

**PHYSICIAN INSURERS
ASSOCIATION OF AMERICA**

- 501(C)6 trade association
- Founded in 1977
- 58 domestic primary insurer members
- Owned/operated by doctors & hospitals
- Insure over 330K physicians, 40K dentists and 1400 hospitals

**PIAA DATA SHARING PROJECT
FAST FACTS**

- Continuous since 1985
- More than 230,000 claims and suits
- 12,000 claims and suits annually
- Data on all physician and dental specialties

DATA SHARING PARTICIPANTS

- American Physicians Insurance Exchange
- Connecticut Medical Insurance Company
- Med Assurance MS
- Midwest Medical
- Northwest Phys.
- PI - AMC
- PMSLIC
- Texas Medical LT
- CAP-MPT
- First Professionals Insurance Company
- MAG Mutual
- Med Mutual ME
- MLMIC
- PIC Wisconsin
- PMSLIC
- State Vol. MIC
- Utah Medical Ins.

WHAT'S CAPTURED?

- Introduction – The General Rules
- Claim Administration
- Claimant Information
- Insured Information
- Location of Loss
- Loss Causation and Description
- Miscellaneous
- Payment Information

WHAT'S CAPTURED?

Introduction – The General Rules

Claims are reported by members as of 6/30 and 12/31
Two months to report after end of cycle

All closed claims, and claims open for one year or more are accepted

No incident reports are accepted

Claims accepted by email, disk or on paper

WHAT'S CAPTURED?

Claim Administration

- Information unique to each company and claim is entered in this area.
- Assists companies identify the claim in the future if PIAA has questions.
- Information on the important claim dates also entered here (i.e. accident date, report date).

WHAT'S CAPTURED?

Claim Administration

- Company Identification
- Incident number – (unique claim number)
- Insured number
- Accident date of incident
- Report date
- Close date
- Status – claim or suit
- Coverage type – i.e. claims-made, occurrence

WHAT'S CAPTURED?

Claimant Information

- Age
- Gender
- Collateral Source

WHAT'S CAPTURED?

Insured Information

- Age
- Gender
- Board Certification Status
- Specialty
- Type of Practice
- Medical School
- Full or Part time

WHAT'S CAPTURED?

Location of Loss

- Type of Institution
- Location (within the Institution)
- Teaching hospital or not
- State
 - Data on 49 of the 50 US States

WHAT'S CAPTURED?

Loss Causation and Description

- Severity of patient injury
- Actual condition of patient
 - Misdiagnosis
- Care rendered (procedure performed)
 - Procedure - anesthesia
- Medical misadventure
 - Treatment delayed – not performed
- Iatrogenic Injury
- Outcome
- Associated Issues and Personnel

WHAT'S CAPTURED?

Miscellaneous

All Optional fields

- Review panel decision
- Arbitration panel decision
- Company liability decision
- Previous claim experience

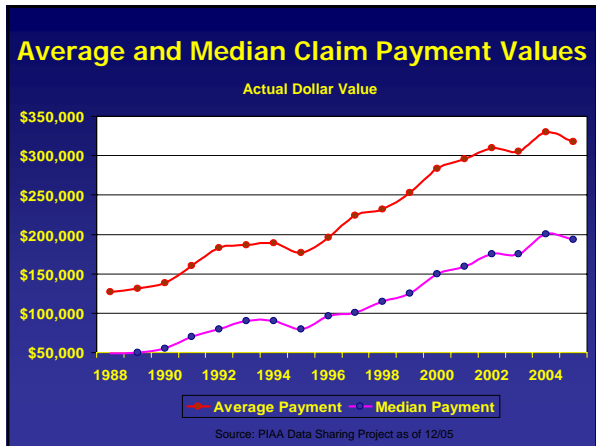
WHAT'S CAPTURED?

