

SERFF Tracking Number: ISOF-125402594 State: District of Columbia  
Filing Company: Insurance Services Office, Inc. State Tracking Number:  
Company Tracking Number: PR-2007-BPSLC  
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0000 Med Mal Sub-TOI Combinations  
Made/Occurrence  
Product Name: PR-2007-BPSLC  
Project Name/Number: Medical Professional Liability Loss Costs/PR-2007-BPSLC

## Filing at a Glance

Company: Insurance Services Office, Inc.

Product Name: PR-2007-BPSLC

TOI: 11.0 Medical Malpractice - Claims

Made/Occurrence

Sub-TOI: 11.0000 Med Mal Sub-TOI

Combinations

Filing Type: Rate

SERFF Tr Num: ISOF-125402594 State: District of Columbia

SERFF Status: Closed-APPROVED State Tr Num:

Co Tr Num: PR-2007-BPSLC

State Status:

Authors: Stephen Clarke, Sheila

Lemley, Jane Golden, Allison

Weisberg

Date Submitted: 01/03/2008

Reviewer(s): Robert Nkojo

Disposition Date: 03/06/2008

Disposition Status: APPROVED

Effective Date Requested (New): 09/01/2008

Effective Date Requested (Renewal): 09/01/2008

State Filing Description:

Effective Date (New):

Effective Date (Renewal):

## General Information

Project Name: Medical Professional Liability Loss Costs

Project Number: PR-2007-BPSLC

Reference Organization:

Reference Title:

Filing Status Changed: 03/06/2008

State Status Changed:

Created By: Allison Weisberg

Corresponding Filing Tracking Number: PR-2007-ORU07, PR-2007-

BHPSD

Filing Description:

This filing introduces advisory prospective loss costs for the new doctor of osteopathy classes introduced in rules filing PR-2007-ORU07.

Status of Filing in Domicile: Not Filed

Domicile Status Comments:

Reference Number:

Advisory Org. Circular:

Deemer Date:

Submitted By: Jane Golden

## Company and Contact

### Filing Contact Information

SERFF Tracking Number: ISOF-125402594 State: District of Columbia  
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Project Name/Number: Medical Professional Liability Loss Costs/PR-2007-BPSLC

Jane Golden, Regional Director jgolden@iso.com  
3131 Princeton Pike Bldg 4 609-895-0185 [Phone] 206 [Ext]  
Suite 208 201-748-1803 [FAX]  
Lawrenceville, NJ 08648

### Filing Company Information

Insurance Services Office, Inc. CoCode: 98007 State of Domicile: Delaware  
545 Washington Boulevard Group Code: Company Type: Advisory/Rating  
Organization  
Jersey City, NJ 07310-1686 Group Name: State ID Number:  
(201) 469-2655 ext. [Phone] FEIN Number: 13-3131412  
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### Filing Fees

Fee Required? No  
Retaliatory? No  
Fee Explanation:  
Per Company: No

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Robert Nkojo	03/06/2008	03/06/2008

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## Disposition

Disposition Date: 03/06/2008

Effective Date (New):

Effective Date (Renewal):

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

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<b>Schedule</b>	<b>Schedule Item</b>	<b>Schedule Item Status</b>	<b>Public Access</b>
<b>Supporting Document</b>	Cover Letter (P&C)	No	
<b>Supporting Document</b>	Consulting Authorization	No	
<b>Supporting Document</b>	Actuarial Certification (P&C)	No	
<b>Supporting Document</b>	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)	No	
<b>Supporting Document</b>	District of Columbia and Countrywide Loss Ratio Analysis (P&C)	No	
<b>Supporting Document</b>	Schedule of Rates or Methodology (P&C)	No	
<b>Supporting Document</b>	Filing Documents	No	
<b>Rate</b>	New Loss Costs	No	

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## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page	Rate Action	Previous State Filing Attachments
Status:		#:		Number:
	New Loss Costs	See Attached	New	PR-2007-BPSLC - DC - Loss Costs.PDF

**DISTRICT OF COLUMBIA  
COMMERCIAL LINES MANUAL  
DIVISION SEVEN - PROFESSIONAL LIABILITY  
PHYSICIANS AND SURGEONS**

<u>D.O. CLASS CODE</u>	<u>USE LOSS COST FOR M.D. CLASS</u>	<u>\$500K PROPOSED LOSS COST</u>	<u>D.O. CLASS CODE</u>	<u>USE LOSS COST FOR M.D. CLASS</u>	<u>\$500K PROPOSED LOSS COST</u>
84101	80101	\$25,787.00	84250	80250	\$5,768.00
84103	80103	25,787.00	84258	80258	7,211.00
84104	80104	30,944.00	84259	80259	7,211.00
84105	80105	25,787.00	84260	80260	7,211.00
84106	80106	25,787.00	84264	80264	7,211.00
84107	80107	25,787.00	84270	80270	9,613.00
84108	80108	25,787.00	84271	80271	12,017.00
84114	80114	15,472.00	84279	80279	16,824.00
84115	80115	25,787.00	84285	80285	9,613.00
84117	80117	30,944.00	84286	80286	12,017.00
84141	80141	46,416.00	84287	80287	12,017.00
84146	80146	46,416.00	84290	80290	9,613.00
84166	80166	46,416.00	84294	80294	9,613.00
84168	80168	51,573.00	84321	80321	5,407.00
84169	80169	41,258.00	84322	80322	9,013.00
84170	80170	41,258.00	84323	80323	19,339.00
84171	80171	41,258.00	84324	80324	19,339.00
84232	80232	5,768.00	84325	80325	27,076.00
84234	80234	7,211.00	84326	80326	30,944.00
84237	80237	7,211.00	84327	80327	34,811.00
84240	80240	5,768.00	84858	80158	25,787.00
84246	80246	9,613.00	84859	80159	25,787.00
84247	80247	7,211.00	84860	80160	25,787.00
84248	80248	7,211.00			

