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June 22, 2026

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, 2026, 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 County Health Rankings & Roadmaps 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,

A handwritten signature in cursive script that reads 'Eric Wunder'.

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

A handwritten signature in cursive script that reads 'Courtney Pileggi'.

Courtney Pileggi, FSA, MAAA
Actuary

EJW/CEP/sbs

cc: Meghann Leaird

Encl.

Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2026
\$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	16,466	21,186	15,305	16,466
80103	Physicians - Surgery - Endocrinology	22,782	29,939	15,305	22,782
80104	Physicians - Surgery - Gastroenterology	10,150	13,205	15,305	13,205
80105	Physicians - Surgery - Geriatrics	22,782	14,987	15,305	15,305
80106	Surgery - Laryngology	12,044	13,205	29,152	13,205
80107	Physicians - Surgery - Neoplastic	N/A	19,594	15,305	17,449
80108	Physicians - Surgery - Nephrology	10,150	10,493	15,305	10,493
80109	Physicians - No Major Surgery	6,991	11,283	10,931	10,931
80114	Surgery - Ophthalmology	10,150	8,693	8,746	8,746
80115	Surgery - Colon & Rectal	13,307	21,186	15,305	15,305
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	16,466	29,939	23,321	23,321
80132	Physicians (NOC) - Minor Surgery	10,150	11,283	10,931	10,931
80141	Surgery - Cardiac	29,098	31,122	40,083	31,122
80143	Surgery - General NOC	30,678	29,939	26,236	29,939
80144	Surgery - Thoracic	25,940	28,514	40,083	28,514
80145	Surgery - Urological	14,886	16,926	15,305	15,305
80146	Surgery - Vascular	29,098	35,416	40,083	35,416
80150	Surgery - Cardiovascular Disease	29,098	31,122	40,083	31,122
80151	Surgery - Anesthesiology	8,254	9,797	8,746	8,746
80152	Surgery - Neurology (Incl. Child)	48,047	51,516	65,591	51,516
80153	Surgery - Obstetrics/Gynecology	32,257	35,416	40,083	35,416
80154	Surgery - Orthopedic	25,940	28,514	40,083	28,514
80155	Surgery - Plastic - Otorhinolaryngology	16,466	19,594	18,948	18,948
80156	Surgery - Plastic NOC	22,782	19,594	29,152	22,782
80157	Surgery - Emergency Medicine	13,307	29,939	18,948	18,948
80158	Surgery - Otolaryngology	12,044	13,205	29,152	13,205
80159	Surgery - Otorhinolaryngology	12,044	13,205	18,948	13,205
80160	Physicians - Surgery - Rhinology	12,044	13,205	18,948	13,205
