

**Defense Costs Incurred for Medical Malpractice and Total of All Lines  
of Business, 2003**

State	Malpractice Defense Costs Incurred		Total Defense Costs Incurred		Ratio of Med Mal Costs to Total Costs	
	Per Capita	Rank	Per Capita	Rank	Ratio	Rank
OK	\$ 24.47	1	\$ 81.23	17	30.13%	1
WY	\$ 12.90	7	\$ 52.18	42	24.73%	2
TN	\$ 15.89	4	\$ 75.68	21	21.00%	3
OH	\$ 10.51	12	\$ 57.11	36	18.40%	4
MO	\$ 12.24	9	\$ 69.82	26	17.53%	5
NY	\$ 23.54	3	\$ 145.45	2	16.19%	6
IA	\$ 6.36	38	\$ 39.40	50	16.14%	7
KY	\$ 8.50	18	\$ 54.72	39	15.53%	8
FL	\$ 15.34	5	\$ 100.38	11	15.28%	9
AZ	\$ 11.57	10	\$ 75.73	20	15.28%	10
NC	\$ 5.79	43	\$ 37.89	51	15.27%	11
DC	\$ 23.70	2	\$ 156.46	1	15.15%	12
MS	\$ 10.66	11	\$ 74.29	23	14.35%	13
ME	\$ 6.63	32	\$ 46.23	48	14.34%	14
IN	\$ 7.24	25	\$ 51.12	44	14.17%	15
UT	\$ 7.58	20	\$ 55.16	38	13.74%	16
KS	\$ 7.14	27	\$ 53.60	41	13.33%	17
AR	\$ 6.71	29	\$ 51.58	43	13.01%	18
ID	\$ 7.32	23	\$ 56.79	37	12.90%	19
MT	\$ 8.89	16	\$ 69.53	27	12.78%	20
SD	\$ 5.88	42	\$ 46.32	47	12.70%	21
PA	\$ 12.55	8	\$ 100.81	10	12.45%	22
IL	\$ 14.04	6	\$ 114.27	6	12.29%	23
GA	\$ 8.74	17	\$ 74.14	24	11.78%	24
VA	\$ 6.37	37	\$ 57.97	35	10.98%	25
WV	\$ 6.61	33	\$ 61.36	32	10.77%	26
RI	\$ 6.89	28	\$ 65.60	29	10.50%	27
ND	\$ 3.92	49	\$ 40.84	49	9.59%	28
MI	\$ 5.94	41	\$ 62.13	31	9.57%	29
NM	\$ 4.59	46	\$ 48.62	46	9.44%	30
CT	\$ 9.23	15	\$ 102.86	9	8.97%	31
AK	\$ 9.55	13	\$ 109.05	7	8.76%	32
WA	\$ 6.68	30	\$ 76.93	19	8.69%	33
TX	\$ 6.50	36	\$ 75.03	22	8.66%	34
HI	\$ 5.98	40	\$ 69.45	28	8.62%	35
OR	\$ 6.35	39	\$ 73.76	25	8.61%	36
NE	\$ 4.06	48	\$ 49.21	45	8.25%	37
WI	\$ 4.97	45	\$ 61.33	33	8.10%	38
VT	\$ 7.33	22	\$ 92.67	14	7.91%	39
AL	\$ 5.15	44	\$ 65.11	30	7.91%	40
MA	\$ 7.56	21	\$ 96.07	13	7.87%	41
CO	\$ 6.56	34	\$ 88.53	16	7.41%	42
LA	\$ 7.78	19	\$ 105.12	8	7.40%	43
DE	\$ 6.64	31	\$ 91.76	15	7.24%	44
MD	\$ 4.10	47	\$ 59.06	34	6.94%	45
NJ	\$ 9.24	14	\$ 138.41	3	6.68%	46
NH	\$ 6.52	35	\$ 97.86	12	6.66%	47
CA	\$ 7.30	24	\$ 118.84	5	6.15%	48
NV	\$ 7.18	26	\$ 120.62	4	5.95%	49
SC	\$ 2.66	50	\$ 53.97	40	4.92%	50
MN	\$ 2.05	51	\$ 80.84	18	2.54%	51

Calculations made by Center for Risk Management & Insurance, Georgia State University

**Source: NAIC Compilation of Annual Statements, State Page, 2003 & US Census Bureau,  
Population Projections**