

**Insurance Company Name**  
**Base Rate & Rating Relativity Factors for Physicians**  
**including Surgeons and Osteopaths**

All base rates and additional class/relativity factor information on this Form RF-6 apply to Physicians, including Surgeons and Osteopaths. Include all classes/specialties in this category listed in your filed rate and rule manual and for which you report premiums in the "Physician" category in Supplement A to Schedule T in the Illinois Annual Statement. For any abbreviations, provide explanations at the end of the form.

**NOTE:** The base rate and any rates calculated using the additional information below are not final premiums. Insurers add other factors to arrive at an individual Physician's final premium. Such factors may include, but not be limited to: part-time exposure discount; new doctor discount; risk management credits; schedule rating debits/credits; deductible credits; claim-free credits; suspended coverage factor; corporation discount, etc. Final premiums may be lower or higher than the base rates depending on an individual Physician's characteristics and other adjustments as described above.

**Claims-Made**

- 1) Base rate for Claims-Made Physician, including Surgeon & Osteopath policy = \_\_\_\_\_.  
The base rate given is based on the following categories (with 1.00 relativity factors) and is the most current base rate as of \_\_\_\_\_ effective date.
  
- 2) Claims-Made rates for Physicians, including Surgeons and Osteopaths, are calculated by applying the following formula/algorithm:  

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- 3) List the descriptions and relativities/factors for all classifications/specialties, territories, maturity years, increased/decreased limit amounts, and any other factors used in determining the rates for all Physicians, including Surgeons and Osteopaths, for which you include rates in your filed rate and rule manual (add as many pages as necessary). If any relativity factors are different based on other factors, list accordingly (e.g. if you have different Class/Specialty relativity factors based on territory, list the factors by territory).  

<u>Additional classes/specialties</u>	<u>Relativity factors:</u>
<u>Additional territories</u>	<u>Relativity factors:</u>
<u>Additional claims-made maturity years</u>	<u>Relativity factors:</u>
<u>Additional increased/decreased limits</u>	<u>Relativity factors:</u>
  
- 4) Additional Information (include explanations of abbreviations and any additional information here):  

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**Occurrence**

Provide occurrence policy relativity factor \_\_\_\_\_ and formula/algorithm for calculating rates for occurrence policy.

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