



MEDICAL PROFESSIONAL LIABILITY INSURANCE CLOSED CLAIM ANNUAL REPORT

JANUARY 1 2007 · DECEMBER 31 2007

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**OKLAHOMA
INSURANCE**
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MEDICAL PROFESSIONAL LIABILITY INSURANCE

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The Oklahoma Insurance Department is pleased to present composite data of medical professional liability closed claim reports for 2007. The Department publishes this report pursuant to Title 36, Section 6813 of the Oklahoma Statutes. This report contains aggregate numbers from statewide closed claims data. Information about specific closed claims is confidential pursuant to Title 36, Section 6816 and is unavailable for public inspection.

The Oklahoma Insurance Department has procedures to collect the claim reports and produce the final composite report. However, the closed claim reports submitted to the Insurance Department are done without any type of affirmation of accuracy by the insurer. The Insurance Department makes no final and absolute guarantees about the information contained within the report. This information should not be viewed as a substitute for any type of financial or actuarial opinion about a reporting insurer's claims activities.

The Oklahoma Insurance Department collects unedited data from reporting insurers and presents the final aggregate numbers in the annual report. The Department continues to work with the Oklahoma Legislature and with other Oklahomans to more accurately define the statutory requirements and to enhance the data collection understanding and process.

Questions applicable to this report should be directed to:

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THE POLICY 2007

Physicians & Surgeons	429	Claims Made	308
Hospitals	109	Occurrence	379
Other Medical Professionals	44		
Other Health Care Facilities	104		
Unknown	1		
25,000	1	Institutional (academic)	68
25,000/25,000	1	Professional Corporation or Partnership (group)	282
100,000	2	Self-employed	239
100,000/300,000	5	Employed Physician	78
125,000	1	Employed Nurse	5
500,000	1	All Other Employees	13
500,000/1,000,000	8	Intern or Resident	2
1,000,000	89		
1,000,000/1,000,000	64		
1,000,000/3,000,000	247		
1,000,000/4,500,000	2		
2,000,000	1		
2,000,000/2,000,000	32		
2,000,000/4,000,000	39		
2,000,000/6,000,000	9		
2,500,000	1		
3,000,000	2		
3,000,000/3,000,000	7		
5,000,000	69		
5,000,000/5,000,000	14		
5,000,000	54		
10,000,000	36		
25,000,000	2		
36,000,000/3,000,000 SIR	1		
		Reserved For All The Claims	\$59,070,466
		Reserves in the quarterly statement immediately preceding the date of each claim's closure, as filed with the state of domicile	

INJURY OR LOSS 2007

Injury Location - Facility	Closed Claim Count	Injury Location - County	Closed Claim Count
Hospital Inpatient Facility	348	Jackson	2
Emergency Room	64	Jefferson	
Hospital Outpatient Facility	28	Johnston	
Nursing Home	20	Kay	8
Physician's Office	125	Kingfisher	
Patient's Home	48	Kiowa	2
Other Outpatient Facility	35	Latimer	2
Other	11	Le Flore	2
Other Hospital/ Institutional Location	7	Lincoln	3
Unknown	1	Logan	
		Love	
		Major	2
		Marshall	14
		Mayes	3
		McClain	1
		McCurtain	
		McIntosh	
		Murray	
		Muskogee	10
		Noble	1
		Nowata	
		Okfuskee	
		Oklahoma	268
		Okmulgee	7
		Osage	3
		Ottawa	2
		Pawnee	2
		Payne	9
		Pittsburg	7
		Pontotoc	12
		Pottawatomie	5
		Pushmataha	3
		Roger Mills	
		Rogers	9
		Seminole	2
		Sequoyah	3
		Stephens	7
		Texas	1
		Tillman	2
		Tulsa	162
		Wagoner	
		Washington	9
		Washita	1
		Woods	2
		Woodward	5
		Unknown	1
Injury Location - County	Closed Claim Count		
Adair			
Alfalfa			
Atoka			
Beaver	1		
Beckham	3		
Blaine			
Bryan	6		
Caddo	2		
Canadian	5		
Carter	3		
Cherokee	1		
Choctaw	3		
Cimarron			
Cleveland	31		
Coal	2		
Comanche	27		
Cotton			
Craig			
Creek	2		
Custer	4		
Delaware	6		
Dewey			
Ellis			
Garfield	5		
Garvin	5		
Grady	7		
Grant			
Greer			
Harmon			
Harper			
Haskell	1		
Hughes	1		

CLAIMS PROCESS 2007 CONTINUED

Stage the Claim was Closed	Closed Claim Count	Number of Defendants	Closed Claim Count
Claim dismissed before suit filed	158	One	282
Claim dismissed after suit filed	282	Two	136
Claim settled prior to suit being filed	54	Three	74
Claim settled after suit was filed	175	Four	40
Case tried to jury or judge	2	Five	32
At verdict	15	Six	17
During appeal	0	More than Six	47
After appeal	1	Not Applicable or Unknown	59
		Was a Court Verdict Appealed?	Closed Claim Count
		Yes	3
		No	684
Were Attorneys Involved?	Closed Claim Count		
Yes	611		
No	76		
Was the Verdict Issued?	Closed Claim Count		
Yes	16		
No	671		

AMOUNT PAID 2007

Total amount of the court award or settlement	\$66,311,324
Amount paid on behalf of the insured exclusive of attorney fees or case costs	\$54,465,322
Amount paid by another insurer, if available to the medical professional liability insurer	\$2,802,950
Amount paid by another defendant, if available to the medical professional liability insurer	\$8,331,800
Amount of any collateral source of payment	\$0
Amount of prejudgment interest	\$300,000
Amount paid for defense cost	\$18,806,841
Amount paid for punitive damages	\$0
Amount of allocated loss adjustment expenses	\$20,217,867

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CLOSED CLAIM ANNUAL REPORT SUPPLEMENT*

2007 SUPPLEMENTAL INFORMATION

Number of claims with payment by insurer	241
Number of claims with no payment by insurer	446
Average claim settlement or award	\$275,151
Total amount of ALAE for claims with payment by insurer	\$12,121,877
Total amount of ALAE for claims with no payment by insurer	\$8,095,990
Average ALAE for claims with payment by insurer	\$50,298
Average ALAE for claims with no payment by insurer	\$18,152

*The information on this page is provided as a courtesy by the Oklahoma Insurance Department to supplement your Medical Professional Liability Insurance Closed Claim Annual Report and is not required to be furnished by statute.

Allocated Loss Adjustment Expense (ALAE) may include defense attorney expenses, court costs, stenographer costs, expenses for expert testimony, specific research, etc. However, it is important to note that insurers may not have reported this data consistently.