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June 23, 2022

Mr. Edward J. Fujawa  
Deputy General Counsel  
Indiana Department of Insurance  
311 W. Washington Street - Suite 103  
Indianapolis, IN 46204-2787

**Re: Median Physicians Rates**

Dear Ed:

Enclosed please find our calculation of the median mature claims-made average collected rate at \$500,000/\$1,500,000 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, 2022 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 primary care 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).

Ed, please call with any questions.

Sincerely,

Eric J. Wunder, FCAS, MAAA  
Principal and Consulting Actuary

Chad C. Karls, FCAS, MAAA  
Principal and Consulting Actuary

EJW/CCK/all

cc: Mary Wilson

Encl.

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**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2022  
\$500,000/\$1,500,000 Limits of Liability

**Lake and Porter Counties**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80101	Broncho-Esophagology	N/A	7,751	15,305	11,528
80102	Emergency Medicine - No Major Surgery	14,924	16,007	15,305	15,305
80103	Physicians - Surgery - Endocrinology	22,807	10,062	15,305	15,305
80104	Physicians - Surgery - Gastroenterology	10,194	14,069	15,305	14,069
80105	Physicians - Surgery - Geriatrics	22,807	14,069	15,305	15,305
80106	Surgery - Laryngology	12,086	11,776	29,152	12,086
80107	Physicians - Surgery - Neoplastic	N/A	N/A	15,305	15,305
80108	Physicians - Surgery - Nephrology	10,194	9,356	15,305	10,194
80109	Physicians - No Major Surgery	7,041	10,062	10,931	10,062
80114	Surgery - Ophthalmology	10,194	7,751	8,746	8,746
80115	Surgery - Colon & Rectal	13,347	16,007	15,305	15,305
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	16,500	13,170	23,321	16,500
80132	Physicians (NOC) - Minor Surgery	10,194	10,062	10,931	10,194
80141	Surgery - Cardiac	29,112	29,998	40,083	29,998
80143	Surgery - General NOC	30,688	26,696	26,236	26,696
80144	Surgery - Thoracic	25,959	25,425	40,083	25,959
80145	Surgery - Urological	13,347	13,170	15,305	13,347
80146	Surgery - Vascular	29,112	31,581	40,083	31,581
80150	Surgery - Cardiovascular Disease	29,112	29,998	40,083	29,998
80151	Surgery - Anesthesiology	8,302	8,736	8,746	8,736
80152	Surgery - Neurology (Incl. Child)	48,030	45,936	65,591	48,030
80153	Surgery - Obstetrics/Gynecology	32,265	31,581	40,083	32,265
80154	Surgery - Orthopedic	25,959	25,425	40,083	25,959
80155	Surgery - Plastic - Otorhinolaryngology	16,500	11,776	18,948	16,500
80156	Surgery - Plastic NOC	22,807	18,891	29,152	22,807
80157	Surgery - Emergency Medicine	13,347	19,837	18,948	18,948
