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June 18, 2024

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, 2024, 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

Courtney Pileggi  
Actuarial Analyst

EJW/CEP/all

cc: Paula Diaz

Encl.

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**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2024  
\$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	N/A	15,305	15,305
80102	Emergency Medicine - No Major Surgery	16,201	18,039	15,305	16,201
80103	Physicians - Surgery - Endocrinology	22,410	28,110	15,305	22,410
80104	Physicians - Surgery - Gastroenterology	9,990	12,398	15,305	12,398
80105	Physicians - Surgery - Geriatrics	22,410	14,813	15,305	15,305
80106	Surgery - Laryngology	11,854	12,398	29,152	12,398
80107	Physicians - Surgery - Neoplastic	N/A	19,892	15,305	17,598
80108	Physicians - Surgery - Nephrology	9,990	9,852	15,305	9,990
80109	Physicians - No Major Surgery	6,885	10,595	10,931	10,595
80114	Surgery - Ophthalmology	9,990	8,162	8,746	8,746
80115	Surgery - Colon & Rectal	13,095	18,039	15,305	15,305
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	16,201	28,110	23,321	23,321
80132	Physicians (NOC) - Minor Surgery	9,990	10,595	10,931	10,595
80141	Surgery - Cardiac	28,621	31,588	40,083	31,588
80143	Surgery - General NOC	30,174	28,110	26,236	28,110
80144	Surgery - Thoracic	25,516	26,772	40,083	26,772
80145	Surgery - Urological	14,648	14,838	15,305	14,838
80146	Surgery - Vascular	28,621	33,252	40,083	33,252
80150	Surgery - Cardiovascular Disease	28,621	31,588	40,083	31,588
80151	Surgery - Anesthesiology	8,127	9,199	8,746	8,746
80152	Surgery - Neurology (Incl. Child)	47,252	48,369	65,591	48,369
80153	Surgery - Obstetrics/Gynecology	31,726	33,252	40,083	33,252
80154	Surgery - Orthopedic	25,516	26,772	40,083	26,772
80155	Surgery - Plastic - Otorhinolaryngology	16,201	19,892	18,948	18,948
80156	Surgery - Plastic NOC	22,410	19,892	29,152	22,410
80157	Surgery - Emergency Medicine	13,095	28,110	18,948	18,948
80158	Surgery - Otolaryngology	11,854	12,398	29,152	12,398
80159	Surgery - Otorhinolaryngology	11,854	12,398	18,948	12,398
80160	Physicians - Surgery - Rhinology	11,854	12,398	18,948	12,398
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	8,127	8,580	13,118	8,580
80166	Surgery - Abdominal	22,410	28,110	40,083	28,110
80167	Surgery - Gynecology	16,201	19,892	23,321	19,892
80168	Surgery Obstetrics	31,726	33,252	40,083	33,252
80169	Surgery - Hand	18,063	19,892	29,152	19,892
80170	Surgery - Head and Neck	22,410	26,772	40,083	26,772
80171	Surgery - Traumatic	25,516	33,252	47,371	33,252
80172	Physician (NOC) - No Major Surgery	9,990	10,595	10,931	10,595
80221	Resident Moonlighting (no ER)	N/A	N/A	N/A	N/A
80223	Resident Moonlighting (w/ ER)	6,885	N/A	N/A	6,885
80230	Aerospace Medicine	N/A	7,313	7,288	7,300
80231	General Preventive Medicine - No Surgery	5,333	6,790	7,288	6,790
80233	Occupational Medicine	5,333	6,049	5,101	5,333
80234	Pharmacology - Clinical	N/A	8,162	7,288	7,725
80235	Physical Medicine and Rehabilitation	6,885	N/A	5,101	5,993
80236	Public Health	5,333	N/A	7,288	6,310
80237	Diabetes - No Surgery	N/A	N/A	8,746	8,746
80238	Endocrinology - No Surgery	5,333	5,745	8,746	5,745
80239	Family Practice - No Surgery	6,885	8,162	7,288	7,288
80240	Legal Medicine & Forensic Medicine	4,401	6,049	5,101	5,101
80241	Gastroenterology - No Surgery	6,885	10,595	8,746	8,746
80242	General Practice - No Surgery	6,885	6,790	7,288	6,885
80243	Geriatrics - No Surgery	5,333	6,603	7,288	6,603
80244	Gynecology - No Surgery	4,401	8,162	7,288	7,288
80245	Hematology - No Surgery	6,885	8,162	8,746	8,162
80246	Infectious Disease - No Surgery	8,127	8,580	8,746	8,580
80247	Rhinology - No Surgery	5,333	8,162	7,288	7,288
80248	D.O. - Psychiatry (Incl. Child)	5,333	5,142	7,288	5,333
80249	Psychiatry (Incl. Child)	4,401	5,142	7,288	5,142
80250	Psychoanalysis	5,333	5,142	5,101	5,142
80251	Psychosomatic Medicine	5,333	5,142	5,101	5,142
80252	Rheumatology - No Surgery	6,885	7,313	8,746	7,313
80253	Radiology - Therapeutic	9,990	8,580	10,931	9,990
80254	Allergy	4,401	5,142	7,288	5,142
80255	Cardiovascular Disease - No Surgery	8,127	9,387	8,746	8,746
80256	Dermatology - No Surgery	4,401	5,142	7,288	5,142
80257	Internal Medicine - No Surgery	7,662	8,162	8,746	8,162
80258	Laryngology - No Surgery	5,333	8,162	7,288	7,288
80259	Neoplastic Disease - No Surgery	6,885	N/A	7,288	7,086
80260	Nephrology - No Surgery	6,885	8,162	8,746	8,162
80261	Neurology - (Incl. Child) - No Surgery	9,990	8,162	10,931	9,990

