

March 1, 2013

Honorable Donald C. White, Chair  
Banking and Insurance Committee  
Senate of Pennsylvania  
286 Main Capitol  
Harrisburg, PA 17120

Honorable Michael J. Stack, Minority Chair  
Banking and Insurance Committee  
Senate of Pennsylvania  
543 Main Capitol  
Harrisburg, PA 17120

Honorable Nicholas A. Micozzie, Chair  
Insurance Committee  
Pennsylvania House of Representatives  
105 Ryan Office Building  
Harrisburg, PA 17120

Honorable Anthony M. DeLuca, Minority Chair  
Insurance Committee  
Pennsylvania House of Representatives  
115 Irvis Office Building  
Harrisburg, PA 17120

Dear Senators and Representatives:

Enclosed please find the Department of Insurance, Bureau of Medical Care Availability and Reduction of Error Fund's (Mcare) Annual Report of Operations for 2012. This report is prepared annually, as a service to the legislature, by Mcare. Among the many tabs, the report includes data regarding the total amount of claims paid and expenses incurred from 2002 through December 31, 2012, as well as the unique count of providers participating in Mcare.

If you have any questions about these reports, please feel free to contact me, Deputy Insurance Commissioner for Mcare Joe DiMemmo, Mcare Executive Director Todd Rittle at 717-783-3770, or Legislative Director Kristen Erway at 717-783-3501.

Sincerely,

/s/

Michael F. Consedine  
Insurance Commissioner

Enclosure

## Act 13 of 2002

---

Medical Care Availability and Reduction of Error Fund

Michael F. Consedine  
Insurance Commissioner  
Department of Insurance

# Annual Report of Operations 2012

## Mission Statement

The Medical Care Availability and Reduction of Error Fund (“Mcare”) is a special fund within the State Treasury established, among other things, to ensure reasonable compensation for persons injured due to medical negligence. Money in the fund is used to pay claims against participating health care providers and eligible entities for losses or damages awarded in medical professional liability actions in excess of basic insurance coverage (“primary coverage”) provided by primary professional liability insurance companies (“primary carriers”) or self-insurers. Mcare also administers a compliance program to ensure adherence to the provisions of Act 13 and its attendant applicable regulations.

# Office of Mcare

## 2012 Annual Report of Operations

---

<b>Table of Contents</b>	<b>Tab No.</b>
About Mcare .....	1
Statement of Operations (Cash Basis) .....	2
History of Assessment Rate and Coverage Limits .....	3
Unfunded Liability Graph from 2002 to 2011 .....	4
Unfunded Liability Report as of December 31, 2011-Executive Summary and Analysis ..5	5
2012 Year Assessment Calculation - Executive Summary.....	6
2012 Experience Modification Factor - Executive Summary.....	7
2012 Mcare Paid Claims by Region .....	8
1. Mcare Paid Claims by Region 2008-2012 .....	8A
Claim and Case Payment Averages from 2008 to 2012 .....	9
Summary of Annual Fund Claim Payments by Health Care Provider Group .....	10
2012 Claims Payments by Commercial Carrier and Self-Insurer.....	11
1. Claims Payments by Commercial Carrier and Self-Insurer 2008-2012 .....	11A
2012 Assessments Remitted by Commercial Carrier .....	12
1. Assessments Remitted by Commercial Carrier 2008-2012 .....	12A
2012 Assessments Remitted by Self-Insurer .....	13
1. Assessment Remitted by Self-Insurer 2008-2012.....	13A
Provider Demographics .....	14
1. Count of Unique Health Care Providers 2002-2012:	
a. By Provider Type by Assessment Year .....	14A
b. Unique Count of Physicians (MD/DO).....	14B
c. Unique Count of Hospitals and Nursing Homes.....	14C
2. Amount of Assessment Received 2002-2012:	
a. By Provider Type by Assessment Year .....	14D
b. Physicians (MD/DO) .....	14E

c. Podiatrists.....	14F
d. Certified Nurse Mid-Wives.....	14G
e. Hospitals .....	14H
f. Nursing Homes .....	14I
g. Primary Health Care Centers .....	14J
h. Birth Centers .....	14K
3. Yearly Average Unabated Assessment by Provider Type 2002-2012.....	14L

## **About Mcare**

The Medical Care Availability and Reduction of Error Fund (“Mcare”) was created by Act 13 of 2002 (“Act 13”), and signed into law on March 20, 2002. Mcare is the successor to the Medical Professional Liability Catastrophe Loss Fund, better known as the “CAT Fund” which originally was established by section 701(e) of the Health Care Services Malpractice Act, Act 111 of 1975 (40 P.S. §§ 1301.101-1301.1006), et seq. and began to accept coverage and accrue unreserved liabilities starting in calendar year 1976.

### **PURPOSE**

Mcare is a special fund within the State Treasury established, among other things, to ensure reasonable compensation for persons injured due to medical negligence. Money in the fund is used to pay claims against participating health care providers and eligible entities for losses or damages awarded in medical professional liability actions in excess of basic insurance coverage (“primary coverage”) provided by primary professional liability insurance companies (“primary carriers”) or self-insurers. Mcare also administers a compliance program to ensure adherence to the provisions of Act 13 and its attendant applicable regulations.

### **REVENUE STREAM**

Act 13 of 2002, section 712(d) states in part,

“...the fund shall be funded by an assessment on each participating health care provider. Assessments shall be levied by the department on or after January 1 of each year. The assessment shall be based on the prevailing primary premium for each participating health care provider and shall, in the aggregate, produce an amount sufficient to do all of the following:

- (i) Reimburse the fund for the payment of reported claims which became final during the preceding claims period.
- (ii) Pay expenses of the fund incurred during the preceding claims period.
- (iii) Pay principal and interest on moneys transferred into the fund in accordance with section 713(c).
- (iv) Provide a reserve that shall be 10% of the sum of subparagraphs (i), (ii) and (iii).”

Under section 712(g), the fund is required to adjust up to 20% the annual assessment of those participating providers with a claims experience of severity and frequency over the five most recent claims period.

### **PARTICIPATION**

Act 13, as amended, mandates that each health care provider who renders 50% or more of his or her professional health care business or practice within Pennsylvania (“participating health care provider”) must obtain primary coverage with a primary

carrier licensed or approved by the Pennsylvania Insurance Department or with an approved self-insurance plan. In addition, each participating health care provider must obtain statutory excess professional liability coverage with Mcare by paying a certain percentage of the prevailing primary premium charged by the Pennsylvania Professional Liability Joint Underwriting Association (JUA) to Mcare. The appropriate percentage (“assessment”) varies each year based upon payments made by Mcare in the previous year.

Participation in Mcare is mandatory for hospitals, nursing homes, birth centers, primary health centers, physicians, podiatrists and certified nurse midwives licensed by this Commonwealth and conducting 50% or more of their health care business within this Commonwealth. Most professional corporations, professional associations and partnerships owned entirely by health care providers may elect to insure their primary liability. If they elect to purchase primary coverage, then their participation in Mcare is mandatory. Mcare participation is limited to those types of professional corporations, professional associations, or partnerships that were in existence as of November 26, 1978.

The following health care providers are not subject to the mandatory insurance coverage and Mcare assessment requirements: (a) health care providers who do not practice in Pennsylvania; (b) health care providers who are exclusively federal government employees; (c) health care providers who are exclusively Commonwealth employees; (d) health care providers who are exclusively forensic pathologists; (e) health care providers who are retired, whether or not they provide care for themselves or their immediate family members; (f) health care providers who practice exclusively as members of the Pennsylvania or U.S. military forces; and (g) health care providers who practice exclusively under a volunteer license.

### **COVERAGE REQUIREMENTS**

Historically, the mandatory coverage limits for health care providers has varied. Currently, the total required amounts of medical professional liability coverage, including primary and Mcare coverage, for health care providers, excluding hospitals, are \$1,000,000 per occurrence and \$3,000,000 per annual policy year aggregate. For hospitals, the required total coverage amounts are \$1,000,000 per occurrence, and \$4,000,000 per annual aggregate. The current total coverage amounts required for health care providers participating in Mcare are as follows:

#### **A. Primary Coverage for Participating Health Care Providers**

Act 13 requires participating health care providers to obtain primary coverage in the amount of \$500,000 per occurrence and \$1,500,000 per annual aggregate. Hospitals must obtain primary coverage in the amount of \$500,000 per occurrence and \$2,500,000 per annual aggregate.

B. Mcare Coverage for Participating Health Care Providers

Mcare provides participating health care providers coverage of \$500,000 per occurrence and \$1,500,000 per annual aggregate in excess of the primary coverage. Mcare provides hospitals coverage of \$500,000 per occurrence and \$1,500,000 per annual aggregate in excess of the primary coverage. Mcare coverage is applicable to malpractice committed in Pennsylvania or outside of Pennsylvania by a participating health care provider.

C. Primary Coverage for Nonparticipating Health Care Providers

A health care provider conducting less than 50% of its health care business in Pennsylvania and not electing to participate in Mcare ("nonparticipating health care provider") is required under Act 13 to maintain coverage in the amount of \$1,000,000 per occurrence and \$3,000,000 per annual aggregate by a primary carrier licensed or approved in Pennsylvania.

D. Mcare Coverage for Nonparticipating Health Care Providers

Mcare does not provide coverage for nonparticipating health care providers. Nonparticipating health care providers obtain their required \$1,000,000/\$3,000,000 limits of coverage from primary carriers licensed or approved in Pennsylvania.

E. Mcare Coverage for Nonparticipating Health Care Providers Electing to Participate in Mcare

Nonparticipating health care providers may elect to participate in Mcare. Mcare coverage is applicable to malpractice committed in Pennsylvania or outside of Pennsylvania by a nonparticipating health care provider electing to participate in Mcare.

**REPORTING COVERAGE TO MCARE**

The primary carrier must submit proof of insurance to Mcare for each policy issued to a participating health care provider, eligible professional corporation, eligible partnership, and eligible professional association on a Form 216 Remittance Advice ("Form 216"), together with the appropriate assessment payment for each health care provider identified on the Form 216. A copy of the Form 216 may be found on Mcare's website.

Mcare has the authority to determine the amount of the annual assessment that will be levied on each participating health care provider and eligible entity. The assessment is a percentage designated by Mcare of the prevailing primary premium charged by the JUA for health care providers of like class,

size, risk and kind. A health care provider must pay the assessment to their primary carrier in sufficient time for it to forward proof of insurance and the applicable assessment payment to Mcare within 60 days of the effective date of the health care provider's primary policy.

A participating health care provider's failure to obtain primary coverage in the amount mandated by Act 13, or to pay the assessment required, will result in Mcare certifying the health care provider's noncompliance to the appropriate licensure board for possible disciplinary action. In addition, Mcare will not provide coverage to that health care provider in the event of a claim made against him or her.

### **CLAIMS REPORTING**

If all statutory requirements are satisfied, Mcare provides coverage in excess of the applicable primary coverage. If it is anticipated that a judgment, award, or settlement in a particular case will exceed the available primary coverage for a health care provider, the primary carrier must promptly notify Mcare in writing of the medical professional liability claim. This notification must be made through submission of a Form C-416 to Mcare. A copy of the Form C-416 may be found on Mcare's website.

Section 715 of Act 13 provides an exception to Mcare's role as statutory excess carrier in instances where the claim alleges malpractice prior to January 1, 2006. Under Section 715, Mcare provides first dollar indemnity up to \$1,000,000 and the cost of defense for a claim if certain requirements are met. Specifically, the claim must be filed more than four years after the date the breach of contract or tort occurred, must be filed within the applicable statute of limitations, and the primary carrier must submit a Form C-416 requesting Section 715 status for the claim within 180 days of the date on which notice of the claim was first given to the health care provider or its insurer. In the event of multiple treatments occurring less than four years before the date on which the health care provider or its insurer received notice of the claim, Section 715 coverage will not apply.

Pursuant to Act 13, Section 715 coverage ends as of January 1, 2006. Specifically, primary carriers are required to provide first dollar indemnity and cost of defense for all claims occurring four or more years after the breach of contract or tort and after December 31, 2005.

**SUMMARY**

This narrative is provided for general informational purposes only and is not inclusive of all Mcare programs, procedures, rules, or regulations. For additional information, please contact Mcare at the following address:

Medical Care Availability and Reduction of Error Fund  
30 North 3rd Street, 8th Floor  
P.O. Box 12030  
Harrisburg, PA 17108-2030  
(717) 783-3770  
or  
visit our website at  
[www.insurance.pa.gov](http://www.insurance.pa.gov)

MEDICAL CARE AVAILABILITY AND REDUCTION OF EFFOR FUND  
CASH BASIS  
STATEMENT OF OPERATIONS  
**JANUARY 1, 2012 TO December 31, 2012**

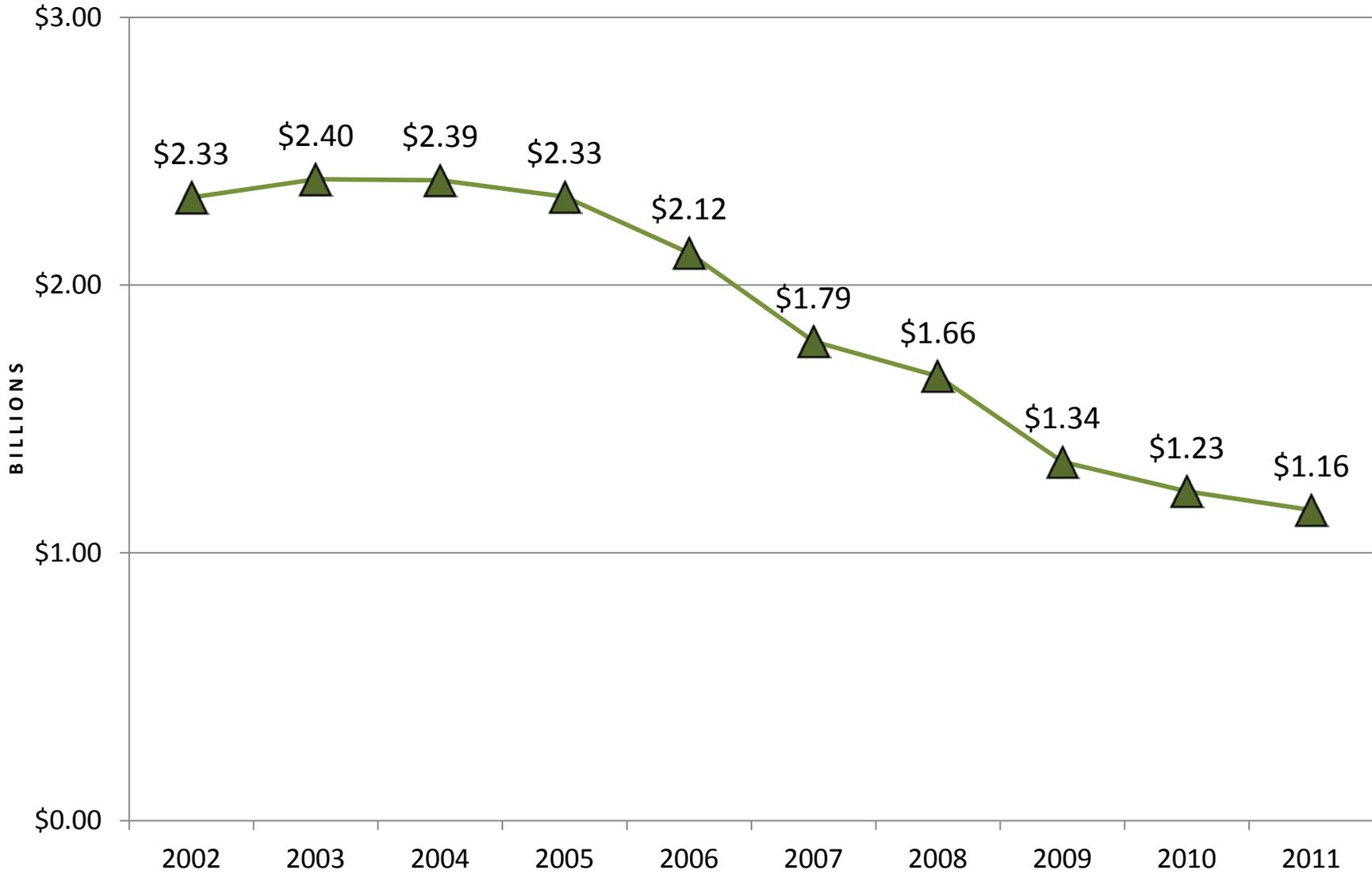
FUND BALANCE JANUARY 1, 2012		130,034,200
<b>ADD:</b>		
ASSESSMENT REVENUE	208,655,884	
INTEREST ON SECURITIES	1,652,753	
OTHER REVENUES	1,425,734	
ABATEMENT REPAYMENT REC'D	0	
CASH IN TRANSIT 12/31/12	305,689	
REDEPOSIT OF CHECKS	0	
ACCOUNTS PAYABLE	0	
 TOTAL FUNDS AVAILABLE		 212,040,060.00
SUB TOTAL		<u>342,074,260.00</u>
 <b>OTHER DEDUCTIONS</b>		
CLAIMS PAID DECEMBER 31, 2012	195,741,865	195,741,865
 <b>OPERATING EXPENSES</b>		
SALARIES	2,575,846	
PAYROLL TAXES & BENEFITS	1,148,719	
DATA PROCESSING SERVICES	175,246	
LEGAL FEES & SERVICES	5,873,792	
OFFICE SUPPLIES	30,440	
CONSULTANTS- PHYSICIANS	374,597	
TELECOMMUNICATIONS	51,212	
REAL ESTATE	520,144	
TRAVEL, TRAINING, DUES,	19,640	
SAP TIMING AND PAYABLES @ 12/31/11	5,757,018	
 <u>TOTAL OPERATING EXPENSES</u>	 <u>16,526,654</u>	 16,526,654
 <b>TOTAL DEDUCTIONS</b>	 <u>212,268,519</u>	 212,268,519
 <b>FUND BALANCE DECEMBER 31, 2012</b>		 <u>129,805,741</u>
Carrier Credits Payable		918,878
Estimated 1/1/2013 Fiscal Balance		<u>128,886,863</u>

Source: **COMMONWEALTH'S SAP ACCOUNTING RECORDS AND BUREAU OF FISCAL MANAGEMENT MONTHLY REPORTS.**

Bureau of Mcare  
PA Department of Insurance

<b>History of Assessment Rates and Coverage Limits</b>			<b>Coverage Limits (per Occurrence/per Annum) in Millions</b>					
			<b>Non-hospital</b>			<b>Hospital</b>		
			<b>Mcare Limit</b>	<b>Basic Limit</b>	<b>Total Aggregate Limits for Mcare &amp; Non-hospital</b>	<b>Mcare Limit</b>	<b>Basic Limit</b>	<b>Total Aggregate Limits for Mcare &amp; Hospital</b>
<b>Year</b>	<b>Percentage</b>	<b>Policy Effective Date</b>						
1976	Greater of 10% or \$100	01/13/76 - 12/31/82	\$1.0/\$3.0	\$0.1/\$0.3	\$1.1/\$3.3	\$1.0/\$3.0	\$0.1/\$1.0	\$1.1/\$4.0
1977	Greater of 10% or \$100							
1978	nil							
1979	nil							
1980	Greater of 10% or \$100							
1981	22%							
1982	38%							
1983	41%	01/01/83 - 12/31/83	\$1.0/\$3.0	\$0.15/\$0.45	\$1.15/\$3.45	\$1.0/\$3.0	\$0.15/\$1.0	\$1.15/\$4.0
1984	52%	01/01/84 - 12/31/96	\$1.0/\$3.0	\$0.2/\$0.6	\$1.2/\$3.6	\$1.0/\$3.0	\$0.2/\$1.0	\$1.2/\$4.0
1985	70%							
1986	87%							
1987	87%							
1988	61%							
1989	59.5%							
1990	50%							
1991	68%							
1992	90%							
1993	91%							
1994	93%							
1995	170% (102% & 68%)	01/01/97 - 12/31/98	\$0.9/\$2.7	\$0.3/\$0.9	\$1.2/\$3.6	\$0.9/\$2.7	\$0.3/\$1.5	\$1.2/\$4.2
1996	164%							
1997	75%	01/01/99 - 12/31/00	\$0.8/\$2.4	\$0.4/\$1.2	\$1.2/\$3.6	\$0.8/\$2.4	\$0.4/\$2.0	\$1.2/\$4.4
1998	64%							
1999	59%	01/01/01 - 12/31/02	\$0.7/\$2.1	\$0.5/\$1.5	\$1.2/\$3.6	\$0.7/\$2.1	\$0.5/\$2.5	\$1.2/\$4.6
2000	61%							
2001	61%	01/01/2003 to present	\$0.5/\$1.5	\$0.5/\$1.5	\$1.0/\$3.0	\$0.5/\$1.5	\$0.5/\$2.5	\$1.0/\$4.0
2002	50%							
2003	43%							
2004	46%							
2005	39%							
2006	29%							
2007	23%							
2008	20%							
2009	19%							
2010	21%							
2011	19%							
2012	23%	01/01/2003 to present	\$0.5/\$1.5	\$0.5/\$1.5	\$1.0/\$3.0	\$0.5/\$1.5	\$0.5/\$2.5	\$1.0/\$4.0
2013	25%							

**Bureau of Mcare  
Unfunded Liability Report  
as of 12/31/2011**



## **Estimation of 2011 Unfunded Liability**

The attached is the Executive Summary of a report by PricewaterhouseCoopers LLP that was the basis for determining the value of the unfunded liability at \$1.16 billion as of December 31, 2011.

**PENNSYLVANIA MEDICAL CARE AVAILABILITY  
AND REDUCTION OF ERROR FUND**

**ESTIMATION OF 12/31/2011 UNFUNDED LIABILITY**

**ESTIMATE OF FUTURE YEARS' CLAIMS PAYMENTS  
PURSUANT TO ACT 13 OF 2002**

**Philadelphia, PA  
July 2012**



July 10, 2012

Mr. Joseph DiMemmo  
Deputy Insurance Commissioner  
Pennsylvania Mcare Fund  
30 North Third Street  
8th Floor, Suite 800  
Harrisburg, Pennsylvania 17108

Dear Mr. DiMemmo:

Enclosed is our report on the Fund's unpaid claim liabilities as of December 31, 2011. We appreciate the assistance you and your staff have provided in the course of our analysis, and look forward to working with you in the future.

Please do not hesitate to call Mark Proska at (267) 330-6612 should you have any questions or require anything further.

Sincerely,

A handwritten signature in black ink that reads "Mark R. Proska".

---

Mark R. Proska  
Director  
Fellow of the Casualty Actuarial Society  
Member of the American Academy of Actuaries

A handwritten signature in black ink that reads "Marc Oberholtzer".

---

Marc Oberholtzer  
Principal  
Fellow of the Casualty Actuarial Society  
Member of the American Academy of Actuaries

Enclosure

cc: R. Waeger, Mcare Fund

## **TABLE OF CONTENTS**

<b>INTRODUCTION</b> .....	1
Background.....	1
Distribution and Use .....	4
Conditions and Limitations.....	4
Defense and Other Costs.....	7
Breast Implant and Pedicle Screw Claims.....	8
Reinsurance Recoverables .....	8
Severity Codes .....	8
Qualifications of PwC Actuaries.....	9
<b>EXECUTIVE SUMMARY</b> .....	10
Total Unfunded Liability.....	10
Comparison to Projection as of 12/31/2010.....	13
Reduction in Claim Activity.....	16
Other Legislative Provisions.....	18
Discounting.....	19
<b>ANALYSIS</b> .....	20
Methodology.....	20
Paid Loss Development.....	21
Future Cost per CWP Claim Method.....	22
Paid Bornhuetter-Ferguson.....	22
Selections .....	24
Discounting.....	25
Future Year Projections .....	25
Delay Damages and Post-Judgment Interest.....	26
 <b>TECHNICAL APPENDIX (under separate cover)</b>	
Summary Exhibits	
Section 1 - Excess Claims	
Section 2 - Section 715 Claims	
Section 3 - Delay Damage and Post-Judgment Interest	

## **INTRODUCTION**

### **Background**

The Commonwealth of Pennsylvania established the Medical Care Availability and Reduction of Error Fund<sup>1</sup> (the Fund) on January 13, 1976 as part of its effort to make professional liability insurance available at a reasonable cost and to provide for prompt and fair compensation to persons sustaining injury due to the negligence of a health care provider.

The Fund currently provides excess coverage (to varying historical limits) for health care providers that have exhausted their primary limits (Excess claims), and also provides first dollar coverage, including defense, for claims that are reported within the statute of limitations, but four or more years after the occurrence event (Section 715 claims<sup>2</sup>). The historical mandatory primary and Fund limits of medical malpractice coverage (000's) are included in the table on the following page:

---

<sup>1</sup> Pursuant to the provisions of Act 13 of 2002 (hereafter, "Act 13"), Medical Care Availability and Reduction of Error (Mcare) Fund (hereafter, "the Fund") assumed the rights of the Medical Professional Liability Catastrophe Loss Fund on October 1, 2002.

<sup>2</sup> Section 715 of Act 13 of 2002 included a provision for eliminating the Fund's first-dollar coverage of late reported claims. More specifically, all medical professional liability insurance policies issued on or after January 1, 2006 are required to provide coverage (within the primary policy limit) for claims that are brought forth four or more years after the breach of contract or the tort occurred, and which occurred after December 31, 2005. Although the Fund will no longer provide first-dollar coverage for these late reported claims, coverage will be provided by the Fund for late reported claims in excess of the primary policy limit (as is the case for Excess claims). We have assumed that the limits of Fund coverage as of the date of accident will apply. Note that other conditions must also be met for a claim to qualify for Section 715 coverage, as specified in Act 13. Prior to Act 13, these late reported claims were known as Section 605 claims.

**Pennsylvania Mcare Fund**  
 Estimation of 12/31/2011 Unfunded Liability and  
 Estimate of Future Years' Claims Payments

Policy Year Effective	Mandatory Primary Occ / Agg Limits		Mcare Fund Excess Occ / Agg Limits	Section 605/715 Limits <sup>3</sup>
	Hospital	Physician		
1996 & Prior	200 / 1,000	200 / 600	1,000 / 3,000	1,000
1997 & 1998	300 / 1,500	300 / 900	900 / 2,700	1,000
1999 & 2000	400 / 2,000	400 / 1,200	800 / 2,400	1,000
2001 & 2002	500 / 2,500	500 / 1,500	700 / 2,100	1,000
2003 - 2005	500 / 2,500	500 / 1,500	500 / 1,500	1,000
2006 - 2011	500 / 2,500	500 / 1,500	500 / 1,500	500 (excess)

The mandatory primary coverage limits may increase (with corresponding decreases in the Fund coverage limits) in 2014 and 2017, subject to the Commissioner's assessment of basic insurance coverage capacity. The estimates contained herein assume that basic coverage limits increase as scheduled, and that the Fund provides no "new" coverage beginning with policies issued or renewed in 2017. The limits of insurance assumed herein are shown in the table below (000's).

Policy Year Effective	Mandatory Primary Occ / Agg Limits		Mcare Fund Excess Occ / Agg Limits	Section 605/715 Limits
	Hospital	Physician		
2012 - 2013	500 / 2,500	500 / 1,500	500 / 1,500	500 (excess)
2014 - 2016	750 / 3,750	750 / 2,250	250 / 750	250 (excess)
2017 & Sub	1,000 / 4,500	1,000 / 3,000	0 / 0	0

<sup>3</sup> A window of time exists during which reduced Fund coverage may exist for Section 715 (late reported) claims. In general, Section 715 claims reported to the primary carrier on or after November 26, 2000 and on or before March 19, 2002 may be subject to reduced limits of coverage. The impact of this change in coverage limits is not expected to be significant to our analysis. Note that Section 605/715 claims also erode Fund aggregate limits.

The Fund is supported by an assessment collected from each participating health care provider. Act 13 requires an assessment that will, in the aggregate, produce an amount sufficient to accomplish the following:

- i) Reimburse the Fund for the payment of reported claims which became final during the preceding claims period<sup>4</sup>;
- ii) Pay expenses of the Fund incurred during the preceding claims period;
- iii) Pay principal and interest on moneys transferred into the Fund; and
- iv) Provide a reserve that shall be 10% of the sum of (i), (ii), and (iii) above.

These amounts are collected via the application of an assessment rate to the policy year prevailing primary premium, which is based on the JUA occurrence rates applicable to the health care provider. Given that the assessments are primarily designed to reimburse the Fund for claims and expenses paid during the preceding claims period, the Fund effectively operates on a pay-as-you-go basis. The Fund does not maintain a reserve dedicated to support the liability for claims that have been incurred but not yet paid<sup>5</sup>; however, the Fund does require regular actuarial evaluations of its projected unfunded liability.

PricewaterhouseCoopers LLP (PwC) was engaged to provide the Fund with an actuarial central estimate of its unpaid claims expense (i.e., the unfunded liability) as of December 31, 2011. This report is neither intended nor necessarily suitable for any

---

<sup>4</sup> The Fund's fiscal year for claim payments ends on August 31, with actual payment on the claims settled within the fiscal year being made on or about December 31.

<sup>5</sup> In any given year, the Fund may have a shortage or an excess of assessments collected relative to the claims payments and operating costs for the year, resulting in corresponding year-end shortfall or surplus. The estimate of the unfunded liability contained herein includes no adjustment for the Fund's cumulative surplus of \$130 million as of December 31, 2011.

other purpose. The estimates contained herein are meant to represent an expected value over the range of reasonably possible outcomes.

## **Distribution and Use**

This report was prepared for internal use by the Fund's management, including the Pennsylvania Insurance Department. We understand that the Fund may release this report to the Pennsylvania Medical Society and the Hospital Association of Pennsylvania. The supporting exhibits are an integral part of this report; as such, the report must only be released in its entirety. Third parties reviewing this report should recognize that the furnishing of this report is not a substitute for their own due diligence and should place no reliance on this report or the data contained herein that would result in the creation of any duty or liability by PwC to the third party. PwC is available, subject to the Fund's approval and expense, to answer questions regarding this report. Other use or further distribution of this report is not authorized without prior written approval of PwC.

## **Conditions and Limitations**

In our analysis we have relied, without audit or further verification, on data received from the Fund, including but not necessarily limited to:

- by-claim information, including data such as: claim type (Excess<sup>6</sup> or Section 715), open date, claim status, coverage limit, breast implant / pedicle screw

---

<sup>6</sup> This analysis, as did previous analyses, combines drop-down claims with Excess claims. Drop down claims are those for which the primary aggregate limits have been exhausted and the Fund's coverage limits "drop down" to provide first-dollar coverage. These claims have historically been a relatively small portion of the Fund's aggregate annual claims payments.

- claims, “no exposure” claims, primary report date, Fund payment information, etc.;
- the Fund’s interpretation of Act 13 provisions;
  - historical surcharge collections by policy type; and
  - information contained in PwC’s previous estimates of the Fund’s liability.

The calculations in this report rely on the accuracy of the paid loss and claim count data provided. We have not audited this data but have reviewed the data provided for reasonableness. Any changes to the data may require modification to the estimates in this report. In this report, paid loss and claim count triangles have been restated according to each claim’s current status (e.g., Excess vs. Section 715) in order to provide for a historical database that is more reflective of the Fund’s current procedures. The updated triangles were compared to last year’s triangles for reasonableness and consistency; differences observed were not significant.

The Fund does not establish a provision for case reserves on open claims. Case reserves represent an estimate of the case value based on a claims adjuster’s assessment of the relevant case-specific facts and circumstances. Commercial reinsurers (who, like the Fund, often provide coverage above a primary insurer) often receive further insight into their potential exposure from routine case reporting from their primary insurers, assuming the primary insurer is also assessing the exposure in the reinsurance layer, which can serve as a leading indicator of the reinsurer's costs and assist with the analysis of underlying trends. However, the Fund does not receive regular case reporting from the primary insurers on the potential Fund exposure.

The calculations in this report also rely on information provided by the Fund and on the Fund's interpretation of recent legislation, of which many provisions are neither time-tested nor court-tested. Any changes to the data provided or in the "application" of recent legislation relative to the interpretation assumed herein may necessitate modification to the estimates in this report.

The projected ultimate losses, calendar year claims payments, and unfunded liability shown in this report are estimates and as such, are subject to variability. This variability arises from the fact that not all factors affecting the ultimate liability have taken place nor can they be evaluated with absolute certainty. Such factors include, but are not limited to, tort reform, expected future inflationary trends and jury awards. The absence of case reserve information may also subject our projections to a higher degree of uncertainty. Our projection of liabilities is based on the Fund's historical payment experience, the projected effect of changes in the Fund's limits of coverage, and our estimate of the impact of changes in Pennsylvania-filed cases over time<sup>7</sup> on the Fund's claims obligations. We have not anticipated additional extraordinary changes to the various factors that might impact the future costs of claims. We have however, used methods of estimating the unpaid claim liability that we believe produce reasonable results given current information. No guarantee, either expressed or implied, should be inferred that losses will develop as shown in this report. Furthermore, since the projections contained herein include projections of future years' incidents (i.e., incidents that will not occur until sometime in the future), the uncertainty surrounding these estimates is significantly increased.

---

<sup>7</sup> <http://www.pacourts.us/NR/rdonlyres/068DFFE8-84BF-4EC2-8F29-A40627D43697/0/fig1MedMalCaseFilings200011.pdf>

Act 13 provisions and other recent legislation and rules of civil procedure contribute additional uncertainty to the estimates contained herein. The process of resolving medical malpractice claims, through both settlements and verdicts, is a fluid process that may change over time. Furthermore, changes in handling, processing, negotiating, adjudicating, or otherwise resolving these claims that tend to occur over time could influence the impact of these provisions.

The Pennsylvania Property and Casualty Insurance Guaranty Association (PPCIGA) provides coverage where the primary carrier has become insolvent. PPCIGA coverage is limited to the lesser of \$300,000 or the limits of the original policy. This creates a potential "gap" in coverage, whereby a physician who had primary limits greater than \$300,000 may receive only \$300,000 in coverage from PPCIGA. Although the Fund does not directly provide coverage for this gap, the Fund may be indirectly impacted by the reduction in primary coverage available to pay claims. Furthermore, PPCIGA retains the right of first recovery from collateral sources. These factors add additional uncertainty to the projections contained herein.

### **Defense and Other Costs**

Our estimates do not include a provision for the costs of providing defense for Section 715 claims. These costs, which have averaged approximately 18% per year of the Section 715 claims paid over recent years, have historically been included in the Fund's operating (rather than claims) budget. Note that defense is provided by the primary insurers for those claims where the Fund's coverage is provided on an excess basis.

Similarly, our estimates do not include a provision for the cost of claims administration nor for the Fund's other operating costs.

### **Breast Implant and Pedicle Screw Claims**

The Fund has been able to identify reported claims with exposure to breast implant or pedicle screw liability. These exposures resulted in significant historical reported claim activity. However, nearly all breast implant and pedicle screw claims are closed with relatively minor historical Fund payment activity (less than \$10 million). To avoid the potential distortive effects on our projections, the data included herein excludes these claims, as was the case in prior reports. The unpaid claim estimates shown herein do not include a provision for these exposures.

