MARTIN O'MALLEY Governor

ANTHONY G. BROWN Lt. Governor



BETH SAMMIS Acting Commissioner

KAREN STAKEM HORNIG Deputy Commissioner

P. RANDI JOHNSON Associate Commissioner Property & Casualty

ADMINISTRATION 200 St. Paul Street, Suite 2700 Baltimore, Maryland 21202

www.mdinsurance.state.md.us

Bulletin 10-11

DATE:

March 31, 2010

TO:

Medical Professional Liability Insurers

RE:

Medical Professional Liability Rate Guide

Pursuant to 82,303.2 and 810,112 of the Insurance Article the Maryland Insurance

Pursuant to §2-303.2 and §19-112 of the Insurance Article, the Maryland Insurance Administration ("MIA") hereby requests each medical professional liability insurance policies in Maryland to provide information related to medical professional liability insurance premiums for the following:

- For healthcare professionals (physicians and surgeons);
- For hospitals, medical day care centers, hospice care programs, assisted living programs, and freestanding ambulatory care facilities;
- For dental healthcare professionals;
- For nursing and certain allied health professionals.
- For certain healthcare technicians and assistants classifications. (NEW)

NOTE: If your company did not receive this bulletin directly from the MIA, or your company does not have medical professional liability insurance written premium for the year 2009, NO FURTHER ACTION IS REQUIRED ON YOUR PART.

These rates should be the base rates charged by class and by territory for policy limits of \$1,000,000/\$3,000,000 based upon mature claims-made rates, with a clean claims history. Please provide the premiums that are effective on or after October 1, 2010, for new business.

Property & Casualty Bulletin Medical Professional Liability Premium Data Call Page 2

This information is necessary for the MIA to publish a medical professional liability rate comparison guide in accordance with §2-303.2 of the Insurance Article. The comparison guide will be posted on the MIA website and distributed in electronic and printed format.

The requested data should be provided in the required format (see attached). Please submit your data via email. Electronic submission is mandatory. No paper documents will be accepted. Data should be submitted to: lglemza@mdinsurance.state.md.us.

For questions, please contact Mr. Linas Glemza at (410) 468-2044.

In addition, please refer to the Summary of Revision page for a listing of revisions to this request.

Please provide this information no later than Monday August 3, 2010.

Beth Sammis Acting Insurance Commissioner

Signature On File With Original

By:

P. Randi Johnson Associate Commissioner Property & Casualty

Attachments:

- Excel File Format
- Data and File Requirements

Maryland Medical Malpractice Rate Guide Specifications October 2010 edition

SUMMARY OF REVISIONS TO SPECIFICATIONS

These are revisions to the specifications and reporting requirements from the prior edition.

The following apply to certain specific classes:

- 1) OLD MIA Sort Code is being retained this year.
- 2) Healthcare (tech) classes have been added. Please refer to the spreadsheet
- 3) Data and File Requirements section has been shortened, and a checklist has been added for submission verification purposes. You are encouraged to print this checklist out.
- 4) In addition, the Cognitive Care class has been re-instated.
- 5) The excel file layout has been revised. Please refer to the excel file.

Excel File Format

All data must start in cell A3 of the spreadsheet. PLEASE use headers. Below lists the columns in which the data must be placed. <u>The placement of data must conform to this or the submission will be returned</u>. The data must be placed in the following columns:

Column	<u>Description</u>	
(A)	NAIC Group Code	
(B)	NAIC Company Code	
(C)	Effective Date of rates (mm/dd/yyyy	/) for New Business
(D)	NAIC Company Name (NOT NAIC	GROUP NAME)
(E)	MIA Special Sort code	pre-filled
(F)	OLD MIA Special Sort code	pre-filled (temporary)
(G)	MIA determined class code	pre-filled
(Ġ)	ISO Class code	pre-filled
(H)	Company Class Code number	(optional)
(I)	Description/Name of class	pre-filled
(J)	Territory 1 Premium	
(K)	Territory 2 Premium	
(L)	Territory 3 Premium	

NOTES for Columns (J), (K) and (L)

- 1 = Baltimore City and Baltimore County
- 2 = Anne Arundel, Montgomery, Prince Georges and Howard counties
- 3 = Rest of State

Manual Premium (\$1M/\$3M, mature claims made with no claims, past or pending) Exclude Extended Reporting endorsement premium

No Claim – any situation where no surcharge would apply.

If company does not have rates for \$1M/\$3M, provide a rate that has

Coverage for \$1M per claim and the closest aggregate limit.

(M)	Leave blank
(N) (O) (P)	"Yes" if accepting NEW business, "No" if not. "Yes" if accepting RENEWAL business, "No" if not. Risk Purchasing Group (RPG)

NOTES for Column (P)

"Yes" if class is through an RPG only

"No" if class is not through an RPG

Both – if class is through either way.

DATA and FILE Requirements

Requirements:

- 1) Columns (A), (B), (J), (K) and (L) ENTRIES MUST IN NUMERIC FORMAT.
- 2) Fill Column (J), (K) and (L) with "n/a" if rates are not available for the class.
- 3) For the Premiums, round off to whole numbers, <u>unless the rating base requires</u> <u>otherwise.</u>
- 4) Spreadsheet detail requirements please use the spreadsheet provided by the MIA. Do not add any formatting features.
- 5) We allow companies to submit disclaimers to their submissions. Keep it brief. Place disclaimers on a separate spreadsheet page. Do not place any symbols next to the rates to explain a disclaimer.
- 6) On the contact_info spreadsheet page, please follow the instructions as provided.

Submission Verification Checklist. Do not submit this checklist at all.

