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June 25, 2018

Ms. Cathleen Nine-Altevogt
Director of Dedicated Funds
Indiana Department of Insurance
311 W. Washington Street - Suite 103
Indianapolis, IN 46204-2787

Re: Median Physicians Rates

Dear Cathleen:

Enclosed please find our calculation of the median mature claims-made average collected rate at \$400,000/\$1,200,000 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, 2018 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).

Cathleen, please call with any questions.

Sincerely,

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

Eric J. Wunder, FCAS, MAAA
Consulting Actuary

SJF/EJW/sbs

cc: Doug Webber

Encl.

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**Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2018
\$400,000/\$1,200,000 Limits of Liability**

Lake and Porter Counties

ISO Code	Specialty	ProAssurance	Medical Protective	PPIC*	Median Rate**
80101	Broncho-Esophagology	N/A	6,681	11,462	9,071
80102	Emergency Medicine - No Major Surgery	11,684	12,124	15,799	12,124
80103	Physicians - Surgery - Endocrinology	19,880	9,155	11,980	11,980
80104	Physicians - Surgery - Gastroenterology	8,952	12,124	11,980	11,980
80105	Physicians - Surgery - Geriatrics	19,880	12,124	11,980	12,124
80106	Surgery - Laryngology	10,591	10,292	23,312	10,591
80107	Physicians - Surgery - Neoplastic	N/A	N/A	11,980	11,980
80108	Physicians - Surgery - Nephrology	8,952	8,661	11,980	8,952
80109	Physicians - No Major Surgery	6,220	8,661	N/A	7,440
80114	Surgery - Ophthalmology	8,952	6,681	11,980	8,952
80115	Surgery - Colon & Rectal	11,684	12,817	11,980	11,980
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	14,416	12,817	16,513	14,416
80132	Physicians (NOC) - Minor Surgery	8,952	12,124	N/A	10,538
80141	Surgery - Cardiac	25,345	27,218	27,521	27,218
80143	Surgery - General NOC	25,345	21,377	23,312	23,312
80144	Surgery - Thoracic	22,613	21,377	27,521	22,613
80145	Surgery - Urological	10,591	10,292	11,980	10,591
80146	Surgery - Vascular	25,345	27,218	27,521	27,218
80150	Surgery - Cardiovascular Disease	25,345	27,218	27,521	27,218
80151	Surgery - Anesthesiology	7,313	7,343	9,066	7,343
80152	Surgery - Neurology (Incl. Child)	41,737	39,588	51,804	41,737
80153	Surgery - Obstetrics/Gynecology	28,077	27,218	36,910	28,077
80154	Surgery - Orthopedic	22,613	21,377	27,521	22,613
80155	Surgery - Plastic - Otorhinolaryngology	14,416	10,292	23,312	14,416
80156	Surgery - Plastic NOC	19,880	16,280	23,312	19,880
80157	Surgery - Emergency Medicine	11,684	12,817	23,312	12,817
