

Medical Liability Mutual Insurance Company Rating Classifications

IMPORTANT NOTICE: In accordance with state legislation, all physicians and surgeons policies may be written on either an occurrence or a claims made basis.

Physicians and Surgeons professional liability insurance policies issued by MLMIC bear the most appropriate of the following descriptions:

Premium Class 1

- Neurosurgery

Premium Class 2

- General Surgery, including Bariatric Surgery

Premium Class 3

- Obstetrics and Gynecology

Premium Class 4

- Orthopedic Surgery

Premium Class 5

- General Surgery, excluding Bariatric Surgery

Premium Class 6

- Cardiac Surgery
- Vascular Surgery

Premium Class 7

- Gynecology only
Does not provide coverage for pre-natal care; obstetrical deliveries of any kind (except for assistance at Cesarean Section); induced abortions (except for those in the first trimester); or treatment of spontaneous abortions (except for those in the first trimester).
- Otolaryngology, including otolaryngological cosmetic plastic surgery
- Plastic and Reconstructive Surgery

Premium Class 8

- Colon and Rectal Surgery and/or Proctology
- Urology, including major surgery

Premium Class 9

- Computerized Tomography
- Diagnostic Radiology only
- Diagnostic Radiology and Radiation Oncology

Premium Class 10

- Neurology and/or Psychiatry, including the supervision, direction, or performance of myelography and/or angiography
- Obstetrics and Gynecology, Uncomplicated Obstetrics and Limited Surgery
See description under Family/General Practice and Limited Major Surgery and/or Anesthesiology.
- Otolaryngology, excluding cosmetic plastic surgery

Premium Class 11

- Emergency Medicine

Premium Class 12

- Obstetrics and Gynecology, Uncomplicated Obstetrics and Minor Surgery.
See description under Family/General Practice and Minor Surgery.

Premium Class 13

- Internal Medicine, including cardiac catheterization

Premium Class 14

- Gynecology Only, including minor surgery
Does not provide coverage for pre-natal care; obstetrical deliveries of any kind (except for assistance at Cesarean Sections); treatment of spontaneous abortions (except for those in the first trimester); any intraabdominal surgery or any orthopedic procedures and any major surgery, including but not limited to T&A, vasectomies, hemiorrhaphies, hemorrhoidectomies, pilonidal cystectomies, elective abortions the administration of general or spinal anesthesia.
- Otolaryngology, with surgery limited to minor procedures
Does not include tonsillectomy and adenoidectomy.
- Occupational Medicine and Minor Surgery
See description under Family/General Practice and Minor Surgery.

Premium Class 15

- Neurology, excluding the supervision, direction, or performance of myelography and/or angiography.

Premium Class 16

- Anesthesiology

Premium Class 17

- Dermatology, including dermabrasion, hair transplants, micro-lipo injections, liposuction, face peels using Phenol, Mohs microsurgery, and all procedures listed Class 21, Dermatology
- Internal Medicine, excluding cardiac catheterization
But including cardiology, gastroenterology, rheumatology, pulmonary disease, endocrinology and medical oncology.
- Radiation Oncology only
- Urology, including minor surgery

Premium Class 18

- Ophthalmology, including major surgery

Premium Class 19

- Occupational Medicine, excluding surgery
See description under Family/General Practice, Exclusive of Surgery
- Pediatrics, not to include tonsillectomy and adenoidectomy, other major surgery, or general or spinal anesthesia.

Premium Class 20

- Ophthalmology, with surgery limited to minor procedures
- Pathology and/or Hematology

Premium Class 21

- Allergy, including pediatric allergy
- Dermatology, including the use of laser, face peels with agents other than Phenol, collagen injections, and sclero-therapy, but excluding all procedures listed in Class 17, Dermatology
- Ophthalmology, excluding surgery
- Physical Medicine, Rehabilitation, Preventive Medicine, Public Health
- Psychiatry, excluding the supervision, direction or performance of myelography

and/or angiography.

Family/General Practice Classifications

Premium Class 19

- Family/General Practice Exclusive of Surgery

General medicine, medical diagnostic procedures and excisional and punch biopsy; minor surgery limited to incision of boils and superficial abscesses and suturing of skin and superficial fascia; splinting or casting of non-displaced fractures; fulguration of growths; and circumcision of the newborn.

Premium Class 14

- Family/General Practice and Minor Surgery

Family/General Practice as described under Premium Class 19; closed reductions of fractures, excision of superficial growths, treatment of spontaneous abortions, diagnostic D&Cs, circumcision of other than the newborn, assistance at major surgery, prenatal care for uncomplicated pregnancies and normal deliveries. Prenatal care for uncomplicated pregnancies will not include the care of patients with high risk conditions such as hypertension and diabetes, or pregnancies with known breech presentations or multiple gestations unless there is antepartum consultation with a qualified obstetrician and a qualified obstetrician is readily available for consultation and treatment of the patient. Normal deliveries are defined as follows: (a) normal spontaneous deliveries; (b) the use of outlet forceps, or vacuum delivery; (c) episiotomy; (d) repair of cervical tear in emergency situations; (e) the pharmacological or surgical induction or augmentation of labor, provided the physician examines the patient and consults with a qualified obstetrician prior to its use and the physician is physically present until the patient has been stabilized for a minimum of 30 minutes after the induction or augmentation is administered and thereafter is readily available to attend to the patient and if a Cesarean Section is indicated then the physician must contact a qualified obstetrician who must be available within 30 minutes of the determination of the need to perform a Cesarean delivery; and (f) performance of vaginal delivery following a Cesarean Section (VBAC) provided there is antepartum consultation with a qualified obstetrician and a qualified obstetrician is "immediately available" for consultation and treatment of the patient. "Immediately available" means physically present at the location of the delivery and the qualified obstetrician with cesarean privileges with whom you consulted cannot be performing a surgical procedure or delivering another patient during this time. NORMAL DELIVERY DOES NOT INCLUDE THE DELIVERY OF KNOWN BREECH PRESENTATIONS OR MULTIPLE GESTATIONS.

