

Tail Rates**Effective September 2, 2025**

CLASS	CLAIMS-MADE MATURITY YEAR				
	1	2	3	4	5
Class 1A	2,142	3,049	3,391	3,531	3,531
Class 1	3,348	4,770	5,301	5,524	5,524
Class 2A	4,463	6,354	7,065	7,361	7,361
Class 2	5,075	7,219	8,024	8,359	8,359
Class 3	7,164	10,189	11,328	11,801	11,801
Class 4*	13,051	18,566	20,628	21,500	21,500
Class 5*	9,544	13,581	15,098	15,729	15,729
Class 6	16,419	23,367	25,080	27,068	27,068
Class 7	17,308	24,633	27,384	28,528	28,528
Class 8	29,198	41,553	46,189	48,133	48,133

Bridge Year Physician	1,172	1,670	1,856	1,933	1,933
Dentist	367	555	653	705	705
Oral Surgeon	2,833	4,309	5,057	5,459	5,459
Physician Assistant	1,172	1,670	1,856	1,933	1,933
Surgeon Assistant	1,172	1,670	1,856	1,933	1,933
Clinical Nurse Specialist	670	954	1,060	1,105	1,105
Nurse Practitioner	670	954	1,060	1,105	1,105
Nurse Midwife	3,348	4,770	5,301	5,524	5,524
Chiropractor	1,339	1,908	2,121	2,210	2,210
Pharmacist	250	250	265	276	276
Optometrist	418	596	663	691	691
Optometrist - Surgery	837	1,193	1,325	1,381	1,381

	CLAIMS-MADE MATURITY YEAR				
	1	2	3	4	5
CRNA	1,645	2,338	2,603	2,711	2,711

	CLAIMS-MADE MATURITY YEAR				
	1	2	3	4	5
HOSPITALS**	2,940	4,187	4,640	4,837	4,837

** HOSPITAL EXPOSURE

Outpatients Visits

plus # occupied beds=EXPOSURE

BASE

4000.00

	CLAIMS-MADE MATURITY YEAR				
	1	2	3	4	5
NURSING HOMES					
SKILLED/INTERMEDIATE BED	357	424	469	488	488
ASSISTED LIVING ONLY	198	282	314	327	327

	CLAIMS-MADE MATURITY YEAR				
	1	2	3	4	5
SURGICAL CENTER	187	263	295	307	307
DIALYSIS CENTER	41	56	62	65	65

(Both per 100 procedures)

BLOOD BANK (per draw)	0.26	0.36	0.39	0.41	0.41
-----------------------	------	------	------	------	------

ALL OTHER PROVIDERS: 0.72 of basic limits coverage premiums (\$250 minimum)

*see notes for special "per patient visit" rates for ER physicians