

State of West Virginia

Medical Malpractice Report
Insurers with 5% Market Share

*Provided by the West Virginia Offices of the
Insurance Commissioner*

November 2009

Introduction

The West Virginia Offices of the Insurance Commissioner has prepared this report on Medical Professional Liability Insurance to fulfill the requirements and intent of West Virginia Regulations §114CSR22, §114CSR23, West Virginia Code §33-20B-6, and §33-20B-7. The information used in the preparation of this report encompasses the experience found in the statutorily required “filed information” of those insurers with a 5% or greater written premium market share, the rate filings of those companies, National Association of Insurance Commissioners (*NAIC*) supplementary information, Insurance Services Office (*ISO*) loss cost filings and other *ISO* reports, *A. M. Best* reports, and data from the West Virginia Board of Medicine.

A “*claim for medical malpractice*”¹ means a claim arising out of the rendering of, or the failure to render, medical care services. An “*action of medical malpractice*” is a tort or breach of contract claim for damages due to the death, injury, or monetary loss to any person arising out of any medical, dental, or surgical diagnosis, treatment, or care by any provider of healthcare.

In any action for the recovery of damages based upon medical malpractice, a claimant has the burden of proving the alleged actions of the healthcare provider represented a breach of, or failure to meet, the prevailing standard of care for that type of healthcare provider. The prevailing professional standard of care for a given healthcare provider is the level of care, skill and treatment which, in light of all relevant surrounding circumstances, is recognized as acceptable and appropriate by reasonably prudent similar healthcare providers.

¹ 2003 University of Central Florida Governor’s Select Task Force on Healthcare Professional Liability Insurance

The medical malpractice insurance market has gone through three crisis periods or “hard” markets during the past thirty years. The first medical malpractice crisis occurred in the mid-to-late 1970s. The second medical malpractice crisis occurred in the mid-1980s. The most recent medical malpractice crisis began in early 2001. This hard insurance market was driven by a number of factors²:

- Rising loss trends;
- Higher and more volatile jury awards;
- Adverse reserve development on prior accident/report year reserves;
- Reduced carrier capacities;
- Rising cost and availability of reinsurance;
- Varying success of tort reform packages in multiple states (e.g., constitutionality, ability to pass reforms); and
- Declining investment returns.

As this report will show, West Virginia’s **medical malpractice insurance results have displayed continuous improvement compared to that of the years subsequent to the recent “hard” market period.** Rate level changes which have been approved over the last few years, the passage of H.B. 601 and H.B. 2122 creating the policyholder owned *West Virginia Mutual Insurance Company* have all contributed to the change in the Medical Malpractice Liability results in West Virginia. In 2008, we experienced a continued overall general stabilization in rate (*i.e. little to no change*) from the major admitted writers in West Virginia.

² July/August 2004 *Contingencies Magazine* (www.contingencies.org), *The Medical Malpractice Market: From National Dominance to Regional Focus*, Kevin Bingham.

This year's report covers the following medical malpractice insurance areas:

- **Section I:** An overview of the Industry's *by-line* insurance results in 2008 together with a *comparison* of Industry results and West Virginia results for the Medical Malpractice Insurance line.
- **Section II:** A review of the West Virginia Board of Medicine paid claim data covering 1994–2008.
- **Section III:** A *fulfillment of the legislative requirements* examining market positions, rating plans and rules, and a comparison of filed information to rate filings and financial statement information. This section includes a commentary concerning Joint Underwriting Associations pursuant to §33-20B-7. A review of rate filings and investment returns is also provided, as well as a sample comparison of currently approved physician's and surgeon's rates in West Virginia.
- **Section IV:** A review of Medical Liability Fund data, Board of Medicine licensure data, and other claim data gathered from Company financial statements.
- **Section V:** Summary observations

The overall goal of this report is to provide the reader with insight into the current Medical Malpractice Insurance market in the State of West Virginia.

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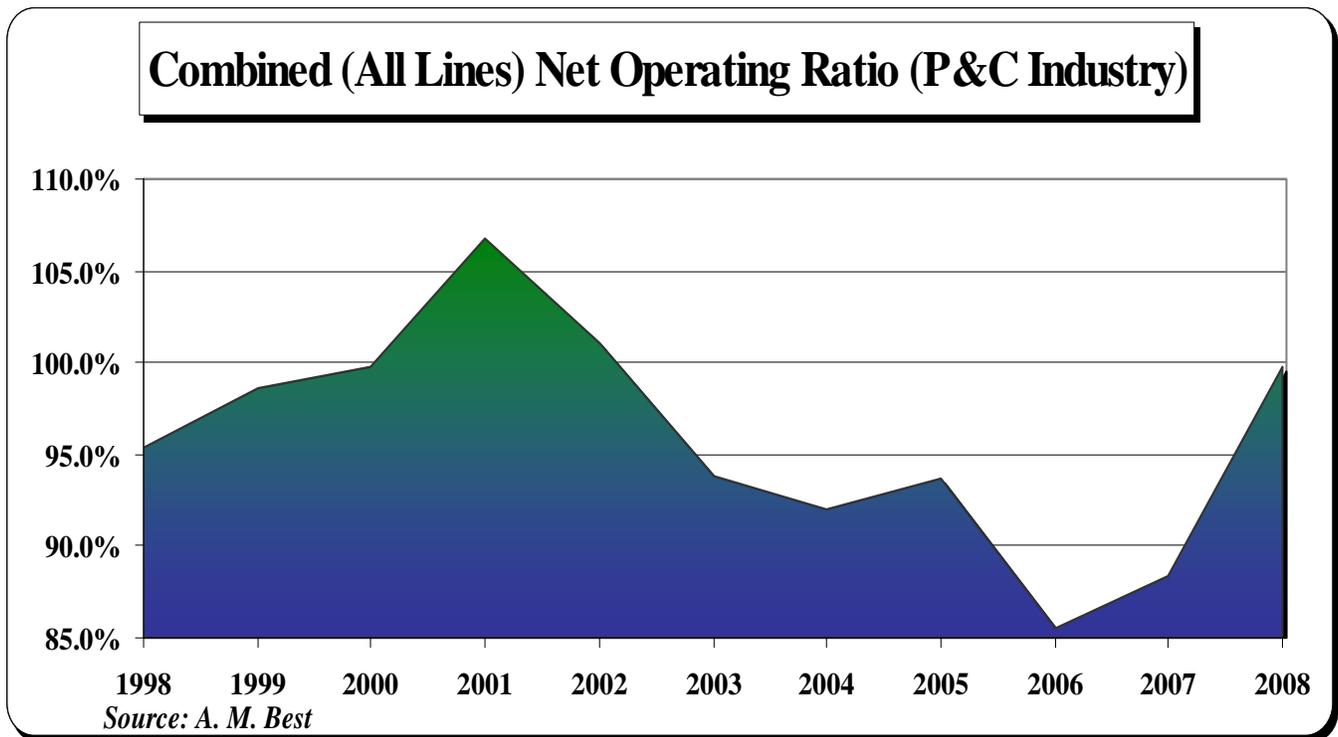
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Section I

Overview

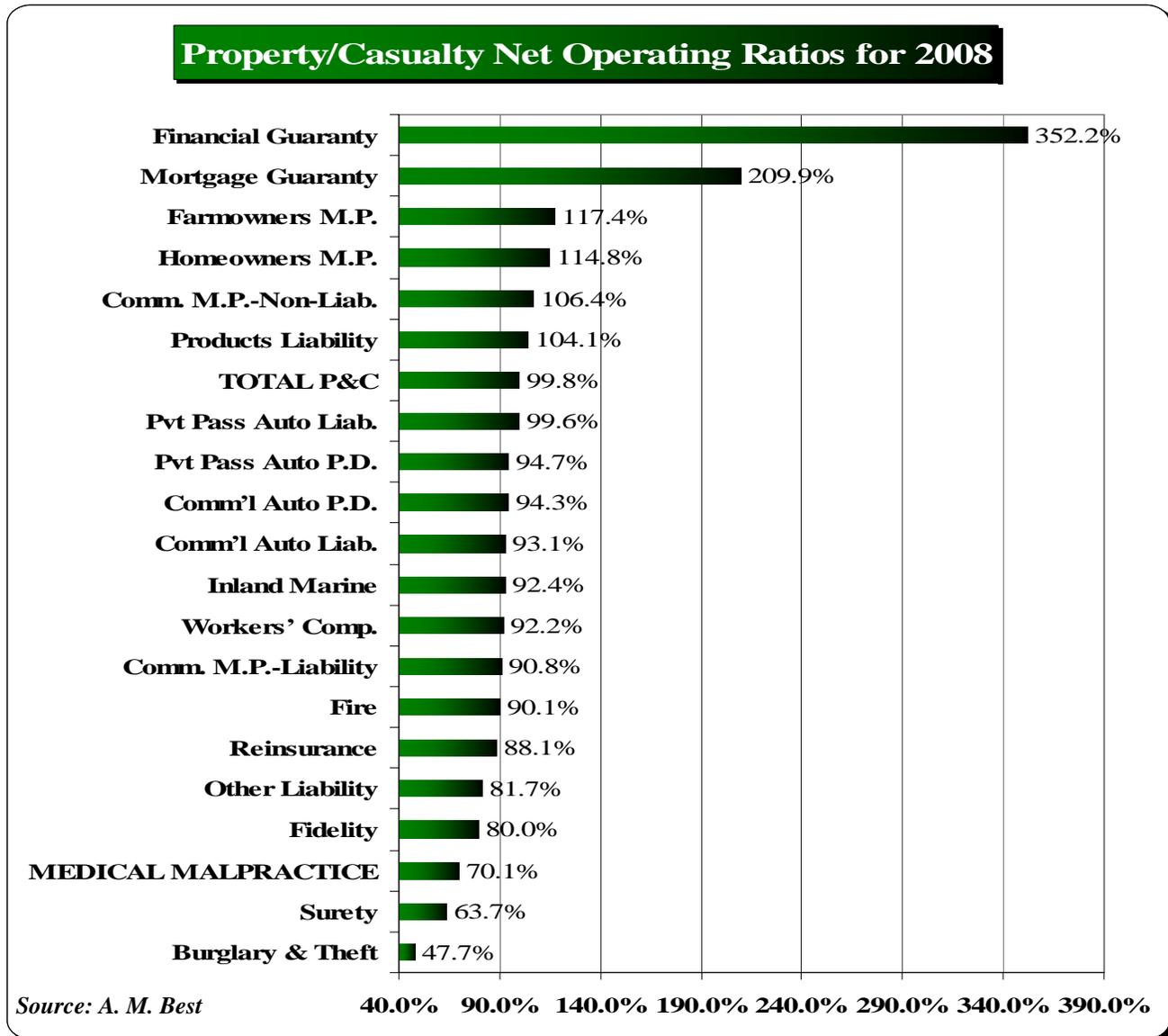
Section I. Overview of Countrywide P&C Insurance Industry Results for 2008

Experience for the combined all lines property and casualty insurance industry deteriorated further during 2008 as compared to the 10 year low realized in 2006. However, these results did remain below the particularly adverse levels which had been experienced between 2000 and 2002.



The combined all lines property and casualty insurance industry operating ratio for 2008 was 99.8%. This net operating ratio reflects the results after paying/reserving for all claims and claim expenses; paying underwriting expenses and dividends; paying and collecting on reinsurance agreements; and accounting for investment gains/losses.

The 2008 net operating experience of the P& C Industry as compared to some of its key element lines were as follows:

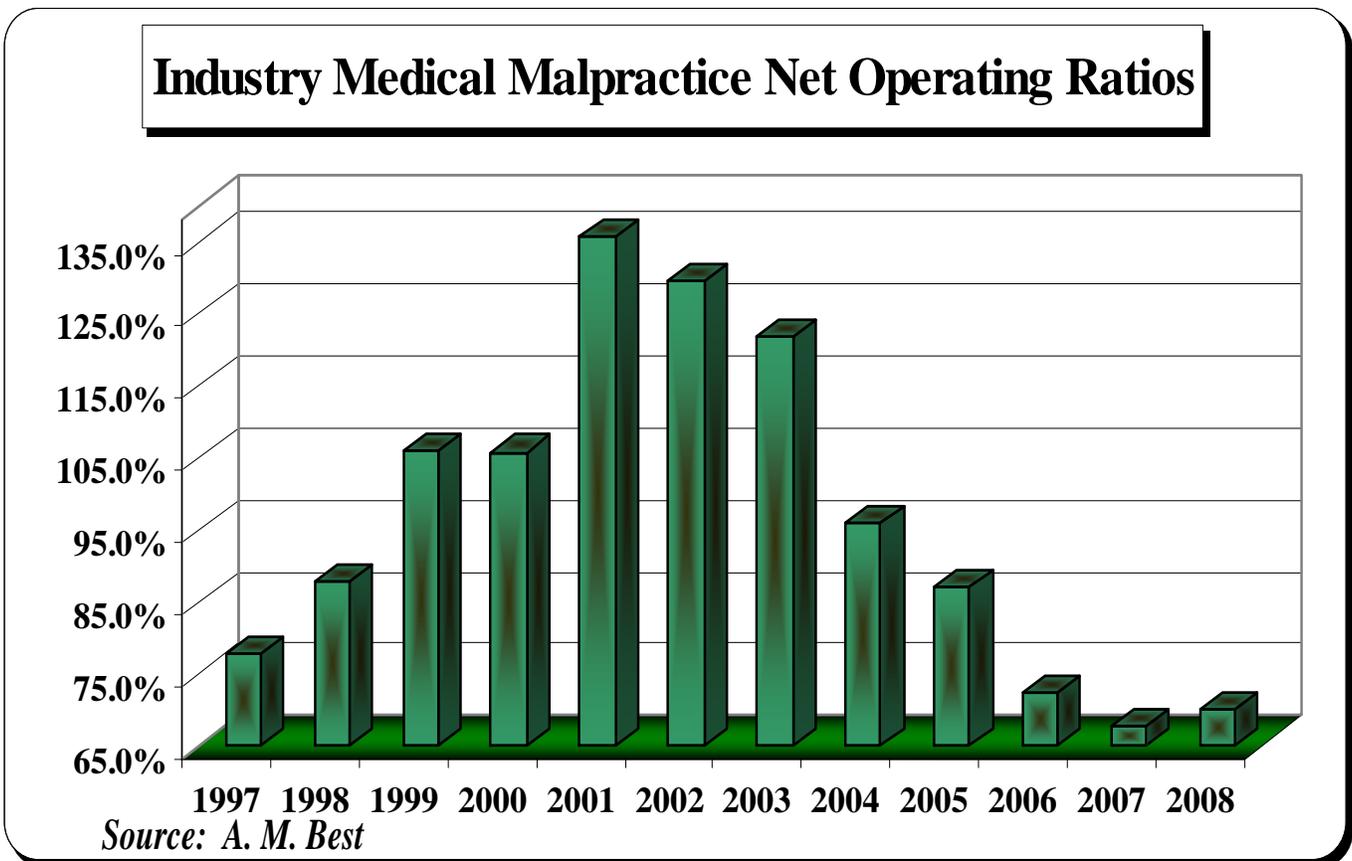


Several points can be noted from the industry results for 2008:

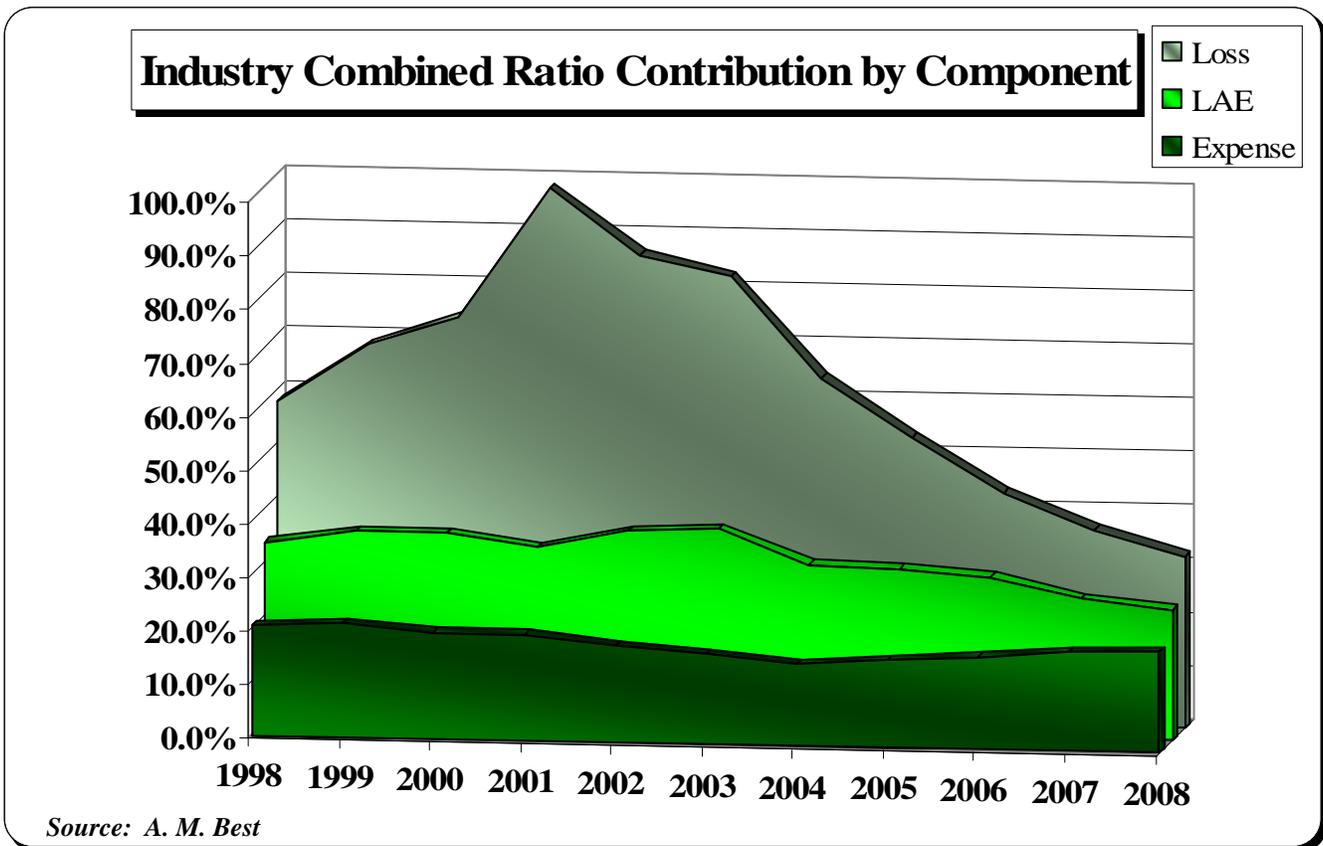
- The highly adverse impact of the national financial crisis upon the Financial and Mortgage Guaranty lines in particular is clearly shown to have begun during this time.
- Reinsurance industry results, which often influence future outcomes for other lines of business, again remained favorable (88.1%) as its net operating ratio had been 234.3% in 2005.
- Results for Medical Malpractice continue to be encouraging.

I-A. Medical Malpractice Insurance Results for the Industry

Medical Malpractice, which was the poorest performing line of insurance shortly after the millennium, has continued to show improvement since the adverse 10 year high level which occurred in 2001, and is now performing well below the total combined industry results. The graph below displays industry net operating ratios occurring since 1997:



The next chart displays the combined ratio contribution by component excluding investment income:



Profitability for medical malpractice writers can be examined in the following table. Profitability can be volatile from year to year, thus *it is important to look at a number of years*:

Profitability - 86 Medical Malpractice Organizations									
	2000	2001	2002	2003	2004	2005	2006	2007	2008
Net Income (\$M)	\$523	(\$263)	(\$782)	(\$544)	\$77	\$652	\$1,615	\$1,658	\$1,220
Surplus (\$M)	\$7,102	\$6,678	\$5,786	\$6,150	\$6,638	\$7,195	\$7,958	\$9,443	\$10,221
Return on Surplus	7.4%	-3.9%	-13.5%	-8.8%	1.2%	9.1%	20.3%	17.0%	4.80%

Source: A. M. Best

Over the past nine years, the 86 medical malpractice organizations above have amassed a fairly substantial policyholder surplus. Note that whereas our 2005 report had indicated an overall loss of net income in hundreds of millions of dollars, the 2008 results demonstrate the just opposite with a 4.80% return gaining just over \$490M in 2008 alone. Note also the diminishing return on surplus beginning in 2007 that is likely to continue due to the recent crisis in the U.S. financial markets.

I-B. Medical Malpractice: Industry vs. West Virginia Comparison

The following exhibits provide a comparison of Medical Malpractice results for the Industry along with results for West Virginia specifically over the past decade. In reviewing this exhibit, a few key areas of difference (other than the premium totals) are noted. A continued decline in total West Virginia premiums since 2004; greater volatility in direct West Virginia loss ratios and loss adjustment expenses (likely because of our relatively small market size), and a quicker return to overall profitability than that which was experienced on a countrywide basis (*A less than 100% combined ratio occurred in WV in 2003. It did not occur countrywide until 2005*).

Industry vs. West Virginia Medical Malpractice Results

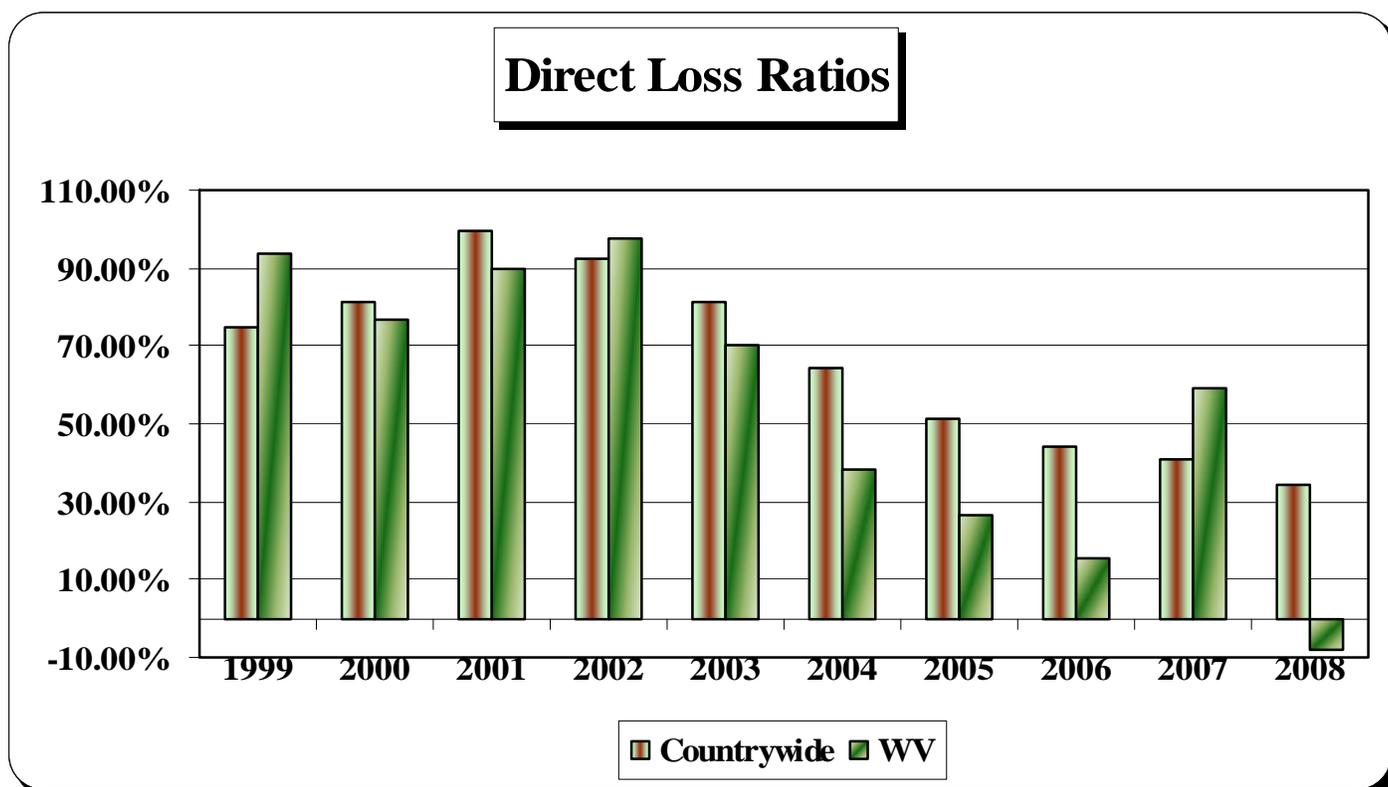
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INDUSTRY (Best's Aggregates & Averages)						
Year	Direct Written Premium	Direct Earned Premium	Direct Loss Ratio	Loss Adjustment Expense	Underwriting Expense	Direct Combined Ratio
1999	\$6,027,964	\$6,013,442	74.60%	32.10%	20.10%	126.80%
2000	\$6,376,040	\$6,329,556	81.00%	32.10%	19.20%	132.30%
2001	\$7,457,325	\$6,928,413	99.60%	34.30%	18.50%	152.40%
2002	\$9,308,354	\$8,796,700	92.10%	31.70%	17.40%	141.20%
2003	\$10,755,416	\$10,268,287	81.60%	31.00%	15.20%	127.80%
2004	\$10,622,900	\$10,291,731	64.50%	27.40%	14.20%	106.10%
2005	\$10,938,999	\$10,747,388	51.20%	27.80%	15.40%	94.40%
2006	\$11,406,472	\$11,310,607	43.90%	26.90%	15.80%	86.60%
2007	\$10,602,092	\$10,716,344	40.70%	23.40%	17.40%	81.50%
2008	\$10,207,718	\$10,397,198	34.20%	23.20%	17.90%	75.30%
Total	\$93,703,280	\$91,799,666	63.20%	28.40%	16.80%	108.40%

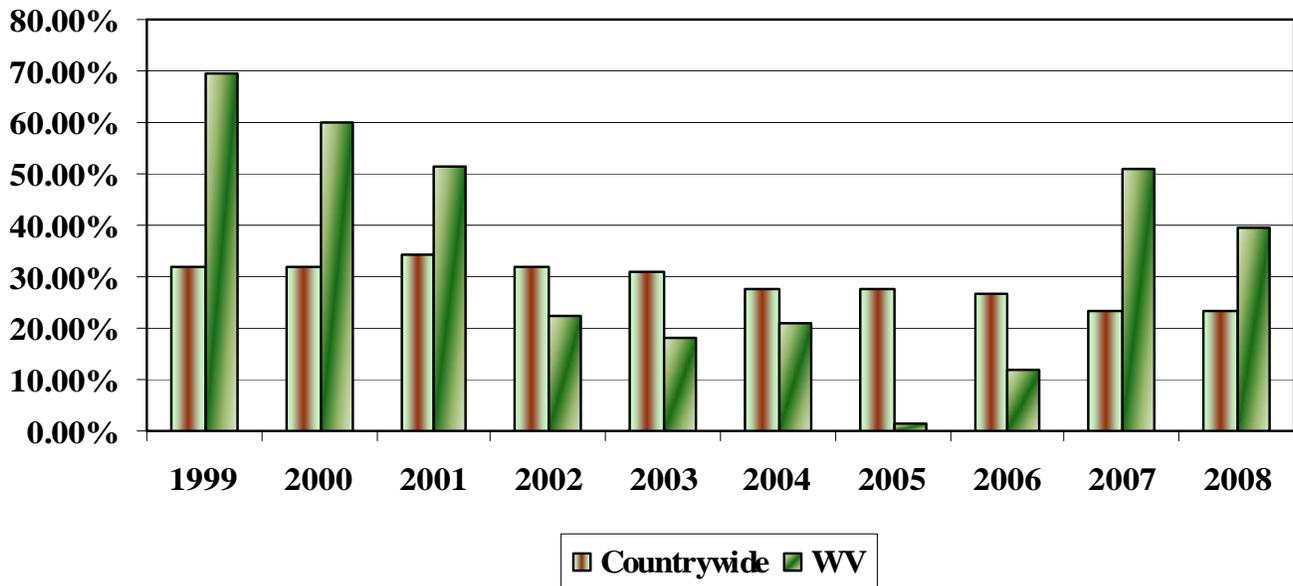
WEST VIRGINIA (NAIC Annual Statement Data)						
Year	Direct Written Premium	Direct Earned Premium	Direct Loss Ratio	Loss Adjustment Expense	Underwriting Expense	Direct Combined Ratio
1999	\$44,387	\$42,565	93.82%	69.48%	15.23%	178.53%
2000	\$67,635	\$57,081	76.51%	59.91%	13.54%	149.96%
2001	\$67,248	\$67,451	89.68%	51.23%	13.61%	154.51%
2002	\$71,909	\$86,550	97.76%	22.56%	9.41%	129.73%
2003	\$50,312	\$52,792	70.17%	18.27%	9.01%	97.44%
2004	\$113,237	\$94,994	38.23%	20.99%	8.00%	67.22%
2005	\$83,680	\$79,774	26.59%	1.25%	14.21%	42.05%
2006	\$78,739	\$77,969	15.72%	11.86%	14.00%	41.58%
2007	\$60,323	\$60,264	59.39%	50.76%	14.32%	124.47%
2008	\$53,272	\$54,743	-8.35%	39.42%	11.88%	42.96%
Total	\$690,742	\$674,183	54.40%	31.13%	12.05%	97.58%

As indicated in last year's report, note that the 2007 West Virginia results appear to be somewhat of an anomaly, and upon detailed review were shown to be largely driven by the exit of just two companies from our market during that year. Specifically, *Health Care Indemnity Incorporated* (a hospital policy writer, included in the 2006 report with 5.26% market share) did not renew their single hospital policy for 2007 and posted a Direct Defense Cost Containment and Expense Incurred figure of \$19.3M for the year. Note that this amount (\$19.3M) is 4.7 times larger than their entire earned premium for that same exposure (\$4.1M) in 2006, and that the same heavily influenced the LAE ratio noted above as it was more than half of all incurred LAE (\$30.6M). Secondly, *NCRIC, Inc.* (the 9th largest admitted writer in West Virginia by market share in 2006, and 4th largest in 2004) fully exited the West Virginia market during 2007, posting negative earned premium figures for 2007, and a direct incurred DCCE figure (\$1.7M) that were more than 50% of their last positive earned premium (\$3.3M) amounts for 2006. Were it not for the two companies mentioned above leaving our market during 2007, the State-wide results would have been significantly different.

