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June 27, 2023

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, 2023, in Lake and Porter counties, while Exhibit 2 displays the analogous rates in the remainder of Indiana. On Exhibit 3, we display a weighted average of these rates based upon the American Medical Association distribution of primary care physicians in Indiana by county. It is our understanding that these exhibits conform with the requirements of Indiana Code 34-18-5-2(f)(1).

Ed, please call with any questions.

Sincerely,

A handwritten signature in cursive script that reads "Eric Wunder".

Eric J. Wunder, FCAS, MAAA  
Principal and Consulting Actuary

A handwritten signature in cursive script that reads "Courtney Pileggi".

Courtney Pileggi  
Actuarial Analyst

EJW/CEP/all

cc: Chloe Hancock

Encl.

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**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2023  
\$500,000/\$1,500,000 Limits of Liability

**Lake and Porter Counties**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80101	Broncho-Esophagology	N/A	N/A	15,305	15,305
80102	Emergency Medicine - No Major Surgery	14,924	16,409	15,305	15,305
80103	Physicians - Surgery - Endocrinology	22,807	27,366	15,305	22,807
80104	Physicians - Surgery - Gastroenterology	10,194	12,070	15,305	12,070
80105	Physicians - Surgery - Geriatrics	22,807	14,422	15,305	15,305
80106	Surgery - Laryngology	12,086	12,070	29,152	12,086
80107	Physicians - Surgery - Neoplastic	N/A	19,364	15,305	17,335
80108	Physicians - Surgery - Nephrology	10,194	9,591	15,305	10,194
80109	Physicians - No Major Surgery	7,041	10,314	10,931	10,314
80114	Surgery - Ophthalmology	10,194	7,946	8,746	8,746
80115	Surgery - Colon & Rectal	13,347	16,409	15,305	15,305
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	16,500	27,366	23,321	23,321
80132	Physicians (NOC) - Minor Surgery	10,194	10,314	10,931	10,314
80141	Surgery - Cardiac	29,112	30,750	40,083	30,750
80143	Surgery - General NOC	30,688	27,366	26,236	27,366
80144	Surgery - Thoracic	25,959	26,062	40,083	26,062
80145	Surgery - Urological	13,347	13,501	15,305	13,501
80146	Surgery - Vascular	29,112	32,371	40,083	32,371
80150	Surgery - Cardiovascular Disease	29,112	30,750	40,083	30,750
80151	Surgery - Anesthesiology	8,302	8,955	8,746	8,746
80152	Surgery - Neurology (Incl. Child)	48,030	47,087	65,591	48,030
80153	Surgery - Obstetrics/Gynecology	32,265	32,371	40,083	32,371
80154	Surgery - Orthopedic	25,959	26,062	40,083	26,062
80155	Surgery - Plastic - Otorhinolaryngology	16,500	19,364	18,948	18,948