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2024  
\$500,000/\$1,500,000 Limits of Liability

**Lake and Porter Counties**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80262	Nuclear Medicine	N/A	6,351	7,288	6,820
80263	Ophthalmology - No Surgery	4,401	5,142	7,288	5,142
80264	Otology - No Surgery	5,333	8,162	7,288	7,288
80265	Otorhinolaryngology - No Surgery	5,333	8,162	7,288	7,288
80266	Pathology - No Surgery	6,885	8,162	7,288	7,288
80267	Pediatrics - No Surgery	5,333	6,049	7,288	6,049
80268	Physicians (NOC) - No Surgery	5,333	7,828	7,288	7,288
80269	Pulmonary Disease - No Surgery	8,127	11,745	8,746	8,746
80270	Rhinology - Minor Surgery	9,990	8,162	10,931	9,990
80271	Diabetes - Minor Surgery	9,990	N/A	10,931	10,461
80272	Endocrinology - Minor Surgery	9,990	N/A	10,931	10,461
80273	Family Practice - Minor Surgery	11,854	8,580	10,931	10,931
80274	Gastroenterology - Minor Surgery	9,990	12,398	10,931	10,931
80275	General Practice - Minor Surgery	11,854	N/A	10,931	11,393
80276	Geriatrics - Minor Surgery	9,990	11,182	10,931	10,931
80277	Gynecology - Minor Surgery	8,127	13,207	10,931	10,931
80278	Hematology - Minor Surgery	9,990	N/A	10,931	10,461
80279	Infectious Diseases - Minor Surgery	9,990	N/A	10,931	10,461
80280	Radiology - Diagnostic	11,854	12,398	13,118	12,398
80281	Cardiovascular Disease - Minor Surgery	9,990	11,745	10,931	10,931
80282	Dermatology - Minor Surgery	8,127	8,580	7,288	8,127
80283	Intensive Care Medicine - Minor Surgery	11,854	14,813	10,931	11,854
80284	Internal Medicine - Minor Surgery	9,990	11,182	10,931	10,931
80285	Laryngology - Minor Surgery	9,990	10,595	10,931	10,595
80286	Neoplastic Diseases - Minor Surgery	9,990	N/A	10,931	10,461
80287	Nephrology - Minor Surgery	9,990	9,852	10,931	9,990
80288	Neurology (Incl. Child) - Minor Surgery	11,854	12,398	10,931	11,854
80289	Ophthalmology - Minor Surgery	5,333	8,162	8,746	8,162
80290	Otology - Minor Surgery	9,990	10,595	10,931	10,595
80291	Otorhinolaryngology - Minor Surgery	9,990	10,595	10,931	10,595
80292	Pathology - Minor Surgery	N/A	N/A	10,931	10,931
80293	Pediatrics - Minor Surgery	8,127	9,852	10,931	9,852
80294	Physicians (NOC) - Minor Surgery	9,990	10,595	10,931	10,595
80419	Fam. or Gen. Practice - Major Surgery	16,201	13,868	23,321	16,201
80420	Family Physicians - No Surgery	6,885	8,162	7,288	7,288
80421	Family Physicians (GP) - Minor Surgery - No OB	8,127	8,580	10,931	8,580
80422	Catheterization, N.O.C.	N/A	13,207	15,305	14,256
80424	Urgent Care/Emergency Medicine - No surgery	8,127	18,039	15,305	15,305
80425	Radiation Therapy - N.O.C.	8,127	8,580	15,305	8,580
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	6,885	N/A	10,931	8,908
80473	Oncology - NOC	6,885	N/A	8,746	7,815
80474	Oncology - Minor Surgery	6,885	N/A	8,746	7,815
80475	Pain Medicine	14,648	9,199	N/A	11,923
80476	Bariatric Surgery	41,042	33,252	40,083	40,083

