

SPECIAL LIABILITY REPORTS

(Required by RCW 48.05.390 & WAC 284-07-010.)

2024

Medical Malpractice - Physicians & Surgeons

Medical Malpractice - Hospitals

Medical Malpractice - Other Health Care Professions

Medical Malpractice - Other Health Care Facilities

Attorneys Malpractice

Architects & Engineers Malpractice

Municipal Liability

Day Care Center Liability

5 Year Summary

MEDICAL MALPRACTICE - PHYSICIANS & SURGEONS

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVESTME NT GAIN OR (LOSS)	DIV TO POLICYHO LDERS	NET PRETAX INCOME
Alestri Insurance Company	0	0	0	0	-24	-24	0	0	0	27	0	27	197	0	193
Allied World Insurance Company	420	412	0	0	19	19	222	84	46	34	11	397	339	0	335
Continental Casualty Company	47	39	594	-678	-20	-105	1	9	2	2	1	14	343	0	472
Fair American Insurance and Reinsurance Company	467	464	0	0	7	7	62	3	28	14	12	119	31	0	369
General Insurance Company of America	0	2	0	0	-13	-13	0	0	0	0	0	0	0	0	15
MAG Mutual Insurance Company	2620	1980	0	310	0	310	470	310	0	0	66	846	0	16	808
Medical Insurance Exchange of California	17	19	0	0	7	7	3	0	2	1	3	9	4	1	6
Medical Security Insurance Company	37	52	0	0	5	5	-2	1	0	3	1	3	2	0	46
Medicus Insurance Company	0	0	0	0	0	0	0	0	0	0	1	1	0	0	-1
National Fire Insurance Company of Hartford	0	0	61	-35	0	26	0	0	0	0	0	0	0	0	-26
NORCAL Mutual Insurance Company	304	357	0	-3	-40	-43	177	32	16	24	12	261	66	0	205
Physicians Insurance A Mutual Company	44393	45686	31069	-19590	697	12176	11355	1207	2167	1656	1020	17405	14715	0	30820
ProAssurance Indemnity Company	13	12	0	0	-2	-2	-2	1	0	0	2	1	0	0	12
ProSelect Insurance Company	1731	1745	1500	-400	-1358	-258	344	139	99	144	40	766	0	0	1236
St. Paul Fire & Marine Insurance Company	0	0	0	0	0	0	-15	0	0	0	0	-15	0	0	15
St. Paul Guardian Insurance Co	0	0	0	0	-2	-2	0	0	0	0	0	0	0	0	2
The Cincinnati Casualty Company	7	7	0	0	2	2	1	0	0	0	0	1	0	0	4
The Cincinnati Indemnity Company	7	7	0	0	2	2	1	0	0	0	0	1	0	0	4
The Cincinnati Insurance Company	1	1	0	0	-1	-1	-1	0	0	0	0	-1	0	0	3
The Doctors Company, An Interinsurance Exchange	11725	11852	11104	-2685	-5051	3368	3764	767	246	1248	308	6333	2401	411	4141
The Medical Protective Company	5820	5701	3911	-3855	3394	3450	4354	924	28	705	142	6153	7769	0	3867
UMIA Insurance, Inc.	1054	890	3	245	-808	-560	-231	82	77	47	35	10	770	0	2210
Total	68,663	69,226	48,242	(26,691)	(3,186)	18,365	20,503	3,559	2,711	3,905	1,653	32,332	26,637	428	44,737

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVESTME NT GAIN OR (LOSS)	DIV TO POLICYHO LDERS	NET PRETAX INCOME
ACE American Insurance Company	1	1	0	0	3	3	0	0	0	0	0	0	0	0	-2
Continental Casualty Company	28	28	0	8	0	8	8	0	1	1	1	11	207	0	217
Farmers Insurance Company of Washington	0	0	0	0	-8	-8	4	0	0	0	0	4	3	0	7
Physicians Insurance A Mutual Company	13440	12894	7649	15363	0	23012	3438	366	656	501	309	5270	4455	0	-10933
ProSelect Insurance Company	873	894	0	64	-4390	-4326	174	70	50	73	20	386	0	0	4834
St. Paul Fire & Marine Insurance Co	0	0	0	0	-67	-67	0	0	0	0	0	0	0	0	67
The Medical Protective Company	0	0	0	0	217	217	154	0	0	0	0	154	0	0	-371
UMIA Insurance, Inc.	0	0	0	-247	60	-187	-134	0	0	0	0	-134	0	0	321
Total	14,342	13,817	7,649	15,188	(4,185)	18,652	3,643	436	707	575	330	5,691	4,665	0	(5,860)