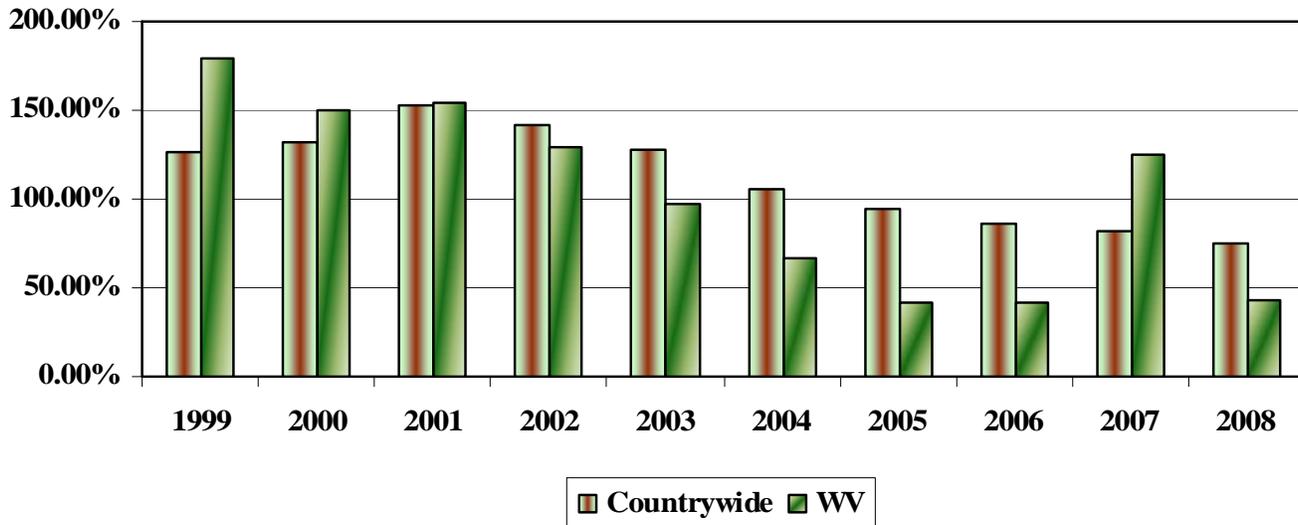
Visually, a comparison of Industry results with West Virginia results for Medical Malpractice in the decade from the proceeding table can be seen in the three graphs which follow:



Allocated Loss Adjustment Expense (DCCE)



Direct Combined Ratios



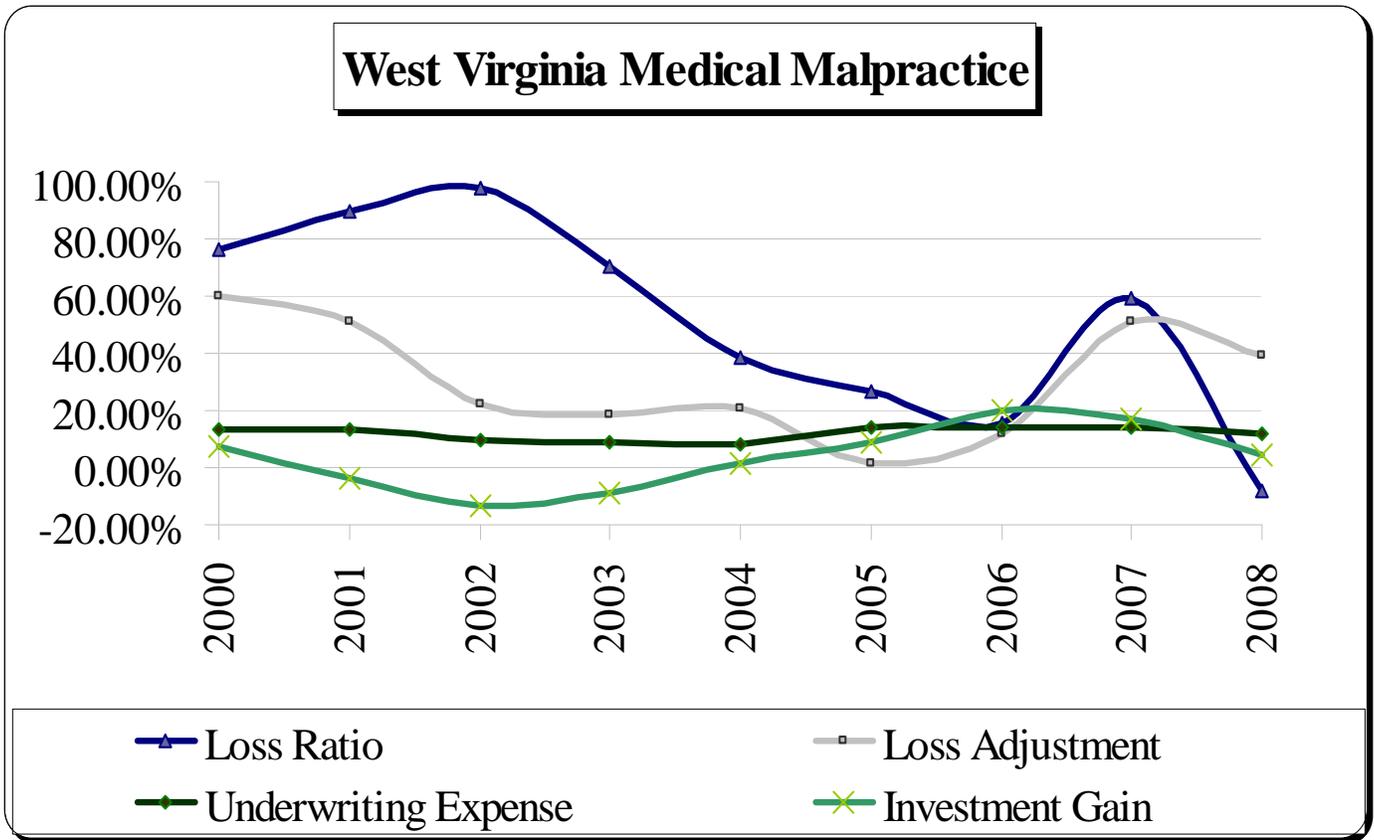
A review of the Direct *Operating* Ratio (which further reflects Dividends Paid and Investment Gain/Loss) produces the results which follow:

INDUSTRY (Best's Aggregates & Averages)					
Year	Direct Combined Ratio	Dividend	Combined Ratio (after Dividend)	Investment Gain	Direct Operating Ratio
2000	132.30%	3.70%	136.00%	7.40%	128.60%
2001	152.40%	2.70%	155.10%	-3.90%	159.00%
2002	141.20%	1.60%	142.80%	-13.50%	156.30%
2003	127.80%	0.40%	128.20%	-8.80%	137.00%
2004	106.10%	0.50%	106.60%	1.20%	105.40%
2005	94.40%	0.60%	95.00%	9.10%	85.90%
2006	86.60%	0.70%	87.30%	20.30%	67.00%
2007	81.50%	2.30%	83.80%	17.00%	66.80%
2008	75.30%	2.30%	77.60%	4.80%	72.80%
Total	108.40%	1.10%	109.50%	5.04%	104.46%

WEST VIRGINIA (NAIC Annual Statement Data)					
Year	Direct Combined Ratio	Dividend	Combined Ratio (after Dividend)	Investment Gain	Direct Operating Ratio
2000	149.96%	0.06%	150.01%	7.40%	142.61%
2001	154.51%	0.05%	154.57%	-3.90%	158.47%
2002	129.73%	0.05%	129.78%	-13.50%	143.28%
2003	97.44%	0.05%	97.49%	-8.80%	106.29%
2004	67.22%	0.02%	67.24%	1.20%	66.04%
2005	42.05%	0.04%	42.08%	9.10%	32.98%
2006	41.58%	0.06%	41.64%	20.30%	21.34%
2007	124.47%	0.11%	124.58%	17.00%	107.58%
2008	42.96%	0.19%	43.15%	4.80%	38.35%
Total	97.58%	0.07%	97.65%	5.04%	92.61%

- The figures above demonstrate that after accounting for dividends and investment gain, medical malpractice produced an *operating profit* in West Virginia from 2004 to 2006 and once again in 2008, and that it remains profitable and notably more profitable overall than that of the countrywide average over the period shown above.

I-C. Key Drivers of West Virginia Medical Malpractice Insurance Results



Negative Factors

- Increase in Loss Adjustment Expenses for 2008

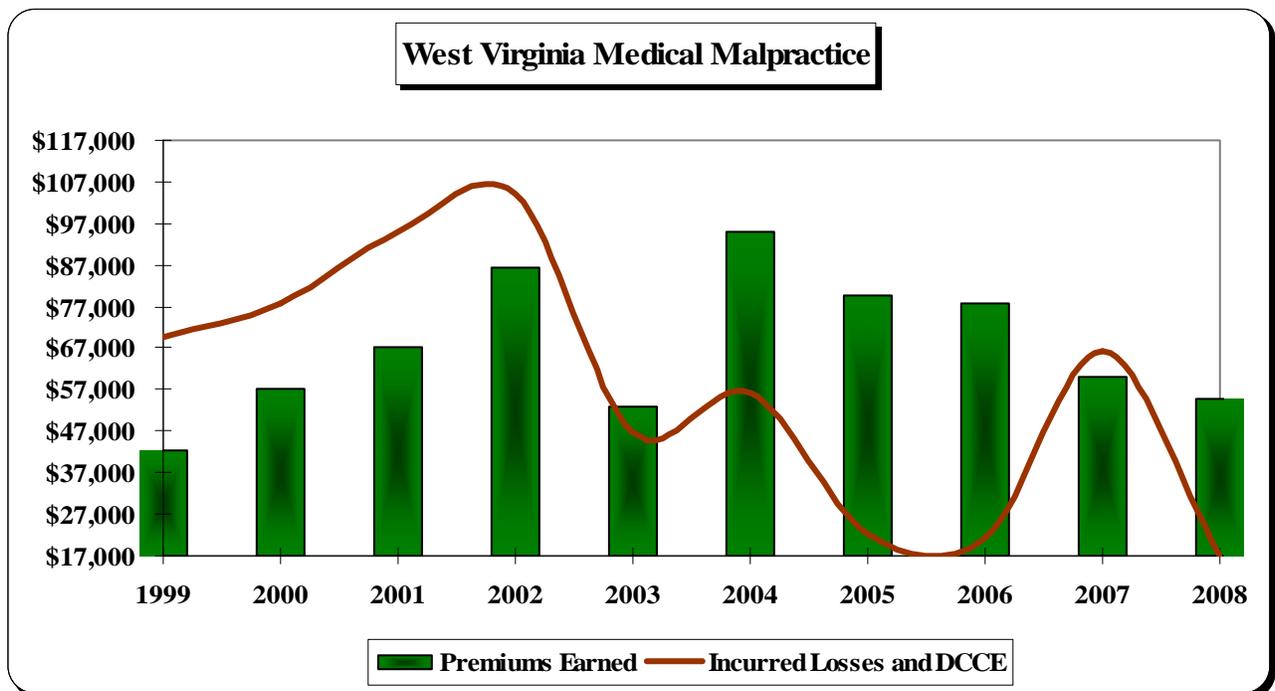
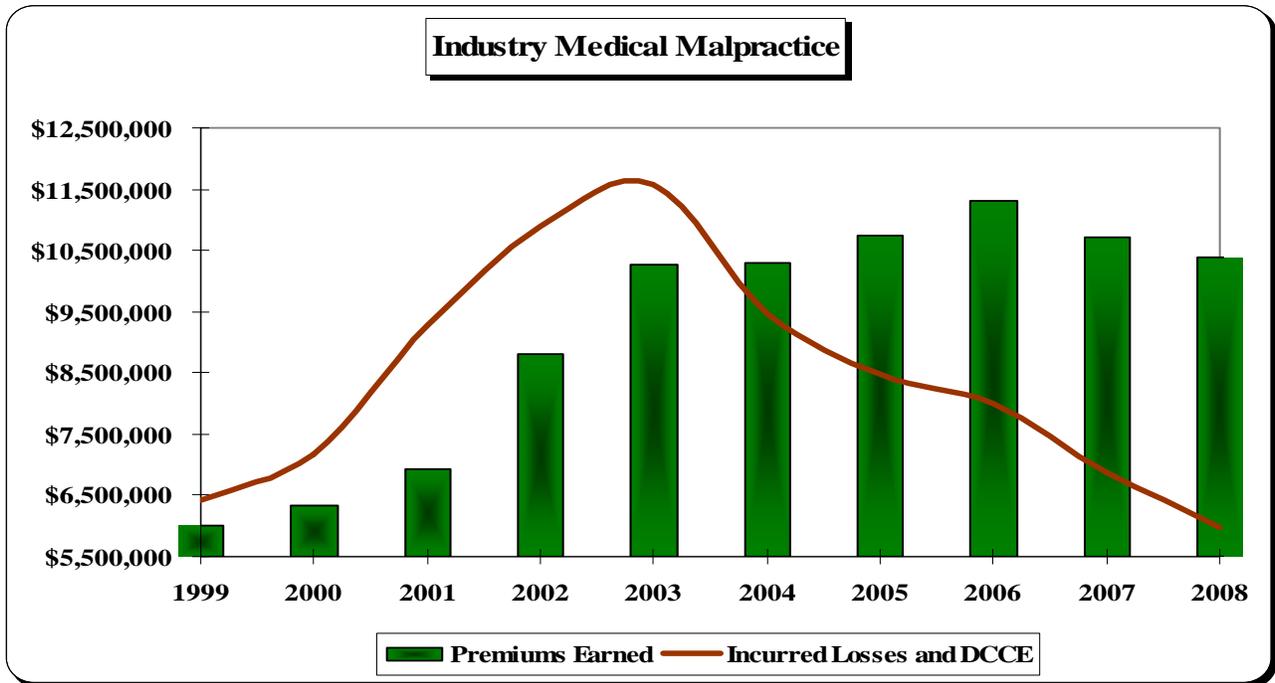
Positive Factors

- General overall decline in Loss Ratio since 2002
- Relatively stable Underwriting Expense
- Generally favorable Investment income (offset)

Overall, the *graph above visually demonstrates a marked and continued improvement over the experience of earlier years for the West Virginia Medical Malpractice market.*

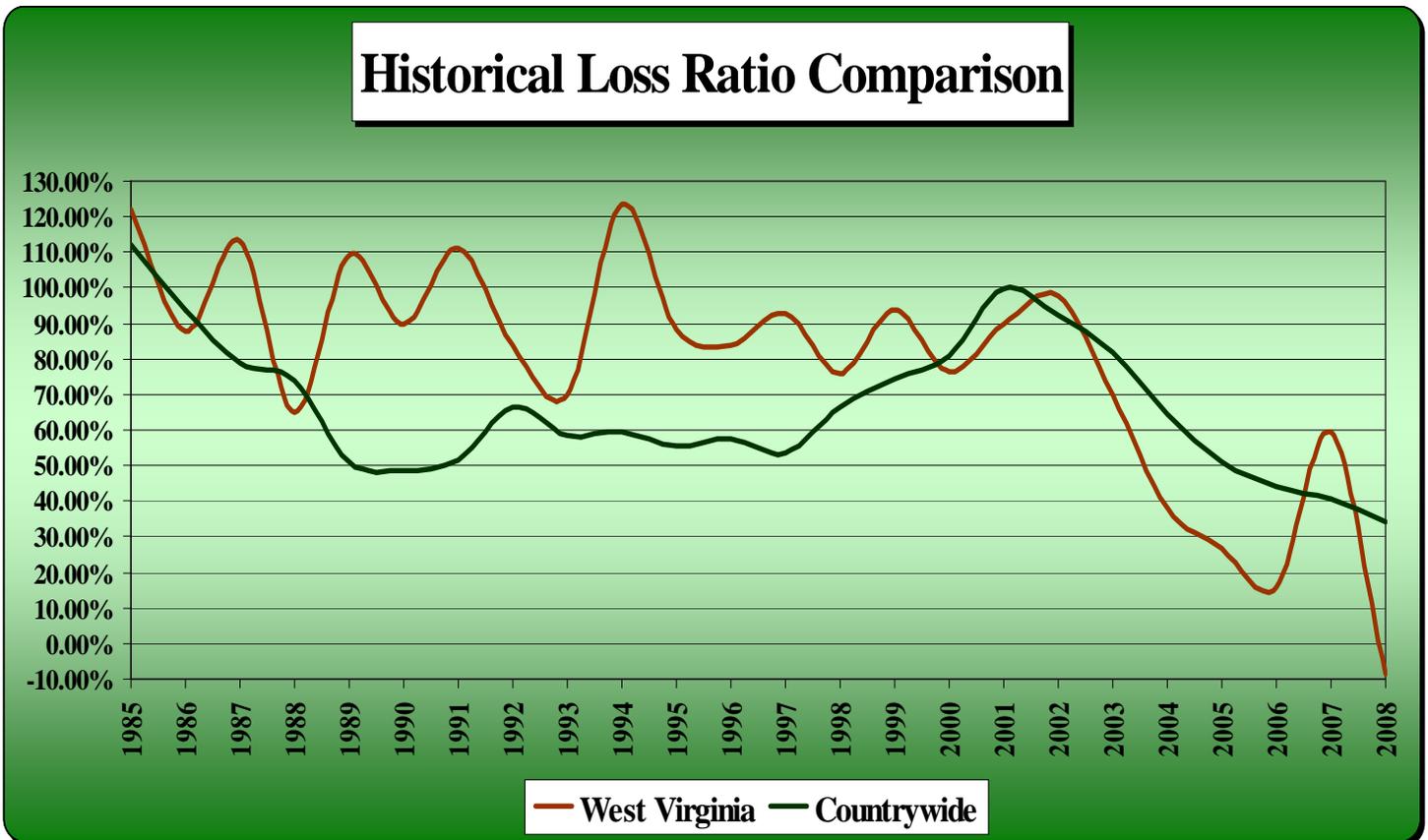
I-D. Loss and Defense Costs Incurred vs. Premiums Earned

The charts below compare losses and defense costs for the Industry (countrywide basis) against the comparable figures for West Virginia alone. They clearly show that results for loss and defense cost in West Virginia had exceeded premiums until the turnaround reported for 2003 and more dramatically, in 2004 through 2006 and again in 2008.



I-E. A Cautionary Note

Recent loss ratio experience in West Virginia for Medical Malpractice clearly remains as an improvement over that experienced as recently as 2002. However, as the graph below (*comparing West Virginia Loss Ratios with those countrywide*) suggests, West Virginia Medical Malpractice loss ratios have not been stable historically. This is likely the result of the limited volume of business written in our State, and the potential for significant variance will likely increase if overall premium volumes continue their decline. Accordingly, *rate changes (or stabilization provided by a lack thereof) will likely play an increasingly crucial role for future results.*



Section II

A Review of Paid Claim Data provided by the West Virginia Board of Medicine

Section II. Analysis of Paid Claim Information provided by the WV Board of Medicine

*Cautionary note: The following information is **not insurance data**; rather it is information provided to the **West Virginia Board of Medicine** about Medical Malpractice claims after their disposition, and as such, it has not been audited for accuracy. “**Disposition**” in this case means claims which have been dismissed, settled, or adjudicated. These data represent indemnity payments only, thus, loss adjustment expense amounts are necessarily excluded. While not strictly matching insurance data, this information is useful in attempting to identifying trends. It should also be noted that the data does not include hospitals or doctors working within corporate structures. Even with sixteen years of data, the number of claims and loss dollars are still small enough to limit the credibility of the information. Additionally note that this information does include **BRIM** claim payments.*

***Advisory:** The sections below which review both Judgments and Settlements with payment where the data is noted to have been capped at \$1,000,000 differs from that included in reports prior to 2007 due to the application of the \$1,000,000 cap. Specifically, the 2004 report only considered Judgments and Settlements under \$1,000,000 (excluding all those above that amount), the 2005-2006 reports continued to provide the data in this manner, but noted it as having been capped at \$1,000,000 (i.e. all individual payment amounts greater than \$1M only count only as \$1M each) as a smoothing procedure. However, only the 2007 report and this report actually apply the noted capping methodologies in order to limit large swings in the data from year to year, yet also fully consider indemnity amounts over \$1,000,000 (counted as capped at \$1M) in order to attempt to identify any notable trend in payments. This creates some disparity between the figures provided within this report and that of earlier reports.*

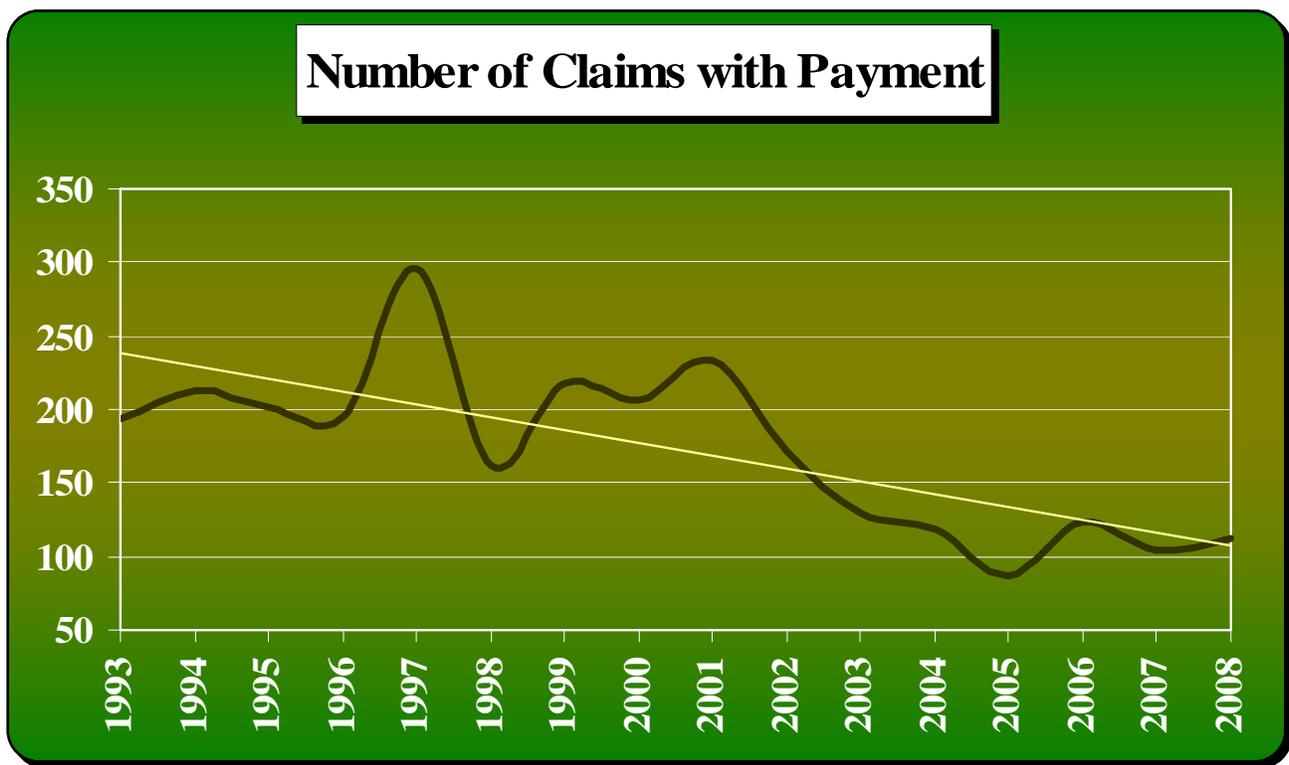
II-A. How Malpractice Claims are disposed in West Virginia

The exhibit below displays paid claim count information for 1993 – 2008.

West Virginia Board of Medicine									
Claim Count Review									
Year	Number of Dismissals	% of Total	Judgments		% of Total	Settlements		% of Total	All Total
			Non Zero	Total		Non Zero	Total		
1993	79	28%	8	18	6%	186	187	66%	284
1994	74	23%	10	36	11%	203	208	65%	318
1995	103	31%	14	38	11%	187	190	57%	331
1996	81	27%	5	20	7%	191	194	66%	295
1997	114	27%	9	28	7%	286	286	67%	428
1998	53	22%	9	27	11%	153	156	66%	236
1999	99	30%	15	28	8%	203	206	62%	333
2000	104	30%	7	37	11%	199	203	59%	344
2001	112	30%	9	37	10%	225	226	60%	375
2002	122	39%	7	25	8%	164	165	53%	312
2003	108	42%	4	23	9%	125	127	49%	258
2004	87	39%	6	24	11%	113	113	50%	224
2005	77	44%	5	15	9%	81	82	47%	174
2006	72	35%	3	12	6%	120	120	59%	204
2007	40	24%	1	15	9%	104	109	66%	164
2008	73	37%	8	14	7%	105	108	55%	195
Total	1,398	31%	120	397	9%	2,645	2,680	60%	4,475

- West Virginia now averages 280 malpractice claims per year (*down from 285 in 2007, and from a high of 327 in 2001*). Over the past sixteen years, **31% of malpractice claims have been dismissed** (*the same figure was achieved for 2007*). In 2001, H.B. 601 was passed. One of its key elements was §55-7B-6, requiring that a “*certificate of merit*” be obtained prior to the filing of a medical professional liability action against a health care provider. Specifically, “[*the*] *certificate of merit shall be executed under oath by a health care provider qualified as an expert under the West Virginia rules of evidence and shall state with particularity: (1) the expert’s familiarity with the applicable standard of care in issue; (2) the expert’s qualifications; (3) the expert’s opinion as to how the breach of the applicable standard of care resulted in injury or death*”. (Emphasis Added) We believe that this new **screening process explains in part the increase in the percentage of dismissals seen beginning in 2002**.

- In general, **the number of claims filed has dropped significantly since the passage of the 2001 legislation**. Specifically, the 2008 claim count is about 52% of the 2001 total.
- On average, only about 9% of malpractice claims go to court. Of the claims that do go to court, roughly 70% receive a judgment of \$0. In other words, only about 30% of the claims that are adjudicated actually receive a judgment with payment.
- On average, **60% of malpractice claims are settled** without court involvement.
- Graphically, note the downward linear trend (yellow line) in the number of paid claims since 1997:



This is consistent with previous reports which have noted a decline in Medical Malpractice claims countrywide.

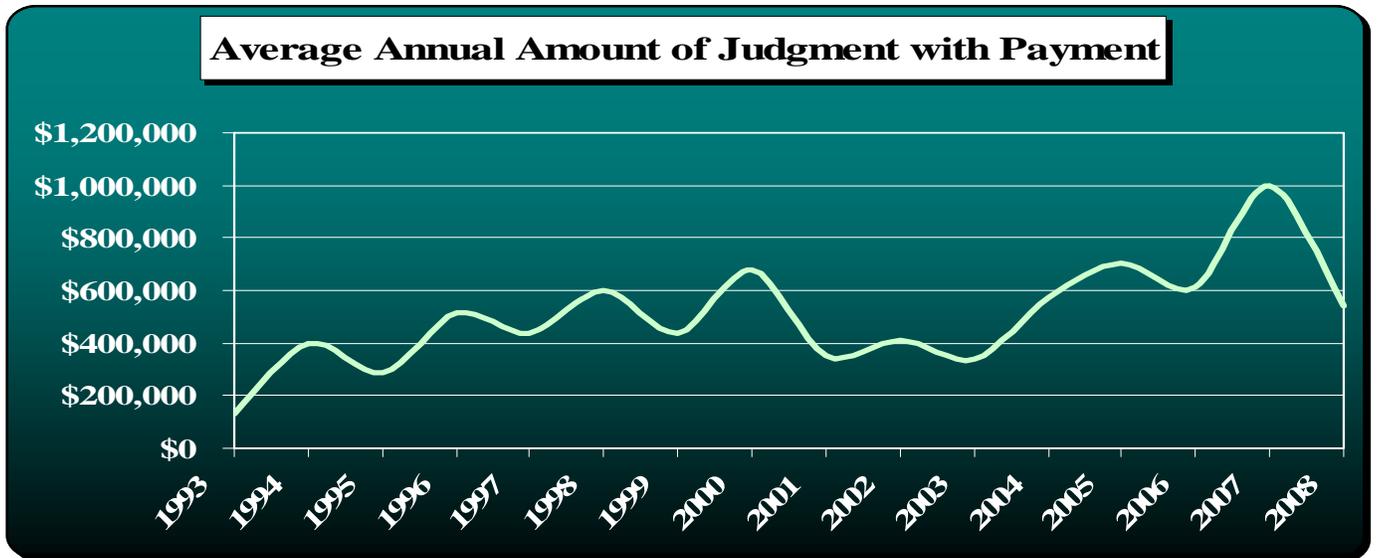
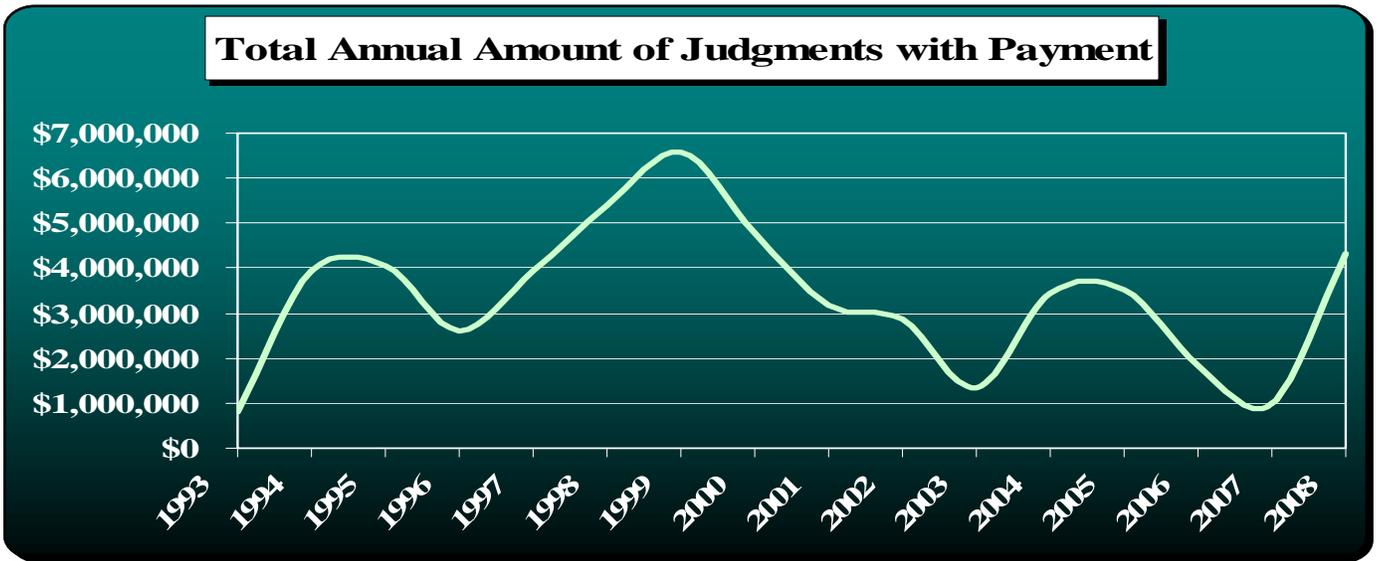
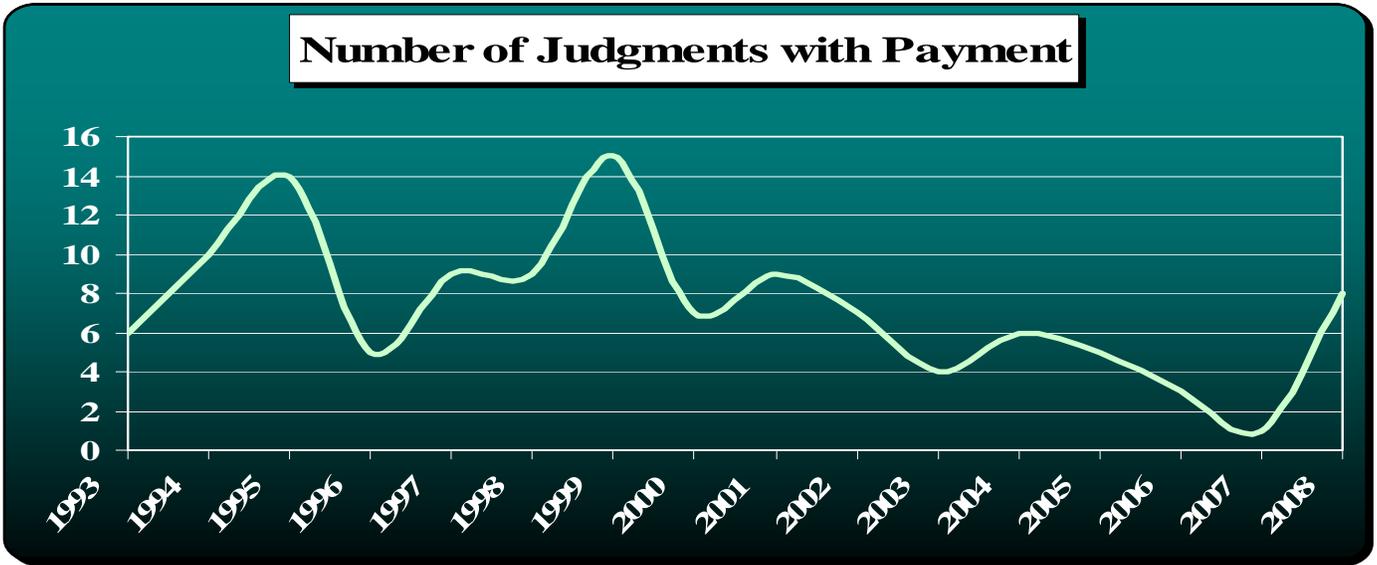
II-B. Historical Judgments

Capping large awards at \$1,000,000 (as a smoothing procedure) leads to the following:

West Virginia Board of Medicine			
Judgments with payments capped at \$1,000,000			
Year	#	Amount	Average
1993	6	\$785,547	\$130,925
1994	10	\$3,946,419	\$394,642
1995	14	\$4,055,745	\$289,696
1996	5	\$2,585,837	\$517,167
1997	9	\$3,951,907	\$439,101
1998	9	\$5,409,154	\$601,017
1999	15	\$6,566,669	\$437,778
2000	7	\$4,767,554	\$681,079
2001	9	\$3,179,290	\$353,254
2002	7	\$2,855,223	\$407,889
2003	4	\$1,355,000	\$338,750
2004	6	\$3,456,244	\$576,041
2005	5	\$3,524,909	\$704,982
2006	3	\$1,830,989	\$610,330
2007	1	\$1,000,000	\$1,000,000
2008	8	\$4,325,596	\$540,700
15 Years	118	\$53,596,083	\$454,204

- This table shows that even after limiting large awards to reduce volatility, there is *no clear pattern* of either an increasing number of judgments or a consistent increase in total paid judgments. Rather, the *small number of judgments restricts credible inferences*.
- A general historical decline in the number of judgments with payment over the period reviewed above can be observed.
- A general historical increase in the average annual amount of judgments with payment over the period reviewed above can also be observed.

