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**MEDICAL PROFESSIONAL LIABILITY INSURANCE**

**CLASSIFICATION CODE**

**PHYSICIANS, SURGEONS AND DENTISTS PROFESSIONAL LIABILITY – SUBLINE 230**

**DENTISTS LIABILITY**

(Not in Active United States Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Dentists – Engaged in oral surgery or operative dentistry on patients rendered unconscious through the administering of any anesthesia or analgesia	No. of Person Months	80210
Dentists - N.O.C.	No. of Person Months	80211
Additional Charges:		
Corporate Liability	No Exposure	80999
Employed Dentists - Engaged in oral surgery or operative dentistry on patients rendered unconscious through the administering of any anesthesia or analgesia	No. of Person Months	80212
Employed Dentists - N.O.C.	No. of Person Months	80213
Partnership Liability	No Exposure	80999
X-Ray Therapy - by employed dentists	No. of Person Months	80214
X-Ray Therapy - by insured dentists	No. of Person Months	80215

**DENTISTS LIABILITY**

(In Active United States Military Service)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Dentists	No. of Person Months	80216
Additional Charge for X-Ray Therapy	No. of Person Months	80217

**DENTISTS LIABILITY**

(Employed Full Time by the Federal Government  
but Not in Active United States Military Service)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Dentists – Engaged in oral surgery or operative dentistry on patients rendered unconscious through the administering of any anesthesia or analgesia	No. of Person Months	80225
Dentists - N.O.C.	No. of Person Months	80223
Additional Charge for X-Ray Therapy	No. of Person Months	80221

**PHYSICIANS AND SURGEONS LIABILITY**

(Not in Active United States Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Aerospace Medicine	No. of Person Months	80230
Allergy	No. of Person Months	80254
Anesthesiology	No. of Person Months	80151
Broncho-Esophagology	No. of Person Months	80101

**CLASSIFICATION CODE**

**PHYSICIANS, SURGEONS AND DENTISTS PROFESSIONAL LIABILITY - SUBLINE 230**

**PHYSICIANS AND SURGEONS LIABILITY (continued)**

(Not in Active United States Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Cardiovascular Disease - minor surgery	No. of Person Months	80281
Cardiovascular Disease - no surgery	No. of Person Months	80255
Dermatology - minor surgery	No. of Person Months	80282
Dermatology - no surgery	No. of Person Months	80256
Diabetes - minor surgery	No. of Person Months	80271
Diabetes - no surgery	No. of Person Months	80237
Emergency Medicine - including major surgery	No. of Person Months	80157
Emergency Medicine - no major surgery	No. of Person Months	80102
Endocrinology - minor surgery	No. of Person Months	80272
Endocrinology - no surgery	No. of Person Months	80238
Family Physicians or General Practitioners - minor surgery	No. of Person Months	80421
Family Physicians or General Practitioners-no surgery	No. of Person Months	80420
Forensic Medicine	No. of Person Months	80240
Gastroenterology - minor surgery	No. of Person Months	80274
Gastroenterology - no surgery	No. of Person Months	80241
General Preventive Medicine - no surgery	No. of Person Months	80231
Geriatrics - minor surgery	No. of Person Months	80276
Geriatrics - no surgery	No. of Person Months	80243
Gynecology - minor surgery	No. of Person Months	80277
Gynecology - no surgery	No. of Person Months	80244
Hematology - minor surgery	No. of Person Months	80278
Hematology - no surgery	No. of Person Months	80245
Hypnosis	No. of Person Months	80232
Infectious Diseases - minor surgery	No. of Person Months	80279
Infectious Diseases - no surgery	No. of Person Months	80246
Intensive Care Medicine	No. of Person Months	80283
Internal Medicine - minor surgery	No. of Person Months	80284
Internal Medicine - no surgery	No. of Person Months	80257
Laryngology - minor surgery	No. of Person Months	80285
Laryngology - no surgery	No. of Person Months	80258
Legal Medicine	No. of Person Months	80240
Neoplastic Diseases - minor surgery	No. of Person Months	80286
Neoplastic Diseases - no surgery	No. of Person Months	80259
Nephrology - minor surgery	No. of Person Months	80287
Nephrology - no surgery	No. of Person Months	80260
Neurology - including child - minor surgery	No. of Person Months	80288
Neurology - including child - no surgery	No. of Person Months	80261
Nuclear Medicine	No. of Person Months	80262
Nutrition	No. of Person Months	80248
Occupational Medicine	No. of Person Months	80233
Ophthalmology - minor surgery	No. of Person Months	80289
Ophthalmology - no surgery	No. of Person Months	80263
Otology - minor surgery	No. of Person Months	80290

**CLASSIFICATION CODE**

**PHYSICIANS, SURGEONS AND DENTISTS PROFESSIONAL LIABILITY – SUBLINE 230**

**PHYSICIANS AND SURGEONS LIABILITY (continued)**

(Not in Active United States Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Otology - no surgery	No. of Person Months	80264
Otorhinolaryngology - minor surgery	No. of Person Months	80291
Otorhinolaryngology - no surgery	No. of Person Months	80265
Pathology - minor surgery	No. of Person Months	80292
Pathology - no surgery	No. of Person Months	80266
Pediatrics - minor surgery	No. of Person Months	80293
Pediatrics - no surgery	No. of Person Months	80267
Pharmacology - clinical	No. of Person Months	80234
Physiatry	No. of Person Months	80235
Physical Medicine and Rehabilitation	No. of Person Months	80235
Physicians - minor surgery - N.O.C.	No. of Person Months	80294
Physicians no major surgery: These classifications apply to all general practitioners or specialists except those performing major surgery, anesthesiology or acupuncture anesthesiology, who perform any of the following medical techniques or procedures:		
Colonoscopy	No. of Person Months	80443
ERCP (endoscopic retrograde cholangiopancreatography)	No. of Person Months	80443
Laparoscopy (Peritoneoscopy)	No. of Person Months	80440
Pneumatic or mechanical esophageal dilation (not with bougie or olive)	No. of Person Months	80443
Radiopaque Dye - Injections into blood vessels, lymphatics, sinus tracts or fistulae. (Not applicable to Radiologists, code 80280)	No. of Person Months	80449
Acupuncture - other than acupuncture anesthesia	No. of Person Months	80437
Angiography	No. of Person Months	80422
Arteriography	No. of Person Months	80422
Catheterization - arterial, cardiac or diagnostic - other than (1) the occasional emergency insertion of pulmonary wedge pressure recording catheters or temporary pacemakers (2) urethral catheterization or (3) umbilical cord catheterization for diagnostic purposes or for monitoring blood gases in newborns receiving oxygen.	No. of Person Months	80422
Discograms	No. of Person Months	80428
Lasers - used in Therapy	No. of Person Months	80425
Lymphangiography	No. of Person Months	80434
Myleography	No. of Person Months	80428
Phlebography	No. of Person Months	80434
Needle Biopsy - including lung and prostate but not including liver, kidney or bone marrow biopsy	No. of Person Months	80446
Pneumoencephalography	No. of Person Months	80428
Radiation Therapy	No. of Person Months	80425
Shock Therapy	No. of Person Months	80431

**CLASSIFICATION CODE**

**PHYSICIANS, SURGEONS AND DENTISTS PROFESSIONAL LIABILITY – SUBLINE 230**

**PHYSICIANS AND SURGEONS LIABILITY (continued)**

(Not in Active United States Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Physicians - no surgery - N.O.C.	No. of Person Months	80268
Physicians or Surgeons Assistants	No. of Person Months	80116
Psychiatry - including child	No. of Person Months	80249
Psychoanalysis	No. of Person Months	80250
Psychosomatic Medicine	No. of Person Months	80251
Public Health	No. of Person Months	80236
Pulmonary Diseases - no surgery	No. of Person Months	80269
Radiology - diagnostic - minor surgery	No. of Person Months	80280
Radiology - diagnostic - no surgery	No. of Person Months	80253
Retired Physicians or Surgeons	No. of Person Months	80179
Rheumatology - no surgery	No. of Person Months	80252
Rhinology - minor surgery	No. of Person Months	80270
Rhinology - no surgery	No. of Person Months	80247
Surgery - abdominal	No. of Person Months	80166
Surgery - cardiac	No. of Person Months	80141
Surgery - cardiovascular disease	No. of Person Months	80150
Surgery - colon and rectal	No. of Person Months	80115
Surgery - endocrinology	No. of Person Months	80103
Surgery - gastroenterology	No. of Person Months	80104
Surgery - general - This classification does not apply to any family or general practitioner or to any specialist who occasionally performs major surgery.	No. of Person Months	80143
Surgery - general practice or family practice	No. of Person Months	80117
Surgery - geriatrics	No. of Person Months	80105
Surgery - gynecology	No. of Person Months	80167
Surgery - hand	No. of Person Months	80169
Surgery - head and neck	No. of Person Months	80170
Surgery - laryngology	No. of Person Months	80106
Surgery - neoplastic	No. of Person Months	80107
Surgery - nephrology	No. of Person Months	80108
Surgery - neurology - including child	No. of Person Months	80152
Surgery - obstetrics	No. of Person Months	80168
Surgery - obstetrics - gynecology	No. of Person Months	80153
Surgery - ophthalmology	No. of Person Months	80114
Surgery - orthopedic	No. of Person Months	80154
Surgery - otology	No. of Person Months	80158
Surgery - otorhinolaryngology	No. of Person Months	80159
Surgery - plastic - N.O.C.	No. of Person Months	80156
Surgery - plastic - otorhinolaryngology	No. of Person Months	80155
Surgery - rhinology	No. of Person Months	80160

