## Filing at a Glance

Company: The Medical Protective Company

Product Name: Dentists
SERFF Tr Num: MDPC-126541975
State: Arkansas

TOI: 11.0 Medical Malpractice - Claims Made/Occurrence
SERFF Status: Closed-Filed
State Tr Num: EFT $100

Sub-TOI: 11.0030 Dentists
Co Tr Num: 10-DDS-02
State Status: Fees verified and received

Filing Type: Rate
Reviewer(s): Edith Roberts, Brittany Yielding

Authors: Melissa Coker, Christopher Cole
Disposition Date: 04/07/2010

Date Submitted: 03/19/2010
Disposition Status: Filed

Effective Date Requested (New): 01/01/2011
Effective Date (New):

Effective Date Requested (Renewal): 01/01/2011
Effective Date (Renewal):

State Filing Description:

## General Information

Project Name: 2011 Dental Rate Filings
Status of Filing in Domicile: Not Filed

Project Number: 10-DDS-02
Domicile Status Comments: To be filed.

Reference Organization: n/a
Reference Number: n/a

Reference Title: n/a
Advisory Org. Circular: n/a

Filing Status Changed: 04/07/2010

State Status Changed: 04/07/2010
Deemer Date:

Created By: Christopher Cole
Submitted By: Melissa Coker

Corresponding Filing Tracking Number:

Filing Description:

The Medical Protective Company (MedPro) respectfully submits for your review the attached rate filing applicable to our Dentists program. We request an effective date of January 1, 2011 for this filing.

## Company and Contact

### Filing Contact Information

Melissa Coker, Paralegal
5814 Reed Road
Fort Wayne, IN 46835

melissa.coker@medpro.com
260-486-0838 [Phone]
260-486-0733 [FAX]


**Filing Company Information**

| | | |
|---|---|---|
| The Medical Protective Company | CoCode: 11843 | State of Domicile: Indiana |
| 5814 Reed Road | Group Code: | Company Type: |
| Fort Wayne, IN 46835 | Group Name: | State ID Number: |
| (260) 486-0838 ext. [Phone] | FEIN Number: 35-0506406 | |

---

## Filing Fees

| | |
|---|---|
| Fee Required? | Yes |
| Fee Amount: | $100.00 |
| Retaliatory? | Yes |
| Fee Explanation: | $100.00 rate filing |
| Per Company: | No |

| COMPANY | AMOUNT | DATE PROCESSED | TRANSACTION # |
|---|---|---|---|
| The Medical Protective Company | $100.00 | 03/19/2010 | 35019125 |

# Correspondence Summary

## Dispositions

| Status | Created By | Created On | Date Submitted |
|---|---|---|---|
| Filed | Edith Roberts | 04/07/2010 | 04/07/2010 |

# Disposition

Disposition Date: 04/07/2010
Effective Date (New):
Effective Date (Renewal):
Status: Filed
Comment:

| **Company Name:** | **Overall % Indicated Change:** | **Overall % Rate Impact:** | **Written Premium Change for this Program:** | **# of Policy Holders Affected for this Program:** | **Written Premium for this Program:** | **Maximum % Change (where required):** | **Minimum % Change (where required):** |
|---|---|---|---|---|---|---|---|
| The Medical Protective Company | 25.400% | 3.000% | $4,198 | 98 | $139,921 | 3.000% | 3.000% |

| | | | |
|---|---|---|---|
| *SERFF Tracking Number:* | *MDPC-126541975* | *State:* | *Arkansas* |
| *Filing Company:* | *The Medical Protective Company* | *State Tracking Number:* | *EFT $100* |
| *Company Tracking Number:* | *10-DDS-02* | | |
| *TOI:* | *11.0 Medical Malpractice - Claims Made/Occurrence* | *Sub-TOI:* | *11.0030 Dentists* |
| *Product Name:* | *Dentists* | | |
| *Project Name/Number:* | *2011 Dental Rate Filings/10-DDS-02* | | |

| Schedule | Schedule Item | Schedule Item Status | Public Access |
|---|---|---|---|
| **Supporting Document** | Form MMPCS | Filed | Yes |
| **Supporting Document** | Form PROMAL | Filed | Yes |
| **Supporting Document** | Form PRONOT | Filed | Yes |
| **Supporting Document** | NAIC loss cost data entry document | Filed | Yes |
| **Supporting Document** | NAIC Loss Cost Filing Forms (all P&C lines) | Filed | Yes |
| **Supporting Document** | memo | Filed | Yes |
| **Supporting Document** | exhibits | Filed | Yes |
| **Rate** | AR DDS OCC Rates | Filed | Yes |
| **Rate** | AR DDS SCM Rates | Filed | Yes |
| **Rate** | AR Section IV State Rate Pages | Filed | Yes |

# Rate Information

Rate data applies to filing.

| | |
|---|---|
| **Filing Method:** | file and use |
| **Rate Change Type:** | Increase |
| **Overall Percentage of Last Rate Revision:** | 0.000% |
| **Effective Date of Last Rate Revision:** | 04/01/2009 |
| **Filing Method of Last Filing:** | file and use |

## Company Rate Information

| Company Name: | Overall % Indicated Change: | Overall % Rate Impact: | Written Premium Change for this Program: | # of Policy Holders Affected for this Program: | Written Premium for this Program: | Maximum % Change (where required): | Minimum % Change (where required): |
|---|---|---|---|---|---|---|---|
| The Medical Protective Company | 25.400% | 3.000% | $4,198 | 98 | $139,921 | 3.000% | 3.000% |

# Rate/Rule Schedule

| Schedule Item Status: | Exhibit Name: | Rule # or Page #: | Rate Action | Previous State Filing Number: | Attachments |
|---|---|---|---|---|---|
| Filed 04/07/2010 | AR DDS OCC Rates | RTS-OCC; AR-11-1 | Replacement | | AR OCC RATES.pdf |
| Filed 04/07/2010 | AR DDS SCM Rates | RTS-CM(0-4); 01/01/11 edt | Replacement | | AR SCM RATES.pdf |
| Filed 04/07/2010 | AR Section IV State Rate Pages | SR-AR-IV-4-6; 01/01/11 edt | Replacement | | AR MODULAR PAGES.pdf |

# The
# Medical Protective Company
## Fort Wayne, Indiana 46835
*Professional Protection Exclusively Since 1899*

**ARKANSAS**

DENTISTS

OCCURRENCE RATES

| Class | 100/300 | 200/600 | 500/1000 | 1000/3000 | 2000/4000 | 3000/5000 | 4000/6000 | 5000/7000 |
|---|---|---|---|---|---|---|---|---|
| 1A | 1,196 | 1,363 | 1,459 | 1,555 | 1,674 | 1,794 | 1,914 | 2,033 |
| 1B | 1,495 | 1,704 | 1,824 | 1,944 | 2,093 | 2,243 | 2,392 | 2,542 |
| 1C | 2,392 | 2,727 | 2,918 | 3,110 | 3,349 | 3,588 | 3,827 | 4,066 |
| 2A | 3,588 | 4,090 | 4,377 | 4,664 | 5,023 | 5,382 | 5,741 | 6,100 |
| 2B | 6,578 | 7,499 | 8,025 | 8,551 | 9,867 | 10,854 | 11,512 | 12,169 |
| 3 | 7,774 | 8,862 | 9,484 | 10,106 | 11,661 | 12,827 | 13,605 | 14,382 |

