

NAIC LOSS COST DATA ENTRY DOCUMENT

1. This filing transmittal is part of Company Tracking # **2008-02 AR**

2. If filing is an adoption of an advisory organization loss cost filing, give name of Advisory Organization and Reference/ Item Filing Number **N/A**

		Company Name			Company NAIC Number
3.	A.	American Physicians Insurance Company	B.		32557

		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.	Professional Liability – Med Mal – Claims Made	B.		N/A

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
Physicians & Dentists Med Mal	13.13%	13.13%	N/A	N/A	N/A	N/A	N/A
TOTAL OVERALL EFFECT							

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
2001	104	37%	12-1-01	631	2,906	460.5%	104.8%
2002	99			703	(301)	(42.8%)	102.4%
2003	94			723	(521)	(72.1%)	105.5%
2004	85			744	1,501	201.7%	35%
2005	91			697	1,176	168.7%	44.5%
2006	90			643	1,636	254.4%	71.3%
2007	82			716	547	76.4%	66.5%

7.

Expense Constants	Selected Provisions
A. Total Production Expense	12.3
B. General Expense	14.0
C. Taxes, License & Fees	2.7
D. Underwriting Profit & Contingencies	-
E. Other (explain)	-
F. TOTAL	29.0

8. N Apply Lost Cost Factors to Future filings? (Y or N)
9. 33.9% Estimated Maximum Rate Increase for any Insured (%). Territory (if applicable): N/A
 32.0%
10. Estimated Maximum Rate Decrease for any Insured (%) Territory (if applicable): N/A