

NEW YORK STATE DEPARTMENT OF HEALTH

New York State Medical Indemnity Fund
1st Quarter 2023 Actuarial Analysis as of March 31, 2023
September 2023



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Commitment Beyond Numbers

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New York State Medical Indemnity Fund

1st Quarter 2023 Actuarial Analysis

As of March 31, 2023

PURPOSE & SCOPE

Pinnacle Actuarial Resources, Inc. (“Pinnacle”) has been retained by the New York State Department of Health (NYS DOH or “the Department”) to provide quarterly actuarial reports regarding the experience of the New York State Medical Indemnity Fund (MIF or the Fund). Previously, Pinnacle performed this service for the New York State Department of Financial Services (NYS DFS). This analysis evaluates data for the Fund as of March 31, 2023.

§69-10.19 of the New York State Department of Health Regulation states that the quarterly reports should “include a review of the various elements contributing to the amount of benefits paid by the Fund and to the expenses of administration of the Fund, including:

- The number of qualifying plaintiffs
- The mortality experience of the qualified plaintiffs
- The amount of benefits paid by the Fund
- The patterns of utilization of types of services provided
- Inflationary patterns by types of services provided
- The expenses of administration of the Fund
- The impact of available health insurance on benefits paid by the Fund, and
- Investment earnings of the Fund”

§69-10.20 of the New York State Department of Health Regulation also requires an actuarial calculation of the estimated liabilities of the Fund for the coming year resulting from the qualified plaintiffs enrolled in the Fund.

EXECUTIVE SUMMARY

Based on our review of available information regarding the New York State Medical Indemnity Fund as of March 31, 2023, Pinnacle has arrived at several key conclusions:

- As of March 31, 2023, the Fund has accepted 963 participants (942 living) with expected future benefit payments of approximately \$3.131 billion and future administrative expenses of \$309.5

million, assuming a discount rate of 2.0% and future medical inflation of 3.0%. With a Fund balance as of March 31, 2023 of approximately \$165.0 million, this results in an unfunded liability for the Fund of approximately \$3.276 billion. The unfunded liability has increased slightly from the \$3.113 billion calculated in our analysis as of December 31, 2022. As of March 31, 2023, the Fund's current liabilities for the upcoming 2023-2024 fiscal year of \$96.5 million are 58.5% of the Fund's current assets of \$165.0 million. Without additional funding, this analysis shows that the liabilities to assets ratio is expected to exceed 80% at the end of fiscal year 2023-24 Q4 (i.e. 3/31/2024).^{*} Our indications are sensitive to changes in long-term inflation. Please refer to page 20 for more detail regarding the impact changes in inflation have on expected future benefits.

- The Laws of New York, Chapter 45 Article 29-d, Title 4 (New York State Medical Indemnity Fund) Section 2999-i (5 through 7) require: "Beginning April first, two thousand fourteen and annually thereafter, the superintendent of financial services or the commissioner, whoever is administering the fund for the applicable period shall cause to be deposited into the fund, subject to available appropriations, an amount equal to the difference between the amount appropriated to the fund in the preceding fiscal year, as increased by the adjustment factor defined in subdivision seven of this section... For purposes of this section, the adjustment factor referenced in this section shall be the ten-year rolling average medical component of the consumer price index as published by the United States Department of Labor, Bureau of Labor Statistics, for the preceding ten years." As such, beginning in the September 30, 2022 analysis, Exhibit 2 now illustrates an upward trend in prospective annual funding amounts which is based on our examination of the 10-year rolling average of the year-end countrywide medical care cost component of the Consumer Price Index, as published by the United States Department of Labor, Bureau of Labor Statistics. The 10-year rolling average utilized as of December 31, 2022 is 2.8% as shown on Exhibit 9.
- On December 31, 2016, new legislation was signed expanding eligibility for the Fund to non-hospital births and significantly raising reimbursement rates for the period from July 1, 2017 through December 31, 2019. The period for these increased reimbursement rates was later extended as part of the New York State budget. Similar to the prior analysis, we have been asked by the NYS DOH to continue to assume that the increased rates will continue in perpetuity. For the most recent four quarters of the Fund (3/31/2022-3/31/2023), average benefit payments per participant were \$28,611 per quarter, representing a 132.4% increase over the average payments in the 2016-17 fiscal year. Total benefits paid were \$104.402 million

^{*}Additional funding was provided to the MIF in the first quarter of 2023 that moves the predicted timeline to exceed the 80% liabilities to assets ratio to the second quarter of Calendar Year 2024.

for these four quarters, representing a 394.8% increase in payments over the 2016-17 fiscal period. Living participant counts increased from 881 to 942 over the past 12 months (an increase of 61 participants, or approximately 6.9%). These benefit payment amounts include refund amounts of \$200,134 which have been incorporated into the current quarter's payment data. See Exhibit 10 for more detail regarding these numbers and Exhibit 7, Page 10 for the refund amount.

- For the fiscal year prior to the impact of legislation signed on December 31, 2016 (4/1/16-3/31/17, the 2016-17 fiscal year), the average benefit payments per participant were \$12,310 per quarter for a total of \$21.100 million paid in benefits during this fiscal year. Living participant counts increased from 400 to 455 over this period (an increase of 55 participants). See Exhibit 10 for more detail regarding these numbers.
- Previous analyses contemplated the “sunset” of the 2016 legislation expected to occur on December 31, 2021. Starting with the June 30, 2020 analysis, the Department has requested that we remove this assumption from this and future analyses and our exhibits reflect this removal. With this assumption removed, the Fund is expected to surpass the 80% threshold for current liabilities to assets by the end of fiscal year 2023-24 Q4 (i.e. 3/31/2024) and this analysis contemplates no new participants added after that time.
- Total future lifetime benefits for the 942 living Fund participants without discounting is estimated to be \$5.645 billion. See Exhibit 2, Page 2.
- The current present value of future benefit payments of \$3.131 billion does not consider any additional enrollees that may be admitted to the Fund in the future.
- Prior to the beginning of the fiscal year, the Fund was expected to have approximately eighty-eight (87.7) additional participants accepted between March 31, 2022 and March 31, 2023. Historically, more participants are admitted in the first quarter of the fiscal year than in successive quarters of the fiscal year; we have incorporated this observation into our expected participant counts per quarter (see Exhibit 3).
 - There were nineteen (19) new participants added to the Fund in the fourth quarter of fiscal year 2022-23, approximately one (0.83) more than expected for this period at the beginning of the fiscal year.
 - The 2019 budget legislation eliminated the Fund administrator's discretion in determining whether plaintiffs are qualified for the Fund. It's possible we will see higher

participation rates in the future due to this change, although new participant counts have continued to fluctuate.

- Actual benefit payments in the fourth quarter of the 2022-23 fiscal year (1/1/23-3/31/23) as of 3/31/23 were \$27.780 million. After incorporating \$200,134 of refund amounts, net paid benefits for the fourth quarter of the 2022-23 fiscal year were \$27.580 million. This amount is \$7.368 million higher than expected at the prior quarterly analysis. Cumulative benefit payments for the 2022-23 fiscal year (4/1/22 – 3/31/23) are therefore \$104.402 million, compared to \$97.033 million estimated at the December 31, 2022 analysis. See Exhibit 3 for more detail regarding these numbers. It is important to recognize that these amounts can vary significantly each quarter due to the inherent uncertainty in benefit payments and the effect of the legislative changes on payments.
- As of September 1, 2018, both the Fund's claims handling and enrollment services are provided by Public Consulting Group (PCG). This change is ultimately expected to decrease the administrative expenses of the Fund on a per month per member basis. Based on information from the NYS DOH, at the March 31, 2022 analysis we projected that \$6.717 million would be paid to PCG for administrative costs for the 2022-23 fiscal year (see Exhibit 2, Page 1 of our report for 2022 Q1). This number was based on expected, not actual, participant counts and excludes Department expenses allocated to the Fund. Department expenses were projected to be \$1.062 million. Actual paid administrative expenses for the Fund for the 4/1/2022 through 3/31/2023 fiscal year were \$6.320 million to PCG and \$1.394 million to the Department. Actual expense amounts are reviewed on an annual basis and compared to the projections at the beginning of the fiscal year. We expect the annual administrative expense to decrease on a per member basis over the next few years due to continued economies of scale.
- Exhibit 1 summarizes Fund payments by benefit type since 4th quarter of 2012. Compared to the Virginia Birth Related Neurological Injury Compensation Fund, another state-run birth injury fund serviced by Pinnacle, the Fund carries a substantially higher percentage of overall costs in medical and hospital costs, medical equipment and prescription drug costs, and lower percentages in nursing and other health care costs.
- As of March 31, 2023, one hundred and five (105) participants have received more than \$1 million in benefit payments, with fifty-seven (57) of these participants receiving more than \$2 million in benefit payments. Based on current annual severities by individual member, we expect eighteen (18) more members to cross the \$1 million threshold in the next twelve months. These benefit payments do not include prescription amounts handled in bulk by vendors or refund amounts; see Exhibit 7, page 10 for total prescription drug payments handled in bulk and the total refund amount.

- Of the fifty-seven (57) participants having received more than \$2 million in benefit payments as of March 31, 2023, forty-five (45) fall in the injury categories of encephalopathy, cerebral palsy or spastic quadriplegia. 74% of total fund payments and 50% of total fund participants fall within these three (3) injury categories. Refer to Exhibit 1, page 2 for more detail on fund payments by injury category.
- In response to the COVID-19 pandemic, two changes were made to Fund benefits payments. Benefits were temporarily expanded to include cleaning and disinfectant products in certain cases. In addition, timely filing requirements were temporarily waived. The expanded Fund benefits were offered through June 24, 2021. Timely filing requirements were reinstated on February 9, 2021.
- In the fourth quarter of the 2022-23 fiscal year, the Fund received refund payments totaling \$200,134. As assigning the refunds to historical quarters is not possible due to lack of information regarding the original payments, we have incorporated the refund into the current quarter and reduced the current quarter benefit payments by the total refund amount.

BACKGROUND

“The Medical Indemnity Fund was established in 2011 to provide a funding source for future health care costs associated with birth-related neurological injuries. Enrollees of the Fund are plaintiffs in medical malpractice actions who have received either court-approved settlements or judgments deeming the plaintiffs' neurological impairments to be birth-related.”¹ More specifically, a “birth-related neurological injury” is “an injury to the brain or spinal cord...that occurred in the course of labor, delivery or resuscitation, or by the provision or non-provision of other medical services during the delivery admission.”² These injuries must result in a physical impairment, a developmental disability, or both. Any party to a medical professional liability claim can request for the judgment to reflect eligibility for participation in the Fund. Upon this judgment, the participant is eligible to receive covered benefits from the Fund. The Fund currently is financed through a budget allocation from the state of New York.

¹ Provided by NYS DFS

² https://www.health.ny.gov/regulations/medical_indemnity_fund/faqs.htm

Benefits provided by the Fund include:

- Medical, Dental, Surgical and Hospital Care
- Nursing and Custodial Care
- Prescription and Non-Prescription Drugs
- Rehabilitation Services
- Durable Medical Equipment and Assistive Technology
- Certain Home and Vehicle Modifications
- Other Health Care Costs for Medical Services and Supplies for Participants

The NYS DOH serves as the administrator of the Fund. Beginning on October 1, 2019 the New York State Department of Health (NYS DOH) replaced the NYS DFS as the Fund's administrator. For the first year of the MIF's operations, Sedgwick CMS served as the Fund's third party administrator (TPA). For the second year of operations, they were replaced by Alicare. As of September 1, 2017, PCG took over the claims handling while Alicare continued to work with Fund enrollment and case management until September 1, 2018. PCG now handles case management and enrollment services as well as claims. Pinnacle serves as the actuarial advisors to the Fund as well as the only other two state-run birth injury funds in the U.S., the Virginia Birth Related Neurological Injury Compensation Fund and the Florida Neurological Injury Compensation Association.

According to part 6(a) of section §2999-i of the New York Public Health Law Title 4:

“the superintendent of financial services shall conduct an actuarial calculation of the estimated liabilities of the fund for the coming year resulting from the qualified plaintiffs enrolled in the fund....If the total of all estimates of current liabilities equals or exceeds eighty percent of the fund's assets, then the fund shall not accept any new enrollments until a new deposit has been made pursuant to subdivision five of this section. When, as a result of such new deposit, the fund's liabilities no longer exceed eighty percent of the fund's assets, the fund administrator shall enroll new qualified plaintiffs in the order that an application for enrollment has been submitted in accordance with subdivision seven of section twenty-nine hundred ninety-nine-j of this title.”

In addition, part 6(d) states that “suspension of enrollment... shall not impact payment under the fund for any qualified plaintiffs already enrolled in the fund.”

DATA, METHODS & ASSUMPTIONS

Given that the Fund has been in operation for about eleven years, several sources of information are still in the formative stages. Pinnacle has worked with Alicare and is working with the DOH and PCG to ensure that their claims databases are sufficient to support these ongoing quarterly reports and to enhance the ongoing management of the Fund.

Early in the Fund's operations, some health care benefits that should have been paid by the Fund were erroneously paid by New York Medicaid. Pinnacle was provided detailed benefit payment information on these costs by the NYS DOH and they are reflected in the exhibits.

Some of the long-term forecasts and industry benchmarks used in the analysis are based on data for the birth injury funds in Virginia and Florida, as well as medical professional liability insurers in the state of New York. These have been significantly modified based on data from the Fund as it becomes more credible.

Assumptions that we are currently monitoring include:

- Benefit payment patterns
- The lag between a participant's birth and joining the Fund
- Participant mortality rates
- The rate of medical inflation in the state of New York
- Appropriate rates for discounting benefit payments
- Projected administrative expenses over a participant's lifetime

One significant area of ongoing review of assumptions relates to the expected number of claims per 10,000 live births. Initially, 1.10 participants per 10,000 births were assumed based on data from Virginia and Florida. After the first year, the frequency rate was increased to 2.90 participants per 10,000 births. In the first quarter 2014 report, the expected number of eligible Fund participants was increased from 2.90 per 10,000 live births to 3.48 to be more consistent with the first two full fiscal years of experience and present more realistic financial projections for the next five years. In late 2016, we increased the assumption to 4.50 participants per 10,000 births to better reflect ongoing frequency data. It should be recognized that this is over four times the number of participants per 10,000 live births experienced by the birth funds in Florida and Virginia. Starting with the March 31, 2018 analysis, we reduced this assumption to 4.00 participants per 10,000 births. Changes in the Fund structure since 2018 and the admittance of participants with less severe diagnoses such as ADHD and autism have introduced additional volatility to the frequency assumption. We continue to monitor this assumption for appropriateness against the Fund's admitted participant counts over time.

As we are accumulating more credible amounts of benefit payments data, several differences are emerging from Virginia’s birth fund experience. To illustrate, we show the annual benefit payments during calendar years 2020, 2021 and 2022 to Fund participants who were admitted to the program prior to the beginning of each year and were living at the conclusion of the calendar year (i.e. participants that have a full year of benefit payments) on the following graph. We then compare the Fund’s data to data from Virginia. Additional severity information is contained in Exhibit 1, Page 2 and Exhibit 6³.

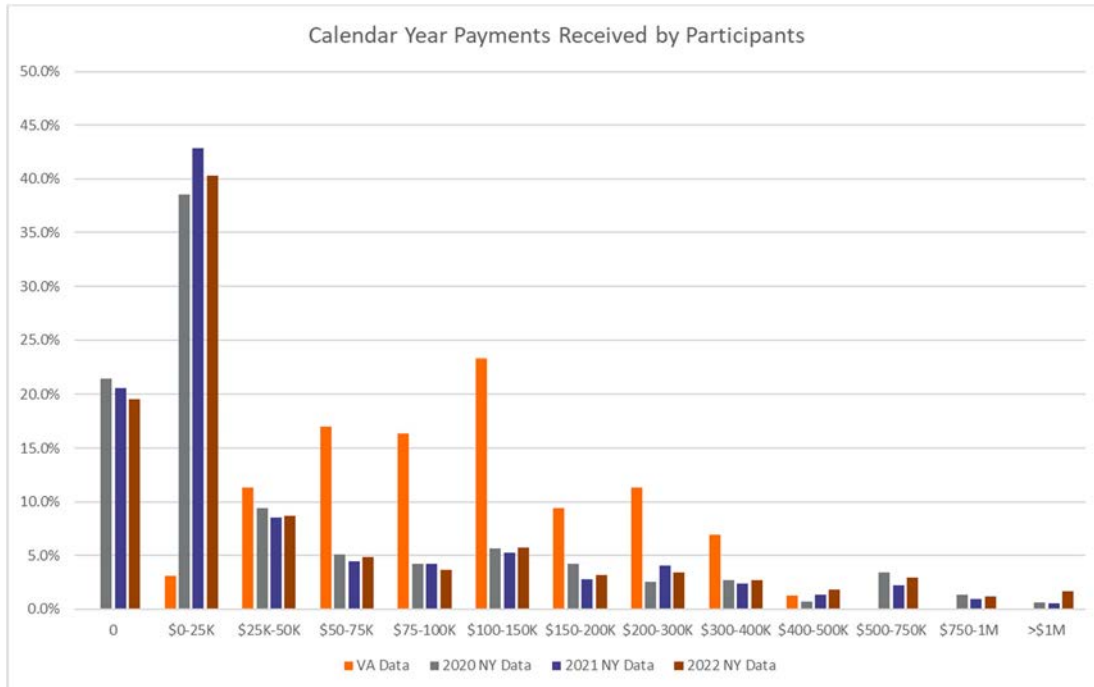


Chart 1: Calendar Year Payments Received by Participants

This comparison continues to raise three key issues. We will pose each issue as a question, then offer more comments below.

- 1) The Fund has significantly more participants with \$0 of benefit payments during the year. Will these participants have benefit payments at some point?
- 2) The Fund has substantially more participants with less than \$25,000 in annual benefit payments. Is there something about the Fund’s enabling legislation that is causing this or will their costs increase over time?
- 3) The Fund had forty-one (41) participants in 2020, thirty-eight (38) participants in 2021 and sixty-four (64) participants in 2022 with annual benefit payments totaling over \$400,000.

³ The remaining portion of the **Data, Methods and Assumptions** section has been updated for the MIF 2022 Q4 report. This section is updated annually as another calendar year of data emerges.

Virginia’s birth fund had only two participants in their latest calendar year that breached this threshold. Admittedly, there are sample size issues, but will this phenomenon continue to persist?

Participants with \$0 in Benefit Payments

To address the first issue, we analyzed the participants that had been in the Fund for more than one year as of December 31, 2022. We found that of these participants, 8.1% showed \$0 in benefit payments as of December 31, 2022. Approximately 1.5% of participants showed only prescription drug payments through vendors based on schedules provided by PCG. We also grouped participants based on number of years in the Fund and found that these percentages are similar to those in our prior year-end analyses for participants in the Fund for 3 years or longer:

<u>Time in Fund</u>	<u>Number of Participants</u>	<u>Number of Participants With Payments</u>	<u>Percentage of Participants With Payments</u>
5 years or longer	522	498	95.4%
3 years or longer	704	663	94.2%
Longer than 1 year	852	783	91.9%

Table 1: Participants with Payments (in the Fund longer than 1 year) as of December 31, 2022

Based on the data collected so far and assuming no significant changes in health insurance, we believe it is reasonable to assume that approximately 5% of Fund participants will not receive any benefit payments over their lifetimes. Hence while 19.6% of the participants in Chart 1 on the previous page showed \$0 in payments for calendar year 2022, Table 1 above illustrates how over the long run we expect about 5% of participants will receive \$0 in benefit payments.

Participants with Less than \$25,000 in Annual Benefit Payments

The second issue, a higher number of participants with less than \$25K in annual payments, may be related to the difference in the definition of “birth-related injury” between the Fund and Virginia. In Virginia, participants must be “permanently motorically disabled and developmentally disabled or cognitively disabled (emphasis added)” as well as “need assistance with all daily living activities.”⁴ The New York Fund requires either a physical or mental disability (emphasis added); both types are not required. Several of the Fund’s patients have injury diagnoses that tend to be physical-only injuries, particularly Brachial Plexus and Erb’s Palsy. These injury types show significantly lower severities than other types (see Exhibit 1, Page 2); while 13.7% of Fund participants have one of these diagnoses at December 31, 2022, they have accounted for approximately 1.0% of the Fund’s total payments.

⁴ From vabirthinjury.com/eligibility-benefits-claims

However, physical-only or mental-only disabilities classified within other injury categories may also be contributing to the low severities. We do not have the detailed diagnosis information to further explore this hypothesis.

Over the long term, we show that over 60% of participants will receive more than \$25K in benefit payments:

<u>Time in Fund</u>	<u>Number of Participants</u>	<u>Number of Participants With >\$25K Paid</u>	<u>Percentage of Participants With >\$25K Paid</u>
5 years or longer	522	359	68.8%
3 years or longer	704	470	66.8%
Longer than 1 year	852	535	62.8%

Table 2: Participants with At Least \$25K Paid (in the Fund longer than 1 year) as of December 31, 2022

Previously, long-term benefit payments shown in this table did not include prescription/non-prescription drug payments currently handled in bulk by Fund vendors. This exclusion made a significant difference as approximately 90% of prescription/non-prescription drug costs are now handled in bulk (compare current quarter vendor payments at the bottom of Exhibit 7 to total prescription payments on Exhibit 1, page 1). We are now regularly provided with vendor schedules by PCG which allows us to approximate prescription drug payments by member. We therefore include these payments when reviewing Fund utilization by member, but for accuracy we do not include these values when calculating average severities or calendar year payments by member.

Participants with More than \$400,000 in Annual Benefit Payments

The phenomenon mentioned in the third issue, participants with very large annual payments, has continued to grow since 2016. In the below chart, we note the number of participants receiving more than \$400K and \$1M respectively in annual benefit payments:

Calendar Year	Over \$400K	Over \$1M
2018	22	1
2019	26	3
2020	41	4
2021	38	4
2022	64	14

Table 3: Number of Participants Receiving over \$400K in Benefit Payments

A significant increase occurred in calendar year 2020, where forty-one (41) participants received more than \$400K in benefits payments and four (4) participants received over \$1M in benefit payments.

Another significant increase occurred in calendar year 2022, where sixty-four (64) participants received more than \$400K in benefit payments and fourteen (14) participants received over \$1M in benefit payments. These numbers are also prior to any allocation of prescription/non-prescription drug payments processed in bulk by Fund vendors. We reviewed payments by category (other than prescription/non-prescription drugs) for the 64 participants in 2022. Similar to prior years, we found that the majority (nearly 55%) of payments in 2022 for these members were due to nursing costs or hospital-based care. Since nursing costs are expected to result in regular, ongoing benefits (and quarterly payments) over time as opposed to one-time expenses, it is likely that these high payment levels will continue to increase for these participants and others in the future. Taking a long-term view, forty (40) participants show an average annual benefit cost of over \$400K per year of membership in the Fund (see Exhibit 7).

We are continuing to monitor these phenomena and will continue to add additional analysis as appropriate and as more information emerges.

As frequency and severity patterns were observed over time, changes to the assumptions regarding the expected frequency and severity of claims were made to the fourth quarter 2014 analysis and again in the second quarter of 2016 due to observed frequencies and severities differing from original assumptions. These assumptions are detailed above in this report. Furthermore, we expect to continue monitoring participation frequency and re-visit our selections regularly.

DISCUSSION AND ANALYSIS

Number of Qualifying Participants

Based on the loss runs provided by Sedgwick CMS, Alicare, PCG and DOH valued as of March 31, 2023, there are nine hundred and sixty-three (963) participants that have qualified for the Program as of this date. Nine hundred and forty-two (942) participants were still living as of March 31, 2023. This information is summarized in Exhibit 6, Page 2.

There were nineteen (19) new participants to the Fund in the fourth quarter of fiscal year 2022-23, approximately one (0.83) more than expected for the quarter. Instead of assuming uniform admittance throughout the year, we incorporate the apparent pattern of a higher admittance rate near the beginning of a fiscal year. This change was first introduced in the June 30, 2019 analysis.

In 2019, legislation passed as part of the New York State budget included procedural amendments for the Fund. One particular change removes the Fund administrator's role in determining if a plaintiff is a "qualified plaintiff" and therefore eligible for the Fund. Since this change became effective on October

1, 2019, three hundred and twenty-four (324) participants have been admitted into the Fund, or approximately 34% of the Fund’s current membership.

The number of Fund participants and the distribution of participants by age warrants continued monitoring. The average age of a Fund participant at the time of admission is about 8.9 years which is approximately four years older than the age of a Virginia Birth Fund participant at admission. Since the 2016-17 fiscal year, average age of admittance is higher at 9.1 years. Average admittance age for the most recent quarter is 9.3 years.

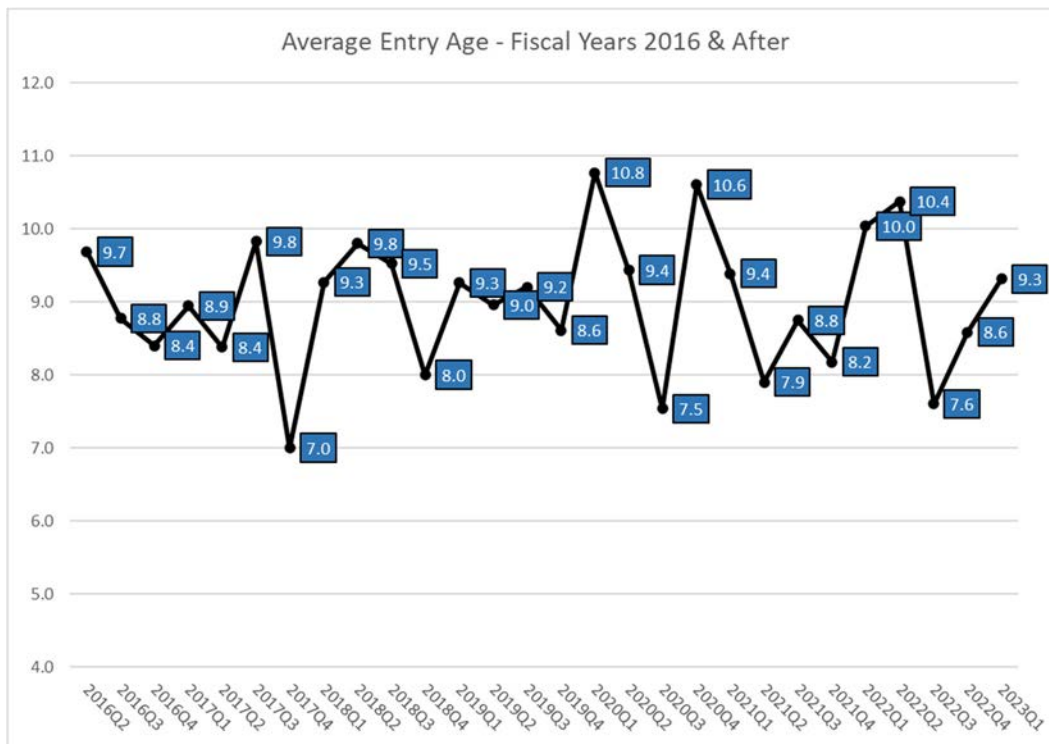


Chart 2: Average Entry Age of Fund Participants Since 2016-17 Fiscal Year

Mortality Experience/Life Expectancy

It is reasonable to expect that average life expectancies for Fund participants will average in the high twenties as a group based on the Virginia and Florida birth fund experience, unless the different admission standards materially change life expectancies relative to the Virginia and Florida birth funds. The current life expectancies of the Virginia birth fund are 28.4 years from birth and 29.1 years for participants that reach the age of three (3). As of March 31, 2023, the Fund has experienced the death of twenty-one (21) of its participants. Furthermore, only twenty-one (21) Fund participants were admitted prior to the age of three (3). The following graph shows the distribution of current Fund participants by current age.

