

# **SPECIAL LIABILITY REPORTS**

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

**2016**

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 AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVESTMENT GAIN OR (LOSS)	DIV TO POLICY-HOLDERS	NET PRETAX INCOME
ACE American Insurance Company	5	12	0	0	1	1	0	0	0	0	0	0	0	0	11
Allied World Insurance Company	171	62	0	0	16	16	28	32	13	7	4	84	37	0	(1)
Allied World Specialty Insurance	106	210	0	0	4	4	(8)	40	7	4	6	49	(2)	0	155
Capson Physicians Insurance Company	227	230	1,000	174	94	1,268	24	20	31	19	6	100	3	0	(1,135)
Cincinnati Insurance Company	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Continental Casualty Company	7	2	609	(52)	(2)	555	0	1	0	0	0	1	2	0	(552)
Doctors Co, An Interinsurance Exchange	13,080	13,312	5,595	(923)	(2,430)	2,242	2,740	940	317	1,294	363	5,654	(856)	934	3,626
Everest National Insurance Company	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Fair America Ins and Reinsurance Co	462	480	0	175	116	291	77	134	22	9	14	256	0	0	(67)
Freedom Specialty	31	30	0	0	5	5	5	7	1	0	1	14	0	0	11
Medical Insurance Exchange of California	15	11	0	0	0	0	0	0	2	0	3	5	5	3	8
Medical Protective Company	6,255	6,918	2,181	1,655	(4,707)	(871)	1,219	658	42	948	103	2,970	1,267	0	6,086
Medicus Insurance Company	222	824	1,162	(415)	(320)	427	330	19	13	10	5	377	9	0	29
National Fire Ins Co of Hartford	0	0	33	12	0	45	0	0	0	0	0	0	0	0	(45)
National Union Fire Ins Co Pittsburgh, PA	0	0	0	10	0	10	0	0	0	0	0	0	0	0	(10)
NORCAL Mutual Insurance Company	894	95	0	0	116	116	59	100	65	53	23	300	16	0	(305)
Physicians Insurance A Mutual Company	52,440	52,800	21,778	(22,857)	(228)	(1,307)	17,270	1,242	3,698	2,748	1,215	26,173	9,684	4,448	33,170
Preferred Professional Ins Co	173	176	825	(1,075)	229	(21)	72	(10)	(16)	23	4	73	10	0	134
Travelers Constitution State Ins Co	0	0	0	0	(9)	(9)	(1)	0	0	0	0	(1)	0	0	10
Washington Casualty Company	2,216	2,241	0	1,130	(2,603)	(1,473)	128	205	142	358	57	890	(6)	0	2,818
TOTAL	76,305	77,405	33,183	(22,166)	(9,718)	1,299	21,943	3,388	4,337	5,473	1,804	36,945	10,169	5,385	43,945

MEDICAL MALPRACTICE - HOSPITALS

(Amounts in thousands of dollars.)

