

SERFF Tracking Number: MDPC-126787209 State: District of Columbia
Filing Company: The Medical Protective Company State Tracking Number:
Company Tracking Number: 10-DDS-02
TOI: 11.0 Medical Malpractice - Claims Sub-TOI: 11.0000 Med Mal Sub-TOI Combinations
Made/Occurrence
Product Name: Dentists & Comprehensive Liability Coverage for Health Care Providers
Project Name/Number: Dentists Annual Rate Filing/10-DDS-02

Filing at a Glance

Company: The Medical Protective Company

Product Name: Dentists & Comprehensive
Liability Coverage for Health Care Providers

TOI: 11.0 Medical Malpractice - Claims

Made/Occurrence

Sub-TOI: 11.0000 Med Mal Sub-TOI

Combinations

Filing Type: Rate

SERFF Tr Num: MDPC-126787209 State: District of Columbia

SERFF Status: Closed-APPROVED State Tr Num:

Co Tr Num: 10-DDS-02

State Status:

Authors: Melissa Millican,

Christopher Cole

Date Submitted: 09/01/2010

Reviewer(s): Robert Nkojo

Disposition Date: 12/14/2010

Disposition Status: APPROVED

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

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

State Filing Description:

Effective Date (New):

Effective Date (Renewal):

General Information

Project Name: Dentists Annual Rate Filing

Project Number: 10-DDS-02

Reference Organization: n/a

Reference Title: n/a

Filing Status Changed: 12/14/2010

State Status Changed:

Created By: Melissa Millican

Corresponding Filing Tracking Number:

Filing Description:

The Medical Protective Company (MedPro) respectfully submits for your review the attached rate filing applicable to our Dentists program. We request an effective date of January 1, 2011 for this filing.

Status of Filing in Domicile: Authorized

Domicile Status Comments:

Reference Number: n/a

Advisory Org. Circular: n/a

Deemer Date:

Submitted By: Melissa Millican

Company and Contact

Filing Contact Information

Melissa Millican, Paralegal

melissa.millican@medpro.com

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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	12/14/2010	12/14/2010

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Disposition

Disposition Date: 12/14/2010
 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	39.800%	3.000%	\$1,227	11	\$40,912	3.000%	3.000%
Percent Change Approved:							
	Minimum:	%	Maximum:	%	Weighted Average:		%

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Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Cover Letter All Filings		Yes
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
Supporting Document	actuarial memo		Yes
Rate	DC OCC Rates		Yes
Rate	DC SCM Rates		Yes
Rate	DC State Rate Pages, Section IV - Dentists		Yes

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Rate Information

Rate data applies to filing.

Filing Method: file and use
Rate Change Type: Increase
Overall Percentage of Last Rate Revision: 0.000%
Effective Date of Last Rate Revision: 05/01/2009
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	39.800%	3.000%	\$1,227	11	\$40,912	3.000%	3.000%

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Rate/Rule Schedule

Schedule Item Status:	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:
	DC OCC Rates	RTS-OCC; DC-11-1	Replacement	occ rates dc.pdf
	DC SCM Rates	RTS-CM(0-4); DC-11-1	Replacement	scm rates dc.odf.pdf
	DC State Rate Pages, Section IV - Dentists	SR-DC-IV-(4-6); 01/01/11	Replacement	section IV dc.pdf

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

**DISTRICT OF COLUMBIA
DENTISTS
OCCURRENCE RATES**

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,507	2,858	3,059	3,259	3,510	3,761	4,011	4,262
1B	3,134	3,573	3,823	4,074	4,388	4,701	5,014	5,328
1C	5,014	5,716	6,117	6,518	7,020	7,521	8,022	8,524
2A	8,775	10,004	10,706	11,408	12,285	13,163	14,040	14,918
2B	14,415	16,433	17,586	18,740	21,623	23,785	25,226	26,668
3	7,521	8,574	9,176	9,777	11,282	12,410	13,162	13,914

**The
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DISTRICT OF COLUMBIA

DENTISTS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	572	652	698	744	801	858	915	972
1B	715	815	872	930	1,001	1,073	1,144	1,216
1C	1,143	1,303	1,394	1,486	1,600	1,715	1,829	1,943
2A	2,001	2,281	2,441	2,601	2,801	3,002	3,202	3,402
2B	3,287	3,747	4,010	4,273	4,931	5,424	5,752	6,081
3	1,715	1,955	2,092	2,230	2,573	2,830	3,001	3,173

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DISTRICT OF COLUMBIA

DENTISTS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,143	1,303	1,394	1,486	1,600	1,715	1,829	1,943
1B	1,429	1,629	1,743	1,858	2,001	2,144	2,286	2,429
1C	2,287	2,607	2,790	2,973	3,202	3,431	3,659	3,888
2A	4,002	4,562	4,882	5,203	5,603	6,003	6,403	6,803
2B	6,575	7,496	8,022	8,548	9,863	10,849	11,506	12,164
3	3,430	3,910	4,185	4,459	5,145	5,660	6,003	6,346

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**DISTRICT OF COLUMBIA
DENTISTS
STANDARD CLAIMS MADE RATES**

2 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,929	2,199	2,353	2,508	2,701	2,894	3,086	3,279
1B	2,412	2,750	2,943	3,136	3,377	3,618	3,859	4,100
1C	3,859	4,399	4,708	5,017	5,403	5,789	6,174	6,560
2A	6,753	7,698	8,239	8,779	9,454	10,130	10,805	11,480
2B	11,095	12,648	13,536	14,424	16,643	18,307	19,416	20,526
3	5,788	6,598	7,061	7,524	8,682	9,550	10,129	10,708