# The
# Medical Protective Company
## Fort Wayne, Indiana 46835
*Professional Protection Exclusively Since 1899*

**ARKANSAS**

DENTISTS

STANDARD CLAIMS MADE RATES

0 YEARS SINCE RETROACTIVE DATE

| Class | 100/300 | 200/600 | 500/1000 | 1000/3000 | 2000/4000 | 3000/5000 | 4000/6000 | 5000/7000 |
|---|---|---|---|---|---|---|---|---|
| 1A | 255 | 291 | 311 | 332 | 357 | 383 | 408 | 434 |
| 1B | 319 | 364 | 389 | 415 | 447 | 479 | 510 | 542 |
| 1C | 511 | 583 | 623 | 664 | 715 | 767 | 818 | 869 |
| 2A | 766 | 873 | 935 | 996 | 1,072 | 1,149 | 1,226 | 1,302 |
| 2B | 1,404 | 1,601 | 1,713 | 1,825 | 2,106 | 2,317 | 2,457 | 2,597 |
| 3 | 1,660 | 1,892 | 2,025 | 2,158 | 2,490 | 2,739 | 2,905 | 3,071 |

# The
# Medical Protective Company
## Fort Wayne, Indiana 46835

*Professional Protection Exclusively Since 1899*

**ARKANSAS**

DENTISTS

STANDARD CLAIMS MADE RATES

1 YEAR SINCE RETROACTIVE DATE

| Class | 100/300 | 200/600 | 500/1000 | 1000/3000 | 2000/4000 | 3000/5000 | 4000/6000 | 5000/7000 |
|---|---|---|---|---|---|---|---|---|
| 1A | 511 | 583 | 623 | 664 | 715 | 767 | 818 | 869 |
| 1B | 638 | 727 | 778 | 829 | 893 | 957 | 1,021 | 1,085 |
| 1C | 1,021 | 1,164 | 1,246 | 1,327 | 1,429 | 1,532 | 1,634 | 1,736 |
| 2A | 1,532 | 1,746 | 1,869 | 1,992 | 2,145 | 2,298 | 2,451 | 2,604 |
| 2B | 2,809 | 3,202 | 3,427 | 3,652 | 4,214 | 4,635 | 4,916 | 5,197 |
| 3 | 3,320 | 3,785 | 4,050 | 4,316 | 4,980 | 5,478 | 5,810 | 6,142 |

# The
# Medical Protective Company
## Fort Wayne, Indiana 46835
*Professional Protection Exclusively Since 1899*

**ARKANSAS**

DENTISTS

STANDARD CLAIMS MADE RATES

2 YEARS SINCE RETROACTIVE DATE

| Class | 100/300 | 200/600 | 500/1000 | 1000/3000 | 2000/4000 | 3000/5000 | 4000/6000 | 5000/7000 |
|---|---|---|---|---|---|---|---|---|
| 1A | 755 | 861 | 921 | 982 | 1,057 | 1,133 | 1,208 | 1,284 |
| 1B | 944 | 1,076 | 1,152 | 1,227 | 1,322 | 1,416 | 1,510 | 1,605 |
| 1C | 1,511 | 1,723 | 1,843 | 1,964 | 2,115 | 2,267 | 2,418 | 2,569 |
| 2A | 2,266 | 2,583 | 2,765 | 2,946 | 3,172 | 3,399 | 3,626 | 3,852 |
| 2B | 4,155 | 4,737 | 5,069 | 5,402 | 6,233 | 6,856 | 7,271 | 7,687 |
| 3 | 4,910 | 5,597 | 5,990 | 6,383 | 7,365 | 8,102 | 8,593 | 9,084 |

# The
# Medical Protective Company
## Fort Wayne, Indiana 46835
*Professional Protection Exclusively Since 1899*

**ARKANSAS**

DENTISTS

STANDARD CLAIMS MADE RATES

3 YEARS SINCE RETROACTIVE DATE

| Class | 100/300 | 200/600 | 500/1000 | 1000/3000 | 2000/4000 | 3000/5000 | 4000/6000 | 5000/7000 |
|---|---|---|---|---|---|---|---|---|
| 1A | 915 | 1,043 | 1,116 | 1,190 | 1,281 | 1,373 | 1,464 | 1,556 |
| 1B | 1,144 | 1,304 | 1,396 | 1,487 | 1,602 | 1,716 | 1,830 | 1,945 |
| 1C | 1,830 | 2,086 | 2,233 | 2,379 | 2,562 | 2,745 | 2,928 | 3,111 |
| 2A | 2,745 | 3,129 | 3,349 | 3,569 | 3,843 | 4,118 | 4,392 | 4,667 |
| 2B | 5,033 | 5,738 | 6,140 | 6,543 | 7,550 | 8,304 | 8,808 | 9,311 |
| 3 | 5,948 | 6,781 | 7,257 | 7,732 | 8,922 | 9,814 | 10,409 | 11,004 |

# The
# Medical Protective Company
## Fort Wayne, Indiana 46835
*Professional Protection Exclusively Since 1899*

**ARKANSAS**

DENTISTS

STANDARD CLAIMS MADE RATES

MATURE

| Class | 100/300 | 200/600 | 500/1000 | 1000/3000 | 2000/4000 | 3000/5000 | 4000/6000 | 5000/7000 |
|---|---|---|---|---|---|---|---|---|
| **1A** | 1,064 | 1,213 | 1,298 | 1,383 | 1,490 | 1,596 | 1,702 | 1,809 |
| **1B** | 1,330 | 1,516 | 1,623 | 1,729 | 1,862 | 1,995 | 2,128 | 2,261 |
| **1C** | 2,128 | 2,426 | 2,596 | 2,766 | 2,979 | 3,192 | 3,405 | 3,618 |
| **2A** | 3,192 | 3,639 | 3,894 | 4,150 | 4,469 | 4,788 | 5,107 | 5,426 |
| **2B** | 5,852 | 6,671 | 7,139 | 7,608 | 8,778 | 9,656 | 10,241 | 10,826 |
| **3** | 6,916 | 7,884 | 8,438 | 8,991 | 10,374 | 11,411 | 12,103 | 12,795 |

