LARRY HOGAN Governor

BOYD K. RUTHERFORD Lt. Governor



KATHLEEN A. BIRRANE Commissioner

GREGORY M. DERWART Deputy Commissioner

200 St. Paul Place, Suite 2700, Baltimore, Maryland 21202 Direct Dial: 410-468-2431 Fax: 410-468-2020 Email: <u>kathleen.birrane@maryland.gov</u> 1-800-492-6116 TTY: 1-800-735-2258 www.insurance.maryland.gov

September 1, 2022

The Honorable Bill Ferguson President of the Senate State House, Room H-107 Annapolis, Maryland 21401 The Honorable Adrienne A. Jones Speaker of the House of Delegates State House, H-101 Annapolis, Maryland 21401

Re: Report Required by Insurance Article§ 4-405 (MSAR #2976)

Dear President Ferguson and Speaker Jones,

On behalf of the Maryland Insurance Administration, I am pleased to submit our Annual Report entitled, "2022 Report on the Availability & Affordability of Health Care Professional Liability Insurance."

This report originated in 2004 as a result of a Special Session of the Maryland State Legislature that was convened to deal with the medical malpractice insurance coverage crisis. Section 4-405 of the Insurance Article requires the Commissioner to report her findings annually as to the impact of Chapter 5 of the Acts of the 2004 Special Session of the General Assembly and Chapter 477 of the Acts of the General Assembly of 1994 on the availability of health care malpractice and other liability insurance to the Legislative Policy Committee.

Five printed copies of this report have been mailed to the DLS Library for their records.

Should you have any questions regarding this report, please do not hesitate to contact us.

Sincerely,

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Kathleen A. Birrane Insurance Commissioner

cc: Sarah T. Albert, Department of Legislative Services (5 copies)



# 2022 Report on the Availability & Affordability of Health Care Professional Liability Insurance

MSAR # 2976

Kathleen A. Birrane Commissioner

September 1, 2022

For further information concerning this document contact: Robert Baron, Associate Commissioner Maryland Insurance Administration 200 St. Paul Place, Suite 2700 Baltimore, Maryland 21202 410.468.2353

This document is available in alternative format upon request from a qualified individual with a disability. TTY 1-800-735-2258

The Administration's website address is: insurance.maryland.gov

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#### **EXECUTIVE SUMMARY**

Health care professional liability insurance (hereinafter medical malpractice insurance) covers doctors and other health care professionals for liability claims arising from the treatment and care of patients. This annual report is based on data supplied by insurer groups to the Maryland Insurance Administration (MIA). The continuous availability and affordability of medical malpractice insurance to practitioners in Maryland is a vital and necessary component of Maryland's health care system.

In 2002 and 2003, rapid and substantial increase in medical malpractice insurance premiums threatened to weaken access to high-quality health care in Maryland. The General Assembly acted in 2004 and 2005 to stabilize the medical malpractice insurance market and to require the MIA to collect relevant data and report annually on the state of Maryland's medical malpractice market<sup>1</sup>. This data is summarized in Exhibits A through L.

In Maryland, medical malpractice insurance is available to be purchased from admitted insurers, non-admitted (surplus lines) insurers and risk retention groups. All writers of medical malpractice insurance are licensed or authorized by the MIA to conduct business in the state. In 2021, 61 insurer groups wrote medical malpractice insurance policies in Maryland for all types of health care providers. Total medical malpractice premium collected by these insurer groups was \$325,987,726 representing an increase of 5% from the prior year. Admitted insurers accounted for 45% of the total written premium, while surplus lines insurers and risk retention groups accounted for 20% and 35% respectively. While the number of insurer groups engaged in the medical malpractice market in Maryland is substantial and has not fluctuated significantly over the past 10 years, the marketplace remains highly concentrated with respect to premium volume. The leading admitted insurer and the leading risk retention group account for 54% of the total premium volume collectively. That said, the market's rate levels remained stable over the past year as evidenced by the fact that only two of the top 12 market share insurers made a general rate increase filing during Fiscal Year 2021 (July 1, 2020 through June 30, 2021). One of these insurers raised rates by an average of 12% for 1,020 policyholders while the other raised rates by an average of 5% for 361 policyholders. Overall, medical malpractice insurance premiums have again remained affordable and stable in Maryland's market over the past year.

#### **INTRODUCTION**

Health care providers are not required by law to purchase and maintain medical malpractice insurance. Providers who elect to not purchase this coverage cannot participate in health care networks supporting preferred provider organizations, health maintenance organizations, or managed care organizations.

Medical malpractice insurance premiums began to escalate in 2002, and increased substantially in 2003 and 2004. The General Assembly intervened in 2004 and 2005, including

<sup>&</sup>lt;sup>1</sup> The data included in the annual report is limited to data received from insurers under § 4-405 of the Insurance Article. The report does not include data on self-insured hospital liability programs or captive arrangements. The annual report does not include reinsurance data as reinsurance is not professional liability insurance and does not insure individuals against professional liability claims.

directing the MIA to collect data and report back on this critical insurance market segment annually. In response, the MIA provides this report each year, including among other metrics, information about the number of active insurers in the medical malpractice insurance market in Maryland, premium rates for selected medical specialties and data for closed medical malpractice claims.

#### MARYLAND'S MEDICAL MALPRACTICE INSURANCE MARKET

Admitted insurers, surplus lines insurers, and risk retention groups all provide medical malpractice insurance policies to a wide variety of health care professionals in Maryland.<sup>2</sup> Exhibits A1 through A5 provide detailed information about these insurer groups. As in the previous year, in 2021 the top two insurer groups operating in Maryland were an admitted insurer created by the General Assembly<sup>3</sup>, the Medical Mutual Liability Insurance Society of Maryland (MMLIS); and, MCIC Vermont (MCIC), a risk retention group organized under Vermont law operating in Maryland as a non-admitted insurer. These two insurers captured 54% of the market by premium volume, which was about a 2% reduction from the prior fiscal year. Exhibit A1 illustrates the 2021 premium and market share data for each insurer group. Exhibit A2 lists the change in written premium for each insurer group by type of license from 2020 to 2021.

Exhibit A3 is a pie chart showing the 2021 market share of the top nine admitted insurers and a pie chart of the top nine insurers including surplus lines insurers and risk retention groups. Exhibit A4 shows the change in market share of the top writers over the period from 2007 - 2021; compares MMLIS' performance over time with the rest of the industry; and, shows the market share performance by license type. MMLIS' share of the 2021 market was 24%, an increase of about 3% from last year while MCIC's share of the market decreased by 5% to 30%. The total market share of the top two insurer groups remains high at 54% of the market, and continues to be stable.

#### MEDICAL MALPRACTICE INSURANCE PREMIUMS IN MARYLAND

In response to an increase in medical malpractice insurance premium rates between 2001 and 2005, the General Assembly created the Maryland Health Care Provider Rate Stabilization Fund (Fund). Insurance Article, Section 19-802 of the Annotated Code of Maryland established the Fund, effective April 1, 2005.<sup>4</sup> The Fund subsidized medical malpractice insurance premiums paid by eligible health care providers to admitted insurers that elected to participate in the program through Calendar Year 2008.

Exhibit A5 shows the history of MMLIS' rate changes from 2003 through 2022. Of note is that the sole rate increase since 2005 was 4% in 2012. The rates of MMLIS, the state's largest admitted writer of medical malpractice insurance by premium volume, have remained stable since 2013.

<sup>&</sup>lt;sup>2</sup> Refer to MIA's *Comparison Guide to Medical Professional Liability Insurance Rates* ("*Comparison Guide*") for a detailed listing of insurers and premiums across the state.

<sup>&</sup>lt;sup>3</sup> See Chapter 544, Section 1, Laws of Maryland, 1975.

<sup>&</sup>lt;sup>4</sup> The Fund consists primarily of revenues generated by annual premium tax imposed on health maintenance organizations and managed care organizations pursuant to § 6-102 of the Insurance Article.

Medical malpractice insurance premiums vary by provider specialty, policy limits and practice location. Exhibits B through G provide premium comparisons for 20 different specialties utilizing a base premium for policy limits of \$1 million per incident / \$3 million annual aggregate for the years 2019 - 2022. Although the premium rates differ among companies within a specialty, these Exhibits indicate overall stability in medical malpractice insurance premiums during this time period.

Exhibits B through G also highlight the differences in premiums among insurers. To assist providers in comparing medical malpractice insurance premiums, the MIA publishes the *Comparison Guide to Maryland Medical Professional Liability Insurance Rates* ("Comparison Guide") on an annual basis. The *Comparison Guide* is available on the MIA's website (insurance.maryland.gov) using the following link:

insurance.maryland.gov/Consumer/Documents/publications/medicalliabilityrateguide.pdf.

The *Comparison Guide* compares general pricing among the major admitted insurers, surplus lines insurers and risk retention groups offering medical malpractice insurance in Maryland.

By law, medical malpractice insurers are required to offer policies with high deductible options of \$25,000, \$50,000 and \$100,000.<sup>5</sup> Exhibits H and I illustrate that high deductible options are not popular among providers. Although policies having a deductible of less than \$25,000 are sold, liability insurance policies, including medical malpractice insurance policies, are often issued with no deductible.

#### **CLOSED CLAIMS**

One factor affecting medical malpractice insurance premium rates is the number of claims filed, also known as claim frequency. Admitted insurers are required to submit certain closed claim information on a quarterly basis to the MIA. A claim is a demand for compensation arising from the alleged malpractice of a health care provider or facility. Exhibit J summarizes the closed claim data provided to the MIA by the insurer and Exhibit K summarizes the data by specialty.

Between 2009<sup>6</sup> and 2013 closed claims generally increased among all insurer types (admitted, non-admitted and risk retention groups). The number of closed claims hit a peak for admitted insurers in 2013 at 957. The number of closed claims hit a peak for non-admitted (Surplus Lines) insurers in 2012 at 425. The closed claim totals for 2018 were -47% and -20% from these peak totals for admitted insurers and non-admitted insurers respectively.

Exhibit L summarizes the number of lawsuits filed by jurisdiction and venue. The number of lawsuits peaked in 2013, and decreased by 33% in 2014, and again by 6% in 2015. In 2016, the number of lawsuits rose by 2% (17 lawsuits). For 2017, the number of lawsuits increased by 8%, but was still 30% below the peak year of 2013. For 2018, the number of lawsuits was 869, which

<sup>&</sup>lt;sup>5</sup> Insurance Article, § 19-114 of the Annotated Code of Maryland. This statute was amended in the 2019 legislative session to limit this requirement to policies with annual premiums of \$5,000 or more effective October 1, 2019. <sup>6</sup> In 2005, the MIA used one form of on-line reporting, but that tool became unworkable. Since 2009, the data has been collected using a different tool that enables the MIA to access and query the data more easily. This change in systems may have resulted in a change in data collection.

was a reduction of 6% from the previous year. In 2019, the number of lawsuits dropped to 742, a decrease of 15% from the previous year, which was 44% below the peak level in 2013. In 2020, the number of lawsuits dropped to 594, which was a 20% reduction from 2019 and 55% lower than the peak year of 2013. In 2021, the number of lawsuits dropped to 536, a 10% reduction from 2020 and 60% below the peak year of 2013.

#### COVID-19

In last year's report, we noted that, to date, Maryland's marketplace for this line of business has not shown any adverse impact from the COVID-19 environment. We also noted the possibility that some of the reduction in the number of lawsuits filed in the 2020 reporting period might be attributable in part to the impact of COVID-19 on the operation of the judiciary during this time. However, the downward trend in the number of lawsuits filed has continued. Medical malpractice claims are "long tail" claims that can take years to fully develop. Accordingly, it is not yet certain that COVID-19 will not have an effect on ultimate medical malpractice claim litigation frequency, but at this time, there is no data suggesting otherwise.

#### CONCLUSION

The MIA continues to monitor concentration, availability and affordability trends for the key medical malpractice insurance market in Maryland. The market continues to be relatively stable, but remains concentrated with 54% of the written premium acquired by two insurers. Premium rates were stable again this year across the market as a whole and within the two largest market share insurers.

The stable rate environment and the continuing availability of coverage in the Maryland market are positive indicators for health care providers. Likewise, the closed claim and filed lawsuit numbers remain substantially below peak levels of 2012 - 2013. This should encourage potential risk bearers that have declined to enter or expand their presence in the Maryland market during the previous times of less stability to take advantage of growth opportunities within the state.

	EXHIBITS
Exhibit A1	2020 Medical Professional Liability Premiums by Insurance Group
Exhibit A2	Change in Written Premium by Insurance Group by Type of License from 2019 to 2020
Exhibit A3	2020 Market Share of the Nine Largest Admitted Carriers 2020 Market Share of the Top Nine Carriers (Including Surplus Lines and RRG's)
Exhibit A4 – Page 1	Market Share of the Top Carriers from 2005 to 2020 (Based on 2020 Market Share)
Exhibit A4 – Page 2	Industry and MMLIS Written Premiums (in Millions) from 2005 to 2020 Includes Surplus Lines and RRG's Change in Written Premium from the Prior Year for the Industry and MMLIS
Exhibit A4 – Page 3	Market Share by License Type from 2005 to 2020
Exhibit A5	Medical Mutual Rate Change History from 2003 to 2021
Exhibit B	Rate Comparison Charts for Certain Physician Classes from 2018 to 2021
Exhibit C	Rate Comparison Charts for Certain Surgeon Classes from 2018 to 2021
Exhibit D	Rate Comparison Charts for Psychiatrist (Including Child) Class from 2018 to 2021
Exhibit E	Rate Comparison Charts for Nursing Practitioner Class from 2018 to 2021
Exhibit E1	Rate Comparison Charts for Nursing Anesthetist Class from 2018 to 2021
Exhibit F	Rate Comparison Charts for Physical Therapists (Employed) from 2018 to 2021
Exhibit G	Rate Comparison Charts for Dentist Class from 2018 to 2021
Exhibit H	Number of Admitted Policies with Deductible Amounts Mandated under Section 19-114 of the Insurance Article
Exhibit I	Number of Policies with All Other Types of Deductibles, Including Surplus Lines Policies
Exhibit J	Closed Claim Counts by Company from 2005 to 2020
Exhibit K	Number of Closed Claims by Specialty from 2005 to 2020
Exhibit L	Number of Suits Filed by Jurisdiction and Venue from 2005 to 2020

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# **EXHIBIT LIST**

Exhibit A1	2021 Medical Professional Liability Premiums by Insurance Group
Exhibit A2	Change in Written Premium by Insurance Group by Type of License from 2020 to 2021
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Exhibit L	Number of Suits Filed by Jurisdiction and Venue from 2005 to 2021

2021 Premium Rank	2021 Group Code		2021 Group Name	2021 Insurance Group Premium	2021 Market 2 Share	021 Admitted Premium	2021 Surplus Lines Premiums	2021 RRG Premium
1	0		MCIC VT A RECIP RRG	97,243,014	29.83%			97,243,014
2	377		MEDICAL INS OF MD GRP	79,277,054	24.32%	79,277,054		, ,
3	31		BERKSHIRE HATHAWAY GRP	34,289,671	10.52%	10,210,581	24,079,090	
4	831		DOCTORS CO GRP	23,059,489	7.07%	17,378,411	3,668,724	2,012,354
5	2698	**	PROASSURANCE CORP GRP	14,627,596	4.49%	10,742,840	2,852,470	1,032,286
6	218		CNA INS GRP	9,777,391	3.00%	5,939,182	3,838,209	
7	111		LIBERTY MUT GRP	7,828,606	2.40%	1,629,106	6,199,500	
8	413		MAG MUT INS GRP	5,888,456	1.81%	3,807,201	2,081,255	
9	1154		COVERYS GRP	5,712,639	1.75%	3,920,281	1,792,358	
10	501		ALLEGHANY GRP	4,493,798	1.38%	1,451,254	3,042,544	
11	4734		APOLLO GLOBAL MGMT GRP	4,256,335	1.31%	3,504,526	751,809	
12	0		APPLIED MEDICO LEGAL SOLUTION:	3,170,788	0.97%			3,170,788
13	98		WR BERKLEY CORP GRP	3,051,283	0.94%	76,652	2,974,631	
14	0		CLINICIAN ASSUR INC RRG	2,879,303	0.88%			2,879,303
15	1279		ARCH INS GRP	2,443,016	0.75%		2,443,016	
16	626		CHUBB LTD GRP	2,256,324	0.69%	1,233,077	1,023,247	
17	158		FAIRFAX FIN GRP	2,125,717	0.65%	1,122,780	1,002,937	
18	184		CURI HOLDINGS GRP	2,031,381	0.62%	2,031,381		
19	3219		SOMPO GRP	1,997,807	0.61%		1,997,807	
20	508		NATIONAL GRP	1,955,017	0.60%	530,823		1,424,194
21	5017	**	BENT PHILIPSON GRP	1,486,530	0.46%			1,486,530
22	4990		CORE SPECIALTY INS HOLDINGS GF	1,455,225	0.45%		1,455,225	
23	0		OPHTHALMIC MUT INS CO RRG	1,345,786	0.41%			1,345,786
24	0		CARING COMMUNITIES RECIP RRG	1,316,645	0.40%			1,316,645
25	785		MARKEL CORP GRP	1,266,389	0.39%		1,266,389	
26	12		AMERICAN INTL GRP	1,241,086	0.38%	290,661	950,425	
27	0		THE MUTUAL RRG INC	1,123,409	0.34%			1,123,409
28	0		KINSALE INS CO	909,528	0.28%		909,528	
29	2638		NCMIC GRP	851,409	0.26%	790,609		60,800

2021	2021			0004 10 0000 00	2021		2021 Surplus	
Premium Rank	Group Code		2021 Group Name	2021 Insurance Group Premium	Share	21 Admitted Premium	Lines Premiums	2021 RRG Premium
30	4966		INSURANCE CAPITAL GRP	789,316	0.24%	789,316	. Tolliano	
31	4776		TEXAS MEDICAL LIAB TRUST GRP	749,239	0.23%	,		749,239
32	3478		HALLMARK FIN SERV GRP	593,589	0.18%		593,589	,
33	361		MUNICH RE GRP	492,331	0.15%		492,331	
34	244		CINCINNATI FIN GRP	458,919	0.14%	456,278	2,641	
35	3494		JAMES RIVER GRP	427,229	0.13%		427,229	
36	88		THE HANOVER INS GRP	399,068	0.12%	20,214	378,854	
37	0		HEALTH CARE INDUSTRY LIAB RECI	327,955	0.10%	327,955		
38	0	*	EMERGENCY CAPITAL MGMT LLC A	317,457	0.10%			317,457
39	0		ALLIED PROFESSIONALS INS CO RR	270,143	0.08%			270,143
40	91		HARTFORD FIRE & CAS GRP	263,509	0.08%	3,796	259,713	
41	4851		CHURCH MUT GRP	253,319	0.08%	253,319		
42	0		AMERICAN ASSOC OF OTHODONTIS	235,733	0.07%			235,733
43	4381	**	SKYWARD SPECIALTY INS GRP INC (	195,545	0.06%		195,545	
44	0		PEACE CHURCH RRG INC	165,019	0.05%			165,019
45	775		PHARMACISTS MUT GRP	127,682	0.04%	127,682		
46	464		PHYSICIANS INS A MUT GRP	117,200	0.04%			117,200
47	4902		COPIC GRP	99,173	0.03%			99,173
48	4770		INTEGRIS GRP	52,470	0.02%			52,470
49	2358		ISMIE GRP	43,928	0.01%		43,928	
50	0	*	SPIRIT MOUNTAIN INS CO RRG INC	42,122	0.01%			42,122
51	176		STATE FARM GRP	36,824	0.01%	36,824		
52	0		CARE RRG INC	35,803	0.01%			35,803
53	0		DOCTORS PROFESSIONAL LIABITY F	33,597	0.01%			33,597
54	0		GREEN HILLS INS CO RRG	29,462	0.01%			29,462
55	0		AFFILIATES INS RECIP A RRG	29,101	0.01%			29,101
56	4942		BEAZLEY GRP	17,126	0.01%	17,126		
57	0		WELLSPAN RRG	9,000	0.00%			9,000

Exhibit A	1
Page	3

	2021	2021		0004	2021		2021 Surplus	
	Premium Rank	Group Code	2021 Group Name	2021 Insurance Group Premium	Share	21 Admitted Premium	Lines Premiums	2021 RRG Premium
-	58	0	ACADEMIC MEDICAL PROFESSIONAI	7,042	0.00%	7,042		
	59	0	FRANKLIN CAS INS CO RRG	7,000	0.00%			7,000
	60	0	AMERICAN EXCESS INS EXCH RRG	950	0.00%			950
	61	212	ZURICH INS GRP	183	0.00%		183	

Industry Totals	325,987,726	145,975,971	64,723,177	115,288,578
		44.78%	19.85%	35.37%

\* - Indicates company is new from 2021 to 2022

** The following	ng companies/groups merged with (or were purchased by) groups listed above:
2698	ProAssurance purchased Norcal
4381	Purchased Houston Specialty. Houston Specialty had no premium in 2020 and 2019
5017	Bent Philipson Group purchased Graph Insurance Group RRG

The following companies had premium in 2020, but not in 2021:0CONTINUING CARE RRG INC796QBE INS GRP0SUNLAND RRG INC4904INTACT FINANCIAL GRP

Change in Written Premium by Insurance Group by Type of License from 2020 to 2021

2021 Premium Rank	2021 Group Code		2021 Group Name	2021 Insurance Group Premium	2021 Insurance Group Premium	2021 Admitted Premium	2021 Surplus Lines Premiums	2021 RRG Premium
1	0		MCIC VT A RECIP RRG	97,243,014	-11.05%	n/a	n/a	-11.05%
2	377		MEDICAL INS OF MD GRP	79,277,054	23.41%	23.41%	n/a	n/a
3	31		BERKSHIRE HATHAWAY GRP	34,289,671	40.85%	23.75%	49.61%	n/a
4	831		DOCTORS CO GRP	23,059,489	7.27%	1.27%	26.70%	39.66%
5	2698	**	PROASSURANCE CORP GRP	14,627,596	-28.78%	22.42%	-75.75%	n/a
6	218		CNA INS GRP	9,777,391	11.03%	3.09%	26.06%	n/a
7	111		LIBERTY MUT GRP	7,828,606	11.49%	4.73%	13.41%	n/a
8	413		MAG MUT INS GRP	5,888,456	-13.87%	-25.48%	20.49%	n/a
9	1154		COVERYS GRP	5,712,639	26.09%	48.30%	-5.01%	n/a
10	501		ALLEGHANY GRP	4,493,798	22.14%	7.56%	30.59%	n/a
11	4734		APOLLO GLOBAL MGMT GRP	4,256,335	26.85%	22.03%	55.50%	n/a
12	0		APPLIED MEDICO LEGAL SOLUTIONS	3,170,788	6.37%	n/a	n/a	6.37%
13	98		WR BERKLEY CORP GRP	3,051,283	39.88%	2.17%	41.22%	n/a
14	0		CLINICIAN ASSUR INC RRG	2,879,303	102.37%	n/a	n/a	102.37%
15	1279		ARCH INS GRP	2,443,016	76.51%	n/a	76.51%	n/a
16	626		CHUBB LTD GRP	2,256,324	30.62%	16.01%	53.99%	n/a
17	158		FAIRFAX FIN GRP	2,125,717	28.92%	2.10%	82.64%	n/a
18	184		CURI HOLDINGS GRP	2,031,381	61.19%	61.19%	n/a	n/a
19	3219		SOMPO GRP	1,997,807	39.71%	n/a	39.71%	n/a
20	508		NATIONAL GRP	1,955,017	22.52%	27.42%	n/a	20.79%
21	5017	**	BENT PHILIPSON GRP	1,486,530	56.20%	n/a	n/a	56.20%
22	4990		CORE SPECIALTY INS HOLDINGS GR	1,455,225	197.02%	n/a	197.02%	n/a
23	0		OPHTHALMIC MUT INS CO RRG	1,345,786	4.35%	n/a	n/a	4.35%
24	0		CARING COMMUNITIES RECIP RRG	1,316,645	-8.38%	n/a	n/a	-8.38%
25	785		MARKEL CORP GRP	1,266,389	9.97%	n/a	9.97%	n/a
26	12		AMERICAN INTL GRP	1,241,086	52.78%	22.82%	65.10%	n/a
27	0		THE MUTUAL RRG INC	1,123,409	19.98%	n/a	n/a	19.98%
28	0		KINSALE INS CO	909,528	48.27%	n/a	48.27%	n/a

# Change in Written Premium by Insurance Group by Type of License from 2020 to 2021

2021 Premium Rank	2021 Group Code		2021 Group Name	2021 Insurance Group Premium	2021 Insurance Group Premium	2021 Admitted Premium	2021 Surplus Lines Premiums	2021 RRG Premium
29	2638		NCMIC GRP	851,409	1.69%	-2.90%	n/a	164.72%
30	4966		INSURANCE CAPITAL GRP	789,316	3.60%	3.60%	n/a	n/a
31	4776		TEXAS MEDICAL LIAB TRUST GRP	749,239	1.45%	n/a	n/a	1.45%
32	3478		HALLMARK FIN SERV GRP	593,589	-70.79%	n/a	-70.79%	n/a
33	361		MUNICH RE GRP	492,331	5783.50%	-100.00%	n/a	n/a
34	244		CINCINNATI FIN GRP	458,919	30.97%	34.90%	-78.29%	n/a
35	3494		JAMES RIVER GRP	427,229	74.80%	n/a	74.80%	n/a
36	88		THE HANOVER INS GRP	399,068	-26.52%	25.40%	-28.11%	n/a
37	0		HEALTH CARE INDUSTRY LIAB RECIF	327,955	61.13%	61.13%	n/a	n/a
38	0	*	EMERGENCY CAPITAL MGMT LLC A I	317,457	n/a	n/a	n/a	n/a
39	0		ALLIED PROFESSIONALS INS CO RR	270,143	-0.26%	n/a	n/a	-0.26%
40	91		HARTFORD FIRE & CAS GRP	263,509	275.45%	n/a	270.04%	n/a
41	4851		CHURCH MUT GRP	253,319	63.34%	63.34%	n/a	n/a
42	0		AMERICAN ASSOC OF OTHODONTIS	235,733	6.75%	n/a	n/a	6.75%
43	4381	**	SKYWARD SPECIALTY INS GRP INC (	195,545	n/a	n/a	n/a	n/a
44	0		PEACE CHURCH RRG INC	165,019	23.82%	n/a	n/a	23.82%
45	775		PHARMACISTS MUT GRP	127,682	-0.74%	-0.74%	n/a	n/a
46	464		PHYSICIANS INS A MUT GRP	117,200	-7.08%	n/a	n/a	-7.08%
47	4902		COPIC GRP	99,173	260.93%	n/a	n/a	260.93%
48	4770		INTEGRIS GRP	52,470	13.16%	n/a	n/a	13.16%
49	2358		ISMIE GRP	43,928	-75.34%	n/a	-75.34%	n/a
50	0	*	SPIRIT MOUNTAIN INS CO RRG INC	42,122	n/a	n/a	n/a	n/a
51	176		STATE FARM GRP	36,824	4.74%	4.74%	n/a	n/a
52	0		CARE RRG INC	35,803	18.94%	n/a	n/a	18.94%
53	0		DOCTORS PROFESSIONAL LIABITY F	33,597	46.07%	n/a	n/a	46.07%
54	0		GREEN HILLS INS CO RRG	29,462	-1.37%	n/a	n/a	-1.37%
55	0		AFFILIATES INS RECIP A RRG	29,101	31.01%	n/a	n/a	31.01%
56	4942		BEAZLEY GRP	17,126	56.87%	56.87%	n/a	n/a

