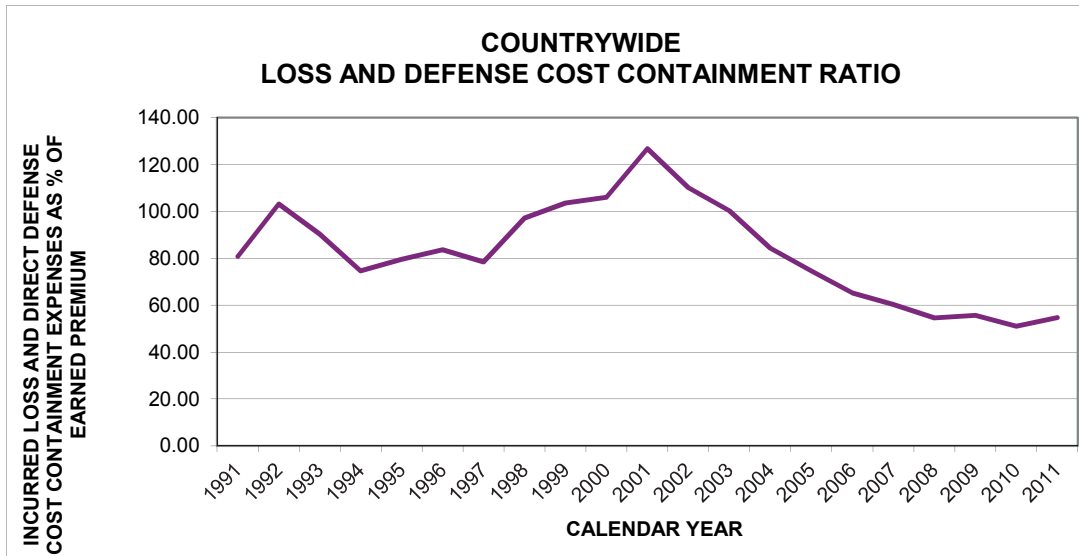


**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
CALENDAR YEARS 1991 - 2011**

CALENDAR YEAR	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DEFENSE AND COST CONTAINMENT EXPENSE INCURRED	LOSS AND DCC RATIO ¹
1991	5,041,116,742	4,974,652,480	2,815,117,139	1,206,401,632	80.84
1992	5,336,077,118	5,229,476,485	4,039,426,016	1,356,515,347	103.18
1993	5,451,861,069	5,254,614,981	3,525,005,041	1,223,109,176	90.36
1994	6,128,761,613	5,986,568,310	3,181,523,258	1,288,672,006	74.67
1995	6,174,433,133	6,137,209,298	3,330,613,605	1,554,242,912	79.59
1996	6,087,248,243	6,027,958,481	3,632,388,312	1,406,779,290	83.60
1997	5,949,762,287	5,949,688,215	3,222,735,496	1,442,161,237	78.41
1998	6,212,462,137	6,218,164,376	4,457,099,226	1,585,203,841	97.17
1999	6,181,174,156	6,167,948,760	4,659,896,010	1,726,798,604	103.55
2000	6,428,278,303	6,373,039,337	5,098,753,650	1,657,371,460	106.01
2001	7,604,104,289	7,054,509,032	6,972,294,879	1,974,903,227	126.83
2002	8,912,533,968	9,631,548,967	8,200,307,513	2,412,849,663	110.19
2003	10,646,907,290	11,277,448,229	8,459,389,539	2,847,849,045	100.26
2004	11,986,813,417	11,538,819,200	7,224,164,963	2,514,795,515	84.40
2005	12,145,623,736	11,874,907,423	6,151,942,930	2,713,740,255	74.66
2006	12,332,430,917	12,167,900,762	5,285,472,723	2,651,577,175	65.23
2007	11,680,519,170	11,744,160,781	4,787,669,711	2,301,741,443	60.37
2008	11,210,406,745	11,353,905,915	4,092,787,274	2,108,507,419	54.62
2009	10,816,183,520	10,835,284,565	4,012,060,052	2,018,784,762	55.66
2010	10,600,322,059	10,557,651,729	3,524,306,622	1,862,710,616	51.02
2011	10,287,069,135	10,296,112,512	3,655,161,296	1,973,170,359	54.66
MEAN	8,438,766,145	8,411,979,516	4,777,529,298	1,896,565,952	83
MEDIAN	7,604,104,289	7,054,509,032	4,092,787,274	1,862,710,616	81

¹ Loss Ratio = (Direct Losses + Direct Defense and Cost Containment Expenses Incurred) / Direct Premiums Earned





**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	COUNTRYWIDE		5,041,116,742	4,974,652,480	2,815,117,139	1,206,401,632	80.84
1991	MEAN	53	93,354,014	92,123,194	52,131,799	22,340,771	93.68
1991	MEDIAN	53	48,161,183	40,863,321	22,044,075	11,241,583	73.40
1991	AK	28	13,991,041	13,727,363	2,647,436	4,323,555	50.78
1991	AL	58	87,554,793	84,864,468	22,169,612	27,829,970	58.92
1991	AR	52	25,274,370	23,134,801	13,036,452	4,814,756	77.16
1991	AZ	72	107,418,275	107,736,899	54,166,779	41,211,168	88.53
1991	CA	79	527,461,529	529,140,007	49,158,812	197,542,239	46.62
1991	CO	57	68,344,649	65,542,655	28,811,312	18,784,666	72.62
1991	CT	54	105,673,384	103,219,908	33,552,351	27,384,249	59.04
1991	DC	42	49,700,185	37,610,736	39,736,901	13,165,941	140.66
1991	DE	37	21,496,792	20,050,599	11,132,332	3,607,404	73.51
1991	FL	77	241,815,460	241,373,015	116,918,576	41,387,949	65.59
1991	GA	64	145,700,084	134,602,259	73,875,111	29,595,977	76.87
1991	GU	1	2,058	1,332	1,000	0	75.08
1991	HI	39	15,615,237	16,052,434	11,232,497	10,668,013	136.43
1991	IA	58	48,728,109	44,115,906	17,263,875	6,196,477	53.18
1991	ID	43	14,565,859	14,834,988	517,828	8,169,010	58.56
1991	IL	83	298,942,119	289,702,082	278,038,572	114,965,802	135.66
1991	IN	65	34,944,106	34,173,351	14,299,684	15,085,993	85.99
1991	KS	44	33,826,360	32,532,627	2,806,929	9,351,715	37.37
1991	KY	61	57,742,242	58,195,481	30,094,908	9,715,446	68.41
1991	LA	57	54,299,130	50,840,529	26,605,848	21,601,839	94.82
1991	MA	51	31,300,273	31,100,096	21,918,538	-385,497	69.24
1991	MD	66	119,757,918	107,879,342	40,966,163	24,020,816	60.24
1991	ME	38	28,602,328	28,854,874	20,339,021	6,065,866	91.51
1991	MI	66	169,300,484	169,326,903	114,548,320	37,749,171	89.94
1991	MN	49	72,679,526	62,900,775	32,226,157	8,337,976	64.49
1991	MO	72	108,477,875	112,876,408	58,236,094	17,912,641	67.46
1991	MS	47	22,610,345	22,129,411	11,398,765	4,818,793	73.29
1991	MT	46	16,817,769	16,635,189	7,246,535	5,063,362	74.00
1991	NC	57	94,896,203	91,686,770	54,448,511	18,020,625	79.04
1991	ND	39	12,973,745	12,760,865	3,899,256	2,928,174	53.50
1991	NE	42	18,927,868	17,969,700	3,721,249	4,259,736	44.41
1991	NH	41	9,808,781	10,247,320	4,611,663	380,854	48.72
1991	NJ	58	242,980,677	241,891,710	212,566,598	48,153,785	107.78
1991	NM	48	16,015,524	15,157,545	10,612,422	9,104,039	130.08
1991	NV	46	28,265,393	25,250,109	12,774,162	10,548,278	92.37
1991	NY	72	794,134,559	813,455,726	616,797,479	71,653,331	84.63
1991	OH	74	245,327,842	246,057,705	130,066,749	34,307,553	66.80
1991	OK	54	60,974,691	59,546,020	29,765,457	31,134,423	102.27
1991	OR	64	47,594,256	48,126,581	-14,684,776	22,135,530	15.48
1991	PA	83	224,525,668	228,263,140	194,428,258	69,023,548	115.42
1991	PR	12	13,439,959	16,749,906	8,882,067	-40,710	52.78
1991	RI	39	9,566,625	7,903,493	3,966,719	696,938	59.01
1991	SC	38	9,251,772	8,534,218	5,630,073	3,103,543	102.34
1991	SD	39	10,660,177	9,980,482	1,822,480	1,795,333	36.25
1991	TN	68	118,007,407	117,978,844	31,344,766	12,375,687	37.06
1991	TX	93	219,100,843	214,727,154	214,057,473	76,123,979	135.14
1991	UT	46	24,441,085	24,846,402	14,039,837	6,208,043	81.49
1991	VA	71	82,354,710	76,476,962	35,938,367	11,815,152	62.44
1991	VI	2	17,646	15,456	121,867	31,314	991.08
1991	VT	36	13,118,576	12,586,127	4,517,082	2,621,118	56.71
1991	WA	70	99,930,808	104,319,535	28,841,387	20,623,151	47.42
1991	WI	57	75,266,013	74,670,451	37,387,314	21,064,675	78.28
1991	WV	51	37,924,209	34,179,608	32,286,475	16,382,762	142.39
1991	WY	39	8,969,405	8,116,213	4,327,796	2,965,474	89.86



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1992	COUNTRYWIDE		5,336,077,118	5,229,476,485	4,039,426,016	1,356,515,347	103.18
1992	MEAN	52	98,816,243	96,842,157	74,804,185	25,120,655	160.21
1992	MEDIAN	52	38,968,593	38,800,826	21,718,619	9,948,096	72.46
1992	AK	28	13,686,641	13,439,043	3,760,295	4,820,662	63.85
1992	AL	58	88,613,041	85,537,169	23,594,973	24,150,768	55.82
1992	AR	50	27,222,240	27,886,447	14,233,583	8,922,240	83.04
1992	AZ	69	110,236,978	106,517,272	38,063,051	30,338,795	64.22
1992	CA	88	533,442,031	526,487,846	216,243,203	201,663,156	79.38
1992	CO	56	73,823,381	69,550,616	26,281,216	18,481,809	64.36
1992	CT	52	108,669,479	104,958,283	57,131,601	25,581,996	78.81
1992	DC	46	34,920,231	35,924,779	46,338,210	10,246,530	157.51
1992	DE	43	19,849,798	20,085,454	4,296,183	3,626,919	39.45
1992	FL	74	237,657,615	231,718,301	155,339,487	56,470,799	91.41
1992	GA	66	163,192,187	159,943,123	74,182,350	22,462,314	60.42
1992	GU	2	5,129	4,678	2,109	0	45.08
1992	HI	39	18,970,953	17,713,553	-6,887,781	3,054,943	-21.64
1992	IA	54	50,125,908	48,329,493	16,704,034	3,310,780	41.41
1992	ID	43	15,435,270	15,024,942	7,331,536	5,013,598	82.16
1992	IL	80	311,266,071	298,339,306	349,587,293	92,118,351	148.05
1992	IN	64	36,093,066	34,923,534	6,039,511	11,768,605	50.99
1992	KS	45	35,222,999	34,242,054	9,975,467	6,925,139	49.36
1992	KY	57	56,156,087	55,837,888	38,791,733	11,776,317	90.56
1992	LA	55	57,386,897	51,141,547	20,405,249	21,149,551	81.25
1992	MA	48	29,393,749	30,251,264	3,410,450	7,485,385	36.02
1992	MD	64	128,349,708	117,022,121	58,098,429	20,781,657	67.41
1992	ME	38	29,485,755	28,917,999	20,516,019	6,067,525	91.93
1992	MI	69	178,509,974	175,840,006	99,403,372	31,277,346	74.32
1992	MN	48	60,588,038	58,783,843	22,921,218	3,646,044	45.19
1992	MO	68	107,628,709	100,148,785	59,032,102	22,031,315	80.94
1992	MS	52	24,274,394	26,804,187	12,974,576	6,437,686	72.42
1992	MT	45	17,484,562	16,093,497	8,320,588	3,345,474	72.49
1992	NC	60	99,844,618	98,138,500	67,322,506	16,855,171	85.77
1992	ND	38	12,652,593	13,080,080	10,449,194	2,886,073	101.95
1992	NE	43	19,605,277	18,326,359	8,708,746	4,477,791	71.95
1992	NH	40	10,975,939	10,502,470	801,789	1,268,827	19.72
1992	NJ	58	260,200,614	255,851,980	230,869,088	132,118,676	141.87
1992	NM	47	17,646,061	16,379,436	10,779,463	9,649,661	124.72
1992	NV	46	30,973,862	28,192,853	11,925,538	5,155,080	60.58
1992	NY	76	812,805,036	821,511,320	1,434,822,568	194,462,237	198.33
1992	OH	74	251,071,885	244,648,412	160,844,204	23,823,386	75.48
1992	OK	55	58,624,142	57,954,693	108,273,663	6,377,572	197.83
1992	OR	61	41,844,120	40,786,960	24,383,181	11,629,148	88.29
1992	PA	78	390,239,925	396,753,438	135,735,623	76,598,587	53.52
1992	PR	15	13,711,416	13,045,718	5,253,732	2,071,556	56.15
1992	RI	41	10,966,878	10,541,634	3,019,652	1,122,376	39.29
1992	SC	43	10,104,959	9,890,608	71,262	703,801	7.84
1992	SD	41	10,843,996	10,499,783	4,974,950	2,258,480	68.89
1992	TN	68	125,663,246	122,586,951	49,761,788	25,875,786	61.70
1992	TX	88	235,161,299	222,839,004	189,450,609	79,336,771	120.62
1992	UT	40	22,333,344	22,596,474	14,726,880	5,320,428	88.72
1992	VA	68	97,374,213	88,119,268	38,057,947	31,459,833	78.89
1992	VI	2	15,543	17,685	629,512	174,170	4544.43
1992	VT	37	11,768,233	12,552,980	6,558,767	2,348,012	70.95
1992	WA	65	104,352,120	103,487,197	58,593,349	24,233,212	80.04
1992	WI	53	74,967,782	74,986,573	34,436,657	18,054,137	70.00
1992	WV	52	36,037,695	36,814,692	40,335,215	13,856,785	147.20
1992	WY	39	8,601,431	7,904,387	2,550,076	1,442,087	50.51



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1993	COUNTRYWIDE		5,451,861,069	5,254,614,981	3,525,005,041	1,223,109,176	90.36
1993	MEAN	54	100,960,390	97,307,685	65,277,871	22,650,170	60.71
1993	MEDIAN	55	46,705,653	39,588,951	22,763,229	8,674,404	80.18
1993	AK	34	16,273,522	14,722,734	7,361,833	5,118,161	84.77
1993	AL	58	80,518,346	81,117,022	48,619,433	22,170,547	87.27
1993	AR	53	27,247,067	27,656,430	18,975,990	8,309,972	98.66
1993	AZ	67	112,165,052	105,338,222	58,075,353	23,761,911	77.69
1993	CA	96	534,602,455	562,893,860	219,620,636	212,740,098	76.81
1993	CO	57	74,366,057	74,091,477	33,867,324	16,629,471	68.15
1993	CT	55	156,803,586	108,079,963	52,435,929	4,491,778	52.67
1993	DC	46	44,034,733	37,406,832	30,732,756	6,532,473	99.62
1993	DE	44	21,119,146	19,819,744	9,592,999	3,668,433	66.91
1993	FL	74	254,199,341	251,004,784	149,696,518	56,747,275	82.25
1993	GA	70	172,185,980	162,974,711	71,452,252	24,417,832	58.83
1993	GU	1	3,435	3,330	3,000	1,000	120.12
1993	HI	43	20,265,918	20,013,844	18,153,878	5,119,908	116.29
1993	IA	55	50,410,782	50,720,331	26,567,976	6,526,625	65.25
1993	ID	42	18,069,892	18,366,999	6,443,530	5,004,488	69.95
1993	IL	83	327,318,935	319,319,495	335,109,762	106,166,591	138.19
1993	IN	63	38,289,908	38,286,491	13,969,500	11,757,235	67.20
1993	KS	50	35,446,952	35,003,236	19,832,744	11,073,515	88.30
1993	KY	58	50,210,771	54,188,342	55,331,043	11,943,421	124.15
1993	LA	60	60,731,541	53,934,501	22,445,288	16,410,063	72.04
1993	MA	51	26,896,309	29,133,191	9,162,969	7,779,274	58.15
1993	MD	62	119,219,231	119,905,917	59,147,869	40,046,479	82.73
1993	ME	38	30,091,846	28,292,715	14,673,704	4,517,403	67.83
1993	MI	73	189,362,913	182,878,457	130,758,033	37,874,295	92.21
1993	MN	52	57,589,028	59,136,335	21,785,608	5,378,129	45.93
1993	MO	77	117,714,096	106,150,783	67,180,028	18,566,464	80.78
1993	MS	58	24,487,964	23,900,863	7,148,486	4,075,343	46.96
1993	MT	44	17,907,101	17,837,519	10,903,587	5,575,009	92.38
1993	NC	62	103,359,882	100,377,495	72,264,537	16,873,403	88.80
1993	ND	39	15,407,835	15,841,496	705,094	1,565,208	14.33
1993	NE	45	20,199,884	19,239,570	6,528,559	2,795,472	48.46
1993	NH	40	14,830,217	12,728,781	7,916,156	2,880,915	84.82
1993	NJ	68	272,176,668	265,016,491	216,784,665	75,088,417	110.13
1993	NM	42	17,419,076	17,476,500	10,801,899	9,038,835	113.53
1993	NV	45	29,838,403	31,341,837	30,745,372	13,358,544	140.72
1993	NY	83	874,231,558	838,641,815	808,110,353	129,784,051	111.83
1993	OH	82	255,779,217	251,405,728	199,976,659	23,182,041	88.76
1993	OK	55	59,602,045	59,706,414	27,917,744	19,682,361	79.72
1993	OR	64	42,312,775	39,791,258	1,013,077	-412,424	1.51
1993	PA	85	267,731,953	241,533,660	134,782,407	68,591,503	84.20
1993	PR	13	13,270,899	13,482,880	2,003,658	687,407	19.96
1993	RI	43	7,972,015	6,971,467	4,103,849	1,108,577	74.77
1993	SC	42	8,806,477	8,566,554	1,077,872	1,312,830	27.91
1993	SD	42	11,017,053	10,587,410	7,555,057	982,904	80.64
1993	TN	64	126,779,471	121,986,560	54,765,556	26,690,897	66.77
1993	TX	86	249,187,264	242,975,165	219,274,408	82,265,103	124.10
1993	UT	42	24,103,353	23,793,836	14,826,794	4,811,749	82.54
1993	VA	71	104,221,981	93,859,027	59,254,158	20,528,322	85.00
1993	VI	2	18,864	18,749	-165,352	-8,477	-927.14
1993	VT	41	12,366,884	12,053,747	6,823,741	2,636,061	78.48
1993	WA	68	107,318,844	102,152,477	62,181,681	12,668,643	73.27
1993	WI	55	78,071,337	76,544,229	23,081,170	18,899,176	54.84
1993	WV	52	49,376,572	39,386,643	28,610,816	482,902	73.87
1993	WY	34	8,928,635	8,957,064	5,017,083	5,211,563	114.20



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1994	COUNTRYWIDE		6,128,761,613	5,986,568,310	3,181,523,258	1,288,672,006	74.67
1994	MEAN	54	113,495,585	110,862,376	58,917,097	23,864,296	70.46
1994	MEDIAN	55	44,806,986	47,718,398	23,349,976	11,589,478	76.71
1994	AK	29	12,952,675	13,908,351	5,680,018	3,835,049	68.41
1994	AL	61	93,539,635	89,170,562	50,299,040	19,180,751	77.92
1994	AR	58	41,476,038	30,661,811	11,860,843	7,666,191	63.69
1994	AZ	71	118,929,167	112,374,009	55,790,652	30,701,370	76.97
1994	CA	97	558,969,976	575,937,864	219,756,696	189,028,510	70.98
1994	CO	59	77,679,280	75,796,060	62,827,690	20,474,299	109.90
1994	CT	56	96,349,280	113,630,781	62,162,811	17,402,303	70.02
1994	DC	45	43,490,713	45,657,605	18,220,248	6,495,976	54.13
1994	DE	44	19,892,132	19,507,002	6,850,258	2,628,298	48.59
1994	FL	72	370,548,369	343,302,366	267,646,824	87,217,191	103.37
1994	GA	74	188,119,905	181,458,813	106,731,002	34,000,483	77.56
1994	GU	2	185,197	170,503	-2,000	0	-1.17
1994	HI	41	20,012,201	20,899,458	19,123,375	4,418,438	112.64
1994	IA	54	46,123,258	43,132,344	6,236,293	4,335,202	24.51
1994	ID	38	17,135,754	16,899,953	6,585,669	3,573,641	60.11
1994	IL	91	372,587,538	367,636,093	319,109,299	91,435,268	111.67
1994	IN	62	37,199,607	35,256,013	10,753,249	12,628,404	66.32
1994	KS	55	39,712,053	35,336,638	24,136,772	11,481,308	100.80
1994	KY	61	62,448,495	59,079,061	34,610,889	15,525,464	84.86
1994	LA	55	68,893,657	67,853,173	20,641,464	23,517,859	65.08
1994	MA	54	140,636,134	131,424,155	11,752,960	15,555,887	20.78
1994	MD	66	123,724,576	124,644,422	82,712,720	38,072,561	96.90
1994	ME	42	31,143,618	30,009,500	6,693,691	138,702	22.77
1994	MI	77	195,954,080	198,129,016	122,239,178	38,136,895	80.95
1994	MN	52	64,973,992	55,038,140	22,563,179	4,632,467	49.41
1994	MO	78	129,935,662	125,314,169	67,237,599	25,692,739	74.16
1994	MS	56	29,798,261	25,170,414	24,800,255	8,914,057	133.94
1994	MT	45	18,587,559	18,048,133	8,868,354	4,125,726	72.00
1994	NC	64	122,939,025	107,695,002	81,621,571	22,770,056	96.93
1994	ND	40	14,011,809	14,149,899	21,548,926	3,837,337	179.41
1994	NE	45	22,869,066	20,518,857	4,618,230	4,055,783	42.27
1994	NH	42	20,769,054	18,766,997	15,762,035	5,436,724	112.96
1994	NJ	58	276,796,261	274,344,487	206,190,443	69,625,118	100.54
1994	NM	47	22,957,155	22,823,037	17,620,177	10,341,852	122.52
1994	NV	46	37,467,054	36,485,058	30,694,782	11,697,648	116.19
1994	NY	84	925,734,055	878,424,830	232,460,599	109,375,860	38.91
1994	OH	80	269,963,022	263,464,753	133,656,946	29,428,722	61.90
1994	OK	54	68,786,250	68,365,953	40,254,719	22,578,548	91.91
1994	OR	58	39,236,198	42,834,715	18,231,126	7,949,333	61.12
1994	PA	80	406,006,885	400,491,777	141,541,316	55,660,879	49.24
1994	PR	15	13,335,452	13,303,042	7,918,231	4,982,613	96.98
1994	RI	45	13,080,650	12,622,209	5,393,899	4,637,758	79.48
1994	SC	43	16,827,994	16,487,293	9,559,535	4,095,498	82.82
1994	SD	39	11,067,219	10,441,495	4,383,911	639,778	48.11
1994	TN	64	133,889,537	132,886,679	73,951,567	31,218,854	79.14
1994	TX	87	310,847,907	306,790,020	262,556,337	94,296,753	116.32
1994	UT	43	28,669,727	27,890,404	24,279,340	6,194,568	109.26
1994	VA	68	113,057,743	114,162,524	53,345,288	18,792,284	63.19
1994	VI	2	10,892	14,541	-30,422	-16,326	-321.49
1994	VT	36	11,821,843	12,222,650	3,447,186	1,780,445	42.77
1994	WA	69	102,395,335	103,351,774	61,061,786	17,956,661	76.46
1994	WI	56	73,184,547	73,745,610	15,278,087	16,486,601	43.07
1994	WV	48	43,169,546	49,779,190	55,392,376	11,399,116	134.18
1994	WY	34	8,868,575	9,059,105	4,896,239	2,634,504	83.13



