

SERFF Tracking Number: PCWA-125220035 State: District of Columbia  
Filing Company: NCRIC, Inc. State Tracking Number:  
Company Tracking Number: DC-DP0907  
TOI: 11.1 Medical Malpractice - Claims Made Only Sub-TOI: 11.1007 Dentists - Oral Surgeons  
Product Name: Health Care Professionals Rates and Rules  
Project Name/Number: DC Dental Filing/0907

## Filing at a Glance

Company: NCRIC, Inc.

Product Name: Health Care Professionals Rates and Rules SERFF Tr Num: PCWA-125220035 State: District of Columbia

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

Sub-TOI: 11.1007 Dentists - Oral Surgeons  
Filing Type: Rate

Co Tr Num: DC-DP0907

State Status:

Author: LaQuita Goodwin

Reviewer(s): Robert Nkojo

Date Submitted: 07/09/2007

Disposition Date: 10/12/2007

Disposition Status: APPROVED

Effective Date Requested (New): 09/01/2007

Effective Date (New):

Effective Date Requested (Renewal): 09/01/2007

Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: DC Dental Filing

Status of Filing in Domicile: Pending

Project Number: 0907

Domicile Status Comments: None

Reference Organization: None

Reference Number:

Reference Title:

Advisory Org. Circular:

Filing Status Changed: 10/12/2007

State Status Changed:

Deemer Date:

Created By: LaQuita Goodwin

Submitted By: LaQuita Goodwin

Corresponding Filing Tracking Number:

Filing Description:

Please find enclosed for your review and approval the rate filing for dentists and oral surgeons only. I request the effective date of September 1, 2007 for this filing submission.

The attached Filing Memorandum and its exhibits summarizes the rate development. Please note that we have adopted The American Insurance Company's class plan.

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

## Company and Contact

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### Filing Contact Information

LaQuita Goodwin, Compliance Specialist lgoodwin@proassurance.com  
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  
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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	10/12/2007	10/12/2007

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## **Disposition**

Disposition Date: 10/12/2007

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 (P&C)		Yes
Supporting Document	Consulting Authorization (P&C)		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	Schedule of Rates or Methodology (P&C)		Yes
Rate	Dental Manual Rate Pages		Yes

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## Rate/Rule Schedule

Schedule Item	Exhibit Name:	Rule # or Page #:	Rate Action	Previous State Filing Attachments Number:	
	Dental Manual Rate Pages	Pages 28 - 35	Replacement	DC0107	dental manual rate pages eff 9-1-07.PDF