Premium Class 10

- Family/General Practice and Limited Major Surgery and/or Anesthesiology

Family/General Practice as described under Premium Class 19 and 14; referred or non-referred major surgery limited to tonsillectomy and adenoidectomy, vasectomy, hemiorrhaphy, hemorrhoidectomy; and pilonidal cystectomy; abortions, through the 12th week of pregnancy done only by suction curettage; anesthesiology on a part-time basis, not to exceed an average of 12 hours per week.

A physician will not qualify for a Family/General Practice classification if he/she (1) performs open orthopedic procedures or elective intraabdominal surgery including hysterectomies or (2) in the opinion of the Physician Underwriting Committee, represents a risk similar to that of a specialist.

NOTE: FOR CLASSIFICATION PURPOSES, TONSILLECTOMY AND ADENOIDECTOMY AND ABORTIONS (OTHER THAN TREATMENT OF SPONTANEOUS ABORTIONS) ARE CONSIDERED MAJOR SURGERY.

Territory 01 - New York, Orange, Rockland, Sullivan and Westchester counties

(\$1,000,000 / \$3,000,000. and \$1,300,000 / \$3,900,000. in shaded area)

	Occurrence Rates		Claims Made Rates															
			First Year (31% of Occ Rates)		Second Year (64% of Occ Rates)		Third Year (85% of Occ Rates)		Fourth Year (94% of Occ Rates)		Fifth Year (99% of Occ Rates)		Sixth Year (102% of Occ Rates)		Seventh Year (104% of Occ Rates)		Eighth Year + (105% of Occ Rates)	
Class 1	216,930	229,946	67,248	71,283	138,835	147,165	184,391	195,454	203,914	216,149	214,761	227,647	221,269	234,545	225,607	239,144	227,777	241,443
Class 2	130,736	138,580	40,528	42,959	83,671	88,691	111,125	117,793	122,892	130,265	129,428	137,194	133,351	141,352	135,965	144,123	137,273	145,509
Class 3	128,268	135,964	39,763	42,149	82,091	87,017	109,028	115,569	120,572	127,806	126,985	134,604	130,833	138,683	133,399	141,403	134,681	142,762
Class 4	95,547	101,280	29,619	31,396	61,150	64,819	81,215	86,088	89,814	95,203	94,591	100,267	97,458	103,305	99,369	105,331	100,324	106,344
Class 5	90,242	95,656	27,975	29,653	57,754	61,220	76,705	81,308	84,827	89,917	89,339	94,700	92,046	97,569	93,851	99,482	94,754	100,439
Class 6	81,645	86,544	25,310	26,828	52,253	55,388	69,398	73,562	76,746	81,351	80,829	85,679	83,278	88,275	84,911	90,006	85,727	90,871
Class 7	72,898	77,271	22,598	23,954	46,654	49,454	61,963	65,681	68,524	72,635	72,169	76,499	74,355	78,817	75,813	80,362	76,542	81,135
Class 8	46,850	49,662	14,523	15,395	29,984	31,783	39,823	42,212	44,039	46,682	46,382	49,165	47,787	50,655	48,725	51,648	49,193	52,145
Class 9	44,531	47,203	13,804	14,633	28,500	30,210	37,852	40,123	41,860	44,371	44,086	46,731	45,422	48,147	46,313	49,092	46,758	49,564
Class 10	43,343	45,944	13,436	14,242	27,740	29,404	36,842	39,052	40,743	43,187	42,910	45,485	44,210	46,863	45,077	47,782	45,511	48,241
Class 11	42,981	45,560	13,324	14,123	27,508	29,158	36,534	38,726	40,402	42,827	42,552	45,105	43,841	46,471	44,701	47,383	45,130	47,838
Class 12	33,046	35,028	10,244	10,858	21,149	22,418	28,089	29,774	31,063	32,927	32,715	34,678	33,707	35,729	34,368	36,430	34,698	36,780
Class 13	32,101	34,027	9,951	10,548	20,544	21,777	27,286	28,923	30,175	31,985	31,780	33,687	32,743	34,707	33,385	35,388	33,706	35,728
Class 14	30,570	32,405	9,476	10,045	19,565	20,739	25,985	27,544	28,736	30,460	30,265	32,081	31,182	33,053	31,793	33,701	32,099	34,025
Class 15	28,028	29,710	8,688	9,210	17,938	19,014	23,824	25,253	26,347	27,927	27,748	29,413	28,589	30,304	29,149	30,898	29,430	31,195
Class 16	25,389	26,913	7,870	8,343	16,249	17,224	21,581	22,876	23,866	25,298	25,135	26,644	25,897	27,451	26,405	27,989	26,659	28,258
Class 17	24,802	26,290	7,688	8,149	15,873	16,825	21,081	22,346	23,313	24,712	24,553	26,027	25,298	26,815	25,794	27,341	26,042	27,604
Class 18	23,832	25,262	7,387	7,831	15,252	16,167	20,257	21,472	22,402	23,746	23,593	25,009	24,308	25,767	24,785	26,272	25,023	26,525
Class 19	18,083	19,168	5,605	5,942	11,573	12,267	15,370	16,292	16,998	18,018	17,902	18,976	18,444	19,551	18,806	19,934	18,987	20,126
Class 20	16,701	17,703	5,177	5,488	10,689	11,330	14,196	15,048	15,699	16,641	16,534	17,526	17,035	18,057	17,369	18,411	17,536	18,588
Class 21	7,299	7,737	2,262	2,398	4,671	4,951	6,204	6,576	6,861	7,272	7,226	7,659	7,445	7,891	7,591	8,046	7,664	8,124

Territory 02 - Kings and Queens counties

(\$1,000,000 / \$3,000,000. and \$1,300,000 / \$3,900,000. in shaded area)

