MARTIN O'MALLEY Governor

ANTHONY G. BROWN Lt. Governor



THERESE GOLDSMITH Insurance Commissioner

KAREN STAKEM HORNIG Deputy Commissioner

EMARIE S. PAYNE Associate Commissioner Property & Casualty

200 St. Paul Street, Suite 2700 Baltimore, Maryland 21202 www.mdinsurance.state.md.us

Bulletin 12-05

DATE:

March 30, 2012

TO:

Medical Professional Liability Insurers

RE:

Medical Professional Liability Rate Guide

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

• Healthcare professionals (physicians and surgeons);

medical professional liability insurance premiums for the following:

- Hospitals, medical day care centers, hospice care programs, assisted living programs, and freestanding ambulatory care facilities;
- Dental healthcare professionals;
- Nursing and certain allied health professionals.
- Certain healthcare technicians and assistants classifications.

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 2011, 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, 2012, 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 Friday August 30th, 2012.

Therese Goldsmith Insurance Commissioner

By:

Emarie S. Payne Associate Commissioner Property & Casualty

Attachments:

- Excel File Format
- Data and File Requirements

Maryland Medical Malpractice Rate Guide Specifications October 2012 edition

SUMMARY OF REVISIONS TO SPECIFICATIONS

Revisions for October 2012 edition

There are no revisions for the 2012 guide.

Revisions for October 2011 edition

1) Under facilities tab, for new classes have been as follows:

a) Rehabilitation - General (Visits)	6209
b) Trauma Rehabilitation – Skilled Medical (Visits)	6210
c) Trauma Rehabilitation - Therapy (Visits)	6211
d) Trauma Rehabilitation – Transitional Living (Visits)	6212

These classes already exist on a per bed basis.

2) All references to the "Old MIA Sort Code" have been eliminated in this document.

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)	MIA determined class code	pre-filled
(G)	ISO Class code	pre-filled
(H)	Company Class Code number	(optional)
(1)	Description/Name of class	<u>pre-filled</u>
(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 BE 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		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, or otherwise listed.
<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 (2012 Edition)

There are no revisions to this edition of the MPL rate guide.

Changes to MPL rate guide spreadsheet (2011 Edition)

- 1) The yellow shaded area below (under Rules for Completing the Spreadsheet) the column letters have been corrected.
- 2) The following classes have been added under the facilities tab

6209	Rehabilitation - General (Visits)
6210	Trauma Rehabilitiation - Skilled Medical (Visits)
6211	Trauma Rehabilitiation - Therapy (Visits)
6212	Trauma Rehabilitiation - Transitional Living (Visits)

RULES FOR COMPLETING THE SPREADSHEETS (reporting requirements) (Instituted in 2010)

- 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, J to L AND N to P 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 J, L 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.

Changes to MPL rate guide spreadsheet (Instituted in the 2010 Edition)

- 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. See notes/rules below.
- 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 THE NEW TECH CLASSES (this was instituted in 2010)

- a) If your company has premiums for any of these classes, provide the premiums like you would for other classes within this spreadsheet. This includes any classes written through a Risk Purchasing Group only.
 If for any class or classes, your company has multiple rates in your manual (for whatever reason...), please contact the MIA first.
- b) If your company automatically provides coverages for any classes under a physician's policy or a corporation policy, enter "rtc".
- c) If your company does not cover any particular set of classes, enter "n/a" for each these classes.
- As this is new section to the rate guide, I assume there may be some questions or confusion. Please don't worry about this, just contact us with any concerns.