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1995	COUNTRYWIDE		6,174,433,133	6,137,209,298	3,330,613,605	1,554,242,912	79.59
1995	MEAN	59	114,341,354	113,652,024	61,678,030	28,782,276	89.95
1995	MEDIAN	59	45,607,687	47,658,979	31,691,888	10,030,287	81.64
1995	AK	32	15,097,746	15,042,390	6,403,337	2,172,207	57.01
1995	AL	76	92,509,989	89,271,759	52,289,467	10,164,784	69.96
1995	AR	63	30,458,564	27,186,316	21,015,125	9,895,790	113.70
1995	AZ	69	114,351,211	116,055,204	44,331,076	28,615,228	62.85
1995	CA	94	589,928,260	596,811,553	249,741,093	204,648,306	76.14
1995	CO	62	86,438,600	82,892,189	47,045,647	26,564,712	88.80
1995	CT	67	85,516,370	111,016,405	65,509,695	21,114,285	78.03
1995	DC	48	44,791,352	37,543,959	37,972,268	7,278,318	120.53
1995	DE	46	22,371,992	19,590,947	4,320,810	4,529,687	45.18
1995	FL	82	451,987,035	437,139,515	379,270,879	107,419,708	111.34
1995	GA	81	201,719,897	174,853,960	82,887,083	35,034,075	67.44
1995	GU	1	367,480	348,378	92,625	32,050	35.79
1995	HI	42	21,974,002	21,770,460	13,926,587	5,116,123	87.47
1995	IA	56	45,660,579	45,166,060	30,272,665	6,329,584	81.04
1995	ID	47	18,908,099	18,908,099	14,118,532	4,303,186	96.18
1995	IL	101	394,250,946	407,653,078	309,558,431	130,288,579	107.90
1995	IN	66	38,196,982	38,970,460	26,722,669	15,476,416	108.28
1995	KS	57	38,659,642	39,873,035	22,391,989	10,525,627	82.56
1995	KY	69	68,609,413	66,393,158	66,379,229	14,851,639	122.35
1995	LA	58	72,661,934	69,475,053	41,866,586	35,472,903	111.32
1995	MA	59	188,909,682	179,661,560	91,152,286	36,833,851	71.24
1995	MD	69	140,948,561	131,875,088	77,642,792	57,155,097	102.22
1995	ME	43	29,408,655	28,605,447	7,289,415	2,192,194	33.15
1995	MI	85	196,900,345	196,079,278	62,596,986	40,495,410	52.58
1995	MN	62	45,554,794	54,216,274	17,369,705	2,390,421	36.45
1995	MO	84	125,069,689	128,926,283	69,291,946	35,969,418	81.64
1995	MS	62	26,790,403	26,109,483	20,776,078	8,217,856	111.05
1995	MT	45	19,249,010	18,786,943	11,217,417	5,423,923	88.58
1995	NC	70	121,032,631	111,217,001	72,181,366	27,289,757	89.44
1995	ND	39	14,464,671	13,989,681	9,486,623	1,644,675	79.57
1995	NE	51	21,800,075	20,268,626	9,833,871	5,340,618	74.87
1995	NH	54	20,902,123	20,697,186	12,349,953	4,546,466	81.64
1995	NJ	66	284,271,074	289,091,353	229,562,204	75,051,392	105.37
1995	NM	49	24,666,367	23,599,185	24,589,353	2,414,155	114.43
1995	NV	52	40,742,481	39,386,565	22,217,302	7,877,751	76.41
1995	NY	90	908,507,208	918,666,713	40,775,175	165,300,722	22.43
1995	OH	83	263,396,061	268,132,224	202,023,040	42,310,923	91.12
1995	OK	58	72,794,882	72,525,246	52,925,114	20,247,845	100.89
1995	OR	63	40,204,803	41,367,815	19,406,692	7,521,266	65.09
1995	PA	80	200,840,988	204,201,162	117,055,892	78,587,224	95.81
1995	PR	16	14,071,071	12,819,504	5,815,728	3,730,281	74.46
1995	RI	50	17,219,098	16,509,462	11,853,123	7,016,302	114.29
1995	SC	48	11,857,805	10,287,397	4,015,968	931,626	48.09
1995	SD	37	13,027,457	10,969,789	4,625,706	1,602,717	56.78
1995	TN	73	137,556,821	130,338,836	74,293,676	18,397,323	71.12
1995	TX	94	369,965,817	366,467,748	319,810,563	139,505,911	125.34
1995	UT	46	32,223,010	32,200,176	26,795,743	6,592,606	103.69
1995	VA	78	115,923,850	111,117,164	56,001,494	26,609,388	74.35
1995	VI	2	16,620	12,380	80,091	-18,741	495.56
1995	VT	42	9,652,400	10,615,773	2,987,389	3,415,634	60.32
1995	WA	74	98,255,046	99,441,524	54,065,771	18,237,202	72.71
1995	WI	59	72,218,465	72,086,856	33,111,110	10,740,611	60.83
1995	WV	51	50,791,754	50,151,898	44,416,178	7,243,520	103.01
1995	WY	40	10,739,323	10,580,330	6,882,062	3,594,361	99.02



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1996	COUNTRYWIDE		6,087,248,243	6,027,958,481	3,632,388,312	1,406,779,290	83.60
1996	MEAN	59	112,726,819	111,628,861	67,266,450	26,051,468	71.05
1996	MEDIAN	60	47,918,179	46,413,910	31,198,355	11,508,424	88.25
1996	AK	35	15,502,233	15,689,262	5,572,106	4,223,084	62.43
1996	AL	71	95,905,667	95,454,623	46,284,601	28,980,485	78.85
1996	AR	61	29,681,807	26,676,119	27,124,463	11,964,059	146.53
1996	AZ	69	120,053,615	116,360,693	83,976,487	27,689,091	95.97
1996	CA	92	630,229,835	609,425,369	265,829,420	211,351,853	78.30
1996	CO	64	89,518,016	89,517,501	44,554,521	15,243,448	66.80
1996	CT	65	161,410,886	117,178,406	78,220,448	28,912,017	91.43
1996	DC	45	32,798,058	35,293,501	32,568,575	9,454,520	119.07
1996	DE	43	17,376,588	18,360,559	18,127,328	2,624,901	113.03
1996	FL	86	396,267,755	387,024,265	271,365,927	79,340,210	90.62
1996	GA	87	179,290,405	191,262,950	98,954,137	34,338,160	69.69
1996	GU	3	420,194	514,332	240,486	246,945	94.77
1996	HI	40	24,247,239	20,788,926	12,451,590	5,851,379	88.04
1996	IA	56	42,932,845	42,303,209	18,904,540	8,054,175	63.73
1996	ID	53	21,190,321	19,153,890	4,958,664	3,768,472	45.56
1996	IL	101	406,034,748	405,571,144	218,869,545	83,704,796	74.60
1996	IN	67	38,998,023	38,176,020	22,400,785	14,019,973	95.40
1996	KS	59	39,654,810	42,192,883	21,155,607	10,667,540	75.42
1996	KY	70	65,598,119	63,517,413	68,916,123	17,388,587	135.88
1996	LA	55	61,243,849	64,431,724	29,828,134	27,167,927	88.46
1996	MA	61	193,003,138	192,562,590	121,547,729	30,338,773	78.88
1996	MD	66	141,031,870	138,912,138	115,453,484	16,994,690	95.35
1996	ME	39	25,868,255	26,513,926	13,188,529	7,603,728	78.42
1996	MI	80	195,227,799	198,261,804	81,041,779	34,804,870	58.43
1996	MN	65	50,392,014	49,638,891	34,981,815	7,713,470	86.01
1996	MO	82	125,981,363	130,128,969	107,243,497	34,136,803	108.65
1996	MS	59	28,470,400	28,219,722	29,020,785	10,192,040	138.96
1996	MT	46	18,652,880	18,399,494	16,913,897	6,605,911	127.83
1996	NC	66	113,889,125	113,810,844	66,886,913	24,732,153	80.50
1996	ND	41	13,555,035	13,524,099	-182,321	2,177,960	14.76
1996	NE	50	18,770,768	18,462,068	7,751,204	2,466,444	55.34
1996	NH	48	20,233,159	19,636,280	9,287,129	2,752,594	61.31
1996	NJ	62	277,479,420	283,199,059	302,507,621	40,741,758	121.20
1996	NM	52	26,170,217	25,412,151	22,498,649	8,276,867	121.11
1996	NV	51	45,444,343	43,188,928	40,138,909	10,951,394	118.29
1996	NY	86	823,041,338	844,080,610	232,084,727	152,104,968	45.52
1996	OH	88	263,144,769	266,402,534	213,150,673	32,777,815	92.31
1996	OK	53	69,555,036	69,580,069	60,473,365	21,806,957	118.25
1996	OR	66	40,389,387	26,784,841	18,539,174	10,231,744	107.41
1996	PA	84	207,331,317	206,590,728	143,746,861	85,880,449	111.15
1996	PR	15	14,917,977	13,713,298	9,167,699	4,563,824	100.13
1996	RI	50	20,942,454	19,478,952	17,789,041	5,517,268	119.65
1996	SC	50	10,719,534	10,479,355	5,484,907	2,167,660	73.03
1996	SD	44	10,526,922	11,112,542	7,952,773	2,729,305	96.13
1996	TN	77	151,347,498	144,683,223	96,180,762	25,391,685	84.03
1996	TX	90	332,314,330	332,078,953	279,640,360	121,371,779	120.76
1996	UT	42	27,619,584	28,465,099	26,781,206	7,961,969	122.06
1996	VA	72	103,886,413	109,943,196	48,834,356	28,064,132	69.94
1996	VI	3	48,382	44,587	-323,613	-57,812	-855.46
1996	VT	42	8,857,040	9,443,167	4,783,200	767,693	58.78
1996	WA	71	96,602,329	96,736,692	62,288,957	17,433,013	82.41
1996	WI	63	66,885,965	69,417,826	10,011,417	11,874,604	31.53
1996	WV	50	65,165,747	59,166,475	53,476,361	11,142,243	109.21
1996	WY	36	11,427,422	10,992,582	3,742,980	-431,083	30.13



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1997	COUNTRYWIDE		5,949,762,287	5,949,688,215	3,222,735,496	1,442,161,237	78.41
1997	MEAN	63	110,180,783	110,179,411	59,680,287	26,706,690	83.08
1997	MEDIAN	64	45,840,212	44,522,708	23,882,518	14,241,157	81.07
1997	AK	36	14,606,659	13,377,700	3,764,618	4,561,232	62.24
1997	AL	73	92,645,016	94,350,152	-39,201,831	88,739,197	52.50
1997	AR	62	27,524,262	31,877,228	46,079,736	15,222,941	192.31
1997	AZ	77	123,767,084	120,042,763	82,629,243	21,468,897	86.72
1997	CA	104	639,647,069	628,861,953	278,913,904	163,920,455	70.42
1997	CO	68	87,914,349	89,454,924	26,182,578	18,802,862	50.29
1997	CT	72	102,551,518	127,445,032	94,191,443	13,331,791	84.37
1997	DC	50	36,617,305	34,097,008	10,616,081	4,438,432	44.15
1997	DE	46	18,685,921	17,968,217	6,187,218	2,344,354	47.48
1997	FL	90	400,627,826	402,334,114	395,608,599	108,802,936	125.37
1997	GA	92	167,546,851	178,731,456	129,602,334	32,035,128	90.44
1997	GU	2	280,639	168,409	153,122	-27,692	74.48
1997	HI	43	22,192,888	21,661,245	1,936,729	6,172,290	37.44
1997	IA	57	42,203,383	43,638,233	44,722,808	6,559,979	117.52
1997	ID	58	17,670,876	17,764,622	11,076,029	2,464,299	76.22
1997	IL	112	393,566,701	379,500,881	197,425,312	111,426,594	81.38
1997	IN	69	38,384,601	37,693,076	9,782,750	24,614,608	91.26
1997	KS	64	38,513,080	39,513,866	19,758,271	12,153,405	80.76
1997	KY	75	64,844,138	58,676,184	51,836,629	19,631,672	121.80
1997	LA	59	67,872,332	66,267,792	21,653,156	17,680,856	59.36
1997	MA	64	167,598,696	177,995,719	169,915,202	22,367,661	108.03
1997	MD	73	111,822,079	115,439,377	92,438,492	37,329,898	112.41
1997	ME	39	24,176,517	24,878,994	-528,219	-3,375,023	-15.69
1997	MI	85	180,940,058	188,807,007	67,415,346	38,549,066	56.12
1997	MN	69	45,831,784	51,782,264	-4,937,863	5,204,287	0.51
1997	MO	91	114,980,304	114,313,666	68,111,221	16,726,587	74.21
1997	MS	66	30,566,798	30,679,096	45,274,319	15,150,523	196.96
1997	MT	54	15,173,155	14,994,621	9,008,711	1,063,133	67.17
1997	NC	69	120,476,669	117,564,076	112,577,006	18,159,933	111.20
1997	ND	48	13,558,350	13,435,927	6,511,907	2,579,481	67.66
1997	NE	56	17,480,469	19,877,863	7,983,795	3,707,326	58.81
1997	NH	46	20,075,022	19,555,934	11,180,621	4,563,212	80.51
1997	NJ	66	299,391,451	290,195,653	174,208,844	42,261,806	74.59
1997	NM	50	28,660,905	28,995,700	26,597,958	13,251,365	137.43
1997	NV	49	45,848,640	45,083,698	53,165,310	11,009,736	142.35
1997	NY	85	834,366,906	844,511,842	-44,121,797	180,958,601	16.20
1997	OH	96	215,008,767	197,668,004	172,790,598	31,226,876	103.21
1997	OK	60	70,256,150	71,010,165	13,563,491	25,026,923	54.34
1997	OR	74	39,150,562	38,843,362	16,123,931	9,662,086	66.38
1997	PA	81	226,481,992	217,351,371	155,310,142	66,692,704	102.14
1997	PR	17	16,946,675	15,441,970	15,651,309	7,593,612	150.53
1997	RI	52	22,228,795	22,358,738	17,778,822	7,307,198	112.20
1997	SC	55	12,334,816	11,345,953	5,184,923	1,920,319	62.62
1997	SD	35	10,583,815	10,607,799	9,586,668	2,132,347	110.48
1997	TN	75	156,498,141	154,324,789	153,987,533	19,635,075	112.50
1997	TX	105	347,426,816	340,198,610	260,626,832	95,675,729	104.73
1997	UT	54	30,750,000	29,806,385	26,111,880	8,302,584	115.46
1997	VA	80	97,853,798	112,482,266	69,442,186	36,346,124	94.05
1997	VI	2	6,711	18,808	-13,069	7,203	-31.19
1997	VT	42	7,708,886	8,281,688	2,806,982	1,048,224	46.55
1997	WA	81	99,966,972	98,503,707	78,514,959	15,508,188	95.45
1997	WI	65	65,211,124	65,088,363	-7,211,796	5,393,757	-2.79
1997	WV	53	51,624,220	43,961,718	34,802,215	20,898,441	126.70
1997	WY	43	11,113,746	10,858,227	9,958,308	3,932,019	127.92



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1998	COUNTRYWIDE		6,212,462,137	6,218,164,376	4,457,099,226	1,585,203,841	97.17
1998	MEAN	66	115,045,595	115,151,192	82,538,875	29,355,627	89.81
1998	MEDIAN	67	47,934,884	47,024,365	38,580,835	16,302,831	90.44
1998	AK	41	13,922,098	13,687,357	2,613,558	2,634,760	38.34
1998	AL	76	98,484,856	96,091,376	38,665,178	16,562,860	57.47
1998	AR	67	30,554,557	33,746,020	33,790,045	10,645,250	131.68
1998	AZ	83	114,343,924	113,274,712	114,043,653	20,491,032	118.77
1998	CA	114	680,203,360	651,959,199	267,972,314	179,646,608	68.66
1998	CO	70	89,737,571	89,508,671	45,828,600	19,464,490	72.95
1998	CT	70	79,206,366	96,788,608	156,690,570	28,992,790	191.84
1998	DC	52	34,352,680	31,838,454	28,598,275	16,042,802	140.21
1998	DE	48	13,654,123	16,149,964	1,703,843	3,157,153	30.10
1998	FL	102	459,279,452	459,831,030	408,750,765	120,772,881	115.16
1998	GA	96	164,384,156	177,389,727	125,955,988	42,520,595	94.98
1998	GU	3	367,741	318,596	-58,594	107,452	15.34
1998	HI	44	26,863,788	24,357,451	18,713,140	8,011,077	109.72
1998	IA	60	43,216,649	45,131,303	13,795,113	4,876,168	41.37
1998	ID	65	19,392,638	19,252,112	63,534,346	19,260,255	430.05
1998	IL	105	374,457,903	373,588,428	311,013,239	110,066,209	112.71
1998	IN	70	43,119,073	42,343,015	11,751,951	17,729,362	69.62
1998	KS	63	44,448,694	44,072,315	22,551,743	15,155,272	85.56
1998	KY	78	80,262,873	74,851,601	57,182,436	16,693,072	98.70
1998	LA	66	64,323,684	67,639,984	32,794,621	28,223,786	90.21
1998	MA	68	171,014,885	172,081,046	148,582,056	14,513,829	94.78
1998	MD	87	130,032,180	129,951,152	142,827,699	40,862,515	141.35
1998	ME	42	23,964,476	24,563,190	4,785,130	1,167,663	24.23
1998	MI	90	172,162,877	178,101,258	75,055,414	34,564,448	61.55
1998	MN	67	45,716,597	48,917,427	30,619,060	7,149,164	77.21
1998	MO	91	97,480,332	102,856,999	65,010,651	20,501,434	83.14
1998	MS	67	33,439,006	31,994,439	22,352,817	10,155,074	101.60
1998	MT	56	17,458,644	17,355,367	12,734,920	401,855	75.69
1998	NC	74	113,809,257	119,884,939	99,268,101	24,096,366	102.90
1998	ND	46	12,539,839	12,683,843	-7,651,240	750,865	-54.40
1998	NE	52	23,010,742	23,817,021	6,954,098	3,694,096	44.71
1998	NH	49	18,797,772	19,666,577	7,038,664	3,711,337	54.66
1998	NJ	79	273,434,317	282,824,490	157,515,817	53,090,002	74.47
1998	NM	54	33,098,366	33,172,514	38,496,491	17,875,386	169.94
1998	NV	59	50,153,170	44,101,555	48,761,326	6,970,414	126.37
1998	NY	86	904,692,694	896,109,900	595,933,614	216,525,101	90.67
1998	OH	95	259,978,814	247,643,998	233,031,375	77,426,469	125.36
1998	OK	69	74,987,049	73,965,345	60,026,562	23,635,191	113.11
1998	OR	73	38,824,481	37,971,250	29,263,459	7,902,391	97.88
1998	PA	89	282,109,449	268,438,252	199,596,157	74,764,208	102.21
1998	PR	17	17,481,999	18,149,242	7,178,804	4,755,129	65.75
1998	RI	53	24,357,338	22,196,884	16,193,586	1,382,009	79.18
1998	SC	58	13,528,749	13,594,655	14,811,277	4,221,051	140.00
1998	SD	45	11,637,373	13,196,394	-652,550	1,603,842	7.21
1998	TN	77	148,079,929	162,918,728	64,747,627	57,752,834	75.19
1998	TX	107	364,381,371	359,241,570	358,769,978	100,375,588	127.81
1998	UT	60	32,287,743	29,832,577	44,788,855	10,113,084	184.03
1998	VA	83	103,906,097	113,297,386	87,753,841	30,874,605	104.71
1998	VI	2	60,319	47,637	-54,932	-24,217	-166.15
1998	VT	44	7,372,618	9,951,354	7,296,836	593,560	79.29
1998	WA	84	104,407,981	104,276,876	65,865,883	19,785,179	82.14
1998	WI	67	62,541,043	64,532,383	8,982,512	4,577,153	21.01
1998	WV	59	58,537,669	57,916,733	44,424,493	27,759,172	124.63
1998	WY	45	12,600,775	11,091,472	10,900,061	623,170	103.89



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1999	COUNTRYWIDE		6,181,174,156	6,167,948,760	4,659,896,010	1,726,798,604	103.55
1999	MEAN	68	114,466,188	114,221,273	86,294,371	31,977,752	93.84
1999	MEDIAN	68	48,739,836	48,580,856	31,424,247	11,062,097	103.19
1999	AK	47	12,560,421	12,942,528	15,046,076	4,557,280	151.46
1999	AL	71	104,251,001	103,261,742	38,391,206	9,341,351	46.22
1999	AR	74	33,347,983	35,760,488	11,029,716	5,387,568	45.91
1999	AZ	83	137,964,905	134,547,022	108,716,431	24,851,100	99.27
1999	CA	106	591,237,100	611,656,646	258,178,067	216,928,740	77.68
1999	CO	67	85,510,080	89,832,561	46,833,108	15,960,529	69.90
1999	CT	81	103,986,543	103,236,227	134,296,765	33,473,647	162.51
1999	DC	58	34,853,004	35,908,286	26,419,656	4,674,137	86.59
1999	DE	52	14,223,638	15,155,810	7,716,359	3,139,785	71.63
1999	FL	108	503,233,312	505,232,918	433,743,995	186,567,536	122.78
1999	GA	100	175,126,645	189,154,015	165,017,983	46,164,298	111.65
1999	GU	4	551,472	477,923	17,381	-63,145	-9.58
1999	HI	48	29,821,521	28,345,840	30,302,362	7,789,571	134.38
1999	IA	65	47,154,159	47,209,193	31,514,080	7,653,576	82.97
1999	ID	64	19,946,480	20,531,227	-39,144,574	-7,420,557	-226.80
1999	IL	111	342,862,126	348,850,892	227,960,226	51,200,466	80.02
1999	IN	75	49,260,234	44,396,982	22,795,705	25,221,433	108.15
1999	KS	68	43,503,949	43,804,010	28,892,927	12,672,622	94.89
1999	KY	79	73,537,740	73,010,181	40,931,358	27,740,283	94.06
1999	LA	62	66,181,441	67,110,907	23,871,313	22,774,364	69.51
1999	MA	68	148,804,147	162,129,940	133,836,953	56,969,578	117.69
1999	MD	91	127,843,334	128,116,248	103,849,567	33,397,024	107.13
1999	ME	49	23,487,478	22,560,129	14,607,827	4,777,494	85.93
1999	MI	89	171,582,514	169,935,777	80,947,358	40,337,403	71.37
1999	MN	72	48,219,438	49,688,901	21,662,209	6,650,317	56.98
1999	MO	97	104,918,930	106,113,356	78,466,205	37,213,112	109.01
1999	MS	67	34,093,517	32,982,798	45,604,255	8,727,701	164.73
1999	MT	58	16,858,657	19,986,926	16,185,526	4,014,802	101.07
1999	NC	79	120,671,635	123,385,800	117,949,602	33,997,486	123.15
1999	ND	45	15,101,528	11,858,041	13,914,394	2,786,279	140.84
1999	NE	56	18,732,040	19,370,219	12,495,676	4,748,740	89.03
1999	NH	47	18,617,105	18,415,884	13,674,877	5,712,301	105.27
1999	NJ	85	285,149,914	268,303,239	100,344,429	33,518,155	49.89
1999	NM	57	31,520,032	31,345,235	31,334,413	10,970,425	134.96
1999	NV	65	48,074,087	48,193,571	58,675,678	11,153,768	144.89
1999	NY	82	900,081,747	867,779,336	717,404,684	262,752,416	112.95
1999	OH	93	241,253,793	237,564,862	225,117,707	45,339,289	113.85
1999	OK	60	70,451,161	69,340,745	44,572,122	22,548,670	96.80
1999	OR	70	42,183,341	43,394,354	28,549,370	3,114,395	72.97
1999	PA	96	274,507,740	268,956,659	316,783,016	91,108,840	151.66
1999	PR	15	20,754,517	19,836,700	15,657,629	6,614,972	112.28
1999	RI	56	23,742,336	25,102,502	25,047,334	6,681,429	126.40
1999	SC	59	18,647,877	16,422,558	13,372,654	5,407,995	114.36
1999	SD	42	9,926,264	10,496,335	3,826,049	1,407,973	49.87
1999	TN	82	158,797,037	156,005,005	168,744,821	30,781,151	127.90
1999	TX	106	345,814,709	344,012,837	401,051,809	141,330,885	157.66
1999	UT	60	37,769,230	36,398,681	2,493,802	4,572,495	19.41
1999	VA	85	111,668,254	109,126,758	73,778,543	38,625,322	103.00
1999	VI	2	38,874	34,959	34,873	-613	98.00
1999	VT	47	7,246,426	5,024,619	2,643,046	3,546,472	123.18
1999	WA	79	113,506,456	115,542,290	95,895,803	23,539,430	103.37
1999	WI	70	61,612,892	60,843,728	17,136,116	10,604,053	45.59
1999	WV	63	50,303,083	48,968,140	45,434,289	30,371,183	154.81
1999	WY	50	10,080,309	10,286,230	6,273,234	4,863,078	108.28



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
2000	COUNTRYWIDE		6,428,278,303	6,373,039,337	5,098,753,650	1,657,371,460	106.01
2000	MEAN	64	119,042,191	118,019,247	94,421,364	30,692,064	106.49
2000	MEDIAN	65	52,267,212	53,025,192	33,113,996	13,639,567	96.16
2000	AK	40	12,340,258	12,455,140	2,178,918	2,508,125	37.63
2000	AL	68	94,404,073	99,869,055	52,065,825	41,171,337	93.36
2000	AR	65	34,384,520	35,905,257	34,518,603	12,225,846	130.19
2000	AZ	80	134,290,900	130,976,659	106,373,447	22,574,270	98.45
2000	CA	99	586,015,423	609,636,336	276,752,381	136,501,575	67.79
2000	CO	69	88,270,959	83,702,294	32,644,473	23,223,443	66.75
2000	CT	74	111,494,249	106,103,640	153,660,982	28,415,302	171.60
2000	DC	58	33,608,037	36,068,070	21,462,243	7,048,089	79.05
2000	DE	50	17,139,493	17,885,646	10,660,223	2,658,728	74.47
2000	FL	97	536,909,605	505,388,947	633,249,682	194,584,753	163.80
2000	GA	93	191,541,939	183,303,732	196,196,339	51,087,405	134.90
2000	GU	4	479,376	461,581	-61,391	292,448	50.06
2000	HI	49	29,421,808	29,859,756	15,637,219	5,010,885	69.15
2000	IA	62	51,344,540	54,637,751	29,858,497	4,920,070	63.65
2000	ID	59	19,910,772	20,107,953	9,256,342	4,471,915	68.27
2000	IL	110	395,077,391	392,991,679	390,023,424	85,583,273	121.02
2000	IN	75	53,189,884	51,412,632	18,475,638	15,785,551	66.64
2000	KS	59	42,238,726	43,172,505	23,690,762	9,747,496	77.45
2000	KY	73	61,318,724	65,328,052	88,421,374	21,485,194	168.24
2000	LA	59	75,158,158	75,885,351	30,115,691	32,087,735	81.97
2000	MA	65	163,906,762	158,828,695	233,662,640	37,063,942	170.45
2000	MD	85	147,965,764	148,032,683	118,592,917	29,749,090	100.21
2000	ME	48	24,860,923	26,030,117	18,924,033	5,242,536	92.84
2000	MI	86	176,910,178	173,284,867	53,265,957	34,663,951	50.74
2000	MN	59	49,091,779	49,796,847	16,697,744	3,671,900	40.91
2000	MO	90	113,578,169	108,417,477	85,523,253	36,506,581	112.56
2000	MS	61	36,947,450	35,329,345	45,628,367	15,053,288	171.76
2000	MT	54	18,239,167	16,127,376	27,166,366	3,884,556	192.54
2000	NC	75	127,818,181	126,227,253	117,650,178	28,669,748	115.92
2000	ND	39	11,153,169	12,840,253	7,872,301	1,771,050	75.10
2000	NE	51	20,093,240	24,600,867	13,365,289	5,407,755	76.31
2000	NH	46	19,080,695	17,313,485	23,897,213	4,354,330	163.18
2000	NJ	76	289,980,930	307,227,631	143,798,992	35,944,010	58.50
2000	NM	54	27,431,484	27,092,561	17,902,433	1,191,832	70.48
2000	NV	67	50,287,080	50,785,857	44,905,619	10,755,561	109.60
2000	NY	79	849,701,563	857,141,583	300,654,653	216,815,646	60.37
2000	OH	96	248,819,111	239,788,782	251,536,280	75,448,165	136.36
2000	OK	62	57,493,646	57,652,469	44,998,721	22,369,659	116.85
2000	OR	73	40,516,515	40,924,333	33,583,519	7,059,182	99.31
2000	PA	95	341,379,746	327,280,278	361,834,326	80,998,783	135.31
2000	PR	14	23,297,321	21,423,090	26,163,206	7,863,682	158.83
2000	RI	50	22,452,632	21,777,121	25,568,240	7,050,191	149.78
2000	SC	54	20,275,366	18,820,929	13,198,627	4,467,981	93.87
2000	SD	37	9,913,437	10,518,415	2,635,852	1,006,472	34.63
2000	TN	75	189,058,491	179,312,236	313,963,494	49,667,360	202.79
2000	TX	106	352,461,245	352,795,899	362,727,220	121,822,611	137.35
2000	UT	54	33,647,454	36,083,817	27,435,067	5,628,944	91.63
2000	VA	82	126,691,328	120,747,695	72,603,178	37,187,920	90.93
2000	VI	4	37,596	36,885	91,929	17,559	296.84
2000	VT	47	10,110,232	9,160,182	3,536,577	814,048	47.49
2000	WA	75	112,633,177	109,888,191	87,759,436	21,164,013	99.12
2000	WI	68	60,114,349	59,504,543	10,106,476	4,964,122	25.33
2000	WV	64	73,319,769	62,767,203	54,128,302	34,749,975	141.60
2000	WY	44	10,471,519	10,328,336	12,194,573	2,961,577	146.74



