

SERFF Tracking Number: PCWA-125813576 State: District of Columbia
Filing Company: NCRIC, Inc. State Tracking Number:
Company Tracking Number: DC-HCP-0109
TOI: 11.1 Medical Malpractice - Claims Made Only Sub-TOI: 11.1023 Physicians & Surgeons
Product Name: Health Care Professional Liability Rates and Rules Underwriting Manual
Project Name/Number: Revised Class Plan/

Filing at a Glance

Company: NCRIC, Inc.

Product Name: Health Care Professional Liability Rates and Rules Underwriting Manual SERFF Tr Num: PCWA-125813576 State: District of Columbia

TOI: 11.1 Medical Malpractice - Claims Made Only SERFF Status: Closed-APPROVED State Tr Num:

Sub-TOI: 11.1023 Physicians & Surgeons

Co Tr Num: DC-HCP-0109

State Status:

Filing Type: Rate

Author: LaQuita Goodwin

Reviewer(s): Robert Nkojo

Date Submitted: 09/12/2008

Disposition Date: 10/29/2008

Disposition Status: APPROVED

Effective Date Requested (New): 01/01/2009

Effective Date (New):

Effective Date Requested (Renewal): 01/01/2009

Effective Date (Renewal):

State Filing Description:

General Information

Project Name: Revised Class Plan

Status of Filing in Domicile: Pending

Project Number:

Domicile Status Comments: None

Reference Organization: None

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/29/2008

State Status Changed:

Deemer Date:

Created By: LaQuita Goodwin

Submitted By: LaQuita Goodwin

Corresponding Filing Tracking Number:

Filing Description:

I submit for your review and approval an amendment to the physicians and surgeons class plan. We are moving Radiology, 80280, from class 8 to class 5. Because there are no insureds with this specialty, there is no rate impact. I request January 1, 2009 as the effective date of this filing submission.

Please contact me with any questions.

Company and Contact

Filing Contact Information

LaQuita Goodwin, Compliance Specialist

lgoodwin@proassurance.com

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100 Brookwood Place 205-877-4426 [Phone]
 Birmingham, AL 35209 205-414-2887 [FAX]

Filing Company Information

NCRIC, Inc. CoCode: 41149 State of Domicile: District of Columbia
 100 Brookwood Place Group Code: 2698 Company Type: Property & Casualty
 Birmingham, AL 35209 Group Name: ProAssurance State ID Number: 08
 (205) 877-4426 ext. [Phone] FEIN Number: 52-1194407

Filing Fees

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

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
NCRIC, Inc.	\$0.00		

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
APPROVED	Robert Nkojo	10/29/2008	10/29/2008

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Disposition

Disposition Date: 10/29/2008

Effective Date (New):

Effective Date (Renewal):

Status: APPROVED

Comment:

Rate data does NOT apply to filing.

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter All Filings		No
Supporting Document	Consulting Authorization		No
Supporting Document	Actuarial Certification (P&C)		No
Supporting Document	District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		No
Supporting Document	District of Columbia and Countrywide Loss Ratio Analysis (P&C)		No
Rate	Manual Page		No

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Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	Manual Page	Page 39	Replacement	Co # DC0107 Page 39-class plan.PDF

I. RATES

A. Rating Classes – District of Columbia

The following indicates the classification codes that are applicable to the rating classes on the following pages:

<u>Rating Class</u>	<u>Industry Class Codes</u>						
1	80102(A) 80178	80231 80233	80235 80240	80249 80250	80254 80256(A)		
2	80154(C) 80233(B)	80236 80256(B)	80262 80263	80265 80266			
3	80102(B) 80143(B) 80145(A) 80179 80222(A) 80238(B)	80241 80244 80245 80246 80249(B) 80252	80252(B) 80253 80253(B) 80254(B) 80255 80255(B)	80257 80260 80260(B) 80261 80267 80268	80269 80269(B) 80283 80289 80420 80420(B)	80425 80431 80473 80473(B) 80473(C) 80474	80620
4	80114						
5	80145(B) 80222(B) 80269(D)	80274 80280 80280(D)	80274(C) 80277 80281(D)	80281(E) 80284(B) 80284	80291 80294 80421(A)	80421(B) 80423	
6	80151 80154(D)	80269(C) 80278	80281(A) 80282	80286 80287	80293 80424		
7	Not available at this time.						
8	80117(A) 80145(C)	80277(B) 80281(B)	80288 80360	80421(C) 80472	80475(A) 80621		
9	80102(C)	80117(B)	80159	80169			
10	80115	80117(C)	80143	80171			
11	80155	80156	80167	80475(B)			
12	Not available at this time.						
13	80141 80144	80146 80150	80154(A) 80154(B)	80475(C)			
14	80153						
15	80152	80475(D)	80476				

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter All Filings		
Comments:		
Attachment: CL for rev class plan.PDF		

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

	Item Status:	Status Date:
Satisfied - Item: Actuarial Certification (P&C)		
Comments:		
Attachment: NCRIC_DC_Jan09_PS_classplan chg_Final.pdf		

	Item Status:	Status Date:
Satisfied - Item: District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Comments:		
Attachment: 5 year.pdf		

	Item Status:	Status Date:
Bypassed - Item: District of Columbia and		

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Project Name/Number: Revised Class Plan/
Countrywide Loss Ratio Analysis
(P&C)
Bypass Reason: N/A
Comments:

September 11, 2008

Honorable Thomas E. Hampton, Commissioner
Department of Insurance, Securities & Banking
810 First Street NE, Suite 701
Washington, DC 20002
Attn: Clark Simcock

RE: ProAssurance Group
NCRIC, Inc. - NAIC 41149
Health Care Professionals Underwriting Manual
Filing Number DC-HCP-0109

Dear Mr. Simcock:

I submit for your review and approval an amendment to the physicians and surgeons class plan. We are moving Radiology, 80280, from class 8 to class 5. Because there are no insureds with this specialty, there is no rate impact. I request January 1, 2009 as the effective date of this filing submission.

I believe you will find everything in order. If you have any questions or need anything further, please contact me at (800) 282-6242, ext. 4426 or email me at lgoodwin@proassurance.com.

Sincerely,



LaQuita B. Goodwin
Compliance Specialist

Enclosures

NCRIC, Inc.

Physicians and Surgeons Professional Liability
Class Plan Change Effective January 1, 2009
Explanatory Memorandum
District of Columbia

This memorandum summarizes a revision to the class plan for physicians and surgeons professional liability for NCRIC, Inc. (NCRIC) in the District of Columbia. This revision will have no rate impact. The proposed effective date is January 1, 2009.

The class plan change is as follows:

<u>ISO Code</u>	<u>Description</u>	<u>Current Class</u>	<u>Proposed Class</u>	<u>Exposures @ 6/30/08</u>
80280	Radiology -- diagnostic -- minor surgery	8	5	0

D.C. and Countrywide Experience for Last 5 Years

NCRIC D.C.

Year	Written Premium*	Policyholders**	Rate Change
2003	23,126,708	970	21.0%
2004	25,547,886	907	14.8%
2005	24,767,943	844	15.3%
2006	24,651,465	725	0.0%
2007	19,745,673	681	5.0%

NCRIC Countrywide

Year	Written Premium*	Policyholders**	Rate Change
2003	70,934,651	3,694	28.1%
2004	86,792,560	3,475	26.9%
2005	81,514,787	3,027	19.0%
2006	42,620,032	1,302	5.4%
2007	20,518,224	681	3.8%

* Includes tail

** Excludes tail