**The
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**DISTRICT OF COLUMBIA
DENTISTS
STANDARD CLAIMS MADE RATES**

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,144	2,444	2,616	2,787	3,002	3,216	3,430	3,645
1B	2,680	3,055	3,270	3,484	3,752	4,020	4,288	4,556
1C	4,288	4,888	5,231	5,574	6,003	6,432	6,861	7,290
2A	7,503	8,553	9,154	9,754	10,504	11,255	12,005	12,755
2B	12,327	14,053	15,039	16,025	18,491	20,340	21,572	22,805
3	6,431	7,331	7,846	8,360	9,647	10,611	11,254	11,897

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**DISTRICT OF COLUMBIA
DENTISTS
STANDARD CLAIMS MADE RATES**

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,382	2,715	2,906	3,097	3,335	3,573	3,811	4,049
1B	2,978	3,395	3,633	3,871	4,169	4,467	4,765	5,063
1C	4,764	5,431	5,812	6,193	6,670	7,146	7,622	8,099
2A	8,337	9,504	10,171	10,838	11,672	12,506	13,339	14,173
2B	13,697	15,615	16,710	17,806	20,546	22,600	23,970	25,339
3	7,146	8,146	8,718	9,290	10,719	11,791	12,506	13,220

2. Occurrence Program

class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,507	2,858	3,059	3,259	3,510	3,761	4,011	4,262
1B	3,134	3,573	3,823	4,074	4,388	4,701	5,014	5,328
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2B	14,415	16,433	17,586	18,740	21,623	23,785	25,226	26,668
3	7,521	8,574	9,176	9,777	11,282	12,410	13,182	13,914

3. Standard Claims Made Program

0 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	572	652	698	744	801	858	915	972
1B	715	815	872	930	1,001	1,073	1,144	1,216
1C	1,143	1,303	1,394	1,486	1,600	1,715	1,829	1,943
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1 YEAR SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,143	1,303	1,394	1,486	1,600	1,715	1,829	1,943
1B	1,429	1,629	1,743	1,858	2,001	2,144	2,286	2,429
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2A	4,002	4,562	4,882	5,203	5,603	6,003	6,403	6,803
2B	6,575	7,496	8,022	8,548	9,863	10,849	11,506	12,164
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Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	1,929	2,199	2,353	2,508	2,701	2,894	3,086	3,279
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3	5,788	6,598	7,061	7,524	8,682	9,550	10,129	10,708

3 YEARS SINCE RETROACTIVE DATE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,144	2,444	2,616	2,787	3,002	3,216	3,430	3,645
1B	2,680	3,055	3,270	3,484	3,752	4,020	4,288	4,556
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2B	12,327	14,053	15,039	16,025	18,491	20,340	21,572	22,805
3	6,431	7,331	7,846	8,360	9,647	10,611	11,254	11,897

MATURE

Class	100/300	200/600	500/1000	1000/3000	2000/4000	3000/5000	4000/6000	5000/7000
1A	2,382	2,715	2,906	3,097	3,335	3,573	3,811	4,049
1B	2,978	3,395	3,633	3,871	4,169	4,467	4,765	5,063
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3	7,146	8,146	8,718	9,290	10,719	11,791	12,506	13,220

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Supporting Document Schedules

	Item Status:	Status Date:
Satisfied - Item: Cover Letter All Filings		
Comments: attached		
Attachment: cover ltr.pdf		

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

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

	Item Status:	Status Date:
Satisfied - Item: District of Columbia and Countrywide Experience for the Last 5 Years (P&C)		
Comments: DISTRICT OF COLUMBIA		
A. Written Premium: \$40,912		

SERFF Tracking Number: MDPC-126787209 State: District of Columbia
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 Product Name: Dentists & Comprehensive Liability Coverage for Health Care Providers
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B. Number of Policyholders: 11

C. Historical Rate Changes:

- 5/1/2009: 0.0%
- 1/1/2007: +0.5%
- 4/1/2004: +12.5%
- 4/1/2003: +9.5%

COUNTRYWIDE

A. Written Premium: \$41,568,235

B. Number of Policyholders: 24,788

	Item Status:	Status
		Date:
Satisfied - Item: District of Columbia and Countrywide Loss Ratio Analysis (P&C)		

Comments:
 actuarial exhibits attached

Attachment:
 exhibits.pdf

	Item Status:	Status
		Date:
Satisfied - Item: actuarial memo		
Comments: memo attached		
Attachment: memo.pdf		

September 1, 2010

Department of Insurance and Security Regulations
Insurance Products Division
810 First Street, NE, Room 701
Washington, DC 20002

**RE: THE MEDICAL PROTECTIVE COMPANY- NAIC #11843
COMPANY FILE NO 10-DDS-02
DISTRICT OF COLUMBIA DENTISTS
Occurrence and Standard Claims Made Programs
Base Rate Revision +3.0%**

DISTRICT OF COLUMBIA COMPREHENSIVE LIABILITY COVERAGE FOR HEALTH CARE PROVIDERS
Revised Section IV – Dentists State Rate Pages

PROPOSED EFFECTIVE DATE: January 1, 2011

The Medical Protective Company hereby submits for your review and consideration the above-captioned revised rate filing applicable to our District of Columbia Dentists and Comprehensive Liability Package programs. We request **January 1, 2011**, as the effective date for this submission.

