Medical Alliance Insurance Company

MAIC

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IDFPR (MPC)
DIVISION OF INSURANCE
SPRINGFIELD

FILED
JAN 0 1 2009
STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

November 21, 2008

Ms. Gayle Neuman
Illinois Division of Insurance
Property and Liability Evaluation Section
320 West Washington St.
Springfield, IL 62767-0001

Re: Medical Malpractice Rate Filing PPL-08-02-R
Medical Alliance Insurance Company
FEI #: 32-0097644
NAIC #: 11861

RATE/RULE PHYSICIAN/SURGEON -5.2%

Dear Ms. Neuman,

Enclosed please find the above-referenced rate filing which is being submitted on behalf of Medical Alliance Insurance Company (MAIC). This filing includes two (2) copies of each of the following:

- Filing letter
- RF-3 Summary Sheet
- Certification by company officer
- Actuarial Memorandum with information regarding the rate revision
- Actuarial Certification
- Current and new rate comparison
- Claims-made rate pages

These rate pages supersede the rate pages currently on file with the Division and will be applicable to all new and renewal policies effective on and after January 1, 2009.

Thank you for your assistance on our behalf. If you should need any further clarification regarding this filing, please contact me directly.

Sincerely,

Carolyn M. Shanahan

Carolyn M. Shanahan
Paralegal
CShanahan@ihastaff.org
Phone: 630/276-5659
Fax: 630/276-5655

1-0
MCM
RAT
glw
Jeh

1151 East Warrenville Road
P.O. Box 3015
Naperville, Illinois 60566
630.276.5400

ILLINOIS CERTIFICATION FOR MEDICAL MALPRACTICE RATES

I, Mark Cain, a duly authorized actuary of Illinois Risk Management Services, am authorized to certify on behalf of Medical Alliance Insurance Company making this filing that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

Mark Cain, SENIOR DIRECTOR, 11/20/08

Signature, Title and Designation of Authorized Actuary — Date

Insurance Company FEIN 32-0097644 Filing Number PPL-08-02-R

Insurer's Address 1151 East Warrenville Road PO Box 3015

City Naperville State IL Zip 60563

Contact Person's Name and E-mail Carolyn M .Shanahan CShanahan@ihastaff.org

Direct Telephone and Fax Number 630/276-5659 630/276-5655

CERTIFICATION

I, Edward J. Holzhauer, a duly authorized officer of Medical Alliance Insurance Company, am authorized to certify on behalf of the Company making this filing, after due inquiry of a qualified actuary, that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience, and that I am knowledgeable of the laws, regulations and bulletins applicable to the policy rates that are the subject of this filing.

Edward J. Holzhauer, President — 11-20-08

Signature and Title of Authorized Insurance Company Officer — Date

Insurance Company FEIN: 32-0097644 Filing Number: PPL-08-02-R

Insurer's Address: 1151 East Warrenville Road, P.O. Box 3015

City: Naperville State: IL Zip Code: 60563

Contact Person and email: Carolyn M. Shanahan / CShanahan@ihastaff.org

Direct Telephone and Fax Number: 630/276-5659 / 630/276-5655

Section 754.EXHIBIT A Summary Sheet (Form RF-3)

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DIVISION OF INSURANCE
SPRINGFIELD

FORM (RF-3)

SUMMARY SHEET

Change in Company's premium or rate level produced by rate revision effective 01/01/2009.

	(1) Coverage	(2) Annual Premium Volume (Illinois) *	(3) Percent Change (+or-) **
1.	Automobile Liability Private Passenger		
	Commercial		
2	Automobile Physical Damage Private Passenger		
	Commercial		
3.	Liability Other Than Auto		
4.	Burglary and Theft		
5.	Glass		
6.	Fidelity		
7.	Surety		
8.	Boiler and Machinery		
9.	Fire		
10.	Extended Coverage		
11.	Inland Marine		
12.	Homeowners		
13.	Commercial Multi-Peril		
14.	Crop Hail		
15.	Other Medical Liability Life of Insurance	10,987,336	-5.2%

Does filing only apply to certain territory (territories) or certain Classes? If so, specify: Applies to Physicians and Surgeons claims - made coverage. See Actuarial Memorandum for information.

Brief description of filing. (If filing follows rates of an advisory Organization, specify organization): See Actuarial Memorandum for information.

*Adjusted to reflect all prior rate changes.

**Change in Company's premium level which will result from application of new rates.

Medical Alliance Insurance Company
Name of Company

Carolyn M. Shanahan Paralegal
Official – Title

FILING # PPL-08-02-R

Neuman, Gayle

From: Shanahan, Carolyn [CShanahan@ihastaff.org]
Sent: Monday, December 14, 2009 11:24 AM
To: Neuman, Gayle
Subject: RE: Medical Alliance - Rate/Rule Filing #PPL-08-02-R

Good morning Ms. Neuman,

Yes, Medical Alliance put the January 1,2009 rates into use on January 1, 2009.

Cari Shanahan

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Monday, December 14, 2009 10:49 AM
To: Shanahan, Carolyn
Subject: Medical Alliance - Rate/Rule Filing #PPL-08-02-R

Ms. Shanahan,

The Department has now completed its review of the filing referenced above. The Director signed off on this filing on December 11, 2009. Originally, Medical Alliance requested the filing be effective January 1, 2009. Was the rate decrease put in effect on January 1, 2009? Your prompt response is appreciated.

Gayle Neuman
Illinois Department of Insurance
Property & Casualty Compliance
(217) 524-6497

Please refer to the Property & Casualty Review Checklists before submitting any filing. The checklists can be accessed through the Department's website at www.insurance.illinois.gov.

THIS MESSAGE IS INTENDED FOR THE SOLE USE OF THE ADDRESSEE AND MAY BE CONFIDENTIAL, PRIVILEGED AND EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAWS. IF YOU RECEIVE THIS MESSAGE IN ERROR, PLEASE DESTROY IT AND NOTIFY US BY SENDING AN E-MAIL TO: GAYLE.NEUMAN@ILLINOIS.GOV.

RECEIVED

AUG 10 2009

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD

Medical Alliance Insurance Company

MAIC

August 3, 2009

Ms. Gayle Neuman
Illinois Department of Insurance
Property and Liability Evaluation Section
320 West Washington St.
Springfield, IL 62767-0001

Re: Medical Malpractice Rate Filing PPL-09-01-R
Information Only
Medical Alliance Insurance Company
FEI #: 32-0097644
NAIC #: 11861

Dear Ms. Neuman,

Enclosed please find the above-referenced informational rate filing which is being submitted on behalf of Medical Alliance Insurance Company (MAIC). This filing is to replace the pages in our current manual for Appendix I, Section II. Paramedical Employees and Appendix II, Section III. Per Visit Rates, pages 15, 16 and 17 (edition date 9/1/06) with the enclosed pages 22, 23 and 24 (edition date 9/1/06). The enclosed rate pages are to correct the sequential pagination of the rate pages only. No rates have been changed.

Please also replace page 3, Table of Contents in our current manual with the enclosed page 3. The only change in this page is to correct the page reference for the Paramedical Employee Rates and Per Visit Rates.

Thank you for your assistance on our behalf. If you should need any further clarification regarding this filing, please contact me directly.

Sincerely,

Carolyn M Shanahan

Carolyn M. Shanahan
Paralegal
CShanahan@ihastaff.org
Phone: 630/276-5659
Fax: 630/276-5655

Enclosures

C: Ed Holzhauer
Jody Wittenberg

1151 East Warrenville Road
P.O. Box 3015
Naperville, Illinois 60566
630.276.5400

Neuman, Gayle

From: Shanahan, Carolyn [CShanahan@ihastaff.org]
Sent: Tuesday, January 27, 2009 11:37 AM
To: Neuman, Gayle
Subject: FW: Medical Alliance Insurance Company Filing PPL-08-02-R

Ms. Neuman,

Additional copy per your email of earlier today.

Carolyn M. Shanahan
Paralegal

From: Shanahan, Carolyn
Sent: Thursday, January 15, 2009 9:18 AM
To: GNeuman@ipfpr.com
Subject: FW: Medical Alliance Insurance Company Filing PPL-08-02-R

Ms. Neuman,

In response to your email of January 14, 2009, please see the message below that was sent on January 8. Please let me know if you should need any additional information to bring this filing to a conclusion.

Regards,

Carolyn M. Shanahan
Paralegal

From: Shanahan, Carolyn
Sent: Thursday, January 08, 2009 1:40 PM
To: 'Neuman, Gayle'
Subject: Medical Alliance Insurance Company Filing PPL-08-02-R

Ms. Neuman,

In response to your email of December 17, 2008, Medical Alliance Insurance Company ("MAIC") is aware that the information contained in the subject filing is public information and could be distributed as a result of a Freedom of Information Act request without the prior consent of MAIC.

Regards,

Carolyn M. Shanahan
Paralegal

Neuman, Gayle

From: Neuman, Gayle
Sent: Tuesday, January 27, 2009 10:55 AM
To: 'Shanahan, Carolyn'
Subject: RE: Medical Alliance Insurance Company Filing PPL-08-02-R

Ms. Shanahan,

While I did get this e-mail, I did not get the two other responses. Please resend to me.

Gayle Neuman
Division of Insurance

From: Shanahan, Carolyn [mailto:CShanahan@ihastaff.org]
Sent: Tuesday, January 27, 2009 10:51 AM
To: Neuman, Gayle
Subject: RE: Medical Alliance Insurance Company Filing PPL-08-02-R

Ms. Neuman,

I responded to your December 17, 2008 email on January 8, 2009. I also responded to your January 14, 2009 email on January 15 with an additional copy of our January 8 response.

Please let me know if you want me to resend these messages.

Regards,

Carolyn M. Shanahan
Paralegal

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, January 27, 2009 10:47 AM
To: Shanahan, Carolyn
Subject: FW: Medical Alliance Insurance Company Filing PPL-08-02-R

Ms. Shanahan,

As of today, we have still not received a response to the attached e-mails. Please advise at your earliest convenience.

Gayle Neuman
Division of Insurance

From: Neuman, Gayle
Sent: Wednesday, January 14, 2009 1:21 PM
To: 'Shanahan, Carolyn'
Subject: FW: Medical Alliance Insurance Company Filing PPL-08-02-R

Ms. Shanahan,

No response to the attached e-mail has been received. Please respond at your earliest convenience.

Gayle Neuman
Division of Insurance

From: Neuman, Gayle
Sent: Wednesday, December 17, 2008 10:24 AM
To: 'Shanahan, Carolyn'
Subject: RE: Medical Alliance Insurance Company Filing PPL-08-02-R

Ms. Shanahan,

We have one last issue to be addressed. On the Actuarial Memorandum on page 9, there is a paragraph about limited distribution. All information associated with a medical malpractice rate/rule filing is public and could be provided to another party upon request through the Freedom of Information Act or a party could come to the Division of Insurance' s offices and copy such information. Therefore, we request confirmation from Medical Alliance that they are aware of our policies and aware that this information could be distributed without the prior consent of Medical Alliance.

Your prompt attention is appreciated.

Gayle Neuman
Division of Insurance

Neuman, Gayle

From: Shanahan, Carolyn [CShanahan@ihastaff.org]
Sent: Wednesday, December 17, 2008 10:09 AM
To: Neuman, Gayle
Subject: Medical Alliance Insurance Company Filing PPL-08-02-R
Attachments: 1727_001.pdf

Ms. Neuman,

Attached please find Appendix II, Page 1 of our claims made rule manual which has been amended to reflect the territories that will be used with our 01/01/09 rates. This revised manual page will also be filed with the Division as a separate rule filing within the next few days.

Sincerely,

Carolyn M. Shanahan
Paralegal

Neuman, Gayle

From: Neuman, Gayle
Sent: Wednesday, December 10, 2008 2:42 PM
To: 'Shanahan, Carolyn'
Subject: RE: Medical Alliance Insurance Company Rate Filing PPL-08-02-R

Ms. Shanahan,

We would need the changes to Appendix II for the territories made now for this filing. Otherwise the manual would have conflicting information as to what an insured could be charged.

Gayle Neuman
Division of Insurance

From: Shanahan, Carolyn [mailto:CShanahan@ihastaff.org]
Sent: Wednesday, December 10, 2008 10:52 AM
To: Neuman, Gayle
Subject: Medical Alliance Insurance Company Rate Filing PPL-08-02-R

Ms. Neuman,

In response to your email, we provide additional information in support of our filing.

Regarding the reporting of statistics, MAIC has internal policies in place for gathering and reporting statistics to the Division of Insurance as required. As such, we do not report to a statistical agency.

Appendix II, Page 1 of our claims made rule manual has been revised to reflect the territories that will be used with our 01/01/09 rates. The amended manual will be filed with the Division under separate cover by the end of this year as we are also making revisions to a few rules for clarification purposes.

Please let me know if you need any further information regarding the subject filing.

Sincerely,

Carolyn M. Shanahan
Paralegal

Neuman, Gayle

From: Neuman, Gayle
Sent: Tuesday, December 02, 2008 1:20 PM
To: 'Shanahan, Carolyn'
Subject: Medical Alliance - Rate/Rule Filing #PPL-08-02-R

Ms. Shanahan,

We are in receipt of the above referenced filing submitted with your letter dated November 21, 2008.

Please indicate if your company has a plan for the gathering of statistics or the reporting of statistics to statistical agencies? If yes, what stat agency is being used?

Page 1 of Appendix II includes the counties in the designated territories. As such information is being changed in this filing, this page will require updating. Additionally, please provide a copy of the rest of the claims-made manual. The additional pages should indicate the previous edition date if there are no changes.

We request receipt of your response by December 16, 2008.

Gayle Neuman
Property & Casualty Compliance, Division of Insurance
Illinois Department of Financial & Professional Regulation
(217) 524-6497

Please refer to the Property and Casualty Review Requirement Checklists before submitting any filing. The checklists can be accessed through the Department's website (http://www.idfpr.com/) by clicking on: Insurance; Industry; Regulatory; IS3
Review Requirements Checklists; Property Casualty IS3 Review Requirements Checklists.

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MEDICAL ALLIANCE INSURANCE COMPANY
ACTUARIAL MEMORANDUM
PHYSICIANS PROFESSIONAL LIABILITY

INTRODUCTION

This document summarizes the actuarial assumptions, methodologies and conclusions used to derive the rate and rating plan changes filed by Medical Alliance Insurance Company (MAIC) for its physician professional liability business. The proposed rates were developed based on an analysis of historical premium and loss experience of MAIC, the historical premium and loss experience of two companies which preceded MAIC in writing a substantially similar book of business and the rates and rating plans filed by the Illinois State Medical Inter-Insurance Exchange (ISMIE) effective October 1, 2008.

SUMMARY

We have analyzed MAIC's rate level indications for policies issued on or after January 1, 2009 and concluded that the manual rates can be decreased by 5.2% for annually rated physicians. As the rates for per visit rated business is not being changed, the impact of this filing is a reduction of 5.2%. It is proposed that this reduction be achieved by utilizing the rates filed by ISMIE with four exceptions:

1. Our rates for individually rated physicians are lower than ISMIE's by 10.5%
2. Our per visit rates are based on our own experience, and will remain unchanged with this filing.
3. Our territory definitions are somewhat different than ISMIE's. The following tables compare our territories to ISMIE's:

MAIC Terr #	Counties	ISMIE Terr#	Counties
1	Cook, Madison, St.Clair, Will	1	Cook, Jackson, Madison, St. Clair, Will
2	Jackson, Vermillion	1A	Vermillion
3	Kane, Lake, McHenry, Winnebago	1B	Kane, Lake, McHenry, Winnebego
4	Kankakee	2	Kankakee
5	Bureau, Champaign, Coles, DeKalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	2A	Bureau, Champaign, Coles, DeKalb, DuPage, Effingham, Lasalle, Macon, Ogle, Randolph
6	Grundy, Sangamon	2B	Grundy
7	Rest of State	3	Rest of State

With this change, Lake County will move from Territory 2 to Territory 3. DuPage and Macon Counties will move from Territory 4 to Territory 5. A schedule measuring the impact of these changes is attached as Exhibits 7 and 8. The resulting rates by specialty, territory and claims-made year are shown in Appendix 1.

PROCEDURE

A rate indication is derived by comparing estimates of future losses and expenses to premiums based on the current rate levels. If this comparison indicates that the premiums will not be sufficient to cover projected losses and expenses, a rate increase is indicated. If premium is expected to exceed losses, expenses and profit objectives, a rate decrease is indicated. This report summarizes our analysis of each of the three components:

- Estimated loss and allocated loss adjustment expenses (D&CC);
- Estimated premiums at current rate levels; and
- Other rating components.

LOSSES AND D&CC

The objective of this portion of the analysis is to use historical experience to estimate expected losses for policies issued from January 1, 2009 through December 31, 2009. To do so we must first develop them to an ultimate basis. Secondly, we add a provision for inflation, recognizing that losses occurring in the past would cost more if they occurred in the future.

Development to Ultimate

This step is necessary to account for development on known claims and to add a provision for "pipeline" claims that may be reported after the evaluation date. As a technical note, the data relied on for this analysis was valued as of June 30, 2008 and consisted of only the annually rated physician business, a subset of the total book of business. MAIC provides coverage on a per physician (annually rated) basis or a per visit basis. The per visit basis is utilized by emergency department and urgent care physicians. The following table summarizes the results of this analysis:

Report Year	Reported Losses & D&CC	Selected Ultimate Losses and D&CC
1995	568,983	568,983
1996	649,367	649,366
1997	2,863,889	2,863,887
1998	2,779,682	2,779,679
1999	177,535	177,535
2000	385,503	385,503
2001	1,420,178	1,420,176
2002	3,880,231	3,880,226
2003	3,554,859	3,554,854
2004	2,468,888	2,468,885
2005	4,928,730	4,928,724
2006	4,459,727	4,699,436
2007	2,145,182	5,903,540

2008	671,334	5,141,922

We utilized three methods, as shown on Exhibit I, to develop our estimates of the ultimate losses and D&CC: an incurred loss development method, a pure premium method and a frequency / severity method. The loss development factors were derived using historical triangles of all claims-made business sorted on a report year basis, with June 30 valuations. These factors were adjusted to be applicable to losses and D&CC valued as of June 30, 2008. The triangles and the resulting loss development factors are shown on Exhibit 2, Pages 1 and 2. Note that losses were capped at $500,000 to lend stability to the analysis.

The pure premium method uses a set of base years, adjusted for inflation and changes in exposure, to estimate the ultimate losses and D&CC for the more recent years. This method is shown on Exhibit 2, Page 3.

The frequency / severity method consists of two steps. First we derive an estimate of the ultimate incurred claims (claims that close with indemnity). Second, we apply an average cost per claim. This method is shown on Exhibit 2, Pages 4 through 6.

Adjustment for Inflation

The next step is to adjust the ultimate losses and D&CC for inflation. For purposes of this analysis, we assume that loss severity will increase at 5% per year and loss frequency will increase at 2% per year, for an overall trend of 7.0% per year. The following table, extracted from Exhibit 3, shows the results:

Report Year	Selected Ultimate Losses and D&CC	Trended Ultimate Losses and D&CC
1995	568,983	1,467,278
1996	649,366	1,564,799
1997	2,863,887	6,450,022
1998	2,779,679	5,851,084
1999	177,535	349,271
2000	385,503	708,699
2001	1,420,176	2,440,127
2002	3,880,226	6,231,084
2003	3,554,854	5,335,371
2004	2,468,885	3,462,579
2005	4,928,724	6,460,552
2006	4,699,436	5,757,278
2007	5,903,540	6,759,588
2008	5,141,922	5,501,601

PREMIUM AT CURRENT RATE LEVELS

Like the loss and D&CC provision, we use historical premium with certain adjustments. First, we adjust historical premiums for any changes in the overall average debits and credits by restating the premium at manual rate levels. Second, we adjust for changes in historical rate levels so that all of the historical premiums are stated at MAIC's current manual rate levels.

We now have premiums restated at current levels and losses and D&CC restated at the levels we expect for 2009 policies. We compare the two to develop the expected loss and D&CC ratios without any rate changes. The results are as follows and are also shown on Exhibit 3:

Calendar / Report Year	Premium at Current Rate Level	Trended Ultimate Losses and D&CC	Projected Period Loss and D&CC Ratio
1995	1,236,634	1,467,278	118.7%
1996	3,079,585	1,564,799	50.8%
1997	4,164,844	6,450,022	154.9%
1998	4,571,550	5,851,084	128.0%
1999	4,380,807	349,271	8.0%
2000	4,054,860	708,699	17.5%
2001	4,189,645	2,440,127	58.2%
2002	6,277,650	6,231,084	99.3%
2003	8,803,716	5,335,371	60.6%
2004	11,061,978	3,462,579	31.3%
2005	11,652,317	6,460,552	55.4%
2006	10,465,297	5,757,278	55.0%
2007	10,098,025	6,759,588	66.9%
2008	4,588,427	5,501,601	119.9%

From this data we have selected an expected loss and D&CC ratio of 62.5%.

OTHER RATING COMPONENTS

Losses and D&CC Discounted to Present Value

The purpose of this step is to recognize that the time from when the premium is collected to when the losses and D&CC are paid can take from several months to several years. In order to develop the discount factors, we project the payout of the losses and D&CC, and discount them back using the investment yield assumption adopted by MAIC management of 3.0%. This results in an offset for investment income for losses and D&CC of 9.0% (100% - 91.0% = 9.0%). The support for this calculation is shown on Exhibit 4

Premiums Discounted to Present Value

MAIC bills its premium on a quarterly basis, 34% due up front and 22% due each of the remaining three quarters. Again assuming an investment yield assumption

of 2.5%, the offset for investment income for premium is 0.8% (100% - 99.2% = 0.8%). The details are shown on Exhibit 5.

Provision for Death, Disability & Retirement

The MAIC policy offers a free extended reporting endorsement for qualified physicians who die, become disabled or retire while insured with MAIC. Based on industry data, we have included a provision of 4.0%, stated as a load to the losses & D&CC.

Provision for Expenses

MAIC contracts for the provision of all underwriting, risk management, claims, and marketing services. The costs of those contracts are reflected in the following expense provisions.

Commissions & Other Acquisition Costs	3.00%
State Premium Tax	0.50%
Underwriting, Claims & Risk Management	13.00%
General Expenses	3.50%
Total	20.00%

Provision for Profits & Contingencies

This provision is intended to generate profits for MAIC and to provide a cushion to protect the company should the losses and D&CC turn out to be higher than expected. It is important to note that the contingency provision does not provide an absolute protection against adverse claims experience. Instead it is intended to provide a reasonable margin given the risks inherent in providing professional liability coverage for physicians in Illinois. The profit and contingency provision of 7.0% was selected by management.

Adjustment for Average Debits and Credits

MAIC offers various debits and credits. Examples are credits or debits for favorable or unfavorable loss experience, credits for participation in risk management programs and discounts for newly practicing physicians. Management anticipates that the average debit/credit will be a credit of 10.0%.

OVERALL RATE INDICATION

The overall rate indication is derived by adding up all of the components described above. If the result is below 100%, a rate reduction is indicated. If the total exceeds 100%, a rate increase is needed. The following table, reproduced as Exhibit 6, shows the calculation.

