



## Subject Files:

### Bibliographies on Insurance Topics

Last Updated 11/11/2009

NAIC publications are available from the [NAIC Store](#).

We cannot provide articles from other publishers.

---

# LIABILITY INSURANCE – MEDICAL MALPRACTICE

## NAIC Publications

Medical Malpractice Insurance Market entry and Exit, Yu Lei & Mark J. Browne, *Journal of Insurance Regulation*, Fall, 2008

*Profitability By Line By State*, section on medical malpractice, NAIC. 1973 - to present

Assessing Financial Performance in Medical Professional Liability Insurance, Robert E. Hoyt & Lawrence S. Powell, *Journal of Insurance Regulation*, Fall 2006

Medical Malpractice Insurance in the marketplace: A recurring crisis, Natalie Hughes, [NAIC Research Quarterly](#), Fall 2004

*Medical Malpractice Insurance Report: A study of market conditions and potential solutions to the recent crisis*, Eric Nordman et al, NAIC, September 12, 2004

*Medical Malpractice Insurance: A study of market conditions*, NAIC, 2004

Number of Medical Liability Insurers in the US, NAIC Research Dept, July, 2003

Tort Reform: Medical malpractice caps in state law, *Compendium of State Laws on Insurance Topics*, **NAIC CHART**

State Insurance Funds, *Compendium of State Laws on Insurance Topics*, **NAIC CHART**

Medical Malpractice in Missouri: The current difficulties in perspective, Scott Lakin, [NAIC Research Quarterly](#), Spring, 2003

Medical Malpractice: The new health care crisis or history repeated? Davin Cermak, [NAIC Research Quarterly](#), Fall 2002

Report on Profitability By Line and By State 2000, Jim Bugenhagen [NAIC Research Quarterly](#), Summer 2002

Rate Filing Requirements (includes requirements for Medical Malpractice Insurance),  
*Compendium of State Laws on Insurance Topics*, NAIC CHART

Medical Malpractice Insurance: Comparisons of Claims made and occurrence experience, Mike Barth, *NAIC Research Quarterly*, January, 1995

*Market Share Reports for Property/Casualty Groups & Companies: Top 10 By Line By State, Top 125 By Line Countrywide*. Includes Medical Malpractice, NAIC 1993- to present

*Statistical Compilation of Annual Statement Information for Property/Casualty Insurance Companies*, NAIC, 1991- to present

Medical Professional Liability Insurance in Texas: An Overview, Etti Baranoff, *Journal of Insurance Regulation*, September, 1989

*NAIC Malpractice Claims, Final Compilation: Medical malpractice closed claims, 1975-1978*  
NAIC, 1980

*Executive Summary of the Medical Malpractice Closed Claims Study Conducted by the National Association of Insurance Commissioners*, M. Patricia Sowka, NAIC, 1980

*Medical Malpractice: reference manual*, NAIC, 1975

## Other Publications

New Paper Debunks Malpractice Myths, *States News Service*, 11/4/09

Suits May Revive Medical Malpractice Controversy Summary: A case dealing with Illinois' medical malpractice reforms comes before the Illinois Supreme Court this fall. Similar laws have been overturned by the court twice before, case contests Illinois law, Terry Hillig, *St. Louis Post Dispatch*, 08/18/08

Pa's Medical Malpractice Filings Continue to Drop, Amaris Elliot-Engel, *The Legal Intelligencer*, 04/21/08

Better Visibility: Predictive modeling helps to steady medical malpractice underwriting, Chad C. Karls & Paul D. Anderson, *Best's Review*, 02/01/08

Fixture of Med Mal Caps In Doubt, Hector Lombana, *The Miami Herald*, 01/14/08

The State Malpractice Law May Deny Justice, Daniel Costello, *Los Angeles Times*, 12/29/07

Med Mal Rates Down After Mich Legal Change, Says MDs, *National Underwriter online*, 11/20/07

The Syringe Mess/Malpractice: Docs History of Payouts, Keith Herbert & Michael Amon, *Newsday*, 11/17/07

Study: Malpractice Claims Against Hospitals Declining, Alyn Ackerman, *Best's Insurance News*, 10/16/07

It's Time for Med Mal Writers to Learn from Mistakes, Expert Says, David Dankwa, *Best's Insurance News*, 09/27/07

Caps on Malpractice Awards Face Court Test, Adam Jakhav, *St. Louis Post Dispatch*, 09/04/07

Rising Malpractice Premiums: Doctors Feel the Pinch, Ridgley Ochs, *Newsday*, 07/16/07

No Insurance Profit in Med Mal Awards: Report, Arthur D. Postal, *National Underwriter online*, 06/29/07

Medical Malpractice Bill Introduced in Senate, Arthur D. Postal, *National Underwriter online*, 05/25/07

Special Report: Medical Malpractice Sector Mends, but Remains Cyclical, *Best's Insurance News*, May 21, 2007

PIAA Challenges AIR Medical Malpractice Report, *Science Letter*, 04/17/07

Mounting Malpractice, Michael Schroeder, *The Fort Wayne Journal Gazette*, 04/08/07

New Study in Malpractice Claims, Adam Jadhav, *St. Louis Post Dispatch*, 03/29/07

US Study Finds Majority of Medical Malpractice Claims Without Payment, *Insurance Journal*, 03/26/07

Med Mal Case Spurs Constitutional Fight, Lynne Marek, *The National Law Journal*, 01/27/07

Medical Malpractice's Softer Side, Bonnie Brewer Cavanaugh, *Best's Review*, 01/01/07

Med Mal Claims Rate Stable, Severity Grows Aon, Dave Lenckus, *Business Insurance*, 10/21/06