### **Reinsurance Recoverables**

The Fund has not purchased reinsurance for many years, and reinsurance recoveries over recent calendar years have been insignificant. Future reinsurance recoveries are also expected to be insignificant, and no adjustment for reinsurance recoverables has been made to our estimate of the unfunded liability.

### **Severity Codes**

For the past several years, the Fund has been more thoroughly capturing severity information for certain claims. This information provides a rough indication of the severity of a plaintiff's alleged injury. The nine indicators range from "Emotional" to

“Grave”. Injuries of different severity codes may have different characteristics, such as different average costs and different paid loss development patterns. During the course of our review, we investigated whether there appeared to be any significant changes in the distribution of claims, in particular for codes with a similar average cost. At this time, shifts in the distribution of claims appear to be largely attributable to changes in the Fund layer of coverage - increases in the primary coverage increase the likelihood of less severe cases being fully captured by the primary layer. Conversely, there is an increased likelihood for a proportionally greater amount of Fund claims to arise from more severe injuries. We would not expect other shifts in the distribution of claims to materially distort our analysis at this time. We will continue to monitor severity code information and adjust our estimates of the unfunded liability as warranted in the future.

### **Qualifications of PwC Actuaries**

Mark R. Proska and the peer reviewer for this assignment, Tim Landick, are members of the American Academy of Actuaries and Fellows of the Casualty Actuarial Society and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

## **EXECUTIVE SUMMARY**

This section provides a synopsis of the key findings of our study. The explanation of the calculations made in this report is contained in the ANALYSIS section.

### **Total Unfunded Liability**

We estimate the Fund's unfunded liability as of December 31, 2011, excluding breast implant and pedicle screw exposure, to be approximately \$1.16 billion, assuming the limits of Fund coverage proceed as currently contemplated under Act 13. Namely, the estimates contained herein assume that basic coverage limits increase in 2014 and 2017, and that the Fund provides no "new" coverage beginning with policies issued or renewed in 2017. If the basic coverage limits are not increased in 2014 and 2017, Fund coverage will continue into and beyond 2018 and the total Fund payout (i.e., our estimates of the unfunded liability) would increase. We have not estimated the amount of the increase in the unfunded liability should the basic coverage limits not increase in 2014 and 2017.

During the course of our review, the Fund provided us with a projection of 2012 claim payments of approximately \$180 million. We have incorporated this projected claim payment information into our projection of the unfunded liability. However, our projections also give some consideration to longer-term trends in claims payments, and the application of projected payment patterns to the projected unfunded liability results in an initial estimate of 2012 claims payment that is higher than the \$180 million projection provided by the Fund. As such, we have adjusted our initial projected payout of the unfunded liability to reflect the Fund's projection of the 2012 payments of \$180

million. We have also assumed that a reduced level of payments, as observed during recent years, will continue into 2013, and have adjusted the projected 2013 payments to \$190 million, which is roughly the average of the Fund's expected 2012 payments of \$180 million and our initial projection of the 2013 payments of \$202 million (Summary Exhibit 8 of Technical Appendix).

The adjusted payment pattern assumes that the recent decrease in payments has effectively “pushed” the projected payments out in time. As such, the projected 12/31/2011 unfunded liability is unchanged on a nominal basis, but the stream of payments, future years-ending unfunded liability, and present value of the unfunded liability differ.

Assuming changes in the Fund coverage limits proceed as scheduled, the projected year-beginning unfunded liability, cost of covered “new” occurrences, estimated calendar year claims payments, and resulting year-ending unfunded liability are included in the table on the following page:

**Pennsylvania Mcare Fund**  
 Estimation of 12/31/2011 Unfunded Liability and  
 Estimate of Future Years' Claims Payments

Accident Year	Jan-1 Unfunded Liability	Cost of New Covered Claims	Projected Claims Payments	Dec-31 Unfunded Liability	Discounted (4%) Dec-31 Unfunded
2011				1,159,775	983,156
2012	1,159,775	201,370	180,000	1,181,145	1,005,024
2013	1,181,145	183,152	190,000	1,174,297	1,002,600
2014	1,174,297	131,394	205,949	1,099,742	942,680
2015	1,099,742	94,238	207,725	986,255	848,436
2016	986,255	71,146	204,487	852,914	734,640
2017	852,914	17,208	188,538	681,583	589,169
2018	681,583		161,994	519,589	450,742
2019	519,589		133,453	386,136	335,319
2020	386,136		105,604	280,532	243,127
2021	280,532		77,315	203,217	175,538
2022	203,217		54,231	148,986	128,328
2023	148,986		38,765	110,222	94,697
2024	110,222		28,196	82,025	70,288
2025	82,025		20,490	61,536	52,610
2026	61,536		14,913	46,623	39,801
2027	46,623		10,811	35,812	30,583
2028	35,812		8,292	27,520	23,515
2029	27,520		6,405	21,116	18,051
2030	21,116		4,911	16,205	13,861
2031	16,205		3,873	12,332	10,543
2032	12,332		3,077	9,255	7,888
2033	9,255		2,402	6,853	5,801
2034	6,853		1,799	5,054	4,234
2035	5,054		1,278	3,775	3,125
2036	3,775		914	2,862	2,337
2037	2,862		641	2,221	1,789
2038	2,221		435	1,786	1,426
2039	1,786		287	1,499	1,196
2040	1,499		215	1,284	1,029
2041	1,284		178	1,106	892
2042	1,106		154	952	774
2043	952		137	815	668
2044	815		124	691	570
2045	691		111	580	482
2046	580		97	483	404
2047	483		83	399	332
2048	399		70	329	276
2049	329		58	271	230
2050	271		50	221	190
2051	221		45	177	154
2052	177		41	136	120
2053	136		36	100	89
2054	100		31	69	62
2055	69		25	44	40
2056	44		18	25	23
2057	25		12	13	12
2058	13		8	6	5
		698,507	1,858,277		

**Pennsylvania Mcare Fund**  
 Estimation of 12/31/2011 Unfunded Liability and  
 Estimate of Future Years' Claims Payments

---

Estimates of the liability reflecting the time value of money contained herein employ a discount rate assumption of 4%; however, this discount rate and the resulting estimate of the discounted liability may not be suitable for every purpose. Estimates at other discount rates are included in the Discounting section below. Discounted estimates contained herein assume that the Fund's payments continue to be made at the end of each calendar year. Note that the Fund does not currently maintain assets in support of the liability.

Separate projections of liability were made for Excess and Section 715 claims, excluding breast implant and pedicle screw claims, and our findings for each of these projections are discussed separately below.

**Comparison to Projection as of 12/31/2010**

The total expected unfunded liability of \$1.16 billion has decreased 5.4% from our December 31, 2010 estimate of \$1.23 billion. The breakdown of the change in the undiscounted estimate since December 31, 2010 is shown in the following table:

<b>Rollforward of Estimated Unfunded Liability (000's) from 12/31/2010 to 12/31/2011</b>				
		<u>Excess</u>	<u>Section 715</u>	<u>Total</u>
(1)	Prior Estimated Liability	899,565	326,915	1,226,480
(2)	<u>Less Prior Estimated DD &amp; PJI</u>	<u>13,294</u>	<u>4,831</u>	<u>18,125</u>
(3)	Prior Estimated Liability Ex. DD & PJI	886,271	322,083	1,208,354
(4)	Plus Change in Prior Accident Year Ultimate	(28,248)	(99,082)	(127,330)
(5)	Less Paid During Year	144,070	6,550	150,620
(6)	<u>Plus Accident Year 2011 Ultimate</u>	<u>198,060</u>	<u>14,171</u> (a)	<u>212,231</u>
(7)	Current Estimated Liability Ex. DD & PJI	912,013	230,622	1,142,635
(8)	<u>Current Estimated DD &amp; PJI</u>	<u>13,680</u>	<u>3,459</u>	<u>17,140</u>
(9)	Current Estimated Liability	925,694	234,081	1,159,775

(a) Includes the estimated portion of losses above the primary policy limit for late-reported claims.

The decrease in the projection is primarily due to the continuation of favorable Fund claim payment trends and our projections giving increasing weight to the favorable emerging experience. Based on information gathered by the Administrative Office of Pennsylvania Courts (AOPC), the number of medical malpractice cases filed in Pennsylvania in recent post-Act 13 years (2003 and subsequent) is significantly lower than pre-Act 13 experience (2000/2001). The Fund has also experienced a reduction in the number of claims that are closing with payment. Given the consistency and persistency of the reduction in cases filed observed by the AOPC and in the number of claims closed with payment by the Fund, we have included an explicit adjustment to recognize anticipated savings. Further discussion is included in the *Reduction in Claim Activity* section below. Our projections of ultimate loss have decreased by \$127 million as compared to the prior projections, as shown in the table on the following page. Note that several accident years - particularly the 2010 accident year - were impacted by the delay in the increase in primary limits; the projections for more recent accident years in the table on the following page are higher than they would have been had the increase in the primary limits taken place in 2012 and 2014 as assumed in our December 31, 2010 unfunded liability projection.

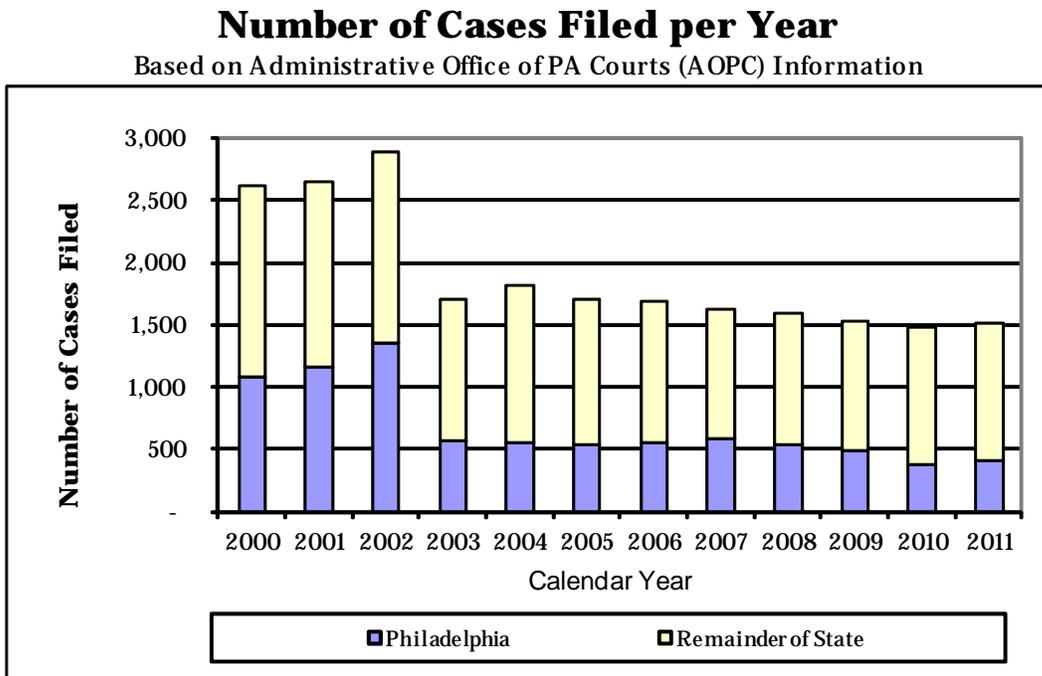
**Pennsylvania Mcare Fund**  
 Estimation of 12/31/2011 Unfunded Liability and  
 Estimate of Future Years' Claims Payments

---

Accident <u>Year</u>	Current Selected <u>Ultimate</u>	Prior Selected <u>Ultimate</u>	Change <u>in Selection</u>
1976	47,674,839	47,688,502	(13,664)
1977	60,013,992	60,041,590	(27,599)
1978	86,423,566	86,452,348	(28,783)
1979	97,780,104	97,805,939	(25,835)
1980	135,991,564	136,021,404	(29,840)
1981	150,693,967	150,737,926	(43,960)
1982	173,655,059	173,700,957	(45,898)
1983	178,483,078	178,554,194	(71,116)
1984	166,391,870	166,785,671	(393,801)
1985	179,068,441	179,193,133	(124,692)
1986	171,644,560	171,799,503	(154,942)
1987	196,440,210	196,360,415	79,795
1988	216,099,904	216,446,231	(346,327)
1989	215,414,936	215,992,504	(577,568)
1990	255,145,764	255,924,920	(779,156)
1991	291,221,152	292,841,993	(1,620,841)
1992	271,502,467	272,761,637	(1,259,170)
1993	258,670,287	254,470,252	4,200,035
1994	291,000,915	293,486,780	(2,485,865)
1995	321,606,691	324,324,489	(2,717,799)
1996	309,937,369	310,885,257	(947,889)
1997	327,053,217	329,741,669	(2,688,452)
1998	277,997,500	280,492,709	(2,495,209)
1999	233,973,934	239,141,331	(5,167,397)
2000	225,839,777	233,995,118	(8,155,341)
2001	195,778,962	201,179,626	(5,400,664)
2002	147,461,081	161,621,868	(14,160,786)
2003	167,602,810	178,170,850	(10,568,040)
2004	159,695,436	177,515,518	(17,820,081)
2005	171,841,071	189,130,806	(17,289,736)
2006	153,907,404	171,364,839	(17,457,436)
2007	174,459,476	187,742,932	(13,283,456)
2008	180,361,736	192,890,600	(12,528,864)
2009	192,800,107	201,989,716	(9,189,609)
2010	<u>204,398,920</u>	<u>188,108,466</u>	<u>16,290,453</u>
Total	6,888,032,166	7,015,361,697	(127,329,531)

**Reduction in Claim Activity**

Information collected by the Administrative Office of Pennsylvania Courts (AOPC) indicates that there has been a reduction in claims filed during 2003 through 2011 as compared to the pre-Act 13 years 2000 through 2002, with particular concentration in Philadelphia County. The average statewide decrease in cases filed is approximately 44%, with Philadelphia County experiencing an average decrease of approximately 60% and the remainder of the state (ROS) experiencing an average decrease of approximately 30%, as shown below:



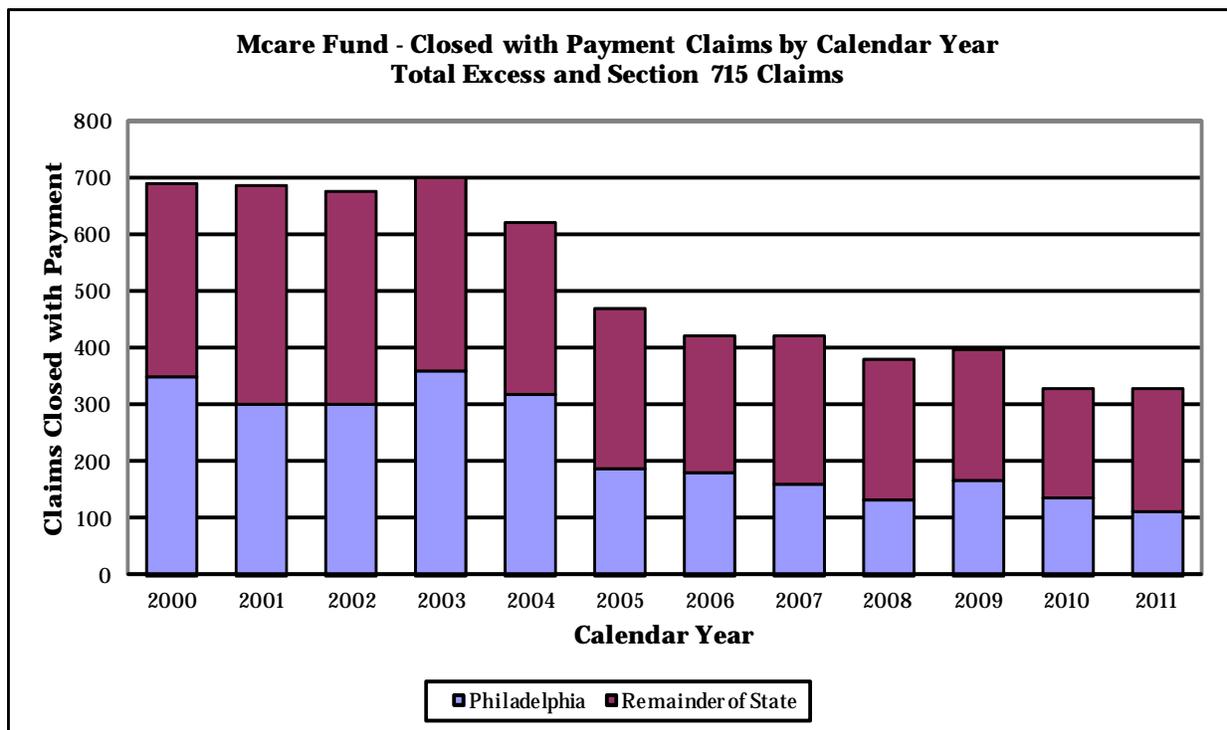
Possible causes for the decrease in claims activity for recent years include venue reform (Section 3 of Act 27 of 2002), certificate of merit procedures (Rule of Civil Procedure 1042.3, 2003), and changes in social attitudes toward compensability of medical malpractice. Furthermore, the reduced number of case filings, with a particular

**Pennsylvania Mcare Fund**  
 Estimation of 12/31/2011 Unfunded Liability and  
 Estimate of Future Years' Claims Payments

---

concentration in Philadelphia County, is likely a combination of some cases that would have been brought in Philadelphia previously that are now being brought outside Philadelphia (as a result of venue reform) or not at all.

Closed-with-Payment Fund claim statistics corroborate the information observed by the AOPC, allowing for a time delay between case filing and claim payment. Namely, the number of Fund claims closing with payment fell dramatically in 2005 through 2011 as compared to prior years. The average statewide decrease in claims closed with payment is approximately 40%, with Philadelphia County experiencing an average decrease of nearly 50% and ROS experiencing an average decrease of approximately 30%, as shown below:



The data compiled by the AOPC and recent Fund claims payment activity are indicative of savings to be realized by the Fund. Although the possibility exists that the reduced number of filings and apparent shift of claims away from Philadelphia may not result in a commensurate level of cost savings, we concluded that the consistency and persistency of the change in claims activity warrants reflection in our estimates. To that end, we reviewed the Fund closed-with-payment activity, making adjustments to reflect the expected effect of changes in the Fund limits of coverage over time for Excess claims. Based on this review, as well as in consideration of the AOPC data and our prior projections, we included an "AOPC Credit" of 37% and 60% within our Philadelphia projections for Excess claims and Section 715 claims, respectively, and an "AOPC Credit" of 2.5% and 25% within our ROS projections for Excess claims and Section 715 claims, respectively. These AOPC credits are generally consistent with those used in our prior projections.

### **Other Legislative Provisions**

Other elements of legislation are expected to have a less direct or less significant effect on the Fund's future payments, are more difficult to estimate, or lack sufficient information to actuarially quantify at this point in time, including but not necessarily limited to: Patient Safety initiatives (Chapter 3 of Act 13), Remittitur (Section 515 of Act 13), Statute of Repose (Section 513 of Act 13), Collateral Sources (Section 508 of Act 13), Payment of Damages / Reduction to Present Value (Sections 509/510 of Act 13), and the "180-day rule" and "continuing course of treatment" provision (Act 135). These other elements of the legislation may also have an impact on the Fund's obligations, although the impact of these elements has not been explicitly estimated herein. These provisions

have generally been in place for several years; to the extent paid loss or claim activity has been impacted, our projections implicitly reflect the impact of these provisions. That said, these provisions may be subject to future challenge and interpretation by the courts, which contributes additional uncertainty to the estimates contained herein.

### **Discounting**

As summarized in Summary, Exhibit 1, Sheet 1, the indicated post-Act 13 liability after discounting the Fund's liabilities at a 4% annual rate of interest is approximately \$0.98 billion. Discounting is the process of recognizing the time value of money (i.e., investment income potential) since payment of the unfunded liability will take many years. The projected liability (including delay damages and post-judgment interest) at various discount rate assumptions is included below:

<b>Discount Rate</b>	<b>Discounted Unfunded Liability</b>
2%	\$1.06 billion
3%	\$1.02 billion
4%	\$0.98 billion
5%	\$0.95 billion

The attached exhibits employ a discount rate assumption of 4%; however, this discount rate and the resulting estimate of the discounted liability may not be suitable for every purpose. The Fund does not currently maintain assets in support of the liability.

## **ANALYSIS**

### **Methodology**

Our analysis of liabilities was completed separately for Excess claims and Section 715 claims. Supporting calculations are included in the Technical Appendix, Section 1 and Section 2, respectively. Within each section, separate projections are provided for Philadelphia and Remainder of State (ROS), based on the venue county of the claim. Data was organized by year of occurrence. To estimate the unfunded liability as of 12/31/2011, losses paid to date are subtracted from the projected ultimate losses for accident periods 2011 and prior.

There have been no significant changes to the methodology contained herein as compared to that of our prior report. Losses are projected to ultimate values using the following methods:

- Paid Loss Development Method;
- Future Cost per Closed-With-Payment (CWP) Claim Method; and
- Paid Bornhuetter-Ferguson Method.

In constructing our analysis, we have considered the nature of the Fund's exposures and selected methods applicable to the available data that reflect the nature of these exposures, the development characteristics associated with these claims, and the reasonableness of the underlying assumptions of the methods. In selecting our assumptions not only have we considered the reasonability of the assumptions but also the sensitivity of the estimates to reasonable alternative assumptions.

*Paid Loss Development*  
*(Exhibit 6 [ROS] and Exhibit 14 [Philadelphia])*

Paid loss development is a common technique for estimating ultimate loss. In this method, ultimate losses are estimated by calculating past paid loss development factors and applying them to exposure periods with further expected paid loss development.

The paid loss development method assumes that losses are paid at a consistent rate. It is especially useful for coverages where losses develop early and are paid quickly, such as automobile physical damage, or in instances where case reserves are not established (i.e., in preparing estimates for the Fund). In our estimates for Excess, separate paid loss development factors have been estimated assuming the Fund coverage attaches at \$200,000 limits (as it does for policies effective prior to 1997) and assuming the Fund coverage attached at \$500,000 limits (as it does for policies effective in 2001 and subsequent). For each year, the paid loss development pattern employed is based on these patterns, adjusted to reflect the estimated average Fund attachment point for the accident year.

In some circumstances, claim payments are made very slowly and it may take years for claims to be fully reported and settled. Paid losses for recent periods may be too immature or erratic for accurate predictions based on a paid loss development methodology.

*Future Cost per CWP Claim Method*  
*(Exhibit 7 [ROS] and Exhibit 15 [Philadelphia])*

The future cost per closed-with-payment claim method multiplies the projected number of claims closing with payment in future calendar years by the estimated average loss per claim for each calendar year. This method is useful when the ultimate claim estimates and average loss estimates are reliably estimable.

If loss development methods produce erratic or unreliable estimates for the more recent periods, the future cost per closed-with-payment claim method can provide more stable results while maintaining consistency with historical loss experience. However, a substantial number of unusual claims can distort claim averages or make them very volatile.

As was the case with last year's analysis, our projection of ultimate claim costs contemplates the prevalent limits of Fund coverage separately within the closed-with-payment claim projection and the average claim cost projection, since the frequency and severity of claims are impacted by changes in the Fund coverage limits over time. The methodology also considers the estimated impact of the "AOPC Credit" on the number of claims expected to close with payment.

*Paid Bornhuetter-Ferguson*  
*(Exhibit 8 [ROS] and Exhibit 16 [Philadelphia])*

The Paid Bornhuetter-Ferguson method is a combination of the paid loss development method and a loss per exposure method. The amount of losses yet to be paid is based on

initial expected loss estimates. These expected losses are then modified to the extent paid losses to date differ from what would have been expected based on the selected paid loss development pattern.

To determine initial expected loss estimates, we rely largely on the Fund's actual experience, by matching our "expected" paid loss with the Fund's actual paid loss over a period of several *calendar* years. The "expected" calendar year paid loss is calculated by an iterative process.

- First, an initial estimate of accident year 2011 loss is selected and adjusted to prior accident years for loss trend and changes in Fund attachments and limits. The estimated impact of the "AOPC Credit" is also considered in determining the initial estimates of accident year losses.
- Next, calendar year claim payments are estimated by applying the paid loss pattern underlying the paid loss development method to the estimate of ultimate loss by accident year calculated in the first step.
- Then, the projected calendar year claim payments from the second step are compared with the actual calendar year claim payments provided by the Fund.
- Finally, the process is repeated by adjusting the initial estimate of accident year 2011 loss until the projected calendar year claim payments equal the actual calendar year claim payments.

This methodology is often used to align expected and actual paid loss over a period of several *accident* years, rather than *calendar* years. We believe the calendar year approach of our projection methodology increases the extent to which the projections

directly reflect emerging experience, and we have "matched" the experience over six calendar years. Similarly, our prior projections matched the experience over the six prior calendar years. As a result of the continuing favorable development of recent years, the current projections give greater weight to recent favorable emerging experience. We will continue to monitor emerging experience in future projections and adjust the span of years included accordingly.

This method is fundamentally similar to a Cape-Cod Bornhuetter-Ferguson method, which is commonly used when initial estimates of loss for recent years are difficult to determine. In general, Bornhuetter-Ferguson methods avoid some of the distortion that could result if a large development factor were applied to a small base of paid losses to calculate ultimate losses and therefore tend to limit unwarranted fluctuations in liability estimates.

**Selections**  
(Exhibit 5 [ROS] and Exhibit 13 [Philadelphia])

For accident years prior to the late-1990's, ultimate loss selections are based primarily on the paid loss development method. For more recent accident years, the selections give less weight to the paid loss development method, and the two other methods are given increasing weight. For the most recent accident years, the paid loss development method is given no weight, as we believe the ultimate losses indicated by the paid loss development method are too volatile.

## **Discounting**

Discounting is the process of recognizing that investment income can be earned on invested assets funding the associated liabilities until such time as the losses are paid, and reduces the liability estimate by the current value of the expected investment income. The amount of the discount is determined by evaluating the cash flow of the future payments. The cash flow varies by year based on the maturity of the accident period.

The unpaid claims estimated herein have been discounted to reflect the investment income that could be earned from 12/31/2011 until the final date of payment. While post-Act 13 experience can be expected to have a slightly different payment pattern than pre-Act 13 experience, we expect that the relative effect on the discount would not be significant.

The attached discounted estimates assume a 4.0% rate of return and the paid loss pattern underlying the paid loss development method. However, as discussed above, this discount rate and the resulting estimate of the discounted liability may not be suitable for every purpose. Estimates of the discounted unfunded liability can be produced under various discount rate assumptions.

## **Future Year Projections**

The Fund is scheduled to provide coverage (to varying limits) for health care providers beyond 2011. Projections of Excess losses for future years 2012 through 2017 assume

an underlying trend of 6.0% per annum at 2011 limits of coverage, based on the trend of projections for recent accident years. Projections of Section 715 losses for future years 2011 through 2017 assume an underlying pre-Act trend of 6.0% per annum at 2011 limits of coverage, based on the trend of projections for recent accident years. The overall trend in the projections of the future excess coverage provided by the Fund is approximately 6.0% per annum. These projections, and the resulting estimates adjusted for changes in the limits of coverage provided by the Fund, are shown in Exhibit 5, Sheet 2 (ROS) and Exhibit 13, Sheet 2 (Philadelphia).

### **Delay Damages and Post-Judgment Interest**

Prior to Act 135 of 1996, delay damages and post-judgment interest were generally included within the limits of coverage provided by the Fund. Pursuant to Act 135, these costs are now shared with other carriers in proportion to the share of loss and outside the Fund limits of coverage. Data for recent calendar years indicate that Fund costs for delay damages and post-judgment interest have ranged from approximately 1.0% to approximately 2.5%. We have selected 1.5% as the estimated ratio of these costs to loss and have increased our estimates of the unfunded liability projections accordingly.

## **Calculation of 2012 Mcare Assessment Rate**

The Executive Summary of the study produced by PricewaterhouseCoopers LLP that serves as the basis for setting the 2012 Mcare Assessment rate at 23% in order to generate \$203,824,513 in assessment dollars.

**PENNSYLVANIA MEDICAL CARE AVAILABILITY  
AND REDUCTION OF ERROR FUND**

**2012 YEAR ASSESSMENT CALCULATION  
(In Accordance with Act 13 of 2002)**

**Prepared by**

**Actuarial and Insurance Management Solutions**

**PricewaterhouseCoopers LLP**

**Philadelphia, Pennsylvania**

**October 2011**



October 7, 2011

Mr. Joseph DiMemmo  
Deputy Insurance Commissioner  
Pennsylvania Mcare Fund  
30 North Third Street  
8th Floor, Suite 800  
Harrisburg, Pennsylvania 17108

Dear Mr. DiMemmo:

Enclosed is our report describing the methods we have used to estimate the 2012 prevailing primary premium projection of \$870 million, indicating an assessment rate of 23.4% for the 2012 year, in accordance with Act 13 of 2002, also known as the Mcare Act. We understand that Mcare will round the assessment rate to 23%.

Please call Mark at (267) 330-6612 should you have any questions or require anything further.

Sincerely,

A handwritten signature in black ink that reads "Mark R. Proska".

---

Mark R. Proska  
Director  
Fellow of the Casualty Actuarial Society  
Member of the American Academy of Actuaries

A handwritten signature in black ink that reads "John F. Gibson".

---

John F. Gibson  
Principal  
Fellow of the Casualty Actuarial Society  
Member of the American Academy of Actuaries

cc: R. Waeger, Pennsylvania Mcare Fund

**TABLE OF CONTENTS**

	<b>Page</b>
<b>INTRODUCTION</b>	1
Purpose	1
Distribution and Use	2
Conditions and Limitations	2
<b>EXECUTIVE SUMMARY</b>	4
2012 Assessment Rate	4
<b>ANALYSIS</b>	6
2012 Assessment Rate	6
Claim Settlements	6
Fund Operating Expenses	6
Principal and Interest on Moneys Transferred	6
Target Reserve	6
Prevailing Primary Premium	7
2012 Assessment Rate	18
Change from Prior	18
<b>QUALIFICATIONS OF PwC ACTUARY</b>	19
<b>EXHIBITS</b>	20
Indicated 2012 Assessment Rate	Exhibit 1
Projected 2012 Prevailing Primary Premium	Exhibit 2
Projection Based on 2008 Remittances	Excerpt A
Projection Based on 2009 Remittances	Excerpt B
Projection Based on 2010 Remittances	Excerpt C

## INTRODUCTION

### Purpose

The Commonwealth of Pennsylvania established the Medical Care Availability and Reduction of Error Fund<sup>1</sup> (the Fund) on January 13, 1976 as part of its effort to make professional liability insurance available at a reasonable cost and to provide for prompt and fair compensation to persons sustaining injury due to the negligence of a health care provider.

The Fund currently provides excess coverage (to varying historical limits) for health care providers that have exhausted their primary limits. The Fund also provides first dollar coverage, including defense, for certain claims reported four or more years after the occurrence event (i.e. those that qualify for Section 715<sup>2</sup> coverage). The Fund is supported by an assessment collected from each participating health care provider.

In March of 2002, Act 13 was enacted which amended existing legislation<sup>3</sup> regarding the Fund. Act 13 instituted numerous changes, including but not limited to: scheduling increases in basic insurance coverage limits<sup>4</sup>, scheduling decreases in the amount of excess coverage afforded by the Fund, and providing for assessment discounts in 2002, 2003, and 2004.

PricewaterhouseCoopers LLP (PwC) was engaged to assist the Fund in the determination of the assessment rate to be applied for the 2012 year, in accordance with the provisions of Act 13.

---

<sup>1</sup> Pursuant to the provisions of Act 13 of 2002 (hereafter, "Act 13"), Medical Care Availability and Reduction of Error (Mcare) Fund (hereafter, "the Fund") assumed the rights of the Medical Professional Liability Catastrophe Loss Fund on October 1, 2002.

<sup>2</sup> Namely, Section 715 of Act 13. These were previously known as Section 605 claims. Fund coverage for these claims ceased for claims occurring after December 31, 2005, and is subject to a number of other conditions, such as the "continuing course of treatment" provision.

<sup>3</sup> Notably, Act 111 of 1976 and Act 135 of 1996.

<sup>4</sup> Although increases in the basic insurance coverage are scheduled, the actual timing of the increases will be determined after an assessment of market conditions by the Insurance Commissioner.

### **Distribution and Use**

This report was prepared for internal use by the Fund's management, including the Pennsylvania Insurance Department (the Department). We understand that the Fund may release this report to the Pennsylvania Medical Society and the Hospital Association of Pennsylvania. Other use or further distribution of this report is not authorized without prior written approval of PwC.

The supporting exhibits are an integral part of this report; as such, the report must only be released in its entirety. Third parties reviewing this report should recognize that the furnishing of this report is not a substitute for their own due diligence and should place no reliance on this report or the data contained herein that would result in the creation of any duty or liability by PwC to the third party. PwC is available to answer questions, subject to the Fund's permission and at the Fund's expense, regarding this report.

### **Conditions and Limitations**

In our analysis, we have relied without audit or further verification on the following data received from the Fund:

- assessments, operating expenses, and other income and expense information for claim year 2011;
- claim year 2011 loss payments expected to be made on or about December 31, 2011;
- policy year 2008, 2009, and 2010 assessments, segregated by: primary policy type, product code, county code, and specialty code;
- several recent JUA filings, JUA underwriting manuals, and Fund assessment manuals;
- discussions with the Fund and the Department regarding Act 13 and the legislative intent of provisions relevant to the assessment calculation; and
- knowledge obtained through our prior experience with the Fund.

The calculations in this report rely heavily on the accuracy of the data provided. We have not audited the data included herein, although we have examined the data for reasonableness and consistency to data previously provided. Any changes to this underlying data may require modification to the estimates in this report.

The projected 2012 prevailing primary premium, which is a primary component of the 2012 assessment rate, is an estimate. As such, this value is subject to variability. While we believe the estimate is reasonable based on the information provided, there can be no assurance that the actual prevailing primary premium will not differ materially from what we have projected, generating either more or less assessment revenue than that projected herein.

Act 44 of 2003 established the Health Care Provider Retention Program, also known as the Abatement Program, to provide a form of financial relief from the Mcare assessments. The Abatement Program initially provided relief to eligible<sup>5</sup> doctors and certified midwives. Podiatrists were added to the Abatement Program in 2005, and nursing homes were added in 2006. We understand that legislation has not currently been enacted to extend an abatement program beyond 2007. Should an abatement be approved for 2012, the net 2012 assessment remittances may be less, perhaps significantly so, than that needed for operating expenses and claim payments during 2012.

As mentioned above, although increases in the basic insurance coverage are scheduled pursuant to Act 13, the actual timing of the increases will be determined after an assessment of market conditions by the Insurance Commissioner. Our calculations assume that the Fund assessment is levied against prevailing primary premium based on the JUA's filed occurrence rates at \$500,000 per claim, and do not consider the potential impact of proposed legislation.

