



15800 Bluemound Road
Suite 100
Brookfield, WI 53005-6069
USA

Tel +1 262 784-2250
Fax +1 262 923-3686

milliman.com

June 29, 2016

Mr. Doug Webber
General Counsel
Indiana Department of Insurance
311 W. Washington Street - Suite 300
Indianapolis, IN 46204-2787

Re: Median Physicians Rates

Dear Doug:

Enclosed please find our calculation of the median mature claims-made average collected rate at \$250,000/\$750,000 limits of liability by physicians professional liability (PPL) specialty for the three largest writers of PPL coverage in Indiana. Exhibit 1 displays the average collected rates in effect for these writers as of July 1, 2016 in Lake and Porter counties, while Exhibit 2 displays the analogous rates in the remainder of Indiana. On Exhibit 3, we display a weighted average of these rates based upon the American Medical Association distribution of non-federal physicians in Indiana by county. It is our understanding that these exhibits conform with the requirements of Indiana Code 34-18-5-2(f)(1).

Doug, please call with any questions.

Sincerely,

Susan J. Forray, FCAS, MAAA
Principal and Consulting Actuary

Eric J. Wunder, FCAS, MAAA
Consulting Actuary

SJF/EJW/bas

cc: Wade Fulford
Tina Korty

Encl.

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**Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2016
\$250,000/\$750,000 Limits of Liability**

Lake and Porter Counties

| ISO Code | Specialty | ProAssurance | Medical Protective | PPIC* | Median Rate** |
|----------|----------------------------------------------------------|--------------|--------------------|--------|---------------|
| 80101 | Broncho-Esophagology | N/A | 6,392 | 10,131 | 8,262 |
| 80102 | Emergency Medicine - No Major Surgery | 11,454 | 11,601 | 13,964 | 11,601 |
| 80103 | Physicians - Surgery - Endocrinology | 19,536 | 8,760 | 10,575 | 10,575 |
| 80104 | Physicians - Surgery - Gastroenterology | 8,761 | 11,601 | 10,575 | 10,575 |
| 80105 | Physicians - Surgery - Geriatrics | 19,536 | 11,601 | 10,575 | 11,601 |
| 80106 | Surgery - Laryngology | 10,377 | 9,849 | 20,578 | 10,377 |
| 80107 | Physicians - Surgery - Neoplastic | N/A | N/A | 10,575 | 10,575 |
| 80108 | Physicians - Surgery - Nephrology | 8,761 | 8,287 | 10,575 | 8,761 |
| 80109 | Physicians - No Major Surgery | 6,067 | 8,287 | N/A | 7,177 |
| 80114 | Surgery - Ophthalmology | 8,761 | 6,392 | 10,575 | 8,761 |
| 80115 | Surgery - Colon & Rectal | 11,454 | 12,264 | 10,575 | 11,454 |
| 80117 | Surgery - G.P. (Not Primarily Engaged in Surgery) | 14,148 | 12,264 | 14,576 | 14,148 |
| 80132 | Physicians (NOC) - Minor Surgery | 8,761 | 11,601 | N/A | 10,181 |
| 80141 | Surgery - Cardiac | 24,923 | 26,045 | 24,293 | 24,923 |
| 80143 | Surgery - General NOC | 24,923 | 20,456 | 20,578 | 20,578 |
| 80144 | Surgery - Thoracic | 22,230 | 20,456 | 24,293 | 22,230 |
| 80145 | Surgery - Urological | 7,145 | 9,849 | 10,575 | 9,849 |
| 80146 | Surgery - Vascular | 24,923 | 26,045 | 24,293 | 24,923 |
| 80150 | Surgery - Cardiovascular Disease | 24,923 | 26,045 | 24,293 | 24,923 |
| 80151 | Surgery - Anesthesiology | 7,145 | 7,027 | 8,002 | 7,145 |
| 80152 | Surgery - Neurology (Incl. Child) | 41,086 | 37,882 | 45,729 | 41,086 |
| 80153 | Surgery - Obstetrics/Gynecology | 27,617 | 26,045 | 32,581 | 27,617 |
| 80154 | Surgery - Orthopedic | 22,230 | 20,456 | 24,293 | 22,230 |