Graphical linear representations of the above tabled data:



- It should be noted that the number of judgments in each year is very small and that actual paid amounts can vary significantly from year to year. For example, the Average Annual Amount of Judgments with Payment graphic above appears to indicate a significant increase in this average for 2007. Yet, note in the tabled data that the number of non-zero judgments for 2007 was only 1.

The next exhibit displays Paid Judgments by size of payment.

West Virginia Board of Medicine										
Size of Paid Judgments										
Interval	1994		1995		1996		1997		1998	
	#	\$	#	\$	#	\$	#	\$	#	\$
Loss=\$0	26	\$0	24	\$0	15	\$0	19	\$0	18	\$0
\$0<loss<=\$100K	0	\$0	7	\$301,907	1	\$18,000	0	\$0	2	\$132,514
\$100K<loss<=\$250K	2	\$320,000	2	\$355,200	1	\$130,337	5	\$914,921	2	\$336,640
\$250K<loss<=\$500K	5	\$1,731,819	2	\$647,127	1	\$437,500	0	\$0	0	\$0
\$500K<loss<=\$1M	3	\$1,894,600	1	\$751,511	1	\$1,000,000	3	\$2,036,986	2	\$1,940,000
\$1M<loss	0	\$0	2	\$3,966,624	1	\$1,500,000	1	\$3,684,822	3	\$4,270,552
Total Judgments	36	\$3,946,419	38	\$6,022,369	20	\$3,085,837	28	\$6,636,729	27	\$6,679,706
Total Non-Zero*	10	\$3,946,419	14	\$4,055,745	5	\$2,585,837	9	\$3,951,907	9	\$5,409,154

Interval	1999		2000		2001		2002		2003	
	#	\$	#	\$	#	\$	#	\$	#	\$
Loss=\$0	13	\$0	30	\$0	28	\$0	18	\$0	19	\$0
\$0<loss<=\$100K	6	\$197,576	0	\$0	3	\$210,000	3	\$175,073	0	\$0
\$100K<loss<=\$250K	2	\$371,829	0	\$0	3	\$440,557	0	\$0	1	\$160,000
\$250K<loss<=\$500K	0	\$0	3	\$1,157,054	0	\$0	2	\$680,150	3	\$1,195,000
\$500K<loss<=\$1M	4	\$2,997,264	2	\$1,610,500	1	\$528,733	1	\$1,000,000	0	\$0
\$1M<loss	3	\$3,527,451	2	\$2,381,508	2	\$3,612,000	1	\$6,238,000	0	\$0
Total Judgments	28	\$7,094,120	37	\$5,149,062	37	\$4,791,290	25	\$8,093,223	23	\$1,355,000
Total Non-Zero*	15	\$6,566,669	7	\$4,767,554	9	\$3,179,290	7	\$2,855,223	4	\$1,355,000

Interval	2004		2005		2006		2007		2008	
	#	\$	#	\$	#	\$	#	\$	#	\$
Loss=\$0	18	\$0	10	\$0	9	\$0	14	\$0	6	\$0
\$0<loss<=\$100K	1	\$75,000	0	\$0	0	\$0	0	\$0	1	\$75,000
\$100K<loss<=\$250K	0	\$0	1	\$250,000	1	\$227,449	0	\$0	2	\$450,000
\$250K<loss<=\$500K	2	\$811,994	1	\$274,909	0	\$0	0	\$0	2	\$800,596
\$500K<loss<=\$1M	3	\$2,569,250	0	\$0	1	\$603,540	0	\$0	0	\$0
\$1M<loss	0	\$0	3	\$8,321,888	1	\$1,014,165	1	\$1,705,936	3	\$8,350,000
Total Judgments	24	\$3,456,244	15	\$8,846,797	12	\$1,845,154	15	\$1,705,936	14	\$9,675,596
Total Non-Zero*	6	\$3,456,244	5	\$3,524,909	3	\$1,830,989	1	\$1,000,000	8	\$4,325,596

*The second Total excludes claims which resulted in no indemnity payment and caps individual claims greater than \$1M at a \$1M value.

- Over the last 15 years, there have been a total of 23 judgments in excess of \$1,000,000; or an average of 1.5 per year.

II-C. Historical Settlements

In a manner similar to judgments, we now look at settlements.

West Virginia Board of Medicine										
Size of Paid Settlements										
Interval	1994		1995		1996		1997		1998	
	#	\$	#	\$	#	\$	#	\$	#	\$
Loss=\$0	5	\$0	3	\$0	3	\$0	3	\$0	3	\$0
\$0<loss<=\$50K	78	\$1,704,102	79	\$1,811,405	75	\$1,718,264	177	\$1,756,801	67	\$1,152,744
\$50K<loss<=\$100K	40	\$3,199,200	23	\$1,892,250	33	\$2,642,584	24	\$2,040,933	19	\$1,612,092
\$100K<loss<=\$250K	38	\$6,665,678	44	\$8,410,952	37	\$6,786,025	33	\$5,987,500	28	\$4,700,000
\$250K<loss<=\$500K	32	\$11,980,951	26	\$10,015,000	33	\$11,947,319	39	\$14,664,111	21	\$7,188,000
\$500K<loss<=\$1M	15	\$11,694,010	15	\$11,940,000	13	\$8,560,000	13	\$9,425,000	18	\$13,660,000
\$1M<loss	5	\$9,175,000	3	\$7,650,000	3	\$4,159,000	3	\$6,550,000	3	\$5,468,431
Total Settlements	208	\$44,418,941	190	\$41,719,607	194	\$35,813,192	289	\$40,424,345	156	\$33,781,267
Total Non-Zero*	203	\$40,243,941	187	\$37,069,607	191	\$34,654,192	286	\$36,874,345	153	\$31,312,836

Interval	1999		2000		2001		2002		2003	
	#	\$	#	\$	#	\$	#	\$	#	\$
Loss=\$0	3	\$0	4	\$0	1	\$0	1	\$0	2	\$0
\$0<loss<=\$50K	87	\$1,488,737	65	\$1,633,255	84	\$1,806,781	57	\$1,229,665	26	\$625,434
\$50K<loss<=\$100K	28	\$2,278,500	36	\$2,892,600	37	\$2,934,401	15	\$1,214,000	15	\$1,252,000
\$100K<loss<=\$250K	34	\$5,936,000	45	\$8,124,710	48	\$8,350,814	49	\$8,500,031	35	\$6,725,418
\$250K<loss<=\$500K	42	\$13,884,542	34	\$12,753,796	29	\$10,671,417	26	\$10,065,000	29	\$11,363,125
\$500K<loss<=\$1M	12	\$9,615,000	19	\$16,152,535	27	\$21,817,833	18	\$13,255,516	16	\$13,878,750
\$1M<loss	3	\$10,995,605	4	\$5,675,000	1	\$1,250,000	0	\$0	6	\$14,438,368
Total Settlements	206	\$44,198,384	203	\$47,231,896	226	\$46,831,246	165	\$34,264,212	127	\$48,283,095
Total Non-Zero*	203	\$36,202,779	199	\$47,231,896	225	\$46,581,246	164	\$34,264,212	125	\$39,844,727

Interval	2004		2005		2006		2007		2008	
	#	\$	#	\$	#	\$	#	\$	#	\$
Loss=\$0	0	\$0	1	\$0	0	\$0	5	\$0	3	\$0
\$0<loss<=\$50K	40	\$861,532	29	\$803,164	47	\$1,352,631	27	\$605,014	36	\$982,998
\$50K<loss<=\$100K	16	\$1,362,500	8	\$660,000	19	\$1,452,250	11	\$705,800	16	\$1,261,000
\$100K<loss<=\$250K	21	\$4,016,403	19	\$3,198,750	26	\$4,812,500	29	\$4,486,666	27	\$4,543,528
\$250K<loss<=\$500K	24	\$9,529,000	16	\$5,752,500	18	\$6,393,000	17	\$6,062,500	13	\$5,127,500
\$500K<loss<=\$1M	5	\$3,550,000	8	\$5,731,250	7	\$5,400,000	13	\$9,288,182	12	\$9,900,000
\$1M<loss	7	\$11,500,000	2	\$3,250,000	3	\$6,350,000	7	\$8,896,822	1	\$1,900,000
Total Settlements	113	\$30,819,435	82	\$19,395,664	120	\$25,760,381	104	\$30,044,984	105	\$23,715,026
Total Non-Zero*	113	\$26,319,435	81	\$18,145,664	120	\$22,410,381	99	\$28,148,162	102	\$22,815,026

*The second Total excludes claims which resulted in no indemnity payment and caps individual claims greater than \$1M at a \$1M value.

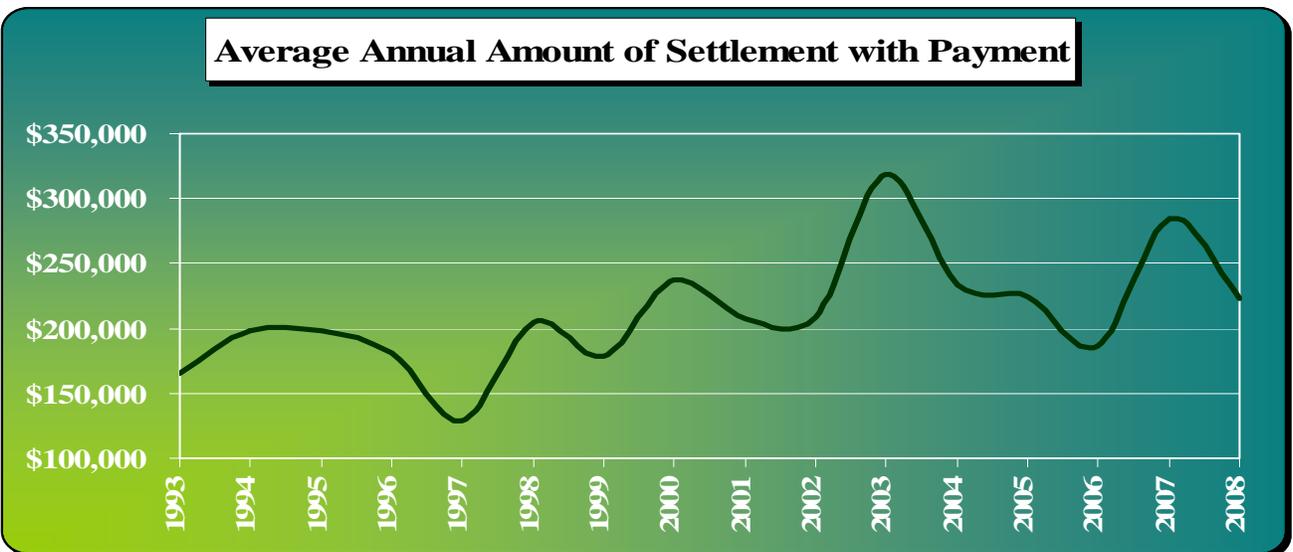
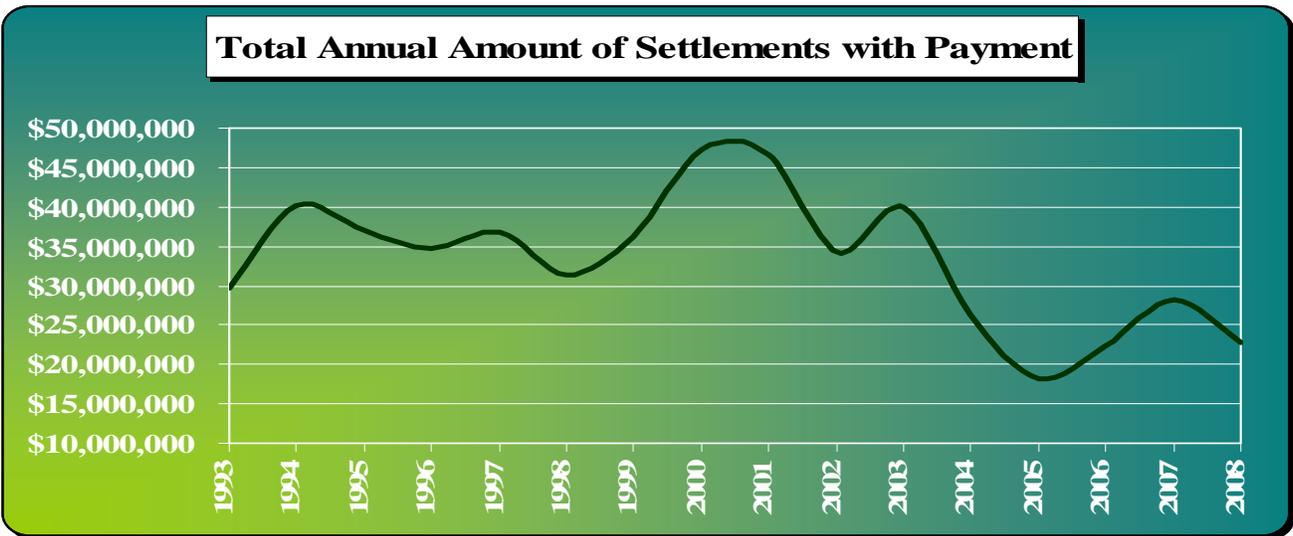
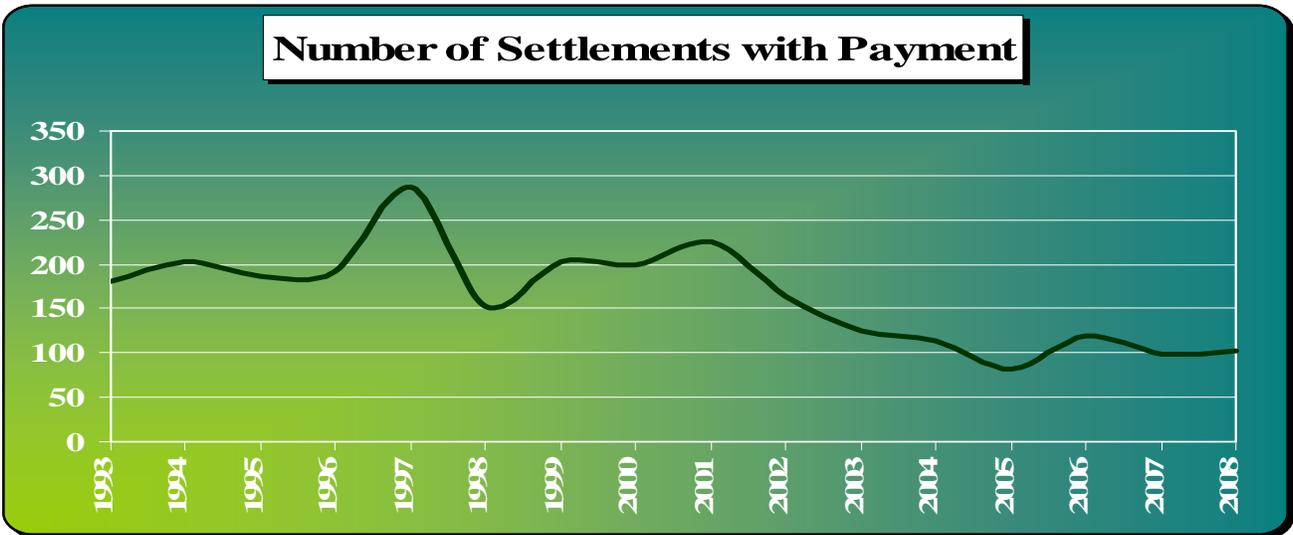
- Settlements comprise the most common resolution for claim payments. Over the last 15 years, 51 settlements have exceeded \$1,000,000, or about 3.4 per year on average.
- For this entire period, the average settlement over \$1M is \$1,907,024. The average for 2006 and all prior years was slightly more than \$2,000,000.

As was done for judgments, we will cap claims at \$1,000,000 and look for trends:

West Virginia Board of Medicine			
<i>Settlements</i> with payment capped at \$1,000,000			
Year	#	Amount	Average
1993	180	\$29,789,721	\$165,498
1994	203	\$40,243,941	\$198,246
1995	187	\$37,069,607	\$198,233
1996	191	\$34,654,192	\$181,436
1997	286	\$36,874,345	\$128,931
1998	153	\$31,312,836	\$204,659
1999	203	\$36,202,779	\$178,339
2000	199	\$47,231,896	\$237,346
2001	225	\$46,581,246	\$207,028
2002	164	\$34,264,212	\$208,928
2003	125	\$39,844,727	\$318,758
2004	113	\$26,319,435	\$232,915
2005	81	\$18,145,664	\$224,021
2006	120	\$22,410,381	\$186,753
2007	99	\$28,148,162	\$284,325
2008	102	\$22,815,026	\$223,677
15 Years	2,631	\$531,908,170	\$202,170

- From the above data, which limits claims to \$1,000,000, a general escalation in the average settlement paid can be observed. For example, for the years of 1993-2000 combined the average paid settlement was \$186,586. For 2001-2008 combined, the average paid settlement was \$235,801.
- As with judgments, the small number of settlements restricts the credibility of the data. The actual number of settlements occurring since 2001 indicates a general decline in the frequency of paid settlements.

Again, graphical linear representations of the Settlement data:



II-D. Paid data collection

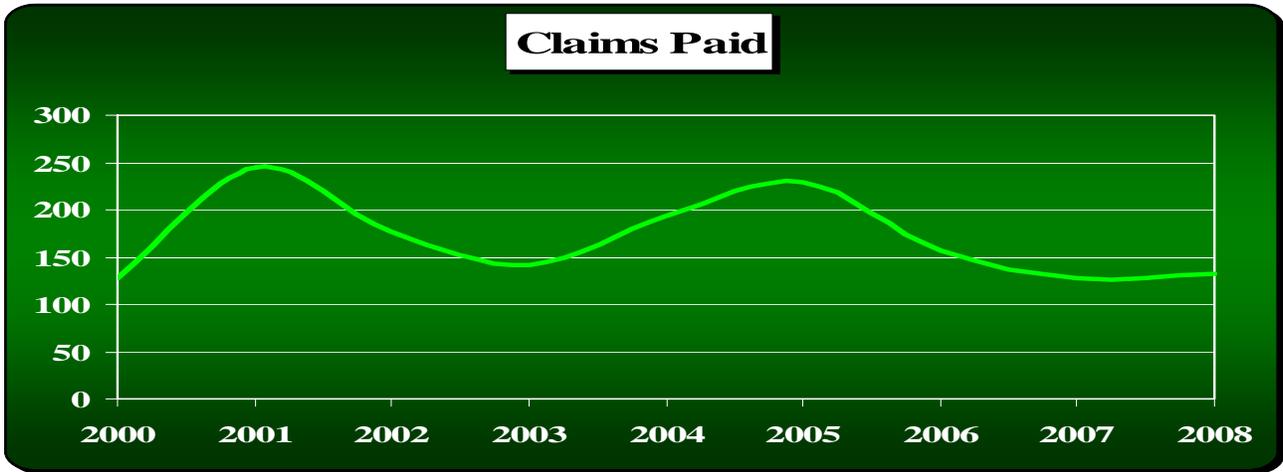
Enhanced paid medical malpractice information is now being collected from insurers. Such information includes the physician's primary specialty, the 'cause of loss', amount paid on defense costs for each filed claim and the split of the indemnity payment between economic and non-economic damages. Unfortunately however, it is too early in the collection process to use that data at this time. Looking forward, this information should prove invaluable should another malpractice crisis occur in the future.

Examining financial statement information provided by insurance companies provides some insight as to the total number of active paid and reserved claims by year. However, these counts do not tie the claims which are either paid or reserved in the reporting year to the year in which the claim initially occurred. For example, a claim payment by an insurer during 2006 may have been for a claim that was filed during 2006 or it may have just as easily been for a claim that was filed in any year prior to 2006.

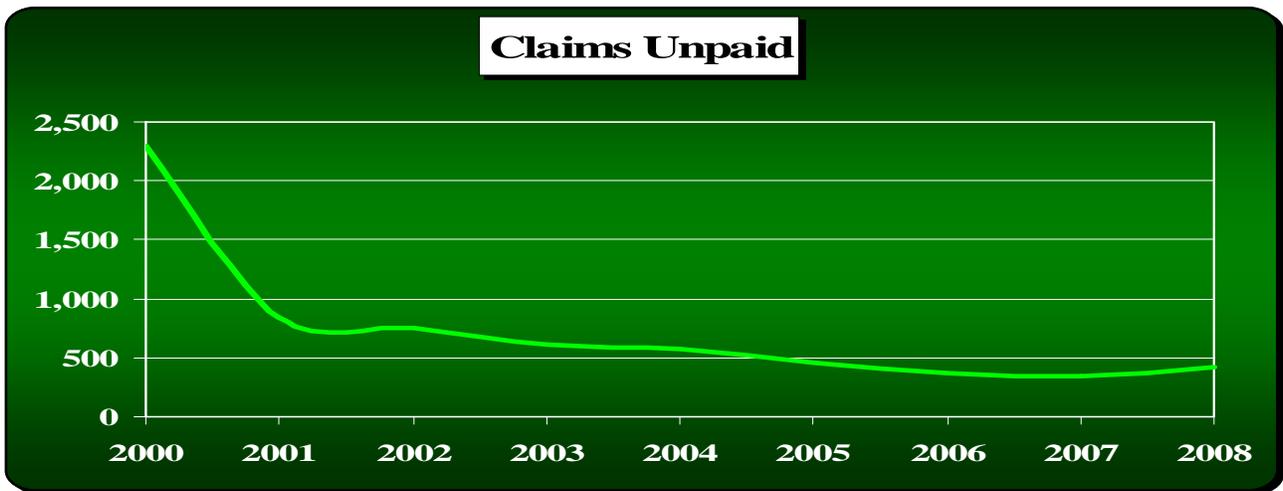
In looking at the paid and open claim information provided by insurers since 2000 who write Malpractice insurance in West Virginia for Physicians and Surgeons, the following aggregated data is found.

	# of Paid Claims	# of Unpaid Claims	Total Claims
2000	127	2,297	2,424
2001	244	848	1,092
2002	177	758	935
2003	142	611	753
2004	194	578	772
2005	229	455	684
2006	157	375	532
2007	128	350	478
2008	133	416	549

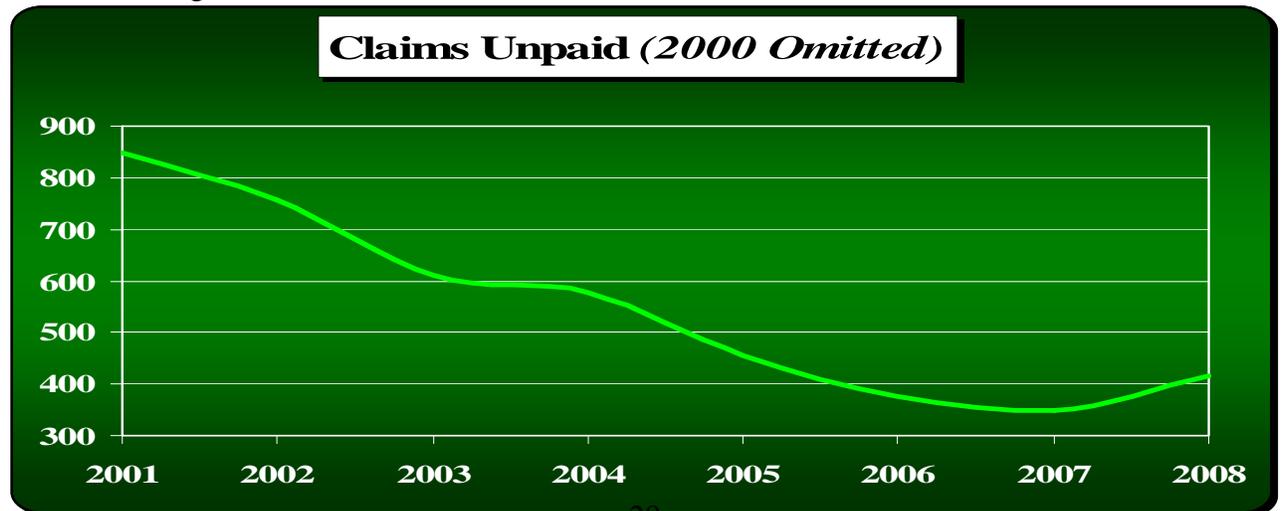
Again, graphical linear representations make the data a little easier to interpret:



The claims paid data shows little in the way of any historical pattern.



Looking at only the reserved claims by year since 2000 does appear to show a general decline with the year 2000 appearing to be somewhat of an anomaly. Eliminating that outlier and rescaling does demonstrate a favorable trend in the number of open claims by year for the Physicians and Surgeons line in West Virginia.