80158	Surgery - Otolaryngology	10,591	10,292	23,312	10,591
80159	Surgery - Otorhinolaryngology	10,591	10,292	23,312	10,591
80160	Physicians - Surgery - Rhinology	10,591	10,292	23,312	10,591
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	7,313	7,343	N/A	7,328
80166	Surgery - Abdominal	19,880	21,377	23,312	21,377
80167	Surgery - Gynecology	14,416	16,280	23,312	16,280
80168	Surgery Obstetrics	28,077	27,218	36,910	28,077
80169	Surgery - Hand	16,055	16,280	23,312	16,280
80170	Surgery - Head and Neck	19,880	16,280	23,312	19,880
80171	Surgery - Traumatic	22,613	27,218	27,521	27,218
80172	Physician (NOC) - No Major Surgery	8,952	N/A	N/A	8,952
80221	Resident Moonlighting (no ER)	N/A	4,948	N/A	4,948
80223	Resident Moonlighting (w/ ER)	6,220	4,948	N/A	5,584
80230	Aerospace Medicine	N/A	4,207	6,195	5,201
80231	General Preventive Medicine - No Surgery	4,854	4,207	6,195	4,854
80233	Occupational Medicine	4,854	4,948	6,195	4,948
80234	Pharmacology - Clinical	N/A	4,948	6,195	5,572
80235	Physical Medicine and Rehabilitation	6,220	6,681	6,195	6,220
80236	Public Health	4,854	4,207	4,957	4,854
80237	Diabetes - No Surgery	N/A	7,343	6,195	6,769
80238	Endocrinology - No Surgery	N/A	4,948	6,195	5,572
80239	Family Practice - No Surgery	6,220	6,681	6,195	6,220
80240	Legal Medicine & Forensic Medicine	4,034	4,207	4,957	4,207
80241	Gastroenterology - No Surgery	6,220	7,343	6,195	6,220
80242	General Practice - No Surgery	6,220	6,681	6,195	6,220
80243	Geriatrics - No Surgery	6,220	4,948	6,195	6,195
80244	Gynecology - No Surgery	4,034	4,948	6,195	4,948
80245	Hematology - No Surgery	6,220	6,681	6,195	6,220
80246	Infectious Disease - No Surgery	N/A	7,343	6,195	6,769
80247	Rhinology - No Surgery	4,854	6,681	6,195	6,195
80248	D.O. - Psychiatry (Incl. Child)	4,854	4,948	6,195	4,948
80249	Psychiatry (Incl. Child)	4,034	4,207	4,957	4,207
80250	Psychoanalysis	4,854	4,207	4,957	4,854
80251	Psychosomatic Medicine	4,854	4,207	4,957	4,854
80252	Rheumatology - No Surgery	6,220	6,681	6,195	6,220
80253	Radiology - Therapeutic	7,313	7,343	6,195	7,313
80254	Allergy	4,034	4,207	4,957	4,207
80255	Cardiovascular Disease - No Surgery	7,313	6,681	6,195	6,681
80256	Dermatology - No Surgery	4,034	4,207	4,957	4,207
80257	Internal Medicine - No Surgery	6,220	6,681	6,195	6,220
80258	Laryngology - No Surgery	4,854	6,681	6,195	6,195
80259	Neoplastic Disease - No Surgery	6,220	6,681	6,195	6,220
80260	Nephrology - No Surgery	6,220	6,681	6,195	6,220
80261	Neurology - (Incl. Child) - No Surgery	8,952	9,155	6,195	8,952

**Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2018
\$400,000/\$1,200,000 Limits of Liability**

Lake and Porter Counties

ISO Code	Specialty	ProAssurance	Medical Protective	PPIC*	Median Rate**
80262	Nuclear Medicine	N/A	4,948	6,195	5,572
80263	Ophthalmology - No Surgery	4,034	4,207	6,195	4,207
80264	Otology - No Surgery	4,854	6,681	6,195	6,195
80265	Otorhinolaryngology - No Surgery	4,854	6,681	6,195	6,195
80266	Pathology - No Surgery	6,220	6,681	4,957	6,220
80267	Pediatrics - No Surgery	4,854	4,948	6,195	4,948
80268	Physicians (NOC) - No Surgery	4,854	4,207	6,195	4,854
80269	Pulmonary Disease - No Surgery	7,313	7,343	6,195	7,313
80270	Rhinology - Minor Surgery	8,952	8,661	9,294	8,952
80271	Diabetes - Minor Surgery	8,952	12,124	9,294	9,294
80272	Endocrinology - Minor Surgery	8,952	9,155	9,294	9,155
80273	Family Practice - Minor Surgery	10,591	12,124	9,294	10,591
80274	Gastroenterology - Minor Surgery	8,952	10,292	9,294	9,294
80275	General Practice - Minor Surgery	10,591	8,661	9,294	9,294
80276	Geriatrics - Minor Surgery	8,952	9,155	9,294	9,155
80277	Gynecology - Minor Surgery	7,313	9,155	9,294	9,155
80278	Hematology - Minor Surgery	8,952	10,292	9,294	9,294
80279	Infectious Diseases - Minor Surgery	8,952	9,155	9,294	9,155
80280	Radiology - Diagnostic	8,952	9,155	9,294	9,155
80281	Cardiovascular Disease - Minor Surgery	8,952	8,661	9,294	8,952
80282	Dermatology - Minor Surgery	7,313	7,343	9,294	7,343
80283	Intensive Care Medicine - Minor Surgery	10,591	12,124	9,294	10,591
80284	Internal Medicine - Minor Surgery	8,952	9,155	9,294	9,155
80285	Laryngology - Minor Surgery	8,952	8,661	9,294	8,952
80286	Neoplastic Diseases - Minor Surgery	8,952	10,292	9,294	9,294
80287	Nephrology - Minor Surgery	8,952	8,661	9,294	8,952
80288	Neurology (Incl. Child) - Minor Surgery	10,591	10,292	9,294	10,292
80289	Ophthalmology - Minor Surgery	4,854	6,681	9,294	6,681
80290	Otology - Minor Surgery	8,952	8,661	9,294	8,952
80291	Otorhinolaryngology - Minor Surgery	8,952	8,661	9,294	8,952
80292	Pathology - Minor Surgery	N/A	8,661	9,294	8,977
80293	Pediatrics - Minor Surgery	7,313	8,661	9,294	8,661
80294	Physicians (NOC) - Minor Surgery	8,952	8,661	9,294	8,952
80419	Fam. or Gen. Practice - Major Surgery	14,416	12,817	15,799	14,416
80420	Family Physicians - No Surgery	6,220	6,681	6,195	6,220
80421	Family Physicians (GP) - Minor Surgery - No OB	7,313	7,343	11,462	7,343
80422	Catheterization, N.O.C.	N/A	10,292	N/A	10,292
80424	Urgent Care/Emergency Medicine - No surgery	7,313	7,343	6,195	7,313
80425	Radiation Therapy - N.O.C.	7,313	7,343	N/A	7,328
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	6,220	8,661	N/A	7,440
80473	Oncology - NOC	6,220	6,681	N/A	6,450
80474	Oncology - Minor Surgery	6,220	10,292	N/A	8,256
80475	Pain Medicine	11,684	7,343	N/A	9,514
80476	Bariatric Surgery	28,077	27,218	N/A	27,647