80158	Surgery - Otolaryngology	12,086	11,776	29,152	12,086
80159	Surgery - Otorhinolaryngology	12,086	11,776	18,948	12,086
80160	Physicians - Surgery - Rhinology	12,086	11,776	18,948	12,086
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	8,302	13,170	13,118	13,118
80166	Surgery - Abdominal	22,807	26,696	40,083	26,696
80167	Surgery - Gynecology	16,500	18,891	23,321	18,891
80168	Surgery Obstetrics	32,265	31,581	40,083	32,265
80169	Surgery - Hand	18,392	18,891	29,152	18,891
80170	Surgery - Head and Neck	22,807	18,891	40,083	22,807
80171	Surgery - Traumatic	25,959	31,581	47,371	31,581
80172	Physician (NOC) - No Major Surgery	10,194	N/A	10,931	10,563
80221	Resident Moonlighting (no ER)	N/A	6,945	N/A	6,945
80223	Resident Moonlighting (w/ ER)	7,041	6,945	N/A	6,993
80230	Aerospace Medicine	N/A	6,945	7,288	7,117
80231	General Preventive Medicine - No Surgery	5,464	6,031	7,288	6,031
80233	Occupational Medicine	5,464	5,743	5,101	5,464
80234	Pharmacology - Clinical	N/A	7,751	7,288	7,520
80235	Physical Medicine and Rehabilitation	7,041	7,751	5,101	7,041
80236	Public Health	5,464	5,457	7,288	5,464
80237	Diabetes - No Surgery	N/A	8,147	8,746	8,446
80238	Endocrinology - No Surgery	5,464	5,457	8,746	5,464
80239	Family Practice - No Surgery	7,041	7,751	7,288	7,288
80240	Legal Medicine & Forensic Medicine	4,519	5,743	5,101	5,101
80241	Gastroenterology - No Surgery	7,041	10,062	8,746	8,746
80242	General Practice - No Surgery	7,041	7,751	7,288	7,288
80243	Geriatrics - No Surgery	5,464	6,031	7,288	6,031
80244	Gynecology - No Surgery	4,519	7,751	7,288	7,288
80245	Hematology - No Surgery	7,041	7,751	8,746	7,751
80246	Infectious Disease - No Surgery	8,302	8,147	8,746	8,302
80247	Rhinology - No Surgery	5,464	7,751	7,288	7,288
80248	D.O. - Psychiatry (Incl. Child)	5,464	4,883	7,288	5,464
80249	Psychiatry (Incl. Child)	4,519	4,883	7,288	4,883
80250	Psychoanalysis	5,464	4,883	5,101	5,101
80251	Psychosomatic Medicine	5,464	4,883	5,101	5,101
80252	Rheumatology - No Surgery	7,041	6,945	8,746	7,041
80253	Radiology - Therapeutic	10,194	8,147	10,931	10,194
80254	Allergy	4,519	4,883	7,288	4,883
80255	Cardiovascular Disease - No Surgery	8,302	8,736	8,746	8,736
80256	Dermatology - No Surgery	4,519	4,883	7,288	4,883
80257	Internal Medicine - No Surgery	7,041	7,751	8,746	7,751
80258	Laryngology - No Surgery	5,464	7,751	7,288	7,288
80259	Neoplastic Disease - No Surgery	7,041	7,751	7,288	7,288
80260	Nephrology - No Surgery	7,041	7,751	8,746	7,751
80261	Neurology - (Incl. Child) - No Surgery	10,194	10,620	10,931	10,620
80262	Nuclear Medicine	N/A	6,031	7,288	6,659

