CLASS 006 - Physicians, No Surgery

This classification applies to specialists hereafter listed who do not perform obstetrical procedures or surgery (other than incision of boils and superficial abscesses, or suturing of skin and superficial fascia), who do not assist in surgical procedures, and who do not perform any of the procedures determined to be extra-hazardous by the Company.

Additional Charges: Additional charges apply to this classification. See schedule of additional charges, Classes 802 and 900.

ISO CODES		PMSLIC	
<u>DOs</u>	<u>MDs</u>	CODE	SPECIALTY DESCRIPTIONS
84254	80254	00602xx	Allergy/Immunology - No Surgery
84245	80245	00608xx	Hematology - No Surgery
84233	80233	00609xx	Industrial/Occupational Medicine - No Surgery
84263	80263	00612xx	Ophthalmology - No Surgery
84265	80265	00614xx	Otolaryngology - No Surgery
84268	80231	00617xx	Preventive Medicine - No Surgery
84268	80268	00618xx	Proctology - No Surgery
84268	80268	00623xx	Urology - No Surgery
84268	80268	00634xx	Administrative Medicine - No Surgery
84243	80243	00638xx	Geriatrics - No Surgery
84268	80260	00642xx	Nephrology - No Surgery
84268	80268	00643xx	Oncology - No Surgery
84269	80269	00644xx	Pulmonary Medicine - No Surgery
84252	80252	00645xx	Rheumatology - No Surgery
84268	80268	00651xx	Non-Active/Retired - Rx Writing (Self & Immediate Family Only)
84420	80420	00656xx	Utilization Review
84268	80268	00657xx	General Medicine/Prescription Writing
84268	80268	00658xx	Hematology/Oncology - No Surgery
84268	80268	00699xx	Physicians Not Otherwise Classified

CLASS 007 - Physicians, No Surgery

This classification applies to specialists hereafter listed who do not perform obstetrical procedures or surgery (other than incision of boils and superficial abscesses, or suturing of skin and superficial fascia), who do not assist in surgical procedures, and who do not perform any of the procedures determined to be extra-hazardous by the Company.

<u>Additional Charges</u>: Additional charges apply to this classification. See schedule of additional charges, Classes 802 and 900.

ISO CODES		PMSLIC	
<u>DOs</u>	<u>MDs</u>	CODE	SPECIALTY DESCRIPTIONS
84235	80235	00721xx	Rehabilitation/Physiatry - No Surgery

CLASS 010 - Physicians, No Surgery

This classification applies to specialists hereafter listed who do not perform obstetrical procedures or surgery (other than incision of boils and superficial abscesses, or suturing of skin and superficial fascia), who do not assist in surgical procedures and who do not perform any of the procedures determined to be extra-hazardous by the Company.

<u>Additional Charges</u>: Additional charges apply to this classification. See schedule of additional charges, Classes 802 and 900.

ISO CODES		PMSLIC	
<u>DOs</u>	<u>MDs</u>	CODE	SPECIALTY DESCRIPTIONS
84256	80256	01004xx	Dermatology - Excluding Major Surgery
84241	80241	01006xx	Gastroenterology - No Surgery
84244	80244	01007xx	Gynecology - No Surgery
84261	80261	01011xx	Neurology - No Surgery nor Radiopaque Dye Procedures
84268	80268	01013xx	Orthopedics - No Surgery
84266	80266	01015xx	Pathology - No Surgery
84249	80249	01019xx	Psychiatry - No Surgery
84253	80253	01022xx	Radiology - No Surgery Nor Radiopaque Dye Procedures
84268	80268	01035xx	Bariatrics - No Surgery
84238	80238	01037xx	Endocrinology - No Surgery
84268	80246	01040xx	Infectious Diseases - No Surgery
84262	80262	01049xx	Nuclear Medicine - No Surgery
84179	80179	01050xx	Good Samaritan
84253	80253	01059xx	Radiation Oncology - No Surgery
84268	80268	01099xx	Physicians Not Otherwise Classified

CLASS 015 - Physicians, No Surgery

This classification applies to specialists hereafter listed who do not perform obstetrical procedures or surgery (other than incision of boils and superficial abscesses, or suturing of skin and superficial fascia), who do not assist in surgical procedures and who do not perform any of the procedures determined to be extra-hazardous by the Company.