Study: Most Malpractice Claims Stem from Missed Diagnoses, Chris Grier, *Best's Insurance News*, 10/10/06

New AMA Study Says Jury Award Caps Stem Losses, Chris Grier, *Best's Insurance News*, 10/05/06

Continued Improvement in 2005 Results as Medical Malpractice Premium Growth Subsides, *Best's Insurance News*, 08/28/06

Emerging Med Mal Strategy: I'm Sorry: Early Apology Concept Spreads. Peter Geier, *New Jersey Law Journal*, 07/17/06

House Subcommittee Considers Health Court Approach to tort Reform, Chris Grier, *Best's Insurance News*, 07/13/06

Senate Panel Ponders Health Courts As Med Mal Fix, R. J. Lehmann, *Best's Insurance News*, 06/27/06

4 In 10 Malpractice Cases Called Bogus, *Chicago Tribune*, 05/11/06

Senate Rejects Award Limits In Malpractice, Sheryl Gay Stolberg, *The New York Times*, 05/09/06

Congress Will Revisit Malpractice Debate, First Promises, R. J. Lehmann, *BestWire*, 04/10/06

Malpractice Crisis Over? Daniel Hays, *National Underwriter online*, 02/27/06

Malpractice: Are Frivolous Suits Really a Problem, Gail Garfinkel Weiss, *Medical Economics*, 01/06/06

Consumers: Med Mal losses falsified, Steve Tuckey, *National Underwriter online*, 01/04/06

Calculating Malpractice Claims, Dean Starkman, *The Washington Post*, 12/29/05

Malpractice Insurer Pays --To study risk prevention, Christopher Rowland, *The Boston Globe*, 12/27/05

Doctor Profiles Veiled in Secrecy: Claims histories are closely guarded in Maryland, Protected by laws that keep information from patients, Fred Schulte, *The Baltimore Sun*, 12/19/05

Good News on Malpractice Premiums: According to the latest industry survey, liability rates are leveling off and future increases are likely to be more moderate, Berkeley Rice, *Medical Economics*, 12/16/05

Healthcare Coverage: New study demonstrates medical liability insurance is fairly priced, *Managed Care Weekly Digest*, 11/14/05

Spotlight Report: Professional Liability Risks, several articles on professional liability, including medical malpractice insurance, *Business Insurance*, 11/14/05

Malpractice: States Take Aim At Caps, Wayne J. Guglielmo, *Medical Economics*, 10/21/05

Malpractice Study Makes for Scary Reading, *St. Louis Post-Dispatch*, 10/28/05

Malpractice: States take aim at caps: The high court in Wisconsin has tossed out that state's award limit. Will courts in other states do the same? *Medical Economics*, 10/21/05

Study Finds Failure to File Malpractice Data, *The New York Times*, 10/19/05

Medical Malpractice Claims to Fall --- State Laws, Self- Insurance Help Lead to Fewer Suits Against Doctors, Study Says, *The Wall Street Journal*, 10/18/05

Malpractice: Where does your state rank? Berkeley Rice, *Medical Economics*, October 7, 2005

Study Says Medical Malpractice Price Gouging Report is Misleading, Eleanor Barrett, *Best's Insurance New*, October 4, 2005

Actuaries Find that Medical Malpractice Report Mised the Public, *PR Newswire*, September 27, 2005

Doctors' Orders: Physicians have wielded their clout to bring about medical-liability reform, but what lies beyond caps on damages? Eleanor Barrett, *Best's Review*, September, 2005

Doctors' Orders: Cost and Effect, Lori Chordas, *Best's Review*, September, 2005

Doctors' Orders: Doctors Say I'm Sorry, Meg Green, *Best's Review*, September, 2005

Doctors' Orders: Doctors Continue to form risk retention groups, Meg Green, *Best's Review*, September, 2005

Doctor's Creed: Insure thyself, Health care providers create alternative market as firms abandon malpractice coverage, Shefali Anand, *The Wall Street Journal*, August 17, 2005

Med Mal Premiums Slammed, Steve Tuckey, *National Underwriter online*, July 29, 2005

Bill Proposing Caps on Medical Malpractice Awards Moves to US Senate, R. J. Lehmann, *Best's Insurance News*, July 28, 2005

Carriers Raised Premiums Paid out less, Michael D. Sorkin, *St. Louis Post Dispatch*, July 25, 2005

Study: American malpractice costs may not be so high, Steve Tuckey, *National Underwriter online*, July 15, 2005

Study Says Malpractice Payouts Aren't Rising, Jenny Anderson, *The New York Times*, July 7, 2005

Heal Thyself: Once seen as risky, one group of doctors changes its ways. Anesthesiologists now offer model of how to improve safety, lower premiums. Surgeons are following suit, Joseph T. Hallinan, *The Wall Street Journal*, June 21, 2005

Conning /research: Medical malpractice returns to profitability in 2005 -- But will the good news last? *PR. Newswire*, June 9, 2005

Malpractice Mess: Here's one way out, Editorial, *The Philadelphia Inquirer*, June 9, 2005

Studies Find States with caps Draw Doctors, with or without crisis, R. J. Lehmann, *Best's Insurance News*, June 6, 2005

Doctors Admit to Defensive Medicine Survey Finds 90% Make Medical Decisions Based on Avoiding Suits, Christopher Snowbeck, *Pittsburgh Post-Gazette*, June 1, 2005

Study: Malpractice caps entice doctors, Kevin Freking, *Associated Press Newswires*, May 31, 2005

More Conflict Over What Raises Med Mal Rates, Arthur D. Postal, *National Underwriter online*, May 23, 2005

Medical Malpractice Law in the United States, Kaiser Family Foundation, May, 2005