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2022  
\$500,000/\$1,500,000 Limits of Liability

**Lake and Porter Counties**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80263	Ophthalmology - No Surgery	4,519	4,883	7,288	4,883
80264	Otology - No Surgery	5,464	7,751	7,288	7,288
80265	Otorhinolaryngology - No Surgery	5,464	7,751	7,288	7,288
80266	Pathology - No Surgery	7,041	7,751	7,288	7,288
80267	Pediatrics - No Surgery	5,464	5,743	7,288	5,743
80268	Physicians (NOC) - No Surgery	5,464	5,457	7,288	5,464
80269	Pulmonary Disease - No Surgery	8,302	11,155	8,746	8,746
80270	Rhinology - Minor Surgery	10,194	10,062	10,931	10,194
80271	Diabetes - Minor Surgery	10,194	13,170	10,931	10,931
80272	Endocrinology - Minor Surgery	10,194	10,062	10,931	10,194
80273	Family Practice - Minor Surgery	12,086	13,170	10,931	12,086
80274	Gastroenterology - Minor Surgery	10,194	11,776	10,931	10,931
80275	General Practice - Minor Surgery	12,086	10,062	10,931	10,931
80276	Geriatrics - Minor Surgery	10,194	10,620	10,931	10,620
80277	Gynecology - Minor Surgery	8,302	12,542	10,931	10,931
80278	Hematology - Minor Surgery	10,194	10,062	10,931	10,194
80279	Infectious Diseases - Minor Surgery	10,194	10,620	10,931	10,620
80280	Radiology - Diagnostic	12,086	11,776	13,118	12,086
80281	Cardiovascular Disease - Minor Surgery	10,194	11,155	10,931	10,931
80282	Dermatology - Minor Surgery	8,302	8,147	7,288	8,147
80283	Intensive Care Medicine - Minor Surgery	12,086	14,069	10,931	12,086
80284	Internal Medicine - Minor Surgery	10,194	10,620	10,931	10,620
80285	Laryngology - Minor Surgery	10,194	10,062	10,931	10,194
80286	Neoplastic Diseases - Minor Surgery	10,194	12,542	10,931	10,931
80287	Nephrology - Minor Surgery	10,194	9,356	10,931	10,194
80288	Neurology (Incl. Child) - Minor Surgery	12,086	11,776	10,931	11,776
80289	Ophthalmology - Minor Surgery	5,464	7,751	8,746	7,751
80290	Otology - Minor Surgery	10,194	10,062	10,931	10,194
80291	Otorhinolaryngology - Minor Surgery	10,194	10,062	10,931	10,194
80292	Pathology - Minor Surgery	N/A	10,062	10,931	10,497
80293	Pediatrics - Minor Surgery	8,302	9,356	10,931	9,356
80294	Physicians (NOC) - Minor Surgery	10,194	10,062	10,931	10,194
80419	Fam. or Gen. Practice - Major Surgery	16,500	13,170	23,321	16,500
80420	Family Physicians - No Surgery	7,041	7,751	7,288	7,288
80421	Family Physicians (GP) - Minor Surgery - No OB	8,302	8,147	10,931	8,302
80422	Catheterization, N.O.C.	N/A	12,542	15,305	13,923
80424	Urgent Care/Emergency Medicine - No surgery	8,302	8,147	15,305	8,302
80425	Radiation Therapy - N.O.C.	8,302	8,147	15,305	8,302
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	7,041	9,356	10,931	9,356
80473	Oncology - NOC	7,041	7,751	8,746	7,751
80474	Oncology - Minor Surgery	7,041	10,062	8,746	8,746
80475	Pain Medicine	14,924	8,736	N/A	11,830
80476	Bariatric Surgery	41,724	31,581	40,083	40,083