Projected Loss & D&CC Ratio	62.5%
Offset for Investment Income - Losses	0.910
Offset for Investment Income - Premium	0.992
Discounted Loss & D&CC Ratio	57.3%
DD&R Load	4.0%
Expected Discounted Losses & LAE	59.6%
Expense Load	20.0%
Expected Discounted Combined Ratio	79.6%
Profit & Contingency Load	7.0%
Average Credit / (Debit)	10.0%
Total	95.1%
Rate Indication	**-5.2%**

CONCLUSION

It is important to note that estimates of future rate level requirements cannot be known with certainty. While our estimates were prepared with appropriate actuarial methodologies and judgments, the true cost of future claims could vary significantly in either direction from our estimates. This uncertainty is

compounded because MAIC has only been writing new business for less than three years; however, this uncertainty is mitigated by using data from two companies which wrote substantially the same business before MAIC. In addition, potential latent liabilities that may not have historically occurred, new legislation and precedent setting court cases can change the liabilities assumed.

The data underlying our analysis is critical to the assumptions used to derive our reserve estimates. We have assumed that all of the data underlying our analysis accurately reflects the experience of MAIC and similar companies.

LIMITED DISTRIBUTION

This report is intended for the appropriate regulatory authorities and Medical Alliance Insurance Company. Any further distribution without our prior consent is unauthorized. Further, any readers other than the intended parties may not rely on this report either in its entirety or any portion herein.

* * * * *

We appreciate this opportunity to be of service to Medical Alliance Insurance Company, and stand ready to answer any questions.

Respectfully submitted,

Mark J, Cain, FCAS, MAAA
Consulting Actuary

EXHIBIT 1

DEVELOPMENT OF LOSSES & D&CC TO ULTIMATE

Report Year	Incurred Development Method	Pure Premium Method	Frequency / Severity Method	Selected Ultimate Losses & D&CC at 6/30/08
1995	568,983			568,983
1996	649,366			649,366
1997	2,863,887			2,863,887
1998	2,779,679			2,779,679
1999	177,535			177,535
2000	385,503			385,503
2001	1,420,176			1,420,176
2002	3,880,226			3,880,226
2003	3,554,854			3,554,854
2004	2,468,885			2,468,885
2005	4,928,724			4,928,724
2006	4,699,436			4,699,436
2007	3,151,048	5,294,518	6,512,561	5,903,540
2008	2,552,874	5,141,922	9,251,667	5,141,922

EXHIBIT 2, Page 1

LOSS & D&CC DEVELOPMENT METHOD

Report Year	Reported Losses & D&CC at 6/30/08	Month of Development	Loss Development Factor	Ultimate Losses & D&CC at 6/30/08
1995	568,983	162	1.000	568,983
1996	649,367	150	1.000	649,366
1997	2,863,889	138	1.000	2,863,887
1998	2,779,682	126	1.000	2,779,679
1999	177,535	114	1.000	177,535
2000	385,503	102	1.000	385,503
2001	1,420,178	90	1.000	1,420,176
2002	3,880,231	78	1.000	3,880,226
2003	3,554,859	66	1.000	3,554,854
2004	2,468,888	54	1.000	2,468,885
2005	4,928,730	42	1.000	4,928,724
2006	4,459,727	30	1.054	4,699,436
2007	2,145,182	18	1.469	3,151,048
2008	671,334	6	3.803	2,552,874

EXHIBIT 2, Page 2

LOSS DEVELOPMENT FACTORS

Incurred Loss @500k & Incurred ALAE

Report Year	6	18	30	42	54	66	78	90	102	114	126	138	150	162
1995	50,000	218,667	228,167	504,380	566,098	598,623	611,446	566,004	568,959	568,984	568,984	568,984	568,984	568,983
1996	434,500	1,159,000	854,156	684,769	684,769	677,087	677,303	642,045	646,743	649,366	649,366	649,366	649,367	
1997	57,000	472,873	1,255,636	1,426,953	1,185,953	1,434,277	1,514,312	1,607,477	1,353,979	1,326,391	1,326,391	1,326,389		
1998	267,500	1,069,500	1,671,544	1,951,482	1,951,564	1,942,379	1,829,682	1,829,682	1,829,682	1,829,682	1,829,682			
1999	153,000	202,886	566,599	181,805	122,972	122,972	122,972	177,536	177,536	177,535				
2000	190,000	410,873	382,690	408,266	418,266	383,893	383,893	383,893	385,503					
2001	59,265	348,790	786,350	809,648	1,170,559	1,245,953	1,186,986	1,070,178						
2002	338,573	1,936,450	2,893,218	3,547,169	3,576,909	3,396,753	2,936,481							
2003	782,505	2,019,356	3,318,741	3,417,076	3,197,817	2,854,347								
2004	757,000	1,816,775	2,147,961	2,294,099	2,268,888									
2005	2,437,653	3,716,208	4,167,166	4,028,730										
2006	438,757	1,758,927	2,818,964											
2007	707,451	2,145,182												
2008	671,334													
	6,018	18,03	30,042	42,05	54,066	66,078	78,09	90,102	102,114	114,126	126,138	138,15	150,162	
1995	4,373	1,043	2,211	1,122	1,057	1,021	0,926	1,005	1,000	1,000	1,000	1,000	1,000	
1996	2,667	0,737	0,602	1,000	0,989	1,000	0,948	1,007	1,004	1,000	1,000	1,000		
1997	8,296	2,655	1,136	0,831	1,209	1,056	1,062	0,842	0,980	1,000	1,000			
1998	3,998	1,563	1,167	1,000	0,995	0,942	1,000	1,000	1,000	1,000				
1999	1,326	2,793	0,321	0,676	1,000	1,000	1,444	1,000	1,000					
2000	2,162	0,931	1,067	1,024	0,918	1,000	1,000	1,004						
2001	5,891	2,255	1,030	1,446	1,064	0,953	0,902							
2002	5,719	1,494	1,226	1,008	0,950	0,864								
2003	2,581	1,643	1,030	0,936	0,893									
2004	2,400	1,182	1,068	0,989										
2005	1,525	1,121	0,967											
2006	4,009	1,603												
2007	3,032													
Average	3,681	1,585	1,093	1,003	1,008	0,980	1,040	0,977	0,997	1,000	1,000	1,000	1,000	
Col Sum	2,589	1,394	1,054	0,995	0,983	0,945	0,992	0,953	0,995	1,000	1,000	1,000	1,000	
Select	2,589	1,394	1,054	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000 TAIL	1,000
Cum	3,803	1,469	1,054	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	

EXHIBIT 2, Page 3

PURE PREMIUM METHOD

Pure Premium Method

Report Year	Mature FP NS, ROS Exposures	Indicated Ultimate Losses & D&CC at 6/30/08	Pure Premium	Pure Premium Trended to 2007 RY [1]	
1995	77	568,983	7,389	16,642	
1996	191	649,366	3,400	7,156	
1997	259	2,863,887	11,057	21,752	
1998	284	2,779,679	9,788	17,994	
1999	272	177,535	653	1,121	
2000	252	385,503	1,530	2,456	
2001	260	1,420,176	5,462	8,197	
2002	390	3,880,226	9,949	13,954	
2003	547	3,554,854	6,499	8,519	
2004	688	2,468,885	3,588	4,396	
2005	724	4,928,724	6,808	7,794	
2006	651	4,699,436	7,219	7,724	
				9,809	Average
				8,431	Select
2007	628	5,294,518	8,431		
2008	**570**	5,141,922	9,021		

[1] Assumes 7% annual trend

EXHIBIT 2, Page 4

FREQUENCY / SEVERITY METHOD

ESTIMATED ULTIMATE CLAIMS INCURRED

Frequency/Severity Method

Report Year	Reported Claims at 6/30/08	Month of Development	Claim Development Factor	Indicated Ultimate Reported Claims at 6/30/08
1995	12	162	1.000	12
1996	25	150	1.000	25
1997	22	138	1.000	22
1998	17	126	1.000	17
1999	20	114	1.000	20
2000	19	102	1.000	19
2001	19	90	1.000	19
2002	39	78	1.007	39
2003	36	66	1.007	36
2004	58	54	1.007	58
2005	119	42	1.011	120
2006	86	30	1.011	87
2007	82	18	1.033	85
2008	49	6	2.352	115

Report Year	Incurred Claims at 6/30/08	Month of Development	Claim Development Factor	Indicated Ultimate Incurred Claims at 6/30/08
1995	3	162	1.000	3
1996	4	150	1.000	4
1997	9	138	1.000	9
1998	5	126	1.000	5
1999	1	114	1.000	1
2000	1	102	1.000	1
2001	4	90	1.000	4
2002	8	78	1.000	8
2003	7	66	0.884	6
2004	11	54	0.736	8
2005	17	42	0.654	11
2006	29	30	0.495	14
2007	50	18	0.253	13
2008	42	6	0.407	17

Exhibit 2, Page 5

FREQUENCY / SEVERITY METHOD

ESTIMATED ULTIMATE CLAIMS INCURRED

Report Year	Indicated Ultimate Reported Claims at 6/30/08	Indicated Ultimate Incurred Claims at 6/30/08	Ratio	
1995	12	3	0.250	
1996	25	4	0.160	
1997	22	9	0.409	
1998	17	5	0.294	
1999	20	1	0.050	
2000	19	1	0.053	
2001	19	4	0.211	
2002	39	8	0.205	
2003	36	6	0.167	
2004	58	8	0.138	
2005	120	11	0.092	
2006	87	14	0.161	
			0.182	Average
			0.156	Wtd Avg
			0.156	Select
2007	85	13	0.156	
2008	115	18	0.156	

Report Year	Incurred Development Method	Ratio to Reported Method	Selected Ultimate Incurred Claims at 6/30/08
1995	3		3
1996	4		4
1997	9		9
1998	5		5
1999	1		1
2000	1		1
2001	4		4
2002	8		8
2003	6		6
2004	8		8
2005	11		11
2006	14		14
2007	13	13	13
2008	17	18	18

Exhibit 2, Page 6

Frequency / Severity Method

Report Year	Selected Ultimate Incurred Claims at 6/30/08		Indicated Ultimate Losses & D&CC at 6/30/08	Average Ultimate	Average Ultimate Trended to 2007 RY 2	
1995		3	568,983	189,661	340,604	
1996		4	649,366	162,342	277,659	
1997		9	2,863,887	318,210	518,330	
1998		5	2,779,679	555,936	862,439	
1999		1	177,535	177,535	262,300	
2000		1	385,503	385,503	542,441	
2001		4	1,420,176	355,044	475,793	
2002		8	3,880,226	485,028	619,033	
2003		6	3,554,854	592,476	720,158	
2004		8	2,468,885	308,611	357,255	
2005		11	4,928,724	448,066	493,993	
2006		14	4,699,436	335,674	352,458	
					485,205	Average
					490,772	Wtd Avg
					490,772	Select
2007		13	6,512,561	490,772		
2008		18	9,251,667	515,310		

EXHIBIT 3

ADJUSTMENT FOR INFLATION IN LOSS COSTS

Report Year	Selected Ultimate Losses & D&CC at 6/30/08	Trend Factor [3]	Trended Ultimate Losses & D&CC	Projected Period Loss & D&CC Ratio
1995	568,983	2.58	1,467,278	118.7%
1996	649,366	2.41	1,564,799	50.8%
1997	2,863,887	2.25	6,450,022	154.9%
1998	2,779,679	2.10	5,851,084	128.0%
1999	177,535	1.97	349,271	8.0%
2000	385,503	1.84	708,699	17.5%
2001	1,420,176	1.72	2,440,127	58.2%
2002	3,880,226	1.61	6,231,084	99.3%
2003	3,554,854	1.50	5,335,371	60.6%
2004	2,468,885	1.40	3,462,579	31.3%
2005	4,928,724	1.31	6,460,552	55.4%
2006	4,699,436	1.23	5,757,278	55.0%
2007	5,903,540	1.15	6,759,588	66.9%
2008	5,141,922	1.07	5,501,601	119.9%
			Select	62.5% <2001-2007

[3] Effective date of 1/1/2009, bulk renew January 1, implies average report date of 7/1/2009, 7% annual trend

EXHIBIT 4

LOSS & D&CC DISCOUNT FACTOR

Paid Loss @500k & Paid ALAE

Report Year	6	18	30	42	54	66	78	90	102	114	126	138	150	162
1995	-	2,667	3,668	484,380	496,612	526,419	542,494	566,004	568,959	568,984	568,984	568,984	568,984	568,983
1996	1,028	321,504	507,118	518,070	578,902	587,870	609,026	637,577	646,743	649,366	649,366	649,366	649,367	
1997	518	25,017	933,798	972,959	1,004,207	1,092,521	1,112,015	1,188,127	1,353,979	1,326,391	1,326,391	1,326,389		
1998	2,693	331,344	758,952	1,314,017	1,821,787	1,828,085	1,829,682	1,829,682	1,829,682	1,829,682	1,829,682			
1999	-	11,833	22,753	52,124	122,972	122,972	122,972	177,536	177,536	177,535				
2000	-	15,850	46,946	76,089	350,676	383,893	383,893	383,893	385,503					
2001	255	193,998	225,924	290,872	841,524	864,120	907,063	1,070,178						
2002	2,047	77,883	1,646,122	2,242,546	2,468,645	2,496,970	2,552,777							
2003	99,647	307,905	1,589,462	1,759,032	2,581,162	2,836,001								
2004	3,892	232,146	558,997	2,155,647	2,172,103									
2005	13,802	835,554	1,512,102	2,530,455										
2006	10,687	672,994	1,116,917											
2007	10,816	384,033												
2008	48,160													
Col Sum	23,474	2,946	1,588	1,261	1,046	1,020	1,063	1,038	0,995	1,000	1,000	1,000	1,000	
Select	23,474	2,946	1,588	1,261	1,046	1,020	1,063	1,038	1,000	1,000	1,000	1,000	1,000	TAIL
Cum	162,884	6,939	2,355	1,483	1,176	1,125	1,103	1,038	1,000	1,000	1,000	1,000	1,000	1,000
Interpolated	12 to ult	24 to ult	36 to ult	48 to ult	60 to ult	72 to ult	84 to ult	96 to ult	108 to ult	120 to ult	132 to ult	144 to ult	156 to ult	
	33,619	4,043	1,869	1,321	1,150	1,114	1,070	1,019	1,000	1,000	1,000	1,000	1,000	
Pmt Pattern	0,030	0,247	0,535	0,757	0,869	0,898	0,935	0,982	1,000	1,000	1,000	1,000	1,000	
Incremental	0,030	0,218	0,288	0,222	0,112	0,029	0,037	0,047	0,018	0,000	0,000	0,000	0,000	
Discounted @	0,5	1,5	2,5	3,5	4,5	5,5	6,5	7,5	8,5	9,5	10,5	11,5	12,5	
3,0%	0,029	0,208	0,267	0,200	0,098	0,024	0,030	0,038	0,014	0,000	0,000	0,000	0,000	
Dscnt Factor	0,910													

EXHIBIT 5

PREMIUM DISCOUNT FACTOR

Date of Pmt in Days	0	90	180	270
Payment Percentage	0.340	0.220	0.220	0.220
Discounted	0.340	0.219	0.217	0.216
Discount Factor	0.992			

EXHIBIT 6

OVERALL RATE INDICATION

1	Projected Loss & D&CC Ratio	62.5%
2	Offset for Investment Income - Losses	0.910
3	Offset for Investment Income - Premium	0.992
4	Discounted Loss & D&CC Ratio	57.3%
5	DD&R Load	4.0%
6	Expected Discounted Losses & LAE	59.6%
7	Expense Load	20.0%
8	Expected Discounted Combined Ratio	79.6%
9	Profit & Contingency Load	7.0%
10	Average Credit / (Debit)	10.0%
11	Total	95.1%
12	**Rate Indication**	**-5.2%**

Notes:
(4) = (1) x (2) / (3)
(6) = (4) x {1 + (5)}
(8) = (6) + (7)
(11) = (8) / {1 - (9)} / {1 - (10)}
(12) = 100% - 1 / (11)

Exhibit 7, Page 1

Mature Claims Made, $1M/$3M

PERCENTAGE CHANGE

Specialty	Code	Terr 1	Terr 2	Terr 3	Terr 4	Terr 5	Terr 6	Terr 7
Allergy/immunology	80254	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Anesthesiology	80151	-9.6%	-9.6%	-9.6%	-9.5%	-9.5%	-9.5%	-9.5%
Anesthesiology-Pain Management	80182	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bariatrics	81076	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Cardiac Surgery MRP, NMajS	82042	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Cardiac Surgery	80141	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.0%
Cardiovascular Disease NMRP	80255	-0.5%	-0.5%	-0.7%	-0.6%	-0.6%	-0.7%	-0.7%
Cardiovascular Disease spec MRP	82058	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Cardiovascular Disease MRP	80281	-11.2%	-11.2%	-11.2%	-11.2%	-11.2%	-11.1%	-11.1%
Colon Surgery	85004	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Dermatology	80256	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Diabetes	80237	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Emergency Medicine NMajS Primary	80102	-11.2%	-11.2%	-11.2%	-11.2%	-11.2%	-11.1%	-11.1%
Emergency Medicine MajS	80157	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Endocrinology	80238	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Family Practice NMRP NS	80239	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Family Practice MRP NMajS	80273	-5.5%	-5.1%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Family Practice not primarily MajS	83009	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.5%	-0.5%
Forensic Medicine	80240	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Gastroenterology	80241	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
General Practice NMRP NS	80242	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
General Practice MRP NMajS	80275	-5.5%	-5.1%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
General Practice NMajS Prim	80117	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.5%	-0.5%
General Surgery NMRP	84076	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
General Surgery MRP NMajS	82074	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
General Surgery	80143	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Geriatrics	80243	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Gynecology-NMRP, NS	81050	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Gynecology/Obstetrics-MRP,NMaj	80277	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Gynecological Surgery	86053	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Hand Surgery MRP NMajS	82044	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Hand Surgery	80169	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
HeadlNeck Surgery	80170	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Hematology	80245	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Hospitalist Family Practice	81083	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Hospitalist Internal Medicine	81084	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Hospitalist Pediatrics	81085	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Industrial Medicine	80233	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Infectious Disease	80246	-0.5%	-0.5%	-0.7%	-0.6%	-0.6%	-0.7%	-0.7%
Internal Medicine NMRP	80257	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Internal Medicine MRP	80284	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Neonatology	83015	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%
Nephrology-NMRP	80260	-0.5%	-0.5%	-0.7%	-0.6%	-0.6%	-0.7%	-0.7%
Nephrology-MRP	80287	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Neurology	80261	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Neurosurgery-NMRP,NMajS	81045	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Neurosurgery-MRP,NMajS	82045	-5.5%	-5.5%	-5.5%	-5.5%	-5.6%	-5.5%	-5.5%
Neurosurgery-No Intracranial Surgery	86027	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Neurosurgery	80152	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Nuclear Medicine	80262	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Obstetrical/Gynecological Surgery	80153	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Occupational Medicine	80079	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Oncology	80259	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Ophthalmology-NS	80263	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%

Exhibit 7, Page 2

Mature Claims Made, $1M/$3M

PERCENTAGE CHANGE

Specialty	Code	Terr 1	Terr 2	Terr 3	Terr 4	Terr 5	Terr 6	Terr 7
Ophthalmic Surgery	80114	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Oral Maxillofacial Surgery	86154	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Orthopaedics-NMRP,NS	81057	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Orthopaedics-MRP,NMajS	82025	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Orthopaedic Surgery w/o Spine	86026	-11.5%	-11.5%	-11.5%	-11.5%	-11.5%	-11.4%	-11.4%
Orthopaedic Surgery w Spine	80154	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Otorhinolaryngoiogy-NMRP,NS	80060	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Otorhinolaryngology-MRP,NMajS	80291	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Otorhinolaryngology No Elective Plastic	80159	-11.2%	-11.2%	-11.2%	-11.2%	-11.2%	-11.1%	-11.1%
Otorhinolaryngology head and neck	80155	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Otorhinolarvngology Other than head and neck	86155	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%
Pathology	80082	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Pediatrics-NMRP	80267	-12.3%	-12.2%	-12.2%	-12.1%	-12.1%	-12.0%	-11.8%
Pediatrics-MRP	80293	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Physical Medicine Rehab	80235	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Plastic Surgery	80156	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%
Podiatry No Surgery	86601	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Podiatry Surgery	86602	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Psychiatry	80249	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Public Health and Preventive Medicine	80236	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Pulmonary Diseases	80269	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Radiology-NMRP	80253	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Radiology-MRP	80280	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Radiology-MajRP	83033	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Radiation Oncology	87047	-16.0%	-16.0%	-15.9%	-15.8%	-15.8%	-15.7%	-15.5%
Rheumatology	80252	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Sleep Medicine	81086	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Thoracic Surgery NMRP NS	81065	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Thoracic Surgery	80144	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.0%
Urological Surgery	80145	-5.5%	-5.5%	-5.5%	-5.5%	-5.6%	-5.5%	-5.5%
Urology-MRP NMaj S	82040	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Vascular Surgery MRP, NMajS	82050	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Vascular Surgery	80146	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.0%
Physician Clinical Practice Not Insurable	80086	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Retired Not in Practice	80179	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Physician no clinical practice	80085	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Physician treating patients in free med clinic	81082	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%
Other Specialty NOC	80084	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88002	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88003	-12.3%	-12.2%	-12.2%	-12.1%	-12.1%	-12.0%	-11.8%
Other Specialty NOC	80268	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88005	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88006	-0.5%	-0.5%	-0.7%	-0.6%	-0.6%	-0.7%	-0.7%
Other Specialty NOC	88007	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	80294	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88009	-9.6%	-9.6%	-9.6%	-9.5%	-9.5%	-9.5%	-9.5%
Other Specialty NOC	88010	-5.5%	-5.5%	-5.5%	-5.5%	-5.6%	-5.5%	-5.5%
Other Specialty NOC	83041	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	84042	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88013	-33.0%	-33.0%	-32.9%	-32.9%	-32.8%	-32.7%	-32.6%
Other Specialty NOC	88014	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%
Other Specialty NOC	85043	-11.5%	-11.5%	-11.5%	-11.5%	-11.5%	-11.4%	-11.4%
Other Specialty NOC	88016	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.0%
Other Specialty NOC	86044	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88018	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88019	-5.5%	-5.1%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	87045	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%

