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

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

# Bulletin 11-05

DATE: March 30, 2011

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 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.

**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 2010, 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, 2011, 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 Wednesday September 7, 2011.

Beth Sammis Acting Insurance Commissioner

#### Signature on file with original

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By:

P. Randi Johnson Associate Commissioner Property & Casualty

Attachments:

- Excel File Format
- Data and File Requirements

## Maryland Medical Malpractice Rate Guide Specifications October 2011 edition

# SUMMARY OF REVISIONS TO SPECIFICATIONS

# **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:

<u>Column</u> (A)	Description 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)
(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) "Yes" if accepting NEW business, "No" if not.
- (O) "Yes" if accepting RENEWAL business, "No" if not.
- (P) 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 Completion

a) All cells for Columns A to D are filled for all listed classes, even if your company has no rates for any particular classes. Do not leave any blank.

b) Premium cells – Do not use dollar signs and commas. Round to the nearest whole number, except for certain facilities classes where the need to retain dollars and cents is needed.

\_\_\_\_\_ 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.

## Territorial verification

\_\_\_\_\_ a) Make sure the rates correspond to the correct territories. Territories are defined in the **Excel 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) Make sure website is in form of www.(name).com (or .net). Do not include http://

#### 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 AGroup code is requiredColumn DGroup or Company name is requiredColumns J, L and KUse n/a for all three columnsAll 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 NAIC Comp Effective Code Code Date	Company Name	MIA Special Sort Code      MIA Code        1001      80178        1002      80230        1003      80254        1004      80151        1005      80183        1006      80101        1007      80255        1008      80256        1009      80237        1010      80288        1011      80420        1013      80421        1015      80241        1016      80231	ISO Code 80178 80133 80254 80151 80183 80101 80255 80256 80237 80238 80423 80420 80421 80240 80241 80241	Administrative Medicine Aerospace Medicine Allergy/Immunology Anesthesiology - All Other Broncho-Esophagology Cardiovascular Disease - No Surgery Dermatology - No Surgery Diabetes - No Surgery Endocrinology - No Surgery Fam/Gen Prac (No Ob) - Minor Surg Fam/Gen Practice (Inc Ob)(No Major Surg) Forensic/Legal Medicine (Except Psychiatry) Gastroenterology - No Surgery General Preventive Medicine - No Surgery	Terr 1 Premium	Terr 2 Premium	Terr 3 Premium	leave blank	Accepts Bu: NEW	siness RENEWAL	Ris
		1018      80243        1019      80244        1020      80245        1021      80222        1022      80232        1023      80473        1024      80269        1025      80243        1026      80283        1027      80257        1028      80258        1029      80259        1030      80262        1031      80299        1032      80261        1033      80262        1034      80243        1035      80233        1036      80263        1037      80264        1038      80265        1039      80266        1040      80267        1041      80234        1042      80437        1043      80209        1044      80208        1045      80208        1046      80235        1047      80268        1048      80269        1050      80247 </td <td>80243 80244 80245 80222 80232 80473 80269 80246 80283 80257 80258 80259 80260 80299 80261 80262 80248 80233 80263 80263 80266 80267 80234 80265 80266 80267 80238 80268 80268 80267 80238 80268 80269 80268 80269 80268 80269 80268</td> <td>Geriatrics · No Surgery Gynecology · No Surgery Hematology · No Surgery Hospitalist/House Staff Hypnosis IM-Oncology (No Surgery) IM-Pulmonary (No Surgery) Infectious Diseases · No Surgery Intensive Care Medicine Internal Medicine · No Surgery Laryngology - No Surgery Neoplastic Diseases · No Surgery Nephrology · No Surgery Neurology · Incl child · No surgery · Pain Mgmt Neurology (Including Child) · No Surgery Nuclear Medicine Ophthalmology · No Surgery Otology · No Surgery Otology · No surgery Pediatrics · No Surgery Pharmacology · Clinical Physical Medicine &amp; Rehab (Major Proc) Physical Medicine &amp; Rehab (Major Proc) Physical Medicine &amp; Rehab (Monor Proc) Physical Medicine &amp; Rehab (Non-Invasive) Physical Medicine &amp; Rehab (Non-Invasive) Physican Medicine &amp; Rehab (Non-Invasive) Physican Medicine &amp; No Surgery Public Health Pulmonary Diseases · No Surgery Radiology · Therapy Radiology · No Surgery Rhinology · No Surgery Urgent Care Med (No Hospital ER)</td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td> <td></td>	80243 80244 80245 80222 80232 80473 80269 80246 80283 80257 80258 80259 80260 80299 80261 80262 80248 80233 80263 80263 80266 80267 80234 80265 80266 80267 80238 80268 80268 80267 80238 80268 80269 80268 80269 80268 80269 80268	Geriatrics · No Surgery Gynecology · No Surgery Hematology · No Surgery Hospitalist/House Staff Hypnosis IM-Oncology (No Surgery) IM-Pulmonary (No Surgery) Infectious Diseases · No Surgery Intensive Care Medicine Internal Medicine · No Surgery Laryngology - No Surgery Neoplastic Diseases · No Surgery Nephrology · No Surgery Neurology · Incl child · No surgery · Pain Mgmt Neurology (Including Child) · No Surgery Nuclear Medicine Ophthalmology · No Surgery Otology · No Surgery Otology · No surgery Pediatrics · No Surgery Pharmacology · Clinical Physical Medicine & Rehab (Major Proc) Physical Medicine & Rehab (Major Proc) Physical Medicine & Rehab (Monor Proc) Physical Medicine & Rehab (Non-Invasive) Physical Medicine & Rehab (Non-Invasive) Physican Medicine & Rehab (Non-Invasive) Physican Medicine & No Surgery Public Health Pulmonary Diseases · No Surgery Radiology · Therapy Radiology · No Surgery Rhinology · No Surgery Urgent Care Med (No Hospital ER)							