The accompanying Actuarial Memorandum provides detailed support for the various changes, including the calculations underlying the indicated rate change. The overall rate impact of this filing is **+3.0%**. In addition, we have enclosed revised manual pages for *Section IV - Dentists* for the Company's Comprehensive Liability Coverage for Health Care Providers. The rates used for this program mirror those used for the Company's individual Dental Program, and therefore are being included in this submission.

Revised manual pages reflecting the aforementioned modifications are enclosed along with the rate filing form

Should you have any questions regarding this filing, please do not hesitate to contact me.

Sincerely,

Melissa Millican

Melissa Coker Millican, Paralegal
The Medical Protective Company
5814 Reed Road
Fort Wayne, IN 46835
Phone: (260) 486-0838
Fax: (260) 486-0733
Melissa.Millican@medpro.com

THE MEDICAL PROTECTIVE COMPANY

DISTRICT OF COLUMBIA

DENTISTS PROGRAM

ACTUARIAL MEMORANDUM

The Medical Protective Company (MedPro) respectfully submits the attached exhibits supporting rate revisions to the Dentists Occurrence and Claims Made programs in the District Of Columbia. The proposed revisions will result in an overall premium increase of 3.0%. This will be accomplished through a base rate change of 3.0%. The proposed effective date for these revisions is January 1, 2011 for new and renewal business.

EXHIBIT I: DEVELOPMENT OF RATE LEVEL INDICATION

The derivation of the Dentists statewide 1M/3M limits indicated rate change is shown in Exhibit I-A. Line 1 displays the current 1M/3M occurrence base equivalent loss and allocated loss adjustment expense (LAE) pure premium underlying the current rates. (The pure premium is derived in Exhibit I-B where the filed rate indication and underlying expenses are used to calculate the pure premium underlying the current rates. The resulting pure premium is carried forward to Exhibit I-A, Line 1.) The pure premium is trended to the average loss cost level of the prospective policy period (Line 3), and then loaded for anomalous risk (Line 4a), since these claims are excluded from state data, and unallocated loss adjustment expenses (Line 4b).

The sum of the resulting loss and loss adjustment expense (LLAE) pure premium (Line 5) and the base equivalent fixed expense (Line 6) is divided by the variable expense factor (Line 7) to calculate the indicated 1M/3M base rate (Line 8). The indicated rate is then compared to the current 1M/3M base rate adjusted for the average credit level, resulting in an indicated rate change of 39.8% (Line 12). The selected rate change of 3.0% is shown in Line 13.

EXHIBIT II: FIXED EXPENSE AND VARIABLE EXPENSE FACTOR

The expense provisions for General and Acquisition Expenses are based upon data obtained directly from MedPro's Insurance Expense Exhibits and policy counts written over the past several years. These expenses are considered fixed and are a function of the type of program (e.g., physicians, dentists, or hospitals). Each year's fixed expense provision is calculated by taking the expense category for that year and dividing by the corresponding policy count. Trended total fixed expense per policy is \$200 (Exhibit II, Line 3).

The variable expenses consist of two components: the 2.65% provision for Taxes, Licenses and Fees, and the 9.86% provision for Brokerage and Commissions. These variable expenses are summed with the Underwriting Profit Provision Reflecting Investment Income of 7.50% (Exhibit II, Line 6). The variable expense factor (Exhibit II, Line 8) is unity minus the sum of the variable expenses and underwriting profit provision ($[1.0 - (2.65\% + 9.86\% + 7.50\%)] = 0.800$).

EXHIBIT III: UNDERWRITING PROFIT PROVISION REFLECTING INVESTMENT INCOME

Exhibit III presents the internal rate of return model used to calculate the underwriting profit provision reflecting investment income. The model uses as inputs the anticipated rate of return on invested assets, federal income tax rates on underwriting profit/loss and investment income, the expense provisions from MedPro's rate filing, expected premium collection and LLAE payout patterns, and various leverage ratios. The model demonstrates that, for the Occurrence product, an underwriting profit provision of 7.5% corresponds to a target LLAE ratio of 74.5% and is consistent with a 11.8% rate of return on required surplus.

EXHIBIT IV: TREND CALCULATIONS

The trend factors applied in the rate level indication are derived in Exhibit IV. National Practitioner Data Bank (NPDB) and MedPro severities are fit utilizing an exponential least-squares technique. Based upon the resulting trends and R-squared values, an annual pure premium trend of 5.0% was selected to adjust historic pure premiums to the current cost level.

EXHIBIT V: PAID LOSS & ALE DEVELOPMENT

Exhibit V-A presents the countrywide paid loss and ALE development patterns used to derive the corresponding incremental development factors. The resulting cumulative development factors (Exhibit V-B) are used to derive the incremental payout pattern used in Exhibit III.

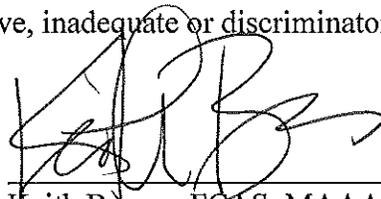
REVISED MANUAL RATES

Rate pages for the Occurrence and Claims Made programs have been revised to incorporate the proposed changes and are attached to this filing.

REVISED COMPREHENSIVE LIABILITY COVERAGE FOR HEALTH CARE PROVIDERS

Also attached are revised manual pages for Section IV of the Company's Comprehensive Liability Coverage for Health Care Providers program. The rates used for this program mirror those used for the Company's individual Dentists program, and therefore are being included in this submission for manual purposes only.

