

**Major Carriers Writing Medical Liability
 Insurance For Montana Physicians - 2005**

Premiums Written				
Carrier	2003	2002	Current Estimated Number Montana Physicians	Current Estimated Percentage Montana Physicians
Writing In Montana In 2005 - Generally Available Within Underwriting Rules				
Utah Med Insurance Assoc	\$ 11,442,659	\$ 6,996,580	775	42.0%
Doctors Co of California	\$ 5,937,371	\$ 3,459,889	442	24.0%
Subtotal	\$ 17,380,030	\$ 10,456,469	1,217	66.0%
Writing In Montana In 2005 - Restricted Access & Within Underwriting Rules				
Medical Protective	\$ 558,559	\$ 376,123	6	0.3%
Preferred Physicians Medical	\$ 24,219	\$ 17,832	1	0.1%
Deaconess Billings Clinic "Captive"	Unknown	\$ 376,123	177	9.6%
TIG Insur (Now Hudson)	\$ 207,413	\$ 2,798,499	3	0.2%
Subtotal				
Unknown Carrier But Other Than Above				
Unknown From Previous MMA Surveys - Information Not Obtainable Otherwise Without Specific Legislation			424	23.0%
Uninsured				
Voluntary			15	0.8%
Involuntary			1	0.1%
TOTAL			1,844	100.0%
Not Writing In Montana In 2005 - Recent Withdrawal From Market				
St. Paul Fire & Marine		\$ 2,598,898		
Western Professional Ins Co		\$ 2,447,129		
Fireman's Fund		\$ 6,338		
Scottsdale		Unknown		
CNA		Unknown		
Farmers Insurance		Unknown		
Physicians Insur Of Wash		\$ 1,704,135		
TOTAL		\$ 6,756,500		
Sources: Premiums, from "Detail - Business In The State - Medical Malpractice", Montana Of Insurance Commissioner, years 2002-2003 (2004 available in Spring, 2005), and 2002 directly from DBC. Where carriers "admitted" to Montana for sale of insurance. Carriers with "unknown" not admitted and not covered by Insurance Guaranty Association. Number of physicians from MMA phone and printed surveys and carrier reports. Legislation requiring disclosure of number of insureds repealed by 2003 Legislature.				

NOTES

The number of physicians includes full-time and part-time Montana physicians in active practice and residing in Montana as of December 31, 2005. The Utah Medical Insurance count as of March, 2004 was 769, estimated now at 775, while that of The Doctors Company is as of November 30, 2005. The number of insureds in the Deaconess Billings Clinic are as of November, 2003.

Each of the physicians not carrying medical liability insurance are doing so voluntarily, except there has been one separate report of a physician employed by government and also separately doing consulting services as an independent medical examiner, who is now unable to obtain medical liability insurance coverage for that part-time consulting work.

A late 2002 survey of Montana physicians by the MMA identified the numbers of physicians in Lexington and the then-TIG (now Hudson Insurance), TIG having ceased writing on June 30, 2003. *Montana Physicians' Medical Liability Insurance 2003: Impacts On Physicians & Patients*, September 19, 2003, Montana Medical Association.

Some carriers have specific restrictions on whom they will write, obtained via a MMA telephone survey are as follows:

- Hudson Insurance (Formerly TIG Specialty) (Two or more physician groups and individual physicians)
- Lexington Insurance Company (Employed physicians of hospitals or groups of 6 or more physicians)(concentrated in a few physician groups)

A separate phone survey by the MMA of possible carriers indicates that the following additional carriers are some, but not necessarily all, of the additional carriers currently marketing medical liability insurance in Montana (Because it has not been verified that OHIC Insurance will be writing in Montana in 2004 it is included as not so writing, even though a small number of physicians identified themselves as being with that carrier in the 2002 MMA survey):

- Professional Underwriters Liability Insurance Company (Subsidiary of The Doctors Company)(Not listed in Table above)
- Preferred Professional Insurance Company (groups and individuals with hospital privileges, primarily St. Vincent's Hospital physicians).

As of December, 2003, the MMA determined that the following additional carriers - not "admitted" to Montana and hence not on Insurance Commissioner records - previously selling medical liability insurance in Montana are no longer doing so, with the prior number of insured being marginal:

- Scottsdale Insurance Company
- CNA

A draft of the AMA's Center for Health Policy Research details on Montana in cooperation with the Marsh & McLennan Company in detailing each state's availability, indicates that both Medical Protective and the Fireman's Fund were active in Montana's medical malpractice insurance market. It is clear that only one low-risk specialty physician is insured by Fireman's Fund, with Medical Protective probably insuring about 6 physicians. Farmers Insurance also announced withdrawal from a number of states, including Montana, although it was not listed on the Insurance Commissioner Reports as providing medical malpractice insurance.