

SERFF Tracking Number: MDPC-127007513 State: District of Columbia
 Filing Company: The Medical Protective Company State Tracking Number:
 Company Tracking Number: 11-HCPA-01
 TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0024 Physicians Assistants
 Made/Occurrence
 Product Name: Health Care Professionals - Physician Assistants
 Project Name/Number: Limits/11-HCPA-01

Filing at a Glance

Company: The Medical Protective Company

Product Name: Health Care Professionals - Physician Assistants SERFF Tr Num: MDPC-127007513 State: District of Columbia

TOI: 11.0 Medical Malpractice - Claims SERFF Status: Closed-APPROVED State Tr Num:

Made/Occurrence

Sub-TOI: 11.0024 Physicians Assistants

Co Tr Num: 11-HCPA-01

State Status:

Filing Type: Rate

Reviewer(s):

Authors: Melissa Millican,

Disposition Date: 03/14/2011

Christopher Cole

Date Submitted: 02/10/2011

Disposition Status: APPROVED

Effective Date Requested (New): On Approval

Effective Date (New):

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Limits

Status of Filing in Domicile: Pending

Project Number: 11-HCPA-01

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: 03/14/2011

State Status Changed:

Deemer Date:

Created By: Christopher Cole

Submitted By: Christopher Cole

Corresponding Filing Tracking Number:

Filing Description:

The Medical Protective Company (MedPro) respectfully submits for your review the attached rate filing for use in its Physician Assistants product. MedPro recently filed its new Physician Assistants product. Initial market feedback has indicated demand for limits of coverage not contained in the original submission. As such, MedPro is seeking to expand the limits offered in this state. Exhibit 1 outlines the support for the new increased limit factors.

Company and Contact

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Filing Contact Information

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

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	03/14/2011	03/14/2011

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Disposition

Disposition Date: 03/14/2011
 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	\$5,902	0.000%	0.000%
	Percent Change Approved:						
	Minimum:	%	Maximum:	%	Weighted Average:		%

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

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Rate Information

Rate data applies to filing.

Filing Method: prior approval
Rate Change Type: Neutral
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 06/01/2009
Filing Method of Last Filing: file and use

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	\$5,902	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 Rate Pages	RTS-OCC; DC-11-1	Replacement	DC OCC RATES.pdf
	SCM Rate Pages	RTS-CM; DC-11-1	Replacement	DC SCM RATES.pdf
	OCC Increased Limit Factors	ILF-DC; DC-11-1	New	DC OCC ILF.pdf
	SCM Increased Limit Factors	ILF-DC; DC-11-1	New	DC SCM ILF.pdf

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

**DISTRICT OF COLUMBIA
PHYSICIAN ASSISTANTS PROGRAM
OCCURRENCE RATES**

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
P1	2,146	2,897	3,112	3,659	4,176	4,326
P2	2,683	3,622	3,890	4,575	5,221	5,409
P3	3,219	4,346	4,668	5,488	6,264	6,490
PM	697	941	1,011	1,188	1,356	1,405
PS	NA	NA	NA	NA	NA	NA

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PHYSICIAN ASSISTANTS PROGRAM
OCCURRENCE RATES**

Class	1000/5000	1000/6000	2000/2000	2000/4000	2000/6000	3000/3000
P1	4,462	4,507	5,032	5,183	5,318	5,803
P2	5,578	5,634	6,292	6,479	6,648	7,255
P3	6,692	6,760	7,549	7,774	7,977	8,704
PM	1,449	1,464	1,634	1,683	1,727	1,885
PS	NA	150	NA	NA	NA	NA

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PHYSICIAN ASSISTANTS PROGRAM
OCCURRENCE RATES**

Class	3000/5000	4000/4000	4000/6000	5000/5000	5000/7000
P1	5,953	6,497	6,647	7,121	7,271
P2	7,443	8,122	8,310	8,903	9,090
P3	8,930	9,745	9,970	10,681	10,906
PM	1,934	2,110	2,159	2,313	2,362
PS	NA	NA	NA	NA	NA