80156	Surgery - Plastic NOC	22,807	19,364	29,152	22,807
80157	Surgery - Emergency Medicine	13,347	27,366	18,948	18,948
80158	Surgery - Otolaryngology	12,086	12,070	29,152	12,086
80159	Surgery - Otorhinolaryngology	12,086	12,070	18,948	12,086
80160	Physicians - Surgery - Rhinology	12,086	12,070	18,948	12,086
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	8,302	8,351	13,118	8,351
80166	Surgery - Abdominal	22,807	27,366	40,083	27,366
80167	Surgery - Gynecology	16,500	19,364	23,321	19,364
80168	Surgery Obstetrics	32,265	32,371	40,083	32,371
80169	Surgery - Hand	18,392	19,364	29,152	19,364
80170	Surgery - Head and Neck	22,807	26,062	40,083	26,062
80171	Surgery - Traumatic	25,959	32,371	47,371	32,371
80172	Physician (NOC) - No Major Surgery	10,194	10,314	10,931	10,314
80221	Resident Moonlighting (no ER)	N/A	N/A	N/A	N/A
80223	Resident Moonlighting (w/ ER)	7,041	N/A	N/A	7,041
80230	Aerospace Medicine	N/A	7,119	7,288	7,204
80231	General Preventive Medicine - No Surgery	5,464	6,181	7,288	6,181
80233	Occupational Medicine	5,464	5,887	5,101	5,464
80234	Pharmacology - Clinical	N/A	7,946	7,288	7,617
80235	Physical Medicine and Rehabilitation	7,041	N/A	5,101	6,071
80236	Public Health	5,464	N/A	7,288	6,376
80237	Diabetes - No Surgery	N/A	N/A	8,746	8,746
80238	Endocrinology - No Surgery	5,464	5,593	8,746	5,593
80239	Family Practice - No Surgery	7,041	7,946	7,288	7,288
80240	Legal Medicine & Forensic Medicine	4,519	5,887	5,101	5,101
80241	Gastroenterology - No Surgery	7,041	10,314	8,746	8,746
80242	General Practice - No Surgery	7,041	6,181	7,288	7,041
80243	Geriatrics - No Surgery	5,464	6,181	7,288	6,181
80244	Gynecology - No Surgery	4,519	7,946	7,288	7,288
80245	Hematology - No Surgery	7,041	7,946	8,746	7,946
80246	Infectious Disease - No Surgery	8,302	8,351	8,746	8,351
80247	Rhinology - No Surgery	5,464	7,946	7,288	7,288
80248	D.O. - Psychiatry (Incl. Child)	5,464	5,007	7,288	5,464
80249	Psychiatry (Incl. Child)	4,519	5,007	7,288	5,007
80250	Psychoanalysis	5,464	5,007	5,101	5,101
80251	Psychosomatic Medicine	5,464	5,007	5,101	5,101
80252	Rheumatology - No Surgery	7,041	7,119	8,746	7,119
80253	Radiology - Therapeutic	10,194	8,351	10,931	10,194
80254	Allergy	4,519	5,007	7,288	5,007
80255	Cardiovascular Disease - No Surgery	8,302	8,955	8,746	8,746
80256	Dermatology - No Surgery	4,519	5,007	7,288	5,007
80257	Internal Medicine - No Surgery	7,041	7,946	8,746	7,946
80258	Laryngology - No Surgery	5,464	7,946	7,288	7,288
80259	Neoplastic Disease - No Surgery	7,041	N/A	7,288	7,165
80260	Nephrology - No Surgery	7,041	7,946	8,746	7,946
80261	Neurology - (Incl. Child) - No Surgery	10,194	7,946	10,931	10,194

