TAIL COVERAGE

Rates effective 1/1/2003

CLASS	CLAIMS-MADE MATURITY YEAR 1	2	3	4	5
Class 1A	3292	4690	5214	5428	5428
Class 1	4114	5858	6514	6786	6786
Class 2	6566	9340	10378	10812	10812
Class 3	8375	11911	13242	13796	13796
Class 4	12355	17576	19529	20354	20354
Class 5	12332	17548	19507	20324	20324
Class 6	15331	21819	24250	25275	25275
Class 7	23563	33531	37278	38835	38835
Class 8A	31273	44513	49477	51559	51559
Class 8	34160	48613	54036	56311	56311

	CLAIMS-MADE MATURITY YEAR 1	2	3	4	5
CRNA	3990	5678	6314	6580	6580

	CLAIMS-MADE MATURITY YEAR 1	2	3	4	5
HOSPITALS**	1750	2492	2762	2878	2878

NURSING HOMES	CLAIMS-MADE MATURITY YEAR 1	2	3	4	5
SNF rel. 0.200	350	498	552	576	576
INTERMEDIATE rel. 0.140	244	349	387	403	403
OTHER rel. 0.100	175	249	276	288	288

SURGICAL CENTER	CLAIMS-MADE MATURITY YEAR 1	2	3	4	5
(per 100 procedures)	222	315	351	365	365

DENTISTS & ORAL SURGEONS: .39 of basic limits coverage premiums ($250 minimun)

ALL OTHER PROVIDERS: .79 of basic limits coverage premiums ($250 minimum)

** HOSPITAL EXPOSURE BASE: $\frac{\text{Outpatients Visits}}{4000}$ plus # occupied beds=EXPOSURE

***SURGERY CENTERS: $\frac{\text{Outpatients Visits}}{100}$ x $236.10 x " ALL OTHER PROVIDERS" rate = SURCHARGE

********** SEE NOTES FOR EXPERIENCE RATING PROCEDURES **********