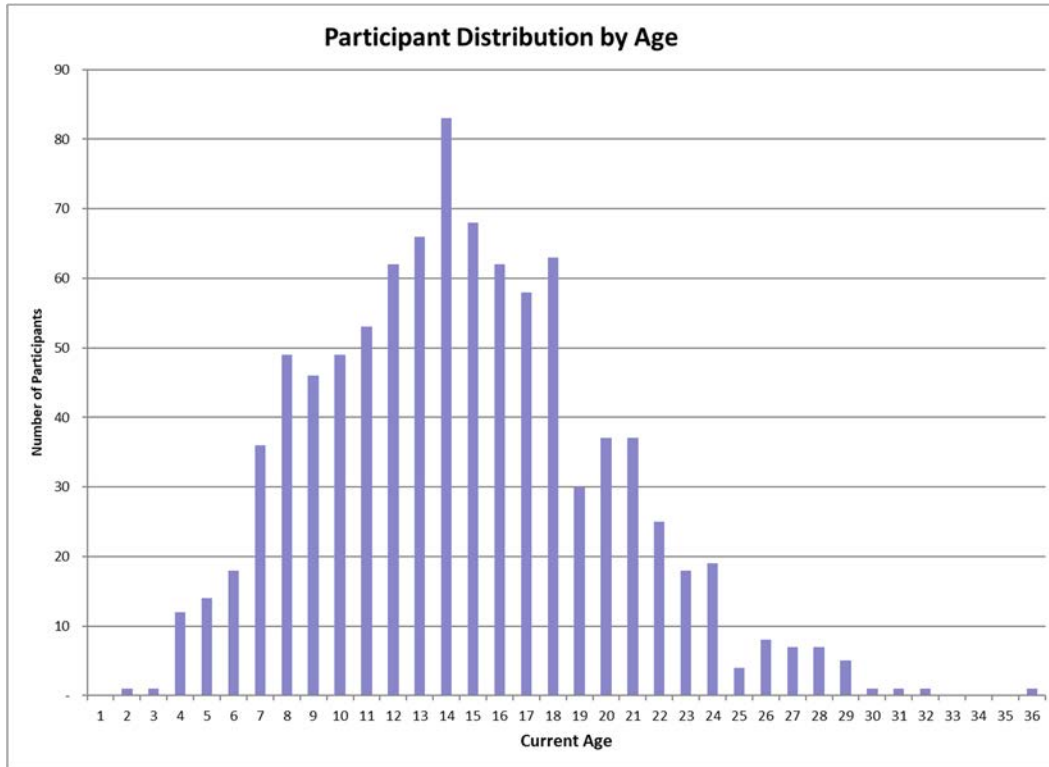


Chart 3: Age Distribution of Fund Participants

Due to the low number of Fund participant deaths (2.2% of admitted participants are deceased), we still do not yet have enough credible data to compare Fund participant life expectancies with Virginia life expectancies. However, we have revised initial mortality assumptions to reflect lower than expected mortality thus far. We hypothesize that the inclusion of physical-only and mental-only injuries may lead to higher Fund life expectancies than Virginia life expectancies, but we require more data to support or refute this hypothesis. We have not incorporated information from the 2020 life tables produced by the Centers for Disease Control and Prevention (CDC) at this time. The impact of the COVID-19 pandemic was to reduce overall life expectancies which does not align with our analysis of lower than expected mortality rates for participants in the Fund.

Actuarial Calculation of Estimated Fund Liabilities

We have been asked to project expected fund liabilities for the next ten fiscal years of the MIF. To do this, we have estimated the ultimate benefit payments for the participants admitted to the Fund each quarter on both a nominal and discounted basis. Three methods were used as a reasonability check for estimating ultimate benefit payments by the year in which a participant was accepted to the Fund. A loss development method was used in which actual benefit payments to date were divided by the expected percentage of ultimate benefits as of each participant-quarter’s maturity. These percentages were developed based on information for the Virginia Birth Fund and modified to reflect the older average age of the Fund participants upon admittance and the Fund’s actual payments. An expected loss method was also used in which expected ultimate benefit payments by quarter were also

estimated using a weighted average of expected average ultimate benefit payments per Fund participant overall and by quarter of eligibility. Finally, a Bornhuetter-Ferguson (B-F) technique estimates ultimate losses using a combination of expected losses and loss development techniques. See Exhibit 6, page 1 for the application of these three techniques. The resulting selected severities are shown on Exhibit 6, page 2.

On December 31, 2016, legislation was signed expanding eligibility for the Fund to non-hospital births and significantly raising reimbursement rates for the period from July 1, 2017 through December 31, 2019. This period was extended in recent New York State budget legislation. For this analysis, we have been asked to continue to assume that the increased rates will continue in perpetuity, similar to our prior analysis. We prepared an extensive costing study in March 2017 estimating the impact of this change on participant severities based on the expected increased participation and reimbursement rates. Since that time, we have relied primarily on these severities, modifying them as actual experience emerges for living participants and using the other three methods as a reasonability check. The current selected severities can be seen in Exhibit 6, Page 2.

At each fiscal year-end analysis starting with March 31, 2018, we adjust the severity assumptions for participants already admitted into the Fund based on Fund experience. These severities vary based on the participant's admittance year to the Fund. The timing of the payments used in our severity estimates also reflects the amount of time a participant is expected to live, so that these severities take participant mortality into account. See Exhibit 6, Page 2 for more detail on these numbers.

Based on this approach and the current legislation, we estimate that the 942 living admitted Fund participants will ultimately receive benefit payments on the order of \$6.048 billion (including the \$403.9 million in benefits already paid and \$5.645 billion in expected future payments). Adjusting for the time value of money at a 2.0% discount rate results in a present value for these benefits of \$3.534 billion. See Exhibit 5, Pages 4 and 8 for more detail on these numbers.

Actual benefit payments in the fourth quarter of the 2022-23 fiscal year were \$27.780 million. After incorporating \$200,134 of refund amounts, net paid benefits for the current quarter were \$27.580 million. This amount is \$7.368 million higher than expected at the prior quarterly analysis. Cumulative benefit payments for the 2022-23 fiscal year (4/1/22 – 3/31/23) are therefore \$104.402 million, compared to \$97.033 million estimated at the December 31, 2022 analysis. See Exhibit 3 for more detail regarding these numbers. It is important to recognize that these amounts can significantly vary each quarter. We are continuing to monitor our estimation methodology closely as it is quite sensitive to several key assumptions.

Amount of Benefit Paid

Based on payment data provided by PCG, \$27.780 million was paid to Fund participants during the fourth quarter of the 2022-23 fiscal year (1/1/23 – 3/31/23). Refund amounts of \$200,134 were also received. In total, net payments of \$27.580 million for the fourth quarter of the 2022-2023 fiscal year are \$7.368 million higher than the expected benefit payments as of the December 31, 2022 analysis. See Exhibit 3 for more detail.

We have investigated to see if there are material differences in the types of injuries experienced by participants in the New York Fund versus those in Virginia and Florida that may explain some of the differences we are seeing between actual and expected payments. As noted previously, the Virginia program requires both a physical and developmental/cognitive disability and the participant must “need assistance with all daily living activities”⁵ to qualify for admittance. This standard for Virginia is therefore stricter than for the Fund, which requires either a physical or mental disability but not necessarily both. This difference appears to be contributing to the Fund’s higher frequency of participants per live births as well as a higher frequency of participants with less than \$25,000 in payments per year. For example, the Center for Disease Control and Prevention considers cerebral palsy a motor disability⁶. While children with cerebral palsy often have a co-occurring physical or developmental disability, cerebral palsy can exist separately from intellectual disability. As participants with cerebral palsy account for 19% of the Fund’s participants and 28% of the Fund’s payments (see Exhibit 1, Page 2), this distinction could be impacting the Fund’s divergence from Virginia’s experience. In addition, we recognize that certain diagnoses tend to be “physical-only” (i.e. Brachial Plexus and Erb’s Palsy). However, we do not have detailed diagnosis data nor the medical expertise that could inform further investigation.

Patterns of Utilization

In light of lifetime benefit payments to participants, it is too early in the life of the Fund to provide any credible conclusions regarding patterns of lifetime utilization, particularly as the legislative changes may have impacted Fund utilization. Pinnacle continues to believe additional data will be needed to perform this type of analysis in the future. To date, we have developed and maintain detailed benefit payment information by participant, diagnosis, Fund fiscal year and benefit type. The benefit types being captured are intended to reflect the benefits provided by the Fund’s legislation and follow form with existing databases in Florida and Virginia.

⁵ From vabirthinjury.com/eligibility-benefits-claims

⁶ <https://www.cdc.gov/ncbddd/cp/data.html#references>

Exhibit 1 shows payment detail (provided through 3/31/23) grouped into the following categories:

- Medical Treatment
- Hospital Based Care
- Surgical Care
- Nursing Care
- Dental Care
- Rehabilitation Care
- Custodial Care
- Durable Medical Equipment
- Home Modifications
- Vehicle Modifications
- Prescription and Non-Prescriptive Drugs
- Other Health Care Costs
- Assistive Technology
- Other Payments

Our analysis suggests benefit payment patterns that differ from the Virginia data. To date, the Fund has a substantially higher percentage of overall costs in medical and hospital costs, medical equipment and prescription drug costs, and lower percentages in nursing costs. To improve our understanding of the prescription drug costs, PCG now provides vendor payment data that allow us to explore prescription drug costs on a by-member basis (although these summaries do not directly map to the quarterly payment summaries and prescription drugs must still be handled in bulk for our overall analysis). This data is summarized in Exhibit 1, Page 1 and shown graphically on the next page. Exhibit 1, Page 1 also compares New York data to benefit payments in Virginia. Nursing costs are the majority of total payments in both states.

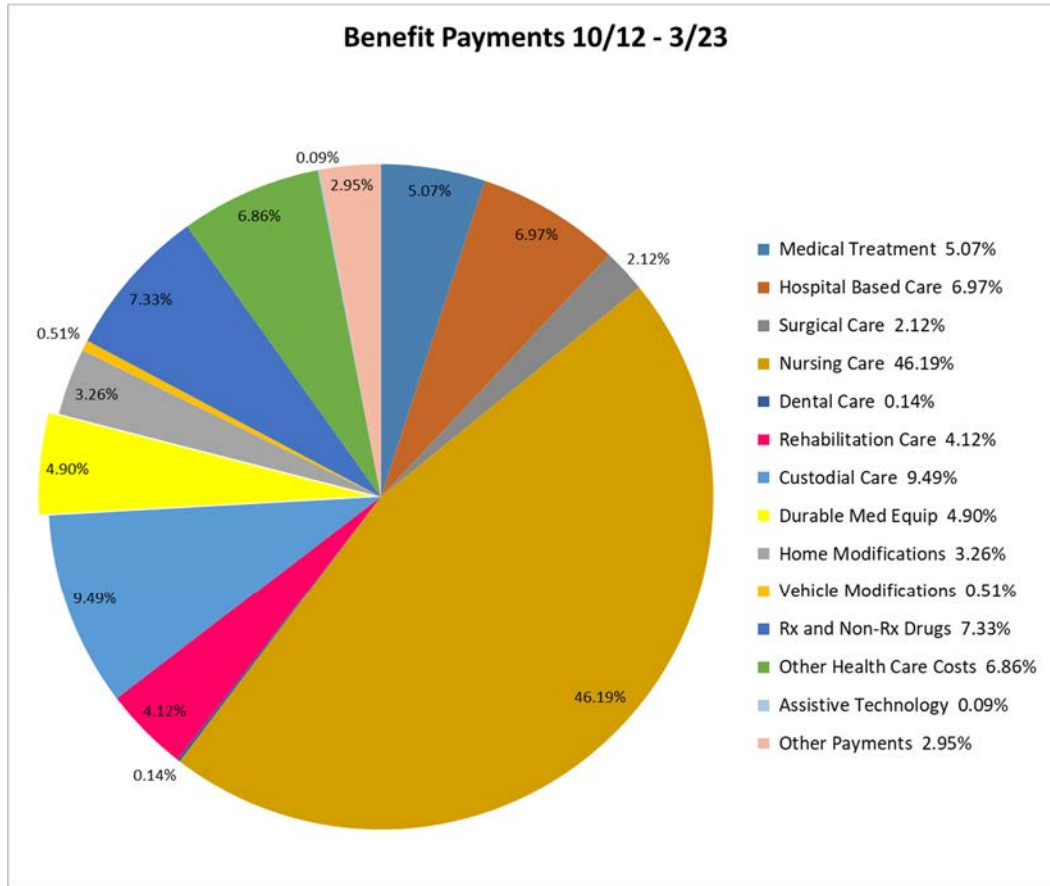


Chart 4: Benefit Payments by Category

In 2017, two significant changes occurred – the legislation signed in December 31, 2016 to increase reimbursement rates went into effect, and claims handling for the Fund’s benefit payments was switched from Alicare to PCG. The Payments Per Participant Summary is provided to illustrate the impact of these changes, comparing the 2016-17 fiscal year (the year prior to these changes) to payments in the most recent four quarters of the Fund. While the overall increase in average payments of 132.4% is due primarily to the increased reimbursement rates, the distribution of payments between categories may have been affected by the change from Alicare to PCG. The Other Health Costs category in particular now includes medical supplies, hearing screenings, and other assessments not separately identified in the Alicare data but provided in a more granular way in the PCG data. This category may be reflecting payments that would previously have been assigned to another category of payments. The Assistive Technology category saw an increase in costs in the 2018-19 fiscal year but these costs have remained relatively stable since this time. While this increase may be due to the change to PCG, most of the new payments are related to speech generating devices, which may simply be a technology that was not often utilized by participants in the past.

Another key aspect of the database needed to evaluate patterns of utilization is differences in the medical and mental condition of the Fund's participants. To facilitate this dimension of our future analysis, Pinnacle worked with Alicare to track several characteristics for each Fund participant, including:

- Current Age
- Gender
- Injury Description
- Other Insurance (i.e. whether participant holds other insurance)
- Ambulatory Status
- Use of a gastric feeding tube (G-Tube)
- Ability to lift head from the prone position
- Use of a ventilator
- Use of a tracheostomy tube (trach tube).

Most of these characteristics are still available through the data PCG now provides, although we have not been provided with the participant limitations (such as the use of a gastric feeding tube) that have been found to be valuable in the Virginia analysis. In Virginia, several of these characteristics have been shown to influence life expectancies and average annual benefit payments. While we do not have the data yet to evaluate life expectancies by diagnosis, we are continuing to compile average annual benefit payment information for all members with over one (1) year of participation in the Fund and are tracking current patterns to inform future analyses.

Benefit Payments and Injury Type

For nearly all Fund participants, the nature of the injury and primary diagnosis permitting entrance into the Fund has been provided to Pinnacle as part of the quarterly enrollment data. Although strict standardization of participant injury types is not provided, sufficiently detailed descriptions of the nature of the injury have allowed us to judgmentally categorize participants into standardized injury type groups. As with the benefit type categorization, injury type categorization can aid in identifying differences in injury types that are relevant to the management of the Fund.

We have categorized the primary diagnosis for each Fund participant into one of the following injury types:

- Brachial Plexus
- Cerebral Palsy
- Developmental Delays
- Encephalopathy

- Erb’s Palsy
- Hemiplegia
- Mental Retardation
- Neurological Disabilities
- Quadriplegia
- Spastic Diplegia
- Spastic Paraplegia
- Spastic Quadriplegia
- Other
- Not Available

The following is a graph of the distribution of participants by injury type group above. Spastic quadriplegia, cerebral palsy, and encephalopathy combine to make up about 50% of total participants and 74% of total benefit payments.

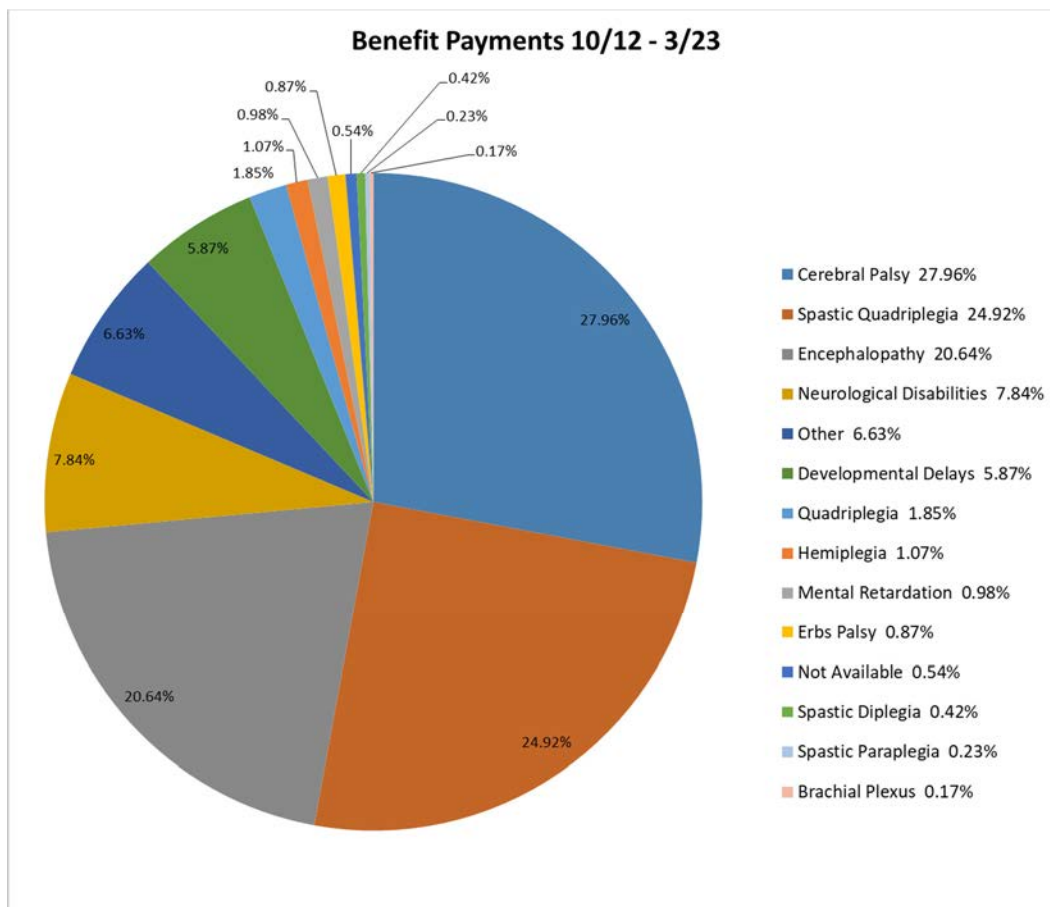


Chart 5: Benefit Payments by Injury Type

It is clear from the graph that the Fund’s participant composition by injury type is varied, but also concentrated in a handful of categories. The following graph illustrates the number of participants and average payment by injury type through March 31, 2023.

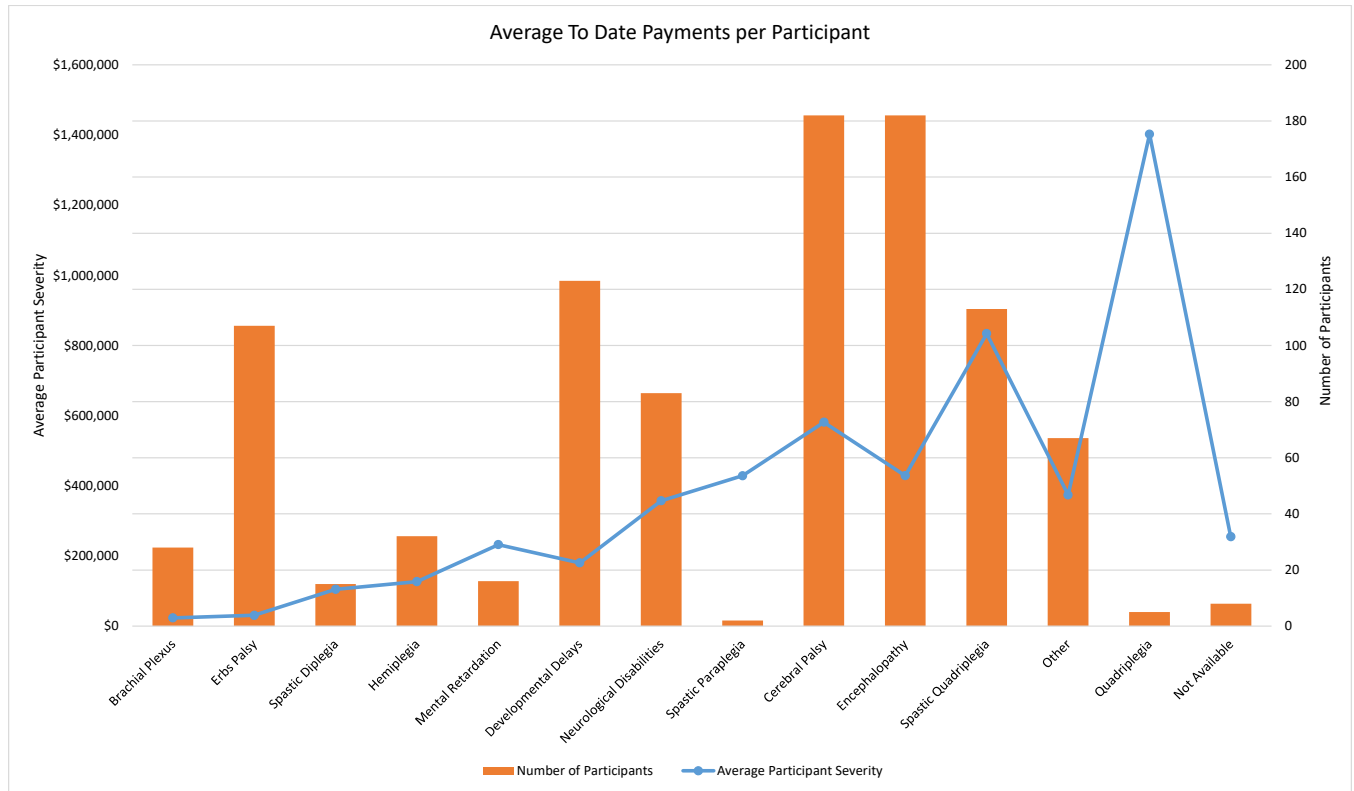


Chart 6: Average To Date Payments per Participant

Participants with injury types of cerebral palsy, encephalopathy or spastic quadriplegia comprise approximately 50% of the total participants, but account for approximately 74% of total payments, resulting in relatively large average payments. Average severity per participant is highest for members with quadriplegia, in part due to the low number of participants with this injury type. Conversely, participants with injury types of brachial plexus, Erb’s palsy, spastic diplegia, hemiplegia, mental retardation, or developmental delays have relatively low average payments, accounting for only 9% of total payments while comprising approximately 33% of the total participants.

Inflationary Patterns of Types of Services

It is far too early in the life of the Fund to provide any credible conclusions regarding inflationary patterns based on Fund payments alone. However, data from the Bureau of Labor Statistics provides a helpful look at the impact of inflation on medical costs in the state of New York through the end of calendar year 2022:

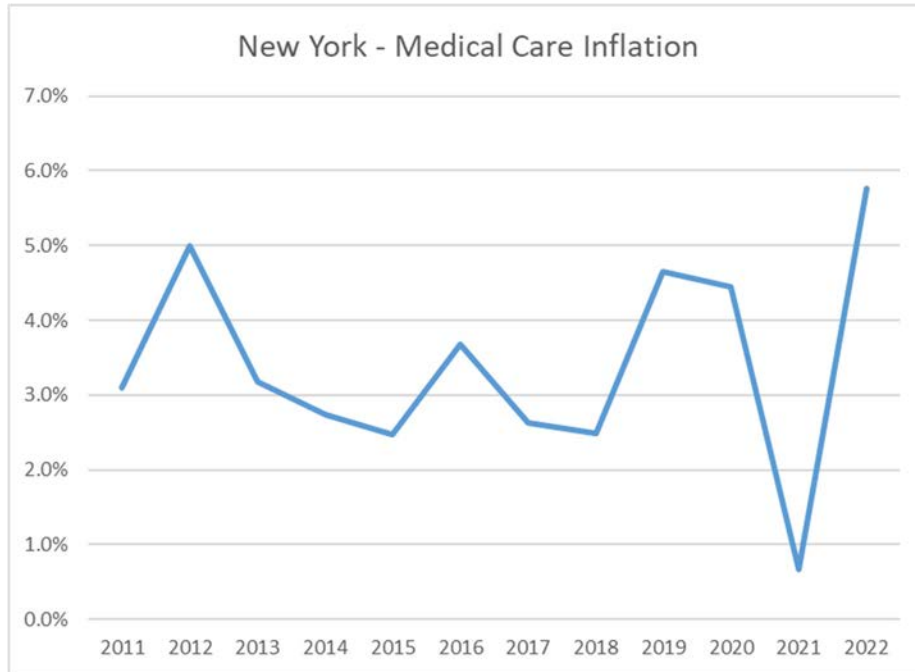


Chart 7: Medical Care Inflation in the State of New York

Average inflation over the past five years is 3.6%. The low value for the 2021 year is due to index values in the first half of 2021 actually decreasing from index values in the second half of 2020. In the March 31, 2019 analysis, we reviewed these inflationary trends and adjusted our assumptions to contemplate a 3.0% inflation rate for the Fund’s benefit payments, reduced from the 3.5% inflationary rate used in prior analyses. Sensitivity tests for the impact of the inflation rate on the current estimated unfunded liability are shown in the following table:

Inflation Rate Sensitivity Test (\$ in thousands, on a present value basis)			
	<u>Inflation Rate</u>	<u>Surplus/ (Unfunded Liability)</u>	<u>Difference From Baseline</u>
Baseline	2.5%	(2,889,394.7)	386,197.3
	3.0%	(3,275,592.0)	-
	3.5%	(3,733,373.4)	(457,781.4)
At 2.5% discount	3.5%	(3,304,950.3)	(29,358.3)

Table 11: Sensitivity of Results to Inflation Rate

Prospective Annual Funding

Prior to the September 30, 2022 quarterly analysis, it was expected that the fund would receive \$52 million in annual funding amounts at the beginning of each fiscal year. Beginning in the September 30, 2022 analysis, Exhibit 2 now illustrates an upward trend in prospective annual funding amounts which is based on our examination of the 10-year rolling average of the year-end countrywide medical care cost component of the Consumer Price Index, as published by the United States Department of Labor, Bureau of Labor Statistics in accordance with the following law:

The Laws of New York, Chapter 45 Article 29-d, Title 4 (New York State Medical Indemnity Fund) Section 2999-i(5 through 7) require: "Beginning April first, two thousand fourteen and annually thereafter, the superintendent of financial services or the commissioner, whoever is administering the fund for the applicable period shall cause to be deposited into the fund, subject to available appropriations, an amount equal to the difference between the amount appropriated to the fund in the preceding fiscal year, as increased by the adjustment factor defined in subdivision seven of this section... For purposes of this section, the adjustment factor referenced in this section shall be the ten-year rolling average medical component of the consumer price index as published by the United States Department of Labor, Bureau of Labor Statistics, for the preceding ten years."

The 10-year rolling average utilized as of December 31, 2022 is 2.8% as shown on Exhibit 9.