**CLASSIFICATION CODE**

**PHYSICIANS, SURGEONS AND DENTISTS PROFESSIONAL LIABILITY - SUBLINE 230**

**PHYSICIANS AND SURGEONS LIABILITY (continued)**

(Not in Active United States Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Surgery - thoracic	No. of Person Months	80144
Surgery - traumatic	No. of Person Months	80171
Surgery - urological	No. of Person Months	80145
Surgery - vascular	No. of Person Months	80146
Additional Charges:		
Corporate Liability	No Exposure	80999
Employed Physicians or Surgeons Assistants	No. of Person Months	80129
Employed Nurse Anesthetists	No. of Person Months	80452
Employed Physicians or Surgeons	No. of Person Months	80177
Employed Technicians - radium, including diagnostic X-ray laboratory or pathological	No. of Person Months	80148
Employed Technicians- radiation therapy	No. of Person Months	80149
Partnership Liability	No Exposure	80999
Radiation Therapy - by employed physicians or surgeons involved with major surgery	No. of Person Months	80163
Radiation Therapy - by insured physicians or surgeons involved with major surgery	No. of Person Months	80165
Shock Therapy - by employed physicians or surgeons involved with major surgery	No. of Person Months	80161
Shock Therapy - by insured physicians or surgeons involved with major surgery	No. of Person Months	80162

**PHYSICIANS AND SURGEONS LIABILITY**

(In Active United States Military Service)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Physicians – no surgery	No. of Person Months	80131
Physicians – no major surgery	No. of Person Months	80172
The additional charges for radiation or shock therapy do not apply to this classification.		
Physicians - minor surgery	No. of Person Months	80132
Physicians or Surgeons - major surgery	No. of Person Months	80172
This classification applies to those specialists who would normally be assigned to one of the following codes:		
80101           80104           80108		
80102           80105           80114           80117		
80103           80107           80115		

**CLASSIFICATION CODE**  
**PHYSICIANS, SURGEONS AND DENTISTS PROFESSIONAL LIABILITY - SUBLINE 230**

**PHYSICIANS AND SURGEONS LIABILITY (continued)**  
(In Active United States Military Service)

DESCRIPTION	EXPOSURE BASIS	CODE
Physicians or Surgeons - major surgery This classification applies to those specialists who would normally be assigned to the following code: 80145	No. of Person Months	80173
Physicians or Surgeons - major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80106      80151      80158 80141      80155      80159      80166 80143      80157      80160	No. of Person Months	80174
Physicians or Surgeons - major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80153      80168 80156      80169 80167      80170	No. of Person Months	80175
Physicians or Surgeons - major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80144      80152 80146      80154 80150      80171	No. of Person Months	80176
Additional Charges: Radiation Therapy	No. of Person Months	80136
Shock Therapy	No. of Person Months	80137

**PHYSICIANS AND SURGEONS LIABILITY**  
(Employed Full Time by the Federal Government but  
Not in Active United States Military Service)

DESCRIPTION	EXPOSURE BASIS	CODE
Physicians or Surgeons	No. of Person Months	80178

**CLASSIFICATION CODE**  
**PHYSICIANS, SURGEONS AND DENTISTS PROFESSIONAL LIABILITY - SUBLINE 230**  
**FULL TIME TEACHING PHYSICIANS AND SURGEONS**

DESCRIPTION	EXPOSURE BASIS	CODE
Physicians - No Surgery This classification applies to those physicians who would normally be assigned to codes 80230 through 80269, <b>inclusive</b> .	No. of Person Months	80321
Physicians - Minor Surgery This classification applies to those physicians who would normally be assigned to codes 80270 through 80294, <b>inclusive</b> , and code 80533.	No. of Person Months	80322
Physicians or Surgeons - Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80101      80104      80108      80117 80102      80105      80114 80103      80107      80115	No. of Person Months	80323
Physicians or Surgeons - Major Surgery This classification applies to those specialists who would normally be assigned to code 80145.	No. of Person Months	80324
Physicians or Surgeons - Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80106      80151      80158 80141      80155      80159      80166 80143      80157      80160	No. of Person Months	80325
Physicians or Surgeons - Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80153      80167      80169 80156      80168      80170	No. of Person Months	80326
Physicians or Surgeons - Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80144      80150      80154 80146      80152      80171	No. of Person Months	80327



**CLASSIFICATION CODE**

**HOSPITAL PROFESSIONAL LIABILITY AND OTHER HEALTH CARE  
DRUGGISTS LIABILITY  
SUBLINE 210**

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Drugstores – retail	Per \$1,000 of Receipts	59181

**HOSPITAL PROFESSIONAL LIABILITY AND OTHER HEALTH CARE  
FACILITIES LIABILITY – SUBLINE 210**

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Blood Banks	No. of Donations	80992
Clinics, Dispensaries or Infirmaries - treatment of outpatients only - no regular bed and board facilities		
For-Profit		
Per 100 outpatient visits	Per 100 Outpatient Visits	80613
Not-for-Profit		
Per 100 outpatient visits	Per 100 Outpatient Visits	80614
Governmental		
Per 100 outpatient visits	Per 100 Outpatient Visits	93211
Convalescent or Nursing Homes - not mental – psychopathic institutions		
For-Profit		
Per bed	No. of Beds	80923
Per 100 outpatient visits	Per 100 Outpatient Visits	80951
Not-for-Profit		
Per bed	No. of Beds	80924
Per 100 outpatient visits	Per 100 Outpatient Visits	80952
Governmental		
Per bed	No. of Beds	92212
Per 100 outpatient visits	Per 100 Outpatient Visits	92216
Hospitals - N.O.C.		
For-Profit		
Per bed	No. of Beds	80611
Per 100 outpatient visits	Per 100 Outpatient Visits	80610
Not-for-Profit		
Per bed	No. of Beds	80612
Per 100 outpatient visits	Per 100 Outpatient Visits	80617
Governmental		
Per bed	No. of Beds	93215
Per 100 outpatient visits	Per 100 Outpatient Visits	93216
Medical or X-Ray Laboratories	Per \$1,000 of Receipts	80715

**CLASSIFICATION CODE**

**HOSPITAL PROFESSIONAL LIABILITY AND OTHER HEALTH CARE  
FACILITIES LIABILITY – SUBLINE 210**

**HOSPITAL PROFESSIONAL LIABILITY (continued)**

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Mental-Psychopathic Institutions		
For-Profit		
Per bed	No. of Beds	80997
Per 100 outpatient visits	Per 100 Outpatient Visits	80999
Not-for-Profit		
Per bed	No. of Beds	80916
Per 100 outpatient visits	Per 100 Outpatient Visits	80917
Governmental		
Per bed	No. of Beds	91213
Per 100 outpatient visits	Per 100 Outpatient Visits	91217
Outpatient Surgical Facilities	No Exposure	80453
Sanitariums or Health institutions- not hospitals or mental-psychopathic institutions		
For-Profit		
Per bed	No. of Beds	80925
Per 100 outpatient visits	Per 100 Outpatient Visits	80953
Not-for-Profit		
Per bed	No. of Beds	80926
Per 100 outpatient visits	Per 100 Outpatient Visits	80954
Governmental		
Per bed	No. of Beds	93214
Per 100 outpatient visits	Per 100 Outpatient Visits	93212
Drugless healing institutions such as chiropractic, naturopathic, sanipractic and Christian Science institutions	No Exposure	80941
Additional Interests - premium charges for additional interests and losses and claims incurred by such additional interests when the premium is a percentage of the basic hospital professional liability premium	No Exposure	80942