**SECTION 7**

**DENTAL PROFESSIONAL LIABILITY  
SPECIALTY CODES AND DESCRIPTIONS**

## DENTAL SPECIALTY CODES & CLASSIFICATIONS

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<b>Class 1</b>	<p><b>NON-INVASIVE OR MINIMALLY INVASIVE PROCEDURES AND SELECT SPECIALTIES – 80211(A)</b></p> <p><b>Specialists:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20%;"></td><td>Endodontist</td></tr> <tr><td></td><td>Orthodontist (simple extractions up to 25% of procedures)</td></tr> <tr><td></td><td>Public Health Dentist</td></tr> <tr><td></td><td>Periodontist (surgical placement of implants up to 25% of procedures)</td></tr> <tr><td></td><td>Prosthodontist (surgical placement of implants up to 25% of procedures)</td></tr> <tr><td></td><td>Pediatric Dentist</td></tr> <tr><td></td><td>Oral Pathologist</td></tr> </table> <p><b>General Dentists performing the following procedures:</b></p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td style="width: 20%;"></td><td>Diagnostic</td></tr> <tr><td></td><td>Preventive</td></tr> <tr><td></td><td>Restorative</td></tr> <tr><td></td><td>Non-surgical TMJ treatments – mouth guards and splints</td></tr> <tr><td></td><td>Cosmetic whitening, veneers</td></tr> <tr><td></td><td>Restorative Implants up to 15% of practice (based on number of procedures)</td></tr> <tr><td></td><td>Endodontia – up to 25% of practice (based on number of procedures)</td></tr> <tr><td></td><td>Prosthodontia - up to 25% of practice (based on number of procedures)</td></tr> <tr><td></td><td>Periodontia - up to 25% of practice (based on number of procedures)</td></tr> <tr><td></td><td>Oral surgery – up to 25% of practice (based on number of procedures); simple extractions only, no full bony or partial bony impactions</td></tr> </table> <p>This classification applies to all DDS's or DMD's who are Board Eligible or Certified Specialists in the above areas or are General Practitioners and who use local, nitrous oxide or oral conscious sedation. This classification also applies to all dentists who provide services to patients who have been administered deep sedation or general anesthesia in their office, or in a hospital, or surgi-center by an MD/nurse anesthetist, dentist anesthetist or oral surgeon not in their employ.</p>		Endodontist		Orthodontist (simple extractions up to 25% of procedures)		Public Health Dentist		Periodontist (surgical placement of implants up to 25% of procedures)		Prosthodontist (surgical placement of implants up to 25% of procedures)		Pediatric Dentist		Oral Pathologist		Diagnostic		Preventive		Restorative		Non-surgical TMJ treatments – mouth guards and splints		Cosmetic whitening, veneers		Restorative Implants up to 15% of practice (based on number of procedures)		Endodontia – up to 25% of practice (based on number of procedures)		Prosthodontia - up to 25% of practice (based on number of procedures)		Periodontia - up to 25% of practice (based on number of procedures)		Oral surgery – up to 25% of practice (based on number of procedures); simple extractions only, no full bony or partial bony impactions
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<b>Class 2</b>	<p><b>DENTAL PROCEDURES LEVEL II &amp; SPECIALIZED AREAS OF PRACTICE/PROCEDURES – 80211(B)</b></p> <p><b>Applies to all General Dentists:</b></p> <p>With 25% or greater percentage of practice (in any one category) in the specialty areas of Prosthodontics and/or Endodontics, surgical Periodontal procedures, Orthodontics or oral surgery (<i>simple extractions only, no extractions or full or partial bony impacted teeth</i>).</p>
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<b>Class 3</b>	<p><b>DENTAL PROCEDURES LEVEL III &amp; SPECIALIZED AREAS OF PRACTICE/PROCEDURES – 80211(C)</b></p> <p><b>Applies to all Specialists (except Oral Surgeons) and General Dentists:</b></p> <p>Extractions of full or partial bony impacted teeth</p> <p><b>Applies to all General Dentists:</b></p> <p>Implant restorations that exceed 15% of the total practice</p> <p>This classification applies to all General Dentists DDS's or DMD's whose practice specializes in providing implants. For classification purposes, all insureds that treat 15% or more of their patients for implants will be rated under this classification.</p>
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## DENTAL SPECIALTY CODES & CLASSIFICATIONS

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<b>Class 4</b>	<b>ANESTHESIA CLASS – 80211(D)</b>	
	Anesthesia	I.V. Conscious Sedation I.M. Conscious Sedation Sub-cutaneous conscious sedation
	This classification contemplated the insured dentist administering the sedation and performing the dental procedure.	

<b>Class 5</b>	<b>ORAL MAXILLOFACIAL SURGEONS AND DENTIST ANESTHESIOLOGISTS – 80210</b>	
	Anesthesia	In-Office includes General Anesthesia
	This classification applies to all Oral Surgeons and Dental Anesthesiologists. This classification would also apply to any DDS or DMD who administer and treat patients under I.V. or I.M. conscious sedation or deep sedation or general anesthesia in their office. Proof of their education and training would need to be secured prior to proceeding.	

## **PARADENTAL EMPLOYEE COVERAGE**

Coverage on a shared limits basis is automatically provided for professional employees of the Policyholder or an insured under the policy with no additional charge (e.g., dental assistants, dental hygienists and lab technicians).

While a dental insured's insured paradental employees are automatically covered under the policy, a premium charge for Certified Registered Nurse Anesthetists (CRNAs) will be made as indicated in Section 6, I – Employed Certified Registered Nurse Anesthetist.

**SECTION 8**

**STATE RATES AND EXCEPTIONS - DENTISTS**

## I. RATES

### A. Dental Rating Classes – District of Columbia

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

<u>Rating Classes</u>	<u>Industry Class Codes</u>
1	80211(A)
2	80211(B)
3	80211(C)
4	80211(D)
5	80210

## B. Dentists Professional Liability Rates

### 1. Claims-Made Rates by Year

Class Code	\$1,000,000 / \$3,000,000				
	1	2	3	4	5+
1	727	1,453	2,059	2,252	2,422
2	908	1,816	2,573	2,815	3,027
3	1,090	2,179	3,087	3,378	3,632
4	1,453	2,906	4,117	4,504	4,843
5	5,812	11,624	16,467	18,017	19,373

### 2. Reporting Endorsement Rates by Year

Class Code	\$1,000,000 / \$3,000,000				
	1	2	3	4	5+
1	2,059	3,391	4,117	4,650	5,014
2	2,573	4,238	5,146	5,812	6,266
3	3,087	5,085	6,174	6,973	7,518
4	4,117	6,780	8,233	9,299	10,025
5	16,467	27,122	32,934	37,196	40,102

### 3. Excess Limits Premium Factors

Excess limits premium shall be derived by applying the appropriate factor below to the appropriate primary. Excess limits are only offered above underlying limits of \$1 Million.

