

Malpractice Premium Comparison by State
(1976, 1986 and 2000)

Year	California	United States	Florida	Nevada
1976				
total premium	\$228,451,000	\$1,182,000,000	\$18,357,000	\$1,978,000
population (1970 census)	19,971,069	203,302,031	6,791,418	488,738
percent of US population	9.8%	100.0%	3.3%	0.2%
percent of US premium	19.3%	100.0%	1.6%	0.2%
premium per person	\$11.44	\$5.81	\$2.70	\$4.05
1986				
total premium	\$629,448,000	\$3,435,000,000	\$173,522,000	\$3,311,000
population (1980 census)	23,667,764	226,542,199	9,746,961	800,508
percent of US population	10.4%	100.0%	4.3%	0.4%
percent of US premium	18.3%	100.0%	5.1%	0.1%
premium dollars (adjusted for inflation)	\$327,312,960	\$1,786,200,000	\$90,231,440	\$1,721,720
percentage change in premium dollars (adjusted for inflation)	43.3%	51.1%	391.5%	-13.0%
premium per person	\$26.60	\$15.16	\$17.80	\$4.14
premium per person (adjusted for inflation using CPI calculator)	\$13.83	\$7.88	\$9.26	\$2.15
2000				
total premium	\$609,712,000	\$5,549,552,000	\$505,535,000	\$508,000,000
population	33,871,648	281,421,906	15,982,378	1,998,259
percent of US population	12.0%	100.0%	5.7%	0.7%
percent of US premium	11.0%	100.0%	9.1%	9.2%
premium dollars adjusted for inflation	\$201,204,960	\$1,831,352,160	\$166,826,550	\$167,640,000
percentage change since 1976 in premium dollars adjusted for inflation	-11.9%	54.9%	808.8%	8375.2%
percentage change since 1986 in premium dollars adjusted for inflation	-162.7%	-102.5%	184.9%	9736.8%
premium per person	\$18.00	\$19.72	\$31.63	\$254.22
premium per person (adjusted for inflation using CPI calculator)	\$5.94	\$6.51	\$10.44	\$83.89
Percentage change in premium per person (adjusted for inflation using CPI calculator)	-51.9%	111.9%	386.2%	2072.9%

Sources: NAIC Insurance Company Profitability Reports 1976 to 2000; U.S. Census Data (1970, 1980 and 2000); Consumer Price Index Calculator, U.S. Dept. of Labor