**CLASSIFICATION CODE**

**OTHER HEALTH CARE PROFESSIONAL LIABILITY – SUBLINE 240**

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Chiropodists/Podiatrists	No. of Person Months	80993
Additional Charges:		
Employed Chiropodists/Podiatrists	No. of Person Months	80943
Partnership Liability	No. of Person Months	80950
Chiropodists/Podiatrists - in Active United States Military Service	No. of Person Months	80935
Chiropodists/Podiatrists - employed full time by the Federal Government - N.O.C	No. of Person Months	80936
Chiropractors	No. of Person Months	80410
Additional Charges:		
Employed Chiropractors	No. of Person Months	80411
Partnership Liability	No. of Person Months	80412
Employees:		
Dental Hygienists	No. of Person Months	80210
Medical Laboratory Technicians	No. of Person Months	80711
Opticians	No. of Person Months	80937
Pharmacists	No. of Person Months	59112
Physiotherapists	No. of Person Months	80938
X-Ray Technicians	No. of Person Months	80713
Additional Charge:		
X-Ray Therapy	No. of Person Months	80714
Hearing Aid Service Establishments – retail	Per \$1,000 of Receipts	59981
Midwives	No. of Person Months	80962
Nurses – LPNs	No. of Person Months	80963
Nurses – RNs	No. of Person Months	80964
Additional Charges		
X-Ray Therapy	No. of Person Months	80714
Anesthetists	No. of Person Months	80960
Nurses - Alternative Program For Registered Nurses		
Exposure, Total Premium and Losses, except losses as indicated under codes 80989 and 89980	No. of Person Months	80616
Losses resulting from the broadening of the Medical Professional coverage under the Alternative Program for Registered Nurses	-	80989
Losses resulting from the Personal Injury coverage under the Alternative Program for Registered Nurses	-	89980
Opticians (proprietor)		
Optical Establishments – retail	Per \$1,000 of Receipts	59951
Optometrists	No. of Person Months	80994
Additional Charges:		
Employed Optometrists	No. of Person Months	80944
Partnership Liability	No. of Person Months	80956
Physiotherapists	No. of Person Months	80995
Additional Charges:		
Employed Physiotherapists	No. of Person Months	80945
Partnership Liability	No. of Person Months	80955
Physiotherapists - in Active United States Military Service	No. of Person Months	80911
Physiotherapists - employed full time by the Federal Government N.O.C	No. of Person Months	80912
Visiting Nurse Associations	No. of Visits	80618

**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY – SUBLINE 230**

(Not in Active U.S. Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Allergy	No. of Person Months	84254
Anesthesiology	No. of Person Months	84151
Broncho-esophagology	No. of Person Months	84101
Cardiovascular Disease - minor surgery	No. of Person Months	84281
Cardiovascular Disease - no surgery	No. of Person Months	84255
Dermatology - minor surgery	No. of Person Months	84282
Dermatology - no surgery	No. of Person Months	84256
Diabetes - minor surgery	No. of Person Months	84271
Diabetes - major surgery	No. of Person Months	84237
Emergency Medicine - incl. major surgery	No. of Person Months	84157
Emergency Medicine - no major surgery	No. of Person Months	84102
Endocrinology - minor surgery	No. of Person Months	84272
Endocrinology - no surgery	No. of Person Months	84238
Family Physicians or General Practitioners - minor surgery	No. of Person Months	84421
Family Physicians or General Practitioners - no surgery	No. of Person Months	84420
Forensic Medicine	No. of Person Months	84240
Gastroenterology - minor surgery	No. of Person Months	84274
Gastroenterology - no surgery	No. of Person Months	84241
Geriatrics - minor surgery	No. of Person Months	84276
Geriatrics - no surgery	No. of Person Months	84243
Gynecology - minor surgery	No. of Person Months	84277
Gynecology - no surgery	No. of Person Months	84244
Hematology - minor surgery	No. of Person Months	84278
Hematology - no surgery	No. of Person Months	84245
Hypnosis	No. of Person Months	84232
Infectious Diseases - minor surgery	No. of Person Months	84279
Infectious Diseases - no surgery	No. of Person Months	84246
Intensive Care Medicine	No. of Person Months	84283
Internal Medicine - minor surgery	No. of Person Months	84284
Internal Medicine - no surgery	No. of Person Months	84257
Laryngology - minor surgery	No. of Person Months	84285
Laryngology - no surgery	No. of Person Months	84258
Legal Medicine	No. of Person Months	84240
Manipulator	No. of Person Months	84801
Neoplastic Diseases - minor surgery	No. of Person Months	84286
Neoplastic Diseases - no surgery	No. of Person Months	84259
Nephrology - minor surgery	No. of Person Months	84287
Nephrology - no surgery	No. of Person Months	84260
Neurology - incl. child - minor surgery	No. of Person Months	84288
Neurology - incl. child - no surgery	No. of Person Months	84261
Nuclear Medicine	No. of Person Months	84262
Nutrition	No. of Person Months	84248
Occupational Medicine	No. of Person Months	84233
Ophthalmology - minor surgery	No. of Person Months	84289
Ophthalmology - no surgery	No. of Person Months	84263
Otology - minor surgery	No. of Person Months	84290
Otology - no surgery	No. of Person Months	84264
Otorhinolaryngology - minor surgery	No. of Person Months	84291
Otorhinolaryngology - no surgery	No. of Person Months	84265
Pathology - minor surgery	No. of Person Months	84292
Pathology - no surgery	No. of Person Months	84266
Pediatric - minor surgery	No. of Person Months	84293
Pediatric - no surgery	No. of Person Months	84267

**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY – SUBLINE 230**

(Not in Active U.S. Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Pharmacology – clinical	No. of Person Months	84234
Physical Medicine and Rehabilitation	No. of Person Months	84235
Physicians - minor surgery	No. of Person Months	84294
Physicians - no major surgery: These classifications apply to all general practitioners or specialists except those performing major surgery, anesthesiology or acupuncture anesthesiology, who perform any of the following medical techniques or procedures:		
Colonoscopy	No. of Person Months	84443
ERCP (endoscopic retrograde cholangiopancreatography)	No. of Person Months	84443
Laparoscopy (Peritoneoscopy)	No. of Person Months	84440
Pneumatic or mechanical esophageal dilation (not with bougie or olive)	No. of Person Months	84443
Radiopaque Dye - Injections into blood vessels, lymphatics, sinus tracts or fistulae. (Not applicable to Radiologists, code 84280*)	No. of Person Months	84449
Needle Biopsy - including lung, liver, kidney and prostate but not including bone marrow biopsy	No. of Person Months	84446
Acupuncture - other than acupuncture anesthesia	No. of Person Months	84437
Angiography	No. of Person Months	84422
Arteriography	No. of Person Months	84422
Catheterization - arterial, cardiac or diagnostic - other than (1) the occasional emergency insertion of pulmonary wedge pressure recording catheters or temporary pacemakers, (2) urethral catheterization or (3) umbilical cord catheterization for diagnostic purposes or for monitoring blood gases in newborns receiving oxygen.	No. of Person Months	84422
Discograms	No. of Person Months	84428
Lasers - Used in Therapy	No. of Person Months	84425
Lymphangiography	No. of Person Months	84434
Myleography	No. of Person Months	84428
Phlebography	No. of Person Months	84434
Pneumoencephalography	No. of Person Months	84428
Radiation Therapy	No. of Person Months	84425
Shock Therapy	No. of Person Months	84431
Physicians - no surgery - N.O.C.	No. of Person Months	84268
Physicians or Surgeons Assistants	No. of Person Months	84116
Psychiatry – incl. child	No. of Person Months	84249
Psychoanalysis	No. of Person Months	84250
Psychosomatic Medicine	No. of Person Months	84251
Pulmonary Disease - no surgery	No. of Person Months	84269
Radiology - diagnostic - minor surgery	No. of Person Months	84280
Radiology - diagnostic - no surgery	No. of Person Months	84253
Retired Physicians or Surgeons	No. of Person Months	84179
Rheumatology - no surgery	No. of Person Months	84252
Rhinology - minor surgery	No. of Person Months	84270
Rhinology - no surgery	No. of Person Months	84247
Sclerotherapy	No. of Person Months	84802
Surgery - abdominal	No. of Person Months	84166
Surgery - cardiac	No. of Person Months	84141
Surgery - cardiovascular	No. of Person Months	84150
Surgery - colon and rectal	No. of Person Months	84115
Surgery - endocrinology	No. of Person Months	84103
Surgery - gastroenterology	No. of Person Months	84104
Surgery - general - This classification does not apply to any family or general practitioner or to any specialist who occasionally performs major surgery	No. of Person Months	84143

