

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only a. Date the filing is received: b. Analyst: c. Disposition: d. Date of disposition of the filing: e. Effective date of filing: <table style="width: 100%; border: none;"> <tr> <td style="border: none; width: 60%;">New Business</td> <td style="border: none;"></td> </tr> <tr> <td style="border: none;">Renewal Business</td> <td style="border: none;"></td> </tr> </table> f. State Filing #: g. SERFF Filing #: h. Subject Codes	New Business		Renewal Business	
New Business					
Renewal Business					

3. Group Name	Group NAIC #
N/A	N/A

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Capson Physicians Insurance Company	TX	19348	74-6017951	✓

5. Company Tracking Number	CAPSMMP SIL1001R
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6. Name and address	Title	Telephone #s	FAX #	e-mail
Laura Jennette c/o Perr&Knight 881 Alma Real Drive, Suite 205 Pacific Palisades, CA 90272	State Filings Analyst	(201) 963-1550 x2123	(310) 230-8529	doi@perrknight.com
				FILED
				MAR 09 2011
7. Signature of authorized filer	<i>Laura Jennette</i>			
8. Please print name of authorized filer	Laura Jennette			

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	11.2 Med Mal-Claims Made Only
10. Sub-Type of Insurance (Sub-TOI)	11.2023 Physicians & Surgeons
11. State Specific Product code(s)(if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Physicians and Surgeons Professional Liability
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input checked="" type="checkbox"/> Rates/Rules <input type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: Upon Acknowledgment Renewal: N/A
15. Reference Filing?	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No
16. Reference Organization (if applicable)	N/A
17. Reference Organization # & Title	N/A
18. Company's Date of Filing	11/16/2010
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input type="checkbox"/> Pending <input checked="" type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

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NOV 17 2010

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD

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Property & Casualty Transmittal Document—

20. This filing transmittal is part of Company Tracking #	CAPSMMP SIL1001R
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21. Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]

With this filing, Capson Physicians Insurance Company ("the Company") is proposing to introduce the rate and rule portion of a new program, Physicians & Surgeons Professional Medical Malpractice Liability.

22. Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
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Check #:	N/A
Amount:	N/A

Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)



November 15, 2010

Mr. Michael T. McRaith
Director of Insurance
Illinois Department of Insurance
320 West Washington Street
Springfield, Illinois 62767

Attention: Mr. John Gatlin
Supervisor, Property and Casualty Compliance Unit

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NOV 17 2010

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

Re: Capson Physicians Insurance Company, FEIN 74-6017951, NAIC Number 19348
Medical Malpractice
Physicians and Surgeons Professional Liability – Initial Rate/Rule Filing
Proposed Effective Date: Upon Acknowledgment
Company Filing Number: CAPSMMPSIL1001R

Mr. John Gatlin:

With this filing, Capson Physicians Insurance Company ("the Company") is proposing to introduce the rate/rule portion of a new program, Physicians & Surgeons Professional Medical Malpractice Liability. Please refer to the filing memorandum for complete details.

The Company respectfully requests to implement this filing on the earliest possible date upon acknowledgment.

Enclosed is authorization for Perr&Knight to submit this filing on behalf of the Company. All correspondence related to this filing should be directed to Perr&Knight. The Company has prepared the forms contained in this filing. If there are any requests for additional information related to items prepared by the Company, we will forward the request immediately to the Company contact. The Company's response will be submitted to your attention as soon as we receive it.

Please do not hesitate to contact us with any comments or concerns.

Sincerely,

Laura Jennette
Filing Analyst
Phone: (201) 963-1550 Ext. 2123
Fax: (310) 230-8529
E-mail: doi@perrknight.com

Enclosures

RATE/RULE FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes rate-related items such as Rate; Rule; Rate & Rule; Reference; Loss Cost; Loss Cost & Rule or Rate, etc.)

(Do not refer to the body of the filing for the component/exhibit listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #	CAPSMMP SIL1001R
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2.	This filing corresponds to form filing number (Company tracking number of form filing, if applicable)	CAPSMMP SIL1001F
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Rate Increase Rate Decrease Rate Neutral (0%)

3.	Filing Method (Prior Approval, File & Use, Flex Band, etc.)	File & Use
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4a.	Rate Change by Company (As Proposed)						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change (where required)	Minimum % Change (where required)
Capson Physicians Insurance Company	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

4b.	Rate Change by Company (As Accepted) For State Use Only						
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Company Name	Overall % Indicated Change (when applicable)	Overall % Rate Impact	Written premium change for this program	# of policyholders affected for this program	Written premium for this program	Maximum % Change	Minimum % Change

5. Overall Rate Information (Complete for Multiple Company Filings only)			
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		COMPANY USE	STATE USE
5a	Overall percentage rate indication (when applicable)	0.0%	
5b	Overall percentage rate impact for this filing	0.0%	
5c	Effect of Rate Filing – Written premium change for this program	0	
5d	Effect of Rate Filing – Number of policyholders affected	0	

6.	Overall percentage of last rate revision	N/A - New Program
7.	Effective Date of last rate revision	N/A - New Program
8.	Filing Method of Last filing (Prior Approval, File & Use, Flex Band, etc.)	N/A - New Program

9.	Rule # or Page # Submitted for Review	Replacement or withdrawn?	Previous state filing number, if required by state
01	CW Manual 10/2010 (Pages 1-9)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A
02	IL State Exception Pages 10/2010 (Pages 1-12)	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn	N/A

Neuman, Gayle

From: Laura Jennette [ljennette@perrknight.com]
Sent: Wednesday, June 22, 2011 9:37 AM
To: Neuman, Gayle
Subject: RE: Capson Physicians Ins Co - Rate/Rule Filing #CAPSMMP SIL1001R

Ms. Neuman,

The Company has elected to utilize Illinois File and Use laws and hence began writing its first policy for this program on 3/9/2011.

Sincerely,
Laura Jennette
(201)963-1550 Ext. 2123

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, June 21, 2011 4:46 PM
To: Laura Jennette
Subject: Capson Physicians Ins Co - Rate/Rule Filing #CAPSMMP SIL1001R

Ms. Jennette,

The Department of Insurance completed its review of the filing referenced above on June 20, 2011. Originally, Capson Physicians requested the filing be effective upon approval. Has the filing been put into effect? Please advise of the effective date to be used.

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.

ILLINOIS CERTIFICATION FORM MEDICAL MALPRACTICE RATES

(215 ILCS 5/155.18)(3) states that medical liability rates shall be certified in such filing by an officer of the company and a qualified actuary that the company's rates are based on sound actuarial principles and are not inconsistent with the company's experience.

I, W. Thomas Cotten, a duly authorized officer of Capson Physicians Insurance Company, am authorized to certify on behalf of the 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.

I, Jason A. Martin, a duly authorized actuary of Towers Watson, have been retained by Capson Physicians Insurance Company, with regard to the development of initial rates in the State of Illinois. I am authorized to certify on behalf of Capson Physicians Insurance Company that the company's rates are based on sound actuarial principles and are consistent with publicly available industry information and that I am knowledgeable of the laws regulations and bulletins applicable to the policy rates that are the subject of this filing.

W. Thomas Cotten Treasurer 11/8/2010
Signature and Title of Authorized Insurance Company Officer Date

[Signature], Senior Consultant, FCAS, MAAA November 8, 2010
Signature, Title and Designation of Authorized Actuary Date

Insurance Company FEIN 74-6017951 Filing Number CAPS-MM-PS-IL-10-01-R

Insurer's Address 221 W. Sixth Street, Suite 100

City Austin State TX Zip Code 78701

Contact Person's:

- Name and E-mail Laura Jennette; ljennette@perrknight.com

- Direct Telephone and Fax Number 201.963.1550 x 2123 Direct; 201.963.1558 Fax



RECEIVED

December 15, 2010

DEC 16 2010

Attn: Gayle Neuman
Illinois Department of Insurance
Property & Casualty Compliance
320 West Washington Street
Springfield, Illinois 62767

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD

**Re: Capson Physicians Insurance Company, FEIN 74-6017951, NAIC Number 19348
Medical Malpractice
Physicians and Surgeons Professional Liability – Initial Rate/Rule Filing
Company Filing Number: CAPSMMP SIL1001R**

Dear Ms. Neuman:

Thank you for your email dated December 15, 2010, a copy of which is enclosed for ease of reference. The Company has addressed your concerns as follows, and in the same order:

1. The monthly payment plan fails to state there is a 20% downpayment, which I assume is appropriate.

Response: The monthly payment plan calls for 10 equal payments of 10% of the annual premium over the first 10 months of the annual policy. Therefore, there is not a 20% down payment. See Section J(2)(b) of the Illinois state exception page.