Attorneys Suggest Alternatives to Address Problems in US Medical Liability System, R. J. Lehmann, *BestWire*, April 1, 2005

Democrats' Plan for Medical Malpractice Reform, *A P Newswires*, March 23, 2005

Go Ahead: Test a lawyer's ingenuity. Try to limit damages, Adam Liptak, *The New York Times*, March 6, 2005

AHL Features MedMal Developments in Five States; Arizona, Florida, Georgia Kentucky and Wyoming, *American Health Line*, February 25, 2005

Behind Those Medical Malpractice Rates, Joseph Treaster & Joel Brinkley, *The New York Times* February 22, 2005

Medical Liability Debate Puts Rate Setting Complexities Under Microscope, R. J. Lehmann, *BestWire*, February 22, 2005

Insurers Rate Cuts Sweeten the Med Mal Reform Pot, Eleanor Barrett, *Best's Insurance News*, February 10, 2005

Insurance Costs Endanger Medical Specialties, Henry Brem & Benjamin S. Carson, *San Jose Mercury News*, December 30, 2004

Debate on Malpractice Looms In Senate, David E. Rosenbaum, *The New York Times*, December 20, 2004

States Weigh Med Mal Courts: Tort reform; Special court's efficiency is touted, but critics knock absence of juries. Proponents weigh in. Lindsay Fortado, *The National Law Journal*, December 23, 2004

Spitzer's Inquiry Widens to Insurers of Law Firms, Joseph B. Treaster, *The New York Times*, December 7, 2004

Medical Liability Reform - NOW!, *American Medical Association*, December 3, 2004

Suit Wrinkle: In Malpractice Trials, Juries Rarely Have the Last Word, Joseph T. Hallinan, *The Wall Street Journal*, November 30, 2004

Witnesses Deny Crisis in Torts, Robert Redding, Jr. *The Washington Times*. October 28, 2004

Malpractice Insurer Sees Little Savings in Award Caps, Joseph T. Hallinan & Rachel Zimmerman, *The Wall Street Journal*, October 28, 2004

New Study Predicts Malpractice Rates Increases Will Slow in 2005, *BestWire*, October 13, 2004

As Malpractice Caps Spread, Lawyers Turn Away Some Cases, Rachel Zimmerman & Joseph T Hallinan, *The Wall Street Journal*, October 8, 2004

Medical Malpractice Fights Go to Voters in Four States, Erin Madigan. *Stateline.org*, October 4, 2004

Med Mal Hikes All About Losses, Say Regulators, Steve Tuckey, *National Underwriter online*, September 28, 2004

Rising Medical Costs Should Align Doctors, Lawyers, Insurers, Marc J. Yaht, *St Petersburg Times*, Septembers 24, 2004

Insuring Controversy: When malpractice premiums jump, some docs ask patients to 'donate' to the cause, Sandra G. Boodman, *The Washington Post*, September 21, 2004

Why Does Med Mal Cost Soar? Who Knows? Steve Tuckey, *National Underwriter online*, September 14, 2004

Patching Holes in the Medical Malpractice System is No Longer Enough, David M. Studdert, *Rand Review*, Summer, 2004

Insurer Encouraging Political Contributions, Jean P. Fisher, *The News & Observer*, August 27, 2004

Doctor is Out: Attempt to rack malpractice cases is often thwarted, Joseph T. Hallinan, *The Wall Street Journal*, August 27, 2004

Medicare Could Lead the Way in Lowering Malpractice Costs, Experts say, Chris Grier, *Best's Insurance News*, August 17, 2004

Doctors In Missouri Have Wrong Target, Kevin P Hennosy, *The Kansas City Star*, July 31, 2004

Doctors Relentlessly Pursue Medical Liability Reform in the States, Dennis Kelly, *Best's Insurance News*, July 29, 2004

Cooking Up A Crisis - Editorial, Bob Herbert, *The New York Times*, June 25, 2004

Malpractice Myths - Editorial, Bob Herbert, *The New York Times*, June 21, 2004

Medical Malpractice Battle Gets Personal, Laura Parker, *USA Today*, June 14, 2004

Controversy as NAIC Votes Again on Med Mal, Michael Ha, *National Underwriter online*, June 14, 2004

Medical Liability Reform - NOW! *American Medical Association*, June 14, 2004

Malpractice: Can no-fault work? Weiss Gail Garfunkel, *Medical Economics*, June 4, 2004

Medical Malpractice, *Insurance Issues Update*, [www.iii.org](http://www.iii.org), Insurance Information Institute

My View: Taking a step back in the medical malpractice debate, Barry Ray Furrow, *Centre Daily Times*, May 18, 2004

Suit Stops State From Posting Doctors Malpractice Payouts - Medical society action puts data release hold pending hearing, Carol Ann Campbell, *The Star Ledger*, May 8, 2004

Regulators Hesitate on Medical Malpractice Proposal, Michael Ha, *National Underwriter L/H*, May 5, 2004

Two Medical Malpractice Victims Offer Perspective, Trisha L. Howard, *St. Louis Post Dispatch*, May 4, 2004

The Truth about Med Mal Premiums, *Trial*, May, 2004

Industry Turns to States For Solution, Jon Guy *Insurance Day*, April 19, 2004

Diagnosis of the Numbers Shows doctors Not Leaving State in Droves, John M.R. Bull, *The Allentown Morning Call*, April 18, 2004

Insurer Switching its Tactics: Going unregulated to raise premiums, Darrin Schlegel, *Houston Chronicle*, April 10, 2004

GOP Try to Curb Medical Malpractice Suits, Jesse J. Holland, *AP online*, April 7, 2004

Ethics Complaint Cites Frist's Work On Medical Malpractice Legislation, Helen Dewar, *The Washington Post*, April 7, 2003