MEDICAL MALPRACTICE - OTHER HEALTH CARE PROFESSIONS

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVESTME NT GAIN OR (LOSS)	DIV TO POLICYHO LDERS	NET PRETAX INCOME
ACE American Insurance Company	1225	1228	0	325	68	393	46	60	7	12	6	131	0	0	704
American Casualty Company of Reading, PA	6575	6307	205	478	972	1655	768	2548	130	167	152	3765	785	0	1672
American Home Assurance Company	107	111	0	0	28	28	19	0	10	2	4	35	85	0	133
Aspen American Insurance Company	2487	2441	365	-1425	1660	600	492	584	141	278	74	1569	217	0	489
Berkshire Hathaway Specialty Insurance Company	457	401	0	0	244	244	37	0	110	169	9	325	70	0	-98
Campmed Casualty & Indemnity Company Inc.	1	2	0	0	-2	-2	-1	0	0	1	3	3	0	0	1
Capitol Indemnity Corporation	0	0	0	0	-1	-1	0	0	0	0	0	0	0	0	1
Church Mutual Insurance Company, S.I.	1	1	0	2	-1	1	0	0	0	0	0	0	0	0	0
Continental Casualty Company	0	0	0	0	-68	-68	6	0	0	0	0	6	0	0	62
Fortress Insurance Company	207	194	55	-118	21	-42	105	25	15	14	6	165	24	0	95
General Insurance Company of America	4	4	0	0	17	17	1	1	0	0	0	2	0	0	-15
Great Divide Insurance Company	473	450	0	-5	384	379	-92	120	36	0	10	74	56	0	53
Hudson Insurance Company	0	0	0	0	13	13	0	0	0	0	0	0	0	0	-13
Joint Underwriting Association for Midwifery and Birthing Centers	1027	1025	4525	0	0	4525	526	0	7	232	0	765	-57	0	-4322
Liberty Insurance Underwriters Inc.	1551	1547	350	-300	419	469	-44	482	0	0	0	438	282	0	922
Medical Security Insurance Company	15	1	0	0	0	0	-1	1	0	1	1	2	1	0	0
National Union Fire Insurance Company of Pittsburgh, Pa.	0	0	0	-300	-10	-310	4	0	0	0	0	4	0	0	306
NCMIC Insurance Company	2033	1987	2000	-25	-285	1690	912	0	236	165	41	1354	-333	120	-1510
NORCAL Insurance Company	10	3	0	0	2	2	5	1	1	1	0	8	2	0	-5
Phrmacists Mutual Insurance Company	559	516	24	137	-3	158	42	3	96	43	13	197	30	0	191
Philadelphia Indemnity Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ProAssurance Indemnity Company, Inc.	18	18	0	-3	-1	-4	-3	3	2	4	2	8	7	0	21
ProAssurance Insurance Company of America	1479	1516	955	378	-1035	298	-73	18	102	212	35	294	207	0	1131
Professional Solutions Insurance Company	158	171	0	75	7	82	65	5	6	5	4	85	14	0	18
ProSelect Insurance Company	86	113	250	29	-222	57	17	7	5	7	2	38	0	0	17
St. Paul Fire & Marine Insurance Co	0	0	0	0	-3	-3	0	0	0	0	0	0	0	0	3
State Farm Fire and Casualty Company	28	29	0	0	0	0	0	3	2	1	1	7	2	0	24
The Cincinnati Casualty Company	93	66	0	-50	12	-38	16	0	3	3	2	24	0	0	80
The Cincinnati Insurance Company	32	51	0	-389	-8	-397	-11	0	2	3	1	-5	0	0	453
The Cincinnati Indemnity Company	19	19	0	0	0	0	0	0	1	1	0	2	0	0	17
The Dentists Insurance Company	4050	5133	2579	-1316	19	1282	1470	150	0	1223	117	2960	1022	90	1823
The Doctors Company, An Interinsurance Exchange	747	728	50	-65	5	-10	521	0	16	80	0	617	147	0	268
The Medical Protective Company	4791	4137	1545	1832	-5069	-1692	-3695	671	20	512	103	-2389	5638	0	13856
UMIA Insurance, Inc.	83	77	0	39	-17	22	91	6	6	4	3	110	61	0	6
Total	28,316	28,276	12,903	(701)	(2,854)	9,348	1,224	4,688	954	3,140	589	10,595	8,260	210	16,383