NAIC Grp Code	NAIC Comp	Effective Date	Company Name	MIA Special Sort Code	MIA Code	ISO Code	Company Code	y <u>SPECIALTY</u>	Terr 1 Premium	Terr 2 Premium	Terr 3 Premium	leave blank	Accepts B	usiness Ris
				1001	80178	80178		Administrative Medicine						
				1002 1003	80230	80133		Aerospace Medicine Allergy/Immunology						
				1003	80254 80151	80254 80151		Anesthesiology						
				1005	80183	80183		Anesthesiology - All Other						
				1006	80101	80101		Broncho-Esophagology						
				1007 1008	80255	80255		Cardiovascular Disease · No Surgery						
				1008	80256 80237	80256 80237		Dermatology · No Surgery Diabetes · No Surgery						
				1010	80238	80238		Endocrinology · No Surgery						
				1011	80423	80423		Fam/Gen Prac (No Ob) · Minor Surg						
				1012 1013	80420	80420		Fam/Gen Prac(No Ob) · No Surgery Fam/Gen Practice (Inc Ob)(No Major Surg)						
				1013	80421 80240	80421 80240		Forensic/Legal Medicine (Except Psychiatry)						
				1015	80241	80240		Gastroenterology · No Surgery						
				1016	80231	80135		General Preventive Medicine · No Surgery						
				1017	80303	80303		Geneticist No. Company						
				1018 1019	80243 80244	80243 80244		Geriatrics · No Surgery Gynecology · No Surgery						
				1020	80245	80245		Hematology · No Surgery						
				1021	80222	80222		Hospitalist/House Staff						
				1022	80232	80232		Hypnosis						
				1023 1024	80473 80269	80473 80269		IM-Oncology (No Surgery) 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 1029	80258 80259	80258 80259		Laryngology - No Surgery Neoplastic Diseases - No Surgery						
				1030	80260	80260		Nephrology · No Surgery						
				1031	80299	80299		Neurology - incl child - No surgery - Pain Mgmt						
				1032	80261	80261		Neurology (Including Child) · No Surgery						
				1033 1034	80262	80262		Nuclear Medicine						
				1034	80248 80233	80248 80233		Nutrition Occupational Medicine						
				1036	80263	80263		Ophthalmology · No Surgery						
				1037	80264	80264		Otology - No surgery						
				1038 1039	80265	80265		Otorhinolaryngology · No Surgery						
				1040	80266 80267	80266 80267		Pathology - No surgery Pediatrics - No Surgery						
				1041	80234	80234		Pharmacology - Clinical						
				1042	80437	80437		Phys/Phys med/Rehabilitation(Inc Acupuncture)						
				1043	80209	80209		Physical Medicine & Rehab (Major Proc)						
				1044 1045	80208 80208	80208 80208		Physical Medicine & Rehab (Minor Proc) Physical Medicine & Rehab (Non-Invasive)						
				1046	80235	80235		Physician Medicine and Rehabilitation						
				1047	80268	80268		Physicians - N.O.C. No Surgery						
				1048	80236	80236		Public Health						
				1049 1050	80269 80425	80269 80425		Pulmonary Diseases · No Surgery Radiology - Therapy						
				1051	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)						

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					

NAIC Grp	NAIC Com	Effective	Company	MIA Special		ISO	Compan	y
Code	Code	Date	Name	Sort Code	MIA Code	Code	Code	<u>SPECIALTY</u>
				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

Terr 1	Terr 2	Terr 3	leave	Accepts B	usiness	Risk	Purchasing
Premium	Premium	Premium	blank	NEW	RENEW	/AL	Group

NAIC Grp	NAIC Comp	Effective	Company	MIA Special		ISO	Compar	ny	Terr 1	Terr 2	Terr 3	leave	Accepts B	usiness Ris	k Purchasing
Code	Code	Date	Name	Sort Code	MIA Code	Code	Code	SPECIALTY	Premium	Premium	Premium	blank	NEW	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 Code	NAIC Comp Code	Effective Date	Company Name	MIA Special Sort Code 2001 2002 2010 2011 2012 2013 2014 2015 2016 2017 2018 2030 2031 2032 2033 2040 2060 2061 2062 2063 2100 2201 2202 2203 2204 2205 2210 2250	MIA Code 70963 70963 72201 72201 72201 72201 72201 72201 72201 72201 72201 72201 72201 72201 72201 72201 7299 80964 71401 80962 80962 80962 80962 71402 80913 80960 71502 80452 79108 80116 80116 80116 80116 80116 80116 80116 80116 72998 80129 79101 72205	ISO Code 80964 80964 80964 80964 80964 80964 80964 72299 80962 80962 80962 71402 80962 80962 71402 80913 80960 80452 72203 80116 80116 80116 80116 80116 80116 80116 80116	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 - Self-Employed Nurse Practitioner - Class C - 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 - Class D - Self-Employed Nurse Practitioner (Prescribing) Nurse Practitioner (Prescribing) Nurse Midwife (Dir Spvs) Nurse Midwife (Dir Spvs) Nurse Midwife (Dir Spvs) - Shared Limits Nurse Midwife (Indir Spvs) - Shared Limits Nurse Midwife (Indir Spvs) - Shared Limits Nurse Anesthetist (Spvs By Ane) Nurse Anesthetist (Spvs By Sur) Nurse Anesthetist (Spvs By Sur) - Shared Limits Nurse Anesthetist (Spvs By Sur) - Shared Limits 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 - Feneroliping) Physician Surgical Assistant Perfusionist - Employed
				2601 2610 2611 2612 2620 2621 2630 2631 2632 2634 2650	80410 71801 79801 71801 72001 72003 80993 80994 80950 80950 72401	80410 79801 79801 71801 59181 59181 72301 72303 80950 80950 72401		Chiropractor Optometrist - self-employed Optometrys - 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

Terr 1

Premium

Terr 2

Terr 3

blank

Premium Premium

leave Accepts Business Risk Purchasi

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.

