

MAINE STATE LEGISLATURE

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BUREAU OF INSURANCE

**Interim Report on the
Medical Liability
Demonstration Project**

December 1997

Prepared for:

Governor Angus S. King, Jr.
Joint Standing Committee on Banking and Insurance
Joint Standing Committee on Judiciary
Office of the Executive Director of the Legislative Council

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I. EXECUTIVE SUMMARY

Interim Report on the Medical Liability Demonstration Project

December 1997

Purpose

The Bureau of Insurance of the State of Maine is required to compile an interim report on the Medical Liability Demonstration Project by December 1, 1997 pursuant to Title 24 M.R.S.A., Section 2978. By law, this report shall include:

- ◆ The number of claims brought against physicians in the project alleging malpractice as a result of incidents occurring on or after January 1, 1992.
- ◆ The results of any closed claims described in this section, including defense costs and indemnity payments as a result of settlement or verdict.
- ◆ The status of all open claims described in this section, including defense costs, indemnity payments and any amounts held in reserve in the aggregate by medical specialty area.
- ◆ The effect of the project on the medical liability claims experience and premiums of those physicians in the project.

Conclusions

The law does not require the Bureau to draw conclusions on the effectiveness of the project based in this interim report. The final report is due on December 1, 2000. The Bureau would like to highlight that in the five years of claims data collected we have only one case in which a physician asserted that the protocols were followed as a defense. In this case, it was reported that the court found that the physician was not in compliance with the Medical Liability Demonstration Project Protocols (See the highlighted line in Exhibit II, Page 2 for the details on this claim).

In addition, based upon currently available data, we are unable to conclude whether the Medical Liability Demonstration project has had an effect on the claims experience or the premiums of those physicians participating in the project.

*Data
Limitations*

The data included in this report was submitted from the insurance companies licensed in Maine who write insurance in the four specialty areas - anesthesiology, emergency medicine, obstetrics and gynecology, and radiology. These four specialty areas comprise the Demonstration Project. In order to test the accuracy of the data, several data checks were conducted before compiling the exhibits included in this report. The data checks included verifying that the date of incident occurred within the period starting 1/1/87 and ending 12/31/97. Those claims that did not were discarded from the study (approximately 450 claims). We also checked the specialty areas reported to us for each claim and found that several did not fall within the four specified in the Demonstration Project. These claims were also discarded (40 claims).

Lastly, we had one company report 368 claims in which the specialty area was not identified, nor did they identify the physician's status as a participant in the project. Due to the large volume of claims falling into the latter category, the company was directed to verify these claims and provide the information necessary to complete the study. For this report, we have excluded those claims until we have received updated information from the company. We hope to provide you a revised report including these claims by mid January 1998. This additional data will change the Exhibits in this report, but it is unlikely that the conclusions stated above will change. We expect that we will have only one claim in which the defense was asserted, and that the claims experience and the premiums of the physicians in project were not affected by the implementation of the protocols under the Demonstration Project.

II. REPORTS

*History of
the Project*

The Maine Medical Liability Demonstration Project originated as part of a package of malpractice reforms first drafted in 1988 and eventually enacted into law in 1989. The premise behind the project was that, through the development of practice parameters and risk management protocols, the cost of defensive medicine could be reduced. Physicians in the one of the four chosen areas of medical specialty - anesthesiology, emergency medicine, obstetrics and gynecology, and radiology - were afforded liability protection if they followed the established clinical guidelines. Should a physician have a medical malpractice suit brought against him or her, it would be possible to use as an affirmative defense that he or she practiced according to the parameters and protocols adopted as rules by the Board of Licensure in Medicine. As part of the Demonstration Project, the Bureau of Insurance was initially to issue a final report on the effectiveness of this project by December 1, 1997. In 1995, the law was amended to extend the reporting period from December 1, 1997 until December 1, 2000 with the stipulation that the Bureau provide an interim report on December 1, 1997. At that time, the Bureau of Insurance testified in favor of the extension due to the lack of data that had been collected. We had anticipated that the additional time would result in more definitive findings for the Demonstration Project.

Results of the Report

The Bureau shall report the number of claims brought against physicians in the project alleging malpractice as a result of incidents occurring on or after January 1, 1992.

In Exhibit I, the Bureau of Insurance has tallied the number of open and closed claims both for the five year period prior to the Demonstration Project and the five year period following the implementation of the project. These claims are organized by specialty area to ascertain if any trends are recognizable. The total number of claims appears to have decreased. However, this data does not include the 368 claims that were excluded until that data is checked. In addition, for the period from 1/1/92 until 12/31/96, it is not clear that those physicians participating in the project have had fewer claims than those who did not. In fact, this varies by specialty. Lastly, the number of claims for the post-Demonstration Project period could be expected to be fewer than those for the pre-Demonstration Project period because the most recent period is not yet fully developed. The statute of limitations is generally three years, so, for incidents that have occurred in 1996, it is feasible that claims may be made until as late as 1999.

The Bureau shall report the results of any closed claims described in this section, including defense costs and indemnity payments as a result of settlement or verdict.

In Exhibit II, the Bureau has included the above information on all closed claims organized by specialty area. This data is further broken down by incident dates (pre and post Demonstration Project) and whether the physician whose malpractice was asserted is a participant in the program. Again, the data does not indicate whether the Demonstration Project has impacted the defense costs or indemnity payments. For two of the specialty areas, the costs were higher for those physicians participating in the program.

Note: In the emergency medicine section of Exhibit II, a claim is highlighted because this is the only claim we have on record in which the physician asserted that the protocols and parameters were followed.

The Bureau shall report the status of all open claims in this section, including defense costs, indemnity payments and any amounts held in reserve in the aggregate by medical specialty area.

In Exhibit III, this data is provided as requested and, for each claim, a total is computed for both reserves and payments. No conclusions are drawn from this data because these claims have not yet been resolved. The reserve amounts in particular may not materialize into any payments, and conclusions cannot be drawn until the claim is closed.

The Bureau shall report the effect of the project on the medical liability claims experience and premiums of those physicians in the project.

The Bureau cannot determine whether the Medical Liability Demonstration Project has had any impact on the claims experience and premiums of the participating physicians. We have compiled Exhibit IV based on the premium data reported to us by the companies. However, this data is not complete. For policy year 1997, it appears that premiums have dropped drastically, but this is earned premium information. This number will increase into June 1998 as premiums continue to be collected for policies which were written in 1997. In addition, the data from one major carrier is not included in the report at this time because we have had to ask them to review and recalculate the previously reported premiums for participating and nonparticipating physicians to ensure data accuracy.

In analyzing the medical malpractice rate filings that we receive, we know that no insurance companies have proposed any type of rate modification for the premiums of those physicians who participate in the Demonstration Project. Those physicians continue to be charged the same rate as those physicians who are not participating. In addition, none of the companies submitting data to the Bureau under this project has filed to change its physicians' and surgeons' medical professional liability rates since 1993. From 1991 through 1994, there was a trend to lower the classification relativity for anesthesiologists, but this was based on countrywide and state specific data that reflected loss reduction and improved experience, not the Demonstration Project. We have been unable to separate out the impact, if any, of the demonstration project from other factors affecting medical professional liability claim costs and premiums. However, we anticipate the savings, if any, would be small because of the infrequent reliance on the protocols and parameters in claims defense.

*Future of
the Project*

The Bureau of Insurance is required by Maine statute to submit a final report on the Medical Liability Demonstration project by December 1, 2000. That report will include the same exhibits presented here with additional data. At this time, we do not foresee the Demonstration Project having any material effect on the claims experience or premiums of physicians practicing in Maine. In speaking with the insurance companies that write medical malpractice liability in the four specialty areas, we have been informed that their attorneys have advised physicians not to assert the protocols as a defense in certain situations. These attorneys view the protocol defense as difficult to substantiate in a court of law, especially because the parameters and protocols were developed in the early 1990's. We do not foresee this position changing in the next three years.

III. EXHIBITS

**EXHIBIT I
NUMBER OF CLAIMS**

1/1/87 TO 12/31/91 (Before Demonstration Project)

MEDICAL SPECIALTY	CLOSED	OPEN	TOTAL
ANESTHESIOLOGY	34	2	36
EMERGENCY MEDICINE	60	6	66
OBSTETRICS / GYNECOLOGY	145	8	153
RADIOLOGY	31	5	36
TOTAL	270	21	291

1/1/92 TO 12/31/96 (After Demonstration Project)

MEDICAL SPECIALTY	PARTICIPATE	CLOSED	OPEN	SUBTOTALS	TOTAL
ANESTHESIOLOGY	No	5	8	13	
ANESTHESIOLOGY	Yes	5	5	10	23
EMERGENCY MEDICINE	No	11	4	15	
EMERGENCY MEDICINE	Yes	23	8	31	46
OBSTETRICS / GYNECOLOGY	No	17	17	34	
OBSTETRICS / GYNECOLOGY	Yes	39	29	68	102
RADIOLOGY	No	6	4	10	
RADIOLOGY	Yes	10	5	15	25
SUBTOTAL - IN PROGRAM	Yes	77	47	124	
SUBTOTAL - NOT IN PROGRAM	No	39	33	72	
TOTAL		116	80		196