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVESTME NT GAIN OR (LOSS)	DIV TO POLICYHO LDERS	NET PRETAX INCOME
ACE American Insurance Company	22	22	0	0	9	9	1	1	0	0	0	2	0	0	11
American Alternative Insurance Corporation	1	0	0	0	-17	-17	-6	0	0	0	0	-6	0	0	23
American Home Assurance Company	0	0	0	0	34	34	4	0	0	0	0	4	0	0	-38
Church Mutual Insurance Company, S.I.	209	452	0	772	-424	348	-227	7	30	16	7	-167	46	2	315
Farmers Insurance Company of Washington	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
National Union Fire Insurance Company of Pittsburgh, Pa.	90	84	0	0	-91	-91	5	0	8	2	3	17	65	0	223
Physicians Insurance A Mutual Company	595	589	0	24	0	24	152	16	29	22	14	233	197	0	529
ProSelect Insurance Company	1148	1083	500	-450	199	249	228	92	66	95	26	508	0	0	326
St. Paul Fire & Marine Insurance Co	0	0	0	0	-4	-4	0	0	0	0	0	0	0	0	4
St. Paul Mercury Insurance Co	0	0	0	0	-25	-25	0	0	0	0	0	0	0	0	25
UMIA Insurance, Inc.	66	61	1000	-375	-26	599	145	5	5	3	2	160	48	0	-650
Total	2,131	2,291	1,500	(29)	(345)	1,126	302	121	138	138	52	751	356	2	768

COMPANY NAME	DIRECT	DIRECT	DIRECT	CHANGE IN	CHANGE IN	DIRECT	DIRECT	DIRECT	OTHER	GENERAL	TAXES	TOTAL	NET	DIV TO	NET
	PREMIUM	PREMIUM	LOSSES	CASE	IBNR	LOSSES	LOSS ADJ	COMM	ACQ	EXPENSES	LICENSES	EXPENSES	INVESTME	POLICYHO	PRETAX
	WRITTEN	EARNED	PAID	RESERVE	RESERVE	INCURRED	EXPENSE	INCURRED	EXPENSES	INCURRED	AND FEES	INCURRED	NT GAIN	LDERS	INCOME
Allied World Insurance Company	406	456	0	16	78	94	71	36	45	33	11	196	469	0	635
Allied World Speciality Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
ALPS Property & Casualty Insurance Company	4025	4027	547	19	-375	191	485	288	0	0	96	869	0	0	2967
AmGuard Insurance Company	39	40	30	-16	0	14	-25	5	0	0	1	-19	0	0	45
Arch Insurance Company	344	349	207	129	52	388	69	48	14	18	8	157	12	0	-184
Argonaut Insurance Company	214	209	0	2	0	2	1	35	0	0	5	41	0	0	166
Ascot Insurance Company	33	8	0	0	0	0	1	1	1	0	0	3	0		5
Aspen American Insurance Company	164	150	0	0	0	0	0	40	12	24	5	81	10	0	79
AXIS Insurance Company	0	0	196	565	-789	-28	-276	0	0	0	0	-276	0	0	304
Berkley Insurance Company	1343	1314	-240	-53	-923	-1216	-238	249	116	0	27	154	68	0	2444
Catlin Insurance Company	0	0	0	0	14	14	8	0	0	0	0	8	0	0	-22
Continental Casualty Company	7993	7900	1069	-397	-1698	-1025	1664	1675	248	352	171	4111	1140	0	5955
Greenwich Insurance Company	570	561	5	-5	277	277	44	63	21	34	5	167	224	0	341
Federal Insurance Company	340	346	0	0	0	0	0	36	0	0	0	36	0	0	310
Hanover Insurance Company	2205	2227	946	-284	339	1001	425	342	125	223	44	1159	98	0	165
Hartford Underwriters Insurance Company	30	22	0	0	0	0	0	0	0	0	0	0	4	0	26
HDI Specialty Insurance Company	6	1				0						0			1
Hudson Insurance Company	0	0	0	0	3	3	0	0	0	0	0	0	0	0	-3
ISMIE Mutual Insurance Company	179	164	1	60	0	61	40	50	0	0	10	100	18	0	22
Liberty Insurance Underwriters Inc.	0	0	0	0	428	428	-18	0	0	0	0	-18	0	0	-410
Medmarc Casualty Insurance Company	439	575	72	-18	-218	-164	-44	77	15	32	10	90	134	0	783
National Union Fire Insurance Company of Pittsburgh, Pa.	0	0	0	1032	0	1032	-52	0	0	0	0	-52	0	0	-980
Pacific Indemnity Company	0	4	0	0	0	0	0	0	0	0	0	0	0	0	4
Philadelphia Indemnity Insurance Company	53	58	0	0	-3	-3	-1	2	3	3	1	8	0	0	53
ProAssurance Indemnity Company Inc	0	0	-3	0	0	-3	3	0	0	0	0	3	0	0	0
QBE Insurance Corporation	-2268	-2091	1365	-690	232	907	194	578	0	84	46	902	0	0	-3900
Sentinel Insurance Company	-1	15	0	0	0	0	0	0	0	0	0	0	10	0	25
St. Paul Fire & Marine Insurance Co	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
The North River Insurance Company	69	8	0	0	113	113	3	18	0	0	0	21	0	0	-126
Travelers Casualty & Surety Company of America	1682	1601	221	1334	33	1588	47	241	104	102	33	527	142	0	-372
Twin City Fire Insurance Company	0	5	0	0	0	0	0	0	0	0	0	0	1	0	6
United States Fire Insurance Company	0	0	0	35	54	89	3	0	0	0	0	3	0	0	-92
Wesco Insurance Company	1395	1437	385	662	-17	1030	194	328	52	120	36	730	52	0	-271
Westfield Specialty Insurance Company	386	247	0	0	0	0	0	54	0	30	1	85	0	0	162
Total	19,646	19,633	4,801	2,391	(2,399)	4,793	2,597	4,167	757	1,055	510	9,086	2,383	0	8,137