	Occurrence Rates		Claims Made Rates															
			First Year (31% of Occ Rates)		Second Year (64% of Occ Rates)		Third Year (65% of Occ Rates)		Fourth Year (94% of Occ Rates)		Fifth Year (99% of Occ Rates)		Sixth Year (102% of Occ Rates)		Seventh Year (104% of Occ Rates)		Eighth Year + (105% of Occ Rates)	
Class 1	265,241	281,155	82,224	87,158	169,754	179,939	225,454	238,982	249,326	264,286	262,588	278,344	270,545	286,778	275,850	292,401	278,503	295,213
Class 2	159,851	169,442	49,553	52,527	102,304	108,443	135,873	144,026	150,260	159,275	158,252	167,747	163,048	172,831	166,245	176,220	167,843	177,914
Class 3	156,833	166,243	48,618	51,535	100,373	106,396	133,308	141,307	147,423	156,269	155,265	164,581	159,970	169,568	163,107	172,893	164,675	174,556
Class 4	116,825	123,835	36,215	38,388	74,768	79,254	99,301	105,259	109,816	116,405	115,657	122,596	119,162	126,311	121,498	128,788	122,666	130,026
Class 5	110,338	116,959	34,205	36,257	70,616	74,853	93,788	99,415	103,718	109,941	109,235	115,789	112,545	119,298	114,752	121,637	115,855	122,807
Class 6	99,828	105,817	30,946	32,803	63,890	67,723	84,853	89,945	93,838	99,468	98,829	104,759	101,824	107,934	103,821	110,050	104,819	111,108
Class 7	89,132	94,480	27,631	29,288	57,044	60,467	75,762	80,308	83,784	88,811	88,241	93,535	90,915	96,369	92,697	98,259	93,589	99,204
Class 8	57,284	60,721	17,758	18,823	36,662	38,861	48,691	51,613	53,847	57,078	56,711	60,114	58,430	61,936	59,576	63,150	60,148	63,757
Class 9	54,449	57,716	16,879	17,892	34,847	36,938	46,281	49,058	51,182	54,253	53,904	57,139	55,538	58,870	56,627	60,024	57,171	60,602
Class 10	52,996	56,176	16,428	17,414	33,917	35,952	45,047	47,750	49,816	52,805	52,466	55,614	54,056	57,300	55,116	58,423	55,646	58,985
Class 11	52,553	55,707	16,291	17,269	33,634	35,652	44,670	47,351	49,400	52,364	52,028	55,150	53,605	56,821	54,656	57,935	55,181	58,492
Class 12	40,405	42,829	12,525	13,277	25,859	27,411	34,344	36,405	37,981	40,260	40,001	42,401	41,213	43,686	42,021	44,543	42,425	44,971
Class 13	39,250	41,605	12,167	12,897	25,120	26,627	33,362	35,364	36,895	39,108	38,857	41,189	40,035	42,437	40,820	43,269	41,212	43,685
Class 14	37,379	39,621	11,587	12,282	23,922	25,357	31,772	33,678	35,136	37,244	37,005	39,225	38,126	40,414	38,874	41,206	39,248	41,602
Class 15	34,270	36,326	10,623	11,261	21,933	23,249	29,130	30,877	32,214	34,147	33,928	35,963	34,956	37,053	35,641	37,780	35,984	38,143
Class 16	31,044	32,906	9,623	10,201	19,868	21,060	26,387	27,970	29,181	30,932	30,733	32,577	31,664	33,564	32,285	34,223	32,596	34,552
Class 17	30,325	32,144	9,400	9,964	19,408	20,572	25,776	27,323	28,505	30,216	30,022	31,823	30,931	32,787	31,538	33,430	31,841	33,752
Class 18	29,139	30,888	9,033	9,575	18,649	19,768	24,768	26,254	27,391	29,034	28,848	30,579	29,722	31,505	30,305	32,123	30,596	32,432
Class 19	22,110	23,436	6,854	7,265	14,150	14,999	18,793	19,921	20,783	22,030	21,889	23,202	22,552	23,905	22,994	24,374	23,215	24,608
Class 20	20,421	21,646	6,330	6,710	13,069	13,853	17,357	18,399	19,195	20,347	20,216	21,429	20,829	22,079	21,237	22,512	21,442	22,728
Class 21	8,924	9,460	2,766	2,932	5,711	6,054	7,586	8,041	8,389	8,892	8,835	9,365	9,103	9,649	9,281	9,838	9,371	9,933

Territory 03 - Nassau and Suffolk counties

(\$1,000,000 / \$3,000,000. and \$1,300,000 / \$3,900,000. in shaded area)

