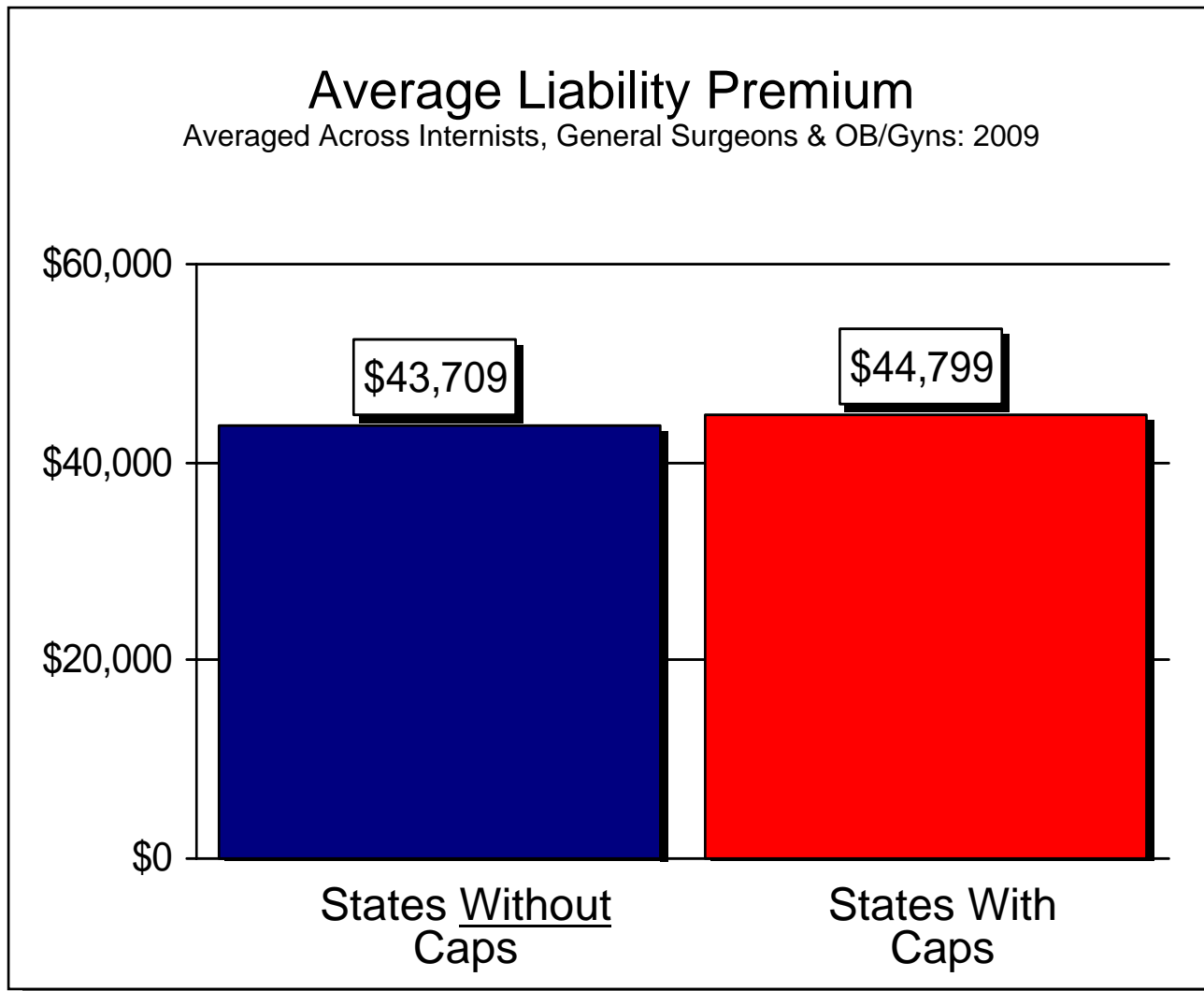


Do Caps Reduce Malpractice Premiums?