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2023  
\$500,000/\$1,500,000 Limits of Liability

**Lake and Porter Counties**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80262	Nuclear Medicine	N/A	6,181	7,288	6,735
80263	Ophthalmology - No Surgery	4,519	5,007	7,288	5,007
80264	Otology - No Surgery	5,464	7,946	7,288	7,288
80265	Otorhinolaryngology - No Surgery	5,464	7,946	7,288	7,288
80266	Pathology - No Surgery	7,041	7,946	7,288	7,288
80267	Pediatrics - No Surgery	5,464	5,887	7,288	5,887
80268	Physicians (NOC) - No Surgery	5,464	7,119	7,288	7,119
80269	Pulmonary Disease - No Surgery	8,302	11,433	8,746	8,746
80270	Rhinology - Minor Surgery	10,194	7,946	10,931	10,194
80271	Diabetes - Minor Surgery	10,194	N/A	10,931	10,563
80272	Endocrinology - Minor Surgery	10,194	N/A	10,931	10,563
80273	Family Practice - Minor Surgery	12,086	8,351	10,931	10,931
80274	Gastroenterology - Minor Surgery	10,194	12,070	10,931	10,931
80275	General Practice - Minor Surgery	12,086	N/A	10,931	11,509
80276	Geriatrics - Minor Surgery	10,194	10,885	10,931	10,885
80277	Gynecology - Minor Surgery	8,302	12,856	10,931	10,931
80278	Hematology - Minor Surgery	10,194	N/A	10,931	10,563
80279	Infectious Diseases - Minor Surgery	10,194	N/A	10,931	10,563
80280	Radiology - Diagnostic	12,086	12,070	13,118	12,086
80281	Cardiovascular Disease - Minor Surgery	10,194	11,433	10,931	10,931
80282	Dermatology - Minor Surgery	8,302	8,351	7,288	8,302
80283	Intensive Care Medicine - Minor Surgery	12,086	14,422	10,931	12,086
80284	Internal Medicine - Minor Surgery	10,194	10,885	10,931	10,885
80285	Laryngology - Minor Surgery	10,194	10,314	10,931	10,314
80286	Neoplastic Diseases - Minor Surgery	10,194	N/A	10,931	10,563
80287	Nephrology - Minor Surgery	10,194	9,591	10,931	10,194
80288	Neurology (Incl. Child) - Minor Surgery	12,086	12,070	10,931	12,070
80289	Ophthalmology - Minor Surgery	5,464	7,946	8,746	7,946
80290	Otology - Minor Surgery	10,194	10,314	10,931	10,314
80291	Otorhinolaryngology - Minor Surgery	10,194	10,314	10,931	10,314
80292	Pathology - Minor Surgery	N/A	N/A	10,931	10,931
80293	Pediatrics - Minor Surgery	8,302	9,591	10,931	9,591
80294	Physicians (NOC) - Minor Surgery	10,194	10,314	10,931	10,314
80419	Fam. or Gen. Practice - Major Surgery	16,500	13,501	23,321	16,500
80420	Family Physicians - No Surgery	7,041	7,946	7,288	7,288
80421	Family Physicians (GP) - Minor Surgery - No OB	8,302	8,351	10,931	8,351
80422	Catheterization, N.O.C.	N/A	12,856	15,305	14,080
80424	Urgent Care/Emergency Medicine - No surgery	8,302	16,409	15,305	15,305
80425	Radiation Therapy - N.O.C.	8,302	8,351	15,305	8,351
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	7,041	N/A	10,931	8,986
80473	Oncology - NOC	7,041	N/A	8,746	7,894
80474	Oncology - Minor Surgery	7,041	N/A	8,746	7,894
80475	Pain Medicine	14,924	8,955	N/A	11,939
80476	Bariatric Surgery	41,724	32,371	40,083	40,083

\* Average rate when only two rates are available

Sources:

ProAssurance July 1, 2022 rate filing (premium discount off-balance factor of 21% from page 148 of rate filing)  
 Medical Protective Company September 1, 2022 rate filing (adjusted manual rates to collected rates by using an average schedule credit of 14.7%, as given in its May 1, 2005 rate filing)  
 MMIC rate filing effective July 1, 2020 (manual rates equal collected rates since no average schedule credit was found)  
 The average schedule credit is the average percentage reduction in a company's collected rates relative to its manual rates.  
 For example, if a company's average schedule credit is 10%, then its collected rates are on average 90% of its manual rates.

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2023  
\$500,000/\$1,500,000 Limits of Liability