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
2001	COUNTRYWIDE		7,604,104,289	7,054,509,032	6,972,294,879	1,974,903,227	126.83
2001	MEAN	64	140,816,746	130,639,056	129,116,572	36,572,282	123.23
2001	MEDIAN	65	63,950,284	58,691,529	57,683,872	20,359,909	126.43
2001	AK	42	12,968,915	13,225,622	12,624,023	6,834,247	147.13
2001	AL	66	119,347,620	123,075,386	47,788,325	50,191,689	79.61
2001	AR	65	43,364,217	39,722,024	63,428,581	15,829,511	199.53
2001	AZ	71	155,355,161	135,324,093	128,614,976	43,861,328	127.45
2001	CA	96	681,877,525	647,281,872	414,658,209	177,657,544	91.51
2001	CO	67	118,941,553	97,528,081	45,269,340	34,130,977	81.41
2001	CT	75	129,792,918	120,425,711	185,276,047	16,887,630	167.87
2001	DC	50	32,735,408	30,988,763	29,385,539	5,004,776	110.98
2001	DE	52	20,162,710	17,214,031	19,338,878	3,861,192	134.77
2001	FL	90	648,079,364	603,921,407	683,282,992	175,358,132	142.18
2001	GA	95	196,601,994	199,712,078	265,074,888	51,456,768	158.49
2001	GU	6	1,579,193	1,277,958	-68,680	-317,074	-30.19
2001	HI	48	28,131,029	29,965,119	20,749,703	27,827,309	162.11
2001	IA	62	62,079,611	58,803,890	45,299,639	10,309,847	94.57
2001	ID	62	24,085,660	21,811,965	21,530,081	8,145,735	136.05
2001	IL	108	437,400,094	399,509,398	488,668,980	125,266,694	153.67
2001	IN	76	68,046,832	58,579,168	24,159,927	28,082,793	89.18
2001	KS	65	52,688,779	45,759,063	32,444,787	13,537,136	100.49
2001	KY	75	92,133,126	81,821,532	61,226,026	28,011,184	109.06
2001	LA	62	85,498,309	81,776,479	32,187,762	32,158,388	78.69
2001	MA	66	198,437,869	182,785,425	201,647,492	34,705,773	129.31
2001	MD	84	160,308,337	155,389,535	147,728,689	28,984,927	113.72
2001	ME	47	32,223,133	27,049,324	27,806,303	5,058,836	121.50
2001	MI	84	201,012,740	177,014,157	110,561,976	53,590,654	92.73
2001	MN	61	54,397,240	56,140,263	57,675,362	7,022,883	115.24
2001	MO	87	133,683,918	119,294,608	100,088,408	31,938,012	110.67
2001	MS	59	50,842,747	44,289,664	92,413,814	29,067,956	274.29
2001	MT	55	18,855,631	17,295,914	20,874,022	2,891,764	137.41
2001	NC	79	180,724,802	158,760,741	178,953,645	44,137,406	140.52
2001	ND	41	13,313,696	12,881,213	10,213,735	2,998,328	102.57
2001	NE	52	24,110,258	22,342,717	8,697,786	5,795,838	64.87
2001	NH	50	28,892,338	19,207,948	17,978,033	2,661,945	107.46
2001	NJ	72	322,209,425	290,026,192	236,182,396	60,740,912	102.38
2001	NM	57	31,304,982	29,763,105	60,009,825	10,209,989	235.93
2001	NV	63	61,707,405	56,718,539	76,811,923	16,902,420	165.23
2001	NY	77	908,465,293	887,781,229	944,514,478	196,826,018	128.56
2001	OH	94	330,054,550	299,857,971	318,771,455	86,963,642	135.31
2001	OK	68	65,820,957	63,526,219	57,692,382	23,817,397	128.31
2001	OR	72	50,467,042	56,486,788	80,767,540	12,827,796	165.69
2001	PA	93	371,227,312	335,454,021	466,271,217	105,678,441	170.50
2001	PR	15	54,653,773	40,083,293	35,441,548	13,078,454	121.05
2001	RI	53	27,793,055	21,591,193	21,067,293	6,265,294	126.59
2001	SC	60	24,301,700	23,552,127	22,460,045	8,246,925	130.38
2001	SD	40	12,232,850	10,535,920	5,062,993	2,072,467	67.73
2001	TN	78	262,775,522	246,462,307	245,661,861	65,680,293	126.32
2001	TX	102	473,880,533	421,928,765	416,775,233	109,087,804	124.63
2001	UT	52	37,897,954	37,143,084	38,157,800	9,434,018	128.13
2001	VA	78	152,340,292	141,331,325	124,683,924	54,149,089	126.53
2001	VI	3	38,762	38,088	-3,884	20,603	43.90
2001	VT	48	10,342,701	6,886,641	9,219,347	2,453,228	169.50
2001	WA	72	140,929,627	133,749,416	113,514,208	33,300,928	109.77
2001	WI	63	68,399,187	64,043,200	19,708,915	15,319,793	54.70
2001	WV	64	77,963,266	76,792,703	74,715,849	37,276,711	145.84
2001	WY	42	11,625,374	10,581,757	9,229,243	1,600,877	102.35



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
2002	COUNTRYWIDE		8,912,533,968	9,631,548,967	8,200,307,513	2,412,849,663	110.19
2002	MEAN	62	178,050,454	165,333,275	151,954,592	44,682,401	120.35
2002	MEDIAN	61	84,620,115	78,553,572	56,448,749	22,687,430	111.65
2002	AK	39	16,122,037	14,984,813	8,778,063	4,071,058	85.75
2002	AL	67	130,730,124	127,470,964	32,233,874	53,490,668	67.25
2002	AR	60	59,218,377	55,154,193	78,708,916	20,261,003	179.44
2002	AZ	77	204,482,412	179,810,871	168,187,606	59,956,654	126.88
2002	CA	89	797,534,899	787,212,535	431,539,332	278,334,054	90.18
2002	CO	69	117,205,401	109,703,012	68,971,717	25,747,669	86.34
2002	CT	70	158,923,275	172,579,871	208,823,567	41,306,201	144.94
2002	DC	45	38,393,947	35,163,913	28,875,211	12,072,536	116.45
2002	DE	57	24,232,692	23,051,585	20,238,677	5,568,805	111.96
2002	FL	90	825,199,580	760,863,464	767,548,249	201,740,340	127.39
2002	GA	92	315,956,652	265,136,965	325,853,597	71,633,066	149.92
2002	GU	6	1,270,045	1,373,336	273,171	304,700	42.08
2002	HI	47	37,412,671	34,873,430	16,953,124	9,806,734	76.73
2002	IA	59	72,085,105	72,247,654	38,009,711	10,965,286	67.79
2002	ID	60	27,287,203	26,601,960	25,167,908	8,170,020	125.32
2002	IL	103	556,020,417	512,631,850	750,938,604	142,269,764	174.24
2002	IN	69	88,224,529	78,652,026	51,755,875	42,086,185	119.31
2002	KS	59	66,253,237	62,683,394	45,946,286	21,348,123	107.36
2002	KY	66	124,163,276	111,353,242	87,850,651	26,758,747	102.92
2002	LA	57	95,960,952	93,438,484	17,463,536	39,187,585	60.63
2002	MA	62	239,172,873	227,428,815	225,273,544	52,698,893	122.22
2002	MD	78	209,684,522	198,008,940	185,080,976	36,785,898	112.05
2002	ME	45	40,149,330	38,468,776	22,628,831	4,529,597	70.60
2002	MI	83	227,532,836	213,268,401	101,164,030	32,724,798	62.78
2002	MN	65	68,273,009	67,788,181	32,711,308	4,379,202	54.72
2002	MO	75	205,019,484	183,276,462	203,946,526	52,888,934	140.14
2002	MS	61	63,497,737	58,320,364	87,946,444	23,760,725	191.54
2002	MT	52	30,996,208	28,759,638	36,605,929	9,289,048	159.58
2002	NC	76	220,333,743	204,741,070	141,906,415	52,636,007	95.02
2002	ND	43	17,458,468	17,335,226	10,850,579	2,902,641	79.34
2002	NE	51	26,540,646	26,774,058	19,205,532	7,108,500	98.28
2002	NH	50	36,490,038	31,693,631	16,970,034	5,572,656	71.13
2002	NJ	76	415,859,387	359,807,273	377,723,624	80,412,586	127.33
2002	NM	52	39,743,240	35,256,587	39,183,164	10,279,328	140.29
2002	NV	58	81,012,956	85,378,745	118,894,711	29,666,128	174.00
2002	NY	74	1,079,007,878	1,002,942,343	1,050,629,165	248,179,442	129.50
2002	OH	93	460,586,284	393,950,000	379,881,745	106,984,357	123.59
2002	OK	60	97,621,674	92,294,950	88,676,153	33,911,447	132.82
2002	OR	66	86,864,695	67,704,714	61,141,622	15,763,230	113.59
2002	PA	96	499,019,236	457,056,582	510,822,752	142,514,639	142.94
2002	PR	14	55,577,839	56,528,762	43,725,454	19,218,781	111.35
2002	RI	51	33,096,266	30,956,561	26,770,899	7,543,821	110.85
2002	SC	56	38,275,605	32,064,045	24,256,899	3,282,205	85.89
2002	SD	42	15,378,263	16,407,192	9,688,816	1,448,461	67.88
2002	TN	80	291,863,844	279,984,795	300,520,580	63,347,052	129.96
2002	TX	100	633,654,820	588,737,594	461,403,987	153,910,755	104.51
2002	UT	50	53,412,544	50,477,118	38,121,603	14,903,678	105.05
2002	VA	80	181,478,045	164,228,194	112,201,752	40,310,748	92.87
2002	VI	4	65,533	39,622	241,699	56,935	753.71
2002	VT	46	18,751,148	17,137,197	7,086,967	2,944,558	58.54
2002	WA	78	198,969,671	181,541,360	161,894,275	41,619,706	112.10
2002	WI	59	82,375,534	78,455,117	33,064,469	9,337,643	54.05
2002	WV	62	91,978,370	100,555,565	91,552,258	21,614,135	112.54
2002	WY	40	18,305,948	15,641,435	9,657,570	5,243,931	95.27



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
2003	COUNTRYWIDE		10,646,907,290	11,277,448,229	8,459,389,539	2,847,849,045	100.26
2003	MEAN	62	207,313,410	196,954,694	158,669,356	52,737,945	111.71
2003	MEDIAN	62	89,383,076	84,505,531	61,074,082	22,847,152	104.11
2003	AK	40	20,118,689	19,270,654	15,200,719	6,129,618	110.69
2003	AL	63	161,327,928	148,193,168	29,452,460	23,176,304	35.51
2003	AR	56	71,423,943	64,041,955	53,591,057	16,548,531	109.52
2003	AZ	78	225,727,049	204,560,339	141,852,734	62,593,243	99.94
2003	CA	93	906,850,142	873,693,065	414,260,730	258,669,803	77.02
2003	CO	65	136,666,760	126,706,046	86,952,901	30,163,199	92.43
2003	CT	73	225,338,363	211,409,325	147,091,895	32,967,964	85.17
2003	DC	41	45,659,240	38,986,569	36,070,627	12,692,826	125.08
2003	DE	54	36,269,436	30,162,107	22,923,744	5,178,157	93.17
2003	FL	91	892,161,619	854,101,130	729,844,161	258,505,769	115.72
2003	GA	87	350,820,904	324,762,268	276,482,403	75,370,606	108.34
2003	GU	6	1,790,246	1,655,156	389,489	253,120	38.82
2003	HI	43	34,375,629	35,058,338	15,970,036	7,706,970	67.54
2003	IA	57	84,069,177	78,917,423	69,946,915	18,843,076	112.51
2003	ID	64	33,901,265	32,981,288	20,024,391	10,540,861	92.40
2003	IL	95	671,159,949	634,290,331	615,546,286	179,662,130	125.37
2003	IN	63	103,411,489	101,464,314	62,132,817	44,288,840	104.89
2003	KS	58	83,933,755	81,788,434	70,290,459	19,979,035	110.37
2003	KY	72	149,257,012	137,515,473	120,509,085	35,240,458	113.26
2003	LA	62	111,563,263	107,306,030	58,657,481	31,534,335	84.05
2003	MA	62	265,715,253	255,927,998	185,960,972	48,612,772	91.66
2003	MD	74	260,494,270	254,171,916	238,668,584	24,941,341	103.71
2003	ME	47	43,956,030	40,667,657	27,795,320	8,634,871	89.58
2003	MI	77	289,809,061	262,478,321	143,409,197	58,832,660	77.05
2003	MN	60	79,888,821	74,743,723	38,561,086	10,913,688	66.19
2003	MO	80	227,849,715	210,246,648	179,264,049	65,841,566	116.58
2003	MS	63	53,611,270	59,521,827	51,063,790	29,568,998	135.47
2003	MT	58	34,941,742	35,595,665	30,753,575	7,532,736	107.56
2003	NC	80	274,968,975	257,679,501	156,884,400	45,079,854	78.38
2003	ND	43	19,301,448	18,748,491	10,118,267	2,682,184	68.27
2003	NE	58	32,008,670	29,817,329	20,562,930	7,193,643	93.09
2003	NH	47	41,479,242	38,212,051	29,016,521	7,918,454	96.66
2003	NJ	83	491,275,058	469,263,146	388,500,068	78,879,985	99.60
2003	NM	54	39,443,745	37,561,366	30,900,209	8,505,937	104.91
2003	NV	52	87,621,388	81,743,263	66,954,029	18,469,850	104.50
2003	NY	76	1,240,773,390	1,198,326,789	1,237,109,654	454,360,567	141.15
2003	OH	92	545,525,318	519,644,896	427,480,349	129,686,721	107.22
2003	OK	59	112,958,173	107,322,812	211,512,092	85,662,501	276.90
2003	OR	69	105,782,777	96,665,510	81,721,653	22,517,999	107.84
2003	PA	118	594,797,448	563,602,422	551,724,420	157,334,476	125.81
2003	PR	13	57,349,710	57,134,862	60,015,346	18,221,446	136.93
2003	RI	49	35,125,921	36,654,624	40,101,786	7,431,575	129.68
2003	SC	52	39,816,317	37,954,638	47,913,395	10,852,157	154.83
2003	SD	36	18,283,468	17,134,498	12,815,227	4,594,384	101.61
2003	TN	79	385,726,304	363,831,768	250,458,823	92,343,766	94.22
2003	TX	90	715,854,637	690,098,708	591,780,914	156,292,208	108.40
2003	UT	57	61,959,481	60,437,003	39,433,974	17,823,376	94.74
2003	VA	84	249,942,550	220,884,979	157,904,122	47,133,327	92.83
2003	VI	4	80,884	69,321	83,340	262,961	499.56
2003	VT	46	16,618,275	15,833,652	13,135,628	4,504,479	111.41
2003	WA	72	240,251,605	234,258,979	148,928,440	39,564,080	80.46
2003	WI	58	91,144,763	87,222,628	33,675,418	25,140,523	67.43
2003	WV	62	76,766,273	76,659,072	50,725,273	12,418,411	82.37
2003	WY	39	17,976,286	18,573,994	26,021,975	8,140,704	183.93



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
2004	COUNTRYWIDE		11,986,813,417	11,538,819,200	7,224,164,963	2,514,795,515	84.40
2004	MEAN	61	221,978,026	213,681,837	133,780,833	46,570,287	77.67
2004	MEDIAN	61	108,294,257	102,302,213	46,647,045	20,903,205	74.71
2004	AK	43	23,245,728	21,856,460	7,993,414	5,561,451	62.02
2004	AL	60	172,852,151	165,227,533	34,246,111	48,905,818	50.33
2004	AR	57	84,555,398	79,967,785	49,444,372	21,118,550	88.24
2004	AZ	78	261,659,589	251,952,022	157,918,990	56,050,696	84.92
2004	CA	88	966,070,889	915,451,522	410,525,440	233,035,925	70.30
2004	CO	62	154,944,903	147,400,654	70,273,221	41,110,297	75.57
2004	CT	69	225,707,503	221,089,603	120,076,129	32,105,886	68.83
2004	DC	35	53,486,422	51,642,646	31,039,818	7,451,175	74.53
2004	DE	52	38,302,943	32,413,657	29,116,705	6,427,742	109.66
2004	FL	92	860,312,215	843,715,450	487,225,921	271,627,036	89.94
2004	GA	85	417,474,261	389,439,158	276,446,884	83,092,955	92.32
2004	GU	5	708,418	1,054,914	46,412	20,273	6.32
2004	HI	44	35,580,389	33,224,995	33,022,806	7,691,419	122.54
2004	IA	64	99,537,871	95,963,495	47,364,007	12,504,609	62.39
2004	ID	62	40,877,859	38,741,093	23,188,703	6,491,143	76.61
2004	IL	104	759,601,195	732,706,290	635,371,576	153,036,416	107.60
2004	IN	67	106,905,875	101,439,048	91,472,357	27,366,384	117.15
2004	KS	66	94,031,879	92,754,515	25,884,518	22,013,899	51.64
2004	KY	71	159,609,498	158,296,929	100,626,903	30,663,991	82.94
2004	LA	59	120,536,314	113,998,686	41,831,058	35,235,993	67.60
2004	MA	58	277,280,102	274,445,050	152,210,628	64,527,862	78.97
2004	MD	70	280,641,404	264,752,649	246,032,986	60,340,555	115.72
2004	ME	50	46,626,933	47,730,436	26,608,397	9,103,580	74.82
2004	MI	76	274,368,468	265,623,064	147,231,419	72,070,926	82.56
2004	MN	57	86,949,284	84,557,286	54,049,406	8,700,988	74.21
2004	MO	83	247,007,675	242,987,986	132,558,793	51,771,766	75.86
2004	MS	58	56,664,495	52,793,894	25,315,646	2,930,824	53.50
2004	MT	53	39,094,689	38,948,759	31,434,118	8,651,761	102.92
2004	NC	77	310,444,108	290,074,361	147,373,317	46,703,352	66.91
2004	ND	43	17,605,032	16,480,892	8,558,295	2,699,470	68.31
2004	NE	52	34,087,647	33,850,975	12,831,858	7,677,515	60.59
2004	NH	49	44,936,943	45,495,835	37,768,621	12,728,350	110.99
2004	NJ	81	551,859,422	526,304,356	258,400,361	81,448,976	64.57
2004	NM	49	44,698,411	42,351,956	40,156,249	14,472,166	128.99
2004	NV	57	94,158,843	89,460,111	45,930,082	20,677,860	74.47
2004	NY	72	1,291,153,293	1,282,877,336	1,465,315,766	263,242,596	134.74
2004	OH	88	572,818,582	557,493,931	197,280,814	129,477,871	58.61
2004	OK	63	119,941,135	111,189,258	31,979,497	17,203,934	44.23
2004	OR	68	109,682,638	103,165,378	72,050,651	12,196,846	81.66
2004	PA	114	757,252,819	716,059,403	504,147,788	163,027,080	93.17
2004	PR	13	55,313,894	57,948,816	28,842,947	10,749,336	68.32
2004	RI	47	38,849,730	34,764,462	16,138,807	10,784,628	77.45
2004	SC	55	48,848,495	44,996,122	33,469,099	8,843,713	94.04
2004	SD	36	21,150,694	20,113,866	16,869,130	4,022,109	103.86
2004	TN	75	340,070,845	323,621,774	164,949,377	59,495,102	69.35
2004	TX	92	625,345,287	621,171,689	235,290,001	107,511,417	55.19
2004	UT	52	68,018,744	65,207,275	29,965,088	18,325,130	74.06
2004	VA	81	281,888,569	265,953,140	139,619,801	58,804,320	74.61
2004	VI	3	48,947	51,472	72,260	-33,124	76.03
2004	VT	44	23,565,280	22,055,512	18,723,505	694,695	88.04
2004	WA	73	270,490,409	257,942,642	130,365,720	36,785,592	64.80
2004	WI	57	115,077,319	106,098,215	43,998,844	19,475,201	59.83
2004	WV	63	143,455,277	122,805,756	55,384,855	24,968,176	65.43
2004	WY	47	21,416,704	21,109,088	125,492	3,193,284	15.72



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
2005	COUNTRYWIDE		12,200,660,075	11,927,617,526	6,176,719,446	2,724,496,917	74.63
2005	MEAN	60	225,938,150	220,881,806	114,383,693	50,453,647	65.41
2005	MEDIAN	59	113,533,595	111,676,520	42,324,666	21,962,966	68.71
2005	AK	36	25,057,131	24,117,826	1,707,159	2,569,499	17.73
2005	AL	57	180,025,809	178,264,689	52,833,437	54,321,858	60.11
2005	AR	59	83,681,965	84,612,429	44,967,411	18,817,471	75.38
2005	AZ	70	277,955,293	264,919,769	134,265,593	61,858,605	74.03
2005	CA	90	970,889,803	962,928,370	350,335,701	223,520,784	59.59
2005	CO	60	168,519,281	159,489,827	49,443,416	40,786,660	56.57
2005	CT	67	246,403,126	228,955,352	171,219,850	44,802,712	94.35
2005	DC	42	44,714,619	44,227,543	27,525,210	16,612,406	99.80
2005	DE	51	44,703,227	39,058,592	24,554,887	7,604,303	82.34
2005	FL	86	849,578,362	835,668,563	367,510,208	219,167,961	70.20
2005	GA	87	383,080,911	390,741,000	179,299,404	71,881,869	64.28
2005	GU	3	2,530,067	1,458,543	-59,449	-151,729	-14.48
2005	HI	40	38,125,311	35,845,074	8,028,648	5,543,689	37.86
2005	IA	68	104,021,334	103,070,110	38,099,030	18,286,420	54.71
2005	ID	57	46,004,467	44,304,629	32,300,466	9,956,811	95.38
2005	IL	104	738,910,143	730,849,010	532,286,529	157,653,426	94.40
2005	IN	69	130,522,209	122,695,879	34,552,413	36,479,662	57.89
2005	KS	61	101,738,376	101,166,664	32,417,698	29,083,930	60.79
2005	KY	73	179,383,272	173,778,329	83,944,515	37,737,963	70.02
2005	LA	58	113,192,585	111,333,640	47,743,860	34,680,042	74.03
2005	MA	58	304,069,290	299,130,847	219,989,981	60,332,416	93.71
2005	MD	72	312,873,957	306,789,523	211,988,350	59,248,278	88.41
2005	ME	45	53,214,404	51,252,180	23,548,878	9,500,538	64.48
2005	MI	73	268,227,944	271,685,369	51,770,933	64,273,041	42.71
2005	MN	51	94,943,050	92,443,243	48,165,942	13,603,731	66.82
2005	MO	85	232,525,016	232,702,814	120,668,645	74,960,067	84.07
2005	MS	56	59,408,309	55,413,315	39,681,920	1,469,275	74.26
2005	MT	48	42,632,691	41,452,398	32,257,124	8,910,307	99.31
2005	NC	71	322,480,762	310,213,000	114,425,247	47,807,643	52.30
2005	ND	41	16,822,677	19,063,606	10,262,158	3,660,625	73.03
2005	NE	49	36,858,620	35,278,079	14,634,443	8,088,904	64.41
2005	NH	47	43,757,288	44,484,351	21,787,844	4,306,161	58.66
2005	NJ	86	590,373,132	551,829,742	271,006,612	86,628,258	64.81
2005	NM	48	46,692,770	45,815,306	25,502,377	13,489,890	85.11
2005	NV	59	91,213,270	91,244,283	25,612,981	20,764,100	50.83
2005	NY	75	1,387,747,726	1,330,772,146	1,143,488,580	459,373,564	120.45
2005	OH	88	545,717,470	550,546,673	185,956,443	113,362,939	54.37
2005	OK	60	146,343,586	141,905,653	21,512,012	28,973,695	35.58
2005	OR	63	121,296,528	114,799,682	58,630,561	18,848,717	67.49
2005	PA	114	738,434,120	709,357,680	438,471,650	116,394,054	78.22
2005	PR	10	52,434,282	51,177,026	24,908,097	10,880,895	69.93
2005	RI	41	38,466,822	34,516,852	15,530,214	11,200,078	77.44
2005	SC	55	55,556,657	50,805,670	38,133,799	14,254,141	103.11
2005	SD	35	24,421,060	23,353,331	12,900,356	4,436,292	74.24
2005	TN	71	341,637,364	342,438,176	181,432,693	77,420,139	75.59
2005	TX	96	585,114,786	595,842,896	196,613,530	150,454,869	58.25
2005	UT	50	72,164,795	70,154,863	32,110,067	18,795,776	72.56
2005	VA	76	303,418,783	289,738,405	157,277,259	53,345,305	72.69
2005	VI	4	71,990	74,534	-72,132	27,496	-59.89
2005	VT	41	26,778,336	24,644,694	15,327,070	5,491,916	84.48
2005	WA	72	263,097,980	258,399,602	114,604,217	42,208,294	60.69
2005	WI	55	116,212,320	116,796,454	52,289,615	23,161,831	64.60
2005	WV	63	113,874,604	112,019,399	38,332,825	3,767,525	37.58
2005	WY	43	22,740,395	23,989,896	4,993,169	3,841,815	36.83