Report Makes Case for Government Involvement in Liability Insurance, *Managed Care Weekly Digest*, April 5, 2004

Malpractice Awards Remain Flat, *The Wall Street Journal*, April 1, 2004

Doctors Take the Offensive: More aggressive tack used to cut frivolous malpracice claims, Rachel Emma Silverman, *The Wall Street Journal*, March 23, 2004

Executives at Medical Malpractice Insurer Got Big Bonuses, Group Says, William Lamb, *St. Louis Post-Dispatch*, March 18, 2004

Show Me the Claims, Kevin P. Hennosy, *Rough Notes*, February 28, 2004

Senate Fails Again on Med Mal Reform Richard Banks, *Insurance Day*, February 26, 2004

Medical Malpractice Reform Must Focus on Reducing Patient Injury. Not Just Limiting Awards, *Managed Care Weekly Digest*, February 2, 2004

Malpractice Bill Would Require Disclosure of Medical Errors, Carol M. Ostrom *The Seattle Times*, January 28, 2004

Nonpartisan Study Finds Lower Malpractice Premiums in States with Caps, Chris Grier, *Best's Insurance News*, January, 28, 2004

Congress in New Bid to Restrict Med Mal Suits, Steven Brostoff, *National Underwriter online*, January 22, 2004

Feds: Medical Liability Caps Would Have Little Effect on Health Care Costs, *BestWire*, January 15, 2004

Ohio, NC Consider Differing Malpractice Reforms, Chris Grier, *Best's Insurance News*, January 8, 2004

Report: Patient safety is key to malpractice reform, Chris Grier, *Best's Insurance News*, January 6, 2004

Medical Liability Reform Stalls, John Hillman, *Best's Review*, January, 2004

*Public Medical Malpractice Insurance*, Frank A. Sloan, Pew Project on Medical Liability in Pennsylvania, 2004

Medical Liability Reform Stalled, Despite Bush's Urging in 2003, John Hillman, *Best's Insurance News*, December 31, 2003

Medical Malpractice Rates as Top Issue in Several Statehouses, Chris Grier, *Best's Insurance News*, December 29, 2003

Medical Liability Reform Stalls on Capital Hill, John Hillman, *BestWeek*, December 29, 2003

Making Malpractice Harder to Prove, Michelle Andrews, *The New York Times*, December 21, 2003

A Tale of Two Troubled Lines: Homeowners recovers, medical malpractice languishes, Ron Panko, *Best's Insurance News*, December 11, 2003

GAO: Doctor Shortage Cited in Malpractice Debate Isn't So, Chris Grier, *Best's Insurance News*, November 4, 2003

AMA President Elect Pledges Full Medical Malpractice Study, Chris Grier, *Best's Insurance News*, September 30, 2003

Insurers Need To Be Reined In, Howard Manly, *Boston Herald*, September 21, 2003

GOP Renews Attack on Malpractice Awards, Jan Crawford Greenburg, *Chicago Tribune*, September 19, 2003

What Crisis? GAO: Malpractice Premium Spikes Don't force Out Docs, Sandra Boodman, *The Washington Post*, September 16, 2003

GAO: No Widespread Malpractice Impact on Care, Steen Brostoff, *National Underwriter online*, September 3, 2003

Insurers Share Blame for Rise in Malpractice , Some Say, Darrin Schlegel, *Houston Chronicle*, August 27, 2003

MedMal Reform Advocates Brandish GAO Report as Senate Eyes Issue Again, Steve Tuckey, *Insurance Accounting*, August 4, 2003

An End to the Nuisance: Arguments about malpractice lawsuits, *The Economist*, August 2, 2003

GAO Finds No Single Cause for Higher Medical Liability Premiums, *Bests Insurance News*, July 29, 2003

Medical Malpractice Reform High On States' Agenda, [www.stateline.org/](http://www.stateline.org/). Stateline.org, July 28, 2003

Malpractice: Do Other Countries Hold the Key?, Robert Lowes, *Medical Economics*, July 25, 2003

Doctors Agree with Federal Study: Liability caps aid access to care, John Hillman, *BestWeek*, July 21, 2003

AS US Senate Stalls, States Move on Medical Malpractice Lawsuit Reform, *BestWire*, July 16, 2003

Senate's, Doctor Squaring Off Against its Lawyer, Sheryl Gay Stolberg, *Pittsburgh Post Gazette*, July 13, 2003

Medical Liability Crisis Hits Midwives, Lori Chrodas *BestWeeK* July 14. 2003

Malpractice Bill Hits Snag In Senate, Steven Brostoff, *National Underwriter online*, July 9, 2003

GOP Still Pushes Doomed Malpractice Bill, Sheryl Gay Stolberg & Carl Hulse, *The New York Times*, July 8, 2003

Malpractice Insurance Costs Drive Doctors from Specialties, *Akron Beacon Journal*, July 5, 2003

The Impact of State Laws Limiting Malpractice Awards on Geographic Distribution of Physicians, Fred J. Hellinger, & William E. Encinosa, *US Deptment of Health and Human Services*, July 3, 2003

More Doctors Choosing Self Insuring Policies, Marc Levy & Robert Sandler, *Press Democrat*, July 1, 2003

Systematic Ailments Blamed for Malpractice Crisis, Michael Bradford, *Business Insurance*, June 23, 2003

Weiss Ratings Drops a Bomb on Med Mal Debate, Charles E. Boyle, *Insurance Journal P&C Magazine*, June 20, 2003

Study: Medical Liability Crisis Drains Insurers Capital, *BestWire*, June 20, 2003

Pew Study Says Malpractice Caps Hurt Patients, Josh Goldstein, *The Philadelphia Inquirer*, June 13, 2003