Change in Written Premium by Insurance Group by Type of License from 2020 to 2021

2021 Premium Rank	2021 Group Code	2021 Group Name	2021 Insurance Group Premium	2021 Insurance Group Premium	2021 Admitted Premium	2021 Surplus Lines Premiums	2021 RRG Premium
57	0	WELLSPAN RRG	9,000	28.57%	n/a	-100.00%	n/a
58	0	ACADEMIC MEDICAL PROFESSIONAL	7,042	-4.75%	-4.75%	n/a	n/a
59	0	FRANKLIN CAS INS CO RRG	7,000	0.00%	n/a	n/a	0.00%
60	0	AMERICAN EXCESS INS EXCH RRG	950	0.00%	n/a	n/a	0.00%
61	212	ZURICH INS GRP	183	-99.92%	n/a	-99.92%	n/a

Industry Totals	325,987,726	5.09%	15.13%	9.38%	-7.19%
	, , -				-

\* - Indicates company is new from 2021 to 2022

** The following companies/groups merged with (or were purchased by) groups listed above:			
2698	ProAssurance purchased Norcal		
4381	Purchased Houston Specialty. Houston Specialty had no premium in 2020 and 2019		
5017	Bent Philipson Group purchased Graph Insurance Group RRG		

The following companies had premium in 2020, but not in 2021:

0	CONTINUING CARE RRG INC
796	QBE INS GRP
0	SUNLAND RRG INC
4904	INTACT FINANCIAL GRP

### Exhibit A3

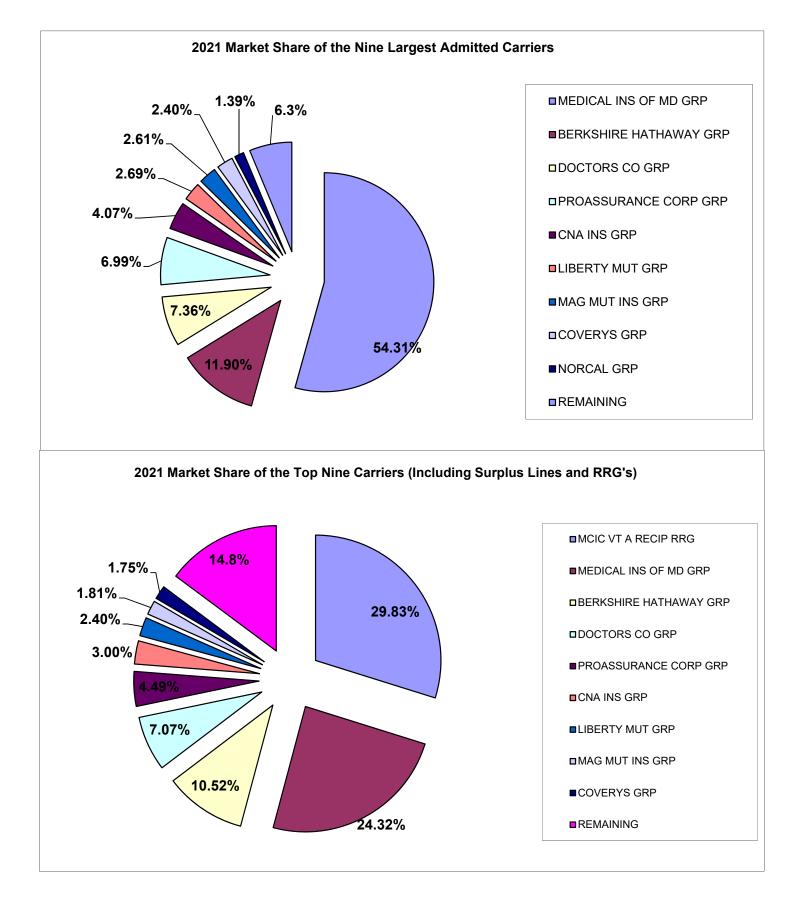
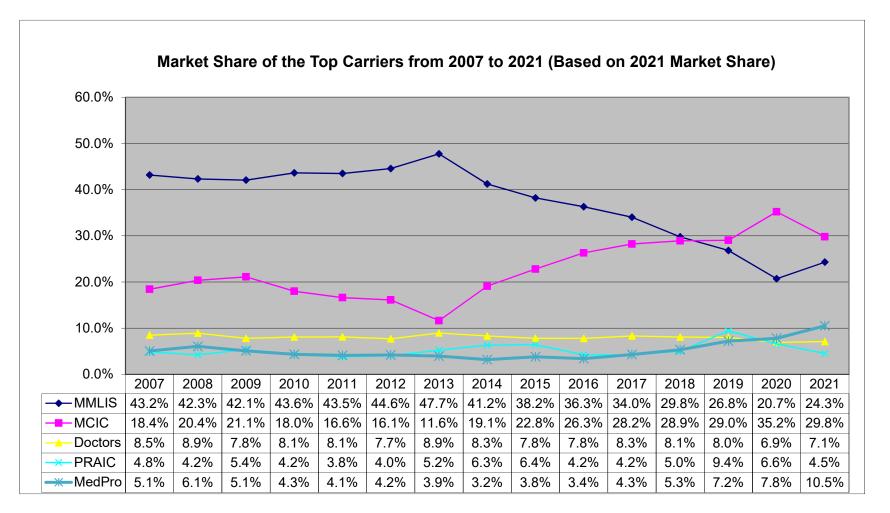


Exhibit A4 Page 1



MMLIS - Medical Mutual Group

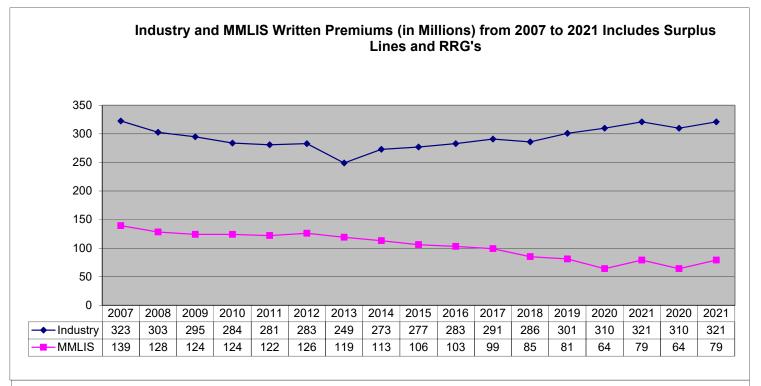
MCIC - MCIC RRG Vermont

Doctors - The Doctors Company

MedPro - Medical Protective Insurance Company (member of the Berkshire/Hathaway Group)

PRAIC - ProAssurance Group

#### Exhibit A4 Page 2



Change in Written Premium from the Prior Year for the Industry and MMLIS

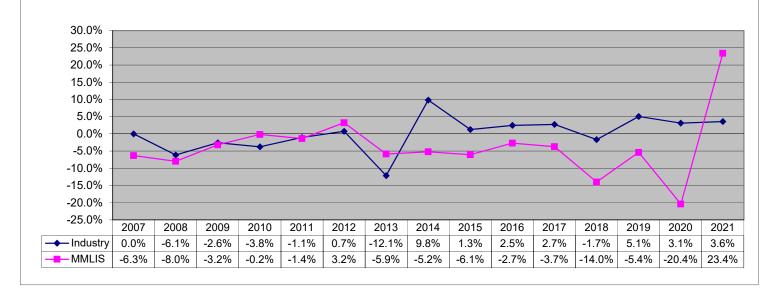
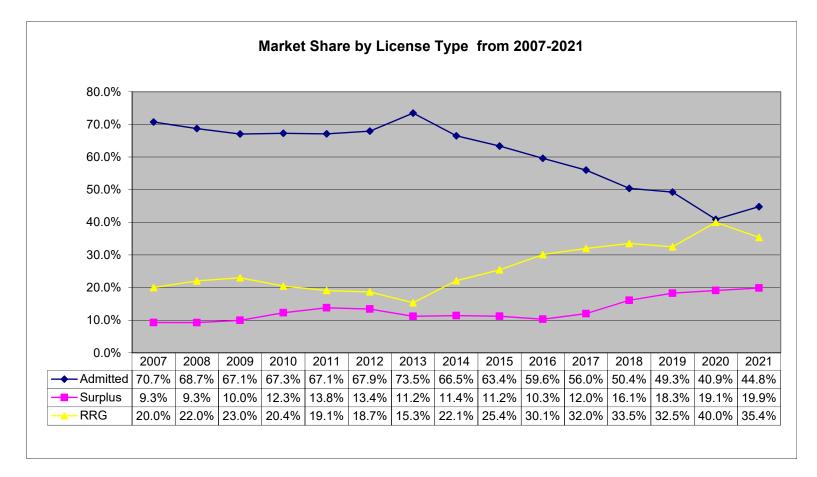
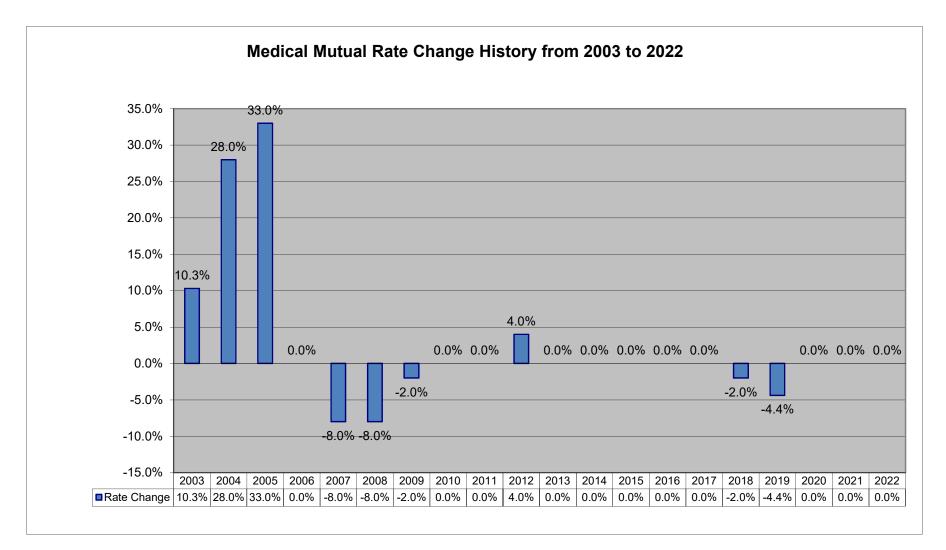


Exhibit A4 Page 3



Other License type includes carriers that no longer write medical professional liability and license type cannot, as of the last year of writing business, be determined. This also includes carriers that were in runoff or with license suspended/revoked.

#### Exhibit A5



The above reflects the effective rate change per year. All rate changes are effective on January 1st of each year. For ease of viewing, we have limited the exhibit to the period from 2003 to the present. Data for years 1996 through 2002 can be found in the 2017 Annual Report.

## Notes for Rate Comparison Charts (Exhibits B through G)

The company names have been abbreviated on the charts for readability purposes.

Name on Charts	Full Company Name	Exhibits
MMLIS	Medical Mutual Liability Insurance Society of Maryland	B to F
ProAd	Professional Advocates Insurance Company (1)	G
MedPro	Medical Protective Insurance Company	All
TDC	The Doctors Company	B to E1, G
PRAIC	ProAssurance Indemnity Company	All
PPIC	Preferred Professional Insurance Company	All
NORCAL	NORCAL Mutual Insurance Company	B, C, D, E1, G
MagMut	MAG Mutual Insurance Company	B, C, D
Proselect	ProSelect Insurance Company	B, C, D, E, E1
FAIRCO	Fair American Insurance and Reinsurance Company	D
Aspen	Aspen Insurance Company	B, C, D and G
MMICNC	Medical Mutual Insurance Company of North Carolina	B to F
PPIE	Positive Physicians Insurance Exchange	B, C, D, E1, F
MDANJ	MD Advantage Insurance Company of New Jersey	B, C, E to G
Campmed	Campmed Casualty and Indemnity Company	B, D to G
SVMIC	State Volunteer Mutual Insurance Company	B to F
ISMIE	ISMIE Insurance Company	B to F
AWAC	Allied World Specialty Insurance Company	D & E
AIG	National Union Fire Insurance Company of Pittsburgh	D

## Notes for Rate Comparison Charts (Exhibits B through G)

The company names have been abbreviated on the charts for readability purposes.

Name on		
Charts	Full Company Name	Exhibits
CNA	American Casualty Co of Reading, PA	E1 & F
	Continental Insurance Company	G
ACEUSA	ACE American Insurance Company	E & F
BHSIC	Berkshire Hathaway Specialty Insurance Company	E1 & F
Hudson	Hudson Insurance Company	E
LibertyIU	Liberty Insurance Underwriters	D, E, F & G
Fortress	Fortress Insurance Company	G
PSIC	Professional Solutions Insurance Company	G
Cinfin	Cincinnati Insurance Company	G

Unless noted otherwise, Exhibit E refers to both Exhibits E and E1

(1) - Member of the Medical Mutual Liability Insurance Society Group

Exhibit B Page 1

## Fam/Gen Prac (No OB) - Minor Surgery

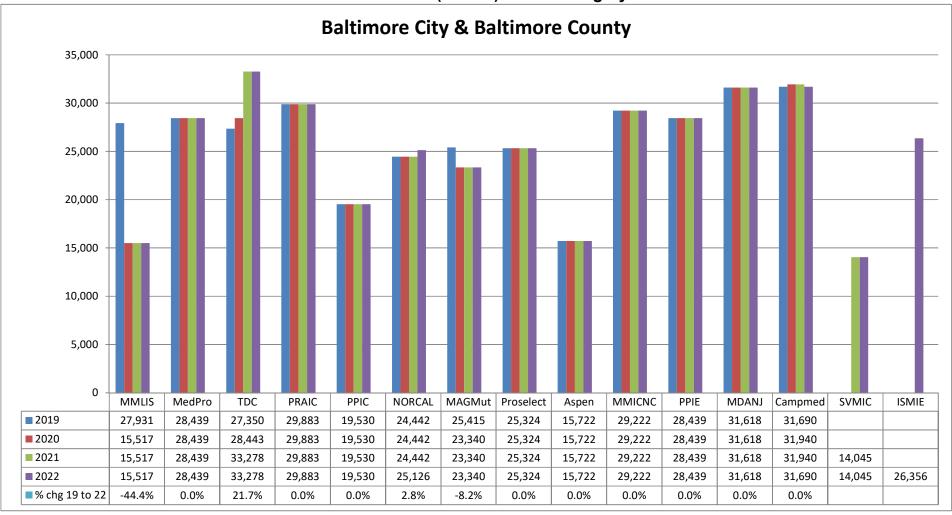
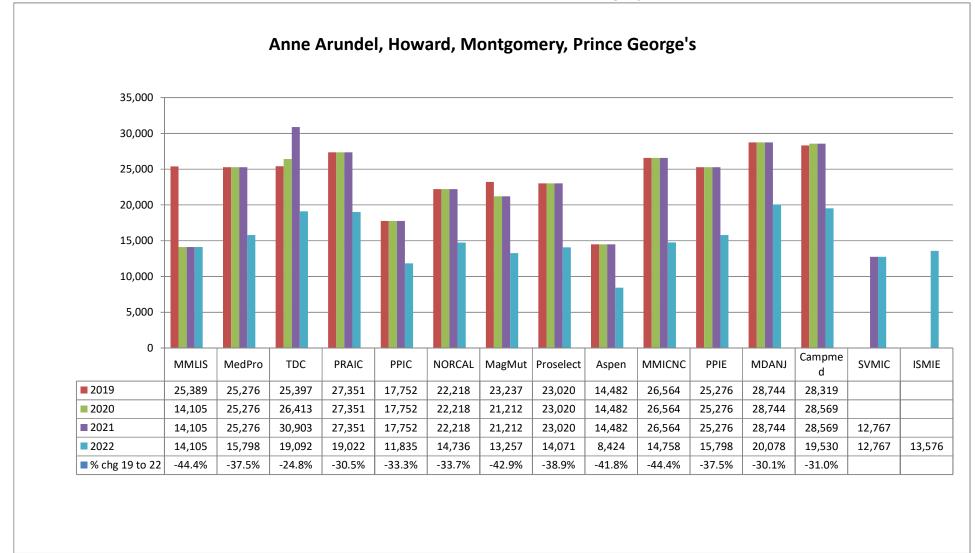
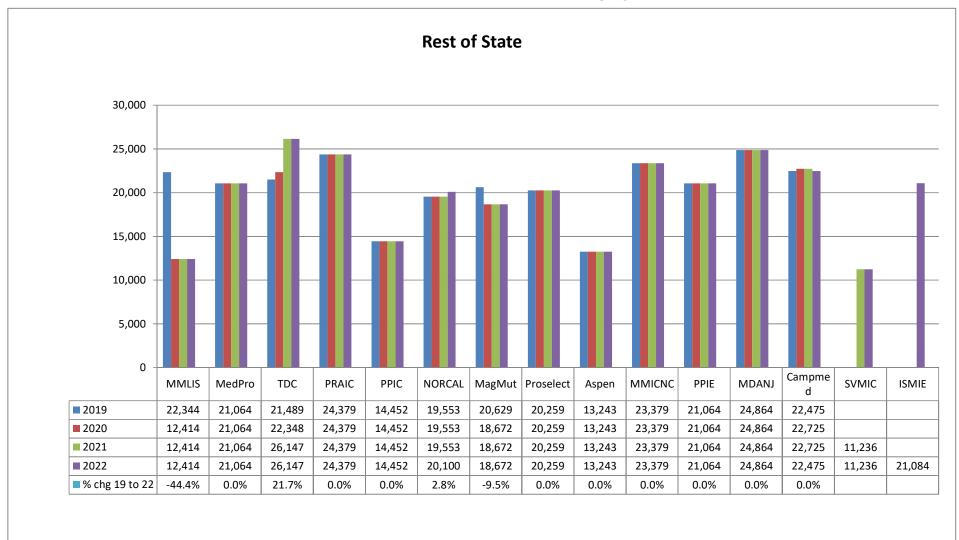