2. Occurrence Program

| Class | 100/300 | 200/600 | 500/1000 | 1000/3000 | 2000/4000 | 3000/5000 | 4000/6000 | 5000/7000 |
|---|---|---|---|---|---|---|---|---|
| 1A | 1,196 | 1,363 | 1,459 | 1,555 | 1,674 | 1,794 | 1,914 | 2,033 |
| 1B | 1,495 | 1,704 | 1,824 | 1,944 | 2,093 | 2,243 | 2,392 | 2,542 |
| 1C | 2,392 | 2,727 | 2,918 | 3,110 | 3,349 | 3,588 | 3,827 | 4,066 |
| 2A | 3,588 | 4,090 | 4,377 | 4,664 | 5,023 | 5,382 | 5,741 | 6,100 |
| 2B | 6,578 | 7,499 | 8,025 | 8,551 | 9,867 | 10,854 | 11,512 | 12,169 |
| 3 | 7,774 | 8,862 | 9,484 | 10,106 | 11,661 | 12,827 | 13,605 | 14,382 |

3. Standard Claims Made Program

**0 Years Since Retroactive Date**

| Class | 100/300 | 200/600 | 500/1000 | 1000/3000 | 2000/4000 | 3000/5000 | 4000/6000 | 5000/7000 |
|---|---|---|---|---|---|---|---|---|
| 1A | 255 | 291 | 311 | 332 | 357 | 383 | 408 | 434 |
| 1B | 319 | 364 | 389 | 415 | 447 | 479 | 510 | 542 |
| 1C | 511 | 583 | 623 | 664 | 715 | 767 | 818 | 869 |
| 2A | 766 | 873 | 935 | 996 | 1,072 | 1,149 | 1,226 | 1,302 |
| 2B | 1,404 | 1,601 | 1,713 | 1,825 | 2,106 | 2,317 | 2,457 | 2,597 |
| 3 | 1,660 | 1,892 | 2,025 | 2,158 | 2,490 | 2,739 | 2,905 | 3,071 |

**1 Year Since Retroactive Date**

| Class | 100/300 | 200/600 | 500/1000 | 1000/3000 | 2000/4000 | 3000/5000 | 4000/6000 | 5000/7000 |
|---|---|---|---|---|---|---|---|---|
| 1A | 511 | 583 | 623 | 664 | 715 | 767 | 818 | 869 |
| 1B | 638 | 727 | 778 | 829 | 893 | 957 | 1,021 | 1,085 |
| 1C | 1,021 | 1,164 | 1,246 | 1,327 | 1,429 | 1,532 | 1,634 | 1,736 |
| 2A | 1,532 | 1,746 | 1,869 | 1,992 | 2,145 | 2,298 | 2,451 | 2,604 |
| 2B | 2,809 | 3,202 | 3,427 | 3,652 | 4,214 | 4,635 | 4,916 | 5,197 |
| 3 | 3,320 | 3,785 | 4,050 | 4,316 | 4,980 | 5,478 | 5,810 | 6,142 |

**2 Years Since Retroactive Date**

| Class | 100/300 | 200/600 | 500/1000 | 1000/3000 | 2000/4000 | 3000/5000 | 4000/6000 | 5000/7000 |
|---|---|---|---|---|---|---|---|---|
| 1A | 755 | 861 | 921 | 982 | 1,057 | 1,133 | 1,208 | 1,284 |
| 1B | 944 | 1,076 | 1,152 | 1,227 | 1,322 | 1,416 | 1,510 | 1,605 |
| 1C | 1,511 | 1,723 | 1,843 | 1,964 | 2,115 | 2,267 | 2,418 | 2,569 |
| 2A | 2,266 | 2,583 | 2,765 | 2,946 | 3,172 | 3,399 | 3,626 | 3,852 |
| 2B | 4,155 | 4,737 | 5,069 | 5,402 | 6,233 | 6,856 | 7,271 | 7,687 |
| 3 | 4,910 | 5,597 | 5,990 | 6,383 | 7,365 | 8,102 | 8,593 | 9,084 |

## 3 Years Since Retroactive Date

| Class | 100/300 | 200/600 | 500/1000 | 1000/3000 | 2000/4000 | 3000/5000 | 4000/6000 | 5000/7000 |
|---|---|---|---|---|---|---|---|---|
| 1A | 915 | 1,043 | 1,116 | 1,190 | 1,281 | 1,373 | 1,464 | 1,556 |
| 1B | 1,144 | 1,304 | 1,396 | 1,487 | 1,602 | 1,716 | 1,830 | 1,945 |
| 1C | 1,830 | 2,086 | 2,233 | 2,379 | 2,562 | 2,745 | 2,928 | 3,111 |
| 2A | 2,745 | 3,129 | 3,349 | 3,569 | 3,843 | 4,118 | 4,392 | 4,667 |
| 2B | 5,033 | 5,738 | 6,140 | 6,543 | 7,550 | 8,304 | 8,808 | 9,311 |
| 3 | 5,948 | 6,781 | 7,257 | 7,732 | 8,922 | 9,814 | 10,409 | 11,004 |

## Mature

| Class | 100/300 | 200/600 | 500/1000 | 1000/3000 | 2000/4000 | 3000/5000 | 4000/6000 | 5000/7000 |
|---|---|---|---|---|---|---|---|---|
| 1A | 1,064 | 1,213 | 1,298 | 1,383 | 1,490 | 1,596 | 1,702 | 1,809 |
| 1B | 1,330 | 1,516 | 1,623 | 1,729 | 1,862 | 1,995 | 2,128 | 2,261 |
| 1C | 2,128 | 2,426 | 2,596 | 2,766 | 2,979 | 3,192 | 3,405 | 3,618 |
| 2A | 3,192 | 3,639 | 3,894 | 4,150 | 4,469 | 4,788 | 5,107 | 5,426 |
| 2B | 5,852 | 6,671 | 7,139 | 7,608 | 8,778 | 9,656 | 10,241 | 10,826 |
| 3 | 6,916 | 7,884 | 8,438 | 8,991 | 10,374 | 11,411 | 12,103 | 12,795 |

# Supporting Document Schedules

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | Form MMPCS | Filed | 04/07/2010 |

**Comments:**
attached
**Attachment:**
AR_Filing_Forms.xls

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | Form PROMAL | Filed | 04/07/2010 |

**Comments:**
n/a - overall rate level change is not 20% or greater

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | Form PRONOT | Filed | 04/07/2010 |

**Comments:**
n/a - overall rate level change is not 20% or greater

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | NAIC loss cost data entry document | Filed | 04/07/2010 |

**Comments:**
attached
**Attachment:**
loss cost data form.pdf

| | | Item Status: | Status Date: |
|---|---|---|---|
| **Satisfied - Item:** | NAIC Loss Cost Filing Forms (all | Filed | 04/07/2010 |

P&C lines)

**Comments:**

not a loss cost filing

| | | **Item Status:** | **Status Date:** |
|---|---|---|---|
| **Satisfied - Item:** | memo | Filed | 04/07/2010 |

**Comments:**

attached

**Attachment:**

AR MEMO.pdf

| | | **Item Status:** | **Status Date:** |
|---|---|---|---|
| **Satisfied - Item:** | exhibits | Filed | 04/07/2010 |