**Remainder of State**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80101	Broncho-Esophagology	N/A	N/A	10,202	10,202
80102	Emergency Medicine - No Major Surgery	10,194	11,933	10,202	10,202
80103	Physicians - Surgery - Endocrinology	15,449	19,902	10,202	15,449
80104	Physicians - Surgery - Gastroenterology	7,041	8,778	10,202	8,778
80105	Physicians - Surgery - Geriatrics	15,449	10,488	10,202	10,488
80106	Surgery - Laryngology	8,302	8,778	19,432	8,778
80107	Physicians - Surgery - Neoplastic	N/A	14,083	10,202	12,143
80108	Physicians - Surgery - Nephrology	7,041	6,975	10,202	7,041
80109	Physicians - No Major Surgery	4,939	7,501	7,288	7,288
80114	Surgery - Ophthalmology	7,041	5,779	5,830	5,830
80115	Surgery - Colon & Rectal	9,143	11,933	10,202	10,202
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	11,245	19,902	15,546	15,546
80132	Physicians (NOC) - Minor Surgery	7,041	7,501	7,288	7,288
80141	Surgery - Cardiac	19,653	22,364	26,720	22,364
80143	Surgery - General NOC	20,704	19,902	17,489	19,902
80144	Surgery - Thoracic	17,551	18,955	26,720	18,955
80145	Surgery - Urological	9,143	9,819	10,202	9,819
80146	Surgery - Vascular	19,653	23,543	26,720	23,543
80150	Surgery - Cardiovascular Disease	19,653	22,364	26,720	22,364
80151	Surgery - Anesthesiology	5,780	6,513	5,830	5,830
80152	Surgery - Neurology (Incl. Child)	32,265	34,245	43,722	34,245
80153	Surgery - Obstetrics/Gynecology	21,755	23,543	26,720	23,543
80154	Surgery - Orthopedic	17,551	18,955	26,720	18,955
80155	Surgery - Plastic - Otorhinolaryngology	11,245	14,083	12,631	12,631
80156	Surgery - Plastic NOC	15,449	14,083	19,432	15,449
80157	Surgery - Emergency Medicine	9,143	19,902	12,631	12,631
80158	Surgery - Otolaryngology	8,302	8,778	19,432	8,778
80159	Surgery - Otorhinolaryngology	8,302	8,778	12,631	8,778
80160	Physicians - Surgery - Rhinology	8,302	8,778	12,631	8,778
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,780	6,073	8,744	6,073
80166	Surgery - Abdominal	15,449	19,902	26,720	19,902
80167	Surgery - Gynecology	11,245	14,083	15,546	14,083
80168	Surgery Obstetrics	21,755	23,543	26,720	23,543
80169	Surgery - Hand	12,506	14,083	19,432	14,083
80170	Surgery - Head and Neck	15,449	18,955	26,720	18,955
80171	Surgery - Traumatic	17,551	23,543	31,578	23,543
80172	Physician (NOC) - No Major Surgery	7,041	7,501	7,288	7,288
80221	Resident Moonlighting (no ER)	N/A	N/A	N/A	N/A
80223	Resident Moonlighting (w/ ER)	4,939	N/A	N/A	4,939
80230	Aerospace Medicine	N/A	5,178	4,858	5,018
80231	General Preventive Medicine - No Surgery	3,888	4,495	4,858	4,495
80233	Occupational Medicine	3,888	4,281	3,401	3,888
80234	Pharmacology - Clinical	N/A	5,779	4,858	5,319
80235	Physical Medicine and Rehabilitation	4,939	N/A	3,401	4,170
80236	Public Health	3,888	N/A	4,858	4,373
80237	Diabetes - No Surgery	N/A	N/A	5,830	5,830
80238	Endocrinology - No Surgery	3,888	4,068	5,830	4,068
80239	Family Practice - No Surgery	4,939	5,779	4,858	4,939
80240	Legal Medicine & Forensic Medicine	3,258	4,281	3,401	3,401
80241	Gastroenterology - No Surgery	4,939	7,501	5,830	5,830
80242	General Practice - No Surgery	4,939	4,495	4,858	4,858
80243	Geriatrics - No Surgery	3,888	4,495	4,858	4,495
80244	Gynecology - No Surgery	3,258	5,779	4,858	4,858
80245	Hematology - No Surgery	4,939	5,779	5,830	5,779
80246	Infectious Disease - No Surgery	5,780	6,073	5,830	5,830
80247	Rhinology - No Surgery	3,888	5,779	4,858	4,858
80248	D.O. - Psychiatry (Incl. Child)	3,888	3,641	4,858	3,888
80249	Psychiatry (Incl. Child)	3,258	3,641	4,858	3,641
80250	Psychoanalysis	3,888	3,641	3,401	3,641
80251	Psychosomatic Medicine	3,888	3,641	3,401	3,641
80252	Rheumatology - No Surgery	4,939	5,178	5,830	5,178
80253	Radiology - Therapeutic	7,041	6,073	7,288	7,041
80254	Allergy	3,258	3,641	4,858	3,641
80255	Cardiovascular Disease - No Surgery	5,780	6,513	5,830	5,830
80256	Dermatology - No Surgery	3,258	3,641	4,858	3,641
80257	Internal Medicine - No Surgery	4,939	5,779	5,830	5,779
80258	Laryngology - No Surgery	3,888	5,779	4,858	4,858
80259	Neoplastic Disease - No Surgery	4,939	N/A	4,858	4,899
80260	Nephrology - No Surgery	4,939	5,779	5,830	5,779
80261	Neurology - (Incl. Child) - No Surgery	7,041	5,779	7,288	7,041

