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June 16, 2021

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, 2021 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,

Eric J. Wunder, FCAS, MAAA  
Consulting Actuary

Chad C. Karls, FCAS, MAAA  
Principal and Consulting Actuary

EJW/CCK/sbs

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, 2021  
\$500,000/\$1,500,000 Limits of Liability

**Lake and Porter Counties**

ISO Code	Specialty	ProAssurance	Medical Protective	ProSelect	Median Rate*
80101	Broncho-Esophagology	N/A	7,565	10,469	9,017
80102	Emergency Medicine - No Major Surgery	13,053	14,878	16,407	14,878
80103	Physicians - Surgery - Endocrinology	22,317	10,367	15,222	15,222
80104	Physicians - Surgery - Gastroenterology	9,965	13,729	21,151	13,729
80105	Physicians - Surgery - Geriatrics	22,317	13,729	22,211	22,211
80106	Surgery - Laryngology	11,817	11,488	16,038	11,817
80107	Physicians - Surgery - Neoplastic	N/A	N/A	22,211	22,211
80108	Physicians - Surgery - Nephrology	9,965	9,817	21,151	9,965
80109	Physicians - No Major Surgery	6,877	9,817	N/A	8,347
80114	Surgery - Ophthalmology	8,112	7,565	7,854	7,854
80115	Surgery - Colon & Rectal	13,053	14,878	10,728	13,053
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	16,141	13,729	14,640	14,640
80132	Physicians (NOC) - Minor Surgery	9,965	13,729	N/A	11,847
80141	Surgery - Cardiac	28,493	30,821	27,230	28,493
80143	Surgery - General NOC	30,037	24,814	20,562	24,814
80144	Surgery - Thoracic	25,405	24,814	32,705	25,405
80145	Surgery - Urological	11,817	12,240	12,661	12,240
80146	Surgery - Vascular	28,493	30,821	31,243	30,821
80150	Surgery - Cardiovascular Disease	28,493	30,821	34,056	30,821
80151	Surgery - Anesthesiology	8,112	8,524	8,584	8,524
80152	Surgery - Neurology (Incl. Child)	47,021	44,831	44,564	44,831
80153	Surgery - Obstetrics/Gynecology	31,581	30,821	27,866	30,821
80154	Surgery - Orthopedic	25,405	24,814	32,312	25,405
80155	Surgery - Plastic - Otorhinolaryngology	16,141	11,488	18,850	16,141
80156	Surgery - Plastic NOC	17,993	18,438	16,752	17,993
80157	Surgery - Emergency Medicine	13,053	18,438	24,042	18,438
80158	Surgery - Otolaryngology	11,817	11,488	16,038	11,817
80159	Surgery - Otorhinolaryngology	11,817	11,488	11,726	11,726
80160	Physicians - Surgery - Rhinology	11,817	11,488	16,038	11,817
