.1%	\$8,000	0.0%	\$5,000	\$3,000	\$8,000	\$4,082
9,000 – 9,999	39	1	48.4%	\$9,248	0.0%	\$5,248	\$4,000	\$9,248	\$0
10,000 – 19,999	71	3	49.5%	\$35,000	0.1%	\$2,520	\$9,147	\$11,667	\$33,462
20,000 – 29,999	32	2	50.2%	\$47,500	0.1%	\$11,250	\$12,500	\$23,750	\$1,917
30,000 – 39,999	39	4	51.6%	\$129,500	0.2%	\$8,450	\$23,925	\$32,375	\$913
40,000 – 49,999	43	5	53.3%	\$213,604	0.5%	\$560	\$42,161	\$42,721	\$47,446
50,000 – 59,999	36	1	53.7%	\$50,000	0.5%	\$25,000	\$25,000	\$50,000	\$59,761
70,000 – 79,999	46	3	54.7%	\$220,000	0.8%	\$55,000	\$18,333	\$73,333	\$120,320
90,000 – 99,999	74	2	55.4%	\$185,000	0.9%	\$0	\$92,500	\$92,500	\$106,244
100,000 – 199,999	46	16	61.1%	\$2,262,000	3.3%	\$36,428	\$101,822	\$141,375	\$45,744
200,000 – 299,999	56	26	70.2%	\$6,068,333	9.7%	\$80,450	\$152,947	\$233,397	\$101,734
300,000 – 399,999	53	18	76.5%	\$6,119,500	16.1%	\$110,855	\$229,117	\$339,972	\$75,956
400,000 – 499,999	46	15	81.8%	\$6,562,574	23.0%	\$187,633	\$249,872	\$437,505	\$372,241
500,000 – 999,999	52	27	91.2%	\$16,919,781	40.8%	\$192,295	\$434,363	\$626,659	\$358,275
1,000,000 – 1,999,999	66	18	97.5%	\$22,471,212	64.5%	\$321,999	\$900,475	\$1,248,401	\$233,173
2,000,000 – 2,999,999	81	2	98.2%	\$4,810,000	69.5%	\$1,220,200	\$1,184,800	\$2,405,000	\$647,948
3,000,000 – 3,999,999	93	1	98.6%	\$3,000,000	72.7%	\$1,500,000	\$1,500,000	\$3,000,000	\$2,121,044
Over 4,000,000	65	4	100.0%	\$25,975,001	100.0%	\$3,035,417	\$3,458,334	\$6,493,750	\$279,641

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
Total	50	285		\$95,091,253		\$122,180	\$209,660	\$333,654	\$130,496
Total (Paid Only)	54	150		\$95,091,253		\$232,143	\$398,355	\$633,942	\$198,108

# SUMMARY BY INDEMNITY RANGE

HOSPITALS:2021

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	48	117	41.1%	\$0	0.0%	\$0	\$0	\$0	\$23,940
1,000 – 1,999	17	3	42.1%	\$3,895	0.0%	\$1,020	\$278	\$1,298	\$20
4,000 – 4,999	6	1	42.5%	\$4,500	0.0%		\$4,500	\$4,500	
5,000 – 5,999	37	5	44.2%	\$25,300	0.0%	\$1,060	\$4,000	\$5,060	\$5,000
8,000 – 8,999	19	1	44.6%	\$8,000	0.0%	\$5,000	\$3,000	\$8,000	\$4,082
10,000 – 19,999	38	10	48.1%	\$133,280	0.1%	\$5,273	\$8,055	\$13,328	\$14,918
20,000 – 29,999	62	8	50.9%	\$190,586	0.3%	\$4,838	\$18,986	\$23,823	\$68,219
30,000 – 39,999	18	5	52.6%	\$155,000	0.4%	\$7,980	\$23,020	\$31,000	\$778
40,000 – 49,999	46	2	53.3%	\$87,500	0.5%	\$1,400	\$42,350	\$43,750	\$38,042
50,000 – 59,999	28	4	54.7%	\$200,000	0.7%	\$6,250	\$43,750	\$50,000	\$14,940
60,000 – 69,999	40	3	55.8%	\$182,000	0.8%	\$13,640	\$47,027	\$60,667	\$28,807
70,000 – 79,999	39	8	58.6%	\$590,000	1.3%	\$34,094	\$39,656	\$73,750	\$60,624
90,000 – 99,999	74	2	59.3%	\$185,000	1.5%	\$0	\$92,500	\$92,500	\$106,244
100,000 – 199,999	44	22	67.0%	\$2,953,750	4.0%	\$36,955	\$95,034	\$134,261	\$44,573
200,000 – 299,999	55	18	73.3%	\$4,315,833	7.6%	\$85,997	\$153,771	\$239,769	\$92,769
300,000 – 399,999	50	12	77.5%	\$4,225,000	11.2%	\$74,783	\$277,300	\$352,083	\$95,996
400,000 – 499,999	44	10	81.1%	\$4,294,226	14.9%	\$110,150	\$319,273	\$429,423	\$130,066
500,000 – 999,999	53	34	93.0%	\$21,904,781	33.4%	\$183,443	\$460,816	\$644,258	\$280,169
1,000,000 – 1,999,999	52	9	96.1%	\$11,568,286	43.2%	\$546,321	\$739,044	\$1,285,365	\$278,953
2,000,000 – 2,999,999	82	4	97.5%	\$8,810,000	50.6%	\$1,397,600	\$804,900	\$2,202,500	\$435,204

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
Over 4,000,000	67	7	100.0%	\$58,325,001	100.0%	\$6,052,166	\$2,279,977	\$8,332,143	\$407,667
Total	48	285		\$118,161,938		\$224,405	\$190,023	\$414,603	\$91,869
Total (Paid Only)	48	168		\$118,161,938		\$380,688	\$322,360	\$703,345	\$139,176



## 5 AVERAGE PAYMENTS BY INJURY SEVERITY & LAPSED TIME TO DISPOSITION

This section illustrates the paid claim count, the average paid indemnity (economic + noneconomic), 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)**

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

- **Fatalities – 9**

# MALPRACTICE PAYMENTS

## BY PROVIDER TYPE

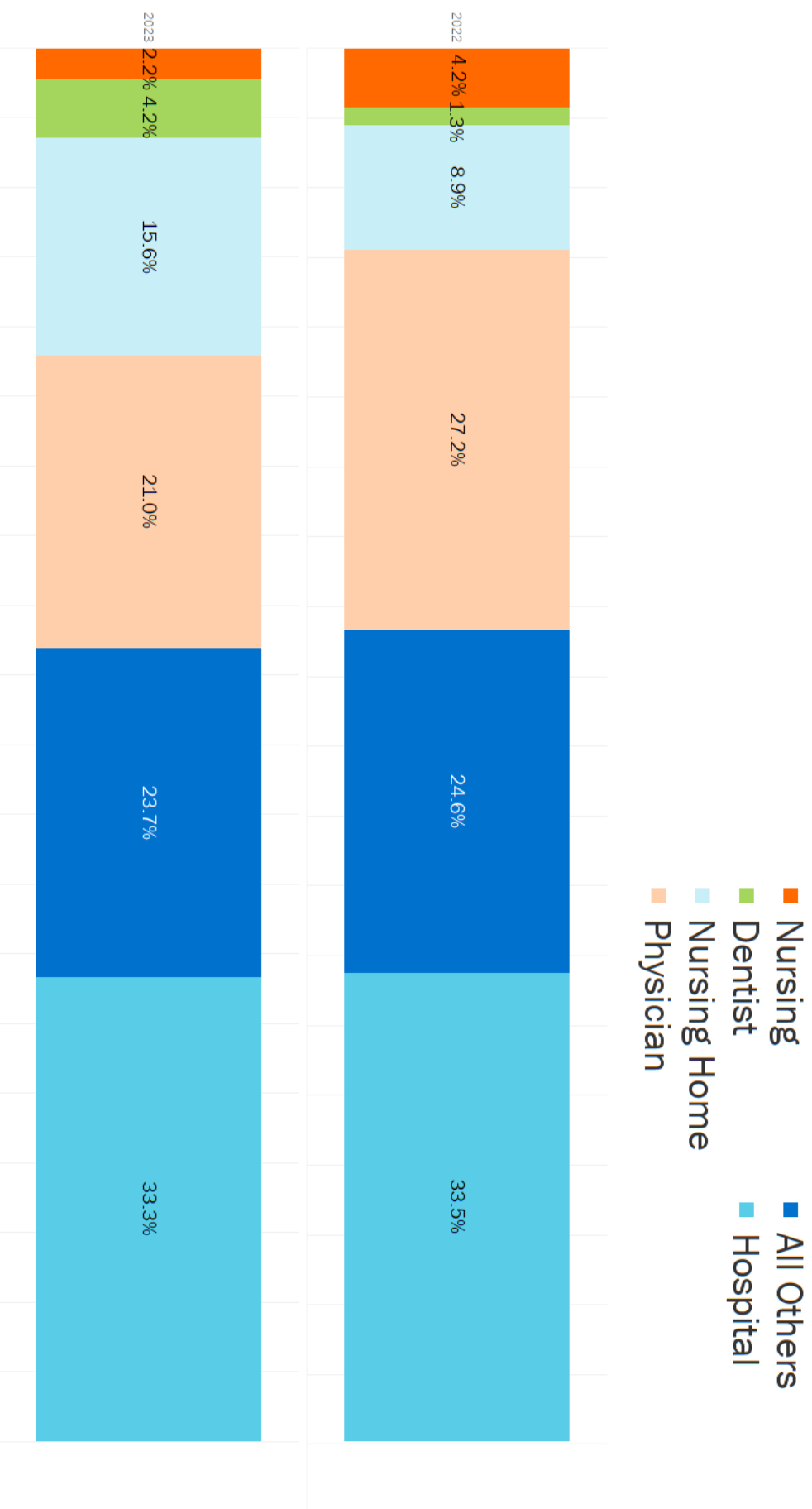


Figure 33

# AVERAGE INDEMNITY BY SEVERITY

## ALL CASES

Severity 1, 2, 3, 4													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	
Chiropractors	2	\$400,000	100.0%	700.0%	1	\$25,000	0.0%	2400.0%	1	\$1,000	(66.7%)	(96.6%)	
Clinics & Corporations	33	\$8,343,113	10.0%	(45.9%)	30	\$14,018,241	(6.3%)	251.1%	32	\$4,259,419	(15.8%)	(39.3%)	
Dentists	4	\$321,497	(63.6%)	(13.0%)	11	\$1,016,500	57.1%	17.0%	7	\$553,000	(36.4%)	(70.0%)	
Hospitals	63	\$9,787,713	12.5%	49.7%	56	\$5,813,324	5.7%	(1.4%)	53	\$5,578,475	(28.4%)	(20.3%)	
Nurses	11	\$1,626,250	266.7%	(10.8%)	3	\$497,500	(72.7%)	(5.7%)	11	\$1,935,000	266.7%	(2.6%)	
Nursing Homes	13	\$1,386,056	(48.0%)	(50.7%)	25	\$5,409,841	150.0%	19.5%	10	\$1,810,738	(16.7%)	1.2%	
Optometrists	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
Pharmacies	3	\$112,500	0.0%	21.0%	3	\$93,000	(25.0%)	(43.4%)	4	\$219,118	33.3%	79.6%	
Physicians & Surgeons	24	\$6,285,000	14.3%	3.8%	21	\$5,299,000	(12.5%)	1.7%	24	\$5,953,500	(22.6%)	(5.1%)	
Podiatrist/Chiropracist	2	\$825,000	100.0%	106.3%	1	\$200,000	0.0%	(8.0%)	1	\$217,500	–	–	
Total	155	\$29,087,129	2.6%	(12.5%)	151	\$32,372,406	5.6%	49.3%	143	\$20,527,750	(18.3%)	(21.4%)	

Severity 5, 6, 7, 8													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	
Chiropractors	3	\$700,000	—	—	0	\$0	(100.0%)	(100.0%)	3	\$510,000	200.0%	88.9%	
Clinics & Corporations	41	\$32,305,500	2.5%	(2.5%)	40	\$32,333,250	(13.0%)	54.5%	46	\$24,068,680	100.0%	(11.5%)	

Severity 5, 6, 7, 8												
	2023		2022-2023		2022		2021 - 2022		2021		2020 - 2021	
Profession Type	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
Dentists	2	\$50,000	(71.4%)	(65.7%)	7	\$509,600	133.3%	9.2%	3	\$200,000	0.0%	(92.3%)
Hospitals	53	\$59,164,661	8.2%	26.3%	49	\$43,294,000	11.4%	(40.7%)	44	\$65,564,907	(4.3%)	17.1%
Nurses	3	\$5,900,000	50.0%	736.9%	2	\$470,000	100.0%	1075.0%	1	\$20,000	(87.5%)	(89.8%)
Nursing Homes	2	\$1,175,000	—	—	0	\$0	(100.0%)	(100.0%)	3	\$991,678	—	—
Optometrists	1	\$175,000	(50.0%)	(21.3%)	2	\$445,000	100.0%	(77.8%)	1	\$1,000,000	—	—
Pharmacies	0	\$0	(100.0%)	(100.0%)	1	\$917	0.0%	(98.3%)	1	\$55,000	—	—
Physicians & Surgeons	62	\$39,994,419	40.9%	67.4%	44	\$16,959,663	(8.3%)	0.6%	48	\$18,397,333	0.0%	(23.6%)
Podiatrist/Chiroprodist	0	\$0	(100.0%)	(100.0%)	1	\$50,000	—	—	0	\$0	(100.0%)	(100.0%)
Total	167	\$139,464,580	14.4%	29.6%	146	\$94,062,430	(2.7%)	(12.8%)	150	\$110,807,598	15.4%	(4.6%)
Severity 9												
	2023		2022-2023		2022		2021 - 2022		2021		2020 - 2021	
Profession Type	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
Chiropractors	1	\$400,000	—	—	0	\$0	—	—	0	\$0	—	—
Clinics & Corporations	24	\$11,617,277	(11.1%)	19.0%	27	\$10,984,681	(20.6%)	20.1%	34	\$11,514,854	47.8%	1.8%
Dentists	0	\$0	(100.0%)	(100.0%)	1	\$120,000	—	—	0	\$0	—	—
Hospitals	33	\$9,666,070	(25.0%)	(37.1%)	44	\$20,489,066	(6.4%)	48.0%	47	\$14,788,543	9.3%	(15.7%)
Nurses	5	\$1,242,500	0.0%	(20.7%)	5	\$1,565,958	400.0%	(54.4%)	1	\$687,500	(66.7%)	200.0%
Nursing Homes	25	\$6,798,902	(44.4%)	22.6%	45	\$9,983,488	87.5%	(15.4%)	24	\$6,296,094	(35.1%)	7.0%
Pharmacies	0	\$0	—	—	0	\$0	—	—	0	\$0	—	—
Physicians & Surgeons	36	\$9,765,241	24.1%	(7.7%)	29	\$8,522,484	3.6%	(9.0%)	28	\$9,043,750	(3.4%)	(11.8%)

Severity 9												
	2023		2022-2023		2022		2021 - 2022		2021		2020 - 2021	
Profession Type	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
Podiatrist/Chiroprapist	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Total	124	\$39,489,990	(17.9%)	(6.9%)	151	\$51,665,677	12.7%	8.3%	134	\$42,330,741	(0.7%)	(3.3%)