| 80155 | Surgery - Plastic - Otorhinolaryngology | 14,148 | 9,849 | 20,578 | 14,148 |
| 80156 | Surgery - Plastic NOC | 19,536 | 15,579 | 20,578 | 19,536 |
| 80157 | Surgery - Emergency Medicine | 11,454 | 12,264 | 20,578 | 12,264 |
| 80158 | Surgery - Otolaryngology | 10,377 | 9,849 | 20,578 | 10,377 |
| 80159 | Surgery - Otorhinolaryngology | 10,377 | 9,849 | 20,578 | 10,377 |
| 80160 | Physicians - Surgery - Rhinology | 10,377 | 9,849 | 20,578 | 10,377 |
| 80163 | Radiation Therapy - Emp. phys. or surg. w/ major surgery | 7,145 | 7,027 | N/A | 7,086 |
| 80166 | Surgery - Abdominal | 19,536 | 20,456 | 20,578 | 20,456 |
| 80167 | Surgery - Gynecology | 14,148 | 15,579 | 20,578 | 15,579 |
| 80168 | Surgery Obstetrics | 27,617 | 26,045 | 32,581 | 27,617 |
| 80169 | Surgery - Hand | 15,765 | 15,579 | 20,578 | 15,765 |
| 80170 | Surgery - Head and Neck | 19,536 | 15,579 | 20,578 | 19,536 |
| 80171 | Surgery - Traumatic | 22,230 | 26,045 | 24,293 | 24,293 |
| 80172 | Physician (NOC) - No Major Surgery | 8,761 | N/A | N/A | 8,761 |
| 80221 | Resident Moonlighting (no ER) | N/A | 4,735 | N/A | 4,735 |
| 80223 | Resident Moonlighting (w/ ER) | 6,067 | 4,735 | N/A | 5,401 |
| 80230 | Aerospace Medicine | N/A | 4,025 | 5,476 | 4,751 |
| 80231 | General Preventive Medicine - No Surgery | 4,720 | 4,025 | 5,476 | 4,720 |
| 80233 | Occupational Medicine | 4,720 | 4,735 | 5,476 | 4,735 |
| 80234 | Pharmacology - Clinical | N/A | 4,735 | 5,476 | 5,105 |
| 80235 | Physical Medicine and Rehabilitation | 6,067 | 6,392 | 5,476 | 6,067 |
| 80236 | Public Health | 4,720 | 4,025 | 4,381 | 4,381 |
| 80237 | Diabetes - No Surgery | N/A | 7,027 | 5,476 | 6,251 |
| 80238 | Endocrinology - No Surgery | N/A | 4,735 | 5,476 | 5,105 |
| 80239 | Family Practice - No Surgery | 6,067 | 6,392 | 5,476 | 6,067 |
| 80240 | Legal Medicine & Forensic Medicine | 3,912 | 4,025 | 4,381 | 4,025 |
| 80241 | Gastroenterology - No Surgery | 6,067 | 7,027 | 5,476 | 6,067 |
| 80242 | General Practice - No Surgery | 6,067 | 6,392 | 5,476 | 6,067 |
| 80243 | Geriatrics - No Surgery | 6,067 | 4,735 | 5,476 | 5,476 |
| 80244 | Gynecology - No Surgery | 3,912 | 4,735 | 5,476 | 4,735 |
| 80245 | Hematology - No Surgery | 6,067 | 6,392 | 5,476 | 6,067 |
| 80246 | Infectious Disease - No Surgery | N/A | 7,027 | 5,476 | 6,251 |
| 80247 | Rhinology - No Surgery | 4,720 | 6,392 | 5,476 | 5,476 |
| 80248 | D.O. - Psychiatry (Incl. Child) | 4,720 | 4,735 | 5,476 | 4,735 |
| 80249 | Psychiatry (Incl. Child) | 3,912 | 4,025 | 4,381 | 4,025 |
| 80250 | Psychoanalysis | 4,720 | 4,025 | 4,381 | 4,381 |
| 80251 | Psychosomatic Medicine | 4,720 | 4,025 | 4,381 | 4,381 |
| 80252 | Rheumatology - No Surgery | 6,067 | 6,392 | 5,476 | 6,067 |
| 80253 | Radiology - Therapeutic | 7,145 | 7,027 | 5,476 | 7,027 |
| 80254 | Allergy | 3,912 | 4,025 | 4,381 | 4,025 |
| 80255 | Cardiovascular Disease - No Surgery | 7,145 | 6,392 | 5,476 | 6,392 |
| 80256 | Dermatology - No Surgery | 3,912 | 4,025 | 4,381 | 4,025 |
| 80257 | Internal Medicine - No Surgery | 6,067 | 6,392 | 5,476 | 6,067 |
| 80258 | Laryngology - No Surgery | 4,720 | 6,392 | 5,476 | 5,476 |
| 80259 | Neoplastic Disease - No Surgery | 6,067 | 6,392 | 5,476 | 6,067 |
| 80260 | Nephrology - No Surgery | 6,067 | 6,392 | 5,476 | 6,067 |
| 80261 | Neurology - (Incl. Child) - No Surgery | 8,761 | 8,760 | 5,476 | 8,760 |

**Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2016
\$250,000/\$750,000 Limits of Liability**

Lake and Porter Counties

| ISO Code | Specialty | ProAssurance | Medical Protective | PPIC* | Median Rate** |
|----------|------------------------------------------------|--------------|-----------------------|--------|------------------|
| 80262 | Nuclear Medicine | N/A | 4,735 | 5,476 | 5,105 |
| 80263 | Ophthalmology - No Surgery | 3,912 | 4,025 | 5,476 | 4,025 |
| 80264 | Otology - No Surgery | 4,720 | 6,392 | 5,476 | 5,476 |
| 80265 | Otorhinolaryngology - No Surgery | 4,720 | 6,392 | 5,476 | 5,476 |
| 80266 | Pathology - No Surgery | 6,067 | 6,392 | 4,381 | 6,067 |
| 80267 | Pediatrics - No Surgery | 4,720 | 4,735 | 5,476 | 4,735 |
| 80268 | Physicians (NOC) - No Surgery | 4,720 | 4,025 | 5,476 | 4,720 |
| 80269 | Pulmonary Disease - No Surgery | 7,145 | 7,027 | 5,476 | 7,027 |
| 80270 | Rhinology - Minor Surgery | 8,761 | 8,287 | 8,215 | 8,287 |
| 80271 | Diabetes - Minor Surgery | 8,761 | 11,601 | 8,215 | 8,761 |
| 80272 | Endocrinology - Minor Surgery | 8,761 | 8,760 | 8,215 | 8,760 |
| 80273 | Family Practice - Minor Surgery | 10,377 | 11,601 | 8,215 | 10,377 |
| 80274 | Gastroenterology - Minor Surgery | 8,761 | 9,849 | 8,215 | 8,761 |
| 80275 | General Practice - Minor Surgery | 10,377 | 8,287 | 8,215 | 8,287 |
| 80276 | Geriatrics - Minor Surgery | 8,761 | 8,760 | 8,215 | 8,760 |
| 80277 | Gynecology - Minor Surgery | 7,145 | 8,760 | 8,215 | 8,215 |
| 80278 | Hematology - Minor Surgery | 8,761 | 9,849 | 8,215 | 8,761 |
| 80279 | Infectious Diseases - Minor Surgery | 8,761 | 8,760 | 8,215 | 8,760 |
| 80280 | Radiology - Diagnostic | 8,761 | 8,760 | 8,215 | 8,760 |
| 80281 | Cardiovascular Disease - Minor Surgery | 10,377 | 8,287 | 8,215 | 8,287 |
| 80282 | Dermatology - Minor Surgery | 7,145 | 7,027 | 8,215 | 7,145 |
| 80283 | Intensive Care Medicine - Minor Surgery | 10,377 | 11,601 | 8,215 | 10,377 |
| 80284 | Internal Medicine - Minor Surgery | 8,761 | 8,760 | 8,215 | 8,760 |
| 80285 | Laryngology - Minor Surgery | 8,761 | 8,287 | 8,215 | 8,287 |
| 80286 | Neoplastic Diseases - Minor Surgery | 8,761 | 9,849 | 8,215 | 8,761 |
| 80287 | Nephrology - Minor Surgery | 8,761 | 8,287 | 8,215 | 8,287 |
| 80288 | Neurology (Incl. Child) - Minor Surgery | 10,377 | 9,849 | 8,215 | 9,849 |
| 80289 | Ophthalmology - Minor Surgery | 4,720 | 6,392 | 8,215 | 6,392 |
| 80290 | Otology - Minor Surgery | 8,761 | 8,287 | 8,215 | 8,287 |
| 80291 | Otorhinolaryngology - Minor Surgery | 8,761 | 8,287 | 8,215 | 8,287 |
| 80292 | Pathology - Minor Surgery | N/A | 8,287 | 8,215 | 8,251 |
| 80293 | Pediatrics - Minor Surgery | 7,145 | 8,287 | 8,215 | 8,215 |
| 80294 | Physicians (NOC) - Minor Surgery | 8,761 | 8,287 | 8,215 | 8,287 |
| 80419 | Fam. or Gen. Practice - Major Surgery | 14,148 | 12,264 | 13,964 | 13,964 |
| 80420 | Family Physicians - No Surgery | 6,067 | 6,392 | 5,476 | 6,067 |
| 80421 | Family Physicians (GP) - Minor Surgery - No OB | 7,145 | 7,027 | 10,131 | 7,145 |
| 80422 | Catheterization, N.O.C. | N/A | 9,849 | N/A | 9,849 |
| 80424 | Urgent Care/Emergency Medicine - No surgery | 7,145 | 7,027 | 5,476 | 7,027 |
| 80425 | Radiation Therapy - N.O.C. | 7,145 | 7,027 | N/A | 7,086 |
| 80426 | Radiation Oncology | N/A | N/A | N/A | N/A |
| 80431 | Shock Therapy | 6,067 | 8,287 | N/A | 7,177 |
| 80473 | Oncology - NOC | 6,067 | 6,392 | N/A | 6,230 |
| 80474 | Oncology - Minor Surgery | 6,067 | 9,849 | N/A | 7,958 |
| 80475 | Pain Medicine | 11,454 | 7,027 | N/A | 9,241 |
| 80476 | Bariatric Surgery | 27,617 | 26,045 | N/A | 26,831 |

* Preferred Professional Insurance Company
** Average rate when only two rates are available

Sources:

ProAssurance June 1, 2013 and November 1, 2009 rate filings (adjusted manual rates to collected rates by using an average schedule credit of 20.0%)
 Medical Protective Company July 1, 2013, August 1, 2007, and May 1, 2006 rate filings (adjusted manual rates to collected rates by using an average schedule credit of 14.7%, as given in its May 1, 2005 rate filing)
 PPIC rate filing effective January 1, 2009 (adjusted manual rates to collected rates by using an average schedule credit of 0.0% as given in its July 1, 2002 rate filing)
 The average schedule credit is the average percentage reduction in a company's collected rates relative to its manual rates.
 For example, if a company's average schedule credit is 10%, then its collected rates are on average 90% of its manual rates.

**Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2016
\$250,000/\$750,000 Limits of Liability**

Remainder of State

| ISO Code | Specialty | ProAssurance | Medical Protective | PPIC* | Median Rate** |
|----------|----------------------------------------------------------|--------------|--------------------|--------|---------------|
| 80101 | Broncho-Esophagology | N/A | 4,650 | 7,971 | 6,310 |
| 80102 | Emergency Medicine - No Major Surgery | 7,863 | 8,439 | 10,987 | 8,439 |
| 80103 | Physicians - Surgery - Endocrinology | 13,250 | 6,372 | 8,320 | 8,320 |
| 80104 | Physicians - Surgery - Gastroenterology | 6,067 | 8,439 | 8,320 | 8,320 |
| 80105 | Physicians - Surgery - Geriatrics | 13,250 | 8,439 | 8,320 | 8,439 |
| 80106 | Surgery - Laryngology | 7,145 | 7,163 | 16,190 | 7,163 |
| 80107 | Physicians - Surgery - Neoplastic | N/A | N/A | 8,320 | 8,320 |
| 80108 | Physicians - Surgery - Nephrology | 6,067 | 6,027 | 8,320 | 6,067 |
| 80109 | Physicians - No Major Surgery | 4,271 | 6,027 | N/A | 5,149 |
| 80114 | Surgery - Ophthalmology | 6,067 | 4,650 | 8,320 | 6,067 |
| 80115 | Surgery - Colon & Rectal | 7,863 | 8,921 | 8,320 | 8,320 |
| 80117 | Surgery - G.P. (Not Primarily Engaged in Surgery) | 9,658 | 8,921 | 11,469 | 9,658 |
| 80132 | Physicians (NOC) - Minor Surgery | 6,067 | 8,439 | N/A | 7,253 |
| 80141 | Surgery - Cardiac | 16,842 | 18,942 | 19,113 | 18,942 |
| 80143 | Surgery - General NOC | 16,842 | 14,879 | 16,190 | 16,190 |
| 80144 | Surgery - Thoracic | 15,046 | 14,879 | 19,113 | 15,046 |
| 80145 | Surgery - Urological | 4,990 | 7,163 | 8,320 | 7,163 |
| 80146 | Surgery - Vascular | 16,842 | 18,942 | 19,113 | 18,942 |
| 80150 | Surgery - Cardiovascular Disease | 16,842 | 18,942 | 19,113 | 18,942 |
| 80151 | Surgery - Anesthesiology | 4,990 | 5,110 | 6,296 | 5,110 |
| 80152 | Surgery - Neurology (Incl. Child) | 27,617 | 27,552 | 35,979 | 27,617 |
| 80153 | Surgery - Obstetrics/Gynecology | 18,638 | 18,942 | 25,634 | 18,942 |
| 80154 | Surgery - Orthopedic | 15,046 | 14,879 | 19,113 | 15,046 |
| 80155 | Surgery - Plastic - Otorhinolaryngology | 9,658 | 7,163 | 16,190 | 9,658 |
| 80156 | Surgery - Plastic NOC | 13,250 | 11,331 | 16,190 | 13,250 |
| 80157 | Surgery - Emergency Medicine | 7,863 | 8,921 | 16,190 | 8,921 |
| 80158 | Surgery - Otolaryngology | 7,145 | 7,163 | 16,190 | 7,163 |
| 80159 | Surgery - Otorhinolaryngology | 7,145 | 7,163 | 16,190 | 7,163 |
| 80160 | Physicians - Surgery - Rhinology | 7,145 | 7,163 | 16,190 | 7,163 |
| 80163 | Radiation Therapy - Emp. phys. or surg. w/ major surgery | 4,990 | 5,110 | N/A | 5,050 |
| 80166 | Surgery - Abdominal | 13,250 | 14,879 | 16,190 | 14,879 |
| 80167 | Surgery - Gynecology | 9,658 | 11,331 | 16,190 | 11,331 |
| 80168 | Surgery Obstetrics | 18,638 | 18,942 | 25,634 | 18,942 |
| 80169 | Surgery - Hand | 10,736 | 11,331 | 16,190 | 11,331 |
| 80170 | Surgery - Head and Neck | 13,250 | 11,331 | 16,190 | 13,250 |
| 80171 | Surgery - Traumatic | 15,046 | 18,942 | 19,113 | 18,942 |
| 80172 | Physician (NOC) - No Major Surgery | 6,067 | N/A | N/A | 6,067 |
| 80221 | Resident Moonlighting (no ER) | N/A | 3,444 | N/A | 3,444 |
| 80223 | Resident Moonlighting (w/ ER) | 4,271 | 3,444 | N/A | 3,858 |
| 80230 | Aerospace Medicine | N/A | 2,928 | 4,309 | 3,618 |
| 80231 | General Preventive Medicine - No Surgery | 3,374 | 2,928 | 4,309 | 3,374 |
| 80233 | Occupational Medicine | 3,374 | 3,444 | 4,309 | 3,444 |
| 80234 | Pharmacology - Clinical | N/A | 3,444 | 4,309 | 3,877 |
| 80235 | Physical Medicine and Rehabilitation | 4,271 | 4,650 | 4,309 | 4,309 |
| 80236 | Public Health | 3,374 | 2,928 | 3,447 | 3,374 |
| 80237 | Diabetes - No Surgery | N/A | 5,110 | 4,309 | 4,709 |
| 80238 | Endocrinology - No Surgery | N/A | 3,444 | 4,309 | 3,877 |
| 80239 | Family Practice - No Surgery | 4,271 | 4,650 | 4,309 | 4,309 |
| 80240 | Legal Medicine & Forensic Medicine | 2,834 | 2,928 | 3,447 | 2,928 |
| 80241 | Gastroenterology - No Surgery | 4,271 | 5,110 | 4,309 | 4,309 |
| 80242 | General Practice - No Surgery | 4,271 | 4,650 | 4,309 | 4,309 |
| 80243 | Geriatrics - No Surgery | 4,271 | 3,444 | 4,309 | 4,271 |
| 80244 | Gynecology - No Surgery | 2,834 | 3,444 | 4,309 | 3,444 |
| 80245 | Hematology - No Surgery | 4,271 | 4,650 | 4,309 | 4,309 |
| 80246 | Infectious Disease - No Surgery | N/A | 5,110 | 4,309 | 4,709 |
| 80247 | Rhinology - No Surgery | 3,374 | 4,650 | 4,309 | 4,309 |
| 80248 | D.O. - Psychiatry (Incl. Child) | 3,374 | 3,444 | 4,309 | 3,444 |
| 80249 | Psychiatry (Incl. Child) | 2,834 | 2,928 | 3,447 | 2,928 |
| 80250 | Psychoanalysis | 3,374 | 2,928 | 3,447 | 3,374 |
| 80251 | Psychosomatic Medicine | 3,374 | 2,928 | 3,447 | 3,374 |
| 80252 | Rheumatology - No Surgery | 4,271 | 4,650 | 4,309 | 4,309 |
| 80253 | Radiology - Therapeutic | 4,990 | 5,110 | 4,309 | 4,990 |
| 80254 | Allergy | 2,834 | 2,928 | 3,447 | 2,928 |
| 80255 | Cardiovascular Disease - No Surgery | 4,990 | 4,650 | 4,309 | 4,650 |
| 80256 | Dermatology - No Surgery | 2,834 | 2,928 | 3,447 | 2,928 |
| 80257 | Internal Medicine - No Surgery | 4,271 | 4,650 | 4,309 | 4,309 |
| 80258 | Laryngology - No Surgery | 3,374 | 4,650 | 4,309 | 4,309 |
| 80259 | Neoplastic Disease - No Surgery | 4,271 | 4,650 | 4,309 | 4,309 |
| 80260 | Nephrology - No Surgery | 4,271 | 4,650 | 4,309 | 4,309 |
| 80261 | Neurology - (Incl. Child) - No Surgery | 6,067 | 6,372 | 4,309 | 6,067 |

**Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2016
\$250,000/\$750,000 Limits of Liability**

Remainder of State

| ISO Code | Specialty | ProAssurance | Medical Protective | PPIC* | Median Rate** |
|----------|------------------------------------------------|--------------|--------------------|--------|---------------|
| 80262 | Nuclear Medicine | N/A | 3,444 | 4,309 | 3,877 |
| 80263 | Ophthalmology - No Surgery | 2,834 | 2,928 | 4,309 | 2,928 |
| 80264 | Otology - No Surgery | 3,374 | 4,650 | 4,309 | 4,309 |
| 80265 | Otorhinolaryngology - No Surgery | 3,374 | 4,650 | 4,309 | 4,309 |
| 80266 | Pathology - No Surgery | 4,271 | 4,650 | 3,447 | 4,271 |
| 80267 | Pediatrics - No Surgery | 3,374 | 3,444 | 4,309 | 3,444 |
| 80268 | Physicians (NOC) - No Surgery | 3,374 | 2,928 | 4,309 | 3,374 |
| 80269 | Pulmonary Disease - No Surgery | 4,990 | 5,110 | 4,309 | 4,990 |
| 80270 | Rhinology - Minor Surgery | 6,067 | 6,027 | 6,462 | 6,067 |
| 80271 | Diabetes - Minor Surgery | 6,067 | 8,439 | 6,462 | 6,462 |
| 80272 | Endocrinology - Minor Surgery | 6,067 | 6,372 | 6,462 | 6,372 |
| 80273 | Family Practice - Minor Surgery | 7,145 | 8,439 | 6,462 | 7,145 |
| 80274 | Gastroenterology - Minor Surgery | 6,067 | 7,163 | 6,462 | 6,462 |
| 80275 | General Practice - Minor Surgery | 7,145 | 6,027 | 6,462 | 6,462 |
| 80276 | Geriatrics - Minor Surgery | 6,067 | 6,372 | 6,462 | 6,372 |
| 80277 | Gynecology - Minor Surgery | 4,990 | 6,372 | 6,462 | 6,372 |
| 80278 | Hematology - Minor Surgery | 6,067 | 7,163 | 6,462 | 6,462 |
| 80279 | Infectious Diseases - Minor Surgery | 6,067 | 6,372 | 6,462 | 6,372 |
| 80280 | Radiology - Diagnostic | 6,067 | 6,372 | 6,462 | 6,372 |
| 80281 | Cardiovascular Disease - Minor Surgery | 7,145 | 6,027 | 6,462 | 6,462 |
| 80282 | Dermatology - Minor Surgery | 4,990 | 5,110 | 6,462 | 5,110 |
| 80283 | Intensive Care Medicine - Minor Surgery | 7,145 | 8,439 | 6,462 | 7,145 |
| 80284 | Internal Medicine - Minor Surgery | 6,067 | 6,372 | 6,462 | 6,372 |
| 80285 | Laryngology - Minor Surgery | 6,067 | 6,027 | 6,462 | 6,067 |
| 80286 | Neoplastic Diseases - Minor Surgery | 6,067 | 7,163 | 6,462 | 6,462 |
| 80287 | Nephrology - Minor Surgery | 6,067 | 6,027 | 6,462 | 6,067 |
| 80288 | Neurology (Incl. Child) - Minor Surgery | 7,145 | 7,163 | 6,462 | 7,145 |
| 80289 | Ophthalmology - Minor Surgery | 3,374 | 4,650 | 6,462 | 4,650 |
| 80290 | Otology - Minor Surgery | 6,067 | 6,027 | 6,462 | 6,067 |
| 80291 | Otorhinolaryngology - Minor Surgery | 6,067 | 6,027 | 6,462 | 6,067 |
| 80292 | Pathology - Minor Surgery | N/A | 6,027 | 6,462 | 6,245 |
| 80293 | Pediatrics - Minor Surgery | 4,990 | 6,027 | 6,462 | 6,027 |
| 80294 | Physicians (NOC) - Minor Surgery | 6,067 | 6,027 | 6,462 | 6,067 |
| 80419 | Fam. or Gen. Practice - Major Surgery | 9,658 | 8,921 | 10,987 | 9,658 |
| 80420 | Family Physicians - No Surgery | 4,271 | 4,650 | 4,309 | 4,309 |
| 80421 | Family Physicians (GP) - Minor Surgery - No OB | 4,990 | 5,110 | 7,971 | 5,110 |
| 80422 | Catheterization, N.O.C. | N/A | 7,163 | N/A | 7,163 |
| 80424 | Urgent Care/Emergency Medicine - No surgery | 4,990 | 5,110 | 4,309 | 4,990 |
| 80425 | Radiation Therapy - N.O.C. | 4,990 | 5,110 | N/A | 5,050 |
| 80426 | Radiation Oncology | N/A | N/A | N/A | N/A |
| 80431 | Shock Therapy | 4,271 | 6,027 | N/A | 5,149 |
| 80473 | Oncology - NOC | 4,271 | 4,650 | N/A | 4,460 |
| 80474 | Oncology - Minor Surgery | 4,271 | 7,163 | N/A | 5,717 |
| 80475 | Pain Medicine | 7,863 | 5,110 | N/A | 6,487 |
| 80476 | Bariatric Surgery | 18,638 | 18,942 | N/A | 18,790 |