Additional Charges: Additional charges apply to this classification. See schedule of additional charges, Classes 802 and 900.

ISO CODES		PMSLIC	
DOs	MD	s CODE	SPECIALTY DESCRIPTIONS
84420	80420	01501xx	General Practice - No Surgery
84255	80255	01503xx	Cardiology - No Surgery nor Catheterization Other than Swan-Ganz
84257	80257	01510xx	Internal Medicine - No Surgery
84267	80267	01516xx	Pediatrics - No Surgery
84420	80420	01533xx	Family Practice - No Surgery
84268	80268	01541xx	Neonatology - No Surgery
84269	80269	01544xx	Pulmonary Medicine - No Surgery Except Bronchoscopy
84268	80268	01599xx	Physicians Not Otherwise Classified

CLASS 026 - Physicians, Minor Surgery or Assisting in Major Surgery on Own Patients; Ancethesiologists; Ophthalmologists; and Urologists, Excluding Major Surgery

This classification applies to specialists hereafter listed who perform minor surgery; who perform extra-hazardous medical techniques as determined by the Company; or who assist in major surgery on their own patients.

Additional Charges: Additional charges apply for this classification. See schedule of additional charges, Classes 802 and 900.

ISO CODES		PMSLIC	
<u>DOs</u>	<u>MDs</u>	CODE	SPECIALTY DESCRIPTIONS
84421	80421	OBCOINE	General Practice - Minor Surgery
84281	80281	02003xx	Cardiology - Minor Surgery and Right Heart Catheterization
84274	80274	02006xx	Gastroenterology - Minor Surgery
84277	0277	02007xx	Gynecology - Minor Surgery
84284	80284	02010xx	Internal Medicine - Minor Surgery
84288	80288		Neurology - Minor Surgery and Radiopaque Dye Procedures
84268	80294	02013xx	Orthopedics - Minor Surgery
84291	80291	02014xx	Otolaryngology - Minor Surgery
84293	80293	02016xx	Pediatrics - Minor Surgery
84268	80294	02018xx	Proctology - Minor Surgery
84235	80235	02021xx	Rehabilitation/Physiatry - Minor Surgery
84280	80280	02022xx	Radiology - Minor Surgery and Radiopaque Dye Procedures
84268	80294	02023xx	Urology - Minor Surgery
84151	80151	$020\overline{27}xx$	Anesthesiology
84277	80277	02029xx	Obstetrics/Gynecology - Minor Surgery
84421	80421	02033xx	Family Practice - Minor Surgery
84268	80294	02044xx	Pulmonary Medicine - Minor Surgery
84143	80114	02055xx	Ophthalmology
84280	80280	02059xx	Radiation Oncology - Minor Surgery and Radiopaque Dye
			Procedures
84268	80294	02099xx	Physicians Not Otherwise Classified
84268	80294	02099xx	Podiatry - No Surgery

CLASS 030 - Cardiology, Urology and Specialists Performing Major Surgery or Assisting in Major Surgery on Other Than Own Patients

This classification applies to specialists hereafter listed who perform procedures normally included in the practice of cardiology or urology; and to other specialists who assist in major surgery on other than their own patients; who perform normal obstetrical deliveries; or who perform extra-hazardous medical techniques as determined by the Company.

Additional Charges: Additional charges apply for this classification. See schedule of additional charges, Classes 802 and 900.

ISO CODES		PMSLIC	
<u>DOs</u>	<u>MDs</u>	CODE	SPECIALTY DESCRIPTIONS
04445	00115	02001	C ID C Main Comme
84143	80117	03001xx	General Practice - Major Surgery
84422	80422	03003xx	Cardiology - Including Left Heart Catheterizations
84167	80167	03007xx	Gynecology - Major Surgery
84143	80117	03010xx	Internal Medicine - Major Surgery
84143	80115	03018xx	Proctology - Major Surgery
84145	80145	03023xx	Urology
84153	80153	03029xx	Obstetrics/Gynecology - Major Surgery
84143	80117	03033xx	Family Practice - Major Surgery
84143	80143	03099xx	Surgeons Not Otherwise Classified
84143	80143	03099xx	Podiatry - Surgery

CLASS 035 - Emergency Medicine Physicians - Minor Surgery

This classification applies to Emergency Medicine physicians and other specialists hereafter listed who work in a hospital emergency medicine environment more than eight (8) hours per week.

