



NovaRest
ACTUARIAL CONSULTING

Iowa
Medical Malpractice Annual Report

For Calendar Year 2019

October 2020
Prepared for the
Iowa Insurance Division
By NovaRest, Inc.



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Executive Summary

The Iowa Insurance Division requested open and closed claim data for calendar year 2019 from licensed insurance companies pursuant to Iowa Code Section 505.27. Licensed companies who wrote medical malpractice insurance in Iowa during the period from January 1, 2019, through December 31, 2019, were asked to provide specific data for claims closed during that period and separately for those remaining open at the end of the year.

Data was reviewed for consistency within and between companies, and for completeness and reasonableness. The accuracy of the report depends on the accuracy of the data obtained from the companies.

This report provides a snapshot of Iowa's medical malpractice insurance market. Average payments of benefits plus allocated loss adjustment expenses (ALAE) were approximately \$226,000 for closed claims. The average incurred losses and allocated loss adjustment expenses were approximately \$185,000 for all open claims.

Of the provider specialties listed, Radiology and Clinic/Corporation had the highest number of closed claims reported. Clinic/Corporation had the most open claims. Obstetrics/Gynecology had the highest average benefits and ALAE paid for closed claims and Cardiology had the highest average incurred losses and ALAE for open claims.

For alleged cause of loss, Failure to Diagnose/Monitor/Treat produced the highest number of claims for both open and closed claims. Pregnancy or Birth-Related Problems had the highest average benefits and ALAE paid for both open and closed claims.

By severity of claim categories, Temporary – Minor had the highest number for closed claims and Death had the highest number for open claims. Grave claims had the highest average benefits and ALAE paid for closed claims and had the highest average incurred losses and ALAE for open claims. Average paid losses and ALAE by severity category ranged from approximately \$860 to \$978,000 for closed claims. Average incurred loss and ALAE by severity category ranged from approximately \$45,000 to \$450,000 for open claims.

Minor rounding differences may exist; however, no adjustments were made to the amounts reported.

As explained in the section titled Recommendations, the Division has not identified any immediate changes needed in the Medical Malpractice insurance marketplace.



Recommendations

(Iowa Medical Malpractice Report for CY 2019)

Since the Medical Malpractice Report was first produced for calendar year 2006, no revisions to the law have been implemented. Companies have been providing their data in a consistent manner throughout the years. During the months that the information for this year's report was being compiled, the Iowa Insurance Division (IID) began receiving requests for information about the overall loss ratio, the dollar amount of claims paid in relation to the amount of premium collected, of the medical malpractice companies. The IID acknowledges that carrier loss ratio information is not included in this report but that such information would be a valuable addition for future reports. Being able to assess an insurer's claims in relation to the amount of premium collected will provide a better understanding of the adequacy or excessiveness of Iowa's medical malpractice rates. Under Iowa Code 505.27, loss ratio information is not an element carriers are required to report. The IID will evaluate methods for adding loss ratio information to supplement the report.



Introduction

Pursuant to Iowa Code Section 505.27, the Iowa Insurance Division requested insurance companies report medical malpractice claim data for calendar year 2019.

Licensed insurers who wrote medical malpractice insurance in Iowa during 2019 were asked to provide data separately for any claims that closed during the year and for any claims that were open at the end of the year.

Data Request

The Division requested that companies submit data for each *claim* or *lawsuit*.

Claims were defined as formal or written demands for compensation under a medical malpractice insurance policy relating to allegations of liability on the part of one or more providers for any act, error, or omission in the rendering of, or failure to render medical services for medically related injuries.

A *lawsuit* was defined as a complaint filed in any court in Iowa alleging liability on the part of one or more providers for any act, error, or omission in the rendering of, or failure to render medical services for medically related injuries.

Only direct business was to be included in the report. Adjustments for subrogation were to be made. Claims were to be reported separately for each insured associated with a claim; for each injured party associated with an incident; for each claimant that filed a claim for the same injury; and for each policy if filed under more than one policy. Reopened claims were to be reported considering only their final disposition date.

A copy of the data request is included at the end of this report.



Companies

Licensed insurers who wrote medical malpractice insurance in Iowa during 2019 were required to provide data for claims that closed during the year or that were open at the end of the year. All licensed insurers represented 59.8% of the medical malpractice market in Iowa as determined by their percentage of calendar year 2019 direct written premiums. Some companies reported for a group of affiliated companies together; others reported for each company individually. The term “company” is being used to represent either an individual entity or a group of affiliated companies.

Not all the licensed companies had open or closed claims to report. Licensed insurers that reported claims comprise 53.1% of the 2019 medical malpractice market in Iowa.

The companies that write medical malpractice insurance in Iowa change from year to year. New companies start writing the business, others cease writing the business. Some companies change their names or acquire other companies. The premium volume that a company writes will vary year to year, and for some companies it will vary dramatically.

Most of the business is written by a few companies, but even their market shares shift year to year. Seven licensed companies write over half of the total written premiums for medical malpractice insurance in Iowa.

In past reports a market share table for companies that reported claims was provided, however, because some entities file the report as a group, it was somewhat inconsistent. Therefore, in this report, we have provided the market share report on a consistent insurance group basis. Page 7 shows a history of the market shares for groups that reported claims for the Medical Malpractice Annual Report for Calendar Year 2019. The market shares were determined by dividing the group’s written premium for the year by the total written premium for all companies in that year.



**Iowa Insurance Division
Medical Malpractice Closed and Open Claim Report
Market Shares of Groups with Reported Claims**

Group Name^{1,2}	Calendar Year 2015	Calendar Year 2016	Calendar Year 2017	Calendar Year 2018	Calendar Year 2019
Constellation Group	41.0%	39.0%	36.5%	35.5%	33.8%
CNA Group	6.9%	6.9%	7.6%	7.6%	9.5%
Berkshire Hathaway Group	4.5%	8.1%	5.7%	6.0%	5.6%
ProAssurance Group	9.0%	7.5%	7.9%	6.2%	5.4%
Medical Professional Group	3.0%	3.5%	3.7%	4.3%	3.9%
National Chiropractic Group	3.9%	3.7%	4.4%	4.3%	3.9%
ISMIE Group	0.9%	1.0%	0.9%	0.7%	1.1%
OMS National Group	0.8%	0.9%	0.9%	0.9%	0.8%
Cincinnati Financial Group	0.6%	0.6%	0.8%	0.7%	0.7%
Fairfax Financial Group	0.5%	0.4%	0.5%	0.6%	0.4%
American International Group	19.0%	17.1%	16.8%	17.6%	0.2%
Total Market Share for Groups with Reported Claims for 2019	90.2%	88.8%	85.8%	84.4%	65.3%

¹ Please note this table will not match prior reports as the insurance group is presented, while in previous reports the market share was shown as a mixture of company and insurance group because some companies report separate while some groups reports for all companies.

² The company groupings are shown in Appendix A.



Data

All responses received were reviewed for consistency with the data request. Data elements were reviewed for completeness, reasonableness, and consistency with other data elements.

In cases where a company did not use the provided categories to identify claims, if a category could be reasonably assigned, that was done. Otherwise, the claim was listed in the Other/Unknown category. Any categories with less than five claims were combined and reported in total.

On the Benefits and Expenses by Company exhibits, companies with fewer than five claims were reported as a group. Page 25 shows the companies combined for the closed claim exhibits and for the open claim exhibits.

Several large losses were reported, for both open and closed claims. Thirty-seven closed claims had total loss and allocated loss adjustment expenses of at least \$500,000. Twenty closed claims had total loss and allocated loss adjustment expense of at least \$1,000,000, with the largest paid losses and ALAE exceeding \$3.5 million. Thirty-one open claims had incurred amounts of \$500,000 or more. Fourteen open claims had incurred loss and loss adjustment expense of at least \$1,000,000, with the five largest claims exceeding \$2,000,000.



Limitations

The accuracy of this report depends on the accuracy of the data provided by the companies. The Division reviewed the data for completeness, reasonableness, consistency with other data elements, and consistency with the data request. No adjustments were made to the data other than the assigning categories to identify claims for which a company did not use the provided categories but one could be reasonably assigned.

Although attempts were made to gather uniform data from all companies, complete uniformity is not possible. Some companies did not maintain records of all the data as requested. Some used company specific definitions that could not be manipulated to completely match the requested categories. Companies may have interpreted data elements differently from each other. Practices such as the timing for considering an incident an open claim or a closed claim may differ by company.

Medical malpractice insurance is available for individuals and for a variety of institutions, including hospitals, clinics, and nursing homes. Insurance companies often specialize in what medical malpractice insurance they write. Differences in data between specialties or types of policyholders may be a result of or compounded by the companies writing the business.

Other factors internal to a company writing the business that affect the results of the study include, but are not limited to, the type of policies written, the limits of insurance requested by policyholders, the size of deductibles, company underwriting considerations and claim practices. Factors external to a company may also affect the report. These may include, but are not limited to, the regulatory environment, the legal environment, the general economy and medical inflation. The report makes no adjustments for and does not attempt to analyze changes in economic conditions, exposures, medical practices, legal climate, rate levels, or medical inflation.

The companies writing medical malpractice insurance in Iowa and the premium volume that each company wrote have changed from year to year. This can have a significant effect on any analysis. No adjustments to the data have been made to reflect shifting business.

The report provides a snapshot of Iowa's medical malpractice insurance market. It includes claims from 2019 and earlier which were either closed in 2019 or remained open at the end of the year for those companies that responded to the data request. Since medical malpractice claims can take years to be reported and closed, the claims closed in a year and open at the end of the year do not correspond to premiums for that year.

Large losses are not individually identified in the report. They are included in the totals and averages.



Aggregate Claim Reports by Specialty of Provider

Companies were asked to classify each claim reported by a number of typical provider specialties. All claims in each category were totaled, separately for the open and the closed reports, and averaged by dividing the total dollar amounts by the number of claims. To maintain confidentiality of individual claims, any categories with fewer than five claims were grouped in the Other/Unknown category.

Average payments of benefits plus allocated loss adjustment expenses were approximately \$226,000 for all closed claims. The average incurred losses and allocated loss adjustment expenses were approximately \$185,000 for all open claims. The claims underlying these amounts are not comparable since the open claims represent all those open at the end of calendar year 2019, without regard to when the injury occurred or the claim was reported. The closed claims include all claims closed in 2019, regardless of the date of injury or the date reported. The mix of claims by type, severity, or size, will not be the same for the open and closed reports.

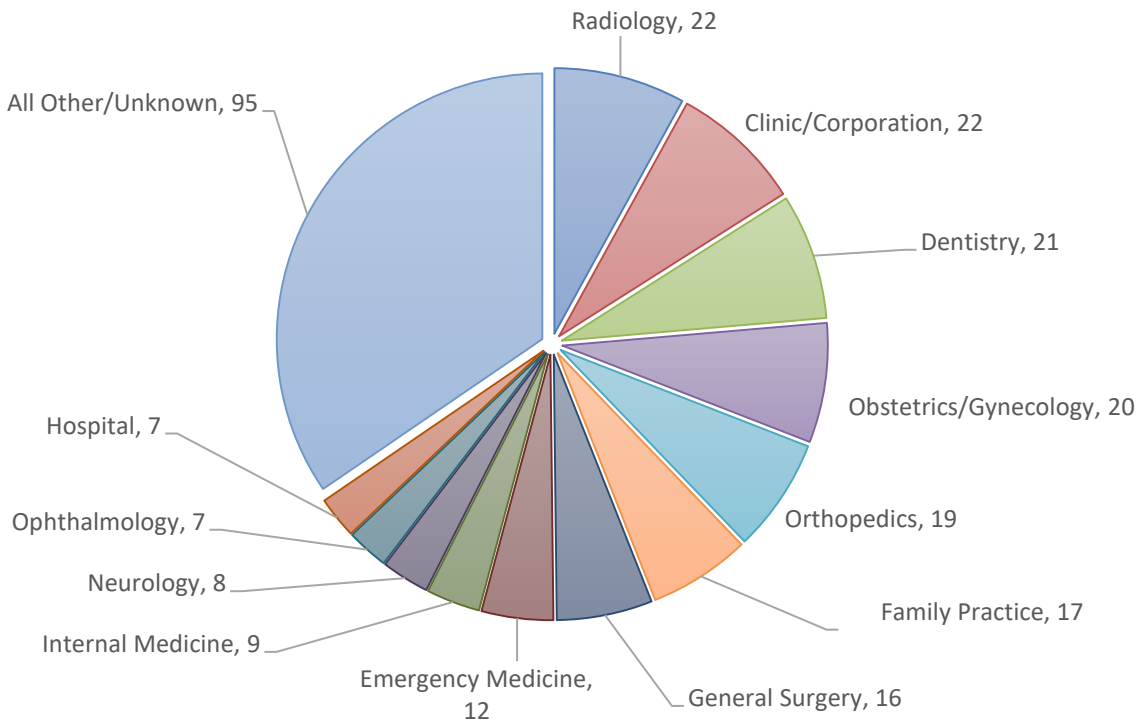
Clinic/Corporation and Radiology had the highest number of closed claims reported. Clinic/Corporation had the highest number of open claims. Obstetrics/Gynecology had the highest average benefits and allocated loss adjustment expenses paid for closed claims. Cardiology had the highest average incurred losses and allocated loss adjustment expenses for open claims.



