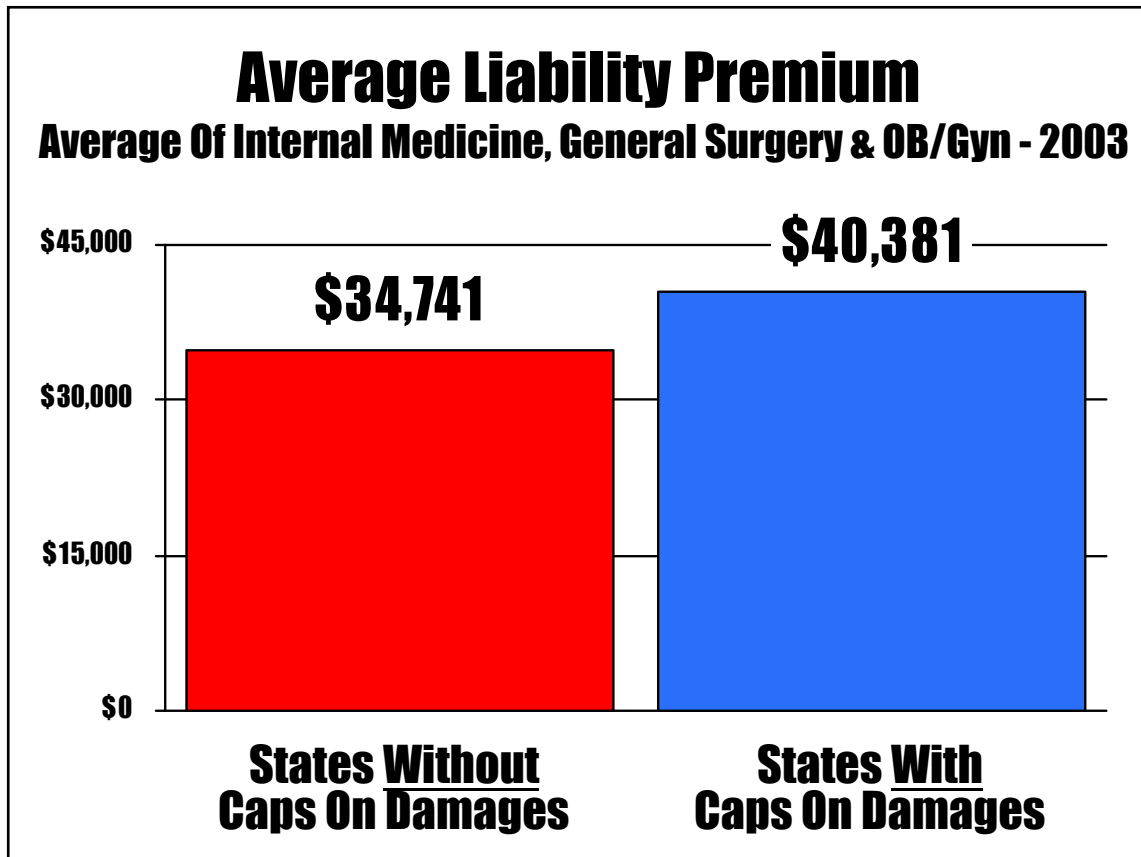


# Medical Malpractice Insurance

## Do Caps Reduce Malpractice Premiums?



- ▶ **Premiums Averaged Across Specialties Are 16.2% Higher In States With Damage Caps**
- ▶ **Caps Do Not Bring Down Malpractice Premiums**
- ▶ **Deterring Malpractice Is The Best Way To Bring Down Costs & Protect Our Families**

Derived from data provided by Medical Liability Monitor (Oct 2003) A state's average premium is calculate as the unweighted mean value of premiums for all companies for which data is provided across all regions. The following states are classified as having caps that affect medical malpractice cases broadly: AK, CA, CO, FL, HI, ID, IN, KS, LA, MD, MA, MI, MS, MO, MT, NE, NV, NM, ND, OH, SD, TX, UT, VA, WV, WI. Maine and New Jersey are excluded because their caps only affect cases or wrongful death. Oklahoma is excluded because its cap only affects emergency room and pregnancy-related care.