Risk Purchasing Group

NAIC Grp	NAIC Cor		Company	MIA Special		ISO	Compa	ny	Terr 1	Terr 2	Terr 3	leave	Accepts B	usiness R	isk Purchasin
Code	Code	Date	Name	Sort Code		Code	Code	<u>SPECIALTY</u>	Premium	Premium	Premium	blank	NEW	RENEWA	L 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	80297	80297		Dermatology W/ Liposuction							
				1110	80271	80271		Diabetes · Minor Surgery							
				1111	80157	80157		Emergency Medicine - Inc. Major Surgery							
				1112	80102	80102		Emergency Medicine (No Major Surgery)							
				1113	80103	80103		Endocrinology - Surgery							
				1114	80272	80272		Endocrinology · Minor Surgery							
				1115	80117	80117		Family or General Practice - Surgery / No OB							
				1116 1117	80117 80273	80117 80273		FGP (With Obstetrics) FP - Incl. deliveries							
				1117	80273 80274	80273									
				1110	80104	80274		Gastroenterology · Minor Surgery Gastroenterology-Surgery							
				1120	80104	80104		General Surgery - N.O.C							
				1120	80143	80143		General Surgery (Minor Surgery)							
				1122	80276	80276		Geriatrics · Minor Surgery							
				1123	80105	80105		Geriatrics-Surgery							
				1120	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 1148	80158 80291	80158 80291		Otology - Surgery							
				1148	80291 80155	80291 80155		Otorhinolaryngology · Minor Surgery Otorhinolaryngology · With Plastic - Surgery							
				1149	80155	80155 80159		Otorhinolayngology - Major Surgery - No Plastic							
				1150	80292	80292		Pathology - Minor surgery	,						
				1131	00202	00202		i allology willor burgery							