<u>COMPANY NAME</u>	<u>DIRECT PREMIUM WRITTEN</u>	<u>DIRECT PREMIUM EARNED</u>	<u>DIRECT LOSSES PAID</u>	<u>CHANGE IN CASE RESERVE</u>	<u>CHANGE IN IBNR RESERVE</u>	<u>DIRECT LOSSES INCURRED</u>	<u>DIRECT LOSS ADJ EXPENSE INCURRED</u>	<u>DIRECT COMM INCURRED</u>	<u>OTHER ACQ EXPENSES INCURRED</u>	<u>GENERAL EXPENSES INCURRED</u>	<u>TAXES LICENSES AND FEES INCURRED</u>	<u>TOTAL EXPENSES INCURRED</u>	<u>NET INVESTMENT GAIN OR (LOSS)</u>	<u>DIV TO POLICY-HOLDERS</u>	<u>NET PRETAX INCOME</u>
ACE American Insurance Company	13	13	0	0	4	4	0	0	0	0	0	0	0	0	9
Allied World Specialty Insurance	0	0	0	0	(25)	(25)	0	0	0	0	0	0	(16)	0	9
Continental Casualty Company	0	0	0	0	(1)	(1)	0	0	0	0	0	0	0	0	1
Executive Risk Indemnity, Inc.	0	0	0	0	(26)	(26)	0	0	0	0	0	0	0	0	26
Farmers Insurance Company of WA	0	0	0	0	25	25	9	0	0	0	0	9	5	0	(29)
Physicians Insurance A Mutual Company	4,350	4,039	4	8,337	112	8,453	1,433	103	307	228	101	2,172	803	63	(5,846)
St. Paul Fire & Marine Ins Co	0	0	0	0	(42)	(42)	13	0	0	0	0	13	0	0	29
Washington Casualty Company	2,465	2,767	2,980	(1,602)	(878)	500	143	228	158	399	63	991	(6)	0	1,270
Western Professional Insurance Company	0	0	0	1,552	(9)	1,543	94	0	30	30	1	155	329	0	(1,369)
Zurich American Insurance Company	0	0	0	0	(6)	(6)	(1)	0	0	0	0	(1)	0	0	7
<b>TOTAL</b>	<b>6,828</b>	<b>6,819</b>	<b>2,984</b>	<b>8,287</b>	<b>(846)</b>	<b>10,425</b>	<b>1,691</b>	<b>331</b>	<b>495</b>	<b>657</b>	<b>165</b>	<b>3,339</b>	<b>1,115</b>	<b>63</b>	<b>(5,893)</b>

MEDICAL MALPRACTICE - OTHER HEALTH CARE PROFESSIONS

(Amounts in thousands of dollars.)