**EXHIBIT II
RESULTS OF CLOSED CLAIMS**

MEDICAL SPECIALTY	CLAIM NUMBER	LEGAL PAID	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER PAID	INDEMNITY PAID	SETTLEMENT OR VERDICT	TOTAL	AFFIRMATIVE DEFENSE	MLDP COMPLIANCE
<u>1/1/87 TO 12/31/91</u>										
ANESTHESIOLOGY	1	\$24,177.66				\$0.00	S	\$24,177.66	UNKNOWN	UNKNOWN
ANESTHESIOLOGY	2	\$9,940.40				\$0.00	S	\$9,940.40	UNKNOWN	UNKNOWN
ANESTHESIOLOGY	3	\$0.00				\$0.00	S	\$0.00	UNKNOWN	UNKNOWN
ANESTHESIOLOGY	4	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00		
ANESTHESIOLOGY	5	\$4,020.85		\$357.50	\$355.60	\$0.00		\$4,733.95		
ANESTHESIOLOGY	6	\$0.00		\$0.00	\$472.72	\$0.00		\$472.72		
ANESTHESIOLOGY	7	\$23,721.47		\$650.00	\$2,094.85	\$0.00		\$26,466.32		
ANESTHESIOLOGY	8	\$0.00		\$75.00	\$123.91	\$0.00		\$198.91		
ANESTHESIOLOGY	9	\$0.00		\$235.00	\$0.00	\$0.00		\$235.00		
ANESTHESIOLOGY	10	\$0.00		\$500.00	\$0.00	\$0.00		\$500.00		
ANESTHESIOLOGY	11	\$1,003.41		\$0.00	\$772.90	\$0.00		\$1,776.31		
ANESTHESIOLOGY	12	\$563.68		\$0.00	\$0.00	\$0.00		\$563.68		
ANESTHESIOLOGY	13	\$0.00		\$0.00	\$0.00	\$1,533.00		\$1,533.00		
ANESTHESIOLOGY	14	\$0.00		\$0.00	\$0.00	\$25,000.00		\$25,000.00		
ANESTHESIOLOGY	15	\$0.00		\$0.00	\$0.00	\$0.00	V	\$0.00		
ANESTHESIOLOGY	16	\$0.00		\$0.00	\$0.00	\$0.00	V	\$0.00		
ANESTHESIOLOGY	17	\$0.00		\$225.00	\$10.50	\$0.00		\$235.50		
ANESTHESIOLOGY	18	\$51,517.00		\$8,682.00	\$1,863.00	\$0.00	0	\$62,062.00	N	N
ANESTHESIOLOGY	19	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
ANESTHESIOLOGY	20	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
ANESTHESIOLOGY	21	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
ANESTHESIOLOGY	22	\$1,686.00		\$300.00	\$0.00	\$0.00		\$1,986.00	N	N
ANESTHESIOLOGY	23	\$2,082.00		\$0.00	\$0.00	\$0.00	0	\$2,082.00	N	N
ANESTHESIOLOGY	24	\$36,888.00		\$3,712.00	\$1,943.00	\$0.00	0	\$42,543.00	N	N
ANESTHESIOLOGY	25	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
ANESTHESIOLOGY	26	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
ANESTHESIOLOGY	27	\$25,246.00		\$600.00	\$458.00	\$0.00	0	\$26,304.00	N	N
ANESTHESIOLOGY	28	\$0.00		\$0.00	\$0.00	\$44.00		\$44.00	N	N
ANESTHESIOLOGY	29	\$0.00		\$0.00	\$0.00	\$4,200.00		\$4,200.00	N	N
ANESTHESIOLOGY	30	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
ANESTHESIOLOGY	31	\$16,772.00		\$4,872.00	\$2,415.00	\$0.00	0	\$24,059.00	N	N
ANESTHESIOLOGY	32	\$30,914.00		\$6,263.00	\$1,019.00	\$750,000.00		\$788,196.00	N	N
ANESTHESIOLOGY	33	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
ANESTHESIOLOGY	34	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
SUBTOTAL		\$228,532.47	\$0.00	\$26,471.50	\$11,528.48	\$780,777.00	\$0.00	\$1,047,309.45		
<u>1/1/92 TO 12/31/96</u>										
IN PROGRAM										
ANESTHESIOLOGY	35	\$0.00		\$0.00	\$0.00	\$0.00	V	\$0.00	N	N
ANESTHESIOLOGY	36	\$0.00		\$525.00	\$0.00	\$0.00		\$525.00	N	N
ANESTHESIOLOGY	37	\$0.00		\$0.00	\$60.00	\$0.00		\$60.00	N	N
ANESTHESIOLOGY	38	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
ANESTHESIOLOGY	39	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
SUBTOTAL		\$0.00	\$0.00	\$525.00	\$60.00	\$0.00	\$0.00	\$585.00		
NOT IN PROGRAM										
ANESTHESIOLOGY	40	\$1,802.00				\$66,500.00	S	\$68,302.00	UNKNOWN	UNKNOWN
ANESTHESIOLOGY	41	\$1,470.00		\$0.00	\$10.00	\$240,000.00	S	\$241,480.00	N	N
ANESTHESIOLOGY	42	\$2,148.00		\$100.00	\$228.00	\$0.00	0	\$2,476.00	N	N
ANESTHESIOLOGY	43	\$1,638.00		\$67.00	\$20.00	\$0.00	0	\$1,725.00	N	N
ANESTHESIOLOGY	44	\$4,366.00		\$0.00	\$219.00	\$840,410.00	0	\$844,995.00	N	N
SUBTOTAL		\$11,424.00	\$0.00	\$167.00	\$477.00	\$1,146,910.00	\$0.00	\$1,158,978.00		

**EXHIBIT II
RESULTS OF CLOSED CLAIMS**

MEDICAL SPECIALTY	CLAIM NUMBER	LEGAL PAID	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER PAID	INDEMNITY PAID	SETTLEMENT OR VERDICT	TOTAL	AFFIRMATIVE DEFENSE	MLDP COMPLIANCE
<u>1/1/87 TO 12/31/91</u>										
EMERGENCY MEDICINE	45	\$0.00		\$400.00	\$235.83	\$0.00		\$635.83		
EMERGENCY MEDICINE	46	\$24,196.45		\$7,605.00	\$701.32	\$75,000.00	S	\$107,502.77	N	
EMERGENCY MEDICINE	47	\$0.00		\$175.00	\$0.00	\$0.00		\$175.00		
EMERGENCY MEDICINE	48	\$8,049.46		\$1,811.50	\$5,182.33	\$450,000.00		\$465,043.29		
EMERGENCY MEDICINE	49	\$0.00		\$200.00	\$0.00	\$0.00		\$200.00		
EMERGENCY MEDICINE	50	\$1,875.53		\$0.00	\$0.00	\$0.00		\$1,875.53		
EMERGENCY MEDICINE	51	\$420.75		\$0.00	\$0.00	\$0.00		\$420.75		
EMERGENCY MEDICINE	52	\$0.00		\$200.00	\$0.00	\$0.00		\$200.00		
EMERGENCY MEDICINE	53	\$4,049.10		\$825.00	\$333.20	\$0.00		\$5,207.30		
EMERGENCY MEDICINE	54	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00		
EMERGENCY MEDICINE	55	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00		
EMERGENCY MEDICINE	56	\$0.00		\$200.00	\$0.00	\$0.00		\$200.00		
EMERGENCY MEDICINE	57	\$0.00		\$0.00	\$26.25	\$0.00	V	\$26.25		
EMERGENCY MEDICINE	58	\$0.00		\$0.00	\$0.00	\$0.00	V	\$0.00		
EMERGENCY MEDICINE	59	\$0.00		\$425.00	\$0.00	\$0.00		\$425.00		
EMERGENCY MEDICINE	60	\$0.00		\$0.00	\$390.60	\$5,250.00		\$5,640.60		
EMERGENCY MEDICINE	61	\$0.00		\$0.00	\$250.00	\$0.00		\$250.00		
EMERGENCY MEDICINE	62	\$0.00		\$250.00	\$0.00	\$4,000.00		\$4,250.00		
EMERGENCY MEDICINE	63	\$0.00		\$0.00	\$0.00	\$4,000.00		\$4,000.00		
EMERGENCY MEDICINE	64	\$0.00		\$765.00	\$0.00	\$0.00		\$765.00		
EMERGENCY MEDICINE	65	\$0.00		\$0.00	\$0.00	\$0.00	V	\$0.00		
EMERGENCY MEDICINE	66	\$7,321.60		\$400.00	\$575.35	\$0.00		\$8,296.95		
EMERGENCY MEDICINE	67	\$976.14		\$0.00	\$0.00	\$80,000.00		\$80,976.14		
EMERGENCY MEDICINE	68	\$0.00		\$150.00	\$351.88	\$0.00		\$501.88		
EMERGENCY MEDICINE	69	\$20,212.65		\$2,162.50	\$1,672.97	\$200,000.00		\$224,048.12		
EMERGENCY MEDICINE	70	\$0.00		\$150.00	\$0.00	\$0.00		\$150.00		
EMERGENCY MEDICINE	71	\$0.00		\$150.00	\$0.00	\$0.00		\$150.00		
EMERGENCY MEDICINE	72	\$0.00		\$175.00	\$0.00	\$0.00	V	\$175.00		
EMERGENCY MEDICINE	73	\$981.60		\$346.00	\$0.00	\$150,000.00		\$151,327.60		
EMERGENCY MEDICINE	74	\$0.00		\$0.00	\$217.25	\$0.00		\$217.25		
EMERGENCY MEDICINE	75	\$0.00		\$150.00	\$0.00	\$0.00	V	\$150.00		
EMERGENCY MEDICINE	76	\$0.00		\$200.00	\$0.00	\$0.00	V	\$200.00		
EMERGENCY MEDICINE	77	\$867.32		\$0.00	\$200.00	\$25,000.00		\$26,067.32		
EMERGENCY MEDICINE	78	\$0.00		\$150.00	\$217.25	\$0.00		\$367.25		
EMERGENCY MEDICINE	79	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00		
EMERGENCY MEDICINE	80	\$4,372.63		\$1,300.00	\$426.68	\$0.00		\$6,099.31		
EMERGENCY MEDICINE	81	\$9,250.83		\$550.00	\$632.00	\$0.00		\$10,432.83		
EMERGENCY MEDICINE	82	\$0.00		\$200.00	\$0.00	\$0.00		\$200.00		
EMERGENCY MEDICINE	83	\$0.00		\$150.00	\$0.00	\$0.00		\$150.00		
EMERGENCY MEDICINE	84	\$0.00		\$0.00	\$235.54	\$0.00		\$235.54		
EMERGENCY MEDICINE	85	\$30,895.72		\$2,030.00	\$1,243.25		S	\$34,168.97		
EMERGENCY MEDICINE	86	\$279.59		\$200.00	\$0.00	\$290,000.00		\$290,479.59		
EMERGENCY MEDICINE	87	\$0.00		\$150.00	\$15.00	\$0.00		\$165.00	N	N
EMERGENCY MEDICINE	88	\$0.00		\$187.50	\$52.50	\$100,000.00		\$100,240.00	YES	N
EMERGENCY MEDICINE	89	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
EMERGENCY MEDICINE	90	\$2,349.00		\$0.00	\$0.00	\$0.00		\$2,349.00	N	N
EMERGENCY MEDICINE	91	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
EMERGENCY MEDICINE	92	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
EMERGENCY MEDICINE	93	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
EMERGENCY MEDICINE	94	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
EMERGENCY MEDICINE	95	\$3,196.00		\$158.00	\$0.00	\$0.00	0	\$3,354.00	N	N
EMERGENCY MEDICINE	96	\$2,100.00		\$0.00	\$76.00	\$0.00		\$2,176.00	N	N
EMERGENCY MEDICINE	97	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
EMERGENCY MEDICINE	98	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
EMERGENCY MEDICINE	99	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
EMERGENCY MEDICINE	100	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
EMERGENCY MEDICINE	101	\$5,566.00		\$0.00	\$226.00	\$0.00	0	\$5,792.00	N	N
EMERGENCY MEDICINE	102	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
EMERGENCY MEDICINE	103							\$0.00	N	N
EMERGENCY MEDICINE	104	\$592.50		\$6.00				\$598.50	N	N
SUBTOTAL		\$127,552.87	\$0.00	\$21,821.50	\$13,261.20	\$1,383,250.00	\$0.00	\$1,545,885.57		