I hereby certify that the rates are not excessive, inadequate or discriminatory.

A handwritten signature in black ink, appearing to read 'KB', is written over a horizontal line.

Keith Barnes, FCAS, MAAA
Vice President & Actuary

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - A

DISTRICT OF COLUMBIA

DENTISTS

RATE LEVEL INDICATION
1000/3000 LIMITS

1) LALE Pure Premium underlying Current Rates	Exhibit I - B	\$2,083
2a) Pure Premium Trend	Exhibit IV	5.0%
2b) Trend Factor from 01/01/07 to 01/01/11		1.216
3) Trended LALE Pure Premium	(1) x (2b)	\$2,532
4a) Anomalous Risk Load		2.0%
4b) ULE Load		4.6%
5) LLAE Pure Premium	(3) x [1.0 + (4a)] x [1.0 + (4b)]	\$2,702
6) Base Equivalent Fixed Expense	Exhibit II	\$200
7) Variable Expense Factor	Exhibit II	0.800
8) Calculated Rate	[(5) + (6)] / (7)	\$3,628
9) Current Base Equivalent Manual Rate		\$3,164
10a) Average Credit		19.9%
10b) Corporation/AHCP Premium Load		2.34%
11) Current Base Equivalent Rate Including Credit & Load	(9) x [1.0 - (10a)] x [1.0 + (10b)]	\$2,595
12) Indicated Rate Change due to Trend & Expenses	[(8) / (11)] - 1.0	39.8%
13) Selected Rate Change		3.0%

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - B

DISTRICT OF COLUMBIA

DENTISTS

CALCULATION OF PURE PREMIUM UNDERLYING CURRENT RATES
1000/3000 LIMITS

1) Current Base Equivalent Manual Rate		\$3,164
2a) Average Credit underlying Current Rates		19.9%
2b) Corporation/AHCP Load underlying Current Rates		0.00%
3) Current Base Equivalent Rate Including Credit & Load	$(1) \times [1.0 - (2a)] \times [1.0 + (2b)]$	\$2,536
4) Variable Expense Factor underlying Current Rates		0.919
5) Base Equivalent Fixed Expense underlying Current Rates		\$180
6) LLAE Pure Premium underlying Current Rates	$(3) \times (4) - (5)$	\$2,149
7a) Anomalous Risk Load underlying Current Rates		0.0%
7b) ULE Load underlying Current Rates		3.2%
8) LALE Pure Premium underlying Current Rates	$(6) / \{[1.0 + (7a)] \times [1.0 + (7b)]\}$	\$2,083

THE MEDICAL PROTECTIVE COMPANY

Exhibit II

DISTRICT OF COLUMBIA

DENTISTS

Fixed Expenses and Variable Expense Factor

Fixed Expense Components:

1. Acquisition Expense	\$	55
2. General Expense	\$	<u>145</u>
3. Total Fixed Expense per Policy	\$	200

Variable Expense Components:

4. Taxes, Licenses and Fees		2.65%
5. Brokerage & Commissions		9.86%
6. Underwriting Profit Provision Reflecting Investment Income	Exhibit III - A	<u>7.50%</u>
7. Total Variable Expenses (Excluding LAE, Aq. Exp., and Gen. Exp.)		20.02%
8. Variable Expense Factor (Unity minus Variable Expenses)		0.800

NOTE: The non-variable expenses are based on the average cost per policy, at a 7/1/2011 cost level.

THE MEDICAL PROTECTIVE COMPANY

Exhibit III - A

DISTRICT OF COLUMBIA

DENTISTS
(Occurrence Only)

CALCULATION OF UNDERWRITING PROFIT PROVISION
REFLECTING INVESTMENT INCOME

		Time	Premium Collection Pattern	Time	LLAE Payment Pattern
Investment Income Rate	3.68%				
Investment Income Tax Rate	18.85%	0.00	100.0%	0.00	0.0%
Underwriting Tax Rate	35.00%	0.25	0.0%	0.50	1.1%
		0.50	0.0%	1.50	6.2%
UEPR/Surplus Ratio	2.27	0.75	0.0%	2.50	20.1%
LLAE Reserve/Surplus Ratio	2.10	1.00	0.0%	3.50	23.6%
				4.50	16.6%
Variable Expense Ratio	12.52%			5.50	9.7%
Fixed Expense Ratio	5.51%			6.50	9.3%
				7.50	4.6%
LLAE Ratio	74.47%			8.50	4.2%
				9.50	1.6%
Combined Ratio	92.50%			10.50	1.1%
				11.50	0.7%
				12.50	0.1%
Underwriting Profit Provision	7.50%			13.50	0.8%
				14.50	0.2%
				15.50	0.0%
Total Return on Surplus	11.81%				