---

<sup>5</sup> Conditions for eligibility are described in the Fund's assessment manuals.

## **EXECUTIVE SUMMARY**

This section provides a synopsis of the key findings and recommendations contained in our study. The explanation of the calculations made in this report is contained in the ANALYSIS section.

### **2012 Assessment Rate**

Exhibit 2 shows that our selected primary prevailing premium for 2012 of \$870 million generates an indicated assessment rate of 23.4%, which rounds to the 23% shown on Exhibit 1. In accordance with Act 13, our calculation contemplates the areas of expense to be recouped and a projection of the 2012 prevailing primary premium.

The Act requires an assessment that will, in the aggregate, produce an amount sufficient to accomplish each of the following:

- (i) Reimburse the fund for the payment of reported claims which became final during the preceding claims period.
- (ii) Pay expenses of the fund incurred during the preceding claims period.
- (iii) Pay principal and interest on moneys transferred into the fund.
- (iv) Provide a reserve that shall be 10% of the sum of (i), (ii), and (iii) above.

These amounts are to be collected via the application of an assessment rate to the policy year 2012 prevailing primary premium. Hence the projection of 2012 prevailing primary premium is a key component of the recommended assessment rate.

There are numerous external factors that will affect both the 2012 payment obligations of the Fund and the 2012 prevailing primary premium base, from which the Fund will derive its

financing. We have used actual 2008, 2009, and 2010 assessments as the basis for our estimate of the 2012 prevailing primary premium.

Since the 2012 assessment rate is based largely on the Fund's obligations for the 2011 claim year, any significant change in Fund's claim or expense obligations from 2011 to 2012 may result in a significant change to the Fund's year-ending surplus or deficit. This surplus or deficit will also be impacted by the level of external funding made available to the Fund during 2012. To the extent the funds available in 2012 are insufficient to meet the Fund's 2012 obligations, additional funding or borrowing may be required.

Differences between projected 2012 prevailing primary premium and actual 2012 prevailing primary premium will result in a difference between projected and actual assessment revenue. This variable contributes additional uncertainty regarding the degree to which the funds available will be sufficient to meet the Fund's 2012 obligations.

## ANALYSIS

### **2012 Assessment Rate**

The Act outlines the four categories to be funded via the assessment. The aggregate assessment for 2012<sup>6</sup> must cover: claim settlements, operating expenses, principal and interest on moneys transferred to the Fund, and a target reserve amount. These costs are recouped by applying an appropriate assessment rate to the 2012 prevailing primary premium.

#### *Claim Settlements*

The largest component of the 2012 assessment is the amount of claim settlements for the Fund's 2011 claim year ending August 31, 2011. These claims are payable on or about December 31, 2011. The Fund expects that payments for the 2011 claim year will total approximately \$170.4 million.

#### *Fund Operating Expenses*

Operating expenses paid of \$14.9 million for claim year ending August 31, 2011 was provided by the Fund, which includes Fund overhead expenses and legal expenses largely associated with the defense costs of Section 715 claims.

#### *Principal and Interest on Moneys Transferred*

The Fund had no moneys outstanding during the claim year ending August 31, 2011, and does not currently expect to require borrowing to meet its 2011 obligations.

#### *Target Reserve*

The Act requires that the assessment calculation be adjusted to include a reserve amount equal to 10% of the above three items.

---

<sup>6</sup> We interpret this to mean the aggregate assessment imposed for policies written in calendar year 2012.

### *Prevailing Primary Premium*

The Fund provided unabated assessment and policy count data for policies effective in 2008, 2009, and 2010. Data was provided for each unique set of the following variables: primary policy type, product code, county code, and specialty code.

A general description of these variables follows:

### Primary Policy Type

This field contains either CM (claims-made), OC (occurrence), or OP (occurrence-plus<sup>7</sup>). Assessment collections for tail policies are not expected to be material in the aggregate for policy year 2012. Our projections of policy year 2012 assessments exclude assessments collected in 2008, 2009, and 2010 arising from tail policies.

### Product Code

This field provides general information regarding the nature of the exposure (e.g., hospital, nursing home, etc.). This field will include one of eight product codes, as follows:

- BC – birth center;
- HS – hospital;
- MC – professional corporation;
- MD – other doctor , resident, or fellow;
- MW – nurse midwife;
- NC – nursing home;
- PC – primary health center; and
- SC – podiatrist.

---

<sup>7</sup> This type of policy provides coverage on a claims-made basis, but includes a provision for pre-funding the tail payment.

### County Code

The field indicates the rating county of the exposure.

### Specialty Code

This field indicates the specialty code of the exposure. These codes are typically the JUA specialty codes, although ISO specialty codes are used for some health care providers.

The projected 2012 prevailing primary premium has been estimated by adjusting historical assessments for the changes in the underlying JUA class assignments, territory assignments, and rates. Namely, the 2008 assessments have been adjusted for changes effective 01/01/2009, 01/01/2010, 01/01/2011, and 01/01/2012. This calculation is included in its entirety under separate cover in Appendix A. An excerpt of this calculation is attached as Excerpt A. The 2009 assessments have been adjusted for changes effective 01/01/2010, 01/01/2011, and 01/01/2012. This calculation is included in its entirety under separate cover in Appendix B. An excerpt of this calculation is attached as Excerpt B. The 2010 assessments have been adjusted for changes effective 01/01/2011 and 01/01/2012. This calculation is included in its entirety under separate cover in Appendix C. An excerpt of this calculation is attached as Excerpt C.

The relevant changes effective 01/01/2009, 01/01/2010, 01/01/2011, and 01/01/2012 are as follows:

### ***Changes Effective 01/01/2009***

#### Base Rate Change

The JUA decreased its base rates 4.4% for institutional healthcare providers and increased its base rates 1.2% for non-institutional healthcare providers.

Class Rate Changes

The JUA modified the class rates for the following classes:

JUA Class	Impact
006	+4.7%
007	+5.0%
010	+4.4%
012	+10.0%
020	-1.9%
022	-2.8%
030	-5.0%
035	-3.4%
050	-5.0%
060	-5.0%
070	-5.0%
080	-5.0%
090	-5.0%
100	+5.0%
900	+5.0%

County / Territory Changes

Changes resulting from modifications to the mapping of county to rating territory and of territorial relativities are as follows:

<i>Non-Institutional Changes</i>		
County (County Code)	Change	Impact
Philadelphia (51)	no change Terr 1	0.0%
Allegheny (02), Armstrong (03), Jefferson (33), Washington (63), Westmoreland (65)	change Terr 3 rel.	-5.1%
Bucks (09), Chester (15), Fayette (26), Montgomery (46)	change Terr 4 rel.	-8.0%
Delaware (23)	change Terr 5 rel.	-8.0%
Blair (07), Columbia (19), Crawford (20), Dauphin (22), Erie (25), Lackawanna (35), Lawrence (37), Lehigh (39), Luzerne (40), Mercer (43), Monroe (45), Northampton (48), Schuylkill (54)	no change Terr 6 rel.	0.0%
All Other	change Terr 2 rel.	-8.0%

Specialty Changes

Specialty changes that resulted in a class change are listed below. Note that the impact is relative to the 2008 rates for Territory 1. The impact includes the impact of any class changes filed, but excludes any filed changes to territory relativities.

Specialty Code	Specialty	Change	Impact
01044	Pulmonary Medicine – No Surgery	move to 01144	+10.0%
01282	Anesthesiology – Pain Management Only – No Surgery	move to 01582	-13.0%
03545	Urological Surgery	move to 03045	-22.8%

In addition, the following rule change affects 2009 class coding. Specialty 01199 (Physicians Not Otherwise Classified – No Surgery (NOC)) was created.

### ***Changes Effective 01/01/2010***

#### Rate Change

The JUA decreased its base rates 8.9% for institutional healthcare providers and 6.1% for non-institutional healthcare providers.

Note that the JUA modified its approach in this filing to separately calculate each rate by class code / territory based on a loss cost approach that considers fixed and variable components of expense rather than on a loss ratio approach that treats all expenses as variable. The loss ratio approach was used in prior rate filings.

Given the fixed vs. variable nature of the rate computation, the year-over-year change in the JUA rates by class code / territory may not match the base rate change discussed above.

For entities where the JUA rating is computed as a factor of the underlying premium for each health care provider (e.g., Professional Corporations, Professional Associations or Partnerships; Other Third Party Entities that Provide Health Care or Professional Medical Services to Inmates of Prisons and Other Detention Facilities, and Birth Centers), the JUA intends to subtract fixed costs from the underlying premium for each healthcare provider prior to the application of the rating factor, after which a single fixed cost charge is added to the total premium developed for each insured entity. We understand that the Fund intends to follow the JUA's methodology for adjusting the premium for the above entities for fixed cost expenses.

Our methodology does not explicitly recognize that the rating procedure will be changing for these health care providers. However, given the relative size of the prevailing primary premium for affected health care providers (less than 3% of the total prevailing primary premium), we

believe the impact of this change is not significant in the overall context of the prevailing primary premium.

Class Rate Changes

The JUA modified the class rates for the following classes:

JUA Class	Impact
006	+4.9%
007	+5.0%
010	-3.9%
011	+9.9%
012	+5.0%
020	+5.0%
022	-4.3%
030	-5.0%
035	+5.0%
050	-5.0%
060	-5.0%
070	-5.0%
080	-5.0%
090	-5.0%
100	+5.0%
120	-5.0%
900	+5.0%

County / Territory Changes

Changes resulting from modifications to the mapping of county to rating territory and of territorial relativities are as follows:

<i>Non-Institutional Changes</i>		
County (County Code)	Change	Impact
Philadelphia (51)	no change Terr 1	0.0%
Allegheny (02), Armstrong (03), Jefferson (33), Washington (63), Westmoreland (65)	no change Terr 3 rel.	0.0%
Bucks (09), Chester (15), Fayette (26), Montgomery (46)	change Terr 4 rel.	-9.9%
Delaware (23)	change Terr 5 rel.	-6.7%
Blair (07), Columbia (19), Crawford (20), Dauphin (22), Erie (25), Lackawanna (35), Lawrence (37), Lehigh (39), Luzerne (40), Mercer (43), Monroe (45), Northampton (48), Schuylkill (54)	change Terr 6 rel.	-3.0%
All Other	change Terr 2 rel.	-5.4%

Specialty Changes

Specialty changes that resulted in a class change are listed below. Note that the impact is relative to the 2009 rates for Territory 1. The impact includes the impact of any class changes filed, but excludes any filed changes to territory relativities.

Specialty Code	Specialty	Change	Impact
00608	Hemotology - No Surgery	move to class 00508	-25.4%
00656	Utilization Review	move to class 00556	-25.4%
00634	Administrative Medicine - No Surgery	move to class 00534	-25.4%

Specialty Code	Specialty	Change	Impact
00637	Physicians - Practice Limited to Acupuncture (other than acupuncture anesthesia)	move to class 00537	-25.4%
00682	Pharmacology - Clinical	move to class 00582	-25.4%
00742	Nephrology - No Surgery	move to class 01142	-14.2%
01049	Nuclear Medicine - No Surgery	move to class 00649	-37.7%
01034	Occupational Medicine - Including MRO or Employment Physicals	move to class 00624	-37.7%
01013	Orthopedics - No Surgery	move to class 00613	-37.7%
02055	Ophthalmology - Surgery	move to class 01755	-5.7%
02011	Neurology - Excluding Major Surgery	move to class 02511	+9.4%
02040	Infectious Disease - Excluding Major Surgery	move to class 02540	+9.4%
03022	Cardiology - Including Right Heart or Left Heart Catheterization	move to class 02223	-9.6%

The 2010 filing also includes the creation of the following new specialties: Specialty 00599 (Physicians Not Otherwise Classified - No Surgery), Specialty 01799 (Physicians Not Otherwise Classified - Excluding Major Surgery), Specialty 02599 (Physicians Not Otherwise Classified - Excluding Major Surgery) within new Classes 005, 017, and 025.

***Changes Effective 01/01/2011***

Rate Change

The JUA decreased its base rates by 9.4%.

Class Rate Changes

The JUA made no changes to the Class structure or relativities in this year's filing.

### County / Territory Changes

The JUA made no changes to the County / Territory structure or relativities in this year's filing.

### Specialty Changes

The JUA made no Specialty changes in this year's filing.

### ***Changes Effective 01/01/2012***

#### Rate Change

The JUA decreased its base rates by 3.9%. Combined with other changes to the rate plan, the expected impact to the overall rate level is a decrease of 3.3%, based on the JUA's mix of policies (occurrence, 1st year claims-made, 2nd year claims-made, 4th year claims-made, and mature claims-made). For occurrence policies only, the estimated impact is a decrease of roughly 5.2%, per the JUA filing. The indicated rate change varies by class and territory. For example, the indicated rate changes by class and territory range from -17.8% to 11.2% (note: for occurrence policies only and not considering the implied rate changes due to the territory movements of certain counties). Based on Mcare's mix of exposures, the overall impact of the JUA rate change on Mcare's 2012 primary prevailing premium is a decrease of approximately 7.2%.

#### Class Rate Changes

The JUA made no changes to the Class structure or relativities in this year's filing.

County / Territory Changes

Changes resulting from modifications to the mapping of county to rating territory are as follows:

County (County Code)	Change
Chester (06)	chg from Terr 4 to Terr 6
Dauphin (22)	chg from Terr 6 to Terr 3
Lackawanna (35)	chg from Terr 6 to Terr 4
Luzerne (40)	chg from Terr 6 to Terr 4
Mercer (43)	chg from Terr 6 to Terr 4

We note that the overall rate change for these counties includes the impact of the territory change in addition to the overall indicated rate change.

No changes were made to territorial relativities.

Specialty Changes

The JUA made no Specialty changes in this year's filing.

Results

The indications for the 2012 prevailing primary premium are \$841 million based on 2008 remittances, \$861 million based on 2009 remittances, and \$874 million based on 2010 remittances. Excerpts of the calculation described above are included in this report as Excerpt A (2008), Excerpt B (2009), and Excerpt C (2010). The entire calculation is included under separate cover as Appendix A, Appendix B, and Appendix C, respectively.

Note that the estimates of the primary prevailing premium are increasing over this three year period. This appears to be due to an increasing number of physicians covered by Mcare over the 2008 to 2010 period. Based on discussions with Mcare, we understand that the number of

physicians is likely to remain relatively flat in 2011. Based on these observations and considerations, our selected 2012 prevailing primary premium is \$870 million. This selection is toward the high end of the projections to reflect the increasing trend but is not above the high end of the projections as Mcare believes this trend may be leveling off in 2011. Note, however, that this projection may vary from the actual 2012 prevailing primary premium due to numerous factors including, but not limited to:

- Possible changes in the relative size of Pennsylvania's health care industry during 2011 and 2012;
- shifts in the mix (e.g., by specialty, territory, etc.) of health care provider exposures during 2011 and 2012;
- changes in the average effective date of primary policies (i.e., cancel / rewrite distortions) during 2011 and 2012; and
- additional recording of data, notably for 2010, where policy adjustments and late reported assessments will cause the assessment data to change. The year-over-year increase in 2008 and 2009 data was less than 1%.

Note that an abatement program has not yet been extended beyond 2007. It is not clear at this time what impact, if any, assessment abatements have on the size, mix, and average effective date of the provider population, and in turn, the prevailing primary premium. This subjects the prevailing primary premium estimate for 2012 to additional uncertainty.

Act 13 also instituted other changes that may impact the prevailing primary premium, including the provisions of Section 712(g), which allow the Fund to increase the prevailing primary premium of a health care providers based on the health care provider's Fund claims experience. The Fund has previously implemented experience rating of hospitals, but adjusted the prevailing primary premium of non-hospitals for the first time during 2007. Non-hospital experience rating adjustments were applied to a relatively limited number of health care providers, and we understand that the Fund has presently ceased applying experience rating adjustments to non-

hospital health care providers. As such, we have not attempted to measure the impact of this program.

#### *2012 Assessment Rate*

The cost components of the assessment total \$203.8 million. Given the 2012 prevailing primary premium projection of \$870 million, the indicated 2012 assessment rate is 23.4%. We understand that Mcare will round the assessment rate to 23%.

Since the 2012 assessment rate is based largely on the Fund's obligations for the 2011 claim year, any significant change in the Fund's claim or expense obligations from 2011 to 2012 may result in a significant change in the year-ending December 31 surplus or deficit. This surplus or deficit will also be impacted by the level of external funding made available to the Fund during 2012 and the degree to which 2012 assessments are abated, if at all. To the extent that funds available in 2012 are insufficient to meet the Fund's 2012 obligations, additional funding or borrowing will be required.

#### *Change from Prior*

The indicated rounded 2012 assessment rate of 23% is higher than the 2011 assessment rate of 19%. As the chart below indicates, the claims obligations increased while the projected prevailing primary premium decreased. All else being equal, an increase in the Fund's claims obligations causes the assessment rate to increase (3% of the 4% increase) and a decrease in the projected prevailing primary premium will also cause the assessment rate to increase (1% of the 4% increase). The 2011 and 2012 assessment rate calculations are summarized as follows:

	<u>2012</u>	<u>2011</u>	<u>Assessment Rate Impact</u>
(1) Prior Claim Year Claims Settled	170,395,012	146,484,944	3%
(2) Prior Claim Year Operating Expenses	14,900,000	14,500,000	0%
(3) Target Reserve	<u>18,529,501</u>	<u>16,098,494</u>	<u>0%</u>
(4) Assessment Costs, (1)+(2)+(3)	<u>203,824,513</u>	<u>177,083,438</u>	<u>3%</u>
(5) Projected Prevailing Primary Premium	870,000,000	920,000,000	1%
(6) Indicated Assessment Rate, (4) / (5)	<b>23%</b>	<b>19%</b>	<b>4%</b>

### **QUALIFICATIONS of PwC ACTUARIES**

Mark R. Proska and the peer reviewer for this report, John F. Gibson, are members of the American Academy of Actuaries and Fellows of the Casualty Actuarial Society and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

**EXHIBITS**

## Pennsylvania Medical Care Availability and Reduction of Error Fund

### *Indicated 2012 Assessment Rate*

(1)	Claim Year Ending 08/31/2011 Claims Settled	170,395,012
(2)	Claim Year Ending 08/31/2011 Operating Expenses	14,900,000
(3a)	Claim Year Ending 08/31/2011 Principal and Interest Paid or Payable	-
(3b)	Claim Year Ending 08/31/2011 Borrowing Transfers	-
(4)	Target Reserve	<u>18,529,501</u>
(5)	2010 Assessment Costs	<u>203,824,513</u>
	(5) = (1)+(2)+(3a)+(3b)+(4)	
(6)	Projected Policy Year 2011 Prevailing Primary Premium	870,000,000
(7)	Indicated 2012 Assessment Rate	<b>23%</b>
	(7) = (5) / (6)	

Notes:

- (1) Provided by Fund.
- (2) Provided by Fund.
- (3a) Provided by Fund, including principal and interest paid or payable for moneys transferred.
- (3b) Provided by Fund, including transfers outstanding or received during the claim year.
- (4) 10% of (1) through (3), per Section 712(d)(1)(iv) of Act 13 of 2002.
- (6) Exhibit 2.

## Pennsylvania Medical Care Availability and Reduction of Error Fund

### *Projected 2012 Prevailing Primary Premium*

	Projected Prevailing <u>Primary Premium</u>	Implied Assessment <u>Rate</u>
(1) Projection Based on 2008 Assessment Remittances	840,967,041	24.2%
(2) Projection Based on 2009 Assessment Remittances	861,488,518	23.7%
<u>(3) Projection Based on 2010 Assessment Remittances</u>	<u>873,986,376</u>	<u>23.3%</u>
(4) Projected 2012 Prevailing Primary Premium	870,000,000	23.4%

Notes

- (1) Appendix A, last page (or last page of Excerpt A).
- (2) Appendix B, last page (or last page of Excerpt B).
- (3) Appendix C, last page (or last page of Excerpt C).
- (4) Selected based on the indications of (1) through (3).

# **Excerpt A**

First and Last 5 Pages of Appendix A

***Projected 2012 Prevailing Primary Premium Based on 2008 Assessments***

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2008 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	BC	02	80402	3,900	19,499	BIR	3	BIR	3,972	BIR	3	BIR	4,005	BIR	3	BIR	3,988	BIR	3	BIR	3,613	BIR	3	BIR	3,642	17,881
CM	BC	23	80402	10,976	54,880	BIR	5	BIR	6,861	BIR	5	BIR	6,708	BIR	5	BIR	6,141	BIR	5	BIR	5,564	BIR	5	BIR	5,433	43,461
OC	BC	06	80402	1,445	7,225	BIR	2	BIR	3,611	BIR	2	BIR	3,529	BIR	2	BIR	3,350	BIR	2	BIR	3,035	BIR	2	BIR	3,041	6,084
OC	BC	36	80402	4,389	21,945	BIR	2	BIR	3,611	BIR	2	BIR	3,529	BIR	2	BIR	3,350	BIR	2	BIR	3,035	BIR	2	BIR	3,041	18,481
CM	HS	01	80612	65,219	326,095	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	248,814
CM	HS	02	80612	196,250	981,250	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	748,705
CM	HS	02	80612	7,077	35,385	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	26,999
CM	HS	02	80612	167,209	836,045	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	637,912
CM	HS	02	80612	1,306,753	6,533,765	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	4,985,335
CM	HS	02	80612	3,058	15,290	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	11,666
CM	HS	03	80612	79,822	399,110	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	304,526
CM	HS	04	80612	249,951	1,249,755	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	953,578
CM	HS	04	80612	847	4,235	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	3,271
CM	HS	06	80612	151,290	756,450	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	577,180
CM	HS	06	80612	10,577	52,885	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	40,352
CM	HS	06	80612	8,273	41,365	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	31,562
CM	HS	07	80612	14,931	74,655	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	56,963
CM	HS	07	80612	17,619	88,095	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	67,218
CM	HS	07	80612	36,398	181,990	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	138,800
CM	HS	08	80612	34,919	174,595	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	133,218
CM	HS	08	80612	190,752	953,760	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	727,730
CM	HS	09	80612	332,633	1,663,165	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,269,013
CM	HS	09	80612	5,761	28,805	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	21,979
CM	HS	09	80612	33,648	168,240	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	128,369
CM	HS	09	80612	380,360	1,901,800	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,451,094
CM	HS	09	80612	106,530	532,650	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	406,418
CM	HS	09	80612	361,030	1,805,150	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,377,349
CM	HS	10	80612	144,230	721,150	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	550,246
CM	HS	11	80612	3,757	18,785	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	14,333
CM	HS	11	80612	324,421	1,622,105	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,237,685
CM	HS	13	80612	38,564	192,820	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	147,124
CM	HS	13	80612	60,098	300,490	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	229,277
CM	HS	14	80612	12,895	64,475	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	49,195
CM	HS	14	80612	144,530	722,650	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	551,390
CM	HS	15	80612	692,990	3,464,950	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	2,643,794
CM	HS	15	80612	388,260	1,941,300	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,481,233
CM	HS	15	80612	362,482	1,812,410	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,382,888
CM	HS	16	80612	37,655	188,275	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	143,656
CM	HS	17	80612	100,840	504,200	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	384,710
CM	HS	17	80612	208,590	1,042,950	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	795,783
CM	HS	18	80612	3,787	18,935	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	14,448
CM	HS	19	80612	49,812	249,060	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	190,036
CM	HS	19	80612	49,307	246,535	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	188,109
CM	HS	20	80612	229,483	1,147,415	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	875,490
CM	HS	21	80612	166,260	831,300	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	634,292
CM	HS	21	80612	3,221	16,105	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	12,288
CM	HS	21	80612	20,671	103,355	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	78,861
CM	HS	21	80612	173,520	867,600	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	661,989
CM	HS	22	80612	500,190	2,500,950	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,908,254
CM	HS	22	80612	3,687	18,435	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	14,066
CM	HS	22	80612	498,100	2,490,500	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,900,281
CM	HS	23	80612	449,520	2,247,600	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,714,943
CM	HS	23	80612	1,489,720	7,448,600	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	5,683,362
CM	HS	23	80612	386,500	1,932,500	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,474,518
CM	HS	23	80612	2,824	14,120	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	10,774
CM	HS	24	80612	81,633	408,165	HSP	2	HSP	4,001	HSP	2	HSP														

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2008 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	HS	35	80612	191,290	956,450	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	729,782
CM	HS	35	80612	32,250	161,250	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	123,036
CM	HS	35	80612	87,867	439,335	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	335,217
CM	HS	35	80612	2,897	14,485	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	11,052
CM	HS	36	80612	586,581	2,932,905	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	2,237,841
CM	HS	36	80612	342,710	1,713,550	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,307,459
CM	HS	36	80612	224,440	1,122,200	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	856,252
CM	HS	37	80612	197,421	987,105	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	753,172
CM	HS	38	80612	172,960	864,800	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	659,853
CM	HS	39	80612	146,260	731,300	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	557,990
CM	HS	39	80612	651,080	3,255,400	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	2,483,908
CM	HS	39	80612	742,620	3,713,100	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	2,833,139
CM	HS	39	80612	10,474	52,370	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	39,059
CM	HS	39	80612	3,063	15,315	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	11,686
CM	HS	40	80612	331,160	1,655,800	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,263,394
CM	HS	40	80612	65,984	329,920	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	251,733
CM	HS	40	80612	3,207	16,035	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	12,235
CM	HS	40	80612	394,178	1,970,890	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,503,811
CM	HS	40	80612	189,050	945,250	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	721,236
CM	HS	40	80612	959	4,795	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	3,659
CM	HS	41	80612	198,360	991,800	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	756,755
CM	HS	41	80612	38,603	193,015	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	147,273
CM	HS	42	80612	21,892	109,460	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	83,519
CM	HS	42	80612	58,686	293,430	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	223,891
CM	HS	43	80612	248,615	1,243,075	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	948,480
CM	HS	43	80612	3,744	18,720	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	14,284
CM	HS	44	80612	82,695	413,475	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	315,486
CM	HS	45	80612	176,540	882,700	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	673,510
CM	HS	46	80612	265,860	1,329,300	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,014,270
CM	HS	46	80612	526,593	2,632,965	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	2,008,981
CM	HS	46	80612	177,770	888,850	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	678,202
CM	HS	46	80612	246,310	1,231,550	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	939,686
CM	HS	46	80612	230,450	1,152,250	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	879,179
CM	HS	46	80612	712,367	3,561,835	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	2,717,718
CM	HS	46	80612	1,077,330	5,386,650	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	4,110,072
CM	HS	46	80612	28,721	143,605	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	109,572
CM	HS	47	80612	3,848	19,240	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	14,680
CM	HS	47	80612	14,396	71,980	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	54,922
CM	HS	47	80612	620,930	3,104,650	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	2,368,884
CM	HS	48	80612	197,710	988,550	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	754,275
CM	HS	48	80612	182,230	911,150	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	695,218
CM	HS	48	80612	18,430	92,150	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	70,312
CM	HS	49	80612	63,112	315,560	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	240,776
CM	HS	49	80612	13,895	69,475	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	53,010
CM	HS	49	80612	36,464	182,320	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	139,112
CM	HS	51	80612	272,869	1,364,345	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,041,010
CM	HS	51	80612	2,409,770	12,048,850	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	9,193,402
CM	HS	51	80612	146,950	734,750	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	560,622
CM	HS	51	80612	12,008	60,040	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	45,811
CM	HS	51	80612	9,051	45,255	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	34,530
CM	HS	51	80612	344,790	1,723,950	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,315,392
CM	HS	51	80612	471,330	2,356,650	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,798,149
CM	HS	51	80612	3,015,140	15,075,700	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	11,502,922
CM	HS	51	80612	9,231	46,155	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	35,217
CM	HS	51	80612	4,813,977	24,069,885	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	18,365,58

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2008 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	20% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	HS	65	80612	376,075	1,880,375	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,434,748
CM	HS	66	80612	34,022	170,110	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	129,796
CM	HS	67	80612	2,281	11,405	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	8,702
CM	HS	67	80612	19,032	95,160	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	72,608
CM	HS	67	80612	78,116	390,580	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	298,017
CM	HS	67	80612	445,950	2,229,750	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,701,325
CM	HS	67	80612	122,620	613,100	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	467,802
OC	HS	02	80612	377,160	1,885,800	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,438,886
OC	HS	02	80612	96,983	484,915	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	369,996
OC	HS	02	80612	4,083,161	20,415,805	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	15,577,486
OC	HS	02	80612	313,990	1,569,950	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,197,889
OC	HS	05	80612	55,461	277,305	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	211,587
OC	HS	06	80612	491,468	2,457,340	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,874,979
OC	HS	07	80612	326,360	1,631,800	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,245,082
OC	HS	09	80612	878,670	4,393,350	HSP	4	HSP	8,011	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	3,352,173
OC	HS	35	80612	274,930	1,374,650	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,048,873
OC	HS	40	80612	12,820	64,100	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	48,909
OC	HS	43	80612	191,710	958,550	HSP	3	HSP	5,011	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	731,384
OC	HS	51	80612	412,701	2,063,505	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,574,477
OC	HS	51	80612	888,500	4,442,500	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	3,389,675
OC	HS	51	80612	1,334,404	6,672,020	HSP	1	HSP	9,012	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	5,090,823
OC	HS	61	80612	120,120	600,600	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	458,265
OC	HS	63	80612	220,000	1,100,000	HSP	2	HSP	4,001	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	839,313
CM	MC	01	80999	391	1,955	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,244
CM	MC	01	80999	465	2,325	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,480
CM	MC	01	80999	680	3,400	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,164
CM	MC	01	80999	2,227	11,135	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	7,088
CM	MC	01	80999	1,714	8,570	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	5,455
CM	MC	02	80999	185	925	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	642
CM	MC	02	80999	374	1,870	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	1,298
CM	MC	02	80999	212	1,060	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	736
CM	MC	02	80999	4,208	21,040	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	14,607
CM	MC	02	80999	5,618	28,089	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	19,501
CM	MC	02	80999	21,924	109,620	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	76,103
CM	MC	02	80999	1,475	7,375	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	5,120
CM	MC	02	80999	3,617	18,086	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	12,556
CM	MC	02	80999	650	3,250	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	2,256
CM	MC	02	80999	2,621	13,104	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	9,097
CM	MC	02	80999	180	900	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	625
CM	MC	02	80999	56,908	284,540	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	197,541
CM	MC	02	80999	8,374	41,870	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	29,068
CM	MC	02	80999	196,333	981,665	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	681,518
CM	MC	02	80999	948	4,741	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	3,291
CM	MC	02	80999	958	4,790	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	3,325
CM	MC	02	80999	1,422	7,108	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	4,935
CM	MC	02	80999	2,020	10,100	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	7,012
CM	MC	02	80999	1,830	9,150	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	6,352
CM	MC	02	80999	16,712	83,560	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	58,011
CM	MC	02	80999	1,983	9,915	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	6,883
CM	MC	02	80999	18,997	94,985	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	65,943
CM	MC	02	80999	24,313	121,566	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	84,397
CM	MC	02	80999	7,430	37,149	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	25,791
CM	MC	02	80999	637	3,185	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	2,211
CM	MC	02	80999	1,734	8,668	CRP	3	CRP	3,648	CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	6,018
CM	MC	02	80999	1,536	7,679	CRP																				

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2008 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	MC	06	80999	3,167	15,835	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	10,080
CM	MC	06	80999	765	3,826	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,435
CM	MC	06	80999	19,804	99,020	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	63,030
CM	MC	06	80999	38,330	191,650	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	121,993
CM	MC	06	80999	651	3,255	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,072
CM	MC	06	80999	587	2,933	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,867
CM	MC	06	80999	2,628	13,140	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	8,364
CM	MC	06	80999	52,077	260,387	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	165,747
CM	MC	06	80999	4,592	22,960	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	14,615
CM	MC	06	80999	54	272	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	173
CM	MC	07	80999	1,672	8,360	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	5,459
CM	MC	07	80999	34,050	170,250	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	111,170
CM	MC	07	80999	1,282	6,411	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	4,186
CM	MC	07	80999	1,643	8,215	CRP	6	CRP	4,311	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	5,364
CM	MC	08	80999	101	505	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	321
CM	MC	08	80999	5,387	26,936	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	17,146
CM	MC	08	80999	816	4,080	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,597
CM	MC	08	80999	680	3,400	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,164
CM	MC	08	80999	4,666	23,330	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	14,850
CM	MC	09	80999	831	4,156	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	2,569
CM	MC	09	80999	4,563	22,813	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	14,101
CM	MC	09	80999	3,295	16,475	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	10,183
CM	MC	09	80999	23,033	115,165	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	71,184
CM	MC	09	80999	1,279	6,395	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	3,953
CM	MC	09	80999	1,284	6,420	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	3,968
CM	MC	09	80999	3,105	15,527	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	9,597
CM	MC	09	80999	29,384	146,922	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	90,813
CM	MC	09	80999	12,027	60,137	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	37,171
CM	MC	09	80999	522	2,610	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	1,613
CM	MC	09	80999	1,663	8,313	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	5,138
CM	MC	09	80999	33,375	166,875	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	103,146
CM	MC	09	80999	1,382	6,910	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	4,271
CM	MC	09	80999	64,006	320,030	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	197,812
CM	MC	09	80999	13,821	69,107	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	42,716
CM	MC	09	80999	1,301	6,505	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	4,021
CM	MC	09	80999	42,610	213,050	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	131,687
CM	MC	09	80999	23,902	119,510	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	73,870
CM	MC	09	80999	19,293	96,465	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	59,626
CM	MC	09	80999	16,880	84,402	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	52,169
CM	MC	09	80999	10,103	50,516	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	31,224
CM	MC	09	80999	2,460	12,298	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	7,601
CM	MC	09	80999	4,564	22,819	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	14,104
CM	MC	09	80999	157	785	CRP	4	CRP	5,306	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	485
CM	MC	10	80999	876	4,380	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,788
CM	MC	10	80999	8,496	42,478	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	27,039
CM	MC	10	80999	14,801	74,005	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	47,107
CM	MC	10	80999	1,292	6,460	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,112
CM	MC	10	80999	4,820	24,100	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	15,341
CM	MC	11	80999	8,964	44,820	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	28,530
CM	MC	11	80999	465	2,325	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,480
CM	MC	11	80999	1,413	7,065	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,497
CM	MC	11	80999	5,306	26,530	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	16,887
CM	MC	11	80999	6,705	33,525	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	21,340
CM	MC	13	80999	639	3,195	CRP	2	CRP	3,316	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,034
CM	MC	13																								



