

CALIFORNIA MEDICAL MALPRACTICE PREMIUMS, LOSSES & DCCE

(Amounts in 000's)

2014 2015 2016 2017 2018 2019 2014:2019

THE DOCTORS COMPANY

CA Earned Premium	\$ 173,287	\$ 171,350	\$ 180,237	\$ 173,553	\$ 175,220	\$ 160,005	\$ 1,033,652
CA Incurred Loss	\$ 81,621	\$ 65,503	\$ 49,201	\$ 43,442	\$ 86,024	\$ 74,255	\$ 400,047
CA Incurred DCCE	\$ 57,448	\$ 64,335	\$ 50,916	\$ 65,872	\$ 47,548	\$ 64,005	\$ 350,123
CA Inc Loss Ratio	47.1%	38.2%	27.3%	25.0%	49.1%	46.4%	38.7%
CA Inc DCCE Ratio	33.2%	37.5%	28.2%	38.0%	27.1%	40.0%	33.9%
CA Inc Loss & DCCE Ratio	80.3%	75.8%	55.5%	63.0%	76.2%	86.4%	72.6%

NORCAL MUTUAL INSURANCE COMPANY

CA Earned Premium	\$ 121,233	\$ 129,745	\$ 112,646	\$ 101,065	\$ 101,447	\$ 102,327	\$ 668,462
CA Incurred Loss	\$ 59,535	\$ 47,660	\$ 45,889	\$ 21,513	\$ 33,882	\$ 67,270	\$ 275,749
CA Incurred DCCE	\$ 29,527	\$ 43,539	\$ 27,744	\$ 14,877	\$ 13,178	\$ 42,091	\$ 170,956
CA Inc Loss Ratio	49.1%	36.7%	40.7%	21.3%	33.4%	65.7%	41.3%
CA Inc DCCE Ratio	24.4%	33.6%	24.6%	14.7%	13.0%	41.1%	25.6%
CA Inc Loss & DCCE Ratio	73.5%	70.3%	65.4%	36.0%	46.4%	106.9%	66.8%

American Casualty Company of Reading PA

CA Earned Premium	\$ 16,714	\$ 18,052	\$ 19,143	\$ 19,973	\$ 27,403	\$ 33,754	\$ 135,040
CA Incurred Loss	\$ 2,965	\$ (519)	\$ 6,075	\$ 4,856	\$ 6,198	\$ 8,769	\$ 28,343
CA Incurred DCCE	\$ 3,308	\$ 3,131	\$ 3,378	\$ 3,425	\$ 4,431	\$ 5,704	\$ 23,377
CA Inc Loss Ratio	17.7%	-2.9%	31.7%	24.3%	22.6%	26.0%	21.0%
CA Inc DCCE Ratio	19.8%	17.3%	17.6%	17.1%	16.2%	16.9%	17.3%
CA Inc Loss & DCCE Ratio	37.5%	14.5%	49.4%	41.5%	38.8%	42.9%	38.3%

Dentists Insurance Company

CA Earned Premium	\$ 26,847	\$ 27,140	\$ 27,329	\$ 27,588	\$ 29,246	\$ 30,057	\$ 168,207
CA Incurred Loss	\$ 6,047	\$ 7,268	\$ 11,010	\$ 18,464	\$ 794	\$ 7,549	\$ 51,131
CA Incurred DCCE	\$ 7,739	\$ 7,032	\$ 7,494	\$ 10,972	\$ 15,685	\$ 16,762	\$ 65,685
CA Inc Loss Ratio	22.5%	26.8%	40.3%	66.9%	2.7%	25.1%	30.4%
CA Inc DCCE Ratio	28.8%	25.9%	27.4%	39.8%	53.6%	55.8%	39.1%
CA Inc Loss & DCCE Ratio	51.4%	52.7%	67.7%	106.7%	56.3%	80.9%	69.4%

Medical Protective Company

CA Earned Premium	\$ 27,267	\$ 27,275	\$ 26,948	\$ 28,045	\$ 28,136	\$ 31,084	\$ 168,755
CA Incurred Loss	\$ 6,100	\$ 6,798	\$ 10,888	\$ 21,325	\$ 9,765	\$ 11,532	\$ 66,408
CA Incurred DCCE	\$ 5,067	\$ 5,781	\$ 7,731	\$ 7,252	\$ 5,337	\$ 8,279	\$ 39,447
CA Inc Loss Ratio	22.4%	24.9%	40.4%	76.0%	34.7%	37.1%	39.4%
CA Inc DCCE Ratio	18.6%	21.2%	28.7%	25.9%	19.0%	26.6%	23.4%
CA Inc Loss & DCCE Ratio	41.0%	46.1%	69.1%	101.9%	53.7%	63.7%	62.7%

Medical Insurance Exchange of CA

CA Earned Premium	\$ 29,489	\$ 28,960	\$ 26,256	\$ 24,808	\$ 23,602	\$ 24,445	\$ 157,561
CA Incurred Loss	\$ 15,307	\$ 6,627	\$ 5,023	\$ 8,154	\$ 7,810	\$ 8,067	\$ 50,989
CA Incurred DCCE	\$ 10,396	\$ 11,247	\$ 8,624	\$ 6,450	\$ 6,264	\$ 1,980	\$ 44,961
CA Inc Loss Ratio	51.9%	22.9%	19.1%	32.9%	33.1%	33.0%	32.4%
CA Inc DCCE Ratio	35.3%	38.8%	32.8%	26.0%	26.5%	8.1%	28.5%
CA Inc Loss & DCCE Ratio	87.2%	61.7%	52.0%	58.9%	59.6%	41.1%	60.9%

Combined

CA Earned Premium	\$ 394,837	\$ 402,523	\$ 392,559	\$ 375,032	\$ 385,054	\$ 381,672	\$ 2,331,677
CA Incurred Loss	\$ 171,576	\$ 133,338	\$ 128,086	\$ 117,754	\$ 144,472	\$ 177,443	\$ 872,668
CA Incurred DCCE	\$ 113,486	\$ 135,065	\$ 105,888	\$ 108,848	\$ 92,442	\$ 138,820	\$ 694,549
CA Inc Loss Ratio	43.5%	33.1%	32.6%	31.4%	37.5%	46.5%	37.4%
CA Inc DCCE Ratio	28.7%	33.6%	27.0%	29.0%	24.0%	36.4%	29.8%
CA Inc Loss & DCCE Ratio	72.2%	66.7%	59.6%	60.4%	61.5%	82.9%	67.2%