Time	(1) Collected Premium	(2) Earned Premium	(3) UEPR	(4) Change in UEPR	(5) Written Expenses	(6) Earned Expenses	(7) Incurred LLAE	(8) Paid LLAE	(9) LLAE Reserve	(10) Change in LLAE Reserve	(11) Tax Code Reserve Discount Factors	(12) Discounted LLAE Reserve	(13) Change in Discounted LLAE Reserve	(14) Tax Code UW Profit/Loss	(15) Tax on Tax Code UW Profit/Loss
0.00	\$ 100.00	\$ -	\$ 100.00	\$ 100.00	\$ 12.52	\$ -	\$ -	\$ -	\$ -	\$ -	0.8709	\$ -	\$ -	\$ 7.48	\$ 2.62
0.25	\$ -	\$ 25.00	\$ 75.00	\$ (25.00)	\$ -	\$ 1.38	\$ 18.62	\$ -	\$ 18.62	\$ 18.62	0.8709	\$ 16.21	\$ 16.21	\$ 2.41	\$ 0.84
0.50	\$ -	\$ 25.00	\$ 50.00	\$ (25.00)	\$ -	\$ 1.38	\$ 18.62	\$ 0.84	\$ 38.39	\$ 17.77	0.8709	\$ 31.69	\$ 15.48	\$ 2.30	\$ 0.80
0.75	\$ -	\$ 25.00	\$ 25.00	\$ (25.00)	\$ -	\$ 1.38	\$ 18.62	\$ -	\$ 55.01	\$ 18.62	0.8709	\$ 47.91	\$ 16.21	\$ 2.41	\$ 0.84
1.00	\$ -	\$ 25.00	\$ -	\$ (25.00)	\$ -	\$ 1.38	\$ 18.62	\$ -	\$ 73.63	\$ 18.62	0.8709	\$ 64.12	\$ 16.21	\$ 2.41	\$ 0.84
1.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 4.63	\$ 69.00	\$ (4.63)	0.9258	\$ 63.88	\$ (0.24)	\$ (4.38)	\$ (1.53)
2.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 15.00	\$ 54.00	\$ (15.00)	0.9234	\$ 49.86	\$ (14.02)	\$ (0.89)	\$ (0.34)
2.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 17.59	\$ 36.41	\$ (17.59)	0.9244	\$ 33.65	\$ (16.21)	\$ (1.39)	\$ (0.48)
3.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 12.33	\$ 24.08	\$ (12.33)	0.8975	\$ 21.61	\$ (12.05)	\$ (0.29)	\$ (0.10)
3.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 7.25	\$ 16.83	\$ (7.25)	0.9066	\$ 15.26	\$ (6.35)	\$ (0.90)	\$ (0.31)
4.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 6.94	\$ 9.89	\$ (6.94)	0.8972	\$ 8.87	\$ (6.39)	\$ (0.66)	\$ (0.19)
4.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3.44	\$ 6.45	\$ (3.44)	0.8129	\$ 5.24	\$ (3.63)	\$ 0.19	\$ 0.07
5.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 3.10	\$ 3.35	\$ (3.10)	0.9694	\$ 3.24	\$ (2.00)	\$ (1.10)	\$ (0.39)
5.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 1.19	\$ 2.15	\$ (1.19)	0.9634	\$ 2.07	\$ (1.17)	\$ (0.02)	\$ (0.01)
6.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 0.84	\$ 1.32	\$ (0.84)	0.9605	\$ 1.26	\$ (0.81)	\$ (0.03)	\$ (0.01)
6.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 0.52	\$ 0.79	\$ (0.52)	0.9605	\$ 0.76	\$ (0.50)	\$ (0.02)	\$ (0.01)
7.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 0.08	\$ 0.71	\$ (0.08)	0.9605	\$ 0.69	\$ (0.08)	\$ (0.00)	\$ (0.00)
7.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 0.58	\$ 0.13	\$ (0.58)	0.9605	\$ 0.13	\$ (0.56)	\$ (0.02)	\$ (0.01)
8.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ 0.13	\$ -	\$ (0.13)	0.9605	\$ -	\$ (0.13)	\$ (0.01)	\$ (0.00)
8.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
9.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
9.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
10.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
10.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
11.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
11.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
12.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
12.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
13.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
13.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
14.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
14.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
15.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
15.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	0.9605	\$ -	\$ -	\$ -	\$ -
Totals	\$ 100.00	\$ 100.00	\$ -	\$ -	\$ 12.52	\$ 5.51	\$ 74.47	\$ 74.47	\$ -	\$ -			\$ 0.00	\$ 7.50	\$ 2.93