Cell C	ompletio	<u>on</u>
has no	a) rates fo	All cells for Columns A to D are filled for all listed classes, even if your company or any particular classes. Do not leave any blank.
whole neede		Premium cells – Do not use dollar signs and commas. Round to the nearest , except for certain facilities classes where the need to retain dollars and cents is
	c)	When a premium cell is not applicable, use "n/a", not "N/A".
	d)	Verify that there are NO formulas. Use CTRL - ~ to verify.
	e)	Do not delete any rows that show a class description
<u>Territo</u>	rial veri	<u>fication</u>
in the	a) Excel F	Make sure the rates correspond to the correct territories. Territories are defined File Format documentation .
<u>Other</u>		
	a)	Make sure file name is under 20 characters
	b)	Make sure the 800/888 number is a general/customer service number.
	c) http://	Make sure website is in form of www.(name).com (or .net). Do not include

Changes to MPL rate guide spreadsheet

- 1) Rates by territory this is overhauled. Each territory has its own column for rates.

 Instead of having 3 rows per specialty (one for each territory), there is only one row for each specialty.
- 2) The following columns have been deleted:
 - a) Old MIA sort code
- 3) The new_renew tab has been deleted. All new_renew information will now be contained within each respective tab.
- 4) New tab tech is added. This contains new classes for the rate guide.
- 5) Facilities tab Cognitive Care classes have been re-instituted. This class was inadvertantly deleted for 2009 guide. Refer to MIA Special Sort codes 6020 and 6021
- 6) The alliedhealth and facilities tabs have been "sub-grouped" for completion of data purposes.

RULES FOR COMPLETING THE SPREADSHEETS (reporting requirements)

- 1) If your company has no rates for all classes listed in a particular tab, leave blank and do nothing.
- 2) If your company has at least one rate in a particular tab (or a subgroup within a tab), the following rules apply:
- a) Columns A to D, I to K AND M to O MUST BE COMPLETED for those classes where you supply rates.
- b) For those classes where no rates are supplied (within the tab or subgroup), the following apply:

Column A Group code is required

Column D Group or Company name is required

Columns I, J and K Use n/a for all three columns

All other columns can be left blank

- c) NOTE only alliedhealth and facilities have sub-groups. Refer to Special Instructions in these tabs, located at the bottom of each spreadsheet.
- d) Hint it maybe helpful to treat/view sub-groups has tabs within a tab.

NAIC Gro	NAIC Comp	Effective	Company	MIA Special		ISO	Company	,	Terr 1	Terr 2	Terr 3	
Code	Code	Date	Name	Sort Code		Code	Code	SPECIALTY	Premium		Premium	
				1001	80178	80178		Administrative Medicine				
				1002	80230	80133		Aerospace Medicine				
				1003	80254	80254		Allergy/Immunology				
				1004	80151	80151		Anesthesiology				
				1005	80183	80183		Anesthesiology - All Other				
				1006	80101	80101		Broncho-Esophagology				
				1007	80255	80255		Cardiovascular Disease · No Surgery				
				1008	80256	80256		Dermatology · No Surgery				
				1009	80237	80237		Diabetes · No Surgery				
				1010	80238	80238		Endocrinology · No Surgery				
				1011	80423	80423		Fam/Gen Prac (No Ob) · Minor Surg				
				1012	80420	80420		Fam/Gen Practice (Inc Ob) No Surgery				
				1013	80421	80421		Fam/Gen Practice (Inc Ob)(No Major Surg)				
				1014 1015	80240 80241	80240 80241		Forensic/Legal Medicine (Except Psychiatry) Gastroenterology · No Surgery				
				1016	80241	80241		General Preventive Medicine · No Surgery				
				1017	80303	80303		Geneticist				
				1017	80243	80243		Geriatrics · No Surgery				
				1019	80244	80244		Gynecology · No Surgery				
				1020	80245	80245		Hematology · No Surgery				
				1021	80222	80222		Hospitalist/House Staff				
				1022	80232	80232		Hypnosis				
				1023	80473	80473		IM-Oncology (No Surgery)				
				1024	80269	80269		IM-Pulmonary (No Surgery)				
				1025	80246	80246		Infectious Diseases · No Surgery				
				1026	80283	80283		Intensive Care Medicine				
				1027	80257	80257		Internal Medicine · No Surgery				
				1028	80258	80258		Laryngology - No Surgery				
				1029	80259	80259		Neoplastic Diseases · No Surgery				
				1030	80260	80260		Nephrology · No Surgery				
				1031	80299	80299		Neurology - incl child - No surgery - Pain Mgmt				
				1032 1033	80261 80262	80261		Neurology (Including Child) · No Surgery				
				1033	80262	80262 80248		Nuclear Medicine Nutrition				
				1035	80233	80233		Occupational Medicine				
				1036	80263	80263		Ophthalmology · No Surgery				
				1037	80264	80264		Otology - No surgery				
				1038	80265	80265		Otorhinolaryngology · No Surgery				
				1039	80266	80266		Pathology - No surgery				
				1040	80267	80267		Pediatrics · No Surgery				
				1041	80234	80234		Pharmacology - Clinical				
				1042	80437	80437		Phys/Phys med/Rehabilitation(Inc Acupuncture)	1			
				1043	80209	80209		Physical Medicine & Rehab (Major Proc)				
				1044	80208	80208		Physical Medicine & Rehab (Minor Proc)				
				1045	80208	80208		Physical Medicine & Rehab (Non-Invasive)				
				1046	80235	80235		Physician Medicine and Rehabilitation				
				1047	80268	80268		Physicians - N.O.C. No Surgery				
				1048 1049	80236	80236		Public Health				
				1049	80269 80425	80269 80425		Pulmonary Diseases · No Surgery Radiology - Therapy				
				1050	80253	80253		Radiology (Diagnostic) · No Surgery				
				1052	80252	80252		Rheumatology · No Surgery				
				1053	80247	80247		Rhinology - No Surgery				
				1054	80304	80304		Urgent Care Med (No Hospital ER)				
					3000-	3000-4		3 (()				