**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2008 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	20% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	SC	35	80993	502	2,510	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,351
CM	SC	35	80993	1,236	6,180	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	5,789
CM	SC	35	80994	4,026	20,130	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	19,395
CM	SC	35	80994	4,026	20,130	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	19,395
CM	SC	35	80994	60,390	301,950	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	290,926
CM	SC	35	80994	8,052	40,260	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	38,790
CM	SC	35	80994	16,104	80,520	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	77,580
CM	SC	35	80994	461	2,305	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	2,221
CM	SC	35	80994	3,020	15,100	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	14,549
CM	SC	35	80994	2,617	13,085	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	12,607
CM	SC	36	80993	1,782	8,910	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	7,716
CM	SC	36	80993	386	1,930	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,671
CM	SC	36	80994	15,485	77,425	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	62,586
CM	SC	36	80994	21,679	108,395	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	87,620
CM	SC	36	80994	2,478	12,390	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	10,015
CM	SC	36	80994	2,478	12,390	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	10,015
CM	SC	37	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,201
CM	SC	37	80994	12,078	60,390	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	49,981
CM	SC	37	80994	4,026	20,130	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	16,660
CM	SC	38	80994	3,097	15,485	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,617
CM	SC	38	80994	6,194	30,970	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,034
CM	SC	39	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,201
CM	SC	39	80993	2,855	14,275	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	11,839
CM	SC	39	80993	62	310	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	2,527
CM	SC	39	80994	20,130	100,650	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	83,302
CM	SC	39	80994	39,344	196,720	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	162,813
CM	SC	39	80994	8,052	40,260	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	33,321
CM	SC	39	80994	19,270	96,348	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	79,741
CM	SC	39	80994	3,020	15,100	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	12,497
CM	SC	39	80994	3,020	15,100	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	12,497
CM	SC	39	80994	2,013	10,065	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,330
CM	SC	39	80994	3,221	16,105	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13,329
CM	SC	39	80994	6,442	32,210	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	26,658
CM	SC	40	80993	2,316	11,580	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	10,848
CM	SC	40	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	3,616
CM	SC	40	80993	148	740	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	693
CM	SC	40	80993	144	720	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	674
CM	SC	40	80993	502	2,510	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,351
CM	SC	40	80993	2,008	10,040	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	9,406
CM	SC	40	80993	1,236	6,180	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	5,789
CM	SC	40	80994	12,078	60,390	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	58,185
CM	SC	40	80994	8,052	40,260	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	38,790
CM	SC	40	80994	2,013	10,065	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	9,698
CM	SC	40	80994	6,442	32,210	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	31,034
CM	SC	41	80994	3,097	15,485	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,517
CM	SC	41	80994	6,194	30,970	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,034
CM	SC	41	80994	3,097	15,485	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,517
CM	SC	41	80994	983	4,915	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	3,973
CM	SC	42	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	1												

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2008 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	SC	46	80993	1,854	9,270	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	7,056
CM	SC	46	80993	760	3,800	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	2,892
CM	SC	46	80994	59,460	297,300	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	232,745
CM	SC	46	80994	29,730	148,650	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	116,373
CM	SC	46	80994	7,475	37,375	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	29,260
CM	SC	46	80994	7,434	37,170	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	29,099
CM	SC	46	80994	2,478	12,390	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	9,700
CM	SC	46	80994	2,698	13,490	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	10,561
CM	SC	46	80994	11,640	58,200	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	45,563
CM	SC	46	80994	3,964	19,820	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	15,516
CM	SC	47	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
CM	SC	48	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,201
CM	SC	48	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,201
CM	SC	48	80993	1,236	6,180	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	5,125
CM	SC	48	80994	20,130	100,650	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	83,302
CM	SC	48	80994	8,052	40,260	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	33,321
CM	SC	48	80994	2,013	10,065	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,330
CM	SC	48	80994	2,617	13,085	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	10,830
CM	SC	49	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
CM	SC	49	80993	475	2,375	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,057
CM	SC	49	80994	9,291	46,455	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	37,552
CM	SC	51	80993	7,746	38,730	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	30,435
CM	SC	51	80993	1,291	6,455	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	5,072
CM	SC	51	80993	1,291	6,455	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	5,072
CM	SC	51	80993	7,746	38,730	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	30,435
CM	SC	51	80993	2,582	12,910	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	10,145
CM	SC	51	80993	1,591	7,955	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	6,251
CM	SC	51	80993	5,372	26,860	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	21,107
CM	SC	51	80993	1,292	6,460	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	5,076
CM	SC	51	80993	646	3,230	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	2,538
CM	SC	51	80993	484	2,420	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	1,902
CM	SC	51	80993	5,034	25,170	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	19,779
CM	SC	51	80993	3,356	16,780	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	13,186
CM	SC	51	80993	1,678	8,390	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	6,593
CM	SC	51	80993	1,033	5,165	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	4,059
CM	SC	51	80993	4,998	24,990	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	19,637
CM	SC	51	80993	2,233	11,165	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	8,774
CM	SC	51	80993	1,033	5,165	12001	1	120	6,457	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	4,059
CM	SC	51	80994	6,678	33,388	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	28,744
CM	SC	51	80994	6,733	33,665	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	28,982
CM	SC	51	80994	6,733	33,665	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	28,982
CM	SC	51	80994	127,927	639,635	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	550,658
CM	SC	51	80994	6,733	33,665	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	28,982
CM	SC	51	80994	91,938	459,690	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	395,744
CM	SC	51	80994	70,643	353,215	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	304,081
CM	SC	51	80994	6,734	33,670	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	28,986
CM	SC	51	80994	10,156	50,780	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	43,716
CM	SC	51	80994	50,276	251,380	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	216,412
CM	SC	51	80994	22,000	110,000	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,65									

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2008 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	20% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	SC	62	80994	2,013	10,065	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	8,136
CM	SC	63	80993	653	3,265	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,947
CM	SC	63	80993	143	715	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	645
CM	SC	63	80993	425	2,125	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	1,918
CM	SC	63	80993	523	2,615	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,360
CM	SC	63	80994	14,435	72,175	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	63,549
CM	SC	63	80994	6,814	34,070	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	29,998
CM	SC	63	80994	2,555	12,775	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	11,248
CM	SC	64	80994	3,097	15,485	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,517
CM	SC	65	80993	1,306	6,530	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,894
CM	SC	65	80993	1,306	6,530	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,894
CM	SC	65	80993	653	3,265	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,947
CM	SC	65	80993	188	940	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	849
CM	SC	65	80993	523	2,615	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,360
CM	SC	65	80994	13,628	68,140	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	59,996
CM	SC	65	80994	37,477	187,385	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	164,989
CM	SC	65	80994	1,704	8,520	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	7,502
CM	SC	65	80994	2,726	13,630	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	12,001
CM	SC	66	80994	3,097	15,485	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,517
CM	SC	67	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
CM	SC	67	80993	386	1,930	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,671
CM	SC	67	80994	12,388	61,940	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	50,069
CM	SC	67	80994	34,067	170,335	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	137,689
CM	SC	67	80994	1,549	7,745	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	6,261
CM	SC	67	80994	2,064	10,320	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	8,342
CM	SC	67	80994	1,510	7,550	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	6,103
OC	SC	01	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	02	80993	1,306	6,530	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,894
OC	SC	02	80993	3,918	19,590	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	17,683
OC	SC	02	80993	327	1,635	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	1,476
OC	SC	02	80993	1,275	6,375	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,754
OC	SC	02	80993	523	2,615	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,360
OC	SC	02	80994	3,407	17,035	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999
OC	SC	02	80994	20,442	102,210	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	89,994
OC	SC	02	80994	31,671	158,355	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	139,429
OC	SC	02	80994	852	4,260	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	3,751
OC	SC	03	80994	3,407	17,035	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999
OC	SC	04	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	05	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	06	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	06	80994	24,776	123,880	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	100,138
OC	SC	07	80994	20,076	100,380	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	83,078
OC	SC	07	80994	3,684	18,420	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	15,245
OC	SC	07	80994	722	3,610	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	2,988
OC	SC	07	80994	171	855	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	707
OC	SC	07	80994	3,020	15,100	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	12,497
OC	SC	08	80993	297	1,485	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,286
OC	SC	09	80993	3,800	19,000	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	14,462
OC	SC	09	80993	950	4,750	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	1200				

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2008 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	20% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
OC	SC	21	80993	297	1,485	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,286
OC	SC	21	80993	475	2,375	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,057
OC	SC	21	80993	175	875	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	758
OC	SC	21	80994	9,291	46,455	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	37,552
OC	SC	22	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	3	120	2,949	2,948
OC	SC	22	80993	1,004	5,020	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	3	120	2,949	3,834
OC	SC	22	80993	406	2,030	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	3	120	2,949	1,550
OC	SC	22	80994	2,013	10,065	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	7,499
OC	SC	22	80994	3,020	15,100	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	11,250
OC	SC	22	80994	6,442	32,210	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	23,998
OC	SC	23	80993	3,387	16,935	12001	5	120	5,643	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	12,217
OC	SC	23	80993	1,129	5,645	12001	5	120	5,643	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	4,072
OC	SC	23	80993	2,258	11,290	12001	5	120	5,643	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	8,145
OC	SC	23	80993	564	2,820	12001	5	120	5,643	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	2,034
OC	SC	23	80993	1,468	7,340	12001	5	120	5,643	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	5,295
OC	SC	23	80993	4,515	22,575	12001	5	120	5,643	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	16,286
OC	SC	23	80994	76,505	382,525	13001	5	130	29,423	13001	5	130	27,392	13001	5	130	23,899	13001	5	130	21,652	13001	5	130	22,385	291,025
OC	SC	23	80994	2,354	11,770	13001	5	130	29,423	13001	5	130	27,392	13001	5	130	23,899	13001	5	130	21,652	13001	5	130	22,385	8,955
OC	SC	25	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,201
OC	SC	25	80994	8,052	40,260	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	33,321
OC	SC	26	80994	4,955	24,775	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	19,395
OC	SC	26	80994	4,955	24,775	13001	4	130	24,777	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	19,395
OC	SC	28	80993	1,188	5,940	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	5,144
OC	SC	28	80993	386	1,930	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,671
OC	SC	32	80994	3,097	15,485	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,517
OC	SC	35	80993	5,404	27,020	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	25,312
OC	SC	35	80993	502	2,510	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,351
OC	SC	35	80994	8,052	40,260	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	38,790
OC	SC	36	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	36	80993	1,782	8,910	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	7,716
OC	SC	36	80994	9,291	46,455	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	37,552
OC	SC	36	80994	2,478	12,390	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	10,015
OC	SC	39	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,201
OC	SC	39	80993	502	2,510	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	2,082
OC	SC	39	80994	4,026	20,130	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	16,660
OC	SC	39	80994	27,528	137,640	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	113,916
OC	SC	39	80994	2,013	10,065	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,330
OC	SC	40	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	3,616
OC	SC	40	80993	4,632	23,160	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	21,696
OC	SC	40	80993	502	2,510	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,351
OC	SC	40	80994	16,104	80,520	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	77,580
OC	SC	41	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	43	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	3,616
OC	SC	45	80993	502	2,510	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	2,082
OC	SC	45	80994	16,104	80,520	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	66,641
OC	SC	45	80994	3,221	16,105	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13,329
OC	SC	46	80993	1,900	9,500	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	7,231
OC	SC	46	80993	950	4,750	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	3,615
OC	SC	46	80993	3,800	19,000	12001	4	120	4,752	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	1

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2008 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2008 Assessment	20%	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
OC	SC	51	80994	3,367	16,835	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	14,493
OC	SC	51	80994	5,050	25,250	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	21,738
OC	SC	51	80994	2,767	13,835	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	11,910
OC	SC	51	80994	4,376	21,880	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	18,836
OC	SC	51	80994	10,772	53,860	13001	1	130	33,665	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	46,368
OC	SC	54	80993	772	3,860	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,201
OC	SC	54	80993	1,544	7,720	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	6,402
OC	SC	54	80993	285	1,425	12001	6	120	3,861	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	1,182
OC	SC	54	80994	12,078	60,390	13001	6	130	20,132	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	49,981
OC	SC	63	80993	653	3,265	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,947
OC	SC	63	80994	3,407	17,035	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999
OC	SC	65	80993	1,959	9,795	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	8,842
OC	SC	65	80993	292	1,460	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	1,318
OC	SC	65	80993	523	2,615	12001	3	120	3,267	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,360
OC	SC	65	80994	6,814	34,070	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	29,998
OC	SC	65	80994	2,215	11,075	13001	3	130	17,035	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	9,751
OC	SC	67	80993	1,188	5,940	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	5,144
OC	SC	67	80993	594	2,970	12001	2	120	2,970	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	67	80994	21,364	106,820	13001	2	130	15,486	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	86,347
				<b>232,827,442</b>	<b>1,164,137,209</b>																	<b>(28) Total 2012 Projected PPP:</b>				<b>840,967,041</b>

Notes  
 (1) - (5) Provided by the Fund.  
 (6) = (5) / 20% (the 2008 assessment rate)  
 (7) - (26) Based on information contained in JUA filings.  
 (27) = (6) / (10) \* (26).  
 (28) = Sum of (27).

<u>Subtotals by Class</u>	
005	1,235,200
006	18,888,977
007	14,305,279
010	20,102,484
011	4,912,721
012	17,199,318
015	103,492,393
017	10,950,417
020	71,048,632
022	37,583,055
025	12,622,832
030	15,886,537
035	68,699,480
050	10,480,091
060	8,244,611
070	76,084,932
080	58,482,113
090	36,982,376
100	21,088,409
120	1,113,027
130	11,292,491
900	4,265,249
HSP	173,260,364
BIR	85,907
CNV	19,959,994
CRP	19,560,197
PHC	3,104,730
SNF	35,225
<b>Total All Providers:</b>	<b>840,967,041</b>

# **Excerpt B**

First and Last 5 Pages of Appendix B

***Projected 2012 Prevailing Primary Premium Based on 2009 Assessments***

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2009 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	BC	02	80402	3,543	18,647	BIR	3	BIR	4,005	BIR	3	BIR	3,988	BIR	3	BIR	3,988	BIR	3	BIR	3,613	BIR	3	BIR	3,642	16,961
CM	BC	06	80402	2,798	14,726	BIR	2	BIR	3,529	BIR	2	BIR	3,350	BIR	2	BIR	3,350	BIR	2	BIR	3,035	BIR	2	BIR	3,041	12,689
CM	BC	23	80402	10,770	56,684	BIR	5	BIR	6,708	BIR	5	BIR	6,141	BIR	5	BIR	5,564	BIR	5	BIR	5,564	BIR	5	BIR	5,433	45,914
OC	BC	36	80402	2,880	15,158	BIR	2	BIR	3,529	BIR	2	BIR	3,350	BIR	2	BIR	3,350	BIR	2	BIR	3,035	BIR	2	BIR	3,041	13,061
CM	HS	01	80612	63,009	331,626	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	264,680
CM	HS	02	80612	169,380	891,474	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	711,510
CM	HS	02	80612	2,435	12,816	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	10,229
CM	HS	02	80612	6,349	33,416	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	26,670
CM	HS	02	80612	128,663	677,174	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	540,471
CM	HS	02	80612	1,269,320	6,680,632	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	5,332,001
CM	HS	03	80612	87,981	463,058	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	369,580
CM	HS	04	80612	207,840	1,093,895	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	873,609
CM	HS	04	80612	725	3,816	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	3,045
CM	HS	06	80612	152,570	803,000	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	640,897
CM	HS	06	80612	9,836	51,768	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	41,318
CM	HS	06	80612	8,091	42,584	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	33,988
CM	HS	07	80612	17,820	93,789	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	74,856
CM	HS	07	80612	34,390	181,000	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	144,461
CM	HS	07	80612	21,516	113,242	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	90,382
CM	HS	08	80612	31,260	164,526	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	131,313
CM	HS	08	80612	185,677	977,247	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	779,969
CM	HS	09	80612	243,190	1,279,947	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,021,562
CM	HS	09	80612	25,303	133,174	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	106,290
CM	HS	09	80612	336,050	1,768,684	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,411,636
CM	HS	09	80612	101,060	531,895	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	424,520
CM	HS	09	80612	335,960	1,768,211	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,411,258
CM	HS	10	80612	130,430	686,474	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	547,894
CM	HS	11	80612	3,495	18,395	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	14,681
CM	HS	11	80612	322,312	1,696,379	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,353,929
CM	HS	12	80612	57,997	305,247	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	243,627
CM	HS	13	80612	56,520	297,474	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	237,422
CM	HS	14	80612	11,340	59,684	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	47,636
CM	HS	14	80612	141,410	744,263	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	594,018
CM	HS	15	80612	707,240	3,722,316	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	2,970,884
CM	HS	15	80612	369,350	1,943,947	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,551,519
CM	HS	15	80612	326,637	1,719,142	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,372,095
CM	HS	16	80612	34,728	182,779	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	145,881
CM	HS	17	80612	95,859	504,521	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	402,673
CM	HS	17	80612	221,850	1,167,632	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	931,920
CM	HS	18	80612	41,446	218,137	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	174,101
CM	HS	18	80612	4,110	21,632	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	17,265
CM	HS	19	80612	44,586	234,663	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	187,291
CM	HS	20	80612	168,357	886,089	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	707,213
CM	HS	21	80612	160,720	845,895	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	675,133
CM	HS	21	80612	2,535	13,342	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	10,649
CM	HS	21	80612	17,025	89,605	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	71,517
CM	HS	21	80612	172,980	910,421	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	726,633
CM	HS	22	80612	453,251	2,385,532	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,903,961
CM	HS	22	80612	2,184	11,495	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	9,174
CM	HS	22	80612	455,910	2,399,526	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,915,131
CM	HS	23	80612	3,226	16,979	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	13,551
CM	HS	23	80612	432,620	2,276,947	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,817,297
CM	HS	23	80612	1,374,130	7,232,263	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	5,772,277
CM	HS	23	80612	337,730	1,777,526	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,418,695
CM	HS	24	80612	79,508	418,463	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	333,987
CM	HS	25	80612	44,402	233,695	HSP	3	HSP	4,790	HSP	3	HSP														

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2009 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	HS	35	80612	2,634	13,863	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	11,065
CM	HS	36	80612	280,420	1,475,895	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,177,954
CM	HS	36	80612	655,590	3,450,474	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	2,753,922
CM	HS	36	80612	201,670	1,061,421	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	847,151
CM	HS	36	80612	6,407	33,721	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	26,914
CM	HS	37	80612	191,158	1,006,095	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	802,993
CM	HS	38	80612	170,150	895,526	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	714,745
CM	HS	39	80612	149,530	787,000	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	628,127
CM	HS	39	80612	764	4,021	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	3,209
CM	HS	39	80612	439,960	2,315,579	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,848,130
CM	HS	39	80612	691,920	3,641,684	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	2,906,533
CM	HS	39	80612	9,198	48,411	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	38,638
CM	HS	39	80612	3,165	16,658	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	13,295
CM	HS	40	80612	741	3,900	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	3,113
CM	HS	40	80612	69,566	366,137	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	292,224
CM	HS	40	80612	368,413	1,939,016	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,547,583
CM	HS	40	80612	2,310	12,158	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	9,704
CM	HS	40	80612	318,701	1,677,374	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,338,759
CM	HS	40	80612	161,740	851,263	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	679,417
CM	HS	41	80612	189,191	995,742	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	794,730
CM	HS	41	80612	33,762	177,695	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	141,823
CM	HS	42	80612	18,878	99,358	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	79,300
CM	HS	42	80612	49,938	262,832	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	209,773
CM	HS	43	80612	3,077	16,195	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	12,925
CM	HS	43	80612	240,303	1,264,753	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,009,435
CM	HS	43	80612	1,761	9,268	HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	7,397
CM	HS	44	80612	72,866	383,505	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	306,087
CM	HS	45	80612	157,930	831,211	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	663,413
CM	HS	46	80612	235,260	1,238,211	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	988,250
CM	HS	46	80612	321,440	1,691,790	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,350,264
CM	HS	46	80612	25,865	136,132	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	108,650
CM	HS	46	80612	148,800	783,158	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	625,060
CM	HS	46	80612	226,810	1,193,737	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	952,755
CM	HS	46	80612	316,200	1,664,211	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,328,253
CM	HS	46	80612	1,842,051	9,695,005	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	7,737,855
CM	HS	46	80612	1,036,920	5,457,474	HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	4,355,762
CM	HS	47	80612	2,173	11,437	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	9,128
CM	HS	47	80612	13,305	70,026	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	55,890
CM	HS	47	80612	739,380	3,891,474	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	3,105,897
CM	HS	48	80612	168,190	885,211	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	706,512
CM	HS	48	80612	24,363	128,226	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	102,341
CM	HS	48	80612	162,180	853,579	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	681,266
CM	HS	49	80612	56,287	296,247	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	256,444
CM	HS	49	80612	37,529	197,521	HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	157,647
CM	HS	51	80612	238,540	1,255,474	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,002,029
CM	HS	51	80612	1,641,336	8,638,611	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	6,894,723
CM	HS	51	80612	143,907	757,405	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	604,507
CM	HS	51	80612	6,864	36,126	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	28,833
CM	HS	51	80612	328,720	1,730,105	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,380,847
CM	HS	51	80612	378,030	1,989,632	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,587,982
CM	HS	51	80612	2,845,500	14,976,316	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	11,953,027
CM	HS	51	80612	8,463	44,542	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	35,550
CM	HS	51	80612	4,259,798	22,419,990	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	17,894,036
CM	HS	51	80612	86,319	454,311	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	362,598
CM	HS	51	80612	3,215	16,921	HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	13,505
CM																										

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2009 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	19% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	HS	67	80612	17,910	94,263					HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	75,234
CM	HS	67	80612	71,324	375,389					HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	299,609
CM	HS	67	80612	385,610	2,029,526					HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,619,823
CM	HS	67	80612	114,510	602,684					HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	481,020
OC	HS	02	80612	364,260	1,917,158					HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,530,138
OC	HS	02	80612	82,716	435,347					HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	347,463
OC	HS	02	80612	3,400,139	17,895,468					HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	14,282,878
OC	HS	02	80612	283,780	1,493,579					HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,192,067
OC	HS	05	80612	51,423	270,647					HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	216,011
OC	HS	06	80612	430,740	2,267,053					HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,809,400
OC	HS	07	80612	290,300	1,527,895					HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,219,457
OC	HS	09	80612	787,800	4,146,316					HSP	4	HSP	7,659	HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	3,309,290
OC	HS	35	80612	264,670	1,393,000					HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,111,793
OC	HS	40	80612	11,331	59,637					HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	47,598
OC	HS	43	80612	178,010	936,895					HSP	3	HSP	4,790	HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	747,762
OC	HS	51	80612	290,125	1,526,974					HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,218,722
OC	HS	51	80612	833,460	4,386,632					HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	3,501,096
OC	HS	51	80612	1,200,615	6,319,026					HSP	1	HSP	8,615	HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	5,043,396
OC	HS	61	80612	108,910	573,211					HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	457,496
OC	HS	63	80612	203,890	1,073,105					HSP	2	HSP	3,825	HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	856,476
CM	MC	01	80999	224	1,179					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	849
CM	MC	01	80999	2,000	10,526					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	7,577
CM	MC	01	80999	2,104	11,074					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	7,971
CM	MC	01	80999	1,396	7,347					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	5,289
CM	MC	01	80999	411	2,163					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,557
CM	MC	02	80999	192	1,011					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	769
CM	MC	02	80999	8,411	44,268					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	33,688
CM	MC	02	80999	871	4,584					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	3,489
CM	MC	02	80999	1,398	7,358					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	5,599
CM	MC	02	80999	7,521	39,584					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	30,124
CM	MC	02	80999	5,382	28,326					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	21,556
CM	MC	02	80999	904	4,758					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	3,621
CM	MC	02	80999	341	1,795					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	1,366
CM	MC	02	80999	9,682	50,959					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	38,780
CM	MC	02	80999	6,179	32,522					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	24,749
CM	MC	02	80999	4,710	24,789					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	18,864
CM	MC	02	80999	314	1,653					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	1,258
CM	MC	02	80999	43,594	229,442					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	174,605
CM	MC	02	80999	3,644	19,179					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	14,595
CM	MC	02	80999	169,449	891,837					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	678,687
CM	MC	02	80999	58	305					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	232
CM	MC	02	80999	9,551	50,266					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	38,253
CM	MC	02	80999	14,505	76,342					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	58,096
CM	MC	02	80999	1,926	10,137					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	7,714
CM	MC	02	80999	23,155	121,869					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	92,742
CM	MC	02	80999	5,015	26,397					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	20,088
CM	MC	02	80999	626	3,295					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	2,507
CM	MC	02	80999	632	3,328					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	2,532
CM	MC	03	80999	3,505	18,448					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	14,039
CM	MC	03	80999	2,009	10,574					CRP	3	CRP	3,328	CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	8,047
CM	MC	04	80999	449	2,363					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,701
CM	MC	04	80999	398	2,095					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,508
CM	MC	04	80999	602	3,166					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,279
CM	MC	04	80999	398	2,095					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,508
CM	MC	04	80999	17,167	90,353					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	65,039
CM	MC	04	80999	822	4,326					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	3,114
CM	MC	04	80999	652	3,432					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,470
CM	MC	04	80999	8,919	46,942					CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CR				

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2009 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	19% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	MC	07	80999	31,340	164,947	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	112,002
CM	MC	07	80999	1,294	6,812	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	4,625
CM	MC	07	80999	1,452	7,642	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	5,189
CM	MC	08	80999	2,788	14,674	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	10,563
CM	MC	08	80999	828	4,358	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	3,137
CM	MC	08	80999	5,178	27,253	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	19,617
CM	MC	09	80999	4,245	22,342	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	15,612
CM	MC	09	80999	63	332	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	232
CM	MC	09	80999	962	5,063	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	3,538
CM	MC	09	80999	3,571	18,795	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	13,133
CM	MC	09	80999	11,035	58,081	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	40,585
CM	MC	09	80999	9,509	50,046	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	34,971
CM	MC	09	80999	6,055	31,868	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	22,269
CM	MC	09	80999	893	4,700	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	3,284
CM	MC	09	80999	2,578	13,567	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	9,480
CM	MC	09	80999	29,571	155,637	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	108,754
CM	MC	09	80999	75,762	398,747	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	278,631
CM	MC	09	80999	783	4,121	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	2,880
CM	MC	09	80999	14,838	78,095	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	54,570
CM	MC	09	80999	1,315	6,921	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	4,836
CM	MC	09	80999	68,730	361,737	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	252,770
CM	MC	09	80999	41,833	220,174	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	153,850
CM	MC	09	80999	16,524	86,971	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	60,772
CM	MC	09	80999	7,949	41,839	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	29,236
CM	MC	09	80999	2,048	10,778	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	7,531
CM	MC	09	80999	1,868	9,830	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,399	CRP	4	CRP	3,279	6,869
CM	MC	10	80999	467	2,458	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,769
CM	MC	10	80999	8,786	46,241	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	33,286
CM	MC	10	80999	7,977	41,984	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	30,222
CM	MC	10	80999	5,511	29,005	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	20,879
CM	MC	10	80999	7,603	40,017	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	28,805
CM	MC	11	80999	2,944	15,495	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	11,154
CM	MC	11	80999	10,816	56,926	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	40,977
CM	MC	11	80999	1,233	6,489	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,671
CM	MC	11	80999	1,202	6,326	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,554
CM	MC	11	80999	5,632	29,641	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	21,336
CM	MC	13	80999	3,039	15,992	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	11,512
CM	MC	13	80999	560	2,947	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,122
CM	MC	13	80999	1,151	6,058	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,361
CM	MC	13	80999	1,890	9,947	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	7,160
CM	MC	14	80999	79	416	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	299
CM	MC	14	80999	8,114	42,703	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	30,739
CM	MC	14	80999	2,591	13,637	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	9,816
CM	MC	14	80999	39,180	206,211	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	148,437
CM	MC	14	80999	30,141	158,637	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	114,192
CM	MC	14	80999	702	3,695	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,660
CM	MC	15	80999	638	3,358	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	3,399	CRP	6	CRP	2,815	2,014
CM	MC	15	80999	481	2,532	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	3,399	CRP	6	CRP	2,815	1,518
CM	MC	15	80999	8,309	43,732	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	3,399	CRP	6	CRP	2,815	26,230
CM	MC	15	80999	4,228	22,253	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	3,399	CRP	6	CRP	2,815	13,347
CM	MC	15	80999	1,593	8,384	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	3,399	CRP	6	CRP	2,815	5,029
CM	MC	15	80999	1,784	9,387	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	3,399	CRP	6	CRP	2,815	5,630
CM	MC	15	80999	14,738	77,568	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	3,399	CRP	6	CRP	2,815	46,524
CM	MC	15	80999	36,560	192,421	CRP	4	CRP	4,693	CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	3,3					

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2009 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	19% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	MC	19	80999	2,223	11,700	CRP	6	CRP	4,146	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	7,945
CM	MC	20	80999	5,222	27,486	CRP	6	CRP	4,146	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	18,664
CM	MC	20	80999	18,048	94,992	CRP	6	CRP	4,146	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	64,501
CM	MC	21	80999	1,353	7,121	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	5,126
CM	MC	21	80999	2,106	11,084	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	7,979
CM	MC	21	80999	17,229	90,679	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	65,274
CM	MC	21	80999	333	1,753	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,262
CM	MC	21	80999	780	4,105	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,955
CM	MC	21	80999	21,125	111,184	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	80,034
CM	MC	21	80999	16,407	86,353	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	62,159
CM	MC	21	80999	30,256	159,242	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	114,628
CM	MC	21	80999	28,710	151,104	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	108,769
CM	MC	21	80999	255	1,342	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	966
CM	MC	22	80999	24,580	129,368	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	79,024
CM	MC	22	80999	2,912	15,326	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	9,362
CM	MC	22	80999	7,685	40,448	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	24,708
CM	MC	22	80999	744	3,915	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	2,391
CM	MC	22	80999	17,932	94,379	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	57,651
CM	MC	22	80999	17,359	91,363	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	55,809
CM	MC	22	80999	1,929	10,153	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	6,202
CM	MC	22	80999	31,327	164,879	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	100,716
CM	MC	22	80999	93	489	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	2,532	299
CM	MC	23	80999	4,090	21,526	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	14,626
CM	MC	23	80999	2,629	13,836	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	9,401
CM	MC	23	80999	372	1,956	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	1,329
CM	MC	23	80999	1,585	8,343	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	5,669
CM	MC	23	80999	191	1,005	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	683
CM	MC	23	80999	18,686	98,347	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	66,824
CM	MC	23	80999	709	3,732	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	2,535
CM	MC	23	80999	53,243	280,226	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	190,405
CM	MC	23	80999	4,169	21,941	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	14,908
CM	MC	23	80999	1,562	8,221	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	5,586
CM	MC	23	80999	9,031	47,532	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	32,296
CM	MC	23	80999	7,176	37,768	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	25,662
CM	MC	23	80999	2,386	12,557	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	8,532
CM	MC	23	80999	31,717	166,932	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	113,425
CM	MC	23	80999	10,024	52,758	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	35,847
CM	MC	23	80999	1,953	10,278	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	6,984
CM	MC	23	80999	13,169	69,309	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	47,094
CM	MC	23	80999	4,651	24,480	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	16,633
CM	MC	23	80999	650	3,421	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	2,324
CM	MC	23	80999	572	3,008	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	2,044
CM	MC	23	80999	1,143	6,016	CRP	5	CRP	5,574	CRP	5	CRP	4,591	CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	3,787	4,088
CM	MC	24	80999	1,126	5,928	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,267
CM	MC	24	80999	398	2,095	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,508
CM	MC	24	80999	3,141	16,532	CRP	2	CRP	2,932	CRP	2	CRP	2,493	CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	11,900
CM	MC	25	80999	4,117	21,668	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	14,713
CM	MC	25	80999	340	1,789	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	1,215
CM	MC	25	80999	4,186	22,032	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	14,960
CM	MC	25	80999	26,586	139,926	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	95,012
CM	MC	25	80999	29,558	155,568	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	105,634
CM	MC	25	80999	2,322	12,221	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	8,298
CM	MC	25	80999	425	2,237	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	1,519
CM	MC	25	80999	9,952	52,377	CRP	6	CRP	4,146	CRP	6	CRP	3,572	CRP	6	CRP</										

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2009 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	SC	33	80994	6,214	32,705	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	29,997				
CM	SC	34	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518				
CM	SC	35	80993	1,486	7,821	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	7,239				
CM	SC	35	80993	483	2,542	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,353				
CM	SC	35	80993	483	2,542	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,353				
CM	SC	35	80993	594	3,126	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,894				
CM	SC	35	80994	3,871	20,374	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	19,397				
CM	SC	35	80994	7,742	40,747	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	38,793				
CM	SC	35	80994	61,936	325,979	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	310,347				
CM	SC	35	80994	7,742	40,747	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	38,793				
CM	SC	35	80994	23,232	122,274	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	116,410				
CM	SC	35	80994	2,516	13,242	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	12,607				
CM	SC	36	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,571				
CM	SC	36	80993	1,575	8,289	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	7,714				
CM	SC	36	80993	341	1,795	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,670				
CM	SC	36	80994	13,690	72,053	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	62,588				
CM	SC	36	80994	21,904	115,284	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	100,141				
CM	SC	36	80994	2,190	11,526	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	10,012				
CM	SC	37	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,204				
CM	SC	37	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,204				
CM	SC	37	80994	3,871	20,374	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	16,662				
CM	SC	37	80994	3,674	19,337	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	15,814				
CM	SC	38	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518				
CM	SC	38	80994	5,476	28,821	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,035				
CM	SC	39	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,204				
CM	SC	39	80993	3,005	15,816	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	12,959				
CM	SC	39	80993	3,116	16,401	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	13,438				
CM	SC	39	80994	19,355	101,868	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	83,309				
CM	SC	39	80994	30,968	162,989	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	133,294				
CM	SC	39	80994	3,871	20,374	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	16,662				
CM	SC	39	80994	19,355	101,868	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	83,309				
CM	SC	39	80994	1,951	10,268	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,398				
CM	SC	39	80994	968	5,095	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	4,167				
CM	SC	39	80994	1,936	10,189	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,333				
CM	SC	39	80994	3,850	20,263	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	16,571				
CM	SC	39	80994	3,097	16,300	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13,330				
CM	SC	39	80994	1,901	10,005	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,182				
CM	SC	40	80993	2,229	11,732	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	10,858				
CM	SC	40	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	3,619				
CM	SC	40	80993	557	2,932	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,713				
CM	SC	40	80993	371	1,953	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	1,807				
CM	SC	40	80993	483	2,542	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	2,353				
CM	SC	40	80993	1,932	10,168	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	9,411				
CM	SC	40	80993	1,188	6,253	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	5,787				
CM	SC	40	80994	11,613	61,121	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	58,190				
CM	SC	40	80994	15,484	81,495	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	77,587				
CM	SC	40	80994	3,510	18,476	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	17,590				
CM	SC	40	80994	2,903	15,279	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	14,546				
CM	SC	40	80994	3,097	16,300	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	15,518				
CM	SC	41	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518				
CM	SC	41	80994	5,476	28,821	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,035				
CM	SC	41	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518				
CM	SC	42	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,571				
CM	SC	42	80993	263	1,384	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,288				
CM	SC	42	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518				
CM	SC	42	80994	2,054	10,811	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	9,390				
CM	SC	43	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	4							