<u>COMPANY NAME</u>	<u>DIRECT PREMIUM WRITTEN</u>	<u>DIRECT PREMIUM EARNED</u>	<u>DIRECT LOSSES PAID</u>	<u>CHANGE IN CASE RESERVE</u>	<u>CHANGE IN IBNR RESERVE</u>	<u>DIRECT LOSSES INCURRED</u>	<u>DIRECT LOSS ADJ EXPENSE INCURRED</u>	<u>DIRECT COMM INCURRED</u>	<u>OTHER ACQ EXPENSES INCURRED</u>	<u>GENERAL EXPENSES INCURRED</u>	<u>TAXES AND FEES INCURRED</u>	<u>TOTAL EXPENSES INCURRED</u>	<u>NET INVESTMENT GAIN OR (LOSS)</u>	<u>DIV TO POLICY-HOLDERS</u>	<u>NET PRETAX INCOME</u>
ACE American Insurance Company	993	968	1,060	(55)	34	1,039	21	20	3	4	2	50	0	0	(121)
American Casualty Co of Reading, PA	4,149	4,112	1,003	(349)	6	660	314	1,587	111	98	104	2,214	492	0	1,730
American Home Assurance Company	165	169	0	0	51	51	14	36	15	3	4	72	131	0	177
American Insurance Company	0	1	0	0	6	6	18	0	0	0	0	18	0	0	(23)
Associated Indemnity Corporation	0	0	0	0	4	4	4	0	0	0	0	4	0	0	(8)
Campmed Casualty & Indemnity Co, Inc.	0	0	0	0	0	0	0	0	0	0	1	1	0	0	(1)
Chicago Insurance Company	0	0	0	25	(88)	(63)	(3)	0	0	0	0	(3)	0	0	66
Church Mutual Insurance Company	3	3	0	(3)	(7)	(10)	1	1	0	0	1	3	0	0	10
Cincinnati Casualty Company	20	13	0	0	2	2	2	3	0	0	0	5	0	0	6
Cincinnati Indemnity Company	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Cincinnati Insurance Company	58	59	80	(31)	(15)	34	18	10	3	3	1	35	0	0	(10)
Continental Casualty Company	2,182	2,443	565	169	160	894	619	522	135	139	45	1,460	617	0	706
Dentists Benefits Insurance Company	21	21	1	10	3	14	64	2	0	3	2	71	3	0	(61)
Doctors Co, An Interinsurance Exchange	225	221	19	125	81	225	134	0	5	22	0	161	(14)	0	(179)
Empire Fire & Marine Ins Co	0	0	0	0	(1)	(1)	0	0	0	0	0	0	0	0	1
Fireman's Fund Insurance	0	0	0	0	(3)	(3)	(3)	0	0	0	0	(3)	0	0	6
Fortress Insurance Company	152	163	2	67	(213)	(144)	64	18	10	7	4	103	10	0	214
General Insurance Company of America	5	5	0	0	2	2	0	1	0	1	0	2	0	0	1
Granite State Insurance Company	0	0	200	(250)	(13)	(63)	55	0	0	0	0	55	0	0	8
Great Divide Insurance Company	260	244	3	32	96	131	0	67	0	25	3	95	9	0	27
Hudson Insurance Company	8	6	0	0	4	4	0	2	0	0	0	2	0	0	0
JUA for Midwifery and Birth Centers	868	868	0	0	0	0	209	0	0	151	0	360	47	0	555
Liberty Insurance Underwriters, Inc.	1,290	1,231	2	(7)	525	520	69	432	0	0	30	531	1	0	181
Medical Protective Company	1,069	996	250	(346)	328	232	465	95	6	137	15	718	182	0	228
National Surety Corporation	0	0	0	0	(10)	(10)	(4)	0	0	0	0	(4)	0	0	14
National Union Fire Ins Co Pittsburgh, PA	619	631	10	(15)	3,367	3,362	284	145	55	13	19	516	487	0	(2,760)
NCMIC Insurance Company	2,496	2,490	1,146	(396)	30	780	565	0	211	244	55	1,075	937	133	1,439
Northwest Dentists Insurance Company	4,888	4,844	1,617	3,027	1,565	6,209	1,203	269	0	1,114	137	2,723	293	0	(3,795)
PACO Assurance Company, Inc.	711	700	18	334	(255)	97	296	26	90	0	17	429	96	0	270
Pharmacists Mutual Insurance Company	397	267	4	(2)	86	88	35	0	69	20	10	134	14	2	57
Philadelphia Indemnity Ins Co	6	6	0	1	0	1	1	0	0	0	0	1	0	0	4
Podiatry Insurance Company of America	1,459	1,476	401	332	(298)	435	753	0	248	1	34	1,036	172	0	177
ProAssurance Indemnity Co, Inc.	6	1	0	0	1	1	1	1	0	0	3	5	0	0	(5)
Professional Solutions Ins Co	92	73	0	0	3	3	4	7	9	4	3	27	49	0	92
St. Paul Fire & Marine Ins Co	0	0	0	0	(2)	(2)	1	0	0	0	0	1	0	0	1
State Farm Fire and Casualty Company	32	33	0	0	0	0	0	4	3	1	1	9	3	0	27
Travelers Indemnity Company	0	0	0	0	0	0	(1)	0	0	0	0	(1)	0	0	1
Washington Casualty Company	85	80	0	(15)	(469)	(484)	5	8	5	14	2	34	0	0	530
Westport Insurance Corporation	0	0	0	0	(2)	(2)	0	0	0	0	0	0	726	0	728
<b>TOTAL</b>	<b>22,259</b>	<b>22,125</b>	<b>6,381</b>	<b>2,653</b>	<b>4,980</b>	<b>14,014</b>	<b>5,208</b>	<b>3,256</b>	<b>978</b>	<b>2,004</b>	<b>493</b>	<b>11,939</b>	<b>3,529</b>	<b>135</b>	<b>(434)</b>