**Iowa Insurance Division
Closed Claims
Total Benefits and Expenses
Calendar Year 2019 - By Specialty**

Provider Specialty	Number of Claims	Total Benefits Paid	Total Allocated Loss Adjustment Expenses Paid	Additional Payments After 6 Months from Disposition
Radiology	22	\$4,873,750	\$721,237	\$0
Clinic/Corporation	22	\$137,500	\$400,111	\$0
Dentistry	21	\$541,900	\$248,617	\$15,884
Obstetrics/Gynecology	20	\$9,999,882	\$1,407,271	\$0
Orthopedics	19	\$1,563,750	\$803,178	\$0
Family Practice	17	\$4,010,000	\$1,282,750	\$0
General Surgery	16	\$1,132,500	\$246,068	\$0
Emergency Medicine	12	\$2,197,000	\$757,232	\$0
Internal Medicine	9	\$60,000	\$333,713	\$0
Neurology	8	\$595,000	\$379,575	\$0
Ophthalmology	7	\$900,000	\$35,989	\$0
Hospital	7	\$950,000	\$415,699	\$0
All Other/Unknown	95	\$23,780,500	\$4,457,597	\$500
Grand Total	275	\$50,741,782	\$11,482,337	\$16,384

Number of Closed Claims by Provider Specialty

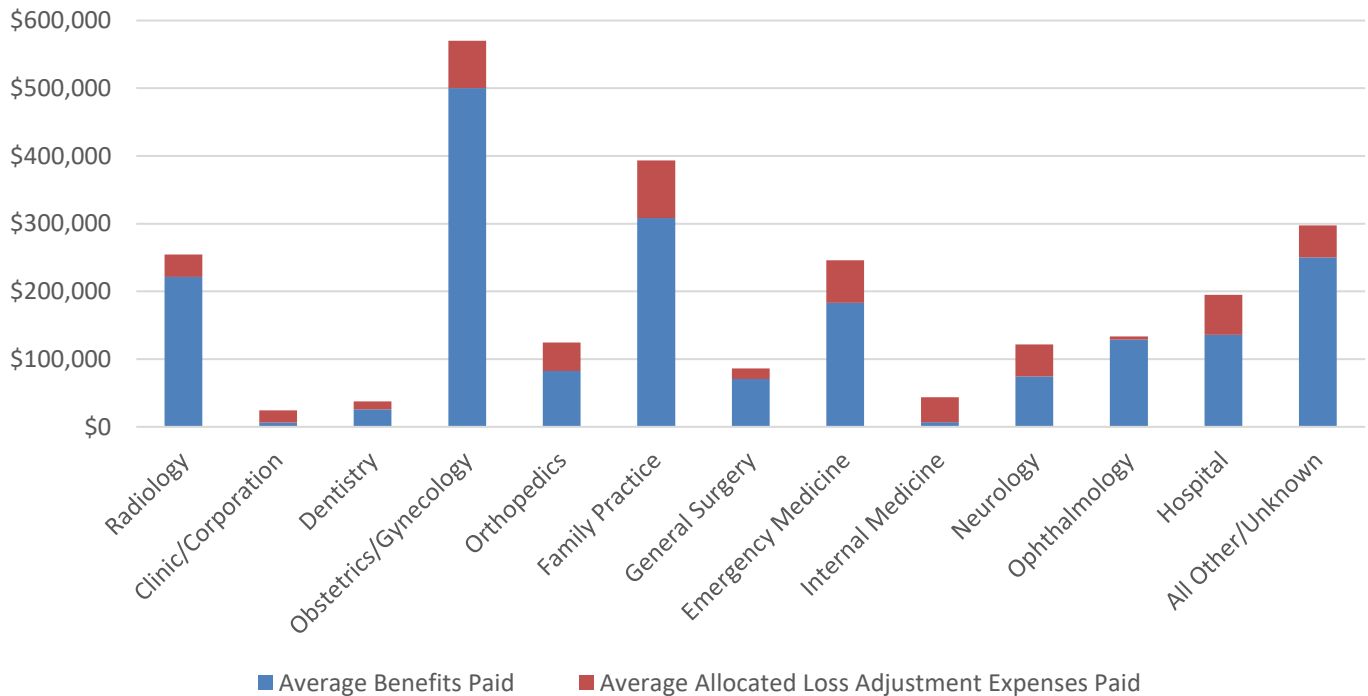




**Iowa Insurance Division
Closed Claims
Average Benefits and Expenses
Calendar Year 2019 - By Specialty**

Provider Specialty	Number of Claims	Average Benefits Paid	Average Allocated Loss Adjustment Expenses Paid	Average Additional Payments After 6 Months from Disposition
Radiology	22	\$221,534	\$32,783	\$0
Clinic/Corporation	22	\$6,250	\$18,187	\$0
Dentistry	21	\$25,805	\$11,839	\$756
Obstetrics/Gynecology	20	\$499,994	\$70,364	\$0
Orthopedics	19	\$82,303	\$42,273	\$0
Family Practice	17	\$235,882	\$75,456	\$0
General Surgery	16	\$70,781	\$15,379	\$0
Emergency Medicine	12	\$183,083	\$63,103	\$0
Internal Medicine	9	\$6,667	\$37,079	\$0
Neurology	8	\$74,375	\$47,447	\$0
Ophthalmology	7	\$128,571	\$5,141	\$0
Hospital	7	\$135,714	\$59,386	\$0
All Other/Unknown	95	\$250,321	\$46,922	\$5
Grand Total	275	\$184,516	\$41,754	\$60

Average Payments by Provider Specialty

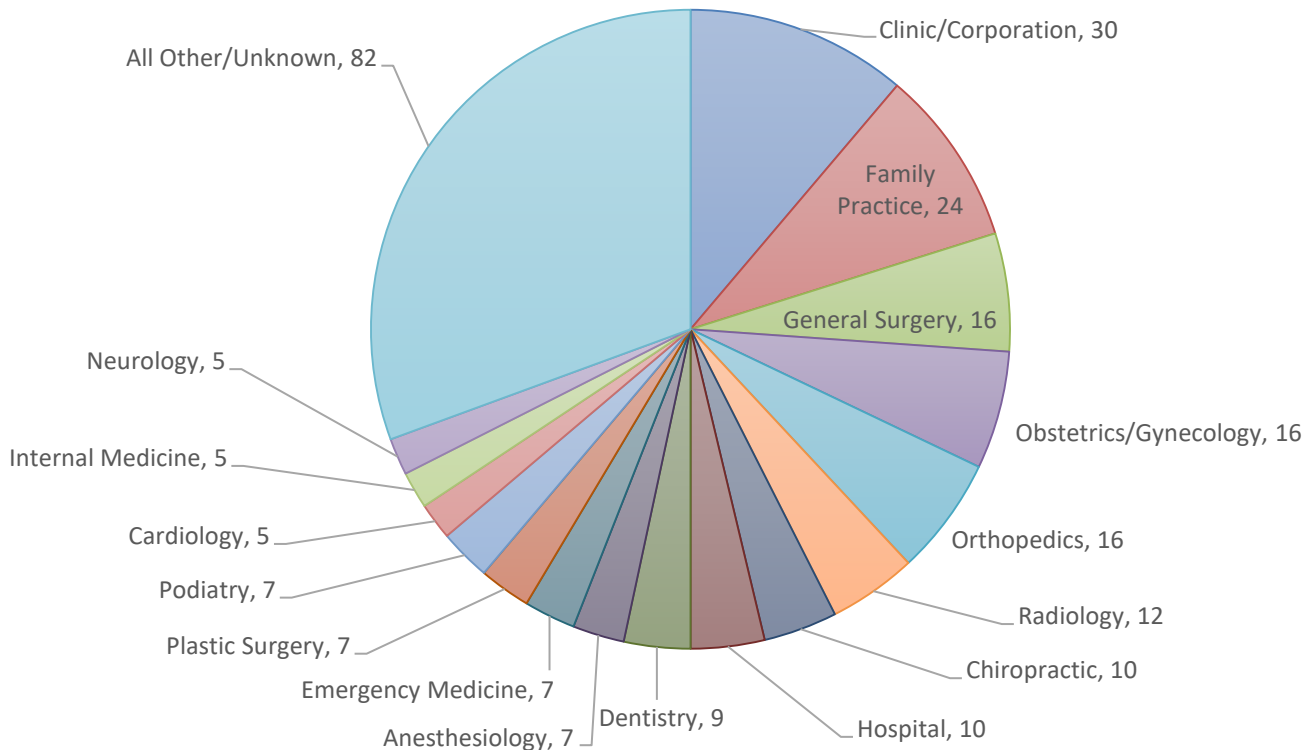




**Iowa Insurance Division
Open Claims
Total Benefits and Expenses
Calendar Year 2019 - By Specialty**

Provider Specialty	Number of Claims	Total Benefits Paid	Total Allocated Loss Adjustment Expenses Paid	Reserve for Incurred and Reported but not Disposed
Clinic/Corporation	30	\$51,641	\$388,331	\$560,891
Family Practice	24	\$35,363	\$386,464	\$6,469,257
General Surgery	16	\$60,964	\$220,452	\$1,146,106
Obstetrics/Gynecology	16	\$0	\$743,060	\$2,742,500
Orthopedics	16	\$0	\$348,238	\$981,250
Radiology	12	\$0	\$142,822	\$195,000
Chiropractic	10	\$0	\$491,248	\$1,325,000
Hospital	10	\$0	\$78,892	\$485,001
Dentistry	9	\$25,000	\$236,025	\$80,001
Anesthesiology	7	\$0	\$408,318	\$2,333,125
Emergency Medicine	7	\$0	\$521,922	\$105,005
Plastic Surgery	7	\$0	\$151,233	\$80,000
Podiatry	7	\$0	\$48,336	\$134,999
Cardiology	5	\$4,319	\$116,734	\$3,195,681
Internal Medicine	5	\$66,740	\$61,972	\$330,000
Neurology	5	\$0	\$231,213	\$3,065,000
All Other/Unknown	82	\$0	\$3,629,343	\$17,923,618
Grand Total	268	\$244,028	\$8,204,602	\$41,152,434