**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY – SUBLINE 230**

(Not in Active U.S. Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Surgery - general practice or family practice	No. of Person Months	84117
Surgery - geriatrics	No. of Person Months	84105
Surgery - gynecology	No. of Person Months	84167
Surgery - hand	No. of Person Months	84169
Surgery - head and neck	No. of Person Months	84170
Surgery - laryngology	No. of Person Months	84106
Surgery - neoplastic	No. of Person Months	84107
Surgery - nephrology	No. of Person Months	84108
Surgery - neurology - incl. child	No. of Person Months	84152
Surgery - obstetrics	No. of Person Months	84168
Surgery - obstetrics - gynecology	No. of Person Months	84153
Surgery - ophthalmology	No. of Person Months	84114
Surgery - orthopedic	No. of Person Months	84154
Surgery - otology	No. of Person Months	84858
Surgery - otorhinolaryngology	No. of Person Months	84859
Surgery - plastic - N.O.C.	No. of Person Months	84156
Surgery - plastic - otorhinolaryngology	No. of Person Months	84155
Surgery - rhinology	No. of Person Months	84860
Surgery - thoracic	No. of Person Months	84144
Surgery - traumatic	No. of Person Months	84171
Surgery - urological	No. of Person Months	84145
Surgery - vascular	No. of Person Months	84146
Additional Charges:		
Corporate Liability	No Exposure	84999
Partnership Liability	No Exposure	84999
Employed Nurse Anesthetists	No. of Person Months	84452
Employed Physicians or Surgeons Assistants	No. of Person Months	84129
Employed Physicians or Surgeons	No. of Person Months	84177
Employed Technicians - Radium, including diagnostic X-ray, laboratory or pathological	No. of Person Months	84148
Employed Technicians - radiation therapy	No. of Person Months	84149
Shock Therapy - by employed physicians or surgeons involved with major surgery	No. of Person Months	84161
Shock Therapy - by insured physicians or surgeons involved with major surgery	No. of Person Months	84162
Radiation Therapy - by employed physicians or surgeons	No. of Person Months	84163
Radiation Therapy - by insured physicians or surgeons	No. of Person Months	84165

**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY – SUBLINE 230**

(Employed Full Time by the Federal Government  
but Not in Active U.S. Military Service)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Physicians or Surgeons	No. of Person Months	84178

(In Active United States Military Service)

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Physicians - no surgery	No. of Person Months	84131
Physicians - no major surgery	No. of Person Months	84172
Physicians - minor surgery	No. of Person Months	84132
Physicians or Surgeons - major surgery	No. of Person Months	84172
This classification applies to those specialists who would normally be assigned to the following code:		
84101           84104           84108           84117		
84102           84105           84114		
84103           84107           84115		
Physicians or Surgeons - major surgery	No. of Person Months	84173
This classification applies to those specialists who would normally be assigned to the following code:		
84145		
Physicians or Surgeons - major surgery	No. of Person Months	84174
This classification applies to those specialists who would normally be assigned to one of the following codes:		
84106           84151           84166           84860		
84141           84155           84858		
84143           84157           84859		
Physicians or Surgeons - major surgery	No. of Person Months	84175
This classification applies to those specialists who would normally be assigned to one of the following codes:		
84153           84167           84169		
84156           84168           84170		
Physicians or Surgeons - major surgery	No. of Person Months	84176
This classification applies to those specialists who would normally be assigned to one of the following codes:		
84144           84150           84154		
84146           84152           84171		
Additional Charges:		
Radiation Therapy	No. of Person Months	84136
Shock Therapy	No. of Person Months	84137

**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY**

**FULL TIME TEACHING PHYSICIANS AND SURGEONS - SUBLINE 230**

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Physicians - no surgery This classification applies to those specialists who would normally be assigned to codes 84232 through 84269, inclusive.	No. of Person Months	84321
Physicians - minor surgery This classification applies to those specialists who would normally be assigned to codes 84270 through 84294, inclusive.	No. of Person Months	84322
Physicians or Surgeons - major surgery This classification applies to those specialists who would normally be assigned to the following code: 84101      84104      84108      84117 84102      84105      84114 84103      84107      84115	No. of Person Months	84323
Physicians or Surgeons - major surgery This classification applies to those specialists who would normally be assigned to the following code: 84145	No. of Person Months	84342
Physicians or Surgeons - major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 84106      84151      84166      84860 84141      84155      84858 84143      84157      84859	No. of Person Months	84325
Physicians or Surgeons - major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 84153      84167      84169 84156      84168      84170	No. of Person Months	84326
Physicians or Surgeons - major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 84144      84150      84154 84146      84152      84171	No. of Person Months	84327

**HOSPITAL PROFESSIONAL AND OTHER HEALTH CARE  
FACILITIES LIABILITY – SUBLINE 210**

<b>DESCRIPTION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Clinics, Dispensaries or Infirmarys - treatment of outpatients only Osteopathic Per 100 Outpatient Visits	Per 100 Outpatient Visits	84803
Hospitals Osteopathic Per bed	No. of Beds	84965
Per 100 Outpatient Visits	Per 100 Outpatient Visits	84966
Outpatient Surgical Facilities	No Exposure	84453



**CLASSIFICATION CODE**

**PHYSICIANS, SURGEONS AND DENTISTS LIABILITY – SUBLINES 215, 225 OR 235**

**DENTISTS LIABILITY**

(Not in Active United States Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Dentists - Engaged in oral surgery or operative dentistry on patients rendered unconscious through the administering of any anesthesia or analgesia	No. of Person Months	80210
Dentists - N.O.C.	No. of Person Months	80211
Teaching Dentists - Engaged in oral surgery or operative dentistry on patients rendered unconscious through the administration of any anesthesia or analgesia	No. of Person Months	80218
Teaching Dentists - N.O.C.	No. of Person Months	80219
Retired Dentists - who practice on a limited basis	No. of Person Months	80220
Additional Charges:		
Corporate Liability	No Exposure	80999
Employed Dentists - Engaged in oral surgery or operative dentistry on patients rendered unconscious through the administering of any anesthesia or analgesia	No. of Person Months	80212
Employed Dentists - N.O.C.	No. of Person Months	80213
Partnership Liability	No Exposure	80999
X-Ray Therapy - by employed dentists	No. of Person Months	80214
X-Ray Therapy - by insured dentists	No. of Person Months	80215

**DENTISTS LIABILITY**

(In Active United States Military Service)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Dentists	No. of Person Months	80216
Additional Charge for X-Ray Therapy	No. of Person Months	80217

**DENTISTS LIABILITY**

(Employed Full Time by the Federal Government  
but Not in Active United States Military Service)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Dentists - Engaged in oral surgery or operative dentistry on patients rendered unconscious through the administering of any anesthesia or analgesia	No. of Person Months	80225
Dentists - N.O.C.	No. of Person Months	80223
Additional Charge for X-Ray Therapy	No. of Person Months	80221

**CLASSIFICATION CODE**

**PHYSICIANS, SURGEONS AND DENTISTS LIABILITY – SUBLINES 215, 225 OR 235**

**PHYSICIANS AND SURGEONS LIABILITY**  
 (Not in Active United States Military Service and Not  
 Otherwise Employed Full Time by the Federal Government)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Allergy/Immunology	No. of Person Months	80254
Anesthesiology - Critical Care Medicine	No. of Person Months	80181
Anesthesiology - Pain Management	No. of Person Months	80182
Anesthesiology - All Other	No. of Person Months	80183
Broncho – Esophagology	No. of Person Months	80101
Cardiovascular Disease - minor surgery	No. of Person Months	80281
Cardiovascular Disease - no surgery	No. of Person Months	80255
Dermatology -		
Clinical and Dermatological Immunology	No. of Person Months	80295
Dermatopathology	No. of Person Months	80296
All Other	No. of Person Months	80297
Diabetes - minor surgery	No. of Person Months	80271
Diabetes - no surgery	No. of Person Months	80237
Emergency Medicine - including major surgery	No. of Person Months	80157
Emergency Medicine - no major surgery	No. of Person Months	80102
Endocrinology - minor surgery	No. of Person Months	80272
Endocrinology - no surgery	No. of Person Months	80238
Family Physicians or General Practitioners - minor surgery	No. of Person Months	80421
Family Physicians or General Practitioners - no surgery	No. of Person Months	80420
Forensic Medicine	No. of Person Months	80240
Gastroenterology - minor surgery	No. of Person Months	80274
Gastroenterology - no surgery	No. of Person Months	80241
Geriatrics - minor surgery	No. of Person Months	80276
Geriatrics - no surgery	No. of Person Months	80243
Gynecology - minor surgery	No. of Person Months	80277
Gynecology - no surgery	No. of Person Months	80244
Hematology - minor surgery	No. of Person Months	80278
Hematology - no surgery	No. of Person Months	80245
Hospitalists	No. of Person Months	80222
Hypnosis	No. of Person Months	80232
Infectious Diseases - minor surgery	No. of Person Months	80279
Infectious Diseases - no surgery	No. of Person Months	80246
Intensive Care Medicine	No. of Person Months	80283
Internal Medicine - minor surgery	No. of Person Months	80284
Internal Medicine - no surgery	No. of Person Months	80257
Interns and Residents - Louisiana only	No. of Person Months	80118
Laryngology - minor surgery	No. of Person Months	80285
Laryngology - no surgery	No. of Person Months	80258
Legal Medicine	No. of Person Months	80240
Neonatal / Perinatal Medicine	No. of Person Months	80804
Neoplastic Diseases - minor surgery	No. of Person Months	80286
Neoplastic Diseases - no surgery	No. of Person Months	80259
Nephrology - minor surgery	No. of Person Months	80287
Nephrology - no surgery	No. of Person Months	80260
Neurology - including child - minor surgery	No. of Person Months	80288
Neurology - including child - no surgery -		
Pain Management	No. of Person Months	80298
All Other	No. of Person Months	80299