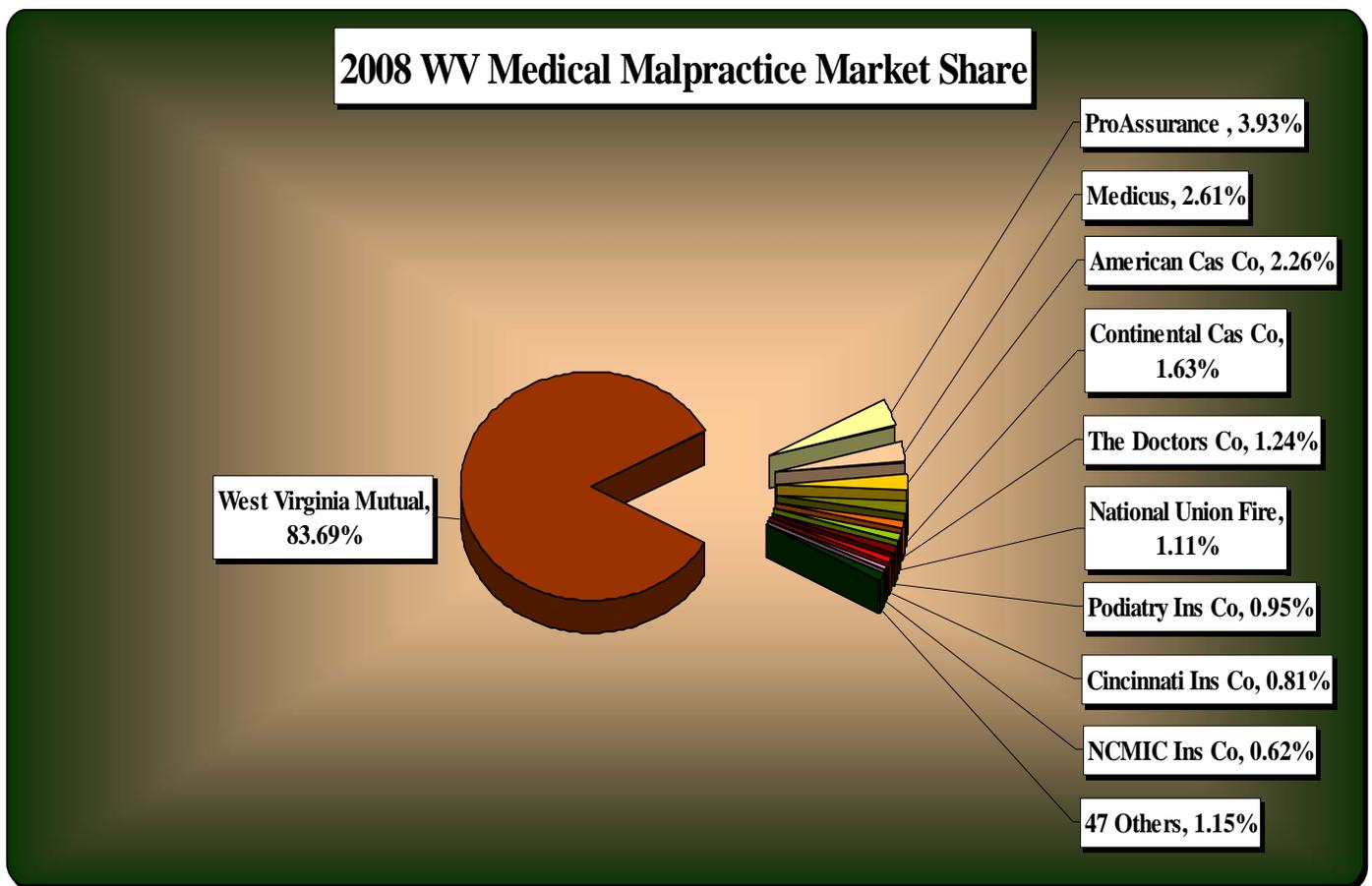


Section III

Review of 5% Market Share Companies

Section III. Review of major West Virginia Medical Malpractice Writers

This section of the report reviews the medical malpractice rates and rules of those insurers with 5% or greater market share. Based on admitted Company written premiums for 2008, the West Virginia medical malpractice market currently looks like this:



In the table below, the only insurer who met the statutory 5% reporting requirement threshold for 2008 was *West Virginia Mutual Insurance Company*:

Total Medical Malpractice	2008 West Virginia Licensed Companies				
<i>(NAIC Database)</i> Company	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Loss Incurred	Pure Direct Loss Ratio*
West Virginia Mutual Ins Co	\$44,582,700	83.69%	\$44,213,057	\$9,345,510	21.14%
ProAssurance Indemnity Co., Inc.	\$2,095,822	3.93%	\$4,393,386	(\$2,171,893)	-49.44%
Medicus Ins Co	\$1,393,016	2.61%	\$541,789	\$69,832	12.89%
American Cas Co Of Reading PA	\$1,201,957	2.26%	\$1,190,248	(\$46,480)	-3.91%
Continental Cas Co	\$867,823	1.63%	\$848,922	(\$4,936,074)	-581.45%
Doctors Co An Interins Exch	\$657,935	1.24%	\$768,398	\$751,924	97.86%
National Union Fire Ins Co Of Pitts	\$589,182	1.11%	\$586,715	\$1,358,907	231.61%
<i>All Other (50) Companies</i>	\$1,883,463	3.54%	\$2,200,305	(\$8,941,482)	-406.37%
Total	\$53,271,898	100.00%	\$54,742,820	(\$4,569,756)	-8.35%

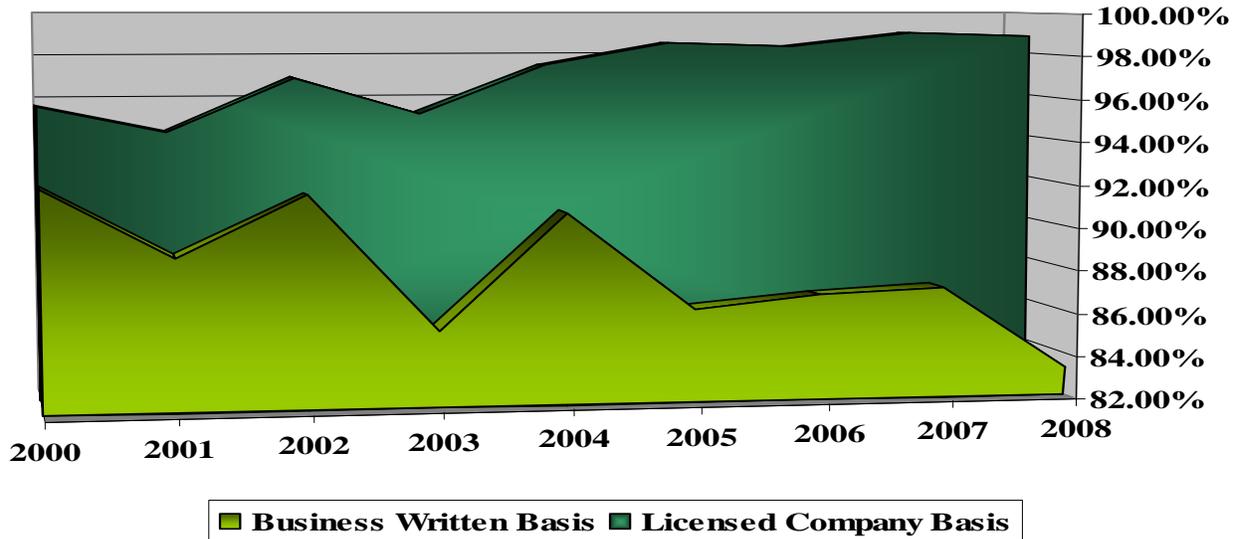
However, by looking at the entire market, which includes the Excess & Surplus writers (*i.e. non-admitted insurers including Risk Retention Groups [RRG's]*), the following information is found:

Total Medical Malpractice	2008 West Virginia Business Written				
<i>(NAIC Database)</i> Company	Direct Premiums Written	Market Share	Direct Premiums Earned	Direct Loss Incurred	Pure Direct Loss Ratio*
West Virginia Mutual Ins Co	44,582,700	56.65%	44,213,057	9,345,510	21.14%
<i>Lexington Ins Co</i>	6,354,708	8.07%	6,496,386	-2,056,555	-31.66%
<i>Mountaineer Freedom RRG Inc</i>	3,389,832	4.31%	3,480,578	3,422,177	98.32%
ProAssurance Indemnity Co., Inc.	\$2,095,822	2.66%	\$4,393,386	(\$2,171,893)	-49.44%
<i>Evanston Ins Co</i>	1,768,503	2.25%	1,546,435	432,920	27.99%
<i>Community Hospital RRG</i>	1,682,433	2.14%	1,682,433	1,179,136	70.09%
<i>Health Care Industry Liab Recip Ins</i>	1,463,248	1.86%	1,623,321	799,671	49.26%
<i>Homeland Ins Co of NY</i>	1,455,402	1.85%	685,704	314,964	45.93%
Medicus Ins Co	\$1,393,016	1.77%	\$541,789	\$69,832	12.89%
<i>Darwin Select Ins Co</i>	1,378,261	1.75%	1,875,603	1,158,806	61.78%
American Cas Co Of Reading PA	\$1,201,957	1.53%	\$1,190,248	(\$46,480)	-3.91%
<i>Ophthalmic Mut Ins Co RRG</i>	1,052,952	1.34%	1,078,616	460,405	42.68%
Continental Cas Co	\$867,823	1.10%	\$848,922	(\$4,936,074)	-581.45%
<i>Columbia Cas Co</i>	806,425	1.02%	882,212	-997,485	-113.07%
<i>All Other (93) Companies</i>	\$9,209,894	11.70%	\$9,712,969	(\$3,979,251)	-40.97%
Totals	\$78,702,976	100.00%	\$80,251,659	\$2,995,683	3.73%

*Direct Loss Ratio does not include LAE or other expenses

As you can determine, the Excess & Surplus lines writers (highlighted light green) have a significant amount of penetration into our Malpractice market. However, considering historical premium volumes it can be found that this penetration has actually generally declined over recent years:

West Virginia Medical Malpractice Combined Market Share of Top 10 Companies



On a business written basis (which includes E&S Companies and RRG's), the 9 -year average market share for the top 10 writers (by premium volume) captures about 88% of the entire market. Taking this same metric for the most recent three years only captures 86% of the entire market.

Below is a breakdown, by sub-line, for some of the key Malpractice writers in West Virginia including those writing on an Excess and Surplus basis:

Company	Subline	2008 Written Premium
<i>West Virginia Mutual Ins. Co.</i>	Physicians & Surgeons	\$44,582,700
	Hospitals	\$0
	Other	\$0
	Total	\$44,582,700
<i>Lexington Insurance Co.</i>	Physicians & Surgeons	\$348,370
	Hospitals	\$0
	Other	\$373,682
	Total	\$722,052
<i>Mountaineer Freedom, RRG</i>	Physicians & Surgeons	\$536,018
	Hospitals	\$2,853,814
	Other	\$0
	Total	\$3,389,832
<i>ProAssurance Ind Co Inc</i>	Physicians & Surgeons	\$2,087,946
	Hospitals	\$0
	Other	\$7,876
	Total	\$2,095,822

III-A. Enabling Legislation

The reporting of experience for insurance carriers with 5% or more of the West Virginia Medical Malpractice direct written premium is *required* by:

West Virginia Regulation §114CSR22

West Virginia Regulation §114CSR23

West Virginia Code §33-20B-6

The regulations and referenced statutes set forth the form in which certain information needs to be reported to the Commissioner. This section of the report is provided to assist the Commissioner in fulfilling obligations under the above regulations and code section and enhance our knowledgebase.

Pursuant to West Virginia Regulation §114CSR23-6, the Commissioner is required to “...*evaluate the information reported pursuant to Section 5 of the rule in order to determine whether the filing insurers have fairly and accurately determined the loss experience and loss expense data in the filing.*”

Per West Virginia Code §33-20B-6(a), the Commissioner is required to “...*review annually the rules, rates and rating plans filed and in effect for each insurer providing five percent or more of the malpractice insurance coverage in this state in the proceeding calendar year to determine whether such filings continue to meet the requirements of this article and whether such filings are unfair or inappropriate given the loss experience in this state in the preceding year.*”

In 1986, the legislature passed §33-20B-7 which required a study of the feasibility and desirability of creating a joint underwriting association or alternative pooling agreement to facilitate the issuance and underwriting of malpractice policies in West Virginia. As nothing in Chapter 33 (Insurance) of the Code of West Virginia would expressly prohibit the forming of any such JUA, it can only be assumed that desirability for the same has historically been absent and remains so to this day as no JUA has ever been formed in West Virginia for the purposes of issuing or underwriting policies of medical malpractice insurance.

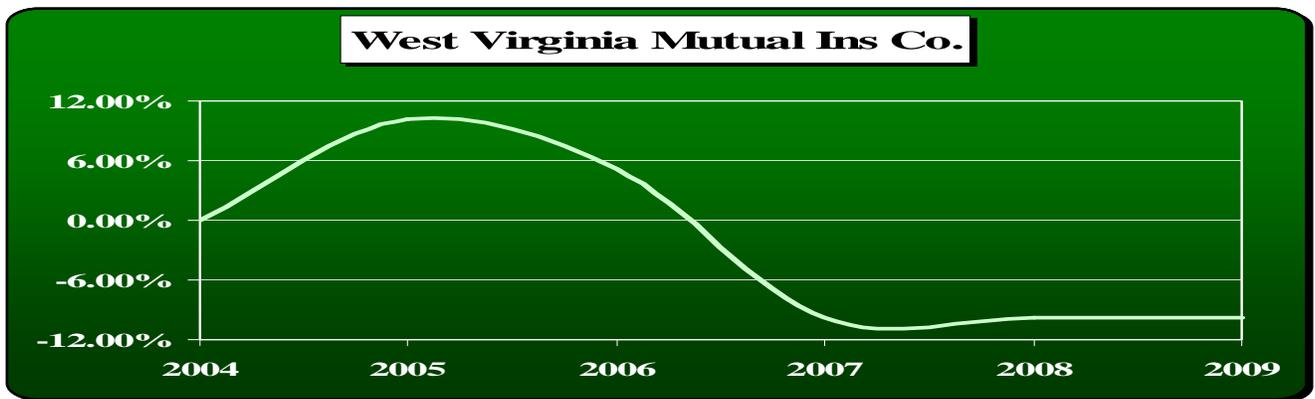
III-B. Discussion of Market Positions

West Virginia Mutual Insurance Company (WVMIC)

Since its inception in July 1, 2004, **WVMIC** has dominated the Physicians & Surgeons market in West Virginia. During the height of the most recent Medical Malpractice “hard market” in West Virginia, a very large number of West Virginia Physicians and Surgeons that were unable to procure coverage via the **admitted market** were ultimately insured by the State of West Virginia itself utilizing our Board of Risk and Insurance Management (**BRIM**—generally the insurer of State owned property and liability exposures).

As a long term solution to the availability of coverage for Physicians and Surgeons in West Virginia, §33-20F established **WVMIC** and all policies previously insured in the **BRIM** program novated to the new Company upon inception. **WVMIC** has since added new business and has worked with the Offices of the West Virginia Insurance Commissioner to accommodate difficult situations while maintaining underwriting standards. The rate history of **WVMIC** since inception follows:

2008 Market Share	Company	Effective date	%Requested	% Granted	WV #:
83.69%	<i>West Virginia Mutual Ins Co</i>	<i>pending</i>	0%	<i>pending</i>	90918009
	<i>*fka W.V. Physicians Mutual Ins. Co.</i>	1/1/2009	0%	0%	80903007
		3/1/2008	-0.01%	-0.01%	80129001
		1/1/2008	0%	0%	70918006
		1/1/2007	-15.00%	-15.00%	60915016
		1/1/2006	-5.00%	-5.00%	50826007
		1/1/2005	10.20%	10.20%	41006013
		7/1/2004	initial filing	initial filing	40331017



The company’s results continue to be favorable and subsequent changes made to their rating plan establish their current rates below those that were utilized upon inception. **WVMIC** writes only Physicians and Surgeons coverage and only in West Virginia. However, having fully repaid their original surplus note (\$26.1M start-up loan) back to the State of West Virginia before the end of 2008, they have begun to explore opportunities for expansion into neighboring states.

Lexington Insurance Company

Lexington is a **surplus lines** writer (an **AIG** subsidiary) writing coverage primarily for hospitals and other healthcare facilities. They wrote \$6,354,708 in West Virginia in the Medical Malpractice line during 2008, representing just over 8% market share in the total market (combined admitted and non-admitted.) This again represents a further decrease in written premium in West Virginia for ***Lexington*** over the past four years (\$13,378,898, \$10,819,121, \$9,422,341, & \$7,951,210 respectively.) In the year 2000, ***Lexington*** entered the West Virginia market on a surplus lines basis and reported \$58,000 in written premium for the year. This increased to over \$7M by the 2002-2003 time period reaching the high levels noted above. As a surplus lines writer ***Lexington*** did not provide 5% market share information for this report and no rate history information is available for this company.

Mountaineer Freedom RRG, Inc.

Mountaineer Freedom is a West Virginia domiciled risk retention group which was newly incorporated during 2006. This RRG was formed in order to provide professional and general liability coverage to Wheeling Hospital and its affiliated staff (*which was previously self-insured.*) As ***Mountaineer Freedom*** did not have a market share in 2008 which exceeded 5%, they did not provide information for this report.

Medicus Insurance Company

Domiciled in Texas and initially incorporated in 2006, ***Medicus*** provides medical malpractice insurance to physicians, surgeons and related medical service providers. They received their initial Certificate of Authority to write casualty insurance in West Virginia in December 2007 and had gained approval of their first Physicians and Surgeons rate, rule and form filing here by March 2008. They are currently licensed and admitted in 19 states including West Virginia. Notably, they became 3rd in overall admitted market share by the end of 2008 with 2.6% of the market.

ProAssurance Indemnity Co., Inc.

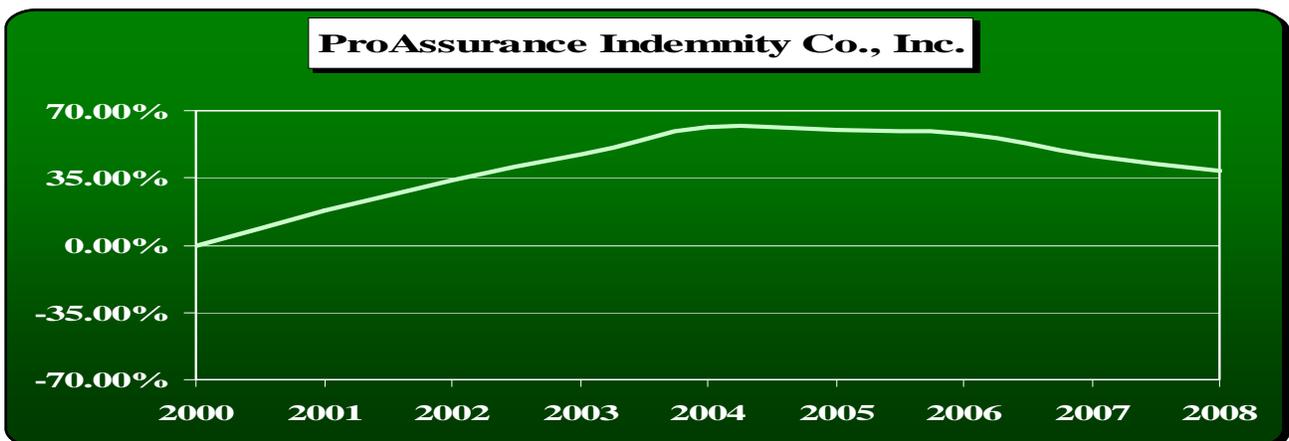
ProAssurance Indemnity Co., Inc. (formerly ***Medical Assurance of West Virginia*** until 2005, and becoming ***Woodbrook Casualty Insurance Company*** until 2008) was the leading commercial writer of malpractice insurance for Physicians and Surgeons in West Virginia in the years 2000 and 2003, and was 2nd in West Virginia admitted market share from 2001-2002 and from 2004 to present.

ProAssurance's in-force policy exposure in West Virginia has generally declined since its peak which occurred in 1998. Beginning with a high of 856, it had dropped to 417 by 2001, 133 by 2004, and stood at only 72 in 2007. The rate history of ***ProAssurance*** since the year 2000 follows:

2008 Market Share	Company	Eff date	% Req'd	% Granted	WV #:
3.93%	<i>ProAssurance Indemnity Co., Inc.</i>	11/1/2008	-8.30%	-8.30%	80827030 (S)
	<i>*fka Woodbrook Casualty Ins, Inc</i>	11/1/2007	-10.70%	-10.70%	70810017 (S)
	<i>*fka Medical Assur. of WV</i>	10/20/2006	-2.80%	-2.80%	60711005
		10/20/2005	-1.10%	-1.10%	50718024
		10/20/2004	18.50%	14.50%	40721020
		10/3/2003	17.30%	13.00%	30623002
		7/1/2002	23.00%	16.00%	161405
		9/14/2001	30.00%	18.00%	155255
		8/1/2000	35.00%	35.00%	50507

Improved experience has resulted in overall rate level decreases for ***ProAssurance*** annually since 2004. The net effect of the rate decrease filings roughly offset their two most recent rate level increase filings which became effective in 2003 and 2004, and resulting in their current pricing being roughly equivalent to the 2002-2003 levels. Notably, the declining policy count in combination with the declining rate level has caused ***ProAssurance*** to fall below the statutory participation level of 5% or more of the market share in accordance §33-20B-6, and accordingly ***ProAssurance*** did not participate in this year's report.

A year 2000 baseline representation of their current rate level follows:



III-C. Rating Plans and Rating Rules

Physicians and Surgeons

Coverage is provided by each of the insurers on a claims-made (or less frequently, occurrence) basis.

The coverage provided by all plans is relatively standard. Differences may occur in:

- Number of classes
- Assignment of specialties to class
- Definition of specialties
- Class relativities
- Maturity and tail factors
- Discounts offered

None of these differences produce an unfair advantage or inappropriate rating plan. Physicians and Surgeons rating plans are consistent with other industry plans and are reasonable.

Hospitals

Each insurer provides coverage on a claims-made (or less frequently, occurrence) basis. Variations in the rating plans may occur in the:

- Exposure base
- Experience rating plan
- Schedule rating plan
- Surcharge programs
- Deductible credits
- Increased limits factors

Flexibility in pricing through the use of guide (a) rating (aka 'refer to company') allows underwriters the ability to customize the price and coverage to the risk. Such a feature is common when rating large, unique risks such as hospitals.

**III-D. Reconciliation of Filed Information to Rate Filing Information
As Required by West Virginia Code §33-20B-3**

1. Reconcile the most recent filed information to the experience reported in the rate filings.

Exhibit I-Sheet 1a through 1c provides the premium and loss for each (the) carrier.

(Exhibits begin on page 60.)

- ✓ *WVMIC* figures (*Sheets 1a through 1c*) are noted to have undergone further development as the experience of the legacy program which they had inherited (*BRIM II*) becomes better known. This development appears to have been favorable to *WVMIC* and generally does not provide concerns.

2. Reconcile the experience in the filed information to the most recent experience reported in the company's financial statements.

- ✓ **Exhibit VI** provides the comparison of Annual Statement information with the filed 5% Report information. The results are demonstrated to wholly reconcile.

3. Compare the assumptions underlying the filed information to the most recent rate filing assumptions or other information.

- ✓ **Exhibits II-V** provide the key assumptions underlying the most recent rate filings to the filed 5% Report information, prior rate filings and abstracts, Annual Statement data, and other source documents. A notable increase in underwriting expense provisions are observed for *WVMIC* since inception in 2004.

4. Is the filed information filled out correctly and accurately?

- ✓ It is clear that the company has attempted to provide accurate information in response to the 5% Report data call.

5. Does the filed information support our conclusion on the rates as of 12/31/04?

- ✓ **Exhibit VII** provides rate comparisons for a number of specialties utilizing the filed rates of several companies writing physicians and surgeons coverage in West Virginia as well as those filed by a Rating Organization. Note that in review of the by-company rate histories as provided in Section III-B above, that by premium volume **rates have generally remained stable in West Virginia after having generally declined during the most recent prior years.**

III-E: Analysis of Rate Filings

West Virginia Mutual Insurance Company

The company most recently filed for and received approval of a 0.0% change to their base rates to become effective on January 1, 2009; although a January 1, 2010 filing (requesting another “no-change”) is pending at the time of this publication. A similar “no change” filing was approved for January 1, 2008, which also added a new renewal discount to the rating manual. In January of 2007, the company filed for and received approval of an overall rate level decrease of -15%; this followed a similar overall decrease of -5% in 2006. As indicated in Section **III-B**, the Company’s current rates are about -10% below that of their initial rate filing which became effective on July 1, 2004.

III-F: Investment Portfolio

Exhibit III presents a comparison of net investment gains and investment income provisions from rate filings. In earlier years, investment gains had generally declined but are now showing upward movement. Noting the general financial crisis occurring in the financial markets during 2008, the favorable gains of recent years may be unlikely to continue in the same manner unimpeded.

III-G: Overall Medical Malpractice Market (Annual Statement Line of Business II)

Although sub-lines of medical malpractice (e.g. physicians, hospitals, etc) are considered individually in the Appendix of this report, a detailed view of the entire medical malpractice line of business on an admitted company basis for 2008 provides the following: (Companies under \$100.00 omitted)

Company Name	Premiums Written	Market Share	Premiums Earned	Loss Incurred	Loss Ratio
West Virginia Mut Ins Co	\$44,582,700	83.69%	\$44,213,057	\$9,345,510	21.14%
Medical Assur Co Inc	\$2,095,822	3.93%	\$4,393,386	-\$2,171,893	-49.44%
Medicus Ins Co	\$1,393,016	2.61%	\$541,789	\$69,832	12.89%
American Cas Co Of Reading PA	\$1,201,957	2.26%	\$1,190,248	-\$46,480	-3.91%
Continental Cas Co	\$867,823	1.63%	\$848,922	-\$4,936,074	-581.45%
Doctors Co An Interins Exch	\$657,935	1.24%	\$768,398	\$751,924	97.86%
National Union Fire Ins Co Of Pitts	\$589,182	1.11%	\$586,715	\$1,358,907	231.61%
Podiatry Ins Co Of Amer A Mut Co	\$505,871	0.95%	\$624,437	\$288,192	46.15%
Cincinnati Ins Co	\$433,207	0.81%	\$418,120	-\$99,607	-23.82%
NCMIC Ins Co	\$331,880	0.62%	\$340,852	\$145,081	42.56%
Chicago Ins Co	\$238,883	0.45%	\$247,961	\$127,929	51.59%
Ace Amer Ins Co	\$110,599	0.21%	\$109,032	\$19,118	17.53%
Medical Protective Co	\$104,362	0.20%	\$102,822	\$400,000	389.02%
American Alt Ins Corp	\$85,914	0.16%	\$81,881	\$21,626	26.41%
Darwin Natl Assur Co	\$70,080	0.13%	\$66,773	-\$1,369	-2.05%
Church Mut Ins Co	\$56,986	0.11%	\$61,976	-\$31,137	-50.24%
Campmed Cas & Ind Co Inc MD	\$39,650	0.07%	\$40,086	\$21,742	54.24%
State Farm Fire And Cas Co	\$19,542	0.04%	\$19,881	\$0	0%
Pharmacists Mut Ins Co	\$13,637	0.03%	\$13,402	\$1,390	10.37%
American Ins Co	\$11,571	0.02%	\$25,307	-\$3,756	-14.84%
Fortress Ins Co	\$6,829	0.01%	\$5,715	\$773	13.53%
Granite State Ins Co	\$5,726	0.01%	\$5,192	-\$47,351	-912.00%
Nationwide Mut Ins Co	\$3,255	0.01%	\$3,609	-\$586	-16.24%
American Home Assur Co	\$1,069	0.00%	\$1,103	-\$1,677	-152.04%
Nationwide Mut Fire Ins Co	\$700	0.00%	\$842	-\$63	-7.48%
National Cas Co	\$697	0.00%	\$87	\$20	22.99%
PACO Assur Co Inc	\$507	0.00%	\$107	\$433	404.67%
Travelers Ind Co	\$0	0%	\$0	-\$31,408	0%
Standard Fire Ins Co	\$0	0%	\$0	-\$33,805	0%
Ohic Ins Co	\$0	0%	\$0	-\$1,503,022	0%
Arrowood Ind Co	\$0	0%	\$0	-\$411	0%
TIG Ins Co	\$0	0%	\$0	-\$14,896	0%
Pacific Employers Ins Co	\$0	0%	\$0	\$12,011	0%
Firemans Fund Ins Co	\$0	0%	\$0	-\$815	0%
St Paul Mercury Ins Co	\$0	0%	\$0	\$19,007	0%
Health Care Ind Inc	\$0	0%	\$0	-\$22,600,000	0%
Westport Ins Corp	\$0	0%	\$0	\$18,169	0%
Travelers Property Cas Co Of Amer	\$0	0%	\$0	-\$367	0%
Travelers Cas & Surety Co	\$0	0%	\$0	\$599	0%
American Hlthcare Ind Co	\$0	0%	\$0	\$3,720	0%
National Surety Corp	\$0	0%	\$0	-\$288	0%
Ace Fire Underwriters Ins Co	\$0	0%	\$0	-\$2,866	0%
Century Ind Co	\$0	0%	\$0	-\$2,992	0%
St Paul Fire & Marine Ins Co	\$0	0%	\$0	\$10,248,038	0%
Professionals Advocate Ins Co	\$0	0%	\$0	\$265,887	0%
Executive Risk Ind Inc	\$0	0%	\$182,212	-\$119,924	-65.82%
ProAssurance Natl Capital Ins Co	-\$30,099	-0.06%	-\$30,099	-\$200,000	664.47%
National Fire Ins Co Of Hartford	-\$127,403	-0.24%	-\$120,993	\$4,161,282	-3439.28%
57 Companies in Report	\$53,271,898	100%	\$54,742,820	-\$4,569,756	-8.35%

Note that only a very small number of companies (57) are reporting any activity in West Virginia for 2008, and further that our domiciled mutual company (West Virginia Mutual) appears to have a material and significant concentration of the total market share. Looking back on these considerations historically, on an admitted basis as well as on a business written basis (*which includes the excess and surplus writers*), the following summary information can be found.