leave Accepts Business

blank NEW RENEWAL

Risk Purchasing

Group

			ive Company			ISO	Company	Terr 1	Terr 2	Terr 3		Accepts Business Risk Purchasin
ode	Code	Date	Name		MIA Code	Code	Code <u>SPECIALTY</u>	Premium	Premium	Premium	blank	NEW RENEWAL Group
				1101	80166	80166	Abdominal Surgery					
				1102	80141	80141	Cardiac - Surgery					
				1103	80422	80422	Cardiology (Left Heart Cath Only)					
				1104	80150	80150	Cardiovascular Disease - Surgery					
				1105	80281	80281	Cardiovascular Disease · Minor Surgery					
				1106	80115	80115	Colon & Rectal-Surgery					
				1107	80443	80443	Colon&Rectal Surg(Min/Ltd)					
				1108	80282	80282	Dermatology · Minor Surgery					
				1109 1110	80297 80271	80297 80271	Dermatology W/ Liposuction Diabetes · Minor Surgery					
				1110	80157	80157	Emergency Medicine - Inc. Major Surgery					
				1112	80102	80102	Emergency Medicine (No Major Surgery)					
				1112	80102	80102	Endocrinology - Surgery					
				1113	80272	80272	Endocrinology - Surgery Endocrinology - Minor Surgery					
				1115	80117	80117	Family or General Practice - Surgery / No OB					
				1116	80117	80117	FGP (With Obstetrics)					
				1117	80273	80273	FP - Incl. deliveries					
				1118	80274	80274	Gastroenterology · Minor Surgery					
				1119	80104	80104	Gastroenterology-Nimor Guigery					
				1120	80143	80143	General Surgery - N.O.C					
				1121	80143	80143	General Surgery (Minor Surgery)					
				1122	80276	80276	Geriatrics · Minor Surgery					
				1123	80105	80105	Geriatrics-Surgery					
				1124	80167	80167	Gynecology - Surgery					
				1125	80167	80167	Gynecology (w/ In-vitro Fertilization)					
				1126	80277	80277	Gynecology · Minor Surgery					
				1127	80169	80169	Hand &/or Foot - Surgery					
				1128	80170	80170	Head & Neck Surgery					
				1129	80278	80278	Hematology · Minor Surgery					
				1130	80279	80279	Infectious Diseases · Minor Surgery					
				1131	80284	80284	Internal Medicine · Minor Surgery					
				1132	80285	80285	Laryngology - Minor Surgery					
				1133	80106	80106	Laryngology - Surgery					
				1134	80107	80107	Neoplastic Diseases - Surgery					
				1135	80286	80286	Neoplastic Diseases · Minor Surgery					
				1136	80108	80108	Nephrology - Surgery					
				1137	80287	80287	Nephrology · Minor Surgery					
				1138	80152	80152	Neurology (including child) - Surgery					
				1139	80288	80288	Neurology (Including Child) Minor Surgery					
				1140	80168	80168	Obstetrics - Surgery					
				1141	80153	80153	Obstetrics/gynecology - Surgery					
				1142	80114	80114	Ophthalmology - Surgery					
				1143	80289	80289	Ophthalmology · Minor Surgery					
				1144	80154	80154	Orthopedic (Incl. Back)					
				1145	80154	80154	Orthopedic Surgery					
				1146	80290	80290	Otology - Minor Surgery					
				1147	80158	80158	Otology - Surgery					
				1148	80291	80291	Otorhinolaryngology - Minor Surgery					
				1149	80155	80155	Otorhinolaryngology With Plastic - Surgery					
				1150	80159	80159	Otorhinolayngology - Major Surgery - No Plasti	j				
				1151	80292	80292	Pathology - Minor surgery Pediatrics - Minor Surgery					
				1152	80293	80293	9 ,					
				1153	80294	80294 80301	Physicians – This is a N.O.C. classification					
				1154	80308		Pulmonary Diseases · Minor Surgery					
				1155	80449 80280	80253 80280	Radiology - Incl. Dye - minor surgery					
				1156			Radiology (Diagnostic) · Minor Surgery					
				1157	80300	80294	Rheumatology · Minor Surgery					

1158	80270	80270	Rhinology - Minor surgery
1159	80160	80160	Rhinology - Surgery
1160	80156	80156	Surgeon - Plastic (N.O.C.)
1161	80116	80116	Surgical Specialty (Office,Min)
1162	80144	80144	Thoracic Surgery
1163	80171	80171	Traumatic - Surgery (Not E.R.)
1164	80145	80145	Urology - Surgery
1165	80146	80146	Vascular - Surgery

NAIC Grp Code	NAIC Comp Code		Company Name	MIA Special Sort Code	MIA Code	ISO Code	Compan Code	ny SPECIALTY	Terr 1 Premium	Terr 2 Premium	Terr 3 Premium	leave blank	Accepts Bus		Ü
Code	Code	Date	Ivallie				Code		Fielillulli	FIEIIIIIIII	Fieliliulli	DIAIIK	NEW R	RENEWAL	Group
				1301	80995	80995		Psychiatry - Extended							
				1302	80431	80431		Psychiatry - Incl Shock							
				1303	80249	80229		Psychiatry – including child							
				1304	80250	80250		Psychoanalysis							
				1305	80251	80251		Psychosomatic Medicine							
				1306	80998	n/a		Psychotherapy							