Number of Open Claims by Provider Specialty

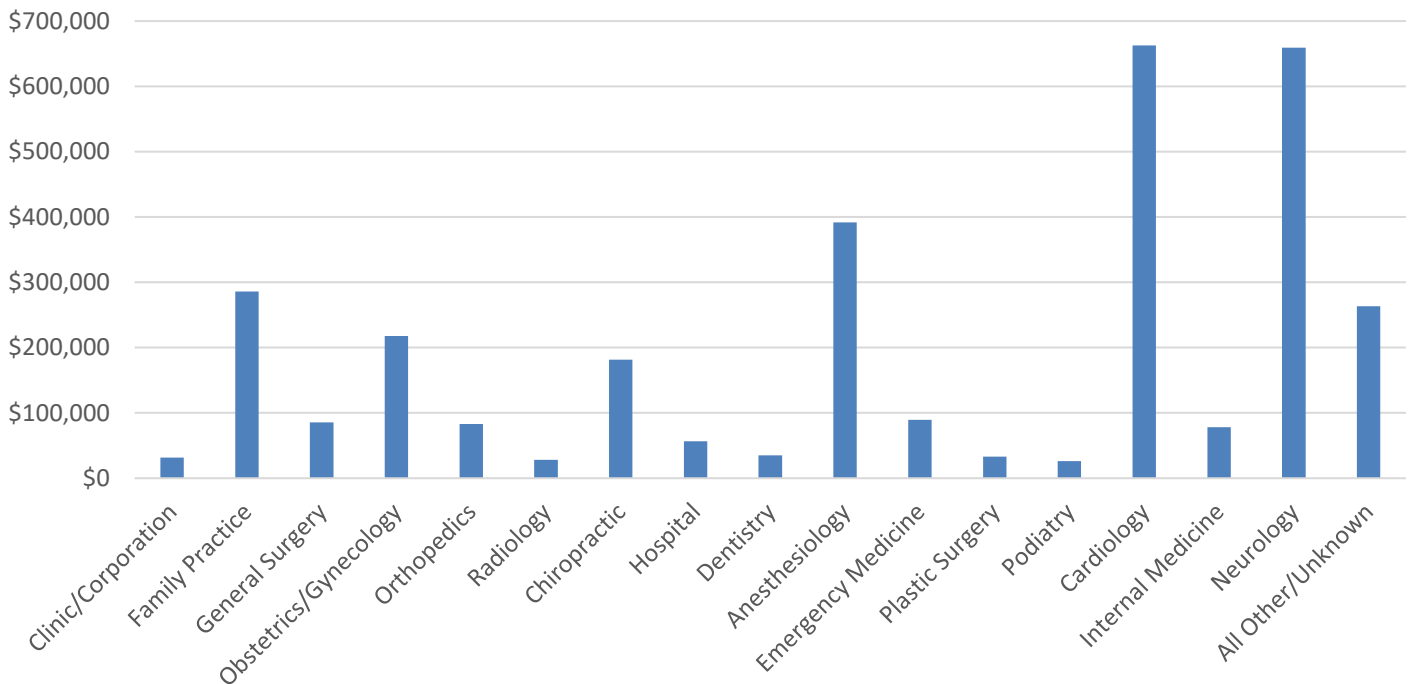




**Iowa Insurance Division
Open Claims
Average Benefits and Expenses
Calendar Year 2019 - By Specialty**

Provider Specialty	Number of Claims	Average Benefits Paid	Average Allocated Loss Adjustment Expenses Paid	Average Reserve for Incurred and Reported but not Disposed
Clinic/Corporation	30	\$1,721	\$12,944	\$18,696
Family Practice	24	\$1,473	\$16,103	\$269,552
General Surgery	16	\$3,810	\$13,778	\$71,632
Obstetrics/Gynecology	16	\$0	\$46,441	\$171,406
Orthopedics	16	\$0	\$21,765	\$61,328
Radiology	12	\$0	\$11,902	\$16,250
Chiropractic	10	\$0	\$49,125	\$132,500
Hospital	10	\$0	\$7,889	\$48,500
Dentistry	9	\$2,778	\$26,225	\$8,889
Anesthesiology	7	\$0	\$58,331	\$333,304
Emergency Medicine	7	\$0	\$74,560	\$15,001
Plastic Surgery	7	\$0	\$21,605	\$11,429
Podiatry	7	\$0	\$6,905	\$19,286
Cardiology	5	\$864	\$23,347	\$639,136
Internal Medicine	5	\$13,348	\$12,394	\$66,000
Neurology	5	\$0	\$46,243	\$613,000
All Other/Unknown	82	\$0	\$44,260	\$218,581
Grand Total	268	\$911	\$30,614	\$153,554

Average Incurred Losses ALAE by Provider Specialty





Aggregate Claim Reports by Nature of Claim

Companies were asked to classify each claim reported by a number of alleged cause of loss descriptions. Most companies used the provided descriptions to categorize the claims. For those claims that were not assigned to one of the listed cause of loss descriptions, one was assigned if it reasonably fit the description provided by the company. Otherwise the claim was listed in the Other/Unknown category.

All claims in each category were totaled, separately for the open and the closed reports, and averaged by dividing the total dollar amounts by the number of claims. To maintain confidentiality of individual claims, any categories with fewer than five claims were grouped in the Other/Unknown category.

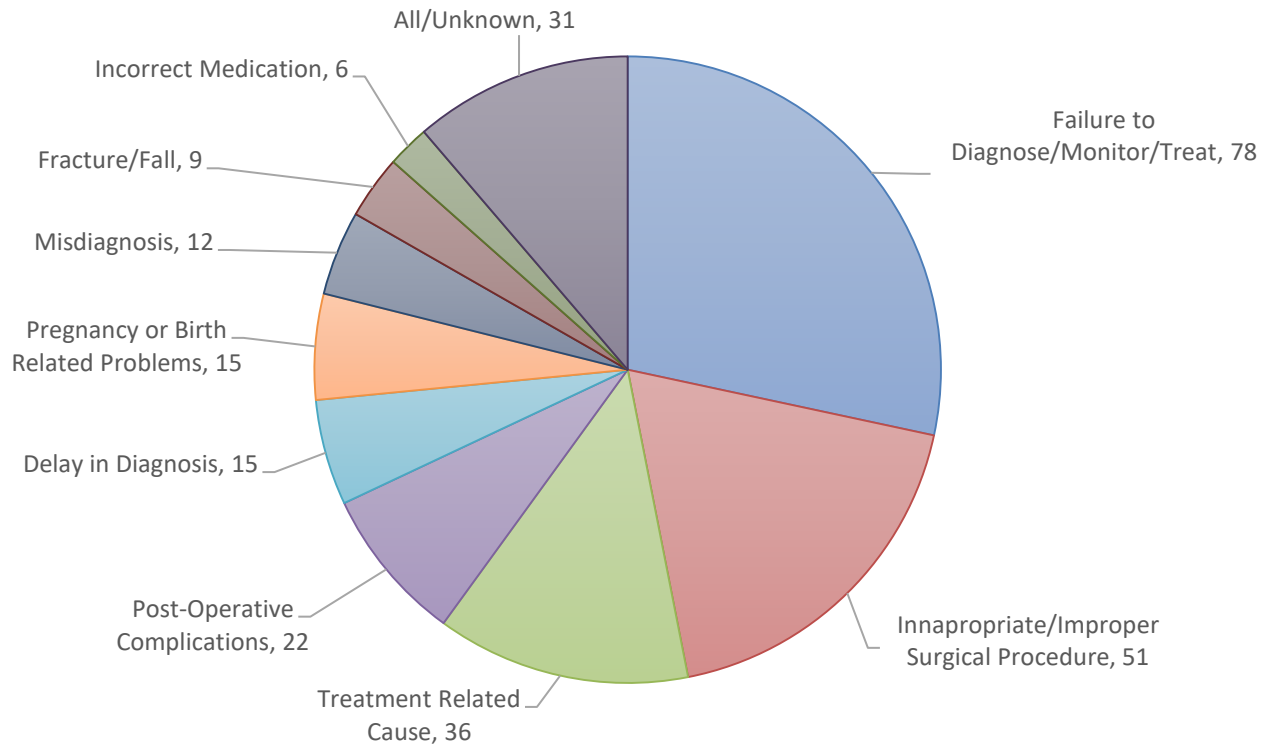
Failure to Diagnose, Monitor, and/or Treat had the highest number of closed claims reported, as well as the highest number of open claims. Pregnancy or Birth Related Problems had the highest average benefits and allocated loss adjustment expenses paid for closed claims. Pregnancy or Birth-Related Problems had the highest average incurred losses and allocated loss adjustment expenses for open claims.



**Iowa Insurance Division
Closed Claims
Total Benefits and Expenses
Calendar Year 2019 - By Nature of Claim**

Alleged Cause of Loss	Number of Claims	Total Benefits Paid	Total Allocated Loss Adjustment Expenses Paid	Additional Payments After 6 Months from Disposition
Failure to Diagnose/Monitor/Treat	78	\$20,530,000	\$4,089,477	\$0
Inappropriate/Improper Surgical Procedure	51	\$3,005,000	\$2,254,641	\$0
Treatment Related Cause	36	\$2,021,900	\$583,302	\$16,384
Post-Operative Complications	22	\$1,865,000	\$663,888	\$0
Delay in Diagnosis	15	\$1,025,000	\$1,153,112	\$0
Pregnancy or Birth Related Problems	15	\$10,169,882	\$1,105,268	\$0
Misdiagnosis	12	\$7,862,500	\$482,647	\$0
Fracture/Fall	9	\$1,015,000	\$123,092	\$0
Incorrect Medication	6	\$185,000	\$25,720	\$0
All/Unknown	31	\$3,062,500	\$1,001,191	\$0
Grand Total	275	\$50,741,782	\$11,482,337	\$16,384

Number of Closed Claims by Alleged Cause of Loss

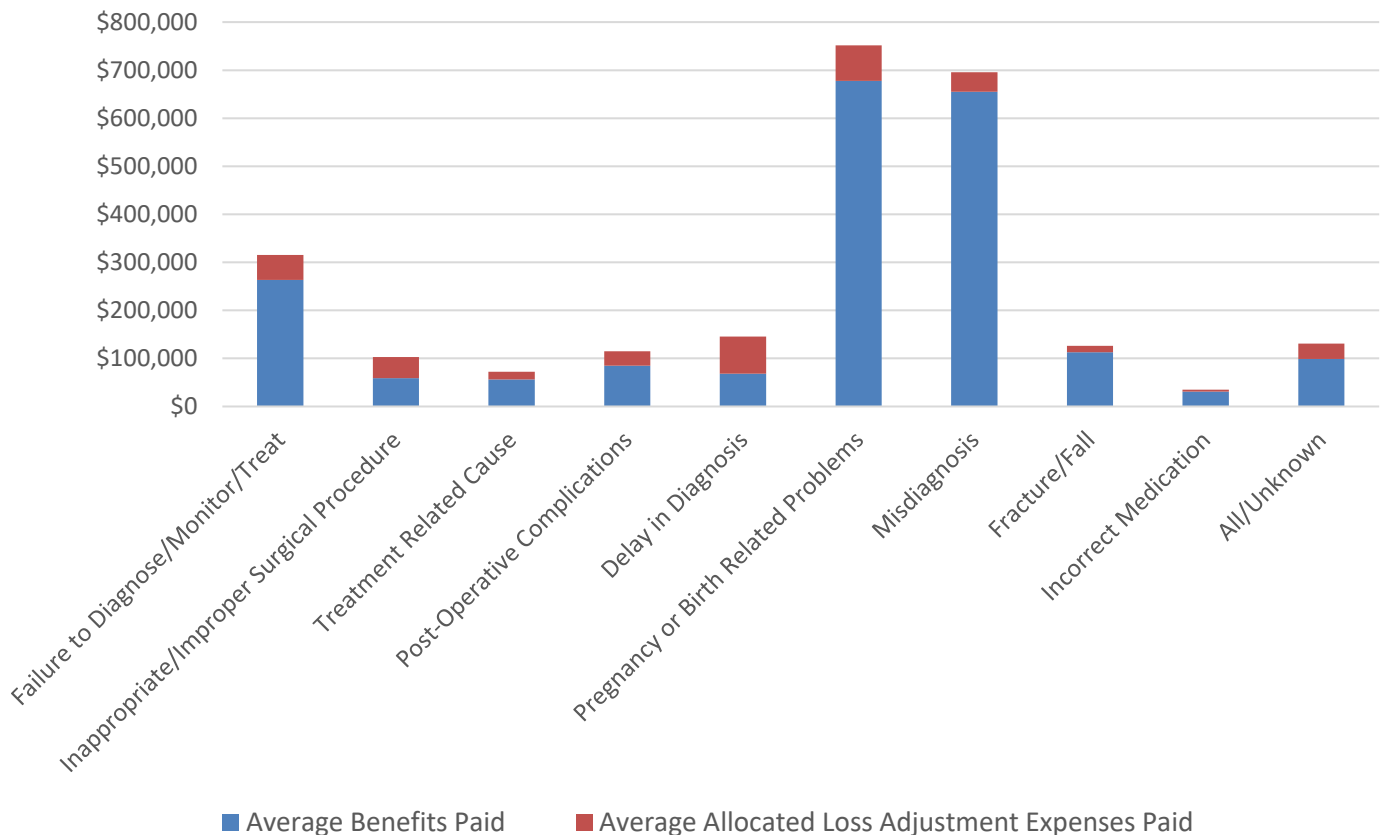




**Iowa Insurance Division Closed Claims
Average Benefits and Expenses
Calendar Year 2019 - By Nature of Claim**

Alleged Cause of Loss	Number of Claims	Average Benefits Paid	Average Allocated Loss Adjustment Expenses Paid	Average Additional Payments After 6 Months from Disposition
Failure to Diagnose/Monitor/Treat	78	\$263,205	\$52,429	\$0
Inappropriate/Improper Surgical Procedure	51	\$58,922	\$44,209	\$0
Treatment Related Cause	36	\$56,164	\$16,203	\$455
Post-Operative Complications	22	\$84,773	\$30,177	\$0
Delay in Diagnosis	15	\$68,333	\$76,874	\$0
Pregnancy or Birth Related Problems	15	\$677,992	\$73,685	\$0
Misdiagnosis	12	\$655,208	\$40,221	\$0
Fracture/Fall	9	\$112,778	\$13,677	\$0
Incorrect Medication	6	\$30,833	\$4,287	\$0
All/Unknown	31	\$98,790	\$32,296	\$0
Grand Total	275	\$184,516	\$41,754	\$60