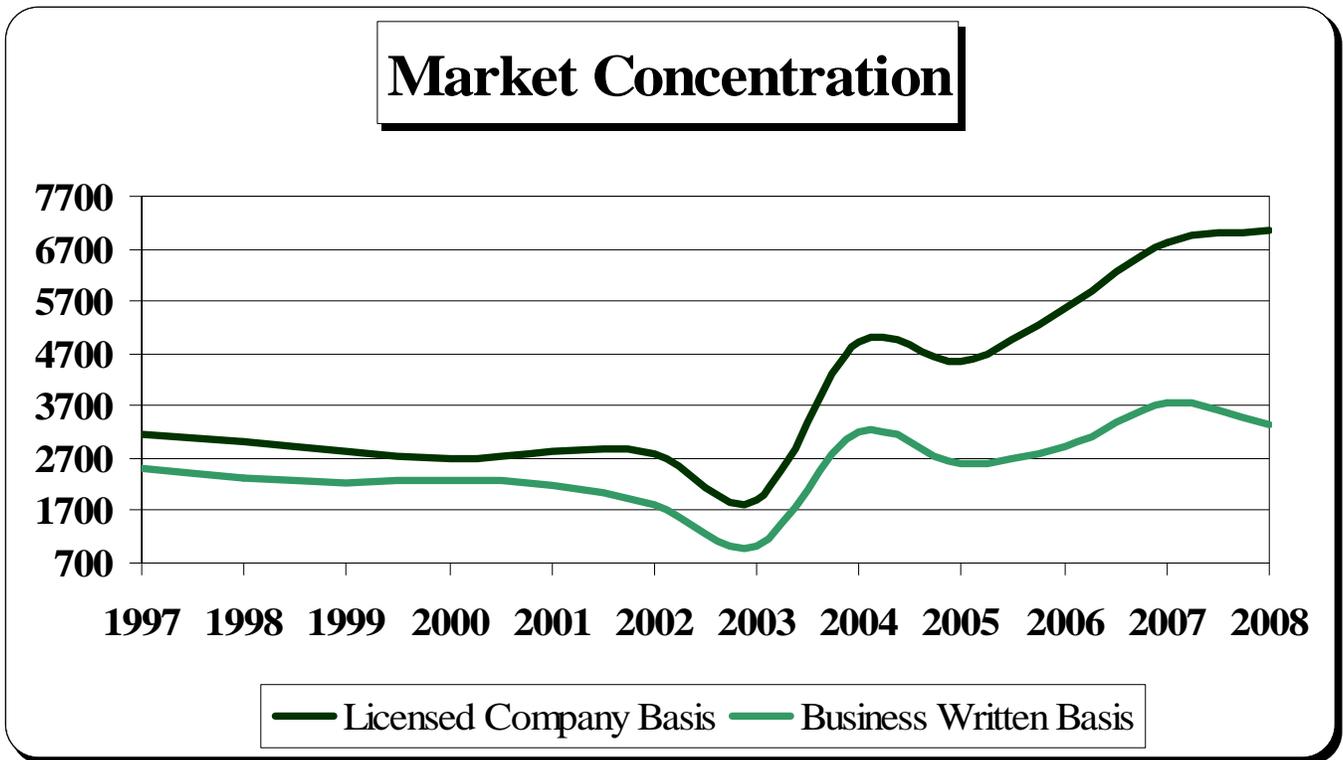
Licensed Company Basis			
	Active Co's	Loss Ratio	HHI
1997	59	90.69%	3,142
1998	58	79.77%	3,038
1999	60	93.82%	2,829
2000	61	76.51%	2,672
2001	61	89.68%	2,850
2002	60	97.76%	2,773
2003	58	70.17%	1,913
2004	65	38.23%	4,911
2005	59	26.54%	4,547
2006	56	15.78%	5,575
2007	52	59.39%	6,819
2008	57	-8.35%	7,039

Business Written Basis			
	Active Co's	Loss Ratio	HHI
1997	79	92.81%	2,512
1998	87	76.04%	2,335
1999	91	93.69%	2,252
2000	93	85.64%	2,295
2001	93	91.36%	2,163
2002	94	93.27%	1,834
2003	94	67.19%	1,047
2004	100	36.84%	3,185
2005	104	25.85%	2,595
2006	104	17.44%	2,909
2007	102	51.90%	3,746
2008	107	3.73%	3,335

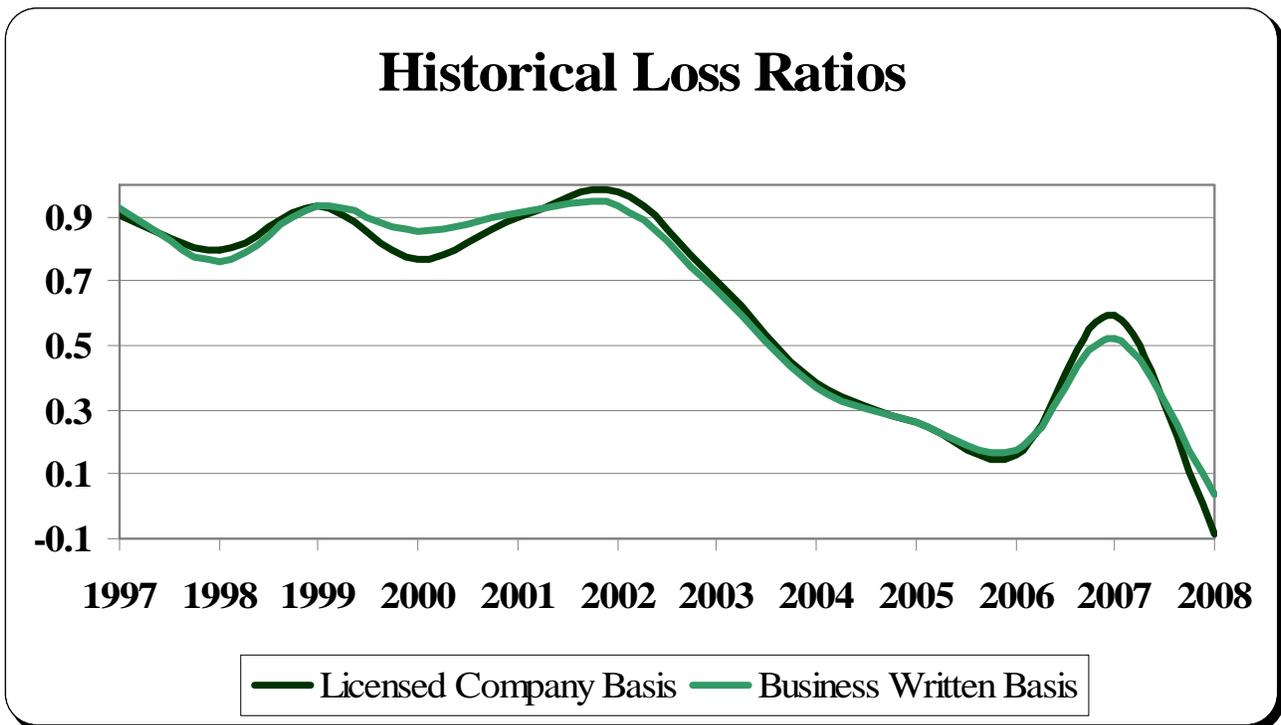
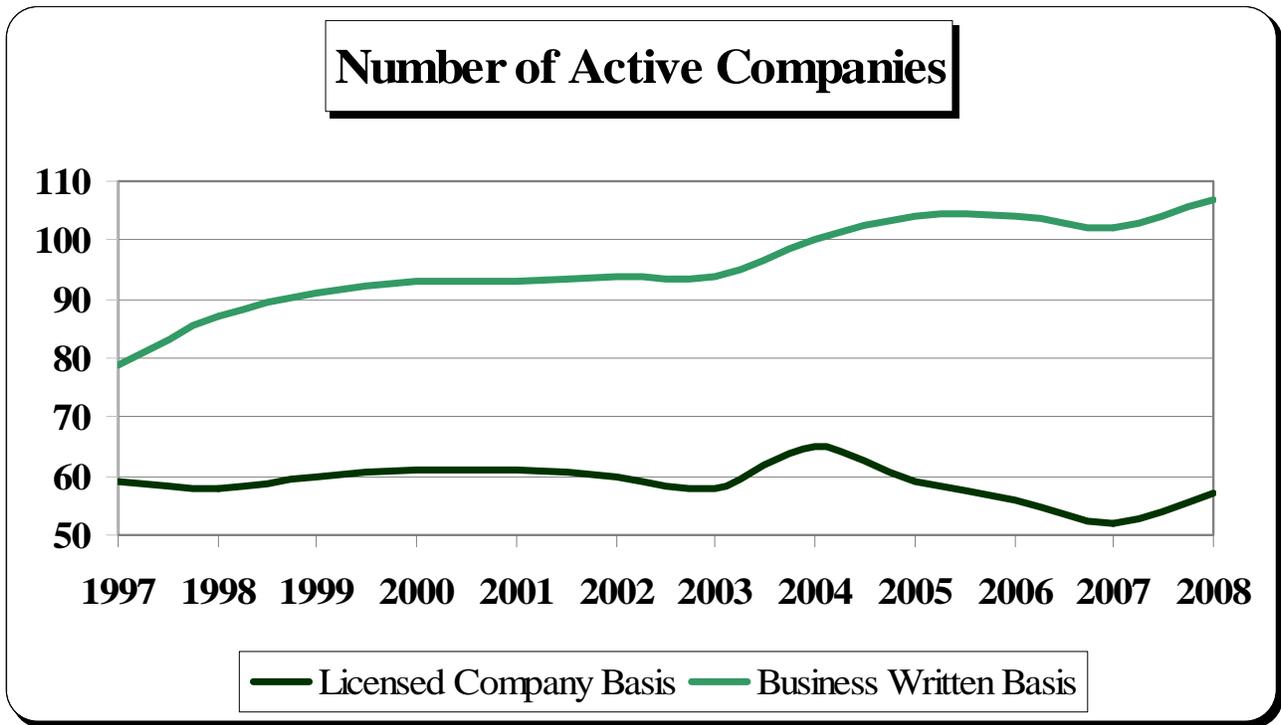
Note that "**HHI**" represents the *Herfindahl-Hirschman Index*, a metric named for its originators. This is a commonly accepted measure of marketplace concentration. It is calculated by squaring the market share of each firm competing in a market and then summing the resulting numbers for all firms. For example, in a market consisting of only four firms with market shares of 30%, 30%, 20% and 20%, the **HHI** would be found to be 2,600 or $(30^2 + 30^2 + 20^2 + 20^2)$. A market having only a single firm with a market share of 100% would be found to be 10,000 or (100^2) in what is otherwise known as a monopoly.

The **HHI** takes into account the relative size and distribution of the firms in a market and approaches zero when a market consists of a large number of firms of relatively equal size. The **HHI** increases both as the number of firms in the market decreases and as the disparity in size between those firms increases. Markets in which the **HHI** is between 1,000 and 1,800 points are considered to be moderately concentrated and those in which the **HHI** is in excess of 1,800 points are considered to be concentrated.

While the general medical malpractice market is demonstrated to be in somewhat more of a healthy state simply due to the presence of the excess and surplus markets, both markets (admitted and non-admitted) have been becoming more concentrated since 2003, and only once (2003 Business Written basis) in the past 11 years would have been defined as having been only moderately concentrated.



Other graphical representations of the historical market data:



Section IV

Other Sources of Data

Section IV: Other Sources of Data

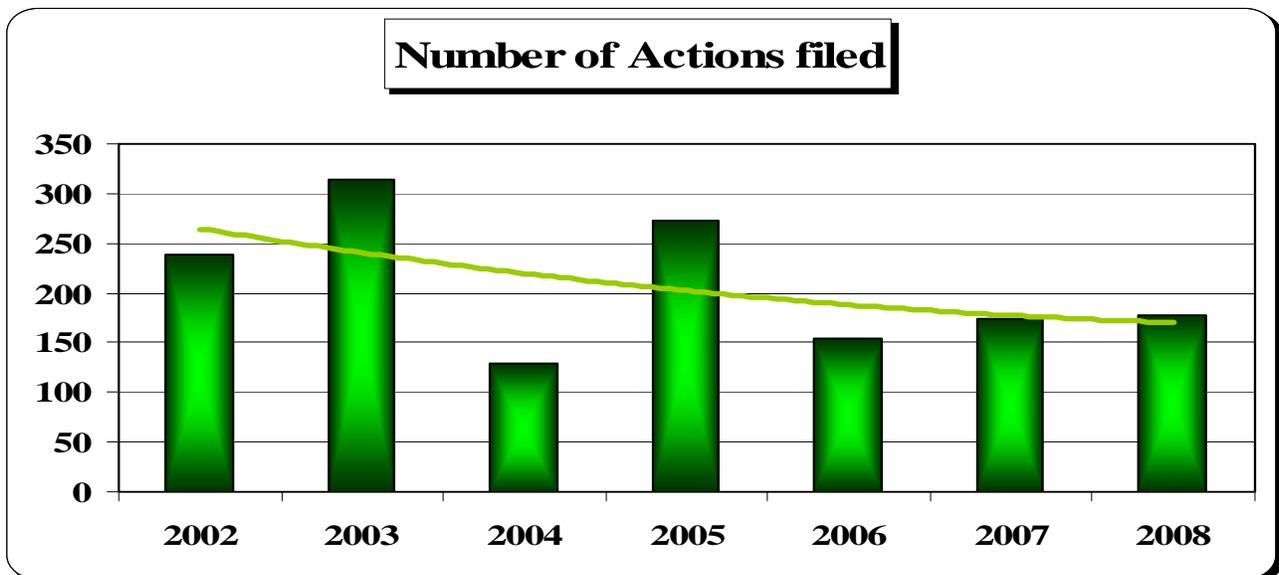
A: Medical Liability Fund Data

Becoming effective on January 1, 2002, *HB 601* increased the fee associated with filing a medical professional liability action in part to support the Medical Liability Fund created pursuant to §29-12B-1 et seq. As part of this change, a portion of the moneys received for each such action filed are received by the State Treasurers Office. It is noted that due to the particular timing involved in posting these transactions the data appears to lag by a period of approximately one month from the actual date that the action in consideration was actually filed in a court of law. The data associated with these transactions can be examined to roughly establish the total number of actions involving Medical Professional Liability filed in West Virginia per year and as well the total number filed by county of venue.

Examining this data in aggregate, the following information is noted:

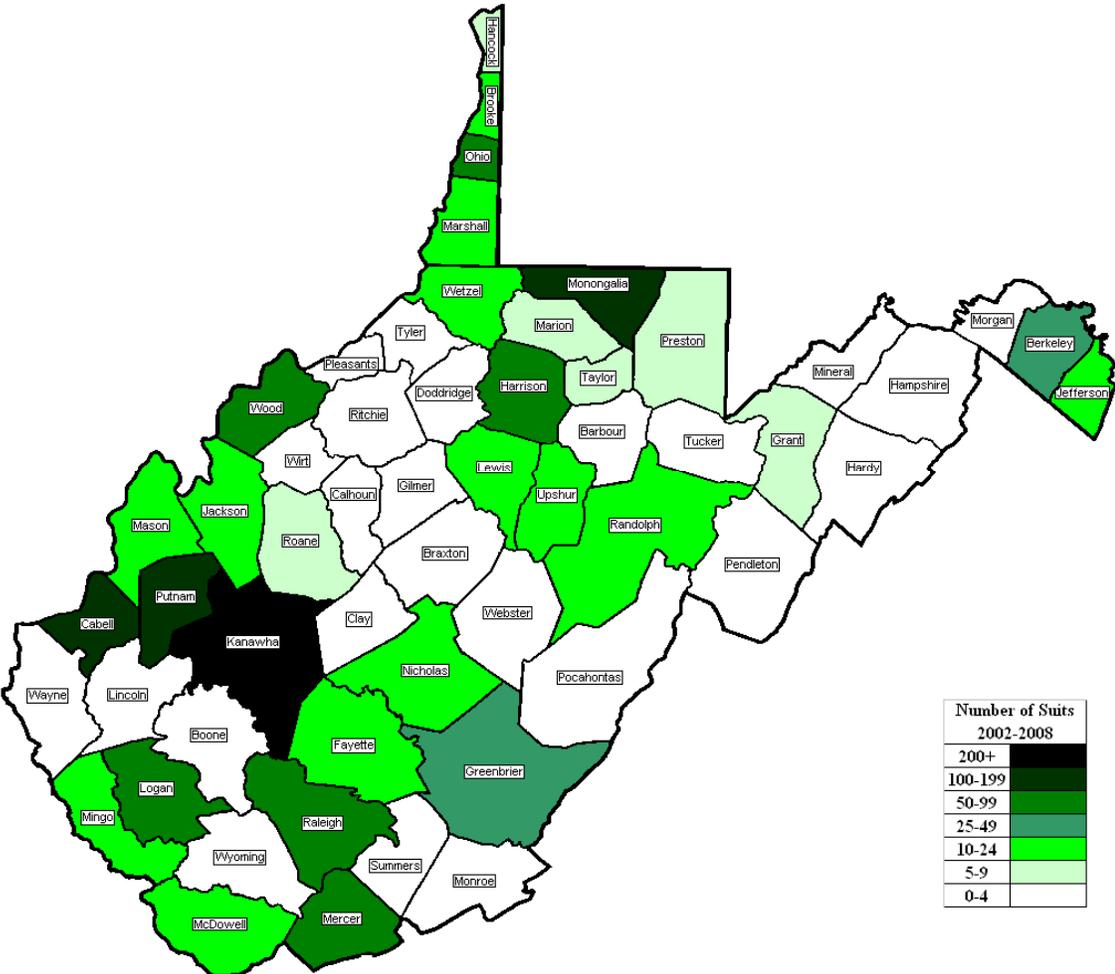
Year	# of Filed Actions
2002	239
2003	315
2004	130
2005	273
2006	154
2007	174
2008	178

Although 2004 is clearly a low point, and the 2008 figure is below the seven year average of 209, not a great deal of information can be gleaned from these figures apart from what appears to be a general decline (indicated by the polynomial trend line in the graph below) in the number of actions filed by year.



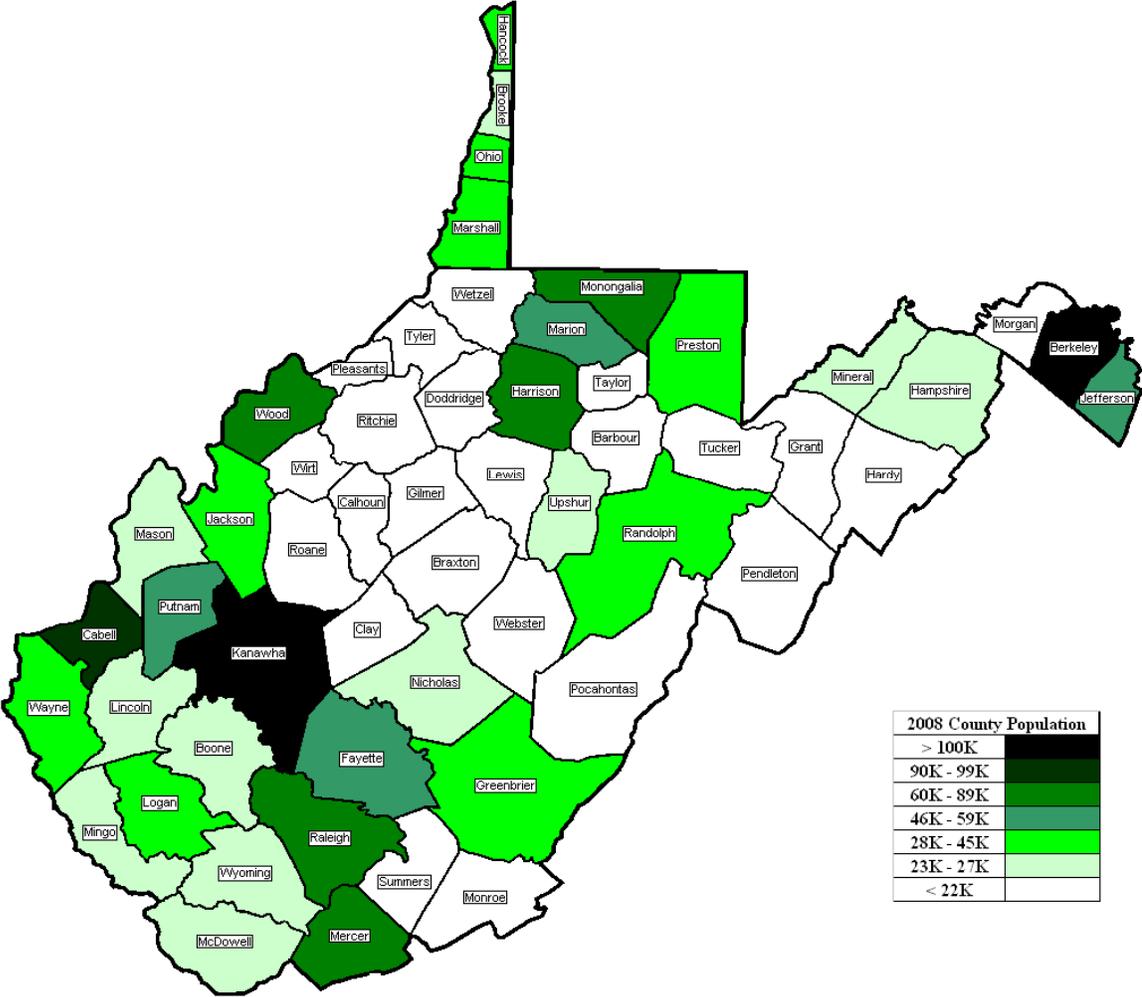
Perhaps of more interest than the annual counts above, the Medical Liability Fund data also provides the county of venue where the action was filed. Compiling this data from 2002-2008 provides the following: (See also Appendix page 75.)

Number of Actions Filed by County of Venue 2002-2008



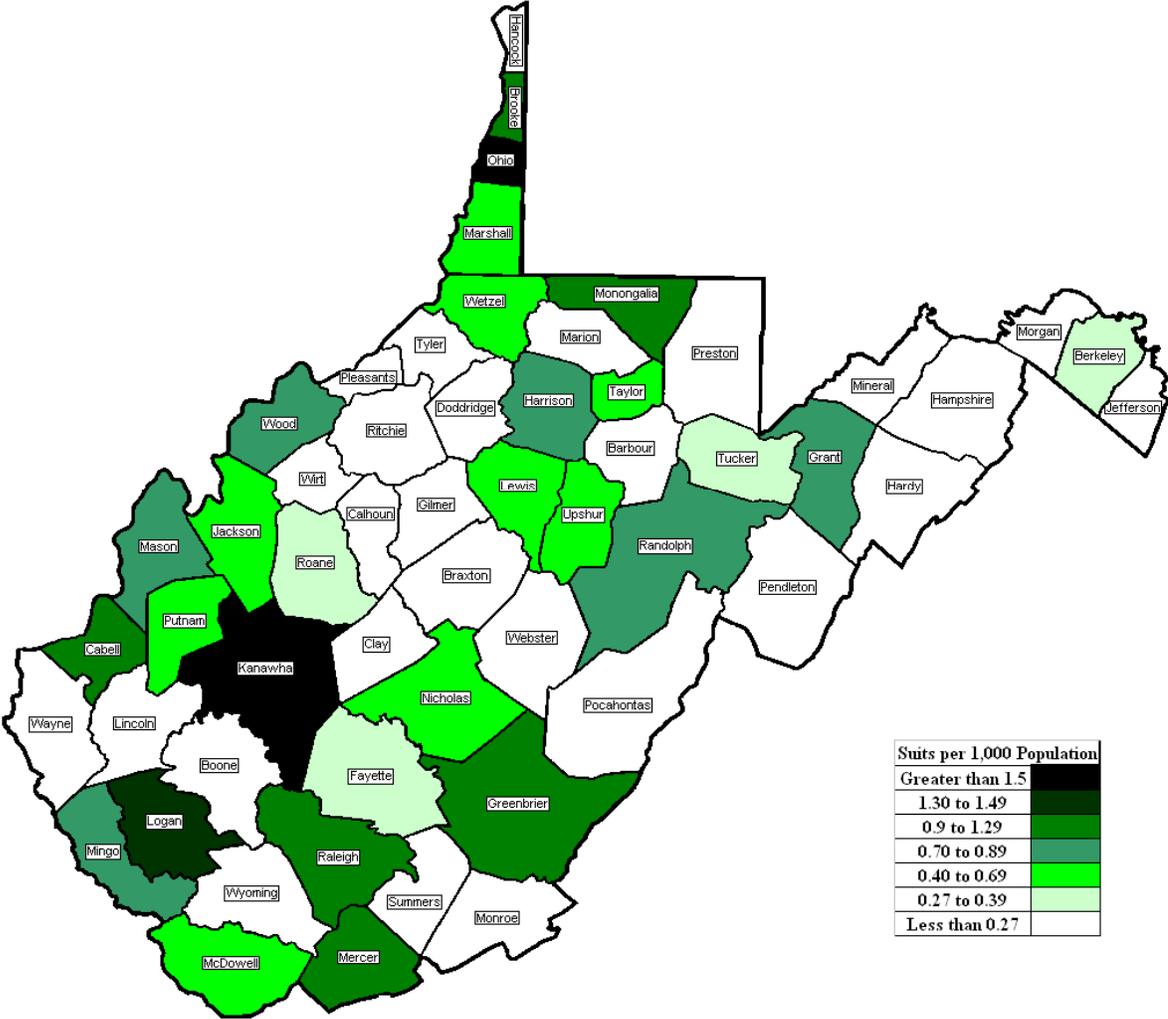
The data on suits by county above appears to be roughly equivalent to population levels by county:
 (See also Appendix page 92.)

West Virginia County Population (U.S. Census 2008 Estimate)



By making the suits by county data relative to the number of residents per county, we can determine which counties have the highest suit ratios per 1,000 of population.

Total (2002-08) Suits filed per 1,000 Population (U.S. Census projection)



It is noted that approximately 146 cases were filed against a single Doctor in Putnam County over the time period being reviewed above. Adjusting the county level data to account for that single outlier would result in a Putnam County ratio of 0.54, and a State-wide average ratio of 0.81.

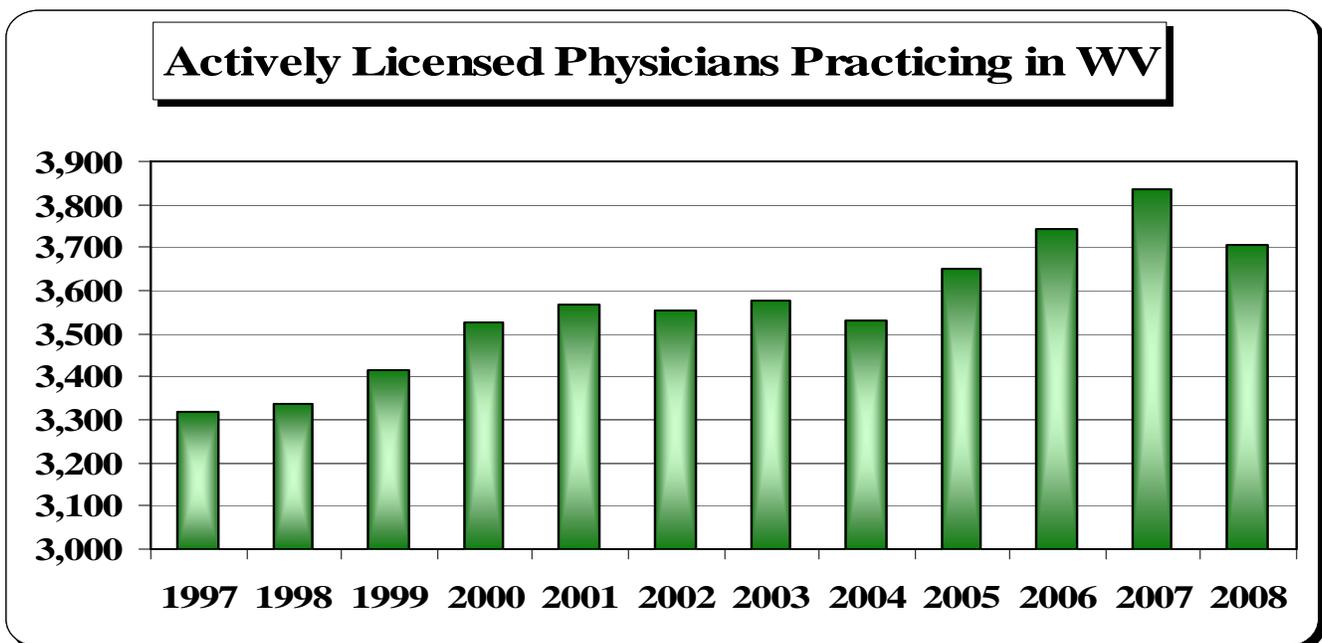
B: Board of Medicine Data

Obtaining data from the West Virginia Board of Medicine regarding physician licensure in West Virginia, the following history can be observed.

West Virginia Board of Medicine Licensure Data	1997	1998	1999	2000	2001	2002
Actively Licensed Physicians (M.D.)	5,026	5,107	5,251	5,212	5,246	5,199
Inactively Licensed Physicians	937	896	869	920	947	901
Actively Licensed Podiatrists (D.P.M.)	102	115	104	110	104	114
Inactively Licensed Podiatrists	13	13	22	24	22	22
Actively Licensed Physicians Practicing in WV	3,317	3,339	3,415	3,525	3,570	3,552
Actively Licensed Podiatrists Practicing in WV	58	59	65	67	68	71
Physician Assistants (P.A.)	289	333	335	371	378	405
Medical Corporations	585	595	590	603	611	568
Professional Limited Liability Companies	11	26	34	42	41	45
Special Volunteer Medical Licenses	----	----	----	4	9	13
Medical School Faculty Limited Licenses	----	----	----	----	----	----

West Virginia Board of Medicine Licensure Data	2003	2004	2005	2006	2007	2008
Actively Licensed Physicians (M.D.)	5,182	4,873	5,058	5,187	5,379	5,594
Inactively Licensed Physicians	631	853	757	734	692	650
Actively Licensed Podiatrists (D.P.M.)	110	105	99	105	103	104
Inactively Licensed Podiatrists	17	22	20	20	16	16
Actively Licensed Physicians Practicing in WV	3,575	3,532	3,650	3,743	3,837	3,708
Actively Licensed Podiatrists Practicing in WV	73	72	68	66	75	73
Physician Assistants (P.A.)	421	467	480	540	542	580
Medical Corporations	565	557	540	521	513	502
Professional Limited Liability Companies	55	57	54	51	47	50
Special Volunteer Medical Licenses	21	20	16	15	13	16
Medical School Faculty Limited Licenses	2	4	4	4	4	2

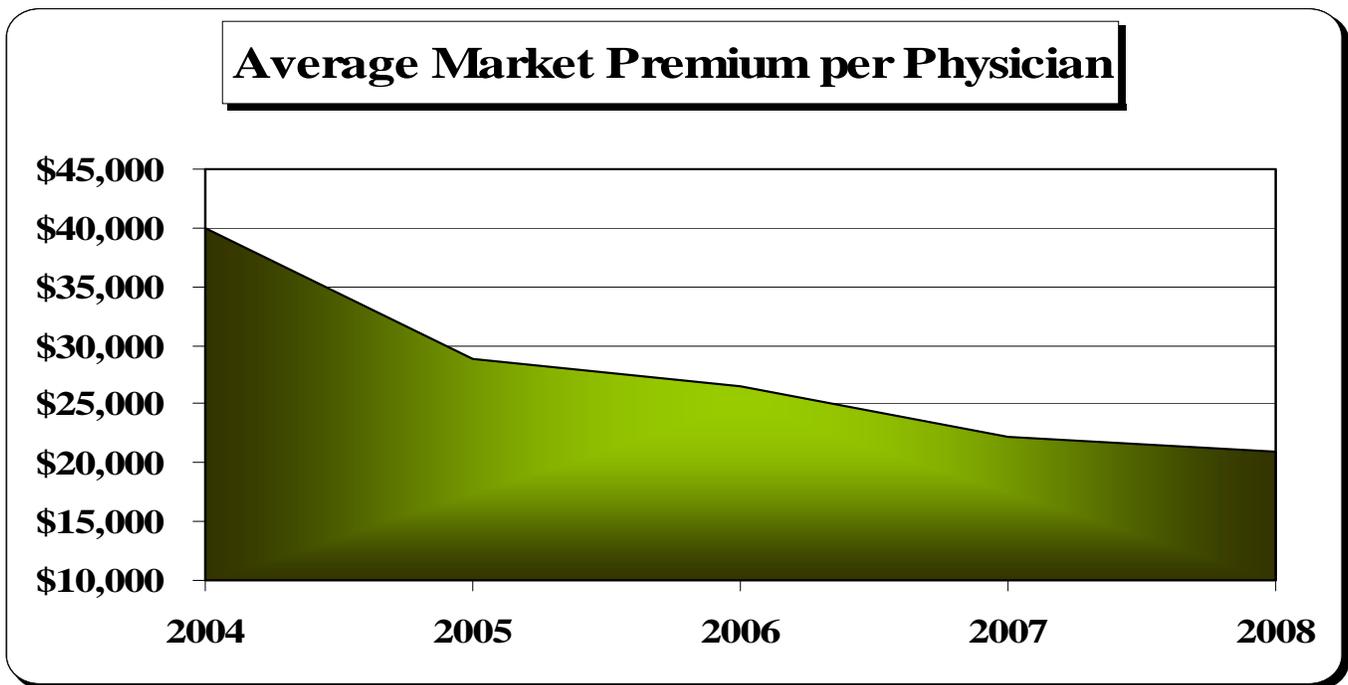
Looking at only actively licensed physicians that are reported to actually practice in West Virginia, an overall favorable increase can be observed for the State.



Tying the physician licensure data to historical premium data for the physician sub-line of medical malpractice, we can estimate how the cost of malpractice premiums might be spread on average throughout the physician population.

Business Written Basis				
	P &S Written Premiums	Physicians practicing in WV	Board of Risk insured Physicians	Averaged Premium per Physician
2004	\$104,451,130	3,532	923	\$40,034.93
2005	\$77,791,000	3,650	955	\$28,864.94
2006	\$76,117,773	3,743	881	\$26,596.01
2007	\$63,070,586	3,837	988	\$22,137.80
2008	\$55,572,225	3,708	1,065	\$21,026.19

Note the significant decrease in average premium occurring from 2004 to present.