Administrative Expenses

Pinnacle was provided information in early 2017 on administrative expenses charged by Alicare to the Fund for claims administration and enrollment services. As of September 1, 2017, the claims administration was taken over by PCG while Alicare continued to service enrollment to the Fund. One year later, at September 1, 2018, PCG began providing enrollment services as well in place of Alicare.

Prior to these changes in claims administration, Alicare was charging the Fund \$809 per Fund participant per month. Under the current payment structure, the total administrative costs were initially estimated at approximately \$604 per Fund participant per month (see Exhibit 8 for current cost estimates). This cost is set to continue decreasing over the next few years as the addition of new participants will reduce the fixed cost per member. We were also provided with current and projected administrative expenses for the Department that are allocated to the Fund. Estimated future administrative expenses (including expenses attributable to the Department) comprise approximately 10% of expected future benefit payments on a nominal basis; this is expected to remain relatively stable over the next ten years. In Virginia, future expenses are close to 5% of future benefit payments. As more participants join the Fund, we expect the per participant administrative costs to decrease under the current contract.

At the beginning of the fiscal year (March 31, 2022), we estimated \$7.779 million in total administrative expenses during the upcoming 2022-2023 fiscal year (see Exhibit 2, Page 1 of our report for 2022 Q1). This number was based on expected, not actual, participant counts. Actual paid administrative expenses for the Fund for the 4/1/2022 through 3/31/2023 fiscal year were \$6.320 million to PCG and \$1.394 million to the Department. We annually compare expected administrative expenses to actual administrative expenses as a check on our estimates. Going forward, we will continue to project estimated future expenses due to the DOH.

Impact of Available Health Insurance

It is also far too early in the life of the Fund to provide any credible conclusions regarding the impact of available health insurance. However, the detailed benefit payment database described earlier and summarized in Exhibit 1 will prove invaluable once more payment experience has been accumulated. One item of note is the number of participants with no private health insurance has been consistently tracking at more than half of the Fund’s participants. Currently about 61% of all Fund participants would be reliant on Medicaid. As shown below, average annual payments relative to time in the Fund appear to differ somewhat between members with and without insurance.

	<u>Participant Years</u>	<u>Paid Benefits</u>	<u>Total Severity</u>
With Insurance	2,101.75	121,548,719	57,832
Without Insurance	3,391.75	257,478,547	75,913

Table 4: Participant Years of Participation and Paid Benefits, with and without Insurance

Investment Earnings

The Fund earned \$285,627 of investment income during the period from 4/1/22 through 3/31/23. Over that period, we estimate the Fund’s average balance to be \$163,327,040, indicating a 0.2% investment return on the Fund balance. During the prior period (from 4/1/21 through 3/31/22), we estimated an average 0.1% investment return on the Fund’s investments (see our report as of 3/31/2022). This is in comparison to the 2.0% discount rate used in our current analysis. We have tested the sensitivity of our analysis to changes in the discount rate. The results of this testing are shown in the following table.

Discount Rate Sensitivity Test (\$ in thousands, on a present value basis)			
	<u>Discount Rate</u>	<u>Surplus/ (Unfunded Liability)</u>	<u>Difference From Baseline</u>
Baseline	1.5%	(3,715,670.8)	(440,078.8)
	2.0%	(3,275,592.0)	-
	2.5%	(2,920,815.3)	354,776.7
At 3.5% inflation	2.5%	(3,304,950.3)	(29,358.3)

Table 5: Sensitivity of Results to Discount Rate

We have not been provided further information regarding the Fund’s investment returns on the Fund’s invested assets at this time. It appears that the Fund’s investment performance is not tracked separately from other assets of the state of New York. Building up investment income on the Fund’s balance will be essential to the Fund’s ongoing financial strength as participants continue to enter the Fund and calendar year benefit payments continue to grow as the Fund moves toward a steady state over the next twenty or more years.

DISTRIBUTION & USE

This Report has been prepared for the intended use of the NYS DOH. Further distribution of this report is controlled by Pinnacle’s contract with the NYS DOH. Third parties reviewing the report should recognize that the furnishing of this report is not a substitute for their own due diligence and should place no reliance on this report or the data contained herein that would result in the creation of any duty or liability by Pinnacle to the third party.

Pinnacle consents to reference by the Department to Pinnacle’s reports, opinions, advice and firm name in documents released by or at the direction of the Department concerning such financial examination findings. In any instances other than the Department’s final examination report regarding the review of reserves and solvency analysis of the Fund in which Pinnacle is identified as the source of a paraphrase, quotation or partial quotation, the Department shall notify Pinnacle prior to such publication, so that Pinnacle may review said reference(s).

The exhibits attached in support of our findings are an integral part of this report. These sections have been prepared so that our actuarial assumptions and judgments are documented. Judgments about the conclusions drawn in this report should be made only after considering the report in its entirety.

We remain available to answer any questions that may arise regarding this report. We assume that the user of this report will seek such an explanation on any matter in question.

Our conclusions are predicated on several assumptions as to future conditions and events. Those assumptions, which are documented in subsequent sections of this report, must be understood in order to place our conclusions in their appropriate context. In addition, our work is subject to inherent limitations, which are also discussed in this report.

“Any and all Department communications, records, documents, written, oral or electronic communication or other information of any kind are confidential. [Pinnacle] shall not copy, transmit, deliver, or communicate in any way to any other person or entity any such communications and/or information without the prior written consent of the Department.”

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RELIANCES & LIMITATIONS

We have prepared this report in conformity with its intended use by persons technically competent in the areas addressed and for the stated purposes only. We are not accountants; our estimates in Exhibit 2 regarding balance sheet and income statement items are for illustrative purposes only and not intended as a strict interpretation of statutory or GAAP accounting.

Throughout our analysis we have, without audit or verification, relied on historical data and qualitative information provided by NYS DOH related agencies and MIF’s service providers. The accuracy of our results is dependent upon the accuracy and completeness of this underlying data. Therefore, any material discrepancies discovered in this data or other information provided by NYS DOH, its related agencies or MIF’s other service providers should be reported to us and this report amended accordingly.

This report includes graphs summarizing the Fund’s raw data received for this and prior reports, including information from the prior fiscal year-end report at March 31, 2022, and summary information from similar funds in other states. In addition, we also reference the Fund’s analysis as of March 31, 2017 reflecting the estimates based on the legislation signed into law on December 31, 2016. Review of these prior reports may provide further clarification of our comments and conclusions.

There is a limitation upon the accuracy of these estimates in that there is inherent uncertainty in any estimate of unpaid claims obligations and benefits. This is due to the fact that the ultimate liability for claims is subject to the outcome of events yet to occur, e.g., future program participant life expectancies, medical cost inflationary trends, etc. We have employed generally accepted actuarial techniques and assumptions that we believe are reasonable and appropriate. Further, the conclusions presented herein are reasonable and appropriate and supported by our analysis, given the information currently available. However, it should be recognized that future loss emergence will likely deviate, perhaps materially, from our estimates.

Additional uncertainty arises from lack of historical data and use of industry benchmarks. Our projections of future loss emergence and benefit payments are based primarily on aggregate insurance industry loss development patterns. It is possible that these patterns may not be indicative of future loss development for MIF.

A substantial source of uncertainty relates to the emergence of the COVID-19 pandemic and its ongoing impact. This uncertainty could impact the estimation of future payments in several different ways including changes associated with ongoing medical care of current participants due to the virus and administrative changes in response to the virus. At this point, it is not possible to reliably forecast these impacts. The COVID-19 pandemic may have a material impact on our estimates of future payments as its effects emerge.

Estimates discounted for the time value of money can be more uncertain than those on an undiscounted basis. In addition to the usual uncertainty in projecting unpaid claims obligations and benefits, discounted estimates are also influenced by:

- Variations in the timing of actual benefit payments versus the rate of payment assumed in discounting estimates to present value.
- Variation in the actual investment yield on the assets underlying the liabilities versus the assumed interest rate used in discounting.

While an explicit risk margin may be applied to account for this additional uncertainty, we have not incorporated an explicit risk margin in our analysis. Sudden unforeseen events such as the COVID-19 pandemic can have significant impact on investment yields, the timing of benefit payments and the Fund's financial results. The inherent risks of discounting are increased at this time.

The findings in this report are materially influenced by the discount rate of 2% provided to us by the Fund's administration. We have compared this to discount rates for other medical professional liability insurance programs in New York and the Fund's own investment experience and believe that it is reasonable.

Index of Exhibits

EXHIBIT	DESCRIPTION
1	Fund Payments by Benefit and Injury Categories
2	Future Fund Balances by Fiscal Year (000s) as of March 31, 2023
3	Actual vs. Expected Participant Counts & Benefit Payments
4	Average Payments per Participant by Admittance Quarter
5	Projected Incremental Payments by Admittance Quarter – Nominal and Discounted
6	Estimated Fund Payments by Admittance Year and Admittance Quarter
7	Participant Profile
8	Administrative Expense Summary – PCG
9	Consumer Price Index
10	Benefit Payments Per Living Participant by Quarter

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
As of March 31, 2023
Fund Payments by Benefit Category

Benefit Category	2023Q1	2022Q4	2022Q3	2022Q2	FY 21/22	FY 20/21	FY 19/20	FY 18/19	FY 17/18	FY 16/17	FY 15/16	FY 14/15	FY 13/14	FY 12/13	Total	Percent of Total	Virginia Birth Fund	
																	Benefit Category	Percent of Total
Medical Treatment	2,010,707	1,184,447	1,106,356	1,185,879	2,704,735	2,921,174	2,713,732	2,080,094	1,723,663	1,111,413	868,110	573,589	263,209	35,184	20,482,293	5.07%		
Hospital Based Care	3,209,328	1,384,659	2,652,965	2,457,696	4,647,564	2,141,091	1,538,233	1,536,112	2,612,112	1,885,043	2,092,358	1,673,039	300,325	42,922	28,173,447	6.97%	Hospital/Physician	1.38%
Surgical Care	657,396	791,888	1,007,901	1,349,836	1,562,385	1,415,795	702,101	467,854	244,859	113,032	146,685	101,149	18,896	2,190	8,581,967	2.12%		
Nursing Care	8,851,306	8,201,208	9,693,461	8,510,765	23,563,095	38,232,946	26,034,310	20,018,097	15,456,991	10,627,012	8,153,130	6,438,280	2,345,151	552,120	186,677,874	46.19%	Nursing	66.09%
Dental Care	33,616	31,046	18,287	42,398	65,345	81,542	55,534	53,254	65,950	43,620	43,956	28,510	8,619	586	572,263	0.14%		
Rehabilitation Care	1,650,361	1,426,647	1,219,611	1,332,421	3,049,985	1,483,972	1,484,865	1,095,576	1,032,868	1,135,719	995,410	630,482	62,821	60,191	16,660,929	4.12%	Physical Therapy	2.58%
Custodial Care	3,037,527	2,811,474	2,760,034	2,094,413	8,191,545	8,142,592	4,515,716	2,980,583	2,143,798	1,131,480	485,434	69,581	9,248	-	38,373,424	9.49%		
Durable Med Equip	1,159,220	1,160,052	1,113,073	1,334,364	2,334,675	3,343,217	2,499,628	2,255,354	1,788,009	945,751	880,138	533,009	416,785	42,169	19,805,444	4.90%	Medical Equipment	1.73%
Home Modifications	647,454	185,936	144,722	484,358	722,136	2,022,942	2,238,494	2,090,972	1,743,688	1,208,614	674,666	700,673	292,218	6,110	13,162,983	3.26%	Housing	9.61%
Vehicle Modifications	86,486	114,004	64,444	82,958	265,829	272,913	109,925	111,415	334,887	249,284	153,585	180,606	37,247	-	2,063,581	0.51%	Vans	4.73%
Prescription and Non-Prescriptive Drugs	1,285,508	1,433,218	1,095,256	1,247,580	4,757,269	4,205,375	4,367,122	2,901,653	2,900,007	2,537,792	1,669,450	872,352	281,662	65,176	29,619,421	7.33%	Prescription Drugs	1.41%
Other Health Care Costs	3,590,325	3,321,753	3,565,611	4,864,534	4,651,237	3,234,472	1,985,409	1,662,641	693,265	46,590	38,122	43,311	12,976	360	27,710,608	6.86%	All Other	12.48%
Assistive Technology	37,961	51,786	23,690	41,154	25,497	60,785	44,567	76,132	616	500	1,244	-	-	-	363,933	0.09%		
Other Payments	1,523,094	1,691,466	1,781,549	2,307,136	3,261,440	641,612	372,140	173,062	83,211	64,014	14,022	7,404	(4)	8	11,920,153	2.95%		
Total	27,780,287	23,789,584	26,246,959	27,335,492	59,802,738	68,200,430	48,661,777	37,502,799	30,823,926	21,099,865	16,216,310	11,851,988	4,049,151	807,015	404,168,321	100.00%		

Notes

Fiscal years begin on April 1st; quarters shown are labeled by calendar year
FY 12/13 includes only 4th quarter 2012 and 1st quarter 2013; FY 12/13 does not include payments when Sedgwick was TPA

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
As of March 31, 2023
Fund Payments by Injury Category

Exhibit 1
Page 2

Injury Category	2023Q1	2022Q4	2022Q3	2022Q2	FY 21/22	FY 20/21	FY 19/20	FY 18/19	FY 17/18	FY 16/17	FY 15/16	FY 14/15	FY 13/14	FY 12/13	Total Payments	Percent of Total Payments	Number of Participants	Percent of Total Participants	Total Injury Category Severity	Number of Participant Quarters	Total Injury Category Annualized Severity	
Brachial Plexus	46,135	41,085	31,933	27,608	94,560	202,212	88,797	50,167	43,110	10,549	11,927	8,466	2,687	-	659,235	0.17%	28	2.91%	23,544	794	3,321	
Erbs Palsy	557,473	487,053	230,996	260,613	561,447	598,788	242,763	172,564	95,773	32,885	34,007	25,640	3,617	-	3,303,618	0.87%	107	11.11%	30,875	1,802	7,333	
Spastic Diplegia	204,596	82,531	67,966	108,438	237,273	309,863	138,269	112,766	113,869	58,214	65,865	53,702	-	-	1,573,352	0.42%	15	1.56%	104,800	342	18,402	
Hemiplegia	489,959	439,565	515,586	650,301	907,671	426,205	196,484	148,477	67,331	86,939	18,250	52,271	53,464	4,331	4,056,832	1.07%	32	3.32%	126,776	722	22,476	
Mental Retardation	159,417	151,971	135,880	126,912	285,926	399,557	401,450	312,398	576,004	433,236	514,888	176,580	32,714	14,964	3,721,897	0.98%	16	1.66%	232,619	527	28,250	
Developmental Delays	1,634,321	1,145,488	922,071	1,811,807	3,300,078	3,818,887	2,546,704	1,887,943	1,507,988	1,251,998	1,265,010	949,237	152,790	389	22,194,711	5.87%	123	12.77%	180,445	2,706	32,808	
Neurological Disabilities	1,640,422	1,844,317	2,397,955	1,852,737	4,140,645	4,007,030	3,157,064	3,837,485	3,097,854	1,788,924	1,130,909	571,830	169,875	17,260	29,654,307	7.84%	83	8.62%	357,281	2,066	57,414	
Spastic Paraplegia	24,510	39,379	25,923	61,192	94,102	189,435	107,519	125,554	71,800	21,081	39,287	57,729	-	-	857,510	0.23%	2	0.21%	428,755	61	56,230	
Cerebral Palsy	6,278,547	6,030,450	7,430,563	6,251,227	15,296,483	17,303,105	14,161,037	10,472,684	8,018,968	5,909,418	4,116,581	3,052,208	1,227,845	212,024	105,761,140	27.96%	182	18.90%	581,105	4,724	89,552	
Encephalopathy	5,087,470	4,565,041	4,824,104	5,411,751	9,183,830	11,953,575	10,069,671	8,174,506	6,400,545	4,109,928	3,785,684	3,244,944	1,055,853	209,787	78,077,692	20.64%	182	18.90%	428,998	3,983	78,411	
Spastic Quadriplegia	8,608,402	5,703,963	6,524,948	6,732,055	15,084,968	18,301,399	10,235,886	7,496,311	5,917,532	3,839,667	2,999,106	2,096,547	675,214	45,764	94,241,763	24.92%	113	11.73%	833,998	2,507	150,366	
Other	1,251,696	1,486,114	1,579,592	2,365,138	4,706,110	5,294,860	2,356,342	1,357,326	1,699,827	892,244	640,451	707,892	492,737	-	233,864	25,064,194	6.63%	67	6.96%	374,092	1,339	74,874
Quadriplegia	560,535	381,232	472,215	550,889	1,438,398	1,189,179	746,728	452,194	493,110	327,236	272,060	127,694	-	-	7,011,470	1.85%	5	0.52%	1,402,294	74	378,998	
Not Available	66,196	76,654	85,957	19,785	89,813	314,029	150,218	214,621	277,318	351,832	128,354	149,457	46,031	-	68,632	2,038,896	0.54%	8	0.83%	254,862	327	24,941
Total	26,609,679	22,475,842	25,265,688	26,230,454	55,401,303	64,308,125	44,598,930	34,814,996	28,381,030	19,114,151	15,022,378	11,274,197	3,912,827	807,015	378,216,616		963	100.00%	392,748	21,974	68,848	

Notes
Fiscal years begin on April 1st; quarters shown are labeled by calendar year
FY 12/13 includes only 4th quarter 2012 and 1st quarter 2013; FY 12/13 does not include payments when Sedgwick was TPA
Vendor invoices for prescriptions are excluded on this summary, hence Total on this page does not match Page 1

Total Injury Category Severity = Total Payments / Number of Participants
Total Injury Category Annualized Severity = Total Payments / Number of Participant Quarters x 4

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Future Fund Balances by Fiscal Year (000s) as of March 31, 2023
With 2.00% Discount

Exhibit 2
Page 1

BALANCE SHEET

	Projections as of Fiscal Year-End										
	At 3/31/2023	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Assets											
Fund Balance	165,043.1	122,849.1	78,850.1	35,966.1	(6,018.3)	(47,045.4)	(87,126.9)	(126,082.1)	(164,197.3)	(201,574.9)	(238,314.5)
Liabilities											
Future Benefits for Current Participants	3,131,114.2	3,458,007.0	3,436,245.0	3,414,403.7	3,392,363.2	3,370,108.0	3,550,099.8	3,666,726.2	3,786,481.4	3,909,319.9	4,035,142.7
Future Administrative Expenses - PCG	257,934.1	281,957.1	280,241.4	278,470.5	276,644.0	274,760.7	272,820.1	270,821.2	268,762.9	266,643.8	264,462.6
Future Administrative Expenses - DOH/Treasury	51,586.8	56,391.4	56,048.3	55,694.1	55,328.8	54,952.1	54,564.0	54,164.2	53,752.6	53,328.8	52,892.5
Surplus/(Unfunded Liability)	(3,275,592.0)	(3,673,506.5)	(3,693,684.6)	(3,712,602.2)	(3,730,354.3)	(3,746,866.3)	(3,964,610.9)	(4,117,793.8)	(4,273,194.2)	(4,430,867.3)	(4,590,812.3)

INCOME STATEMENT

	At 3/31/2023	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Initial Fund Balance		165,043.1	122,849.1	78,850.1	35,966.1	(6,018.3)	(47,045.4)	(87,126.9)	(126,082.1)	(164,197.3)	(201,574.9)
Annual Funding		52,000.0	53,448.2	54,936.7	56,466.7	58,039.3	59,655.7	61,317.2	63,024.9	64,780.1	66,584.2
Investment Income @ 2.00%		2,335.6	1,467.8	592.9	(262.6)	(1,100.0)	(1,919.1)	(2,718.1)	(3,498.1)	(4,262.9)	(5,014.6)
Benefit Payments		87,837.2	90,247.9	89,893.9	89,658.9	89,433.6	89,289.2	89,036.1	89,141.5	89,415.2	89,850.2
Administrative Expenses - PCG		7,284.0	7,244.7	7,082.9	7,078.7	7,067.2	7,048.7	7,023.1	6,990.5	6,954.5	6,918.7
Administrative Expenses - DOH/Treasury		1,408.4	1,422.5	1,436.7	1,451.1	1,465.6	1,480.2	1,495.0	1,510.0	1,525.1	1,540.3
Final Fund Balance	165,043.1	122,849.1	78,850.1	35,966.1	(6,018.3)	(47,045.4)	(87,126.9)	(126,082.1)	(164,197.3)	(201,574.9)	(238,314.5)
Change in Fund Balance		(42,194.0)	(43,999.0)	(42,883.9)	(41,984.4)	(41,027.1)	(40,081.5)	(38,955.2)	(38,115.2)	(37,377.6)	(36,739.6)
Coming Year Liabilities as % of Fund Assets	58.5%	80.5%	124.8%	273.0%	-1627.8%	-207.9%	-112.0%	-77.4%	-59.6%	-48.8%	
Estimated at Quarter End											
FY 2023-24 Q1		64.0%									
FY 2023-24 Q2		69.5%									
FY 2023-24 Q3		75.0%									
Number of Participants											
Initial		942	1,023	1,013	1,003	992	980	968	954	940	926
Expected New		88	-	-	-	-	-	-	-	-	-
Expected Deceased		8	9	10	11	12	13	14	14	14	14
Final	942	1,023	1,013	1,003	992	980	968	954	940	926	912

Notes

Balance Sheet - Assets: Calculated in Income Statement
Balance Sheet - Liabilities: Future Benefits from Exhibit 5, Pages 5-8 discounted to current evaluation
Balance Sheet - Surplus: Future Expenses based on current administrative costs
Income Statement - Initial Fund Balance: = Assets - Liabilities
Income Statement - Annual Funding: = Final Fund Balance of prior period
Income Statement - Investment Income: Provided by MIF, trended forward by 2.8% based on 10 year rolling average of industry CPI data for Medical Care Costs per Exhibit 9
Income Statement - Benefit Payments: Annual funding amounts of \$104M dispersed in FY 2022-23 are included in the Fund balance as of 3/31/2023. The extra annual funding for FY 2022-23 is due to the lack of appropriation in the State Fiscal Year 2021-22 budget.
Income Statement - Admin Expenses: Calculated based on 2.0% assumed investment return and assuming average date of benefit and expense payments is the middle of the fiscal period
Income Statement - Final Fund Balance: From Exhibit 5, Pages 1-4
Income Statement - Change in Fund Balance: Calculated based on current and projected participant counts and administrative expense contracts provided by MIF
Income Statement - Coming Year Liabilities %: = Initial Fund Balance + Annual Funding + Investment Income - Benefit Payments - Administrative Expenses
Number of Participants: = Final Fund Balance - Initial Fund Balance
Expected New: = (Benefit Payments + Administrative Expenses) / Initial Fund Balance
Expected Deceased: Initial from Exhibit 7
Final: Expected New from Exhibit 3
Expected Deceased based on assumed increasing rate of deaths for current participants, up to 1.5%
Final = Initial + Expected New - Expected Deceased

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Future Fund Balances by Fiscal Year (000s) as of March 31, 2023
Undiscounted

Exhibit 2
Page 2

BALANCE SHEET

	Projections as of Fiscal Year-End										
	At 3/31/2023	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Assets											
Fund Balance	165,043.1	120,513.5	75,046.7	31,569.9	(10,152.0)	(50,079.1)	(88,241.5)	(124,478.6)	(159,095.7)	(192,210.4)	(223,935.4)
Liabilities											
Future Benefits for Current Participants	5,645,018.1	6,213,451.1	6,126,770.3	6,044,010.6	5,954,351.7	5,864,918.1	6,115,828.5	6,255,008.0	6,399,593.3	6,542,322.3	6,683,017.3
Future Administrative Expenses - PCG	470,964.8	513,175.9	505,965.3	498,734.2	491,483.3	484,212.6	476,922.5	469,613.4	462,285.2	454,937.8	447,571.1
Future Administrative Expenses - DOH/Treasury	94,193.0	102,635.2	101,193.1	99,746.8	98,296.7	96,842.5	95,384.5	93,922.7	92,457.0	90,987.6	89,514.2
Surplus/(Unfunded Liability)	(6,045,132.8)	(6,708,748.7)	(6,658,881.9)	(6,610,921.9)	(6,554,283.7)	(6,496,052.3)	(6,776,377.1)	(6,943,022.7)	(7,113,431.31)	(7,280,458.01)	(7,444,038.04)

INCOME STATEMENT

	At 3/31/2023	2023-24	2024-25	2025-26	2026-27	2027-28	2028-29	2029-30	2030-31	2031-32	2032-33
Initial Fund Balance		165,043.1	120,513.5	75,046.7	31,569.9	(10,152.0)	(50,079.1)	(88,241.5)	(124,478.6)	(159,095.7)	(192,210.4)
Annual Funding		52,000.0	53,448.2	54,936.7	56,466.7	58,039.3	59,655.7	61,317.2	63,024.9	64,780.1	66,584.2
Benefit Payments		87,837.2	90,247.9	89,893.9	89,658.9	89,433.6	89,289.2	89,036.1	89,141.5	89,415.2	89,850.2
Administrative Expenses - PCG		7,284.0	7,244.7	7,082.9	7,078.7	7,067.2	7,048.7	7,023.1	6,990.5	6,954.5	6,918.7
Administrative Expenses - DOH/Treasury		1,408.4	1,422.5	1,436.7	1,451.1	1,465.6	1,480.2	1,495.0	1,510.0	1,525.1	1,540.3
Final Fund Balance	165,043.1	120,513.5	75,046.7	31,569.9	(10,152.0)	(50,079.1)	(88,241.5)	(124,478.6)	(159,095.7)	(192,210.4)	(223,935.4)
Change in Fund Balance		(44,529.6)	(45,466.9)	(43,476.8)	(41,721.9)	(39,927.1)	(38,162.4)	(36,237.1)	(34,617.1)	(33,114.7)	(31,725.0)
Coming Year Liabilities as % of Fund Assets	59.9%	82.1%	131.1%	311.0%	-965.0%	-195.3%	-110.6%	-78.4%	-61.5%	-51.1%	
Estimated at Quarter End											
	FY 2023-24 Q1	65.5%									
	FY 2023-24 Q2	71.0%									
	FY 2023-24 Q3	76.5%									
Number of Participants											
	Initial	942	1,023	1,013	1,003	992	980	968	954	940	926
	Expected New	88	-	-	-	-	-	-	-	-	-
	Expected Deceased	8	9	10	11	12	13	14	14	14	14
	Final	942	1,023	1,013	1,003	992	980	968	954	940	926

Notes

Balance Sheet - Assets
Balance Sheet - Liabilities
Balance Sheet - Surplus
Income Statement - Initial Fund Balance
Income Statement - Annual Funding
Income Statement - Benefit Payments
Income Statement - Admin Expenses
Income Statement - Final Fund Balance
Income Statement - Change in Fund Balance
Income Statement - Coming Year Liabilities %
Number of Participants

Calculated in Income Statement
Future Benefits from Exhibit 5, Pages 1-4
Future Expenses based on current administrative costs
= Assets - Liabilities
= Final Fund Balance of prior period
Provided by MIF, trended forward by 2.8% based on 10 year rolling average of industry CPI data for Medical Care Costs per Exhibit 9
Annual funding amounts of \$104M dispersed in FY 2022-23 are included in the Fund balance as of 3/31/2023. The extra annual funding for FY 2022-23 is due to the lack of appropriation in the State Fiscal Year 2021-22 budget.
From Exhibit 5, Pages 1-4
Calculated based on current and projected participant counts and administrative expense contracts provided by MIF
= Initial Fund Balance + Annual Funding - Benefit Payments - Administrative Expenses
= Final Fund Balance - Initial Fund Balance
= (Benefit Payments + Administrative Expenses) / Initial Fund Balance
Initial from Exhibit 7
Expected New from Exhibit 3
Expected Deceased based on assumed increasing rate of deaths for current participants, up to 1.5%
Final = Initial + Expected New - Expected Deceased