Medical Malpractice Bills, *NAMIC online*, National Association of Mutual Insurance Companies, (table), [www.namic.org/scorecard/default.asp](http://www.namic.org/scorecard/default.asp)

Non economic Damage Caps Have Failed to Curb MedMal Rate Hikes; Weiss Report, *Insurance Advocate*, June 9, 2003

He Sets Your Doctors Bill: A chastened insurer, Jyoti Thottam, *Time*, June 9, 2003

California Gives Insight on Medical Malpractice, The headline goes here, Diane Hirth, *The Tallahassee Democrat*, June 8, 2003

Weiss Study of Tort Reform and Medical Liability Premiums Spreads Flawed Results, *PR Newswire*, June 5, 2003

*Medical Malpractice Caps: The impact of non-economic damage caps on physician premiums, claims payout levels and availability of coverage*, Martin D. Weiss, Melissa Gannon, Stephanie Eakins, Weiss Ratings Inc. June, 2003

Medical Malpractice: Anatomy of a crisis, 2003, *Conning Strategic Study Series*, June, 2003

Medical Malpractice Insurance: Behind the chaos, Robert P. Hartwig & Claire Wilkinson, *The John Liner Review*, Spring, 2003

Pressure Increases for Tighter Limits on Injury Lawsuits, Jonathan D. Glater, *The New York Times*, May 26, 2003

Tort Reform or Deform for D.C. Jack H. Olender, *Legal Times*, May 27, 2003

West Coast is Seen as Model Malpractice System, Karl Stark, *The Philadelphia Inquirer*, May 22, 2003

Plaintiffs Lawyers Fault Caps, Insurers in med mal Crisis, David Twiddy, *Kansas City Business Journal*, May 16, 2003

Congress Panel Finds Savings in Med Mal Reform, Seven Brostoff, *National Underwriter P/C*, May 12, 2003

Doctors Stubbornness Legislation's Undoing? Thomas B. Scheffey, *The Connecticut Law Tribune*, May 12, 2003

Malpractice Crisis May Be More Complex than Blaming Lawyers, Marc Levy, *A P Newswire*, May 11, 2003

Medical Economics: The way I see it, Tort reform isn't enough, David Karp, *Medical Economics*, May 9, 2003

Medical Liability System a Failure: Study, Mark A. Hofmann, *Business Insurance*, May 8, 2003

Liability for Medical Malpractice: Issues and Evidence, A Joint Economic Committee Study, Joint Economic Committee, *United States Congress*, May 2003

States With Caps See Lower Med Mal Losses: Study, *BI Daily News*, April 11, 2003

Medical Malpractice: Situation is serious but not critical, *Reinsurance*, April 1, 2003

Industry Experts Question Effectiveness of Caps in Medical Liability, *BestWire*, March 28, 2003

Doctors Upset Over Malpractice. Patients Are Too, Jane Gordon, *The New York Times*, March 23, 2003

Doctors Study: Rates to go up the report said premiums would only rise without a cap on claims payouts. Senate votes on a reform package today, Mitch Lipka, *The Philadelphia Inquirer*, March 20, 2003

House Backs Limit on Malpractice Awards, Sheryl Gay Stolberg, *The New York Times*, March 14, 2003

Lobbyists on Both Sides Duel in Medical Malpractice Debate, Sheryl Gay Stolberg, *The New York Times*, March 12, 2003

Americas Medical Liability Crisis: A National View, (map), *BestWeek*, March 10, 2003

AMA Medical Liability Crisis Swallowing Ever More States, John Hillman, *BestDay News online*, March 7, 2003

National Survey Shows More Than Half of Adult Americans Support Med Mal Reform, *Business Insurance*, March 7, 2003

Special Report: Hype outraces facts in malpractice debate: Degree of crisis varies among specialties and from state to state, Peter Eisler, Julie Appleby and Martin Kasindorf, (Two Tables: States said to be in trouble and Doctors pay small portion of revenue for insurance) *USA Today*, March 5, 2003

Malpractice Insurance: No Clear or Easy Answers, Joseph Treaster, *The New York Times*, March 5, 2003

Putting a Face On Malpractice Insurance Debate: Doctors, lawyers are represented, but patients are too often left out, Rita Rubin, *USA Today*, March 5, 2003

Bush Should Call for Investigation of Questionable Ties Between Medical Societies, Malpractice Insurers Say Consumer Advocates, *US Newswire*, March 4, 2003

Senator: Federal Solution to Medical Liability Crisis Isn't a Must, Dennis Kelly, *Bests Insurance News*, February 27, 2003

Group Says Juries Not to Blame for Cost Surge, Bruce Japsen, *Chicago Tribune*, February 27, 2003

Medical Liability Reform Bill is Reintroduced in House, Dennis Kelly, *BestWeek*, February 17, 2003

MedMal Crisis: Hill action heats up, but divisions may send issue to states, Matt Brady, *Insurance Accounting*, February 17, 2003

Senate Committees Set Hearing on Medical Malpractice Insurance Crisis, *BestWire*, February 6, 2003

Malpractice: New Jersey Lawmakers Agree to Compromise, *American Health Line*, February 5, 2003

Behind Walkout By Doctors, Chronic War With Lawyers, Andrew Jacobs, *The New York Times*, February 3, 2003

Caps on Punitive Damages Most Common Solution Considered by States in Crisis, *AP Newswire*, February 2, 2003

Line Drive: Advocates of medical liability reform legislation will take on federal and state lawmakers again, Barbara Bowers, *Bests Review*, February, 2003

Fitch Reports It Is Too Early to Determine Impact of Doctor Walkouts, *Insurance Journal, P/C Magazine online*, January 30, 2003

