



15800 Bluemound Road  
Suite 100  
Brookfield, WI 53005-6069  
USA

Tel +1 262 784-2250  
Fax +1 262 923-3686

milliman.com

June 17, 2019

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, 2019 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).

Ed, please call with any questions.

Sincerely,

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

Eric J. Wunder, FCAS, MAAA  
Consulting Actuary

SJF/EJW/bas

cc: Meghann Leaird

Encl.

J:\1. CLIENT\IDI\2019\6June\Median Physician Rates@7-1-19.docx

**Indiana Department of Insurance  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2019  
\$500,000/\$1,500,000 Limits of Liability**

**Lake and Porter Counties**

ISO Code	Specialty	ProAssurance	Medical Protective	PPIC*	Median Rate**
80101	Broncho-Esophagology	N/A	7,256	12,128	9,692
80102	Emergency Medicine - No Major Surgery	10,926	13,920	16,717	13,920
80103	Physicians - Surgery - Endocrinology	18,609	9,943	13,089	13,089
80104	Physicians - Surgery - Gastroenterology	8,366	13,168	13,089	13,089
80105	Physicians - Surgery - Geriatrics	18,609	13,168	13,089	13,168
80106	Surgery - Laryngology	9,902	11,180	25,470	11,180
80107	Physicians - Surgery - Neoplastic	N/A	N/A	13,089	13,089
80108	Physicians - Surgery - Nephrology	8,366	9,406	13,089	9,406
80109	Physicians - No Major Surgery	5,805	9,406	N/A	7,606
80114	Surgery - Ophthalmology	6,829	7,256	13,089	7,256
80115	Surgery - Colon & Rectal	10,926	13,920	13,089	13,089
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	13,487	13,920	18,042	13,920
80132	Physicians (NOC) - Minor Surgery	8,366	13,168	N/A	10,767
80141	Surgery - Cardiac	23,731	29,562	30,069	29,562
80143	Surgery - General NOC	25,011	23,220	25,470	25,011
80144	Surgery - Thoracic	21,170	23,220	30,069	23,220
80145	Surgery - Urological	9,902	11,180	13,089	11,180
80146	Surgery - Vascular	23,731	29,562	30,069	29,562
80150	Surgery - Cardiovascular Disease	23,731	29,562	30,069	29,562
80151	Surgery - Anesthesiology	6,829	7,977	9,905	7,977
80152	Surgery - Neurology (Incl. Child)	39,096	43,000	56,601	43,000
80153	Surgery - Obstetrics/Gynecology	26,292	29,562	40,328	29,562
80154	Surgery - Orthopedic	21,170	23,220	30,069	23,220
80155	Surgery - Plastic - Otorhinolaryngology	13,487	11,180	25,470	13,487
80156	Surgery - Plastic NOC	15,023	17,684	25,470	17,684
80157	Surgery - Emergency Medicine	10,926	17,684	25,470	17,684
80158	Surgery - Otolaryngology	9,902	11,180	25,470	11,180
