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June 23, 2014

Mr. Doug Webber  
General Counsel  
Indiana Department of Insurance  
311 W. Washington Street - Suite 300  
Indianapolis, IN 46204-2787

**Re: Median Physicians Rates**

Dear Doug:

Enclosed please find our calculation of the median mature claims-made average collected rate at \$250,000/\$750,000 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, 2014 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).

Doug, please call with any questions.

Sincerely,

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

Eric J. Wunder, ACAS, MAAA  
Associate Actuary

SJF/EJW/bas

Encl.

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**Indiana Department of Insurance  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2014  
\$250,000/\$750,000 Limits of Liability**

**Lake and Porter Counties**

ISO Code	Specialty	ProAssurance	Medical		Median Rate**
			Protective	PPIC*	
80101	Broncho-Esophagology	N/A	6,392	10,131	8,262
80102	Emergency Medicine - No Major Surgery	11,454	11,601	13,964	11,601
80103	Physicians - Surgery - Endocrinology	19,536	8,760	10,575	10,575
80104	Physicians - Surgery - Gastroenterology	8,761	11,601	10,575	10,575
80105	Physicians - Surgery - Geriatrics	19,536	11,601	10,575	11,601
80106	Surgery - Laryngology	10,377	9,849	20,578	10,377
80107	Physicians - Surgery - Neoplastic	N/A	N/A	10,575	10,575
80108	Physicians - Surgery - Nephrology	8,761	8,287	10,575	8,761
80109	Physicians - No Major Surgery	6,067	8,287	N/A	7,177
80114	Surgery - Ophthalmology	8,761	6,392	10,575	8,761
80115	Surgery - Colon & Rectal	11,454	12,264	10,575	11,454
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	14,148	12,264	14,576	14,148
80132	Physicians (NOC) - Minor Surgery	8,761	11,601	N/A	10,181
80141	Surgery - Cardiac	24,923	26,045	24,293	24,923
80143	Surgery - General NOC	24,923	20,456	20,578	20,578
80144	Surgery - Thoracic	22,230	20,456	24,293	22,230
80145	Surgery - Urological	7,145	9,849	10,575	9,849
80146	Surgery - Vascular	24,923	26,045	24,293	24,923
80150	Surgery - Cardiovascular Disease	24,923	26,045	24,293	24,923
80151	Surgery - Anesthesiology	7,145	7,027	8,002	7,145
80152	Surgery - Neurology (Incl. Child)	41,086	37,882	45,729	41,086
80153	Surgery - Obstetrics/Gynecology	27,617	26,045	32,581	27,617
80154	Surgery - Orthopedic	22,230	20,456	24,293	22,230
80155	Surgery - Plastic - Otorhinolaryngology	14,148	9,849	20,578	14,148
80156	Surgery - Plastic NOC	19,536	15,579	20,578	19,536
80157	Surgery - Emergency Medicine	11,454	12,264	20,578	12,264
