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**Bulletin 15-14**

**DATE:** May 7, 2015  
**TO:** Medical Professional Liability Insurers  
**RE:** Medical Professional Liability Rate Guide

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

- 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.
- Certain healthcare technicians and assistants classifications.

NOTE: If your company did not receive this bulletin directly from the MIA, NO FURTHER ACTION IS REQUIRED ON YOUR PART. If you filed a new program in 2014, you should have also received this bulletin. Having zero annual statement written premium does not automatically exempt a company from a submission.

These rates 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, 2015, for new business.

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. The comparison guide will be posted on the MIA website and distributed in electronic and printed format.

The requested data should be provided in the required format (see attached). Please submit your information via email, or via regular mail on a CD. No paper documents will be accepted. Information should be submitted to: [linas.glemza@maryland.gov](mailto:linas.glemza@maryland.gov).

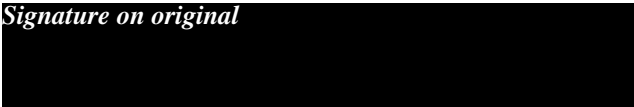
For questions, please contact Mr. Linas Glemza at (410) 468-2044.

In addition, please refer to the Summary of Revision page for a listing of revisions to this request.

Please provide this information no later than Monday August 31st, 2015.

**Alfred W. Redmer, Jr.**  
**Insurance Commissioner**

*Signature on original*



**By:**

Jason Decker  
Acting Associate Commissioner  
Property & Casualty

Attachments:

- Excel File Format
- Data and File Requirements

Maryland Medical Malpractice Rate Guide Specifications  
October 2015 edition

SUMMARY OF REVISIONS TO SPECIFICATIONS

**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 surgeons 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.

**Revisions for October 2012 edition**

There are no revisions for the 2012 guide.

## 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 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://

### Changes to MPL rate guide spreadsheet (2015 Edition)

- CLASS UPDATE** See new classes tab and various tab for new classes.  
Independent Living Facilities has been split into For profit and Not for profit (see codes 6007 and 6007.1)  
Tech, dentist and psychiatry tabs have NO changes.
- MIA Special Sort Code has been revised for all the Podiatry classes - Please make note of this.  
The third digit differentiates between podiatrists and corporations

### Changes to MPL rate guide spreadsheet (2014 Edition)

- EMAIL** Please note email address. The correct one is [linas.glemza@maryland.gov](mailto:linas.glemza@maryland.gov)
- CLASS UPDATE** Surgeons classes - all classes where there have been no differentiation between minor and major surgery have been updated to state major surgery. In addition, some class description wording has been updated.  
The prior name is also listed in the tab.
- NEW CLASSES** A new tab has been created, called new classes. These are not required this year.  
Information is not required this year, but will be required in either 2015 or 2016.  
Allied Health - Podiatry classes will be updated for this.

### Changes to MPL rate guide spreadsheet (2013 Edition)

The word "premium" has been replaced with "rate" or "manual rate".  
Please see the specs\_2013 document for additional updates.

- EMAIL ISSUE:** Many companies use a generic data call/stat reporting email account. Please supply this.  
In addition, please supply a specific person's email address. This is needed if issues arise.  
Please go to the `contact-info` tab for more information.
- NEW EMAIL ADDRESS** Please note our new email address [linas.glemza@maryland.gov](mailto:linas.glemza@maryland.gov)
- TECH CLASSES NOTE:** This applies to employed techs. If your company offers separate limits at no additional charge, please use "rtc" not "n/a". However, if your company also offers separate limits for a charge (but not as a stand alone policy), please provide these rates.

### Changes to MPL rate guide spreadsheet (2012 Edition)

There are no revisions to this edition of the MPL rate guide.

### Changes to MPL rate guide spreadsheet (2011 Edition)

1) The yellow shaded area below (under Rules for Completing the Spreadsheet) - the column letters have been corrected.

2) The following classes have been added under the facilities tab

6209	Rehabilitation - General (Visits)
6210	Trauma Rehabilitation - Skilled Medical (Visits)
6211	Trauma Rehabilitation - Therapy (Visits)
6212	Trauma Rehabilitation - Transitional Living (Visits)

### RULES FOR COMPLETING THE SPREADSHEETS (reporting requirements) (Instituted in 2010)

1) If your company has no rates for all classes listed in a particular tab, leave blank and do nothing.

2) If your company has at least one rate in a particular tab (or a subgroup within a tab), the following rules apply:

a) Columns A to D, J to L AND N to P MUST BE COMPLETED  
for those classes where you supply rates.

b) For those classes where no rates are supplied (within the tab or subgroup), the following apply:

Column A            Group code is required  
Column D            Group or Company name is required  
Columns J, L and K    Use n/a for all three columns  
All other columns can be left blank

c) NOTE - only alliedhealth and facilities have sub-groups. Refer to Special Instructions in these tabs, located at the bottom of each spreadsheet.

d) Hint - it may be helpful to treat/view sub-groups has tabs within a tab.