**CLASSIFICATION CODE**

**PHYSICIANS, SURGEONS AND DENTISTS LIABILITY – SUBLINES 215, 225 OR 235**

**PHYSICIANS AND SURGEONS LIABILITY (continued)**

(Not in Active United States Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Nuclear Medicine	No. of Person Months	80262
Nutrition	No. of Person Months	80248
Oncology – minor surgery	No. of Person Months	80301
Oncology – no surgery	No. of Person Months	80302
Ophthalmology – minor surgery	No. of Person Months	80289
Ophthalmology – no surgery	No. of Person Months	80263
Otology – minor surgery	No. of Person Months	80290
Otology – no surgery	No. of Person Months	80264
Otorhinolaryngology – minor surgery	No. of Person Months	80291
Otorhinolaryngology no surgery	No. of Person Months	80265
Pathology –		
Blood Banking /Transfusion Medicine – minor surgery	No. of Person Months	80303
Blood Banking /Transfusion Medicine – no surgery	No. of Person Months	80304
Cytopathology – minor surgery	No. of Person Months	80305
Cytopathology – no surgery	No. of Person Months	80306
All Other	No. of Person Months	80307
Pediatrics – minor surgery	No. of Person Months	80293
Pediatrics – no surgery	No. of Person Months	80267
Pharmacology – clinical	No. of Person Months	80234
Physical Medicine and Rehabilitation –		
Pain Management	No. of Person Months	80208
All Other	No. of Person Months	80209
Physicians – minor surgery – N.O.C.	No. of Person Months	80294
Physicians – no major surgery:		
These classifications apply to all general practitioners or specialists except those performing major surgery, anesthesiology or acupuncture anesthesiology, who perform any of the following medical techniques or procedures:		
Colonoscopy	No. of Person Months	80443
ERCP (endoscopic retrograde cholangiopancreatography)	No. of Person Months	80443
Laparoscopy (Peritoneoscopy)	No. of Person Months	80440
Pneumatic or mechanical esophageal dilation (not with bougie or olive)	No. of Person Months	80443
Radiopaque Dye – Injections into blood vessels, lymphatics, sinus tracts or fistulae. (Not applicable to Radiologists, code 80280*)	No. of Person Months	80449
Acupuncture – other than acupuncture anesthesia	No. of Person Months	80437
Angiography	No. of Person Months	80422
Arteriography	No. of Person Months	80422
Catheterization – arterial, cardiac or diagnostic – other than (1) the occasional emergency insertion of pulmonary wedge pressure recording catheters or temporary pacemakers, (2) urethral catheterization or (3) umbilical cord catheterization for diagnostic purposes or for monitoring blood gases in newborns receiving oxygen.	No. of Person Months	80422
Cryosurgery	No. of Person Months	80429
Discograms	No. of Person Months	80428
Lasers – used in Therapy	No. of Person Months	80425

**CLASSIFICATION CODE**

**PHYSICIANS, SURGEONS AND DENTISTS LIABILITY – SUBLINES 215, 225 OR 235**

**PHYSICIANS AND SURGEONS LIABILITY (continued)**

(Not in Active United States Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Physicians - no major surgery (cont'd)		
Lymphangiography	No. of Person Months	80434
Myelography	No. of Person Months	80428
Phlebography	No. of Person Months	80434
Needle Biopsy - including lung and prostate but not including liver, kidney or bone marrow biopsy	No. of Person Months	80446
Pneumoencephalography	No. of Person Months	80428
Radiation Therapy	No. of Person Months	80425
Shock Therapy	No. of Person Months	80431
Physicians - no surgery - N.O.C.	No. of Person Months	80268
Physicians or Surgeons Assistants	No. of Person Months	80116
Preventive Medicine - no surgery -		
Aerospace Medicine	No. of Person Months	80133
Occupational Medicine	No. of Person Months	80134
Public/General Health Medicine	No. of Person Months	80135
Medical Toxicology	No. of Person Months	80138
Undersea/Hyperbaric Medicine	No. of Person Months	80139
Psychiatry -		
Addiction Psychiatry	No. of Person Months	80224
Child and Adolescent Psychiatry	No. of Person Months	80226
Forensic Psychiatry	No. of Person Months	80227
Geriatric Psychiatry	No. of Person Months	80228
All Other	No. of Person Months	80229
Psychoanalysis	No. of Person Months	80250
Psychosomatic Medicine	No. of Person Months	80251
Pulmonary Diseases - no surgery	No. of Person Months	80269
Radiology - diagnostic - minor surgery	No. of Person Months	80280
Radiology - diagnostic - no surgery	No. of Person Months	80253
Radiology - therapeutic - minor surgery	No. of Person Months	80358
Radiology - therapeutic - no surgery	No. of Person Months	80359
Radiology - interventional	No. of Person Months	80360
Retired Physicians or Surgeons	No. of Person Months	80179
Rheumatology - no surgery	No. of Person Months	80252
Rhinology - minor surgery	No. of Person Months	80270
Rhinology - no surgery	No. of Person Months	80247
Sports Medicine - minor surgery	No. of Person Months	80204
Sports Medicine - no surgery	No. of Person Months	80205
Surgery – abdominal	No. of Person Months	80166
Surgery – cardiac	No. of Person Months	80141
Surgery - cardiovascular disease	No. of Person Months	80150
Surgery - colon and rectal	No. of Person Months	80115
Surgery – endocrinology	No. of Person Months	80103
Surgery – gastroenterology	No. of Person Months	80104
Surgery - general - This classification does not apply to any family or general practitioner or to any specialist who occasionally performs major surgery.	No. of Person Months	80143
Surgery - general practice or family practice	No. of Person Months	80117

**CLASSIFICATION CODE**

**PHYSICIANS, SURGEONS AND DENTISTS LIABILITY – SUBLINES 215, 225 OR 235**

**PHYSICIANS AND SURGEONS LIABILITY (continued)**

(Not in Active United States Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Surgery – geriatrics	No. of Person Months	80105
Surgery – gynecology	No. of Person Months	80167
Surgery – hand	No. of Person Months	80169
Surgery - head and neck	No. of Person Months	80170
Surgery – laryngology	No. of Person Months	80106
Surgery – neoplastic	No. of Person Months	80107
Surgery – nephrology	No. of Person Months	80108
Surgery - neurology - including child	No. of Person Months	80152
Surgery – obstetrics	No. of Person Months	80168
Surgery - obstetrics – gynecology	No. of Person Months	80153
Surgery – oncology	No. of Person Months	80164
Surgery – ophthalmology	No. of Person Months	80114
Surgery – orthopedic	No. of Person Months	80154
Surgery - otology	No. of Person Months	80158
Surgery - otorhinolaryngology	No. of Person Months	80159
Surgery - pediatric	No. of Person Months	80180
Surgery - plastic - N.O.C.	No. of Person Months	80156
Surgery - plastic - otorhinolaryngology	No. of Person Months	80155
Surgery - rhinology	No. of Person Months	80160
Surgery - thoracic	No. of Person Months	80144
Surgery - traumatic	No. of Person Months	80171
Surgery - urological	No. of Person Months	80145
Surgery - vascular	No. of Person Months	80146
Urology - minor surgery	No. of Person Months	80120
Urology - no surgery	No. of Person Months	80121
Additional Charges:		
Corporate Liability	No Exposure	80999
Employed Physicians or Surgeons Assistants	No. of Person Months	80129
Employed Nurse Anesthetists	No. of Person Months	80452
Employed Physicians or Surgeons	No. of Person Months	80177
Employed Technicians - radium, including diagnostic X-ray laboratory or pathological	No. of Person Months	80148
Employed Technicians - radiation therapy	No. of Person Months	80149
Medical Review Boards	No. of Person Months	80130
Partnership Liability	No Exposure	80999
Radiation Therapy – by employed physicians or surgeons involved with major surgery	No. of Person Months	80163
Radiation Therapy - by insured physicians or surgeons involved with major surgery	No. of Person Months	80165
Shock Therapy - by employed physicians or surgeons involved with major surgery	No. of Person Months	80161
Shock Therapy - by insured physicians or surgeons involved with major surgery	No. of Person Months	80162