* Preferred Professional Insurance Company
** Average rate when only two rates are available

Sources:

ProAssurance June 1, 2013 and November 1, 2009 rate filings (adjusted manual rates to collected rates by using an average schedule credit of 20.0%)
 Medical Protective Company July 1, 2013, August 1, 2007, and May 1, 2006 rate filings (adjusted manual rates to collected rates by using an average schedule credit of 14.7%, as given in its May 1, 2005 rate filing)
 PPIC rate filing effective January 1, 2009 (adjusted manual rates to collected rates by using an average schedule credit of 0.0% as given in its July 1, 2002 rate filing)
 The average schedule credit is the average percentage reduction in a company's collected rates relative to its manual rates.
 For example, if a company's average schedule credit is 10%, then its collected rates are on average 90% of its manual rates.

Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2016
\$250,000/\$750,000 Limits of Liability

Statewide Weighted Average

| ISO Code | Specialty | ProAssurance | Medical Protective | PPIC* | Median Rate** |
|----------|----------------------------------------------------------|--------------|--------------------|--------|---------------|
| 80101 | Broncho-Esophagology | N/A | 4,786 | 8,140 | 6,463 |
| 80102 | Emergency Medicine - No Major Surgery | 8,144 | 8,686 | 11,221 | 8,686 |
| 80103 | Physicians - Surgery - Endocrinology | 13,743 | 6,559 | 8,496 | 8,496 |
| 80104 | Physicians - Surgery - Gastroenterology | 6,278 | 8,686 | 8,496 | 8,496 |
| 80105 | Physicians - Surgery - Geriatrics | 13,743 | 8,686 | 8,496 | 8,686 |
| 80106 | Surgery - Laryngology | 7,398 | 7,374 | 16,534 | 7,398 |
| 80107 | Physicians - Surgery - Neoplastic | N/A | N/A | 8,496 | 8,496 |
| 80108 | Physicians - Surgery - Nephrology | 6,278 | 6,204 | 8,496 | 6,278 |
| 80109 | Physicians - No Major Surgery | 4,412 | 6,204 | N/A | 5,308 |
| 80114 | Surgery - Ophthalmology | 6,278 | 4,786 | 8,496 | 6,278 |
| 80115 | Surgery - Colon & Rectal | 8,144 | 9,183 | 8,496 | 8,496 |
| 80117 | Surgery - G.P. (Not Primarily Engaged in Surgery) | 10,010 | 9,183 | 11,712 | 10,010 |
| 80132 | Physicians (NOC) - Minor Surgery | 6,278 | 8,686 | N/A | 7,482 |
| 80141 | Surgery - Cardiac | 17,475 | 19,498 | 19,519 | 19,498 |
| 80143 | Surgery - General NOC | 17,475 | 15,316 | 16,534 | 16,534 |
| 80144 | Surgery - Thoracic | 15,609 | 15,316 | 19,519 | 15,609 |
| 80145 | Surgery - Urological | 5,158 | 7,374 | 8,496 | 7,374 |
| 80146 | Surgery - Vascular | 17,475 | 19,498 | 19,519 | 19,498 |
| 80150 | Surgery - Cardiovascular Disease | 17,475 | 19,498 | 19,519 | 19,498 |
| 80151 | Surgery - Anesthesiology | 5,158 | 5,260 | 6,430 | 5,260 |
| 80152 | Surgery - Neurology (Incl. Child) | 28,672 | 28,361 | 36,742 | 28,672 |
| 80153 | Surgery - Obstetrics/Gynecology | 19,341 | 19,498 | 26,178 | 19,498 |
| 80154 | Surgery - Orthopedic | 15,609 | 15,316 | 19,519 | 15,609 |
| 80155 | Surgery - Plastic - Otorhinolaryngology | 10,010 | 7,374 | 16,534 | 10,010 |
| 80156 | Surgery - Plastic NOC | 13,743 | 11,664 | 16,534 | 13,743 |
| 80157 | Surgery - Emergency Medicine | 8,144 | 9,183 | 16,534 | 9,183 |
