



17335 Golf Parkway  
Suite 100  
Brookfield, WI 53045  
USA

Tel +1 262-784-2250

milliman.com

June 17, 2025

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, 2025, 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,

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  
Actuarial Analyst

EJW/CEP/all

cc: Meghann Leaird

Encl.

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**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2025  
\$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	19,684	15,305	16,201
80103	Physicians - Surgery - Endocrinology	22,410	29,206	15,305	22,410
80104	Physicians - Surgery - Gastroenterology	9,990	12,882	15,305	12,882
80105	Physicians - Surgery - Geriatrics	22,410	15,392	15,305	15,392
80106	Surgery - Laryngology	11,854	12,882	29,152	12,882
80107	Physicians - Surgery - Neoplastic	N/A	20,666	15,305	17,985
80108	Physicians - Surgery - Nephrology	9,990	10,237	15,305	10,237
80109	Physicians - No Major Surgery	6,885	11,007	10,931	10,931
80114	Surgery - Ophthalmology	9,990	8,480	8,746	8,746
80115	Surgery - Colon & Rectal	13,095	19,684	15,305	15,305
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	16,201	29,206	23,321	23,321
80132	Physicians (NOC) - Minor Surgery	9,990	11,007	10,931	10,931
80141	Surgery - Cardiac	28,621	32,819	40,083	32,819
80143	Surgery - General NOC	30,174	29,206	26,236	29,206
80144	Surgery - Thoracic	25,516	27,817	40,083	27,817
80145	Surgery - Urological	14,648	15,722	15,305	15,305
80146	Surgery - Vascular	28,621	34,549	40,083	34,549
80150	Surgery - Cardiovascular Disease	28,621	32,819	40,083	32,819
80151	Surgery - Anesthesiology	8,127	9,558	8,746	8,746
80152	Surgery - Neurology (Incl. Child)	47,252	50,254	65,591	50,254
80153	Surgery - Obstetrics/Gynecology	31,726	34,549	40,083	34,549
80154	Surgery - Orthopedic	25,516	27,817	40,083	27,817
80155	Surgery - Plastic - Otorhinolaryngology	16,201	20,666	18,948	18,948
80156	Surgery - Plastic NOC	22,410	20,666	29,152	22,410
80157	Surgery - Emergency Medicine	13,095	29,206	18,948	18,948
80158	Surgery - Otology	11,854	12,882	29,152	12,882
80159	Surgery - Otorhinolaryngology	11,854	12,882	18,948	12,882
80160	Physicians - Surgery - Rhinology	11,854	12,882	18,948	12,882
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	8,127	8,913	13,118	8,913
80166	Surgery - Abdominal	22,410	29,206	40,083	29,206
80167	Surgery - Gynecology	16,201	20,666	23,321	20,666
80168	Surgery Obstetrics	31,726	34,549	40,083	34,549
80169	Surgery - Hand	18,063	20,666	29,152	20,666
80170	Surgery - Head and Neck	22,410	27,817	40,083	27,817
80171	Surgery - Traumatic	25,516	34,549	47,371	34,549
80172	Physician (NOC) - No Major Surgery	9,990	11,007	10,931	10,931
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	7,598	7,288	7,443
80231	General Preventive Medicine - No Surgery	5,333	7,055	7,288	7,055
80233	Occupational Medicine	5,333	6,283	5,101	5,333
80234	Pharmacology - Clinical	N/A	8,480	7,288	7,884
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	5,970	8,746	5,970
80239	Family Practice - No Surgery	6,885	8,480	7,288	7,288
80240	Legal Medicine & Forensic Medicine	4,401	6,283	5,101	5,101
80241	Gastroenterology - No Surgery	6,885	11,007	8,746	8,746
80242	General Practice - No Surgery	6,885	7,055	7,288	7,055
80243	Geriatrics - No Surgery	5,333	6,861	7,288	6,861
80244	Gynecology - No Surgery	4,401	8,480	7,288	7,288
80245	Hematology - No Surgery	6,885	8,480	8,746	8,480
80246	Infectious Disease - No Surgery	8,127	8,913	8,746	8,746
80247	Rhinology - No Surgery	5,333	8,480	7,288	7,288
80248	D.O. - Psychiatry (Incl. Child)	5,333	5,342	7,288	5,342
80249	Psychiatry (Incl. Child)	4,401	5,342	7,288	5,342
80250	Psychoanalysis	5,333	5,342	5,101	5,333
80251	Psychosomatic Medicine	5,333	5,342	5,101	5,333
80252	Rheumatology - No Surgery	6,885	7,598	8,746	7,598
80253	Radiology - Therapeutic	9,990	8,913	10,931	9,990
80254	Allergy	4,401	5,342	7,288	5,342
80255	Cardiovascular Disease - No Surgery	8,127	9,752	8,746	8,746
80256	Dermatology - No Surgery	4,401	5,342	7,288	5,342
80257	Internal Medicine - No Surgery	7,662	8,480	8,746	8,480
80258	Laryngology - No Surgery	5,333	8,480	7,288	7,288
80259	Neoplastic Disease - No Surgery	6,885	N/A	7,288	7,086
80260	Nephrology - No Surgery	6,885	8,480	8,746	8,480
80261	Neurology - (Incl. Child) - No Surgery	9,990	8,480	10,931	9,990