EXHIBIT II
RESULTS OF CLOSED CLAIMS

MEDICAL SPECIALTY	CLAIM NUMBER	LEGAL PAID	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER PAID	INDEMNITY PAID	SETTLEMENT OR VERDICT	TOTAL	AFFIRMATIVE DEFENSE	MLDP COMPLIANCE
<u>1/1/92 TO 12/31/96</u>										
IN PROGRAM										
EMERGENCY MEDICINE	105	\$1,081.55		\$0.00	\$0.00	\$0.00		\$1,081.55	N	
EMERGENCY MEDICINE	106	\$0.00		\$0.00	\$0.00	\$6,250.00		\$6,250.00	N	
EMERGENCY MEDICINE	107	\$889.70		\$150.00	\$0.00	\$0.00		\$1,039.70	N	
EMERGENCY MEDICINE	108	\$0.00		\$0.00	\$0.00	\$0.00	S	\$0.00	N	
EMERGENCY MEDICINE	109	\$0.00		\$450.00	\$0.00	\$0.00		\$450.00	N	
EMERGENCY MEDICINE	110	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	
EMERGENCY MEDICINE	111	\$0.00		\$250.00	\$200.00	\$0.00		\$450.00	N	N
EMERGENCY MEDICINE	112	\$0.00		\$182.50	\$0.00	\$0.00	S	\$182.50	N	
EMERGENCY MEDICINE	113	\$0.00		\$0.00	\$0.00	\$0.00	S	\$0.00	N	
EMERGENCY MEDICINE	114	\$0.00		\$150.00	\$0.00	\$0.00		\$150.00	N	
EMERGENCY MEDICINE	115	\$0.00		\$200.00	\$78.00	\$0.00		\$278.00	N	
EMERGENCY MEDICINE	116	\$0.00		\$250.00	\$0.00	\$0.00	S	\$250.00	N	
EMERGENCY MEDICINE	117	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	
EMERGENCY MEDICINE	118	\$4,381.88		\$175.00	\$0.00	\$0.00		\$4,556.88	N	
EMERGENCY MEDICINE	119	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	
EMERGENCY MEDICINE	120	\$286.00		\$0.00	\$0.00	\$0.00		\$286.00	N	
EMERGENCY MEDICINE	121	\$1,316.95		\$0.00	\$0.00	\$0.00		\$1,316.95	N	
EMERGENCY MEDICINE	122	\$1,051.00		\$0.00	\$2.00	\$0.00	0	\$1,053.00	N	N
EMERGENCY MEDICINE	123	\$992.00		\$25.00	\$84.00	\$0.00	0	\$1,101.00	N	N
EMERGENCY MEDICINE	124	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
EMERGENCY MEDICINE	125	\$0.00		\$0.00	\$0.00	\$2,532.00		\$2,532.00	N	N
EMERGENCY MEDICINE	126	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
EMERGENCY MEDICINE	127	\$324.00		\$0.00	\$3.00	\$0.00	0	\$327.00	N	N
SUBTOTAL		\$10,323.08	\$0.00	\$1,812.50	\$367.00	\$8,782.00	\$0.00	\$21,284.58		
NOT IN PROGRAM										
EMERGENCY MEDICINE	128	\$0.00		\$200.00	\$0.00	\$0.00		\$200.00	N	N
EMERGENCY MEDICINE	129	\$0.00		\$930.00	\$188.00	\$27,988.68	S	\$29,084.68	N	
EMERGENCY MEDICINE	130	\$0.00		\$650.00	\$0.00	\$0.00	S	\$650.00	N	
EMERGENCY MEDICINE	131	\$0.00		\$175.00	\$0.00	\$0.00	S	\$175.00	N	
EMERGENCY MEDICINE	132	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	
EMERGENCY MEDICINE	133	\$0.00		\$740.00	\$0.00	\$0.00	S	\$740.00	N	
EMERGENCY MEDICINE	134	\$0.00		\$150.00	\$0.00	\$0.00	S	\$150.00	N	
EMERGENCY MEDICINE	135	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	
EMERGENCY MEDICINE	136	\$3,903.77		\$0.00	\$235.95	\$0.00		\$4,139.72	N	
EMERGENCY MEDICINE	137	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
EMERGENCY MEDICINE	138	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
SUBTOTAL		\$3,903.77	\$0.00	\$2,845.00	\$401.95	\$27,988.68	\$0.00	\$35,139.40		

EXHIBIT II
RESULTS OF CLOSED CLAIMS

MEDICAL SPECIALTY	CLAIM NUMBER	LEGAL PAID	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER PAID	INDEMNITY PAID	SETTLEMENT OR VERDICT	TOTAL	AFFIRMATIVE DEFENSE	MLDP COMPLIANCE
<u>1/1/87 TO 12/31/91</u>										
OBSTET/GYNECOLOGY	139	\$20,028.42		\$1,880.55	\$97.50		S	\$22,006.47	N	
OBSTET/GYNECOLOGY	140	\$4,490.23		\$260.00	\$518.45	\$5,000.00		\$10,268.68		
OBSTET/GYNECOLOGY	141	\$0.00		\$120.00	\$0.00	\$0.00	V	\$120.00		
OBSTET/GYNECOLOGY	142	\$0.00		\$192.00	\$0.00	\$0.00	V	\$192.00		
OBSTET/GYNECOLOGY	143			\$8,030.17	\$5,322.65	\$0.00		\$13,352.82		
OBSTET/GYNECOLOGY	144	\$0.00		\$120.00	\$0.00	\$0.00	V	\$120.00		
OBSTET/GYNECOLOGY	145	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00		
OBSTET/GYNECOLOGY	146	\$14,574.73		\$2,443.33	\$1,109.45	\$0.00	V	\$18,127.51		
OBSTET/GYNECOLOGY	147	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00		
OBSTET/GYNECOLOGY	148	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00		
OBSTET/GYNECOLOGY	149	\$1,998.05		\$231.32	\$366.73	\$0.00		\$2,596.10		
OBSTET/GYNECOLOGY	150	\$0.00		\$0.00	\$0.00	\$0.00	V	\$0.00		
OBSTET/GYNECOLOGY	151	\$82,012.99		\$566.80	\$6,341.50	\$0.00		\$88,921.29		
OBSTET/GYNECOLOGY	152	\$0.00		\$90.00	\$0.00	\$0.00	V	\$90.00		
OBSTET/GYNECOLOGY	153	\$0.00		\$120.00	\$343.42	\$0.00		\$463.42		
OBSTET/GYNECOLOGY	154	\$4,050.20		\$0.00	\$200.00	\$0.00		\$4,250.20		250
OBSTET/GYNECOLOGY	155	\$18,020.54		\$678.00	\$443.45	\$60,000.00		\$79,141.99		
OBSTET/GYNECOLOGY	156	\$0.00		\$0.00	\$200.00	\$0.00		\$200.00		
OBSTET/GYNECOLOGY	157	\$0.00		\$0.00	\$0.00	\$0.00	V	\$0.00		
OBSTET/GYNECOLOGY	158	\$0.00		\$100.00	\$197.50	\$120,000.00		\$120,297.50		
OBSTET/GYNECOLOGY	159	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00		
OBSTET/GYNECOLOGY	160	\$9,214.82		\$1,013.00	\$434.80	\$5,000.00	S	\$15,662.62		
OBSTET/GYNECOLOGY	161	\$0.00		\$0.00	\$0.00	\$0.00	V	\$0.00		
OBSTET/GYNECOLOGY	162	\$0.00		\$0.00	\$273.17	\$0.00		\$273.17		
OBSTET/GYNECOLOGY	163	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00		
OBSTET/GYNECOLOGY	164	\$33,008.87		\$4,571.50	\$1,343.48		S	\$38,923.85	N	
OBSTET/GYNECOLOGY	165	\$455.50		\$0.00	\$237.50	\$0.00		\$693.00	N	
OBSTET/GYNECOLOGY	166	\$52,749.27		\$14,528.52	\$5,473.99		S	\$72,751.78	N	
OBSTET/GYNECOLOGY	167	\$1,699.71		\$200.00	\$74.75	\$15,000.00	S	\$16,974.46	N	
OBSTET/GYNECOLOGY	168	\$0.00		\$690.00	\$0.00	\$0.00	V	\$690.00		500
OBSTET/GYNECOLOGY	169	\$0.00		\$0.00	\$0.00	\$0.00	O	\$0.00	N	N
OBSTET/GYNECOLOGY	170	\$0.00		\$0.00	\$0.00	\$0.00	O	\$0.00	N	N
OBSTET/GYNECOLOGY	171	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	172	\$0.00		\$50.00	\$0.00	\$0.00		\$50.00	N	N
OBSTET/GYNECOLOGY	173	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	174	\$1,853.00		\$0.00	\$115.00	\$0.00		\$1,968.00	N	N
OBSTET/GYNECOLOGY	175	\$26,520.00		\$8,180.00	\$1,480.00	\$0.00	O	\$36,180.00	N	N
OBSTET/GYNECOLOGY	176	\$0.00		\$150.00	\$0.00	\$0.00	O	\$150.00	N	N
OBSTET/GYNECOLOGY	177	\$0.00		\$0.00	\$0.00	\$0.00	O	\$0.00	N	N
OBSTET/GYNECOLOGY	178	\$4,915.00		\$925.00	\$0.00	\$0.00	O	\$5,840.00	N	N
OBSTET/GYNECOLOGY	179	\$0.00		\$0.00	\$0.00	\$0.00	O	\$0.00	N	N
OBSTET/GYNECOLOGY	180	\$868.00		\$0.00	\$0.00	\$0.00	O	\$868.00	N	N
OBSTET/GYNECOLOGY	181	\$0.00		\$100.00	\$0.00	\$0.00	O	\$100.00	N	N
OBSTET/GYNECOLOGY	182	\$1,549.00		\$110.00	\$200.00	\$0.00		\$1,859.00	N	N
OBSTET/GYNECOLOGY	183	\$0.00		\$0.00	\$0.00	\$0.00	O	\$0.00	N	N
OBSTET/GYNECOLOGY	184	\$4,708.00		\$0.00	\$181.00	\$0.00	O	\$4,889.00	N	N
OBSTET/GYNECOLOGY	185	\$4,013.00		\$0.00	\$103.00	\$0.00	O	\$4,116.00	N	N
OBSTET/GYNECOLOGY	186	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	187	\$0.00		\$0.00	\$0.00	\$5,000.00		\$5,000.00	N	N
OBSTET/GYNECOLOGY	188	\$14,801.00		\$1,284.00	\$1,225.00	\$1,000,000.00	O	\$1,017,310.00	N	N
OBSTET/GYNECOLOGY	189	\$25,561.00		\$5,389.00	\$648.00	\$1,000,000.00	Y	\$1,031,598.00	N	N
OBSTET/GYNECOLOGY	190	\$8,502.00		\$1,362.00	\$421.00	\$0.00		\$10,285.00	N	N
OBSTET/GYNECOLOGY	191	\$0.00		\$0.00	\$0.00	\$0.00	O	\$0.00	N	N
OBSTET/GYNECOLOGY	192	\$0.00		\$0.00	\$0.00	\$0.00	O	\$0.00	N	N
OBSTET/GYNECOLOGY	193	\$7,727.00		\$400.00	\$124.00	\$0.00	O	\$8,251.00	N	N
OBSTET/GYNECOLOGY	194	\$1,988.00		\$150.00	\$0.00	\$0.00	O	\$2,138.00	N	N
OBSTET/GYNECOLOGY	195	\$15,258.00		\$1,998.00	\$339.00	\$440,000.00	Y	\$457,595.00	N	N
OBSTET/GYNECOLOGY	196	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	197	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	198	\$0.00		\$25.00	\$0.00	\$0.00		\$25.00	N	N
OBSTET/GYNECOLOGY	199	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	200	\$21,242.00		\$7,954.00	\$2,385.00	\$0.00	O	\$31,581.00	N	N