MEDICAL MALPRACTICE - OTHER HEALTH CARE FACILITIES

(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 AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
ACE American Insurance Company	0	0	0	0	(9)	(9)	0	0	0	0	0	0	0	0	9
AMCO Insurance Company	0	0	0	25	(1)	24	(1)	0	0	0	0	(1)	0	0	(23)
American Alternative Ins Corporation	130	135	0	18	(1)	17	4	34	0	4	2	44	270	0	344
Atlantic Specialty Insurance Company	0	0	0	0	47	47	0	0	0	0	0	0	0	0	(47)
Church Mutual Insurance Company	469	440	1,535	(108)	(500)	927	57	19	65	55	9	205	59	3	(636)
Depositors Insurance Company	0	0	0	0	(2)	(2)	(3)	0	0	0	0	(3)	0	0	5
Doctors Co, An Interinsurance Exchange	48	52	0	0	0	0	0	0	1	5	0	6	(3)	0	43
Executive Risk Indemnity, Inc.	0	0	0	0	(23)	(23)	0	0	0	0	0	0	0	0	23
Great American Assurance Company	12	9	0	0	3	3	0	2	1	1	0	4	0	0	2
Great American Insurance Company	5	8	0	0	3	3	(1)	1	1	0	0	1	1	0	5
Nationwide Mutual Ins Co	0	0	0	0	(1)	(1)	(1)	0	0	0	0	(1)	0	0	2
Physicians Insurance A Mutual Company	268	251	0	0	3	3	88	6	19	14	6	133	49	5	159
St. Paul Fire & Marine Ins Co	0	0	0	0	(3)	(3)	1	0	0	0	0	1	0	0	2
St. Paul Mercury Insurance Company	0	0	0	0	(6)	(6)	2	0	0	0	0	2	0	0	4
Truck Insurance Exchange	0	0	0	(15)	0	(15)	0	0	0	0	0	0	5	0	20
Washington Casualty Company	561	628	18	283	4,399	4,700	32	52	36	91	14	225	(1)	0	(4,298)
Zurich American Insurance Company	0	0	0	0	(6)	(6)	(1)	0	0	0	0	(1)	0	0	7
TOTAL	1,493	1,523	1,553	203	3,903	5,659	177	114	123	170	31	615	380	8	(4,379)

## ATTORNEYS 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 INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
Allied World Insurance Company	1,024	1,004	92	19	127	238	341	222	78	44	27	712	369	0	423
ALPS Property & Casualty Ins Co	2,422	2,154	2,151	(415)	298	2,034	571	149	0	0	49	769	0	0	(649)
Argonaut Insurance Company	21	12	0	0	0	0	0	4	0	0	0	4	0	0	8
AXIS Insurance Company	413	278	0	0	381	381	137	74	25	28	9	273	20	0	(356)
Berkley Insurance Company	1,435	950	0	0	(134)	(134)	0	240	0	96	13	349	36	0	771
Carolina Casualty Insurance Company	101	476	496	19	(67)	448	0	17	0	48	6	71	18	0	(25)
Catlin Insurance Company, Inc.	123	120	0	0	0	0	5	20	0	8	3	36	1	0	85
Continental Casualty Company	7,922	7,951	1,519	(722)	(403)	394	882	1,581	367	379	159	3,368	903	0	5,092
Executive Risk Indemnity, Inc.	88	102	0	0	(93)	(93)	(12)	13	6	2	4	13	35	0	217
Federal Insurance Company	811	794	15	(14)	(97)	(96)	(13)	91	71	18	18	185	565	0	1,270
Great American Insurance Company	0	0	0	0	(12)	(12)	1	0	0	0	0	1	0	0	11
Great American Ins Co of NY	0	0	0	0	76	76	31	0	0	0	0	31	0	0	(107)
Greenwich Insurance Company	262	300	0	(20)	(486)	(506)	(159)	21	9	16	5	(108)	15	0	929
Hanover Insurance Company	2,936	2,815	532	0	0	532	0	458	0	0	57	515	0	0	1,768
Ironshore Indemnity Inc.	139	130	0	0	15	15	0	23	0	0	3	26	0	0	89
Liberty Insurance Underwriters, Inc.	0	8	94	(88)	140	146	83	0	0	0	0	83	0	0	(221)
Medmarc Casualty Insurance Company	458	376	0	0	157	157	180	80	16	14	10	300	136	0	55
National Union Fire Ins Co Pittsburgh, PA	689	1,042	4,361	(3,003)	0	1,358	692	162	78	12	16	960	237	0	(1,039)
Navigators Insurance Company	0	0	0	0	(28)	(28)	8	0	0	0	0	8	0	0	20
NCMIC Insurance Company	0	0	0	0	2	2	1	0	0	0	0	1	0	0	(3)
North River Insurance Company	40	27	0	0	111	111	2	7	0	0	1	10	0	0	(94)
Philadelphia Indemnity Ins Co	85	84	0	0	11	11	1	0	5	4	2	12	0	0	61
ProAssurance Indemnity Company, Inc.	2	145	30	7	(30)	7	89	0	7	7	1	104	12	0	46
Professional Solutions Ins Co	0	0	450	(450)	(701)	(701)	51	0	0	0	0	51	(39)	0	611
Protective Insurance Company	0	3	0	0	(5)	(5)	0	0	0	0	0	0	0	0	8
St. Paul Fire & Marine Ins Co	0	0	39	391	7	437	63	0	0	0	0	63	0	0	(500)
State National Insurance Company	0	0	1	0	(6)	(5)	1	0	0	0	0	1	0	0	4
Travelers Cas & Surety Co of America	2,515	2,773	1,975	(234)	(428)	1,313	190	342	157	219	52	960	4,814	0	5,314
Travelers Indemnity Co of America	1	0	0	0	0	0	0	0	0	0	0	0	1	0	1
Travelers Property Cas Co of America	0	1	0	0	0	0	0	0	0	0	0	0	1	0	2
Twin City Fire Insurance Company	771	836	1,170	0	0	1,170	8	96	93	77	20	294	138	0	(490)
United States Fire Insurance Company	93	72	0	35	90	125	3	23	0	0	2	28	0	0	(81)
Watford Insurance Company	0	0	0	(44)	0	(44)	0	0	0	0	0	0	0	0	44
TOTAL	21,327	21,449	12,833	(4,538)	(1,202)	7,093	2,815	3,401	834	928	430	8,408	6,893	0	12,841