Note also that the “averaged” premiums above are not necessarily representative of the premium that a given physician doing business in West Virginia may actually be paying, as that premium would be influenced by the physicians specialty (e.g. physician classes versus surgeon classes), the maturity of their claims-made policy, the limits of insurance afforded, presence of rating credits and debits, etc. However it is clear from the representative information above that, on average, malpractice rates in West Virginia are continuing to decline. This is also directly observable via the rate filing history appearing on page 91.

Section V

Summary Observations

Section V. Summary Observations

- In 2008, medical malpractice insurance in **West Virginia** continued to demonstrate highly favorable results, culminating in the **lowest overall loss ratio on record!** Total premium volume for 2008 declined to a level comparable to that last experienced during 2003, yet total incurred loss for 2008 concluded with **an overall take-down in loss reserves** indicating that even the recent favorable past experience may prove a little more promising than previously believed. Still of significant concern however is the possibility of future adverse volatility occurring within our marketplace due to its inherently small (and still declining) size.
- **Countrywide** net operating results for all lines of business in 2008 remained barely favorable (99.8%), but **overall medical malpractice results remained stable** (70.1% for 2008, 67.6% in 2007 and 72.3% in 2006.)
- The key volume writer in the state, *West Virginia Mutual Insurance Company* which holds 83.7% of the admitted market and 56.5% of the entire West Virginia market, again **experienced a favorable year in 2008**, posting a pure direct loss ratio of only 21.14%. However, it was the only company to meet the 5% or more market share threshold for inclusion in the 2008 report. There were 2 companies which met that criterion in 2007, and 3 in 2006.
- During 2008 medical malpractice **rates in West Virginia remained stable.** WVMIC held a substantial majority of the market share and proposed no change in rate, and while other top writers did lower rates this only impacted the entire market by less than 1% (-0.46%).
- As noted in previous reports, one of the key elements underlying the historical adverse results for West Virginia had been a very **high level of defense costs**. Loss adjustment expenses in West Virginia had fallen from a high of 68.4% in 1999 to be more in line with (or better) than the industry countrywide ratios by 2006. However, this favorable change did not continue in 2007 as Loss Adjustment Expense grew to 50.8% of premium (up from only 11.7% in 2006), and only improved slightly over that level for 2008 with 39.42%. Again examining the company level data, a degree of this adverse experience appears to be related to companies exiting the West Virginia market. However, this also remains an item of concern for the future.

- In the admitted market, the top five malpractice writers in West Virginia by premium written accounted for 94.1% of the entire admitted market. In the whole market (admitted and non-admitted), the top five writers account for 73.9% of the market. The key Excess & Surplus writer remains *Lexington Insurance Company* (an AIG surplus lines writer). In 2008, our **medical malpractice market remained at about the same level of concentration**, and still indicates an overall absence of competition.
- The **small size** of our medical malpractice marketplace in West Virginia, with only 3,708 active physicians practicing in our State, inherently **lends itself toward volatility**, as can be demonstrated by simply considering the 2006 through 2008 results (with Direct Loss Ratios of 15.7%, 59.4%, and -8.4% respectively).
- An analysis of West Virginia Board of Medicine data revealed the following:
 - The number of **paid claims** continues to generally **decline** in West Virginia.
 - Roughly **31% of claims** filed are still being **dismissed**.
 - The total number of **claims in 2008** (195) is about **half** of that experienced in 2004 (375 or 52%).

This appears to suggest that the “*certificate of merit*”, required by H. B. 601, continues to have a diminishing impact on medical malpractice claims.

- Approximately **9% of claims** filed actually **go to court**.
 - **60% of Malpractice claims are settled** outside of court.
 - There still does not appear to be any clear and credible pattern of escalating jury awards, although the small number of awards yields little in the way of credible data upon which to draw conclusions.
- A review of Medical Liability fund data indicates that **the number of filed actions** in West Virginia generally **continued to decline in 2008**. This appears to be consistent with other similar measurements contained within this report.
 - Examination of the **5% market share companies data** as required by §114CSR22, §114CSR23, and §33-20B-6 **found no areas of material concern**.

Glossary of Terms

Admitted Market: Comprised of only Insurance Companies that are specifically authorized and licensed to write business in a given state. Contrast this with the market as a whole which would also include non admitted insurers who write in a given state on an Excess and Surplus lines basis. (i.e. Business Written Basis.)

BRIM: *West Virginia Board of Risk and Insurance Management*

BRIM I: Term to identify the medical malpractice program for teaching schools and their physicians. This program is administered by *National Union Fire of Pittsburgh* (an *AIG* subsidiary) under a fronting arrangement. *AIG* assumes no real risk under this arrangement; they simply issue the policies on *AIG* paper and are fully reimbursed by *BRIM* for loss and other expenses. They receive a percentage of premium for providing this service. **BRIM I** policies are written on an occurrence basis.

BRIM II: Term to identify the medical malpractice program for private physicians and hospitals. This program was administered by *Marsh*. **BRIM II** was written on a claims-made basis. All **BRIM II** business novated to the *West Virginia Mutual Insurance Company (WVMIC)* on July 1, 2004.

Claims-made Coverage: A policy which provides coverage only when a claim is made during its active policy period or any automatic or purchased supplemental extended reporting period. For example, generally a claim that is made in the current year will be charged against the current policy even if the injury or loss giving rise to the claim had occurred many years in the past. However, a claims-made policy will also have a set specific retroactive date, prior to which any occurrence giving rise to a claim will not be covered. From a pricing perspective, claims-made coverage is much more straightforward since it strictly limits the insurers' exposure only to unknown future liabilities (called "incurred but not reported" claims). Contrast this coverage with "***Occurrence Coverage***". Claims-made coverage became a more accepted approach towards writing long-tailed exposure lines like medical malpractice and products liability during the mid-'80's after its introduction by the *Insurance Services Organization (ISO)*.

Combined Ratio: Percentage of each premium dollar a property/casualty insurer spends on claims and expenses. A decrease in the combined ratio means financial results are improving; an increase means that they are deteriorating. When the ratio is over 100%, the insurer has an *underwriting* loss.

Direct Combined Ratio: The sum of expenses and incurred losses combined versus earned premiums. On a direct basis, this ratio does not take into account any adjustments for reinsurance recoveries or payments for reinsurance coverage.

Direct Loss Ratio: The ratio of incurred losses to earned premium. The direct loss ratio is in contrast to a 'net loss ratio' which compares losses after reinsurance recoveries to earned premiums after paying for reinsurance.

Earned Premium: The pro rata portion of written premium which represents the expired portion of the insurance contract. For example, an annual policy of \$100 written on July 1, 2001, assuming a calendar year accounting period, will be shown on the company's books as being partially earned in 2001 and 2002, i.e. fifty dollars earned in 2001 and fifty dollars in 2002.

Guide (a) rating (also known as 'refer to company' and 'judgment rating'): (a)-rating is typically used for large and/or unique commercial risks. It is generally provided for in the rules section of a company's underwriting manual. When a risk, such as a hospital, qualifies for (a)-rating, the actual price for the risk will be determined by an experienced underwriter. In this situation, actual filed rates are superseded by the underwriter's judgment.

"HHI": The *Herfindahl-Hirschman Index*. A commonly accepted measure of marketplace concentration, calculated by squaring the market share of each firm competing in a market and then summing the resulting numbers for all firms. The measurement accounts for the relative size and distribution of firms within a market. It approaches 0 when a market consists of a large number of firms of relatively equal size, and 10,000 when a monopoly is measured.

Incurred Loss: A monetary payment and/or reserve on the part of the insurance company to cover claims of the insureds which are payable by the terms of the insurance contract.

Investment Gain/(Loss): The investment gain relates a company's total *return on all invested funds* (premiums, reserves, and equity) to the calendar year earned premium. Thus this figure will usually be quite substantial for a long-tailed line like medical malpractice which requires considerable funds to be held in reserves and surplus.

Loss Adjustment Expense: Costs on the part of an insurance company to cover expenses incurred in settling their claims. This expense can be divided into two types: Allocated Loss Adjustment Expenses (ALAE aka Direct Cost Containment [DCC]) which are those expenses such as outside attorney and necessary court fees which can be directly tied to a specific claim, and Unallocated Loss Adjustment Expenses (ULAE aka Adjusting and Other [AO]) which are insurance company general claim department expenses, etc. and are not directly allocated to a particular claim.

Loss Development Factors: Designed to account for the subsequent development of losses or those that are late in being reported in order to attempt to reasonably estimate ultimate settlement amounts. Loss development factors are frequently utilized in those lines of insurance where claims develop slowly or are commonly reported later than the year in which the original premiums were earned. Prospective loss development factors are based upon changes in the relationships of historical claim data at specific and set periods during their subsequent development, such as after 12, 24, and 36 months, etc.

Occurrence Coverage: A policy that pays claims arising out of incidents that occur during the policy term, even if the claims are filed many years later.

Operating Profit/(Loss): Bottom-line profit or loss of an insurance company. Calculated by adding investment income to underwriting profit/(loss).

Premium-to-Surplus Ratio: The ratio of written premium to surplus. This ratio is commonly used in the property/casualty insurance industry as a measure of financial strength or to indicate the degree to which a company is leveraged. In Medical Malpractice insurance, this ratio is often less than one-to-one.

Pure Premium: The portion of the total premium only needed to pay expected losses. The pure premium does not take into account the portion of premium necessary for company expenses (e.g., commissions, taxes, etc.)

Risk Retention Group: Liability Insurance Companies which are owned by their policyholders. Membership is limited to people in the same business or activity which exposes them to similar risks. The purpose is to assume and spread liability exposure to group members and to provide an alternative risk financing mechanism for liability. (See also the federal Liability Risk Retention Act of 1986.)

Severity: Average loss per claim.

Surplus Line: (aka **Excess Line**) A risk or part of a risk for which there is no market available through the original broker or agent in its jurisdiction. Therefore, it is placed with non-admitted insurers on an unregulated basis, in accordance with the surplus or excess lines provisions of the state law.

Underwriting Expense: The expenses which are realized by an insurance company in acquiring, selecting, and servicing policies. Underwriting expense includes agents' commissions, general administration expenses, inspection & bureau expenses, and taxes, licenses and fees. It does not include any loss adjustment expenses.

Underwriting Profit/(Loss): The remainder when loss, loss adjustment expense and underwriting expense are subtracted from earned premium income.

Written Premium: The total premium from all policies with effective dates within a given time period.

Exhibits

West Virginia Offices of the Insurance Commissioner
5% Market Share Report
Loss and Premium Information/Reconciliation

Exhibit I--Sheet 1a

West Virginia Mutual Ins Co

	<u>Physicians & Surgeons</u>							
2009 Rate Filing	2001	2002	2003	2004	2005	2006	2007	2008
Adjusted On-Level Earned Premium	---	---	---	\$34,273,000	\$43,727,000	\$42,058,000	\$44,141,000	\$42,315,000
Trended, Developed Ultimate Loss & ALAE	---	---	---	\$5,692,000	\$13,494,000	\$11,891,000	\$24,407,000	\$34,101,000
Loss & ALAE Ratio	---	---	---	16.6%	30.9%	28.3%	55.3%	80.6%
2008 Rate Filing	2001	2002	2003	2004	2005	2006	2007	2008
Adjusted On-Level Earned Premium	---	---	\$18,332,000	\$34,424,000	\$44,832,000	\$42,951,000	\$44,979,000	---
Trended, Developed Ultimate Loss & ALAE	---	---	\$15,599,000	\$5,567,000	\$15,340,000	\$14,595,000	\$33,415,000	---
Loss & ALAE Ratio	---	---	85.1%	16.2%	34.2%	34.0%	74.3%	---
2007 Rate Filing	2001	2002	2003	2004	2005	2006	*half year	2008
Adjusted On-Level Earned Premium	\$104,072	\$7,341,768	\$24,848,844	\$45,745,391	\$39,504,147	\$43,510,815	\$21,755,014	---
Trended, Developed Ultimate Loss & ALAE	\$435,307	\$1,074,647	\$13,215,724	\$5,171,540	\$18,815,166	\$16,550,040	\$13,081,000	---
Loss & ALAE Ratio	418.3%	14.6%	53.2%	11.3%	47.6%	38.0%	60.1%	---
2006 Rate Filing	2001	2002	2003	2004	2005	*half year	2007	2008
Adjusted On-Level Earned Premium	\$104,072	\$7,341,768	\$24,848,844	\$43,605,369	\$51,300,290	\$26,274,295	---	---
Trended, Developed Ultimate Loss & ALAE	\$424,135	\$998,079	\$14,669,012	\$11,063,944	\$28,416,681	\$16,601,162	---	---
Loss & ALAE Ratio	407.5%	13.6%	59.0%	25.4%	55.4%	63.2%	---	---
2005 Rate Filing	2001	2002	2003	2004	2005	2006	2007	2008
Adjusted On-Level Earned Premium	\$109,340	\$7,713,356	\$26,106,517	\$44,434,475	\$23,102,934	---	---	---
Trended, Developed Ultimate Loss & ALAE	\$596,784	\$3,020,844	\$17,615,263	\$23,339,607	\$16,236,906	---	---	---
Loss & ALAE Ratio	545.8%	39.2%	67.5%	52.5%	70.3%	---	---	---

West Virginia Offices of the Insurance Commissioner
5% Market Share Report
Loss and Premium Information/Reconciliation

Exhibit I--Sheet 1b

West Virginia Mutual Ins Co

	<u>Physicians & Surgeons</u>							
2009 Filed Information	2001	2002	2003	2004	2005	2006	2007	2008
Earned Premium	---	---	---	\$52,850,000	\$40,429,000	\$44,959,000	\$44,390,000	\$40,022,000
Incurred Losses	---	---	---	\$45,549,000	\$16,203,000	\$1,837,000	\$28,544,000	\$20,816,000
Loss Ratio	---	---	---	86.2%	40.1%	4.1%	64.3%	52.0%
2008 Filed Information	2001	2002	2003	2004	2005	2006	2007	2008
Earned Premium	---	---	---	\$52,850,000	\$40,429,000	\$44,959,000	\$44,390,000	---
Incurred Losses	---	---	---	\$45,549,000	\$16,203,000	\$1,837,000	\$28,544,000	---
Loss Ratio	---	---	---	86.2%	40.1%	4.1%	64.3%	---
2007 Filed Information	2001	2002	2003	2004	2005	2006	2007	2008
Earned Premium	---	---	---	\$52,850,000	\$40,429,000	\$44,959,000	---	---
Incurred Losses	---	---	---	\$45,549,000	\$16,203,000	\$1,837,000	---	---
Loss Ratio	---	---	---	86.2%	40.1%	4.1%	---	---
2006 Filed Information	2001	2002	2003	2004	2005	2006	2007	2008
Earned Premium	---	---	---	\$57,965,000	\$51,303,000	---	---	---
Incurred Losses	---	---	---	\$32,051,000	\$15,521,000	---	---	---
Loss Ratio	---	---	---	55.3%	30.3%	---	---	---
2005 Filed Information	2001	2002	2003	2004	2005	2006	2007	2008
Earned Premium	---	---	---	---	---	---	---	---
Incurred Losses	---	---	---	---	---	---	---	---
Loss Ratio	---	---	---	---	---	---	---	---

West Virginia Offices of the Insurance Commissioner
5% Market Share Report

Loss and Premium Information/Reconciliation

Exhibit I--Sheet 1c

West Virginia Mutual Ins Co

<u>Physicians & Surgeons</u>								
2009 Filed Information	2001	2002	2003	2004	2005	2006	2007	2008
Current Level Earned Premium	---	---	\$18,332,000	\$34,424,000	\$44,832,000	\$42,951,000	\$44,979,000	---
Trended, Developed Incurred Loss & ALAE	---	---	\$15,599,000	\$5,567,000	\$15,340,000	\$14,595,000	\$33,415,000	---
Loss & ALAE Ratio	---	---	85.1%	16.2%	34.2%	34.0%	74.3%	---
2008 Filed Information	2001	2002	2003	2004	2005	2006	2007	2008
Current Level Earned Premium	---	\$7,342,000	\$24,849,000	\$45,745,000	\$39,504,000	\$45,511,000	---	---
Trended, Developed Incurred Loss & ALAE	---	\$1,244,000	\$13,860,000	\$5,362,000	\$18,541,000	\$16,205,000	---	---
Loss & ALAE Ratio	---	16.9%	55.8%	11.7%	46.9%	35.6%	---	---
2007 Filed Information	2001	2002	2003	2004	2005	2006	2007	2008
Current Level Earned Premium	\$104,072	\$7,341,768	\$24,848,844	\$43,605,369	\$51,300,290	\$44,959,028	---	---
Trended, Developed Incurred Loss & ALAE	\$490,362	\$1,312,395	\$15,847,538	\$12,026,064	\$29,260,900	\$21,595,000	---	---
Loss & ALAE Ratio	471.2%	17.9%	63.8%	27.6%	57.0%	48.0%	---	---
2006 Filed Information	2001	2002	2003	2004	2005	2006	2007	2008
Current Level Earned Premium	---	---	---	---	\$71,232,000	---	---	---
Trended, Developed Incurred Loss & ALAE	---	---	---	---	\$51,017,000	---	---	---
Loss & ALAE Ratio	---	---	---	---	71.6%	---	---	---
2005 Filed Information	2001	2002	2003	2004	2005	2006	2007	2008
Current Level Earned Premium	---	---	---	---	---	---	---	---
Trended, Developed Incurred Loss & ALAE	---	---	---	---	---	---	---	---
Loss & ALAE Ratio	---	---	---	---	---	---	---	---

West Virginia Offices of the Insurance Commissioner
5% Market Share Report

Comparison of Budgeted Expenses

Exhibit II

West Virginia Mutual Ins Co

Physicians & Surgeons

Filing Number	§114CSR22	90918009	80903007	70918006	60915016	50826007	41006013	40331017
Effective Date	n/a	<i>pending</i>	1/1/2009	1/1/2008	1/1/2007	1/1/2006	1/1/2005	7/1/2004

Variable Expense

Commission & Brokerage	5.00%	n/a						
General & Other Acquisition	20.90%	6.00%	6.00%	7.50%	7.50%	13.20%	13.20%	13.30%
Taxes, Licenses, & Fees	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%	5.00%
Other	3.80%	n/a						
Profit & Contingency	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	6.10%	4.30%
Total Variable Expense	40.80%	17.10%	17.10%	18.60%	18.60%	24.30%	24.30%	22.60%

Fixed Expense

Fixed Expense (Per Policy)	n/a	\$4,977	\$4,481	\$4,289	\$3,840	\$1,304	\$1,254	\$469
Base Rate (Mature Class 3)	n/a	\$20,528	\$20,528	\$20,389	\$23,612	\$24,856	\$24,856	\$22,558
Fixed Expense loading	n/a	24.24%	21.83%	21.04%	16.26%	5.25%	5.05%	2.08%

Total Expense (Loading %)	40.80%	41.34%	38.93%	39.64%	34.86%	29.55%	29.35%	24.68%
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**West Virginia Offices of the Insurance Commissioner
5% Market Share Report**

Comparison of Investment Income Provisions Exhibit III

Calendar Year	Net Investment Gain
West Virginia Mutual Insurance Company	
2004	0.5%
2005	2.9%
2006	3.6%
2007	10.8%
2008	12.1%

Rate of Return Underlying	2005 Filing:	3.50%
	2006 Filing:	N/A
	2007 Filing:	N/A
	2008 Filing:	N/A
	2009 Filing	N/A

**West Virginia Offices of the Insurance Commissioner
5% Market Share Report**

Comparison of Pure Premium Trends

Exhibit IV

	Rate Filings					5% Report
	2005	2006	2007	2008	2009	<u>Physicians & Surgeons Program</u>
West Virginia Mutual Ins Co	4.00%	3.00%	3.00%	3.00%	3.00%	3.00%

Comparison of Incurred Loss Development Factors Exhibit V

Physicians & Surgeons

West Virginia Mutual Insurance Company	
<u>Maturity (mos)</u>	<u>Incurred LDFs</u>
6-ultimate	1.901
18-ultimate	1.370
30-ultimate	1.051
42-ultimate	0.975
54-ultimate	0.962
66-ultimate	0.962
78-ultimate	0.967
90-ultimate	0.979
102-ultimate	0.991

**West Virginia Offices of the Insurance Commissioner
5% Market Share Report**

Premium Reconciliation

Exhibit VI

<u>Company</u>	<u>Schedule T-Written Premium</u>	<u>Filing Forms</u>
<i>West Virginia Mutual Ins Co</i>	\$44,582,700	\$44,582,700
All Other	\$8,689,198	n/a
Total	\$53,271,898	n/a

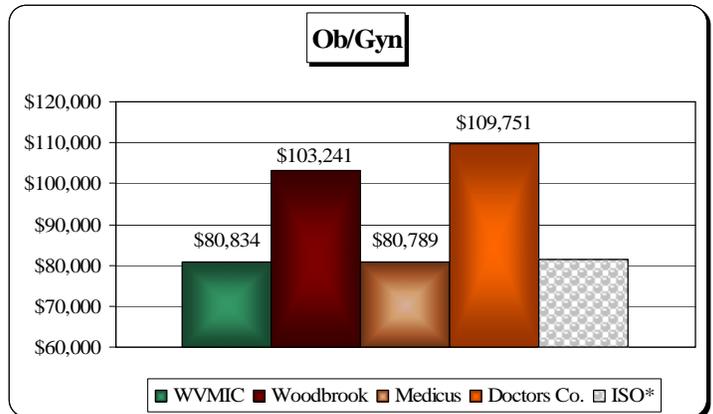
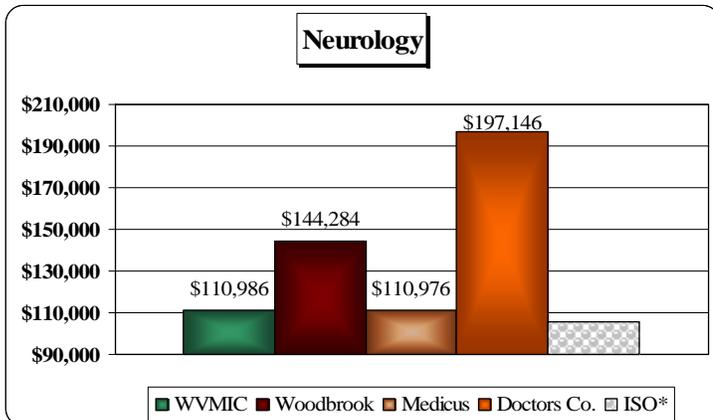
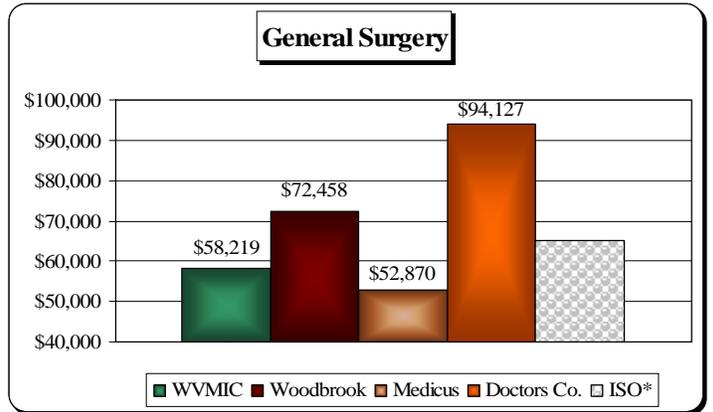
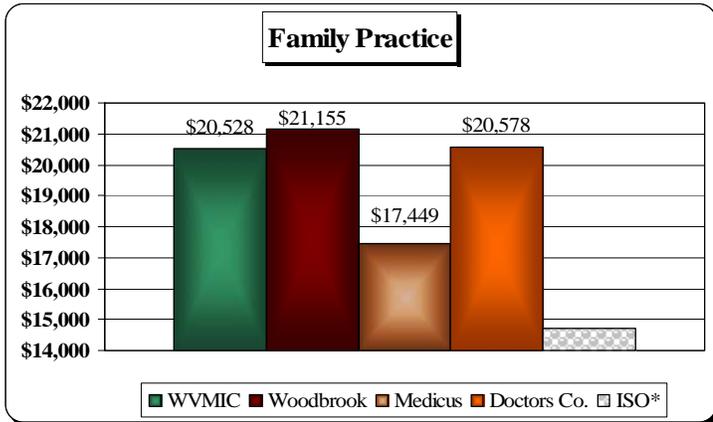
**West Virginia Offices of the Insurance Commissioner
5% Market Share Report
Sample Comparison of Physicians & Surgeons Rates**

Exhibit VII

Claims Made Policies -- Mature Rate -- \$1M/\$3M Limits

Class Code	Description	Eff. Date=>	WVMIC	Woodbrook	Medicus	Doctors Co.	ISO*
			1/1/2009	11/1/2008	10/1/2009	9/1/2009	9/1/2009
80254	Allergy		\$12,989	\$10,894	\$12,214	\$9,153	\$8,834
80151	Anesthesiology - Major Surgery		\$32,589	\$26,285	\$25,476	\$27,946	\$40,665
80150	Cardiovascular Disease - Major Surgery		\$73,295	\$92,980	\$65,957	\$38,108	\$73,198
80282	Dermatology - Minor Surgery		\$28,066	\$31,415	\$17,449	\$18,959	\$15,160
80102 (C)	Emergency Medicine - Minor Surgery		\$35,604	\$41,676	\$30,012	\$53,351	\$36,801
80420	Family Practitioner - No Surgery		\$20,528	\$21,155	\$17,449	\$20,578	\$14,721
80117 (A)	General Practitioner - Major Surgery		\$43,142	\$51,937	\$65,957	\$50,303	\$48,798
80143	General Surgery		\$58,219	\$72,458	\$52,870	\$94,127	\$65,065
80244	Gynecology - No Surgery		\$20,528	\$21,155	\$17,449	n/a	\$11,041
80284	Internal Medicine - Minor Surgery		\$28,066	\$31,415	\$23,207	\$25,405	\$22,080
80152	Neurology- Major Surgery		\$110,986	\$144,284	\$110,976	\$197,146	\$105,730
80153	Obstetrics/Gynecology		\$80,834	\$103,241	\$80,789	\$109,751	\$81,330
80286	Oncology - Minor Surgery		\$28,066	\$31,415	\$17,449	\$25,405	\$26,531
80114	Ophthalmology - Major Surgery		\$24,297	\$26,285	\$20,066	\$23,754	\$24,398
80154 (B)	Orthopedics - Incl Spinal Surgery		\$73,295	\$92,980	\$71,890	\$77,487	\$73,198
80155	Otorhinolaryngology-Incl Plastic Surgery		\$50,680	\$62,198	\$44,146	\$56,146	\$56,930
80266	Pathology		\$16,759	\$21,155	\$14,382	\$23,373	\$11,370
80267	Pediatrics - No Surgery		\$20,528	\$21,155	\$17,449	\$25,405	\$14,721
80145 (C)	Urology - Major Surgery		\$32,589	\$31,415	\$27,744	\$39,887	\$40,665

*These rates are a starting point for rating a physician. Rates may be further adjusted by other rating plans.
*ISO only files loss costs and increased limit factors. Affiliated Insurers may use ISO as a basis for their rates.
An underwriting expense load of 25% was used to convert ISO loss costs to rates.*



Appendix

Physicians		2008 West Virginia Business Written			
<i>(NAIC Database)</i>	Direct Premium	Physicians	Direct Premium	Direct	Pure Direct
COMPANY	Written	Market Share	Earned	Loss Incurred	Loss Ratio
West Virginia Mut Ins Co	\$44,582,700	80.22%	\$44,213,057	\$9,345,510	21.14%
ProAssurance Ind Co Inc	\$2,087,946	3.76%	\$4,365,683	(\$2,171,894)	-49.75%
<i>Evanston Ins Co</i>	\$1,425,716	2.57%	\$1,213,289	\$370,643	30.55%
Medicus Ins Co	\$1,393,016	2.51%	\$541,789	\$69,832	12.89%
<i>Columbia Cas Co</i>	\$673,293	1.21%	\$759,546	(\$851,947)	-112.17%
Doctors Co An Interins Exch	\$657,935	1.18%	\$768,398	\$751,924	97.86%
Physicians Specialty Ltd RRG	\$611,006	1.10%	\$611,006	(\$1,165,963)	-190.83%
Mountaineer Freedom RRG Inc	\$536,018	0.96%	\$626,764	\$479,516	76.51%
National Union Fire Ins Co Of Pitts	\$473,426	0.85%	\$484,214	(\$1,884,758)	-389.24%
<i>Lexington Ins Co</i>	\$348,370	0.63%	\$262,338	\$80,263	30.60%
Oceanus Ins Co A RRG	\$326,889	0.59%	\$312,362	\$112,797	36.11%
<i>Darwin Select Ins Co</i>	\$315,120	0.57%	\$330,535	\$11,289	3.42%
Preferred Physicians Medical RRG	\$304,384	0.55%	\$305,804	\$310,434	101.51%
Applied Medico Legal Solutions RRG	\$292,139	0.53%	\$202,151	\$145,631	72.04%
Care RRG Inc	\$288,962	0.52%	\$239,501	\$124,485	51.98%
National Guardian RRG Inc	\$281,155	0.51%	\$281,155	\$127,155	45.23%
<i>Admiral Ins Co</i>	\$238,597	0.43%	\$252,957	\$71,421	28.23%
Oms Natl Ins Co Rrg	\$210,389	0.38%	\$201,884	\$1,082,671	536.28%
<i>General Star Ind Co</i>	\$178,567	0.32%	\$194,876	(\$60,000)	-30.79%
Green Hills Ins Co RRG	\$126,297	0.23%	\$149,968	\$11,091	7.40%
Novus Ins Co RRG	\$124,548	0.22%	\$124,619	\$8,223	6.60%
Medical Protective Co	\$75,183	0.14%	\$75,132	\$401,000	533.73%
Darwin Natl Assur Co	\$70,080	0.13%	\$66,773	(\$1,370)	-2.05%
<i>Steadfast Ins Co</i>	\$50,000	0.09%	\$50,639	\$16,076	31.75%
<i>National Fire & Marine Ins Co</i>	\$48,829	0.09%	\$98,705	\$19,607	19.86%
<i>Essex Ins Co</i>	\$10,464	0.02%	\$4,386	(\$524)	-11.95%
American Cas Co Of Reading PA	\$4,273	0.01%	\$3,734	(\$283,354)	-7588.48%
<i>Homeland Ins Co of NY</i>	\$3,265	0.01%	\$2,022	\$1,117	55.24%
National Cas Co	\$697	0.00%	\$87	\$20	22.99%
Standard Fire Ins Co	\$0	0.00%	\$0	(\$22,311)	-----
Travelers Prop Cas Co Of Amer	\$0	0.00%	\$0	(\$165)	-----
St Paul Fire & Marine Ins Co	\$0	0.00%	\$0	\$9,910,038	-----
Professionals Advocate Ins Co	\$0	0.00%	\$0	\$265,886	-----
<i>Capitol Specialty Ins Corp</i>	\$0	0.00%	\$0	(\$116,543)	-----
<i>Scottsdale Ins Co</i>	\$0	0.00%	\$0	\$3,143	-----
<i>Ironshore Specialty Ins Co</i>	\$0	0.00%	\$0	(\$6,159)	-----
Pacific Employers Ins Co	\$0	0.00%	\$0	\$11,697	-----
<i>Interstate Fire & Cas Co</i>	\$0	0.00%	\$0	(\$38,864)	-----
Continental Cas Co	\$0	0.00%	\$20,702	(\$3,530,710)	-17054.92%
<i>Landmark Amer Ins Co</i>	\$0	0.00%	\$0	(\$48,361)	-----
Health Care Ind Inc	\$0	0.00%	\$0	(\$600,000)	-----
American Hlthcare Ind Co	\$0	0.00%	\$0	\$3,720	-----
<i>Safeco Surplus Lines Ins Co</i>	\$0	0.00%	\$0	(\$267)	-----
<i>Everest Ind Ins Co</i>	\$0	0.00%	\$0	(\$16,093)	-----
Ohic Ins Co	\$0	0.00%	\$0	(\$1,503,022)	-----
<i>Professional Underwriters Liab Ins C</i>	(\$9,537)	-0.02%	\$9,562	\$0	0.00%
ProAssurance Natl Capital Ins Co	(\$30,099)	-0.05%	(\$30,099)	(\$200,000)	664.47%
National Fire Ins Co Of Hartford	(\$127,403)	-0.23%	(\$120,993)	\$3,997,157	-3303.63%
TOTALS	\$55,572,225	100.00%	\$56,622,546	\$15,230,059	26.90%
Licensed Companies (23)	\$49,187,754	88.51%	\$50,388,477	\$14,559,218	28.89%
<i>Surplus Line Co's (19)</i>	<i>\$3,282,684</i>	<i>5.91%</i>	<i>\$3,178,855</i>	<i>(\$565,199)</i>	<i>-17.78%</i>
Risk Retention Groups (10)	\$3,101,787	5.58%	\$3,055,214	\$1,236,040	40.46%