Time	(16) From Reserves			(17) From Required Surplus				(23) Cash Flow	(24) 11.81% Discount Factors	(25) Discounted Cash Flow
	Total Reserves	Investment Income	Investment Income Net of Tax	Required Surplus	Change in Required Surplus	Investment Income	Investment Income Net of Tax			
0.00	\$ 100.00	\$ -	\$ -	\$ 44.05	\$ 44.05	\$ -	\$ -	\$ (59.18)	1.0000	\$ (59.18)
0.25	\$ 93.62	\$ 0.91	\$ 0.74	\$ 41.90	\$ (2.15)	\$ 0.40	\$ 0.32	\$ 7.37	0.9725	\$ 7.16
0.50	\$ 86.39	\$ 0.85	\$ 0.69	\$ 39.35	\$ (2.65)	\$ 0.38	\$ 0.31	\$ 7.75	0.9457	\$ 7.32
0.75	\$ 80.01	\$ 0.78	\$ 0.64	\$ 37.21	\$ (2.15)	\$ 0.36	\$ 0.29	\$ 7.23	0.9197	\$ 6.65
1.00	\$ 73.63	\$ 0.73	\$ 0.59	\$ 35.06	\$ (2.15)	\$ 0.34	\$ 0.27	\$ 7.17	0.8944	\$ 6.41
1.50	\$ 69.00	\$ 1.34	\$ 1.09	\$ 32.86	\$ (2.20)	\$ 0.64	\$ 0.52	\$ 5.34	0.8458	\$ 4.52
2.00	\$ 64.00	\$ 1.34	\$ 1.09	\$ 25.71	\$ (7.14)	\$ 1.21	\$ 0.98	\$ 10.52	0.7565	\$ 7.96
2.50	\$ 54.00	\$ 2.54	\$ 2.05	\$ 17.34	\$ (8.38)	\$ 0.95	\$ 0.77	\$ 11.24	0.6766	\$ 7.60
3.00	\$ 36.41	\$ 1.99	\$ 1.61	\$ 11.47	\$ (5.87)	\$ 0.64	\$ 0.52	\$ 7.58	0.6051	\$ 4.58
3.50	\$ 24.08	\$ 1.34	\$ 1.09	\$ 8.02	\$ (3.45)	\$ 0.42	\$ 0.34	\$ 4.82	0.5412	\$ 2.81
4.00	\$ 16.83	\$ 0.89	\$ 0.72	\$ 4.71	\$ (3.31)	\$ 0.29	\$ 0.24	\$ 4.24	0.4840	\$ 2.05
4.50	\$ 9.89	\$ 0.62	\$ 0.50	\$ 3.07	\$ (1.64)	\$ 0.17	\$ 0.14	\$ 2.01	0.4329	\$ 0.87
5.00	\$ 6.45	\$ 0.36	\$ 0.30	\$ 1.59	\$ (1.48)	\$ 0.11	\$ 0.09	\$ 2.15	0.3871	\$ 0.83
5.50	\$ 3.35	\$ 0.24	\$ 0.19	\$ 1.02	\$ (0.57)	\$ 0.06	\$ 0.05	\$ 0.72	0.3462	\$ 0.25
6.00	\$ 2.15	\$ 0.12	\$ 0.10	\$ 0.63	\$ (0.40)	\$ 0.04	\$ 0.02	\$ 0.50	0.3097	\$ 0.16
6.50	\$ 1.32	\$ 0.08	\$ 0.06	\$ 0.38	\$ (0.25)	\$ 0.02	\$ 0.02	\$ 0.31	0.2770	\$ 0.09
7.00	\$ 0.79	\$ 0.05	\$ 0.04	\$ 0.34	\$ (0.04)	\$ 0.01	\$ 0.01	\$ 0.07	0.2477	\$ 0.02
7.50	\$ 0.71	\$ 0.03	\$ 0.02	\$ 0.06	\$ (0.28)	\$ 0.01	\$ 0.01	\$ 0.32	0.2215	\$ 0.07
8.00	\$ 0.13	\$ 0.03	\$ 0.02	\$ -	\$ (0.06)	\$ 0.00	\$ 0.00	\$ 0.07	0.1981	\$ 0.01
8.50	\$ -	\$ 0.00	\$ 0.00	\$ -	\$ -	\$ -	\$ -	\$ -	0.1772	\$ -
9.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
9.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
10.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
10.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
11.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
11.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
12.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
12.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
13.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
13.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
14.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
14.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
15.00	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
15.50	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -		\$ -
Totals		\$ 12.88	\$ 10.45	\$ (0.00)	\$ 6.05	\$ 4.91	\$ 20.24	\$ (0.00)		

THE MEDICAL PROTECTIVE COMPANY

Exhibit III - B

DISTRICT OF COLUMBIA

DENTISTS

CALCULATION OF INVESTMENT INCOME RATE AND
EFFECTIVE FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

The rate of return is the ratio of net investment income earned to mean cash and invested assets as determined from the Annual Statement.

Year	Prior Year Cash and Invested Assets	Current Year Cash and Invested Assets	Mean Cash and Invested Assets	Net Investment Income	Rate of Return
2006	\$ 2,101,581,058	\$ 1,510,286,537	\$ 1,805,933,798	\$ 56,193,970	3.11%
2007	\$ 1,510,286,537	\$ 1,609,655,711	\$ 1,559,971,124	\$ 57,887,667	3.71%
2008	\$ 1,609,655,711	\$ 1,756,057,973	\$ 1,682,856,842	\$ 71,516,856	4.25%
Selected					3.68%

The effective rate of Federal Income Tax was determined by applying current tax rates to the distribution of Annual Statement investment income.

Asset Type	Net Investment Income	FIT Rate
Bonds		
Taxable	\$ 23,577,379	35.00% (a)
Nontaxable	\$ 31,114,053	5.25% (b)
Subtotal	\$ 54,691,432	18.08%
Stocks		
Affiliates	\$ -	
Nonaffiliates	\$ 11,004,390	
Subtotal	\$ 11,004,390	14.18% (c)
Other		
Mortgage loans	\$ -	
Real estate	\$ 1,000,000	
Cash and short-term investments	\$ 6,521,813	
All other	\$ -	
Subtotal	\$ 7,521,813	35.00% (a)
Total Gross Investment Income	\$ 73,217,635	19.23%
Total Investment Deductions	\$ 1,700,779	35.00% (a)
Total Net Investment Income	\$ 71,516,856	18.85%

Notes:

- (a) Full corporate tax rate of 35%.
- (b) 100% of the income on tax-exempt bonds is subject to proration. That is, 15% of that income is taxed at the full corporate tax rate of 35%. The applicable tax rate is (15%)(35%) = 5.25%.
- (c) 30% of the dividend income on stock is subject to the full corporate tax rate of 35%. The remaining 70% of dividend income on stock is subject to proration. That is, 15% of that income is taxed at the full corporate tax rate of 35%. The applicable tax rate is [(30%)(35%) + (70%)(15%)(35%)] = 14.18%.