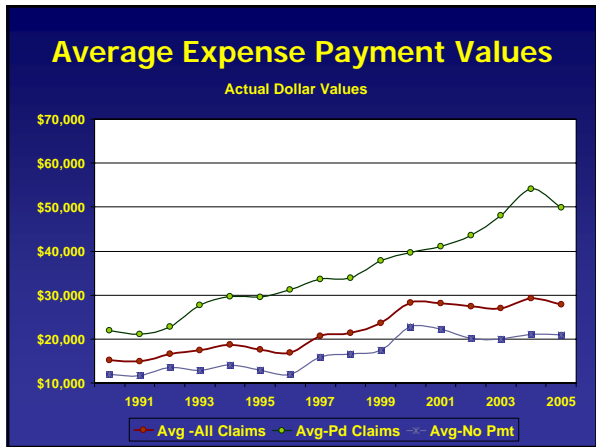
Payment Information

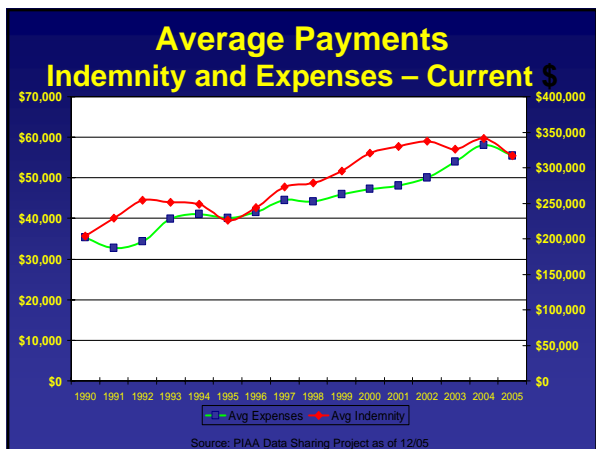
- Allocated Loss Adjustment Expenses (ALAE)
 - Total
 - Defense Attorney
 - Expert Witness
 - Other
- Total Indemnity Paid
 - Paid in a lump sum or structured settlement
 - Economic & Non-economic amounts (2006)
- Disposition Code
- Disposition Time
- Date Closed

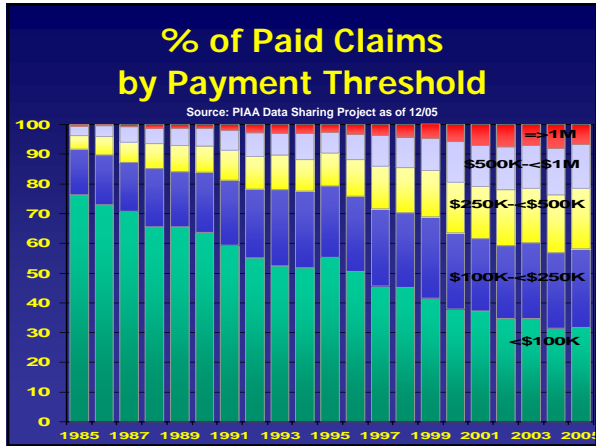
Output

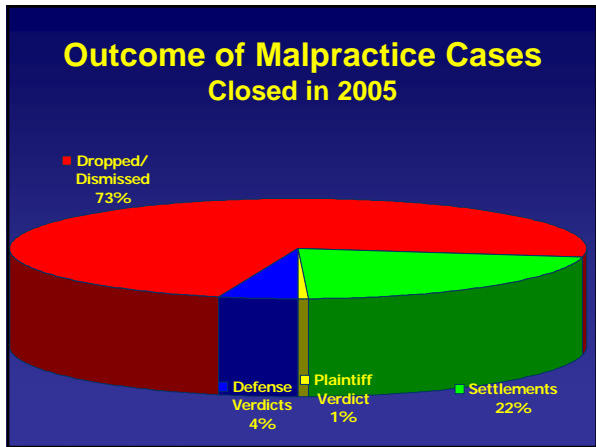
- Standard periodic reports
- Special Research Requests
- Patient Safety Programs
- Identify key problem areas for further analysis











PAYMENT VALUES – 2005

Mean Indemnity Payment	\$317,239
Mean Settlement	\$ 314,819
Mean Verdict	\$ 461,428

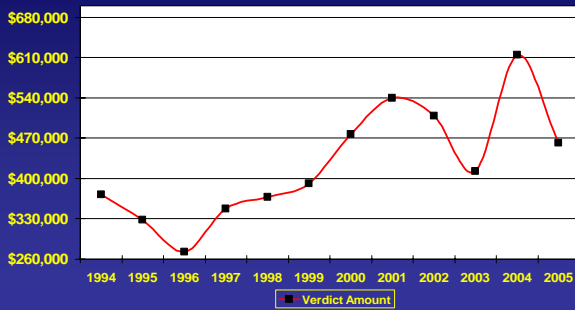
Source: PIAA Data Sharing Project as of 12/05

PAYMENT VALUES – 2005

Mean Indemnity Payment	\$ 317,239
Mean Expense Payment	\$ 34,182
Won at Trial	\$110,346
Lost at Trial	\$114,787
Settled	\$ 46,029
Dropped/Dismissed	\$ 15,246

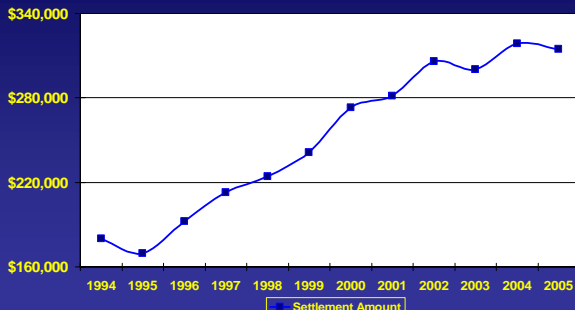
Source: PIAA Data Sharing Project as of 12/05

Average Indemnity Paid Verdicts



Source: PIAA Data Sharing Project as of 12/05

Average Indemnity Settlements



Source: PIAA Data Sharing Project as of 12/05

Lessons Learned

- Continuous coding training
- Users are the best coders
- Dedicated coding staff necessary
- Provide front-end edit package