80158	Surgery - Otology	10,377	9,849	20,578	10,377
80159	Surgery - Otorhinolaryngology	10,377	9,849	20,578	10,377
80160	Physicians - Surgery - Rhinology	10,377	9,849	20,578	10,377
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	7,145	7,027	N/A	7,086
80166	Surgery - Abdominal	19,536	20,456	20,578	20,456
80167	Surgery - Gynecology	14,148	15,579	20,578	15,579
80168	Surgery Obstetrics	27,617	26,045	32,581	27,617
80169	Surgery - Hand	15,765	15,579	20,578	15,765
80170	Surgery - Head and Neck	19,536	15,579	20,578	19,536
80171	Surgery - Traumatic	22,230	26,045	24,293	24,293
80172	Physician (NOC) - No Major Surgery	8,761	N/A	N/A	8,761
80221	Resident Moonlighting (no ER)	N/A	4,735	N/A	4,735
80223	Resident Moonlighting (w/ ER)	6,067	4,735	N/A	5,401
80230	Aerospace Medicine	N/A	4,025	5,476	4,751
80231	General Preventive Medicine - No Surgery	4,720	4,025	5,476	4,720
80233	Occupational Medicine	4,720	4,735	5,476	4,735
80234	Pharmacology - Clinical	N/A	4,735	5,476	5,105
80235	Physical Medicine and Rehabilitation	6,067	6,392	5,476	6,067
80236	Public Health	4,720	4,025	4,381	4,381
80237	Diabetes - No Surgery	N/A	7,027	5,476	6,251
80238	Endocrinology - No Surgery	N/A	4,735	5,476	5,105
80239	Family Practice - No Surgery	6,067	6,392	5,476	6,067
80240	Legal Medicine & Forensic Medicine	3,912	4,025	4,381	4,025
80241	Gastroenterology - No Surgery	6,067	7,027	5,476	6,067
80242	General Practice - No Surgery	6,067	6,392	5,476	6,067
80243	Geriatrics - No Surgery	6,067	4,735	5,476	5,476
80244	Gynecology - No Surgery	3,912	4,735	5,476	4,735
80245	Hematology - No Surgery	6,067	6,392	5,476	6,067
80246	Infectious Disease - No Surgery	N/A	7,027	5,476	6,251
80247	Rhinology - No Surgery	4,720	6,392	5,476	5,476
80248	D.O. - Psychiatry (Incl. Child)	4,720	4,735	5,476	4,735
80249	Psychiatry (Incl. Child)	3,912	4,025	4,381	4,025
80250	Psychoanalysis	4,720	4,025	4,381	4,381
80251	Psychosomatic Medicine	4,720	4,025	4,381	4,381
80252	Rheumatology - No Surgery	6,067	6,392	5,476	6,067
80253	Radiology - Therapeutic	7,145	7,027	5,476	7,027
80254	Allergy	3,912	4,025	4,381	4,025
80255	Cardiovascular Disease - No Surgery	7,145	6,392	5,476	6,392
80256	Dermatology - No Surgery	3,912	4,025	4,381	4,025
80257	Internal Medicine - No Surgery	6,067	6,392	5,476	6,067
80258	Laryngology - No Surgery	4,720	6,392	5,476	5,476
80259	Neoplastic Disease - No Surgery	6,067	6,392	5,476	6,067
80260	Nephrology - No Surgery	6,067	6,392	5,476	6,067
80261	Neurology - (Incl. Child) - No Surgery	8,761	8,760	5,476	8,760

