XII. RATES

- A. General (Other Than Professional) Liability.
 - GL Occurrence Rates. Rates for "each occurrence/aggregate" limits are shown on PA-EXC-8a through PA-EXC-8k. ISO Manual rates apply to GL classes not shown.
 - 2. GL Excess Limits. Submit each risk as an (a) rate to the Pennsylvania Insurance Department in accordance with 40 P.S. §1184.

3. Endorsement Charges:

a. Pollution Liability (claims-made) @ limits of \$100,000 per pollution incident/\$100,000 aggregate: \$500 (first year); \$1000 (subsequent years). Tail (5-year): 100% of last policy year premium for pollution liability.

b. Employers Liability. Submit each risk to the Pennsylvania Insurance

Department as a consent-to-rate.

- c. Claims from Prior Occurrences Tail Factors: 1st year .21; 2nd year .34; 3rd year .42; 4th year .48; 5th year, etc. .52.
- B. Institutional Professional Liability.
 - IL Claims-Made and Occurrence Rates. Rates for "each medical incident/aggregate" limits are shown on PA-EXC-9a through PA-EXC-9e. For Government Facilities, submit each risk as an (a) rate to the Pennsylvania Insurance Department in accordance with 40 P.S. §1184.
 - IL Occurrence Rates (Resident Health Care (RHC) facilities). Rates for "each medical incident/aggregate" limits are shown on PA-EXC-9e.
 - Allied Professional Employee Rates. Rates for "each medical incident/ aggregate" limits (no separate limits) are shown on PA-EXC-9e.
 - 3. IL Claims-Made Tail Coverage. The limits of liability are separate from and equal to the current policy medical incident and aggregate limits. The premium is equal to the product of the mature claims-made rate in effect at the inception of tail coverage multiplied by the tail factor for the number of years claims-made coverage has been in effect: lst .75; 2nd l.15; 3rd l.21; and 4th, etc. l.21. If the policy is terminated during the first policy year, prorate the first year-end tail premium. For terminations during the second and third policy years, interpolate between the applicable tail factors. After the third policy year, the third year-end factor applies.
 - 4. IL Excess Limits. Submit each risk as an (a) rate to the Pennsylvania Insurance Department in accordance with 40 P.S. §1184.

- C. Physician and Surgeon Professional Liability.
 - 1. PL Claims-Made and Occurrence Rates. Rates for "each medical incident/aggregate" limits for each insured physician are shown on PA-EXC-10a and PA-EXC-10b.

Exceptions:

a. Unlicensed residents (PGY-2/PGY-3): Charge 50% of the physician

(specialty) premiums.

Full-time employed physician-instructors at teaching institutions where patient care is incidental to instruction are eligible for a maximum credit of 50% of the otherwise applicable physician premium based on relative patient involvement. Submit each risk as an (a) rate to the Pennsylvania Insurance Department in accordance with 40 P.S. §1184.

New physicians: Charge 75% of the physician (specialty) premiums in the first year of coverage. Charge 85% of the physician (specialty)

premiums in the second year of coverage.

Physician groups: Charge 90% of each physician (specialty) premium for a physician group consisting of three to ten physicians. Charge 80% of each physician (specialty) premium for a physician group consisting of more than ten physicians.

Risks developing annualized billed premium of at least \$200,000. Submit each risk as an (a) rate to the Pennsylvania Insurance

Department in accordance with 40 P.S. §1184.

PL Claims-Made Tail Coverage. The limits of liability are separate from and equal to current policy medical incident and aggregate limits. The premium is equal to the product of the mature claims-made rate in effect at the inception of tail coverage multiplied by the tail factor for the number of years claims-made coverage has been in effect: 1st - .80; 2nd - 1.23; 3rd - 1.27; and 4th, etc. - 1.27. If the policy is terminated during the first policy year, prorate the first year-end tail premium. For terminations during the second and third policy years, interpolate between the applicable tail factors. After the third policy year, the third year-end factor applies.

An endorsement will be attached to provide for:

a. waiver of tail premium where an insured physician dies; or

b. refund of any tail premium paid where an insured physician becomes permanently disabled and cannot perform all the duties of his regular occupational specialty (subject to endorsement terms); or

c. waiver of tail premium where an insured physician elects tail coverage and is at least age 60 and has been continuously insured through PHICO for at least four years.