Exhibit B Page 2

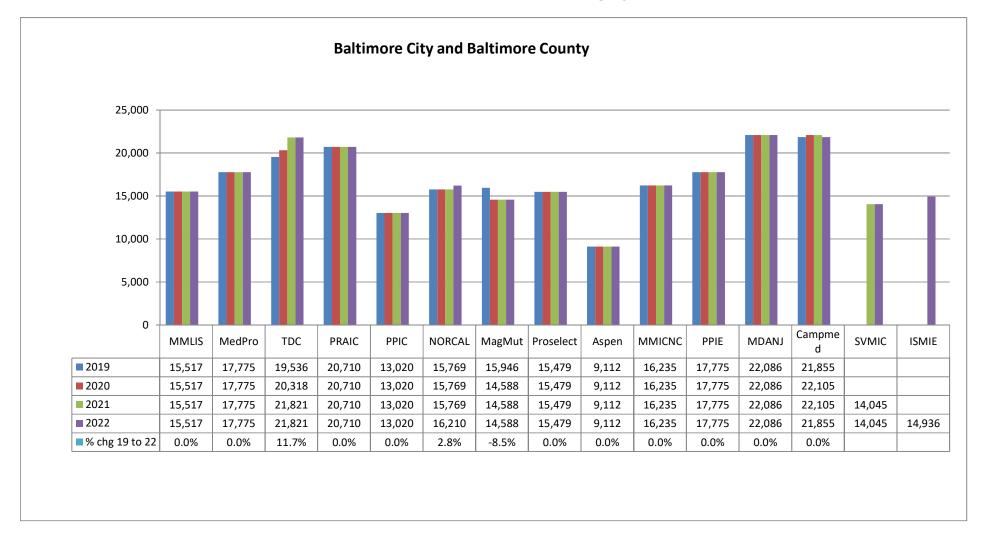
## Fam/Gen Prac (No OB) - Minor Surgery



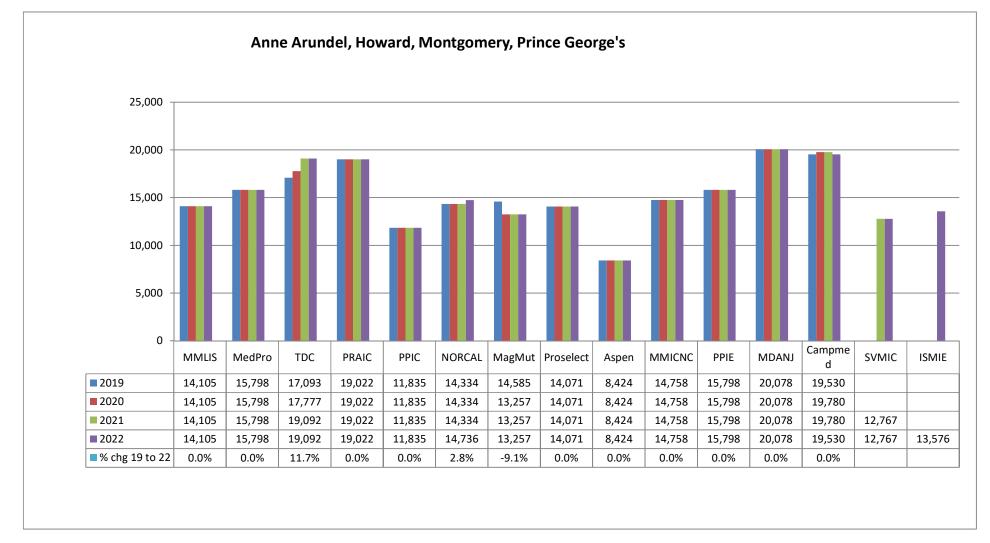
## Fam/Gen Prac (No OB) - Minor Surgery



# Fam/Gen Prac (No OB) - No Surgery

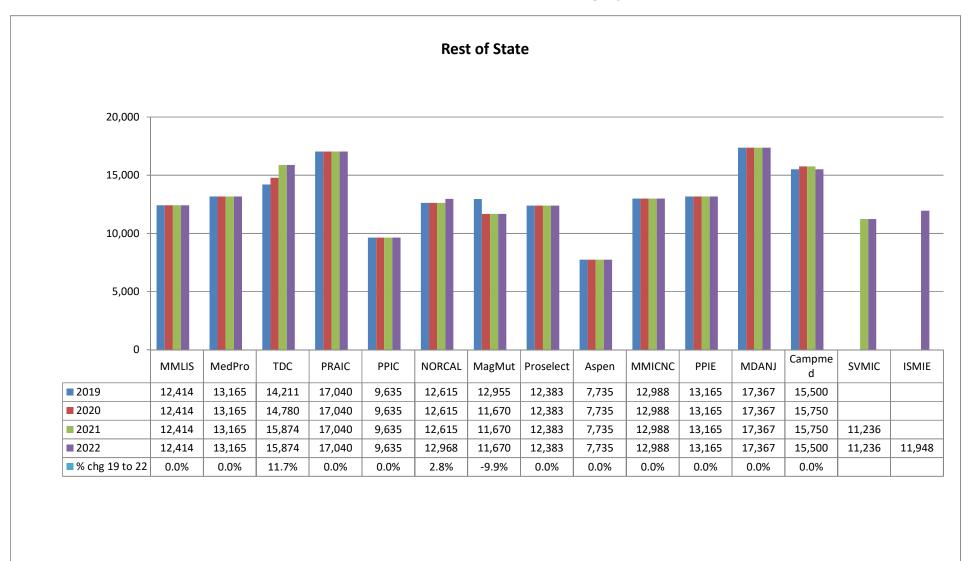


# Fam/Gen Prac (No OB) - No Surgery

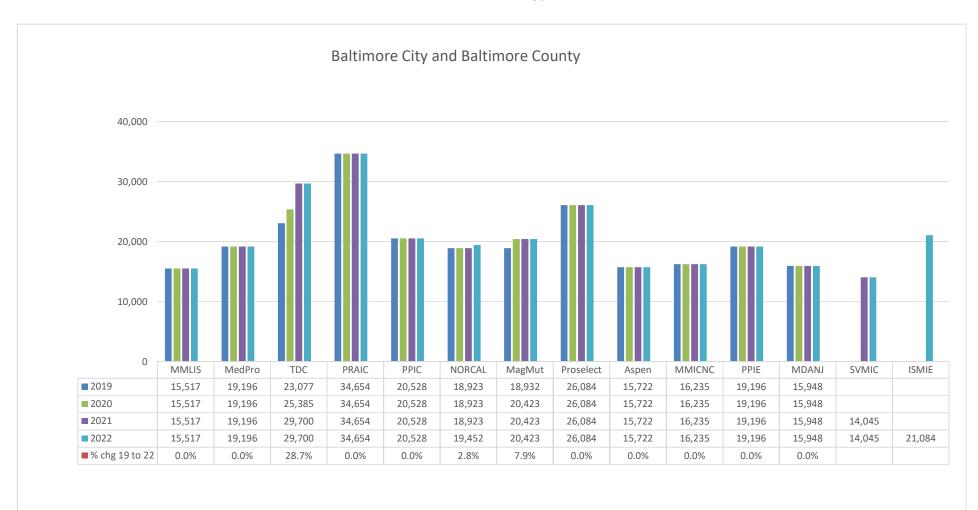


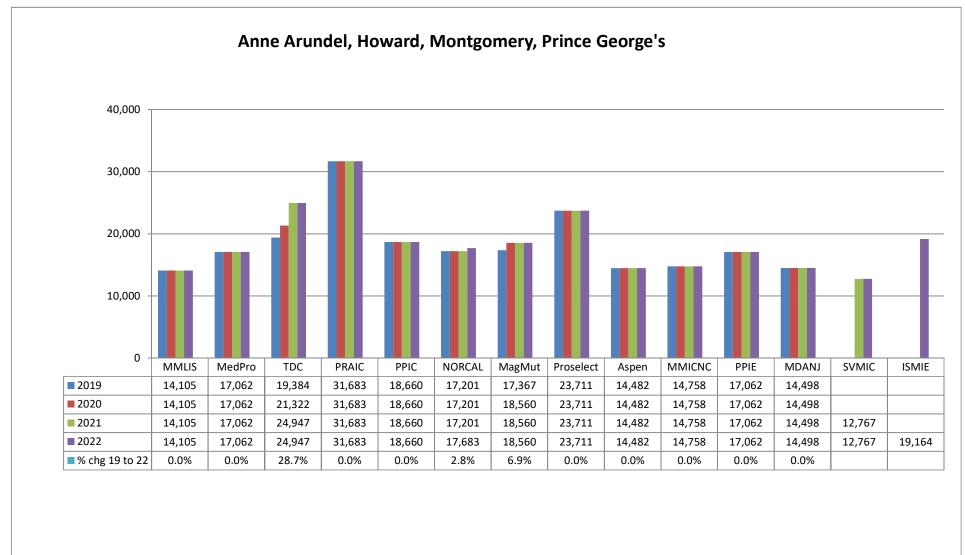
#### Exhibit B Page 6

## Fam/Gen Prac (No OB) - No Surgery



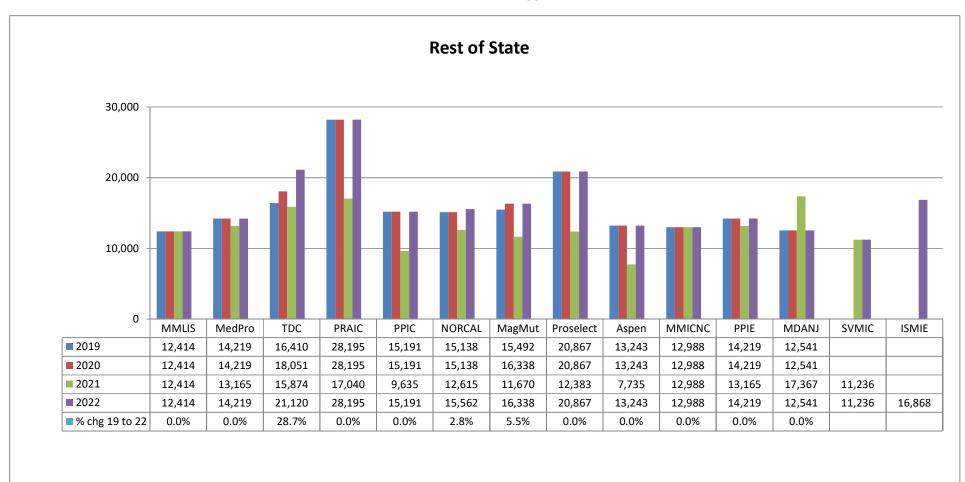
## Anesthesiology



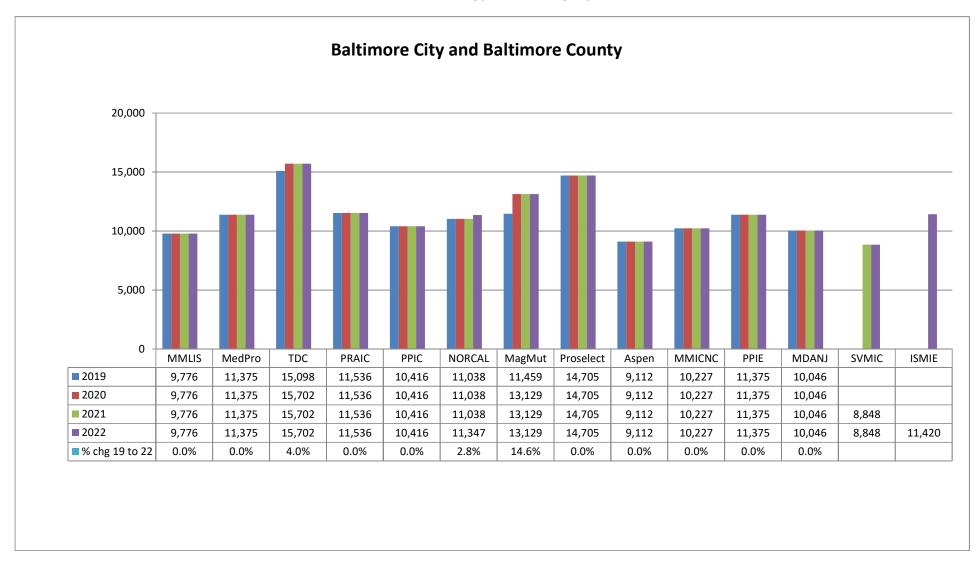


#### Exhibit B Page 9

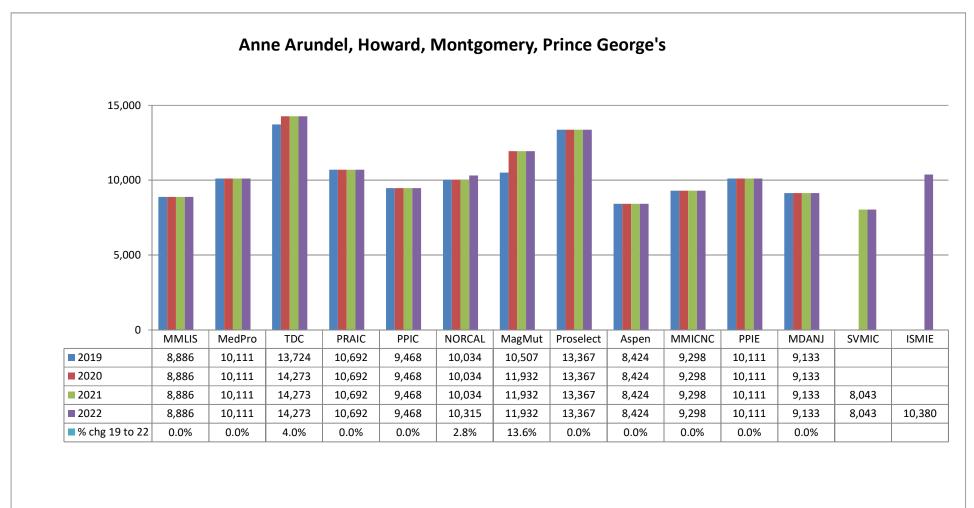
## Anesthesiology



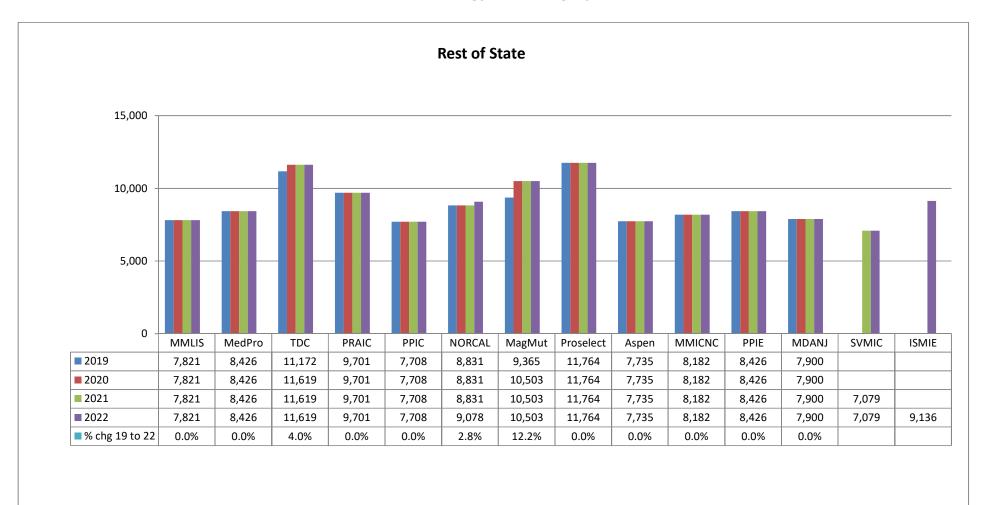
## Dermatology · No Surgery



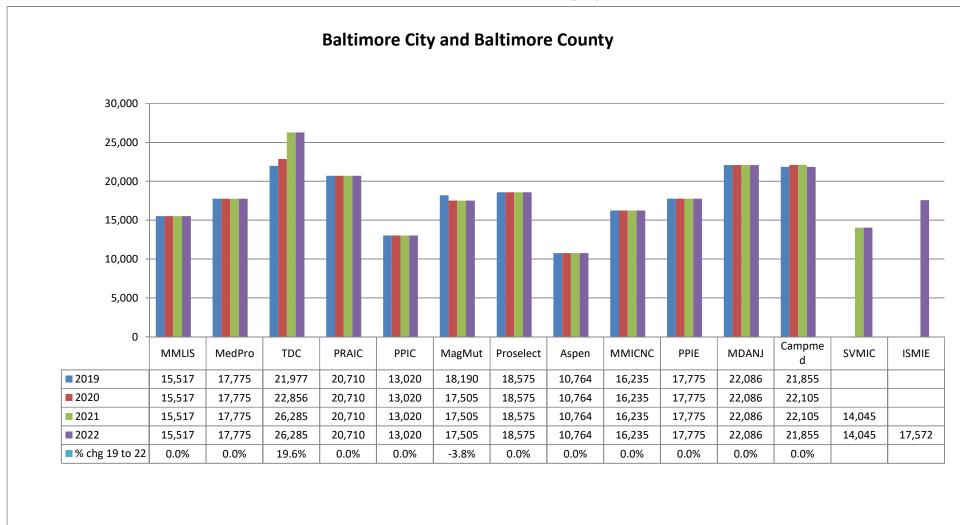
#### Exhibit B Page 10



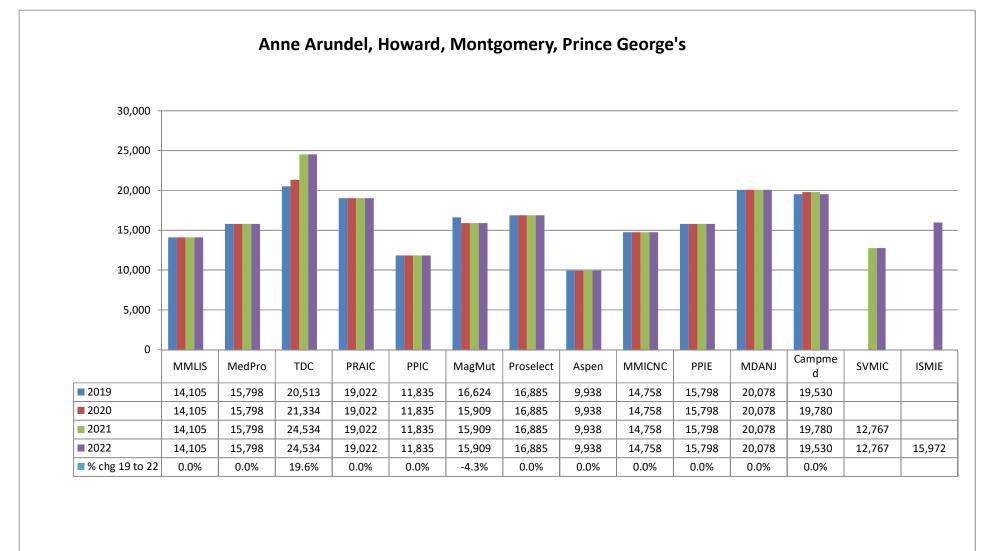
## Dermatology · No Surgery



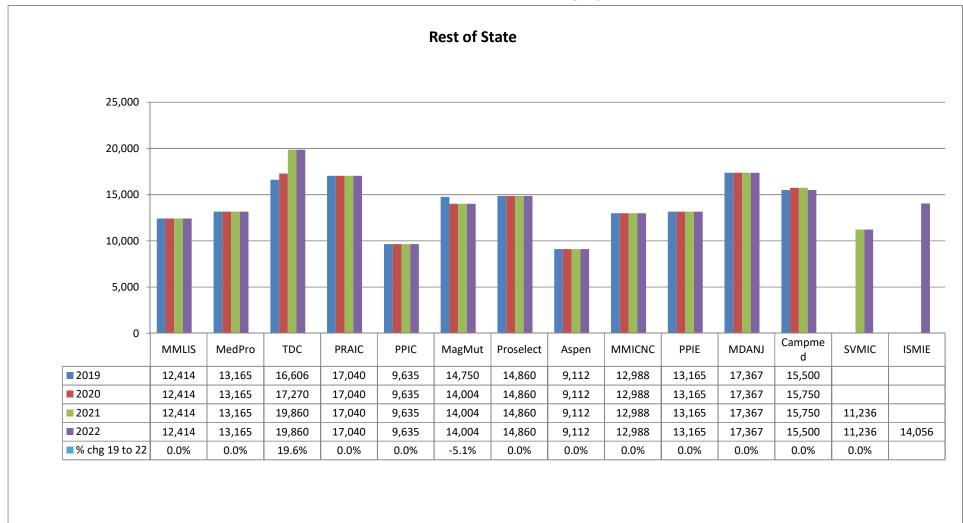
## Internal Medicine · No Surgery



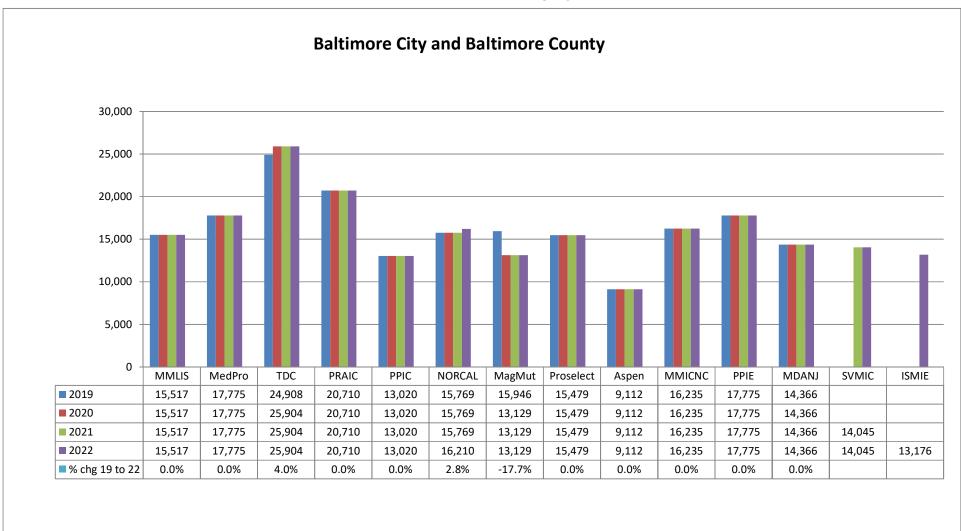
#### Internal Medicine · No Surgery



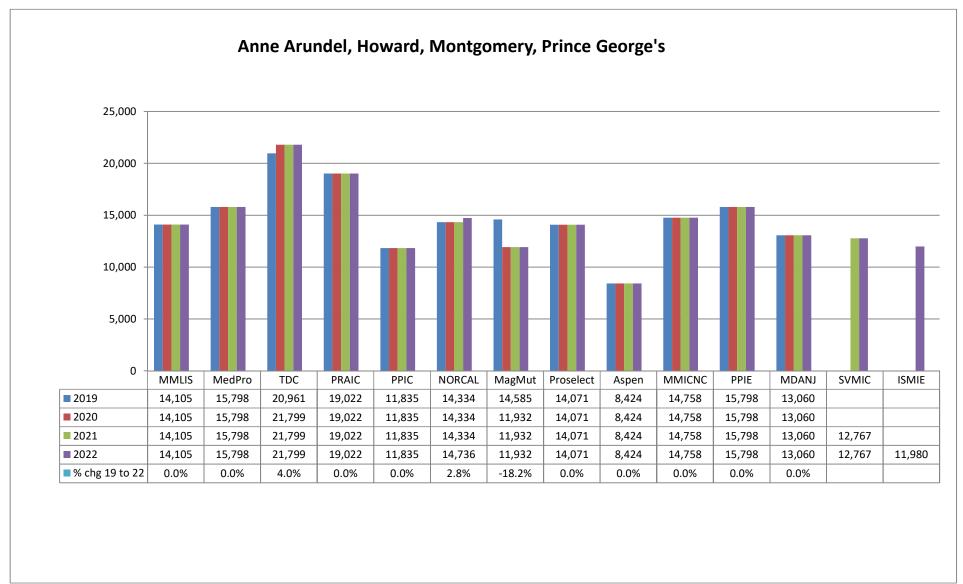
#### Internal Medicine · No Surgery



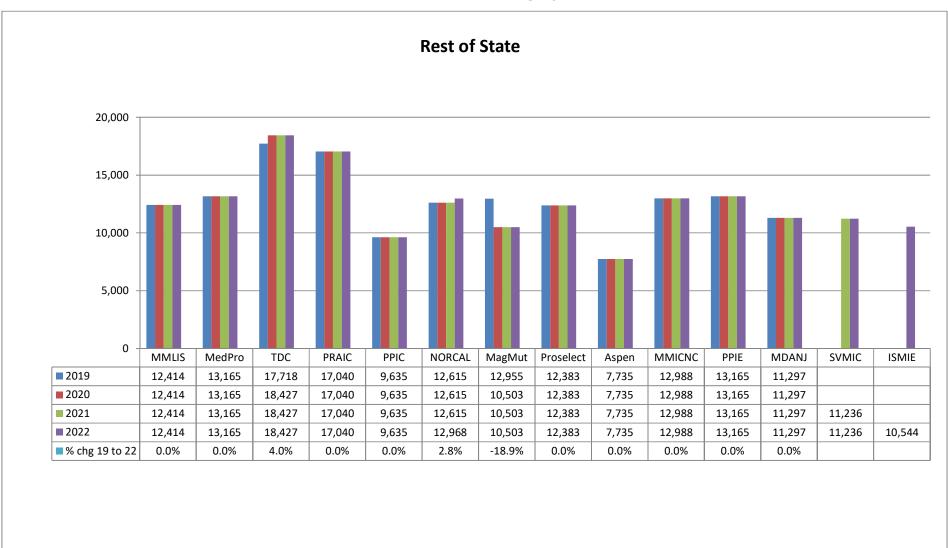
#### Pediatrics · No Surgery

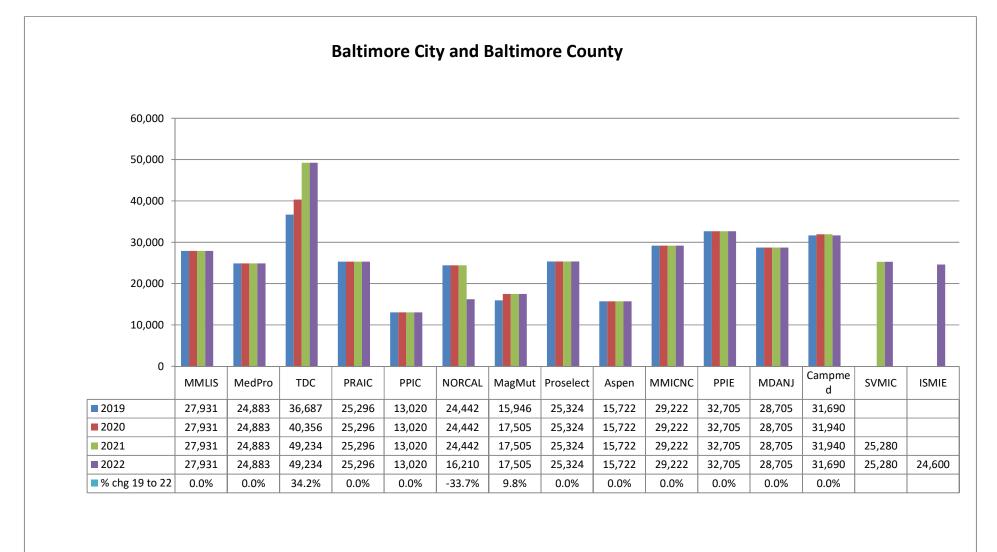


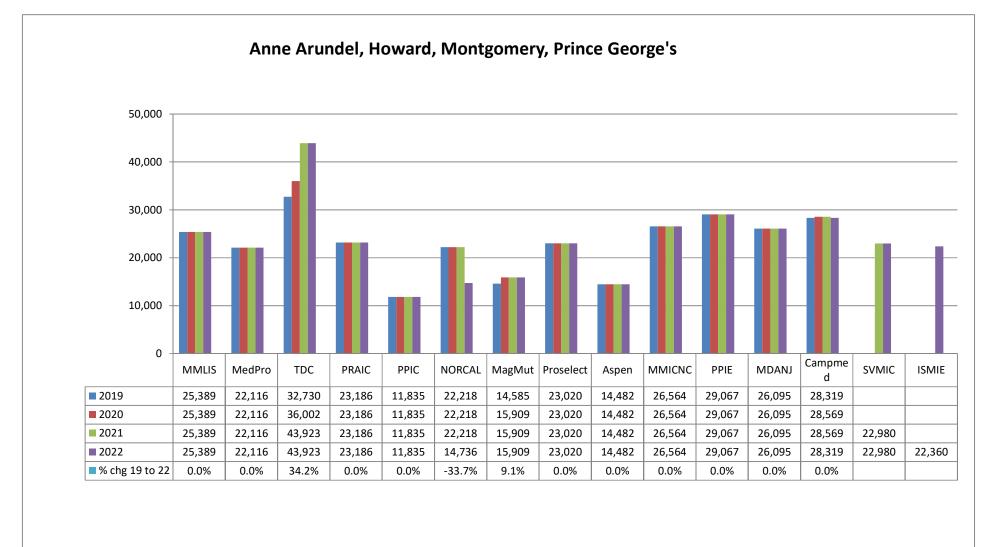
### Pediatrics · No Surgery



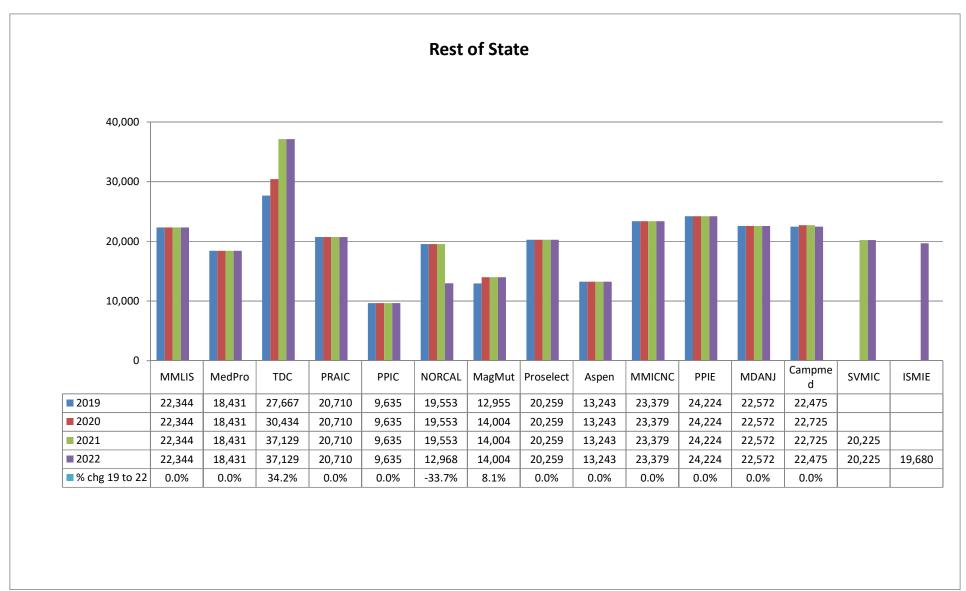
#### Pediatrics · No Surgery



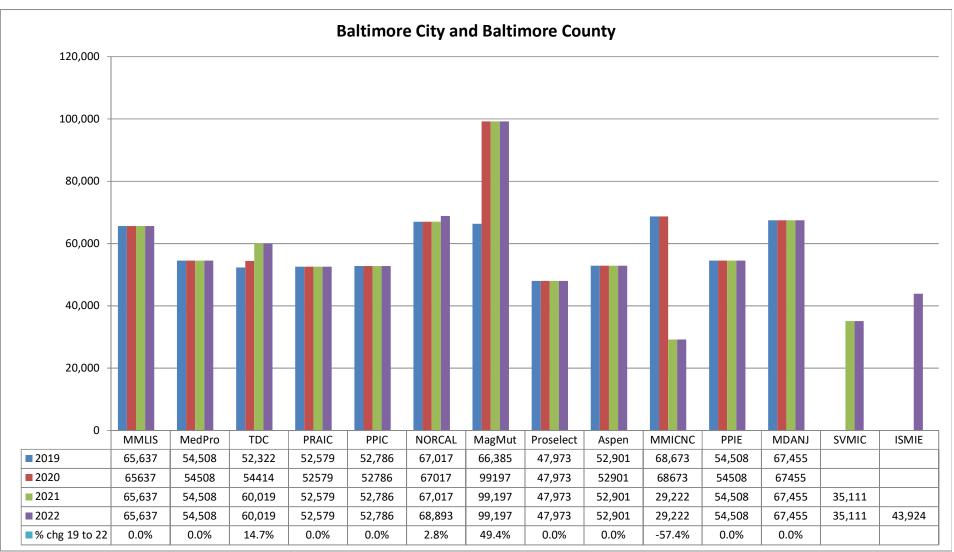


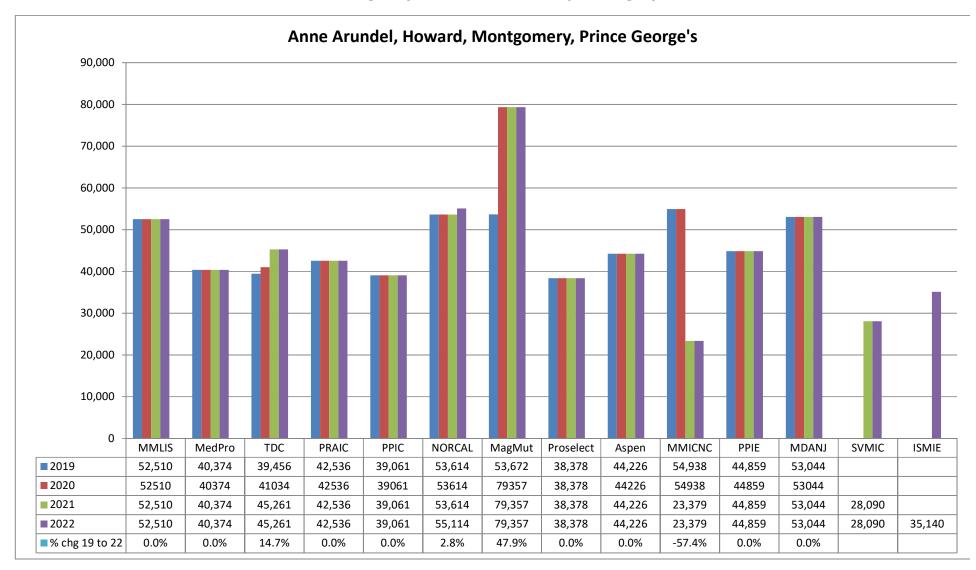


# Radiology (Diagnostic) · No Surgery

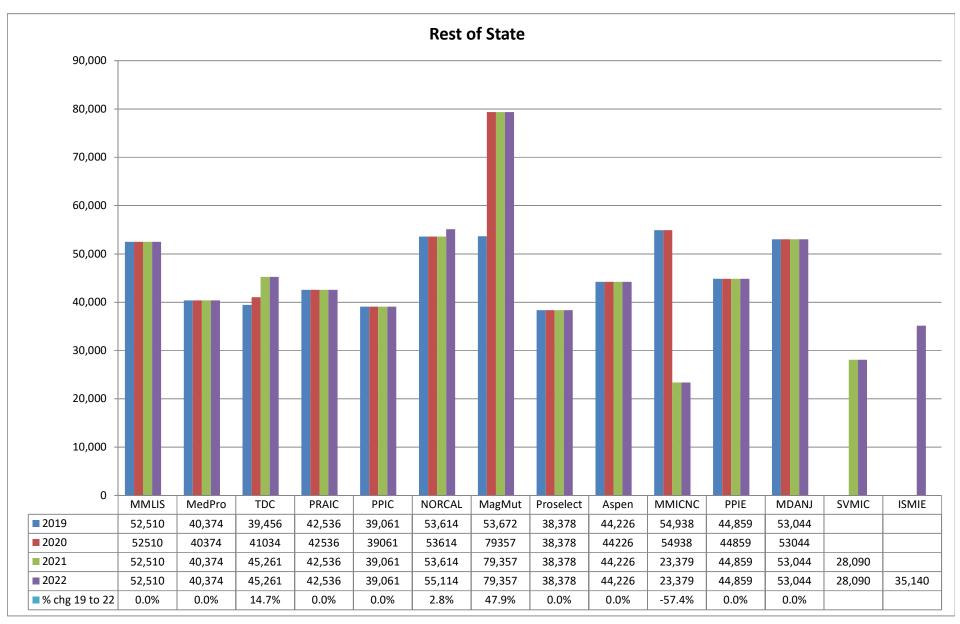


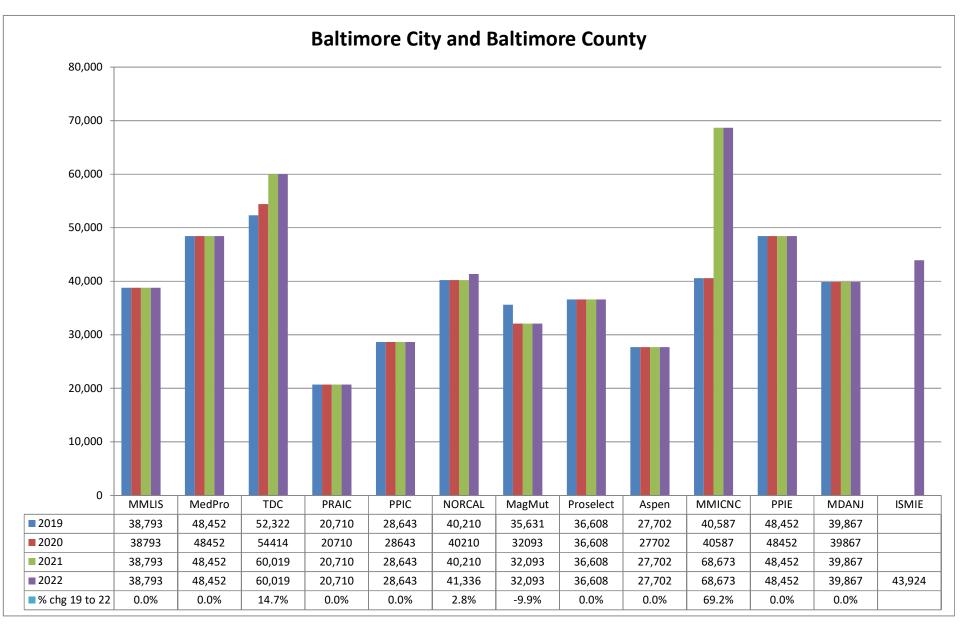
# **Emergency Medicine - Inc. Major Surgery**