80159	Surgery - Otorhinolaryngology	9,902	11,180	25,470	11,180
80160	Physicians - Surgery - Rhinology	9,902	11,180	25,470	11,180
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	6,829	7,977	N/A	7,403
80166	Surgery - Abdominal	18,609	23,220	25,470	23,220
80167	Surgery - Gynecology	13,487	17,684	25,470	17,684
80168	Surgery Obstetrics	26,292	29,562	40,328	29,562
80169	Surgery - Hand	15,023	17,684	25,470	17,684
80170	Surgery - Head and Neck	18,609	17,684	25,470	18,609
80171	Surgery - Traumatic	21,170	29,562	30,069	29,562
80172	Physician (NOC) - No Major Surgery	8,366	N/A	N/A	8,366
80221	Resident Moonlighting (no ER)	N/A	5,375	N/A	5,375
80223	Resident Moonlighting (w/ ER)	5,805	5,375	N/A	5,590
80230	Aerospace Medicine	N/A	5,375	6,555	5,965
80231	General Preventive Medicine - No Surgery	4,525	5,375	6,555	5,375
80233	Occupational Medicine	4,525	5,375	6,555	5,375
80234	Pharmacology - Clinical	N/A	7,256	6,555	6,905
80235	Physical Medicine and Rehabilitation	5,805	7,256	6,555	6,555
80236	Public Health	4,525	4,569	5,245	4,569
80237	Diabetes - No Surgery	N/A	7,977	6,555	7,266
80238	Endocrinology - No Surgery	4,525	5,375	6,555	5,375
80239	Family Practice - No Surgery	5,805	7,256	6,555	6,555
80240	Legal Medicine & Forensic Medicine	3,756	5,375	5,245	5,245
80241	Gastroenterology - No Surgery	5,805	8,760	6,555	6,555
80242	General Practice - No Surgery	5,805	7,256	6,555	6,555
80243	Geriatrics - No Surgery	4,525	5,375	6,555	5,375
80244	Gynecology - No Surgery	3,756	7,256	6,555	6,555
80245	Hematology - No Surgery	5,805	7,256	6,555	6,555
80246	Infectious Disease - No Surgery	6,829	7,977	6,555	6,829
80247	Rhinology - No Surgery	4,525	7,256	6,555	6,555
80248	D.O. - Psychiatry (Incl. Child)	4,525	5,375	6,555	5,375
80249	Psychiatry (Incl. Child)	3,756	4,569	5,245	4,569
80250	Psychoanalysis	4,525	4,569	5,245	4,569
80251	Psychosomatic Medicine	4,525	4,569	5,245	4,569
80252	Rheumatology - No Surgery	5,805	7,256	6,555	6,555
80253	Radiology - Therapeutic	6,829	8,760	6,555	6,829
80254	Allergy	3,756	4,569	5,245	4,569
80255	Cardiovascular Disease - No Surgery	6,829	7,256	6,555	6,829
80256	Dermatology - No Surgery	3,756	4,569	5,245	4,569
80257	Internal Medicine - No Surgery	5,805	7,256	6,555	6,555
80258	Laryngology - No Surgery	4,525	7,256	6,555	6,555
80259	Neoplastic Disease - No Surgery	5,805	7,256	6,555	6,555
80260	Nephrology - No Surgery	5,805	7,256	6,555	6,555
80261	Neurology - (Incl. Child) - No Surgery	8,366	9,943	6,555	8,366