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	8,254	8,449	13,118	8,449
80166	Surgery - Abdominal	22,782	29,939	40,083	29,939
80167	Surgery - Gynecology	16,466	21,186	23,321	21,186
80168	Surgery Obstetrics	32,257	35,416	40,083	35,416
80169	Surgery - Hand	18,361	19,594	29,152	19,594
80170	Surgery - Head and Neck	22,782	28,514	40,083	28,514
80171	Surgery - Traumatic	25,940	32,756	47,371	32,756
80172	Physician (NOC) - No Major Surgery	10,150	11,283	10,931	10,931
80221	Resident Moonlighting (no ER)	N/A	N/A	N/A	N/A
80223	Resident Moonlighting (w/ ER)	6,991	N/A	N/A	6,991
80230	Aerospace Medicine	N/A	7,788	7,288	7,538
80231	General Preventive Medicine - No Surgery	5,412	7,233	7,288	7,233
80233	Occupational Medicine	5,412	5,955	5,101	5,412
80234	Pharmacology - Clinical	N/A	8,693	7,288	7,991
80235	Physical Medicine and Rehabilitation	6,991	N/A	5,101	6,046
80236	Public Health	5,412	N/A	7,288	6,350
80237	Diabetes - No Surgery	N/A	N/A	8,746	8,746
80238	Endocrinology - No Surgery	5,412	5,659	8,746	5,659
80239	Family Practice - No Surgery	6,991	8,693	7,288	7,288
80240	Legal Medicine & Forensic Medicine	4,465	6,443	5,101	5,101
80241	Gastroenterology - No Surgery	6,991	11,283	8,746	8,746
80242	General Practice - No Surgery	6,991	7,233	7,288	7,233
80243	Geriatrics - No Surgery	5,412	7,380	7,288	7,288
80244	Gynecology - No Surgery	4,465	8,693	7,288	7,288
80245	Hematology - No Surgery	6,991	8,693	8,746	8,693
80246	Infectious Disease - No Surgery	8,254	9,136	8,746	8,746
80247	Rhinology - No Surgery	5,412	8,259	7,288	7,288
80248	D.O. - Psychiatry (Incl. Child)	5,412	5,477	7,288	5,477
80249	Psychiatry (Incl. Child)	4,465	5,477	7,288	5,477
80250	Psychoanalysis	5,412	5,477	5,101	5,412
80251	Psychosomatic Medicine	5,412	5,477	5,101	5,412
80252	Rheumatology - No Surgery	6,991	7,207	8,746	7,207
80253	Radiology - Therapeutic	10,150	8,449	10,931	10,150
80254	Allergy	4,465	5,069	7,288	5,069
80255	Cardiovascular Disease - No Surgery	8,254	10,501	8,746	8,746
80256	Dermatology - No Surgery	4,465	5,477	7,288	5,477
80257	Internal Medicine - No Surgery	7,781	8,693	8,746	8,693
80258	Laryngology - No Surgery	5,412	8,693	7,288	7,288
80259	Neoplastic Disease - No Surgery	6,991	N/A	7,288	7,140
80260	Nephrology - No Surgery	6,991	8,693	8,746	8,693
80261	Neurology - (Incl. Child) - No Surgery	10,150	8,693	10,931	10,150

Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2026
\$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	6,763	7,288	7,025
80263	Ophthalmology - No Surgery	4,465	5,069	7,288	5,069
80264	Otology - No Surgery	5,412	8,693	7,288	7,288
80265	Otorhinolaryngology - No Surgery	5,412	8,693	7,288	7,288
80266	Pathology - No Surgery	6,991	8,693	7,288	7,288
80267	Pediatrics - No Surgery	5,412	5,955	7,288	5,955
80268	Physicians (NOC) - No Surgery	5,412	9,423	7,288	7,288
80269	Pulmonary Disease - No Surgery	8,254	12,510	8,746	8,746
80270	Rhinology - Minor Surgery	10,150	8,259	10,931	10,150
80271	Diabetes - Minor Surgery	10,150	N/A	10,931	10,541
80272	Endocrinology - Minor Surgery	10,150	N/A	10,931	10,541
80273	Family Practice - Minor Surgery	12,044	9,136	10,931	10,931
80274	Gastroenterology - Minor Surgery	10,150	13,205	10,931	10,931
80275	General Practice - Minor Surgery	12,044	N/A	10,931	11,488
80276	Geriatrics - Minor Surgery	10,150	11,319	10,931	10,931
80277	Gynecology - Minor Surgery	8,254	14,065	10,931	10,931
80278	Hematology - Minor Surgery	10,150	N/A	10,931	10,541
80279	Infectious Diseases - Minor Surgery	10,150	N/A	10,931	10,541
80280	Radiology - Diagnostic	12,044	13,205	13,118	13,118
80281	Cardiovascular Disease - Minor Surgery	10,150	13,136	10,931	10,931
80282	Dermatology - Minor Surgery	8,254	9,136	7,288	8,254
80283	Intensive Care Medicine - Minor Surgery	12,044	15,778	10,931	12,044
80284	Internal Medicine - Minor Surgery	10,150	11,909	10,931	10,931
80285	Laryngology - Minor Surgery	10,150	11,283	10,931	10,931
80286	Neoplastic Diseases - Minor Surgery	10,150	N/A	10,931	10,541
80287	Nephrology - Minor Surgery	10,150	10,493	10,931	10,493
80288	Neurology (Incl. Child) - Minor Surgery	12,044	13,205	10,931	12,044
80289	Ophthalmology - Minor Surgery	5,412	8,693	8,746	8,693
80290	Otology - Minor Surgery	10,150	11,283	10,931	10,931
80291	Otorhinolaryngology - Minor Surgery	10,150	11,283	10,931	10,931
80292	Pathology - Minor Surgery	N/A	N/A	10,931	10,931
80293	Pediatrics - Minor Surgery	8,254	10,493	10,931	10,493
80294	Physicians (NOC) - Minor Surgery	10,150	11,283	10,931	10,931
80419	Fam. or Gen. Practice - Major Surgery	16,466	14,769	23,321	16,466
80420	Family Physicians - No Surgery	6,991	8,693	7,288	7,288
80421	Family Physicians (GP) - Minor Surgery - No OB	8,254	9,136	10,931	9,136
80422	Catheterization, N.O.C.	N/A	14,065	15,305	14,685
80424	Urgent Care/Emergency Medicine - No surgery	8,254	21,186	15,305	15,305
80425	Radiation Therapy - N.O.C.	8,254	8,449	15,305	8,449
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	6,991	N/A	10,931	8,961
80473	Oncology - NOC	6,991	N/A	8,746	7,869
80474	Oncology - Minor Surgery	6,991	N/A	8,746	7,869
80475	Pain Medicine	14,886	9,797	N/A	12,342
80476	Bariatric Surgery	41,731	35,416	40,083	40,083