**Comments:**

attached

**Attachment:**

AR EXHIBITS.pdf

**Malpractice Premium Comparision Survey Form**
**FORM MMPCS - last modified August, 2005**

***USE THE APPROPRIATE FORM BELOW - IF NOT APPLICABLE, LEAVE BLANK***

| | |
|---|---|
| **NAIC Number:** | 11843 |
| **Company Name:** | The Medical Protective Company |
| **Contact Person:** | Melissa Millican |
| **Telephone No.:** | 800-4MEDPRO |
| **Email Address:** | Melissa.Millican@medpro.com |
| **Effective Date:** | 1/1/2011 |

**Submit to:** *Arkansas Insurance Department*
*1200 West Third Street*
*Little Rock, AR 72201-1904*
**Telephone:** *501-371-2800*
*Email as an attachment to* insurance.pnc@arkansas.gov
*You may also attach to a SERFF filing or submit on a cdr disk*

**Physicians**

| | | Hospital | | Clinic | | Private | |
|---|---|---|---|---|---|---|---|
| **Base Rate** | | | | | | | |
| At 500,000/1,000,000 | | $ | | $ | | $ | |
| **Discounts and Surcharges** | | | | | | | |
| Emergency Room | | | % | | % | | % |
| Surgery | | | % | | % | | % |
| Delivery | | | % | | % | | % |
| Claims Free | | | % | | % | | % |
| Over 5 years Experience | | | % | | % | | % |
| Other: | | | % | | % | | % |

**Dental**

| | | Dentist | | Orthodontist | | Oral Surgeons | |
|---|---|---|---|---|---|---|---|
| **Base Rate** | | | | | | | |
| At 100,000/300,000 | | $ 1,196 | | $ 1,196 | | $ 6,578 | |
| **Discounts and Surcharges** | | | | | | | |
| Claims Free | | 5% - 3 Yrs; 10% - 5 Yrs; 15% - 8 Yrs | % | 5% - 3 Yrs; 10% - 5 Yrs; 15% - 8 Yrs | % | 5% - 3 Yrs; 10% - 5 Yrs; 15% - 8 Yrs | % |
| 5 years Experience | | | % | | % | | % |
| Surgery | | | % | | % | | % |
| Other: | New to Practice | 75% - 50% - 25% | % | 75% - 50% - 25% | % | 75% - 50% - 25% | % |
| | Risk Management | 5% | | 5% | | 5% | |
| | Leave of absence | 25% | | 25% | | 25% | |

# NAIC LOSS COST DATA ENTRY DOCUMENT

| | | |
|---|---|---|
| 1. | This filing transmittal is part of Company Tracking # | 10-DDS-02 |
| 2. | If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number | **None** |

| | | Company Name | | Company NAIC Number |
|---|---|---|---|---|
| 3. | A. | **The Medical Protective Company** | B. | **11843** |

| | | Product Coding Matrix Line of Business (i.e., Type of Insurance) | | Product Coding Matrix Line of Insurance (i.e., Sub-type of Insurance) |
|---|---|---|---|---|
| 4. | A. | **11.0 - Medical Malpractice** | B. | **Dental Professional Liability** |

5.

| (A) COVERAGE (See Instructions) | (B) Indicated % Rate Level Change | (C) Requested % Rate Level Change | FOR LOSS COSTS ONLY (D) Expected Loss Ratio | (E) Loss Cost Modification Factor | (F) Selected Loss Cost Multiplier | (G) Expense Constant (If Applicable) | (H) Co. Current Loss Cost Multiplier |
|---|---|---|---|---|---|---|---|
| Dentists Professional Liability | 25.40% | 3.00% | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| TOTAL OVERALL EFFECT | | 3.00% | | | | | |

6. 5 Year History — Rate Change History

| Year | Policy Count | % of Change | Effective Date | State Earned Premium (000) | Incurred Losses (000) | State Loss Ratio | Countrywide Loss Ratio |
|---|---|---|---|---|---|---|---|
| 2004 | 878 | - | | 1,626 | -313 | -19% | 81% |
| 2005 | 889 | 30% | 2/1/2005 | 1,558 | 265 | 17% | 92% |
| 2006 | 743 | | | 1,594 | 672 | 42% | 70% |
| 2007 | 162 | -2% | 5/1/2007 | 977 | 44 | 4% | 74% |
| 2008 | 122 | - | | 546 | 1,250 | 229% | 68% |
| | | | | | | | |
| | | | | | | | |

7.

| Expense Constants | | Selected Provisions |
|---|---|---|
| A. Total Production Expense | | 13.9% |
| B. General Expense | | 8.6% |
| C. Taxes, License & Fees | | 4.1% |
| D. Underwriting Profit & Contingencies | | 7.5% |
| E. Other (explain) | | |
| F. TOTAL | | 34.1% |

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. _____ Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): 3.00%
10. _____ Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): 3.00%

THE MEDICAL PROTECTIVE COMPANY

ARKANSAS

DENTISTS PROGRAM

ACTUARIAL MEMORANDUM

The Medical Protective Company (MedPro) respectfully submits the attached exhibits supporting rate revisions to the Dentists Occurrence and Claims Made programs in the state of Arkansas. The proposed revisions will result in an overall premium increase of 3.0%. This will be accomplished through a base rate change of 3.0%. The proposed effective date for these revisions is January 1, 2011 for new and renewal business.

## EXHIBIT I: DEVELOPMENT OF RATE LEVEL INDICATION

The derivation of the Dentists statewide 1M/3M limits indicated rate change is shown in Exhibit I-A. Line 1 displays the 1M/3M occurrence base equivalent loss and allocated loss adjustment expense (LALE) pure premium underlying the current rates. (The pure premium is derived in Exhibit I-B where the filed rate indication and underlying expenses are used to calculate the pure premium underlying the current rates. The resulting pure premium is carried forward to Exhibit I-A, Line 1.) The pure premium is trended to the average loss cost level of the prospective policy period (Line 3), and then loaded for Anomalous Risk (Line 4a), since these claims are excluded from state data, and unallocated loss adjustment expenses (Line 4b).

The sum of the resulting loss and loss adjustment expense (LLAE) pure premium (Line 5) and the base equivalent fixed expense (Line 6) is divided by the variable expense factor (Line 7) to calculate the indicated 1M/3M base rate (Line 8). The indicated rate is then compared to the current 1M/3M base rate adjusted for the average credit level, resulting in an indicated rate change of 25.4% (Line 12). The selected rate change of 3.0% is shown in Line 13.

## EXHIBIT II: FIXED EXPENSE AND VARIABLE EXPENSE FACTOR

The expense provisions for General and Acquisition Expenses are based upon data obtained directly from MedPro's Insurance Expense Exhibits and policy counts written over the past several years. These expenses are considered fixed and are a function of the type of program (e.g., physicians, dentists, or hospitals). Each year's fixed expense provision is calculated by taking the expense category for that year and dividing by the corresponding policy count. Trended total fixed expense per policy is $200 (Exhibit II, Line 3).