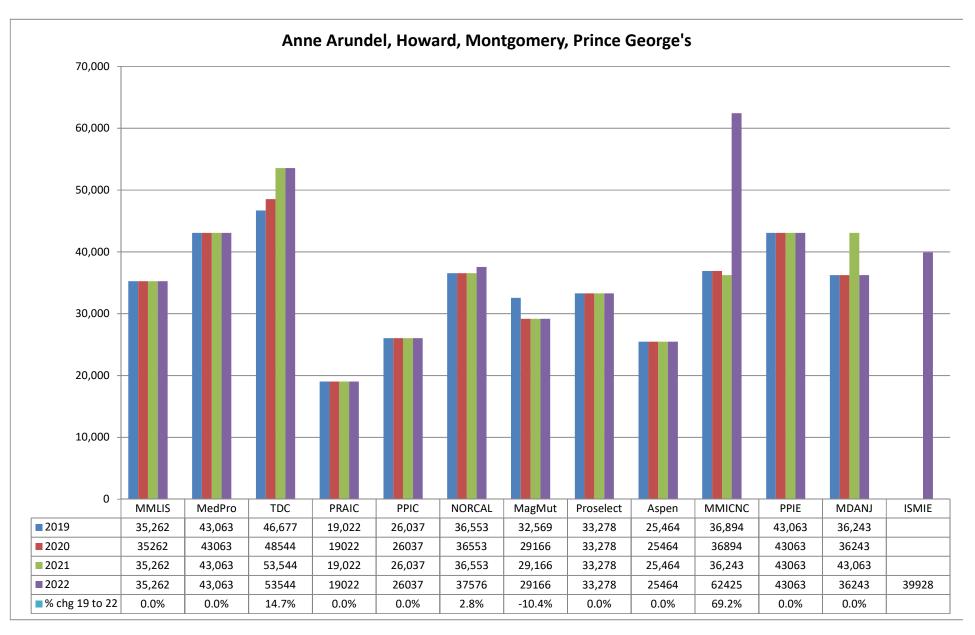




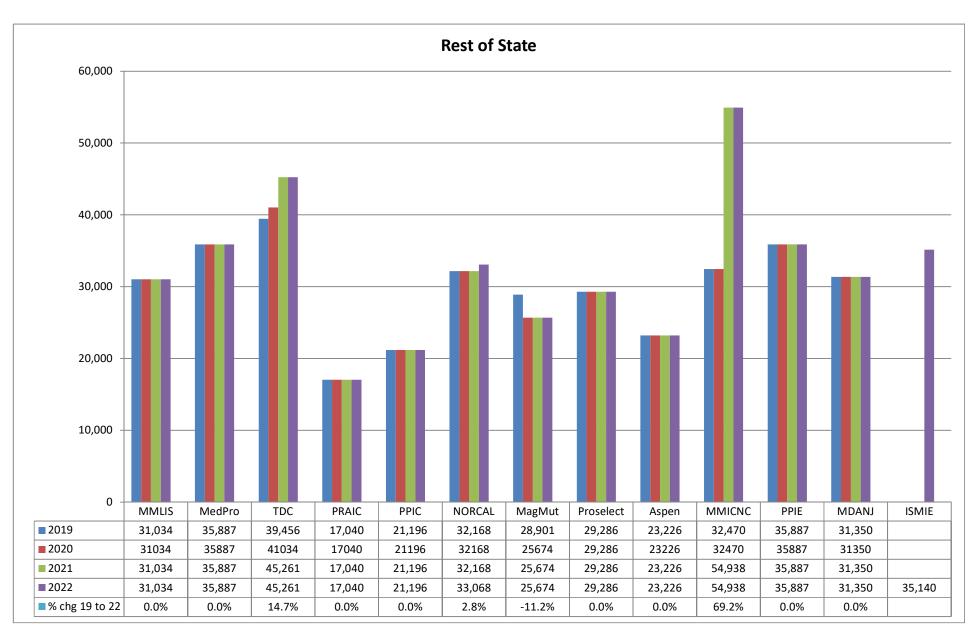
## **Emergency Medicine - Inc. Major Surgery**







# **Emergency Medicine (No Major Surgery)**

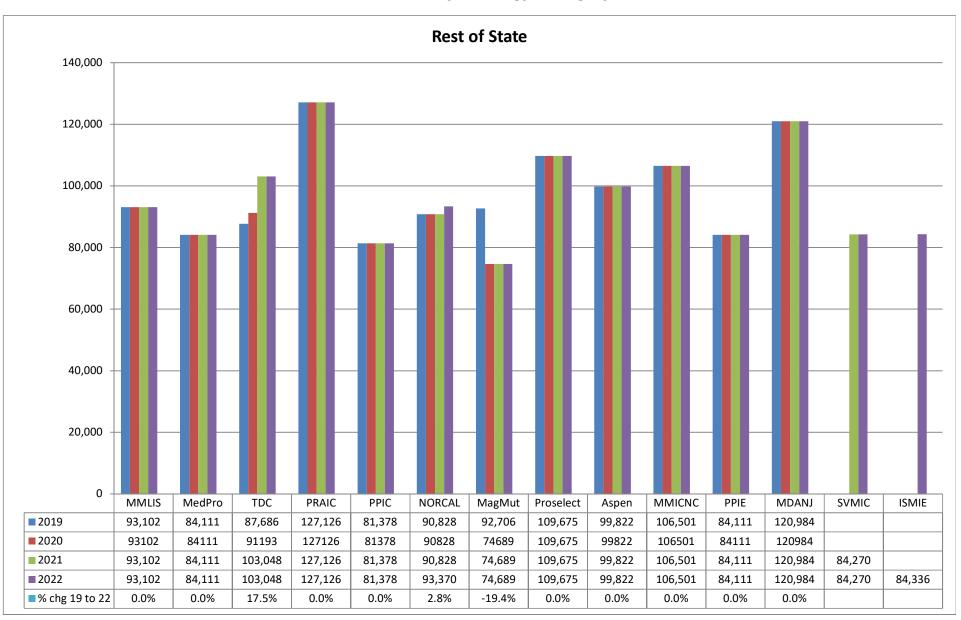


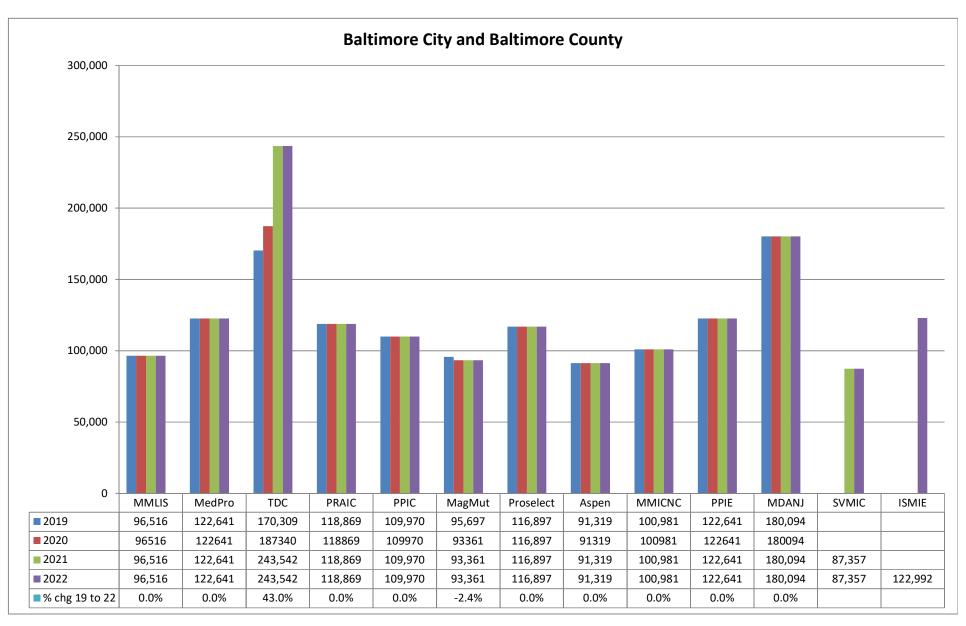
# **Obstetrics/Gynecology - Surgery**

**Baltimore City and Baltimore County** 180,000 160,000 140,000 120,000 100,000 80,000 60,000 40,000 20,000 0 MMLIS MedPro TDC PRAIC PPIC NORCAL MagMut Proselect MMICNC PPIE MDANJ SVMIC ISMIE Aspen 117,684 137,097 2019 116,378 113,558 158,317 113,535 115,140 119,616 133,127 113,558 153,853 109,970 122391 137,097 2020 116378 113558 158317 109970 113535 93361 119616 133127 113558 153853 138,302 137,097 2021 116,378 113,558 158,317 109,970 113,535 119,616 133,127 113,558 153,853 105,333 93,361 113,558 138,302 137,097 119,616 153,853 105,333 2022 116,378 158,317 109,970 116,712 93,361 133,127 113,558 105,420 8 chg 19 to 22 0.0% 0.0% 17.5% 0.0% 0.0% 2.8% -18.9% 0.0% 0.0% 0.0% 0.0% 0.0%



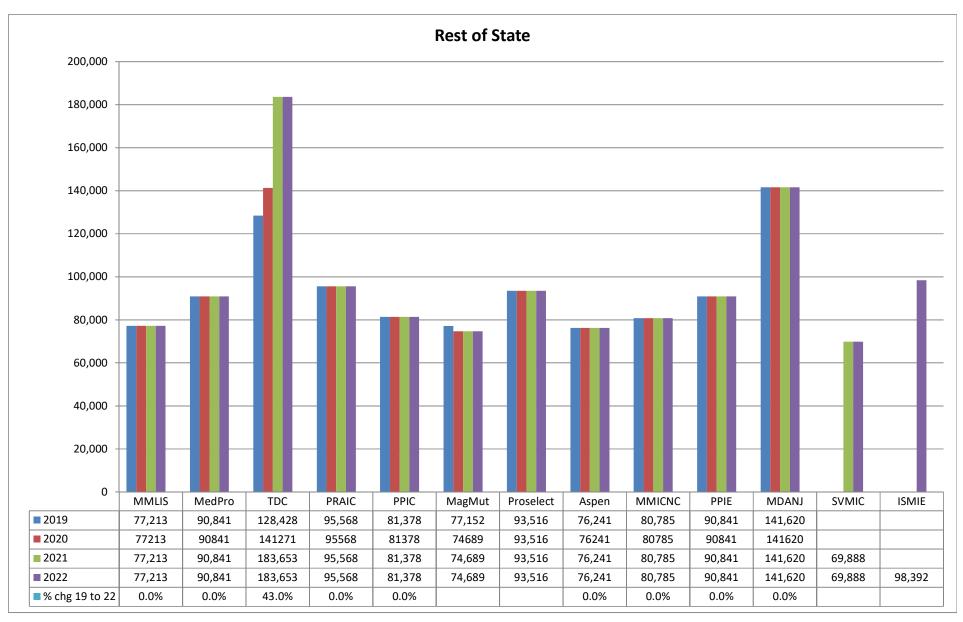
# **Obstetrics/Gynecology - Surgery**

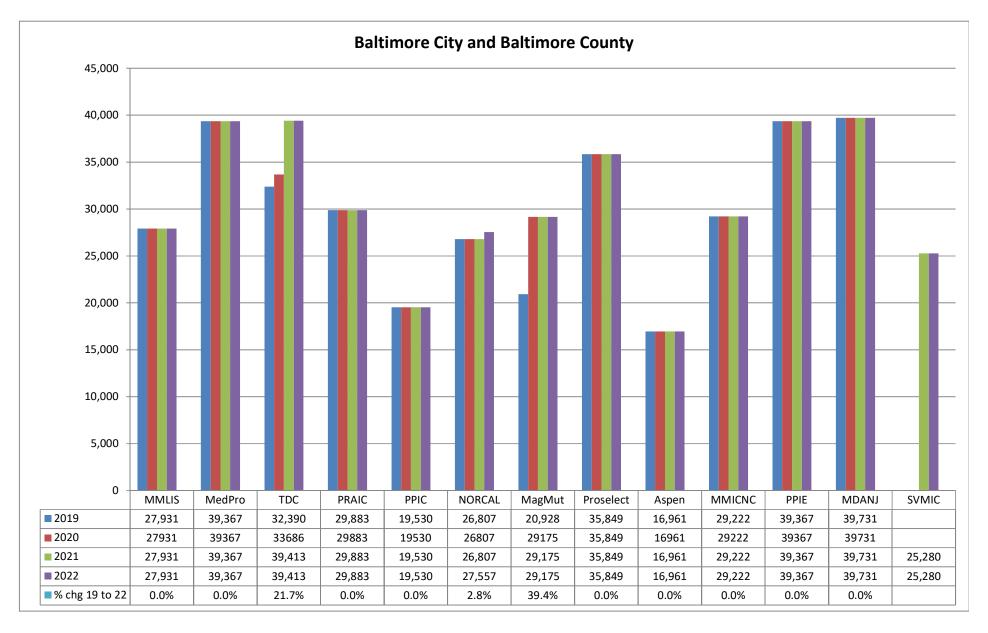


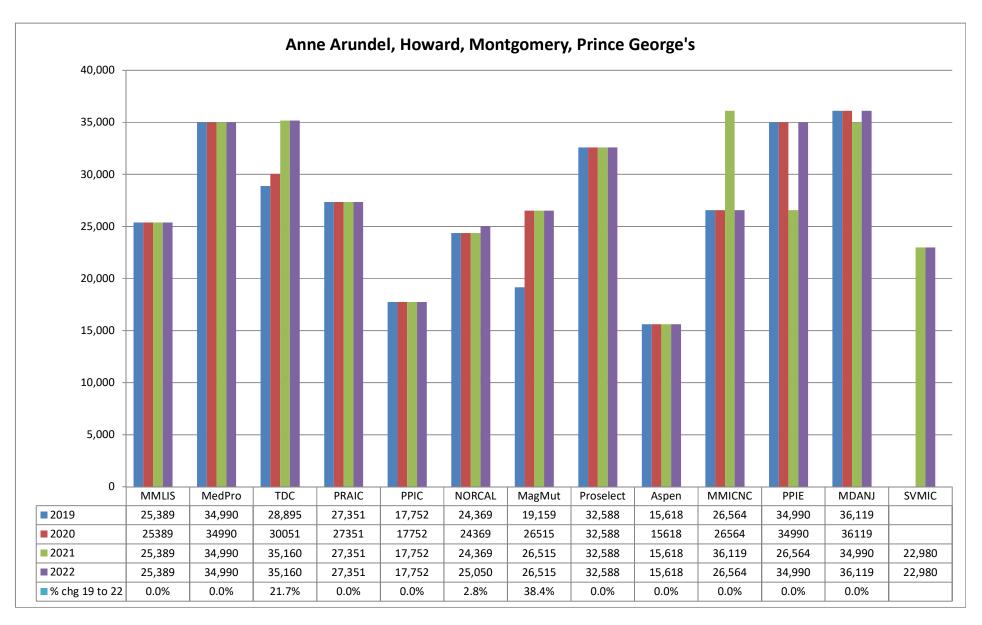




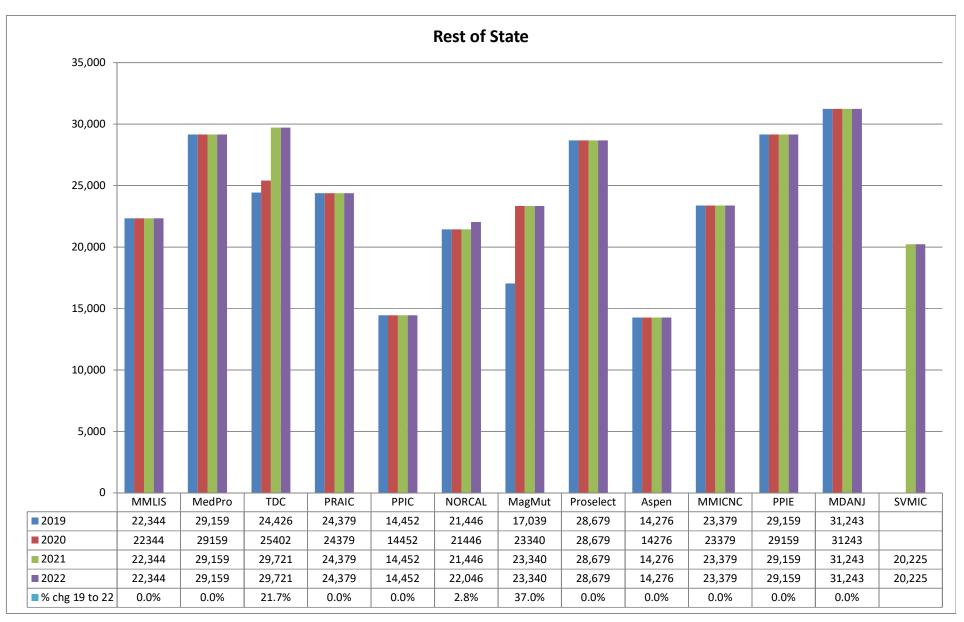
# Neurology (including child) - Surgery



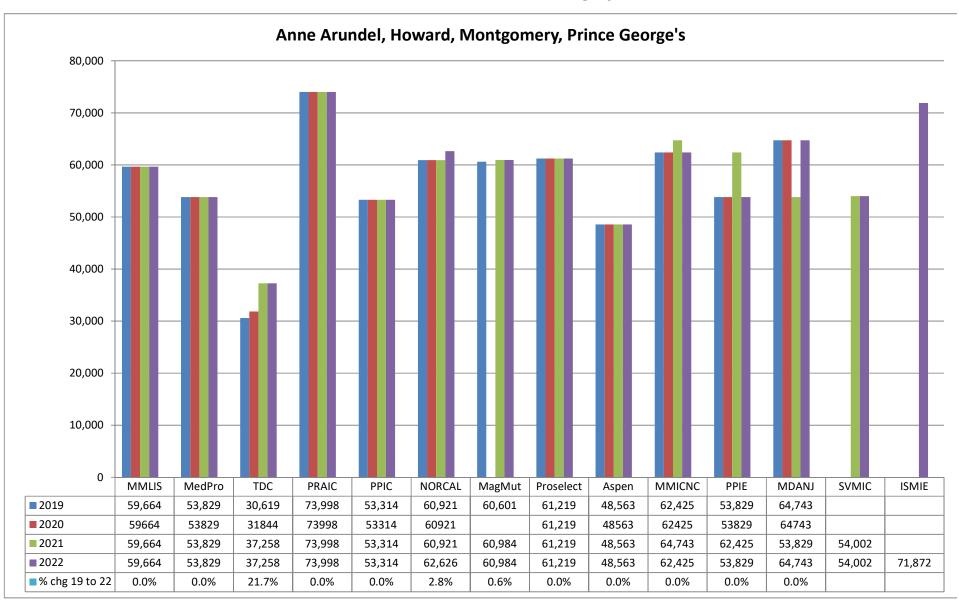




# Neurology (including child) - Minor Surgery



**Baltimore City and Baltimore County** 90,000 80,000 70,000 60,000 50,000 40,000 30,000 20,000 10,000 0 MMICNC MDANJ MagMut MMLIS MedPro TDC PRAIC PPIC NORCAL Proselect Aspen PPIE SVMIC ISMIE 65,637 60,564 34,322 81,257 58,651 67,017 66,385 67,344 52,901 68,673 60,564 71,217 2019 2020 65637 35694 81257 58651 67,344 52901 68673 60564 71217 60564 67017 41,762 2021 65,637 60,564 81,257 58,651 67,017 67,104 67,344 52,901 68,673 60,564 71,217 59,408 2022 41,762 81,257 68,893 67,104 67,344 52,901 71,217 65,637 60,564 58,651 68,673 60,564 59,408 79,068 % chg 19 to 22 0.0% 0.0% 0.0% 21.7% 0.0% 0.0% 2.8% 1.1% 0.0% 0.0% 0.0% 0.0%



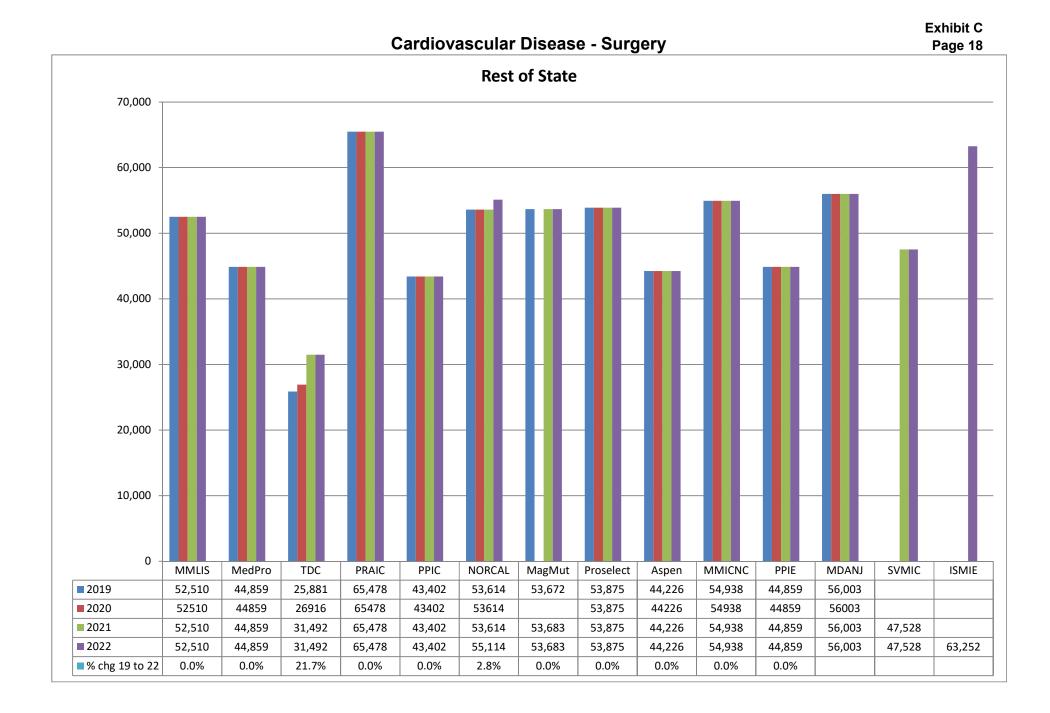
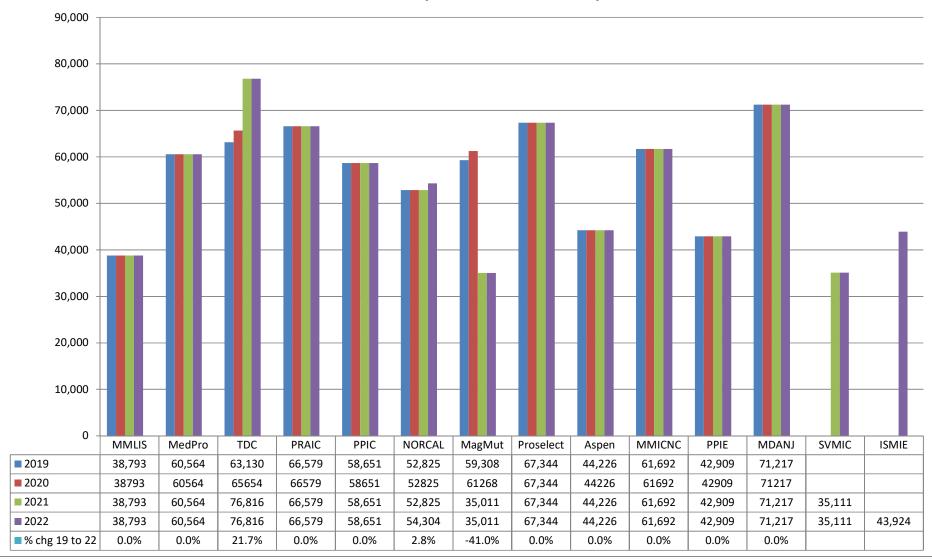
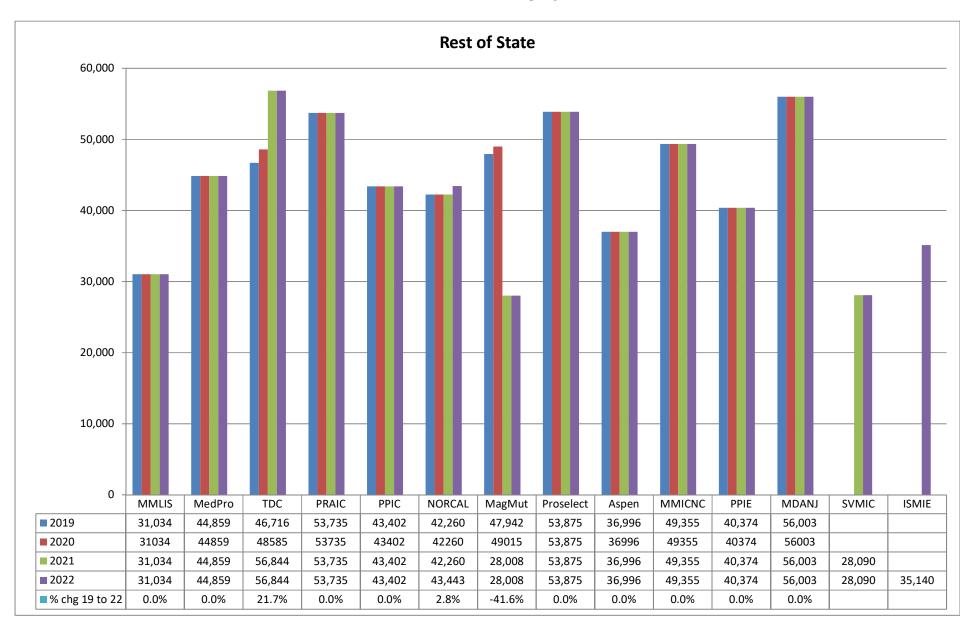