# LAPSED MONTHS: INCIDENT TO DISPOSITION

## ALL CASES

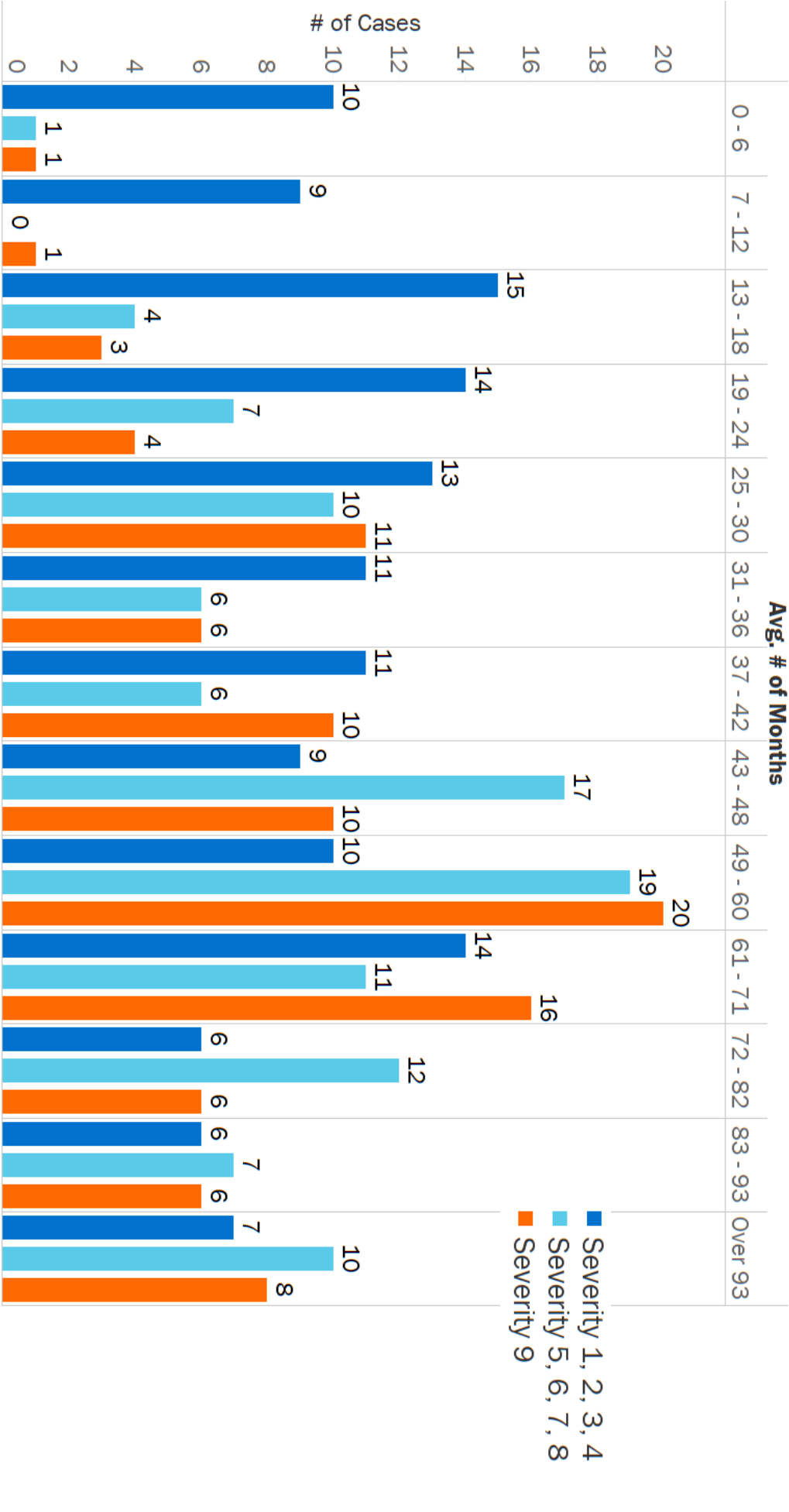


Figure 34

# AVERAGE INDEMNITY BY DISPOSITION TIME

## ALL CASES

Severity 1, 2, 3, 4													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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	
0 – 6	10	\$114,219	233.3%	1138.7%	3	\$9,221	(40.0%)	9.8%	5	\$8,398	(44.4%)	44.8%	
7 – 12	9	\$54,219	(25.0%)	(49.8%)	12	\$107,926	(20.0%)	46.3%	15	\$73,760	(11.8%)	(40.5%)	
13 – 18	15	\$87,824	66.7%	9.9%	9	\$79,889	28.6%	12.1%	7	\$71,286	(56.3%)	(66.5%)	
19 – 24	14	\$167,988	0.0%	66.7%	14	\$100,750	(17.6%)	(11.6%)	17	\$114,000	(22.7%)	(28.4%)	
25 – 30	13	\$130,096	(7.1%)	8.2%	14	\$120,286	0.0%	(25.1%)	14	\$160,571	7.7%	72.7%	
31 – 36	11	\$142,327	22.2%	(3.3%)	9	\$147,147	(25.0%)	(3.0%)	12	\$151,700	(14.3%)	(1.5%)	
37 – 42	11	\$296,364	22.2%	88.0%	9	\$157,639	(18.2%)	(38.3%)	11	\$255,441	(21.4%)	49.3%	
43 – 48	9	\$579,409	(43.8%)	112.5%	16	\$272,646	45.5%	18.4%	11	\$230,318	(8.3%)	0.1%	
48 – 60	10	\$304,200	(47.4%)	7.0%	19	\$284,224	46.2%	(20.4%)	13	\$356,986	(45.8%)	22.6%	
61 – 71	14	\$325,589	27.3%	70.3%	11	\$191,227	22.2%	112.4%	9	\$90,033	0.0%	(75.1%)	
72 – 82	6	\$216,833	100.0%	(93.1%)	3	\$3,143,333	50.0%	313.6%	2	\$760,000	(33.3%)	(16.0%)	
83 – 93	6	\$355,000	(14.3%)	(10.8%)	7	\$398,071	–	–	0	\$0	(100.0%)	(100.0%)	
94 – 104	3	\$145,000	200.0%	222.2%	1	\$45,000	(75.0%)	(37.5%)	4	\$72,000	100.0%	(69.7%)	
105 – 115	0	\$0	(100.0%)	(100.0%)	2	\$20,250	(33.3%)	(77.6%)	3	\$90,500	–	–	
116 – 126	1	\$50,000	–	–	0	\$0	–	–	0	\$0	–	–	
127 – 137	1	\$240,000	(50.0%)	170.5%	2	\$88,735	–	–	0	\$0	(100.0%)	(100.0%)	
138 – 148	1	\$200,000	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
149 – 159	1	\$100,000	–	–	0	\$0	–	–	0	\$0	–	–	
160 – 170	0	\$0	(100.0%)	(100.0%)	2	\$42,500	–	–	0	\$0	–	–	
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
182 – 192	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	

Severity 1, 2, 3, 4													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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	(100.0%)	(100.0%)	1	\$62,500	–	–	0	\$0	–	–	
Subtotal	135	\$215,460	0.7%	(10.8%)	134	\$241,585	8.9%	44.8%	123	\$166,892	(23.1%)	(16.5%)	

Severity 5, 6, 7, 8												
	2023		2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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
0 – 6	1	\$10,000	–	–	0	\$0	(100.0%)	(100.0%)	1	\$32,000	–	–
7 – 12	0	\$0	(100.0%)	(100.0%)	1	\$37,000	0.0%	825.0%	1	\$4,000	0.0%	(84.0%)
13 – 18	4	\$257,500	(33.3%)	(76.8%)	6	\$1,111,792	100.0%	24.7%	3	\$891,667	(25.0%)	397.1%
19 – 24	7	\$243,571	133.3%	(82.0%)	3	\$1,353,200	(40.0%)	810.5%	5	\$148,617	(16.7%)	(45.5%)
25 – 30	10	\$908,040	42.9%	(72.3%)	7	\$3,274,000	40.0%	700.5%	5	\$409,000	(28.6%)	15.7%
31 – 36	6	\$1,392,083	0.0%	60.6%	6	\$866,667	(50.0%)	(22.9%)	12	\$1,124,307	50.0%	10.6%
37 – 42	6	\$693,333	(57.1%)	(33.1%)	14	\$1,036,250	40.0%	43.1%	10	\$724,150	(16.7%)	(16.7%)
43 – 48	17	\$653,620	240.0%	172.3%	5	\$240,000	(61.5%)	(57.2%)	13	\$561,308	30.0%	(62.2%)
48 – 60	19	\$564,873	11.8%	(26.6%)	17	\$769,118	0.0%	174.2%	17	\$280,490	6.3%	(73.0%)
61 – 71	11	\$629,636	22.2%	81.6%	9	\$346,667	(35.7%)	(78.0%)	14	\$1,577,679	100.0%	(27.1%)
72 – 82	12	\$1,621,073	(7.7%)	82.6%	13	\$887,885	18.2%	(64.8%)	11	\$2,523,409	57.1%	(1.4%)
83 – 93	7	\$677,857	0.0%	6.6%	7	\$635,714	133.3%	(62.6%)	3	\$1,700,000	(50.0%)	111.2%
94 – 104	3	\$6,800,000	(50.0%)	1404.9%	6	\$451,861	200.0%	(74.2%)	2	\$1,750,000	(33.3%)	19.3%
105 – 115	3	\$2,233,333	50.0%	2133.3%	2	\$100,000	(33.3%)	(96.6%)	3	\$2,971,667	–	–
116 – 126	1	\$400,000	0.0%	900.0%	1	\$40,000	–	–	0	\$0	–	–



Severity 5, 6, 7, 8													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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	
127 – 137	1	\$320,000	0.0%	(81.7%)	1	\$1,750,000	0.0%	169.2%	1	\$650,000	–	–	
138 – 148	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$500,000	–	–	
149 – 159	0	\$0	(100.0%)	(100.0%)	2	\$525,000	–	–	0	\$0	–	–	
160 – 170	2	\$17,169,339	100.0%	1220.7%	1	\$1,300,000	–	–	0	\$0	–	–	
171 – 181	0	\$0	(100.0%)	(100.0%)	1	\$50,000	0.0%	(95.0%)	1	\$1,000,000	–	–	
182 – 192	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
193 – 203	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
215 – 225	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$2,000,000	–	–	
Over 225	0	\$0	(100.0%)	(100.0%)	2	\$90,459	100.0%	(91.0%)	1	\$1,000,000	0.0%	0.0%	
Subtotal	110	\$1,267,860	5.8%	40.2%	104	\$904,446	(1.0%)	(14.3%)	105	\$1,055,310	15.4%	(4.6%)	

Severity 9													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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	
0 – 6	1	\$225,000	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
7 – 12	1	\$750,000	–	–	0	\$0	(100.0%)	(100.0%)	2	\$425,000	(50.0%)	11.5%	
13 – 18	3	\$333,333	(70.0%)	(40.6%)	10	\$560,900	100.0%	33.9%	5	\$418,949	(50.0%)	65.9%	
19 – 24	4	\$846,875	(55.6%)	24.7%	9	\$678,889	(18.2%)	103.2%	11	\$334,091	(8.3%)	(35.8%)	
25 – 30	11	\$257,859	(8.3%)	80.8%	12	\$142,645	50.0%	(47.2%)	8	\$270,000	(50.0%)	(32.8%)	
31 – 36	6	\$441,667	(53.8%)	13.1%	13	\$390,665	(7.1%)	(7.6%)	14	\$422,857	16.7%	46.1%	
37 – 42	10	\$460,500	(47.4%)	5.4%	19	\$437,105	137.5%	56.1%	8	\$280,000	(20.0%)	(69.9%)	
43 – 48	10	\$300,750	(9.1%)	(38.9%)	11	\$492,533	57.1%	(2.5%)	7	\$505,158	16.7%	41.8%	

Severity 9													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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	
48 – 60	20	\$546,554	33.3%	53.8%	15	\$355,412	(42.3%)	(28.7%)	26	\$498,515	116.7%	16.4%	
61 – 71	16	\$211,875	14.3%	(50.9%)	14	\$431,232	366.7%	38.0%	3	\$312,500	(57.1%)	(32.5%)	
72 – 82	6	\$250,540	50.0%	(6.8%)	4	\$268,750	0.0%	(69.5%)	4	\$880,000	(20.0%)	312.9%	
83 – 93	6	\$238,623	0.0%	(76.4%)	6	\$1,009,167	500.0%	392.3%	1	\$205,000	(66.7%)	(41.4%)	
94 – 104	4	\$305,625	300.0%	307.5%	1	\$75,000	(66.7%)	(88.6%)	3	\$655,331	–	–	
105 – 115	1	\$275,000	(50.0%)	(11.3%)	2	\$310,000	(66.7%)	(7.5%)	6	\$335,000	–	–	
116 – 126	0	\$0	(100.0%)	(100.0%)	1	\$240,000	–	–	0	\$0	–	–	
127 – 137	2	\$550,000	–	–	0	\$0	(100.0%)	(100.0%)	1	\$20,000	(50.0%)	(84.2%)	
138 – 148	1	\$1,175,000	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
149 – 159	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
160 – 170	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
182 – 192	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
193 – 203	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$235,000	–	–	
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
Over 225	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
Subtotal	102	\$387,157	(12.8%)	(12.3%)	117	\$441,587	17.0%	4.3%	100	\$423,307	(1.0%)	(3.0%)	

# LAPSED MONTHS: INCIDENT TO DISPOSITION

## PHYSICIANS & SURGEONS

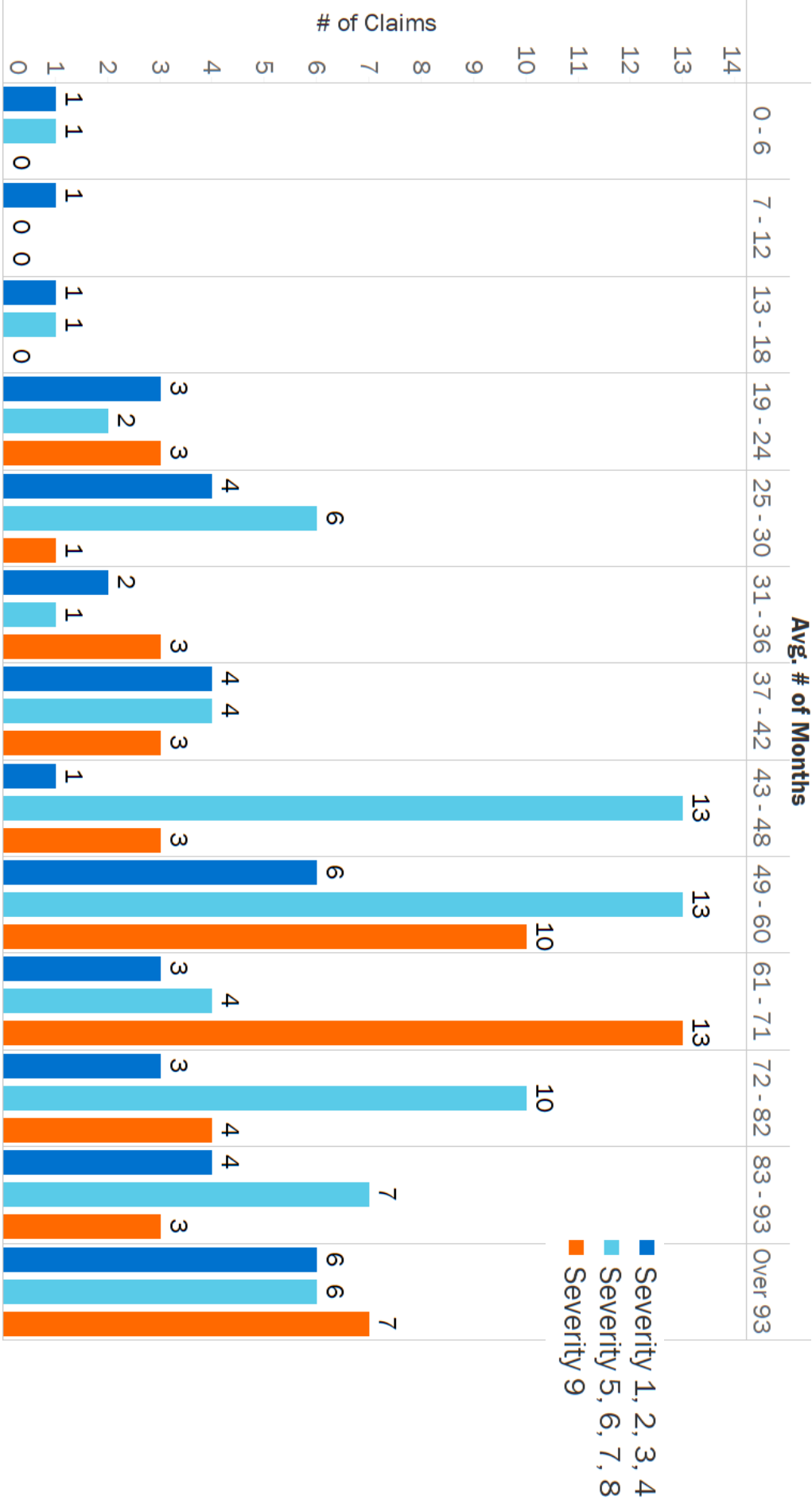


Figure 35

# AVERAGE INDEMNITY BY DISPOSITION TIME

## PHYSICIANS & SURGEONS

Severity 1, 2, 3, 4													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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	
0 – 6	1	\$400,000	–	–	0	\$0	–	–	0	\$0	–	–	
7 – 12	1	\$5,000	–	–	0	\$0	(100.0%)	(100.0%)	1	\$275,000	(50.0%)	233.3%	
13 – 18	1	\$175,000	0.0%	16.7%	1	\$150,000	–	–	0	\$0	(100.0%)	(100.0%)	
19 – 24	3	\$163,273	–	–	0	\$0	(100.0%)	(100.0%)	7	\$129,714	75.0%	(53.3%)	
25 – 30	4	\$190,625	–	–	0	\$0	(100.0%)	(100.0%)	5	\$250,500	150.0%	42.1%	
31 – 36	2	\$192,500	0.0%	(16.8%)	2	\$231,250	(50.0%)	(16.2%)	4	\$275,875	(20.0%)	28.8%	
37 – 42	4	\$606,250	33.3%	288.6%	3	\$156,000	(40.0%)	(46.5%)	5	\$291,850	(28.6%)	11.6%	
43 – 48	1	\$237,500	(50.0%)	5.6%	2	\$225,000	(60.0%)	(40.6%)	5	\$379,000	(16.7%)	53.1%	
48 – 60	6	\$298,333	(25.0%)	(41.4%)	8	\$508,750	14.3%	32.3%	7	\$384,653	(30.0%)	(24.4%)	
61 – 71	3	\$739,583	(40.0%)	244.5%	5	\$214,700	400.0%	114.7%	1	\$100,000	(80.0%)	(73.1%)	
72 – 82	3	\$323,333	50.0%	(93.0%)	2	\$4,615,000	–	–	0	\$0	(100.0%)	(100.0%)	
83 – 93	4	\$432,500	0.0%	168.6%	4	\$161,000	–	–	0	\$0	(100.0%)	(100.0%)	
94 – 104	3	\$145,000	–	–	0	\$0	(100.0%)	(100.0%)	3	\$94,000	200.0%	25.3%	
105 – 115	0	\$0	(100.0%)	(100.0%)	1	\$12,500	0.0%	8.7%	1	\$11,500	–	–	
116 – 126	1	\$50,000	–	–	0	\$0	–	–	0	\$0	–	–	
127 – 137	1	\$240,000	–	–	0	\$0	–	–	0	\$0	–	–	
138 – 148	1	\$200,000	–	–	0	\$0	–	–	0	\$0	–	–	
149 – 159	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
160 – 170	0	\$0	(100.0%)	(100.0%)	1	\$35,000	–	–	0	\$0	–	–	
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
182 – 192	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	