#### 1. Claims-Made Coverage

EXCESS LIMITS	\$1M/\$3M Primary
\$1M/\$1M	0.0480
\$1M/\$3M	0.0600
\$2M/\$2M	0.0960
\$3M/\$3M	0.1450
\$4M/\$4M	0.1935
\$5M/\$5M	0.2225

These factors are based upon negotiated reinsurance agreements. Deviation from these factors up to 25% based upon negotiated agreements with reinsurers and/or underwriting judgment may apply.

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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> 9-1-07 Dental Cover Letter.PDF		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> Consulting Authorization (P&C)		
<b>Bypass Reason:</b> N/A		
<b>Comments:</b>		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Satisfied - Item:</b> Actuarial Certification (P&C)		
<b>Comments:</b>		
<b>Attachment:</b> Rts_DC_Sep07_Dent.pdf		

	<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>		
<b>Attachment:</b> DC & Countrywide Exp for last 5 years.PDF		

	<b>Item Status:</b>	<b>Status Date:</b>
<b>Bypassed - Item:</b> District of Columbia and		

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Countrywide Loss Ratio Analysis  
(P&C)

**Bypass Reason:** NCRIC has not insured any dentists, in any state, for the past 3 years and as such the loss ratio analysis is not applicable.

**Comments:**

**Item Status:**

**Status  
Date:**

**Bypassed - Item:** Schedule of Rates or Methodology  
(P&C)

**Bypass Reason:** N/A

**Comments:**

July 9, 2007

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-DP0907

Dear Mr. Simcock:

Please find enclosed for your review and approval the rate filing for dentists and oral surgeons only. I request the effective date of September 1, 2007 for this filing submission.

The attached Filing Memorandum and its exhibits summarize the rate development. Since NCRIC does not currently insure any dentists in D.C., there is no rate impact. Further details on the rate change are contained in the attached Explanatory Memorandum and its exhibits, which includes changes to the class plan and territory plan. Please note that we have adopted The American Insurance Company's class plan.

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](mailto:lgoodwin@proassurance.com).

Sincerely,



LaQuita B. Goodwin  
Compliance Specialist

Enclosures

**NCRIC, Inc.**

Dentists Professional Liability  
Rates Effective September 1, 2007  
Explanatory Memorandum  
District of Columbia

This memorandum and the attached exhibits summarize a rate change for dentists professional liability for NCRIC, Inc. (NCRIC), in the District of Columbia. Rates were selected equal to those for The American Insurance Company (AI), a subsidiary of Fireman's Fund, for the District of Columbia, effective January 1, 2003.

Per discussions with industry personal, we discovered that it is AI's intention to file a class plan change for all of its dental programs in 2007. AI has already filed the class plan change in the state of Florida. The filing was approved by the Florida Office of Insurance and has an effective date of July 15, 2007. In that filing, they base the class plan change on countrywide experience, and show the countrywide class plan off-balance factor implied by the change in the class plan.

At this time, we do not have access to AI's proposed 2007 filing for District of Columbia. As such, it was decided to calculate NCRIC's proposed dental rates for District of Columbia based on AI's approved January 1, 2003 dental rates in the District of Columbia, adjusted to their proposed 2007 dental class plan. As per the AI filing in Florida, the class plan off-balance factor is calculated based on countrywide information for AI, as contained in their 2007 Florida dental filing.

The rates would be effective for the period of 09/01/2007 through 08/31/2008. The overall rate impact of this rate filing is a 0.0% rate increase, since NCRIC does not currently insure any dentists in the District of Columbia.

Exhibit 1 - Proposed Mature Claims-Made Dentist Rates - \$1,000,000/\$3,000,000 Liability Limits  
Calculates proposed mature claims-made rates.

Exhibit 2 - Dentist Rates - \$1,000,000/\$3,000,000 Liability Limits  
Rates are shown by class, territory, and claims-made year for claims-made coverage and reporting endorsements.

Exhibit 3 - Excess Limits Premium Factors  
Proposed excess limits premium factors are shown by excess limit. Factors are derived based upon negotiated reinsurance agreements.