ARCHITECTS & ENGINEERS MALPRACTICE

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVESTME NT GAIN OR (LOSS)	DIV TO POLICYHO LDERS	NET PRETAX INCOME
Arch Insurance Company	2811	2827	1677	1049	420	3146	562	386	117	146	64	1275	99	0	-1495
Argonaut Insurance Company	307	303	618	0	-421	197	696	58	33	21	7	815	-94	0	-803
Aspen American Insurance Company	295	315	0	0	0	0	0	69	22	43	8	142	19	0	192
Atlantic Specialty Insurance Company	0	0	0	0	-10	-10	0	0	0	0	0	0	0	0	10
AXIS Insurance Company	0	0	0	0	-21	-21	-16	0	0	0	0	-16	0	0	37
Beazley American Insurance Company	1013	979	270	-259	-118	-107	14	170	0	20	22	226	40	0	900
Berkley Insurance Company	693	424	0	2100	-244	1856	93	120	0	71	17	301	39	0	-1694
Catlin Insurance Company, Inc.	0	0	0	0	-50	-50	-39	0	0	0	0	-39	0	0	89
Continental Casualty Company	7453	7538	719	777	3118	4615	1057	1865	232	328	160	3642	1063	0	345
Everest National Insurance Company	842	748	0	-3	900	897	8	106	39	57	20	230	16	0	-363
Great American Insurance Company	80	97	0	0	0	0	0	14	3	5	2	24	12	0	85
Hanover Insurance Company	1105	1254	0	117	495	612	240	182	70	125	22	639	55	0	58
Hartford Casualty Insurance Company	-1	-1	0	0	0	0	0	0	0	0	0	0	0	0	-1
Hartford Fire Insurance Company	-2	5	0	0	0	0	0	0	0	0	0	0	4	0	9
Hartford Underwriters Insurance Company	19	12	0	0	0	0	0	0	0	0	0	0	1	0	13
HDI Specialty Insurance Company	0	460				0						0			460
Hiscox Insurance Company Inc.	6	41	0	0	-19	-19	2	2	0	0	0	4	1	0	57
Hudson Insurance Company	798	791	167	425	1533	2125	37	187	0	0	22	246	0	0	-1580
Liberty Insurance Underwriters Inc.	578	579	0	-155	58	-97	-18	92	0	0	13	87	106	0	695
National Liability and Fire Company	5	4	0	0	1	1	2	0	0	0	0	2	0	0	1
Navigators Insurance Company	0	9	0	1630	-222	1408	17	0	0	0	0	17	0	0	-1416
New Hampshire Insurance Company	0	0	0	59	0	59	-4	0		0	0	-4	0	0	-55
Scottsdale Insurance Company	4	6	0	0	0	0	0	0	0	0	0	0	0	0	6
Sentinel Insurance Company	1	5	0	0	0	0	0	0	0	0	0	0	2	0	7
St. Paul Fire & Marine Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
State Farm Fire and Casualty Company	64	59	0	0	4	4	-5	19	0	0	1	15	6	0	46
The Travelers Indemnity Company of Connecticut	1	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Travelers Casualty & Surety Company of America	5569	5199	204	2529	820	3553	-74	798	343	337	108	1512	470	0	604
Twin City Fire Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	1	0	1
U. S. Specialty Insurance Company	398	423	0	133	-301	-168	40	127	5	10	35	217	20	0	394
XL Specialty Insurance Company	2311	2209	0	0	92	92	97	267	82	131	11	588	74	0	1603
Total	24,349	24,285	3,655	8,403	6,034	18,092	2,708	4,462	946	1,294	512	9,922	1,934	0	(1,795)

