

TEXAS MEDICAL MALPRACTICE
CUMULATIVE PHYSICIAN RATE CHANGES SINCE SEPTEMBER 2003
(Excludes Risk Retention Groups and Surplus Lines Companies)

| Company Name | Estd 2007 Market Share In Number of Physicians | Cumulative Rate Change Since Sept. 2003 |
|---|---|--|
| Texas Medical Liability Trust | 48.9% | -40.3% ¹ |
| The Medical Protective | 16.8% | -24.7% |
| American Physicians Insurance Company | 14.7% | -17.4% |
| n Advocate MD Insurance of the Southwest | 6.9% | -35.2% |
| The Doctors Company, An Interinsurance Exchange | 4.9% | -30.7% |
| Preferred Professional Insurance Company | 2.1% | -8.7% |
| Everest National Insurance Company | 1.3% | 0.0% |
| Texas Medical Liability Ins. Underwriting Association (TxJUA) | 1.3% | -16.7% |
| n Medicus Insurance Company | 0.7% | -24.8% |
| The Medical Assurance Company | 0.6% | 33.5% |
| n Medical Liability Insurance Company of America | 0.6% | 0.0% |
| Texas Medical Insurance Company | 0.5% | -40.3% |
| Nation Union Fire Insurance Company of Pittsburg, PA | 0.5% | 0.0% |
| Anesthesiologists' Professional Assurance Company | 0.1% | -38.9% |
| n Physicians Insurance Company | 0.0% | -21.5% |
| Texas Hospital Insurance Exchange | 0.0% | 0.0% |
| r First Professionals Insurance Company | 0.0% | 0.0% |
| n Capson Physicians Insurance Company | 0.0% | 0.0% |
| Total All Companies Listed | 100.0% | -30.9% |

n - Indicates new (since September 01, 2003) entrant to the physicians market.

r - Indicates a carrier that has returned to the Texas physicians market.

¹Does NOT include the effect of the 18.5% renewal premium dividend effective January 1, 2012. If this was included, TMLT's cumulative reduction would be -52% for the year 2012.