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Actual vs. Expected Participant Counts & Benefit Payments
As of March 31, 2023

Exhibit 3

Fiscal Period (1)	New Participants			Total Participants			Incremental Benefit Payments			
	Actual (2a)	Expected (2b)	Difference (2c)	Actual (3a)	Expected (3b)	Difference (3c)	Actual (4a)	Revised Expected (4b)	Prior Expected (4c)	Difference (4d)
Fiscal 2011-12 Total	22.00	22.00	-	22.00	22.00	-	3,146	3,146	3,146	0
Fiscal 2012-13 Total	86.00	86.00	-	108.00	108.00	-	1,317,450	1,317,450	1,317,450	0
Fiscal 2013-14 Total	84.00	84.00	-	192.00	192.00	-	4,049,151	4,049,151	4,049,151	0
Fiscal 2014-15 Total	91.00	91.00	-	283.00	283.00	-	11,851,988	11,851,988	11,851,988	0
Fiscal 2015-16 Total	85.00	85.00	-	368.00	368.00	-	16,216,310	16,216,310	16,216,310	0
Fiscal 2016-17 Total	91.00	91.00	-	459.00	459.00	-	21,099,865	21,099,865	21,099,865	0
Fiscal 2017-18 Total	72.00	72.00	-	531.00	531.00	-	30,823,926	30,823,926	30,823,926	0
Fiscal 2018-19 Total	73.00	73.00	-	604.00	604.00	-	37,502,799	37,502,799	37,502,799	0
Fiscal 2019-20 Total	106.00	106.00	-	710.00	710.00	-	48,661,777	48,661,777	48,661,777	0
Fiscal 2020-21 Total	100.00	100.00	-	810.00	810.00	-	68,200,430	68,200,430	68,200,430	0
Fiscal 2021-22 Total	74.00	74.00	-	884.00	884.00	-	59,802,738	59,802,738	59,802,738	0
FY 1st Qtr 2022	16.00	23.70	7.70	900.00	907.70	7.70	27,335,492	27,318,384	27,318,384	0
FY 2nd Qtr 2022	20.00	17.38	(2.62)	920.00	925.08	5.08	26,246,959	25,878,009	25,878,009	0
FY 3rd Qtr 2022	24.00	19.75	(4.25)	944.00	944.83	0.83	23,789,584	23,625,035	23,625,035	0
FY 4th Qtr 2022	19.00	18.17	(0.83)	963.00	963.00	-	27,780,287	27,580,153	20,212,010	7,368,143
Fiscal 2022-23 Total to Date	79.00	79.00	-	963.00	963.00	-	105,152,322	104,401,580	97,033,438	7,368,143
Fiscal 2023-24 Total*		88.10	-	-	1,051.10	-				
Fiscal 2024-25 Total			-	-	1,051.10	-				
Fiscal 2025-26 Total			-	-	1,051.10	-				
Fiscal 2026-27 Total			-	-	1,051.10	-				
Fiscal 2027-28 Total			-	-	1,051.10	-				
Fiscal 2028-29 Total			-	-	1,051.10	-				
Fiscal 2029-30 Total			-	-	1,051.10	-				
Fiscal 2030-31 Total			-	-	1,051.10	-				
Fiscal 2031-32 Total			-	-	1,051.10	-				
Fiscal 2032-33 Total			-	-	1,051.10	-				

Notes

- (1), (2a), (3a), (4a) Provided by Fund
- (2b), (3b) Based on Pinnacle estimates of future Fund participation rates
- (2c), (3c) Part (b) - Part (a) for both sections respectively
- (4b) Expected future benefit payments as of the current analysis
- (4c) Expected future benefit payments as of the prior analysis
- (4d) (4b) - (4c)
- * Liability to asset ratio over 80% expected at fourth quarter of fiscal year 2023-24 results in no future participants added

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Average Payments per Participant by Admittance Quarter
As of March 31, 2023

Admittance Quarter	Living Participants	Incremental Severity per Participant by Participation Quarter																
		Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15	Q16	Q17
2011Q4	11	-	286	8,569	13,107	2,539	3,833	2,065	9,226	6,332	2,670	2,621	4,983	4,330	2,506	4,435	9,878	4,680
2012Q1	11	-	1,083	2,565	1,404	346	843	2,267	2,670	4,095	5,922	3,055	3,532	2,065	1,604	1,728	4,323	732
2012Q2	15	48	14,263	14,845	14,404	14,717	14,627	18,964	19,142	24,056	22,503	20,705	18,966	21,919	24,649	23,694	21,532	25,875
2012Q3	25	689	2,356	4,779	4,710	6,430	5,920	8,449	12,018	17,357	11,480	13,978	10,705	12,099	9,180	9,068	10,248	12,872
2012Q4	37	10	2,043	3,955	11,671	16,863	14,078	28,251	31,906	31,505	31,049	32,944	24,175	26,440	25,077	36,608	31,736	24,501
2013Q1	5	-	156	2,171	7,343	7,418	17,277	35,542	32,511	26,405	27,378	23,864	23,499	17,529	24,984	29,815	22,185	26,411
2013Q2	30	-	1,380	2,257	2,615	3,646	5,367	7,258	6,056	3,874	4,505	6,573	8,547	5,567	9,125	7,187	6,376	9,517
2013Q3	26	-	361	3,449	6,787	13,399	14,088	15,667	16,587	13,919	14,093	11,991	10,411	13,096	11,666	10,831	12,529	5,000
2013Q4	8	8	1,973	2,805	6,501	6,885	4,744	19,051	5,278	5,161	8,548	15,033	13,236	5,734	9,212	12,455	9,399	11,548
2014Q1	17	35	2,325	5,898	9,823	8,440	15,862	16,623	21,908	13,381	23,766	19,518	21,438	21,409	32,354	25,694	24,963	27,121
2014Q2	22	1,407	6,032	9,338	10,468	15,263	10,108	15,926	12,743	12,380	14,865	11,576	12,061	21,174	10,947	9,363	16,725	10,172
2014Q3	19	1,287	5,561	33,918	20,657	14,888	16,066	15,619	13,141	19,894	13,924	18,509	22,482	24,230	19,492	41,219	9,193	20,484
2014Q4	19	85	3,861	5,473	9,093	10,454	8,379	10,208	13,406	13,903	17,699	18,721	17,596	19,088	17,776	12,856	18,281	24,343
2015Q1	26	150	4,576	5,271	7,082	7,514	8,872	11,081	8,182	13,644	13,039	8,441	24,330	14,022	9,568	14,247	15,669	11,417
2015Q2	30	4,568	13,424	14,507	11,767	13,675	17,448	12,724	22,063	20,605	15,332	15,206	27,515	18,312	26,360	36,149	27,146	23,256
2015Q3	16	-	1,885	6,469	5,035	4,362	5,735	4,299	13,939	10,981	18,601	16,212	15,286	23,839	12,059	15,086	27,850	20,086
2015Q4	19	202	5,373	4,799	9,054	16,912	11,111	13,282	9,511	7,676	14,857	16,684	16,148	25,200	17,934	10,439	16,174	21,567
2016Q1	18	12	931	10,298	9,142	9,815	12,341	14,723	8,422	13,953	7,506	13,385	17,310	9,288	12,519	14,781	15,745	21,455
2016Q2	35	290	2,039	4,599	7,550	5,772	11,891	7,051	15,321	23,381	19,189	22,872	23,165	15,596	11,413	23,218	33,883	13,514
2016Q3	22	-	4,303	9,321	8,150	9,762	7,706	8,976	7,065	9,392	7,546	4,865	9,971	9,386	9,252	9,098	8,331	10,790
2016Q4	14	-	11,232	11,240	18,161	12,826	23,382	11,326	27,431	12,930	25,701	16,436	14,768	17,266	20,672	19,503	21,889	39,067
2017Q1	19	-	6,444	9,167	24,862	12,653	17,038	10,317	12,334	7,910	12,886	12,185	13,175	19,722	25,905	19,212	28,025	20,715
2017Q2	28	340	5,987	6,603	13,511	11,404	15,585	10,178	12,831	12,465	13,189	13,957	12,754	12,859	10,904	27,123	13,047	16,761
2017Q3	16	47	1,934	5,513	11,121	11,327	15,243	16,178	37,760	19,493	29,385	29,953	13,863	12,926	23,124	17,787	11,282	13,273
2017Q4	11	83	1,217	24,666	21,320	3,655	72,019	22,907	6,483	15,885	18,603	44,915	16,958	50,303	20,639	14,402	7,444	12,485
2018Q1	15	-	114	5,951	11,837	12,153	7,283	27,057	27,999	20,090	9,729	15,231	33,760	42,010	22,049	14,754	16,656	21,019
2018Q2	14	-	1,894	6,158	8,423	13,208	26,117	18,522	26,149	12,044	12,307	19,321	17,021	14,289	11,024	10,941	49,036	19,151
2018Q3	17	-	3,287	2,425	13,570	7,480	18,289	9,389	8,972	8,772	12,387	9,696	8,308	12,731	30,918	8,613	12,605	25,384
2018Q4	20	-	358	12,740	18,775	21,730	42,739	15,231	26,599	23,712	30,646	20,959	17,029	21,760	25,197	35,501	36,820	40,457
2019Q1	19	2	651	7,727	19,151	31,562	20,779	25,742	30,257	25,912	19,320	16,434	32,460	3,174	37,035	31,812	25,162	33,305
2019Q2	25	-	1,228	8,634	8,176	29,107	14,428	29,744	14,859	16,269	16,950	12,787	6,322	30,292	16,952	26,481	27,116	
2019Q3	10	-	3,903	9,446	5,747	6,700	18,287	12,251	7,036	8,026	6,903	3,916	8,860	7,625	9,261	25,503		
2019Q4	41	171	8,362	12,315	26,403	49,709	29,162	22,706	19,278	27,113	28,847	43,677	31,023	31,125	52,765			
2020Q1	30	139	1,576	4,992	15,034	23,997	10,584	13,026	16,010	12,235	31,395	37,902	45,289	28,532				
2020Q2	23	-	9,524	18,246	21,819	20,149	17,004	32,271	10,204	42,692	29,226	26,846	25,415					
2020Q3	13	14	838	9,348	16,106	18,934	17,826	21,139	49,040	38,325	32,494	33,990						
2020Q4	33	7	6,396	7,576	7,778	11,611	5,598	20,640	13,782	11,327	43,774							
2021Q1	30	-	633	2,673	11,255	4,664	17,314	18,525	16,351	15,415								
2021Q2	10	-	1,136	20,685	13,397	47,519	45,111	24,289	23,225									
2021Q3	12	-	4,849	3,406	31,398	30,639	28,373	40,866										
2021Q4	23	40	3,941	19,147	22,930	20,186	16,353											
2022Q1	29	-	28,180	27,302	29,322	34,743												
2022Q2	16	-	859	7,256	7,346													
2022Q3	20	440	20,282	34,042														
2022Q4	24	1,393	7,253															
2023Q1	19	-																
Total	942																	

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Average Payments per Participant by Admittance Quarter
As of March 31, 2023

Admittance Quarter	Living Participants	Incremental Severity per Participant by Participation Quarter																
		Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29	Q30	Q31	Q32	Q33	Q34
2011Q4	11	2,614	4,516	4,553	5,070	5,433	6,349	5,433	5,168	13,122	9,719	8,937	11,009	16,633	13,186	15,755	11,691	10,597
2012Q1	11	753	1,306	3,692	5,932	9,553	12,852	2,766	14,592	55,240	3,844	3,278	10,385	2,014	3,162	3,392	4,164	3,893
2012Q2	15	23,286	22,464	25,066	29,353	28,463	23,256	47,581	34,446	29,018	42,196	27,129	27,768	31,817	42,774	36,619	32,550	50,227
2012Q3	25	12,306	9,536	12,574	15,561	10,479	20,311	16,598	13,262	12,371	8,958	16,050	15,423	18,300	12,993	10,302	7,601	16,458
2012Q4	37	28,054	48,091	41,241	20,632	41,639	20,987	46,988	52,103	36,285	52,821	37,751	52,216	41,951	47,010	42,206	64,227	62,150
2013Q1	5	31,833	35,052	26,082	32,230	44,378	20,788	36,876	43,227	56,146	37,003	43,935	33,745	38,591	38,479	41,328	49,006	41,734
2013Q2	30	8,214	4,678	12,809	8,178	9,627	6,925	17,208	16,538	21,244	29,727	31,855	19,302	28,884	29,912	41,482	23,840	16,005
2013Q3	26	8,989	5,455	4,491	6,246	12,642	5,386	8,352	6,414	6,450	7,937	6,023	6,746	9,633	6,756	6,083	7,183	7,519
2013Q4	8	11,407	13,560	6,748	15,107	7,601	10,755	12,051	14,876	22,398	65,497	13,102	21,881	25,001	25,502	51,403	27,392	19,157
2014Q1	17	16,497	25,539	44,600	19,930	14,739	29,049	22,389	25,496	16,386	17,997	19,333	20,171	14,937	19,968	25,837	22,711	44,798
2014Q2	22	14,233	19,385	19,243	18,166	15,879	20,755	10,045	9,113	18,398	22,572	10,903	8,827	8,216	13,380	8,473	11,763	9,743
2014Q3	19	24,570	26,117	24,172	26,225	28,156	32,472	25,450	56,779	49,089	69,689	66,155	81,322	43,721	53,286	64,208	30,937	25,743
2014Q4	19	13,139	15,768	24,100	23,237	24,247	18,724	22,017	28,772	23,554	27,647	24,629	16,820	21,676	38,093	25,576	18,661	21,999
2015Q1	26	14,305	17,001	21,162	16,697	19,957	13,729	23,277	17,625	16,069	12,816	16,871	13,819	27,818	26,134	23,913	25,807	
2015Q2	30	26,760	21,811	22,835	30,777	21,527	43,422	28,861	38,798	15,742	12,062	8,589	19,698	15,649	17,476	19,673		
2015Q3	16	16,124	17,035	14,880	14,727	27,130	23,006	27,370	16,032	17,208	13,117	18,824	24,351	17,404	16,640			
2015Q4	19	27,916	40,502	31,162	22,106	26,800	16,515	11,732	16,211	16,922	38,540	19,471	25,007	18,207				
2016Q1	18	14,937	9,958	24,106	12,968	15,511	14,044	22,327	12,599	30,594	22,564	25,290	30,249					
2016Q2	35	27,744	29,881	18,511	21,460	16,112	20,140	18,762	29,513	63,180	28,172	39,883						
2016Q3	22	38,179	8,601	28,369	4,720	15,150	5,572	13,772	13,400	13,488	10,822							
2016Q4	14	47,622	25,994	25,070	30,262	28,456	80,548	26,139	27,321	30,550								
2017Q1	19	16,880	15,425	16,027	13,270	28,447	36,294	27,292	49,871									
2017Q2	28	6,186	12,098	11,388	18,686	21,044	24,044	24,876										
2017Q3	16	14,074	14,390	27,245	42,044	38,836	37,488											
2017Q4	11	8,181	14,360	15,259	20,812	21,247												
2018Q1	15	38,288	37,610	53,983	46,030													
2018Q2	14	53,704	19,632	29,530														
2018Q3	17	12,823	11,373															
2018Q4	20	25,467																
2019Q1	19																	
2019Q2	25																	
2019Q3	10																	
2019Q4	41																	
2020Q1	30																	
2020Q2	23																	
2020Q3	13																	
2020Q4	33																	
2021Q1	30																	
2021Q2	10																	
2021Q3	12																	
2021Q4	23																	
2022Q1	29																	
2022Q2	16																	
2022Q3	20																	
2022Q4	24																	
2023Q1	19																	
Total	942																	

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

New York State Department of Health
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Average Payments per Participant by Admittance Quarter
As of March 31, 2023

Admittance Quarter	Living Participants	Incremental Severity per Participant by Participation Quarter											
		Q35	Q36	Q37	Q38	Q39	Q40	Q41	Q42	Q43	Q44	Q45	Q46
2011Q4	11	9,346	9,697	15,117	9,901	10,011	10,953	8,851	8,756	16,177	16,709	30,818	22,900
2012Q1	11	4,372	6,542	3,811	5,258	3,065	5,055	3,287	3,015	3,584	4,338	4,354	
2012Q2	15	73,951	103,146	32,802	39,448	63,081	47,227	91,760	57,210	58,142	49,001		
2012Q3	25	13,140	16,600	10,739	11,432	8,098	12,556	13,823	13,350	22,664			
2012Q4	37	38,569	34,003	43,454	40,118	72,186	66,876	55,288	67,260				
2013Q1	5	51,689	45,835	22,374	68,377	69,625	51,463	48,328					
2013Q2	30	17,492	14,756	26,923	27,197	32,606	46,520						
2013Q3	26	14,464	11,188	13,421	7,402	9,435							
2013Q4	8	42,944	42,546	28,113	36,891								
2014Q1	17	70,014	48,600	50,247									
2014Q2	22	12,060	10,381										
2014Q3	19	23,736											
2014Q4	19												
2015Q1	26												
2015Q2	30												
2015Q3	16												
2015Q4	19												
2016Q1	18												
2016Q2	35												
2016Q3	22												
2016Q4	14												
2017Q1	19												
2017Q2	28												
2017Q3	16												
2017Q4	11												
2018Q1	15												
2018Q2	14												
2018Q3	17												
2018Q4	20												
2019Q1	19												
2019Q2	25												
2019Q3	10												
2019Q4	41												
2020Q1	30												
2020Q2	23												
2020Q3	13												
2020Q4	33												
2021Q1	30												
2021Q2	10												
2021Q3	12												
2021Q4	23												
2022Q1	29												
2022Q2	16												
2022Q3	20												
2022Q4	24												
2023Q1	19												
Total	942												

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New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Average Payments per Participant by Admittance Quarter
As of March 31, 2023

Admittance Quarter	Living Participants	Cumulative Severity by Fund Participation Quarter																
		Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15	Q16	Q17
2011Q4	11	-	286	8,855	21,962	24,500	28,334	30,399	39,625	45,957	48,628	51,248	56,231	60,561	63,067	67,501	77,380	82,060
2012Q1	11	-	1,083	3,648	5,052	5,397	6,240	8,508	11,177	15,273	21,195	24,251	27,783	29,848	31,451	33,179	37,502	38,234
2012Q2	15	48	14,310	29,155	43,560	58,277	72,904	91,867	111,009	135,065	157,568	178,273	197,239	219,159	243,808	267,502	289,033	314,908
2012Q3	25	689	3,045	7,823	12,534	18,964	24,884	33,333	45,351	62,708	74,188	88,166	98,871	110,970	120,150	129,218	139,466	152,339
2012Q4	37	10	2,053	6,008	17,678	34,542	48,620	76,871	108,776	140,281	171,330	204,274	228,449	254,889	279,966	316,575	348,310	372,811
2013Q1	5	-	156	2,327	9,670	17,088	34,365	69,907	102,417	128,822	156,200	180,064	203,563	221,092	246,076	275,891	298,075	324,486
2013Q2	30	-	1,380	3,637	6,252	9,897	15,265	22,523	28,579	32,452	36,957	43,531	52,078	57,645	66,770	73,957	80,334	89,851
2013Q3	26	-	361	3,810	10,597	23,996	38,084	53,751	70,338	84,257	98,350	110,341	120,752	133,848	145,514	156,345	168,874	173,874
2013Q4	8	8	1,981	4,786	11,287	18,173	22,917	41,967	47,246	52,406	60,955	75,988	89,224	94,958	104,169	116,624	126,024	137,572
2014Q1	17	35	2,361	8,258	18,081	26,521	42,383	59,006	80,914	94,295	118,062	137,580	159,018	180,427	212,781	238,475	263,437	290,558
2014Q2	22	1,407	7,439	16,777	27,245	42,508	52,616	68,543	81,286	93,665	108,530	120,106	132,167	153,341	164,288	173,651	190,375	200,547
2014Q3	19	1,287	6,848	40,767	61,424	76,311	92,377	107,996	121,137	141,031	154,955	173,464	195,946	220,176	239,668	280,887	290,080	310,564
2014Q4	19	85	3,945	9,418	18,511	28,965	37,344	47,552	60,958	74,861	92,560	111,281	128,877	147,965	165,741	178,597	196,878	221,221
2015Q1	26	150	4,726	9,997	17,079	24,593	33,465	44,546	52,728	66,372	79,412	87,853	112,183	126,205	135,772	150,019	165,688	177,105
2015Q2	30	4,568	17,993	32,500	44,267	57,942	75,390	88,114	110,177	130,782	146,115	161,321	188,836	207,148	233,508	269,656	296,802	320,058
2015Q3	16	-	1,885	8,354	13,389	17,751	23,486	27,785	41,724	52,705	71,305	87,517	102,803	126,643	138,702	153,788	181,638	201,724
2015Q4	19	202	5,575	10,374	19,427	36,340	47,451	60,732	70,243	77,919	92,776	109,460	125,608	150,808	168,743	179,182	195,356	216,923
2016Q1	18	12	942	11,240	20,382	30,198	42,538	57,262	65,684	79,637	87,143	100,527	117,837	127,125	139,645	154,425	170,171	191,626
2016Q2	35	290	2,329	6,928	14,477	20,249	32,140	39,191	54,512	77,893	97,081	119,953	143,118	158,714	170,128	193,346	227,229	240,743
2016Q3	22	-	4,303	13,624	21,774	31,536	39,242	48,218	55,283	64,676	72,221	77,086	87,058	96,443	105,695	114,793	123,124	133,914
2016Q4	14	-	11,232	22,473	40,633	53,460	76,841	88,167	115,599	128,528	154,229	170,666	185,434	202,700	223,371	242,874	264,763	303,830
2017Q1	19	-	6,444	15,611	40,473	53,126	70,164	80,481	92,815	100,724	113,610	125,796	138,970	158,692	184,598	203,810	231,835	252,550
2017Q2	28	340	6,326	12,929	26,440	37,843	53,429	63,607	76,438	88,903	102,093	116,050	128,803	141,662	152,567	179,690	192,737	209,498
2017Q3	16	47	1,981	7,494	18,615	29,942	45,185	61,363	99,123	118,616	148,001	177,954	191,817	204,742	227,866	245,653	256,935	270,209
2017Q4	11	83	1,299	25,965	47,285	50,941	122,960	145,867	152,349	168,235	186,838	231,753	248,711	299,014	319,653	334,055	341,498	353,984
2018Q1	15	-	114	6,065	17,902	30,055	37,338	64,395	92,393	112,484	122,213	137,444	171,204	213,214	235,263	250,017	266,673	287,692
2018Q2	14	-	1,894	8,053	16,476	29,683	55,800	74,323	100,472	112,516	124,823	144,144	161,165	175,453	186,478	197,419	246,455	265,606
2018Q3	17	-	3,287	5,712	19,282	26,763	45,052	54,441	63,412	72,184	84,572	94,268	102,576	115,307	146,224	154,837	167,443	192,827
2018Q4	20	-	358	13,097	31,872	53,602	96,341	111,572	138,171	161,883	192,528	213,487	230,516	252,276	277,473	312,975	349,795	390,251
2019Q1	19	2	653	8,380	27,531	59,094	79,873	105,615	135,872	161,784	181,104	197,538	229,998	233,172	270,207	302,019	327,181	360,486
2019Q2	25	-	1,228	9,862	18,037	47,144	61,572	91,316	106,175	122,443	139,394	152,181	158,503	188,795	205,747	232,228	259,344	
2019Q3	10	-	3,903	13,349	19,096	25,796	44,083	56,334	63,370	71,395	78,298	82,214	91,074	98,699	107,960	133,463		
2019Q4	41	171	8,532	20,848	47,251	96,960	126,122	148,828	168,105	195,218	224,065	267,742	298,766	329,891	382,655			
2020Q1	30	139	1,716	6,708	21,742	45,739	56,323	69,349	85,359	97,594	128,989	166,891	212,180	240,712				
2020Q2	23	-	9,524	27,770	49,589	69,738	86,742	119,013	129,217	171,909	201,135	227,981	253,396					
2020Q3	13	14	853	10,200	26,306	45,240	63,065	84,204	133,245	171,570	204,064	238,054						
2020Q4	33	7	6,403	13,979	21,757	33,368	38,966	59,607	73,389	84,715	128,489							
2021Q1	30	-	633	3,306	14,561	19,224	36,538	55,063	71,414	86,829								
2021Q2	10	-	1,136	21,822	35,219	82,738	127,848	152,137	175,362									
2021Q3	12	-	4,849	8,255	39,653	70,292	98,665	139,531										
2021Q4	23	40	3,981	23,128	46,058	66,244	82,597											
2022Q1	29	-	28,180	55,482	84,805	119,547												
2022Q2	16	-	859	8,116	15,462													
2022Q3	20	440	20,722	54,764														
2022Q4	24	1,393	8,647															
2023Q1	19	-																
Total	942																	

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Average Payments per Participant by Admittance Quarter
As of March 31, 2023