| 80158 | Surgery - Otolaryngology | 7,398 | 7,374 | 16,534 | 7,398 |
| 80159 | Surgery - Otorhinolaryngology | 7,398 | 7,374 | 16,534 | 7,398 |
| 80160 | Physicians - Surgery - Rhinology | 7,398 | 7,374 | 16,534 | 7,398 |
| 80163 | Radiation Therapy - Emp. phys. or surg. w/ major surgery | 5,158 | 5,260 | N/A | 5,209 |
| 80166 | Surgery - Abdominal | 13,743 | 15,316 | 16,534 | 15,316 |
| 80167 | Surgery - Gynecology | 10,010 | 11,664 | 16,534 | 11,664 |
| 80168 | Surgery Obstetrics | 19,341 | 19,498 | 26,178 | 19,498 |
| 80169 | Surgery - Hand | 11,130 | 11,664 | 16,534 | 11,664 |
| 80170 | Surgery - Head and Neck | 13,743 | 11,664 | 16,534 | 13,743 |
| 80171 | Surgery - Traumatic | 15,609 | 19,498 | 19,519 | 19,498 |
| 80172 | Physician (NOC) - No Major Surgery | 6,278 | N/A | N/A | 6,278 |
| 80221 | Resident Moonlighting (no ER) | N/A | 3,545 | N/A | 3,545 |
| 80223 | Resident Moonlighting (w/ ER) | 4,412 | 3,545 | N/A | 3,979 |
| 80230 | Aerospace Medicine | N/A | 3,014 | 4,400 | 3,707 |
| 80231 | General Preventive Medicine - No Surgery | 3,479 | 3,014 | 4,400 | 3,479 |
| 80233 | Occupational Medicine | 3,479 | 3,545 | 4,400 | 3,545 |
| 80234 | Pharmacology - Clinical | N/A | 3,545 | 4,400 | 3,973 |
| 80235 | Physical Medicine and Rehabilitation | 4,412 | 4,786 | 4,400 | 4,412 |
| 80236 | Public Health | 3,479 | 3,014 | 3,520 | 3,479 |
| 80237 | Diabetes - No Surgery | N/A | 5,260 | 4,400 | 4,830 |
| 80238 | Endocrinology - No Surgery | N/A | 3,545 | 4,400 | 3,973 |
| 80239 | Family Practice - No Surgery | 4,412 | 4,786 | 4,400 | 4,412 |
| 80240 | Legal Medicine & Forensic Medicine | 2,919 | 3,014 | 3,520 | 3,014 |
| 80241 | Gastroenterology - No Surgery | 4,412 | 5,260 | 4,400 | 4,412 |
| 80242 | General Practice - No Surgery | 4,412 | 4,786 | 4,400 | 4,412 |
| 80243 | Geriatrics - No Surgery | 4,412 | 3,545 | 4,400 | 4,400 |
| 80244 | Gynecology - No Surgery | 2,919 | 3,545 | 4,400 | 3,545 |
| 80245 | Hematology - No Surgery | 4,412 | 4,786 | 4,400 | 4,412 |
| 80246 | Infectious Disease - No Surgery | N/A | 5,260 | 4,400 | 4,830 |
| 80247 | Rhinology - No Surgery | 3,479 | 4,786 | 4,400 | 4,400 |
| 80248 | D.O. - Psychiatry (Incl. Child) | 3,479 | 3,545 | 4,400 | 3,545 |
| 80249 | Psychiatry (Incl. Child) | 2,919 | 3,014 | 3,520 | 3,014 |
| 80250 | Psychoanalysis | 3,479 | 3,014 | 3,520 | 3,479 |
| 80251 | Psychosomatic Medicine | 3,479 | 3,014 | 3,520 | 3,479 |
| 80252 | Rheumatology - No Surgery | 4,412 | 4,786 | 4,400 | 4,412 |
| 80253 | Radiology - Therapeutic | 5,158 | 5,260 | 4,400 | 5,158 |
| 80254 | Allergy | 2,919 | 3,014 | 3,520 | 3,014 |
| 80255 | Cardiovascular Disease - No Surgery | 5,158 | 4,786 | 4,400 | 4,786 |
| 80256 | Dermatology - No Surgery | 2,919 | 3,014 | 3,520 | 3,014 |
| 80257 | Internal Medicine - No Surgery | 4,412 | 4,786 | 4,400 | 4,412 |
| 80258 | Laryngology - No Surgery | 3,479 | 4,786 | 4,400 | 4,400 |
| 80259 | Neoplastic Disease - No Surgery | 4,412 | 4,786 | 4,400 | 4,412 |
| 80260 | Nephrology - No Surgery | 4,412 | 4,786 | 4,400 | 4,412 |
| 80261 | Neurology - (Incl. Child) - No Surgery | 6,278 | 6,559 | 4,400 | 6,278 |

**Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2016
\$250,000/\$750,000 Limits of Liability**

Statewide Weighted Average

| ISO Code | Specialty | ProAssurance | Medical Protective | PPIC* | Median Rate** |
|----------|------------------------------------------------|--------------|--------------------|--------|---------------|
| 80262 | Nuclear Medicine | N/A | 3,545 | 4,400 | 3,973 |
| 80263 | Ophthalmology - No Surgery | 2,919 | 3,014 | 4,400 | 3,014 |
| 80264 | Otology - No Surgery | 3,479 | 4,786 | 4,400 | 4,400 |
| 80265 | Otorhinolaryngology - No Surgery | 3,479 | 4,786 | 4,400 | 4,400 |
| 80266 | Pathology - No Surgery | 4,412 | 4,786 | 3,520 | 4,412 |
| 80267 | Pediatrics - No Surgery | 3,479 | 3,545 | 4,400 | 3,545 |
| 80268 | Physicians (NOC) - No Surgery | 3,479 | 3,014 | 4,400 | 3,479 |
| 80269 | Pulmonary Disease - No Surgery | 5,158 | 5,260 | 4,400 | 5,158 |
| 80270 | Rhinology - Minor Surgery | 6,278 | 6,204 | 6,600 | 6,278 |
| 80271 | Diabetes - Minor Surgery | 6,278 | 8,686 | 6,600 | 6,600 |
| 80272 | Endocrinology - Minor Surgery | 6,278 | 6,559 | 6,600 | 6,559 |
| 80273 | Family Practice - Minor Surgery | 7,398 | 8,686 | 6,600 | 7,398 |
| 80274 | Gastroenterology - Minor Surgery | 6,278 | 7,374 | 6,600 | 6,600 |
| 80275 | General Practice - Minor Surgery | 7,398 | 6,204 | 6,600 | 6,600 |
| 80276 | Geriatrics - Minor Surgery | 6,278 | 6,559 | 6,600 | 6,559 |
| 80277 | Gynecology - Minor Surgery | 5,158 | 6,559 | 6,600 | 6,559 |
| 80278 | Hematology - Minor Surgery | 6,278 | 7,374 | 6,600 | 6,600 |
| 80279 | Infectious Diseases - Minor Surgery | 6,278 | 6,559 | 6,600 | 6,559 |
| 80280 | Radiology - Diagnostic | 6,278 | 6,559 | 6,600 | 6,559 |
| 80281 | Cardiovascular Disease - Minor Surgery | 7,398 | 6,204 | 6,600 | 6,600 |
| 80282 | Dermatology - Minor Surgery | 5,158 | 5,260 | 6,600 | 5,260 |
| 80283 | Intensive Care Medicine - Minor Surgery | 7,398 | 8,686 | 6,600 | 7,398 |
| 80284 | Internal Medicine - Minor Surgery | 6,278 | 6,559 | 6,600 | 6,559 |
| 80285 | Laryngology - Minor Surgery | 6,278 | 6,204 | 6,600 | 6,278 |
| 80286 | Neoplastic Diseases - Minor Surgery | 6,278 | 7,374 | 6,600 | 6,600 |
| 80287 | Nephrology - Minor Surgery | 6,278 | 6,204 | 6,600 | 6,278 |
| 80288 | Neurology (Incl. Child) - Minor Surgery | 7,398 | 7,374 | 6,600 | 7,374 |
| 80289 | Ophthalmology - Minor Surgery | 3,479 | 4,786 | 6,600 | 4,786 |
| 80290 | Otology - Minor Surgery | 6,278 | 6,204 | 6,600 | 6,278 |
| 80291 | Otorhinolaryngology - Minor Surgery | 6,278 | 6,204 | 6,600 | 6,278 |
| 80292 | Pathology - Minor Surgery | N/A | 6,204 | 6,600 | 6,402 |
| 80293 | Pediatrics - Minor Surgery | 5,158 | 6,204 | 6,600 | 6,204 |
| 80294 | Physicians (NOC) - Minor Surgery | 6,278 | 6,204 | 6,600 | 6,278 |
| 80419 | Fam. or Gen. Practice - Major Surgery | 10,010 | 9,183 | 11,221 | 10,010 |
| 80420 | Family Physicians - No Surgery | 4,412 | 4,786 | 4,400 | 4,412 |
| 80421 | Family Physicians (GP) - Minor Surgery - No OB | 5,158 | 5,260 | 8,140 | 5,260 |
| 80422 | Catheterization, N.O.C. | N/A | 7,374 | N/A | 7,374 |
| 80424 | Urgent Care/Emergency Medicine - No surgery | 5,158 | 5,260 | 4,400 | 5,158 |
| 80425 | Radiation Therapy - N.O.C. | 5,158 | 5,260 | N/A | 5,209 |
| 80426 | Radiation Oncology | N/A | N/A | N/A | N/A |
| 80431 | Shock Therapy | 4,412 | 6,204 | N/A | 5,308 |
| 80473 | Oncology - NOC | 4,412 | 4,786 | N/A | 4,599 |
| 80474 | Oncology - Minor Surgery | 4,412 | 7,374 | N/A | 5,893 |
| 80475 | Pain Medicine | 8,144 | 5,260 | N/A | 6,702 |
| 80476 | Bariatric Surgery | 19,341 | 19,498 | N/A | 19,419 |

* Preferred Professional Insurance Company
** Average rate when only two rates are available

Sources:

ProAssurance June 1, 2013 and November 1, 2009 rate filings (adjusted manual rates to collected rates by using an average schedule credit of 20.0%)
 Medical Protective Company July 1, 2013, August 1, 2007, and May 1, 2006 rate filings (adjusted manual rates to collected rates by using an average schedule credit of 14.7%, as given in its May 1, 2005 rate filing)
 PPIC rate filing effective January 1, 2009 (adjusted manual rates to collected rates by using an average schedule credit of 0.0% as given in its July 1, 2002 rate filing)
 The average schedule credit is the average percentage reduction in a company's collected rates relative to its manual rates.
 For example, if a company's average schedule credit is 10%, then its collected rates are on average 90% of its manual rates.