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2023  
\$500,000/\$1,500,000 Limits of Liability

**Remainder of State**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80262	Nuclear Medicine	N/A	4,495	4,858	4,677
80263	Ophthalmology - No Surgery	3,258	3,641	4,858	3,641
80264	Otology - No Surgery	3,888	5,779	4,858	4,858
80265	Otorhinolaryngology - No Surgery	3,888	5,779	4,858	4,858
80266	Pathology - No Surgery	4,939	5,779	4,858	4,939
80267	Pediatrics - No Surgery	3,888	4,281	4,858	4,281
80268	Physicians (NOC) - No Surgery	3,888	5,178	4,858	4,858
80269	Pulmonary Disease - No Surgery	5,780	8,315	5,830	5,830
80270	Rhinology - Minor Surgery	7,041	5,779	7,288	7,041
80271	Diabetes - Minor Surgery	7,041	N/A	7,288	7,164
80272	Endocrinology - Minor Surgery	7,041	N/A	7,288	7,164
80273	Family Practice - Minor Surgery	8,302	6,073	7,288	7,288
80274	Gastroenterology - Minor Surgery	7,041	8,778	7,288	7,288
80275	General Practice - Minor Surgery	8,302	N/A	7,288	7,795
80276	Geriatrics - Minor Surgery	7,041	7,917	7,288	7,288
80277	Gynecology - Minor Surgery	5,780	9,350	7,288	7,288
80278	Hematology - Minor Surgery	7,041	N/A	7,288	7,164
80279	Infectious Diseases - Minor Surgery	7,041	N/A	7,288	7,164
80280	Radiology - Diagnostic	8,302	8,778	8,744	8,744
80281	Cardiovascular Disease - Minor Surgery	7,041	8,315	7,288	7,288
80282	Dermatology - Minor Surgery	5,780	6,073	4,858	5,780
80283	Intensive Care Medicine - Minor Surgery	8,302	10,488	7,288	8,302
80284	Internal Medicine - Minor Surgery	7,041	7,917	7,288	7,288
80285	Laryngology - Minor Surgery	7,041	7,501	7,288	7,288
80286	Neoplastic Diseases - Minor Surgery	7,041	N/A	7,288	7,164
80287	Nephrology - Minor Surgery	7,041	6,975	7,288	7,041
80288	Neurology (Incl. Child) - Minor Surgery	8,302	8,778	7,288	8,302
80289	Ophthalmology - Minor Surgery	3,888	5,779	5,830	5,779
80290	Otology - Minor Surgery	7,041	7,501	7,288	7,288
80291	Otorhinolaryngology - Minor Surgery	7,041	7,501	7,288	7,288
80292	Pathology - Minor Surgery	N/A	N/A	7,288	7,288
80293	Pediatrics - Minor Surgery	5,780	6,975	7,288	6,975
80294	Physicians (NOC) - Minor Surgery	7,041	7,501	7,288	7,288
80419	Fam. or Gen. Practice - Major Surgery	11,245	9,819	15,546	11,245
80420	Family Physicians - No Surgery	4,939	5,779	4,858	4,939
80421	Family Physicians (GP) - Minor Surgery - No OB	5,780	6,073	7,288	6,073
80422	Catheterization, N.O.C.	N/A	9,350	10,202	9,776
80424	Urgent Care/Emergency Medicine - No surgery	5,780	11,933	10,202	10,202
80425	Radiation Therapy - N.O.C.	5,780	6,073	10,202	6,073
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	4,939	N/A	7,288	6,113
80473	Oncology - NOC	4,939	N/A	5,830	5,384
80474	Oncology - Minor Surgery	4,939	N/A	5,830	5,384
80475	Pain Medicine	10,194	6,513	N/A	8,353
80476	Bariatric Surgery	28,061	23,543	26,720	26,720

