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June 24, 2020

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, 2020 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,

A handwritten signature in black ink that reads "Susan J. Forray".

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

SJF/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, 2020
\$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	13,053	13,920	16,717	13,920
80103	Physicians - Surgery - Endocrinology	22,317	9,943	13,089	13,089
80104	Physicians - Surgery - Gastroenterology	9,965	13,168	13,089	13,089
80105	Physicians - Surgery - Geriatrics	22,317	13,168	13,089	13,168
80106	Surgery - Laryngology	11,817	11,180	25,470	11,817
80107	Physicians - Surgery - Neoplastic	N/A	N/A	13,089	13,089
80108	Physicians - Surgery - Nephrology	9,965	9,406	13,089	9,965
80109	Physicians - No Major Surgery	6,877	9,406	N/A	8,141
80114	Surgery - Ophthalmology	8,112	7,256	13,089	8,112
80115	Surgery - Colon & Rectal	13,053	13,920	13,089	13,089
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	16,141	13,920	18,042	16,141
80132	Physicians (NOC) - Minor Surgery	9,965	13,168	N/A	11,566
80141	Surgery - Cardiac	28,493	29,562	30,069	29,562
80143	Surgery - General NOC	30,037	23,220	25,470	25,470
80144	Surgery - Thoracic	25,405	23,220	30,069	25,405
80145	Surgery - Urological	11,817	11,180	13,089	11,817
80146	Surgery - Vascular	28,493	29,562	30,069	29,562
80150	Surgery - Cardiovascular Disease	28,493	29,562	30,069	29,562
80151	Surgery - Anesthesiology	8,112	7,977	9,905	8,112
80152	Surgery - Neurology (Incl. Child)	47,021	43,000	56,601	47,021
80153	Surgery - Obstetrics/Gynecology	31,581	29,562	40,328	31,581
80154	Surgery - Orthopedic	25,405	23,220	30,069	25,405
80155	Surgery - Plastic - Otorhinolaryngology	16,141	11,180	25,470	16,141
80156	Surgery - Plastic NOC	17,993	17,684	25,470	17,993
80157	Surgery - Emergency Medicine	13,053	17,684	25,470	17,684
80158	Surgery - Otolaryngology	11,817	11,180	25,470	11,817
80159	Surgery - Otorhinolaryngology	11,817	11,180	25,470	11,817
80160	Physicians - Surgery - Rhinology	11,817	11,180	25,470	11,817
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	8,112	7,977	N/A	8,045
80166	Surgery - Abdominal	22,317	23,220	25,470	23,220
80167	Surgery - Gynecology	16,141	17,684	25,470	17,684
80168	Surgery Obstetrics	31,581	29,562	40,328	31,581
80169	Surgery - Hand	17,993	17,684	25,470	17,993
80170	Surgery - Head and Neck	22,317	17,684	25,470	22,317
80171	Surgery - Traumatic	25,405	29,562	30,069	29,562
80172	Physician (NOC) - No Major Surgery	9,965	N/A	N/A	9,965
80221	Resident Moonlighting (no ER)	N/A	5,375	N/A	5,375
80223	Resident Moonlighting (w/ ER)	6,877	5,375	N/A	6,126
80230	Aerospace Medicine	N/A	5,375	6,555	5,965
80231	General Preventive Medicine - No Surgery	5,333	5,375	6,555	5,375
80233	Occupational Medicine	5,333	5,375	6,555	5,375
80234	Pharmacology - Clinical	N/A	7,256	6,555	6,905
80235	Physical Medicine and Rehabilitation	6,877	7,256	6,555	6,877
80236	Public Health	5,333	4,569	5,245	5,245
80237	Diabetes - No Surgery	N/A	7,977	6,555	7,266
80238	Endocrinology - No Surgery	5,333	5,375	6,555	5,375
80239	Family Practice - No Surgery	6,877	7,256	6,555	6,877
80240	Legal Medicine & Forensic Medicine	4,406	5,375	5,245	5,245
80241	Gastroenterology - No Surgery	6,877	8,760	6,555	6,877
80242	General Practice - No Surgery	6,877	7,256	6,555	6,877
80243	Geriatrics - No Surgery	5,333	5,375	6,555	5,375
80244	Gynecology - No Surgery	4,406	7,256	6,555	6,555
80245	Hematology - No Surgery	6,877	7,256	6,555	6,877
80246	Infectious Disease - No Surgery	8,112	7,977	6,555	7,977
80247	Rhinology - No Surgery	5,333	7,256	6,555	6,555
80248	D.O. - Psychiatry (Incl. Child)	5,333	5,375	6,555	5,375
80249	Psychiatry (Incl. Child)	4,406	4,569	5,245	4,569
80250	Psychoanalysis	5,333	4,569	5,245	5,245
80251	Psychosomatic Medicine	5,333	4,569	5,245	5,245
80252	Rheumatology - No Surgery	6,877	7,256	6,555	6,877
80253	Radiology - Therapeutic	8,112	8,760	6,555	8,112
80254	Allergy	4,406	4,569	5,245	4,569
80255	Cardiovascular Disease - No Surgery	8,112	7,256	6,555	7,256
80256	Dermatology - No Surgery	4,406	4,569	5,245	4,569
80257	Internal Medicine - No Surgery	6,877	7,256	6,555	6,877
80258	Laryngology - No Surgery	5,333	7,256	6,555	6,555
80259	Neoplastic Disease - No Surgery	6,877	7,256	6,555	6,877
80260	Nephrology - No Surgery	6,877	7,256	6,555	6,877
80261	Neurology - (Incl. Child) - No Surgery	9,965	9,943	6,555	9,943

**Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2020
\$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	4,406	4,569	6,555	4,569
80264	Otology - No Surgery	5,333	7,256	6,555	6,555
80265	Otorhinolaryngology - No Surgery	5,333	7,256	6,555	6,555
80266	Pathology - No Surgery	6,877	7,256	5,245	6,877
80267	Pediatrics - No Surgery	5,333	5,375	6,555	5,375
80268	Physicians (NOC) - No Surgery	5,333	5,375	6,555	5,375
80269	Pulmonary Disease - No Surgery	8,112	8,760	6,555	8,112
80270	Rhinology - Minor Surgery	9,965	9,406	9,833	9,833
80271	Diabetes - Minor Surgery	9,965	13,168	9,833	9,965
80272	Endocrinology - Minor Surgery	9,965	9,943	9,833	9,943
80273	Family Practice - Minor Surgery	11,817	13,168	9,833	11,817
80274	Gastroenterology - Minor Surgery	9,965	11,180	9,833	9,965
80275	General Practice - Minor Surgery	11,817	9,406	9,833	9,833
80276	Geriatrics - Minor Surgery	9,965	9,943	9,833	9,943
80277	Gynecology - Minor Surgery	8,112	11,180	9,833	9,833
80278	Hematology - Minor Surgery	9,965	11,180	9,833	9,965
80279	Infectious Diseases - Minor Surgery	9,965	9,943	9,833	9,943
80280	Radiology - Diagnostic	9,965	11,180	9,833	9,965
80281	Cardiovascular Disease - Minor Surgery	9,965	9,406	9,833	9,833
80282	Dermatology - Minor Surgery	8,112	7,977	9,833	8,112
80283	Intensive Care Medicine - Minor Surgery	11,817	13,168	9,833	11,817
80284	Internal Medicine - Minor Surgery	9,965	9,943	9,833	9,943
80285	Laryngology - Minor Surgery	9,965	9,406	9,833	9,833
80286	Neoplastic Diseases - Minor Surgery	9,965	11,180	9,833	9,965
80287	Nephrology - Minor Surgery	9,965	9,406	9,833	9,833
80288	Neurology (Incl. Child) - Minor Surgery	11,817	11,180	9,833	11,180
80289	Ophthalmology - Minor Surgery	5,333	7,256	9,833	7,256
80290	Otology - Minor Surgery	9,965	9,406	9,833	9,833
80291	Otorhinolaryngology - Minor Surgery	9,965	9,406	9,833	9,833
80292	Pathology - Minor Surgery	N/A	9,406	9,833	9,620
80293	Pediatrics - Minor Surgery	8,112	9,406	9,833	9,406
80294	Physicians (NOC) - Minor Surgery	9,965	9,406	9,833	9,833
80419	Fam. or Gen. Practice - Major Surgery	16,141	13,920	16,717	16,141
80420	Family Physicians - No Surgery	6,877	7,256	6,555	6,877
80421	Family Physicians (GP) - Minor Surgery - No OB	8,112	7,977	12,128	8,112
80422	Catheterization, N.O.C.	N/A	11,180	N/A	11,180
80424	Urgent Care/Emergency Medicine - No surgery	8,112	7,977	6,555	7,977
80425	Radiation Therapy - N.O.C.	8,112	7,977	N/A	8,045
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	6,877	9,406	N/A	8,141
80473	Oncology - NOC	6,877	7,256	N/A	7,066
80474	Oncology - Minor Surgery	6,877	11,180	N/A	9,029
80475	Pain Medicine	14,597	8,760	N/A	11,679
80476	Bariatric Surgery	37,757	29,562	N/A	33,660