\* Average rate when only two rates are available

Sources:

ProAssurance July 1, 2022 rate filing (premium discount off-balance factor of 21% from page 148 of rate filing)  
 Medical Protective Company September 1, 2021 rate filing (adjusted manual rates to collected rates by using an average schedule credit of 14.7%, as given in its May 1, 2005 rate filing)  
 MMIC rate filing effective July 1, 2020 (manual rates equal collected rates since no average schedule credit was found)  
 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, 2022  
\$500,000/\$1,500,000 Limits of Liability

**Remainder of State**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80101	Broncho-Esophagology	N/A	5,637	10,202	7,920
80102	Emergency Medicine - No Major Surgery	10,194	11,642	10,202	10,202
80103	Physicians - Surgery - Endocrinology	15,449	7,318	10,202	10,202
80104	Physicians - Surgery - Gastroenterology	7,041	10,233	10,202	10,202
80105	Physicians - Surgery - Geriatrics	15,449	10,233	10,202	10,233
80106	Surgery - Laryngology	8,302	8,564	19,432	8,564
80107	Physicians - Surgery - Neoplastic	N/A	N/A	10,202	10,202
80108	Physicians - Surgery - Nephrology	7,041	6,805	10,202	7,041
80109	Physicians - No Major Surgery	4,939	7,318	7,288	7,288
80114	Surgery - Ophthalmology	7,041	5,637	5,830	5,830
80115	Surgery - Colon & Rectal	9,143	11,642	10,202	10,202
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	11,245	9,578	15,546	11,245
80132	Physicians (NOC) - Minor Surgery	7,041	7,318	7,288	7,288
80141	Surgery - Cardiac	19,653	21,818	26,720	21,818
80143	Surgery - General NOC	20,704	19,418	17,489	19,418
80144	Surgery - Thoracic	17,551	18,493	26,720	18,493
80145	Surgery - Urological	9,143	9,578	10,202	9,578
80146	Surgery - Vascular	19,653	22,970	26,720	22,970
80150	Surgery - Cardiovascular Disease	19,653	21,818	26,720	21,818
80151	Surgery - Anesthesiology	5,780	6,354	5,830	5,830
80152	Surgery - Neurology (Incl. Child)	32,265	33,409	43,722	33,409
80153	Surgery - Obstetrics/Gynecology	21,755	22,970	26,720	22,970
80154	Surgery - Orthopedic	17,551	18,493	26,720	18,493
80155	Surgery - Plastic - Otorhinolaryngology	11,245	8,564	12,631	11,245
80156	Surgery - Plastic NOC	15,449	13,739	19,432	15,449
80157	Surgery - Emergency Medicine	9,143	14,428	12,631	12,631
80158	Surgery - Otolaryngology	8,302	8,564	19,432	8,564
80159	Surgery - Otorhinolaryngology	8,302	8,564	12,631	8,564
80160	Physicians - Surgery - Rhinology	8,302	8,564	12,631	8,564
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,780	9,578	8,744	8,744
80166	Surgery - Abdominal	15,449	19,418	26,720	19,418
80167	Surgery - Gynecology	11,245	13,739	15,546	13,739
80168	Surgery Obstetrics	21,755	22,970	26,720	22,970
80169	Surgery - Hand	12,506	13,739	19,432	13,739
80170	Surgery - Head and Neck	15,449	13,739	26,720	15,449
80171	Surgery - Traumatic	17,551	22,970	31,578	22,970
80172	Physician (NOC) - No Major Surgery	7,041	N/A	7,288	7,164
80221	Resident Moonlighting (no ER)	N/A	5,051	N/A	5,051
80223	Resident Moonlighting (w/ ER)	4,939	5,051	N/A	4,995
80230	Aerospace Medicine	N/A	5,051	4,858	4,955
80231	General Preventive Medicine - No Surgery	3,888	4,386	4,858	4,386
80233	Occupational Medicine	3,888	4,177	3,401	3,888
80234	Pharmacology - Clinical	N/A	5,637	4,858	5,248
80235	Physical Medicine and Rehabilitation	4,939	5,637	3,401	4,939
80236	Public Health	3,888	3,970	4,858	3,970
80237	Diabetes - No Surgery	N/A	5,926	5,830	5,878
80238	Endocrinology - No Surgery	3,888	3,970	5,830	3,970
80239	Family Practice - No Surgery	4,939	5,637	4,858	4,939
80240	Legal Medicine & Forensic Medicine	3,258	4,177	3,401	3,401
80241	Gastroenterology - No Surgery	4,939	7,318	5,830	5,830
80242	General Practice - No Surgery	4,939	5,637	4,858	4,939
80243	Geriatrics - No Surgery	3,888	4,386	4,858	4,386
80244	Gynecology - No Surgery	3,258	5,637	4,858	4,858
80245	Hematology - No Surgery	4,939	5,637	5,830	5,637
80246	Infectious Disease - No Surgery	5,780	5,926	5,830	5,830
80247	Rhinology - No Surgery	3,888	5,637	4,858	4,858
80248	D.O. - Psychiatry (Incl. Child)	3,888	3,552	4,858	3,888
80249	Psychiatry (Incl. Child)	3,258	3,552	4,858	3,552
80250	Psychoanalysis	3,888	3,552	3,401	3,552
80251	Psychosomatic Medicine	3,888	3,552	3,401	3,552
80252	Rheumatology - No Surgery	4,939	5,051	5,830	5,051
80253	Radiology - Therapeutic	7,041	5,926	7,288	7,041
80254	Allergy	3,258	3,552	4,858	3,552
80255	Cardiovascular Disease - No Surgery	5,780	6,354	5,830	5,830
80256	Dermatology - No Surgery	3,258	3,552	4,858	3,552
80257	Internal Medicine - No Surgery	4,939	5,637	5,830	5,637
80258	Laryngology - No Surgery	3,888	5,637	4,858	4,858
80259	Neoplastic Disease - No Surgery	4,939	5,637	4,858	4,939
80260	Nephrology - No Surgery	4,939	5,637	5,830	5,637
80261	Neurology - (Incl. Child) - No Surgery	7,041	7,724	7,288	7,288
80262	Nuclear Medicine	N/A	4,386	4,858	4,622

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2022  
\$500,000/\$1,500,000 Limits of Liability