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2025  
\$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	6,599	7,288	6,943
80263	Ophthalmology - No Surgery	4,401	5,342	7,288	5,342
80264	Otology - No Surgery	5,333	8,480	7,288	7,288
80265	Otorhinolaryngology - No Surgery	5,333	8,480	7,288	7,288
80266	Pathology - No Surgery	6,885	8,480	7,288	7,288
80267	Pediatrics - No Surgery	5,333	6,283	7,288	6,283
80268	Physicians (NOC) - No Surgery	5,333	8,752	7,288	7,288
80269	Pulmonary Disease - No Surgery	8,127	12,204	8,746	8,746
80270	Rhinology - Minor Surgery	9,990	8,480	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	8,913	10,931	10,931
80274	Gastroenterology - Minor Surgery	9,990	12,882	10,931	10,931
80275	General Practice - Minor Surgery	11,854	N/A	10,931	11,393
80276	Geriatrics - Minor Surgery	9,990	11,618	10,931	10,931
80277	Gynecology - Minor Surgery	8,127	13,720	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	12,882	13,118	12,882
80281	Cardiovascular Disease - Minor Surgery	9,990	12,204	10,931	10,931
80282	Dermatology - Minor Surgery	8,127	8,913	7,288	8,127
80283	Intensive Care Medicine - Minor Surgery	11,854	15,392	10,931	11,854
80284	Internal Medicine - Minor Surgery	9,990	11,618	10,931	10,931
80285	Laryngology - Minor Surgery	9,990	11,007	10,931	10,931
80286	Neoplastic Diseases - Minor Surgery	9,990	N/A	10,931	10,461
80287	Nephrology - Minor Surgery	9,990	10,237	10,931	10,237
80288	Neurology (Incl. Child) - Minor Surgery	11,854	12,882	10,931	11,854
80289	Ophthalmology - Minor Surgery	5,333	8,480	8,746	8,480
80290	Otology - Minor Surgery	9,990	11,007	10,931	10,931
80291	Otorhinolaryngology - Minor Surgery	9,990	11,007	10,931	10,931
80292	Pathology - Minor Surgery	N/A	N/A	10,931	10,931
80293	Pediatrics - Minor Surgery	8,127	10,237	10,931	10,237
80294	Physicians (NOC) - Minor Surgery	9,990	11,007	10,931	10,931
80419	Fam. or Gen. Practice - Major Surgery	16,201	14,408	23,321	16,201
80420	Family Physicians - No Surgery	6,885	8,480	7,288	7,288
80421	Family Physicians (GP) - Minor Surgery - No OB	8,127	8,913	10,931	8,913
80422	Catheterization, N.O.C.	N/A	13,720	15,305	14,513
80424	Urgent Care/Emergency Medicine - No surgery	8,127	19,684	15,305	15,305
80425	Radiation Therapy - N.O.C.	8,127	8,913	15,305	8,913
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	9,558	N/A	12,103
80476	Bariatric Surgery	41,042	34,549	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, 2024 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, 2025  
\$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	14,316	10,202	11,026
80103	Physicians - Surgery - Endocrinology	15,166	21,241	10,202	15,166
80104	Physicians - Surgery - Gastroenterology	6,885	9,368	10,202	9,368
80105	Physicians - Surgery - Geriatrics	15,166	11,194	10,202	11,194
80106	Surgery - Laryngology	8,127	9,368	19,432	9,368
80107	Physicians - Surgery - Neoplastic	N/A	15,030	10,202	12,616
80108	Physicians - Surgery - Nephrology	6,885	7,445	10,202	7,445
80109	Physicians - No Major Surgery	4,815	8,005	7,288	7,288
80114	Surgery - Ophthalmology	6,885	6,167	5,830	6,167
80115	Surgery - Colon & Rectal	8,955	14,316	10,202	10,202