**Indiana Department of Insurance  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2019  
\$500,000/\$1,500,000 Limits of Liability**

**Lake and Porter Counties**

ISO Code	Specialty	ProAssurance	Medical Protective	PPIC*	Median Rate**
80262	Nuclear Medicine	N/A	5,375	6,555	5,965
80263	Ophthalmology - No Surgery	3,756	4,569	6,555	4,569
80264	Otology - No Surgery	4,525	7,256	6,555	6,555
80265	Otorhinolaryngology - No Surgery	4,525	7,256	6,555	6,555
80266	Pathology - No Surgery	5,805	7,256	5,245	5,805
80267	Pediatrics - No Surgery	4,525	5,375	6,555	5,375
80268	Physicians (NOC) - No Surgery	4,525	5,375	6,555	5,375
80269	Pulmonary Disease - No Surgery	6,829	8,760	6,555	6,829
80270	Rhinology - Minor Surgery	8,366	9,406	9,833	9,406
80271	Diabetes - Minor Surgery	8,366	13,168	9,833	9,833
80272	Endocrinology - Minor Surgery	8,366	9,943	9,833	9,833
80273	Family Practice - Minor Surgery	9,902	13,168	9,833	9,902
80274	Gastroenterology - Minor Surgery	8,366	11,180	9,833	9,833
80275	General Practice - Minor Surgery	9,902	9,406	9,833	9,833
80276	Geriatrics - Minor Surgery	8,366	9,943	9,833	9,833
80277	Gynecology - Minor Surgery	6,829	11,180	9,833	9,833
80278	Hematology - Minor Surgery	8,366	11,180	9,833	9,833
80279	Infectious Diseases - Minor Surgery	8,366	9,943	9,833	9,833
80280	Radiology - Diagnostic	8,366	11,180	9,833	9,833
80281	Cardiovascular Disease - Minor Surgery	8,366	9,406	9,833	9,406
80282	Dermatology - Minor Surgery	6,829	7,977	9,833	7,977
80283	Intensive Care Medicine - Minor Surgery	9,902	13,168	9,833	9,902
80284	Internal Medicine - Minor Surgery	8,366	9,943	9,833	9,833
80285	Laryngology - Minor Surgery	8,366	9,406	9,833	9,406
80286	Neoplastic Diseases - Minor Surgery	8,366	11,180	9,833	9,833
80287	Nephrology - Minor Surgery	8,366	9,406	9,833	9,406
80288	Neurology (Incl. Child) - Minor Surgery	9,902	11,180	9,833	9,902
80289	Ophthalmology - Minor Surgery	4,525	7,256	9,833	7,256
80290	Otology - Minor Surgery	8,366	9,406	9,833	9,406
80291	Otorhinolaryngology - Minor Surgery	8,366	9,406	9,833	9,406
80292	Pathology - Minor Surgery	N/A	9,406	9,833	9,620
80293	Pediatrics - Minor Surgery	6,829	9,406	9,833	9,406
80294	Physicians (NOC) - Minor Surgery	8,366	9,406	9,833	9,406
80419	Fam. or Gen. Practice - Major Surgery	13,487	13,920	16,717	13,920
80420	Family Physicians - No Surgery	5,805	7,256	6,555	6,555
80421	Family Physicians (GP) - Minor Surgery - No OB	6,829	7,977	12,128	7,977
80422	Catheterization, N.O.C.	N/A	11,180	N/A	11,180
80424	Urgent Care/Emergency Medicine - No surgery	6,829	7,977	6,555	6,829
80425	Radiation Therapy - N.O.C.	6,829	7,977	N/A	7,403
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	5,805	9,406	N/A	7,606
80473	Oncology - NOC	5,805	7,256	N/A	6,530
80474	Oncology - Minor Surgery	5,805	11,180	N/A	8,493
80475	Pain Medicine	12,207	8,760	N/A	10,484
80476	Bariatric Surgery	31,413	29,562	N/A	30,488

