

Premiums And Damage Caps

States In Gray Have Caps Affecting Noneconomic Damages: 2003

State	Average Premium	Specialty	Average Premium
Florida	\$123,769	Across Specialties	\$37,616
Illinois	\$69,424	Internists	\$11,368
Pennsylvania	\$68,160	General Surgery	\$40,082
Michigan	\$65,596	OB/Gyn	\$61,370
Texas	\$61,930		
Ohio	\$59,094		
District of Columbia	\$58,404		
Nevada	\$58,075		
West Virginia	\$55,790		
Connecticut	\$54,561		
New York	\$50,545		
Massachusetts	\$49,659		
Missouri	\$49,633		
New Jersey	\$48,751		
New Mexico	\$46,381		
Louisiana	\$43,864		
Maryland	\$43,311		
Utah	\$39,333		
Arizona	\$38,615		
Wyoming	\$38,609		
Montana	\$37,327		
Colorado	\$36,003		
Rhode Island	\$35,931		
North Carolina	\$35,931		
Kentucky	\$34,765		
California	\$33,433		
Mississippi	\$33,080		
Alaska	\$32,617		
Delaware	\$32,085		
Hawaii	\$31,592		
New Hampshire	\$30,493		
Virginia	\$29,870		
Washington	\$29,049		
Georgia	\$28,814		
Tennessee	\$28,519		
Oregon	\$27,466		
Alabama	\$26,579		
South Carolina	\$25,019		
Kansas	\$24,385		
Indiana	\$23,565		
Vermont	\$21,339		
Arkansas	\$20,680		
Maine	\$19,930		
Iowa	\$18,829		
Wisconsin	\$16,898		
Idaho	\$16,341		
North Dakota	\$16,311		
Oklahoma	\$14,454		
Minnesota	\$11,567		
Nebraska	\$11,153		
South Dakota	\$10,899		

14 Cap States Above the Median
11 Noncap States Above the Median
11 Cap States Below the Median
14 Noncap States Below the Median

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.