

Tail Rates**effective September 2, 2015**

CLASS	CLAIMS-MADE MATURITY YEAR				
	1	2	3	4	5
Class 1A	2,450	3,489	3,880	4,039	4,039
Class 1	3,658	5,210	5,792	6,034	6,034
Class 2A	4,556	6,487	7,213	7,516	7,516
Class 2	5,544	7,886	8,765	9,131	9,131
Class 3	7,826	11,130	12,374	12,891	12,891
Class 4*	12,726	18,104	20,115	20,966	20,966
Class 5*	10,685	15,205	16,903	17,611	17,611
Class 6	16,186	23,037	24,724	26,686	26,686
Class 7	19,894	28,312	31,475	32,790	32,790
Class 8	31,895	45,390	50,455	52,578	52,578

Dentist	327	495	582	629	629
Oral Surgeon	2,526	3,843	4,511	4,868	4,868
Physician Assistant	1,281	1,823	2,027	2,112	2,112
Surgeon Assistant	1,281	1,823	2,027	2,112	2,112
Clinical Nurse Specialist	732	1,042	1,158	1,207	1,207
Nurse Practitioner	732	1,042	1,158	1,207	1,207
Nurse Midwife	2,744	3,907	4,343	4,526	4,526
Chiropractor	1,463	2,084	2,316	2,413	2,413
Pharmacist	250	261	289	302	302
Optometrist	457	651	724	755	755
Optometrist - Surgery	914	1,302	1,448	1,509	1,509

	CLAIMS-MADE MATURITY YEAR				
	1	2	3	4	5
CRNA	2,051	2,917	3,246	3,382	3,382

	CLAIMS-MADE MATURITY YEAR				
	1	2	3	4	5
HOSPITALS**	2,206	3,143	3,484	3,630	3,630

** HOSPITAL EXPOSURE BASE $\frac{\text{Outpatients Visits} + \text{plus \# occupied beds}}{4000.00} = \text{EXPOSURE}$

	CLAIMS-MADE MATURITY YEAR				
	1	2	3	4	5
NURSING HOMES					
SKILLED BED	442	523	580	604	604
INTERMEDIATE	257	365	406	423	423
ASSISTED LIVING ONLY	182	260	288	301	301

	CLAIMS-MADE MATURITY YEAR				
	1	2	3	4	5
SURGICAL CENTER	218	308	344	358	358
DIALYSIS CENTER	47	66	73	76	76

(Both per 100 procedures)

BLOOD BANK (per draw)	0.30	0.41	0.45	0.47	0.47
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ALL OTHER PROVIDERS: **0.84 of basic** limits coverage premiums (\$250 minimum)

*see notes for special "per patient visit" rates for ER physicians