




Independent Actuarial Report: **Maryland Needs Medical Liability Reform**

Maryland's medical liability climate is among the worst in the country, **according to an independent report by Milliman and Abt Associates**, paid for by the Health Services Cost Review Commission.

Indicators of unsustainable liability climate:

-  Higher risk retention
-  Rising premiums
-  Restrictive coverage terms

MILLIMAN REPORT: 4 Facts Supporting Liability Reform



1

The market in **Maryland** **"appears to be particularly affected."**



2

"Maryland is among the states with the highest losses paid by insurers... **75% larger in Maryland** than countrywide statistics."



3

Overall insurance coverage in Maryland **decreased** because "there were **not enough excess insurers** willing to write policies for the hospitals."



4

A large excess insurer **declined "all new business from Baltimore City and County"** unless the hospital retained at least \$25 million per claim... a distinction only reached by Chicago, New York City, and Philadelphia."