Average Payments of Alleged Cause of Loss

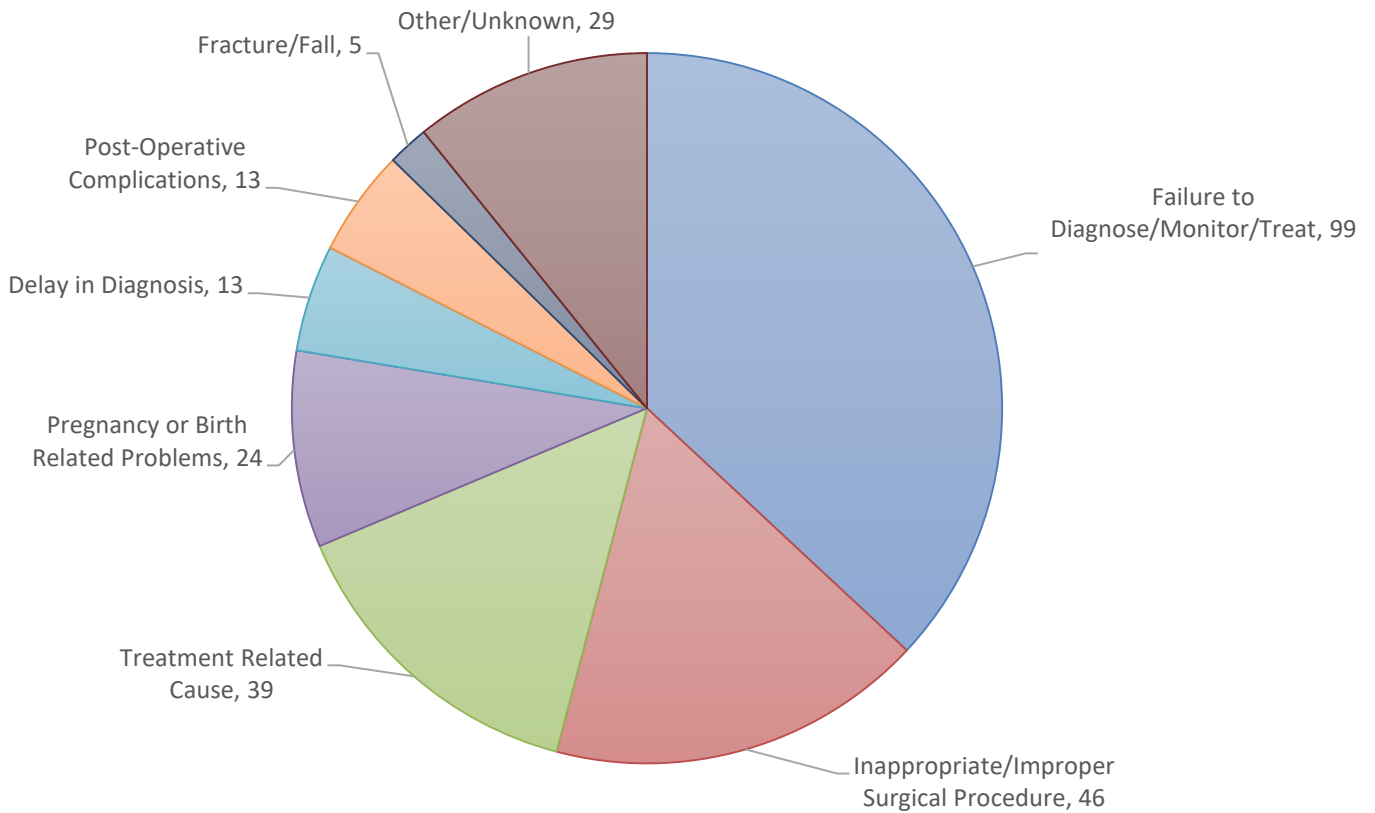




**Iowa Insurance Division
Open Claims
Total Benefits and Expenses
Calendar Year 2019 - By Nature of Claim**

Alleged Cause of Loss	Number of Claims	Total Benefits Paid	Total Allocated LAE Paid	Reserve for Incurred and Reported but not Disposed
Failure to Diagnose/Monitor/Treat	99	\$174,636	\$3,459,924	\$16,162,278
Inappropriate/Improper Surgical Procedure	46	\$8,428	\$1,484,448	\$6,903,447
Treatment Related Cause	39	\$0	\$837,881	\$3,485,004
Pregnancy or Birth Related Problems	24	\$0	\$1,054,017	\$9,540,500
Delay in Diagnosis	13	\$60,964	\$128,914	\$93,106
Post-Operative Complications	13	\$0	\$124,171	\$1,109,999
Fracture/Fall	5	\$0	\$275,259	\$890,000
Other/Unknown	29	\$0	\$839,988	\$2,968,100
Grand Total	268	\$244,028	\$8,204,602	\$41,152,434

Number of Open Claims by Alleged Cause of Loss

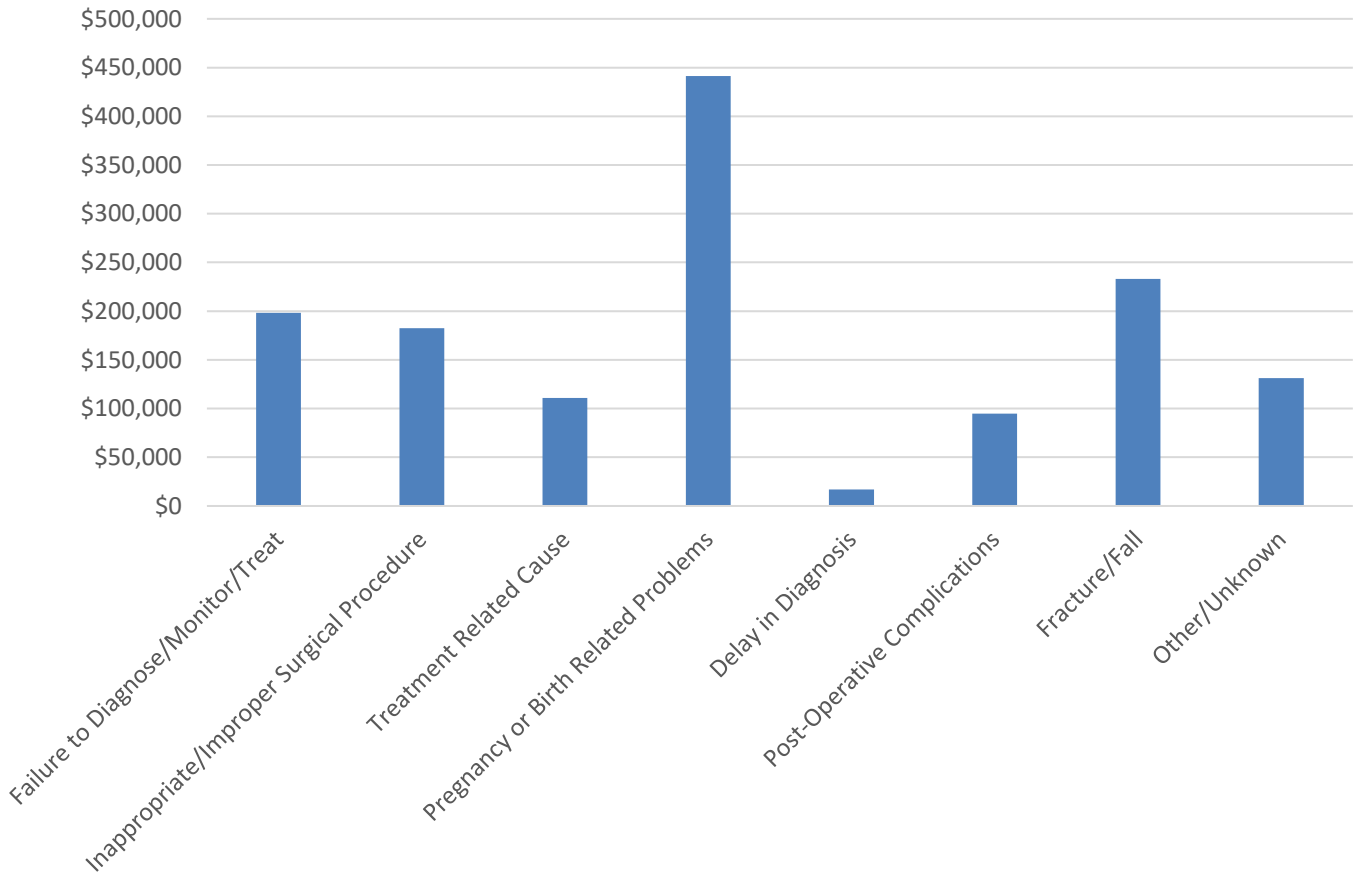




**Iowa Insurance Division
Open Claims
Average Benefits and Expenses
Calendar Year 2019 - By Nature of Claim**

Alleged Cause of Loss	Number of Claims	Average Benefits Paid	Average Allocated LAE Paid	Average Reserve for Incurred and Reported but not Disposed
Failure to Diagnose/Monitor/Treat	99	\$1,764	\$34,949	\$163,255
Inappropriate/Improper Surgical Procedure	46	\$183	\$32,271	\$150,075
Treatment Related Cause	39	\$0	\$21,484	\$89,359
Pregnancy or Birth Related Problems	24	\$0	\$43,917	\$397,521
Delay in Diagnosis	13	\$4,690	\$9,916	\$7,162
Post-Operative Complications	13	\$0	\$9,552	\$85,385
Fracture/Fall	5	\$0	\$55,052	\$178,000
Other/Unknown	29	\$0	\$28,965	\$102,348
Grand Total	268	\$911	\$30,614	\$153,554

Average Incurred Losses and ALAE by Alleged Cause of Loss





Aggregate Claim Reports by Substance of Claim

Companies were asked to classify each claim by the following severity of injury types.

- Emotional Only (e.g. fright, no physical damage)
- Temporary - Insignificant (e.g. lacerations, contusions, minor scars, rash; no delay)
- Temporary - Minor (e.g. infections, fracture, fall in hospital; recovery delayed)
- Temporary - Major (e.g. surgical material left, drug side effect, brain damage; recovery delayed)
- Permanent - Minor (e.g. loss of fingers, loss or damage to organs; includes non-disabling injuries)
- Permanent - Significant (e.g. deafness, loss of limb, loss of eye, loss of one kidney or lung)
- Permanent - Major (e.g. paraplegia, blindness, loss of two limbs, brain damage)
- Grave (e.g. quadriplegia, severe brain damage, lifelong care or fatal prognosis)
- Death

Temporary – Minor had the highest number of closed claims reported. Death had the highest number of open claims. Grave had the highest average benefits and allocated loss adjustment expenses paid for closed claims and had the highest average incurred losses and allocated loss adjustment expenses for open claims.