**Indiana Department of Insurance  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2014  
\$250,000/\$750,000 Limits of Liability**

**Lake and Porter Counties**

ISO Code	Specialty	ProAssurance	Medical		Median Rate**
			Protective	PPIC*	
80262	Nuclear Medicine	N/A	4,735	5,476	5,105
80263	Ophthalmology - No Surgery	3,912	4,025	5,476	4,025
80264	Otology - No Surgery	4,720	6,392	5,476	5,476
80265	Otorhinolaryngology - No Surgery	4,720	6,392	5,476	5,476
80266	Pathology - No Surgery	6,067	6,392	4,381	6,067
80267	Pediatrics - No Surgery	4,720	4,735	5,476	4,735
80268	Physicians (NOC) - No Surgery	4,720	4,025	5,476	4,720
80269	Pulmonary Disease - No Surgery	7,145	7,027	5,476	7,027
80270	Rhinology - Minor Surgery	8,761	8,287	8,215	8,287
80271	Diabetes - Minor Surgery	8,761	11,601	8,215	8,761
80272	Endocrinology - Minor Surgery	8,761	8,760	8,215	8,760
80273	Family Practice - Minor Surgery	10,377	11,601	8,215	10,377
80274	Gastroenterology - Minor Surgery	8,761	9,849	8,215	8,761
80275	General Practice - Minor Surgery	10,377	8,287	8,215	8,287
80276	Geriatrics - Minor Surgery	8,761	8,760	8,215	8,760
80277	Gynecology - Minor Surgery	7,145	8,760	8,215	8,215
80278	Hematology - Minor Surgery	8,761	9,849	8,215	8,761
80279	Infectious Diseases - Minor Surgery	8,761	8,760	8,215	8,760
80280	Radiology - Diagnostic	8,761	8,760	8,215	8,760
80281	Cardiovascular Disease - Minor Surgery	10,377	8,287	8,215	8,287
80282	Dermatology - Minor Surgery	7,145	7,027	8,215	7,145
80283	Intensive Care Medicine - Minor Surgery	10,377	11,601	8,215	10,377
80284	Internal Medicine - Minor Surgery	8,761	8,760	8,215	8,760
80285	Laryngology - Minor Surgery	8,761	8,287	8,215	8,287
80286	Neoplastic Diseases - Minor Surgery	8,761	9,849	8,215	8,761
80287	Nephrology - Minor Surgery	8,761	8,287	8,215	8,287
80288	Neurology (Incl. Child) - Minor Surgery	10,377	9,849	8,215	9,849
80289	Ophthalmology - Minor Surgery	4,720	6,392	8,215	6,392
80290	Otology - Minor Surgery	8,761	8,287	8,215	8,287
80291	Otorhinolaryngology - Minor Surgery	8,761	8,287	8,215	8,287
80292	Pathology - Minor Surgery	N/A	8,287	8,215	8,251
80293	Pediatrics - Minor Surgery	7,145	8,287	8,215	8,215
80294	Physicians (NOC) - Minor Surgery	8,761	8,287	8,215	8,287
80419	Fam. or Gen. Practice - Major Surgery	14,148	12,264	13,964	13,964
80420	Family Physicians - No Surgery	6,067	6,392	5,476	6,067
80421	Family Physicians (GP) - Minor Surgery - No OB	7,145	7,027	10,131	7,145
80422	Catheterization, N.O.C.	N/A	9,849	N/A	9,849
80424	Urgent Care/Emergency Medicine - No surgery	7,145	7,027	5,476	7,027
80425	Radiation Therapy - N.O.C.	7,145	7,027	N/A	7,086
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	6,067	8,287	N/A	7,177
80473	Oncology - NOC	6,067	6,392	N/A	6,230
80474	Oncology - Minor Surgery	6,067	9,849	N/A	7,958
80475	Pain Medicine	11,454	7,027	N/A	9,241
80476	Bariatric Surgery	27,617	26,045	N/A	26,831

