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Subject: ATLA Protecting Your Rights: Insurance Industry Misleads... Again

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Protecting Your Rights

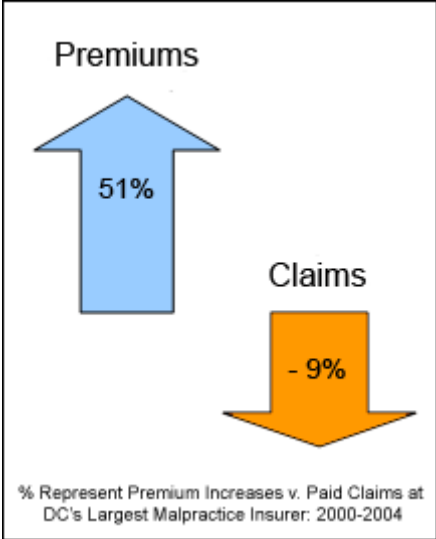
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Insurance Industry Misleads... Again

Insurance group with a history of deceptive ads tries to cover up price-gouging in nation's capital.

Data Show D.C. Insurers Are Price-Gouging Doctors



In a [new ad campaign in Washington, DC](#), America's Health Insurance Plans (AHIP) asserts that malpractice lawsuits cost District residents millions per year. The solution to this "crisis," they say, is to take away the legal rights of injured patients.

It's a story as misleading as it is familiar. A [new analysis](#) of statements filed with the DC Insurance Commissioner by the District's largest medical malpractice insurer reveals that lawsuits aren't driving insurance costs in DC. Over the last five years, insurers raised premiums in the District 51% -- while paid claims actually decreased 9%. Even estimated future claims declined 3%.

This news follows on the heels of a [national study](#) showing the 15 leading malpractice insurers more than doubled premiums since 2000, while paid claims remained flat.

Quote of the Week

"The ads just ignore the fact that the insurance companies are raising these insurance rates, but they are blaming the doctors and the lawyer."

- DC Council member Adrian M. Fenty (Wash Times, 7/28/2005)

News & Research

[Insurance Fraud? Attorneys General Call for Investigation of Insurers](#)

[DC Insurance Payouts to Victims Down 52.5% from 1991 to 2004](#)

[Not the First Time AHIP's Prior Attempt to Scapegoat Injured Patients](#)

Off the Hill

When the DC City Council holds its hearing on medical malpractice insurance rates this fall, the Council should ask: if lawsuits in the District are down, and the insurance companies are paying out less and less in claims, why are insurance rates still going up?

Part of the solution to rising rates may be giving real power to the DC Insurance Commissioner. Currently, the city's top insurance regulator lacks the basic authority to approve rate hikes in advance ([as helped lower rates in California](#)), or order rebates of excessive premiums ([as the Washington state insurance commissioner did](#)).

[Just the Facts: 10 Reasons Insurance Lobbyists Are Wrong About DC](#)

By the Numbers

51%: Percentage increase in insurance rates by D.C.'s largest malpractice insurer between 2000 and 2004.

9%: Percentage decrease in compensation paid to injured patients during that same period.

Source: [Consumers for Civil Justice, June 2005](#)

In the News

Visit the [ATLA Press Room](#) for information about other important issues.

[Misleading the Way to Tort Reform](#)

Washington City Paper, August 5, 2005

"Mayor Anthony A. Williams usually reserves his weekly news conference for mundane announcements, appointments, and a pat on the back for staffers... But last week, under the guise of advancing his proposal to red the cost of medical-malpractice insurance, the mayor offered up his podium as a launching pad for a deceptive big business ad campaign."

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