

SERFF Tracking Number: MDPC-126975973 State: District of Columbia  
Filing Company: The Medical Protective Company State Tracking Number:  
Company Tracking Number: 11-CRNA-04  
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0010 Nurse - Anesthetists  
Made/Occurrence  
Product Name: Healthcare Professionals - Certified Registered Nurse Anesthetist  
Project Name/Number: Class Plan Filing/11-CRNA-04

## Filing at a Glance

Company: The Medical Protective Company

Product Name: Healthcare Professionals - Certified Registered Nurse Anesthetist SERFF Tr Num: MDPC-126975973 State: District of Columbia

TOI: 11.0 Medical Malpractice - Claims

SERFF Status: Closed-APPROVED State Tr Num:

Made/Occurrence

Sub-TOI: 11.0010 Nurse - Anesthetists

Co Tr Num: 11-CRNA-04

State Status:

Filing Type: Rate

Reviewer(s):

Authors: Melissa Millican,

Disposition Date: 02/10/2011

Christopher Cole

Date Submitted: 01/28/2011

Disposition Status: APPROVED

Effective Date Requested (New): 02/01/2011

Effective Date (New):

Effective Date Requested (Renewal): 02/01/2011

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: Class Plan Filing

Status of Filing in Domicile: Pending

Project Number: 11-CRNA-04

Domicile Status Comments: Indiana is the state of domicile.

Reference Organization: n/a

Reference Number: n/a

Reference Title: n/a

Advisory Org. Circular: n/a

Filing Status Changed: 02/10/2011

State Status Changed:

Deemer Date:

Created By: Christopher Cole

Submitted By: Melissa Millican

Corresponding Filing Tracking Number:

Filing Description:

The Medical Protective Company (MedPro) submits for your review the attached class plan filing applicable to our Certified Registered Nurse Anesthetists Program. We respectfully request an effective date of February 1, 2011 for new business and renewals.

## Company and Contact

### Filing Contact Information

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Melissa Millican, Paralegal melissa.millican@medpro.com  
 5814 Reed Road 260-486-0838 [Phone]  
 Fort Wayne, IN 46835 260-486-0733 [FAX]

**Filing Company Information**

The Medical Protective Company CoCode: 11843 State of Domicile: Indiana  
 5814 Reed Road Group Code: Company Type:  
 Fort Wayne, IN 46835 Group Name: State ID Number:  
 (260) 486-0838 ext. [Phone] FEIN Number: 35-0506406

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**Filing Fees**

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
The Medical Protective Company	\$0.00		

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## Correspondence Summary

### Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Robert Nkojo	02/10/2011	02/10/2011

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11-CRNA-04

TOI:

11.0 Medical Malpractice - Claims Made/Occurrence

Sub-TOI:

11.0010 Nurse - Anesthetists

Product Name:

Healthcare Professionals - Certified Registered Nurse Anesthetist

Project Name/Number:

Class Plan Filing/11-CRNA-04

## Disposition

Disposition Date: 02/10/2011

Effective Date (New):

Effective Date (Renewal):

Status: APPROVED

Comment:

Company Name:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
The Medical Protective Company	0.000%	0.000%	\$0	0	\$2,434	0.000%	0.000%
	<b>Percent Change Approved:</b>						
	<b>Minimum:</b>	%	<b>Maximum:</b>	%	<b>Weighted Average:</b>		%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Consulting Authorization	Yes	Yes
Supporting Document	Actuarial Certification (P&C)	Yes	Yes
Supporting Document	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)	Yes	Yes
Supporting Document	District of Columbia and Countrywide Loss Ratio Analysis (P&C)	Yes	Yes
Supporting Document	Memo	Yes	Yes
Rate	OCC Rates	Yes	Yes
Rate	SCM Rates	Yes	Yes
Rate	OCC Class Plan	Yes	Yes
Rate	SCM Class Plan	Yes	Yes

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**Rate Information**

Rate data applies to filing.

**Filing Method:** file and use  
**Rate Change Type:** Neutral  
**Overall Percentage of Last Rate Revision:** 0.000%  
**Effective Date of Last Rate Revision:** 09/15/2009  
**Filing Method of Last Filing:** file and use - last filing was the initial filing for this new program

**Company Rate Information**

Company Name:	Company Rate Change:	Overall % Indicated Change:	Overall % Rate Impact:	Written Premium Change for this Program:	# of Policy Holders Affected for this Program:	Written Premium for this Program:	Maximum % Change (where required):	Minimum % Change (where required):
The Medical Protective Company	N/A	0.000%	0.000%	\$0	0	\$2,434	0.000%	0.000%

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## Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	OCC Rates	RTS-OCC; DC-11-01 edt.	Replacement	dc occ rates.pdf
	SCM Rates	RTS-CM; DC-11-01 edt.	Replacement	dc scm rates.pdf
	OCC Class Plan	CRNACR-CW; 01/01/2011 edt.	Replacement	dc occ class plan.pdf
	SCM Class Plan	CRNACR-CW; 01/01/2011 edt.	Replacement	dc scm class plan.pdf

**The  
Medical Protective Company**  
**Fort Wayne, Indiana 46835**  
*Professional Protection Exclusively Since 1899*

**DISTRICT OF COLUMBIA**  
**CERTIFIED REGISTERED NURSE ANESTHETIST**  
**OCCURRENCE RATES**

<b>Class</b>	<b>100/300</b>	<b>200/600</b>	<b>250/750</b>	<b>500/1000</b>	<b>1000/1000</b>	<b>1000/3000</b>
<b>C1</b>	2,875	3,623	3,939	5,003	5,923	6,239