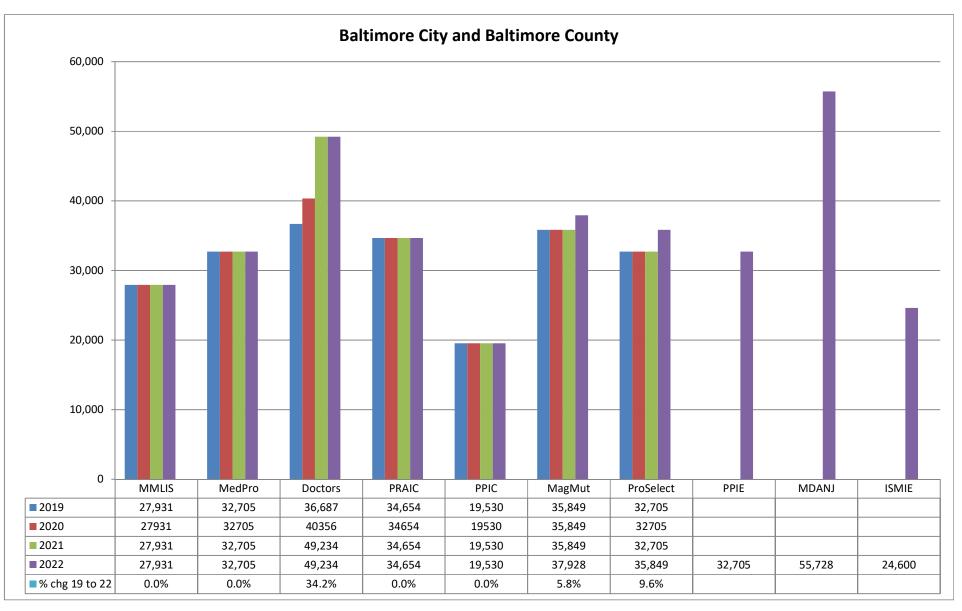
Exhibit C Page 19 **Baltimore City and Baltimore County** 

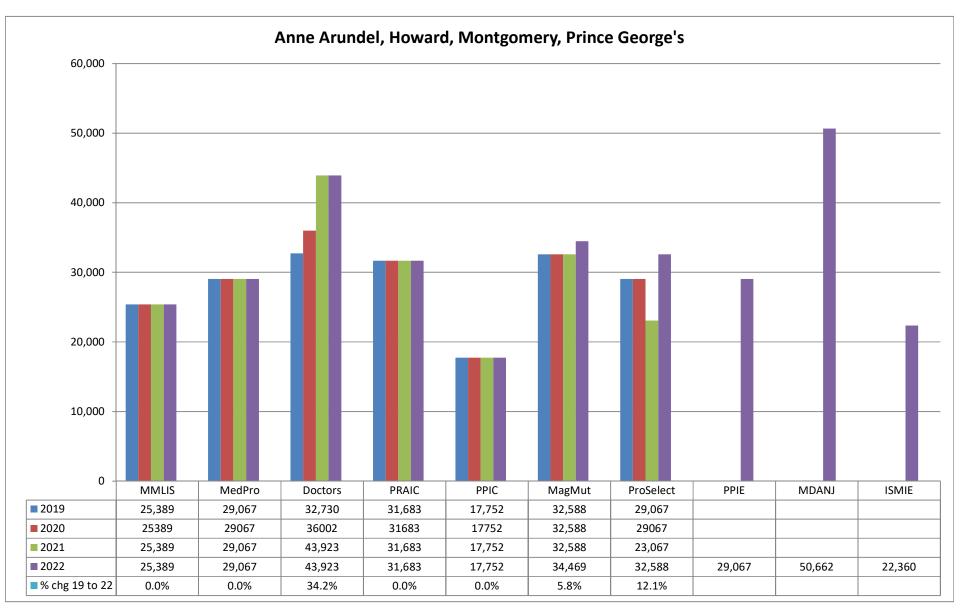




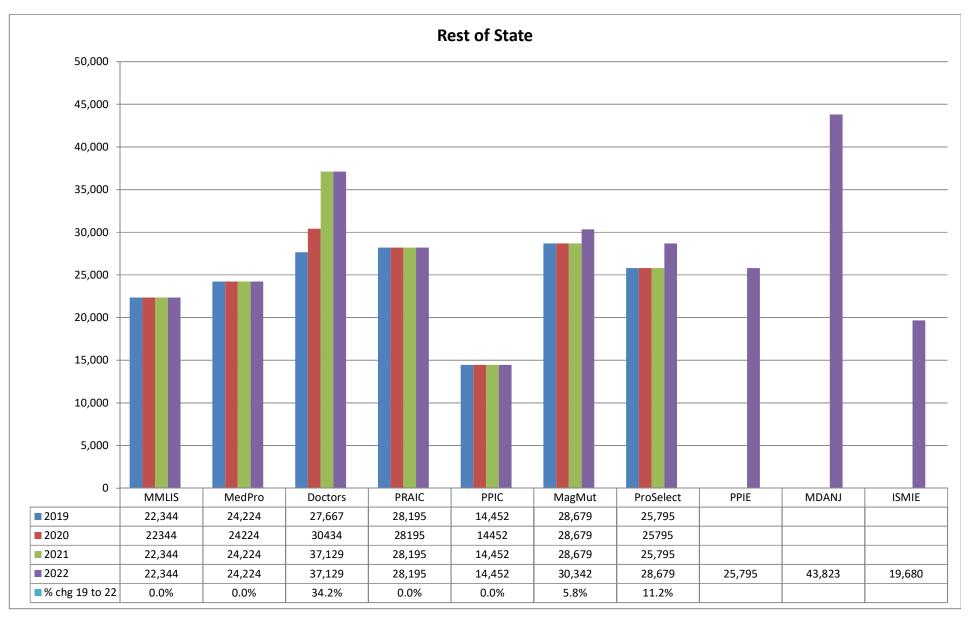
#### **Orthopedic Surgery**

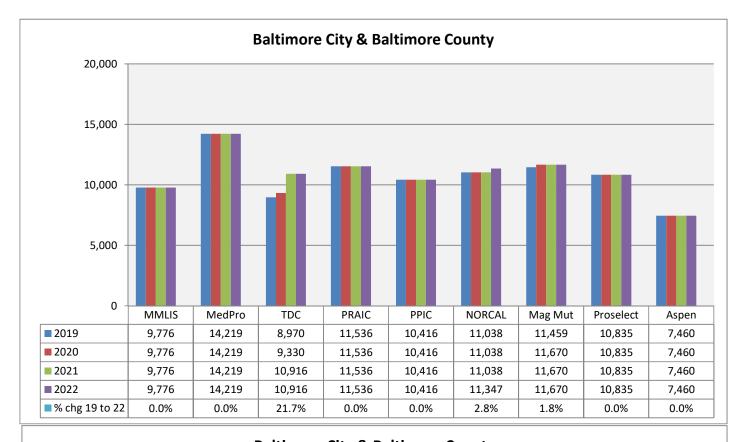


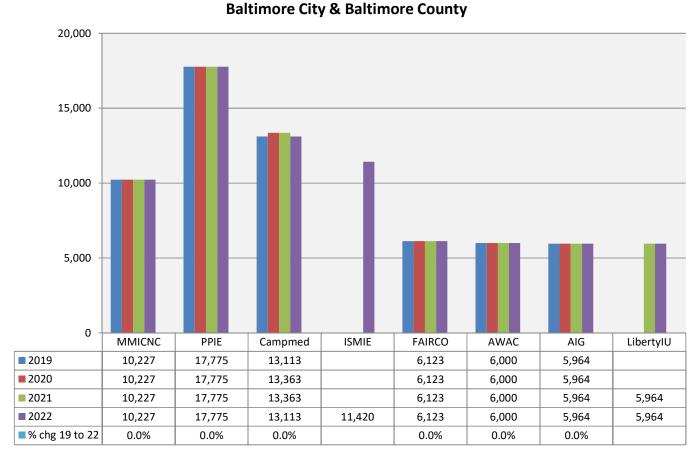


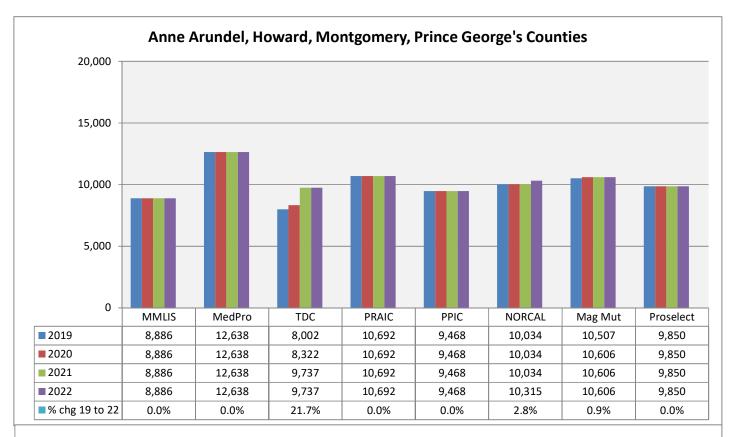


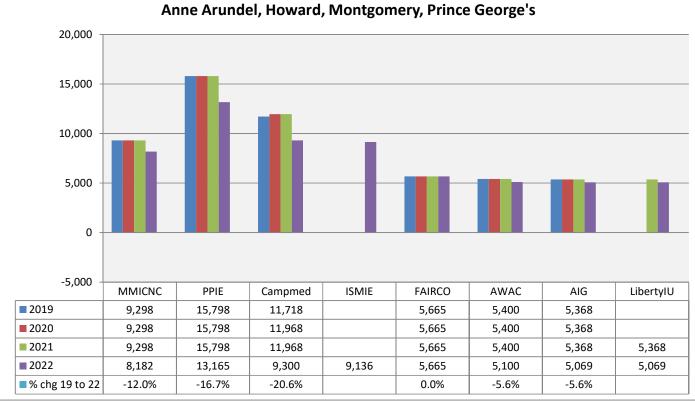
## Radiology (incl dye) - Minor Surgery

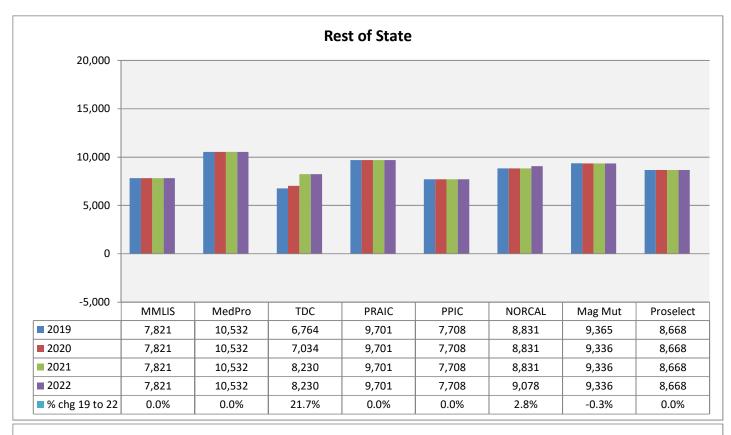


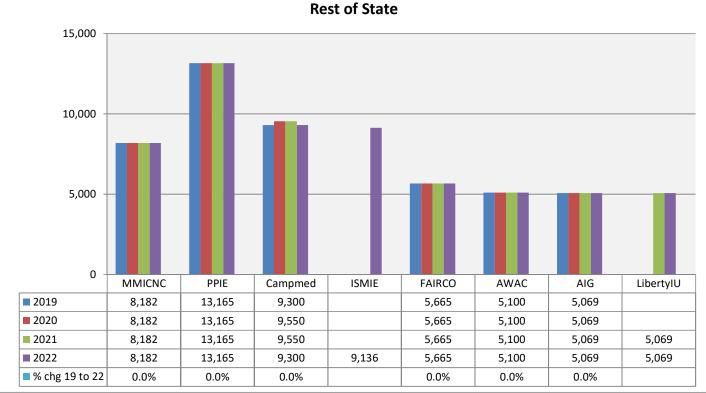


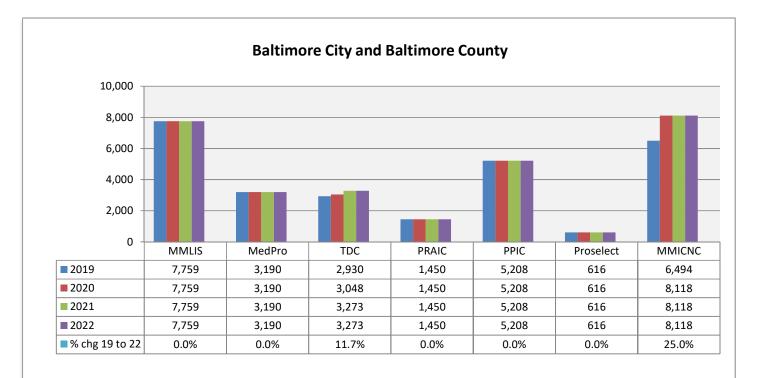


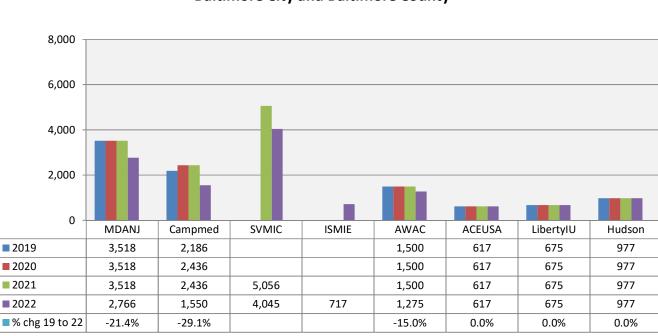






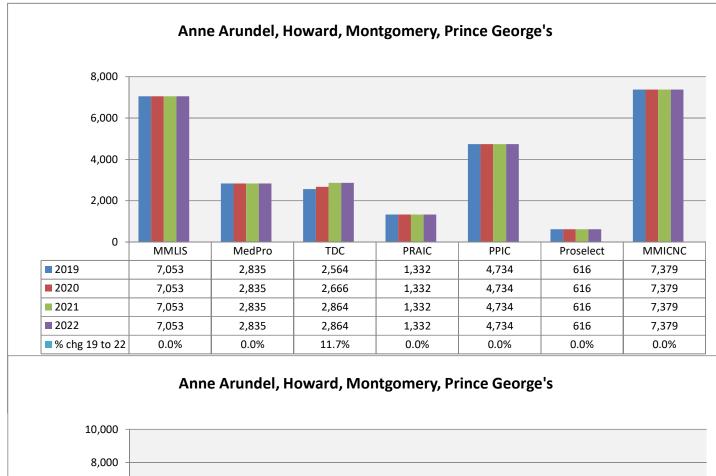


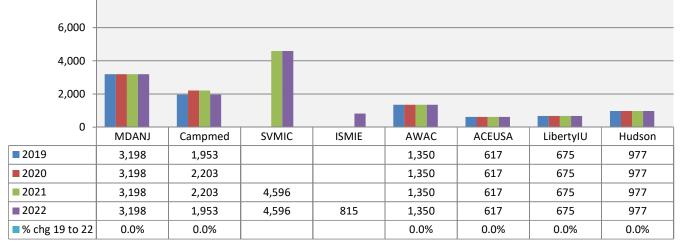


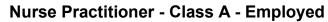


#### **Baltimore City and Baltimore County**

#### **Nurse Practitioner - Class A - Employed**







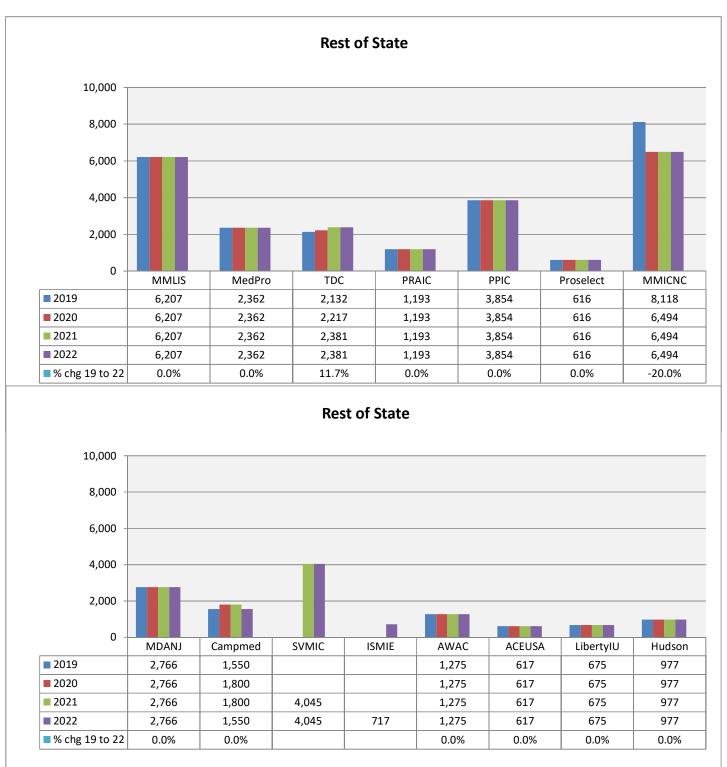
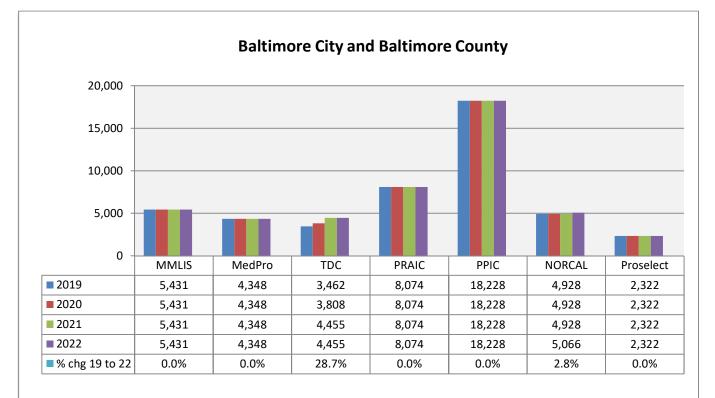
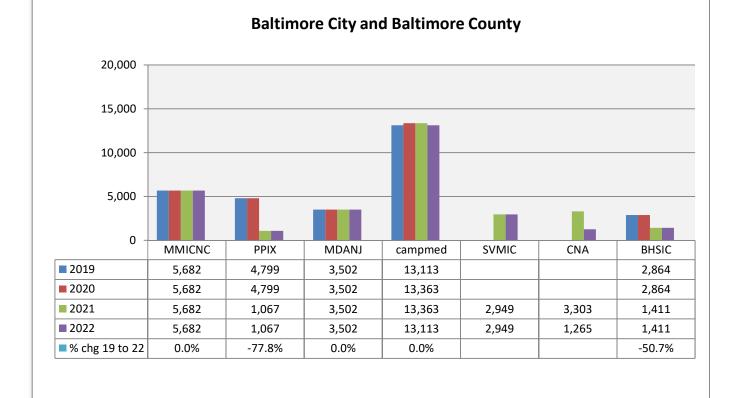
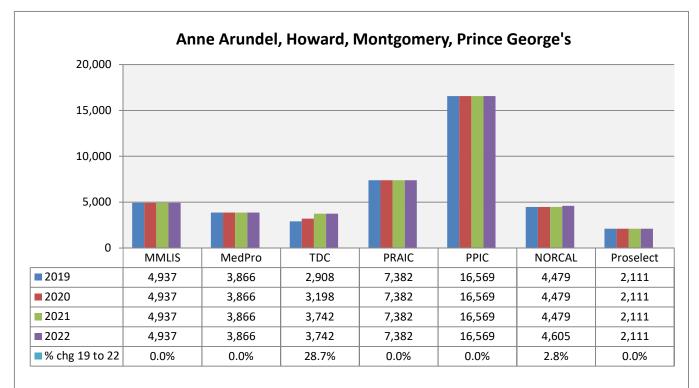


Exhibit E1 Page 1



### Nurse Anesthetists (Spvs By Ane)





### Nurse Anesthetists (Spvs By Ane)

Anne Arundel, Howard, Montgomery, Prince George's

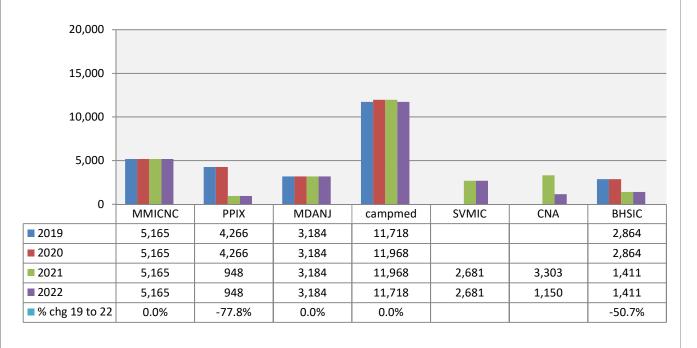
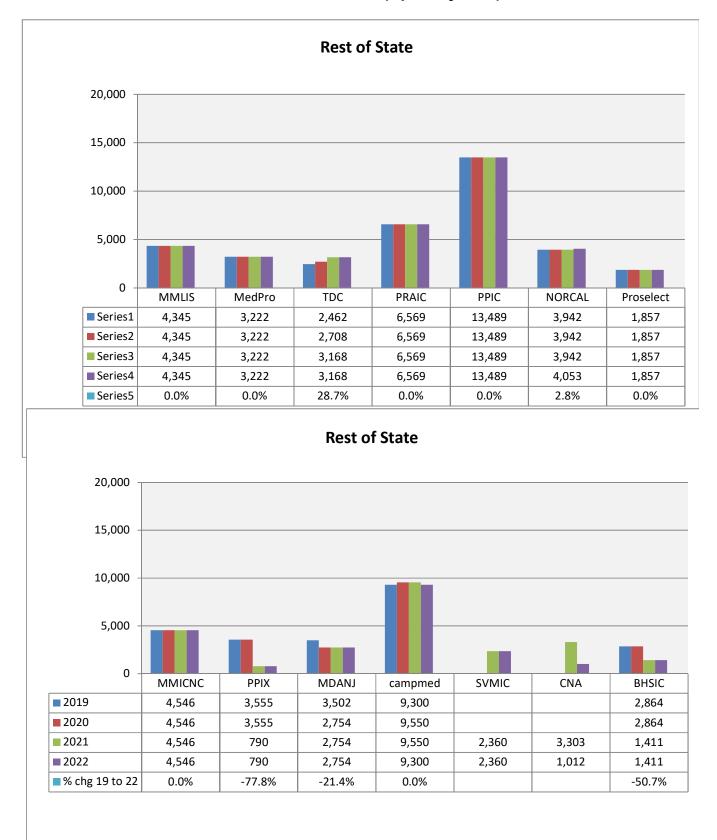
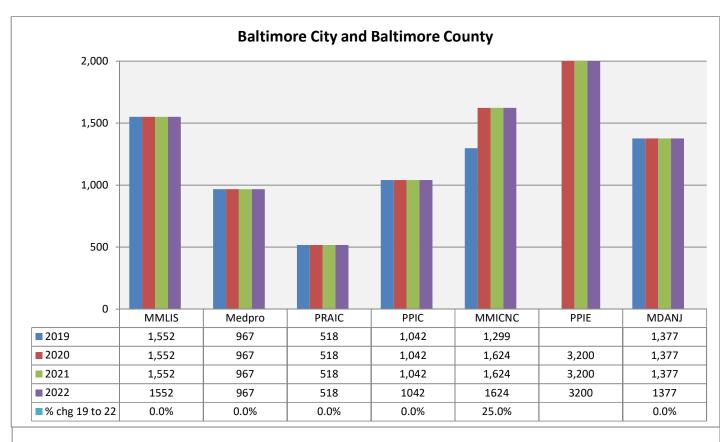


Exhibit E1 Page 3



### Nurse Anesthetists (Spvs By Ane)



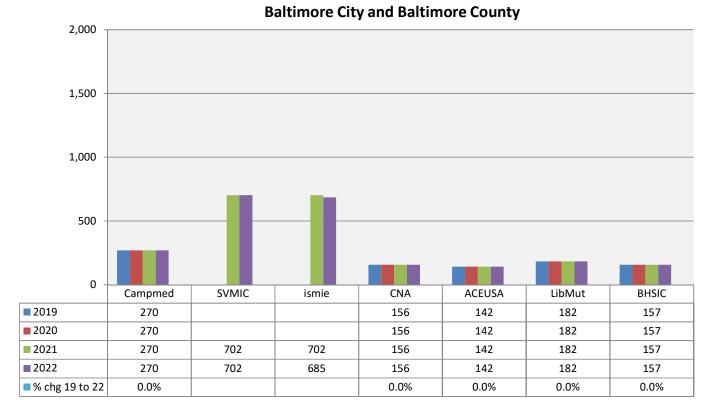
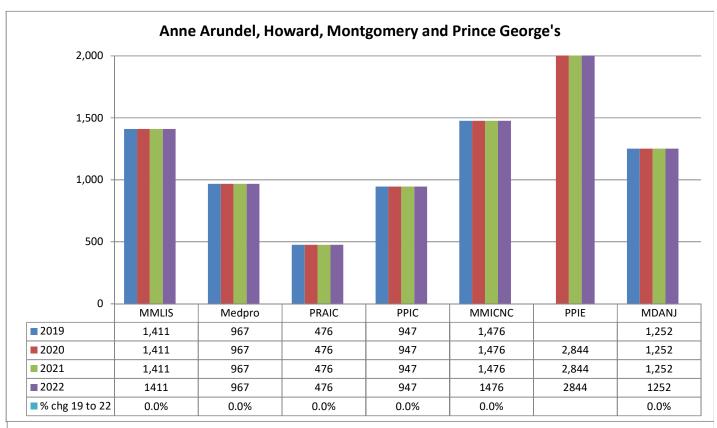
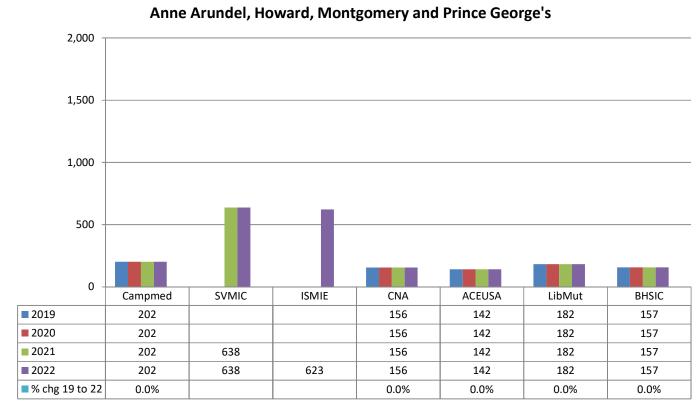