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
2006	COUNTRYWIDE		12,332,430,917	12,167,900,762	5,285,472,723	2,651,577,175	65.23
2006	MEAN	59	228,378,350	225,331,496	97,879,125	49,103,281	59.46
2006	MEDIAN	59	110,000,179	107,269,345	36,414,631	21,221,188	55.46
2006	AK	36	25,693,407	24,873,154	2,499,932	990,766	14.03
2006	AL	56	173,607,425	174,502,026	36,984,382	20,189,725	32.76
2006	AR	57	87,579,896	85,573,978	42,024,625	21,345,608	74.05
2006	AZ	74	297,566,803	291,995,151	124,179,510	51,756,965	60.25
2006	CA	87	972,751,468	947,809,946	269,994,490	207,253,775	50.35
2006	CO	59	212,102,022	205,859,089	79,034,189	37,067,710	56.40
2006	CT	62	222,537,258	224,273,979	132,485,073	31,617,521	73.17
2006	DC	42	44,578,641	44,992,334	14,088,819	10,438,328	54.51
2006	DE	58	50,877,770	45,639,359	20,912,116	9,719,164	67.12
2006	FL	97	847,262,005	844,137,935	339,119,717	242,897,992	68.95
2006	GA	83	372,752,823	370,055,163	91,452,314	83,060,918	47.16
2006	GU	4	1,113,213	1,382,807	62,110	385,942	32.40
2006	HI	38	36,882,686	37,749,545	12,158,807	5,752,411	47.45
2006	IA	61	100,095,191	97,215,171	29,512,170	18,582,399	49.47
2006	ID	56	47,622,322	44,968,995	10,179,528	7,116,396	38.46
2006	IL	96	730,146,351	727,361,752	277,608,364	152,527,586	59.14
2006	IN	75	135,377,608	133,864,976	43,781,225	43,050,519	64.87
2006	KS	60	98,319,845	99,811,729	19,666,254	32,834,451	52.60
2006	KY	67	172,665,263	174,240,311	70,222,682	34,258,352	59.96
2006	LA	58	104,426,432	107,932,838	24,146,295	26,840,268	47.24
2006	MA	54	296,397,155	296,530,730	131,954,203	72,973,457	69.11
2006	MD	71	337,341,018	325,626,241	112,797,640	44,365,452	48.26
2006	ME	44	58,739,562	56,620,581	35,844,879	8,446,100	78.22
2006	MI	71	253,833,925	269,316,018	57,254,659	77,992,917	50.22
2006	MN	51	100,098,709	96,495,649	59,184,276	13,507,340	75.33
2006	MO	79	238,838,148	239,839,586	77,302,840	50,156,024	53.14
2006	MS	59	56,213,168	59,227,035	7,410,109	5,957,848	22.57
2006	MT	51	44,540,683	44,133,202	22,342,401	6,190,988	64.65
2006	NC	72	317,271,090	309,499,326	103,582,227	53,756,229	50.84
2006	ND	41	17,696,247	17,629,104	8,614,920	1,804,828	59.11
2006	NE	52	37,643,926	35,817,369	16,772,519	8,165,652	69.63
2006	NH	46	43,685,118	43,160,570	19,663,825	7,549,830	63.05
2006	NJ	84	593,075,468	586,347,854	415,009,319	77,693,413	84.03
2006	NM	49	47,439,416	46,948,018	12,329,702	11,255,901	50.24
2006	NV	61	108,721,196	100,309,059	25,610,699	22,053,505	47.52
2006	NY	74	1,524,835,828	1,468,512,880	1,290,482,620	446,890,290	118.31
2006	OH	84	530,432,357	539,786,706	143,328,588	127,437,615	50.16
2006	OK	57	145,271,247	142,804,894	8,348,038	19,145,843	19.25
2006	OR	63	126,348,853	122,689,446	44,747,242	21,096,768	53.67
2006	PA	114	768,371,115	742,412,952	363,360,563	151,929,016	69.41
2006	PR	13	60,704,083	55,294,613	3,094,527	9,362,737	22.53
2006	RI	38	39,567,713	46,868,864	27,135,169	1,391,833	60.87
2006	SC	51	61,878,365	58,183,074	32,176,246	10,535,577	73.41
2006	SD	40	26,073,316	26,389,660	11,210,853	5,631,792	63.82
2006	TN	70	344,636,523	336,102,629	176,443,336	78,930,050	75.98
2006	TX	90	510,303,183	523,597,831	125,284,506	118,132,987	46.49
2006	UT	49	73,208,011	72,267,382	30,153,660	19,521,936	68.74
2006	VA	73	299,564,895	300,260,553	99,599,100	51,607,469	50.36
2006	VI	4	55,478	46,940	60,916	53,900	244.60
2006	VT	43	27,922,237	26,982,398	2,207,076	5,108,867	27.11
2006	WA	68	254,762,506	251,887,385	95,991,272	37,321,137	52.93
2006	WI	57	117,768,240	112,619,901	53,220,794	32,660,144	76.26
2006	WV	61	111,279,161	106,605,851	19,406,372	12,578,468	30.00
2006	WY	43	23,954,548	22,846,223	13,435,025	2,684,466	70.56



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
2007	COUNTRYWIDE		11,680,519,170	11,744,160,781	4,787,669,711	2,301,741,443	60.37
2007	MEAN	60	216,305,911	217,484,459	88,660,550	42,624,842	61.73
2007	MEDIAN	59	107,193,594	108,375,732	36,767,638	25,929,666	59.26
2007	AK	39	24,602,131	23,791,734	17,131,792	3,823,889	88.08
2007	AL	61	160,243,490	160,577,258	38,781,648	38,268,406	47.98
2007	AR	57	82,576,132	83,625,065	54,981,806	23,567,814	93.93
2007	AZ	75	293,224,474	285,387,940	107,378,655	47,590,677	54.30
2007	CA	90	909,344,528	913,755,097	250,124,099	188,914,266	48.05
2007	CO	60	182,823,421	186,160,615	63,989,707	34,846,876	53.09
2007	CT	57	217,446,348	218,828,757	185,406,377	26,561,673	96.86
2007	DC	47	41,653,456	40,780,224	29,821,095	6,072,426	88.02
2007	DE	59	42,716,014	42,730,207	14,818,991	7,627,906	52.53
2007	FL	98	662,949,087	697,631,131	138,033,756	108,726,530	35.37
2007	GA	81	332,004,936	341,197,021	132,249,061	64,318,895	57.61
2007	GU	4	663,220	908,171	65,410	-52,807	1.39
2007	HI	39	34,673,991	36,645,067	11,493,820	4,044,193	42.40
2007	IA	61	95,374,531	92,950,050	23,765,546	21,049,846	48.21
2007	ID	55	44,532,627	44,234,510	15,002,644	9,215,656	54.75
2007	IL	94	669,134,112	676,561,726	279,661,600	164,080,272	65.59
2007	IN	77	130,618,209	130,989,424	67,183,119	21,571,295	67.76
2007	KS	58	98,176,956	96,874,635	34,425,341	25,297,659	61.65
2007	KY	71	174,136,489	170,096,126	78,673,677	44,759,862	72.57
2007	LA	63	107,560,341	106,230,695	10,735,734	62,115,786	68.58
2007	MA	57	301,542,756	307,235,189	156,989,826	73,334,363	74.97
2007	MD	72	322,760,649	326,110,748	122,129,908	35,416,998	48.31
2007	ME	45	57,756,298	56,193,789	11,480,497	5,946,571	31.01
2007	MI	69	244,832,906	248,999,247	40,671,645	51,009,984	36.82
2007	MN	52	99,981,831	99,669,927	40,385,001	11,814,436	52.37
2007	MO	84	217,463,286	221,907,546	34,753,627	34,128,718	31.04
2007	MS	52	56,156,396	55,261,610	22,708,747	6,578,322	53.00
2007	MT	51	48,791,010	47,145,298	20,558,895	11,575,184	68.16
2007	NC	69	294,080,889	304,051,852	97,373,266	40,736,438	45.42
2007	ND	40	17,980,405	17,767,983	5,551,236	2,725,215	46.58
2007	NE	52	37,033,492	36,170,260	8,037,188	3,445,434	31.75
2007	NH	46	43,132,413	42,720,001	991,435	3,157,706	9.71
2007	NJ	84	593,110,153	591,670,073	321,106,277	86,215,691	68.84
2007	NM	53	50,625,936	47,893,243	26,901,913	11,050,052	79.24
2007	NV	62	106,826,847	110,520,768	14,513,434	31,486,943	41.62
2007	NY	89	1,669,627,160	1,645,331,342	1,226,963,944	416,070,676	99.86
2007	OH	85	471,566,801	481,199,389	120,108,106	37,843,620	32.82
2007	OK	61	135,784,319	132,546,631	67,669,109	27,260,459	71.62
2007	OR	57	110,761,321	113,524,850	49,934,030	19,210,471	60.91
2007	PA	117	734,649,041	709,816,832	373,199,058	102,049,930	66.95
2007	PR	17	61,881,276	61,013,876	34,215,100	15,789,263	81.96
2007	RI	42	47,543,469	47,397,829	18,778,562	15,380,232	72.07
2007	SC	51	52,347,857	53,601,619	18,790,519	10,387,553	54.44
2007	SD	43	25,710,383	25,069,543	10,673,420	6,699,695	69.30
2007	TN	68	338,729,748	348,105,293	114,264,134	110,845,938	64.67
2007	TX	91	391,885,251	411,056,886	-61,407,359	45,973,225	-3.75
2007	UT	51	72,406,121	70,520,816	30,737,351	24,127,568	77.80
2007	VA	72	282,631,756	286,383,769	71,459,046	49,509,752	42.24
2007	VI	6	106,008	101,452	180,090	25,821	202.96
2007	VT	45	26,343,649	26,721,144	31,057,407	5,782,236	137.87
2007	WA	66	239,968,917	241,434,335	87,219,132	35,804,222	50.96
2007	WI	57	114,084,836	115,072,464	58,760,306	31,264,389	78.23
2007	WV	63	83,586,813	87,944,229	46,227,040	31,620,384	88.52
2007	WY	45	24,374,684	24,045,495	10,963,943	5,072,834	66.69



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
2008	COUNTRYWIDE		11,210,406,745	11,353,905,915	4,092,787,274	2,108,507,419	54.62
2008	MEAN	69	207,600,125	210,257,517	75,792,357	39,046,434	45.41
2008	MEDIAN	68	100,618,593	103,222,512	30,925,723	22,404,449	51.93
2008	AK	43	24,013,766	23,762,354	209,643	1,244,746	6.12
2008	AL	66	153,135,006	154,290,412	35,623,789	20,234,276	36.20
2008	AR	62	83,573,573	84,238,741	11,836,179	16,182,171	33.26
2008	AZ	84	284,224,264	294,321,616	61,883,322	31,248,044	31.64
2008	CA	95	888,586,867	884,658,266	173,321,395	148,983,928	36.43
2008	CO	64	195,869,520	193,844,857	53,046,554	25,095,333	40.31
2008	CT	62	216,098,899	214,580,061	91,398,612	27,695,009	55.50
2008	DC	53	40,048,841	37,180,752	13,379,550	9,222,024	60.79
2008	DE	60	40,688,116	41,375,205	22,161,206	6,914,184	70.27
2008	FL	107	596,907,907	623,685,132	206,717,378	108,047,686	50.47
2008	GA	83	326,912,075	324,689,200	99,424,101	58,249,744	48.56
2008	GU	5	720,111	675,406	-67,677	-190,128	-38.17
2008	HI	42	36,075,436	36,230,521	5,154,792	3,250,628	23.20
2008	IA	67	77,590,708	81,948,074	36,208,459	8,479,670	54.53
2008	ID	62	41,241,173	42,188,887	-4,058,316	9,005,628	11.73
2008	IL	98	653,373,490	654,197,819	270,918,339	146,886,663	63.87
2008	IN	81	129,165,188	130,238,836	57,901,115	22,935,643	62.07
2008	KS	63	87,657,043	88,598,800	2,791,526	13,264,746	18.12
2008	KY	78	163,045,855	165,170,222	61,578,449	36,472,221	59.36
2008	LA	68	102,412,112	103,047,830	-15,117,017	28,427,340	12.92
2008	MA	62	311,579,290	309,228,982	155,340,404	66,756,031	71.82
2008	MD	74	303,048,457	303,751,738	119,214,843	51,256,249	56.12
2008	ME	49	55,086,789	55,377,768	24,684,567	6,525,556	56.36
2008	MI	80	233,272,662	243,445,256	64,858,124	45,854,512	45.48
2008	MN	56	96,491,910	97,623,538	45,883,976	14,617,683	61.97
2008	MO	92	206,810,696	210,430,815	47,651,932	36,594,282	40.04
2008	MS	59	50,530,700	52,374,881	874,295	4,119,098	9.53
2008	MT	51	43,330,241	43,474,345	10,655,904	8,386,596	43.80
2008	NC	78	276,457,088	280,129,347	31,563,838	44,163,980	27.03
2008	ND	38	14,468,129	14,697,723	6,365,303	1,750,572	55.22
2008	NE	52	35,935,098	36,629,708	12,710,346	7,927,889	56.34
2008	NH	48	42,227,533	42,003,890	20,119,302	6,985,794	64.53
2008	NJ	93	537,272,455	559,513,432	242,102,227	80,747,688	57.70
2008	NM	54	51,712,639	52,246,843	23,436,287	12,354,751	68.50
2008	NV	66	98,825,073	103,397,193	27,481,477	29,808,504	55.41
2008	NY	102	1,666,766,132	1,693,770,782	1,174,304,627	401,311,182	93.02
2008	OH	92	421,236,311	446,543,615	81,907,331	79,808,989	36.22
2008	OK	70	130,033,112	129,076,868	58,809,285	30,752,003	69.39
2008	OR	64	113,140,718	116,273,556	18,360,194	21,873,255	34.60
2008	PA	121	741,133,188	722,210,743	308,922,755	130,067,183	60.78
2008	PR	17	62,568,101	61,778,417	-3,969,195	14,831,243	17.58
2008	RI	44	44,920,164	45,238,353	32,338,370	7,717,803	88.54
2008	SC	58	52,465,411	51,834,871	45,847,977	15,450,568	118.26
2008	SD	40	22,222,634	22,278,401	2,250,627	3,821,340	27.25
2008	TN	76	304,409,739	304,073,026	79,121,507	83,219,976	53.39
2008	TX	96	360,406,482	368,935,210	17,433,496	40,840,943	15.80
2008	UT	50	73,952,913	72,531,468	30,287,607	25,904,745	77.47
2008	VA	77	262,992,195	269,735,005	85,270,538	35,699,268	44.85
2008	VI	7	104,585	86,193	-100,211	45,546	-63.42
2008	VT	46	26,551,829	27,043,023	23,225,834	2,465,950	95.00
2008	WA	72	214,726,778	219,027,919	89,741,282	38,178,933	58.40
2008	WI	59	108,953,412	114,044,390	4,342,710	23,580,448	24.48
2008	WV	65	78,860,478	80,220,539	12,844,600	11,800,793	30.72
2008	WY	51	26,573,853	25,955,086	14,593,716	1,638,510	62.54



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
2009	COUNTRYWIDE		32,306,709,945	32,239,369,057	11,148,875,386	5,796,000,672	52.56
2009	MEAN	70	291,051,441	290,444,766	100,440,319	52,216,222	45.65
2009	MEDIAN	70	95,807,911	96,580,053	25,981,416	19,108,812	46.22
2009	AK	48	22,800,660	22,907,798	2,679,006	2,421,145	22.26
2009	AL	74	155,025,373	145,726,372	22,701,513	7,504,267	20.73
2009	AR	65	81,698,651	81,023,245	31,646,663	19,496,550	63.12
2009	AZ	82	263,605,272	261,177,782	125,023,148	43,589,466	64.56
2009	CA	102	840,476,178	823,828,476	203,234,642	174,799,439	45.89
2009	CO	71	168,896,388	170,452,929	59,067,544	40,803,155	58.59
2009	CT	70	209,892,429	210,725,641	91,003,340	22,591,679	53.91
2009	DC	53	40,982,134	35,851,988	9,736,312	3,965,489	38.22
2009	DE	61	41,375,388	39,957,999	15,159,216	5,159,983	50.85
2009	FL	104	568,831,211	579,966,120	174,348,659	107,650,977	48.62
2009	GA	87	304,191,050	310,405,827	86,141,495	68,322,372	49.76
2009	GU	6	759,768	763,150	69,305	-138,910	-9.12
2009	HI	47	33,190,996	33,877,145	20,575,053	5,289,298	76.35
2009	IA	66	83,777,499	84,468,252	19,725,920	17,559,733	44.14
2009	ID	63	42,424,055	42,833,600	6,149,404	6,178,348	28.78
2009	IL	107	621,344,137	622,177,670	224,723,582	139,968,774	58.62
2009	IN	82	127,345,099	128,776,954	39,129,101	33,761,453	56.60
2009	KS	62	81,975,970	82,295,619	30,403,524	13,398,804	53.23
2009	KY	79	157,132,203	159,292,072	51,411,816	30,203,799	51.24
2009	LA	67	104,291,954	104,707,994	14,023,286	33,836,822	45.71
2009	MA	65	322,553,703	318,136,730	176,434,985	50,670,689	71.39
2009	MD	83	295,046,446	296,043,608	163,304,413	51,845,299	72.68
2009	ME	52	51,088,146	53,093,701	25,085,230	8,626,770	63.50
2009	MI	82	212,162,308	212,148,443	-36,734,691	23,576,107	-6.20
2009	MN	58	87,510,633	92,778,145	13,788,492	16,695,060	32.86
2009	MO	91	202,890,276	202,522,686	82,564,821	75,508,842	78.05
2009	MS	64	58,359,303	60,592,237	13,915,155	6,814,073	34.21
2009	MT	51	45,841,720	45,504,442	22,242,713	7,464,502	65.28
2009	NC	81	252,364,289	259,533,323	63,140,887	48,278,706	42.93
2009	ND	41	11,788,080	12,163,186	-7,384,133	1,570,251	-47.80
2009	NE	56	36,400,709	37,066,636	11,109,699	7,469,210	50.12
2009	NH	55	43,152,378	42,789,972	14,383,129	4,657,606	44.50
2009	NJ	93	526,314,728	524,291,562	227,172,468	81,720,996	58.92
2009	NM	60	46,962,943	49,660,411	25,237,956	10,925,497	72.82
2009	NV	69	95,514,847	96,580,053	42,370,502	26,983,351	71.81
2009	NY	106	1,641,560,793	1,645,579,310	1,001,015,987	318,166,916	80.17
2009	OH	98	384,588,769	407,024,849	74,186,707	30,641,627	25.75
2009	OK	75	128,321,809	126,458,082	77,089,599	25,663,372	81.25
2009	OR	67	107,425,405	113,678,875	43,947,166	15,678,751	52.45
2009	PA	125	741,495,683	721,187,234	342,079,338	146,170,071	67.70
2009	PR	16	72,675,450	64,107,237	10,468,463	8,903,037	30.22
2009	RI	49	45,764,559	44,567,325	15,948,378	4,239,265	45.30
2009	SC	65	58,084,942	55,945,369	37,502,728	10,479,223	85.77
2009	SD	42	21,260,833	22,287,050	3,287,105	2,189,023	24.57
2009	TN	78	293,554,708	297,700,788	37,415,844	80,097,367	39.47
2009	TX	101	344,930,217	352,218,643	65,863,118	59,539,412	35.60
2009	UT	56	72,188,078	70,777,136	21,555,847	18,940,070	57.22
2009	VA	79	238,124,818	237,381,579	73,212,239	29,469,335	43.26
2009	VI	9	184,359	159,104	53,291	13,617	42.05
2009	VT	49	22,096,107	21,614,061	-471,348	1,805,559	6.17
2009	WA	74	201,578,828	202,606,923	66,531,102	33,009,722	49.13
2009	WI	60	100,874,024	102,334,220	42,485,872	19,108,812	60.19
2009	WV	68	76,687,372	79,133,129	26,502,757	10,544,285	46.82
2009	WY	50	26,819,842	26,401,883	9,801,704	4,955,696	55.90



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
2010	COUNTRYWIDE		10,600,322,059	10,557,651,729	3,524,306,622	1,862,710,616	51.02
2010	MEAN	73	196,302,260	195,512,069	65,264,937	34,494,641	43.94
2010	MEDIAN	71	93,580,047	93,268,965	22,937,153	17,300,037	43.77
2010	AK	52	22,927,894	22,113,751	10,638,326	4,475,919	68.35
2010	AL	82	135,274,971	141,028,209	18,359,031	37,886,026	39.88
2010	AR	69	71,615,403	74,705,106	13,341,439	10,765,053	32.27
2010	AZ	91	253,065,097	259,881,725	49,384,054	31,346,320	31.06
2010	CA	103	820,264,942	816,743,557	225,350,689	154,060,294	46.45
2010	CO	81	166,468,203	165,358,035	30,485,780	29,848,560	36.49
2010	CT	71	187,939,784	183,497,648	27,936,627	36,293,941	35.00
2010	DC	56	38,124,683	38,449,055	7,416,671	4,734,717	31.60
2010	DE	66	39,445,963	39,662,337	16,203,012	9,268,044	64.22
2010	FL	113	567,345,078	575,348,707	156,928,611	111,343,876	46.63
2010	GA	93	318,755,048	317,267,687	84,097,210	56,658,660	44.37
2010	GU	7	396,079	775,105	8,601	129,400	17.80
2010	HI	51	25,080,504	23,230,251	3,194,387	2,003,921	22.38
2010	IA	71	82,721,406	83,336,827	22,102,628	13,796,489	43.08
2010	ID	71	36,833,030	37,515,328	17,980,765	7,903,254	69.00
2010	IL	108	624,298,457	612,118,825	213,298,589	139,453,328	57.63
2010	IN	89	124,907,087	123,761,900	31,068,293	26,130,167	46.22
2010	KS	70	77,590,617	77,019,514	11,443,062	15,244,033	34.65
2010	KY	85	146,660,314	147,830,980	34,959,689	23,560,943	39.59
2010	LA	72	102,663,607	102,421,251	-2,885,801	25,073,737	21.66
2010	MA	69	314,627,751	317,552,226	118,046,978	41,510,869	50.25
2010	MD	85	283,990,112	278,593,596	110,420,085	41,463,206	54.52
2010	ME	54	50,343,690	50,113,805	15,298,403	6,335,036	43.17
2010	MI	93	204,854,043	206,335,086	23,001,973	30,146,856	25.76
2010	MN	66	91,352,183	90,090,506	67,253,564	11,655,586	87.59
2010	MO	94	190,991,047	191,631,730	25,981,416	-26,184,734	-0.11
2010	MS	66	56,065,254	55,826,602	16,675,923	9,521,663	46.93
2010	MT	59	42,758,520	41,482,255	11,409,501	4,631,929	38.67
2010	NC	87	244,658,185	248,152,397	55,780,114	35,510,025	36.79
2010	ND	43	14,015,796	13,555,637	-1,518,998	-1,074,100	-19.13
2010	NE	61	36,885,608	36,200,378	9,077,132	4,971,158	38.81
2010	NH	60	41,838,997	42,225,978	17,849,559	6,635,260	57.99
2010	NJ	100	509,562,388	509,063,975	276,629,733	93,036,134	72.62
2010	NM	66	50,177,642	49,703,711	22,872,332	13,788,529	73.76
2010	NV	77	89,240,677	89,764,552	9,861,949	24,637,581	38.43
2010	NY	108	1,690,062,746	1,660,702,763	1,000,853,012	376,508,051	82.94
2010	OH	102	358,917,949	368,687,687	27,901,917	41,730,457	18.89
2010	OK	80	131,228,152	125,826,619	63,267,317	31,554,124	75.36
2010	OR	71	95,807,911	100,844,740	19,425,238	7,462,717	26.66
2010	PA	128	726,053,577	706,504,002	312,169,918	140,946,086	64.13
2010	PR	16	67,890,409	66,758,849	28,904,489	11,459,342	60.46
2010	RI	50	47,082,730	44,328,564	31,616,873	6,802,101	86.67
2010	SC	73	64,445,936	61,988,617	9,123,935	6,797,584	25.68
2010	SD	44	20,056,834	20,253,965	6,758,967	4,862,084	57.38
2010	TN	88	260,632,329	272,395,937	13,467,388	37,217,006	18.61
2010	TX	106	345,877,069	338,161,003	16,712,134	51,844,991	20.27
2010	UT	63	71,016,808	70,658,976	30,830,946	20,243,186	72.28
2010	VA	88	223,588,791	227,645,291	70,411,946	33,762,341	45.76
2010	VI	8	127,318	130,517	9,924	25,923	27.47
2010	VT	56	22,263,556	22,302,810	9,723,308	1,720,338	51.31
2010	WA	83	204,840,436	199,218,619	75,778,885	19,356,040	47.75
2010	WI	65	97,535,615	96,447,423	25,646,479	21,034,969	48.40
2010	WV	71	82,544,300	85,430,613	28,157,495	10,068,404	44.74
2010	WY	56	26,609,533	27,006,502	3,595,124	2,753,192	23.51