* Preferred Professional Insurance Company

** Average rate when only two rates are available

Sources:

ProAssurance July 1, 2017 and June 1, 2013 rate filings (adjusted manual rates to collected rates by using an average schedule credit of 20.0%)

Medical Protective Company July 1, 2017 and July 1, 2013 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, 2018
\$400,000/\$1,200,000 Limits of Liability**

Remainder of State

ISO Code	Specialty	ProAssurance	Medical Protective	PPIC*	Median Rate**
80101	Broncho-Esophagology	N/A	4,859	9,018	6,938
80102	Emergency Medicine - No Major Surgery	8,041	8,817	12,431	8,817
80103	Physicians - Surgery - Endocrinology	13,506	6,659	9,425	9,425
80104	Physicians - Surgery - Gastroenterology	6,220	8,817	9,425	8,817
80105	Physicians - Surgery - Geriatrics	13,506	8,817	9,425	9,425
80106	Surgery - Laryngology	7,313	7,486	18,342	7,486
80107	Physicians - Surgery - Neoplastic	N/A	N/A	9,425	9,425
80108	Physicians - Surgery - Nephrology	6,220	6,299	9,425	6,299
80109	Physicians - No Major Surgery	4,398	6,299	N/A	5,349
80114	Surgery - Ophthalmology	6,220	4,859	9,425	6,220
80115	Surgery - Colon & Rectal	8,041	9,322	9,425	9,322
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	9,862	9,322	12,992	9,862
80132	Physicians (NOC) - Minor Surgery	6,220	8,817	N/A	7,519
80141	Surgery - Cardiac	17,148	19,795	21,653	19,795
80143	Surgery - General NOC	17,148	15,548	18,342	17,148
80144	Surgery - Thoracic	15,326	15,548	21,653	15,548
80145	Surgery - Urological	7,313	7,486	9,425	7,486
80146	Surgery - Vascular	17,148	19,795	21,653	19,795
80150	Surgery - Cardiovascular Disease	17,148	19,795	21,653	19,795
80151	Surgery - Anesthesiology	5,127	5,341	7,133	5,341
80152	Surgery - Neurology (Incl. Child)	28,077	28,793	40,759	28,793
80153	Surgery - Obstetrics/Gynecology	18,970	19,795	29,040	19,795
80154	Surgery - Orthopedic	15,326	15,548	21,653	15,548
80155	Surgery - Plastic - Otorhinolaryngology	9,862	7,486	18,342	9,862
80156	Surgery - Plastic NOC	13,506	11,840	18,342	13,506
80157	Surgery - Emergency Medicine	8,041	9,322	18,342	9,322
80158	Surgery - Otolaryngology	7,313	7,486	18,342	7,486
80159	Surgery - Otorhinolaryngology	7,313	7,486	18,342	7,486
80160	Physicians - Surgery - Rhinology	7,313	7,486	18,342	7,486
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,127	5,341	N/A	5,234
80166	Surgery - Abdominal	13,506	15,548	18,342	15,548
80167	Surgery - Gynecology	9,862	11,840	18,342	11,840
80168	Surgery Obstetrics	18,970	19,795	29,040	19,795
80169	Surgery - Hand	10,955	11,840	18,342	11,840
80170	Surgery - Head and Neck	13,506	11,840	18,342	13,506
80171	Surgery - Traumatic	15,326	19,795	21,653	19,795
80172	Physician (NOC) - No Major Surgery	6,220	N/A	N/A	6,220
80221	Resident Moonlighting (no ER)	N/A	3,599	N/A	3,599
80223	Resident Moonlighting (w/ ER)	4,398	3,599	N/A	3,999
80230	Aerospace Medicine	N/A	3,060	4,875	3,967
80231	General Preventive Medicine - No Surgery	3,488	3,060	4,875	3,488
80233	Occupational Medicine	3,488	3,599	4,875	3,599
80234	Pharmacology - Clinical	N/A	3,599	4,875	4,237
80235	Physical Medicine and Rehabilitation	4,398	4,859	4,875	4,859
80236	Public Health	3,488	3,060	3,900	3,488
80237	Diabetes - No Surgery	N/A	5,341	4,875	5,108
80238	Endocrinology - No Surgery	N/A	3,599	4,875	4,237
80239	Family Practice - No Surgery	4,398	4,859	4,875	4,859
80240	Legal Medicine & Forensic Medicine	2,942	3,060	3,900	3,060
80241	Gastroenterology - No Surgery	4,398	5,341	4,875	4,875
80242	General Practice - No Surgery	4,398	4,859	4,875	4,859
80243	Geriatrics - No Surgery	4,398	3,599	4,875	4,398
80244	Gynecology - No Surgery	2,942	3,599	4,875	3,599
80245	Hematology - No Surgery	4,398	4,859	4,875	4,859
80246	Infectious Disease - No Surgery	N/A	5,341	4,875	5,108
80247	Rhinology - No Surgery	3,488	4,859	4,875	4,859
80248	D.O. - Psychiatry (Incl. Child)	3,488	3,599	4,875	3,599
80249	Psychiatry (Incl. Child)	2,942	3,060	3,900	3,060
80250	Psychoanalysis	3,488	3,060	3,900	3,488
80251	Psychosomatic Medicine	3,488	3,060	3,900	3,488
80252	Rheumatology - No Surgery	4,398	4,859	4,875	4,859
80253	Radiology - Therapeutic	5,127	5,341	4,875	5,127
80254	Allergy	2,942	3,060	3,900	3,060
80255	Cardiovascular Disease - No Surgery	5,127	4,859	4,875	4,875
80256	Dermatology - No Surgery	2,942	3,060	3,900	3,060
80257	Internal Medicine - No Surgery	4,398	4,859	4,875	4,859
80258	Laryngology - No Surgery	3,488	4,859	4,875	4,859
80259	Neoplastic Disease - No Surgery	4,398	4,859	4,875	4,859
80260	Nephrology - No Surgery	4,398	4,859	4,875	4,859
80261	Neurology - (Incl. Child) - No Surgery	6,220	6,659	4,875	6,220

**Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2018
\$400,000/\$1,200,000 Limits of Liability**

Remainder of State

ISO Code	Specialty	ProAssurance	Medical Protective	PPIC*	Median Rate**
80262	Nuclear Medicine	N/A	3,599	4,875	4,237
80263	Ophthalmology - No Surgery	2,942	3,060	4,875	3,060
80264	Otology - No Surgery	3,488	4,859	4,875	4,859
80265	Otorhinolaryngology - No Surgery	3,488	4,859	4,875	4,859
80266	Pathology - No Surgery	4,398	4,859	3,900	4,398
80267	Pediatrics - No Surgery	3,488	3,599	4,875	3,599
80268	Physicians (NOC) - No Surgery	3,488	3,060	4,875	3,488
80269	Pulmonary Disease - No Surgery	5,127	5,341	4,875	5,127
80270	Rhinology - Minor Surgery	6,220	6,299	7,311	6,299
80271	Diabetes - Minor Surgery	6,220	8,817	7,311	7,311
80272	Endocrinology - Minor Surgery	6,220	6,659	7,311	6,659
80273	Family Practice - Minor Surgery	7,313	8,817	7,311	7,313
80274	Gastroenterology - Minor Surgery	6,220	7,486	7,311	7,311
80275	General Practice - Minor Surgery	7,313	6,299	7,311	7,311
80276	Geriatrics - Minor Surgery	6,220	6,659	7,311	6,659
80277	Gynecology - Minor Surgery	5,127	6,659	7,311	6,659
80278	Hematology - Minor Surgery	6,220	7,486	7,311	7,311
80279	Infectious Diseases - Minor Surgery	6,220	6,659	7,311	6,659
80280	Radiology - Diagnostic	6,220	6,659	7,311	6,659
80281	Cardiovascular Disease - Minor Surgery	6,220	6,299	7,311	6,299
80282	Dermatology - Minor Surgery	5,127	5,341	7,311	5,341
80283	Intensive Care Medicine - Minor Surgery	7,313	8,817	7,311	7,313
80284	Internal Medicine - Minor Surgery	6,220	6,659	7,311	6,659
80285	Laryngology - Minor Surgery	6,220	6,299	7,311	6,299
80286	Neoplastic Diseases - Minor Surgery	6,220	7,486	7,311	7,311
80287	Nephrology - Minor Surgery	6,220	6,299	7,311	6,299
80288	Neurology (Incl. Child) - Minor Surgery	7,313	7,486	7,311	7,313
80289	Ophthalmology - Minor Surgery	3,488	4,859	7,311	4,859
80290	Otology - Minor Surgery	6,220	6,299	7,311	6,299
80291	Otorhinolaryngology - Minor Surgery	6,220	6,299	7,311	6,299
80292	Pathology - Minor Surgery	N/A	6,299	7,311	6,805
80293	Pediatrics - Minor Surgery	5,127	6,299	7,311	6,299
80294	Physicians (NOC) - Minor Surgery	6,220	6,299	7,311	6,299
80419	Fam. or Gen. Practice - Major Surgery	9,862	9,322	12,431	9,862
80420	Family Physicians - No Surgery	4,398	4,859	4,875	4,859
80421	Family Physicians (GP) - Minor Surgery - No OB	5,127	5,341	9,018	5,341
80422	Catheterization, N.O.C.	N/A	7,486	N/A	7,486
80424	Urgent Care/Emergency Medicine - No surgery	5,127	5,341	4,875	5,127
80425	Radiation Therapy - N.O.C.	5,127	5,341	N/A	5,234
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,398	6,299	N/A	5,349
80473	Oncology - NOC	4,398	4,859	N/A	4,629
80474	Oncology - Minor Surgery	4,398	7,486	N/A	5,942
80475	Pain Medicine	8,041	5,341	N/A	6,691
80476	Bariatric Surgery	18,970	19,795	N/A	19,382

* Preferred Professional Insurance Company

** Average rate when only two rates are available

Sources:

ProAssurance July 1, 2017 and June 1, 2013 rate filings (adjusted manual rates to collected rates by using an average schedule credit of 20.0%)

Medical Protective Company July 1, 2017 and July 1, 2013 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, 2018
\$400,000/\$1,200,000 Limits of Liability**