* Preferred Professional Insurance Company

** Average rate when only two rates are available

Sources:

ProAssurance June 15, 2020 rate filing (premium discount off-balance factor of 23% from page 74 of July 1, 2019 rate filing)

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, 2020
\$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	8,935	10,124	13,153	10,124
80103	Physicians - Surgery - Endocrinology	15,111	7,232	10,298	10,298
80104	Physicians - Surgery - Gastroenterology	6,877	9,577	10,298	9,577
80105	Physicians - Surgery - Geriatrics	15,111	9,577	10,298	10,298
80106	Surgery - Laryngology	8,112	8,132	20,040	8,132
80107	Physicians - Surgery - Neoplastic	N/A	N/A	10,298	10,298
80108	Physicians - Surgery - Nephrology	6,877	6,841	10,298	6,877
80109	Physicians - No Major Surgery	4,818	6,841	N/A	5,829
80114	Surgery - Ophthalmology	5,642	5,277	10,298	5,642
80115	Surgery - Colon & Rectal	8,935	10,124	10,298	10,124
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	10,994	10,124	14,195	10,994
80132	Physicians (NOC) - Minor Surgery	6,877	9,577	N/A	8,227
80141	Surgery - Cardiac	19,228	21,501	23,658	21,501
80143	Surgery - General NOC	20,258	16,887	20,040	20,040
80144	Surgery - Thoracic	17,170	16,887	23,658	17,170
80145	Surgery - Urological	8,112	8,132	10,298	8,132
80146	Surgery - Vascular	19,228	21,501	23,658	21,501
80150	Surgery - Cardiovascular Disease	19,228	21,501	23,658	21,501
80151	Surgery - Anesthesiology	5,642	5,801	7,793	5,801
80152	Surgery - Neurology (Incl. Child)	31,581	31,274	44,533	31,581
80153	Surgery - Obstetrics/Gynecology	21,287	21,501	31,729	21,501
80154	Surgery - Orthopedic	17,170	16,887	23,658	17,170
80155	Surgery - Plastic - Otorhinolaryngology	10,994	8,132	20,040	10,994
80156	Surgery - Plastic NOC	12,229	12,861	20,040	12,861
80157	Surgery - Emergency Medicine	8,935	12,861	20,040	12,861
80158	Surgery - Otolaryngology	8,112	8,132	20,040	8,132
80159	Surgery - Otorhinolaryngology	8,112	8,132	20,040	8,132
80160	Physicians - Surgery - Rhinology	8,112	8,132	20,040	8,132
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,642	5,801	N/A	5,722
80166	Surgery - Abdominal	15,111	16,887	20,040	16,887