Additional Charges: Additional charges apply for this classification. See schedule of additional charges, Classes 802 and 900.

ISO Co	ODES <u>MDs</u>	PMSLIC CODE	SPECIALTY DESCRIPTIONS
	80102	03531xx	Emergency Medicine - Minor Surgery
	80294	03599xx	Physicians Not Otherwise Classified

CLASS 050 - Surgeons - Specialists

This classification applies to specialists hereafter listed.

Additional Charges: Additional charges apply for this classification. See schedule of additional charges, Classes 802 and 900.

ISO C DOs	O CODES PMSLIC Os MDs CODE		SPECIALTY DESCRIPTIONS		
84156	80156	05004xx	Dermatology - Major Surgery		
84155	80159	05014xx	Otolaryngology		
84143	80143	05099xx	Surgeons Not Otherwise Classified		

CLASS 100 - Surgeons - Specialists

This classification applies to specialists hereafter listed.

<u>Additional Charges</u>: Additional charges apply for this classification. See schedule of additional charges, Classes 802 and 900.

ISO C	CODES	PMSLIC			
<u>DOs</u>	<u>MDs</u>	CODE	SPECIALTY DESCRIPTIONS		
84152	80152	10011xx	Neurosurgery		
84154	80154	10013xx	Orthopedic Surgery		
84143	80143	10099xx	Surgeons Not Otherwise Classified		

CLASS 802 - Additional Charges; Other

ISO CODE	PMSLIC CODE	SPECIALTY DESCRIPTIONS
80425	80201xx	Deep Radiation/X-ray Therapy - Insured Physician and Surgeon
80431	80203xx	Electroshock Therapy - Insured Physician and Surgeon
80999	80250xx	Corporate/Association Liability
80999	80260xx	Partnership Liability
80210	80280xx	General Dentistry
80211	80281xx	Dentistry - Oral Surgery

CLASS 900 - Employees' Direct Liability - Per Person

ISO	PMSLIC	
<u>CODE</u>	CODE	SPECIALTY DESCRIPTIONS
80998	90001xx	Licensed Practical Nurse (LPN)
		· · · ·
80452	90002xx	Nurse Anesthetist (CRNA)
80998	90003xx	Registered Nurses (RN)
80711	90004xx	Technicians - Medical Laboratory (MLT)
80713	90005xx	X-Ray Technician (XRT)
80116	90006xx	Physician Assistants (PA)
80937	90007xx	Optician (OPT)
80116	90008xx	Nurse Practitioners (NPT)
80116	90009xx	Nurse Midwives (CNM)
80714	90010xx	X-Ray Technician/Deep Radiation Therapy (TDRT)
80938	90011xx	Physiotherapist (PT)
80116	90012xx	Physician Surgical Assistant (PSA)
80116	90013xx	Nurse Surgical Assistant (NSA)
XXXXX	90020xx	All Other Employees - use most applicable ISO Code
80711	90023xx	Perfusionist (PFT)

CLASS 060 - Gynecologists

This classification applies to specialists hereafter listed who perform surgical gynecology procedures normally included in the practice of Gynecology.

<u>Additional Charges</u>: Additional charges apply for this classification. See schedule of additional charges, Classes 802 and 900.

	PMSLIC CODE	SPECIALTY DESCRIPTIONS
 	06007xx 06099xx	Gynecology Surgeons Not Otherwise Classified

CLASS 070 - Surgeons - Specialists

This classification applies to specialists hereafter listed.

<u>Additional Charges</u>: Additional charges apply for this classification. See schedule of additional charges, Classes 802 and 900.

ISO C DOs	ODES MDs	PMSLIC CODE	SPECIALTY DESCRIPTIONS
84143	80143	07024xx	General Surgery
84150	80146	07026xx	Vascular Surgery
84143	80115	07047xx	Colon-Rectal Surgery
84150	80150	07048xx	Cardio-Vascular -Thoracic Surgery
84143	80143	07099xx	Surgeons Not Otherwise Classified

CLASS 080 - Surgeons - Specialists

This classification applies to specialists hereafter listed.