**CLASSIFICATION CODE**

**PHYSICIANS, SURGEONS AND DENTISTS LIABILITY – SUBLINES 215, 225 OR 235**

**PHYSICIANS AND SURGEONS LIABILITY**  
(In Active United States Military Service)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Physicians – no surgery	No. of Person Months	80131
Physicians – no major surgery	No. of Person Months	80172
Physicians – minor surgery	No. of Person Months	80132
Physicians or Surgeons – major surgery	No. of Person Months	80172
This classification applies to those specialists who would normally be assigned to one of the following codes: 80101            80104            80108 80102            80105            80114            80117 80103            80107            80115		
Physicians or Surgeons – major surgery This classification applies to those specialists who would normally be assigned to the following code: 80145	No. of Person Months	80173
Physicians or Surgeons – major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80106            80155            80159            80181 80141            80157            80160            80182 80143            80158            80166            80183	No. of Person Months	80174
Physicians or Surgeons – major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80153                            80168 80156                            80169 80167                            80170	No. of Person Months	80175
Physicians or Surgeons – major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80144                            80152 80146                            80154 80150                            80171	No. of Person Months	80176
Additional Charges: Radiation Therapy	No. of Person Months	80136
Shock Therapy	No. of Person Months	80137

**PHYSICIANS AND SURGEONS LIABILITY**  
(Employed Full Time by the Federal Government but  
Not in Active United States Military Service)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Physicians or Surgeons	No. of Person Months	80178

**CLASSIFICATION CODE**

**PHYSICIANS, SURGEONS AND DENTISTS LIABILITY – SUBLINES 215, 225 OR 235**

**FULL TIME TEACHING PHYSICIANS AND SURGEONS**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Physicians – No Surgery This classification applies to those physicians who would normally be assigned to codes 80232 through 80269, inclusive.	No. of Person Months	80321
Physicians – Minor Surgery This classification applies to those physicians who would normally be assigned to codes 80270 through 80294, inclusive.	No. of Person Months	80322
Physicians or Surgeons – Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80101            80104            80108            80117 80102            80105            80114 80103            80107            80115	No. of Person Months	80323
Physicians or Surgeons – Major Surgery This classification applies to those specialists who would normally be assigned to code 80145.	No. of Person Months	80324
Physicians or Surgeons – Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80106            80155            80159            80181 80141            80157            80160            80182 80143            80158            80166            80183	No. of Person Months	80325
Physicians or Surgeons – Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80153            80167            80169 80156            80168            80170	No. of Person Months	80326
Physicians or Surgeons – Major Surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 80144            80150            80154 80146            80152            80171	No. of Person Months	80327

**CLASSIFICATION CODE**

**MEDICAL PROFESSIONAL LIABILITY OTHER THAN  
PHYSICIANS, SURGEONS AND DENTISTS  
HOSPITAL PROFESSIONAL LIABILITY – SUBLINE 215**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Alcohol/Drug Rehabilitation Centers		
For-Profit		
Per bed	No. of Beds	80601
Per 100 outpatient visits	Per 100 Outpatient Visits	80602
Not-For-Profit		
Per bed	No. of Beds	80603
Per 100 outpatient visits	Per 100 Outpatient Visits	80604
Cardiac Stress Testing Centers - For-Profit	Per 100 Outpatient Visits	80605
Cardiac Stress Testing Centers - Not-For-Profit	Per 100 Outpatient Visits	80606
Clinics, Dispensaries or Infirmaries – treatment of outpatients only – no regular bed and board facilities		
For-Profit		
Per 100 outpatient visits	Per 100 Outpatient Visits	80613
Not-for-Profit		
Per 100 outpatient visits	Per 100 Outpatient Visits	80614
Convalescent or Nursing Homes – not mental – psychopathic institutions		
For-Profit		
Per bed	No. of Beds	80923
Per 100 outpatient visits	Per 100 Outpatient Visits	80951
Not-for-Profit		
Per bed	No. of Beds	80924
Per 100 outpatient visits	Per 100 Outpatient Visits	80952
Hospices		
For-Profit		
Per bed	No. of Beds	80510
Not-for-Profit		
Per bed	No. of Beds	80512
Hospitals – N.O.C.		
For-Profit		
Per bed	No. of Beds	80611
Per 100 outpatient visits	Per 100 Outpatient Visits	80610
Not-for-Profit		
Per bed	No. of Beds	80612
Per 100 outpatient visits	Per 100 Outpatient Visits	80617
Mental – Psychopathic Institutions		
For-Profit		
Per bed	No. of Beds	80997
Per 100 outpatient visits	Per 100 Outpatient Visits	80990
Not-for-Profit		
Per bed	No. of Beds	80916
Per 100 outpatient visits	Per 100 Outpatient Visits	80917
Rehabilitation Hospitals		
For-Profit		
Per bed	No. of Beds	80516
Per 100 outpatient visits	Per 100 Outpatient Visits	80517
Not-for Profit		
Per bed	No. of Beds	80518
Per 100 outpatient visits	Per 100 Outpatient Visits	80519
Outpatient Surgical Facilities	No Exposure	80453



**CLASSIFICATION CODE**

**MEDICAL PROFESSIONAL LIABILITY OTHER THAN  
PHYSICIANS, SURGEONS AND DENTISTS  
HOSPITAL PROFESSIONAL LIABILITY – SUBLINE 215 (continued)**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Sanitariums or Health Institutions – not hospitals or mental – psychopathic institutions		
For-Profit		
Per bed	No. of Beds	80925
Per 100 outpatient visits	Per 100 Outpatient Visits	80953
Not-for-Profit		
Per bed	No. of Beds	80926
Per 100 outpatient visits	Per 100 Outpatient Visits	80954
Skilled Nursing Facilities – short term		
For-Profit		
Per bed	No. of Beds	80522
Per 100 outpatient visits	Per 100 Outpatient Visits	80523
Not-for-Profit		
Per bed	No. of Beds	80524
Per 100 outpatient visits	Per 100 Outpatient Visits	80525
Drugless healing institutions such as chiropractic, naturopathic, sanipractic and Christian Science institutions	No Exposure	80941
Additional Interests – premium charges for additional interests and losses and claims incurred by such additional interests when the premium is a percentage of the basic hospital professional liability premium	No Exposure	80942

**MISCELLANEOUS MEDICAL PROFESSIONAL LIABILITY**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Other Health Care Facilities – Subline <b>225</b> :		
Blood Banks	No. of Donations	80992
Medical or X-Ray Laboratories	Per \$1,000 of Receipts	80715
Other Health Care Professionals – Subline <b>245</b> :		
<b>Other Than Employees Professional Liability:</b>		
Acupuncturists	No. of Person Months	80966
Art, Music and Dance Therapists	No. of Person Months	80967
Chiropodists/Podiatrists	No. of Person Months	80993
Chiropodists/Podiatrists – in Active United States Military Service	No. of Person Months	80935
Chiropodists/Podiatrists – employed full time by the Federal Government – N.O.C.	No. of Person Months	80936
Chiropractors	No. of Person Months	80410
Hearing Aid Fitters / Audiologists	No. of Person Months	80968
Inhalation / Respiratory Therapists	No. of Person Months	80969
Massage Therapists	No. of Person Months	80970
Medical Technologists	No. of Person Months	80971
Nutritionists / Dietitians	No. of Person Months	80972
Occupational Therapists	No. of Person Months	80973
Orthotists / Prosthetists	No. of Person Months	80974
Psychologists	No. of Person Months	80975
<b>Employees Professional Liability:</b>		
Dental Hygienists	No. of Person Months	80712
Hearing Aid Fitters / Audiologists	No. of Person Months	80716
Inhalation / Respiratory Therapists	No. of Person Months	80717