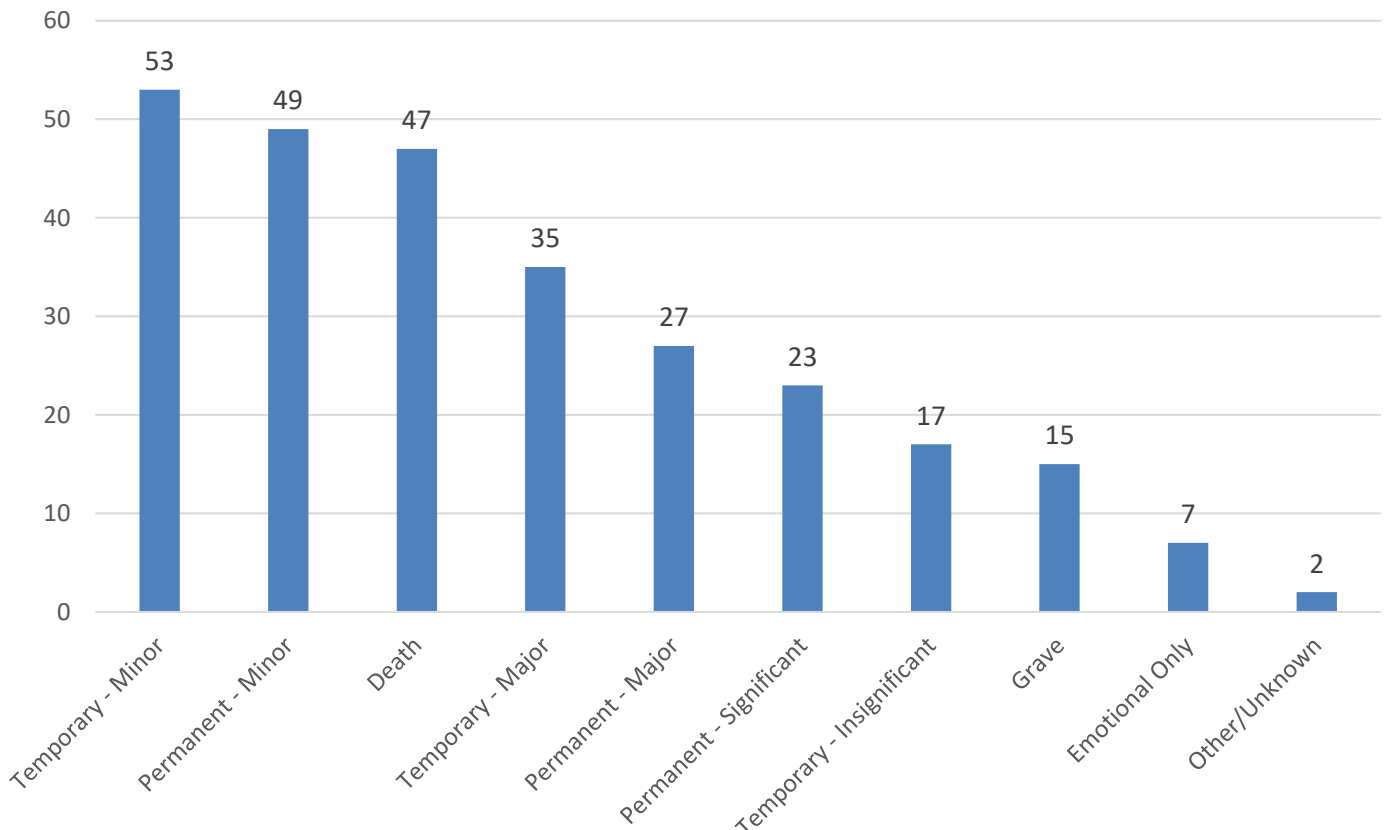
Average paid losses and expenses by category ranged from approximately \$900 to \$978,000 for closed claims. Average incurred amounts including reserves for allocated loss adjustment expenses ranged from approximately \$45,000 to \$450,000 for open claims.



**Iowa Insurance Division
Closed Claims
Total Benefits and Expenses
Calendar Year 2019 - By Severity of Claim**

Severity of Injury	Number of Claims	Total Benefits Paid	Total Allocated Loss Adjustment Expenses Paid	Additional Payments After 6 Months from Disposition
Temporary - Minor	53	\$357,400	\$838,476	\$15,884
Permanent - Minor	49	\$3,675,000	\$1,762,078	\$500
Death	47	\$7,140,000	\$2,379,054	\$0
Temporary - Major	35	\$3,291,000	\$1,173,869	\$0
Permanent - Major	27	\$11,805,000	\$1,855,429	\$0
Permanent - Significant	23	\$5,184,882	\$1,916,020	\$0
Temporary - Insignificant	17	\$101,000	\$108,759	\$0
Grave	15	\$13,500,000	\$1,169,041	\$0
Emotional Only	7	\$5,687,500	\$284,594	\$0
Other/Unknown	2	\$0	\$1,719	\$0
Grand Total	275	\$50,741,782	\$11,482,337	\$16,384

Number of Closed Claims by Severity of Injury

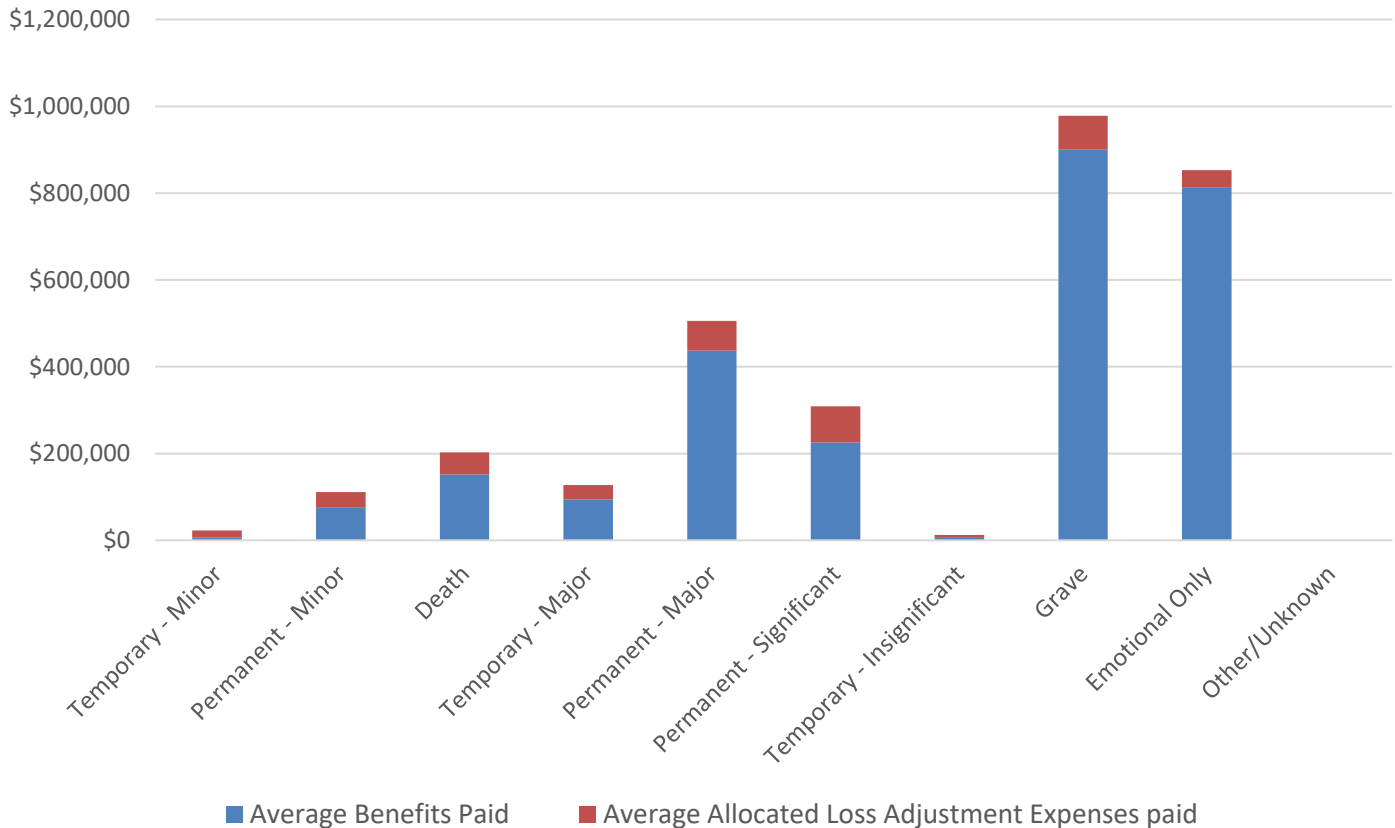




**Iowa Insurance Division
Closed Claims
Average Benefits and Expenses
Calendar Year 2019- By Severity of Claim**

Severity of Injury	Number of Claims	Average Benefits Paid	Average Allocated Loss Adjustment Expenses paid	Average Additional Payments After 6 Months from Disposition
Temporary - Minor	53	\$6,743	\$15,820	\$300
Permanent - Minor	49	\$75,000	\$35,961	\$10
Death	47	\$151,915	\$50,618	\$0
Temporary - Major	35	\$94,029	\$33,539	\$0
Permanent - Major	27	\$437,222	\$68,720	\$0
Permanent - Significant	23	\$225,430	\$83,305	\$0
Temporary - Insignificant	17	\$5,941	\$6,398	\$0
Grave	15	\$900,000	\$77,936	\$0
Emotional Only	7	\$812,500	\$40,656	\$0
Other/Unknown	2	\$0	\$859	\$0
Grand Total	275	\$184,516	\$41,754	\$60