\* Average rate when only two rates are available

Sources:

ProAssurance July 1, 2022 rate filing (premium discount off-balance factor of 21% from page 148 of rate filing)  
 Medical Protective Company September 1, 2022 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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 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, 2023  
\$500,000/\$1,500,000 Limits of Liability

**Statewide Weighted Average**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80101	Broncho-Esophagology	N/A	N/A	10,609	10,609
80102	Emergency Medicine - No Major Surgery	10,571	12,290	10,609	10,609
80103	Physicians - Surgery - Endocrinology	16,036	20,498	10,609	16,036
80104	Physicians - Surgery - Gastroenterology	7,293	9,041	10,609	9,041
80105	Physicians - Surgery - Geriatrics	16,036	10,802	10,609	10,802
80106	Surgery - Laryngology	8,604	9,041	20,207	9,041
80107	Physicians - Surgery - Neoplastic	N/A	14,504	10,609	12,557
80108	Physicians - Surgery - Nephrology	7,293	7,184	10,609	7,293
80109	Physicians - No Major Surgery	5,107	7,726	7,578	7,578
80114	Surgery - Ophthalmology	7,293	5,952	6,062	6,062
80115	Surgery - Colon & Rectal	9,479	12,290	10,609	10,609
80117	Surgery - G.P. (Not Primarily Engaged in Surgery)	11,664	20,498	16,166	16,166
80132	Physicians (NOC) - Minor Surgery	7,293	7,726	7,578	7,578
80141	Surgery - Cardiac	20,407	23,033	27,786	23,033
80143	Surgery - General NOC	21,501	20,498	18,187	20,498
80144	Surgery - Thoracic	18,222	19,522	27,786	19,522
80145	Surgery - Urological	9,479	10,113	10,609	10,113
80146	Surgery - Vascular	20,407	24,247	27,786	24,247
80150	Surgery - Cardiovascular Disease	20,407	23,033	27,786	23,033
80151	Surgery - Anesthesiology	5,982	6,707	6,062	6,062
80152	Surgery - Neurology (Incl. Child)	33,523	35,270	45,467	35,270
80153	Surgery - Obstetrics/Gynecology	22,593	24,247	27,786	24,247
80154	Surgery - Orthopedic	18,222	19,522	27,786	19,522
80155	Surgery - Plastic - Otorhinolaryngology	11,664	14,504	13,135	13,135
80156	Surgery - Plastic NOC	16,036	14,504	20,207	16,036
80157	Surgery - Emergency Medicine	9,479	20,498	13,135	13,135
80158	Surgery - Otolaryngology	8,604	9,041	20,207	9,041
80159	Surgery - Otorhinolaryngology	8,604	9,041	13,135	9,041
80160	Physicians - Surgery - Rhinology	8,604	9,041	13,135	9,041
80163	Radiation Therapy - Emp. phys. or surg. w/ major surgery	5,982	6,255	9,093	6,255