MUNICIPAL LIABILITY

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVESTME NT GAIN OR (LOSS)	DIV TO POLICYHO LDERS	NET PRETAX INCOME
Alaska National Insurance Company	77	40	0	0	0	0	0	11	0	0	0	11	0	0	29
Allied World Specialty Insurance Company	125	111	0	-205	147	-58	1	17	27	19	4	68	-23	0	78
American Economy Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
American Fire and Casualty Company	15	12	0	0	0	0	0	2	0	1	0	3	0	0	9
Arch Insurance Company	468	502	298	187	75	560	100	69	21	26	11	227	18	0	-267
Argonaut Insurance Company	27	29	1399	-447	4016	4968	886	3	3	4	1	897	19574	0	13738
Berkley National Insurance Company	0	0	46	-12	62	96	0	0	0	0	0	0	0	0	-96
Charter Oak Fire Insurance Company	0	0	0	149	0	149	0	0	0	0	0	0	0	0	-149
General Insurance Company of America	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Genesis Insurance Company	0	245	0	85	-313	-228	11	0	0	0	0	11	55	0	517
Great American Assurance Company	9	9	0	0	0	0	0	1	1	1	0	3	0	0	6
Great American Insurance Company	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Ohio Security Insurance Company	324	353	0	0	0	0	0	47	15	24	8	94	0	0	259
Philadelphia Indemnity Insurance Company	585	564	1135	-39	404	1499	226	0	37	34	13	310	0	0	-1246
St. Paul Fire & Marine Insurance Company	0	0	1758	0	0	1758	0	0	0	0	0	0	0	0	-1758
St. Paul Guardian Insurance Company	0	0	450	-450	0	0	18	0	0	0	0	18	0	0	-18
St Paul Mercury Insurance Co	0	0	150	-50	0	100	0	0	0	0	0	0	0	0	-100
The Ohio Casualty Insurance Company	136	141	0	0	0	0	0	20	7	12	3	42	26	0	125
The Travelers Indemnity Company of Connecticut	44	43	52	0	0	52	0	6	3	3	1	13	4	0	-18
Travelers Indemnity Company	0	0	0	-106	0	-106	0	0	0	0	0	0	0	0	106
Travelers Property Casualty Company of America	0	0	109	-51	0	58	0	0	0	0	0	0	0	0	-58
West American Insurance Company	115	116	0	0	0	0	0	17	5	8	3	33	0	0	83
Total	1,925	2,166	5,397	(939)	4,391	8,848	1,242	193	119	132	44	1,730	19,654	0	11,241

DAY CARE CENTER LIABILITY

(Amounts in thousands of dollars.)