EXHIBIT II
RESULTS OF CLOSED CLAIMS

MEDICAL SPECIALTY	CLAIM NUMBER	LEGAL PAID	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER PAID	INDEMNITY PAID	SETTLEMENT OR VERDICT	TOTAL	AFFIRMATIVE DEFENSE	MLDP COMPLIANCE
OBSTET/GYNECOLOGY	201	\$3,046.00		\$0.00	\$209.00	\$0.00	0	\$3,255.00	N	N
OBSTET/GYNECOLOGY	202	\$6,686.00		\$1,415.00	\$427.00	\$0.00	0	\$8,528.00	N	N
OBSTET/GYNECOLOGY	203	\$14,073.00		\$50.00	\$1,631.00	\$185,634.00	0	\$201,388.00	N	N
OBSTET/GYNECOLOGY	204	\$4,680.00		\$0.00	\$299.00	\$0.00	0	\$4,979.00	N	N
OBSTET/GYNECOLOGY	205	\$4,706.00		\$200.00	\$401.00	\$0.00		\$5,307.00	N	N
OBSTET/GYNECOLOGY	206	\$3,675.00		\$0.00	\$249.00	\$0.00		\$3,924.00	N	N
OBSTET/GYNECOLOGY	207	\$5,900.00		\$80.00	\$581.00	\$0.00	0	\$6,561.00	N	N
OBSTET/GYNECOLOGY	208	\$4,379.00		\$550.00	\$0.00	\$42,500.00		\$47,429.00	N	N
OBSTET/GYNECOLOGY	209	\$31,144.00		\$3,321.00	\$1,221.00	\$500,000.00	Y	\$535,686.00	N	N
OBSTET/GYNECOLOGY	210	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	211	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	212	\$0.00		\$30.00	\$0.00	\$0.00	0	\$30.00	N	N
OBSTET/GYNECOLOGY	213	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	214	\$24,701.00		\$1,605.00	\$2,586.00	\$0.00	0	\$28,892.00	N	N
OBSTET/GYNECOLOGY	215	\$2,135.00		\$50.00	\$175.00	\$0.00	0	\$2,360.00	N	N
OBSTET/GYNECOLOGY	216	\$2,349.00		\$0.00	\$0.00	\$0.00	0	\$2,349.00	N	N
OBSTET/GYNECOLOGY	217	\$0.00		\$50.00	\$0.00	\$0.00	0	\$50.00	N	N
OBSTET/GYNECOLOGY	218	\$0.00		\$25.00	\$0.00	\$0.00		\$25.00	N	N
OBSTET/GYNECOLOGY	219	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	220	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	221	\$6,380.00		\$25.00	\$578.00	\$0.00		\$6,983.00	N	N
OBSTET/GYNECOLOGY	222	\$0.00		\$25.00	\$0.00	\$0.00		\$25.00	N	N
OBSTET/GYNECOLOGY	223	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	224	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	225	\$23,033.00		\$3,702.00	\$1,025.00	\$90,000.00		\$117,760.00	N	N
OBSTET/GYNECOLOGY	226	\$2,842.00		\$0.00	\$0.00	\$0.00	0	\$2,842.00	N	N
OBSTET/GYNECOLOGY	227	\$11,405.00		\$50.00	\$2,353.00	\$0.00	0	\$13,808.00	N	N
OBSTET/GYNECOLOGY	228	\$401.00		\$0.00	\$0.00	\$0.00		\$401.00	N	N
OBSTET/GYNECOLOGY	229	\$401.00		\$0.00	\$0.00	\$0.00		\$401.00	N	N
OBSTET/GYNECOLOGY	230	\$5,951.00		\$125.00	\$0.00	\$0.00	0	\$6,076.00	N	N
OBSTET/GYNECOLOGY	231	\$57,755.00		\$6,317.00	\$11,936.00	\$75,000.00	0	\$151,008.00	N	N
OBSTET/GYNECOLOGY	232	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	233	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	234	\$1,764.00		\$30.00	\$0.00	\$20,000.00		\$21,794.00	N	N
OBSTET/GYNECOLOGY	235	\$1,802.00		\$0.00	\$0.00	\$0.00	0	\$1,802.00	N	N
OBSTET/GYNECOLOGY	236	\$0.00		\$116.00	\$0.00	\$0.00	0	\$116.00	N	N
OBSTET/GYNECOLOGY	237	\$911.00		\$25.00	\$0.00	\$17,500.00		\$18,436.00	N	N
OBSTET/GYNECOLOGY	238	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	239	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	240	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	241	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	242	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	243	\$0.00		\$200.00	\$0.00	\$0.00	0	\$200.00	N	N
OBSTET/GYNECOLOGY	244	\$5,211.00		\$567.00	\$644.00	\$0.00		\$6,422.00	N	N
OBSTET/GYNECOLOGY	245	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	246	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	247	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	248	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	249	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	250	\$7,386.00		\$1,695.00	\$734.00	\$57,500.00	0	\$67,315.00	N	N
OBSTET/GYNECOLOGY	251	\$7,386.00		\$1,695.00	\$734.00	\$57,500.00	0	\$67,315.00	N	N
OBSTET/GYNECOLOGY	252	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	253	\$5,093.00		\$542.00	\$762.00	\$0.00		\$6,397.00	N	N
OBSTET/GYNECOLOGY	254	\$829.00		\$0.00	\$0.00	\$0.00	0	\$829.00	N	N
OBSTET/GYNECOLOGY	255	\$2,898.00		\$0.00	\$615.00	\$0.00		\$3,513.00	N	N
OBSTET/GYNECOLOGY	256	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	257	\$288.00		\$0.00	\$261.00	\$0.00		\$549.00	N	N
OBSTET/GYNECOLOGY	258	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	259	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	260	\$11,127.00		\$350.00	\$348.00	\$0.00	0	\$11,825.00	N	N
OBSTET/GYNECOLOGY	261	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	262	\$17,481.00		\$8,316.00	\$0.00	\$50,000.00		\$75,797.00	N	N
OBSTET/GYNECOLOGY	263	\$7,560.00		\$250.00	\$190.00	\$0.00	0	\$8,000.00	N	N
OBSTET/GYNECOLOGY	264	\$0.00		\$75.00	\$0.00	\$0.00	0	\$75.00	N	N
OBSTET/GYNECOLOGY	265	\$0.00		\$100.00	\$0.00	\$0.00		\$100.00	N	N
OBSTET/GYNECOLOGY	266	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	267	\$75,829.00		\$4,538.00	\$7,985.00	\$0.00	0	\$88,352.00	N	N
OBSTET/GYNECOLOGY	268	\$1,491.00		\$0.00	\$119.00	\$0.00	0	\$1,610.00	N	N
OBSTET/GYNECOLOGY	269	\$9,410.07		\$1,300.00	\$1,302.82			\$12,012.89	N	N
OBSTET/GYNECOLOGY	270	\$720.00		\$2,000.00	\$582.10	\$8,500.00	S	\$11,802.10	N	N