	Occurrence Rates		Claims Made Rates															
			First Year		Second Year		Third Year		Fourth Year		Fifth Year		Sixth Year		Seventh Year		Eighth Year +	
	(31% of Occ Rates)	(64% of Occ Rates)	(65% of Occ Rates)	(94% of Occ Rates)	(99% of Occ Rates)	(102% of Occ Rates)	(104% of Occ Rates)	(105% of Occ Rates)										
Class 1	288,995	306,334	89,588	94,963	184,956	196,054	245,645	260,384	271,655	287,954	286,105	303,271	294,774	312,461	300,554	318,588	303,444	321,651
Class 2	174,166	184,616	53,991	57,231	111,466	118,154	148,041	156,924	163,716	173,539	172,425	182,770	177,650	188,309	181,133	192,001	182,875	193,847
Class 3	170,879	181,132	52,972	56,150	109,362	115,924	145,247	153,962	160,626	170,264	169,170	179,320	174,296	184,754	177,714	188,377	179,423	190,188
Class 4	127,288	134,925	39,459	41,826	81,464	86,352	108,194	114,686	119,650	126,829	126,015	133,576	129,833	137,623	132,379	140,322	133,652	141,671
Class 5	120,220	127,433	37,268	39,504	76,941	81,557	102,187	108,318	113,007	119,787	119,018	126,159	122,624	129,982	125,029	132,531	126,231	133,805
Class 6	108,768	115,294	33,718	35,741	69,611	73,788	92,453	98,000	102,242	108,376	107,680	114,141	110,943	117,600	113,119	119,906	114,206	121,059
Class 7	97,114	102,941	30,105	31,911	62,153	65,882	82,547	87,500	91,287	96,765	96,143	101,912	99,057	105,000	100,999	107,059	101,970	108,088
Class 8	62,414	66,159	19,348	20,509	39,945	42,342	53,052	56,235	58,669	62,190	61,790	65,498	63,663	67,482	64,911	68,806	65,535	69,467
Class 9	59,325	62,885	18,390	19,494	37,968	40,246	50,426	53,452	55,765	59,111	58,732	62,256	60,512	64,142	61,698	65,400	62,291	66,029
Class 10	57,742	61,207	17,900	18,974	36,955	39,172	49,081	52,026	54,278	57,534	57,165	60,595	58,897	62,431	60,052	63,655	60,629	64,267
Class 11	57,260	60,696	17,750	18,815	36,646	38,845	48,671	51,591	53,824	57,054	56,687	60,089	58,405	61,909	59,550	63,123	60,123	63,730
Class 12	44,024	46,665	13,647	14,466	28,175	29,865	37,420	39,665	41,382	43,865	43,583	46,198	44,904	47,598	45,785	48,532	46,225	48,998
Class 13	42,765	45,331	13,257	14,052	27,369	29,011	36,350	38,531	40,199	42,611	42,337	44,877	43,620	46,237	44,475	47,144	44,903	47,597
Class 14	40,726	43,170	12,625	13,382	26,065	27,628	34,617	36,694	38,283	40,579	40,319	42,738	41,541	44,033	42,355	44,897	42,762	45,328
Class 15	37,339	39,580	11,575	12,269	23,897	25,331	31,738	33,643	35,099	37,205	36,966	39,184	38,086	40,371	38,833	41,163	39,206	41,559
Class 16	33,824	35,853	10,485	11,114	21,647	22,946	28,750	30,475	31,794	33,702	33,486	35,495	34,500	36,570	35,177	37,287	35,515	37,646
Class 17	33,041	35,023	10,242	10,857	21,146	22,415	28,085	29,770	31,058	32,922	32,710	34,673	33,702	35,724	34,362	36,424	34,693	36,774
Class 18	31,749	33,654	9,842	10,432	20,319	21,538	26,986	28,606	29,844	31,635	31,431	33,317	32,384	34,327	33,019	35,000	33,336	35,336
Class 19	24,090	25,535	7,468	7,916	15,417	16,342	20,476	21,705	22,644	24,003	23,849	25,280	24,572	26,046	25,053	26,557	25,294	26,812
Class 20	22,249	23,584	6,897	7,311	14,239	15,094	18,912	20,047	20,914	22,169	22,027	23,349	22,694	24,056	23,139	24,528	23,362	24,764
Class 21	9,724	10,307	3,014	3,195	6,223	6,596	8,265	8,761	9,140	9,689	9,626	10,204	9,918	10,513	10,112	10,719	10,210	10,822

Territory 04 - Columbia, Dutchess, Greene, Putnam and Ulster counties

(\$1,000,000 / \$3,000,000. and \$1,300,000 / \$3,900,000. in shaded area)

	Occurrence Rates		Claims Made Rates															
			First Year		Second Year		Third Year		Fourth Year		Fifth Year		Sixth Year		Seventh Year		Eighth Year +	
	(31% of Occ Rates)	(64% of Occ Rates)	(85% of Occ Rates)	(94% of Occ Rates)	(99% of Occ Rates)	(102% of Occ Rates)	(104% of Occ Rates)	(105% of Occ Rates)										
Class 1	137,252	145,487	42,548	45,101	87,841	93,111	116,664	123,664	129,016	136,757	135,879	144,032	139,997	148,396	142,742	151,306	144,114	152,761
Class 2	82,716	87,679	25,642	27,180	52,938	56,115	70,309	74,527	77,753	82,419	81,889	86,803	84,371	89,433	86,025	91,187	86,852	92,063
Class 3	81,155	86,024	25,158	26,667	51,939	55,055	68,982	73,121	76,286	80,863	80,343	85,164	82,778	87,745	84,401	89,465	85,213	90,326
Class 4	60,452	64,079	18,740	19,864	38,689	41,011	51,384	54,467	56,825	60,235	59,848	63,439	61,661	65,361	62,870	66,643	63,475	67,283
Class 5	57,096	60,521	17,699	18,761	36,541	38,734	48,531	51,443	53,670	56,890	56,525	59,916	58,238	61,732	59,380	62,942	59,950	63,548
Class 6	51,657	54,756	16,013	16,974	33,060	35,044	43,908	46,543	48,557	51,471	51,140	54,209	52,690	55,851	53,723	56,946	54,240	57,494
Class 7	46,122	48,889	14,298	15,155	29,518	31,289	39,204	41,556	43,355	45,956	45,661	48,401	47,045	49,867	47,967	50,845	48,428	51,334
Class 8	29,642	31,421	9,189	9,740	18,971	20,109	25,196	26,707	27,864	29,535	29,346	31,106	30,235	32,049	30,828	32,678	31,124	32,992
Class 9	28,175	29,865	8,734	9,258	18,032	19,114	23,949	25,386	26,484	28,073	27,893	29,567	28,738	30,463	29,302	31,060	29,584	31,359
Class 10	27,423	29,069	8,501	9,011	17,551	18,604	23,310	24,708	25,778	27,325	27,149	28,778	27,972	29,650	28,520	30,231	28,794	30,522
Class 11	27,194	28,826	8,430	8,936	17,404	18,448	23,115	24,502	25,562	27,096	26,922	28,538	27,738	29,402	28,282	29,979	28,554	30,267
Class 12	20,908	22,162	6,481	6,870	13,381	14,184	17,772	18,838	19,653	20,833	20,699	21,941	21,326	22,606	21,744	23,049	21,953	23,270
Class 13	20,310	21,529	6,296	6,674	12,998	13,778	17,263	18,299	19,091	20,237	20,107	21,313	20,716	21,959	21,122	22,390	21,325	22,605
Class 14	19,342	20,502	5,996	6,355	12,379	13,121	16,440	17,427	18,181	19,272	19,148	20,297	19,729	20,912	20,115	21,322	20,309	21,527
Class 15	17,733	18,797	5,497	5,827	11,349	12,030	15,073	15,978	16,669	17,669	17,556	18,609	18,088	19,173	18,443	19,549	18,620	19,737
Class 16	16,064	17,027	4,979	5,278	10,281	10,897	13,654	14,473	15,100	16,006	15,903	16,857	16,385	17,368	16,706	17,709	16,867	17,879
Class 17	15,692	16,633	4,864	5,156	10,043	10,645	13,338	14,138	14,750	15,635	15,535	16,467	16,006	16,966	16,319	17,299	16,476	17,465
Class 18	15,078	15,983	4,674	4,954	9,650	10,229	12,816	13,585	14,173	15,024	14,927	15,823	15,380	16,303	15,681	16,622	15,832	16,782
Class 19	11,441	12,127	3,546	3,759	7,322	7,761	9,725	10,308	10,754	11,400	11,326	12,006	11,670	12,370	11,898	12,612	12,013	12,734
Class 20	10,567	11,201	3,275	3,472	6,762	7,168	8,982	9,520	9,933	10,529	10,461	11,089	10,778	11,425	10,989	11,649	11,095	11,761
Class 21	4,618	4,895	1,431	1,517	2,955	3,133	3,925	4,161	4,341	4,601	4,572	4,846	4,710	4,993	4,802	5,091	4,849	5,140