Severity 1, 2, 3, 4									
	2023	2022-2023	2022	2021 - 2022	2021	2020 - 2021			
Months from Injury to Disposition	Paid Claims	% Change, Paid Claims	Average Indemnity	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	
193 – 203	0	–	\$0	–	0	\$0	–	–	–
204 – 214	0	–	\$0	–	0	\$0	–	–	–
Over 225	0	(100.0%)	\$0	(100.0%)	1	\$62,500	–	–	–
Total	39	30.0%	\$320,861	(42.2%)	30	\$555,267	(23.1%)	117.0%	(20.4%) (24.1%)

Severity 5, 6, 7, 8									
	2023	2022-2023	2022	2021 - 2022	2021	2020 - 2021			
Months from Injury to Disposition	Paid Claims	% Change, Paid Claims	Average Indemnity	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	
0 – 6	1	–	\$10,000	–	0	\$0	(100.0%)	(100.0%)	–
7 – 12	0	–	\$0	–	0	\$0	–	–	–
13 – 18	1	(50.0%)	\$715,000	(70.2%)	2	\$2,400,000	100.0%	47.7%	0.0% 441.7%
19 – 24	2	–	\$107,500	–	0	\$0	(100.0%)	(100.0%)	(50.0%) (86.6%)
25 – 30	6	100.0%	\$1,155,567	(84.7%)	3	\$7,537,667	0.0%	1045.0%	(25.0%) 115.0%
31 – 36	1	(75.0%)	\$1,750,000	44.3%	4	\$1,212,500	(20.0%)	156.3%	(16.7%) (30.9%)
37 – 42	4	(42.9%)	\$802,500	(51.3%)	7	\$1,646,429	(12.5%)	88.0%	0.0% (25.7%)
43 – 48	13	225.0%	\$754,542	180.8%	4	\$268,750	(60.0%)	(57.7%)	11.1% (61.1%)
48 – 60	13	(7.1%)	\$597,154	(26.2%)	14	\$808,929	(6.7%)	181.0%	0.0% (74.0%)
61 – 71	4	(42.9%)	\$1,006,500	149.8%	7	\$402,857	(12.5%)	9.4%	33.3% (73.6%)
72 – 82	10	11.1%	\$1,840,287	88.5%	9	\$976,111	0.0%	(65.8%)	28.6% 11.4%
83 – 93	7	0.0%	\$677,857	6.6%	7	\$635,714	600.0%	(69.7%)	(75.0%) 122.5%
94 – 104	2	(50.0%)	\$10,175,000	1480.8%	4	\$643,666	100.0%	(63.2%)	0.0% 79.5%
105 – 115	1	0.0%	\$6,500,000	5100.0%	1	\$125,000	–	–	–
116 – 126	0	(100.0%)	\$0	(100.0%)	1	\$40,000	–	–	–

Severity 5, 6, 7, 8													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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	
127 – 137	1	\$320,000	0.0%	(81.7%)	1	\$1,750,000	–	–	0	\$0	–	–	
138 – 148	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
149 – 159	0	\$0	(100.0%)	(100.0%)	2	\$525,000	–	–	0	\$0	–	–	
160 – 170	2	\$17,169,339	100.0%	1220.7%	1	\$1,300,000	–	–	0	\$0	–	–	
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
182 – 192	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
193 – 203	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
215 – 225	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
Over 225	0	\$0	(100.0%)	(100.0%)	1	\$30,917	0.0%	(96.9%)	1	\$1,000,000	0.0%	0.0%	
Total	68	\$1,751,294	0.0%	50.5%	68	\$1,163,435	4.6%	28.4%	65	\$906,305	(4.4%)	(25.2%)	

Severity 9															
	2023			2022-2023		2022			2021 - 2022		2021		2020 - 2021		
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			
0 – 6	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–			
7 – 12	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–			
13 – 18	0	\$0	(100.0%)	(100.0%)	1	\$3,000,000	–	–	0	\$0	(100.0%)	(100.0%)			
19 – 24	3	\$987,500	0.0%	55.9%	3	\$633,333	(40.0%)	36.2%	5	\$465,000	400.0%	144.7%			
25 – 30	1	\$745,000	–	–	0	\$0	(100.0%)	(100.0%)	1	\$170,000	(66.7%)	(47.7%)			
31 – 36	3	\$625,000	0.0%	63.0%	3	\$383,333	0.0%	(51.6%)	3	\$791,667	(25.0%)	59.5%			
37 – 42	3	\$566,667	(62.5%)	49.4%	8	\$379,375	33.3%	14.4%	6	\$331,667	(14.3%)	(68.9%)			
43 – 48	3	\$363,333	(57.1%)	(31.4%)	7	\$529,473	75.0%	(20.0%)	4	\$661,526	300.0%	65.4%			

Severity 9													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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	
48 – 60	10	\$489,357	25.0%	120.4%	8	\$222,022	(38.5%)	(65.0%)	13	\$634,038	30.0%	32.6%	
61 – 71	13	\$218,462	30.0%	(54.3%)	10	\$477,513	400.0%	14.0%	2	\$418,750	(50.0%)	31.2%	
72 – 82	4	\$279,209	100.0%	(2.9%)	2	\$287,500	(33.3%)	(74.1%)	3	\$1,108,333	(25.0%)	397.7%	
83 – 93	3	\$177,246	0.0%	(86.4%)	3	\$1,303,333	200.0%	535.8%	1	\$205,000	(50.0%)	(50.3%)	
94 – 104	3	\$353,333	–	–	0	\$0	(100.0%)	(100.0%)	3	\$655,331	–	–	
105 – 115	1	\$275,000	0.0%	(45.0%)	1	\$500,000	(75.0%)	6.1%	4	\$471,250	–	–	
116 – 126	0	\$0	(100.0%)	(100.0%)	1	\$240,000	–	–	0	\$0	–	–	
127 – 137	2	\$550,000	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
138 – 148	1	\$1,175,000	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
149 – 159	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
160 – 170	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
182 – 192	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
193 – 203	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$235,000	–	–	
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
Over 225	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
Total	50	\$427,293	6.4%	(18.3%)	47	\$522,715	2.2%	(8.2%)	46	\$569,611	15.0%	8.0%	

# LAPSED MONTHS: INCIDENT TO DISPOSITION

## HOSPITALS

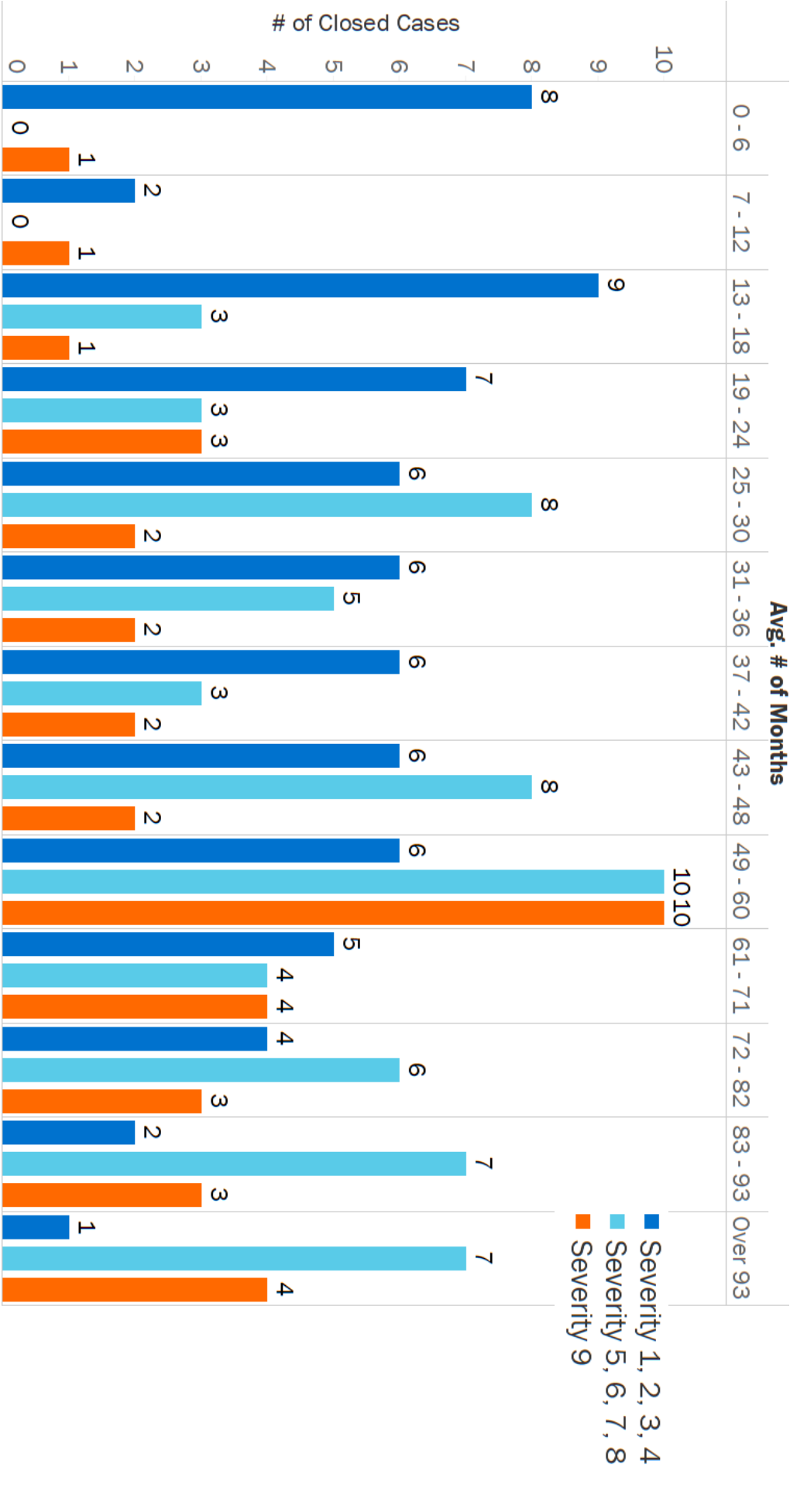


Figure 36



# AVERAGE INDEMNITY BY DISPOSITION TIME

## HOSPITALS

Severity 1, 2, 3, 4													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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	
0 – 6	8	\$30,274	300.0%	160.8%	2	\$11,606	0.0%	(32.7%)	2	\$17,250	(50.0%)	564.2%	
7 – 12	2	\$43,750	(71.4%)	(14.6%)	7	\$51,230	(12.5%)	(5.2%)	8	\$54,035	(27.3%)	(69.0%)	
13 – 18	9	\$110,362	80.0%	149.1%	5	\$44,300	25.0%	(41.9%)	4	\$76,250	(50.0%)	125.5%	
19 – 24	7	\$179,572	16.7%	57.2%	6	\$114,250	0.0%	109.0%	6	\$54,667	(45.5%)	(61.5%)	
25 – 30	6	\$83,958	(25.0%)	(18.4%)	8	\$102,938	0.0%	(47.0%)	8	\$194,125	(11.1%)	107.4%	
31 – 36	6	\$112,350	20.0%	64.0%	5	\$68,500	(28.6%)	18.3%	7	\$57,914	16.7%	(40.6%)	
37 – 42	6	\$344,167	500.0%	45788.9%	1	\$750	(80.0%)	(99.8%)	5	\$310,500	(16.7%)	205.4%	
43 – 48	6	\$202,401	(25.0%)	(18.8%)	8	\$249,375	14.3%	30.8%	7	\$190,643	16.7%	(15.4%)	
48 – 60	6	\$451,167	(33.3%)	71.7%	9	\$262,806	125.0%	52.4%	4	\$172,500	(69.2%)	(29.5%)	
61 – 71	5	\$237,400	25.0%	63.7%	4	\$145,000	33.3%	31.7%	3	\$110,100	0.0%	(65.6%)	
72 – 82	4	\$277,750	–	–	0	\$0	(100.0%)	(100.0%)	1	\$20,000	(50.0%)	(98.5%)	
83 – 93	2	\$250,000	(50.0%)	162.1%	4	\$95,375	–	–	0	\$0	(100.0%)	(100.0%)	
94 – 104	1	\$125,000	–	–	0	\$0	(100.0%)	(100.0%)	1	\$90,000	0.0%	(77.5%)	
105 – 115	0	\$0	(100.0%)	(100.0%)	1	\$12,500	(50.0%)	(84.5%)	2	\$80,750	–	–	
116 – 126	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
127 – 137	0	\$0	(100.0%)	(100.0%)	2	\$88,735	–	–	0	\$0	(100.0%)	(100.0%)	
138 – 148	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
149 – 159	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
160 – 170	0	\$0	(100.0%)	(100.0%)	1	\$35,000	–	–	0	\$0	–	–	
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
182 – 192	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	

Severity 1, 2, 3, 4												
	2023		2022-2023		2022		2021 - 2022		2021		2020 - 2021	
Months from Injury to Disposition	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity	Paid Claims	Average Indemnity	% Change, Paid Claims	% Change, Average Indemnity
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Over 225	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Total	68	\$186,283	7.9%	46.7%	63	\$127,021	8.6%	1.8%	58	\$124,775	(31.0%)	(29.8%)

Severity 5, 6, 7, 8												
	2023		2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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
0 – 6	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
7 – 12	0	\$0	(100.0%)	(100.0%)	1	\$37,000	–	–	0	\$0	–	–
13 – 18	3	\$105,000	(25.0%)	(93.2%)	4	\$1,547,500	100.0%	194.8%	2	\$525,000	0.0%	259.0%
19 – 24	3	\$188,333	200.0%	(94.6%)	1	\$3,500,000	(75.0%)	1891.2%	4	\$175,772	100.0%	(31.7%)
25 – 30	8	\$1,062,550	33.3%	(72.2%)	6	\$3,818,833	200.0%	637.9%	2	\$517,500	(60.0%)	36.2%
31 – 36	5	\$1,320,500	66.7%	465.9%	3	\$233,333	(25.0%)	(92.0%)	4	\$2,925,000	(33.3%)	139.3%
37 – 42	3	\$283,333	(57.1%)	(84.3%)	7	\$1,801,071	16.7%	70.3%	6	\$1,057,500	0.0%	(25.6%)
43 – 48	8	\$562,500	166.7%	181.3%	3	\$200,000	(40.0%)	(70.7%)	5	\$682,000	(37.5%)	(61.1%)
48 – 60	10	\$506,958	(9.1%)	(41.1%)	11	\$861,364	10.0%	184.0%	10	\$303,333	0.0%	(77.4%)
61 – 71	4	\$1,106,500	(33.3%)	148.7%	6	\$445,000	(40.0%)	(76.0%)	10	\$1,852,750	150.0%	(44.6%)
72 – 82	6	\$2,568,333	(25.0%)	108.2%	8	\$1,233,438	100.0%	(79.4%)	4	\$5,993,750	(20.0%)	68.5%
83 – 93	7	\$677,857	75.0%	(25.3%)	4	\$907,500	100.0%	(55.7%)	2	\$2,050,000	(60.0%)	120.4%
94 – 104	2	\$200,000	(33.3%)	(53.3%)	3	\$428,000	200.0%	(14.4%)	1	\$500,000	–	–
105 – 115	2	\$3,262,500	0.0%	3162.5%	2	\$100,000	0.0%	(97.7%)	2	\$4,417,500	–	–
116 – 126	1	\$400,000	–	–	0	\$0	–	–	0	\$0	–	–
127 – 137	0	\$0	(100.0%)	(100.0%)	1	\$1,750,000	0.0%	169.2%	1	\$650,000	–	–

Severity 5, 6, 7, 8													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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	
138 – 148	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	1	\$500,000	–	–	
149 – 159	0	\$0	(100.0%)	(100.0%)	2	\$525,000	–	–	0	\$0	–	–	
160 – 170	2	\$17,169,339	100.0%	1220.7%	1	\$1,300,000	–	–	0	\$0	–	–	
171 – 181	0	\$0	(100.0%)	(100.0%)	1	\$50,000	–	–	0	\$0	–	–	
182 – 192	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
193 – 203	0	\$0	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
204 – 214	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
215 – 225	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–	
Over 225	0	\$0	(100.0%)	(100.0%)	1	\$150,000	–	–	0	\$0	–	–	
Total	64	\$1,447,612	(1.5%)	20.7%	65	\$1,199,600	20.4%	(23.2%)	54	\$1,562,295	(3.6%)	3.8%	