**EXHIBIT II
RESULTS OF CLOSED CLAIMS**

<u>MEDICAL SPECIALTY</u>	<u>CLAIM NUMBER</u>	<u>LEGAL PAID</u>	<u>MEDICAL PAID</u>	<u>EXPERT WITNESSES PAID</u>	<u>OTHER PAID</u>	<u>INDEMNITY PAID</u>	<u>SETTLEMENT OR VERDICT</u>	<u>TOTAL</u>	<u>AFFIRMATIVE DEFENSE</u>	<u>MLDP COMPLIANCE</u>
<u>1/1/87 TO 12/31/91 (CONT.)</u>										
OBSTET/GYNECOLOGY	271	\$221,850.00			\$177.48			\$222,027.48	N	N
OBSTET/GYNECOLOGY	272	\$2,047.00			\$377.76			\$2,424.76	N	N
OBSTET/GYNECOLOGY	273		\$339.00			\$35,000.00	N	\$35,339.00	N	N
OBSTET/GYNECOLOGY	274	\$1,549.00		\$110.00	\$200.00	\$0.00		\$1,859.00	N	N
OBSTET/GYNECOLOGY	275	\$4,891.00		\$0.00	\$0.00	\$47,500.00		\$52,391.00	N	N
OBSTET/GYNECOLOGY	276	\$0.00		\$0.00	\$0.00	\$5,000.00		\$5,000.00	N	N
OBSTET/GYNECOLOGY	277	\$868.00		\$0.00	\$0.00	\$0.00		\$868.00	N	N
OBSTET/GYNECOLOGY	278	\$1,163.00		\$100.00	\$0.00	\$25,000.00		\$26,263.00	N	N
OBSTET/GYNECOLOGY	279	\$1,163.00		\$0.00	\$0.00	\$25,000.00		\$26,163.00	N	N
OBSTET/GYNECOLOGY	280	\$1,153.00		\$0.00	\$56.00	\$0.00	0	\$1,209.00	N	N
OBSTET/GYNECOLOGY	281	\$636.00		\$0.00	\$200.00	\$0.00	0	\$836.00	N	N
OBSTET/GYNECOLOGY	282	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	283	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
SUBTOTAL - OBGYN		\$989,956.40	\$339.00	\$103,541.19	\$69,158.50	\$3,891,634.00	\$0.00	\$5,054,629.09		

**EXHIBIT II
RESULTS OF CLOSED CLAIMS**

MEDICAL SPECIALTY	CLAIM NUMBER	LEGAL PAID	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER PAID	INDEMNITY PAID	SETTLEMENT OR VERDICT	TOTAL	AFFIRMATIVE DEFENSE	MLDP COMPLIANCE
<u>1/1/92 TO 12/31/96</u>										
IN PROGRAM										
OBSTET/GYNECOLOGY	284	\$0.00		\$300.00	\$0.00	\$0.00		\$300.00	N	
OBSTET/GYNECOLOGY	285	\$0.00		\$675.00	\$37.50	\$0.00		\$712.50	N	
OBSTET/GYNECOLOGY	286	\$0.00		\$200.00	\$0.00	\$0.00		\$200.00	N	
OBSTET/GYNECOLOGY	287	\$0.00		\$0.00	\$76.25	\$12,500.00		\$12,576.25	N	N
OBSTET/GYNECOLOGY	288	\$0.00		\$0.00	\$37.50	\$0.00		\$37.50	N	
OBSTET/GYNECOLOGY	289	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	
OBSTET/GYNECOLOGY	290	\$0.00		\$100.00	\$0.00	\$0.00		\$100.00	N	
OBSTET/GYNECOLOGY	291	\$0.00		\$250.00	\$0.00	\$0.00		\$250.00	N	
OBSTET/GYNECOLOGY	292	\$0.00		\$2,393.00	\$10.27	\$0.00	S	\$2,403.27	N	
OBSTET/GYNECOLOGY	293	\$18,679.84		\$450.00	\$135.50	\$0.00		\$19,265.34	N	
OBSTET/GYNECOLOGY	294	\$0.00		\$0.00	\$0.00	\$7,500.00		\$7,500.00	N	
OBSTET/GYNECOLOGY	295	\$0.00		\$450.00	\$0.00	\$0.00		\$450.00	N	
OBSTET/GYNECOLOGY	296	\$0.00		\$650.00	\$0.00	\$0.00		\$650.00	N	
OBSTET/GYNECOLOGY	297	\$540.30		\$0.00	\$0.00	\$0.00		\$540.30	N	
OBSTET/GYNECOLOGY	298	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	
OBSTET/GYNECOLOGY	299	\$0.00		\$200.00	\$26.25	\$0.00		\$226.25	N	
OBSTET/GYNECOLOGY	300	\$0.00		\$1,135.00	\$0.00	\$0.00		\$1,135.00	N	
OBSTET/GYNECOLOGY	301	\$0.00		\$0.00	\$30.00	\$0.00		\$30.00	N	
OBSTET/GYNECOLOGY	302	\$9,385.32		\$1,500.00	\$1,407.01	\$0.00		\$12,292.33	N	
OBSTET/GYNECOLOGY	303	\$0.00		\$831.25	\$0.00	\$0.00		\$831.25	N	
OBSTET/GYNECOLOGY	304	\$759.18		\$0.00	\$0.00	\$0.00		\$759.18	N	
OBSTET/GYNECOLOGY	305	\$0.00		\$0.00	\$22.50	\$0.00		\$22.50	N	
OBSTET/GYNECOLOGY	306	\$0.00		\$300.00	\$18.75	\$0.00		\$318.75	N	
OBSTET/GYNECOLOGY	307	\$0.00		\$75.00	\$0.00	\$0.00	0	\$75.00	N	N
OBSTET/GYNECOLOGY	308	\$718.00		\$0.00	\$9.00	\$0.00	0	\$727.00	N	N
OBSTET/GYNECOLOGY	309	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBSTET/GYNECOLOGY	310	\$10,893.00		\$300.00	\$1,230.00	\$500,000.00	0	\$512,423.00	N	N
OBSTET/GYNECOLOGY	311	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBSTET/GYNECOLOGY	312	\$0.00		\$100.00	\$0.00	\$0.00	0	\$100.00	N	N
OBSTET/GYNECOLOGY	313	\$817.00		\$400.00	\$41.00	\$0.00	0	\$1,258.00	N	N
OBSTET/GYNECOLOGY	314	\$11,945.00		\$675.00	\$1,441.00	\$150,000.00	Y	\$164,061.00	N	N
OBSTET/GYNECOLOGY	315	\$2,548.00		\$342.00	\$278.00	\$0.00	0	\$3,168.00	N	N
OBSTET/GYNECOLOGY	316	\$1,895.00		\$342.00	\$930.00	\$0.00	0	\$3,167.00	N	N
OBSTET/GYNECOLOGY	317	\$391.00		\$0.00	\$211.00	\$0.00	0	\$602.00	N	N
OBSTET/GYNECOLOGY	318	\$31,248.00		\$5,334.00	\$2,307.00	\$180,000.00	0	\$218,889.00	N	N
OBSTET/GYNECOLOGY	319	\$4,185.00		\$250.00	\$607.00	\$0.00	0	\$5,042.00	N	N
OBSTET/GYNECOLOGY	320	\$3,514.00		\$1,650.00	\$811.00	\$225,000.00	0	\$230,975.00	N	N
OBSTET/GYNECOLOGY	321	\$0.00	\$0.00	\$0.00	\$0.00	\$150,000.00	S	\$150,000.00	N	N
OBSTET/GYNECOLOGY	322	\$23,457.00		\$3,737.00	\$2,789.00	\$175,000.00	0	\$204,983.00	N	N
SUBTOTAL		\$120,975.64	\$0.00	\$22,639.25	\$12,455.53	\$1,400,000.00	\$0.00	\$1,556,070.42		
NOT IN PROGRAM										
OBGYN	323	\$2,530.88		\$200.00	\$90.00	\$0.00		\$2,820.88	N	
OBGYN	324	\$68.00		\$600.00	\$100.13	\$0.00		\$768.13	N	
OBGYN	325	\$0.00		\$150.00	\$0.00	\$0.00		\$150.00	N	
OBGYN	326	\$0.00		\$450.00	\$0.00	\$0.00		\$450.00	N	
OBGYN	327	\$0.00		\$700.00	\$0.00	\$0.00	S	\$700.00	N	
OBGYN	328	\$7,610.90		\$1,350.00	\$417.55	\$0.00	S	\$9,378.45	N	
OBGYN	329	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	
OBGYN	330	\$0.00		\$1,240.00	\$0.00	\$0.00		\$1,240.00	N	
OBGYN	331	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBGYN	332	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBGYN	333	\$992.00		\$25.00	\$84.00	\$0.00	0	\$1,101.00	N	N
OBGYN	334	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBGYN	335	\$391.00		\$0.00	\$211.00	\$0.00	0	\$602.00	N	N
OBGYN	336	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
OBGYN	337	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
OBGYN	338	\$934.00		\$0.00	\$11.00	\$0.00	0	\$945.00	N	N
OBGYN	339	\$3,390.00		\$100.00	\$548.00	\$0.00	0	\$4,038.00	N	N
SUBTOTAL		\$15,916.78	\$0.00	\$4,815.00	\$1,461.68	\$0.00	\$0.00	\$22,193.46		