NAIC Grp NAIC Comp Code Code	Effective Date	Company Name	MIA Special Sort Code 2001 2002 70963 2010 72201 2011 72201 2012 72201 2013 72201 2014 72201 2015 72201 2016 72201 2017 72201 2018 72999 2019 2019 2019 2032 80962 2032 80962 2033 80962 2032 80962 2033 80962 2040 71402 2060 80913 2061 80960 2062 71502 2063 80452 2100 79108 2201 80116 2202 80116 2203 80116 2204 72998 2210 79101 2250 72205	ISO Code 80964 80964 80964 80964 80964 80964 80964 80964 80964 80962 80962 80962 80962 80962 80962 80452 72203 80116 80116 72298 80129 80116 80945	Company	Description/Name of Class Nurse - RN Nurse - LPN Nurse Practitioner - Class A - Employed Nurse Practitioner - Class A - Self-Employed Nurse Practitioner - Class B - Employed Nurse Practitioner - Class B - Employed Nurse Practitioner - Class C - Employed Nurse Practitioner - Class C - Self-Employed Nurse Practitioner - Class D - Employed Nurse Practitioner - Class D - Self-Employed Nurse Practitioner - Shared Limits Nurse Midwife (Dir Spvs) Nurse Midwife (Indir Spvs) Nurse Midwife (Indir Spvs) - Shared Limits Nurse Midwife (Indir Spvs) - Shared Limits Nurse Midwife (Spvs By Ane) Nurse Anesthetist (Spvs By Ane) Nurse Anesthetist (Spvs By Sur) Nurse Anesthetist (Spvs By Sur) Nurse Anesthetist (Spvs By Sur) - Shared Limits Nurse Surgical / Assistant Physician Assistant - Employed - Class 1 Physician Assistant - Employed - Class 2 Physician's Assistant - Employed - Class 3 Physician's Assistant - Shared Limits Physician's Assistant - Shared Limits Physician Surgical Assistant Perfusionist - Employed	Terr 1 Premium	Terr 2 Premium	Terr 3 Premium
			2601 80410 2610 71801 2611 79801 2612 71801 2620 72001 2621 72003 2630 80993 2631 80994 2632 80950 2634 80950 2634 80950 2650 72401	80410 79801 79801 71801 59181 59181 72301 72303 80950 80950 72401		Chiropractor Optometrist - self-employed Optometrist - Employed Optometry - Shared Limits Pharmacist - self-employed Pharmacist - employed Podiatrist (No Surgery) Podiatrist (Maj or Min Surgery) Podiatric Corporations - no surgery Podiatric Corporations - surgery Psychologist - Employed			

leave Accepts Business Risk Purchasi

blank NEW RENEWAL Group

Special instructions:

1) If your company has no rates for ALL MIA special Sort Codes from 2001 to 2250, leave everything blank for these classes. If your company has at least one rate for this sub-group, refer to reporting requirements in the update2010 tab.

²⁾ If your company has no rates for all MIA Special Sort Codes from 2601 to 2650, leave everything blank for these classes. If your company has at least one rate for this sub-group, refer to reporting requirements in the update2010 tab.