Exhibit 8, Page 1

Mature Claims Made, $1M/$3M

PERCENTAGE CHANGE

Specialty	Code	Lake Cnty	DuPage Cnty	Macon Cnty
Allergy/immunology	80254	-10.1%	-10.9%	-10.9%
Anesthesiology	80151	-14.4%	-15.2%	-15.2%
Anesthesiology-Pain Management	80182	#N/A	#N/A	#N/A
Bariatrics	81076	-10.4%	-11.4%	-11.4%
Cardiac Surgery MRP, NMajS	82042	-10.5%	-11.5%	-11.5%
Cardiac Surgery	80141	-13.1%	-14.1%	-14.1%
Cardiovascular Disease NMRP	80255	-5.8%	-6.8%	-6.8%
Cardiovascular Disease spec MRP	82058	-10.5%	-11.5%	-11.5%
Cardiovascular Disease MRP	80281	-16.0%	-16.9%	-16.9%
Colon Surgery	85004	-10.6%	-11.6%	-11.6%
Dermatology	80256	-10.3%	-11.2%	-11.2%
Diabetes	80237	-10.4%	-11.4%	-11.4%
Emergency Medicine NMajS Primary	80102	-16.0%	-16.9%	-16.9%
Emergency Medicine MajS	80157	-10.6%	-11.6%	-11.6%
Endocrinology	80238	-10.3%	-11.2%	-11.2%
Family Practice NMRP NS	80239	-10.4%	-11.4%	-11.4%
Family Practice MRP NMajS	80273	-10.2%	-11.5%	-11.5%
Family Practice not primarily MajS	83009	-5.8%	-6.8%	-6.8%
Forensic Medicine	80240	-10.1%	-10.9%	-10.9%
Gastroenterology	80241	-10.5%	-11.5%	-11.5%
General Practice NMRP NS	80242	-10.4%	-11.4%	-11.4%
General Practice MRP NMajS	80275	-10.2%	-11.5%	-11.5%
General Practice NMajS Prim	80117	-5.8%	-6.8%	-6.8%
General Surgery NMRP	84076	#N/A	#N/A	#N/A
General Surgery MRP NMajS	82074	-10.5%	-11.5%	-11.5%
General Surgery	80143	-10.6%	-11.6%	-11.6%
Geriatrics	80243	-10.3%	-11.2%	-11.2%
Gynecology-NMRP, NS	81050	-10.5%	-11.4%	-11.4%
Gynecology/Obstetrics-MRP,NMaj	80277	-10.6%	-11.6%	-11.6%
Gynecological Surgery	86053	-10.6%	-11.6%	-11.6%
Hand Surgery MRP NMajS	82044	-10.5%	-11.5%	-11.5%
Hand Surgery	80169	-10.6%	-11.6%	-11.6%
HeadlNeck Surgery	80170	-10.6%	-11.6%	-11.6%
Hematology	80245	-10.4%	-11.4%	-11.4%
Hospitalist Family Practice	81083	#N/A	#N/A	#N/A
Hospitalist Internal Medicine	81084	#N/A	#N/A	#N/A
Hospitalist Pediatrics	81085	#N/A	#N/A	#N/A
Industrial Medicine	80233	-10.4%	-11.4%	-11.4%
Infectious Disease	80246	-5.8%	-6.8%	-6.8%
Internal Medicine NMRP	80257	-10.5%	-11.4%	-11.4%
Internal Medicine MRP	80284	-10.5%	-11.5%	-11.5%
Neonatology	83015	-13.8%	-14.7%	-14.7%
Nephrology-NMRP	80260	-5.8%	-6.8%	-6.8%
Nephrology-MRP	80287	-10.5%	-11.5%	-11.5%
Neurology	80261	-10.5%	-11.5%	-11.5%
Neurosurgery-NMRP,NMajS	81045	-10.4%	-11.4%	-11.4%
Neurosurgery-MRP,NMajS	82045	-10.6%	-11.5%	-11.5%
Neurosurgery-No Intracranial Surgery	86027	#N/A	#N/A	#N/A
Neurosurgery	80152	-10.7%	-11.7%	-11.7%
Nuclear Medicine	80262	-10.4%	-11.4%	-11.4%
Obstetrical/Gynecological Surgery	80153	-10.7%	-11.7%	-11.7%
Occupational Medicine	80079	-10.1%	-10.9%	-10.9%
Oncology	80259	-10.4%	-11.4%	-11.4%
Ophthalmology-NS	80263	-10.3%	-11.2%	-11.2%

Exhibit 8, Page 2

Mature Claims Made, $1M/$3M

PERCENTAGE CHANGE

Specialty	Code	Lake Cnty	DuPage Cnty	Macon Cnty
Ophthalmic Surgery	80114	-10.4%	-11.4%	-11.4%
Oral Maxillofacial Surgery	86154	#N/A	#N/A	#N/A
Orthopaedics-NMRP,NS	81057	-10.4%	-11.4%	-11.4%
Orthopaedics-MRP,NMajS	82025	-10.5%	-11.5%	-11.5%
Orthopaedic Surgery w/o Spine	86026	-16.3%	-17.2%	-17.2%
Orthopaedic Surgery w Spine	80154	-10.7%	-11.7%	-11.7%
Otorhinolaryngoiogy-NMRP,NS	80060	#N/A	#N/A	#N/A
Otorhinolaryngology-MRP,NMajS	80291	-10.5%	-11.5%	-11.5%
Otorhinolaryngology No Elective Plastic	80159	-16.0%	-16.9%	-16.9%
Otorhinolaryngology head and neck	80155	-10.6%	-11.6%	-11.6%
Otorhinolarvngology Other than head and neck	86155	-13.8%	-14.7%	-14.7%
Pathology	80082	-10.3%	-11.2%	-11.2%
Pediatrics-NMRP	80267	-16.7%	-17.4%	-17.4%
Pediatrics-MRP	80293	-10.5%	-11.5%	-11.5%
Physical Medicine Rehab	80235	-10.1%	-10.9%	-10.9%
Plastic Surgery	80156	-13.8%	-14.7%	-14.7%
Podiatry No Surgery	86601	#N/A	#N/A	#N/A
Podiatry Surgery	86602	#N/A	#N/A	#N/A
Psychiatry	80249	-10.3%	-11.2%	-11.2%
Public Health and Preventive Medicine	80236	-10.1%	-10.9%	-10.9%
Pulmonary Diseases	80269	-10.5%	-11.5%	-11.5%
Radiology-NMRP	80253	-10.5%	-11.5%	-11.5%
Radiology-MRP	80280	-10.5%	-11.5%	-11.5%
Radiology-MajRP	83033	-10.6%	-11.6%	-11.6%
Radiation Oncology	87047	-20.3%	-21.0%	-21.0%
Rheumatology	80252	-10.3%	-11.2%	-11.2%
Sleep Medicine	81086	#N/A	#N/A	#N/A
Thoracic Surgery NMRP NS	81065	-10.4%	-11.4%	-11.4%
Thoracic Surgery	80144	-13.1%	-14.1%	-14.1%
Urological Surgery	80145	-10.6%	-11.5%	-11.5%
Urology-MRP NMaj S	82040	-10.5%	-11.5%	-11.5%
Vascular Surgery MRP, NMajS	82050	-10.5%	-11.5%	-11.5%
Vascular Surgery	80146	-13.1%	-14.1%	-14.1%
Physician Clinical Practice Not Insurable	80086	-10.1%	-11.0%	-11.0%
Retired Not in Practice	80179	-10.1%	-11.0%	-11.0%
Physician no clinical practice	80085	-10.1%	-11.0%	-11.0%
Physician treating patients in free med clinic	81082	-4.4%	-4.4%	-4.4%
Other Specialty NOC	80084	-10.1%	-10.9%	-10.9%
Other Specialty NOC	88002	-10.3%	-11.2%	-11.2%
Other Specialty NOC	88003	-16.7%	-17.4%	-17.4%
Other Specialty NOC	80268	-10.4%	-11.4%	-11.4%
Other Specialty NOC	88005	-10.5%	-11.4%	-11.4%
Other Specialty NOC	88006	-5.8%	-6.8%	-6.8%
Other Specialty NOC	88007	-10.5%	-11.5%	-11.5%
Other Specialty NOC	80294	-10.5%	-11.5%	-11.5%
Other Specialty NOC	88009	-14.4%	-15.2%	-15.2%
Other Specialty NOC	88010	-10.6%	-11.5%	-11.5%
Other Specialty NOC	83041	-10.6%	-11.6%	-11.6%
Other Specialty NOC	84042	-10.6%	-11.6%	-11.6%
Other Specialty NOC	88013	-36.6%	-37.2%	-37.2%
Other Specialty NOC	88014	-13.8%	-14.7%	-14.7%
Other Specialty NOC	85043	-16.3%	-17.2%	-17.2%
Other Specialty NOC	88016	-13.1%	-14.1%	-14.1%
Other Specialty NOC	86044	-10.7%	-11.7%	-11.7%
Other Specialty NOC	88018	-10.7%	-11.7%	-11.7%
Other Specialty NOC	88019	-10.2%	-11.5%	-11.5%
Other Specialty NOC	87045	-10.7%	-11.7%	-11.7%

Mature Claims Made, $1M/$3M

CURRENT MAIC RATES

Specialty	Code	Terr 1	Terr 2	Terr 3	Terr 4	Terr 5	Terr 6	Terr 7
Allergy/immunology	80254	15,235	13,872	13,190	11,826	11,144	9,781	8,417
Anesthesiology	80151	39,100	35,350	33,475	29,724	27,849	24,099	20,349
Anesthesiology-Pain Management	80182	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bariatrics	81076	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Cardiac Surgery MRP, NMajS	82042	44,214	39,952	37,819	33,558	31,429	27,168	22,906
Cardiac Surgery	80141	124,326	112,053	105,916	93,647	87,510	75,275	62,964
Cardiovascular Disease NMRP	80255	32,281	29,213	27,736	24,611	23,077	20,008	16,940
Cardiovascular Disease spec MRP	82058	44,214	39,952	37,819	33,558	31,429	27,168	22,906
Cardiovascular Disease MRP	80281	56,146	50,691	47,964	42,509	39,782	34,327	28,872
Colon Surgery	85004	56,146	50,691	47,964	42,509	39,782	34,327	28,872
Dermatology	80256	20,349	18,474	17,538	15,663	14,724	12,849	10,974
Diabetes	80237	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Emergency Medicine NMajS Primary	80102	56,146	50,691	47,964	42,509	39,782	34,327	28,872
Emergency Medicine MajS	80157	62,964	56,828	53,759	47,623	44,554	38,418	32,281
Endocrinology	80238	20,349	18,474	17,538	15,663	14,724	12,849	10,974
Family Practice NMRP NS	80239	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Family Practice MRP NMajS	80273	47,623	42,850	40,717	36,115	33,815	29,213	24,611
Family Practice not primarily MajS	83009	62,964	56,828	53,759	47,623	44,554	38,418	32,281
Forensic Medicine	80240	15,235	13,872	13,190	11,826	11,144	9,781	8,417
Gastroenterology	80241	44,214	39,952	37,819	33,558	31,429	27,168	22,906
General Practice NMRP NS	80242	30,577	27,679	26,232	23,334	21,883	18,985	16,088
General Practice MRP NMajS	80275	47,623	42,850	40,717	36,115	33,815	29,213	24,611
General Practice NMajS Prim	80117	62,964	56,828	53,759	47,623	44,554	38,418	32,281
General Surgery NMRP	84076	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
General Surgery MRP NMajS	82074	44,214	39,952	37,819	33,558	31,429	27,168	22,906
General Surgery	80143	93,647	84,442	79,840	70,635	66,032	56,828	47,623
Geriatrics	80243	20,349	18,474	17,538	15,663	14,724	12,849	10,974
Gynecology-NMRP, NS	81050	35,691	32,281	30,577	27,168	25,463	22,054	18,645
Gynecology/Obstetrics-MRP,NMaj	80277	56,146	50,691	47,964	42,509	39,782	34,327	28,872
Gynecological Surgery	86053	62,964	56,828	53,759	47,623	44,554	38,418	32,281
Hand Surgery MRP NMajS	82044	44,214	39,952	37,819	33,558	31,429	27,168	22,906
Hand Surgery	80169	62,964	56,828	53,759	47,623	44,554	38,418	32,281
HeadINeck Surgery	80170	62,964	56,828	53,759	47,623	44,554	38,418	32,281
Hematology	80245	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Hospitalist Family Practice	81083	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Hospitalist Internal Medicine	81084	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Hospitalist Pediatrics	81085	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Industrial Medicine	80233	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Infectious Disease	80246	32,281	29,213	27,736	24,611	23,077	20,008	16,940
Internal Medicine NMRP	80257	35,691	32,281	30,577	27,168	25,463	22,054	18,645
Internal Medicine MRP	80284	44,214	39,952	37,819	33,558	31,429	27,168	22,906
Neonatology	83015	97,056	87,510	82,738	73,192	68,419	58,873	49,327
Nephrology-NMRP	80260	32,281	29,213	27,736	24,611	23,077	20,008	16,940
Nephrology-MRP	80287	39,100	35,350	33,475	29,724	27,849	24,099	20,349
Neurology	80261	44,214	39,952	37,819	33,558	31,429	27,168	22,906
Neurosurgery-NMRP,NMajS	81045	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Neurosurgery-MRP,NMajS	82045	51,032	46,089	43,615	38,672	36,259	31,259	26,315
Neurosurgery-No Intracranial Surgery	86027	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Neurosurgery	80152	216,374	194,896	184,157	162,679	151,940	130,463	108,985
Nuclear Medicine	80262	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Obstetrical/Gynecological Surgery	80153	131,144	118,189	111,712	98,757	92,283	79,328	66,373
Occupational Medicine	80079	15,235	13,872	13,190	11,826	11,144	9,781	8,417
Oncology	80259	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Ophthalmology-NS	80263	20,349	18,474	17,538	15,663	14,724	12,849	10,974
Ophthalmic Surgery	80114	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Oral Maxillofacial Surgery	86154	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

Orthopaedics-NMRP,NS	81057	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Orthopaedics-MRP,NMajS	82025	44,214	39,952	37,819	33,558	31,429	27,168	22,906
Orthopaedic Surgery w/o Spine	86026	107,280	96,715	91,431	80,862	75,578	65,010	54,441
Orthopaedic Surgery w Spine	80154	141,372	127,394	120,405	106,428	99,439	85,465	71,487
Otorhinolaryngoiogy-NMRP,NS	80060	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Otorhinolaryngology-MRP,NMajS	80291	44,214	39,952	37,819	33,558	31,429	27,168	22,906
Otorhinolaryngology No Elective Plastic	80159	56,146	50,691	47,964	42,509	39,782	34,327	28,872
Otorhinolaryngology head and neck	80155	62,964	56,828	53,759	47,623	44,554	38,418	32,281
Otorhinolarvngology Other than head and neck	86155	97,056	87,510	82,738	73,192	68,419	58,873	49,327
Pathology	80082	20,349	18,474	17,538	15,663	14,724	12,849	10,974
Pediatrics-NMRP	80267	23,758	21,542	20,436	18,220	17,110	14,894	12,678
Pediatrics-MRP	80293	44,214	39,952	37,819	33,558	31,429	27,168	22,906
Physical Medicine Rehab	80235	15,235	13,872	13,190	11,826	11,144	9,781	8,417
Plastic Surgery	80156	97,056	87,510	82,738	73,192	68,419	58,873	49,327
Podiatry No Surgery	86601	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Podiatry Surgery	86602	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Psychiatry	80249	20,349	18,474	17,538	15,663	14,724	12,849	10,974
Public Health and Preventive Medicine	80236	15,235	13,872	13,190	11,826	11,144	9,781	8,417
Pulmonary Diseases	80269	39,100	35,350	33,475	29,724	27,849	24,099	20,349
Radiology-NMRP	80253	39,100	35,350	33,475	29,724	27,849	24,099	20,349
Radiology-MRP	80280	44,214	39,952	37,819	33,558	31,429	27,168	22,906
Radiology-MajRP	83033	56,146	50,691	47,964	42,509	39,782	34,327	28,872
Radiation Oncology	87047	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Rheumatology	80252	20,349	18,474	17,538	15,663	14,724	12,849	10,974
Sleep Medicine	81086	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Thoracic Surgery NMRP NS	81065	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Thoracic Surgery	80144	124,326	112,053	105,916	93,647	87,510	75,275	62,964
Urological Surgery	80145	51,032	46,089	43,615	38,672	36,259	31,259	26,315
Urology-MRP NMaj S	82040	44,214	39,952	37,819	33,558	31,429	27,168	22,906
Vascular Surgery MRP, NMajS	82050	44,214	39,952	37,819	33,558	31,429	27,168	22,906
Vascular Surgery	80146	124,326	112,053	105,916	93,647	87,510	75,275	62,964
Physician Clinical Practice Not Insurable	80086	3,046	2,773	2,636	2,364	2,227	1,955	1,682
Retired Not in Practice	80179	3,046	2,773	2,636	2,364	2,227	1,955	1,682
Physician no clinical practice	80085	3,046	2,773	2,636	2,364	2,227	1,955	1,682
Physician treating patients in free med clinic	81082	45	45	45	45	45	45	45
Other Specialty NOC	80084	15,235	13,872	13,190	11,826	11,144	9,781	8,417
Other Specialty NOC	88002	20,349	18,474	17,538	15,663	14,724	12,849	10,974
Other Specialty NOC	88003	23,758	21,542	20,436	18,220	17,110	14,894	12,678
Other Specialty NOC	80268	30,577	27,679	26,232	23,334	21,883	18,985	16,088
Other Specialty NOC	88005	35,691	32,281	30,577	27,168	25,463	22,054	18,645
Other Specialty NOC	88006	32,281	29,213	27,736	24,611	23,077	20,008	16,940
Other Specialty NOC	88007	39,100	35,350	33,475	29,724	27,849	24,099	20,349
Other Specialty NOC	80294	44,214	39,952	37,819	33,558	31,429	27,168	22,906
Other Specialty NOC	88009	39,100	35,350	33,475	29,724	27,849	24,099	20,349
Other Specialty NOC	88010	51,032	46,089	43,615	38,672	36,259	31,259	26,315
Other Specialty NOC	83041	56,146	50,691	47,964	42,509	39,782	34,327	28,872
Other Specialty NOC	84042	62,964	56,828	53,759	47,623	44,554	38,418	32,281
Other Specialty NOC	88013	93,647	84,442	79,840	70,635	66,032	56,828	47,623
Other Specialty NOC	88014	97,056	87,510	82,738	73,192	68,419	58,873	49,327
Other Specialty NOC	85043	107,280	96,715	91,431	80,862	75,578	65,010	54,441
Other Specialty NOC	88016	124,326	112,053	105,916	93,647	87,510	75,275	62,964
Other Specialty NOC	86044	131,144	118,189	111,712	98,757	92,283	79,328	66,373
Other Specialty NOC	88018	141,372	127,394	120,405	106,428	99,439	85,465	71,487
Other Specialty NOC	88019	47,623	42,850	40,717	36,115	33,815	29,213	24,611
Other Specialty NOC	87045	216,374	194,896	184,157	162,679	151,940	130,463	108,985
Other Specialty NOC	88021	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Other Specialty NOC	88022	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Other Specialty NOC	88023	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
For non standard use	88046	-	-	-	-	-	-	-

Mature Claims Made, $1M/$3M

PROPOSED MAIC RATES

Specialty	Code	Terr 1	Terr 2	Terr 3	Terr 4	Terr 5	Terr 6	Terr 7
Allergy/immunology	80254	14,399	13,110	12,466	11,177	10,532	9,244	7,955
Anesthesiology	80151	35,342	31,959	30,265	26,886	25,192	21,809	18,426
Anesthesiology-Pain Management	80182	35,342	31,959	30,265	26,886	25,192	21,809	18,426
Bariatrics	81076	28,898	26,159	24,792	22,053	20,682	17,943	15,204
Cardiac Surgery MRP, NMajS	82042	41,786	37,758	35,743	31,715	29,703	25,676	21,648
Cardiac Surgery	80141	114,277	103,000	97,362	86,088	80,450	69,173	57,896
Cardiovascular Disease NMRP	80255	32,120	29,059	27,530	24,469	22,937	19,876	16,815
Cardiovascular Disease spec MRP	82058	41,786	37,758	35,743	31,715	29,703	25,676	21,648
Cardiovascular Disease MRP	80281	49,841	45,008	42,591	37,758	35,342	30,509	25,676
Colon Surgery	85004	53,063	47,908	45,330	40,175	37,597	32,442	27,287
Dermatology	80256	19,232	17,460	16,575	14,803	13,915	12,143	10,371
Diabetes	80237	28,898	26,159	24,792	22,053	20,682	17,943	15,204
Emergency Medicine NMajS Primary	80102	49,841	45,008	42,591	37,758	35,342	30,509	25,676
Emergency Medicine MajS	80157	59,507	53,707	50,807	45,008	42,108	36,308	30,509
Endocrinology	80238	19,232	17,460	16,575	14,803	13,915	12,143	10,371
Family Practice NMRP NS	80239	28,898	26,159	24,792	22,053	20,682	17,943	15,204
Family Practice MRP NMajS	80273	45,008	40,658	38,481	34,132	31,959	27,609	23,259
Family Practice not primarily MajS	83009	62,729	56,607	53,546	47,424	44,363	38,242	32,120
Forensic Medicine	80240	14,399	13,110	12,466	11,177	10,532	9,244	7,955
Gastroenterology	80241	41,786	37,758	35,743	31,715	29,703	25,676	21,648
General Practice NMRP NS	80242	28,898	26,159	24,792	22,053	20,682	17,943	15,204
General Practice MRP NMajS	80275	45,008	40,658	38,481	34,132	31,959	27,609	23,259
General Practice NMajS Prim	80117	62,729	56,607	53,546	47,424	44,363	38,242	32,120
General Surgery NMRP	84076	28,898	26,159	24,792	22,053	20,682	17,943	15,204
General Surgery MRP NMajS	82074	41,786	37,758	35,743	31,715	29,703	25,676	21,648
General Surgery	80143	88,505	79,805	75,456	66,756	62,407	53,707	45,008
Geriatrics	80243	19,232	17,460	16,575	14,803	13,915	12,143	10,371
Gynecology-NMRP, NS	81050	33,731	30,509	28,898	25,676	24,065	20,843	17,621
Gynecology/Obstetrics-MRP,NMaj	80277	53,063	47,908	45,330	40,175	37,597	32,442	27,287
Gynecological Surgery	86053	59,507	53,707	50,807	45,008	42,108	36,308	30,509
Hand Surgery MRP NMajS	82044	41,786	37,758	35,743	31,715	29,703	25,676	21,648
Hand Surgery	80169	59,507	53,707	50,807	45,008	42,108	36,308	30,509
HeadlNeck Surgery	80170	59,507	53,707	50,807	45,008	42,108	36,308	30,509
Hematology	80245	28,898	26,159	24,792	22,053	20,682	17,943	15,204
Hospitalist Family Practice	81083	33,731	30,509	28,898	25,676	24,065	20,843	17,621
Hospitalist Internal Medicine	81084	33,731	30,509	28,898	25,676	24,065	20,843	17,621
Hospitalist Pediatrics	81085	33,731	30,509	28,898	25,676	24,065	20,843	17,621
Industrial Medicine	80233	28,898	26,159	24,792	22,053	20,682	17,943	15,204
Infectious Disease	80246	32,120	29,059	27,530	24,469	22,937	19,876	16,815
Internal Medicine NMRP	80257	33,731	30,509	28,898	25,676	24,065	20,843	17,621
Internal Medicine MRP	80284	41,786	37,758	35,743	31,715	29,703	25,676	21,648
Neonatology	83015	88,505	79,805	75,456	66,756	62,407	53,707	45,008
Nephrology-NMRP	80260	32,120	29,059	27,530	24,469	22,937	19,876	16,815
Nephrology-MRP	80287	36,953	33,409	31,636	28,092	26,320	22,776	19,232
Neurology	80261	41,786	37,758	35,743	31,715	29,703	25,676	21,648
Neurosurgery-NMRP,NMajS	81045	28,898	26,159	24,792	22,053	20,682	17,943	15,204
Neurosurgery-MRP,NMajS	82045	48,230	43,558	41,220	36,548	34,214	29,542	24,870
Neurosurgery-No Intracranial Surgery	86027	133,609	120,399	113,794	100,584	93,979	80,772	67,562
Neurosurgery	80152	204,493	184,195	174,045	153,747	143,597	123,299	103,000
Nuclear Medicine	80262	28,898	26,159	24,792	22,053	20,682	17,943	15,204
Obstetrical/Gynecological Surgery	80153	123,943	111,700	105,578	93,334	87,216	74,972	62,729
Occupational Medicine	80079	14,399	13,110	12,466	11,177	10,532	9,244	7,955
Oncology	80259	28,898	26,159	24,792	22,053	20,682	17,943	15,204
Ophthalmology-NS	80263	19,232	17,460	16,575	14,803	13,915	12,143	10,371
Ophthalmic Surgery	80114	28,898	26,159	24,792	22,053	20,682	17,943	15,204
Oral Maxillofacial Surgery	86154	28,898	26,159	24,792	22,053	20,682	17,943	15,204
Orthopaedics-NMRP,NS	81057	28,898	26,159	24,792	22,053	20,682	17,943	15,204