<u>Additional Charges</u>: Additional charges apply for this classification. See schedule of additional charges, Classes 802 and 900.

	-	PMSLIC CODE	SPECIALTY DESCRIPTIONS
84153	80153	08029xx	Obstetrics/Gynecology
84156	80156	08030xx	Plastic Surgery
84143	80143	08099xx	Surgeons Not Otherwise Classified

OCCURRENCE AND CLAIMS-MADE COVERAGE ANNUAL \$200,000/\$600,000 PREMIUMS

PHILADELPHIA, MONTGOMERY & **DELAWARE COUNTIES**

<u>R</u> 2	ATING CLASS	OCCUR- RENCE	YEAR 1 CLAIMS- <u>MADE</u>	YEAR 2 CLAIMS- <u>MADE</u>	YEAR 3 CLAIMS- MADE	YEAR 4 CLAIMS- <u>MADE</u>	YEAR 5 CLAIMS- <u>MADE</u>
	006	2,279	615	1,322	1,960	2,142	2,188
	007	2,771	748	1,607	2,383	2,605	2,660
	010	4,040	1,091	2,343	3,474	3,798	3,878
	015	5,002	1,351	2,901	4,302	4,702	4,802
	020	7,737	2,089	4,487	6,654	7,273	7,428
	030	10,318	2,786	5,984	8,873	9,699	9,905
	035	11,219	3,029	6,507	9,648	10,546	10,770
	050	14,916	4,027	8,651	12,828	14,021	14,319
	060	17,748	4,792	10,294	15,263	16,683	17,038
	070	22,798	6,155	13,223	19,606	21,430	21,886
	080	25,416	6,862	14,741	21,858	23,891	24,399
	100	35,047	9,463	20.327	30,140	32,944	33,645
	TIONAL CHARGES			•			
•	adiation Therapy						
Insured	Physician/Surgeon	3.030	818	1,757	2,606	2,848	2,909
	T LIABILITY OF EN	MPLOYEES					
	ogisvSpeech						
Patholo	gist	162	44	94	139	152	156
•	adiation/X-Ray ∕ Technician	242	65	140	208	227	232
Electroe Technic	encephalogram iian	81	22	47	70	76	78
Laborat	ory Technician	81	22	47	70	76	78
Medica	I Assistant	81	22	47	70	76	78
Nurse		121	33	70	104	114	116
Nurse A	nesthetist	1.972	532	1.144	1.696	1.854	1,893
Nurse N	(idwife	2.020	545	1.172	1.737	1.899	1,939
Nurse P	ractitioner	2.020	545	1,172	1.737	1.899	1.939

OCCURRENCE AND CLAIMS-MADE COVERAGE ANNUAL \$200,000/\$600,000 PREMIUMS

REMAINDER OF STATE

YEAR 1 YEAR 2 YEAR 3 YEAR 4 YEAR 5

		ILAKI	I LAR Z	ILAKS	I LAK 4	TEARS
	OCCUR-	CLAIMS-	CLAIMS-	CLAIMS-	CLAIMS-	CLAIMS-
RATING CLASS	RENCE	MADE	MADE	MADE	MADE	MADE
	<u> </u>		1141422		T. A. I. A.	HARDE
006	1,114	301	646	958	1,047	1,069
007	1,356	366	786	1,166	1,275	1,302
010	1,976	534	1,146	1.699	1,857	1,897
015	2,446	660	1,419	2,104	2,299	2,348
020	3,784	1,022	2,195	3,254	3,557	3,633
030	5,047	1,363	2,927	4,340	4,744	4,845
035	5,487	1.481	3,182	4,719	5,158	5,268
050	7,295	1,970	4,231	6,274	6,857	7,003
060	8,681	2,344	5,035	7,466	8,160	8,334
070	11,151	3.011	6,468	9,590	10,482	10,705
080	12.431	3,356	7,210	10,691	11,685	11,934
100	17,142	4,628	9,942	14,742	16,113	16,456
ADDITIONAL CHARGES Deep Radiation Therapy						
Insured Physician/						
Surgeon	1.400	400	860	1.275	1 202	1 402
Surgeon	1,482	400	800	1,275	1,393	1,423
DIRECT LIABILITY OF E	MPLOYEES					
Audiologist/Speech						
Pathologist	79	21	46	68	74	76
Deep Radiation/X-Ray						
Therapy Technician	119	32	69	102	112	114
Electroencephalogram						
Technician	40	11	23	34	38	38
Laboratory Technician	40	11	23	34	38	38
Medical Assistant	40	11	23	34	38	38
21	5 0					
Nurse	59	16	34	51	55	57
Nivea Ananthatiat	074	260	550	000	007	026
Nurse Anesthetist	964	260	559	829	906	925
Nurse Midwife	988	267	572	850	929	040
Manage Milamite	700	201	573	830	747	948
Nurse Practitioner	988	267	573	850	929	948
140156 I Idelitionel	700	207	31 3	0.20	727	746