Severity 9													
	2023			2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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	
0 – 6	1	\$225,000	–	–	0	\$0	–	–	0	\$0	(100.0%)	(100.0%)	
7 – 12	1	\$750,000	–	–	0	\$0	(100.0%)	(100.0%)	1	\$800,000	(50.0%)	33.3%	
13 – 18	1	\$400,000	(66.7%)	(68.3%)	3	\$1,261,333	0.0%	222.0%	3	\$391,667	(25.0%)	15.2%	
19 – 24	3	\$941,667	0.0%	(26.6%)	3	\$1,283,333	(40.0%)	176.0%	5	\$465,000	(28.6%)	(22.0%)	
25 – 30	2	\$172,500	0.0%	130.0%	2	\$75,000	(33.3%)	(80.3%)	3	\$380,000	(57.1%)	(20.7%)	
31 – 36	2	\$800,000	(71.4%)	127.2%	7	\$352,143	0.0%	(6.3%)	7	\$375,714	40.0%	14.7%	
37 – 42	2	\$350,000	(75.0%)	(44.8%)	8	\$634,375	60.0%	114.3%	5	\$296,000	(28.6%)	(75.8%)	
43 – 48	2	\$250,000	(50.0%)	(65.1%)	4	\$715,390	(20.0%)	7.9%	5	\$663,000	25.0%	57.2%	
48 – 60	10	\$616,857	11.1%	36.6%	9	\$451,667	(35.7%)	3.3%	14	\$437,325	100.0%	(3.7%)	

Severity 9												
	2023		2022-2023		2022		2021 - 2022		2021		2020 - 2021	
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
61 – 71	4	\$241,250	( 42.9%)	( 22.9%)	7	\$312,876	600.0%	( 56.8%)	1	\$725,000	( 75.0%)	11.1%
72 – 82	3	\$341,365	200.0%	5.0%	1	\$325,000	( 50.0%)	( 79.0%)	2	\$1,550,000	( 50.0%)	709.7%
83 – 93	3	\$366,667	0.0%	( 70.5%)	3	\$1,245,000	200.0%	507.3%	1	\$205,000	0.0%	( 8.9%)
94 – 104	3	\$404,167	–	–	0	\$0	( 100.0%)	( 100.0%)	2	\$964,247	–	–
105 – 115	0	\$0	( 100.0%)	( 100.0%)	1	\$500,000	( 80.0%)	83.8%	5	\$272,000	–	–
116 – 126	0	\$0	( 100.0%)	( 100.0%)	1	\$240,000	–	–	0	\$0	–	–
127 – 137	0	\$0	–	–	0	\$0	( 100.0%)	( 100.0%)	1	\$20,000	0.0%	426.3%
138 – 148	1	\$1,175,000	–	–	0	\$0	–	–	0	\$0	–	–
149 – 159	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
160 – 170	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
171 – 181	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
182 – 192	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
193 – 203	0	\$0	–	–	0	\$0	( 100.0%)	( 100.0%)	1	\$235,000	–	–
Over 225	0	\$0	–	–	0	\$0	–	–	0	\$0	–	–
Total	38	\$499,741	( 22.4%)	( 16.3%)	49	\$596,749	( 12.5%)	25.8%	56	\$474,304	3.7%	( 13.3%)

## 6 INDEMNITY ANALYSIS BY COMPANY

Section 5 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 + noneconomic), 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: 2023

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
ALL SELF—INSURED ENTITIES	219	334	188	\$109,671,774
MISSOURI HOSPITAL PLAN	78	69	42	\$18,281,231
MEDICAL PROTECTIVE COMPANY	48	61	13	\$3,440,000
MEDICAL LIABILITY ALLIANCE	25	30	17	\$7,787,921
COLUMBIA CASUALTY COMPANY	24	28	19	\$3,632,000
PROASSURANCE INDEMNITY COMPANY INC	28	26	12	\$4,409,290
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	22	25	12	\$3,470,000
MMIC INSURANCE INC	20	25	10	\$5,059,777
NORCAL INSURANCE COMPANY	8	23	11	\$5,303,545
NATIONAL FIRE & MARINE INSURANCE COMPANY	19	19	3	\$1,822,000
DOCTORS COMPANY AN INTERINS EXCHANGE	12	14	5	\$1,450,000
COVERYS SPECIALTY INSURANCE COMPANY	7	9	3	\$1,190,000
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	7	9	6	\$742,663
IRONSHORE SPECIALTY INSURANCE COMPANY	4	9	3	\$2,075,000
NCMIC INSURANCE COMPANY	4	8	5	\$1,225,000
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	1	7	3	\$296,250
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY RRG	11	7	5	\$825,000
OMS NATIONAL INSURANCE COMPANY RRG	3	7	1	\$25,000
ARCH SPECIALTY INSURANCE COMPANY	5	6	1	\$82,741
PROASSURANCE SPECIALTY INSURANCE INC	0	5	2	\$300,000
KEYSTONE MUTUAL INSURANCE COMPANY	4	5	3	\$1,410,000
HUDSON EXCESS INSURANCE COMPANY	6	5	1	\$25,000
THE MUTUAL RISK RETENTION GROUP INC	5	5	0	\$0
PHARMACISTS MUTUAL INSURANCE COMPANY	1	3	3	\$112,500
PHYSICIANS STANDARD INSURANCE COMPANY	0	3	2	\$200,000

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
LEXINGTON INSURANCE COMPANY	1	3	0	\$0
LIBERTY INSURANCE UNDERWRITERS INC	4	3	2	\$250,000
CONTINENTAL CASUALTY COMPANY	5	3	1	\$600,000
HALLMARK SPECIALTY INSURANCE CO	0	3	3	\$1,000,000
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	0	3	1	\$150,000
PROSELECT INSURANCE COMPANY	4	2	0	\$0
MIDWEST INSURANCE GROUP INC A RISK RETENTION GROUP	3	2	0	\$0
BRIDGEWAY INSURANCE COMPANY	1	2	0	\$0
PROASSURANCE INSURANCE COMPANY OF AMERICA	1	2	2	\$725,000
COPIC A RISK RETENTION GROUP	1	2	1	\$2,000,000
ALLIED WORLD SURPLUS LINES INSURANCE COMPANY	1	2	2	\$266,667
ADMIRAL INSURANCE COMPANY	3	2	2	\$772,781
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	5	2	0	\$0
PREFERRED PROFESSIONAL INSURANCE COMPANY	1	2	1	\$110,000
HILLTOP SPECIALTY INSURANCE COMPANY	0	2	1	\$350,000
CINCINNATI INSURANCE COMPANY THE	3	1	1	\$6,497
FORTRESS INSURANCE COMPANY	0	1	0	\$0
CHURCH MUTUAL INSURANCE COMPANY S.I.	0	1	1	\$500,000
ALLIED WORLD INSURANCE COMPANY	0	1	0	\$0
CINCINNATI CASUALTY COMPANY THE	0	1	0	\$0
MARKEL AMERICAN INSURANCE COMPANY	0	1	1	\$25,000
LANDMARK AMERICAN INSURANCE COMPANY	0	1	1	\$375,000
TDC SPECIALTY INSURANCE COMPANY	1	1	1	\$160,000
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	1	1	1	\$1,000,000
PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY	4	1	0	\$0
LIBERTY SURPLUS INSURANCE CORPORATION	1	0	0	\$0
APPLIED MEDICO – LEGAL SOLUTIONS RRG INC	2	0	0	\$0
LONE STAR ALLIANCE INC A RISK RETENTION GROUP	3	0	0	\$0

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION	1	0	0	\$0
GRAPH INSURANCE GROUP, A RISK RETENTION GROUP, LLC	1	0	0	\$0
PROASSURANCE SPECIALTY INSURANCE COMPANY	1	0	0	\$0
PROASSURANCE COMPANY OF WISCONSIN INC	1	0	0	\$0
CENTENNIAL CASUALTY COMPANY	1	0	0	\$0
GENERAL STAR INDEMNITY COMPANY	1	0	0	\$0
KINSALE INSURANCE COMPANY	1	0	0	\$0
HCS LTD.	2	0	0	\$0



# MEDICAL MALPRACTICE ACTIONS

BY COMPANY: 2022

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
ALL SELF—INSURED ENTITIES	246	293	157	\$95,075,662
MISSOURI HOSPITAL PLAN	72	100	56	\$23,058,250
MEDICAL PROTECTIVE COMPANY	47	58	4	\$725,000
COLUMBIA CASUALTY COMPANY	23	48	32	\$18,795,000
MEDICAL LIABILITY ALLIANCE	41	43	18	\$6,424,320
PROASSURANCE INDEMNITY COMPANY INC	20	32	13	\$7,936,350
MMIC INSURANCE INC	20	27	12	\$3,456,808
NATIONAL FIRE & MARINE INSURANCE COMPANY	28	23	0	\$0
NORCAL INSURANCE COMPANY	14	23	6	\$1,820,000
DOCTORS COMPANY AN INTERINS EXCHANGE	12	20	14	\$7,087,500
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY RRG	6	13	10	\$1,645,000
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	11	12	5	\$1,137,500
PHYSICIANS STANDARD INSURANCE COMPANY	0	9	6	\$1,490,108
OMS NATIONAL INSURANCE COMPANY RRG	6	9	4	\$670,000
KEYSTONE MUTUAL INSURANCE COMPANY	4	8	5	\$734,663
COVERYS SPECIALTY INSURANCE COMPANY	7	8	4	\$1,075,000
CINCINNATI INSURANCE COMPANY THE	2	7	6	\$1,365,000
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	4	6	1	\$125,000
PHARMACISTS MUTUAL INSURANCE COMPANY	3	6	5	\$103,917
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	7	6	4	\$880,000
ARCH SPECIALTY INSURANCE COMPANY	4	6	2	\$14,000
NCMIC INSURANCE COMPANY	3	5	1	\$25,000
LEXINGTON INSURANCE COMPANY	1	5	2	\$2,075,000
CONTINENTAL CASUALTY COMPANY	11	5	2	\$325,000
ILLINOIS UNION INSURANCE COMPANY	0	5	4	\$745,000
ISMIE MUTUAL INSURANCE COMPANY	8	5	2	\$1,500,000

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
PROASSURANCE SPECIALTY INSURANCE INC	3	4	0	\$0
HUDSON EXCESS INSURANCE COMPANY	5	4	2	\$468,250
CAPITOL SPECIALTY INSURANCE CORPORATION	0	3	2	\$772,115
FORTRESS INSURANCE COMPANY	1	3	2	\$295,000
PROASSURANCE INSURANCE COMPANY OF AMERICA	2	3	2	\$250,000
HALLMARK SPECIALTY INSURANCE CO	3	3	3	\$685,000
KINSALE INSURANCE COMPANY	1	3	1	\$70,000
PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY	1	3	0	\$0
BRIDGEWAY INSURANCE COMPANY	4	2	0	\$0
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	0	2	2	\$245,000
ALLIED WORLD INSURANCE COMPANY	0	2	1	\$85,000
ADMIRAL INSURANCE COMPANY	0	2	1	\$500,000
STEADFAST INSURANCE COMPANY	0	2	2	\$87,500
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	2	2	0	\$0
TDC SPECIALTY INSURANCE COMPANY	0	2	2	\$285,000
CENTENNIAL CASUALTY COMPANY	1	2	2	\$260,000
EVANSTON INSURANCE COMPANY	0	2	2	\$265,000
EVEREST NATIONAL INSURANCE COMPANY	0	1	1	\$275,000
PROSELECT INSURANCE COMPANY	1	1	0	\$0
LIBERTY SURPLUS INSURANCE CORPORATION	0	1	0	\$0
GALEN INSURANCE COMPANY	0	1	1	\$100,000
PHYSICIANS INSURANCE RISK RETENTION GROUP, INC.	0	1	0	\$0
CHURCH MUTUAL INSURANCE COMPANY S.I.	0	1	1	\$200,000
ALLIED WORLD SURPLUS LINES INSURANCE COMPANY	0	1	1	\$55,000
IRONSHORE SPECIALTY INSURANCE COMPANY	8	1	0	\$0
INTERMED INSURANCE COMPANY	0	1	1	\$62,500
HOMELAND INSURANCE COMPANY OF NEW YORK	0	1	1	\$75,000
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	2	1	0	\$0
NATIONAL GUARDIAN RISK RETENTION GROUP INC	1	1	1	\$55,000

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
PREFERRED PROFESSIONAL INSURANCE COMPANY	0	1	1	\$650,000
HILLTOP SPECIALTY INSURANCE COMPANY	0	1	0	\$0
APPLIED MEDICO—LEGAL SOLUTIONS RRG INC	4	0	0	\$0
MIDWEST INSURANCE GROUP INC A RISK RETENTION GROUP	3	0	0	\$0
PHYSICIANS INSURANCE MUTUAL	1	0	0	\$0
LONE STAR ALLIANCE INC A RISK RETENTION GROUP	1	0	0	\$0
LIBERTY INSURANCE UNDERWRITERS INC	2	0	0	\$0
PROASSURANCE COMPANY OF WISCONSIN INC	1	0	0	\$0
THE MUTUAL RISK RETENTION GROUP INC	1	0	0	\$0
CINCINNATI CASUALTY COMPANY THE	2	0	0	\$0
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	3	0	0	\$0

# MEDICAL MALPRACTICE ACTIONS

BY COMPANY: 2021

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
ALL SELF-INSURED ENTITIES	288	309	165	\$98,973,220
MISSOURI HOSPITAL PLAN	78	99	40	\$24,541,676
MEDICAL PROTECTIVE COMPANY	46	45	8	\$1,892,500
COLUMBIA CASUALTY COMPANY	32	35	23	\$5,887,832
PROASSURANCE INDEMNITY COMPANY INC	30	33	13	\$8,675,000
NORCAL INSURANCE COMPANY	27	30	11	\$4,649,574
MEDICAL LIABILITY ALLIANCE	41	28	10	\$2,985,000
DOCTORS COMPANY AN INTERINS EXCHANGE	17	21	12	\$7,204,500
PHYSICIANS STANDARD INSURANCE COMPANY	0	19	13	\$2,849,166
NATIONAL FIRE & MARINE INSURANCE COMPANY	22	18	3	\$1,350,000
ST LUKES HEALTH SYSTEM RISK RETENTION GROUP	15	15	8	\$1,036,865
MMIC INSURANCE INC	20	15	3	\$431,250
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	7	12	6	\$2,577,500
ARCH SPECIALTY INSURANCE COMPANY	2	12	2	\$51,204
KEYSTONE MUTUAL INSURANCE COMPANY	8	9	3	\$525,000
NCMIC INSURANCE COMPANY	7	7	3	\$510,000
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	4	7	3	\$294,000
ISMIE MUTUAL INSURANCE COMPANY	5	7	3	\$950,000
PROASSURANCE SPECIALTY INSURANCE INC	7	6	4	\$1,193,226
CONTINENTAL CASUALTY COMPANY	5	6	0	\$0
PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY	3	6	1	\$175,000
OMS NATIONAL INSURANCE COMPANY RRG	6	6	1	\$25,000
COVERYS SPECIALTY INSURANCE COMPANY	10	5	2	\$460,000
ADMIRAL INSURANCE COMPANY	2	5	2	\$249,000
PROASSURANCE INSURANCE COMPANY OF AMERICA	3	4	1	\$217,500
HUDSON EXCESS INSURANCE COMPANY	6	4	3	\$165,000

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
HEALTH CARE INDUSTRY LIABILITY RECIPROCAL INSURANCE COMPANY RRG	12	3	3	\$625,000
PHARMACISTS MUTUAL INSURANCE COMPANY	2	3	3	\$206,618
MISSOURI MEDICAL MALPRACTICE JOINT UNDERWRITING ASSOCIATION	0	3	2	\$775,000
LEXINGTON INSURANCE COMPANY	1	3	1	\$1,000
IRONSHORE SPECIALTY INSURANCE COMPANY	7	3	0	\$0
KINSALE INSURANCE COMPANY	3	3	3	\$343,500
CINCINNATI INSURANCE COMPANY THE	3	2	1	\$12,500
GALEN INSURANCE COMPANY	0	2	1	\$187,000
MEDICUS INSURANCE COMPANY	0	2	2	\$507,500
ALLIED WORLD INSURANCE COMPANY	2	2	0	\$0
ILLINOIS UNION INSURANCE COMPANY	0	2	1	\$380,000
HILLTOP SPECIALTY INSURANCE COMPANY	0	2	1	\$200,000
APPLIED MEDICO–LEGAL SOLUTIONS RRG INC	1	1	0	\$0
PHYSICIANS INSURANCE MUTUAL	0	1	0	\$0
PREFERRA INSURANCE COMPANY RISK RETENTION GROUP	1	1	0	\$0
CATLIN SPECIALTY INSURANCE COMPANY	0	1	1	\$50,000
ZURICH AMERICAN INSURANCE COMPANY	1	1	1	\$5,000
CHURCH MUTUAL INSURANCE COMPANY S.I.	4	1	1	\$250,000
AMERICAN ALTERNATIVE INSURANCE CORPORATION	0	1	1	\$425,000
LIBERTY INSURANCE UNDERWRITERS INC	0	1	1	\$1,000,000
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	2	1	1	\$626,678
ACE AMERICAN INSURANCE COMPANY	0	1	1	\$550,000
STEADFAST INSURANCE COMPANY	0	1	1	\$6,731,989
HOMELAND INSURANCE COMPANY OF NEW YORK	0	1	1	\$60,000
EVANSTON INSURANCE COMPANY	0	1	1	\$111,500
PREFERRED PROFESSIONAL INSURANCE COMPANY	2	1	1	\$150,000
EVEREST NATIONAL INSURANCE COMPANY	2	0	0	\$0
PROSELECT INSURANCE COMPANY	1	0	0	\$0

