

NCRIC, Inc.

Comparison of District of Columbia and Virginia Premium
(6 Year Analysis)
Physicians and Surgeons Professional Liability
\$1M/\$3M Limits Claims-Made Mature Rates

		District of Columbia					
SECTION A	Specialty:	2000	2001	2002	2003	2004	2005
	Dermatology- NS	\$7,183	\$7,686	\$8,555	\$10,352	\$13,702	\$16,075
	Internal Medicine- NS	\$11,051	\$11,825	\$13,161	\$15,925	\$19,884	\$23,101
	Radiology	\$11,051	\$11,825	\$13,161	\$15,925	\$19,884	\$23,101
	Ophthalmology- Major Surgery	\$12,156	\$13,007	\$14,477	\$17,517	\$21,650	\$25,108
	Anesthesia	\$14,366	\$15,372	\$17,110	\$20,703	\$25,183	\$29,123
	Urology	\$23,207	\$24,831	\$27,639	\$33,443	\$39,312	\$45,182
	ENT- Major Surgery	\$32,047	\$34,290	\$38,168	\$46,183	\$53,442	\$61,241
	General Surgery	\$36,467	\$39,020	\$43,432	\$52,553	\$60,506	\$69,270
	Plastic Surgery	\$41,992	\$44,931	\$50,013	\$60,516	\$69,337	\$79,307
	Orthopedic Surgery	\$50,280	\$53,800	\$59,884	\$72,460	\$82,584	\$94,362
	OB/GYN	\$75,143	\$80,403	\$89,496	\$108,290	\$122,323	\$139,528
	Neurosurgery	\$75,696	\$80,995	\$90,154	\$109,086	\$123,206	\$140,532

		Virginia* (Northern VA)					
SECTION B	Specialty:	2000	2001	2002	2003	2004	2005
	Dermatology- NS	\$4,347	\$4,695	\$5,536	\$7,722	\$11,687	\$14,173
	Internal Medicine-NS	\$5,314	\$5,739	\$6,772	\$9,447	\$14,023	\$16,908
	Radiology	\$5,314	\$5,739	\$6,772	\$9,447	\$14,023	\$16,908
	Ophthalmology-Major Surgery	\$7,727	\$8,345	\$9,863	\$13,759	\$19,863	\$23,747
	Anesthesia	\$11,011	\$7,311	\$8,627	\$12,034	\$17,527	\$21,012
	Urology	\$9,957	\$10,754	\$12,707	\$17,726	\$25,236	\$30,039
	ENT- Major Surgery	\$12,341	\$13,328	\$15,736	\$21,952	\$30,960	\$36,741
	General Surgery	\$19,263	\$20,804	\$24,514	\$34,198	\$47,546	\$56,163
	Plastic Surgery	\$19,263	\$20,804	\$24,514	\$34,198	\$47,546	\$56,163
	Orthopedic Surgery	\$24,890	\$26,881	\$31,686	\$44,201	\$61,095	\$72,029
	OB/GYN	\$29,596	\$31,964	\$37,682	\$52,567	\$72,425	\$85,297
	Neurosurgery	\$40,290	\$43,513	\$51,283	\$71,539	\$98,122	\$115,388

* Premium figures are for \$1M/\$3M limits. Please note Virginia hospitals will require \$2M/\$6M to be compliant.

		Indicated Premium Difference (District of Columbia/Virginia)					
SECTION C (A/B-1)	Specialty:	2000	2001	2002	2003	2004	2005
	Dermatology- NS	65.2%	63.7%	54.5%	34.1%	17.2%	13.4%
	Internal Medicine-NS	108.0%	106.0%	94.3%	68.6%	41.8%	36.6%
	Radiology	108.0%	106.0%	94.3%	68.6%	41.8%	36.6%
	Ophthalmology-Major Surgery	57.3%	55.9%	46.8%	27.3%	9.0%	5.7%
	Anesthesia	30.5%	110.3%	98.3%	72.0%	43.7%	38.6%
	Urology	133.1%	130.9%	117.5%	88.7%	55.8%	50.4%
	ENT- Major Surgery	159.7%	157.3%	142.6%	110.4%	72.6%	66.7%
	General Surgery	89.3%	87.6%	77.2%	53.7%	27.3%	23.3%
	Plastic Surgery	118.0%	116.0%	104.0%	77.0%	45.8%	41.2%
	Orthopedic Surgery	102.0%	100.1%	89.0%	63.9%	35.2%	31.0%
	OB/GYN	153.9%	151.5%	137.5%	106.0%	68.9%	63.6%
	Neurosurgery	87.9%	86.1%	75.8%	52.5%	25.6%	21.8%