

MEDICAL MALPRACTICE DATA CALL - PHYSICIANS AND SURGEONS - PREMIUM MODIFIERS
SEMI-ANNUAL REPORT AS OF JUNE 30, FOR POLICIES EFFECTIVE BETWEEN JANUARY 1 AND JUNE 30,
AND AS OF DECEMBER 31, FOR POLICIES EFFECTIVE BETWEEN JULY 1 AND DECEMBER 31.

PURPOSE: THIS REPORT MEASURES THE MOVEMENT OF RATE MODIFIERS
OVER TIME, INDICATING MOVEMENT TOWARD HARDER OR
SOFTER MARKETS, OTHER THAN VIA MANUAL RATE CHANGES.

PHYSICIANS AND SURGEONS ONLY. INDIVIDUAL POLICIES SEPARATE FROM GROUP.

<u>INDIVIDUAL</u>		
<u>NEW BUSINESS</u>		
<u>DIFFERENCE FROM</u> <u>MANUAL PREMIUM</u>	<u>WRITTEN</u> <u>PREMIUM</u>	<u>PERCENT</u> <u>OF PREMIUM</u>
>+200%		
+101% to +200%		
+51% to +100%		
+26% to +50%		
+11% to +25%		
+1% to +10%		
0%		
(10%) to (1%)		
(25%) to (11%)		
(50%) to (26%)		
<(50%)		
TOTAL		100%

<u>RENEWAL BUSINESS</u>		
<u>DIFFERENCE FROM</u> <u>MANUAL PREMIUM</u>	<u>WRITTEN</u> <u>PREMIUM</u>	<u>PERCENT</u> <u>OF PREMIUM</u>
>+200%		
+101% to +200%		
+51% to +100%		
+26% to +50%		
+11% to +25%		
+1% to +10%		
0%		
(10%) to (1%)		
(25%) to (11%)		
(50%) to (26%)		
<(50%)		
TOTAL		100%

GROUP
(SAME AS ABOVE)

"MANUAL PREMIUM" MEANS THE PREMIUM RESULTING FROM THE USE OF FILED RATES AND
"OBJECTIVE" RATING FACTORS THAT WOULD APPLY UNIFORMLY TO ANY ELIGIBLE PHYSICIAN OR
SURGEON, I.E., ARE NOT RISK-SPECIFIC OR DISCRETIONARY.