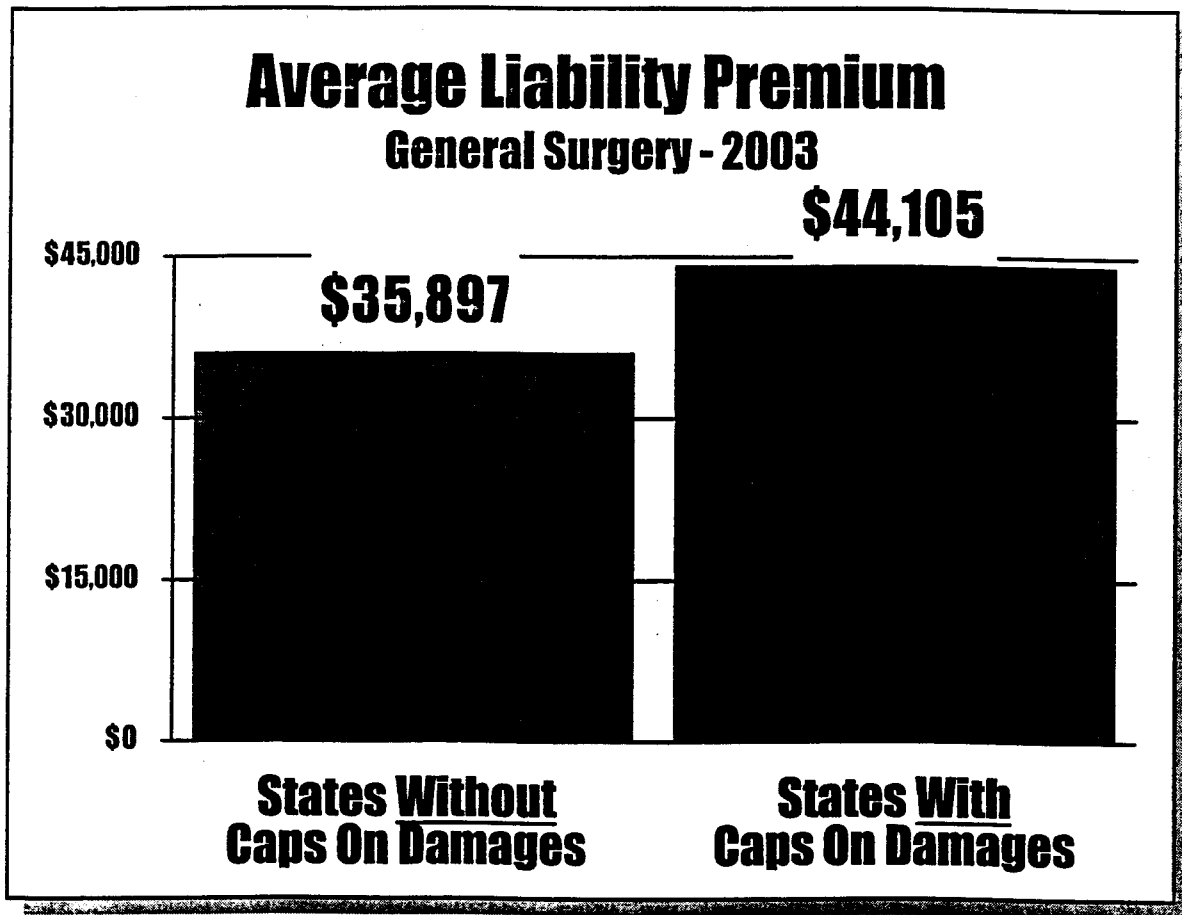


Medical Malpractice Insurance

Do Caps Reduce Malpractice Premiums?