NAC Code NACC Code NACC Company Date Name Na			- "		1411.0		100				- 0	T 0	
Audiologists - Employed 3001 v/a Basis: / Intermediate Emergency Medical Technician - Employed 3002 v/a Bio-medical Technician - Employed 3004 v/a Bio-medical Technician - Employed 3005 v/a Biode San Francisco - Employed 3006 v/a Case Manager Individual - Employed 3006 v/a Case Manager Individual - Employed 3007 v/a Case Manager Individual - Employed 3008 v/a Chrispractic Assistant - Employed 3008 v/a Chrispractic Assistant - Employed 3009 v/a Chrispractic Assistant - Employed 3009 v/a Chrispractic Assistant - Employed 3009 v/a Chrispractic Assistant - Employed 3010 v/a Chrispractic Assistant - Employed 3011 v/a Chrispractic Assistant - Employed 3012 v/a Chrispractic Assistant - Employed 3013 v/a Designate Medical Scoographer - Employed 3014 v/a Designate Medical Scoographer - Employed 3015 v/a Designate - Employed 3016 v/a Designate - Employed 3017 v/a Designate - Employed 3018 v/a Designate - Employed 3019 v/a Designate - Employed 3010 v/a EEG Technician Technologist - Employed 3010 v/a EEG Technician Technologist - Employed 3010 v/a EEG Technician Technologist - Employed 3010 v/a Home Health - Employed 3010 v/a Home Health - Employed 3020 v/a Home Health - Employed 3021 v/a Medical Assistant - Employed 3022 v/a Medical Assistant - Employed 3023 v/a Medical Records Administrant - Employed 3024 v/a Medical Records Administrant - Employed 3025 v/a Medical Records Administrant - Employed 3026 v/a Medical Records Administrant - Employed 3027 v/a Medical Records Administrant - Employed 3028 v/a Medical Records Administrant - Employed 3039 v/a Optician - Employed 3030 v/a Optician - Employed 3030 v/a Optician - Employed 3031 v/a Optician - Employed 3032 v/a Optician - Employed 3033 v/a Optician - Employed 3034 v/a Optician - Employed 3035 v/a Optician - Employed 3036 v/a Optician - Employed 3037 v/a Pedical - Employed 3038 v/a Optician - Employed 3039 v/a Optician - Employed 3030 v/a Optician - Employed 3031 v/a Optician - Employed 3032 v/a Optician - Employed 3034 v/a Pedical - Employed 3035 v/a Pedical - Employed						MIA Code			Description/Name of Class				
South Private State (Intermediate Emergency Medical Technician - Employed Stormedical Employed Cardiology - Em	Ouc	Codo	Date	Hamo			Oodo	Ocac	•	. romani	1 TOTTIIGHT	1 TOTTIGHT	Diam
South Sout													
3004 n/a Cardology Technicany Technologist - Employed 3005 n/a Case Manager Report (Julia - Employed 3006 n/a Case Manager Report (Julia - Employed 3007 n/a Chropwarder, Assistant - Employed 3008 n/a Chropwarder, Assistant - Employed 3009 n/a Chropwarder, Assistant - Employed 3010 n/a Chropwarder, Assistant - Employed 3011 n/a Chropwarder, Assistant - Employed 3012 n/a Dialysis - Employed 3013 n/a Dialysis - Employed 3014 n/a Dialysis - Employed 3015 n/a Dialysis - Employed 3016 n/a Dialysis - Employed 3017 n/a Dialysis - Employed 3018 n/a EEGT Certnican Technologist - Employed 3019 n/a Eegt - Employed 3010 n/a Eegt - Employed 3010 n/a Eegt - Employed 3010 n/a Home Health - Employed 3010 n/a Home Health - Employed 3010 n/a Home Health - Employed 3020 n/a Hospital Phanamy - Technologist - Employed 3021 n/a Medical Laboratory - Technician/Technologist - Employed 3022 n/a Medical Technican/Technologist - Employed 3026 n/a Medical Technican/Technologist - Employed 3027 n/a Medical Technican/Technologist - Employed 3028 n/a Nurisenst - Employed 3029 n/a Nurisenst - Employed 3020 n/a Medical Technican/Technologist - Employed 3020 n/a Medical Technican/Technologist - Employed 3020 n/a Nurisenst - Employed 3021 n/a Medical Technican/Technologist - Employed 3022 n/a Medical Technican/Technologist - Employed 3026 n/a Nurisenst - Employed 3027 n/a Nurisenst - Employed 3028 n/a Occupational Thropitals - Employed 3030 n/a Occupational Thropitals - Employed 3031 n/a Occupational Thropitals - Employed 3032 n/a Occupational Thropitals - Employed 3033 n/a Orthosis/Prosthetist - Employed 3034 n/a Orthosis/Prosthetist - Employed 3036 n/a Paramedic Eff (Centified) - Employed 3037 n/a Physical Thropitals - Employed 3038 n/a Orthosis/Prosthetist - Employed 3039 n/a Physical Thropitals - Employed 3040 n/a Replace - Employed 3041 n/a Replace - Employed 3042 n/a Replace - Employed 3043 n/a Replace - Employed 3046 n/a Replace - Employed 3047 n/a Replace - Employe					3002	n/a							
3006 n/a 3006 n/a 3007 n/a Case Manager Separate Limit - Employed 3007 n/a Chropratic Assistant - Employed 3008 n/a 3009 n/a 3009 n/a Cinculation Technician Technologia - Employed 3009 n/a 3009 n/a Cinculation Technician Technologia - Employed 3010 n/a 3011 n/a 3012 n/a 3013 n/a 3014 n/a 3015 n/a 3016 n/a 3016 n/a 3017 n/a EES Technician Technician Technologia - Employed 3016 n/a 3017 n/a EES Technician Technologia - Employed 3016 n/a 3017 n/a Historigia - Employed 3018 n/a 3019 n/a 3010 n/a 40 licerrologia - Employed 3010 n/a 41 licerrologia - Employed 3010 n/a 41 licerrologia - Employed 3010 n/a 42 licerrologia - Employed 3010 n/a 43 licerrologia - Employed 3010 n/a 44 licerrologia - Employed 3010 n/a 44 licerrologia - Employed 3010 n/a 45 licerrologia - Employed 3010 n/a 46 licerrologia - Employed 3010 n/a 46 licerrologia - Employed 3010 n/a 47 licerrologia - Employed 3010 n/a 47 licerrologia - Employed 3010 n/a 47 licerrologia - Employed 3010 n/a 3					3003	n/a			Blood Bank Technician/Technologist - Employed				
3006 n/a Case Manager Spanstate Limit - Employed 3007 n/a Chropratic Assistant - Employed 3008 n/a Circulation Technical Fernical Case Chromogast - Employed 3010 n/a Clinical Employed 3011 n/a Clinical Employed 3011 n/a Clinical Employed 3011 n/a Clinical Employed 3012 n/a Clinical Employed 3013 n/a Clinical Employed 3014 n/a Clinical Employed 3015 n/a Clinical Employed 3016 n/a Clinical Employed 3016 n/a EKG Technical Technical Employed 3016 n/a EKG Technical Technical Employed 3017 n/a Histologic Technical Technical Employed 3018 n/a Histologic Technical Technical Employed 3019 n/a Histologic Technical Technical Employed 3019 n/a Histologic Technical Technical Employed 3020 n/a Home Health Adec Employed 3021 n/a Medical Assistant - Employed 3022 n/a Medical Assistant - Employed 3023 n/a Medical Assistant - Employed 3024 n/a Medical Assistant - Employed 3025 n/a Medical Records Administrate - Employed 3026 n/a Medical Records Administrate - Employed 3027 n/a Medical Records Administrate - Employed 3028 n/a Occupational Technical Employed 3029 n/a Occupational Technical Employed 3029 n/a Occupational Technical State - Employed 3030 n/a Ophthalm - Employed 3030 n/a Ophthalm - Employed 3031 n/a Occupational Technical Technical State - Employed 3032 n/a Occupational Technical State - Employed 3033 n/a Ophthalm - Employed 3034 n/a Ophthalm - Employed 3035 n/a Ophthalm - Employed 3036 n/a Ophthalm - Employed 3037 n/a Ophthalm - Employed 3038 n/a Ophthalm - Employed 3039 n/a Ophthalm - Employed 3030 n/a Ophthalm - Employed 3031 n/a Ophthalm - Employed 3032 n/a Ophthalm - Employed 3034 n/a Ophthalm - Employed 3035 n/a Ophthalm - Employed 3036 n/a Ophthalm - Employed 3037 n/a Pedornical Technical Assistant - Employed 3038 n/a Ophthalm - Employed 3039 n/a Ophthalm - Employed 3040 n/a Physical Technical Assistant - Employed 3041 n/a Physical Technical Assistant - Employed 3042 n/a Physical Technical Assistant - Employed 3043 n/a Physical Technical Assistant - Employed 3044 n/a Employed - Employed 3046 n/a Employed - Empl					3004	n/a			Cardiology Technician/Technologist - Employed				
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3024 n/a Medical Records Technician/Technologist - Employed 3025 n/a Medical Technician/Technologist - Employed 3026 n/a Nuclear Medical Technician/Technologist - Employed 3027 n/a Nuclear Medical Technician/Technologist - Employed 3028 n/a Occupational Therapists - Employed 3029 n/a Occupational Therapists - Employed 3030 n/a Ophtalmologic Technician - Employed 3031 n/a Optician - employed 3032 n/a Optician - employed 3033 n/a Optician - employed 3034 n/a Optician - Employed 3035 n/a Orthotist/Prosthetist - Employed 3036 n/a Orthotist/Prosthetist - Employed 3037 n/a Orthotist/Prosthetist - Employed 3038 n/a Orthotist/Prosthetist - Employed 3039 n/a Paramedic/EMT (Certified) - Employed 3030 n/a Paramedic/EMT (Certified) - Employed 3030 n/a Pharmaoist Technician/Technologist/Assistant - Employed 3030 n/a Pharmaoist Technician/Technologist/Assistant - Employed 3040 n/a Pharmaoist Technician/Technologist/Assistant - Employed 3041 n/a Physical Therapist - Employed 3042 n/a Physical Therapist - Employed 3043 n/a Radiation Therapist - Employed 3044 n/a Radiation Therapist - Employed 3045 n/a Reapiratory Care Provider - Employed 3046 n/a Reapiratory Care Provider - Employed 3047 n/a Respiratory Therapist - Employed 3048 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist - Employed						n/a			1 ,				
3025 n/a Medical Technician/Technologist Assistant - Employed 3026 n/a Nuclear Medical Technician/Technologist - Employed 3027 n/a Nutritionist - employed 3028 n/a Occupational Therapists - Employed 3029 n/a Occupational Therapy Assistant - Employed 3030 n/a Opthalmologic Technician - Employed 3031 n/a Opthalmologic Technician - Employed 3032 n/a Optometric Technician/Assistant - Employed 3033 n/a Opthoedic Technician/Assistant - Employed 3034 n/a Orthoedic Technician/Assistant - Employed 3035 n/a OrthosityProsthetist - Employed 3036 n/a OrthosityProsthetist - Employed 3037 n/a Pedorthist - Employed 3038 n/a Pedorthist - Employed 3039 n/a Pedorthist - Employed 3039 n/a Pharmacici Technician/Technologist/Assistant - Employed 3040 n/a Pharmacist Technician/Technologist/Assistant - Employed 3041 n/a Physical Therapist - Employed 3042 n/a Podiatric Assistant - Employed 3043 n/a Radiation Therapist - Employed 3044 n/a Radiation Therapist - Employed 3045 n/a Radiation Therapist - Employed 3046 n/a Respiratory Technologist - Employed 3047 n/a Respiratory Therapist - Employed 3048 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist - Employed									, , , , , , , , , , , , , , , , , , , ,				
3026 n/a Nutritonist - Employed 3027 n/a Nutritonist - Employed 3028 n/a Occupational Therapists - Employed 3029 n/a Occupational Therapists - Employed 3029 n/a Occupational Therapy Assistant - Employed 3030 n/a Ophthalmologic Technician - Employed 3031 n/a Ophthalmologic Technician - Employed 3032 n/a Optician - employed 3033 n/a Optician - employed 3034 n/a Optician - Employed 3035 n/a Optician - Employed 3036 n/a Optician - Employed 3037 n/a Optician - Employed 3038 n/a Orthoist/Prosthetist - Employed 3039 n/a Optician - Employed 3039 n/a Optician - Employed 3039 n/a Optician - Employed 3039 n/a Pedorthist - Employed 3039 n/a Pedorthist - Employed 3040 n/a Physical Therapist - Employed 3041 n/a Physical Therapist - Employed 3042 n/a Physical Therapist - Employed 3043 n/a Radiation Therapist - Employed 3044 n/a Radiation Therapist - Employed 3045 n/a Radiation Therapist - Employed 3046 n/a Radiation Therapist - Employed 3047 n/a Respiratory Therapist - Employed 3048 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist - Employed					3024	n/a			Medical Records Technician/Technologist - Employed				
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3028 n/a Occupational Therapists - Employed 3029 n/a Occupational Therapy Assistant - Employed 3030 n/a Ophthalmologic Technician - Employed 3031 n/a Optician - employed 3032 n/a Optometric Technician/Assistant - Employed 3033 n/a Orthopedic Technician/Assistant - Employed 3034 n/a Orthopedic Technician/Assistant - Employed 3035 n/a Orthotist/Prosthetist - Employed 3036 n/a Orthotist/Prosthetist Technician - Employed 3037 n/a Pedorthist - Employed 3038 n/a Paramedic/EMT (Certified) - Employed 3039 n/a Pedorthist - Employed 3039 n/a Pharmacist Technician/Technologist/Assistant - Employed 3040 n/a Physical Therapist - Employed 3041 n/a Physical Therapist Technician/Assistant - Employed 3042 n/a Podiatric Assistant - Employed 3043 n/a Radiation Therapist Technician/Technologist - Employed 3044 n/a Radiologic Technician/Technologist - Employed 3045 n/a Rehabilitation Assistant - Employed 3047 n/a Respiratory Care Provider - Employed 3048 n/a Respiratory Therapist - Employed					3026	n/a			Nuclear Medical Technician/Technologist - Employed				
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3041 n/a Physical Therapist Technician/Assistant - Employed 3042 n/a Podiatric Assistant - Employed 3043 n/a Radiation Therapist - Employed 3044 n/a Radiologic Technician/Technologist - Employed 3045 n/a Rehabilitation Assistant - Employed 3046 n/a Rehabilitation Therapist - Employed 3047 n/a Respiratory Care Provider - Employed 3048 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist Technician/Technologist - Employed									, ,				
3042 n/a Podiatric Assistant - Employed 3043 n/a Radiation Therapist - Employed 3044 n/a Radiologic Technician/Technologist - Employed 3045 n/a Rehabilitation Assistant - Employed 3046 n/a Rehabilitation Therapist - Employed 3047 n/a Respiratory Care Provider - Employed 3048 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist Technician/Technologist - Employed									, , , ,				
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3045 n/a Rehabilitation Assistant - Employed 3046 n/a Rehabilitation Therapist - Employed 3047 n/a Respiratory Care Provider - Employed 3048 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist Technician/Technologist - Employed													
3047 n/a Respiratory Care Provider - Émployed 3048 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist Technician/Technologist - Employed					3045	n/a			Rehabilitation Assistant - Employed				
3048 n/a Respiratory Therapist - Employed 3049 n/a Respiratory Therapist Technician/Technologist - Employed					3046	n/a			Rehabilitation Therapist - Employed				
3049 n/a Respiratory Therapist Technician/Technologist - Employed						n/a							
3050 n/a Speech Hearing Therapist - Employed									. , , ,				
					3050	n/a			Speech Hearing Therapist - Employed				