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	11,026	21,241	15,546	15,546
80132	Physicians (NOC) - Minor Surgery	6,885	8,005	7,288	7,288
80141	Surgery - Cardiac	19,306	23,869	26,720	23,869
80143	Surgery - General NOC	20,341	21,241	17,489	20,341
80144	Surgery - Thoracic	17,235	20,231	26,720	20,231
80145	Surgery - Urological	9,990	11,434	10,202	10,202
80146	Surgery - Vascular	19,306	25,127	26,720	25,127
80150	Surgery - Cardiovascular Disease	19,306	23,869	26,720	23,869
80151	Surgery - Anesthesiology	5,643	6,951	5,830	5,830
80152	Surgery - Neurology (Incl. Child)	31,726	36,548	43,722	36,548
80153	Surgery - Obstetrics/Gynecology	21,376	25,127	26,720	25,127
80154	Surgery - Orthopedic	17,235	20,231	26,720	20,231
80155	Surgery - Plastic - Otorhinolaryngology	11,026	15,030	12,631	12,631
80156	Surgery - Plastic NOC	15,166	15,030	19,432	15,166
80157	Surgery - Emergency Medicine	8,955	21,241	12,631	12,631
80158	Surgery - Otolary	8,127	9,368	19,432	9,368
80159	Surgery - Otorhinolaryngology	8,127	9,368	12,631	9,368
80160	Physicians - Surgery - Rhinology	8,127	9,368	12,631	9,368
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,643	6,482	8,744	6,482
80166	Surgery - Abdominal	15,166	21,241	26,720	21,241
80167	Surgery - Gynecology	11,026	15,030	15,546	15,030
80168	Surgery Obstetrics	21,376	25,127	26,720	25,127
80169	Surgery - Hand	12,267	15,030	19,432	15,030
80170	Surgery - Head and Neck	15,166	20,231	26,720	20,231
80171	Surgery - Traumatic	17,235	25,127	31,578	25,127
80172	Physician (NOC) - No Major Surgery	6,885	8,005	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	5,526	4,858	5,192
80231	General Preventive Medicine - No Surgery	3,780	5,131	4,858	4,858
80233	Occupational Medicine	3,780	4,570	3,401	3,780
80234	Pharmacology - Clinical	N/A	6,167	4,858	5,513
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	4,342	5,830	4,342
80239	Family Practice - No Surgery	4,815	6,167	4,858	4,858
80240	Legal Medicine & Forensic Medicine	3,159	4,570	3,401	3,401
80241	Gastroenterology - No Surgery	4,815	8,005	5,830	5,830
80242	General Practice - No Surgery	4,815	5,131	4,858	4,858
80243	Geriatrics - No Surgery	3,780	4,990	4,858	4,858
80244	Gynecology - No Surgery	3,159	6,167	4,858	4,858
80245	Hematology - No Surgery	4,815	6,167	5,830	5,830
80246	Infectious Disease - No Surgery	5,643	6,482	5,830	5,830
80247	Rhinology - No Surgery	3,780	6,167	4,858	4,858
80248	D.O. - Psychiatry (Incl. Child)	3,780	3,885	4,858	3,885
80249	Psychiatry (Incl. Child)	3,159	3,885	4,858	3,885
80250	Psychoanalysis	3,780	3,885	3,401	3,780
80251	Psychosomatic Medicine	3,780	3,885	3,401	3,780
80252	Rheumatology - No Surgery	4,815	5,526	5,830	5,526
80253	Radiology - Therapeutic	6,885	6,482	7,288	6,885
80254	Allergy	3,159	3,885	4,858	3,885
80255	Cardiovascular Disease - No Surgery	5,643	7,093	5,830	5,830
80256	Dermatology - No Surgery	3,159	3,885	4,858	3,885
80257	Internal Medicine - No Surgery	5,333	6,167	5,830	5,830
80258	Laryngology - No Surgery	3,780	6,167	4,858	4,858
80259	Neoplastic Disease - No Surgery	4,815	N/A	4,858	4,837
80260	Nephrology - No Surgery	4,815	6,167	5,830	5,830
80261	Neurology - (Incl. Child) - No Surgery	6,885	6,167	7,288	6,885