Average Payments by Severity of Injury

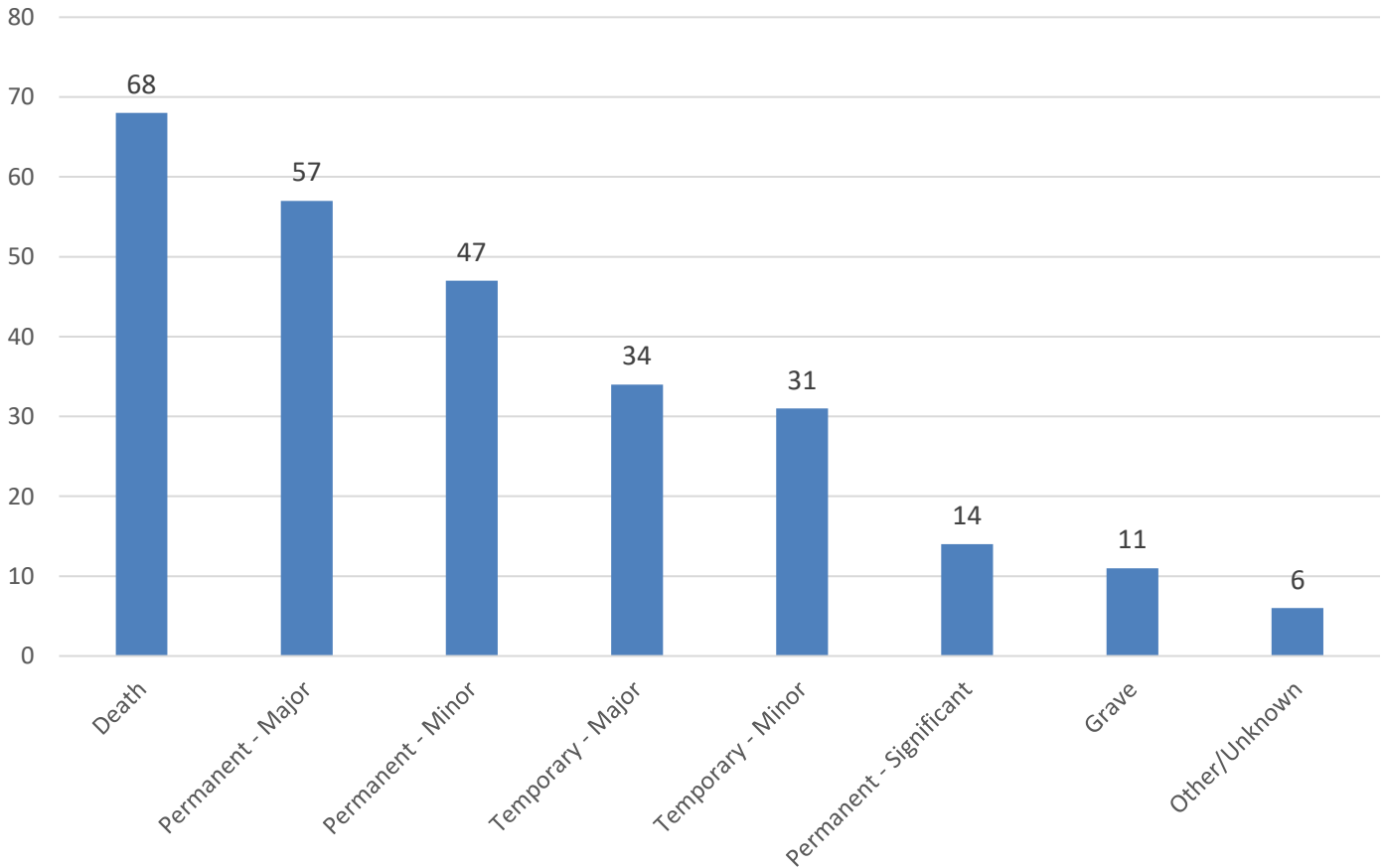




**Iowa Insurance Division
Open Claims
Total Benefits and Expenses
Calendar Year 2019 - By Severity of Claim**

Severity of Injury	Number of Claims	Total Benefits Paid	Total Allocated Loss Adjustment Expenses Paid	Reserve for Incurred and Reported but not Disposed
Death	68	\$183,665	\$1,386,490	\$7,554,678
Permanent - Major	57	\$35,363	\$1,762,012	\$23,697,257
Permanent - Minor	47	\$25,000	\$736,196	\$3,087,500
Temporary - Major	34	\$0	\$705,177	\$1,556,226
Temporary - Minor	31	\$0	\$786,928	\$873,754
Permanent - Significant	14	\$0	\$671,672	\$1,324,999
Grave	11	\$0	\$2,116,416	\$2,828,020
Other/Unknown	6	\$0	\$39,712	\$230,000
Grand Total	268	\$244,028	\$8,204,602	\$41,152,434

Number of Open Claims by Severity of Injury

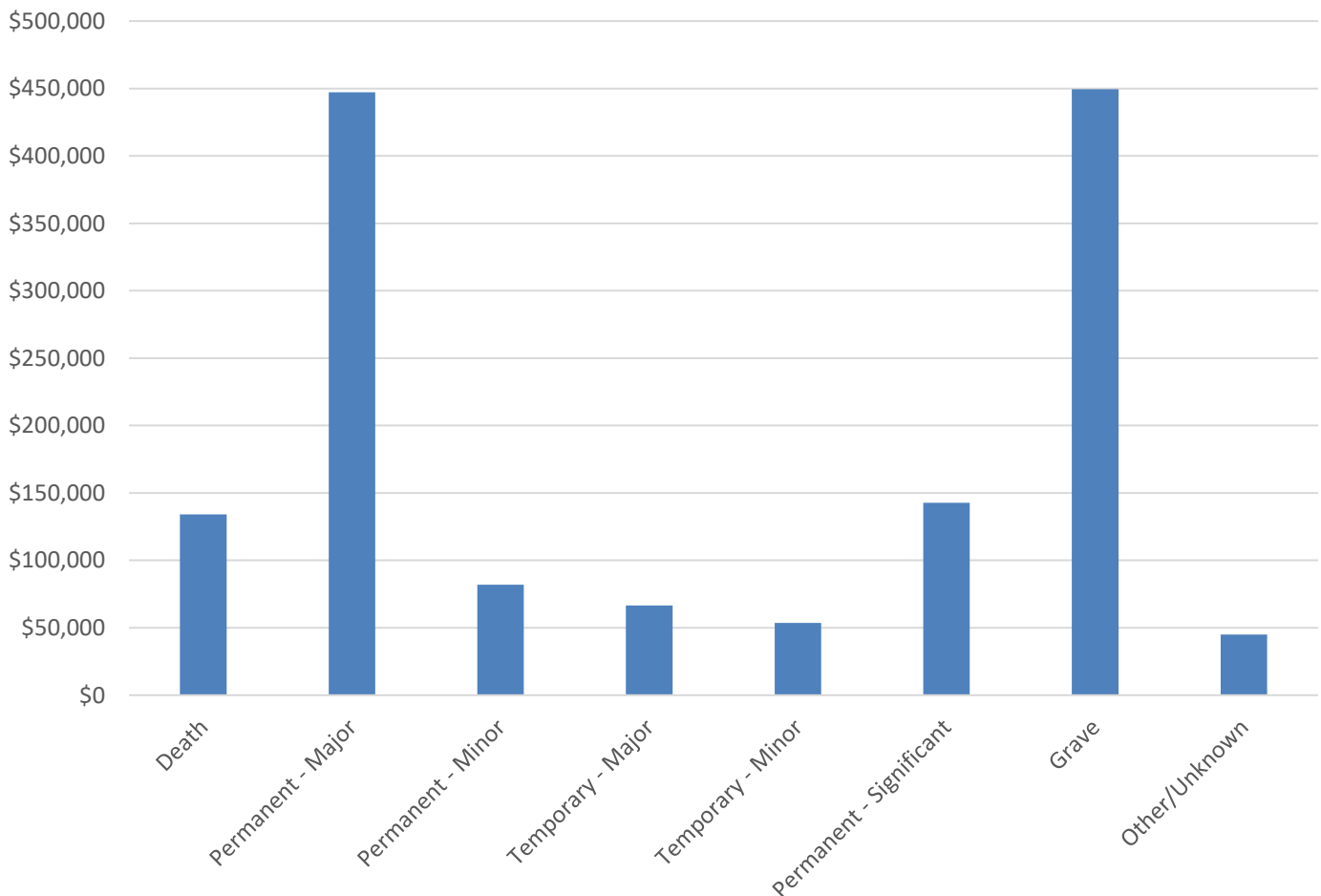




**Iowa Insurance Division
Open Claims
Average Benefits and Expenses
Calendar Year 2019 - By Severity of Claim**

Severity of Injury	Number of Claims	Average Total Benefits Paid	Average Total Allocated Loss Adjustment Expenses Paid	Average Reserve for Incurred and Reported but not Disposed
Death	68	\$2,701	\$20,390	\$111,098
Permanent - Major	57	\$620	\$30,912	\$415,741
Permanent - Minor	47	\$532	\$15,664	\$65,691
Temporary - Major	34	\$0	\$20,740	\$45,771
Temporary - Minor	31	\$0	\$25,385	\$28,186
Permanent - Significant	14	\$0	\$47,977	\$94,643
Grave	11	\$0	\$192,401	\$257,093
Other/Unknown	6	\$0	\$6,619	\$38,333
Grand Total	268	\$911	\$30,614	\$153,554

Average Incurred Losses and ALAE by Severity of Injury





Reports by Company

The following summaries provide data by company for closed and open claims.

As described earlier in the report, a category was assigned in cases where a company did not use the categories provided in the data call to identify claims, but a category could be reasonably assigned. Otherwise, the claim was listed in the Other/Unknown category. Any categories with less than five claims were combined and reported in total for the company.

Companies with fewer than five claims in total were reported as a group. Below are the grouped companies for the closed claim exhibits and for the open claim exhibits.

Companies Grouped for Closed Claim Report

The Cincinnati Insurance Companies
Coverys Specialty Insurance Company
Fortress Insurance Company
ProAssurance Casualty Company
National Union Fire Insurance Company of Pittsburgh, PA
PICA and PACO Companies

Companies Grouped for Open Claim Report

Cincinnati Insurance Companies
CNA Companies
Hudson Insurance Company
PICA and PACO Companies



**Iowa Insurance Division Benefits and Expenses by Company
Closed Claims by Specialty
Calendar Year 2019**

Company	Provider Specialty	Number of Claims	Total Benefits Paid	Total Allocated LAE + Attorney + All Other ALAE Paid	Additional Payments After 6 Months from Disposition
CNA Companies					
	Dentistry	5	\$177,500	\$29,833	\$15,884
	All Other/Unknown	3	\$140,000	\$500	\$500
MMIC Insurance					
	Emergency Medicine	9	\$947,000	\$560,096	
	Family Practice	10	\$4,010,000	\$1,107,472	
	General Surgery	12	\$1,045,000	\$225,612	
	Neurology	7	\$595,000	\$376,468	
	Obstetrics/Gynecology	13	\$2,100,000	\$831,538	
	Ophthalmology	7	\$900,000	\$35,989	
	Orthopedics	10	\$528,750	\$453,863	
	Radiology	11	\$4,383,750	\$388,803	
	All Other/Unknown	80	\$22,390,500	\$4,028,225	
ISMIE Mutual Insurance Company					
	All Other/Unknown	7	\$0	\$183,593	\$0
Medical Protective Co.					
	Radiology	8	\$100,000	\$115,544	
	Dentistry	8	\$99,900	\$123,631	
	Clinic/Corporation	12	\$137,500	\$253,385	
	All Other/Unknown	14	\$887,500	\$184,580	
NCMIC Insurance Company and Professional Solutions Insurance Company					
	Clinic/Corporation	5	\$0.00	\$79,328	\$0
	All Other/Unknown	10	\$1,179,500	\$161,465	\$0
ProAssurance Companies					
	All Other/Unknown	16	\$2,917,382	\$1,421,738	\$0
ProSelect Insurance Company					
	Obstetrics/Gynecology	6	\$6,717,500	\$303,451	\$0
	Hospital	7	\$950,000	\$415,699	\$0
	All Other/Unknown	1	\$0	\$11,413	\$0
Grouped Companies					
	Dentistry	5	\$25,000	\$11,250	\$0
	All Other/Unknown	9	\$510,000	\$185,564	\$0



**Iowa Insurance Division
Benefits and Expenses by Company
Open Claims by Specialty
Calendar Year 2019**

Company	Provider Specialty	Number of Claims	Total Benefits Paid	Total Allocated Loss Adjustment Expenses Paid	Reserve for Incurred and Reported but not Disposed
MMIC Insurance					
	Anesthesiology	5	\$0	\$281,108	\$1,833,125
	Family Practice	13	\$0	\$288,774	\$5,225,500
	General Surgery	11	\$0	\$109,369	\$200,500
	Obstetrics/Gynecology	14	\$0	\$738,054	\$2,352,500
	Orthopedics	11	\$0	\$303,719	\$481,250
	Podiatry	5	\$0	\$3,079	\$25,000
	All Other/Unknown	85	\$0	\$4,340,170	\$23,158,620
Coverys Specialty Insurance Company					
	All Other/Unknown	7	\$0	\$20,249	\$260,000
ISMIE Mutual Insurance Company					
	All Other/Unknown	6	\$219,028	\$162,262	\$130,935
Medical Protective Co.					
	Emergency Medicine	5		\$57,777	
	Radiology	9		\$82,940	
	Clinic/Corporation	17		\$114,742	
	All Other/Unknown	17		\$423,866	
NCMIC Insurance Company and Professional Solutions Insurance Company					
	Chiropractic	10	\$0	\$491,248	\$1,325,000
	Clinic/Corporation	8	\$0	\$226,827	\$445,000
	All Other/Unknown	10	\$0	\$257,321	\$1,330,000
ProAssurance Companies					
	All Other/Unknown	7	\$0	\$60,329	\$2,450,000
ProSelect Insurance Company					
	Hospital	10	\$0	\$78,892	\$485,001
	All Other/Unknown	7	\$0	\$42,406	\$1,335,000
Grouped Companies					
	Dentistry	5	\$25,000	\$3,547	\$50,001
	All Other/Unknown	6	\$0	\$117,923	\$65,002