\* Average rate when only two rates are available

Sources:

ProAssurance July 1, 2024 rate filing (premium discount off-balance factor of 20% from page 56 of rate filing)  
 Medical Protective Company September 1, 2023 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, 2024  
\$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	N/A	10,202	10,202
80102	Emergency Medicine - No Major Surgery	11,026	13,119	10,202	11,026
80103	Physicians - Surgery - Endocrinology	15,166	20,444	10,202	15,166
80104	Physicians - Surgery - Gastroenterology	6,885	9,017	10,202	9,017
80105	Physicians - Surgery - Geriatrics	15,166	10,773	10,202	10,773
80106	Surgery - Laryngology	8,127	9,017	19,432	9,017
80107	Physicians - Surgery - Neoplastic	N/A	14,467	10,202	12,335
80108	Physicians - Surgery - Nephrology	6,885	7,165	10,202	7,165
80109	Physicians - No Major Surgery	4,815	7,705	7,288	7,288
80114	Surgery - Ophthalmology	6,885	5,936	5,830	5,936
80115	Surgery - Colon & Rectal	8,955	13,119	10,202	10,202
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	11,026	20,444	15,546	15,546
80132	Physicians (NOC) - Minor Surgery	6,885	7,705	7,288	7,288
80141	Surgery - Cardiac	19,306	22,973	26,720	22,973
80143	Surgery - General NOC	20,341	20,444	17,489	20,341
80144	Surgery - Thoracic	17,235	19,471	26,720	19,471
80145	Surgery - Urological	9,990	10,791	10,202	10,202
80146	Surgery - Vascular	19,306	24,183	26,720	24,183
80150	Surgery - Cardiovascular Disease	19,306	22,973	26,720	22,973
80151	Surgery - Anesthesiology	5,643	6,690	5,830	5,830
80152	Surgery - Neurology (Incl. Child)	31,726	35,178	43,722	35,178
80153	Surgery - Obstetrics/Gynecology	21,376	24,183	26,720	24,183
80154	Surgery - Orthopedic	17,235	19,471	26,720	19,471
80155	Surgery - Plastic - Otorhinolaryngology	11,026	14,467	12,631	12,631
80156	Surgery - Plastic NOC	15,166	14,467	19,432	15,166
80157	Surgery - Emergency Medicine	8,955	20,444	12,631	12,631
80158	Surgery - Otolaryngology	8,127	9,017	19,432	9,017
80159	Surgery - Otorhinolaryngology	8,127	9,017	12,631	9,017
80160	Physicians - Surgery - Rhinology	8,127	9,017	12,631	9,017
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,643	6,240	8,744	6,240
80166	Surgery - Abdominal	15,166	20,444	26,720	20,444
80167	Surgery - Gynecology	11,026	14,467	15,546	14,467