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2025  
\$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	4,799	4,858	4,828
80263	Ophthalmology - No Surgery	3,159	3,885	4,858	3,885
80264	Otology - No Surgery	3,780	6,167	4,858	4,858
80265	Otorhinolaryngology - No Surgery	3,780	6,167	4,858	4,858
80266	Pathology - No Surgery	4,815	6,167	4,858	4,858
80267	Pediatrics - No Surgery	3,780	4,570	4,858	4,570
80268	Physicians (NOC) - No Surgery	3,780	6,365	4,858	4,858
80269	Pulmonary Disease - No Surgery	5,643	8,875	5,830	5,830
80270	Rhinology - Minor Surgery	6,885	6,167	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	6,482	7,288	7,288
80274	Gastroenterology - Minor Surgery	6,885	9,368	7,288	7,288
80275	General Practice - Minor Surgery	8,127	N/A	7,288	7,707
80276	Geriatrics - Minor Surgery	6,885	8,450	7,288	7,288
80277	Gynecology - Minor Surgery	5,643	9,978	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	9,368	8,744	8,744
80281	Cardiovascular Disease - Minor Surgery	6,885	8,875	7,288	7,288
80282	Dermatology - Minor Surgery	5,643	6,482	4,858	5,643
80283	Intensive Care Medicine - Minor Surgery	8,127	11,194	7,288	8,127
80284	Internal Medicine - Minor Surgery	6,885	8,450	7,288	7,288
80285	Laryngology - Minor Surgery	6,885	8,005	7,288	7,288
80286	Neoplastic Diseases - Minor Surgery	6,885	N/A	7,288	7,086
80287	Nephrology - Minor Surgery	6,885	7,445	7,288	7,288
80288	Neurology (Incl. Child) - Minor Surgery	8,127	9,368	7,288	8,127
80289	Ophthalmology - Minor Surgery	3,780	6,167	5,830	5,830
80290	Otology - Minor Surgery	6,885	8,005	7,288	7,288
80291	Otorhinolaryngology - Minor Surgery	6,885	8,005	7,288	7,288
80292	Pathology - Minor Surgery	N/A	N/A	7,288	7,288
80293	Pediatrics - Minor Surgery	5,643	7,445	7,288	7,288
80294	Physicians (NOC) - Minor Surgery	6,885	8,005	7,288	7,288
80419	Fam. or Gen. Practice - Major Surgery	11,026	10,478	15,546	11,026
80420	Family Physicians - No Surgery	4,815	6,167	4,858	4,858
80421	Family Physicians (GP) - Minor Surgery - No OB	5,643	6,482	7,288	6,482
80422	Catheterization, N.O.C.	N/A	9,978	10,202	10,090
80424	Urgent Care/Emergency Medicine - No surgery	5,643	14,316	10,202	10,202
80425	Radiation Therapy - N.O.C.	5,643	6,482	10,202	6,482
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	6,951	N/A	8,471
80476	Bariatric Surgery	27,586	25,127	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, 2024 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, 2025  
\$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	14,738	10,603	11,432
80103	Physicians - Surgery - Endocrinology	15,735	21,867	10,603	15,735
80104	Physicians - Surgery - Gastroenterology	7,129	9,645	10,603	9,645
80105	Physicians - Surgery - Geriatrics	15,735	11,524	10,603	11,524
80106	Surgery - Laryngology	8,420	9,645	20,196	9,645
80107	Physicians - Surgery - Neoplastic	N/A	15,473	10,603	13,038
80108	Physicians - Surgery - Nephrology	7,129	7,664	10,603	7,664
80109	Physicians - No Major Surgery	4,978	8,241	7,574	7,574
80114	Surgery - Ophthalmology	7,129	6,349	6,059	6,349
80115	Surgery - Colon & Rectal	9,281	14,738	10,603	10,603
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	11,432	21,867	16,157	16,157