Death, onset of disability or election of tail coverage must occur during the policy period. No additional charge will be made for attachment.

PL Excess Limits. Submit each risk as an (a) rate to the Pennsylvania Insurance Department in accordance with 40 P.S. § 1184.

Limits	Exposure	<u> </u>			Occurrenc			
(in \$000)	Base	Classification	Year:	1st	2nd	3rd	Mature	Rate
	Beds	Hospital	· · · · ·	\$493	925	1,234	1,342	1,54
100/300		MH/MR		247	463	617	671	77
		Extended Care		25	46	62	67	. 7
		OP Surgical		493	925	1,234	1,342	1,542
7		Health Institution		99	185	247	268	30
Territory	\ \/! - !A -							
001 004	Visits	Emergency		49.34	92,52	123,36	134.15	154.20
004	(per 100)	Other		19,74	37.01	49.34	53.66	61.68
		MH/MR		12,34	23.13	30.84	33.54	38.55
		Extended Care		1.23	2.31	3,08	3.35	3.86
		OP Surgical		49.34	92.52	123.36	134.15	154.20
		Health Institution		7.40	13,88	18,50	20.12	23.13
		Home Health Care		12.34	23.13	30.84	33.54	38,55
		Joint Venture		19.74	37.01	49,34	53.66	61.68
	Beds	Hospital		\$607	\$1,138	\$1,517	\$1,650	\$1,897
200/600		MH/MR		303	569	759	825	948
		Extended Care		27	50	67	73	84
		OP Surgical		607	1,138	1,517	1,650	1,897
		Health Institution	-	121	228	303	330	379
Territory								
001	Visits	Emergency		60.69	113.80	151.73	165.01	189.67
004	(per 100)	Other		24.28	45.52	60.69	66.00	75.87
i		MH/MR		15.17	28.45	37.93	41.25	47.42
		Extended Care		1.34	2.52	3.36	3.66	4.20
		OP Surgical		60.69	113.80	151.73	165.01	189.67
		Health Institution		9.10	17.07	22.76	24.75	28,45
ĺ		Home Health Care		15,17	28.45	37.93	41.25	.47.42
		Joint Venture		24,28	45.52	60.69	66.00	75.87
000411	Beds	Hospital		\$617	\$1,157	\$1,542	\$1,677	\$1,928
200/1M		MH/MR		308	578	771	838	964
		Extended Care		27	51	68	74	86
į		OP Surgical		617	1,157	1.542	1,677	1,928
		Health Institution		123	231	308	335	386
erritory	10-11				·			
001	Visits	Emergency		61.68	115.65	154.20	167.69	192.75
004	(per 100)	Other		24.67	46,26	61.68	67.08	77.10
i i		MH/MR .		15.42	28.91	38.55	41.92	48.19
1		Extended Care		1.37	2.57	3.42	3.72	4.28
1		OP Surgical		61.68	115.65	154.20	167.69	* * * *
İ		Health Institution Home Health Care		9.25	17,35	23.13	25.15	28.91
		Joint Venture		15.42	28.91	38.55	41.92	48.19
<u> </u>		Solut seutate		24.67	46,26	61.68	67.08	77,10