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Cover Letter (P&C)		
<b>Comments:</b>		
<b>Attachment:</b> PR-2007-BPSLC - DC - Cover Letter.PDF		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Consulting Authorization		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Actuarial Certification (P&C)		
<b>Bypass Reason:</b> N/A - No rate impact		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
<b>Bypass Reason:</b> N/A - No rate impact		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> District of Columbia and Countrywide Loss Ratio Analysis		



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Project Name/Number: Medical Professional Liability Loss Costs/PR-2007-BPSLC  
(P&C)  
**Bypass Reason:** N/A - No rate impact  
**Comments:**

**Item Status:** **Status**  
**Date:**

**Bypassed - Item:** Schedule of Rates or Methodology  
(P&C)  
**Bypass Reason:** N/A - No rate impact  
**Comments:**

**Item Status:** **Status**  
**Date:**

**Satisfied - Item:** Filing Documents  
**Comments:**  
**Attachment:**  
PR-2007-BPSLC - DC - Explanatory Memorandum.PDF



QUAKERBRIDGE EXECUTIVE CENTER 101 GROVERS MILL ROAD SUITE 101 TRENTON, NJ 08648  
TEL: (609) 799-1800 FAX: (609) 799-3726

JANE GOLDEN  
REGIONAL DIRECTOR

December 27, 2007

Honorable Thomas Hampton  
Commissioner  
Department of Insurance & Security Regulations  
Financial Examination  
810 1<sup>st</sup> Street NE, Suite 701  
Washington, DC 20002

**Re: PR-2007-BPSLC  
Revision of Basic Limit Loss Costs  
For Physicians and Surgeons  
Division Seven of the CLM  
Professional Liability  
District of Columbia**

Dear Commissioner Hampton:

Insurance Services Office, Inc. hereby files the above captioned filing. This filing introduces advisory prospective loss costs for the new doctor of osteopathy classes introduced in rules filing PR-2007-ORU07.

Complete detail is contained in the attached material.

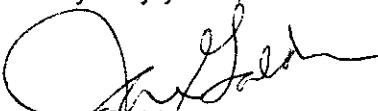
We propose that this filing become effective September 1, 2008 under the following rule of application:

These changes are applicable to all policies  
written on or after September 1, 2008.

In accordance with your loss cost procedures, this effective date applies only to those insurers who have filed their Medical Professional Liability loss cost adjustments to be automatically applicable to future ISO loss cost revisions.

Your prompt acknowledgement will be greatly appreciated.

Very truly yours,



Jane Golden  
Regional Director  
Government Relations

JG/aw  
Encl.

DISTRICT OF COLUMBIA  
EXECUTIVE SUMMARY  
PR-2007-BPSLC  
MEDICAL PROFESSIONAL LIABILITY LOSS COSTS  
INTRODUCTION OF DOCTOR OF OSTEOPATHY CLASSES

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**PURPOSE** This document introduces advisory prospective loss costs for the new doctor of osteopathy classes introduced in rules filing PR-2007-ORU07.

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**DEFINITION OF THE ISO ADVISORY PROSPECTIVE LOSS COST** Advisory prospective loss costs are that portion of a rate that does not include provisions for expenses (other than loss adjustment expenses) or profit, and are based on historical aggregate losses and loss adjustment expenses adjusted through development to their ultimate value and projected through trending to a future point in time.

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**SOURCE OF ADVISORY PROSPECTIVE LOSS COSTS** For cases in which there are currently a doctor of osteopathy (D.O.) class and a corresponding medical doctor (M.D.) class for the same medical specialty in Division Seven of the Commercial Lines Manual, the D.O. and M.D. classes are assigned the same loss cost. Similarly, the proposed loss cost for each of the new D.O. classes is the proposed loss cost from Section A of filing PR-2007-BHPSD for the corresponding existing M.D. class.

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**RELATED FILINGS** The loss costs in this filing assume the implementation of rules filing PR-2007-ORU07 and loss cost filing PR-2007-BHPSD.

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**COMPANY DECISION** We encourage each insurer to decide independently whether the judgments made and the procedures or data used by ISO in developing the loss costs contained herein are appropriate for its use. We have included within this document the information upon which ISO relied in order to enable companies to make such independent judgments.

Some calculations included in this document involve areas of ISO staff judgment. Each company should carefully review and evaluate its own experience in order to determine whether the ISO advisory loss costs are appropriate for its use.

This material has been developed exclusively by the staff of Insurance Services Office, Inc.

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