**Iowa Insurance Division
Benefits and Expenses by Company
Closed Claims by Nature of Claim
Calendar Year 2019**

Company	Cause of Loss	Number of Claims	Total Benefits Paid	Total Allocated LAE + Attorney + All Other ALAE Paid	Additional Payments After 6 Months from Disposition
CNA Companies					
	Treatment Related Cause	6	\$317,500	\$30,333	\$16,384
	All Other/Unknown	2	\$0	\$0	\$0
MMIC Insurance					
	Failure to Diagnose/Monitor/Treat	46	\$20,070,000	\$2,981,255	
	Misdiagnosis	10	\$7,062,500	\$473,169	
	Delay in Diagnosis	10	\$1,025,000	\$1,075,494	
	Inappropriate/Improper Surgical Procedure	44	\$2,765,000	\$1,990,245	
	Post-Operative Complications	17	\$1,800,000	\$643,862	
	Fracture/Fall	5	\$1,015,000	\$95,711	
	All Other/Unknown	122	\$49,067,500	\$7,720,956	
ISMIE Mutual Insurance Company					
	All Other/Unknown	16	\$3,380,000	\$371,061	\$0
Medical Protective Co.					
	Failure to Diagnose/Monitor/Treat	15	\$150,000	\$315,508	
	Delay in Diagnosis	5	\$0	\$77,617	
	Treatment Related Cause	10	\$214,900	\$92,054	
	All Other/Unknown	10	\$510,000	\$179,551	
NCMIC Insurance Company and Professional Solutions Insurance Company					
	Treatment Related Cause	10	\$1,089,500	\$187,054	\$0
	All Other/Unknown	8	\$0	\$159,564	
ProAssurance Companies					
	Failure to Diagnose/Monitor/Treat	9	\$285,000	\$669,523	
	All Other/Unknown	8	\$0	\$123,247	\$0
ProSelect Insurance Company					
	Pregnancy or Birth Related Problems	8	\$7,587,500	\$617,894	\$0
	All Other/Unknown	24	\$1,750,000	\$412,081	\$0
Grouped Companies					
	Treatment Related Cause	5	\$400,000	\$159,869	\$0
	All Other/Unknown	93	\$7,287,500	\$3,642,758	\$0



**Iowa Insurance Division
Benefits and Expenses by Company
Open Claims by Nature of Claim
Calendar Year 2019**

Company	Alleged Cause of Loss	Number of Claims	Total Benefits Paid	Total Allocated Loss Adjustment Expenses Paid	Reserve for Incurred and Reported but not Disposed
MMIC Insurance					
	Failure to Diagnose/Monitor/Treat	52	\$0	\$3,009,398	\$13,293,520
	Inappropriate/Improper Surgical Procedure	38	\$0	\$1,323,905	\$6,751,875
	Post-Operative Complications	8	\$0	\$6,773	\$55,000
	Pregnancy or Birth Related Problems	20	\$0	\$1,001,548	\$9,540,500
	All Other/Unknown	26	\$0	\$722,649	\$3,635,600
Coverys Specialty Insurance Company					
	Treatment Related Cause	5	\$0	\$20,249	\$110,000
	All Other/Unknown	2	\$0	\$0	\$150,000
ISMIE Mutual Insurance Company					
	All Other/Unknown	6	\$219,028	\$162,262	\$130,935
Medical Protective Co.					
	Failure to Diagnose/Monitor/Treat	22		\$224,543	
	Delay in Diagnosis	7		\$2,411	
	Treatment Related Cause	5		\$13,973	
	All Other/Unknown	14		\$438,398	
NCMIC Insurance Company and Professional Solutions Insurance Company					
	Treatment Related Cause	19	\$0	\$741,837	\$2,350,000
	Failure to Diagnose/Monitor/Treat	5	\$0	\$38,145	\$550,000
	All Other/Unknown	4	\$0	\$195,415	\$200,000
ProAssurance					
	Failure to Diagnose/Monitor/Treat	5	\$0	\$29,507	\$1,450,000
	All Other/Unknown	2	\$0	\$30,822	\$1,000,000
ProSelect Insurance Company					
	Failure to Diagnose/Monitor/Treat	8	\$0	\$34,513	\$650,001
	Treatment Related Cause	5	\$0	\$59,057	\$985,000
	All Other/Unknown	4	\$0	\$27,729	\$185,000
Grouped Companies					
	All Other/Unknown	11	\$25,000	\$121,469	\$115,003



**Iowa Insurance Division
Benefits and Expenses by Company
Closed Claims by Substance of Claim
Calendar Year 2019**

Company	Severity	Number of Claims	Total Benefits Paid	Total Allocated LAE + Attorney + All Other ALAE Paid	Additional Payments After 6 Months from Disposition
CNA Companies					
	All Other/Unknown	8	\$317,500	\$30,333	\$16,384
MMIC Insurance					
	Temporary - Minor	38	\$175,000	\$589,186	
	Temporary - Major	17	\$2,090,000	\$632,477	
	Permanent - Minor	31	\$3,115,000	\$1,572,834	
	Permanent - Significant	12	\$3,427,500	\$1,249,249	
	Permanent - Major	21	\$10,455,000	\$1,484,551	
	Grave	12	\$13,500,000	\$1,143,477	
	Death	22	\$4,115,000	\$1,331,151	
	All Other/Unknown	6	\$22,500	\$5,142	
ISMIE Mutual Insurance Company					
	All Other/Unknown	7	\$0	\$183,593	\$0
Medical Protective Co.					
	Temporary - Minor	6	\$49,900	\$147,300	
	Temporary - Major	6	\$0	\$50,102	
	Permanent - Minor	7	\$150,000	\$61,786	
	Permanent - Significant	6	\$175,000	\$38,502	
	Death	13	\$50,000	\$364,817	
	All Other/Unknown	4	\$800,000	\$14,632	
NCMIC Insurance Company and Professional Solutions Insurance Company					
	Temporary - Insignificant	5	\$18,500	\$76,820	\$0
	Temporary - Major	5	\$1,086,000	\$105,964	\$0
	All Other/Unknown	5	\$75,000	\$58,009	\$0
ProAssurance Companies					
	All Other/Unknown	16	\$2,917,382	\$1,421,738	\$0
ProSelect					
	All Other/Unknown	14	\$7,667,500	\$730,563	\$0
Grouped Companies					
	Temporary - Insignificant	5	\$60,000	\$21,642	\$0
	All Other/Unknown	9	\$475,000	\$175,172	\$0



**Iowa Insurance Division
Benefits and Expenses by Company
Open Claims by Substance of Claim
Calendar Year 2019**

Company	Severity	Number of Claims	Total Benefits Paid	Total Allocated Loss Adjustment Expenses Paid	Reserve for Incurred and Reported but not Disposed
MMIC Insurance					
	Temporary - Minor	14	\$0.00	\$273,638	\$638,750
	Temporary - Major	12	\$0.00	\$507,914	\$561,225
	Permanent - Minor	23	\$0.00	\$436,738	\$1,132,500
	Permanent - Major	50	\$0.00	\$1,643,003	\$22,778,500
	Grave	11	\$0.00	\$2,116,416	\$2,828,020
	Death	31	\$0.00	\$1,028,345	\$5,242,500
	All Other/Unknown	13	\$0.00	\$510,804	\$566,225
Coverys Specialty Insurance Company					
	Death	7	\$0.00	\$20,249	\$260,000
ISMIE Mutual Insurance Company					
	Death	5	\$183,664.75	\$131,303	\$112,178
	All Other/Unknown	1	\$35,363.22	\$30,959	\$18,757
Medical Protective Co.					
	Temporary - Minor	10		\$344,979	
	Temporary - Major	10		\$71,119	
	Permanent - Minor	7		\$56,997	
	Permanent - Significant	6		\$78,966	
	Death	11		\$74,796	
	All Other/Unknown	4		\$52,469	
NCMIC Insurance Company and Professional Solutions Insurance Company					
	Temporary - Major	6	\$0.00	\$113,304	\$510,000
	Permanent - Minor	7	\$0.00	\$162,882	\$430,000
	Permanent - Significant	5	\$0.00	\$496,054	\$1,200,000
	Death	6	\$0.00	\$18,830	\$710,000
	All Other/Unknown	9	\$183,664.75	\$238,933	\$177,177
ProAssurance Companies					
	All Other/Unknown	7	\$0.00	\$60,329	\$2,450,000
ProSelect Insurance Company					
	Permanent - Minor	9	\$0.00	\$79,579	\$1,525,000
	Temporary - Major	5	\$0.00	\$10,947	\$135,001
	All Other/Unknown	13	0	\$135,963	\$0
Grouped Companies					
	All Other/Unknown	11	\$25,000.00	\$121,469	\$115,003



KIM REYNOLDS
GOVERNOR

DOUG OMMEN
COMMISSIONER OF INSURANCE

ADAM GREGG
LT. GOVERNOR

DATE: April 23, 2020
FROM: Iowa Insurance Division
TO: All Admitted Insurance Companies Writing Medical Malpractice Insurance
In Iowa

ANNUAL REPORT

LINE(S) OF BUSINESS: Medical Professional Liability Insurance per Line #11 of the Annual Statement.

REPORTING COMPANIES: All companies licensed by the Iowa Insurance Division to write the line(s) of business noted above, with direct written premiums on or after January 1, 2019 through December 31, 2019.

DATA REQUESTED: Regarding *closed claims* and *open claims*.

DUE DATE: July 1, 2020

IID CONTACT PERSON: Travis Grassel (travis.grassel@iid.iowa.gov)

GENERAL INSTRUCTIONS

The following pages provide detailed directions for completing the report. The report must be submitted in the format provided. Record layout and formatting instructions will be found on subsequent pages. The report should consist of two EXCEL spreadsheets, one for closed claims and one for open claims, and the contact information sheet. The report should be submitted via e-mail to Travis Grassel at medmal@iid.iowa.gov by July 1, 2020. *Please note that due to COVID-19, the IID is providing an extra month to submit this report.*



MEDICAL PROFESSIONAL LIABILITY (MEDICAL MALPRACTICE) INSURANCE CLOSED AND OPEN CLAIM REPORT REPORT INSTRUCTIONS/SPECIFICATIONS

1. Please provide data for all medical professional liability, medical malpractice, insurance claims, and lawsuits closed or disposed of on or after January 1, 2019 through December 31, 2019. Also, please provide data for all medical professional liability, medical malpractice, insurance claims, and lawsuits open as of December 31, 2018.
 2. A claim for the purpose of this report is a formal or written demand for compensation under a medical professional liability, medical malpractice, insurance policy relating to allegations of liability on the part of one or more providers for any act, error, or omission in the rendering of, or failure to render medical services for medically related injuries.
 3. A lawsuit for the purpose of this report is a complaint filed in any court in this state alleging liability on the part of one or more providers for any act, error, or omission in the rendering of, or failure to render medical services for medically related injuries.
 4. If more than one insured is associated with an incident, report separately for each insured.
 5. If more than one injured party is associated with an incident, report separately for each injured party.
 6. If a claimant filed claims for the same injury under more than one policy, report separately for each policy.
 7. Include only direct business.
 8. If a claim has been reopened, but had not yet closed as of December 31, 2019, report this only within the open claims report.
 9. If a claim was reopened and then closed within the period from January 1, 2019 through December 31, 2019, only include in the closed claims report.
 10. Submit information for each closed claim, whether closed with or without payment.
 11. Submit information for each open claim, whether a reserve amount has been established or not.
-



MEDICAL PROFESSIONAL LIABILITY (MEDICAL MALPRACTICE) INSURANCE CLOSED AND OPEN CLAIM REPORT ELECTRONIC REPORTING INSTRUCTIONS

1. Please provide data in an EXCEL spreadsheet in accordance with the attached open and closed record layouts.
 2. Please provide a separate spreadsheet for the closed claims report and a separate spreadsheet for the open claims report.
 3. Companies within a group may report as a group rather than submitting separate reports for each company.
 4. Each claim should be reported on one row within the appropriate spreadsheet, either the open claims spreadsheet or the closed claims spreadsheet.
 5. Provide a separate document with the additional codes to explain the specified column when the date provided includes more codes than the closed and open layouts.
 6. Data must be entered in the spreadsheets according to the definitions and report layout provided. To be accepted, data must be entered in date format as MM/DD/YYYY for dates; numeric format for dollar amounts, numbers, and any designated codes; and alpha-numeric format for other entries. For any columns where "Other" is chosen, enter in alpha-numeric format. Do not use formulas in the cells.
 7. Please submit your completed Microsoft Excel spreadsheets and a copy of the Contact Information sheet via e-mail to Travis Grassel at medmal@iid.iowa.gov. The Excel spreadsheets may be zipped using the WinZip program if the file is too large for e-mail.
 8. The report is due July 1, 2020.
 9. If you have any questions, please feel free to e-mail or call Travis Grassel at travis.grassel@iid.iowa.gov, (515) 281-4019.
-



DEFINITIONS

Admitted Insurance Company – An insurer who has been licensed by the insurance division within the state of Iowa to write specific lines of business.