### **Changes to MPL rate guide spreadsheet (Instituted in the 2010 Edition)**

- 1) Rates by territory - this is overhauled. Each territory has its own column for rates.  
Instead of having 3 rows per specialty (one for each territory), there is only one row for each specialty.
- 2) The following columns have been deleted:
  - a) Old MIA sort code
- 3) The new\_renew tab has been deleted. All new\_renew information will now be contained within each respective tab.
- 4) New tab - tech - is added. This contains new classes for the rate guide. See notes/rules below.
- 5) Facilities tab - Cognitive Care classes have been re-instituted.  
This class was inadvertently deleted for 2009 guide.  
Refer to MIA Special Sort codes 6020 and 6021
- 6) The alliedhealth and facilities tabs have been "sub-grouped" for completion of data purposes.

### **RULES FOR THE NEW TECH CLASSES (this was instituted in 2010)**

- a) If your company has premiums for any of these classes, provide the premiums like you would for other classes within this spreadsheet. This includes any classes written through a Risk Purchasing Group only.  
If for any class or classes, your company has multiple rates in your manual (for whatever reason...), please contact the MIA first.
- b) If your company automatically provides coverages for any classes under a physician's policy or a corporation policy, enter "rtc".
- c) If your company does not cover any particular set of classes, enter "n/a" for each these classes.

As this is new section to the rate guide, I assume there may be some questions or confusion. Please don't worry about this, just contact us with any concerns.

NAIC Grp Code	NAIC Comp Code	Effective Date	Company Name	MIA Special Sort Code	MIA Code	ISO Code	Company Code	SPECIALTY	Terr 1 Rate	Terr 2 Rate	Terr 3 Rate	leave blank	Accepts NEW	Business RENEWAL	Risk Purchasing Group
				1001	80178	80178		Administrative Medicine							
				1002	80230	80133		Aerospace Medicine							
				1003	80254	80254		Allergy/Immunology							
				1004	80151	80151		Anesthesiology							
				1005	80183	80183		Anesthesiology - All Other							
				1006	80101	80101		Broncho-Esophagology							
				1007	80255	80255		Cardiovascular Disease - No Surgery							
				1008	80256	80256		Dermatology - No Surgery							
				1009	80237	80237		Diabetes - No Surgery							
				1010	80238	80238		Endocrinology - No Surgery							
				1011	80423	80423		Fam/Gen Prac (No Ob) - Minor Surg							
				1012	80420	80420		Fam/Gen Prac(No Ob) - No Surgery							
				1013	80421	80421		Fam/Gen Practice (Inc Ob)(No Major Surg)							
				1014	80240	80240		Forensic/Legal Medicine (Except Psychiatry)							
				1015	80241	80241		Gastroenterology - No Surgery							
				1016	80231	80135		General Preventive Medicine - No Surgery							
				1017	80303	80303		Geneticist							
				1018	80243	80243		Geriatrics - No Surgery							
				1019	80244	80244		Gynecology - No Surgery							
				1020	80245	80245		Hematology - No Surgery							
				1021	80222	80222		Hospitalist/House Staff							
				1022	80232	80232		Hypnosis							
				1023	80473	80473		IM-Oncology (No Surgery)							
				1024	80269	80269		IM-Pulmonary (No Surgery)							
				1025	80246	80246		Infectious Diseases - No Surgery							
				1026	80283	80283		Intensive Care Medicine							
				1027	80257	80257		Internal Medicine - No Surgery							
				1028	80258	80258		Laryngology - No Surgery							
				1029	80259	80259		Neoplastic Diseases - No Surgery							
				1030	80260	80260		Nephrology - No Surgery							
				1031	80299	80299		Neurology - incl child - No surgery - Pain Mgmt							
				1032	80261	80261		Neurology (Including Child) - No Surgery							
				1033	80262	80262		Nuclear Medicine							
				1034	80248	80248		Nutrition							
				1035	80233	80233		Occupational Medicine							
				1036	80263	80263		Ophthalmology - No Surgery							
				1037	80264	80264		Otology - No surgery							
				1038	80265	80265		Otorhinolaryngology - No Surgery							
				1039	80266	80266		Pathology - No surgery							
				1040	80267	80267		Pediatrics - No Surgery							
				1041	80234	80234		Pharmacology - Clinical							
				1042	80437	80437		Phys/Phys med/Rehabilitation(Inc Acupuncture)							
				1043	80209	80209		Physical Medicine & Rehab (Major Proc)							
				1044	80208	80208		Physical Medicine & Rehab (Minor Proc)							
				1045	80208	80208		Physical Medicine & Rehab (Non-Invasive)							
				1046	80235	80235		Physician Medicine and Rehabilitation							
				1047	80268	80268		Physicians - N.O.C. - No Surgery							
				1048	80236	80236		Public Health							
				1049	80269	80269		Pulmonary Diseases - No Surgery							
				1050	80425	80425		Radiology - Therapy							
				1051	80253	80253		Radiology (Diagnostic) - No Surgery							
				1052	80252	80252		Rheumatology - No Surgery							
				1053	80247	80247		Rhinology - No Surgery							
				1054	80304	80304		Urgent Care Med (No Hospital ER)							