NAIC Grp Code	NAIC Comp Code	Effective Date	Company Name	MIA Special Sort Code	MIA Code	ISO Code	Company Code	Description/Name of Class
Code	Code	Date	Name	3000	n/a	Code	Code	Audiologists - Employed
				3001	n/a			Basic / Intermediate Emergency Medical Technician - Employed
				3002	n/a			Bio-medical Technician/Technologist - Employed
				3003	n/a			Blood Bank Technician/Technologist - Employed
				3004	n/a			Cardiology Technician/Technologist - Employed
				3005	n/a			Case Manager Individual - Employed
				3006	n/a			Case Manager Separate Limit - Employed
				3007	n/a			Chiropractic Assistant - Employed
				3008	n/a			Circulation Technician/Technologist - Employed
				3009	n/a			Clinical Lab Technician/Technologist - Employed
				3010	n/a			Clinical/Rehabilitation Counselor - Employed
				3011	n/a			Diagnostic Medical Sonographer - Employed
				3012	n/a			Dialysis Technician/Technologist - Employed
				3013	n/a			Dietitian - employed
				3014	n/a			EEG Technician/Technologist - Employed
				3015	n/a			EKG Technician/Technologist - Employed
				3016	n/a			Electrologist - Employed
				3017	n/a			Histologic Technician/Technologist - Employed
				3018	n/a			Home Health - Employed
				3019	n/a			Home Health Aide - Employed
				3020	n/a			Hospital Pharmacy Technician/Technologist - Employed
				3021	n/a			Medical Assistant - Employed
				3022	n/a			Medical Laboratory Technician/Technologist - Employed
				3023	n/a			Medical Records Administrator - Employed
				3024	n/a			Medical Records Technician/Technologist - Employed
				3025 3026	n/a n/a			Medical Technician/Technologist Assistant - Employed
				3027	n/a			Nuclear Medical Technician/Technologist - Employed Nutritionist - employed
				3028	n/a			Occupational Therapists - Employed
				3029	n/a			Occupational Therapists - Employed 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			Orthotist/Prosthetist - Employed
				3035	n/a			Orthotist/Prosthetist Technician - Employed
				3036	n/a			Paramedic/EMT (Certified) - Employed
				3037	n/a			Pedorthist - Employed
				3038	n/a			Pharmacist Technician/Technologist/Assistant - Employed
				3039	n/a			Phlebotomist - 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 - 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
				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
DO NOT 5)	DOW		3054	n/a			X-Ray Technician/Machine Operator - Employed
DO NOT L	DELETE THIS	KUW						

Terr 1 Terr 2 Terr 3 leave Accepts Business Risk Purchasing Premium Premium blank NEW RENEWAL Group

NAIC Grp NAIC Comp Effective Company Code Code Date Name	MIA Special Sort Code	MIA Code	ISO Code	Company Code	Description/Name of Class	Terr 1 Premium	Terr 2 Premium	Terr 3 Premium	leave blank	Accepts Business NEW RENEWA	Risk Purchasing L Group
	3100	n/a			Health Sc/Biologist (employed)						·
	3101	n/a			Health Services NOC - Medical Office Asst (employed)						
	3102 3103	n/a n/a			Health Services NOC - Operating Room Tech (employed) Health Services NOC - Paramedic/EMT (employed)						
	3103	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	0000	- 1-			Audialasiata Oalf Faralauad						
	3200 3201	n/a n/a			Audiologists - Self-Employed Basic / Intermediate Emergency Medical Technician - Self-Employed						
	3201	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 3210	n/a n/a			Clinical Lab Technician/Technologist - Self-Employed Clinical/Rehabilitation Counselor - Self-Employed						
	3210	n/a			Diagnostic Medical Sonographer - Self-Employed						
	3212	n/a			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 3220	n/a n/a			Home Health Aide - Self-Employed 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 3228	n/a			Nutritionist - self-employed Occupational Therapist - Self-Employed						
	3228	n/a n/a			Occupational Therapy Seistant - 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						
	3237 3238	n/a n/a			Pedorthist - Self-Employed 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						