	3051	n/a	Speech Language Pathologist - Employed
	3052	n/a	Surgical Technician/Technologist - Employed
	3053	n/a	Volunteer Emergency Medical Technician - Employed
	3054	n/a	X-Ray Technician/Machine Operator - Employed
DO NOT DELETE THIS ROW			
	3100	n/a	Health Sc/Biologist (employed)
	3101	n/a	Health Services NOC - Medical Office Asst (employed)
	3102	n/a	Health Services NOC - Operating Room Tech (employed)
	3103	n/a	Health Services NOC - Paramedic/EMT (employed)
	3104	n/a	Lab Supervisor/Director (Employed)
	3105	n/a	Surgical/O.R. Technician (employed)
	3106	n/a	Anesthesia Assistant (employed)
	3107	n/a	Technician NOC - Level I (employed)
	3108	n/a	Technician NOC - Level II (employed)
	3109	n/a	Laboratory Aide - Employed
DO NOT DELETE THIS ROW	0.00	.,.	
	3200	n/a	Audiologists - Self-Employed
	3201	n/a	Basic / Intermediate Emergency Medical Technician - Self-Employed
	3202	n/a	Bio-medical Technician/Technologist - Self-Employed
	3203	n/a	Blood Bank Technician/Technologist - Self-Employed
	3204	n/a	Cardiology Technician/Technologist - Self-Employed
	3205	n/a	Case Manager Individual - Self-Employed
	3206	n/a	Case Manager Separate Limit - Self-Employed
	3207	n/a	Chiropractic Assistant - Self-Employed
	3208	n/a	Circulation Technician/Technologist - Self-Employed
	3209	n/a	Clinical Lab Technician/Technologist - Self-Employed
	3210	n/a	Clinical/Rehabilitation Counselor - Self-Employed
	3210	n/a	• • • • • • • • • • • • • • • • • • • •
	3212	n/a	Diagnostic Medical Sonographer - Self-Employed
			Dialysis Technician/Technologist - Self-Employed
	3213	n/a	Dietitian - self-employed
	3214	n/a	EEG Technician/Technologist - Self-Employed
	3215	n/a	EKG Technician/Technologist - Self-Employed
	3216	n/a	Electrologist - Self-Employed
	3217	n/a	Histologic Technician/Technologist - Self-Employed
	3218	n/a	Home Health - Self-Employed
	3219	n/a	Home Health Aide - Self-Employed
	3220	n/a	Hospital Pharmacy Technician/Technologist - Self-Employed
	3221	n/a	Medical Assistant - Self-Employed
	3222	n/a	Medical Laboratory Technician/Technologist - Self-Employed
	3223	n/a	Medical Records Administrator - Self-Employed
	3224	n/a	Medical Records Technician/Technologist - Self-Employed
	3225	n/a	Medical Technician/Technologist Assistant - Self-Employed
	3226	n/a	Nuclear Medical Technician/Technologist - Self-Employed
	3227	n/a	Nutritionist - self-employed
	3228	n/a	Occupational Therapist - Self-Employed
	3229	n/a	Occupational Therapy Assistant - Self-Employed
	3230	n/a	Ophthalmologic Technician - Self-Employed
	3231	n/a	Optician - self-employed
	3232	n/a	Optometric Technician/Assistant - Self-Employed
	3233	n/a	Orthopedic Technician/Assistant - Self-Employed
	3234	n/a	Orthotist/Prosthetist - Self-Employed
	3235	n/a	Orthotist/Prosthetist Technician - Self-Employed
	3236	n/a	Paramedic/EMT (Certified) - Self-Employed
	3230	11/a	i arameuro, Emir (Geruneu) - Sen-Emproyeu