NAIC Grp	NAIC	Com <sub>l</sub> Effective	e Company	<b>MIA Special</b>		ISO	Compar	ıy	Terr 1	Terr 2	Terr 3	leave	Accepts E	Business F	Risk Purchasir
Code	Code	Date	Name	Sort Code	MIA Code	Code	Code	SPECIALTY	Premium	Premium	Premium	blank	NEW	RENEWA	L Group
				1152	80293	80293		Pediatrics · Minor Surgery							
				1153	80294	80294		Physicians – This is a N.O.C. classification							
				1154	80308	80301		Pulmonary Diseases · Minor Surgery							
				1155	80449	80253		Radiology - Incl. Dye - minor surgery							
				1156	80280	80280		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	NAIC Comp	Effective	Company	<b>MIA Special</b>		ISO	Compar	ıy	Terr 1	Terr 2	Terr 3	leave	Accepts E	Business 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 C Code	Grp NAIC Comp Code	Effective Date	Company Name	MIA Special Sort Code 2001 2002 2010 2011 2012 2013 2014 2015 2016 2017 2018 2019 2030 2031 2030 2031 2032 2033 2040 2060 2061 2062 2063 2100 2201 2202 2203 2204 2205 2210	MIA Code 70963 70963 72201 7200 80962 80962 71402 80960 71502 80452 79108 80116 80116 80116 80116 80116 80129 80912 80128 79108 80116 80129 80128 80120 79108 80116 80116 80116 80116 80129 79100 80129 79108 80129 79100 80129 79108 80129 79100 80129 79100 80129 79100 80129 79100 80129 79100 80129 79100 80129 79100 80129 79100 80129 79100 80129 79100 80129 79100 80129 79100 80129 79100 80129 79100 79101 72205	ISO Code 80964 80964 80964 80964 80964 80964 80964 80964 80964 80964 80962 80962 80962 80962 80962 80962 80962 80962 80962 80962 80962 80962 80962 80962 80962 80962 80964 80962 80964 800	Company Code	Description/Name of Class Nurse - RN Nurse - LPN Nurse Practitioner - Class A - Employed Nurse Practitioner - Class B - Employed Nurse Practitioner - Class B - Employed Nurse Practitioner - Class B - Self-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 (Dir Spvs) - Shared Limits Nurse Midwife (Indir Spvs) - Shared Limits Nurse Midwife (Spvs By Ane) Nurse Anesthetist (Spvs By Ane) Nurse Anesthetist (Spvs By Sur) - Shared Limits Nurse Anesthetist (Spvs By Sur) - Shared Limits - Physician Assistant - Employed - Class 3 Physician Surgical Assistant - Shared Limits Physician Surgical Assistant - Shared Limits Nurse Anesthetist - Employed	Terr 1 Premium	F
				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 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		

Terr 2 Terr 3

Premium Premium

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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.