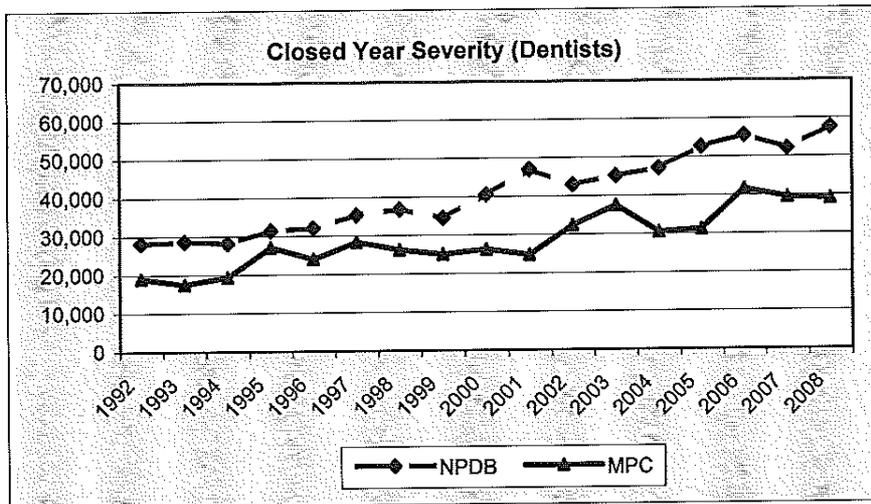
THE MEDICAL PROTECTIVE COMPANY

Exhibit IV

DISTRICT OF COLUMBIA

DENTISTS

COUNTRYWIDE 1M LALE TREND



	NPDB		MPC	
	10 Year	15 Year	10 Year	15 Year
Trend:	4.9%	5.0%	5.7%	4.3%
R-Squared:	85%	95%	73%	75%

Selected Trend

5.0%

NPDB Source: "National Practitioner Data Bank Public Use Data File", December 2008

THE MEDICAL PROTECTIVE COMPANY

Exhibit V - A

DISTRICT OF COLUMBIA

DENTISTS
(Occurrence only)

Paid Loss & ALE Development
1000/3000 LIMITS

As of 12/31/2009

Accident Year	12	24	36	48	60	72	84	96	108	120	132	144	156	168	180
1994	223,013	1,605,640	3,740,769	7,329,341	9,092,396	10,451,915	11,618,790	12,039,014	13,149,309	13,182,388	13,231,326	13,266,397	13,282,443	13,316,354	13,355,948
1995	101,053	656,619	2,240,297	5,263,264	7,013,870	8,060,226	8,802,283	9,417,491	10,023,697	10,106,790	10,224,408	10,279,755	10,277,822	10,512,349	10,514,560
1996	136,594	1,799,745	3,547,764	6,281,498	8,751,883	9,862,357	10,230,475	10,418,799	10,545,705	10,654,436	10,723,712	10,732,109	10,766,788	10,769,733	
1997	149,203	1,087,975	2,722,416	5,113,720	6,517,671	8,778,203	9,324,197	10,027,020	10,312,200	10,490,630	10,523,914	10,544,592	10,546,128		
1998	204,164	812,568	2,178,753	3,951,696	5,789,567	7,071,160	7,589,560	8,088,688	8,386,825	8,459,098	8,713,249	8,898,325			
1999	103,663	652,890	2,168,849	4,324,402	5,752,578	6,811,162	7,987,004	8,184,970	8,393,485	8,525,788	8,555,685				
2000	58,096	737,377	2,545,868	5,594,959	7,334,210	8,266,977	8,848,645	9,420,425	9,604,674	9,843,102					
2001	50,955	995,689	3,163,876	6,021,005	8,379,515	9,184,472	9,952,547	10,449,196	11,335,441						
2002	104,583	834,269	4,672,221	7,116,743	8,802,970	10,177,871	11,841,659	12,407,137							
2003	52,738	1,174,189	3,171,664	5,329,194	6,714,183	7,539,690	8,347,964								
2004	58,488	541,837	2,167,809	3,621,501	5,115,064	5,881,363									
2005	63,051	529,301	2,402,009	4,286,052	5,696,450										
2006	76,727	567,440	1,877,271	4,079,657											
2007	134,010	435,488	1,453,643												
2008	42,475	353,427													

NOTE: This exhibit is based on countrywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit V - B

DISTRICT OF COLUMBIA

DENTISTS

(Occurrence only)

Paid Loss & ALE Development
1000/3000 LIMITS

As of 12/31/2009

Accident Year	<u>12-24</u>	<u>24-36</u>	<u>36-48</u>	<u>48-60</u>	<u>60-72</u>	<u>72-84</u>	<u>84-96</u>	<u>96-108</u>	<u>108-120</u>	<u>120-132</u>	<u>132-144</u>	<u>144-156</u>	<u>156-168</u>	<u>168-180</u>	<u>180-UII</u>
1994	7.200	2.330	1.959	1.241	1.150	1.112	1.036	1.092	1.003	1.004	1.003	1.001	1.003	1.003	
1995	6.498	3.412	2.349	1.333	1.149	1.092	1.070	1.064	1.008	1.012	1.005	1.000	1.023	1.000	
1996	13.176	1.971	1.771	1.390	1.129	1.037	1.018	1.012	1.010	1.007	1.001	1.003	1.000		
1997	7.292	2.502	1.878	1.275	1.347	1.062	1.075	1.028	1.017	1.003	1.002	1.000			
1998	3.980	2.681	1.814	1.465	1.221	1.073	1.066	1.037	1.009	1.030	1.021				
1999	6.298	3.322	1.994	1.330	1.184	1.173	1.025	1.025	1.016	1.004					
2000	12.682	3.453	2.188	1.311	1.127	1.070	1.065	1.020	1.025						
2001	19.541	3.178	1.903	1.392	1.096	1.064	1.050	1.085							
2002	7.977	5.600	1.523	1.237	1.156	1.163	1.048								
2003	22.265	2.701	1.680	1.260	1.123	1.107									
2004	9.264	4.001	1.671	1.412	1.150										
2005	8.395	4.538	1.784	1.329											
2006	7.396	3.308	2.173												
2007	3.250	3.398													
Projected Incremental Development Factor	6.478	3.742	1.859	1.324	1.144	1.120	1.053	1.046	1.017	1.012	1.007	1.001	1.008	1.002	1.000
Cumulative Development Factor	88.174	13.612	3.638	1.957	1.478	1.292	1.153	1.095	1.047	1.030	1.018	1.011	1.010	1.002	1.000