Territory 06 - Livingston, Monroe, Ontario, Seneca, Wayne and Yates counties

(\$1,000,000 / \$3,000,000. and \$1,300,000 / \$3,900,000. in shaded area)

	Occurrence Rates		Claims Made Rates															
			First Year		Second Year		Third Year		Fourth Year		Fifth Year		Sixth Year		Seventh Year		Eighth Year +	
	(31% of Occ Rates)	(64% of Occ Rates)	(85% of Occ Rates)	(94% of Occ Rates)	(99% of Occ Rates)	(102% of Occ Rates)	(104% of Occ Rates)	(105% of Occ Rates)										
Class 1	57,703	61,165	17,888	18,961	36,930	39,146	49,048	51,990	54,241	57,495	57,126	60,554	58,857	62,389	60,011	63,612	60,588	64,224
Class 2	34,775	36,862	10,780	11,427	22,256	23,591	29,559	31,333	32,689	34,650	34,428	36,493	35,471	37,599	36,166	38,336	36,514	38,705
Class 3	34,119	36,166	10,577	11,211	21,836	23,146	29,001	30,741	32,072	33,996	33,778	35,804	34,801	36,889	35,484	37,613	35,825	37,974
Class 4	25,415	26,940	7,878	8,351	16,265	17,241	21,603	22,899	23,890	25,324	25,161	26,671	25,923	27,479	26,432	28,018	26,686	28,287
Class 5	24,004	25,444	7,441	7,887	15,362	16,284	20,403	21,627	22,564	23,917	23,764	25,190	24,484	25,953	24,964	26,462	25,204	26,716
Class 6	21,717	23,020	6,732	7,136	13,899	14,733	18,460	19,567	20,414	21,639	21,500	22,790	22,152	23,481	22,586	23,941	22,803	24,171
Class 7	19,390	20,554	6,011	6,371	12,410	13,154	16,482	17,471	18,227	19,321	19,196	20,348	19,778	20,965	20,166	21,376	20,360	21,582
Class 8	12,462	13,210	3,863	4,095	7,975	8,454	10,593	11,228	11,714	12,417	12,337	13,078	12,711	13,474	12,960	13,738	13,085	13,870
Class 9	11,845	12,556	3,672	3,892	7,581	8,035	10,068	10,672	11,134	11,802	11,727	12,430	12,082	12,807	12,319	13,058	12,437	13,184
Class 10	11,529	12,221	3,574	3,788	7,378	7,821	9,800	10,388	10,837	11,487	11,414	12,099	11,760	12,465	11,990	12,710	12,105	12,832
Class 11	11,433	12,119	3,544	3,756	7,317	7,756	9,718	10,301	10,747	11,392	11,318	11,997	11,661	12,361	11,890	12,603	12,004	12,725
Class 12	8,790	9,317	2,724	2,888	5,625	5,963	7,471	7,920	8,262	8,758	8,702	9,224	8,966	9,504	9,141	9,690	9,229	9,783
Class 13	8,538	9,051	2,647	2,805	5,464	5,792	7,258	7,693	8,026	8,508	8,453	8,960	8,709	9,232	8,880	9,413	8,965	9,503
Class 14	8,131	8,619	2,520	2,672	5,204	5,516	6,912	7,326	7,643	8,102	8,050	8,533	8,294	8,792	8,457	8,964	8,538	9,050
Class 15	7,455	7,902	2,311	2,449	4,771	5,057	6,337	6,717	7,008	7,428	7,381	7,823	7,604	8,061	7,753	8,219	7,828	8,298
Class 16	6,753	7,158	2,093	2,219	4,322	4,581	5,740	6,085	6,348	6,729	6,686	7,087	6,888	7,302	7,023	7,445	7,091	7,516
Class 17	6,597	6,993	2,045	2,167	4,222	4,475	5,607	5,944	6,201	6,573	6,531	6,923	6,729	7,133	6,861	7,272	6,927	7,342
Class 18	6,339	6,719	1,965	2,083	4,057	4,300	5,388	5,711	5,959	6,316	6,275	6,652	6,466	6,854	6,592	6,988	6,656	7,055
Class 19	4,810	5,098	1,491	1,580	3,078	3,263	4,088	4,333	4,521	4,792	4,762	5,047	4,906	5,200	5,002	5,302	5,050	5,353
Class 20	4,442	4,709	1,377	1,459	2,843	3,013	3,776	4,002	4,176	4,426	4,398	4,662	4,531	4,803	4,620	4,897	4,664	4,944
Class 21	1,941	2,058	601	638	1,242	1,317	1,650	1,749	1,825	1,934	1,922	2,037	1,980	2,099	2,019	2,140	2,038	2,160