**COUNTRYWIDE SUMMARY
OF MEDICAL PROFESSIONAL LIABILITY INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
	COUNTRYWIDE		10,287,069,135	10,296,112,512	3,655,161,296	1,973,170,359	54.66
	MEAN		8,438,766,145	8,411,979,516	4,777,529,298	1,896,565,952	82.63
	MEDIAN		7,604,104,289	7,054,509,032	4,092,787,274	1,862,710,616	80.84
2011	AK	55	22,703,036	22,569,754	5,283,794	4,437,422	43.07
2011	AL	84	140,232,428	134,383,782	15,075,394	34,287,173	36.73
2011	AR	73	70,104,220	70,565,645	24,739,907	9,220,268	48.13
2011	AZ	96	238,787,216	243,554,374	42,444,063	27,266,351	28.62
2011	CA	110	814,026,399	813,171,873	270,644,040	206,648,899	58.70
2011	CO	85	159,664,914	162,100,874	31,793,025	36,781,172	42.30
2011	CT	80	174,677,021	173,950,178	38,723,899	22,437,832	35.16
2011	DC	57	37,097,641	35,723,555	7,911,853	3,275,629	31.32
2011	DE	66	39,262,583	38,662,188	15,478,778	8,413,669	61.80
2011	FL	121	554,851,374	551,792,585	135,616,619	90,187,353	40.92
2011	GA	99	284,732,961	287,325,088	80,713,512	39,432,178	41.82
2011	GU	6	742,415	709,844	-325,184	-80,257	-57.12
2011	HI	55	29,617,816	30,221,073	14,465,702	3,079,650	58.06
2011	IA	79	75,781,289	77,915,711	20,823,399	13,527,266	44.09
2011	ID	73	32,993,589	35,763,482	4,913,309	-3,338,719	4.40
2011	IL	113	606,985,871	595,109,760	155,009,563	132,794,255	48.36
2011	IN	96	128,357,925	125,128,486	34,812,372	16,222,942	40.79
2011	KS	78	76,282,306	75,794,642	10,207,036	10,266,022	27.01
2011	KY	94	139,159,057	138,185,975	48,916,743	32,870,470	59.19
2011	LA	74	102,314,196	101,774,774	9,084,379	30,489,509	38.88
2011	MA	76	314,106,416	318,377,905	94,571,551	33,855,508	40.34
2011	MD	93	280,971,476	280,715,508	93,076,467	53,940,393	52.37
2011	ME	56	47,101,680	50,174,333	10,051,329	6,991,090	33.97
2011	MI	98	201,800,996	203,651,134	41,100,798	45,365,264	42.46
2011	MN	71	87,947,162	88,920,597	34,407,969	14,178,668	54.64
2011	MO	93	176,537,172	186,180,291	36,920,185	24,117,677	32.78
2011	MS	70	59,532,616	58,025,273	16,110,574	8,225,517	41.94
2011	MT	68	42,709,825	41,768,321	19,369,574	6,481,225	61.89
2011	NC	94	226,826,114	230,370,354	43,610,348	43,608,803	37.86
2011	ND	45	13,359,083	13,227,884	6,268,199	2,466,827	66.03
2011	NE	64	36,378,230	36,977,306	13,401,301	7,814,714	57.38
2011	NH	61	38,065,299	39,753,664	14,569,332	7,439,895	55.36
2011	NJ	109	494,516,802	497,951,917	184,714,386	82,739,134	53.71
2011	NM	73	56,106,167	52,673,107	32,861,623	14,517,883	89.95
2011	NV	83	85,673,967	85,999,274	15,992,371	24,834,932	47.47
2011	NY	119	1,668,253,592	1,670,121,278	1,089,511,643	441,738,880	91.68
2011	OH	110	333,348,477	331,778,585	57,931,069	32,848,278	27.36
2011	OK	84	117,886,425	117,711,844	46,690,760	26,762,230	62.40
2011	OR	75	97,038,155	102,904,887	33,059,708	12,555,960	44.33
2011	PA	133	707,463,046	704,898,018	360,733,402	124,230,569	68.80
2011	PR	15	70,690,532	69,493,418	25,338,313	12,181,549	53.99
2011	RI	51	38,559,054	43,000,402	19,597,013	6,775,661	61.33
2011	SC	79	61,751,406	60,015,550	29,932,367	14,418,274	73.90
2011	SD	50	19,748,889	19,869,718	7,146,808	2,049,989	46.29
2011	TN	96	231,378,431	236,557,369	80,354,116	52,526,079	56.17
2011	TX	110	344,443,434	333,519,672	55,380,962	45,873,619	30.36
2011	UT	68	68,813,147	67,761,115	11,196,072	19,471,874	45.26
2011	VA	95	216,568,347	215,181,893	59,092,982	30,621,286	41.69
2011	VI	9	178,492	167,991	79,363	34,282	67.65
2011	VT	55	22,097,010	21,746,302	3,266,594	3,759,324	32.31
2011	WA	87	203,869,400	201,191,574	75,944,341	38,211,879	56.74
2011	WI	73	88,160,202	91,765,462	13,061,109	-1,693,491	12.39
2011	WV	78	80,427,757	83,139,392	49,023,708	10,657,499	71.78
2011	WY	59	26,386,077	26,117,531	14,462,756	5,350,004	75.86

**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	AK	28	13,991,041	13,727,363	2,647,436	4,323,555	50.78
1992	AK	28	13,686,641	13,439,043	3,760,295	4,820,662	63.85
1993	AK	34	16,273,522	14,722,734	7,361,833	5,118,161	84.77
1994	AK	29	12,952,675	13,908,351	5,680,018	3,835,049	68.41
1995	AK	32	15,097,746	15,042,390	6,403,337	2,172,207	57.01
1996	AK	35	15,502,233	15,689,262	5,572,106	4,223,084	62.43
1997	AK	36	14,606,659	13,377,700	3,764,618	4,561,232	62.24
1998	AK	41	13,922,098	13,687,357	2,613,558	2,634,760	38.34
1999	AK	47	12,560,421	12,942,528	15,046,076	4,557,280	151.46
2000	AK	40	12,340,258	12,455,140	2,178,918	2,508,125	37.63
2001	AK	42	12,968,915	13,225,622	12,624,023	6,834,247	147.13
2002	AK	39	16,122,037	14,984,813	8,778,063	4,071,058	85.75
2003	AK	40	20,118,689	19,270,654	15,200,719	6,129,618	110.69
2004	AK	43	23,245,728	21,856,460	7,993,414	5,561,451	62.02
2005	AK	36	25,057,131	24,117,826	1,707,159	2,569,499	17.73
2006	AK	36	25,693,407	24,873,154	2,499,932	990,766	14.03
2007	AK	39	24,602,131	23,791,734	17,131,792	3,823,889	88.08
2008	AK	43	24,013,766	23,762,354	209,643	1,244,746	6.12
2009	AK	48	22,800,660	22,907,798	2,679,006	2,421,145	22.26
2010	AK	52	22,927,894	22,113,751	10,638,326	4,475,919	68.35
2011	AK	55	22,703,036	22,569,754	5,283,794	4,437,422	43.07
	AK Average	39	18,151,747	17,736,466	6,655,908	3,872,089	59.36
1991	AL	58	87,554,793	84,864,468	22,169,612	27,829,970	58.92
1992	AL	58	88,613,041	85,537,169	23,594,973	24,150,768	55.82
1993	AL	58	80,518,346	81,117,022	48,619,433	22,170,547	87.27
1994	AL	61	93,539,635	89,170,562	50,299,040	19,180,751	77.92
1995	AL	76	92,509,989	89,271,759	52,289,467	10,164,784	69.96
1996	AL	71	95,905,667	95,454,623	46,284,601	28,980,485	78.85
1997	AL	73	92,645,016	94,350,152	-39,201,831	88,739,197	52.50
1998	AL	76	98,484,856	96,091,376	38,665,178	16,562,860	57.47
1999	AL	71	104,251,001	103,261,742	38,391,206	9,341,351	46.22
2000	AL	68	94,404,073	99,869,055	52,065,825	41,171,337	93.36
2001	AL	66	119,347,620	123,075,386	47,788,325	50,191,689	79.61
2002	AL	67	130,730,124	127,470,964	32,233,874	53,490,668	67.25
2003	AL	63	161,327,928	148,193,168	29,452,460	23,176,304	35.51
2004	AL	60	172,852,151	165,227,533	34,246,111	48,905,818	50.33
2005	AL	57	180,025,809	178,264,689	52,833,437	54,321,858	60.11
2006	AL	56	173,607,425	174,502,026	36,984,382	20,189,725	32.76
2007	AL	61	160,243,490	160,577,258	38,781,648	38,268,406	47.98
2008	AL	66	153,135,006	154,290,412	35,623,789	20,234,276	36.20
2009	AL	74	155,025,373	145,726,372	22,701,513	7,504,267	20.73
2010	AL	82	135,274,971	141,028,209	18,359,031	37,886,026	39.88
2011	AL	84	140,232,428	134,383,782	15,075,394	34,287,173	36.73
	AL Average	67	124,296,607	122,463,225	33,202,737	32,226,108	53.43
1991	AR	52	25,274,370	23,134,801	13,036,452	4,814,756	77.16
1992	AR	50	27,222,240	27,886,447	14,233,583	8,922,240	83.04
1993	AR	53	27,247,067	27,656,430	18,975,990	8,309,972	98.66
1994	AR	58	41,476,038	30,661,811	11,860,843	7,666,191	63.69
1995	AR	63	30,458,564	27,186,316	21,015,125	9,895,790	113.70
1996	AR	61	29,681,807	26,676,119	27,124,463	11,964,059	146.53
1997	AR	62	27,524,262	31,877,228	46,079,736	15,222,941	192.31
1998	AR	67	30,554,557	33,746,020	33,790,045	10,645,250	131.68
1999	AR	74	33,347,983	35,760,488	11,029,716	5,387,568	45.91
2000	AR	65	34,384,520	35,905,257	34,518,603	12,225,846	130.19
2001	AR	65	43,364,217	39,722,024	63,428,581	15,829,511	199.53
2002	AR	60	59,218,377	55,154,193	78,708,916	20,261,003	179.44
2003	AR	56	71,423,943	64,041,955	53,591,057	16,548,531	109.52
2004	AR	57	84,555,398	79,967,785	49,444,372	21,118,550	88.24
2005	AR	59	83,681,965	84,612,429	44,967,411	18,817,471	75.38
2006	AR	57	87,579,896	85,573,978	42,024,625	21,345,608	74.05
2007	AR	57	82,576,132	83,625,065	54,981,806	23,567,814	93.93
2008	AR	62	83,573,573	84,238,741	11,836,179	16,182,171	33.26
2009	AR	65	81,698,651	81,023,245	31,646,663	19,496,550	63.12
2010	AR	69	71,615,403	74,705,106	13,341,439	10,765,053	32.27
2011	AR	73	70,104,220	70,565,645	24,739,907	9,220,268	48.13
	AR Average	61	53,645,866	52,558,147	33,351,215	13,724,150	89.57

**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	AZ	72	107,418,275	107,736,899	54,166,779	41,211,168	88.53
1992	AZ	69	110,236,978	106,517,272	38,063,051	30,338,795	64.22
1993	AZ	67	112,165,052	105,338,222	58,075,353	23,761,911	77.69
1994	AZ	71	118,929,167	112,374,009	55,790,652	30,701,370	76.97
1995	AZ	69	114,351,211	116,055,204	44,331,076	28,615,228	62.85
1996	AZ	69	120,053,615	116,360,693	83,976,487	27,689,091	95.97
1997	AZ	77	123,767,084	120,042,763	82,629,243	21,468,897	86.72
1998	AZ	83	114,343,924	113,274,712	114,043,653	20,491,032	118.77
1999	AZ	83	137,964,905	134,547,022	108,716,431	24,851,100	99.27
2000	AZ	80	134,290,900	130,976,659	106,373,447	22,574,270	98.45
2001	AZ	71	155,355,161	135,324,093	128,614,976	43,861,328	127.45
2002	AZ	77	204,482,412	179,810,871	168,187,606	59,956,654	126.88
2003	AZ	78	225,727,049	204,560,339	141,852,734	62,593,243	99.94
2004	AZ	78	261,659,589	251,952,022	157,918,990	56,050,696	84.92
2005	AZ	70	277,955,293	264,919,769	134,265,593	61,858,605	74.03
2006	AZ	74	297,566,803	291,995,151	124,179,510	51,756,965	60.25
2007	AZ	75	293,224,474	285,387,940	107,378,655	47,590,677	54.30
2008	AZ	84	284,224,264	294,321,616	61,883,322	31,248,044	31.64
2009	AZ	82	263,605,272	261,177,782	125,023,148	43,589,466	64.56
2010	AZ	91	253,065,097	259,881,725	49,384,054	31,346,320	31.06
2011	AZ	96	238,787,216	243,554,374	42,444,063	27,266,351	28.62
	AZ Average	77	188,055,892	182,671,864	94,633,277	37,562,915	79
1991	CA	79	527,461,529	529,140,007	49,158,812	197,542,239	46.62
1992	CA	88	533,442,031	526,487,846	216,243,203	201,663,156	79.38
1993	CA	96	534,602,455	562,893,860	219,620,636	212,740,098	76.81
1994	CA	97	558,969,976	575,937,864	219,756,696	189,028,510	70.98
1995	CA	94	589,928,260	596,811,553	249,741,093	204,648,306	76.14
1996	CA	92	630,229,835	609,425,369	265,829,420	211,351,853	78.30
1997	CA	104	639,647,069	628,861,953	278,913,904	163,920,455	70.42
1998	CA	114	680,203,360	651,959,199	267,972,314	179,646,608	68.66
1999	CA	106	591,237,100	611,656,646	258,178,067	216,928,740	77.68
2000	CA	99	586,015,423	609,636,336	276,752,381	136,501,575	67.79
2001	CA	96	681,877,525	647,281,872	414,658,209	177,657,544	91.51
2002	CA	89	797,534,899	787,212,535	431,539,332	278,334,054	90.18
2003	CA	93	906,850,142	873,693,065	414,260,730	258,669,803	77.02
2004	CA	88	966,070,889	915,451,522	410,525,440	233,035,925	70.30
2005	CA	90	970,889,803	962,928,370	350,335,701	223,520,784	59.59
2006	CA	87	972,751,468	947,809,946	269,994,490	207,253,775	50.35
2007	CA	90	909,344,528	913,755,097	250,124,099	188,914,266	48.05
2008	CA	95	888,586,867	884,658,266	173,321,395	148,983,928	36.43
2009	CA	102	840,476,178	823,828,476	203,234,642	174,799,439	45.89
2010	CA	103	820,264,942	816,743,557	225,350,689	154,060,294	46.45
2011	CA	110	814,026,399	813,171,873	270,644,040	206,648,899	58.70
	CA Average	96	735,257,651	728,064,058	272,197,871	198,373,821	66
1991	CO	57	68,344,649	65,542,655	28,811,312	18,784,666	72.62
1992	CO	56	73,823,381	69,550,616	26,281,216	18,481,809	64.36
1993	CO	57	74,366,057	74,091,477	33,867,324	16,629,471	68.15
1994	CO	59	77,679,280	75,796,060	62,827,690	20,474,299	109.90
1995	CO	62	86,438,600	82,892,189	47,045,647	26,564,712	88.80
1996	CO	64	89,518,016	89,517,501	44,554,521	15,243,448	66.80
1997	CO	68	87,914,349	89,454,924	26,182,578	18,802,862	50.29
1998	CO	70	89,737,571	89,508,671	45,828,600	19,464,490	72.95
1999	CO	67	85,510,080	89,832,561	46,833,108	15,960,529	69.90
2000	CO	69	88,270,959	83,702,294	32,644,473	23,223,443	66.75
2001	CO	67	118,941,553	97,528,081	45,269,340	34,130,977	81.41
2002	CO	69	117,205,401	109,703,012	68,971,717	25,747,669	86.34
2003	CO	65	136,666,760	126,706,046	86,952,901	30,163,199	92.43
2004	CO	62	154,944,903	147,400,654	70,273,221	41,110,297	75.57
2005	CO	60	168,519,281	159,489,827	49,443,416	40,786,660	56.57
2006	CO	59	212,102,022	205,859,089	79,034,189	37,067,710	56.40
2007	CO	60	182,823,421	186,160,615	63,989,707	34,846,876	53.09
2008	CO	64	195,869,520	193,844,857	53,046,554	25,095,333	40.31
2009	CO	71	168,896,388	170,452,929	59,067,544	40,803,155	58.59
2010	CO	81	166,468,203	165,358,035	30,485,780	29,848,560	36.49
2011	CO	85	159,664,914	162,100,874	31,793,025	36,781,172	42.30
	CO Average	65	123,985,967	120,690,141	49,200,184	27,143,397	67

**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	CT	54	105,673,384	103,219,908	33,552,351	27,384,249	59.04
1992	CT	52	108,669,479	104,958,283	57,131,601	25,581,996	78.81
1993	CT	55	156,803,586	108,079,963	52,435,929	4,491,778	52.67
1994	CT	56	96,349,280	113,630,781	62,162,811	17,402,303	70.02
1995	CT	67	85,516,370	111,016,405	65,509,695	21,114,285	78.03
1996	CT	65	161,410,886	117,178,406	78,220,448	28,912,017	91.43
1997	CT	72	102,551,518	127,445,032	94,191,443	13,331,791	84.37
1998	CT	70	79,206,366	96,788,608	156,690,570	28,992,790	191.84
1999	CT	81	103,986,543	103,236,227	134,296,765	33,473,647	162.51
2000	CT	74	111,494,249	106,103,640	153,660,982	28,415,302	171.60
2001	CT	75	129,792,918	120,425,711	185,276,047	16,887,630	167.87
2002	CT	70	158,923,275	172,579,871	208,823,567	41,306,201	144.94
2003	CT	73	225,338,363	211,409,325	147,091,895	32,967,964	85.17
2004	CT	69	225,707,503	221,089,603	120,076,129	32,105,886	68.83
2005	CT	67	246,403,126	228,955,352	171,219,850	44,802,712	94.35
2006	CT	62	222,537,258	224,273,979	132,485,073	31,617,521	73.17
2007	CT	57	217,446,348	218,828,757	185,406,377	26,561,673	96.86
2008	CT	62	216,098,899	214,580,061	91,398,612	27,695,009	55.50
2009	CT	70	209,892,429	210,725,641	91,003,340	22,591,679	53.91
2010	CT	71	187,939,784	183,497,648	27,936,627	36,293,941	35.00
2011	CT	80	174,677,021	173,950,178	38,723,899	22,437,832	35.16
	CT Average	67	158,400,885	155,808,256	108,918,762	26,874,676	93
1991	DC	42	49,700,185	37,610,736	39,736,901	13,165,941	140.66
1992	DC	46	34,920,231	35,924,779	46,338,210	10,246,530	157.51
1993	DC	46	44,034,733	37,406,832	30,732,756	6,532,473	99.62
1994	DC	45	43,490,713	45,657,605	18,220,248	6,495,976	54.13
1995	DC	48	44,791,352	37,543,959	37,972,268	7,278,318	120.53
1996	DC	45	32,798,058	35,293,501	32,568,575	9,454,520	119.07
1997	DC	50	36,617,305	34,097,008	10,616,081	4,438,432	44.15
1998	DC	52	34,352,680	31,838,454	28,598,275	16,042,802	140.21
1999	DC	58	34,853,004	35,908,286	26,419,656	4,674,137	86.59
2000	DC	58	33,608,037	36,068,070	21,462,243	7,048,089	79.05
2001	DC	50	32,735,408	30,988,763	29,385,539	5,004,776	110.98
2002	DC	45	38,393,947	35,163,913	28,875,211	12,072,536	116.45
2003	DC	41	45,659,240	38,986,569	36,070,627	12,692,826	125.08
2004	DC	35	53,486,422	51,642,646	31,039,818	7,451,175	74.53
2005	DC	42	44,714,619	44,227,543	27,525,210	16,612,406	99.80
2006	DC	42	44,578,641	44,992,334	14,088,819	10,438,328	54.51
2007	DC	47	41,653,456	40,780,224	29,821,095	6,072,426	88.02
2008	DC	53	40,048,841	37,180,752	13,379,550	9,222,024	60.79
2009	DC	53	40,982,134	35,851,988	9,736,312	3,965,489	38.22
2010	DC	56	38,124,683	38,449,055	7,416,671	4,734,717	31.60
2011	DC	57	37,097,641	35,723,555	7,911,853	3,275,629	31.32
	DC Average	48	40,316,254	38,158,884	25,138,853	8,424,740	89
1991	DE	37	21,496,792	20,050,599	11,132,332	3,607,404	73.51
1992	DE	43	19,849,798	20,085,454	4,296,183	3,626,919	39.45
1993	DE	44	21,119,146	19,819,744	9,592,999	3,668,433	66.91
1994	DE	44	19,892,132	19,507,002	6,850,258	2,628,298	48.59
1995	DE	46	22,371,992	19,590,947	4,320,810	4,529,687	45.18
1996	DE	43	17,376,588	18,360,559	18,127,328	2,624,901	113.03
1997	DE	46	18,685,921	17,968,217	6,187,218	2,344,354	47.48
1998	DE	48	13,654,123	16,149,964	1,703,843	3,157,153	30.10
1999	DE	52	14,223,638	15,155,810	7,716,359	3,139,785	71.63
2000	DE	50	17,139,493	17,885,646	10,660,223	2,658,728	74.47
2001	DE	52	20,162,710	17,214,031	19,338,878	3,861,192	134.77
2002	DE	57	24,232,692	23,051,585	20,238,677	5,568,805	111.96
2003	DE	54	36,269,436	30,162,107	22,923,744	5,178,157	93.17
2004	DE	52	38,302,943	32,413,657	29,116,705	6,427,742	109.66
2005	DE	51	44,703,227	39,058,592	24,554,887	7,604,303	82.34
2006	DE	58	50,877,770	45,639,359	20,912,116	9,719,164	67.12
2007	DE	59	42,716,014	42,730,207	14,818,991	7,627,906	52.53
2008	DE	60	40,688,116	41,375,205	22,161,206	6,914,184	70.27
2009	DE	61	41,375,388	39,957,999	15,159,216	5,159,983	50.85
2010	DE	66	39,445,963	39,662,337	16,203,012	9,268,044	64.22
2011	DE	66	39,262,583	38,662,188	15,478,778	8,413,669	61.80
	DE Average	52	28,754,594	27,357,200	14,356,846	5,129,943	72

COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	FL	77	241,815,460	241,373,015	116,918,576	41,387,949	65.59
1992	FL	74	237,657,615	231,718,301	155,339,487	56,470,799	91.41
1993	FL	74	254,199,341	251,004,784	149,696,518	56,747,275	82.25
1994	FL	72	370,548,369	343,302,366	267,646,824	87,217,191	103.37
1995	FL	82	451,987,035	437,139,515	379,270,879	107,419,708	111.34
1996	FL	86	396,267,755	387,024,265	271,365,927	79,340,210	90.62
1997	FL	90	400,627,826	402,334,114	395,608,599	108,802,936	125.37
1998	FL	102	459,279,452	459,831,030	408,750,765	120,772,881	115.16
1999	FL	108	503,233,312	505,232,918	433,743,995	186,567,536	122.78
2000	FL	97	536,909,605	505,388,947	633,249,682	194,584,753	163.80
2001	FL	90	648,079,364	603,921,407	683,282,992	175,358,132	142.18
2002	FL	90	825,199,580	760,863,464	767,548,249	201,740,340	127.39
2003	FL	91	892,161,619	854,101,130	729,844,161	258,505,769	115.72
2004	FL	92	860,312,215	843,715,450	487,225,921	271,627,036	89.94
2005	FL	86	849,578,362	835,668,563	367,510,208	219,167,961	70.20
2006	FL	97	847,262,005	844,137,935	339,119,717	242,897,992	68.95
2007	FL	98	662,949,087	697,631,131	138,033,756	108,726,530	35.37
2008	FL	107	596,907,907	623,685,132	206,717,378	108,047,686	50.47
2009	FL	104	568,831,211	579,966,120	174,348,659	107,650,977	48.62
2010	FL	113	567,345,078	575,348,707	156,928,611	111,343,876	46.63
2011	FL	121	554,851,374	551,792,585	135,616,619	90,187,353	40.92
	FL Average	93	558,381,122	549,294,328	352,274,644	139,741,185	91
1991	GA	64	145,700,084	134,602,259	73,875,111	29,595,977	76.87
1992	GA	66	163,192,187	159,943,123	74,182,350	22,462,314	60.42
1993	GA	70	172,185,980	162,974,711	71,452,252	24,417,832	58.83
1994	GA	74	188,119,905	181,458,813	106,731,002	34,000,483	77.56
1995	GA	81	201,719,897	174,853,960	82,887,083	35,034,075	67.44
1996	GA	87	179,290,405	191,262,950	98,954,137	34,338,160	69.69
1997	GA	92	167,546,851	178,731,456	129,602,334	32,035,128	90.44
1998	GA	96	164,384,156	177,389,727	125,955,988	42,520,595	94.98
1999	GA	100	175,126,645	189,154,015	165,017,983	46,164,298	111.65
2000	GA	93	191,541,939	183,303,732	196,196,339	51,087,405	134.90
2001	GA	95	196,601,994	199,712,078	265,074,888	51,456,768	158.49
2002	GA	92	315,956,652	265,136,965	325,853,597	71,633,066	149.92
2003	GA	87	350,820,904	324,762,268	276,482,403	75,370,606	108.34
2004	GA	85	417,474,261	389,439,158	276,446,884	83,092,955	92.32
2005	GA	87	383,080,911	390,741,000	179,299,404	71,881,869	64.28
2006	GA	83	372,752,823	370,055,163	91,452,314	83,060,918	47.16
2007	GA	81	332,004,936	341,197,021	132,249,061	64,318,895	57.61
2008	GA	83	326,912,075	324,689,200	99,424,101	58,249,744	48.56
2009	GA	87	304,191,050	310,405,827	86,141,495	68,322,372	49.76
2010	GA	93	318,755,048	317,267,687	84,097,210	56,658,660	44.37
2011	GA	99	284,732,961	287,325,088	80,713,512	39,432,178	41.82
	GA Average	85	254,861,508	250,209,819	143,909,021	51,196,871	81
1991	GU	1	2,058	1,332	1,000	0	75.08
1992	GU	2	5,129	4,678	2,109	0	45.08
1993	GU	1	3,435	3,330	3,000	1,000	120.12
1994	GU	2	185,197	170,503	-2,000	0	-1.17
1995	GU	1	367,480	348,378	92,625	32,050	35.79
1996	GU	3	420,194	514,332	240,486	246,945	94.77
1997	GU	2	280,639	168,409	153,122	-27,692	74.48
1998	GU	3	367,741	318,596	-58,594	107,452	15.34
1999	GU	4	551,472	477,923	17,381	-63,145	-9.58
2000	GU	4	479,376	461,581	-61,391	292,448	50.06
2001	GU	6	1,579,193	1,277,958	-68,680	-317,074	-30.19
2002	GU	6	1,270,045	1,373,336	273,171	304,700	42.08
2003	GU	6	1,790,246	1,655,156	389,489	253,120	38.82
2004	GU	5	708,418	1,054,914	46,412	20,273	6.32
2005	GU	3	2,530,067	1,458,543	-59,449	-151,729	-14.48
2006	GU	4	1,113,213	1,382,807	62,110	385,942	32.40
2007	GU	4	663,220	908,171	65,410	-52,807	1.39
2008	GU	5	720,111	675,406	-67,677	-190,128	-38.17
2009	GU	6	759,768	763,150	69,305	-138,910	-9.12
2010	GU	7	396,079	775,105	8,601	129,400	17.80
2011	GU	6	742,415	709,844	-325,184	-80,257	-57.12
	GU Average	4	711,214	690,641	37,202	35,790	23