80167	Surgery - Gynecology	10,994	12,861	20,040	12,861
80168	Surgery Obstetrics	21,287	21,501	31,729	21,501
80169	Surgery - Hand	12,229	12,861	20,040	12,861
80170	Surgery - Head and Neck	15,111	12,861	20,040	15,111
80171	Surgery - Traumatic	17,170	21,501	23,658	21,501
80172	Physician (NOC) - No Major Surgery	6,877	N/A	N/A	6,877
80221	Resident Moonlighting (no ER)	N/A	3,909	N/A	3,909
80223	Resident Moonlighting (w/ ER)	4,818	3,909	N/A	4,364
80230	Aerospace Medicine	N/A	3,909	5,158	4,534
80231	General Preventive Medicine - No Surgery	3,788	3,909	5,158	3,909
80233	Occupational Medicine	3,788	3,909	5,158	3,909
80234	Pharmacology - Clinical	N/A	5,277	5,158	5,217
80235	Physical Medicine and Rehabilitation	4,818	5,277	5,158	5,158
80236	Public Health	3,788	3,322	4,126	3,788
80237	Diabetes - No Surgery	N/A	5,801	5,158	5,480
80238	Endocrinology - No Surgery	3,788	3,909	5,158	3,909
80239	Family Practice - No Surgery	4,818	5,277	5,158	5,158
80240	Legal Medicine & Forensic Medicine	3,171	3,909	4,126	3,909
80241	Gastroenterology - No Surgery	4,818	6,371	5,158	5,158
80242	General Practice - No Surgery	4,818	5,277	5,158	5,158
80243	Geriatrics - No Surgery	3,788	3,909	5,158	3,909
80244	Gynecology - No Surgery	3,171	5,277	5,158	5,158
80245	Hematology - No Surgery	4,818	5,277	5,158	5,158
80246	Infectious Disease - No Surgery	5,642	5,801	5,158	5,642
80247	Rhinology - No Surgery	3,788	5,277	5,158	5,158
80248	D.O. - Psychiatry (Incl. Child)	3,788	3,909	5,158	3,909
80249	Psychiatry (Incl. Child)	3,171	3,322	4,126	3,322
80250	Psychoanalysis	3,788	3,322	4,126	3,788
80251	Psychosomatic Medicine	3,788	3,322	4,126	3,788
80252	Rheumatology - No Surgery	4,818	5,277	5,158	5,158
80253	Radiology - Therapeutic	5,642	6,371	5,158	5,642
80254	Allergy	3,171	3,322	4,126	3,322
80255	Cardiovascular Disease - No Surgery	5,642	5,277	5,158	5,277
80256	Dermatology - No Surgery	3,171	3,322	4,126	3,322
80257	Internal Medicine - No Surgery	4,818	5,277	5,158	5,158
80258	Laryngology - No Surgery	3,788	5,277	5,158	5,158
80259	Neoplastic Disease - No Surgery	4,818	5,277	5,158	5,158
80260	Nephrology - No Surgery	4,818	5,277	5,158	5,158
80261	Neurology - (Incl. Child) - No Surgery	6,877	7,232	5,158	6,877

Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2020
\$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	3,171	3,322	5,158	3,322
80264	Otology - No Surgery	3,788	5,277	5,158	5,158
80265	Otorhinolaryngology - No Surgery	3,788	5,277	5,158	5,158
80266	Pathology - No Surgery	4,818	5,277	4,126	4,818
80267	Pediatrics - No Surgery	3,788	3,909	5,158	3,909
80268	Physicians (NOC) - No Surgery	3,788	3,909	5,158	3,909
80269	Pulmonary Disease - No Surgery	5,642	6,371	5,158	5,642
80270	Rhinology - Minor Surgery	6,877	6,841	7,736	6,877
80271	Diabetes - Minor Surgery	6,877	9,577	7,736	7,736
80272	Endocrinology - Minor Surgery	6,877	7,232	7,736	7,232
80273	Family Practice - Minor Surgery	8,112	9,577	7,736	8,112
80274	Gastroenterology - Minor Surgery	6,877	8,132	7,736	7,736
80275	General Practice - Minor Surgery	8,112	6,841	7,736	7,736
80276	Geriatrics - Minor Surgery	6,877	7,232	7,736	7,232
80277	Gynecology - Minor Surgery	5,642	8,132	7,736	7,736
80278	Hematology - Minor Surgery	6,877	8,132	7,736	7,736
80279	Infectious Diseases - Minor Surgery	6,877	7,232	7,736	7,232
80280	Radiology - Diagnostic	6,877	8,132	7,736	7,736
80281	Cardiovascular Disease - Minor Surgery	6,877	6,841	7,736	6,877
80282	Dermatology - Minor Surgery	5,642	5,801	7,736	5,801
80283	Intensive Care Medicine - Minor Surgery	8,112	9,577	7,736	8,112
80284	Internal Medicine - Minor Surgery	6,877	7,232	7,736	7,232
80285	Laryngology - Minor Surgery	6,877	6,841	7,736	6,877
80286	Neoplastic Diseases - Minor Surgery	6,877	8,132	7,736	7,736
80287	Nephrology - Minor Surgery	6,877	6,841	7,736	6,877
80288	Neurology (Incl. Child) - Minor Surgery	8,112	8,132	7,736	8,112
80289	Ophthalmology - Minor Surgery	3,788	5,277	7,736	5,277
80290	Otology - Minor Surgery	6,877	6,841	7,736	6,877
80291	Otorhinolaryngology - Minor Surgery	6,877	6,841	7,736	6,877
80292	Pathology - Minor Surgery	N/A	6,841	7,736	7,288
80293	Pediatrics - Minor Surgery	5,642	6,841	7,736	6,841
80294	Physicians (NOC) - Minor Surgery	6,877	6,841	7,736	6,877
80419	Fam. or Gen. Practice - Major Surgery	10,994	10,124	13,153	10,994
80420	Family Physicians - No Surgery	4,818	5,277	5,158	5,158
80421	Family Physicians (GP) - Minor Surgery - No OB	5,642	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	5,642	5,801	5,158	5,642
80425	Radiation Therapy - N.O.C.	5,642	5,801	N/A	5,722
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,818	6,841	N/A	5,829
80473	Oncology - NOC	4,818	5,277	N/A	5,047
80474	Oncology - Minor Surgery	4,818	8,132	N/A	6,475
80475	Pain Medicine	9,965	6,371	N/A	8,168
80476	Bariatric Surgery	25,405	21,501	N/A	23,453

* Preferred Professional Insurance Company

** Average rate when only two rates are available

Sources:

ProAssurance June 15, 2020 rate filing (premium discount off-balance factor of 23% from page 74 of July 1, 2019 rate filing)

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)

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For example, if a company's average schedule credit is 10%, then its collected rates are on average 90% of its manual rates.

Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2020
\$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	9,258	10,421	13,432	10,421
80103	Physicians - Surgery - Endocrinology	15,675	7,444	10,516	10,516
80104	Physicians - Surgery - Gastroenterology	7,119	9,859	10,516	9,859
80105	Physicians - Surgery - Geriatrics	15,675	9,859	10,516	10,516
80106	Surgery - Laryngology	8,402	8,370	20,465	8,402
80107	Physicians - Surgery - Neoplastic	N/A	N/A	10,516	10,516
80108	Physicians - Surgery - Nephrology	7,119	7,042	10,516	7,119
80109	Physicians - No Major Surgery	4,979	7,042	N/A	6,011
80114	Surgery - Ophthalmology	5,835	5,432	10,516	5,835
80115	Surgery - Colon & Rectal	9,258	10,421	10,516	10,421
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	11,397	10,421	14,497	11,397
80132	Physicians (NOC) - Minor Surgery	7,119	9,859	N/A	8,489
80141	Surgery - Cardiac	19,954	22,132	24,160	22,132
80143	Surgery - General NOC	21,024	17,383	20,465	20,465
80144	Surgery - Thoracic	17,815	17,383	24,160	17,815
80145	Surgery - Urological	8,402	8,370	10,516	8,402
80146	Surgery - Vascular	19,954	22,132	24,160	22,132
80150	Surgery - Cardiovascular Disease	19,954	22,132	24,160	22,132
80151	Surgery - Anesthesiology	5,835	5,972	7,959	5,972
80152	Surgery - Neurology (Incl. Child)	32,790	32,192	45,478	32,790
80153	Surgery - Obstetrics/Gynecology	22,093	22,132	32,402	22,132
80154	Surgery - Orthopedic	17,815	17,383	24,160	17,815
80155	Surgery - Plastic - Otorhinolaryngology	11,397	8,370	20,465	11,397
80156	Surgery - Plastic NOC	12,681	13,238	20,465	13,238
80157	Surgery - Emergency Medicine	9,258	13,238	20,465	13,238
80158	Surgery - Otolaryngology	8,402	8,370	20,465	8,402
80159	Surgery - Otorhinolaryngology	8,402	8,370	20,465	8,402
80160	Physicians - Surgery - Rhinology	8,402	8,370	20,465	8,402
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,835	5,972	N/A	5,903
80166	Surgery - Abdominal	15,675	17,383	20,465	17,383
80167	Surgery - Gynecology	11,397	13,238	20,465	13,238
80168	Surgery Obstetrics	22,093	22,132	32,402	22,132
80169	Surgery - Hand	12,681	13,238	20,465	13,238
80170	Surgery - Head and Neck	15,675	13,238	20,465	15,675
80171	Surgery - Traumatic	17,815	22,132	24,160	22,132
80172	Physician (NOC) - No Major Surgery	7,119	N/A	N/A	7,119
80221	Resident Moonlighting (no ER)	N/A	4,024	N/A	4,024
80223	Resident Moonlighting (w/ ER)	4,979	4,024	N/A	4,502
80230	Aerospace Medicine	N/A	4,024	5,267	4,646
80231	General Preventive Medicine - No Surgery	3,909	4,024	5,267	4,024
80233	Occupational Medicine	3,909	4,024	5,267	4,024
80234	Pharmacology - Clinical	N/A	5,432	5,267	5,349
80235	Physical Medicine and Rehabilitation	4,979	5,432	5,267	5,267
80236	Public Health	3,909	3,420	4,214	3,909
80237	Diabetes - No Surgery	N/A	5,972	5,267	5,619
80238	Endocrinology - No Surgery	3,909	4,024	5,267	4,024
80239	Family Practice - No Surgery	4,979	5,432	5,267	5,267
80240	Legal Medicine & Forensic Medicine	3,268	4,024	4,214	4,024
80241	Gastroenterology - No Surgery	4,979	6,558	5,267	5,267
80242	General Practice - No Surgery	4,979	5,432	5,267	5,267
80243	Geriatrics - No Surgery	3,909	4,024	5,267	4,024
80244	Gynecology - No Surgery	3,268	5,432	5,267	5,267
80245	Hematology - No Surgery	4,979	5,432	5,267	5,267
80246	Infectious Disease - No Surgery	5,835	5,972	5,267	5,835
80247	Rhinology - No Surgery	3,909	5,432	5,267	5,267
80248	D.O. - Psychiatry (Incl. Child)	3,909	4,024	5,267	4,024
80249	Psychiatry (Incl. Child)	3,268	3,420	4,214	3,420
80250	Psychoanalysis	3,909	3,420	4,214	3,909
80251	Psychosomatic Medicine	3,909	3,420	4,214	3,909
80252	Rheumatology - No Surgery	4,979	5,432	5,267	5,267
80253	Radiology - Therapeutic	5,835	6,558	5,267	5,835
80254	Allergy	3,268	3,420	4,214	3,420
80255	Cardiovascular Disease - No Surgery	5,835	5,432	5,267	5,432
80256	Dermatology - No Surgery	3,268	3,420	4,214	3,420
80257	Internal Medicine - No Surgery	4,979	5,432	5,267	5,267
80258	Laryngology - No Surgery	3,909	5,432	5,267	5,267
80259	Neoplastic Disease - No Surgery	4,979	5,432	5,267	5,267
80260	Nephrology - No Surgery	4,979	5,432	5,267	5,267
80261	Neurology - (Incl. Child) - No Surgery	7,119	7,444	5,267	7,119