**NEW CLASSES (October 2015)**

1022.1	80139	80139		Hyperbaric Medicine
1028.1	80471	80471		Neonatology
1038.1	80182	80182		Pain Management - No Surgery
1038.2	80182	80182		Pain Management - (Basic procedures)
1038.3	80182	80182		Pain Management - (Intermediate procedures)
1040.1	80153	80153		Perinatology
1055	80121	80121		Urology - No Surgery

physicians

NAIC Grp Code	NAIC Com Code	Effective Date	Company Name	MIA Special Sort Code	MIA Code	ISO Code	Company Code	SPECIALTY	Terr 1 Rate	Terr 2 Rate	Terr 3 Rate	leave blank	Accepts NEW	Business RENEWAL	Risk Purchasing Group
				1101	80166	80166		Abdominal - Major Surgery							
				1102	80141	80141		Cardiac - Major Surgery							
				1103	80422	80422		Cardiology (Left Heart Cath Only)							
				1104	80150	80150		Cardiovascular Disease - Major Surgery							
				1105	80281	80281		Cardiovascular Disease - Minor Surgery							
				1106	80115	80115		Colon & Rectal - Major Surgery							
				1107	80443	80443		Colon&Rectal Surgery (Minor/Ltd)							
				1108	80282	80282		Dermatology - Minor Surgery							
				1109	80297	80297		Dermatology W/ Liposuction							
				1110	80271	80271		Diabetes - Minor Surgery							
				1111	80157	80157		Emergency Medicine - Inc. Major Surgery							
				1112	80102	80102		Emergency Medicine (No Major Surgery)							
				1113	80103	80103		Endocrinology - Major Surgery							
				1114	80272	80272		Endocrinology - Minor Surgery							
				1115	80117	80117		Family or General Practice - Major Surgery/No OB							
				1116	80117	80117		FGP (With Obstetrics)							
				1117	80273	80273		FP - Incl. deliveries							
				1118	80274	80274		Gastroenterology - Minor Surgery							
				1119	80104	80104		Gastroenterology - Major Surgery							
				1120	80143	80143		General Surgery - N.O.C							
				1121	80143	80143		General Surgery - Minor Surgery							
				1122	80276	80276		Geriatrics - Minor Surgery							
				1123	80105	80105		Geriatrics - Major Surgery							
				1124	80167	80167		Gynecology - Major Surgery							
				1125	80167	80167		Gynecology (w/ In-vitro Fertilization)							
				1126	80277	80277		Gynecology - Minor Surgery							
				1127	80169	80169		Hand &/or Foot - Major Surgery							
				1128	80170	80170		Head & Neck - Major Surgery							
				1129	80278	80278		Hematology - Minor Surgery							
				1130	80279	80279		Infectious Diseases - Minor Surgery							
				1131	80284	80284		Internal Medicine - Minor Surgery							
				1132	80285	80285		Laryngology - Minor Surgery							
				1133	80106	80106		Laryngology - Major Surgery							
				1134	80107	80107		Neoplastic Diseases - Surgery							
				1135	80286	80286		Neoplastic Diseases - Minor Surgery							
				1136	80108	80108		Nephrology - Major Surgery							
				1137	80287	80287		Nephrology - Minor Surgery							
				1138	80152	80152		Neurology ( including child) - Surgery							
				1139	80288	80288		Neurology (Including Child) - Minor Surgery							
				1140	80168	80168		Obstetrics - Major Surgery							
				1141	80153	80153		Obstetrics/gynecology - Surgery							
				1142	80114	80114		Ophthalmology - Major Surgery							
				1143	80289	80289		Ophthalmology - Minor Surgery							
				1144	80154	80154		Orthopedic (Incl. Back)							
				1145	80154	80154		Orthopedic - Major Surgery							
				1146	80290	80290		Otology - Minor Surgery							
				1147	80158	80158		Otology - Major Surgery							
				1148	80291	80291		Otorhinolaryngology - Minor Surgery							
				1149	80155	80155		Otorhinolaryngology - Major Surgery - w/Plastic							
				1150	80159	80159		Otorhinolayngology - Major Surgery - No Plastic							
				1151	80292	80292		Pathology - Minor surgery							
				1152	80293	80293		Pediatrics - Minor Surgery							
				1153	80294	80294		Physicians – This is a N.O.C. classification							