Name	Number Reported	Number Closed	Number Paid	Total Indemnity
MIDWEST INSURANCE GROUP INC A RISK RETENTION GROUP	1	0	0	\$0
COPIC A RISK RETENTION GROUP	2	0	0	\$0
GRAPH INSURANCE GROUP, A RISK RETENTION GROUP, LLC	1	0	0	\$0
ALLIED WORLD SURPLUS LINES INSURANCE COMPANY	1	0	0	\$0
HALLMARK SPECIALTY INSURANCE CO	3	0	0	\$0
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	1	0	0	\$0
TDC SPECIALTY INSURANCE COMPANY	4	0	0	\$0
CENTENNIAL CASUALTY COMPANY	3	0	0	\$0
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	2	0	0	\$0
NATIONAL GUARDIAN RISK RETENTION GROUP INC	1	0	0	\$0

## 7 INDEMNITY ANALYSIS BY PROFESSIONAL SPECIALTY

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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 + noneconomic), 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: 2023

Specialty	Number Re-reported	Number Closed	Number Paid	Total Indemnity
Hospitals	235	303	165	\$57,356,389
Misc. Corporations/Partnership, etc.	146	250	77	\$38,343,451
General Physician / Surgeon	63	87	31	\$9,169,286
Nurses (excluding anesthesiologist)	47	57	26	\$9,395,000
Emergency Medicine	33	56	12	\$4,205,822
OB / GYN	24	48	18	\$10,624,000
Skilled Nursing Facilities	31	47	36	\$8,214,258
Dentists	48	46	11	\$1,154,497
Internal Medicine	19	38	10	\$2,385,000
Orthopedics	24	33	15	\$4,021,000
Radiology	19	25	4	\$2,075,000
Clinics – Outpatient – Surgery	15	23	5	\$428,238
Clinics – Outpatient Only, No Surgery	10	20	4	\$659,599
Nursing Homes	13	18	9	\$3,585,000
All other (speech therapists, massage therapists, etc.)	8	17	4	\$1,011,781
Cardiologists / Vascular Specialists	8	16	6	\$2,637,500
Neurology/Neurosurgeons	5	15	4	\$1,875,000
Physicians / Surgeons Assistants	6	14	10	\$9,845,000
Chiropractor	7	13	6	\$1,500,000
Hospitalists	3	12	3	\$1,450,000
Psychiatry	2	12	6	\$1,337,052
Cosmetic Surgery	2	11	5	\$865,000
Anesthesiology	14	10	1	\$350,000
Nurse Anesthetists	11	10	2	\$168,750
Pediatricians	3	9	4	\$10,350,000
Urologists	4	7	2	\$450,000
Otorhinolaryngology	5	7	2	\$1,430,000
Oncology	1	7	0	\$0
EMT	2	6	0	\$0
Podiatrists	8	5	2	\$825,000
Gastroenterology	9	4	0	\$0
Geriatrics	1	4	0	\$0



Specialty	Number Re-reported	Number Closed	Number Paid	Total Indemnity
Dermatology	0	4	1	\$275,000
Pharmacists / Pharmacies	1	3	3	\$112,500
Physical Medicine	2	3	2	\$1,250,000
Ophthalmology	4	3	0	\$0
Pathology	1	3	3	\$900,000
Nephrology	2	2	0	\$0
Pulmonologists	2	2	1	\$335,000
Intensive Care Physicians	1	2	0	\$0
Physicians – Misc.	4	2	2	\$700,000
Rehabilitation Hospitals	5	2	0	\$0
Radiologists – Non–Physicians (techs, etc)	5	2	1	\$100,000
Sports Medicine	1	1	1	\$250,000
Infectious Disease	1	1	0	\$0
Hospices	1	1	0	\$0
Mental Institutions	1	1	1	\$15,000
Optometrists	2	1	1	\$175,000

## INDEMNITY BY SPECIALTY: 2022

Specialty	Number Re-reported	Number Closed	Number Paid	Total Indemnity
Hospitals	244	304	197	\$97,808,880
Misc. Corporations/Partnership, etc.	182	273	101	\$52,870,019
General Physician / Surgeon	93	100	34	\$13,114,000
Orthopedics	16	61	14	\$5,095,000
Skilled Nursing Facilities	32	61	58	\$11,814,103
Dentists	31	56	24	\$2,181,100
Nurses (excluding anesthesiologist)	42	53	17	\$6,313,458
Nursing Homes	22	42	32	\$7,185,000
Emergency Medicine	33	39	13	\$2,107,500
OB / GYN	31	32	13	\$4,987,074
Radiology	21	29	8	\$1,240,000
Internal Medicine	23	28	9	\$2,106,176
Cardiologists / Vascular Specialists	12	27	7	\$3,291,966
Clinics – Outpatient – Surgery	24	27	10	\$1,433,000
Clinics – Outpatient Only, No Surgery	15	24	14	\$3,090,070
Anesthesiology	12	13	7	\$1,445,000
Hospitalists	5	12	1	\$70,000
Neurology/Neurosurgeons	11	12	3	\$1,385,000
Physicians / Surgeons Assistants	11	11	2	\$380,000
Nurse Anesthetists	8	11	4	\$1,170,000
All other (speech therapists, massage therapists, etc.)	10	11	4	\$1,180,000
Otorhinolaryngology	9	10	2	\$1,080,000
Pediatricians	11	10	7	\$1,870,000
Urologists	10	8	0	\$0
Gastroenterology	3	7	2	\$1,000,000
Pharmacists / Pharmacies	3	6	7	\$116,417
Physicians – Misc.	2	6	1	\$250,000
Chiropractor	5	6	2	\$300,000
Cosmetic Surgery	7	4	0	\$0
Nephrology	3	4	0	\$0
Pathology	3	4	1	\$715,000
Mental Institutions	2	4	2	\$375,000

Specialty	Number Re-reported	Number Closed	Number Paid	Total Indemnity
Podiatrists	2	4	3	\$700,000
Infectious Disease	0	3	0	\$0
Psychiatry	7	3	2	\$337,500
Ophthalmology	4	3	2	\$439,663
Oncology	0	3	3	\$2,465,000
Rehabilitation Hospitals	5	3	3	\$197,500
Physical Medicine	1	2	0	\$0
Pulmonologists	2	2	0	\$0
Dermatology	2	2	0	\$0
Intensive Care Physicians	1	2	0	\$0
Optometrists	2	2	3	\$620,000
Hematology	0	1	0	\$0
Nuclear Medicine	1	1	0	\$0
Endocrinology	0	1	0	\$0
Radiologists – Non–Physicians (techs, etc)	1	1	0	\$0
EMT	4	1	0	\$0
Otology	1	0	1	\$300,000
Hospices	1	0	0	\$0

## INDEMNITY BY SPECIALTY: 2021

Specialty	Number Re-reported	Number Closed	Number Paid	Total Indemnity
Hospitals	288	325	231	\$121,614,438
Misc. Corporations/Partnership, etc.	241	225	117	\$42,119,879
General Physician / Surgeon	74	92	34	\$10,412,141
Nurses (excluding anesthesiologist)	41	60	20	\$4,260,000
Orthopedics	48	54	19	\$7,972,500
Emergency Medicine	54	46	14	\$4,835,000
Dentists	39	45	18	\$955,097
Internal Medicine	29	43	9	\$1,965,000
Skilled Nursing Facilities	56	41	67	\$13,388,331
OB / GYN	37	31	16	\$5,987,000
Radiology	35	31	11	\$4,505,000
Cardiologists / Vascular Specialists	30	23	7	\$3,050,000
Clinics – Outpatient – Surgery	22	22	14	\$5,837,209
Nursing Homes	33	22	17	\$4,511,678
Pediatricians	11	20	7	\$6,675,000
Clinics – Outpatient Only, No Surgery	23	20	16	\$2,344,786
All other (speech therapists, massage therapists, etc.)	18	19	5	\$936,500
Neurology/Neurosurgeons	13	17	9	\$3,737,500
Anesthesiology	9	15	7	\$1,465,000
Cosmetic Surgery	3	13	5	\$817,000
Physicians / Surgeons Assistants	13	9	6	\$4,450,000
Chiropractor	9	9	5	\$636,000
Hospitalists	3	8	3	\$2,250,000
Ophthalmology	3	8	5	\$775,000
Gastroenterology	2	8	1	\$225,000
Pathology	4	6	1	\$150,000
Pharmacists / Pharmacies	2	5	4	\$219,118
Otorhinolaryngology	2	5	1	\$22,500
EMT	3	5	2	\$460,000
Psychiatry	3	4	1	\$160,000
Nephrology	1	4	1	\$125,000
Infectious Disease	1	3	0	\$0

Specialty	Number Re-reported	Number Closed	Number Paid	Total Indemnity
Physicians – Misc.	1	3	1	\$250,000
Nurse Anesthetists	11	3	3	\$962,500
Podiatrists	6	3	1	\$217,500
Urologists	5	2	0	\$0
Physical Medicine	3	2	5	\$3,025,000
Geriatrics	3	2	0	\$0
Hematology	1	1	0	\$0
Allergy / Immunologists	0	1	0	\$0
Pulmonologists	3	1	0	\$0
Dermatology	0	1	0	\$0
Intensive Care Physicians	2	1	0	\$0
Oncology	3	1	1	\$2,000,000
Rehabilitation Hospitals	1	1	1	\$275,000
Mental Institutions	1	1	0	\$0
Blood Banks	0	1	0	\$0
Optometrists	1	1	2	\$1,305,000
Sports Medicine	1	0	1	\$250,000
Hospices	1	0	0	\$0
Lab Techs – Non–Physicians	1	0	0	\$0
Radiologists – Non–Physicians (techs, etc)	3	0	0	\$0

## 8 CLAIM STUDY BY MEANS OF DISPOSITION

This section 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: 2023

## ALL CASES

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	83	23.9%	10	26	4.5	\$75,099	\$118,324	\$202,713	\$16,731
Settled before judgment	261	75.0%	20	56	6.2	\$318,897	\$297,486	\$616,938	\$146,006
Settled after verdict	2	0.6%	24	100	8.0	\$3,625,000	\$10,669,339	\$14,294,339	\$1,493,046
Total Settled	346	99.4%	17	49	5.8	\$279,524	\$314,461	\$596,632	\$122,781
Direct verdict for plaintiff	1	0.3%	9	79	6.0		\$817,052	\$817,052	\$118,975
Judgment for plaintiff	1	0.3%	24	52	7.0		\$800,000	\$800,000	
Total Court Dispositions	2	0.6%	17	65	6.5		\$808,526	\$808,526	\$59,488
Total paid claim dispositions	348	100.0%	17	49	5.8	\$277,917	\$317,300	\$597,850	\$122,418
Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	88	32.0%	13	35	3.9				\$9,732
Lawsuit closed or abandoned before trial	174	63.3%	24	49	5.3				\$35,059
Settled after verdict	1	0.4%	1	123	3.0				\$38,855
Total not disposed by court	263	95.6%	20	45	4.8				\$26,599

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Direct verdict for defendant	9	3.3%	17	71	5.4				\$93,624
Judgment for defendant	2	0.7%	20	53	9.0				\$340,393
Total Court Dispositions	11	4.0%	17	68	6.1				\$138,491
Total unpaid claim dispositions	275	100.0%	20	45	4.9				\$30,978



# MEANS OF DISPOSITION: 2023

## PHYSICIANS & SURGEONS

Incidents Closed With Payment										
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense	
Claims settled before litigation	12	7.6%	18	47	6.0	\$201,689	\$332,413	\$534,102	\$49,315	
Settled before judgment	141	89.8%	22	61	6.5	\$436,631	\$387,527	\$825,186	\$204,206	
Settled after verdict	2	1.3%	24	100	8.0	\$3,625,000	\$10,669,339	\$14,294,339	\$1,493,046	
Total Settled	155	98.7%	21	61	6.5	\$459,582	\$515,929	\$976,446	\$208,844	
Direct verdict for plaintiff	1	0.6%	9	79	6.0		\$817,052	\$817,052	\$118,975	
Judgment for plaintiff	1	0.6%	24	52	7.0		\$800,000	\$800,000		
Total Court Dispositions	2	1.3%	17	65	6.5		\$808,526	\$808,526	\$59,488	
Total paid claim dispositions	157	100.0%	21	61	6.5	\$453,728	\$519,656	\$974,307	\$206,942	
Incidents Closed Without Payment										
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense	
Claims closed before litigation	23	20.9%	17	40	4.3				\$13,895	
Lawsuit closed or abandoned before trial	79	71.8%	26	54	5.4				\$44,437	
Settled after verdict	1	0.9%	1	123	3.0				\$38,855	
Total not disposed by court	103	93.6%	24	51	5.1				\$37,563	

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Direct verdict for defendant	6	5.5%	16	73	5.3				\$139,108
Judgment for defendant	1	0.9%	14	33	9.0				\$191,890
Total Court Dispositions	7	6.4%	15	67	5.9				\$146,648
Total unpaid claim dispositions	110	100.0%	23	52	5.2				\$44,505

# MEANS OF DISPOSITION: 2023

## HOSPITALS

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	49	28.7%	10	22	4.5	\$77,836	\$83,175	\$161,010	\$5,871
Settled before judgment	121	70.8%	20	58	6.1	\$377,734	\$358,517	\$736,251	\$200,870
Settled after verdict	1	0.6%	48	160	7.0	\$6,000,000	\$21,338,677	\$27,338,677	\$2,986,091
Total Settled	171	100.0%	17	48	5.7	\$324,677	\$402,309	\$726,986	\$161,281
Total paid claim dispositions	171	100.0%	17	48	5.7	\$324,677	\$402,309	\$726,986	\$161,281

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	42	42.4%	14	40	4.2				\$9,299
Lawsuit closed or abandoned before trial	55	55.6%	24	53	5.5				\$48,572
Total not disposed by court	97	98.0%	19	47	4.9				\$31,567
Direct verdict for defendant	2	2.0%	22	56	3.5				\$13,580
Total Court Dispositions	2	2.0%	22	56	3.5				\$13,580
Total unpaid claim dispositions	99	100.0%	19	47	4.9				\$31,204

# MEANS OF DISPOSITION: 2022

## ALL CASES

Incidents Closed With Payment										
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense	
Claims settled before litigation	87	24.5%	12	34	4.8	\$119,772	\$109,582	\$235,297	\$25,704	
Settled before judgment	265	74.6%	17	56	6.4	\$232,827	\$346,519	\$590,006	\$162,467	
Total Settled	352	99.2%	16	51	6.0	\$204,884	\$287,958	\$502,337	\$128,665	
Direct verdict for plaintiff	2	0.6%	16	43	9.0	\$50,000	\$575,000	\$625,000	\$124,201	
Judgment for plaintiff	1	0.3%	73	115	4.0		\$28,000	\$28,000	\$445,327	
Total Court Dispositions	3	0.8%	35	67	7.3	\$33,333	\$392,667	\$426,000	\$231,243	
Total paid claim dispositions	355	100.0%	16	51	6.0	\$203,434	\$288,843	\$501,692	\$129,532	
Incidents Closed Without Payment										
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense	
Claims closed before litigation	106	34.3%	12	32	4.0				\$1,153	
Lawsuit closed or abandoned before trial	189	61.2%	24	53	5.3				\$43,242	
Settled after verdict	3	1.0%	26	69	3.7				\$171,558	
Total not disposed by court	298	96.4%	20	46	4.8				\$29,563	
Direct verdict for defendant	4	1.3%	14	49	7.8				\$123,304	

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Judgment for defendant	5	1.6%	27	66	4.0				\$156,557
Total Court Dispositions	9	2.9%	21	59	5.7				\$141,778
Total unpaid claim dispositions	309	100.0%	20	46	4.8				\$32,865

# MEANS OF DISPOSITION: 2022

## PHYSICIANS & SURGEONS

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	17	11.7%	21	62	6.4	\$301,529	\$238,500	\$540,029	\$68,033
Settled before judgment	127	87.6%	20	64	6.6	\$338,642	\$526,387	\$866,604	\$227,644
Total Settled	144	99.3%	20	64	6.6	\$334,261	\$492,400	\$828,050	\$208,801
Direct verdict for plaintiff	1	0.7%	9	45	9.0		\$1,100,000	\$1,100,000	\$235,023
Total Court Dispositions	1	0.7%	9	45	9.0		\$1,100,000	\$1,100,000	\$235,023
Total paid claim dispositions	145	100.0%	20	64	6.6	\$331,956	\$496,590	\$829,925	\$208,982

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	27	20.3%	21	42	4.8				\$1,341
Lawsuit closed or abandoned before trial	98	73.7%	27	61	5.4				\$66,092
Settled after verdict	2	1.5%	16	70	4.0				\$212,586
Total not disposed by court	127	95.5%	26	57	5.2				\$54,633
Direct verdict for defendant	3	2.3%	11	43	7.3				\$75,761
Judgment for defendant	3	2.3%	26	69	5.0				\$218,145

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Total Court Dispositions	6	4.5%	18	56	6.2				\$146,953
Total unpaid claim dispositions	133	100.0%	25	57	5.3				\$58,797

# MEANS OF DISPOSITION: 2022

## HOSPITALS

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	52	29.4%	14	37	5.2	\$158,298	\$106,266	\$264,563	\$27,704
Settled before judgment	123	69.5%	17	60	6.3	\$375,548	\$437,539	\$814,713	\$215,362
Total Settled	175	98.9%	16	53	6.0	\$310,993	\$339,104	\$651,240	\$159,601
Direct verdict for plaintiff	2	1.1%	16	43	9.0	\$50,000	\$575,000	\$625,000	\$124,201
Total Court Dispositions	2	1.1%	16	43	9.0	\$50,000	\$575,000	\$625,000	\$124,201
Total paid claim dispositions	177	100.0%	16	53	6.0	\$308,044	\$341,769	\$650,943	\$159,201