**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	HI	39	15,615,237	16,052,434	11,232,497	10,668,013	136.43
1992	HI	39	18,970,953	17,713,553	-6,887,781	3,054,943	-21.64
1993	HI	43	20,265,918	20,013,844	18,153,878	5,119,908	116.29
1994	HI	41	20,012,201	20,899,458	19,123,375	4,418,438	112.64
1995	HI	42	21,974,002	21,770,460	13,926,587	5,116,123	87.47
1996	HI	40	24,247,239	20,788,926	12,451,590	5,851,379	88.04
1997	HI	43	22,192,888	21,661,245	1,936,729	6,172,290	37.44
1998	HI	44	26,863,788	24,357,451	18,713,140	8,011,077	109.72
1999	HI	48	29,821,521	28,345,840	30,302,362	7,789,571	134.38
2000	HI	49	29,421,808	29,859,756	15,637,219	5,010,885	69.15
2001	HI	48	28,131,029	29,965,119	20,749,703	27,827,309	162.11
2002	HI	47	37,412,671	34,873,430	16,953,124	9,806,734	76.73
2003	HI	43	34,375,629	35,058,338	15,970,036	7,706,970	67.54
2004	HI	44	35,580,389	33,224,995	33,022,806	7,691,419	122.54
2005	HI	40	38,125,311	35,845,074	8,028,648	5,543,689	37.86
2006	HI	38	36,882,686	37,749,545	12,158,807	5,752,411	47.45
2007	HI	39	34,673,991	36,645,067	11,493,820	4,044,193	42.40
2008	HI	42	36,075,436	36,230,521	5,154,792	3,250,628	23.20
2009	HI	47	33,190,996	33,877,145	20,575,053	5,289,298	76.35
2010	HI	51	25,080,504	23,230,251	3,194,387	2,003,921	22.38
2011	HI	55	29,617,816	30,221,073	14,465,702	3,079,650	58.06
	HI Average	44	28,501,524	28,018,263	14,112,213	6,819,469	77
1991	IA	58	48,728,109	44,115,906	17,263,875	6,196,477	53.18
1992	IA	54	50,125,908	48,329,493	16,704,034	3,310,780	41.41
1993	IA	55	50,410,782	50,720,331	26,567,976	6,526,625	65.25
1994	IA	54	46,123,258	43,132,344	6,236,293	4,335,202	24.51
1995	IA	56	45,660,579	45,166,060	30,272,665	6,329,584	81.04
1996	IA	56	42,932,845	42,303,209	18,904,540	8,054,175	63.73
1997	IA	57	42,203,383	43,638,233	44,722,808	6,559,979	117.52
1998	IA	60	43,216,649	45,131,303	13,795,113	4,876,168	41.37
1999	IA	65	47,154,159	47,209,193	31,514,080	7,653,576	82.97
2000	IA	62	51,344,540	54,637,751	29,858,497	4,920,070	63.65
2001	IA	62	62,079,611	58,803,890	45,299,639	10,309,847	94.57
2002	IA	59	72,085,105	72,247,654	38,009,711	10,965,286	67.79
2003	IA	57	84,069,177	78,917,423	69,946,915	18,843,076	112.51
2004	IA	64	99,537,871	95,963,495	47,364,007	12,504,609	62.39
2005	IA	68	104,021,334	103,070,110	38,099,030	18,286,420	54.71
2006	IA	61	100,095,191	97,215,171	29,512,170	18,582,399	49.47
2007	IA	61	95,374,531	92,950,050	23,765,546	21,049,846	48.21
2008	IA	67	77,590,708	81,948,074	36,208,459	8,479,670	54.53
2009	IA	66	83,777,499	84,468,252	19,725,920	17,559,733	44.14
2010	IA	71	82,721,406	83,336,827	22,102,628	13,796,489	43.08
2011	IA	79	75,781,289	77,915,711	20,823,399	13,527,266	44.09
	IA Average	62	66,906,378	66,248,594	29,842,729	10,603,204	62
1991	ID	43	14,565,859	14,834,988	517,828	8,169,010	58.56
1992	ID	43	15,435,270	15,024,942	7,331,536	5,013,598	82.16
1993	ID	42	18,069,892	16,366,999	6,443,530	5,004,488	69.95
1994	ID	38	17,135,754	16,899,953	6,585,669	3,573,641	60.11
1995	ID	47	18,908,099	19,153,469	14,118,532	4,303,186	96.18
1996	ID	53	21,190,321	19,153,890	4,958,664	3,768,472	45.56
1997	ID	58	17,670,876	17,764,622	11,076,029	2,464,299	76.22
1998	ID	65	19,392,638	19,252,112	63,534,346	19,260,255	430.05
1999	ID	64	19,946,480	20,531,227	-39,144,574	-7,420,557	-226.80
2000	ID	59	19,910,772	20,107,953	9,256,342	4,471,915	68.27
2001	ID	62	24,085,660	21,811,965	21,530,081	8,145,735	136.05
2002	ID	60	27,287,203	26,601,960	25,167,908	8,170,020	125.32
2003	ID	64	33,901,265	32,981,288	20,024,391	10,450,861	92.40
2004	ID	62	40,877,859	38,741,093	23,188,703	6,491,143	76.61
2005	ID	57	46,004,467	44,304,629	32,300,466	9,956,811	95.38
2006	ID	56	47,622,322	44,968,995	10,179,528	7,116,396	38.46
2007	ID	55	44,532,627	44,234,510	15,002,644	9,215,656	54.75
2008	ID	62	41,241,173	42,188,887	-4,058,316	9,005,628	11.73
2009	ID	63	42,424,055	42,833,600	6,149,404	6,178,348	28.78
2010	ID	71	36,833,030	37,515,328	17,980,765	7,903,254	69.00
2011	ID	73	32,993,589	35,763,482	4,913,309	-3,338,719	4.40
	ID Average	57	28,572,820	28,144,566	12,240,799	6,090,640	71



**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	IL	83	298,942,119	289,702,082	278,038,572	114,965,802	135.66
1992	IL	80	311,266,071	298,339,306	349,587,293	92,118,351	148.05
1993	IL	83	327,318,935	319,319,495	335,109,762	106,166,591	138.19
1994	IL	91	372,587,538	367,636,093	319,109,299	91,435,268	111.67
1995	IL	101	394,250,946	407,653,078	309,558,431	130,288,579	107.90
1996	IL	101	406,034,748	405,571,144	218,869,545	83,704,796	74.60
1997	IL	112	393,566,701	379,500,881	197,425,312	111,426,594	81.38
1998	IL	105	374,457,903	373,588,428	311,013,239	110,066,209	112.71
1999	IL	111	342,862,126	348,850,892	227,960,226	51,200,466	80.02
2000	IL	110	395,077,391	392,991,679	390,023,424	85,583,273	121.02
2001	IL	108	437,400,094	399,509,398	488,668,980	125,266,694	153.67
2002	IL	103	556,020,417	512,631,850	750,938,604	142,269,764	174.24
2003	IL	95	671,159,949	634,290,331	615,546,286	179,662,130	125.37
2004	IL	104	759,601,195	732,706,290	635,371,576	153,036,416	107.60
2005	IL	104	738,910,143	730,849,010	532,286,529	157,653,426	94.40
2006	IL	96	730,146,351	727,361,752	277,608,364	152,527,586	59.14
2007	IL	94	669,134,112	676,561,726	279,661,600	164,080,272	65.59
2008	IL	98	653,373,490	654,197,819	270,918,339	146,886,663	63.87
2009	IL	107	621,344,137	622,177,670	224,723,582	139,968,774	58.62
2010	IL	108	624,298,457	612,118,825	213,298,589	139,453,328	57.63
2011	IL	113	606,985,871	595,109,760	155,009,563	132,794,255	48.36
	IL Average	100	508,797,081	499,079,405	351,463,196	124,312,154	101
1991	IN	65	34,944,106	34,173,351	14,299,684	15,085,993	85.99
1992	IN	64	36,093,066	34,923,534	6,039,511	11,768,605	50.99
1993	IN	63	38,289,908	38,286,491	13,969,500	11,757,235	67.20
1994	IN	62	37,199,607	35,256,013	10,753,249	12,628,404	66.32
1995	IN	66	38,196,982	38,970,460	26,722,669	15,476,416	108.28
1996	IN	67	38,998,023	38,176,020	22,400,785	14,019,973	95.40
1997	IN	69	38,384,601	37,693,076	9,782,750	24,614,608	91.26
1998	IN	70	43,119,073	42,343,015	11,751,951	17,729,362	69.62
1999	IN	75	49,260,234	44,396,982	22,795,705	25,221,433	108.15
2000	IN	75	53,189,884	51,412,632	18,475,638	15,785,551	66.64
2001	IN	76	68,046,832	58,579,168	24,159,927	28,082,793	89.18
2002	IN	69	88,224,529	78,652,026	51,755,875	42,086,185	119.31
2003	IN	63	103,411,489	101,464,314	62,132,817	44,288,840	104.89
2004	IN	67	106,905,875	101,439,048	91,472,357	27,366,384	117.15
2005	IN	69	130,522,209	122,695,879	34,552,413	36,479,662	57.89
2006	IN	75	135,377,608	133,864,976	43,781,225	43,050,519	64.87
2007	IN	77	130,618,209	130,989,424	67,183,119	21,571,295	67.76
2008	IN	81	129,165,188	130,238,836	57,901,115	22,935,643	62.07
2009	IN	82	127,345,099	128,776,954	39,129,101	33,761,453	56.60
2010	IN	89	124,907,087	123,761,900	31,068,293	26,130,167	46.22
2011	IN	96	128,357,925	125,128,486	34,812,372	16,222,942	40.79
	IN Average	72	80,026,549	77,677,266	33,092,384	24,098,260	78
1991	KS	44	33,826,360	32,532,627	2,806,929	9,351,715	37.37
1992	KS	45	35,222,999	34,242,054	9,975,467	6,925,139	49.36
1993	KS	50	35,446,952	35,003,236	19,832,744	11,073,515	88.30
1994	KS	55	39,712,053	35,336,638	24,136,772	11,481,308	100.80
1995	KS	57	38,659,642	39,873,035	22,391,989	10,525,627	82.56
1996	KS	59	39,654,810	42,192,883	21,155,607	10,667,540	75.42
1997	KS	64	38,513,080	39,513,866	19,758,271	12,153,405	80.76
1998	KS	63	44,448,694	44,072,315	22,551,743	15,155,272	85.56
1999	KS	68	43,503,949	43,804,010	28,892,927	12,672,622	94.89
2000	KS	59	42,238,726	43,172,505	23,690,762	9,747,496	77.45
2001	KS	65	52,688,779	45,759,063	32,444,787	13,537,136	100.49
2002	KS	59	66,253,237	62,683,394	45,946,286	21,348,123	107.36
2003	KS	58	83,933,755	81,788,434	70,290,459	19,979,035	110.37
2004	KS	66	94,031,879	92,754,515	25,884,518	22,013,899	51.64
2005	KS	61	101,738,376	101,166,664	32,417,698	29,083,930	60.79
2006	KS	60	98,319,845	99,811,729	19,666,254	32,834,451	52.60
2007	KS	58	98,176,956	96,874,635	34,425,341	25,297,659	61.65
2008	KS	63	87,657,043	88,598,800	2,791,526	13,264,746	18.12
2009	KS	62	81,975,970	82,295,619	30,403,524	13,398,804	53.23
2010	KS	70	77,590,617	77,019,514	11,443,062	15,244,033	34.65
2011	KS	78	76,282,306	75,794,642	10,207,036	10,266,022	27.01
	KS Average	60	62,375,049	61,632,866	24,338,748	15,524,832	69

**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	KY	61	57,742,242	58,195,481	30,094,908	9,715,446	68.41
1992	KY	57	56,156,087	55,837,888	38,791,733	11,776,317	90.56
1993	KY	58	50,210,771	54,188,342	55,331,043	11,943,421	124.15
1994	KY	61	62,448,495	59,079,061	34,610,889	15,525,464	84.86
1995	KY	69	68,609,413	66,393,158	66,379,229	14,851,639	122.35
1996	KY	70	65,598,119	63,517,413	68,916,123	17,388,587	135.88
1997	KY	75	64,844,138	58,676,184	51,836,629	19,631,672	121.80
1998	KY	78	80,262,873	74,851,601	57,182,436	16,693,072	98.70
1999	KY	79	73,537,740	73,010,181	40,931,358	27,740,283	94.06
2000	KY	73	61,318,724	65,328,052	88,421,374	21,485,194	168.24
2001	KY	75	92,133,126	81,821,532	61,226,026	28,011,184	109.06
2002	KY	66	124,163,276	111,353,242	87,850,651	26,758,747	102.92
2003	KY	72	149,257,012	137,515,473	120,509,085	35,240,458	113.26
2004	KY	71	159,609,498	158,296,929	100,626,903	30,663,991	82.94
2005	KY	73	179,383,272	173,778,329	83,944,515	37,737,963	70.02
2006	KY	67	172,665,263	174,240,311	70,222,682	34,258,352	59.96
2007	KY	71	174,136,489	170,096,126	78,673,677	44,759,862	72.57
2008	KY	78	163,045,855	165,170,222	61,578,449	36,472,221	59.36
2009	KY	79	157,132,203	159,292,072	51,411,816	30,203,799	51.24
2010	KY	85	146,660,314	147,830,980	34,959,689	23,560,943	39.59
2011	KY	94	139,159,057	138,185,975	48,916,743	32,870,470	59.19
	KY Average	72	109,432,094	106,983,741	63,448,379	25,109,004	92
1991	LA	57	54,299,130	50,840,529	26,605,848	21,601,839	94.82
1992	LA	55	57,386,897	51,141,547	20,405,249	21,149,551	81.25
1993	LA	60	60,731,541	53,934,501	22,445,288	16,410,063	72.04
1994	LA	55	68,893,657	67,853,173	20,641,464	23,517,859	65.08
1995	LA	58	72,661,934	69,475,053	41,866,586	35,472,903	111.32
1996	LA	55	61,243,849	64,431,724	29,828,134	27,167,927	88.46
1997	LA	59	67,872,332	66,267,792	21,653,156	17,680,856	59.36
1998	LA	66	64,323,684	67,639,984	32,794,621	28,223,786	90.21
1999	LA	62	66,181,441	67,110,907	23,871,313	22,774,364	69.51
2000	LA	59	75,158,158	75,885,351	30,115,691	32,087,735	81.97
2001	LA	62	85,498,309	81,776,479	32,187,762	32,158,388	78.69
2002	LA	57	95,960,952	93,438,484	17,463,536	39,187,585	60.63
2003	LA	62	111,563,263	107,306,030	58,657,481	31,534,335	84.05
2004	LA	59	120,536,314	113,998,686	41,831,058	35,235,993	67.60
2005	LA	58	113,192,585	111,333,640	47,743,860	34,680,042	74.03
2006	LA	58	104,426,432	107,932,838	24,146,295	26,840,268	47.24
2007	LA	63	107,560,341	106,230,695	10,735,734	62,115,786	68.58
2008	LA	68	102,412,112	103,047,830	-15,117,017	28,427,340	12.92
2009	LA	67	104,291,954	104,707,994	14,023,286	33,836,822	45.71
2010	LA	72	102,663,607	102,421,251	-2,885,801	25,073,737	21.66
2011	LA	74	102,314,196	101,774,774	9,084,379	30,489,509	38.88
	LA Average	61	85,674,890	84,216,632	24,195,139	29,793,652	67
1991	MA	51	31,300,273	31,100,096	21,918,538	-385,497	69.24
1992	MA	48	29,393,749	30,251,264	3,410,450	7,485,385	36.02
1993	MA	51	26,896,309	29,133,191	9,162,969	7,779,274	58.15
1994	MA	54	140,636,134	131,424,155	11,752,960	15,555,887	20.78
1995	MA	59	188,909,682	179,661,560	91,152,286	36,833,851	71.24
1996	MA	61	193,003,138	192,562,590	121,547,729	30,338,773	78.88
1997	MA	64	167,598,696	177,995,719	169,915,202	22,367,661	108.03
1998	MA	68	171,014,885	172,081,046	148,582,056	14,513,829	94.78
1999	MA	68	148,804,147	162,129,940	133,836,953	56,969,578	117.69
2000	MA	65	163,906,762	158,828,695	233,662,640	37,063,942	170.45
2001	MA	66	198,437,869	182,785,425	201,647,492	34,705,773	129.31
2002	MA	62	239,172,873	227,428,815	225,273,544	52,698,893	122.22
2003	MA	62	265,715,253	255,927,998	185,960,972	48,612,772	91.66
2004	MA	58	277,280,102	274,445,050	152,210,628	64,527,862	78.97
2005	MA	58	304,069,290	299,130,847	219,989,981	60,332,416	93.71
2006	MA	54	296,397,155	296,530,730	131,954,203	72,973,457	69.11
2007	MA	57	301,542,756	307,235,189	156,989,826	73,334,363	74.97
2008	MA	62	311,579,290	309,228,982	155,340,404	66,756,031	71.82
2009	MA	65	322,553,703	318,136,730	176,434,985	50,670,689	71.39
2010	MA	69	314,627,751	317,552,226	118,046,978	41,510,869	50.25
2011	MA	76	314,106,416	318,377,905	94,571,551	33,855,508	40.34
	MA Average	61	209,854,583	208,188,007	131,588,683	39,452,444	82



**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	MD	66	119,757,918	107,879,342	40,966,163	24,020,816	60.24
1992	MD	64	128,349,708	117,022,121	58,098,429	20,781,657	67.41
1993	MD	62	119,219,231	119,905,917	59,147,869	40,046,479	82.73
1994	MD	66	123,724,576	124,644,422	82,712,720	38,072,561	96.90
1995	MD	69	140,948,561	131,875,088	77,642,792	57,155,097	102.22
1996	MD	66	141,031,870	138,912,138	115,453,484	16,994,690	95.35
1997	MD	73	111,822,079	115,439,377	92,438,492	37,329,898	112.41
1998	MD	87	130,032,180	129,951,152	142,827,699	40,862,515	141.35
1999	MD	91	127,843,334	128,116,248	103,849,567	33,397,024	107.13
2000	MD	85	147,965,764	148,032,683	118,592,917	29,749,090	100.21
2001	MD	84	160,308,337	155,389,535	147,728,689	28,984,927	113.72
2002	MD	78	209,684,522	198,008,940	185,080,976	36,785,898	112.05
2003	MD	74	260,494,270	254,171,916	238,668,584	24,941,341	103.71
2004	MD	70	280,641,404	264,752,649	246,032,986	60,340,555	115.72
2005	MD	72	312,873,957	306,789,523	211,988,350	59,248,278	88.41
2006	MD	71	337,341,018	325,626,241	112,797,640	44,365,452	48.26
2007	MD	72	322,760,649	326,110,748	122,129,908	35,416,998	48.31
2008	MD	74	303,048,457	303,751,738	119,214,843	51,256,249	56.12
2009	MD	83	295,046,446	296,043,608	163,304,413	51,845,299	72.68
2010	MD	85	283,990,112	278,593,596	110,420,085	41,463,206	54.52
2011	MD	93	280,971,476	280,715,508	93,076,467	53,940,393	52.37
	MD Average	75	206,564,565	202,463,452	125,817,765	39,380,877	87
1991	ME	38	28,602,328	28,854,874	20,339,021	6,065,866	91.51
1992	ME	38	29,485,755	28,917,999	20,516,019	6,067,525	91.93
1993	ME	38	30,091,846	28,292,715	14,673,704	4,517,403	67.83
1994	ME	42	31,143,618	30,009,500	6,693,691	138,702	22.77
1995	ME	43	29,408,655	28,605,447	7,289,415	2,192,194	33.15
1996	ME	39	25,868,255	26,513,926	13,188,529	7,603,728	78.42
1997	ME	39	24,176,517	24,878,994	-528,219	-3,375,023	-15.69
1998	ME	42	23,964,476	24,563,190	4,785,130	1,167,663	24.23
1999	ME	49	23,487,478	22,560,129	14,607,827	4,777,494	85.93
2000	ME	48	24,860,923	26,030,117	18,924,033	5,242,536	92.84
2001	ME	47	32,223,133	27,049,324	27,806,303	5,058,836	121.50
2002	ME	45	40,149,330	38,468,776	22,628,831	4,529,597	70.60
2003	ME	47	43,956,030	40,667,657	27,795,320	8,634,871	89.58
2004	ME	50	46,626,933	47,730,436	26,608,397	9,103,580	74.82
2005	ME	45	53,214,404	51,252,180	23,548,878	9,500,538	64.48
2006	ME	44	58,739,562	56,620,581	35,844,879	8,446,100	78.22
2007	ME	45	57,756,298	56,193,789	11,480,497	5,946,571	31.01
2008	ME	49	55,086,789	55,377,768	24,684,567	6,525,556	56.36
2009	ME	52	51,088,146	53,093,701	25,085,230	8,626,770	63.50
2010	ME	54	50,343,690	50,113,805	15,298,403	6,335,036	43.17
2011	ME	56	47,101,680	50,174,333	10,051,329	6,991,090	33.97
	ME Average	45	38,446,469	37,903,297	17,681,990	5,433,173	62
1991	MI	66	169,300,484	169,326,903	114,548,320	37,749,171	89.94
1992	MI	69	178,509,974	175,840,006	99,403,372	31,277,346	74.32
1993	MI	73	189,362,913	182,878,457	130,758,033	37,874,295	92.21
1994	MI	77	195,954,080	198,129,016	122,239,178	38,136,895	80.95
1995	MI	85	196,900,345	196,079,278	62,596,986	40,495,410	52.58
1996	MI	80	195,227,799	198,261,804	81,041,779	34,804,870	58.43
1997	MI	85	180,940,058	188,807,007	67,415,346	38,549,066	56.12
1998	MI	90	172,162,877	178,101,258	75,055,414	34,564,448	61.55
1999	MI	89	171,582,514	169,935,777	80,947,358	40,337,403	71.37
2000	MI	86	176,910,178	173,284,867	53,265,957	34,663,951	50.74
2001	MI	84	201,012,740	177,014,157	110,561,976	53,590,654	92.73
2002	MI	83	227,532,836	213,268,401	101,164,030	32,724,798	62.78
2003	MI	77	289,809,061	262,478,321	143,409,197	58,832,660	77.05
2004	MI	76	274,368,468	265,623,064	147,231,419	72,070,926	82.56
2005	MI	73	268,227,944	271,685,369	51,770,933	64,273,041	42.71
2006	MI	71	253,833,925	269,316,018	57,254,659	77,992,917	50.22
2007	MI	69	244,832,906	248,999,247	40,671,645	51,009,984	36.82
2008	MI	80	233,272,662	243,445,256	64,858,124	45,854,512	45.48
2009	MI	82	212,162,308	212,148,443	-36,734,691	23,576,107	-6.20
2010	MI	93	204,854,043	206,335,086	23,001,973	30,146,856	25.76
2011	MI	98	201,800,996	203,651,134	41,100,798	45,365,264	42.46
	MI Average	80	211,359,958	209,743,279	77,693,419	43,994,789	59



**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	MN	49	72,679,526	62,900,775	32,226,157	8,337,976	64.49
1992	MN	48	60,588,038	58,783,843	22,921,218	3,646,044	45.19
1993	MN	52	57,589,028	59,136,335	21,785,608	5,378,129	45.93
1994	MN	52	64,973,992	55,038,140	22,563,179	4,632,467	49.41
1995	MN	62	45,554,794	54,216,274	17,369,705	2,390,421	36.45
1996	MN	65	50,392,014	49,638,891	34,981,815	7,713,470	86.01
1997	MN	69	45,831,784	51,782,264	-4,937,863	5,204,287	0.51
1998	MN	67	45,716,597	48,917,427	30,619,060	7,149,164	77.21
1999	MN	72	48,219,438	49,688,901	21,662,209	6,650,317	56.98
2000	MN	59	49,091,779	49,796,847	16,697,744	3,671,900	40.91
2001	MN	61	54,397,240	56,140,263	57,675,362	7,022,883	115.24
2002	MN	65	68,273,009	67,788,181	32,711,308	4,379,202	54.72
2003	MN	60	79,888,821	74,743,723	38,561,086	10,913,688	66.19
2004	MN	57	86,949,284	84,557,286	54,049,406	8,700,988	74.21
2005	MN	51	94,943,050	92,443,243	48,165,942	13,603,731	66.82
2006	MN	51	100,098,709	96,495,649	59,184,276	13,507,340	75.33
2007	MN	52	99,981,831	99,669,927	40,385,001	11,814,436	52.37
2008	MN	56	96,491,910	97,623,538	45,883,976	14,617,683	61.97
2009	MN	58	87,510,633	92,778,145	13,788,492	16,695,060	32.86
2010	MN	66	91,352,183	90,090,506	67,253,564	11,655,586	87.59
2011	MN	71	87,947,162	88,920,597	34,407,969	14,178,668	54.64
	MN Average	59	70,879,563	70,530,988	33,712,153	8,660,164	59
1991	MO	72	108,477,875	112,876,408	58,236,094	17,912,641	67.46
1992	MO	68	107,628,709	100,148,785	59,032,102	22,031,315	80.94
1993	MO	77	117,714,096	106,150,783	67,180,028	18,566,464	80.78
1994	MO	78	129,935,662	125,314,169	67,237,599	25,692,739	74.16
1995	MO	84	125,069,689	128,926,283	69,291,946	35,969,418	81.64
1996	MO	82	125,981,363	130,128,969	107,243,497	34,136,803	108.65
1997	MO	91	114,980,304	114,313,666	68,111,221	16,726,587	74.21
1998	MO	91	97,480,332	102,856,999	65,010,651	20,501,434	83.14
1999	MO	97	104,918,930	106,113,356	78,466,205	37,213,112	109.01
2000	MO	90	113,578,169	108,417,477	85,523,253	36,506,581	112.56
2001	MO	87	133,683,918	119,294,608	100,088,408	31,938,012	110.67
2002	MO	75	205,019,484	183,276,462	203,946,526	52,888,934	140.14
2003	MO	80	227,849,715	210,246,648	179,264,049	65,841,566	116.58
2004	MO	83	247,007,675	242,987,986	132,558,793	51,771,766	75.86
2005	MO	85	232,525,016	232,702,814	120,668,645	74,960,067	84.07
2006	MO	79	238,838,148	239,839,586	77,302,840	50,156,024	53.14
2007	MO	84	217,463,286	221,907,546	34,753,627	34,128,718	31.04
2008	MO	92	206,810,696	210,430,815	47,651,932	36,594,282	40.04
2009	MO	91	202,890,276	202,522,686	82,564,821	75,508,842	78.05
2010	MO	94	190,991,047	191,631,730	25,981,416	-26,184,734	-0.11
2011	MO	93	176,537,172	186,180,291	36,920,185	24,117,677	32.78
	MO Average	84	163,113,408	160,774,670	84,144,468	35,094,202	78
1991	MS	47	22,610,345	22,129,411	11,398,765	4,818,793	73.29
1992	MS	52	24,274,394	26,804,187	12,974,576	6,437,686	72.42
1993	MS	58	24,487,964	23,900,863	7,148,486	4,075,343	46.96
1994	MS	56	29,798,261	25,170,414	24,800,255	8,914,057	133.94
1995	MS	62	26,790,403	26,109,483	20,776,078	8,217,856	111.05
1996	MS	59	28,470,400	28,219,722	29,020,785	10,192,040	138.96
1997	MS	66	30,566,798	30,679,096	45,274,319	15,150,523	196.96
1998	MS	67	33,439,006	31,994,439	22,352,817	10,155,074	101.60
1999	MS	67	34,093,517	32,982,798	45,604,255	8,727,701	164.73
2000	MS	61	36,947,450	35,329,345	45,628,367	15,053,288	171.76
2001	MS	59	50,842,747	44,289,664	92,413,814	29,067,956	274.29
2002	MS	61	63,497,737	58,320,364	87,946,444	23,760,725	191.54
2003	MS	63	53,611,270	59,521,827	51,063,790	29,568,998	135.47
2004	MS	58	56,664,495	52,793,894	25,315,646	2,930,824	53.50
2005	MS	56	59,408,309	55,413,315	39,681,920	1,469,275	74.26
2006	MS	59	56,213,168	59,227,035	7,410,109	5,957,848	22.57
2007	MS	52	56,156,396	55,261,610	22,708,747	6,578,322	53.00
2008	MS	59	50,530,700	52,374,881	874,295	4,119,098	9.53
2009	MS	64	58,359,303	60,592,237	13,915,155	6,814,073	34.21
2010	MS	66	56,065,254	55,826,602	16,675,923	9,521,663	46.93
2011	MS	70	59,532,616	58,025,273	16,110,574	8,225,517	41.94
	MS Average	60	43,445,740	42,617,450	30,433,101	10,464,603	102