NAIC Grp Code	NAIC Comp Code	Effective Date	Company Name	MIA Special Sort Code	MIA Code	ISO Code	Company Code	Description/Name of Class	Terr 1 Premium	Terr 2 Premium	Terr 3 Premium	leave blank	usiness RENEWAL	Risk Purcl Group	
				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 (Code	Grp NAIC Com Code	D Effective Date	e Company Name	MIA Special Sort Code 5001 5002 5003 5004 5005 5006 5007 5008 5010 5011 5012 5013 5014 5015 5016 5017 5100 5101	MIA Code 89701 89702 89703 89704 89705 89706 89707 89708 89710 89711 89711 89713 80208 80209 80211 80211 89740 80964	ISO Code 80211 80211 80211 80211 80211 80211 80210 80211 80210 80712 89713 80208 80209 80211 80210 80964 80964	Company Code	Description/Name of Class Dentist - Not Otherwise Classified Orthodontics (Local Anesthetics Only) Pedodontist (Local Anesthetics Only) Periodontist (Local Anesthetics Only) Prosthodontist (Local Anesthetics) Endodontics (Local Anesthetics) Endodontics (Local Anesthetics Only) Oral Pathologist Public Health Dentist Dentist - Not Oral Surgeon, Sedation Oral Or Maxillofacial Surgeon Dentist - Not Oral Surgeon, Anesthesia Oral/Maxillofacial Surgeon (Hosp. , Surgi-center Specialists In Dental Anesthesia Host Dentist Implants (Incl. osseointegration) Dental Pathologist Temporomandibular Joint Specialist Dental Hygienist Nurse-Student Nurse Nurse-Dental Assistant	Terr 1 Premium	Terr 2 Premium	Terr 3 Premium	leave blank		usiness Ris RENEWAL	k Purchasing Group
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NAIC Grr NAIC Comr Effective Code Code Date	Name Sort Code MIA Code 6001 80522 6002 80522 6003 80926 6004 80926 6005 80522 6006 80522 6007 80522 6008 80923 6010 80923 6011 80923 6011 80923 6012 80954 6013 80953 6015 80522 6016 80522 6017 80923 6018 80923 6019 80923 6019 80923	ISO Company Code 80522 80522 80926 N/A N/A N/A 80522 N/A N/A 80923 80923 80954 80953 N/A	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 - Not for Profit Intermediate Care - Not for Profit Intermediate Care Facility Long Term Care (Beds) Palliative Care - Non-Hospice Patients - Not for Profit (Visits) Resident Care - Not for Profit Skilled Care - Not for Profit Skilled Care - Not for Profit Skilled Nursing Facility Cognitive Impairment Care-For Profit
DO NOT DELETE THIS ROW	6021 80923	N/A	Cognitive Impairment Care-Not For Profit
DO NOT BELETE THIS NOW	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	Births/Birthing Centers (Beds) Dialysis Center Inpatient Surgeries (per 100 procedures) Outpatient Surgeries (per 100 procedures Surgicenter - Minor Procedures (per 100 procedures) Surgicenter - Major Procedures (per 100 procedures) Surgicenter - Multi - Specialty (per 100 procedures) Surgicenter - Single Specialty (per 100 procedures) Medical Laboratory Dental Laboratory X-Ray/Imaging Center Optical Establishment
DO NOT DELETE THIS ROW			·
	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 6209 80923 6210 N/A 6211 N/A 6212 N/A	N/A 80601 N/A 80923 N/A N/A N/A N/A 80923 N/A N/A	Cardiac Rehabilitation (Visit) Chemical Dependency & Rehabilitation (Beds) Physical/Occupational Rehabilitation (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) Rehabilitation - General (Visits) Trauma Rehabilitiation - Skilled Medical (Visits) Trauma Rehabilitiation - Therapy (Visits) Trauma Rehabilitiation - Therapy (Visits) Trauma Rehabilitiation - Therapy (Visits)
DO NOT DELETE THIS ROW	2422		
DO NOT DELETE THIS ROW	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 (Beds) Clinic (Visits) ER - Contracted Physicians (Visits) ER - Employed Physicians (Visits) Maternity (Beds) Neo Natal (Beds) Psychiatric (Beds) Psychiatric (Visits)
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>phone number</u> <u>email</u>

Format Rules for above items

First Last As it appears on the Premium pages 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 website name for insureds and others to visit to obtain info

to visit to obtain i

Format Rules for above items

As it appears on the Premium pages xxx-xxxx www.compname.com (no http://) & remove hyperlink