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	8,112	7,952	N/A	8,032
80166	Surgery - Abdominal	22,317	24,814	19,729	22,317
80167	Surgery - Gynecology	16,141	18,438	25,777	18,438
80168	Surgery Obstetrics	31,581	30,821	29,256	30,821
80169	Surgery - Hand	17,993	18,438	17,153	17,993
80170	Surgery - Head and Neck	22,317	18,438	16,973	18,438
80171	Surgery - Traumatic	25,405	30,821	24,042	25,405
80172	Physician (NOC) - No Major Surgery	9,965	N/A	N/A	9,965
80221	Resident Moonlighting (no ER)	N/A	6,305	N/A	6,305
80223	Resident Moonlighting (w/ ER)	6,877	6,305	N/A	6,591
80230	Aerospace Medicine	N/A	6,305	4,320	5,312
80231	General Preventive Medicine - No Surgery	5,333	5,604	4,516	5,333
80233	Occupational Medicine	5,333	5,604	5,561	5,561
80234	Pharmacology - Clinical	N/A	7,565	4,383	5,974
80235	Physical Medicine and Rehabilitation	6,877	7,565	4,194	6,877
80236	Public Health	5,333	4,763	4,383	4,763
80237	Diabetes - No Surgery	N/A	7,952	6,676	7,314
80238	Endocrinology - No Surgery	5,333	5,604	6,676	5,604
80239	Family Practice - No Surgery	6,877	7,565	7,854	7,565
80240	Legal Medicine & Forensic Medicine	4,406	5,604	4,383	4,406
80241	Gastroenterology - No Surgery	6,877	9,817	6,676	6,877
80242	General Practice - No Surgery	6,877	7,565	7,854	7,565
80243	Geriatrics - No Surgery	5,333	5,604	6,676	5,604
80244	Gynecology - No Surgery	4,406	7,565	6,472	6,472
80245	Hematology - No Surgery	6,877	7,565	4,383	6,877
80246	Infectious Disease - No Surgery	8,112	7,952	6,676	7,952
80247	Rhinology - No Surgery	5,333	7,565	6,676	6,676
80248	D.O. - Psychiatry (Incl. Child)	5,333	4,763	4,320	4,763
80249	Psychiatry (Incl. Child)	4,406	4,763	4,320	4,406
80250	Psychoanalysis	5,333	4,763	4,383	4,763
80251	Psychosomatic Medicine	5,333	4,763	4,383	4,763
80252	Rheumatology - No Surgery	6,877	7,565	6,676	6,877
80253	Radiology - Therapeutic	8,112	7,952	6,967	7,952
80254	Allergy	4,406	4,763	3,550	4,406
80255	Cardiovascular Disease - No Surgery	8,112	7,952	8,639	8,112
80256	Dermatology - No Surgery	4,406	4,763	3,817	4,406
80257	Internal Medicine - No Surgery	6,877	7,565	7,328	7,328
80258	Laryngology - No Surgery	5,333	7,565	6,676	6,676
80259	Neoplastic Disease - No Surgery	6,877	7,565	7,854	7,565
80260	Nephrology - No Surgery	6,877	7,565	6,676	6,877
80261	Neurology - (Incl. Child) - No Surgery	9,965	10,367	9,425	9,965
80262	Nuclear Medicine	N/A	5,604	6,676	6,140