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**DISTRICT OF COLUMBIA
PHYSICIAN ASSISTANTS PROGRAM
STANDARD CLAIMS MADE RATES
0 YEARS SINCE RETROACTIVE DATE**

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
P1	782	1,056	1,134	1,333	1,522	1,577
P2	978	1,320	1,418	1,667	1,903	1,972
P3	1,173	1,584	1,701	2,000	2,283	2,365
PM	634	856	919	1,081	1,234	1,278
PS						

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PHYSICIAN ASSISTANTS PROGRAM
STANDARD CLAIMS MADE RATES
0 YEARS SINCE RETROACTIVE DATE**

Class	1000/5000	1000/6000	2000/2000	2000/4000	2000/6000	3000/3000
P1	1,626	1,642	1,834	1,889	1,938	2,115
P2	2,033	2,054	2,293	2,362	2,423	2,645
P3	2,439	2,463	2,751	2,833	2,907	3,172
PM	1,318	1,331	1,487	1,531	1,571	1,714
PS						

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DISTRICT OF COLUMBIA

PHYSICIAN ASSISTANTS PROGRAM

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	3000/5000	4000/4000	4000/6000	5000/5000	5000/7000
P1	2,169	2,367	2,422	2,595	2,650
P2	2,713	2,961	3,029	3,245	3,314
P3	3,254	3,551	3,633	3,892	3,974
PM	1,759	1,919	1,964	2,104	2,148
PS					

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PHYSICIAN ASSISTANTS PROGRAM
STANDARD CLAIMS MADE RATES**

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
P1	1,485	2,005	2,153	2,532	2,890	2,994
P2	1,856	2,506	2,691	3,164	3,612	3,742
P3	2,227	3,006	3,229	3,797	4,334	4,490
PM	634	856	919	1,081	1,234	1,278
PS						

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PHYSICIAN ASSISTANTS PROGRAM

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	3000/5000	4000/4000	4000/6000	5000/5000	5000/7000
P1	4,120	4,496	4,599	4,927	5,031
P2	5,149	5,619	5,749	6,159	6,288
P3	6,178	6,742	6,898	7,390	7,545
PM	1,759	1,919	1,964	2,104	2,148
PS					

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**DISTRICT OF COLUMBIA
PHYSICIAN ASSISTANTS PROGRAM
STANDARD CLAIMS MADE RATES
2 YEARS SINCE RETROACTIVE DATE**

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
P1	1,912	2,581	2,772	3,260	3,721	3,855
P2	2,390	3,227	3,466	4,075	4,651	4,818
P3	2,867	3,870	4,157	4,888	5,579	5,780
PM	634	856	919	1,081	1,234	1,278
PS						

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PHYSICIAN ASSISTANTS PROGRAM

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	1000/5000	1000/6000	2000/2000	2000/4000	2000/6000	3000/3000
P1	3,975	4,015	4,484	4,617	4,738	5,170
P2	4,969	5,019	5,605	5,772	5,922	6,463
P3	5,960	6,021	6,723	6,924	7,104	7,753
PM	1,318	1,331	1,487	1,531	1,571	1,714
PS						

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PHYSICIAN ASSISTANTS PROGRAM

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

Class	3000/5000	4000/4000	4000/6000	5000/5000	5000/7000
P1	5,304	5,788	5,922	6,344	6,478
P2	6,630	7,235	7,403	7,930	8,098
P3	7,953	8,679	8,880	9,513	9,714
PM	1,759	1,919	1,964	2,104	2,148
PS					

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PHYSICIAN ASSISTANTS PROGRAM
STANDARD CLAIMS MADE RATES**

MATURE

Class	100/300	200/600	250/750	500/1000	1000/1000	1000/3000
P1	1,951	2,634	2,829	3,326	3,797	3,933
P2	2,439	3,293	3,537	4,158	4,746	4,917
P3	2,926	3,950	4,243	4,989	5,694	5,899
PM	634	856	919	1,081	1,234	1,278
PS						