80168	Surgery Obstetrics	21,376	24,183	26,720	24,183
80169	Surgery - Hand	12,267	14,467	19,432	14,467
80170	Surgery - Head and Neck	15,166	19,471	26,720	19,471
80171	Surgery - Traumatic	17,235	24,183	31,578	24,183
80172	Physician (NOC) - No Major Surgery	6,885	7,705	7,288	7,288
80221	Resident Moonlighting (no ER)	N/A	N/A	N/A	N/A
80223	Resident Moonlighting (w/ ER)	4,815	N/A	N/A	4,815
80230	Aerospace Medicine	N/A	5,318	4,858	5,088
80231	General Preventive Medicine - No Surgery	3,780	4,938	4,858	4,858
80233	Occupational Medicine	3,780	4,399	3,401	3,780
80234	Pharmacology - Clinical	N/A	5,936	4,858	5,397
80235	Physical Medicine and Rehabilitation	4,815	N/A	3,401	4,108
80236	Public Health	3,780	N/A	4,858	4,319
80237	Diabetes - No Surgery	N/A	N/A	5,830	5,830
80238	Endocrinology - No Surgery	3,780	4,178	5,830	4,178
80239	Family Practice - No Surgery	4,815	5,936	4,858	4,858
80240	Legal Medicine & Forensic Medicine	3,159	4,399	3,401	3,401
80241	Gastroenterology - No Surgery	4,815	7,705	5,830	5,830
80242	General Practice - No Surgery	4,815	4,938	4,858	4,858
80243	Geriatrics - No Surgery	3,780	4,802	4,858	4,802
80244	Gynecology - No Surgery	3,159	5,936	4,858	4,858
80245	Hematology - No Surgery	4,815	5,936	5,830	5,830
80246	Infectious Disease - No Surgery	5,643	6,240	5,830	5,830
80247	Rhinology - No Surgery	3,780	5,936	4,858	4,858
80248	D.O. - Psychiatry (Incl. Child)	3,780	3,740	4,858	3,780
80249	Psychiatry (Incl. Child)	3,159	3,740	4,858	3,740
80250	Psychoanalysis	3,780	3,740	3,401	3,740
80251	Psychosomatic Medicine	3,780	3,740	3,401	3,740
80252	Rheumatology - No Surgery	4,815	5,318	5,830	5,318
80253	Radiology - Therapeutic	6,885	6,240	7,288	6,885
80254	Allergy	3,159	3,740	4,858	3,740
80255	Cardiovascular Disease - No Surgery	5,643	6,827	5,830	5,830
80256	Dermatology - No Surgery	3,159	3,740	4,858	3,740
80257	Internal Medicine - No Surgery	5,333	5,936	5,830	5,830
80258	Laryngology - No Surgery	3,780	5,936	4,858	4,858
80259	Neoplastic Disease - No Surgery	4,815	N/A	4,858	4,837
80260	Nephrology - No Surgery	4,815	5,936	5,830	5,830
80261	Neurology - (Incl. Child) - No Surgery	6,885	5,936	7,288	6,885

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2024  
\$500,000/\$1,500,000 Limits of Liability