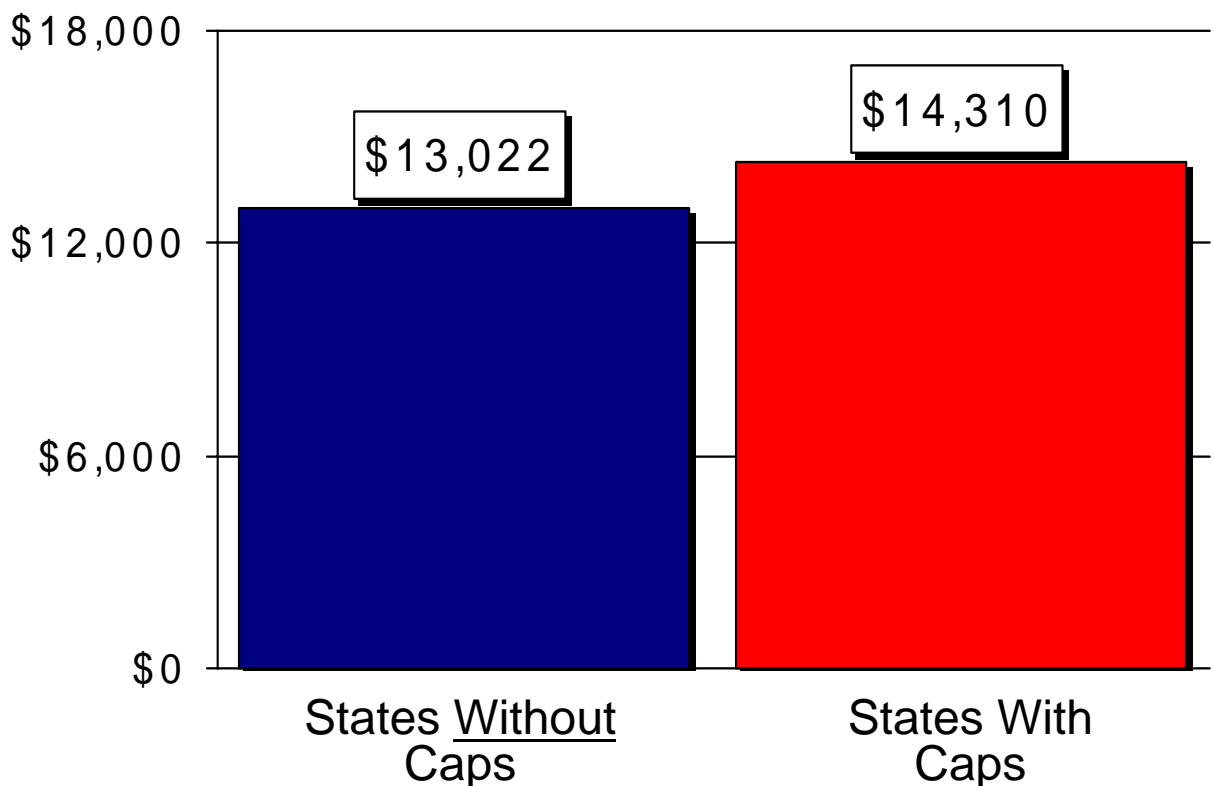
Malpractice Premiums Averaged Across Specialties
In States With Caps Are 2.5% Higher Than In States
Without Caps

Derived from data provided by [Medical Liability Monitor](#) (October 2009) A state's average premium is calculated as the unweighted mean value of premiums for all companies for which data is provided across all regions. A state is classified as having a cap when the state has enacted either a general non-economic damage cap that affects medical malpractice cases or a medical malpractice specific cap on non-economic and/or compensatory damages. Caps that affect one area of medical malpractice (e.g. just wrongful death cases) or punitive damage caps are not counted since these represent a small number of cases.

Do Caps Reduce Malpractice Premiums?