**EXHIBIT II
RESULTS OF CLOSED CLAIMS**

MEDICAL SPECIALTY	CLAIM NUMBER	LEGAL PAID	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER PAID	INDEMNITY PAID	SETTLEMENT OR VERDICT	TOTAL	AFFIRMATIVE DEFENSE	MLDP COMPLIANCE
<u>1/1/87 TO 12/31/91</u>										
RADIOLOGY	340	\$4,381.70		\$140.00	\$235.00	\$0.00		\$4,756.70		
RADIOLOGY	341	\$3,310.35		\$535.65	\$0.00	\$1,000.00		\$4,846.00		
RADIOLOGY	342	\$922.96		\$0.00	\$0.00	\$0.00		\$922.96		
RADIOLOGY	343	\$24,569.53		\$0.00	\$272.72	\$0.00		\$24,842.25		
RADIOLOGY	344	\$15,057.77		\$2,400.00	\$757.90			\$18,215.67	N	
RADIOLOGY	345	\$7,668.14		\$0.00	\$0.00	\$0.00		\$7,668.14	N	
RADIOLOGY	346	\$15,339.85		\$1,978.36	\$207.50	\$18,750.00	S	\$36,275.71	N	
RADIOLOGY	347	\$0.00		\$0.00	\$0.00	\$59,500.00		\$59,500.00	N	N
RADIOLOGY	348	\$3,796.00		\$150.00	\$0.00	\$400,000.00		\$403,946.00	N	N
RADIOLOGY	349	\$16,820.00		\$2,519.00	\$1,659.00	\$0.00	0	\$20,998.00	N	N
RADIOLOGY	350	\$3,347.00		\$250.00	\$272.00	\$0.00	0	\$3,869.00	N	N
RADIOLOGY	351	\$3,728.00		\$1,925.00	\$497.00	\$0.00	0	\$6,150.00	N	N
RADIOLOGY	352	\$6,171.00		\$0.00	\$0.00	\$0.00		\$6,171.00	N	N
RADIOLOGY	353	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
RADIOLOGY	354	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
RADIOLOGY	355	\$4,960.00		\$0.00	\$716.00	\$0.00	0	\$5,676.00	N	N
RADIOLOGY	356	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
RADIOLOGY	357	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
RADIOLOGY	358	\$6,458.00		\$150.00	\$1,744.00	\$0.00		\$8,350.00	N	N
RADIOLOGY	359	\$2,534.00		\$8.00	\$0.00	\$0.00		\$2,542.00	N	N
RADIOLOGY	360	\$25,246.00		\$0.00	\$1,458.00	\$0.00	0	\$26,704.00	N	N
RADIOLOGY	361	\$3,040.00		\$0.00	\$671.00	\$0.00	0	\$3,711.00	N	N
RADIOLOGY	362	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
RADIOLOGY	363	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
RADIOLOGY	364	\$0.00		\$0.00	\$0.00	\$0.00		\$0.00	N	N
RADIOLOGY	365	\$3,467.00		\$418.00	\$0.00	\$0.00	0	\$3,885.00	N	N
RADIOLOGY	366	\$3,273.00		\$0.00	\$508.00	\$0.00	0	\$3,781.00	N	N
RADIOLOGY	367	\$955.00		\$100.00	\$0.00	\$18,000.00		\$19,055.00	N	N
RADIOLOGY	368	\$765.00		\$0.00	\$225.00	\$0.00	0	\$990.00	N	N
RADIOLOGY	369	\$1,720.00		\$150.00	\$0.00	\$0.00		\$1,870.00	N	N
RADIOLOGY	370	\$56,452.00		\$8,577.00	\$8,123.00	\$750,000.00	Y	\$823,152.00	N	N
SUBTOTAL		\$213,980.30	\$0.00	\$19,301.01	\$17,346.12	\$1,247,250.00	\$0.00	\$1,497,877.43		
<u>1/1/92 TO 12/31/96</u>										
IN PROGRAM										
RADIOLOGY	371	\$9,896.50		\$0.00	\$0.00	\$0.00		\$9,896.50	N	
RADIOLOGY	372	\$5,881.00		\$0.00	\$672.00	\$0.00	0	\$6,553.00	N	N
RADIOLOGY	373	\$0.00		\$0.00	\$0.00	\$0.00	0	\$0.00	N	N
RADIOLOGY	374	\$0.00		\$350.00	\$0.00	\$375,000.00	0	\$375,350.00	N	N
RADIOLOGY	375	\$0.00		\$0.00	\$0.00	\$18,000.00	0	\$18,000.00	N	N
RADIOLOGY	376	\$6,696.00		\$0.00	\$970.00	\$0.00	0	\$7,666.00	N	N
RADIOLOGY	377	\$5,805.00		\$0.00	\$921.00	\$0.00	0	\$6,726.00	N	N
RADIOLOGY	378	\$420.00		\$0.00	\$9.00	\$0.00	0	\$429.00	N	N
RADIOLOGY	379	\$0.00		\$50.00	\$87.00	\$0.00	0	\$137.00	N	N
RADIOLOGY	380	\$1,037.00		\$0.00	\$380.00	\$0.00	0	\$1,417.00	N	N
SUBTOTAL		\$29,735.50	\$0.00	\$400.00	\$3,039.00	\$393,000.00	\$0.00	\$426,174.50		
NOT IN PROGRAM										
RADIOLOGY	381	\$717.70		\$0.00	\$0.00	\$0.00		\$717.70	N	
RADIOLOGY	382	\$1,206.80		\$0.00	\$0.00	\$0.00		\$1,206.80		
RADIOLOGY	383	\$40,831.69		\$62.50	\$0.00	\$0.00	S	\$40,894.19	N	
RADIOLOGY	384	\$4,922.00		\$0.00	\$282.00	\$0.00	0	\$5,204.00	N	N
RADIOLOGY	385	\$5,154.00		\$0.00	\$368.00	\$0.00	0	\$5,522.00	N	N
RADIOLOGY	386	\$4,275.00		\$0.00	\$386.00	\$0.00	0	\$4,661.00	N	N
SUBTOTAL		\$57,107.19	\$0.00	\$62.50	\$1,036.00	\$0.00	\$0.00	\$58,205.69		

EXHIBIT III
STATUS OF OPEN CLAIMS

MEDICAL SPECIALTY	CLAIM NUMBER	INDEMNITY RESERVE	INDEMNITY PAID	LEGAL RESERVE	LEGAL PAID	MEDICAL RESERVE	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER RESERVE	OTHER PAID	EXPENSE RESERVE	SETTLE	TOTAL		
													RESERVE	PAID	
<u>1/1/87 TO 12/31/91</u>															
ANESTHESIOLOGY	1	\$250,000.00	\$0.00	\$7,445.74	\$98,526.24									\$257,445.74	\$98,526.24
ANESTHESIOLOGY	2	\$40,000.00	\$0.00		\$10,492.88			\$400.00		\$1,235.20	\$671.92			\$40,671.92	\$12,128.08
SUBTOTAL		\$290,000.00	\$0.00	\$7,445.74	\$109,019.12	\$0.00	\$0.00	\$400.00	\$0.00	\$1,235.20	\$671.92	\$0.00		\$298,117.66	\$110,654.32
<u>1/1/92 TO 12/31/96</u>															
IN PROGRAM															
ANESTHESIOLOGY	3	\$5,000.00	\$0.00	\$2,500.00	\$0.00									\$7,500.00	\$0.00
ANESTHESIOLOGY	4	\$500.00	\$0.00	\$250.00	\$0.00									\$750.00	\$0.00
ANESTHESIOLOGY	5	\$5,000.00	\$0.00	\$9,317.24	\$682.76									\$14,317.24	\$682.76
ANESTHESIOLOGY	6	\$50,000.00	\$0.00		\$3,188.95			\$81.00		\$0.00	\$13,730.05			\$63,730.05	\$3,269.95
ANESTHESIOLOGY	7	\$0.00	\$0.00		\$0.00			\$0.00		\$25.00			0	\$0.00	\$25.00
SUBTOTAL		\$60,500.00	\$0.00	\$12,067.24	\$3,871.71	\$0.00	\$0.00	\$81.00	\$0.00	\$25.00	\$13,730.05	\$0.00		\$86,297.29	\$3,977.71
NOT IN PROGRAM															
ANESTHESIOLOGY	8	\$75,000.00	\$0.00	\$16,493.11	\$8,506.89									\$91,493.11	\$8,506.89
ANESTHESIOLOGY	9	\$0.00	\$0.00	\$0.00	\$0.00									\$0.00	\$0.00
ANESTHESIOLOGY	10	\$50,000.00	\$0.00		\$2,251.37			\$0.00		\$0.00	\$16,696.13			\$66,696.13	\$2,251.37
ANESTHESIOLOGY	11	\$10,000.00	\$0.00		\$19,633.21			\$1,039.16		\$63.25	\$1.00			\$10,001.00	\$20,735.62
ANESTHESIOLOGY	12		\$0.00		\$7,806.01			\$200.00		\$998.15	\$66,974.84			\$66,974.84	\$9,004.16
ANESTHESIOLOGY	13		\$0.00		\$15,017.47			\$0.00		\$0.00	\$79,914.28			\$79,914.28	\$15,017.47
ANESTHESIOLOGY	14		\$0.00		\$9,072.00			\$0.00		\$592.00			0	\$0.00	\$9,664.00
ANESTHESIOLOGY	15		\$0.00		\$0.00			\$0.00		\$0.00			0	\$0.00	\$0.00
SUBTOTAL		\$135,000.00	\$0.00	\$16,493.11	\$62,286.95	\$0.00	\$0.00	\$1,239.16	\$0.00	\$1,653.40	\$163,586.25	\$0.00		\$315,079.36	\$65,179.51