Code      Date      Name      Sector Code			Effective Company	MIA Special	MIA	ISO	Company		Terr 1	Terr 2	Terr 3		Accepts	
301  n/a  Basic / Intermediatic Emergency Medical Technician Technicoga: Employed    302  n/a  Bood Bark Technical Technician Technicoga: Employed    303  n/a  Basic Bark Technican Technicoga: Employed    304  Case Manager findvistagi  Employed    305  n/a  Case Manager findvistagi    306  n/a  Case Manager findvistagi    307  n/a  Case Manager findvistagi    308  n/a  Case Manager findvistagi    309  n/a  Case Manager findvistagi    3011  n/a  Case Manager findvistagi    3012  n/a  Dilgiposte Motional Sonographer - Employed    3013  n/a  Dilgiposte Motiongi - Employed    3014  n/a  EE Cifferina Technologi - Employed    3015  n/a  Electrologi - Employed    3016  n/a  Herms Health - Employed    3017  n/a  Herms Health - Employed    3018  n/a  Herms Health - Employed    3021  n/a  Medical Roords Administar - Employed    3022  n/a  Medical Roords Administar - Employed    3033  n/a  Medical Roords Administar - Employed    3044  Medical Roords Administar - Employed    3055  n/a <td< td=""><td>Code</td><td>Code</td><td>Date Name</td><td></td><td></td><td>Code</td><td>Code</td><td>•</td><td>Premium</td><td>Premium</td><td>Premium</td><td>blank</td><td>NEW</td><td>RENEWAL</td></td<>	Code	Code	Date Name			Code	Code	•	Premium	Premium	Premium	blank	NEW	RENEWAL
302n/aBio-modelal Technician/Technicigat - Employed303n/aCardiology Technician/Technicigat - Employed304n/aCardiology Technician/Technicigat - Employed305n/aCardiology Technician/Technicigat - Employed306n/aCardiology Technician/Technicigat - Employed307n/aCardiology Technician/Technicigat - Employed308n/aCardiology Technician/Technicigat - Employed309n/aCardiology Technician/Technicigat - Employed3010n/aCardiology Technician/Technicigat - Employed3011n/aEEG Technician/Technicigat - Employed3012n/aDelaying Technician/Technicigat - Employed3013n/aEEG Technician/Technicigat - Employed3014n/aEEG Technician/Technicigat - Employed3015n/aEEG Technician/Technicigat - Employed3016n/aEentrologit - Employed3017n/aHendel Hendel Technicigat - Employed3018n/aHendel Hendel Technicigat - Employed3020n/aMedical Assistant - Employed3021n/aMedical Assistant - Employed3022n/aMedical Assistant - Employed3033n/aMedical Assistant - Employed3044n/aMedical Assistant - Employed3055n/aMedical Assistant - Employed3066n/aMedical Assistant - Employed3077n/aMedical Assistant - Employed3080n/aMedical Assistant - Employed								<b>o i i j</b>						
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3006      r/a      Case Manager Separate Limit: Employed        3007      r/a      Circulation Technologist - Employed        3008      r/a      Circulation Technologist - Employed        3009      r/a      Circulation Technologist - Employed        3001      r/a      Diaprostit Modical Scoregraphic Provided        3011      r/a      Diaprostit Modical Scoregraphic Provided        3012      r/a      Diaprostit Modical Scoregraphic Provided        3013      r/a      Electrohysical Employed        3014      r/a      Electrohysical Employed        3015      r/a      Electrohysical Employed        3016      r/a      Electrohysical Employed        3017      r/a      Medical Assistant - Employed        3018      r/a      Hospitel Pharmacy Technologist - Employed        3019      r/a      Medical Assistant - Employed        3020      r/a      Medical Assistant - Employed        3021      r/a      Medical Assistant - Employed        3022      r/a      Medical Assistant - Employed        3023      r/a      Medical Assistant - Employed        3024 <t< td=""><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td><td></td></t<>														