PHICO

Limits	Exposure				Claims-	-Made		Occurrent
(in \$000)	Base	Classification	Year:	1st	2nd	3rd	Mature	Rate
	Beds	Hospital		\$888	\$1,665	\$2,220	\$2,415	\$2,77
1M/1M		MH/MR		444	833	1,110	1,207	1,38
•		Extended Care		32	60	80	87	. 10
		OP Surgical		888	1,665	2,220	2,415	2,77
		Health Institution	:	178	333	444	483	- 55
Territory	<u> </u>							
001	Visits	Emergency		88.82	166.54	222.05	241.48	277.5
004	(per 100)	Other		35.53	66.61	88.82	96.59	111.0
	, "	MH/MR		22.20	41.63	55.51	60.37	69.3
		Extended Care		1.60	3.01	4.01	4.36	5.0
		OP Surgical		88.82	166.54	222.05	241.48	277.5
	·	Health Institution		13.32	24.98	33.31	36.22	41.6
		Home Health Care		22.20	41.63	55.51	60,37	69.3
		Joint Venture		35.53	65.61	88.82	96.59	111.0
							٠	
	Beds	Hospital		\$938	\$1,758	\$2,344	\$2,549	\$2,93
1M/3M		MH/MR		469	879	1,172	1,274	1,46
·		Extended Care		33	62	83	91	10
		OP Surgical		938	1,758	2,344	2,549	2,93
		Health Institution		188	352	469	510	58
Territory								
001	Visits	Emergency		93.75	175.79	234.38	254.89	292.9
004	(per 100)	Other		37.50	70.32	93.75	101.96	117.1
	•	MH/MR		23.44	43.95	58.60	63.72	73.2
j		Extended Care		1.67	3,12	4.16	4.53	5.2
j		OP Surgical		93.75	175.79	234.38	254.89	292.9
į		Health Institution		14.06	26.37	35,16	38.23	43,9
İ		Home Health Care		23.44	43,95	58.60	63.72	73.2
ļ		Joint Venture		37.50	70.32	93,75	101.96	117.1

Limits	Exposure	<u>,</u>			Claims-			Occurrence
(in \$000)	Base	Classification	Year:	1st	2nd	3rd	Mature	Rate
		NA Samuella - Mariana and Araba - Mariana - Na Samuella -			<u>-</u>			
 	Beds	Hospital		\$247	463	617	671	771
100/300		MH/MR		123	231	308	335	386
100,000		Extended Care		12	23	31	34	39
		OP Surgical		247	463	617	671	771
		Health Institution		49	93	123	134	154
Territory		1100101111011011						
002	Visits	Emergency		24.67	46.26	61,68	67.08	77.10
003	(per 100)	Other	•	9.87	18.50	24.67	26.83	30.84
	(1-1-1-1	MH/MR		6.17	11,57	15.42	16.77	্লৈ ়া 19.28
		Extended Care		0.62	1.16	1.54	1.68	1.93
		OP Surgical		24.67	46.26	61.68	67.08	77.10
		Health Institution		3.70	6.94	9.25	10.06	1 1.57
		Home Health Care		6.17	11.57	15.42	16.77	19.28
		Joint Venture		9.87	18.50	24.67	26.83	30.84
	<u></u>			***	}		4	
	Beds	Hospital		\$303	\$569	\$759	\$825	\$948
200/600		MH/MR		152	284	379	413	474
		Extended Care		13	25	34	37	42
		OP Surgical		303	569	759	825	948
		Health Institution		61	114	152	165	190
Territory								
002	Visits	Emergency		30.35	56,90	75.87	82.50	94.83
003	(per 100)	Other		12.14	22.76	30.35	33,00	37.93
j	,	MH/MR		7.59	14.22	18.97	20.63	23.71
{		Extended Care		0.67	1.26	1,68	1.83	2.10
į		OP Surgical		30.35	56.90	75.87	82.50	94.83
į		Health Institution		4.55	8.53	11.38	12.38	14.22
ļ		Home Health Care		7.59	14.22	18.97	20.63	23.71
Ì		Joint Venture		12.14	22,76	30,35	33.00	37.93
					<u> </u>			
	Beds	Hospital		\$308	\$578	\$771	\$838	\$964
200/1M		MH/MR		154	289	386	419	482
-		Extended Care		14	26	34	37	
ľ		OP Surgical		308	578	771 ·	838	964
		Health Institution		62	116	154	168	193
Territory								
002	Visits	Emergency		30.84	57.83	77.10	83.85	96.38
003	(per 100)	Other		12.34	23.13	30,84	33.54	38,55
Ì	., ,	MH/MR		7.71	14.46	19.28	20.96	24.09
ļ		Extended Care		0.68	1.28	1.71	1.86	2,14
]		OP Surgical		30,84	\$7.83	77.10	83.85	96,38
}		Health Institution		4.63	8.67	11.57	12.58	14,46
1		Home Health Care		7.71	14.46	19.28	20,96	24,09
1		Joint Venture		12.34	23.13	30.84	33.54	38,55