80132	Physicians (NOC) - Minor Surgery	7,129	8,241	7,574	7,574
80141	Surgery - Cardiac	20,038	24,572	27,770	24,572
80143	Surgery - General NOC	21,114	21,867	18,176	21,114
80144	Surgery - Thoracic	17,886	20,827	27,770	20,827
80145	Surgery - Urological	10,357	11,772	10,603	10,603
80146	Surgery - Vascular	20,038	25,868	27,770	25,868
80150	Surgery - Cardiovascular Disease	20,038	24,572	27,770	24,572
80151	Surgery - Anesthesiology	5,838	7,156	6,059	6,059
80152	Surgery - Neurology (Incl. Child)	32,947	37,626	45,441	37,626
80153	Surgery - Obstetrics/Gynecology	22,190	25,868	27,770	25,868
80154	Surgery - Orthopedic	17,886	20,827	27,770	20,827
80155	Surgery - Plastic - Otorhinolaryngology	11,432	15,473	13,127	13,127
80156	Surgery - Plastic NOC	15,735	15,473	20,196	15,735
80157	Surgery - Emergency Medicine	9,281	21,867	13,127	13,127
80158	Surgery - Otology	8,420	9,645	20,196	9,645
80159	Surgery - Otorhinolaryngology	8,420	9,645	13,127	9,645
80160	Physicians - Surgery - Rhinology	8,420	9,645	13,127	9,645
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,838	6,673	9,088	6,673
80166	Surgery - Abdominal	15,735	21,867	27,770	21,867
80167	Surgery - Gynecology	11,432	15,473	16,157	15,473
80168	Surgery Obstetrics	22,190	25,868	27,770	25,868
80169	Surgery - Hand	12,723	15,473	20,196	15,473
80170	Surgery - Head and Neck	15,735	20,827	27,770	20,827
80171	Surgery - Traumatic	17,886	25,868	32,819	25,868
80172	Physician (NOC) - No Major Surgery	7,129	8,241	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	5,689	5,049	5,369
80231	General Preventive Medicine - No Surgery	3,902	5,282	5,049	5,049
80233	Occupational Medicine	3,902	4,704	3,535	3,902
80234	Pharmacology - Clinical	N/A	6,349	5,049	5,699
80235	Physical Medicine and Rehabilitation	4,978	N/A	3,535	4,256
80236	Public Health	3,902	N/A	5,049	4,476
80237	Diabetes - No Surgery	N/A	N/A	6,059	6,059
80238	Endocrinology - No Surgery	3,902	4,470	6,059	4,470
80239	Family Practice - No Surgery	4,978	6,349	5,049	5,049
80240	Legal Medicine & Forensic Medicine	3,257	4,704	3,535	3,535
80241	Gastroenterology - No Surgery	4,978	8,241	6,059	6,059
80242	General Practice - No Surgery	4,978	5,282	5,049	5,049
80243	Geriatrics - No Surgery	3,902	5,137	5,049	5,049
80244	Gynecology - No Surgery	3,257	6,349	5,049	5,049
80245	Hematology - No Surgery	4,978	6,349	6,059	6,059
80246	Infectious Disease - No Surgery	5,838	6,673	6,059	6,059
80247	Rhinology - No Surgery	3,902	6,349	5,049	5,049
80248	D.O. - Psychiatry (Incl. Child)	3,902	4,000	5,049	4,000
80249	Psychiatry (Incl. Child)	3,257	4,000	5,049	4,000
80250	Psychoanalysis	3,902	4,000	3,535	3,902
80251	Psychosomatic Medicine	3,902	4,000	3,535	3,902
80252	Rheumatology - No Surgery	4,978	5,689	6,059	5,689
80253	Radiology - Therapeutic	7,129	6,673	7,574	7,129
80254	Allergy	3,257	4,000	5,049	4,000
80255	Cardiovascular Disease - No Surgery	5,838	7,302	6,059	6,059
80256	Dermatology - No Surgery	3,257	4,000	5,049	4,000
80257	Internal Medicine - No Surgery	5,516	6,349	6,059	6,059
80258	Laryngology - No Surgery	3,902	6,349	5,049	5,049
80259	Neoplastic Disease - No Surgery	4,978	N/A	5,049	5,013
80260	Nephrology - No Surgery	4,978	6,349	6,059	6,059
80261	Neurology - (Incl. Child) - No Surgery	7,129	6,349	7,574	7,129