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	41	43.2%	7	32	3.6				\$1,049
Lawsuit closed or abandoned before trial	53	55.8%	21	58	5.1				\$70,722
Total not disposed by court	94	98.9%	15	47	4.5				\$40,333
Direct verdict for defendant	1	1.1%	4	42	9.0				
Total Court Dispositions	1	1.1%	4	42	9.0				



Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Total unpaid claim dispositions	95	100.0%	15	47	4.5				\$39,908

# MEANS OF DISPOSITION: 2021

## ALL CASES

Incidents Closed With Payment										
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense	
Claims settled before litigation	82	25.0%	16	33	4.7	\$61,872	\$213,860	\$278,769	\$25,973	
Settled before judgment	244	74.4%	18	52	6.4	\$318,184	\$289,615	\$610,393	\$152,113	
Total Settled	326	99.4%	18	47	6.0	\$253,713	\$270,560	\$526,979	\$120,385	
Direct verdict for plaintiff	1	0.3%	25	49	9.0	\$1,085,070	\$774,504	\$1,859,574	\$8,521	
Judgment for plaintiff	1	0.3%	0	106	3.0		\$11,500	\$11,500	\$31,971	
Total Court Dispositions	2	0.6%	12	78	6.0	\$542,535	\$393,002	\$935,537	\$20,246	
Total paid claim dispositions	328	100.0%	18	47	6.0	\$255,474	\$271,306	\$529,470	\$119,774	
Incidents Closed Without Payment										
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense	
Claims closed before litigation	125	40.7%	10	38	4.2				\$5,471	
Lawsuit closed or abandoned before trial	168	54.7%	23	46	5.3				\$39,817	
Settled after verdict	1	0.3%	24	74	5.0					
Total not disposed by court	294	95.8%	17	42	4.8				\$25,079	
Direct verdict for defendant	9	2.9%	19	72	6.0				\$188,192	

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Judgment for defendant	4	1.3%	9	25	2.3				\$10,594
Total Court Dispositions	13	4.2%	16	57	4.8				\$133,546
Total unpaid claim dispositions	307	100.0%	17	43	4.8				\$29,672

# MEANS OF DISPOSITION: 2021

## PHYSICIANS & SURGEONS

Incidents Closed With Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims settled before litigation	21	14.0%	27	56	5.5	\$109,788	\$614,267	\$724,055	\$69,569
Settled before judgment	128	85.3%	18	53	6.5	\$254,030	\$365,954	\$624,020	\$220,495
Total Settled	149	99.3%	19	53	6.4	\$233,701	\$400,951	\$638,119	\$199,223
Judgment for plaintiff	1	0.7%	0	106	3.0		\$11,500	\$11,500	\$31,971
Total Court Dispositions	1	0.7%	0	106	3.0		\$11,500	\$11,500	\$31,971
Total paid claim dispositions	150	100.0%	19	54	6.3	\$232,143	\$398,355	\$633,942	\$198,108

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Claims closed before litigation	34	25.2%	15	33	4.3				\$8,883
Lawsuit closed or abandoned before trial	93	68.9%	25	50	5.5				\$60,076
Total not disposed by court	127	94.1%	22	45	5.1				\$46,371
Direct verdict for defendant	7	5.2%	19	77	6.9				\$222,135
Judgment for defendant	1	0.7%	12	45	2.0				\$30,890
Total Court Dispositions	8	5.9%	18	73	6.3				\$198,229

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Total unpaid claim dispositions	135	100.0%	22	47	5.2				\$55,370

# MEANS OF DISPOSITION: 2021

## HOSPITALS

Incidents Closed With Payment										
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense	
Claims settled before litigation	45	26.8%	12	28	4.7	\$59,321	\$306,481	\$365,802	\$24,656	
Settled before judgment	121	72.0%	18	55	6.6	\$497,529	\$327,097	\$825,039	\$183,732	
Total Settled	166	98.8%	16	48	6.1	\$378,738	\$321,509	\$700,547	\$140,609	
Direct verdict for plaintiff	1	0.6%	25	49	9.0	\$1,085,070	\$774,504	\$1,859,574	\$8,521	
Judgment for plaintiff	1	0.6%	0	106	3.0		\$11,500	\$11,500	\$31,971	
Total Court Dispositions	2	1.2%	12	78	6.0	\$542,535	\$393,002	\$935,537	\$20,246	
Total paid claim dispositions	168	100.0%	16	48	6.1	\$380,688	\$322,360	\$703,345	\$139,176	
Incidents Closed Without Payment										
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense	
Claims closed before litigation	68	58.1%	9	46	4.2				\$4,209	
Lawsuit closed or abandoned before trial	44	37.6%	25	49	5.9				\$27,917	
Total not disposed by court	112	95.7%	15	47	4.9				\$13,523	
Direct verdict for defendant	5	4.3%	14	68	5.4				\$257,279	
Total Court Dispositions	5	4.3%	14	68	5.4				\$257,279	

Incidents Closed Without Payment									
Disposition	Claims	Percent	Incident to Report	Incident to Disposition	Average Injury Severity	Economic Damages	Non-Economic Damages	Indemnity	Expense
Total unpaid claim dispositions	117	100.0%	15	48	4.9				\$23,940

## 9 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

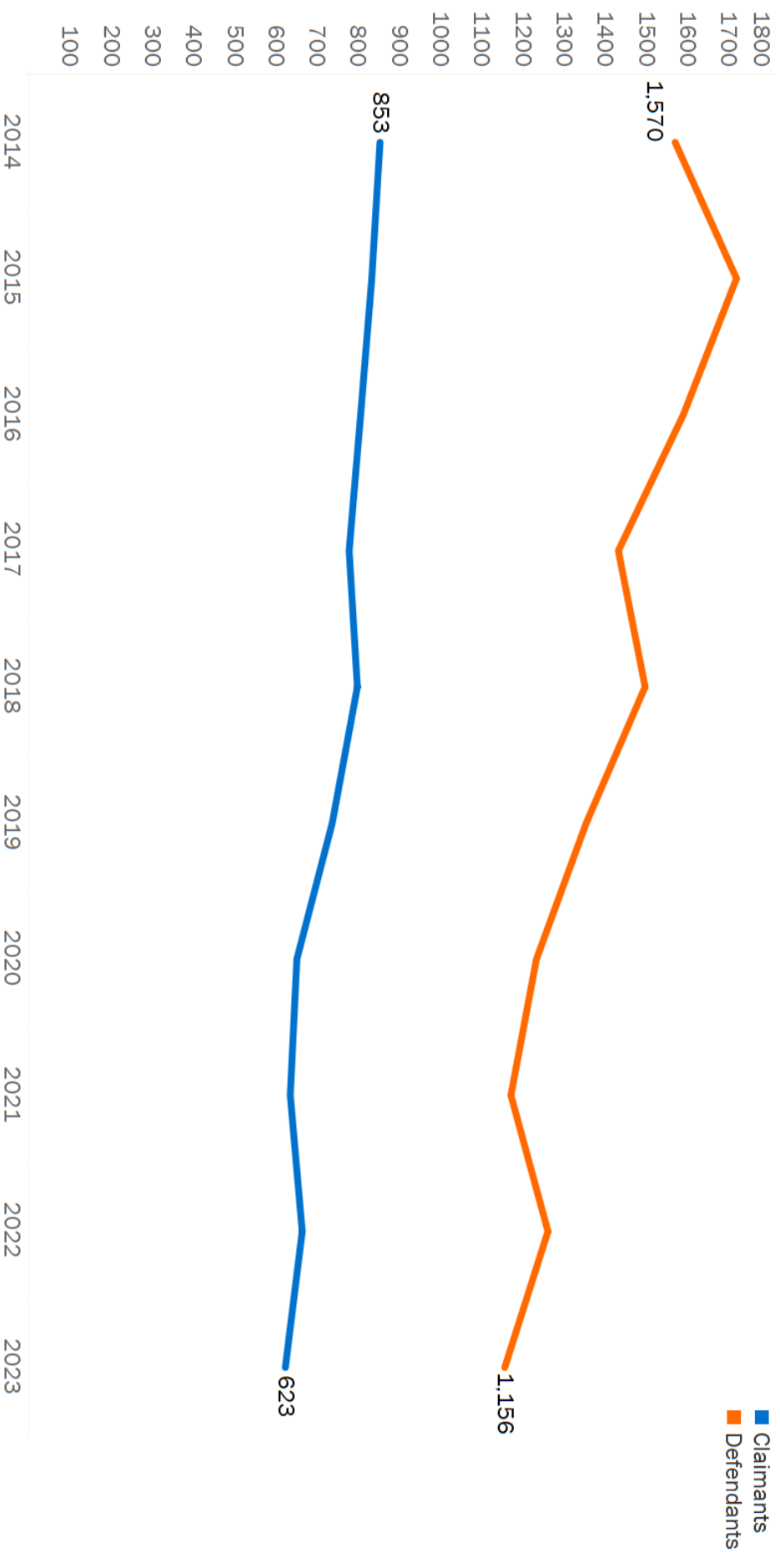


Figure 37

# MALPRACTICE ACTIONS

## BY TYPE OF DEFENDANT <sup>2</sup>

	Claimants				Defendants			Defendants, Payment Covered		
Year Case Was Closed	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
2014	853	391	\$142,397,594	\$364,188	574	824	172	121	320	48
2015	833	395	\$131,694,679	\$333,404	644	854	221	123	313	70
2016	806	395	\$184,995,318	\$468,343	623	764	203	140	303	62
2017	778	367	\$141,827,194	\$386,450	552	749	131	122	309	37
2018	798	383	\$169,014,471	\$441,291	525	825	147	114	334	39
2019	737	361	\$184,248,097	\$510,383	477	757	120	102	311	29
2020	651	352	\$176,690,848	\$501,963	428	702	103	108	296	36
2021	635	328	\$173,666,089	\$529,470	402	659	110	100	293	34
2022	664	355	\$178,100,513	\$501,692	432	707	122	94	316	38
2023	623	348	\$208,051,699	\$597,850	384	662	110	122	288	37

<sup>2</sup> A case is considered closed only when the last claim against the last defendant is closed.

# MALPRACTICE ACTIONS

## AT LEAST ONE PHYSICIAN

	Claimants				Defendants			Defendants, Payment Covered			
Year Case Was Closed	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other	
2014	401	172	\$87,763,602	\$510,254	574	398	58	121	119	10	
2015	396	160	\$80,954,850	\$505,968	644	418	65	123	99	16	
2016	380	193	\$142,313,757	\$737,377	623	396	76	140	134	13	
2017	371	167	\$91,898,148	\$550,288	552	351	41	122	121	10	
2018	359	166	\$99,137,185	\$597,212	525	379	48	114	128	8	
2019	332	155	\$111,508,822	\$719,412	477	360	39	102	116	5	
2020	287	157	\$120,011,983	\$764,408	428	310	36	108	108	12	
2021	285	150	\$95,091,253	\$633,942	402	320	29	100	129	4	
2022	278	145	\$120,339,196	\$829,925	432	301	35	94	116	7	
2023	267	157	\$152,966,210	\$974,307	384	297	35	122	112	10	

# MALPRACTICE ACTIONS

AT LEAST ONE PAYMENT MADE ON BEHALF OF PHYSICIAN

	Claimants				Defendants			Defendants, Payment Covered		
Year Case Was Closed	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
2014	112	112	\$61,543,312	\$549,494	154	121	14	121	52	7
2015	109	109	\$63,132,275	\$579,195	172	120	14	123	45	11
2016	118	118	\$98,836,787	\$837,600	199	119	27	140	49	7
2017	106	106	\$67,680,226	\$638,493	164	113	15	122	50	6
2018	104	104	\$80,055,341	\$769,763	168	126	8	114	61	2
2019	93	93	\$77,023,822	\$828,213	142	101	5	102	37	4
2020	95	95	\$72,147,983	\$759,452	143	96	11	108	39	6
2021	93	93	\$55,657,293	\$598,466	133	97	7	100	54	3
2022	80	80	\$51,833,647	\$647,921	132	95	10	94	39	5
2023	105	105	\$89,770,630	\$854,958	156	123	15	122	54	7

# MALPRACTICE ACTIONS

## AT LEAST ONE INSTITUTION

	Claimants				Defendants			Defendants, Payment Covered		
Year Case Was Closed	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
2014	642	322	\$133,628,923	\$414,997	423	824	77	83	320	13
2015	633	331	\$119,641,236	\$361,454	462	854	85	88	313	23
2016	595	315	\$146,981,016	\$466,606	439	764	67	96	303	14
2017	577	304	\$123,279,788	\$405,526	360	749	41	82	309	10
2018	628	332	\$158,990,199	\$478,886	391	825	75	86	334	16
2019	595	317	\$157,308,107	\$496,240	350	757	64	68	311	14
2020	520	305	\$161,097,192	\$528,188	315	702	51	74	296	15
2021	506	286	\$159,677,971	\$558,315	300	659	38	74	293	8
2022	534	315	\$170,286,929	\$540,593	344	707	57	71	316	17
2023	500	292	\$192,416,078	\$658,959	283	662	55	84	288	14

# MALPRACTICE ACTIONS

AT LEAST ONE PAYMENT MADE ON BEHALF OF INSTITUTION

	Claimants				Defendants			Defendants, Payment Covered		
Year Case Was Closed	Total	Paid	Total Indemnity	Average Recovery Per Claimant	Physicians	Institutions & Corps.	All Other	Physicians	Institutions & Corps.	All Other
2014	281	281	\$119,637,211	\$425,755	157	380	27	38	320	10
2015	277	277	\$103,303,010	\$372,935	152	403	34	38	313	12
2016	271	271	\$121,941,916	\$449,970	187	368	27	48	303	6
2017	273	273	\$106,658,744	\$390,691	147	367	15	53	309	4
2018	293	293	\$147,769,101	\$504,331	163	404	26	54	334	6
2019	281	281	\$141,713,107	\$504,317	154	366	21	31	311	2
2020	265	265	\$146,616,707	\$553,271	157	370	19	37	296	4
2021	256	256	\$149,501,971	\$583,992	145	354	16	47	293	3
2022	282	282	\$154,454,929	\$547,713	168	392	24	40	316	9
2023	257	257	\$161,123,792	\$626,941	146	360	25	47	288	8

# AVERAGE PAYMENT RECEIVED BY CLAIMANT

## AGAINST AVERAGE AMOUNT PAID ON BEHALF OF DEFENDANT

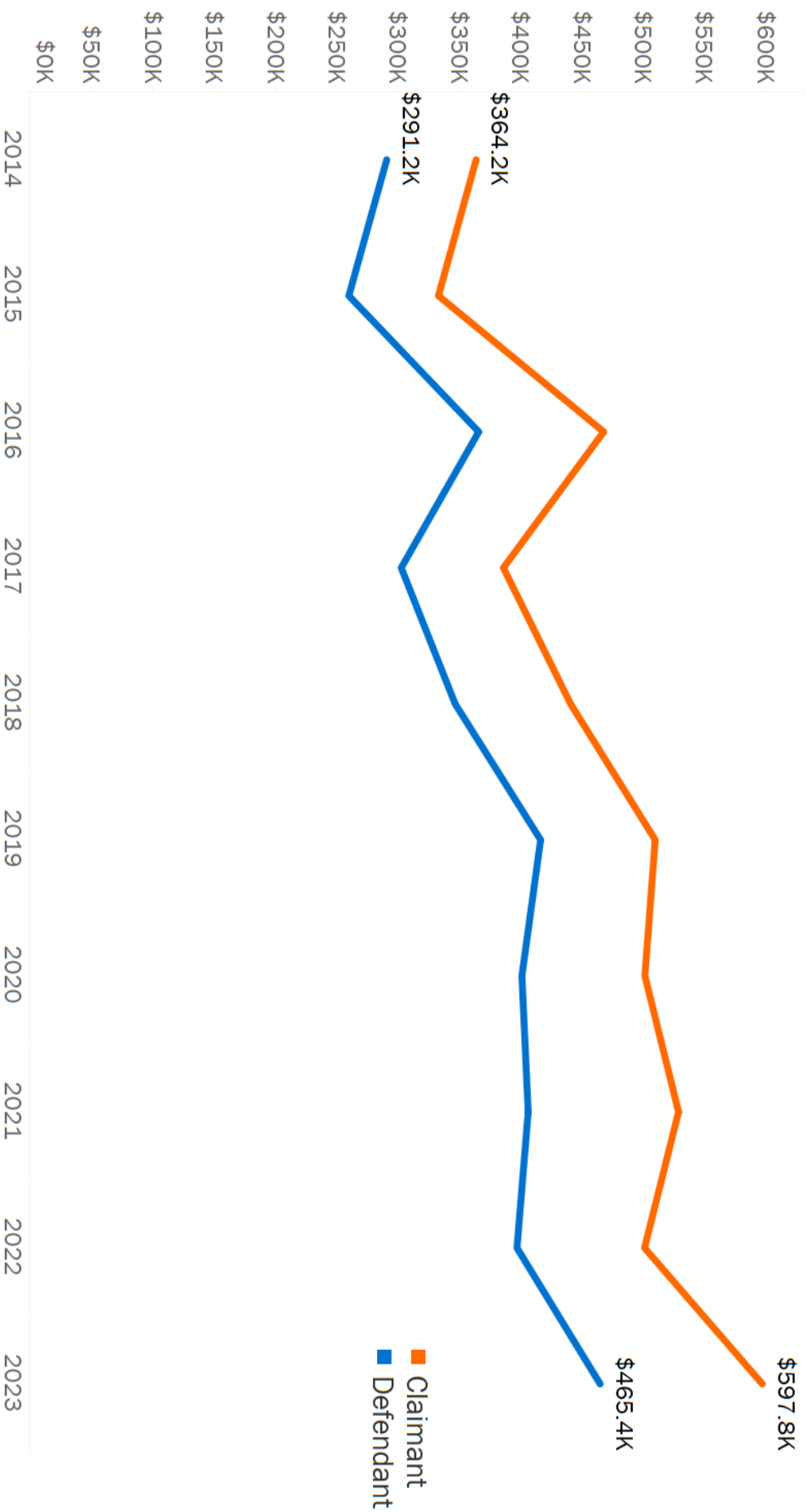


Figure 38

# NUMBER OF DEFENDANTS

Year	Physicians			Institutions			All Other			Total		
	Defs.	Defs. With Payment	Average Indemnity	Defs.	Defs. With Payment	Average Indemnity	Defs.	Defs. With Payment	Average Indemnity	Defs.	Defs. With Payment	Average Indemnity
2014	574	121	\$305,511	824	320	\$320,124	172	48	\$62,311	1,570	489	\$291,202
2015	644	123	\$334,316	854	313	\$258,320	221	70	\$138,855	1,719	506	\$260,266
2016	623	140	\$530,887	764	303	\$321,424	203	62	\$214,189	1,590	505	\$366,327
2017	552	122	\$359,911	749	309	\$301,173	131	37	\$131,230	1,432	468	\$303,050
2018	525	114	\$369,435	825	334	\$365,176	147	39	\$126,413	1,497	487	\$347,052
2019	477	102	\$519,079	757	311	\$410,600	120	29	\$124,321	1,354	442	\$416,851
2020	428	108	\$396,440	702	296	\$422,764	103	36	\$242,703	1,233	440	\$401,570
2021	402	100	\$333,946	659	293	\$460,319	110	34	\$158,768	1,171	427	\$406,712
2022	432	94	\$327,459	707	316	\$450,398	122	38	\$131,407	1,261	448	\$397,546
2023	384	122	\$459,382	662	288	\$486,994	110	37	\$317,642	1,156	447	\$465,440