Orthopaedics-MRP,NMajS	82025	41,786	37,758	35,743	31,715	29,703	25,676	21,648
Orthopaedic Surgery w/o Spine	86026	94,945	85,605	80,933	71,589	66,917	57,574	48,230
Orthopaedic Surgery w Spine	80154	133,609	120,399	113,794	100,584	93,979	80,772	67,562
Otorhinolaryngoiogy-NMRP,NS	80060	14,399	13,110	12,466	11,177	10,532	9,244	7,955
Otorhinolaryngology-MRP,NMajS	80291	41,786	37,758	35,743	31,715	29,703	25,676	21,648
Otorhinolaryngology No Elective Plastic	80159	49,841	45,008	42,591	37,758	35,342	30,509	25,676
Otorhinolaryngology head and neck	80155	59,507	53,707	50,807	45,008	42,108	36,308	30,509
Otorhinolarvngology Other than head and neck	86155	88,505	79,805	75,456	66,756	62,407	53,707	45,008
Pathology	80082	19,232	17,460	16,575	14,803	13,915	12,143	10,371
Pediatrics-NMRP	80267	20,843	18,910	17,943	16,010	15,043	13,110	11,177
Pediatrics-MRP	80293	41,786	37,758	35,743	31,715	29,703	25,676	21,648
Physical Medicine Rehab	80235	14,399	13,110	12,466	11,177	10,532	9,244	7,955
Plastic Surgery	80156	88,505	79,805	75,456	66,756	62,407	53,707	45,008
Podiatry No Surgery	86601	19,232	17,460	16,575	14,803	13,915	12,143	10,371
Podiatry Surgery	86602	36,953	33,409	31,636	28,092	26,320	22,776	19,232
Psychiatry	80249	19,232	17,460	16,575	14,803	13,915	12,143	10,371
Public Health and Preventive Medicine	80236	14,399	13,110	12,466	11,177	10,532	9,244	7,955
Pulmonary Diseases	80269	36,953	33,409	31,636	28,092	26,320	22,776	19,232
Radiology-NMRP	80253	36,953	33,409	31,636	28,092	26,320	22,776	19,232
Radiology-MRP	80280	41,786	37,758	35,743	31,715	29,703	25,676	21,648
Radiology-MajRP	83033	53,063	47,908	45,330	40,175	37,597	32,442	27,287
Radiation Oncology	87047	25,676	23,259	22,053	19,636	18,426	16,010	13,593
Rheumatology	80252	19,232	17,460	16,575	14,803	13,915	12,143	10,371
Sleep Medicine	81086	33,731	30,509	28,898	25,676	24,065	20,843	17,621
Thoracic Surgery NMRP NS	81065	28,898	26,159	24,792	22,053	20,682	17,943	15,204
Thoracic Surgery	80144	114,277	103,000	97,362	86,088	80,450	69,173	57,896
Urological Surgery	80145	48,230	43,558	41,220	36,548	34,214	29,542	24,870
Urology-MRP NMaj S	82040	41,786	37,758	35,743	31,715	29,703	25,676	21,648
Vascular Surgery MRP, NMajS	82050	41,786	37,758	35,743	31,715	29,703	25,676	21,648
Vascular Surgery	80146	114,277	103,000	97,362	86,088	80,450	69,173	57,896
Physician Clinical Practice Not Insurable	80086	2,878	2,621	2,492	2,234	2,105	1,847	1,590
Retired Not in Practice	80179	2,878	2,621	2,492	2,234	2,105	1,847	1,590
Physician no clinical practice	80085	2,878	2,621	2,492	2,234	2,105	1,847	1,590
Physician treating patients in free med clinic	81082	43	43	43	43	43	43	43
Other Specialty NOC	80084	14,399	13,110	12,466	11,177	10,532	9,244	7,955
Other Specialty NOC	88002	19,232	17,460	16,575	14,803	13,915	12,143	10,371
Other Specialty NOC	88003	20,843	18,910	17,943	16,010	15,043	13,110	11,177
Other Specialty NOC	80268	28,898	26,159	24,792	22,053	20,682	17,943	15,204
Other Specialty NOC	88005	33,731	30,509	28,898	25,676	24,065	20,843	17,621
Other Specialty NOC	88006	32,120	29,059	27,530	24,469	22,937	19,876	16,815
Other Specialty NOC	88007	36,953	33,409	31,636	28,092	26,320	22,776	19,232
Other Specialty NOC	80294	41,786	37,758	35,743	31,715	29,703	25,676	21,648
Other Specialty NOC	88009	35,342	31,959	30,265	26,886	25,192	21,809	18,426
Other Specialty NOC	88010	48,230	43,558	41,220	36,548	34,214	29,542	24,870
Other Specialty NOC	83041	53,063	47,908	45,330	40,175	37,597	32,442	27,287
Other Specialty NOC	84042	59,507	53,707	50,807	45,008	42,108	36,308	30,509
Other Specialty NOC	88013	62,729	56,607	53,546	47,424	44,363	38,242	32,120
Other Specialty NOC	88014	88,505	79,805	75,456	66,756	62,407	53,707	45,008
Other Specialty NOC	85043	94,945	85,605	80,933	71,589	66,917	57,574	48,230
Other Specialty NOC	88016	114,277	103,000	97,362	86,088	80,450	69,173	57,896
Other Specialty NOC	86044	123,943	111,700	105,578	93,334	87,216	74,972	62,729
Other Specialty NOC	88018	133,609	120,399	113,794	100,584	93,979	80,772	67,562
Other Specialty NOC	88019	45,008	40,658	38,481	34,132	31,959	27,609	23,259
Other Specialty NOC	87045	204,493	184,195	174,045	153,747	143,597	123,299	103,000
Other Specialty NOC	88021	25,676	23,259	22,053	19,636	18,426	16,010	13,593
Other Specialty NOC	88022	49,841	45,008	42,591	37,758	35,342	30,509	25,676
Other Specialty NOC	88023	88,505	79,805	75,456	66,756	62,407	53,707	45,008
For non standard use	88046	-	-	-	-	-	-	-

Mature Claims Made, $1M/$3M

PERCENTAGE CHANGE

Specialty	Code	Terr 1	Terr 2	Terr 3	Terr 4	Terr 5	Terr 6	Terr 7
Allergy/immunology	80254	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Anesthesiology	80151	-9.6%	-9.6%	-9.6%	-9.5%	-9.5%	-9.5%	-9.5%
Anesthesiology-Pain Management	80182	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Bariatrics	81076	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Cardiac Surgery MRP, NMajS	82042	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Cardiac Surgery	80141	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.0%
Cardiovascular Disease NMRP	80255	-0.5%	-0.5%	-0.7%	-0.6%	-0.6%	-0.7%	-0.7%
Cardiovascular Disease spec MRP	82058	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Cardiovascular Disease MRP	80281	-11.2%	-11.2%	-11.2%	-11.2%	-11.2%	-11.1%	-11.1%
Colon Surgery	85004	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Dermatology	80256	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Diabetes	80237	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Emergency Medicine NMajS Primary	80102	-11.2%	-11.2%	-11.2%	-11.2%	-11.2%	-11.1%	-11.1%
Emergency Medicine MajS	80157	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Endocrinology	80238	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Family Practice NMRP NS	80239	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Family Practice MRP NMajS	80273	-5.5%	-5.1%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Family Practice not primarily MajS	83009	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.5%	-0.5%
Forensic Medicine	80240	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Gastroenterology	80241	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
General Practice NMRP NS	80242	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
General Practice MRP NMajS	80275	-5.5%	-5.1%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
General Practice NMajS Prim	80117	-0.4%	-0.4%	-0.4%	-0.4%	-0.4%	-0.5%	-0.5%
General Surgery NMRP	84076	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
General Surgery MRP NMajS	82074	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
General Surgery	80143	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Geriatrics	80243	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Gynecology-NMRP, NS	81050	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Gynecology/Obstetrics-MRP,NMaj	80277	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Gynecological Surgery	86053	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Hand Surgery MRP NMajS	82044	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Hand Surgery	80169	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
HeadlNeck Surgery	80170	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Hematology	80245	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Hospitalist Family Practice	81083	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Hospitalist Internal Medicine	81084	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Hospitalist Pediatrics	81085	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Industrial Medicine	80233	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Infectious Disease	80246	-0.5%	-0.5%	-0.7%	-0.6%	-0.6%	-0.7%	-0.7%
Internal Medicine NMRP	80257	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Internal Medicine MRP	80284	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Neonatology	83015	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%
Nephrology-NMRP	80260	-0.5%	-0.5%	-0.7%	-0.6%	-0.6%	-0.7%	-0.7%
Nephrology-MRP	80287	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Neurology	80261	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Neurosurgery-NMRP,NMajS	81045	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Neurosurgery-MRP,NMajS	82045	-5.5%	-5.5%	-5.5%	-5.5%	-5.6%	-5.5%	-5.5%
Neurosurgery-No Intracranial Surgery	86027	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Neurosurgery	80152	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Nuclear Medicine	80262	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Obstetrical/Gynecological Surgery	80153	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Occupational Medicine	80079	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Oncology	80259	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Ophthalmology-NS	80263	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Ophthalmic Surgery	80114	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Oral Maxillofacial Surgery	86154	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A

Orthopaedics-NMRP,NS	81057	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Orthopaedics-MRP,NMajS	82025	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Orthopaedic Surgery w/o Spine	86026	-11.5%	-11.5%	-11.5%	-11.5%	-11.5%	-11.4%	-11.4%
Orthopaedic Surgery w Spine	80154	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Otorhinolaryngoiogy-NMRP,NS	80060	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Otorhinolaryngology-MRP,NMajS	80291	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Otorhinolaryngology No Elective Plastic	80159	-11.2%	-11.2%	-11.2%	-11.2%	-11.2%	-11.1%	-11.1%
Otorhinolaryngology head and neck	80155	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Otorhinolarvngology Other than head and neck	86155	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%
Pathology	80082	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Pediatrics-NMRP	80267	-12.3%	-12.2%	-12.2%	-12.1%	-12.1%	-12.0%	-11.8%
Pediatrics-MRP	80293	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Physical Medicine Rehab	80235	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Plastic Surgery	80156	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%
Podiatry No Surgery	86601	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Podiatry Surgery	86602	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Psychiatry	80249	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Public Health and Preventive Medicine	80236	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Pulmonary Diseases	80269	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Radiology-NMRP	80253	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Radiology-MRP	80280	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Radiology-MajRP	83033	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Radiation Oncology	87047	-16.0%	-16.0%	-15.9%	-15.8%	-15.8%	-15.7%	-15.5%
Rheumatology	80252	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Sleep Medicine	81086	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Thoracic Surgery NMRP NS	81065	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Thoracic Surgery	80144	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.0%
Urological Surgery	80145	-5.5%	-5.5%	-5.5%	-5.5%	-5.6%	-5.5%	-5.5%
Urology-MRP NMaj S	82040	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Vascular Surgery MRP, NMajS	82050	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Vascular Surgery	80146	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.0%
Physician Clinical Practice Not Insurable	80086	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Retired Not in Practice	80179	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Physician no clinical practice	80085	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Physician treating patients in free med clinic	81082	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%	-4.4%
Other Specialty NOC	80084	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88002	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88003	-12.3%	-12.2%	-12.2%	-12.1%	-12.1%	-12.0%	-11.8%
Other Specialty NOC	80268	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88005	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88006	-0.5%	-0.5%	-0.7%	-0.6%	-0.6%	-0.7%	-0.7%
Other Specialty NOC	88007	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	80294	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88009	-9.6%	-9.6%	-9.6%	-9.5%	-9.5%	-9.5%	-9.5%
Other Specialty NOC	88010	-5.5%	-5.5%	-5.5%	-5.5%	-5.6%	-5.5%	-5.5%
Other Specialty NOC	83041	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	84042	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88013	-33.0%	-33.0%	-32.9%	-32.9%	-32.8%	-32.7%	-32.6%
Other Specialty NOC	88014	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%	-8.8%
Other Specialty NOC	85043	-11.5%	-11.5%	-11.5%	-11.5%	-11.5%	-11.4%	-11.4%
Other Specialty NOC	88016	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.1%	-8.0%
Other Specialty NOC	86044	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88018	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88019	-5.5%	-5.1%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	87045	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%	-5.5%
Other Specialty NOC	88021	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Other Specialty NOC	88022	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
Other Specialty NOC	88023	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A	#N/A
For non standard use	88046							

PERCENTAGE CHANGE

Specialty	Code	Lake Cnty	DuPage Cnty	Macon Cnty
Allergy/immunology	80254	-10.1%	-10.9%	-10.9%
Anesthesiology	80151	-14.4%	-15.2%	-15.2%
Anesthesiology-Pain Management	80182	#N/A	#N/A	#N/A
Bariatrics	81076	-10.4%	-11.4%	-11.4%
Cardiac Surgery MRP, NMajS	82042	-10.5%	-11.5%	-11.5%
Cardiac Surgery	80141	-13.1%	-14.1%	-14.1%
Cardiovascular Disease NMRP	80255	-5.8%	-6.8%	-6.8%
Cardiovascular Disease spec MRP	82058	-10.5%	-11.5%	-11.5%
Cardiovascular Disease MRP	80281	-16.0%	-16.9%	-16.9%
Colon Surgery	85004	-10.6%	-11.6%	-11.6%
Dermatology	80256	-10.3%	-11.2%	-11.2%
Diabetes	80237	-10.4%	-11.4%	-11.4%
Emergency Medicine NMajS Primary	80102	-16.0%	-16.9%	-16.9%
Emergency Medicine MajS	80157	-10.6%	-11.6%	-11.6%
Endocrinology	80238	-10.3%	-11.2%	-11.2%
Family Practice NMRP NS	80239	-10.4%	-11.4%	-11.4%
Family Practice MRP NMajS	80273	-10.2%	-11.5%	-11.5%
Family Practice not primarily MajS	83009	-5.8%	-6.8%	-6.8%
Forensic Medicine	80240	-10.1%	-10.9%	-10.9%
Gastroenterology	80241	-10.5%	-11.5%	-11.5%
General Practice NMRP NS	80242	-10.4%	-11.4%	-11.4%
General Practice MRP NMajS	80275	-10.2%	-11.5%	-11.5%
General Practice NMajS Prim	80117	-5.8%	-6.8%	-6.8%
General Surgery NMRP	84076	#N/A	#N/A	#N/A
General Surgery MRP NMajS	82074	-10.5%	-11.5%	-11.5%
General Surgery	80143	-10.6%	-11.6%	-11.6%
Geriatrics	80243	-10.3%	-11.2%	-11.2%
Gynecology-NMRP, NS	81050	-10.5%	-11.4%	-11.4%
Gynecology/Obstetrics-MRP,NMaj	80277	-10.6%	-11.6%	-11.6%
Gynecological Surgery	86053	-10.6%	-11.6%	-11.6%
Hand Surgery MRP NMajS	82044	-10.5%	-11.5%	-11.5%
Hand Surgery	80169	-10.6%	-11.6%	-11.6%
HeadINeck Surgery	80170	-10.6%	-11.6%	-11.6%
Hematology	80245	-10.4%	-11.4%	-11.4%
Hospitalist Family Practice	81083	#N/A	#N/A	#N/A
Hospitalist Internal Medicine	81084	#N/A	#N/A	#N/A
Hospitalist Pediatrics	81085	#N/A	#N/A	#N/A
Industrial Medicine	80233	-10.4%	-11.4%	-11.4%
Infectious Disease	80246	-5.8%	-6.8%	-6.8%
Internal Medicine NMRP	80257	-10.5%	-11.4%	-11.4%
Internal Medicine MRP	80284	-10.5%	-11.5%	-11.5%
Neonatology	83015	-13.8%	-14.7%	-14.7%
Nephrology-NMRP	80260	-5.8%	-6.8%	-6.8%
Nephrology-MRP	80287	-10.5%	-11.5%	-11.5%
Neurology	80261	-10.5%	-11.5%	-11.5%
Neurosurgery-NMRP,NMajS	81045	-10.4%	-11.4%	-11.4%
Neurosurgery-MRP,NMajS	82045	-10.6%	-11.5%	-11.5%
Neurosurgery-No Intracranial Surgery	86027	#N/A	#N/A	#N/A
Neurosurgery	80152	-10.7%	-11.7%	-11.7%
Nuclear Medicine	80262	-10.4%	-11.4%	-11.4%
Obstetrical/Gynecological Surgery	80153	-10.7%	-11.7%	-11.7%
Occupational Medicine	80079	-10.1%	-10.9%	-10.9%
Oncology	80259	-10.4%	-11.4%	-11.4%
Ophthalmology-NS	80263	-10.3%	-11.2%	-11.2%
Ophthalmic Surgery	80114	-10.4%	-11.4%	-11.4%

Oral Maxillofacial Surgery	86154	#N/A	#N/A	#N/A
Orthopaedics-NMRP,NS	81057	-10.4%	-11.4%	-11.4%
Orthopaedics-MRP,NMajS	82025	-10.5%	-11.5%	-11.5%
Orthopaedic Surgery w/o Spine	86026	-16.3%	-17.2%	-17.2%
Orthopaedic Surgery w Spine	80154	-10.7%	-11.7%	-11.7%
Otorhinolaryngoiogy-NMRP,NS	80060	#N/A	#N/A	#N/A
Otorhinolaryngology-MRP,NMajS	80291	-10.5%	-11.5%	-11.5%
Otorhinolaryngology No Elective Plastic	80159	-16.0%	-16.9%	-16.9%
Otorhinolaryngology head and neck	80155	-10.6%	-11.6%	-11.6%
Otorhinolarvngology Other than head and neck	86155	-13.8%	-14.7%	-14.7%
Pathology	80082	-10.3%	-11.2%	-11.2%
Pediatrics-NMRP	80267	-16.7%	-17.4%	-17.4%
Pediatrics-MRP	80293	-10.5%	-11.5%	-11.5%
Physical Medicine Rehab	80235	-10.1%	-10.9%	-10.9%
Plastic Surgery	80156	-13.8%	-14.7%	-14.7%
Podiatry No Surgery	86601	#N/A	#N/A	#N/A
Podiatry Surgery	86602	#N/A	#N/A	#N/A
Psychiatry	80249	-10.3%	-11.2%	-11.2%
Public Health and Preventive Medicine	80236	-10.1%	-10.9%	-10.9%
Pulmonary Diseases	80269	-10.5%	-11.5%	-11.5%
Radiology-NMRP	80253	-10.5%	-11.5%	-11.5%
Radiology-MRP	80280	-10.5%	-11.5%	-11.5%
Radiology-MajRP	83033	-10.6%	-11.6%	-11.6%
Radiation Oncology	87047	-20.3%	-21.0%	-21.0%
Rheumatology	80252	-10.3%	-11.2%	-11.2%
Sleep Medicine	81086	#N/A	#N/A	#N/A
Thoracic Surgery NMRP NS	81065	-10.4%	-11.4%	-11.4%
Thoracic Surgery	80144	-13.1%	-14.1%	-14.1%
Urological Surgery	80145	-10.6%	-11.5%	-11.5%
Urology-MRP NMaj S	82040	-10.5%	-11.5%	-11.5%
Vascular Surgery MRP, NMajS	82050	-10.5%	-11.5%	-11.5%
Vascular Surgery	80146	-13.1%	-14.1%	-14.1%
Physician Clinical Practice Not Insurable	80086	-10.1%	-11.0%	-11.0%
Retired Not in Practice	80179	-10.1%	-11.0%	-11.0%
Physician no clinical practice	80085	-10.1%	-11.0%	-11.0%
Physician treating patients in free med clinic	81082	-4.4%	-4.4%	-4.4%
Other Specialty NOC	80084	-10.1%	-10.9%	-10.9%
Other Specialty NOC	88002	-10.3%	-11.2%	-11.2%
Other Specialty NOC	88003	-16.7%	-17.4%	-17.4%
Other Specialty NOC	80268	-10.4%	-11.4%	-11.4%
Other Specialty NOC	88005	-10.5%	-11.4%	-11.4%
Other Specialty NOC	88006	-5.8%	-6.8%	-6.8%
Other Specialty NOC	88007	-10.5%	-11.5%	-11.5%
Other Specialty NOC	80294	-10.5%	-11.5%	-11.5%
Other Specialty NOC	88009	-14.4%	-15.2%	-15.2%
Other Specialty NOC	88010	-10.6%	-11.5%	-11.5%
Other Specialty NOC	83041	-10.6%	-11.6%	-11.6%
Other Specialty NOC	84042	-10.6%	-11.6%	-11.6%
Other Specialty NOC	88013	-36.6%	-37.2%	-37.2%
Other Specialty NOC	88014	-13.8%	-14.7%	-14.7%
Other Specialty NOC	85043	-16.3%	-17.2%	-17.2%
Other Specialty NOC	88016	-13.1%	-14.1%	-14.1%
Other Specialty NOC	86044	-10.7%	-11.7%	-11.7%
Other Specialty NOC	88018	-10.7%	-11.7%	-11.7%
Other Specialty NOC	88019	-10.2%	-11.5%	-11.5%
Other Specialty NOC	87045	-10.7%	-11.7%	-11.7%
Other Specialty NOC	88021	#N/A	#N/A	#N/A
Other Specialty NOC	88022	#N/A	#N/A	#N/A
Other Specialty NOC	88023	#N/A	#N/A	#N/A
For non standard use	88046			