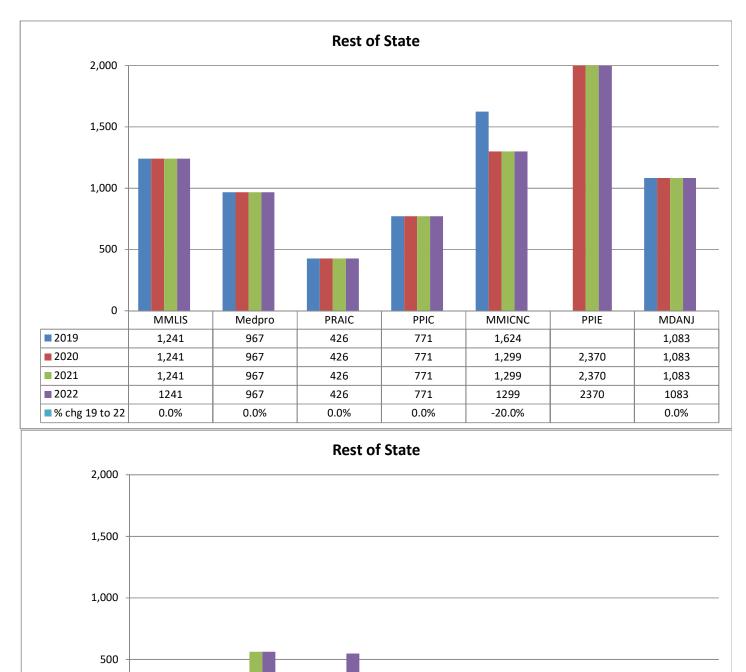
Exhibit F Page 1

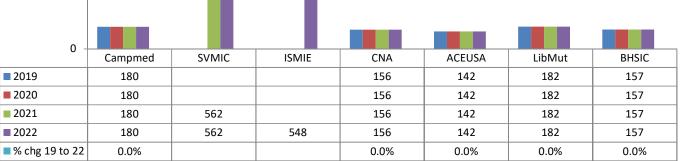


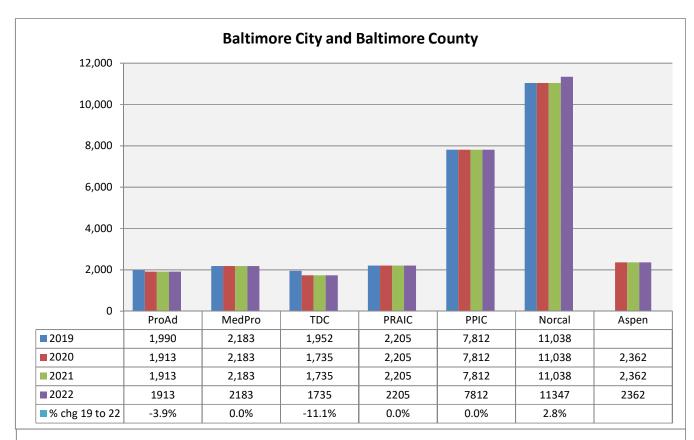


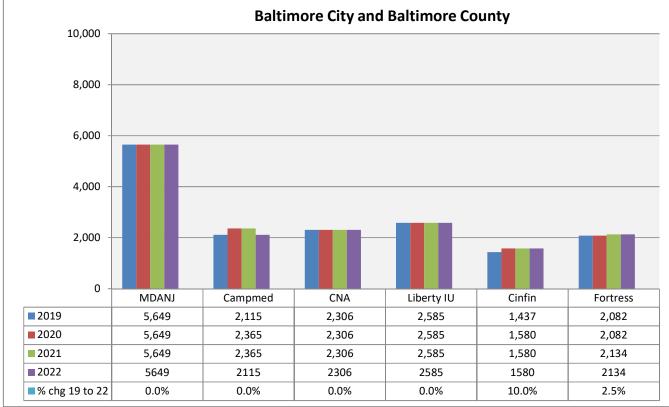


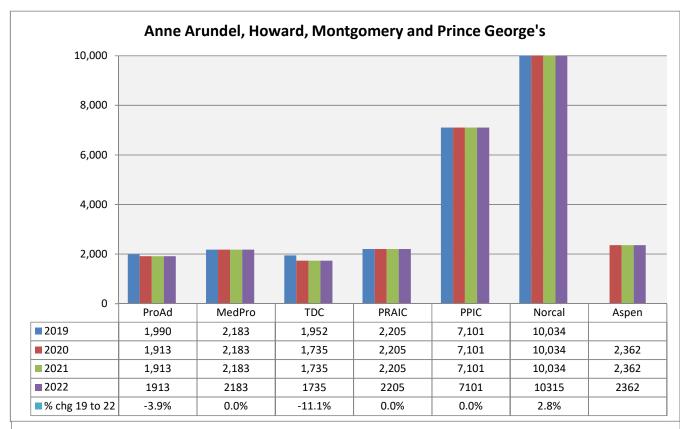


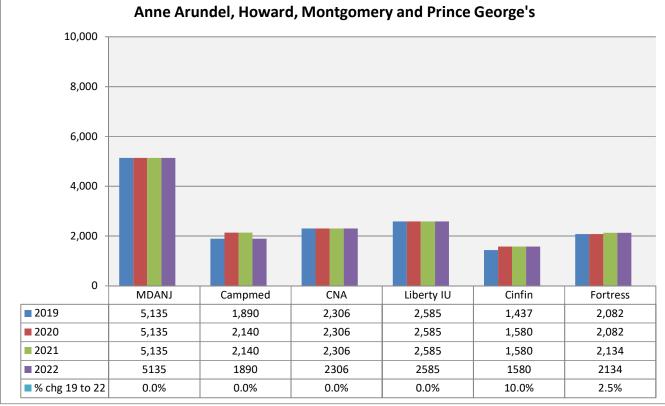


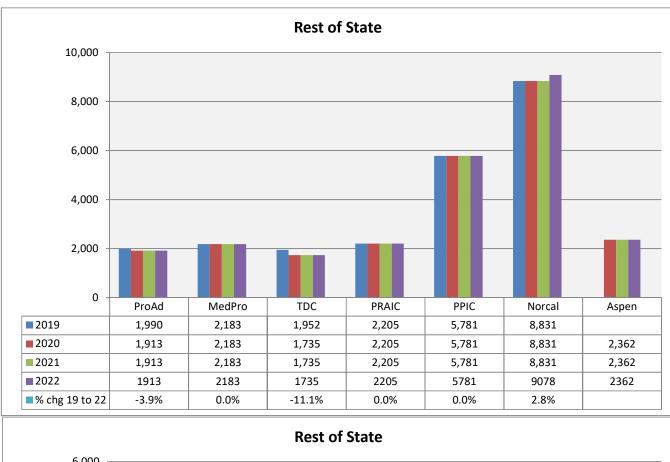












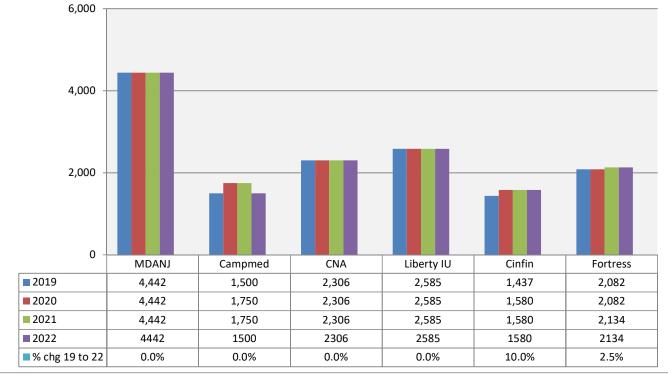


Exhibit H Page 1

### Number of Admitted Policies with Deductible Amounts Mandated under Section 19-114 of the Insurance Article

			Number with	
		Number with	\$50,000	Number with
Company Name	Year	\$25,000 Deductible	Deductible	\$100,000 Deductible
ACE American Insurance Co.	all other	0	0	0
ACE American Insurance Co.	2020	1	0	0
American Alternative Insurance Corp.	2012	1	0	0
American Alternative Insurance Corp.	2013	1	0	0
American Alternative Insurance Corp.	2014	1	0	0
American Alternative Insurance Corp.	2015	0	0	1
American Alternative Insurance Corp.	2016	0	0	1
American Alternative Insurance Corp.	2017	0	0	1
American Alternative Insurance Corp.	all other	0	0	0
American Home Assurance Co.	all other	0	0	0
American Home Assurance Co.	2019	6	1	0
American Home Assurance Co.	2020	3	0	0
American Home Assurance Co.	2021	3	1	0
Cincinnati Casualty Co.	2015	1	0	0
Cincinnati Casualty Co.	2016	1	0	0
Cincinnati Casualty Co.	2017	1	0	0
Cincinnati Casualty Co.	all other	0	0	0
Cincinnati Insurance Co.	2012	2	0	0
Cincinnati Insurance Co.	2013	1	0	0
Cincinnati Insurance Co.	2014	1	0	0
Cincinnati Insurance Co.	2015	1	0	0
Cincinnati Insurance Co.	2016	1	0	0
Cincinnati Insurance Co.	2017	1	0	0
Cincinnati Insurance Co.	2018	1	0	0
Cincinnati Insurance Co.	2019	1	0	0
Cincinnati Insurance Co.	2020	2	0	0
Cincinnati Insurance Co.	2021	2	0	1

# Number of Admitted Policies with Deductible Amounts Mandated under Section 19-114 of the Insurance Article

			Number with	
		Number with	\$50,000	Number with
Company Name	Year	\$25,000 Deductible	Deductible	\$100,000 Deductible
Doctors Company, an Interinsurance Exch.	all other	0	0	0
Doctors Company, an Interinsurance Exch.	2015	1	0	0
Doctors Company, an Interinsurance Exch.	2016	1	0	0
Doctors Company, an Interinsurance Exch.	2017	1	0	0
Doctors Company, an Interinsurance Exch.	2018	1	0	0
Doctors Company, an Interinsurance Exch.	2019	1	0	0
Doctors Company, an Interinsurance Exch.	2021	0	0	1
Hartford Fire Insurance Co.	all other	0	0	0
Hartford Fire Insurance Co.	2021	3	0	0
Hudson Insurance Co.	all other	0	0	0
Hudson Insurance Co.	2017	5	1	6
Hudson Insurance Co.	2018	7	1	8
Hudson Insurance Co.	2019	8	3	8
Hudson Insurance Co.	2020	6	3	7
Hudson Insurance Co.	2021	2	2	10
Medical Protective Co.	2021	0	0	5
Medical Protective Co.	all other	0	0	0
National Union Fire Insurance Co.	all other	0	0	0
National Union Fire Insurance Co.	2008	0	0	1
NCMIC Insurance Co.	2012	1	1	1
NCMIC Insurance Co.	2013	2	1	1
NCMIC Insurance Co.	2014	2	1	0
NCMIC Insurance Co.	2015	2	1	0
NCMIC Insurance Co.	2016	1	1	1
NCMIC Insurance Co.	2017	2	1	1
NCMIC Insurance Co.	2018	2	1	1
NCMIC Insurance Co.	2019	2	1	1
NCMIC Insurance Co.	2020	2	1	1
NCMIC Insurance Co.	2021	2	1	1

Exhibit H Page 3

# Number of Admitted Policies with Deductible Amounts Mandated under Section 19-114 of the Insurance Article

			Number with	
		Number with	\$50,000	Number with
Company Name	Year	\$25,000 Deductible	Deductible	\$100,000 Deductible
ProAssurance Indemnity Co.	2012	0	0	1
ProAssurance Indemnity Co.	2013	0	0	1
ProAssurance Indemnity Co.	2014	0	0	1
ProAssurance Indemnity Co.	2015	0	0	1
ProAssurance Indemnity Co.	2016	0	0	1
ProAssurance Indemnity Co.	2017	0	0	1
ProAssurance Indemnity Co.	2018	0	0	1
ProAssurance Indemnity Co.	2019	1	1	0
ProAssurance Indemnity Co.	2020	0	1	0
ProAssurance Indemnity Co.	2021	0	1	0
		•		
ProAssurance Insurance Co. Of America	all other	0	0	0
ProAssurance Insurance Co. Of America	2020	1	0	0
ProAssurance Insurance Co. Of America	2021	1	0	0

Exhibit H Page 4

### Companies with no Policies in Force with Deductible Amounts Mandated under Section 19-114 of the Insurance Article for the Time Period from 2006 to 2021 \*

Allied World Insurance Co. Allied World Specialty Insurance Co. American Casualty Co of Reading Aspen American Insurance Co. Beazley Insurance Co. Berkshire Hathaway Specialty Insurance Co. Campmed Casualty Insurance Co. Capitol Indemnity Corp. Chiron Insurance Co. Cincinnati Indemnity Co. Continental Casualty Co. Fair American Insurance and Reinsurance Co. Fortress Insurance Co. Granite State Insurance Co. ISMIE Mutual Insurance Co. Liberty Insurance Underwriters Inc. MAG Mutual Insurance Co. MDAdvantage Insurance Co. of NJ Medical Mutual Insurance Co. of NC Medical Mutual Liability Insurance Society of MD Medicus Insurance Co. NORCAL Mutual Insurance Co. Pharmacists Mutual Insurance Co. Positive Physicians Insurance Exchange Preferred Professional Insurance Co. Professional Solutions Insurance Co. Professionals Advocate Insurance Co. ProSelect Insurance Co. State Farm Fire & Casualty Co. State Volunteer Mutual Insurance Co. West Virginia Mutual Insurance Co.

\* Includes companies that wrote business during part of this period. For example, if a company started writing in 2009, it would be listed.

Company Name	Veer	Type of Policy		Number with \$2,500 Deductible		Number with \$7,500 Deductible	Number with \$10,000	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Admiral Insurance Co.	Year 2012	Surplus Lines	O	26	17		3		0
Admiral Insurance Co.	2012	Surplus Lines	0	20	17	0	3	1	0
Admiral Insurance Co.	2013	Surplus Lines	1	29 35	14	0	3 1	1	0
Admiral Insurance Co.	2014	Surplus Lines	2	32	14	0	3	1	0
Admiral Insurance Co.	2015	Surplus Lines	0	0	1	0	0	0	0
Admiral Insurance Co.	2010	Surplus Lines	2	57	20	0	4	0	0
Admiral Insurance Co.	2017	Surplus Lines	2	80	20 16	0	4	0	0
Admiral Insurance Co.	2018	Surplus Lines	3	84	13	0	4	0	2
Admiral Insurance Co.	2019	Surplus Lines	4	86	13	0	5	0	2 1
Admiral Insurance Co.	2020	Surplus Lines	4	105	21	0	9 9	0	1
	2021		5	105	21	0	3		
AIX Specialty Insurance Co.	2014	Surplus Lines	2	0	0	0	0	0	0
AIX Specialty Insurance Co.	all other	Surplus Lines	0	0	0	Ő	0 0	0	0
			0	0	0	Ū	0	0	0
Allied World Assurance Co.	2019	Surplus Lines	0	0	1	0	0	0	0
Allied World Assurance Co.	2020	Surplus Lines	0	0	1	0	1	0	0
Allied World Assurance Co.	2021	Surplus Lines	0	0	0	0	0	0	0
Allied World Surplus Lines Insurance Co	2020	Surplus Lines	0	0	9	0	4	3	0
Allied World Surplus Lines Insurance Co	2021	Surplus Lines	0	0	11	0	3	3	0
American Casualty Co.	all other	Admitted	0	0	0	0	0	0	0
American Casualty Co.	2020	Admitted	1	0	2	0	1	0	0
American Casualty Co.	2021	Admitted	1	0	2	0	1	0	0
Arch Specialty Insurance Co.	2012	Surplus Lines	0	0	1	0	0	1	2
Arch Specialty Insurance Co.	2013	Surplus Lines	0	0	0	0	0	1	1
Arch Specialty Insurance Co.	2014	Surplus Lines	0	0	0	0	0	3	2
Arch Specialty Insurance Co.	2015	Surplus Lines	0	0	0	0	0	2	1
Arch Specialty Insurance Co.	2016	Surplus Lines	0	0	0	0	1	2	0
Arch Specialty Insurance Co.	2017	Surplus Lines	0	0	0	0	1	1	1
Arch Specialty Insurance Co.	2018	Surplus Lines	0	0	0	0	2	2	1
Arch Specialty Insurance Co.	2019	Surplus Lines	0	0	1	0	3	2	1
			•	•		•			•

Arch Specialty Insurance Co.

Arch Specialty Insurance Co.

Surplus Lines

Surplus Lines

					Number with \$5,000	• •	Number with \$10,000	Number with \$25,000	Number with \$50,000
Company Name	Year	Type of Policy	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible	Deductible
Aspen Specialty Insurance Co.	2018	Surplus Lines	4	8	10	0	1	0	0
Aspen Specialty Insurance Co.	2019	Surplus Lines	3	12	16	0	1	0	1
Aspen Specialty Insurance Co.	2020	Surplus Lines	2	17	19	1	1	0	1
Aspen Specialty Insurance Co.	2021	Surplus Lines	3	15	18	1	1	0	1
Beazley (Lloyds Syndicates)	2013	Surplus Lines	0	4	0	0	0	0	0
Beazley (Lloyds Syndicates)	2014	Surplus Lines	0	4	0	0	0	0	0
Beazley (Lloyds Syndicates)	2015	Surplus Lines	0	0	0	0	3	1	0
Beazley (Lloyds Syndicates)	2016	Surplus Lines	11	17	1	0	1	1	3
Beazley (Lloyds Syndicates)	2017	Surplus Lines	20	27	2	0	1	1	1
Beazley (Lloyds Syndicates)	2018	Surplus Lines	18	25	3	0	1	1	1
Beazley (Lloyds Syndicates)	2019	Surplus Lines	17	27	3	0	0	1	1
Beazley (Lloyds Syndicates)	2020	Surplus Lines	19	28	4	0	0	1	1
Beazley (Lloyds Syndicates)	2021	Surplus Lines	21	27	3	0	0	1	1
Berkley Assurance Co.	2012	Surplus Lines	0	2	0	0	0	0	0
Berkley Assurance Co.	2013	Surplus Lines	0	4	1	0	0	0	0
Berkley Assurance Co.	2014	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2015	Surplus Lines	0	4	0	0	0	0	0
Berkley Assurance Co.	2016	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2017	Surplus Lines	0	3	0	0	0	0	0
Berkley Assurance Co.	2018	Surplus Lines	0	1	0	0	0	0	0
Berkley Assurance Co.	2019	Surplus Lines	0	1	0	0	0	0	0
Berkley Assurance Co.	2020	Surplus Lines	0	2	0	0	0	0	0
Berkley Assurance Co.	2021	Surplus Lines	0	3	0	0	0	0	0
Campmed Casualty Insurance Co.	2012	Admitted	1	1	0	0	0	0	0
Capitol Specialty Insurance Corp.	2017	Surplus Lines	4	4	3	0	1	3	0
Capitol Specialty Insurance Corp.	2017	Surplus Lines	3	1	3	0	2	1	0
Capitol Specialty Insurance Corp.	2019	Surplus Lines	4	1	6	0	3	1	0
Capitol Specialty Insurance Corp.	2020	Surplus Lines	7	, O	9	0	3	, O	1
Capitol Specialty Insurance Corp.	2021	Surplus Lines	9	6	8	Õ	4	Õ	0

Exhibit I Page 2

			Number	Number	Number	Number	Number with	Number with	Number with
			with \$1,000	with \$2,500			\$10,000	\$25,000	\$50,000
Company Name	Year	Type of Policy	Deductible	Deductible		Deductible	· •	Deductible	Deductible
Cincinnati Specialty Underwriters Co.	2012	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2013	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2014	Surplus Lines	0	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2015	Surplus Lines	0	0	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2016	Surplus Lines	1	1	2	0	0	0	0
Cincinnati Specialty Underwriters Co.	2017	Surplus Lines	2	1	2	0	0	0	0
Cincinnati Specialty Underwriters Co.	2018	Surplus Lines	2	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2019	Surplus Lines	3	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2020	Surplus Lines	3	1	1	0	0	0	0
Cincinnati Specialty Underwriters Co.	2021	Surplus Lines	1	2	0	0	0	0	0
					-				-
Colony Insurance Co.	2014	Surplus Lines	1	1	0	0	0	0	0
Colony Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0
Colony Insurance Co.	2016	Surplus Lines	1	0	0	0	0	0	0
Columbia Casualty Co.	2012	Surplus Lines	0	0	19	0	2	0	0
Columbia Casualty Co.	2013	, Surplus Lines	2	1	17	0	2	0	0
Columbia Casualty Co.	2014	Surplus Lines	2	0	17	0	0	0	0
Columbia Casualty Co.	2015	Surplus Lines	2	0	14	0	0	0	0
Columbia Casualty Co.	2016	Surplus Lines	1	0	11	0	0	0	0
Columbia Casualty Co.	2017	Surplus Lines	1	0	7	0	0	0	0
Columbia Casualty Co.	2018	Surplus Lines	0	1	4	0	0	0	0
Columbia Casualty Co.	2019	Surplus Lines	0	1	6	0	0	0	0
Columbia Casualty Co.	2020	Surplus Lines	0	1	6	0	0	0	0
Columbia Casualty Co.	2021	Surplus Lines	0	0	3	0	1	0	0
Coverys Specialty Ins Co	2018	Surplus Lines	0	0	0	0	0	0	1
Coverys Specialty Ins Co	2019	Surplus Lines	0	0	0	0	0	0	0
Coverys Specialty Ins Co	2020	Surplus Lines	1	3	7	0	4	1	0
Coverys Specialty Ins Co	2021	Surplus Lines	0	0	0	0	0	1	0

			Number with \$1 000	Number with \$2,500	Number with \$5 000	Number with \$7 500	Number with \$10,000	Number with \$25,000	Number with \$50,000
Company Name	Year	Type of Policy		Deductible		•	. ,	. ,	Deductible
Evanston Insurance Co.	2012	Surplus Lines	2	12	26	0	3	0	0
Evanston Insurance Co.	2013	Surplus Lines	2	9	21	0	3	0	0
Evanston Insurance Co.	2014	Surplus Lines	1	8	22	0	3	0	0
Evanston Insurance Co.	2015	Surplus Lines	0	7	17	0	2	0	0
Evanston Insurance Co.	2016	Surplus Lines	0	7	18	0	2	0	0
Evanston Insurance Co.	2017	Surplus Lines	5	9	14	0	1	0	0
Evanston Insurance Co.	2018	Surplus Lines	7	8	8	0	2	0	0
Evanston Insurance Co.	2019	Surplus Lines	4	6	7	0	2	0	0
Evanston Insurance Co.	2020	Surplus Lines	3	5	2	0	2	0	0
Evanston Insurance Co.	2021	Surplus Lines	3	4	1	0	1	0	0
	0040	A	0	0	4	0	0	0	0
Fortress Insurance Co.	2013	Admitted	0	0	1	0	0	0	0
Fortress Insurance Co.	2014	Admitted	0	0	1	0	0	0	0
Fortress Insurance Co.	2015	Admitted	0	0	1	0	0	0	0
General Star Indemnity Co.	2012	Surplus Lines	10	0	12	1	1	0	0
General Star Indemnity Co.	2013	Surplus Lines	10	0	16	1	3	0	0
General Star Indemnity Co.	2014	Surplus Lines	11	0	15	1	5	0	0
General Star Indemnity Co.	2015	Surplus Lines	11	2	9	1	2	0	0
General Star Indemnity Co.	2016	Surplus Lines	3	2	9	0	3	0	0
General Star Indemnity Co.	2017	Surplus Lines	0	2	15	1	7	0	0
General Star Indemnity Co.	2018	Surplus Lines	0	7	14	0	12	0	0
General Star Indemnity Co.	2019	Surplus Lines	0	7	17	0	23	0	0
General Star Indemnity Co.	2020	Surplus Lines	0	11	19	0	29	0	0
General Star Indemnity Co.	2021	Surplus Lines	0	10	26	0	21	1	0
	2012	Cumplus Lines	0	0	7	Α	0	0	0
Hallmark Specialty Insurance Co.		Surplus Lines	•	0		4 1	2 0	0	0
Hallmark Specialty Insurance Co.	2013	Surplus Lines	0	0	5	-	0	0	·
Hallmark Specialty Insurance Co.	2014	Surplus Lines	0	0	5 4	2 2	2	0	0
Hallmark Specialty Insurance Co.	2015	Surplus Lines	0	0	•			0	0
Hallmark Specialty Insurance Co.	2016	Surplus Lines	0	3 4	6	1	4	0	
Hallmark Specialty Insurance Co.	2017	Surplus Lines	0	•	2	0	3 3	1	0
Hallmark Specialty Insurance Co.	2018	Surplus Lines	0	3	5	0	U	0	Ŭ
Hallmark Specialty Insurance Co.	2019	Surplus Lines	0	4	8	0	3	0	0
Hallmark Specialty Insurance Co.	2020	Surplus Lines	0	5	9	0	4	0	0
Hallmark Specialty Insurance Co.	2021	Surplus Lines	0	6	14	0	2	0	0

Company Name	Year	Type of Policy		Number with \$2,500 Deductible	Number with \$5,000 Deductible		Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Homeland Insurance Co. of NY	2012	Surplus Lines	0	1	5	0	2	3	2
Homeland Insurance Co. of NY	2013	Surplus Lines	0	5	7	0	4	3	1
Homeland Insurance Co. of NY	2014	Surplus Lines	0	4	5	0	3	3	3
Homeland Insurance Co. of NY	2015	Surplus Lines	0	2	4	0	3	4	5
Homeland Insurance Co. of NY	2016	Surplus Lines	0	2	5	0	3	3	4
Homeland Insurance Co. of NY	2017	Surplus Lines	0	2	5	0	1	3	2
Homeland Insurance Co. of NY	2018	Surplus Lines	0	1	1	0	1	2	0
Homeland Insurance Co. of NY	2019	Surplus Lines	0	0	1	0	0	2	0
Homeland Insurance Co. of NY	2020	Surplus Lines	0	0	0	0	0	0	0
Hudson Specialty Insurance Co.	2017	Surplus Lines	0	0	1	0	0	0	0
Hudson Specialty Insurance Co.	All other	Surplus Lines	0	0	0	0	0	0	0
Illinois Union Insurance Co.	2012	Surplus Lines	0	0	0	0	3	2	1
Illinois Union Insurance Co.	2013	Surplus Lines	0	0	0	0	2	3	1
Illinois Union Insurance Co.	2014	Surplus Lines	0	0	1	0	2	2	1
Illinois Union Insurance Co.	2015	Surplus Lines	0	0	0	0	2	4	0
Illinois Union Insurance Co.	2016	Surplus Lines	0	0	0	0	1	3	0
Illinios Union Insurance Co.	2017	Surplus Lines	0	0	0	0	1	1	0
Illinios Union Insurance Co.	2018	Surplus Lines	0	1	1	0	4	1	0
Illinios Union Insurance Co.	2019	Surplus Lines	0	1	1	0	3	0	0
Illinios Union Insurance Co.	2020	Surplus Lines	0	1	1	0	0	1	1
Illinios Union Insurance Co.	2021	Surplus Lines	0	0	1	0	0	2	0
Ironshore Specialty Insurance Co.	2012	Surplus Lines	0	0	6	0	0	0	0
Ironshore Specialty Insurance Co.	2013	Surplus Lines	0	1	5	0	2	1	0
Ironshore Specialty Insurance Co.	2014	Surplus Lines	0	1	4	0	2	0	1
Ironshore Specialty Insurance Co.	2015	Surplus Lines	0	0	3	4	0	0 0	2
Ironshore Specialty Insurance Co.	2016	Surplus Lines	0	1	3	0	1	2	1
Ironshore Specialty Insurance Co.	2017	Surplus Lines	0 0	1	3	0 0	3	4	1
Ironshore Specialty Insurance Co.	2018	Surplus Lines	0	1	5	0	3	2	2
Ironshore Specialty Insurance Co.	2019	Surplus Lines	0 0	1	2	0 0	3	2	0
Ironshore Specialty Insurance Co.	2020	Surplus Lines	0	0	1	0	2	4	4
Ironshore Specialty Insurance Co.	2021	Surplus Lines	0	0	2	0	1	6	5

ISMIE Indemnity Co.