NAIC Grp Code	NAIC Com Code	Effective Date	Company Name	MIA Special Sort Code	MIA Code	ISO Code	Company Code	SPECIALTY	Terr 1 Rate	Terr 2 Rate	Terr 3 Rate	leave blank	Accepts Business NEW	Risk Purchasing RENEWAL	Group
				1154	80308	80301		Pulmonary Diseases - Minor Surgery							
				1155	80449	80253		Radiology - Incl. Dye - minor surgery							
				1156	80280	80280		Radiology (Diagnostic) - Minor Surgery							
				1157	80300	80294		Rheumatology - Minor Surgery							
				1158	80270	80270		Rhinology - Minor surgery							
				1159	80160	80160		Rhinology - Major Surgery							
				1160	80156	80156		Surgeon - Plastic (N.O.C.) - Major							
				1161	80116	80116		Surgical Specialty (Office , Minor )							
				1162	80144	80144		Thoracic - Major Surgery							
				1163	80171	80171		Traumatic - Surgery (Not E.R.)							
				1164	80145	80145		Urology - Major Surgery							
				1165	80146	80146		Vascular - Major Surgery							

**NEW CLASSES (October 2015)**

1101.1	80166	80166		Abdominal - Minor Surgery											
1102.1	80141	80141		Cardiac - Minor Surgery											
1106.1	80115	80115		Colon & Rectal - Minor Surgery											
1108.1	80282	80282		Dermatology - Major Surgery											
1110.1	80271	80271		Diabetes - Major Surgery											
1115.1	80117	80117		Family or General Practice - Minor Surgery/No OB											
1128.1	80170	80170		Head & Neck - Minor Surgery											
1129.1	80278	80278		Hematology - Major Surgery											
1145.1	80154	80154		Orthopedic - Minor Surgery											
1152.1	80293	80293		Pediatrics - Major Surgery											
1154.1	80308	80301		Pulmonary Diseases - Major Surgery											
1157.1	80300	80294		Rheumatology - Major Surgery											
1162.1	80144	80144		Thoracic - Minor Surgery											
1164.1	80145	80145		Urology - Minor Surgery											
1165.1	80146	80146		Vascular - Minor Surgery											

NAIC Grp Code	NAIC Comp Code	Effective Date	Company Name	MIA Special Sort Code	MIA Code	ISO Code	Company Code	<u>SPECIALTY</u>	Terr 1 Rate	Terr 2 Rate	Terr 3 Rate	leave blank	Accepts Business NEW	Risk Purchasing RENEWAL	Group
				1301	80995	80995		Psychiatry - Extended							
				1302	80431	80431		Psychiatry - Incl Shock							
				1303	80249	80229		Psychiatry – including child							
				1304	80250	80250		Psychoanalysis							
				1305	80251	80251		Psychosomatic Medicine							
				1306	80998	n/a		Psychotherapy							