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3008      n'a      Cincialian Technician Techniciant - Employed        3010      n'a      Clinical Lib Techniciant Technicigist - Employed        3011      n/a      Dialoginatis Medical Sonographer - Employed        3012      n/a      Dialoginatis Techniciant Techniciant - Employed        3013      n/a      Dialoginatis Techniciant - Employed        3014      n/a      Dialoginatis Techniciant - Employed        3015      n/a      Dialoginatis Techniciant - Employed        3016      n/a      Estratogist - Employed        3017      n/a      Histologinatist - Employed        3018      n/a      Histologinatist - Employed        3018      n/a      Histologinatist - Employed        3019      n/a      Histologinatist - Employed        3020      n/a      Modical Laboardy Techniciant Technologist - Employed        3021      n/a      Modical Laboardy Techniciant Technologist - Employed        3022      n/a      Medical Techniciant Technologist - Employed        3023      n/a      Medical Techniciant Technologist - Employed        3022      n/a      Medical Techniciant Technologist - Employed        3023														
and      Clinical Lab Technican Technicangat - Employed        3010      n/a      Diagnostic Medical Sonography - Employed        3011      n/a      Diagnostic Medical Sonography - Employed        3012      n/a      Diagnostic Medical Sonography - Employed        3013      n/a      Dietain - employed        3014      n/a      Dietain - employed        3015      n/a      EGT certinican Technologist - Employed        3016      n/a      EGT certinican Technologist - Employed        3017      n/a      Heatogust - Employed        3018      n/a      Heatogust - Employed        3019      n/a      Heatogust - Employed        3019      n/a      Heatogust - Employed        3020      n/a      Heatogust - Employed        3021      n/a      Medical Records Technologist - Employed        3022      n/a      Medical Records Technologist - Employed        3023      n/a      Medical Records Technologist - Employed        3023      n/a      Medical Records Technologist - Employed        3024      n/a      Medical Records Technologist - Employed        3025      n/a														
3010n/aClinical Rohabilitation Counselor - Employed3011n/aDiagnostit Medical Snorgrepher - Employed3012n/aDialitation - employed3013n/aEEG Technician/Technologist - Employed3014n/aEEG Technician/Technologist - Employed3015n/aHistologi Technician/Technologist - Employed3016n/aElectrologist - Employed3017n/aHistologi Technician/Technologist - Employed3018n/aHome Health Ade - Employed3019n/aHome Health Ade - Employed3020n/aHome Health Ade - Employed3021n/aHome Health Ade - Employed3022n/aHome Health Ade - Employed3023n/aHome Health Ade - Employed3024n/aHome Health Ade - Employed3025n/aMedical Assistant - Employed3026n/aMedical Assistant - Employed3027n/aMedical Assistant - Employed3028n/aOccupational Technician/Technologist - Employed3029n/aOccupational Technician/Technologist - Employed3031n/aOccupational Technician/Technologist - Employed3032n/aOccupational Technician/Technologist - Employed3033n/aOccupational Technician/Technologist - Employed3034n/aOccupational Technician/Technologist - Employed3035n/aOptimistic Technician/Technologist - Employed3036n/aOptimistic Technician/Technologist - Emplo								<b>o</b> , , ,						
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3013  n'a  Dietitan - employed    3014  n'a  EGC Technician/Technologist - Employed    3015  n'a  Electrologist - Employed    3016  n'a  Electrologist - Employed    3017  n'a  Histologic Technician/Technologist - Employed    3018  n'a  Home Health - Employed    3020  n'a  Home Health - Employed    3021  n'a  Home Health - Employed    3022  n'a  Medical Assistant - Employed    3023  n'a  Medical Assistant - Employed    3024  n'a  Medical Assistant - Employed    3025  n'a  Medical Assistant - Employed    3026  n'a  Medical Assistant - Employed    3027  n'a  Medical Technician/Technologist - Employed    3028  n'a  Nutclear Medical Technician/Technologist - Employed    3029  n'a  Occupational Therapista - Employed    3029  n'a  Occupational Therapista - Employed    3020  n'a  Optimation/Gastian - Employed    3021  n'a  Optimation/Gastian - Employed    3022  n'a  Optimation/Gastian - Employed    3031  n'a  Optimation/Gastian - Employed    3032  n'a  Optimatin/Cassist														
