

DISCLAIMER

Electronic versions of the exhibits in these minutes may not be complete.

This information is supplied as an informational service only and should not be relied upon as an official record.

Original exhibits are on file at the Legislative Counsel Bureau Research Library in Carson City.

Contact the Library at (775) 684-6827 or library@lcb.state.nv.us.

NEVADA MEDICAL MALPRACTICE RATE HISTORY

In Order by Group Marketshare Over Past Six Years

St Paul Companies - Entered Market in 1995

Date	Requested Rate	Approved Rate	Area Affected
01/01/1997	-15.0%	-15.0%	Statewide
09/01/1999	7.0%	7.0%	Statewide
09/01/2000	7.5%	7.5%	10.4% Clark County, 0% Rest of State
09/01/2001	70.0%*	29.3%	35.0% Clark County, 0% Rest of State
12/01/2001		12.5%	15.0% Clark County, 0% Rest of State
03/01/2002		7.9%	9.5% Clark County, 0% Rest of State
	70.0%*	57.0%	70.0% Clark County, 0% Rest of State
04/28/2002			Began Withdrawing From Market

*83.6% Clark County, 0% Rest of State

The Doctors' Company - Entered Market in 1980

Date	Requested Rate	Approved Rate	Area Affected
04/15/1996	31.0%	11.7%	16.1% Clark County, 5.9% Rest of State
04/01/1997		11.0%	18.7% Clark County, 0% Rest of State
	31.0%	24.0%	
07/01/1997	-0.1%	-0.1%	2.3% Clark County, -3.6% Rest of State
01/01/1999	8.7%	6.7%	15.3% Clark County, -3.1% Rest of State
01/01/2000	-2.2%	-2.2%	Statewide
01/01/2001	3.8%	3.8%	12.2% Clark County, -2.0% Rest of State
08/01/2001	1.2%	1.2%	Statewide (Entity Fee Increase From 6% to 10%)
06/25/2002	28.4%	26.0%	41.6% Clark County, 15.0% Rest of State: Company agreed to cap increases to 50% on renewal book of business. (As originally filed was 51.1% Clark County, 12.2% Rest of State with very large increases for some Clark County classifications (up to 296%.))
Pending	16.9%		17% Clark County, 15.7% Rest of State. Consists of manual rate increases by classification, reduction of claims-free discount from 15% to 12.5%, and reduction in group size discount.

CNA - Entered Market in 1994

Date	Requested Rate	Approved Rate	Area Affected
09/01/2001	100.0%	52.0%	Statewide
Pending	104.0%		Statewide

CNA is now asking for 92.7% rather than the originally requested 104.0%.

NEVADA MEDICAL MALPRACTICE RATE HISTORY

In Order by Group Marketshare Over Past Six Years

Physicians Insurance Company Of WI - Entered Market in 1997

Date	Requested Rate	Approved Rate	Area Affected
10/23/1997			New Program
04/01/1999			Additional Rating Flexibility & New Discounts
05/01/2001	7.40%	7.4%	7.5% Clark County, 0% Rest of State
01/01/2002	20.5%	20.5%	20.7% Clark County, 0% Rest of State
12/19/2002	24.7%	24.7%	25.0% Clark County, 10.0% Rest of State

Chicago Insurance Company - Entered Market in 1999

Date	Requested Rate	Approved Rate	Area Affected
10/29/1999			New Program
06/11/2002			Began Withdrawing From Market

American Physicians Assurance Corporation

(formerly known as Michigan Physicians Mutual Liability Company and Mutual Insurance Corporation of America)

Date	Requested Rate	Approved Rate	Area Affected
01/01/1998			New Program
01/15/1999			Introduction of Tiered Rating for OB/GYN's (less than 150, 250 or more)
07/25/1998			Introduction of Group Rates
02/20/1999			Introduction of 15% discount for members of Physicians Risk Purchasing Group, LLC
08/02/2001	34.2%	34.2%	
05/01/2002	100.0%	85.1%	
05/01/2003			Revised OB rating rules putting less emphasis on number of deliveries. OB's will have option to 5/1/02 rates/rules. Rate impact unknown. Depends on how many elect new rules.

05/01/02 changed applicable to renewal business 9/1/02. Company writes in Clark County only.

Nevada Mutual Insurance Company - Entered Market in 2002

Date	Requested Rate	Approved Rate	Area Affected
05/06/2002			New Program
09/01/2002			Deductible credit options.
01/15/2003	0.0%	0.0%	Revised OB rating rules putting less emphasis on number of deliveries.

NEVADA MEDICAL MALPRACTICE RATE HISTORY

In Order by Group Marketshare Over Past Six Years

TIG - Entered Market in 1999

Date	Requested Rate	Approved Rate	Area Affected
12/29/1998			New Program - for Healthcare Insurance Group - Purchasing Group Registered 01/30/1999
12/01/1999			New Program - Physicians and Healthcare Facilities (no change to physician rates from 12/29/1998 filing)
Received notice 12/16/02 that company is restructuring.			

Medical Protective - Entered Market in 2000

Date	Requested Rate	Approved Rate	Area Affected
03/01/2000			New Program
06/25/2002	75.7%	63.0%	77.4% Clark County, 0.8% Rest of State