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2021  
\$500,000/\$1,500,000 Limits of Liability

**Lake and Porter Counties**

ISO Code	Specialty	ProAssurance	Medical Protective	ProSelect	Median Rate*
80263	Ophthalmology - No Surgery	4,406	4,763	5,937	4,763
80264	Otology - No Surgery	5,333	7,565	6,676	6,676
80265	Otorhinolaryngology - No Surgery	5,333	7,565	6,362	6,362
80266	Pathology - No Surgery	6,877	7,565	4,398	6,877
80267	Pediatrics - No Surgery	5,333	5,604	6,700	5,604
80268	Physicians (NOC) - No Surgery	5,333	5,604	7,108	5,604
80269	Pulmonary Disease - No Surgery	8,112	9,817	5,890	8,112
80270	Rhinology - Minor Surgery	9,965	9,817	10,854	9,965
80271	Diabetes - Minor Surgery	9,965	13,729	10,854	10,854
80272	Endocrinology - Minor Surgery	9,965	10,367	10,854	10,367
80273	Family Practice - Minor Surgery	11,817	13,729	11,098	11,817
80274	Gastroenterology - Minor Surgery	9,965	11,488	10,917	10,917
80275	General Practice - Minor Surgery	11,817	9,817	11,098	11,098
80276	Geriatrics - Minor Surgery	9,965	10,367	10,854	10,367
80277	Gynecology - Minor Surgery	8,112	12,240	9,880	9,880
80278	Hematology - Minor Surgery	9,965	10,367	10,854	10,367
80279	Infectious Diseases - Minor Surgery	9,965	10,367	10,854	10,367
80280	Radiology - Diagnostic	9,965	12,240	9,213	9,965
80281	Cardiovascular Disease - Minor Surgery	9,965	10,367	12,464	10,367
80282	Dermatology - Minor Surgery	8,112	7,952	6,009	7,952
80283	Intensive Care Medicine - Minor Surgery	11,817	13,729	10,854	11,817
80284	Internal Medicine - Minor Surgery	9,965	10,367	10,469	10,367
80285	Laryngology - Minor Surgery	9,965	9,817	10,854	9,965
80286	Neoplastic Diseases - Minor Surgery	9,965	12,240	10,469	10,469
80287	Nephrology - Minor Surgery	9,965	9,817	10,469	9,965
80288	Neurology (Incl. Child) - Minor Surgery	11,817	11,488	13,093	11,817
80289	Ophthalmology - Minor Surgery	5,333	7,565	6,236	6,236
80290	Otology - Minor Surgery	9,965	9,817	10,854	9,965
80291	Otorhinolaryngology - Minor Surgery	9,965	9,817	9,794	9,817
80292	Pathology - Minor Surgery	N/A	9,817	10,469	10,143
80293	Pediatrics - Minor Surgery	8,112	9,817	10,996	9,817
80294	Physicians (NOC) - Minor Surgery	9,965	9,817	10,673	9,965
80419	Fam. or Gen. Practice - Major Surgery	16,141	13,729	14,640	14,640
80420	Family Physicians - No Surgery	6,877	7,565	7,854	7,565
80421	Family Physicians (GP) - Minor Surgery - No OB	8,112	7,952	11,098	8,112
80422	Catheterization, N.O.C.	N/A	12,240	N/A	12,240
80424	Urgent Care/Emergency Medicine - No surgery	8,112	7,952	N/A	8,032
80425	Radiation Therapy - N.O.C.	8,112	7,952	N/A	8,032
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	6,877	9,817	N/A	8,347
80473	Oncology - NOC	6,877	7,565	N/A	7,221
80474	Oncology - Minor Surgery	6,877	10,367	N/A	8,622
80475	Pain Medicine	14,597	9,135	N/A	11,866
80476	Bariatric Surgery	37,757	30,821	N/A	34,289