**NCRIC, Inc.**

Dentists Professional Liability  
Proposed Mature Claims-Made Dentist Rates - \$1,000,000/\$3,000,000 Liability Limits  
District of Columbia

Amer. Ins. 01/01/2003 D.C. Class	Amer. Ins. 01/01/2003 D.C. Relativity	Amer. Ins. 01/01/2003 D.C. Mature CM Rate	Amer. Ins. Countrywide Class Plan Off-Balance Factor	Amer. Ins. 07/15/2007 Florida Class	Amer. Ins. 07/15/2007 Florida Relativity	NCRIC 08/01/2007 D.C. Mature CM Rate
(1)	(2)	(3)	(4)	(5)	(6)	(7)
I	1.000	2,829		I	1.000	2,422
II	2.000	5,658		II	1.250	3,027
III	6.000	16,974		III	1.500	3,632
IV	7.000	19,803		IV	2.000	4,843
				V	8.000	19,373
			14.4%			

- Notes: (1),(3) From The American Insurance Company Dental Professional Liability rate filing for the District of Columbia, effective January 1, 2003.  
(2),(4)-(6) From The American Insurance Company Dental Professional Liability rate filing for the state of Florida, effective July 15, 2007.  
(7) Calculated as the Class I rate from Column (3) times 1.00 minus the Off-Balance factor from Column (4) times the appropriate proposed class factor from Column (6).

**NCRIC, Inc.**

Dentists Professional Liability  
 Dentist Rate Tables - \$1,000,000/\$3,000,000 Liability Limits  
 District of Columbia

Class	Description	Claims-Made Rates by Year					Reporting Endorsement Rates by Year				
		1	2	3	4	5	1	2	3	4	5
1	General dentists - minimally invasive	727	1,453	2,059	2,252	2,422	2,059	3,391	4,117	4,650	5,014
2	General dentists, specialists - simple extractions*	908	1,816	2,573	2,815	3,027	2,573	4,238	5,146	5,812	6,266
3	General dentists, specialists - implants, extractions*	1,090	2,179	3,087	3,378	3,632	3,087	5,085	6,174	6,973	7,518
4	General dentists, specialists - IV or IM sedation in office	1,453	2,906	4,117	4,504	4,843	4,117	6,780	8,233	9,299	10,025
5	Oral surgeons; anesthesia in office	5,812	11,624	16,467	18,017	19,373	16,467	27,122	32,934	37,196	40,102

\*Specialist: prosthodontics, endodontics, periodontics, orthodontics, oral surgery

Notes:

	1	2	3	4	5	
C-M Factor:	0.300	0.600	0.850	0.930	1.000	(Equal to companywide standard.)
Reporting Endorsement Factor:	0.850	1.400	1.700	1.920	2.070	(Equal to companywide standard.)

**NCRIC, Inc.**

Dentists Professional Liability  
Excess Limits Premium Factors  
District of Columbia

Excess limits premium shall be derived by applying the appropriate factor below to the appropriate primary rate.

Excess limits are only offered above underlying limits of \$1Million.

Proposed factors are based upon negotiated reinsurance agreements. Deviation from these factors up to 25% based upon negotiated agreements with reinsurers and/or underwriting judgment may apply. Management approval required.

<u>Current Factors for Limits Above (a)</u>		<u>Proposed Factors for Limits Above</u>	
Primary Limits: \$1 Million/\$3 Million		Primary Limits: \$1 Million/\$3 Million	
Excess Limits	Classes 1-5	Excess Limits	Classes 1-5
\$1M/\$1M	0.2667	\$1M/\$1M	0.0480
\$1M/\$3M	N/A	\$1M/\$3M	0.0600
\$2M/\$2M	0.4533	\$2M/\$2M	0.0960
\$3M/\$3M	N/A	\$3M/\$3M	0.1450
\$4M/\$4M	N/A	\$4M/\$4M	0.1935
\$5M/\$5M	N/A	\$5M/\$5M	0.2225
\$6M/\$6M	N/A	\$6M/\$6M	N/A
\$7M/\$7M	N/A	\$7M/\$7M	N/A
\$8M/\$8M	N/A	\$8M/\$8M	N/A
\$9M/\$9M	N/A	\$9M/\$9M	N/A
\$10M/\$10M	N/A	\$10M/\$10M	N/A

Notes: (a) Current factors are approximate and are based on currently filed and approved excess rates.

## DC and Countrywide Experience for Last Five Years

### DC

	WP	Policies	Rate Change
2002	24,316	7	0%
2003	21,554	4	0%
2004	0	0	0%
2005	0	0	0%
2006	0	0	0%

### Countrywide

	WP	Policies	Rate Change
2002	25,162	8	0%
2003	21,554	4	0%
2004	0	0	0%
2005	0	0	0%
2006	0	0	0%