80166	Surgery - Abdominal	16,036	20,498	27,786	20,498
80167	Surgery - Gynecology	11,664	14,504	16,166	14,504
80168	Surgery Obstetrics	22,593	24,247	27,786	24,247
80169	Surgery - Hand	12,976	14,504	20,207	14,504
80170	Surgery - Head and Neck	16,036	19,522	27,786	19,522
80171	Surgery - Traumatic	18,222	24,247	32,838	24,247
80172	Physician (NOC) - No Major Surgery	7,293	7,726	7,578	7,578
80221	Resident Moonlighting (no ER)	N/A	N/A	N/A	N/A
80223	Resident Moonlighting (w/ ER)	5,107	N/A	N/A	5,107
80230	Aerospace Medicine	N/A	5,333	5,052	5,192
80231	General Preventive Medicine - No Surgery	4,014	4,630	5,052	4,630
80233	Occupational Medicine	4,014	4,409	3,537	4,014
80234	Pharmacology - Clinical	N/A	5,952	5,052	5,502
80235	Physical Medicine and Rehabilitation	5,107	N/A	3,537	4,322
80236	Public Health	4,014	N/A	5,052	4,533
80237	Diabetes - No Surgery	N/A	N/A	6,062	6,062
80238	Endocrinology - No Surgery	4,014	4,190	6,062	4,190
80239	Family Practice - No Surgery	5,107	5,952	5,052	5,107
80240	Legal Medicine & Forensic Medicine	3,359	4,409	3,537	3,537
80241	Gastroenterology - No Surgery	5,107	7,726	6,062	6,062
80242	General Practice - No Surgery	5,107	4,630	5,052	5,052
80243	Geriatrics - No Surgery	4,014	4,630	5,052	4,630
80244	Gynecology - No Surgery	3,359	5,952	5,052	5,052
80245	Hematology - No Surgery	5,107	5,952	6,062	5,952
80246	Infectious Disease - No Surgery	5,982	6,255	6,062	6,062
80247	Rhinology - No Surgery	4,014	5,952	5,052	5,052
80248	D.O. - Psychiatry (Incl. Child)	4,014	3,750	5,052	4,014
80249	Psychiatry (Incl. Child)	3,359	3,750	5,052	3,750
80250	Psychoanalysis	4,014	3,750	3,537	3,750
80251	Psychosomatic Medicine	4,014	3,750	3,537	3,750
80252	Rheumatology - No Surgery	5,107	5,333	6,062	5,333
80253	Radiology - Therapeutic	7,293	6,255	7,578	7,293
80254	Allergy	3,359	3,750	5,052	3,750
80255	Cardiovascular Disease - No Surgery	5,982	6,707	6,062	6,062
80256	Dermatology - No Surgery	3,359	3,750	5,052	3,750
80257	Internal Medicine - No Surgery	5,107	5,952	6,062	5,952
80258	Laryngology - No Surgery	4,014	5,952	5,052	5,052
80259	Neoplastic Disease - No Surgery	5,107	N/A	5,052	5,079
80260	Nephrology - No Surgery	5,107	5,952	6,062	5,952
80261	Neurology - (Incl. Child) - No Surgery	7,293	5,952	7,578	7,293

**Indiana Department of Insurance**  
Physicians Professional Liability  
Mature Claims-Made Average Collected Rates in Effect as of July 1, 2023  
\$500,000/\$1,500,000 Limits of Liability