**Remainder of State**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80263	Ophthalmology - No Surgery	3,258	3,552	4,858	3,552
80264	Otology - No Surgery	3,888	5,637	4,858	4,858
80265	Otorhinolaryngology - No Surgery	3,888	5,637	4,858	4,858
80266	Pathology - No Surgery	4,939	5,637	4,858	4,939
80267	Pediatrics - No Surgery	3,888	4,177	4,858	4,177
80268	Physicians (NOC) - No Surgery	3,888	3,970	4,858	3,970
80269	Pulmonary Disease - No Surgery	5,780	8,113	5,830	5,830
80270	Rhinology - Minor Surgery	7,041	7,318	7,288	7,288
80271	Diabetes - Minor Surgery	7,041	9,578	7,288	7,288
80272	Endocrinology - Minor Surgery	7,041	7,318	7,288	7,288
80273	Family Practice - Minor Surgery	8,302	9,578	7,288	8,302
80274	Gastroenterology - Minor Surgery	7,041	8,564	7,288	7,288
80275	General Practice - Minor Surgery	8,302	7,318	7,288	7,318
80276	Geriatrics - Minor Surgery	7,041	7,724	7,288	7,288
80277	Gynecology - Minor Surgery	5,780	9,122	7,288	7,288
80278	Hematology - Minor Surgery	7,041	7,318	7,288	7,288
80279	Infectious Diseases - Minor Surgery	7,041	7,724	7,288	7,288
80280	Radiology - Diagnostic	8,302	8,564	8,744	8,564
80281	Cardiovascular Disease - Minor Surgery	7,041	8,113	7,288	7,288
80282	Dermatology - Minor Surgery	5,780	5,926	4,858	5,780
80283	Intensive Care Medicine - Minor Surgery	8,302	10,233	7,288	8,302
80284	Internal Medicine - Minor Surgery	7,041	7,724	7,288	7,288
80285	Laryngology - Minor Surgery	7,041	7,318	7,288	7,288
80286	Neoplastic Diseases - Minor Surgery	7,041	9,122	7,288	7,288
80287	Nephrology - Minor Surgery	7,041	6,805	7,288	7,041
80288	Neurology (Incl. Child) - Minor Surgery	8,302	8,564	7,288	8,302
80289	Ophthalmology - Minor Surgery	3,888	5,637	5,830	5,637
80290	Otology - Minor Surgery	7,041	7,318	7,288	7,288
80291	Otorhinolaryngology - Minor Surgery	7,041	7,318	7,288	7,288
80292	Pathology - Minor Surgery	N/A	7,318	7,288	7,303
80293	Pediatrics - Minor Surgery	5,780	6,805	7,288	6,805
80294	Physicians (NOC) - Minor Surgery	7,041	7,318	7,288	7,288
80419	Fam. or Gen. Practice - Major Surgery	11,245	9,578	15,546	11,245
80420	Family Physicians - No Surgery	4,939	5,637	4,858	4,939
80421	Family Physicians (GP) - Minor Surgery - No OB	5,780	5,926	7,288	5,926
80422	Catheterization, N.O.C.	N/A	9,122	10,202	9,662
80424	Urgent Care/Emergency Medicine - No surgery	5,780	5,926	10,202	5,926
80425	Radiation Therapy - N.O.C.	5,780	5,926	10,202	5,926
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,939	6,805	7,288	6,805
80473	Oncology - NOC	4,939	5,637	5,830	5,637
80474	Oncology - Minor Surgery	4,939	7,318	5,830	5,830
80475	Pain Medicine	10,194	6,354	N/A	8,274
80476	Bariatric Surgery	28,061	22,970	26,720	26,720

\* Average rate when only two rates are available

Sources:

ProAssurance July 1, 2022 rate filing (premium discount off-balance factor of 21% from page 148 of rate filing)  
 Medical Protective Company September 1, 2021 rate filing (adjusted manual rates to collected rates by using an average schedule credit of 14.7%, as given in its May 1, 2005 rate filing)  
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 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, 2022  
\$500,000/\$1,500,000 Limits of Liability