\* Preferred Professional Insurance Company

\*\* Average rate when only two rates are available

Sources:

ProAssurance July 1, 2019 rate filing (premium discount off-balance factor of 23% from page 74)

Medical Protective Company July 1, 2019 and September 1, 2018 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, 2019  
\$500,000/\$1,500,000 Limits of Liability**

**Remainder of State**

ISO Code	Specialty	ProAssurance	Medical Protective	PPIC*	Median Rate**
80101	Broncho-Esophagology	N/A	5,277	9,542	7,409
80102	Emergency Medicine - No Major Surgery	7,512	10,124	13,153	10,124
80103	Physicians - Surgery - Endocrinology	12,633	7,232	10,298	10,298
80104	Physicians - Surgery - Gastroenterology	5,805	9,577	10,298	9,577
80105	Physicians - Surgery - Geriatrics	12,633	9,577	10,298	10,298
80106	Surgery - Laryngology	6,829	8,132	20,040	8,132
80107	Physicians - Surgery - Neoplastic	N/A	N/A	10,298	10,298
80108	Physicians - Surgery - Nephrology	5,805	6,841	10,298	6,841
80109	Physicians - No Major Surgery	4,098	6,841	N/A	5,470
80114	Surgery - Ophthalmology	4,781	5,277	10,298	5,277
80115	Surgery - Colon & Rectal	7,512	10,124	10,298	10,124
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	9,219	10,124	14,195	10,124
80132	Physicians (NOC) - Minor Surgery	5,805	9,577	N/A	7,691
80141	Surgery - Cardiac	16,048	21,501	23,658	21,501
80143	Surgery - General NOC	16,902	16,887	20,040	16,902
80144	Surgery - Thoracic	14,341	16,887	23,658	16,887
80145	Surgery - Urological	6,829	8,132	10,298	8,132
80146	Surgery - Vascular	16,048	21,501	23,658	21,501
80150	Surgery - Cardiovascular Disease	16,048	21,501	23,658	21,501
80151	Surgery - Anesthesiology	4,781	5,801	7,793	5,801
80152	Surgery - Neurology (Incl. Child)	26,292	31,274	44,533	31,274
80153	Surgery - Obstetrics/Gynecology	17,755	21,501	31,729	21,501
80154	Surgery - Orthopedic	14,341	16,887	23,658	16,887
80155	Surgery - Plastic - Otorhinolaryngology	9,219	8,132	20,040	9,219
80156	Surgery - Plastic NOC	10,243	12,861	20,040	12,861
80157	Surgery - Emergency Medicine	7,512	12,861	20,040	12,861
80158	Surgery - Otolaryngology	6,829	8,132	20,040	8,132
80159	Surgery - Otorhinolaryngology	6,829	8,132	20,040	8,132
80160	Physicians - Surgery - Rhinology	6,829	8,132	20,040	8,132
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	4,781	5,801	N/A	5,291
80166	Surgery - Abdominal	12,633	16,887	20,040	16,887
80167	Surgery - Gynecology	9,219	12,861	20,040	12,861
80168	Surgery Obstetrics	17,755	21,501	31,729	21,501
80169	Surgery - Hand	10,243	12,861	20,040	12,861
80170	Surgery - Head and Neck	12,633	12,861	20,040	12,861
80171	Surgery - Traumatic	14,341	21,501	23,658	21,501
80172	Physician (NOC) - No Major Surgery	5,805	N/A	N/A	5,805
80221	Resident Moonlighting (no ER)	N/A	3,909	N/A	3,909
80223	Resident Moonlighting (w/ ER)	4,098	3,909	N/A	4,004
80230	Aerospace Medicine	N/A	3,909	5,158	4,534
80231	General Preventive Medicine - No Surgery	3,244	3,909	5,158	3,909
80233	Occupational Medicine	3,244	3,909	5,158	3,909
80234	Pharmacology - Clinical	N/A	5,277	5,158	5,217
80235	Physical Medicine and Rehabilitation	4,098	5,277	5,158	5,158
80236	Public Health	3,244	3,322	4,126	3,322
80237	Diabetes - No Surgery	N/A	5,801	5,158	5,480
80238	Endocrinology - No Surgery	3,244	3,909	5,158	3,909
80239	Family Practice - No Surgery	4,098	5,277	5,158	5,158
80240	Legal Medicine & Forensic Medicine	2,732	3,909	4,126	3,909
80241	Gastroenterology - No Surgery	4,098	6,371	5,158	5,158
80242	General Practice - No Surgery	4,098	5,277	5,158	5,158
80243	Geriatrics - No Surgery	3,244	3,909	5,158	3,909
80244	Gynecology - No Surgery	2,732	5,277	5,158	5,158
80245	Hematology - No Surgery	4,098	5,277	5,158	5,158
80246	Infectious Disease - No Surgery	4,781	5,801	5,158	5,158
80247	Rhinology - No Surgery	3,244	5,277	5,158	5,158
80248	D.O. - Psychiatry (Incl. Child)	3,244	3,909	5,158	3,909
80249	Psychiatry (Incl. Child)	2,732	3,322	4,126	3,322
80250	Psychoanalysis	3,244	3,322	4,126	3,322
80251	Psychosomatic Medicine	3,244	3,322	4,126	3,322
80252	Rheumatology - No Surgery	4,098	5,277	5,158	5,158
80253	Radiology - Therapeutic	4,781	6,371	5,158	5,158
80254	Allergy	2,732	3,322	4,126	3,322
80255	Cardiovascular Disease - No Surgery	4,781	5,277	5,158	5,158
80256	Dermatology - No Surgery	2,732	3,322	4,126	3,322
80257	Internal Medicine - No Surgery	4,098	5,277	5,158	5,158
80258	Laryngology - No Surgery	3,244	5,277	5,158	5,158
80259	Neoplastic Disease - No Surgery	4,098	5,277	5,158	5,158
80260	Nephrology - No Surgery	4,098	5,277	5,158	5,158
80261	Neurology - (Incl. Child) - No Surgery	5,805	7,232	5,158	5,805

**Indiana Department of Insurance  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2019  
\$500,000/\$1,500,000 Limits of Liability**