Malpractice Proposal Gives Insurers Fits, Bernard Wysocki, *The Wall Street Journal*, January 28, 2003

Malpractice Reform Heat Up, Roberto Cenicerros, *Business Insurance*, January 27, 2003

Prescription: Discipline: Consumer groups and trial lawyers see a link between rising malpractice premiums and the medical professions reluctance to take action against incompetent colleagues, Charlotte Huff, *Fort Worth Star Telegram*, January 26, 2003

Commentary: Uncovering sins of medical malpractice caps, Molly Ivens, *Chicago Tribune*, January 23, 2003

Striking Docs Put MedMal in Spotlight, Steve Tuckey, *Insurance Accounting*, January 20, 2003

W Va House Passes Medical Liability Package, John Hillman, *Bests Insurance News*, January 17, 2003

In Malpractice Crisis, a second opinion emerges. Critics: Evidence undercuts politicians belief that frivolous suits are behind rising premiums, David Pasztor, *Austin American Statememan*, January 17, 2003

US Consumer Groups Blame Industry for MedMal Crisis, Symon Ross, *Insurance Day*, January 13, 2003

Doctors Activism Revives Malpractice Bill, Inspired by Bush, Physicians are pressuring Congress to Cap Damage Awards, Jeanne Cummings, *The Wall Street Journal*, January 13, 2003

Medical Liability Costs Force Changes in Health Care Services, John Hillman, *BestWeek*, January 13, 2003

New Study Shows Insurance Industry, Not Lawsuits, Causing Insurance Rates to Skyrocket for West Virginia Doctors, *US Newswire*, January 6, 2002

Resolving the Medical malpractice Crisis: Fairness Considerations, Maxwell Mehlman, *The Pew Charitable Trust, The Project of Medical liability in Pennsylvania*, 2003

Medical Liability Rates Increase, *BestWeek*, December 30, 2002

For Profits to Share Malpractice Costs. States High Court Upholds Liability for Doctors' Negligence, John Ellement, *The Boston Globe*, December 24, 2002

Doctors Have Set Up Firms to Insure Themselves. The firms, one in Pa, are reciprocal insurance exchanges in which the insured doctors own the company, Josh Goldstein, *The Philadelphia Inquirer*, December 20, 2002

Survey: 10 percent suffer fatal medical errors, *National Underwriter P/C*, December 16, 2002

Effects of Caps on Insurance Rates Debated, Patrice Sawyer, *Clarion Ledger Jackson*, MS, December 9, 2002

FTCR: Ca Second Largest Medical Malpractice Insurer Withdraws 15.6% Rate hike After Group Challenges Increase, *U.S. Newswire*, December 5, 2002

The Right Reforms; Experts call California Medical Injury Compensation Reform Act a medical liability role model, John Hillman, *Bests Review*, December 2002

Medical Malpractice Tort Reform Trouble Spots, Lynna Goch, *Bests Review*, December, 2002

Medical Liability Crisis: A national View (map), *Best Week*, November 25, 2002

Insurance Companies Blamed for Rising Malpractice Rates, Andrew Welsh-Huggins, *A P Newswire*, November 24, 2002

Med Mal Crisis Adding to Health Insurers Woes, AM Best Reports, *Bests Insurance News*, October 22, 2002

Insurance Crisis Plagues Home Care: Liability coverage hard to acquire, Marsha King, *The Seattle Times*, October 22, 2002

Consumer Advocate Challenges Insurers On 'Crisis' in MedMal Mkt, J. Robert Hunter, *National Underwriter, P/C*, October 7, 2002

Insurance Rates Pinch Doctors, Care; Some physicians move to states that cap malpractice awards, Judith Vandewater, *St. Louis Post Dispatch*, October 6, 2002

2002 Rate Survey Finds Malpractice Premiums are Soaring: Hard market wallops physicians; average rate increases more than double those in 2002, *Medical Liability Monitor*, October, 2002

MedMal in Crisis Mode, Phil Zinkewicz, *Rough Notes*, September 30, 2002

House Passes Bill Limiting Malpractice Awards for Patients, Janelle Carter, *A P Newswire*, September 27, 2002

MedMal Crisis Seen Ending Underpricing, *Insurance Chronicle*, September 23, 2002

Out of Medicine: As premiums soar for malpractice insurance, doctors get harder to find, Laura Bradford, *Time Magazine*, September 16, 2002

Crisis Coast to Coast: Health care providers and regulators urge medical liability reform, John Hillman, *Bests Review*, September, 2002

Rise in Insurance Forces Hospitals to Shutter Wards, Joseph B. Treaster, *The New York Times*, August 25, 2002

Liability Premiums Did Not Drop After Tort Reform Enacted During The Insurance Crisis of the 1980's. The Foundation for Taxpayer & Consumer Rights, [www.consumerwatchdog.org/](http://www.consumerwatchdog.org/), August 22, 2003,

AMA Pushes for Federal MedMal Legislation, *Bests Insurance News*, August 14, 2002

Lawsuits Target Medical /research Patient Safeguards, oversight key issues, Alice Dembvner, *The Boston Globe*, August 12, 2002

Rising Cost of Doing Business is Driving Doctors Out, Dr. Richard T. Bosshardt, *Orlando Sentinel*, August 11, 2002

Medical Crisis: Malpractice premiums on a rocket ride, Susan Lacetti Meyers, *Atlanta Journal Constitution*, August 11, 2002

Senate Nixes MedMal Reform Amendment, *Insurance Chronicle*, August 5, 2002

Bush Urges Malpractice Damage Limits; Plan includes goals sought by business, Mike Allen & Amy Goldstein, *The Washington Post*, July 26, 2002

Feds, States Take Action on MedMal, Matt Brady, *Insurance Accounting*, July 15, 2002