2. Please clarify the part time reduction does not apply to corporations, partnerships and associations.

Response: As Tom Cotten and Andrew Maebius of the company discussed with you on December 15, 2010, the part-time reduction does not apply to corporations, partnerships and associations.

Please do not hesitate to contact us with any additional comments or concerns.

Sincerely,

Laura Jennette

Filing Analyst

Phone: (201) 963-1550 Ext. 2123

Fax: (310) 230-8529

E-mail: doi@perrknight.com

Enclosures

Neuman, Gayle

From: Laura Jennette [ljennette@perrknight.com]
Sent: Wednesday, December 15, 2010 11:30 AM
To: Neuman, Gayle
Subject: RE: Capson Physicians Insurance Company - Rate/Rule Filing #CAPSMMP SIL1001R

Ms. Neuman,

Thank you for your email. Your concerns have been forwarded to the Company. We will submit their response to your attention as soon as we receive it.

Sincerely,
Laura Jennette
(201)963-1550 Ext. 2123

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Wednesday, December 15, 2010 11:49 AM
To: Laura Jennette
Subject: Capson Physicians Insurance Company - Rate/Rule Filing #CAPSMMP SIL1001R

Ms. Jennette,

Upon review of the December 13, 2010 response, I have the following additional issues:

1. The monthly payment plan fails to state there is a 20% downpayment, which I assume is appropriate.
2. Please clarify the part time reduction does not apply to corporations, partnerships and associations.

I request receipt of a response by December 22, 2010.

Gayle Neuman

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

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RECEIVED

DEC 14 2010

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD

December 13, 2010

Attn: Gayle Neuman
Illinois Department of Insurance
Property & Casualty Compliance
320 West Washington Street
Springfield, Illinois 62767

**Re: Capson Physicians Insurance Company , FEIN 74-6017951, NAIC Number 19348
Medical Malpractice
Physicians and Surgeons Professional Liability – Initial Rate/Rule Filing
Company Filing Number: CAPSMMP SIL1001R**

Dear Ms. Neuman:

Thank you for your email dated December 7, 2010, a copy of which is enclosed for ease of reference. The Company has addressed your concerns as follows, and in the same order:

1. 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?

Response: Capson Physicians Insurance Company uses ISO as its statistical reporting agency.

2. Under Section I, XII. Premium Payment Plan, the payment plans that will be offered should be defined.

Response: We have added a description of payment plans offered in our Illinois State Exception Pages Rates/Rules attached.

3. Under Section I, XI. Policy Minimum Premium, the manual states minimum premiums will be combined for a policy that provides coverages for more than one type of health care provider. Under Section II, V. Premium Modifications, B. Policy Writing Minimum Premium, it states only one minimum premium applies. Please explain.

Response: We have re-titled the sections I, II, and III in the Countrywide Rules Manual to be clearer. Attached is a revised copy of the Countrywide Rules Manual. If the policy is for an individual physician the \$500 minimum will apply. If a group policy is written that includes a mix of physician and non-physician healthcare providers, all premiums from both classes are combined to determine premium subject to minimum. In any case, only one \$500 minimum will apply.

4. Under Section II, III. Premium Computation, why do you list the percentages in categories if it is the same for all?

RE: Capson Physicians Insurance Company
CAPSMMP SIL1001R

Response: At this point, we make no differentiation for the rating factors for corporate coverage on groups for size. As long as there are at least 2 physicians included, the corporate rating factor is 10%. The percentages of these two categories may change in the future.

5. Section I and II have the same titles, yet one refers to employed health care providers and the other non-physician health care providers. Please explain.

Response: We have re-titled the sections of the Countrywide Rules Manual to be clearer. In Section I, General Rules, we refer to coverage for physicians, surgeons, their professional associations and employed health care providers. The intent is that if coverage is for the Corporation or PA that additional named insureds will be employed health care providers that could be physicians, surgeons or non-physician healthcare providers. In Section II, Corporations, Partnerships and Associations, we further require that any covered physicians must be partners, shareholders, or employed physicians, and that any non-physician healthcare providers be employed by the Corporation, Partnership or Association.

6. Under Section III, IV. Classifications, B. Part-Time Physicians, the manual indicates someone working 20 hours or less per week "may be considered" part time. Does this mean not all parties working 20 hours or less will receive the discount? Please explain. Does the part-time issue not apply to physicians and corporations addressed in Sections I and I?

Response: Part-time discount is only applied to physicians or surgeons who practice 20 hours a week or less and are in rating classes 1-3. It would apply to these physicians and surgeons irrespective if they are the first named insured on an individual policy or an additional named insured on a group policy.

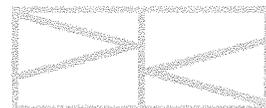
Please do not hesitate to contact us with any additional comments or concerns.

Sincerely,



Laura Jennette
Filing Analyst
Phone: (201) 963-1550 Ext. 2123
Fax: (310) 230-8529
E-mail: doi@perrknight.com

Enclosures



Laura Jennette

From: P&K State Filings
Sent: Tuesday, December 07, 2010 4:07 PM
To: Laura Jennette
Subject: CAPSMMP SIL1001R Response requested by 12/14

From: Neuman, Gayle [mailto:Gayle.Neuman@illinois.gov]
Sent: Tuesday, December 07, 2010 12:45 PM
To: P&K State Filings
Subject: Capson Physicians Insurance Company - Rate/Rule Filing #CAPSMMP SIL1001R

Ms. Jeanette,

I am currently reviewing the above referenced filing submitted with your cover letter dated November 15, 2010. Please provide a response to the following questions/concerns:

1. 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?
2. Under Section I, XII. Premium Payment Plan, the payment plans that will be offered should be defined.
3. Under Section I, XI. Policy Minimum Premium, the manual states minimum premiums will be combined for a policy that provides coverages for more than one type of health care provider. Under Section II, V. Premium Modifications, B. Policy Writing Minimum Premium, it states only one minimum premium applies. Please explain.
4. Under Section II, III. Premium Computation, why do you list the percentages in categories if it is the same for all?
5. Section I and II have the same titles, yet one refers to employed health care providers and the other non-physician health care providers. Please explain.
6. Under Section III, IV. Classifications, B. Part-Time Physicians, the manual indicates someone working 20 hours or less per week "may be considered" part time. Does this mean not all parties working 20 hours or less will receive the discount? Please explain. Does the part-time issue not apply to physicians and corporations addressed in Sections I and I?

I request receipt of your response by December 14, 2010.

Gayle Neuman

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

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Capson Physicians Insurance Company

MANUAL

MANUAL PAGES FOR PROFESSIONAL LIABILITY COVERAGE FOR PHYSICIANS, SURGEONS AND NON-PHYSICIAN HEALTH CARE PROVIDERS

SECTION I

GENERAL RULES

I. APPLICATION OF MANUAL

This manual specifies rules, rates, premiums, classifications and territories for the purpose of providing professional liability coverage for physicians, surgeons, their professional associations and employed health care providers.

II. APPLICATION OF GENERAL RULES

These rules apply to all sections of this manual. Any exceptions to these rules are contained in the respective section or State Exception Pages.

All other rules, rates and rating plans filed on behalf of the Company and not in conflict with these pages shall continue to apply.

III. POLICY TERM

Policies will be written for a term of one year, and renewed annually thereafter, but the policy term may be extended beyond one year subject to underwriting guidelines and state limitations. Coverage may also be written for a period of time less than one year under a short-term policy period.

IV. LOCATION OF PRACTICE

The rates as shown in this manual contemplated the exposure as being derived from professional practice or activities within a single rating territory. Consideration will be given to insureds practicing in more than one rating territory and/or state.