Statewide Weighted Average

ISO Code	Specialty	ProAssurance	Medical		Median Rate**
			Protective	PPIC*	
80101	Broncho-Esophagology	N/A	5,001	9,209	7,105
80102	Emergency Medicine - No Major Surgery	8,326	9,076	12,695	9,076
80103	Physicians - Surgery - Endocrinology	14,005	6,854	9,625	9,625
80104	Physicians - Surgery - Gastroenterology	6,434	9,076	9,625	9,076
80105	Physicians - Surgery - Geriatrics	14,005	9,076	9,625	9,625
80106	Surgery - Laryngology	7,570	7,706	18,731	7,706
80107	Physicians - Surgery - Neoplastic	N/A	N/A	9,625	9,625
80108	Physicians - Surgery - Nephrology	6,434	6,484	9,625	6,484
80109	Physicians - No Major Surgery	4,541	6,484	N/A	5,513
80114	Surgery - Ophthalmology	6,434	5,001	9,625	6,434
80115	Surgery - Colon & Rectal	8,326	9,596	9,625	9,596
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	10,219	9,596	13,268	10,219
80132	Physicians (NOC) - Minor Surgery	6,434	9,076	N/A	7,755
80141	Surgery - Cardiac	17,790	20,376	22,112	20,376
80143	Surgery - General NOC	17,790	16,005	18,731	17,790
80144	Surgery - Thoracic	15,897	16,005	22,112	16,005
80145	Surgery - Urological	7,570	7,706	9,625	7,706
80146	Surgery - Vascular	17,790	20,376	22,112	20,376
80150	Surgery - Cardiovascular Disease	17,790	20,376	22,112	20,376
80151	Surgery - Anesthesiology	5,298	5,497	7,284	5,497
80152	Surgery - Neurology (Incl. Child)	29,146	29,638	41,624	29,638
80153	Surgery - Obstetrics/Gynecology	19,683	20,376	29,656	20,376
80154	Surgery - Orthopedic	15,897	16,005	22,112	16,005
80155	Surgery - Plastic - Otorhinolaryngology	10,219	7,706	18,731	10,219
80156	Surgery - Plastic NOC	14,005	12,188	18,731	14,005
80157	Surgery - Emergency Medicine	8,326	9,596	18,731	9,596
80158	Surgery - Otolaryngology	7,570	7,706	18,731	7,706
80159	Surgery - Otorhinolaryngology	7,570	7,706	18,731	7,706
80160	Physicians - Surgery - Rhinology	7,570	7,706	18,731	7,706
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,298	5,497	N/A	5,398
80166	Surgery - Abdominal	14,005	16,005	18,731	16,005
80167	Surgery - Gynecology	10,219	12,188	18,731	12,188
80168	Surgery Obstetrics	19,683	20,376	29,656	20,376
80169	Surgery - Hand	11,355	12,188	18,731	12,188
80170	Surgery - Head and Neck	14,005	12,188	18,731	14,005
80171	Surgery - Traumatic	15,897	20,376	22,112	20,376
80172	Physician (NOC) - No Major Surgery	6,434	N/A	N/A	6,434
80221	Resident Moonlighting (no ER)	N/A	3,704	N/A	3,704
80223	Resident Moonlighting (w/ ER)	4,541	3,704	N/A	4,123
80230	Aerospace Medicine	N/A	3,150	4,978	4,064
80231	General Preventive Medicine - No Surgery	3,595	3,150	4,978	3,595
80233	Occupational Medicine	3,595	3,704	4,978	3,704
80234	Pharmacology - Clinical	N/A	3,704	4,978	4,341
80235	Physical Medicine and Rehabilitation	4,541	5,001	4,978	4,978
80236	Public Health	3,595	3,150	3,983	3,595
80237	Diabetes - No Surgery	N/A	5,497	4,978	5,238
80238	Endocrinology - No Surgery	N/A	3,704	4,978	4,341
80239	Family Practice - No Surgery	4,541	5,001	4,978	4,978
80240	Legal Medicine & Forensic Medicine	3,027	3,150	3,983	3,150
80241	Gastroenterology - No Surgery	4,541	5,497	4,978	4,978
80242	General Practice - No Surgery	4,541	5,001	4,978	4,978
80243	Geriatrics - No Surgery	4,541	3,704	4,978	4,541
80244	Gynecology - No Surgery	3,027	3,704	4,978	3,704
80245	Hematology - No Surgery	4,541	5,001	4,978	4,978
80246	Infectious Disease - No Surgery	N/A	5,497	4,978	5,238
80247	Rhinology - No Surgery	3,595	5,001	4,978	4,978
80248	D.O. - Psychiatry (Incl. Child)	3,595	3,704	4,978	3,704
80249	Psychiatry (Incl. Child)	3,027	3,150	3,983	3,150
80250	Psychoanalysis	3,595	3,150	3,983	3,595
80251	Psychosomatic Medicine	3,595	3,150	3,983	3,595
80252	Rheumatology - No Surgery	4,541	5,001	4,978	4,978
80253	Radiology - Therapeutic	5,298	5,497	4,978	5,298
80254	Allergy	3,027	3,150	3,983	3,150
80255	Cardiovascular Disease - No Surgery	5,298	5,001	4,978	5,001
80256	Dermatology - No Surgery	3,027	3,150	3,983	3,150
80257	Internal Medicine - No Surgery	4,541	5,001	4,978	4,978
80258	Laryngology - No Surgery	3,595	5,001	4,978	4,978
80259	Neoplastic Disease - No Surgery	4,541	5,001	4,978	4,978
80260	Nephrology - No Surgery	4,541	5,001	4,978	4,978
80261	Neurology - (Incl. Child) - No Surgery	6,434	6,854	4,978	6,434

Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2018
\$400,000/\$1,200,000 Limits of Liability

Statewide Weighted Average

ISO Code	Specialty	ProAssurance	Medical Protective	PPIC*	Median Rate**
80262	Nuclear Medicine	N/A	3,704	4,978	4,341
80263	Ophthalmology - No Surgery	3,027	3,150	4,978	3,150
80264	Otology - No Surgery	3,595	5,001	4,978	4,978
80265	Otorhinolaryngology - No Surgery	3,595	5,001	4,978	4,978
80266	Pathology - No Surgery	4,541	5,001	3,983	4,541
80267	Pediatrics - No Surgery	3,595	3,704	4,978	3,704
80268	Physicians (NOC) - No Surgery	3,595	3,150	4,978	3,595
80269	Pulmonary Disease - No Surgery	5,298	5,497	4,978	5,298
80270	Rhinology - Minor Surgery	6,434	6,484	7,467	6,484
80271	Diabetes - Minor Surgery	6,434	9,076	7,467	7,467
80272	Endocrinology - Minor Surgery	6,434	6,854	7,467	6,854
80273	Family Practice - Minor Surgery	7,570	9,076	7,467	7,570
80274	Gastroenterology - Minor Surgery	6,434	7,706	7,467	7,467
80275	General Practice - Minor Surgery	7,570	6,484	7,467	7,467
80276	Geriatrics - Minor Surgery	6,434	6,854	7,467	6,854
80277	Gynecology - Minor Surgery	5,298	6,854	7,467	6,854
80278	Hematology - Minor Surgery	6,434	7,706	7,467	7,467
80279	Infectious Diseases - Minor Surgery	6,434	6,854	7,467	6,854
80280	Radiology - Diagnostic	6,434	6,854	7,467	6,854
80281	Cardiovascular Disease - Minor Surgery	6,434	6,484	7,467	6,484
80282	Dermatology - Minor Surgery	5,298	5,497	7,467	5,497
80283	Intensive Care Medicine - Minor Surgery	7,570	9,076	7,467	7,570
80284	Internal Medicine - Minor Surgery	6,434	6,854	7,467	6,854
80285	Laryngology - Minor Surgery	6,434	6,484	7,467	6,484
80286	Neoplastic Diseases - Minor Surgery	6,434	7,706	7,467	7,467
80287	Nephrology - Minor Surgery	6,434	6,484	7,467	6,484
80288	Neurology (Incl. Child) - Minor Surgery	7,570	7,706	7,467	7,570
80289	Ophthalmology - Minor Surgery	3,595	5,001	7,467	5,001
80290	Otology - Minor Surgery	6,434	6,484	7,467	6,484
80291	Otorhinolaryngology - Minor Surgery	6,434	6,484	7,467	6,484
80292	Pathology - Minor Surgery	N/A	6,484	7,467	6,975
80293	Pediatrics - Minor Surgery	5,298	6,484	7,467	6,484
80294	Physicians (NOC) - Minor Surgery	6,434	6,484	7,467	6,484
80419	Fam. or Gen. Practice - Major Surgery	10,219	9,596	12,695	10,219
80420	Family Physicians - No Surgery	4,541	5,001	4,978	4,978
80421	Family Physicians (GP) - Minor Surgery - No OB	5,298	5,497	9,209	5,497
80422	Catheterization, N.O.C.	N/A	7,706	N/A	7,706
80424	Urgent Care/Emergency Medicine - No surgery	5,298	5,497	4,978	5,298
80425	Radiation Therapy - N.O.C.	5,298	5,497	N/A	5,398
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,541	6,484	N/A	5,513
80473	Oncology - NOC	4,541	5,001	N/A	4,771
80474	Oncology - Minor Surgery	4,541	7,706	N/A	6,123
80475	Pain Medicine	8,326	5,497	N/A	6,912
80476	Bariatric Surgery	19,683	20,376	N/A	20,029

* Preferred Professional Insurance Company

** Average rate when only two rates are available

Sources:

ProAssurance July 1, 2017 and June 1, 2013 rate filings (adjusted manual rates to collected rates by using an average schedule credit of 20.0%)

Medical Protective Company July 1, 2017 and July 1, 2013 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.