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**DISTRICT OF COLUMBIA**  
**CERTIFIED REGISTERED NURSE ANESTHETIST**  
**STANDARD CLAIMS MADE RATES**  
**0 YEARS SINCE RETROACTIVE DATE**

<b>Class</b>	<b>100/300</b>	<b>200/600</b>	<b>250/750</b>	<b>500/1000</b>	<b>1000/1000</b>	<b>1000/3000</b>
<b>C1</b>	1,550	1,954	2,124	2,698	3,194	3,364

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CERTIFIED REGISTERED NURSE ANESTHETIST  
STANDARD CLAIMS MADE RATES**

**1 YEAR SINCE RETROACTIVE DATE**

<b>Class</b>	<b>100/300</b>	<b>200/600</b>	<b>250/750</b>	<b>500/1000</b>	<b>1000/1000</b>	<b>1000/3000</b>
<b>C1</b>	2,255	2,842	3,090	3,924	4,646	4,894

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**DISTRICT OF COLUMBIA**

**CERTIFIED REGISTERED NURSE ANESTHETIST**

**STANDARD CLAIMS MADE RATES**

**2 YEARS SINCE RETROACTIVE DATE**

<b>Class</b>	<b>100/300</b>	<b>200/600</b>	<b>250/750</b>	<b>500/1000</b>	<b>1000/1000</b>	<b>1000/3000</b>
<b>C1</b>	2,678	3,374	3,669	4,660	5,517	5,811

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**DISTRICT OF COLUMBIA**

**CERTIFIED REGISTERED NURSE ANESTHETIST**

**STANDARD CLAIMS MADE RATES**

**3 YEARS SINCE RETROACTIVE DATE**

<b>Class</b>	<b>100/300</b>	<b>200/600</b>	<b>250/750</b>	<b>500/1000</b>	<b>1000/1000</b>	<b>1000/3000</b>
<b>C1</b>	2,791	3,516	3,823	4,856	5,749	6,056

**The  
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**DISTRICT OF COLUMBIA  
CERTIFIED REGISTERED NURSE ANESTHETIST  
STANDARD CLAIMS MADE RATES**

**MATURE**

<b>Class</b>	<b>100/300</b>	<b>200/600</b>	<b>250/750</b>	<b>500/1000</b>	<b>1000/1000</b>	<b>1000/3000</b>
<b>C1</b>	2,819	3,552	3,862	4,905	5,807	6,117

The  
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**DISTRICT OF COLUMBIA**  
**HEALTHCARE PROFESSIONALS**  
**CERTIFIED REGISTERED NURSE ANESTHETIST**  
**OCCURRENCE PROGRAM**  
**CLASS PLAN**

CLASS C1

CERTIFIED REGISTERED NURSE ANESTHETISTS PROVIDING PROFESSIONAL SERVICES.

The  
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Fort Wayne, Indiana 46835  
*Professional Protection Exclusively Since 1899*

**DISTRICT OF COLUMBIA**  
**HEALTHCARE PROFESSIONALS**  
**CERTIFIED REGISTERED NURSE ANESTHETIST**  
**STANDARD CLAIMS MADE PROGRAM**  
**CLASS PLAN**

CLASS C1

CERTIFIED REGISTERED NURSE ANESTHETISTS PROVIDING PROFESSIONAL SERVICES.

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## Supporting Document Schedules

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Consulting Authorization		
<b>Comments:</b> n/a - filing is being made by the company		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Actuarial Certification (P&C)		
<b>Comments:</b> A. Indicated Rate Change is zero and Proposed Rate Change is zero. B. N/A - As this is a new product recently approved in DC, there are no current insureds.		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
<b>Comments:</b> N/A - this is a new product recently approved in DC with no current insureds.		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> District of Columbia and Countrywide Loss Ratio Analysis (P&C)		
<b>Comments:</b> n/a		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Memo		

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*Product Name:* Healthcare Professionals - Certified Registered Nurse Anesthetist  
*Project Name/Number:* Class Plan Filing/11-CRNA-04

**Comments:**

please see the attached memorandum.

**Attachment:**

dc memo.pdf

THE MEDICAL PROTECTIVE COMPANY  
DISTRICT OF COLUMBIA  
CERTIFIED REGISTERED NURSE ANESTHETIST PRODUCT  
EXPLANATORY MEMORANDUM

The Medical Protective Company (MedPro) respectfully submits a change to its new Certified Registered Nurse Anesthetist (CRNA) program. The change is the removal of class C2.

**RATE DEVELOPMENT:**

The Medical Protective Company partnered with the American Association of Nurse Anesthetists (AANA) and began marketing this new CRNA program in most states in 2010. The program has had success in its first year with over 4MM of premium written. However, there has been very little new business production in class C2 (less than 4% of policies). We have reviewed the lack of success in this area and are proposing changes with this filing.

The initial program was developed based on a review of CNA's (American Casualty Company of Reading PA) approved countrywide program. The CNA program did not have a class plan but it was MedPro's understanding that CNA debited insureds based on practice/assignment characteristics. We filed our C2 class with 25% higher rates in order to produce rates comparable to CNA debits. However, the lack of success we have experienced is due to that fact that the insureds that we classify as C2 are being charged a premium by CNA that has no debit applied.

It was MedPro's goal to file a program that was comparable to the CNA program in coverage and rating structure but the use of class C2 is resulting in rates that are not comparable to the CNA program. As such, we hereby withdraw class C2 and will rate all CRNAs as class C1. The exhibit below outlines the proposed change.

<b><u>Current Class</u></b>	<b><u>Current Factor</u></b>	<b><u>Proposed Class</u></b>	<b><u>Proposed Factor</u></b>	<b><u>Rate Change</u></b>
C1	1.00	C1	1.00	0.0%
C2	1.25	C1	1.00	-20.0%