## ARCHITECTS &amp; 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 AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
American Guarantee & Liability Co	9	9	0	0	0	0	1	1	0	0	0	2	0	0	7
Argonaut Insurance Company	362	332	0	0	0	0	0	59	13	29	8	109	39	0	262
Arch Insurance Company	131	69	15	(2)	(1)	12	11	9	4	3	2	29	2	0	30
Atlantic Specialty Insurance Company	581	589	0	0	83	83	2	103	10	126	21	262	25	0	269
Axis Insurance Company	426	324	0	0	360	360	124	72	21	24	9	250	17	0	(269)
Beazley Insurance Company, Inc.	553	542	113	71	9	193	6	202	0	70	11	289	7	0	67
Berkley Insurance Company	278	266	0	0	0	0	59	45	0	10	6	120	7	0	153
Catlin Insurance Company, Inc.	287	440	0	140	637	777	333	48	0	28	7	416	5	0	(748)
Continental Casualty Company	5,361	5,250	226	900	(355)	771	639	1,222	249	257	108	2,475	611	0	2,615
Everest National Insurance Company	32	38	0	25	8	33	16	4	3	1	1	25	0	0	(20)
Great American Insurance Company	28	19	0	0	0	0	0	5	0	3	1	9	4	0	14
Greenwich Insurance Company	0	0	0	0	(944)	(944)	(336)	0	0	0	0	(336)	0	0	1,280
Hanover Insurance Company	568	633	99	0	0	99	0	81	0	0	11	92	0	0	442
Hiscox Insurance Company Inc	173	158	0	(5)	17	12	16	52	0	12	4	73	1	0	74
Hudson Insurance Company	0	20	65	(92)	164	137	(93)	0	0	0	0	(93)	0	0	(24)
Liberty Insurance Underwriters, Inc.	695	694	0	(50)	4,661	4,611	8	115	0	0	9	132	1	0	(4,048)
National Union Fire Ins Co Pittsburgh, PA	14	14	0	0	0	0	0	1	2	0	0	3	3	0	14
Navigators Insurance Company	723	656	1,391	(1,900)	194	(315)	121	113	0	183	11	428	57	0	600
New Hampshire Insurance Company	533	526	80	35	0	115	27	141	60	9	12	249	120	0	282
Sentinel Insurance Company, Ltd.	0	1	0	0	0	0	0	0	0	0	0	0	0	0	1
State Farm Fire and Casualty Company	51	57	0	0	(8)	(8)	0	15	0	0	1	16	8	0	57
St. Paul Fire & Marine Ins Co	0	0	15	633	27	675	98	0	0	0	0	98	0	0	(773)
Travelers Cas & Surety Co of America	3,484	3,445	1,717	(373)	(855)	489	71	474	217	304	71	1,137	520	0	2,339
Travelers Indemnity Co of CT	41	40	0	0	0	0	0	6	3	4	1	14	6	0	32
Travelers Property Cas Co of America	2	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Twin City Fire Insurance Company	121	102	0	0	0	0	0	15	15	12	3	45	22		79
U.S. Specialty Insurance Company	567	593	146	205	(116)	235	123	135	19	49	14	340	41	0	59
XL Specialty Insurance Company	3,995	0	0	(110)	(1,184)	(1,294)	295	534	0	0	95	924	0	0	370
Zurich American Insurance Company	0	0	30	0	0	30	0	0	0	0	0	0	0	0	(30)
TOTAL	19,006	14,809	3,897	(523)	2,697	6,071	1,520	3,451	616	1,113	406	7,106	1,496	0	3,128