COMPANY NAME	DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES PAID	CHANGE IN CASE RESERVE	CHANGE IN IBNR RESERVE	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	DIRECT COMM INCURRED	OTHER ACQ EXPENSES INCURRED	GENERAL EXPENSES INCURRED	TAXES LICENSES AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVESTME NT GAIN OR (LOSS)	DIV TO POLICYHO LDERS	NET PRETAX INCOME
AMCO Insurance Company	4	6	0	0	0	0	0	0	0	0	0	0	0	0	6
American Alternative Insurance Corporation	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
American Economy Insurance Company	0	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Arch Insurance Company	15	15	9	6	2	17	3	3	3	3	3	15	1	0	-16
Berkley National Insurance Company	7	4	0	0	0	0	0	1	0	0	0	1	0	0	3
Berkley Regional Insurance Company	5	3	0	0	0	0	0	1	0	0	0	1	0	0	2
Brotherhood Mutual Insurance Company	124	125	3	6	0	9	0	0	0	0	0	0	0	0	116
Capitol Indemnity Corporation	0	0	127	-20	0	107	8	0	0	0	0	8	0	0	-115
Church Mutual Insurance Company, S.I.	134	120	0	-285	142	-143	-39	4	10	11	3	-11	12	1	285
Farmers Insurance Company of Washington	6	6	0	0	0	0	0	1	0	0	0	1	0	0	5
Fire Insurance Exchange	12	13	0	0	0	0	0	1	0	0	0	1	0	0	12
Great American Assurance Company	9	8	0	0	0	0	0	1	1	1	0	3	0	0	5
GuideOne Elite Insurance Company	6	4	0	0	0	0	0	1	0	0	0	1	0	0	3
GuideOne Insurance Company	26	25	0	0	0	0	-1	0	2	2	1	4	1	0	22
GuideOne Specialty Mutual Insurance Company	9	8	0	0	0	0	0	1	1	1	0	3	1	0	6
Markel Insurance Company	420	374	0	0	-3096	-3096	131	99	0	55	10	295	101	0	3276
Ohio Security Insurance Company	13	7	0	0	0	0	0	2	0	0	0	2	0	0	5
Philadelphia Indemnity Insurance Company	1180	1385	32443	1384	-28	33799	1404	11	75	68	26	1585	0	0	-33999
Scottsdale Insurance Company	12	17	0	0	0	0	0	0	0	0	0	0	0	0	17
StarNet Insurance Company	11	11	0	0	0	0	0	2	0	0	0	2	0	0	9
State Farm Fire and Casualty Company	57	55	0	0	0	0	0	6	4	1	1	12	4	0	47
The Ohio Casualty Insurance Company	7	3	0	0	0	0	0	1	0	0	0	1	0	0	2
Truck Insurance Exchange	15	16	0	-15	0	-15	0	2	0	0	0	2	0	0	29
United States Liability Insurance Company	194	210	95	-23	83	155	11	38	78	1	4	132	5	0	-72
Western National Mutual Insurance Company	194	140	0	50	0	50	0	0	27	5	3	36	16	0	70
Total	2,459	2,555	32,677	1,103	(2,897)	30,883	1,517	175	202	148	51	2,094	141	1	(30,282)