\* Preferred Professional Insurance Company  
\*\* Average rate when only two rates are available

Sources:

ProAssurance rate June 1, 2013 and November 1, 2009 rate filings (adjusted manual rates to collected rates by using an average schedule credit of 20.0%)  
 Medical Protective Company July 1, 2013, August 1, 2007, and May 1, 2006 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, 2014**  
**\$250,000/\$750,000 Limits of Liability**

**Remainder of State**

ISO Code	Specialty	ProAssurance	Medical		Median Rate**
			Protective	PPIC*	
80101	Broncho-Esophagology	N/A	4,650	7,971	6,310
80102	Emergency Medicine - No Major Surgery	7,863	8,439	10,987	8,439
80103	Physicians - Surgery - Endocrinology	13,250	6,372	8,320	8,320
80104	Physicians - Surgery - Gastroenterology	6,067	8,439	8,320	8,320
80105	Physicians - Surgery - Geriatrics	13,250	8,439	8,320	8,439
80106	Surgery - Laryngology	7,145	7,163	16,190	7,163
80107	Physicians - Surgery - Neoplastic	N/A	N/A	8,320	8,320
80108	Physicians - Surgery - Nephrology	6,067	6,027	8,320	6,067
80109	Physicians - No Major Surgery	4,271	6,027	N/A	5,149
80114	Surgery - Ophthalmology	6,067	4,650	8,320	6,067
80115	Surgery - Colon & Rectal	7,863	8,921	8,320	8,320
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	9,658	8,921	11,469	9,658
80132	Physicians (NOC) - Minor Surgery	6,067	8,439	N/A	7,253
80141	Surgery - Cardiac	16,842	18,942	19,113	18,942
80143	Surgery - General NOC	16,842	14,879	16,190	16,190
80144	Surgery - Thoracic	15,046	14,879	19,113	15,046
80145	Surgery - Urological	4,990	7,163	8,320	7,163
80146	Surgery - Vascular	16,842	18,942	19,113	18,942
80150	Surgery - Cardiovascular Disease	16,842	18,942	19,113	18,942
80151	Surgery - Anesthesiology	4,990	5,110	6,296	5,110
80152	Surgery - Neurology (Incl. Child)	27,617	27,552	35,979	27,617
80153	Surgery - Obstetrics/Gynecology	18,638	18,942	25,634	18,942
80154	Surgery - Orthopedic	15,046	14,879	19,113	15,046
80155	Surgery - Plastic - Otorhinolaryngology	9,658	7,163	16,190	9,658
80156	Surgery - Plastic NOC	13,250	11,331	16,190	13,250
80157	Surgery - Emergency Medicine	7,863	8,921	16,190	8,921
80158	Surgery - Otology	7,145	7,163	16,190	7,163
80159	Surgery - Otorhinolaryngology	7,145	7,163	16,190	7,163
80160	Physicians - Surgery - Rhinology	7,145	7,163	16,190	7,163
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	4,990	5,110	N/A	5,050
80166	Surgery - Abdominal	13,250	14,879	16,190	14,879
80167	Surgery - Gynecology	9,658	11,331	16,190	11,331
80168	Surgery Obstetrics	18,638	18,942	25,634	18,942
80169	Surgery - Hand	10,736	11,331	16,190	11,331
80170	Surgery - Head and Neck	13,250	11,331	16,190	13,250
80171	Surgery - Traumatic	15,046	18,942	19,113	18,942
80172	Physician (NOC) - No Major Surgery	6,067	N/A	N/A	6,067
80221	Resident Moonlighting (no ER)	N/A	3,444	N/A	3,444
80223	Resident Moonlighting (w/ ER)	4,271	3,444	N/A	3,858
80230	Aerospace Medicine	N/A	2,928	4,309	3,618
80231	General Preventive Medicine - No Surgery	3,374	2,928	4,309	3,374
80233	Occupational Medicine	3,374	3,444	4,309	3,444
80234	Pharmacology - Clinical	N/A	3,444	4,309	3,877
80235	Physical Medicine and Rehabilitation	4,271	4,650	4,309	4,309
80236	Public Health	3,374	2,928	3,447	3,374
80237	Diabetes - No Surgery	N/A	5,110	4,309	4,709
80238	Endocrinology - No Surgery	N/A	3,444	4,309	3,877
80239	Family Practice - No Surgery	4,271	4,650	4,309	4,309
80240	Legal Medicine & Forensic Medicine	2,834	2,928	3,447	2,928
80241	Gastroenterology - No Surgery	4,271	5,110	4,309	4,309
80242	General Practice - No Surgery	4,271	4,650	4,309	4,309
80243	Geriatrics - No Surgery	4,271	3,444	4,309	4,271
80244	Gynecology - No Surgery	2,834	3,444	4,309	3,444
80245	Hematology - No Surgery	4,271	4,650	4,309	4,309
80246	Infectious Disease - No Surgery	N/A	5,110	4,309	4,709
80247	Rhinology - No Surgery	3,374	4,650	4,309	4,309
80248	D.O. - Psychiatry (Incl. Child)	3,374	3,444	4,309	3,444
80249	Psychiatry (Incl. Child)	2,834	2,928	3,447	2,928
80250	Psychoanalysis	3,374	2,928	3,447	3,374
80251	Psychosomatic Medicine	3,374	2,928	3,447	3,374
80252	Rheumatology - No Surgery	4,271	4,650	4,309	4,309
80253	Radiology - Therapeutic	4,990	5,110	4,309	4,990
80254	Allergy	2,834	2,928	3,447	2,928
80255	Cardiovascular Disease - No Surgery	4,990	4,650	4,309	4,650
80256	Dermatology - No Surgery	2,834	2,928	3,447	2,928
80257	Internal Medicine - No Surgery	4,271	4,650	4,309	4,309
80258	Laryngology - No Surgery	3,374	4,650	4,309	4,309
80259	Neoplastic Disease - No Surgery	4,271	4,650	4,309	4,309
80260	Nephrology - No Surgery	4,271	4,650	4,309	4,309
80261	Neurology - (Incl. Child) - No Surgery	6,067	6,372	4,309	6,067

**Indiana Department of Insurance  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2014  
\$250,000/\$750,000 Limits of Liability**