Territory 07 - Bronx and Richmond counties

(\$1,000,000 / \$3,000,000. and \$1,300,000 / \$3,900,000. in shaded area)

	Occurrence Rates		Claims Made Rates															
			First Year		Second Year		Third Year		Fourth Year		Fifth Year		Sixth Year		Seventh Year		Eighth Year +	
	(31% of Occ Rates)	(64% of Occ Rates)	(85% of Occ Rates)	(94% of Occ Rates)	(99% of Occ Rates)	(102% of Occ Rates)	(104% of Occ Rates)	(105% of Occ Rates)										
Class 1	273,202	289,594	84,692	89,774	174,849	185,340	232,222	246,155	256,810	272,218	270,470	286,698	278,666	295,386	284,130	301,178	286,862	304,074
Class 2	164,649	174,528	51,041	54,103	105,375	111,698	139,951	148,349	154,770	164,056	163,002	172,782	167,942	178,018	171,235	181,509	172,881	183,254
Class 3	161,541	171,233	50,077	53,082	103,386	109,589	137,310	145,548	151,848	160,959	159,925	169,521	164,772	174,658	168,003	178,083	169,618	179,795
Class 4	120,332	127,552	37,302	39,541	77,012	81,633	102,282	108,419	113,112	119,898	119,128	126,276	122,738	130,103	125,145	132,654	126,348	133,929
Class 5	113,650	120,469	35,231	37,345	72,736	77,100	96,603	102,399	106,831	113,241	112,514	119,265	115,923	122,879	118,196	125,288	119,333	126,493
Class 6	102,824	108,994	31,875	33,788	65,807	69,756	87,400	92,644	96,655	102,454	101,796	107,904	104,881	111,173	106,937	113,353	107,965	114,443
Class 7	91,807	97,316	28,460	30,168	58,756	62,282	78,036	82,718	86,299	91,477	90,889	96,343	93,643	99,262	95,480	101,208	96,398	102,182
Class 8	59,004	62,544	18,291	19,388	37,762	40,028	50,153	53,162	55,463	58,791	58,414	61,918	60,184	63,795	61,364	65,046	61,954	65,671
Class 9	56,083	59,448	17,385	18,429	35,893	38,047	47,671	50,531	52,718	55,881	55,522	58,854	57,205	60,637	58,326	61,826	58,887	62,421
Class 10	54,587	57,862	16,922	17,937	34,935	37,032	46,399	49,183	51,312	54,390	54,041	57,284	55,679	59,019	56,770	60,177	57,316	60,755
Class 11	54,131	57,379	16,780	17,787	34,644	36,722	46,011	48,772	50,883	53,936	53,590	56,805	55,213	58,526	56,296	59,674	56,837	60,248
Class 12	41,618	44,115	12,901	13,675	26,635	28,233	35,375	37,498	39,121	41,468	41,202	43,674	42,450	44,997	43,283	45,880	43,699	46,321
Class 13	40,428	42,853	12,532	13,284	25,874	27,426	34,364	36,425	38,002	40,282	40,024	42,425	41,236	43,711	42,045	44,568	42,449	44,996
Class 14	38,501	40,811	11,935	12,651	24,640	26,119	32,725	34,689	36,190	38,362	38,116	40,403	39,271	41,627	40,041	42,443	40,426	42,851
Class 15	35,299	37,417	10,942	11,599	22,591	23,947	30,004	31,804	33,181	35,172	34,946	37,043	36,005	38,165	36,711	38,914	37,064	39,288
Class 16	31,975	33,894	9,912	10,507	20,464	21,692	27,179	28,810	30,057	31,860	31,656	33,555	32,615	34,572	33,254	35,250	33,574	35,589
Class 17	31,235	33,109	9,683	10,264	19,990	21,190	26,550	28,143	29,361	31,123	30,923	32,778	31,860	33,771	32,485	34,434	32,797	34,765
Class 18	30,014	31,815	9,304	9,862	19,209	20,361	25,512	27,042	28,213	29,906	29,714	31,497	30,614	32,451	31,214	33,087	31,515	33,405
Class 19	22,773	24,140	7,059	7,483	14,575	15,449	19,357	20,519	21,407	22,691	22,546	23,898	23,229	24,623	23,684	25,105	23,912	25,347
Class 20	21,034	22,296	6,520	6,911	13,461	14,269	17,878	18,951	19,772	20,958	20,823	22,073	21,454	22,742	21,875	23,187	22,085	23,410
Class 21	9,192	9,744	2,849	3,020	5,883	6,236	7,813	8,282	8,641	9,159	9,100	9,646	9,376	9,939	9,560	10,133	9,652	10,231

Territory 00 - All other counties

(\$1,000,000 / \$3,000,000. and \$1,300,000 / \$3,900,000. in shaded area)