# AVERAGE INDEMNITY PER DEFENDANT

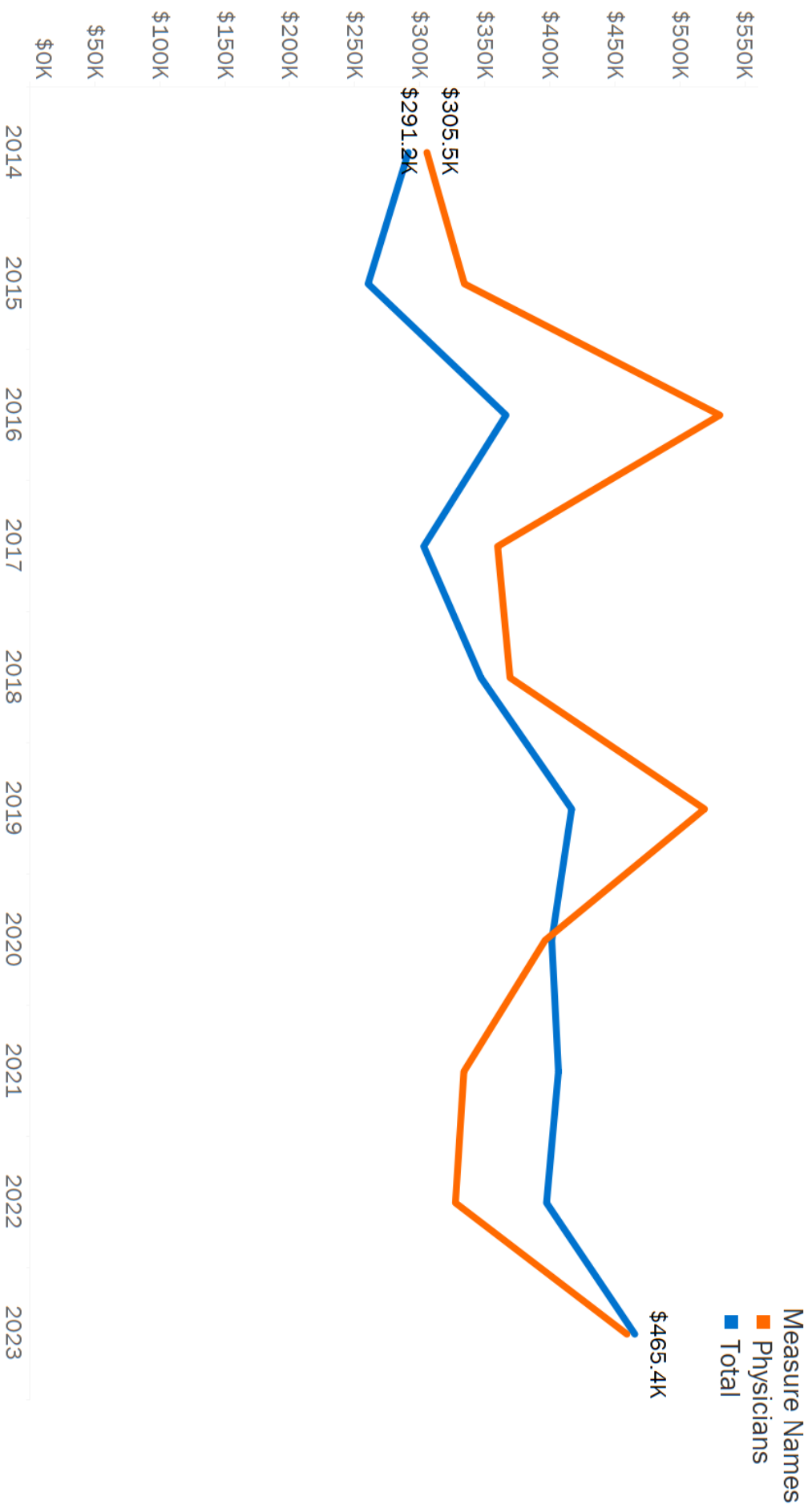


Figure 39

# NUMBER OF CLAIMANTS AND ASSOCIATED DEFENDANTS

Year Reported	Claimants	Physicians	Institutions	All Other	Total
2014	808	584	779	158	1,521
2015	809	607	863	148	1,618
2016	745	539	748	129	1,416
2017	769	539	755	144	1,438
2018	808	589	831	175	1,595
2019	791	501	827	164	1,492
2020	705	475	751	146	1,372
2021	605	356	673	112	1,141
2022	529	314	517	82	913
2023	511	232	449	106	787