Surplus Lines

			Number	Number	Number	Number	Number with	Number with	Number with
Company Name	Year	Type of Policy	with \$1,000 Deductible	with \$2,500 Deductible		with \$7,500 Deductible	\$10,000 Deductible	\$25,000 Deductible	\$50,000 Deductible
James River Insurance Co.	2012	Surplus Lines	1	17	17	0	2	0	0
James River Insurance Co.	2012	Surplus Lines	0	17	18	Ő	1	Ő	0
James River Insurance Co.	2014	Surplus Lines	0	16	11	0	1	0	0
James River Insurance Co.	2015	Surplus Lines	0	13	9	Õ	2	Ő	0
James River Insurance Co.	2016	Surplus Lines	0	18	5	0	2	0	0
James River Insurance Co.	2017	Surplus Lines	1	24	6	0	0	0	0
James River Insurance Co.	2018	Surplus Lines	5	20	7	Ő	1	Ő	0
James River Insurance Co.	2019	Surplus Lines	9	26	6	Õ	0	Õ	0
James River Insurance Co.	2020	Surplus Lines	9	49	13	Õ	Ő	Õ	0
James River Insurance Co.	2021	Surplus Lines	9	56	15	Õ	2	Õ	0
	2021		0	00	10	Ŭ	-	Ŭ	U U
Landmark American Insurance Co.	2012	Surplus Lines	2	15	11	0	5	0	1
Landmark American Insurance Co.	2013	Surplus Lines	4	13	12	0	5	2	1
Landmark American Insurance Co.	2014	Surplus Lines	4	18	16	0	7	2	1
Landmark American Insurance Co.	2015	Surplus Lines	5	18	17	0	3	3	1
Landmark American Insurance Co.	2016	Surplus Lines	4	24	21	0	4	4	1
Landmark American Insurance Co.	2017	Surplus Lines	4	29	29	0	4	7	1
Landmark American Insurance Co.	2018	Surplus Lines	3	35	27	0	3	7	1
Landmark American Insurance Co.	2019	Surplus Lines	2	41	32	0	3	7	1
Landmark American Insurance Co.	2020	Surplus Lines	2	37	38	0	4	6	1
Landmark American Insurance Co.	2020	Surplus Lines	2	32	43	0	11	6	1
	0040		0	0		0			,
Lexington Insurance Co.	2012	Surplus Lines	0	0	11	0	2	1	1
Lexington Insurance Co.	2013	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2014	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2015	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2016	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2017	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2018	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2019	Surplus Lines	0	0	0	0	1	0	1
Lexington Insurance Co.	2020	Surplus Lines	0	0	0	0	0	0	0
Lexington Insurance Co.	2020	Surplus Lines	0	2	0	0	1	0	1

Company Name	Year	Type of Policy	Number with \$1,000 Deductible	Number with \$2,500 Deductible		Number with \$7,500 Deductible	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Mt Hawley Insurance Co.	2018	Surplus Lines	0	1	1	1	0	1	1
Mt Hawley Insurance Co.	2010	Surplus Lines	0	0	4	0	0	0	0
Mt Hawley Insurance Co.	2019	Surplus Lines	0	0	1	0	0	0	0
Mt Hawley Insurance Co.	2020	Surplus Lines	0	0	0	0	0	0	0
INIT Hawley Insurance Co.	2021		0	0	0	0	0	0	0
National Fire & Marine Insurance Co.	2012	Surplus Lines	0	0	9	1	9	4	1
National Fire & Marine Insurance Co.	2013	Surplus Lines	0	1	1	1	1	2	0
National Fire & Marine Insurance Co.	2014	Surplus Lines	0	4	3	1	2	1	0
National Fire & Marine Insurance Co.	2015	Surplus Lines	0	5	5	1	2	0	0
National Fire & Marine Insurance Co.	2016	Surplus Lines	0	7	13	0	3	1	0
National Fire & Marine Insurance Co.	2017	Surplus Lines	0	3	8	1	2	3	0
National Fire & Marine Insurance Co.	2020	Surplus Lines	1	5	12	0	5	9	1
National Fire & Marine Insurance Co.	2021	Surplus Lines	0	1	3	0	2	5	2
National Fire & Marine Insurance Co.	all other	Surplus Lines	0	3	8	1	2	3	0
		•							
National Union Fire & Marine Ins. Co.	2012	Admitted	0	2	1	0	0	0	0
National Union Fire & Marine Ins. Co.	2013	Admitted	0	1	1	0	1	0	0
National Union Fire & Marine Ins. Co.	2014	Admitted	0	1	1	0	1	0	0
National Union Fire & Marine Ins. Co.	2015	Admitted	0	1	2	0	1	0	0
National Union Fire & Marine Ins. Co.	2016	Admitted	1	1	2	0	1	0	0
National Union Fire & Marine Ins. Co.	2017	Admitted	1	1	1	0	1	0	0
National Union Fire & Marine Ins. Co.	all other	Admitted	0	0	0	0	0	0	0
Nautilus Insurance Co.	2012	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2013	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2014	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2015	Surplus Lines	0	0	0	0	1	0	0
Nautilus Insurance Co.	2016	Surplus Lines	0	0	0	0	2	0	0
			-	-					
Navigators Specialty Insurance Co.	2020	Surplus Lines	0	0	0	0	0	0	1
Navigators Specialty Insurance Co.	2021	Surplus Lines	0	0	1	0	0	0	2
NORCAL Specialty Insurance Co.	2018	Surplus Lines	0	0	0	0	0	1	0
NORCAL Specialty Insurance Co.	2018	Surplus Lines	0	0	0	0	0	1	0
NORCAL Specialty Insurance Co.	2019	Surplus Lines	0	0	0	0	0	1	0
NORCAL Specialty Insurance Co.	2020		0	0	1	0	0	0	2
NORGAL Specially insurance Co.	2020	Surplus Lines	U	U		U	U	U	2

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			Number with \$1,000	Number with \$2,500	Number with \$5,000	Number	Number with \$10.000	Number with \$25,000	Number with \$50,000
Company Name	Year	Type of Policy			Deductible		. ,	525,000 Deductible	Deductible
Pharmacists Mutual Insurance Co.	2018	Admitted	4	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2019	Admitted	4	0	0	0	0	0	0
Pharmacists Mutual Insurance Co.	2021	Admitted	4	0	0	0	0	0	0
ProAssurance Indemnity Co., Inc.	2012	Admitted	0	0	1	0	1	0	0
ProAssurance Indemnity Co., Inc.	2013	Admitted	0	0	1	0	1	0	0
ProAssurance Indemnity Co., Inc.	2014	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2015	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2017	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2018	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2019	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2020	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2021	Admitted	0	0	1	0	0	0	0
ProAssurance Indemnity Co., Inc.	2012	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2013	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2014	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Indemnity Co., Inc.	2015	Admitted/Multi-risk	0	0	0	0	0	0	1
ProAssurance Specialty Insurance Co.	2012	Surplus Lines	0	0	0	0	1	1	1
ProAssurance Specialty Insurance Co.	2012	Surplus Lines	22	10	3	0	1	2	1
ProAssurance Specialty Insurance Co.	2013	Surplus Lines	17	9	<u>л</u>	0	1	0	1
ProAssurance Specialty Insurance Co.	2015	Surplus Lines	19	9	5	0	1	0	1
ProAssurance Specialty Insurance Co.	2016	Surplus Lines	22	9	4	Õ	0	2	1
ProAssurance Specialty Insurance Co.,	2017	Surplus Lines	19	11	5	Õ	Ő	3	0
ProAssurance Specialty Insurance Co.,	2018	Surplus Lines	20	20	6	0	0	1	2
ProAssurance Specialty Insurance Co.,	2019	Surplus Lines	0	0	3	0	1	1	1
ProAssurance Specialty Insurance Co.,	2020	Surplus Lines	0	0	3	0	1	2	0
ProAssurance Specialty Insurance Co.,	2021	Surplus Lines	0	0	7	0	1	3	0
Professional Security Insurance Compar	2021	Surplus Lines	0	0	1	0	0	0	0
r Toressional Security insurance Compar	2021		0	U	<u> </u>	U	0	U	0

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		Folicy Counts FC	n more i requ	entry Oseu i	Deductibles	•			Page 9
Company Name	Year	Type of Policy	Number with \$1,000 Deductible		Number with \$5,000 Deductible	•	Number with \$10,000 Deductible	Number with \$25,000 Deductible	Number with \$50,000 Deductible
Steadfast Insurance Co.	2012	Surplus Lines	0	0	1	0	2	1	1
Steadfast Insurance Co.	2013	Surplus Lines	0	0	1	0	2	1	1
Steadfast Insurance Co.	2014	Surplus Lines	0	0	0	0	1	1	1
Steadfast Insurance Co.	2015	Surplus Lines	0	0	0	0	1	1	1
Steadfast Insurance Co.	2016	Surplus Lines	0	0	0	0	1	1	1
Steadfast Insurance Co.	2017	Surplus Lines	0	0	0	0	1	1	0
Steadfast Insurance Co.	2018	Surplus Lines	0	0	0	0	1	2	0
Steadfast Insurance Co.	2019	Surplus Lines	0	0	0	0	0	1	1
Steadfast Insurance Co.	2020	Surplus Lines	0	0	0	0	0	1	1
Steadfast Insurance Co.	2021	Surplus Lines	0	0	0	0	0	0	0
TDC Specialty Insurance Co.	2012	Surplus Lines	0	1	12	3	4	0	0
TDC Specialty Insurance Co.	2013	Surplus Lines	0	1	9	2	3	3	0
TDC Specialty Insurance Co.	2014	Surplus Lines	0	0	7	3	3	1	0
TDC Specialty Insurance Co.	2015	Surplus Lines	0	0	6	2	2	0	0
TDC Specialty Insurance Co.	2016	Surplus Lines	0	0	4	1	1	0	0
TDC Specialty Insurance Co.	2017	Surplus Lines	2	2	5	0	1	0	0
TDC Specialty Insurance Co.	2018	Surplus Lines	6	5	8	1	3	2	2
TDC Specialty Insurance Co.	2019	Surplus Lines	5	8	7	2	0	3	1
TDC Specialty Insurance Co.	2020	Surplus Lines	9	6	18	2	4	11	3
TDC Specialty Insurance Co.	2021	Surplus Lines	0	6	8	2	8	9	1

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# Policy Counts For Less Commonly Used Deductibles

Company Name	Year	Number with \$250 Deductible	Number with \$500 Deductible	Number with \$1,500 Deductible	Number with \$3,000 Deductible	Number with \$3,500 Deductible	Number with \$15,000 Deductible	Number with \$20,000 Deductible
All Carriers with Listed Deductibles	2012	8	7				10	1
All Carriers with Listed Deductibles	2013	8	14				7	
All Carriers with Listed Deductibles	2014	5	3				3	
All Carriers with Listed Deductibles	2015	2	1				3	
All Carriers with Listed Deductibles	2016	2	1	1			2	
All Carriers with Listed Deductibles	2017	2	1	2			2	
All Carriers with Listed Deductibles	2018	5	1	3			6	
All Carriers with Listed Deductibles	2019	2	1	1			8	1
All Carriers with Listed Deductibles	2020	1	1	1	1		8	1
All Carriers with Listed Deductibles	2021	2	1	1	1	1	6	2
TOTALS		37	31	9	2	1	55	5

Company Name	Year	Number with \$75,000 Deductible	Number with \$100,000 Deductible	Number with \$150,000 Deductible	Number with \$200,000 Deductible	Number with \$250,000 Deductible	Number with \$350,000 Deductible	Number with \$500,000 Deductible
All Carriers with Listed Deductibles	2012		6		2	3		
All Carriers with Listed Deductibles	2013		3		2	2		
All Carriers with Listed Deductibles	2014		4			2		
All Carriers with Listed Deductibles	2015		3		1	3		
All Carriers with Listed Deductibles	2016		8	1	1	3		
All Carriers with Listed Deductibles	2017	1	4			3		
All Carriers with Listed Deductibles	2018	2	2			2		
All Carriers with Listed Deductibles	2019	1				3		1
All Carriers with Listed Deductibles	2020		4	3		3		2
All Carriers with Listed Deductibles	2021	4	8			71	1	1
TOTALS		8	42	4	6	95	1	4

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# **Policy Counts For Less Commonly Used Deductibles**

Company Name	Year	Number with \$1,000,000 Deductible	Number with \$2,000,000 Deductible	Number with \$16,000,000 Deductible	Number with \$18,000,000 Deductible	Number with \$15,000 aggregate Deductible
All Carriers with Listed Deductibles	2012		1			
All Carriers with Listed Deductibles	2013					1
All Carriers with Listed Deductibles	2014					1
All Carriers with Listed Deductibles	2015	1				1
All Carriers with Listed Deductibles	2016	1				
All Carriers with Listed Deductibles	2017	1				
All Carriers with Listed Deductibles	2018					
All Carriers with Listed Deductibles	2019					
All Carriers with Listed Deductibles	2020					
All Carriers with Listed Deductibles	2021	1		1	1	
TOTALS		4	1		1	3

### Companies with no Policies in Force with Deductible Amounts Listed Thoughtout Exhibit I for the Time Period 2006 to 2021 \*

ISMIE Indemnity Co. Liberty Surplus Insurance Corp. The Princeton Excess and Surplus Lines Insurance Co.

\* Includes companies that wrote business during part of this period. For example, if a company started writing in 2009, it would be listed.

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Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013
ACE American Insurance Company		1	3	2	5	7	3	4	3
Allied World Insurance Company									
Allied World Specialty Insurance Co.				2	4	1	3	9	2
American Casualty Co Of Reading PA				2	6	12	15	21	3
American Home Assurance Company									
American Insurance Company				2	2	1			
Arch Insurance Company			1						
Aspen American Insurance Co.									
Beazley Insurance Company									
Campmed Casualty & Indemnity Co Inc MD				1					
Capson Physicians Insuarnce Company									
Chicago Insurance Company		1		1		1	2	1	2
Church Mutual Insurance Company									
Cincinnati Insurance Company	3			2	4	9	3	2	3
Continental Casualty Company		5	17	23	42	49	97	68	67
Doctors Company An Inter Insurance Exch	45	65	80	73	107	99	95	97	104
FAIRCO Insurance Co.									
Firemans Fund Insurance Company						1			
Fortress Insurance Company				6		3	4	3	3
Granite State Insurance Co				1		1			1
Hanover Insurance Company									
Healthcare Providers Ins Exch			5	5	20	32	40	94	222
Liberty Insurance Underwriters Inc									
Massachusetts Bay Insurance Co.									
Medical Mutual Insurance Company of NC									
Medical Mutual Liability Insurance Soc Of MD	314	256	246	290	272	271	317	254	235
Medical Protective Company	48	49	83	66	53	57	62	50	40
Medicus Insurance Co.									
National Union Fire Ins Co of Pittsburg, PA		1			5	1	10	2	5
NCMIC Insurance Company			1	3	3	4	2	2	2
Norcal Mutual Insurance Company									
OneBeacon Insurance Co						1		1	
PACO Assurance Company						1	1		

Exhibit	J
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Admitted Carriers	2014	2015	2016	2017	2018	2019	2020	2021	TOTALS
ACE American Insurance Company	4	3	1	2	1	2	1		42
Allied World Insurance Company					5	1	3	1	10
Allied World Specialty Insurance Co.	5	2	4	2				1	35
American Casualty Co Of Reading PA	4	8	10	6	10	12	14	7	130
American Home Assurance Company	1		1	1					3
American Insurance Company									5
Arch Insurance Company									1
Aspen American Insurance Co.		3	2	1			31	26	63
Beazley Insurance Company					1	4		6	11
Campmed Casualty & Indemnity Co Inc MD									1
Capson Physicians Insuarnce Company				1					1
Chicago Insurance Company									8
Church Mutual Insurance Company							1		1
Cincinnati Insurance Company	1	2	2	8	4	9	9	3	64
Continental Casualty Company	60	40	59	59	34	22	14	3	659
Doctors Company An Inter Insurance Exch	67	93	89	74	132	66	79	72	1437
FAIRCO Insurance Co.		1		5	3	4	2	3	18
Firemans Fund Insurance Company									1
Fortress Insurance Company	5	3	8	12	3	5	6	6	67
Granite State Insurance Co	3	3							9
Hanover Insurance Company	1								1
Healthcare Providers Ins Exch	88	23	95	16					640
Liberty Insurance Underwriters Inc	1		1		2	1	1	5	11
Massachusetts Bay Insurance Co.		1							1
Medical Mutual Insurance Company of NC				4	5	10	12	14	45
Medical Mutual Liability Insurance Soc Of MD	216	255	223	243	185	161	112	111	3961
Medical Protective Company	41	36	29	39	28	41	54	33	809
Medicus Insurance Co.		1	1	1	1	2			6
National Union Fire Ins Co of Pittsburg, PA	9	12	17	14	10	6	7	1	100
NCMIC Insurance Company	2	5	4	3	8	1	6	4	50
Norcal Mutual Insurance Company	2	1		2	6	3	7		21
OneBeacon Insurance Co		3							5
PACO Assurance Company									2

Admitted Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013
Philadelphia Indemnity Insurance Company								1	
Positive Physicians Insurance Exchange									
Preferred Professional Insurance Co	4	7	8	8	9	7	32	28	205
Princeton Insurance Co.									
ProAssurance Casualty Company									
ProAssurance Indemnity Company					23	20	38	25	33
ProAssurance Insurance Co. of America (PICA)	2	2	14	13	14	9	8	11	10
ProAssurance National Capital	13	78	55	43	21	8	2	5	4
Professionals Advocate Insurance Co	9	8	7	3	7	12	8	11	13
ProSelect Insurance Company									
St Paul Fire & Marine Insurance Co	1								
Truck Insurance Exchange	3	2	1	1	1				
TOTALS for Admitted Carriers	<u>442</u>	<u>475</u>	<u>521</u>	<u>547</u>	<u>598</u>	<u>607</u>	<u>742</u>	<u>689</u>	<u>957</u>

Admitted Carriers	2014	2015	2016	2017	2018	2019	2020	2021	TOTALS
Philadelphia Indemnity Insurance Company									1
Positive Physicians Insurance Exchange						2	2		4
Preferred Professional Insurance Co	5	3	3	5	7	1	4	5	341
Princeton Insurance Co.			2	15	1		2		20
ProAssurance Casualty Company		1	7	3	8	2			21
ProAssurance Indemnity Company	22	21	30	29	34	36	30	29	370
ProAssurance Insurance Co. of America (PICA)	9	10	13	10	13	4	11	10	163
ProAssurance National Capital		1	2	0		1	1	2	236
Professionals Advocate Insurance Co	14	24	22	24	10	11	5	10	198
ProSelect Insurance Company			3	9	4	5	7	6	34
St Paul Fire & Marine Insurance Co									1
Truck Insurance Exchange				2					10
TOTALS for Admitted Carriers	<u>560</u>	<u>555</u>	<u>628</u>	<u>590</u>	<u>515</u>	<u>412</u>	<u>421</u>	<u>358</u>	<u>9617</u> *

\* This is the total of closed claims for admitted insurers for 2005 to 2021

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Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013
Admiral Insurance Company							3	1	2
AIX Specialty Insurance Co.									
Allied World Surplus Lines Insurance Co.				1		5	6	16	9
American International Specialty Lines Ins Co	5	6	4	2	4	2			
Arch Specialty Insurance Company			9	7	12	1			
Aspen Specialty Insurance Company									
AXIS Specialty Insurance Co.									
Capitol Specialty Insurance Co.									
Catlin Specialty Insurance Company						2	7	7	7
Colony Insurance Company									
Colony Specialty Insurance Co									
Columbia Casualty Company	4	4	3	4	2	15	12	13	10
Coverys Specialty Insurance Company									
Evanston Insurance Company					6	7	5	3	34
Everest Indemnity Insurance Company	12	31	107	73	129	82	61	117	68
Everest National Insurance Company	1	2							
Executive Risk Indemnity Company		1	3	2	1				
General Star Indemnity Company					1	2		1	
Hallmark Specialty Insurance Company							1		1
Homeland Insurance Co of NY						1	2	7	15
Hudson Specialty Company								6	3
Illinois Union Insurance Company						1	2	3	
Interstate Fire and Casualty Company			1						
Ironshore Specialty Insurance Company								8	8
James River Insurance Company					1				1
Landmark American Insurance Company					2				

2016

2015

2014

**Surplus Lines Carriers** 

					Page 6
2017	2018	2019	2020	2021	TOTALS
3	3	1	4	2	21
					2
61	6	2	45	1	168
					23
1					30
			2		2

Admiral Insurance Company	2			3	3	1	4	2	21
AIX Specialty Insurance Co.		2							2
Allied World Surplus Lines Insurance Co.	8	2	6	61	6	2	45	1	168
American International Specialty Lines Ins Co									23
Arch Specialty Insurance Company				1					30
Aspen Specialty Insurance Company							2		2
AXIS Specialty Insurance Co.				1	1				2
Capitol Specialty Insurance Co.							3	1	4
Catlin Specialty Insurance Company	4	4							31
Colony Insurance Company	2	3	3		1	1			10
Colony Specialty Insurance Co					2				2
Columbia Casualty Company	1	5	9	5	6	2	2	4	101
Coverys Specialty Insurance Company			35	123	231	213	27	33	662
Evanston Insurance Company	82	85	71	38	3	6	2	2	344
Everest Indemnity Insurance Company	30	2							712
Everest National Insurance Company									3
Executive Risk Indemnity Company									7
General Star Indemnity Company		2	1		1		2	2	12
Hallmark Specialty Insurance Company	4		1	2	3	1	3	3	19
Homeland Insurance Co of NY	13	20	14	7	13	7	7	5	111
Hudson Specialty Company	2								11
Illinois Union Insurance Company	1	1	1	1	2	5	2	3	22
Interstate Fire and Casualty Company									1
Ironshore Specialty Insurance Company	7	4	12	12	5	12	5	5	78
James River Insurance Company		1							3
Landmark American Insurance Company	1		1	1		2	1		8

Exhibit J

					rage /
2008	2009	2010	2011	2012	2013
21	20	24	85	241	164

Surplus Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013
Lexington Insurance Company	31	30	34	21	20	24	85	241	164
Liberty Surplus Insurance Corporation							2		1
Mount Hawley Insurance CO									
National Fire & Marine Insurance Company			1	7	5	4	8	1	6
Nautilus Insurance Company								1	5
Norcal Specialty Insurance Copany									
ProAssurance Specialty Ins Co									2
TDC Specialty Insurance				1	1	1			
Torus Specialty Insurance Co									
Various Underwriters at Lloyds (WL)				1			1		
	50	74	400	440	404	4 4 7	405	405	
TOTALS for Surplus Lines Carriers	<u>53</u>	<u>74</u>	<u>162</u>	<u>119</u>	<u>184</u>	<u>147</u>	<u>195</u>	<u>425</u>	<u>336</u>

Surplus Lines Carriers	2014	2015	2016	2017	2018	2019	2020	2021	TOTALS
Lexington Insurance Company	108	96	25	28	16	16	5	7	951
Liberty Surplus Insurance Corporation		1	2	2	4		3		15
Mount Hawley Insurance CO	1	2	4		2	3	1		13
National Fire & Marine Insurance Company	6	4	7	11	9	2	11	24	106
Nautilus Insurance Company	2		1	2	2				13
Norcal Specialty Insurance Copany	2			6	12	8	9	1	38
ProAssurance Specialty Ins Co	4	2	1	5	15	11	21	51	112
TDC Specialty Insurance	3	1	1	1	1	4	4	4	22
Torus Specialty Insurance Co	1	1	1						3
Various Underwriters at Lloyds (WL)			1			2	1	1	7
TOTALS for Surplus Lines Carriers	<u>284</u>	<u>238</u>	<u>197</u>	<u>310</u>	<u>338</u>	<u>298</u>	<u>160</u>	<u>149</u>	<u>3669</u> *

 $^{\ast}$  This is the total of closed claims for surplus lines insurers for 2005 to 2021

Other Lines Carriers	2005	2006	2007	2008	2009	2010	2011	2012	2013
AMN - as Self-Insured Carrier				1					
Applied Medico-Legal Solutions RRG							1	1	1
Benevis (self-insured)									
Catlin Insurance Agency (Lloyds)						4	8	2	1
Cen-Mar Assurance / Carroll Hospital Center				2		6	5	4	2
Correctional Medical Services - a Self insured carrier									
EmCare, Inc							11	11	21
Fundamental Clinic & Operational (self-insured)									
Hanger, Inc (self-insured)									
Healthcare Safety & Protection RRG								2	
Lancet Indemnity RRG									
MFA Physicians Insurance Company, Ltd.		2	3	1	3	5			1
MHM Services, Inc. (self-insured)									
Pediatrix Medical Group (self-insured)									
OHIC Insurance Company	2	47	35	26	3	19			
OrthoForum Insurance Company RRG									
ProAssurance American Mutual RRG									
RDA Sterling Healthcare - as Self-Insured Carrier	5		1					4	
Sheridan Healthcare, Inc. (self-insured)									
St. Joseph Hospital /CHI (self-insured)							8	9	9
TIG Insurance Company				1					
Travelers Indemnity Company				1					
Valiant Insurance Company						1	1	1	
Venta, Inc (self-insured)									
Total for Other Carriers	<u>7</u>	<u>49</u>	<u>39</u>	<u>32</u>	<u>6</u>	<u>35</u>	<u>34</u>	<u>34</u>	<u>35</u>
Grand Total - All Carrier Types	<u>502</u>	<u>598</u>	<u>722</u>	<u>698</u>	<u>788</u>	<u>789</u>	<u>971</u>	<u>1148</u>	<u>1328</u>