**Remainder of State**

ISO Code	Specialty	ProAssurance	Medical Protective	PPIC*	Median Rate**
80262	Nuclear Medicine	N/A	3,909	5,158	4,534
80263	Ophthalmology - No Surgery	2,732	3,322	5,158	3,322
80264	Otology - No Surgery	3,244	5,277	5,158	5,158
80265	Otorhinolaryngology - No Surgery	3,244	5,277	5,158	5,158
80266	Pathology - No Surgery	4,098	5,277	4,126	4,126
80267	Pediatrics - No Surgery	3,244	3,909	5,158	3,909
80268	Physicians (NOC) - No Surgery	3,244	3,909	5,158	3,909
80269	Pulmonary Disease - No Surgery	4,781	6,371	5,158	5,158
80270	Rhinology - Minor Surgery	5,805	6,841	7,736	6,841
80271	Diabetes - Minor Surgery	5,805	9,577	7,736	7,736
80272	Endocrinology - Minor Surgery	5,805	7,232	7,736	7,232
80273	Family Practice - Minor Surgery	6,829	9,577	7,736	7,736
80274	Gastroenterology - Minor Surgery	5,805	8,132	7,736	7,736
80275	General Practice - Minor Surgery	6,829	6,841	7,736	6,841
80276	Geriatrics - Minor Surgery	5,805	7,232	7,736	7,232
80277	Gynecology - Minor Surgery	4,781	8,132	7,736	7,736
80278	Hematology - Minor Surgery	5,805	8,132	7,736	7,736
80279	Infectious Diseases - Minor Surgery	5,805	7,232	7,736	7,232
80280	Radiology - Diagnostic	5,805	8,132	7,736	7,736
80281	Cardiovascular Disease - Minor Surgery	5,805	6,841	7,736	6,841
80282	Dermatology - Minor Surgery	4,781	5,801	7,736	5,801
80283	Intensive Care Medicine - Minor Surgery	6,829	9,577	7,736	7,736
80284	Internal Medicine - Minor Surgery	5,805	7,232	7,736	7,232
80285	Laryngology - Minor Surgery	5,805	6,841	7,736	6,841
80286	Neoplastic Diseases - Minor Surgery	5,805	8,132	7,736	7,736
80287	Nephrology - Minor Surgery	5,805	6,841	7,736	6,841
80288	Neurology (Incl. Child) - Minor Surgery	6,829	8,132	7,736	7,736
80289	Ophthalmology - Minor Surgery	3,244	5,277	7,736	5,277
80290	Otology - Minor Surgery	5,805	6,841	7,736	6,841
80291	Otorhinolaryngology - Minor Surgery	5,805	6,841	7,736	6,841
80292	Pathology - Minor Surgery	N/A	6,841	7,736	7,288
80293	Pediatrics - Minor Surgery	4,781	6,841	7,736	6,841
80294	Physicians (NOC) - Minor Surgery	5,805	6,841	7,736	6,841
80419	Fam. or Gen. Practice - Major Surgery	9,219	10,124	13,153	10,124
80420	Family Physicians - No Surgery	4,098	5,277	5,158	5,158
80421	Family Physicians (GP) - Minor Surgery - No OB	4,781	5,801	9,542	5,801
80422	Catheterization, N.O.C.	N/A	8,132	N/A	8,132
80424	Urgent Care/Emergency Medicine - No surgery	4,781	5,801	5,158	5,158
80425	Radiation Therapy - N.O.C.	4,781	5,801	N/A	5,291
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,098	6,841	N/A	5,470
80473	Oncology - NOC	4,098	5,277	N/A	4,687
80474	Oncology - Minor Surgery	4,098	8,132	N/A	6,115
80475	Pain Medicine	8,366	6,371	N/A	7,369
80476	Bariatric Surgery	21,170	21,501	N/A	21,335

\* Preferred Professional Insurance Company

\*\* Average rate when only two rates are available

Sources:

ProAssurance July 1, 2019 rate filing (premium discount off-balance factor of 23% from page 74)

Medical Protective Company July 1, 2019 and September 1, 2018 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, 2019**  
**\$500,000/\$1,500,000 Limits of Liability**