The variable expenses consist of two components: the 4.08% provision for Taxes, Licenses and Fees, and the 10.09% provision for Brokerage and Commissions. These

variable expenses are summed with the Underwriting Profit Provision Reflecting Investment Income of 7.50% (Exhibit II, Line 6). The variable expense factor (Exhibit II, Line 8) is unity minus the sum of the variable expenses and underwriting profit provision ([1.0 - (4.08% + 10.09% + 7.50%)] = 0.783).

## EXHIBIT III: UNDERWRITING PROFIT PROVISION REFLECTING INVESTMENT INCOME

Exhibit III presents the internal rate of return model used to calculate the underwriting profit provision reflecting investment income. The model uses as inputs the anticipated rate of return on invested assets, federal income tax rates on underwriting profit/loss and investment income, the expense provisions from MedPro's rate filing, expected premium collection and LLAE payout patterns, and various leverage ratios. The model demonstrates that, for the Occurrence product, an underwriting profit provision of 7.5% corresponds to a target LLAE ratio of 66.5% and is consistent with a 12.0% rate of return on required surplus.

## EXHIBIT IV: TREND CALCULATIONS

The trend factors applied in the rate level indication are derived in Exhibit IV. National Practitioner Data Bank (NPDB) and MedPro severities are fit utilizing an exponential least-squares technique. Based upon the resulting trends and R-squared values, an annual trend of 5.0% was selected to adjust historic pure premiums to the current cost level.

## EXHIBIT V: PAID LOSS & ALE DEVELOPMENT

Exhibit V-A presents the countrywide paid loss and ALE development patterns used to derive the corresponding incremental development factors. The resulting cumulative development factors (Exhibit V-B) are used to derive the incremental payout pattern used in Exhibit III.

## REVISED MANUAL RATES

Rate pages for the Occurrence and Claims Made programs have been revised to incorporate the proposed changes and are attached to this filing.

## REVISED COMPREHENSIVE LIABILITY COVERAGE FOR HEALTH CARE PROVIDERS

Also attached are revised manual pages for Section IV of the Company's Comprehensive Liability Coverage for Health Care Providers program. The rates used for this program mirror those used for the Company's individual Dentists program, and therefore are being included in this submission for manual purposes only.

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - A

ARKANSAS

DENTISTS

RATE LEVEL INDICATION
1000/3000 LIMITS

| | | |
|---|---|---|
| 1) LALE Pure Premium underlying Current Rates | Exhibit I - B | $791 |
| 2a) Pure Premium Trend | Exhibit IV | 5.0% |
| 2b) Trend Factor from 02/01/05 to 01/01/11 | | 1.335 |
| 3) Trended LALE Pure Premium | (1) x (2b) | $1,056 |
| 4a) Anomalous Risk Load | | 2.0% |
| 4b) ULE Load | | 4.6% |
| 5) LLAE Pure Premium | (3) x [1.0 + (4a)] x [1.0 + (4b)] | $1,127 |
| 6) Base Equivalent Fixed Expense | Exhibit II | $200 |
| 7) Variable Expense Factor | Exhibit II | 0.783 |
| 8) Calculated Rate | [(5) + (6)] / (7) | $1,694 |
| 9) Current Base Equivalent Manual Rate | | $1,509 |
| 10) Average Credit | | 13.9% |
| 11) Current Base Equivalent Rate Including Credit & Load | (9) x [1.0 - (10)] | $1,351 |
| 12) Indicated Rate Change due to Trend & Expenses | [(8) / (11)] - 1.0 | 25.4% |
| 13) Selected Rate Change | | 3.0% |

THE MEDICAL PROTECTIVE COMPANY

Exhibit I - B

ARKANSAS

DENTISTS

CALCULATION OF PURE PREMIUM UNDERLYING CURRENT RATES
1000/3000 LIMITS

| | | |
|---|---|---|
| 1) Indicated Base Equivalent Manual Rate from filing effective 02/01/05 | | $1,509 |
| 2) Average Credit underlying Current Rates | | 14.9% |
| 3) Indicated Base Equivalent Rate Including Credit & Load | (1) x [1.0 - (2)] | $1,284 |
| 4) Variable Expense Factor underlying Current Rates | | 0.773 |
| 5) Base Equivalent Fixed Expense underlying Current Rates | | $176 |
| 6) LLAE Pure Premium underlying Current Rates | (3) x (4) - (5) | $817 |
| 7a) Anomalous Risk Load underlying Current Rates | | 0.00% |
| 7b) ULE Load underlying Current Rates | | 3.2% |
| 8) LALE Pure Premium underlying Current Rates | (6) / {[1.0 + (7a)] x [1.0 + (7b)]} | $791 |

THE MEDICAL PROTECTIVE COMPANY

Exhibit II

ARKANSAS

DENTISTS

Fixed Expenses and Variable Expense Factor

**Fixed Expense Components:**

| | | |
|---|---|---|
| 1. Acquisition Expense | | $ 55 |
| 2. General Expense | | $ 145 |
| 3. Total Fixed Expense per Policy | | $ 200 |

**Variable Expense Components:**

| | | |
|---|---|---|
| 4. Taxes, Licenses and Fees | | 4.08% |
| 5. Brokerage & Commissions | | 10.09% |
| 6. Underwriting Profit Provision Reflecting Investment Income | Exhibit III - A | 7.50% |
| 7. Total Variable Expenses (Excluding LAE, Aq. Exp., and Gen. Exp.) | | 21.67% |
| 8. Variable Expense Factor (Unity minus Variable Expenses) | | 0.783 |

NOTE: The non-variable expenses are based on the average cost per policy, at a 7/1/2011 cost level.

THE MEDICAL PROTECTIVE COMPANY

Exhibit III - A

ARKANSAS

DENTISTS
(Occurrence Only)

CALCULATION OF UNDERWRITING PROFIT PROVISION
REFLECTING INVESTMENT INCOME

| | |
|---|---|
| Investment Income Rate | 3.68% |
| Investment Income Tax Rate | 18.85% |
| Underwriting Tax Rate | 35.00% |
| UEPR/Surplus Ratio | 2.27 |
| LLAE Reserve/Surplus Ratio | 2.10 |
| Variable Expense Ratio | 14.17% |
| Fixed Expense Ratio | 11.81% |
| LLAE Ratio | 66.52% |
| Combined Ratio | 92.50% |
| **Underwriting Profit Provision** | **7.50%** |
| Total Return on Surplus | 12.04% |

| Time | Premium Collection Pattern |
|---|---|
| 0.00 | 100.0% |
| 0.25 | 0.0% |
| 0.50 | 0.0% |
| 0.75 | 0.0% |
| 1.00 | 0.0% |

| Time | LLAE Payment Pattern |
|---|---|
| 0.00 | 0.0% |
| 0.50 | 1.1% |
| 1.50 | 6.2% |
| 2.50 | 20.1% |
| 3.50 | 23.6% |
| 4.50 | 16.6% |
| 5.50 | 9.7% |
| 6.50 | 9.3% |
| 7.50 | 4.6% |
| 8.50 | 4.2% |
| 9.50 | 1.6% |
| 10.50 | 1.1% |
| 11.50 | 0.7% |
| 12.50 | 0.1% |
| 13.50 | 0.8% |
| 14.50 | 0.2% |
| 15.50 | 0.0% |