Other Lines Carriers	2014	2015	2016	2017	2018	2019	2020	2021	TOTALS
AMN - as Self-Insured Carrier									1
Applied Medico-Legal Solutions RRG	1	2			5	9	2	15	37
Benevis (self-insured)			3	1		2	1		7
Catlin Insurance Agency (Lloyds)			1						16
Cen-Mar Assurance / Carroll Hospital Center	6								25
Correctional Medical Services - a Self insured carri	6	8	9						23
EmCare, Inc	13	22	12	17	10	11	5	4	137
Fundamental Clinic & Operational (self-insured)					1	4	4	2	11
Hanger, Inc (self-insured)			1						1
Healthcare Safety & Protection RRG									2
Lancet Indemnity RRG						1			1
MFA Physicians Insurance Company, Ltd.	3								18
MHM Services, Inc. (self-insured)	1	3							4
Pediatrix Medical Group (self-insured)						4		8	12
OHIC Insurance Company									132
OrthoForum Insurance Company RRG	7	5	5	7	2				26
ProAssurance American Mutual RRG						1	1		2
RDA Sterling Healthcare - as Self-Insured Carrier									10
Sheridan Healthcare, Inc. (self-insured)	1								1
St. Joseph Hospital /CHI (self-insured)	8	9	3				2		48
TIG Insurance Company									1
Travelers Indemnity Company									1
Valiant Insurance Company									3
Venta, Inc (self-insured)				1			1		2
Total for Other Carriers	<u>46</u>	<u>49</u>	<u>34</u>	<u>26</u>	<u>18</u>	<u>32</u>	<u>16</u>	<u>29</u>	<u>521</u>
Grand Total - All Carrier Types	<u>890</u>	<u>842</u>	<u>859</u>	<u>926</u>	<u>871</u>	<u>742</u>	<u>597</u>	<u>536</u>	<u>13807</u> *

\* This is the total of closed claims for all insurers for 2005 to 2021

Specialty **	2005	2006	2007	2008	2009	2010	<u>2011</u>	<u>2012</u>	2013
Administrative Medicine		2				1			
Allergy/Immunology							1		3
Ambulance Service				3	2			1	
Anesthesiology	15	20	16	20	16	21	16	14	21
Cardiology	19	17	24	24	26	46	93	103	413
Cardiovascular Disease						1			
Corporation - type unknown/other				11	69	65	84	63	83
Dental - dental specialty incl surgery		1		2		2	2	2	3
Dental - dentist	12	12	19	25	43	65	59	49	55
Dental - other					1		10	5	8
Dermatology	7	2		6	6	5	3	6	
Emergency Room Medicine	30	37	47	43	46	37	49	56	52
Endocrinology		1		1	3			4	
Facility - Health Care (General)	1	10	6	11	5	1	1	3	4
Facility - Drug/Alcohol Rehab									
Facility - Hospice	2	1		1				1	
Facility - Nursing Home	1		1	4	4	9	6	8	6
Facility - Physical Therapy			1	2			1	1	
Facility - Podiatric			1	1	1				1
Facility - Psychiatric/Mental Health		1			1	1	6	1	
Facility - Rehabilitation	5	2		3	1	3	1	3	6
Facility - Skilled Care									
Facility - unknown type/not listed						6	4	8	11
Family/General Practice - Incl OB	2			1	6	3	4	46	12
Family/General Practice - No OB	24	18	25	26	61	38	42	60	66
Gastroenterology	11	10	8	7	16	11	9	24	23
General Preventive Medicine		2			1				
Geneticist					1				
Geriatrics									
Gynecology	12	14	9	10	11	10	16	16	8
Hematology			1	1	6		4	1	1
Hospital	6	34	62	36	18	31	16	30	29

#### Exhibit K Page 2

Specialty **	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<u>TOTALS</u>
Administrative Medicine				1		1			5
Allergy/Immunology	1	3			7	1			16
Ambulance Service	6	3	5	1		4	1	1	27
Anesthesiology	19	7	17	22	65	19	9	15	332
Cardiology	92	21	105	30	10	14	5	10	1052
Cardiovascular Disease									1
Corporation - type unknown/other	48	57	23	6	4	13	25	26	577
Dental - dental specialty incl surgery	6	4	3	6	11	13	46	30	131
Dental - dentist	65	70	87	104	47	51	29	28	820
Dental - other	3	1			3	3	1	6	41
Dermatology	2	8	8	2	3	2	2	3	65
Emergency Room Medicine	43	45	39	39	45	48	27	40	723
Endocrinology		1	1						11
Facility - Health Care (General)	5	1	7	22	5	3	4	3	92
Facility - Drug/Alcohol Rehab							1		1
Facility - Hospice			1				1		7
Facility - Nursing Home	7	7	9	10	15	25	20	20	152
Facility - Physical Therapy	2				1	1	3		12
Facility - Podiatric		1	1		3	2	4	3	18
Facility - Psychiatric/Mental Health	1	1	2		1		1		16
Facility - Rehabilitation	11	5	3	4	3	1	7	4	62
Facility - Skilled Care		4				3	2	2	11
Facility - unknown type/not listed	1	2		2	3	2	2	2	43
Family/General Practice - Incl OB	6	6	1		1	3	5	1	97
Family/General Practice - No OB	40	25	11	21	16	8	10	14	505
Gastroenterology	11	14	12	15	13	10	2	10	206
General Preventive Medicine					1			1	5
Geneticist									1
Geriatrics	1				1		2	1	5
Gynecology	13	7	11	7	11	8	14	4	181
Hematology	1	2	1		1	1	1		21
Hospital	34	21	8	9	11	6	5	3	359

#### Exhibit K Page 3

Specialty **	2005	2006	2007	2008	2009	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
Hospitalist/House Staff	1		2	2	2	3	2	7	9
Imaging center		13	15	7	3		3		
Infectious Diseases						2	6	4	2
In-home Care Provider - All Other							1	1	2
In-home Care Provider - Rehab					2				
Intensive Care Medicine	3	10	4	9		2	3	2	4
Internal Medicine	68	55	58	70	69	79	78	53	63
Lab/Diagnostic (not imaging)					1				
Laryngology							1		
Neoplastic Diseases	1				1	2	3		1
Nephrology		1	3	3	2	10	3	5	5
Neurology	6	8	16	18	15	20	25	25	20
Not a physician/surgeon		2	1		1	2	19	77	5
Nurse - all other	3	3	17	16	34	27	60	71	49
Nurse Anesthetist		2	2	5	1	3	3	3	1
Nurse Midwife			1			2		2	
Nurse Practitioner	1	1				8	6	6	8
Nutrition				1					
OB/GYN	52	69	57	43	46	53	51	50	41
Obstetrics	3	1	1	1	5	2	1	5	3
Obstetrics - birthing/facility							1		1
On Staff Physician - Prison/Correctional	36	40	55	54	11	3	4		3
Oncology			3		1				
Ophthalmology	1	12	8	7	9	9	7	9	13
Optometric Facility									
Orthopedic	38	39	27	46	51	34	28	37	29
Otorhinolaryngology	1	7	3	2	6	3	5	8	6
Pathology	3	2	3	4	8	2	6	4	2
Pediatrics	7	10	7	9	6	9	18	8	9
Physical Medicine and Rehabilitation			2	3	4	4	2	9	4
Physician - not otherwise classed	7	7	27	27	23	21	17	28	21
Physician's Assistant		1	1		9	10	14	45	49
Prison/Correctional Services	7	16	64	21	6	7	13	39	49
Psychiatrist	4	3	4	3	3	3	5	7	1
Psychologist						4	3	1	2
Public Health									1

#### Exhibit K Page 4

Specialty **	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	TOTALS
Hospitalist/House Staff	8	10	12	6	18	4	6	15	107
Imaging center					3	2	3		49
Infectious Diseases	3	1	4	5	2	1	1	1	32
In-home Care Provider - All Other	4	5		2	2	5	1	3	26
In-home Care Provider - Rehab		1	1		1		1		6
Intensive Care Medicine	3	5	2	2	10	3	3	4	69
Internal Medicine	44	66	65	38	43	28	36	30	943
Lab/Diagnostic (not imaging)	1			1		1		4	8
Laryngology									1
Neoplastic Diseases	1			1		1			11
Nephrology	4		6	3	10	3	5	2	65
Neurology	18	16	19	4	10	11	10	8	249
Not a physician/surgeon	11	6	14	13	9	5	2	8	175
Nurse - all other	22	18	22	35	38	49	9	11	484
Nurse Anesthetist	3	4	3	2	3			2	37
Nurse Midwife	1	2	3	2	1	2	4		20
Nurse Practitioner	5	2	6	15	49	45	13	13	178
Nutrition									1
OB/GYN	51	39	26	43	36	33	24	16	730
Obstetrics	2	1	2	7	6		9	2	51
Obstetrics - birthing/facility				2		2			6
On Staff Physician - Prison/Correctional			6	40	70	49	5	6	382
Oncology		2		2	2		1		11
Ophthalmology	3	10	18	9	2	7	7	7	138
Optometric Facility				1		1			2
Orthopedic	26	34	55	31	26	26	26	15	568
Otorhinolaryngology	5	8	1	8	6	4	3	6	82
Pathology	3	2	1	2	1	3	4	2	52
Pediatrics	11	6	7	9	15	8	11	13	163
Physical Medicine and Rehabilitation	2	6	10	70	7	3	7	10	143
Physician - not otherwise classed	21	23	20	22	22	14	21	21	342
Physician's Assistant	23	13	14	15	22	12	4	14	246
Prison/Correctional Services	96	91	81	66	61	65	6	8	696
Psychiatrist	7	4	8	10	5	3	3	4	77
Psychologist		1		1	5	3	3	1	24
Public Health									1

Specialty **	<u>2005</u>	<u>2006</u>	2007	<u>2008</u>	<u>2009</u>	<u>2010</u>	<u>2011</u>	<u>2012</u>	<u>2013</u>
Pulmonary Diseases	4	3	5	7	7	8	15	6	9
Radiology	15	27	29	28	25	21	36	28	39
Rehabilitation - other						1		1	
Rheumatology			1	3	2	1		3	
Surgeon - not otherwise classed	60	48	50	34	48	53	65	61	42
Surgical Center - other/unknown type	1	4	8	3	3		1	3	3
Tech/Assistant/Other related					2		1	3	2
Thoracic	6	5	5	6	7	3	8	4	3
Urgent Care Medicine		1				1	3	1	1
Urology	12	12	14	16	15	18	19	17	11
Vascular	15	12	9	12	16	3	8	10	10
TOTALS	502	598	722	698	788	789	971	1148	1328

\*\* Specialty includes Group specialties like Corporations

Exhibit	Κ
Page	6

Specialty **	<u>2014</u>	<u>2015</u>	<u>2016</u>	<u>2017</u>	<u>2018</u>	<u>2019</u>	<u>2020</u>	<u>2021</u>	<b>TOTALS</b>
Pulmonary Diseases	8	14	8	6	17	10	8	5	140
Radiology	21	22	25	30	27	36	27	19	455
Rehabilitation - other				1			1		4
Rheumatology	3	2	1	1	2	1		3	23
Surgeon - not otherwise classed	37	71	48	48	32	29	33	21	780
Surgical Center - other/unknown type	7	10	4	51	4	7	47	8	164
Tech/Assistant/Other related	1	1		2		1	1	2	16
Thoracic	2	6		1	2	3			61
Urgent Care Medicine	1	1	1	4	8	2	3	4	31
Urology	9	19	4	7	6	8	8	11	206
Vascular	5	4	7	7	7	10	12	10	157
									0
TOTALS	890	842	859	926	871	742	597	536	13807

\* This is the total of closed claims for all insurers for 2005 to 2021

\*\* Specialty includes Group specialties like Corporations

Jurisdiction		2005	2006	2007	2008	2009	2010	2011	2012	2013
Allegany County	Arbitration	2	3	4	2	2	0	2	1	23
Allegany County	Circuit Court	3	4	3	4	21	8	14	9	10
Allegany County	District Court	1	0	0	0	2	9	17	2	4
Allegany County	Small Claims Court	0	0	0	0	0	0	1	5	0
Anne Arundel County	Arbitration	4	0	1	1	1	4	4	8	5
Anne Arundel County	Circuit Court	37	49	38	31	36	34	49	31	24
Anne Arundel County	District Court	3	2	4	0	6	4	2	8	2
Anne Arundel County	Unknown / other	0	1	0	0	0	0	0	0	0
Baltimore - unknown	Arbitration	0	1	0	0	0	0	0	0	0
Baltimore - unknown	Circuit Court	4	10	5	9	0	0	0	0	0
Baltimore - unknown	District Court	0	0	0	0	0	0	0	0	12
Baltimore - unknown	Unknown / other	1	4	1	0	2	2	1	0	0
Baltimore City	Arbitration	3	5	9	2	10	13	24	19	27
Baltimore City	Circuit Court	49	62	61	86	82	110	93	76	98
Baltimore City	District Court	1	0	1	1	2	4	2	10	16
Baltimore City	Unknown / other	0	4	0	2	0	0	0		0
Baltimore County	Arbitration	7	3	0	0	6	6	22	16	38
Baltimore County	Circuit Court	70	37	61	50	74	79	95	131	414
Baltimore County	District Court	0	5	2	0	11	7	3	12	2
Baltimore County	Small Claims Court	0	0	0	0	0	1	1	0	0
Baltimore County	Unknown / other	2	6	0	0	1	1	0	0	0
Calvert County	Arbitration	0	0	0	0	1	2	1	0	0
Calvert County	Circuit Court	10	26	9	10	2	5	8	5	8
Calvert County	District Court	1	0	0	2	0	0	0	0	0
Caroline County	Arbitration	0	1	0	0	0	0	0	0	0
Caroline County	Circuit Court	0	2	0	0	1	2	1	0	0
Carroll County	Arbitration	0	0	0	0	0	2	0	0	0
Carroll County	Circuit Court	3	5	4	12	3	13	20	6	11

Jurisdiction		2014	2015	2016	2017	2018	2019	2020	2021	Totals
Allegany County	Arbitration	14	0	2	1	1	0	0	0	57
Allegany County	Circuit Court	1	1	6	5	20	16	6	9	140
Allegany County	District Court	0	0	5	7	12	15	0	0	74
Allegany County	Small Claims Court	0	1	0	0	0	0	0	0	7
Anne Arundel County	Arbitration	2	4	2	3	6	0	0	1	46
Anne Arundel County	Circuit Court	26	22	20	36	50	40	36	22	581
Anne Arundel County	District Court	20	11	20	5	1	40	3	22	58
Anne Arundel County	Unknown / other	0	0	2	0	0	0	5 1	0	4
Anne Arunder County		0	0	2	0	0	0	I	0	4
Baltimore - unknown	Arbitration	1	0	0	0	0	0	1	0	3
Baltimore - unknown	Circuit Court	0	3	0	0	0	0	1	0	32
Baltimore - unknown	District Court	0	0	0	0	0	2	0	1	15
Baltimore - unknown	Unknown / other	0	3	2	0	0	0	0	0	16
Baltimore City	Arbitration	9	0	10	4	10	9	2	5	161
Baltimore City	Circuit Court	82	60	61	80	45	60	49	43	1197
Baltimore City	District Court	49	2	3	4	2	2		1	101
Baltimore City	Unknown / other	49 0	0	0	- 0	0	0	0	0	6
Datimore Oity	Unknown / Uner	0	0	0	0	0	0	0	0	0
Baltimore County	Arbitration	13	11	25	21	22	9	7	11	217
Baltimore County	Circuit Court	87	85	158	190	69	62	112	47	1821
Baltimore County	District Court	2	8	5	5	6	0	4	3	75
Baltimore County	Small Claims Court	0	0	1	0	0	2	0	0	5
Baltimore County	Unknown / other	0	1	2	2	2	0	0	0	17
Calvert County	A	0	0	0	0	0	4	0	0	7
Calvert County	Arbitration	0	0	0 7	0	2	1	0	0	7
Calvert County	Circuit Court	7	3		2	3	1	8	9	123
Calvert County	District Court	1	0	0	0	1	0	0	0	5
Caroline County	Arbitration	0	0	0	0	0	0	0	0	1
Caroline County	Circuit Court	0	0	0	1	0	0	1	0	8
Carroll County	Arbitration	6	0	0	0	0	1	1	0	10
Carroll County	Circuit Court	16	7	0 7	9	19	11	3	2	151
					-			-	_	

Jurisdiction		2005	2006	2007	2008	2009	2010	2011	2012	2013
Cecil County	Arbitration	0	0	0	0	0	0	0	2	2
Cecil County	Circuit Court	3	2	1	2	7	5	1	6	6
Cecil County	District Court	0	0	0	0	0	1	0	0	0
Cecil County	Unknown / other	0	0	0	0	0	0	0	0	0
Charles County	Arbitration	0	0	0	1	1	0	0	0	0
Charles County	Circuit Court	7	8	5	4	2	10	9	11	7
Charles County	District Court	1	0	0	0	0	0	0	0	0
Charles County	Small Claims Court	0	0	0	0	0	0	1	0	0
Dorchester County	Circuit Court	1	0	2	0	2	0	1	1	0
Dorchester County	District Court	0	0	0	1	0	1	0	0	0
Frederick County	Arbitration	0	0	1	1	0	0	1	1	3
Frederick County	Circuit Court	21	16	10	17	26	17	14	10	16
Frederick County	District Court	21	0	10	0	20	0	0	10	0
Frederick County	Unknown / other	0	1	0	0	0	0	0	0	0
Frederick MD	State Circuit Court	0	0	0	0	0	0	0	0	0
Garrett County	Circuit Court	2	1	0	0	0	0	3	5	1
Garrett County	District Court	0	0	0	0	0	0	0	0	3
Harford County	Arbitration	1	0	2	4	7	1	11	0	2
Harford County	Circuit Court	11	11	16	9	12	22	9	14	12
Harford County	District Court	0	0	0	0	0	0	0	0	0
Harford County	Unknown / other	0	0	0	0	0	0	0	0	0
			0	0	4		0	2	2	2
Howard County	Arbitration	1	0	0	1	1	2	0	0	6
Howard County	Circuit Court	6	7	9	10	8	12	9	10	13
Howard County	District Court	0	0	4	0	0	2	6	1	1
Howard County	Small Claims Court	0	0	0	0	0	0	0	0	0
Kent County	Arbitration	0	4	0	0	2	0	0	0	0
Kent County	Circuit Court	1	1	4	2	5	0	1	0	0

Jurisdiction		2014	2015	2016	2017	2018	2019	2020	2021	Totals
Cecil County	Arbitration	11	1	0	0	0	0	0	1	17
Cecil County	Circuit Court	0	9	9	7	5	1	2	4	70
Cecil County	District Court	0	0	0	0	0	1	0	0	2
Cecil County	Unknown / other	0	0	1	0	0	0	0	0	1
Charles County	Arbitration	1	0	0	0	0	4	0	0	7
Charles County	Circuit Court	1	8	5	4	7	2	8	22	120
Charles County	District Court	1	1	0	0	0	2	1	0	6
Charles County	Small Claims Court	0	0	0	0	0	0	0	0	1
Chanes County	Small Claims Court	0	0	0	0	0	0	0	0	I
Dorchester County	Circuit Court	0	5	1	0	1	0	0	0	14
Dorchester County	District Court	0	0	0	0	0	0	1	0	3
	A 1 11 11	•	40							07
Frederick County	Arbitration	2	10	3	4	0	1	0	0	27
Frederick County	Circuit Court	8	12	8	11	13	10	3	9	221
Frederick County	District Court	0	1	0	1	0	0	1	0	7
Frederick County	Unknown / other	0	0	0	0	0	0	0	0	1
Frederick MD	State Circuit Court	0	0	0	0	0	0	0	0	0
Garrett County	Circuit Court	0	0	1	0	0	1	1	3	18
Garrett County	District Court	0	0	0	0	0	0	0	0	3
Lightend County	Arbitration	0	4	0	4	0	4	0	11	47
Harford County	Circuit Court	3 16	1 11	0 21	1 18	2 48	1 11	0 11	0	47 252
Harford County Harford County	District Court	0	1	21	0		1	0	0	
, <u>,</u>	Unknown / other	0	0	2	0	0	0	0	0	3 2
Harford County	Unknown / otner	0	0	Z	0	0	0	0	0	Z
Howard County	Arbitration	0	2	1	4	1	3	0	0	22
Howard County	Circuit Court	5	6	9	21	18	12	8	12	175
Howard County	District Court	1	2	1	2	0	0	0	1	21
Howard County	Small Claims Court	0	0	0	0	0	1	0	0	1
Kent County	Arbitration	0	2	0	0	0	0	0	0	8
Kent County	Circuit Court	0 2	2	0	0	0	0	0	1	° 22
Neni County		Z	3	I	I	U	U	U	I	22

Jurisdiction		2005	2006	2007	2008	2009	2010	2011	2012	2013
Montgomery County	Arbitration	2	1	10	20	9	12	13	4	9
Montgomery County	Circuit Court	42	40	51	58	63	52	95	82	59
Montgomery County	District Court	0	0	1	1	6	4	4	4	5
Montgomery County	Small Claims Court	0	2	0	0	0	0	1		0
Montgomery County	other/unknown	0	0	0	0	1	0	0	0	0
Prince George's County	Arbitration	4	8	5	8	3	7	4	14	9
Prince George's County	Circuit Court	49	73	70	98	85	71	97	59	52
Prince George's County	District Court	2	0	0	2	1	4	5	4	10
Prince George's County	Small Claims Court	0	0	0	0	0	0	1	2	3
Prince George's County	other / unknown	0	5	0	5	0	0	0	0	0
Queen Anne's County	Arbitration	0	0	0	2	0	0	0	0	0
Queen Anne's County	Circuit Court	0	0	3	1	0	0	0	0	0
Queen Anne's County	District Court	0	0	0	0	0	1	0	0	0
Somerset County	Circuit Court	0	0	1	1	2	2	0	2	0
Somerset County	District Court	0	0	0	0	8	7	7	0	0
Somerset County	Small Claims Court	0	0	0	0	0	0	1	0	0
St. Mary's County	Arbitration	0	0	0	0	1	0	0	2	0
St. Mary's County	Circuit Court	7	5	6	5	3	2	2	1	7
St. Mary's County	District Court	0	0	0	1	1	0	0	0	0
Talbot County	Arbitration	0	0	0	0	0	0	0	1	0
Talbot County	Circuit Court	11	15	13	2	3	4	3	2	6
	A 1 1/ /1	-		•	•			•		•
Washington County	Arbitration	3	1	2	0	4	4	3	1	2
Washington County	Circuit Court	13	9	13	9	6	1	4	13	1
Washington County	District Court	0	0	0	2	12	13	15	3	2
Washington County	Small Claims Court	0	0	0	0	1	0	0	0	0
	A	0	0		4	0	0	4	-	-
Wicomico County	Arbitration	0	0	1	1	0	0	1	5	5
Wicomico County	Circuit Court	14	10	15	12	18	14	30	21	11
Wicomico County	District Court	0	0	0	0	1	1	2	1	1

Jurisdiction		2014	2015	2016	2017	2018	2019	2020	2021	Totals
Montgomery County	Arbitration	6	8	13	8	10	11	3	1	140
Montgomery County	Circuit Court	53	78	46	56	56	59	44	66	1000
Montgomery County	District Court	6	2	5	6	0	3	8	1	56
Montgomery County	Small Claims Court	0	1	0	0	0	1	1	0	6
Montgomery County	other/unknown	0	0	1	0	0	0	0	0	2
Prince George's County	Arbitration	13	6	4	13	5	5	3	1	112
Prince George's County	Circuit Court	49	68	71	50	64	45	38	38	1077
Prince George's County	District Court	25	7	4	3	4	7	4	1	83
Prince George's County	Small Claims Court	1	0	0	0	0	0	0	0	7
Prince George's County	other / unknown	2	0	0	1	1	0	1	0	15
Queen Anne's County	Arbitration	0	0	0	0	0	0	0	0	2
Queen Anne's County	Circuit Court	0	3	0	0	0	1	1	1	10
Queen Anne's County	District Court	0	0	0	0	0	0	0	0	1
Somerset County	Circuit Court	1	0	0	0	0	0	0	0	9
Somerset County	District Court	3	0	1	0	3	1	0	0	30
Somerset County	Small Claims Court	0	0	0	0	0	0	0	0	1
		-	_	_	-	-	-	-	-	-
St. Mary's County	Arbitration	0	0	0	0	0	0	0	0	3
St. Mary's County	Circuit Court	5	6	7	3	4	6	3	2	74
St. Mary's County	District Court	0	0	0	0	1	0	0	0	3
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Talbot County	Arbitration	0	0	5	0	0	0	0	0	6
Talbot County	Circuit Court	5	7	4	5	2	5	4	3	94
Washington County	Arbitration	2	1	0	0	2	4	2	0	31
Washington County	Circuit Court	2	11	9	7	10	4	2	3	117
Washington County	District Court	4	0	9	0	1	4	0	0	56
Washington County	Small Claims Court	4	0	0	0	0	0	0	0	1
Washington County		0	0	0	0	0	0	0	0	1
Wicomico County	Arbitration	1	7	0	2	3	3	0	0	29
Wicomico County	Circuit Court	13	16	9	9	8	6	1	4	211
Wicomico County	District Court	0	0	0	2	0	1	0		10
	District Oourt	0	0	0	~	U		0	•	10

Jurisdiction		2005	2006	2007	2008	2009	2010	2011	2012	2013
Worcester County	Arbitration	0	0	0	0	0	0	1	1	0
Worcester County	Circuit Court	3	0	1	1	4	4	2	1	2
Worcester County	District Court	0	0	0	0	0	0	0	0	0
Worcester County	Small Claims Court	0	0	0	0	0	0	0	0	0
TOTALS		407	450	450	493	569	582	717	624	950
Claims not resulting in a suit		27	64	99	78	97	138	131	224	150
OTHER COURTS or JURISDICTIONS										
Maryland Health Claims ADR (County unknown)		13	23	45	28	28	10	18	53	54
Maryland Court of Special Appeals		1		1	1	1	0	1	0	0
US District Court for M		17	24	74	62	87	48	81	225	119
US Supreme Court		0	0	1	0	0	0	0	0	0
Out of State Courts		5	3	11	6	3	0	15	7	54
Other Courts		32	34	41	30	3	11	8	15	0
Total Other Courts or Jurisdictions		68	84	173	127	122	69	123	300	227
GRAND TOTALS		502	598	722	698	788	789	971	1148	1327
Court Information Not Provided / Unknown		0	0	0	0	0	0	0	0	1

Jurisdiction		2014	2015	2016	2017	2018	2019	2020	2021	Totals
Worcester County	Arbitration	0	0	1	0	0	0	0	0	3
Worcester County	Circuit Court	1	3	1	3	0	3	0	0	29
Worcester County	District Court	0	0	6	2	0	0	0	0	8
Worcester County	Small Claims Court	0	0	0	0	0	2	0	0	2
TOTALS		560	521	571	619	540	455	387	342	9237
	in a avit	450	132	405	128	117	00	400	0.2	1973
Claims not resulting in a suit		152	132	125	128	117	88	130	93	1973
OTHER COURTS or JURISDICTIONS										
Maryland Health Claims ADR (County unknown)		52	53	42	41	39	21	38	61	619
Maryland Court of Special Appeals		0	0	0	0	0	1	0	5	11
	US District Court for Maryland		108	96	113	158	169	26	17	1510
US Supreme Court		0	0	0	0	0	0	0	0	1
Out of State Courts		10	12	13	8	7	0	0	1	155
Other Courts		30	16	12	16	8	8	13	17	294
Total Other Courts or Jurisdictions		178	189	163	178	212	199	77	101	2590
GRAND TOTALS		890	842	859	925	869	742	594	536	13800
Court Information Not Provided / Unknown		0	0	0	1	2	0	3	0	7