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2009 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	19% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	SC	46	80993	524	2,758	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	2,255
CM	SC	46	80993	420	2,211	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	1,807
CM	SC	46	80993	840	4,421	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	3,615
CM	SC	46	80993	546	2,874	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	2,349
CM	SC	46	80993	1,638	8,621	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	7,048
CM	SC	46	80993	1,638	8,621	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	7,048
CM	SC	46	80993	1,344	7,074	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	5,783
CM	SC	46	80994	8,764	46,126	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	38,791
CM	SC	46	80994	48,202	253,695	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	213,350
CM	SC	46	80994	21,910	115,316	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	96,977
CM	SC	46	80994	6,603	34,753	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	29,226
CM	SC	46	80994	6,573	34,595	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	29,093
CM	SC	46	80994	2,191	11,532	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	9,698
CM	SC	46	80994	2,849	14,995	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	12,610
CM	SC	46	80994	7,012	36,905	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	31,036
CM	SC	46	80994	876	4,611	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	3,877
CM	SC	47	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,571
CM	SC	48	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,204
CM	SC	48	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,204
CM	SC	48	80993	594	3,126	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	2,562
CM	SC	48	80993	604	3,179	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	2,605
CM	SC	48	80994	23,226	122,242	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	99,970
CM	SC	48	80994	7,742	40,747	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	33,323
CM	SC	48	80994	1,936	10,189	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,333
CM	SC	48	80994	2,516	13,242	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	10,829
CM	SC	48	80994	3,097	16,300	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13,330
CM	SC	48	80994	3,097	16,300	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13,330
CM	SC	49	80993	1,050	5,526	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	5,142
CM	SC	49	80993	420	2,211	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,057
CM	SC	49	80994	5,476	28,821	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,035
CM	SC	51	80993	1,242	6,537	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	5,075
CM	SC	51	80993	6,210	32,684	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	25,377
CM	SC	51	80993	1,242	6,537	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	5,075
CM	SC	51	80993	7,452	39,221	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	30,453
CM	SC	51	80993	2,484	13,074	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	10,151
CM	SC	51	80993	1,193	6,279	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	4,875
CM	SC	51	80993	2,484	13,074	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	10,151
CM	SC	51	80993	6,831	35,953	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	27,915
CM	SC	51	80993	686	3,611	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	2,803
CM	SC	51	80993	621	3,268	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	2,538
CM	SC	51	80993	1,209	6,363	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	4,941
CM	SC	51	80993	2,421	12,742	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	9,893
CM	SC	51	80993	5,649	29,732	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	23,085
CM	SC	51	80993	2,421	12,742	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	9,893
CM	SC	51	80993	1,986	10,453	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	8,116
CM	SC	51	80993	4,138	21,779	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	16,910
CM	SC	51	80993	993	5,226	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	4,058
CM	SC	51	80994	12,946	68,137	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	57,963
CM	SC	51	80994	6,473	34,068	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,9	

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2009 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	SC	53	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518
CM	SC	54	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,204
CM	SC	54	80994	3,871	20,374	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	16,662
CM	SC	55	80994	5,476	28,821	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,035
CM	SC	56	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518
CM	SC	59	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518
CM	SC	60	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518
CM	SC	61	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518
CM	SC	62	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518
CM	SC	62	80994	1,780	9,368	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	8,138
CM	SC	63	80993	1,192	6,274	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,898
CM	SC	63	80993	387	2,037	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	1,915
CM	SC	63	80993	477	2,511	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,360
CM	SC	63	80994	15,535	81,763	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	74,993
CM	SC	63	80994	6,214	32,705	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	29,997
CM	SC	64	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518
CM	SC	65	80993	1,192	6,274	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,898
CM	SC	65	80993	1,192	6,274	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,898
CM	SC	65	80993	596	3,137	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949
CM	SC	65	80993	83	437	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	411
CM	SC	65	80993	477	2,511	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,360
CM	SC	65	80994	12,428	65,411	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	59,995
CM	SC	65	80994	31,070	163,526	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	149,987
CM	SC	65	80994	777	4,089	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	3,751
CM	SC	65	80994	1,554	8,179	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	7,502
CM	SC	65	80994	2,486	13,084	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	12,001
CM	SC	65	80994	2,486	13,084	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	12,001
CM	SC	66	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,518
CM	SC	67	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,571
CM	SC	67	80993	292	1,537	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,430
CM	SC	67	80994	10,952	57,642	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	50,070
CM	SC	67	80994	30,118	158,516	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	137,693
CM	SC	67	80994	2,509	13,205	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	11,471
CM	SC	67	80994	685	3,605	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	3,132
CM	SC	67	80994	2,054	10,811	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	9,390
CM	SC	67	80994	1,279	6,732	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	5,847
OC	SC	01	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,571
OC	SC	01	80993	263	1,384	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	1,288
OC	SC	01	80994	685	3,605	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	3,132
OC	SC	02	80993	1,192	6,274	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,898
OC	SC	02	80993	3,576	18,821	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	17,693
OC	SC	02	80993	298	1,568	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	1,474
OC	SC	02	80993	1,161	6,111	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	5,744
OC	SC	02	80993	477	2,511	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,360
OC	SC	02	80994	1,226	6,453	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	5,918
OC	SC	02	80994	3,107	16,353	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999
OC	SC	02	80994	21,749	114,468	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	104,991
OC	SC	02	80994	27,206	143,189	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	131,334
OC	SC	02	80994	777	4,089	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001								

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2009 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	19% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
OC	SC	14	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	13001	2	130	12,518	12,518
OC	SC	15	80993	2,523	13,279	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	12001	6	120	3,202	9,611
OC	SC	15	80993	841	4,426	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	12001	6	120	3,202	3,204
OC	SC	15	80993	841	4,426	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	12001	6	120	3,202	3,204
OC	SC	15	80993	546	2,874	12001	4	120	4,424	12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	12001	6	120	3,202	2,080
OC	SC	15	80994	17,528	92,253	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	6	130	16,662	13001	6	130	16,662	66,643
OC	SC	16	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	13001	2	130	12,518	12,518
OC	SC	17	80993	420	2,211	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	12001	2	120	2,572	2,057
OC	SC	18	80993	420	2,211	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	12001	2	120	2,572	2,057
OC	SC	18	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	13001	2	130	12,518	12,518
OC	SC	19	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	12001	6	120	3,202	3,204
OC	SC	21	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	12001	2	120	2,572	2,571
OC	SC	21	80993	420	2,211	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	12001	2	120	2,572	2,057
OC	SC	21	80994	8,214	43,232	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	13001	2	130	12,518	37,553
OC	SC	22	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	2,949	12001	3	120	2,949	2,951
OC	SC	22	80993	966	5,084	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	2,949	12001	3	120	2,949	3,837
OC	SC	22	80994	3,508	18,463	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	14,999	13001	3	130	14,999	13,592
OC	SC	22	80994	968	5,095	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	14,999	13001	3	130	14,999	3,751
OC	SC	22	80994	2,903	15,279	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	14,999	13001	3	130	14,999	11,248
OC	SC	22	80994	3,097	16,300	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	14,999	13001	3	130	14,999	12,000
OC	SC	23	80993	1,996	10,505	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	12001	5	120	4,071	8,140
OC	SC	23	80993	998	5,253	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	12001	5	120	4,071	4,070
OC	SC	23	80993	6,930	36,474	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	12001	5	120	4,071	28,261
OC	SC	23	80993	499	2,626	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	12001	5	120	4,071	2,035
OC	SC	23	80993	608	3,200	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	12001	5	120	4,071	2,479
OC	SC	23	80993	1,947	10,247	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	12001	5	120	4,071	7,940
OC	SC	23	80993	1,977	10,405	12001	5	120	5,254	12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	12001	5	120	4,071	8,062
OC	SC	23	80994	51,640	271,789	13001	5	130	27,392	13001	5	130	23,899	13001	5	130	21,652	13001	5	130	22,385	13001	5	130	22,385	222,109
OC	SC	23	80994	3,123	16,437	13001	5	130	27,392	13001	5	130	23,899	13001	5	130	21,652	13001	5	130	22,385	13001	5	130	22,385	13,432
OC	SC	25	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	12001	6	120	3,202	3,204
OC	SC	25	80994	7,742	40,747	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13001	6	130	16,662	33,323
OC	SC	26	80994	4,382	23,063	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	19,395
OC	SC	26	80994	4,382	23,063	13001	4	130	23,065	13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	13001	4	130	19,397	19,395
OC	SC	28	80993	910	4,789	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	12001	2	120	2,572	4,457
OC	SC	28	80993	341	1,795	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	12001	2	120	2,572	1,670
OC	SC	32	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	13001	2	130	12,518	12,518
OC	SC	35	80993	4,963	26,121	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,617	12001	4	120	3,617	24,176
OC	SC	35	80993	483	2,542	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,617	12001	4	120	3,617	2,353
OC	SC	35	80994	7,742	40,747	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	19,397	13001	4	130	19,397	38,793
OC	SC	36	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	12001	2	120	2,572	2,571
OC	SC	36	80993	1,575	8,289	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	12001	2	120	2,572	7,714
OC	SC	36	80994	5,476	28,821	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	13001	2	130	12,518	25,035
OC	SC	36	80994	2,190	11,526	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	13001	2	130	12,518	10,012
OC	SC	38	80994	2,738	14,411	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	13001	2	130	12,518	12,518
OC	SC	39	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	12001	6	120	3,202	3,204
OC	SC	39	80993	483	2,542	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	12001	6	120	3,202	2,083
OC	SC	39	80994	3,871	20,374	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13001	6	130	16,662	16,662
OC	SC	39	80994	23,226	122,242	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13001	6	130	16,662	99,970
OC	SC	39	80994	2,903	15,279	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13001	6	130		

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2009 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2009 Assessment	19% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
OC	SC	49	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,571
OC	SC	51	80993	4,968	26,147	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	20,302
OC	SC	51	80993	11,178	58,832	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	45,679
OC	SC	51	80993	621	3,268	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	2,538
OC	SC	51	80993	3,837	20,193	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	15,678
OC	SC	51	80993	4,842	25,484	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	19,787
OC	SC	51	80993	4,842	25,484	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	19,787
OC	SC	51	80993	2,979	15,679	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12,174
OC	SC	51	80993	4,462	23,484	12001	1	120	6,535	12001	1	120	6,294	12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	18,234
OC	SC	51	80994	6,473	34,068	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	28,982
OC	SC	51	80994	92,728	488,042	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	415,170
OC	SC	51	80994	6,474	34,074	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	28,986
OC	SC	51	80994	34,631	182,268	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	155,053
OC	SC	51	80994	4,855	25,553	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	21,737
OC	SC	51	80994	8,416	44,295	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	37,681
OC	SC	51	80994	10,356	54,505	13001	1	130	34,069	13001	1	130	31,651	13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	46,367
OC	SC	54	80993	743	3,911	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,204
OC	SC	54	80993	1,486	7,821	12001	6	120	3,908	12001	6	120	3,919	12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	6,408
OC	SC	54	80994	11,613	61,121	13001	6	130	20,374	13001	6	130	18,627	13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	49,985
OC	SC	63	80993	596	3,137	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949
OC	SC	63	80994	6,214	32,705	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	29,997
OC	SC	65	80993	1,788	9,411	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	8,847
OC	SC	65	80993	477	2,511	12001	3	120	3,137	12001	3	120	3,286	12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,360
OC	SC	65	80994	3,107	16,353	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,999
OC	SC	65	80994	2,486	13,084	13001	3	130	16,353	13001	3	130	15,526	13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	12,001
OC	SC	67	80993	1,050	5,526	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	5,142
OC	SC	67	80993	525	2,763	12001	2	120	2,764	12001	2	120	2,895	12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,571
OC	SC	67	80994	18,825	99,079	13001	2	130	14,411	13001	2	130	13,045	13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	86,064
				<b>216,027,637</b>	<b>1,136,987,562</b>																	<b>(28) Total 2012 Projected PPP:</b>	<b>861,488,518</b>			

Notes  
(1) - (5) Provided by the Fund.  
(6) = (5) / 19% (the 2009 assessment rate)  
(7) - (26) Based on information contained in JUA filings.  
(27) = (6) / (14) \* (26).  
(28) = Sum of (27).

Subtotals by Class	
005	1,204,846
006	19,018,982
007	14,563,365
010	21,064,365
011	5,309,772
012	18,718,998
015	108,959,033
017	11,056,672
020	72,363,133
022	37,463,376
025	13,121,992
030	16,351,765
035	68,457,721
050	11,289,349
060	8,478,572
070	77,078,063
080	59,522,224
090	38,284,216
100	22,640,722
120	1,130,508
130	11,558,352
900	3,922,088
HSP	176,038,585
BIR	88,624
CNV	19,865,965
CRP	20,659,929
PHC	3,262,767
SNF	14,535
<b>Total All Providers:</b>	<b>861,488,518</b>

# **Excerpt C**

First and Last 5 Pages of Appendix C

***Projected 2012 Prevailing Primary Premium Based on 2010 Assessments***

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2010 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	21% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	BC	02	80402	4,791	22,814					BIR	3	BIR	3,988	BIR	3	BIR	3,613	BIR	2	BIR	3,642	BIR	3	BIR	3,642	20,838
CM	BC	06	80402	4,640	22,095					BIR	2	BIR	3,350	BIR	2	BIR	3,035	BIR	2	BIR	3,041	BIR	2	BIR	3,041	20,057
CM	BC	23	80402	11,154	53,114					BIR	5	BIR	6,141	BIR	5	BIR	5,564	BIR	5	BIR	5,433	BIR	5	BIR	5,433	46,993
OC	BC	36	80402	3,618	17,229					BIR	2	BIR	3,350	BIR	2	BIR	3,035	BIR	2	BIR	3,041	BIR	2	BIR	3,041	15,639
CM	HS	01	80612	64,959	309,329					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	271,003
CM	HS	02	80612	165,100	786,190					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	688,783
CM	HS	02	80612	2,217	10,557					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	9,249
CM	HS	02	80612	6,408	30,514					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	26,734
CM	HS	02	80612	152,587	726,605					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	636,580
CM	HS	02	80612	1,150,300	5,477,619					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	4,798,953
CM	HS	03	80612	86,112	410,057					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	359,252
CM	HS	04	80612	197,910	942,429					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	825,664
CM	HS	04	80612	731	3,481					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	3,050
CM	HS	06	80612	15,114	71,971					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	63,054
CM	HS	06	80612	148,920	709,143					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	621,281
CM	HS	06	80612	10,521	50,100					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	43,893
CM	HS	07	80612	15,143	72,110					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	63,175
CM	HS	07	80612	35,278	167,990					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	147,177
CM	HS	07	80612	21,067	100,319					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	87,890
CM	HS	08	80612	36,111	171,957					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	150,652
CM	HS	08	80612	187,029	890,614					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	780,269
CM	HS	09	80612	251,750	1,198,810					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,050,279
CM	HS	09	80612	10,622	50,581					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	44,314
CM	HS	09	80612	30,330	144,429					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	126,534
CM	HS	09	80612	408,300	1,944,286					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,703,391
CM	HS	09	80612	102,580	488,476					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	427,955
CM	HS	09	80612	337,360	1,606,476					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,407,436
CM	HS	10	80612	129,320	615,810					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	539,512
CM	HS	11	80612	2,802	13,343					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	11,690
CM	HS	11	80612	358,115	1,705,310					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,494,025
CM	HS	12	80612	58,574	278,924					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	244,366
CM	HS	13	80612	48,005	228,595					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	200,273
CM	HS	14	80612	10,713	51,014					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	44,694
CM	HS	14	80612	181,570	864,619					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	757,494
CM	HS	15	80612	706,955	3,366,452					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	2,949,353
CM	HS	15	80612	372,150	1,772,143					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,552,577
CM	HS	15	80612	340,447	1,621,176					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	HSP	4	HSP	6,113	1,420,315
CM	HS	16	80612	34,094	162,352					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	142,237
CM	HS	17	80612	89,931	428,243					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	375,184
CM	HS	17	80612	209,640	998,286					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	874,600
CM	HS	18	80612	43,072	205,105					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	179,693
CM	HS	18	80612	3,439	16,376					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	14,347
CM	HS	19	80612	46,709	222,424					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	194,866
CM	HS	20	80612	164,399	782,852					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	685,859
CM	HS	21	80612	2,558	12,181					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	10,672
CM	HS	21	80612	16,623	79,157					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	69,350
CM	HS	21	80612	245,060	1,166,952					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,022,369
CM	HS	21	80612	104,870	499,381					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	437,509
CM	HS	22	80612	435,820	2,075,333					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,818,204
CM	HS	22	80612	2,932	13,962					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	12,232
CM	HS	22	80612	399,255	1,901,214					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	1,665,658
CM	HS	23	80612	2,993	14,252					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	12,487
CM	HS	23	80612	490,550	2,335,952					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	2,046,533
CM	HS	23	80612	1,370,970	6,528,429					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	5,719,570
CM	HS	23	80612	352,720	1,679,619					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	HSP	1	HSP	6,876	1,471,518
CM	HS	24	80612	74,256	353,600					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	HSP	2	HSP	3,053	309,790
CM	HS	25	80612	49,609	236,233					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	206,964
CM	HS	25	80612	4,267	20,319					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP	3,823	17,802
CM	HS	25	80612	9,923	47,252					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	HSP	3	HSP		

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2010 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	HS	35	80612	347,992	1,657,105					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,451,793
CM	HS	35	80612	2,269	10,805					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	9,466
CM	HS	35	80612	25,337	120,652					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	105,704
CM	HS	36	80612	625,590	2,979,000					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	2,609,908
CM	HS	36	80612	207,900	990,000					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	867,341
CM	HS	36	80612	6,744	32,114					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	28,135
CM	HS	36	80612	103,099	490,948					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	430,120
CM	HS	37	80612	192,691	917,576					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	803,890
CM	HS	39	80612	146,340	696,857					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	610,518
CM	HS	39	80612	162,140	772,095					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	676,434
CM	HS	39	80612	5,854	27,876					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	24,422
CM	HS	39	80612	466,420	2,221,048					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,945,864
CM	HS	39	80612	654,110	3,114,810					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	2,728,891
CM	HS	39	80612	8,712	41,486					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	36,346
CM	HS	39	80612	3,818	18,181					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	15,928
CM	HS	40	80612	848	4,038					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	3,538
CM	HS	40	80612	12,000	57,143					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	50,063
CM	HS	40	80612	535,335	2,549,214					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	2,233,372
CM	HS	40	80612	2,188	10,419					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	9,128
CM	HS	40	80612	381,220	1,815,333					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,590,417
CM	HS	40	80612	170,070	809,857					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	709,517
CM	HS	41	80612	193,236	920,171					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	806,164
CM	HS	41	80612	37,273	177,490					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	155,500
CM	HS	42	80612	24,544	116,876					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	102,395
CM	HS	42	80612	3,677	17,510					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	15,340
CM	HS	42	80612	48,290	229,952					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	201,462
CM	HS	43	80612	3,883	18,490					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	16,200
CM	HS	43	80612	243,301	1,158,576					HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,015,031
CM	HS	44	80612	56,246	267,838					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	234,653
CM	HS	45	80612	150,140	714,952					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	626,371
CM	HS	46	80612	217,780	1,037,048					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	908,559
CM	HS	46	80612	326,910	1,556,714					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,363,839
CM	HS	46	80612	31,882	151,819					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	133,009
CM	HS	46	80612	141,080	671,810					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	588,573
CM	HS	46	80612	217,310	1,034,810					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	906,598
CM	HS	46	80612	342,730	1,632,048					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	1,429,839
CM	HS	46	80612	1,395,670	6,646,048					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	5,822,611
CM	HS	46	80612	1,084,130	5,162,524					HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,321	HSP	4	HSP	6,113	4,522,894
CM	HS	47	80612	2,053	9,776					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	8,565
CM	HS	47	80612	13,659	65,043					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	56,984
CM	HS	47	80612	842,070	4,009,857					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	3,513,044
CM	HS	48	80612	163,990	780,905					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	684,152
CM	HS	48	80612	27,498	130,943					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	114,719
CM	HS	48	80612	179,410	854,333					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	748,483
CM	HS	49	80612	50,378	239,895					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	210,173
CM	HS	49	80612	44,533	212,062					HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,157	HSP	2	HSP	3,053	185,788
CM	HS	51	80612	184,347	877,843					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	769,080
CM	HS	51	80612	1,663,713	7,922,443					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	6,940,869
CM	HS	51	80612	153,620	731,524					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	640,890
CM	HS	51	80612	7,741	36,862					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	32,295
CM	HS	51	80612	295,410	1,406,714					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,232,425
CM	HS	51	80612	232,340	1,106,381					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	969,303
CM	HS	51	80612	2,633,610	12,541,000					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	10,987,197
CM	HS	51	80612	5,889	28,043					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	24,568
CM	HS	51	80612	2,937,544	13,988,305					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	12,255,183
CM	HS	51	80612	88,470	421,286					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	369,089
CM	HS	51	80612	6,047	28,795					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	25,228
CM	HS	51	80612	1,128,700	5,374,762					HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	7,111	HSP	1	HSP	6,876	4,708,840
CM	HS	53	80612	30,364	144,590					H																

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2010 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	21% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	HS	65	80612	381,107	1,814,795									HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,589,946
CM	HS	66	80612	34,212	162,914									HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	142,730
CM	HS	67	80612	2,071	9,862									HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	8,640
CM	HS	67	80612	18,239	86,852									HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	76,092
CM	HS	67	80612	64,563	307,443									HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	269,351
CM	HS	67	80612	366,430	1,744,905									HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,528,714
CM	HS	67	80612	116,913	556,729									HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	487,751
OC	HS	02	80612	373,920	1,780,571									HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,539,962
OC	HS	02	80612	74,060	352,667									HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	308,972
OC	HS	02	80612	3,887,458	18,511,705									HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	16,218,141
OC	HS	02	80612	258,164	1,229,352									HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	1,077,038
OC	HS	05	80612	51,546	245,457									HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	215,405
OC	HS	06	80612	415,820	1,980,095									HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,734,765
OC	HS	07	80612	409,530	1,950,143									HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	1,708,524
OC	HS	09	80612	723,510	3,445,286									HSP	4	HSP	6,977	HSP	4	HSP	6,321	HSP	4	HSP	6,113	3,018,419
OC	HS	43	80612	220,650	1,050,714									HSP	3	HSP	4,364	HSP	3	HSP	3,954	HSP	3	HSP	3,823	920,533
OC	HS	51	80612	276,590	1,317,095									HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	1,153,910
OC	HS	51	80612	879,260	4,186,952									HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	3,668,198
OC	HS	51	80612	1,207,150	5,748,333									HSP	1	HSP	7,848	HSP	1	HSP	7,111	HSP	1	HSP	6,876	5,036,127
OC	HS	61	80612	104,360	496,952									HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	435,381
CM	HS	63	80612	225,156	1,072,171									HSP	2	HSP	3,485	HSP	2	HSP	3,157	HSP	2	HSP	3,053	939,331
CM	MC	01	80999	400	1,905									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,612
CM	MC	01	80999	621	2,957									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,503
CM	MC	01	80999	2,099	9,995									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	8,461
CM	MC	01	80999	1,300	6,190									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	5,240
CM	MC	01	80999	411	1,957									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,657
CM	MC	02	80999	323	1,538									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	1,310
CM	MC	02	80999	1,765	8,405									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	7,159
CM	MC	02	80999	8,084	38,495									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	32,791
CM	MC	02	80999	5,725	27,262									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	23,222
CM	MC	02	80999	4,069	19,376									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	16,505
CM	MC	02	80999	995	4,738									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	4,036
CM	MC	02	80999	617	2,938									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	2,503
CM	MC	02	80999	3,262	15,533									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	13,231
CM	MC	02	80999	1,872	8,914									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	7,593
CM	MC	02	80999	132	629									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	535
CM	MC	02	80999	1,711	8,148									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	6,940
CM	MC	02	80999	50,114	238,638									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	203,274
CM	MC	02	80999	1,230	5,857									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	4,989
CM	MC	02	80999	154,636	736,361									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	627,239
CM	MC	02	80999	1,534	7,305									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	6,222
CM	MC	02	80999	1,342	6,390									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	5,443
CM	MC	02	80999	5,250	25,000									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	21,295
CM	MC	02	80999	16,753	79,776									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	67,954
CM	MC	02	80999	2,463	11,729									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	9,991
CM	MC	02	80999	1,861	8,862									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	7,549
CM	MC	02	80999	32,417	154,367									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	131,491
CM	MC	02	80999	5,343	25,443									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	21,672
CM	MC	02	80999	629	2,995									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	2,551
CM	MC	02	80999	595	2,833									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	2,413
CM	MC	02	80999	198	943									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	803
CM	MC	02	80999	2,101	10,005									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	8,522
CM	MC	02	80999	66	314									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	268
CM	MC	03	80999	4,641	22,100									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	18,825
CM	MC	03	80999	2,062	9,819									CRP	3	CRP	2,973	CRP	3	CRP	2,693	CRP	3	CRP	2,532	8,364
CM	MC	04	80999	378	1,800									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,524
CM	MC	04	80999	449	2,138									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,810
CM	MC	04	80999	14,289	68,043									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	57,601
CM	MC	04	80999	978	4,657									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	3,942
CM	MC	04	80999	656	3,124									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,644
CM	MC	04	80999	9,063	43,157									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	36,534
CM	MC	04	80999	1,433	6,824									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	5,777

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2010 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	21% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	MC	06	80999	58	276									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	234
CM	MC	06	80999	245	1,167									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	988
CM	MC	06	80999	710	3,381									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,862
CM	MC	07	80999	2,235	10,643									CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	8,386
CM	MC	07	80999	27,924	132,971									CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	104,780
CM	MC	07	80999	1,464	6,971									CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	5,493
CM	MC	07	80999	1,174	5,590									CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	2,815	4,405
CM	MC	08	80999	2,866	13,648									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	11,553
CM	MC	08	80999	918	4,371									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	3,701
CM	MC	08	80999	4,642	22,105									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	18,713
CM	MC	09	80999	1,083	5,157									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	4,508
CM	MC	09	80999	2,010	9,571									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	8,366
CM	MC	09	80999	835	3,976									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	3,475
CM	MC	09	80999	4,055	19,310									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	16,878
CM	MC	09	80999	1,975	9,405									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	8,220
CM	MC	09	80999	3,227	15,367									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	13,431
CM	MC	09	80999	8,855	42,167									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	36,856
CM	MC	09	80999	4,340	20,667									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	18,064
CM	MC	09	80999	5,458	25,990									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	22,717
CM	MC	09	80999	23,525	112,024									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	97,916
CM	MC	09	80999	75,876	361,314									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	315,812
CM	MC	09	80999	563	2,681									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	2,343
CM	MC	09	80999	11,415	54,357									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	47,512
CM	MC	09	80999	700	3,333									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	2,914
CM	MC	09	80999	64,687	308,033									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	269,241
CM	MC	09	80999	39,129	186,329									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	162,863
CM	MC	09	80999	347	1,652									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	1,444
CM	MC	09	80999	3,286	15,648									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	13,677
CM	MC	09	80999	1,940	9,238									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	8,075
CM	MC	09	80999	6,632	31,581									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	27,604
CM	MC	09	80999	522	2,486									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	4	CRP	3,279	2,173
CM	MC	10	80999	11,735	55,881									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	47,305
CM	MC	10	80999	7,658	36,467									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	30,870
CM	MC	10	80999	5,555	26,452									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	22,393
CM	MC	10	80999	8,124	38,686									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	32,749
CM	MC	11	80999	3,344	15,924									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	13,480
CM	MC	11	80999	8,162	38,867									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	32,902
CM	MC	11	80999	1,233	5,871									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,970
CM	MC	11	80999	1,136	5,410									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,579
CM	MC	11	80999	4,412	21,010									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	17,785
CM	MC	13	80999	578	2,752									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,330
CM	MC	13	80999	1,176	5,600									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,741
CM	MC	13	80999	3,614	17,210									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	14,569
CM	MC	13	80999	505	2,405									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,036
CM	MC	14	80999	9,662	46,010									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	38,949
CM	MC	14	80999	2,963	14,110									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	11,944
CM	MC	14	80999	37,547	178,795									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	151,357
CM	MC	14	80999	91	433									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	367
CM	MC	14	80999	28,582	136,105									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	115,218
CM	MC	14	80999	729	3,471									CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,111	2,939
CM	MC	15	80999	5,125	24,405									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	18,310
CM	MC	15	80999	1,876	8,933									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	6,702
CM	MC	15	80999	1,262	6,010									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	4,509
CM	MC	15	80999	14,593	69,490									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	52,135
CM	MC	15	80999	30,944	147,352									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	110,551
CM	MC	15	80999	12,647	60,224									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	45,183
CM	MC	15	80999	616	2,933									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	2,201
CM	MC	15	80999	66,809	318,138									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	238,683
CM	MC	15	80999	8,013	38,157									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	28,627
CM	MC	15	80999	3,602	17,152									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	12,869
CM	MC	15	80999	174	829									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,815	622
CM	MC	15	80999	1,597	7,605									CRP	4	CRP	3,752	CRP	4	CRP	3,399	CRP	6	CRP	2,81	

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2010 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	21% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	MC	19	80999	1,883	8,967					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	7,066
CM	MC	20	80999	5,149	24,519					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	19,321
CM	MC	20	80999	5,511	26,243					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	20,679
CM	MC	20	80999	14,878	70,848					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	55,827
CM	MC	21	80999	952	4,534					CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	3,838
CM	MC	21	80999	16,087	76,605					CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	64,849
CM	MC	21	80999	847	4,033					CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	3,414
CM	MC	21	80999	22,460	106,952					CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	90,539
CM	MC	21	80999	14,826	70,600					CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	59,766
CM	MC	21	80999	2,322	11,057					CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	9,360
CM	MC	21	80999	23,428	111,562					CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	94,441
CM	MC	21	80999	28,907	137,652					CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	116,528
CM	MC	21	80999	169	805					CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	681
CM	MC	22	80999	21,108	100,514					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	3,236	CRP	3	CRP	2,532	71,253
CM	MC	22	80999	18,535	88,262					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	3,236	CRP	3	CRP	2,532	62,567
CM	MC	22	80999	17,681	84,195					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	3,236	CRP	3	CRP	2,532	59,684
CM	MC	22	80999	4,498	21,419					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	3,236	CRP	3	CRP	2,532	15,184
CM	MC	22	80999	2,376	11,314					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	3,236	CRP	3	CRP	2,532	8,020
CM	MC	22	80999	34,134	162,543					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	3,236	CRP	3	CRP	2,532	115,224
CM	MC	22	80999	27,748	132,133					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	3,236	CRP	3	CRP	2,532	93,667
CM	MC	22	80999	8,330	39,667					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	3,236	CRP	3	CRP	2,532	28,119
CM	MC	22	80999	107	510					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	3,236	CRP	3	CRP	2,532	361
CM	MC	22	80999	715	3,405					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	3	CRP	3,236	CRP	3	CRP	2,532	2,414
CM	MC	23	80999	557	2,652					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	2,188
CM	MC	23	80999	1,436	6,838					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	5,641
CM	MC	23	80999	272	1,295					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	1,068
CM	MC	23	80999	14,040	66,857					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	55,149
CM	MC	23	80999	4,245	20,214					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	16,674
CM	MC	23	80999	1,045	4,976					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	4,105
CM	MC	23	80999	1,055	5,024					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	4,144
CM	MC	23	80999	6,488	30,895					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	25,485
CM	MC	23	80999	71	338					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	279
CM	MC	23	80999	311	1,481					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	1,222
CM	MC	23	80999	17,920	85,333					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	70,389
CM	MC	23	80999	209	995					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	821
CM	MC	23	80999	59,288	282,324					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	232,882
CM	MC	23	80999	5,681	27,052					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	22,315
CM	MC	23	80999	3,256	15,505					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	12,790
CM	MC	23	80999	6,780	32,286					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	26,832
CM	MC	23	80999	1,391	6,624					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	5,464
CM	MC	23	80999	20,782	98,962					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	81,631
CM	MC	23	80999	9,971	47,481					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	39,166
CM	MC	23	80999	1,786	8,505					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	7,015
CM	MC	23	80999	6,488	30,895					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	25,485
CM	MC	23	80999	7,209	34,329					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	28,317
CM	MC	23	80999	(177)	(843)					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	(695)
CM	MC	23	80999	557	2,652					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	2,188
CM	MC	23	80999	2,799	13,329					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	10,994
CM	MC	23	80999	583	2,776					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	2,290
CM	MC	23	80999	1,126	5,362					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	4,423
CM	MC	23	80999	362	1,724					CRP	5	CRP	4,591	CRP	5	CRP	4,160	CRP	5	CRP	4,160	CRP	5	CRP	3,787	1,422
CM	MC	24	80999	429	2,043					CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,729
CM	MC	24	80999	378	1,800					CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	1,524
CM	MC	24	80999	1,191	5,671					CRP	2	CRP	2,493	CRP	2	CRP	2,259	CRP	2	CRP	2,259	CRP	2	CRP	2,111	4,801
CM	MC	25	80999	6,576	31,314					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	24,675
CM	MC	25	80999	3,771	17,957					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	14,150
CM	MC	25	80999	8,410	40,048					CRP	6	CRP	3,572	CRP	6	CRP	3,236	CRP	6	CRP	3,236	CRP	6	CRP	2,815	31,557
CM	MC	25	80999	30,460	145,048					CRP	6	CRP	3,572	CRP	6	CRP	3,236									