Limits	Exposure				Occurrenc			
(in \$000)	Base	Classification	Year:	1st	2nd	3rd	Mature	Rate
 -	Beds	Hospital		6444	2000			
1M/1M	2003	MH/MR		\$444	\$833	\$1,110	\$1,207	\$1,388
,		Extended Care		222	416	555	604	694
		OP Surgical		16	30	40	44	50
	}	Health Institution		444	833	1,110	1,207	1,388
Territory		Health Histitution		89	167	222	241	278
002	Visits	Emergency		44:44				
003	(per 100)	Other		44.41	83.27	111.02	120.74	138.78
000	(per 100)	MH/MR		17.76	33.31	44.41	48.30	55.51
		Extended Care		11,10	20.82	27.76	30.18	34.70
				0.80	1.50	2.00	2.18	2.51
		OP Surgical Health Institution		44.41	83.27	111.02	120.74	138.78
		Home Health Care		6.66	12.49	16.65	18.11	20.82
				11.10	20.82	27.76	30.18	34,70
		Joint Venture	 _	17.76	33.31	44.41	48,30	<u>55</u> .51
							•	
	Beds	Hospital		\$469	\$879	\$1,172	\$1,274	\$1,465
1M/3M		MH/MR		234	439	586	637	732
		Extended Care		17	31	42	45	52
		OP Surgical		469	879	1,172	1,274	1,465
		Health Institution		94	176	234	255	293
Territory								
002	Visits	Emergency		46.88	87.89	117.19	127.45	146,49
003	(per 100)	Other		18.75	35,16	46,88	50.98	58.60
		MH/MR		11.72	21.97	29.30	31.86	36.62
1		Extended Care		0.83	1.56	2,08	2.26	2.60
		OP Surgical		46.88	87.89	117.19	127.45	146.49
1		Health Institution		7.03	13.18	17.58	19.12	21.97
i		Home Health Care		11.72	21.97	29.30	31.86	36.62
		Joint Venture			- 1.00	~0.00	[00.00]	20.04

Institutional Professional Liability Rates Pennsylvania

Resident Health Care (RHC) Facilities

			Limits		
Type Of Facility	100/300	200/600	200/1M	1M/1M	1M/3M
Convalescent	\$26,00	\$28.00	\$29,00	\$34.00	\$35.00
Skilled Nursing	\$22.00	\$24.00	\$24.00	\$29,00	\$30,00
Personal Care	\$8.00	\$9.00	\$9.00	\$10.00	\$11.00

Allied Professional Employees

	Limits						
Territory 001	100/300	200/600	200/1M	1M/1M	1M/3M		
Nurse Anesthetist	\$820	1,066	1,082	1,845	2,009		
Oral Surgeon	4,028	5,236	5,317	9,063	9,869		
Dentist Using General Anesthesia	4,028	5,236	5,317	9,063	9,869		
Dentist N.O.C.	3,223	4,029	4,093	6,929	7.413		

	Limits							
Territory 002	100/300	200/600	200/1M	1M/1M	1M/3M			
Nurse Anesthetist	\$820	1,066	1,082	1.845	2,009			
Oral Surgeon	2,302	2,993	3,039	5,180	5,640			
Dentist Using General Anesthesia	2,302	2,993	3.039	5.180	5,640			
Dentist N.O.C.	1,842	2,303	2,339	3,960	4,237			

			Limits		· · · · · · · · · · · · · · · · · · ·
Territory 003	100/300	200/600	200/1M	1M/1M	1M/3M
Nurse Anesthetist	\$820	1,066	1,082	1,845	2.009
Oral Surgeon	2,647	3,441	3,494	5,956	6,485
Dentist Using General Anesthesia	2,647	3,441	3,494	5.956	6.485
Dentist N.O.C.	2,118	2,648	2,690	4,554	4.871

			Limits					
Territory 004	100/300	200/600	200/1M	1M/1M	1M/3M			
Nurse Anesthetist	\$820	1,066	1,082	1.845	2,009			
Oral Surgeon	3,683	4,788	4,862	8,287	9,023			
Dentist Using General Anesthesia	3,683	4,788	4,862	8,287	9,023			
Dentist N.O.C.	2,946	3,683	3,741	6,334	6,776			

Effective: 06/15/94