NAIC Grp Code	NAIC Comp Code	Effective Date	Company Name	MIA Special Sort Code	MIA Code	ISO Code	Company Code	Description/Name of Class	Terr 1 Rate	Terr 2 Rate	Terr 3 Rate	leave blank	Accepts Business NEW	Business RENEWAL	Risk Purchasing Group
				2001	70963	80964		Nurse - RN							
				2002	70963	80964		Nurse - LPN							
				2010	72201	80964		Nurse Practitioner - Class A - Employed							
				2011	72201	80964		Nurse Practitioner - Class A - Self-Employed							
				2012	72201	80964		Nurse Practitioner - Class B - Employed							
				2013	72201	80964		Nurse Practitioner - Class B - Self-Employed							
				2014	72201	80964		Nurse Practitioner - Class C - Employed							
				2015	72201	80964		Nurse Practitioner - Class C - Self-Employed							
				2016	72201	80964		Nurse Practitioner - Class D - Employed							
				2017	72201	80964		Nurse Practitioner - Class D - Self-Employed							
				2018	72999	72299		Nurse Practitioner (Prescribing)							
				2019	80964	80964		Nurse Practitioner - Shared Limits							
				2030	71401	80962		Nurse Midwife (Dir Spvs)							
				2031	80962	80962		Nurse Midwife (Indir Spvs)							
				2032	80962	80962		Nurse Midwife (Dir Spvs) - Shared Limits							
				2033	80962	80962		Nurse Midwife (Indir Spvs) - Shared Limits							
				2040	71402	71402		Nurse Midwife Assistant							
				2060	80913	80913		Nurse Anesthetist (Spvs By Ane)							
				2061	80960	80960		Nurse Anesthetist (Spvs By Sur)							
				2062	71502	80452		Nurse Anesthetist (Spvs By Ane) - Shared Limits							
				2063	80452	80452		Nurse Anesthetist (Spvs By Sur) - Shared Limits							
				2100	79108	72203		Nurse Surgical / Assistant							
				2201	80116	80116		Physician Assistant - Employed - Class 1							
				2202	80116	80116		Physician Assistant - Employed - Class 2							
				2203	80116	80116		Physician Assistant - Employed - Class 3							
				2204	72998	72298		Physician's Assistant (Prescribing)							
				2205	80129	80129		Physician's Assistant - Shared Limits							
				2210	79101	80116		Physician Surgical Assistant							
				2250	72205	80945		Perfusionist - Employed							
				2601	80410	80410		Chiropractor							
				2602	80410	80410		Chiropractor - advanced (incl homeopathy)							
				2610	71801	79801		Optometrist - self-employed							
				2611	79801	79801		Optometrist - Employed							
				2612	71801	71801		Optometry - Shared Limits							
				2620	72001	59181		Pharmacist - self-employed							
				2621	72003	59181		Pharmacist - employed							
				2630	80993	72301		Podiatrist - No Surgery							
				2632	80994	72303		Podiatrist - Major Surgery							
				2640	80950	80950		Podiatric Corporations - no surgery							
				2642	80950	80950		Podiatric Corporations - major surgery							
				2650	72401	72401		Psychologist - Employed							
				<b>NEW CLASSES</b>											
				2631	80994	72303		Podiatrist - Minor Surgery							
				2641	80950	80950		Podiatric Corporations - Minor surgery							

Special instructions:

- 1) If your company has no rates for ALL MIA special Sort Codes from 2001 to 2250, leave everything blank for these classes.  
If your company has at least one rate for this sub-group, refer to reporting requirements in the update2010 tab.
- 2) If your company has no rates for all MIA Special Sort Codes from 2601 to 2650, leave everything blank for these classes.  
If your company has at least one rate for this sub-group, refer to reporting requirements in the update2010 tab.

NAIC Grp Code	NAIC Comp Code	Effective Date	Company Name	MIA Special Sort Code	MIA Code	ISO Code	Company Code	Description/Name of Class	Terr 1 Rate	Terr 2 Rate	Terr 3 Rate	leave blank	Accepts NEW	Business RENEWAL	Risk Purchasing Group
				3000	n/a			Audiologists - Employed							
				3001	n/a			Basic / Intermediate Emergency Medical Technician - Employed							
				3002	n/a			Bio-medical Technician/Technologist - Employed							
				3003	n/a			Blood Bank Technician/Technologist - Employed							
				3004	n/a			Cardiology Technician/Technologist - Employed							
				3005	n/a			Case Manager Individual - Employed							
				3006	n/a			Case Manager Separate Limit - Employed							
				3007	n/a			Chiropractic Assistant - Employed							
				3008	n/a			Circulation Technician/Technologist - Employed							
				3009	n/a			Clinical Lab Technician/Technologist - Employed							
				3010	n/a			Clinical/Rehabilitation Counselor - Employed							
				3011	n/a			Diagnostic Medical Sonographer - Employed							
				3012	n/a			Dialysis Technician/Technologist - Employed							
				3013	n/a			Dietitian - employed							
				3014	n/a			EEG Technician/Technologist - Employed							
				3015	n/a			EKG Technician/Technologist - Employed							
				3016	n/a			Electrologist - Employed							
				3017	n/a			Histologic Technician/Technologist - Employed							
				3018	n/a			Home Health - Employed							
				3019	n/a			Home Health Aide - Employed							
				3020	n/a			Hospital Pharmacy Technician/Technologist - Employed							
				3021	n/a			Medical Assistant - Employed							
				3022	n/a			Medical Laboratory Technician/Technologist - Employed							
				3023	n/a			Medical Records Administrator - Employed							
				3024	n/a			Medical Records Technician/Technologist - Employed							
				3025	n/a			Medical Technician/Technologist Assistant - Employed							
				3026	n/a			Nuclear Medical Technician/Technologist - Employed							
				3027	n/a			Nutritionist - employed							
				3028	n/a			Occupational Therapists - Employed							
				3029	n/a			Occupational Therapy Assistant - Employed							
				3030	n/a			Ophthalmologic Technician - Employed							
				3031	n/a			Optician - employed							
				3032	n/a			Optometric Technician/Assistant - Employed							
				3033	n/a			Orthopedic Technician/Assistant - Employed							
				3034	n/a			Orthotist/Prosthetist - Employed							
				3035	n/a			Orthotist/Prosthetist Technician - Employed							
				3036	n/a			Paramedic/EMT (Certified) - Employed							
				3037	n/a			Pedorthist - Employed							
				3038	n/a			Pharmacist Technician/Technologist/Assistant - Employed							
				3039	n/a			Phlebotomist - Employed							
				3040	n/a			Physical Therapist - Employed							
				3041	n/a			Physical Therapist Technician/Assistant - Employed							
				3042	n/a			Podiatric Assistant - Employed							
				3043	n/a			Radiation Therapist - Employed							
				3044	n/a			Radiologic Technician/Technologist - Employed							
				3045	n/a			Rehabilitation Assistant - Employed							
				3046	n/a			Rehabilitation Therapist - Employed							
				3047	n/a			Respiratory Care Provider - Employed							
				3048	n/a			Respiratory Therapist - Employed							
				3049	n/a			Respiratory Therapist Technician/Technologist - Employed							
				3050	n/a			Speech Hearing Therapist - Employed							
				3051	n/a			Speech Language Pathologist - Employed							
				3052	n/a			Surgical Technician/Technologist - Employed							
				3053	n/a			Volunteer Emergency Medical Technician - Employed							
				3054	n/a			X-Ray Technician/Machine Operator - Employed							
				3100	n/a			Health Sc/Biologist (employed)							
				3101	n/a			Health Services NOC - Medical Office Asst (employed)							