MANUAL OF RULES AND RATES

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY

ANNUAL 1ST YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80254	Allergy/Immunology-NMRP	3,600	3,278	3,117	2,794	2,633	2,311	1,989
80151	Anesthesiology	8,836	7,990	7,566	6,722	6,298	5,452	4,607
80182	Anesthesiology-Pain Management	8,836	7,990	7,566	6,722	6,298	5,452	4,607
81076	Bariatrics	7,225	6,540	6,198	5,513	5,171	4,486	3,801
80141	Cardiac Surgery	28,569	25,750	24,341	21,522	20,113	17,293	14,474
82042	Cardiac Surgery-MRP, NMajS	10,447	9,440	8,936	7,929	7,426	6,419	5,412
80281	Cardiovascular Disease MRP	12,460	11,252	10,648	9,440	8,836	7,627	6,419
80255	Cardiovascular Disease NMRP, NS	8,030	7,265	6,883	6,117	5,734	4,969	4,204
82058	Cardiovascular Disease SMRP	10,447	9,440	8,936	7,929	7,426	6,419	5,412
85004	Colon Surgery	13,266	11,977	11,333	10,044	9,399	8,111	6,822
80256	Dermatology SMRP	4,808	4,365	4,144	3,701	3,479	3,036	2,593
80237	Diabetes-NMRP	7,225	6,540	6,198	5,513	5,171	4,486	3,801
80157	Emergency Medicine-MajS	14,877	13,427	12,702	11,252	10,527	9,077	7,627
80102	Emergency Medicine-NMajS, prim	12,460	11,252	10,648	9,440	8,836	7,627	6,419
80238	Endocrinology-NMRP	4,808	4,365	4,144	3,701	3,479	3,036	2,593
83009	Family Practice LMajRP	15,682	14,152	13,387	11,856	11,091	9,561	8,030
80273	Family Practice MRP, NMajS	11,252	10,165	9,620	8,533	7,990	6,902	5,815
80239	Family Practice NMRP, NS	7,225	6,540	6,198	5,513	5,171	4,486	3,801
80240	Forensic Medicine-NMRP	3,600	3,278	3,117	2,794	2,633	2,311	1,989
80241	Gastroenterology MRP	10,447	9,440	8,936	7,929	7,426	6,419	5,412
80275	General Practice MRP, NMajS	11,252	10,165	9,620	8,533	7,990	6,902	5,815
80117	General Practice NMajS, prim	15,682	14,152	13,387	11,856	11,091	9,561	8,030
80242	General Practice NMRP, NS	7,225	6,540	6,198	5,513	5,171	4,486	3,801
80143	General Surgery	22,126	19,951	18,864	16,689	15,602	13,427	11,252
84076	General Surgery NMRP	7,225	6,540	6,198	5,513	5,171	4,486	3,801
82074	General Surgery-MRP, NMajS	10,447	9,440	8,936	7,929	7,426	6,419	5,412
80243	Geriatrics	4,808	4,365	4,144	3,701	3,479	3,036	2,593
86053	Gynecological Surgery	14,877	13,427	12,702	11,252	10,527	9,077	7,627
80277	Gynecology/Obstetrics-MRP,NmajS	13,266	11,977	11,333	10,044	9,399	8,111	6,822
81050	Gynecology-NMRP, NS	8,433	7,627	7,225	6,419	6,016	5,211	4,405
80169	Hand Surgery	14,877	13,427	12,702	11,252	10,527	9,077	7,627
82044	Hand Surgery-MRP,NMajS	10,447	9,440	8,936	7,929	7,426	6,419	5,412
80170	Head/Neck Surgery	14,877	13,427	12,702	11,252	10,527	9,077	7,627
80245	Hematology	7,225	6,540	6,198	5,513	5,171	4,486	3,801
81083	Hospitalist Family Practice	8,433	7,627	7,225	6,419	6,016	5,211	4,405
81084	Hospitalist Internal Medicine	8,433	7,627	7,225	6,419	6,016	5,211	4,405
81085	Hospitalist Pediatrics	8,433	7,627	7,225	6,419	6,016	5,211	4,405
80233	Industrial Medicine	7,225	6,540	6,198	5,513	5,171	4,486	3,801
80246	Infectious Disease	8,030	7,265	6,883	6,117	5,734	4,969	4,204
80284	Internal Medicine MRP	10,447	9,440	8,936	7,929	7,426	6,419	5,412
80257	Internal Medicine NMRP	8,433	7,627	7,225	6,419	6,016	5,211	4,405
83015	Neonatology	22,126	19,951	18,864	16,689	15,602	13,427	11,252
80287	Nephrology-MRP	9,238	8,352	7,909	7,023	6,580	5,694	4,808
80260	Nephrology-NMRP	8,030	7,265	6,883	6,117	5,734	4,969	4,204
80261	Neurology-NMRP	10,447	9,440	8,936	7,929	7,426	6,419	5,412
80152	Neurosurgery	51,123	46,049	43,511	38,437	35,899	30,825	25,750
82045	Neurosurgery-MRP,NMajS	12,058	10,890	10,305	9,137	8,554	7,386	6,218
81045	Neurosurgery-NMRP,NMajS	7,225	6,540	6,198	5,513	5,171	4,486	3,801
86027	Neurosurgery-No Intracranial Surgery	33,402	30,100	28,449	25,146	23,495	20,193	16,891
80262	Nuclear Medicine-NMRP	7,225	6,540	6,198	5,513	5,171	4,486	3,801
80153	Obstetrical/Gynecological Surgery	30,986	27,925	26,395	23,334	21,804	18,743	15,682
80079	Occupational Medicine-NMRP	3,600	3,278	3,117	2,794	2,633	2,311	1,989
80259	Oncology	7,225	6,540	6,198	5,513	5,171	4,486	3,801
80114	Ophthalmic Surgery	7,225	6,540	6,198	5,513	5,171	4,486	3,801

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STATE OF ILLINOIS

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 1ST YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80263	Ophthalmology-NS	4,808	4,365	4,144	3,701	3,479	3,036	2,593
86154	Oral Maxillofacial Surgery	7,225	6,540	6,198	5,513	5,171	4,486	3,801
80154	Orthopaedic Surgery w/ Spine	33,402	30,100	28,449	25,146	23,495	20,193	16,891
86026	Orthopaedic Surgery w/o Spine	23,736	21,401	20,233	17,897	16,729	14,394	12,058
82025	Orthopaedics-MRP, NMajS	10,447	9,440	8,936	7,929	7,426	6,419	5,412
81057	Orthopaedics-NMRP, NS	7,225	6,540	6,198	5,513	5,171	4,486	3,801
88021	Other Specialty NOC	6,419	5,815	5,513	4,909	4,607	4,003	3,398
88022	Other Specialty NOC	12,460	11,252	10,648	9,440	8,836	7,627	6,419
88023	Other Specialty NOC	22,126	19,951	18,864	16,689	15,602	13,427	11,252
86155	Otorhinolaryngology Other Than Head/Neck	22,126	19,951	18,864	16,689	15,602	13,427	11,252
80155	Otorhinolaryngology; Head/Neck	14,877	13,427	12,702	11,252	10,527	9,077	7,627
80159	Otorhinolaryngology; No Elective Plastic	12,460	11,252	10,648	9,440	8,836	7,627	6,419
80291	Otorhinolaryngology-MRP,NMajS	10,447	9,440	8,936	7,929	7,426	6,419	5,412
80060	Otorhinolaryngology-NMRP,NS	3,600	3,278	3,117	2,794	2,633	2,311	1,989
80082	Pathology-NMRP	4,808	4,365	4,144	3,701	3,479	3,036	2,593
80293	Pediatrics-MRP	10,447	9,440	8,936	7,929	7,426	6,419	5,412
80267	Pediatrics-NMRP	5,211	4,728	4,486	4,003	3,761	3,278	2,794
81082	Phys Treating Patients in Free Med Clinic	11	11	11	11	11	11	11
80235	Physical Medicine & Rehab-NMRP	3,600	3,278	3,117	2,794	2,633	2,311	1,989
80086	Physician, Clinical Practice Not Insurable	720	655	623	559	526	462	398
80085	Physician, No Clinical Practice	720	655	623	559	526	462	398
80156	Plastic Surgery	22,126	19,951	18,864	16,689	15,602	13,427	11,252
86601	Podiatry No Surgery	4,808	4,365	4,144	3,701	3,479	3,036	2,593
86602	Podiatry Surgery	9,238	8,352	7,909	7,023	6,580	5,694	4,808
80249	Psychiatry	4,808	4,365	4,144	3,701	3,479	3,036	2,593
80236	Public Health & Preventive Med. NMRP	3,600	3,278	3,117	2,794	2,633	2,311	1,989
80269	Pulmonary Diseases	9,238	8,352	7,909	7,023	6,580	5,694	4,808
87047	Radiation Oncology	6,419	5,815	5,513	4,909	4,607	4,003	3,398
80253	Radiology NMRP	9,238	8,352	7,909	7,023	6,580	5,694	4,808
83033	Radiology-MajRP	13,266	11,977	11,333	10,044	9,399	8,111	6,822
80280	Radiology-MRP	10,447	9,440	8,936	7,929	7,426	6,419	5,412
80179	Retired, Not in Practice	720	655	623	559	526	462	398
80252	Rheumatology	4,808	4,365	4,144	3,701	3,479	3,036	2,593
81086	Sleep Medicine	8,433	7,627	7,225	6,419	6,016	5,211	4,405
80144	Thoracic Surgery	28,569	25,750	24,341	21,522	20,113	17,293	14,474
81065	Thoracic Surgery-NMRP, NS	7,225	6,540	6,198	5,513	5,171	4,486	3,801
80084	Urgent Care	3,600	3,278	3,117	2,794	2,633	2,311	1,989
80145	Urological Surgery	12,058	10,890	10,305	9,137	8,554	7,386	6,218
82040	Urology-MRP, NMajS	10,447	9,440	8,936	7,929	7,426	6,419	5,412
80146	Vascular Surgery	28,569	25,750	24,341	21,522	20,113	17,293	14,474
82050	Vascular Surgery-MRP, NMajS	10,447	9,440	8,936	7,929	7,426	6,419	5,412
80268	Other, Specialty NOC	7,225	6,540	6,198	5,513	5,171	4,486	3,801
80294	Other, Specialty NOC	10,447	9,440	8,936	7,929	7,426	6,419	5,412
83041	Other, Specialty NOC	13,266	11,977	11,333	10,044	9,399	8,111	6,822
84042	Other, Specialty NOC	14,877	13,427	12,702	11,252	10,527	9,077	7,627
85043	Other, Specialty NOC	23,736	21,401	20,233	17,897	16,729	14,394	12,058
86044	Other, Specialty NOC	30,986	27,925	26,395	23,334	21,804	18,743	15,682
87045	Other, Specialty NOC	51,123	46,049	43,511	38,437	35,899	30,825	25,750
88002	Other, Specialty NOC	4,808	4,365	4,144	3,701	3,479	3,036	2,593
88003	Other, Specialty NOC	5,211	4,728	4,486	4,003	3,761	3,278	2,794
88005	Other, Specialty NOC	8,433	7,627	7,225	6,419	6,016	5,211	4,405
88006	Other, Specialty NOC	8,030	7,265	6,883	6,117	5,734	4,969	4,204
88007	Other, Specialty NOC	9,238	8,352	7,909	7,023	6,580	5,694	4,808
88009	Other, Specialty NOC	8,836	7,990	7,566	6,722	6,298	5,452	4,607

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STATE OF ILLINOIS

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 1ST YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
88010	Other, Specialty NOC	12,058	10,890	10,305	9,137	8,554	7,386	6,218
88013	Other, Specialty NOC	15,682	14,152	13,387	11,856	11,091	9,561	8,030
88014	Other, Specialty NOC	22,126	19,951	18,864	16,689	15,602	13,427	11,252
88016	Other, Specialty NOC	28,569	25,750	24,341	21,522	20,113	17,293	14,474
88018	Other, Specialty NOC	33,402	30,100	28,449	25,146	23,495	20,193	16,891
88019	Other, Specialty NOC	11,252	10,165	9,620	8,533	7,990	6,902	5,815
88046	For Non-Standard Use	0	0	0	0	0	0	0

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JAN 0 1 2009

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY

ANNUAL 2ND YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80254	Allergy/Immunology-NMRP	7,200	6,555	6,233	5,589	5,266	4,622	3,978
80151	Anesthesiology	17,671	15,980	15,133	13,443	12,596	10,905	9,213
80182	Anesthesiology-Pain Management	17,671	15,980	15,133	13,443	12,596	10,905	9,213
81076	Bariatrics	14,449	13,080	12,396	11,027	10,341	8,972	7,602
80141	Cardiac Surgery	57,139	51,500	48,681	43,044	40,225	34,587	28,948
82042	Cardiac Surgery-MRP, NMajS	20,893	18,879	17,872	15,858	14,852	12,838	10,824
80281	Cardiovascular Disease MRP	24,921	22,504	21,296	18,879	17,671	15,255	12,838
80255	Cardiovascular Disease NMRP, NS	16,060	14,530	13,765	12,235	11,469	9,938	8,408
82058	Cardiovascular Disease SMRP	20,893	18,879	17,872	15,858	14,852	12,838	10,824
85004	Colon Surgery	26,532	23,954	22,665	20,088	18,799	16,221	13,644
80256	Dermatology SMRP	9,616	8,730	8,288	7,402	6,958	6,072	5,186
80237	Diabetes-NMRP	14,449	13,080	12,396	11,027	10,341	8,972	7,602
80157	Emergency Medicine-MajS	29,754	26,854	25,404	22,504	21,054	18,154	15,255
80102	Emergency Medicine-NMajS, prim	24,921	22,504	21,296	18,879	17,671	15,255	12,838
80238	Endocrinology-NMRP	9,616	8,730	8,288	7,402	6,958	6,072	5,186
83009	Family Practice LMajRP	31,365	28,304	26,773	23,712	22,182	19,121	16,060
80273	Family Practice MRP, NMajS	22,504	20,329	19,241	17,066	15,980	13,805	11,630
80239	Family Practice NMRP, NS	14,449	13,080	12,396	11,027	10,341	8,972	7,602
80240	Forensic Medicine-NMRP	7,200	6,555	6,233	5,589	5,266	4,622	3,978
80241	Gastroenterology MRP	20,893	18,879	17,872	15,858	14,852	12,838	10,824
80275	General Practice MRP, NMajS	22,504	20,329	19,241	17,066	15,980	13,805	11,630
80117	General Practice NMajS, prim	31,365	28,304	26,773	23,712	22,182	19,121	16,060
80242	General Practice NMRP, NS	14,449	13,080	12,396	11,027	10,341	8,972	7,602
80143	General Surgery	44,253	39,903	37,728	33,378	31,204	26,854	22,504
84076	General Surgery NMRP	14,449	13,080	12,396	11,027	10,341	8,972	7,602
82074	General Surgery-MRP, NMajS	20,893	18,879	17,872	15,858	14,852	12,838	10,824
80243	Geriatrics	9,616	8,730	8,288	7,402	6,958	6,072	5,186
86053	Gynecological Surgery	29,754	26,854	25,404	22,504	21,054	18,154	15,255
80277	Gynecology/Obstetrics-MRP,NmajS	26,532	23,954	22,665	20,088	18,799	16,221	13,644
81050	Gynecology-NMRP, NS	16,866	15,255	14,449	12,838	12,033	10,422	8,811
80169	Hand Surgery	29,754	26,854	25,404	22,504	21,054	18,154	15,255
82044	Hand Surgery-MRP,NMajS	20,893	18,879	17,872	15,858	14,852	12,838	10,824
80170	Head/Neck Surgery	29,754	26,854	25,404	22,504	21,054	18,154	15,255
80245	Hematology	14,449	13,080	12,396	11,027	10,341	8,972	7,602
81083	Hospitalist Family Practice	16,866	15,255	14,449	12,838	12,033	10,422	8,811
81084	Hospitalist Internal Medicine	16,866	15,255	14,449	12,838	12,033	10,422	8,811
81085	Hospitalist Pediatrics	16,866	15,255	14,449	12,838	12,033	10,422	8,811
80233	Industrial Medicine	14,449	13,080	12,396	11,027	10,341	8,972	7,602
80246	Infectious Disease	16,060	14,530	13,765	12,235	11,469	9,938	8,408
80284	Internal Medicine MRP	20,893	18,879	17,872	15,858	14,852	12,838	10,824
80257	Internal Medicine NMRP	16,866	15,255	14,449	12,838	12,033	10,422	8,811
83015	Neonatology	44,253	39,903	37,728	33,378	31,204	26,854	22,504
80287	Nephrology-MRP	18,477	16,705	15,818	14,046	13,160	11,388	9,616
80260	Nephrology-NMRP	16,060	14,530	13,765	12,235	11,469	9,938	8,408
80261	Neurology-NMRP	20,893	18,879	17,872	15,858	14,852	12,838	10,824
80152	Neurosurgery	102,247	92,098	87,023	76,874	71,799	61,650	51,500
82045	Neurosurgery-MRP,NMajS	24,115	21,779	20,610	18,274	17,107	14,771	12,435
81045	Neurosurgery-NMRP,NMajS	14,449	13,080	12,396	11,027	10,341	8,972	7,602
86027	Neurosurgery-No Intracranial Surgery	66,805	60,200	56,897	50,292	46,990	40,386	33,781
80262	Nuclear Medicine-NMRP	14,449	13,080	12,396	11,027	10,341	8,972	7,602
80153	Obstetrical/Gynecological Surgery	61,972	55,850	52,789	46,667	43,608	37,486	31,365
80079	Occupational Medicine-NMRP	7,200	6,555	6,233	5,589	5,266	4,622	3,978
80259	Oncology	14,449	13,080	12,396	11,027	10,341	8,972	7,602
80114	Ophthalmic Surgery	14,449	13,080	12,396	11,027	10,341	8,972	7,602

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STATE OF ILLINOIS

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY

ANNUAL 2ND YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80263	Ophthalmology-NS	9,616	8,730	8,288	7,402	6,958	6,072	5,186
86154	Oral Maxillofacial Surgery	14,449	13,080	12,396	11,027	10,341	8,972	7,602
80154	Orthopaedic Surgery w/ Spine	66,805	60,200	56,897	50,292	46,990	40,386	33,781
86026	Orthopaedic Surgery w/o Spine	47,473	42,803	40,467	35,795	33,459	28,787	24,115
82025	Orthopaedics-MRP, NMajS	20,893	18,879	17,872	15,858	14,852	12,838	10,824
81057	Orthopaedics-NMRP, NS	14,449	13,080	12,396	11,027	10,341	8,972	7,602
88021	Other Specialty NOC	12,838	11,630	11,027	9,818	9,213	8,005	6,797
88022	Other Specialty NOC	24,921	22,504	21,296	18,879	17,671	15,255	12,838
88023	Other Specialty NOC	44,253	39,903	37,728	33,378	31,204	26,854	22,504
86155	Otorhinolaryngology Other Than Head/Neck	44,253	39,903	37,728	33,378	31,204	26,854	22,504
80155	Otorhinolaryngology; Head/Neck	29,754	26,854	25,404	22,504	21,054	18,154	15,255
80159	Otorhinolaryngology; No Elective Plastic	24,921	22,504	21,296	18,879	17,671	15,255	12,838
80291	Otorhinolaryngology-MRP,NMajS	20,893	18,879	17,872	15,858	14,852	12,838	10,824
80060	Otorhinolaryngology-NMRP,NS	7,200	6,555	6,233	5,589	5,266	4,622	3,978
80082	Pathology-NMRP	9,616	8,730	8,288	7,402	6,958	6,072	5,186
80293	Pediatrics-MRP	20,893	18,879	17,872	15,858	14,852	12,838	10,824
80267	Pediatrics-NMRP	10,422	9,455	8,972	8,005	7,522	6,555	5,589
81082	Phys Treating Patients in Free Med Clinic	22	22	22	22	22	22	22
80235	Physical Medicine & Rehab-NMRP	7,200	6,555	6,233	5,589	5,266	4,622	3,978
80086	Physician, Clinical Practice Not Insurable	1,439	1,311	1,246	1,117	1,053	924	795
80085	Physician, No Clinical Practice	1,439	1,311	1,246	1,117	1,053	924	795
80156	Plastic Surgery	44,253	39,903	37,728	33,378	31,204	26,854	22,504
86601	Podiatry No Surgery	9,616	8,730	8,288	7,402	6,958	6,072	5,186
86602	Podiatry Surgery	18,477	16,705	15,818	14,046	13,160	11,388	9,616
80249	Psychiatry	9,616	8,730	8,288	7,402	6,958	6,072	5,186
80236	Public Health & Preventive Med. NMRP	7,200	6,555	6,233	5,589	5,266	4,622	3,978
80269	Pulmonary Diseases	18,477	16,705	15,818	14,046	13,160	11,388	9,616
87047	Radiation Oncology	12,838	11,630	11,027	9,818	9,213	8,005	6,797
80253	Radiology NMRP	18,477	16,705	15,818	14,046	13,160	11,388	9,616
83033	Radiology-MajRP	26,532	23,954	22,665	20,088	18,799	16,221	13,644
80280	Radiology-MRP	20,893	18,879	17,872	15,858	14,852	12,838	10,824
80179	Retired, Not in Practice	1,439	1,311	1,246	1,117	1,053	924	795
80252	Rheumatology	9,616	8,730	8,288	7,402	6,958	6,072	5,186
81086	Sleep Medicine	16,866	15,255	14,449	12,838	12,033	10,422	8,811
80144	Thoracic Surgery	57,139	51,500	48,681	43,044	40,225	34,587	28,948
81065	Thoracic Surgery-NMRP, NS	14,449	13,080	12,396	11,027	10,341	8,972	7,602
80084	Urgent Care	7,200	6,555	6,233	5,589	5,266	4,622	3,978
80145	Urological Surgery	24,115	21,779	20,610	18,274	17,107	14,771	12,435
82040	Urology-MRP, NMajS	20,893	18,879	17,872	15,858	14,852	12,838	10,824
80146	Vascular Surgery	57,139	51,500	48,681	43,044	40,225	34,587	28,948
82050	Vascular Surgery-MRP, NMajS	20,893	18,879	17,872	15,858	14,852	12,838	10,824
80268	Other, Specialty NOC	14,449	13,080	12,396	11,027	10,341	8,972	7,602
80294	Other, Specialty NOC	20,893	18,879	17,872	15,858	14,852	12,838	10,824
83041	Other, Specialty NOC	26,532	23,954	22,665	20,088	18,799	16,221	13,644
84042	Other, Specialty NOC	29,754	26,854	25,404	22,504	21,054	18,154	15,255
85043	Other, Specialty NOC	47,473	42,803	40,467	35,795	33,459	28,787	24,115
86044	Other, Specialty NOC	61,972	55,850	52,789	46,667	43,608	37,486	31,365
87045	Other, Specialty NOC	102,247	92,098	87,023	76,874	71,799	61,650	51,500
88002	Other, Specialty NOC	9,616	8,730	8,288	7,402	6,958	6,072	5,186
88003	Other, Specialty NOC	10,422	9,455	8,972	8,005	7,522	6,555	5,589
88005	Other, Specialty NOC	16,866	15,255	14,449	12,838	12,033	10,422	8,811
88006	Other, Specialty NOC	16,060	14,530	13,765	12,235	11,469	9,938	8,408
88007	Other, Specialty NOC	18,477	16,705	15,818	14,046	13,160	11,388	9,616
88009	Other, Specialty NOC	17,671	15,980	15,133	13,443	12,596	10,905	9,213

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 2ND YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
88010	Other, Specialty NOC	24,115	21,779	20,610	18,274	17,107	14,771	12,435
88013	Other, Specialty NOC	31,365	28,304	26,773	23,712	22,182	19,121	16,060
88014	Other, Specialty NOC	44,253	39,903	37,728	33,378	31,204	26,854	22,504
88016	Other, Specialty NOC	57,139	51,500	48,681	43,044	40,225	34,587	28,948
88018	Other, Specialty NOC	66,805	60,200	56,897	50,292	46,990	40,386	33,781
88019	Other, Specialty NOC	22,504	20,329	19,241	17,066	15,980	13,805	11,630
88046	For Non-Standard Use	0	0	0	0	0	0	0