Average Liability Premium

Internal Medicine: 2009



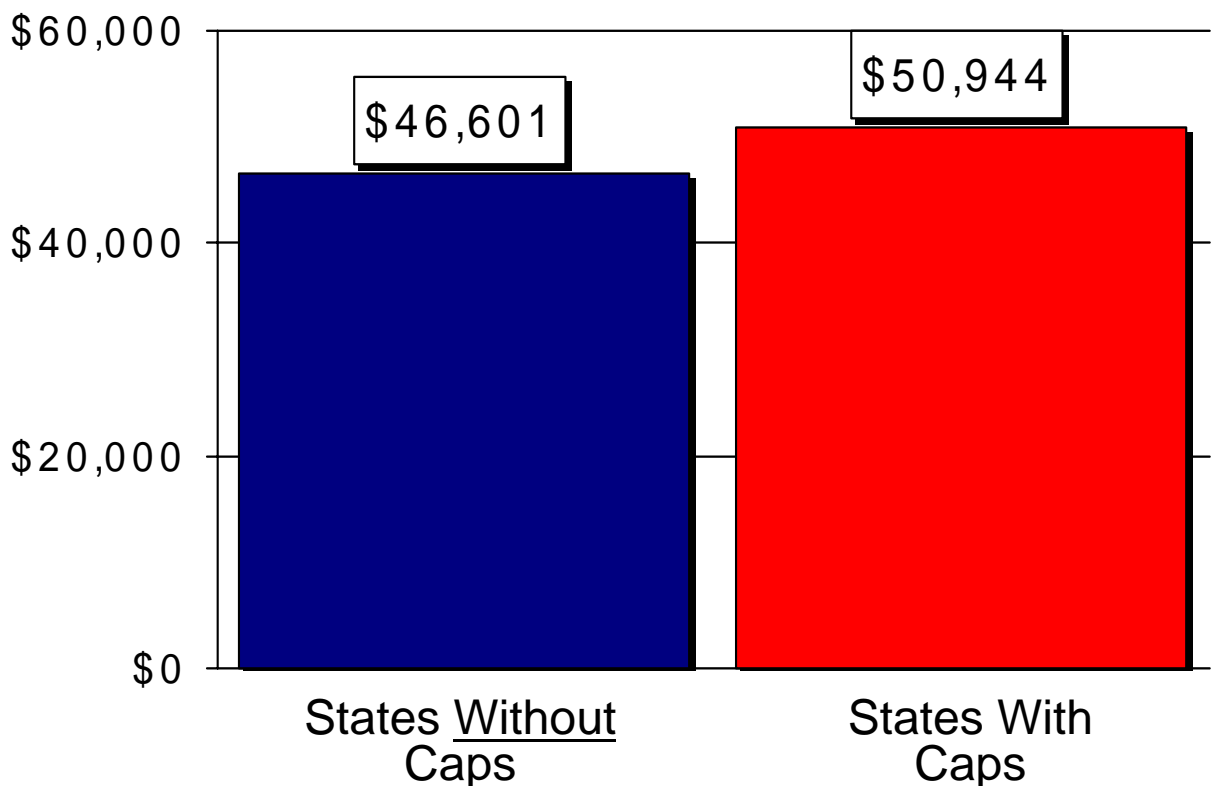
Malpractice Premiums For Internal Medicine Are 9.9% Higher In States With Caps Than In States Without Caps

Derived from data provided by [Medical Liability Monitor](#) (October 2009) A state's average premium is calculated as the unweighted mean value of premiums for all companies for which data is provided across all regions. A state is classified as having a cap when the state has enacted either a general non-economic damage cap that affects medical malpractice cases or a medical malpractice specific cap on non-economic and/or compensatory damages. Caps that affect one area of medical malpractice (e.g. just wrongful death cases) or punitive damage caps are not counted since these represent a small number of cases.

Do Caps Reduce Malpractice Premiums?