Admittance Quarter	Living Participants	Cumulative Severity by Fund Participation Quarter																
		Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29	Q30	Q31	Q32	Q33	Q34
2011Q4	11	84,674	89,190	93,743	98,814	104,246	110,595	116,028	121,196	134,317	144,037	152,974	163,983	180,616	193,802	209,557	221,249	231,846
2012Q1	11	38,987	40,293	43,985	49,917	59,470	72,322	75,087	89,679	144,919	148,763	152,042	162,426	164,440	167,601	170,994	175,158	179,051
2012Q2	15	338,195	360,658	385,724	415,077	443,540	466,797	514,378	548,823	577,841	620,036	647,166	674,934	706,751	749,525	786,144	818,695	868,921
2012Q3	25	164,644	174,180	186,754	202,315	212,794	233,104	249,702	262,964	275,335	284,293	300,343	315,765	334,065	347,058	357,361	364,962	381,419
2012Q4	37	400,865	448,956	490,197	510,830	552,468	573,455	620,443	672,546	708,831	761,652	799,402	851,618	893,569	940,580	982,786	1,047,013	1,109,163
2013Q1	5	356,319	391,371	417,453	449,684	494,062	514,849	551,726	594,953	651,099	688,102	732,036	765,781	804,372	842,851	884,179	933,185	974,919
2013Q2	30	98,064	102,742	115,552	123,729	133,356	140,280	157,488	174,026	195,269	224,996	256,851	276,153	305,037	334,949	376,431	400,271	416,276
2013Q3	26	182,862	188,317	192,809	199,054	211,696	217,082	225,434	231,847	238,297	246,234	252,257	259,003	268,635	275,391	281,474	288,657	296,176
2013Q4	8	148,979	162,539	169,287	184,394	191,995	202,749	214,800	229,676	252,075	317,572	330,674	352,555	377,556	403,058	454,461	481,853	501,010
2014Q1	17	307,055	332,594	377,194	397,124	411,863	440,912	463,301	488,797	505,183	523,180	542,514	562,684	577,622	597,590	623,428	646,138	690,936
2014Q2	22	214,780	234,164	253,407	271,573	287,453	308,208	318,253	327,366	345,764	368,336	379,239	388,066	396,283	409,662	418,135	429,898	439,641
2014Q3	19	335,134	361,252	385,423	411,649	439,805	472,277	497,727	554,506	603,594	673,284	739,439	820,761	864,482	917,768	981,975	1,012,912	1,038,655
2014Q4	19	234,360	250,128	274,228	297,465	321,712	340,437	362,453	391,225	414,779	442,426	467,056	483,875	505,551	543,644	569,220	587,881	609,880
2015Q1	26	191,410	208,411	229,573	246,270	266,227	279,955	303,232	320,857	336,925	349,742	366,612	380,431	408,249	434,384	458,296	484,103	
2015Q2	30	346,818	368,629	391,463	422,241	443,768	487,190	516,051	554,849	570,591	582,652	591,241	610,939	626,588	644,064	663,738		
2015Q3	16	217,848	234,883	249,763	264,490	291,619	314,625	341,996	358,028	375,236	388,353	407,177	431,528	448,932	465,572			
2015Q4	19	244,840	285,342	316,504	338,610	365,410	381,924	393,657	409,867	426,789	465,329	484,800	509,807	528,014				
2016Q1	18	206,563	216,521	240,627	253,595	269,106	283,150	305,477	318,076	348,670	371,234	396,523	426,773					
2016Q2	35	268,488	298,368	316,879	338,339	354,450	374,591	393,353	422,866	486,047	514,219	554,102						
2016Q3	22	172,093	180,693	209,063	213,782	228,932	234,505	248,276	261,676	275,164	285,986							
2016Q4	14	351,452	377,446	402,516	432,778	461,235	541,783	567,922	595,242	625,793								
2017Q1	19	269,430	284,854	300,881	314,151	342,598	378,893	406,184	456,056									
2017Q2	28	215,684	227,783	239,171	257,857	278,901	302,945	327,820										
2017Q3	16	284,282	298,672	325,917	367,961	406,796	444,285											
2017Q4	11	362,165	376,525	391,783	412,595	433,842												
2018Q1	15	325,980	363,590	417,574	463,604													
2018Q2	14	319,310	338,942	368,472														
2018Q3	17	205,650	217,022															
2018Q4	20	415,719																
2019Q1	19																	
2019Q2	25																	
2019Q3	10																	
2019Q4	41																	
2020Q1	30																	
2020Q2	23																	
2020Q3	13																	
2020Q4	33																	
2021Q1	30																	
2021Q2	10																	
2021Q3	12																	
2021Q4	23																	
2022Q1	29																	
2022Q2	16																	
2022Q3	20																	
2022Q4	24																	
2023Q1	19																	
Total	942																	

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Average Payments per Participant by Admittance Quarter
As of March 31, 2023

Admittance Quarter	Living Participants	Cumulative Severity by Fund Participation Quarter											
		Q35	Q36	Q37	Q38	Q39	Q40	Q41	Q42	Q43	Q44	Q45	Q46
2011Q4	11	241,191	250,888	266,005	275,906	285,917	296,870	305,720	314,476	330,654	347,363	378,181	401,081
2012Q1	11	183,423	189,965	193,776	199,034	202,099	207,154	210,440	213,455	217,039	221,378	225,732	
2012Q2	15	942,873	1,046,019	1,078,821	1,118,269	1,181,350	1,228,577	1,320,337	1,377,547	1,435,688	1,484,689		
2012Q3	25	394,560	411,160	421,899	433,331	441,429	453,984	467,807	481,157	503,821			
2012Q4	37	1,147,732	1,181,734	1,225,188	1,265,306	1,337,492	1,404,368	1,459,656	1,526,916				
2013Q1	5	1,026,607	1,072,442	1,094,816	1,163,193	1,232,818	1,284,280	1,332,608					
2013Q2	30	433,768	448,523	475,447	502,644	535,250	581,770						
2013Q3	26	310,641	321,828	335,249	342,651	352,085							
2013Q4	8	543,953	586,500	614,613	651,504								
2014Q1	17	760,950	809,550	859,797									
2014Q2	22	451,701	462,082										
2014Q3	19	1,062,391											
2014Q4	19												
2015Q1	26												
2015Q2	30												
2015Q3	16												
2015Q4	19												
2016Q1	18												
2016Q2	35												
2016Q3	22												
2016Q4	14												
2017Q1	19												
2017Q2	28												
2017Q3	16												
2017Q4	11												
2018Q1	15												
2018Q2	14												
2018Q3	17												
2018Q4	20												
2019Q1	19												
2019Q2	25												
2019Q3	10												
2019Q4	41												
2020Q1	30												
2020Q2	23												
2020Q3	13												
2020Q4	33												
2021Q1	30												
2021Q2	10												
2021Q3	12												
2021Q4	23												
2022Q1	29												
2022Q2	16												
2022Q3	20												
2022Q4	24												
2023Q1	19												
Total	942												

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Benefit Payments by Admittance Quarter
As of March 31, 2023

Admittance Quarter	Living Participants	Incremental Benefits Paid by Fund Participation Quarter														
		Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15
2011Q4	11	-	3,146	94,260	144,173	27,926	42,167	22,720	101,483	69,656	29,373	28,827	54,812	47,626	27,564	48,782
2012Q1	11	-	11,909	28,215	15,444	3,802	9,275	24,942	29,365	45,050	65,147	33,607	38,857	22,710	17,639	19,004
2012Q2	15	717	213,939	222,675	216,063	220,760	219,402	284,456	287,128	360,835	337,540	310,577	284,497	328,790	369,738	355,414
2012Q3	25	17,222	58,895	119,468	117,755	160,748	148,012	211,218	300,445	433,929	286,997	349,458	267,625	302,467	229,506	226,706
2012Q4	37	371	75,588	146,333	431,812	623,934	520,889	1,045,294	1,180,508	1,165,671	1,148,800	1,218,933	894,490	978,263	927,857	1,354,514
2013Q1	5	-	780	10,857	36,713	37,090	86,384	177,708	162,554	132,023	136,890	119,318	117,497	87,645	124,918	149,075
2013Q2	30	-	41,406	67,708	78,441	109,369	161,013	217,746	181,675	116,207	135,157	197,202	256,410	167,023	273,743	215,624
2013Q3	26	-	9,394	89,664	176,462	348,379	366,278	407,351	431,269	361,886	366,426	311,761	270,692	340,485	303,320	281,603
2013Q4	8	60	15,787	22,442	52,010	55,080	37,953	152,406	42,227	41,285	68,386	120,264	105,891	45,872	73,694	99,640
2014Q1	17	602	39,529	100,258	166,996	143,474	269,659	282,592	372,432	227,482	404,028	331,801	364,447	363,952	550,020	436,798
2014Q2	22	30,945	132,707	205,442	230,289	335,796	222,383	350,374	280,346	272,353	327,022	254,665	265,346	465,824	240,840	205,985
2014Q3	19	24,460	105,657	644,449	392,488	282,863	305,247	296,763	249,677	377,991	264,554	351,669	427,155	460,362	370,354	783,163
2014Q4	19	1,609	73,351	103,984	172,768	198,623	159,203	193,955	254,713	264,161	336,275	355,696	334,321	362,678	337,740	244,266
2015Q1	26	3,902	118,971	137,048	184,125	195,370	230,680	288,099	212,728	354,753	339,026	219,468	632,582	364,574	248,757	370,420
2015Q2	30	137,049	402,726	435,224	352,996	410,257	523,451	381,714	661,892	118,164	459,971	456,194	825,441	549,361	790,790	1,084,462
2015Q3	16	-	30,164	103,507	80,558	69,794	91,758	68,778	223,018	175,695	297,615	259,387	244,576	381,432	192,952	241,371
2015Q4	19	3,829	102,088	91,181	172,019	321,337	211,106	252,349	180,709	145,837	282,289	316,999	306,819	478,795	340,754	198,342
2016Q1	18	210	16,754	185,361	164,559	176,678	222,131	265,022	151,593	251,157	135,105	240,923	311,580	167,178	225,351	266,054
2016Q2	35	10,141	71,367	160,956	264,242	202,010	416,172	246,795	536,249	818,321	671,599	800,518	810,776	545,852	399,465	812,641
2016Q3	22	-	94,668	205,067	179,295	214,771	169,535	197,464	155,428	206,635	166,004	107,035	219,367	206,483	203,549	200,151
2016Q4	14	-	157,250	157,366	254,248	179,571	327,343	158,566	384,037	181,017	359,813	230,110	206,758	241,719	289,402	273,035
2017Q1	19	-	122,431	174,172	472,382	240,410	323,718	196,024	234,344	150,282	244,833	231,521	250,321	374,717	492,203	365,034
2017Q2	28	9,506	167,627	184,879	378,303	319,302	436,388	284,986	359,278	349,027	369,305	390,795	357,099	360,054	305,318	759,443
2017Q3	16	750	30,939	88,216	177,929	181,238	243,892	258,850	604,157	311,889	470,160	479,241	221,805	206,809	369,983	284,586
2017Q4	11	910	13,384	271,321	234,524	40,209	792,209	251,977	71,311	174,740	204,636	494,067	186,533	553,337	227,029	158,417
2018Q1	15	-	1,706	89,268	177,560	182,290	109,247	405,850	419,980	301,351	145,941	228,459	506,405	630,152	330,732	221,307
2018Q2	14	-	26,518	86,218	117,923	184,907	365,639	259,310	366,091	168,617	172,302	270,489	238,292	200,040	154,337	153,178
2018Q3	17	-	55,875	41,230	230,697	127,167	310,909	159,618	152,516	149,118	210,587	164,840	141,240	216,420	525,598	146,421
2018Q4	20	-	7,151	254,792	375,503	434,592	854,774	304,617	531,987	474,235	612,915	419,172	340,577	435,208	503,943	710,030
2019Q1	19	43	12,364	146,822	363,869	599,678	394,806	489,103	574,887	492,328	367,079	312,244	616,732	60,304	703,667	604,428
2019Q2	25	-	30,693	215,848	204,388	727,671	360,701	743,605	371,464	406,714	423,757	319,682	158,053	757,290	423,800	662,032
2019Q3	10	-	39,033	94,459	57,469	66,998	182,868	122,514	70,356	80,255	69,027	39,159	88,601	76,246	92,614	255,030
2019Q4	41	7,002	342,828	504,930	1,082,530	2,038,081	1,195,633	930,929	790,381	1,111,619	1,182,720	1,790,776	1,271,962	1,276,133	2,163,346	
2020Q1	30	4,181	47,286	149,758	451,034	719,898	317,532	390,780	480,309	367,035	941,856	1,137,054	1,358,664	855,959		
2020Q2	23	-	219,045	419,669	501,828	463,429	391,091	742,243	234,689	981,910	672,207	617,459	584,534			
2020Q3	13	187	10,897	121,519	209,374	246,141	231,732	274,809	637,522	498,230	422,418	441,874				
2020Q4	33	219	211,074	250,023	256,667	383,174	184,731	681,129	454,815	373,776	1,444,532					
2021Q1	30	-	18,984	80,191	337,649	139,911	139,911	519,418	555,750	490,527	462,453					
2021Q2	10	-	11,365	206,851	133,972	475,189	451,107	242,891	232,246							
2021Q3	12	-	58,182	40,873	376,782	367,671	340,474	490,394								
2021Q4	23	920	90,649	440,376	527,397	464,272	376,116									
2022Q1	29	-	817,234	791,746	850,352	1,007,536										
2022Q2	16	-	13,750	116,101	117,536											
2022Q3	20	8,799	405,639	680,841												
2022Q4	24	33,438	174,079													
2023Q1	19	-														
Total	942															

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Benefit Payments by Admittance Quarter
As of March 31, 2023

Admittance Quarter	Living Participants	Incremental Benefits Paid by Fund Participation Quarter														
		Q16	Q17	Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29	Q30
2011Q4	11	108,661	51,481	28,752	49,678	50,087	55,775	59,762	69,834	59,758	56,849	144,337	106,913	98,308	121,098	182,965
2012Q1	11	47,555	8,050	8,287	14,368	40,610	65,249	105,081	141,372	30,423	160,512	607,638	42,285	36,061	114,231	22,149
2012Q2	15	322,973	388,125	349,296	336,954	375,984	440,301	426,941	348,845	713,715	516,684	435,265	632,934	406,936	416,523	477,262
2012Q3	25	256,203	321,808	307,643	238,399	314,347	389,016	261,971	507,772	414,951	331,539	309,276	223,944	401,243	385,568	457,496
2012Q4	37	1,174,223	906,524	1,038,009	1,779,355	1,525,926	763,402	1,540,636	776,503	1,738,563	1,927,812	1,342,537	1,954,365	1,396,773	1,931,997	1,552,175
2013Q1	5	110,923	132,056	159,165	175,258	130,412	161,152	221,890	103,938	184,382	216,135	280,731	185,013	219,674	168,724	192,955
2013Q2	30	191,285	285,507	246,411	140,344	384,275	245,332	288,796	207,737	516,227	496,133	637,311	891,812	955,645	579,065	866,508
2013Q3	26	325,761	129,991	233,702	141,831	116,773	162,384	328,688	140,031	217,140	166,754	167,698	206,360	156,590	175,392	250,455
2013Q4	8	75,194	92,384	91,257	108,478	53,984	120,859	60,805	86,037	96,409	119,008	179,187	523,978	104,815	175,052	200,006
2014Q1	17	424,367	461,052	280,450	434,155	758,208	338,804	250,559	493,832	380,612	433,439	278,562	305,956	328,667	342,901	253,936
2014Q2	22	367,940	223,774	313,120	426,463	423,346	399,652	349,347	456,615	220,993	200,477	404,766	496,582	239,873	194,196	180,758
2014Q3	19	174,676	389,194	466,826	496,231	459,264	498,283	534,967	616,974	483,546	1,078,794	932,685	1,324,100	1,256,948	1,545,115	830,695
2014Q4	19	347,343	462,515	249,641	299,587	457,909	441,494	460,699	355,764	418,314	546,666	447,534	525,292	467,959	319,574	411,838
2015Q1	26	407,394	296,841	371,925	442,027	550,201	434,119	518,889	356,943	605,197	458,241	417,782	333,219	438,633	359,297	723,274
2015Q2	30	814,368	697,691	802,793	654,317	685,037	923,324	645,819	1,302,651	865,836	1,163,944	472,250	361,849	257,661	590,938	469,476
2015Q3	16	445,606	321,371	257,980	272,563	238,079	235,634	434,073	368,098	437,927	256,516	275,327	209,865	301,187	389,620	278,459
2015Q4	19	307,314	409,781	530,408	769,545	592,069	420,013	509,203	313,778	222,915	308,002	321,517	732,264	369,940	475,133	345,931
2016Q1	18	283,418	386,185	268,874	179,249	433,906	233,420	279,199	252,797	401,890	226,776	550,687	406,148	455,215	544,487	
2016Q2	35	1,185,904	473,004	971,052	1,045,824	647,869	751,093	563,912	704,908	656,678	1,032,972	2,211,306	986,036	1,395,921		
2016Q3	22	183,271	237,380	839,939	189,215	624,122	103,833	333,298	122,591	302,976	294,789	296,734	238,095			
2016Q4	14	306,447	546,939	666,711	363,915	350,984	423,667	398,388	1,127,673	365,947	382,490	427,703				
2017Q1	19	532,474	393,579	320,718	293,068	304,511	252,136	540,494	689,589	518,545	947,554					
2017Q2	28	365,321	469,307	173,222	338,758	318,872	523,201	589,235	673,227	696,515						
2017Q3	16	180,520	212,375	225,181	230,236	435,916	672,700	621,372	599,815							
2017Q4	11	81,880	137,340	89,988	157,962	167,847	228,928	233,717								
2018Q1	15	249,846	315,283	574,321	564,153	809,750	690,453									
2018Q2	14	686,510	268,112	751,853	274,849	413,422										
2018Q3	17	214,290	431,526	217,991	193,335											
2018Q4	20	736,399	809,130	509,346												
2019Q1	19	478,075	632,804													
2019Q2	25	677,908														
2019Q3	10															
2019Q4	41															
2020Q1	30															
2020Q2	23															
2020Q3	13															
2020Q4	33															
2021Q1	30															
2021Q2	10															
2021Q3	12															
2021Q4	23															
2022Q1	29															
2022Q2	16															
2022Q3	20															
2022Q4	24															
2023Q1	19															
Total	942															

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Benefit Payments by Admittance Quarter
As of March 31, 2023

Admittance Quarter	Living Participants	Incremental Benefits Paid by Fund Participation Quarter																Total
		Q31	Q32	Q33	Q34	Q35	Q36	Q37	Q38	Q39	Q40	Q41	Q42	Q43	Q44	Q45	Q46	
2011Q4	11	145,051	173,303	128,606	116,570	102,802	106,664	166,283	108,914	110,122	120,478	97,357	96,317	177,951	183,799	339,001	251,900	4,411,892
2012Q1	11	34,779	37,316	45,809	42,822	48,093	71,961	41,919	57,838	33,711	55,606	36,153	33,164	39,424	47,722	47,897		2,483,052
2012Q2	15	641,614	549,281	488,256	753,403	1,109,272	1,547,197	492,030	591,717	946,214	708,408	1,376,396	858,144	872,125	735,013			22,270,338
2012Q3	25	324,832	257,553	190,033	411,439	328,509	415,001	268,473	285,810	202,438	313,891	345,575	333,746	566,595				12,595,523
2012Q4	37	1,739,388	1,561,621	2,376,410	2,299,549	1,427,044	1,258,104	1,607,788	1,484,356	2,670,869	2,474,423	2,045,657	2,488,631					56,495,898
2013Q1	5	192,394	206,641	245,028	208,669	258,443	229,173	111,869	341,886	348,125	257,313	241,639						6,663,041
2013Q2	30	897,368	1,244,458	715,186	480,148	524,762	442,668	807,696	815,912	978,189	1,395,608							17,453,106
2013Q3	26	175,649	158,155	186,748	195,506	376,075	290,880	348,936	192,447	245,301								9,154,218
2013Q4	8	204,015	411,228	219,133	153,252	343,551	340,369	224,905	295,129									5,212,030
2014Q1	17	339,463	439,237	386,082	761,559	1,190,239	826,207	854,192										14,616,548
2014Q2	22	294,351	186,404	258,781	214,338	265,323	228,388											10,165,804
2014Q3	19	1,012,435	1,219,947	587,801	489,111	450,985												20,185,430
2014Q4	19	723,766	485,945	354,553	417,987													11,587,723
2015Q1	26	679,491	621,727	670,970														12,586,674
2015Q2	30	524,286	590,199															19,912,131
2015Q3	16	266,240																7,449,149
2015Q4	19																	10,032,264
2016Q1	18																	7,681,907
2016Q2	35																	19,393,587
2016Q3	22																	6,291,693
2016Q4	14																	8,761,097
2017Q1	19																	8,665,059
2017Q2	28																	9,178,968
2017Q3	16																	7,108,558
2017Q4	11																	4,772,263
2018Q1	15																	6,954,056
2018Q2	14																	5,158,609
2018Q3	17																	3,689,378
2018Q4	20																	8,314,371
2019Q1	19																	6,849,234
2019Q2	25																	6,483,606
2019Q3	10																	1,334,629
2019Q4	41																	15,688,869
2020Q1	30																	7,221,348
2020Q2	23																	5,828,103
2020Q3	13																	3,094,702
2020Q4	33																	4,240,139
2021Q1	30																	2,604,882
2021Q2	10																	1,753,620
2021Q3	12																	1,674,377
2021Q4	23																	1,899,731
2022Q1	29																	3,466,868
2022Q2	16																	247,387
2022Q3	20																	1,095,279
2022Q4	24																	207,517
2023Q1	19																	-
Total	942																	402,934,656

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Benefit Payments by Admittance Quarter
As of March 31, 2023

Admittance Quarter	Living Participants	Cumulative Benefits by Fund Participation Quarter														
		Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12	Q13	Q14	Q15
2011Q4	11	-	3,146	97,406	241,579	269,505	311,672	334,391	435,875	505,531	534,904	563,731	618,543	666,169	693,733	742,515
2012Q1	11	-	11,909	40,124	55,568	59,370	68,645	93,587	122,952	168,002	233,149	266,756	305,613	328,323	345,962	364,966
2012Q2	15	717	214,656	437,331	653,394	874,153	1,093,555	1,378,011	1,665,139	2,025,974	2,363,513	2,674,090	2,958,587	3,287,378	3,657,115	4,012,529
2012Q3	25	17,222	76,117	195,585	313,341	474,089	622,100	833,319	1,133,763	1,567,693	1,854,690	2,204,148	2,471,773	2,774,240	3,003,745	3,230,451
2012Q4	37	371	75,958	222,292	654,104	1,278,038	1,798,927	2,844,220	4,024,728	5,190,399	6,339,199	7,558,133	8,452,623	9,430,886	10,358,743	11,713,258
2013Q1	5	-	780	11,637	48,351	85,440	171,825	349,533	512,087	644,110	781,000	900,318	1,017,815	1,105,460	1,230,378	1,379,453
2013Q2	30	-	41,406	109,114	187,555	296,924	457,936	675,682	857,357	973,565	1,108,721	1,305,923	1,562,333	1,729,356	2,003,100	2,218,724
2013Q3	26	-	9,394	99,058	275,521	623,900	990,178	1,397,528	1,828,797	2,190,683	2,557,109	2,868,870	3,139,562	3,480,047	3,783,367	4,064,970
2013Q4	8	60	15,848	38,290	90,300	145,380	183,334	335,739	377,966	419,251	487,637	607,900	713,791	759,662	833,356	932,996
2014Q1	17	602	40,131	140,389	307,385	450,858	720,517	1,003,109	1,375,541	1,603,023	2,007,051	2,338,852	2,703,299	3,067,251	3,617,271	4,054,069
2014Q2	22	30,945	163,652	369,094	599,383	935,179	1,157,563	1,507,937	1,788,283	2,060,636	2,387,658	2,642,323	2,907,669	3,373,493	3,614,333	3,820,318
2014Q3	19	24,460	130,117	774,566	1,167,055	1,449,918	1,755,165	2,051,928	2,301,605	2,679,596	2,944,150	3,295,818	3,722,974	4,183,336	4,553,690	5,336,853
2014Q4	19	1,609	74,960	178,944	351,712	550,336	709,539	903,494	1,158,207	1,422,368	1,758,643	2,114,339	2,448,660	2,811,338	3,149,078	3,393,344
2015Q1	26	3,902	122,872	259,920	444,045	639,416	870,096	1,158,195	1,370,923	1,725,676	2,064,703	2,284,171	2,916,752	3,281,327	3,530,084	3,900,504
2015Q2	30	137,049	539,776	974,999	1,327,995	1,738,252	2,261,703	2,643,417	3,305,309	3,923,472	4,383,444	4,839,638	5,665,079	6,214,440	7,005,230	8,089,692
2015Q3	16	-	30,164	133,672	214,230	284,024	375,782	444,559	667,577	843,272	1,140,887	1,400,274	1,644,850	2,026,282	2,219,234	2,460,605
2015Q4	19	3,829	105,918	197,098	369,117	690,453	901,560	1,153,908	1,334,617	1,480,454	1,762,744	2,079,742	2,386,561	2,865,356	3,206,110	3,404,452
2016Q1	18	210	16,964	202,325	366,884	543,562	765,693	1,030,715	1,182,308	1,433,465	1,568,570	1,809,493	2,121,073	2,288,252	2,513,603	2,779,657
2016Q2	35	10,141	81,508	242,464	506,706	708,716	1,124,888	1,371,684	1,907,933	2,726,253	3,397,852	4,198,370	5,009,147	5,554,999	5,954,464	6,767,105
2016Q3	22	-	94,668	299,734	479,029	693,799	863,335	1,060,799	1,216,227	1,422,862	1,588,866	1,695,901	1,915,267	2,121,750	2,325,299	2,525,450
2016Q4	14	-	157,250	314,616	568,864	748,435	1,075,778	1,234,343	1,618,380	1,799,397	2,159,210	2,389,320	2,596,078	2,837,797	3,127,198	3,400,234
2017Q1	19	-	122,431	296,602	768,985	1,009,395	1,333,113	1,529,136	1,763,480	1,913,762	2,158,595	2,390,116	2,640,438	3,015,154	3,507,358	3,872,392
2017Q2	28	9,506	177,133	362,013	740,316	1,059,618	1,496,005	1,780,991	2,140,269	2,489,296	2,858,602	3,249,397	3,606,496	3,966,550	4,271,868	5,031,311
2017Q3	16	750	31,689	119,904	297,834	479,072	722,964	981,814	1,585,971	1,897,860	2,368,020	2,847,261	3,069,066	3,275,875	3,645,859	3,930,445
2017Q4	11	910	14,294	285,615	520,139	560,348	1,352,557	1,604,533	1,675,844	1,850,584	2,055,219	2,549,286	2,735,819	3,289,156	3,516,185	3,674,602
2018Q1	15	-	1,706	268,535	560,073	965,923	1,385,902	1,687,253	1,833,194	2,061,654	2,568,059	3,198,211	3,528,943	3,198,211	3,528,943	3,750,251
2018Q2	14	-	26,518	112,736	230,660	415,567	781,205	1,040,516	1,406,607	1,575,224	1,747,527	2,018,015	2,256,308	2,456,348	2,610,685	2,763,863
2018Q3	17	-	55,875	97,105	327,802	454,969	765,878	925,496	1,078,012	1,227,130	1,437,717	1,602,557	1,743,797	1,960,217	2,485,815	2,632,236
2018Q4	20	-	7,151	261,944	637,447	1,072,039	1,926,813	2,231,430	2,763,418	3,237,653	3,850,567	4,269,739	4,610,316	5,045,524	5,549,466	6,259,496
2019Q1	19	43	12,408	159,229	523,098	1,122,777	1,517,583	2,006,686	2,581,573	3,073,901	3,440,980	3,753,224	4,369,956	4,430,260	5,133,927	5,738,355
2019Q2	25	-	30,693	246,541	450,929	1,178,600	1,539,300	2,282,906	2,654,369	3,061,083	3,484,840	3,804,522	3,962,576	4,719,865	5,143,665	5,805,698
2019Q3	10	-	39,033	133,492	190,961	257,959	440,827	563,341	633,697	713,952	782,979	822,138	910,739	986,985	1,079,600	1,334,629
2019Q4	41	7,002	349,830	854,760	1,937,290	3,975,371	5,171,005	6,101,933	6,892,314	8,003,933	9,186,653	10,977,429	12,249,391	13,525,523	15,688,869	
2020Q1	30	4,181	51,468	201,226	652,260	1,372,158	1,689,690	2,080,470	2,560,779	2,927,815	3,869,670	5,006,724	6,365,388	7,221,348		
2020Q2	23	-	219,045	638,714	1,140,542	1,603,970	1,995,062	2,737,305	2,971,994	3,953,904	4,626,111	5,243,570	5,828,103			
2020Q3	13	187	11,084	132,603	341,977	588,117	819,849	1,094,658	1,732,180	2,230,410	2,652,828	3,094,702				
2020Q4	33	219	211,292	461,315	717,982	1,101,156	1,285,887	1,967,016	2,421,832	2,795,608	4,240,139					
2021Q1	30	-	18,984	99,174	436,823	576,735	1,096,153	1,651,903	2,142,429	2,604,882						
2021Q2	10	-	11,365	218,216	352,188	827,377	1,278,483	1,521,374	1,753,620							
2021Q3	12	-	58,182	99,056	475,837	843,508	1,183,983	1,674,377								
2021Q4	23	920	91,569	531,945	1,059,342	1,523,614	1,899,731									
2022Q1	29	-	817,234	1,608,981	2,459,332	3,466,868										
2022Q2	16	-	13,750	129,851	247,387											
2022Q3	20	8,799	414,438	1,095,279												
2022Q4	24	33,438	207,517													
2023Q1	19	-														
Total	942															