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JAN 0 1 2009

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 3RD YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80254	Allergy/Immunology-NMRP	11,231	10,226	9,723	8,718	8,215	7,210	6,205
80151	Anesthesiology	27,567	24,928	23,607	20,971	19,650	17,011	14,372
80182	Anesthesiology-Pain Management	27,567	24,928	23,607	20,971	19,650	17,011	14,372
81076	Bariatrics	22,540	20,404	19,338	17,201	16,132	13,996	11,859
80141	Cardiac Surgery	89,136	80,340	75,942	67,149	62,751	53,955	45,159
82042	Cardiac Surgery-MRP, NMajS	32,593	29,451	27,880	24,738	23,168	20,027	16,885
80281	Cardiovascular Disease MRP	38,876	35,106	33,221	29,451	27,567	23,797	20,027
80255	Cardiovascular Disease NMRP, NS	25,054	22,666	21,473	19,086	17,891	15,503	13,116
82058	Cardiovascular Disease SMRP	32,593	29,451	27,880	24,738	23,168	20,027	16,885
85004	Colon Surgery	41,389	37,368	35,357	31,337	29,326	25,305	21,284
80256	Dermatology SMRP	15,001	13,619	12,929	11,546	10,854	9,472	8,089
80237	Diabetes-NMRP	22,540	20,404	19,338	17,201	16,132	13,996	11,859
80157	Emergency Medicine-MajS	46,415	41,891	39,629	35,106	32,844	28,320	23,797
80102	Emergency Medicine-NMajS, prim	38,876	35,106	33,221	29,451	27,567	23,797	20,027
80238	Endocrinology-NMRP	15,001	13,619	12,929	11,546	10,854	9,472	8,089
83009	Family Practice LMajRP	48,929	44,153	41,766	36,991	34,603	29,829	25,054
80273	Family Practice MRP, NMajS	35,106	31,713	30,015	26,623	24,928	21,535	18,142
80239	Family Practice NMRP, NS	22,540	20,404	19,338	17,201	16,132	13,996	11,859
80240	Forensic Medicine-NMRP	11,231	10,226	9,723	8,718	8,215	7,210	6,205
80241	Gastroenterology MRP	32,593	29,451	27,880	24,738	23,168	20,027	16,885
80275	General Practice MRP, NMajS	35,106	31,713	30,015	26,623	24,928	21,535	18,142
80117	General Practice NMajS, prim	48,929	44,153	41,766	36,991	34,603	29,829	25,054
80242	General Practice NMRP, NS	22,540	20,404	19,338	17,201	16,132	13,996	11,859
80143	General Surgery	69,034	62,248	58,856	52,070	48,677	41,891	35,106
84076	General Surgery NMRP	22,540	20,404	19,338	17,201	16,132	13,996	11,859
82074	General Surgery-MRP, NMajS	32,593	29,451	27,880	24,738	23,168	20,027	16,885
80243	Geriatrics	15,001	13,619	12,929	11,546	10,854	9,472	8,089
86053	Gynecological Surgery	46,415	41,891	39,629	35,106	32,844	28,320	23,797
80277	Gynecology/Obstetrics-MRP,NmajS	41,389	37,368	35,357	31,337	29,326	25,305	21,284
81050	Gynecology-NMRP, NS	26,310	23,797	22,540	20,027	18,771	16,258	13,744
80169	Hand Surgery	46,415	41,891	39,629	35,106	32,844	28,320	23,797
82044	Hand Surgery-MRP,NMajS	32,593	29,451	27,880	24,738	23,168	20,027	16,885
80170	Head/Neck Surgery	46,415	41,891	39,629	35,106	32,844	28,320	23,797
80245	Hematology	22,540	20,404	19,338	17,201	16,132	13,996	11,859
81083	Hospitalist Family Practice	26,310	23,797	22,540	20,027	18,771	16,258	13,744
81084	Hospitalist Internal Medicine	26,310	23,797	22,540	20,027	18,771	16,258	13,744
81085	Hospitalist Pediatrics	26,310	23,797	22,540	20,027	18,771	16,258	13,744
80233	Industrial Medicine	22,540	20,404	19,338	17,201	16,132	13,996	11,859
80246	Infectious Disease	25,054	22,666	21,473	19,086	17,891	15,503	13,116
80284	Internal Medicine MRP	32,593	29,451	27,880	24,738	23,168	20,027	16,885
80257	Internal Medicine NMRP	26,310	23,797	22,540	20,027	18,771	16,258	13,744
83015	Neonatology	69,034	62,248	58,856	52,070	48,677	41,891	35,106
80287	Nephrology-MRP	28,823	26,059	24,676	21,912	20,530	17,765	15,001
80260	Nephrology-NMRP	25,054	22,666	21,473	19,086	17,891	15,503	13,116
80261	Neurology-NMRP	32,593	29,451	27,880	24,738	23,168	20,027	16,885
80152	Neurosurgery	159,505	143,672	135,755	119,923	112,006	96,173	80,340
82045	Neurosurgery-MRP,NMajS	37,619	33,975	32,152	28,507	26,687	23,043	19,399
81045	Neurosurgery-NMRP,NMajS	22,540	20,404	19,338	17,201	16,132	13,996	11,859
86027	Neurosurgery-No Intracranial Surgery	104,215	93,911	88,759	78,456	73,304	63,002	52,698
80262	Nuclear Medicine-NMRP	22,540	20,404	19,338	17,201	16,132	13,996	11,859
80153	Obstetrical/Gynecological Surgery	96,676	87,126	82,351	72,801	68,028	58,478	48,929
80079	Occupational Medicine-NMRP	11,231	10,226	9,723	8,718	8,215	7,210	6,205
80259	Oncology	22,540	20,404	19,338	17,201	16,132	13,996	11,859
80114	Ophthalmic Surgery	22,540	20,404	19,338	17,201	16,132	13,996	11,859

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STATE OF ILLINOIS

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY

ANNUAL 3RD YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80263	Ophthalmology-NS	15,001	13,619	12,929	11,546	10,854	9,472	8,089
86154	Oral Maxillofacial Surgery	22,540	20,404	19,338	17,201	16,132	13,996	11,859
80154	Orthopaedic Surgery w/ Spine	104,215	93,911	88,759	78,456	73,304	63,002	52,698
86026	Orthopaedic Surgery w/o Spine	74,057	66,772	63,128	55,839	52,195	44,908	37,619
82025	Orthopaedics-MRP, NMajS	32,593	29,451	27,880	24,738	23,168	20,027	16,885
81057	Orthopaedics-NMRP, NS	22,540	20,404	19,338	17,201	16,132	13,996	11,859
88021	Other Specialty NOC	20,027	18,142	17,201	15,316	14,372	12,488	10,603
88022	Other Specialty NOC	38,876	35,106	33,221	29,451	27,567	23,797	20,027
88023	Other Specialty NOC	69,034	62,248	58,856	52,070	48,677	41,891	35,106
86155	Otorhinolaryngology Other Than Head/Neck	69,034	62,248	58,856	52,070	48,677	41,891	35,106
80155	Otorhinolaryngology; Head/Neck	46,415	41,891	39,629	35,106	32,844	28,320	23,797
80159	Otorhinolaryngology; No Elective Plastic	38,876	35,106	33,221	29,451	27,567	23,797	20,027
80291	Otorhinolaryngology-MRP,NMajS	32,593	29,451	27,880	24,738	23,168	20,027	16,885
80060	Otorhinolaryngology-NMRP,NS	11,231	10,226	9,723	8,718	8,215	7,210	6,205
80082	Pathology-NMRP	15,001	13,619	12,929	11,546	10,854	9,472	8,089
80293	Pediatrics-MRP	32,593	29,451	27,880	24,738	23,168	20,027	16,885
80267	Pediatrics-NMRP	16,258	14,750	13,996	12,488	11,734	10,226	8,718
81082	Phys Treating Patients in Free Med Clinic	34	34	34	34	34	34	34
80235	Physical Medicine & Rehab-NMRP	11,231	10,226	9,723	8,718	8,215	7,210	6,205
80086	Physician, Clinical Practice Not Insurable	2,245	2,044	1,944	1,743	1,642	1,441	1,240
80085	Physician, No Clinical Practice	2,245	2,044	1,944	1,743	1,642	1,441	1,240
80156	Plastic Surgery	69,034	62,248	58,856	52,070	48,677	41,891	35,106
86601	Podiatry No Surgery	15,001	13,619	12,929	11,546	10,854	9,472	8,089
86602	Podiatry Surgery	28,823	26,059	24,676	21,912	20,530	17,765	15,001
80249	Psychiatry	15,001	13,619	12,929	11,546	10,854	9,472	8,089
80236	Public Health & Preventive Med. NMRP	11,231	10,226	9,723	8,718	8,215	7,210	6,205
80269	Pulmonary Diseases	28,823	26,059	24,676	21,912	20,530	17,765	15,001
87047	Radiation Oncology	20,027	18,142	17,201	15,316	14,372	12,488	10,603
80253	Radiology NMRP	28,823	26,059	24,676	21,912	20,530	17,765	15,001
83033	Radiology-MajRP	41,389	37,368	35,357	31,337	29,326	25,305	21,284
80280	Radiology-MRP	32,593	29,451	27,880	24,738	23,168	20,027	16,885
80179	Retired, Not in Practice	2,245	2,044	1,944	1,743	1,642	1,441	1,240
80252	Rheumatology	15,001	13,619	12,929	11,546	10,854	9,472	8,089
81086	Sleep Medicine	26,310	23,797	22,540	20,027	18,771	16,258	13,744
80144	Thoracic Surgery	89,136	80,340	75,942	67,149	62,751	53,955	45,159
81065	Thoracic Surgery-NMRP, NS	22,540	20,404	19,338	17,201	16,132	13,996	11,859
80084	Urgent Care	11,231	10,226	9,723	8,718	8,215	7,210	6,205
80145	Urological Surgery	37,619	33,975	32,152	28,507	26,687	23,043	19,399
82040	Urology-MRP, NMajS	32,593	29,451	27,880	24,738	23,168	20,027	16,885
80146	Vascular Surgery	89,136	80,340	75,942	67,149	62,751	53,955	45,159
82050	Vascular Surgery-MRP, NMajS	32,593	29,451	27,880	24,738	23,168	20,027	16,885
80268	Other, Specialty NOC	22,540	20,404	19,338	17,201	16,132	13,996	11,859
80294	Other, Specialty NOC	32,593	29,451	27,880	24,738	23,168	20,027	16,885
83041	Other, Specialty NOC	41,389	37,368	35,357	31,337	29,326	25,305	21,284
84042	Other, Specialty NOC	46,415	41,891	39,629	35,106	32,844	28,320	23,797
85043	Other, Specialty NOC	74,057	66,772	63,128	55,839	52,195	44,908	37,619
86044	Other, Specialty NOC	96,676	87,126	82,351	72,801	68,028	58,478	48,929
87045	Other, Specialty NOC	159,505	143,672	135,755	119,923	112,006	96,173	80,340
88002	Other, Specialty NOC	15,001	13,619	12,929	11,546	10,854	9,472	8,089
88003	Other, Specialty NOC	16,258	14,750	13,996	12,488	11,734	10,226	8,718
88005	Other, Specialty NOC	26,310	23,797	22,540	20,027	18,771	16,258	13,744
88006	Other, Specialty NOC	25,054	22,666	21,473	19,086	17,891	15,503	13,116
88007	Other, Specialty NOC	28,823	26,059	24,676	21,912	20,530	17,765	15,001
88009	Other, Specialty NOC	27,567	24,928	23,607	20,971	19,650	17,011	14,372

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 3RD YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
88010	Other, Specialty NOC	37,619	33,975	32,152	28,507	26,687	23,043	19,399
88013	Other, Specialty NOC	48,929	44,153	41,766	36,991	34,603	29,829	25,054
88014	Other, Specialty NOC	69,034	62,248	58,856	52,070	48,677	41,891	35,106
88016	Other, Specialty NOC	89,136	80,340	75,942	67,149	62,751	53,955	45,159
88018	Other, Specialty NOC	104,215	93,911	88,759	78,456	73,304	63,002	52,698
88019	Other, Specialty NOC	35,106	31,713	30,015	26,623	24,928	21,535	18,142
88046	For Non-Standard Use	0	0	0	0	0	0	0

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JAN 0 1 2009

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 4TH YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80254	Allergy/Immunology-NMRP	13,319	12,127	11,531	10,339	9,742	8,551	7,358
80151	Anesthesiology	32,691	29,562	27,995	24,870	23,303	20,173	17,044
80182	Anesthesiology-Pain Management	32,691	29,562	27,995	24,870	23,303	20,173	17,044
81076	Bariatrics	26,731	24,197	22,933	20,399	19,131	16,597	14,064
80141	Cardiac Surgery	105,706	95,275	90,060	79,631	74,416	63,985	53,554
82042	Cardiac Surgery-MRP, NMajS	38,652	34,926	33,062	29,336	27,475	23,750	20,024
80281	Cardiovascular Disease MRP	46,103	41,632	39,397	34,926	32,691	28,221	23,750
80255	Cardiovascular Disease NMRP, NS	29,711	26,880	25,465	22,634	21,217	18,385	15,554
82058	Cardiovascular Disease SMRP	38,652	34,926	33,062	29,336	27,475	23,750	20,024
85004	Colon Surgery	49,083	44,315	41,930	37,162	34,777	30,009	25,240
80256	Dermatology SMRP	17,790	16,151	15,332	13,693	12,871	11,232	9,593
80237	Diabetes-NMRP	26,731	24,197	22,933	20,399	19,131	16,597	14,064
80157	Emergency Medicine-MajS	55,044	49,679	46,996	41,632	38,950	33,585	28,221
80102	Emergency Medicine-NMajS, prim	46,103	41,632	39,397	34,926	32,691	28,221	23,750
80238	Endocrinology-NMRP	17,790	16,151	15,332	13,693	12,871	11,232	9,593
83009	Family Practice LMajRP	58,024	52,361	49,530	43,867	41,036	35,374	29,711
80273	Family Practice MRP, NMajS	41,632	37,609	35,595	31,572	29,562	25,538	21,515
80239	Family Practice NMRP, NS	26,731	24,197	22,933	20,399	19,131	16,597	14,064
80240	Forensic Medicine-NMRP	13,319	12,127	11,531	10,339	9,742	8,551	7,358
80241	Gastroenterology MRP	38,652	34,926	33,062	29,336	27,475	23,750	20,024
80275	General Practice MRP, NMajS	41,632	37,609	35,595	31,572	29,562	25,538	21,515
80117	General Practice NMajS, prim	58,024	52,361	49,530	43,867	41,036	35,374	29,711
80242	General Practice NMRP, NS	26,731	24,197	22,933	20,399	19,131	16,597	14,064
80143	General Surgery	81,867	73,820	69,797	61,749	57,726	49,679	41,632
84076	General Surgery NMRP	26,731	24,197	22,933	20,399	19,131	16,597	14,064
82074	General Surgery-MRP, NMajS	38,652	34,926	33,062	29,336	27,475	23,750	20,024
80243	Geriatrics	17,790	16,151	15,332	13,693	12,871	11,232	9,593
86053	Gynecological Surgery	55,044	49,679	46,996	41,632	38,950	33,585	28,221
80277	Gynecology/Obstetrics-MRP,NmajS	49,083	44,315	41,930	37,162	34,777	30,009	25,240
81050	Gynecology-NMRP, NS	31,201	28,221	26,731	23,750	22,260	19,280	16,299
80169	Hand Surgery	55,044	49,679	46,996	41,632	38,950	33,585	28,221
82044	Hand Surgery-MRP,NMajS	38,652	34,926	33,062	29,336	27,475	23,750	20,024
80170	Head/Neck Surgery	55,044	49,679	46,996	41,632	38,950	33,585	28,221
80245	Hematology	26,731	24,197	22,933	20,399	19,131	16,597	14,064
81083	Hospitalist Family Practice	31,201	28,221	26,731	23,750	22,260	19,280	16,299
81084	Hospitalist Internal Medicine	31,201	28,221	26,731	23,750	22,260	19,280	16,299
81085	Hospitalist Pediatrics	31,201	28,221	26,731	23,750	22,260	19,280	16,299
80233	Industrial Medicine	26,731	24,197	22,933	20,399	19,131	16,597	14,064
80246	Infectious Disease	29,711	26,880	25,465	22,634	21,217	18,385	15,554
80284	Internal Medicine MRP	38,652	34,926	33,062	29,336	27,475	23,750	20,024
80257	Internal Medicine NMRP	31,201	28,221	26,731	23,750	22,260	19,280	16,299
83015	Neonatology	81,867	73,820	69,797	61,749	57,726	49,679	41,632
80287	Nephrology-MRP	34,182	30,903	29,263	25,985	24,346	21,068	17,790
80260	Nephrology-NMRP	29,711	26,880	25,465	22,634	21,217	18,385	15,554
80261	Neurology-NMRP	38,652	34,926	33,062	29,336	27,475	23,750	20,024
80152	Neurosurgery	189,156	170,380	160,992	142,216	132,827	114,052	95,275
82045	Neurosurgery-MRP,NMajS	44,613	40,291	38,129	33,807	31,648	27,326	23,005
81045	Neurosurgery-NMRP,NMajS	26,731	24,197	22,933	20,399	19,131	16,597	14,064
86027	Neurosurgery-No Intracranial Surgery	123,588	111,369	105,259	93,040	86,931	74,714	62,495
80262	Nuclear Medicine-NMRP	26,731	24,197	22,933	20,399	19,131	16,597	14,064
80153	Obstetrical/Gynecological Surgery	114,647	103,323	97,660	86,334	80,675	69,349	58,024
80079	Occupational Medicine-NMRP	13,319	12,127	11,531	10,339	9,742	8,551	7,358
80259	Oncology	26,731	24,197	22,933	20,399	19,131	16,597	14,064
80114	Ophthalmic Surgery	26,731	24,197	22,933	20,399	19,131	16,597	14,064

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 4TH YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80263	Ophthalmology-NS	17,790	16,151	15,332	13,693	12,871	11,232	9,593
86154	Oral Maxillofacial Surgery	26,731	24,197	22,933	20,399	19,131	16,597	14,064
80154	Orthopaedic Surgery w/ Spine	123,588	111,369	105,259	93,040	86,931	74,714	62,495
86026	Orthopaedic Surgery w/o Spine	87,824	79,185	74,863	66,220	61,898	53,256	44,613
82025	Orthopaedics-MRP, NMajS	38,652	34,926	33,062	29,336	27,475	23,750	20,024
81057	Orthopaedics-NMRP, NS	26,731	24,197	22,933	20,399	19,131	16,597	14,064
88021	Other Specialty NOC	23,750	21,515	20,399	18,163	17,044	14,809	12,574
88022	Other Specialty NOC	46,103	41,632	39,397	34,926	32,691	28,221	23,750
88023	Other Specialty NOC	81,867	73,820	69,797	61,749	57,726	49,679	41,632
86155	Otorhinolaryngology Other Than Head/Neck	81,867	73,820	69,797	61,749	57,726	49,679	41,632
80155	Otorhinolaryngology; Head/Neck	55,044	49,679	46,996	41,632	38,950	33,585	28,221
80159	Otorhinolaryngology; No Elective Plastic	46,103	41,632	39,397	34,926	32,691	28,221	23,750
80291	Otorhinolaryngology-MRP,NMajS	38,652	34,926	33,062	29,336	27,475	23,750	20,024
80060	Otorhinolaryngology-NMRP,NS	13,319	12,127	11,531	10,339	9,742	8,551	7,358
80082	Pathology-NMRP	17,790	16,151	15,332	13,693	12,871	11,232	9,593
80293	Pediatrics-MRP	38,652	34,926	33,062	29,336	27,475	23,750	20,024
80267	Pediatrics-NMRP	19,280	17,492	16,597	14,809	13,915	12,127	10,339
81082	Phys Treating Patients in Free Med Clinic	40	40	40	40	40	40	40
80235	Physical Medicine & Rehab-NMRP	13,319	12,127	11,531	10,339	9,742	8,551	7,358
80086	Physician, Clinical Practice Not Insurable	2,662	2,424	2,305	2,066	1,947	1,708	1,471
80085	Physician, No Clinical Practice	2,662	2,424	2,305	2,066	1,947	1,708	1,471
80156	Plastic Surgery	81,867	73,820	69,797	61,749	57,726	49,679	41,632
86601	Podiatry No Surgery	17,790	16,151	15,332	13,693	12,871	11,232	9,593
86602	Podiatry Surgery	34,182	30,903	29,263	25,985	24,346	21,068	17,790
80249	Psychiatry	17,790	16,151	15,332	13,693	12,871	11,232	9,593
80236	Public Health & Preventive Med. NMRP	13,319	12,127	11,531	10,339	9,742	8,551	7,358
80269	Pulmonary Diseases	34,182	30,903	29,263	25,985	24,346	21,068	17,790
87047	Radiation Oncology	23,750	21,515	20,399	18,163	17,044	14,809	12,574
80253	Radiology NMRP	34,182	30,903	29,263	25,985	24,346	21,068	17,790
83033	Radiology-MajRP	49,083	44,315	41,930	37,162	34,777	30,009	25,240
80280	Radiology-MRP	38,652	34,926	33,062	29,336	27,475	23,750	20,024
80179	Retired, Not in Practice	2,662	2,424	2,305	2,066	1,947	1,708	1,471
80252	Rheumatology	17,790	16,151	15,332	13,693	12,871	11,232	9,593
81086	Sleep Medicine	31,201	28,221	26,731	23,750	22,260	19,280	16,299
80144	Thoracic Surgery	105,706	95,275	90,060	79,631	74,416	63,985	53,554
81065	Thoracic Surgery-NMRP, NS	26,731	24,197	22,933	20,399	19,131	16,597	14,064
80084	Urgent Care	13,319	12,127	11,531	10,339	9,742	8,551	7,358
80145	Urological Surgery	44,613	40,291	38,129	33,807	31,648	27,326	23,005
82040	Urology-MRP, NMajS	38,652	34,926	33,062	29,336	27,475	23,750	20,024
80146	Vascular Surgery	105,706	95,275	90,060	79,631	74,416	63,985	53,554
82050	Vascular Surgery-MRP, NMajS	38,652	34,926	33,062	29,336	27,475	23,750	20,024
80268	Other, Specialty NOC	26,731	24,197	22,933	20,399	19,131	16,597	14,064
80294	Other, Specialty NOC	38,652	34,926	33,062	29,336	27,475	23,750	20,024
83041	Other, Specialty NOC	49,083	44,315	41,930	37,162	34,777	30,009	25,240
84042	Other, Specialty NOC	55,044	49,679	46,996	41,632	38,950	33,585	28,221
85043	Other, Specialty NOC	87,824	79,185	74,863	66,220	61,898	53,256	44,613
86044	Other, Specialty NOC	114,647	103,323	97,660	86,334	80,675	69,349	58,024
87045	Other, Specialty NOC	189,156	170,380	160,992	142,216	132,827	114,052	95,275
88002	Other, Specialty NOC	17,790	16,151	15,332	13,693	12,871	11,232	9,593
88003	Other, Specialty NOC	19,280	17,492	16,597	14,809	13,915	12,127	10,339
88005	Other, Specialty NOC	31,201	28,221	26,731	23,750	22,260	19,280	16,299
88006	Other, Specialty NOC	29,711	26,880	25,465	22,634	21,217	18,385	15,554
88007	Other, Specialty NOC	34,182	30,903	29,263	25,985	24,346	21,068	17,790
88009	Other, Specialty NOC	32,691	29,562	27,995	24,870	23,303	20,173	17,044