DO NOT DELETE THIS ROW

NAIC Grp Code	NAIC Comp Code	Effective Date	Company Name	MIA Special Sort Code	MIA Code	ISO Code	Company Code	Description/Name of Class	Terr 1 Rate	Terr 2 Rate	Terr 3 Rate	leave blank	Accepts NEW	Business RENEWAL	Risk Purchasing Group
				3102	n/a			Health Services NOC - Operating Room Tech (employed)							
				3103	n/a			Health Services NOC - Paramedic/EMT (employed)							
				3104	n/a			Lab Supervisor/Director (Employed)							
				3105	n/a			Surgical/O.R. Technician (employed)							
				3106	n/a			Anesthesia Assistant (employed)							
				3107	n/a			Technician NOC - Level I (employed)							
				3108	n/a			Technician NOC - Level II (employed)							
				3109	n/a			Laboratory Aide - Employed							
DO NOT DELETE THIS ROW															
				3200	n/a			Audiologists - Self-Employed							
				3201	n/a			Basic / Intermediate Emergency Medical Technician - Self-Employed							
				3202	n/a			Bio-medical Technician/Technologist - Self-Employed							
				3203	n/a			Blood Bank Technician/Technologist - Self-Employed							
				3204	n/a			Cardiology Technician/Technologist - Self-Employed							
				3205	n/a			Case Manager Individual - Self-Employed							
				3206	n/a			Case Manager Separate Limit - Self-Employed							
				3207	n/a			Chiropractic Assistant - Self-Employed							
				3208	n/a			Circulation Technician/Technologist - Self-Employed							
				3209	n/a			Clinical Lab Technician/Technologist - Self-Employed							
				3210	n/a			Clinical/Rehabilitation Counselor - Self-Employed							
				3211	n/a			Diagnostic Medical Sonographer - Self-Employed							
				3212	n/a			Dialysis Technician/Technologist - Self-Employed							
				3213	n/a			Dietitian - self-employed							
				3214	n/a			EEG Technician/Technologist - Self-Employed							
				3215	n/a			EKG Technician/Technologist - Self-Employed							
				3216	n/a			Electrologist - Self-Employed							
				3217	n/a			Histologic Technician/Technologist - Self-Employed							
				3218	n/a			Home Health - Self-Employed							
				3219	n/a			Home Health Aide - Self-Employed							
				3220	n/a			Hospital Pharmacy Technician/Technologist - Self-Employed							
				3221	n/a			Medical Assistant - Self-Employed							
				3222	n/a			Medical Laboratory Technician/Technologist - Self-Employed							
				3223	n/a			Medical Records Administrator - Self-Employed							
				3224	n/a			Medical Records Technician/Technologist - Self-Employed							
				3225	n/a			Medical Technician/Technologist Assistant - Self-Employed							
				3226	n/a			Nuclear Medical Technician/Technologist - Self-Employed							
				3227	n/a			Nutritionist - self-employed							
				3228	n/a			Occupational Therapist - Self-Employed							
				3229	n/a			Occupational Therapy Assistant - Self-Employed							
				3230	n/a			Ophthalmologic Technician - Self-Employed							
				3231	n/a			Optician - self-employed							
				3232	n/a			Optometric Technician/Assistant - Self-Employed							
				3233	n/a			Orthopedic Technician/Assistant - Self-Employed							
				3234	n/a			Orthotist/Prosthetist - Self-Employed							
				3235	n/a			Orthotist/Prosthetist Technician - Self-Employed							
				3236	n/a			Paramedic/EMT (Certified) - Self-Employed							
				3237	n/a			Pedorthist - Self-Employed							
				3238	n/a			Pharmacist Technician/Technologist/Assistant - Self-Employed							
				3239	n/a			Phlebotomist - Self-Employed							
				3240	n/a			Physical Therapist - Self-Employed(Owner)							
				3241	n/a			Physical Therapist Technician/Assistant - Self-Employed							
				3242	n/a			Podiatric Assistant - Self-Employed							
				3243	n/a			Radiation Therapist - Self-Employed							
				3244	n/a			Radiologic Technician/Technologist - Self-Employed							
				3245	n/a			Rehabilitation Assistant - Self-Employed							
				3246	n/a			Rehabilitation Therapist - Self-Employed							
				3247	n/a			Respiratory Care Provider - Self-Employed							
				3248	n/a			Respiratory Therapist - Self-Employed							