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Benefit Payments by Admittance Quarter
As of March 31, 2023

Admittance Quarter	Living Participants	Cumulative Benefits by Fund Participation Quarter														
		Q16	Q17	Q18	Q19	Q20	Q21	Q22	Q23	Q24	Q25	Q26	Q27	Q28	Q29	Q30
2011Q4	11	851,176	902,658	931,410	981,088	1,031,175	1,086,949	1,146,711	1,216,546	1,276,304	1,333,154	1,477,490	1,584,403	1,682,712	1,803,809	1,986,774
2012Q1	11	412,521	420,571	428,858	443,225	483,835	549,084	654,165	795,538	825,961	986,473	1,594,111	1,636,396	1,672,457	1,786,689	1,808,837
2012Q2	15	4,335,502	4,723,627	5,072,924	5,409,877	5,785,861	6,226,162	6,653,103	7,001,948	7,715,663	8,232,347	8,667,612	9,300,547	9,707,483	10,124,006	10,601,268
2012Q3	25	3,486,654	3,808,463	4,116,105	4,354,505	4,668,852	5,057,868	5,319,839	5,827,611	6,242,562	6,574,100	6,883,377	7,107,321	7,508,564	7,894,132	8,351,628
2012Q4	37	12,887,481	13,794,005	14,832,013	16,611,368	18,137,294	18,900,696	20,441,331	21,217,834	22,956,397	24,884,209	26,226,747	28,181,111	29,577,884	31,509,881	33,062,056
2013Q1	5	1,490,376	1,622,432	1,781,597	1,956,855	2,087,267	2,248,419	2,470,309	2,574,247	2,758,629	2,974,764	3,255,495	3,440,508	3,660,182	3,828,906	4,021,861
2013Q2	30	2,410,008	2,695,515	2,941,926	3,082,271	3,466,545	3,711,877	4,000,673	4,208,410	4,724,637	5,220,770	5,858,081	6,749,893	7,705,538	8,284,603	9,151,110
2013Q3	26	4,390,731	4,520,722	4,754,424	4,896,255	5,013,028	5,175,413	5,504,101	5,644,132	5,861,273	6,028,027	6,195,725	6,402,085	6,558,675	6,734,067	6,984,522
2013Q4	8	1,008,190	1,100,574	1,191,831	1,300,310	1,354,293	1,475,152	1,535,957	1,621,994	1,718,403	1,837,411	2,016,598	2,540,576	2,645,391	2,820,443	3,020,449
2014Q1	17	4,478,436	4,939,488	5,219,939	5,654,094	6,412,303	6,751,107	7,001,666	7,495,497	7,876,109	8,309,548	8,588,110	8,894,067	9,222,733	9,565,634	9,819,569
2014Q2	22	4,188,258	4,412,032	4,725,152	5,151,615	5,574,962	5,974,614	6,323,960	6,780,575	7,001,568	7,202,045	7,606,811	8,103,393	8,343,266	8,537,461	8,718,219
2014Q3	19	5,511,529	5,900,724	6,367,549	6,863,780	7,323,044	7,821,327	8,356,294	8,973,268	9,456,814	10,535,608	11,468,293	12,792,393	14,049,341	15,594,455	16,425,150
2014Q4	19	3,740,687	4,203,202	4,452,843	4,752,430	5,210,338	5,651,832	6,112,531	6,468,296	6,886,610	7,433,276	7,880,810	8,406,102	8,874,060	9,193,634	9,605,473
2015Q1	26	4,307,898	4,604,738	4,976,664	5,418,691	5,968,892	6,403,010	6,921,900	7,278,843	7,884,039	8,342,281	8,760,063	9,093,282	9,531,915	9,891,212	10,614,486
2015Q2	30	8,904,060	9,601,751	10,404,544	11,058,861	11,743,898	12,667,222	13,313,041	14,615,692	15,481,529	16,645,472	17,117,722	17,479,571	17,737,232	18,328,170	18,797,646
2015Q3	16	2,906,211	3,227,582	3,485,562	3,758,125	3,996,203	4,231,837	4,665,910	5,034,008	5,471,935	5,728,451	6,003,778	6,213,644	6,514,831	6,904,450	7,182,909
2015Q4	19	3,711,766	4,121,546	4,651,954	5,421,500	6,013,569	6,433,581	6,942,784	7,256,562	7,479,477	7,787,479	8,108,995	8,841,259	9,211,199	9,686,332	10,032,264
2016Q1	18	3,063,075	3,449,260	3,718,134	3,897,383	4,331,288	4,564,708	4,843,908	5,096,704	5,498,594	5,725,370	6,276,057	6,682,205	7,137,420	7,681,907	
2016Q2	35	7,953,009	8,426,013	9,397,066	10,442,889	11,090,759	11,841,852	12,405,764	13,110,673	13,767,351	14,800,323	17,011,629	17,997,666	19,393,587		
2016Q3	22	2,708,721	2,946,101	3,786,040	3,975,255	4,599,377	4,703,211	5,036,508	5,159,099	5,462,076	5,756,865	6,053,599	6,291,693			
2016Q4	14	3,706,680	4,253,619	4,920,330	5,284,245	5,635,229	6,058,896	6,457,283	7,584,956	7,950,904	8,333,394	8,761,097				
2017Q1	19	4,404,865	4,798,445	5,119,162	5,412,230	5,716,741	5,968,877	6,509,371	7,198,960	7,717,505	8,665,059					
2017Q2	28	5,396,631	5,865,938	6,039,160	6,377,918	6,696,790	7,219,991	7,809,226	8,482,453	9,178,968						
2017Q3	16	4,110,964	4,323,339	4,548,519	4,778,756	5,214,672	5,887,371	6,508,743	7,108,558							
2017Q4	11	3,756,482	3,893,822	3,983,810	4,141,772	4,309,618	4,538,546	4,772,263								
2018Q1	15	4,000,097	4,315,380	4,889,700	5,453,853	6,263,603	6,954,056									
2018Q2	14	3,450,373	3,718,485	4,470,338	4,745,188	5,158,609										
2018Q3	17	2,846,526	3,278,052	3,496,043	3,689,378											
2018Q4	20	6,995,895	7,805,025	8,314,371												
2019Q1	19	6,216,430	6,849,234													
2019Q2	25	6,483,606														
2019Q3	10															
2019Q4	41															
2020Q1	30															
2020Q2	23															
2020Q3	13															
2020Q4	33															
2021Q1	30															
2021Q2	10															
2021Q3	12															
2021Q4	23															
2022Q1	29															
2022Q2	16															
2022Q3	20															
2022Q4	24															
2023Q1	19															
Total	942															

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Benefit Payments by Admittance Quarter
As of March 31, 2023

Admittance Quarter	Living Participants	Cumulative Benefits by Fund Participation Quarter																Total
		Q31	Q32	Q33	Q34	Q35	Q36	Q37	Q38	Q39	Q40	Q41	Q42	Q43	Q44	Q45	Q46	
2011Q4	11	2,131,825	2,305,128	2,433,734	2,550,304	2,653,106	2,759,770	2,926,053	3,034,967	3,145,088	3,265,566	3,362,923	3,459,241	3,637,192	3,820,991	4,159,991	4,411,892	4,411,892
2012Q1	11	1,843,616	1,880,932	1,926,741	1,969,564	2,017,656	2,089,618	2,131,537	2,189,375	2,223,086	2,278,692	2,314,844	2,348,009	2,387,432	2,435,155	2,483,052		2,483,052
2012Q2	15	11,242,882	11,792,163	12,280,419	13,033,822	14,143,094	15,690,291	16,182,320	16,774,038	17,720,252	18,428,660	19,805,056	20,663,200	21,535,325	22,270,338			22,270,338
2012Q3	25	8,676,460	8,934,013	9,124,046	9,535,485	9,863,995	10,278,995	10,547,468	10,833,278	11,035,716	11,349,608	11,695,182	12,028,928	12,595,523				12,595,523
2012Q4	37	34,801,444	36,363,066	38,739,476	41,039,025	42,466,070	43,724,174	45,331,962	46,816,318	49,487,187	51,961,611	54,007,267	56,495,898					56,495,898
2013Q1	5	4,214,255	4,420,897	4,665,924	4,874,593	5,133,036	5,362,209	5,474,079	5,815,964	6,164,089	6,421,402	6,663,041						6,663,041
2013Q2	30	10,048,479	11,292,937	12,008,123	12,488,271	13,013,033	13,455,701	14,263,397	15,079,309	16,057,498	17,453,106							17,453,106
2013Q3	26	7,160,171	7,318,325	7,505,073	7,700,579	8,076,654	8,367,534	8,716,470	8,908,916	9,154,218								9,154,218
2013Q4	8	3,224,464	3,635,692	3,854,825	4,008,077	4,351,628	4,691,996	4,916,901	5,212,030									5,212,030
2014Q1	17	10,159,032	10,598,270	10,984,352	11,745,911	12,936,149	13,762,356	14,616,548										14,616,548
2014Q2	22	9,012,570	9,198,974	9,457,755	9,672,093	9,937,416	10,165,804											10,165,804
2014Q3	19	17,437,585	18,657,532	19,245,334	19,734,445	20,185,430												20,185,430
2014Q4	19	10,329,238	10,815,183	11,169,736	11,587,723													11,587,723
2015Q1	26	11,293,977	11,915,704	12,586,674														12,586,674
2015Q2	30	19,321,932	19,912,131															19,912,131
2015Q3	16	7,449,149																7,449,149
2015Q4	19																	10,032,264
2016Q1	18																	7,681,907
2016Q2	35																	19,393,587
2016Q3	22																	6,291,693
2016Q4	14																	8,761,097
2017Q1	19																	8,665,059
2017Q2	28																	9,178,968
2017Q3	16																	7,108,558
2017Q4	11																	4,772,263
2018Q1	15																	6,954,056
2018Q2	14																	5,158,609
2018Q3	17																	3,689,378
2018Q4	20																	8,314,371
2019Q1	19																	6,849,234
2019Q2	25																	6,483,606
2019Q3	10																	1,334,629
2019Q4	41																	15,688,869
2020Q1	30																	7,221,348
2020Q2	23																	5,828,103
2020Q3	13																	3,094,702
2020Q4	33																	4,240,139
2021Q1	30																	2,604,882
2021Q2	10																	1,753,620
2021Q3	12																	1,674,377
2021Q4	23																	1,899,731
2022Q1	29																	3,466,868
2022Q2	16																	247,387
2022Q3	20																	1,095,279
2022Q4	24																	207,517
2023Q1	19																	-
Total	942																	402,934,656

Note: 3rd Qtr 2017 diagonal data adjusted to account for no payments made in September

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Expected Fund Payments by Admittance Year - All Participants
As of March 31, 2023

Fiscal Year (1)	Live Births (2)	Admitted Participants (3)	Cumulative Benefit Payments (4)	Expected Benefit Payments (5)	Expected % of Benefits Paid (6)	Development of Current Payments (7)	B-F Indicated Benefit Payments (8)	Selected Ultimate Payments (9)	Indicated Ultimate Severity (10)
2011	239,608	22	7,068,569	47,121,845	14.06%	50,264,181	47,563,746	48,913,964	2,223,362
2012	238,237	86	98,029,004	692,698,786	12.91%	759,399,981	701,309,073	730,354,527	8,492,494
2013	235,956	84	46,312,961	317,068,738	11.72%	395,116,127	326,216,949	360,666,538	4,293,649
2014	237,491	91	54,284,289	464,895,629	10.59%	512,618,908	469,949,333	491,284,121	5,398,727
2015	235,139	85	44,888,877	382,614,993	9.42%	476,462,838	391,456,657	433,959,747	5,105,409
2016	231,623	91	43,132,668	451,186,161	8.30%	519,588,579	456,864,459	488,226,519	5,365,127
2017	227,666	72	28,057,925	367,020,610	7.16%	391,628,031	368,783,592	368,783,592	5,121,994
2018	224,006	73	24,295,765	348,196,908	6.01%	404,465,320	351,576,886	378,021,103	5,178,371
2019	217,300	106	31,846,635	527,712,954	4.78%	665,634,764	534,311,686	599,973,225	5,660,125
2020	224,692	100	16,239,324	424,202,414	3.61%	450,146,580	425,138,366	425,138,366	4,251,384
2021	223,113	74	9,319,355	289,477,426	2.38%	391,098,277	291,898,917	291,898,917	3,944,580
2022	221,533	79	1,619,700	380,330,364	1.19%	136,093,269	377,423,601	377,423,601	4,777,514
Total		963	405,095,071	4,692,526,826		5,152,516,856	4,742,493,265	4,994,644,220	5,186,546

Sources:

- (2) Vital Statistics of New York State; adjusted to MIF fiscal year
- (3) Provided by MIF; includes all living and deceased participants admitted through 03/31/2023
- (4) Provided by MIF; includes 6.9% load for prescription drugs
- (5), (6) Pinnacle estimate of expected payments and payment distributions based on admittance year and 3.0% inflation rate
- (7) Col (4) / Col (6)
- (8) Col (4) + {Col (5) x [1 - Col (6)]}
- (9) Selected based on Cols (7) and (8)
- (10) Col (9) / Col (3)

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Average Payments per Participant by Admittance Quarter
As of March 31, 2023

Calendar Year Admittance Quarter	Living Participants	Deceased Participants	Paid For Deceased	% Paid	Estimated Ultimate Severity	Estimated Ultimate Benefits	Indicated Ultimate Severity	Indicated Ultimate Payments	Prior Quarter Selected Severity	Selected Severity	Selected Ultimate Benefits
(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)
2011Q4	11	0	-	13.5%	2,974,101	32,715,116	2,823,114	31,054,253	3,179,529	3,325,050	36,575,545
2012Q1	11	0	-	13.2%	1,710,445	18,814,894	1,623,610	17,859,710	2,076,214	2,113,927	23,253,202
2012Q2	15	1	276,786	12.9%	11,358,477	170,653,944	11,167,127	167,783,694	12,030,882	12,567,497	188,789,235
2012Q3	25	0	-	12.6%	3,994,807	99,870,173	3,927,618	98,190,444	5,477,361	5,506,504	137,662,612
2012Q4	37	3	5,880,739	12.3%	11,108,175	416,883,228	10,918,672	409,871,615	13,389,432	13,577,002	508,229,811
2013Q1	5	0	-	12.0%	11,088,250	55,441,248	10,901,755	54,508,774	12,437,212	12,856,717	64,283,587
2013Q2	30	0	-	11.7%	4,963,336	148,900,079	4,640,590	139,217,706	3,916,517	4,341,921	130,257,622
2013Q3	26	1	2,127,253	11.4%	2,362,809	63,560,282	2,203,845	59,427,213	4,217,433	4,078,185	108,160,074
2013Q4	8	0	-	11.2%	5,840,214	46,721,712	5,460,448	43,683,587	5,176,916	5,585,453	44,683,624
2014Q1	17	2	959,711	10.9%	7,388,738	126,568,257	6,904,607	118,338,033	8,340,969	8,597,533	147,117,769
2014Q2	22	3	2,156,708	10.6%	3,437,805	77,788,422	3,536,960	79,969,823	5,650,784	5,483,330	122,789,963
2014Q3	19	1	4,565,400	10.3%	7,983,543	156,252,719	8,214,162	160,634,475	9,458,482	9,521,738	185,478,428
2014Q4	19	0	-	10.0%	6,095,487	115,814,254	6,266,421	119,062,004	6,645,638	6,872,096	130,569,827
2015Q1	26	1	167,134	9.7%	4,917,709	128,027,573	5,055,796	131,617,818	5,054,777	5,281,904	137,496,638
2015Q2	30	1	6,677,457	9.4%	4,682,548	147,153,911	4,842,507	151,952,655	7,847,607	7,500,733	231,699,451
2015Q3	16	0	-	9.1%	5,093,068	81,489,085	5,259,155	84,146,474	4,350,375	4,691,584	75,065,346
2015Q4	19	1	1,081,327	8.9%	5,316,402	102,092,957	5,491,627	105,422,246	5,558,883	5,736,053	110,066,326
2016Q1	18	0	-	8.6%	4,973,284	89,519,121	5,135,465	92,438,373	5,356,121	5,537,356	99,672,408
2016Q2	35	0	-	8.3%	6,674,879	233,620,751	6,023,867	210,835,335	5,405,392	5,890,701	206,174,524
2016Q3	22	0	-	8.0%	3,567,204	78,478,499	3,219,289	70,824,362	5,057,891	4,990,122	109,782,690
2016Q4	14	1	61,720	7.7%	8,035,618	112,560,372	7,251,461	101,582,174	6,896,689	7,403,699	103,713,502
2017Q1	19	0	-	7.4%	6,122,661	116,330,559	5,525,508	104,984,649	5,910,014	6,214,522	118,075,914
2017Q2	28	1	4,649	7.2%	4,573,345	128,058,315	4,608,966	129,055,692	5,427,129	5,487,325	153,649,753
2017Q3	16	1	3,575,616	6.9%	3,211,744	54,963,527	3,238,499	55,391,607	5,775,083	5,167,357	86,253,328
2017Q4	11	0	-	6.6%	6,587,680	72,464,480	6,638,988	73,028,866	7,353,615	7,497,586	82,473,448
2018Q1	15	0	-	6.3%	7,363,148	110,447,214	7,420,495	111,307,427	5,725,007	6,280,776	94,211,643
2018Q2	14	1	1,177,726	6.0%	4,733,716	60,449,743	4,328,953	61,783,068	5,743,336	5,701,260	80,995,372
2018Q3	17	2	491,216	5.7%	3,299,745	56,586,887	3,020,095	51,832,836	5,307,857	5,103,126	87,244,358
2018Q4	20	0	-	5.4%	7,704,709	154,094,183	7,057,411	141,148,223	6,646,884	7,109,171	142,183,419
2019Q1	19	0	-	5.1%	7,082,209	134,561,971	6,487,209	123,256,976	6,329,089	6,729,368	127,857,994
2019Q2	25	0	-	4.8%	5,420,621	135,515,528	4,490,665	112,266,631	5,922,050	6,067,852	151,696,294
2019Q3	10	0	-	4.5%	2,972,322	29,723,217	2,462,393	24,623,934	5,479,126	5,231,595	52,315,953
2019Q4	41	0	-	4.2%	9,119,565	373,902,182	7,555,023	309,755,928	6,669,492	7,417,320	304,110,101
2020Q1	30	0	-	3.9%	6,169,287	185,078,620	5,110,891	153,326,732	5,833,411	6,133,934	184,018,025
2020Q2	23	0	-	3.6%	7,024,015	161,552,338	6,055,329	139,272,559	6,156,095	6,564,657	150,987,118
2020Q3	13	0	-	3.3%	7,210,720	93,739,359	6,216,285	80,811,708	5,860,820	6,356,193	82,630,514
2020Q4	33	0	-	3.0%	4,289,810	141,563,737	3,698,200	122,040,598	5,466,658	5,482,636	180,926,982
2021Q1	30	1	15,942	2.7%	3,209,248	96,293,379	2,766,585	83,013,502	5,281,442	5,097,602	152,944,010
2021Q2	10	0	-	2.4%	7,359,284	73,592,840	4,355,687	43,556,868	5,731,498	6,265,505	62,655,054
2021Q3	12	0	-	2.1%	6,693,161	80,317,934	3,961,433	47,537,202	5,589,141	6,034,767	72,417,205
2021Q4	23	0	-	1.8%	4,623,387	106,337,899	2,736,411	62,937,452	5,514,173	5,562,566	127,939,012
2022Q1	29	0	-	1.5%	8,032,347	232,938,075	4,754,048	137,867,394	5,549,102	6,246,262	181,141,590
2022Q2	16	0	-	1.2%	4,837,623	77,401,972	4,973,391	79,574,259	5,536,369	5,948,676	95,178,819
2022Q3	20	0	-	0.9%	4,700,974	94,019,476	4,832,907	96,658,133	5,535,820	5,948,023	118,960,452
2022Q4	24	0	-	0.6%	4,544,115	109,058,752	4,671,645	112,119,487	5,522,506	5,901,164	141,627,941
2023Q1	19	0	-	0.3%	4,560,009	86,640,165	4,687,985	89,071,722		5,996,647	113,936,285
Total	942	21	29,219,384			5,475,558,948		4,994,644,220			6,047,952,766

Sources:

- (1) - (4) Provided by MIF
- (5) Based on Virginia Birth Fund patterns
- (6) [Exhibit 4, Page 9 Total - Col (4)] / Col (5) / Col (2); most recent 4 quarters are based on judgmental selection
- (7) [Col (6) x Col (2)] + Col (4)
- (8) [Col (9) - Col (4)] / Col (2)
- (9) From Exhibit 6, Page 1, Col (10); allocated based on Col (7)
- (10) From Pinnacle analysis as of 12/31/2022
- (11) Selected severity for currently living participants (based on Col (6), Col (8) and prior selected severity)
- (12) [Col (11) x Col (2)] + Col (4)

New York State Department of Health
 Quarterly Analysis of New York Medical Indemnity Fund
 Participant Profile
 As of March 31, 2023

Row	Paid Benefits				Estimate of	
	Current Quarter	Cumulative To Date	Medicaid	Incurred to Date	Current Annual Paid	Cumulative Incurred in 12 Months
1	8,960	290,360	-	290,360	27,010	317,370
2	1,331	133,790	35,221	169,011	14,697	183,707
3	40,261	955,199	-	955,199	86,836	1,042,035
4	-	276,786	1,631	278,416	123,741	278,416
5	-	1,303,627	-	1,303,627	115,878	1,419,505
6	50,658	587,991	-	587,991	53,454	641,445
7	2,936	4,051	-	4,051	377	4,427
8	167,243	6,438,994	-	6,438,994	585,363	7,024,358
9	-	5,598	8,946	14,544	1,265	15,809
10	-	19,909	-	19,909	1,810	21,718
11	54,474	453,493	7,885	461,378	40,120	501,498
12	-	6,947	-	6,947	632	7,579
13	-	43,615	11,723	55,338	5,031	60,368
14	14,039	312,148	-	312,148	28,377	340,525
15	1,274	46,588	1,853	48,441	4,306	52,747
16	5,954	162,044	10,875	172,919	15,036	187,955
17	-	105,944	-	105,944	9,417	115,362
18	12,770	285,310	-	285,310	24,810	310,119
19	45,037	2,067,177	-	2,067,177	192,296	2,259,473
20	166	297,301	-	297,301	27,656	324,957
21	28,462	594,702	25,289	619,991	56,363	676,354
22	92	2,823	8,025	10,848	964	11,812
23	-	-	-	-	-	-
24	225	36,487	10,565	47,052	4,277	51,330
25	17,939	327,753	-	327,753	30,489	358,242
26	-	-	6,530	6,530	580	7,111
27	4,910	308,716	-	308,716	28,718	337,434
28	1,916	12,213	-	12,213	1,110	13,323
29	77,168	4,339,199	3,057	4,342,257	394,751	4,737,007
30	-	56,130	-	56,130	5,221	61,351
31	-	12,297	-	12,297	1,144	13,441
32	230	67,882	-	67,882	6,315	74,196
33	-	-	147	147	13	161
34	28,785	231,628	9,231	240,860	20,944	261,804
35	36,033	884,894	-	884,894	82,316	967,209
36	6,906	153,953	-	153,953	13,685	167,638
37	975	11,477	-	11,477	1,068	12,545
38	218,297	4,458,024	65,793	4,523,818	411,256	4,935,074
39	753	147,339	-	147,339	13,706	161,045
40	19,821	696,686	-	696,686	64,908	761,494
41	9,828	225,614	-	225,614	19,619	245,233
42	-	30,718	-	30,718	2,858	33,576
43	3,618	48,658	-	48,658	4,526	53,185
44	-	118,948	-	118,948	10,573	129,521
45	20,528	90,969	-	90,969	8,086	99,055
46	810	123,728	4,130	127,858	11,118	138,976
47	407	8,135	-	8,135	723	8,858
48	16,623	459,356	-	459,356	40,832	500,188
49	1,565	193,083	-	193,083	17,961	211,044
50	7,450	219,982	-	219,982	20,463	240,446
51	94,262	1,008,906	-	1,008,906	93,852	1,102,758
52	48,596	1,043,244	50,146	1,093,390	95,077	1,188,467
53	50	12,333	-	12,333	1,096	13,430
54	1,561	138,780	-	138,780	12,910	151,690
55	78,451	1,437,739	22,702	1,460,440	126,995	1,587,435
56	287	43,297	-	43,297	3,765	47,062
57	105,772	2,782,239	38,552	2,820,791	256,436	3,077,226
58	-	309	-	309	28	337
59	-	291	-	291	27	319
60	263,138	4,199,006	-	4,199,006	390,605	4,589,611
61	-	1,702,879	-	1,702,879	162,179	1,865,058
62	266,823	5,257,521	-	5,257,521	500,716	5,758,237
63	-	1,000	-	1,000	95	1,096
64	-	23,746	-	23,746	2,209	25,955
65	46,122	477,295	-	477,295	45,457	522,751
66	66,289	770,005	-	770,005	73,334	843,339
67	1,600	71,396	-	71,396	6,800	78,196
68	-	322,022	-	322,022	107,341	322,022
69	346,856	3,153,557	-	3,153,557	300,339	3,453,895
70	226,570	4,106,560	-	4,106,560	391,101	4,497,661
71	80,457	2,184,440	-	2,184,440	208,042	2,392,482
72	55,884	2,349,801	-	2,349,801	223,791	2,573,591
73	3,386	98,946	-	98,946	9,204	108,150
74	29,980	620,063	-	620,063	57,680	677,744
75	-	1,060,878	-	1,060,878	212,176	1,060,878
76	-	17,104	-	17,104	1,629	18,733
77	44,764	313,813	-	313,813	29,887	343,700
78	-	37,356	-	37,356	3,558	40,914
79	5,942	182,536	-	182,536	17,384	199,921
80	177,854	2,782,112	-	2,782,112	264,963	3,047,075
81	20,582	668,475	-	668,475	63,664	732,139
82	95,764	3,564,005	-	3,564,005	339,429	3,903,434
83	44,053	1,216,150	-	1,216,150	115,824	1,331,973
84	35,700	978,397	-	978,397	93,181	1,071,578
85	340,006	8,404,546	-	8,404,546	800,433	9,204,979
86	21,867	880,613	-	880,613	83,868	964,480
87	130,072	4,497,839	-	4,497,839	428,366	4,926,205
88	525	12,955	-	12,955	1,234	14,189
89	5,233	371,206	-	371,206	35,353	406,559
90	234	25,198	-	25,198	2,400	27,598
91	5,479	333,251	-	333,251	31,738	364,989
92	-	6,635	-	6,635	632	7,267
93	11,491	96,723	-	96,723	9,212	105,934
94	-	100,963	-	100,963	9,616	110,578
95	74,400	3,218,042	-	3,218,042	306,480	3,524,522
96	2,828	131,588	-	131,588	12,532	144,120
97	23,765	413,497	-	413,497	39,381	452,877
98	156,686	541,310	-	541,310	51,553	592,863
99	4,353	359,395	-	359,395	34,228	393,623
100	-	14,747	-	14,747	1,405	16,152

New York State Department of Health
 Quarterly Analysis of New York Medical Indemnity Fund
 Participant Profile
 As of March 31, 2023