**CLASSIFICATION CODE**

**MEDICAL PROFESSIONAL LIABILITY OTHER THAN  
PHYSICIANS, SURGEONS AND DENTISTS  
MISCELLANEOUS MEDICAL PROFESSIONAL LIABILITY – SUBLINE 245 (continued)**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
<b>Employees Professional Liability:</b> (cont'd)		
Massage Therapists	No. of Person Months	80718
Medical Laboratory Technicians	No. of Person Months	80711
Medical Technologists	No. of Person Months	80719
Nutritionists / Dietitians	No. of Person Months	80720
Occupational Therapists	No. of Person Months	80721
Opticians	No. of Person Months	80937
Orthotists / Prosthetists	No. of Person Months	80722
Pharmacists	No. of Person Months	59112
Physiotherapists	No. of Person Months	80938
Psychologists	No. of Person Months	80723
X-Ray Technicians	No. of Person Months	80713
Additional Charge:		
X-Ray Therapy	No. of Person Months	80714
Chiropractors/Podiatrists		
Additional Charges:		
Employed Chiropractors/Podiatrists	No. of Person Months	80943
Partnership or Corporate Liability	No. of Person Months	80950
Chiropractors		
Additional Charges:		
Employed Chiropractors	No. of Person Months	80411
Partnership or Corporate Liability	No. of Person Months	80412
Hearing Aid Service Establishments – retail	Per \$ 1,000 of Receipts	59981
Midwives	No. of Person Months	80962
Nurses – LPNs	No. of Person Months	80963
Nurses – RNs	No. of Person Months	80964
Additional Charges		
X-Ray Therapy	No. of Person Months	80714
Anesthetists	No. of Person Months	80960
Nurses – Alternative Program For Registered Nurses		
Exposure, Total Premium and Losses, except losses as indicated under codes 80989 and 89980	No. of Person Months	80616
Losses resulting from the broadening of the Medical Professional coverage under the Alternative Program for Registered Nurses	–	80989
Losses resulting from the Personal injury coverage under the Alternative Program for Registered Nurses	–	89980
Nurse Practitioners	No. of Person Months	80965
Opticians (proprietor)		
Optical Establishments – retail	Per \$ 1,000 of Receipts	59951
Optometrists	No. of Person Months	80994
Additional Charges:		
Employed Optometrists	No. of Person Months	80944
Partnership or Corporate Liability	No. of Person Months	80956
Paraprofessionals		
Emergency Medical Technicians and Paramedics	No. of Person Months	80976
Ambulance Attendants	No. of Person Months	80977
Physiotherapists	No. of Person Months	80995
Additional Charges:		
Employed Physiotherapists	No. of Person Months	80945
Physiotherapists – in Active United States Military Service	No. of Person Months	80911
Physiotherapists – employed full time by the Federal Government N.O.C	No. of Person Months	80912
Visiting Nurse Associations	No. of Visits	80618

**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY – SUBLINES 215, 225 OR 235**

(Not in Active U.S Military Service and Not  
Otherwise Employed Full Time by the Federal Government)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Allergy/ Immunology	No. of Person Months	84254
Anesthesiology - Critical Care Medicine	No. of Person Months	84181
Anesthesiology - Pain Management	No. of Person Months	84182
Anesthesiology - All Other	No. of Person Months	84183
Broncho-Esophagology	No. of Person Months	84101
Cardiovascular Disease - minor surgery	No. of Person Months	84281
Cardiovascular Disease - no surgery	No. of Person Months	84255
Dermatology -		
Clinical and Dermatological Immunology	No. of Person Months	84295
Dermatopathology	No. of Person Months	84296
All Other	No. of Person Months	84297
Diabetes - minor surgery	No. of Person Months	84271
Diabetes - no surgery	No. of Person Months	84237
Emergency Medicine - including major surgery	No. of Person Months	84157
Emergency Medicine - no major surgery	No. of Person Months	84102
Endocrinology - minor surgery	No. of Person Months	84272
Endocrinology - no surgery	No. of Person Months	84238
Family Physicians or General Practitioners - minor surgery	No. of Person Months	84421
Family Physicians or General Practitioners - no surgery	No. of Person Months	84420
Forensic Medicine	No. of Person Months	84240
Gastroenterology - minor surgery	No. of Person Months	84274
Gastroenterology - no surgery	No. of Person Months	84241
Geriatrics - minor surgery	No. of Person Months	84276
Geriatrics - no surgery	No. of Person Months	84243
Gynecology - minor surgery	No. of Person Months	84277
Gynecology - no surgery	No. of Person Months	84244
Hematology - minor surgery	No. of Person Months	84278
Hematology - no surgery	No. of Person Months	84245
Hospitalists	No. of Person Months	84222
Hypnosis	No. of Person Months	84232
Infectious Diseases - minor surgery	No. of Person Months	84279
Infectious Diseases - no surgery	No. of Person Months	84246
Intensive Care Medicine	No. of Person Months	84283

**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY – SUBLINES 215, 225 OR 235**

(Not in Active U.S. Military Service and Not  
Otherwise Employed Full Time by the Federal Government) (cont'd)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Internal Medicine - minor surgery	No. of Person Months	84284
Internal Medicine - no surgery	No. of Person Months	84257
Laryngology - minor surgery	No. of Person Months	84285
Laryngology - no surgery	No. of Person Months	84258
Legal Medicine	No. of Person Months	84240
Manipulator	No. of Person Months	84801
Neonatal/Perinatal Medicine	No. of Person Months	84804
Neoplastic Diseases - minor surgery	No. of Person Months	84286
Neoplastic Diseases - no surgery	No. of Person Months	84259
Nephrology - minor surgery	No. of Person Months	84287
Nephrology - no surgery	No. of Person Months	84260
Neurology - including child - minor surgery	No. of Person Months	84288
Neurology - including child - no surgery		
Pain Management	No. of Person Months	84298
All Other	No. of Person Months	84299
Nuclear Medicine	No. of Person Months	84262
Nutrition	No. of Person Months	84248
Oncology - minor surgery	No. of Person Months	84301
Oncology - no surgery	No. of Person Months	84302
Ophthalmology - minor surgery	No. of Person Months	84289
Ophthalmology - no surgery	No. of Person Months	84263
Otology - minor surgery	No. of Person Months	84290
Otology - no surgery	No. of Person Months	84264
Otorhinolaryngology - minor surgery	No. of Person Months	84291
Otorhinolaryngology - no surgery	No. of Person Months	84265
Pathology -		
Blood Banking/Transfusion Medicine - minor surgery	No. of Person Months	84303
Bood Banking /Transfusion Medicine - no surgery	No. of Person Months	84304
Cytopathology - minor surgery	No. of Person Months	84305
Cytopathology - no surgery	No. of Person Months	84306
All Other	No. of Person Months	84307
Pediatric - minor surgery	No. of Person Months	84293
Pediatric - no surgery	No. of Person Months	84267
Pharmacology - clinical	No. of Person Months	84234
Physical Medicine and Rehabilitation -		
Pain Management	No. of Person Months	84208
All Other	No. of Person Months	84209
Physicians - minor surgery	No. of Person Months	84294

**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY - SUBLINES 215, 225 OR 235**

(Not in Active U.S. Military Service and Not  
Otherwise Employed Full Time by the Federal Government) (cont'd)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Physicians - no major surgery: These classifications apply to all general practitioners or specialists except those performing major surgery, anesthesiology or acupuncture anesthesiology, who perform any of the following medical techniques or procedures:		
Colonoscopy	No. of Person Months	84443
ERCP (endoscopic retrograde cholangiopancreatography)	No. of Person Months	84443
Laparoscopy (Peritoneoscopy)	No. of Person Months	84440
Pneumatic or mechanical esophageal dilation (not with bougie or olive)	No. of Person Months	84443
Radiopaque Dye - Injections into blood vessels, lymphatics, sinus tracts or fistulae (Not applicable to Radiologist, code 84280)	No. of Person Months	84449
Needle Biopsy - including lung, liver, kidney and prostate but not including bone marrow biopsy	No. of Person Months	84446
Acupuncture - other than acupuncture anesthesia	No. of Person Months	84437
Angiography	No. of Person Months	84422
Arteriography	No. of Person Months	84422
Catheterization - arterial, cardiac or diagnostic - other than (1) the occasional emergency insertion of pulmonary wedge pressure recording catheters or temporary pacemakers, (2) urethral catheterization or (3) umbilical cord catheterization for diagnostic purposes or for monitoring blood gases in newborns receiving oxygen.	No. of Person Months	84422
Cryosurgery	No. of Person Months	84429
Discograms	No. of Person Months	84428
Lasers - Used in Therapy	No. of Person Months	84425
Lymphangiography	No. of Person Months	84434
Myleography	No. of Person Months	84428
Phlebography	No. of Person Months	84434
Pneumoencephalography	No. of Person Months	84428
Radiation Therapy	No. of Person Months	84425
Shock Therapy	No. of Person Months	84431
Physicians – no surgery – N.O.C.	No. of Person Months	84268
Physicians or Surgeons Assistants	No. of Person Months	84116
Preventive Medicine - no surgery		
Aerospace Medicine	No. of Person Months	84133
Occupational Medicine	No. of Person Months	84134
Public/General Health Medicine	No. of Person Months	84135
Medical Toxicology	No. of Person Months	84138
Undersea/Hyperbaric Medicine	No. of Person Months	84139
Psychiatry		
Addiction Psychiatry	No. of Person Months	84224
Child and Adolescent Psychiatry	No. of Person Months	84226
Forensic Psychiatry	No. of Person Months	84227
Geriatric Psychiatry	No. of Person Months	84228
All Other	No. of Person Months	84229
Psychoanalysis	No. of Person Months	84250
Psychosomatic Medicine	No. of Person Months	84251
Pulmonary Disease - no surgery	No. of Person Months	84269