\* 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 September 1, 2020 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)  
 ProSelect rate filing effective April 1, 2013 (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, 2021  
\$500,000/\$1,500,000 Limits of Liability

**Remainder of State**

ISO Code	Specialty	ProAssurance	Medical Protective	ProSelect	Median Rate*
80101	Broncho-Esophagology	N/A	5,502	7,681	6,592
80102	Emergency Medicine - No Major Surgery	8,935	10,820	12,037	10,820
80103	Physicians - Surgery - Endocrinology	15,111	7,539	11,167	11,167
80104	Physicians - Surgery - Gastroenterology	6,877	9,985	15,518	9,985
80105	Physicians - Surgery - Geriatrics	15,111	9,985	16,296	15,111
80106	Surgery - Laryngology	8,112	8,354	11,767	8,354
80107	Physicians - Surgery - Neoplastic	N/A	N/A	16,296	16,296
80108	Physicians - Surgery - Nephrology	6,877	7,140	15,518	7,140
80109	Physicians - No Major Surgery	4,818	7,140	N/A	5,979
80114	Surgery - Ophthalmology	5,642	5,502	5,762	5,642
80115	Surgery - Colon & Rectal	8,935	10,820	7,872	8,935
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	10,994	9,985	10,741	10,741
80132	Physicians (NOC) - Minor Surgery	6,877	9,985	N/A	8,431
80141	Surgery - Cardiac	19,228	22,414	19,978	19,978
80143	Surgery - General NOC	20,258	18,044	15,085	18,044
80144	Surgery - Thoracic	17,170	18,044	23,995	18,044
80145	Surgery - Urological	8,112	8,900	9,289	8,900
80146	Surgery - Vascular	19,228	22,414	22,922	22,414
80150	Surgery - Cardiovascular Disease	19,228	22,414	24,985	22,414
80151	Surgery - Anesthesiology	5,642	6,199	6,299	6,199
80152	Surgery - Neurology (Incl. Child)	31,581	32,602	32,696	32,602
80153	Surgery - Obstetrics/Gynecology	21,287	22,414	20,444	21,287
80154	Surgery - Orthopedic	17,170	18,044	23,706	18,044
80155	Surgery - Plastic - Otorhinolaryngology	10,994	8,354	13,830	10,994
80156	Surgery - Plastic NOC	12,229	13,407	12,291	12,291
80157	Surgery - Emergency Medicine	8,935	13,407	17,639	13,407
80158	Surgery - Otolaryngology	8,112	8,354	11,767	8,354
80159	Surgery - Otorhinolaryngology	8,112	8,354	8,603	8,354
80160	Physicians - Surgery - Rhinology	8,112	8,354	11,767	8,354
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,642	5,782	N/A	5,712
80166	Surgery - Abdominal	15,111	18,044	14,475	15,111
80167	Surgery - Gynecology	10,994	13,407	18,912	13,407
80168	Surgery Obstetrics	21,287	22,414	21,465	21,465
80169	Surgery - Hand	12,229	13,407	12,585	12,585
80170	Surgery - Head and Neck	15,111	13,407	12,452	13,407
80171	Surgery - Traumatic	17,170	22,414	17,639	17,639
80172	Physician (NOC) - No Major Surgery	6,877	N/A	N/A	6,877
80221	Resident Moonlighting (no ER)	N/A	4,585	N/A	4,585
80223	Resident Moonlighting (w/ ER)	4,818	4,585	N/A	4,701
80230	Aerospace Medicine	N/A	4,585	3,170	3,877
80231	General Preventive Medicine - No Surgery	3,788	4,076	3,314	3,788
80233	Occupational Medicine	3,788	4,076	4,080	4,076
80234	Pharmacology - Clinical	N/A	5,502	3,216	4,359
80235	Physical Medicine and Rehabilitation	4,818	5,502	3,077	4,818
80236	Public Health	3,788	3,464	3,216	3,464
80237	Diabetes - No Surgery	N/A	5,782	4,898	5,340
80238	Endocrinology - No Surgery	3,788	4,076	4,898	4,076
80239	Family Practice - No Surgery	4,818	5,502	5,762	5,502
80240	Legal Medicine & Forensic Medicine	3,171	4,076	3,216	3,216
80241	Gastroenterology - No Surgery	4,818	7,140	4,898	4,898
80242	General Practice - No Surgery	4,818	5,502	5,762	5,502
80243	Geriatrics - No Surgery	3,788	4,076	4,898	4,076
80244	Gynecology - No Surgery	3,171	5,502	4,748	4,748
80245	Hematology - No Surgery	4,818	5,502	3,216	4,818
80246	Infectious Disease - No Surgery	5,642	5,782	4,898	5,642
80247	Rhinology - No Surgery	3,788	5,502	4,898	4,898
80248	D.O. - Psychiatry (Incl. Child)	3,788	3,464	3,170	3,464
80249	Psychiatry (Incl. Child)	3,171	3,464	3,170	3,171
80250	Psychoanalysis	3,788	3,464	3,216	3,464
80251	Psychosomatic Medicine	3,788	3,464	3,216	3,464
80252	Rheumatology - No Surgery	4,818	5,502	4,898	4,898
80253	Radiology - Therapeutic	5,642	5,782	5,111	5,642
80254	Allergy	3,171	3,464	2,605	3,171
80255	Cardiovascular Disease - No Surgery	5,642	5,782	6,338	5,782
80256	Dermatology - No Surgery	3,171	3,464	2,800	3,171
80257	Internal Medicine - No Surgery	4,818	5,502	5,376	5,376
80258	Laryngology - No Surgery	3,788	5,502	4,898	4,898
80259	Neoplastic Disease - No Surgery	4,818	5,502	5,762	5,502
80260	Nephrology - No Surgery	4,818	5,502	4,898	4,898
80261	Neurology - (Incl. Child) - No Surgery	6,877	7,539	6,915	6,915
80262	Nuclear Medicine	N/A	4,076	4,898	4,487

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2021  
\$500,000/\$1,500,000 Limits of Liability