EXHIBIT III
STATUS OF OPEN CLAIMS

MEDICAL SPECIALTY	CLAIM NUMBER	INDEMNITY RESERVE	INDEMNITY PAID	LEGAL RESERVE	LEGAL PAID	MEDICAL RESERVE	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER RESERVE	OTHER PAID	EXPENSE RESERVE	SETTLE	TOTAL		
													RESERVE	PAID	
<u>1/1/87 TO 12/31/91</u>															
EMERGENCY MEDICINE	16		\$0.00		\$57,417.97			\$2,326.00		\$3,420.95	\$4,645.33		\$4,645.33	\$63,164.92	
EMERGENCY MEDICINE	17	\$80,000.00	\$0.00		\$15,991.38			\$4,503.50		\$995.42	\$5,709.70		\$85,709.70	\$21,490.30	
EMERGENCY MEDICINE	18		\$0.00		\$71,936.93			\$1,647.50		\$0.00	\$11,415.57		\$11,415.57	\$73,584.43	
EMERGENCY MEDICINE	19		\$0.00		\$43,533.00			\$3,661.00		\$7,959.00		0	\$0.00	\$55,153.00	
EMERGENCY MEDICINE	20	\$40,000.00		\$20,000.00	\$7,164.00		\$396.00			\$2,373.18			\$60,000.00	\$9,933.18	
EMERGENCY MEDICINE	21	\$10,000.00		\$17,500.00	\$6,869.50					\$1,197.71			\$27,500.00	\$8,067.21	
SUBTOTAL		\$50,000.00	\$0.00	\$37,500.00	\$14,033.50	\$0.00	\$396.00	\$0.00	\$0.00	\$3,570.89	\$0.00	\$0.00	\$87,500.00	\$18,000.39	
<u>1/1/92 TO 12/31/96</u>															
IN PROGRAM															
EMERGENCY MEDICINE	22		\$0.00		\$0.00			\$125.00		\$0.00	\$32,837.50		\$32,837.50	\$125.00	
EMERGENCY MEDICINE	23	\$25,000.00	\$0.00		\$0.00			\$0.00		\$0.00	\$9,395.00		\$34,395.00	\$0.00	
EMERGENCY MEDICINE	24	\$75,000.00	\$0.00		\$0.00			\$175.00		\$0.00	\$23,795.00		\$98,795.00	\$175.00	
EMERGENCY MEDICINE	25		\$0.00		\$15,715.47			\$3,825.00		\$0.00	\$60,113.09		\$60,113.09	\$19,540.47	
EMERGENCY MEDICINE	26	\$50,000.00	\$0.00		\$1,036.84			\$125.00		\$70.00	\$14,640.66		\$64,640.66	\$1,231.84	
EMERGENCY MEDICINE	27	\$50,000.00	\$0.00		\$133.42			\$250.00		\$0.00	\$15,616.58		\$65,616.58	\$383.42	
EMERGENCY MEDICINE	28		\$0.00		\$2,919.00			\$277.00		\$374.00		0	\$0.00	\$3,570.00	
EMERGENCY MEDICINE	29	\$5,000.00	\$0.00	\$10,000.00	\$3,566.30	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$15,000.00	\$3,566.30	
SUBTOTAL		\$205,000.00	\$0.00	\$10,000.00	\$23,371.03	\$0.00	\$0.00	\$4,777.00	\$0.00	\$444.00	\$156,397.83	\$0.00	\$371,397.83	\$28,592.03	
NOT IN PROGRAM															
EMERGENCY MEDICINE	30	\$5,000.00	\$0.00		\$3,409.38			\$0.00		\$0.00	\$1.00		\$5,001.00	\$3,409.38	
EMERGENCY MEDICINE	31		\$0.00		\$0.00			\$0.00		\$0.00		0	\$0.00	\$0.00	
EMERGENCY MEDICINE	32		\$0.00		\$649.00			\$0.00		\$121.00		0	\$0.00	\$770.00	
EMERGENCY MEDICINE	33	\$5,000.00	\$0.00	\$10,000.00	\$8,618.23	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$15,000.00	\$8,618.23	
SUBTOTAL		\$10,000.00	\$0.00	\$10,000.00	\$12,676.61	\$0.00	\$0.00	\$0.00	\$0.00	\$121.00	\$1.00	\$0.00	\$20,001.00	\$12,797.61	

EXHIBIT III
STATUS OF OPEN CLAIMS

MEDICAL SPECIALTY	CLAIM NUMBER	INDEMNITY RESERVE	INDEMNITY PAID	LEGAL RESERVE	LEGAL PAID	MEDICAL RESERVE	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER RESERVE	OTHER PAID	EXPENSE RESERVE	SETTLE	TOTAL		
													RESERVE	PAID	
<u>1/1/87 TO 12/31/91</u>															
OBSTET/GYNECOLOGY	34	\$75,000.00	\$0.00		\$0.00			\$145.00		\$22.50	\$25,332.50		\$100,332.50	\$167.50	
OBSTET/GYNECOLOGY	35		\$0.00		\$19,181.96			\$3,761.15		\$447.00	\$59,091.14		\$59,091.14	\$23,390.11	
OBSTET/GYNECOLOGY	36	\$0.00	\$0.00		\$0.00			\$0.00		\$0.00	\$0.00		\$0.00	\$0.00	
OBSTET/GYNECOLOGY	37	\$75,000.00	\$0.00		\$7,670.24			\$375.00		\$0.00	\$15,755.35		\$90,755.35	\$8,045.24	
OBSTET/GYNECOLOGY	38		\$0.00		\$14,629.00			\$80.00		\$1,967.00		0	\$0.00	\$16,676.00	
OBSTET/GYNECOLOGY	39		\$0.00		\$10,939.00			\$80.00		\$1,376.00		0	\$0.00	\$12,395.00	
OBSTET/GYNECOLOGY	40		\$0.00		\$12,284.00			\$875.00		\$1,757.00		0	\$0.00	\$14,916.00	
OBSTET/GYNECOLOGY	41			\$10,000.00	\$4,097.15		\$381.25			\$2,719.45			\$10,000.00	\$7,197.85	
SUBTOTAL		\$150,000.00	\$0.00	\$10,000.00	\$68,801.35	\$0.00	\$381.25	\$5,316.15	\$0.00	\$8,288.95	\$100,178.99	\$0.00	\$260,178.99	\$82,787.70	

EXHIBIT III
STATUS OF OPEN CLAIMS

MEDICAL SPECIALTY	CLAIM NUMBER	INDEMNITY RESERVE	INDEMNITY PAID	LEGAL RESERVE	LEGAL PAID	MEDICAL RESERVE	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER RESERVE	OTHER PAID	EXPENSE RESERVE	SETTLE	TOTAL		
													RESERVE	PAID	
<u>1/1/92 TO 12/31/96</u>															
IN PROGRAM															
OBSTET/GYNECOLOGY	42		\$0.00		\$0.00			\$650.00		\$17.00	\$30,299.25		\$30,299.25	\$667.00	
OBSTET/GYNECOLOGY	43		\$0.00		\$2,423.86			\$0.00		\$0.00	\$94,945.75		\$94,945.75	\$2,423.86	
OBSTET/GYNECOLOGY	44	\$45,000.00	\$0.00		\$0.00			\$350.00		\$0.00	\$16,750.00		\$61,750.00	\$350.00	
OBSTET/GYNECOLOGY	45	\$0.00	\$0.00		\$0.00			\$0.00		\$0.00	\$0.00		\$0.00	\$0.00	
OBSTET/GYNECOLOGY	46	\$1.00	\$0.00		\$1,137.52			\$0.00		\$0.00	\$1.00		\$2.00	\$1,137.52	
OBSTET/GYNECOLOGY	47		\$0.00		\$0.00			\$200.00		\$0.00	\$56,758.00		\$56,758.00	\$200.00	
OBSTET/GYNECOLOGY	48		\$0.00		\$46,106.75			\$14,090.79		\$1,796.50	\$17,908.46		\$17,908.46	\$61,994.04	
OBSTET/GYNECOLOGY	49	\$10,000.00	\$0.00		\$0.00			\$0.00		\$0.00	\$3,800.00		\$13,800.00	\$0.00	
OBSTET/GYNECOLOGY	50	\$5,000.00	\$0.00		\$0.00			\$0.00		\$0.00	\$1,900.00		\$6,900.00	\$0.00	
OBSTET/GYNECOLOGY	51	\$5,000.00	\$0.00		\$0.00			\$0.00		\$0.00	\$1,900.00		\$6,900.00	\$0.00	
OBSTET/GYNECOLOGY	52	\$5,000.00	\$0.00		\$0.00			\$0.00		\$0.00	\$1,865.00		\$6,865.00	\$0.00	
OBSTET/GYNECOLOGY	53		\$0.00		\$16,809.02			\$3,575.00		\$202.25	\$59,020.94		\$59,020.94	\$20,586.27	
OBSTET/GYNECOLOGY	54		\$0.00		\$0.00			\$300.00		\$100.00		0	\$0.00	\$400.00	
OBSTET/GYNECOLOGY	55		\$0.00		\$11,059.00			\$1,637.00		\$827.00		0	\$0.00	\$13,523.00	
OBSTET/GYNECOLOGY	56		\$0.00		\$8,861.00			\$0.00		\$1,491.00		0	\$0.00	\$10,352.00	
OBSTET/GYNECOLOGY	57		\$0.00		\$1,079.00			\$162.00		\$90.00		0	\$0.00	\$1,331.00	
OBSTET/GYNECOLOGY	58		\$0.00		\$1,079.00			\$163.00		\$90.00		0	\$0.00	\$1,332.00	
OBSTET/GYNECOLOGY	59		\$0.00		\$0.00			\$50.00		\$0.00		0	\$0.00	\$50.00	
OBSTET/GYNECOLOGY	60		\$0.00		\$6,568.00			\$442.00		\$913.00		0	\$0.00	\$7,923.00	
OBSTET/GYNECOLOGY	61		\$0.00		\$6,907.00			\$200.00		\$1,756.00		0	\$0.00	\$8,863.00	
OBSTET/GYNECOLOGY	62		\$0.00		\$4,958.00			\$0.00		\$336.00		0	\$0.00	\$5,294.00	
OBSTET/GYNECOLOGY	63		\$0.00		\$0.00			\$0.00		\$200.00		0	\$0.00	\$200.00	
OBSTET/GYNECOLOGY	64		\$0.00		\$7,839.00			\$400.00		\$3,119.00		0	\$0.00	\$11,358.00	
OBSTET/GYNECOLOGY	65		\$0.00		\$1,510.00			\$0.00		\$163.00		0	\$0.00	\$1,673.00	
OBSTET/GYNECOLOGY	66		\$0.00		\$1,080.00			\$200.00		\$230.00		0	\$0.00	\$1,510.00	
OBSTET/GYNECOLOGY	67		\$0.00		\$0.00			\$75.00		\$0.00		0	\$0.00	\$75.00	
OBSTET/GYNECOLOGY	68		\$0.00		\$4,029.00			\$150.00		\$483.00		0	\$0.00	\$4,662.00	
OBSTET/GYNECOLOGY	69		\$0.00		\$14,905.00			\$5,900.00		\$3,543.00		0	\$0.00	\$24,348.00	
OBSTET/GYNECOLOGY	70	\$10,000.00	\$0.00	\$10,000.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00		\$20,000.00	\$0.00	
SUBTOTAL		\$80,001.00	\$0.00	\$10,000.00	\$136,351.15	\$0.00	\$0.00	\$28,544.79	\$0.00	\$15,356.75	\$285,148.40	\$0.00	\$375,149.40	\$180,252.69	