3237	n/a	Pedorthist - Self-Employed
3238	n/a	Pharmacist Technician/Technologist/Assistant - Self-Employed
3239	n/a	Phlebotomist - Self-Employed
3240	n/a	Physical Therapist - Self-Employed(Owner)
3241	n/a	Physical Therapist Technician/Assistant - Self-Employed
3242	n/a	Podiatric Assistant - Self-Employed
3243	n/a	Radiation Therapist - Self-Employed
3244	n/a	Radiologic Technician/Technologist - Self-Employed
3245	n/a	Rehabilitation Assistant - Self-Employed
3246	n/a	Rehabilitation Therapist - Self-Employed
3247	n/a	Respiratory Care Provider - Self-Employed
3248	n/a	Respiratory Therapist - Self-Employed
3249	n/a	Respiratory Therapist Technician/Technologist - Self-Employed
3250	n/a	Speech Hearing Therapist - Self-Employed
3251	n/a	Speech Language Pathologist - Self-Employed
3252	n/a	Surgical Technician/Technologist - Self-Employed
3253	n/a	Volunteer Emergency Medical Technician - Self-Employed
3254	n/a	X-Ray Technician/Machine Operator - Self-Employed

	NAIC Comp	Effective	Company	MIA Special		ISO	Company		Terr 1	Terr 2	Terr 3	leave	Accepts B		Risk Purchasi
Code	Code	Date	Name	Sort Code		Code	Code	Description/Name of Class	Premium	Premium	Premium	blank	NEW	RENEWA	L Group
				5001	89701	80211		Dentist - Not Otherwise Classified							
				5002	89702	80211		Orthodontics (Local Anesthetics Only)							
				5003	89703	80211		Pedodontist (Local Anesthetics Only)							
				5004	89704	80211		Periodontist (Local Anesthetics Only)							
				5005	89705	80211		Prosthodontist (Local Anesthetics)							
				5006	89706	80211		Endodontics (Local Anesthetics Only)							
				5007	89707	80210		Oral Pathologist							
				5008	89708	80211		Public Health Dentist							
				5009	89709	80211		Dentist - Not Oral Surgeon, Sedation							
				5010	89710	80210		Oral Or Maxillofacial Surgeon							
				5011	89711	80210		Dentist - Not Oral Surgeon, Anesthesia							
				5012	89712	89712		Oral/Maxillofacial Surgeon (Hosp., Surgi-cente	r)						
				5013	89713	89713		Specialists In Dental Anesthesia							
				5014	80208	80208		Host Dentist							
				5015	80209	80209		Implants (Incl. osseointegration)							
				5016	80211	80211		Dental Pathologist							
				5017	80211	80210		Temporomandibular Joint Specialist							
				5100	89740	80210		Dental Hygienist							
				5101	80964	80964		Nurse-Student Nurse							