## 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 AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
Allied World Insurance Company	145	142	13	3	18	34	48	31	11	6	4	100	52	0	60
Allied World National Assurance Co	1,529	1,407	0	89	371	460	533	157	213	120	33	1,056	12	0	(97)
Allied World Specialty Insurance Co	257	301	512	(191)	(127)	194	8	42	16	9	7	82	50	0	75
American Economy Insurance Company	3	3	0	0	0	0	0	1	0	0	0	1	0	0	2
American Fire and Casualty Ins Co	10	10	0	0	0	0	0	1	0	1	0	2	0	0	8
American States Insurance Company	41	43	0	0	0	0	0	6	1	4	0	11	1	0	32
Arch Insurance Company	248	267	58	(6)	(3)	49	44	34	15	13	6	112	7	0	113
Argonaut Insurance Company	1,971	1,452	0	0	685	685	0	497	69	159	43	768	6	0	5
Berkley National Insurance Company	8	27	33	22	(40)	15	0	0	0	1	0	1	0	0	11
Charter Oak Fire Insurance Company	31	33	15	0	0	15	2	4	2	3	1	12	5	0	11
Continental Casualty Company	0	0	0	0	(1)	(1)	0	0	0	0	0	0	0	0	1
First National Ins Co of America	31	34	0	0	0	0	0	5	1	4	2	12	0	0	22
Genesis Insurance Company	0	0	0	0	(16)	(16)	16	0	0	0	1	17	3	0	2
Great American Assurance Company	2	2	0	0	0	0	0	0	0	0	0	0	0	0	2
Great American Insurance Company	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
National Casualty Company	139	134	0	0	0	0	0	41	2	2	3	48	0	0	86
Ohio Casualty Insurance Company	18	17	0	0	0	0	0	3	0	2	0	5	4	0	16
Ohio Security Insurance Company	64	60	0	0	0	0	0	9	2	8	2	21	0	0	39
Philadelphia Indemnity Ins Co	880	815	93	(12)	40	121	48	15	57	44	19	183	0	0	511
St. Paul Fire & Marine Ins Co	2	2	45	0	0	45	318	0	0	0	0	318	0	0	(361)
Travelers Indemnity Company	99	48	0	0	0	0	0	13	6	9	2	30	15	0	33
Travelers Property Cas Co of America	0	0	0	76	0	76	11	0	0	0	0	11	0	0	(87)
West American Insurance Company	5	5	0	0	0	0	0	1	0	1	0	2	0	0	3
TOTAL	5,339	4,661	756	(22)	909	1,643	980	829	384	380	119	2,692	102	0	428