Allocated Loss Adjustment Expenses – Expenses attributable to a particular claim (direct defense and cost containment expenses).

Calendar Year – January 1 through December 31.

Claim – A formal or written demand for compensation under a medical professional liability insurance policy relating to allegations of liability on the part of one or more providers for any act, error, or omission in the rendering of, or failure to render medical services for medically related injuries.

Closed Claim – A claim for which no further action is expected; final payment if any has been made. Report all claims closed within the reporting period regardless the date they were reported to the company.

Deductible – An amount of money set within a policy that must be paid by an insured before the insurer is liable for any payments.

Direct Business – Policies written by an insurer without consideration of reinsurance.

Loss Reserve – The liability established to pay for a claim.

Paid Losses (Indemnity Payment) – Losses, but not expenses, paid to a claimant to close a claim.

Lawsuit – A complaint filed in any court in Iowa alleging liability on the part of one or more providers for any act, error, or omission in the rendering of, or failure to render medical services for medically related injuries.

Limit of Insurance – The maximum amount an insurer will pay as set forth in a contract of insurance.

Open Claim – A claim for which further action is expected; the final payment has not been completed. Report all claims opened at the end of the calendar year regardless of the date they were filed.

Reinsurance – Insurance coverage for the risks covered by other insurance companies.

Reopened Claim – A claim that had been closed, but for some reason, needs further action or payment.

Reserves – The liability set up to pay for a claim when the claim is ultimately closed. Reserves may be established for potential loss payments and allocated loss adjustment expenses separately or combined.

Reserves for Payment of Claims Incurred and Reported but not Disposed – The liability set up to pay for a claim when the claim is ultimately closed. Report reserves on all open claims during the calendar year that continue to be open at year-end.

Self-Insurance – A program in which an individual or entity assumes all or a portion of the risk for its medical professional liability (medical malpractice) claims.

Subrogation – Reimbursement by a party responsible for a payment to another party that had paid the amount.



ALLEGED INJURY

Please classify each claim by the following severity of injury types.

- Emotional Only (e.g. fright, no physical damage)
- Temporary – Insignificant (e.g. lacerations, contusions, minor scars, rash; no delay)
- Temporary – Minor (e.g. infections, fracture, fall in hospital; recovery delayed)
- Temporary – Major (e.g. surgical material left, drug side effect, brain damage; recovery delayed)
- Permanent – Minor (e.g. loss of fingers, loss or damage to organs; includes non-disabling injuries)
- Permanent – Significant (e.g. deafness, loss of limb, loss of eye, loss of one kidney or lung)
- Permanent – Major (e.g. paraplegia, blindness, loss of two limbs, brain damage)
- Grave (e.g. quadriplegia, severe brain damage, lifelong care or fatal prognosis)
- Death
- Other/Unknown (e.g. injury was not a part of the list above, data was not captured or maintained)

**MEDICAL PROFESSIONAL LIABILITY
(MEDICAL MALPRACTICE) INSURANCE
CLOSED AND OPEN CLAIM REPORT
CONTACT INFORMATION**

Please complete the following and submit with your spreadsheets.

Contact Person: _____
Title: _____
E-mail: _____
Telephone Number: _____

Company: _____
Address: _____
City, State, ZIP: _____

I have provided all relevant and accurate closed and open claim data for the medical professional liability, medical malpractice, line of business for this data call. To the best of my knowledge, the information provided for this company is true and accurate as of December 31, 2019.

Person Responsible for Data Call: _____
Title: _____
Date: _____

We thank you for your prompt attention to this matter!

The Iowa Insurance Division



Appendix A:
Companies Grouped for Market Share Report^{3, 4}

American International Group	NAIC Company Code	NAIC Group Number
AIG Insurance Co. - PR	31674	12
Eaglestone Reinsurance Co.	10651	12
Lexington Insurance Co.	19437	12
Western World Insurance Co.	13196	12
AIG Assurance Co.	40258	12
AIG Property Casualty Co.	19402	12
AIG Specialty Insurance Co.	26883	12
AIU Insurance Co.	19399	12
American Home Assurance Co.	19380	12
Blackboard Insurance Co.	26611	12
Blackboard Specialty Ins Co.	13551	12
Commerce & Industry Ins Co.	19410	12
Granite State Insurance Co.	23809	12
Illinois National Insurance Co	23817	12
Ins Co. of the State of PA	19429	12
National Union Fire Ins Co.*	19445	12
New Hampshire Insurance Co.	23841	12
Stratford Insurance Co.	40436	12
Tudor Insurance Co.	37982	12

³ Please note we have compiled all companies included for an NAIC group. Not all of these companies have business in Iowa.

⁴ We have included an asterisk on all of the companies that reported either open or closed claims. Please note some companies reported as a group, while some reported at the company level.



Berkshire Hathaway Group	NAIC Company Code	NAIC Group Number
AttPro RRG Reciprocal RRG	13795	31
AZGUARD Insurance Co.	16495	31
Continental Divide Ins Co.	35939	31
Cypress Ins Co. (CA)	10855	31
GEICO County Mutual Ins Co.	29181	31
MedPro RRG	13589	31
MLMIC Insurance Co.	34231	31
PLICO Inc.	39594	31
Princeton Insurance Co.	42226	31
WestGUARD Insurance Co.	11981	31
Fairfield Insurance Co.	44784	31
Kansas Bankers Surety Co.	15962	31
Unione Italiana Re Co. of Am	36048	31
Wesco-Financial Insurance Co.	19500	31
Medical Protective Co.*	11843	31
National Fire & Marine Ins Co.	20079	31
General Star Indemnity Co.	37362	31
Berkshire Hathaway Spclty Ins	22276	31
AmGUARD Insurance Co.	42390	31
Berkshire Hathaway Assr Corp.	13070	31
Berkshire Hathaway Direct Ins	10391	31
Berkshire Hathaway Homestate	20044	31
Brookwood Insurance Co.	11014	31
Central States Indemnity Co.	34274	31
Columbia Insurance Co.	27812	31
EastGUARD Insurance Co.	14702	31
Finial Reinsurance Co.	39136	31
GEICO Advantage Insurance Co.	14138	31
GEICO Casualty Co.	41491	31
GEICO Choice Insurance Co.	14139	31
GEICO General Insurance Co.	35882	31
GEICO Indemnity Co.	22055	31
GEICO Marine Insurance Co.	37923	31
GEICO Secure Insurance Co.	14137	31
General Reinsurance Corp.	22039	31
General Star National Ins Co.	11967	31
Genesis Insurance Co.	38962	31
Government Employees Ins Co.	22063	31
Mount Vernon Fire Insurance Co	26522	31
Mount Vernon Specialty Ins Co.	14420	31



Berkshire Hathaway Group (cont)	NAIC Company Code	NAIC Group Number
National Indem Co of the South	42137	31
National Indemnity Co.	20087	31
National Liab & Fire Ins Co.	20052	31
Natl Indem Co. of Mid-America	20060	31
NorGUARD Insurance Co.	31470	31
Oak River Insurance Co.	34630	31
Old United Casualty Co.	37060	31
Radnor Specialty Insurance Co.	15756	31
Redwood Fire & Casualty Ins Co	11673	31
U.S. Liability Insurance Co.	25895	31
U.S. Underwriters Insurance Co	35416	31
Wellfleet Insurance Co.	32280	31
Wellfleet New York Ins Co.	20931	31



Cincinnati Financial Group*	NAIC Company Code	NAIC Group Number
		244
Cincinnati Insurance Co.	10677	244
Cincinnati Spclty Underwriters	13037	244
Cincinnati Indemnity Co.	23280	244
Cincinnati Casualty Co.	28665	244

CNA Group*	NAIC Company Code	NAIC Group Number
Continental Casualty Co.	20443	218
Continental Ins Co. of NJ	42625	218
Natl Fire Ins Co. of Hartford	20478	218
Surety Bonding Co. of America	24047	218
Transportation Insurance Co.	20494	218
Universal Surety of America	13200	218
Valley Forge Insurance Co.	20508	218
Western Surety Co.	13188	218
Continental Insurance Co.	35289	218
American Cas Co. of Reading PA	20427	218
Columbia Casualty Co.	31127	218

Constellation Group	NAIC Company Code	NAIC Group Number
Arkansas Mutual Insurance Co.	13565	4790
UMIA Insurance Inc.	36676	4790
MMIC Insurance Inc.*	16942	4790



Fairfax Financial Group	NAIC Company Code	NAIC Group Number
American Underwriters Ins Co.	10251	158
Crum & Forster Insurance Co.	42471	158
MTAW Insurance Co.	16498	158
AMC Re Inc.	12884	158
American Safety Cas Ins Co.	39969	158
American Safety Indemnity Co.	25433	158
Clearwater Insurance Co.	25070	158
Fairmont Insurance Co.	18864	158
Fairmont Premier Insurance Co.	25518	158
Fairmont Specialty Ins Co.	24384	158
General Fidelity Insurance Co.	30007	158
Mt. McKinley Insurance Co.	35947	158
Hudson Insurance Co.*	25054	158
Allied World Surplus Lines Ins	24319	158
Allied World Insurance Co.	22730	158
Hudson Specialty Insurance Co.	37079	158
Allied World Assr Co. (U.S.)	19489	158
Allied World National Assr Co.	10690	158
Allied World Specialty Ins Co.	16624	158
Commonwealth Ins Co. of Am	10220	158
Crum & Forster Indemnity Co.	31348	158
Crum & Forster Spclty Ins Co.	44520	158
First Mercury Insurance Co.	10657	158
Greystone Insurance Co.	10019	158
Hudson Excess Insurance Co.	14484	158
North River Insurance Co.	21105	158
Odyssey Reinsurance Co.	23680	158
Seneca Insurance Co.	10936	158
Seneca Specialty Insurance Co.	10729	158
TIG Insurance Co.	25534	158
U.S. Fire Insurance Co.	21113	158
Vantapro Specialty Ins Co.	44768	158
Vault E&S Insurance Co.	16237	158
Vault Reciprocal Exchange	16186	158
Zenith Insurance Co.	13269	158
ZNAT Insurance Co.	30120	158



ISMIE Group	NAIC Company Code	NAIC Group Number
ISMIE RRG Inc.	16638	2358
ISMIE Mutual Insurance Co.*	32921	2358
ISMIE Indemnity Co.	11084	2358

Medical Professional Group	NAIC Company Code	NAIC Group Number
MHA Insurance Co.	33111	1154
OHA Insurance Solutions Inc.	11841	1154
Preferred Professional RRG	14919	1154
Washington Casualty Co.	42510	1154
ProSelect Insurance Co.*	10638	1154
Coverys Specialty Insurance Co*	15686	1154
Preferred Professional Ins Co.	36234	1154
Coverys RRG Inc.	14160	1154
Hlthcr Underwriters Group Inc.	12233	1154
Medical Prof Mutual Ins Co.	10206	1154

National Chiropractic Group	NAIC Company Code	NAIC Group Number
NCMIC Insurance Co.*	15865	2638
Professional Solutions Ins Co.*	11127	2638
NCMIC Risk Retention Group Inc	14130	2638

OMS National Group	NAIC Company Code	NAIC Group Number
OMS National Insurance Co. RRG	44121	508
Fortress Insurance Co.*	10801	508



ProAssurance Group*	NAIC Company Code	NAIC Group Number
Allied Eastern Indemnity Co.	11242	2698
Eastern Advantage Assurance Co	13019	2698
Eastern Alliance Insurance Co.	10724	2698
Medmarc Casualty Insurance Co.	22241	2698
Noetic Specialty Insurance Co.	17400	2698
ProAssurance Indemnity Co.	33391	2698
ProAssurance Specialty Ins Co.	10179	2698
ProAssurance Ins Co. of Am	14460	2698
ProAssurance Casualty Co.*	38954	2698
ProAssurance Amer Mutl A RRG	15647	2698
American Medical Ins Exchange	31402	2698
Independent Nevada Doctors Ins	12838	2698
Medmarc Insurance Co.	32089	2698
PACO Assurance Co.*	10222	2698
ProAssurance Natl Cap Ins Co.	41149	2698