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 4TH YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
88010	Other, Specialty NOC	44,613	40,291	38,129	33,807	31,648	27,326	23,005
88013	Other, Specialty NOC	58,024	52,361	49,530	43,867	41,036	35,374	29,711
88014	Other, Specialty NOC	81,867	73,820	69,797	61,749	57,726	49,679	41,632
88016	Other, Specialty NOC	105,706	95,275	90,060	79,631	74,416	63,985	53,554
88018	Other, Specialty NOC	123,588	111,369	105,259	93,040	86,931	74,714	62,495
88019	Other, Specialty NOC	41,632	37,609	35,595	31,572	29,562	25,538	21,515
88046	For Non-Standard Use	0	0	0	0	0	0	0

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY

ANNUAL 5TH YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80254	Allergy/Immunology-NMRP	13,679	12,455	11,843	10,618	10,005	8,782	7,557
80151	Anesthesiology	33,575	30,361	28,752	25,542	23,932	20,719	17,505
80182	Anesthesiology-Pain Management	33,575	30,361	28,752	25,542	23,932	20,719	17,505
81076	Bariatrics	27,453	24,851	23,552	20,950	19,648	17,046	14,444
80141	Cardiac Surgery	108,563	97,850	92,494	81,784	76,428	65,714	55,001
82042	Cardiac Surgery-MRP, NMajS	39,697	35,870	33,956	30,129	28,218	24,392	20,566
80281	Cardiovascular Disease MRP	47,349	42,758	40,461	35,870	33,575	28,984	24,392
80255	Cardiovascular Disease NMRP, NS	30,514	27,606	26,154	23,246	21,790	18,882	15,974
82058	Cardiovascular Disease SMRP	39,697	35,870	33,956	30,129	28,218	24,392	20,566
85004	Colon Surgery	50,410	45,513	43,064	38,166	35,717	30,820	25,923
80256	Dermatology SMRP	18,270	16,587	15,746	14,063	13,219	11,536	9,852
80237	Diabetes-NMRP	27,453	24,851	23,552	20,950	19,648	17,046	14,444
80157	Emergency Medicine-MajS	56,532	51,022	48,267	42,758	40,003	34,493	28,984
80102	Emergency Medicine-NMajS, prim	47,349	42,758	40,461	35,870	33,575	28,984	24,392
80238	Endocrinology-NMRP	18,270	16,587	15,746	14,063	13,219	11,536	9,852
83009	Family Practice LMajRP	59,593	53,777	50,869	45,053	42,145	36,330	30,514
80273	Family Practice MRP, NMajS	42,758	38,625	36,557	32,425	30,361	26,229	22,096
80239	Family Practice NMRP, NS	27,453	24,851	23,552	20,950	19,648	17,046	14,444
80240	Forensic Medicine-NMRP	13,679	12,455	11,843	10,618	10,005	8,782	7,557
80241	Gastroenterology MRP	39,697	35,870	33,956	30,129	28,218	24,392	20,566
80275	General Practice MRP, NMajS	42,758	38,625	36,557	32,425	30,361	26,229	22,096
80117	General Practice NMajS, prim	59,593	53,777	50,869	45,053	42,145	36,330	30,514
80242	General Practice NMRP, NS	27,453	24,851	23,552	20,950	19,648	17,046	14,444
80143	General Surgery	84,080	75,815	71,683	63,418	59,287	51,022	42,758
84076	General Surgery NMRP	27,453	24,851	23,552	20,950	19,648	17,046	14,444
82074	General Surgery-MRP, NMajS	39,697	35,870	33,956	30,129	28,218	24,392	20,566
80243	Geriatrics	18,270	16,587	15,746	14,063	13,219	11,536	9,852
86053	Gynecological Surgery	56,532	51,022	48,267	42,758	40,003	34,493	28,984
80277	Gynecology/Obstetrics-MRP,NmajS	50,410	45,513	43,064	38,166	35,717	30,820	25,923
81050	Gynecology-NMRP, NS	32,044	28,984	27,453	24,392	22,862	19,801	16,740
80169	Hand Surgery	56,532	51,022	48,267	42,758	40,003	34,493	28,984
82044	Hand Surgery-MRP,NMajS	39,697	35,870	33,956	30,129	28,218	24,392	20,566
80170	Head/Neck Surgery	56,532	51,022	48,267	42,758	40,003	34,493	28,984
80245	Hematology	27,453	24,851	23,552	20,950	19,648	17,046	14,444
81083	Hospitalist Family Practice	32,044	28,984	27,453	24,392	22,862	19,801	16,740
81084	Hospitalist Internal Medicine	32,044	28,984	27,453	24,392	22,862	19,801	16,740
81085	Hospitalist Pediatrics	32,044	28,984	27,453	24,392	22,862	19,801	16,740
80233	Industrial Medicine	27,453	24,851	23,552	20,950	19,648	17,046	14,444
80246	Infectious Disease	30,514	27,606	26,154	23,246	21,790	18,882	15,974
80284	Internal Medicine MRP	39,697	35,870	33,956	30,129	28,218	24,392	20,566
80257	Internal Medicine NMRP	32,044	28,984	27,453	24,392	22,862	19,801	16,740
83015	Neonatology	84,080	75,815	71,683	63,418	59,287	51,022	42,758
80287	Nephrology-MRP	35,105	31,739	30,054	26,687	25,004	21,637	18,270
80260	Nephrology-NMRP	30,514	27,606	26,154	23,246	21,790	18,882	15,974
80261	Neurology-NMRP	39,697	35,870	33,956	30,129	28,218	24,392	20,566
80152	Neurosurgery	194,268	174,985	165,343	146,060	136,417	117,134	97,850
82045	Neurosurgery-MRP,NMajS	45,819	41,380	39,159	34,721	32,503	28,065	23,627
81045	Neurosurgery-NMRP,NMajS	27,453	24,851	23,552	20,950	19,648	17,046	14,444
86027	Neurosurgery-No Intracranial Surgery	126,929	114,379	108,104	95,555	89,280	76,733	64,184
80262	Nuclear Medicine-NMRP	27,453	24,851	23,552	20,950	19,648	17,046	14,444
80153	Obstetrical/Gynecological Surgery	117,746	106,115	100,299	88,667	82,855	71,223	59,593
80079	Occupational Medicine-NMRP	13,679	12,455	11,843	10,618	10,005	8,782	7,557
80259	Oncology	27,453	24,851	23,552	20,950	19,648	17,046	14,444
80114	Ophthalmic Surgery	27,453	24,851	23,552	20,950	19,648	17,046	14,444

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 5TH YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80263	Ophthalmology-NS	18,270	16,587	15,746	14,063	13,219	11,536	9,852
86154	Oral Maxillofacial Surgery	27,453	24,851	23,552	20,950	19,648	17,046	14,444
80154	Orthopaedic Surgery w/ Spine	126,929	114,379	108,104	95,555	89,280	76,733	64,184
86026	Orthopaedic Surgery w/o Spine	90,198	81,325	76,886	68,010	63,571	54,695	45,819
82025	Orthopaedics-MRP, NMajS	39,697	35,870	33,956	30,129	28,218	24,392	20,566
81057	Orthopaedics-NMRP, NS	27,453	24,851	23,552	20,950	19,648	17,046	14,444
88021	Other Specialty NOC	24,392	22,096	20,950	18,654	17,505	15,210	12,913
88022	Other Specialty NOC	47,349	42,758	40,461	35,870	33,575	28,984	24,392
88023	Other Specialty NOC	84,080	75,815	71,683	63,418	59,287	51,022	42,758
86155	Otorhinolaryngology Other Than Head/Neck	84,080	75,815	71,683	63,418	59,287	51,022	42,758
80155	Otorhinolaryngology; Head/Neck	56,532	51,022	48,267	42,758	40,003	34,493	28,984
80159	Otorhinolaryngology; No Elective Plastic	47,349	42,758	40,461	35,870	33,575	28,984	24,392
80291	Otorhinolaryngology-MRP,NMajS	39,697	35,870	33,956	30,129	28,218	24,392	20,566
80060	Otorhinolaryngology-NMRP,NS	13,679	12,455	11,843	10,618	10,005	8,782	7,557
80082	Pathology-NMRP	18,270	16,587	15,746	14,063	13,219	11,536	9,852
80293	Pediatrics-MRP	39,697	35,870	33,956	30,129	28,218	24,392	20,566
80267	Pediatrics-NMRP	19,801	17,965	17,046	15,210	14,291	12,455	10,618
81082	Phys Treating Patients in Free Med Clinic	41	41	41	41	41	41	41
80235	Physical Medicine & Rehab-NMRP	13,679	12,455	11,843	10,618	10,005	8,782	7,557
80086	Physician, Clinical Practice Not Insurable	2,734	2,490	2,367	2,122	2,000	1,755	1,511
80085	Physician, No Clinical Practice	2,734	2,490	2,367	2,122	2,000	1,755	1,511
80156	Plastic Surgery	84,080	75,815	71,683	63,418	59,287	51,022	42,758
86601	Podiatry No Surgery	18,270	16,587	15,746	14,063	13,219	11,536	9,852
86602	Podiatry Surgery	35,105	31,739	30,054	26,687	25,004	21,637	18,270
80249	Psychiatry	18,270	16,587	15,746	14,063	13,219	11,536	9,852
80236	Public Health & Preventive Med. NMRP	13,679	12,455	11,843	10,618	10,005	8,782	7,557
80269	Pulmonary Diseases	35,105	31,739	30,054	26,687	25,004	21,637	18,270
87047	Radiation Oncology	24,392	22,096	20,950	18,654	17,505	15,210	12,913
80253	Radiology NMRP	35,105	31,739	30,054	26,687	25,004	21,637	18,270
83033	Radiology-MajRP	50,410	45,513	43,064	38,166	35,717	30,820	25,923
80280	Radiology-MRP	39,697	35,870	33,956	30,129	28,218	24,392	20,566
80179	Retired, Not in Practice	2,734	2,490	2,367	2,122	2,000	1,755	1,511
80252	Rheumatology	18,270	16,587	15,746	14,063	13,219	11,536	9,852
81086	Sleep Medicine	32,044	28,984	27,453	24,392	22,862	19,801	16,740
80144	Thoracic Surgery	108,563	97,850	92,494	81,784	76,428	65,714	55,001
81065	Thoracic Surgery-NMRP, NS	27,453	24,851	23,552	20,950	19,648	17,046	14,444
80084	Urgent Care	13,679	12,455	11,843	10,618	10,005	8,782	7,557
80145	Urological Surgery	45,819	41,380	39,159	34,721	32,503	28,065	23,627
82040	Urology-MRP, NMajS	39,697	35,870	33,956	30,129	28,218	24,392	20,566
80146	Vascular Surgery	108,563	97,850	92,494	81,784	76,428	65,714	55,001
82050	Vascular Surgery-MRP, NMajS	39,697	35,870	33,956	30,129	28,218	24,392	20,566
80268	Other, Specialty NOC	27,453	24,851	23,552	20,950	19,648	17,046	14,444
80294	Other, Specialty NOC	39,697	35,870	33,956	30,129	28,218	24,392	20,566
83041	Other, Specialty NOC	50,410	45,513	43,064	38,166	35,717	30,820	25,923
84042	Other, Specialty NOC	56,532	51,022	48,267	42,758	40,003	34,493	28,984
85043	Other, Specialty NOC	90,198	81,325	76,886	68,010	63,571	54,695	45,819
86044	Other, Specialty NOC	117,746	106,115	100,299	88,667	82,855	71,223	59,593
87045	Other, Specialty NOC	194,268	174,985	165,343	146,060	136,417	117,134	97,850
88002	Other, Specialty NOC	18,270	16,587	15,746	14,063	13,219	11,536	9,852
88003	Other, Specialty NOC	19,801	17,965	17,046	15,210	14,291	12,455	10,618
88005	Other, Specialty NOC	32,044	28,984	27,453	24,392	22,862	19,801	16,740
88006	Other, Specialty NOC	30,514	27,606	26,154	23,246	21,790	18,882	15,974
88007	Other, Specialty NOC	35,105	31,739	30,054	26,687	25,004	21,637	18,270
88009	Other, Specialty NOC	33,575	30,361	28,752	25,542	23,932	20,719	17,505

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 5TH YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
88010	Other, Specialty NOC	45,819	41,380	39,159	34,721	32,503	28,065	23,627
88013	Other, Specialty NOC	59,593	53,777	50,869	45,053	42,145	36,330	30,514
88014	Other, Specialty NOC	84,080	75,815	71,683	63,418	59,287	51,022	42,758
88016	Other, Specialty NOC	108,563	97,850	92,494	81,784	76,428	65,714	55,001
88018	Other, Specialty NOC	126,929	114,379	108,104	95,555	89,280	76,733	64,184
88019	Other, Specialty NOC	42,758	38,625	36,557	32,425	30,361	26,229	22,096
88046	For Non-Standard Use	0	0	0	0	0	0	0

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 6TH YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80254	Allergy/Immunology-NMRP	14,039	12,782	12,154	10,898	10,269	9,013	7,756
80151	Anesthesiology	34,458	31,160	29,508	26,214	24,562	21,264	17,965
80182	Anesthesiology-Pain Management	34,458	31,160	29,508	26,214	24,562	21,264	17,965
81076	Bariatrics	28,176	25,505	24,172	21,502	20,165	17,494	14,824
80141	Cardiac Surgery	111,420	100,425	94,928	83,936	78,439	67,444	56,449
82042	Cardiac Surgery-MRP, NMajS	40,741	36,814	34,849	30,922	28,960	25,034	21,107
80281	Cardiovascular Disease MRP	48,595	43,883	41,526	36,814	34,458	29,746	25,034
80255	Cardiovascular Disease NMRP, NS	31,317	28,333	26,842	23,857	22,364	19,379	16,395
82058	Cardiovascular Disease SMRP	40,741	36,814	34,849	30,922	28,960	25,034	21,107
85004	Colon Surgery	51,736	46,710	44,197	39,171	36,657	31,631	26,605
80256	Dermatology SMRP	18,751	17,024	16,161	14,433	13,567	11,839	10,112
80237	Diabetes-NMRP	28,176	25,505	24,172	21,502	20,165	17,494	14,824
80157	Emergency Medicine-MajS	58,019	52,364	49,537	43,883	41,055	35,400	29,746
80102	Emergency Medicine-NMajS, prim	48,595	43,883	41,526	36,814	34,458	29,746	25,034
80238	Endocrinology-NMRP	18,751	17,024	16,161	14,433	13,567	11,839	10,112
83009	Family Practice LMajRP	61,161	55,192	52,207	46,238	43,254	37,286	31,317
80273	Family Practice MRP, NMajS	43,883	39,642	37,519	33,279	31,160	26,919	22,678
80239	Family Practice NMRP, NS	28,176	25,505	24,172	21,502	20,165	17,494	14,824
80240	Forensic Medicine-NMRP	14,039	12,782	12,154	10,898	10,269	9,013	7,756
80241	Gastroenterology MRP	40,741	36,814	34,849	30,922	28,960	25,034	21,107
80275	General Practice MRP, NMajS	43,883	39,642	37,519	33,279	31,160	26,919	22,678
80117	General Practice NMajS, prim	61,161	55,192	52,207	46,238	43,254	37,286	31,317
80242	General Practice NMRP, NS	28,176	25,505	24,172	21,502	20,165	17,494	14,824
80143	General Surgery	86,292	77,810	73,570	65,087	60,847	52,364	43,883
84076	General Surgery NMRP	28,176	25,505	24,172	21,502	20,165	17,494	14,824
82074	General Surgery-MRP, NMajS	40,741	36,814	34,849	30,922	28,960	25,034	21,107
80243	Geriatrics	18,751	17,024	16,161	14,433	13,567	11,839	10,112
86053	Gynecological Surgery	58,019	52,364	49,537	43,883	41,055	35,400	29,746
80277	Gynecology/Obstetrics-MRP,NmajS	51,736	46,710	44,197	39,171	36,657	31,631	26,605
81050	Gynecology-NMRP, NS	32,888	29,746	28,176	25,034	23,463	20,322	17,180
80169	Hand Surgery	58,019	52,364	49,537	43,883	41,055	35,400	29,746
82044	Hand Surgery-MRP,NMajS	40,741	36,814	34,849	30,922	28,960	25,034	21,107
80170	Head/Neck Surgery	58,019	52,364	49,537	43,883	41,055	35,400	29,746
80245	Hematology	28,176	25,505	24,172	21,502	20,165	17,494	14,824
81083	Hospitalist Family Practice	32,888	29,746	28,176	25,034	23,463	20,322	17,180
81084	Hospitalist Internal Medicine	32,888	29,746	28,176	25,034	23,463	20,322	17,180
81085	Hospitalist Pediatrics	32,888	29,746	28,176	25,034	23,463	20,322	17,180
80233	Industrial Medicine	28,176	25,505	24,172	21,502	20,165	17,494	14,824
80246	Infectious Disease	31,317	28,333	26,842	23,857	22,364	19,379	16,395
80284	Internal Medicine MRP	40,741	36,814	34,849	30,922	28,960	25,034	21,107
80257	Internal Medicine NMRP	32,888	29,746	28,176	25,034	23,463	20,322	17,180
83015	Neonatology	86,292	77,810	73,570	65,087	60,847	52,364	43,883
80287	Nephrology-MRP	36,029	32,574	30,845	27,390	25,662	22,207	18,751
80260	Nephrology-NMRP	31,317	28,333	26,842	23,857	22,364	19,379	16,395
80261	Neurology-NMRP	40,741	36,814	34,849	30,922	28,960	25,034	21,107
80152	Neurosurgery	199,381	179,590	169,694	149,903	140,007	120,217	100,425
82045	Neurosurgery-MRP,NMajS	47,024	42,469	40,190	35,634	33,359	28,803	24,248
81045	Neurosurgery-NMRP,NMajS	28,176	25,505	24,172	21,502	20,165	17,494	14,824
86027	Neurosurgery-No Intracranial Surgery	130,269	117,389	110,949	98,069	91,630	78,753	65,873
80262	Nuclear Medicine-NMRP	28,176	25,505	24,172	21,502	20,165	17,494	14,824
80153	Obstetrical/Gynecological Surgery	120,844	108,908	102,939	91,001	85,036	73,098	61,161
80079	Occupational Medicine-NMRP	14,039	12,782	12,154	10,898	10,269	9,013	7,756
80259	Oncology	28,176	25,505	24,172	21,502	20,165	17,494	14,824
80114	Ophthalmic Surgery	28,176	25,505	24,172	21,502	20,165	17,494	14,824

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 6TH YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80263	Ophthalmology-NS	18,751	17,024	16,161	14,433	13,567	11,839	10,112
86154	Oral Maxillofacial Surgery	28,176	25,505	24,172	21,502	20,165	17,494	14,824
80154	Orthopaedic Surgery w/ Spine	130,269	117,389	110,949	98,069	91,630	78,753	65,873
86026	Orthopaedic Surgery w/o Spine	92,571	83,465	78,910	69,799	65,244	56,135	47,024
82025	Orthopaedics-MRP, NMajS	40,741	36,814	34,849	30,922	28,960	25,034	21,107
81057	Orthopaedics-NMRP, NS	28,176	25,505	24,172	21,502	20,165	17,494	14,824
88021	Other Specialty NOC	25,034	22,678	21,502	19,145	17,965	15,610	13,253
88022	Other Specialty NOC	48,595	43,883	41,526	36,814	34,458	29,746	25,034
88023	Other Specialty NOC	86,292	77,810	73,570	65,087	60,847	52,364	43,883
86155	Otorhinolaryngology Other Than Head/Neck	86,292	77,810	73,570	65,087	60,847	52,364	43,883
80155	Otorhinolaryngology; Head/Neck	58,019	52,364	49,537	43,883	41,055	35,400	29,746
80159	Otorhinolaryngology; No Elective Plastic	48,595	43,883	41,526	36,814	34,458	29,746	25,034
80291	Otorhinolaryngology-MRP,NMajS	40,741	36,814	34,849	30,922	28,960	25,034	21,107
80060	Otorhinolaryngology-NMRP,NS	14,039	12,782	12,154	10,898	10,269	9,013	7,756
80082	Pathology-NMRP	18,751	17,024	16,161	14,433	13,567	11,839	10,112
80293	Pediatrics-MRP	40,741	36,814	34,849	30,922	28,960	25,034	21,107
80267	Pediatrics-NMRP	20,322	18,437	17,494	15,610	14,667	12,782	10,898
81082	Phys Treating Patients in Free Med Clinic	42	42	42	42	42	42	42
80235	Physical Medicine & Rehab-NMRP	14,039	12,782	12,154	10,898	10,269	9,013	7,756
80086	Physician, Clinical Practice Not Insurable	2,806	2,555	2,430	2,178	2,052	1,801	1,550
80085	Physician, No Clinical Practice	2,806	2,555	2,430	2,178	2,052	1,801	1,550
80156	Plastic Surgery	86,292	77,810	73,570	65,087	60,847	52,364	43,883
86601	Podiatry No Surgery	18,751	17,024	16,161	14,433	13,567	11,839	10,112
86602	Podiatry Surgery	36,029	32,574	30,845	27,390	25,662	22,207	18,751
80249	Psychiatry	18,751	17,024	16,161	14,433	13,567	11,839	10,112
80236	Public Health & Preventive Med. NMRP	14,039	12,782	12,154	10,898	10,269	9,013	7,756
80269	Pulmonary Diseases	36,029	32,574	30,845	27,390	25,662	22,207	18,751
87047	Radiation Oncology	25,034	22,678	21,502	19,145	17,965	15,610	13,253
80253	Radiology NMRP	36,029	32,574	30,845	27,390	25,662	22,207	18,751
83033	Radiology-MajRP	51,736	46,710	44,197	39,171	36,657	31,631	26,605
80280	Radiology-MRP	40,741	36,814	34,849	30,922	28,960	25,034	21,107
80179	Retired, Not in Practice	2,806	2,555	2,430	2,178	2,052	1,801	1,550
80252	Rheumatology	18,751	17,024	16,161	14,433	13,567	11,839	10,112
81086	Sleep Medicine	32,888	29,746	28,176	25,034	23,463	20,322	17,180
80144	Thoracic Surgery	111,420	100,425	94,928	83,936	78,439	67,444	56,449
81065	Thoracic Surgery-NMRP, NS	28,176	25,505	24,172	21,502	20,165	17,494	14,824
80084	Urgent Care	14,039	12,782	12,154	10,898	10,269	9,013	7,756
80145	Urological Surgery	47,024	42,469	40,190	35,634	33,359	28,803	24,248
82040	Urology-MRP, NMajS	40,741	36,814	34,849	30,922	28,960	25,034	21,107
80146	Vascular Surgery	111,420	100,425	94,928	83,936	78,439	67,444	56,449
82050	Vascular Surgery-MRP, NMajS	40,741	36,814	34,849	30,922	28,960	25,034	21,107
80268	Other, Specialty NOC	28,176	25,505	24,172	21,502	20,165	17,494	14,824
80294	Other, Specialty NOC	40,741	36,814	34,849	30,922	28,960	25,034	21,107
83041	Other, Specialty NOC	51,736	46,710	44,197	39,171	36,657	31,631	26,605
84042	Other, Specialty NOC	58,019	52,364	49,537	43,883	41,055	35,400	29,746
85043	Other, Specialty NOC	92,571	83,465	78,910	69,799	65,244	56,135	47,024
86044	Other, Specialty NOC	120,844	108,908	102,939	91,001	85,036	73,098	61,161
87045	Other, Specialty NOC	199,381	179,590	169,694	149,903	140,007	120,217	100,425
88002	Other, Specialty NOC	18,751	17,024	16,161	14,433	13,567	11,839	10,112
88003	Other, Specialty NOC	20,322	18,437	17,494	15,610	14,667	12,782	10,898
88005	Other, Specialty NOC	32,888	29,746	28,176	25,034	23,463	20,322	17,180
88006	Other, Specialty NOC	31,317	28,333	26,842	23,857	22,364	19,379	16,395
88007	Other, Specialty NOC	36,029	32,574	30,845	27,390	25,662	22,207	18,751
88009	Other, Specialty NOC	34,458	31,160	29,508	26,214	24,562	21,264	17,965