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3015n/aEKG Tachnican/Tachnologist - Employed3017n/aHistologist - Employed3017n/aHistologist - Employed3018n/aHome Health - Employed3019n/aHome Health - Employed3020n/aHoge Health - Employed3021n/aMedical Assistant - Employed3022n/aMedical Laboratory Tachnician/Technologist - Employed3023n/aMedical Records Administrator - Employed3024n/aMedical Records Administrator - Employed3025n/aMedical Records Administrator - Employed3026n/aMedical Technologist - Employed3027n/aNuclear Medical Technologist - Employed3028n/aNuclear Medical Technologist - Employed3029n/aOccupational Thorapists - Employed3029n/aOccupational Thorapist - Employed3029n/aOccupational Thorapist - Employed3031n/aOccupational Thorapist - Employed3032n/aOccupational Thorapist - Employed3033n/aOccupational Thorapist - Employed3034n/aOccupational Thorapist - Employed3035n/aOctupational Thorapist - Employed3036n/aOptical - employed3037n/aOptical - employed3038n/aOptical - employed3039n/aOptical - employed3039n/aOptical - employed3039n/aParamedical Technical - Employed														
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3018  r/a  Home Health Aide - Employed    3020  r/a  Hospital Phamazy Technician/Technologist - Employed    3021  r/a  Medical Assistant - Employed    3022  r/a  Medical Assistant - Employed    3023  r/a  Medical Assistant - Employed    3024  r/a  Medical Records Technician/Technologist - Employed    3025  r/a  Medical Technician/Technologist - Employed    3026  r/a  Medical Technician/Technologist - Employed    3027  r/a  Mutrinionist - employed    3028  r/a  Medical Technician/Technologist - Employed    3027  r/a  Mutrinionist - employed    3028  r/a  Occupational Threapists - Employed    3029  r/a  Occupational Threapists - Employed    3030  r/a  Optican - employed    3031  r/a  Optican - employed    3032  r/a  Optican - employed    3033  r/a  Optican - employed    3034  r/a  Optican - employed    3035  r/a  Optican - employed    3036  r/a  Optican - employed    3037  r/a  Optican - employed    3038  r/a  Optican - employed    3039 <td></td>														
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3025n/aMedical Technician/Technologist Assistant - Employed3026n/aNuclear Medical Technician/Technologist - Employed3027n/aNutrilionist - employed3028n/aOccupational Therap Assistant - Employed3029n/aOccupational Therap Assistant - Employed3030n/aOptinalmologic Technician - Employed3031n/aOptional - employed3032n/aOptional - employed3033n/aOptional - employed3034n/aOptional - Employed3035n/aOptionalin/Assistant - Employed3036n/aOptionalin/Assistant - Employed3037n/aOptionalin/Assistant - Employed3038n/aOptionalin/Assistant - Employed3039n/aParamedic/EMT (Certified) - Employed3039n/aPharamedic/EMT (Certified) - Employed3039n/aPhilobtomist - Employed3039n/aPhilobtomist - Employed3039n/aPhilobtomist - Employed3039n/aPhilobtomist - Employed3039n/aPhilobtomist - Employed3039n/aPhilobtomist - Employed3031n/aPhilobtomist - Employed3032n/aPhilobtomist - Employed3039n/aPhilobtomist - Employed3039n/aPhilobtomist - Employed3040n/aRadiologic Technician/Technologist - Employed3041n/aRadiologic Technician/Existant - Employed														
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3048n/aRespiratory Therapist - Employed3049n/aRespiratory Therapist Technician/Technologist - Employed														
3049 n/a Respiratory Therapist Technician/Technologist - Employed														
3050 n/a Speech Hearing I nerapist - Employed														
				3050	n/a			Speech nearing merapist - Employed						