**Remainder of State**

ISO Code	Specialty	ProAssurance	Medical Protective	ProSelect	Median Rate*
80263	Ophthalmology - No Surgery	3,171	3,464	4,356	3,464
80264	Otology - No Surgery	3,788	5,502	4,898	4,898
80265	Otorhinolaryngology - No Surgery	3,788	5,502	4,667	4,667
80266	Pathology - No Surgery	4,818	5,502	3,227	4,818
80267	Pediatrics - No Surgery	3,788	4,076	4,915	4,076
80268	Physicians (NOC) - No Surgery	3,788	4,076	5,215	4,076
80269	Pulmonary Disease - No Surgery	5,642	7,140	4,322	5,642
80270	Rhinology - Minor Surgery	6,877	7,140	7,964	7,140
80271	Diabetes - Minor Surgery	6,877	9,985	7,964	7,964
80272	Endocrinology - Minor Surgery	6,877	7,539	7,964	7,539
80273	Family Practice - Minor Surgery	8,112	9,985	8,142	8,142
80274	Gastroenterology - Minor Surgery	6,877	8,354	8,009	8,009
80275	General Practice - Minor Surgery	8,112	7,140	8,142	8,112
80276	Geriatrics - Minor Surgery	6,877	7,539	7,964	7,539
80277	Gynecology - Minor Surgery	5,642	8,900	7,249	7,249
80278	Hematology - Minor Surgery	6,877	7,539	7,964	7,539
80279	Infectious Diseases - Minor Surgery	6,877	7,539	7,964	7,539
80280	Radiology - Diagnostic	6,877	8,900	6,759	6,877
80281	Cardiovascular Disease - Minor Surgery	6,877	7,539	9,145	7,539
80282	Dermatology - Minor Surgery	5,642	5,782	4,408	5,642
80283	Intensive Care Medicine - Minor Surgery	8,112	9,985	7,964	8,112
80284	Internal Medicine - Minor Surgery	6,877	7,539	7,681	7,539
80285	Laryngology - Minor Surgery	6,877	7,140	7,964	7,140
80286	Neoplastic Diseases - Minor Surgery	6,877	8,900	7,681	7,681
80287	Nephrology - Minor Surgery	6,877	7,140	7,681	7,140
80288	Neurology (Incl. Child) - Minor Surgery	8,112	8,354	9,606	8,354
80289	Ophthalmology - Minor Surgery	3,788	5,502	4,576	4,576
80290	Otology - Minor Surgery	6,877	7,140	7,964	7,140
80291	Otorhinolaryngology - Minor Surgery	6,877	7,140	7,186	7,140
80292	Pathology - Minor Surgery	N/A	7,140	7,681	7,411
80293	Pediatrics - Minor Surgery	5,642	7,140	8,068	7,140
80294	Physicians (NOC) - Minor Surgery	6,877	7,140	7,831	7,140
80419	Fam. or Gen. Practice - Major Surgery	10,994	9,985	10,741	10,741
80420	Family Physicians - No Surgery	4,818	5,502	5,762	5,502
80421	Family Physicians (GP) - Minor Surgery - No OB	5,642	5,782	8,142	5,782
80422	Catheterization, N.O.C.	N/A	8,900	N/A	8,900
80424	Urgent Care/Emergency Medicine - No surgery	5,642	5,782	N/A	5,712
80425	Radiation Therapy - N.O.C.	5,642	5,782	N/A	5,712
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,818	7,140	N/A	5,979
80473	Oncology - NOC	4,818	5,502	N/A	5,160
80474	Oncology - Minor Surgery	4,818	7,539	N/A	6,178
80475	Pain Medicine	9,965	6,643	N/A	8,304
80476	Bariatric Surgery	25,405	22,414	N/A	23,909

\* 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 September 1, 2020 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)  
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**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2021  
\$500,000/\$1,500,000 Limits of Liability