	Occurrence Rates		Claims Made Rates															
			First Year		Second Year		Third Year		Fourth Year		Fifth Year		Sixth Year		Seventh Year		Eighth Year +	
	(31% of Occ Rates)	(64% of Occ Rates)	(85% of Occ Rates)	(94% of Occ Rates)	(99% of Occ Rates)	(102% of Occ Rates)	(104% of Occ Rates)	(105% of Occ Rates)										
Class 1	81,479	86,367	25,258	26,774	52,146	55,275	69,257	73,412	76,590	81,185	80,664	85,504	83,108	88,095	84,738	89,822	85,553	90,686
Class 2	49,104	52,050	15,222	16,135	31,426	33,312	41,738	44,243	46,158	48,927	48,613	51,530	50,086	53,091	51,068	54,132	51,559	54,653
Class 3	48,177	51,068	14,935	15,831	30,833	32,683	40,951	43,408	45,286	48,004	47,695	50,557	49,141	52,089	50,104	53,111	50,586	53,621
Class 4	35,887	38,040	11,125	11,792	22,968	24,346	30,504	32,334	33,734	35,758	35,528	37,660	36,605	38,801	37,323	39,562	37,681	39,942
Class 5	33,894	35,928	10,507	11,137	21,692	22,994	28,810	30,539	31,861	33,772	33,555	35,569	34,572	36,647	35,250	37,365	35,589	37,725
Class 6	30,666	32,506	9,506	10,076	19,626	20,803	26,066	27,630	28,826	30,555	30,359	32,181	31,279	33,156	31,892	33,806	32,199	34,131
Class 7	27,380	29,023	8,487	8,997	17,523	18,574	23,273	24,669	25,737	27,281	27,106	28,733	27,928	29,603	28,475	30,184	28,749	30,474
Class 8	17,597	18,653	5,455	5,782	11,262	11,937	14,957	15,855	16,541	17,533	17,421	18,466	17,949	19,026	18,301	19,399	18,477	19,585
Class 9	16,726	17,729	5,185	5,496	10,704	11,347	14,217	15,070	15,722	16,666	16,558	17,552	17,060	18,084	17,395	18,438	17,562	18,616
Class 10	16,279	17,256	5,046	5,349	10,419	11,044	13,837	14,668	15,303	16,221	16,117	17,084	16,605	17,601	16,931	17,947	17,093	18,119
Class 11	16,143	17,112	5,004	5,304	10,332	10,952	13,722	14,545	15,175	16,085	15,982	16,941	16,466	17,454	16,789	17,797	16,951	17,968
Class 12	12,412	13,156	3,847	4,078	7,943	8,420	10,550	11,183	11,667	12,367	12,288	13,025	12,660	13,420	12,908	13,683	13,032	13,814
Class 13	12,057	12,780	3,737	3,962	7,716	8,179	10,248	10,863	11,333	12,013	11,936	12,652	12,298	13,036	12,539	13,291	12,660	13,419
Class 14	11,482	12,171	3,559	3,773	7,348	7,789	9,760	10,345	10,793	11,441	11,367	12,049	11,712	12,414	11,941	12,658	12,056	12,779
Class 15	10,527	11,159	3,263	3,459	6,737	7,141	8,948	9,485	9,895	10,489	10,422	11,047	10,738	11,382	10,948	11,605	11,053	11,717
Class 16	9,536	10,108	2,956	3,133	6,103	6,469	8,105	8,592	8,964	9,502	9,441	10,007	9,727	10,310	9,917	10,512	10,013	10,614
Class 17	9,315	9,874	2,887	3,061	5,962	6,319	7,918	8,393	8,756	9,282	9,222	9,775	9,501	10,072	9,688	10,269	9,781	10,368
Class 18	8,951	9,488	2,774	2,941	5,728	6,072	7,608	8,065	8,414	8,919	8,861	9,393	9,130	9,678	9,309	9,868	9,398	9,962
Class 19	6,792	7,199	2,105	2,231	4,346	4,607	5,773	6,119	6,384	6,767	6,724	7,127	6,927	7,343	7,063	7,487	7,131	7,559
Class 20	6,273	6,649	1,944	2,061	4,014	4,255	5,332	5,652	5,896	6,250	6,210	6,583	6,398	6,782	6,524	6,915	6,586	6,982
Class 21	2,741	2,906	849	900	1,754	1,859	2,330	2,470	2,577	2,731	2,714	2,877	2,796	2,964	2,851	3,022	2,878	3,051

Medical Liability Mutual Insurance Company

About The Company

Medical Liability Mutual Insurance Company (hereinafter referred to as "MLMIC") is a mutual insurance company organized in 1975 under the Insurance Law of the State of New York in response to the crisis of availability of physicians professional liability coverage in New York. MLMIC is one of the largest writers of medical professional liability insurance in the nation. MLMIC is the only insurer endorsed by the Medical Society of the State of New York (MSSNY) for professional liability insurance for physicians and surgeons.

Policyholder Dividends

Policyholders, as owners of Medical Liability Mutual Insurance Company, are entitled to participate in the distribution of dividends, *if such dividends are actually distributed by the Company*. The Board of Directors decides whether dividends will be paid, and their amount.

The following is an overview of policy forms and additional coverages available. A more detailed description of claims made coverage can be found in the Company's "A Closer Look At Coverage Forms" at www.mlmic.com. Any questions concerning coverage or rates may be directed to the Company's Underwriting Departments in New York at (212) 576-9670; in Syracuse at (315) 428-1188; in the Albany Area at (518) 786-2700 and in Long Island at (516) 794-7200.

Occurrence and Claims Made Information

Occurrence Policy

Covers claims arising from professional services rendered during the policy period regardless of when the claim is reported.

Claims Made Policy

Covers claims arising from professional services rendered while the policy is in effect which are first reported while the policy is in effect or during an extended reporting endorsement period.

Additional Claims Made Coverage Information

Optional Reporting Endorsement (Tail Coverage) For Claims Made Policies

This coverage is available to claims made policyholders to provide protection for covered claims which are first reported after "termination of coverage". This includes cancellation/non-renewal of the policy, a decrease in limits, a reduction in coverage, an increase in deductible or self-insured retention, a new exclusion or any change in coverage less favorable to the insured whether made by the insurer or the insured at any time.