Hospitals					
2008 West Virginia Business Written					
<i>(NAIC Database)</i> COMPANY	Direct Premium Written	Hospitals Market Share	Direct Premium Earned	Direct Loss Incurred	Pure Direct Loss Ratio
Mountaineer Freedom RRG Inc	\$2,853,814	36.65%	\$2,853,814	\$2,603,586	91.23%
Community Hospital RRG	\$1,682,433	21.61%	\$1,682,433	\$1,179,136	70.09%
Darwin Select Ins Co	\$873,570	11.22%	\$1,405,605	\$954,822	67.93%
Homeland Ins Co of NY	\$758,500	9.74%	\$95,592	\$43,148	45.14%
American Excess Ins Exch RRG	\$716,550	9.20%	\$680,364	\$386,557	56.82%
Nautilus Ins Co	\$607,861	7.81%	\$600,455	\$205,299	34.19%
Arch Speciality Ins Co	\$300,000	3.85%	\$308,618	(\$52,324)	-16.95%
Ace Amer Ins Co	\$767	0.01%	\$767	(\$28,450)	-3709.26%
Standard Fire Ins Co	\$0	0.00%	\$0	(\$6,122)	-----
Travelers Cas & Surety Co	\$0	0.00%	\$0	\$564	-----
St Paul Fire & Marine Ins Co	\$0	0.00%	\$0	\$296,631	-----
Steadfast Ins Co	\$0	0.00%	(\$3)	\$3,243	-108100.00%
Premier Ins Exch RRG	\$0	0.00%	\$0	(\$28,494)	-----
Illinois Union Ins Co	\$0	0.00%	\$0	(\$376,650)	-----
Capitol Specialty Ins Corp	\$0	0.00%	\$0	(\$276,010)	-----
Century Ind Co	\$0	0.00%	\$0	(\$2,992)	-----
TIG Ins Co	\$0	0.00%	\$0	(\$22)	-----
Ace Fire Underwriters Ins Co	\$0	0.00%	\$0	(\$420)	-----
Admiral Ins Co	\$0	0.00%	\$166,109	\$147,985	89.09%
Bankers Standard Ins Co	\$0	0.00%	\$0	(\$8)	-----
Pacific Employers Ins Co	\$0	0.00%	\$0	(\$527)	-----
First Specialty Ins Corp	\$0	0.00%	\$0	\$1,718,327	-----
American Cas Co Of Reading PA	\$0	0.00%	\$0	(\$301,932)	-----
United States Fire Ins Co	\$0	0.00%	\$0	\$10	-----
North River Ins Co	\$0	0.00%	\$0	\$2	-----
Continental Cas Co	\$0	0.00%	\$0	(\$3,209,440)	-----
National Fire Ins Co Of Hartford	\$0	0.00%	\$0	(\$864,399)	-----
Health Care Ind Inc	\$0	0.00%	\$0	(\$22,000,000)	-----
St Paul Mercury Ins Co	\$0	0.00%	\$0	\$14,597	-----
Executive Risk Ind Inc	\$0	0.00%	\$0	(\$79,150)	-----
Executive Risk Speciality Ins Co	\$0	0.00%	\$0	(\$38,960)	-----
Everest Ind Ins Co	\$0	0.00%	\$0	(\$745,021)	-----
Columbia Cas Co	(\$6,317)	-0.08%	\$1,460	(\$649,164)	-44463.29%
TOTALS	\$7,787,178	100.00%	\$7,795,214	(\$21,106,178)	-270.76%

Licensed Companies (16)	\$767	0.01%	\$767	(\$26,178,666)	3413124.64%
Surplus Line Co's (13)	\$2,533,614	32.54%	\$2,577,836	\$931,703	36.14%
Risk Retention Groups (4)	\$5,252,797	67.45%	\$5,216,611	\$4,140,785	79.38%

Other Health Care Facilities		2008 West Virginia Business Written			
<i>(NAIC Database)</i> COMPANY	Direct Premium Written	Other Facilities Market Share	Direct Premium Earned	Direct Loss Incurred	Pure Direct Loss Ratio
Guardian RRG Inc	\$314,608	23.07%	\$0	\$567,707	-----
Darwin Select Ins Co	\$189,571	13.90%	\$139,462	\$192,695	138.17%
Evanston Ins Co	\$185,772	13.62%	\$175,271	\$38,314	21.86%
General Star Ind Co	\$151,830	11.13%	\$132,759	\$61,000	45.95%
Landmark Ins Co	\$123,620	9.06%	\$123,645	\$159,587	129.07%
Arch Speciaity Ins Co	\$118,507	8.69%	\$108,322	\$704,642	650.51%
Cincinnati Ins Co	\$108,930	7.99%	\$109,941	(\$116,250)	-105.74%
American Alt Ins Corp	\$85,914	6.30%	\$81,881	\$21,626	26.41%
Church Mut Ins Co	\$54,751	4.01%	\$59,809	(\$30,815)	-51.52%
National Union Fire Ins Co Of Pitts	\$37,912	2.78%	\$21,223	\$3,699,478	17431.46%
Steadfast Ins Co	\$8,564	0.63%	\$6,586	\$3,932	59.70%
Western World Ins Co	\$740	0.05%	\$927	(\$6)	-0.65%
Granite State Ins Co	\$72	0.01%	\$28	\$230	821.43%
Standard Fire Ins Co	\$0	0.00%	\$0	(\$47)	-----
Travelers Prop Cas Co Of Amer	\$0	0.00%	\$0	(\$202)	-----
St Paul Fire & Marine Ins Co	\$0	0.00%	\$0	\$24,251	-----
Capitol Specialty Ins Corp	\$0	0.00%	\$0	(\$3,506)	-----
Essex Ins Co	\$0	0.00%	\$0	(\$256)	-----
Nationwide Mut Ins Co	\$0	0.00%	\$0	(\$45)	-----
Westchester Fire Ins Co	\$0	0.00%	\$0	(\$1)	-----
TIG Ins Co	\$0	0.00%	\$0	(\$478)	-----
Arrowood Surplus Lines Ins Co	\$0	0.00%	\$0	(\$461)	-----
Interstate Fire & Cas Co	\$0	0.00%	\$0	\$1,206	-----
Landmark Amer Ins Co	\$0	0.00%	\$0	(\$69)	-----
St Paul Mercury Ins Co	\$0	0.00%	\$0	\$4,372	-----
Executive Risk Ind Inc	\$0	0.00%	\$182,211	(\$40,774)	-22.38%
Executive Risk Speciality Ins Co	\$0	0.00%	\$0	(\$27,074)	-----
National Fire & Marine Ins Co	\$0	0.00%	\$0	(\$662)	-----
American Home Assur Co	\$0	0.00%	\$0	(\$669)	-----
Everest Ind Ins Co	\$0	0.00%	\$0	(\$125,336)	-----
Lexington Ins Co	(\$16,969)	-1.24%	(\$6,039)	(\$1,162,613)	19251.75%
TOTALS	\$1,363,822	100.00%	\$1,136,026	\$3,969,776	349.44%

Licensed Companies (14)	\$287,579	21.09%	\$455,093	\$3,560,676	782.41%
Surplus Line Co's (16)	\$761,635	55.85%	\$680,933	(\$158,607)	-23.29%
Risk Retention Groups (1)	\$314,608	23.07%	\$0	\$567,707	-----

Other Health Care Professionals		2008 West Virginia Business Written			
<i>(NAIC Database)</i> COMPANY	Direct Premium Written	Other Prof's Market Share	Direct Premium Earned	Direct Loss Incurred	Pure Direct Loss Ratio
Continental Cas Co	\$867,823	22.12%	\$828,220	\$1,804,076	217.83%
Podiatry Ins Co Of Amer	\$505,871	12.89%	\$624,437	\$288,192	46.15%
Lexington Ins Co	\$390,651	9.96%	\$387,721	(\$86,625)	-22.34%
NCMIC Ins Co	\$331,880	8.46%	\$340,852	\$145,081	42.56%
Cincinnati Ins Co	\$324,277	8.26%	\$381,085	\$13,827	3.63%
Landmark Amer Ins Co	\$240,742	6.14%	\$254,053	(\$2,196)	-0.86%
Chicago Ins Co	\$238,883	6.09%	\$247,961	\$127,929	51.59%
Western World Ins Co	\$171,479	4.37%	\$185,459	(\$1,204)	-0.65%
Evanston Ins Co	\$157,015	4.00%	\$157,873	\$23,962	15.18%
Admiral Ins Co	\$150,895	3.85%	\$143,019	\$19,138	13.38%
Columbia Cas Co	\$139,449	3.55%	\$121,206	\$503,626	415.51%
Ace Amer Ins Co	\$109,832	2.80%	\$108,265	\$47,568	43.94%
National Union Fire Ins Co Of Pitts	\$77,844	1.98%	\$81,279	(\$455,813)	-560.80%
Campmed Cas & Ind Co Inc MD	\$39,650	1.01%	\$40,086	\$22,513	56.16%
Interstate Fire & Cas Co	\$36,877	0.94%	\$34,790	(\$11,962)	-34.38%
Medical Protective Co	\$29,179	0.74%	\$27,690	(\$1,000)	-3.61%
State Farm Fire & Cas Co	\$19,542	0.50%	\$19,881	\$0	0.00%
Pharmacists Mut Ins Co	\$13,637	0.35%	\$13,402	\$1,390	10.37%
Professional Underwriters Liab Ins C	\$12,219	0.31%	\$12,098	\$0	0.00%
American Ins Co	\$11,571	0.29%	\$25,307	(\$3,756)	-14.84%
Allied Professionals Ins Co RRG	\$9,084	0.23%	\$8,585	\$214	2.49%
ProAssurance Specialty Ins Co	\$8,781	0.22%	\$8,067	\$3,243	40.20%
American Assoc Of Othodontists RRG	\$8,036	0.20%	\$8,973	\$1,352	15.07%
ProAssurance Ind Co Inc	\$7,876	0.20%	\$27,703	\$0	0.00%
Fortress Ins Co	\$6,829	0.17%	\$5,715	\$773	13.53%
Granite State Ins Co	\$5,654	0.14%	\$5,164	(\$47,581)	-921.40%
Nationwide Mut Ins Co	\$3,255	0.08%	\$3,609	(\$541)	-14.99%
Church Mut Ins Co	\$2,235	0.06%	\$2,167	(\$323)	-14.91%
American Home Assur Co	\$1,069	0.03%	\$1,103	(\$1,007)	-91.30%
Nationwide Mut Fire Ins Co	\$700	0.02%	\$842	(\$63)	-7.48%
PACO Assur Co Inc	\$507	0.01%	\$107	\$433	404.67%
Liberty Surplus Ins Corp	\$252	0.01%	\$231	\$154	66.67%
Gulf Underwriters Ins Co	\$0	0.00%	\$0	(\$849)	-----
St Paul Fire & Marine Ins Co	\$0	0.00%	\$0	\$17,118	-----
Travelers Ind Co	\$0	0.00%	\$0	(\$31,408)	-----
Essex Ins Co	\$0	0.00%	\$0	(\$131)	-----
TIG Ins Co	\$0	0.00%	\$0	(\$14,396)	-----
Ace Fire Underwriters Ins Co	\$0	0.00%	\$0	(\$2,446)	-----
Arrowood Ind Co	\$0	0.00%	\$0	(\$411)	-----
American Automobile Ins Co	\$0	0.00%	\$0	\$23	-----
Firemans Fund Ins Co	\$0	0.00%	\$0	(\$815)	-----
Pacific Employers Ins Co	\$0	0.00%	\$0	\$841	-----
National Surety Corp	\$0	0.00%	\$0	(\$288)	-----
National Fire Ins Co Of Hartford	\$0	0.00%	\$0	\$1,028,524	-----
American Motorists Ins Co	\$0	0.00%	\$0	(\$181)	-----
St Paul Mercury Ins Co	\$0	0.00%	\$0	\$19	-----
Westport Ins Corp	\$0	0.00%	\$0	\$18,169	-----
General Ins Co Of Amer	\$0	0.00%	\$0	(\$6)	-----
TOTALS	\$3,923,594	100.00%	\$4,106,950	\$3,405,166	82.91%
Licensed Companies (35)	\$2,590,238	66.02%	\$2,757,172	\$2,956,444	107.23%
Surplus Line Co's (13)	\$1,316,236	33.55%	\$1,332,220	\$447,156	33.56%
Risk Retention Groups (2)	\$17,120	0.44%	\$17,558	\$1,566	8.92%

Other Medical Malpractice Policies		2008 West Virginia Business Written			
<i>(NAIC Database)</i> COMPANY	Direct Premium Written	Other Med Mal Market Share	Direct Premium Earned	Direct Loss Incurred	Pure Direct Loss Ratio
Ophthalmic Mut Ins Co RRG	\$1,052,952	100.00%	\$1,078,616	\$460,405	42.68%
Standard Fire Ins Co	\$0	0.00%	\$0	(\$5,324)	-----
Travelers Cas & Surety Co	\$0	0.00%	\$0	\$36	-----
Clarendon Amer Ins Co	\$0	0.00%	\$0	(\$22,081)	-----
TOTALS	\$1,052,952	100.00%	\$1,078,616	\$433,036	40.15%

Licensed Companies (2)	\$0	0.00%	\$0	(\$5,288)	-----
Surplus Line Co's (1)	\$0	0.00%	\$0	(\$22,081)	-----
Risk Retention Groups (1)	\$1,052,952	100.00%	\$1,078,616	\$460,405	42.68%

Total Medical Malpractice		2008 West Virginia Business Written			
<i>(NAIC Database)</i> COMPANY	Direct Premium Written	Total Med Mal Market Share	Direct Premium Earned	Direct Loss Incurred	Pure Direct Loss Ratio
West Virginia Mut Ins Co	\$44,582,700	56.65%	\$44,213,057	\$9,345,510	21.14%
<i>Lexington Ins Co</i>	\$6,354,708	8.07%	\$6,496,386	(\$2,056,555)	-31.66%
Mountaineer Freedom RRG Inc	\$3,389,832	4.31%	\$3,480,578	\$3,422,177	98.32%
Medical Assur Co Inc	\$2,095,822	2.66%	\$4,393,386	(\$2,171,893)	-49.44%
<i>Evanston Ins Co</i>	\$1,768,503	2.25%	\$1,546,435	\$432,920	27.99%
Community Hospital RRG	\$1,682,433	2.14%	\$1,682,433	\$1,179,136	70.09%
<i>Health Care Industry Liab Recip Ins</i>	\$1,463,248	1.86%	\$1,623,321	\$799,671	49.26%
<i>Homeland Ins Co of NY</i>	\$1,455,402	1.85%	\$685,704	\$314,964	45.93%
Medicus Ins Co	\$1,393,016	1.77%	\$541,789	\$69,832	12.89%
<i>Darwin Select Ins Co</i>	\$1,378,261	1.75%	\$1,875,603	\$1,158,806	61.78%
American Cas Co Of Reading PA	\$1,201,957	1.53%	\$1,190,248	(\$46,480)	-3.91%
Ophthalmic Mut Ins Co RRG	\$1,052,952	1.34%	\$1,078,616	\$460,405	42.68%
Continental Cas Co	\$867,823	1.10%	\$848,922	(\$4,936,074)	-581.45%
<i>Columbia Cas Co</i>	\$806,425	1.02%	\$882,212	(\$997,485)	-113.07%
American Excess Ins Exch RRG	\$716,550	0.91%	\$680,364	\$386,557	56.82%
Doctors Co An Interins Exch	\$657,935	0.84%	\$768,398	\$751,924	97.86%
Physicians Specialty Ltd RRG	\$611,006	0.78%	\$611,006	(\$1,165,963)	-190.83%
<i>Nautilus Ins Co</i>	\$607,861	0.77%	\$600,455	\$205,299	34.19%
National Union Fire Ins Co Of Pitts	\$589,182	0.75%	\$586,715	\$1,358,907	231.61%
Podiatry Ins Co Of Amer A Mut Co	\$505,871	0.64%	\$624,437	\$288,192	46.15%
Cincinnati Ins Co	\$433,207	0.55%	\$418,120	(\$99,607)	-23.82%
<i>Arch Speciaity Ins Co</i>	\$418,507	0.53%	\$416,940	\$652,318	156.45%
<i>Admiral Ins Co</i>	\$389,492	0.49%	\$562,085	\$238,544	42.44%
NCMIC Ins Co	\$331,880	0.42%	\$340,852	\$145,081	42.56%
<i>General Star Ind Co</i>	\$330,397	0.42%	\$327,635	\$1,000	0.31%
Oceanus Ins Co A RRG	\$326,889	0.42%	\$312,362	\$112,797	36.11%
Guardian RRG Inc	\$314,608	0.40%	\$314,608	\$567,707	180.45%
Preferred Physicians Medical RRG	\$304,384	0.39%	\$305,804	\$310,434	101.51%
Applied Medico Legal Solutions RRG	\$292,139	0.37%	\$202,151	\$145,631	72.04%
Care RRG Inc	\$288,962	0.37%	\$239,501	\$124,485	51.98%
National Guardian RRG Inc	\$281,155	0.36%	\$281,155	\$127,155	45.23%
<i>Landmark Amer Ins Co</i>	\$240,742	0.31%	\$254,053	(\$50,626)	-19.93%
Chicago Ins Co	\$238,883	0.30%	\$247,961	\$127,929	51.59%
Oms Natl Ins Co Rrg	\$210,389	0.27%	\$201,884	\$1,082,671	536.28%
<i>Western World Ins Co</i>	\$172,219	0.22%	\$187,640	(\$1,210)	-0.64%
Green Hills Ins Co RRG	\$126,297	0.16%	\$149,968	\$11,091	7.40%
Novus Ins Co RRG	\$124,548	0.16%	\$124,619	\$8,223	6.60%
<i>Landmark Ins Co</i>	\$123,620	0.16%	\$123,645	\$159,587	129.07%
Ace Amer Ins Co	\$110,599	0.14%	\$109,032	\$19,118	17.53%
Medical Protective Co	\$104,362	0.13%	\$102,822	\$400,000	389.02%
American Alt Ins Corp	\$85,914	0.11%	\$81,881	\$21,626	26.41%
Darwin Natl Assur Co	\$70,080	0.09%	\$66,773	(\$1,369)	-2.05%
<i>Steadfast Ins Co</i>	\$58,564	0.07%	\$57,222	\$23,251	40.63%
Church Mut Ins Co	\$56,986	0.07%	\$61,976	(\$31,137)	-50.24%
<i>National Fire & Marine Ins Co</i>	\$48,829	0.06%	\$98,705	\$18,945	19.19%
Campmed Cas & Ind Co Inc MD	\$39,650	0.05%	\$40,086	\$21,742	54.24%
<i>Interstate Fire & Cas Co</i>	\$36,877	0.05%	\$34,790	(\$49,620)	-142.63%
State Farm Fire And Cas Co	\$19,542	0.02%	\$19,881	\$0	0.00%
Pharmacists Mut Ins Co	\$13,637	0.02%	\$13,402	\$1,390	10.37%
<i>American Intl Specialty Lines Ins Co</i>	\$13,480	0.02%	\$17,345	\$5,224	30.12%
American Ins Co	\$11,571	0.01%	\$25,307	(\$3,756)	-14.84%
<i>Essex Ins Co</i>	\$10,464	0.01%	\$4,386	(\$911)	-20.77%
Allied Professionals Ins Co RRG	\$9,084	0.01%	\$8,585	\$214	2.49%

Total Medical Malpractice		2008 West Virginia Business Written			
(NAIC Database) COMPANY	Direct Premium Written	Total Med Mal Market Share	Direct Premium Earned	Direct Loss Incurred	Pure Direct Loss Ratio
<i>ProAssurance Specialty Ins Co</i>	\$8,781	0.01%	\$8,067	\$3,243	40.20%
American Assoc Of Othodontists RRG	\$8,036	0.01%	\$8,973	\$1,352	15.07%
Fortress Ins Co	\$6,829	0.01%	\$5,715	\$773	13.53%
Granite State Ins Co	\$5,726	0.01%	\$5,192	(\$47,351)	-912.00%
Nationwide Mut Ins Co	\$3,255	0.00%	\$3,609	(\$586)	-16.24%
<i>Professional Undrwtrs Liab Ins Co</i>	\$2,682	0.00%	\$21,660	\$0	0.00%
<i>American Safety Ind Co</i>	\$2,500	0.00%	\$1,712	\$525	30.67%
American Home Assur Co	\$1,069	0.00%	\$1,103	(\$1,677)	-152.04%
Nationwide Mut Fire Ins Co	\$700	0.00%	\$842	(\$63)	-7.48%
National Cas Co	\$697	0.00%	\$87	\$20	22.99%
PACO Assur Co Inc	\$507	0.00%	\$107	\$433	404.67%
<i>Liberty Surplus Ins Corp</i>	\$252	0.00%	\$231	\$154	66.67%
Travelers Property Cas Co Of Amer	\$0	0.00%	\$0	(\$367)	0.00%
General Ins Co Of Amer	\$0	0.00%	\$0	(\$6)	0.00%
Westport Ins Corp	\$0	0.00%	\$0	\$18,169	0.00%
Health Care Ind Inc	\$0	0.00%	\$0	(\$22,600,000)	0.00%
St Paul Mercury Ins Co	\$0	0.00%	\$0	\$19,007	0.00%
Firemans Fund Ins Co	\$0	0.00%	\$0	(\$815)	0.00%
Pacific Employers Ins Co	\$0	0.00%	\$0	\$12,011	0.00%
TIG Ins Co	\$0	0.00%	\$0	(\$14,896)	0.00%
Arrowood Ind Co	\$0	0.00%	\$0	(\$411)	0.00%
Ohic Ins Co	\$0	0.00%	\$0	(\$1,503,022)	0.00%
American Automobile Ins Co	\$0	0.00%	\$0	\$23	0.00%
Standard Fire Ins Co	\$0	0.00%	\$0	(\$33,805)	0.00%
Travelers Ind Co	\$0	0.00%	\$0	(\$31,408)	0.00%
Travelers Cas & Surety Co	\$0	0.00%	\$0	\$599	0.00%
<i>Everest Ind Ins Co</i>	\$0	0.00%	\$0	(\$891,093)	0.00%
Lumbermens Mut Cas Co	\$0	0.00%	\$0	\$1	0.00%
Westchester Fire Ins Co	\$0	0.00%	\$0	(\$1)	0.00%
<i>Gulf Underwriters Ins Co</i>	\$0	0.00%	\$0	(\$849)	0.00%
American Hlthcare Ind Co	\$0	0.00%	\$0	\$3,720	0.00%
National Surety Corp	\$0	0.00%	\$0	(\$288)	0.00%
Ace Fire Underwriters Ins Co	\$0	0.00%	\$0	(\$2,866)	0.00%
Century Ind Co	\$0	0.00%	\$0	(\$2,992)	0.00%
St Paul Fire & Marine Ins Co	\$0	0.00%	\$0	\$10,248,038	0.00%
Premier Ins Exch RRG	\$0	0.00%	\$0	(\$28,494)	0.00%
Professionals Advocate Ins Co	\$0	0.00%	\$0	\$265,887	0.00%
Executive Risk Ind Inc	\$0	0.00%	\$182,212	(\$119,924)	-65.82%
<i>Ironshore Specialty Ins Co</i>	\$0	0.00%	\$0	(\$6,159)	0.00%
<i>Executive Risk Speciality Ins Co</i>	\$0	0.00%	\$0	(\$66,034)	0.00%
<i>First Specialty Ins Corp</i>	\$0	0.00%	\$0	\$1,718,327	0.00%
<i>Clarendon Amer Ins Co</i>	\$0	0.00%	\$0	(\$22,081)	0.00%
<i>Arrowood Surplus Lines Ins Co</i>	\$0	0.00%	\$0	(\$461)	0.00%
American Motorists Ins Co	\$0	0.00%	\$0	(\$181)	0.00%
<i>Illinois Union Ins Co</i>	\$0	0.00%	\$0	(\$376,650)	0.00%
Athena Assur Co	\$0	0.00%	\$0	(\$3)	0.00%
North River Ins Co	\$0	0.00%	\$0	\$3	0.00%
<i>Capitol Specialty Ins Corp</i>	\$0	0.00%	\$0	(\$396,059)	0.00%
United States Fire Ins Co	\$0	0.00%	\$0	\$13	0.00%
<i>Scottsdale Ins Co</i>	\$0	0.00%	\$0	\$3,143	0.00%
Bankers Standard Ins Co	\$0	0.00%	\$0	(\$8)	0.00%
<i>Safeco Surplus Lines Ins Co</i>	\$0	0.00%	\$0	(\$267)	0.00%
ProAssurance Natl Capital Ins Co	(\$30,099)	-0.04%	(\$30,099)	(\$200,000)	664.47%

Total Medical Malpractice	2008 West Virginia Business Written				
<i>(NAIC Database)</i> COMPANY	Direct Premium Written	Total Med Mal Market Share	Direct Premium Earned	Direct Loss Incurred	Pure Direct Loss Ratio
National Fire Ins Co Of Hartford	(\$127,403)	-0.16%	(\$120,993)	\$4,161,282	-3439.28%
107 Companies in Report	\$78,702,976	100.00%	\$80,251,659	\$2,995,683	3.73%
Licensed Companies (57)	\$53,271,898	67.69%	\$54,742,820	(\$4,569,756)	-8.35%
<i>Surplus Line Co's (33)</i>	<i>\$15,691,814</i>	<i>19.94%</i>	<i>\$15,826,232</i>	<i>\$819,861</i>	<i>5.18%</i>
Risk Retention Groups (17)	\$9,739,264	12.37%	\$9,682,607	\$6,745,578	69.67%

Medical Liability Fund suits filed by year and County

County	2002	2003	2004	2005	2006	2007	2008	Total
Barbour	0	1	0	1	0	0	1	3
Berkeley	6	9	2	4	3	3	2	29
Boone	0	1	1	0	1	1	0	4
Braxton	0	0	1	1	1	0	0	3
Brooke	5	7	1	4	0	2	3	22
Cabell	29	28	15	7	14	14	13	120
Calhoun	0	0	0	0	0	0	0	0
Clay	1	0	0	0	0	0	0	1
Doddridge	0	0	0	0	0	1	0	1
Fayette	1	5	0	1	5	3	2	17
Gilmer	1	0	0	0	0	0	0	1
Grant	4	2	0	0	1	1	1	9
Greenbrier	5	7	3	4	3	5	5	32
Hampshire	0	1	1	1	0	1	0	4
Hancock	0	1	2	0	1	0	1	5
Hardy	0	1	1	0	0	0	0	2
Harrison	2	14	6	8	5	9	6	50
Jackson	1	1	1	1	3	4	1	12
Jefferson	1	2	1	1	0	2	3	10
Kanawha	70	66	20	37	47	46	49	335
Lewis	2	2	4	1	1	1	0	11
Lincoln	0	0	0	0	1	0	0	1
Logan	15	10	4	9	2	4	6	50
Marion	0	2	0	2	1	0	4	9
Marshall	4	6	2	2	2	2	0	18
Mason	8	2	1	3	1	2	5	22
McDowell	3	3	1	0	1	1	3	12
Mercer	8	17	9	4	8	9	8	63
Mineral	0	0	0	3	0	0	0	3
Mingo	4	4	2	5	3	3	2	23
Monongalia	17	31	7	10	15	15	14	109
Monroe	0	0	0	1	0	1	0	2
Morgan	0	1	1	0	0	0	0	2
Nicholas	0	4	1	2	1	2	1	11
Ohio	15	20	7	10	5	6	5	68
Pendleton	0	0	0	0	0	0	0	0
Pleasants	0	0	0	0	0	0	0	0
Pocahontas	0	0	0	1	0	0	0	1
Preston	2	1	0	0	2	0	0	5
Putnam	4	20	10	126	4	5	7	176
Raleigh	13	21	6	10	7	14	18	89
Randolph	2	3	3	4	2	5	3	22
Ritchie	0	0	0	0	0	1	0	1
Roane	2	0	0	1	0	1	1	5
Summers	0	0	1	0	0	1	0	2
Taylor	0	1	3	0	2	0	1	7
Tucker	0	1	0	0	0	1	0	2
Tyler	1	1	0	0	0	0	0	2
Upshur	1	2	1	1	3	1	1	10
Wayne	0	1	0	0	0	0	0	1
Webster	0	0	0	0	0	0	0	0
Wetzel	3	2	1	2	1	0	1	10
Wirt	0	0	0	0	1	0	0	1
Wood	9	14	11	6	5	6	11	62
Wyoming	0	0	0	0	2	1	0	3
Total	239	315	130	273	154	174	178	1,463