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PHYSICIAN ASSISTANTS PROGRAM
STANDARD CLAIMS MADE RATES**

MATURE

Class	1000/5000	1000/6000	2000/2000	2000/4000	2000/6000	3000/3000
P1	4,056	4,097	4,575	4,712	4,835	5,276
P2	5,071	5,122	5,719	5,890	6,044	6,595
P3	6,083	6,145	6,861	7,066	7,251	7,912
PM	1,318	1,331	1,487	1,531	1,571	1,714
PS						

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**DISTRICT OF COLUMBIA
PHYSICIAN ASSISTANTS PROGRAM
STANDARD CLAIMS MADE RATES**

MATURE

Class	3000/5000	4000/4000	4000/6000	5000/5000	5000/7000
P1	5,412	5,906	6,043	6,474	6,610
P2	6,766	7,384	7,554	8,093	8,264
P3	8,117	8,858	9,063	9,709	9,914
PM	1,759	1,919	1,964	2,104	2,148
PS					

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Fort Wayne, Indiana 46835**

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DISTRICT OF COLUMBIA

PHYSICIAN ASSISTANTS PROGRAM

OCCURRENCE

INCREASED LIMITS TABLE

LIMIT	CLASS P1-PM	CLASS PS
100/300	1.000	
200/600	1.350	
250/750	1.450	
500/1000	1.705	
1000/1000	1.946	
1000/3000	2.016	
1000/5000	2.079	
1000/6000	2.100	1.000
2000/2000	2.345	
2000/4000	2.415	
2000/6000	2.478	
3000/3000	2.704	
3000/5000	2.774	
4000/4000	3.027	
4000/6000	3.097	
5000/5000	3.318	
5000/7000	3.388	

*NOTE - For limits not shown above, refer to Company.

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DISTRICT OF COLUMBIA

PHYSICIAN ASSISTANTS PROGRAM

STANDARD CLAIMS MADE

INCREASED LIMITS TABLE

LIMIT	CLASS P1-PM
100/300	1.000
200/600	1.350
250/750	1.450
500/1000	1.705
1000/1000	1.946
1000/3000	2.016
1000/5000	2.079
1000/6000	2.100
2000/2000	2.345
2000/4000	2.415
2000/6000	2.478
3000/3000	2.704
3000/5000	2.774
4000/4000	3.027
4000/6000	3.097
5000/5000	3.318
5000/7000	3.388

*NOTE - For limits not shown above, refer to Company.

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Consulting Authorization		
Comments: n/a - the filing is being made by the Company.		

	Item Status:	Status Date:
Satisfied - Item: Actuarial Certification (P&C)		
Comments: attached		
Attachments: exhibit 1.pdf DC pa memos.pdf		

	Item Status:	Status Date:
Satisfied - Item: District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Comments: Note - since the programs inception in 2009, District of Columbia has yielded less than \$6000 in premium.		
Attachment: dc transmittal.pdf		

	Item Status:	Status Date:
Satisfied - Item: District of Columbia and Countrywide Loss Ratio Analysis (P&C)		
Comments: n/a - the program was approved in late 2009.		