**Statewide Weighted Average**

ISO Code	Specialty	ProAssurance	Medical Protective	PPIC*	Median Rate**
80101	Broncho-Esophagology	N/A	5,432	9,744	7,588
80102	Emergency Medicine - No Major Surgery	7,779	10,421	13,432	10,421
80103	Physicians - Surgery - Endocrinology	13,101	7,444	10,516	10,516
80104	Physicians - Surgery - Gastroenterology	6,006	9,859	10,516	9,859
80105	Physicians - Surgery - Geriatrics	13,101	9,859	10,516	10,516
80106	Surgery - Laryngology	7,070	8,370	20,465	8,370
80107	Physicians - Surgery - Neoplastic	N/A	N/A	10,516	10,516
80108	Physicians - Surgery - Nephrology	6,006	7,042	10,516	7,042
80109	Physicians - No Major Surgery	4,232	7,042	N/A	5,637
80114	Surgery - Ophthalmology	4,941	5,432	10,516	5,432
80115	Surgery - Colon & Rectal	7,779	10,421	10,516	10,421
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	9,553	10,421	14,497	10,421
80132	Physicians (NOC) - Minor Surgery	6,006	9,859	N/A	7,932
80141	Surgery - Cardiac	16,650	22,132	24,160	22,132
80143	Surgery - General NOC	17,537	17,383	20,465	17,537
80144	Surgery - Thoracic	14,876	17,383	24,160	17,383
80145	Surgery - Urological	7,070	8,370	10,516	8,370
80146	Surgery - Vascular	16,650	22,132	24,160	22,132
80150	Surgery - Cardiovascular Disease	16,650	22,132	24,160	22,132
80151	Surgery - Anesthesiology	4,941	5,972	7,959	5,972
80152	Surgery - Neurology (Incl. Child)	27,294	32,192	45,478	32,192
80153	Surgery - Obstetrics/Gynecology	18,424	22,132	32,402	22,132
80154	Surgery - Orthopedic	14,876	17,383	24,160	17,383
80155	Surgery - Plastic - Otorhinolaryngology	9,553	8,370	20,465	9,553
80156	Surgery - Plastic NOC	10,618	13,238	20,465	13,238
80157	Surgery - Emergency Medicine	7,779	13,238	20,465	13,238
80158	Surgery - Otolaryngology	7,070	8,370	20,465	8,370
80159	Surgery - Otorhinolaryngology	7,070	8,370	20,465	8,370
80160	Physicians - Surgery - Rhinology	7,070	8,370	20,465	8,370
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	4,941	5,972	N/A	5,456
80166	Surgery - Abdominal	13,101	17,383	20,465	17,383
80167	Surgery - Gynecology	9,553	13,238	20,465	13,238
80168	Surgery Obstetrics	18,424	22,132	32,402	22,132
80169	Surgery - Hand	10,618	13,238	20,465	13,238
80170	Surgery - Head and Neck	13,101	13,238	20,465	13,238
80171	Surgery - Traumatic	14,876	22,132	24,160	22,132
80172	Physician (NOC) - No Major Surgery	6,006	N/A	N/A	6,006
80221	Resident Moonlighting (no ER)	N/A	4,024	N/A	4,024
80223	Resident Moonlighting (w/ ER)	4,232	4,024	N/A	4,128
80230	Aerospace Medicine	N/A	4,024	5,267	4,646
80231	General Preventive Medicine - No Surgery	3,344	4,024	5,267	4,024
80233	Occupational Medicine	3,344	4,024	5,267	4,024
80234	Pharmacology - Clinical	N/A	5,432	5,267	5,349
80235	Physical Medicine and Rehabilitation	4,232	5,432	5,267	5,267
80236	Public Health	3,344	3,420	4,214	3,420
80237	Diabetes - No Surgery	N/A	5,972	5,267	5,619
80238	Endocrinology - No Surgery	3,344	4,024	5,267	4,024
80239	Family Practice - No Surgery	4,232	5,432	5,267	5,267
80240	Legal Medicine & Forensic Medicine	2,812	4,024	4,214	4,024
80241	Gastroenterology - No Surgery	4,232	6,558	5,267	5,267
80242	General Practice - No Surgery	4,232	5,432	5,267	5,267
80243	Geriatrics - No Surgery	3,344	4,024	5,267	4,024
80244	Gynecology - No Surgery	2,812	5,432	5,267	5,267
80245	Hematology - No Surgery	4,232	5,432	5,267	5,267
80246	Infectious Disease - No Surgery	4,941	5,972	5,267	5,267
80247	Rhinology - No Surgery	3,344	5,432	5,267	5,267
80248	D.O. - Psychiatry (Incl. Child)	3,344	4,024	5,267	4,024
80249	Psychiatry (Incl. Child)	2,812	3,420	4,214	3,420
80250	Psychoanalysis	3,344	3,420	4,214	3,420
80251	Psychosomatic Medicine	3,344	3,420	4,214	3,420
80252	Rheumatology - No Surgery	4,232	5,432	5,267	5,267
80253	Radiology - Therapeutic	4,941	6,558	5,267	5,267
80254	Allergy	2,812	3,420	4,214	3,420
80255	Cardiovascular Disease - No Surgery	4,941	5,432	5,267	5,267
80256	Dermatology - No Surgery	2,812	3,420	4,214	3,420
80257	Internal Medicine - No Surgery	4,232	5,432	5,267	5,267
80258	Laryngology - No Surgery	3,344	5,432	5,267	5,267
80259	Neoplastic Disease - No Surgery	4,232	5,432	5,267	5,267
80260	Nephrology - No Surgery	4,232	5,432	5,267	5,267
80261	Neurology - (Incl. Child) - No Surgery	6,006	7,444	5,267	6,006