**Remainder of State**

ISO Code	Specialty	ProAssurance	Medical		Median Rate**
			Protective	PPIC*	
80262	Nuclear Medicine	N/A	3,444	4,309	3,877
80263	Ophthalmology - No Surgery	2,834	2,928	4,309	2,928
80264	Otology - No Surgery	3,374	4,650	4,309	4,309
80265	Otorhinolaryngology - No Surgery	3,374	4,650	4,309	4,309
80266	Pathology - No Surgery	4,271	4,650	3,447	4,271
80267	Pediatrics - No Surgery	3,374	3,444	4,309	3,444
80268	Physicians (NOC) - No Surgery	3,374	2,928	4,309	3,374
80269	Pulmonary Disease - No Surgery	4,990	5,110	4,309	4,990
80270	Rhinology - Minor Surgery	6,067	6,027	6,462	6,067
80271	Diabetes - Minor Surgery	6,067	8,439	6,462	6,462
80272	Endocrinology - Minor Surgery	6,067	6,372	6,462	6,372
80273	Family Practice - Minor Surgery	7,145	8,439	6,462	7,145
80274	Gastroenterology - Minor Surgery	6,067	7,163	6,462	6,462
80275	General Practice - Minor Surgery	7,145	6,027	6,462	6,462
80276	Geriatrics - Minor Surgery	6,067	6,372	6,462	6,372
80277	Gynecology - Minor Surgery	4,990	6,372	6,462	6,372
80278	Hematology - Minor Surgery	6,067	7,163	6,462	6,462
80279	Infectious Diseases - Minor Surgery	6,067	6,372	6,462	6,372
80280	Radiology - Diagnostic	6,067	6,372	6,462	6,372
80281	Cardiovascular Disease - Minor Surgery	7,145	6,027	6,462	6,462
80282	Dermatology - Minor Surgery	4,990	5,110	6,462	5,110
80283	Intensive Care Medicine - Minor Surgery	7,145	8,439	6,462	7,145
80284	Internal Medicine - Minor Surgery	6,067	6,372	6,462	6,372
80285	Laryngology - Minor Surgery	6,067	6,027	6,462	6,067
80286	Neoplastic Diseases - Minor Surgery	6,067	7,163	6,462	6,462
80287	Nephrology - Minor Surgery	6,067	6,027	6,462	6,067
80288	Neurology (Incl. Child) - Minor Surgery	7,145	7,163	6,462	7,145
80289	Ophthalmology - Minor Surgery	3,374	4,650	6,462	4,650
80290	Otology - Minor Surgery	6,067	6,027	6,462	6,067
80291	Otorhinolaryngology - Minor Surgery	6,067	6,027	6,462	6,067
80292	Pathology - Minor Surgery	N/A	6,027	6,462	6,245
80293	Pediatrics - Minor Surgery	4,990	6,027	6,462	6,027
80294	Physicians (NOC) - Minor Surgery	6,067	6,027	6,462	6,067
80419	Fam. or Gen. Practice - Major Surgery	9,658	8,921	10,987	9,658
80420	Family Physicians - No Surgery	4,271	4,650	4,309	4,309
80421	Family Physicians (GP) - Minor Surgery - No OB	4,990	5,110	7,971	5,110
80422	Catheterization, N.O.C.	N/A	7,163	N/A	7,163
80424	Urgent Care/Emergency Medicine - No surgery	4,990	5,110	4,309	4,990
80425	Radiation Therapy - N.O.C.	4,990	5,110	N/A	5,050
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,271	6,027	N/A	5,149
80473	Oncology - NOC	4,271	4,650	N/A	4,460
80474	Oncology - Minor Surgery	4,271	7,163	N/A	5,717
80475	Pain Medicine	7,863	5,110	N/A	6,487
80476	Bariatric Surgery	18,638	18,942	N/A	18,790

\* Preferred Professional Insurance Company  
\*\* Average rate when only two rates are available

Sources:

ProAssurance rate June 1, 2013 and November 1, 2009 rate filings (adjusted manual rates to collected rates by using an average schedule credit of 20.0%)  
Medical Protective Company July 1, 2013, August 1, 2007, and May 1, 2006 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, 2014**  
**\$250,000/\$750,000 Limits of Liability**