The cost for "Tail" coverage related to "termination of coverage" due to cancellation or non-renewal is based on a percentage *of the occurrence rate(s)* in effect at the time of cancellation, taking into consideration adjustments for changes in classification, territory, and limits during the coverage period.

First Year - 74.8%	Fifth Year - 173.3%
Second Year - 122.1%	Sixth Year - 181.0%
Third Year - 146.4%	Seventh Year - 186.7%
Fourth Year - 162.4%	Eighth Year and Thereafter - 190.6%

The cost of "Tail" coverage related to "termination of coverage" other than cancellation or non-renewal will be calculated in accordance with the rating method established by New York Regulation.

Waiver of Premium for Tail Coverage

The costs related to "Tail" coverage will be waived for a natural person named insured when termination of coverage is due to (1) death, (2) permanent and total disability, or (3) permanent and total retirement from the practice of medicine (a) after attaining the age of 65 or older and being insured by an authorized insurer on a claims made basis 5 or more consecutive years; (b) after attaining the age of 55 or older and being insured by an authorized insurer on a claims made basis 10 or more consecutive years; or (c) regardless of age, if the insured retires and has maintained claims made coverage with an authorized insurer for at least 10 consecutive years, provided the last five consecutive years were through MLMIC.

Prior Acts (Nose) Coverage

Claims made applicants who are presently covered on a claims made basis by certain acceptable insurers may avoid the expense of purchasing "Tail" coverage with their prior insurer by securing prior acts (nose) coverage through MLMIC. Nose Coverage provides protection, in accordance with the terms and conditions of the MLMIC policy, for covered claims arising from professional services rendered during the coverage period with the prior insurer which are first reported after the inception of the MLMIC policy.

The premium for nose coverage is included in the claims made rate level that reflects the total number of years for continuous claims made coverage. For example, if you had 3 years of claims made coverage with another insurer, you would be rated at the 4th year claims made rate with MLMIC.

Your prior years of coverage with a New York State licensed insurer will be credited toward the requirements for prepaid retirement "Tail" coverage described in the previous section entitled "Waiver of Premium for Tail Coverage".

Available Limits of Liability

The rates listed in this schedule are based on limits of liability of \$1,000,000 Each Person/\$3,000,000 Total and \$1,300,000 Each Person/\$3,900,000 Total.

The maximum limits of liability available to Professional Entities is \$1,000,000 Each Person/\$3,000,000 Total.

Limits of liability of \$100,000/\$300,000; \$200,000/\$600,000; \$300,000/\$900,000; and \$500,000/\$1,500,000 are available at lower rates of premium.

Optional Coverages

Defense Costs Coverage

For an *additional premium charge*, qualified physician policyholders, may purchase coverage for the costs of defending (1) an administrative action brought against a physician by a governmental body such as the Office of Professional Medical Conduct, arising out of allegations which could form the basis of a claim for legal liability under the policy and (2) a governmental proceeding alleging Medicare/Medicaid fraud or abuse related to violation of Medicare or Medicaid guidelines arising out of filing an erroneous claim. Limits of liability of either \$25,000 or \$100,000 are available.

Professional Entity Coverage

Separate limits of coverage up to \$1,000,000 Each Person /\$3,000,000 Total may be available to a Professional Entity *for a premium charge*. A Professional Entity is "the professional service corporation, professional limited liability company, partnership or limited liability partnership" of a named insured physician.

To be eligible for coverage a Professional Entity must meet the following eligibility requirements:

- MLMIC must insure at least 75% of the members and/or employed physicians of the entity;
- The Professional Entity must be incorporated in New York State;
- Members and employed physicians, surgeons or physician extenders in the practice must be acceptable based on MLMIC's underwriting standards; and
- All members, employed physicians and/or physician extenders must carry individual limits of insurance of at least \$1,000,000 Each Person/\$3,000,000 Total limit.

Optional Endorsements

Either one, not both may be selected:

Waiver of Consent to Settle a Claim - This endorsement is available to individual named insureds for a premium reduction of 5%.

Deductible - An indemnity deductible of \$5,000 each claim is available to named insureds for a premium reduction of 1.4% of the \$1,000,000/\$3,000,000 rate (regardless of individual limits of liability).

Premium Discounts

With the exception of the Claim Free Discount, none of the following discounts are available to physicians and surgeons who are participants in the MLMIC Voluntary Attending Physician Program.

New Doctor Discount - applicable to physicians and surgeons who enter private practice (solo or group) immediately following the completion of training:

Claims Made Policies - 50% first year; 25% 2nd year; 25% 3rd year;

Occurrence Policies - 50% for one year.

NEW DOCTOR DISCOUNT WILL NOT BE APPLIED CONCURRENTLY WITH THE CLAIMS FREE, VOLUNTEER OR PART - TIME DISCOUNTS.

Part - Time Discount - physicians and surgeons who require coverage for 20 hours a week or less of medical practice - Classes 1-8 and 10 - 35%; Classes 9 and 11-21 - 50%.

Risk Management Discount - 5% to physicians and surgeons who satisfactorily complete a qualified Risk Management Program.

Claims Free Discount - 7.5% to qualified physicians and surgeons who (1) have been continuously in practice for a minimum of five years and (2) have no open claims (or suits) and no closed claims (or suits) with indemnity or expense within the past 5 years (regardless of the accident date or report date).

Payment Options

Quarterly Installment Payments

Prompt Payment - A 2% premium credit is applied for prompt payment of the full annual premium upon receipt of the invoice.

This material is provided for general information about our physicians and surgeons professional liability program and is not a contract. No coverage is provided by this brochure nor can it be construed to replace any provisions of the policy. If there is a conflict between this brochure and the policy, the provisions of the policy will prevail