State Corporation Commission Bureau of Insurance

Presentation by Eric Lowe to

THE JOINT SUBCOMMITTEE STUDYING RISK MANAGEMENT PLANS FOR PHYSICIANS AND HOSPITALS SJR 394/HJR 704 (2005)

Monday, October 31, 2005, 1:00 p.m. Senate Room A, General Assembly Building Richmond, Virginia

Exhibit 1

		Estimated Rates -	Estimated Rates -
	Weighted	Based on Virginia	Based on Virginia
	Average Rate for	Loss Experience -	Loss Experience -
Class	Virginia	Low Estimate	High Estimate
Neurosurgery	\$72,219	\$35,440	\$105,956
Neurosurgery Obstetrics and Gynecology	\$72,219 \$58,084	\$35,440 \$33,117	\$105,956 \$81,516
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Obstetrics and Gynecology	\$58,084	\$33,117	\$81,516

Exhibit 2
Summary Statistics of Claims Closed WITH Indemnity Payments

Year	Number of Claims Closed with Indemnity Payment	Total Indemnity Payments	Average Indemnity Payment	C	otal Defense costs Paid on laims Closed ITH Indemnity Payment	Def Per (Average ense Costs Claim WITH ndemnity Payment
2002	342	\$ 74,186,487	\$ 216,920	\$	14,077,666	\$	41,163
2003	334	\$ 75,770,999	\$ 226,859	\$	13,177,900	\$	39,455
2004	327	\$ 71,051,777	\$ 217,284	\$	13,185,450	\$	40,322
3-year Total	1,003	\$ 221,009,263	\$ 220,348	\$	40,441,016	\$	40,320

Source:

Public Release Dataset V10-26-05.xls Total Indemnity Payments taken from field PMT1

Exhibit 3
Summary Statistics of Claims Closed with NO Indemnity Payment

Year	Total Number of Closed Claims	Number of Claims Closed with No Indemnity Payment	Total Defense Costs Paid on Claims Closed with NO Indemnity Payment	Average Defense Costs Per Claim with No Indemnity Payment	Percentage of Claims Closed with No Indemnity Payment
2002	1,276	934	\$ 11,977,190	\$ 12,824	73%
2003	1,411	1,077	\$ 12,094,221	\$ 11,230	76%
2004	1,347	1,020	\$ 15,009,898	\$ 14,716	76%
3-year Total	4,034	3,031	\$ 39,081,308	\$ 12,894	75%

Exhibit 4 Average Payment by Specialty Claims Closed With Indemnity Payment 2002-2004

Description	2002-2004			
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Exhibit 5
3-year Combined Ranges of Paid Indemnity

3-Year Range of Paid Indemnity	Number of Claims with Paid Indemnity	Percent of Claims with Paid Indemnity	Total Paid Indemnity	Percent of Total Paid Indemnity	Average Paid Indemnity	
.01 to \$99,999	458	45.66%	\$ 13,507,188	6.11%	\$ 29,492	
>\$100,000 to \$199,999	157	15.65%	\$ 21,926,882	9.92%	\$ 139,662	
>\$200,000 to \$299,999	128	12.76%	\$ 30,963,004	14.01%	\$ 241,898	
>\$300,000 to \$399,999	73	7.28%	\$ 24,638,267	11.15%	\$ 337,511	
>\$400,000 to \$499,999	53	5.28%	\$ 23,033,792	10.42%	\$ 434,600	
>\$500,000 to \$599,999	39	3.89%	\$ 20,432,075	9.24%	\$ 523,899	
>\$600,000 to \$699,999	17	1.69%	\$ 10,633,399	4.81%	\$ 625,494	
>\$700,000 to \$799,999	24	2.39%	\$ 17,761,488	8.04%	\$ 740,062	
>\$800,000 to \$899,999	15	1.50%	\$ 12,600,502	5.70%	\$ 840,033	
>\$900,000 to \$999,999	6	0.60%	\$ 5,572,447	2.52%	\$ 928,741	
>\$1,000,000 to \$1,249,999	17	1.69%	\$ 17,792,673	8.05%	\$1,046,628	
> \$1.25 Million to \$1,499,999	12	1.20%	\$ 15,847,544	7.17%	\$1,320,629	
>\$1,500,000	4	0.40%	\$ 6,300,000	2.85%	\$1,575,000	
	1003		\$ 221,009,263		\$ 220,348	