Average Liability Premium

General Surgery: 2009



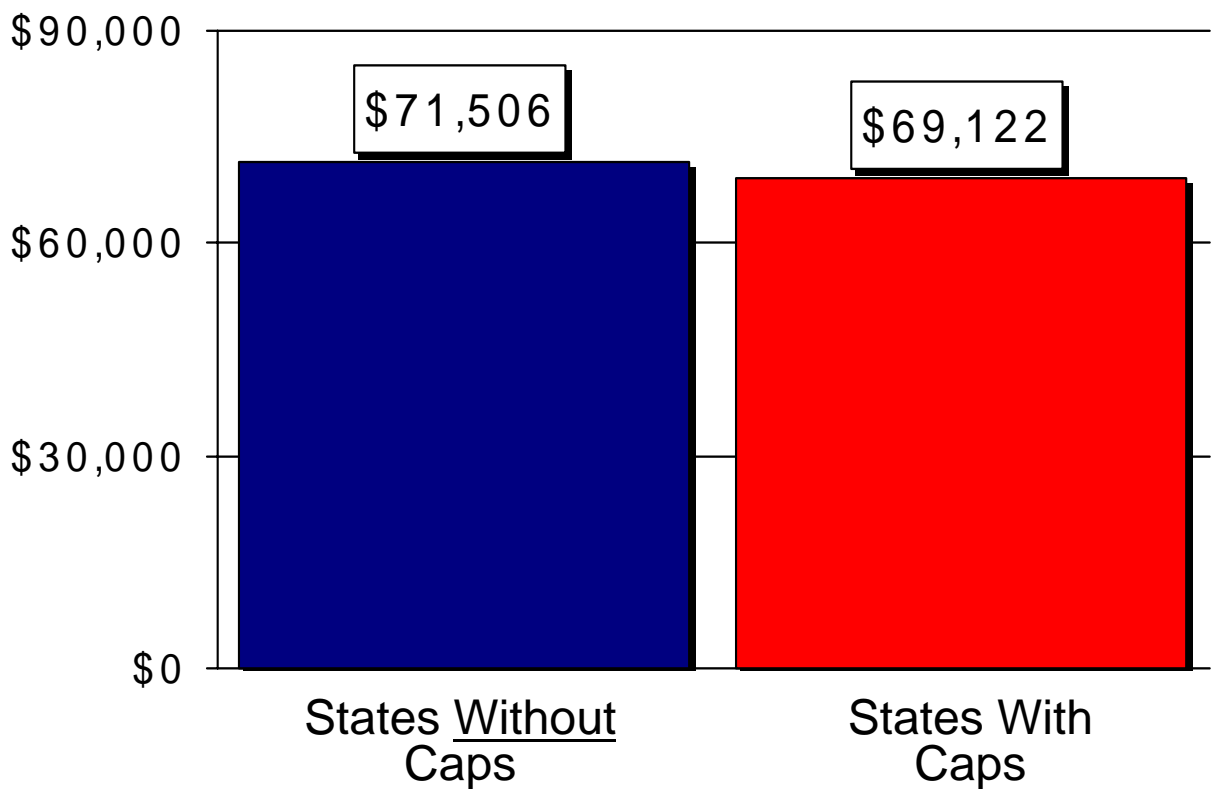
Malpractice Premiums For General Surgery Are 9.3% Higher In States With Caps Than In States Without Caps

Derived from data provided by [Medical Liability Monitor](#) (October 2009) A state's average premium is calculated as the unweighted mean value of premiums for all companies for which data is provided across all regions. A state is classified as having a cap when the state has enacted either a general non-economic damage cap that affects medical malpractice cases or a medical malpractice specific cap on non-economic and/or compensatory damages. Caps that affect one area of medical malpractice (e.g. just wrongful death cases) or punitive damage caps are not counted since these represent a small number of cases.

Do Caps Reduce Malpractice Premiums?

Average Liability Premium

OB/Gyn: 2009



Malpractice Premiums For OB/Gyns Are Nearly The Same
In States With And Without Caps

Derived from data provided by [Medical Liability Monitor](#) (October 2009) A state's average premium is calculated as the unweighted mean value of premiums for all companies for which data is provided across all regions. A state is classified as having a cap when the state has enacted either a general non-economic damage cap that affects medical malpractice cases or a medical malpractice specific cap on non-economic and/or compensatory damages. Caps that affect one area of medical malpractice (e.g. just wrongful death cases) or punitive damage caps are not counted since these represent a small number of cases.