**Statewide Weighted Average**

ISO Code	Specialty	ProAssurance	Medical Protective	ProSelect	Median Rate*
80101	Broncho-Esophagology	N/A	5,668	7,905	6,786
80102	Emergency Medicine - No Major Surgery	9,266	11,146	12,389	11,146
80103	Physicians - Surgery - Endocrinology	15,690	7,766	11,493	11,493
80104	Physicians - Surgery - Gastroenterology	7,125	10,286	15,971	10,286
80105	Physicians - Surgery - Geriatrics	15,690	10,286	16,771	15,690
80106	Surgery - Laryngology	8,410	8,606	12,110	8,606
80107	Physicians - Surgery - Neoplastic	N/A	N/A	16,771	16,771
80108	Physicians - Surgery - Nephrology	7,125	7,356	15,971	7,356
80109	Physicians - No Major Surgery	4,983	7,356	N/A	6,169
80114	Surgery - Ophthalmology	5,840	5,668	5,930	5,840
80115	Surgery - Colon & Rectal	9,266	11,146	8,101	9,266
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	11,408	10,286	11,054	11,054
80132	Physicians (NOC) - Minor Surgery	7,125	10,286	N/A	8,706
80141	Surgery - Cardiac	19,973	23,090	20,561	20,561
80143	Surgery - General NOC	21,044	18,588	15,526	18,588
80144	Surgery - Thoracic	17,832	18,588	24,695	18,588
80145	Surgery - Urological	8,410	9,169	9,560	9,169
80146	Surgery - Vascular	19,973	23,090	23,591	23,090
80150	Surgery - Cardiovascular Disease	19,973	23,090	25,714	23,090
80151	Surgery - Anesthesiology	5,840	6,386	6,482	6,386
80152	Surgery - Neurology (Incl. Child)	32,822	33,585	33,649	33,585
80153	Surgery - Obstetrics/Gynecology	22,115	23,090	21,041	22,115
80154	Surgery - Orthopedic	17,832	18,588	24,398	18,588
80155	Surgery - Plastic - Otorhinolaryngology	11,408	8,606	14,233	11,408
80156	Surgery - Plastic NOC	12,692	13,812	12,649	12,692
80157	Surgery - Emergency Medicine	9,266	13,812	18,153	13,812
80158	Surgery - Otolaryngology	8,410	8,606	12,110	8,606
80159	Surgery - Otorhinolaryngology	8,410	8,606	8,854	8,606
80160	Physicians - Surgery - Rhinology	8,410	8,606	12,110	8,606
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,840	5,957	N/A	5,899
80166	Surgery - Abdominal	15,690	18,588	14,897	15,690
80167	Surgery - Gynecology	11,408	13,812	19,464	13,812
80168	Surgery Obstetrics	22,115	23,090	22,091	22,115
80169	Surgery - Hand	12,692	13,812	12,952	12,952
80170	Surgery - Head and Neck	15,690	13,812	12,815	13,812
80171	Surgery - Traumatic	17,832	23,090	18,153	18,153
80172	Physician (NOC) - No Major Surgery	7,125	N/A	N/A	7,125
80221	Resident Moonlighting (no ER)	N/A	4,723	N/A	4,723
80223	Resident Moonlighting (w/ ER)	4,983	4,723	N/A	4,853
80230	Aerospace Medicine	N/A	4,723	3,262	3,993
80231	General Preventive Medicine - No Surgery	3,913	4,198	3,410	3,913
80233	Occupational Medicine	3,913	4,198	4,199	4,198
80234	Pharmacology - Clinical	N/A	5,668	3,310	4,489
80235	Physical Medicine and Rehabilitation	4,983	5,668	3,167	4,983
80236	Public Health	3,913	3,568	3,310	3,568
80237	Diabetes - No Surgery	N/A	5,957	5,041	5,499
80238	Endocrinology - No Surgery	3,913	4,198	5,041	4,198
80239	Family Practice - No Surgery	4,983	5,668	5,930	5,668
80240	Legal Medicine & Forensic Medicine	3,270	4,198	3,310	3,310
80241	Gastroenterology - No Surgery	4,983	7,356	5,041	5,041
80242	General Practice - No Surgery	4,983	5,668	5,930	5,668
80243	Geriatrics - No Surgery	3,913	4,198	5,041	4,198
80244	Gynecology - No Surgery	3,270	5,668	4,887	4,887
80245	Hematology - No Surgery	4,983	5,668	3,310	4,983
80246	Infectious Disease - No Surgery	5,840	5,957	5,041	5,840
80247	Rhinology - No Surgery	3,913	5,668	5,041	5,041
80248	D.O. - Psychiatry (Incl. Child)	3,913	3,568	3,262	3,568
80249	Psychiatry (Incl. Child)	3,270	3,568	3,262	3,270
80250	Psychoanalysis	3,913	3,568	3,310	3,568
80251	Psychosomatic Medicine	3,913	3,568	3,310	3,568
80252	Rheumatology - No Surgery	4,983	5,668	5,041	5,041
80253	Radiology - Therapeutic	5,840	5,957	5,260	5,840
80254	Allergy	3,270	3,568	2,681	3,270
80255	Cardiovascular Disease - No Surgery	5,840	5,957	6,523	5,957
80256	Dermatology - No Surgery	3,270	3,568	2,882	3,270
80257	Internal Medicine - No Surgery	4,983	5,668	5,533	5,533
80258	Laryngology - No Surgery	3,913	5,668	5,041	5,041
80259	Neoplastic Disease - No Surgery	4,983	5,668	5,930	5,668
80260	Nephrology - No Surgery	4,983	5,668	5,041	5,041
80261	Neurology - (Incl. Child) - No Surgery	7,125	7,766	7,117	7,125
80262	Nuclear Medicine	N/A	4,198	5,041	4,620