## 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 AND FEES INCURRED	TOTAL EXPENSES INCURRED	NET INVEST- MENT GAIN OR (LOSS)	DIV TO POLICY- HOLDERS	NET PRETAX INCOME
Berkley National Insurance Company	26	13	0	0	0	0	0	5	0	0	0	5	0	0	8
Brotherhood Mutual Ins Co	77	78	2	0	0	2	0	15	2	6	2	25	16	0	67
Capitol Indemnity Corporation	199	217	2	50	5	57	30	35	30	10	5	110	15	0	65
Church Mutual Insurance Company	67	66	0	0	(178)	(178)	10	3	9	9	1	32	5	0	217
Farmers Insurance Company of WA	16	17	0	0	(3)	(3)	0	3	0	0	0	3	0	0	17
Farmers Insurance Exchange	21	21	0	0	(3)	(3)	(1)	3	0	0	1	3	0	0	21
Fire Insurance Exchange	26	28	0	0	(3)	(3)	0	5	0	0	1	6	0	0	25
Great American Assurance Company	4	4	0	0	0	0	0	1	0	1	0	2	0	0	2
GuideOne Mutual Insurance Company	13	15	0	0	0	0	0	2	1	1	0	4	3	0	14
GuideOne Specialty Mutual Ins Co	12	12	8	(5)	0	3	(1)	2	1	1	0	3	2	0	8
Markel Insurance Company	590	579	0	0	124	124	58	80	3	109	19	269	48	0	234
Mid-Century Insurance Company	11	10	0	0	1	1	2	2	0	0	0	4	0	0	5
Philadelphia Indemnity Ins Co	1,027	977	647	292	(108)	831	107	31	66	52	22	278	0	0	(132)
Riverport Insurance Company	2	16	6	0	0	6	1	0	0	0	0	1	0	0	9
StarNet Insurance Company	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
State Farm Fire and Casualty Company	38	39	0	0	0	0	0	5	4	1	1	11	3	0	31
Travelers Indemnity Company	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Travelers Indemnity Co of America	1	1	0	0	0	0	0	0	0	0	0	0	0	0	1
Travelers Indemnity Company of CT	0	0	0	50	0	50	7	0	0	0	0	7	0	0	(57)
Truck Insurance Exchange	70	64	0	0	3	3	3	5	0	0	2	10	0	0	51
United States Liability Ins Co	325	315	38	18	157	213	8	64	71	6	7	156	10	0	(44)
TOTAL	2,527	2,474	703	405	(5)	1,103	224	261	187	196	61	929	102	0	544

## 5 YEAR SUMMARY

(Amounts in thousands of dollars.)