Row	Paid Benefits			Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
	Current Quarter	Cumulative To Date					
101	1,043	21,107	-	-	21,107	2,010	23,117
102	85,241	1,380,940	-	-	1,380,940	131,518	1,512,458
103	5,281	710,245	-	-	710,245	67,642	777,887
104	86,428	2,669,502	-	-	2,669,502	260,439	2,929,941
105	-	2,045	-	-	2,045	199	2,244
106	79,130	2,054,285	-	-	2,054,285	200,418	2,254,703
107	43,885	1,022,084	-	-	1,022,084	99,715	1,121,799
108	22,014	459,076	-	-	459,076	44,788	503,864
109	-	37,475	-	-	37,475	3,748	41,223
110	2,500	62,579	-	-	62,579	6,258	68,837
111	137,705	2,732,465	-	-	2,732,465	273,247	3,005,712
112	-	28,477	-	-	28,477	2,848	31,324
113	-	147,072	-	-	147,072	14,707	161,779
114	6,525	84,821	-	-	84,821	8,482	93,303
115	6,276	182,714	-	-	182,714	18,271	200,985
116	-	73,854	-	-	73,854	7,385	81,239
117	8,511	99,122	-	-	99,122	9,912	109,034
118	605	4,780	-	-	4,780	478	5,258
119	-	12,890	-	-	12,890	1,289	14,179
120	26,604	876,791	-	-	876,791	87,679	964,470
121	-	-	-	-	-	-	-
122	5,261	28,452	-	-	28,452	2,845	31,297
123	5,060	111,289	-	-	111,289	11,129	122,418
124	-	1,332	-	-	1,332	133	1,465
125	-	200	-	-	200	20	220
126	-	33,785	-	-	33,785	3,378	37,163
127	100,644	1,486,406	-	-	1,486,406	148,641	1,635,046
128	167,944	1,884,089	-	-	1,884,089	188,409	2,072,498
129	325,712	4,831,212	-	-	4,831,212	483,121	5,314,333
130	-	-	-	-	-	-	-
131	440	25,643	-	-	25,643	2,564	28,207
132	-	1,679	-	-	1,679	168	1,847
133	8,115	35,286	-	-	35,286	3,529	38,815
134	1,136	61,949	-	-	61,949	6,195	68,144
135	-	1,938	-	-	1,938	194	2,132
136	532,238	3,189,814	-	-	3,189,814	318,981	3,508,795
137	1,524	286,086	-	-	286,086	28,609	314,694
138	-	-	-	-	-	-	-
139	20,055	174,620	-	-	174,620	17,910	192,530
140	8,182	356,748	-	-	356,748	35,650	392,398
141	-	10,776	-	-	10,776	1,105	11,882
142	720	187,733	-	-	187,733	19,255	206,988
143	-	10,043	-	-	10,043	1,030	11,073
144	300	3,726	-	-	3,726	382	4,108
145	2,362	131,085	-	-	131,085	13,445	144,529
146	51,957	765,429	-	-	765,429	78,506	843,935
147	350	139,672	-	-	139,672	14,325	153,997
148	-	1,097	-	-	1,097	113	1,210
149	150	19,782	-	-	19,782	2,029	21,811
150	-	-	-	-	-	-	-
151	17,674	444,920	-	-	444,920	45,633	490,553
152	42,868	340,263	-	-	340,263	34,899	375,162
153	-	1,510	-	-	1,510	155	1,665
154	7,099	862,642	-	-	862,642	88,476	951,118
155	-	198,701	-	-	198,701	20,380	219,081
156	4,373	47,312	-	-	47,312	4,853	52,165
157	2,302	357,113	-	-	357,113	36,627	393,740
158	4,876	133,355	-	-	133,355	13,677	147,033
159	-	2,127,253	-	-	2,127,253	567,267	2,127,253
160	62,935	2,042,174	-	-	2,042,174	209,454	2,251,627
161	-	5,146	-	-	5,146	528	5,674
162	3,095	68,357	-	-	68,357	7,011	75,368
163	1,766	30,516	-	-	30,516	3,130	33,646
164	-	42,943	-	-	42,943	4,404	47,347
165	3,903	9,033	-	-	9,033	926	9,960
166	30,621	1,121,796	-	-	1,121,796	118,084	1,239,880
167	-	27,947	-	-	27,947	2,942	30,888
168	6,476	19,847	-	-	19,847	2,089	21,936
169	-	36,277	-	-	36,277	3,819	40,096
170	243,429	3,572,693	-	-	3,572,693	376,073	3,948,766
171	-	16,618	-	-	16,618	1,749	18,367
172	-	1,104	-	-	1,104	116	1,220
173	2,166	64,132	-	-	64,132	6,750	70,871
174	-	904,976	-	-	904,976	190,521	904,976
175	-	54,735	-	-	54,735	27,367	54,735
176	270,657	2,677,023	-	-	2,677,023	289,408	2,966,431
177	792	9,573	-	-	9,573	1,035	10,608
178	-	2,297	-	-	2,297	248	2,546
179	158,899	1,406,005	-	-	1,406,005	152,001	1,558,005
180	15	3,162	-	-	3,162	342	3,504
181	20,368	529,166	-	-	529,166	57,207	586,373
182	4,002	31,285	-	-	31,285	3,382	34,668
183	-	118,731	-	-	118,731	12,836	131,567
184	-	1,690	-	-	1,690	183	1,873
185	-	-	-	-	-	-	-
186	305,910	5,904,190	-	-	5,904,190	638,291	6,542,480
187	-	542,969	-	-	542,969	58,699	601,669
188	284	73,821	-	-	73,821	7,981	81,802
189	13,493	711,677	-	-	711,677	76,938	788,615
190	271	63,949	-	-	63,949	6,913	70,862
191	43,507	599,332	-	-	599,332	64,793	664,125
192	-	3,597	-	-	3,597	389	3,986
193	187	2,594	-	-	2,594	288	2,883
194	10,864	686,010	-	-	686,010	76,223	762,233
195	-	-	-	-	-	-	-
196	-	13,187	-	-	13,187	1,465	14,652
197	-	1,553,019	-	-	1,553,019	310,604	1,553,019
198	-	105	-	-	105	12	117
199	1,863	3,890	-	-	3,890	432	4,323
200	12,283	58,378	-	-	58,378	6,486	64,865

New York State Department of Health
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Row	Paid Benefits			Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
	Current Quarter	Cumulative To Date					
201	2,475	33,071	-	-	33,071	3,675	36,745
202	-	323,751	-	-	323,751	44,655	323,751
203	-	30,603	-	-	30,603	3,400	34,004
204	8,534	656,433	-	-	656,433	72,937	729,370
205	2,357	47,157	-	-	47,157	5,240	52,396
206	4,354	273,807	-	-	273,807	30,423	304,230
207	1,066	2,504	-	-	2,504	278	2,779
208	60,093	700,508	-	-	700,508	77,834	778,343
209	-	37,295	-	-	37,295	4,144	41,439
210	1,770	131,412	-	-	131,412	14,601	146,013
211	12,408	1,133,984	-	-	1,133,984	125,998	1,259,982
212	20,185	502,375	-	-	502,375	55,819	558,194
213	24,510	857,510	-	-	857,510	95,279	952,789
214	-	279,938	-	-	279,938	37,325	279,938
215	-	3,667	-	-	3,667	407	4,074
216	55,814	1,390,415	-	-	1,390,415	154,491	1,544,905
217	-	727,608	-	-	727,608	80,845	808,453
218	-	8,622	-	-	8,622	985	9,607
219	37,282	1,122,816	-	-	1,122,816	128,322	1,251,138
220	-	16,209	-	-	16,209	1,852	18,061
221	32,205	4,565,400	-	-	4,565,400	589,084	4,565,400
222	7,040	478,532	-	-	478,532	54,689	533,221
223	-	10,943	-	-	10,943	1,251	12,193
224	627	5,258	-	-	5,258	601	5,859
225	4,790	26,317	-	-	26,317	3,008	29,324
226	92,172	3,835,113	-	-	3,835,113	438,299	4,273,411
227	-	10,014	-	-	10,014	1,144	11,158
228	1,218	98,170	-	-	98,170	11,219	109,389
229	9,404	593,670	-	-	593,670	67,848	661,518
230	3,065	25,521	-	-	25,521	2,917	28,438
231	-	14,116	-	-	14,116	1,613	15,729
232	1,180	128,328	-	-	128,328	14,666	142,994
233	-	-	-	-	-	-	-
234	6,250	143,290	-	-	143,290	16,376	159,666
235	8,892	373,371	-	-	373,371	42,671	416,042
236	-	221	-	-	221	25	246
237	227,857	7,363,711	-	-	7,363,711	841,567	8,205,278
238	-	-	-	-	-	-	-
239	-	16,960	-	-	16,960	1,995	18,955
240	-	10,404	-	-	10,404	1,229	11,673
241	9,158	278,396	-	-	278,396	32,752	311,149
242	72,191	2,480,700	-	-	2,480,700	291,847	2,772,547
243	41,433	820,264	-	-	820,264	96,502	916,766
244	9,218	486,750	-	-	486,750	57,265	544,015
245	63,012	1,476,546	-	-	1,476,546	173,711	1,650,257
246	-	3,496	-	-	3,496	411	3,907
247	4,284	180,794	-	-	180,794	21,270	202,064
248	-	3,655	-	-	3,655	430	4,085
249	-	22,098	-	-	22,098	2,600	24,698
250	101,807	2,671,119	-	-	2,671,119	314,249	2,985,368
251	50,866	989,889	-	-	989,889	116,458	1,106,347
252	27,032	774,778	-	-	774,778	91,150	865,928
253	9,029	104,589	-	-	104,589	12,305	116,893
254	-	12,540	-	-	12,540	1,475	14,015
255	12,344	457,469	-	-	457,469	53,820	511,288
256	-	-	-	-	-	-	-
257	-	167,134	-	-	167,134	51,426	167,134
258	-	91,569	-	-	91,569	11,099	102,668
259	76,052	855,540	-	-	855,540	103,702	959,242
260	-	1,201	-	-	1,201	146	1,346
261	31,927	740,851	-	-	740,851	89,800	830,651
262	-	6,000	-	-	6,000	727	6,727
263	536	53,793	-	-	53,793	6,520	60,313
264	-	2,708	-	-	2,708	328	3,037
265	-	3,783	-	-	3,783	459	4,242
266	-	4,184	-	-	4,184	507	4,691
267	-	13,814	-	-	13,814	1,674	15,488
268	32,439	273,842	-	-	273,842	33,193	307,035
269	4,825	40,977	-	-	40,977	4,967	45,944
270	980	31,400	-	-	31,400	3,806	35,206
271	203,588	2,476,249	-	-	2,476,249	300,151	2,776,400
272	44,455	2,053,047	-	-	2,053,047	248,854	2,301,901
273	26,943	434,738	-	-	434,738	52,696	487,434
274	19,335	321,149	-	-	321,149	38,927	360,076
275	55,761	670,512	-	-	670,512	81,274	751,786
276	40,250	1,139,131	-	-	1,139,131	138,076	1,277,207
277	35,008	954,004	-	-	954,004	115,637	1,069,641
278	7,026	195,737	-	-	195,737	23,726	219,462
279	-	175	-	-	175	21	196
280	849	5,194	-	-	5,194	630	5,824
281	1,995	489,444	-	-	489,444	59,327	548,770
282	20,727	483,801	-	-	483,801	58,643	542,444
283	40,000	221,802	-	-	221,802	26,885	248,687
284	25,673	1,104,417	-	-	1,104,417	138,052	1,242,469
285	-	85,873	-	-	85,873	10,734	96,607
286	-	-	-	-	-	-	-
287	-	3,053	-	-	3,053	382	3,435
288	450	12,650	-	-	12,650	1,581	14,232
289	1,531	128,720	-	-	128,720	16,090	144,809
290	141	4,696	-	-	4,696	587	5,283
291	186,623	4,681,289	-	-	4,681,289	585,161	5,266,450
292	-	6,555	-	-	6,555	819	7,374
293	21,687	578,201	-	-	578,201	72,275	650,476
294	800	33,715	-	-	33,715	4,214	37,930
295	-	6,677,457	-	-	6,677,457	1,068,393	6,677,457
296	60,228	1,572,598	-	-	1,572,598	196,575	1,769,173
297	17,283	382,756	-	-	382,756	47,844	430,600
298	10,248	212,066	-	-	212,066	26,508	238,574
299	64,967	547,490	-	-	547,490	68,436	615,926
300	-	-	-	-	-	-	-

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Row	Paid Benefits			Medicaid	Incurred to Date	Estimate of	
	Current Quarter	Cumulative To Date				Current Annual Paid	Cumulative Incurred in 12 Months
301	40,407	823,277	-	-	823,277	102,910	926,186
302	-	247	-	-	247	31	278
303	260	35,487	-	-	35,487	4,436	39,923
304	-	122	-	-	122	15	137
305	-	-	-	-	-	-	-
306	-	8,310	-	-	8,310	1,039	9,349
307	-	1,048	-	-	1,048	131	1,179
308	345	7,533	-	-	7,533	942	8,475
309	68,707	594,749	-	-	594,749	74,344	669,092
310	39,536	147,139	-	-	147,139	18,392	165,531
311	-	2,653	-	-	2,653	332	2,985
312	-	57,524	-	-	57,524	7,190	64,714
313	26,444	782,459	-	-	782,459	97,807	880,267
314	-	39,251	-	-	39,251	4,906	44,157
315	56,656	475,286	-	-	475,286	61,327	536,613
316	20,057	445,522	-	-	445,522	57,487	503,009
317	18,812	481,493	-	-	481,493	62,128	543,621
318	125	10,060	-	-	10,060	1,298	11,358
319	4,533	109,882	-	-	109,882	14,178	124,061
320	12,050	333,156	-	-	333,156	42,988	376,144
321	111,189	3,358,235	-	-	3,358,235	433,321	3,791,555
322	17,874	518,797	-	-	518,797	66,942	585,738
323	4,994	68,502	-	-	68,502	8,839	77,341
324	-	1,923	-	-	1,923	248	2,171
325	350	26,874	-	-	26,874	3,468	30,342
326	6,414	568,652	-	-	568,652	73,374	642,026
327	1,118	11,832	-	-	11,832	1,527	13,359
328	-	448,696	-	-	448,696	57,896	506,592
329	-	-	-	-	-	-	-
330	850	87,351	-	-	87,351	11,271	98,622
331	-	38,207	-	-	38,207	5,094	43,302
332	300	24,778	-	-	24,778	3,304	28,082
333	4,330	151,110	-	-	151,110	20,148	171,258
334	104,216	1,588,650	-	-	1,588,650	211,820	1,800,470
335	14,064	36,924	-	-	36,924	4,923	41,848
336	31,728	913,930	-	-	913,930	121,857	1,035,787
337	1,871	259,368	-	-	259,368	34,582	293,951
338	-	1,107	-	-	1,107	148	1,255
339	4,562	35,052	-	-	35,052	4,674	39,725
340	-	2,755	-	-	2,755	367	3,123
341	-	24,328	-	-	24,328	3,244	27,572
342	509	14,996	-	-	14,996	1,999	16,996
343	561	6,295	-	-	6,295	839	7,135
344	-	1,081,327	-	-	1,081,327	227,648	1,081,327
345	879	124,363	-	-	124,363	16,582	140,945
346	1,165	17,256	-	-	17,256	2,301	19,557
347	77,837	1,907,323	-	-	1,907,323	254,310	2,161,633
348	9,318	59,679	-	-	59,679	7,957	67,637
349	1,908	265,232	-	-	265,232	35,364	300,596
350	78,107	2,799,710	-	-	2,799,710	373,295	3,173,005
351	6,075	382,538	-	-	382,538	52,764	435,301
352	8,066	70,561	-	-	70,561	9,733	80,293
353	-	-	-	-	-	-	-
354	-	1,512	-	-	1,512	209	1,720
355	1,654	22,772	-	-	22,772	3,141	25,913
356	5,606	216,027	-	-	216,027	29,797	245,823
357	889	4,642	-	-	4,642	640	5,282
358	79,938	1,112,555	-	-	1,112,555	153,456	1,266,011
359	62,010	1,033,384	-	-	1,033,384	142,536	1,175,919
360	-	903	-	-	903	125	1,027
361	30,111	709,849	-	-	709,849	97,910	807,760
362	106,576	1,155,266	-	-	1,155,266	159,347	1,314,613
363	26,250	262,025	-	-	262,025	36,141	298,167
364	4,330	128,633	-	-	128,633	17,743	146,376
365	20,988	282,084	-	-	282,084	38,908	320,992
366	113,929	960,674	-	-	960,674	132,507	1,093,181
367	53,544	663,612	-	-	663,612	91,533	755,145
368	1,576	163,262	-	-	163,262	22,519	185,781
369	-	-	-	-	-	-	-
370	1,258	52,167	-	-	52,167	7,452	59,620
371	-	614	-	-	614	88	702
372	-	1,170	-	-	1,170	167	1,337
373	706	9,793	-	-	9,793	1,399	11,192
374	1,611	79,457	-	-	79,457	11,351	90,808
375	-	5,905	-	-	5,905	844	6,749
376	2,248	106,607	-	-	106,607	15,230	121,836
377	746	187,206	-	-	187,206	26,744	213,949
378	87	16,352	-	-	16,352	2,336	18,688
379	25	674	-	-	674	96	771
380	5,918	66,834	-	-	66,834	9,548	76,382
381	3,045	18,469	-	-	18,469	2,638	21,108
382	3,025	39,009	-	-	39,009	5,573	44,582
383	280,651	3,109,700	-	-	3,109,700	444,243	3,553,943
384	3,790	246,026	-	-	246,026	35,147	281,172
385	5,021	232,779	-	-	232,779	33,254	266,033
386	56,309	1,262,270	-	-	1,262,270	180,324	1,442,595
387	-	54,305	-	-	54,305	7,758	62,063
388	2,927	16,327	-	-	16,327	2,332	18,659
389	24,484	545,942	-	-	545,942	77,992	623,933
390	18,495	195,407	-	-	195,407	27,915	223,322
391	-	-	-	-	-	-	-
392	7,589	47,679	-	-	47,679	6,811	54,490
393	60,682	1,917,515	-	-	1,917,515	273,931	2,191,446
394	325,896	3,494,867	-	-	3,494,867	499,267	3,994,133
395	382,970	2,113,309	-	-	2,113,309	301,901	2,415,210
396	-	57,180	-	-	57,180	8,169	65,349
397	6,425	35,034	-	-	35,034	5,005	40,039
398	533	12,796	-	-	12,796	1,828	14,624
399	9,792	326,598	-	-	326,598	46,657	373,254
400	-	187	-	-	187	27	214

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Row	Paid Benefits			Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
	Current Quarter	Cumulative To Date					
401	123,923	3,690,373	-	-	3,690,373	527,196	4,217,569
402	-	8,555	-	-	8,555	1,222	9,777
403	8,946	200,094	-	-	200,094	28,585	228,679
404	14,950	38,276	-	-	38,276	5,670	43,946
405	-	20	-	-	20	3	23
406	-	22,103	-	-	22,103	3,275	25,378
407	12,682	262,218	-	-	262,218	38,847	301,065
408	-	-	-	-	-	-	-
409	2,463	49,665	-	-	49,665	7,358	57,022
410	6,359	178,317	-	-	178,317	26,417	204,735
411	-	180	-	-	180	27	207
412	263	159,807	-	-	159,807	23,675	183,482
413	-	5,680	-	-	5,680	841	6,521
414	5,513	93,361	-	-	93,361	13,831	107,193
415	1,790	25,905	-	-	25,905	3,838	29,743
416	-	89	-	-	89	13	103
417	-	118	-	-	118	17	135
418	158,220	4,802,068	-	-	4,802,068	711,417	5,513,485
419	2,165	9,389	-	-	9,389	1,391	10,780
420	-	-	-	-	-	-	-
421	-	2,967	-	-	2,967	440	3,406
422	4,890	9,953	-	-	9,953	1,475	11,427
423	2,979	55,964	-	-	55,964	8,291	64,255
424	168	5,072	-	-	5,072	751	5,823
425	15,620	170,594	-	-	170,594	25,273	195,867
426	128,280	2,887,084	-	-	2,887,084	444,167	3,331,251
427	182,308	2,581,754	-	-	2,581,754	397,193	2,978,947
428	13,567	442,739	-	-	442,739	68,114	510,853
429	14,941	800,261	-	-	800,261	123,117	923,378
430	-	14,201	-	-	14,201	2,185	16,386
431	-	61,720	-	-	61,720	61,720	61,720
432	-	-	-	-	-	-	-
433	3,484	60,114	-	-	60,114	9,248	69,362
434	3,227	77,253	-	-	77,253	11,885	89,138
435	8,831	391,466	-	-	391,466	60,225	451,691
436	40,310	560,112	-	-	560,112	86,171	646,284
437	-	72,264	-	-	72,264	11,118	83,382
438	-	253	-	-	253	39	292
439	8,157	125,903	-	-	125,903	19,370	145,273
440	6,576	126,477	-	-	126,477	19,458	145,935
441	7,687	294,197	-	-	294,197	47,072	341,269
442	57,372	1,207,292	-	-	1,207,292	193,167	1,400,458
443	-	78,361	-	-	78,361	12,538	90,899
444	650	7,889	-	-	7,889	1,262	9,151
445	262,723	2,231,006	-	-	2,231,006	356,961	2,587,967
446	146,222	477,503	-	-	477,503	76,401	553,904
447	-	-	-	-	-	-	-
448	-	-	-	-	-	-	-
449	14,517	100,840	-	-	100,840	16,134	116,974
450	143,234	1,829,097	-	-	1,829,097	292,656	2,121,753
451	-	23,122	-	-	23,122	3,699	26,821
452	83,539	412,660	-	-	412,660	66,026	478,685
453	-	11,375	-	-	11,375	1,820	13,195
454	-	7,418	-	-	7,418	1,187	8,605
455	55,419	922,641	-	-	922,641	147,623	1,070,264
456	7,686	49,826	-	-	49,826	7,972	57,798
457	120,152	327,350	-	-	327,350	52,376	379,726
458	-	-	-	-	-	-	-
459	8,424	131,964	-	-	131,964	21,114	153,078
460	2,589	27,066	-	-	27,066	4,511	31,577
461	171	3,196	-	-	3,196	533	3,728
462	370	61,891	-	-	61,891	10,315	72,206
463	-	3,692	-	-	3,692	615	4,307
464	209,277	3,476,986	-	-	3,476,986	579,498	4,056,483
465	-	28,034	-	-	28,034	4,672	32,706
466	-	4,649	-	-	4,649	3,720	4,649
467	59,048	89,693	-	-	89,693	14,949	104,641
468	3,589	135,441	-	-	135,441	22,573	158,014
469	-	3,675	-	-	3,675	613	4,288
470	160	21,302	-	-	21,302	3,550	24,852
471	243,003	2,668,893	-	-	2,668,893	444,816	3,113,709
472	2,027	112,438	-	-	112,438	18,740	131,178
473	10,158	467,296	-	-	467,296	77,883	545,179
474	-	26,562	-	-	26,562	4,427	30,989
475	71,906	798,434	-	-	798,434	133,072	931,507
476	-	512	-	-	512	85	597
477	453	13,872	-	-	13,872	2,312	16,184
478	9,272	30,302	-	-	30,302	5,050	35,353
479	3,184	71,206	-	-	71,206	11,868	83,074
480	3,581	39,653	-	-	39,653	6,609	46,262
481	47,843	463,557	-	-	463,557	77,260	540,817
482	-	-	-	-	-	-	-
483	-	2,028	-	-	2,028	338	2,366
484	-	1,524	-	-	1,524	254	1,778
485	480	1,801	-	-	1,801	300	2,101
486	-	12,002	-	-	12,002	2,000	14,002
487	-	10,209	-	-	10,209	1,702	11,911
488	54	22,285	-	-	22,285	3,714	26,000
489	-	2,279	-	-	2,279	396	2,676
490	2,516	46,085	-	-	46,085	8,363	56,448
491	150,309	1,159,337	-	-	1,159,337	201,624	1,360,961
492	-	-	-	-	-	-	-
493	7,722	212,182	-	-	212,182	36,901	249,083
494	-	-	-	-	-	-	-
495	-	-	-	-	-	-	-
496	1,177	12,288	-	-	12,288	2,137	14,425
497	6,790	180,127	-	-	180,127	31,327	211,454
498	324,499	3,575,616	-	-	3,575,616	621,846	3,575,616
499	44,965	736,519	-	-	736,519	128,090	864,609
500	1,155	42,791	-	-	42,791	7,442	50,233

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Row	Paid Benefits			Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
	Current Quarter	Cumulative To Date	Medicaid			
501	-	-	-	-	-	-
502	18,584	449,333	-	449,333	78,145	527,478
503	-	-	-	-	-	-
504	4,144	22,196	-	22,196	3,860	26,057
505	12,679	213,289	-	213,289	37,094	250,383
506	-	11,583	-	11,583	2,106	13,689
507	24,610	824,703	-	824,703	149,946	974,650
508	-	70	-	70	13	83
509	-	6,008	-	6,008	1,092	7,100
510	29,435	357,847	-	357,847	65,063	422,910
511	1,213	64,028	-	64,028	11,641	75,669
512	3,000	56,555	-	56,555	10,283	66,838
513	144,598	2,744,519	-	2,744,519	499,003	3,243,522
514	2,628	7,105	-	7,105	1,292	8,397
515	-	54,329	-	54,329	9,878	64,207
516	18,384	334,930	-	334,930	60,896	395,826
517	226	153,679	-	153,679	29,272	182,951
518	-	-	-	-	-	-
519	29,200	369,137	-	369,137	70,312	439,449
520	2,938	78,225	-	78,225	14,900	93,124
521	31,459	91,480	-	91,480	17,425	108,905
522	13,760	174,790	-	174,790	33,293	208,083
523	-	91,641	-	91,641	17,455	109,096
524	66,338	1,171,373	-	1,171,373	223,119	1,394,491
525	25,689	257,533	-	257,533	49,054	306,587
526	803	4,773	-	4,773	909	5,682
527	-	1,904	-	1,904	363	2,267
528	4,537	14,486	-	14,486	2,759	17,245
529	131,528	2,096,397	-	2,096,397	399,314	2,495,710
530	354,236	2,023,795	-	2,023,795	385,485	2,409,279
531	646	9,270	-	9,270	1,766	11,036
532	20,427	52,274	-	52,274	10,455	62,729
533	60,670	629,765	-	629,765	125,953	755,718
534	20,160	293,392	-	293,392	58,678	352,071
535	3,080	40,465	-	40,465	8,093	48,558
536	-	1,055	-	1,055	211	1,266
537	6,260	86,055	-	86,055	17,211	103,266
538	233,651	1,326,412	-	1,326,412	265,282	1,591,695
539	15,906	552,031	-	552,031	110,406	662,437
540	376	1,177,726	-	1,177,726	294,431	1,472,157
541	17,153	312,503	-	312,503	62,501	375,003
542	18,319	312,405	-	312,405	62,481	374,886
543	-	28,729	-	28,729	5,746	34,475
544	-	9,870	-	9,870	1,974	11,844
545	-	4,545	-	4,545	909	5,454
546	-	6,150	-	6,150	1,230	7,380
547	-	6,548	-	6,548	1,379	7,927
548	920	261,819	-	261,819	55,120	316,938
549	-	-	-	-	-	-
550	14,988	172,031	-	172,031	36,217	208,248
551	4,220	7,419	-	7,419	1,562	8,981
552	7,533	169,003	-	169,003	35,580	204,583
553	2,011	48,149	-	48,149	10,137	58,286
554	76,534	962,952	-	962,952	202,727	1,165,679
555	-	17,591	-	17,591	3,703	21,295
556	490	33,576	-	33,576	7,069	40,645
557	5,964	232,798	-	232,798	49,010	281,808
558	149	2,722	-	2,722	573	3,295
559	-	377	-	377	79	456
560	-	24,548	-	24,548	5,168	29,716
561	-	491,216	-	491,216	196,486	687,702
562	72,332	1,012,668	-	1,012,668	213,193	1,225,862
563	48	4,302	-	4,302	906	5,208
564	-	1,570	-	1,570	331	1,901
565	-	-	-	-	-	-
566	-	3,036	-	3,036	675	3,711
567	-	2,558	-	2,558	569	3,127
568	-	7,561	-	7,561	1,680	9,241
569	257	15,792	-	15,792	3,509	19,301
570	14,307	155,207	-	155,207	34,490	189,697
571	44,686	239,630	-	239,630	53,251	292,881
572	82,556	913,491	-	913,491	202,998	1,116,489
573	17,249	49,736	-	49,736	11,052	60,788
574	32,470	1,046,536	-	1,046,536	232,563	1,279,099
575	12,648	285,669	-	285,669	63,482	349,151
576	-	-	-	-	-	-
577	89,259	1,996,353	-	1,996,353	443,634	2,439,987
578	22,038	379,645	-	379,645	84,366	464,010
579	-	-	-	-	-	-
580	19,882	215,127	-	215,127	47,806	262,933
581	719	109,390	-	109,390	24,309	133,699
582	1,419	9,770	-	9,770	2,171	11,942
583	1,944	9,778	-	9,778	2,173	11,951
584	148,451	2,355,246	-	2,355,246	523,388	2,878,634
585	-	257	-	257	57	314
586	166,501	1,904,313	-	1,904,313	448,074	2,352,386
587	-	-	-	-	-	-
588	-	5,552	-	5,552	1,306	6,858
589	-	335	-	335	79	414
590	52,603	219,489	-	219,489	51,644	271,133
591	49,844	553,340	-	553,340	130,198	683,538
592	13,120	128,159	-	128,159	30,155	158,314
593	158,220	2,154,213	-	2,154,213	506,874	2,661,086
594	-	-	-	-	-	-
595	360	27,919	-	27,919	6,569	34,489
596	-	3,739	-	3,739	880	4,618
597	27,445	423,630	-	423,630	99,678	523,308
598	50,159	299,197	-	299,197	70,399	369,596
599	10,075	343,902	-	343,902	80,918	424,820
600	39,589	262,660	-	262,660	61,802	324,463