**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2010 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	21% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	SC	46	80993	859	4,090									12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	3,618
CM	SC	46	80993	858	4,086									12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	3,614
CM	SC	46	80993	951	4,529									12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	4,006
CM	SC	46	80993	858	4,086									12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	3,614
CM	SC	46	80993	858	4,086									12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	3,614
CM	SC	46	80993	558	2,657									12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	2,350
CM	SC	46	80993	1,280	6,095									12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	5,392
CM	SC	46	80993	1,674	7,971									12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	7,051
CM	SC	46	80993	687	3,271									12001	4	120	4,089	12001	4	120	3,705	12001	4	120	3,617	2,894
CM	SC	46	80994	45,177	215,129									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	213,369
CM	SC	46	80994	20,535	97,786									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	96,986
CM	SC	46	80994	4,107	19,557									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	19,397
CM	SC	46	80994	8,752	41,674									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	41,333
CM	SC	46	80994	8,212	39,105									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	38,785
CM	SC	46	80994	2,054	9,781									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	9,701
CM	SC	46	80994	3,080	14,667									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	14,547
CM	SC	46	80994	2,053	9,776									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	9,696
CM	SC	46	80994	5,340	25,429									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	25,221
CM	SC	46	80994	3,286	15,648									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	15,520
CM	SC	46	80994	1,643	7,824									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	7,760
CM	SC	47	80993	608	2,895									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
CM	SC	48	80993	823	3,919									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,202
CM	SC	48	80993	823	3,919									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,202
CM	SC	48	80993	658	3,133									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	2,560
CM	SC	48	80993	658	3,133									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	2,560
CM	SC	48	80993	165	786									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	642
CM	SC	48	80994	15,648	74,514									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	66,654
CM	SC	48	80994	7,824	37,257									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	33,327
CM	SC	48	80994	1,629	7,758									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	6,939
CM	SC	48	80994	1,956	9,314									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,332
CM	SC	48	80994	2,497	11,890									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	10,636
CM	SC	48	80994	2,543	12,110									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	10,832
CM	SC	48	80994	3,129	14,900									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13,328
CM	SC	48	80994	3,129	14,900									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	13,328
CM	SC	49	80993	1,216	5,790									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	5,144
CM	SC	49	80993	486	2,314									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,056
CM	SC	49	80994	5,478	26,086									13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,032
CM	SC	51	80993	3,966	18,886									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	15,225
CM	SC	51	80993	1,322	6,295									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	5,075
CM	SC	51	80993	14,980	71,333									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	57,506
CM	SC	51	80993	2,644	12,590									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	10,150
CM	SC	51	80993	110	524									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	422
CM	SC	51	80993	1,983	9,443									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	7,612
CM	SC	51	80993	6,610	31,476									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	25,375
CM	SC	51	80993	2,043	9,729									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	7,843
CM	SC	51	80993	661	3,148									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	2,537
CM	SC	51	80993	2,577	12,271									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	9,893
CM	SC	51	80993	4,415	21,024									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	16,949
CM	SC	51	80993	2,577	12,271									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	9,893
CM	SC	51	80993	3,311	15,767									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12,711
CM	SC	51	80993	3,171	15,100									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12,173
CM	SC	51	80993	1,057	5,033									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	4,058
CM	SC	51	80993	264	1,257									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	1,013
CM	SC	51	80994	13,294	63,305									13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	57,967
CM	SC	51	80994	6,647	31,652									13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	28,983
CM	SC	51	80994	73,736	351,125									13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	321,516
CM	SC	51	80994	167,155	795,976									13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	728,854
CM	SC	51	80994	13,294	63,305									13001	1	130	31,651	13001	1	130	28,676	13001	1	130		

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2010 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	21% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
CM	SC	51	80994	17,280	82,286					13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,676	13001	1	130	28,982	75,347
CM	SC	51	80994	4,320	20,571					13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,676	13001	1	130	28,982	18,837
CM	SC	51	80994	15,951	75,957					13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,676	13001	1	130	28,982	69,552
CM	SC	51	80994	5,317	25,319					13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,676	13001	1	130	28,982	23,184
CM	SC	52	80993	486	2,314					12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,623	12001	2	120	2,572	2,056
CM	SC	53	80994	2,739	13,043					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	12,516
CM	SC	54	80993	823	3,919					12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,551	12001	6	120	3,202	3,202
CM	SC	54	80994	3,912	18,629					13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,876	13001	6	130	16,662	16,663
CM	SC	55	80994	5,478	26,086					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	25,032
CM	SC	56	80994	2,739	13,043					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	12,516
CM	SC	59	80994	2,739	13,043					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	12,516
CM	SC	60	80994	600	2,857					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	2,742
CM	SC	60	80994	5,478	26,086					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	25,032
CM	SC	61	80994	2,739	13,043					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	12,516
CM	SC	62	80994	1,781	8,481					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	8,138
CM	SC	63	80993	1,380	6,571					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	5,897
CM	SC	63	80993	449	2,138					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	1,919
CM	SC	63	80993	552	2,629					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	2,359
CM	SC	63	80994	13,040	62,095					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	59,988
CM	SC	63	80994	6,520	31,048					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	29,994
CM	SC	63	80994	815	3,881					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	3,749
CM	SC	64	80994	2,739	13,043					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	12,516
CM	SC	65	80993	690	3,286					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	2,949
CM	SC	65	80993	1,380	6,571					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	5,897
CM	SC	65	80993	690	3,286					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	2,949
CM	SC	65	80993	594	2,829					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	2,538
CM	SC	65	80993	552	2,629					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	2,359
CM	SC	65	80994	3,260	15,524					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	14,997
CM	SC	65	80994	16,300	77,619					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	74,984
CM	SC	65	80994	29,063	138,395					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	133,698
CM	SC	65	80994	1,630	7,762					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	7,498
CM	SC	65	80994	3,260	15,524					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	14,997
CM	SC	65	80994	2,608	12,419					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	11,998
CM	SC	65	80994	2,608	12,419					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	11,998
CM	SC	66	80994	2,739	13,043					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	12,516
CM	SC	67	80993	608	2,895					12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,623	12001	2	120	2,572	2,572
CM	SC	67	80994	10,956	52,171					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	50,064
CM	SC	67	80994	31,457	149,795					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	143,744
CM	SC	67	80994	2,739	13,043					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	12,516
CM	SC	67	80994	1,370	6,524					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	6,260
OC	SC	01	80993	608	2,895					12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	01	80993	304	1,448					12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,623	12001	2	120	2,572	1,286
OC	SC	01	80994	1,370	6,524					13001	2	130	13,045	13001	2	130	11,819	13001	2	130	11,819	13001	2	130	12,518	6,260
OC	SC	02	80993	1,380	6,571					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	5,897
OC	SC	02	80993	4,140	19,714					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	17,692
OC	SC	02	80993	345	1,643					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	1,474
OC	SC	02	80993	1,347	6,414					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	5,756
OC	SC	02	80993	552	2,629					12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,977	12001	3	120	2,949	2,359
OC	SC	02	80994	3,260	15,524					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	14,997
OC	SC	02	80994	3,260	15,524					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	14,997
OC	SC	02	80994	22,820	108,667					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	104,978
OC	SC	02	80994	30,970	147,476					13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,067	13001	3	130	14,999	142,470
OC	SC	02	80994	822	3,914					13001	3	130	15,526	13001	3	130	14,067	13001	3							

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2010 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	21% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate	
OC	SC	10	80993	608	2,895									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	11	80994	2,739	13,043									13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516
OC	SC	13	80993	486	2,314									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,056
OC	SC	13	80994	5,478	26,086									13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,032
OC	SC	14	80994	2,739	13,043									13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516
OC	SC	15	80993	2,577	12,271									12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	9,609
OC	SC	15	80993	859	4,090									12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	3,203
OC	SC	15	80993	859	4,090									12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	3,203
OC	SC	15	80993	558	2,657									12001	4	120	4,089	12001	4	120	3,705	12001	6	120	3,202	2,081
OC	SC	15	80994	16,428	78,229									13001	4	130	19,557	13001	4	130	17,719	13001	6	130	16,662	66,648
OC	SC	16	80994	2,739	13,043									13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516
OC	SC	17	80993	486	2,314									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,056
OC	SC	18	80993	486	2,314									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,056
OC	SC	18	80994	2,739	13,043									13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516
OC	SC	19	80993	823	3,919									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,202
OC	SC	21	80993	608	2,895									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	21	80994	8,217	39,129									13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	37,548
OC	SC	22	80993	823	3,919									12001	6	120	3,919	12001	6	120	3,551	12001	3	120	2,949	2,949
OC	SC	22	80993	1,070	5,095									12001	6	120	3,919	12001	6	120	3,551	12001	3	120	2,949	3,834
OC	SC	22	80994	3,912	18,629									13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	15,000
OC	SC	22	80994	1,956	9,314									13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	7,500
OC	SC	22	80994	6,258	29,800									13001	6	130	18,627	13001	6	130	16,876	13001	3	130	14,999	23,996
OC	SC	23	80993	2,050	9,762									12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	8,144
OC	SC	23	80993	1,025	4,881									12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	4,072
OC	SC	23	80993	5,125	24,405									12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	20,359
OC	SC	23	80993	512	2,438									12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	2,034
OC	SC	23	80993	1,998	9,514									12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	7,937
OC	SC	23	80993	1,640	7,810									12001	5	120	4,880	12001	5	120	4,421	12001	5	120	4,071	6,515
OC	SC	23	80994	46,037	219,224									13001	5	130	23,899	13001	5	130	21,652	13001	5	130	22,385	205,336
OC	SC	23	80994	1,631	7,767									13001	5	130	23,899	13001	5	130	21,652	13001	5	130	22,385	7,275
OC	SC	25	80993	823	3,919									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,202
OC	SC	25	80994	7,824	37,257									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	33,327
OC	SC	26	80994	4,107	19,557									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	19,397
OC	SC	26	80994	4,107	19,557									13001	4	130	19,557	13001	4	130	17,719	13001	4	130	19,397	19,397
OC	SC	28	80993	608	2,895									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	28	80993	486	2,314									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,056
OC	SC	32	80994	2,739	13,043									13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516
OC	SC	35	80993	7,572	36,057									12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	33,279
OC	SC	35	80993	122	581									12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	536
OC	SC	35	80994	3,912	18,629									13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	19,399
OC	SC	35	80994	978	4,657									13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	4,850
OC	SC	36	80993	608	2,895									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	36	80993	1,824	8,686									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	7,717
OC	SC	36	80994	5,478	26,086									13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	25,032
OC	SC	37	80993	821	3,910									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,194
OC	SC	38	80994	2,739	13,043									13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	12,516
OC	SC	39	80993	823	3,919									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,202
OC	SC	39	80993	535	2,548									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	2,082
OC	SC	39	80994	3,912	18,629									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	16,663
OC	SC	39	80994	19,560	93,143									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	83,317
OC	SC	40	80993	823	3,919									12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	3,617
OC	SC	40	80993	4,115	19,595									12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	18,085
OC	SC	40	80994	15,648	74,514									13001	6	130	18,627	13001	6	130	16,876	13001	4	130	19,397	77,595
OC	SC	41	80993	608	2,895									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572
OC	SC	43	80993	823	3,919									12001	6	120	3,919	12001	6	120	3,551	12001	4	120	3,617	3,617
OC	SC	45	80993	1,194	5,686									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	4,645
OC	SC	45	80993	535	2,548									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	2,082
OC	SC	45	80994	15,648	74,514									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	66,654
OC</																										

**Pennsylvania Medical Care Availability and Reduction of Error Fund**

*Projected 2012 Prevailing Primary Premium Based on 2010 Assessments*

(1)	(2)	(3)	(4)	(5)	(6)	(7)	(8)	(9)	(10)	(11)	(12)	(13)	(14)	(15)	(16)	(17)	(18)	(19)	(20)	(21)	(22)	(23)	(24)	(25)	(26)	(27)	
Policy Type	Product Code	County Code	Specialty Code	2010 Assessment	21% Adjusted PPP	2008 Determinants				2009 Determinants				2010 Determinants				2011 Determinants				2012 Determinants				Projected 2012 PPP	
						2008 Specialty Code	2008 Territory Code	2008 Class	JUA Base Rate	2009 Specialty Code	2009 Territory Code	2009 Class	JUA Base Rate	2010 Specialty Code	2010 Territory Code	2010 Class	JUA Base Rate	2011 Specialty Code	2011 Territory Code	2011 Class	JUA Base Rate	2012 Specialty Code	2012 Territory Code	2012 Class	JUA Base Rate		
OC	SC	48	80994	1,956	9,314									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	8,332	
OC	SC	49	80993	608	2,895									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572	
OC	SC	51	80993	5,288	25,181									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	20,300	
OC	SC	51	80993	13,220	62,952									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	50,750	
OC	SC	51	80993	661	3,148									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	2,537	
OC	SC	51	80993	4,135	19,690									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	15,874	
OC	SC	51	80993	5,154	24,543									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	19,786	
OC	SC	51	80993	3,436	16,362									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	13,190	
OC	SC	51	80993	3,171	15,100									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	12,173	
OC	SC	51	80993	4,228	20,133									12001	1	120	6,294	12001	1	120	5,702	12001	1	120	5,074	16,231	
OC	SC	51	80994	3,861	18,386									13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	16,835	
OC	SC	51	80994	6,647	31,652									13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	28,983	
OC	SC	51	80994	107,732	513,010									13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	469,750	
OC	SC	51	80994	6,646	31,648									13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	28,979	
OC	SC	51	80994	35,260	167,904									13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	153,745	
OC	SC	51	80994	1,662	7,914									13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	7,247	
OC	SC	51	80994	12,863	61,252									13001	1	130	31,651	13001	1	130	28,676	13001	1	130	28,982	56,087	
OC	SC	54	80993	823	3,919									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	3,202	
OC	SC	54	80993	1,646	7,838									12001	6	120	3,919	12001	6	120	3,551	12001	6	120	3,202	6,404	
OC	SC	54	80994	11,736	55,886									13001	6	130	18,627	13001	6	130	16,876	13001	6	130	16,662	49,990	
OC	SC	63	80993	690	3,286									12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,949	
OC	SC	63	80994	6,520	31,048									13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	29,994	
OC	SC	65	80993	2,070	9,857									12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	8,846	
OC	SC	65	80993	552	2,629									12001	3	120	3,286	12001	3	120	2,977	12001	3	120	2,949	2,359	
OC	SC	65	80994	3,260	15,524									13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	14,997	
OC	SC	65	80994	2,119	10,090									13001	3	130	15,526	13001	3	130	14,067	13001	3	130	14,999	9,748	
OC	SC	67	80993	608	2,895									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572	
OC	SC	67	80993	608	2,895									12001	2	120	2,895	12001	2	120	2,623	12001	2	120	2,572	2,572	
OC	SC	67	80994	19,173	91,300									13001	2	130	13,045	13001	2	130	11,819	13001	2	130	12,518	87,612	
				<b>218,253,580</b>	<b>1,039,302,763</b>																					<b>(28) Total 2012 Projected PPP:</b>	<b>873,986,376</b>

Notes  
 (1) - (5) Provided by the Fund.  
 (6) = (5) / 21% (the 2010 assessment rate)  
 (7) - (26) Based on information contained in JUA filings.  
 (27) = (6) / (18) \* (26).  
 (28) = Sum of (27).

Subtotals by Class	
005	1,461,788
006	19,103,547
007	15,064,768
010	21,338,787
011	5,292,847
012	19,488,127
015	112,247,195
017	11,172,371
020	73,079,070
022	37,465,231
025	13,575,379
030	16,316,134
035	73,769,640
050	10,839,973
060	8,669,586
070	78,947,226
080	60,313,450
090	38,133,822
100	23,798,473
120	1,129,202
130	11,835,527
900	4,129,750
HSP	173,533,954
BIR	103,527
CNV	18,964,140
CRP	20,939,374
PHC	3,273,488
SNF	-
<b>Total All Providers:</b>	<b>873,986,376</b>

## **Calculation and Application of 2012 Hospital Experience Modification Factors**

Hospital experience rating by the Mcare Fund is required under section 712(g)(4) of Act 13 of 2002. Hospital experience rating involves increasing or decreasing the Mcare assessments applicable to each hospital to reflect differences in claims experience. The factors to be used in determining experience rating are as follows:

“Any adjustment shall be based on the frequency and severity of claims paid by the fund on behalf of other hospitals of similar class, size, risk and kind within the same defined region during the past five most recent claims period.”

By statute, the modification factors may result in no more than a 20 percent upward or downward adjustment to the assessment otherwise applicable to a hospital, and the hospital experience rating adjustments in each calendar year must be “revenue neutral” in aggregate.

**PENNSYLVANIA MEDICAL CARE AVAILABILITY  
AND REDUCTION OF ERROR FUND**

**2012 EXPERIENCE MODIFICATION FACTORS  
(In Accordance with Act 13 of 2002)**

**Prepared by**

**Actuarial and Insurance Management Solutions**

**PricewaterhouseCoopers LLP**

**Philadelphia, Pennsylvania**

**December 2011**



December 19, 2011

Mr. Joseph DiMemmo  
Deputy Insurance Commissioner  
Pennsylvania Mcare Fund  
30 North Third Street  
8th Floor, Suite 800  
Harrisburg, Pennsylvania 17108

Dear Mr. DiMemmo:

Enclosed is our report describing the Experience Rating Plan and the resulting 2012 Experience Modification Factors, developed pursuant to Section 712(g)(4) of Act 13. The factors contained herein are expected to produce results that are "revenue neutral" to the Fund in total and our recommendations for application of the plan are included in the report text.

Please call me at (267) 330-6612 should you have any questions or require anything further.

Sincerely,

A handwritten signature in cursive script that reads "Mark R. Proska".

---

Mark R. Proska  
Director  
Fellow of the Casualty Actuarial Society  
Member of the American Academy of Actuaries

A handwritten signature in cursive script that reads "John F. Gibson".

---

John F. Gibson  
Principal  
Fellow of the Casualty Actuarial Society  
Member of the American Academy of Actuaries

cc: R. Waeger, Pennsylvania Mcare Fund

## TABLE OF CONTENTS

	Page
<b>INTRODUCTION</b>	
Purpose	1
Distribution and Use	1
Conditions and Limitations	2
Database	3
Qualifications of PwC Actuaries	4
<b>EXECUTIVE SUMMARY</b>	
Spread of Experience Modification Factors	5
Revenue Impact	5
Comparison to 2011 Experience Modification Factors	6
<b>ANALYSIS</b>	
Methodology	7
Compiling Fund Payment Data	8
Compiling Policy Year Assessment Data	8
Calculating Yearly Rates of Recoupment	9
Calculating the Weighted Average Relative Rate of Recoupment	9
Determining A Priori Modification Factors	9
Determining an Individual Hospital Credibility Weighting Procedure	11
Computing Experience Modification Factors	13
<b>APPENDICES</b>	
Appendix A - Application of the Experience Modification Plan	14
Appendix B - Data Adjustments	18
<b>EXHIBITS</b>	
Experience Modification Factors	Exhibit 1
Relative Rates of Recoupment	Exhibit 2
Rates of Recoupment	Exhibit 3
Baseline Policy Year Assessment	Exhibit 4
Claim Year Fund Payments	Exhibit 5
Selected A Priori Modification Factors by Hospital Band	Exhibit 6
Selected Credibility Parameter K	Exhibit 7
Baseline Assessment Computation	Exhibit 8
Fund Payment Data	Exhibit 9

## INTRODUCTION

### Purpose

The Commonwealth of Pennsylvania established the Medical Professional Liability Catastrophe Loss Fund<sup>1</sup> through the act of October 15, 1975 (P.L. 390, No. 111) as part of its effort to make professional liability insurance available at a reasonable cost and to provide for prompt and fair compensation to persons sustaining injury due to the negligence of a health care provider. Section 712(g)(4) of Act 13 of 2002 (Act 13), amends Section 701 of the October 1975 Act (as amended) such that:

*"The applicable prevailing primary premium<sup>2</sup> of a hospital may be adjusted through an increase or decrease in the individual hospital's prevailing primary premium not to exceed 20%. Any adjustment shall be based on the frequency and severity of claims paid by the fund on behalf of other hospitals of similar class, size, risk, and kind within the same defined region during the past five most recent claims periods."*

PricewaterhouseCoopers LLP (PwC) was engaged to assist the Fund in establishing an Experience Rating Plan (the Plan) that facilitates modification of the prevailing primary premium pursuant to the Section 712(g)(4) amendment prescribed by Act 13. The methodology employed herein is consistent with that employed in prior Experience Modification Factor computations.

### Distribution and Use

This report was prepared for internal use by the Fund's management, including the Pennsylvania Insurance Department (the Department). We understand that the Fund may release this report to the Hospital Association of Pennsylvania. Other use or further distribution

---

<sup>1</sup> Pursuant to the provisions of Act 13, Medical Care Availability and Reduction of Error (Mcare) Fund (hereafter, "the Fund") assumed the rights of the Fund on October 1, 2002.

<sup>2</sup> Prevailing primary premium is hereafter defined to mean the premium determined by application of JUA-based occurrence rates and applicable rating plan.

of this report is not authorized without prior written approval of PwC.

The supporting exhibits are an integral part of this report; as such, the report must only be released in its entirety. Third parties reviewing this report should recognize that the furnishing of this report is not a substitute for their own due diligence and should place no reliance on this report or the data contained herein that would result in the creation of any duty or liability by PwC to the third party. PwC is available to answer questions, subject to the Fund's permission and at the Fund's expense, regarding this report.

### **Conditions and Limitations**

In our analysis, we have relied without audit or further verification on the following data received from the Fund:

- Fund payment information by hospital by claim year for the claim years ending 2007 through 2011;
- Assessment by hospital by policy year for the policy years ending 2008 through 2011, separately identified by policy type (occurrence, claims-made, claims-made plus<sup>3</sup>, or tail);

The calculations in this report rely heavily on the accuracy of the Fund payment and assessment data provided. We have not audited this data but have reviewed the data provided for reasonableness. Any changes to the data may require modification to the estimates in this report.

The 2011 assessment has been estimated<sup>4</sup> for the 59 hospitals (28% of all hospitals) that have not yet remitted. As estimates, these values are subject to variability. While we believe the projections herein are reasonable based on the information available, there can be no assurance

---

<sup>3</sup> A claims-made plus policy is one in which the tail exposure is pre-funded through the annual policy premium.

<sup>4</sup> The procedure used to estimate the 2011 assessment for those who have not yet remitted is described in the ANALYSIS section below. A list of additional data adjustments is included as Appendix B.

that the actual 2011 assessment will not differ, perhaps significantly, from what we have projected. Please see Appendix A for further description of the 2011 assessment estimation process for the hospitals that have not yet remitted.

The attached exhibits should be considered an integral part of this report.

### Database

Given the constraints on the data to be used in the Plan, such that *"Any adjustment shall be based on the frequency and severity of claims paid by the fund on behalf of other hospitals of similar class, size, risk, and kind within the same defined region during the past five most recent claims periods"*, we have used total Fund payments (Section 605 and Excess) and assessments as the measures of the underlying hospital experience to determine Experience Modification Factors. Total Fund payments have been used to fully reflect the *"frequency and severity of claims paid by the Fund"*. Fund payments are measured relative to assessments in order to provide a comparison that is normalized for *"class, size, risk, and kind"* since assessments are driven by the type, exposure (bed and/or visit counts), and territory of the hospital.

Within our analysis, hospitals are sorted into bands according to the average implied prevailing primary premium (AIPPP) at 2011 levels, based on 2009, 2010, and (if available) 2011 baseline policy year assessments<sup>5</sup>. This increases the extent to which the Plan is normalized for *"class, size, risk, and kind"*. The bands are defined as follows<sup>6</sup>:

1. Band 1 Hospitals (AIPPP less than \$316,000)
2. Band 2 Hospitals (AIPPP between \$316,000 and \$609,000)

---

<sup>5</sup> Historical baseline policy year assessments (defined in the ANALYSIS section below) are adjusted to a 2011 level by dividing the assessment by the appropriate assessment rate and applying increased limits factors and base rate changes as filed by the JUA.

<sup>6</sup> Note that these band definitions are generally consistent with those selected for 2011 (based on 2010 AIPPP), adjusted for JUA changes filed for 2011.

3. Band 3 Hospitals (AIPPP between \$609,000 and \$1,255,000)
4. Band 4 Hospitals (AIPPP between \$1,255,000 and \$2,540,000)
5. Band 5 Hospitals (AIPPP greater than \$2,540,000)

For those hospitals whose band assignment changed from last year, the underlying policy data was examined to verify that the change in assignment was supported by the data.

Based on information provided by the Fund, the assessment and payment information has been combined for hospitals that have merged. Data for hospitals that have simply closed is excluded from the analysis. Data for hospitals with insufficient years of experience has also been excluded from the analysis. The result is 211 hospitals for which experience modification factors were determined.

#### **Qualifications of PwC Actuaries**

The preparer of this report, Mark R. Proska, Director, and the peer reviewer, John F. Gibson, Principal, are members of the American Academy of Actuaries and Fellows of the Casualty Actuarial Society and meet the Qualification Standards of the American Academy of Actuaries to render the actuarial opinion contained herein.

## EXECUTIVE SUMMARY

This section provides a synopsis of the key findings contained in our study. The explanation of the calculations made in this report is contained in the ANALYSIS section.

### Spread of Experience Modification Factors

The 211 experience modification factors as calculated in Exhibit 1 fall into the following ranges:

Distribution		
From	To (Less Than)	Count
80.0%	85.0%	79
85.0%	90.0%	62
90.0%	95.0%	20
95.0%	100.0%	17
100.0%	105.0%	7
105.0%	110.0%	5
110.0%	115.0%	5
115.0%	120.0%	5
120.0%		11
Total All Rated Hospitals		211

Since the increase or decrease in the individual hospital's prevailing primary premium may not exceed 20%, there are no modification factors lower than 80% or higher than 120%.

### Revenue Impact

The 211 experience modification factors are expected to be revenue neutral to the Fund in total. Namely, the factors are determined such that they are revenue neutral when applied to the 2010 baseline assessments. When applied to the 2011 baseline assessments, many of which are estimates, the 2011 modified assessment is approximately 0.1% lower than the 2011 baseline assessment. We do not expect a significant revenue impact when these factors are applied in 2012.

### **Comparison to 2011 Experience Modification Factors**

Of the 211 experience modification factors computed herein, five are for hospitals that have been rated for the first time. Of the remaining 206 modification factors, 165 are within 5% and 181 are within 7.5% of the 2011 filed experience modification factors. Of the 196 filed experience modification factors computed herein for hospitals whose band assignment has not changed, 159 are within 5% and 173 are within 7.5% of their 2011 filed experience modification factors.

Of the 41 experience modification factor changes greater than 5%, 19 are Band 3 hospitals, where 2 arise from hospitals that changed band assignment (1 from Band 2 to Band 3 and 1 from Band 4 to Band 3), and 13 are Band 4 hospitals. Similarly, of the 25 experience modification factor changes greater than 7.5%, 12 are Band 3 hospitals, where 1 arises from a hospital that changed band assignment from Band 2 to Band 3, and 9 are Band 4 hospitals. As mentioned above, steps were taken to ensure that unsupported changes in the band assignment did not occur. However, some fluctuation in band assignment is normally expected to occur for hospitals lying near the endpoints of a given band's range and for hospitals that have merged.

A comparison of the 2012 experience modification factors to the 2011 experience modification factors for hospitals that have been experience rated for 2012 is included in the attached Summary Exhibit.

## ANALYSIS

### Methodology

The calculation of the Experience Modification Factors included in Exhibit 1 can be broken into a series of several steps as follows:

1. Compiling the Fund payment data for each hospital for each claim year 2007 through 2010;
2. Estimating and compiling the baseline assessments for each hospital for each policy year 2008 through 2011;
3. Calculating a rate of recoupment<sup>7</sup> for each hospital for each year and for each hospital band for each year;
4. Calculating the four relative rates of recoupment for each hospital showing the ratio of the hospital rate of recoupment to the total hospital rate of recoupment for each year and weighting these four relative rates of recoupment together to estimate an average relative rate of recoupment (weighted rate) for the individual hospital;
5. Determining appropriate a priori modification factors;
6. Determining an appropriate credibility weighting procedure and credibility weighting the hospital weighted rate with its band's a priori modification factor; and
7. Computing experience modification factors that lie within the bounds prescribed by Act 13 and that are revenue neutral.

Each of these steps is described below.

### Compiling Fund Payment Data (Exhibits 5 and 9)

The Fund provided payment data by hospital by claim year for Excess and Section 715 claims.

---

<sup>7</sup> The rate of recoupment is defined as the ratio of one claim year's Fund payments to the subsequent policy year's baseline assessments.

As mentioned previously, combined data was used in our analysis in order to fully reflect the *"frequency and severity of claims paid by the Fund"*. The total payment data (included as Exhibit 9) is sorted by hospital by claim year as shown in Exhibit 5.

#### **Compiling Policy Year Assessment Data (Exhibits 4 and 8)**

The Fund provided information by hospital and type of policy (occurrence, claims-made plus, claims-made, or tail). Policy year non-tail assessment data for 2008 through 2011 is used in this analysis. In Exhibit 8, an adjustment is made to the assessments provided by the Fund in order to derive the baseline assessment that is used in the experience modification computation. Namely, the assessments are adjusted to remove the impact of the charged experience modification factors. This adjustment is required because the experience modification factor is applied to the unmodified assessment; as such, it is necessary to compute each hospital's experience relative to its historical unmodified assessment.

This baseline assessment data is then sorted on Exhibit 4 by hospital by policy year for policy years 2008 through 2011<sup>8</sup>. For policy year 2011, information was provided by the Fund for those hospitals who have remitted their 2011 assessments. The actual non-tail baseline assessment for those hospitals is shown in Exhibit 4. For those hospitals that have not yet remitted their 2011 assessment, the 2011 baseline assessment is estimated as the average of the 2009 and 2010 baseline assessments, modified according to changes in the assessment rate and JUA filed base rate changes.

#### **Calculating Yearly Rates of Recoupment (Exhibit 3)**

The Fund operates on a recoupment basis. Namely, one policy year's assessment is meant to recoup the prior claim year's payments, operating expenses, and other costs. As such, there is an expected relationship between a given claim year's payments and the subsequent policy

---

<sup>8</sup> Note that tail assessments are also removed.

year's assessments.

Rates of recoupment are established as the ratio of the Fund payment data for each claim year (ending 2007 through 2010) to the baseline policy year assessment data for the subsequent policy year (2008 through 2011). The band rates of recoupment are calculated as the ratio of the sum of the Fund payments for each claim year to the sum of the baseline policy year assessments for the subsequent policy year for each hospital within the band.

#### **Calculating the Weighted Average Relative Rate of Recoupment (Exhibit 2)**

A hospital's yearly experience is measured relative to the overall hospital experience for that particular year. This "relative rate of recoupment" provides a measure as to whether the particular hospital is "better" or "worse" than average for the particular year. These four measures are weighted together to provide a weighted average relative rate of recoupment or "weighted rate" (WR). We have judgmentally chosen weights of 20/25/25/30 for 2007/2008 through 2010/2011, respectively, in order to give slightly more weight to the experience of more recent years as shown in Exhibit 2.

#### **Determining A Priori Modification Factors (Exhibit 6)**

A review of several statistics by band indicates that relative rates of recoupment and relative frequencies tend to increase as the band increases. In addition, the projected 2011/2012 relative rate of recoupment by band also tends to increase with the "size" of the band. Since an individual hospital's experience is not fully credible, we have calculated experience modification factors that are a combination of the individual hospital experience and the band experience.

In combining these components, we have attempted to balance actuarial and practical considerations in a Plan that meets the aforementioned requirements of Act 13. A primary consideration is the degree of credibility that is associated with the apparent differences in

experience by band. In Exhibit 6.2, the relative recoument rate by band is shown by year and for the four-year average. In Exhibit 6.3, the relative frequency by band is similarly displayed. Exhibit 6.4 contains the details of the actuarial methodology we have employed in an attempt to measure the credibility associated with a given year's band indicated relativity to the "average"; the method employs the relationship of the dispersion of relativities within each band and the dispersion of relativities between the bands to determine the credibility of the band experience.

Exhibit 6.1 summarizes the band indications. Our selected band a priori 2011/2012 modification factor is based on a review of the various indications. As was the case in prior years, we have kept our selected relativities in a tighter range than would otherwise be indicated for a number of reasons. The large number of observations for some bands may cause the calculated credibility to be higher than the "true" credibility. Furthermore, the Plan should produce relatively stable results from year-to-year while being responsive to changes in the underlying experience. Since experience from one year to the next may vary, too much emphasis on the raw indications may tend to emphasize responsiveness at the sacrifice of stability. Lastly, since Act 13 requires final modification factors not to exceed +/-20%, we have selected a priori modification factors within this range.

The selected a priori modification factors, and those selected in the prior year, are summarized in the table below:

Band	Current a Priori Factors	Prior a Priori Factors
1	-17.5%	-17.5%
2	-17.5%	-17.5%
3	-7.5%	-7.5%
4	0.0%	0.0%
5	12.5%	12.5%

**Determining an Individual Hospital Credibility Weighting Procedure (Exhibit 7)**

Actuarial Standard of Practice No. 25, *Credibility Procedures Applicable to Accident and*

*Health, Group Term Life, and Property / Casualty Coverages*, states, "Credibility procedures should be used in ... prospective experience rating," and that, "the actuary should select credibility procedures that do the following:

- a. produce results that are reasonable in the professional judgment of the actuary,
- b. do not tend to bias the results in any material way,
- c. are practical to implement, and
- d. give consideration to the need to balance responsiveness and stability."

We have used a traditional credibility formula of the form:

$$\text{credibility} = Z = P / (P + K)$$

P is typically some measure of the exposure represented by the risk. To establish a credibility procedure sensitive to the "class, size, risk, and kind" of each hospital, we have chosen P equal to the hospitals' 2010 policy year prevailing primary premiums, adjusted for the JUA's 2011 rate change. To calculate P, we divided the Fund's 2010 baseline policy year assessment by the Fund's 2010 assessment rate of 21.0%. We then adjusted the total to reflect the JUA's filed rate change of -9.4% for policy year 2011. Policy periods were annualized where we observed that the 2010 policy year data did not represent an annual policy term.

We have employed a least-squares approach to assess the predictive value of individual hospital historical rates of recoupment. Namely, for each band, we determined the K value that minimized the weighted sum squared error for each of four available projection possibilities, as follows:

1. 2007/2008, 2008/2009, and 2009/2010 to predict 2010/2011
2. 2007/2008, 2008/2009, and 2010/2011 to predict 2009/2010
3. 2007/2008, 2009/2010, and 2010/2011 to predict 2008/2009
4. 2008/2009, 2009/2010, and 2010/2011 to predict 2007/2008

The results of these analyses are shown in Exhibit 7. The indications vary, but do support partial

credibility at the individual hospital level. Since we expect that the predictive value of the data would be relatively stable over time, we have selected K values that we believe are consistent with current and prior indications, and assign credibility to an average sized hospital in each band similar to the credibility that an average sized hospital in the same band received last year. In general, the higher the K value, the lower the credibility applied to the individual hospital. The table below summarizes changes from the prior calculation to the selected K and to the implied average Z, the credibility of an average sized hospital in each band.

Band	Current Calculations		Prior Calculations	
	Selected K	Implied Avg Z	Selected K	Implied Avg Z
1	40,000,000	0.3%	40,000,000	0.3%
2	20,000,000	2.1%	20,000,000	2.5%
3	9,000,000	9.4%	9,000,000	9.2%
4	6,500,000	21.0%	7,000,000	21.3%
5	5,000,000	45.7%	6,000,000	43.5%

As shown above, the average credibility is generally similar to that of last year. Individual hospital experience is generally given limited credibility: the average Band 1 hospital receives 0.3% credibility and the average Band 5 hospital receives 45.7% credibility.

The "credible modifier" for a given hospital is calculated as the credibility weighted average of the hospital indicated modifier and its band's a priori modification factor.

### Computing Experience Modification Factors (Exhibit 1)

To achieve a revenue neutral impact on 2012 assessments, we estimated modification factors that are revenue neutral based on the 2010 baseline policy year assessments under the assumption that a similar overall impact will result in application of the modification factors to the 2012 assessments<sup>9</sup>. These factors are determined through a recursive process whereby

---

<sup>9</sup> As a test, we applied the modification factors to the 2011 baseline policy year assessments, 28% of which are estimates. The resulting modified assessments were approximately revenue neutral.

initial boundaries are selected so that after the off-balance<sup>10</sup> adjustment, all modifiers fall within 80% and 120%, as prescribed by Act 13.

---

<sup>10</sup> The adjustment is required to achieve a revenue neutral impact.