**Statewide Weighted Average**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80101	Broncho-Esophagology	N/A	5,806	10,610	8,208
80102	Emergency Medicine - No Major Surgery	10,572	11,991	10,610	10,610
80103	Physicians - Surgery - Endocrinology	16,037	7,537	10,610	10,610
80104	Physicians - Surgery - Gastroenterology	7,293	10,539	10,610	10,539
80105	Physicians - Surgery - Geriatrics	16,037	10,539	10,610	10,610
80106	Surgery - Laryngology	8,605	8,821	20,209	8,821
80107	Physicians - Surgery - Neoplastic	N/A	N/A	10,610	10,610
80108	Physicians - Surgery - Nephrology	7,293	7,009	10,610	7,293
80109	Physicians - No Major Surgery	5,107	7,537	7,579	7,537
80114	Surgery - Ophthalmology	7,293	5,806	6,063	6,063
80115	Surgery - Colon & Rectal	9,479	11,991	10,610	10,610
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	11,665	9,865	16,167	11,665
80132	Physicians (NOC) - Minor Surgery	7,293	7,537	7,579	7,537
80141	Surgery - Cardiac	20,409	22,472	27,788	22,472
80143	Surgery - General NOC	21,502	19,999	18,188	19,999
80144	Surgery - Thoracic	18,223	19,047	27,788	19,047
80145	Surgery - Urological	9,479	9,865	10,610	9,865
80146	Surgery - Vascular	20,409	23,658	27,788	23,658
80150	Surgery - Cardiovascular Disease	20,409	22,472	27,788	22,472
80151	Surgery - Anesthesiology	5,982	6,544	6,063	6,063
80152	Surgery - Neurology (Incl. Child)	33,525	34,411	45,470	34,411
80153	Surgery - Obstetrics/Gynecology	22,595	23,658	27,788	23,658
80154	Surgery - Orthopedic	18,223	19,047	27,788	19,047
80155	Surgery - Plastic - Otorhinolaryngology	11,665	8,821	13,136	11,665
80156	Surgery - Plastic NOC	16,037	14,151	20,209	16,037
80157	Surgery - Emergency Medicine	9,479	14,860	13,136	13,136
80158	Surgery - Otolaryngology	8,605	8,821	20,209	8,821
80159	Surgery - Otorhinolaryngology	8,605	8,821	13,136	8,821
80160	Physicians - Surgery - Rhinology	8,605	8,821	13,136	8,821
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,982	9,865	9,094	9,094
80166	Surgery - Abdominal	16,037	19,999	27,788	19,999
80167	Surgery - Gynecology	11,665	14,151	16,167	14,151
80168	Surgery Obstetrics	22,595	23,658	27,788	23,658
80169	Surgery - Hand	12,977	14,151	20,209	14,151
80170	Surgery - Head and Neck	16,037	14,151	27,788	16,037
80171	Surgery - Traumatic	18,223	23,658	32,840	23,658
80172	Physician (NOC) - No Major Surgery	7,293	N/A	7,579	7,436
80221	Resident Moonlighting (no ER)	N/A	5,203	N/A	5,203
80223	Resident Moonlighting (w/ ER)	5,107	5,203	N/A	5,155
80230	Aerospace Medicine	N/A	5,203	5,052	5,128
80231	General Preventive Medicine - No Surgery	4,014	4,518	5,052	4,518
80233	Occupational Medicine	4,014	4,302	3,537	4,014
80234	Pharmacology - Clinical	N/A	5,806	5,052	5,429
80235	Physical Medicine and Rehabilitation	5,107	5,806	3,537	5,107
80236	Public Health	4,014	4,089	5,052	4,089
80237	Diabetes - No Surgery	N/A	6,103	6,063	6,083
80238	Endocrinology - No Surgery	4,014	4,089	6,063	4,089
80239	Family Practice - No Surgery	5,107	5,806	5,052	5,107
80240	Legal Medicine & Forensic Medicine	3,359	4,302	3,537	3,537
80241	Gastroenterology - No Surgery	5,107	7,537	6,063	6,063
80242	General Practice - No Surgery	5,107	5,806	5,052	5,107
80243	Geriatrics - No Surgery	4,014	4,518	5,052	4,518
80244	Gynecology - No Surgery	3,359	5,806	5,052	5,052
80245	Hematology - No Surgery	5,107	5,806	6,063	5,806
80246	Infectious Disease - No Surgery	5,982	6,103	6,063	6,063
80247	Rhinology - No Surgery	4,014	5,806	5,052	5,052
80248	D.O. - Psychiatry (Incl. Child)	4,014	3,658	5,052	4,014
80249	Psychiatry (Incl. Child)	3,359	3,658	5,052	3,658
80250	Psychoanalysis	4,014	3,658	3,537	3,658
80251	Psychosomatic Medicine	4,014	3,658	3,537	3,658
80252	Rheumatology - No Surgery	5,107	5,203	6,063	5,203
80253	Radiology - Therapeutic	7,293	6,103	7,579	7,293
80254	Allergy	3,359	3,658	5,052	3,658
80255	Cardiovascular Disease - No Surgery	5,982	6,544	6,063	6,063
80256	Dermatology - No Surgery	3,359	3,658	5,052	3,658
80257	Internal Medicine - No Surgery	5,107	5,806	6,063	5,806
80258	Laryngology - No Surgery	4,014	5,806	5,052	5,052
80259	Neoplastic Disease - No Surgery	5,107	5,806	5,052	5,107
80260	Nephrology - No Surgery	5,107	5,806	6,063	5,806
80261	Neurology - (Incl. Child) - No Surgery	7,293	7,955	7,579	7,579
80262	Nuclear Medicine	N/A	4,518	5,052	4,785

