

2004 Malpractice Premium Comparison SPECIALTY	Los Angeles County, CA	Dade County, FL	Long Island, NY*	Wayne County, MI	FL-NY-MI Average	MICRA Savings
Allergy	\$7,632	\$33,460	\$6,511	\$18,016	\$19,329	\$11,697
Anesthesiology	\$13,808	\$71,700	\$22,650	\$45,567	\$46,639	\$32,831
Cardiology (Invasive)	\$17,616	\$131,451	\$28,635	\$78,958	\$79,681	\$62,065
Cardiovascular Surgery	\$46,128	\$239,002	\$68,448	\$191,965	\$166,472	\$120,344
Dermatology (Lipo/Cosmetic)	\$24,272	\$83,651	\$22,122	\$26,974	\$44,249	\$19,977
Emergency Medicine	\$33,772	\$131,451	\$34,257	\$92,826	\$86,178	\$52,406
Family Practice (Non-Surgical)	\$13,808	\$62,140	\$16,130	\$40,430	\$39,567	\$25,759
General Surgery	\$40,436	\$277,242	\$70,677	\$144,188	\$164,036	\$123,600
Internal Medicine (Non-Invasive)	\$13,808	\$83,651	\$28,635	\$37,346	\$49,877	\$36,069
Neurosurgery	\$74,660	\$344,162	\$193,502	\$226,545	\$254,736	\$180,076
OB/GYN	\$66,100	\$277,242	\$117,956	\$164,934	\$186,711	\$120,611
Ophthalmology	\$21,888	\$69,310	\$21,916	\$40,440	\$43,889	\$22,001
Orthopaedics	\$46,128	\$215,101	\$87,866	\$173,476	\$158,814	\$112,686
Otolaryngology (Cosmetic)	\$33,772	\$83,651	\$68,448	\$86,897	\$79,665	\$45,893
Pathology	\$11,988	\$83,651	\$15,682	\$24,607	\$41,313	\$29,325
Pediatrics (Non-Surgical)	\$17,616	\$47,800	\$16,130	\$35,764	\$33,231	\$15,615
Plastic Surgery	\$58,492	\$131,451	\$68,448	\$97,561	\$99,153	\$40,661
Proctology	\$33,772	\$95,601	\$38,663	\$36,148	\$56,804	\$23,032
Psychiatry (Non-Shock)	\$7,632	\$33,460	\$6,511	\$19,410	\$19,794	\$12,162
Radiology (Non-Invasive)	\$15,704	\$131,451	\$35,494	\$51,891	\$72,945	\$57,241
Thoracic Surgery	\$40,436	\$239,002	\$68,448	\$165,839	\$157,763	\$117,327
Urology	\$21,888	\$83,651	\$38,663	\$63,096	\$61,803	\$39,915
Average - All Specialties	\$30,062	\$134,058	\$48,900	\$84,676	\$89,211	\$59,150

Note: Comparison reflects mature annual premium costs for \$1 million maximum per case/\$3 million maximum for all cases in a given year.

Sources: SCPIE Indemnity Co.(Los Angeles, CA); Florida Physicians Insurance Company (Dade County, FL); Professional Liability Mutual Insurance Company (Long Island, NY); American Physicians Assurance (Wayne County, MI)

* Policy year for Long Island ends June 30, 2004.