| Time | (1) Collected Premium | (2) Earned Premium | (3) UEPR | (4) Change in UEPR | (5) Written Expenses | (6) Earned Expenses | (7) Incurred LLAE | (8) Paid LLAE | (9) LLAE Reserve | (10) Change in LLAE Reserve | (11) Tax Code Reserve Discount Factors | (12) Discounted LLAE Reserve | (13) Change in Discounted LLAE Reserve | (14) Tax Code UW Profit/Loss | (15) Tax on Tax Code UW Profit/Loss |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 0.00 | $ 100.00 | $ - | $ 100.00 | $ 100.00 | $ 14.17 | $ - | $ - | $ - | $ - | $ - | 0.8709 | $ - | $ - | $ 5.83 | $ 2.04 |
| 0.25 | $ - | $ 25.00 | $ 75.00 | $ (25.00) | $ - | $ 2.95 | $ 16.63 | $ - | $ 16.63 | $ 16.63 | 0.8709 | $ 14.48 | $ 14.48 | $ 2.56 | $ 0.90 |
| 0.50 | $ - | $ 25.00 | $ 50.00 | $ (25.00) | $ - | $ 2.95 | $ 16.63 | $ 0.75 | $ 32.51 | $ 15.88 | 0.8709 | $ 28.31 | $ 13.83 | $ 2.47 | $ 0.86 |
| 0.75 | $ - | $ 25.00 | $ 25.00 | $ (25.00) | $ - | $ 2.95 | $ 16.63 | $ - | $ 49.14 | $ 16.63 | 0.8709 | $ 42.80 | $ 14.48 | $ 2.56 | $ 0.90 |
| 1.00 | $ - | $ 25.00 | $ - | $ (25.00) | $ - | $ 2.95 | $ 16.63 | $ - | $ 65.77 | $ 16.63 | 0.8709 | $ 57.28 | $ 14.48 | $ 2.56 | $ 0.90 |
| 1.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 4.13 | $ 61.64 | $ (4.13) | 0.9258 | $ 57.06 | $ (0.22) | $ (3.91) | $ (1.37) |
| 2.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 13.40 | $ 48.24 | $ (13.40) | 0.9234 | $ 44.54 | $ (12.52) | $ (0.88) | $ (0.31) |
| 3.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 15.71 | $ 32.52 | $ (15.71) | 0.9244 | $ 30.06 | $ (14.48) | $ (1.24) | $ (0.43) |
| 4.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 11.02 | $ 21.51 | $ (11.02) | 0.8975 | $ 19.30 | $ (10.76) | $ (0.25) | $ (0.09) |
| 5.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 6.47 | $ 15.04 | $ (6.47) | 0.9066 | $ 13.63 | $ (5.67) | $ (0.80) | $ (0.28) |
| 6.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 6.20 | $ 8.83 | $ (6.20) | 0.8972 | $ 7.93 | $ (5.70) | $ (0.50) | $ (0.17) |
| 7.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 3.08 | $ 5.76 | $ (3.08) | 0.8129 | $ 4.68 | $ (3.25) | $ 0.17 | $ 0.06 |
| 8.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 2.77 | $ 2.99 | $ (2.77) | 0.9694 | $ 2.90 | $ (1.78) | $ (0.99) | $ (0.35) |
| 9.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 1.07 | $ 1.92 | $ (1.07) | 0.9634 | $ 1.85 | $ (1.05) | $ (0.02) | $ (0.01) |
| 10.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 0.75 | $ 1.18 | $ (0.75) | 0.9605 | $ 1.13 | $ (0.72) | $ (0.02) | $ (0.01) |
| 11.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 0.47 | $ 0.71 | $ (0.47) | 0.9605 | $ 0.68 | $ (0.45) | $ (0.02) | $ (0.01) |
| 12.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 0.07 | $ 0.64 | $ (0.07) | 0.9605 | $ 0.61 | $ (0.07) | $ (0.00) | $ (0.00) |
| 13.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 0.52 | $ 0.12 | $ (0.52) | 0.9605 | $ 0.11 | $ (0.50) | $ (0.02) | $ (0.01) |
| 14.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ 0.12 | $ - | $ (0.12) | 0.9605 | $ - | $ (0.11) | $ (0.00) | $ (0.00) |
| 15.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | 0.9605 | $ - | $ - | $ - | $ - |
| Totals | $ 100.00 | $ 100.00 | | $ - | $ 14.17 | $ 11.81 | $ 66.52 | $ 66.52 | | $ - | | | $ 0.00 | $ 7.50 | $ 2.63 |