**Remainder of State**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80262	Nuclear Medicine	N/A	4,619	4,858	4,738
80263	Ophthalmology - No Surgery	3,159	3,740	4,858	3,740
80264	Otology - No Surgery	3,780	5,936	4,858	4,858
80265	Otorhinolaryngology - No Surgery	3,780	5,936	4,858	4,858
80266	Pathology - No Surgery	4,815	5,936	4,858	4,858
80267	Pediatrics - No Surgery	3,780	4,399	4,858	4,399
80268	Physicians (NOC) - No Surgery	3,780	5,693	4,858	4,858
80269	Pulmonary Disease - No Surgery	5,643	8,542	5,830	5,830
80270	Rhinology - Minor Surgery	6,885	5,936	7,288	6,885
80271	Diabetes - Minor Surgery	6,885	N/A	7,288	7,086
80272	Endocrinology - Minor Surgery	6,885	N/A	7,288	7,086
80273	Family Practice - Minor Surgery	8,127	6,240	7,288	7,288
80274	Gastroenterology - Minor Surgery	6,885	9,017	7,288	7,288
80275	General Practice - Minor Surgery	8,127	N/A	7,288	7,707
80276	Geriatrics - Minor Surgery	6,885	8,133	7,288	7,288
80277	Gynecology - Minor Surgery	5,643	9,605	7,288	7,288
80278	Hematology - Minor Surgery	6,885	N/A	7,288	7,086
80279	Infectious Diseases - Minor Surgery	6,885	N/A	7,288	7,086
80280	Radiology - Diagnostic	8,127	9,017	8,744	8,744
80281	Cardiovascular Disease - Minor Surgery	6,885	8,542	7,288	7,288
80282	Dermatology - Minor Surgery	5,643	6,240	4,858	5,643
80283	Intensive Care Medicine - Minor Surgery	8,127	10,773	7,288	8,127
80284	Internal Medicine - Minor Surgery	6,885	8,133	7,288	7,288
80285	Laryngology - Minor Surgery	6,885	7,705	7,288	7,288
80286	Neoplastic Diseases - Minor Surgery	6,885	N/A	7,288	7,086
80287	Nephrology - Minor Surgery	6,885	7,165	7,288	7,165
80288	Neurology (Incl. Child) - Minor Surgery	8,127	9,017	7,288	8,127
80289	Ophthalmology - Minor Surgery	3,780	5,936	5,830	5,830
80290	Otology - Minor Surgery	6,885	7,705	7,288	7,288
80291	Otorhinolaryngology - Minor Surgery	6,885	7,705	7,288	7,288
80292	Pathology - Minor Surgery	N/A	N/A	7,288	7,288
80293	Pediatrics - Minor Surgery	5,643	7,165	7,288	7,165
80294	Physicians (NOC) - Minor Surgery	6,885	7,705	7,288	7,288
80419	Fam. or Gen. Practice - Major Surgery	11,026	10,086	15,546	11,026
80420	Family Physicians - No Surgery	4,815	5,936	4,858	4,858
80421	Family Physicians (GP) - Minor Surgery - No OB	5,643	6,240	7,288	6,240
80422	Catheterization, N.O.C.	N/A	9,605	10,202	9,904
80424	Urgent Care/Emergency Medicine - No surgery	5,643	13,119	10,202	10,202
80425	Radiation Therapy - N.O.C.	5,643	6,240	10,202	6,240
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,815	N/A	7,288	6,051
80473	Oncology - NOC	4,815	N/A	5,830	5,322
80474	Oncology - Minor Surgery	4,815	N/A	5,830	5,322
80475	Pain Medicine	9,990	6,690	N/A	8,340
80476	Bariatric Surgery	27,586	24,183	26,720	26,720

\* Average rate when only two rates are available

Sources:

ProAssurance July 1, 2024 rate filing (premium discount off-balance factor of 20% from page 56 of rate filing)  
 Medical Protective Company September 1, 2023 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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 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  
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\$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	N/A	10,603	10,603
80102	Emergency Medicine - No Major Surgery	11,432	13,505	10,603	11,432
80103	Physicians - Surgery - Endocrinology	15,734	21,046	10,603	15,734
80104	Physicians - Surgery - Gastroenterology	7,129	9,283	10,603	9,283
80105	Physicians - Surgery - Geriatrics	15,734	11,091	10,603	11,091
80106	Surgery - Laryngology	8,420	9,283	20,195	9,283
80107	Physicians - Surgery - Neoplastic	N/A	14,893	10,603	12,748
80108	Physicians - Surgery - Nephrology	7,129	7,376	10,603	7,376
80109	Physicians - No Major Surgery	4,978	7,932	7,574	7,574
80114	Surgery - Ophthalmology	7,129	6,111	6,059	6,111
80115	Surgery - Colon & Rectal	9,280	13,505	10,603	10,603
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	11,432	21,046	16,156	16,156
80132	Physicians (NOC) - Minor Surgery	7,129	7,932	7,574	7,574
80141	Surgery - Cardiac	20,037	23,649	27,769	23,649
80143	Surgery - General NOC	21,113	21,046	18,176	21,046
80144	Surgery - Thoracic	17,885	20,044	27,769	20,044
80145	Surgery - Urological	10,356	11,109	10,603	10,603
80146	Surgery - Vascular	20,037	24,896	27,769	24,896
80150	Surgery - Cardiovascular Disease	20,037	23,649	27,769	23,649
80151	Surgery - Anesthesiology	5,838	6,887	6,059	6,059
80152	Surgery - Neurology (Incl. Child)	32,946	36,214	45,439	36,214
80153	Surgery - Obstetrics/Gynecology	22,189	24,896	27,769	24,896
80154	Surgery - Orthopedic	17,885	20,044	27,769	20,044
80155	Surgery - Plastic - Otorhinolaryngology	11,432	14,893	13,127	13,127
80156	Surgery - Plastic NOC	15,734	14,893	20,195	15,734
80157	Surgery - Emergency Medicine	9,280	21,046	13,127	13,127
80158	Surgery - Otolaryngology	8,420	9,283	20,195	9,283
80159	Surgery - Otorhinolaryngology	8,420	9,283	13,127	9,283
80160	Physicians - Surgery - Rhinology	8,420	9,283	13,127	9,283
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,838	6,423	9,088	6,423
80166	Surgery - Abdominal	15,734	21,046	27,769	21,046
80167	Surgery - Gynecology	11,432	14,893	16,156	14,893
80168	Surgery Obstetrics	22,189	24,896	27,769	24,896
80169	Surgery - Hand	12,722	14,893	20,195	14,893
80170	Surgery - Head and Neck	15,734	20,044	27,769	20,044
80171	Surgery - Traumatic	17,885	24,896	32,818	24,896
80172	Physician (NOC) - No Major Surgery	7,129	7,932	7,574	7,574
80221	Resident Moonlighting (no ER)	N/A	N/A	N/A	N/A
80223	Resident Moonlighting (w/ ER)	4,978	N/A	N/A	4,978
80230	Aerospace Medicine	N/A	5,475	5,049	5,262
80231	General Preventive Medicine - No Surgery	3,902	5,083	5,049	5,049
80233	Occupational Medicine	3,902	4,528	3,535	3,902
80234	Pharmacology - Clinical	N/A	6,111	5,049	5,580
80235	Physical Medicine and Rehabilitation	4,978	N/A	3,535	4,256
80236	Public Health	3,902	N/A	5,049	4,475
80237	Diabetes - No Surgery	N/A	N/A	6,059	6,059
80238	Endocrinology - No Surgery	3,902	4,301	6,059	4,301
80239	Family Practice - No Surgery	4,978	6,111	5,049	5,049
80240	Legal Medicine & Forensic Medicine	3,257	4,528	3,535	3,535
80241	Gastroenterology - No Surgery	4,978	7,932	6,059	6,059
80242	General Practice - No Surgery	4,978	5,083	5,049	5,049
80243	Geriatrics - No Surgery	3,902	4,944	5,049	4,944
80244	Gynecology - No Surgery	3,257	6,111	5,049	5,049
80245	Hematology - No Surgery	4,978	6,111	6,059	6,059
80246	Infectious Disease - No Surgery	5,838	6,423	6,059	6,059
80247	Rhinology - No Surgery	3,902	6,111	5,049	5,049
80248	D.O. - Psychiatry (Incl. Child)	3,902	3,850	5,049	3,902
80249	Psychiatry (Incl. Child)	3,257	3,850	5,049	3,850
80250	Psychoanalysis	3,902	3,850	3,535	3,850
80251	Psychosomatic Medicine	3,902	3,850	3,535	3,850
80252	Rheumatology - No Surgery	4,978	5,475	6,059	5,475
80253	Radiology - Therapeutic	7,129	6,423	7,574	7,129
80254	Allergy	3,257	3,850	5,049	3,850
80255	Cardiovascular Disease - No Surgery	5,838	7,028	6,059	6,059
80256	Dermatology - No Surgery	3,257	3,850	5,049	3,850
80257	Internal Medicine - No Surgery	5,516	6,111	6,059	6,059
80258	Laryngology - No Surgery	3,902	6,111	5,049	5,049
80259	Neoplastic Disease - No Surgery	4,978	N/A	5,049	5,013
80260	Nephrology - No Surgery	4,978	6,111	6,059	6,059
80261	Neurology - (Incl. Child) - No Surgery	7,129	6,111	7,574	7,129