<u>LINE</u>		<u>DIRECT PREMIUM WRITTEN</u>	<u>DIRECT PREMIUM EARNED</u>	<u>DIRECT LOSSES INCURRED</u>	<u>DIRECT LOSS ADJ EXPENSE INCURRED</u>	<u>TOTAL OTHER EXPENSES INCURRED</u>	<u>NET INVEST- MENT GAIN OR (LOSS)</u>	<u>DIV TO POLICY- HOLDERS</u>	<u>NET PRETAX INCOME</u>
Medical Malpractice - Physicians & Surgeons	2012	100,117	99,438	35,095	35,901	16,652	16,946	6,489	22,247
	2013	95,112	93,698	48,586	29,370	16,339	13,729	6,221	6,910
	2014	90,137	90,117	37,117	34,208	15,240	13,535	5,896	11,191
	2015	79,682	80,464	12,009	29,485	14,966	9,808	5,547	28,265
	2016	76,305	77,405	1,299	21,943	15,002	10,169	5,385	43,945
	TOTAL	441,353	441,122	134,106	150,907	78,199	64,187	29,538	112,558
Medical Malpractice - Hospitals	2012	13,306	13,095	3,357	1,156	2,920	456	4	6,132
	2013	13,348	12,889	7,580	3,530	2,669	675	8	(202)
	2014	11,666	13,436	5,866	2,224	3,189	497	22	2,632
	2015	7,608	7,372	19,475	3,610	1,297	773	40	(16,277)
	2016	6,828	6,819	10,425	1,691	1,648	1,115	63	(5,893)
	TOTAL	52,756	53,611	46,703	12,211	11,723	3,516	137	(13,608)
Medical Malpractice - Other Health Care Professions	2012	20,762	20,480	4,575	4,081	6,259	3,583	230	8,919
	2013	20,972	20,915	17,477	2,520	6,224	3,931	124	(1,499)
	2014	22,072	21,921	21,039	5,520	6,348	2,617	133	(8,502)
	2015	22,819	22,632	8,650	6,397	6,644	1,838	141	2,638
	2016	22,259	22,125	14,014	5,208	6,731	3,529	135	(434)
	TOTAL	108,884	108,073	65,755	23,726	32,206	15,498	763	1,122
Medical Malpractice - Other Health Care Facilities	2012	3,020	3,281	(2,850)	228	687	226	0	5,442
	2013	2,009	2,235	(2,492)	115	420	407	0	4,599
	2014	1,583	1,673	1,002	511	3,663	789	0	(2,714)
	2015	1,568	1,725	660	586	374	343	2	446
	2016	1,493	1,523	5,659	177	438	380	8	(4,379)
	TOTAL	9,673	10,437	1,979	1,617	5,582	2,145	10	3,394
Attorneys Malpractice	2012	18,533	18,599	(11,874)	4,770	5,915	7,619	0	27,406
	2013	21,135	20,973	13,751	6,002	6,807	8,687	0	3,100
	2014	22,680	21,976	13,374	4,403	6,755	8,500	0	5,944
	2015	21,727	21,417	6,669	4,031	6,737	8,082	0	12,062
	2016	21,327	21,449	7,093	2,815	5,593	6,893	0	12,841
	TOTAL	105,402	104,414	29,013	22,021	31,807	39,781	0	61,353

Architects & Engineers Malpractice	2012	15,468	16,213	6,743	2,777	4,423	1,489	0	3,759
	2013	16,417	16,186	4,520	163	4,731	1,563	0	8,335
	2014	16,831	15,710	1,624	195	4,701	1,861	0	11,051
	2015	17,473	17,913	3,231	939	5,898	1,604	0	9,449
	2016	19,006	14,809	6,071	1,520	5,586	1,496	0	3,128
	TOTAL	85,195	80,831	22,189	5,594	25,339	8,013	0	35,722
Municipal Liability	2012	724	781	1,802	606	241	42	0	(1,826)
	2013	1,463	1,345	(485)	188	407	167	0	1,402
	2014	1,439	1,429	(286)	541	308	80	0	946
	2015	2,237	2,127	(758)	593	506	1,065	0	2,851
	2016	5,339	4,661	1,643	980	1,712	102	0	428
	TOTAL	11,202	10,343	1,916	2,908	3,174	1,456	0	3,801
Day Care Center Liability	2012	1,950	1,614	1,427	1,060	637	173	0	(1,337)
	2013	1,890	1,779	808	305	563	106	0	209
	2014	2,252	2,207	167	(806)	616	91	0	2,321
	2015	2,211	2,172	825	143	613	99	0	690
	2016	2,527	2,474	1,103	224	705	102	0	544
	TOTAL	10,830	10,246	4,330	926	3,134	571	0	2,427
TOTAL	2012	173,880	173,501	38,275	50,578	37,734	30,534	6,723	70,742
	2013	172,346	170,020	89,745	42,194	38,160	29,264	6,353	22,854
	2014	168,660	168,469	79,903	46,796	40,820	27,970	6,051	22,869
	2015	155,325	155,822	50,761	45,784	37,035	23,612	5,730	40,124
	2016	155,084	151,265	47,307	34,558	37,415	23,786	5,591	50,180
	TOTAL	825,295	819,077	305,991	219,910	191,164	135,167	30,448	206,769