### 2012 Mcare Paid Claims by Region

Eastern			Central			Western			Other		
County			County			County					
Bucks	Lehigh	Philadelphia	Adams	Lancaster	Tioga	Allegheny	Elk	Potter	Includes all other states and the United States District Courts where an Mcare defendant was involved.		
Chester	Montgomery		Berks	Lebanon	Union	Armstrong	Erie	Somerset			
Delaware	Northampton		Bradford	Luzerne	Wayne	Beaver	Fayette	Venango			
			Carbon	Lycoming	Wyoming	Bedford	Forest	Warren			
			Centre	Mifflin	York	Blair	Greene	Washington			
			Clinton	Monroe		Butler	Indiana	Westmoreland			
			Columbia	Montour		Cambria	Jefferson				
			Cumberland	Northumberland		Cameron	Lawrence				
			Dauphin	Perry		Clarion	McKean				
			Franklin	Pike		Clearfield	Mercer				
			Fulton	Schuylkill		Crawford					
			Huntingdon	Snyder							
			Juniata	Sullivan							
			Lackawanna	Susquehanna							
Region Paid Claims		\$124,106,482				\$27,675,000				\$43,160,383	\$ 800,000
Percent of Region to Total Paid Claims		63.40%				14.14%				22.05%	0.41%

<b>Total Paid Claims:</b>	<b>\$195,741,865</b>
---------------------------	----------------------

PA Department of Insurance

**Mcare Paid Claims by Region 2008 - 2012**

	Total Annual Claim Payment	<u>Eastern</u>		<u>Central</u>		<u>Western</u>		<u>Other</u>	
		Region Paid Claims	Percent of Region to Total Paid Claims	Region Paid Claims	Percent of Region to Total Paid Claims	Region Paid Claims	Percent of Region to Total Paid Claims	Region Paid Claims	Percent of Region to Total Paid Claims
2008	\$173,892,874	\$94,374,144	54.27%	\$28,566,309	16.43%	\$45,602,421	26.22%	\$53,500	0.03%
2009	\$139,651,883	\$81,095,486	58.07%	\$28,147,236	20.16%	\$27,259,161	19.52%	\$3,150,000	2.26%
2010	\$146,484,944	\$88,496,871	60.41%	\$15,151,943	10.34%	\$37,501,130	25.60%	\$5,335,000	3.64%
2011	\$170,395,012	\$88,321,177	51.83%	\$34,110,670	20.02%	\$43,513,165	25.54%	\$4,450,000	2.61%
2012	\$195,741,865	\$124,106,482	63.40%	\$27,675,000	14.14%	\$43,160,383	22.05%	\$800,000	0.41%

PA Department of Insurance

**Bureau of Mcare**

**Claim and Case Payment - 5 Most Recent Years**

Year	Fund Money	Claim Count	Average Claim Value	Case Count	Average Case Value
2008	\$ 173,892,874	377	\$ 461,254	280	\$ 621,046
2009	\$ 178,236,910	396	\$ 450,093	292	\$ 610,400
2010	\$ 146,484,944	329	\$ 445,243	255	\$ 574,451
2011	\$ 170,395,012	353	\$ 482,705	264	\$ 645,436
2012	\$ 195,741,865	404	\$ 484,510	267	\$ 733,116

Note: One "case" houses 1 to many "claims"

**Summary of Annual Fund Claim Payments by Health Care Provider Group  
2002-2012**

<u>Individuals</u> MD's, DO's, Podiatrists Certified Nurse Midwives					<u>Medical Corps</u>					<u>Institutions</u> Hospitals, Nursing Homes Birth Center, Primary Care Centers				<u>Totals</u>	
Year	Count of Claims	% of Total Claims	Amount of Fund Payment	% of Annual Fund Claims Payment	Count of Claims	% of Total Claims	Amount of Fund Payment	% of Annual Fund Claims Payment	Count of Claims	% of Total Claims	Amount of Fund Payment	% of Annual Fund Claims Payment	Total Claim Count	Total Annual Fund Claims Payment	
2002	496	74%	\$ 242,058,227	70%	21	3%	\$ 15,287,490	4%	157	23%	\$ 90,702,013	26%	674	\$ 348,047,730	
2003	495	71%	\$ 261,412,315	69%	33	5%	\$ 21,352,127	6%	173	25%	\$ 95,956,330	25%	701	\$ 378,720,772	
2004	450	73%	\$ 235,414,423	73%	18	3%	\$ 10,448,473	3%	152	25%	\$ 74,476,793	23%	620	\$ 320,339,689	
2005	337	72%	\$ 171,099,732	74%	20	4%	\$ 10,068,307	4%	114	24%	\$ 51,420,701	22%	471	\$ 232,588,740	
2006	304	72%	\$ 151,833,293	72%	26	6%	\$ 14,186,262	7%	92	22%	\$ 43,502,794	21%	422	\$ 209,522,349	
2007	273	65%	\$ 123,762,853	65%	25	6%	\$ 12,560,972	7%	124	29%	\$ 55,041,986	29%	422	\$ 191,365,811	
2008	256	68%	\$ 116,967,358	67%	16	4%	\$ 8,165,387	5%	105	28%	\$ 48,760,129	28%	377	\$ 173,892,874	
2009	285	72%	\$ 127,713,538	72%	14	4%	\$ 9,012,513	5%	97	24%	\$ 41,510,859	23%	396	\$ 178,236,910	
2010	194	59%	\$ 87,936,023	60%	10	3%	\$ 5,592,973	4%	125	38%	\$ 52,955,948	36%	329	\$ 146,484,944	
2011	230	65%	\$ 110,890,028	65%	18	5%	\$ 8,543,331	5%	105	30%	\$ 50,961,653	30%	353	\$ 170,395,012	

## Bureau of Mcare

**2012 Claims Payment by Commercial  
Carrier and Self-Insurer**

<b>Company Code</b>	<b>Total Fund Payments</b>
S10	\$ 1,630,000
S12	\$ 1,500,000
S23	\$ 50,000
S40	\$ 450,000
S41	\$ 1,000,000
S51	\$ 500,000
S53	\$ 500,000
S62	\$ 1,500,000
S63	\$ 404,990
003	\$ 16,700,000
011	\$ 500,000
031	\$ 10,980,409
032	\$ 4,030,000
039	\$ 250,000
067	\$ 20,503,076
086	\$ 11,075,331
093	\$ 875,000
103	\$ 800,000
119	\$ 1,000,000
121	\$ 1,700,000
124	\$ 10,000
126	\$ 2,000,000
129	\$ 5,450,000
135	\$ 110,189
136	\$ 3,700,000
144	\$ 12,895,000
145	\$ 3,925,000
155	\$ 9,695,000

## Bureau of Mcare

**2012 Claims Payment by Commercial  
Carrier and Self-Insurer**

<b>Company Code</b>	<b>Total Fund Payments</b>
156	\$ 11,841,622
160	\$ 125,000
184	\$ 2,700,000
197	\$ 3,400,000
199	\$ 2,633,501
202	\$ 7,260,000
203	\$ 500,000
207	\$ 17,422,747
211	\$ 8,250,000
219	\$ 1,800,000
220	\$ 2,875,000
221	\$ 2,550,000
222	\$ 1,400,000
223	\$ 5,000,000
224	\$ 300,000
228	\$ 1,150,000
229	\$ 700,000
241	\$ 900,000
245	\$ 1,500,000
246	\$ 500,000
251	\$ 500,000
253	\$ 3,050,000
258	\$ 500,000
261	\$ 500,000
262	\$ 1,500,000
271	\$ 400,000
276	\$ 1,400,000

Bureau of Mcare

**2012 Claims Payment by Commercial  
Carrier and Self-Insurer**

<b>Company Code</b>	<b>Total Fund Payments</b>
285	\$ 500,000
286	\$ 350,000
310	\$ 500,000
<b>Totals</b>	<b>\$ 195,741,865</b>

**Bureau of Mcare**

**2008 - 2012 Claims Payment by Commercial Carrier and Self-Insurer**

<b>Carrier Code</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>
S01		\$ 700,000			
S07	\$ 2,000,000				
S10	\$ 3,000,000	\$ 2,500,000	\$ 3,000,000	\$ 3,700,000	\$ 1,630,000
S11		\$ 750,000			
S12	\$ 500,000	\$ 700,000	\$ 500,000	\$ 1,375,000	\$ 1,500,000
S14	\$ 1,000,000				
S23	\$ 906,250				\$ 50,000
S24				\$ 500,000	
S32				\$ 950,000	
S34	\$ 1,000,000				
S36	\$ 1,500,000	\$ 750,000			
S40					\$ 450,000
S41			\$ 500,000	\$ 500,000	\$ 1,000,000
S43	\$ 500,000		\$ 750,000		
S45	\$ 400,000				
S48	\$ 1,000,000			\$ 1,000,000	
S49					
S51				\$ 1,000,000	\$ 500,000
S53		\$ 1,200,000		\$ 500,000	\$ 500,000
S54	\$ 500,000				
S57			\$ 500,000		
S60			\$ 400,000	\$ 1,000,000	
S62			\$ 500,000		\$ 1,500,000
S63					\$ 404,990
003	\$ 10,728,436	\$ 20,094,627	\$ 11,007,385	\$ 12,407,633	\$ 16,700,000
011	\$ 3,950,000	\$ 5,340,251	\$ 1,600,000	\$ 1,975,000	\$ 500,000
020			\$ 500,000		
031	\$ 16,042,750	\$ 17,861,959	\$ 9,520,502	\$ 12,962,642	\$ 10,980,409
032	\$ 4,109,736	\$ 5,600,000	\$ 2,130,000	\$ 2,275,000	\$ 4,030,000
039					\$ 250,000
045	\$ 350,000	\$ 100,000	\$ 700,000	\$ 205,000	
052				\$ 100,000	
055			\$ 125,000		
067	\$ 18,239,903	\$ 13,458,485	\$ 7,770,531	\$ 17,993,170	\$ 20,503,076
086	\$ 13,739,896	\$ 4,340,859	\$ 675,000	\$ 5,407,500	\$ 11,075,331
088					
093	\$ 1,865,000	\$ 4,025,000	\$ 2,325,000	\$ 1,600,000	\$ 875,000
102					
103				\$ 500,000	\$ 800,000
112	\$ 500,000				
119	\$ 1,750,000	\$ 675,000	\$ 394,917	\$ 855,083	\$ 1,000,000
121	\$ 500,000	\$ 2,147,661	\$ 700,000	\$ 200,000	\$ 1,700,000
124	\$ 500,000			\$ 425,000	\$ 10,000
126	\$ 2,441,655	\$ 1,800,000	\$ 661,031	\$ 1,000,000	\$ 2,000,000
129	\$ 6,575,000	\$ 5,250,000	\$ 7,700,000	\$ 2,750,000	\$ 5,450,000
131	\$ 557				

## Bureau of Mcare

### 2008 - 2012 Claims Payment by Commercial Carrier and Self-Insurer

Carrier Code	2008	2009	2010	2011	2012
135		\$ 3,630,987			\$ 110,189
136	\$ 7,950,000	\$ 4,797,784	\$ 2,325,000	\$ 1,550,000	\$ 3,700,000
139			\$ 500,000		
143		\$ 1,425,000		\$ 139,261	
144	\$ 10,219,400	\$ 11,875,000	\$ 5,675,000	\$ 12,324,000	\$ 12,895,000
145	\$ 600,000	\$ 1,792,500	\$ 7,200,000	\$ 2,425,000	\$ 3,925,000
155	\$ 6,620,790	\$ 14,544,463	\$ 13,200,000	\$ 13,953,751	\$ 9,695,000
156	\$ 6,650,000	\$ 6,120,000	\$ 5,860,000	\$ 5,375,000	\$ 11,841,622
157					
159		\$ 25,000			
160	\$ 700,000	\$ 500,000		\$ 1,313,804	\$ 125,000
161	\$ 1,465,000	\$ 1,555,000			
162	\$ 2,214,073	\$ 700,000	\$ 5,693,463	\$ 1,200,000	
164	\$ 1,250,000				
166	\$ 175,000				
167		\$ 150,000			
169					
183	\$ 500,000	\$ 500,000			
184	\$ 9,360,039	\$ 1,500,000	\$ 2,500,000	\$ 1,818,092	\$ 2,700,000
194		\$ 550,000	\$ 1,000,000	\$ 500,000	
196	\$ 250,000	\$ 1,500,000	\$ 1,200,000		
197	\$ 5,550,000	\$ 2,699,000	\$ 3,700,000	\$ 2,537,500	\$ 3,400,000
199	\$ 1,575,000	\$ 2,950,000	\$ 1,765,000	\$ 1,850,000	\$ 2,633,501
201	\$ 500,000	\$ 300,000			
202	\$ 1,200,000	\$ 4,200,000	\$ 5,075,000	\$ 7,845,426	\$ 7,260,000
203	\$ 100,000	\$ 200,000		\$ 500,000	\$ 500,000
207	\$ 9,450,000	\$ 14,675,834	\$ 12,209,500	\$ 12,832,067	\$ 17,422,747
208			\$ 912,615	\$ 120,000	
211	\$ 2,875,000	\$ 1,512,500	\$ 3,750,000	\$ 7,236,287	\$ 8,250,000
212			\$ 400,000		
219	\$ 850,000		\$ 450,000	\$ 2,000,000	\$ 1,800,000
220	\$ 940,000	\$ 1,125,000	\$ 1,950,000	\$ 1,590,000	\$ 2,875,000
221	\$ 742,559	\$ 3,500,000	\$ 3,050,000	\$ 3,585,275	\$ 2,550,000
222	\$ 850,000		\$ 1,010,000	\$ 500,000	\$ 1,400,000
223			\$ 800,000	\$ 618,521	\$ 5,000,000
224	\$ 300,000	\$ 650,000	\$ 500,000	\$ 1,000,000	\$ 300,000
228	\$ 500,000	\$ 2,250,000	\$ 300,000	\$ 1,250,000	\$ 1,150,000
229	\$ 1,131,830	\$ 300,000	\$ 950,000	\$ 2,500,000	\$ 700,000
234			\$ 200,000		
239		\$ 500,000	\$ 800,000		
241		\$ 550,000	\$ 400,000	\$ 650,000	\$ 900,000
243				\$ 500,000	
245	\$ 3,300,000	\$ 500,000	\$ 1,000,000	\$ 2,900,000	\$ 1,500,000
246	\$ 1,100,000	\$ 1,255,000	\$ 1,850,000	\$ 2,700,000	\$ 500,000
248		\$ 160,000	\$ 500,000		
250	\$ 1,000,000			\$ 1,000,000	

**Bureau of Mcare**

**2008 - 2012 Claims Payment by Commercial Carrier and Self-Insurer**

<b>Carrier Code</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>	<b>2012</b>
251		\$ 200,000			\$ 500,000
253		\$ 2,000,000	\$ 6,000,000	\$ 1,650,000	\$ 3,050,000
256	\$ 375,000			\$ 500,000	
258		\$ 250,000	\$ 300,000	\$ 250,000	\$ 500,000
261			\$ 1,000,000	\$ 500,000	\$ 500,000
262					\$ 1,500,000
271				\$ 500,000	\$ 400,000
276			\$ 500,000	\$ 1,000,000	\$ 1,400,000
285					\$ 500,000
286					\$ 350,000
293				\$ 500,000	
310					\$ 500,000
<b>Totals</b>	<b>\$ 173,892,874</b>	<b>\$ 178,236,910</b>	<b>\$ 146,484,944</b>	<b>\$ 170,395,012</b>	<b>\$ 195,741,865</b>

Bureau of Mcare  
**2012 Assessment Remitted by  
Commercial Carrier**

Company Code	Amount <sup>1</sup>
001	\$ 11,721
003	\$ 12,570,894
011	\$ 2,548,107
021	\$ 82,237
023	\$ 104,261
031	\$ 18,466,877
032	\$ 834,748
052	\$ 46,491
067	\$ 12,598,739
090	\$ 67,254
103	\$ 294,238
110	\$ 52,046
112	\$ 8,661
113	\$ 7,733
118	\$ 18,269
121	\$ 502,538
124	\$ 789,292
127	\$ 355,401
129	\$ 4,513,857
130	\$ 19,970
137	\$ 95,491
138	\$ 735,714
144	\$ 19,317,082
145	\$ 4,932,627
155	\$ 13,677,415
156	\$ 7,959,515
162	\$ 15,577
165	\$ 18,934
179	\$ 13,070
186	\$ 33,960
194	\$ 68,195

Bureau of Mcare  
**2012 Assessment Remitted by  
Commercial Carrier**

Company Code	Amount <sup>1</sup>
196	\$ 976,598
197	\$ 5,518,207
198	\$ 103,003
199	\$ 4,602,056
202	\$ 6,464,920
203	\$ 1,326,441
206	\$ 28,634
207	\$ 14,234,296
208	\$ 1,870,575
210	\$ 931,037
211	\$ 6,369,637
212	\$ 269,263
216	\$ 5,644
217	\$ 332,970
218	\$ 297,256
219	\$ 3,508,437
220	\$ 2,176,303
221	\$ 3,385,298
222	\$ 3,570,196
223	\$ 5,656,754
224	\$ 1,890,056
225	\$ 70,114
226	\$ 75,865
227	\$ 3,225
228	\$ 1,466,631
232	\$ 143,119
233	\$ 1,504
234	\$ 196,256
235	\$ 69,698
236	\$ 10,342
237	\$ 19,936

Bureau of Mcare  
**2012 Assessment Remitted by  
Commercial Carrier**

Company Code	Amount <sup>1</sup>
239	\$ 2,309,078
241	\$ 844,338
242	\$ 36,079
243	\$ 22,679
244	\$ 40,124
245	\$ 6,491,844
246	\$ 1,415,528
247	\$ 42,380
248	\$ 368,826
249	\$ 14,980
252	\$ 54,571
253	\$ 4,153,361
257	\$ 32,766
258	\$ 1,683,426
261	\$ 1,416,901
262	\$ 62,570
264	\$ 1,066
265	\$ 135,555
266	\$ 38,691
267	\$ 633
268	\$ 2,043
271	\$ 2,411,061
274	\$ 177,945
275	\$ 500,251
276	\$ 512,402
277	\$ 65,143
279	\$ 593,019
286	\$ 174,597
289	\$ 30,308
290	\$ 64,324
291	\$ 19,927

Bureau of Mcare  
**2012 Assessment Remitted by  
Commercial Carrier**

Company Code	Amount <sup>1</sup>
292	\$ 78,090
293	\$ 10,942
294	\$ 4,734
296	\$ 2,797
297	\$ 11,047
298	\$ 26,560
303	\$ 30,070
305	\$ 30,638
307	\$ 2,633
308	\$ 743,041
310	\$ 5,483,831
312	\$ 38,491
313	\$ 973
314	\$ 111,025
315	\$ 41,374
316	\$ 31,970
318	\$ 384
320	\$ 480,780
321	\$ 5,926
322	\$ 34,352
323	\$ 62,024
324	\$ 31,263
326	\$ 9,098
329	\$ 94,841
900	\$ 1,032
Total	\$ 197,419,517

<sup>1</sup> The "Amount" is based on the gross rated undiscounted assessment remitted and processed as of February 6, 2013.

## PA Department of Insurance

## Bureau of Mcare

## Assessment Remitted by Commercial Carrier for 2008 - 2012

	2008	2009	2010	2011	2012
Carrier Code	Amount <sup>1</sup>				
001	\$ 18,923	\$ 17,490	\$ 12,880	\$ 9,802	\$ 11,721
003	\$ 16,195,191	\$ 14,638,418	\$ 14,189,708	\$ 11,528,434	\$ 12,570,894
011	\$ 3,231,450	\$ 2,478,285	\$ 2,783,920	\$ 2,517,764	\$ 2,548,107
021	\$ 87,719	\$ 82,229	\$ 81,444	\$ 69,248	\$ 82,237
023	\$ 65,366	\$ 51,034	\$ 58,115	\$ 58,515	\$ 104,261
026	\$ 9,870				
031	\$ 23,321,704	\$ 21,572,060	\$ 21,275,570	\$ 17,082,087	\$ 18,466,877
032	\$ 2,357,489	\$ 1,640,523	\$ 1,288,057	\$ 850,036	\$ 834,748
052	\$ 114,486	\$ 201,056	\$ 102,925	\$ 82,015	\$ 46,491
067	\$ 15,474,041	\$ 15,815,478	\$ 15,188,312	\$ 11,664,186	\$ 12,598,739
090	\$ 139,276	\$ 124,663	\$ 70,966	\$ 66,122	\$ 67,254
103	\$ 544,718	\$ 451,207	\$ 415,644	\$ 338,583	\$ 294,238
110	\$ 31,004	\$ 35,085	\$ 39,745	\$ 35,584	\$ 52,046
112	\$ 229,238	\$ 182,861	\$ 107,368	\$ 91,767	\$ 8,661
113			\$ 2,434	\$ 8,969	\$ 7,733
118		\$ 7,157			\$ 18,269
121	\$ 776,633	\$ 678,983	\$ 679,222	\$ 544,695	\$ 502,538
124	\$ 916,065	\$ 885,896	\$ 830,255	\$ 681,762	\$ 789,292
127	\$ 242,147	\$ 331,553	\$ 360,200	\$ 295,790	\$ 355,401
129	\$ 5,985,395	\$ 5,253,971	\$ 5,343,647	\$ 3,933,494	\$ 4,513,857
130					\$ 19,970
137	\$ 136,705	\$ 118,536	\$ 118,127	\$ 79,619	\$ 95,491
138	\$ 616,309	\$ 596,813	\$ 717,329	\$ 746,057	\$ 735,714
139	\$ 149,005	\$ 56,086			
144	\$ 18,671,568	\$ 16,847,286	\$ 18,066,209	\$ 15,346,247	\$ 19,317,082
145	\$ 4,092,757	\$ 4,089,908	\$ 4,233,318	\$ 3,442,954	\$ 4,932,627
155	\$ 15,775,505	\$ 14,719,619	\$ 14,964,745	\$ 12,374,903	\$ 13,677,415
156	\$ 8,189,946	\$ 10,276,763	\$ 9,120,723	\$ 7,120,403	\$ 7,959,515
162	\$ 53,423	\$ 35,851	\$ 16,938	\$ 17,354	\$ 15,577
165		\$ 184	\$ 22,085	\$ 11,689	\$ 18,934
169			\$ 4,180		
179	\$ 79,223	\$ 37,368	\$ 36,539	\$ 30,926	\$ 13,070
182	\$ 4,368				
186	\$ 147,828	\$ 108,211	\$ 103,706	\$ 37,941	\$ 33,960
191	\$ 54,711	\$ 20,188			
194	\$ 113,328	\$ 21,707	\$ 106,229	\$ 92,114	\$ 68,195
196	\$ 1,152,322	\$ 1,266,641	\$ 1,189,945	\$ 1,084,854	\$ 976,598
197	\$ 5,680,512	\$ 4,925,958	\$ 4,958,432	\$ 4,267,282	\$ 5,518,207

## PA Department of Insurance

## Bureau of Mcare

## Assessment Remitted by Commercial Carrier for 2008 - 2012

	2008	2009	2010	2011	2012
Carrier Code	Amount <sup>1</sup>				
198	\$ 6,734	\$ 6,218	\$ 107,345	\$ 87,992	\$ 103,003
199	\$ 4,774,694	\$ 4,587,769	\$ 4,849,906	\$ 4,066,444	\$ 4,602,056
200	\$ 241				
202	\$ 8,584,080	\$ 7,820,445	\$ 8,111,110	\$ 6,695,543	\$ 6,464,920
203	\$ 1,304,080	\$ 1,294,032	\$ 1,369,529	\$ 1,316,906	\$ 1,326,441
206	\$ 41,631	\$ 54,164	\$ 24,312	\$ 27,596	\$ 28,634
207	\$ 20,796,507	\$ 19,139,405	\$ 14,797,783	\$ 12,826,590	\$ 14,234,296
208	\$ 2,046,417	\$ 1,868,086	\$ 1,968,885	\$ 1,674,013	\$ 1,870,575
210	\$ 561,387	\$ 780,717	\$ 877,311	\$ 801,109	\$ 931,037
211	\$ 9,612,577	\$ 8,350,530	\$ 8,930,080	\$ 6,668,187	\$ 6,369,637
212	\$ 197,423	\$ 185,955	\$ 183,657	\$ 215,612	\$ 269,263
215					
216	\$ 7,052	\$ 7,039	\$ 7,392	\$ 5,539	\$ 5,644
217	\$ 459,023	\$ 384,630	\$ 357,590	\$ 288,634	\$ 332,970
218	\$ 232,387	\$ 258,318	\$ 285,174	\$ 259,598	\$ 297,256
219	\$ 5,216,379	\$ 4,344,993	\$ 3,990,674	\$ 3,318,917	\$ 3,508,437
220	\$ 2,088,440	\$ 2,096,936	\$ 2,170,930	\$ 1,859,464	\$ 2,176,303
221	\$ 4,865,316	\$ 4,409,132	\$ 4,461,733	\$ 3,398,490	\$ 3,385,298
222	\$ 3,500,720	\$ 3,302,708	\$ 3,466,802	\$ 3,071,613	\$ 3,570,196
223	\$ 3,849,643	\$ 3,500,761	\$ 3,417,807	\$ 675,243	\$ 5,656,754
224	\$ 1,816,699	\$ 1,715,929	\$ 1,772,875	\$ 1,542,118	\$ 1,890,056
225	\$ 48,020	\$ 47,223	\$ 55,395	\$ 58,234	\$ 70,114
226	\$ 90,967	\$ 82,373	\$ 81,390	\$ 64,177	\$ 75,865
227	\$ 3,675	\$ 3,338	\$ 3,360	\$ 2,755	\$ 3,225
228	\$ 1,701,835	\$ 1,607,351	\$ 1,633,760	\$ 1,302,163	\$ 1,466,631
229	\$ 2,422,927	\$ 2,324			
230	\$ 22,103	\$ 20,715	\$ 20,859	\$ 7,414	
232	\$ 32,884	\$ 60,383	\$ 101,537	\$ 107,545	\$ 143,119
233	\$ 4,592	\$ 617	\$ 119		\$ 1,504
234	\$ 211,825	\$ 225,656	\$ 211,684	\$ 171,751	\$ 196,256
235	\$ 81,046	\$ 73,644	\$ 73,290	\$ 60,010	\$ 69,698
236	\$ 49,931	\$ 77,890	\$ 53,065	\$ 14,613	\$ 10,342
237	\$ 25,463	\$ 37,613	\$ 18,081	\$ 35,052	\$ 19,936
239	\$ 2,862,069	\$ 2,544,367	\$ 2,501,542	\$ 2,372,644	\$ 2,309,078
241	\$ 1,011,930	\$ 927,277	\$ 936,689	\$ 784,380	\$ 844,338
242	\$ 41,115	\$ 37,341	\$ 37,599	\$ 30,820	\$ 36,079
243	\$ 30,088	\$ 26,843	\$ 23,892	\$ 19,320	\$ 22,679
244	\$ 101,064	\$ 89,529	\$ 88,776	\$ 70,052	\$ 40,124

## PA Department of Insurance

## Bureau of Mcare

## Assessment Remitted by Commercial Carrier for 2008 - 2012

	2008	2009	2010	2011	2012
Carrier Code	Amount <sup>1</sup>				
245	\$ 5,229,282	\$ 5,082,741	\$ 5,427,909	\$ 4,742,434	\$ 6,491,844
246	\$ 2,873,591	\$ 2,391,645	\$ 2,146,947	\$ 1,684,051	\$ 1,415,528
247	\$ 98,780	\$ 25,672	\$ 30,620	\$ 21,938	\$ 42,380
248	\$ 374,798	\$ 302,166	\$ 313,505	\$ 286,594	\$ 368,826
249	\$ 11,495	\$ 11,427	\$ 21,289	\$ 19,562	\$ 14,980
250	\$ 613,888	\$ 549,842	\$ 482,819	\$ 51,022	
251	\$ 178,568	\$ 73,792	\$ 53,983	\$ 44,006	
252	\$ 84,861	\$ 78,382	\$ 67,892	\$ 53,143	\$ 54,571
253	\$ 4,117,837	\$ 3,965,972	\$ 4,128,501	\$ 3,521,960	\$ 4,153,361
257	\$ 35,638	\$ 69,671	\$ 48,673	\$ 38,693	\$ 32,766
258	\$ 2,594,610	\$ 2,105,917	\$ 1,914,326	\$ 1,602,098	\$ 1,683,426
261	\$ 1,223,152	\$ 1,318,928	\$ 1,193,784	\$ 1,287,625	\$ 1,416,901
262	\$ 21,229	\$ 26,752	\$ 33,772	\$ 36,892	\$ 62,570
263		\$ 3,080			
264	\$ 1,161	\$ 1,075	\$ 920	\$ 949	\$ 1,066
265	\$ 106,640	\$ 28,958	\$ 13,756	\$ 71,118	\$ 135,555
266	\$ 28,808	\$ 25,919	\$ 26,099	\$ 23,275	\$ 38,691
267	\$ 1,038	\$ 536	\$ 573	\$ 470	\$ 633
268	\$ 6,439	\$ 5,204	\$ 1,752	\$ 1,674	\$ 2,043
271	\$ 958,412	\$ 1,669,991	\$ 2,509,786	\$ 2,180,681	\$ 2,411,061
272	\$ 8,822				
274	\$ 174,291	\$ 164,117	\$ 181,037	\$ 145,726	\$ 177,945
275	\$ 538,695	\$ 469,953	\$ 546,542	\$ 379,604	\$ 500,251
276	\$ 598,144	\$ 538,114	\$ 538,184	\$ 437,079	\$ 512,402
277			\$ 33,446	\$ 56,052	\$ 65,143
278	\$ 566				
279	\$ 228,393	\$ 216,826	\$ 540,063	\$ 471,708	\$ 593,019
281	\$ 943	\$ 949			
282	\$ 68,160	\$ 84,290	\$ 46,873	\$ 37,291	
285	\$ 98,668	\$ 273,106	\$ 420,044	\$ 282,494	
286	\$ 38,594	\$ 50,081	\$ 78,039	\$ 116,830	\$ 174,597
287	\$ 28,721				
289			\$ 13,782	\$ 11,298	\$ 30,308
290	\$ 3,929	\$ 113,197	\$ 65,930	\$ 60,690	\$ 64,324
291					\$ 19,927
292		\$ 37,934	\$ 11,491	\$ 13,718	\$ 78,090
293		\$ 49,751	\$ 52,828	\$ 57,361	\$ 10,942
294		\$ 2,944	\$ 7,299	\$ 5,982	\$ 4,734

## Bureau of Mcare

## Assessment Remitted by Commercial Carrier for 2008 - 2012

	2008	2009	2010	2011	2012
Carrier Code	Amount <sup>1</sup>				
296	\$ 4,270	\$ 2,682	\$ 2,814	\$ 7,908	\$ 2,797
297		\$ 33,500	\$ 18,398	\$ 8,824	\$ 11,047
298		\$ 5,495	\$ 24,403	\$ 26,780	\$ 26,560
303			\$ 19,540	\$ 29,308	\$ 30,070
305		\$ 2,678	\$ 45,945	\$ 38,319	\$ 30,638
307			\$ 1,272	\$ 653	\$ 2,633
308			\$ 365,405	\$ 510,497	\$ 743,041
310		\$ 3,225	\$ 4,889,546	\$ 4,024,366	\$ 5,483,831
312					\$ 38,491
313		\$ 572	\$ 882	\$ 723	\$ 973
314			\$ 25,112	\$ 42,310	\$ 111,025
315			\$ 53,824	\$ 13,585	\$ 41,374
316				\$ 12,325	\$ 31,970
318				\$ 7,288	\$ 384
320				\$ 135,342	\$ 480,780
321					\$ 5,926
322					\$ 34,352
323					\$ 62,024
324					\$ 31,263
326					\$ 9,098
329					\$ 94,841
900	\$ 3,242	\$ 6,278	\$ 2,428	\$ 1,486	\$ 1,032
Total	\$ 223,716,854	\$ 207,334,681	\$ 209,882,883	\$ 171,015,466	\$ 197,419,517

<sup>1</sup> The "Amount" is based on the gross rated undiscounted assessment remitted and processed as of February 6, 2013.

PA Department of Insurance

Bureau of Mcare

**2012 Assessment Remitted by  
Self-Insurer**

<b>Company Code</b>	<b>Amount <sup>1</sup></b>
S10	\$ 3,886,625
S12	\$ 1,707,859
S40	\$ 407,915
S41	\$ 68,635
S54	\$ 393,907
S57	\$ 21,273
S58	\$ 12,766
S60	\$ 484,390
S61	\$ 10,805
S63	\$ 178,783
S64	\$ 14,663
S67	\$ 9,742
<b>TOTALS</b>	<b>\$ 7,197,363</b>

<sup>1</sup> The "Amount" is based on the gross rated undiscounted assessment remitted and processed as of February 6, 2013.