NAIC Grp Code	NAIC Comp Code	Effective Date	Company Name	MIA Special Sort Code	MIA Code	ISO Code	Company Code	Description/Name of Class	Terr 1 Rate	Terr 2 Rate	Terr 3 Rate	leave blank	Accepts Business NEW	Risk Purchasing RENEWAL	Group
				5001	89701	80211		Dentist - Not Otherwise Classified							
				5002	89702	80211		Orthodontics (Local Anesthetics Only)							
				5003	89703	80211		Pedodontist (Local Anesthetics Only)							
				5004	89704	80211		Periodontist (Local Anesthetics Only)							
				5005	89705	80211		Prosthodontist (Local Anesthetics)							
				5006	89706	80211		Endodontics (Local Anesthetics Only)							
				5007	89707	80210		Oral Pathologist							
				5008	89708	80211		Public Health Dentist							
				5009	89709	80211		Dentist - Not Oral Surgeon, Sedation							
				5010	89710	80210		Oral Or Maxillofacial Surgeon							
				5011	89711	80210		Dentist - Not Oral Surgeon, Anesthesia							
				5012	89712	89712		Oral/Maxillofacial Surgeon (Hosp. , Surgi-center)							
				5013	89713	89713		Specialists In Dental Anesthesia							
				5014	80208	80208		Host Dentist							
				5015	80209	80209		Implants (Incl. osseointegration)							
				5016	80211	80211		Dental Pathologist							
				5017	80211	80210		Temporomandibular Joint Specialist							
				5100	89740	80210		Dental Hygienist							
				5101	80964	80964		Nurse-Student Nurse							
				5102	80964	80964		Nurse-Dental Assistant							