National Consumer Groups Applaud Congress' Call for Major Investigation of Insurance Industry, *U.S. Newswire*, July 3, 2002

Lawmakers Seek GAO Examination of Insurers' Rates, Christopher Oster, *The Wall Street Journal*, July 3, 2002

Healthcare's Perfect Storm, Mary Brophy Marcus, (Includes a table rating health risks by state) *US News & World Report*, July 1, 2002

Assigning Liability: Insurers' missteps helped provoke malpractice 'Crisis' -- Lawsuits along didn't cause premiums to skyrocket, earlier price war a factor -- Delivering Ms. Kline's Baby, Rachel Zimmerman & Christopher Oster, *The Wall Street Journal*, June 24, 2002

Medical Liability Epidemic Spreads, AMA Says, Marilyn Ostermiller, *BestWire*, June 17, 2002

Practicing Without A Net, Susan Warner, *The New York Times*, June 2, 2002

Psychiatrists Group Scrambles to Find New Liability Coverage, Christopher Oster & Rachel Zimmerman, *The Wall Street Journal*, May 28, 2002

Med Mal: The Pain Before the Gain, Blair E. Sanford, *National Underwriter P/C*, May 6, 2002

States Eye Crisis in Medical Malpractice, *Insurance Chronicle*, April 15, 2002

Med Mal Madness, the Doctors Daily Dilemma, Phil Zinkewicz, *Insurance Advocate*, April 8, 2002

Med Mal Market Hammered by Litigation Costs, Lorraine Gorski, *BestWeek*, April 1, 2002

The Wrong Sort of Clinical Trials: Trying to find ways to protect doctors, *The Economist*, March 23, 2002

Doctors Face A Big Jump in Insurance, Joseph B. Treaster, *The New York Times*, March 22, 2002

Malpractice: Don't wait for a lawsuit to strike, *Medical Economics*, March 22, 2002

Medical Malpractice Reform Passed by PA Legislature Wins Widespread Praise, *Insurance Advocate*, March 18, 2002

Buyers Seeking Med Mal Options as Rates Skyrocket, Sally Roberts, (Includes chart of Medical malpractice underwriters) *Business Insurance*, March 18, 2002

Medical Malpractice: Blame the system, Sherwin B. Nuland, *The Wall Street Journal*, March 15, 2002

Physicians Fold Under Malpractice Fee Burden, Tom Gorman, *The Los Angeles Times*, March 4, 2002

New Study Finds Insurance Bankruptcies, Health Care Inflation Primary Causes of PA Medical Malpractice Cost Increases, *US Newswire*, January 14, 2002

NAII Warns of Medical Malpractice Shortfall, *National Underwriter P/C*, December 17, 2001

Justices Try to Determine the Meaning of Disability, Linda Greenhouse, *The New York Times*, November 8, 2001

The Team that Triggered a Malpractice Shootout, Berkeley Rice, *Medical Economist*, October 22, 2001

Lawmakers Prepare to Deal with Wise's Medical Malpractice Insurance Plan, Randy Coleman, *AP Newswire*, October 22, 2001

New Study Shows Average Medical Malpractice Payouts only \$43,000: Virtually unchanged in 10 years, *US Newswire*, October 17, 2001

Upping the Ante-The Dawn of Technology Malpractice, Timothy Ehrhart, *Insurance Advocate*, September 22, 2001

Malpractice Rates Are Rising Sharply: Health costs follow, Joseph Treaster, *The New York Times*, September 10, 2001

West Virginia Considers Medical Malpractice Insurance Pool, David Pilla, *Best's Insurance News*, August 23, 2001

Mississippi Gaining as Lawsuit Mecca, Robert Pear, *The New York Times*, August 20, 2001

A Downward Spiral: Medical malpractice insurance is losing its place as a top performing line of business in the property/casualty industry, Lori Chordas, *Best's Review*, August, 2001

Rate Hikes Symptomatic, Michael Prince, *Business Insurance*, June 11, 2001

Texas Was the First State to Pass a Health Plan Liability Law. What has the Impact Been, and is it a Model for the Nation?, *AM News*, May 31, 2001

Study: Medical Malpractice Will be Difficult Market in the Near-Term, Fran Matso Lysiak, *BestWeek*, May 28, 2001

Med Mal Rates Rise Nationwide; Pa, W.Va Face Toughest Struggle, *BestWeek*, March 19, 2001

Juries are Awarding Higher Dollar Amounts in Malpractice Cases, Hitting Physicians in Pocketbook *AM News*, March 8, 2001

Nursing Homes Struggle to Find Liability Coverage, Dennis Kelly, *BestWeek P&C*, January 1, 2001

Nursing Home Liability Crisis May Spread Next to Iowa, Dennis Kelly, *BestWeek P&C*, November 20, 2000

Mounting Lawsuits Might Doom HMOs Susanne Sclagane, *National Underwriter P&C*, November 20, 2000

Medical Malpractice Companies Report \$6B in 1999 Direct Premiums Written (Chart w/ Companies ranked by 1999 direct premiums written) *Best's Viewpoint*, November 9, 2000

Medical Malpractice Credit Trends: Same Old Story Matthew T Coyle, *National Underwriter P&C*, November 6, 2000

New Legislation Would Open Federal Data Bank, but AMA Argues Patients are Better Served by State Profiling Systems *AM News*, October 4, 2000

Minimizing Medical Mistakes, In Search of a Solution, Judy Greenwald, *Business Insurance*, September 25, 2000

Insurers Avoid Nursing Homes: 23 Insurers Have Stopped Writing Liability since '97 Greg Goeller, *Orlando Sentinel*, September 22, 2000