THE MEDICAL PROTECTIVE COMPANY

INCREASED LIMIT FACTORS

EXHIBIT 1

<u>Limit</u>	<u>CNA Filed Factor</u>	<u>MedPro Filed Factor</u>	<u>Proposed MedPro Factor</u>	<u>Rationale</u>
500/1000	0.79	1.705	1.705	Currently Filed.
1000/1000	NA	NA	1.946	Refer to Actuarial Memorandum.
1000/3000	0.96	NA	2.016	= 0.96 x 2.10 (1M/6M CNA base)
1000/5000	NA	NA	2.079	Refer to Actuarial Memorandum.
1000/6000	1.00	2.100	2.100	Currently Filed.
2000/2000	NA	NA	2.345	Refer to Actuarial Memorandum.
2000/4000	1.15	NA	2.415	= 1.15 x 2.10 (1M/6M CNA base)
2000/6000	1.18	NA	2.478	= 1.18 x 2.10 (1M/6M CNA base)
3000/3000	NA	NA	2.704	Refer to Actuarial Memorandum.
3000/5000	NA	NA	2.774	Refer to Actuarial Memorandum.
4000/4000	NA	NA	3.027	Refer to Actuarial Memorandum.
4000/6000	NA	NA	3.097	Refer to Actuarial Memorandum.
5000/5000	NA	NA	3.318	Refer to Actuarial Memorandum.
5000/7000	NA	NA	3.388	Refer to Actuarial Memorandum.

	<u>Proposed MedPro Factor</u>	<u>Charge Per Layer</u>	<u>Decay Rate</u>
1000/3000	2.016		
2000/4000	2.415	39.9%	
3000/5000	2.774	35.9%	90%
4000/6000	3.097	32.3%	90%
5000/7000	3.388	29.1%	90%

THE MEDICAL PROTECTIVE COMPANY

DISTRICT OF COLUMBIA

HEALTHCARE PROFESSIONALS
PHYSICIAN ASSISTANTS

ACTUARIAL MEMORANDUM

The Medical Protective Company (MedPro) respectfully submits support for new Increased Limits Factors for use in its Physician Assistants product. MedPro recently filed its new Physician Assistants product. Initial market feedback has indicated demand for limits of coverage not contained in the original submission. As such, MedPro is seeking to expand the limits offered in this state. Exhibit 1 outlines the support for the new increased limit factors.

EXHIBIT 1: INCREASED LIMIT FACTORS

Exhibit 1 outlines the increased limit factors underlying the filed/approved manual rate pages for MedPro. Additionally, it outlines the approved increased limit factors of the American Casualty Company of Reading, Pennsylvania (CNA). The proposed 1MM/3MM, 2MM/4MM and 2MM/6MM factors are calculated based on the filed CNA factors. The derivation is noted within the exhibit. The remaining limits were calculated based on the applying the following additional charges by layer:

	Proposed MedPro Factor	Charge Per Layer	Decay Rate
1000/3000	2.016		
2000/4000	2.415	39.9%	
3000/5000	2.774	35.9%	90%
4000/6000	3.097	32.3%	90%
5000/7000	3.388	29.1%	90%

The 39.9% additional CNA charge to go from the 1MM/3MM to 2MM/4MM layer was adjusted downward in each subsequent layer by a factor of 90%. The credit/charge to adjust for aggregate limit changes (2MM/2MM to 2MM/4MM) is based on the filed CNA factors (.07). This charge is then carried forward to the upper limits.

Enclosed are revised rate pages that have been expanded to contain the new 1MM/1MM, 1MM/3MM, 1MM/5MM, 1.3MM/3.9MM, 2MM/2MM, 2MM/4MM, 2MM/6MM, 3MM/3MM, 3MM/6MM, 4MM/4MM, 4MM/6MM, 5MM/5MM and 5MM/7MM limits.

Revised manual pages displaying the new limits are enclosed.

Physician Assistant Countrywide Experience

<u>CY</u>	<u>Reported Counts</u>	<u>Paid Counts</u>	<u>Paid Losses</u>	<u>Paid ALE</u>	<u>Incurred Losses</u>	<u>Incurred ALE</u>	<u>Earned Premium</u>
2006	0	0	0	0	0	0	0
2007	0	0	0	0	0	0	0
2008	0	0	0	0	0	0	0
2009	0	0	0	0	0	0	571,385
2010	22	0	0	50,523	176,000	170,761	8,992,818

Note: The above is the calendar year experience for the program.
MedPro has taken no rate changes since the program inception.