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2025  
\$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	4,940	5,049	4,995
80263	Ophthalmology - No Surgery	3,257	4,000	5,049	4,000
80264	Otology - No Surgery	3,902	6,349	5,049	5,049
80265	Otorhinolaryngology - No Surgery	3,902	6,349	5,049	5,049
80266	Pathology - No Surgery	4,978	6,349	5,049	5,049
80267	Pediatrics - No Surgery	3,902	4,704	5,049	4,704
80268	Physicians (NOC) - No Surgery	3,902	6,553	5,049	5,049
80269	Pulmonary Disease - No Surgery	5,838	9,137	6,059	6,059
80270	Rhinology - Minor Surgery	7,129	6,349	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	6,673	7,574	7,574
80274	Gastroenterology - Minor Surgery	7,129	9,645	7,574	7,574
80275	General Practice - Minor Surgery	8,420	N/A	7,574	7,997
80276	Geriatrics - Minor Surgery	7,129	8,699	7,574	7,574
80277	Gynecology - Minor Surgery	5,838	10,273	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	9,645	9,088	9,088
80281	Cardiovascular Disease - Minor Surgery	7,129	9,137	7,574	7,574
80282	Dermatology - Minor Surgery	5,838	6,673	5,049	5,838
80283	Intensive Care Medicine - Minor Surgery	8,420	11,524	7,574	8,420
80284	Internal Medicine - Minor Surgery	7,129	8,699	7,574	7,574
80285	Laryngology - Minor Surgery	7,129	8,241	7,574	7,574
80286	Neoplastic Diseases - Minor Surgery	7,129	N/A	7,574	7,351
80287	Nephrology - Minor Surgery	7,129	7,664	7,574	7,574
80288	Neurology (Incl. Child) - Minor Surgery	8,420	9,645	7,574	8,420
80289	Ophthalmology - Minor Surgery	3,902	6,349	6,059	6,059
80290	Otology - Minor Surgery	7,129	8,241	7,574	7,574
80291	Otorhinolaryngology - Minor Surgery	7,129	8,241	7,574	7,574
80292	Pathology - Minor Surgery	N/A	N/A	7,574	7,574
80293	Pediatrics - Minor Surgery	5,838	7,664	7,574	7,574
80294	Physicians (NOC) - Minor Surgery	7,129	8,241	7,574	7,574
80419	Fam. or Gen. Practice - Major Surgery	11,432	10,787	16,157	11,432
80420	Family Physicians - No Surgery	4,978	6,349	5,049	5,049
80421	Family Physicians (GP) - Minor Surgery - No OB	5,838	6,673	7,574	6,673
80422	Catheterization, N.O.C.	N/A	10,273	10,603	10,438
80424	Urgent Care/Emergency Medicine - No surgery	5,838	14,738	10,603	10,603
80425	Radiation Therapy - N.O.C.	5,838	6,673	10,603	6,673
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	10,357	7,156	N/A	8,756
80476	Bariatric Surgery	28,643	25,868	27,770	27,770

\* 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, 2024 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.