V. PREMIUM COMPUTATION

- A. Compute the premium at policy inception using the rules, rates and rating plans in effect at that time. At each renewal, compute the premium using the rules, rates and rating plans then in effect.
- B. Premiums are calculated as specified for the respective coverage. Premium rounding will be done at each step of the computation process in accordance with the Whole Dollar Rule, as opposed to rounding the final premium.

VI. FACTORS OR MULTIPLIERS

Wherever applicable, factors or multipliers are to be applied consecutively and not added together.

Capson Physicians Insurance Company

ILLINOIS

STATE EXCEPTION PAGES FOR PROFESSIONAL LIABILITY COVERAGE FOR PHYSICIANS, SURGEONS AND NON-PHYSICIAN HEALTH CARE PROVIDERS

A. CLASSIFICATIONS

1. Applicable to Standard Claims Made Programs.
2. The following classification plan shall be used to determine the appropriate rating class for each individual insured.

PHYSICIANS AND SURGEONS

Specialty	Sub Specialty	ISO CODE	Class
Abdominal Surgery	Major Surgery	80166	7
Acupuncture	No Surgery	80966	1B
Administrative Medicine	No Surgery	80240(a)	1B
Aerospace Medicine	No Surgery	80133	1B
Allergy and Immunology	No Surgery	80254	1A
Anesthesiology	Major Surgery	80151	2A
Broncho-Esophology	No Surgery	80101	1
Cardiology	No Surgery	80255	1D
Cardiology	Minor Surgery	80281	4
Cardiovascular Surgery	Major Surgery	80150	9
Child Neurology	No Surgery	80299	2
Child Psychiatry	No Surgery	80226	1B
Colon and Rectal Surgery	Major Surgery	80115	4
Colonoscopy	Minor Surgery	80115	2
Critical Care	Minor Surgery	80283	5
Dermatology	Minor Surgery	80297	2A
Dermatology	No Surgery	80295	1B
Diabetes	No Surgery	80237	1D
Discogram	No Surgery	80428	1B
Emergency Medicine	No Surgery	80102	4
Emergency Medicine	Major Surgery	80157	5
Endocrinology	No Surgery	80238	1B
Endocrinology	Surgery	80103	7
Family Practice	No Surgery	80420	1D
Family Practice	Minor Surgery	80421	3
Family Practice	Major Surgery w/ Obstetrics	80117(a)	7
Family Practice	Major Surgery	80117	6
Forensic Medicine	No Surgery	80420	1A
Gastroenterology	No Surgery	80241	2

Gastroenterology	Minor Surgery	80274	2
Gastroenterology	Major Surgery	80104	5
General Practice	No Surgery	80420	1D
General Practice	Minor Surgery	80421	3
General Practice	Major Surgery	80117	6
General Practice	Major Surgery w/ Obstetrics	80117(a)	7
General Surgery	Major Surgery	80143	7
Geriatrics	No Surgery	80243	1B
Geriatrics	Minor Surgery	80276	2
Geriatrics	Major Surgery	80105	5
Gynecology	No Surgery	80244	1
Gynecology	Minor Surgery	80277	4
Gynecology	Major Surgery	80167	5
Hand Surgery	Major Surgery	80169	5
Head and Neck Surgery	Major Surgery	80170	5
Hematology	No Surgery	80245	1D
Hematology	Minor Surgery	80278	2A
Hematology-Oncology	No Surgery	80245	1D
Hospitalist	No Surgery	80222	1
Hyperbaric Medicine	No Surgery	80139	1B
Infectious Diseases	No Surgery	80246	1D
Infectious Diseases	Minor Surgery	80279	2A
Intensive Care Medicine	Minor Surgery	80283	5
Internal Medicine	No Surgery	80257	1
Internal Medicine	Minor Surgery	80284	2
Laryngology	No Surgery	80258	1
Laryngology	Minor Surgery	80285	2
Laryngology	Major Surgery	80106	5
Legal Medicine	No Surgery	80240	1A
Neonatology	No Surgery	80804	1
Neonatology	Minor Surgery	80804(a)	2
Neonatology	Major Surgery	80804(b)	8
Neoplastic Diseases	Major Surgery	80107	5
Neoplastic Diseases	No Surgery	80259	1
Neoplastic Diseases	Minor Surgery	80286	2
Nephrology	No Surgery	80260	1D
Nephrology	Minor Surgery	80287	2A
Nephrology	Major Surgery	80108	5
Neurological Surgery	Major Surgery	80152	12
Neurology	No Surgery	80299	2
Neurology	Minor Surgery	80288	2
Nuclear Medicine	No Surgery	80262	1D
Nutrition	No Surgery	80248	1B
Obstetrics and Gynecology	Major Surgery	80153	10
Occupational Medicine	No Surgery	80134	1A
Oncology	Minor Surgery	80301	2A
Oncology	No Surgery	80302	1D
Ophthalmology	No Surgery	80263	1B

Ophthalmology	Surgery	80114	1D
Orthopedic	No Surgery	80205(a)	1D
Orthopedic	Major Surgery including Spine	80154(s)	10
Orthopedic Surgery	Major Surgery no Spine	80154	10A
Otology	No Surgery	80264	1
Otorhinolaryngology	No Surgery	80265	1A
Otorhinolaryngology	Minor Surgery	80291	2
Otorhinolaryngology	Major Surgery	80159	4
Otorhinolaryngology	Major Surgery w/Plastic	80155	5
Pain Management	Minor Surgery	80182	2A
Pain Management	No Surgery	80182	2A
Pathology	Minor Surgery	80303	2A
Pathology	No Surgery	80304	1B
Pediatrics	No Surgery	80267	1C
Pediatrics	Minor Surgery	80293	2
Pediatrics	Major Surgery	80180	7
Perinatology	No Surgery	80153(a)	11
Pharmacology	No Surgery	80234	1B
Physiatry	No Surgery	80209(a)	1B
Physical Medicine	No Surgery	80208	1A
Plastic Surgery	Major Surgery	80156	8
Podiatry	No Surgery	80943	1B
Preventive	No Surgery	80139	1B
Psychiatry	No Surgery	80249	1B
Psychiatry (Shock Therapy)	No Surgery	80431	2
Psychoanalysis	No Surgery	80250	1B
Psychosomatic Medicine	No Surgery	80251	1B
Public Health	No Surgery	80135	1A
Pulmonary Disease	No Surgery	80269	2A
Pulmonary Disease	Minor Surgery	80269(a)	2
Radiation Oncology	No Surgery	80359(a)	1D
Radiology	Minor Surgery	80280	2
Radiology	No Surgery	80253	2A
Radiopaque Dye Injection	Minor Surgery	80449	3A
Rheumatology	No Surgery	80252	1B
Rhinology	No Surgery	80247	1
Rhinology	Major Surgery	80160	5
Thoracic Surgery	Major Surgery	80144	9
Traumatic Surgery	Major Surgery	80171	10
Urgent Care	No Surgery	80102(a)	1
Urology	No Surgery	80121	1D
Urology	Minor Surgery	80120	2
Urology	Major Surgery	80145	4
Vascular Surgery	Major Surgery	80146	9

NON PHYSICIAN HEALTHCARE PROVIDERS

Specialty	Sub Specialty	ISO CODE	Class
Certified Registered Nurse Anesthetist		80960	C-1
Nurse Midwife – Births		80962	7
Nurse Midwife – No Births		80962	7
Nurse Practitioner		80964	Z
Physician Assistant		80116	Z
Physical Therapist		80995	Z
Ancillary Personnel			X

NON PHYSICIAN HEALTHCARE PROVIDERS

**RATE TABLE
(claims-made)**

RATE CLASS	Separate Limits	Shared Limits
C-1	25% of Class 2A	not available
Z	7.5% of Class 1	0% of Class 1
X	12% of Class 1	0% of Class 1

B. TERRITORY DEFINITIONS

TERRITORY 1 – Cook, Jackson, Madison, St. Clair, Will

TERRITORY 2 - Vermilion

TERRITORY 3 – Kane, Lake, McHenry, Winnebago

TERRITORY 4 – Kankakee,

TERRITORY 5 – Bureau, Champaign, Coles, DeKalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph

TERRITORY 6 - Grundy

TERRITORY 7 - Adams, Knox, Peoria

TERRITORY 8 - Sangamon

TERRITORY 9 - Rock Island

TERRITORY 10 - Rest of State

C. STANDARD CLAIMS MADE PROGRAM STEP FACTORS

First Year:	25%
Second Year:	50%
Third Year:	75%
Fourth Year (Mature):	100%

D. CLAIMS MADE MATURE RATES

TERRITORY 1

Class	200K/600K	500K/1.5M	1M/3M
1A	\$8,382	\$12,153	\$15,925
1B	\$10,058	\$14,584	\$19,110
1C	\$10,896	\$15,799	\$20,703
1D	\$15,087	\$21,876	\$28,665
1	\$16,763	\$24,307	\$31,850
2A	\$18,439	\$26,737	\$35,035
2	\$20,954	\$30,383	\$39,813
3A	\$22,295	\$32,328	\$42,361
3	\$22,127	\$32,085	\$42,042
4	\$25,983	\$37,675	\$49,368
5	\$29,336	\$42,537	\$55,738
6	\$31,012	\$44,967	\$58,923
7	\$42,746	\$61,982	\$81,218
8	\$43,584	\$63,197	\$82,810
9	\$56,157	\$81,427	\$106,698
10A	\$46,099	\$66,843	\$87,588
10	\$59,509	\$86,288	\$113,068
11	\$66,382	\$96,254	\$126,126
12	\$98,064	\$142,193	\$186,323
Z	\$1,257	\$1,823	\$2,389
C-1	\$2,766	\$4,011	\$5,255

TERRITORY 2

Class	200K/600K	500K/1.5M	1M/3M
1A	\$7,543	\$10,938	\$14,333
1B	\$9,052	\$13,126	\$17,199
1C	\$9,806	\$14,219	\$18,632
1D	\$13,578	\$19,688	\$25,799
1	\$15,087	\$21,876	\$28,665
2A	\$16,596	\$24,064	\$31,532
2	\$18,859	\$27,345	\$35,831
3A	\$20,066	\$29,095	\$38,124

Class	200K/600K	500K/1.5M	1M/3M
3	\$19,915	\$28,876	\$37,838
4	\$23,385	\$33,908	\$44,431
5	\$26,402	\$38,283	\$50,164
6	\$27,911	\$40,470	\$53,030
7	\$38,471	\$55,784	\$73,096
8	\$39,226	\$56,877	\$74,529
9	\$50,541	\$73,284	\$96,028
10A	\$41,489	\$60,159	\$78,829
10	\$53,558	\$77,660	\$101,761
11	\$59,744	\$86,629	\$113,513
12	\$88,258	\$127,974	\$167,690
Z	\$1,132	\$1,641	\$2,150
C-1	\$2,489	\$3,610	\$4,730

TERRITORY 3

Class	200K/600K	500K/1.5M	1M/3M
1A	\$7,124	\$10,330	\$13,536
1B	\$8,549	\$12,396	\$16,244
1C	\$9,262	\$13,429	\$17,597
1D	\$12,824	\$18,595	\$24,365
1	\$14,249	\$20,661	\$27,073
2A	\$15,674	\$22,727	\$29,780
2	\$17,811	\$25,826	\$33,841
3A	\$18,951	\$27,479	\$36,006
3	\$18,808	\$27,272	\$35,736
4	\$22,085	\$32,024	\$41,962
5	\$24,935	\$36,156	\$47,377
6	\$26,360	\$38,222	\$50,084
7	\$36,334	\$52,685	\$69,035
8	\$37,047	\$53,718	\$70,389
9	\$47,733	\$69,213	\$90,693
10A	\$39,184	\$56,817	\$74,449
10	\$50,583	\$73,345	\$96,107
11	\$56,425	\$81,816	\$107,207
12	\$83,355	\$120,864	\$158,374
Z	\$1,069	\$1,550	\$2,030
C-1	\$2,351	\$3,409	\$4,467

TERRITORY 4

Class	200K/600K	500K/1.5M	1M/3M
1A	\$6,286	\$9,115	\$11,944
1B	\$7,543	\$10,938	\$14,333
1C	\$8,172	\$11,849	\$15,527
1D	\$11,315	\$16,407	\$21,499
1	\$12,572	\$18,230	\$23,888
2A	\$13,830	\$20,053	\$26,276
2	\$15,715	\$22,787	\$29,859
3A	\$16,721	\$24,246	\$31,770
3	\$16,596	\$24,064	\$31,532
4	\$19,487	\$28,256	\$37,026
5	\$22,002	\$31,902	\$41,803
6	\$23,259	\$33,725	\$44,192
7	\$32,060	\$46,486	\$60,913
8	\$32,688	\$47,398	\$62,108
9	\$42,117	\$61,070	\$80,023
10A	\$34,574	\$50,132	\$65,691
10	\$44,632	\$64,716	\$84,801
11	\$49,787	\$72,191	\$94,595
12	\$73,548	\$106,645	\$139,742
Z	\$943	\$1,367	\$1,792
C-1	\$2,074	\$3,008	\$3,941

TERRITORY 5

Class	200K/600K	500K/1.5M	1M/3M
1A	\$5,867	\$8,507	\$11,148
1B	\$7,041	\$10,209	\$13,377
1C	\$7,627	\$11,059	\$14,492
1D	\$10,561	\$15,313	\$20,066
1	\$11,734	\$17,015	\$22,295
2A	\$12,908	\$18,716	\$24,525
2	\$14,668	\$21,268	\$27,869
3A	\$15,607	\$22,629	\$29,652
3	\$15,489	\$22,459	\$29,429
4	\$18,188	\$26,373	\$34,557
5	\$20,535	\$29,776	\$39,016
6	\$21,708	\$31,477	\$41,246
7	\$29,922	\$43,387	\$56,852
8	\$30,509	\$44,238	\$57,967
9	\$39,310	\$56,999	\$74,688
10A	\$32,269	\$46,790	\$61,311
10	\$41,656	\$60,402	\$79,147

Class	200K/600K	500K/1.5M	1M/3M
11	\$46,467	\$67,378	\$88,288
12	\$68,645	\$99,535	\$130,426
Z	\$880	\$1,276	\$1,672
C-1	\$1,936	\$2,807	\$3,679

TERRITORY 6

Class	200K/600K	500K/1.5M	1M/3M
1A	\$5,029	\$7,292	\$9,555
1B	\$6,035	\$8,750	\$11,466
1C	\$6,538	\$9,480	\$12,422
1D	\$9,052	\$13,126	\$17,199
1	\$10,058	\$14,584	\$19,110
2A	\$11,064	\$16,042	\$21,021
2	\$12,572	\$18,230	\$23,888
3A	\$13,377	\$19,397	\$25,416
3	\$13,276	\$19,251	\$25,225
4	\$15,590	\$22,605	\$29,621
5	\$17,601	\$25,522	\$33,443
6	\$18,607	\$26,980	\$35,354
7	\$25,648	\$37,189	\$48,731
8	\$26,151	\$37,918	\$49,686
9	\$33,694	\$48,856	\$64,019
10A	\$27,659	\$40,106	\$52,553
10	\$35,706	\$51,773	\$67,841
11	\$39,829	\$57,752	\$75,676
12	\$58,839	\$85,316	\$111,794
Z	\$754	\$1,094	\$1,433
C-1	\$1,660	\$2,406	\$3,153

TERRITORY 7

Class	200K/600K	500K/1.5M	1M/3M
1A	\$3,772	\$5,469	\$7,166
1B	\$4,526	\$6,563	\$8,600
1C	\$4,903	\$7,110	\$9,316
1D	\$6,789	\$9,844	\$12,899
1	\$7,543	\$10,938	\$14,333
2A	\$8,298	\$12,032	\$15,766
2	\$9,429	\$13,672	\$17,916
3A	\$10,033	\$14,547	\$19,062

Class	200K/600K	500K/1.5M	1M/3M
3	\$9,957	\$14,438	\$18,919
4	\$11,692	\$16,954	\$22,215
5	\$13,201	\$19,141	\$25,082
6	\$13,955	\$20,235	\$26,515
7	\$19,236	\$27,892	\$36,548
8	\$19,613	\$28,439	\$37,265
9	\$25,270	\$36,642	\$48,014
10A	\$20,744	\$30,079	\$39,414
10	\$26,779	\$38,830	\$50,880
11	\$29,872	\$43,314	\$56,757
12	\$44,129	\$63,987	\$83,845
Z	\$566	\$820	\$1,075
C-1	\$1,245	\$1,805	\$2,365