# DO NOT DELETE THIS ROW

#### DO NOT DELETE THIS ROW

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
0004	n/a	
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)
3100	n/a	
		Technician NOC - Level I (employed)
3108	n/a	Technician NOC - Level II (employed)
3109	n/a	Laboratory Aide - Employed
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
3204	n/a	Case Manager Individual - Self-Employed
3205	n/a	Case Manager Separate Limit - Self-Employed
3200	n/a	Chiropractic Assistant - Self-Employed
3207	n/a	Circulation Technician/Technologist - Self-Employed
		<b>a</b> 1, <i>j</i>
3209	n/a n/a	Clinical Lab Technician/Technologist - Self-Employed
3210		Clinical/Rehabilitation Counselor - Self-Employed
3211 3212	n/a	Diagnostic Medical Sonographer - Self-Employed
	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	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

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 Grp NAIC Comp Effective Company Code Code Date Name	MIA Special      ISO        Sort Code      MIA Code      Code        5001      89701      8021        5002      89702      8021        5003      89703      8021        5004      89704      8021        5005      89705      8021        5006      89706      8021        5006      89706      8021        5007      89707      8021        5008      89708      8021        5009      89709      8021        5010      89710      8021        5011      89711      8021        5012      89713      8971        5013      89713      8971        5014      80208      80209        5015      80209      8020        5015      80209      8020        5015      8021      8021        5017      80211      8021        5010      89740      8021        5015      80209      8020        5016      80211      8021	1 1 1 1 1 1 1 0 0 0 2 2 3 8 8 9 1 0 0 0 4	Description/Name of Class Dentist - Not Otherwise Classified Orthodontics (Local Anesthetics Only) Pedodontist (Local Anesthetics Only) Prosthodontist (Local Anesthetics) Endodontics (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	Accepts Business Risk P NEW RENEWAL G	
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NAIC Grr NAIC Comr Effective	Company MIA Special	ISO Company		Terr 1	Terr 2	Terr 3	leave	Accepts Business	Risk Purchasing
Code Code Date	Name Sort Code MIA Code	Code Code	Description/Name of Class		Premium		blank	NEW RENEWAL	Group
	6001 80522	80522	Assisted Living Facility						
	6002 80522 6003 80926	80522 80926	Extended Congregate Care Hospice For Profit - In-Patient Care (Beds)						
	6004 80926	80926	Hospice Not for Profit - In-Patient Care (Beds)						
	6005 80522	N/A	Independent Care - For Profit						
	6006 80522	N/A	Independent Care - Not for Profit						
	6007 80522	80522	Independent Living Facility						
	6008 80923 6009 80923	N/A N/A	Intermediate Care - For Profit Intermediate Care - Not for Profit						
	6010 80923	80923	Intermediate Care Facility						
	6011 80923	80923	Long Term Care (Beds)						
	6012 80954	80954	Palliative Care - Non-Hospice Patients - For Prof						
	6013 80953 6015 80522	80953 N/A	Palliative Care - Non-Hospice Patients - Not for I Resident Care - For Profit	Profit (VISIts	5)				
	6016 80522	N/A	Resident Care - Not for Profit						
	6017 80923	N/A	Skilled Care - For Profit						
	6018 80923	N/A	Skilled Care - Not for Profit						
	6019 80923 6020 80923	80923 N/A	Skilled Nursing Facility Cognitive Impairment Care-For Profit						
	6021 80923	N/A N/A	Cognitive Impairment Care-Not For Profit						
DO NOT DELETE THIS ROW			5 1						
	6101 N/A	N/A	Births/Birthing Centers (Beds)						
	6102 89648 6103 89640	N/A N/A	Dialysis Center Inpatient Surgeries (per 100 procedures)						
	6104 89641	N/A 80453	Outpatient Surgeries (per 100 procedures)						
	6105 N/A	N/A	Surgicenter - Minor Procedures (per 100 procedu	ures)					
	6106 N/A	N/A	Surgicenter - Major Procedures (per 100 procedures						
	6107 N/A 6108 N/A	N/A	Surgicenter - Multi - Specialty (per 100 procedur						
	6120 N/A	N/A N/A	Surgicenter - Single Specialty (per 100 procedur Medical Laboratory	es)					
	6121 N/A	N/A	Dental Laboratory						
	6122 N/A	N/A	X-Ray/Imaging Center						
DO NOT DELETE THIS ROW	6123 N/A	N/A	Optical Establishment						
DO NOT DELETE THIS ROW	6200 N/A	N/A	Cardiac Rehabilitation (Visit)						
	6201 80601	80601	Chemical Dependency & Rehabilitation (Beds)						
	6202 N/A	N/A	Physical/Occupational Rehabilitiation (Vistis)						
	6203 80923 6204 N/A	80923 N/A	Rehabilitation - General (Beds)						
	6204 N/A	N/A N/A	Substance Abuse - Counseling (Visits) Substance Abuse - Skilled Medical (Visits)						
	6206 N/A	N/A	Trauma Rehabilitiation - Skilled Medical (Beds)						
	6207 N/A	N/A	Trauma Rehabilitiation - Therapy (Beds)						
	6208 N/A	N/A	Trauma Rehabilitiation - Transitional Living (Bed Rehabilitation - General (Visits)	ls)					
	6209 80923 6210 N/A	80923 N/A	Trauma Rehabilitiation - Skilled Medical (Visits)						
	6211 N/A	N/A	Trauma Rehabilitiation - Therapy (Visits)						
	6212 N/A	N/A	Trauma Rehabilitiation - Transitional Living (Visit	ts)					
DO NOT DELETE THIS ROW	6400 80614	00014	Aquita Cara (Pada)						
	6400 80611 6401 80610	80611 80610	Acute Care (Beds) All Other Outpatient (Visits)						
	6402 80611	80611	Bassinets - staff enhanced EFM training (Beds)						
	6403 80611	80611	Bassinets - no staff enhanced EFM training (Bed	ds)					
	6404 80613	80613	Clinic (Visits)						
	6405 80610 6406 80610	80610 80610	ER - Contracted Physicians (Visits) ER - Employed Physicians (Visits)						
	6407 80611	80611	Maternity (Beds)						
	6408 80611	80611	Neo Natal (Beds)						
	6409 80997	80997	Psychiatric (Beds)						
DO NOT DELETE THIS ROW	6410 80990	80990	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	Company Name	contact name phone number	contact name <u>email</u>							
Format Rules for above items First Last	As it appears on the Premium pages	XXX-XXX-XXXX	remove hyperlink							
Section P										
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 <u>for assistance/questions</u>	website name for insureds and others to visit to obtain info								
Format Rules for above items As it appears on the Premium pages	xxx-xxx-xxxx	www. <i>compname</i> .com (no http:/	/) & remove hyperlink							