OCCURRENCE AND CLAIMS-MADE COVERAGE ANNUAL \$200,000/\$600,000 PREMIUMS

ALLEGHENY COUNTY

YEAR 1 YEAR 2

RATING CLASS	OCCUR- RENCE	CLAIMS- MADE	CLAIMS- MADE	CLAIMS- MADE	CLAIMS- MADE	CLAIMS- <u>MADE</u>
006	1,189	321	690	1,023	1,118	1,141
007	1.169	391	839	1,244	1,360	1,389
010	2.109	569	1.223	1,814	1,982	2,025
015	2,611	705	1,514	2,245	2,454	2,507
020	4,039	1,091	2,343	3,474	3,797	3,877
030	5,386	1,454	3,124	4,632	5,063	5,171
035	5.857	1,581	3.397	5,037	5,506	5,623
050	7,786	2,102	4,516	6,696	7,319	7,475
060	9,265	2,502	5,374	7,968	8,709	8,894
070	11,901	3,213	6.903	10,235	11,187	11,425
080	13,268	3,582	7,695	11,410	12,472	12,737
100	18,296	4,940	10.612	15,735	17,198	17,564
Deep Radiation Therapy Insured Physician/ Surgeon DIRECT LIABILITY OF EN	1,582 MPLOYEES	427	918	1,361	1,487	1,519
Audiologist/Speech Pathologist	84	23	49	72	79	81
Deep Radiation/X-Ray Therapy Technician	127	34	74	109	119	122
Electroencephalogram Technician	42	11	24	36	39	40
Laboratory Technician	42	11	24	36	39	40
Medical Assistant	42	11	24	36	39	40
Nurse	63	17	37	54	59	60
Nurse Anesthetist	1,029	278	597	885	967	988
Nurse Midwife	1,055	285	612	907	992	1,013
Nurse Practitioner	1,055	285	612	907	992	1,013

YEAR 5

YEAR 3 YEAR 4

OCCURRENCE AND CLAIMS-MADE COVERAGE ANNUAL \$200,000/\$600,000 PREMIUMS

BUCKS & SCHUYLKILL COUNTIES

YEAR 1 YEAR 2

		YEAR 1	YEAR 2	YEARS	I LAN 4	LAND
	OCCUR-	CLAIMS-	CLAIMS-	CLAIMS-	CLAIMS-	CLAIMS-
RATING CLASS	RENCE	MADE	MADE	MADE	<u>MADE</u>	<u>MADE</u>
KATING CLASS	111111011	<u>- ,</u>				
006	2,053	554	1,191	1,766	1,930	1,971
007	2,497	674	1,448	2,147	2,347	2,397
010	3,640	983	2,111	3,130	3,422	3,494
015	4,506	1,217	2,613	3,875	4,236	4,326
020	6,971	1,882	4,043	5,995	6,553	6,692
030	9,297	2,510	5,392	7,995	8,739	8,925
035	10,108	2,729	5,863	8,693	9,502	9,704
050	13,439	3,629	7,795	11,558	12,633	12,901
060	15,991	4,318	9,275	13,752	15,032	15,351
070	20,541	5,546	11,914	17,665	19,309	19,719
080	22,899	6.183	13,281	19.693	21,525	21,983 30,314
100	31,577	8,526	18.315	27,156	29,682	30,314
ADDITIONAL CHARGES Deep Radiation Therapy Insured Physician/ Surgeon	2,730	737	1,583	2,348	2,566	2,621
DIRECT LIABILITY OF E	MPLOYEES					
Audiologist/Speech Pathologist	146	39	85	126	137	140
Deep Radiation/X-Ray Therapy Technician	218	59	126	187	205	209
Electroencephalogram Fechnician	73	20	42	63	69	70
Laboratory Technician	73	20	42	63	69	70
Medical Assistant	73	20	42	63	69	70
Nurse	109	29	63	94	102	105 1,705
Nurse Anesthetist	1,776	480	1,030	1,527	1,669 1,711	1,747
Nurse Midwife	1,820	491 491	1,056 1,056	1,565	1,711	1,747
Nurse Practitioner	1,820	491	1,050	1,505	-,	·

