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Bulletin 16-14

DATE: May 25, 2016
TO: Select Medical Professional Liability Insurers
RE: Medical Professional Liability Rate Guide

NOTE: If your company did not receive this bulletin directly from Linas Glemza of the MIA, **NO ACTION IS REQUIRED ON YOUR PART.** This bulletin does NOT apply to surplus lines carriers or reinsurers, nor does it apply to carriers that do not write medical professional liability coverage. If you received this bulletin as a result of the MIA's email notification system (blast email), do not reply to it.

If you filed a new program in 2015, you should have also received this bulletin. Having no written premium in a company's annual statement does not automatically exempt the company from a submission.

Pursuant to §§2-303.2 and 19-112 of the Insurance Article, Annotated Code of Maryland, the Maryland Insurance Administration ("MIA") hereby requests that select medical professional liability insurers that offer medical professional liability insurance policies in Maryland provide information related to medical professional liability insurance manual rates for the following policyholders:

- Healthcare professionals (physicians and surgeons);
- Hospitals, medical day care centers, hospice care programs, assisted living programs, and freestanding ambulatory care facilities;
- Dental healthcare professionals;
- Nursing and certain allied health professionals; and

- Certain healthcare technician and assistant classifications.

This information is necessary for the MIA to publish a medical professional liability rate comparison guide in accordance with §2-303.2 of the Insurance Article, Annotated Code of Maryland. The comparison guide will be posted on the MIA website and distributed in electronic and printed format.

The rates reported should be the base rates charged by class and by territory for policy limits of \$1,000,000/\$3,000,000 based upon mature claims-made rates, with a clean claims history. Please provide the premiums that are effective on or after October 1, 2016, for new business.

The requested data should be provided in the attached format. Please submit your information via email to linas.glemza@maryland.gov, or via regular mail on a compact disc (CD) to:


Linas Glemza, Actuary
Maryland Insurance Administration
200 St. Paul Place, Suite 2700
Baltimore, Maryland 21202

In addition, please refer to the attached Summary of Revisions page for a listing of revisions to this request from prior years.

No paper documents will be accepted.

Please provide the requested information to the MIA no later than Monday August 29th, 2016. For questions, please contact Mr. Linas Glemza at (410) 468-2044.

Alfred W. Redmer, Jr.
Insurance Commissioner

By  Signature on original
Lynn Dickerson
Associate Commissioner
Property & Casualty

Attachments:

- Excel File Format
- Data and File Requirements

Maryland Medical Malpractice Rate Guide Specifications
October 2016 edition

SUMMARY OF REVISIONS TO SPECIFICATIONS

Revisions for October 2016 edition

There are no revisions for this year.

Revisions for October 2015 edition

Certain classes have been added. Please refer to the new classes tab for more details. These classes have already been incorporated into the various tabs. For now, they are a separate part of each tab – they will eventually be merged.

Revisions for October 2014 edition

Certain surgeon classes have been clarified to state Major Surgery.

A new tab has been created – called new classes. The purpose of this tab is to inform carriers of an impending expansion on the number of classifications for the physicians and surgeons tabs. No rates are required to be submitted for the 2014 edition. At the current time, this new list may be expanded by a few additional classes.

Revisions for October 2013 edition

- 1) The word “data” has been replaced with “information”.
- 2) The word “premium” has been replaced with either “rate” or “manual rate”.
- 3) New specification language below is **bolded and underlined**.
- 4) Please note change to the contact tab about requesting an additional email address.

Excel File Format

All data must start in cell A3 of the spreadsheet. PLEASE use headers. Below lists the columns in which the information must be placed. The placement of information must conform to this format or the submission will be returned. The information must be placed in the following columns:

<u>Column</u>	<u>Description</u>
(A)	NAIC Group Code
(B)	NAIC Company Code
(C)	Effective Date of rates (mm/dd/yyyy) for New Business
(D)	NAIC Company Name (NOT NAIC GROUP NAME)
(E)	MIA Special Sort code <u>pre-filled</u>
(F)	MIA determined class code <u>pre-filled</u>
(G)	ISO Class code <u>pre-filled</u>
(H)	Company Class Code number (optional)
(I)	Description/Name of class <u>pre-filled</u>
(J)	Territory 1 Manual Rate
(K)	Territory 2 Manual Rate
(L)	Territory 3 Manual Rate

NOTES for Columns (J), (K) and (L)

1 = Baltimore City and Baltimore County

2 = Anne Arundel, Montgomery, Prince Georges and Howard counties

3 = Rest of State

Manual Rate (\$1M/\$3M, mature claims made with no claims, past or pending)

Exclude Extended Reporting endorsement coverage rate

No Claim – any situation where no surcharge would apply.

If company does not have rates for \$1M/\$3M, provide a rate that has coverage for \$1M per claim and the closest aggregate limit.

(M)	Leave blank
(N)	“Yes” if accepting NEW business, “No” if not.
(O)	“Yes” if accepting RENEWAL business, “No” if not.
(P)	Risk Purchasing Group (RPG)

NOTES for Column (P)

“Yes” if class is through an RPG only

“No” if class is not through an RPG

Both – if class is through either way.