* Average rate when only two rates are available

Sources:

ProAssurance December 1, 2025 rate filing (premium discount off-balance factor of 20% from page 318 of rate filing)
Medical Protective Company September 1, 2025 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, 2026
\$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	11,202	15,408	10,202	11,202
80103	Physicians - Surgery - Endocrinology	15,413	21,774	10,202	15,413
80104	Physicians - Surgery - Gastroenterology	6,991	9,604	10,202	9,604
80105	Physicians - Surgery - Geriatrics	15,413	10,900	10,202	10,900
80106	Surgery - Laryngology	8,254	9,604	19,432	9,604
80107	Physicians - Surgery - Neoplastic	N/A	14,250	10,202	12,226
80108	Physicians - Surgery - Nephrology	6,991	7,631	10,202	7,631
80109	Physicians - No Major Surgery	4,886	8,206	7,288	7,288
80114	Surgery - Ophthalmology	6,991	6,322	5,830	6,322
80115	Surgery - Colon & Rectal	9,097	15,408	10,202	10,202
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	11,202	21,774	15,546	15,546
80132	Physicians (NOC) - Minor Surgery	6,991	8,206	7,288	7,288
80141	Surgery - Cardiac	19,624	22,634	26,720	22,634
80143	Surgery - General NOC	20,677	21,774	17,489	20,677
80144	Surgery - Thoracic	17,518	20,737	26,720	20,737
80145	Surgery - Urological	10,150	12,310	10,202	10,202
80146	Surgery - Vascular	19,624	25,757	26,720	25,757
80150	Surgery - Cardiovascular Disease	19,624	22,634	26,720	22,634
80151	Surgery - Anesthesiology	5,728	7,125	5,830	5,830
80152	Surgery - Neurology (Incl. Child)	32,257	37,466	43,722	37,466
80153	Surgery - Obstetrics/Gynecology	21,730	25,757	26,720	25,757
80154	Surgery - Orthopedic	17,518	20,737	26,720	20,737
80155	Surgery - Plastic - Otorhinolaryngology	11,202	14,250	12,631	12,631
80156	Surgery - Plastic NOC	15,413	14,250	19,432	15,413
80157	Surgery - Emergency Medicine	9,097	21,774	12,631	12,631
80158	Surgery - Otolaryngology	8,254	9,604	19,432	9,604
80159	Surgery - Otorhinolaryngology	8,254	9,604	12,631	9,604
80160	Physicians - Surgery - Rhinology	8,254	9,604	12,631	9,604
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,728	6,145	8,744	6,145
80166	Surgery - Abdominal	15,413	21,774	26,720	21,774
80167	Surgery - Gynecology	11,202	15,408	15,546	15,408
80168	Surgery Obstetrics	21,730	25,757	26,720	25,757
80169	Surgery - Hand	12,466	14,250	19,432	14,250
80170	Surgery - Head and Neck	15,413	20,737	26,720	20,737
80171	Surgery - Traumatic	17,518	23,823	31,578	23,823
80172	Physician (NOC) - No Major Surgery	6,991	8,206	7,288	7,288
80221	Resident Moonlighting (no ER)	N/A	N/A	N/A	N/A
80223	Resident Moonlighting (w/ ER)	4,886	N/A	N/A	4,886
80230	Aerospace Medicine	N/A	5,664	4,858	5,261
80231	General Preventive Medicine - No Surgery	3,833	5,260	4,858	4,858
80233	Occupational Medicine	3,833	4,331	3,401	3,833
80234	Pharmacology - Clinical	N/A	6,322	4,858	5,590
80235	Physical Medicine and Rehabilitation	4,886	N/A	3,401	4,143
80236	Public Health	3,833	N/A	4,858	4,345
80237	Diabetes - No Surgery	N/A	N/A	5,830	5,830
80238	Endocrinology - No Surgery	3,833	4,116	5,830	4,116
80239	Family Practice - No Surgery	4,886	6,322	4,858	4,886
80240	Legal Medicine & Forensic Medicine	3,202	4,686	3,401	3,401
80241	Gastroenterology - No Surgery	4,886	8,206	5,830	5,830
80242	General Practice - No Surgery	4,886	5,260	4,858	4,886
80243	Geriatrics - No Surgery	3,833	5,367	4,858	4,858
80244	Gynecology - No Surgery	3,202	6,322	4,858	4,858
80245	Hematology - No Surgery	4,886	6,322	5,830	5,830
80246	Infectious Disease - No Surgery	5,728	6,644	5,830	5,830
80247	Rhinology - No Surgery	3,833	6,007	4,858	4,858
80248	D.O. - Psychiatry (Incl. Child)	3,833	3,984	4,858	3,984
80249	Psychiatry (Incl. Child)	3,202	3,984	4,858	3,984
80250	Psychoanalysis	3,833	3,984	3,401	3,833
80251	Psychosomatic Medicine	3,833	3,984	3,401	3,833
80252	Rheumatology - No Surgery	4,886	5,242	5,830	5,242
80253	Radiology - Therapeutic	6,991	6,145	7,288	6,991
80254	Allergy	3,202	3,687	4,858	3,687
80255	Cardiovascular Disease - No Surgery	5,728	7,637	5,830	5,830
80256	Dermatology - No Surgery	3,202	3,984	4,858	3,984
80257	Internal Medicine - No Surgery	5,412	6,322	5,830	5,830
80258	Laryngology - No Surgery	3,833	6,322	4,858	4,858
80259	Neoplastic Disease - No Surgery	4,886	N/A	4,858	4,872
80260	Nephrology - No Surgery	4,886	6,322	5,830	5,830
80261	Neurology - (Incl. Child) - No Surgery	6,991	6,322	7,288	6,991

Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2026
\$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	4,918	4,858	4,888
80263	Ophthalmology - No Surgery	3,202	3,687	4,858	3,687
80264	Otology - No Surgery	3,833	6,322	4,858	4,858
80265	Otorhinolaryngology - No Surgery	3,833	6,322	4,858	4,858
80266	Pathology - No Surgery	4,886	6,322	4,858	4,886
80267	Pediatrics - No Surgery	3,833	4,331	4,858	4,331
80268	Physicians (NOC) - No Surgery	3,833	6,853	4,858	4,858
80269	Pulmonary Disease - No Surgery	5,728	9,098	5,830	5,830
80270	Rhinology - Minor Surgery	6,991	6,007	7,288	6,991
80271	Diabetes - Minor Surgery	6,991	N/A	7,288	7,139
80272	Endocrinology - Minor Surgery	6,991	N/A	7,288	7,139
80273	Family Practice - Minor Surgery	8,254	6,644	7,288	7,288
80274	Gastroenterology - Minor Surgery	6,991	9,604	7,288	7,288
80275	General Practice - Minor Surgery	8,254	N/A	7,288	7,771
80276	Geriatrics - Minor Surgery	6,991	8,232	7,288	7,288
80277	Gynecology - Minor Surgery	5,728	10,229	7,288	7,288
80278	Hematology - Minor Surgery	6,991	N/A	7,288	7,139
80279	Infectious Diseases - Minor Surgery	6,991	N/A	7,288	7,139
80280	Radiology - Diagnostic	8,254	9,604	8,744	8,744
80281	Cardiovascular Disease - Minor Surgery	6,991	9,554	7,288	7,288
80282	Dermatology - Minor Surgery	5,728	6,644	4,858	5,728
80283	Intensive Care Medicine - Minor Surgery	8,254	11,475	7,288	8,254
80284	Internal Medicine - Minor Surgery	6,991	8,661	7,288	7,288
80285	Laryngology - Minor Surgery	6,991	8,206	7,288	7,288
80286	Neoplastic Diseases - Minor Surgery	6,991	N/A	7,288	7,139
80287	Nephrology - Minor Surgery	6,991	7,631	7,288	7,288
80288	Neurology (Incl. Child) - Minor Surgery	8,254	9,604	7,288	8,254
80289	Ophthalmology - Minor Surgery	3,833	6,322	5,830	5,830
80290	Otology - Minor Surgery	6,991	8,206	7,288	7,288
80291	Otorhinolaryngology - Minor Surgery	6,991	8,206	7,288	7,288
80292	Pathology - Minor Surgery	N/A	N/A	7,288	7,288
80293	Pediatrics - Minor Surgery	5,728	7,631	7,288	7,288
80294	Physicians (NOC) - Minor Surgery	6,991	8,206	7,288	7,288
80419	Fam. or Gen. Practice - Major Surgery	11,202	10,741	15,546	11,202
80420	Family Physicians - No Surgery	4,886	6,322	4,858	4,886
80421	Family Physicians (GP) - Minor Surgery - No OB	5,728	6,644	7,288	6,644
80422	Catheterization, N.O.C.	N/A	10,229	10,202	10,216
80424	Urgent Care/Emergency Medicine - No surgery	5,728	15,408	10,202	10,202
80425	Radiation Therapy - N.O.C.	5,728	6,145	10,202	6,145
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,886	N/A	7,288	6,087
80473	Oncology - NOC	4,886	N/A	5,830	5,358
80474	Oncology - Minor Surgery	4,886	N/A	5,830	5,358
80475	Pain Medicine	10,150	7,125	N/A	8,637
80476	Bariatric Surgery	28,046	25,757	26,720	26,720

* Average rate when only two rates are available

Sources:

ProAssurance December 1, 2025 rate filing (premium discount off-balance factor of 20% from page 318 of 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, 2026
\$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	10,604	10,604
80102	Emergency Medicine - No Major Surgery	11,617	15,863	10,604	11,617
80103	Physicians - Surgery - Endocrinology	15,993	22,417	10,604	15,993
80104	Physicians - Surgery - Gastroenterology	7,240	9,888	10,604	9,888
80105	Physicians - Surgery - Geriatrics	15,993	11,222	10,604	11,222
80106	Surgery - Laryngology	8,553	9,888	20,198	9,888
80107	Physicians - Surgery - Neoplastic	N/A	14,671	10,604	12,638
80108	Physicians - Surgery - Nephrology	7,240	7,856	10,604	7,856
80109	Physicians - No Major Surgery	5,051	8,448	7,575	7,575
80114	Surgery - Ophthalmology	7,240	6,509	6,059	6,509
80115	Surgery - Colon & Rectal	9,428	15,863	10,604	10,604
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	11,617	22,417	16,158	16,158
80132	Physicians (NOC) - Minor Surgery	7,240	8,448	7,575	7,575
80141	Surgery - Cardiac	20,370	23,303	27,772	23,303
80143	Surgery - General NOC	21,464	22,417	18,178	21,464
80144	Surgery - Thoracic	18,182	21,350	27,772	21,350
80145	Surgery - Urological	10,523	12,673	10,604	10,604
80146	Surgery - Vascular	20,370	26,518	27,772	26,518
80150	Surgery - Cardiovascular Disease	20,370	23,303	27,772	23,303
80151	Surgery - Anesthesiology	5,927	7,336	6,059	6,059
80152	Surgery - Neurology (Incl. Child)	33,500	38,573	45,444	38,573
80153	Surgery - Obstetrics/Gynecology	22,559	26,518	27,772	26,518
80154	Surgery - Orthopedic	18,182	21,350	27,772	21,350
80155	Surgery - Plastic - Otorhinolaryngology	11,617	14,671	13,128	13,128
80156	Surgery - Plastic NOC	15,993	14,671	20,198	15,993
80157	Surgery - Emergency Medicine	9,428	22,417	13,128	13,128
80158	Surgery - Otolaryngology	8,553	9,888	20,198	9,888
80159	Surgery - Otorhinolaryngology	8,553	9,888	13,128	9,888
80160	Physicians - Surgery - Rhinology	8,553	9,888	13,128	9,888
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,927	6,326	9,089	6,326
80166	Surgery - Abdominal	15,993	22,417	27,772	22,417
80167	Surgery - Gynecology	11,617	15,863	16,158	15,863
80168	Surgery Obstetrics	22,559	26,518	27,772	26,518
80169	Surgery - Hand	12,930	14,671	20,198	14,671
80170	Surgery - Head and Neck	15,993	21,350	27,772	21,350
80171	Surgery - Traumatic	18,182	24,526	32,821	24,526
80172	Physician (NOC) - No Major Surgery	7,240	8,448	7,575	7,575
80221	Resident Moonlighting (no ER)	N/A	N/A	N/A	N/A
80223	Resident Moonlighting (w/ ER)	5,051	N/A	N/A	5,051
80230	Aerospace Medicine	N/A	5,831	5,049	5,440
80231	General Preventive Medicine - No Surgery	3,957	5,416	5,049	5,049
80233	Occupational Medicine	3,957	4,459	3,535	3,957
80234	Pharmacology - Clinical	N/A	6,509	5,049	5,779
80235	Physical Medicine and Rehabilitation	5,051	N/A	3,535	4,293
80236	Public Health	3,957	N/A	5,049	4,503
80237	Diabetes - No Surgery	N/A	N/A	6,059	6,059
80238	Endocrinology - No Surgery	3,957	4,237	6,059	4,237
80239	Family Practice - No Surgery	5,051	6,509	5,049	5,051
80240	Legal Medicine & Forensic Medicine	3,301	4,824	3,535	3,535
80241	Gastroenterology - No Surgery	5,051	8,448	6,059	6,059
80242	General Practice - No Surgery	5,051	5,416	5,049	5,051
80243	Geriatrics - No Surgery	3,957	5,526	5,049	5,049
80244	Gynecology - No Surgery	3,301	6,509	5,049	5,049
80245	Hematology - No Surgery	5,051	6,509	6,059	6,059
80246	Infectious Disease - No Surgery	5,927	6,840	6,059	6,059
80247	Rhinology - No Surgery	3,957	6,184	5,049	5,049
80248	D.O. - Psychiatry (Incl. Child)	3,957	4,101	5,049	4,101
80249	Psychiatry (Incl. Child)	3,301	4,101	5,049	4,101
80250	Psychoanalysis	3,957	4,101	3,535	3,957
80251	Psychosomatic Medicine	3,957	4,101	3,535	3,957
80252	Rheumatology - No Surgery	5,051	5,396	6,059	5,396
80253	Radiology - Therapeutic	7,240	6,326	7,575	7,240
80254	Allergy	3,301	3,796	5,049	3,796
80255	Cardiovascular Disease - No Surgery	5,927	7,862	6,059	6,059
80256	Dermatology - No Surgery	3,301	4,101	5,049	4,101
80257	Internal Medicine - No Surgery	5,599	6,509	6,059	6,059
80258	Laryngology - No Surgery	3,957	6,509	5,049	5,049
80259	Neoplastic Disease - No Surgery	5,051	N/A	5,049	5,050
80260	Nephrology - No Surgery	5,051	6,509	6,059	6,059
80261	Neurology - (Incl. Child) - No Surgery	7,240	6,509	7,575	7,240

Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2026
\$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	5,064	5,049	5,057
80263	Ophthalmology - No Surgery	3,301	3,796	5,049	3,796
80264	Otology - No Surgery	3,957	6,509	5,049	5,049
80265	Otorhinolaryngology - No Surgery	3,957	6,509	5,049	5,049
80266	Pathology - No Surgery	5,051	6,509	5,049	5,051
80267	Pediatrics - No Surgery	3,957	4,459	5,049	4,459
80268	Physicians (NOC) - No Surgery	3,957	7,055	5,049	5,049
80269	Pulmonary Disease - No Surgery	5,927	9,367	6,059	6,059
80270	Rhinology - Minor Surgery	7,240	6,184	7,575	7,240
80271	Diabetes - Minor Surgery	7,240	N/A	7,575	7,407
80272	Endocrinology - Minor Surgery	7,240	N/A	7,575	7,407
80273	Family Practice - Minor Surgery	8,553	6,840	7,575	7,575
80274	Gastroenterology - Minor Surgery	7,240	9,888	7,575	7,575
80275	General Practice - Minor Surgery	8,553	N/A	7,575	8,064
80276	Geriatrics - Minor Surgery	7,240	8,475	7,575	7,575
80277	Gynecology - Minor Surgery	5,927	10,531	7,575	7,575
80278	Hematology - Minor Surgery	7,240	N/A	7,575	7,407
80279	Infectious Diseases - Minor Surgery	7,240	N/A	7,575	7,407
80280	Radiology - Diagnostic	8,553	9,888	9,089	9,089
80281	Cardiovascular Disease - Minor Surgery	7,240	9,836	7,575	7,575
80282	Dermatology - Minor Surgery	5,927	6,840	5,049	5,927
80283	Intensive Care Medicine - Minor Surgery	8,553	11,813	7,575	8,553
80284	Internal Medicine - Minor Surgery	7,240	8,917	7,575	7,575
80285	Laryngology - Minor Surgery	7,240	8,448	7,575	7,575
80286	Neoplastic Diseases - Minor Surgery	7,240	N/A	7,575	7,407
80287	Nephrology - Minor Surgery	7,240	7,856	7,575	7,575
80288	Neurology (Incl. Child) - Minor Surgery	8,553	9,888	7,575	8,553
80289	Ophthalmology - Minor Surgery	3,957	6,509	6,059	6,059
80290	Otology - Minor Surgery	7,240	8,448	7,575	7,575
80291	Otorhinolaryngology - Minor Surgery	7,240	8,448	7,575	7,575
80292	Pathology - Minor Surgery	N/A	N/A	7,575	7,575
80293	Pediatrics - Minor Surgery	5,927	7,856	7,575	7,575
80294	Physicians (NOC) - Minor Surgery	7,240	8,448	7,575	7,575
80419	Fam. or Gen. Practice - Major Surgery	11,617	11,058	16,158	11,617
80420	Family Physicians - No Surgery	5,051	6,509	5,049	5,051
80421	Family Physicians (GP) - Minor Surgery - No OB	5,927	6,840	7,575	6,840
80422	Catheterization, N.O.C.	N/A	10,531	10,604	10,568
80424	Urgent Care/Emergency Medicine - No surgery	5,927	15,863	10,604	10,604
80425	Radiation Therapy - N.O.C.	5,927	6,326	10,604	6,326
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	5,051	N/A	7,575	6,313
80473	Oncology - NOC	5,051	N/A	6,059	5,555
80474	Oncology - Minor Surgery	5,051	N/A	6,059	5,555
80475	Pain Medicine	10,523	7,336	N/A	8,929
80476	Bariatric Surgery	29,123	26,518	27,772	27,772

* Average rate when only two rates are available

Sources:

ProAssurance December 1, 2025 rate filing (premium discount off-balance factor of 20% from page 318 of rate filing)
Medical Protective Company September 1, 2025 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.