| Time | (16) Total Reserves | (17) From Reserves: Investment Income | (18) From Reserves: Investment Income Net of Tax | (19) Required Surplus | (20) Change in Required Surplus | (21) From Required Surplus: Investment Income | (22) From Required Surplus: Investment Income Net of Tax | (23) Cash Flow | (24) 12.04% Discount Factors | (25) Discounted Cash Flow |
|---|---|---|---|---|---|---|---|---|---|---|
| 0.00 | $ 100.00 | $ - | $ - | $ 44.05 | $ 44.05 | $ - | $ - | $ (60.26) | 1.0000 | $ (60.26) |
| 0.25 | $ 91.63 | $ 0.91 | $ 0.74 | $ 40.96 | $ (3.09) | $ 0.40 | $ 0.32 | $ 8.67 | 0.9720 | $ 8.43 |
| 0.50 | $ 82.51 | $ 0.83 | $ 0.67 | $ 37.50 | $ (3.45) | $ 0.37 | $ 0.30 | $ 8.98 | 0.9448 | $ 8.49 |
| 0.75 | $ 74.14 | $ 0.75 | $ 0.61 | $ 34.41 | $ (3.09) | $ 0.34 | $ 0.28 | $ 8.50 | 0.9183 | $ 7.80 |
| 1.00 | $ 65.77 | $ 0.67 | $ 0.55 | $ 31.32 | $ (3.09) | $ 0.31 | $ 0.25 | $ 8.41 | 0.8926 | $ 7.51 |
| 1.50 | $ 61.64 | $ 1.20 | $ 0.97 | $ 29.35 | $ (1.97) | $ 0.57 | $ 0.46 | $ 4.77 | 0.8432 | $ 4.02 |
| 2.50 | $ 48.24 | $ 2.27 | $ 1.84 | $ 22.97 | $ (6.38) | $ 1.08 | $ 0.88 | $ 9.40 | 0.7527 | $ 7.08 |
| 3.50 | $ 32.52 | $ 1.77 | $ 1.44 | $ 15.49 | $ (7.48) | $ 0.84 | $ 0.69 | $ 10.04 | 0.6718 | $ 6.74 |
| 4.50 | $ 21.51 | $ 1.20 | $ 0.97 | $ 10.24 | $ (5.25) | $ 0.57 | $ 0.46 | $ 6.77 | 0.5996 | $ 4.06 |
| 5.50 | $ 15.04 | $ 0.79 | $ 0.64 | $ 7.16 | $ (3.08) | $ 0.38 | $ 0.31 | $ 4.31 | 0.5352 | $ 2.31 |
| 6.50 | $ 8.83 | $ 0.55 | $ 0.45 | $ 4.21 | $ (2.95) | $ 0.26 | $ 0.21 | $ 3.79 | 0.4777 | $ 1.81 |
| 7.50 | $ 5.76 | $ 0.32 | $ 0.26 | $ 2.74 | $ (1.46) | $ 0.15 | $ 0.13 | $ 1.79 | 0.4264 | $ 0.77 |
| 8.50 | $ 2.99 | $ 0.21 | $ 0.17 | $ 1.42 | $ (1.32) | $ 0.10 | $ 0.08 | $ 1.92 | 0.3806 | $ 0.73 |
| 9.50 | $ 1.92 | $ 0.11 | $ 0.09 | $ 0.92 | $ (0.51) | $ 0.05 | $ 0.04 | $ 0.65 | 0.3397 | $ 0.22 |
| 10.50 | $ 1.18 | $ 0.07 | $ 0.06 | $ 0.56 | $ (0.36) | $ 0.03 | $ 0.03 | $ 0.45 | 0.3032 | $ 0.14 |
| 11.50 | $ 0.71 | $ 0.04 | $ 0.04 | $ 0.34 | $ (0.22) | $ 0.02 | $ 0.02 | $ 0.28 | 0.2706 | $ 0.08 |
| 12.50 | $ 0.64 | $ 0.03 | $ 0.02 | $ 0.30 | $ (0.03) | $ 0.01 | $ 0.01 | $ 0.07 | 0.2415 | $ 0.02 |
| 13.50 | $ 0.12 | $ 0.02 | $ 0.02 | $ 0.06 | $ (0.25) | $ 0.01 | $ 0.01 | $ 0.28 | 0.2156 | $ 0.06 |
| 14.50 | $ - | $ 0.00 | $ 0.00 | $ - | $ (0.06) | $ 0.00 | $ 0.00 | $ 0.06 | 0.1924 | $ 0.01 |
| 15.50 | $ - | $ - | $ - | $ - | $ - | $ - | $ - | $ - | 0.1717 | $ - |
| Totals | | $ 11.75 | $ 9.53 | | $ - | $ 5.51 | $ 4.47 | $ 18.88 | | $ (0.00) |

THE MEDICAL PROTECTIVE COMPANY

Exhibit III - B

ARKANSAS

DENTISTS

CALCULATION OF INVESTMENT INCOME RATE AND
EFFECTIVE FEDERAL INCOME TAX RATE ON INVESTMENT INCOME

The rate of return is the ratio of net investment income earned to mean cash and invested assets as determined from the Annual Statement.

| Year | Prior Year Cash and Invested Assets | Current Year Cash and Invested Assets | Mean Cash and Invested Assets | Net Investment Income | Rate of Return |
|---|---|---|---|---|---|
| 2006 | $ 2,101,581,058 | $ 1,510,286,537 | $ 1,805,933,798 | $ 56,193,970 | 3.11% |
| 2007 | $ 1,510,286,537 | $ 1,609,655,711 | $ 1,559,971,124 | $ 57,887,667 | 3.71% |
| 2008 | $ 1,609,655,711 | $ 1,756,057,973 | $ 1,682,856,842 | $ 71,516,856 | 4.25% |
| Selected | | | | | 3.68% |

The effective rate of Federal Income Tax was determined by applying current tax rates to the distribution of Annual Statement investment income.

| Asset Type | | Net Investment Income | FIT Rate |
|---|---|---|---|
| Bonds | | | |
| | Taxable | $ 23,577,379 | 35.00% (a) |
| | Nontaxable | $ 31,114,053 | 5.25% (b) |
| | Subtotal | $ 54,691,432 | 18.08% |
| Stocks | | | |
| | Affiliates | $ - | |
| | Nonaffiliates | $ 11,004,390 | |
| | Subtotal | $ 11,004,390 | 14.18% (c) |
| Other | | | |
| | Mortgage loans | $ - | |
| | Real estate | $ 1,000,000 | |
| | Cash and short-term investments | $ 6,521,813 | |
| | All other | $ - | |
| | Subtotal | $ 7,521,813 | 35.00% (a) |
| Total Gross Investment Income | | $ 73,217,635 | 19.23% |
| Total Investment Deductions | | $ 1,700,779 | 35.00% (a) |
| Total Net Investment Income | | $ 71,516,856 | 18.85% |

Notes:

(a) Full corporate tax rate of 35%.

(b) 100% of the income on tax-exempt bonds is subject to proration. That is, 15% of that income is taxed at the full corporate tax rate of 35%. The applicable tax rate is (15%)(35%) = 5.25%.

(c) 30% of the dividend income on stock is subject to the full corporate tax rate of 35%. The remaining 70% of dividend income on stock is subject to proration. That is, 15% of that income is taxed at the full corporate tax rate of 35%. The applicable tax rate is [(30%)(35%) + (70%)(15%)(35%)] = 14.18%.

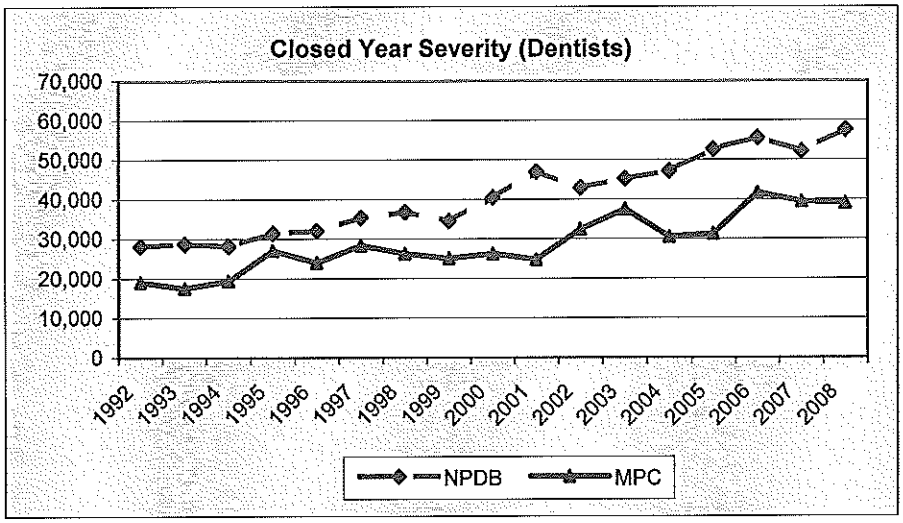
THE MEDICAL PROTECTIVE COMPANY

Exhibit IV

ARKANSAS

DENTISTS

COUNTRYWIDE 1M LALE TREND




| | NPDB | | MPC | |
|---|---|---|---|---|
| | 10 Year | 15 Year | 10 Year | 15 Year |
| Trend: | 4.9% | 5.0% | 5.7% | 4.3% |
| R-Squared: | 85% | 95% | 73% | 75% |