NAIC Gr Code	NAIC Code	Comp Code	Effective Date	Company Name	MIA Sort Code	Special Code	MIA Code	ISO Code	Company Code	Description/Name of Class	Terr 1 Rate	Terr 2 Rate	Terr 3 Rate	leave blank	Accepts NEW	Business RENEWAL	Risk Purchasing Group
					6001		80522	80522		Assisted Living Facility							
					6002		80522	80522		Extended Congregate Care							
					6003		80926	80926		Hospice For Profit - In-Patient Care (Beds)							
					6004		80926	80926		Hospice Not for Profit - In-Patient Care (Beds)							
					6005		80522	N/A		Independent Care - For Profit							
					6006		80522	N/A		Independent Care - Not for Profit							
					6007		80522	80522		Independent Living Facility - For profit							
					6007.1		80522	80522		Independent Living Facility - Not for profit							
					6008		80923	N/A		Intermediate Care - For Profit							
					6009		80923	N/A		Intermediate Care - Not for Profit							
					6010		80923	80923		Intermediate Care Facility							
					6011		80923	80923		Long Term Care (Beds)							
					6012		80954	80954		Palliative Care - Non-Hospice Patients - For Profit (Visits)							
					6013		80953	80953		Palliative Care - Non-Hospice Patients - Not for Profit (Visits)							
					6015		80522	N/A		Resident Care - For Profit							
					6016		80522	N/A		Resident Care - Not for Profit							
					6017		80923	N/A		Skilled Care - For Profit							
					6018		80923	N/A		Skilled Care - Not for Profit							
					6019		80923	80923		Skilled Nursing Facility							
					6020		80923	N/A		Cognitive Impairment Care-For Profit							
					6021		80923	N/A		Cognitive Impairment Care-Not For Profit							
DO NOT DELETE THIS ROW																	
					6101		N/A	N/A		Births/Birthing Centers (Beds)							
					6102		89648	N/A		Dialysis Center							
					6103		89640	N/A		Inpatient Surgeries (per 100 procedures)							
					6104		89641	80453		Outpatient Surgeries (per 100 procedures)							
					6105		N/A	N/A		Surgicenter - Minor Procedures (per 100 procedures)							
					6106		N/A	N/A		Surgicenter - Major Procedures (per 100 procedures)							
					6107		N/A	N/A		Surgicenter - Multi - Specialty (per 100 procedures)							
					6108		N/A	N/A		Surgicenter - Single Specialty (per 100 procedures)							
					6120		N/A	N/A		Medical Laboratory							
					6121		N/A	N/A		Dental Laboratory							
					6122		N/A	N/A		X-Ray/Imaging Center							
					6123		N/A	N/A		Optical Establishment							
DO NOT DELETE THIS ROW																	
					6200		N/A	N/A		Cardiac Rehabilitation (Visit)							
					6201		80601	80601		Chemical Dependency & Rehabilitation (Beds)							
					6202		N/A	N/A		Physical/Occupational Rehabilitation (Vistis)							
					6203		80923	80923		Rehabilitation - General (Beds)							
					6204		N/A	N/A		Substance Abuse - Counseling (Visits)							
					6205		N/A	N/A		Substance Abuse - Skilled Medical (Visits)							
					6206		N/A	N/A		Trauma Rehabilitation - Skilled Medical (Beds)							
					6207		N/A	N/A		Trauma Rehabilitation - Therapy (Beds)							
					6208		N/A	N/A		Trauma Rehabilitation - Transitional Living (Beds)							
					6209		80923	80923		Rehabilitation - General (Visits)							
					6210		N/A	N/A		Trauma Rehabilitation - Skilled Medical (Visits)							
					6211		N/A	N/A		Trauma Rehabilitation - Therapy (Visits)							
					6212		N/A	N/A		Trauma Rehabilitation - Transitional Living (Visits)							
DO NOT DELETE THIS ROW																	
					6400		80611	80611		Acute Care (Beds)							
					6401		80610	80610		All Other Outpatient (Visits)							
					6402		80611	80611		Bassinets - staff enhanced EFM training (Beds)							
					6403		80611	80611		Bassinets - no staff enhanced EFM training (Beds)							
					6404		80613	80613		Clinic (Visits)							
					6405		80610	80610		ER - Contracted Physicians (Visits)							
					6406		80610	80610		ER - Employed Physicians (Visits)							
					6407		80611	80611		Maternity (Beds)							
					6408		80611	80611		Neo Natal (Beds)							
					6409		80997	80997		Psychiatric (Beds)							
					6410		80990	80990		Psychiatric (Visits)							
DO NOT DELETE THIS ROW																	

Special Instructions:

- 1) If your company has no rates for ALL MIA special Sort Codes from 6001 to 6021, leave everything blank for these classes.  
If your company has at least one rate for this sub-group, refer to reporting requirements in the update2010 tab.
- 2) If your company has no rates for all MIA Special Sort Codes from 6101 to 6123, leave everything blank for these classes.  
If your company has at least one rate for this sub-group, refer to reporting requirements in the update2010 tab.
- 3) If your company has no rates for ALL MIA special Sort Codes from 6200 to 6208, leave everything blank for these classes.  
If your company has at least one rate for this sub-group, refer to reporting requirements in the update2010 tab.
- 4) If your company has no rates for all MIA Special Sort Codes from 6400 to 6410, leave everything blank for these classes.  
If your company has at least one rate for this sub-group, refer to reporting requirements in the update2010 tab.

**Section A**

**This section deals with the person completing(or submitting) the information. This is for MIA internal purposes only, and will not be part of the rate guide.**

<u>Contact Name</u>	<u>Company Name</u>	<u>contact name</u> <u>phone number</u>	<u>generic email (1)</u>	<u>contact name</u> <u>email address (2)</u>
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**Format Rules for above items**

First Last	As it appears on the Premium pages	xxx-xxx-xxxx	remove hyperlink
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(1) This would be a generic email address a company uses for data call/stat reporting requests. The bulletins would be sent to this email.

(2) The email of the person listed under the Contact Name column. This is needed in case issues arise with the submission.

examples  
statreport@abccompany.com  
john.smith@abccompany.com

**Section B**

**This section deals with information that will be on the rate guide. It is for contact information for potential insureds.**

<u>Company Name as you would like to be shown on the rate guide</u>	<u>800 number for insureds to call for assistance/questions</u>	<u>website name for insureds and others to visit to obtain info</u>
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**Format Rules for above items**

As it appears on the Premium pages	xxx-xxx-xxxx	www.compname.com (no http://) & remove hyperlink
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