**Indiana Department of Insurance**  
**Physicians Professional Liability**  
**Mature Claims-Made Average Collected Rates in Effect as of July 1, 2019**  
**\$500,000/\$1,500,000 Limits of Liability**

**Statewide Weighted Average**

ISO Code	Specialty	ProAssurance	Medical Protective	PPIC*	Median Rate**
80262	Nuclear Medicine	N/A	4,024	5,267	4,646
80263	Ophthalmology - No Surgery	2,812	3,420	5,267	3,420
80264	Otology - No Surgery	3,344	5,432	5,267	5,267
80265	Otorhinolaryngology - No Surgery	3,344	5,432	5,267	5,267
80266	Pathology - No Surgery	4,232	5,432	4,214	4,232
80267	Pediatrics - No Surgery	3,344	4,024	5,267	4,024
80268	Physicians (NOC) - No Surgery	3,344	4,024	5,267	4,024
80269	Pulmonary Disease - No Surgery	4,941	6,558	5,267	5,267
80270	Rhinology - Minor Surgery	6,006	7,042	7,900	7,042
80271	Diabetes - Minor Surgery	6,006	9,859	7,900	7,900
80272	Endocrinology - Minor Surgery	6,006	7,444	7,900	7,444
80273	Family Practice - Minor Surgery	7,070	9,859	7,900	7,900
80274	Gastroenterology - Minor Surgery	6,006	8,370	7,900	7,900
80275	General Practice - Minor Surgery	7,070	7,042	7,900	7,070
80276	Geriatrics - Minor Surgery	6,006	7,444	7,900	7,444
80277	Gynecology - Minor Surgery	4,941	8,370	7,900	7,900
80278	Hematology - Minor Surgery	6,006	8,370	7,900	7,900
80279	Infectious Diseases - Minor Surgery	6,006	7,444	7,900	7,444
80280	Radiology - Diagnostic	6,006	8,370	7,900	7,900
80281	Cardiovascular Disease - Minor Surgery	6,006	7,042	7,900	7,042
80282	Dermatology - Minor Surgery	4,941	5,972	7,900	5,972
80283	Intensive Care Medicine - Minor Surgery	7,070	9,859	7,900	7,900
80284	Internal Medicine - Minor Surgery	6,006	7,444	7,900	7,444
80285	Laryngology - Minor Surgery	6,006	7,042	7,900	7,042
80286	Neoplastic Diseases - Minor Surgery	6,006	8,370	7,900	7,900
80287	Nephrology - Minor Surgery	6,006	7,042	7,900	7,042
80288	Neurology (Incl. Child) - Minor Surgery	7,070	8,370	7,900	7,900
80289	Ophthalmology - Minor Surgery	3,344	5,432	7,900	5,432
80290	Otology - Minor Surgery	6,006	7,042	7,900	7,042
80291	Otorhinolaryngology - Minor Surgery	6,006	7,042	7,900	7,042
80292	Pathology - Minor Surgery	N/A	7,042	7,900	7,471
80293	Pediatrics - Minor Surgery	4,941	7,042	7,900	7,042
80294	Physicians (NOC) - Minor Surgery	6,006	7,042	7,900	7,042
80419	Fam. or Gen. Practice - Major Surgery	9,553	10,421	13,432	10,421
80420	Family Physicians - No Surgery	4,232	5,432	5,267	5,267
80421	Family Physicians (GP) - Minor Surgery - No OB	4,941	5,972	9,744	5,972
80422	Catheterization, N.O.C.	N/A	8,370	N/A	8,370
80424	Urgent Care/Emergency Medicine - No surgery	4,941	5,972	5,267	5,267
80425	Radiation Therapy - N.O.C.	4,941	5,972	N/A	5,456
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,232	7,042	N/A	5,637
80473	Oncology - NOC	4,232	5,432	N/A	4,832
80474	Oncology - Minor Surgery	4,232	8,370	N/A	6,301
80475	Pain Medicine	8,667	6,558	N/A	7,612
80476	Bariatric Surgery	21,972	22,132	N/A	22,052

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

Sources:

ProAssurance July 1, 2019 rate filing (premium discount off-balance factor of 23% from page 74)  
 Medical Protective Company July 1, 2019 and September 1, 2018 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.