5 Y E A R S U M M A R Y		(Amounts in thousands of dollars.)							
LINE		DIRECT PREMIUM WRITTEN	DIRECT PREMIUM EARNED	DIRECT LOSSES INCURRED	DIRECT LOSS ADJ EXPENSE INCURRED	TOTAL OTHER EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
Medical Malpractice - Physicians & Surgeons	2020	69,341	70,723	49,531	21,023	48,813	14,949	4,017	(16,690)
	2021	68,443	73,995	32,585	17,981	30,223	14,106	183	25,110
	2022	74,048	72,328	24,639	24,735	40,158	2,582	126	9,987
	2023	67,941	69,857	49,336	22,549	36,004	13,666	321	9,987
	2024	68,663	69,226	18,365	20,503	32,332	26,637	428	44,737
	TOTAL	348,436	356,128	174,456	106,791	187,530	71,939	5,075	73,132
Medical Malpractice - Hospitals	2020	24,965	23,130	23,705	8,522	27,618	5,392	466	(23,266)
	2021	22,922	23,523	12,507	6,947	10,660	4,807	390	4,773
	2022	25,594	24,134	39,278	8,714	13,290	(1,144)	0	(29,578)
	2023	12,929	20,850	18,345	4,495	6,803	2,711	0	(1,587)
	2024	14,342	13,817	18,652	3,643	5,691	4,665	0	(5,860)
	TOTAL	100,752	105,454	112,486	32,321	64,062	16,431	856	(55,519)
Medical Malpractice - Other Health Care Professions	2020	22,659	21,465	4,030	3,006	11,009	2,608	244	8,790
	2021	24,273	23,136	5,624	3,863	11,939	2,943	202	8,314
	2022	25,498	24,862	9,630	6,754	15,551	3,922	213	3,389
	2023	26,837	25,794	20,000	8,823	17,813	3,982	199	(8,236)
	2024	28,316	28,276	9,348	1,224	10,595	8,260	210	16,383
	TOTAL	127,582	123,532	48,632	23,670	66,906	21,715	1,069	28,640
Medical Malpractice - Other Health Care Facilities	2020	4,104	3,487	(1,567)	1,307	7,051	764	22	(1,255)
	2021	2,656	3,301	182	5,803	6,426	370	4	(2,941)
	2022	3,989	2,677	(895)	186	1,512	258	4	2,315
	2023	2,731	2,584	1,559	746	1,467	327	3	(118)
	2024	2,131	2,291	1,126	302	751	356	2	768
	TOTAL	15,610	14,340	405	8,344	17,207	2,076	35	(1,232)
Attorneys Malpractice	2020	19,600	18,547	4,287	3,746	8,887	3,536	0	8,909
	2021	21,099	21,036	10,137	3,936	9,364	5,404	13	6,926
	2022	21,045	21,866	2,731	6,222	12,906	4,967	0	11,196
	2023	20,850	20,996	12,892	1,258	7,352	1,703	0	2,454
	2024	19,646	19,633	4,793	2,597	9,086	2,383	0	8,137
	TOTAL	102,240	102,078	34,840	17,759	47,594	17,992	13	37,622
Architects & Engineers Malpractice	2020	20,781	18,118	(5,544)	(378)	5,496	1,193	0	19,359
	2021	20,227	20,528	3,560	983	6,705	1,338	0	11,602
	2022	19,333	20,209	6,602	2,596	9,095	1,293	0	5,805
	2023	18,243	17,571	10,749	(304)	5,077	1,398	0	3,144
	2024	24,349	24,285	18,092	2,708	9,922	1,934	0	(1,795)
	TOTAL	102,934	100,712	33,459	5,605	36,295	7,156	0	38,115

Municipal Liability	2020	13,503	9,806	7,738	1,519	5,509	6,071	0	2,630
	2021	8,585	8,438	14,042	1,780	4,093	367	0	(9,314)
	2022	3,843	4,560	8,586	2,953	4,232	5,804	0	(2,454)
	2023	2,567	2,521	4,199	2,804	3,305	19,992	0	15,009
	2024	1,925	2,166	8,848	1,242	1,730	19,654	0	11,241
	TOTAL	30,424	27,492	43,414	10,297	18,869	51,888	0	17,113
Day Care Center Liability	2020	2,647	2,701	(2,817)	439	1,075	73	0	4,516
	2021	2,722	2,730	3,673	649	1,209	103	1	(2,050)
	2022	2,908	2,847	5,178	998	1,592	95	1	(3,829)
	2023	2,516	2,527	(6,344)	656	1,217	46	1	7,699
	2024	2,459	2,555	30,883	1,517	2,094	141	1	(30,282)
	TOTAL	13,252	13,359	30,573	4,259	7,186	458	4	(23,946)
TOTAL	2020	177,600	167,977	79,363	39,183	115,457	34,586	4,749	2,994
	2021	170,928	176,688	82,310	41,942	80,618	29,438	793	42,420
	2022	176,257	173,483	95,749	53,157	98,336	17,777	344	(3,170)
	2023	154,613	162,700	110,737	41,028	79,037	43,824	524	16,226
	2024	161,831	162,248	110,107	33,737	72,201	64,030	641	43,329
	TOTAL	841,229	843,095	478,266	209,048	445,649	189,654	7,051	101,799