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## Medical Malpractice Insurance Rates in Ohio Decrease by Double Digits in 2007 - 11/5/07

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The Ohio Department of Insurance has documented the decline of medical liability insurance rates for 2007; the state's five largest medical malpractice insurers filed rate changes producing an average decrease of 10.9 percent in 2007.

The rate changes for the state's top five medical malpractice insurers are as follows:

The Medical Assurance Company -19.7% The Medical Protective Company -4.0% OHIC Insurance Company -10.0% The Doctors Company -7.6% American Physicians Assurance -7.0%

"Insuring and defending Ohio's physicians has been OHIC's mission for more than 28 years," said Nancy Libke, AIC, vice president of claims for OHIC, a subsidiary of The Doctors Company. "The positive changes made by the tort reform effort are bringing needed stability to the medical malpractice insurance market. We are seeing fewer cases that have no merit being filed and as a result frequency is down. It has stabilized the medical malpractice insurance arena and enabled us to better forecast our reserves, which ultimately results in how rates are adjusted."

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