NOTE: This exhibit is based on countrywide experience.

THE MEDICAL PROTECTIVE COMPANY

DISTRICT OF COLUMBIA

DENTISTS PROGRAM

ACTUARIAL MEMORANDUM

The Medical Protective Company (MedPro) respectfully submits the attached exhibits supporting rate revisions to the Dentists Occurrence and Claims Made programs in the District Of Columbia. The proposed revisions will result in an overall premium increase of 3.0%. This will be accomplished through a base rate change of 3.0%. The proposed effective date for these revisions is January 1, 2011 for new and renewal business.

EXHIBIT I: DEVELOPMENT OF RATE LEVEL INDICATION

The derivation of the Dentists statewide 1M/3M limits indicated rate change is shown in Exhibit I-A. Line 1 displays the current 1M/3M occurrence base equivalent loss and allocated loss adjustment expense (LALAE) pure premium underlying the current rates. (The pure premium is derived in Exhibit I-B where the filed rate indication and underlying expenses are used to calculate the pure premium underlying the current rates. The resulting pure premium is carried forward to Exhibit I-A, Line 1.) The pure premium is trended to the average loss cost level of the prospective policy period (Line 3), and then loaded for anomalous risk (Line 4a), since these claims are excluded from state data, and unallocated loss adjustment expenses (Line 4b).

The sum of the resulting loss and loss adjustment expense (LLAE) pure premium (Line 5) and the base equivalent fixed expense (Line 6) is divided by the variable expense factor (Line 7) to calculate the indicated 1M/3M base rate (Line 8). The indicated rate is then compared to the current 1M/3M base rate adjusted for the average credit level, resulting in an indicated rate change of 39.8% (Line 12). The selected rate change of 3.0% is shown in Line 13.

EXHIBIT II: FIXED EXPENSE AND VARIABLE EXPENSE FACTOR

The expense provisions for General and Acquisition Expenses are based upon data obtained directly from MedPro's Insurance Expense Exhibits and policy counts written over the past several years. These expenses are considered fixed and are a function of the type of program (e.g., physicians, dentists, or hospitals). Each year's fixed expense provision is calculated by taking the expense category for that year and dividing by the corresponding policy count. Trended total fixed expense per policy is \$200 (Exhibit II, Line 3).

The variable expenses consist of two components: the 2.65% provision for Taxes, Licenses and Fees, and the 9.86% provision for Brokerage and Commissions. These variable expenses are summed with the Underwriting Profit Provision Reflecting Investment Income of 7.50% (Exhibit II, Line 6). The variable expense factor (Exhibit II, Line 8) is unity minus the sum of the variable expenses and underwriting profit provision ($[1.0 - (2.65\% + 9.86\% + 7.50\%)] = 0.800$).

EXHIBIT III: UNDERWRITING PROFIT PROVISION REFLECTING INVESTMENT INCOME

Exhibit III presents the internal rate of return model used to calculate the underwriting profit provision reflecting investment income. The model uses as inputs the anticipated rate of return on invested assets, federal income tax rates on underwriting profit/loss and investment income, the expense provisions from MedPro's rate filing, expected premium collection and LLAE payout patterns, and various leverage ratios. The model demonstrates that, for the Occurrence product, an underwriting profit provision of 7.5% corresponds to a target LLAE ratio of 74.5% and is consistent with a 11.8% rate of return on required surplus.

EXHIBIT IV: TREND CALCULATIONS

The trend factors applied in the rate level indication are derived in Exhibit IV. National Practitioner Data Bank (NPDB) and MedPro severities are fit utilizing an exponential least-squares technique. Based upon the resulting trends and R-squared values, an annual pure premium trend of 5.0% was selected to adjust historic pure premiums to the current cost level.

EXHIBIT V: PAID LOSS & ALE DEVELOPMENT

Exhibit V-A presents the countrywide paid loss and ALE development patterns used to derive the corresponding incremental development factors. The resulting cumulative development factors (Exhibit V-B) are used to derive the incremental payout pattern used in Exhibit III.

REVISED MANUAL RATES

Rate pages for the Occurrence and Claims Made programs have been revised to incorporate the proposed changes and are attached to this filing.

REVISED COMPREHENSIVE LIABILITY COVERAGE FOR HEALTH CARE PROVIDERS

Also attached are revised manual pages for Section IV of the Company's Comprehensive Liability Coverage for Health Care Providers program. The rates used for this program mirror those used for the Company's individual Dentists program, and therefore are being included in this submission for manual purposes only.