Indiana Department of Insurance
Physicians Professional Liability
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2020
\$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	3,268	3,420	5,267	3,420
80264	Otology - No Surgery	3,909	5,432	5,267	5,267
80265	Otorhinolaryngology - No Surgery	3,909	5,432	5,267	5,267
80266	Pathology - No Surgery	4,979	5,432	4,214	4,979
80267	Pediatrics - No Surgery	3,909	4,024	5,267	4,024
80268	Physicians (NOC) - No Surgery	3,909	4,024	5,267	4,024
80269	Pulmonary Disease - No Surgery	5,835	6,558	5,267	5,835
80270	Rhinology - Minor Surgery	7,119	7,042	7,900	7,119
80271	Diabetes - Minor Surgery	7,119	9,859	7,900	7,900
80272	Endocrinology - Minor Surgery	7,119	7,444	7,900	7,444
80273	Family Practice - Minor Surgery	8,402	9,859	7,900	8,402
80274	Gastroenterology - Minor Surgery	7,119	8,370	7,900	7,900
80275	General Practice - Minor Surgery	8,402	7,042	7,900	7,900
80276	Geriatrics - Minor Surgery	7,119	7,444	7,900	7,444
80277	Gynecology - Minor Surgery	5,835	8,370	7,900	7,900
80278	Hematology - Minor Surgery	7,119	8,370	7,900	7,900
80279	Infectious Diseases - Minor Surgery	7,119	7,444	7,900	7,444
80280	Radiology - Diagnostic	7,119	8,370	7,900	7,900
80281	Cardiovascular Disease - Minor Surgery	7,119	7,042	7,900	7,119
80282	Dermatology - Minor Surgery	5,835	5,972	7,900	5,972
80283	Intensive Care Medicine - Minor Surgery	8,402	9,859	7,900	8,402
80284	Internal Medicine - Minor Surgery	7,119	7,444	7,900	7,444
80285	Laryngology - Minor Surgery	7,119	7,042	7,900	7,119
80286	Neoplastic Diseases - Minor Surgery	7,119	8,370	7,900	7,900
80287	Nephrology - Minor Surgery	7,119	7,042	7,900	7,119
80288	Neurology (Incl. Child) - Minor Surgery	8,402	8,370	7,900	8,370
80289	Ophthalmology - Minor Surgery	3,909	5,432	7,900	5,432
80290	Otology - Minor Surgery	7,119	7,042	7,900	7,119
80291	Otorhinolaryngology - Minor Surgery	7,119	7,042	7,900	7,119
80292	Pathology - Minor Surgery	N/A	7,042	7,900	7,471
80293	Pediatrics - Minor Surgery	5,835	7,042	7,900	7,042
80294	Physicians (NOC) - Minor Surgery	7,119	7,042	7,900	7,119
80419	Fam. or Gen. Practice - Major Surgery	11,397	10,421	13,432	11,397
80420	Family Physicians - No Surgery	4,979	5,432	5,267	5,267
80421	Family Physicians (GP) - Minor Surgery - No OB	5,835	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	5,835	5,972	5,267	5,835
80425	Radiation Therapy - N.O.C.	5,835	5,972	N/A	5,903
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,979	7,042	N/A	6,011
80473	Oncology - NOC	4,979	5,432	N/A	5,205
80474	Oncology - Minor Surgery	4,979	8,370	N/A	6,675
80475	Pain Medicine	10,327	6,558	N/A	8,443
80476	Bariatric Surgery	26,372	22,132	N/A	24,252

* Preferred Professional Insurance Company

** Average rate when only two rates are available

Sources:

ProAssurance June 15, 2020 rate filing (premium discount off-balance factor of 23% from page 74 of July 1, 2019 rate filing)

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.