**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	MT	46	16,817,769	16,635,189	7,246,535	5,063,362	74.00
1992	MT	45	17,484,562	16,093,497	8,320,588	3,345,474	72.49
1993	MT	44	17,907,101	17,837,519	10,903,587	5,575,009	92.38
1994	MT	45	18,587,559	18,048,133	8,868,354	4,125,726	72.00
1995	MT	45	19,249,010	18,786,943	11,217,417	5,423,923	88.58
1996	MT	46	18,652,880	18,399,494	16,913,897	6,605,911	127.83
1997	MT	54	15,173,155	14,994,621	9,008,711	1,063,133	67.17
1998	MT	56	17,458,644	17,355,367	12,734,920	401,855	75.69
1999	MT	58	16,858,657	19,986,926	16,185,526	4,014,802	101.07
2000	MT	54	18,239,167	16,127,376	27,166,366	3,884,556	192.54
2001	MT	55	18,855,631	17,295,914	20,874,022	2,891,764	137.41
2002	MT	52	30,996,208	28,759,638	36,605,929	9,289,048	159.58
2003	MT	58	34,941,742	35,595,665	30,753,575	7,532,736	107.56
2004	MT	53	39,094,689	38,948,759	31,434,118	8,651,761	102.92
2005	MT	48	42,632,691	41,452,398	32,257,124	8,910,307	99.31
2006	MT	51	44,540,683	44,133,202	22,342,401	6,190,988	64.65
2007	MT	51	48,791,010	47,145,298	20,558,895	11,575,184	68.16
2008	MT	51	43,330,241	43,474,345	10,655,904	8,386,596	43.80
2009	MT	51	45,841,720	45,504,442	22,242,713	7,464,502	65.28
2010	MT	59	42,758,520	41,482,255	11,409,501	4,631,929	38.67
2011	MT	68	42,709,825	41,768,321	19,369,574	6,481,225	61.89
	MT Average	52	29,091,498	28,563,110	18,431,888	5,786,181	91
1991	NC	57	94,896,203	91,686,770	54,448,511	18,020,625	79.04
1992	NC	60	99,844,618	98,138,500	67,322,506	16,855,171	85.77
1993	NC	62	103,359,882	100,377,495	72,264,537	16,873,403	88.80
1994	NC	64	122,939,025	107,695,002	81,621,571	22,770,056	96.93
1995	NC	70	121,032,631	111,217,001	72,181,366	27,289,757	89.44
1996	NC	66	113,889,125	113,810,844	66,886,913	24,732,153	80.50
1997	NC	69	120,476,669	117,564,076	112,577,006	18,159,933	111.20
1998	NC	74	113,809,257	119,884,939	99,268,101	24,096,366	102.90
1999	NC	79	120,671,635	123,385,800	117,949,602	33,997,486	123.15
2000	NC	75	127,818,181	126,227,253	117,650,178	28,669,748	115.92
2001	NC	79	180,724,802	158,760,741	178,953,645	44,137,406	140.52
2002	NC	76	220,333,743	204,741,070	141,906,415	52,636,007	95.02
2003	NC	80	274,968,975	257,679,501	156,884,400	45,079,854	78.38
2004	NC	77	310,444,108	290,074,361	147,373,317	46,703,352	66.91
2005	NC	71	322,480,762	310,213,000	114,425,247	47,807,643	52.30
2006	NC	72	317,271,090	309,499,326	103,582,227	53,756,229	50.84
2007	NC	69	294,080,889	304,051,852	97,373,266	40,736,438	45.42
2008	NC	78	276,457,088	280,129,347	31,563,838	44,163,980	27.03
2009	NC	81	252,364,289	259,533,323	63,140,887	48,278,706	42.93
2010	NC	87	244,658,185	248,152,397	55,780,114	35,510,025	36.79
2011	NC	94	226,826,114	230,370,354	43,610,348	43,608,803	37.86
	NC Average	73	193,302,251	188,723,474	95,084,000	34,946,816	78
1991	ND	39	12,973,745	12,760,865	3,899,256	2,928,174	53.50
1992	ND	38	12,652,593	13,080,080	10,449,194	2,886,073	101.95
1993	ND	39	15,407,835	15,841,496	705,094	1,565,208	14.33
1994	ND	40	14,011,809	14,149,899	21,548,926	3,837,337	179.41
1995	ND	39	14,464,671	13,989,681	9,486,623	1,644,675	79.57
1996	ND	41	13,555,035	13,524,099	-182,321	2,177,960	14.76
1997	ND	48	13,558,350	13,435,927	6,511,907	2,579,481	67.66
1998	ND	46	12,539,839	12,683,843	-7,651,240	750,865	-54.40
1999	ND	45	15,101,528	11,858,041	13,914,394	2,786,279	140.84
2000	ND	39	11,153,169	12,840,253	7,872,301	1,771,050	75.10
2001	ND	41	13,313,696	12,881,213	10,213,735	2,998,328	102.57
2002	ND	43	17,458,468	17,335,226	10,850,579	2,902,641	79.34
2003	ND	43	19,301,448	18,748,491	10,118,267	2,682,184	68.27
2004	ND	43	17,605,032	16,480,892	8,558,295	2,699,470	68.31
2005	ND	41	16,822,677	19,063,606	10,262,158	3,660,625	73.03
2006	ND	41	17,696,247	17,629,104	8,614,920	1,804,828	59.11
2007	ND	40	17,980,405	17,767,983	5,551,236	2,725,215	46.58
2008	ND	38	14,468,129	14,697,723	6,365,303	1,750,572	55.22
2009	ND	41	11,788,080	12,163,186	-7,384,133	1,570,251	-47.80
2010	ND	43	14,015,796	13,555,637	-1,518,998	-1,074,100	-19.13
2011	ND	45	13,359,083	13,227,884	6,268,199	2,466,827	66.03
	ND Average	42	14,725,125	14,653,101	6,402,557	2,243,521	58



**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	NE	42	18,927,868	17,969,700	3,721,249	4,259,736	44.41
1992	NE	43	19,605,277	18,326,359	8,708,746	4,477,791	71.95
1993	NE	45	20,199,884	19,239,570	6,528,559	2,795,472	48.46
1994	NE	45	22,869,066	20,518,857	4,618,230	4,055,783	42.27
1995	NE	51	21,800,075	20,268,626	9,833,871	5,340,618	74.87
1996	NE	50	18,770,768	18,462,068	7,751,204	2,466,444	55.34
1997	NE	56	17,480,469	19,877,863	7,983,795	3,707,326	58.81
1998	NE	52	23,010,742	23,817,021	6,954,098	3,694,096	44.71
1999	NE	56	18,732,040	19,370,219	12,495,676	4,748,740	89.03
2000	NE	51	20,093,240	24,600,867	13,365,289	5,407,755	76.31
2001	NE	52	24,110,258	22,342,717	8,697,786	5,795,838	64.87
2002	NE	51	26,540,646	26,774,058	19,205,532	7,108,500	98.28
2003	NE	58	32,008,670	29,817,329	20,562,930	7,193,643	93.09
2004	NE	52	34,087,647	33,850,975	12,831,858	7,677,515	60.59
2005	NE	49	36,858,620	35,278,079	14,634,443	8,088,904	64.41
2006	NE	52	37,643,926	35,817,369	16,772,519	8,165,652	69.63
2007	NE	52	37,033,492	36,170,260	8,037,188	3,445,434	31.75
2008	NE	52	35,935,098	36,629,708	12,710,346	7,927,889	56.34
2009	NE	56	36,400,709	37,066,636	11,109,699	7,469,210	50.12
2010	NE	61	36,885,608	36,200,378	9,077,132	4,971,158	38.81
2011	NE	64	36,378,230	36,977,306	13,401,301	7,814,714	57.38
	NE Average	52	27,398,683	27,113,141	10,904,831	5,552,963	61
1991	NH	41	9,808,781	10,247,320	4,611,663	380,854	48.72
1992	NH	40	10,975,939	10,502,470	801,789	1,268,827	19.72
1993	NH	40	14,830,217	12,728,781	7,916,156	2,880,915	84.82
1994	NH	42	20,769,054	18,766,997	15,762,035	5,436,724	112.96
1995	NH	54	20,902,123	20,697,186	12,349,953	4,546,466	81.64
1996	NH	48	20,233,159	19,636,280	9,287,129	2,752,594	61.31
1997	NH	46	20,075,022	19,555,934	11,180,621	4,563,212	80.51
1998	NH	49	18,797,772	19,666,577	7,038,664	3,711,337	54.66
1999	NH	47	18,617,105	18,415,884	13,674,877	5,712,301	105.27
2000	NH	46	19,080,695	17,313,485	23,897,213	4,354,330	163.18
2001	NH	50	28,892,338	19,207,948	17,978,033	2,661,945	107.46
2002	NH	50	36,490,038	31,693,631	16,970,034	5,572,656	71.13
2003	NH	47	41,479,242	38,212,051	29,016,521	7,918,454	96.66
2004	NH	49	44,936,943	45,495,835	37,768,621	12,728,350	110.99
2005	NH	47	43,757,288	44,484,351	21,787,844	4,306,161	58.66
2006	NH	46	43,685,118	43,160,570	19,663,825	7,549,830	63.05
2007	NH	46	43,132,413	42,720,001	991,435	3,157,706	9.71
2008	NH	48	42,227,533	42,003,890	20,119,302	6,985,794	64.53
2009	NH	55	43,152,378	42,789,972	14,383,129	4,657,606	44.50
2010	NH	60	41,838,997	42,225,978	17,849,559	6,635,260	57.99
2011	NH	61	38,065,299	39,753,664	14,569,332	7,439,895	55.36
	NH Average	48	29,607,022	28,537,086	15,124,654	5,010,534	74
1991	NJ	58	242,980,677	241,891,710	212,566,598	48,153,785	107.78
1992	NJ	58	260,200,614	255,851,980	230,869,088	132,118,676	141.87
1993	NJ	68	272,176,668	265,016,491	216,784,665	75,088,417	110.13
1994	NJ	58	276,796,261	274,344,487	206,190,443	69,625,118	100.54
1995	NJ	66	284,271,074	289,091,353	229,562,204	75,051,392	105.37
1996	NJ	62	277,479,420	283,199,059	302,507,621	40,741,758	121.20
1997	NJ	66	299,391,451	290,195,653	174,208,844	42,261,806	74.59
1998	NJ	79	273,434,317	282,824,490	157,515,817	53,090,002	74.47
1999	NJ	85	285,149,914	268,303,239	100,344,429	33,518,155	49.89
2000	NJ	76	289,980,930	307,227,631	143,798,992	35,944,010	58.50
2001	NJ	72	322,209,425	290,026,192	236,182,396	60,740,912	102.38
2002	NJ	76	415,859,387	359,807,273	377,723,624	80,412,586	127.33
2003	NJ	83	491,275,058	469,263,146	388,500,068	78,879,985	99.60
2004	NJ	81	551,859,422	526,304,356	258,400,361	81,448,976	64.57
2005	NJ	86	590,373,132	551,829,742	271,006,612	86,628,258	64.81
2006	NJ	84	593,075,468	586,347,854	415,009,319	77,693,413	84.03
2007	NJ	84	593,110,153	591,670,073	321,106,277	86,215,691	68.84
2008	NJ	93	537,272,455	559,513,432	242,102,227	80,747,688	57.70
2009	NJ	93	526,314,728	524,291,562	227,172,468	81,720,996	58.92
2010	NJ	100	509,562,388	509,063,975	276,629,733	93,036,134	72.62
2011	NJ	109	494,516,802	497,951,917	184,714,386	82,739,134	53.71
	NJ Average	78	399,394,750	391,619,791	246,328,389	71,231,281	86

**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	NM	48	16,015,524	15,157,545	10,612,422	9,104,039	130.08
1992	NM	47	17,646,061	16,379,436	10,779,463	9,649,661	124.72
1993	NM	42	17,419,076	17,476,500	10,801,899	9,038,835	113.53
1994	NM	47	22,957,155	22,823,037	17,620,177	10,341,852	122.52
1995	NM	49	24,666,367	23,599,185	24,589,353	2,414,155	114.43
1996	NM	52	26,170,217	25,412,151	22,498,649	8,276,867	121.11
1997	NM	50	28,660,905	28,995,700	26,597,958	13,251,365	137.43
1998	NM	54	33,098,366	33,172,514	38,496,491	17,875,386	169.94
1999	NM	57	31,520,032	31,345,235	31,334,413	10,970,425	134.96
2000	NM	54	27,431,484	27,092,561	17,902,433	1,191,832	70.48
2001	NM	57	31,304,982	29,763,105	60,009,825	10,209,989	235.93
2002	NM	52	39,743,240	35,256,587	39,183,164	10,279,328	140.29
2003	NM	54	39,443,745	37,561,366	30,900,209	8,505,937	104.91
2004	NM	49	44,698,411	42,351,956	40,156,249	14,472,166	128.99
2005	NM	48	46,692,770	45,815,306	25,502,377	13,489,890	85.11
2006	NM	49	47,439,416	46,948,018	12,329,702	11,255,901	50.24
2007	NM	53	50,625,936	47,893,243	26,901,913	11,050,052	79.24
2008	NM	54	51,712,639	52,246,843	23,436,287	12,354,751	68.50
2009	NM	60	46,962,943	49,660,411	25,237,956	10,925,497	72.82
2010	NM	66	50,177,642	49,703,711	22,872,332	13,788,529	73.76
2011	NM	73	56,106,167	52,673,107	32,861,623	14,517,883	89.95
	NM Average	53	35,737,766	34,825,120	26,220,233	10,617,350	113
1991	NV	46	28,265,393	25,250,109	12,774,162	10,548,278	92.37
1992	NV	46	30,973,862	28,192,853	11,925,538	5,155,080	60.58
1993	NV	45	29,838,403	31,341,837	30,745,372	13,358,544	140.72
1994	NV	46	37,467,054	36,485,058	30,694,782	11,697,648	116.19
1995	NV	52	40,742,481	39,386,565	22,217,302	7,877,751	76.41
1996	NV	51	45,444,343	43,188,928	40,138,909	10,951,394	118.29
1997	NV	49	45,848,640	45,083,698	53,165,310	11,009,736	142.35
1998	NV	59	50,153,170	44,101,555	48,761,326	6,970,414	126.37
1999	NV	65	48,074,087	48,193,571	58,675,678	11,153,768	144.89
2000	NV	67	50,287,080	50,785,857	44,905,619	10,755,561	109.60
2001	NV	63	61,707,405	56,718,539	76,811,923	16,902,420	165.23
2002	NV	58	81,012,956	85,378,745	118,894,711	29,666,128	174.00
2003	NV	52	87,621,388	81,743,263	66,954,029	18,469,850	104.50
2004	NV	57	94,158,843	89,460,111	45,930,082	20,687,860	74.47
2005	NV	59	91,213,270	91,244,283	25,612,981	20,764,100	50.83
2006	NV	61	108,721,196	100,309,059	25,610,699	22,053,505	47.52
2007	NV	62	106,826,847	110,520,768	14,513,434	31,486,943	41.62
2008	NV	66	98,825,073	103,397,193	27,481,477	29,808,504	55.41
2009	NV	69	95,514,847	96,580,053	42,370,502	26,983,351	71.81
2010	NV	77	89,240,677	89,764,552	9,861,949	24,637,581	38.43
2011	NV	83	85,673,967	85,999,274	15,992,371	24,834,932	47.47
	NV Average	59	67,029,094	65,863,137	39,239,912	17,417,778	95
1991	NY	72	794,134,559	813,455,726	616,797,479	71,653,331	84.63
1992	NY	76	812,805,036	821,511,320	1,434,822,568	194,462,237	198.33
1993	NY	83	874,231,558	838,641,815	808,110,353	129,784,051	111.83
1994	NY	84	925,734,055	878,424,830	232,460,599	109,375,860	38.91
1995	NY	90	908,507,208	918,666,713	40,775,175	165,300,722	22.43
1996	NY	86	823,041,338	844,080,610	232,084,727	152,104,968	45.52
1997	NY	85	834,366,906	844,511,842	-44,121,797	180,958,601	16.20
1998	NY	86	904,692,694	896,109,900	595,933,614	216,525,101	90.67
1999	NY	82	900,081,747	867,779,336	717,404,684	262,752,416	112.95
2000	NY	79	849,701,563	857,141,583	300,654,653	216,815,646	60.37
2001	NY	77	908,465,293	887,781,229	944,514,478	196,826,018	128.56
2002	NY	74	1,079,007,878	1,002,942,343	1,050,629,165	248,179,442	129.50
2003	NY	76	1,240,773,390	1,198,326,789	1,237,109,654	454,360,567	141.15
2004	NY	72	1,291,153,293	1,282,877,336	1,465,315,766	263,242,596	134.74
2005	NY	75	1,387,747,726	1,330,772,146	1,143,488,580	459,373,564	120.45
2006	NY	74	1,524,835,828	1,468,512,880	1,290,482,620	446,890,290	118.31
2007	NY	89	1,669,627,160	1,645,331,342	1,226,963,944	416,070,676	99.86
2008	NY	102	1,666,766,132	1,693,770,782	1,174,304,627	401,311,182	93.02
2009	NY	106	1,641,560,793	1,645,579,310	1,001,015,987	318,166,916	80.17
2010	NY	108	1,690,062,746	1,660,702,763	1,000,853,012	376,508,051	82.94
2011	NY	119	1,668,253,592	1,670,121,278	1,089,511,643	441,738,880	91.68
	NY Average	85	1,161,692,881	1,146,049,613	836,148,168	272,495,291	95

**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	OH	74	245,327,842	246,057,705	130,066,749	34,307,553	66.80
1992	OH	74	251,071,885	244,648,412	160,844,204	23,823,386	75.48
1993	OH	82	255,779,217	251,405,728	199,976,659	23,182,041	88.76
1994	OH	80	269,963,022	263,464,753	133,656,946	29,428,722	61.90
1995	OH	83	263,396,061	268,132,224	202,023,040	42,310,923	91.12
1996	OH	88	263,144,769	266,402,534	213,150,673	32,777,815	92.31
1997	OH	96	215,008,767	197,668,004	172,790,598	31,226,876	103.21
1998	OH	95	259,978,814	247,643,998	233,031,375	77,426,469	125.36
1999	OH	93	241,253,793	237,564,862	225,117,707	45,339,289	113.85
2000	OH	96	248,819,111	239,788,782	251,536,280	75,448,165	136.36
2001	OH	94	330,054,550	299,857,971	318,771,455	86,963,642	135.31
2002	OH	93	460,586,284	393,950,000	379,881,745	106,984,357	123.59
2003	OH	92	545,525,318	519,644,896	427,480,349	129,686,721	107.22
2004	OH	88	572,818,582	557,493,931	197,280,814	129,477,871	58.61
2005	OH	88	545,717,470	550,546,673	185,956,443	113,362,939	54.37
2006	OH	84	530,432,357	539,786,706	143,328,588	127,437,615	50.16
2007	OH	85	471,566,801	481,199,389	120,108,106	37,843,620	32.82
2008	OH	92	421,236,311	446,543,615	81,907,331	79,808,989	36.22
2009	OH	98	384,588,769	407,024,849	74,186,707	30,641,627	25.75
2010	OH	102	358,917,949	368,687,687	27,901,917	41,730,457	18.89
2011	OH	110	333,348,477	331,778,585	57,931,069	32,848,278	27.36
	OH Average	90	355,644,579	350,442,443	187,472,798	63,431,303	77
1991	OK	54	60,974,691	59,546,020	29,765,457	31,134,423	102.27
1992	OK	55	58,624,142	57,954,693	108,273,663	6,377,572	197.83
1993	OK	55	59,602,045	59,706,414	27,917,744	19,682,361	79.72
1994	OK	54	68,786,250	68,365,953	40,254,719	22,578,548	91.91
1995	OK	58	72,794,882	72,525,246	52,925,114	20,247,845	100.89
1996	OK	53	69,555,036	69,580,069	60,473,365	21,806,957	118.25
1997	OK	60	70,256,150	71,010,165	13,563,491	25,026,923	54.34
1998	OK	69	74,987,049	73,965,345	60,026,562	23,635,191	113.11
1999	OK	60	70,451,161	69,340,745	44,572,122	22,548,670	96.80
2000	OK	62	57,493,646	57,652,469	44,998,721	22,369,659	116.85
2001	OK	68	65,820,957	63,526,219	57,692,382	23,817,397	128.31
2002	OK	60	97,621,674	92,294,950	88,676,153	33,911,447	132.82
2003	OK	59	112,958,173	107,322,812	211,512,092	85,662,501	276.90
2004	OK	63	119,941,135	111,189,258	31,979,497	17,203,934	44.23
2005	OK	60	146,343,586	141,905,653	21,512,012	28,973,695	35.58
2006	OK	57	145,271,247	142,804,894	8,348,038	19,145,843	19.25
2007	OK	61	135,784,319	132,546,631	67,669,109	27,260,459	71.62
2008	OK	70	130,033,112	129,076,868	58,809,285	30,752,003	69.39
2009	OK	75	128,321,809	126,458,082	77,089,599	25,663,372	81.25
2010	OK	80	131,228,152	125,826,619	63,267,317	31,554,124	75.36
2011	OK	84	117,886,425	117,711,844	46,690,760	26,762,230	62.40
	OK Average	63	94,987,411	92,871,950	57,905,581	26,957,864	99
1991	OR	64	47,594,256	48,126,581	-14,684,776	22,135,530	15.48
1992	OR	61	41,844,120	40,786,960	24,383,181	11,629,148	88.29
1993	OR	64	42,312,775	39,791,258	1,013,077	-412,424	1.51
1994	OR	58	39,236,198	42,834,715	18,231,126	7,949,333	61.12
1995	OR	63	40,204,803	41,367,815	19,406,692	7,521,266	65.09
1996	OR	66	40,389,387	26,784,841	18,539,174	10,231,744	107.41
1997	OR	74	39,150,562	38,843,362	16,123,931	9,662,086	66.38
1998	OR	73	38,824,481	37,971,250	29,263,459	7,902,391	97.88
1999	OR	70	42,183,341	43,394,354	28,549,370	3,114,395	72.97
2000	OR	73	40,516,515	40,924,333	33,583,519	7,059,182	99.31
2001	OR	72	50,467,042	56,486,788	80,767,540	12,827,796	165.69
2002	OR	66	86,864,695	67,704,714	61,141,622	15,763,230	113.59
2003	OR	69	105,782,777	96,665,510	81,721,653	22,517,999	107.84
2004	OR	68	109,682,638	103,165,378	72,050,651	12,196,846	81.66
2005	OR	63	121,296,528	114,799,682	58,630,561	18,848,717	67.49
2006	OR	63	126,348,853	122,689,446	44,747,242	21,096,768	53.67
2007	OR	57	110,761,321	113,524,850	49,934,030	19,210,471	60.91
2008	OR	64	113,140,718	116,273,556	18,360,194	21,873,255	34.60
2009	OR	67	107,425,405	113,678,875	43,947,166	15,678,751	52.45
2010	OR	71	95,807,911	100,844,740	19,425,238	7,462,717	26.66
2011	OR	75	97,038,155	102,904,887	33,059,708	12,555,960	44.33
	OR Average	67	73,184,404	71,883,995	35,152,112	12,705,960	71