TERRITORY 8

Class	200K/600K	500K/1.5M	1M/3M
1A	\$4,610	\$6,684	\$8,759
1B	\$5,532	\$8,021	\$10,511
1C	\$5,993	\$8,690	\$11,386
1D	\$8,298	\$12,032	\$15,766
1	\$9,220	\$13,369	\$17,518
2A	\$10,142	\$14,705	\$19,269
2	\$11,525	\$16,711	\$21,897
3A	\$12,262	\$17,780	\$23,298
3	\$12,170	\$17,647	\$23,123
4	\$14,291	\$20,721	\$27,152
5	\$16,135	\$23,395	\$30,656
6	\$17,057	\$24,732	\$32,407
7	\$23,510	\$34,090	\$44,670
8	\$23,971	\$34,758	\$45,546
9	\$30,886	\$44,785	\$58,684
10A	\$25,354	\$36,764	\$48,173
10	\$32,730	\$47,459	\$62,187
11	\$36,510	\$52,940	\$69,369
12	\$53,935	\$78,206	\$102,477
Z	\$691	\$1,003	\$1,314
C-1	\$1,521	\$2,206	\$2,890

TERRITORY 9

Class	200K/600K	500K/1.5M	1M/3M
1A	\$3,772	\$5,469	\$7,166

Class	200K/600K	500K/1.5M	1M/3M
1B	\$4,526	\$6,563	\$8,600
1C	\$4,903	\$7,110	\$9,316
1D	\$6,789	\$9,844	\$12,899
1	\$7,543	\$10,938	\$14,333
2A	\$8,298	\$12,032	\$15,766
2	\$9,429	\$13,672	\$17,916
3A	\$10,033	\$14,547	\$19,062
3	\$9,957	\$14,438	\$18,919
4	\$11,692	\$16,954	\$22,215
5	\$13,201	\$19,141	\$25,082
6	\$13,955	\$20,235	\$26,515
7	\$19,236	\$27,892	\$36,548
8	\$19,613	\$28,439	\$37,265
9	\$25,270	\$36,642	\$48,014
10A	\$20,744	\$30,079	\$39,414
10	\$26,779	\$38,830	\$50,880
11	\$29,872	\$43,314	\$56,757
12	\$44,129	\$63,987	\$83,845
Z	\$566	\$820	\$1,075
C-1	\$1,245	\$1,805	\$2,365

TERRITORY 10

Class	200K/600K	500K/1.5M	1M/3M
1A	\$4,191	\$6,077	\$7,963
1B	\$5,029	\$7,292	\$9,555
1C	\$5,448	\$7,900	\$10,351
1D	\$7,543	\$10,938	\$14,333
1	\$8,382	\$12,153	\$15,925
2A	\$9,220	\$13,369	\$17,518
2	\$10,477	\$15,192	\$19,906
3A	\$11,148	\$16,164	\$21,180
3	\$11,064	\$16,042	\$21,021
4	\$12,991	\$18,838	\$24,684
5	\$14,668	\$21,268	\$27,869
6	\$15,506	\$22,484	\$29,461
7	\$21,373	\$30,991	\$40,609
8	\$21,792	\$31,599	\$41,405
9	\$28,078	\$40,714	\$53,349
10A	\$23,049	\$33,422	\$43,794
10	\$29,755	\$43,144	\$56,534
11	\$33,191	\$48,127	\$63,063

Class	200K/600K	500K/1.5M	1M/3M
12	\$49,032	\$71,097	\$93,161
Z	\$629	\$911	\$1,194
C-1	\$1,383	\$2,005	\$2,628

E. INCREASED LIMIT FACTORS

Limit	Physicians	Surgeons
200K/600K	1.000	1.000
500K/1.5M	1.450	1.450
1M/3M	1.900	1.900

F. EXTENDED REPORTING PERIOD COVERAGE FACTORS

1. The extended reporting coverage factor is 200%.
2. For First Year Claims Made step, it is applied pro-rata.
3. For Second Year and all years of maturity, it is applied to the expiring premium.

G. POLICY WRITING MINIMUM PREMIUM:

Physicians & Surgeons - \$500

H. POLICY WRITING MINIMUM PREMIUM:

Non-Physician Health Care Providers - \$500

I. LEGAL EXPENSE - INCLUDED, NO CHARGE

J. PREMIUM PAYMENT PLANS:

1. When coverage is approved, the premium will be computed and a quotation provided. The policy will be bound and issued when the premium and any other required information has been received by the Company.
2. Premiums may be paid on an annual basis, or under a Premium Payment Plan. The Premium Payment Plan offers the following options. All Premium Payment Plans are interest and service charge free.
 - a. Quarterly Installment. Based on four quarterly payments, the first payment will be 25% of annual premium. The remaining payments will be due at 3, 6 and 9-month intervals and will also be 25% of annual premium.
 - b. Monthly Installment. Based on 10 monthly payments, the first payment will be 10% of the annual premium. The remaining nine payments will be due monthly in the amount of 10% of the annual premium.

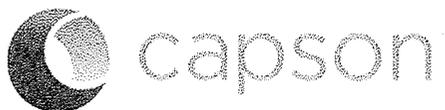
K. PREMIUM MODIFICATIONS

For individual physicians and surgeons:

1. Part Time Physicians & Surgeons – Credit of 30%;
2. Physicians in Training – up to 25 hrs. per week- Credit of 50%;
3. Locum Tenens – no premium, subject to prior underwriting approval;
4. New Physicians & Surgeons – Credit of 35% for the first year of practice; Credit of 25% for second year of practice; Credit of 5% for years three and four of practice;
5. Physician Leave of Absence – full suspension of insurance and premium for up to one year, subject to underwriting approval;
6. Schedule Rating:

Insureds generating at least \$500 of premium are eligible for Schedule Rating. The Schedule Rating plan will be applied to all eligible insureds.

Criteria	Definition	Range of Modification
1. Professional Liability Loss Experience	The frequency or severity of claims for the insured(s) is greater/less than the expected experience for an insured(s) of the same classification/size or recognition of unusual circumstances of claims in the loss experience.	+/- 25%
2. Training, Accreditation & Credentialing.	The insured(s) exhibits greater/less than normal participation and support of such activities.	+/- 25%
3. Management Control Procedures	Specific operational activities undertaken by the insured to reduce the frequency/severity of claims.	+/- 25%
4. Organizational Size/Structure/Access to the Company	The organization's size, processes and methods of accessing the Company are such that economies of scale are achieved while servicing the insured.	+/- 25%
5. Record Keeping – Electronic Medical Records	Degree to which insured incorporates technology or methods to maintain quality patient records, referrals and test results.	+/- 25%
6. Patient Satisfaction Process – Risk Management/Loss Mitigation	Activities undertaken in conjunction with the Company's PSP and ERD programs that seek to increase patient satisfaction and lower the incidence of claims.	+/- 25%
7. Utilization of Monitoring Equipment, Diagnostic Tests or Procedures	Demonstrating the willingness to expend the time and capital to incorporate the latest advances in medical treatments and equipment into the practice or failure to meet accepted standards of care.	+/- 25%
Maximum Modification		+/- 50%



September 27, 2010

Re: Capson Physicians Insurance Company, NAIC # 19348
Rates, Rules, and Form Filings

To Whom It May Concern:

Perr&Knight, Inc. is hereby authorized to submit rates, rule, and form filings on behalf of Capson Physicians Insurance Company. This authorization includes providing additional information and responding to questions regarding the filing on our behalf as necessary. This authorization is deemed to be in effect until rescinded in writing.

Please direct all correspondences and inquires related to this filing to Perr&Knight, Inc. at the following address:

State Filings Department
Perr&Knight, Inc.
881 Alma Real Drive, Suite 205
Pacific Palisades, CA 90272
Phone: (310) 230-9339
Fax: (310) 230-8529

Please contact me if you have any questions regarding this authorization.