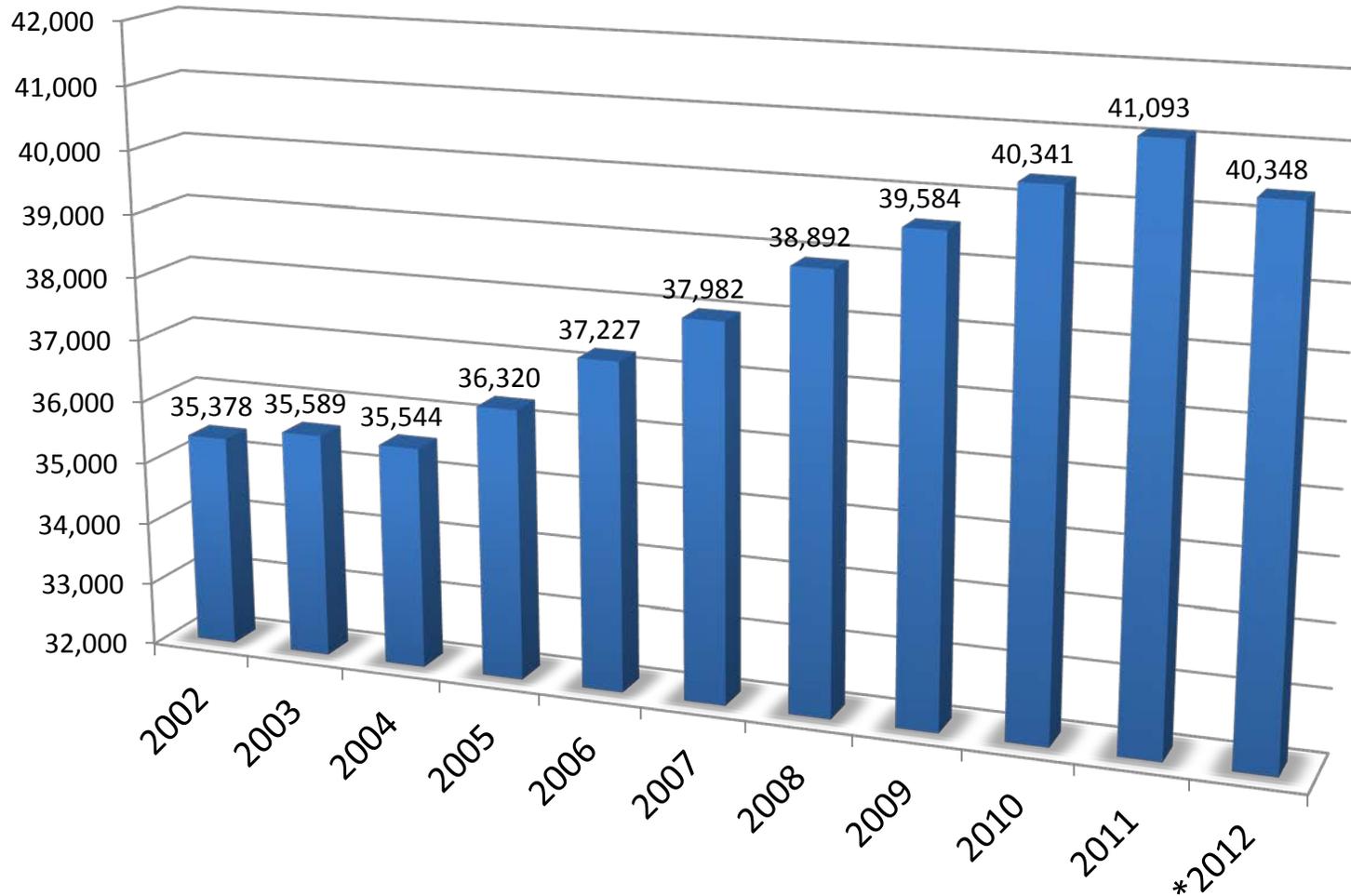
<b>Bureau of Mcare</b>				
<b>Assessments Remitted by Self-Insurer 2008 - 2012</b>				
<b>Carrier</b>	<b>2008</b>	<b>2009</b>	<b>2010</b>	<b>2011</b>
S10	\$ 4,515,980	\$ 4,401,573	\$ 4,580,935	\$ 3,854,963
S12	\$ 1,533,370	\$ 1,442,094	\$ 1,497,885	\$ 1,446,944
S34				
S40	\$ 405,479	\$ 398,985	\$ 421,831	\$ 320,988
S41	\$ 98,300	\$ 84,109	\$ 75,339	\$ 61,967
S43	\$ 276,166	\$ 265,791		
S46	\$ 12,820	\$ 11,331		
S47	\$ 135,249			
S49	\$ 781,081	\$ 662,475	\$ 640,551	\$ 515,631
S51	\$ 687,254	\$ 667,269	\$ 540,122	\$ 8,770
S53	\$ 201,167	\$ 190,741	\$ 182,191	\$ 182,334
S54	\$ 340,441	\$ 343,321	\$ 372,268	\$ 341,407
S57	\$ 55,414	\$ 49,877	\$ 52,078	\$ 39,633
S58	\$ 12,503	\$ 13,637	\$ 16,372	\$ 10,656
S59	\$ 24,514	\$ 22,223	\$ 11,932	
S60	\$ 412,089	\$ 419,605	\$ 399,292	\$ 372,579
S61	\$ 12,516	\$ 11,367	\$ 11,445	\$ 9,306
S62	\$ 806,096			
S63	\$ 285,887	\$ 250,675	\$ 244,193	\$ 157,935
S64	\$ 16,912	\$ 15,095	\$ 15,199	\$ 12,459
S66		\$ 467,498		
S67			\$ 3,004	\$ 14,561
<b>TOTALS</b>	<b>\$ 10,613,238</b>	<b>\$ 9,717,666</b>	<b>\$ 9,064,637</b>	<b>\$ 7,350,133</b>
<p><sup>1</sup> The "Amount" is based on the gross rated undiscounted asses remitted and processed as of February 6, 2013.</p>				

**Bureau of Mcare****Count of Unique Health Care Providers by Provider Type by Assessment Year**

Assessment Year	Physicians (MD/DO)	Podiatrists	Nurse Midwives	Hospitals	Nursing Homes	Primary Health Centers	Birth Centers	Total Annual Count of Unique Providers
2002	35,378	1,099	225	236	736	6	3	37,683
2003	35,589	1,096	231	233	728	6	4	37,887
2004	35,544	1,104	231	231	716	5	4	37,835
2005	36,320	1,089	244	225	720	5	3	38,606
2006	37,227	1,111	253	224	711	5	3	39,534
2007	37,982	1,110	266	224	714	4	4	40,304
2008	38,892	1,126	266	223	711	5	4	41,227
2009	39,584	1,138	255	220	711	5	4	41,917
2010	40,341	1,162	271	221	700	5	4	42,704
2011	41,093	1,174	285	221	691	5	5	43,474
*2012	40,348	1,176	291	210	667	5	3	42,700

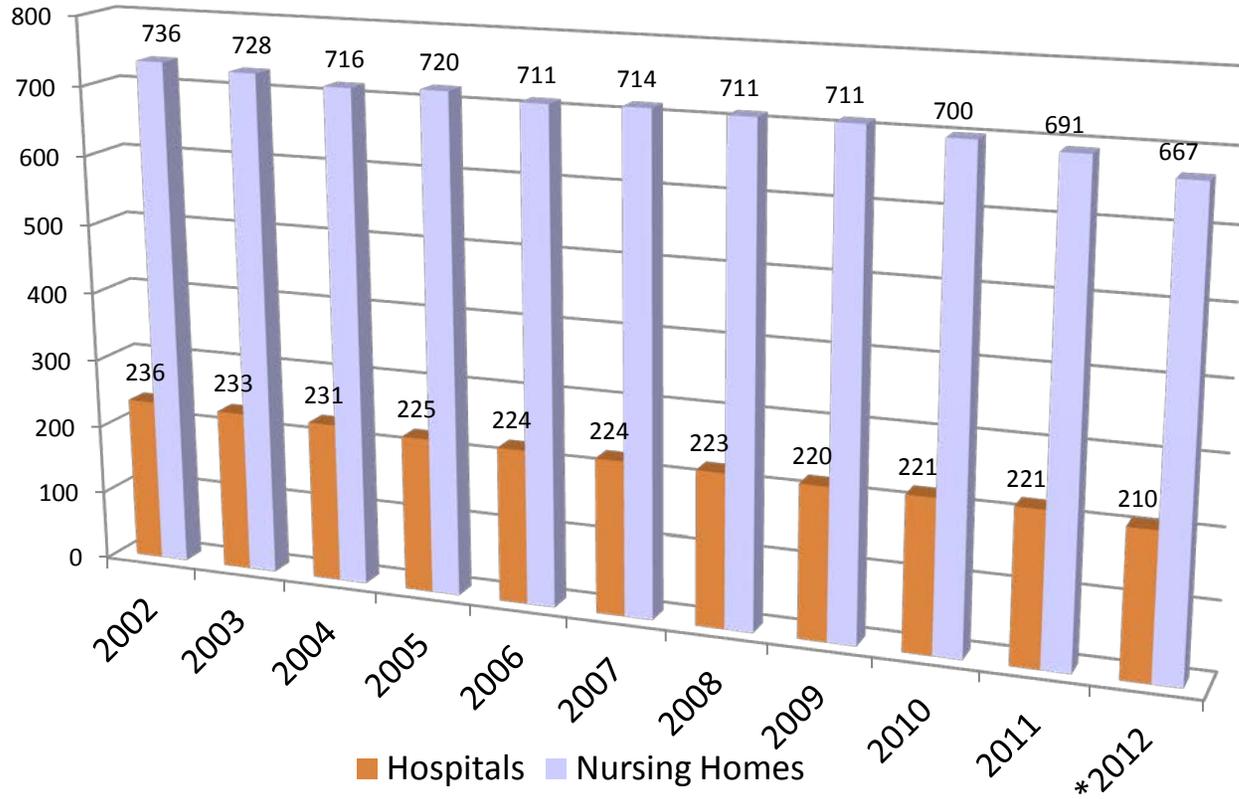
\*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that has been reported and processed as of 2.8.2013 are included in the counts.

### Unique Count of Physicians (MD/DO)



\*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

### Unique Count of Hospitals and Nursing Homes



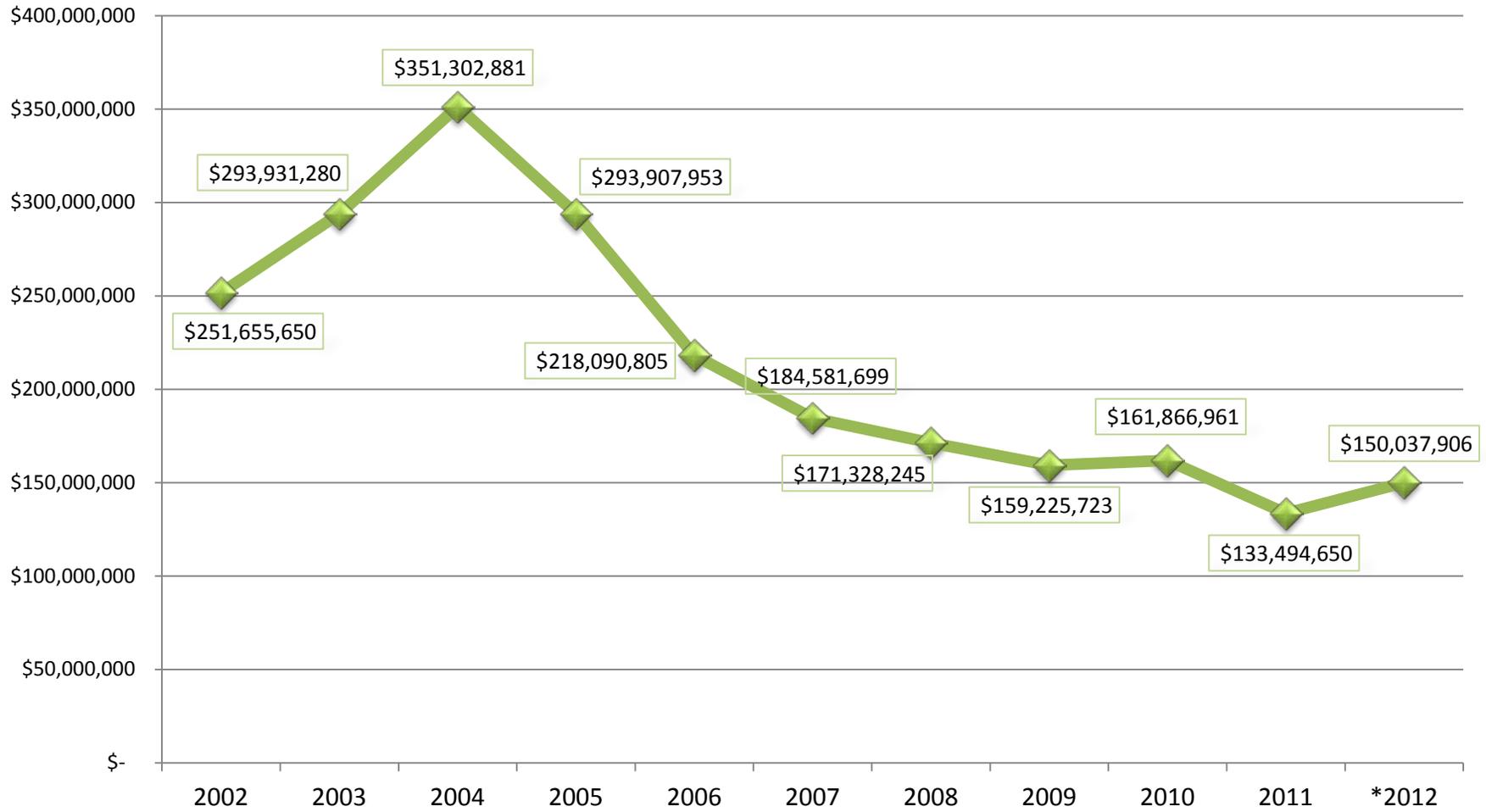
\*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that have been reported and processed as of February 8, 2013 is included in the

**Bureau of Mcare****Amount of Assessment Received by Provider Type by Assessment Year**

Assessment Year	Physicians (MD/DO)	Podiatrists	Nurse Midwives	Hospitals	Nursing Homes	Primary Health Ctrs	Birth Centers
2002	\$ 251,655,650	\$ 4,932,736	\$ 514,318	\$ 64,779,436	\$ 4,061,429	\$ 915,800	\$ 6,212
2003	\$ 293,931,280	\$ 5,919,908	\$ 825,749	\$ 73,105,848	\$ 8,777,237	\$ 880,037	\$ 14,632
2004	\$ 351,302,881	\$ 6,480,906	\$ 1,210,251	\$ 76,947,309	\$ 9,887,447	\$ 947,025	\$ 20,432
2005	\$ 293,907,953	\$ 6,161,599	\$ 1,280,876	\$ 75,094,669	\$ 8,957,666	\$ 885,526	\$ 20,382
2006	\$ 218,090,805	\$ 5,019,667	\$ 1,078,760	\$ 61,334,521	\$ 6,437,525	\$ 897,225	\$ 15,572
2007	\$ 184,581,699	\$ 3,692,160	\$ 965,769	\$ 49,332,454	\$ 5,374,291	\$ 767,941	\$ 18,061
2008	\$ 171,328,245	\$ 2,990,279	\$ 996,867	\$ 45,417,758	\$ 5,232,885	\$ 813,838	\$ 20,708
2009	\$ 159,225,723	\$ 2,819,523	\$ 890,670	\$ 41,915,067	\$ 4,764,956	\$ 776,744	\$ 19,991
2010	\$ 161,866,961	\$ 2,914,157	\$ 983,643	\$ 41,602,775	\$ 4,574,110	\$ 784,659	\$ 24,203
2011	\$ 133,494,650	\$ 2,416,473	\$ 814,723	\$ 33,480,213	\$ 3,747,095	\$ 665,985	\$ 21,712
*2012	\$ 150,037,906	\$ 3,050,606	\$ 1,040,955	\$ 40,137,882	\$ 4,206,876	\$ 831,401	\$ 26,009

\*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

### Assessment Remitted on Behalf of Physicians (MD/DO)



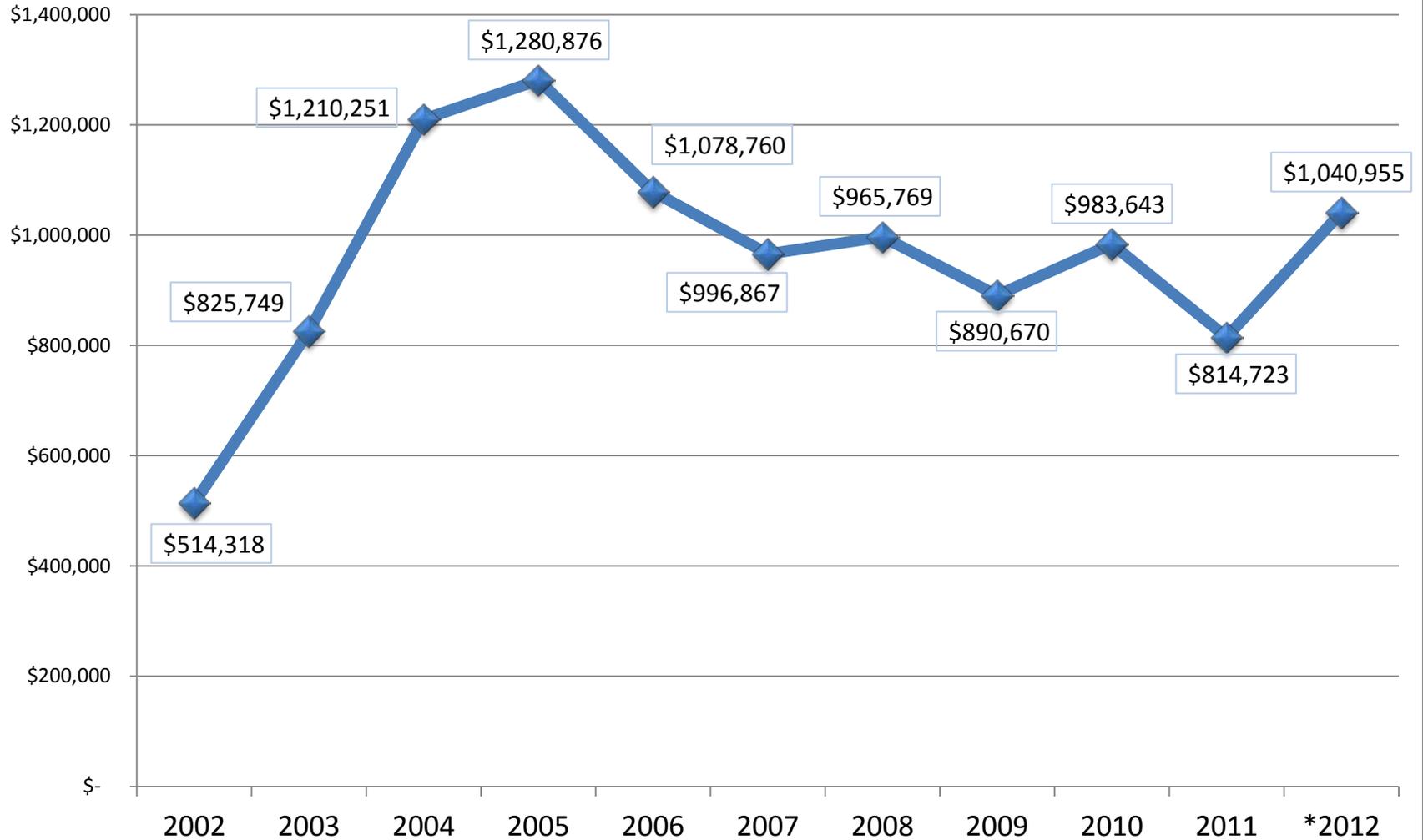
\*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

### Assessment Remitted on Behalf of Podiatrists



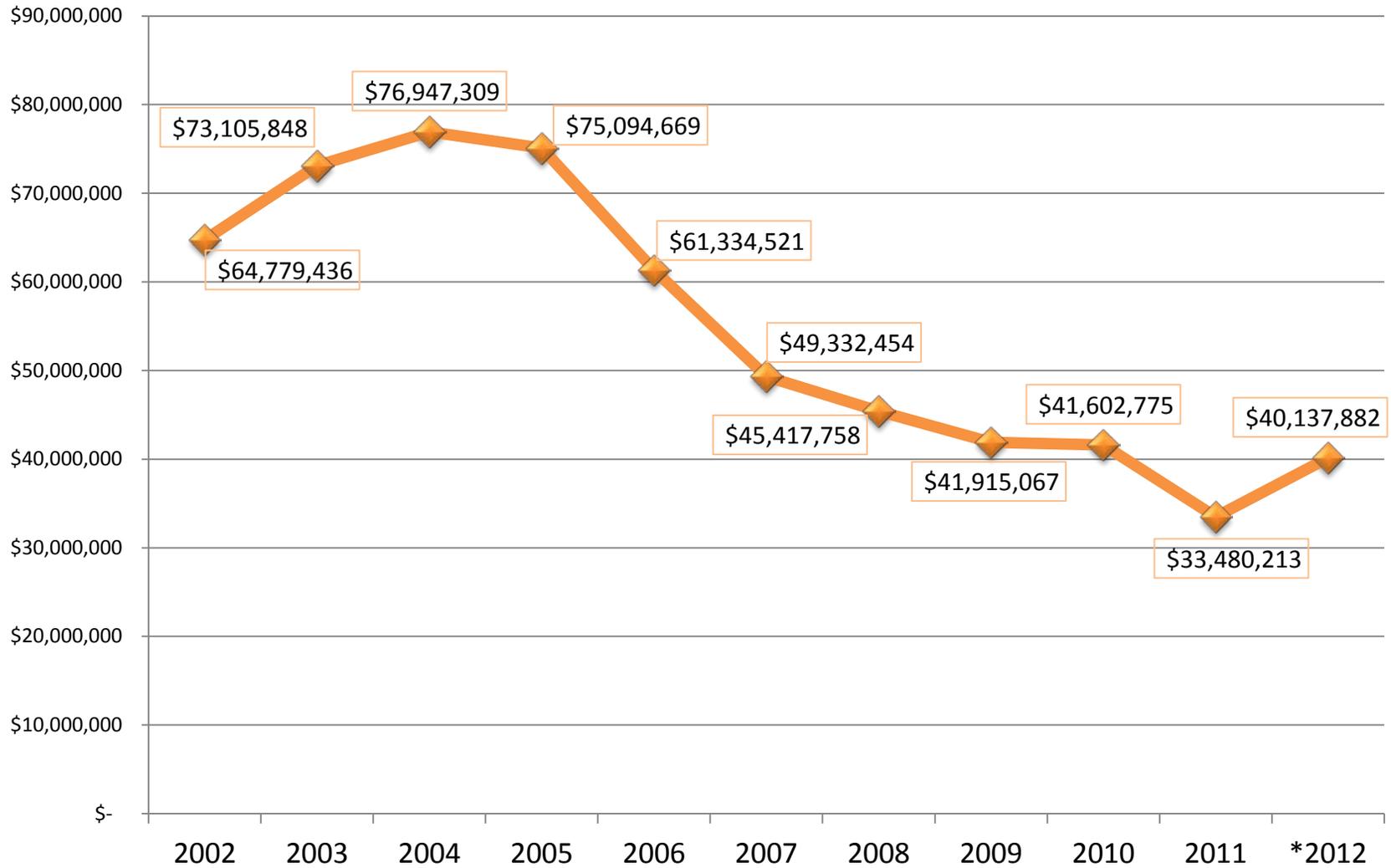
\*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

### Assessment Remitted on Behalf of Certified Nurse-Midwives



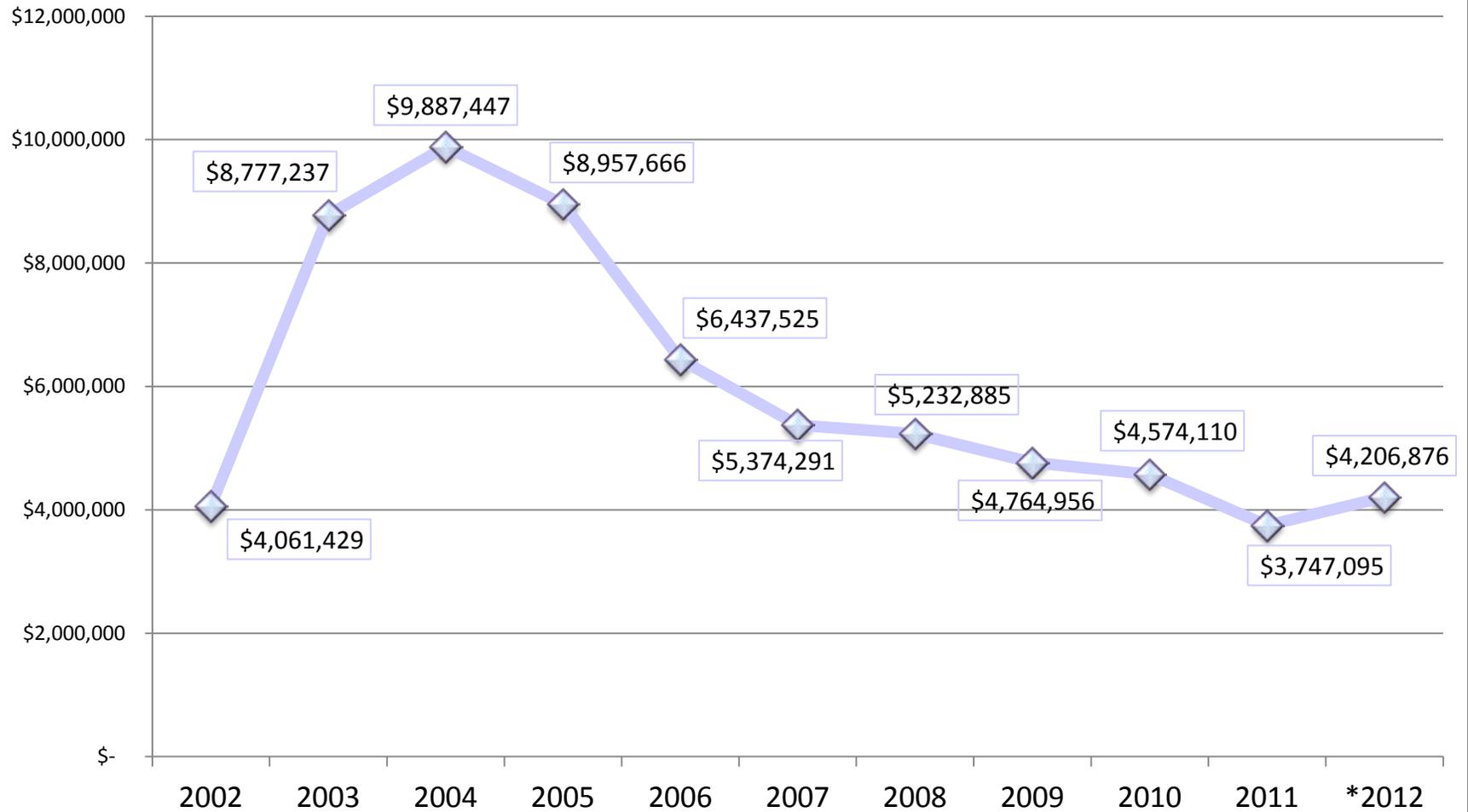
\*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

### Assessment Remitted on Behalf of Hospitals



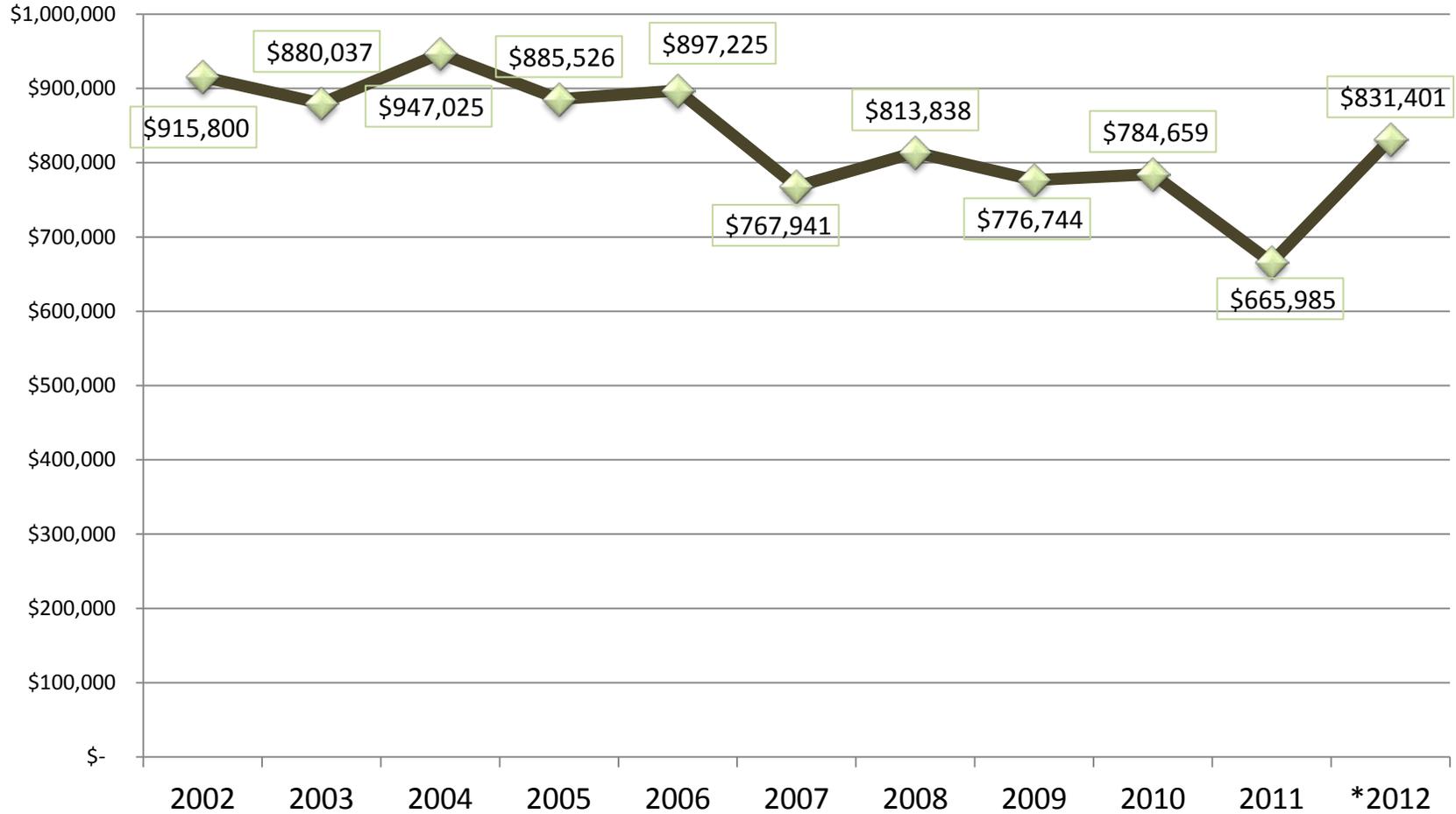
\*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

### Assessment Remitted on Behalf of Nursing Homes



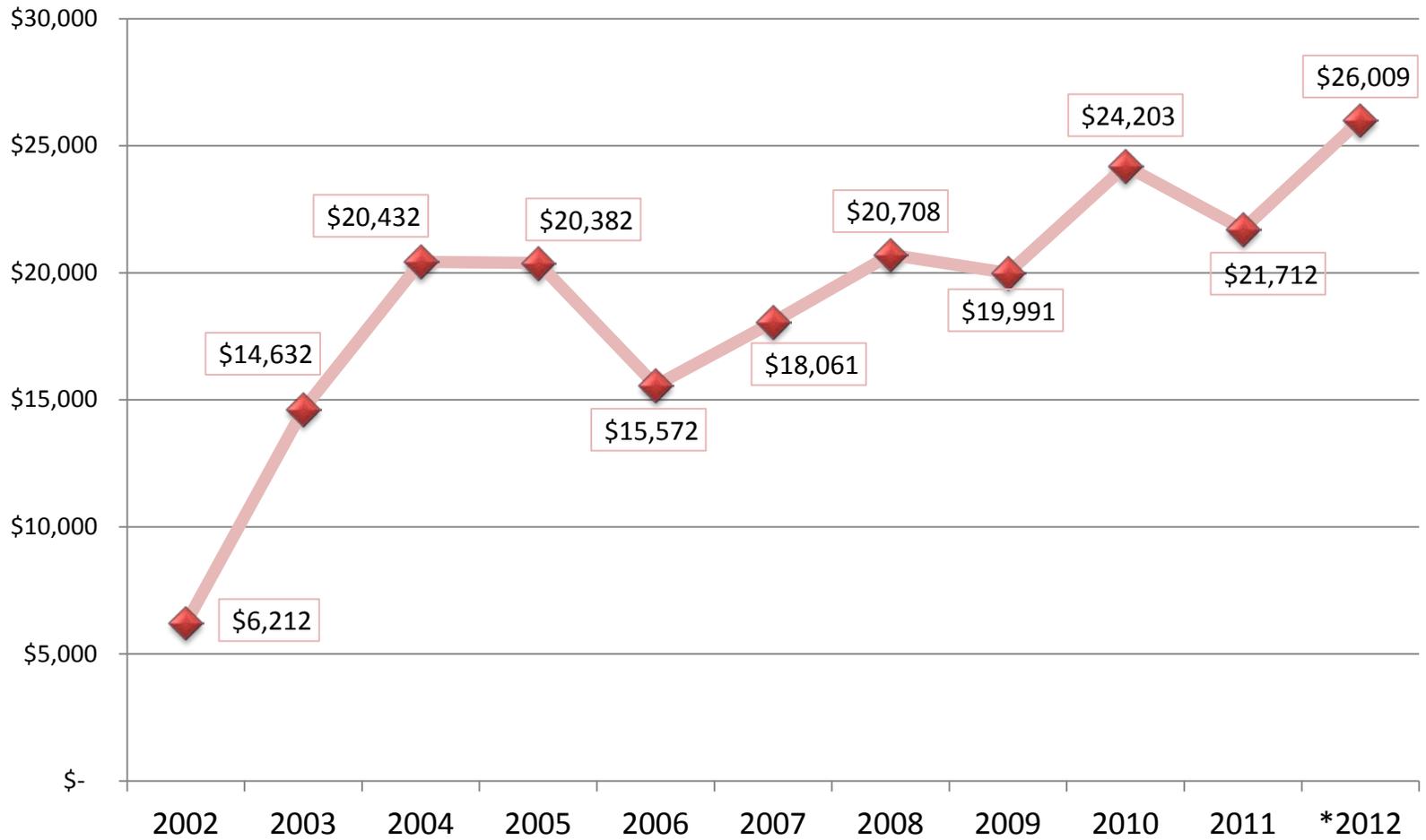
\*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

### Assessment Remitted on Behalf of Primary Health Care Centers



\*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

### Assessment Remitted on Behalf of Birth Centers



\*Coverage for policies that incept or renew during the month of December is due to Mcare on or before March 1, 2013. Coverage for policies that have been reported and processed as of February 8, 2013 is included in the counts.

PA Department of Insurance

Bureau of Mcare

**Yearly Average Unabated Assessment by Provider Group**

	Physicians			Podiatrists			Hospitals			Nursing Homes		
	Yearly Average	% Change over Prior Year	% Change from 2002 to 2012	Yearly Average	% Change over Prior Year	% Change from 2002 to 2012	Yearly Average	% Change over Prior Year	% Change from 2002 to 2012	Yearly Average	% Change over Prior Year	% Change from 2002 to 2012
2002	\$7,113			\$4,490			\$274,489			\$5,518		
2003*	\$8,259	16%		\$5,403	20%		\$313,755	14%		\$12,056	118%	
2004*	\$9,881	20%		\$5,870	9%		\$333,103	6%		\$13,808	15%	
2005*	\$8,091	-18%		\$5,657	-4%		\$333,751	0%		\$12,440	-10%	
2006*	\$5,858	-28%		\$4,520	-20%		\$273,812	-18%		\$9,064	-27%	
2007*	\$4,861	-17%		\$3,326	-26%		\$220,234	-20%		\$7,516	-17%	
2008	\$4,405	-9%		\$2,656	-20%		\$204,567	-7%		\$7,387	-2%	
2009	\$4,023	-9%		\$2,477	-7%		\$192,233	-6%		\$6,671	-10%	
2010	\$4,006	0%		\$2,506	1%		\$189,086	-2%		\$6,561	-2%	
2011	\$3,320	-17%		\$2,074	-17%		\$160,254	-15%		\$5,384	-18%	
2012	\$3,627	9%	-49%	\$2,354	14%	-48%	\$185,290	16%	-32%	\$6,384	19%	16%

\* Assessment Year in which the Abatement Program was in place; however, the averages are based on unabated assessments.