**Selected Trend** **5.0%**

NPDB Source: "National Practitioner Data Bank Public Use Data File", December 2008

THE MEDICAL PROTECTIVE COMPANY

Exhibit V - A

ARKANSAS

DENTISTS
(Occurrence only)

Paid Loss & ALE Development
1000/3000 LIMITS

As of 12/31/2009

| Accident Year | 12 | 24 | 36 | 48 | 60 | 72 | 84 | 96 | 108 | 120 | 132 | 144 | 156 | 168 | 180 |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1994 | 223,013 | 1,605,640 | 3,740,769 | 7,329,341 | 9,092,396 | 10,451,915 | 11,618,790 | 12,039,014 | 13,149,309 | 13,182,388 | 13,231,326 | 13,266,397 | 13,282,443 | 13,316,354 | 13,355,948 |
| 1995 | 101,053 | 656,619 | 2,240,297 | 5,263,264 | 7,013,870 | 8,060,226 | 8,802,283 | 9,417,491 | 10,023,697 | 10,106,790 | 10,224,408 | 10,279,755 | 10,277,822 | 10,512,349 | 10,514,560 |
| 1996 | 136,594 | 1,799,745 | 3,547,764 | 6,281,498 | 8,731,883 | 9,862,357 | 10,230,475 | 10,418,799 | 10,545,705 | 10,654,436 | 10,723,712 | 10,732,109 | 10,766,788 | 10,769,733 | |
| 1997 | 149,203 | 1,087,975 | 2,722,416 | 5,113,720 | 6,517,671 | 8,778,203 | 9,324,197 | 10,027,020 | 10,312,200 | 10,490,630 | 10,523,914 | 10,544,592 | 10,546,128 | | |
| 1998 | 204,164 | 812,568 | 2,178,753 | 3,951,696 | 5,789,567 | 7,071,160 | 7,589,560 | 8,088,688 | 8,386,825 | 8,459,098 | 8,713,249 | 8,898,325 | | | |
| 1999 | 103,663 | 652,890 | 2,168,849 | 4,324,402 | 5,752,578 | 6,811,162 | 7,987,004 | 8,184,970 | 8,393,485 | 8,525,788 | 8,555,685 | | | | |
| 2000 | 58,096 | 737,377 | 2,545,868 | 5,594,999 | 7,334,210 | 8,266,977 | 8,848,645 | 9,420,425 | 9,604,674 | 9,843,102 | | | | | |
| 2001 | 50,955 | 995,689 | 3,163,876 | 6,021,005 | 8,379,515 | 9,184,472 | 9,952,547 | 10,449,196 | 11,335,441 | | | | | | |
| 2002 | 104,583 | 834,269 | 4,672,221 | 7,116,743 | 8,802,970 | 10,177,871 | 11,841,659 | 12,407,137 | | | | | | | |
| 2003 | 52,738 | 1,174,189 | 3,171,664 | 5,329,194 | 6,714,183 | 7,539,690 | 8,347,964 | | | | | | | | |
| 2004 | 58,488 | 541,837 | 2,167,809 | 3,621,501 | 5,115,064 | 5,881,363 | | | | | | | | | |
| 2005 | 63,051 | 529,301 | 2,402,009 | 4,286,052 | 5,696,450 | | | | | | | | | | |
| 2006 | 76,727 | 567,440 | 1,877,271 | 4,079,657 | | | | | | | | | | | |
| 2007 | 134,010 | 435,488 | 1,453,643 | | | | | | | | | | | | |
| 2008 | 42,475 | 353,427 | | | | | | | | | | | | | |

NOTE: This exhibit is based on countrywide experience.

THE MEDICAL PROTECTIVE COMPANY

Exhibit V - B

ARKANSAS

DENTISTS
(Occurrence only)

Paid Loss & ALE Development
1000/3000 LIMITS

As of 12/31/2009

| Accident Year | 12-24 | 24-36 | 36-48 | 48-60 | 60-72 | 72-84 | 84-96 | 96-108 | 108-120 | 120-132 | 132-144 | 144-156 | 156-168 | 168-180 | 180-Ult |
|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|---|
| 1994 | 7.200 | 2.330 | 1.959 | 1.241 | 1.150 | 1.112 | 1.036 | 1.092 | 1.003 | 1.004 | 1.003 | 1.001 | 1.003 | 1.003 | |
| 1995 | 6.498 | 3.412 | 2.349 | 1.333 | 1.149 | 1.092 | 1.070 | 1.064 | 1.008 | 1.012 | 1.005 | 1.000 | 1.023 | 1.000 | |
| 1996 | 13.176 | 1.971 | 1.771 | 1.390 | 1.129 | 1.037 | 1.018 | 1.012 | 1.010 | 1.007 | 1.001 | 1.003 | 1.000 | | |
| 1997 | 7.292 | 2.502 | 1.878 | 1.275 | 1.347 | 1.062 | 1.075 | 1.028 | 1.017 | 1.003 | 1.002 | 1.000 | | | |
| 1998 | 3.980 | 2.681 | 1.814 | 1.465 | 1.221 | 1.073 | 1.066 | 1.037 | 1.009 | 1.030 | 1.021 | | | | |
| 1999 | 6.298 | 3.322 | 1.994 | 1.330 | 1.184 | 1.173 | 1.025 | 1.025 | 1.016 | 1.004 | | | | | |
| 2000 | 12.692 | 3.453 | 2.198 | 1.311 | 1.127 | 1.070 | 1.065 | 1.020 | 1.025 | | | | | | |
| 2001 | 19.541 | 3.178 | 1.903 | 1.392 | 1.096 | 1.084 | 1.050 | 1.085 | | | | | | | |
| 2002 | 7.977 | 5.600 | 1.523 | 1.237 | 1.156 | 1.163 | 1.048 | | | | | | | | |
| 2003 | 22.265 | 2.701 | 1.680 | 1.260 | 1.123 | 1.107 | | | | | | | | | |
| 2004 | 9.264 | 4.001 | 1.671 | 1.412 | 1.150 | | | | | | | | | | |
| 2005 | 8.395 | 4.538 | 1.784 | 1.329 | | | | | | | | | | | |
| 2006 | 7.396 | 3.308 | 2.173 | | | | | | | | | | | | |
| 2007 | 3.250 | 3.338 | | | | | | | | | | | | | |
| Projected Incremental Development Factor | 6.478 | 3.742 | 1.859 | 1.324 | 1.144 | 1.120 | 1.053 | 1.046 | 1.017 | 1.012 | 1.007 | 1.001 | 1.008 | 1.002 | 1.000 |
| Cumulative Development Factor | 88.174 | 13.612 | 3.638 | 1.957 | 1.478 | 1.292 | 1.153 | 1.095 | 1.047 | 1.030 | 1.018 | 1.011 | 1.010 | 1.002 | 1.000 |

NOTE: This exhibit is based on countrywide experience.