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 6TH YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
88010	Other, Specialty NOC	47,024	42,469	40,190	35,634	33,359	28,803	24,248
88013	Other, Specialty NOC	61,161	55,192	52,207	46,238	43,254	37,286	31,317
88014	Other, Specialty NOC	86,292	77,810	73,570	65,087	60,847	52,364	43,883
88016	Other, Specialty NOC	111,420	100,425	94,928	83,936	78,439	67,444	56,449
88018	Other, Specialty NOC	130,269	117,389	110,949	98,069	91,630	78,753	65,873
88019	Other, Specialty NOC	43,883	39,642	37,519	33,279	31,160	26,919	22,678
88046	For Non-Standard Use	0	0	0	0	0	0	0

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 7TH YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80254	Allergy/Immunology-NMRP	14,399	13,110	12,466	11,177	10,532	9,244	7,955
80151	Anesthesiology	35,342	31,959	30,265	26,886	25,192	21,809	18,426
80182	Anesthesiology-Pain Management	35,342	31,959	30,265	26,886	25,192	21,809	18,426
81076	Bariatrics	28,898	26,159	24,792	22,053	20,682	17,943	15,204
80141	Cardiac Surgery	114,277	103,000	97,362	86,088	80,450	69,173	57,896
82042	Cardiac Surgery-MRP, NMajS	41,786	37,758	35,743	31,715	29,703	25,676	21,648
80281	Cardiovascular Disease MRP	49,841	45,008	42,591	37,758	35,342	30,509	25,676
80255	Cardiovascular Disease NMRP, NS	32,120	29,059	27,530	24,469	22,937	19,876	16,815
82058	Cardiovascular Disease SMRP	41,786	37,758	35,743	31,715	29,703	25,676	21,648
85004	Colon Surgery	53,063	47,908	45,330	40,175	37,597	32,442	27,287
80256	Dermatology SMRP	19,232	17,460	16,575	14,803	13,915	12,143	10,371
80237	Diabetes-NMRP	28,898	26,159	24,792	22,053	20,682	17,943	15,204
80157	Emergency Medicine-MajS	59,507	53,707	50,807	45,008	42,108	36,308	30,509
80102	Emergency Medicine-NMajS, prim	49,841	45,008	42,591	37,758	35,342	30,509	25,676
80238	Endocrinology-NMRP	19,232	17,460	16,575	14,803	13,915	12,143	10,371
83009	Family Practice LMajRP	62,729	56,607	53,546	47,424	44,363	38,242	32,120
80273	Family Practice MRP, NMajS	45,008	40,658	38,481	34,132	31,959	27,609	23,259
80239	Family Practice NMRP, NS	28,898	26,159	24,792	22,053	20,682	17,943	15,204
80240	Forensic Medicine-NMRP	14,399	13,110	12,466	11,177	10,532	9,244	7,955
80241	Gastroenterology MRP	41,786	37,758	35,743	31,715	29,703	25,676	21,648
80275	General Practice MRP, NMajS	45,008	40,658	38,481	34,132	31,959	27,609	23,259
80117	General Practice NMajS, prim	62,729	56,607	53,546	47,424	44,363	38,242	32,120
80242	General Practice NMRP, NS	28,898	26,159	24,792	22,053	20,682	17,943	15,204
80143	General Surgery	88,505	79,805	75,456	66,756	62,407	53,707	45,008
84076	General Surgery NMRP	28,898	26,159	24,792	22,053	20,682	17,943	15,204
82074	General Surgery-MRP, NMajS	41,786	37,758	35,743	31,715	29,703	25,676	21,648
80243	Geriatrics	19,232	17,460	16,575	14,803	13,915	12,143	10,371
86053	Gynecological Surgery	59,507	53,707	50,807	45,008	42,108	36,308	30,509
80277	Gynecology/Obstetrics-MRP,NmajS	53,063	47,908	45,330	40,175	37,597	32,442	27,287
81050	Gynecology-NMRP, NS	33,731	30,509	28,898	25,676	24,065	20,843	17,621
80169	Hand Surgery	59,507	53,707	50,807	45,008	42,108	36,308	30,509
82044	Hand Surgery-MRP,NMajS	41,786	37,758	35,743	31,715	29,703	25,676	21,648
80170	Head/Neck Surgery	59,507	53,707	50,807	45,008	42,108	36,308	30,509
80245	Hematology	28,898	26,159	24,792	22,053	20,682	17,943	15,204
81083	Hospitalist Family Practice	33,731	30,509	28,898	25,676	24,065	20,843	17,621
81084	Hospitalist Internal Medicine	33,731	30,509	28,898	25,676	24,065	20,843	17,621
81085	Hospitalist Pediatrics	33,731	30,509	28,898	25,676	24,065	20,843	17,621
80233	Industrial Medicine	28,898	26,159	24,792	22,053	20,682	17,943	15,204
80246	Infectious Disease	32,120	29,059	27,530	24,469	22,937	19,876	16,815
80284	Internal Medicine MRP	41,786	37,758	35,743	31,715	29,703	25,676	21,648
80257	Internal Medicine NMRP	33,731	30,509	28,898	25,676	24,065	20,843	17,621
83015	Neonatology	88,505	79,805	75,456	66,756	62,407	53,707	45,008
80287	Nephrology-MRP	36,953	33,409	31,636	28,092	26,320	22,776	19,232
80260	Nephrology-NMRP	32,120	29,059	27,530	24,469	22,937	19,876	16,815
80261	Neurology-NMRP	41,786	37,758	35,743	31,715	29,703	25,676	21,648
80152	Neurosurgery	204,493	184,195	174,045	153,747	143,597	123,299	103,000
82045	Neurosurgery-MRP,NMajS	48,230	43,558	41,220	36,548	34,214	29,542	24,870
81045	Neurosurgery-NMRP,NMajS	28,898	26,159	24,792	22,053	20,682	17,943	15,204
86027	Neurosurgery-No Intracranial Surgery	133,609	120,399	113,794	100,584	93,979	80,772	67,562
80262	Nuclear Medicine-NMRP	28,898	26,159	24,792	22,053	20,682	17,943	15,204
80153	Obstetrical/Gynecological Surgery	123,943	111,700	105,578	93,334	87,216	74,972	62,729
80079	Occupational Medicine-NMRP	14,399	13,110	12,466	11,177	10,532	9,244	7,955
80259	Oncology	28,898	26,159	24,792	22,053	20,682	17,943	15,204
80114	Ophthalmic Surgery	28,898	26,159	24,792	22,053	20,682	17,943	15,204

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STATE OF ILLINOIS

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 7TH YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
80263	Ophthalmology-NS	19,232	17,460	16,575	14,803	13,915	12,143	10,371
86154	Oral Maxillofacial Surgery	28,898	26,159	24,792	22,053	20,682	17,943	15,204
80154	Orthopaedic Surgery w/ Spine	133,609	120,399	113,794	100,584	93,979	80,772	67,562
86026	Orthopaedic Surgery w/o Spine	94,945	85,605	80,933	71,589	66,917	57,574	48,230
82025	Orthopaedics-MRP, NMajS	41,786	37,758	35,743	31,715	29,703	25,676	21,648
81057	Orthopaedics-NMRP, NS	28,898	26,159	24,792	22,053	20,682	17,943	15,204
88021	Other Specialty NOC	25,676	23,259	22,053	19,636	18,426	16,010	13,593
88022	Other Specialty NOC	49,841	45,008	42,591	37,758	35,342	30,509	25,676
88023	Other Specialty NOC	88,505	79,805	75,456	66,756	62,407	53,707	45,008
86155	Otorhinolaryngology Other Than Head/Neck	88,505	79,805	75,456	66,756	62,407	53,707	45,008
80155	Otorhinolaryngology; Head/Neck	59,507	53,707	50,807	45,008	42,108	36,308	30,509
80159	Otorhinolaryngology; No Elective Plastic	49,841	45,008	42,591	37,758	35,342	30,509	25,676
80291	Otorhinolaryngology-MRP,NMajS	41,786	37,758	35,743	31,715	29,703	25,676	21,648
80060	Otorhinolaryngology-NMRP,NS	14,399	13,110	12,466	11,177	10,532	9,244	7,955
80082	Pathology-NMRP	19,232	17,460	16,575	14,803	13,915	12,143	10,371
80293	Pediatrics-MRP	41,786	37,758	35,743	31,715	29,703	25,676	21,648
80267	Pediatrics-NMRP	20,843	18,910	17,943	16,010	15,043	13,110	11,177
81082	Phys Treating Patients in Free Med Clinic	43	43	43	43	43	43	43
80235	Physical Medicine & Rehab-NMRP	14,399	13,110	12,466	11,177	10,532	9,244	7,955
80086	Physician, Clinical Practice Not Insurable	2,878	2,621	2,492	2,234	2,105	1,847	1,590
80085	Physician, No Clinical Practice	2,878	2,621	2,492	2,234	2,105	1,847	1,590
80156	Plastic Surgery	88,505	79,805	75,456	66,756	62,407	53,707	45,008
86601	Podiatry No Surgery	19,232	17,460	16,575	14,803	13,915	12,143	10,371
86602	Podiatry Surgery	36,953	33,409	31,636	28,092	26,320	22,776	19,232
80249	Psychiatry	19,232	17,460	16,575	14,803	13,915	12,143	10,371
80236	Public Health & Preventive Med. NMRP	14,399	13,110	12,466	11,177	10,532	9,244	7,955
80269	Pulmonary Diseases	36,953	33,409	31,636	28,092	26,320	22,776	19,232
87047	Radiation Oncology	25,676	23,259	22,053	19,636	18,426	16,010	13,593
80253	Radiology NMRP	36,953	33,409	31,636	28,092	26,320	22,776	19,232
83033	Radiology-MajRP	53,063	47,908	45,330	40,175	37,597	32,442	27,287
80280	Radiology-MRP	41,786	37,758	35,743	31,715	29,703	25,676	21,648
80179	Retired, Not in Practice	2,878	2,621	2,492	2,234	2,105	1,847	1,590
80252	Rheumatology	19,232	17,460	16,575	14,803	13,915	12,143	10,371
81086	Sleep Medicine	33,731	30,509	28,898	25,676	24,065	20,843	17,621
80144	Thoracic Surgery	114,277	103,000	97,362	86,088	80,450	69,173	57,896
81065	Thoracic Surgery-NMRP, NS	28,898	26,159	24,792	22,053	20,682	17,943	15,204
80084	Urgent Care	14,399	13,110	12,466	11,177	10,532	9,244	7,955
80145	Urological Surgery	48,230	43,558	41,220	36,548	34,214	29,542	24,870
82040	Urology-MRP, NMajS	41,786	37,758	35,743	31,715	29,703	25,676	21,648
80146	Vascular Surgery	114,277	103,000	97,362	86,088	80,450	69,173	57,896
82050	Vascular Surgery-MRP, NMajS	41,786	37,758	35,743	31,715	29,703	25,676	21,648
80268	Other, Specialty NOC	28,898	26,159	24,792	22,053	20,682	17,943	15,204
80294	Other, Specialty NOC	41,786	37,758	35,743	31,715	29,703	25,676	21,648
83041	Other, Specialty NOC	53,063	47,908	45,330	40,175	37,597	32,442	27,287
84042	Other, Specialty NOC	59,507	53,707	50,807	45,008	42,108	36,308	30,509
85043	Other, Specialty NOC	94,945	85,605	80,933	71,589	66,917	57,574	48,230
86044	Other, Specialty NOC	123,943	111,700	105,578	93,334	87,216	74,972	62,729
87045	Other, Specialty NOC	204,493	184,195	174,045	153,747	143,597	123,299	103,000
88002	Other, Specialty NOC	19,232	17,460	16,575	14,803	13,915	12,143	10,371
88003	Other, Specialty NOC	20,843	18,910	17,943	16,010	15,043	13,110	11,177
88005	Other, Specialty NOC	33,731	30,509	28,898	25,676	24,065	20,843	17,621
88006	Other, Specialty NOC	32,120	29,059	27,530	24,469	22,937	19,876	16,815
88007	Other, Specialty NOC	36,953	33,409	31,636	28,092	26,320	22,776	19,232
88009	Other, Specialty NOC	35,342	31,959	30,265	26,886	25,192	21,809	18,426

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE

I. ANNUALLY RATED PHYSICIANS CLAIMS-MADE RATES

APPENDIX I

MEDICAL ALLIANCE INSURANCE COMPANY
ANNUAL 7TH YEAR CLAIMS-MADE RATES $1 MILLION / $3 MILLION

Code	Specialties	Cook, Madison, St. Clair, Will	Jackson, Vermilion	Kane, Lake, McHenry, Winnebago	Kankakee	Bureau, Champaign, Coles, Dekalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph	Grundy, Sangamon	Remainder of Illinois
88010	Other, Specialty NOC	48,230	43,558	41,220	36,548	34,214	29,542	24,870
88013	Other, Specialty NOC	62,729	56,607	53,546	47,424	44,363	38,242	32,120
88014	Other, Specialty NOC	88,505	79,805	75,456	66,756	62,407	53,707	45,008
88016	Other, Specialty NOC	114,277	103,000	97,362	86,088	80,450	69,173	57,896
88018	Other, Specialty NOC	133,609	120,399	113,794	100,584	93,979	80,772	67,562
88019	Other, Specialty NOC	45,008	40,658	38,481	34,132	31,959	27,609	23,259
88046	For Non-Standard Use	0	0	0	0	0	0	0

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

MATURE CLAIMS-MADE RATES
TERRITORY I
$1,000,000/$3,000,000

Description	Additional Named Insured (Separate Limits)	Additional Insured (Shared Limits)
Health Sciences – Physicist or Biologist	1,610	805
Health Sciences – All Others	a	a
Chiropractor	4,858	2,429
Chiropractor Assistant	599	300
Chiropractor – All Others	a	a
Lab Services – Supervisor/Director	653	326
Medical Technician	365	183
X-ray Technician	359	180
EEG/EKG/Ultrasound Technician	365	183
Lab Services – All Others	a	a
Dietician/Nutritionist	408	204
Nutritional Services – All Others	a	a
Nurse Midwife	13,904	6,952
Midwife Assistant	10,428	5,214
Midwifery – All Others	4,173	2,086
Nurse	227	114
Aide/Homemaker	132	66
Nurse Services – All Others	a	a
Occupational Therapist	1,144	572
Occupational Therapy – Assistant	418	209
Occupational Therapy – All Others	a	a
Optician	365	183
Optician – All Others	a	a
Optometrist	1,177	588
Optometry – Assistant/Technician	388	194
Optometrist – All Others	a	a
Orthotist/Prosthetist – Fitting Only	2,651	1,326
Orthotist/Prosthetist – All Others	a	a
Pharmacist	472	236
Pharmacy Assistant	243	121
Pharmacy – All Others	a	a
Physical Therapist, Owner, partner, officer	1,121	560
Physical Therapy – Assistant/Aide/Technician	439	219
Physical Therapist – Employed	647	323
Physical Therapist, Owner, partner, officer (APTA – PPS)	1,121	560
Physical Therapy – Assistant/Aide/Technician (APTA – PPS)	439	219
Physical Therapist – Employed (APTA – PPS)	647	323
Physical Therapy – All Others	a	a
Nurse Practitioner	2,098	1,049
Physicians/Surgeons/Anesthesiology Assistant	2,098	1,049
Perfusionist	5,310	2,655
Physician Extender – All Others	a	a
Podiatrist	a	a
Podiatric Assistant	a	a
Podiatric Medicine – All Others	a	a
Psychologist	1,352	676
Psychology – All Others	a	a
Respiratory Therapist	1,262	631
Respiratory Therapy – Assistant/Aide/Technician	303	151
Respiratory – All Others	a	a
Social Worker	486	243
Social Worker – All Others	a	a
Paramedic/EMT	597	299
Medical Office Assistant	132	66
Operating Room Technician	379	189
Health Services – All Others	a	a
Dental Hygienist	216	108
Certified Registered Nurse Anesthetist	6,827	3,414
Student Nurse Anesthetist	2,390	1,195

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

II. PARAMEDICAL EMPLOYEE RATES

MATURE CLAIMS-MADE RATES
TERRITORY I
$1,000,000/$3,000,000

Description	Additional Named Insured (Separate Limits)	Additional Insured (Shared Limits)
Health Sciences – Physicist or Biologist	1,451	725
Health Sciences – All Others	a	a
Chiropractor	4,378	2,189
Chiropractor Assistant	540	270
Chiropractor – All Others	a	a
Lab Services – Supervisor/Director	588	294
Medical Technician	329	165
X-ray Technician	324	162
EEG/EKG/Ultrasound Technician	329	165
Lab Services – All Others	a	a
Dietician/Nutritionist	368	184
Nutritional Services – All Others	a	a
Nurse Midwife	12,528	6,264
Midwife Assistant	9,396	4,698
Midwifery – All Others	3,760	1,880
Nurse	205	102
Aide/Homemaker	119	60
Nurse Services – All Others	a	a
Occupational Therapist	1,031	515
Occupational Therapy – Assistant	376	188
Occupational Therapy – All Others	a	a
Optician	329	165
Optician – All Others	a	a
Optometrist	1,061	530
Optometry – Assistant/Technician	350	175
Optometrist – All Others	a	a
Orthotist/Prosthetist – Fitting Only	2,389	1,194
Orthotist/Prosthetist – All Others	a	a
Pharmacist	425	213
Pharmacy Assistant	219	109
Pharmacy – All Others	a	a
Physical Therapist, Owner, partner, officer	1,010	505
Physical Therapy – Assistant/Aide/Technician	396	198
Physical Therapist – Employed	583	291
Physical Therapist, Owner, partner, officer (APTA – PPS)	1,010	505
Physical Therapy – Assistant/Aide/Technician (APTA – PPS)	396	198
Physical Therapist – Employed (APTA – PPS)	583	291
Physical Therapy – All Others	a	a
Nurse Practitioner	1,890	945
Physicians/Surgeons/Anesthesiology Assistant	1,890	945
Perfusionist	4,785	2,392
Physician Extender – All Others	a	a
Podiatrist	a	a
Podiatric Assistant	a	a
Podiatric Medicine – All Others	a	a
Psychologist	1,218	609
Psychology – All Others	a	a
Respiratory Therapist	1,138	569
Respiratory Therapy – Assistant/Aide/Technician	273	137
Respiratory – All Others	a	a
Social Worker	438	219
Social Worker – All Others	a	a
Paramedic/EMT	538	269
Medical Office Assistant	119	60
Operating Room Technician	341	171
Health Services – All Others	a	a
Dental Hygienist	194	97
Certified Registered Nurse Anesthetist	6,152	3,076
Student Nurse Anesthestist	2,153	1,077

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

III. PER VISIT RATES

Emergency Physicians Claims-Made Rates

Territory	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year
I	3.34	6.68	10.41	12.35	12.68	13.02	13.35
II	3.00	6.01	9.37	11.11	11.41	11.72	12.02
III	2.84	5.67	8.85	10.50	10.78	11.06	11.35
IV	2.50	5.01	7.81	9.26	9.51	9.76	10.01
V	2.34	4.67	7.29	8.64	8.88	9.11	9.35
VI	2.00	4.01	6.25	7.41	7.61	7.81	8.01
VII	1.67	3.34	5.21	6.17	6.34	6.51	6.68

Urgent Care Physicians Claims-Made Rates

Territory	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year
I	1.92	3.84	5.99	7.11	7.30	7.49	7.68
II	1.73	3.46	5.39	6.40	6.57	6.74	6.92
III	1.63	3.27	5.09	6.04	6.21	6.37	6.53
IV	1.44	2.88	4.50	5.33	5.48	5.62	5.76
V	1.34	2.69	4.20	4.98	5.11	5.24	5.38
VI	1.15	2.31	3.60	4.26	4.38	4.50	4.61
VII	0.96	1.92	3.00	3.55	3.65	3.75	3.84

Occupational Health Claims-Made Rates

Territory	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year
I	0.83	1.66	2.59	3.07	3.15	3.23	3.32
II	0.75	1.49	2.33	2.76	2.84	2.91	2.98
III	0.70	1.41	2.20	2.61	2.68	2.75	2.82
IV	0.62	1.24	1.94	2.30	2.36	2.42	2.49
V	0.58	1.16	1.81	2.15	2.21	2.26	2.32
VI	0.50	0.99	1.55	1.84	1.89	1.94	1.99
VII	0.41	0.83	1.29	1.53	1.58	1.62	1.66

Surgicenter Claims-Made Rates

Territory	1st Year	2nd Year	3rd Year	4th Year	5th Year	6th Year	7th Year
I	4.77	9.54	14.89	17.66	18.13	18.61	19.09
II	4.30	8.59	13.40	15.89	16.32	16.75	17.18
III	4.06	8.11	12.66	15.01	15.41	15.82	16.23
IV	3.58	7.16	11.17	13.24	13.60	13.96	14.32
V	3.34	6.68	10.42	12.36	12.69	13.03	13.36
VI	2.86	5.73	8.93	10.59	10.88	11.17	11.45
VII	2.39	4.77	7.44	8.83	9.07	9.31	9.54

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STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

I. MATURITY FACTORS

The following represent the maturity factors to be applied in the event a **Named Insured** is insured for less than seven (7) years with **MAIC** or an appropriate insurance carrier:

Year	Factor
1st	.250
2nd	.500
3rd	.780
4th	.925
5th	.950
6th	.975
7th	1.000

II. TAIL FACTORS

The following represent the tail factors as referenced in General Rules, Section VIII, in the event a **Named Insured** obtains an Extended Reporting Endorsement:

Year	Factor
1st	3.306
2nd	3.153
3rd	2.401
4th	2.178
5th	2.196
6th	2.183
7th	2.180

III.

Territory I	Cook, Madison, St. Clair and Will Counties.
Territory II	Jackson and Vermilion Counties.
Territory III	Kane, Lake, McHenry and Winnebago Counties.
Territory IV	Kankakee County.
Territory V	Bureau, Champaign, Coles, DeKalb, DuPage, Effingham, LaSalle, Macon, Ogle and Randolph Counties.
Territory VI	Grundy and Sangamon Counties.
Territory VII	Remaining Counties in Illinois.

(Edition Date: 09/01/06 amended 01/01/09)

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DEPARTMENT OF INSURANCE
SPRINGFIELD ILLINOIS