Sincerely,

Capson Physicians Insurance Company

By: Andrew K. Maebius, Secretary
Andrew K. Maebius, Secretary

MAR 09 2011

Capson Physicians Insurance Company

 STATE OF ILLINOIS
 DEPARTMENT OF INSURANCE
 SPRINGFIELD, ILLINOIS

ILLINOIS

STATE EXCEPTION PAGES FOR PROFESSIONAL LIABILITY COVERAGE FOR PHYSICIANS, SURGEONS AND NON-PHYSICIAN HEALTH CARE PROVIDERS

A. CLASSIFICATIONS

1. Applicable to Standard Claims Made Programs.
2. The following classification plan shall be used to determine the appropriate rating class for each individual insured.

PHYSICIANS AND SURGEONS

Specialty	Sub Specialty	ISO CODE	Class
Abdominal Surgery	Major Surgery	80166	7
Acupuncture	No Surgery	80966	1B
Administrative Medicine	No Surgery	80240(a)	1B
Aerospace Medicine	No Surgery	80133	1B
Allergy and Immunology	No Surgery	80254	1A
Anesthesiology	Major Surgery	80151	2A
Broncho-Esophology	No Surgery	80101	1
Cardiology	No Surgery	80255	1D
Cardiology	Minor Surgery	80281	4
Cardiovascular Surgery	Major Surgery	80150	9
Child Neurology	No Surgery	80299	2
Child Psychiatry	No Surgery	80226	1B
Colon and Rectal Surgery	Major Surgery	80115	4
Colonoscopy	Minor Surgery	80115	2
Critical Care	Minor Surgery	80283	5
Dermatology	Minor Surgery	80297	2A
Dermatology	No Surgery	80295	1B
Diabetes	No Surgery	80237	1D
Discogram	No Surgery	80428	1B
Emergency Medicine	No Surgery	80102	4
Emergency Medicine	Major Surgery	80157	5
Endocrinology	No Surgery	80238	1B
Endocrinology	Surgery	80103	7
Family Practice	No Surgery	80420	1D
Family Practice	Minor Surgery	80421	3
Family Practice	Major Surgery w/ Obstetrics	80117(a)	7
Family Practice	Major Surgery	80117	6
Forensic Medicine	No Surgery	80420	1A
Gastroenterology	No Surgery	80241	2

Gastroenterology	Minor Surgery	80274	2
Gastroenterology	Major Surgery	80104	5
General Practice	No Surgery	80420	1D
General Practice	Minor Surgery	80421	3
General Practice	Major Surgery	80117	6
	Major Surgery w/		
General Practice	Obstetrics	80117(a)	7
General Surgery	Major Surgery	80143	7
Geriatrics	No Surgery	80243	1B
Geriatrics	Minor Surgery	80276	2
Geriatrics	Major Surgery	80105	5
Gynecology	No Surgery	80244	1
Gynecology	Minor Surgery	80277	4
Gynecology	Major Surgery	80167	5
Hand Surgery	Major Surgery	80169	5
Head and Neck Surgery	Major Surgery	80170	5
Hematology	No Surgery	80245	1D
Hematology	Minor Surgery	80278	2A
Hematology-Oncology	No Surgery	80245	1D
Hospitalist	No Surgery	80222	1
Hyperbaric Medicine	No Surgery	80139	1B
Infectious Diseases	No Surgery	80246	1D
Infectious Diseases	Minor Surgery	80279	2A
Intensive Care Medicine	Minor Surgery	80283	5
Internal Medicine	No Surgery	80257	1
Internal Medicine	Minor Surgery	80284	2
Laryngology	No Surgery	80258	1
Laryngology	Minor Surgery	80285	2
Laryngology	Major Surgery	80106	5
Legal Medicine	No Surgery	80240	1A
Neonatology	No Surgery	80804	1
Neonatology	Minor Surgery	80804(a)	2
Neonatology	Major Surgery	80804(b)	8
Neoplastic Diseases	Major Surgery	80107	5
Neoplastic Diseases	No Surgery	80259	1
Neoplastic Diseases	Minor Surgery	80286	2
Nephrology	No Surgery	80260	1D
Nephrology	Minor Surgery	80287	2A
Nephrology	Major Surgery	80108	5
Neurological Surgery	Major Surgery	80152	12
Neurology	No Surgery	80299	2
Neurology	Minor Surgery	80288	2
Nuclear Medicine	No Surgery	80262	1D
Nutrition	No Surgery	80248	1B
Obstetrics and Gynecology	Major Surgery	80153	10
Occupational Medicine	No Surgery	80134	1A
Oncology	Minor Surgery	80301	2A
Oncology	No Surgery	80302	1D
Ophthalmology	No Surgery	80263	1B

Ophthalmology	Surgery	80114	1D STATE OF ILLINOIS
Orthopedic	No Surgery	80205(a)	DEPARTMENT OF INSURANCE
	Major Surgery		SPRINGFIELD, ILLINOIS
Orthopedic	including Spine	80154(s)	10
	Major Surgery no		
Orthopedic Surgery	Spine	80154	10A
Otology	No Surgery	80264	1
Otorhinolaryngology	No Surgery	80265	1A
Otorhinolaryngology	Minor Surgery	80291	2
Otorhinolaryngology	Major Surgery	80159	4
	Major Surgery		
Otorhinolaryngology	w/Plastic	80155	5
Pain Management	Minor Surgery	80182	2A
Pain Management	No Surgery	80182	2A
Pathology	Minor Surgery	80303	2A
Pathology	No Surgery	80304	1B
Pediatrics	No Surgery	80267	1C
Pediatrics	Minor Surgery	80293	2
Pediatrics	Major Surgery	80180	7
Perinatology	No Surgery	80153(a)	11
Pharmacology	No Surgery	80234	1B
Physiatry	No Surgery	80209(a)	1B
Physical Medicine	No Surgery	80208	1A
Plastic Surgery	Major Surgery	80156	8
Podiatry	No Surgery	80943	1B
Preventive	No Surgery	80139	1B
Psychiatry	No Surgery	80249	1B
Psychiatry (Shock Therapy)	No Surgery	80431	2
Psychoanalysis	No Surgery	80250	1B
Psychosomatic Medicine	No Surgery	80251	1B
Public Health	No Surgery	80135	1A
Pulmonary Disease	No Surgery	80269	2A
Pulmonary Disease	Minor Surgery	80269(a)	2
Radiation Oncology	No Surgery	80359(a)	1D
Radiology	Minor Surgery	80280	2
Radiology	No Surgery	80253	2A
Radiopaque Dye Injection	Minor Surgery	80449	3A
Rheumatology	No Surgery	80252	1B
Rhinology	No Surgery	80247	1
Rhinology	Major Surgery	80160	5
Thoracic Surgery	Major Surgery	80144	9
Traumatic Surgery	Major Surgery	80171	10
Urgent Care	No Surgery	80102(a)	1
Urology	No Surgery	80121	1D
Urology	Minor Surgery	80120	2
Urology	Major Surgery	80145	4
Vascular Surgery	Major Surgery	80146	9

MAR 09 2011

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

NON PHYSICIAN HEALTHCARE PROVIDERS

Specialty	Sub Specialty	ISO CODE	Class
Certified Registered Nurse Anesthetist		80960	C-1
Nurse Midwife – Births		80962	7
Nurse Midwife – No Births		80962	7
Nurse Practitioner		80964	Z
Physician Assistant		80116	Z
Physical Therapist		80995	Z
Ancillary Personnel			X

NON-PHYSICIAN HEALTHCARE PROVIDERS

**RATE TABLE
(claims-made)**

RATE CLASS	Separate Limits	Shared Limits
C-1	25% of Class 2A	not available
Z	7.5% of Class 1	0% of Class 1
X	12% of Class 1	0% of Class 1

B. TERRITORY DEFINITIONS

TERRITORY 1 - Cook, Jackson, Madison, St. Clair

TERRITORY 2 - Vermilion

TERRITORY 3 - Kane, Lake, McHenry, Winnebago, Will

TERRITORY 4 - Kankakee,

TERRITORY 5 - Bureau, Champaign, Coles, DeKalb, DuPage, Effingham, LaSalle, Macon, Ogle, Randolph