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2021  
\$500,000/\$1,500,000 Limits of Liability

**Statewide Weighted Average**

ISO Code	Specialty	ProAssurance	Medical Protective	ProSelect	Median Rate*
80263	Ophthalmology - No Surgery	3,270	3,568	4,483	3,568
80264	Otology - No Surgery	3,913	5,668	5,041	5,041
80265	Otorhinolaryngology - No Surgery	3,913	5,668	4,803	4,803
80266	Pathology - No Surgery	4,983	5,668	3,321	4,983
80267	Pediatrics - No Surgery	3,913	4,198	5,058	4,198
80268	Physicians (NOC) - No Surgery	3,913	4,198	5,367	4,198
80269	Pulmonary Disease - No Surgery	5,840	7,356	4,448	5,840
80270	Rhinology - Minor Surgery	7,125	7,356	8,196	7,356
80271	Diabetes - Minor Surgery	7,125	10,286	8,196	8,196
80272	Endocrinology - Minor Surgery	7,125	7,766	8,196	7,766
80273	Family Practice - Minor Surgery	8,410	10,286	8,380	8,410
80274	Gastroenterology - Minor Surgery	7,125	8,606	8,243	8,243
80275	General Practice - Minor Surgery	8,410	7,356	8,380	8,380
80276	Geriatrics - Minor Surgery	7,125	7,766	8,196	7,766
80277	Gynecology - Minor Surgery	5,840	9,169	7,460	7,460
80278	Hematology - Minor Surgery	7,125	7,766	8,196	7,766
80279	Infectious Diseases - Minor Surgery	7,125	7,766	8,196	7,766
80280	Radiology - Diagnostic	7,125	9,169	6,957	7,125
80281	Cardiovascular Disease - Minor Surgery	7,125	7,766	9,412	7,766
80282	Dermatology - Minor Surgery	5,840	5,957	4,537	5,840
80283	Intensive Care Medicine - Minor Surgery	8,410	10,286	8,196	8,410
80284	Internal Medicine - Minor Surgery	7,125	7,766	7,905	7,766
80285	Laryngology - Minor Surgery	7,125	7,356	8,196	7,356
80286	Neoplastic Diseases - Minor Surgery	7,125	9,169	7,905	7,905
80287	Nephrology - Minor Surgery	7,125	7,356	7,905	7,356
80288	Neurology (Incl. Child) - Minor Surgery	8,410	8,606	9,886	8,606
80289	Ophthalmology - Minor Surgery	3,913	5,668	4,709	4,709
80290	Otology - Minor Surgery	7,125	7,356	8,196	7,356
80291	Otorhinolaryngology - Minor Surgery	7,125	7,356	7,395	7,356
80292	Pathology - Minor Surgery	N/A	7,356	7,905	7,630
80293	Pediatrics - Minor Surgery	5,840	7,356	8,303	7,356
80294	Physicians (NOC) - Minor Surgery	7,125	7,356	8,060	7,356
80419	Fam. or Gen. Practice - Major Surgery	11,408	10,286	11,054	11,054
80420	Family Physicians - No Surgery	4,983	5,668	5,930	5,668
80421	Family Physicians (GP) - Minor Surgery - No OB	5,840	5,957	8,380	5,957
80422	Catheterization, N.O.C.	N/A	9,169	N/A	9,169
80424	Urgent Care/Emergency Medicine - No surgery	5,840	5,957	N/A	5,899
80425	Radiation Therapy - N.O.C.	5,840	5,957	N/A	5,899
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,983	7,356	N/A	6,169
80473	Oncology - NOC	4,983	5,668	N/A	5,326
80474	Oncology - Minor Surgery	4,983	7,766	N/A	6,375
80475	Pain Medicine	10,337	6,843	N/A	8,590
80476	Bariatric Surgery	26,397	23,090	N/A	24,744

\* 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 September 1, 2020 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)  
 ProSelect rate filing effective April 1, 2013 (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.