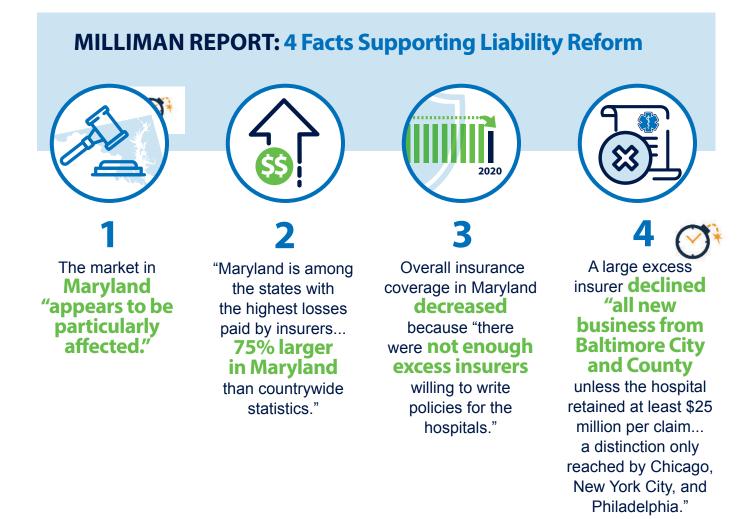


## Independent Actuarial Report: Maryland Needs Medical Liability Reform

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

## Indicators of unsustainable liability climate:

- Wigher risk retention
- Rising premiums
- Restrictive coverage terms



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