TERRITORY 6 - Grundy

TERRITORY 7 - Adams, Knox, Peoria

TERRITORY 8 - Sangamon

TERRITORY 9 - Rock Island

TERRITORY 10 - Rest of State

C. STANDARD CLAIMS MADE PROGRAM STEP FACTORS

MAR 09 2011

STATE OF ILLINOIS
DEPARTMENT OF INSURANCE
SPRINGFIELD, ILLINOIS

First Year: 25%
Second Year: 50%
Third Year: 75%
Fourth Year (Mature): 100%

D. CLAIMS MADE MATURE RATES

TERRITORY 1

Class	200K/600K	500K/1.5M	1M/3M
1A	\$8,382	\$12,153	\$15,925
1B	\$10,058	\$14,584	\$19,110
1C	\$10,896	\$15,799	\$20,703
1D	\$15,087	\$21,876	\$28,665
1	\$16,763	\$24,307	\$31,850
2A	\$18,439	\$26,737	\$35,035
2	\$20,954	\$30,383	\$39,813
3A	\$22,295	\$32,328	\$42,361
3	\$22,127	\$32,085	\$42,042
4	\$25,983	\$37,675	\$49,368
5	\$29,336	\$42,537	\$55,738
6	\$31,012	\$44,967	\$58,923
7	\$42,746	\$61,982	\$81,218
8	\$43,584	\$63,197	\$82,810
9	\$56,157	\$81,427	\$106,698
10A	\$46,099	\$66,843	\$87,588
10	\$59,509	\$86,288	\$113,068
11	\$66,382	\$96,254	\$126,126
12	\$98,064	\$142,193	\$186,323
Z	\$1,257	\$1,823	\$2,389
C-1	\$2,766	\$4,011	\$5,255

TERRITORY 2

Class	200K/600K	500K/1.5M	1M/3M
1A	\$7,543	\$10,938	\$14,333
1B	\$9,052	\$13,126	\$17,199
1C	\$9,806	\$14,219	\$18,632
1D	\$13,578	\$19,688	\$25,799
1	\$15,087	\$21,876	\$28,665
2A	\$16,596	\$24,064	\$31,532
2	\$18,859	\$27,345	\$35,831
3A	\$20,066	\$29,095	\$38,124

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Class	200K/600K	500K/1.5M	1M/3M
3	\$19,915	\$28,876	\$37,838
4	\$23,385	\$33,908	\$44,431
5	\$26,402	\$38,283	\$50,164
6	\$27,911	\$40,470	\$53,030
7	\$38,471	\$55,784	\$73,096
8	\$39,226	\$56,877	\$74,529
9	\$50,541	\$73,284	\$96,028
10A	\$41,489	\$60,159	\$78,829
10	\$53,558	\$77,660	\$101,761
11	\$59,744	\$86,629	\$113,513
12	\$88,258	\$127,974	\$167,690
Z	\$1,132	\$1,641	\$2,150
C-1	\$2,489	\$3,610	\$4,730

TERRITORY 3

Class	200K/600K	500K/1.5M	1M/3M
1A	\$7,124	\$10,330	\$13,536
1B	\$8,549	\$12,396	\$16,244
1C	\$9,262	\$13,429	\$17,597
1D	\$12,824	\$18,595	\$24,365
1	\$14,249	\$20,661	\$27,073
2A	\$15,674	\$22,727	\$29,780
2	\$17,811	\$25,826	\$33,841
3A	\$18,951	\$27,479	\$36,006
3	\$18,808	\$27,272	\$35,736
4	\$22,085	\$32,024	\$41,962
5	\$24,935	\$36,156	\$47,377
6	\$26,360	\$38,222	\$50,084
7	\$36,334	\$52,685	\$69,035
8	\$37,047	\$53,718	\$70,389
9	\$47,733	\$69,213	\$90,693
10A	\$39,184	\$56,817	\$74,449
10	\$50,583	\$73,345	\$96,107
11	\$56,425	\$81,816	\$107,207
12	\$83,355	\$120,864	\$158,374
Z	\$1,069	\$1,550	\$2,030
C-1	\$2,351	\$3,409	\$4,467

TERRITORY 4

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Class	200K/600K	500K/1.5M	1M/3M
1A	\$6,286	\$9,115	\$11,944
1B	\$7,543	\$10,938	\$14,333
1C	\$8,172	\$11,849	\$15,527
1D	\$11,315	\$16,407	\$21,499
1	\$12,572	\$18,230	\$23,888
2A	\$13,830	\$20,053	\$26,276
2	\$15,715	\$22,787	\$29,859
3A	\$16,721	\$24,246	\$31,770
3	\$16,596	\$24,064	\$31,532
4	\$19,487	\$28,256	\$37,026
5	\$22,002	\$31,902	\$41,803
6	\$23,259	\$33,725	\$44,192
7	\$32,060	\$46,486	\$60,913
8	\$32,688	\$47,398	\$62,108
9	\$42,117	\$61,070	\$80,023
10A	\$34,574	\$50,132	\$65,691
10	\$44,632	\$64,716	\$84,801
11	\$49,787	\$72,191	\$94,595
12	\$73,548	\$106,645	\$139,742
Z	\$943	\$1,367	\$1,792
C-1	\$2,074	\$3,008	\$3,941

TERRITORY 5

Class	200K/600K	500K/1.5M	1M/3M
1A	\$5,867	\$8,507	\$11,148
1B	\$7,041	\$10,209	\$13,377
1C	\$7,627	\$11,059	\$14,492
1D	\$10,561	\$15,313	\$20,066
1	\$11,734	\$17,015	\$22,295
2A	\$12,908	\$18,716	\$24,525
2	\$14,668	\$21,268	\$27,869
3A	\$15,607	\$22,629	\$29,652
3	\$15,489	\$22,459	\$29,429
4	\$18,188	\$26,373	\$34,557
5	\$20,535	\$29,776	\$39,016
6	\$21,708	\$31,477	\$41,246
7	\$29,922	\$43,387	\$56,852
8	\$30,509	\$44,238	\$57,967
9	\$39,310	\$56,999	\$74,688
10A	\$32,269	\$46,790	\$61,311
10	\$41,656	\$60,402	\$79,147

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Class	200K/600K	500K/1.5M	1M/3M
11	\$46,467	\$67,378	\$88,288
12	\$68,645	\$99,535	\$130,426
Z	\$880	\$1,276	\$1,672
C-1	\$1,936	\$2,807	\$3,679

TERRITORY 6

Class	200K/600K	500K/1.5M	1M/3M
1A	\$5,029	\$7,292	\$9,555
1B	\$6,035	\$8,750	\$11,466
1C	\$6,538	\$9,480	\$12,422
1D	\$9,052	\$13,126	\$17,199
1	\$10,058	\$14,584	\$19,110
2A	\$11,064	\$16,042	\$21,021
2	\$12,572	\$18,230	\$23,888
3A	\$13,377	\$19,397	\$25,416
3	\$13,276	\$19,251	\$25,225
4	\$15,590	\$22,605	\$29,621
5	\$17,601	\$25,522	\$33,443
6	\$18,607	\$26,980	\$35,354
7	\$25,648	\$37,189	\$48,731
8	\$26,151	\$37,918	\$49,686
9	\$33,694	\$48,856	\$64,019
10A	\$27,659	\$40,106	\$52,553
10	\$35,706	\$51,773	\$67,841
11	\$39,829	\$57,752	\$75,676
12	\$58,839	\$85,316	\$111,794
Z	\$754	\$1,094	\$1,433
C-1	\$1,660	\$2,406	\$3,153

TERRITORY 7

Class	200K/600K	500K/1.5M	1M/3M
1A	\$3,772	\$5,469	\$7,166
1B	\$4,526	\$6,563	\$8,600
1C	\$4,903	\$7,110	\$9,316
1D	\$6,789	\$9,844	\$12,899
1	\$7,543	\$10,938	\$14,333
2A	\$8,298	\$12,032	\$15,766
2	\$9,429	\$13,672	\$17,916
3A	\$10,033	\$14,547	\$19,062

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Class	200K/600K	500K/1.5M	1M/3M
3	\$9,957	\$14,438	\$18,919
4	\$11,692	\$16,954	\$22,215
5	\$13,201	\$19,141	\$25,082
6	\$13,955	\$20,235	\$26,515
7	\$19,236	\$27,892	\$36,548
8	\$19,613	\$28,439	\$37,265
9	\$25,270	\$36,642	\$48,014
10A	\$20,744	\$30,079	\$39,414
10	\$26,779	\$38,830	\$50,880
11	\$29,872	\$43,314	\$56,757
12	\$44,129	\$63,987	\$83,845
Z	\$566	\$820	\$1,075
C-1	\$1,245	\$1,805	\$2,365