**Statewide Weighted Average**

ISO Code	Specialty	ProAssurance	Medical Protective	MMIC	Median Rate*
80262	Nuclear Medicine	N/A	4,630	5,052	4,841
80263	Ophthalmology - No Surgery	3,359	3,750	5,052	3,750
80264	Otology - No Surgery	4,014	5,952	5,052	5,052
80265	Otorhinolaryngology - No Surgery	4,014	5,952	5,052	5,052
80266	Pathology - No Surgery	5,107	5,952	5,052	5,107
80267	Pediatrics - No Surgery	4,014	4,409	5,052	4,409
80268	Physicians (NOC) - No Surgery	4,014	5,333	5,052	5,052
80269	Pulmonary Disease - No Surgery	5,982	8,564	6,062	6,062
80270	Rhinology - Minor Surgery	7,293	5,952	7,578	7,293
80271	Diabetes - Minor Surgery	7,293	N/A	7,578	7,436
80272	Endocrinology - Minor Surgery	7,293	N/A	7,578	7,436
80273	Family Practice - Minor Surgery	8,604	6,255	7,578	7,578
80274	Gastroenterology - Minor Surgery	7,293	9,041	7,578	7,578
80275	General Practice - Minor Surgery	8,604	N/A	7,578	8,091
80276	Geriatrics - Minor Surgery	7,293	8,154	7,578	7,578
80277	Gynecology - Minor Surgery	5,982	9,629	7,578	7,578
80278	Hematology - Minor Surgery	7,293	N/A	7,578	7,436
80279	Infectious Diseases - Minor Surgery	7,293	N/A	7,578	7,436
80280	Radiology - Diagnostic	8,604	9,041	9,093	9,041
80281	Cardiovascular Disease - Minor Surgery	7,293	8,564	7,578	7,578
80282	Dermatology - Minor Surgery	5,982	6,255	5,052	5,982
80283	Intensive Care Medicine - Minor Surgery	8,604	10,802	7,578	8,604
80284	Internal Medicine - Minor Surgery	7,293	8,154	7,578	7,578
80285	Laryngology - Minor Surgery	7,293	7,726	7,578	7,578
80286	Neoplastic Diseases - Minor Surgery	7,293	N/A	7,578	7,436
80287	Nephrology - Minor Surgery	7,293	7,184	7,578	7,293
80288	Neurology (Incl. Child) - Minor Surgery	8,604	9,041	7,578	8,604
80289	Ophthalmology - Minor Surgery	4,014	5,952	6,062	5,952
80290	Otology - Minor Surgery	7,293	7,726	7,578	7,578
80291	Otorhinolaryngology - Minor Surgery	7,293	7,726	7,578	7,578
80292	Pathology - Minor Surgery	N/A	N/A	7,578	7,578
80293	Pediatrics - Minor Surgery	5,982	7,184	7,578	7,184
80294	Physicians (NOC) - Minor Surgery	7,293	7,726	7,578	7,578
80419	Fam. or Gen. Practice - Major Surgery	11,664	10,113	16,166	11,664
80420	Family Physicians - No Surgery	5,107	5,952	5,052	5,107
80421	Family Physicians (GP) - Minor Surgery - No OB	5,982	6,255	7,578	6,255
80422	Catheterization, N.O.C.	N/A	9,629	10,609	10,119
80424	Urgent Care/Emergency Medicine - No surgery	5,982	12,290	10,609	10,609
80425	Radiation Therapy - N.O.C.	5,982	6,255	10,609	6,255
80426	Radiation Oncology	N/A	N/A	N/A	N/A
80431	Shock Therapy	5,107	N/A	7,578	6,343
80473	Oncology - NOC	5,107	N/A	6,062	5,585
80474	Oncology - Minor Surgery	5,107	N/A	6,062	5,585
80475	Pain Medicine	10,571	6,707	N/A	8,639
80476	Bariatric Surgery	29,151	24,247	27,786	27,786

\* Average rate when only two rates are available

Sources:

ProAssurance July 1, 2022 rate filing (premium discount off-balance factor of 21% from page 148 of rate filing)  
 Medical Protective Company September 1, 2022 rate filing (adjusted manual rates to collected rates by using an average schedule credit of 14.7%, as given in its May 1, 2005 rate filing)  
 MMIC rate filing effective July 1, 2020 (manual rates equal collected rates since no average schedule credit was found)  
 The average schedule credit is the average percentage reduction in a company's collected rates relative to its manual rates.  
 For example, if a company's average schedule credit is 10%, then its collected rates are on average 90% of its manual rates.