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2022  
\$500,000/\$1,500,000 Limits of Liability

**Statewide Weighted Average**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80263	Ophthalmology - No Surgery	3,359	3,658	5,052	3,658
80264	Otology - No Surgery	4,014	5,806	5,052	5,052
80265	Otorhinolaryngology - No Surgery	4,014	5,806	5,052	5,052
80266	Pathology - No Surgery	5,107	5,806	5,052	5,107
80267	Pediatrics - No Surgery	4,014	4,302	5,052	4,302
80268	Physicians (NOC) - No Surgery	4,014	4,089	5,052	4,089
80269	Pulmonary Disease - No Surgery	5,982	8,356	6,063	6,063
80270	Rhinology - Minor Surgery	7,293	7,537	7,579	7,537
80271	Diabetes - Minor Surgery	7,293	9,865	7,579	7,579
80272	Endocrinology - Minor Surgery	7,293	7,537	7,579	7,537
80273	Family Practice - Minor Surgery	8,605	9,865	7,579	8,605
80274	Gastroenterology - Minor Surgery	7,293	8,821	7,579	7,579
80275	General Practice - Minor Surgery	8,605	7,537	7,579	7,579
80276	Geriatrics - Minor Surgery	7,293	7,955	7,579	7,579
80277	Gynecology - Minor Surgery	5,982	9,395	7,579	7,579
80278	Hematology - Minor Surgery	7,293	7,537	7,579	7,537
80279	Infectious Diseases - Minor Surgery	7,293	7,955	7,579	7,579
80280	Radiology - Diagnostic	8,605	8,821	9,094	8,821
80281	Cardiovascular Disease - Minor Surgery	7,293	8,356	7,579	7,579
80282	Dermatology - Minor Surgery	5,982	6,103	5,052	5,982
80283	Intensive Care Medicine - Minor Surgery	8,605	10,539	7,579	8,605
80284	Internal Medicine - Minor Surgery	7,293	7,955	7,579	7,579
80285	Laryngology - Minor Surgery	7,293	7,537	7,579	7,537
80286	Neoplastic Diseases - Minor Surgery	7,293	9,395	7,579	7,579
80287	Nephrology - Minor Surgery	7,293	7,009	7,579	7,293
80288	Neurology (Incl. Child) - Minor Surgery	8,605	8,821	7,579	8,605
80289	Ophthalmology - Minor Surgery	4,014	5,806	6,063	5,806
80290	Otology - Minor Surgery	7,293	7,537	7,579	7,537
80291	Otorhinolaryngology - Minor Surgery	7,293	7,537	7,579	7,537
80292	Pathology - Minor Surgery	N/A	7,537	7,579	7,558
80293	Pediatrics - Minor Surgery	5,982	7,009	7,579	7,009
80294	Physicians (NOC) - Minor Surgery	7,293	7,537	7,579	7,537
80419	Fam. or Gen. Practice - Major Surgery	11,665	9,865	16,167	11,665
80420	Family Physicians - No Surgery	5,107	5,806	5,052	5,107
80421	Family Physicians (GP) - Minor Surgery - No OB	5,982	6,103	7,579	6,103
80422	Catheterization, N.O.C.	N/A	9,395	10,610	10,003
80424	Urgent Care/Emergency Medicine - No surgery	5,982	6,103	10,610	6,103
80425	Radiation Therapy - N.O.C.	5,982	6,103	10,610	6,103
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	5,107	7,009	7,579	7,009
80473	Oncology - NOC	5,107	5,806	6,063	5,806
80474	Oncology - Minor Surgery	5,107	7,537	6,063	6,063
80475	Pain Medicine	10,572	6,544	N/A	8,558
80476	Bariatric Surgery	29,153	23,658	27,788	27,788

\* Average rate when only two rates are available

Sources:

ProAssurance July 1, 2022 rate filing (premium discount off-balance factor of 21% from page 148 of rate filing)  
 Medical Protective Company September 1, 2021 rate filing (adjusted manual rates to collected rates by using an average schedule credit of 14.7%, as given in its May 1, 2005 rate filing)  
 MMIC rate filing effective July 1, 2020 (manual rates equal collected rates since no average schedule credit was found)  
 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.