TERRITORY 8

Class	200K/600K	500K/1.5M	1M/3M
1A	\$4,610	\$6,684	\$8,759
1B	\$5,532	\$8,021	\$10,511
1C	\$5,993	\$8,690	\$11,386
1D	\$8,298	\$12,032	\$15,766
1	\$9,220	\$13,369	\$17,518
2A	\$10,142	\$14,705	\$19,269
2	\$11,525	\$16,711	\$21,897
3A	\$12,262	\$17,780	\$23,298
3	\$12,170	\$17,647	\$23,123
4	\$14,291	\$20,721	\$27,152
5	\$16,135	\$23,395	\$30,656
6	\$17,057	\$24,732	\$32,407
7	\$23,510	\$34,090	\$44,670
8	\$23,971	\$34,758	\$45,546
9	\$30,886	\$44,785	\$58,684
10A	\$25,354	\$36,764	\$48,173
10	\$32,730	\$47,459	\$62,187
11	\$36,510	\$52,940	\$69,369
12	\$53,935	\$78,206	102,477
Z	\$691	\$1,003	\$1,314
C-1	\$1,521	\$2,206	\$2,890

TERRITORY 9

Class	200K/600K	500K/1.5M	1M/3M
1A	\$3,772	\$5,469	\$7,166

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Class	200K/600K	500K/1.5M	1M/3M
1B	\$4,526	\$6,563	\$8,600
1C	\$4,903	\$7,110	\$9,316
1D	\$6,789	\$9,844	\$12,899
1	\$7,543	\$10,938	\$14,333
2A	\$8,298	\$12,032	\$15,766
2	\$9,429	\$13,672	\$17,916
3A	\$10,033	\$14,547	\$19,062
3	\$9,957	\$14,438	\$18,919
4	\$11,692	\$16,954	\$22,215
5	\$13,201	\$19,141	\$25,082
6	\$13,955	\$20,235	\$26,515
7	\$19,236	\$27,892	\$36,548
8	\$19,613	\$28,439	\$37,265
9	\$25,270	\$36,642	\$48,014
10A	\$20,744	\$30,079	\$39,414
10	\$26,779	\$38,830	\$50,880
11	\$29,872	\$43,314	\$56,757
12	\$44,129	\$63,987	\$83,845
Z	\$566	\$820	\$1,075
C-1	\$1,245	\$1,805	\$2,365

TERRITORY 10

Class	200K/600K	500K/1.5M	1M/3M
1A	\$4,191	\$6,077	\$7,963
1B	\$5,029	\$7,292	\$9,555
1C	\$5,448	\$7,900	\$10,351
1D	\$7,543	\$10,938	\$14,333
1	\$8,382	\$12,153	\$15,925
2A	\$9,220	\$13,369	\$17,518
2	\$10,477	\$15,192	\$19,906
3A	\$11,148	\$16,164	\$21,180
3	\$11,064	\$16,042	\$21,021
4	\$12,991	\$18,838	\$24,684
5	\$14,668	\$21,268	\$27,869
6	\$15,506	\$22,484	\$29,461
7	\$21,373	\$30,991	\$40,609
8	\$21,792	\$31,599	\$41,405
9	\$28,078	\$40,714	\$53,349
10A	\$23,049	\$33,422	\$43,794
10	\$29,755	\$43,144	\$56,534
11	\$33,191	\$48,127	\$63,063

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Class	200K/600K	500K/1.5M	1M/3M
12	\$49,032	\$71,097	\$93,161
Z	\$629	\$911	\$1,194
C-1	\$1,383	\$2,005	\$2,628

E. INCREASED LIMIT FACTORS

Limit	Physicians	Surgeons
200K/600K	1.000	1.000
500K/1.5M	1.450	1.450
1M/3M	1.900	1.900

F. EXTENDED REPORTING PERIOD COVERAGE FACTORS

1. The extended reporting coverage factor is 200%.
2. For First Year Claims Made step, it is applied pro-rata.
3. For Second Year and all years of maturity, it is applied to the expiring premium.

G. POLICY WRITING MINIMUM PREMIUM:

Physicians & Surgeons - \$500

H. POLICY WRITING MINIMUM PREMIUM:

Non-Physician Health Care Providers - \$500

I. LEGAL EXPENSE - INCLUDED, NO CHARGE

J. PREMIUM PAYMENT PLANS:

1. When coverage is approved, the premium will be computed and a quotation provided. The policy will be bound and issued when the premium and any other required information has been received by the Company.
2. Premiums may be paid on an annual basis, or under a Premium Payment Plan. The Premium Payment Plan offers the following options. All Premium Payment Plans are interest and service charge free.
 - a. Quarterly Installment. Based on four quarterly payments, the first payment will be 25% of annual premium. The remaining payments will be due at 3, 6 and 9-month intervals and will also be 25% of annual premium.
 - b. Monthly Installment. Based on 10 monthly payments, the first payment will be 10% of the annual premium. The remaining nine payments will be due monthly in the amount of 10% of the annual premium.

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For individual physicians and surgeons:

1. Part Time Physicians & Surgeons – Credit of 30%;
2. Physicians in Training – up to 25 hrs. per week- Credit of 50%;
3. Locum Tenens – no premium, subject to prior underwriting approval;
4. New Physicians & Surgeons – Credit of 35% for the first year of practice; Credit of 25% for second year of practice; Credit of 5% for years three and four of practice;
5. Physician Leave of Absence – full suspension of insurance and premium for up to one year, subject to underwriting approval;
6. Board Certification – A credit of 5% will be granted for current accreditation by the American Board of Medical Specialties or the American Osteopathic Association Bureau of Osteopathic Specialists.
7. Patient Satisfaction/Loss Control – A credit of 5% will be granted for the approved utilization of the Company's Patient Satisfaction /Loss Control program.
8. Practice Facility – A credit of 5% will be granted for current practice privileges and membership at a Joint Commission accredited facility.
9. Claim Credit Program
Existing policyholders may qualify for a credit on premium based on compliance with Claim Credit Program as follows:
 - a. If insured meets program requirements for 3 years but less than 5 years, a 15% credit shall be applied at the policy effective date.
 - b. If insured meets the program requirements for 5 years but less than 7 years, a 20% credit shall be applied at the policy effective date.
 - c. If insured meets the program requirements for 7 years or greater, a 25% credit shall be applied at the policy effective date.

To qualify for the Claim Credit Program, there must have been no more than one claim reported during the applicable period. The reported claim must be in a closed status at the effective date of the policy with an indemnity payment of \$50,000 or less.

New business applicants may qualify for a claim credit discount based on proof of compliance with program and prior carrier loss runs.

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10. Schedule Rating:

Insureds generating at least \$500 of premium are eligible for Schedule Rating. The Schedule Rating plan will be applied to all eligible insureds.

Criteria	Definition	Range of Modification
1. Professional Liability Loss Experience	The frequency or severity of claims for the insured(s) is greater/less than the expected experience for an insured(s) of the same classification/size or recognition of unusual circumstances of claims in the loss experience.	+/- 15%
2 Management Control Procedures	Specific operational activities undertaken by the insured to reduce the frequency/severity of claims.	+/- 15%
3. Organizational Size/Structure/Access to the Company	The organization's size, processes and methods of accessing the Company are such that economies of scale are achieved while servicing the insured.	+/- 15%
4. Record Keeping – Electronic Medical Records	Degree to which insured incorporates technology or methods to maintain quality patient records, referrals and test results.	+/- 10%
5. Risk Management/Loss Mitigation	Activities undertaken in conjunction with the Company's PSP and ERD programs that seek to increase patient satisfaction and lower the incidence of claims.	+/- 10%
6. Utilization of Monitoring Equipment, Diagnostic Tests or Procedures	Demonstrating the willingness to expend the time and capital to incorporate the latest advances in medical treatments and equipment into the practice or failure to meet accepted standards of care.	+/- 10%
Maximum Modification		+/- 15%