Nurse-Dental Assistant

NAIC Grr NAIC Comr Effe Code Code Date		y MIA Special Sort Code MIA Cod 6001 80522 6002 80522 6003 80926 6004 80926 6005 80522 6006 80522 6007 80522 6008 80923 6009 80923 6010 80923	ISO Code 80522 80522 80926 80926 N/A N/A 80522 N/A N/A 80923	Company Code	Description/Name of Class Assisted Living Facility Extended Congregate Care Hospice For Profit - In-Patient Care (Beds) Hospice Not for Profit - In-Patient Care (Beds) Independent Care - For Profit Independent Care - Not for Profit Independent Living Facility Intermediate Care - For Profit Intermediate Care - Not for Profit Intermediate Care - Rocility	Terr 1 Premium	Terr 2 Premium	Terr 3 Premium	leave blank	Accepts Business NEW RENEWAL	Risk Purchasing Group
DO NOT DELETE THIS F	2OW	6011 80923 6012 80954 6013 80953 6015 80522 6016 80522 6017 80923 6018 80923 6019 80923 6020 80923 6021 80923	80923 80954 80953 N/A N/A N/A N/A 80923 N/A N/A		Long Term Care (Beds) Palliative Care - Non-Hospice Patients - For Pro Palliative Care - Non-Hospice Patients - Not for Resident Care - For Profit Resident Care - Not for Profit Skilled Care - For Profit Skilled Care - Not for Profit Skilled Nursing Facility Cognitive Impairment Care-For Profit Cognitive Impairment Care-Not For Profit))				
		6101 N/A 6102 89648 6103 89640 6104 89641 6105 N/A 6106 N/A 6107 N/A 6108 N/A 6120 N/A 6121 N/A 6122 N/A 6123 N/A	N/A N/A N/A 80453 N/A N/A N/A N/A N/A N/A N/A		Births/Birthing Centers (Beds) Dialysis Center Inpatient Surgeries (per 100 procedures) Outpatient Surgeries (per 100 procedures Surgicenter - Minor Procedures (per 100 proced Surgicenter - Major Procedures (per 100 proced Surgicenter - Multi - Specialty (per 100 procedur Surgicenter - Single Specialty (per 100 procedur Medical Laboratory Dental Laboratory X-Ray/Imaging Center Optical Establishment	lures) res)					
DO NOT DELETE THIS F		6200 N/A 6201 80601 6202 N/A 6203 80923 6204 N/A 6205 N/A 6206 N/A 6207 N/A 6208 N/A	N/A 80601 N/A 80923 N/A N/A N/A N/A		Cardiac Rehabilitation (Visit) Chemical Dependency & Rehabilitation (Beds) Physical/Occupational Rehabilitiation (Visits) Rehabilitation - General (Beds) Substance Abuse - Counseling (Visits) Substance Abuse - Skilled Medical (Visits) Trauma Rehabilitiation - Skilled Medical (Beds) Trauma Rehabilitiation - Therapy (Beds) Trauma Rehabilitiation - Transitional Living (Beds)	ds)					
DO NOT DELETE THIS F		6400 80611 6401 80610 6402 80611 6403 80611 6404 80613 6405 80610 6406 80610 6407 80611 6408 80611 6409 80997 6410 80990	80611 80610 80611 80611 80613 80610 80610 80611 80611 80997 80990		Acute Care (Beds) All Other Outpatient (Visits) Bassinets - staff enhanced EFM training (Beds) Bassinets - no staff enhanced EFM training (Bed Clinic (Visits) ER - Contracted Physicians (Visits) ER - Employed Physicians (Visits) Maternity (Beds) Neo Natal (Beds) Psychiatric (Beds) Psychiatric (Visits)	ds)					

DO NOT DELETE THIS ROW

Special Instructions:

¹⁾ If your company has no rates for ALL MIA special Sort Codes from 6001 to 6021, leave everything blank for these classes.

If your company has at least one rate for this sub-group, refer to reporting requirements in the update2010 tab.

²⁾ If your company has no rates for all MIA Special Sort Codes from 6101 to 6123, leave everything blank for these classes. If your company has at least one rate for this sub-group, refer to reporting requirements in the update2010 tab.

³⁾ If your company has no rates for ALL MIA special Sort Codes from 6200 to 6208, leave everything blank for these classes. If your company has at least one rate for this sub-group, refer to reporting requirements in the update2010 tab.

4) If your company has no rates for all MIA Special Sort Codes from 6400 to 6410, leave everything blank for these classes. If your company has at least one rate for this sub-group, refer to reporting requirements in the update2010 tab.									

Section A

This section deals with the person completing(or submitting) the information. This is for MIA internal purposes only, and will not be part of the rate guide.

contact name contact name

<u>Contact Name</u> <u>Company Name</u> <u>Address 1</u> <u>City, State Zip</u> <u>phone number</u> <u>email</u>

Format Rules for above items

First Last As it appears on the Premium pages city, state zip xxx-xxx-xxxx remove hyperlink

Section B

This section deals with information that will be on the rate guide. It is for contact information for potential insureds.

Company Name as you would like to be shown on the rate guide

800 number for insureds to call for assistance/questions

website name for insureds and others to visit to obtain info

Format Rules for above items

As it appears on the Premium pages xxx-xxxx-xxxx

www.compname.com (no http://) & remove hyperlink