Some States have Passed Laws that Allow Physicians to Apologize for Mistakes without Fear of Having Words Resurface in Malpractice Claims, *AM News*, August 24, 2000

Safety Measures: National Debate on Medical Errors Highlights Insurers Role in Reducing Tragedies & Claims (Including Medical Malpractice Statistical Studies, *Best Review*, August, 2000

Nursing Home Rescuer From a Year Ago Joins Exodus from Florida Market Dennis Kelly, *BestWeek, P&C*, July 24, 2000

NY Extends Timeframe for Dissolving Med-Mal Plan. Dennis Kelly, *Bests Insurance News*, July 20, 2000

Nursing Home Coverage Decline As Insurers Pull out of Market, Catherine Tapia, *Insurance Journal, West*, June 26, 2000

California Disability Cases Could Resurrect Old Claims, Meg Green, *Bests News*, June 21, 2000

HMO Liability Increases, Illinois Justices Allow Direct Lawsuits by Patients, Bruce Japson, *Chicago Tribune*, May 19, 2000

As Health Insurance Premiums Soar Once Again and Patient Protection Legislation Opens the Door to Health Plan Liability, Employers Talk about Step, *AM News*, May 3, 2000

1999 Verdict Study Released/National Jury-Award Median Climbs 7%, Products Liability Awards Rise 137%, Medical Malpractice Up 46%, *Jury Duty /research News Release*, April 13, 2000

More Insurers Funding /research, *Business Insurance*, March 27, 2000

Driven Out: As Nursing Home Liability Costs Soar, Exiting Carriers Spur Market Crisis, Leslie Werstein Hann, *Best's Review*, March, 2000

Nursing Home Liability Losses Soar: Exiting Carriers Spur Market Crisis, Leslie Werstein Hann, *BestWeek, P&C*, February 14, 2000

36% of Employers Would End Coverage if Right to Sue Expands, Theresa Miller, *BestWeek, L&H*, January 31, 2000

Insurers Are Still Holding the Line on Doctors' Liability Premiums, but Some Expect Widespread Rate Hikes in the Next Few Years, *News Edge*, October 29, 1999

House Passes Dingell-Norwood Patients' Rights Bill Despite Strong Majority Opposition, *Insurance Advocate*, October 9, 1999

Managed Care: A Liability Blind spot, Richard G Clarke, *Best's Review*, June, 1999

Medical Malpractice Insurers Try New Strategies to Compete in a Changed Market, special report, Hope Maxwell, *BestWeek, P&C*, March 23, 1998,

New Med. Professionals Fuel E&S Growth, Rob Lee, *National Underwriter, P&C*, February 9, 1998

Will Your Malpractice Insurer Stifle Your Defense? Berkeley Rice, *Medical Economics*, January 12, 1998

Med. Mal. Carriers Evolving with Managed Care, Joe Niedzielski, *National Underwriter, P&C*, November 10, 1997

Medical Malpractice Reform Inches Ahead, Dan Lonkevich, *National Underwriter, L&H*, November 10, 1997

Not What the Doctor Ordered, Patrick M. Sweeney, *Best's Review, P&C*, November 1997

Weak Underwriting Hurt Results for Med Mal Segment in 1996, Patrick M. Sweeney, *BestWeek, P&C, Statistical Study*, October 20, 1997

Conning: Upheaval Due in Medical Malpractice, Joe Niedzielski, *National Underwriter, L&H*, September 15, 1997

Malpractice Insurance - Concept Facing Shake-up, *Insurance Advocate*, August 2, 1997

Malpractice Reforms Clear House Panel, Mark A. Hofmann, *Business Insurance*, June 16, 1997

Malpractice Insurers Target Alternatives, *Best's Review, P&C*, April 1997

California Malpractice Limit Attacked, *National Underwriter, P&C*, March 10, 1997

Malpractice: Supporters Count on Budget Strategy to Boost Chances of Passing Reforms, *BNA's Health Law Reporter*, January 23, 1997

A Surgical Fix for Medical Malpractice, *Contingencies*, January/February 1997

Medical Malpractice Insurers Battle Managed Care and Each Other, *BestWeek, P&C*, December 2, 1996

New Professional Risks in Managed Care: Cost Controls May Create Exposures for Network Physicians, *Business Insurance*, November 11, 1996

Wisconsin Malpractice Payments Climb, *Insurance Regulation*, November 11, 1996

The Malpractice Shakeup Continues, *Best's Review, P&C*, November 1996

Medical Malpractice Lost Steam in 1995, *Best's Review, P&C*, November 1996

Physicians Insurer Assn. Releases In-depth Study of High Level of Malpractice Claims in Heart Cases, *Insurance Advocate*, May 18, 1996

Caps on Non-Economic Damage Awards do not Reduce Costs for Consumers, *BNA's Health Law Reporter*, May 16, 1996

Insurer UR Decisions Create Med Mal Liability Potential, *National Underwriter, P&C*, March 11, 1996

Awesome Potential? *Insurance Advocate*, March 2, 1996

Thomas Promises Malpractice Language to be Attached to all Possible Bills, *BNA's Health Law Reporter*, February 1, 1996

Med. Mal. Reform Gains in Congress, *National Underwriter, P&C*, October 30, 1995

Medical Liability Costs Tough to Total, GAO Says, *National Underwriter, P&C*, October 16, 1995

Medical Malpractice Reverses String of Underwriting Losses, *BestWeek, P&C*, October 9, 1995

Kassebaum Sees Liability Reform as Difficult to Pass this Year, *BNA's Health Care Policy Report*, October 2, 1995

The Prognosis for Med Mal Writers, *Best's Review, P&C*, May 1995

*Instructions for NAIC Malpractice Closed Claims Report*, ISO, 1976