**Statewide Weighted Average**

ISO Code	Specialty	ProAssurance	Medical	PPIC*	Median
			Protective		Rate**
80101	Broncho-Esophagology	N/A	4,790	8,144	6,467
80102	Emergency Medicine - No Major Surgery	8,152	8,693	11,227	8,693
80103	Physicians - Surgery - Endocrinology	13,756	6,564	8,501	8,501
80104	Physicians - Surgery - Gastroenterology	6,284	8,693	8,501	8,501
80105	Physicians - Surgery - Geriatrics	13,756	8,693	8,501	8,693
80106	Surgery - Laryngology	7,405	7,379	16,543	7,405
80107	Physicians - Surgery - Neoplastic	N/A	N/A	8,501	8,501
80108	Physicians - Surgery - Nephrology	6,284	6,209	8,501	6,284
80109	Physicians - No Major Surgery	4,416	6,209	N/A	5,312
80114	Surgery - Ophthalmology	6,284	4,790	8,501	6,284
80115	Surgery - Colon & Rectal	8,152	9,190	8,501	8,501
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	10,019	9,190	11,718	10,019
80132	Physicians (NOC) - Minor Surgery	6,284	8,693	N/A	7,488
80141	Surgery - Cardiac	17,492	19,513	19,530	19,513
80143	Surgery - General NOC	17,492	15,327	16,543	16,543
80144	Surgery - Thoracic	15,624	15,327	19,530	15,624
80145	Surgery - Urological	5,163	7,379	8,501	7,379
80146	Surgery - Vascular	17,492	19,513	19,530	19,513
80150	Surgery - Cardiovascular Disease	17,492	19,513	19,530	19,513
80151	Surgery - Anesthesiology	5,163	5,264	6,433	5,264
80152	Surgery - Neurology (Incl. Child)	28,700	28,383	36,763	28,700
80153	Surgery - Obstetrics/Gynecology	19,360	19,513	26,193	19,513
80154	Surgery - Orthopedic	15,624	15,327	19,530	15,624
80155	Surgery - Plastic - Otorhinolaryngology	10,019	7,379	16,543	10,019
80156	Surgery - Plastic NOC	13,756	11,673	16,543	13,756
80157	Surgery - Emergency Medicine	8,152	9,190	16,543	9,190
80158	Surgery - Otology	7,405	7,379	16,543	7,405
80159	Surgery - Otorhinolaryngology	7,405	7,379	16,543	7,405
80160	Physicians - Surgery - Rhinology	7,405	7,379	16,543	7,405
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,163	5,264	N/A	5,214
80166	Surgery - Abdominal	13,756	15,327	16,543	15,327
80167	Surgery - Gynecology	10,019	11,673	16,543	11,673
80168	Surgery Obstetrics	19,360	19,513	26,193	19,513
80169	Surgery - Hand	11,140	11,673	16,543	11,673
80170	Surgery - Head and Neck	13,756	11,673	16,543	13,756
80171	Surgery - Traumatic	15,624	19,513	19,530	19,513
80172	Physician (NOC) - No Major Surgery	6,284	N/A	N/A	6,284
80221	Resident Moonlighting (no ER)	N/A	3,548	N/A	3,548
80223	Resident Moonlighting (w/ ER)	4,416	3,548	N/A	3,982
80230	Aerospace Medicine	N/A	3,017	4,403	3,710
80231	General Preventive Medicine - No Surgery	3,482	3,017	4,403	3,482
80233	Occupational Medicine	3,482	3,548	4,403	3,548
80234	Pharmacology - Clinical	N/A	3,548	4,403	3,975
80235	Physical Medicine and Rehabilitation	4,416	4,790	4,403	4,416
80236	Public Health	3,482	3,017	3,522	3,482
80237	Diabetes - No Surgery	N/A	5,264	4,403	4,833
80238	Endocrinology - No Surgery	N/A	3,548	4,403	3,975
80239	Family Practice - No Surgery	4,416	4,790	4,403	4,416
80240	Legal Medicine & Forensic Medicine	2,921	3,017	3,522	3,017
80241	Gastroenterology - No Surgery	4,416	5,264	4,403	4,416
80242	General Practice - No Surgery	4,416	4,790	4,403	4,416
80243	Geriatrics - No Surgery	4,416	3,548	4,403	4,403
80244	Gynecology - No Surgery	2,921	3,548	4,403	3,548
80245	Hematology - No Surgery	4,416	4,790	4,403	4,416
80246	Infectious Disease - No Surgery	N/A	5,264	4,403	4,833
80247	Rhinology - No Surgery	3,482	4,790	4,403	4,403
80248	D.O. - Psychiatry (Incl. Child)	3,482	3,548	4,403	3,548
80249	Psychiatry (Incl. Child)	2,921	3,017	3,522	3,017
80250	Psychoanalysis	3,482	3,017	3,522	3,482
80251	Psychosomatic Medicine	3,482	3,017	3,522	3,482
80252	Rheumatology - No Surgery	4,416	4,790	4,403	4,416
80253	Radiology - Therapeutic	5,163	5,264	4,403	5,163
80254	Allergy	2,921	3,017	3,522	3,017
80255	Cardiovascular Disease - No Surgery	5,163	4,790	4,403	4,790
80256	Dermatology - No Surgery	2,921	3,017	3,522	3,017
80257	Internal Medicine - No Surgery	4,416	4,790	4,403	4,416
80258	Laryngology - No Surgery	3,482	4,790	4,403	4,403
80259	Neoplastic Disease - No Surgery	4,416	4,790	4,403	4,416
80260	Nephrology - No Surgery	4,416	4,790	4,403	4,416
80261	Neurology - (Incl. Child) - No Surgery	6,284	6,564	4,403	6,284