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2024  
\$500,000/\$1,500,000 Limits of Liability

**Statewide Weighted Average**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80262	Nuclear Medicine	N/A	4,755	5,049	4,902
80263	Ophthalmology - No Surgery	3,257	3,850	5,049	3,850
80264	Otology - No Surgery	3,902	6,111	5,049	5,049
80265	Otorhinolaryngology - No Surgery	3,902	6,111	5,049	5,049
80266	Pathology - No Surgery	4,978	6,111	5,049	5,049
80267	Pediatrics - No Surgery	3,902	4,528	5,049	4,528
80268	Physicians (NOC) - No Surgery	3,902	5,861	5,049	5,049
80269	Pulmonary Disease - No Surgery	5,838	8,793	6,059	6,059
80270	Rhinology - Minor Surgery	7,129	6,111	7,574	7,129
80271	Diabetes - Minor Surgery	7,129	N/A	7,574	7,351
80272	Endocrinology - Minor Surgery	7,129	N/A	7,574	7,351
80273	Family Practice - Minor Surgery	8,420	6,423	7,574	7,574
80274	Gastroenterology - Minor Surgery	7,129	9,283	7,574	7,574
80275	General Practice - Minor Surgery	8,420	N/A	7,574	7,997
80276	Geriatrics - Minor Surgery	7,129	8,372	7,574	7,574
80277	Gynecology - Minor Surgery	5,838	9,888	7,574	7,574
80278	Hematology - Minor Surgery	7,129	N/A	7,574	7,351
80279	Infectious Diseases - Minor Surgery	7,129	N/A	7,574	7,351
80280	Radiology - Diagnostic	8,420	9,283	9,088	9,088
80281	Cardiovascular Disease - Minor Surgery	7,129	8,793	7,574	7,574
80282	Dermatology - Minor Surgery	5,838	6,423	5,049	5,838
80283	Intensive Care Medicine - Minor Surgery	8,420	11,091	7,574	8,420
80284	Internal Medicine - Minor Surgery	7,129	8,372	7,574	7,574
80285	Laryngology - Minor Surgery	7,129	7,932	7,574	7,574
80286	Neoplastic Diseases - Minor Surgery	7,129	N/A	7,574	7,351
80287	Nephrology - Minor Surgery	7,129	7,376	7,574	7,376
80288	Neurology (Incl. Child) - Minor Surgery	8,420	9,283	7,574	8,420
80289	Ophthalmology - Minor Surgery	3,902	6,111	6,059	6,059
80290	Otology - Minor Surgery	7,129	7,932	7,574	7,574
80291	Otorhinolaryngology - Minor Surgery	7,129	7,932	7,574	7,574
80292	Pathology - Minor Surgery	N/A	N/A	7,574	7,574
80293	Pediatrics - Minor Surgery	5,838	7,376	7,574	7,376
80294	Physicians (NOC) - Minor Surgery	7,129	7,932	7,574	7,574
80419	Fam. or Gen. Practice - Major Surgery	11,432	10,383	16,156	11,432
80420	Family Physicians - No Surgery	4,978	6,111	5,049	5,049
80421	Family Physicians (GP) - Minor Surgery - No OB	5,838	6,423	7,574	6,423
80422	Catheterization, N.O.C.	N/A	9,888	10,603	10,245
80424	Urgent Care/Emergency Medicine - No surgery	5,838	13,505	10,603	10,603
80425	Radiation Therapy - N.O.C.	5,838	6,423	10,603	6,423
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,978	N/A	7,574	6,276
80473	Oncology - NOC	4,978	N/A	6,059	5,518
80474	Oncology - Minor Surgery	4,978	N/A	6,059	5,518
80475	Pain Medicine	10,356	6,887	N/A	8,622
80476	Bariatric Surgery	28,642	24,896	27,769	27,769

\* Average rate when only two rates are available

Sources:

ProAssurance July 1, 2024 rate filing (premium discount off-balance factor of 20% from page 56 of rate filing)  
 Medical Protective Company September 1, 2023 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.