**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY – SUBLINES 215, 225 OR 235**

(Not in Active U.S. Military Service and Not  
Otherwise Employed Full Time by the Federal Government) (cont'd)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Radiology - diagnostic - minor surgery	No. of Person Months	84280
Radiology - diagnostic - no surgery	No. of Person Months	84253
Radiology - therapeutic - minor surgery	No. of Person Months	84358
Radiology - therapeutic - no surgery	No. of Person Months	84359
Radiology - interventional	No. of Person Months	84360
Retired Physicians or Surgeons	No. of Person Months	84179
Rheumatology - no surgery	No. of Person Months	84252
Rhinology - minor surgery	No. of Person Months	84270
Rhinology - no surgery	No. of Person Months	84247
Sclerotherapy	No. of Person Months	84802
Sports Medicine - minor surgery	No. of Person Months	84204
Sports Medicine - no surgery	No. of Person Months	84205
Surgery - abdominal	No. of Person Months	84166
Surgery – cardiac	No. of Person Months	84141
Surgery - cardiovascular	No. of Person Months	84150
Surgery - colon and rectal	No. of Person Months	84115
Surgery - endocrinology	No. of Person Months	84103
Surgery - gastroenterology	No. of Person Months	84104
Surgery - general - This classification does not apply to any family or general practitioner or to any specialists who occasionally performs major surgery	No. of Person Months	84143
Surgery - general practice or family practice	No. of Person Months	84117
Surgery – geriatrics	No. of Person Months	84105
Surgery - gynecology	No. of Person Months	84167
Surgery – hand	No. of Person Months	84169
Surgery - head and neck	No. of Person Months	84170
Surgery - laryngology	No. of Person Months	84106
Surgery – neoplastic	No. of Person Months	84107
Surgery - nephrology	No. of Person Months	84108
Surgery - neurology - including child	No. of Person Months	84152
Surgery – obstetrics	No. of Person Months	84168
Surgery - obstetrics - gynecology	No. of Person Months	84153
Surgery – oncology	No. of Person Months	84164
Surgery - ophthalmology	No. of Person Months	84114
Surgery – otology	No. of Person Months	84858
Surgery - otorhinolaryngology	No. of Person Months	84859

**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY - SUBLINES 215, 225 OR 235**

(Not in Active U.S. Military Service and Not  
Otherwise Employed Full Time by the Federal Government) (cont'd)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Surgery - orthopedic	No. of Person Months	84154
Surgery – pediatric	No. of Person Months	84180
Surgery - plastic - N.O.C.	No. of Person Months	84156
Surgery - plastic - otorhinolaryngology	No. of Person Months	84155
Surgery – rhinology	No. of Person Months	84860
Surgery – thoracic	No. of Person Months	84144
Surgery – traumatic	No. of Person Months	84171
Surgery – urological	No. of Person Months	84145
Surgery – vascular	No. of Person Months	84146
Urology - minor surgery	No. of Person Months	84120
Urology - no surgery	No. of Person Months	84121
Additional Charges:		
Corporate Liability	No Exposure	84999
Partnership Liability	No Exposure	84999
Employed Nurse Anesthetists	No. of Person Months	84452
Employed Physicians or Surgeons Assistants	No. of Person Months	84129
Employed Physicians or Surgeons	No. of Person Months	84177
Employed Technicians - Radium, including diagnostic X-ray, laboratory or pathological	No. of Person Months	84148
Employed Technicians - radiation therapy	No. of Person Months	84149
Medical Review Boards	No. of Person Months	84130
Radiation Therapy - by employed physicians or surgeons	No. of Person Months	84163
Radiation Therapy - by insured physicians or surgeons	No. of Person Months	84165
Shock Therapy - by employed physicians or surgeons involved with major surgery	No. of Person Months	84161
Shock Therapy - by insured physicians or surgeons involved with major surgery	No. of Person Months	84162

**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY - SUBLINES 215, 225 OR 235**

(Employed Full-Time by the Federal Government  
but Not in Active U.S. Military Service)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Physicians or Surgeons	No. of Person Months	84178

(In Active United States Military Service)

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Physicians – no surgery	No. of Person Months	84131
Physicians – no major surgery	No. of Person Months	84172
Physicians – minor surgery	No. of Person Months	84132
Physicians or Surgeons – major surgery	No. of Person Months	84172
This classification applies to those specialists who would normally be assigned to one of the following codes:		
84101          84104          84108          84117		
84102          84105          84114		
84103          84107          84115		
Physicians or Surgeons – major surgery	No. of Person Months	84173
This classification applies to those specialists who would normally be assigned to the following code:		
84145		
Physicians or Surgeons – major surgery	No. of Person Months	84174
This classification applies to those specialists who would normally be assigned to one of the following codes:		
84106          84155          84181          84858		
84141          84157          84182          84859		
84143          84166          84183          84860		
Physicians or Surgeons – major surgery	No. of Person Months	84175
This classification applies to those specialists who would normally be assigned to one of the following codes:		
84153          84167          84169		
84156          84168          84170		
Physicians or Surgeons – major surgery	No. of Person Months	84176
This classification applies to those specialists who would normally be assigned to one of the following codes:		
84144          84150          84154		
84146          84152          84171		
Additional Charges:		
Radiation Therapy	No. of Person Months	84136
Shock Therapy	No. of Person Months	84137



**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY - SUBLINES 215, 225 OR 235  
FULL TIME TEACHING PHYSICIANS AND SURGEONS**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Physicians – no surgery This classification applies to those specialists who would normally be assigned to codes 84232 through 84269, <b>inclusive</b> .	No. of Person Months	84321
Physicians – minor surgery This classification applies to those specialists who would normally be assigned to codes 84270 through 84294, <b>inclusive</b> .	No. of Person Months	84322
Physicians or Surgeons – major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 84101                      84104                      84108                      84117 84102                      84105                      84114 84103                      84107                      84115	No. of Person Months	84323
Physicians or Surgeons – major surgery This classification applies to those specialists who would normally be assigned to code 84145.	No. of Person Months	84324
Physicians or Surgeons – major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 84106                      84155                      84181                      84858 84141                      84157                      84182                      84859 84143                      84166                      84183                      84860	No. of Person Months	84325
Physicians or Surgeons – major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 84153                      84167                      84169 84156                      84168                      84170	No. of Person Months	84326
Physicians or Surgeons – major surgery This classification applies to those specialists who would normally be assigned to one of the following codes: 84144                      84150                      84154 84146                      84152                      84171	No. of Person Months	84327

**CLASSIFICATION CODE**

**OSTEOPATHS PROFESSIONAL LIABILITY  
HOSPITAL PROFESSIONAL LIABILITY - SUBLINE 215**

<b>CLASSIFICATION</b>	<b>EXPOSURE REPORTING BASIS</b>	<b>CODE</b>
Alcohol/Drug Rehabilitation Centers		
Osteopathic		
Per bed	No. of Beds	84158
Per 100 outpatient visits	Per 100 Outpatient Visits	84159
Cardiac Stress Testing Centers		
Osteopathic		
Per 100 outpatient visits	Per 100 Outpatient Visits	84160
Clinics, Dispensaries or Infirmaries – treatment of outpatients only		
Osteopathic		
Per 100 outpatient visits	Per 100 Outpatient Visits	84803
Hospitals		
Osteopathic		
Per bed	No. of Beds	84965
Per 100 outpatient visits	Per 100 Outpatient Visits	84966
Outpatient Surgical Facilities	No Exposure	84453

**CLASSIFICATION CODE**

**SPECIAL CLASSIFICATIONS**

**(ALL SUBLINES)**

<b>CLASSIFICATION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Basic Charges for Limits of Liability in Excess of those in the Manuals of Medical Professional Liability Insurance	No Exposure	99901
Rule for (a) Rating Excess Insurance (Umbrella and Personal Catastrophe Liability)		
Personal Umbrella	No Exposure	99930
Commercial Umbrella	No Exposure	99935
Premium Adjustment Amount under Retrospective Rating Plans	No Exposure	99991
Premium Adjustment Amount under Premium Discount Plans	No Exposure	99992
Penalty Premium Obtained by Application of the Short Rate Cancellation Table (applicable to policies written on an audited basis only)	No Exposure	99910

<b>CLASSIFICATION</b>	<b>EXPOSURE BASIS</b>	<b>CODE</b>
Composite Rated Risks (Subline 270 only)	No Exposure	80050
Indivisible Premium Policy Experience other than Composite Rated Risks (Subline 280 only)	No Exposure	99500
Excess Insurance  (The first two digits in the Excess Insurance Classification are the first two digits of the appropriate Medical Professional Liability Classification Code)	No Exposure	**888