YEAR 5

YEAR 4

YEAR 3

OCCURRENCE AND CLAIMS-MADE COVERAGE ANNUAL \$200,000/\$600,000 PREMIUMS

CHESTER, LACKAWANNA, MERCER, MONROE & WESTMORELAND COUNTIES

	MONROL	, EBI, TOILE.	 - ·			
RATING CLASS	OCCUR- RENCE	YEAR 1 CLAIMS- MADE	YEAR 2 CLAIMS- <u>MADE</u>	YEAR 3 CLAIMS- MADE	YEAR 4 CLAIMS- MADE	YEAR 5 CLAIMS- <u>MADE</u>
006	1,479	399	858	1.272	1,390	1,420
006	1,799	486	1.043	1,547	1,691	1,727
007	2,622	708	1.521	2,255	2,465	2,517
010	3,246	876	1,883	2,792	3,051	3,116
015	5,021	1,356	2.912	4,318	4,720	4,820
020	6,697	1,808	3.884	5,759	6,295	6,429
030	7,281	1,966	4.223	6,262	6,844	6,990
035	9.680	2,614	5,614	8,325	9,099	9,293
050	11,518	3,110	6.680	9,905	10.827	11,05
060	14.796	3,995	8.582	12,725	13,908	14,20
070	16.495	4,454	9.567	14,186	15,505	15,83
100	22.746	6,141	13,193	19,562	21,381	21,83
Deep Radiation Therapy nsured Physician/ Surgeon	1,967	531	1,141	1,692	1,849	1,88
IRECT LIABILITY OF E audiologist/Speech	EMPLOYEES	28	61	90	99	16
Deep Radiation/X-Ray Therapy Technician	157	42	91	135	148	1:
Electroencephalogram Technician	52	14	30	45	49	
aboratory Technician	52	14	30	45	49	
Medical Assistant	52	14	30	45	49	•

21

346

354

354

79

1,280

1,311

1,311

76

1,229

1,259

1,259

74

1,203

1,232

1,232

68

1,101

1,127

1,127

46

742

760

760

Nurse

Nurse Anesthetist

Nurse Practitioner

Nurse Midwife

b. Reporting Endorsement

Time of Purchase	% of Occurrence <u>Premium</u>
Purchased After Year 1	82%
Purchased After Year 2	128%
Purchased After Year 3	138%
Purchased After Year 4 or Subsequent	141%

- 1. Premium Calculation for Reporting Endorsement The Reporting Endorsement premium is based on a percentage of the then occurrence premium filed at the time of purchase of the endorsement.
- Reporting Endorsements for claims-made policies cancelled between full years of coverage will be calculated on a prorated basis.
- 3. Reporting Endorsements for claims-made policies where classification changes have occurred during the policy period will be calculated at the above percentages on a pro-rata basis of the applicable occurrence rate for each classification during the policy period. The percentages will be applied in 12-month periods working from the cancellation date to the inception date of coverage.

c. Prior Acts Coverage

Prior acts coverage is available to qualified applicants who possess a claims-made policy issued by a carrier other than PMSLIC for practice in Pennsylvania. Said policy must terminate on the effective date of the subsequent PMSLIC claims-made policy, and the retroactive date of the PMSLIC policy will be adjusted to the original retroactive date of the prior insurance coverage. In no case will the retroactive date be prior to January 1, 1978. The appropriate PMSLIC claims-made rate for the coverage year of the claims-made contract as measured from the established retroactive date shall apply.

3. Basis for Calculation of Tier 2 Rates

<u>Level</u>	Rating Basis
Α	Additional 10% Tier 1
В	Additional 20% Tier 1
С	Additional 30% Tier 1
D	Additional 40% Tier 1