**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	PA	83	224,525,668	228,263,140	194,428,258	69,023,548	115.42
1992	PA	78	390,239,925	396,753,438	135,735,623	76,598,587	53.52
1993	PA	85	267,731,953	241,533,660	134,782,407	68,591,503	84.20
1994	PA	80	406,006,885	400,491,777	141,541,316	55,660,879	49.24
1995	PA	80	200,840,988	204,201,162	117,055,892	78,587,224	95.81
1996	PA	84	207,331,317	206,590,728	143,746,861	85,880,449	111.15
1997	PA	81	226,481,992	217,351,371	155,310,142	66,692,704	102.14
1998	PA	89	282,109,449	268,438,252	199,596,157	74,764,208	102.21
1999	PA	96	274,507,740	268,956,659	316,783,016	91,108,840	151.66
2000	PA	95	341,379,746	327,280,278	361,834,326	80,998,783	135.31
2001	PA	93	371,227,312	335,454,021	466,271,217	105,678,441	170.50
2002	PA	96	499,019,236	457,056,582	510,822,752	142,514,639	142.94
2003	PA	118	594,797,448	563,602,422	551,724,420	157,334,476	125.81
2004	PA	114	757,252,819	716,059,403	504,147,788	163,027,080	93.17
2005	PA	114	738,434,120	709,357,680	438,471,650	116,394,054	78.22
2006	PA	114	768,371,115	742,412,952	363,360,563	151,929,016	69.41
2007	PA	117	734,649,041	709,816,832	373,199,058	102,049,930	66.95
2008	PA	121	741,133,188	722,210,743	308,922,755	130,067,183	60.78
2009	PA	125	741,495,683	721,187,234	342,079,338	146,170,071	67.70
2010	PA	128	726,053,577	706,504,002	312,169,918	140,946,086	64.13
2011	PA	133	707,463,046	704,898,018	360,733,402	124,230,569	68.80
	PA Average	101	485,764,393	468,972,398	306,319,850	106,107,060	96
1991	PR	12	13,439,959	16,749,906	8,882,067	-40,710	52.78
1992	PR	15	13,711,416	13,045,718	5,253,732	2,071,556	56.15
1993	PR	13	13,270,899	13,482,880	2,003,658	687,407	19.96
1994	PR	15	13,335,452	13,303,042	7,918,231	4,982,613	96.98
1995	PR	16	14,071,071	12,819,504	5,815,728	3,730,281	74.46
1996	PR	15	14,917,977	13,713,298	9,167,699	4,563,824	100.13
1997	PR	17	16,946,675	15,441,970	15,651,309	7,593,612	150.53
1998	PR	17	17,481,999	18,149,242	7,178,804	4,755,129	65.75
1999	PR	15	20,754,517	19,836,700	15,657,629	6,614,972	112.28
2000	PR	14	23,297,321	21,423,090	26,163,206	7,863,682	158.83
2001	PR	15	54,653,773	40,083,293	35,441,548	13,078,454	121.05
2002	PR	14	55,577,839	56,528,762	43,725,454	19,218,781	111.35
2003	PR	13	57,349,710	57,134,862	60,015,346	18,221,446	136.93
2004	PR	13	55,313,894	57,948,816	28,842,947	10,749,336	68.32
2005	PR	10	52,434,282	51,177,026	24,908,097	10,880,895	69.93
2006	PR	13	60,704,083	55,294,613	3,094,527	9,362,737	22.53
2007	PR	17	61,881,276	61,013,876	34,215,100	15,789,263	81.96
2008	PR	17	62,568,101	61,778,417	-3,969,195	14,831,243	17.58
2009	PR	16	72,675,450	64,107,237	10,468,463	8,903,037	30.22
2010	PR	16	67,890,409	66,758,849	28,904,489	11,459,342	60.46
2011	PR	15	70,690,532	69,493,418	25,338,313	12,181,549	53.99
	PR Average	15	39,665,078	38,061,168	18,794,150	8,928,498	79
1991	RI	39	9,566,625	7,903,493	3,966,719	696,938	59.01
1992	RI	41	10,966,878	10,541,634	3,019,652	1,122,376	39.29
1993	RI	43	7,972,015	6,971,467	4,103,849	1,108,577	74.77
1994	RI	45	13,080,650	12,622,209	5,393,899	4,637,758	79.48
1995	RI	50	17,219,098	16,509,462	11,853,123	7,016,302	114.29
1996	RI	50	20,942,454	19,478,952	17,789,041	5,517,268	119.65
1997	RI	52	22,228,795	22,358,738	17,778,822	7,307,198	112.20
1998	RI	53	24,357,338	22,196,884	16,193,586	1,382,009	79.18
1999	RI	56	23,742,336	25,102,502	25,047,334	6,681,429	126.40
2000	RI	50	22,452,632	21,777,121	25,568,240	7,050,191	149.78
2001	RI	53	27,793,055	21,591,193	21,067,293	6,265,294	126.59
2002	RI	51	33,096,266	30,956,561	26,770,899	7,543,821	110.85
2003	RI	49	35,125,921	36,654,624	40,101,786	7,431,575	129.68
2004	RI	47	38,849,730	34,764,462	16,138,807	10,784,628	77.45
2005	RI	41	38,466,822	34,516,852	15,530,214	11,200,078	77.44
2006	RI	38	39,567,713	46,868,864	27,135,169	1,391,833	60.87
2007	RI	42	47,543,469	47,397,829	18,778,562	15,380,232	72.07
2008	RI	44	44,920,164	45,238,353	32,338,370	7,717,803	88.54
2009	RI	49	45,764,559	44,567,325	15,948,378	4,239,265	45.30
2010	RI	50	47,082,730	44,328,564	31,616,873	6,802,101	86.67
2011	RI	51	38,559,054	43,000,402	19,597,013	6,775,661	61.33
	RI Average	47	29,014,205	28,349,881	18,844,649	6,097,730	90



**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	SC	38	9,251,772	8,534,218	5,630,073	3,103,543	102.34
1992	SC	43	10,104,959	9,890,608	71,262	703,801	7.84
1993	SC	42	8,806,477	8,566,554	1,077,872	1,312,830	27.91
1994	SC	43	16,827,994	16,487,293	9,559,535	4,095,498	82.82
1995	SC	48	11,857,805	10,287,397	4,015,968	931,626	48.09
1996	SC	50	10,719,534	10,479,355	5,484,907	2,167,660	73.03
1997	SC	55	12,334,816	11,345,953	5,184,923	1,920,319	62.62
1998	SC	58	13,528,749	13,594,655	14,811,277	4,221,051	140.00
1999	SC	59	18,647,877	16,422,558	13,372,654	5,407,995	114.36
2000	SC	54	20,275,366	18,820,929	13,198,627	4,467,981	93.87
2001	SC	60	24,301,700	23,552,127	22,460,045	8,246,925	130.38
2002	SC	56	38,275,605	32,064,045	24,256,899	3,282,205	85.89
2003	SC	52	39,816,317	37,954,638	47,913,395	10,852,157	154.83
2004	SC	55	48,848,495	44,996,122	33,469,099	8,843,713	94.04
2005	SC	55	55,556,657	50,805,670	38,133,799	14,254,141	103.11
2006	SC	51	61,878,365	58,183,074	32,176,246	10,535,577	73.41
2007	SC	51	52,347,857	53,601,619	18,790,519	10,387,553	54.44
2008	SC	58	52,465,411	51,834,871	45,847,977	15,450,568	118.26
2009	SC	65	58,084,942	55,945,369	37,502,728	10,479,223	85.77
2010	SC	73	64,445,936	61,988,617	9,123,935	6,797,584	25.68
2011	SC	79	61,751,406	60,015,550	29,932,367	14,418,274	73.90
	SC Average	55	32,863,240	31,208,153	19,619,719	6,756,201	83
1991	SD	39	10,660,177	9,980,482	1,822,480	1,795,333	36.25
1992	SD	41	10,843,996	10,499,783	4,974,950	2,258,480	68.89
1993	SD	42	11,017,053	10,587,410	7,555,057	982,904	80.64
1994	SD	39	11,067,219	10,441,495	4,383,911	639,778	48.11
1995	SD	37	13,027,457	10,969,789	4,625,706	1,602,717	56.78
1996	SD	44	10,526,922	11,112,542	7,952,773	2,729,305	96.13
1997	SD	35	10,583,815	10,607,799	9,586,668	2,132,347	110.48
1998	SD	45	11,637,373	13,196,394	-652,550	1,603,842	7.21
1999	SD	42	9,926,264	10,496,335	3,826,049	1,407,973	49.87
2000	SD	37	9,913,437	10,518,415	2,635,852	1,006,472	34.63
2001	SD	40	12,232,850	10,535,920	5,062,993	2,072,467	67.73
2002	SD	42	15,378,263	16,407,192	9,688,816	1,448,461	67.88
2003	SD	36	18,283,468	17,134,498	12,815,227	4,594,384	101.61
2004	SD	36	21,150,694	20,113,866	16,869,130	4,022,109	103.86
2005	SD	35	24,421,060	23,353,331	12,900,356	4,436,292	74.24
2006	SD	40	26,073,316	26,389,660	11,210,853	5,631,792	63.82
2007	SD	43	25,710,383	25,069,543	10,673,420	6,699,695	69.30
2008	SD	40	22,222,634	22,278,401	2,250,627	3,821,340	27.25
2009	SD	42	21,260,833	22,287,050	3,287,105	2,189,023	24.57
2010	SD	44	20,056,834	20,253,965	6,758,967	4,862,084	57.38
2011	SD	50	19,748,889	19,869,718	7,146,808	2,049,989	46.29
	SD Average	40	15,987,759	15,814,457	6,922,628	2,761,276	62
1991	TN	68	118,007,407	117,978,844	31,344,766	12,375,687	37.06
1992	TN	68	125,663,246	122,586,951	49,761,788	25,875,786	61.70
1993	TN	64	126,779,471	121,986,560	54,765,556	26,690,897	66.77
1994	TN	64	133,889,537	132,886,679	73,951,567	31,218,854	79.14
1995	TN	73	137,556,821	130,338,836	74,293,676	18,397,323	71.12
1996	TN	77	151,347,498	144,683,223	96,180,762	25,391,685	84.03
1997	TN	75	156,498,141	154,324,789	153,987,533	19,635,075	112.50
1998	TN	77	148,079,929	162,918,728	64,747,627	57,752,834	75.19
1999	TN	82	158,797,037	156,005,005	168,744,821	30,781,151	127.90
2000	TN	75	189,058,491	179,312,236	313,963,494	49,667,360	202.79
2001	TN	78	262,775,522	246,462,307	245,661,861	65,680,293	126.32
2002	TN	80	291,863,844	279,984,795	300,520,580	63,347,052	129.96
2003	TN	79	385,726,304	363,831,768	250,458,823	92,343,766	94.22
2004	TN	75	340,070,845	323,621,774	164,949,377	59,495,102	69.35
2005	TN	71	341,637,364	342,438,176	181,432,693	77,420,139	75.59
2006	TN	70	344,636,523	336,102,629	176,443,336	78,930,050	75.98
2007	TN	68	338,729,748	348,105,293	114,264,134	110,845,938	64.67
2008	TN	76	304,409,739	304,073,026	79,121,507	83,219,976	53.39
2009	TN	78	293,554,708	297,700,788	37,415,844	80,097,367	39.47
2010	TN	88	260,632,329	272,395,937	13,467,388	37,217,006	18.61
2011	TN	96	231,378,431	236,557,369	80,354,116	52,526,079	56.17
	TN Average	75	230,528,235	227,347,415	129,801,488	52,329,020	82



**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	TX	93	219,100,843	214,727,154	214,057,473	76,123,979	135.14
1992	TX	88	235,161,299	222,839,004	189,450,609	79,336,771	120.62
1993	TX	86	249,187,264	242,975,165	219,274,408	82,265,103	124.10
1994	TX	87	310,847,907	306,790,020	262,556,337	94,296,753	116.32
1995	TX	94	369,965,817	366,467,748	319,810,563	139,505,911	125.34
1996	TX	90	332,314,330	332,078,953	279,640,360	121,371,779	120.76
1997	TX	105	347,426,816	340,198,610	260,626,832	95,675,729	104.73
1998	TX	107	364,381,371	359,241,570	358,769,978	100,375,588	127.81
1999	TX	106	345,814,709	344,012,837	401,051,809	141,330,885	157.66
2000	TX	106	352,461,245	352,795,899	362,727,220	121,822,611	137.35
2001	TX	102	473,880,533	421,928,765	416,775,233	109,087,804	124.63
2002	TX	100	633,654,820	588,737,594	461,403,987	153,910,755	104.51
2003	TX	90	715,854,637	690,098,708	591,780,914	156,292,208	108.40
2004	TX	92	625,345,287	621,171,689	235,290,001	107,511,417	55.19
2005	TX	96	585,114,786	595,842,896	196,613,530	150,454,869	58.25
2006	TX	90	510,303,183	523,597,831	125,284,506	118,132,987	46.49
2007	TX	91	391,885,251	411,056,886	-61,407,359	45,973,225	-3.75
2008	TX	96	360,406,482	368,935,210	17,433,496	40,840,943	15.80
2009	TX	101	344,930,217	352,218,643	65,863,118	59,539,412	35.60
2010	TX	106	345,877,069	338,161,003	16,712,134	51,844,991	20.27
2011	TX	110	344,443,434	333,519,672	55,380,962	45,873,619	30.36
	TX Average	97	402,778,919	396,542,660	237,576,005	99,598,445	89
1991	UT	46	24,441,085	24,846,402	14,039,837	6,208,043	81.49
1992	UT	40	22,333,344	22,596,474	14,726,880	5,320,428	88.72
1993	UT	42	24,103,353	23,793,836	14,826,794	4,811,749	82.54
1994	UT	43	28,669,727	27,890,404	24,279,340	6,194,568	109.26
1995	UT	46	32,223,010	32,200,176	26,795,743	6,592,606	103.69
1996	UT	42	27,619,584	28,465,099	26,781,206	7,961,969	122.06
1997	UT	54	30,750,000	29,806,385	26,111,880	8,302,584	115.46
1998	UT	60	32,287,743	29,832,577	44,788,855	10,113,084	184.03
1999	UT	60	37,769,230	36,398,681	2,493,802	4,572,495	19.41
2000	UT	54	33,647,454	36,083,817	27,435,067	5,628,944	91.63
2001	UT	52	37,897,954	37,143,084	38,157,800	9,434,018	128.13
2002	UT	50	53,412,544	50,477,118	38,121,603	14,903,678	105.05
2003	UT	57	61,959,481	60,437,003	39,433,974	17,823,376	94.74
2004	UT	52	68,018,744	65,207,275	29,965,088	18,325,130	74.06
2005	UT	50	72,164,795	70,154,863	32,110,067	18,795,776	72.56
2006	UT	49	73,208,011	72,267,382	30,153,660	19,521,936	68.74
2007	UT	51	72,406,121	70,520,816	30,737,351	24,127,568	77.80
2008	UT	50	73,952,913	72,531,468	30,287,607	25,904,745	77.47
2009	UT	56	72,188,078	70,777,136	21,555,847	18,940,070	57.22
2010	UT	63	71,016,808	70,658,976	30,830,946	20,243,186	72.28
2011	UT	68	68,813,147	67,761,115	11,196,072	19,471,874	45.26
	UT Average	52	48,518,244	47,611,909	26,420,449	13,009,420	89
1991	VA	71	82,354,710	76,476,962	35,938,367	11,815,152	62.44
1992	VA	68	97,374,213	88,119,268	38,057,947	31,459,833	78.89
1993	VA	71	104,221,981	93,859,027	59,254,158	20,528,322	85.00
1994	VA	68	113,057,743	114,162,524	53,345,288	18,792,284	63.19
1995	VA	78	115,923,850	111,117,164	56,001,494	26,609,388	74.35
1996	VA	72	103,886,413	109,943,196	48,834,356	28,064,132	69.94
1997	VA	80	97,853,798	112,482,266	69,442,186	36,346,124	94.05
1998	VA	83	103,906,097	113,297,386	87,753,841	30,874,605	104.71
1999	VA	85	111,668,254	109,126,758	73,778,543	38,625,322	103.00
2000	VA	82	126,691,328	120,747,695	72,603,178	37,187,920	90.93
2001	VA	78	152,340,292	141,331,325	124,683,924	54,149,089	126.53
2002	VA	80	181,478,045	164,228,194	112,201,752	40,310,748	92.87
2003	VA	84	249,942,550	220,884,979	157,904,122	47,133,327	92.83
2004	VA	81	281,888,569	265,953,140	139,619,801	58,804,320	74.61
2005	VA	76	303,418,783	289,738,405	157,277,259	53,345,305	72.69
2006	VA	73	299,564,895	300,260,553	99,599,100	51,607,469	50.36
2007	VA	72	282,631,756	286,383,769	71,459,046	49,509,752	42.24
2008	VA	77	262,992,195	269,735,005	85,270,538	35,699,268	44.85
2009	VA	79	238,124,818	237,381,579	73,212,239	29,469,335	43.26
2010	VA	88	223,588,791	227,645,291	70,411,946	33,762,341	45.76
2011	VA	95	216,568,347	215,181,893	59,092,982	30,621,286	41.69
	VA Average	78	178,546,544	174,669,351	83,130,575	36,415,015	74



**COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011**

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	VI	2	17,646	15,456	121,867	31,314	991.08
1992	VI	2	15,543	17,685	629,512	174,170	4544.43
1993	VI	2	18,864	18,749	-165,352	-8,477	-927.14
1994	VI	2	10,892	14,541	-30,422	-16,326	-321.49
1995	VI	2	16,620	12,380	80,091	-18,741	495.56
1996	VI	3	48,382	44,587	-323,613	-57,812	-855.46
1997	VI	2	6,711	18,808	-13,069	7,203	-31.19
1998	VI	2	60,319	47,637	-54,932	-24,217	-166.15
1999	VI	2	38,874	34,959	34,873	-613	98.00
2000	VI	4	37,596	36,885	91,929	17,559	296.84
2001	VI	3	38,762	38,088	-3,884	20,603	43.90
2002	VI	4	65,533	39,622	241,699	56,935	753.71
2003	VI	4	80,884	69,321	83,340	262,961	499.56
2004	VI	3	48,947	51,472	72,260	-33,124	76.03
2005	VI	4	71,990	74,534	-72,132	27,496	-59.89
2006	VI	4	55,478	46,940	60,916	53,900	244.60
2007	VI	6	106,008	101,452	180,090	25,821	202.96
2008	VI	7	104,585	86,193	-100,211	45,546	-63.42
2009	VI	9	184,359	159,104	53,291	13,617	42.05
2010	VI	8	127,318	130,517	9,924	25,923	27.47
2011	VI	9	178,492	167,991	79,363	34,282	67.65
	VI Average	4	63,514	58,425	46,454	30,382	284
1991	VT	36	13,118,576	12,586,127	4,517,082	2,621,118	56.71
1992	VT	37	11,768,233	12,552,980	6,558,767	2,348,012	70.95
1993	VT	41	12,366,884	12,053,747	6,823,741	2,636,061	78.48
1994	VT	36	11,821,843	12,222,650	3,447,186	1,780,445	42.77
1995	VT	42	9,652,400	10,615,773	2,987,389	3,415,634	60.32
1996	VT	42	8,857,040	9,443,167	4,783,200	767,693	58.78
1997	VT	42	7,708,886	8,281,688	2,806,982	1,048,224	46.55
1998	VT	44	7,372,618	9,951,354	7,296,836	593,560	79.29
1999	VT	47	7,246,426	5,024,619	2,643,046	3,546,472	123.18
2000	VT	47	10,110,232	9,160,182	3,536,577	814,048	47.49
2001	VT	48	10,342,701	6,886,641	9,219,347	2,453,228	169.50
2002	VT	46	18,751,148	17,137,197	7,086,967	2,944,558	58.54
2003	VT	46	16,618,275	15,833,652	13,135,628	4,504,479	111.41
2004	VT	44	23,565,280	22,055,512	18,723,505	694,695	88.04
2005	VT	41	26,778,336	24,644,694	15,327,070	5,491,916	84.48
2006	VT	43	27,922,237	26,982,398	2,207,076	5,108,867	27.11
2007	VT	45	26,343,649	26,721,144	31,057,407	5,782,236	137.87
2008	VT	46	26,551,829	27,043,023	23,225,834	2,465,950	95.00
2009	VT	49	22,096,107	21,614,061	-471,348	1,805,559	6.17
2010	VT	56	22,263,556	22,302,810	9,723,308	1,720,338	51.31
2011	VT	55	22,097,010	21,746,302	3,266,594	3,759,324	32.31
	VT Average	44	16,350,156	15,945,701	8,471,533	2,681,067	73
1991	WA	70	99,930,808	104,319,535	28,841,387	20,623,151	47.42
1992	WA	65	104,352,120	103,487,197	58,593,349	24,233,212	80.04
1993	WA	68	107,318,844	102,152,477	62,181,681	12,668,643	73.27
1994	WA	69	102,395,335	103,351,774	61,061,786	17,956,661	76.46
1995	WA	74	98,255,046	99,441,524	54,065,771	18,237,202	72.71
1996	WA	71	96,602,329	96,736,692	62,288,957	17,433,013	82.41
1997	WA	81	99,966,972	98,503,707	78,514,959	15,508,188	95.45
1998	WA	84	104,407,981	104,276,876	65,865,883	19,785,179	82.14
1999	WA	79	113,506,456	115,542,290	95,895,803	23,539,430	103.37
2000	WA	75	112,633,177	109,888,191	87,759,436	21,164,013	99.12
2001	WA	72	140,929,627	133,749,416	113,514,208	33,300,928	109.77
2002	WA	78	198,969,671	181,541,360	161,894,275	41,619,706	112.10
2003	WA	72	240,251,605	234,258,979	148,928,440	39,564,080	80.46
2004	WA	73	270,490,409	257,942,642	130,365,720	36,785,592	64.80
2005	WA	72	263,097,980	258,399,602	114,604,217	42,208,294	60.69
2006	WA	68	254,762,506	251,887,385	95,991,272	37,321,137	52.93
2007	WA	66	239,968,917	241,434,335	87,219,132	35,804,222	50.96
2008	WA	72	214,726,778	219,027,919	89,741,282	38,178,933	58.40
2009	WA	74	201,578,828	202,606,923	66,531,102	33,009,722	49.13
2010	WA	83	204,840,436	199,218,619	75,778,885	19,356,040	47.75
2011	WA	87	203,869,400	201,191,574	75,944,341	38,211,879	56.74
	WA Average	74	165,374,058	162,807,572	86,456,280	27,929,011	74

COUNTRYWIDE SUMMARY
OF MEDICAL MALPRACTICE INSURANCE
1991 - 2011

YEAR	STATE	NUMBER OF INSURERS	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT DCC EXPENSE INCURRED	LOSS & DCC RATIO
1991	WI	57	75,266,013	74,670,451	37,387,314	21,064,675	78.28
1992	WI	53	74,967,782	74,986,573	34,436,657	18,054,137	70.00
1993	WI	55	78,071,337	76,544,229	23,081,170	18,899,176	54.84
1994	WI	56	73,184,547	73,745,610	15,278,087	16,486,601	43.07
1995	WI	59	72,218,465	72,086,856	33,111,110	10,740,611	60.83
1996	WI	63	66,885,965	69,417,826	10,011,417	11,874,604	31.53
1997	WI	65	65,211,124	65,088,363	-7,211,796	5,393,757	-2.79
1998	WI	67	62,541,043	64,532,383	8,982,512	4,577,153	21.01
1999	WI	70	61,612,892	60,843,728	17,136,116	10,604,053	45.59
2000	WI	68	60,114,349	59,504,543	10,106,476	4,964,122	25.33
2001	WI	63	68,399,187	64,043,200	19,708,915	15,319,793	54.70
2002	WI	59	82,375,534	78,455,117	33,064,469	9,337,643	54.05
2003	WI	58	91,144,763	87,222,628	33,675,418	25,140,523	67.43
2004	WI	57	115,077,319	106,098,215	43,998,844	19,475,201	59.83
2005	WI	55	116,212,320	116,796,454	52,289,615	23,161,831	64.60
2006	WI	57	117,768,240	112,619,901	53,220,794	32,660,144	76.26
2007	WI	57	114,084,836	115,072,464	58,760,306	31,264,389	78.23
2008	WI	59	108,953,412	114,044,390	4,342,710	23,580,448	24.48
2009	WI	60	100,874,024	102,334,220	42,485,872	19,108,812	60.19
2010	WI	65	97,535,615	96,447,423	25,646,479	21,034,969	48.40
2011	WI	73	88,160,202	91,765,462	13,061,109	-1,693,491	12.39
	WI Average	61	85,269,475	84,586,668	26,789,219	16,240,436	49
1991	WV	51	37,924,209	34,179,608	32,286,475	16,382,762	142.39
1992	WV	52	36,037,695	36,814,692	40,335,215	13,856,785	147.20
1993	WV	52	49,376,572	39,386,643	28,610,816	482,902	73.87
1994	WV	48	43,169,546	49,779,190	55,392,376	11,399,116	134.18
1995	WV	51	50,791,754	50,151,898	44,416,178	7,243,520	103.01
1996	WV	50	65,165,747	59,166,475	53,476,361	11,142,243	109.21
1997	WV	53	51,624,220	43,961,718	34,802,215	20,898,441	126.70
1998	WV	59	58,537,669	57,916,733	44,424,493	27,759,172	124.63
1999	WV	63	50,303,083	48,968,140	45,434,289	30,371,183	154.81
2000	WV	64	73,319,769	62,767,203	54,128,302	34,749,975	141.60
2001	WV	64	77,963,266	76,792,703	74,715,849	37,276,711	145.84
2002	WV	62	91,978,370	100,555,565	91,552,258	21,614,135	112.54
2003	WV	62	76,766,273	76,659,072	50,725,273	12,418,411	82.37
2004	WV	63	143,455,277	122,805,756	55,384,855	24,968,176	65.43
2005	WV	63	113,874,604	112,019,399	38,332,825	3,767,525	37.58
2006	WV	61	111,279,161	106,605,851	19,406,372	12,578,468	30.00
2007	WV	63	83,586,813	87,944,229	46,227,040	31,620,384	88.52
2008	WV	65	78,860,478	80,220,539	12,844,600	11,800,793	30.72
2009	WV	68	76,687,372	79,133,129	26,502,757	10,544,285	46.82
2010	WV	71	82,544,300	85,430,613	28,157,495	10,068,404	44.74
2011	WV	78	80,427,757	83,139,392	49,023,708	10,657,499	71.78
	WV Average	60	73,032,092	71,161,836	44,103,798	17,219,090	96
1991	WY	39	8,969,405	8,116,213	4,327,796	2,965,474	89.86
1992	WY	39	8,601,431	7,904,387	2,550,076	1,442,087	50.51
1993	WY	34	8,928,635	8,957,064	5,017,083	5,211,563	114.20
1994	WY	34	8,868,575	9,059,105	4,896,239	2,634,504	83.13
1995	WY	40	10,739,323	10,580,330	6,882,062	3,594,361	99.02
1996	WY	36	11,427,422	10,992,582	3,742,980	-431,083	30.13
1997	WY	43	11,113,746	10,858,227	9,958,308	3,932,019	127.92
1998	WY	45	12,600,775	11,091,472	10,900,061	623,170	103.89
1999	WY	50	10,080,309	10,286,230	6,273,234	4,863,078	108.26
2000	WY	44	10,471,519	10,328,336	12,194,573	2,961,577	146.74
2001	WY	42	11,625,374	10,581,757	9,229,243	1,600,877	102.35
2002	WY	40	18,305,948	15,641,435	9,657,570	5,243,931	95.27
2003	WY	39	17,976,286	18,573,994	26,021,975	8,140,704	183.93
2004	WY	47	21,416,704	21,109,088	125,492	3,193,284	15.72
2005	WY	43	22,740,395	23,989,896	4,993,169	3,841,815	36.83
2006	WY	43	23,954,548	22,846,223	13,435,025	2,684,466	70.56
2007	WY	45	24,374,684	24,045,495	10,963,943	5,072,834	66.69
2008	WY	51	26,573,853	25,955,086	14,593,716	1,638,510	62.54
2009	WY	50	26,819,842	26,401,883	9,801,704	4,955,696	55.90
2010	WY	56	26,609,533	27,006,502	3,595,124	2,753,192	23.51
2011	WY	59	26,386,077	26,117,531	14,462,756	5,350,004	75.86
	WY Average	44	16,599,256	16,211,564	8,743,911	3,441,527	83