NOTE: Please see special note in the excel file regarding rates for tech classes – employed.

DATA and FILE Requirements

Requirements:

- 1) Columns (A), (B), (J), (K) and (L) ENTRIES MUST BE IN NUMERIC FORMAT.
- 2) Fill Column (J), (K) and (L) with “n/a” if rates are not available for the class. **Please see spreadsheet for more details.**
- 3) For the rates, round off to whole numbers, unless the rating base requires otherwise.
- 4) Spreadsheet detail requirements – please use the spreadsheet provided by the MIA. Do not add any formatting features. **Do not use prior versions for your submission.**
- 5) We allow companies to submit disclaimers to their submissions. Keep it brief. Place disclaimers on a separate spreadsheet page. Do not place any symbols next to the rates to explain a disclaimer.
- 6) On the contact_info spreadsheet page, please follow the instructions as provided.

Submission Verification Checklist. Do not submit this checklist at all.

Cell Completion

- ___ a) All cells for Columns A to D are filled for all listed classes, even if your company has no rates for any particular classes. Do not leave any blank.
- ___ b) Rate cells – Do not use dollar signs and commas. Round to the nearest whole number, except for certain facilities classes where the need to retain dollars and cents is needed.
- ___ c) When a rate cell is not applicable, use “n/a,” not “N/A”.
- ___ d) Verify that there are NO formulas. Use CTRL - ~ to verify.
- ___ e) Do not delete any rows that show a class description, or otherwise listed.

Territorial verification

- ___ a) Make sure the rates correspond to the correct territories. Territories are defined in the Excel File Format documentation. **See above for territorial definitions.**

Other

- ___ a) Make sure file name is under 20 characters.
- ___ b) Make sure the 800/888 number is a general/customer service number.
- ___ c) Make sure website is in form of www.(name).com (or .net). Do not include http://

MIA Special Sort Code	MIA Code	ISO Code	Company Code	NEW CLASSES SPECIALTY	AS LISTED IN PRIOR EDITIONS SPECIALTY	MIA Special Sort Code	MIA Code	ISO Code	Company Code	NOTES
1022.1	80139	80139		Hyperbaric Medicine		1101.1	80166	80166		NEW to rate guide
1038.1	80471	80471		Neonatology		1102.1	80141	80141		NEW to rate guide
1038.2	80182	80182		Pain Management - No Surgery		1106.1	80115	80115		NEW to rate guide
1038.3	80182	80182		Pain Management - (Basic procedures)		1108.1	80282	80282		NEW to rate guide
1040.1	80153	80153		Pain Management - (Intermediate procedures)		1110.1	80271	80271		NEW to rate guide
1055	80121	80121		Urology - No Surgery		1111	80117	80117		NEW to rate guide
1101.1	80166	80166		Abdominal - Minor Surgery	Abdominal - Major Surgery	1128	80170	80170		This class is being split into Major and Minor
1102.1	80141	80141		Cardiac - Minor Surgery	Cardiac - Major Surgery	1129	80278	80278		This class is being split into Major and Minor
1106.1	80115	80115		Colon & Rectal - Minor Surgery	Colon & Rectal - Major Surgery	1145	80154	80154		This class is being split into Major and Minor
1108.1	80282	80282		Dermatology - Major Surgery	Dermatology - Minor Surgery	1152	80293	80293		This class is being split into Major and Minor
1110.1	80271	80271		Diabetes - Major Surgery	Diabetes - Minor Surgery	1154	80308	80308		This class is being split into Major and Minor
1115.1	80117	80117		Family or General Practice - Minor Surgery/No OB	Family or General Practice - Major Surgery/No OB	1157	80300	80300		This class is being split into Major and Minor
1128.1	80170	80170		Head & Neck - Minor Surgery	Head & Neck Major Surgery	1162	80144	80144		This class is being split into Major and Minor
1129.1	80278	80278		Hematology - Major Surgery	Hematology - Minor Surgery	1164	80145	80145		This class is being split into Major and Minor
1145.1	80154	80154		Orthopedic - Minor Surgery	Orthopedic - Major Surgery	1165	80146	80146		This class is being split into Major and Minor
1152.1	80293	80293		Pediatrics - Major Surgery	Pediatrics - Minor Surgery					
1154.1	80308	80308		Pulmonary Diseases - Major Surgery	Pulmonary Diseases - Minor Surgery					
1157.1	80300	80294		Rheumatology - Major Surgery	Rheumatology - Minor Surgery					
1162.1	80144	80144		Thoracic - Minor Surgery	Thoracic - Major Surgery					
1164.1	80145	80145		Urology - Minor Surgery	Urology - Major Surgery					
1165.1	80146	80146		Vascular - Minor Surgery	Vascular - Major Surgery					
2631	80994	72303		Podiatrist - Minor Surgery	Podiatrist - Major Surgery	2631	80994	72303		
2641	80950	80950		Podiatric Corporations - Minor surgery	Podiatric Corporations - major surgery	2634	80950	80950		

NOTE: These classes are effective October 2015 (or after). Do not supply rates for these classes, as they are NOT listed in their respective tabs. Also, there may be additional classes added next year. Comments are welcome!