# NUMBER OF NEW CLAIMANTS BY REPORT YEAR

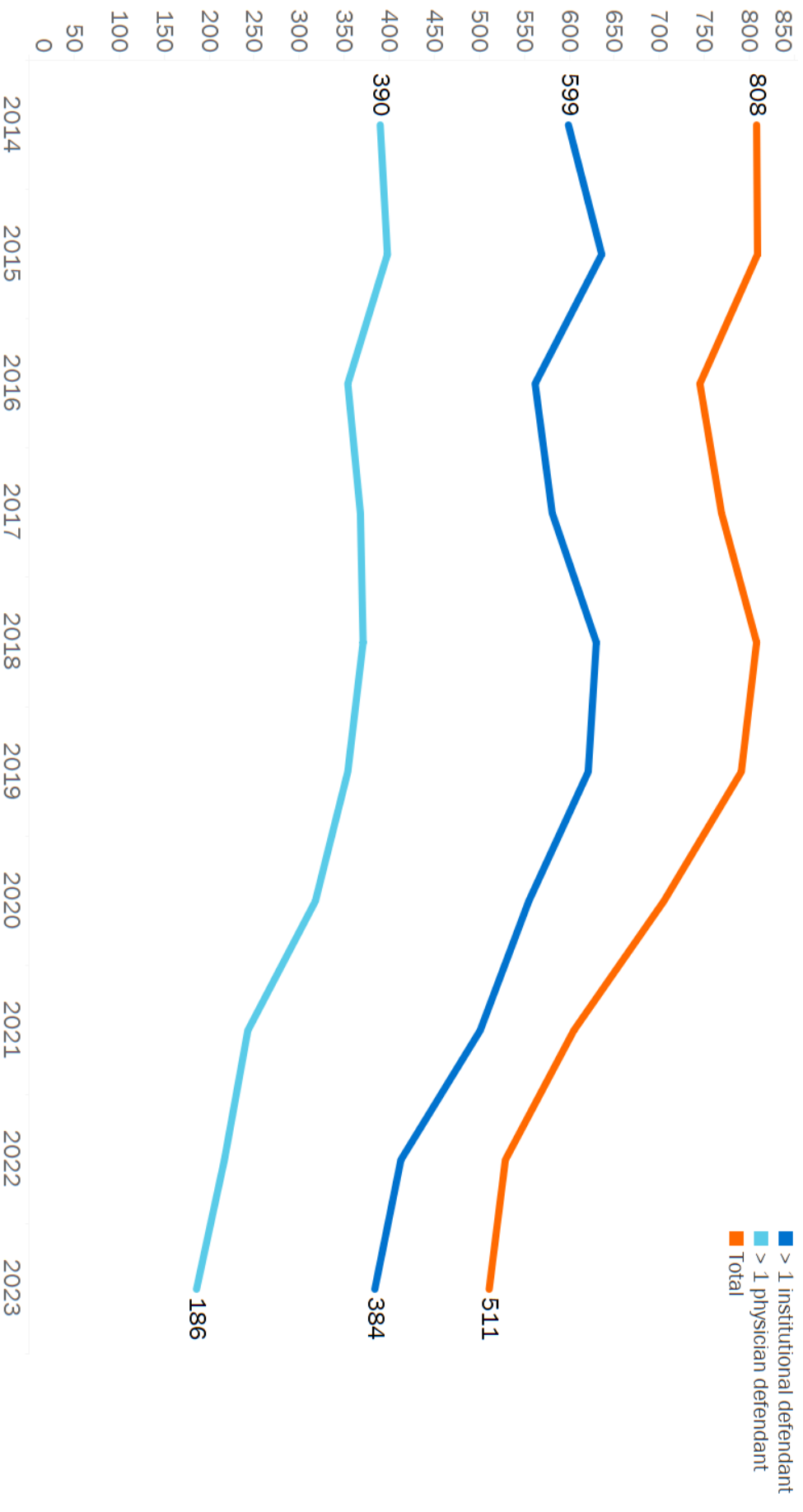


Figure 40

# NUMBER OF CLAIMANTS WITH ACTIONS PENDING

AT YEAR-END

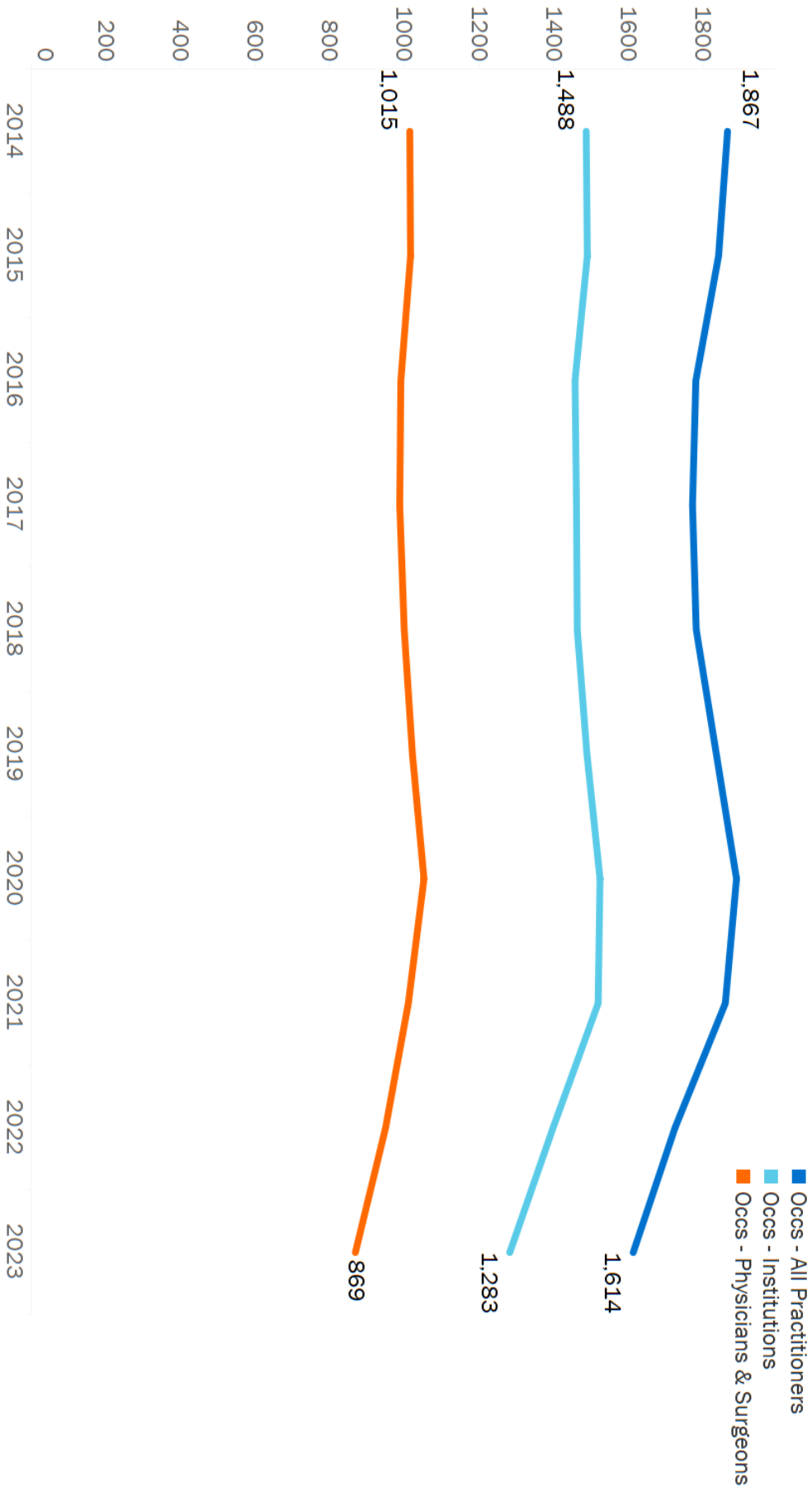


Figure 41

# NUMBER OF DEFENDANTS WITH CLAIMS OPEN AT YEAR-END

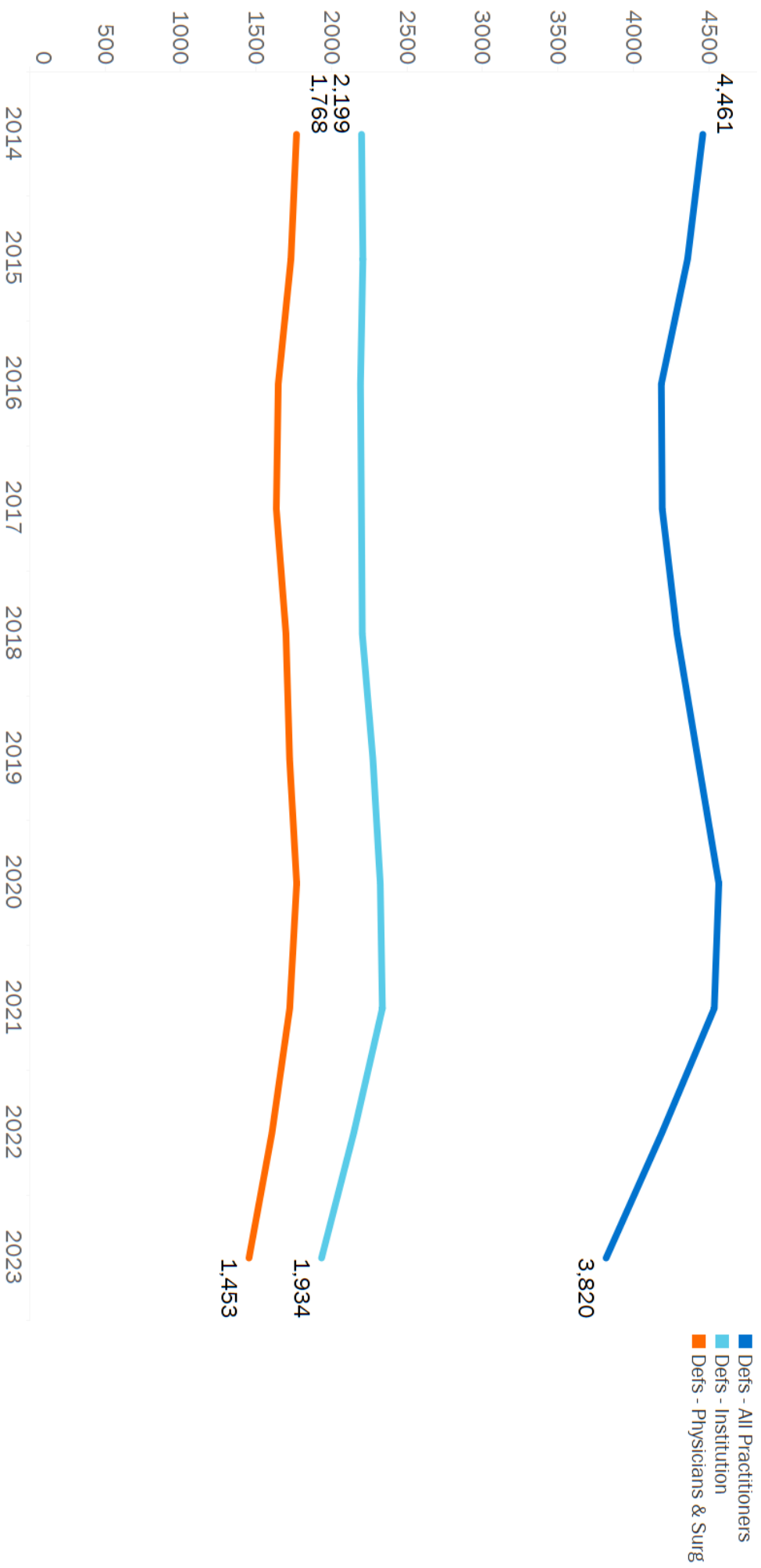


Figure 42

# 10 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.

# PREMIUMS & LOSSES

## ALL CASES

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
MISSOURI HOSPITAL PLAN	\$52,946,696	34.8%	\$53,531,424	\$12,271,249	22.9%
MEDICAL LIABILITY ALLIANCE	\$19,991,376	13.1%	\$19,648,686	\$6,187,474	31.5%
MEDICAL PROTECTIVE COMPANY	\$19,774,845	13.0%	\$18,686,204	\$11,170,505	59.8%
DOCTORS COMPANY AN INTERINS EXCHANGE	\$6,866,391	4.5%	\$7,508,835	\$7,750,398	103.2%
NORCAL INSURANCE COMPANY	\$6,403,756	4.2%	\$7,093,726	\$-3,911,484	(55.1%)
PROASSURANCE INDEMNITY COMPANY INC	\$6,177,710	4.1%	\$8,087,464	\$3,199,082	39.6%
MMIC INSURANCE INC	\$4,673,065	3.1%	\$4,478,287	\$1,969,268	44.0%
KEYSTONE MUTUAL INSURANCE COMPANY	\$4,305,392	2.8%	\$4,107,594	\$1,752,437	42.7%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	\$3,251,062	2.1%	\$3,199,697	\$1,144,009	35.8%
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	\$3,132,923	2.1%	\$3,118,720	\$1,067,984	34.2%
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	\$3,033,285	2.0%	\$2,305,829	\$568,725	24.7%
ISMIE MUTUAL INSURANCE COMPANY	\$2,934,666	1.9%	\$2,783,862	\$3,397,731	122.1%
PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY	\$2,376,220	1.6%	\$2,430,902	\$-83,883	(3.5%)
HEALTH CARE INDEMNITY INC	\$2,007,194	1.3%	\$2,007,194	\$-31,799	(1.6%)
MAG MUTUAL INSURANCE COMPANY	\$1,956,982	1.3%	\$1,697,159	\$574,079	33.8%
NCMIC INSURANCE COMPANY	\$1,845,572	1.2%	\$1,778,408	\$944,523	53.1%

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
PHYSICIANS INSURANCE MUTUAL	\$1,640,645	1.1%	\$1,672,998	\$655,000	39.2%
DOCTORS DIRECT INSURANCE INC	\$1,186,562	0.8%	\$1,331,246	\$450,612	33.8%
PHARMACISTS MUTUAL INSURANCE COMPANY	\$1,029,017	0.7%	\$993,146	\$260,978	26.3%
LIBERTY INSURANCE UNDERWRITERS INC	\$1,000,305	0.7%	\$999,542	\$31,179	3.1%
PROSELECT INSURANCE COMPANY	\$815,085	0.5%	\$742,141	\$-187,999	(25.3%)
CHURCH MUTUAL INSURANCE COMPANY S.I.	\$636,305	0.4%	\$549,669	\$86,549	15.7%
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	\$582,848	0.4%	\$586,297	\$-19,081	(3.3%)
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	\$561,505	0.4%	\$974,656	\$-548,446	(56.3%)
ACE AMERICAN INSURANCE COMPANY	\$548,517	0.4%	\$562,116	\$215,671	38.4%
PROASSURANCE INSURANCE COMPANY OF AMERICA	\$398,178	0.3%	\$406,481	\$726,129	178.6%
ASPEN AMERICAN INSURANCE COMPANY	\$332,579	0.2%	\$315,927	\$181,315	57.4%
ALLIED WORLD INSURANCE COMPANY	\$322,349	0.2%	\$328,669	\$-9,040	(2.8%)
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	\$268,240	0.2%	\$283,925	\$986,177	347.3%
PREFERRED PROFESSIONAL INSURANCE COMPANY	\$224,224	0.1%	\$262,922	\$524,653	199.5%
GREAT DIVIDE INSURANCE COMPANY	\$193,651	0.1%	\$193,414	\$159,790	82.6%
CINCINNATI INSURANCE COMPANY THE	\$168,048	0.1%	\$169,783	\$-18,010	(10.6%)
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	\$155,967	0.1%	\$137,822	\$113,438	82.3%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	\$82,585	0.1%	\$66,830	\$-255,354	(382.1%)
CINCINNATI CASUALTY COMPANY THE	\$80,300	0.1%	\$72,855	\$-6,369	(8.7%)



Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
CONTINENTAL CASUALTY COMPANY	\$71,791	0.0%	\$66,415	\$449,885	677.4%
AMERICAN HOME ASSURANCE COMPANY	\$65,456	0.0%	\$64,956	\$84,255	129.7%
MEDMAL DIRECT INSURANCE COMPANY	\$63,509	0.0%	\$58,509	\$87	0.1%
FORTRESS INSURANCE COMPANY	\$62,180	0.0%	\$67,923	\$-31,416	(46.3%)
HARTFORD FIRE INSURANCE COMPANY	\$57,016	0.0%	\$52,740	\$0	0.0%
STATE FARM FIRE AND CASUALTY COMPANY	\$38,128	0.0%	\$37,567	\$1,324	3.5%
BEAZLEY INSURANCE COMPANY INC	\$29,057	0.0%	\$26,310	\$6,234	23.7%
CONTINENTAL INSURANCE COMPANY THE	\$10,301	0.0%	\$9,786	\$4,557	46.6%
GENERAL INSURANCE COMPANY OF AMERICA	\$8,106	0.0%	\$7,412	\$3,872	52.2%
CINCINNATI INDEMNITY COMPANY INC	\$3,986	0.0%	\$4,077	\$-1,056	(25.9%)
STATE VOLUNTEER MUTUAL INSURANCE COMPANY	\$3,319	0.0%	\$1,106	\$-11,652	(1053.5%)
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$1,967	0.0%	\$1,742	\$363	20.8%
KAMMCO CASUALTY COMPANY INC	\$1,445	0.0%	\$845	\$-986,000	(116686%)
CAMPMED CASUALTY & INDEMNITY COMPANY INC	\$495	0.0%	\$495	\$-2,517	(508.5%)
AMERICAN ALTERNATIVE INSURANCE CORPORATION	\$-3,071	(0.0%)	\$-307	\$-8,361	2723.5%

# PREMIUMS & LOSSES

## PHYSICIANS & SURGEONS

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
MEDICAL LIABILITY ALLIANCE	\$18,550,811	23.1%	\$18,311,569	\$4,399,032	24.0%
MEDICAL PROTECTIVE COMPANY	\$14,208,778	17.7%	\$13,384,087	\$9,695,215	72.4%
DOCTORS COMPANY AN INTERINS EXCHANGE	\$6,866,391	8.6%	\$7,508,835	\$7,750,398	103.2%
NORCAL INSURANCE COMPANY	\$6,403,756	8.0%	\$7,093,726	\$-3,911,484	(55.1%)
PROASSURANCE INDEMNITY COMPANY INC	\$5,735,939	7.2%	\$7,393,775	\$3,548,808	48.0%
MMIC INSURANCE INC	\$4,673,065	5.8%	\$4,478,287	\$1,969,268	44.0%
KEYSTONE MUTUAL INSURANCE COMPANY	\$4,305,392	5.4%	\$4,107,594	\$1,752,437	42.7%
MISSOURI DOCTORS MUTUAL INSURANCE COMPANY	\$3,132,923	3.9%	\$3,118,720	\$1,067,984	34.2%
ISMIE MUTUAL INSURANCE COMPANY	\$2,934,666	3.7%	\$2,783,862	\$3,397,731	122.1%
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	\$2,598,157	3.2%	\$2,017,574	\$446,294	22.1%
PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY	\$2,099,528	2.6%	\$2,175,804	\$-74,115	(3.4%)
MAG MUTUAL INSURANCE COMPANY	\$1,956,982	2.4%	\$1,697,159	\$574,079	33.8%
PHYSICIANS INSURANCE MUTUAL	\$1,640,645	2.0%	\$1,672,998	\$655,000	39.2%
DOCTORS DIRECT INSURANCE INC	\$1,186,562	1.5%	\$1,331,246	\$450,612	33.8%
LIBERTY INSURANCE UNDERWRITERS INC	\$1,000,305	1.2%	\$999,542	\$31,179	3.1%
PROSELECT INSURANCE COMPANY	\$803,864	1.0%	\$729,993	\$-227,495	(31.2%)

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
FAIR AMERICAN INSURANCE AND REINSURANCE COMPANY	\$582,848	0.7%	\$586,297	\$-19,081	(3.3%)
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	\$424,526	0.5%	\$827,839	\$-494,580	(59.7%)
ASPEN AMERICAN INSURANCE COMPANY	\$332,579	0.4%	\$315,927	\$181,315	57.4%
ALLIED WORLD INSURANCE COMPANY	\$322,349	0.4%	\$328,669	\$-9,040	(2.8%)
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	\$262,539	0.3%	\$276,883	\$956,592	345.5%
AMERICAN HOME ASSURANCE COMPANY	\$65,456	0.1%	\$64,956	\$84,255	129.7%
MEDMAL DIRECT INSURANCE COMPANY	\$63,509	0.1%	\$58,509	\$87	0.1%
BEAZLEY INSURANCE COMPANY INC	\$29,057	0.0%	\$26,310	\$6,234	23.7%
CINCINNATI INSURANCE COMPANY THE	\$13,946	0.0%	\$10,629	\$0	0.0%
CONTINENTAL INSURANCE COMPANY THE	\$10,301	0.0%	\$9,786	\$4,557	46.6%
CONTINENTAL CASUALTY COMPANY	\$9,838	0.0%	\$4,462	\$95,367	2137.3%
GENERAL INSURANCE COMPANY OF AMERICA	\$4,882	0.0%	\$4,879	\$2,549	52.2%
STATE VOLUNTEER MUTUAL INSURANCE COMPANY	\$3,319	0.0%	\$1,106	\$-11,652	(1053.5%)
KAMMCO CASUALTY COMPANY INC	\$1,445	0.0%	\$845	\$-986,000	(116686%)
PREFERRED PROFESSIONAL INSURANCE COMPANY	\$-3,767	(0.0%)	\$-3,767	\$1,865	(49.5%)

# PREMIUMS & LOSSES

## HOSPITALS

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
MEDICAL PROTECTIVE COMPANY	\$5,566,067	83.1%	\$5,302,117	\$1,475,290	27.8%
MEDICAL MUTUAL INSURANCE COMPANY OF NORTH CAROLINA	\$435,128	6.5%	\$288,255	\$122,431	42.5%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	\$201,824	3.0%	\$175,996	\$125,008	71.0%
PROFESSIONAL SOLUTIONS INSURANCE COMPANY	\$136,979	2.0%	\$146,817	\$-53,866	(36.7%)
PROASSURANCE INDEMNITY COMPANY INC	\$128,359	1.9%	\$202,615	\$-2,345,354	(1157.5%)
CINCINNATI INSURANCE COMPANY THE	\$98,846	1.5%	\$97,272	\$-1,562	(1.6%)
FORTRESS INSURANCE COMPANY	\$62,180	0.9%	\$67,923	\$-31,416	(46.3%)
CINCINNATI CASUALTY COMPANY THE	\$51,787	0.8%	\$43,837	\$-1,369	(3.1%)
STATE FARM FIRE AND CASUALTY COMPANY	\$6,882	0.1%	\$6,364	\$1,324	20.8%
PHARMACISTS MUTUAL INSURANCE COMPANY	\$6,801	0.1%	\$6,251	\$2,500	40.0%
CINCINNATI INDEMNITY COMPANY INC	\$3,985	0.1%	\$4,074	\$0	0.0%

# PREMIUMS & LOSSES

## DENTISTS

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	\$1,216,956	65.5%	\$821,900	\$446,252	54.3%
PROASSURANCE INDEMNITY COMPANY INC	\$307,119	16.5%	\$484,790	\$2,043,768	421.6%
PREFERRED PHYSICIANS MEDICAL RISK RETENTION GROUP A MUTUAL INSURANCE COMPANY	\$276,692	14.9%	\$255,098	\$ -9,768	(3.8%)
STATE FARM FIRE AND CASUALTY COMPANY	\$31,246	1.7%	\$31,203	\$0	0.0%
CINCINNATI INSURANCE COMPANY THE	\$11,502	0.6%	\$14,213	\$0	0.0%
PROSELECT INSURANCE COMPANY	\$11,221	0.6%	\$12,148	\$39,496	325.1%
HARTFORD FIRE INSURANCE COMPANY	\$3,010	0.2%	\$2,325	\$0	0.0%

# PREMIUMS & LOSSES

## NURSES

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
MISSOURI HOSPITAL PLAN	\$52,946,696	95.8%	\$53,531,424	\$12,271,249	22.9%
HEALTH CARE INDEMNITY INC	\$2,005,644	3.6%	\$2,005,644	\$-33,039	(1.6%)
MEDICAL LIABILITY ALLIANCE	\$246,241	0.4%	\$229,541	\$927,149	403.9%
CONTINENTAL CASUALTY COMPANY	\$61,953	0.1%	\$61,953	\$354,518	572.2%
PROASSURANCE INDEMNITY COMPANY INC	\$6,293	0.0%	\$6,284	\$-48,140	(766.1%)
ACE AMERICAN INSURANCE COMPANY	\$4,144	0.0%	\$18,552	\$141,098	760.6%
AMERICAN ALTERNATIVE INSURANCE CORPORATION	\$-3,071	(0.0%)	\$-307	\$-8,361	2723.5%

# PREMIUMS & LOSSES

## ALL OTHER

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
NCMIC INSURANCE COMPANY	\$1,845,572	22.3%	\$1,778,408	\$944,523	53.1%
AMERICAN CASUALTY COMPANY OF READING PENNSYLVANIA	\$1,832,282	22.1%	\$2,201,801	\$572,749	26.0%
MEDICAL LIABILITY ALLIANCE	\$1,194,324	14.4%	\$1,107,576	\$861,293	77.8%
PHARMACISTS MUTUAL INSURANCE COMPANY	\$1,022,216	12.4%	\$986,895	\$258,478	26.2%
CHURCH MUTUAL INSURANCE COMPANY S.I.	\$636,305	7.7%	\$549,669	\$86,549	15.7%
ACE AMERICAN INSURANCE COMPANY	\$544,373	6.6%	\$543,564	\$74,573	13.7%
PROASSURANCE INSURANCE COMPANY OF AMERICA	\$398,178	4.8%	\$406,481	\$726,129	178.6%
PREFERRED PROFESSIONAL INSURANCE COMPANY	\$227,991	2.8%	\$266,689	\$522,788	196.0%
GREAT DIVIDE INSURANCE COMPANY	\$193,651	2.3%	\$193,414	\$159,790	82.6%
BERKSHIRE HATHAWAY SPECIALTY INSURANCE COMPANY	\$155,967	1.9%	\$137,822	\$113,438	82.3%
NATIONAL UNION FIRE INSURANCE COMPANY OF PITTSBURG PA	\$82,585	1.0%	\$66,830	\$-255,354	(382.1%)
HARTFORD FIRE INSURANCE COMPANY	\$54,006	0.7%	\$50,415	\$0	0.0%
CINCINNATI INSURANCE COMPANY THE	\$43,754	0.5%	\$47,669	\$-16,448	(34.5%)
CINCINNATI CASUALTY COMPANY THE	\$28,513	0.3%	\$29,018	\$-5,000	(17.2%)
KANSAS MEDICAL MUTUAL INSURANCE COMPANY	\$5,701	0.1%	\$7,042	\$29,585	420.1%
GENERAL INSURANCE COMPANY OF AMERICA	\$3,224	0.0%	\$2,533	\$1,323	52.2%

Insurer	Premium Written	Market Share	Premium Earned	Losses Incurred	Loss Ratio
PHILADELPHIA INDEMNITY INSURANCE COMPANY	\$1,967	0.0%	\$1,742	\$363	20.8%
HEALTH CARE INDEMNITY INC	\$1,550	0.0%	\$1,550	\$1,240	80.0%
CAMPMED CASUALTY & INDEMNITY COMPANY INC	\$495	0.0%	\$495	\$-2,517	(508.5%)
CINCINNATI INDEMNITY COMPANY INC	\$1	0.0%	\$3	\$-1,056	(35200.0%)



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