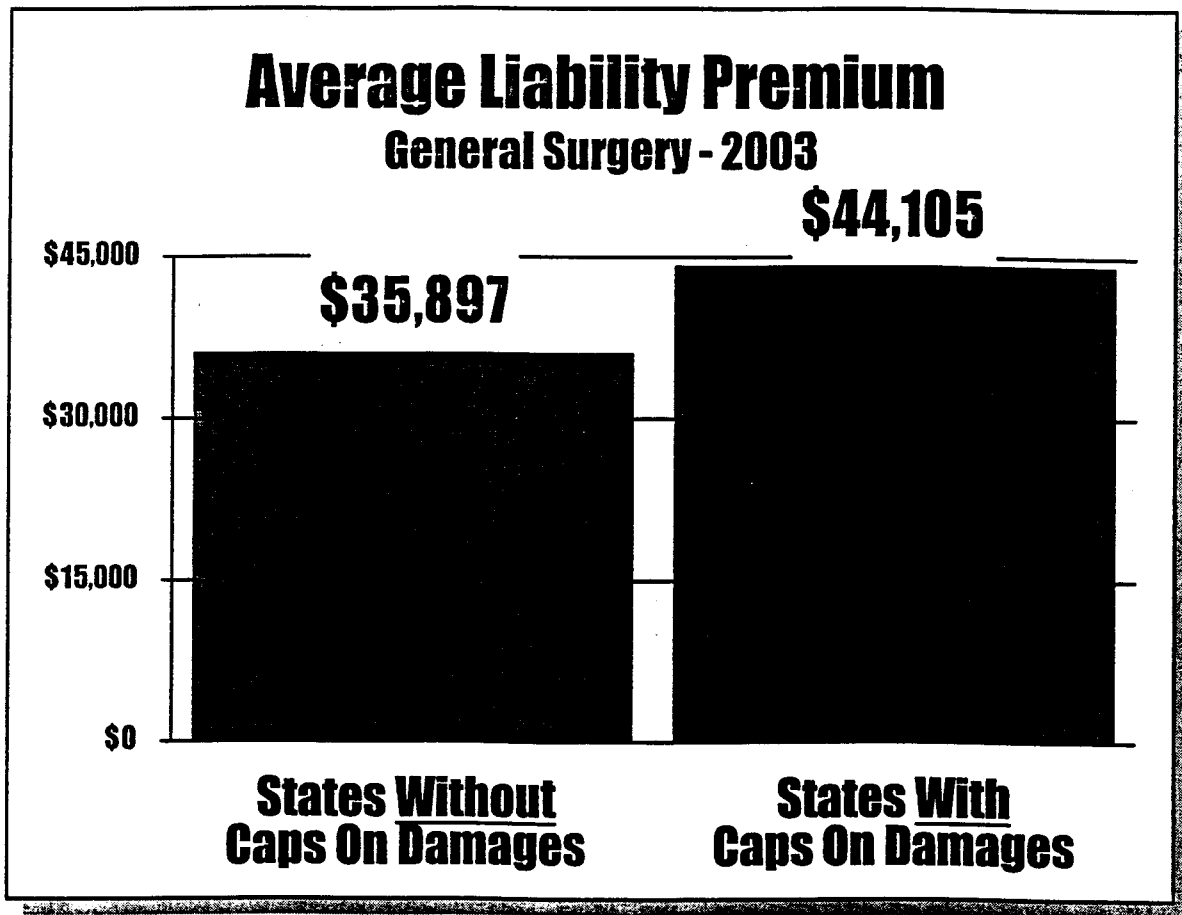


- ▶ **Premiums For General Surgeons Are 22.9% Higher In States With Caps On Damages**
- ▶ **Caps Do Not Bring Down Malpractice Premiums**
- ▶ **Deterring Malpractice Is The Best Way To Bring Down Costs & Protect Our Families**

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.

Medical Malpractice Insurance

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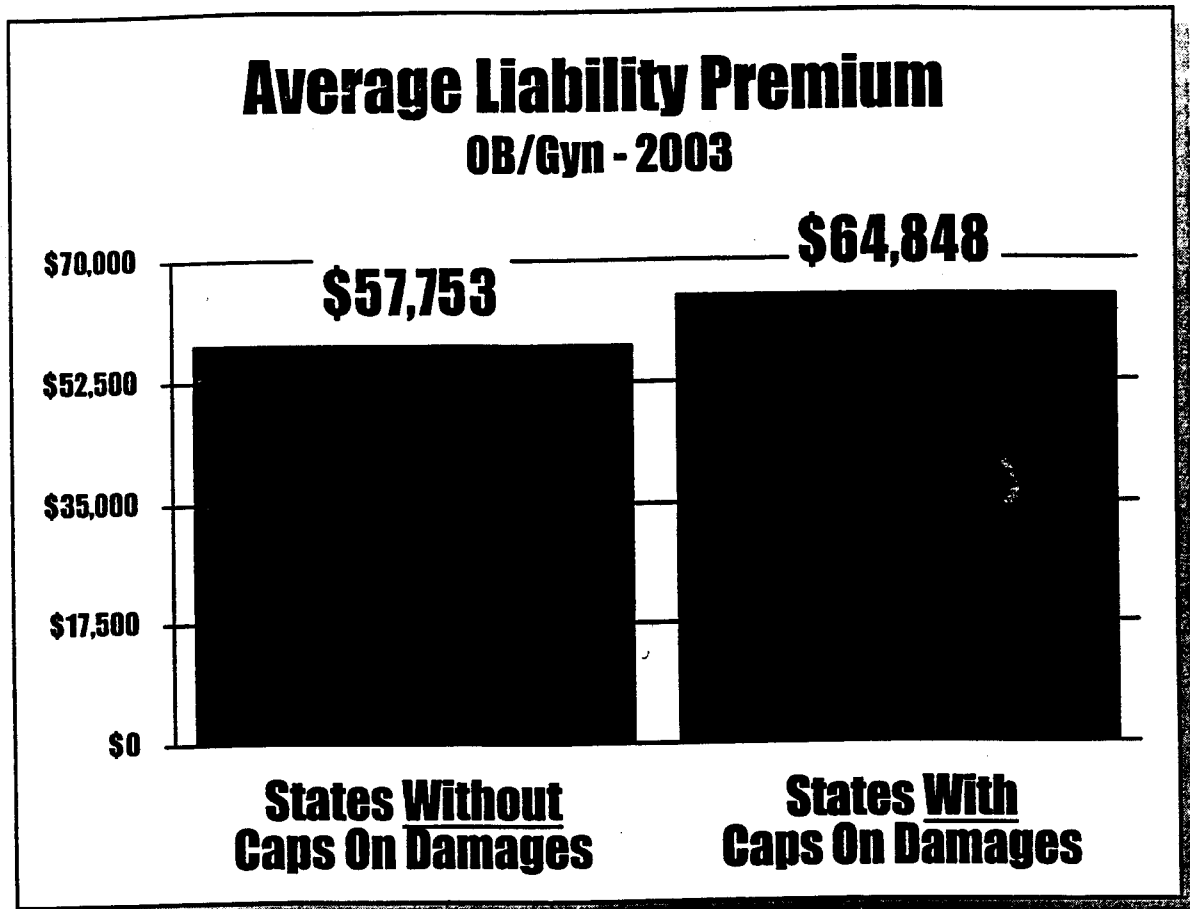


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Medical Malpractice Insurance

Do Caps Reduce Malpractice Premiums?



- ▶ **Malpractice Premiums For OB/Gyns Are 12.3% Higher In States With Caps On Damages**
- ▶ **Caps Do Not Bring Down Malpractice Premiums**
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