EXHIBIT III
STATUS OF OPEN CLAIMS

MEDICAL SPECIALTY	CLAIM NUMBER	INDEMNITY RESERVE	INDEMNITY PAID	LEGAL RESERVE	LEGAL PAID	MEDICAL RESERVE	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER RESERVE	OTHER PAID	EXPENSE RESERVE	SETTLE	TOTAL		
													RESERVE	PAID	
<u>1/1/92 TO 12/31/96 (CONT.)</u>															
NOT IN PROGRAM															
OBSTET/GYNECOLOGY	71		\$0.00		\$4,881.07			\$600.00		\$0.00	\$75,419.31		\$75,419.31	\$5,481.07	
OBSTET/GYNECOLOGY	72	\$5,000.00	\$0.00		\$0.00			\$0.00		\$0.00	\$1,872.00		\$6,872.00	\$0.00	
OBSTET/GYNECOLOGY	73	\$50,000.00	\$0.00		\$870.09			\$0.00		\$0.00	\$18,062.41		\$68,062.41	\$870.09	
OBSTET/GYNECOLOGY	74		\$0.00		\$454.00			\$0.00		\$287.00		0	\$0.00	\$741.00	
OBSTET/GYNECOLOGY	75		\$0.00		\$0.00			\$0.00		\$0.00		0	\$0.00	\$0.00	
OBSTET/GYNECOLOGY	76		\$0.00		\$0.00			\$0.00		\$0.00		0	\$0.00	\$0.00	
OBSTET/GYNECOLOGY	77		\$0.00		\$6,791.00			\$100.00		\$832.00		0	\$0.00	\$7,723.00	
OBSTET/GYNECOLOGY	78		\$0.00		\$1,079.00			\$163.00		\$90.00		0	\$0.00	\$1,332.00	
OBSTET/GYNECOLOGY	79		\$0.00		\$988.00			\$0.00		\$60.00		0	\$0.00	\$1,048.00	
OBSTET/GYNECOLOGY	80		\$0.00		\$988.00			\$0.00		\$60.00		0	\$0.00	\$1,048.00	
OBSTET/GYNECOLOGY	81		\$0.00		\$988.00			\$0.00		\$60.00		0	\$0.00	\$1,048.00	
OBSTET/GYNECOLOGY	82		\$0.00		\$0.00			\$0.00		\$0.00		0	\$0.00	\$0.00	
OBSTET/GYNECOLOGY	83		\$0.00		\$3,623.00			\$0.00		\$428.00		0	\$0.00	\$4,051.00	
OBSTET/GYNECOLOGY	84		\$0.00		\$12,095.00			\$675.00		\$2,591.00		0	\$0.00	\$15,361.00	
OBSTET/GYNECOLOGY	85		\$0.00		\$9,662.00			\$0.00		\$1,211.00		0	\$0.00	\$10,873.00	
OBSTET/GYNECOLOGY	86		\$0.00		\$0.00			\$37.00		\$0.00		0	\$0.00	\$37.00	
OBSTET/GYNECOLOGY	87		\$0.00		\$0.00			\$38.00		\$0.00		0	\$0.00	\$38.00	
SUBTOTAL		\$55,000.00	\$0.00	\$0.00	\$42,419.16	\$0.00	\$0.00	\$1,613.00	\$0.00	\$5,619.00	\$95,353.72	\$0.00	\$150,353.72	\$49,651.16	

EXHIBIT III
STATUS OF OPEN CLAIMS

MEDICAL SPECIALTY	CLAIM NUMBER	INDEMNITY RESERVE	INDEMNITY PAID	LEGAL RESERVE	LEGAL PAID	MEDICAL RESERVE	MEDICAL PAID	EXPERT WITNESSES PAID	OTHER RESERVE	OTHER PAID	EXPENSE RESERVE	SETTLE	TOTAL		
													RESERVE	PAID	
<u>1/1/87 TO 12/31/91</u>															
RADIOLOGY	88		\$0.00		\$27,719.00			\$5,424.00		\$6,390.00		0	\$0.00	\$39,533.00	
RADIOLOGY	89		\$0.00		\$36,185.00			\$11,392.00		\$7,729.00		0	\$0.00	\$55,306.00	
RADIOLOGY	90		\$0.00		\$143.00			\$0.00		\$212.00			\$0.00	\$355.00	
RADIOLOGY	91	\$250,000.00	\$106,000.00	\$25,000.00	\$9,847.00		\$225.00			\$1,115.50			\$275,000.00	\$117,187.50	
RADIOLOGY	92		\$0.00		\$1,435.00			\$0.00		\$216.00			\$0.00	\$1,651.00	
SUBTOTAL		\$250,000.00	\$106,000.00	\$25,000.00	\$75,329.00	\$0.00	\$225.00	\$16,816.00	\$0.00	\$15,662.50	\$0.00	\$0.00	\$275,000.00	\$214,032.50	
<u>1/1/92 TO 12/31/96</u>															
IN PROGRAM															
RADIOLOGY	93		\$0.00		\$14,885.00			\$2,772.00		\$2,128.00		0	\$0.00	\$19,785.00	
RADIOLOGY	94		\$0.00		\$0.00			\$0.00		\$0.00		0	\$0.00	\$0.00	
RADIOLOGY	95		\$0.00		\$6,660.00			\$0.00		\$460.00		0	\$0.00	\$7,120.00	
RADIOLOGY	96		\$0.00		\$6,357.00			\$0.00		\$1,221.00		0	\$0.00	\$7,578.00	
RADIOLOGY	97		\$0.00		\$2,768.00			\$0.00		\$605.00		0	\$0.00	\$3,373.00	
SUBTOTAL		\$0.00	\$0.00	\$0.00	\$30,670.00	\$0.00	\$0.00	\$2,772.00	\$0.00	\$4,414.00	\$0.00	\$0.00	\$0.00	\$37,856.00	
NOT IN PROGRAM															
RADIOLOGY	98		\$0.00		\$7,153.00			\$0.00		\$1,476.00		0	\$0.00	\$8,629.00	
RADIOLOGY	99		\$0.00		\$2,768.00			\$0.00		\$605.00		0	\$0.00	\$3,373.00	
RADIOLOGY	100		\$0.00		\$2,768.00			\$0.00		\$605.00		0	\$0.00	\$3,373.00	
RADIOLOGY	101		\$0.00		\$5,454.00			\$100.00		\$0.00		0	\$0.00	\$5,554.00	
SUBTOTAL		\$0.00	\$0.00	\$0.00	\$18,143.00	\$0.00	\$0.00	\$100.00	\$0.00	\$2,686.00	\$0.00	\$0.00	\$0.00	\$20,929.00	

EXHIBIT IV PREMIUMS

	<u>POLICY YEAR</u>	<u>NOT IN PROGRAM</u>	<u>IN PROGRAM</u>	<u>TOTAL</u>
<u>BEFORE PROGRAM</u>				
B1	1987	\$1,337,282.00	\$1,581,201.00	\$2,918,483.00
B1	1988	\$1,504,997.00	\$1,886,819.00	\$3,391,816.00
B1	1989	\$1,542,070.81	\$2,148,039.12	\$3,690,109.93
B1	1990	\$1,229,852.94	\$2,148,879.43	\$3,378,732.37
B1	1991	\$1,065,514.74	\$2,016,684.13	\$3,082,198.87
B1	1992	\$748,587.00	\$926,307.00	\$1,674,894.00
	TOTAL	\$7,428,304.49	\$10,707,929.68	\$18,136,234.17
<u>AFTER PROGRAM</u>				
B2	1992	\$71,856.99	\$117,411.12	\$189,268.11
B2	1993	\$1,612,595.40	\$1,202,792.42	\$2,815,387.82
B2	1994	\$912,454.12	\$1,025,849.63	\$1,938,303.75
B2	1995	\$683,695.72	\$925,872.00	\$1,609,567.72
B2	1996	\$834,712.98	\$922,066.00	\$1,756,778.98
B2	1997	\$186,268.00	\$73,626.00	\$259,894.00
	TOTAL	\$4,301,583.21	\$4,267,617.17	\$8,569,200.38

NOTE: This exhibit currently excludes premium data from one major carrier.

EXHIBIT 5
NUMBER OF PARTICIPATING PHYSICIANS
1992

<u>SPECIALTY</u>	<u>ELIGIBLE ENROLLED</u>	<u>ELIGIBLE NOT ENROLLED</u>	<u>NOT ELIGIBLE</u>	<u>NO RESPONSE</u>	<u>TOTAL</u>
ANESTHESIOLOGY	62	7	30	23	122
EMERGENCY MEDICINE	109	8	0	27	144
OBSTET/GYNECOLOGY	163	6	84	27	280
RADIOLOGY	66	7	38	5	116
TOTAL	400	28	152	82	662

NOTE: This exhibit was developed from information that was provided to the Bureau of Insurance by the Board of Licensure in Medicine and the Board of Osteopaths. This data was compiled at the initial implementation of the Demonstration Project and may not reflect the current status of enrollees.