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Row	Paid Benefits			Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
	Current Quarter	Cumulative To Date					
601	19,552	223,627	-	-	223,627	52,618	276,245
602	335	9,792	-	-	9,792	2,304	12,097
603	18,336	95,018	-	-	95,018	22,357	117,375
604	-	-	-	-	-	-	-
605	3,307	19,199	-	-	19,199	4,800	23,999
606	4,025	40,446	-	-	40,446	10,111	50,557
607	9,529	270,451	-	-	270,451	67,613	338,064
608	282	395,555	-	-	395,555	98,889	494,443
609	-	8,959	-	-	8,959	2,240	11,199
610	-	-	-	-	-	-	-
611	2,370	66,967	-	-	66,967	16,742	83,709
612	-	-	-	-	-	-	-
613	64,518	842,133	-	-	842,133	210,533	1,052,667
614	34,142	251,552	-	-	251,552	62,888	314,440
615	16,981	232,746	-	-	232,746	58,186	290,932
616	72,975	143,955	-	-	143,955	35,989	179,944
617	547	13,520	-	-	13,520	3,380	16,900
618	6,695	39,878	-	-	39,878	9,970	49,848
619	3,780	197,520	-	-	197,520	49,380	246,900
620	1,837	45,724	-	-	45,724	11,431	57,155
621	60,887	809,732	-	-	809,732	202,433	1,012,165
622	31,743	113,011	-	-	113,011	28,253	141,264
623	-	4,093	-	-	4,093	1,023	5,116
624	4,609	72,943	-	-	72,943	18,236	91,178
625	35,587	408,079	-	-	408,079	102,020	510,098
626	37,204	393,810	-	-	393,810	98,453	492,263
627	41,935	463,335	-	-	463,335	115,834	579,169
628	-	14,165	-	-	14,165	3,541	17,707
629	216,390	1,449,350	-	-	1,449,350	362,337	1,811,687
630	-	-	-	-	-	-	-
631	15,596	158,711	-	-	158,711	42,323	201,034
632	203,328	531,644	-	-	531,644	141,772	673,416
633	-	1,407	-	-	1,407	375	1,782
634	-	12,173	-	-	12,173	3,246	15,419
635	-	243,134	-	-	243,134	64,836	307,970
636	305	24,232	-	-	24,232	6,462	30,694
637	19,594	247,044	-	-	247,044	65,878	312,922
638	4,921	72,972	-	-	72,972	19,459	92,432
639	540	6,727	-	-	6,727	1,794	8,521
640	-	618	-	-	618	176	794
641	250	250	-	-	250	71	321
642	-	139	-	-	139	40	179
643	-	-	-	-	-	-	-
644	2,479	111,059	-	-	111,059	31,731	142,790
645	15,857	155,822	-	-	155,822	44,521	200,343
646	-	-	-	-	-	-	-
647	49,256	430,991	-	-	430,991	123,140	554,131
648	960	15,640	-	-	15,640	4,469	20,109
649	-	4,337	-	-	4,337	1,239	5,576
650	50,937	454,738	-	-	454,738	129,925	584,663
651	1,088	9,348	-	-	9,348	2,671	12,019
652	2,959	45,122	-	-	45,122	12,892	58,014
653	-	-	-	-	-	-	-
654	6,862	104,020	-	-	104,020	29,720	133,740
655	144,044	1,166,468	-	-	1,166,468	333,277	1,499,744
656	314,407	2,452,863	-	-	2,452,863	700,818	3,153,681
657	-	-	-	-	-	-	-
658	71,698	560,725	-	-	560,725	160,207	720,932
659	146,309	2,538,730	-	-	2,538,730	725,351	3,264,081
660	-	5,363	-	-	5,363	1,532	6,895
661	17,977	73,877	-	-	73,877	21,108	94,984
662	-	-	-	-	-	-	-
663	-	7,085	-	-	7,085	2,024	9,109
664	6,611	373,425	-	-	373,425	106,693	480,118
665	201,327	799,849	-	-	799,849	228,528	1,028,377
666	876,478	3,784,942	-	-	3,784,942	1,081,412	4,866,355
667	-	35,730	-	-	35,730	10,209	45,939
668	-	3,018	-	-	3,018	862	3,880
669	-	46	-	-	46	13	59
670	54,600	648,775	-	-	648,775	185,364	834,139
671	-	90,261	-	-	90,261	25,789	116,050
672	18,565	167,758	-	-	167,758	47,931	215,689
673	5,460	239,520	-	-	239,520	68,434	307,954
674	21,262	320,774	-	-	320,774	91,650	412,424
675	-	12,900	-	-	12,900	3,686	16,586
676	192	192	-	-	192	55	246
677	57,587	479,894	-	-	479,894	137,112	617,006
678	1,045	56,944	-	-	56,944	16,270	73,214
679	685	16,382	-	-	16,382	4,681	21,063
680	3,293	62,409	-	-	62,409	17,831	80,240
681	31,396	973,046	-	-	973,046	299,399	1,272,444
682	-	10,675	-	-	10,675	3,285	13,960
683	149,745	1,051,047	-	-	1,051,047	323,399	1,374,446
684	-	5,060	-	-	5,060	1,557	6,617
685	56,615	343,342	-	-	343,342	105,644	448,986
686	-	7,068	-	-	7,068	2,175	9,243
687	13,671	147,615	-	-	147,615	45,420	193,035
688	-	12,593	-	-	12,593	3,875	16,467
689	-	17,851	-	-	17,851	5,492	23,343
690	7,831	207,738	-	-	207,738	63,919	271,657
691	13,080	51,034	-	-	51,034	15,703	66,737
692	1,600	29,889	-	-	29,889	9,197	39,086
693	21,611	206,040	-	-	206,040	63,397	269,437
694	225,000	1,605,930	-	-	1,605,930	494,132	2,100,062
695	3,323	17,201	-	-	17,201	5,293	22,493
696	2,928	34,113	-	-	34,113	10,496	44,609
697	320	4,561	-	-	4,561	1,403	5,964
698	34,911	402,494	-	-	402,494	123,844	526,339
699	-	3,115	-	-	3,115	958	4,073
700	-	-	-	-	-	-	-

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Row	Paid Benefits		Medicaid	Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
	Current Quarter	Cumulative To Date				
701	30,449	174,981	-	174,981	53,840	228,821
702	34,813	306,760	-	306,760	94,388	401,147
703	-	5,183	-	5,183	1,595	6,777
704	76	9,172	-	9,172	2,822	11,994
705	150	398	-	398	122	520
706	88,207	513,122	-	513,122	157,884	671,006
707	33,873	409,834	-	409,834	126,103	535,936
708	29,516	300,039	-	300,039	92,320	392,359
709	-	-	-	-	-	-
710	40,775	122,230	-	122,230	37,609	159,839
711	53,270	401,311	-	401,311	133,770	535,082
712	-	176	-	176	59	234
713	66,836	745,505	-	745,505	248,502	994,007
714	2,523	17,887	-	17,887	5,962	23,849
715	104,720	1,180,360	-	1,180,360	393,453	1,573,813
716	3,620	9,285	-	9,285	3,095	12,380
717	1,713	11,937	-	11,937	3,979	15,916
718	10,996	88,986	-	88,986	29,662	118,648
719	13,140	54,340	-	54,340	18,113	72,453
720	1,125	77,914	-	77,914	25,971	103,885
721	48,811	244,688	-	244,688	81,563	326,251
722	1,085	2,728	-	2,728	909	3,637
723	92,456	1,622,470	-	1,622,470	540,823	2,163,293
724	4,211	58,913	-	58,913	19,638	78,550
725	10,216	57,429	-	57,429	19,143	76,572
726	-	1,186	-	1,186	395	1,581
727	36,388	105,333	-	105,333	35,111	140,444
728	-	-	-	-	-	-
729	25,701	253,324	-	253,324	84,441	337,765
730	4,830	20,795	-	20,795	6,932	27,727
731	-	73,272	-	73,272	24,424	97,696
732	59,520	601,534	-	601,534	200,511	802,045
733	18,742	18,742	-	18,742	6,247	24,989
734	6,644	45,434	-	45,434	16,521	61,955
735	562	2,164	-	2,164	787	2,951
736	-	-	-	-	-	-
737	1,991	58,254	-	58,254	21,183	79,437
738	44,583	250,717	-	250,717	91,170	341,887
739	2,268	4,963	-	4,963	1,805	6,768
740	60,900	264,961	-	264,961	96,350	361,311
741	58	416	-	416	151	567
742	27,308	197,138	-	197,138	71,687	268,825
743	-	15	-	15	5	20
744	278,853	2,125,295	-	2,125,295	772,835	2,898,129
745	-	11,661	-	11,661	4,240	15,901
746	88	12,294	-	12,294	4,471	16,765
747	-	22,478	-	22,478	8,991	31,469
748	-	-	-	-	-	-
749	3,320	39,058	-	39,058	15,623	54,682
750	13,034	51,513	-	51,513	20,605	72,118
751	1,690	8,975	-	8,975	3,590	12,565
752	-	1,881	-	1,881	752	2,633
753	1,507	4,239	-	4,239	1,696	5,935
754	-	430	-	430	172	602
755	947	5,888	-	5,888	2,355	8,243
756	-	-	-	-	-	-
757	23,954	143,031	-	143,031	57,212	200,244
758	-	-	-	-	-	-
759	-	1,230	-	1,230	492	1,722
760	2,970	44,417	-	44,417	17,767	62,183
761	1,911	16,423	-	16,423	6,569	22,992
762	-	65	-	65	26	91
763	2,861	2,861	-	2,861	1,144	4,005
764	-	-	-	-	-	-
765	-	-	-	-	-	-
766	1,067,810	1,744,956	-	1,744,956	697,982	2,442,938
767	4,588	36,218	-	36,218	14,487	50,705
768	8,125	53,516	-	53,516	21,406	74,922
769	-	-	-	-	-	-
770	15,643	131,756	-	131,756	52,702	184,458
771	46,642	127,120	-	127,120	50,848	177,968
772	-	-	-	-	-	-
773	137,325	925,460	-	925,460	370,184	1,295,644
774	4,012	131,607	-	131,607	52,643	184,250
775	2,108	12,196	-	12,196	4,878	17,074
776	300	440	-	440	176	616
777	32,830	123,558	-	123,558	49,423	172,982
778	-	-	-	-	-	-
779	12,084	450,085	-	450,085	180,034	630,118
780	1,060	17,527	-	17,527	7,790	25,317
781	-	-	-	-	-	-
782	2,789	15,543	-	15,543	6,908	22,451
783	-	-	-	-	-	-
784	-	-	-	-	-	-
785	4,114	6,280	-	6,280	2,791	9,071
786	-	-	-	-	-	-
787	-	2,835	-	2,835	1,260	4,095
788	-	635	-	635	282	918
789	-	7,925	-	7,925	3,522	11,447
790	23,939	46,175	-	46,175	20,522	66,697
791	114,156	488,971	-	488,971	217,321	706,292
792	450	4,872	-	4,872	2,165	7,038
793	7,260	61,076	-	61,076	27,145	88,220
794	2,515	31,023	-	31,023	13,788	44,811
795	5,500	5,500	-	5,500	2,444	7,944
796	1,453	8,661	-	8,661	3,849	12,510
797	35,710	50,216	-	50,216	22,318	72,534
798	-	15,942	-	15,942	31,884	15,942
799	-	-	-	-	-	-
800	-	-	-	-	-	-

New York State Department of Health
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 Participant Profile
 As of March 31, 2023

Row	Paid Benefits			Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
	Current Quarter	Cumulative To Date	Medicaid			
801	-	-	-	-	-	-
802	4,608	77,258	-	77,258	34,337	111,595
803	10,451	126,523	-	126,523	56,233	182,756
804	7,396	34,787	-	34,787	15,461	50,247
805	-	163	-	163	72	235
806	1,067	1,381	-	1,381	614	1,995
807	158,220	1,169,225	-	1,169,225	519,655	1,688,880
808	-	1,675	-	1,675	744	2,419
809	-	272	-	272	121	393
810	62,279	319,036	-	319,036	141,794	460,830
811	199	5,226	-	5,226	2,613	7,839
812	13,312	100,709	-	100,709	50,355	151,064
813	98,336	816,252	-	816,252	408,126	1,224,379
814	45,936	581,734	-	581,734	290,867	872,601
815	-	1,198	-	1,198	599	1,797
816	25,244	86,802	-	86,802	43,401	130,203
817	38,653	84,362	-	84,362	42,181	126,543
818	-	-	-	-	-	-
819	-	1,156	-	1,156	578	1,734
820	780	1,453	-	1,453	727	2,180
821	1,206	7,224	-	7,224	4,128	11,352
822	982	30,676	-	30,676	17,529	48,205
823	13,766	62,932	-	62,932	35,961	98,893
824	5,748	5,748	-	5,748	3,284	9,032
825	-	-	-	-	-	-
826	-	-	-	-	-	-
827	160,100	771,479	-	771,479	440,845	1,212,323
828	134,988	290,930	-	290,930	166,246	457,176
829	-	-	-	-	-	-
830	-	585	-	585	334	919
831	4,728	7,333	-	7,333	4,190	11,523
832	148,212	424,627	-	424,627	242,644	667,271
833	4,342	11,265	-	11,265	7,510	18,774
834	-	-	-	-	-	-
835	5,101	5,101	-	5,101	3,400	8,501
836	17,832	37,242	-	37,242	24,828	62,071
837	-	253	-	253	169	422
838	6,495	89,960	-	89,960	59,973	149,933
839	529	866	-	866	577	1,444
840	10,787	36,025	-	36,025	24,023	60,058
841	8,928	38,452	-	38,452	25,634	64,086
842	-	-	-	-	-	-
843	14,752	66,587	-	66,587	44,391	110,979
844	19,991	152,162	-	152,162	101,442	253,604
845	40	300	-	300	200	500
846	-	-	-	-	-	-
847	26,435	66,619	-	66,619	44,413	111,032
848	10,162	35,272	-	35,272	23,514	58,786
849	76,061	356,980	-	356,980	237,987	594,967
850	26,820	90,270	-	90,270	60,180	150,451
851	60	1,443	-	1,443	962	2,406
852	131,256	886,737	-	886,737	591,158	1,477,895
853	679	679	-	679	452	1,131
854	-	-	-	-	-	-
855	-	-	-	-	-	-
856	108	8,861	-	8,861	7,089	15,949
857	23,123	26,081	-	26,081	20,864	46,945
858	-	6,000	-	6,000	4,800	10,800
859	227,808	1,412,021	-	1,412,021	1,129,617	2,541,637
860	884	1,073	-	1,073	858	1,931
861	20,855	35,787	-	35,787	28,630	64,417
862	25	25	-	25	20	45
863	2,250	7,100	-	7,100	5,680	12,780
864	4,485	13,995	-	13,995	11,196	25,191
865	2,763	3,614	-	3,614	2,891	6,506
866	17,622	63,295	-	63,295	50,636	113,931
867	13,178	23,446	-	23,446	18,757	42,204
868	393,209	913,971	-	913,971	731,177	1,645,147
869	2,145	2,145	-	2,145	1,716	3,861
870	28,946	28,946	-	28,946	23,157	52,103
871	50,035	141,566	-	141,566	113,253	254,818
872	28,231	45,932	-	45,932	36,745	82,677
873	41,853	41,853	-	41,853	33,483	75,336
874	45,415	107,437	-	107,437	85,950	193,387
875	3,120	10,724	-	10,724	8,579	19,303
876	8,819	11,778	-	11,778	9,423	21,201
877	3,035	16,132	-	16,132	12,906	29,038
878	-	-	-	-	-	-
879	49,866	240,883	-	240,883	192,706	433,589
880	94,333	276,087	-	276,087	220,869	496,956
881	58,205	123,814	-	123,814	99,051	222,865
882	-	-	-	-	-	-
883	-	-	-	-	-	-
884	-	442	-	442	353	795
885	-	490	-	490	490	980
886	10,325	27,091	-	27,091	27,091	54,182
887	5,398	5,398	-	5,398	5,398	10,795
888	4,561	33,635	-	33,635	33,635	67,270
889	-	266	-	266	266	533
890	-	-	-	-	-	-
891	-	-	-	-	-	-
892	-	-	-	-	-	-
893	968	1,118	-	1,118	1,118	2,236
894	45,886	70,033	-	70,033	70,033	140,066
895	129	2,385	-	2,385	2,385	4,769
896	35,814	71,811	-	71,811	71,811	143,622
897	15,890	28,054	-	28,054	28,054	56,108
898	340	340	-	340	340	681
899	688	2,351	-	2,351	2,351	4,702
900	782	1,528	-	1,528	1,528	3,056

New York State Department of Health
 Quarterly Analysis of New York Medical Indemnity Fund
 Participant Profile
 As of March 31, 2023

Row	Paid Benefits			Incurred to Date	Current Annual Paid	Estimate of Cumulative Incurred in 12 Months
	Current Quarter	Cumulative To Date	Medicaid			
901	-	-	-	-	-	-
902	120,014	120,590	-	120,590	160,787	281,377
903	195,847	411,042	-	411,042	548,056	959,099
904	23,398	42,173	-	42,173	56,231	98,404
905	-	-	-	-	-	-
906	-	-	-	-	-	-
907	57,151	87,387	-	87,387	116,515	203,902
908	-	-	-	-	-	-
909	-	-	-	-	-	-
910	-	-	-	-	-	-
911	-	-	-	-	-	-
912	121,215	192,797	-	192,797	257,063	449,860
913	17,582	22,819	-	22,819	30,425	53,244
914	84,533	114,637	-	114,637	152,849	267,486
915	37,551	47,180	-	47,180	62,907	110,087
916	-	-	-	-	-	-
917	15,802	26,685	-	26,685	35,580	62,264
918	-	-	-	-	-	-
919	-	-	-	-	-	-
920	5,218	5,218	-	5,218	6,957	12,175
921	30,209	39,554	-	39,554	79,108	118,661
922	-	-	-	-	-	-
923	9,895	9,895	-	9,895	19,791	29,686
924	9,429	9,429	-	9,429	18,858	28,287
925	-	-	-	-	-	-
926	5,515	7,180	-	7,180	14,360	21,540
927	498	498	-	498	995	1,493
928	101	101	-	101	201	302
929	-	-	-	-	-	-
930	-	-	-	-	-	-
931	-	-	-	-	-	-
932	4,736	4,736	-	4,736	9,472	14,208
933	269	269	-	269	539	808
934	-	-	-	-	-	-
935	145	145	-	145	290	436
936	13,419	13,419	-	13,419	26,838	40,257
937	262	262	-	262	524	785
938	-	-	-	-	-	-
939	-	-	-	-	-	-
940	-	-	-	-	-	-
941	-	-	-	-	-	-
942	94,217	114,798	-	114,798	229,596	344,394
943	-	-	-	-	-	-
944	160	160	-	160	320	480
945	-	-	-	-	-	-
946	-	-	-	-	-	-
947	-	-	-	-	-	-
948	-	-	-	-	-	-
949	-	-	-	-	-	-
950	-	-	-	-	-	-
951	-	-	-	-	-	-
952	-	-	-	-	-	-
953	-	-	-	-	-	-
954	-	-	-	-	-	-
955	-	-	-	-	-	-
956	-	-	-	-	-	-
957	-	-	-	-	-	-
958	-	-	-	-	-	-
959	-	-	-	-	-	-
960	-	-	-	-	-	-
961	-	-	-	-	-	-
962	-	-	-	-	-	-
963	-	-	-	-	-	-
Medicare RX Drug Costs	-	5,037,116	-	5,037,116	-	-
Citizens RX Drug Costs	1,170,475	20,914,056	-	20,914,056	-	-
Unknown	-	25,232	-	25,232	-	-
Unidentified	133	533	-	533	-	-
Refund Amounts	(200,134)	(1,721,614)	-	(1,721,614)	-	-
Total	27,580,153	402,960,288	322,301	403,282,589		

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Administrative Expense Summary - PCG

Exhibit 8

Page 1

	<u>Dollar Amount</u>	<u>Provider</u>	<u>Basis</u>
As of 9/1/17:	\$ 666.00	Alicare	Per member per month (pmpm)
	62.00	PCG	Per member per month (pmpm)
As of 9/1/18:	705.72	PCG (Enrollment costs)	Per member per month (pmpm)
	64.00	PCG (TPA fees)	Per member per month (pmpm)
As of 9/1/19:	609.28	PCG (Enrollment costs)	Per member per month (pmpm)
	66.00	PCG (TPA fees)	Per member per month (pmpm)
As of 9/1/20:	569.74	PCG (Enrollment costs)	Per member per month (pmpm)
	68.00	PCG (TPA fees)	Per member per month (pmpm)
As of 9/1/21:	533.82	PCG (Enrollment costs)	Per member per month (pmpm)
	70.00	PCG (TPA fees)	Per member per month (pmpm)
As of 9/1/22:	515.39	PCG (Enrollment costs)	Per member per month (pmpm)
	70.00	PCG (TPA fees)	Per member per month (pmpm)
Years after 9/1/17			
Year 1:	728.00	<u>Fiscal Year Average</u>	<u>Fiscal Year</u>
Year 2:	769.72	752.34	2018/19
Year 3:	675.28	714.63	2019/20
Year 4:	637.74	653.38	2020/21
Year 5:	603.82	617.95	2021/22
Year 6:	585.39	593.07	2022/23

Administrative expense details provided by MIF

New York State Department of Health
Quarterly Analysis of New York Medical Indemnity Fund
Consumer Price Index

Exhibit 9
Page 1

Expenditure Category	Area	Evaluation	CPI	Rolling Averages	
Medical Care	U.S. City Average	12/31/2012	418.65	10-Year	2.79%
		12/31/2013	427.09	5-Year	2.85%
		12/31/2014	439.72	3-Year	2.55%
		12/31/2015	451.07		
		12/31/2016	470.54		
		12/31/2017	478.89		
		12/31/2018	488.56		
		12/31/2019	510.86		
		12/31/2020	519.98		
		12/31/2021	531.27		
		12/31/2022	551.00		

Source: U.S. Bureau of Labor Statistics

New York State Department of Health
Benefit Payments Per Living Participant by Quarter
By Category
As of March 31, 2023

	<u>2016Q2</u>	<u>2016Q3</u>	<u>2016Q4</u>	<u>2017Q1</u>	<u>2017Q2*</u>	<u>2017Q3*</u>	<u>2022Q2</u>	<u>2022Q3</u>	<u>2022Q4</u>	<u>2023Q1</u>	<u>Four Quarters Prior to 2017Q2</u>	<u>Most Recent Four Quarters</u>	<u>% Change</u>
Payments in Quarter	\$ 4,703,249	\$ 5,435,722	\$ 5,087,847	\$ 5,873,047			\$ 27,318,384	\$ 25,878,009	\$ 23,625,035	\$ 27,580,153	\$ 21,099,865	\$ 104,401,580	394.8%
Number of Living Participants	400	422	437	455			881	901	925	942			
Average Payments Per Living Participant**	\$ 11,758	\$ 12,881	\$ 11,643	\$ 12,908			\$ 31,008	\$ 28,721	\$ 25,541	\$ 29,278	\$ 12,310	\$ 28,611	132.4%
Average Payments per Participant													
Medical Treatment	\$ 628	\$ 760	\$ 562	\$ 646			\$ 1,346	\$ 1,228	\$ 1,278	\$ 2,133	\$ 649	\$ 1,496	130.6%
Hospital Based Care	1,024	898	1,242	1,217			2,790	2,944	1,497	3,421	1,095	2,663	143.1%
Surgical Care	35	108	51	69			1,532	1,119	855	684	66	1,048	1496.3%
Nursing Care	6,005	7,036	5,783	5,996			9,660	10,759	8,866	9,396	6,205	9,670	55.8%
Dental Care	24	29	29	21			48	20	34	36	25	34	35.0%
Rehabilitation Care	725	708	613	613			1,512	1,354	1,542	1,752	665	1,540	131.7%
Custodial Care	546	671	729	685			2,377	3,063	3,039	3,225	658	2,926	345.0%
Durable Med Equip	435	527	430	794			1,515	1,235	1,250	1,231	547	1,308	139.2%
Other Health Care Costs	31	37	22	20			5,522	3,957	3,599	3,813	27	4,223	15302.9%
Home Modifications†	989	481	563	800			550	161	201	687	708	400	-43.6%
Vehicle Modifications†	144	197	52	188			94	72	123	92	145	95	-34.5%
Prescription and Non-Prescriptive Drugs†	1,147	1,357	1,543	1,828			1,416	1,216	1,549	1,364	1,469	1,386	-5.6%
Assistive Technology†	1	-	-	-			47	26	56	40	0	42	13443.1%
Other Payments†	25	70	24	31			2,619	1,977	1,829	1,617	37	2,010	5268.9%

Source: MIF data provided by Alicare/PCG.

*Payments from 2017Q2 and 2017Q3 excluded due to volatility as program changes were implemented

**Payments calculated on a per living participant basis, not per participant receiving payments

†Categories not affected by Fair Health rates (as provided by MIF administration)