**Indiana Department of Insurance  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2014  
\$250,000/\$750,000 Limits of Liability**

**Statewide Weighted Average**

ISO Code	Specialty	ProAssurance	Medical	PPIC*	Median
			Protective		Rate**
80262	Nuclear Medicine	N/A	3,548	4,403	3,975
80263	Ophthalmology - No Surgery	2,921	3,017	4,403	3,017
80264	Otology - No Surgery	3,482	4,790	4,403	4,403
80265	Otorhinolaryngology - No Surgery	3,482	4,790	4,403	4,403
80266	Pathology - No Surgery	4,416	4,790	3,522	4,416
80267	Pediatrics - No Surgery	3,482	3,548	4,403	3,548
80268	Physicians (NOC) - No Surgery	3,482	3,017	4,403	3,482
80269	Pulmonary Disease - No Surgery	5,163	5,264	4,403	5,163
80270	Rhinology - Minor Surgery	6,284	6,209	6,603	6,284
80271	Diabetes - Minor Surgery	6,284	8,693	6,603	6,603
80272	Endocrinology - Minor Surgery	6,284	6,564	6,603	6,564
80273	Family Practice - Minor Surgery	7,405	8,693	6,603	7,405
80274	Gastroenterology - Minor Surgery	6,284	7,379	6,603	6,603
80275	General Practice - Minor Surgery	7,405	6,209	6,603	6,603
80276	Geriatrics - Minor Surgery	6,284	6,564	6,603	6,564
80277	Gynecology - Minor Surgery	5,163	6,564	6,603	6,564
80278	Hematology - Minor Surgery	6,284	7,379	6,603	6,603
80279	Infectious Diseases - Minor Surgery	6,284	6,564	6,603	6,564
80280	Radiology - Diagnostic	6,284	6,564	6,603	6,564
80281	Cardiovascular Disease - Minor Surgery	7,405	6,209	6,603	6,603
80282	Dermatology - Minor Surgery	5,163	5,264	6,603	5,264
80283	Intensive Care Medicine - Minor Surgery	7,405	8,693	6,603	7,405
80284	Internal Medicine - Minor Surgery	6,284	6,564	6,603	6,564
80285	Laryngology - Minor Surgery	6,284	6,209	6,603	6,284
80286	Neoplastic Diseases - Minor Surgery	6,284	7,379	6,603	6,603
80287	Nephrology - Minor Surgery	6,284	6,209	6,603	6,284
80288	Neurology (Incl. Child) - Minor Surgery	7,405	7,379	6,603	7,379
80289	Ophthalmology - Minor Surgery	3,482	4,790	6,603	4,790
80290	Otology - Minor Surgery	6,284	6,209	6,603	6,284
80291	Otorhinolaryngology - Minor Surgery	6,284	6,209	6,603	6,284
80292	Pathology - Minor Surgery	N/A	6,209	6,603	6,406
80293	Pediatrics - Minor Surgery	5,163	6,209	6,603	6,209
80294	Physicians (NOC) - Minor Surgery	6,284	6,209	6,603	6,284
80419	Fam. or Gen. Practice - Major Surgery	10,019	9,190	11,227	10,019
80420	Family Physicians - No Surgery	4,416	4,790	4,403	4,416
80421	Family Physicians (GP) - Minor Surgery - No OB	5,163	5,264	8,144	5,264
80422	Catheterization, N.O.C.	N/A	7,379	N/A	7,379
80424	Urgent Care/Emergency Medicine - No surgery	5,163	5,264	4,403	5,163
80425	Radiation Therapy - N.O.C.	5,163	5,264	N/A	5,214
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,416	6,209	N/A	5,312
80473	Oncology - NOC	4,416	4,790	N/A	4,603
80474	Oncology - Minor Surgery	4,416	7,379	N/A	5,898
80475	Pain Medicine	8,152	5,264	N/A	6,708
80476	Bariatric Surgery	19,360	19,513	N/A	19,436

\* Preferred Professional Insurance Company  
\*\* Average rate when only two rates are available

Sources:  
ProAssurance rate June 1, 2013 and November 1, 2009 rate filings (adjusted manual rates to collected rates by using an average schedule credit of 20.0%)  
Medical Protective Company July 1, 2013, August 1, 2007, and May 1, 2006 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.