2008 PHYSICIANS			
COMPANY	# of Claims Direct Loss Paid	# of Claims Direct Loss UnPaid	Total # of Direct Claims
West Virginia Mut Ins Co	53	190	243
St Paul Fire & Marine Ins Co	29	7	36
ProAssurance Ind Co Inc	15	44	59
National Union Fire Ins Co Of Pitts	10	5	15
ProAssurance Natl Capital Ins Co	6	11	17
National Fire Ins Co Of Hartford	5	40	45
Physicians Specialty Ltd RRG	3	3	6
Continental Cas Co	2	76	78
Doctors Co An Interins Exch	2	11	13
Oms Natl Ins Co Rrg	2	1	3
Evanston Ins Co	1	4	5
National Guardian RRG Inc	1	3	4
Lexington Ins Co	1	2	3
Medical Protective Co	1	1	2
Darwin Natl Assur Co	1	1	2
Standard Fire Ins Co	1	0	1
American Cas Co Of Reading PA	0	6	6
Medicus Ins Co	0	2	2
Oceanus Ins Co A RRG	0	2	2
Care RRG Inc	0	2	2
Preferred Physicians Medical RRG	0	1	1
Applied Medico Legal Solutions RRG	0	1	1
Admiral Ins Co	0	1	1
Green Hills Ins Co RRG	0	1	1
Professionals Advocate Ins Co	0	1	1
TOTALS	133	416	549
Licensed Companies (14)	125	395	520
Surplus Line Co's (3)	2	7	9
Risk Retention Groups (8)	6	14	20

2007 PHYSICIANS			
COMPANY	# of Claims Direct Loss Paid	# of Claims Direct Loss UnPaid	Total # of Direct Claims
West Virginia Mut Ins Co	41	167	208
St Paul Fire & Marine Ins Co	20	30	50
Woodbrook Cas Ins Inc	19	63	82
National Union Fire Ins Co Of Pitts	19	6	25
National Fire Ins Co Of Hartford	6	22	28
NCRIC Inc	6	17	23
Physicians Specialty Ltd RRG	5	4	9
Continental Cas Co	3	8	11
Standard Fire Ins Co	3	4	7
Medical Protective Co	3	1	4
Ohic Ins Co	2	5	7
Preferred Physicians Medical RRG	1	2	3
Doctors Co An Interins Exch	0	8	8
National Guardian RRG Inc	0	3	3
Oms Natl Ins Co Rrg	0	3	3
Green Hills Ins Co RRG	0	1	1
Care RRG Inc	0	1	1
Darwin Natl Assur Co	0	1	1
Lexington Ins Co	0	1	1
Health Care Ind Inc	0	1	1
American Cas Co Of Reading PA	0	1	1
Professionals Advocate Ins Co	0	1	1
TOTALS	128	350	478
Licensed Companies (15)	122	335	457
<i>Surplus Line Co's (1)</i>	<i>0</i>	<i>1</i>	<i>1</i>
Risk Retention Groups (6)	6	14	20

2006 PHYSICIANS			
COMPANY	# of Claims Direct Loss Paid	# of Claims Direct Loss UnPaid	Total # of Direct Claims
West Virginia Mut Ins Co	24	135	159
Woodbrook Cas Ins Inc	9	95	104
Nationwide Mut Ins Co	78	2	80
Essex Ins Co	13	48	61
National Fire Ins Co Of Hartford	6	31	37
NCRIC Inc	4	26	30
National Union Fire Ins Co Of Pitts	12	3	15
Continental Ins Co	3	7	10
Doctors Co An Interins Exchn	2	5	7
Pacific Employers Ins Co	-1	6	5
National Guardian RRG Inc	1	3	4
Preferred Physicians Medical RRG	0	3	3
American Cas Co Of Reading PA	2	1	3
Evanston Ins Co	1	1	2
Green Hills Ins Co RRG	0	2	2
Oms Natl Ins Co Rrg	0	2	2
Standard Fire Ins Co	0	2	2
Health Care Ind Inc	0	1	1
Professionals Advocate Ins Co	0	1	1
Darwin Natl Assur Co	0	1	1
St Paul Mercury Ins Co	1	0	1
Steadfast Ins Co	1	0	1
Scottsdale Ins Co	1	0	1
TOTALS	157	375	532
Licensed Companies (15)	140	316	456
Surplus Line Co's (8)	17	59	76
Risk Retention Groups (4)	1	10	11

2005 PHYSICIANS	# of Claims Direct	# of Claims Direct	Total # of Direct
COMPANY	Loss Paid	Loss UnPaid	Claims
West Virginia Mut Ins Co	33	125	158
St Paul Fire & Marine Ins Co	74	80	154
Woodbrook Cas Ins Inc	16	129	145
Continental Cas Co	78	4	82
NCRIC Inc	4	71	75
Ohic Ins Co	5	8	13
Doctors Co An Interins Exchn	3	9	12
National Union Fire Ins Co Of Pitts	6	5	11
Standard Fire Ins Co	3	6	9
Podiatry Ins Co Of Amer A Mut Co	1	6	7
Medical Protective Co	1	2	3
<i>Evanston Ins Co</i>	2	1	3
American Cas Co Of Reading PA	2	1	3
<i>Scottsdale Ins Co</i>	0	2	2
<i>APSpeciality Ins Corp</i>	0	1	1
<i>Preferred Physicians Medical RRG</i>	0	1	1
Darwin Natl Assur Co	0	1	1
TIG Ins Co	0	1	1
<i>Steadfast Ins Co</i>	0	1	1
Illinois Natl Ins Co	0	1	1
American Physicians Assur Corp	1	0	1
TOTALS	229	455	684
Licensed Companies (16)	227	449	676
<i>Surplus Line Co's (5)</i>	2	6	8
<i>Risk Retention Groups (1)</i>	0	1	1

2004 PHYSICIANS	# of Claims Direct	# of Claims Direct	Total # of Direct
COMPANY	Loss Paid	Loss UnPaid	Claims
Woodbrook Cas Ins Inc	34	191	225
St Paul Fire & Marine Ins Co	44	140	184
West Virginia Mut Ins Co	3	123	126
Continental Cas Co	80	5	85
NCRIC Inc	7	64	71
Ohic Ins Co	1	15	16
Standard Fire Ins Co	7	8	15
Doctors Co An Interins Exchn	1	8	9
National Union Fire Ins Co Of Pitts	6	3	9
Podiatry Ins Co Of Amer A Mut Co	0	6	6
<i>Evanston Ins Co</i>	4	1	5
<i>Scottsdale Ins Co</i>	3	2	5
<i>APSpeciality Ins Corp</i>	1	2	3
Medical Protective Co	0	3	3
American Cas Co Of Reading PA	2	1	3
<i>Green Hills Ins Co RRG</i>	0	2	2
American Hlthcare Ind Co	0	1	1
<i>Columbia Cas Co</i>	1	0	1
<i>Steadfast Ins Co</i>	0	1	1
Illinois Natl Ins Co	0	1	1
American Physicians Assur Corp	0	1	1
TOTALS	194	578	772
Licensed Companies (15)	185	570	755
<i>Surplus Line Co's (6)</i>	9	8	17
Risk Retention Groups (1)	0	2	2

2003 PHYSICIANS			
COMPANY	# of Claims Direct Loss Paid	# of Claims Direct Loss UnPaid	Total # of Direct Claims
Woodbrook Cas Ins Inc	48	244	292
St Paul Fire & Marine Ins Co	53	212	265
NCRIC Inc	2	79	81
National Union Fire Ins Co Of Pitts	10	6	16
Standard Fire Ins Co	1	14	15
Continental Cas Co	1	10	11
Doctors Co An Interins Exchn	2	8	10
Ohic Ins Co	2	8	10
<i>Evanston Ins Co</i>	7	1	8
Podiatry Ins Co Of Amer A Mut Co	2	5	7
Medical Protective Co	1	5	6
<i>Scottsdale Ins Co</i>	0	5	5
<i>APSpeciality Ins Corp</i>	1	2	3
Professionals Advocate Ins Co	2	1	3
Travelers Property Cas Co Of Amer	3	0	3
Illinois Natl Ins Co	2	1	3
<i>Physicians Specialty Ltd RRG</i>	0	2	2
American Hlthcare Ind Co	1	1	2
American Physicians Assur Corp	0	2	2
American Cas Co Of Reading PA	1	1	2
<i>Steadfast Ins Co</i>	0	2	2
<i>Columbia Cas Co</i>	1	0	1
US Fidelity & Guaranty Co	0	1	1
Frontier Ins Co	0	1	1
Medical Assur Co Inc	1	0	1
<i>Safeco Surplus Lines Ins Co</i>	1	0	1
TOTALS	142	611	753
Licensed Companies (19)	132	599	731
<i>Surplus Line Co's (7)</i>	<i>10</i>	<i>10</i>	<i>20</i>
Risk Retention Groups (1)	0	2	2

2002 PHYSICIANS			
COMPANY	# of Claims Direct Loss Paid	# of Claims Direct Loss UnPaid	Total # of Direct Claims
Woodbrook Cas Ins Inc	79	307	386
St Paul Fire & Marine Ins Co	60	298	358
Commonwealth Medical Liability Ins Co	1	55	56
Ohic Ins Co	5	19	24
National Union Fire Ins Co Of Pitts	9	9	18
Standard Fire Ins Co	1	15	16
Continental Cas Co	1	14	15
<i>Evanston Ins Co</i>	6	4	10
Podiatry Ins Co Of Amer A Mut Co	1	8	9
Illinois Natl Ins Co	6	3	9
Medical Protective Co	0	4	4
<i>Interstate Fire & Cas Co</i>	0	3	3
Travelers Property Cas Co Of Amer	0	3	3
<i>APSpeciality Ins Corp</i>	0	2	2
Professionals Advocate Ins Co	0	2	2
American Hlthcare Ind Co	0	2	2
<i>Columbia Cas Co</i>	1	1	2
American Cas Co Of Reading PA	1	1	2
American Physicians Assur Corp	0	2	2
<i>Western Ind Ins Co</i>	2	0	2
<i>American Equity Ins Co</i>	1	1	2
<i>Scottsdale Ins Co</i>	1	1	2
Medical Assur Co Inc	1	1	2
<i>Preferred Physicians Medical RRG</i>	0	1	1
American Equity Specialty Ins Co	0	1	1
Continental Ins Co	1	0	1
Frontier Ins Co	0	1	1
TOTALS	177	758	935
Licensed Companies (19)	166	745	911
<i>Surplus Line Co's (8)</i>	<i>11</i>	<i>13</i>	<i>24</i>
Risk Retention Groups (1)	0	1	1

2001 PHYSICIANS	# of Claims Direct	# of Claims Direct	Total # of Direct
COMPANY	Loss Paid	Loss UnPaid	Claims
Woodbrook Cas Ins Inc	83	387	470
American Continental Ins Co	48	197	245
St Paul Fire & Marine Ins Co	26	161	187
Standard Fire Ins Co	45	15	60
Ohic Ins Co	2	35	37
National Union Fire Ins Co Of Pitts	13	7	20
<i>Evanston Ins Co</i>	7	7	14
Illinois Natl Ins Co	7	4	11
Professionals Advocate Ins Co	1	7	8
<i>American Equity Ins Co</i>	1	4	5
Podiatry Ins Co Of Amer A Mut Co	2	2	4
Continental Ins Co	0	4	4
Travelers Property Cas Co Of Amer	2	2	4
Medical Protective Co	0	2	2
American Hlthcare Ind Co	0	2	2
<i>Scottsdale Ins Co</i>	1	1	2
MIIX Ins Co	1	1	2
Medical Assur Co Inc	0	2	2
American Cas Co Of Reading PA	1	1	2
Continental Cas Co	1	1	2
<i>Columbia Cas Co</i>	1	1	2
<i>Western Ind Ins Co</i>	0	2	2
<i>Preferred Physicians Medical RRG</i>	0	1	1
Travelers Ind Co Of CT	1	0	1
<i>Maxum Ind Co</i>	0	1	1
<i>American Intl Specialty Lines Ins Co</i>	1	0	1
Frontier Ins Co	0	1	1
TOTALS	244	848	1092
Licensed Companies (19)	233	831	1064
<i>Surplus Line Co's (8)</i>	<i>11</i>	<i>17</i>	<i>28</i>
Risk Retention Groups (1)	0	1	1

2000 PHYSICIANS	# of Claims Direct	# of Claims Direct	Total # of Direct
COMPANY	Loss Paid	Loss UnPaid	Claims
Woodbrook Cas Ins Inc	55	1776	1831
American Continental Ins Co	13	211	224
St Paul Fire & Marine Ins Co	21	94	115
Standard Fire Ins Co	20	58	78
Professionals Advocate Ins Co	1	45	46
Phico Ins Co	4	28	32
Ohic Ins Co	0	26	26
<i>Evanston Ins Co</i>	9	8	17
Continental Cas Co	2	15	17
Continental Ins Co	0	13	13
<i>American Equity Ins Co</i>	0	5	5
Podiatry Ins Co Of Amer A Mut Co	1	4	5
<i>Preferred Physicians Medical RRG</i>	0	4	4
<i>Scottsdale Ins Co</i>	0	3	3
MIIX Ins Co	0	2	2
American Cas Co Of Reading PA	1	1	2
<i>Independence Ind Ins Co</i>	0	1	1
Travelers Property Cas Co Of Amer	0	1	1
<i>Columbia Cas Co</i>	0	1	1
Travelers Ind Co Of CT	0	1	1
TOTALS	127	2297	2297
Licensed Companies (14)	118	2275	2393
<i>Surplus Line Co's (6)</i>	9	22	31
Risk Retention Groups (1)	0	4	4

Historical top 10 Companies in WV Market Share for the Medical Malpractice line

	Admitted Company Basis	Market Share	Pure Direct L/R
2008	West Virginia Mut Ins Co	83.69%	21.14%
2008	Medical Assur Co Inc	3.93%	-49.44%
2008	Medicus Ins Co	2.61%	12.89%
2008	American Cas Co Of Reading PA	2.26%	-3.91%
2008	Continental Cas Co	1.63%	-581.45%
2008	Doctors Co An Interins Exch	1.24%	97.86%
2008	National Union Fire Ins Co Of Pitts	1.11%	231.61%
2008	Podiatry Ins Co Of Amer A Mut Co	0.95%	46.15%
2008	Cincinnati Ins Co	0.81%	-23.82%
2008	NCMIC Ins Co	0.62%	42.56%
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2007	West Virginia Mut Ins Co	82.15%	40.37%
2007	Woodbrook Cas Ins Inc	7.63%	-12.14%
2007	American Cas Co Of Reading PA	1.94%	45.22%
2007	Doctors Co An Interins Exch	1.39%	-100.45%
2007	Continental Cas Co	1.30%	-186.21%
2007	Podiatry Ins Co Of Amer A Mut Co	1.29%	-3.75%
2007	National Fire Ins Co Of Hartford	1.15%	-102.80%
2007	National Union Fire Ins Co Of Pitts	0.93%	373.53%
2007	Cincinnati Ins Co	0.65%	54.35%
2007	NCMIC Ins Co	0.57%	6.53%
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2006	West Virginia Mut Ins Co	73.13%	-3.61%
2006	Woodbrook Cas Ins Inc	9.77%	-12.62%
2006	Health Care Ind Inc	5.22%	20.52%
2006	National Fire Ins Co Of Hartford	3.23%	35.51%
2006	American Cas Co Of Reading PA	1.41%	34.91%
2006	Doctors Co An Interins Exchn	1.13%	36.61%
2006	Continental Cas Co	1.01%	432.48%
2006	Podiatry Ins Co Of Amer A Mut Co	0.96%	-77.87%
2006	NCRIC Inc	0.96%	-20.75%
2006	National Union Fire Ins Co Of Pitts	0.79%	1277.56%

Historical top 10 Companies in WV Market Share for the Medical Malpractice line

	Admitted Company Basis	Market Share	Pure Direct L/R
2005	West Virginia Mut Ins Co	65.82%	30.25%
2005	Woodbrook Cas Ins Inc	9.26%	26.65%
2005	Health Care Ind Inc	7.78%	147.73%
2005	National Fire Ins Co Of Hartford	5.20%	35.51%
2005	NCRIC Inc	5.10%	6.95%
2005	Doctors Co An Interins Exchn	1.30%	14.47%
2005	American Cas Co Of Reading PA	1.16%	12.01%
2005	National Union Fire Ins Co Of Pitts	1.03%	-508.11%
2005	Continental Cas Co	0.95%	1007.96%
2005	Podiatry Ins Co Of Amer A Mut Co	0.83%	-111.48%
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2004	West Virginia Physicians Mut Ins Co	68.87%	55.29%
2004	Medical Assur Of WV Inc	8.59%	2.75%
2004	NCRIC Inc	6.34%	49.80%
2004	Health Care Ind Inc	6.23%	44.09%
2004	National Fire Ins Co Of Hartford	3.21%	39.99%
2004	Physicians Specialty Ltd RRG	1.20%	30.44%
2004	Doctors Co An Interins Exchn	1.05%	27.77%
2004	American Cas Co Of Reading PA	0.71%	33.99%
2004	National Union Fire Ins Co Of Pitts	0.66%	212.50%
2004	Continental Cas Co	0.65%	-144.77%
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2003	Medical Assur Of WV Inc	30.59%	43.84%
2003	St Paul Fire & Marine Ins Co	21.04%	99.04%
2003	Health Care Ind Inc	15.97%	77.12%
2003	NCRIC Inc	15.77%	50.55%
2003	National Fire Ins Co Of Hartford	3.34%	104.46%
2003	Doctors Co An Interins Exchn	2.97%	28.34%
2003	Gulf Ins Co	1.59%	214.50%
2003	National Union Fire Ins Co Of Pitts	1.39%	-383.84%
2003	Continental Cas Co	1.36%	-277.27%
2003	American Cas Co Of Reading PA	1.20%	249.04%

Historical top 10 Companies in WV Market Share for the Medical Malpractice line			
	Admitted Company Basis	Market Share	Pure Direct L/R
2002	St Paul Fire & Marine Ins Co	41.09%	79.75%
2002	Medical Assur Of WV Inc	29.86%	88.83%
2002	Commonwealth Medical Liability Ins C	10.69%	59.25%
2002	Health Care Ind Inc	8.20%	251.96%
2002	Ohic Ins Co	1.85%	462.81%
2002	Doctors Co An Interins Exchn	1.76%	41.99%
2002	Executive Risk Ind Inc	1.05%	77.80%
2002	National Union Fire Ins Co Of Pitts	0.92%	811.81%
2002	Continental Cas Co	0.82%	-1258.16%
2002	American Cas Co Of Reading PA	0.73%	25.51%
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2001	St Paul Fire & Marine Ins Co	40.46%	95.41%
2001	Medical Assur Of WV Inc	33.18%	73.17%
2001	American Continental Ins Co	8.98%	193.74%
2001	Commonwealth Medical Liability Ins C	4.29%	85.76%
2001	Doctors Co An Interins Exchn	1.78%	69.79%
2001	Ohic Ins Co	1.60%	258.05%
2001	Executive Risk Ind Inc	1.52%	-10.99%
2001	National Union Fire Ins Co Of Pitts	0.94%	120.23%
2001	Medical Protective Co	0.85%	45.90%
2001	Gulf Ins Co	0.85%	90.15%
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2000	Medical Assurance Of W Virginia Inc	42.66%	74.60%
2000	American Continental Ins Co	24.75%	94.60%
2000	National Union Fire Ins Co Of Pitts	12.95%	27.72%
2000	St Paul Fire & Marine Ins Co	7.60%	92.84%
2000	Pennsylvania Casualty Co	2.67%	105.03%
2000	Ohic Ins Co	1.45%	-274.22%
2000	Virginia Ins Recip	1.17%	214.48%
2000	St Paul Mercury Ins Co	0.95%	74.44%
2000	Legion Ins Co	0.84%	155.60%
2000	American Cas Co Of Reading Pa	0.67%	40.16%

Historical top 10 Companies in WV Market Share for the Medical Malpractice line

	Business Written Basis	Market Share	P Direct L/R
2008	West Virginia Mut Ins Co	56.65%	21.14%
2008	<i>Lexington Ins Co</i>	8.07%	-31.66%
2008	Mountaineer Freedom RRG Inc	4.31%	98.32%
2008	Medical Assur Co Inc	2.66%	-49.44%
2008	<i>Evanston Ins Co</i>	2.25%	27.99%
2008	Community Hospital RRG	2.14%	70.09%
2008	<i>Health Care Industry Liab Recip Ins</i>	1.86%	49.26%
2008	<i>Homeland Ins Co of NY</i>	1.85%	45.93%
2008	Medicus Ins Co	1.77%	12.89%
2008	<i>Darwin Select Ins Co</i>	1.75%	61.78%
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2007	West Virginia Mut Ins Co	59.92%	40.37%
2007	<i>Lexington Ins Co</i>	9.61%	-3.40%
2007	Woodbrook Cas Ins Inc	5.56%	-12.14%
2007	Mountaineer Freedom RRG Inc	2.33%	77.99%
2007	<i>Evanston Ins Co</i>	2.03%	10.07%
2007	<i>Columbia Cas Co</i>	1.79%	91.20%
2007	<i>Health Care Industry Liab Recip Ins</i>	1.68%	63.87%
2007	<i>Darwin Select Ins Co</i>	1.44%	38.39%
2007	American Cas Co Of Reading PA	1.42%	45.22%
2007	Ophthalmic Mut Ins Co RRG	1.39%	90.45%
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2006	West Virginia Mut Ins Co	51.94%	-3.61%
2006	<i>Lexington Ins Co</i>	8.50%	22.23%
2006	<i>Darwin Select Ins Co</i>	7.39%	42.90%
2006	Woodbrook Cas Ins Inc	6.94%	-12.62%
2006	Health Care Ind Inc	3.71%	20.52%
2006	National Fire Ins Co Of Hartford	2.29%	35.51%
2006	<i>Admiral Ins Co</i>	1.97%	57.17%
2006	<i>Everest Ind Ins Co</i>	1.58%	-45.85%
2006	<i>Health Care Industry Liab Recip Ins</i>	1.44%	36.69%
2006	Ophthalmic Mut Ins Co RRG	1.18%	-16.03%

Historical top 10 Companies in WV Market Share for the Medical Malpractice line			
	Business Written Basis	Market Share	P Direct L/R
2005	West Virginia Mut Ins Co	48.63%	30.25%
2005	<i>Lexington Ins Co</i>	9.55%	11.65%
2005	Woodbrook Cas Ins Inc	6.84%	26.65%
2005	Health Care Ind Inc	5.75%	147.73%
2005	<i>Capitol Specialty Ins Corp</i>	3.89%	28.31%
2005	National Fire Ins Co Of Hartford	3.84%	35.51%
2005	NCRIC Inc	3.77%	6.95%
2005	<i>Everest Ind Ins Co</i>	1.47%	45.87%
2005	<i>Health Care Industry Liab Recip Ins</i>	1.38%	51.80%
2005	<i>Illinois Union Ins Co</i>	1.23%	68.36%
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2004	West Virginia Physicians Mut Ins Co	54.55%	55.29%
2004	<i>Lexington Ins Co</i>	9.36%	68.54%
2004	Medical Assur Of WV Inc	6.80%	2.75%
2004	NCRIC Inc	5.02%	49.80%
2004	Health Care Ind Inc	4.94%	44.09%
2004	National Fire Ins Co Of Hartford	2.54%	39.99%
2004	<i>Capitol Specialty Ins Corp</i>	2.38%	42.82%
2004	<i>First Specialty Ins Corp</i>	2.21%	-82.27%
2004	<i>Everest Ind Ins Co</i>	1.63%	41.56%
2004	<i>APSpeciality Ins Corp</i>	1.48%	-1.45%
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2003	Medical Assur Of WV Inc	20.05%	43.84%
2003	St Paul Fire & Marine Ins Co	13.79%	99.04%
2003	Health Care Ind Inc	10.46%	77.12%
2003	NCRIC Inc	10.34%	50.55%
2003	<i>Lexington Ins Co</i>	10.32%	54.18%
2003	<i>First Specialty Ins Corp</i>	8.42%	105.84%
2003	<i>Everest Ind Ins Co</i>	6.01%	29.34%
2003	National Fire Ins Co Of Hartford	2.19%	104.46%
2003	<i>APSpeciality Ins Corp</i>	1.98%	141.28%
2003	Doctors Co An Interins Exchn	1.95%	28.34%

Historical top 10 Companies in WV Market Share for the Medical Malpractice line

	Business Written Basis	Market Share	P Direct L/R
2002	St Paul Fire & Marine Ins Co	32.13%	79.75%
2002	Medical Assur Of WV Inc	23.35%	88.83%
2002	<i>Everest Ind Ins Co</i>	8.75%	55.56%
2002	Commonwealth Medical Liability Ins C	8.36%	59.25%
2002	<i>Lexington Ins Co</i>	7.67%	52.61%
2002	Health Care Ind Inc	6.41%	251.96%
2002	Ohic Ins Co	1.44%	462.81%
2002	Doctors Co An Interins Exchn	1.38%	41.99%
2002	<i>APSpeciality Ins Corp</i>	1.31%	55.91%
2002	Physicians Specialty Ltd RRG	1.04%	57.29%
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2001	St Paul Fire & Marine Ins Co	34.90%	95.41%
2001	Medical Assur Of WV Inc	28.62%	73.17%
2001	American Continental Ins Co	7.75%	193.74%
2001	Health Care Ind Inc	5.61%	133.34%
2001	Commonwealth Medical Liability Ins C	3.70%	85.76%
2001	<i>Clarendon Amer Ins Co</i>	2.41%	72.21%
2001	<i>Lexington Ins Co</i>	1.86%	60.05%
2001	Doctors Co An Interins Exchn	1.54%	69.79%
2001	Ohic Ins Co	1.38%	258.05%
2001	Executive Risk Ind Inc	1.31%	-10.99%
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2000	Medical Assurance Of W Virginia Inc	39.35%	74.60%
2000	American Continental Ins Co	22.83%	94.60%
2000	National Union Fire Ins Co Of Pitts	11.95%	27.72%
2000	St Paul Fire & Marine Ins Co	7.01%	92.84%
2000	Health Care Ind Inc	4.56%	95.52%
2000	Pennsylvania Casualty Co	2.47%	105.03%
2000	Ohic Ins Co	1.34%	-274.22%
2000	Virginia Ins Recip	1.08%	214.48%
2000	St Paul Mercury Ins Co	0.87%	74.44%
2000	Legion Ins Co	0.78%	155.60%

Approved Rate Change History of Admitted Carriers for Medical Malpractice (Physicians & Surgeons unless noted)					
2008 Market Share 83.69%	Company <i>West Virginia Mutual Ins Co</i> <i>*fka W.V. Physicians Mutual</i>	Eff date <i>pending</i> 1/1/2009 3/1/2008 1/1/2008 1/1/2007 1/1/2006 1/1/2005 7/1/2004	% Req'd 0% 0% -0.01% 0% -15.00% -5.00% 10.20% initial filing	% Granted <i>pending</i> 0% -0.01% 0% -15.00% -5.00% 10.20% initial filing	WV #: 90118009 (S) 80903007 80129001 70918006 60915016 50826007 41006013 40331017
2008 Market Share 3.93%	Company <i>ProAssurance Indemnity Co., Inc.</i> <i>*fka Woodbrook Casualty Ins, Inc</i> <i>*fka Medical Assur. of WV</i>	Eff date 11/1/2008 11/1/2007 10/20/2006 10/20/2005 10/20/2004 10/3/2003 7/1/2002 9/14/2001 8/1/2000	% Req'd -8.30% -10.70% -2.80% -1.10% 18.50% 17.30% 23.00% 30.00% 35.00%	% Granted -8.30% -10.70% -2.80% -1.10% 14.50% 13.00% 16.00% 18.00% 35.00%	WV #: 80827030 (S) 70810017 (S) 60711005 50718024 40721020 30623002 161405 155255 50507
2008 Market Share 2.61%	Company <i>Medicus Insurance Company</i>	Eff date 10/1/2009 3/20/2008	% Req'd -1.20% initial filing	% Granted -1.20% initial filing	WV #: 90630015 (S) 80212014 (S)
2008 Market Share 2.26%	Company <i>Amer. Casualty Co. of Reading, PA</i> <i>*Nurse Programs</i>	Eff date 7/17/2009 5/1/2008 8/1/2007 5/1/2006 12/16/2005 8/13/2004 n/a 12/1/2002 6/21/2002	% Req'd 3.70% 0.00% 2.87% 3.00% 6.20% 26.80% 83.40% 4.20% 12.50%	% Granted 3.70% 0.00% 2.87% 3.00% 6.20% 26.80% 0.00% 4.20% 12.50%	WV #: 90602012 (S) 80324027 (S) 70425011 (S) 60210003 (S) 50831026 (S) 40525004 30819021 20923013 161467
2008 Market Share 1.63%	Company <i>Continental Casualty Co.</i> <i>*Dentist Programs</i>	Eff date 8/1/2007 11/1/2005 11/1/2004 10/2/2003 6/12/2002 4/11/2000	% Req'd 6.30% 3.90% 10.00% 10.00% 30.00% initial filing	% Granted 6.30% 3.90% 10.00% 10.00% 30.00% initial filing	WV #: 70529010 (S) 50408008 40402013 (S) 30804003 159431 40147
2008 Market Share 1.24%	Company <i>The Doctors Co., An Interins. Exch.</i>	Eff date 9/1/2009 10/1/2008 9/1/2007 9/1/2006 10/1/2005 6/1/2004 10/14/2003 4/1/2003 7/1/2002 12/1/2001 12/1/2000 10/1/1999	% Req'd -5.00% -10.00% -9.70% -10.90% 0.00% 4.90% 3.10% 45.70% 87.30% 7.50% -0.70% 2.50%	% Granted -5.00% -10.00% -9.70% -10.90% 0.00% 4.90% 0.00% 17.00% 26.40% 7.50% -0.70% 2.50%	WV #: 90626022 (S) 80714017 (S) 70612012 (S) 60626020 50607000 40218038 30528010 21121000 159937 155338 100510 99060131

County	US Census 2008 Est
Barbour	15,600
Berkeley	102,044
Boone	24,977
Braxton	14,700
Brooke	23,520
Cabell	94,631
Calhoun	7,212
Clay	10,075
Doddridge	7,201
Fayette	46,341
Gilmer	6,873
Grant	12,047
Greenbrier	34,567
Hampshire	22,574
Hancock	30,008
Hardy	13,591
Harrison	68,853
Jackson	28,157
Jefferson	51,615
Kanawha	191,018
Lewis	17,281
Lincoln	22,386
Logan	35,525
Marion	56,496
Marshall	32,766
Mason	25,678
McDowell	22,707
Mercer	61,500

County	US Census 2008 Est
Mineral	26,795
Mingo	26,352
Monongalia	88,221
Monroe	13,739
Morgan	16,325
Nicholas	26,137
Ohio	44,106
Pendleton	7,582
Pleasants	7,150
Pocahontas	8,472
Preston	30,285
Putnam	55,488
Raleigh	79,357
Randolph	28,264
Ritchie	10,308
Roane	15,169
Summers	13,017
Taylor	16,158
Tucker	6,877
Tyler	8,841
Upshur	23,582
Wayne	41,082
Webster	9,394
Wetzel	16,329
Wirt	5,757
Wood	86,204
Wyoming	23,534
Total	1,814,468

Source: 2008 U.S. Census Projection from US Census 2000 data